



February 9, 2006

To Whom It May Concern:

This letter is a testimonial to ISU Insurance Services. We are a small landscape company in Northern California. By 2004, our workers compensation rates were threatening to put us out of business. We had two large claims which we believed to be bogus as well as a number of small claims which should have been classified as incident-only. Our Experience Modification had jumped from 85 in 2000 to 171 for the 2005 year. When I asked for assistance from the workers comp specialist with my prior broker, he told me the only way to reduce insurance costs is to have fewer accidents. It turns out that there is plenty more that can be done, as Noel McMurray, the president of ISU has demonstrated to me. In conjunction with the services of K-MED, we have succeeded in closing open claims, investigating possible fraud and managing the cases that do arise in a pro-active and intelligent manner. Our X-mod for 2006 is 117 and we expect it to continue to decrease. It has been a pleasure working with ISU for our insurance needs. We recommend ISU!

Sincerely,

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