

PROTECT YOUR WORKFORCE, PROTECT YOUR PROFITS: STRATEGIC WORKERS' COMPENSATION YOU CAN TRUST

BRIAN Y. CHU, CIC, CLCS
COMMERCIAL LINES PRODUCER
INSURANCE OFFICE OF AMERICA



WORKERS' COMPENSATION – MORE THAN JUST COVERAGE, A BUSINESS STRATEGY

When you view workers' compensation as a strategic advantage rather than just a requirement, it strengthens your team's resilience, your bottom line, and your ability to navigate risk.

Your team remains productive, injured employees recover faster, and operations continue with minimal disruptions. You'll navigate complex regulations with confidence while reducing costs through a stronger safety culture. It's about creating a workplace where protection and profitability go hand in hand—transforming a necessary expense into a valuable business asset.

Why Brian?

I take a business-first approach—not just selling policies, but strategically managing risk to protect and strengthen your company. With deep understanding of business operations and financial challenges, I help clients solve complex problems where others see only obstacles.

I specialize in high-risk industries including food processing and wholesale distribution, leveraging strong carrier relationships to secure industry-specific coverage and meaningful cost-saving solutions."

— *Brian Y. Chu, CIC, CLCS*

The IOA Advantage

- Expert guidance on navigating state-specific workers' comp requirements.
- Risk reduction strategies to minimize claims and lower premium costs.
- Long-term partnerships built on trust and business-focused solutions.



WORKERS' COMP—PROTECTING YOUR BUSINESS & YOUR PEOPLE

Workers' comp provides vital protection when an employee suffers a work-related injury or illness, covering lost wages, medical treatment, and recovery support.

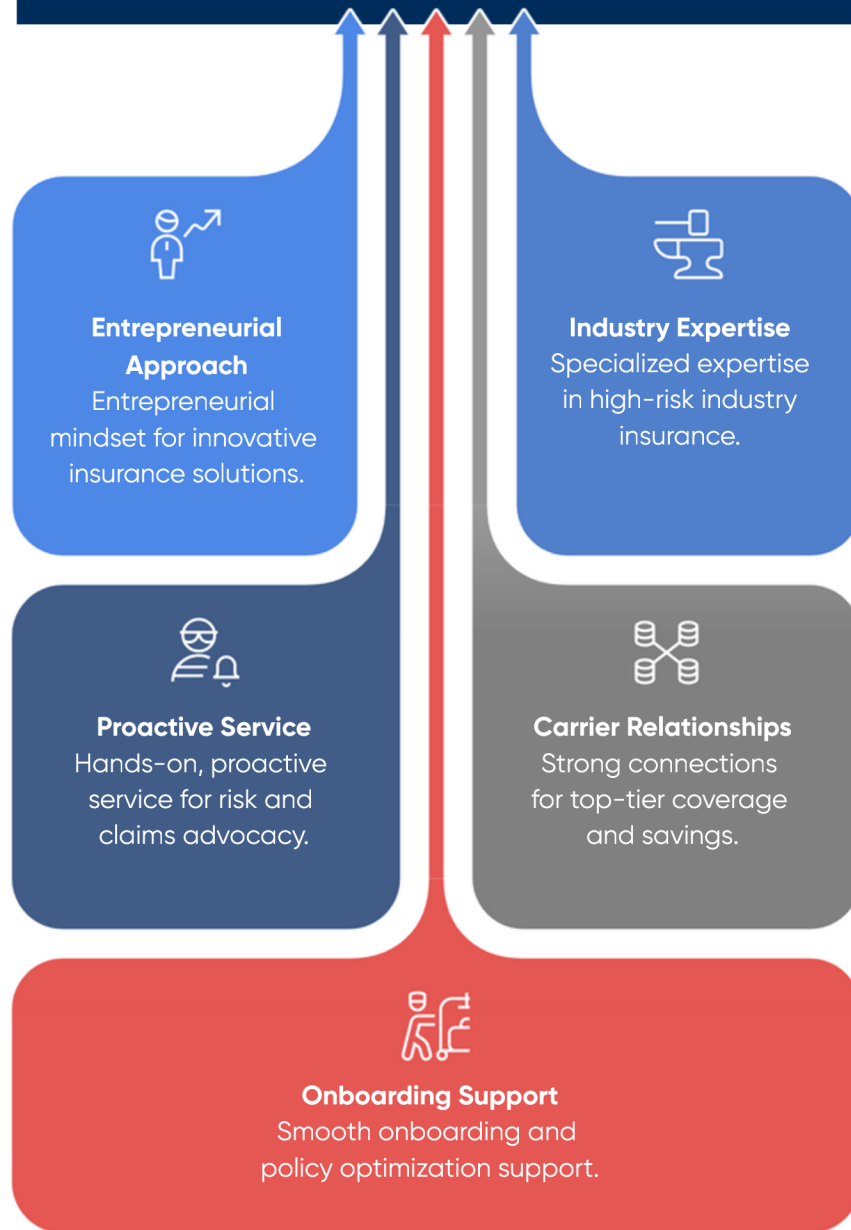
Real Business Impact:

- Helped a food processing industry business through training and
- workers' compensation creating a safer and more efficient
- workplace- and saved more than six figures on their premium.
- • A wholesale distributor cut workers' comp premiums by \$400,000
- through our custom safety and claims management program.

Your Premium Reduction Roadmap

- ✓ **Proactive Risk Management**
Implement targeted safety measures that prevent claims before they happen.
- ✓ **Strategic Premium Audits**
Regular reviews ensure accurate classification and prevent overpayment.
- ✓ **State-Specific Incentives**
Capitalize on available credits and discounts unique to your jurisdiction.
- ✓ **Deductible Optimization**
Balance short-term risk against long-term premium savings.
- ✓ **Integrated Cost Control**
Align workers' comp with broader risk management for maximum efficiency.

WHY BUSINESSES TRUST BRIAN AND IOA



Let's Talk About Your Workers' Comp and
Additional Business Coverage Strategies

Schedule a Consultation

Get a customized risk assessment and discover how a proactive workers' comp plan can protect your business and increase return on investment.

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INDUSTRY-LEADING INSIGHTS AND UNMATCHED CUSTOMER SERVICE

Here's what a valued client has to say about
partnering with Brian's team at IOA:

"As an HR professional, finding a reliable and knowledgeable worker's compensation broker was essential for us –not only to assist in managing claims, but to help us take our safety program to the next level. IOA has been a trusted partner who provides high-end training, proactive risk management strategies, expert guidance, and great customer service. They take the time to understand my needs and provide invaluable support and industry-leading insights. Their ability to aggressively manage complex claims has truly made an impact. I highly recommend IOA to any organization looking for a forward-thinking advisor in worker's compensation."

*–Vanessa Valencia, PHR
HR Business Partner
Ventura Pacific Company*



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