



COMMERCIAL SPECIALISTS INSURANCE SERVICES

Peace of Mind Through Solutions

Delivering peace of mind through a comprehensive plan of risk management is what Commercial Specialists Insurance Services has been doing since 1973. An insurance specialist for the construction and commercial industries, CSIS has made it our goal to provide clients with customized plans that will cover their individual insurance needs – no matter how large or small – while providing friendly, fast and dependable service.





Specialists in the Field

CSIS has built a stellar reputation on being experts at assessing, then offering precise integrated insurance solutions to fit the special risk requirements for construction and commercial related industries.

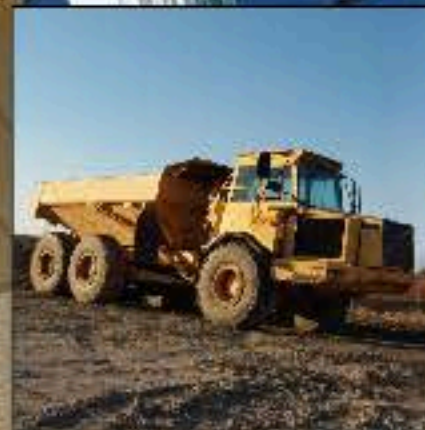


And because we are specialists, CSIS is always staying on top of the ever changing landscape of commercial insurance, so you can have confidence in our ability to keep you up to date on critical shifts in the industry that could affect the well-being of your company.



Our Clients Come First

There's no reason to overpay for your security. Through our long-standing relationships with the many insurance carriers in the industry, we can better serve you by having in-depth knowledge of the range of products offered which are right for you. We've built CSIS on a tradition of fairness and honesty, so you can trust the products we recommend have been thoroughly researched and evaluated by our staff for their overall coverage and price. And you can feel comfortable knowing that we regularly review your company's needs to assure that your coverage serves your best interests at all times.



INSURANCE

CSIS

Meeting Your Needs

As CSIS expands to meet the rapid changes of the marketplace, we are continually adding a wider range of requested products and services. These additional programs reflect our commitment to effectively position ourselves at the leading edge of today's risk environment demands - while never overlooking an opportunity to provide you with our trademark personalized service.

Industries Serviced

Office • Manufacturing • Construction • Retail • Wholesale

Earning Your Trust

We know there are many companies that would like your business. And because of that, we feel it is important that we earn not only your business, but more importantly, maintain your trust. For over the past thirty years we have been doing just that by continually providing the highest quality of expertise, service and satisfaction available anywhere.



Advantage

Broker Service Commitment

Initial Account Survey

A comprehensive evaluation to determine your needs will help CSIS to better understand your operations and daily problems.

Management Review

A personal review to discuss the best strategy to market your program will include:

- An evaluation of the risks involved and the carriers best suited to meet your needs
- Alternatives to the current program
- Pricing strategies and considerations
- Insurance market conditions for each area of coverage
- Recommendations for additional coverage

Account Status Reports

Designed to provide you with regular updates, as needed, to discuss:

- Status of outstanding items
- Recap items recently finalized
- Advise of potential problem areas
- Keep you up to date on changes within the industry

Loss Control

Various observations and recommendations will help reduce claims. The purpose is to provide tools to help mitigate future claim problems.

Claims Review

Loss Reports will be reviewed to identify trends and correct errors. Claims review is of special importance in Worker's Compensation,

because of the dramatic effect open claims have on your experience modification and policyholder returns.

Claims Service

When a claim does occur, your first call should be to us. We will make sure that the loss is reported promptly to the proper carrier. The thorough submission of the claim to the carrier has a great impact on how that claim is adjusted and paid. You will receive personal and efficient claim service.

Certificates of Insurance

Requirements of certificates and other insurance requested are always handled promptly. You will receive a copy for your files. This is one of the tangible services we provide that really benefits our clients.

Premium Audit Review

CSIS will oversee audits to be sure they are correct. Use of the proper rates and simple mathematics will be checked.

Policies

CSIS will monitor the carriers to expedite policy processing. Occasional changes and endorsements will be promptly handled.

Personalized Services

CSIS will always strive to give the personal attention and consideration you deserve and expect.



Coverage

- Business Auto
- (BOP) Business Owner's Policy
- Builder's Risk / Course of Construction
- General Liability
- Property Insurance
- Surety Bonds
- Workers' Compensation



CSIS at Your Service



3315 Old Conejo Rd.
Thousand Oaks, CA 91320
Phone: 888.501.2747
Fax: 888.502.2747
Email: info@csisonline.com

License# 0D80851



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