

“We see your success
as our success” — Kevin Prior, CEO

Workers' Comp
Earthquake
Auto

ICW Group: Your Workers' Compensation Partner

At ICW Group, we see things differently. We don't look at the business of insurance from our point-of-view; we see it from yours.

Your clients want the best combination of price, service and dependability. You want a carrier that is easy to do business with and an underwriting team that is responsive and listens. That's where ICW Group comes in.

We offer easy-to-use web submission tools, comprehensive claims services, forward-thinking risk management resources, and **competitive pricing** for your clients' risk. We think that's the winning formula.

Meeting all of your needs, building your book of business, and helping you power your clients' success; it's what we work towards every day.

Providing New Market Opportunities

- Large Business – Over 300 classifications
- Small Business – Over 100 classifications
- SnapSM – Highly intuitive, web-based agency portal

Creating a Culture of Safety

- Risk Management Expertise
- Prevention, risk analysis and custom-tailored safety solutions
- myResource – Featuring RMRx Safety Advisor, online loss runs, and more

Offering Comprehensive Claims Management

- Lowest caseloads in the industry
- Track record of reducing claims costs
- Specialized Services including Medical Provider Networks, In-House Legal Counsel, Fraud Detection, and Subrogation

Delivering Strength & Stability

- AM Best's Rating of A- (Excellent); Financial Size Category IX
- Ward's Top 50 Performing Insurance Companies for 2009
- Insurance Journal's 2010 Super Regional P/C Insurer
- 2009 W/C Combined Ratio – 99%
- Frequency, severity and experience modification trends below industry averages



MARKET OPPORTUNITIES

- Geographic Presence
- Large Business Program Highlights
- Excluded Operations
- Small Business Program Highlights and Class Codes
- Submission Guidelines
- Snap – Agency Portal and Market Reservation
- PREP Agency Reporting Tool

CULTURE OF SAFETY

- Risk Management Consultation
- myResource & RMRx Safety Advisor
- Open for Business – Online Disaster Recovery Toolkit

COMPREHENSIVE CLAIMS MANAGEMENT

- The ICW Group Claims Advantage
- Special Investigations Unit / Fraud
- Medical Provider Networks (CA only)

STRENGTH & STABILITY

- Financial Overview
- Flexible Payment Options
- Premium Audit
- Multi-line Capabilities



We see the business of insurance through your eyes