Policyholder Guide

Need Assistance?

- Check the myResource FAQ's at icwgroup.com/myresource
- Call toll-free: 877.289.1644
- Email us at myResource

July 2018

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Introduction

Welcome to myResource

myResource has been created for you, our policyholder. Together with your trusted independent agent, myResource helps you create a culture of safety and take a proactive approach to managing your claims costs.

An integral part of our ICWGroup.com website, myResource is available using your Internet browser. Now you can access information about your workers' compensation claims and safety program – all in one place. It's easy and secure.

Convenient Services

myResource offers your company 24/7 access to valuable information, including:

- Loss Runs - For the current policy term, updated weekly.
- RMRx Safety Advisor - Online suite of customizable safety tools.
- Policyholder Center - A link to ICW Group's comprehensive website with key information for Claim Reporting, Claim forms & posters, Payroll Reporting, Premium Payments and more.
- Safety Newsletters - Timely information and tips in keeping your workplace safe and lowering your risk exposure.

For over 40 years, ICW Group has provided forward-thinking risk management and comprehensive claims services to help its policyholders save on the cost of their workers' compensation premiums. We call this our Power of 3 and myResource is a key offering.

Want more information?

For assistance, contact:

- Your local ICW Group Risk Management Consultant
- myResource Support at 877.289.1644, myResource@icwgroup.com
- Also, visit icwgroup.com/myResource to read the myResource FAQ's and Terms and Conditions of use

**Note: Due to the confidential nature of Loss Reports, only a company's "owner, officer or authorized representative" can request both initial company access and grant access rights to other appropriate individuals within your company.*

Getting started with myResource

myResource is a free service offered to our workers' compensation policyholders. To get started, you can work directly with your Risk Management Consultant or go online to submit an account request.
**Note: To request accounts, you must be an owner, officer or authorized representative of your company.*

If you are an owner or officer of your company...

1. Have your policy number handy!
2. Go to icwgroup.com/myresource.
3. Click on **Request myResource Accounts** and complete the request for you and your staff.
4. After completing the form, you will receive a confirmation of your request in your email.
5. Users will be contacted within 2 business days with their account information.

If you are not an owner, officer or authorized representative...

Have an owner or officer of your company submit the request form for you, found at icwgroup.com/myresource. Or, have them contact their Risk Management Consultant for assistance. You might also check with the other myResource users at your company; if they have authorization, they can request additional accounts when logged into myResource.

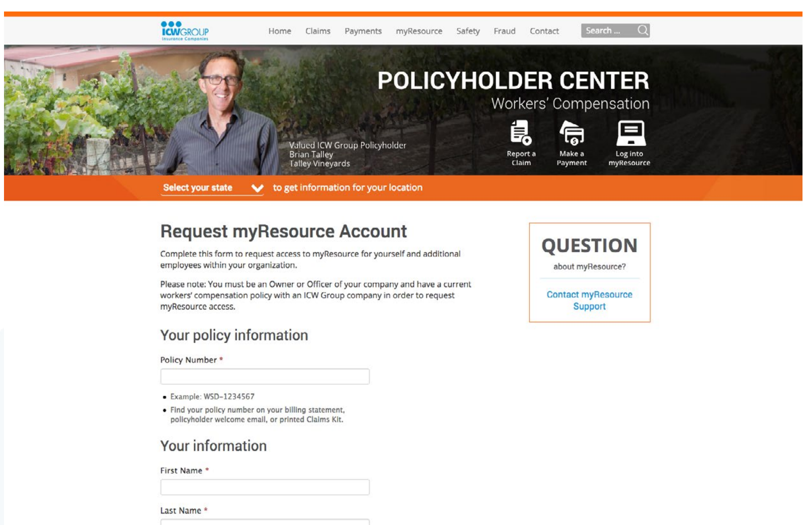


*Figure 1 - Owners or officers can use the Account Request form, available on the ICWGroup.com website: **icwgroup.com/myresource**. Authorized representatives also have access to a request form when logged into myResource.*

Registering your account

Please allow at least 2 business days for receiving your registration notice. This allows us time to check your request in order to keep your company information confidential. When you receive the registration email, have your policy number handy and follow these easy steps.

Figure 2 - New account registration email - this email will come within 2 business days after your request.

1. Open the email and click on **Register now**.
2. Enter the **7 middle digits** of your policy number. For example, if your policy number is WSD-1234567-01, you would enter **1234567**.
3. Create your new **password**.
4. Select **Register my Account**.
5. You can now login with your email and new password!

Figure 3 - The Registration page allows you to create your new password for your account.

Didn't receive your "Registration" email?

If you have made a request for accounts, have waited at least 3 business days but haven't received your registration email, please contact myResource Support at 877.289.1644, myResource@icwgroup.com. We will want to be sure that we have the correct email address on your account.

Successful registration

To confirm that you have successfully registered your account, you will receive a “Thank you” email. This email has important information and links to myResource.

Thank you for registering with myResource!

Hello Martin Washington,

myResource is a free online service provided by ICW Group Insurance Companies, working in partnership with your independent Insurance Agency. We are sure you'll find it informative and easy to use.

To login next time, visit the: go to the ICW Group Policyholder Center and click on the myResource button, go to www.icwgroup.com and click on "Workers' Compensation".

Important reminder: Do not share your login - the information available through myResource is confidential and Terms and Conditions of Use do apply. If you would like to request accounts for additional users at your company, and you are an owner or officer, simply use the myResource Account Request Form.

Figure 4 - After successfully registering your account, you will receive the “Thank you” email with information and links to myResource.

Terms & Conditions

Please review this information and click **I Accept** to complete your registration.

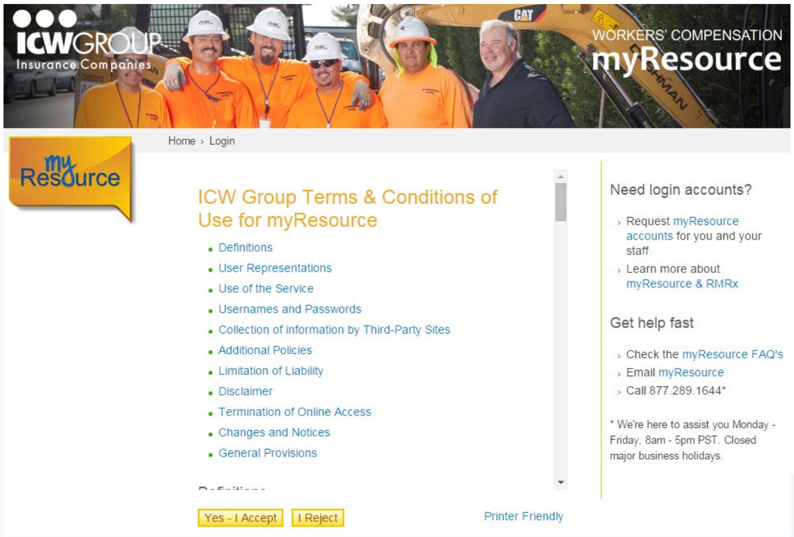


Figure 5 - To complete your registration, accept the Terms & Conditions.

Using myResource

myResource is located on the ICWGroup.com website. Simply go there and click on myResource, or go directly to http://ICWGroup.com/myResource. An icon for the myResource login will appear on the main banner of the page, as shown below. Click the icon to display the log in screen.

For your convenience, you will find a login on the **Workers' Compensation** and **Risk Management** areas of our website.

Figure 6 - The link to the myResource login appears in the main banner image .

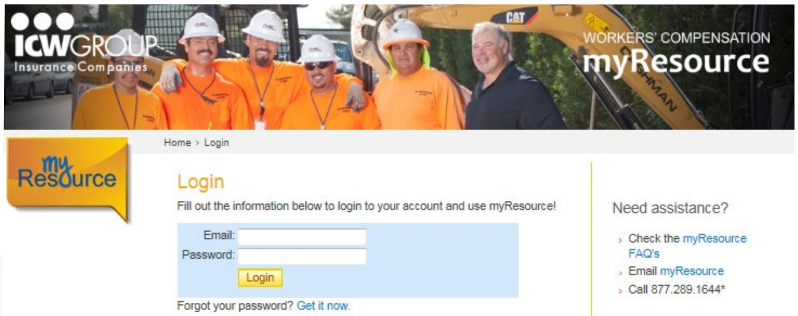


Figure 6a - Login to myResource screen.

To login:

1. Go to https://myResource.icwgroup.com/ICWAuth/Login.aspx
2. Enter your email address.
3. Enter the **password** you created.
4. Select **Login**.

If you forget your password:

1. Go to https://myResource.icwgroup.com/ICWAuth/Login.aspx
2. Click Forget your password? **Get it now**.
3. Enter your email address.
4. Select **Reset Password**. You will receive an email with a link to complete this process.

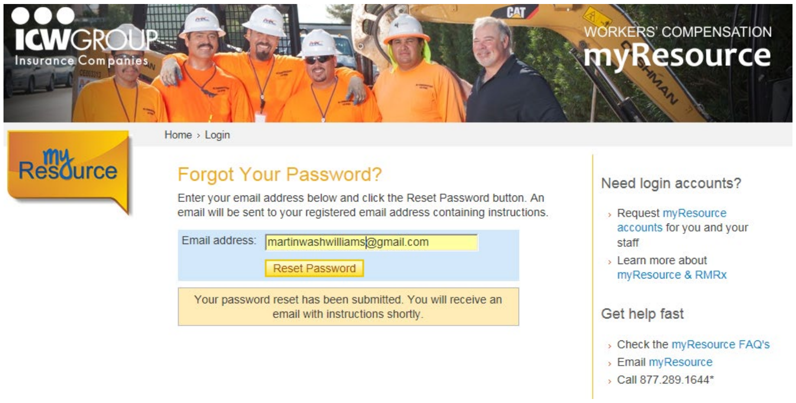


Figure 7 - Use the "Forgot your password? Get it now." link to request a password reset. The Forgot your Password page is shown.

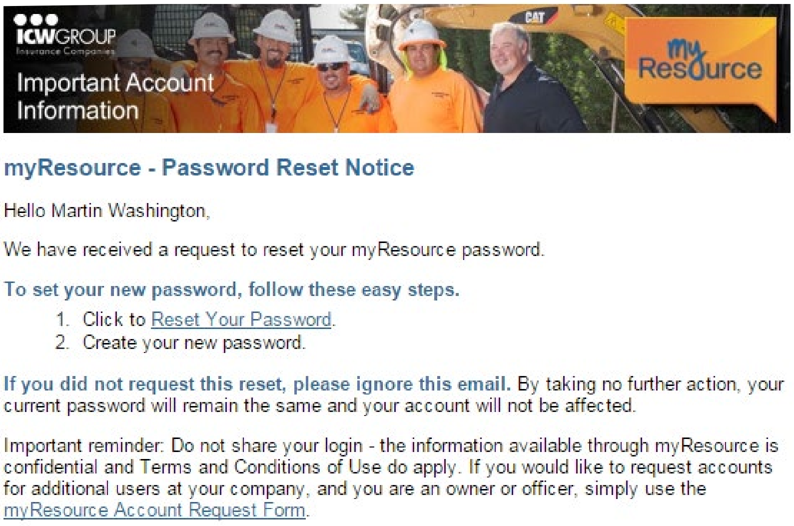


Figure 8 - You'll receive the password reset email. Follow the steps to create your new password.

Login landing page

Once you login, the landing page will appear and will be personalized with your name and your profile.

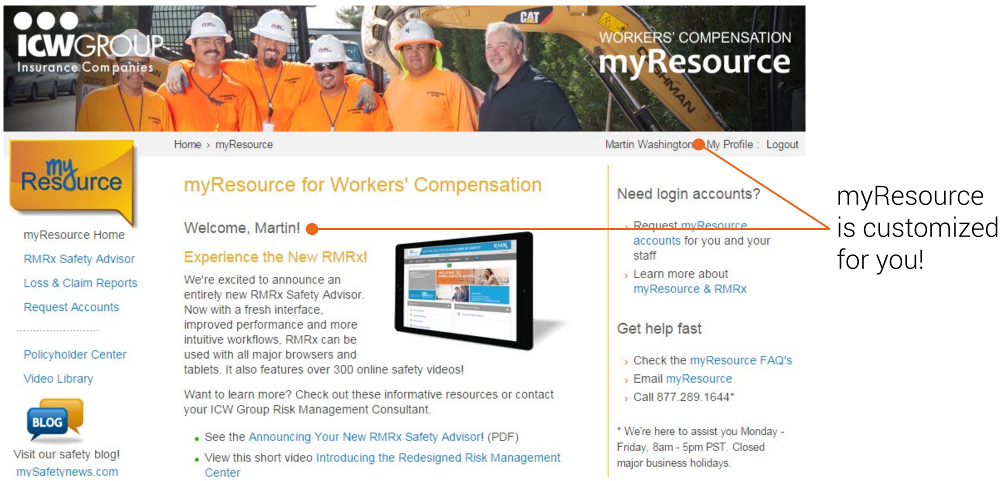


Figure 9 - The myResource Login landing page.

The features you have access to will appear in the left navigation area. These options are dependent on what was requested by the Authorized Representative at your company.

Figure 10 - The features you have access to appear in the "left navigation".

Loss Reports

The Loss Report link is provided to those who have security access to this company confidential information. If you have access, the link will be displayed in the left navigation.

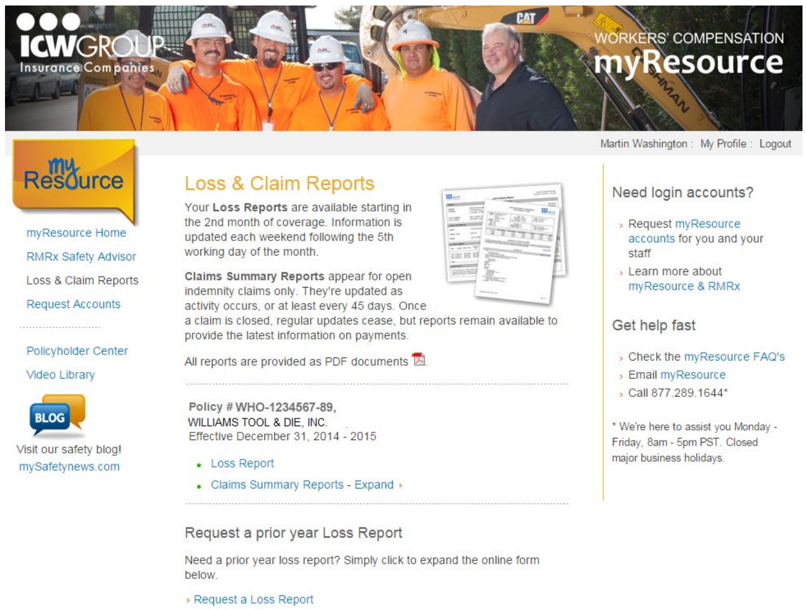


Figure 11 - The Loss Reports page.

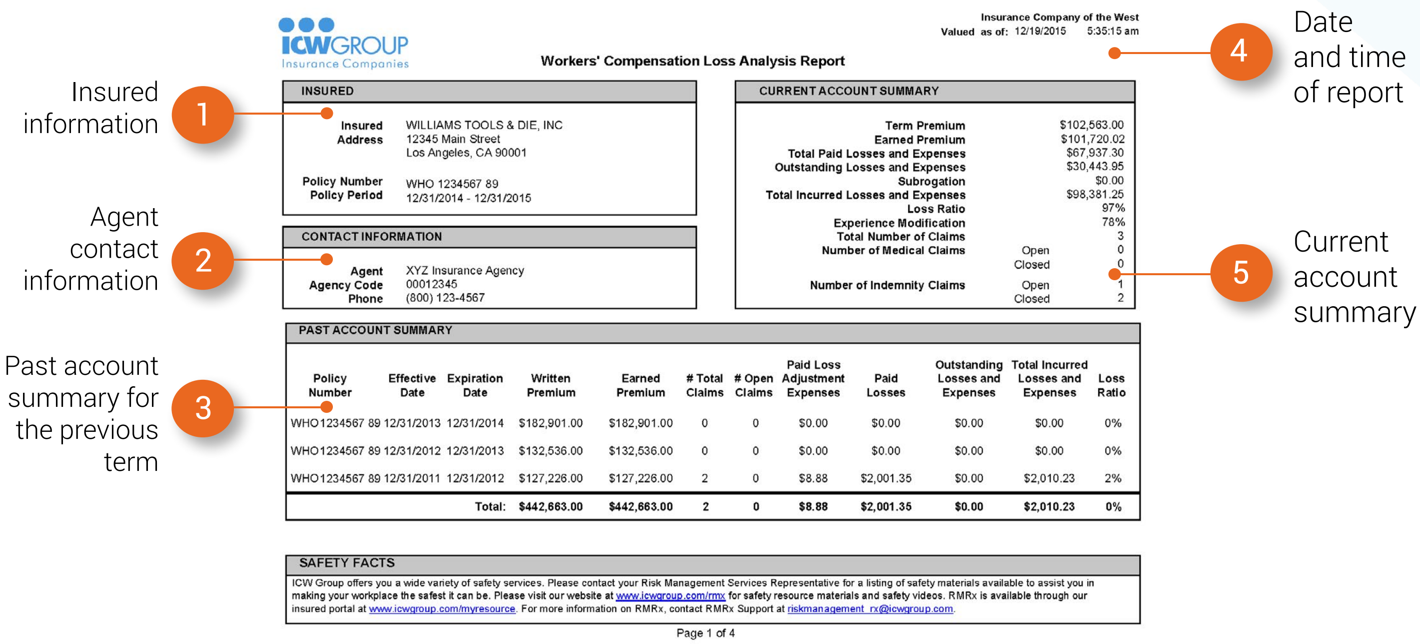
A report will appear for each current (inforce) policy for your company. They include details on claims for the current policy term. Older claims that occurred in a previous policy term are summarized for your quick reference.

Each report includes the following sections, which are detailed on the following pages:

- Report Summary
- Claims Information
- Claims by location (if a location breakdown is requested by your company)
- Claims trending charts

The Loss Reports are updated weekly, during the weekend. When you return to work on Monday, your report is ready for you. There are a few weekends when the report update may be delayed. These delays are planned for month-end processing so that we can get you the most accurate information as possible. If the month-end falls on the weekend, the report will be updated the following weekend.

Loss Report Section 1 - Report summary



ICW GROUP Insurance Companies

Insurance Company of the West
Valued as of: 12/19/2015 5:35:15 am

Workers' Compensation Loss Analysis Report

INSURED

Insured	WILLIAMS TOOLS & DIE, INC
Address	12345 Main Street Los Angeles, CA 90001
Policy Number	WHO 1234567 89
Policy Period	12/31/2014 - 12/31/2015

CONTACT INFORMATION

Agent	XYZ Insurance Agency
Agency Code	00012345
Phone	(800) 123-4567

CURRENT ACCOUNT SUMMARY

Term Premium		$102,563.00
Earned Premium		$101,720.02
Total Paid Losses and Expenses		$67,937.30
Outstanding Losses and Expenses		$30,443.95
Subrogation		$0.00
Total Incurred Losses and Expenses		$98,381.25
Loss Ratio		97%
Experience Modification		78%
Total Number of Claims		3
Number of Medical Claims	Open	0
	Closed	0
Number of Indemnity Claims	Open	1
	Closed	2

PAST ACCOUNT SUMMARY

Policy Number	Effective Date	Expiration Date	Written Premium	Earned Premium	# Total Claims	# Open Claims	Paid Loss Adjustment Expenses	Paid Losses	Outstanding Losses and Expenses	Total Incurred Losses and Expenses	Loss Ratio
WHO1234567 89	12/31/2013	12/31/2014	$182,901.00	$182,901.00	0	0	$0.00	$0.00	$0.00	$0.00	0%
WHO1234567 89	12/31/2012	12/31/2013	$132,536.00	$132,536.00	0	0	$0.00	$0.00	$0.00	$0.00	0%
WHO1234567 89	12/31/2011	12/31/2012	$127,226.00	$127,226.00	2	0	$8.88	$2,001.35	$0.00	$2,010.23	2%
		Total:	**$442,663.00**	**$442,663.00**	**2**	**0**	**$8.88**	**$2,001.35**	**$0.00**	**$2,010.23**	**0%**

SAFETY FACTS

ICW Group offers you a wide variety of safety services. Please contact your Risk Management Services Representative for a listing of safety materials available to assist you in making your workplace the safest it can be. Please visit our website at www.icwgroup.com/rmx for safety resource materials and safety videos. RMRx is available through our insured portal at www.icwgroup.com/myresource. For more information on RMRx, contact RMRx Support at riskmanagement_rx@icwgroup.com.

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Figure 12 - Loss report - the first section of the report contains the Report summary.

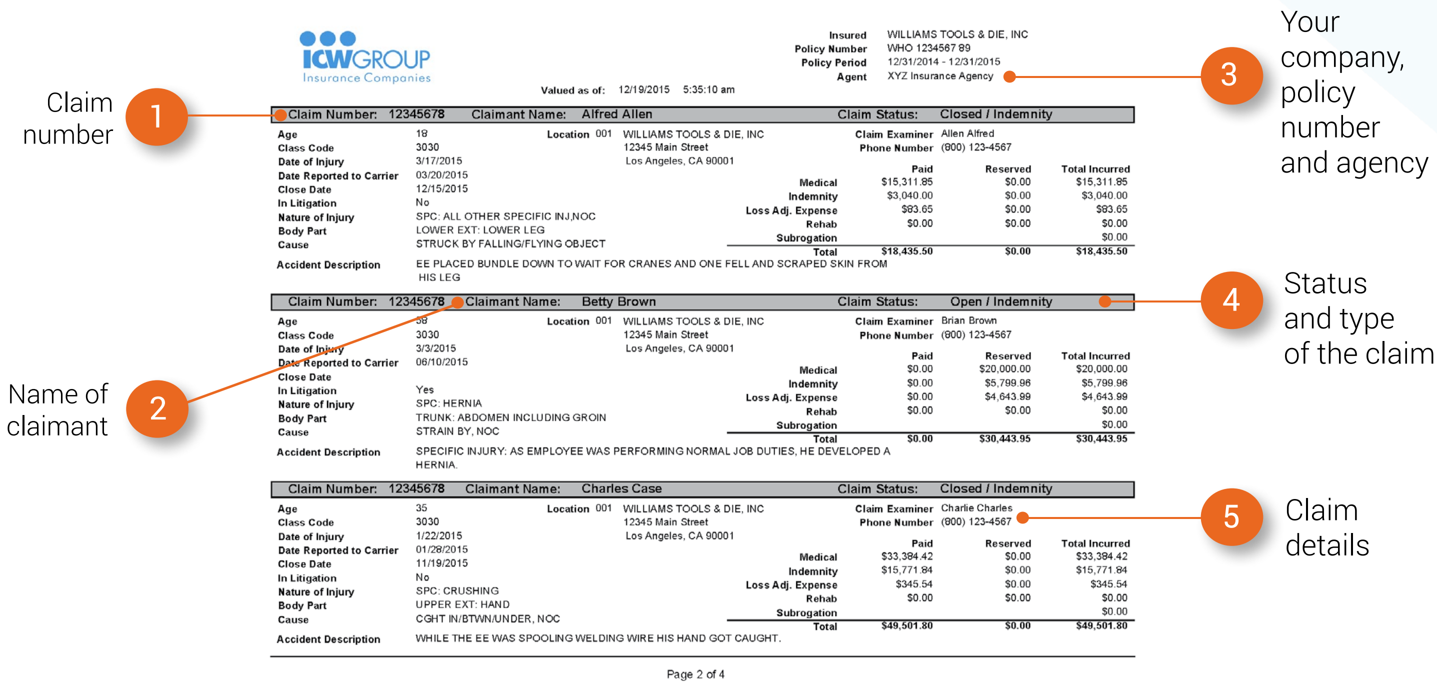
Details...

1. **Insured information** - Your company name and mailing address that are on your policy, as well as the policy number and effective period, will appear here.
2. **Agency contact information** - This is the contact information of the insurance agency (ICW Group partner), that provided you the policy.
3. **Past account summary** - Number of claims, open claims, paid expenses and losses, as well as outstanding and total incurred losses for the prior policy terms appear here. If you have held a policy with an ICW Group company for more than 1 term, summary information for the previous years will be listed.
4. **Date and time of report** - The "valuation date" tells you how recently the claims data was updated. ICW Group Loss Reports are updated each weekend following the 5th working day of the month. For new policies, the Loss Report is available starting in the 2nd month of coverage.
5. **Current account summary** - This is a summary of your premium and claims for the current policy term. This area will also provide you the current experience modification as well as paid and reserved losses.

Definitions for the "Past account summary" and "Current account summary" sections:

- **Term Premium/Written Premium** - The expected premium cost for the entire policy term.
- **Earned Premium** - The projected premium to cover the time period from the policy effective date to the "Valued as of" date (as indicated by the date and time of the Loss Report).
- **Total Paid Losses and Expenses** - The amount paid for medical costs, lost wages/time off of work; expenses cover other costs associated to the claim such as legal costs or payments for an interpreter.
- **Outstanding Losses and Expenses** - The amount projected for future costs.
- **Subrogation** - The amount recovered from a third party, such as the at-fault driver when your employee is injured in a car accident while at work.
- **Total Incurred Losses and Expenses** - The sum of all money paid plus what is projected to be paid.
- **Loss Ratio** - A calculation dividing Total Incurred Loss and Expenses/Earned Premium.
- **Experience Modification** - Your experience modification, or ex-mod, is a factor based on your company's loss history. It is calculated by your state's Workers Comp governing body, and your insurance carrier must use it when calculating your premium. An ex-mod factor less than 100.0 means your past losses are better than expected for your industry, resulting in a lower premium for you.
- **Total Number of Claims** - The number of all reported claims for the related policy term.
- **Number of Medical Claims Open/Closed** - The number of less complex injuries where expected costs will only involve medical bills. Open claims are still active and may incur additional costs. Closed claims are completed and no future costs are expected.
- **Number of Indemnity Claims Open/Closed** - The number of more complex injuries where expected costs will include both medical bills and lost wages for the injured worker. Open claims are still active and may incur additional costs. Closed claims are completed and no future costs are expected.

Loss Report Section 2 - Claims information for the current policy term



ICW GROUP Insurance Companies

Valued as of: 12/19/2015 5:35:10 am

Insured WILLIAMS TOOLS & DIE, INC
Policy Number WHO 1234567 89
Policy Period 12/31/2014 - 12/31/2015
Agent XYZ Insurance Agency

Claim Number: 12345678 **Claimant Name:** Alfred Allen **Claim Status:** Closed / Indemnity

Age 18 | Location 001 WILLIAMS TOOLS & DIE, INC, 12345 Main Street, Los Angeles, CA 90001 | Claim Examiner Allen Alfred | Phone Number (800) 123-4567
Class Code 3030
Date of Injury 3/17/2015
Date Reported to Carrier 03/20/2015
Close Date 12/15/2015
In Litigation No
Nature of Injury SPC: ALL OTHER SPECIFIC INJ,NOC
Body Part LOWER EXT: LOWER LEG
Cause STRUCK BY FALLING/FLYING OBJECT
Accident Description EE PLACED BUNDLE DOWN TO WAIT FOR CRANES AND ONE FELL AND SCRAPED SKIN FROM HIS LEG

	Paid	Reserved	Total Incurred
Medical	$15,311.85	$0.00	$15,311.85
Indemnity	$3,040.00	$0.00	$3,040.00
Loss Adj. Expense	$83.65	$0.00	$83.65
Rehab	$0.00	$0.00	$0.00
Subrogation			$0.00
Total	$18,435.50	$0.00	$18,435.50

Claim Number: 12345678 **Claimant Name:** Betty Brown **Claim Status:** Open / Indemnity

Age 58 | Location 001 WILLIAMS TOOLS & DIE, INC, 12345 Main Street, Los Angeles, CA 90001 | Claim Examiner Brian Brown | Phone Number (800) 123-4567
Class Code 3030
Date of Injury 3/3/2015
Date Reported to Carrier 06/10/2015
Close Date
In Litigation Yes
Nature of Injury SPC: HERNIA
Body Part TRUNK: ABDOMEN INCLUDING GROIN
Cause STRAIN BY, NOC
Accident Description SPECIFIC INJURY: AS EMPLOYEE WAS PERFORMING NORMAL JOB DUTIES, HE DEVELOPED A HERNIA.

	Paid	Reserved	Total Incurred
Medical	$0.00	$20,000.00	$20,000.00
Indemnity	$0.00	$5,799.96	$5,799.96
Loss Adj. Expense	$0.00	$4,643.99	$4,643.99
Rehab	$0.00	$0.00	$0.00
Subrogation			$0.00
Total	$0.00	$30,443.95	$30,443.95

Claim Number: 12345678 **Claimant Name:** Charles Case **Claim Status:** Closed / Indemnity

Age 35 | Location 001 WILLIAMS TOOLS & DIE, INC, 12345 Main Street, Los Angeles, CA 90001 | Claim Examiner Charlie Charles | Phone Number (800) 123-4567
Class Code 3030
Date of Injury 1/22/2015
Date Reported to Carrier 01/28/2015
Close Date 11/19/2015
In Litigation No
Nature of Injury SPC: CRUSHING
Body Part UPPER EXT: HAND
Cause CGHT IN/BTWN/UNDER, NOC
Accident Description WHILE THE EE WAS SPOOLING WELDING WIRE HIS HAND GOT CAUGHT.

	Paid	Reserved	Total Incurred
Medical	$33,384.42	$0.00	$33,384.42
Indemnity	$15,771.84	$0.00	$15,771.84
Loss Adj. Expense	$345.54	$0.00	$345.54
Rehab	$0.00	$0.00	$0.00
Subrogation			$0.00
Total	$49,501.80	$0.00	$49,501.80

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Figure 13 - Loss report - the next section provides you the claims for the current policy term.

Details...

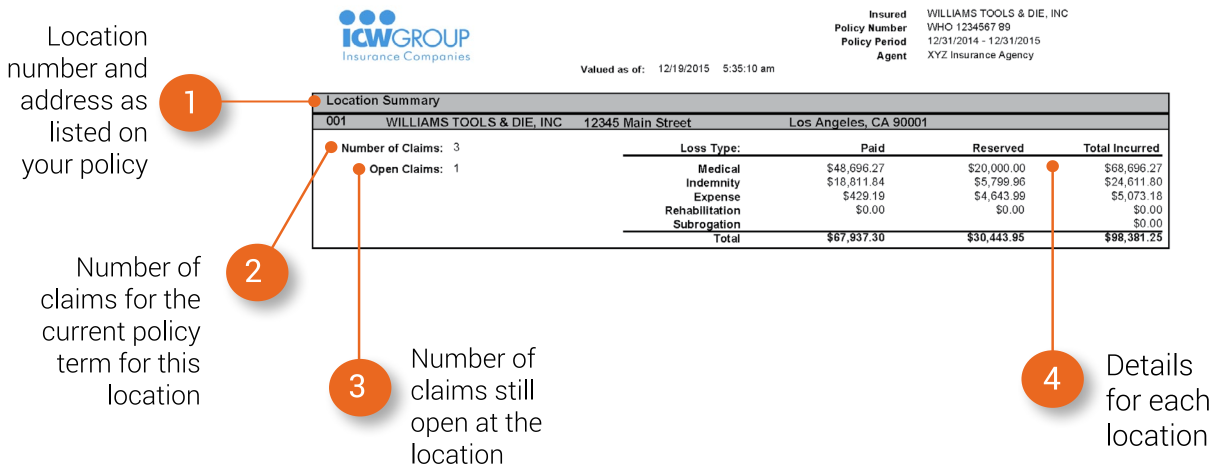
1. **Claim number** - The internal ICW Group filing number of the claim.
2. **Claimant name** - The actual person who was injured.
3. **Your company, policy number and agency name** - This heading will appear on all subsequent pages of the Loss report.
4. **Status and Type of Claim** - This is the current state of the claim at the time of the report – either 'Open' or 'Closed', and it is listed with the claim 'Type' of 'Medical' or 'Indemnity'. Medical are less complex injuries where expected costs will only involve medical bills; Indemnity are more complex injuries where expected costs will include both medical bills and lost wages for the injured worker.
5. **Claims details** - This area contains information for each claim for the current policy term. See the following definitions for each item in this area.

Definitions for the "Claims details" section:

- **Age** - The age of the claimant when the injury occurred.
- **Class code** - The specific classification code for the injured worker's industry or job duties.
- **Date of injury** - The actual date that the injury occurred (not the reported date).
- **Date reported to carrier** - The date ICW Group received notice of the injury.
- **Close date** - The date ICW Group completed work on the claim.
- **In litigation** - Yes/no to indicate whether the claimant has retained an attorney.
- **Nature of injury** - The diagnosis, for example: sprain, burn, abrasion, fracture.
- **Body part** - Where on the body the injury is located, for example: head, neck, left ankle.
- **Cause** - The event that caused the injury, for example: slip and fall, auto accident.
- **Accident description** - Brief explanation of the incident.
- **Location** - The physical location where the injury occurred.
- **Claim examiner** - The person at ICW Group who is managing the claim.
- **Phone number** - Contact information for the claim examiner.
- **Medical** - Costs related to medical care, prescriptions, etc.
- **Indemnity** - Costs for benefits related to lost wages and temporary/permanent disability.
- **Loss adj. expense** - Legal and related expenses.
- **Rehab** - Available in some states, costs related to vocational rehabilitation or retraining.
- **Subrogation** - Amount that may have been collected from a third party.
- **Paid** - Amount paid for medical treatment, lost wages, and legal expenses.
- **Reserved** - For open claims, the expected amount needed for future costs.
- **Total incurred** - The sum of 'Paid' and 'Reserved' – the full expected cost of the claim.

Loss Report Section 3 - Claims by location

This section of the report will only appear if your company has specifically requested it. See the previous section for the definitions.



Insured: WILLIAMS TOOLS & DIE, INC
Policy Number: WHO 1234567 89
Policy Period: 12/31/2014 - 12/31/2015
Agent: XYZ Insurance Agency

Valued as of: 12/19/2015 5:35:10 am

Location Summary

001 WILLIAMS TOOLS & DIE, INC 12345 Main Street Los Angeles, CA 90001

Number of Claims: 3
Open Claims: 1

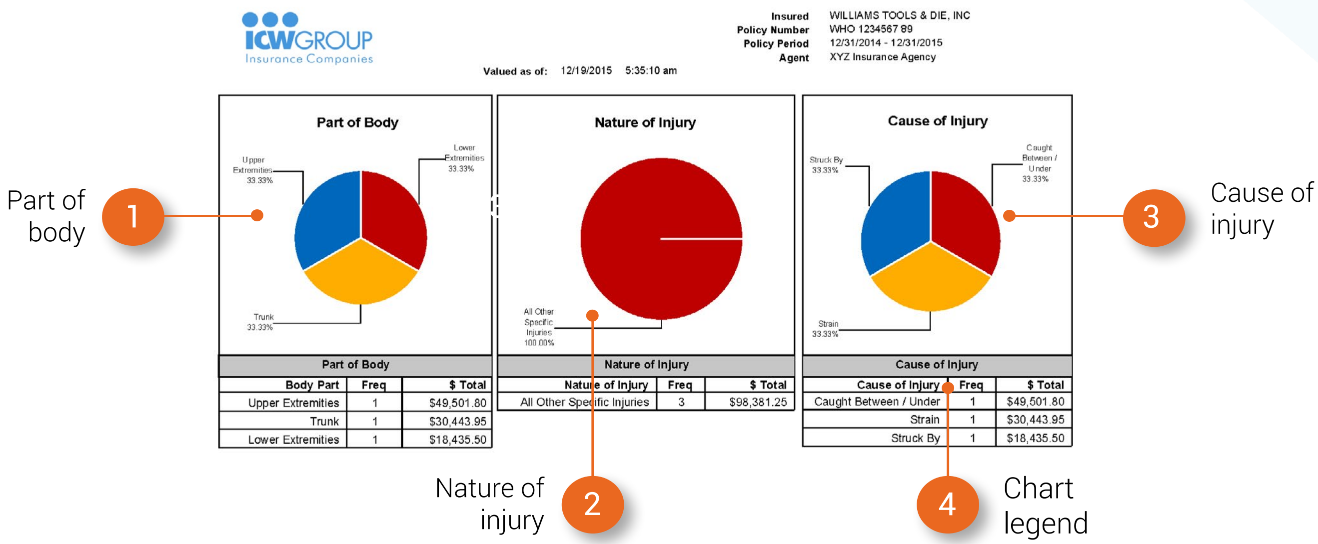
Loss Type:	Paid	Reserved	Total Incurred
Medical	$48,696.27	$20,000.00	$68,696.27
Indemnity	$18,811.84	$5,799.96	$24,611.80
Expense	$429.19	$4,643.99	$5,073.18
Rehabilitation	$0.00	$0.00	$0.00
Subrogation			$0.00
Total	**$67,937.30**	**$30,443.95**	**$98,381.25**

Figure 14 - Loss report - the claims by location section provides a claims summary broken down into each one of your locations. Only locations with claims are listed.

Details...

1. **Location number** - The sequential number that ICW Group assigns to each location.
2. **Number of claims** - Listed for each location, these are the number of claims (open and closed) that were opened during the current policy year.
3. **Open claims** - The currently open claims for each location.
4. **Details** - This section includes details to provide you an “at-a-glance” insight and overall picture of the claims for each one of your company’s locations. See the previous section for definitions.

Loss Report Section 4 - Claims charts



Part of Body		
Body Part	Freq	$ Total
Upper Extremities	1	$49,501.80
Trunk	1	$30,443.95
Lower Extremities	1	$18,435.50

Nature of Injury		
Nature of Injury	Freq	$ Total
All Other Specific Injuries	3	$98,381.25

Cause of Injury		
Cause of Injury	Freq	$ Total
Caught Between / Under	1	$49,501.80
Strain	1	$30,443.95
Struck By	1	$18,435.50

Figure 15 - Loss report - the chart section of the Loss report graphically depicts the types of claims (in percentage charts) that have been reported for your current policy term.

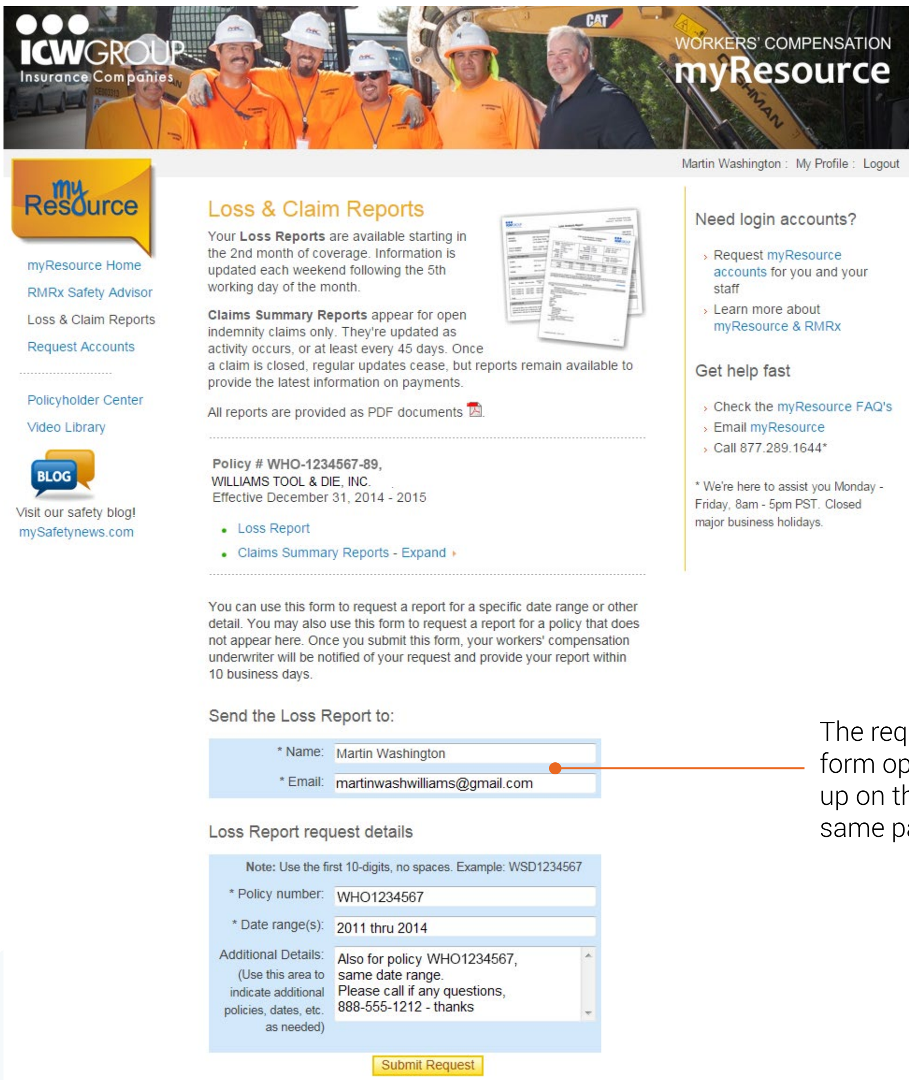
Details...

1. **Part of body** - This first chart groups the injuries by the location on the body the injury affected. The major groupings are:
   - Multiple - more than one area of the body was involved
   - Head - above the neck
   - Upper extremities - neck, shoulders, arms, wrists, hands
   - Trunk - main body area including chest, waist, hips, etc.
   - Lower extremities - legs, knees, ankles, feet, etc.

2. **Nature of injury** - This chart provides an overview as to the nature of injuries that have occurred. The categories that could be listed here include:
    - Minor - such as a sprain, scrape or superficial cut
    - Serious injury - including paralysis, amputation, and fatality
    - Physical Injury - Fracture, dislocation, electric shock, hernia, etc.
    - Head - Such as concussion, contusion, hearing or vision loss/impairment
    - All other specific injuries - for the remaining categories
3. **Cause of Injury** - The event classifies the injuries by what caused them. This is very useful in helping you determine accident trending. Some of the categories that may appear here include:
    - Burn/Scald
    - Fall/Slip
    - Cut/Scrape
    - Strain
4. **Chart legends** - this area shows the actual numbers that were used for each chart. This area also breaks down the costs of the injuries.

Request a Loss Report

To request previous policy term loss reports, or if you have another request, simply click on the **Request a Loss Report** link. The form will expand, as shown in the following illustration.



The request form opens up on the same page

Figure 16 - The Loss report request form is expanded on the page.

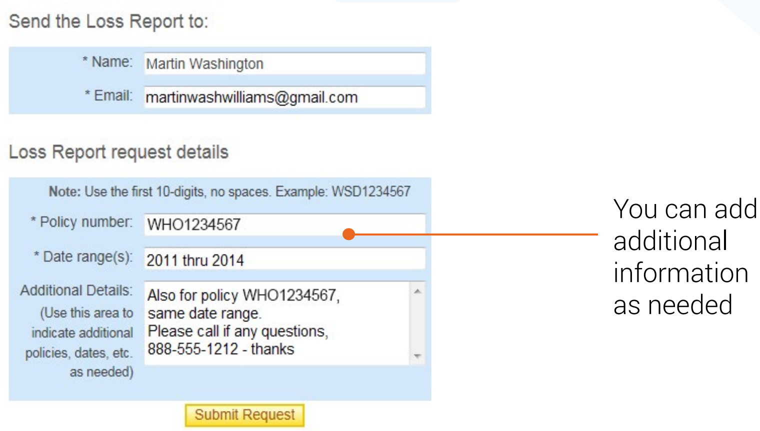


Figure 17 - This loss report request example illustrates how you could make a request for more than 1 policy number by using the "Additional details" box.

Submitting a loss report request

1. Click on **Loss Reports** to open the page.
2. Click to expand Request a loss report.
3. Enter the **name** and **email address** of the person who should receive the report.
4. Enter the **policy number** (10-digits, no spaces. Ex. WSD1234567.)
5. Define the **date range** of the requested report.
6. Provide **additional details**, such as additional date ranges or who to contact if there are questions.
7. Click **Submit request**. You'll receive an email for your request confirmation and the report will be sent within 10 business days.

RMRx Safety Advisor

The RMRx Safety Advisor toolkit is provided to those who have access - the link will be displayed in the left navigation on the myResource homepage. This product combines a suite of valuable tools with an extensive safety library and customizable content.

For more information and training on this product, see your ICW Group Risk Management Consultant.

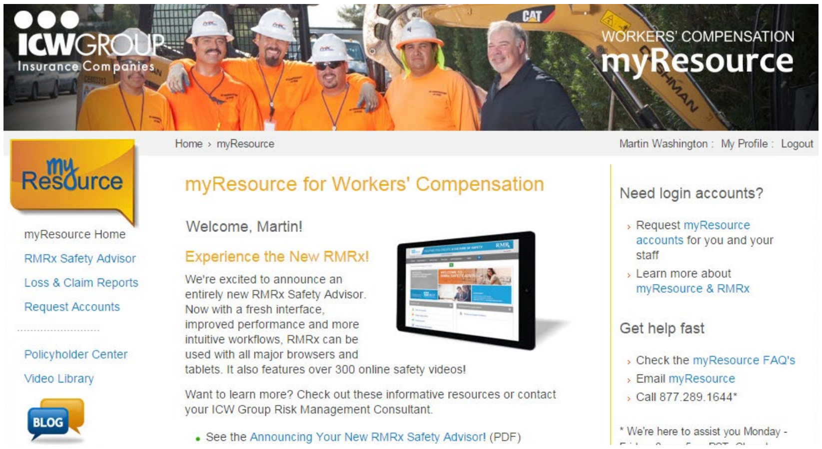


Figure 18 - RMRx login link is on the left navigation on the myResource home page.

Figure 18a - RMRx home page.

First time users - RMRx registration

When you use RMRx for the first time, you will be asked to complete a user profile, as shown in the following figure.

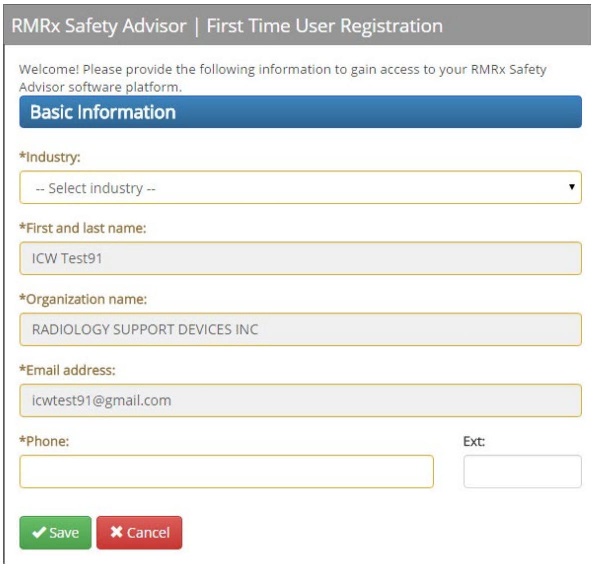


Figure 19 - RMRx profile page requests information the first time you use RMRx.

You will then need to **Accept** the End User License Agreement.

RMRx Quick Links and Notifications

The Quick Links panel provides you easy access to all of the features in RMRx. Notifications and Alerts lists upcoming due projects and displays content recently added to RMRx. This is a very helpful view for new users of the system. You can edit these to display only the features you use.

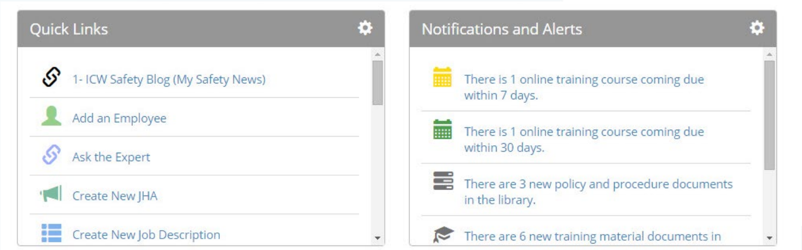


Figure 20 - RMRx Quick Links displays the dashboard of all features in the toolkit.

back to Table of Contents

RMRx Resources

Under the Resources tab you can access the Risk Management Library, The HR Library and more.

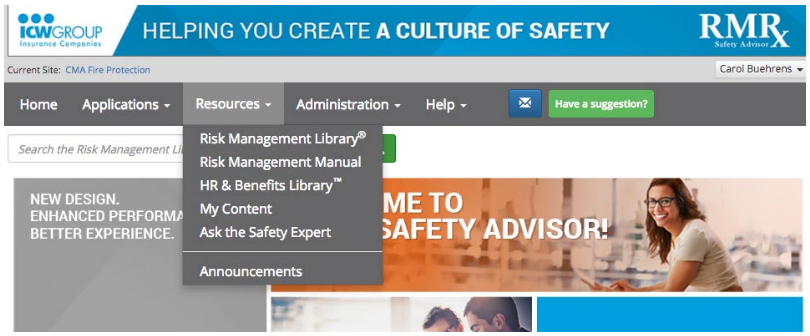


Figure 21 - RMRx Resources - provides a series of references designed for your workplace needs.

Risk Management Library

The Risk Management Library gives you access to interactive online trainings, streaming safety videos, and Risk Management Content such as training shorts. My Content is your personal inbox where you can save any document from the site. The ICW Group Resources folder is where we house all of our safety information.

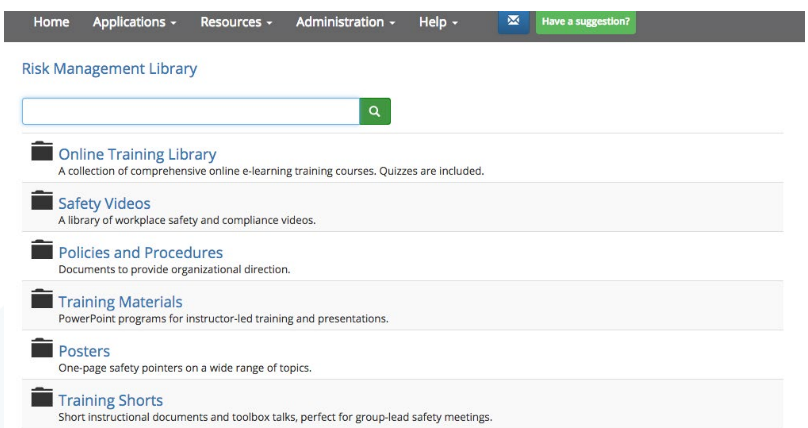


Figure 22 - Risk Management Library - contains training, safety videos, Risk Management Content and more.

RMRx My Content

This is a customizable area for your “company specific” information.

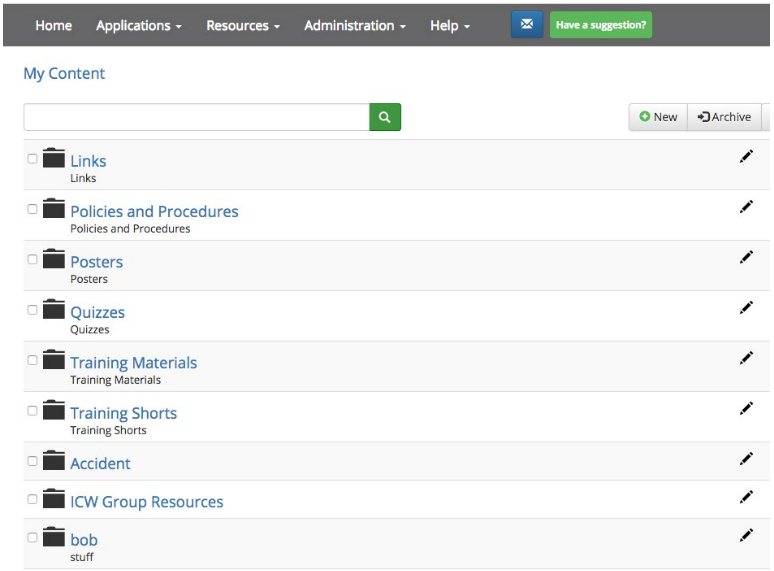


Figure 23 - RMRx My Content - is a customizable area for your company.

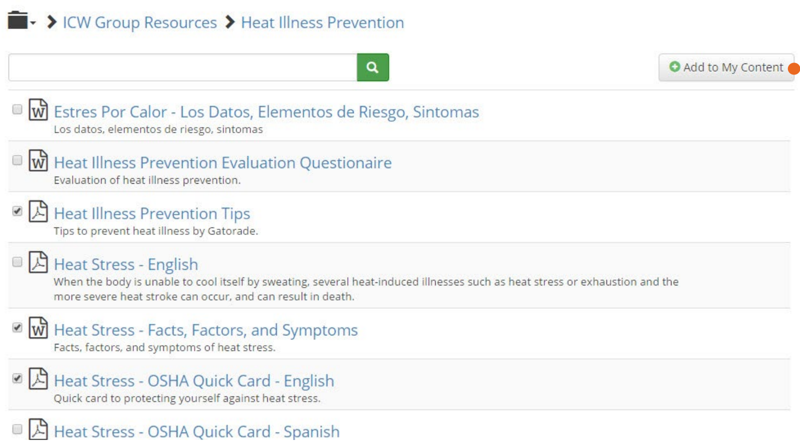
The My Content area is set up similarly to the Library, and is organized into folders. This area allows you to select documents from within RMRx to “add” to this area. You can then customize those for your own company! Also, you can add your own documents. This area is divided into:

- Policies & procedures
- Training materials
- Bulletins
- Training shorts
- Quizzes
- Human resource references
- Risk evaluation tools
- Risk management manual

The following procedures describe a few steps for customizing the "My Content" area. Once you follow these steps, you'll find the other options as easy to use!

To select an RMRx document to add to this area:

1. In RMRx, browse to the area that contains the document. For example, go to the Library section.
2. Check the **Add** box, as shown in the following figure. More than one document can be selected.



Once the items are selected, click Add to My Content.

Figure 24 - To select the items to add to the "My Content" area, click to check "Add" on the left-side of the document.

3. Click **Add to My Content**.
4. Use the "Select a Category" interface to designate where you want the document to reside.

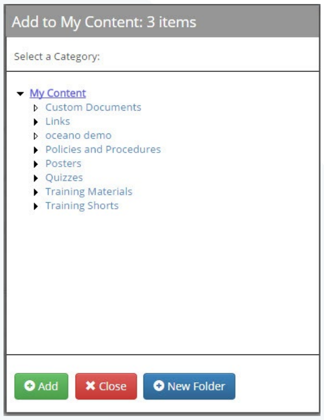
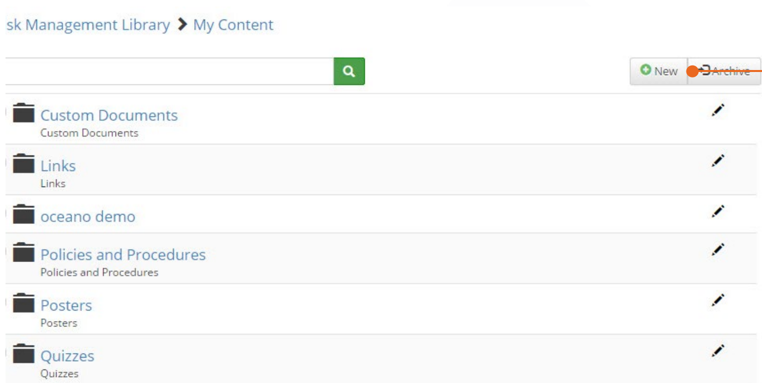


Figure 25 - The "Select a Category" window allows you to designate where you want to store the document within "My Content".

5. Click **Add**. The document will be added to your “My Content” area.
6. Once the document is added, you can “Edit” it, by editing the description or downloading it for further customization.

To upload your own documents

1. Go to the “My Content” tab you want to add your document to.
2. Click on the **New** tab in the upper right corner.



Select New to upload your own document

Figure 26 - The “New Document” feature allows you to upload customized documents to RMRx.

3. Select **Document** from the drop down menu.

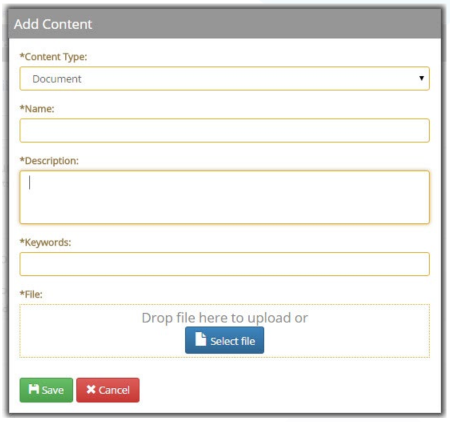


Figure 27 - The "Add Content" feature allows you to add your own properties to the document you are uploading.

4. Create a name, add a description, keywords, and select the file to upload. Click **Save** and your document will now be added to the My Content area.

Customizing an RMRx document

1. Browse to the document to customize.
2. **Right-click** on the link and select **"Save target as..."**
3. Indicate your computer desktop to save the document.
4. Customize it as needed for your purposes.
5. Follow the previous steps **"To upload your own document"** to add the customized material to your "My Content" area.

RMRx Applications

The Applications area contains the real strength of RMRx. Each application provides a complete software solution for managing the related subject.

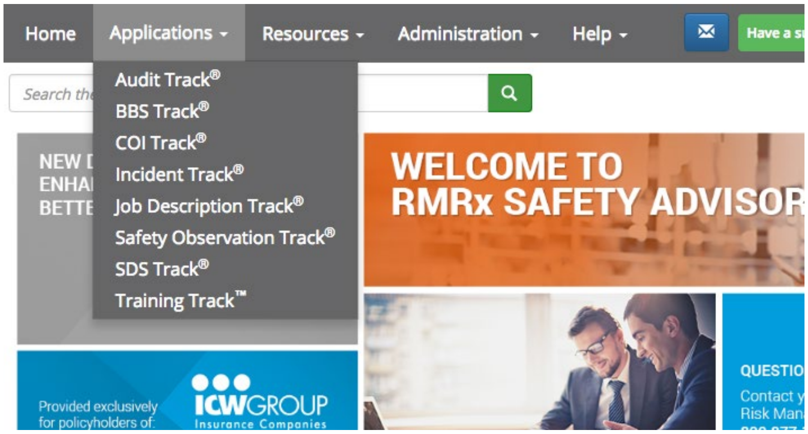


Figure 28 - RMRx Applications page.

The applications provided are:

- **Audit Track** - Design and implement audits, checklists and surveys to assist with your Risk Management and compliance efforts. Have the ability to schedule and conduct reviews on a recurring basis.
- **BBS Track** - Build your JHAs quickly using our pre-loaded library, and export to PowerPoint format for easy training.
- **COI Track** - Track and manage Certificates of Insurance for your suppliers, vendors, and contractors.
- **Incident Track** - Maintain your OSHA 300 logs quickly and easily, complete your Incident Reports and First Reports of Injury, and graph your losses to focus your efforts.
- **Job Description Track** - Build position descriptions for effective hiring practices and to improve your Return-to-Work Program.
- **Safety Observations Track** - Implement an effective safety culture through safety observations. Record and manage your safety observations in a matter of minutes.
- **SDS Track** - Manage Material Safety Data Sheets and provide access to these required documents for Right to Know standards.
- **Training Track** - Schedule and record training sessions for your employees effortlessly. You can also take advantage of Online Training.

RMRx Administration

This feature allows you to manage job descriptions, upload a list of your employees to later assign training, and manage organizational settings.

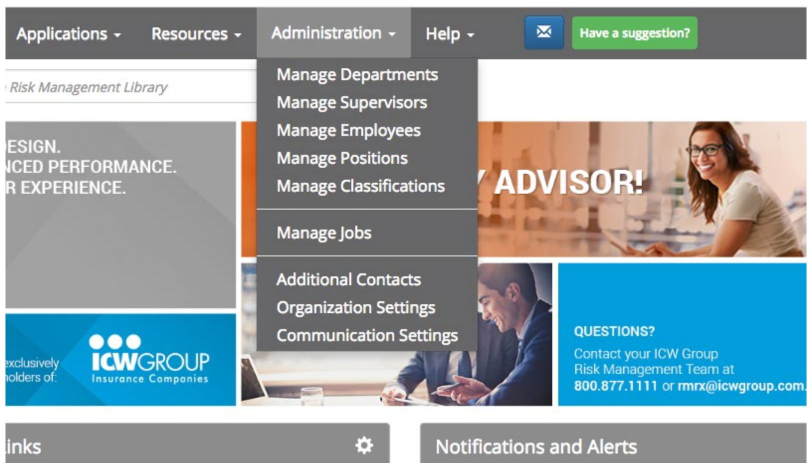


Figure 29 - RMRx Administration.

RMRx Help and Training Center

Visit the User's Guide to read FAQs, watch training videos/webinars to learn how to use various applications, enroll in webinars provided by Succeed University and request support from the help desk.

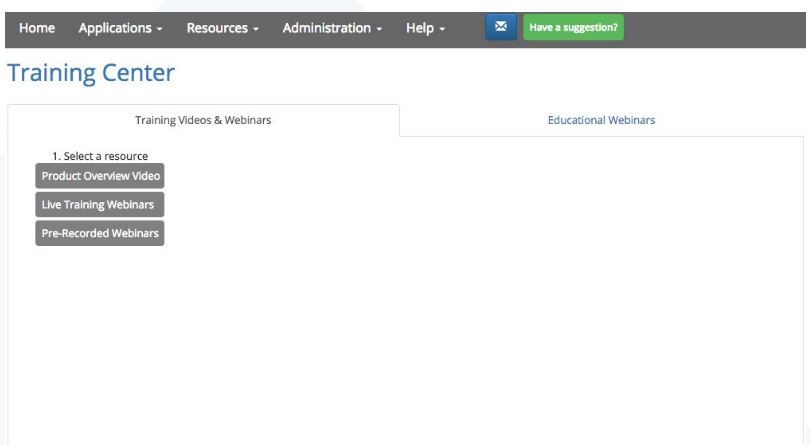


Figure 30 - RMRx Help and Training Center provides a user guide, help desk requests, training videos and webinars.

Request Accounts for your Staff

If you are an owner or officer of your company, or have been given the authority to request new users, this link will appear in the left navigation. This online form allows you to request additional accounts for users at your company. You can also changes for existing user accounts.

Form to request a new user

1

Add another user - click to add more

2

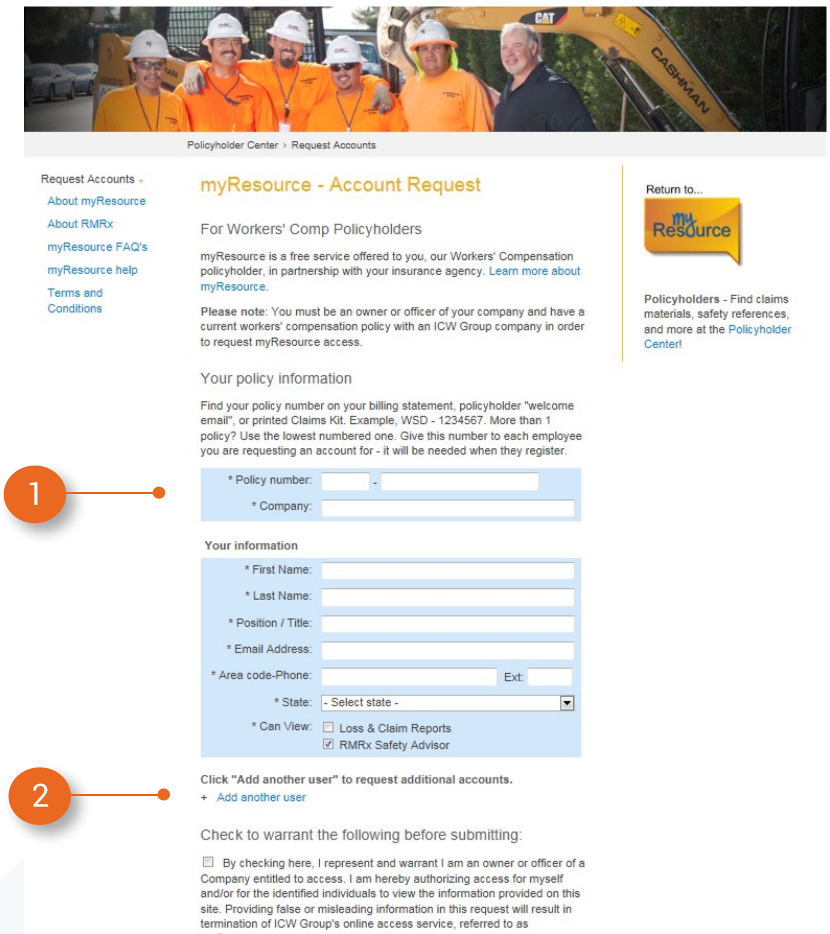


Figure 31 - Request Accounts for your Staff form - allows you to request additional myResource accounts for users at your company.

Details...

1. **Request New User Accounts form** - Complete this form to request new accounts for your company.
    - **Policy number** - Enter the first 3 letters and the next 7 numbers for your policy. You can find this number on your billing statements or in your printed Claims Kit.
    **Note: Be sure that all users get a copy of the policy number - it will be used to verify their account during registration.*
    - **First name and last name** - Enter the name for the person who will be receiving account access.
    - **Email address** - Be sure to include their email address. This is the address that the registration email will be delivered. This will also be their User ID for system access.
    **Note: Because email is the "User ID", only 1 account can be set up for each email address. If this person is unable to utilize company email, they can use a free email service account, such as Yahoo or Google's Gmail.*
    - **Position/Title** - Enter the position for this person.
    - **This person** - Check if this person is "authorized" to request additional accounts for your company. As an owner, principal or authorized representative, you can assign others this ability. If you indicate they are authorized, they will have access to this form in myResource.
    - **Person to View** - Check what this user should have access to. For example, you may want all of your users to have access to the RMRx toolkit but limit access to Loss Reports.
2. **Add another user** - Click "Add another user" and the form will dynamically grow for you to add more users. Up to 5 users can be added in a single request, and you can submit multiple requests.

Policyholder Center

All users of myResource will have access to the Policyholder Center references. This link will appear in the left navigation.

Figure 32 - The Policyholder Center contains references for all insureds.

Features include...

1. Reporting a claim
2. Posting notices & publications
3. Safety & risk
4. myResource
5. Fighting fraud
6. Payroll reporting
7. Payments
8. Contact us

Online Help

We have references to make using myResource as easy as possible. Find these in the Get Help Fast help area.

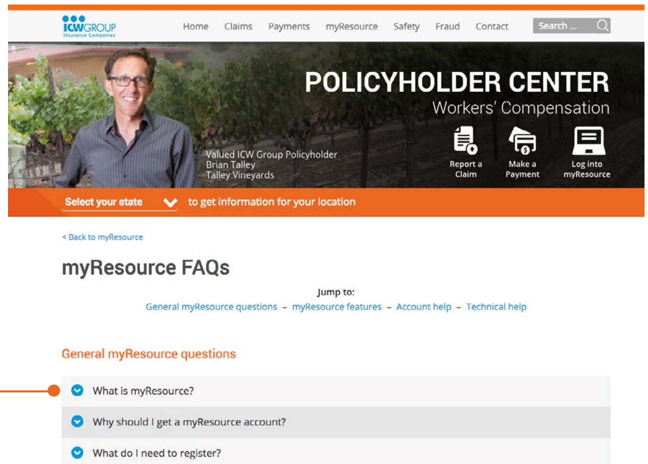
Figure 33 - The online help has the Policyholder Guide, Quick reference and FAQ's.

Quick Reference Guide

Print out this quick reference - it has step-by-step instructions on using common features.

Figure 34 - You'll find the Quick Reference a handy "at-a-glance" tool.

myResource FAQ's



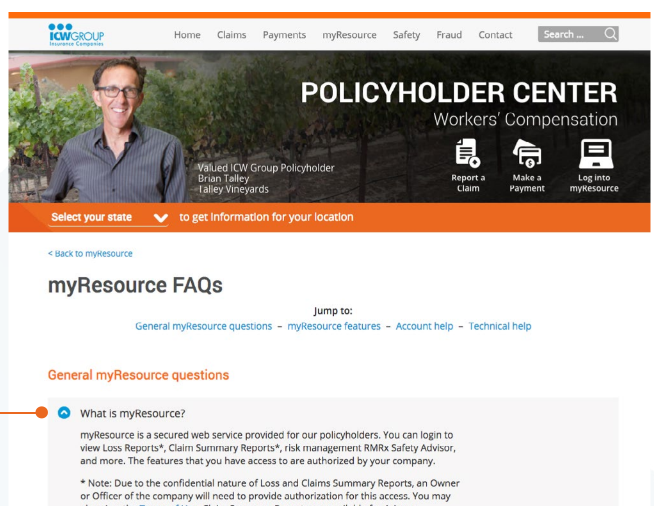
Click on topics to expand questions

1

Figure 35 - myResource FAQ's contains helpful questions and answers.

Details...

1. **Click on topics to expand** - The questions are organized into various topics. Simply click on the topic to expand and look for the question that matches yours the best. These FAQ's contain helpful information for the myResource features. **Note: You can also find these FAQ's at icwgroup.com/myResource.*



The topic is expanded

Figure 36 - Click on the topic to expand the question area.

My Profile

All users of myResource have access to the My Profile link. This link appears in the upper right area.

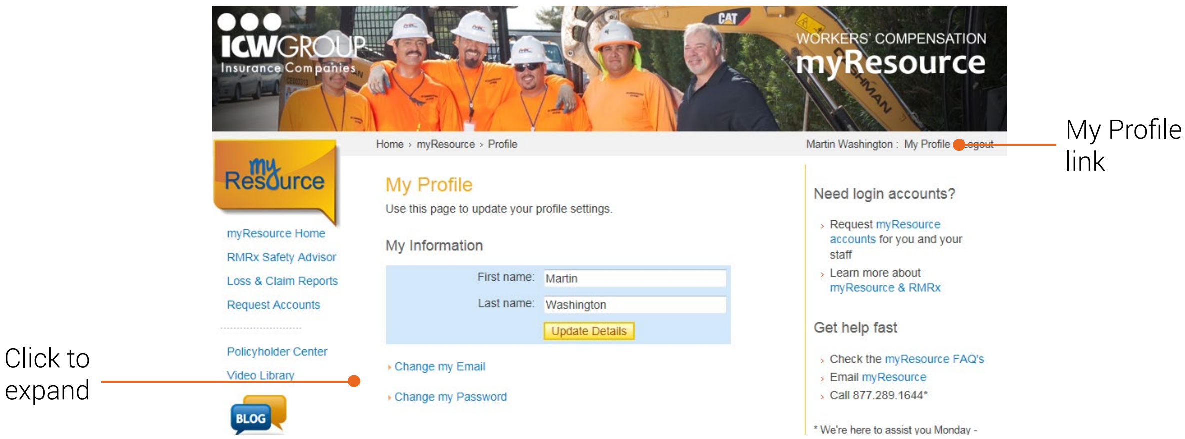


Figure 37 - The My Profile page is shown.

To update your name

1. Type in the name you wish to appear on your account.
2. Select **Update Details**.
3. Once you refresh the page or go to another page, you will see that your name is updated.

To change your email address

Your email address is used as the User ID, so it's important that the email address you define is correct.

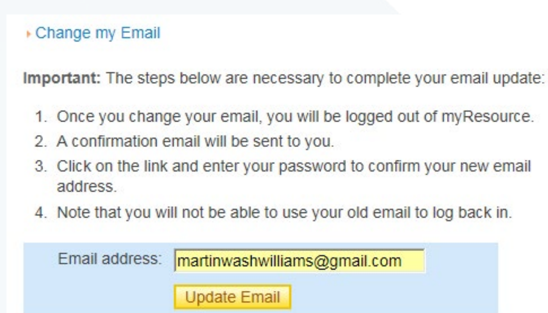


Figure 38 - The Change my Email area of the My Profile page is shown.

1. Click on **Change my Email** to expand the option.
2. Read the steps that are necessary to complete the email address change.
3. Enter your new email address and click **Update Email**.
4. When the alert notice is displayed, make sure that the address you entered is correct, and then click **OK** to continue. You will be logged out of myResource.
5. When you receive the confirmation email, click on the **Verify my email address** link.
6. Enter your password to confirm.
7. Now you can use your new address to login.

myResource - Email Address Update Notice

Hello Martin Washington,

This email was automatically generated by myResource to notify you that your email address has been modified.

To complete your email address update:

1. Click on this link: Verify my email address.
2. Enter your password to confirm.
3. Use your new email to login!

Visit myResource at icwgroup.com/myResource.

If you feel that you have received this notice in error, please contact us immediately at myResource@icwgroup.com or call 877.289.1644.

Thank you for your business!

Figure 39 - You will receive an email confirmation to verify that your address change is correct.

What if I didn't get an email?

1. Wait 5 minutes to make sure the email wasn't delayed.
2. Check that the email wasn't caught in a spam filter.
3. If you still did not get an email, contact myResource Support: 877.289.1644.

To change your password

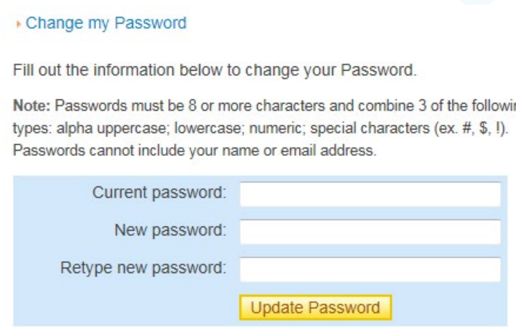


Figure 40 - The Change my Password area of the My Profile page is shown.

1. Click on **Change my Password** to expand the option.
2. Read the notes explaining the requirements for passwords.
3. Enter your current password.
4. Create your new password.
5. Retype the new password.
6. Click **Update Password**. Use this new password the next time you login!

Password rules

Passwords must be 8 or more characters, not include your email address, and combine 3 of the following types: alpha uppercase; lowercase; numeric; special characters (ex. #, $, !). Here are some examples of some good passwords (but don't use these):

- myDogis10
- The#1BestDad
- SafetyFirst!