



## AGENCY ONBOARDING TOOLKIT





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# Partnership Advantages with ICW Group

ICW Group is a national, top-tier, multi-line insurer quoting over \$3 billion annually. Our success is driven first and foremost by our people, who strive to create the best insurance experience possible for our customers, our community and each other. Combined with an A.M. Best “A” rating, award winning services, and a premier network of independent agents and brokers, we’ve been helping our policyholders protect their most valued assets for over 50 years.

To better serve our customers, ICW Group offers specialized in-house risk prevention expertise, proactive claims management, and highly flexible payment options.

At the heart of everything we do is the belief that progress happens when people feel secure. With headquarters in San Diego, California, our Team Members span the country, working hard every day to ensure our customers have a better today and a safer tomorrow. Through our partnership with you, we look forward to offering the same to your clients.

## Our Insurance Products

For more information, please click on each icon.



**Regional Offices:**  
North Midwest,  
South Central, South,  
Midwest, Southeast,  
and Northeast

**1,000+**  
Employees

**50**  
States with  
Coverage

**\$2.5B**  
2022 Direct Written  
& Assumed Premium

**A.M. BEST  
RATING  
“A”** Financial Size  
Category of XIII



Work Directly with Our Network of  
Dedicated Underwriting Experts



Industry-leading Risk Management  
& Claims Expertise



Broad Underwriting Appetite with Premiums  
Starting at \$1500 for All Primary States



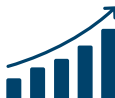
Unparalleled SIU / Anti-fraud  
(every claim is checked for fraud)



Charitable Commitment since 2014:  
**\$600+ million**



Variety of Plans: Guaranteed Cost,  
Deductible, Retros and Dividends



No Limits on Ex-mod Factors



Flexible Agency & Direct Bill Options



Broad Underwriting Appetite

# ICW Group Contact Information

**Claims - 844.4.ICW.Claims**  
wcc@ICWGroup.com  
FirstNotice@icwgroup.com

**Risk Management - 800.877.1111**  
Riskmanagementservices@icwgroup.com  
www.icwgroup.com/riskmanagement  
www.icwgroup.com/myresources.com

**MPN Coordinator (CA only) - 800.877.1111**  
www.icwgroup.com/mpn

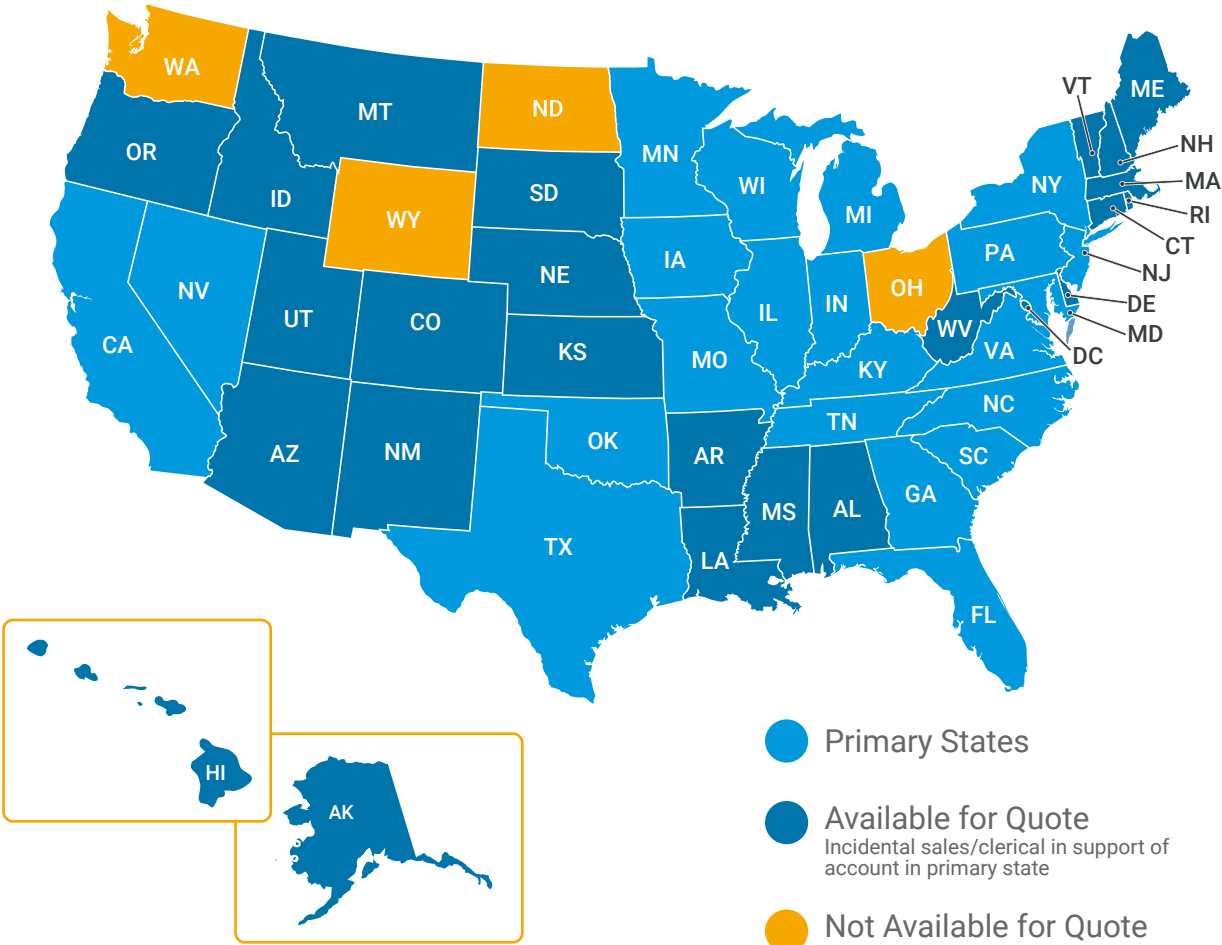
**Premium Audit - 858.350.7399**  
Premiumaudit@icwgroup.com  
www.icwgroup.com/audit

**Special Investigation Unit**  
fraudunit@icwgroup.com  
www.icwgroup.com/fraud  
ICW Group Fraud Hotline 855-1CW-FRAUD (855.429.3728)

**Premium Accounting**  
AR@ICWGroup.com  
www.icwgroup.com/payments  
PayPro@ICWGroup.com  
www.icwgroup.com/payroll-reporting

## Where We Offer Coverage

ICW Group writes primary coverage in 22 states, along with incidental coverage in 24 additional states.



# What Distinguishes ICW Group

## Value-Added Policyholder Services for Insureds

- **Safety management platform:** A free online service with 5,000+ preventative safety materials, 800+ safety talks, 500+ risk prevention courses, and on demand webinars.
- **Proactive managed care:** With our prompt attention to injured workers through our Nurse Triage Hotline, managed care provider network, pharmacy program, our free Injured Workers Center Website, and an early return-to-work program, employees receive the appropriate care they need to recover and return to work quickly.
- **Expert Human Resource advice:** A free service *HR OnDemand®* offers a team of SPHR® and PHR® experts to provide advice on federal, state, and local laws and regulations.
- **In-house claims management:** Our claims team is in-house, hands-on and proactive, ensuring prompt delivery of disability checks and medical fees.
- **Fraud detection and prevention:** We help identify fraud and take steps to combat it. Our Special Investigation Unit reviews all claims for fraud within 24 hours of claim creation, and we provide a monthly fraud newsletter, on demand fraud webinars, and educational resources to discourage fraud.

## Local “Boots On The Ground” Resources For Insureds

ICW Group provides immediate access to local teams of Underwriters, Claims Specialists, Audit Consultants, and Risk Management Experts.

## Risk Management Services

ICW Group partners with insureds to help them create a safer work environment for their employees.

### Perks for Insureds

1. **One-on-One Customized Risk Management Assessments** with Specialized Risk Management Consultants. Our Specialists have an Average of 21 Years of Experience.
2. **On-site and Virtual Risk Assessments** to identify, manage and reduce workplace risks
3. **Emergency Preparedness Tools and Resources**
4. **Monthly Safety Webinars**
5. **Safety Blog**
6. **Robust Online Safety & Learning Management System** with *Safety OnDemand®* 24/7 access to 5,000+ safety training resources—including safety talks, topic-driven handouts, eLearning courses, articles, videos, webinars and more.



# What Distinguishes ICW Group (CONTINUED)

**7. Risk Management Assessment (PartnershipPlus+):** Through PartnershipPlus, your insureds with a minimum premium of \$250,000 gain greater control based on the results of their Risk Assessment. Insureds receive a customized Action Plan that outlines practical risk reduction and claims management strategies that we can help implement immediately. Throughout the year, your insureds continue to receive expert feedback and guidance, designed to improve their overall Ex-mod factor. This includes the following:

- **Risk Assessment**
  - » Customized hazard analysis
  - » Loss cost evaluations
  - » Impact priority scoring
- **An Action Plan**
  - » Goals, objectives, roadmaps
  - » Focus on major loss drivers
  - » Alignment to business needs
- **A Performance Report**
  - » Quantifiable results
  - » Measurable cost savings
  - » Go-forward action plan

Please contact your Business Development Underwriter with any questions.

## Anti-Fraud Services

Fraud negatively impacts future premium costs and drives up your insured’s Ex-mod while also compromising employee productivity and morale. It’s why ICW Group works hard to protect your insureds.

### REPORT FRAUD

- 1. **Anti-Fraud Hotline:** 855.ICW.FRAUD (855.429.3728)
- 2. **R.E.P.O.R.T. Worksheet**

- EVERY claim processed is automatically reviewed for fraud within 24 hours
- 3,000 Red Flag Data Points Evaluated
- Special Investigations Unit assigns 5X’s the number of claims for investigation vs. industry average
- Insureds’ Fraud Friday Newsletter sign up

### Webinars for Insureds:

### Request Anti-Fraud Materials:

## Premium Savings Through Assistance Lowering Ex-Mods

Through our proactive claims handling and free fraud fighting services, your insureds experience on average a 10-point decline over 4 years.

## In-House Claims

On-site, hands-on and highly skilled, ICW Group’s claims management team starts processing a claim within 24 hours.

### Advantages to Insureds

- Less Costly Claims: Claims beat industry costs by 20% and close 6% faster than the industry
- Immediate Reviews of Every Claim
- Hands-on Examiners with Low Case Assignments – to walk policyholders and injured workers through every facet of the claim, including medical care, coverage and timely benefit payments
- Nurse Triage Hotline and a Nurse Case Manager – to ensure injured workers get the best care possible, as quickly as possible, and are on the path back to work
- Telemedicine Service Designed Specifically for Workers’ Compensation Injuries

## EZ-Report ‘Pay-As-You-Go’ Billing for Insureds

EZ-Report is an online payroll entry and payments platform that simplifies reporting each month.

### Helpful Forms for Insureds:

- [Account Setup](#)
- [Quick Start Guide](#)
- [Workers’ Compensation Payroll Report Instructions](#)
- [CA Waiver of Coverage Form](#)
- [CA Time Record for Dual Wage Contractors](#)

## Agency Resource Center

A quick, easy website to find all the tools you need to partner with us.

### Information for Agents:

- [Sales Materials](#)
- [Submission Tools](#)
- [Submission Platform \(Snap®\) Login](#)

## Emergency Preparedness Resources and Tools

Easy-to-use checklists and guides are available to get a business ready for multiple types of emergencies including wildfires, tornados and floods.







# Getting Started (FOR PRODUCERS)

## Getting Started Checklist

- Set up Direct Deposit
- Register for access to the Agent Portal  
(Request access from your Agency Administrator)
- Visit the Agent Resource Center
- Review Selling Tools in this document
- Begin submitting business
- Snap Login:
- Agent Portal Login:

## Submit Business

Use the Agent Portal Login:

View these helpful instructional videos and Resource Guides:

Print Submission Guidelines:

## Helpful Forms for Insureds

- [Targeted Categories](#)
- [IQ Class Codes](#)
- [Supplemental Apps](#)

## Guidelines

- ICW Group accepts applications 120 days prior to the effective date when submitting via Snap.
- For quickest market reservation, include 4 years of currently valued loss runs (or as many as applies up to 4).
- Loss runs must be valued within 120 days of the effective date.

## To assist in underwriting, please include:

- 4 years of historical payroll (or as many years as applies up to 4)
- Supplemental application, if required. We do accept other carrier's supplemental apps. Visit the Agency Resource Center at [icwgroup.com/ARC](http://icwgroup.com/ARC), Underwriting Tools, to download ICW Group Supplemental Applications
- Ex-mod Worksheet, if available
- Good description of operations

## Resubmit Application:

- Snap's Resubmit function allows you to use the prior year's application to automatically create a new submission for the renewal term.
- The Resubmit Application button is available up to 120 days prior to the renewal date.
- When you click the button, Snap creates a copy of the data incrementing dates by one year. The newly created application is in a draft status.
- Please review the information, make changes as needed for the current term and then submit.



# Appetite/Target Class Codes and Exclusions

Please note: The appetite list below is not conclusive.

- Agriculture Machinery Mfg.
  - Ambulance Services
  - Apartment or Condo Complex Operations
  - Attorneys
  - Auto Body Repair
  - Auto Gas Stations
  - Auto or Truck Dealers
  - Auto Parts & Accessories
  - Auto Repair & Service Centers
  - Automatic Sprinkler Installation
  - Bakeries
  - Banks, Credit Unions
  - Barber & Beauty Salons
  - Beer Bottling, Canning & Distributors
  - Building Material Dealers & Lumberyards
  - Bus or Limo Operations
  - Canneries
  - Cabinet Mfg. - Wood
  - Cabinet or Fixtures Installation
  - Cable Installation
  - Carpentry, Shop Only
  - Casinos
  - Clothing Mfg.
  - Concrete or Cement Work
  - Concrete Ready Mix Dealer
  - Confections and Food Sundries Mfg.
  - Convalescent Nursing Facilities
  - Cosmetic Products Mfg.
  - Country Clubs
  - Creameries
  - Day Care Centers
  - Dental Labs
  - Dry Cleaning & Laundries
  - Electrical Contractors
  - Electrical Harness Mfg.
  - Electroplating
  - Farming
  - Food & Food Sundries Mfg.
  - Fruit & Vegetable Packing
  - Funeral & Cemetery Operations
  - Furniture/Fixture Installation
  - Furniture Mfg. (Metal or Wood)
  - Garbage/Refuse Collecting
  - Gasoline or Oil Dealers
  - Hardware Mfg.
  - Home Care Services
  - Hospitals
- Hotels/Motels/B&B
  - HVAC Contractors
  - Iron or Steel Scrap Dealers
  - Janitorial Services
  - Jewelry Mfg.
  - Landscape Gardening
  - Light Mfg.
  - Machine Shops
  - Machinery or Equipments Dealers or Rentals
  - Machinery or Equipment Erection
  - Metal Stamped Goods Mfg.
  - Millwright
  - Newspaper or Magazine Distributors
  - Nurseries
  - Nursing Care
  - Office Machine Installation
  - Painting, Paperhanging
  - Pallet, Box or Shook Mfg. Wooden
  - Paper Goods Mfg.
  - Parcel Delivery Companies
  - Pattern Making
  - Pest & Termite Control
  - Physicians Practices
  - Planing or Molding Mill
  - Plastering or Stucco Contractors
  - Plastic Goods Mfg.
  - Plumbing Contractors
  - Plumbing Supplies Dealer
  - Precision Machine Parts Mfg.
  - Printing, Screen Printing & Copy Service
  - Private Schools/Colleges
  - Property or Building Management
  - Religious Organizations
  - Residential Care Facilities
  - Restaurants/Fast Food
  - Retirement Facilities
  - Roofing (CA, IL, NC, NJ, PA, TX, VA only)
  - Rubber Goods Mfg.
  - Security Guards
  - Sheet Metal Products Mfg.
  - Sheet Metal Work - Erection
  - Skilled Nursing Facilities
  - Spa, Fitness & Health Centers
- Storage Warehouse - Cold
  - Stores - Clothing
  - Stores - Florists
  - Stores - Furniture
  - Stores - Grocery, Fruit, Vegetables, Meat, Fish
  - Stores - Hardware
  - Stores - Jewelry & Eyeware
  - Stores - Retail, including Convenience
  - Stores - Wholesale
  - Street Sweeping
  - Tile, Stone, Mosaic, Terrazzo Work
  - Tool Mfg.
  - Towing, Autos & Light Trucks (up to 150 mi)
  - Trucking (up to 500 mi)
  - Upholstering, Furniture & Auto
  - Vehicle Storage & Parking Lots
  - Veterinarians, Pet Grooming
  - Vineyards & Wineries
  - Wallboard Application
  - Warehouse - General Mdse
  - Waterproofing
  - Wholesale Distributor
- Exclusions**

  - Aircraft Operation (facultative reinsurance may be purchased subject to approval by ICW Group Underwriting)
  - Any operation in which any radioactive substance is used
  - Any operation in which mold or asbestos removal is performed
  - Construction or maintenance of tunnels or subways more than 50 feet in length
  - Diving exposure
  - Drilling for oil or natural gas, refining of petroleum, or construction or operation of any pipeline for transmission of oil or gas
  - Excavation greater than 6 feet, blasting, or the shoring, moving or wrecking of buildings or structures
  - Framing or roofing contractors
  - Group transportation (transport of 5 or more employees in any one vehicle at one time)

- Height Exposures over 45 feet (greater than 3 stories); More than 10% of operations over 30 feet (greater than 2 stories)
  - Livestock (may consider dairy farms)
  - Long Haul Trucking (over 10% of operations greater than 500 miles in one direction)
  - Manufacture of gas under pressure
  - Manufacture, storage, sale, handling or distribution of any explosive, ammunition,
- magnesium, fuse, fireworks, celluloid or pyroxylin

  - Municipalities (other than municipal water system)
  - Operation of a carrier on rails
  - Operation of public utility other than a municipal water system
  - Operation of an amusement park, circus, carnival, or racetrack
  - Operation or navigation of any vessel or barg other than light craft used on inland waterways or for dredging
- Production of moving pictures (but this exclusion does not apply to the production of video tapes)
  - Professional Employer Organization (PEO) or Temporary Help Service companies/Staffing Organizations
  - Manufacture of any acid or chemical

## Instant Quote Overview

If the insured qualifies for our Instant Quote (IQ) program, you receive a quote through Snap (our submission platform) within minutes.

### Overview

- Over 150 eligible classifications available
- Single-state operations in California
- Manual premiums ranging from \$1,500 to \$35,000
- 15% commission for both new and renewal business with the option to vary commission to lower the quoted price
- Ex-mod factor eligibility range is 65% to 180%

### Benefits

- Upload directly from your agency management system — no duplicate entry!
- Prequalify risk — answer only three questions!
- Quickly reserve the market ahead of your competition, up to 120 days in advance without submitting loss runs!
- A Resubmit function allows you to use the prior year's application to automatically create a new submission for the renewal term!

## Dividend Program

Our Variable Dividend Program are designed to help you grow your book of business while providing your clients rewards for controlling their losses. Please contact your Business Development Underwriter for information on your state's program.

## Direct Deposit

Ensure your commission payments are deposited to your account electronically by clicking the button below.

# Selling Tools

Please use the tools and resources below to help you showcase the unique and complimentary services your clients receive with their ICW Group policy.

## Agent Sales Kit

This interactive sales kit has been designed to help you showcase the unique and complimentary services your insureds receive with their ICW Group policy.

For each service, you'll find suggested sales messages, emails, marketing flyers, and more. And with just a click of a button, you can easily present these services directly to your clients.

## Corporate Brochure

This brochure offers an overview of ICW Group's products and services, along with information on what sets ICW Group apart from its competitors.

## Safety OnDemand® (Free to Insureds)

Safety *OnDemand* is a free robust online safety and learning management system designed to keep workers safe and businesses up and running with minimal downtime. The platform serves up more than 5,000+ preventative safety materials that are easy to find, easy to learn, and easy to make a seamless part of your insureds' businesses.

### Quick Links

- [Service Webpage \(for Agents\)](#)
- [Service Webpage \(for Insureds\)](#)
- [Service Overview Flyer](#)
- [Short Promo Video](#)

## Nurse Triage Hotline 855.469.6877 (Free to Insureds)

Nurse Triage Hotline is a free 24/7 hotline that offers access to bilingual nurses specialized in treating non-emergency workplace injuries. It serves to provide immediate medical advice, help minimize lost work time, mitigate unnecessary emergency room expenses or medical treatments, and it saves your insureds' time by filing the claim for them. Plus, ICW Group will ship—for free—posters, wallet cards, flyers, and stickers with the Nurse Triage Hotline phone number—for distribution to employees so the number will be handy if an injury does occur.

### Quick Links

- [Service Webpage \(for Agents\)](#)
- [Service Webpage \(for Insureds\)](#)
- [Service Overview Flyer](#)
- [Short Promo Video](#)
- [Free Posters, Stickers, and More for Insureds](#)

## Telemedicine (Free to Insureds)

This video chat service helps injured employees connect with medical specialists to receive a diagnosis, treatment, and prescription medication through video conference when a work comp injury occurs.

### Quick Links

- [Service Webpage \(for Agents\)](#)
- [Service Webpage \(for Insureds\)](#)
- [Service Overview Flyer](#)
- [Short Promo Video](#)

## Injured Workers Center (Free to Insureds)

The Injured Workers Center is a free website that helps employees gain access to vital information, helping their recovery process. The website offers 24/7 immediate access to state-specific forms and resources on payments and reimbursements, types of expenses covered, claims processes, and lost wage information in both English and Spanish.

### Quick Links

- [Service Webpage \(for Agents\)](#)
- [Service Webpage \(for Insureds\)](#)
- [Service Overview Flyer](#)

## HR OnDemand® (Free to Insureds)

HR *OnDemand* is a free service that offers SPHR and PHR-certified advisors and online HR-related resources for accurate, actionable advice on any workplace compliance issue - federal, state, or local. It saves time and money on managing compliance issues, day-to-day employee risks, and solving difficult HR situations. It includes access to certified HR advisors, an online portal, webinars with HR consultants, an employee handbook builder and thousands of forms.

### Quick Links

- [Service Webpage \(for Agents\)](#)
- [Service Webpage \(for Insureds\)](#)
- [Service Overview Flyer](#)

## Agency Resource Center

Quickly find all the tools you need to partner with ICW Group and help your clients get the most from their workers' compensation program.

### Quick Links

- [Tools for Submissions](#)
- [Direct Deposit Form](#)
- [Dividend Program \(CA only\)](#)
- [Top Class Codes](#)
- [Policyholder Tools and Resources](#)

## Policyholder Center (Free to Insureds)

Help your insureds find information that is important to them such as free services, reporting a claim, and fighting fraud.

### Quick Links

- [How to Report a Claim](#)
- [How to Make a Payment](#)
- [Fraud Fighting Info](#)
- [How to Help Injured Workers](#)
- [FREE Safety Resources](#)
- [FREE Nurse Triage Hotline](#)
- [FREE HR Advice](#)

## Risk Management Services (Free to Insureds)

We partner with your insureds to create a culture of safety in your insureds company that results in everyone at all levels working together to adopt and implement the highest safety standards.

Free risk management services include safety consultations, an online safety management platform, live safety training webinars, and 5,000+ preventative safety materials, including:

- Free, one-on-one, and personalized risk management evaluations
- [Safety webinars](#)
- [Safety articles](#)
- [Emergency Preparedness](#)
- Through PartnershipPlus, your insureds with a minimum premium of \$250,000 gain greater control of all critical areas of their workers' compensation program. Based on the results of their Risk Assessment, insureds receive a customized Action Plan that outlines practical risk reduction and claims management strategies that we can help implement immediately. Throughout the year, your insureds continue to receive expert feedback and guidance, designed to improve their overall Ex-mod factor.

## Operational Documents

### Audit and Payroll Reporting

- [Preparing a Final Audit](#)
- [Payroll Reporting Documentation](#)

### Claims Reporting

- [Reporting a Claim Documentation](#)
- [Subrogation flyer](#)

## Medical Provider Network (California)

- [Medical Provider Network Documentation](#)

### Payments

- [Make a Payment Documentation and Links](#)
- [myResource Login](#)





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**ICWGROUP.COM**

15025 Innovation Drive | San Diego, CA 92128



ICW Group is the marketing name for ICW Group Holdings, Inc. For a list of all ICW Group Holdings, Inc. subsidiaries, please visit our website [www.icwgroup.com](http://www.icwgroup.com). Not all products and coverages are available in all states.

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