

Expect more **SERVICE**. Get more **SAVINGS**.

# 1 FEWER CLAIMS

Claim frequency **DROPS**  
18% over 5 years.

# 2 LESS COSTLY CLAIMS

Claims beat industry costs  
by **21%** and close **19%**  
**FASTER** than the industry.

# 3 LOWER EX-MODS

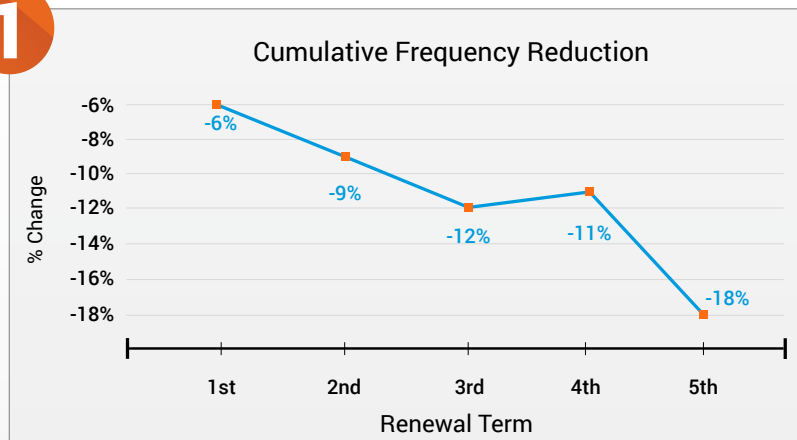
Average ex-mod declines  
**17 POINTS** over 8 years.

EXPERIENCE THE  
POWER OF **3**

"ICW Group helps me save  
on my work comp premium costs."

*Our Valued Policyholder*  
Rick Sweeney  
Straub Distributing Company

1

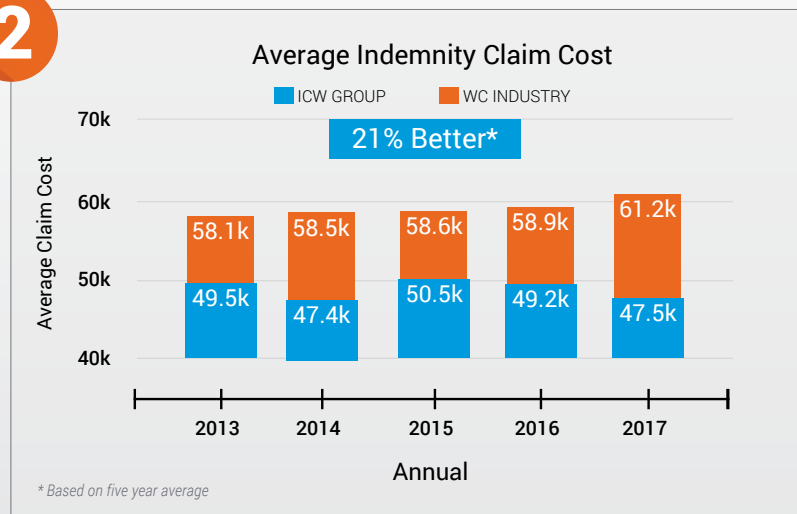


## 1. FEWER CLAIMS

### Innovative Risk Management

- ICW Group works with you to develop practical safety solutions to meet your unique needs.
- You receive on-site risk evaluation, customized training and on-going program management.
- Our proprietary *myResource* and *RMRx* online tools help you manage and reduce your losses.

2

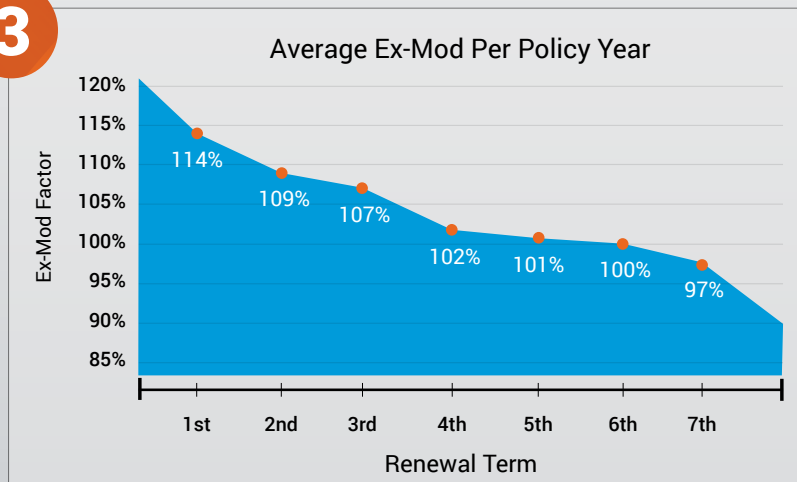


## 2. LESS COSTLY CLAIMS

### Strategic Claims Expertise

- Our low average caseload per Examiner means you receive personalized hands-on claim management for faster resolution.
- Your claims are reviewed by our highly skilled Triage Unit for early identification of complex and/or disputed issues.
- ICW Group's Claims Examiners give you added claim control and help your employees return to work.

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## 3. LOWER EX-MODS

### Premium Cost Savings

- Lower your ex-mod and receive the most value from your workers' compensation insurance.