

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

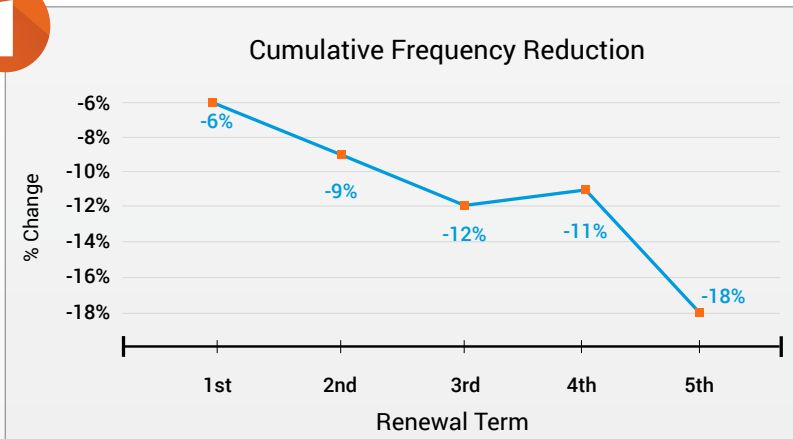
Average ex-mod declines
17 POINTS over 8 years.

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

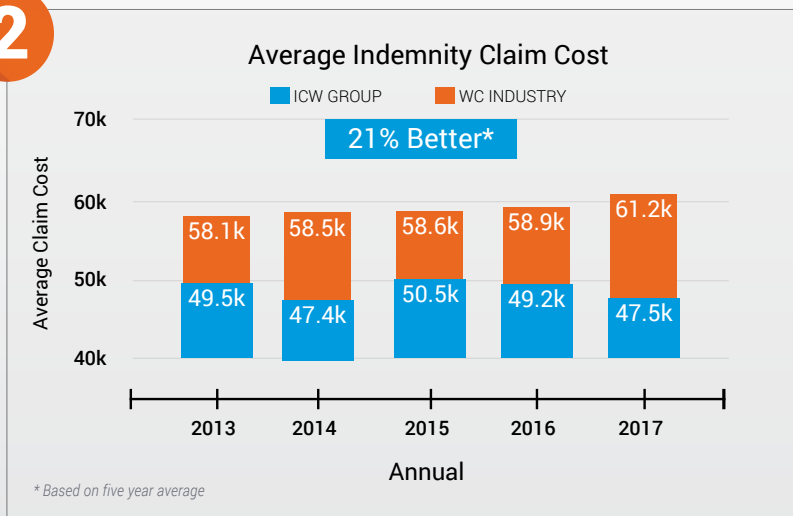


1. FEWER CLAIMS

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

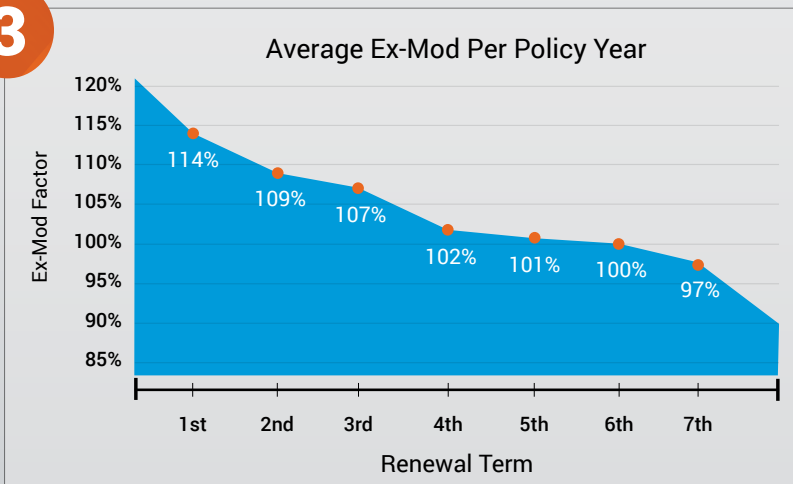


2. LESS COSTLY CLAIMS

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.

3



3. LOWER EX-MODS

Premium Cost Savings

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