



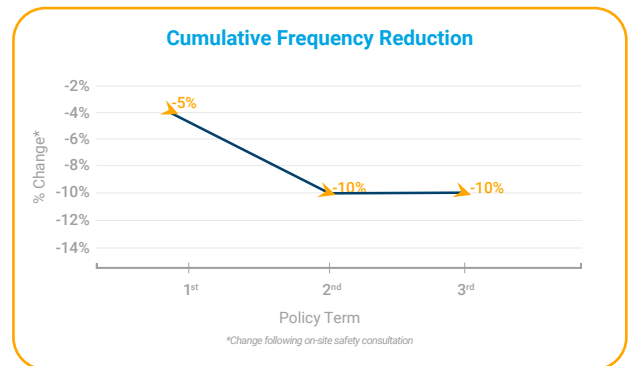
With all the valuable services that come free with your policy, ICW Group can help you achieve fewer claims, less costly claims and lower Ex-mods, which can help you save on the cost of your premiums. We call this the “Power of 3”.

1

Fewer Claims

Our innovative Risk Management results in claim frequency drops of 10% over 3 years.

- Your risk management team helps to build a culture of safety at your workplace so everyone goes home safe
- You receive one-on-one, personalized risk assessments with direct access to our risk management consultants
- Access Safety *OnDemand*®, our online learning management tool with 5,000+ of safety resources on 100s of topics

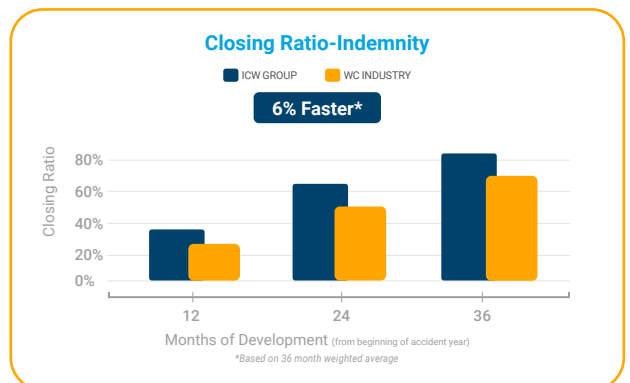
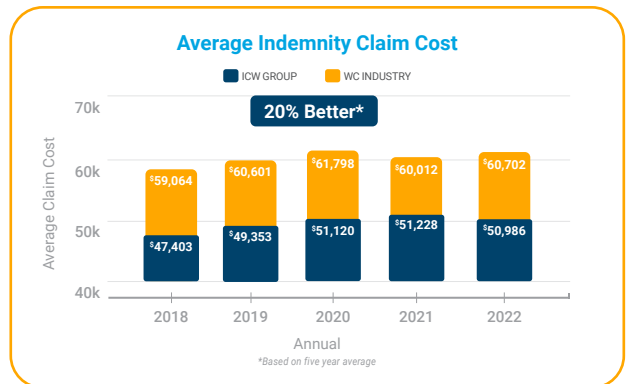


2

Less Costly Claims

Our strategic claims expertise leads to claims beating industry costs by 20% and closing 6% FASTER than the industry.

- Our low average caseload per Claims 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

Lower Ex-Mods

Premium cost-savings can result in an average Ex-mod decline of 9 points over 4 years.

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

