

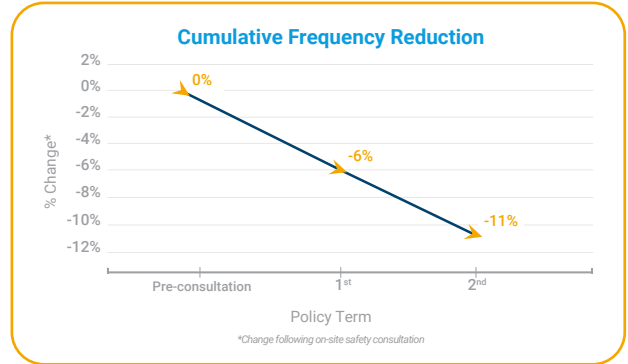


1

FEWER CLAIMS

Our innovative Risk Management results in claim frequency drops of 11% 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 1000s of safety resources on 100s of topics.

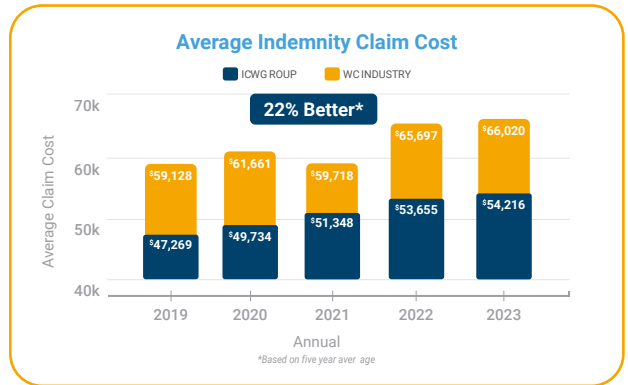


2

LESS COSTLY CLAIMS

Our strategic claims expertise leads to claims beating industry costs by 22% and closing 5.3% faster than the industry.

- 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

LOWER EX-MODS

Premium Cost Savings

- Lower your Ex-mod and receive the most value from your workers' compensation insurance.
- Average ex-mod declines more than 8 points over 4 years.

