

Workers' Comp
Earthquake
Auto

SERVICES, STRENGTH & STABILITY

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- Flexible Payment Options



ICW Group:
Your Workers' Compensation Partner

We help protect your most valued
asset – your people.

"We see things differently"

— Kevin Prior, CEO

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ICW Group: Your Workers' Compensation Partner

At ICW Group, we help protect your most valued asset – your people. For over 35 years, ICW Group has provided its workers' compensation policyholders with innovative products and **services**, fiscal **strength**, and long-term **stability**.

Our strong performance has consistently been recognized by the insurance industry.

Recent designations include:

- AM Best's Rating of A- (Excellent); Financial Size Category of Class IX
- Ward's Top 50 Performing Insurance Companies for 2009
- Insurance Journal's 2010 Super Regional P/C Insurer



Key to our long-term success has been our forward-thinking risk management, our comprehensive approach to claims, and our strong financial performance. In this section, you will find helpful information on all of our risk and claims services, along with our flexible payment options.

By collaborating with you and your trusted agent or broker, we can create a plan especially designed to meet the needs of today's workplace, and help you get the most out of your workers'

CULTURE OF SAFETY

- Risk Management Consultation
- Disaster Recovery Toolkit

COMPREHENSIVE CLAIMS MANAGEMENT

- Our Claims Advantage
- Special Investigations Unit
- Medical Provider Networks

STRENGTH & STABILITY

- Premium Audit
- Flexible Payment Options



Risk Management Consultation

ICW Group's collaborative approach to risk management can help you reduce claims frequency and severity.

Risk Management Consultation

Through a combination of prevention, risk analysis and custom-tailored solutions, we collaborate with you and your agent/broker to turn your risk management efforts into bottom-line results.

Our Risk Management department offers accident prevention and safety services to you, at no additional cost. Our services are designed to enhance existing safety programs, reduce loss potentials and contain costs. Our consultants are degreed professionals, with certification in at least one safety specialty.

Our safety services include:

- Accident and incident trend investigation to provide analysis as well as to determine the root cause.
- On-site surveys to evaluate operations and assist in hazard reduction and injury prevention.
- Management/Supervisory training programs to promote your culture of safety, starting at the top.
- Employee safety presentations and training to reinforce procedures and prevention.
- Access to our extensive, free Video Lending Library and our low-cost purchase program.
- Sound level surveys to assist in controlling noise exposure in facilities.

Contact Us:

ICW Group Risk Management
800.877.1111
riskmanagementservices@icwgroup.com
www.icwgroup.com/riskmanagement

RMRx Safety Advisor

RMRx Safety Advisor – our free web-based software contains the tools and resources you need to save time and money managing your workplace risks.

RMRx combines a searchable library of safety and loss prevention content, with a suite of unique software programs to help you manage risk and reduce losses.

Suite of Tools:

- Comprehensive Safety and Video Library
- Incident Track - OSHA Logs, Incident Trending
- Training Track - Over 1300 topics
- Job Track - Hazard Assessments, Job Safety Analysis, Position Descriptions, Return to Work
- Material Safety Data Sheets Software (MSDS)
- Certificates of Insurance Track (COI)

RMRx is available through myResource. Find out more by visiting:
www.icwgroup.com/myresource



Disaster Recovery Toolkit

Open for Business (OFB) helps you create a blueprint to quickly recover from a natural disaster.

Disaster Recovery Toolkit

Open for Business

Open for Business (OFB) is a resource designed to help you become better prepared for natural disasters. This online tool walks you through identifying events that could affect your business, offering solutions to reduce exposure and planning resources to help you resume your essential business operations following a disaster.

Features Include:

- Assessing what can go wrong in a disaster
- Identifying and minimizing risk
- Creating a business recovery plan
- Save-as-you-go feature allows you to complete the plan in stages

Three Categories of Protection:

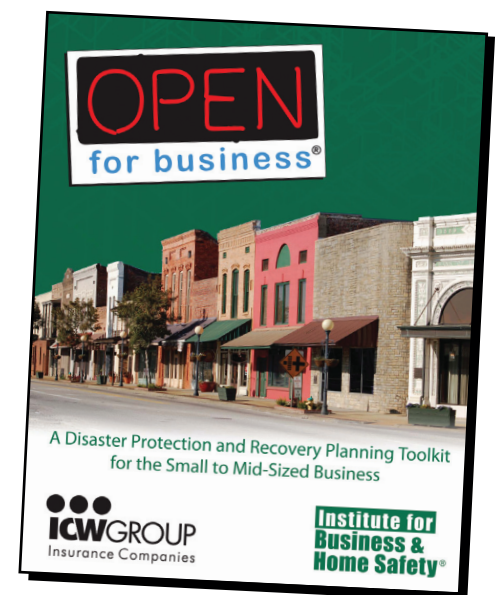
This online planning tool focuses on three categories of protection to help you survive a natural disaster.

- Your human resources
- Your physical resources
- Your business operation

To receive an access code or a copy of the Open for Business booklet (shown at right), contact your Agent/Broker.

Visit www.icwgroup.com/ofb

The Open for Business service is provided in partnership with the Institute for Business & Home Safety, www.ibhs.org



The Open for Business Booklet

Our Claims Advantage

ICW Group's comprehensive claims program helps you resolve claims quickly and efficiently.

Our Claims Advantage

You want a swift and successful resolution of your claims. With ICW Group as your workers' compensation claims service partner, we can help you deliver on that goal. We have one of the lowest caseloads in the industry, and have a consistent track record of reducing claims costs, increasing productivity and ultimately lowering premiums.

Highlights*

- One of the lowest caseload averages in the industry
- Claims Examiner, Medical Only Adjuster and Claims Assistant for each account, strategically located in your area
- First Notice of Loss Team to handle the initial claim by phone, fax, mail or email
- Registered Nurse assists the claims technical team with negotiating treatment plans, keeping care in network, and coordinating with the doctor for a quicker return to work
- Internal hearing representatives throughout CA and NV assist in the quality control process for all outside defense firms
- Ongoing communications including claims status

Specialized Services*

- Dedicated MPN Team (CA only)
- Return to Work Programs
- Legal panel managed by our internal Legal Department
- Training and Workshops
- Subrogation

Vendor Partners*

- Provider Networks (PPO Access through StrataCare; MPN and HCO through MEDEX)
- Medical Bill Review (StrataCare)
- Pharmaceutical Management Program (eScripts)
- Nurse Case Management
- Expert Lien Negotiators

Fraud Detection

- Triage Team: Our highly skilled examiners are specially trained in identifying deceptive behaviors in claimants that may indicate fraud. Their early intervention on susceptible claims means we can develop a plan of action right at the beginning to uncover and combat fraud.
- Expert in-house Special Investigations Unit (SIU)

Contact Us

ICW Group Claims Services
800.877.1111
customer@icwgroup.com
www.icwgroup.com/wcclaims

ICW GROUP'S FOUR WAYS TO SUBMIT A CLAIM
Reporting a Workers' Compensation Claim is easy.

- CALL**
1.877.4.ICW.NOW
www.icwgroup.com/wcclaims
- CLICK**
858.436.8916
- FAX**
First Notice of Loss
c/o ICW Group
P.O. Box 85563
San Diego, CA 92186-5563
- MAIL**

*Not all services available in all states.



Special Investigations Unit

Our Special Investigations Unit (SIU)
can help you reduce the negative
impact of fraud.

Special Investigations Unit

The Special Investigations Unit (SIU) provides professional anti-fraud services including applicant, premium, medical, and legal fraud investigations. Investigating fraud helps you reduce your experience modifications in addition to lowering losses and premiums. Each year we bring multiple investigations to successful conviction.

Our anti-fraud efforts include*:

- Membership in the National Insurance Crime Bureau (NICB) provides access to their claims history database and investigators.
- Contacts within the State Department of Insurance Criminal and Enforcement Divisions and direct contact with the local District Attorney's office.
- An extensive partnership with qualified investigative vendors who provide surveillance investigations.
- Anti-fraud training for ICW Group Underwriting and Claims teams.
- Personal services, such as out-reach programs.
- Collaboration with Claims Examiners on cases with "red flags" or suspicion of fraud.

The SIU department employs investigative professionals who are licensed private investigators with insurance claims experience. The SIU function is not hired out to vendors.

Contact Us:

ICW Group Special Investigations Unit
800.877.1111
fraud@icwgroup.com
www.icwgroup.com/fraud

* Not all services are available in all states.

Fighting Fraud

Two Types of Fraud:

1. Claimant Fraud may involve an incident that never happened or intentionally inflated or fabricated injuries.
2. Medical Fraud is unnecessary treatment and inflated billing. A Fraudulent Doctor may have fabricated everything including doctor's credentials, never rendered treatment and fake bills.

Quick Tips to Fight Fraud

1. Recognize the signs of potentially fraudulent claims such as late reported claims, unwitnessed claims and claims after a layoff or firing. The presence of two or more should prompt further investigation.
2. Investigate and document all facts about the incident. This includes date, time, and location of the incident and obtaining witnesses' contact information.
3. Report your suspicions and supporting documents to your Claims Examiner, the Special Investigation Unit at 800.877.1111, or call the National Insurance Crime Bureau (NICB) Hotline at 800.835.6422.



Medical Provider Network - CA only

Enroll in the MPN and see how expert medical providers can help you manage claims.

Medical Provider Network - California

As one of our valued customers, you have access to a wide range of products and services, including our Medical Provider Network (MPN). Select employers may also enroll in our Health Care Organization (HCO) for additional claims management services.

Save on Premiums & Claims Costs

Our Medical Provider Network (MPN) is comprised of primary care doctors, specialists and clinics that treat industrially injured workers and are familiar with treatment guidelines and reporting requirements. MPN service providers will help you manage care to reduce claims costs. Enrolling in the MPN will also save you premium dollars.

Enrolling with MEDEX

We understand how to navigate through establishing an MPN at your company. Let our vendor partner, MEDEX, walk you through the enrollment process to make it as seamless as possible.

Our goal is to get you up and running quickly so you can take advantage of the quality care and cost savings attributable to the MPN.

1. Initiate the Enrollment Process: Contact MEDEX directly at 562.498.6767.
2. MEDEX will forward MPN packets to you: Mandatory MPN packets and optional Acknowledgement forms are provided for each employee, as well as extra copies to have on-hand for new hires.
3. Distribute the packets: Your MEDEX representative will help you select a distribution date.
4. Distribution follow-up: Your MEDEX representative will check with you a few days after your distribution date and request an affidavit stating that employees received their packets.
5. Your official MPN effective date: Upon receipt of the affidavit, MEDEX will assign your official effective date, which is 30-days after distributing the packets.

Important: The "30-day effective date waiting process" and the "official MPN effective date" will not begin until you complete these steps.

For more information, contact our MPN Coordinator at 800.877.1111 or visit www.icwgroup.com/mpn

Enroll Now!

Call MEDEX at
562.498.6767

Provider Selection

Personal Choice:

We don't force you into a pre-selected provider. You can choose the doctors and amenities that suit you best from our comprehensive list of MPN facilities.

Change as You See Fit:

Once you've selected a provider, you're not "locked in". You can change at any time during your coverage period by contacting our MPN Coordinator.

Tailored to Multiple Locations:

Employees can choose facilities convenient to their workplace.

Emergency Care:

Employees should go to the nearest hospital or urgent care facility. A one-time emergency treatment, per injury, by a non-MPN facility is allowed.

Find a MPN Near You:

Visit our website at www.icwgroup.com/mpn to view a complete list of MPN providers in your area.



Premium Audit

We are dedicated to making your premium audit experiences an easy, straightforward process.

Premium Audit

ICW Group offers a variety of Premium Audit services. Our goal is to ensure there are no surprises at final audit, and your company's premiums are based on actual exposures.

Personalized & Specialized Services

Our Field Auditors and Audit Support Staff partner together to deliver expert customer service starting at policy inception and continuing throughout the policy period. You can rely on their combined expertise to help navigate the maze of workers' compensation classifications. They are also available to meet with you to address specific classification questions, reporting procedures and setting up payroll reports.

Service Audits

We understand that construction, farming and large businesses may have unique payroll situations. To help these companies, our Field Auditor will conduct a Service Audit within the first 90 days of the policy period. The Auditor will visit the company, check for proper classification and review payroll reporting procedures.

Contact Us

Our Premium Audit Team is committed to providing you with an easy, straightforward audit experience. For more information about our services, contact us at:

ICW Group Premium Audit
858.350.7399
800.877.1111 x17399
payrollreport@icwgroup.com
www.icwgroup.com/audit

Interim Audit Billing Plans

Our Interim Audit Billing Plans provide a practical means of billing and payment, particularly for businesses with fluctuations in their payroll.

You can submit reports monthly, quarterly or semi-annually via mail, fax or email. You can also simplify the reporting process by using your own payroll reports/forms.



Flexible Payment Options

We offer you five different ways to make a payment.

Flexible Payment Options

We see the benefit of providing flexible payment options, so you can easily select what works best for you. And, you can change it at any time.

Pay Online

Save time and money with OnlinePay, our free and secure online payment service. With OnlinePay you can set up recurring payments, print confirmations, and even use your Visa™, MasterCard™ or American Express™. To register today, visit onlinepay.icwgroup.com.



Fax

Want to pay without mailing in a check? Submit your check quickly via Fax.

1. Fax to Premium Accounting at 858.350.2802.
2. Write on the check or a cover memo (if using a cover memo, identify the check #): "This check authorizes ICW Group to debit our account."
3. Receive back a faxed confirmation.
4. Keep your original check - do not void or mail.

Mail

Make a check or money order payable to "Insurance Company of the West" and forward to either our regular or overnight mail address:

Regular Mail:

ICW Group
Attn: Premium Accounting
P.O. Box 85563
San Diego, CA 92186-5563

Overnight Mail:

ICW Group
Attn: Premium Accounting
11455 El Camino Real
San Diego, CA 92130-2045

Bank Withdraw

Transfer funds from your checking or savings account electronically. Contact Premium Accounting for banking information.

Wire Transfer

Authorize your bank to wire funds from your account directly to ICW Group. Contact Premium Accounting for banking information.

Contact Us:

ICW Group Premium Accounting
800.877.1111 x 17262
makeapayment@icwgroup.com
www.icwgroup.com/payments



www.ICWGroup.com

800.877.1111

