



Insurance & Risk Management Proposal for Greenway ISD #316

Effective Date: 7/1/25

Presented By: **Tim Skarperud** | Insurance & Risk Advisor

Your future is limitless.™

This document summarizes the proposal for your insurance. This is not a contract.
The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

Meet Your Team



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Workers Compensation Insurance

Workers Compensation/Employers Liability			ICW Insurance
Workers Compensation			
Employers Liability			
Bodily Injury by Accident – Each Accident			\$1,000,000
Bodily Injury by Disease – Policy Limit			\$1,000,000
Bodily Injury by Disease – Each Employee			\$1,000,000
Experience Modification Factor			1.73
Class Code/Description	Payroll	Rate Per \$100	Premium
8868 - School: Professional Employees & Clerical	\$8,885,641	0.53	\$47,094
9101 - School: All Other Employees - Includes Food Service	\$779,774	4.58	\$35,714
Manual Premium			\$82,808
Premium for Increase EL Limits			\$911
Experience Mod Factor			\$61,115
Scheduled Credit			-\$53,589
Premium Discount			-\$7,391
Expense Constant			\$160
Foreign Terrorism			\$580
MN Special Comp Fund Assessment			\$2,007
Annual Estimated Premium			\$86,601

Other Marketing Results Utilizing the Same Payrolls:

AmTrust Insurance Company: Premium of \$89,460
SFM - Would have additional contingencies to quotes, and estimated their premium at \$135,000
Accident Fund Insurance Company: Declined to quote due to claims history
RAS: Declined to quote due to claims history
Employers Insurance Company: Declined to quote due to loss history
The Zenith Insurance Company: Declined to quote due to loss history

ICW Group: At-A-Glance

ICW Group is a national, top-tier, multi-line insurer. Our success is driven first and foremost by our people, who strive to create the best insurance experience possible for our customers, our community and each other. Combined with an A.M. Best "A" rating, award winning services, and a premier network of independent agents and brokers, we've been helping our policyholders protect their most valued assets for over 50 years.

To better serve our customers, ICW Group offers specialized in-house risk prevention expertise, proactive claims management, and highly flexible payment options.

At the heart of everything we do is the belief that progress happens when people feel secure. Our Team Members span the country, working hard every day to ensure our customers have a better today and a safer tomorrow.



Regional Offices:
North Midwest,
South Central, South
Midwest, Southeast,
and Northeast



A.M. BEST RATING "A"
Financial Size Category of XIII



Industry-leading Risk
Management & Claims Expertise



Unparalleled SIU / Anti-fraud
(every claim is checked for fraud)



Charitable Commitment
since 2014: **\$600+ million**



FREE Policyholder Perks

Online Safety Platform

Safety *OnDemand*[®] is our free robust online safety and learning management system designed to keep workers safe and businesses up and running with minimal downtime. The platform serves up 5,000+ preventative safety materials that are easy to find, easy to learn, and easy to make a seamless part of your business.

[LEARN MORE](#)

Nurse Triage Hotline 855.469.6877

Nurse Triage Hotline is our free 24/7 hotline that offers access to bilingual nurses specialized in treating non-emergency workplace injuries. It serves to provide immediate medical advice, help minimize lost work time, mitigate unnecessary emergency room expenses or medical treatments, and it saves you time by filing the claim for you. Plus, ICW Group will ship—for free—posters, wallet cards, flyers, and stickers with the Nurse Triage Hotline phone number—for distribution to employees so the number will be handy if an injury does occur.

[LEARN MORE](#)

[FREE RESOURCES](#)

Telemedicine

This video chat service helps injured employees connect with medical specialists to receive a diagnosis, treatment, and prescription medication through video conference when a work comp injury occurs.

*Telemedicine is available in select states.
Please ask your agent for further information.*

[LEARN MORE](#)

Injured Workers Center

The Injured Workers Center is our website that helps employees gain access to vital information, aiding their recovery process. The website offers 24/7 immediate access to state-specific forms and resources on payments and reimbursements, types of expenses covered, claims processes, and lost wage information in both English and Spanish.

[LEARN MORE](#)

Risk Management Services

We partner with you to create a culture of safety in your company that results in everyone at all levels working together to adopt and implement the highest safety standards. Free risk management services include safety consultations, an online safety management platform, live safety training webinars, and 5,000+ preventative safety materials, including:

- One-on-One Customized Risk Management Assessments with Specialized Risk Management Consultants. Our specialists have an average of 21 years of experience.
- On-site and Virtual Risk Assessments to identify, manage and reduce workplace risks
- Emergency Preparedness Tools and Resources
- Monthly Safety Webinars
- Safety Blog
- A Robust Online Safety & Learning Management System - Safety *OnDemand*[®] which offers 24/7 access to safety training resources - including safety talks, topic-driven handouts, eLearning courses, articles, videos, webinars and more.





Risk Management Assessment (PartnershipPlus)

Through PartnershipPlus, select policyholders who meet a certain premium receive a highly customized risk assessment and detailed action plan that outlines practical risk reduction and claims management strategies that we can help implement immediately.

Throughout the year, you continue to receive expert feedback and guidance, designed to improve your overall Ex-mod factor. Lower Ex-mods often result in lower premiums.

Please ask your Risk Management Consultant for further qualification details.

Policyholder Portal (myResource)

MyResource is a portal to your company-specific policy information. With myResource, you can:

- Pay your bill (via EZ-Pay); report payroll (via EZ-Report); access loss runs with updated claims and incurred costs weekly; access your loss ratio; and check your current year's Ex-mod.
- Access Work Comp Claims Summary Reports (including reserves and action plans)
- Access Safety *OnDemand*—our free, robust online safety and learning management system

[ACCESS MYRESOURCE](#)

In-House Claims

On-site, hands-on and highly skilled, ICW Group's Claims Management Team starts processing a claim within 24 hours.

- Immediate reviews of every claim
- Specialized services that are specific to business classes
- Hands-on Examiners with low case assignments—to walk you and your injured workers through every facet of the claim, including medical care, coverage and timely benefit payments
- Nurse Triage Hotline and a Nurse Case Manager—to ensure injured workers get the best care possible, as quickly as possible, and are on the path back to work
- Telemedicine service designed specifically for Workers' Compensation injuries

Emergency Preparedness Resources and Tools

Easy-to-use checklists and guides are available to get your business ready for multiple types of emergencies including wildfires, tornados and floods.

[LEARN MORE](#)

Fraud Detection and Prevention

We help identify fraud and take steps to combat it. Our Special Investigation Unit reviews all claims for fraud within 24 hours of claim creation, and we provide a monthly fraud newsletter, on demand fraud webinars, and educational resources to discourage fraud.

- EVERY claim processed is automatically reviewed for fraud within 24 hours
- 3,000 red flag data points are evaluated
- Special Investigations Unit assigns 2X's the number of claims for investigation vs. industry average
- Fraud Friday Newsletter