



Cut Your Workers' Comp Costs with IWIF and **ABC COMP Advantage**

The Maryland ABC chapters have joined forces with Maryland's first choice in workers' compensation, IWIF, to provide members with comprehensive and affordable workers' compensation coverage.

When you come on board with ABC and IWIF, you automatically get a deviation off construction base rates. And that's only the beginning. You'll also be eligible to receive credits and services designed to protect your employees and your bottom line.

Save more with these great discounts:

- ✓ **Deviation off construction base rates** ✓ **Premium discounts**
- ✓ **Workplace safety culture and performance credit**

Now builders and contractors can find more affordable and comprehensive workers' compensation coverage through the **ABC CompAdvantage** Program. IWIF stands with ABC members every step of the way when it comes to managing losses, instituting early return-to-work programs and navigating through the claims process. IWIF even assists you in creating a workplace safety culture to minimize future accidents.

In addition to premium discounts and credit eligibility, ABC members have access to many of the services available to IWIF customers including:

- ✓ **Comprehensive loss control services with on-site analyses**
- ✓ **24/7 injury reporting via our phone hotline or online @ www.iwif.com**
- ✓ **Statewide network of the finest healthcare professionals**
- ✓ **Early return-to-work programs designed to save you money**
- ✓ **An integrated benefits system for claims management**
- ✓ **Dedicated account representatives**
- ✓ **Post-injury management services**
- ✓ **Fraud prevention services**

For more information, call your agent for a free, no-obligation quote. Or contact IWIF at underwriting@iwif.com for a quote. It could be the smartest cost-saving decision you make for your company this year. Agents, please contact the IWIF Underwriting Department for details and pricing information.



Members

Call Your Local Agent for an IWIF Quote!

IWIF Workers' Compensation Insurance

www.iwif.com

Local Focus

Dependable

Competitive

Financial Strength