



FOR MORE INFORMATION,
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IHCA Membership Benefits include the Group Workers Compensation Plan.

Caitlin Morgan Insurance Services and RTW are proud to be an endorsed Workers' Compensation solution for all IHCA members and can offer you a cost-effective workers' compensation alternative!

The Group Workers Compensation Plan offers members:

- Dividend payout opportunity based on program volume and group losses
- 5% Association Credit for Participants
- Customized Loss Prevention
- Access to RTW SelectRite Pre-hire Screening
- Early identification of high-risk claims (the 15% that typically generate 80% of the losses)
- Identification of the 15% of Claims that Generate 80% of Cost
- Average claim cost 49% below the WC industry
- Claim Closure Average is 80% Faster than the WC Industry
- Reduced Length of Disability and Improved Facility Staffing

Enjoy these benefits AND maintain your current agent relationship!