

We've Popped  
**Our Cork**  
to Bring You  
Lower Rates

Ask your  
insurance agent  
for a workers'  
comp quote from  
IWIF today.

Rates Reduced Up to **50%**  
on Workers' Comp  
Coverage From MSLBA & IWIF



**IWIF** Workers' Compensation Insurance

**Plus an additional 10% discount!**

New reduced rates effective 1/1/11.

# Save, Save, Save!

IWIF is proud to announce a new rate reduction for MSLBA restaurant owners. **We've slashed our workers' comp rates by up to 50%** and still provide you with comprehensive coverage and excellent service. That's not all. **IWIF offers MSLBA members 10% off IWIF standard rates.**

**The MSLBA/IWIF program provides qualifying members with these solid benefits:**

- 10% off IWIF's standard base rates  
Reduced rates apply to class code 9082, MSLBA members classified as Restaurants-NOC
- Group dividend based on the groups' annual loss performance
- 24/7 injury reporting via on-line, phone or fax
- Free, personalized loss control services
- Dedicated, local claim representatives
- Fraud prevention services
- Other states coverage available
- Flexible payment plans, including payroll service

Rates Reduced Up to

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and



New Reduced Rates Effective 1/1/11

**Get a quote today.** Simply call your insurance agent or IWIF directly at 1-800-264-IWIF and ask for a quote using the new, lower rates. It could be the smartest cost-saving decision you make for your company this year.