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**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

**FORM 8-K**

**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d) of the**  
**Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): June 8, 2007**

**RTW, Inc.**

(Exact name of registrant as specified in its charter)

**Minnesota**

(State or other jurisdiction of incorporation)

**0-25508**

(Commission File Number)

**41-1440870**

(I.R.S. Employer Identification No.)

**8500 Normandale Lake Blvd., Suite 1400**  
**Bloomington, MN 55437**

(Address of principal executive offices and Zip Code)

**(952) 893-0403**

Registrant's telephone number, including area code

**Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Section 5 – Corporate Governance and Management**

**Item 5.02 – Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers**

On June 8, 2007, the employment of Mr. Thomas J. Byers, Executive Vice President – Sales and Marketing, as an officer and employee of RTW, Inc. terminated.

**Section 7 – Regulation FD**

**Item 7.01 – Regulation FD disclosure**

On June 13, 2007, Mr. Jeffrey B. Murphy, RTW, Inc.’s President and Chief Executive Officer will give a presentation titled “2007 Annual Meeting of Shareholders” at the RTW, Inc. 2007 Annual Meeting of Shareholders. A copy of this presentation is furnished as Exhibit 99.1 to this Form 8-K.

The information provided pursuant to Item 7.01 of this Form 8-K is being furnished and is not “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, nor may it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as expressly set forth by specific reference in such filing.

**Section 9 – Financial Statements and Exhibits**

**Item 9.01 – Financial Statements and Exhibits**

(d) Exhibits:

| Exhibit No. | Description   |
|-------------|---|
| 99.1        | Presentation titled “2007 Annual Meeting of Shareholders” |

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**RTW, Inc.**

Dated: June 13, 2007

By /s/ Jeffrey B. Murphy  
Jeffrey B. Murphy  
President and Chief Executive Officer  
(Principal Executive Officer)



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Exhibit 99.1



*RTW, Inc.*

NASDAQ: RTWI

*Transforming people from absent or idle to present and productive . . .*

*2007 Annual Meeting of Shareholders*

*June 13, 2007*



## *Safe Harbor Rule Disclosure*

*Information discussed at this 2007 Annual Meeting of Shareholders may contain forward-looking information within the meaning of the Private Securities Litigation Reform Act of 1995 and other related laws. While we believe these statements are reasonable, our actual results could differ materially from those results that we may express. Please refer to Item 1A "Risk Factors" and the "Forward-Looking Statements" section in the MD&A disclosure in our 2006 Report on Form 10-K and similar disclosures in our quarterly Reports on Form 10-Q for further inherent limitations.*





## *Agenda*

*Mission and Vision*

*Business Overview*

*Keys to Future Success*

*Summary*



## *Mission and Vision*

### ***Mission:***

*We will grow to be **PREMIER**  
absence manager in the  
United States*

### ***Vision:***

*We transform people from  
**Absent or Idle** to **Present**  
and **Productive***

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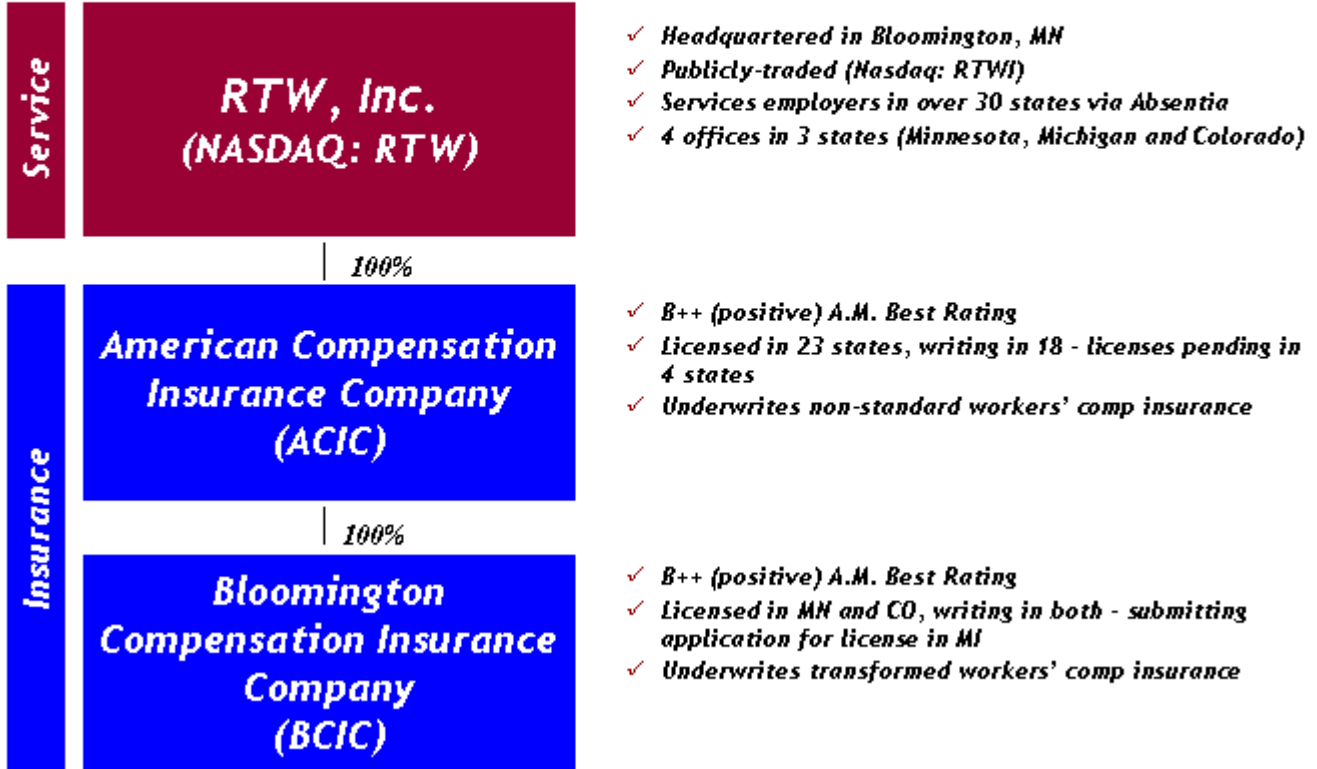

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## *Business Overview*





## Business Overview - Corporate Structure





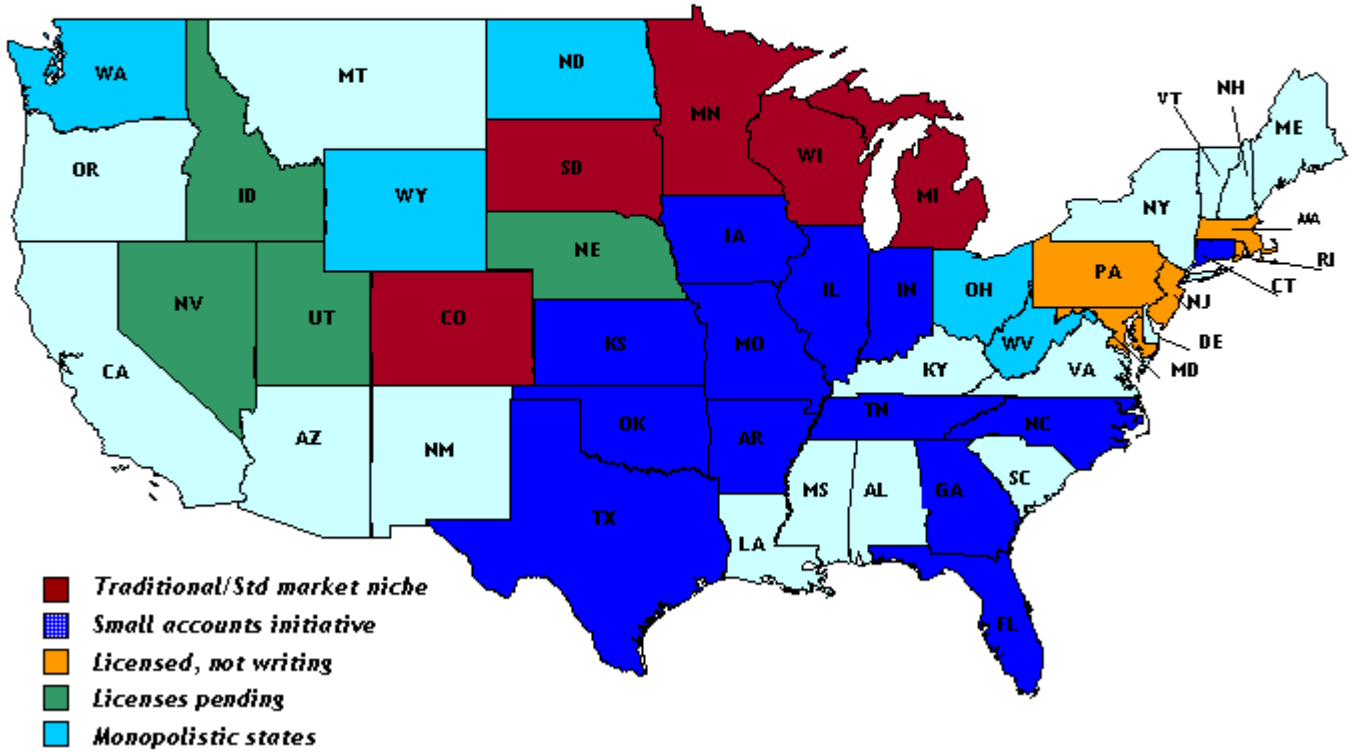
## *Business Overview - Insurance*

### *Workers' Compensation Insurer:*

- ✓ *Focused historically on employers who have a history of above-average workers' comp claim costs driven by soft tissue injuries*
- ✓ *Added "standard market" employers in 2005*
- ✓ *Added small accounts in 2006*
- ✓ *Adding licenses in 2007*



## Insurance – Geographic Reach





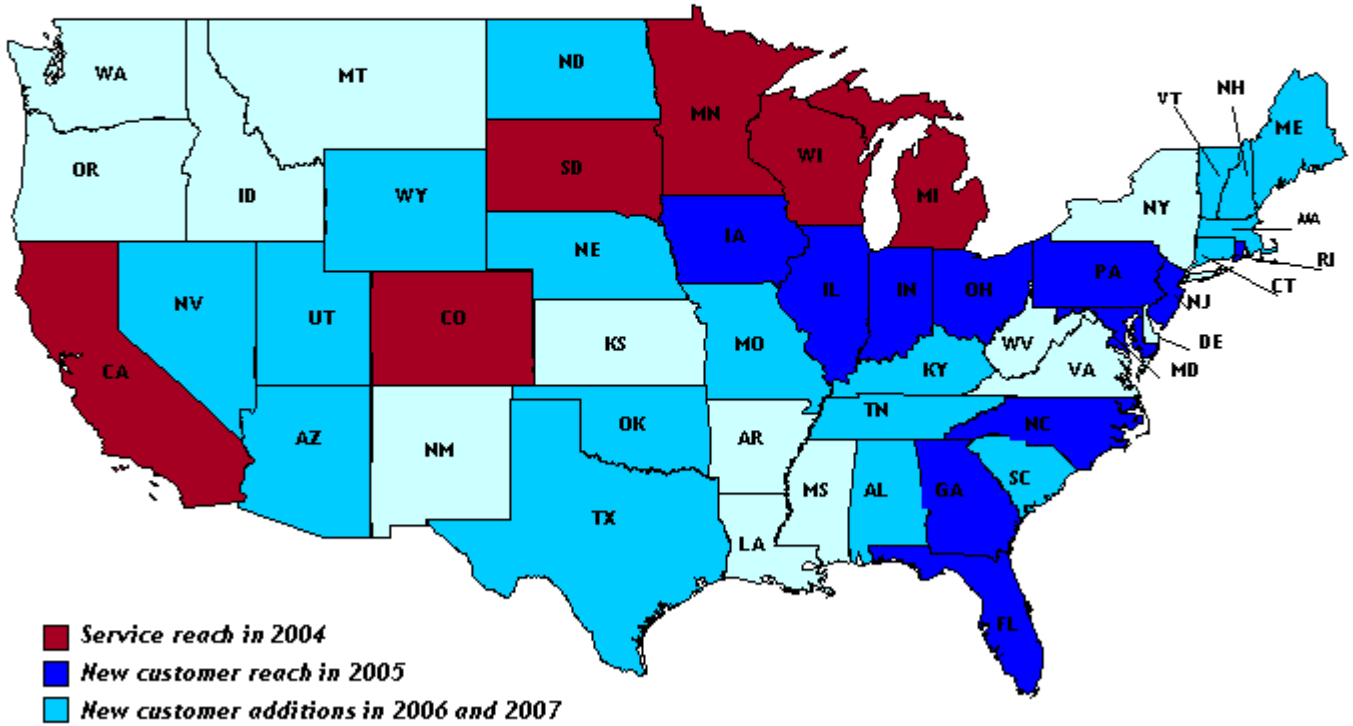
## *Business Overview - Service*

### *Service provider:*

- ✓ *Began offering workers' comp services in 2003 to self-insured employers in Minnesota to diversify revenues*
- ✓ *Broadened our reach in 2004, servicing employers in new states including California*
- ✓ *Provides a significant non-risk, fee-based component to earnings that has no statutory capital requirements*



## Service – Geographic Reach







## *Business Overview - Our Philosophy*

*We believe the true underlying factors driving claim outcomes and lost productivity have more to do with the psychosocial and behavioral tendencies of people than the injury diagnosis*



## *Business Overview - Our Beliefs*

- #1** *80% of the system cost is driven by “15%” of the reported claims*
  
- #2** *Intervening early is the key to improving outcomes for the “15%”*



## *Business Overview – Our Approach*

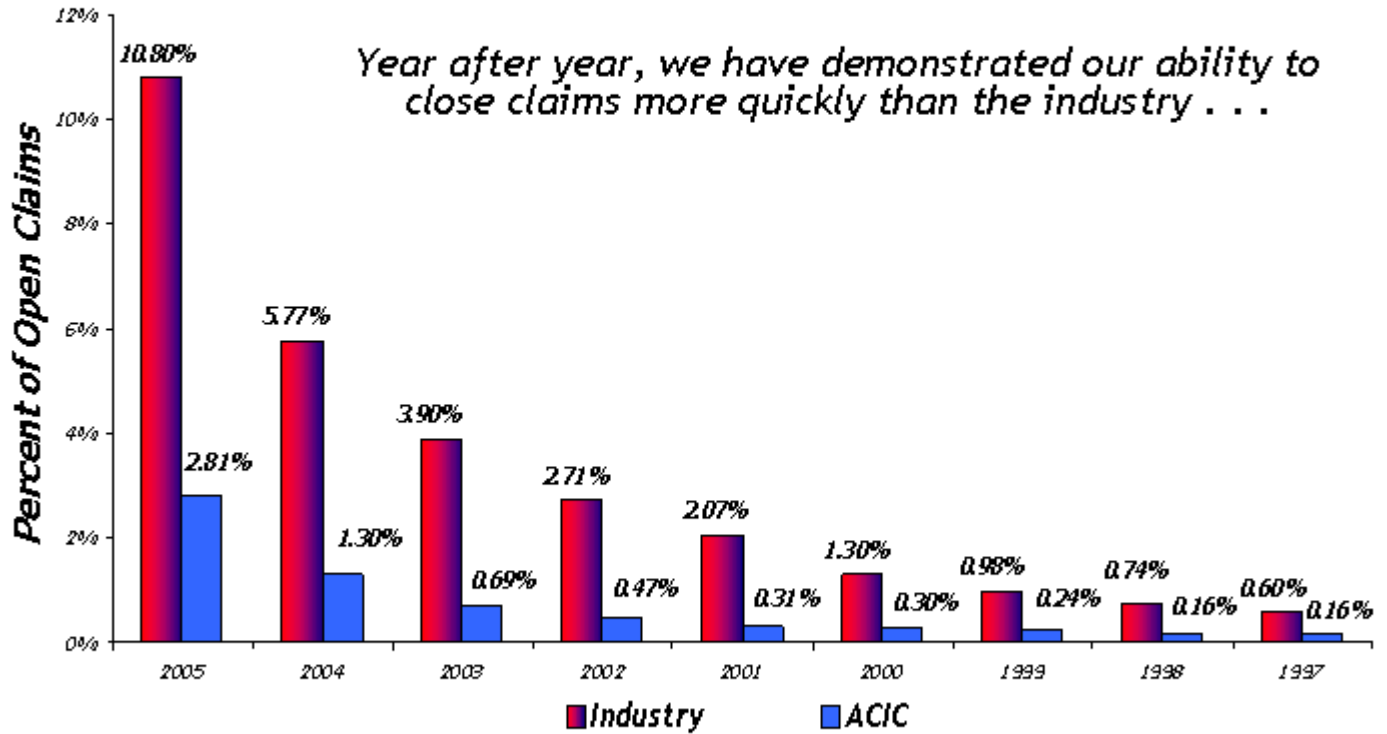
*Our proprietary systems reduce loss costs  
and improve productivity for employers:*

- ✓ ID15<sup>®</sup>*
- ✓ RTW Solution<sup>®</sup>*
- ✓ State of the art technology*

*Our exemplary employees make it work . . .*



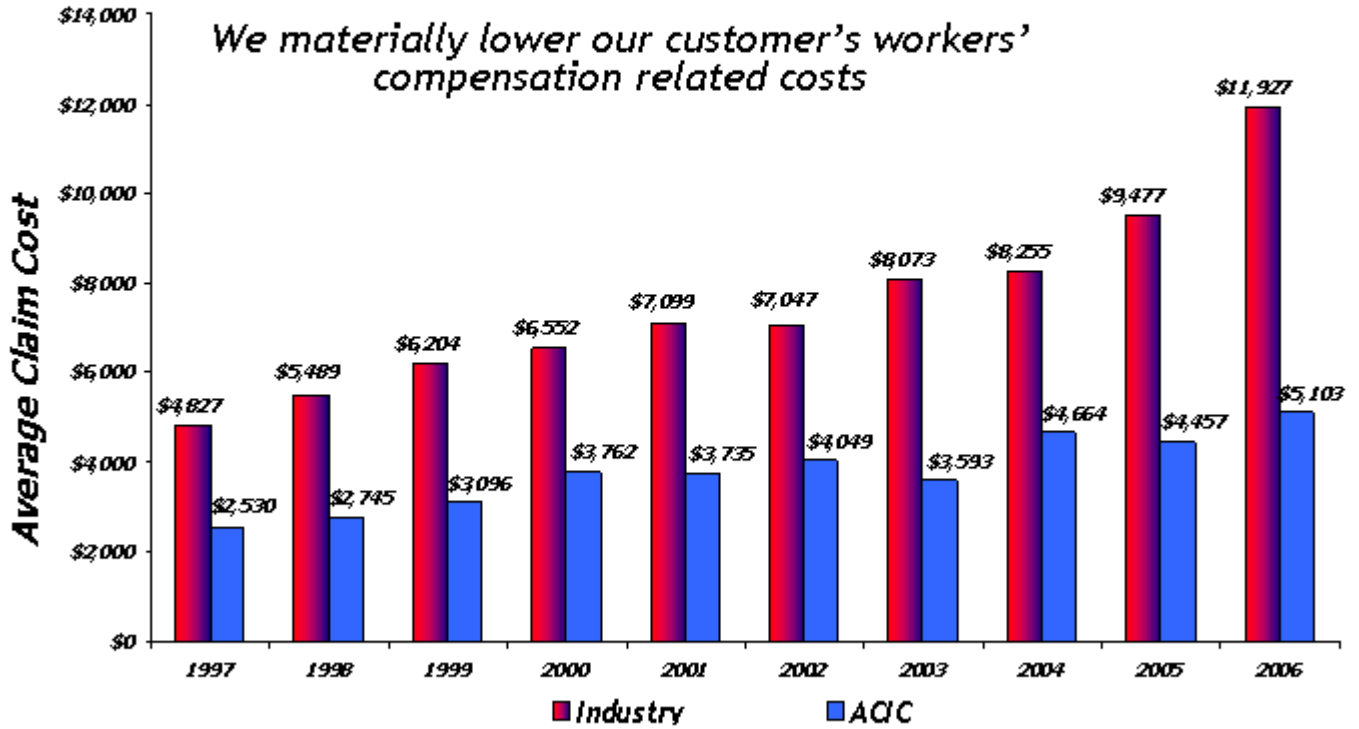
## Proven Track Record of Performance



Source: 2006 Annual Statements, Schedule P, as filed with the NAIC



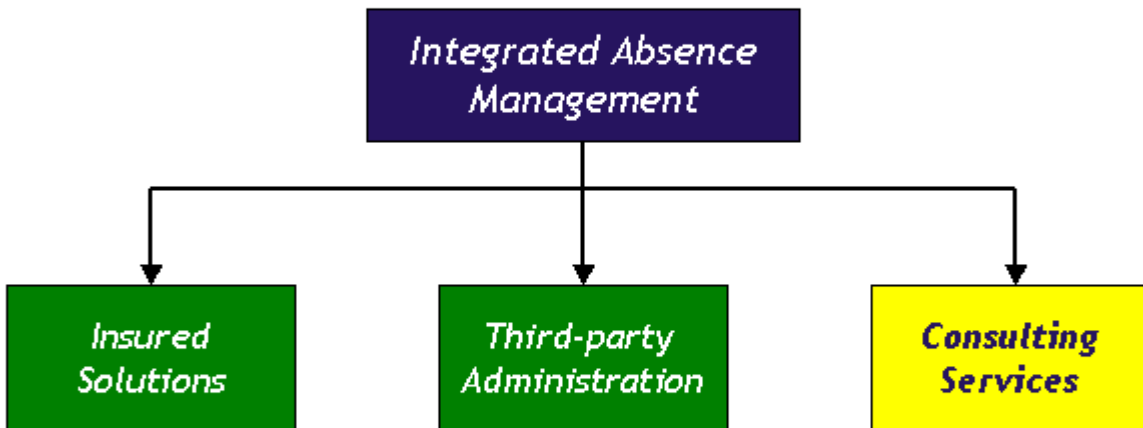
## Proven Track Record of Performance



Source: 2006 Annual Statements, Schedule P, as filed with the NAIC

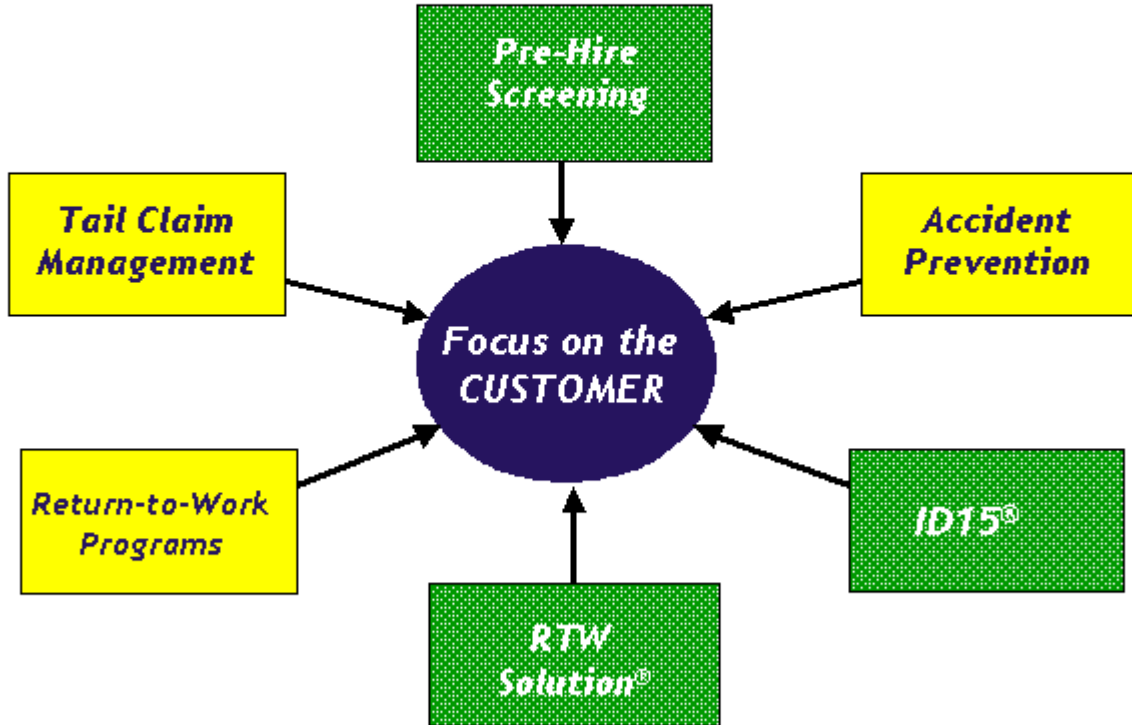


## *Our Service Offerings*





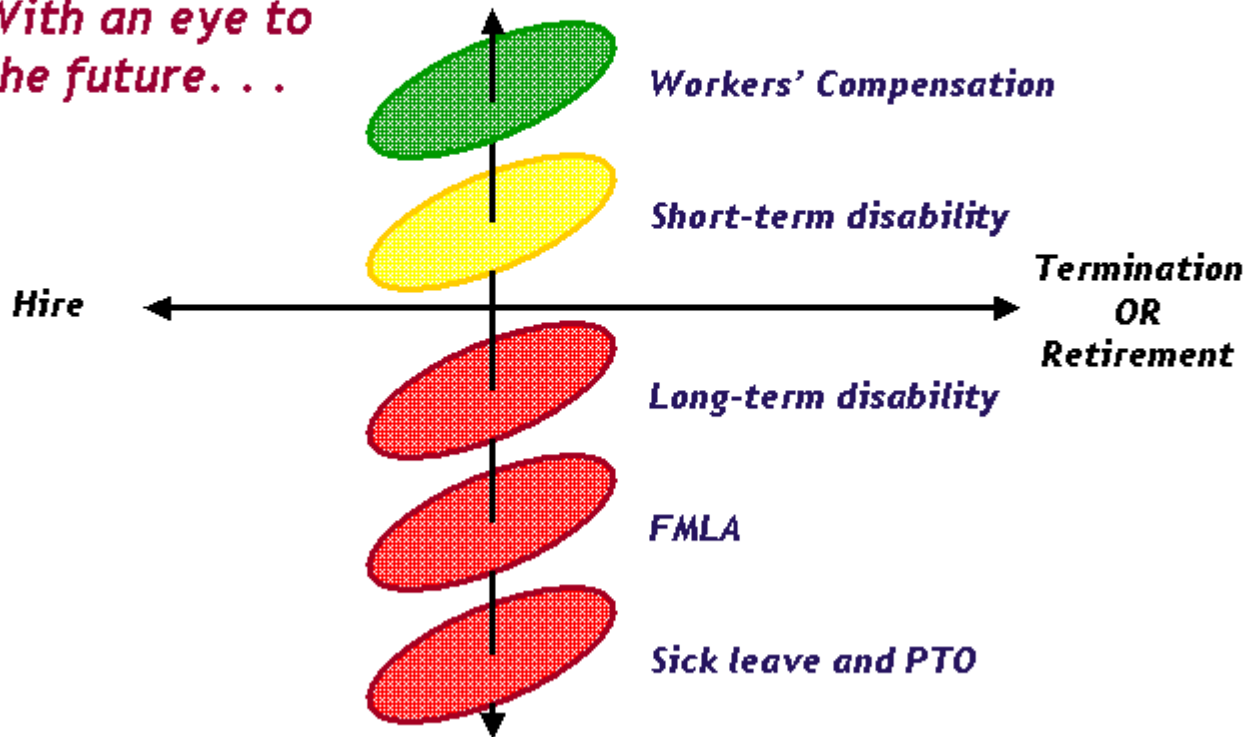
## Consulting - Core Competencies Unbundled





## Laser Focused Today

*With an eye to  
the future. . .*







## Customer Focus

**What we do is all about PEOPLE!**

**Our Solutions are NOT . . .**

- Jurisdictionally or industry dependent
- Regionally restricted, or
- Culturally limited

### Targeted Customers

- ✓ *Insured employers*
- ✓ *Self-insured employers*
- ✓ *Government entities/assigned risk plans*
- ✓ *Agents and brokers*
- ✓ *Insurance companies*
- ✓ *Third-party administrators*
- ✓ *Captives and self-insured groups*

### Current "Partners" and Customers

- ✓ *National and regional TPAs and insurers*
- ✓ *Transportation sector employers*
- ✓ *Retail sector employers*
- ✓ *Staffing companies*
- ✓ *Healthcare facilities*
- ✓ *Manufacturers*


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## *Keys to Future Success*





## *Keys to Future Success*

- ✓ *Grow service revenue*
- ✓ *Execute capabilities nationally*
- ✓ *Grow premiums in force*
- ✓ *Drive profit in insurance*
- ✓ *Continue improving the core of the business*



## Keys – Service

### Market Trend

- ✓ *When we control the relationship, we win*
- ✓ *We routinely encounter roadblocks in relationships we do not control:*
  - *Threat to the existing paradigm*
  - *“We do that already” syndrome*
  - *“Old school” adjusters*
  - *Weak managers unwilling to upset the status quo*
  - *Soft purchase dates*
- ✓ *We lack the national infrastructure to deliver “controlled” services*
- ✓ *Strong demand exists for services that exhibit a track record of reducing costs*

### RTW Strategy

- ✓ *Focus where we win*
- ✓ *Build access to those employers where we can “control” the relationship today*
- ✓ *Deploy “controlled services” nationally*
- ✓ *Improve our brand recognition*
- ✓ *Grow our sales and account management capabilities*
- ✓ *Leverage our existing competencies and add new complimentary competencies*



## Keys – Insurance

### Market Trend

- ✓ Rates continue to soften
- ✓ New competitors are appearing
- ✓ Competitors that:
  - Identify and intervene too late
  - Miss the “true” underlying high-risk factors
  - Mismatch expertise to the opportunity
  - Have books of growing open claims
  - Have excessive claims adjuster workloads
- ✓ Ineffective return-to-work programs
- ✓ Increasing medical and indemnity costs due to inflationary factors
- ✓ Indifferent occupational health care providers

### RTW Strategy

- ✓ Maintain underwriting discipline
- ✓ Review profitability and re-underwrite as necessary at renewal
- ✓ Seek opportunities that are less sensitive to soft market pricing
- ✓ Aggressively manage and close claims through application of proprietary claims management technology and methods
- ✓ Use reinsurance as a risk management tool when it is economical to do so

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## *Summary*





## Summary

- ✓ *Expand our capabilities nationally*
- ✓ *Grow insurance business prudently: expand niche writings while maintaining price discipline*
- ✓ *Sell service; offer solutions that leverage our competencies; expand our capabilities*
- ✓ *Diversify our service offerings; integrate horizontally and vertically over time*