

## Our Claims Advantage

Your clients want a swift and successful resolution of their claims. With ICW Group as your workers' compensation claims service partner, we can help you deliver on that goal. We have one of the lowest caseloads in the industry, and have a consistent track record of reducing claims costs, increasing productivity and ultimately lowering premiums.

### Highlights\*

- One of the lowest caseload averages in the industry
- Claims Examiner, Medical Only Adjuster and Claims Assistant for each account, strategically located in your area
- First Notice of Loss Team to handle the initial claim by phone, fax, mail or email
- Registered Nurse assists the claims technical team with negotiating treatment plans, keeping care in network, and coordinating with the doctor for a quicker return to work
- Internal hearing representatives throughout CA and NV assist in the quality control process for all outside defense firms
- Ongoing communications with your clients including claims status

### Specialized Services\*

- Dedicated MPN Team (CA only)
- Return to Work Programs
- Legal panel managed by our internal Legal Department
- Training and Workshops
- Subrogation

### Vendor Partners\*

- Provider Networks (PPO Access through StrataCare; MPN and HCO through MEDEX)
- Medical Bill Review (StrataCare)
- Pharmaceutical Management Program (eScripts)
- Nurse Case Management
- Expert Lien Negotiators

\*Not all services available in all states.

### Fraud Detection

- Triage Team: Our highly skilled examiners are specially trained in identifying deceptive behaviors in claimants that may indicate fraud.

Their early intervention on susceptible claims means we can develop a plan of action right at the beginning to uncover and combat fraud.

- Expert in-house Special Investigations Unit (SIU)

### Contact Us

ICW Group Claims Services  
800.877.1111  
customer@icwgroup.com  
www.icwgroup.com/wcclaims

### ICW GROUP'S FOUR WAYS TO SUBMIT A CLAIM

Reporting a Workers' Compensation Claim is easy.

1 **CALL** 1.877.4.ICW.NOW  
www.icwgroup.com/wcclaims

2 **CLICK**

3 **FAX** 858.436.8916

4 **MAIL** First Notice of Loss  
c/o ICW Group  
P.O. Box 85563  
San Diego, CA 92186-5563

We see the business of insurance through your eyes



## Special Investigations Unit

The Special Investigations Unit (SIU) provides professional anti-fraud services including applicant, premium, medical, and legal fraud investigations. Investigating fraud helps your clients reduce their experience modifications in addition to lowering losses and premiums. Each year we bring multiple investigations to successful conviction.

### Our anti-fraud efforts include\*:

- Membership in the National Insurance Crime Bureau (NICB) provides access to their claims history database and investigators.
- Contacts within the State Department of Insurance Criminal and Enforcement Divisions and direct contact with the local District Attorney's office.
- An extensive partnership with qualified investigative vendors who provide surveillance investigations.
- Anti-fraud training for ICW Group Underwriting and Claims teams.
- Personal services to your clients, such as out-reach programs.
- Collaboration with Claims Examiners on cases with "red flags" or suspicion of fraud.

The SIU department employs investigative professionals who are licensed private investigators with insurance claims experience. The SIU function is not hired out to vendors.

### Contact Us:

ICW Group Special Investigations Unit  
800.877.1111  
fraud@icwgroup.com  
www.icwgroup.com/fraud

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## Fighting Fraud

### Two Types of Fraud:

1. Claimant Fraud may involve an incident that never happened or intentionally inflated or fabricated injuries.
2. Medical Fraud is unnecessary treatment and inflated billing. A Fraudulent Doctor may have fabricated everything including doctor's credentials, never rendered treatment and fake bills.

### Quick Tips to Fight Fraud

1. Recognize the signs of potentially fraudulent claims such as late reported claims, unwitnessed claims and claims after a layoff or firing. The presence of two or more should prompt further investigation.
2. Investigate and document all facts about the incident. This includes date, time, and location of the incident and obtaining witnesses' contact information.
3. Report your suspicions and supporting documents to your Claims Examiner, the Special Investigation Unit at 800.877.1111, or call the National Insurance Crime Bureau (NICB) Hotline at 800.835.6422.

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