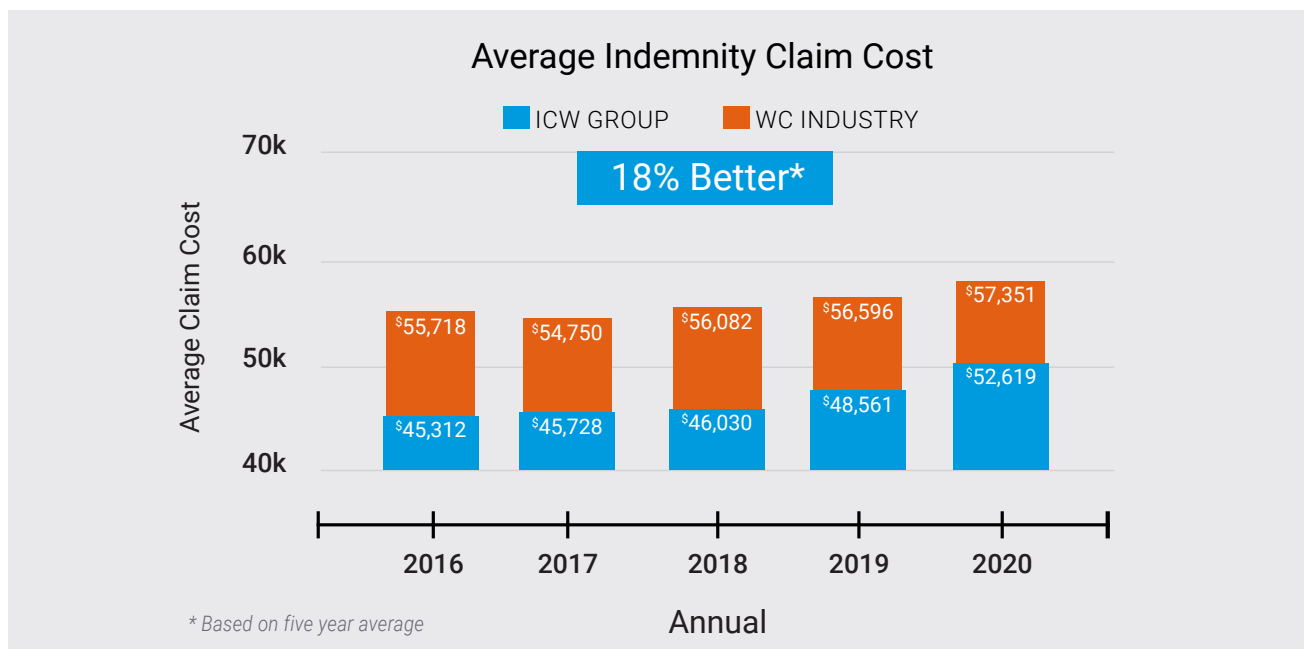


**"In the long run
we save with ICW Group."**

— Melissa Takeda
Options for Learning

Lower Your Claim Costs

Our average claim beats industry costs by 18%



Experience a Better Claims Outcome

- All claims are reviewed for fraud across 3,000 factors within 24 hours of claim creation
- Triage team of specialized Examiners assists injured workers more effectively
- 67% of injured workers return to work within 30 days
- Nurse Triage Hotline: 24/7 access to nurses specializing in workplace injuries