

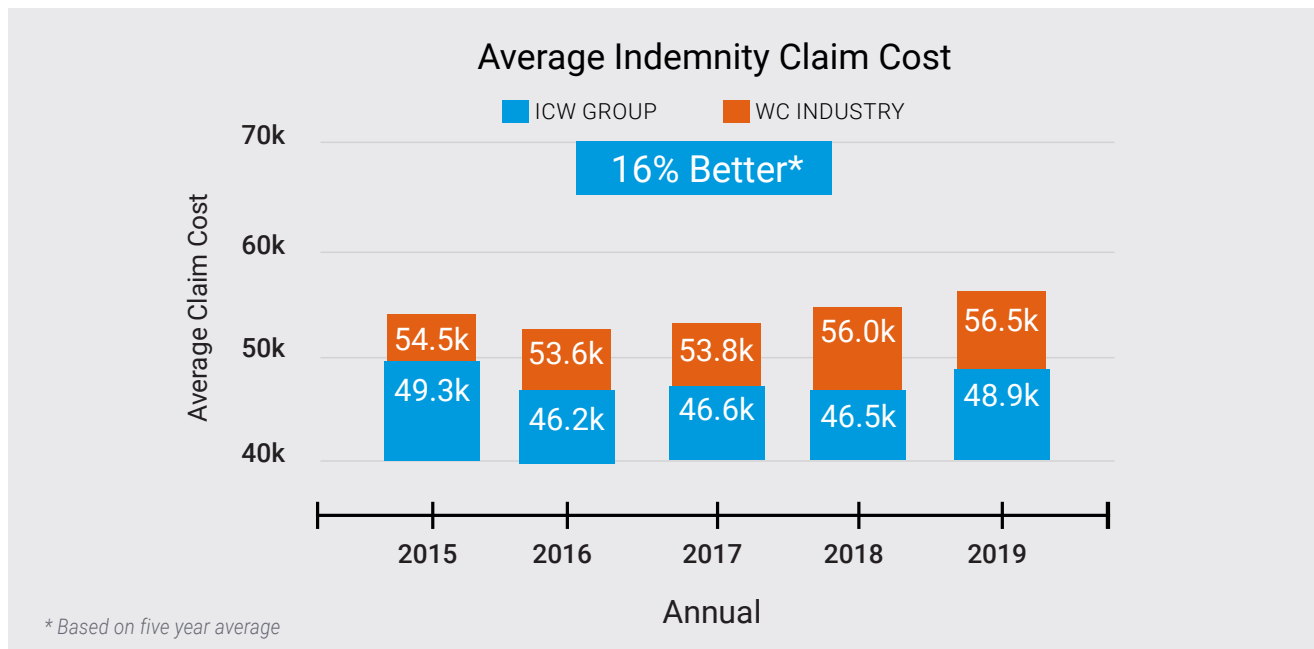
**“In the long run  
we save with ICW Group.”**

— Melissa Takeda  
Options for Learning



## Lower Your Claim Costs

Our average claim beats industry costs by 16%



### Experience a Better Claims Outcome

- Early claim assessment identifies red flags and mitigates questionable claims
- Triage team of specialized Examiners assists injured workers more effectively
- Nurse Case Managers facilitate treatment and expedite return-to-work
- Aggressive litigation management ensures cost savings results