



America's small business insurance specialist®

# Eliminate Workers' Compensation Fraud Before it Eliminates Your Business

EMPLOYERS® offers preventative fraud protection services to help your business get ahead of workers' compensation fraud before it impacts your bottom line.

**\$60.2 BILLION** in workers' compensation claims are paid out annually<sup>1</sup>

**\$6 BILLION ANNUALLY** in fraudulent workers' compensation claims, amounting to 10% of all claims payments<sup>1</sup>

## WHAT DO WE DO?

EMPLOYERS provides fraud prevention support and proactive assistance once a suspected fraudulent claim has been submitted. We help your business combat workers' compensation fraud, so your experience rating will not suffer and annual premiums will not increase.



### BE VIGILANT TO POTENTIAL FRAUD IF YOUR EMPLOYEE...

- reports an injury first thing Monday morning or late Friday
- has a history of filing suspicious claims, or has the same doctors and lawyers used by a group of claimants
- describes the accident in a way that conflicts with the employee's medical history or first report of injury
- refuses a diagnostic procedure to confirm the nature or extent of an injury
- has a history of consistently changing physicians, addresses and jobs



### AS A BUSINESS OWNER YOU SHOULD...

- use anti-fraud materials to emphasize the adverse impact of fraud on co-workers and the business
- learn how to recognize the warning signs of fraud
- consider the legal use of video equipment to monitor the workplace
- react immediately to a potentially fraudulent situation by documenting every detail of an accident
- identify witnesses and document witness and claimant statements when fraud is suspected

<sup>1</sup> Source: <http://www.ssa.gov/policy/docs/statcomps/supplement/2013/workerscomp.html>

## HOW DOES OUR PROCESS WORK?

Our process is proactive and efficient, and is aimed at helping you mitigate the adverse effects of fraudulent claims and continue with business as usual. **Here's how it works:**



### SUSPICIOUS CLAIM



### COLLABORATIVE INVESTIGATION



### CRIMINAL PROSECUTION



### RESOLUTION

- 1** An injury claim is submitted, and if fraud is suspected an investigation begins
- 2** The claims and fraud investigations departments coordinate efforts to determine all of the facts
- 3** If sufficient evidence exists to believe that a crime has occurred, the claim is referred to authorities
- 4** If claimant is prosecuted and found guilty, adverse impact is removed from the policyholder's experience rating

## HOW ARE WE IMPACTING BUSINESSES

We understand what to look for and how to execute a smooth investigative process, while helping to ensure fraudulent claims don't negatively impact your insurance rates or experience rating.

### CLIENT:

Food-service vendor in Southern California

### CLAIM:

In 2013, an employee reportedly slipped and fell, subsequently filing a worker's compensation report. The business owner suspected fraud and reported his concerns to **EMPLOYERS**. **EMPLOYERS** noticed a few additional red flags and stepped in to assist with the case.

### RESOLUTION:

EMPLOYERS facilitated a prompt investigation and referral to authorities at the very onset of the claim, **saving the small business owner thousands of dollars**. Within six months, the prosecution was completed.



## HOW CAN WE HELP YOU?

If you want to learn more about preventing workers' compensation fraud in your business, talk to your agent today.

**CLICK:** [employers.com](http://employers.com)

**EMAIL:** [FraudFighters@employers.com](mailto:FraudFighters@employers.com)

**CALL:** 1-800-750-3939 (Fraud hotline)

Learn more from our Fraud Webinar Series at [www.employers.com/fraudwebinar](http://www.employers.com/fraudwebinar)

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