

**ELIMINATE WORKERS'  
COMPENSATION FRAUD  
BEFORE IT ELIMINATES  
YOUR BUSINESS**

**EMPLOYERS**<sup>®</sup>

*America's small business insurance specialist.*<sup>®</sup>

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See [www.employers.com](http://www.employers.com) for coverage availability.



**60.2 BILLION DOLLARS**

IN WORKERS' COMPENSATION CLAIMS ARE PAID OUT ANNUALLY



# 6 BILLION DOLLARS

ANNUALLY IN FRAUDULENT WORKERS COMPENSATION CLAIMS,  
AMOUNTING TO 10% OF ALL CLAIMS PAYMENTS

# 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.

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# 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

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# 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

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# 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.

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# HERE'S HOW IT WORKS:

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 policyholder's experience rating

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# HOW ARE WE IMPACTING BUSINESSES LIKE YOURS?

## **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.**

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## **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.

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# 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)

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