



ELIMINATE WORKERS' COMP 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.

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.

EMPLOYERS[®]

America's small business insurance specialist[®]

**\$61.9
BILLION**

in workers' compensation claims paid out annually¹

**\$6 BILLION
ANNUALLY**

in fraudulent claims for workers' compensation, accounting to 10% of all claims payments made¹

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:



1. Suspicious Claim

An injury claim is submitted, and if fraud is suspected an investigation begins.



2. Collaborative Investigation

The claims and fraud investigation departments coordinate efforts to determine all of the facts.



3. Criminal Prosecution

If sufficient evidence exists to believe that a crime has occurred, the claim is referred to the appropriate authorities.



4. Resolution

If claimant is prosecuted and found guilty, adverse impact is removed from policyholder's experience rating.

How are we impacting businesses?

When fraud is suspected, we understand what to look for and how to execute a smooth investigative process to ensure that fraudulent claims don't negatively impact your insurance rates or experience rating.

CASE STUDY

Client: A food vendor in Southern California.

Claim: In 2017, an employee reportedly slipped and fell, subsequently filing a worker's compensation report. The business owner suspected fraud and reported his concerns to EMPLOYERS, who 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.

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 the 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 the accident.
- Identify witnesses and document witness/claimant statements when fraud is suspected.

How can we help you?

If you want to learn more about preventing workers' compensation fraud in your business, talk to your agent today. You can also access our Fraud Webinar Series at www.employers.com/fraudwebinar.

Email: fraudunit@employers.com
Hotline: 1-800-750-3939

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