10 WAYS YOU CAN PREVENT FRAUDULENT CLAIMS

1. KNOW WHO YOU HIRE
   • Conduct as much vetting as possible.
   • Always perform a thorough pre-hire background check (verify employment history and eligibility status, obtain ID cards, etc.).
   • Maintain current records of all employees.

2. DON’T HESITATE, EDUCATE
   • Educate employees on their benefits (private health insurance, work comp, state disability).
   • Provide training on work comp process & state disability (if injured outside work).
   • Ensure employees know the protocols when injuries occur.

3. MANAGER TRAINING
   • Confirm managers & supervisors understand work comp process.
   • Provide training on properly investigating injuries.
   • Don’t ignore reports of injury, even if the worker denies treatment.
   • Document ALL complaints of injury.
   • Report all injuries to ICW Group.

4. ZERO TOLERANCE
   • Implement an anti-fraud policy – all injuries will be investigated & false claims will not be tolerated.
   • Utilize anti-fraud resources on the Policyholder Center.

5. SAFETY MEETINGS
   • Institute monthly or quarterly safety meetings – work with ICW Group Risk Management.

6. DON’T IGNORE COMPLAINTS
   • Listen to employee complaints of poor treatment or unsafe conditions.
   • Provide resolutions to complaints for employee morale.

7. SURVEILLANCE
   • Invest in security cameras.
   • Use to validate legitimate injury.
   • Preserve video evidence for future use.

8. INJURY INVESTIGATION
   • Complete the R.E.P.O.R.T. worksheet located on the Policyholder Center to guide your investigative process and gather info needed.
   • Take pictures of accident site & review surveillance.
   • Report suspicions to ICW Group Fraud Hotline 855.ICW.FRAUD.

9. SHOW THEM YOU CARE
   • Check in with injured worker – ensure they are getting proper treatment.
   • Assist when needed; answer questions about work comp process.

10. EXIT INTERVIEWS
    • Rule out any injuries sustained during employment.
    • Sign declaration of no injuries & ensure worker knew how to report injuries (if they sustained one).