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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.

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DON'T IGNORE COMPLAINTS

- Listen to employee complaints of poor treatment or unsafe conditions.
- Provide resolutions to complaints for employee morale.

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.

7

SURVEILLANCE

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

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.

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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.

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.

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.

5

SAFETY MEETINGS

- Institute monthly or quarterly safety meetings – work with ICW Group Risk Management.

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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).