

E = Employees accounts, from injured worker and witnesses

Employee Name:

Phone:

Email:

Job Title:

Responsibilities:

Employee's account of incident:

Body parts injured & symptoms:

Check YES or NO. If answer is NO – look for these warning signs

3. The reported injuries seem “consistent” with the incident.	Yes	No	<ul style="list-style-type: none"> • Injuries inconsistent with accident • Report sounds suspicious • Vague description of injuries
4. Treatment occurred after incident was reported.	Yes	No	<ul style="list-style-type: none"> • Treating before reporting the injury to you may indicate collusion
5. Treatment is from a reputable medical provider.	Yes	No	<ul style="list-style-type: none"> • Treatment from questionable medical/attorney team
6. Employee is not under performance or disciplinary review.	Yes	No	<ul style="list-style-type: none"> • Employee has disciplinary actions, could use claim to sustain job
7. Employee was otherwise healthy before the incident.	Yes	No	<ul style="list-style-type: none"> • Employee has preexisting health issues
8. There are no pending layoffs nor employee rumors of one.	Yes	No	<ul style="list-style-type: none"> • There are pending layoffs and could use claim as “income”
9. Injury aligns with employee's normal job responsibilities.	Yes	No	<ul style="list-style-type: none"> • Doing something that doesn't fit regular work duties

10. Employee discussed injury with supervisor and/or coworkers.	Yes	No	<ul style="list-style-type: none"> • Didn't mention injury to supervisor and/or coworkers
Witnesses			
11. There are witnesses to the incident (if yes, complete below).	Yes	No	<ul style="list-style-type: none"> • No witnesses • Witnesses related to employee
a. Witnesses' accounts align with employee.	Yes	No	<ul style="list-style-type: none"> • Witness stories doesn't match employee's account
b. All witness accounts agree.	Yes	No	<ul style="list-style-type: none"> • Witness stories conflict with each other
c. Witness accounts given in a prompt matter.	Yes	No	<ul style="list-style-type: none"> • Witness provides account late, allowing collaboration time

Witness 1 Name: _____ Date: _____
 Phone: _____ Email: _____
 Witness account of incident: _____

Witness 2 Name: _____ Date: _____
 Phone: _____ Email: _____
 Witness account of incident: _____

Witness 3 Name: _____ Date: _____
 Phone: _____ Email: _____
 Witness account of incident: _____

Explain any “NO” indicated in the above section

P = Place the incident occurred

Where did the injury occur?

Check YES or NO. If answer is NO – look for these warning signs

12. Location is appropriate to employee’s work.	Yes	No	<ul style="list-style-type: none"> Doesn’t normally work in location
13. Location is normally fully supervised.	Yes	No	<ul style="list-style-type: none"> Location has no supervision nor other employees to “see” what happened
14. This area has a surveillance camera (be sure to get the video!)	Yes	No	<ul style="list-style-type: none"> Not covered by surveillance camera This area is the only one not covered with camera

Explain any “NO” indicated in the above section

0 = Obtain a full investigation of the incident

15. Upon viewing the surveillance video, the incident account matches and makes sense.	Yes	No	<ul style="list-style-type: none"> • Actions on video seem suspicious • Actions don't match account of injury
16. The incident was clearly an accident and was not avoidable.	Yes	No	<ul style="list-style-type: none"> • Incident seems purposely caused
17. All safeguards and safety protocols followed and conditions were safe.	Yes	No	<ul style="list-style-type: none"> • Unsafe conditions were disregarded
18. The incident was free of questionable machine or mechanism involvement.	Yes	No	<ul style="list-style-type: none"> • Safeguards were removed • Unsafe/suspicious use of machines • Questionable mechanism of injury
19. This is the first incident of this type of injury.	Yes	No	<ul style="list-style-type: none"> • Similar injuries reported by others
20. Employee wants to get back to work, curious about RTW program.	Yes	No	<ul style="list-style-type: none"> • Employee avoids RTW program
21. There are no rumors and/or suspicions expressed by other employees.	Yes	No	<ul style="list-style-type: none"> • Other employees report suspicions • Rumors of secondary employment, plans to quit, suspicious social media messages • Others planning to file similar claims

Explain any "NO" indicated in the above section

How many “NOs” did you count?

- Add up how many “Nos” and enter here:
- There’s no magical number of “Nos” to make you suspect fraud, in fact, a single significant red flag could be the key to a case. However, you’ll want to look carefully at incidents that show a series of more than 3-5 red flags and if a reasonable explanation doesn’t appear available nor soon to be determined.

R = Report if the NOs don’t add up and you’re suspicious

- Report your concerns to ICWFraud@icwgroup.com or **855.ICW.FRAUD** (855.429.3728).
- Have this R.E.P.O.R.T. worksheet ready.
- One call is all it takes. We’ll guide you through the rest and close the loop with our Claims Department.

T = Team with ICW Group to reduce fraud

- ICW Group is your partner in helping control and prevent fraud in your workplace.
- See our online resources for more helpful information, visit icwgroup.com/fraud.