

THE 10 MOST ASKED QUESTIONS ABOUT WORK COMP FRAUD

1. WHAT PERCENT OF CLAIMS BECOME FRAUD?

Outright fake claims are rare – less than 2%! It's what happens after that turns a claim into fraud. Got concerns? We're here to help.

10-20%

2. DO YOU DO INVESTIGATIVE SURVEILLANCE?

You bet! In fact we conduct 30,000 hours annually. Surveillance can provide compelling evidence when gathered correctly.

30k hours annually

3. MUST I INITIATE THE INVESTIGATION?

No - we vet even if you don't suspect! Every claim is reviewed for over 3K red flags. Use our R.E.P.O.R.T. form to think like an investigator and gather evidence you may overlook. Just in case it becomes a case.

3,000 red flags vetted for each claim 

4. DOES PRIOR MEDICAL HISTORY GET REVIEWED?

Yes! We look at history for patterns to help determine whether or not fraud is occurring, including past associations with medical and legal providers.



5. CAN I RESEARCH CLAIM HISTORY WHEN HIRING?

That's a great first step towards preventing fraud. Plus, if an injury does happen, we'll be sure to research claim history for suspicious replications or patterns.

6. WHAT FRAUD ISSUES ARISE POST-TERMINATION?

It's never easy when a termination is involved. Unfortunately, it may also result in delayed injury reporting. With experts in safety, fraud and claims at your fingertips, your potential risk in such scenarios is greatly reduced.

7. SHOULD I PAY OUT-OF-POCKET VS. REPORT?

No – that could potentially cause fraudulent issues. If employees ask you to pay them directly for their injury – watch out! Report all claims (and sneaky behavior) quickly for timely evidence gathering.

8. WHAT IS LAW ENFORCEMENT'S ROLE?

Once we do suspect fraud and have material evidence, we refer to law enforcement for criminal investigations and prosecution considerations.

9. WHY SETTLE AND NOT PROSECUTE?

Evidence is key! Most claims are legitimate, but if suspicious we investigate. While strong evidence may exist, the defense may be strong, too! Your Claims Examiner works to secure the best evidence for optimal case outcomes.

10. WHERE CAN I FIND ANTI-FRAUD MATERIALS?

We provide helpful materials online, including the Spot It & Stop It webinar series, R.E.P.O.R.T. Form, payroll stuffers and workplace posters.

