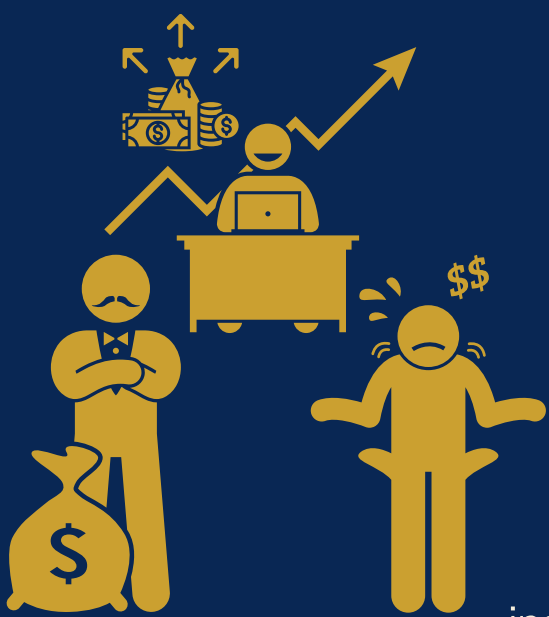


# WORKERS COMP FRAUD COSTS MORE THAN \$32 BILLION EVERY YEAR

## DON'T GET STUCK LOOKING FOR A QUICK BUCK

An estimated \$9 Billion of fraud every year stems from claims filed by workers misrepresenting injuries or receiving benefits from the wrong employer.

Scammers get caught through surveillance, social media monitoring, or medical provider records. Don't try it.



## PENNY-PENCHING PAYROLL

Employers are the worst fraudsters. An estimated \$23 Billion in premium fraud is caused by employers underhanded tactics, including: misclassifying workers and underreporting payroll.

Most states require workers comp insurance for employees. When cheaters duck these responsibilities honest employers pay higher premiums and employees are denied the treatment and help they deserve.

Fraud investigators and state auditors are watching. Injured employees left without coverage often come forward. If you're an employer, pay what you owe -- it isn't worth the risk.

## BE THE SOLUTION, NOT THE PROBLEM

### EMPLOYEES:

Report suspected fraud to your state department of insurance.

- Payments offered in cash "under the table" are fraud.
- If you're injured and your company doesn't want you to file a claim, be suspicious.
- Be honest about your injuries. Fraud is not worth jail and fines. If others are committing fraud, report them.

### EMPLOYERS:

If you suspect a bogus claim, notify your insurance carrier.

- Look for delays between the alleged injury and the claim filing.
- Verify medical treatment is actually related to the claimed injury.
- Be suspicious of statements that conflict with the findings of medical providers and witnesses.



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