

Preventing Workers' Compensation Fraud *Zero Tolerance – 100% Commitment*

The vast majority of workers' compensation claims are legitimate and, in those instances, our first priority is to provide prompt medical and indemnity benefits to employees in the unfortunate event of a work-related injury.

On the few claims that are not legitimate, we act upon with reprisal, exhausting all avenues to attain: **criminal prosecution, full civil restitution, revocation of workers' compensation benefits and reimbursement of legal and investigative costs.**

Our experience shows that there are patterns of indicators in which there may be a reason to suspect fraud. The chances of recognizing a potential fraudulent claims are increased when two or more of the following factors are present. Be aware that the items listed below are only indicators and claims that are fully legitimate may coincidentally contain these elements.

- Often suspicious claims are reported when the status of employment changes or is in question, e.g.: a strike, job layoff, termination, end of the season for seasonal employees.
- A claim in which there were no witnesses.
- The injury happens early in the workday, Monday morning, or occurs late Friday and is not reported until Monday morning.
- There is a significant discrepancy between the employees recount of the injury and the information contained within the First Report of Injury.
- The injured worker has a history of litigated workers' compensation claims.
- There is an unexplained reason for a delay in notifying the employer of the injury.
- There is difficulty in contacting the injured worker at home when they are recovering.

We feel that insurance fraud of any kind is a societal issue and we are committed to do our part to reduce your exposure to this unnecessary cost

To report a suspicious workers' compensation claims, contact of confidential, toll-free fraud number: (800) 224-9948 or visit our website: www.cybercomp.com and select fraud department from the contact us menu choice.

When possible, please provide the following information:

- Employer's name
- Details of suspicious activity
- Name(s) of person(s) suspected of committing fraud

The information you provide will be held in the strictest of confidence.

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