

Workers' Compensation

Claimant Fraud

- Injured worker filing a false claim or exaggerating the extent of their injury or working while receiving workers' compensation benefits.

Embezzlement

- Theft of premiums/funds by an insurance company or agent.

Employer Defrauding Employee

- Employer committing illegal act against employee(s) relating to workers' compensation benefits.

Legal Provider

- Legal provider inflates billing or materially misrepresents the facts.

Medical Provider

- Medical provider inflates billing, knowingly submits bills with improper medical codes, submits bills for services that were not provided, or misrepresents facts.

Misclassification

- Misclassifying the type of work an employee does to obtain workers' compensation coverage at a lower premium. (Example: classifying roofers as clerical, etc.)

Pharmacy

- Pharmacy inflates bills or falsifies codes.

Uninsured Employer

- Employer fails to obtain workers' compensation coverage for their business as required by law.

Under Reported Wages

- Misrepresenting payroll to obtain workers' compensation coverage at a lower premium. (Example: paying employees cash and failing to report the payroll to the insurance carrier)

X-Mod Evasion

- Also referred to as experience modification evasion. Misrepresenting claims history by not reporting reportable injuries or by creating shell companies to give the impression of a no or low claims' history to obtain workers' compensation coverage at a lower premium.