

ZERO TOLERANCE FOR FRAUD

FIGHTING FRAUD

Fraud steals money from the workers' compensation system and honest employers like you. Texas Mutual Insurance Company works hard to stamp it out, but we need your help.

FRAUD IS

Fraud is lying for financial gain. Claimant fraud is the most common type of fraud. Claimant fraud happens when workers:

- Fake or exaggerate injuries
- Collect benefits for injuries that were not work-related
- Double-dip, or continue to collect benefits after returning to work
- Engage in activities that are inconsistent with their injuries

FRAUD IS NOT

Delayed recovery. Some injured workers take longer than expected to recover and return to work. This is not fraud. Injured workers do not have to return to the job until their treating doctor releases them.

Recreational activities. Injured workers can participate in recreational activities that are consistent with their medical restrictions.

Suspicion without evidence. To prove fraud, Texas Mutual Insurance Company must have evidence that the injured worker knowingly collected benefits he or she was not entitled to. Evidence includes medical records, witness testimony, business records and surveillance video.

OUR ROLE IN FIGHTING FRAUD

Unlike some insurance carriers, Texas Mutual Insurance Company does not accept fraud as a cost of doing business. We dedicate the resources necessary to fight it. Our three teams of seasoned in-house investigators prevent millions in fraud every year.

YOUR ROLE IN FIGHTING FRAUD

Educate your employees. Teach them that when they commit fraud, they don't just cheat the insurance carrier; they cheat their employer and their co-workers. Make it clear that the company has zero tolerance for fraud. Visit the Fighting Fraud section at www.texasmutual.com for a free *Fraud Stoppers*_{SM} poster.

Report your suspicions. Learn the red flags for fraud (see below), and email us at fraudstoppers@texasmutual.com or call (800) 488-4488 to report suspicious activity.

Cooperate with our investigators. Notify us of new information in a case, attend hearings when requested and allow employees to testify.

RED FLAGS FOR FRAUD

Contact us immediately if you identify two or more of these indicators in a claim:

- Tip from a credible source
- New or disgruntled worker
- No witness to alleged injury
- Inconsistent or illogical description of incident
- Injured worker difficult to contact
- Injured worker acts upset when contacted
- Suspicious injury that happens on Monday or Friday

CASH REWARDS

Our *Fraud Stoppers*_{SM} program offers potential cash rewards for tips that lead to arrests and indictments. Email us at fraudstoppers@texasmutual.com, or call us at (800) 488-4488. We will maintain your confidentiality whenever possible.



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