



# 1

## Know who you hire

- Conduct as much vetting as possible.
- Where allowed, perform a thorough pre-hire background check (verify employment history and eligibility status, obtain ID cards, etc.).
- Maintain current records of all employees.

# 6

## Don't ignore complaints

- Listen to employee complaints of poor treatment or unsafe conditions.
- Provide resolutions to complaints for employee morale.

# 2

## Don't hesitate, educate

- Educate employees on their benefits (private health insurance, work comp, state disability).
- Provide training on work comp process and state disability (if injured outside work).
- Ensure employees know the protocols when injuries occur.

# 7

## Surveillance

- Invest in security cameras.
- Use to validate legitimate injury.
- Preserve video evidence for future use.

# 3

## Manager training

- Confirm managers and supervisors understand work comp process.
- Provide training on properly investigating injuries.
- Don't ignore reports of injury, even if the worker denies treatment.
- Document ALL complaints of injury.
- Report all injuries to ICW Group.

# 8

## Injury investigation

- Complete the R.E.P.O.R.T. worksheet located on the Policyholder Center to guide your investigative process and gather info needed.
- Take pictures of accident site and review surveillance.
- Report suspicions to your Claims Examiner, or ICW Group Fraud Hotline 855.ICW.FRAUD.

# 4

## Zero tolerance

- Implement an anti-fraud policy – all injuries will be investigated and false claims will not be tolerated.
- Utilize anti-fraud resources on the Policyholder Center.

# 9

## Show them you care

- Check in with injured worker – ensure they are getting proper treatment.
- Assist when needed; answer questions about work comp process.

# 5

## Safety meetings

- Institute monthly or quarterly safety meetings – work with ICW Group Risk Management.

# 10

## Exit interviews

- Rule out any injuries sustained during employment.
- Consider having employee sign a declaration of no injuries and ensure worker knew how to report injuries (if they sustained one).