



# How We Fight Fraud

Third Coast Underwriters (3CU) aggressively investigates workers' compensation fraud, working closely with employers, agents, the National Insurance Crime Bureau, outside investigative agencies and our Investigative Services Unit. While fraud occurs in a relatively small percentage of claims in the workers' compensation industry, the expense can have a devastating impact on an employer's experience modifier and, ultimately, their insurance premium.

## What is fraud?

Fraud is the deliberate deception of a material fact(s) to secure unlawful gain.

### Workers' compensation fraud can be defined as:

- Reporting an off-the-job injury as an on-the-job accident.
- Reporting an accident that never happened.
- Complaining of injuries that are exaggerated or non-existent to obtain increased or continued benefits.
- Malingering, so as to avoid work when an injury is healed.
- Failing to report income from other work-related activities while drawing workers' compensation benefits.
- Making false or fraudulent statements for the purpose of obtaining workers' compensation benefits.
- Billing by physicians for services not rendered.
- False reporting of payroll figures by an employer to reduce premiums.

3CU works closely with our customers to investigate potential fraudulent situations and determine if there is cause for concern. If a legitimate situation does arise, we will be committed and vigilant in pursuing it to its resolution.

If you suspect fraudulent activity or have information regarding a fraudulent 3CU claim, call toll-free **1-800-944-FRAUD** (3728) or email **reportfraud@3CU.com** to report the activity. Calls are confidential and can be made anonymously.

To order fraud posters for your workplace or for more information, visit [3CU.com](http://3CU.com), email [info@3CU.com](mailto:info@3CU.com) or call **1-866-641-2328**.

3CU.com  
1-866-641-23CU

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