



# REPORT CARD ON ZENITH'S FRAUD INVESTIGATIONS

**SPRING 2012**

**Diligence:**

**A**

## ▶ 1027 State Fraud Referrals\*

Zenith is an industry leader in investigating and exposing potentially fraudulent activity.

**Determination:**

**A**

## ▶ 250 Fraud Arrests\*

24% of our fraud referrals have led to an arrest. Zenith consistently outperforms the industry.

**Execution:**

**A**

## ▶ 186 Fraud Convictions to Date\*

**Commitment:**

**A+**

## ▶ 100% of Lost-Time Claims are Reviewed by Zenith for Red Flags of Fraud or Abuse

\*Anti-fraud program results are from January 2004 to January 2012



## What Causes Soaring Medical Bills?

Many factors drive insurance costs higher. Zenith's SIU targets one of those factors: medical provider fraud and abuse.

Zenith leads the way in exposing fraud and uses every legal avenue to enforce its zero-tolerance policy. And we mean it—Zenith was the first workers' compensation company to successfully sue a provider under California's anti-fraud law.

Our investigators root out provider fraud by focusing on unusual patterns in:

- Upcoding and billing over state fee schedules.
- Medications dispensed by doctors.
- Provider licensing.

# FRAUD HITS EVERYONE IN THE WALLET.

To help minimize the financial impact of fraud, Zenith's anti-fraud program is an integral part of our claim management process.

Our Special Investigations Unit (SIU)—staffed by seasoned professionals with law enforcement and claims experience—conducts investigations to either help to validate a worker's claim or build a case of possible fraud or abuse.

Zenith's anti-fraud program includes the following steps:

1. We review 100% of claims where an employee has missed time from work for potential fraud or abuse.
2. If we find one or more red flags in a claim, the SIU will begin an investigation to collect evidence.
3. When there is reason to believe fraud has occurred, the SIU refers the case, along with our detailed evidence, to state fraud agencies.

District Attorneys' offices have recognized Zenith's fraud investigators for their outstanding work.

Zenith maintains a fraud hotline that policyholders and their employees can use to report suspected workers' compensation fraud or abuse: 1-866-296-4748

Learn the red flags of fraud at: [TheZenith.com/redflags](http://TheZenith.com/redflags)