



A Policy to Eliminate Fraudulent Claims

FHM's record of arrests and convictions for workers' compensation fraud is unsurpassed in the industry. From staged workplace accidents to faked permanent, total disability, we've seen it all. And where we see fraud, FHM's Fraud Investigations Unit eliminates it.

- Staffing our Fraud Investigations Unit with experienced fraud agents
- Reducing claims costs by identifying claimants who abuse the system
- Using professional surveillance when warranted
- Pursuing claim fraud wherever the claimant goes
- Offering up to a \$5000 reward to policyholders' employees for identifying fraudulent claims
- Improving workplace morale by keeping abuses to a minimum

At FHM, our formal approach to fraud investigation not only gets proven results – it reduces costs and discourages future claims abuse. When it comes to eliminating fraudulent claims, no one does it better than FHM!

Experience the Power

"Fraudulent claims can quickly create an economic drain for the employer and the workers' compensation carrier. At FHM, we do everything in our power to eliminate such claims."

Fraud Investigations Unit Supervisor



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FHM INSURANCE
COMPANY

A POLICY TO DO MORE®

Workers' Comp Since 1954