

Premium Fraud Evidence Development Checklist

Use observed indicators to define questions, identify source categories, and build a factual chain before reaching conclusions.

INDICATORS CREATE QUESTIONS. EVIDENCE SUPPORTS CONCLUSIONS.

Before opening the evidence map

- ☐ Define the specific representation in question: payroll, classification, operations, entity structure, loss history, or another exposure fact.
- ☐ Document why the representation could be material to premium, classification, eligibility, underwriting, or the insurance transaction.
- ☐ Separate what is known from what is suspected. Record the source of each known fact.
- ☐ Identify what evidence would confirm the hypothesis and what evidence could refute it.
- ☐ Avoid labeling conduct as fraud solely because an indicator is present.

Educational use only. Follow applicable law, policy language, company procedures, and legal guidance.

Develop the facts by source category.

Select only sources relevant and lawful for the question being investigated.

Payroll & workforce

- ☐ Payroll registers, wage statements, timekeeping, tax/payroll filings, and audit records
- ☐ Employee rosters, job titles, duties, locations, supervisors, and workforce changes
- ☐ Vendor/subcontractor records where they bear on employee-versus-contractor or payroll questions

Operations & classification

- ☐ Websites, advertising, social/business profiles, permits, licenses, contracts, and public filings
- ☐ Job sites, equipment, vehicles, project records, invoices, and customer-facing descriptions of work
- ☐ Class-code descriptions compared with independently supported actual duties and operations

Entities & ownership

- ☐ Secretary of State/corporate records, fictitious business names, ownership and officer history
- ☐ Related entities, addresses, phone numbers, websites, employees, vendors, and financial relationships
- ☐ Successor/predecessor timing, payroll transfers, operational continuity, and changes in reported exposure

Loss history & reporting

- ☐ Claim/loss runs and injury reporting history where lawfully available and relevant
- ☐ Entity or policy changes surrounding loss experience or experience-modification history
- ☐ Statements and records needed to distinguish legitimate restructuring from inaccurate reporting

FINDINGS DISCIPLINE

For each material finding, record four things:

- Fact observed or record obtained
- Source and date
- What the fact supports or refutes
- What remains unresolved / next best source