

How to Identify Workers' Compensation Fraud

Top 10 Warning Signs



- 1. Monday Morning Reports**
The alleged injury occurs first thing on Monday morning, or the injury occurs late on Friday afternoon but is not reported until Monday.
- 2. Employment Change**
The reported accident occurred immediately before or after a strike, job termination, layoff, end of a big project, or at the conclusion of seasonal work.
- 3. Suspicious Providers**
An employee's medical providers or legal consultants have a history of handling suspicious claims, or the same doctors and lawyers are used by groups of claimants.
- 4. No Witnesses**
There are no witnesses to the accident and employee's own description does not logically support the cause of the injury.
- 5. Conflicting Descriptions**
The employee's description of the accident conflicts with the medical history or First Report of Injury.
- 6. History of Claims**
The claimant has a history of a number of suspicious or litigated claims.
- 7. Treatment is Refused**
The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.
- 8. Late Reporting**
The employee delays reporting the claim without a reasonable explanation.
- 9. Claimant is hard to reach**
The allegedly disabled claimant is hard to reach at home.
- 10. Changes**
The claimant has a history of frequently changing physicians, changing addresses and numerous past employment changes.

Experience shows that when two or more of these factors are present in a workers' compensation claim, there is a chance the claim may be fraudulent. Remember though, that these are simply indicators. Many perfectly legitimate claims are filed on Mondays—and some accidents have no witnesses.

If you suspect workers' compensation fraud, please contact the EMPLOYERSSM Fraud Investigations Department

(800) 750-3939
or email fraudunit@eig.com

EMPLOYERSSM

America's small business insurance specialist.SM

Workers' Compensation

EMPLOYERSSM Wants to Hear From You.

Each year, fraudulent workers' compensation claims steal millions of dollars from employers, deserving employees, and their families. Everyone ends up paying the tab for fraud—in lost jobs and profits, lower wages and benefits, and higher costs for goods and services.

We Can Fight Fraud, But We Need Your Help.

Our number 1 objective is to lower your insurance costs. At EMPLOYERS, we believe remaining alert to the warning signs of workers' compensation fraud should be a key component of your regular claims review program. Working with you and your independent insurance agent or broker to aggressively fight fraud is one of the ways the companies at EMPLOYERS are working to reduce your ultimate net insurance costs. If you suspect a fraudulent claim has been filed, we want to hear from you. Call or write to the EMPLOYERS Fraud Investigations Department:

Educational Materials are Provided Free to Inform Your Employees.

Posted on-line at www.eig.com is a complete package of materials explaining the criminal consequences of filing a fraudulent workers' compensation claim. These include sample posters which can be reproduced and posted in employee work and break areas, and an informational postcard designed to accompany payroll distribution.

For further details, please contact your Independent Agent or Broker or visit www.eig.com

EMPLOYERS

Fraud Investigations Department
500 North Brand Boulevard, Suite 800
Glendale, CA 91203-4707

(800) 750-3939

email: Fraudunit@eig.com

EMPLOYERSSM

America's small business insurance specialist.SM

EMPLOYERSSM is a trade name for a group of companies providing workers' compensation insurance and services to America's small businesses. Insurance and services are offered through Employers Insurance Company of Nevada and Employers Compensation Insurance Company. © 2006 Employers Insurance Group, Inc. All rights reserved. EIGFR00001FL