

Top Ten Warning Signs of Fraud

fraud costs

Fraud Costs Everyone Money
Everyone ends up paying the price for fraud in higher premiums, lost jobs and profits, lower wages and benefits, and higher costs for goods and services.



HOW TO IDENTIFY WORKERS' COMPENSATION FRAUD

01

Monday Morning Report of Injury

The alleged injury occurs first thing on Monday morning, or occurs late on Friday afternoon but is not reported until Monday.

02

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.

03

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.

04

No Witnesses

There are no witnesses to the accident and employee's own description does not logically support the cause of the injury.

05

Conflicting Descriptions

The employee's description of the accident conflicts with the medical history, First Report of Injury, or witness accounts.

06

History of Claims

The claimant has a history of multiple suspicious or litigated claims.

07

Treatment is Refused

The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.

08

Late Reporting

The employee delays reporting the claim without a reasonable explanation

09

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, addresses or jobs.

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. As an example, many perfectly legitimate claims are filed on Mondays and some accidents have no witnesses.

If you suspect workers' compensation fraud, please contact the EMPLOYERS® Fraud Investigations Department at 800-750-3939 or fraudfighters@employers.com

EMPLOYERS®

America's small business insurance specialist®

Fighting Workers' Compensation Fraud Together



WE CAN FIGHT FRAUD, BUT WE NEED YOUR HELP.

EMPLOYERS® strives to prevent insurance fraud from impacting your business. Our Fraud Investigations Department actively investigates suspected cases of insurance fraud. With their extensive experience, the members of the Fraud Investigations Department also participate in anti-fraud task forces and provide training and technical expertise to anti-fraud organizations. However, we can't do it alone and need your help. We believe remaining alert to the warning signs of workers' compensation fraud should be a key component of your regular claims review process.

Working with you and your independent insurance agent or broker to aggressively fight fraud is one of the ways EMPLOYERS is helping to reduce your ultimate net insurance costs. If you suspect a fraudulent workers' compensation claim has been filed, we want to hear from you.

Contact the EMPLOYERS Fraud Investigations Department by calling 800-750-3939 or emailing fraudfighters@employers.com.



EDUCATIONAL MATERIALS ARE PROVIDED **FREE** TO INFORM YOUR EMPLOYEES.

Available online at www.employers.com/fraud-prevention is a complete package of materials explaining the consequences of filing a fraudulent workers' compensation claim. These include sample posters which can be reproduced and posted in employee work and break areas as well as an informational insert designed to accompany payroll distribution. In addition, our Educational Library offers more resources related to workers' compensation fraud, such as white papers and presentations.

Visit www.employers.com/edseries to download these resources today.

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