



TOP TEN WARNING SIGNS OF FRAUD

Fraud costs everyone money

Workers' compensation fraud can result in increased premiums, lost jobs and profits, lower wages and benefits, and higher costs for goods and services.

How to identify workers' compensation fraud

Experience shows that when two or more of these factors are present, the claim may be fraudulent.

- 1 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.
- 2 Employment Change** The reported accident occurred immediately before or after a strike, job termination, layoff, or 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, First Report of Injury, or witness accounts.
- 6 History of Claims** The claimant has a history of multiple 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, addresses or jobs.

Remember that these are simply indicators. Many perfectly legitimate claims are filed on Mondays and some accidents have no witnesses.

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