



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.

FIGHTING 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. The department's experienced members 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. 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 fight fraud is one of the ways EMPLOYERS is helping to reduce your 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 **1-800-750-3939** or emailing **fraudunit@employers.com**.

FREE educational materials 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 that can be displayed in employee work and break areas as well as an informational insert designed to accompany payroll distribution.



Visit **www.employers.com/fraud-prevention** to download these resources today.

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