

## Top Ten Warning Signs of Fraud

### **HOW TO IDENTIFY WORKERS' COMPENSATION FRAUD**

1. *Monday Morning Report of Injury* 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 injury report.
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, 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. Many perfectly legitimate claims are filed on Mondays—and some accidents have no witnesses. We can help you assess your claims and take the appropriate action.