



10 Common Warning Signs of Workers Compensation Fraud

You may not discriminate against a worker who has filed previous workers' compensation claims. However, when you have several of the following suspect behaviors present or you observe an emerging pattern, don't be afraid to investigate further for possible fraud or to forward your suspicions to the appropriate authority.

- 1. The claimant has a history** of reporting subjective injuries which may include workers' compensation or liability claims.
- 2. The accident occurs just prior to job termination**, layoff, after formal discipline of the employee, or near the end of the employee's probationary period.
- 3. The injured worker changes his or her address** to a post office box or receives mail via a friend or relative.
- 4. The employers' first notice of the injury** is from an attorney or a medical clinic, and not from the injured worker.
- 5. The details of the accident** are vague or contradictory.



6. **The claimant frequently changes physicians**, misses appointments, or changes physicians when a release for work has been issued.
7. **The same doctor/lawyer combination** previously known to handle the same kind of injury is handling this claim.
8. **The claimant's attorney** threatens further legal action unless a quick settlement is made.
9. **The injured worker leaves different** daytime and evening telephone numbers or they are never home when called or always "sleeping and can't be disturbed" (especially during work hours).
10. **There are tips** from fellow employees, friends, or relatives suggesting that the injured worker is either working or is active in sports.

If you suspect fraud, contact your broker and let them know. Further investigation or action may be needed.