

TOP 15 Workers Comp Fraud Warning Signs

- 1 **Monday Morning:** The reported injury occurs (first thing Monday morning), or late on Friday but doesn't get reported until Monday.
- 2 **Employment Change:** The reported accident occurs just before or after a strike, or layoff, the conclusion of a big project or at the end of a seasonal job.
- 3 **Job Termination:** If an employee files a claim after being terminated.
- 4 **History of Changes:** The employee has a history of frequently changing physicians, addresses and places of employment.
- 5 **Medical History:** The employee has a pre-existing medical condition similar to the alleged work injury.
- 6 **No Witnesses:** The accident has no witnesses, and the employee's description does not seem to support the cause of injury.
- 7 **Conflicting Descriptions:** The employee's description of the accident is quite different from the medical history or First Report of Injury.
- 8 **History of Claims:** The employee has a history of multiple, suspicious or litigated claims.
- 9 **Treatment is Refused:** The employee refuses a diagnostic test/procedure to confirm the nature/extent of the injury.
10. **Late Reporting:** The employee delays reporting the claim without a reasonable explanation.
- 11 **Difficult to Reach:** You have difficulty contacting the employee at home, when he/she is reportedly disabled.
- 12 **Moonlighting:** Employee has more than one job or does volunteer work?
- 13 **Strange Coincidence:** There is a coincidence between the employee's date of injury and his/her previous request for personal time off.
- 14 **Money Problems:** The employee has attempted to borrow money from co-workers or the company, or has requested advances in pay.
- 15 **Hobbies:** The employee has a hobby that might cause an injury similar to the reported work injury.

