



**FRAUD**

## **TOP 10 RED FLAGS OF WORK COMP FRAUD**

1. The claim is made after your employee is terminated, laid-off, or they're facing imminent dismissal.
2. The injury isn't witnessed, there are conflicting witness statements, or the accident details are vague or contradictory.
3. Fellow workers hear rumors circulating that the accident was not legitimate.
4. The injury occurs in an area where the employee wouldn't normally be.
5. The claim is similar to those reported by other employees within a short time period.
6. Injury treatment seems unnecessary or excessive.
7. The alleged injury relates to a pre-existing injury or health problem.
8. First Notice of Loss is from an attorney.
9. The attorney is known for handling suspicious claims.
10. You've previously experienced the same doctor and lawyer team up for this type of injury.

**REPORT SUSPECTED FRAUD!**

*\*Note: Having one or more indicators doesn't mean fraud has been committed. Indicators are red flags only, not actual evidence.*