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## TOP 10 RED FLAGS FOR WORKERS' COMPENSATION FRAUD

Workers' compensation fraud is a significant contributor to our nation's annual \$30 billion insurance fraud problem. Although the presence of several of the following conditions does not necessarily mean an employee is likely to be involved in a fraudulent claim, it's smart to watch for these red flags with claims:

1. Employee is disgruntled, soon-to-rotate, or facing imminent firing or layoff
2. Employee is new to the job or has a history of short-term employment
3. Employee took unexplained or excessive time off prior to the claimed injury
4. Employee is experiencing financial difficulties and/or domestic problems prior to submission of the claim
5. Accident occurs late Friday afternoon or shortly after the employee reports to work on Monday
6. Accident is not witnessed, witness version conflicts with injured worker's version or coworkers hear a rumor circulating that the accident was not legitimate
7. Accident occurs in an area the employee would not normally be, or the accident is not the type the employee should be involved in (for example, an office worker injured lifting heavy objects on a loading dock)
8. Reported accident shares many of the same factors of other claims reported by other employees in a relatively short period of time
9. Employee takes more time off than the claimed injury seems to warrant
10. Employee changes physicians when a release for work has been issued

According to EMC Special Investigative Unit Manager Laurie Salz, employers are key in the fight against workers' compensation fraud. Employers have important information about the employee and his/her history. If an employer knows what facts could be of a concern, that information can be relayed promptly to the agent, the claim handler, and, ultimately, to a special investigator. Fighting insurance fraud truly takes a team approach.

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