



RUIN A BAD GUY'S DAY!

Be sure you know the warning signs to help prevent fraud.

MONDAY MORNING REPORTS: The alleged injury occurs first thing on Monday morning, or the injury occurs late on Friday afternoon but is not reported until Monday.

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.

CONFLICTING DESCRIPTIONS: The employee's description of the accident conflicts with the medical history or first report of injury.

TREATMENT IS REFUSED: The claimant refuses a diagnostic procedure to confirm the nature or extent of an injury.

CLAIMANT IS HARD TO REACH: The allegedly disabled claimant is hard to reach at home.

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.

NO WITNESSES: There are no witnesses to the accident and the employee's own description does not logically support the cause of injury.

HISTORY OF CLAIMS: The claimant has a history of a number of suspicious or litigated claims.

LATE REPORTING: The employee delays reporting the claim without a reasonable explanation.

CHANGES: The claimant has a history of frequently changing physicians, changing addresses and numerous past employment changes.

BE CAREFUL OUT THERE.