



## 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.**