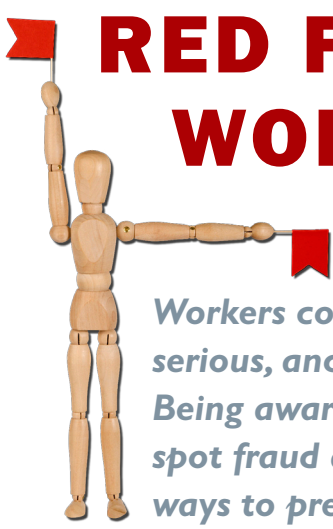


# RED FLAGS OF WORK COMP FRAUD



*Workers compensation fraud is serious, and it impacts all of us. Being aware of and learning to spot fraud are two of the best ways to prevent it.*

## **NOT A TRAINED FRAUD INVESTIGATOR?**

**YOU'RE IN LUCK!** There are common red flags to alert you to take a closer look for fraud.

The presence of one or more of these red flags does NOT prove fraud, but should encourage you to get more detail—dig a little deeper—by asking more questions. Remember, most workers compensation claims are legitimate. However, legitimate workers compensation claims can also contain red flags, so further investigation of red flags is important.

## **BE ALERT**

### **Be alert to those incidents when:**

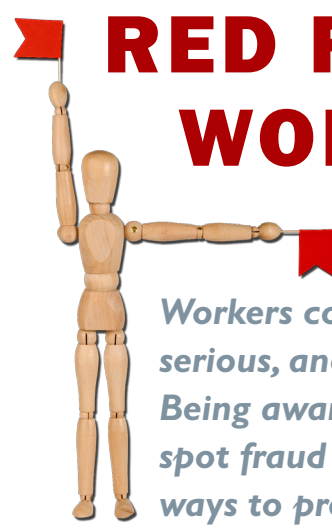
- the employee gives inconsistent descriptions, or details are vague or contradictory.
- there are no witnesses.
- it occurred late Friday afternoon or early Monday morning.
- it's not reported promptly, or there's an unexplained or unreasonable delay in reporting.
- it occurred in an area where the employee would not be normally.
- it occurred prior to a job termination, layoff, end of a project or something similar.

### **Be alert when the injured employee:**

- can't be reached at home easily or regularly.
- has hobbies or pre-existing conditions that could cause a similar injury.
- has an extensive history of claims—work comp, property damage, liability, etc.
- has another job where the incident could have happened.
- has a history of absences or short-term employment.
- is new to the company.

If you spot something suspicious, contact **MEM'S FRAUD HOTLINE** immediately at **1.800.442.0592**. Our experts are committed to eliminating fraud, and trained to investigate appropriately.

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