

## **Characteristics of a possible Fraud Claim.**

### **Accident Red Flags:**

Occurs late on a Friday night or early Monday

Occurs just prior to a job termination or after an employee has just returned to work from leave of absence or a probationary period.

Occurs in an area where the employee does not normally work.

Is not reported promptly.

Includes vague or contradictory accident details

### **Employee Red Flags:**

Disgruntled, poor performer; has unexplained absences

Is new to the company and/or job; has frequent job changes; is in financial difficulty

Has family members on WC or unemployment benefits

Is very familiar with WC claims handling procedures and laws

Subjective complaints not substantiated by objective findings (inconsistent pain behavior.)

Accident not witnessed, version changes, hurt off work.