

Cavignac & Associates

INSURANCE BROKERS

License No. OA99520

Workers Compensation “Red Flag” Fraud Checklist

This is a tool you can use on every claim

Claimant's Name _____ **Date of Injury** _____

Mark applicable red flag indicators. Describe applicable red flag indicators on reverse.

Note: “Red flags” are indicators that indicate the need for further investigation of a claim to determine its legitimacy. Therefore, the applicability of one or even several “red flag” indicators is not necessarily indicative of the existence of workers compensation fraud.

	There was a unexplainable delay in reporting
	There were no witnesses to the alleged injury-producing incident
	Insufficient detail was provided surrounding the injury-producing incident
	The alleged injury seems inconceivable considering the work which the claimant performs
	The injury is not visible (e.g., soft tissue injury)
	The degree of injury is not likely to result from alleged injury-producing incident
	There have been allegations or rumors of fraud and/or the claimant has been observed working elsewhere
	The incident was reported on a Monday morning (or after one or more days off work)
	The claimant has recently purchased disability insurance
	The claimant is a new employee
	The claimant has no health insurance coverage
	The claimant has used all available sick days and vacation days
	The claimant is known to have personal financial problems
	The claimant is physically active outside
	The claimant has submitted workers compensation claims in the past
	Inconsistencies have been revealed from the claimant's initial description of the injury-producing incident
	The claimant is unusually familiar with the workers compensation system
	The claimant is uncooperative and/or objects to administrative controls intended to address workers compensation fraud
	The claimant does not provide a street address for a residence
	The employer is frequently unable to contact the claimant while off work due to an alleged injury
	The claimant obtained legal representation soon after the alleged incident and/or has obtained legal counsel with a questionable reputation
	The claimant has indemnity checks mailed to his/her residence
	Subsequent medical evaluations apparently contradict the initial evaluation
	The employee has missed scheduled physician visits or rehabilitation appointments
	The treatment being provided seems more extensive than the injury warrants
	The claimant has changed medical providers more than once after the initial treatment
	The claimant has been referred to a medical provider close in proximity to the referring medical provider