



## Claims Fraud: Red Flag Indicators

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### Top 20 Workers' Compensation Red Flag Indicators

1. Injured worker is disgruntled, seeming to retire, or facing imminent firing or layoff.
2. Accident occurs late Friday afternoon or shortly after the employee reports to work on Monday.
3. Accident is not witnessed.
4. Fellow worker hears rumors circulating that the accident was not legitimate.
5. Accident occurs in an area where injured employee would not normally be.
6. After injury, injured worker is never home or spouse/relative answers phone saying injured worker just stepped out or is in the shower, etc.
7. Injured worker changes physician when release for work has been issued.
8. Injured worker has a history of reporting subjective injuries.
9. Several employees from same employer have similar injuries and use same doctors and/or attorneys.
10. First notice of claim comes from attorney or medical clinic.
11. First notification of injury or claim made after employee is terminated or laid off.
12. Employee cancels or fails to keep appointment or refused a diagnostic procedure to confirm an injury.
13. Attorney is known for handling suspicious claims.
14. Physician is known for handling suspect claims.
15. Boiler plate medical reports are identical to other reports from same doctor.
16. Diagnosis inconsistent with medical treatment.
17. Injuries are all subjective (i.e. pain, headaches, nausea, inability to sleep) and there are no credible objective findings.
18. Surveillance or tip indicates the totally disabled worker is currently employed elsewhere.
19. Claimant overly familiar with the workers' compensation system and terminology.
20. Background investigation reveals evidence of self-employment, prior claims, motor vehicle accident and/or domestic violence issues.

**Fraud Investigation Hotline**  
Anyone can report suspected fraud  
anonymously by calling our workers'  
compensation fraud investigation hotline at  
**800.526.5226.**

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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