



## **40 Red Flags of WSIB and Workers Compensation Fraud**

Worker's Compensation fraud is an ongoing issue that continues to challenge both employers and insurers. Fraudulent claims can range from exaggeration of the extent of the injury to a complete fabrication of an injury. Warning signs that typically reflect Worker's Compensation fraud generally point towards common behaviours or patterns that have been noted in fraudulent claims over time.

1. There are no witnesses to the injury or the only witnesses are the claimant's "close" co-workers
2. The claimant and witness statements offer conflicting information
3. The report of the injury is not timely
4. The accident report, statements and other documents contain numerous cross-outs, white out, erasures or are incomplete
5. The claimant cannot recall specific details about the accident
6. The injured worker is a new employee
7. The claimant has a poor attendance record at work
8. The claimant has a history of discipline issues
9. The accident occurs immediately before or after a vacation
10. The accident occurs immediately prior to an employee's retirement
11. The employee is injured prior to a strike, company layoff, termination or the employer closing or relocating the business
12. The employee is injured after giving notice
13. The employee is injured after receiving a disciplinary action, demotion, being passed over for promotion or being placed on probation
14. The claimant has problems with workplace relationships
15. The claimant leaves the country for medical treatment
16. The claimant has a history of reporting subjective claims or has more than one claim at a time
17. The claimant's job history reflects a series of jobs held for relatively short periods of time
18. The claimant's alleged injury relates to a pre-existing health problem

19. The claimant is involved in hobbies or sports
20. The claimant is involved in home improvement or auto repair activities
21. The claimant has a part-time job that is labor intensive, i.e. building outdoor decks, installing tile, etc.
22. The injury occurs on a Friday but is not reported until the following Monday, or the injury happens early Monday morning or at the beginning of a weekly shift
23. The incident report and the medical evaluation offer conflicting information
24. The claimant refuses or delays treatment to diagnose the injury
25. The claimant won't come to the telephone, is sleeping and can't be disturbed or is never home
26. The claimant misses physical therapy, occupational therapy or other medical appointments
27. The claimant provides a telephone number but doesn't live at the address associated with it
28. The claimant provides his friends, parents or other family members address or a hotel or post office box
29. The claimant's family doesn't know anything about the claim or they are extremely helpful to the point of the information sounding rehearsed
30. The claimant is going through a divorce
31. The claimant is going through a child custody battle
32. The claimant is having financial difficulties
33. Tips or anonymous information from co-workers, relatives or neighbors suggest that the claimant's injuries are exaggerated or not legitimate
34. The claimant's lifestyle is incompatible with his known income
35. The claimant's family members are on workers' comp or have a history of claims or lawsuits
36. The claimant's injuries are subjective
37. The claimant changes physicians frequently
38. The claimant is healthy, tanned or sunburned
39. The claimant and other workers from the same employer use the same attorney, doctor, chiropractor or clinic
40. The claimant is familiar with claims-handling procedures or workers' comp rules. For comprehensive research on a subject of interest with regard