Warning Flags of Potential Fraud

The presence of one or more **"red flags"** does not necessarily mean that fraud actually has occurred. They are simply warning signs to investigate further for potential fraud.

REMEMBER: IT IS NOT FRAUD UNTIL PROVEN IN A COURT OF LAW. UNTIL PROVEN IN COURT, IT IS ONLY SUSPICION.

- Was there an unexplained or unreasonable delay by the employee in reporting the injury to you?
- Does the employee give inconsistent descriptions of how the injury occurred?
- Are there no eyewitnesses to the injury? Did it happen at an odd time (break, lunch, etc.) or where the employee was not supposed to be?
- Have you had trouble reaching the injured employee at home while he or she is supposed to be off work due to the injury?
- Is there an unusual coincidence between the employee's alleged date of industrial injury and his or her need for personal time off?
- Does the employee have any new or unusual financial problems? Has the employee borrowed money from coworkers or the company or requested pay advances?
- Do you have suspicions regarding weekend activities that may explain the "first thing Monday morning" injury?
- Does the employee have hobbies or play sports that could cause an injury similar to the alleged work injury?
- Does the employee have any preexisting medical conditions similar to the alleged industrial injury?
- Does the employee have a history of short-term employment?

For post-termination claims:

- Was the alleged injury reported by the employee prior to termination?
- Did the employee exhaust his or her unemployment benefits prior to claiming workers' compensation benefits?

Report suspected fraud.

Fraud Hotline: (888) 782-8338
SIUMailbox@scif.com

State Fund

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