

Anyone who suspects insurance fraud should report it by calling the DFS Fraud Hotline at 1-800-378-0445 or visit our Web site at www.MyFloridaCFO.com/fraud. You could even be eligible for a reward of up to \$25,000.

TALLAHASSEE

200 E. Gaines St.
32399-0324
850-413-3115
Fax: 850-413-3996

PENSACOLA

610 Burgess Rd.
32504
850-453-7802
Fax: 850-474-5339

FORT MYERS

Suite 5
4700 Terminal Dr.
33907
239-278-7527
Fax: 239-338-2326

PLANTATION

Suite 309
499 N.W. 70 Ave.
33317
954-321-2902
Fax: 954-327-6040

JACKSONVILLE

Suite 149, Building B
921 N Davis St.
32209
904-798-5802
Fax: 904-359-2677

ST. PETERSBURG

Suite 100
9800 Fourth St. North
St. Lucie Building
33702
727-563-1142
Fax: 747-217-7605

MIAMI

Suite N-321
401 N.W. 2nd Ave.
33128
305-536-0302
Fax: 305-377-5305

TAMPA

Suite 100
8600 Hidden River Pky.
33637
813-972-8602
Fax: 813-558-5145

ORLANDO

Suite S-823
Hurston Building
400 W. Robinson St.
32801
407-835-4402
Fax: 407-317-7217

WEST PALM BEACH

Suite 310
3111 S. Dixie Hwy.
33405
561-837-5601
Fax: 561-837-5136

www.MyFloridaCFO.com/fraud

REVISED 7/7/2011

CHIEF FINANCIAL OFFICER
JEFF ATWATER

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

200 East Gaines Street
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**JOIN THE
BATTLE**



**Against Workers'
Compensation Fraud**

CHIEF FINANCIAL OFFICER
JEFF ATWATER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

COMPENSATION FRAUD

Workers' compensation insurance is a significant expense for Florida businesses, and fraud pushes the price even higher. Understanding the consequences of workers' compensation fraud and knowing how to report it can help reduce the cost of doing business.

The two most common schemes are claimant fraud and premium fraud.

claimant fraud

CLAIMANT FRAUD

In claimant fraud, an employee may receive wage replacement benefits under false pretenses. The dishonest claimant may lie about the injury occurring on the job, or the injury itself. In addition, the dishonest worker may overstate the extent and seriousness of the injury or receive money from other sources while lying to the insurance company about such income. Unscrupulous medical practitioners can be paid for excessive or even nonexistent treatments, and attorneys can also be involved in scams.

premium fraud

PREMIUM FRAUD

Premium fraud happens when employers try to cheat their insurance carriers by either not paying for workers' compensation coverage at all or by paying less than they should. The main scams involve under-reporting of payroll, misclassification of workers, using an improper loss experience factor, paying workers in cash while identifying them as subcontractors, or not having coverage at all.

Workers' compensation fraud is a drain on Florida's economy. It causes insurance companies to go insolvent, puts legitimate employers out of business and increases health care and insurance costs for all Floridians.

Workers' compensation fraud is a serious offense. A person can be charged with a first-degree felony, depending on the amount of money stolen.

