

# WORKERS' COMPENSATION FRAUD

It affects everyone ...

7'0"

6'0"

5'0"

4'0"



## “KNOW THE LAW”

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

**FRAUD DIVISION**

Up to **\$25,000 REWARD**  
for information leading to an  
arrest and conviction

CHIEF FINANCIAL OFFICER  
**JEFF ATWATER**

FLORIDA DEPARTMENT OF FINANCIAL SERVICES



## WORKERS' COMPENSATION FRAUD

Permit and licensing offices and other state agencies are working with the Fraud Division to detect workers' compensation fraud. The following are criminal violations of Florida State Statute 440.105:

- Employers who submit an altered or false certificate as proof of coverage for workers' compensation insurance or false "exempt" certificate.
- Employers who "misclassify" their employees to lower their premiums, or treat employees as "subcontractors" when they are not, or hide/conceal true payroll.
- Out-of-state contractors working without Florida workers' compensation coverage.
- Employees who file false "on the job" injuries or exaggerate their injuries.



**TO REPORT FRAUD:  
Call 1-800-378-0445**

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