

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/Division/Fraud.
You could even be eligible for a reward of up to
\$25,000.

DIVISION OF INVESTIGATIVE & FORENSIC SERVICES

Bureau of Workers' Compensation Fraud
200 E. Gaines Street
Tallahassee, FL
32399-0323

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

FT. LAUDERDALE
Suite 135
1400 W. Commercial Blvd,
33309
954-958-4502
Fax: 954-202-3213

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

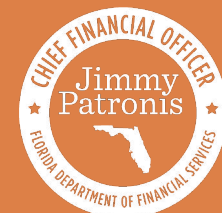
WEST PALM BEACH
Suite 310
3111 S. Dixie Hwy.
33405
561-837-5601
Fax: 561-837-5136



JOIN THE BATTLE



Against Workers' Compensation Fraud



www.MyFloridaCFO.com/Division/Fraud

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.

Permit and licensing offices and other state agencies work 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**

WORKERS' COMPENSATION FRAUD

It affects everyone...

"KNOW THE LAW"

Division of Investigative & Forensic
Services

Bureau of Workers' Compensation Fraud



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

Two of the most common fraud schemes are broken into two classifications claimant fraud and premium 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 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.