

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](http://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](http://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.

## WORKERS' COMPENSATION FRAUD

**It affects everyone...**

**"KNOW THE LAW"**

Division of Investigative & Forensic  
Services

Bureau of Workers' Compensation Fraud

Two of the most common schemes 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.

TO REPORT FRAUD:

Call 1-800-378-0445