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.

TALLAHASSEE

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

FORT MYERS

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

JACKSONVILLE

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

MIAMI

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

ORLANDO

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

PENSACOLA

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

FT. LAUDERDALE

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

ST. PETERSBURG

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

TAMPA

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

WEST PALM BEACH

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

DIVISION OF INVESTIGATIVE & FORENSIC SERVICES

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





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

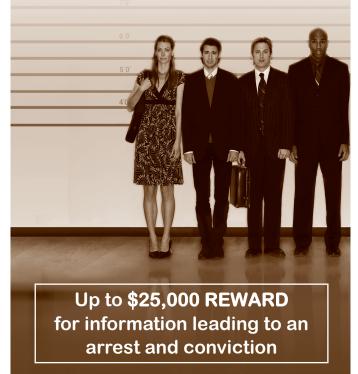
It affects everyone...

"KNOW THE LAW"

Division of Investigative & Forensic Services

Bureau of Workers' Compensation Fraud





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 underreporting 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.