

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.

**ALLEGATIONS OF FRAUD CAN
BE REPORTED DIRECTLY TO
DIVISION OFFICES LOCATED
IN THESE REGIONS:**

DISTRICT 1

NORTH

Pensacola - (850) 453-7802
Tallahassee - (850) 413-3115
Jacksonville - (904) 798-5802

NORTH CENTRAL

Orlando - (407) 835-4402

PROPERTY & CASUALTY

Orlando - (407) 835-4402
Lakeland - (863) 316-6000

DISTRICT 2

WEST CENTRAL

Tampa - (813) 972-8602
St. Petersburg - (727) 563-1142
Fort Myers - (239) 278-7527

SOUTH CENTRAL

West Palm Beach - (561) 837-5601
Ft. Lauderdale - (954) 958-5402

SOUTH

Miami - (305) 536-0302

CRIMINAL INVESTIGATIONS DIVISION

Bureau of Workers' Compensation Fraud

200 E. Gaines Street
Tallahassee, FL
32399-0323



www.MyFloridaCFO.com/Division/CID

**JOIN THE
BATTLE**



COMPENSATION FRAUD

Workers' compensation insurance covers medical expenses and lost wages if you are injured on the job or become ill because of conditions at your workplace. Employees who fake-on-the-job injuries, don't report second incomes or delay their return to work are committing claimant fraud. Premium fraud includes falsifying payrolls to reduce premiums.

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.

