



Workers' Comp Fraud Red-Flag Checklist

No single flag proves fraud. But the more that stack up on one claim, the more it deserves a closer look. Check all that apply.

TIMING & REPORTING

- ☐ Injury reported Monday morning or right after a weekend / holiday
- ☐ Delay between the alleged injury and when it was reported
- ☐ Reported right after a disciplinary action, layoff, or job ending
- ☐ Claim filed shortly after being hired

THE STORY

- ☐ No witnesses; incident unwitnessed and no video
- ☐ Details of how it happened change over time or between tellings
- ☐ Mechanism of injury does not match the reported injury
- ☐ Employee was in an area or doing a task they were not authorized to
- ☐ Refuses to give a recorded or written statement

THE CLAIMANT

- ☐ Retains an attorney unusually early
 - ☐ Difficult to reach; misses appointments or IME
 - ☐ Reported prior similar claims with other employers
 - ☐ Known second job or side activity inconsistent with the disability
 - ☐ Complaints of subjective pain with no objective medical findings
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This template is a practical employer resource, not legal advice. Consult counsel for your jurisdiction.



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Page 2 of 2 — scoring and next steps.

HOW TO READ YOUR RESULT

Count the boxes you checked:

- ☐ **0–2 flags: Likely a legitimate claim. Manage it well and document.**
- ☐ **3–5 flags: Worth a second look. Preserve evidence and investigate the gaps.**
- ☐ **6+ flags: Investigate before accepting. Consider surveillance, records, and an IME.**

RECOMMENDED NEXT STEPS

- ☐ Preserve the scene, video, and access/badge records now
- ☐ Obtain the initial medical / ER records — the earliest history is the truest
- ☐ Lock down statements from the claimant and every witness
- ☐ **when in doubt, get help early**
- ☐ Notify your carrier / TPA of the red flags in writing
- ☐ CompShield investigates and defends questionable claims for employers, brokers, and staffing and healthcare agencies. If a claim on your desk feels off, we can tell you whether it is — before you accept it. Free claim review at wcreporting.com/contact.
- ☐ Consider an IME and, where warranted, activity checks or surveillance

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