



ACTIVITIES TO PREVENT ACCIDENTS OR REDUCE THE COST OF ACCIDENTS IN THE WORKPLACE

Red Flag Indicator Check List

The following check list is to be used when evaluating cases for suspected fraud referrals to CompWest's Special Investigation Unit. These situations or "red flag indicators" do not always indicate fraud; however their presence may suggest a need for further investigation. Immediately contact your claim examiner if you identify any of the following:

Employee "red flag" check list:

- √ Injury occurred under unusual circumstances or in an area that the employee should not be
- √ Employee with known prior injuries or legal representation
- √ Injuries are of a subjective nature, such as stress, emotional distress, headaches, inability to sleep, nausea, soft tissue, anxiety etc., and there are no credible objective findings
- √ Employee's job is seasonal or temporary and the job will be ending
- √ Employee was recently demoted, reprimanded, passed over for a promotion or otherwise unhappy with his/her employer
- √ Employee was a relatively new hire
- √ Employer was in the process of a plant layoff or shut down.
- √ Employer terminated the employee
- √ Family difficulties – divorce, child custody issues, caretaker for ill family member
- √ Financial problems – court ordered child support-wages being garnished? Tax withholdings State or Federal, Creditors calling for Employee
- √ Fellow employees state the employee's injury is not legitimate
- √ No witnesses to the alleged accident
- √ Employee's version of the accident is not credible
- √ Employee gives differing version or vague details of the accident
- √ Employee fails to report the accident in a timely manner
- √ The injury occurred on a Monday morning or following a holiday or vacation
- √ Employee continues to work for another employer and continues to receive medical treatment for his/her work related injury.
- √ The first notice of injury is via a notice or representation by an attorney
- √ After injury, the injured worker is never home or calls are screened
- √ If subjective complaints do not match the doctor's findings
- √ Complaints about unsafe job conditions, Employee expressing hostile feelings about the work place
- √ Employee stating they are too ill to perform modified duty
- √ Claim index shows multiple claims for the same body part of alleged injury
- √ Employee uses Alias
- √ Reports indicate the Employee as being muscular, well tanned, with callused hands and grease under the fingernails
- √ Employer's first report of claim contrasts with description set forth in the medical history
- √ Employee lists a P.O. Box and is reluctant to give a physical address

It is critical that any claimed injury demonstrating a red flag be reported to CompWest immediately!

**If You Have Any Questions or Need Assistance
Contact Your CompWest Loss Control Consultant**