

The hotline number is 1-800-378-0445.  
Insurance fraud may also be reported to any  
of the field office locations listed below.

### **Tallahassee**

200 E. Gaines St.  
32399-0234  
850-413-3115  
SUNCOM: 293-3115  
Fax: 850-414-5687

### **Fort Myers**

Suite 178  
2295 Victoria Ave.  
33901  
239-461-4002  
SUNCOM: 748-4002  
Fax: 239-338-2326

### **Jacksonville**

Suite 105  
1965 Beachway Road  
32207  
904-348-2604  
SUNCOM: 870-2604  
Fax: 904-348-2744

### **Miami**

Suite N-321  
401 N.W. 2nd Ave.  
33128  
305-536-0302  
SUNCOM: 452-0302  
Fax: 305-377-5305

### **Orlando**

Suite, S-823  
Hurston Building  
400 W. Robinson St.  
32801  
407-835-4402  
SUNCOM: 344-4402  
Fax: 407-317-7217

### **Pensacola**

315-A S. Palafox St.  
32501  
850-595-6394  
SUNCOM: 695-6394  
Fax: 850-595-6399

### **Plantation**

Suite 309  
499 N.W.70 Ave.  
33317  
954-321-2902  
SUNCOM: 423-2902  
Fax: 954-327-6042

### **St. Petersburg**

Suite 100  
9800 Fourth St. North  
St. Lucie Building  
33702  
727-563-1142  
SUNCOM: 517-4626  
Fax: 727-217-7605

### **Tampa**

Suite 205  
5340 W. Kennedy Blvd.  
33609  
813-890-1902  
SUNCOM: 514-4902  
Fax: 813-871-7850

### **West Palm Beach**

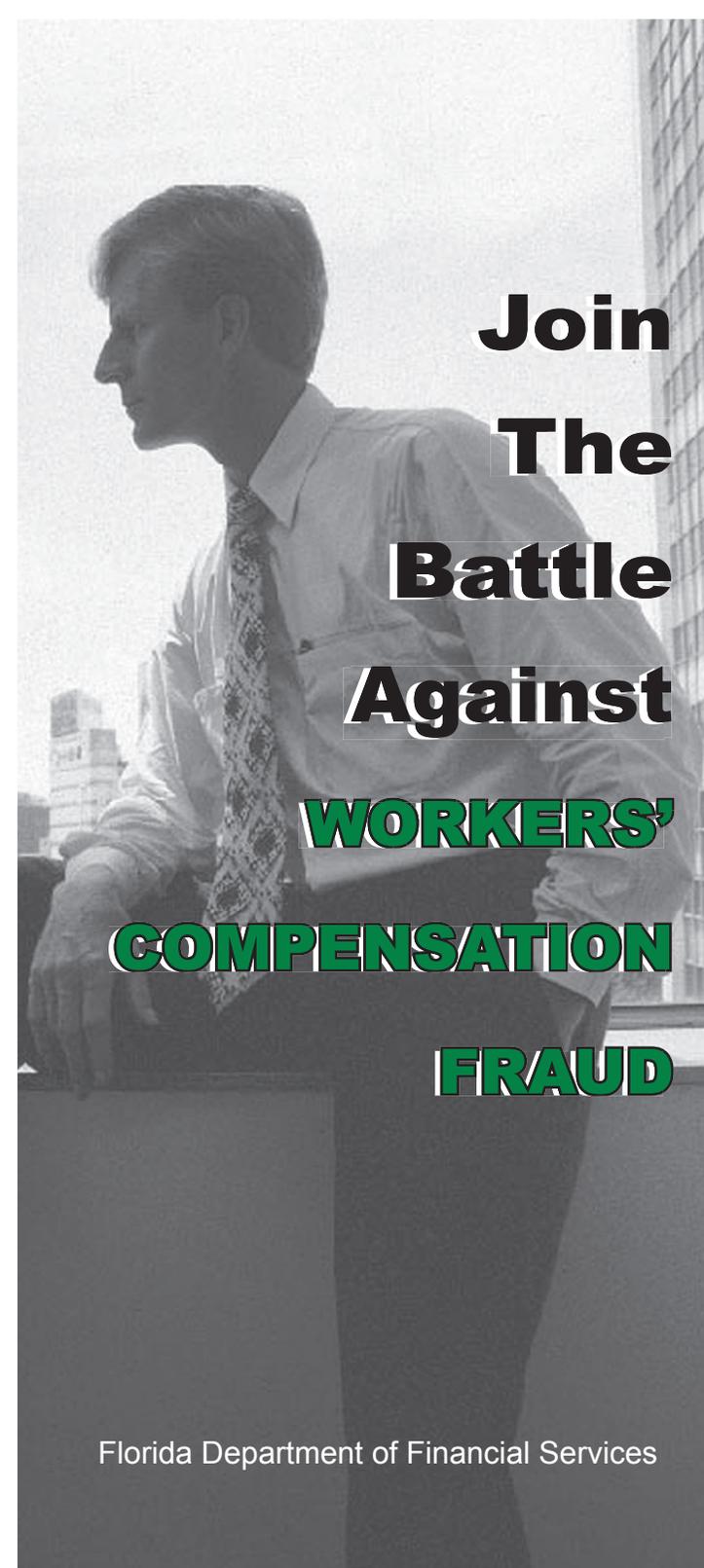
Suite 721  
1655 Palm Beach Lakes Blvd.  
33401  
561-242-5442  
SUNCOM: 256-5442  
Fax: 561-681-2596

**WWW.FLDFS.COM/FRAUD**



Tom Gallagher  
Chief Financial Officer

Florida Department of Financial Services  
200 E. Gaines St.  
Tallahassee, FL 32399-0324  
[www.fldfs.com](http://www.fldfs.com)



**Join  
The  
Battle  
Against  
WORKERS'  
COMPENSATION  
FRAUD**

Florida Department of Financial Services

## **JOIN THE BATTLE AGAINST WORKERS' COMPENSATION FRAUD**

The Division of Insurance Fraud, guided by our values, serves and safeguards the public and businesses operating in the State of Florida against acts of insurance fraud.

Fraud is one reason workers' compensation costs continue to increase. If we can stop fraud, we can help stabilize costs and the entire system will benefit. You can help by understanding the serious consequences of fraud within the workers' compensation system and by knowing how to report it.

The two most common types of workers' compensation fraud schemes are 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**

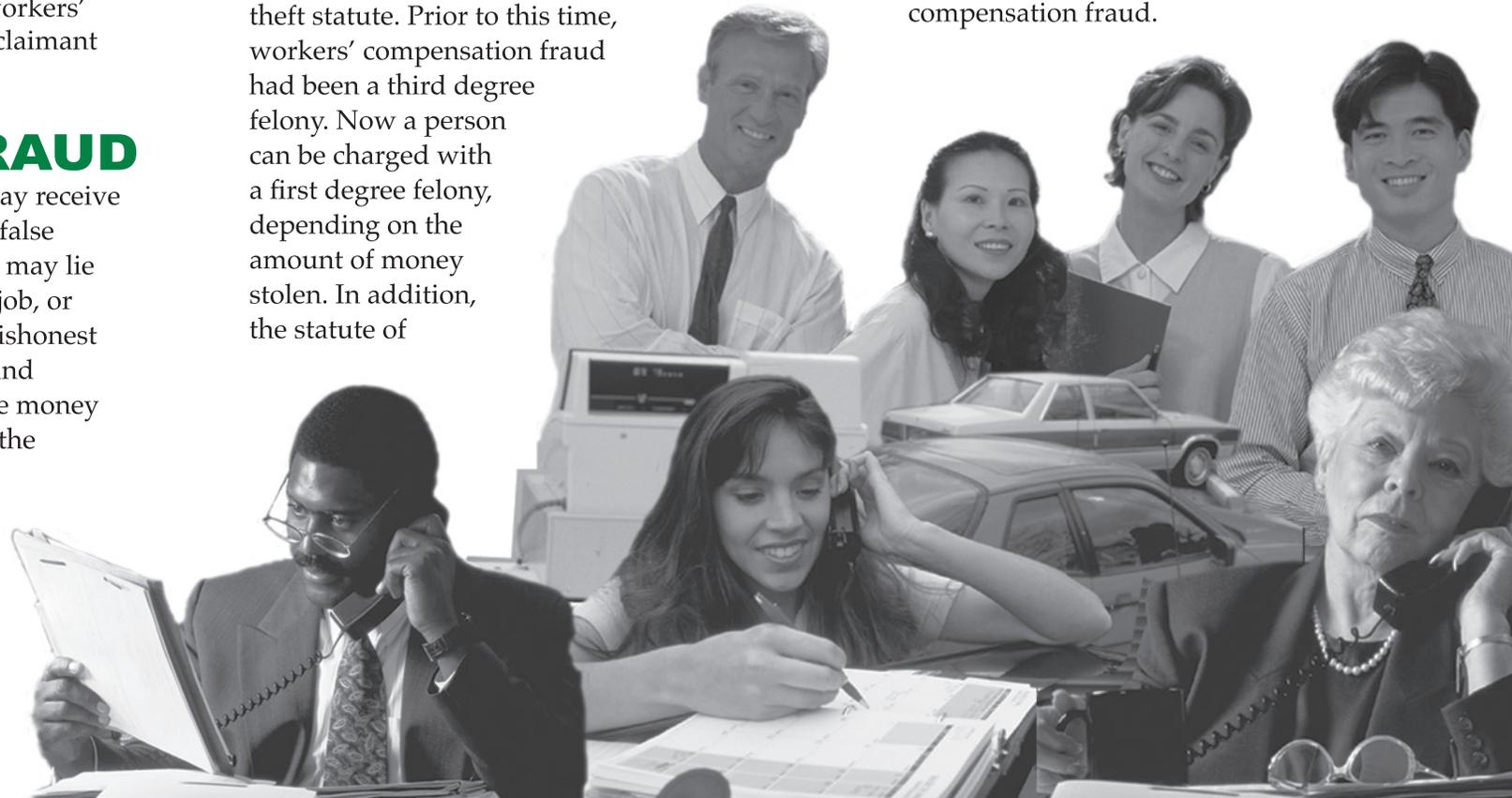
Premium fraud occurs when employers use a variety of schemes to defraud their workers' compensation carriers by either not paying for workers' compensation coverage at all, or by paying less than they should. The primary scams involve under-reporting of payroll, misclassification of workers, utilizing 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 serious offense. In 1998, the Florida Legislature enhanced the penalties for workers' compensation fraud to mirror the Florida theft statute. Prior to this time, workers' compensation fraud had been a third degree felony. Now a person can be charged with a first degree felony, depending on the amount of money stolen. In addition, the statute of

limitations was increased from three to five years after the discovery of the crime.

Workers' compensation fraud is a drain on Florida's economy. It causes insurance companies to go insolvent, it puts legitimate employers out of business, and it increases health care costs and the cost of insurance for all Floridians.

It is incumbent on all Floridians who suspect insurance fraud to report such activities to the Florida Department of Financial Services, Division of Insurance Fraud. For the purpose of convenience, a toll-free hotline is available for reporting fraud, particularly workers' compensation fraud.



**JOIN THE BATTLE AGAINST WORKERS' COMPENSATION FRAUD : [www.fldfs.com/fraud](http://www.fldfs.com/fraud)**