

Protecting Your Park from Workers Compensation Fraud



Many insurance companies won't write Workers Compensation insurance for mobile home park operators. There are three key reasons for this. First, part time employees are common with park operations and more likely to make claims for injuries sustained off the job. Second, employees that live on the premises may claim that after work hours injuries were sustained on the job. And third, given the often-small payrolls

that many park operators have, there isn't enough premium involved to get some insurance companies interested in writing this business.

The scarcity of Workers Compensation insurance for Mobile Home Park operators generates added incentives for policy owners to utilize safe business practices and guard against fraud. Between 2010 and 2012, questionable claim incidents regarding workers' compensation and employer's liability claims increased 25 percent in Texas. Workers' compensation claim-related fraud can strain a business' operations as well as lead to higher insurance costs. It also ultimately hurts workers who are legitimately injured on the job by undermining the perceived validity of all claims.

Knowing the fraud warning signs will help you reduce fraud. The following are eight common signals of potential workers' compensation claim-related fraud for park managers:

The Warning Signs Of ...

Claimant Fraud!

- Monday morning injury reports**
- No witnesses to the Accident**
- Change in Employment Status**
- Claimant is hard to reach**
- Conflicting descriptions**
- History of Claims**
- Treatment is refused**
- Late reporting**

Suspicion of potential fraud should be reported immediately to your workers' compensation insurance carrier or the Insurance Fraud Unit of your state's Department of Insurance for further investigation. Business owners should also routinely convey to all employees a commitment to workplace safety and zero tolerance for workers' compensation fraud. To help reinforce this message, businesses should ask their insurance agent or company for anti-fraud materials such as posters or payroll stuffers, as well as educate all employees on the adverse impact that workers' compensation fraud can have directly on each of them and their individual jobs.

The NAIC, National Association of Insurance Commissioners website has a link that will enable you to report Workers Compensation in the state you're located.

<https://eapps.naic.org/ofrs/consumerLegal.do?appType=CONSUMER>



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