

When an employee files for Workers' Compensation, it is due to physical injury resulting in daily pain and reduced wages – most of the time; however, this is not always the case. People take advantage of the system. Individuals may file false or exaggerated claims to fraudulently collect worker's compensation benefits. Workers' compensation surveillance provides proof insurance providers, carriers or third-party administrators need to substantiate suspicions of wrongdoing and pursue legal action if desired.



Not every case requires additional investigation. According to The Workers' Compensation Resource Center, Instances where surveillance in workers' compensation can either be helpful or have an effective impact include the following:

- Instances where the injured employee has a history of reporting fraudulent claims and their activities need to be closely monitored.
- Cases where the employee is working an unreported second job or engaging in “cash” driven business activities. This can include employees who might be more active in certain times of the year.
- Claims involving employees with a long history of work and other personal injuries. “Frequent fliers” should always be given special attention.
- Employee’s who exhibit signs of malingering or are presenting at their medical appointments with conflicting pain complaints; or
- Injuries that occur under unique or interesting circumstances.
- Examples include the “Monday morning” injury, injuries that occur before or after lay-offs, or during times of labor disputes.



If you're an insurer working on a case involving exaggerated injury, professional surveillance measures may help confirm the claimant's ability. Fortaris Capital Advisors has experienced investigators with the proper licensing and training to obtain the necessary evidence for transparency.