

WORKERS' COMPENSATION FRAUD

It Affects Everyone...

“Know The Law”






Florida Department of
Financial Services
FRAUD DIVISION

Up to **\$25,000 REWARD**
for information leading to an
arrest and conviction



WORKERS' COMPENSATION FRAUD

Permit and licensing offices and other state agencies are working with the Fraud Division to detect workers' compensation fraud. The following are criminal violations of Florida State Statute 440.105:

- Employers who submit an altered or false certificate as proof of coverage for workers' compensation insurance or a false "exempt" certificate. 
- Employers who "misclassify" their employees to lower their premiums, or treat employees as "subcontractors" when they are not, or hide/conceal true payroll.
- Out-of-state contractors working without Florida workers' compensation coverage. 
- Employees who file false "on the job" injuries or exaggerate their injuries. 

TO REPORT FRAUD:

Call 1-800-378-0445