



**Alethinos  
Investigations**

Truth | Courage | Faith

**WORKERS' COMP  
CLAIM INVESTIGATION**

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# Work Injury Claim

DPS License A230103101

## SETTING THE STAGE

### NEED TO KNOW

An effective investigation starts with the correct philosophy, approach, and understanding of what is currently in place at your organization.

- It's the difference between getting a claim right and missing it; between a high integrity program, and guessing on a claim.
- Getting the investigation right means lower workers' comp costs AND improved injured worker outcomes.

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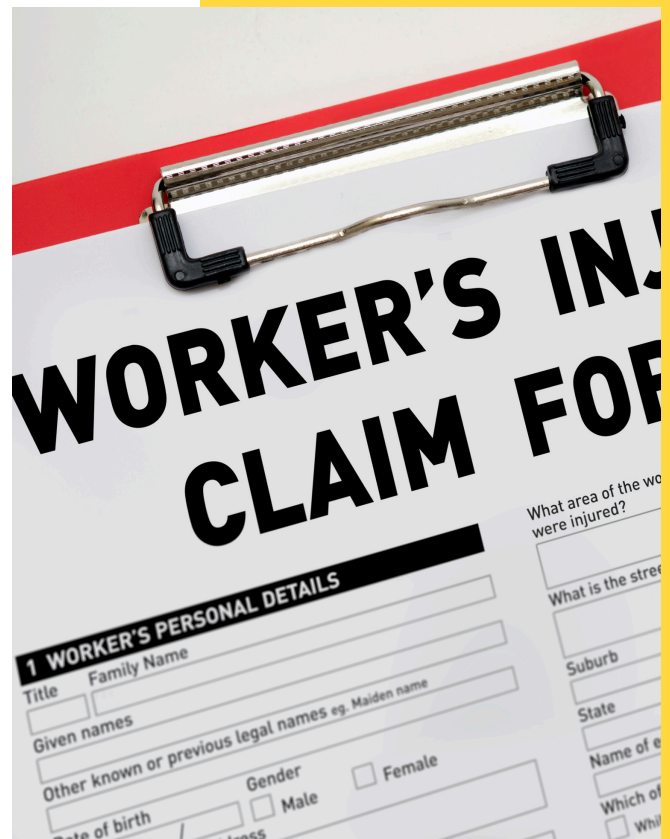
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# FIRST REPORT OF INJURY

## INJURY FORMS

The completion of the First Report of Injury is a critical step. If this step is done incorrectly, the claim often starts going in the wrong direction.

- Do the forms have open-ended questions or checkboxes?
- Is all of the basic information correct:
  - Date of birth
  - Wages
  - Social Security Number
  - Date of injury
  - Date of hire
- Who is responsible for completing this form?



# LEAD FIELD INVESTIGATOR

## DAN FLEMING

Effective investigations will reduce the paid costs on claims, eliminate high reserves and increase leverage for settlements.

**THE CURRENT TREND TO SUBJECTIVELY REVIEW EACH CLAIM FOR FRAUD LEADS TO INCONSISTENT RESULTS.**

Responsible Insurance Professionals understand the important need to objectively review each claim based on consistent parameters.



# PRESERVE / DOCUMENT THE SCENE

## NUTS & BOLTS

1. Preserve/document the scene
2. Gather information from witnesses

An accident scene can often be chaotic and filled with heightened emotions. So, a fundamental step in accident investigation is to ensure the scene of the accident is preserved and properly documented.

You want to have a reputation of completing a thorough and complete investigation in every case and have your employees be well aware of this practice.



## EMPLOYER

### Employment information:

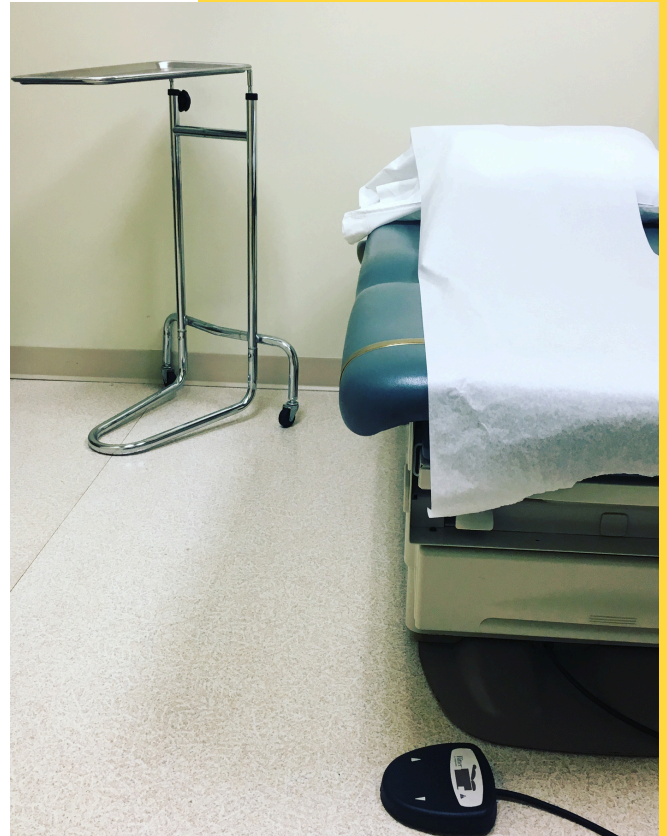
- Date of hire, date quit, and reason—Hours, days of week, wages
- Supervisor's name
- Coworkers with whom the injured worker worked closely
- Job duties (at time of original injury and since)
- Any modification or change to the injured worker's job duties; if so, when and why
- Pre-Employment physical, obtain a copy
- Absenteeism, documentation required
- Environmental testing (Hearing / Inhalation)
- Check for Worksite or safety regulation fines and/or violations
- Application; obtain a copy
- Type of employee (performance)
- Any side job with another employer; self-employment
- Medical Information
- Describe the medical complaint(s) in detail – how often, etc.
- Any change in medical problems. If so, when and why
- Cause of problems stated – Any other medical problems
- Date first learned of medical treatment
- Doctor's name
- Course of treatment
- How often
- Describe continuing symptoms/treatment
- Medical history – same body part(s) hurt before
- Subsequent injuries
- Any injuries while working for your company; if so, was a claim filed with your insurance carrier
- Any off-the-job injuries
- Prior employment
- Off-the-job activities
- Motor vehicle accidents

# MECHANISM OF INJURY

## INJURED WORKER

The mechanism of injury is defined as the method by which damage (trauma) to skin, muscles, organs, and bones occurs. This element is a significant factor in determining if there was an injury, as well as the extent of the injury.

Example, you have a slip or fall, the more information you know in the beginning...it allows you to dispute a claim or determine it is not compensable. When approaching an accident you should first determine the mechanism of injury, and how the injury occurred. Then establish any witnesses.



## QUESTIONS

- Currently taking medication; what medication, prescribed by whom
- Job duties - details needed
- Any side job with another employer; self employment
- Days, hours, wages
- Supervisor's name
- Details of injury
- Any influence of drugs or alcohol at time of injury (if applicable)
- Symptoms following the injury and currently
- All areas of body affected by injury
- Treatment following the injury and currently
- All doctors seen (names, etc.)
- Witnesses
- Who observed and/or told and when
- First employer notification
- Time loss
- Ability to return to work - normal duties, modified duties, if so, what duties
- Same body part hurt before - details needed
- Medical history
- Subsequent injuries
- Delay in filing claim; why
- Prior work history; 10 years if possible
- Subsequent employment
- Off job activities
- Motor vehicle accidents
- Other income/side jobs
- Military Service
- Any prior workers' compensation claims
- Describe exact mechanism of incident-slip, fall, lift, or blow?
- Describe position of body and analysis of force applied
- Description of pain
- What was noticed?
- What kind of pain? (Sharp? Dull? Severe?)
- Describe the exact site of pain? Any other body involved or hurt in any way? Rule out other parts of body - Pinpoint trauma and limit it

## COMPENSABILITY

Compensability is the initial step in the processing of any worker's compensation claim. It is the step that will lay the foundation for a claim's legitimacy – or its denial. What is called compensability in the insurance and investigative industry is the gathering of information about the claimant, the circumstances, and the nature of the claim. A compensability statement that is properly and completely done should, in the event of a fraudulent claim, provide all of the necessary information needed to deny and perhaps even prosecute the offender.

**Prempro Protection Group Investigators** conduct the bulk of claims investigations. They personally contact the policyholder, and often conduct on-site investigations of the accident scene when appropriate.

The investigation process typically will include employer interviews, taking of statements from witnesses, injured worker, and other parties. Our investigators seek to establish any information or fact which may be relevant to the claim including the history, and background of the injured worker. Outside factors which may have an influence on the claim, or other credibility issues might also be explored.

An objective report, based on fact, and supported by documented evidence, provides you with pertinent information necessary to consider when making a determination on the claim. Supportive documentation gathered for you may include payroll, attendance records, employment application, and other personnel records, as well as any company policies, and procedures. Credibility issues may be supported by other external witness statements, such as past employers, friends, relatives, or by other documents that might include items such as police or court records.

## COMPENSABILITY INVESTIGATIONS

### CIRCUMSTANCES

You may need an investigation in these circumstances:

- Questions of compensability or responsibility
- Conflicting information in reports
- Questionable medical issues
- Potential for financial recovery from a Third Party

With the proper investigation. This will provide all the support necessary to ensure each client gets the maximum return on their investment, and the greatest yield from the dollars spent on claims examination.

