

CLAIMS INVESTIGATION PROCEDURES



Claims - Investigations Procedures

GOOD RESULTS DEPEND ON GOOD CASE
PREPARATION

The purpose of any investigation is to gather information which is either:

1. Obviously relative to the claim, or
2. Potentially relative to the claim

Know the history of the case and the issues to be resolved. Most importantly, know as much as possible about your subject before you begin the investigation. You need to know the type of injury, body part involved, current medical condition or diagnosis, physical limitations or restrictions (use of cane/crutches, etc). and have a good physical description of the worker. Additionally, know the coverage and limitations of the insured's policy.

Investigations

An investigator must have a curious nature and an open mind when conducting interviews.

AI

Compensability Investigations

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. 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.

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

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.

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, and 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.

Investigations are appropriate when there is visual need for in-person, on-site investigations in order to gather the information necessary for claim decisions, or when in person interviews are indicated. Most attorney represented worker interviews are conducted in person.

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.

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