



Results

Causation Investigation Coverage Areas

Onsite causation assessments are provided in the following states:

- Florida
- Georgia
- Iowa
- Illinois
- Indiana
- Kansas
- Michigan
- Minnesota
- Missouri
- Nebraska
- North Carolina
- Oklahoma
- South Carolina
- Tennessee
- Virginia
- Wisconsin

All other states are assessed by use of live-streaming videos. These videos are used for ergonomic assessments, utilizing a third party to gather video of an injured workers tasks performed during the course of work. A causation investigator analyzes the video and formulates an ergonomic report based on the video and additional information obtained from our insured.

What are the Results?

An estimated \$6.8 million in loss avoidance* was reported for 2020. As a business owner, this means that your workers' compensation claims are being properly investigated and are proven to be the result of a work-related condition.

* Based on internal calculations. Results are not guaranteed, and every causation investigation is unique.

CAUSATION ANALYSIS AND INVESTIGATION

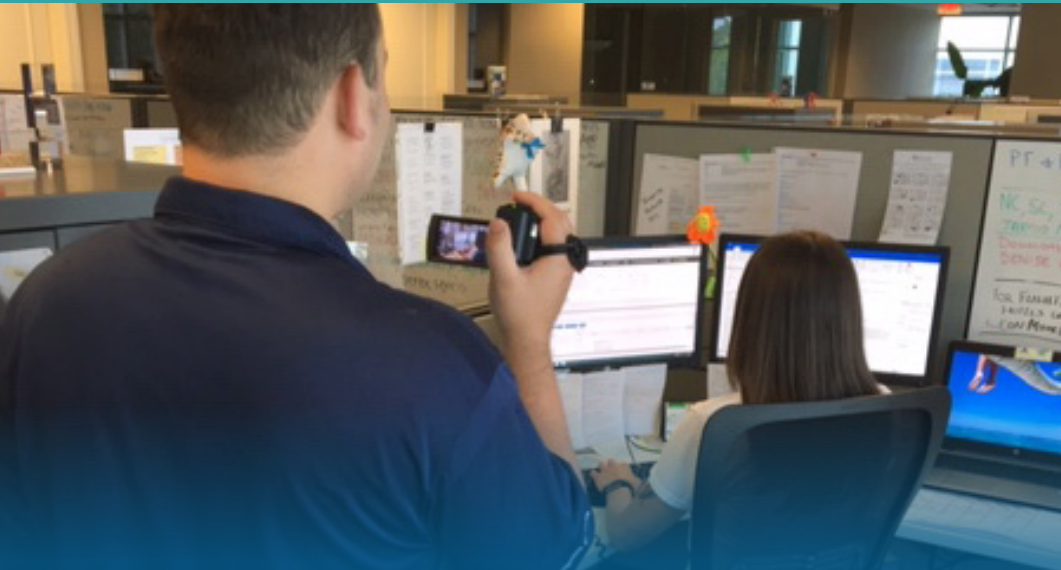


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Causation Pitchbook - 02/2021



What is a Causation Investigation?

A causation investigation is a process that examines and evaluates an injured employee's work environment and their specific work practices, and then relates those risk factors to the injury reported. Causation investigators look for evidence that supports that a workplace injury resulted from a work-related condition.

The goal of a causation investigation is to verify the facts surrounding an injury. The information obtained is provided to the claim representative and may be submitted to medical resources to assist them in making an informed decision regarding compensability of the claim.

Scope of the Causation Investigation

The causation investigation encompasses a wide variety of investigative methods, including:

- Ergonomic (repetitive motion injuries)
- Environmental disease
- Subrogation
- Traumatic and complex injuries
- Return-to-Work

All investigations are requested by a claim representative or initiated by our automated early detection model. An automated flag for review is triggered, and an investigation is conducted to assess the potential cause of the injury/illness. Here are more details about the process:

- Job tasks may be videotaped and a detailed report is compiled using facts obtained during observations

- The report and video are submitted to the Claim representative
- The report and video may be submitted to a qualified physician in determining compensability
- Recommendations may be provided for claims investigated and accepted as compensable
- Expert testimony may be necessary for litigated cases

Ergonomic Evaluations

Ergonomic evaluations account for 80% of all investigations completed by Causation Investigators. Facts are obtained from credible sources, including the policyholder and injured worker, to review for musculoskeletal disorders. The American Medical Association Guide to Disease and Injury Causation is used when assessing occupational and non-occupational risk factors using frequency, postural deviation, forceful exertions, sustained work tasks and environmental risk factors observed.

Investigational tools that justify and quantify ergonomic results: force meter, Measures Lite App, video camera, stop watch.

Environmental Disease Investigations

Environmental Disease investigations take place when injuries such as hearing loss, air contaminant related injuries (asbestos, silicosis, metal fumes, solvents, etc.), mold related cases and reported cases of skin dermatitis (skin rash) are reported. Information is obtained from the policyholder, such as Safety Data Sheets (SDS), medical monitoring, prior air/noise reports, ventilation documents, and other credible information.

Subrogation Investigations

Subrogation investigations are completed based on material or equipment deficiencies that impact a reported injury. They focus on deficiencies, such as machine guarding, machine design, inadequate safety and operator literature. The written report aids in providing direction for pursuing litigation against a third party.

Traumatic and Complex Injury Investigations

Investigation for injuries that may be traumatic, such as slips/falls, head/back injuries, lower extremities, etc., are initiated when "red flags," such as date of the injury, lack of personal insurance, witnesses, submission of a claim after termination. The National Insurance Crime Bureau (NICB) is utilized as a credible resource for this type of claim.

Return-to-Work

Return-To-Work consultations are focused on developing job duties, alternative duty positions and job modification of a designated work station that allows the injured worker to return to work. Benefits of a return-to-work consultation may include:

- Assisting the policyholder with developing work tasks that comply with recommended work restrictions
- An ergonomic evaluation with job video to provide working conditions and expectations to a physician