GALLAGHER BASSETT



PREMIUM SERVICES FOR THE CONSTRUCTION CLIENT

STEPUP IMMEDIATE RESPONSE AND FOCUSED FILE REVIEW PROGRAMS

STEPUP NATIONWIDE CONSTRUCTION INCIDENT IMMEDIATE FIELD INVESTIGATION

The StepUp program collaborates with investigative vendor partners to establish a network of trained and ranked investigators across the U.S. The Advanced Construction Investigators (ACIs) undergo specialized training focused on construction site scene investigation and statement-taking. Upon completing the course and passing the exam, vendor investigators earn the ACI designation and become eligible for inclusion in our heat map and available for local deployment. When an incident occurs on a construction site, every second is crucial. With just one call, the nationwide StepUp program swiftly dispatches an ACI to your location. The entire process is meticulously overseen by an experienced GBTS construction site investigator, ensuring a thorough inquiry and prompt reporting. This highly coordinated premium program is designed to deliver comprehensive and timely incident investigations.

CASE STUDY: INJURED WORKER IMMEDIATE RESPONSE

Upon receiving a call from a StepUp program partner regarding an incident involving an injured worker who had fallen from the roof while stepping onto a ladder, we promptly dispatched an investigator, who arrived on the scene within an hour and a half. Our experienced oversight investigator advised the ACI en route to the scene regarding the incident and the necessary statements, photos, and evidence to be collected.

Upon arrival, the investigator conducted interviews with witnesses and the foreman at the site. The witnesses stated that the injured worker had fallen from the roof while stepping onto a ladder, which had caused the ladder to shift. He was subsequently transported to the hospital by ambulance.

Additionally, the investigator visited the injured worker in the hospital. The injured worker had sustained a fractured hip.

The investigator obtained a statement from the injured worker in the presence of his union representative. The injured worker said that while he was stepping from the roof to the ladder, the ladder shifted, and he fell to the ground. He stated that while he had always tied off his ladder in the past, in this instance, upon moving the ladder, he chose not to tie off because the anchor point, which he had installed himself, was too far away.

The scene investigator discussed the results with the oversight investigator to determine any immediate follow-up, and an incident report was provided to the client within 24 hours and followed by a full final report.

CASE STUDY: THIRD-PARTY CLAIMANT IMMEDIATE RESPONSE

Upon receiving a call from a StepUp program partner regarding an incident at a site where they were delivering cement, we promptly deployed an investigator to the location. En route, the ACI was informed that the incident involved our client's cement truck, which had not utilized a flagman, backing into a parked car. The injured party was having lunch by his parked car when he was pinned between his car and a dumpster, allegedly injuring his knees. Upon hearing the man's distress, the cement truck driver pulled forward, releasing the pinned individual.

Upon arrival, the investigator took statements from witnesses and the cement truck driver. The investigator also collected documentation from the site office.

The investigator maintained communication with the oversight investigator, providing updates and awaiting further instructions. The following day, the investigator proceeded to the home of the injured party to obtain a brief statement and, within 24 hours, provided an incident report to the client containing the status and efforts to date.

The dispatched ACI, with StepUp oversight, made several trips to the area to gather updated documentation from the site. The investigator again visited the third-party claimant. At this time, we learned that he was out on workers' compensation indefinitely, and the third-party claimant provided us with his attorney's card. Upon completion of all open items, a final report was provided to the client, and we made recommendations immediately to follow up with a social profiling online tracking (S.P.O.T.) report and surveillance.

A S.P.O.T. advanced social media report on the injured party and his wife was suggested, along with surveillance. The S.P.O.T. report revealed that the injured party was married, and past activities with his children were visible through social media. Surveillance was conducted within a week, capturing video of the injured party actively playing with his children and walking while carrying a children's battery-operated ride-on vehicle with no apparent difficulty or use of supportive devices or braces.

The claim is ongoing. It is believed that this immediate response and the surveillance video obtained will have a significant impact on the potential damages assessed for this claim, which is now in litigation.

FOCUSED FILE REVIEW

At the recent RIMS conference, we engaged with a Gallagher Bassett (GB) client who expressed concerns about several outstanding cases that remain unresolved and appear unlikely to be settled favorably. In response, we proposed a thorough review of these cases to identify potential investigative opportunities that could lead to more positive outcomes. This collaborative effort led to the development of our new premium service offering: Focused File Review.

Focused File Review represents a proactive and strategic approach to resolving challenging claims. By combining thorough case reviews and our targeted investigative techniques, we aim to provide impactful information and insights to our clients to aid in the decision process, allowing them to close cases more effectively and favorably.

CASE STUDY: CALIFORNIA CLAIMANT – FOCUSED FILE REVIEW

In an auto incident involving our insured vehicle and two other vehicles, the claimant's vehicle was between the two other vehicles and was struck in the front and rear end. The claimant indicates specific limitations. There was no recent investigative activity on the file, and in a meeting with the GB RM and the client, we recommended a S.P.O.T. – our advanced social media offering. Based on the results of that S.P.O.T., we also recommended a S.P.O.T. on the claimant's husband, where we found video posts of the claimant actively dancing in the sand. Based on these results, we recommended surveillance in California through our vendor partners with our oversight. The surveillance results also indicated that the claimant was outwardly mobile, lifting and reaching with no restrictions or supportive equipment observed. We provided these results to the GB client, who advised us that the results obtained through both the desktop and surveillance investigative efforts will assist with an improved outcome for the claim.



FOR MORE INFORMATION REGARDING OUR INVESTIGATION SERVICES, PLEASE CONTACT:



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