

School: ATEC – Claims
Course: Tools and Techniques for Investigating New Claims
Faculty: Chris Puetz, Senior Training & Development Specialist, CBCS Inc.

Summary

Chris Puetz's course, "Tools and Techniques for Investigating New Claims," provides comprehensive guidance on investigating workers' compensation claims. With 22 years of experience in the claims industry, Puetz emphasizes the importance of thorough and unbiased investigations to ensure fair and effective claim handling.

The course begins by outlining the primary learning objectives, which include understanding state regulations, statutes, and case laws; identifying key elements of initial and subsequent investigations; utilizing impactful tools and techniques; securing unbiased information; and reducing fears and anxieties for both employers and injured associates.

Puetz stresses the necessity of pre-investigation research, highlighting the importance of familiarizing oneself with state regulations, statutes of limitations, and reporting guidelines. This foundational knowledge directs the investigation process and helps determine the approach for each claim. Key elements of a basic investigation include common defenses under the Workers' Compensation Act, such as intentional injury, safety rule violations, intoxication, timely reporting, force play, aggression, and medical causation. Additionally, verifying the employer-employee relationship is crucial.

One of the critical components of an effective investigation is three-point contact, involving the employer, employee, and medical provider. This approach ensures comprehensive fact-gathering and supports the determination of claim compensability. Puetz advises adjusters to conduct these contacts as soon as possible, ideally within the same day of receiving the claim. Thorough preparation before making any phone calls is essential to ensure a productive investigation.

The employer investigation focuses on verifying employment status, gathering detailed information about the injury, and understanding the job duties and environment. This information helps build a clear picture of how the injury occurred and whether it is compensable. Puetz also emphasizes the importance of obtaining wage information promptly to avoid delays in benefit payments.

The employee investigation aims to build a rapport with the injured worker while collecting detailed information about the injury. Recording statements is recommended, especially when there are disputes or inconsistencies in the facts. Puetz highlights the

need for a structured approach to questioning, breaking down the investigation into manageable sections to ensure all relevant information is obtained.

Medical contact is another vital aspect of the investigation process. Puetz advises adjusters to establish a reliable point of contact at the medical provider's office for ongoing updates. Obtaining medical records and intake notes is crucial, as they often contain detailed information that can support or refute the claim. Reviewing medical records consistently is essential to identify any changes or new information that may impact the claim.

Subrogation, or identifying negligent third parties responsible for the injury, is another important aspect of claims investigation. Puetz explains the need to gather evidence, such as photos, maintenance records, and witness statements, to support subrogation claims. He also emphasizes the value of securing video evidence when available.

Throughout the course, Puetz underscores the importance of empathy and advocacy for injured workers. Simplifying terminology, demonstrating understanding, and actively listening to the injured worker's concerns can significantly impact the claims process's success. Adjusters should strive to build positive relationships with both employers and injured workers, ensuring a fair and transparent investigation process.

In conclusion, Chris Puetz's course equips adjusters with the tools and techniques necessary for effective claims investigation. By emphasizing thorough preparation, unbiased fact-finding, and empathetic communication, adjusters can navigate the complexities of workers' compensation claims and achieve successful outcomes for all parties involved.

Learning Objectives

1. Understand applicable state regulations, statutes, and case law relevant to workers' compensation claims.
2. Identify key elements of initial and subsequent investigations to determine claim validity.
3. Utilize various tools effectively during the investigation process to aid decision-making.
4. Learn techniques to gather unbiased information and conduct thorough investigations.
5. Employ methods to reduce fears and anxieties for employers and injured associates during the claims process.

Primary Takeaways

1. Knowing state regulations, case laws, and statutes is crucial for guiding the investigation process.
2. Effective investigations require thorough three-point contact: employer, employee, and medical.
3. Recording statements and gathering comprehensive details are essential for unbiased fact-finding.
4. Advocacy and empathy towards injured workers enhance the investigation process and build trust.
5. Subrogation and ongoing review of medical records are vital components of a successful claim investigation.

Course Outline

- 1) Introduction
 - a) Overview of Chris Puetz's background and experience
 - b) Importance of investigations in workers' compensation claims
- 2) Learning Objectives
 - a) Review state regulations, statutes, and case law
 - b) Key elements of investigations
 - c) Impactful tools for decision-making
 - d) Techniques to secure unbiased information
 - e) Reducing fears and anxieties
- 3) Understanding Regulations and Case Law
 - a) Importance of pre-investigation research
 - b) Statute of limitations and reporting guidelines
 - c) Apportionment rules and ISO reports
- 4) Basic Investigation Elements
 - a) Common defenses under Workers' Compensation Act
 - i) Intentional injury, safety rule violations, intoxication
 - ii) Timely reporting, force play/aggression, medical causation
 - b) Employer-employee relationship
- 5) Tools for Effective Investigation
 - a) Three-point contact (employer, employee, medical)
 - b) Determining compensability
 - c) Recorded statements and necessary questions
 - d) Translators and handling language barriers

- 6) Conducting Employer Investigations
 - a) Importance of initial contact
 - b) Fact-gathering: who, what, when, where, why, how
 - c) Wage requests and discrepancies

- 7) Conducting Employee Investigations
 - a) Building rapport and relationships
 - b) Structured fact-gathering approach
 - c) Recording statements and handling sensitive information

- 8) Medical Contact and Investigation
 - a) Importance of finding the right contact in medical offices
 - b) Requesting and reviewing medical records
 - c) Handling ongoing medical investigations

- 9) Attorney Involvement and Subrogation
 - a) Managing claims with attorney representation
 - b) Identifying and documenting subrogation opportunities
 - c) Securing witness statements and additional evidence

- 10) Advocacy and Empathy
 - a) Treating injured workers with empathy and respect
 - b) Simplifying terminology and communication
 - c) Proactively addressing fears and anxieties

- 11) Summary
 - a) Importance of thorough and fair investigations
 - b) Continuous review and follow-up
 - c) The role of empathy and advocacy in successful claims handling

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