



# CAUSATION

## ANALYSIS AND INVESTIGATION

### What is a Causation Investigation?

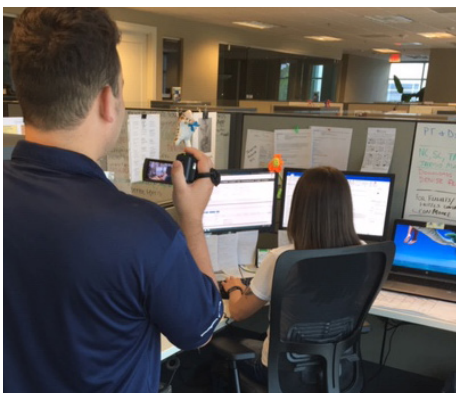
A causation investigation is a process that examines an injured employee's work environment and work practices, and then relates those risk factors to the injury reported. Causation investigators look for evidence that supports that a workplace injury resulted from a work-related condition.

### Causation Process

All investigations are requested by a Claims 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. Information obtained may be submitted to medical resources to assist in making a decision on claim compensability.

Additional details:

- Job tasks may be videotaped, and a detailed report is compiled using facts obtained during observations.
- The report and video are submitted to the Claims 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 include force meter, Measures Lite App, video camera and stop watch.

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### 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 there are “red flags” as to the cause or when further information is needed to understand the factors that led to the injury.

## Results



### 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.

### Our Team

With more than 60 years of combined career experience, our staff includes a Doctor of Chiropractic Medicine, Masters in Public Health, Certified Professional Ergonomist, Certified Safe Patient Handling Associate and Certified Safety Professionals.

### What Are the Results?

An estimated \$26 million in loss avoidance\* was reported for 2021. 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.