



How SIU and Causation Strengthen the Claims Process

Behind the Scenes

Together, our Special Investigation Unit (SIU) and Causation teams help strengthen the claims process by ensuring decisions are fair, timely and grounded in evidence — protecting policyholders, safeguarding premium dollars and delivering accurate, trustworthy outcomes.

Who	What	When	Why	How
SIU	SIU	SIU	SIU	SIU
Investigators, legal professionals, law enforcement partners (when appropriate)	Investigates suspicious claims to help prevent fraud and waste	When red flags appear, details conflict or something doesn't add up	Protects customers by detecting and investigating fraudulent activity that can raise premiums	Protects honest policyholders from the cost of fraud and abuse
Causation	Causation	Causation	Causation	Causation
Certified Professional Ergonomists (CPE), Certified Industrial Hygienists (CIH), Certified Safety Professionals (CSP)	Confirms if injuries or exposures were work-related using expert, evidence-based analysis	When an injury's cause isn't clear and expert insight is needed to separate work-related factors from non-occupational or pre-existing conditions	Ensures claim decisions are accurate, consistent and resolved accurately while safeguarding the policyholder's premium dollars	Supports fast, fair and fact-based claim decisions so injured workers receive the right benefits at the right time

For more information, visit AFGroup.com.