

Our regional teams of **experienced investigators** help ensure that workers get the benefits they're entitled to and that employer funds are protected.

In our business, making accurate claim decisions is critical. Getting the facts straight protects workers, ensures fair premium rates for our policyholders, and produces better claim results. But sometimes the facts aren't clear, and that's where SAIF's investigation services come in.

Getting the facts

Questions of compensability, conflicting information in reports, medical questions, third-party potential—any of these may alert our claims adjusters to the need to investigate.

Field investigators

Most workers' comp investigations establish the facts of a claim or help determine when a worker is ready to return to work. Our professional investigators do that through information gathering, field investigations, activity checks, surveillance, and third-party investigations.

Special investigations unit

In rare cases, SAIF uses specially-trained investigators to reconstruct accident scenes or collect evidence that establishes whether there's fraudulent activity. SAIF's special investigations unit (SIU) is the team dedicated to these highly technical investigations.

Forensics

In a forensic investigation, we apply the principles of accident reconstruction to known facts to help confirm or rule out the various accounts of what happened. Our forensic investigator is certified by the Accreditation Commission for Traffic Accident Reconstruction.

Fraud

When a crime is suspected, we conduct a fraud investigation. Investigators follow leads, gather evidence, and when appropriate, present information directly to the district attorney in the county where the alleged crime occurred. The district attorney decides whether or not to prosecute. SIU's fraud investigators are certified fraud examiners.

Background

Background investigators provide research when there are red flags or questions about compensability or concerns about activities. They pull information from traditional data sources (i.e., DMV records) and from social media and open source platforms when it impacts the management of the claim.



Learn more

If you'd like to learn more about the role of investigations in claims management, visit saif.com/fraud, or call us at **800.285.8525**.