Claims Handling Perspective

By Steve Norseth

Notice of Construction Site Injury Claim

1. Communicate with Insured
2. Pre-suit
3. Suit
    a. Retain Defense

Policy

1. Coverage
    a. Employee
        i. L&I Exclusivity
2. Limits available
    a. Severe injury Excess Letter
3. Modifying Endorsements
4. Other Insurance

Investigation

Trade

1. Contract
        a. Additional Insured Obligation
            i. Additional Insured File

Allegations

1. Injury
        a. Expert
            i. Confirmation of Injury/Records
            ii. Cause of Injury
        b. Related to the Insured Operations

Application of Coverage

1. GL in Place

Valuation

1. Extent and Severity of Injury
2. L&I Involvement

    a. Disability Rating
3. Permanency
4. Earning Capacity
5. Re-training
6. Loss of Consortium
7. Claimant Share of Liability
8. Insurer Costs to Resolve
9. Contribution from Other Parties

Settlement

1. Pre-mediation
2. Mediation
3. Trial