



Case Study: National Insurance Carrier Utilizes Medical Canvass To Uncover Complete Treatment History

Client:

Top 10 P&C National Insurance Carrier, specializing in Workers' Compensation

Challenge/Issue for Client:

Claimant was seeking damages for an unwitnessed slip and fall. Carrier had set reserve above \$450,000 and noted that a major surgery would be required for the alleged injury.

Solution:

Client utilized INTERTEL for a Medical Canvass to obtain a more complete claimant medical history. We did an expansive search for several facility types near the claimant's home and work addresses.

Benefit:

This solution was the right choice because it was a minimal expense for high value claim and had the potential to uncover information that could help the adjuster better manage the claim.

Result:

INTERTEL was able to confirm many treatments including three treatment dates at an ER office for an unrelated injury after the alleged DOL. This treatment was not previously disclosed to the insurance company. The carrier was able to leverage this information and obtain medical records from the ER office early in the process and resolve the claim quickly for a substantially lower amount than the original reserved amount.



Utilizing INTERTEL's Medical Canvass enabled our client to see this claim in totality, including what they may not have known until much later or not at all. The insurance company was very happy with the positive impact on the settlement amount but also the timeliness of the data INTERTEL provided, as it avoided significant legal expenses and internal staff time commitment.



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