

Understanding the First Step Claimant Interview

By: Liam M^cGrath B.Kin., CK

In the past, while working as a Kinesiologist at a resort/health club, I have dealt with clients trying to overcome their injuries. With that experience, I quickly realized that as much as people say that they want to rehabilitate themselves, there are some who just don't care to do so. This has given me the opinion that for some, it is much easier for them to sit back and enjoy the ride rather than put in some effort in helping themselves. This in part, is why the Initial Step Claimant Interview was created.

The Initial Step Claimant Interview is first and foremost the relationship builder between the insurance company's adjudicator or adjuster and the injured claimant. Some are new to the claims process, while others may have heard of the "Big Bad" experiences that divide, hamper, or strain relationships. By sending an impartial professional to the injured party's home at the onset of a claim, it allows them to meet with someone in their own surroundings, which increases their comfort level – lowers their guard.

This in turn helps you, the adjuster/adjudicator, in securing as much information as possible with a face – a potential visual component thus leading to a better understanding of the nature and legitimacy of the claim presented.

Aside from the usual comprehensive background information secured, the Initial Step interview takes note of how that claimant interacts with their surroundings. We are able to provide this service as all our professionals have the appropriate background in Human Kinetics and are trained in interview techniques. This lets the interviewer not only listen for auditory clues as to the severity of the injury, but it allows for visual interpretation of a claimant's actions.



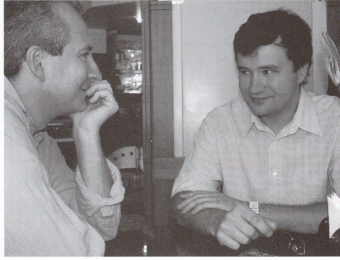
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By visual interpretation of actions, we can observe:

- If their gait pattern is consistent (i.e. if they limp, are they limping with the appropriate leg for the injury)
- If they claim they cannot sit for long periods of time, what is their posture like?
- Social and leisure activities that are evident.
- How many stairs are in their home and how do they maneuver around their home.
- An overview of the entire makeup of the household

There are a plethora of visual possibilities depending on the nature and mechanism of injury.

By having a professional kinesiologist perform the interview, it will allow the interviewer to understand the mechanism of injury or complaint to a greater extent than an informal



questionnaire. This is because the kinesiologist can ask questions relating to the injury or complaint and immediately compare the responses. In the case of a car accident, by asking where they were sitting, how they were holding the wheel, and then determining if the mechanism of injury is consistent with what they are stating. Also, for example if a person states that they were driving but claim right side shoulder injury in a frontal or rear impact, that isn't consistent with where the shoulder belt would have caused the injury. With respect to work related accidents, a full description of how they said the injury happened compared to initial responders, reports and claimed injuries, is an effective tool.

The Claimant Interview can be looked at as a preemptive strike before a STD claim turns into LTD benefits. By having this qualified interview done promptly, not only does it provide the claimant with a sense of comfort that the

insurance provider is doing something for them, possibly even showing to them that they have a voice and they matter as a person, it also allows for educated recommendations to include if immediate surveillance is needed.

Also, as an objective and sincere extension of the claims representative, we provide a complete summary and observation of the health and daily activity of the client so that better decisions for future assessments can be made.

As stated, the major advantage of the Claimant Interview is that it has built a relationship. Therefore, a door has already been opened, whereby a second or strategic follow up interviews can be completed to observe and record progress in the recovery of the injured party during the transition between STD to LTD. Again, future assessment recommendations are made, which might save some costs on external examinations and may assist in resolving this claim wherein legal counsel is not retained or required at anytime during the process.

If surveillance is completed, then it allows

for the interviewer to compare mannerisms and actions of the claimant that they have seen first hand to the video, possibly as part of a **Kinesthetic Video Analysis**. A separate article is available on this service if required.

The Initial Step Claimant Interview is a proven effective tool - to build relationships, provide recommendations and with the benefit of saving the insurance company some potential and needless costs, while providing a papered claimant with a face.

*Liam McGrath is a Certified Kinesiologist with experience in the area of injury rehabilitation. He is the Managing Director of **IDEA**, a globalONYX partner. **IDEA** specializes in serving the insurance and corporate industries. This is his second in a series of articles explaining the benefits of Kinesiology and how it relates to the insurance industry.*

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