

IMMEDIATE RESPONSE INVESTIGATION LEADS TO SIGNIFICANT CLAIM REDUCTION



CLIENT SUMMARY:

Gallagher Bassett (GB) Investigations partnered with a construction materials and infrastructure services company that supports large-scale paving, aggregates, and construction operations throughout the Northeast to address a third-party liability claim involving an alleged crush injury to the claimant’s leg. The claim presented significant financial exposure and urgency, with concerns regarding the legitimacy of the reported physical limitations and escalating projected legal costs. GB was engaged to deliver rapid, actionable intelligence to accurately assess exposure and support an informed, defensible resolution strategy.

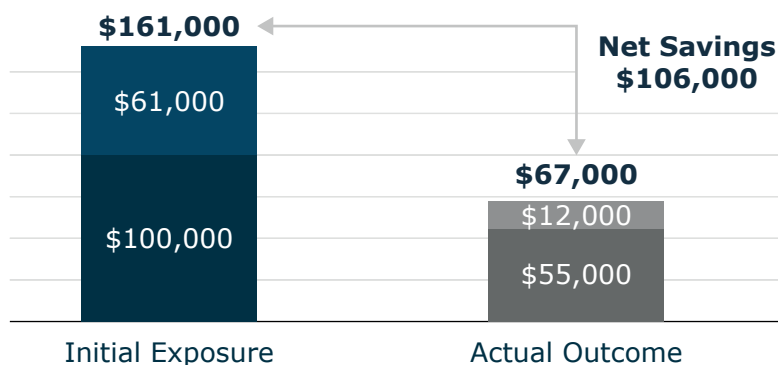
OUR SOLUTION:

GB was immediately engaged to conduct an Immediate Response Investigation, deploying experienced field investigators to quickly secure critical facts while conditions and memories were fresh. Our investigation included:

- Prompt on site inspection of the incident location
- Witness statements to establish context and validate injury claims
- Early claim analysis, leveraging GB’s investigative expertise

Based on red flags identified during the field investigation, GB recommended urgent surveillance to assess the claimant’s reported physical limitations and activity level. Surveillance was initiated immediately to capture time-sensitive behavior.

FINANCIAL RECOVERY & EVIDENCE:



Key Evidence:

Surveillance captured the claimant carrying large boxes and toys within days of the alleged injury—activity inconsistent with the claimed crush injury and reported limitations.

Return on Investment (ROI):

- The client saved approximately \$7.83 in avoided costs for every dollar invested, equating to an ROI of nearly 783%.

- Legal Costs
- Claimant Demand
- GB Investigation
- Revised Settlement

POINTS OF SUCCESS:

- **Speed to Action:** The Immediate Response Investigation preserved critical evidence and shaped early claim direction.
 - Contributed to a **66% reduction in total exposure** (from **\$161,000** to **\$55,000**).
- **Strategic Surveillance:** Timely recommendation led to compelling video evidence.
 - Supported a **45% reduction versus the initial demand** (from **\$100,000** to **\$55,000**).
- **Credible Documentation:** Field findings supported negotiation leverage.
- **Cost Control:** Both the settlement value and anticipated legal expenses were reduced.
- **Avoided litigation spending:** Up to **\$61,000** in anticipated legal costs avoided through early, targeted investigation and swift settlement.
- **Overall savings:** **\$106,000** total cost avoidance at an investigative investment of **\$12,000**. Enabled a resolution of **\$55,000** versus **\$161,000**.
- **ROI (net): ~783%**
- **Savings-to-Investment-Ratio (gross): 8.83** (i.e., **\$8.83** avoided per dollar invested).



Learn more about how GB provides specialized investigation solutions to help businesses prevent, manage, and mitigate the impact of risk.

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CONCLUSION:

This case demonstrates the measurable value of early investigative intervention. By combining immediate field response, expert claim analysis, and targeted surveillance, GB delivered actionable evidence that significantly reduced financial exposure. The client achieved a favorable settlement outcome, avoided prolonged litigation, and realized a substantial ROI.

GB's investigations team continues to help clients mitigate risk, uncover facts, and drive defensible outcomes when it matters most.