



**EXPERTISE.
INTEGRITY.
RESULTS.**

INVESTIGATIVE SERVICES

The Investigative Services practice of Alan Gray, Inc. is capable of investigating the most complex casualty losses with a focus on protecting the interests and assets of clients. Comprised of both staff adjusters and a network of highly-trained independent adjusters, the group is licensed, experienced and qualified to perform a variety of claims investigations and other related investigative work. Typical clients include insurance carriers in the United States, international insurers and syndicates, law firms and companies with Self Insured Retentions (SIRs).

Investigative Services Can Include:

Conducting investigations, interviewing insureds, witnesses and claimants, and securing signed or recorded statements

Supplying photography and prepared accident scene diagrams

Obtaining medical authorizations and/or reports and verification of lost wages on bodily injury claims

Evaluating damages and providing specific settlement recommendations

Negotiating settlements directly with claimants or attorneys

Evaluating the scope of property damage

Arbitration and litigation support including expert witness testimony

Typical Investigations

- Automobile
- General liability including construction site accidents, construction defects and lead paint
- Professional healthcare liability focusing on physicians, hospitals and nursing homes
- Social services liability
- Products, liquor and amusement ride liability

Specialized Investigations

- Pre-trial work and background checks with ISO ClaimSearches
- Investigations where potential fraud exists

Sample Engagements:

○ A claim was brought against an insured condominium association alleging a plaintiff fell off a deck while leaning against a handrail that became dislodged. During the course of the investigation, Alan Gray, Inc.'s staff adjuster determined that the plaintiff had actually fallen from a ladder into the handrail. Based on the investigation, a nominal settlement was negotiated by the client.

○ A liquor liability claim was brought against an insured restaurant after a motor vehicle accident occurred in which the driver was charged with operating under the influence of alcohol and seriously injuring the driver of another vehicle. The intoxicated driver pled guilty, stating that he consumed alcohol at the insured's restaurant. Alan Gray, Inc.'s staff adjuster located and interviewed several witnesses who confirmed the guilty driver had not been at the insured restaurant on the night of the accident. The establishment where the driver had consumed alcohol was identified and placed on notice of their potential liability. The claim against the insured restaurant was successfully denied.

○ During the course of a special investigative assignment, Alan Gray, Inc.'s staff adjuster met with an insured and was given several invoices citing work done for a substantial water damage claim. After closer inspection, several irregularities were detected and the contractor named on the documentation was located and interviewed. The contractor admitted he did not complete the work as submitted and signed a statement for the adjuster. The investigation resulted in the claim being denied, saving the client a significant amount of money.

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