

The Sibley Report

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...the place to find valuable information to help make your job and your life easier! If you have a topic idea please call Angela Veri our Director of Customer Relations. Sibley & Associates is a national disability management firm with over a decade of experience, nearly 300 staff/consultants and state-of-the-art technology.

Insurer Examinations - Reference Tool

In anticipation of the upcoming legislative amendments that will remove the DAC system, this issue of the Sibley Report provides an overview of the Insurer Examination.

An **Insurer Examination or IE** is an objective medical assessment performed at the request of the insurer or lawyer to provide an objective review of the client's injury/disability and necessary treatment. It may guide or influence the insurer's decision to continue or discontinue benefits or to consider another treatment approach.

The **IE process** includes a detailed interview and history review with the client, as well as a complete physical exam. The **IE report** provides an overview of the client's injuries, as well as the extent of the injuries and expected treatment/recovery duration. For example, the report should include:

- Summary of the client's accident history.
- Comment on whether the injuries/disability resulted from the type of loss suffered.

- Comment on the impact (if any) on a pre-existing disease or disability.
- Comment on the client's current and future treatment.

Prior to examination, the assessor should review all medical information on file. This enables the assessor to provide a more accurate report based on the client's specific situation. It also enables the assessor to cross reference any inconsistencies, etc.

Recommended **pre-examination information** includes:

- Causation/incident details, outlining the event that resulted in the IE referral.
- Outline of the specific questions you, as the insurer or lawyer, would like answered.
- Medical history or reports.
- Case notes.

IE duration is about 45-60 minutes for physical IEs (e.g. Ortho, Physiatry) and much longer for non-physical IEs. For example a neuropsychological assessment can be 4-6 hours spread over a couple of days. For the range of assessors, please see the attached **Medical & Healthcare Specialists Directory**.

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