

## J.D. WESSON & ASSOCIATES, INC.

Claim Professional,

I would like to take a few minutes and introduce our organization to you and your staff. As a former insurance professional, I know firsthand the challenges in finding a quality insurance investigative firm.

For this reason, I founded J.D. Wesson & Associates, Inc., a professional investigative services organization. We bring a cadre of experience to the insurance investigations arena:

- ◆ Field Claim Adjuster, multi-line with a national commercial carrier, with primary focus on worker's compensation.
- ◆ Field Claim/Special Investigations Unit Regional Supervisor for national commercial carrier, with primary focus on worker's compensation.
- ◆ Director of the Special Investigations Unit for a national commercial carrier, with primary focus on worker's compensation.
- ◆ 240 years of combined law enforcement experience working as investigators.
- ◆ Adjunct faculty community college instructor, teaching criminal & civil investigations.

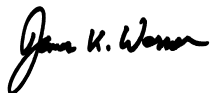
In addition to our investigative experience, we also provide training expertise on suspicious claim investigations and Department of Insurance Fraud Unit compliance.

**J.D. WESSON & ASSOCIATES, INC.** employs a group of 42 professional insurance investigators throughout California and Oregon. Since many of these investigators have former insurance investigative experience, we bring tremendous insight to our work product. We have a personal commitment to excellence for all work performed and customer satisfaction is the most important focus within our group.

***Our mission is to provide quality investigative services in order to assist our customers in the mitigation of their claims.***

We truly look forward to working with you and your staff to provide outstanding investigative services.

Sincerely,



Jim Wesson

## STATEWIDE CA COVERAGE



**Coverage throughout the State of California**

**Spanish speaking personnel available**

**Fraud investigative specialists**

## ASSIGNMENTS

Email assignments to:  
[Assignment@jdwesson.com](mailto:Assignment@jdwesson.com)

Fax Assignments to:  
619.374.2823 510.217.6531 707.255.6100

Call-in assignments to:  
877.357.4272

3212 Jefferson St. Suite 206  
Napa, CA 94558  
Phone: 877.357.4272  
Fax: 707.255.6100  
Email: [info@jdwesson.com](mailto:info@jdwesson.com)  
CA License #: PI16264

**QUALITY CLAIM  
INVESTIGATIVE SOLUTIONS**

**J.D. WESSON  
&  
ASSOCIATES, INC.**



- ◆ Workers' Compensation  
AOE/COE
- ◆ Apportionment
- ◆ Subrogation
- ◆ SIU Investigations
- ◆ Activity Evaluation
- ◆ Surveillance
- ◆ General Liability Auto

## AOE/COE INVESTIGATIONS

When it comes to evaluating a worker's compensation claim, the main thrust for a claim examiner or Law Firm is to have quality information in a timely manner, so they can make an informed decision.



Our compensability investigations focus on just that. Our investigators are trained and skilled in the art of interviewing, scene investigation, and accident

causation, followed-up by thorough documentation.

We use state of the art recording equipment, digital cameras, advanced computer systems, and quality customer service to accomplish this. We are truly your eyes and ears in the field.

When a worker is injured, primary focus is placed on their health and welfare. An in depth investigation of a serious accident can reveal many things, which may be valuable to the claim examiner and the employer.

## SUBROGATION INVESTIGATIONS

Our investigators are trained to seek out causation issues and identify if there is a third party recovery potential. If a third party opportunity is discovered, we immediately communicate this to the claim examiner or attorney.

We secure that opportunity with proper source identification, securing of recorded statements, photographs, video-taping, insurance determination, and evidence collection if applicable.



## SIU INVESTIGATIONS

From time to time, a claim examiner is assigned a claim where fraud is suspected. These claims can be extremely challenging, because of the dual responsibility of the examiner, civil and criminal.



Our firm specializes in the investigation of suspected fraudulent claim activity. We have investigative experts who have made a career of investigating

insurance fraud, and know the law thoroughly when it comes to handling these situations.

We work closely with the claim examiner, the Department of Insurance Fraud Bureau, and the local District Attorney's offices in the investigation of these matters.

## DATABASE INVESTIGATIONS

When evaluating any insurance claim, there are times when a claim examiner or attorney, needs more information about a claimant, witness, or other involved party.

It is at this time that quality background and database investigations become necessary. We have access to one of the most up to date database services available in today's market.



Our expert computer investigative specialists can obtain information on civil filings, driving history, property ownership, bankruptcies, judgments, WCAB filings, neighborhood demographics, and almost any public record, that is automated.

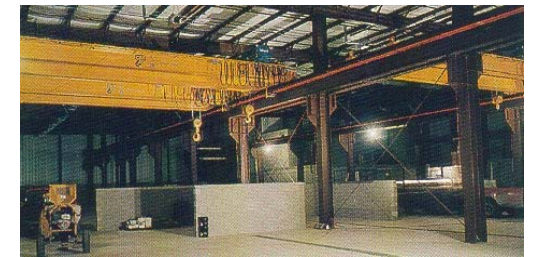
One of the most challenging areas of insurance claim handling is in Commercial Liability.

## LIABILITY INVESTIGATIONS

Our firm specializes in handling many types of liability investigations, such as:

- ◆ Construction Liability
- ◆ Slip & Fall
- ◆ Auto Liability
- ◆ Accident Reconstruction
- ◆ Product Liability
- ◆ Personal Injury

Our expertise in investigating construction site accidents and the ability to manage contractors, sub-contractors and union personnel has proven invaluable in handling these types of cases.



We have developed specific protocols for handling low impact auto and slip & fall investigations. These protocols involve detailed claimant questionnaires and physical evidence documentation. Utilizing our court certified forensic/accident reconstructionist and our direct contact with two of the most noted PhD. Bio-Mechanist in the U.S., we are able to offer a new dimension to full service liability investigations.

Our approach to mitigating liability claims has proven successful not only in California, but across the nation.

We guarantee timely response, open communication, state of the art photography/digital video depiction, computer aided diagramming, and comprehensive documentation.