# Claim Strategy Note

\*\*Claim Strategy Note\*\*

\*\*Introduction/Background\*\*

This claim strategy note summarizes the findings and recommendations for Claim Number GL-2024-0456, a general liability insurance claim filed by Patricia Rodriguez against Sunshine Cafe LLC on May 9, 2024. The incident occurred on May 5, 2024, when the claimant allegedly slipped and fell on a wet floor in the dining area due to allegedly inadequate warning signs.

\*\*Key Findings\*\*

1. The business placed "Caution: Wet Floor" signs after mopping the area, but their visibility and placement may have been inadequate.  
2. The claimant reported injuries to her right wrist and hip, which were diagnosed as a sprained wrist and hip contusion. Initial medical expenses total $3,750.  
3. Security camera footage is preserved and downloaded, but its inconclusive nature regarding the visibility of warning signs from the claimant's position necessitates further review.  
4. Witness statements suggest that staff member James Wilson placed warning signs after mopping and claims they were clearly visible, while customer Deborah Taylor stated she noticed the signs when entering but found them "not very obvious."

\*\*Strengths\*\*

1. The business's cleaning procedures appear to have been followed, and the incident report completed by the manager on duty is available.  
2. Medical documentation provided by the claimant includes complete records of her injuries and treatment.

\*\*Weaknesses\*\*

1. The security camera footage is inconclusive, leaving room for doubt regarding the visibility of warning signs from the claimant's position.  
2. Witness statements differ on the visibility and effectiveness of the warning signs.

\*\*Potential Risks\*\*

1. Shared liability: The investigation may reveal that other parties or factors contributed to the incident.  
2. Inadequate staff training: Insufficient training on proper warning sign placement and visibility may be a contributing factor to the incident.  
3. Failure to comply with safety regulations: The business's failure to adequately address and respond to the incident may lead to additional claims or liabilities.

\*\*Recommended Strategy\*\*

Based on the preliminary investigation, we recommend:

1. Conducting additional witness interviews to gather more information about the incident and the visibility of warning signs.  
2. Completing a detailed review of security footage to determine if the camera captured any relevant details about the incident.  
3. Requesting complete medical records from the claimant to ensure we have a comprehensive understanding of her injuries and treatment.  
4. Evaluating the business's safety procedures and staff training records to determine if adequate measures were taken to prevent similar incidents in the future.  
5. Scheduling a follow-up discussion with the insured by May 16, 2024, to review our findings and recommendations.

\*\*Next Steps\*\*

1. Interview additional witnesses regarding the incident and warning sign visibility.  
2. Complete a detailed review of security footage to assess its relevance to the incident.  
3. Request complete medical records from the claimant to ensure we have a comprehensive understanding of her injuries and treatment.  
4. Evaluate the business's safety procedures and staff training records to determine if adequate measures were taken to prevent similar incidents in the future.  
5. Schedule a follow-up discussion with the insured by May 16, 2024, to review our findings and recommendations.

\*\*Claim Status\*\*

This claim is currently under investigation. Further updates will be provided as more information becomes available.

\*\*Recommendations to the Insured\*\*

Sunshine Cafe LLC should:

1. Review and revise their safety procedures to ensure adequate measures are taken to prevent similar incidents in the future.  
2. Provide training for staff on proper warning sign placement and visibility.  
3. Conduct regular safety audits to identify areas of improvement.

\*\*Conclusion\*\*

This claim strategy note summarizes the findings and recommendations for Claim Number GL-2024-0456. Further investigation is required to determine the liability and potential damages. The recommended strategy involves conducting additional witness interviews, reviewing security footage, requesting complete medical records, evaluating the business's safety procedures and staff training records, and scheduling a follow-up discussion with the insured.