



INSURANCE & OCCUPATIONAL LITIGATION SERVICES

Scientific evidence **before you pay** occupational disease claims.

Occupational disease and incident claims turn on one question your claims team rarely has the in-house science to answer: *did the work actually cause the condition?* SRG is the independent occupational-hygiene and exposure-science practice that verifies the claim — reconstructing exposure, weighing causation, and standing behind a defensible, court-admissible opinion. Independent of insurer, employer and claimant.

THE OPPORTUNITY FOR INSURERS

Unverified causation

Claims paid without confirming work actually caused the disease — inflating loss ratios.

Reserve leakage

Exaggerated, aggregated or fraudulent claims pass for want of a scientific second opinion.

Litigation exposure

Disputed claims lack defensible expert evidence to hold up in arbitration or court.

Regulatory pressure

SADC compensation regimes increasingly expect evidence-based adjudication.

OUR METHOD — THE DEFENSIBLE-EVIDENCE PATHWAY

01

Claim intake

Claim file, medical records & employment history captured under strict confidentiality.

02

Exposure reconstruction

Rebuild the exposure profile from job history, site data & modelling vs the OEL.

03

Causation analysis

Bradford Hill criteria + dose-response + latency, on the balance of probabilities.

04

Defensible report

Clear, court-admissible opinion with a transparent evidentiary chain.

05

Testimony

Expert-witness support & rebuttals where a claim proceeds to dispute.

WHAT INDEPENDENT SCIENCE DELIVERS

Fair

Decisions that are just to the worker and to the fund.

Defensible

Opinions built to withstand cross-examination.

Reserve-protective

Stops payment on claims that are not work-related.

Confidential

Files handled under strict data-protection controls.

WHAT WE PROVIDE

Insurance services — due diligence before you pay

- **Occupational disease investigations** — is the claimed disease genuinely work-related?
- **Exposure reconstruction** — silica, asbestos, noise, solvents, metals, diesel — even decades on.
- **Incident investigations** — independent root-cause & exposure analysis.
- **Employer due-diligence** — did controls, monitoring & surveillance meet the standard?
- **Claims validation & triage** — plausibility, causation strength & quantum.
- **Fraud & risk assessment** — implausible narratives & inconsistent timelines.

Occupational litigation services

- **Expert witness** services & sworn testimony.
- **Medical-legal** exposure assessments.
- **Litigation support** — plaintiff or defence.
- **Arbitration & tribunal** technical support.
- **Causation opinions** on the Bradford Hill framework.
- **Court-admissible reports**, prepared with admissibility (Daubert) in mind.

WHO WE SERVE

Insurers & reinsurers

Verify claims before settlement; protect reserves.

Legal & litigation firms

Exposure reconstruction & court-ready evidence.

Employers & brokers

Demonstrate due diligence; quantify liability.

Compensation authorities

Independent technical adjudication support.

DELIVERABLES

Exposure Assessment Reports

Occupational Disease Investigation Reports

Incident Investigation Reports

Causation Assessment Reports

Expert Witness Reports

Risk Evaluation Reports

Insurance Due-Diligence Reports

WHY SRG

Independent & certified

Registered hygienists & exposure scientists; AIHA, BOHS, ISES, SAIOH, AIOH; ISO Lead Auditors.

Regional reach

Botswana, South Africa, Namibia, Zambia, Zimbabwe, Mozambique, Lesotho, Eswatini & wider SADC.

Start with a low-risk paid pilot

1. Select 5–10 representative open occupational-disease claims.
2. SRG returns independent causation due-diligence reports within an agreed turnaround.
3. Measure outcomes — claims correctly validated, reserves protected, decisions defensible.
4. On success, formalise a panel / retainer and integrate SRG at the point of claim intake.

Smart Radiation Group (Pty) Ltd

Plot 4589, Tlokweng Industrial, Botswana
smartradiationgroup@outlook.com
+267 7479 3802 · +27 83 745 7765

Independent. Confidential. Defensible.



srghygiene.com/insurance