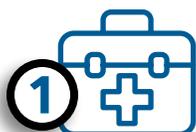


# Claims Process

Part of our mission as an organization is to help you prevent accidents on the job. Our [Loss Control team](#) is equipped with knowledge experts and risk mitigation resources to help ensure long term safety success for your organization. However, when injuries happen, we'll be there to guide you and your employees through the process every step of the way.



## Medical Care

As soon as the injury occurs, it is essential to get the appropriate care immediately.

### Injured Worker

In an emergency, seek immediate care. Many options, exist to help you get medical attention as soon as possible. In non-emergency situations, inform your employer to ensure you are using the appropriate provider.\*

### Employer

Provide first-aid, if necessary, and arrange for employee medical treatment. Alert the medical facility that the employee is coming.

### Your Claim Team

Our team is here to support the injured employee and company from the onset of an injury. We can assist with gaining immediate medical attention.



## Report Your Claim

Report the injury details and refer the injured worker for further medical treatment. Reporting the claim through our [online portal](#) is the fastest, easiest option. However, you may also do so via phone or email. Please note, you will also need to report the claim directly to OSHA. OSHA requires employers to report any worker fatality within 8 hours and any amputation, loss of an eye or hospitalization of a worker within 24 hours.

### Injured Worker

Communicate the injury to your employer as soon as possible. It is critical to provide a detailed overview of the injury. Return all forms you receive in your welcome packet in a timely manner after the claim is reported — and consult with your claims professional on any questions.

### Employer

Submit the claim. Gather all the employee's pertinent details, contact any witnesses, take photos and have the employee complete an accident form. Promptly submit a wage statement on lost time claims to help administer benefits.

### Your Claim Team

A claims professional will contact you as soon as possible to discuss the incident and gather any outstanding information.

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1-866-221-9640





## Care

Following the injury, a nurse or doctor will help determine the next steps in getting the injured worker back to 100%.

### **Injured Worker**

Follow treatment given by medical staff. Be sure to attend any appointments, keep your employer informed of the progress and call the claims professional after every appointment.

### **Employer**

Support the injured worker any way you can. Be sure to stay informed of the medical staff's guidance and any job duties the injured worker can begin to perform.

### **Your Claim Team**

The claims team will be a part of the entire process. We'll ensure the injured worker is getting the appropriate care and the employer is aware of the treatment status.



## Return to Work

An effective RTW program shortens the duration of disability and helps keep injured workers functioning effectively in the workplace. After the treating physician releases the injured worker, temporary work restrictions may be provided.

### **Injured Worker**

Continue treatment with the physician and ensure a 'Work Status Form' is sent to the employer following each medical appointment. It should outline the job duties deemed physically appropriate for the injured worker.

### **Employer**

Discuss temporary job modifications, alternative work and/or reduced work hours with the employee. Provide support as they transition into modified tasks.

### **Your Claim Team**

The claims professional will work with the employer to review any work restrictions and assist with the employee's return to work plan.



## Recovery

Fully recovering from the work injury and returning to a sense of normalcy is the ultimate goal.

### **Injured Worker**

Completing your medical care and continuing any at-home exercises will usually help get you back to peak physical condition.

### **Employer**

Maintain communication with the injured employee and assist them mentally and physically as they return to the job.

### **Your Claim Team**

The claims professional will continue to reach out as the claim is closed. A loss control consultant will be able to help mitigate the future risk of employee injury.

\*If you are not sure how care is handled in your respective state, please contact the carrier or employer for guidance.

## Claims Contact Information

### **Assigned Risk Solutions**

866-221-9640

ReportClaim@AssignedRiskSolutions.com

Portal link:

<https://portal.assignedrisksolutions.com/claim-portal/html/index-policyholder.html>