

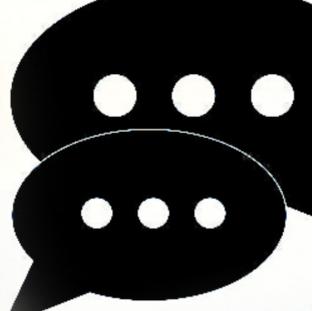
# Tips for Successful Workers' Compensation Claims



## For Employees:

### Report your injury as soon as you can

Workers' compensation laws require you to inform your superiors of any work-related injuries within a relatively short time period — often 30 days or less.



### Collect witnesses

Get the names and contact information of anyone who saw your accident happen. Witnesses could be valuable to prove that you were actually injured while on the job, and not due to some other reason.

### Get medical attention.

Make an appointment with your doctor right away. Insurance companies are likely to assume you are not actually hurt if you did not seek medical attention. Attend all scheduled appointments and get copies of your medical records to assist in your workers' compensation claim.



### Be consistent.

If your story has any inconsistencies, insurers will be more likely to deny your claim. All of your statements should line up and be completely accurate.



### Never provide tape-recorded statements.

Sometimes insurers will ask that you provide them with a recorded statement that describes the nature of your injuries and how you suffered them. Never offer such a statement, as it probably will not help you in any way.



## For Employers:

### Develop Policies and Procedures.

Implement procedures for handling an employee accident or injury. Require written documentation and written statements. Investigate each accident or injury thoroughly by interviewing witnesses, taking photos and taking extensive notes. Make sure all employees are aware of the policies and procedures that must be followed after an accident. Hold regular safety meetings to discuss how to prevent injuries and accidents.

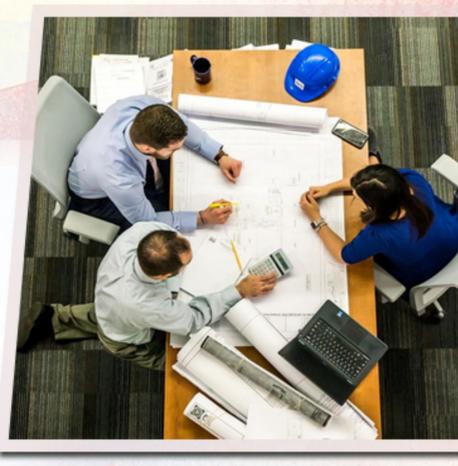


### Be Positive.

If an employee comes to you to report an injury, take the employee seriously and handle the matter with a positive approach. File the proper paperwork and fully investigate the claim.

### Communicate

Keep communication open with the employee, and discuss employment-related matters with them. Work with the employee to arrange light duty work and discuss their options for returning to work. Involvement from the employer is important, because it eases tensions and reassures the employee that they are valued by the employer.



### Stay in Contact with Healthcare Providers.

As an employer, you should be proactively involved in the employee's treatment. Contact the employee's healthcare provider to clarify work restrictions and work with the healthcare provider to provide work within those restrictions.



### Work with Claims Representatives

Provide detailed documentation of the employee injury and accident. Take statements, pictures of the scene, etc. This will help claims representatives as they investigate the claim. As the claim investigation continues, keep in contact with claim representative and the employee. If you need help finding appropriate light duty work for the employee, talk with claims representatives. They can offer advice and provide examples of light duty work for the employee. Working together will get the employee back to work quicker and help speed up the claims process.

