

# Navigating the Claims Process: A Step-by-Step Guide for Employers

**From incident to resolution – how to manage claims effectively and support injured workers.**

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## Ensure Proper Response & Report the Incident Immediately



**Ensure proper response** so the injured worker receives prompt and appropriate medical attention.



**Notify AEU** as soon as possible to initiate the claims process.



**Early reporting** helps facilitate faster medical management, claims processing, and potential cost recovery.



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## Begin Early Coordination of Claims Management



AEU works with **claims specialists, medical management teams, and legal professionals** to assess the situation.



Employers should **preserve evidence** to assist with potential subrogation or liability reviews.



**AEU provides guidance** on next steps for documentation, reporting requirements, and strategic claims handling.



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## Maintain Ongoing Communication with Injured Workers & Families



Ensure **continued updates** regarding: Regular updates on medical expenses, wage replacement, key claim milestones, and available resources help keep the injured worker informed and engaged.



Open and transparent communication can **help alleviate stress** for the injured worker and their family while maintaining trust in the process.



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## Assess Subrogation Opportunities



Determine whether a **third party** could be responsible for the injury and, if so, initiate a legal assessment.



AEU works to **recover costs** through early legal involvement and persistent follow-ups.



Proper **documentation and early evidence collection** can strengthen the case for cost recovery.



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## Implement Safety Measures to Prevent Future Incidents



Conduct a **review of the incident** to identify contributing factors.



Employers should reinforce **safety training and best practices** to prevent similar claims.



AEU offers **resources and training programs** to help reduce workplace risks.



## The Big Picture: Why It Matters



*A proactive approach to claims management leads to better outcomes for both employees and employers.*



*Fast reporting, early coordination, and clear communication can help mitigate large losses.*

## Need Help Navigating a Claim?

AEU is here to support you every step of the way. From reporting to resolution, our team offers expert guidance, resources, and training to help you manage claims effectively and reduce future risk.

Scan the QR code, or visit [amequity.com/resources/claims-resources](https://amequity.com/resources/claims-resources) to learn more.

