DE-RISKATHON

ACRISURE®

SESSION SUMMARY – OCTOBER 28, 2026

Managing An Employee Injury Claim

PRESENTED BY



Valerie Slaughter
Commercial Claims Manager
Acrisure



Jennifer Janczak
Claims Consultant
Acrisure

WATCH THE SESSION REPLAY

SESSION AT A GLANCE

What happens in the first hours and days after a workplace injury can shape the employee's recovery, the employer–employee relationship, the length of the claim, and its total cost. Acrisure's Valerie Slaughter and Jennifer Janczak walked HR professionals and managers through the life cycle of a workers' compensation claim — with practical steps that can help support a smoother claims process.

THE LIFE CYCLE OF A CLAIM

Timely reporting
Every work injury gets reported promptly — even if it seems minor

First response
Focus on care, facts, and reporting. Show concern without promises

Nurse triage
A nurse advises on non-emergency injuries: self-care, clinic, or ER

Jurisdiction
Rules, forms, deadlines, and benefits vary from state to state

Return to work
Modified duty within restrictions, offered in writing

Red flags
Bring in carrier resources when the facts call for a closer look

KEY TAKEAWAYS

1. **Respond promptly.** Report injuries to the carrier without delay, and respond to your employee quickly. Early reporting allows care to be arranged and facts to be gathered while they're fresh.
2. **Respond with empathy.** Your reaction shapes whether the employee feels supported. Show concern without blaming, minimizing, diagnosing, or promising an outcome.
3. **Document objectively.** Reporting a claim isn't admitting it's compensable. Record the facts and let the carrier investigate and decide.
4. **Communicate consistently.** Employees who don't understand the process tend to get frustrated — and that's often when they reach out to an attorney. Set a regular follow-up routine.
5. **Plan return to work from day one.** Think about what duties will be available within restrictions before the employee is ready to come back.

WHEN AN INJURY IS REPORTED

- **Get the employee's written account** of what happened and when symptoms started
- **Confirm the location** and identify any witnesses
- **Preserve video** and take photos of the scene
- **Pass every fact along** to your carrier or Acrisure — a late report doesn't make a claim invalid, but it does call for careful fact-gathering

WHAT TO SAY — AND WHAT TO AVOID

- **Do** let the employee know you're reporting the claim, the carrier will be in touch, and the carrier decides on payment
- **Don't** say "Yes, workers' comp is going to pay"
- **Don't** blame the employee or minimize the injury
- **Don't** diagnose or suggest treatment — leave that to medical professionals

BUILDING A RETURN-TO-WORK PROGRAM THAT WORKS

- ☐ Communicate it well before an injury happens, and present it as part of recovery, not discipline
- ☐ Explain that employees will be expected to take part if they're injured
- ☐ Identify light-duty tasks in advance for common restrictions
- ☐ Put every modified-duty offer in writing: position, duties, schedule, start date, location, and supervisor
- ☐ Apply it consistently to every claim you can accommodate
- ☐ Supervise closely so work stays within restrictions, and adjust when restrictions change

Why it matters: modified work can reduce or eliminate lost-wage payments, and engaged employees tend to heal faster. A claim kept medical-only, with no lost time, enters your experience mod at a 70% reduction.

RED FLAGS AND THE CARRIER TOOLS BEHIND THEM

Early: delayed reporting, an inconsistent account, frequent claims. **Later:** the employee stops responding, treatment is delayed or inconsistent, healing stalls, the employee changes doctors, or social media shows activity outside restrictions.

Nurse case manager

Coordinates care by phone or in person at appointments, and can let the doctor know light duty is available

IME or record review

An independent medical opinion on causation, treatment, and restrictions

Special Investigative Unit

Social media, background, and activity checks, and surveillance when credible facts support it

If you have concerns, share them with your adjuster and let the carrier determine next steps. Conducting your own investigation may raise privacy and employment-law issues — consult your legal counsel before taking any investigative steps.

> *"Communication doesn't cost us anything but our time, and it's one of the most effective claim management tools you have."*
>
> — VALERIE SLAUGHTER

Need help with a difficult claim?

Acrisure's claims team can help coordinate with your carrier and assist with return-to-work forms and training.

ASK A RISK QUESTION

RiskResources@acrisure.com

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