



## Your Workers' Compensation Claims Kit

Thank you for the trust you have placed in AmeriTrust Group, Inc. As a leading provider of workers' compensation insurance, we are focused on making premiums affordable, as well as helping our policyholders reduce the long-term costs associated with workplace injuries and illnesses.

### Claims Contact Information

(800) 825-9489 *Phone*

(855) 603-8409 *Fax*



### **Accessing claims kit information for your state**

Policyholders can access specific claim information on our website at [www.ameritrustgroup.com](http://www.ameritrustgroup.com). Policyholders can also request a printed copy of our claims kit by contacting us by phone at (800) 825-9489 or email at [newclaim@ameritrustgroup.com](mailto:newclaim@ameritrustgroup.com).

### **How to report a workers' compensation claim**

AmeriTrust Group, Inc. offers four convenient ways to report a claim.

#### **(1) Injury reporting hotline - (800) 825-9489**

- Reporting a claim by phone provides immediate reporting of injuries with less paperwork.
- Please have the following information ready before calling:
  - Policy number and name of business
  - Date and time of accident
  - Location of accident
  - Injured employee's full name, date of birth, social security number, address and phone number

#### **(2) Online reporting at [www.ameritrustgroup.com](http://www.ameritrustgroup.com)**

- Step 1 - Select "Report a Claim" from home page
- Step 2 - Click on "Workers' Compensation Claims"
- Step 3 - Select "Click Here to Fill Out Your First Report of Injury Form"

#### **(3) Email**

- Send the completed First Report of Injury (FROI) form to [newclaim@ameritrustgroup.com](mailto:newclaim@ameritrustgroup.com)

#### **(4) Fax**

- Send the completed First Report of Injury (FROI) form to (855) 603-8409



### **What should you do before an on-the-job injury or illness occurs?**

#### **(1) Post all appropriate posters and signage**

Each state has its own laws about what must be posted and distributed relating to workers' compensation information in your workplace. You, as the employer, are required to post the certificate and posters required by your state in each of your locations where you have one or more employees. Please go to your state workers' compensation website for compliance requirements in your state.

#### **(2) Develop an effective work-place safety program**

AmeriTrust Group, Inc. can help you reduce the chances that an on-the-job injury or illness will occur through the development and communication of a work-place safety program.

#### **(3) Post a panel of Medical Providers that injured employees must use in case of injury**

In most states, the employer has the authority to determine which hospitals, doctors, or urgent care facilities their employee must use in case of injury. Visit [www.ameritrustgroup.com](http://www.ameritrustgroup.com) to obtain a list of in-network medical providers for your area.

#### **(4) Create a return-to-work/transitional modified job program**

Transitional modified jobs for injured workers can reduce the impact of their injured worker's injury or illness.

### **What should you do after an on-the-job injury or illness occurs?**

**(1) Transport the injured employee to a medical care facility (in the case of any emergency, call 911 immediately)**

**(2) Order a post-accident drug test**

**(3) Secure the scene of any serious accident for investigative purposes**

**(4) Secure and save any equipment or materials that were involved in the accident**

**(5) Complete an accident investigation report within 24 hours**

**(6) Report the claim to AmeriTrust Group, Inc. following at (800) 825-9489. You can also report online at [www.ameritrustgroup.com](http://www.ameritrustgroup.com) or email a claim form to [newclaim@ameritrustgroup.com](mailto:newclaim@ameritrustgroup.com).**



### **What does it mean to be a drug-free workplace?**

A drug-free workplace is a workplace free of the health, safety, and productivity hazards caused by employees' abuse of alcohol or drugs. To achieve a drug-free workplace, many develop drug-free workplace programs. A comprehensive drug-free workplace program generally includes five components: a drug-free workplace policy, supervisor training, employee education, employee assistance, and drug and alcohol testing. Although you may choose not to include all five components, it is recommended that all options be explored when developing a drug-free workplace program.

### **What are the benefits of establishing a drug-free workplace program?**

Benefits of a drug-free workplace program may include:

- Improvements in morale, quality, and productivity
- Decreases in accidents, absenteeism, downtime, turnover, and theft
- Better employee health status
- May qualify for incentives, such as decreased costs for workers' compensation and other kinds of insurance.

### **Do drug-free workplaces receive workers' compensation discounts?**

Yes. In some states, businesses with a drug-free workplace program will receive a discount. For more information, contact your insurance agent, visit [www.dol.gov/elaws/drugfree.htm](http://www.dol.gov/elaws/drugfree.htm) or contact your state's workers' compensation department.

### **I need help developing a drug-free workplace program. Can you help?**

Yes. AmeriTrust Group, Inc. can provide you with a written drug-free workplace program template to help you develop a customized drug-free workplace program for your organization.

For more information on how to develop a drug-free workplace program, visit [www.safetysurance.com](http://www.safetysurance.com) for drug-free information and access to safety videos, articles and eTools. All information is provided free of charge to our policyholders.



**You have the ability to control or influence many of the factors that contribute to worker's satisfaction levels, return-to-work outcomes, and claim cost. Studies have shown that the following actions can impact the cost and outcome of workers' compensation claims and the overall costs of insurance:**

### **Identify and establish a relationship with a medical provider**

Setting up relationships with medical providers pre-injury helps facilitate the physician's understanding of employee job duties/transitional job opportunities.

### **Keep the lines of communication open**

Employers who maintain compassionate contact with their injured employees during the recovery period have more satisfied workers.

### **Provide transitional modified jobs (alternate duty)**

Provide transitional modified jobs to injured workers can reduce the impact of their injured worker's injury or illness.

### **Develop an effective workplace safety program**

The basic elements of an effective work-place safety program include:

- Management Commitment
- Responsibility and Accountability
- Safety Work Rules and Procedures
- New Employee Orientation
- Ongoing Employee Education
- Employee Involvement
- Training and Safety Committees
- Accident Investigation
- Documentation

To help you with developing an effective work-place safety program our policyholders can register at [www.safetysurance.com](http://www.safetysurance.com) for free access to safety videos, articles and eTools.



Our AmeriTrust Safety Representatives can provide your company with more instructions and detailed information regarding how to build an effective work-place safety program. You can reach an AmeriTrust Safety Representative at (855) 686-1691 or by email at [safetysurance@ameritrustgroup.com](mailto:safetysurance@ameritrustgroup.com).





Many injuries including minor sprains and strains can result in weeks, even months off the job. But they don't have to if you take a proactive stance to prevent lost work time and long-term disability. Be prepared to offer a transitional modified job when an injured employee is released to work by his/her doctor, regardless of level of work.

Transitional modified jobs allow workers who are unable to perform their regular job duties because of a work related injury or illness to return to work in a temporary modified duty capacity. Keep in mind, a transitional modified job (alternative duty) need not be at full hours, full wages and/or job/department of injury. Creativity in developing modified assignments enables the employee to be productive while meeting medical restrictions.

The primary goal of a return-to-work program is to assist employees who sustain a work-related injury or illness in safely returning to work at the earliest medically approved time in a temporary (modified or alternate duty) assignment. The longer an injured worker remains away from work, the more difficult it may be to return to gainful employment. Returning to regular work duties is generally expedited when transitional or modified duty is offered.

Through safety measures and the development of a return-to-work program may lower your experience modification rating, thereby reducing premium costs.

### **Benefits to the employer**

- Recruitment and hiring costs for new or temporary employees may be eliminated
- The employer is able to better manage the claim, possibly leading to a better outcome
- The employer maintains the resources for an experienced worker on site
- Some employee production is received for wages paid
- The likelihood of malingering or fraud may be reduced
- Communication and relations between employee and management can be enhanced

### **Benefits to the employee**

- Wages earned from the transitional modified job may bring the injured worker's income closer to preinjury
- Wages than workers' compensation benefits alone
- Self-esteem, morale, and personal security are maintained or restored through gainful employment and a productive lifestyle
- Stress, boredom, and depression are reduced or eliminated
- Skill level is maintained
- A connection with company (including social contact) is continued

For more information on how to develop a return-to work program, please contact an AmeriTrust Safety Representative at (855) 686-1691 or by email at [safetysurance@ameritrustgroup.com](mailto:safetysurance@ameritrustgroup.com).