



# Catastrophic Claims: Crisis Management in Workers' Compensation

BY: LAURIE PARSONS, WCLA, FCLA, DIRECTOR OF CLAIM, A.I.M. MUTUAL

**IT WAS** a freak accident. With one misstep, a construction worker fell four stories out of a building onto the asphalt below. An air conditioning unit then toppled out of a window above, landing on him. The rest of the crew was nearby and witnessed the terrible accident.

Workplace accidents like these are considered catastrophic in workers' compensation claims, and they demand fast, specialized attention from our claim, medical, and injury prevention professionals. Thankfully, these claims aren't the norm, but when they happen, the situation is often chaotic, overwhelming, and—sometimes—tragic. Employers are looking for help right away and in the days afterward. And the help needs to be responsive, prioritized, and expedited.

That's what A.I.M. Mutual's Catastrophic Injury Response team—our CAT team—does. When a traumatic incident happens at a policyholder job site, it often means single or multiple employee injuries. In the majority of cases, these injuries are among the most serious we see.

At A.I.M. Mutual, we have designated personnel—all trained workers' compensation specialists—prepared to assist employers under the most difficult of circumstances. Our heightened response makes all the difference in the aftermath of plant explosions, horrific falls, workplace violence, and other cases of workplace trauma.

Recently we welcomed a new partner to the CAT team: Riverside Trauma Center. Together with Best Doctors Occupational Health Institute (BDOHI), they work with employers to be sure all employees receive the medical care they need, including bystanders. Increasingly we've found that coworkers are profoundly affected by a traumatic event at work.

In the case noted earlier, the construction worker survived but still suffers from lasting injuries. From a claim perspective, the CAT team response was immediate, on the scene within 24 hours for an investigation, assisting the employer, and working with BDOHI to get the injured employee the best possible care. It's a comprehensive approach few other carriers provide.

Still, we knew there were other injured parties to consider: the construction crew, who'd been traumatized by what had happened to their friend and colleague. Today we can help with that as well.

A.I.M. Mutual is uniquely structured with a regional claim staff—always on call—who can assess emergency situations and put an immediate plan in place. They are onsite quickly, joined by injury prevention staff and other members of the CAT team as needed. The CAT team understands these claims are complex and usually long in duration. Still, with a collective goal of a successful return to work—whenever possible—their expertise paves the way. ▀

## ABOUT LAURIE PARSONS



**LAURIE PARSONS**, WCLA, FCLA, is Director of Claim for A.I.M. Mutual. She has specialized in workers' compensation for 20 years and is licensed to handle claims in Massachusetts, New Hampshire, Connecticut, and Vermont.