



Responding To Workplace Trauma In Workers' Compensation Claims

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A WORKPLACE shooting. A power plant explosion. A life-threatening ladder fall.

Cases involving workplace trauma are among the most demanding, emotional, and complex we see. Regional claim specialists are on scene within hours after the first report, helping the injured worker, family members, and employer with whatever the circumstances demand. We're there at the beginning and for the duration. That often means facilitating weeks, months, and sometimes years of medical treatment, arranging for family support, and working closely with the employer and employee every step of the way.

Just as important are the coworkers who may have been there. We know witnesses often need medical attention as well.

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In my experience, we get to know many of the people involved on a personal level, and

years later, it's not unusual to get a check-in call from someone who was there. Each of the situations described below was an actual event and a workers' compensation case for A.I.M. Mutual. Each of these policyholders was amazing under duress and stayed in close touch with their injured workers.

Here's how we responded to these events in Claims, with names omitted for privacy.

Workplace Violence – Onsite Shooting

Background: A driver for a trucking company we insure shot and killed his girlfriend. He then drove to his workplace in the middle of the night where he shot and wounded the overnight warehouse supervisor. Wrestled to the ground by the supervisor, the driver managed to escape. The supervisor is credited with saving the lives of two other workers nearby.

Not surprisingly, the coworkers were traumatized. The supervisor, hospitalized with lacerations to the face and bullet wounds to the hand and neck, was placed under protective custody until the shooter was arrested one week later.

A.I.M. Mutual's Role: We worked with the insured throughout this difficult period. The claim staff met with each worker on that shift, explaining the process and the benefits available under the state workers' compensation statute. We encouraged each person, including the General Manager,

to reach out to me or to the adjuster with questions. Company owners met with employees and kept the business running as smoothly as possible while also responding to the needs of survivors and staff.

In the meantime, we conducted our investigation to determine if this was a compensable claim. By law, the insurer has a limited amount of time in which to do its investigation. The clock ticks even though we had individuals who were in shock and an employee who was hospitalized and not accessible. Was there any connection between the warehouse supervisor and the driver's girlfriend? If yes, was this driver's anger triggered by this connection? What about the witnesses? These questions needed answers.

As the insurer, we concluded the two shootings appeared unrelated, and we were able to approve the claim involving the warehouse supervisor. Physically unharmed, the two coworkers were offered counseling services. One employee returned to work the next day, while the other took more time. Today, all three still work at the trucking company in their regular capacities; the warehouse supervisor works modified duty.

Workplace Accident – Plant Explosion

Background: Emergency claims on a holiday come in to our Claim Director, Laurie Parsons. She called me after being

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notified of a serious accident involving three employees hurt in a power plant explosion. The employees’ medical status was unknown. I reached the owner who was grateful for the call, and we met early the next morning at the site.

A.I.M. Mutual’s Role: Due to the gravity of the accident, we enlisted an outside engineer to join us. With our preliminary investigation under way, the owner and I discussed the status of each employee. One was transferred to a Burn Unit while the other two had already been discharged. Next, we assigned nurse case management to assist with navigating their medical care. We were able to reach some family members, assuring them that their loved ones would be well-taken care of and they could call us anytime.

The owner worked tirelessly each day to maintain an open line of communication with each injured worker. With face-to-face communication, phone calls, and, yes, some texting, he made himself available.

In these cases, an insured is called upon to be four things: employer, psychologist, mentor to injured workers, and gatekeeper to the insurer. As the claim liaison, I am also a sounding board, knowing the process is new and sometimes frustrating. The owner and I spoke daily. The most seriously injured employee regained full use of his hands and arms, which was initially in doubt. Each employee recovered, a tribute to the business owner who stayed involved with the workers and their families throughout the ordeal.

Workplace Accident – Our “Miracle” Case Background: “Fred,” a thirty-eight-year-

old processing engineer, fell from a fifteen-foot ladder onto a concrete floor, suffering a severe head injury.

A.I.M. Mutual’s Role: I advised the insured’s HR manager to preserve the scene, got some preliminary facts, and informed our claim supervisor, who in turn sent a nurse case manager to the hospital.

At the accident site, I got more details and took photographs for documentation and for any potential third-party claim. Recorded statements are always hard to elicit from witnesses in the aftermath of a serious accident but important to get early on. At the hospital, I met with Fred’s wife, explaining that her husband would get the best possible medical care and gave her contact numbers for the A.I.M. Mutual team.


Fred was unconscious for an extended period of time, and his prognosis was poor. We joined with our policyholder to further help the family, reaching out to the employee’s community to organize babysitters and transportation to and from the hospital. Meantime, word went out to coworkers and parishioners at Fred’s church who all helped prepare daily meals for Fred’s family.

Nurse case management and A.I.M. Mutual’s partnership with Best Doctors Occupational Health Institute almost certainly made a difference. The case manager reviewed medical records upon admission, arranged medical referrals, and expedited treatment. Against the odds, Fred began to recover, and after five months, returned to work wearing a halo to protect his head. In many ways, it was a miracle case, made possible, I believe, through a dedicated, collaborative effort.

What You Can Do in the Aftermath of a Traumatic Incident

In workers’ compensation claims, communication can be a game changer. Keep all the channels open. Even in the most difficult cases, our workers’ compensation partnership can help bring about the outcome we are all hoping for. Take the following steps after any traumatic incident in the workplace:

- Call 911 to ensure your employee is taken care of immediately.
- Rope off the accident scene. Shut down any machinery.

- Contact your adjuster and/or Regional Claim Specialist by phone and file the claim immediately. We will respond quickly, assign a nurse case manager, and contact your injury prevention consultant.
- Conduct your initial investigation.
- Stay involved. Communicate with your injured workers and their families until the injured workers return to work and the claim is closed.
- Make meals. Offer to help with transportation. Connect with injured workers’ communities.
- Start thinking about modified duty from day one—it’s never too early. Just call us if you think you don’t have modified duty. You do and we’ll help you.
- Work with your Injury Prevention and Worksite Wellness consultant. 



ABOUT DOTTIE TATOIAN

DOTTIE TATOIAN is a Senior Regional Claim Specialist for A.I.M. Mutual. A frequent guest speaker on claim investigation, claim handling, fraud identification, and settlement negotiation, Dottie conducts training sessions and facilitates successful return-to-work plans for injured workers. She has worked for the Massachusetts Trial Court and has a personal background in deaf culture and American Sign Language.