



## The Digital Revolution is Here

Technological improvements have changed everything from the way we communicate and travel to the way we conduct business and consume news. Digital upgrades in recent decades have also markedly altered how the insurance claims process works and, with it, workers' expectations. Gone are the days of long delays waiting for snail mail to arrive or having to set up appointments to sign documents in person. Workers can now track their claims every step of the way through a smartphone and receive direct payments electronically in a fraction of the time it used to take.

How can employers keep up with both the technological advancements and the growing expectations of employees? The American Equity Underwriters, Inc. (AEU), the program administrator of the American Longshore Mutual Association has deep experience using technology to meet the expectations of injured workers. In 2020, AEU launched a new claims platform, in 2021 AEU began prioritizing mobile solutions for injured workers, and we now provide an app for employers that provides access to both our mobile and standard platform. These new technological offerings have been popular with employers and workers alike.

## Claims Have Come a Long Way

It wasn't always such a seamless process. Will Scheffler, Senior Vice President and Director of Claims for AEU, remembers when he started out in insurance in 1993 that first reports of injuries were still being mailed to insurance carriers. "So that's a three- or four-day delay right off the bat," he says. Eventually, mail gave way to fax transmissions and then the electronic sending of letters and other documents. Cell phones, with text and email capabilities, have replaced voice-only landline telephones as the preferred communication method.

But before the rise of cell phones, insurance carriers would try to contact an injured worker after they initiated a claim. If they couldn't reach them by landline, the carrier would drop a letter in the mail, and "there's another several-day delay," Scheffler says. Carrier representatives will often still try a phone call as a primary method of contact, but they can then turn to text or email for much faster response times than relying on the postal service as a backup.

In the pre-digital world, the simple act of initiating a claim and hearing from your insurance carrier may already have taken a few weeks. Now factor in the back-and-forth of document signing: Carriers used to have to again contact the injured worker, schedule an in-person meeting at a mutually convenient time, and then drive to meet them with forms that would usually be returned by mail. Now, of course, documents can be securely sent electronically and signed digitally with DocuSign, making immediate a step that previously could take multiple weeks.

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### CONTACT

To learn more about how AEU can help with your coverage needs, visit [amequity.com](http://amequity.com).

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The part of the claims process most anticipated by workers — payment — also has benefited from advancement in digital technologies. While about 25% of payment claims that AEU oversees are still issued by check, the rest are sent electronically, either by direct deposit to a worker’s checking account or onto a debit card via direct-to-debit. “Not every worker has a checking account, especially some from other countries who are here on work visas,” Scheffler says. “Direct-to-debit allows them to get a debit card at Walmart or any store at no charge to them, and we can directly deposit funds to that card for them. They get their payments the very next day, so it speeds up the process, and they don’t have to worry about, ‘Did they mail it to the right address? Did my neighbor take my mail? Is the bank going to hold my funds until the payment clears?’ Electronic payments have improved the process exponentially.”

## Technology That Benefits Employees and Employers

AEU’s mobile app for claimants, which injured workers employed by ALMA members can download for free on Apple or Google devices, gives them a wealth of information at their fingertips in real time. They can see when their payment is issued, make sure the details of their file and account are correct, and find other useful tools. Scheffler points to the way the app makes it easier to communicate between workers and their claims handlers. “They can just press a button to directly email their claims handler — no more worrying about it being lost in a general inbox or sitting on a fax machine somewhere,” he says. “It makes the communication aspect a lot easier and a lot faster.”

The new platform’s functionality also benefits employers, who have access to their own areas of the platform to see claim handlers’ notes and other relevant information. Employers can set up dashboards to monitor a range of metrics, from claim payment data to loss control information. The technology allows employers to quickly see trends that emerge from claims data — Are accidents happening more around a certain time of day or day of the week? Do injured workers mostly fall into a particular age range? What specific injuries are most common? — and act on them.

## The Next Generation of Employee Expectations

Keeping the needs of injured workers in mind, companies must always be prepared to adopt new technology to meet workers’ expectations. Harnessing existing and emerging digital tools can lead to the optimal resolution of more claims, ensuring that employees are happy, healthy, and on the job. AEU’s digital offerings will no doubt evolve as AI continues to improve and advance throughout all industries. We are excited about the future and will continue to make every effort to provide seamless services to both employers and workers.

## About The American Equity Underwriters, Inc.

The American Equity Underwriters, Inc. (AEU), an Amwins company, serves as program administrator for American Longshore Mutual Association Ltd., a group self-insurance fund authorized by the U.S. Department of Labor for waterfront employers in all 50 states under the United States Longshore and Harbor Workers’ Compensation Act. Based in Mobile, Ala., AEU provides best-in-class services including claims handling, loss control, longshore consulting and other support. For more information, call (866) 238-8754 or visit [amequity.com](http://amequity.com). Follow AEU on Facebook and LinkedIn.

