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LOSS CONTROL TOOLS

Return-To-Work Programs

Return-To-Work (RTW) programs benefit employers and employees

An RTW program is designed to help an injured or ill worker return quickly and safely to their work environment. By returning to work, the employee benefits from continued engagement, maintaining his/her position at work, and an improved recovery time.

Working is therapeutic and an important part of the rehabilitation process; the longer an employee stays out of work, the less chance he/she has of ever returning to work. Waiting for full recovery often actually delays recovery and staying home can lead to feelings of isolation and depression, which can negatively impact self-esteem and overall health. People often identify their standing in the community with their job and work provides opportunities for interaction with others as well as personal fulfillment.

Returning to work may not be easy but, when possible, accommodating the employee's needs for a safe return to work is beneficial to all concerned. Sometimes the process may be complex and collaboration between the employer, employee and his/her doctor may be needed to address the following issues:

- Modified duty for a period of time
- A gradually increasing number of hours until back full-time
- Reasonable accommodations for physical comfort during recovery

Business leaders everywhere spend valuable resources trying to create the most efficient, productive and prosperous company possible. However, these goals can be crippled with one serious injury that could lead to higher workers compensation insurance costs and other expenses.

Therefore, administrators and owners want to find a way to limit the financial impact of a key workplace injury or illness while simultaneously helping the employee get back to work as quickly as possible. In many cases, the best way to do that is with a quality risk management plan and a return-to-work program. An RTW program is one of the best ways to reduce workers compensation insurance costs, but there are also other positive managerial steps that can come about from this important strategy.

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In order to understand an RTW program better and use this tactic to improve the workforce, here are few things that are worth knowing:

RTW programs lead to better management

Business leaders have plenty on their minds each day, from the supply chain to benefits plans and worker productivity. One of those concerns shouldn't have to be workers compensation insurance and the overall safety of their workforce, however.

According to the Society for Human Resource Management, an RTW program has long been used as a resource to alleviate this key concern. Many experts agree that such a program has been proven to get employees healthier more quickly and ensure they are back at work as soon as possible. Less time away will directly equal lower workers compensation insurance costs. Even so, there are [other benefits to this strategy](#) that can result in a more efficient business model.

For example, an RTW program could help with workforce management, SHRM noted. Using this tactic requires improved data monitoring, so there is an additional wealth of information available if an RTW program is in place. This knowledge can shed light on unscheduled employee absences and injury outcomes, among others. Understanding these elements will allow leaders to make more informed decisions about their companies.

RTW programs can save money

Above all else, employers are concerned about saving money and creating a sustainable business model. This is where an RTW program comes into play, because key employees who have to miss time due to injury will lead to higher expenses for the firm.

While an RTW program can save money, according to a study performed by the RAND Institute for Civil Justice's Center for Health and Safety in the Workplace, the answer is not quite as obvious as it might seem because [implementing an effective RTW program can cost money](#) itself. The research performed by RAND has shown that these strategies can be extremely useful for firms that have costly injuries. In addition, RAND also noted that these programs have illustrated the ability to reduce the length of injury-related absences.

Forgoing the costs of accommodating an injured worker who can return to work with some reasonable modifications may be short-sighted. The injured employee will likely continue to receive close to full salary while not working, essentially being paid but not contributing to productivity. In the meantime, the employer may be paying overtime or hiring and training a replacement. In addition to paying two employees for the productivity of one, the impact of the increased claim will be felt for 3 years in the experience modification factor applied to workers compensation premium, which can increase premium by thousands or tens of thousands of dollars. An RTW Program is one step on the right path toward cost savings and a healthy, productive workforce.

These discussions are not intended to represent a comprehensive review of all the issues, but are offered for general information purposes only.. If you need more information, please feel free to contact us.