



# Return to Work

## Benefits

- Reduces claims costs and lowers experience modifier
- Decreases litigation frequency
- Effectively deters and fights fraud
- Assists injured employees financially and mentally

## Not participating can leave you at a competitive disadvantage

- Claim costs can increase by 30%.
- Fraud and/or malingering may be more frequent.
- Future insurance premiums could be negatively impacted for the next three years.
- It may not be possible to bid on some work when e-mod goes over 1.00.

## Making a return-to-work offer

- Confirm the offer for temporary modified duties in writing to the injured worker.
- Acknowledge and list the work restrictions that will be accommodated.
- Specify when and where the employee will be returning to work and what work they will perform, including descriptions and physical requirements of the work.
- Identify who they will report to for the work.
- If donating the work time to a charity, be clear and state that they remain your employee and are covered under your workers' compensation policy.
- Inform the employee that regular work rules apply and they are representing your company. They must present themselves in a professional manner.

## Return-to-work challenges

- Salary continuation is not the answer. The value of the unpaid disability benefits is reported to the National Council on Compensation Insurance (NCCI). Find creative light duty work instead.
- Short-term indemnity claims should be avoided at all costs. Even one day of lost time benefits impacts your experience modifier much more drastically than a medical-only claim.
- When in a union environment, make sure light duty work does not cross jurisdictions and scopes of work with other unions.
- Assign tasks that the employee can complete at home and/or have the employee complete online safety courses while at home to keep the loss a medical-only claim.
- When disputing a questionable claim, providing light duty work while your carrier conducts surveillance may be the best way to illustrate your contentions.

# Lower Your Experience Modification

## What is the Experience Modification (e-mod)?

- The e-mod is a numeric representation of the claim history of your business that represents the last three years of weighted claim payments. It compares your claims record to that of all other employers in your state with the same job classification codes.
- Example: The claims history below displays a job classification code that is 20% better and 20% worse than other employers with the same job classification code in the same state. The average is 1.00.

Class Code	Payroll	Rate/\$100	Mod	Premium
1234	\$100,000	\$25.00	0.80	\$20,000
	\$100,000	\$25.00	1.00	\$25,000
	\$100,000	\$25.00	1.20	\$30,000

## You can lower your E-Mod by:

- Implementing a return-to-work program
- Creating and enforcing a strong safety program
- Establishing a prompt reporting and accountability program
- Hiring people qualified for the position
- Avoiding the use of uninsured subcontractors
- Reviewing job classifications to verify that every employee is properly classified

**The most effective steps to reducing your experience modifier and insurance rate is through a thorough return-to-work (RTW) program and a prompt reporting program.**

If you have questions or need assistance establishing a program, please feel free to contact your dedicated claims or loss control resource.

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