



# The Benefits of an Effective Return-to-Work Program

By implementing a return-to-work program, not only are you providing stability and peace of mind for your workforce, but you're also protecting your bottom line by lowering your e-mod, and ultimately your workers' compensation premium.

If you don't have a return-to-work (RTW) program in place, the time to establish one is now! According to the National Council on Compensation Insurance (NCCI), lost time accounts for more than 40% of the total cost of an average workers' compensation claim. And even more staggering is the rate at which an injured employee's chance of returning to work drops:

- After 12 weeks – 50% chance of returning to work
- After six months – less than 20%
- After one year – about a 1% chance

**There are many benefits of RTW programs, including:**

- Assist injured employees financially and mentally
- Support employee morale
- Reduce claims costs, including temporary total disability payments
- Decrease litigation frequency
- Lower experience modification factor (e-mod)

**Why e-mods matter:**

The e-mod represents a business's claim history – calculating the last three years of weighted claim payments – in comparison to all other employers in the state with the same job classification codes.

The example below displays a job classification code that is 20% better and 20% worse than other employers with the same job class code in the same state. The average is e-mod 1.00.

**So don't wait — reach out to our team of experts to establish a return-to-work program for your business today!**

Class Code	Payroll	Rate/\$100	E-Mod	Premium
1234	\$100K	\$25	0.80	\$20K
1234	\$100K	\$25	1.00	\$25K
1234	\$100K	\$25	1.20	\$30K



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