



Studies show that injured workers who miss more than six months of work have only about a 50% chance of returning to their jobs. And the likelihood of returning to work continues to drop the longer they are recuperating.

When you implement a RTW program, it opens communication among all involved parties: the injured worker, the medical provider and CopperPoint's claims representative.

Proven Effectiveness

The reverse also is true. Injured workers who miss few or no days from work have the best chance of a full recovery from a workplace injury. And if you can find ways to keep an injured worker on the job as he or she rehabilitates, you'll be controlling your workers' compensation costs.

Cost Savings

Reducing work-related injuries can help reduce the cost of risk. But when an injury does occur, a return to work program can help you manage the cost of the claim by increasing the likelihood the injured worker will be able to return to work within eight days of the injury.

If an injured worker returns to work within eight days and does not receive a permanent impairment as a result of the injury, the insurance industry discounts the loss against the employer's experience rating, which lessens the effect of the loss on future workers' compensation premiums.



Improved Morale

It's important for employers to let their injured workers know they are wanted. Injured workers tend to recover more quickly and have higher morale when they know their employer wants them back.

When you offer a return to work program, you're making a commitment to your employees by identifying a plan of action to get them back to work quickly and safely.

Our Commitment to You

We are committed to providing workers' compensation insurance and commercial coverage along with great customer service. Financially strong and service oriented, CopperPoint delivers peace of mind.

Easy to Do

Implementing a return to work program is easy. It starts with accepting that just because an employee is injured doesn't mean the individual can't be productive.

Return to work is all about finding the worker light, modified or temporary duty to serve as a "bridge" from being unable to do his or her regular job until the doctor clears the worker to return to normal duties.

Let our experienced Loss Control professionals help you develop and implement a Return to Work (RTW) Program.

To get started, download the sample forms at copperpoint.com, Claims > Workers' Comp Claims Kit.

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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24-7017-CLA00



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