

Risk A/T[®] Work



Risk A/T[®] Work is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. Risk A/T[®] is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

The Importance of Return-To-Work Programs

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When an employee is injured on the job, it can be a traumatic experience for the worker and their employer. The physical pain and mental stress can be overwhelming for the employee and the loss of productivity and added expenses for the employer can create a difficult situation for all involved. For these reasons, Return-to-Work programs can be of great help. These programs are designed to assist injured workers in returning to work safely and in a reasonable amount of time, while also helping to minimize the impact of the employee's injury on the employer and the workplace.

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- The importance of Return-to-Work programs cannot be minimized. These programs help reduce lost productivity and the need for temporary replacement workers by getting the injured worker back to work safely and in a reasonable amount of time. These programs can also benefit the injured worker in a number of ways. For one, returning to work can provide the injured employee with a sense of normalcy and routine. It can also help improve the worker's mental health and overall well-being by providing them with

a sense of purpose and accomplishment. Return-to-Work programs can also help improve overall workplace morale by demonstrating the employer's commitment to the well-being of its employees.

Implementing a Return-To-Work Program Best Practices

Implementing a Return-to-Work program can be a complex process that requires careful planning, coordination, and communication between management, HR, and injured workers. Here are some general steps that can be taken to implement a successful Return-to-Work program:

- **Develop a Return-to-Work Policy:** Developing and implementing a written policy that outlines the goals and objectives of the program, the roles and responsibilities of all stakeholders, and the procedures for managing workplace injuries and assisting injured workers return to work. The policy should also be consistent with all applicable laws and regulations.
- **Establish Communication Channels:** Clear communication channels between management, HR, and injured workers are essential for the success of any Return-to-Work program. Communications should be initiated with injured workers shortly after an injury occurs and regularly maintained throughout the recovery process.
- **Train Staff:** All managers and HR personnel involved in the Return-to-Work program should be trained on how to implement the Return-to-Work Policy including developing Transitional work plans that would enable the worker to return on a modified basis.



By providing injured workers with resources to assist in their recovery and their return to work, these programs may help minimize an injured worker's time away from the workplace and ease the burden on the employer while its employee is recovering.

- **Develop Transitional Work Plans:** Transitional work plans are a key component of any Return-to-Work program. These plans should be developed for each injured worker, with input from the worker, their healthcare provider, and their manager. The plans should outline the worker's job duties, any necessary modifications to their work environment, and any special accommodations that may be required to help the injured worker return to work safely.
- **Create a Job Bank:** As part of the Transitional work plan, "Job Banks" that consist of two-hour tasks may be considered to help transition the injured worker back to work.
- **Monitor Progress:** Regular monitoring of the injured worker's progress is essential to ensure that the Transitional work plan is effective and that the worker is able to perform their job duties safely and effectively. Adjustments may need to be made over time, depending on the worker's recovery progress.
- **Evaluate the Program:** Regular evaluation of the Return-to-Work program is necessary to ensure that it is meeting the goals and objectives of the program. Employers should review the program regularly and adjust as necessary to ensure its continued success.

Return-to-Work programs are essential to any workplace safety plan. They offer a wide range of benefits for injured workers, employers, and the workplace. By providing injured workers with resources to assist in their recovery and their return to work, these programs may help minimize an injured worker's time away from the workplace and ease the burden on the employer while its employee is recovering.

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We are Here to Help

By implementing a formal Return-to-Work program into your overall safety program, you are taking an important step to protect your business and your employees. Please reach out to your Sompo International Risk Control Specialist or contact us at +1 877 667 5733 or RiskControlQuestions@sompo-intl.com for more information.

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