



QBE®

Return-to-Work Program

Research has shown that employers who are committed to helping injured workers get back to work can reap many benefits, including:

- Improved staff morale and productivity
- Reduced risk of staff turnover
- Reduced risk of legal liability
- Access to state and federal tax credits

Who needs a Return-to-Work Program?

Companies large and small need a program. Large companies have a higher risk of worker injury due to the sheer number of man hours worked. Small companies can struggle to cover for injured workers while they are recovering.

Implementing a Return-to-Work Program

Successfully transitioning an injured worker to modified duty and back to full duty is a team effort. A defined program minimizes unnecessary frustration and confusion by ensuring all team members have a clear understanding of their responsibilities in getting staff back to work.

To help get a plan in place, QBE's Return-to-Work Program is filled with sample policy and procedure language to give your clients a framework for developing and implementing a customized program.

QBE's Global Risk Solutions and Claims teams will assist in the set up and provide guidance throughout the of the Program, which may address reporting procedures, allow for claim reviews, and assessments of strategies.

For more information on QBE's Return to Work Program contact your Global Risk Solutions Consultant or the QBE Risk Solutions Center at rsc@us.qbe.com.

Targeted Service Plan

