

PLAN NOW BENEFIT LATER

Return to work planning benefits you and your employees

WITH RETURN TO WORK



38%
reduction in lost time.

**3-4
WEEK**
reduction in injury duration.



Medical-only claims impact
your NCCI experience modification

70%
less than lost-times claims,
keeping your premiums lower.

Motorists Insurance Group has dedicated return to work resources that can help you create a program based on your specific needs, industry and company culture. Contact your agent to learn more.

WITHOUT RETURN TO WORK



Employers could pay
33%
over employee's salary
when they're out of work.

A \$2,300 claim can cost
\$12,000
in associated costs.



50%
chance employees off
work for 6 months will
never return to work.



43 DAYS
to replace an employee who
does not return to work
on average.

Employer could face a
\$167,000
disability discrimination penalty
for failure to accommodate an
injured worker.

References:
http://www.rand.org/content/dam/rand/pubs/working_papers/2010/RAND_WR745.pdf
https://www.dol.gov/odep/topics/pdf/RTW_Costs-Benefits_2015-03.pdf
https://www.ncci.com/pages/data_reporting.aspx

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