# Return-to-Work Program Guidebook

CHUBB®

Claims

## Contents

# Introduction

One of the basic tenets of the workers compensation system is to treat injured employees and assist them in regaining their ability to return to work in a timely and cost-efficient manner. One of the best ways of accomplishing this goal is through the implementation of a Return-to-Work (RTW) program. Many studies have proven the benefits, to both the employer and the employee, of utilizing Return-to-Work (RTW) programs.

An RTW program can help encourage a speedy recovery and reduce workers compensation costs.  In addition, statistics show that the longer an employee is off work, the less chance that he/she will return to work. After just a six-month leave, there is only a 50% chance that employees will return; while after one year, the chances are only 25%[1]. Over half of the employees who are away from work for more than 14 days are already experiencing financial difficulty. The Washington Business Group on Health estimated that organizations could expect an $8 to $10 savings for every dollar invested in a successful RTW program.

Your interest in finding out more about improving your current RTW program or in implementing a program demonstrates that you are helping your employees regain their ability to work following on the job injury and assisting with controlling your workers compensation costs. Chubb is committed to assisting our workers compensation policyholders in this endeavor. Through the combined resources of our claims, loss control and underwriting professionals, we bring the expertise necessary to help you further improve and promote utilization of your current RTW program or implement a program tailored to your organization's needs.

This guidebook is designed to provide you with an outline of a model RTW program that demonstrates practices that have been most successful. For those with a program already in place, this guidebook is an assessment tool to help analyze your current program.

Remember, a successful RTW program not only helps reduce workers compensation costs… ultimately, it will create a safer workplace and significantly reduce employee injuries. Keeping valuable employees safe and working is critical to your organization's financial success, and RTW can make it happen.

[1] U.S. Department of Labor. Bureau of Labor Statistics

# The objective of a good RTW program is to help injured workers return to gainful employment

## Benefits

A RTW program is a key component in an organization's workers compensation cost- containment process. This can help eliminate factors that contribute to the high cost of workers compensation insurance. The objective of a good RTW program is to help injured workers return to gainful employment by providing them with modified jobs that take into consideration physical restrictions, skills and capabilities. In return, both employers and employees can benefit as follows:

**Employer benefits:**

- Reduce the total cost of workplace injuries
- Maintain productivity
- Allow the active participation of management in the employee's recovery
- Improve the morale of the workforce by knowing there is a process in place
- Retain good employees and the benefits of their labor
- Reduce loss costs and improve experience modification
- Reduce the potential for litigation

**Employee benefits:**

- Return the injured employee to full wages instead of workers compensation indemnity payments, which are typically 2/3 to 70% of full wage
- Depending upon the state, permit the injured employee to continue participation in employee benefits and retirement benefits programs
- Provide a sense of security and stability for employees
- Facilitate communication between employee and employer, promoting a positive attitude on returning to work

## Roles and Responsibilities

**Employer/Policyholder Role**
The employer and the members of their organization are crucial players in the return to work process. They have the major responsibilities to implement, monitor and adjust this process so that it operates as flawlessly as possible. The role of each subgroup of the policyholder's organization is listed below.

A. **Senior Management Role**
Consistent senior management support in your company for a RTW program is vital to its success. This can be done in the form of a policy statement letter that is sent to all employees. In addition to senior management support, effective communication from management is the most important element of a superior RTW program. This should be done at every opportunity such as: employee orientation, in the employee handbook, on the bulletin board and in company newsletters.

B. **Supervisor's Role**
Supervisors can be very effective proponents of a RTW program if they are provided with the proper training. Senior management, in collaboration with the Chubb Workers Compensation Claims Team, Nurse Consultants and Loss Control staff, can provide training in the areas of corporate return to work goals, communication protocols, and logistics following an injury.
Job descriptions, which outline the essential functions of each employee's job, should be completed. A job analysis can be completed using a Job Assessment Form; a sample is included in the Appendix. This analysis uses a job description and a review of the activities of the employee.

**Once an injury occurs:**

- The supervisor should ensure that immediate medical attention has been provided either via an emergency treatment center or from your list of network providers.
- Gather pertinent information and contact the ChubbFirst claim reporting system via phone at 1-800-699-9916, via email at wcfnol@chubb.com, or via the internet at https://extpws09.chubb.com/ChubbClaims/Extranet/eLoss/Login.aspx?GAMsg=
- The accident should be investigated by the supervisor in order to identify the fundamental cause and reviewed to mitigate this factor. Contact your local Chubb Loss Control Department for additional accident investigation information.
- Communication is needed with the employee to reassure them that he/she is an important part of the "team."
- When medically ready, provide the injured employee with temporary modified work duties based on capabilities approved by the physician.
- Monitor progress frequently with the Chubb claims adjuster.

**C. Employee's Role**

The employee must be willing to participate in the return to work process. A RTW program would not be appropriate for every situation. However, it can reduce costs, providing the employee:

- Is a willing participant in the return to work process
- Reports all work-related injuries to the employer immediately
- Follows established safety rules and practices
- Follows physician's direction
- Does not work beyond medical restrictions
- The injured employee's co-workers also have a responsibility to assist in the return to work process. These "fellow workers" may need to take on additional duties and responsibilities during the time the injured employee is not at work. In addition, these "fellow employees" should be able to give ideas and suggestions on light duty activities for those employees who have been injured. The RTW program should be coordinated with any collective bargaining agreements. By bringing union representatives into the return-to-work process early and providing detailed information on the process, collective bargaining issues can be resolved before they become barriers.

**D. Physician's Role**

The treating physician determines when it is medically appropriate for an injured worker to return to work. If the cost-containment strategy is to be effective, it is essential that providers understand your return-to-work philosophy and the availability of alternative jobs or limited duties. The provider should be familiar with your facility and the activities performed by the injured worker. At a minimum, the provider should: have access to the injured employee's job description, be willing to focus on "abilities" vs. "disabilities," complete a functional capacity analysis and be available for ongoing communication with the workers compensation claims adjuster, nurse case manager, and the employer. Medical providers should have knowledge of your goals regarding returning to work and what alternate positions are available within your organization.

**Chubb's Role**

Chubb's first task is to obtain a commitment for a RTW program from the employer's management team. Once implemented, Chubb will coordinate much of the information exchanged between the employer and the physician. Chubb will also:

- Identify needs and areas for improvements for the current programs
- Provide materials to assist in implementation of the program
- Assist with supervisory awareness and how to report claims
- Once the claim occurs, handle the claim promptly and facilitate returning the injured worker to his/her preinjury employment

A. **Claims Adjuster**
The claim staff will determine compensability of the injury and regularly update and monitor the exchange of information between the treating physician, the employer and the employee pertaining to the status of the injury. Ongoing communication helps to ensure that each return to work arrangement is monitored and that progress is made toward moving the worker to full-time status. Chubb will work with the attending physician to explain in detail the RTW program and the type of modified work being offered in order to expedite the injured worker's return to work.

B. **Nurse Consultants**
The Chubb Nurse Consultants can assist with reviewing your current program and making suggestions for enhancements. Post injury, they will review claims for case management needs as they are received through the ChubbFirst claims reporting system. They work as a team with the claims adjuster in making certain the injured employee receives appropriate medical care. They also serve as a resource for the branch offices and policyholders on the medical aspects of the claim-management process.

C. **Loss Control Representatives**
The Loss Control Representatives at Chubb can assist the policyholder in reviewing the RTW program and offer suggestions for improvements. You can maximize the investment in your loss control program by facilitating the integration of the risk management process, RTW program and safety and health process. Chubb can also assist in providing training resources in such areas as job analysis, ergonomics, accident investigation and hazard analysis.

D. **Underwriter**
The Chubb underwriter is responsible from a business perspective for reviewing and monitoring the performance of your RTW program. A close relationship with the policyholder's agent or broker offers the underwriter a unique insight on the client's business. The underwriter works at developing the best insurance program; one that will be cost efficient for both the policyholder and Chubb and in the best interest of the injured employee.

**Program Assessment**

Chubb's RTW Program Assessment is available at the end of the guidebook.

Chubb's RTW Program Assessment helps organizations identify the strengths and weaknesses of their current RTW program. The results of the assessment can then be used as a starting point for building an even stronger RTW program. Continuous program improvement will ultimately benefit both management and employees.

This assessment is intended to present a general outline of program components and best practices. You may use this outline as a master inventory for your RTW program content or as a method of determining what elements should be developed. You may exclude any elements that are not appropriate for your business or add other elements that are.

## Implementing a Return-to-work Program

### Introduction

The overall goal of an employer's workers compensation program is to enable injured employees to recover from their injuries and return to work in a timely and cost-efficient manner. A crucial component in achieving this goal is a strong safety and health program, which includes an effective early RTW program.

The principal objective of the return-to-work program is simple: **Zero Days Missed From Work**. Although this may appear to be a lofty goal, it is achievable, and many companies of varying sizes have achieved safety records of more than a year with no lost-time accidents. Remember, this should be your goal.

If the accident does occur and an employee is injured, you need to be sensitive to the injuries of the employee and work together as a team to help the employee return to work as soon as possible. To meet this challenge, as with any management goal such as zero defects or Total Quality Management, hard work and dedication are required.

What are the key elements of implementing a successful RTW program? It requires:

- Management leadership.
- Cooperation between employer, medical providers, employees, and Chubb resources.
- Open communication between all the key players in the return-to-work process.

Chubb is also committed to assisting our workers compensation policyholders in the further improvement of their existing RTW programs or implementation of one where it doesn't currently exist. We can provide assistance in analyzing your program and in fine-tuning program components.

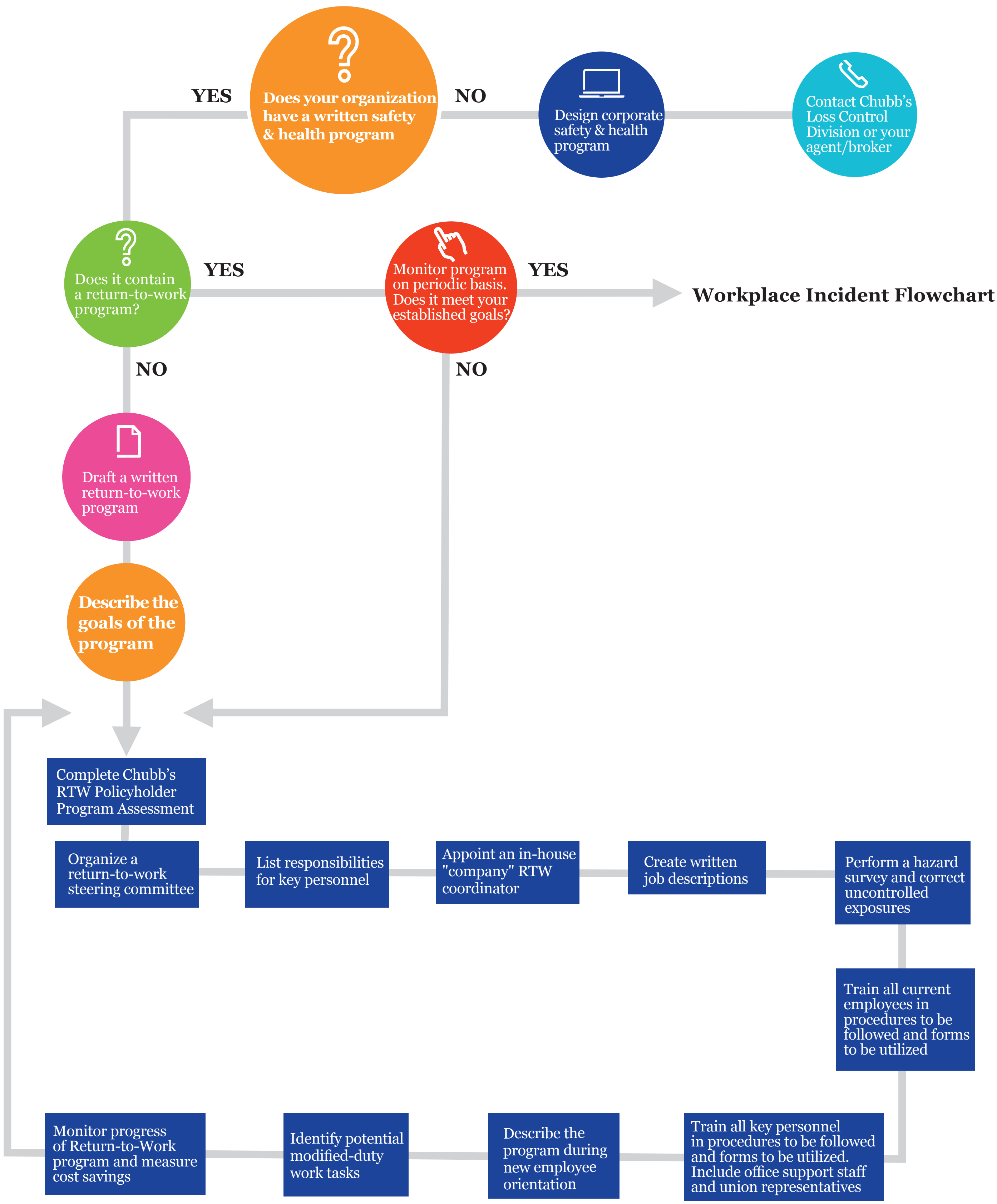
## Keep in personal touch with injured workers, reminding them to communicate about their recovery progress with their supervisor and claims adjusters

Some of the steps (see flowcharts on pages 14-17) that are critical to a successful return-to- work program include:

1. Draft a RTW program outline that describes the goals of the program and lists responsibilities for key personnel.
2. Organize a return to work team or committee that is responsible for finalizing the written program. If the facility has an operating safety committee, utilize their skills to assist in setting up the RTW program.
3. Appoint an in-house "company" RTW coordinator to monitor the program and to serve as liaison between injured workers, supervisors, medical providers and Chubb.
4. Perform a hazard identification survey of the facility and correct any uncontrolled exposures.
5. Train all key personnel (such as supervisors, managers, office support staff, union representatives) in the procedures to be followed and forms to be utilized in case of an accident.
6. Educate the employees if you are implementing an RTW program for the first time. Be sure to clearly define the benefits of the program and everyone's role in making it a success. Any changes in an existing program should also be communicated to employees in a timely manner.
7. Describe the program during your new employee orientation, emphasizing the benefits to workers and including steps to be followed in the event of a lost-time injury.
8. Identify potential modified-duty work tasks in all areas of your operations with the assistance of supervisors and managers. Think in terms of "tasks we never have enough time to do."
9. Create written job descriptions for as many light-duty or alternate positions as possible.
10. Keep in personal touch with injured workers, reminding them to communicate about their recovery progress with their supervisor and claims adjusters, providing reassurance about the security of their job and advising that modified duty will be arranged as soon as possible. Encourage the employee to return to work as soon as he/she is medically ready.
11. Once the employee has been released to return to work by the medical provider, the Chubb claims team to obtain return to work release and necessary documentation in conjunction with the treating medical provider.
12. Offer a modified-duty position to the injured worker once the doctor has given authorization. The offer may be verbal, but if necessary, a written offer may be sent by registered letter. If the employee does not show up for the authorized work at the indicated time, inform the Chubb claim adjuster immediately.
13. Clarify work restrictions to both the injured worker and his/her supervisor before modified duty begins. It may be advisable to describe the limitations in writing and confirm them with coworkers as well.
14. Attempt to "phase in" more demanding work, with authorization from the medical provider, until the employee is fully recovered and former duties can be resumed. Supervisors should monitor and encourage the employee to avoid any extremes that may cause re-injury.

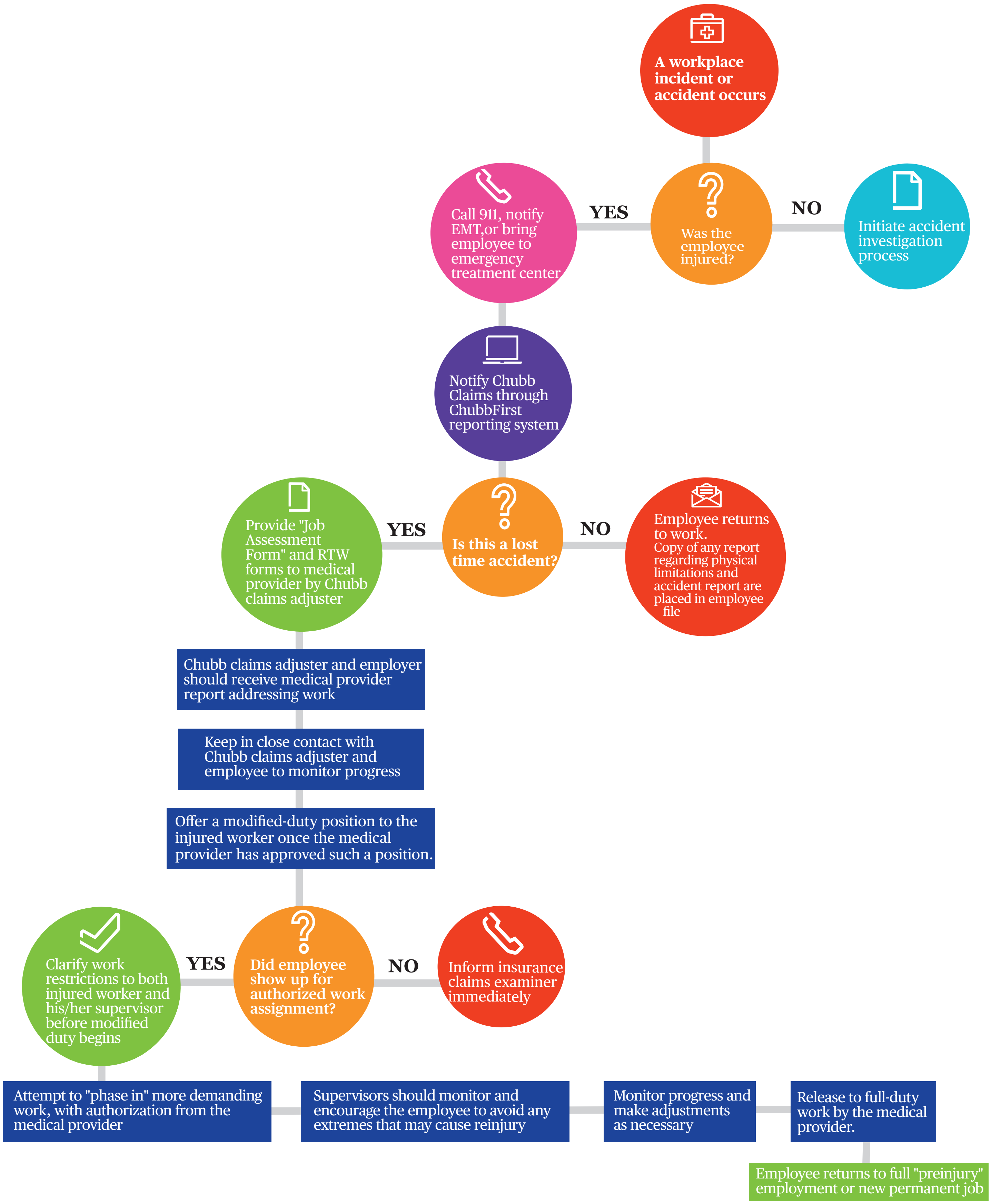
## Flowchart: Implementing a Successful Return-to-Work Program

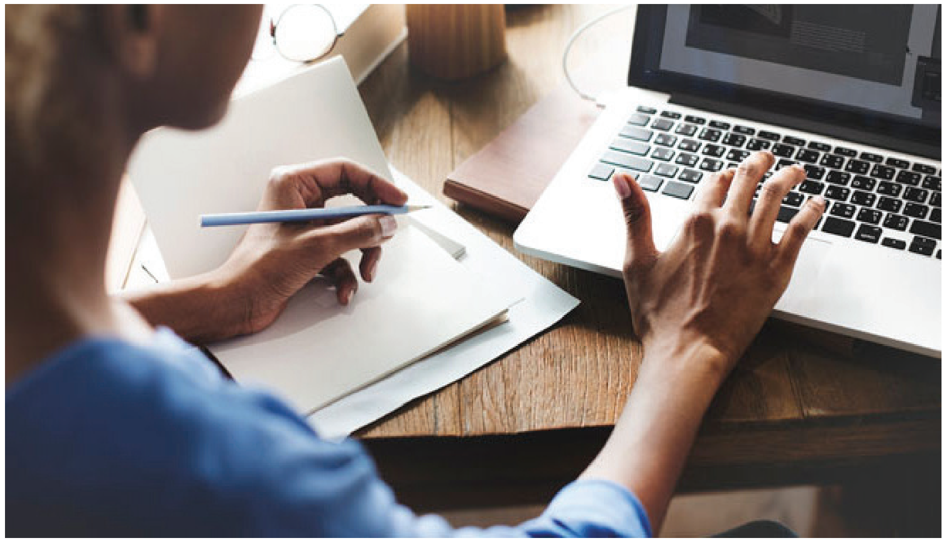
The following flowchart illustrates just one way in which a successful RTW program can be managed. Your unique situation may require additional steps or fewer steps. Please consult with your Chubb representative or your agent or broker for additional information.



**Flowchart: Properly Managing a Workplace Incident**

The following flowchart illustrates just one way in which it is recommended that an organization manage a workplace incident. Your unique situation may require more steps or fewer steps. Please consult with your Chubb loss control representative or your agent or broker for additional information.





## Injury Management

### The Need for Injury Management Introduction

A RTW file should be maintained on every workplace employee injury in which medical treatment is required and lost work time is anticipated. These files should be separated from standard employee files and secured apart from all other file information being maintained on the injured employee.

**File Contents**
All documentation concerning the treatment of an employee injury should be maintained in the file. This includes a copy of the Employer's First Report of Injury and a copy of the Employee's First Report of Injury (if required by the state). Anything with regard to medical bills and payments should be sent directly to Chubb Claims.

**Why a File?**
Maintaining strict confidentiality between the injured employee and the employer is the primary reason for setting up a Return-to-Work file. There are also other good business reasons to maintain a return-to-work file. These include:

- To secure the information necessary to manage the return to work process
- To provide a checklist for the company representative managing the case which documents actions taken to protect the rights of the company and the injured employee
- To provide a monitoring system to keep the company's management current on the status of the injured employee and progress being made on getting that individual back into the normal workflow

**When an Injury Occurs**
As soon as management becomes aware of an employee accident, report it to ChubbFirst via phone at 1-800-699-9916, via email at wcfnol@chubb.com, or via the internet at https://extpws09.chubb.com/ChubbClaims/Extranet/eLoss/Login.aspx?GAMsg=

## Injury Management Checklist

When an employee has reported a work injury or illness that requires medical attention and generates lost time, the following actions should be taken:

| Activity | Date/Time |
|---|---|
| **Initial Medical Treatment Provided By:**<br>☐ Physician or Emergency Treatment Center ______<br>☐ Phone ______<br>**Notify Chubb:**<br>☐ Phone ______ ☐ Internet Email ______ ☐ Fax ______<br>**Provide Information To The Chubb Claims Adjuster**<br>☐ Duties/Tasks of Injured Employee<br>☐ Circumstances of Injury Occurrence<br>☐ Accommodations for return to work | |
| **Call the Employee within 24 Hours:**<br>☐ Phone ______<br>☐ Ask about treatment received<br>☐ Express commitment to care and recovery<br>☐ Ask about special needs/concerns | |
| **Follow Up with Chubb Claims Adjuster within 72 Hours After Reporting The Injury:**<br>☐ Discuss employee's job duties and options for accommodating his/her restrictions<br>☐ Discuss timetable for employee's return to work | |
| **After Taking the Initial Actions Listed Above, the Following Activities Should Be Completed Regularly and Documented on the Inside Front Cover of this Record:**<br>☐ While the employee remains away from work, continue to monitor progress with the employee and Chubb Claims<br>☐ Keep your Chubb claim adjuster informed regarding progress toward return to work | |

Exhibit A

## Job Assessment Form

Date ____________________

Company ____________________

Department ____________________

**Employee Name** ______________________________ Job Title ____________________

**1. Employee's Job Function** (provide a basic description of the job duties)

Check One: Current Job ☐ Alternative Job ☐

________________________________________

________________________________________

________________________________________

**2. Work Location**

| | | |
|---|---|---|
| ☐ Indoors | Heated: ☐ Yes ☐ No | ☐ Low light/extreme light |
| ☐ Outside | Temperature extremes: ☐ Yes ☐ No | ☐ Personal protective |
| ☐ Below ground | ☐ Dust/mist | ☐ Equipment required: ☐ Yes ☐ No |
| ☐ Elevated areas | ☐ Chemical vapors | |

Describe ________________________________________

________________________________________

**3. Work Postures**

Work is performed in which posture? Indicate frequency

| | | | |
|---|---|---|---|
| ☐ Standing | ☐ Continuous | ☐ Frequent | ☐ Infrequent |
| ☐ Sitting | ☐ Continuous | ☐ Frequent | ☐ Infrequent |
| ☐ Walking | ☐ Continuous | ☐ Frequent | ☐ Infrequent |
| ☐ Climbing | ☐ Continuous | ☐ Frequent | ☐ Infrequent |
| ☐ Kneeling | ☐ Continuous | ☐ Frequent | ☐ Infrequent |
| | 6-8 Hrs./Day | 6-8 Hrs./Day | 0-2 Hrs./Day |

**4. Physical Demands**

Lifting — Describe materials ______________________ Weight of materials

How frequently lifted ______________________ Position of lift

Carrying — Describe materials ______________________ Distance carried

Tool Usage — Describe or list tools ______________________

Frequency of usage ______________ Forceful grip required? ☐ Yes ☐ No Excessive vibration

Work Hours ______________ Number and length of breaks or rest periods ______________

**Miscellaneous:** Indicate any other special or unusual job demands ______________________

Exhibit B

**Functional Abilities Report**

Employer ______________________________ Claim # ______________

Patient's Name ______________________________ SSN ______________

**Dear Doctor:**

Please provide the following information related to this injury/illness. This will assist us in returning the employee to work. The company has an extensive and comprehensive Return-to-Work program for the injured/ill employee.

1. ☐ **Employee may return to normal work duties at once**

2. ☐ **Employee may return with the following restrictions:**

Hours/Day: ☐ No restrictions ☐ 8 hours ☐ 6 hours ☐ 4 hours ☐ other

Days/Week: ☐ No restrictions ☐ 5 days ☐ 4 days ☐ 3 days ☐ other

Lifting: ☐ No restrictions ☐ 40 lbs. ☐ 30 lbs. ☐ 20 lbs. ☐ 10 lbs. ☐ other

Movement: ☐ No restrictions ☐ Limited stooping ☐ Limited bending

☐ Limited overhead reaching ☐ Other

Other (please specify):

______________________________________________

Length of restrictions: Resume regular duties after ________ days, OR employee will be re-evaluated on (date) ________.

3. **The employee is totally incapacitated at this time**. Employee will be re-evaluated on (date) ______________ .

4. **Notice to physician and employee:** This report must be returned to Employee's Employer and the Insurance Claims Department within 24 hours of this office visit.

I saw the patient on: _______(date) and have made the following diagnosis:

DX: ______________________________________________

______________________________________________

5. **Comments:** ______________________________________________

______________________________________________

______________________________________________

Physician's signature Date

*This is a Typical Format for Evaluating Employees by Physicians*

Exhibit C

## Work Ability Report

Employee's Name ______________________________ Social Security No. ______________

Employer ______________________________ Carrier ______________________________

Date ________________ Time In ________________ Time Out ________________

**Diagnosis** ______________________________

**Care Provided** ☐ Physician Exam ☐ Physical Therapy

☐ X-Ray ☐ Medication

☐ Avoid driving or operating machinery while using this medication

☐ Other

**Work Status**

☐ Return to regular work on ______________________________

☐ Return to modified work on ________________ for ____________ days with the following restrictions.

☐ No lifting over ____________ lbs.

☐ No work requiring repetitive bending of ____________

☐ No push or pull over ________ lbs. of force

☐ Limited use of ____________

☐ No reaching above shoulder level

☐ No use of ______________

☐ No kneeling or squatting

☐ Keep affected area clean and dry

☐ No climbing of stairs or ladders

☐ Unable to work until ____________

☐ Should be sitting ____________ % of time

Comments ______________________________

**Follow-Up Care**

Scheduled for physician appointment on (Date) ______________ (Time) ______________

Scheduled for physical therapy on (Date) ______________ (Time) ______________

Referral ______________________________

Discharged from care, stationary, with ____________ % impairment of ____________

______________________________

(Physician in Charge)

## Return-to-Work Assessment

**Part I: Program Section**
The comments adjacent to the strength, norm and weakness classifications offer examples to assist in your consideration of program effectiveness for the topic. The following general guidelines should be used:

**Strength**
Program effectiveness that follows good management and organizational practices and demonstrates the best level of program performance by the company being assessed.

**Norm**
Program effectiveness that is neither outstanding nor lacking but which demonstrates solid execution of company policies and procedures.

**Weakness**
Program effectiveness that does not follow good management practices and does not utilize the best resources or talent of the company.

**N/A**
No provision of this program element.

**Select the classification that best describes your organization's current status.**

1. Support from upper management
   - ☐ Strength
     Top management has expressed support for a RTW program and recognizes its contribution to company cost control.
   - ☐ Norm
     Top management is aware of RTW efforts and has not expressed any favor or concerns.
   - ☐ Weakness
     RTW program is not recognized by top management and is utilized on an "as- needed" basis by human resources or risk management.
   - ☐ NA

2. Written policy and procedures
   - ☐ Strength
     Written RTW policies and procedures are signed by top management and distributed, and accountability is assigned.
   - ☐ Norm
     Simple RTW policy is included in the organization's employment manual with simple procedures or none included.
   - ☐ Weakness
     No written policy exists. Procedures are indefinite and change with providers or insurance carriers.
   - ☐ N/A

3. Responsibility and accountability assigned for RTW program
   - ☐ Strength
     Responsibility and accountability are addressed in RTW program procedures. Management staff provides adequate support as part of risk management, human resources, safety and health or other department. Accountability is assigned throughout the organization.
   - ☐ Norm
     Responsibility for RTW is assigned to a single manager or supervisor without organization-wide accountability.
   - ☐ Weakness
     No formal responsibility is assigned. RTW efforts are assumed by risk management, human resources, safety or other interested department. No accountability is assigned. Cooperation is dependent on individual support.
   - ☐ NA

4. Goals established and RTW program performance monitored
   - ☐ Strength
     RTW program goals that support the organizational mission are established annually. Top management keeps current with the status of goal attainment.
   - ☐ Norm
     General RTW goals are established but are not reviewed on a regular basis. Program performance is only noted when major successes occur or when the program fails to control costs.
   - ☐ Weakness
     No program goals are established; performance feedback is provided as related to problem cases only.
   - ☐ N/A

**Part II: Procedure Section**

The following criteria offer examples of best practices found in successful RTW programs.

A. Supervisors and managers are provided with RTW program training and orientation.
   - ☐ Yes
   - ☐ No

B. Facilities and Maintenance support is available for the RTW program as needed for job/task modifications.
   - ☐ Yes
   - ☐ No

C. Employees are educated about the basics of workers compensation and company policies regarding injury reporting and RTW.
   - ☐ Yes
   - ☐ No

D. Medical providers are selected (as allowed by state mandates), posted and reviewed quarterly, semi-annually or annually.
☐ Yes
☐ No

E. Medical providers are oriented to your RTW program.
☐ Yes
☐ No

F. Medical providers have toured the facility or have access, as necessary.
☐ Yes
☐ No

G. Medical providers are selected based upon injury specialty and your RTW *goals*.
☐ Yes
☐ No

H. Medical provider specialists are made aware of the RTW program.
☐ Yes
☐ No

I. Employees and supervisors are recognized for successful RTW cases.
☐ Yes
☐ No

J. Time elements of claim reporting, treating, return to work and case closure are monitored.
☐ Yes
☐ No

K. Someone from your company attends state workers compensation board meetings and seminars to keep current with regulations.
☐ Yes
☐ No

L. Data from RTW savings and workers compensation claim experience is maintained and monitored.
☐ Yes
☐ No

M. Indirect costs of work injuries are calculated and monitored for reductions.
☐ Yes
☐ No

N. Light-duty jobs are identified and activated as needed.
☐ Yes
☐ No

O. Supervisors and managers are trained in job analysis and modification.
☐ Yes
☐ No

P. Supervisors utilize accident investigation techniques to identify injury causes.
☐ Yes
☐ No

Q. Labor contracts support RTW, and representatives support the process.
☐ Yes
☐ No

R. Job descriptions are current and thorough and include essential functions.
☐ Yes
☐ No

S. Fraud orientation has been provided to management and employees.
☐ Yes
☐ No

T. Third-party and outsourced employees performing critical work for your company are provided RTW services by their employer.
☐ Yes
☐ No

U. Written documentation is maintained on individual RTW cases, and information is kept confidential, as appropriate.
☐ Yes
☐ No

V. Your employee assistance program (EAP) is oriented to the workers compensation RTW program and utilized as appropriate.
☐ Yes
☐ No

W. Employer, insurer, TPA, agent and other necessary parties conduct regular reviews of lost- time cases and RTW performance.
☐ Yes
☐ No

Notes and Comments

________________________________________

________________________________________

________________________________________

________________________________________

________________________________________

## Glossary

**Claims Adjuster** – A Chubb professional who investigates claims and accumulates information pertinent to the loss to determine compensability; works with the employer, nurse consultant and medical provider to facilitate return-to-work.

**ChubbFirst** – Chubb's Workers Compensation Claim Reporting System that offers users toll-free telephone and Internet claim-reporting capabilities 24 hours a day, 7 days a week.

**Employee Assistance Program (EAP)** - An employee benefit designed to provide counseling and other assistance for employees to get help for their problems as early as possible.

**Functional Abilities Report** - A method for determining abilities relating to work movement. It implies a result that can be measured.

**Hazard Survey** - A self-inspection of the facility to determine which equipment or activities may cause injuries to employees during their normal working process.

**Indirect Cost of Accidents** - Those costs associated with workers compensation claims that are generally not covered by insurance. These include such items as: temporary labor cost to compensate for absence of injured workers, supervisory time related to accident investigation, replacement training and reduced productivity.

**Job Analysis** - A detailed description of an occupation. It includes weights lifted, items utilized, tools, etc. A job analysis has no connection with identifying an injured worker's physical capabilities.

**Job Assessment Form** - A tool used to measure and record attributes regarding job physical demands.

**Light Duty** - A process where positions are specifically created that will accommodate the restriction of any injured employees.

**Loss Control Representative** - An individual working as a safety professional in Chubb's Loss Control Division. He/she is trained in hazard identification, training techniques and loss prevention consulting.

**Network or Medical Providers** - The primary medical caregiver for the injured employee's course of treatment. In this role, the medical provider makes the initial diagnosis and determines whether the employee can return to work and, if so, under what restrictions.

**Nurse Consultants** - Chubb employees/nurses who act as gatekeepers of the Chubb managed care program and implement internal cost-containment strategies locally in the field.

**Return-to-Work (RTW)** – A method to help injured workers get back to work by providing them with temporary, modified jobs that take into consideration physical restrictions, skills, interest and capabilities.

**Senior Management** - The highest level of management in an organization. The individuals in these positions usually have titles such as senior vice president, president or chief executive officer.

**Supervisor** - The first line management (i.e., foreman, office supervisor) in an organization.

**Temporary Modified Work Duties** - This occurs when an injured employee is brought back to work and placed temporarily within an existing job that is not as physically taxing or demanding as his/her normal job.

**Underwriter** – A Chubb professional who makes the business decision to insure a business on behalf of the company. The underwriter determines the rate to be charged and also has a close relationship with the agent or broker who places the business on behalf of the client.

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