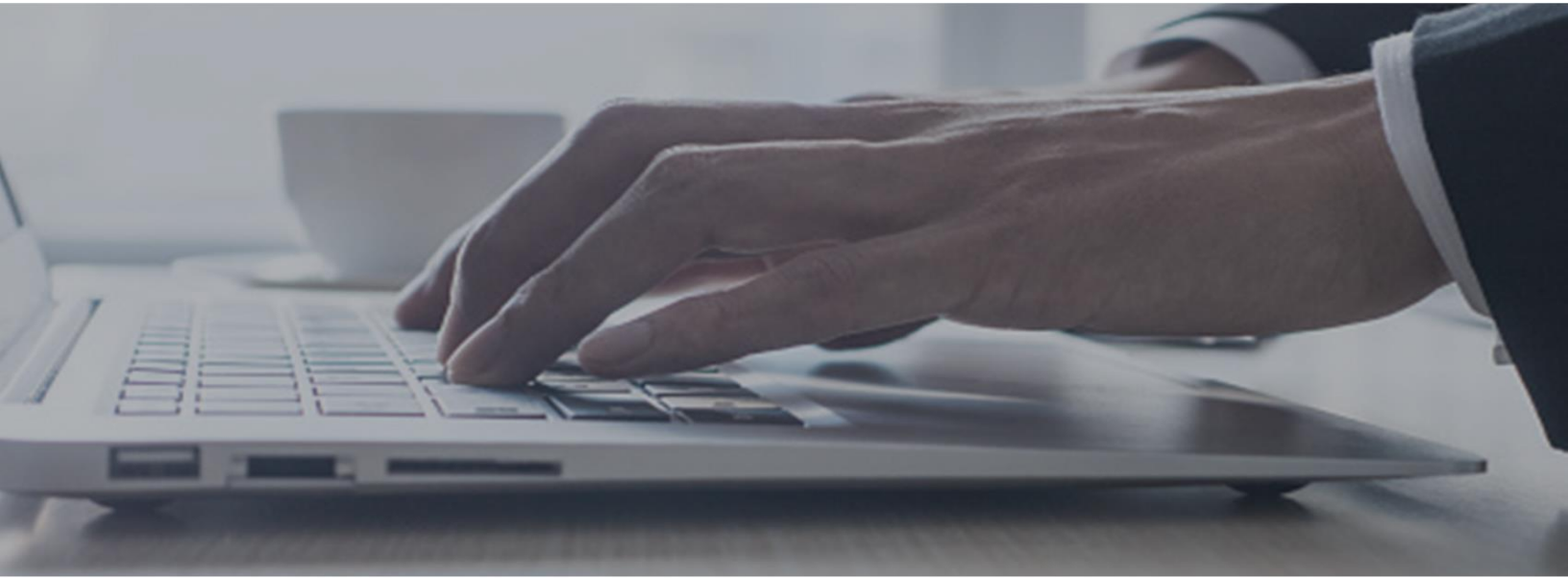


RETURN-TO-WORK SERVICES OVERVIEW



ARE YOU AWARE OF THE FINANCIAL BENEFITS OF AN EFFECTIVE RETURN-TO-WORK PROGRAM?

- The longer a workers' compensation claim stays open, the more it will cost you. The companies of the Utica National Insurance Group can help you implement a comprehensive return-to-work program that will protect your bottom line, while still providing your employees with appropriate care.

DO YOU HAVE THE RIGHT DOCUMENTATION FOR A SUCCESSFUL RETURN-TO-WORK PROGRAM?

- Documentation and collaboration are key aspects of any return-to-work program. We have all the forms necessary to document every step of the process and ensure that everyone at your business is on the same page.

HOW DO YOU COMMUNICATE YOUR RETURN-TO-WORK PROGRAM TO EMPLOYEES?

- Our employee communications take the mystery out of the return-to-work process, so your employees can focus on their rehab and recovery instead of worrying about filling out the wrong form.

315.734.2000

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Utica Mutual Insurance Company and its affiliated companies
180 Genesee St., New Hartford, NY 13413



**Utica National
Insurance Group®**

RETURN-TO-WORK POLICIES AND PROGRAMS

Develop comprehensive return-to-work policies and programs at your business so employees and management are aware of their responsibilities in the event of a workers' compensation claim.

ALTERNATE DUTIES SUGGESTION FLOWCHART

Use these suggestions for alternate work duties to transition injured employees into roles that best suit their care plans.

EVALUATION FORMS AND LETTERS

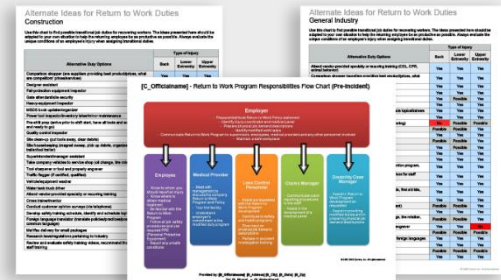
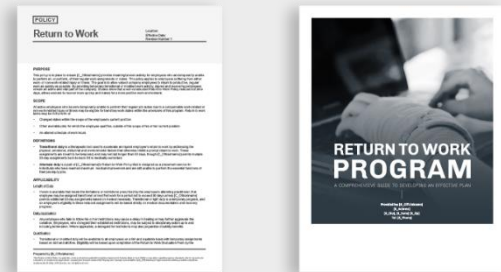
Make communication a priority during the return-to-work process by using these customizable letters and evaluation forms to stay in contact with employees and physicians.

EMPLOYEE COMMUNICATIONS

Let all of your employees know that their recovery and well-being is a priority with these employee-facing articles.

INJURY AND ILLNESS INVESTIGATION PROGRAMS

Make sure that injuries and illnesses only cost you a single time by investigating the true sources of workplace incidents and reducing the chances of reoccurrences.

A form titled "Return to Work Evaluation Form". It includes sections for "Employee Information", "Employer Information", "Evaluation", and "Comments". The "Evaluation" section has a grid for rating various aspects of the return-to-work process, such as "Communication", "Support", "Training", etc., on a scale of 1 to 5.