OLD REPUBLIC

Old Republic Commercial Risk

Return to Work Information for Injured Workers

At Old Republic Commercial Risk, the workers' compensation process focuses on optimum medical recovery for injured workers and return to work as soon as medically appropriate. We work in collaboration with you, your employer, and your medical providers to help you return to your pre-injury condition and to help you transition back to work.

The following questions provide additional information to help you return to work. See State Resources in the Injured Worker Center to learn more about benefits applicable in your state.

If you have questions regarding your specific transition back to work, please contact your Old Republic Commercial Risk Claims Representative, or our Customer Service Center at 888-476-2669.

Return to Work Frequently Asked Questions

When I can return to work?
The decision surrounding your ability to return to work is made through a coordinated effort among the treating doctor, your employer, Old Republic Commercial Risk, and you.

What can I do to make my return to work successful?
Keep your employer and Old Republic Commercial Risk advised of doctor appointments and your return to work status. If your doctor releases you to return to work, let your employer and claims representative know immediately, so that your transition back to work can be coordinated with Old Republic Commercial Risk and your employer.

What does it mean that I am "medically cleared to return to work with restrictions"?
After each office visit, the treating doctor will typically provide a report to Old Republic Commercial Risk. The report may include information regarding your medical condition and any physical limitations, or restrictions you may have as a result of your work-related injury.

A doctor will medically clear injured employees who have not fully recovered but are able to return to modified duty work with specific restrictions.

If your treating doctor assigns work restrictions/limitations, we will communicate these restrictions to your employer.

If my doctor assigns work restrictions, does that mean I can go back to work?
If the treating doctor determines that you can return to work with restrictions, any work your employer provides must accommodate those restrictions. Your employer may choose to accommodate the restrictions/limitations set by your doctor by either:
· Making modifications to your current position
· Providing you with an alternate position

What if my employer is unable to modify my job, or does not have an alternate position?
In some circumstances, we may attempt to find you reasonable, gainful employment with another employer within the restrictions set by your medical provider. Contact your Old Republic Commercial Risk Claims Representative for further information regarding your specific claim.

What if one of my restrictions is a reduced-hour schedule? Will I be compensated for the difference in my wages?
Each state has its own law regarding job modification that results in reduced hours or reduced pay. Depending upon the laws in your state, you may be entitled to partial benefits. See State Resources in the Injured Worker Center to learn more about benefits applicable in your state.

Old Republic Commercial Risk congratulates you on your recovery and encourages all workers to make safety a priority. Please see the "Helping You Work Safely" information in the Injured Worker Center for additional information.

Old Republic Commercial Risk is a trusted leader in commercial insurance solutions and services, specializing in workers' compensation, commercial auto, general liability, and commercial package coverages. Insurance policies are issued by Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, and Pennsylvania Manufacturers Indemnity Company.