

Workers compensation insurance rates for restaurants are on the rise as medical inflation continues to outstrip the rest of the economy. In addition, with the [new changes to how the experience modification is calculated on workers compensation policies](#), what happens in your restaurant, to your employees, now has an even larger impact on what you pay for workers compensation insurance. With these factors working against the restaurant owner, what simple strategies can be employed to keep costs low? One strategy that every restaurant should have in place is an effective and clear back to work program.

Back to work programs seem to function best when they are supported and managed to some extent by the workers compensation insurance company that provides your coverage. Doing it by yourself can be difficult and you are working in a legal minefield. But there is no doubt that there are huge benefits to installing a functioning back to work program to get injured workers back in some kind of duty for you as quickly as possible to help prevent them from becoming chronic disability payments against your mod factor. So, when you are choosing which workers compensation policy to buy, ask if they have a back to work program and try to understand how it works. There is a lot more to your restaurant workers compensation policy than the initial price on the quote.

There are many good reasons to enroll in a back to work program, but here are a few of the more important ones:

A well run and consistently maintained back to work program sends a positive message to your employees. You are telling them that you will take care of them if they are injured and that you have their best interests in mind as they work through rehabilitation into light duty work to get them back on the payroll as soon as possible. In addition, a program like this signals to all employees that you are serious about safety, returning injured employees back to work and maintaining a drug free work environment for the safety of everyone who works in your restaurant.

A well run back to work program also helps to keep all managers, supervisors and upper management on the same page when it comes to work place injuries. This can help keep your work flow more efficient and reduces infighting and squabbling among your management staff. In addition, by working carefully with your injured employee to get that person back to work as soon as possible, you are keeping a valued employee engaged in your workplace and your restaurant. This builds better employee loyalty in the long run.

Of course, back to work programs that are managed and run by your workers compensation insurance company will help reduce the amount of money paid out in claims. This will, in turn, help you keep your experience modification factor lower and save you money on your restaurant workers compensation insurance premiums.

As a side note, some of the more creative back to work programs will now set up injured workers with light duty volunteer work at nonprofits if you are unable to provide any light duty work for them. Even this level of involvement has been shown to be more rewarding for the injured worker and will help to get him or her back to work and off the disability payments sooner.

At Clinard Insurance Group, we insure hundreds of restaurants all across North Carolina, South Carolina, Georgia and Tennessee. We would be happy to speak with you about any of your restaurant insurance needs, please feel free to call us, toll free, at 877-687-7557.