

Adjuster

case study

Alternative RTW: A Practical Tool to Reduce Lost Time and Indemnity Exposure

When modified duty isn't available, Alternative RTW provides structure, speed, and defensible file movement.

When a restricted worker has no modified duty option, the file stalls. Stalled files increase indemnity, prolong duration, and increase litigation risk.

Alternative RTW introduces structured engagement—often within days—giving the claim forward momentum and measurable impact.



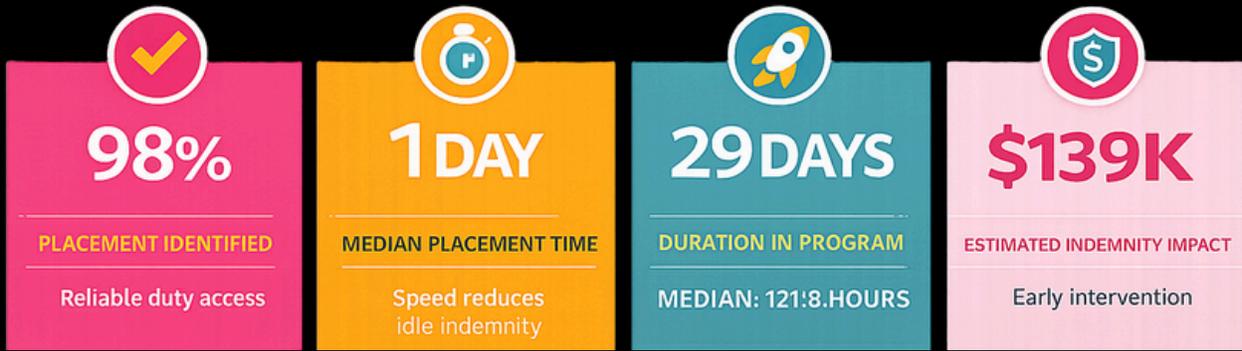
The Adjuster Problem

- No modified duty available
- Temporary disability continues
- File activity slows
- Duration increases
- Litigation risk rises



The Claim Solution

- Rapid alternative duty placement
- Documented effort toward RTW
- Functional engagement within restrictions
- Measurable indemnity mitigation
- Stronger file narrative



De-identified referral data consists of 53 claims from January through November 2025.

how it works



Work Restrictions Identified

Medical documentation confirms limitations



Employee Engaged in Work Activity

Work activity supports functional recovery



Alternative Duty Placement Secured

Placement aligned with restrictions



Disability Duration Shortened

Faster RTW or reduced lost-time exposure

human + financial

adjuster value

File Strength

- Demonstrates proactive RTW effort
- Supports defensibility
- Reduces “no option available” narrative

Financial Impact

- Mitigates temporary disability exposure
- Reduces duration risk
- May reduce likelihood of litigation escalation

STRONGER FILES. CONTROLLED INDEMNITY. SHORTER DURATION.

“**Empathy** matters in a claim — **forward movement** matters more. Alternative RTW delivers that movement when modified duty isn’t an option. It protects employees while controlling financial exposure.”

— Josh Ewing President of JME Claims, Inc. (National Third-Party Administrator)



Have a file with no modified duty option?
Let's review it together.