Kinetic’s New Report Reveals Structured Return-to-Work Programs Cut Workers' Compensation Costs by 60%

NEW YORK, NY, UNITED STATES, September 15, 2026 / EINPresswire.com/ -- New study based on analysis of 800+ parcel delivery workers’ compensation claims reveals how structured RTW programs reduce total costs by more than $11,500 per claim and yield zero indemnity payments in two-thirds of cases.



Historically, parcel and last-mile delivery businesses face a unique structural obstacle. When an employee is injured, there often isn't an obvious 'light-duty' task available for them, resulting in higher indemnity costs," said Adam Price, CEO of Kinetic Insurance.

Kinetic Insurance, a technology-driven workers' compensation managing general agent (MGA), today announced the publication of its new report, "The 2026 Return-to-Work Gap: What hundreds of parcel and last-mile delivery want to bring injured workers back. What’s been missing is a way to do it." The study demonstrates that structured return-to-work (RTW) programs can dramatically reduce workers' compensation expenses for employers while keeping injured frontline workers connected to their jobs.

U.S. workplace injuries generate an estimated total cost of $181.4 billion annually, with $54.9 billion linked directly to lost wages and productivity. Return-to-work programs are the primary lever organizations use to mitigate wage-replacement costs, but too many employers still rely on manual processes and outmoded playbooks.

Kinetic's report compares more than 600 closed workers' comp claims in which injured employees received modified-duty accommodations, against over 200 closed claims in which documented restrictions were not accommodated. Seven out of ten claims analyzed came from parcel and last-mile delivery employers, an industry that has historically struggled due to the physical demands of delivery roles and the lack of light-duty accommodations.

Key Findings from the Report include:
- Two-Thirds of Duty-Accommodated Claims Close with Zero Indemnity: Over 65% of accommodated claims closed without a single dollar paid in wage-replacement benefits, compared to under 45% for unaccommodated claims.
- 60% Reduction in Total Claim Cost: Total incurred claim costs ran more than $11,500 lower per closed claim when accommodation was provided.
- Two-Thirds Lower Indemnity Expenses: Accommodated claims averaged approximately $5,750 less in indemnity payments per closed claim.
- Accelerating Tech-Guided Adoption: Return-to-work adoption among eligible policyholders grew from 55% in 2023 to over 75% in 2025, with growth centered around Kinetic's tech-guided Rapid Return-to-Work program.
- Identical Case Mix: Injury profiles were nearly identical between the accommodated and unaccommodated groups, with both groups dominated by strains and sprains, confirming that cost differences were driven by employee accommodation rather than by lower injury severity.

Bridging the Frontline Infrastructure Gap
"Historically, parcel and last-mile delivery businesses face a unique structural obstacle. When an employee is injured, there often isn't an obvious 'light-duty' task available for them, resulting in higher indemnity costs," said Adam Price, CEO of Kinetic Insurance. "Our report shows frontline employers see the same results as any other industry, and technology can help close the gap. In Kinetic's book, the share of employers accommodating injured workers grew from 55% to 75% between 2023 and 2025, and most of that growth sits in our proprietary, tech-guided Rapid Return-to-Work."

"The data is unambiguous: accommodated claims cost about 60% less to close, and the difference holds across every year we've measured it," said Beth Kurina, FCAS, Chief Actuary at Kinetic Insurance. "But it's not just a cost story. It's a win-win: employees heal faster and stay engaged in their work, while employers retain valuable people and lower their workers' compensation costs."

To request a copy of the report, visit https://kineticcomp.com/2026-return-to-work-gap.

About Kinetic Insurance
Kinetic Insurance is a workers' compensation MGA focused on leveraging AI-driven technology and expert human support to transform claims management for employers in industries like parcel delivery, hospitality, wholesale & warehouse, and manufacturing. By utilizing data to create actionable steps from the moment of injury through closure, Kinetic works to reduce

workplace injuries, streamline the claims process, and lower premiums for businesses.

At the center of that approach is Rapid Return-to-Work, which replaces paper-based programs with a tech-guided solution. The moment a claim qualifies, the employer is alerted, a reviewed offer letter is issued, and the employee can return-to-work as early as the next day.

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