



Reworks Business Solutions

Workplace compensation solutions for your business

reworksol.com

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Workers' compensation specialist services

Reworks Business Solutions specialist workers' compensation division helps clients manage and minimise this major business expense. Services include:

Service level agreements

Reworks Business Solutions can introduce tailored service level agreements with your insurer, your preferred rehabilitation provider and legal providers to ensure all parties work in unison. Service level agreements assist you and your service providers to achieve productive, effective, outcome-focused working relationships

Managing your risk management fees

Risk management fees can assist you to improve workplace claims and injury outcomes. Reworks Business Solutions can manage the process to prepare a proposal to gain insurer approval to access the funding.

Employer Safety Incentives

Depending on each State or Territory, Reworks Business Solutions can arrange for Employer Safety Incentive (ESI) premium discount between 5 and 25% at the beginning of each policy period.

WorkCover Premium Exemptions

Reworks Business Solutions can use training programs for existing and new employees to minimise their WorkCover premiums. Depending on each State or Territory, we can arrange for apprentice and trainee remuneration to be exempt from your WorkCover insurance

Payroll Tax Exemptions

We can support your organisation to receive exemptions from worker's compensation premiums for their apprentices and trainees. Whilst each State and Territory differs with exemption arrangement, a majority of them offer some form of payroll exemptions.

Premium management

We can support your organisation to effectively manage workers' compensation costs through premium reviews to ensure you pay the correct premium and can accurately forecast future workers' compensation costs.

Alternative insurance schemes – self-insurance and retro-paid loss

We can assess whether self-insurance or the burning-cost premium model is appropriate for your organisation. We assess the status of your current policy and the cost of developing an alternative insurance system. We assess the best option for your organisation now and in the future and arrange an audit of your processes, procedures and claims to ensure they deliver the most efficient, productive and cost-effective outcomes.

Claims Agent Tender Process

WorkCover Agents/Insurers are paid a service fee, an annual performance fee based on their success in achieving scheme objectives, and a lump sum fee based on their management of liabilities. Each Agent, like employers, have a performance rating based on their overall service achievement. Simply by negotiating or changing claims agents can reduce premiums based on the claims agent performance rating. We assess the performance of your current Agent and that of others to determine alternative service arrangements to reduce your premiums.

WorkCover appeals

A major part of our service to clients is negotiating claims and premium costs with insurers. On most occasions, we are successful in achieving agreement. However, if an appeal to WorkCover is required, we can instigate the appeal, lodge it on your behalf, and see it through to completion.

Statistical analysis

A statistical analysis assesses claims and injury management. It identifies possible injury trends and examines the duration and frequency of injuries, lost time and seasonal trends. The analysis will enhance your understanding of injuries that impact your business and make recommendations to reduce the risk of injuries occurring.

Work health & safety

Poor WHS standards can have dire consequences for organisations and individuals. We can arrange for reputable providers to identify your current standard of WHS compliance, and then manage the development and the implementation of training programs to ensure compliance with Australian Standard 4801.

Strategic claims management

A critical factor in managing your premium is undertaking regular strategic claims reviews with your agent. Unless claims are reviewed thoroughly and regularly, your insurer may manage claims based purely on meeting WorkCover objectives not your goals.

A strategic review ensures you and your insurer are clear on strategies that need to be implemented to ensure injured workers return to work in a safe, timely and durable manner. That alone could lead to a direct reduction in your premiums.

Reworks Business Solutions can positively impact direct and indirect claim costs by providing individually tailored, strategic solutions for complex and long-term claims management.

Reworks Business Solutions

Helping Create an engaged and productive workforce

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Incident Management

- Triage
- Incident Management Advice to key stakeholders
- Systems and compliance with Incident reporting and documentation
- Notification to authorities

Injury Management

- Systems to ensure early notification and early intervention
- Provision of outsourced Return to Work Coordinators
- IA Risk Services Injury Management model
- Return to Work management involving all stakeholders
- Tailored and strategic Return to Work plans
- Compliance with relevant legislative requirements
- Organisational culture change

Claims Management

- Claims registration and lodgement
- Review of all existing and new claims
- Management of fact gathering process for circumstantial investigations
- Circumstantial Investigation
- Liability assessment
- Strategic claim management for optimum results
- Timely and cost effective outcomes
- Improved agent/insurer performance and outcomes
- Educating employers on claims impact on premium

Payment Management

- Wage Entitlements– PIAWE– CWE– Week Counter
- Wage reimbursements
- Medical and Like expenses– Employer liability– Insurer liability

Provider Management

- Preferred provider– Treaters– Occ Rehab Providers– Investigators– Legal
- Contractors / Arrangements
- Service Standards
- Performance Monitoring

Policy & Premium Management

- Policy Structures
- Workplace registrations
- Workplace classifications
- Remuneration strategy
- Employment strategy
- Estimate Management
- Acquisitions / Divestments
- Site closure
- Benchmarking
- Scenario Modelling

