



THE BUSINESS VALUE OF WORKPLACE HEALTH & SAFETY

PREVENTION THROUGH EFFECTIVE OCCUPATIONAL HEALTH & SAFETY ENGAGEMENT

Reworks Business Solutions first objective and that of the workers' is a reduction in the number of workplace injuries within business throughout Australia. By assisting employers with occupational health and safety (OHS) compliance issues and a range of prevention strategies we are able to target the frequency of workplace related injuries.

Your premium to payroll rate is the only true measure of your WorkCover costs and performance against industry. It shows, as a percentage, what you are spending on WorkCover in relation to your remuneration (payroll). The remuneration of a growing business will increase, but the premium to payroll rate should not increase.

This depends on the size of your remuneration. Typically, the larger your remuneration, the lower your premium to payroll should be. For example,

- If your remuneration is \$5M, you should aim to be slightly less than your industry rate.
- If your remuneration is \$25M, you should aim to be half your industry rate.
- If your remuneration is larger, you should aim to be a third of your industry rate.

Many organisations fail to realise that their WorkCover premium is a variable insurance cost that can be reduced well below their industry rate. Is your WorkCover premium high or on a par with your industry?

Our goal is to 'bridge the gap' by working with employers to manage their responsibilities and the effectiveness of their Work Health & Safety and Workers Compensation programs within their organisations.

There are opportunities to introduce new strategies, procedures and training to help reduce your premium and save you money.

Our clients save an average of 30% in the first 1-2 years with industry best premium to payroll rates the following years.

- ONE:** Prevention through effective Occupational Health & Safety Engagement
- TWO:** Implementation of robust injury management systems
- THREE:** WorkCover Systems and Claims Review
- FOUR:** Become part of a consortium for collective buying power of a group
- FIVE:** Review of Industry Classification

GOVERNMENT SUPPORTING SAFETY INITIATIVES

1. By undertaking this safety initiative, WorkCover Claims Agents can offer you a reduction in your premiums from 10 to 25%, as well as continuing financially to any new safety initiatives the company wishes to undertake. Training can be delivered cost free to business by taking advantage of your State Training Guarantee, by upskilling your workforce, if your workforce meet the funding eligibility.
2. WorkSafe's Prevention Fund supports initiatives that: create workplace change or provide information and education to improve workplace health and safety
3. In some States, if your employee earns less than \$43,540 and has entered into an authorised training agreement with you their remuneration is exempt from being declared from your WorkSafe Insurance premiums.





Did you know - WorkCover has shown that workers who receive early support & injury management spend less time off work on workers compensation? FACT: If a claim is not proactively managed until 2-3 weeks after the incident, the average claim cost rises by 13%. At 12 weeks the claims cost has increases by 91%.

MEASURING SUCCESS

All of the primary premium indicators improve; injury rates & duration, LTI's, cost of claims & premium.

Improved communication throughout the company; injuries being reported on time to insurers, reporting to WHS committee & management. Staff at all levels feeling supported, respected & confident that processes are in place & working well.

Potential issues are escalated to management and dealt with appropriately leading to reduction in crisis management.

Our purpose is to integrate communication, cultural and operational practises to achieve positive outcomes through partnership.

We respect the public image your company has worked so hard to achieve and acknowledge your commitment to excellence. We will deliver the same high standards and transparency in all of our dealings.

How do we create positive change?

- Initial on-site needs assessment to identify gaps in Injury and Workers Compensation Management & Systems
- Identify areas of potential improvement and big savings
- Auditing and compliance to the Occupational Health & Safety and the Workers Compensation Act and Regulations
- Work closely with internal stakeholders to develop policies and procedures to meet compliance in Workers Compensation Management.
- Work closely with stakeholders to develop and implement the right tools to measure, monitor and control risk
- Deliver workable and sustainable solutions
- Onsite training and coaching to all stakeholders in relation to Risk & Injury Management

Reworks Business Solutions works with clients to develop a pro-active and relevant Occupational Health and Safety and Workers Compensation plan that has defined goals and a defined purpose. The procedures involved in this approach are addressed through a number of elements: Education & Culture, Internal & External Communications and Operational.

Next Steps

We have the expertise, industry knowledge and testimony from SME's to large & Government corporations, including Ford, Holden, Toyota, ALDI, Fonterra, QEP, Philip Webb Real Estate and many more. Getting your 'Work Health and Safety, Injury and Workers Compensation Management & Systems' right is a smart move that will give your organisation the competitive edge. It makes sense to bring in the experts to save you time and money, increase effectiveness and improve efficiency.

A simple 30 minute meeting with Reworks Business Solutions is all it takes to find out how you can implement these effective strategies and incentives.



Reworks Business Solutions

Helping create an engaged and productive workforce

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