

WHO WE ARE AND WHAT WE DO

Injury Management costs including Workers' Compensation levies represents the second largest employee related expense for an organisation after payroll.

Workers' Compensation's direct and indirect costs can be brought to a consistent expense level through the implementation of effective management systems tailored to meet the needs individual companies, whether large or small. Our senior consultants in South Australia have over 20 years direct experience in managing OHS and injury management. As such we understand the nature of issues affecting business and offer realistic advice based on this practical knowledge.

WCD - Workers' Compensation Solutions (WCD) specialises in providing contemporary Injury Prevention and Injury Management systems. We focus our service effort and products on the key elements which drive the overall prevention and compensation issues.

WCD can analyse your business, its prevention and compensation requirements and offer advice and develop solutions that reflect your needs. This is achieved through consultation with all relevant parties within your organisation.

The principal objective of WCD is to provide long term solutions that will assist an organisation to cost effectively and consistently manage both Injury Prevention and Injury Management, as well as give responsible personnel the skills to control internal systems as a normal aspect of daily business operation.

Our key services which provide advice and support include:-

- System development and management
- Injury prevention and injury management systems and processes
- Levy management
- Claims and case management
- Statistical analysis
- Injury prevention and management performance profiling
- Insurer and provider liaison
- Training and education services
- Risk and Occupational Health & Safety services
- Self insurance application, renewal and maintenance

See overleaf for more detail

**“A DIFFERENT VIEW ON
WORKERS' COMPENSATION”**



LEVY MANAGEMENT

In business, knowledge is power and levy management can provide this knowledge. Tracking the impact of claims on levies to make better decisions and ensure accurate budgeting, implementing a user pays system to ensure that good performers are rewarded, and ensuring your levy is correctly calculated are some of the facets of levy management that can result in long term reductions in costs to businesses.

WCD provide services in the following areas:

- Levy Forecasting
- What If? Scenarios
- Levy Allocation –Basic
- Levy Allocation –Enhanced
- Industry Classification Review
- Structural Analysis
- Mergers, Acquisitions, Divestments & Due Diligence
- Wage declarations

CLAIMS AND CASE MANAGEMENT

The outcome of a claim is often influenced by early and effective intervention. WCD provides systems, support and advice to ensure that claims are managed efficiently and effectively from day one. This can be provided through improved systems, processes and practices, as well as hands on management assistance for complex or high value claims. This service is available to both registered and self-insured employers.

WCD provide services in the following areas:

- Insurer interaction
- Investigation Process
- Case Conferencing
- Wage Reimbursements
- Complex Claims Advice
- Termination of Employees on Workers' Compensation
- Long Term Claims
- Claims Reviews

STATISTICAL ANALYSIS

Performance benchmarking and improvement planning are essential components of effective cost control. An organisation must be able to gauge performance levels and identify areas where improvement is required to contain costs.

Statistical analysis provides the means for an organisation to track performance, as well as identify areas of concern highlighted by increased claim/incident patterns.

WCD provide services in the following areas:

- General Analysis
- Key Performance Indicators (KPIs)
- Benchmarking
- Reporting Structures

INJURY, PREVENTION AND MANAGEMENT PERFORMANCE PROFILING

A sound understanding of all the key drivers within Injury Prevention and Injury Management is required by organisations to ensure legislative compliance as well as provide opportunities for continuous improvement. Injury prevention and management profiling allows the organisation to take a snap shot of their business in relation to common key processes and drivers to identify areas of strength and opportunities for improvement.

INSURER AND PROVIDER LIAISON

Relationships between all parties involved in the Injury Prevention and Injury Management process must function effectively. It is therefore important that each party understands the expectation and requirements of the other parties within the relationship.

WCD provide services in the following areas:

- Service Reviews
- Provider Reviews
- Service Partnerships

TRAINING AND EDUCATION SERVICES

Clear comprehension of the legal dictates, commercial opportunities and practical operation of the various aspects of Injury Prevention and Injury Management practice and procedures will assist organisations and their staff in their daily management of this discipline.

WCD provide services in the following areas:

- Injury Management / Workers' Compensation
- General Occupational Health and Safety
- Customised Occupational Health and Safety
- Procedure Manuals / Guidance Handbooks
- Training Needs Analysis and specialised training programs

RISK AND OCCUPATIONAL HEALTH AND SAFETY SERVICES

The effective management of occupational health and safety (OHS) risks is a key requirement for all organisations. Each jurisdiction requires compliance with relevant Occupational Health & Safety legislation and in some cases failure to comply with this legislation can lead to severe financial penalties and even imprisonment. The cost burden as a result of an incident or accident can be substantial and there is also growing expectation from both the community and statutory authorities that businesses achieve higher levels of safety performance and ensure a safe and injury-free workplace.

WCD provide services in the following areas:

- Occupational Health and Safety Systems
- Occupational Health and Safety Audits
- Statutory Compliance Assessment
- Risk Specific Advice

SELF INSURANCE, APPLICATION, RENEWAL AND MAINTENANCE

The opportunity for self-insurance is available in all South Australia if organisations meet certain requirements and conditions (eg size and financial). A condition of all self-insurance licenses is that an audit be undertaken to confirm that the self-insured entity is correctly managing the responsibilities associated with the license. In addition self-insured entities are required to maintain accurate claim estimates which reflect the outstanding liability of their claims portfolio.

WCD provide a full suite of self-insured services to existing and aspiring self-insured entities, these include:-

- Self Insurance Feasibility Study
- Process assistance
- Audit assistance / Gap analysis
- Short Term Placements
- In-source Services
- Business Management Elements
- Claims Management Systems
- Outsource Services

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