

**Workers Compensation** 

- We've got it covered

jayrosegroup.com.au

# What Does A Workers Compensation Consultant Do?

Jayrose Group Australia is the perfect solution for businesses that don't have dedicated and trained personnel to manage their Workers Compensation responsibilities. We are specialist consultants that ensure you're meeting your legal responsibility and reducing the impact that Workers Compensation claims have on your organisation, your staff and your bottom line.

If you've ever been concerned about...

- Why your WorkCover insurance premiums are so high
- Whether your business is legislatively compliant
- Being prepared in the instance an employee is injured
- The process and out of pocket expenses if an employee is injured at work
- How to fairly finalise a WorkCover claim in the best interest of your business and the employee
- The stress, anxiousness and uncertainty of managing a potential WorkCover claim
- How, if and when and injured employee returns to work and your obligations

... you will find a WorkCover Consultant will give you peace of mind and make all the difference to your business.

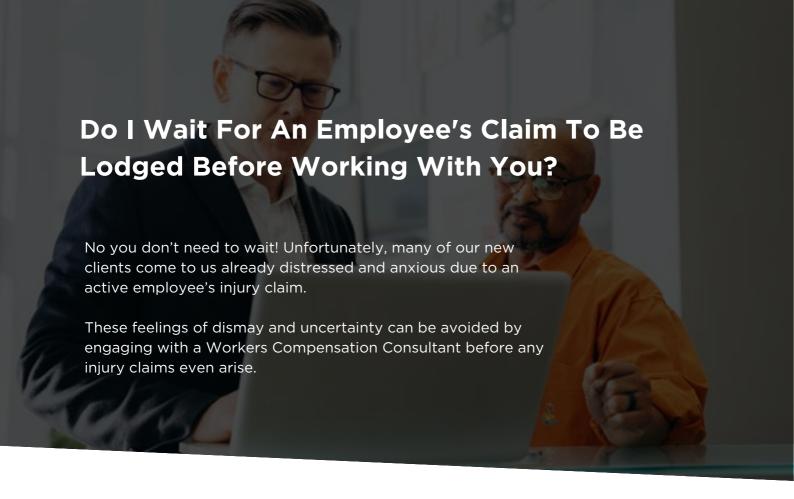
That's where we come in!

## What Does A Workers Compensation Consultant Do?

We're in your corner with your best interests at heart, guiding you through the minefield of Workers Compensation, taking care of all facets so you can focus on what's most important - your business.

#### We've got you covered by:

- Setting up new and accurately calculated WorkCover policies on your behalf
- Checking that you're not paying more for your WorkCover insurance premium than you need to
- Reducing your premium where possible for future savings
- Obtaining any refunds you may be entitled to
- Assisting you with financing your annual premium payment and taking advantage of early payment discounts
- Managing an injury claim effectively from the time it's reported
- Handling all the admin and paperwork when an employee is injured at work
- Ensuring your injury claims are being managed efficiently
- Helping manage workers through the return to work process
- Managing long term injured employees
- Liaising with your WorkCover Agent
- Developing tailored injury management procedures for your business with best practice systems to streamline claims
- Handling any claims litigation or conciliation to ensure outcomes are measured with support for the employer and injured employee



When we're not handling injury claims, we can help with:



Setting up your WorkCover policy, ensuring you're covered correctly and meeting all of your legal obligations



Assisting you with WorkCover premium finance to improve cashflow and relieve financial pressure



Reducing your insurance premium and even claim back refunds for overpayment on your behalf



Developing tailored injury management procedures so injuries are managed properly from the beginning

## Why Outsource Your Workers Compensation Responsibilities?

When you're a small-medium size enterprise trying to do it on your own, Workers Compensation can feel like a maze that you can't find a way out of. There's also a lot of resources, time, money and energy at stake if Workers Compensation is mismanaged or not managed at all. This is especially true in businesses where there isn't the capacity to have experienced personnel dedicated to this area.

Our extensive experience and knowledge allows us to navigate the Workers Compensation system with ease, making us the perfect partner for your business. We guide you through the process, taking care of everything so you can focus on what you do best - your own business.

Whether it's your premium increasing, your inability to finalise claims or you just want to outsource this key responsibility, we are able to provide cost effective options to minimise workplace injury impact so you can focus on your core business objectives.



### How We Can Help Your Business

Skyrocketing insurance premiums and long, drawn-out claims processes can be costly, and unpleasant for both employers and employees.

With the help of Jayrose Group Australia, you can put a framework in place that reduces the impact that Workers Compensation claims have on your organisation, your staff and your bottom line.



## Administration & Management

We take on your Workers Compensation responsibilities.



#### Strategic Claims Management

Moving active claims through to finalisation.



## Annual Premiums Assessment

Ensuring your financial obligations are accurately calculated, obtaining refunds and/or seeking to reduce premiums.



#### Stakeholder Engagement

Working with all parties to preserve positive relationships, facilitate employees returning to work and reduce the costs incurred by claims.



# Front-End Injury Management Intervention

Safeguarding future premium increases by managing an injury effectively from the time it's reported.



#### Policies and Procedures Development

Implementing injury management processes to streamline internal practices.





## Sustainable Return to Work Outcomes

We help you to make informed decisions about how, if and when an injured employee returns to work.



## Employer Guidance Helpline

We offer 24/7 support for employers, from the incidence of an injury to the finalisation of the claim.



## Injured Worker Support

We provide guidance and support throughout the recovery of an injured worker, including during rehabilitation.



#### Claims Litigation Support

Strategic assessment and management of workplace injury legal matters.



#### WorkCover Agent Liaison

Positive working relationships with all Insurance providers with the added value of dedicated claims teams, account managers and internal case management support.



#### Conciliation Attendance

Control the appeals process for all adverse decisions made on a claim and ensure outcomes are measured with support for the employer and injured employee.

#### **About Jayrose Group Australia**

Jayrose Group Australia was founded to fill a gap in the market for the management of Workers Compensation for businesses who are seeking to outsource this responsibility.

The team at Jayrose Group Australia have had many years of experience in different sectors of the industry, including Human Resources Management and Workplace Health and Safety, so we're knowledgeable about Workers Compensation from all angles. We've worked with businesses of all sizes, across industries including construction, healthcare and manufacturing. We've dealt with claims for injuries caused by a wide variety of practices. Our objective is always to move claims to resolution as efficiently as possible, for the sake of everyone involved.

With our approachable and friendly manner, we pride ourselves on the strong relationships we have built throughout Australia in our years of operation. These relationships allow us to consistently provide a high standard of service and maintain our reputation as industry authorities and experts in all Workers Compensation matters.



Premium refunds received for clients in excess of

\$4.6+ million



Administered and managed in excess of

1,000+

**Workers Comp** claims



Provided our support in

2.500+

workplace injuries



Client retention rate of

95% over a 5-year period



Providing assistance

**Nationwide** 



#### **How We've Helped Others**

"Over the past 18 months, 75% of our claims have been totally resolved and we are now in a position where our claim numbers are minimal and we know that we can always call on Jayrose to assist us in any future Workers

Compensation matters that may be affecting us."

Meleessa Elliott Ballarat & Clarendon College

"Your involvement with not only the injured employees (contractors) but the management of our WorkCover Agent was second to none. You identified in the early stages that we should change to a new Workers Compensation provider, which has resulted in streamlined strategies to not only finalise cases but minimise the impact of our future premiums."

Chris Laukart VED Constructions P/L "Your expertise in dealing with our injured employee, educating us towards our internal claim responsibilities and constantly keeping us abreast on all updates relevant to the claim was second to none."

Darren Driscol Coolclean P/L

"Our matter was finalised in its entirety within a 4 month period from the date we engaged your services which is a fantastic result.

Not only has this reduced any impact on future premiums but it reduced my organisation's workload towards this issue and removed the personal impact of the situation away from myself so I could focus on the core activities of my business."

Simon Fuller
Contek Constructions

"... would highly recommend your services to other businesses who believe they may be paying significantly high premiums or just need their Workers Compensation program managed by a professional and reliable service firm."

Roger Cameron Evan Evans Group P/L

"Within a period of 3 months of signing up, a formal review of our annual premiums occurred and a refund of \$100,000 plus was received. We highly recommend the services of Jayrose Group Australia."

Andrew McInnes
McInnes Earthmoving

## For Businesses With Employee Injury Claims

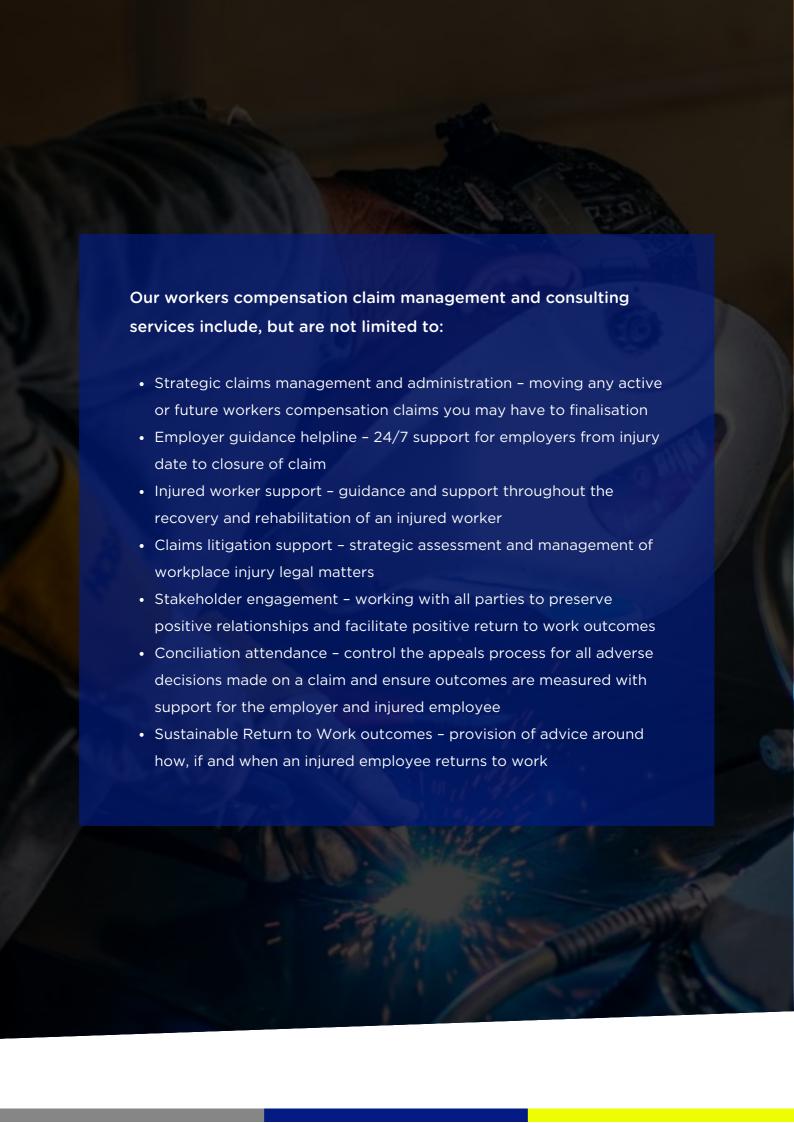
We know managing employees is stressful enough and you already have a lot on your plate. With a workplace injury comes a mountain of paperwork, worry and uncertainty for both your injured employee and your business.

The Workers Compensation claims process can be confusing and time consuming. Claim forms need to be submitted, wages calculated, reimbursements processed and the fines can be costly if legislative compliance and strict timelines are not adhered to. Not to mention all the time spent communicating with the injured worker and all other relevant stakeholders. Then there's the WorkCover Agent you need to constantly follow up who is probably not proactively working in your best interest.

#### That's where we come in!

As a specialist Workers Compensation Consultant, we can take over your WorkCover claims administration and management responsibilities. Jayrose Group Australia take care of everything, including working closely with your WorkCover Agent to ensure they are managing your case efficiently and correctly.







Are you concerned that your WorkCover insurance premiums are excessive?

#### WorkCover Insurance Premium Assessment

Get peace of mind when it comes to paying your premium and being covered. Jayrose Group can review your premium, including what you are paying, how annual premiums are calculated and what you may be able to do to reduce your financial exposure. This could potentially save you a lot of time and money!

For some of our clients, such premium assessments have resulted in refunds in the vicinity of \$100,000 plus with ongoing savings towards future annual premiums.

A premium assessment will guarantee:

- Industry classification accuracy with correct premium
- Your business is properly insured and covered for workplace injuries
- Identifies any business changes that your WorkCover Agent needs to be notified about (which may also affect your classification and premium)
- May even result in refunds and future savings

# For Businesses Concerned About Their Insurance Premiums

**Insurance Premium Funding** 

Is your annual premium renewal coming up but cash flow is limited?

Jayrose Group Australia partner with an accredited premium funding organisation to deliver cost-effective and flexible insurance premium funding solutions. It enables you to pay your annual insurance premiums with flexible instalments, allowing your working capital to stay in your business.

Funding can be used for your Workers Compensation premiums and most other insurance products. The benefits of insurance premium funding for a business include:

- Improved cash flow frees up working capital for other higher income return generating opportunities
- Interest charges can be tax deductible
- Flexible repayment options (monthly, quarterly)
- No additional security required the insurance policy acts as the security
- No impact on the ability to utilise an existing line of credit with their bank



## For Businesses Requiring A New Workers Compensation Policy

The process to set up a WorkCover policy can be time consuming, and involves choosing a WorkSafe Agent, having a correct industry classification to avoid paying incorrect premiums and not to mention the tiresome form completing process.

The good news - we can take care of the entire process for you!

Need a new policy AND want peace of mind your legal and financial obligations are managed for the long term?

# WorkCover Policy Set Up & Annual Management Package

Jayrose Group Australia can offer services around initial set up of your policy and if required an annual program to assist with the administration of the policy moving forward.

Our annual program will not only set up your policy but will ensure your legal and financial obligations are managed effectively over the 12-month period.

#### WorkCover Policy set up services:

- Discussions with WorkCover Agent
- Completion of all administration requirements
- Industry classification identification
- Policy development and finalisation
- Premium calculation

#### PLUS annual Workers Compensation management services:

- Complete administration and management of your Workers Compensation program with a strong focus on premium reductions
- Premiums management including annual remuneration certification and estimation
- A 24/7 advisory service for all your Workers Compensation needs
- Minimum of 2 site visits per year, where applicable
- WorkCover Agent reviews
- Attendance at claims and premium review meetings with WorkCover Agent (2 per year)
- All WorkCover stakeholders are communicated with on your behalf

# Fee Structures We have credit card facilities and other payment options available.

# **Annual Retainers**

Our annual retainers are payable monthly, quarterly or annually.

# Claims Management

There is a one off payment for individual claims outsourcing, for the entire length of the claim.

# **Premium Assessments**

A premium review is a free service, however a Finders Fee applies for any refunds obtained.

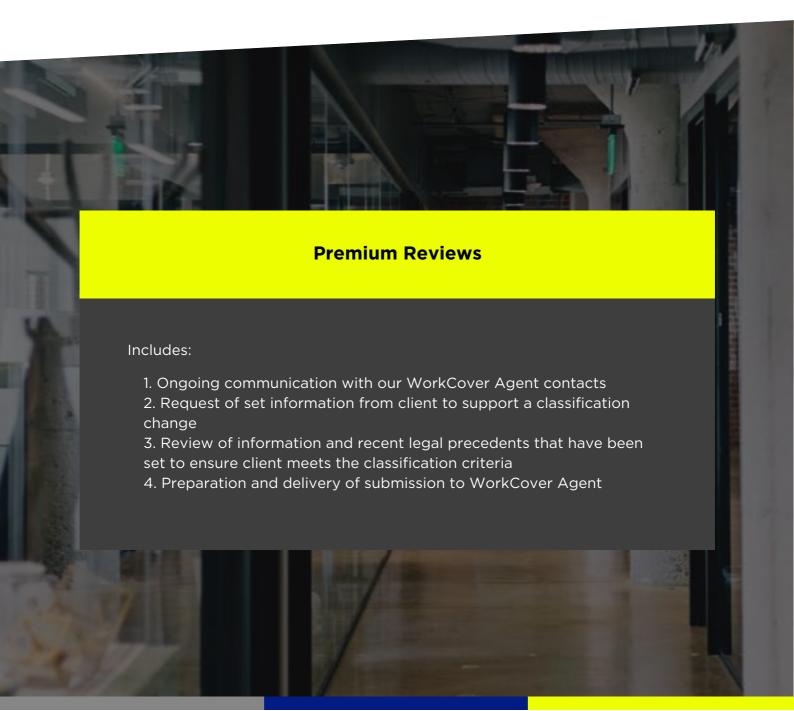
# WorkCover Policy Setup

Choose the Annual Management Package or pay a once off payment for a single Policy Setup.

#### **Program Structures**

We know which boxes to tick, what information to record, and what paperwork to file, taking care of the details so you don't have to.

Give us a call to discuss our programs and your individual business circumstances.



#### **Program Structures**

## Annual Intermediary Services Program

#### Includes:

Complete outsourced function of the Administration & Management of your Workers Compensation program with a strong focus on premium reductions

Premiums Management including remuneration certification & estimation

A 24/7 Advisory Service for all your Workers Compensation needs

Review of Current & Previous Claims to ensure closure inclusive of cost review & ongoing employment status

On Site Client Visits as required

WorkCover Agent Review

Attendance at Claims Review Meetings with WorkCover Agent (minimum of 2 per year)

All WorkCover Stakeholders are communicated with on your behalf

## Individual Claims Management

#### Includes:

Claims Administration Services including PIAWE calculation, weekly compensation & compensation reimbursement reviews, assistance with medical accounts, employer liability, etc

Claims Management including assessment at initial liability, ongoing entitlements for injured employees, ACCS attendance, Impairment benefit & common law claims

RTW Rehab including return to work plan implementation & review, Occ rehab provider management, retraining & non-work-related conditions

Stakeholder Management including liaison with injured workers, treating doctors, WorkCover Agents, investigators, solicitors & managers/supervisors

