



Workers' Compensation

VIC and SA Statutory Schemes

70% of claims managed worldwide by GB are workers' compensation claims. Our track record in this sensitive and highly complex area is extensive and includes major contracts with WorkSafe and ReturntoWorkSA.

Our Model

Gallagher Bassett (GB) is a leading workers' compensation claims Agent in Victoria and South Australia, where our workers' compensation experts help clients assess risk, manage claims, get employees back to work and ensure the outcome is fair and equitable for all concerned.

We pride ourselves on the proactive investigation and management of claims.

Our "early everything" service model is comprised of 6 steps: early identification, early notification, early streaming, early intervention, early payments and early return to work (RTW).

GB's proven claims management strategies include:

- Early identification and deployment of the most appropriate medical management plan.
- Improved, sustained RTW outcomes.
- Reducing the life of the claim, by more frequent interventions and review of entitlements.
- "Stopping" the claims drift". This includes tighter and more productive management of service providers, to ensure the spend represents value for money.
- Proactive communication with stakeholders resulting in more informed workers with a greater sense of buy-in and employers who are better positioned to provide sustainable RTW options.

Early Streaming

Our emphasis is on proactive claims management and early intervention and includes a proven streaming protocol which ensures a consistently high level of customer service.

GB's approach ensures the early intervention of case managers through contact with the injured worker, employer and the treating practitioner within 48 hours.

The intervention process provides for the collection of information, which is critical to the effective management of the claim. Information collected, as part of the initial assessment includes:

- Stakeholder contact details including treating doctor
- Date and mechanism of injury
- Diagnosis and prognosis
- Capacity to RTW and expected RTW date
- The most appropriate treatment place
- Availability of suitable duties
- Behavioural indicators
- Barriers to RTW
- Wage details and payment methods
- Knowledge in respect to roles, rights and obligations.

This critical step ensures that the stakeholders are aware of their obligations as well as includes them in the RTW process.

Proactive Communication

GB understands that effective communication between all parties is integral to the development of successful working relationships and achieving the best claims outcomes for all stakeholders.

We will provide you with a single point of contact for all service matters, which will streamline the communication process and free up more of your time to focus on other aspects of your business.

GB's communication processes are aimed at ensuring ongoing consultation and that you are informed about issues affecting your business and your workers' compensation obligations. They include:

- Regular operational contact between key stakeholders
- Contact at triage, initial intervention points and review stages throughout the life of the claim.
- Regular file reviews, ensuring proactive management occurs in every case
- Newsletters and reports on topical issues affecting our clients
- Timely reporting on major events or emerging issues that may impact on portfolio risk management.

This approach is based on open communication between all relevant stakeholders and providing every opportunity for our staff to meet providers, injured workers and employers on an ongoing basis.



Policy and Premium

GB understands that workers' compensation premiums can be a considerable expense for employers. Claim costs have a direct impact on WorkCover premium calculations - lower claims costs lead to lower premiums.

GB assists employers by providing strategies designed to reduce their claim costs, thereby reducing the WorkCover premium expense. Initiatives including the early intervention of rehabilitative strategies following the receipt of a "time lost" claim, risk management services, early reporting processes and effective return to work are offered to our clients.

If you are committed to preventing workplace injury and implementing early return to work strategies, GB can help you achieve your goal to minimise your premiums.

The actual calculation of the WorkCover premium is an area which often interests employers. In cases where our clients are not aware of the various components involved in the calculation or where they have questions concerning how their premium expense was arrived at, we are able to provide a detailed explanation of the workings of the formula and "de-mystify" its methodology.

Training Services

GB provide a variety of online and face to face training courses that are available through our myGBed Online Learning System.

All training has been designed by accredited trainers and is interactive, involving participants in discussions, group work and practical activities.

To view our current suite of courses visit **mygbed.galalgherbasset.com.au**

Courses are complimentary to GB clients. Tailored training sessions are also available.

Australia's largest TPA

Third Party Claims Administrators (TPAs) help insurers, government, corporations and self-insured companies reduce the cost of claims and secure better outcomes for all involved.

The TPA model emphasises streamlined claims management and prompt finalisation of claims.

But not all TPAs are the same. GB was the first company in Australia to offer the TPA model and are part of one of the largest TPAs in the world.

Through our singular focus on claims management, we offer specialist claims staff, unique processes and powerful technology that deliver exceptional claims outcomes.

OHS Services

GB are committed to assisting employers not only manage their claims but also play a key role in the prevention of workplace injuries.

We are able to provide a range of OHS and risk management consultancy services through our in-house OHS team.

Our OHS services have been developed to assist organisations to comply with legal obligations by eliminating or reducing risk associated with injury, illness and disease.

Some of the services we can provide are:

- Worksite assessments
- Risk assessments
- Gap analysis
- Development of OHS policies and procedures
- Development and monitoring of OHS management procedures
- Training

Customer Service

Customer service is the bedrock of our approach to claims management. We measure our success by our clients' success: fewer claims, lower claim costs, more efficient claims administration and improved customer experience.



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