

## A Smart Approach to Workers Compensation



# Manage Claims & Reduce Premiums

Workers Compensation in Australia is complex and often very confusing for employers. Many companies do not understand the process and as a result pay inflated premiums. Over 90% of companies pay the wrong amount.

Austbrokers Compensation Services (ACS) are the Workers Compensation specialist arm of Austbrokers Phillips. Our priority is to reduce your Workers Compensation premium through the strategic and proactive management of claims and expert analysis of premium calculations and claims reimbursements.

ACS is a national organisation. We operate independently of the Workers

Compensation Authorities and insurance agents throughout Australia. Our independence allows us to focus on achieving the best outcomes for you the employer.

Our approach to Risk Management and our ability to assist clients reduce premiums has earned ACS a strong reputation. We work with a diverse range of clients across all industries.

We have assisted many Australian companies to reduce their Workers Compensation premiums. Contact ACS for the details of companies who have benefited from our assistance.



## Why Austbrokers Phillips

### Advice

More than 'selling insurance' we provide advice on the best cover to ensure risks are identified and protected. Our range of services will provide you with innovative solutions using the best resources available in the market today.

### Tailored Solutions

Our experienced team represent your interests and will strive to ensure the best outcome for you in the event of a claim being lodged.

### Professional & Responsive

We have established a business that can provide you with an extensive array

of services on par with those offered by the internationals, with a team who are quick to address your individual needs.

### Understanding

Austbrokers Phillips understands our clients' business and the global issues they face. We listen to your circumstances and keep abreast of changes, ensuring strategies are individually tailored to suit your specific needs.

### Integrity & Sincerity

Austbrokers Phillips works to achieve long term partnerships with our clients. We aim to build a strong rapport and

reciprocal confidence, allowing us to take a personal approach to your business' financial well being.

### Knowledge

Our team members are highly regarded experts in diversified fields including Insurance, Workers Compensation, Risk Management, Finance, Accounting, OH&S and Superannuation. This broad knowledge base provides the best, most comprehensive advice to facilitate positive outcomes for you.



# Reduce your Claims. Reduce your Premiums.

## ReCover

### Retrospective Reviews

The ACS Retrospective Review Services consist of an analysis of your Workers Compensation premium and claims reimbursements to uncover possible overpayments in premium or missed claims reimbursements from your Workers Compensation Agent. We are confident in our ability to achieve results and therefore offer these services under a No Result – No Fee basis.

### ReCover (Premium Review)

An ACS Premium Review analyses a business' current and past premium calculations to ensure the correct premium amounts are being paid and to uncover possible overpayments.

Where applicable, ACS will seek a refund on over-stated premiums or a reduction in current premium charges. Within this analysis, ACS investigates three main areas: Workplace Classification, Certified Remuneration and Premium Sensitive Claims.

ACS offers this service Australia wide and in 2008 uncovered over \$1 million dollars in overpaid Workers Compensation premiums for our clients.

### ReCover (Claims Reimbursement Review)

The ACS Claims Reimbursement Review investigates Workers Compensation claims dating back six years.

Our exclusive software package seeks anomalies in Workers Compensation payments through scrutiny of a business' claims and payments history. Our findings are then lodged with the Agent, with all refunds paid directly to the employer.

In Victoria all data to facilitate the review is accessed directly from the employer's Workers Compensation Agent which results in minimal inconvenience to your staff. In NSW and other states we require access to our clients Workers Compensation claims files to complete the Claims Reimbursement review.

## AdviceLine

### Claims & Premium Advice

Our telephone and email support service is dedicated to providing independent, timely and expert information. When you have a query with your Workers Compensation, simply pick up the phone or send an email and one of our Risk Consultants will respond to you as soon as possible. We guarantee to respond within 24 hours.

If you are insured through one of our partner agents, you may be able to access the ACS Risk Management Advisory Service free of charge. Ask your ACS contact for further details.



## TotalCover

### Claims & Premium Management

At ACS we work for you, the employer. Our Workers Compensation TotalCover is designed to reduce your costs by using the following five key elements:

#### Holistic Approach

We believe that Workers Compensation affects everyone and encompasses every function in a business.

ACS Risk Consultants are skilled in all facets of legislation relating to Workers Compensation and can assist with terminations of injured employees, award interpretation, return to work facilitation and more.

#### Onsite, Hands On

Our approach ensures your time can be better spent focusing on core responsibilities. ACS Risk Consultants are on site and save you the time and stress of managing the complex field of Workers Compensation.

#### Early Intervention

Allowing you to proactively manage claims, ensuring that contingency plans are in place for all possible variables.

ACS Risk Consultants will help you implement and maintain effective early intervention strategies avoiding unnecessary premium costs.

#### Stakeholder Liaison

We help you manage all relevant parties to facilitate a comprehensive Risk Management strategy.

ACS Risk Consultants have established relationships with key stakeholders which allows a smooth and prompt outcome for your claims.

#### Take Ownership and Set Goals

Our approach to Risk Management enables you to take control of your Workers Compensation claims and set realistic premium reduction objectives.



## Austbrokers Phillips Background

Austbrokers Phillips has been operating for over 20 years. Having commenced as an insurance broking business we have grown significantly to providing a broad range of professional services and advice in Insurance, Workers Compensation, Risk & Claims Management, Financial Planning and Superannuation. Our 6,000 clients range from your local retailer to top 500 corporate businesses and listed companies. We also have a range of services to meet your personal requirements.

Austbrokers Phillips is a member of the Austbrokers national network of insurance brokers. This network employs over 1,100 employees from over 80 different locations Australia wide. Austbrokers is a publicly listed company with the network having a combined premium turnover of \$1.8 billion in general insurance premiums, making it in the **top 4 broking operations** in Australia.

Austbrokers Phillips has earned its reputation as a highly regarded professional advisory firm providing excellent standards of service. We are registered with the Australian Securities & Investments Commission (ASIC) and are members of industry and professional organisations including the National Insurance Brokers Association (NIBA) and The Australian and New Zealand Institute of Insurance and Finance (ANZIIF). We hold an Australian Financial Services Licence No. 234457 issued on 14 December 2003.

Our success is due to our focus on client service, professional standards and competitive performance. We have a highly skilled and dedicated team of staff who will provide you with the level of service you deserve, the right advice and secure the best available products at the most competitive price.

**For more information, please visit our website at [www.austbrokersphillips.com.au](http://www.austbrokersphillips.com.au)**



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