

Fact Sheet

Workers Compensation



Self-Insurance solutions

The decision to self-insure your workers compensation risk is an important business strategy. Organisational commitment and individual expertise are required to effectively manage your risk. QBE's experience and knowledge can maximise the benefits of self-insurance for your employees, as well as provide significant savings to your 'bottom line'.

QBE's services include, but are not limited to:

1. Case Management Services

Reflecting our philosophy of expertise, flexibility and partnership, these services can provide you with:

- Experienced case management staff
- A successful claims management model
- An implementation system for documentation and procedures
- Technical advice and claim audits
- A proven Quality Assurance process
- Specialist injury management assistance
- Claims advice hotline
- Other claims related services as needed

2. Excess of Loss Policy

Protect your self-insured business from disastrous workers compensation liabilities.

Financial protection against potentially catastrophic workers compensation liabilities is an essential consideration for any self-insured organisation. Regulations require that self-insurers have adequate reinsurance protection against significant liabilities in excess of a nominated self-insured retention amount.

With our considerable insurance expertise, QBE is able to provide you with tailored coverage to help ensure you have the necessary cover to comply with your self-insurance licensing requirements.

3. Getting your Self-Insurance Licence

QBE can facilitate the actuarial analysis required to determine the financial feasibility of self-insurance for your organisation. If viable, we can assist you step-by-step in the application process to obtain your self-insurance licence.

4. Gap Analysis

A Gap Analysis is performed to critically review the areas impacting on the performance of your health and safety management practice and related organisational policies and procedures.

It includes a review of:

- WHS practice
- Claims Management
- Injury Management

5. Work Health and Safety Services

QBE provides comprehensive and practical assistance in developing and implementing your WHS Management System and prevention strategies.

WHS Services include:

- Workplace inspections
- Risk assessments
- WHS audits
- Legislative audits

6. Education and Training Services

QBE's extensive range of education and training programs can be tailored to your organisation's needs and facilitated at your workplace or another suitable location.

Courses include:

- Manual Handling Risk Assessment
- Hazard Management
- Injury Management Essentials

- Health and Safety Committee
- WHS Law and Issue Resolution
- Accident Investigation and Incident Notification
- Contractor Safety

To provide added benefits to your self-insured organisation

QBE's services include:

- Case Conferencing
- Long term and complex claims reviews
- Natural consequences model pre-audit
- Audit of rehabilitation and medical expenses for cost containment

Like to know more?

For more information contact our Self-Insurance Services team.
p 133 723
f (03) 9246 2322

www.qbe.com/australia/workers



The QBE Advantage:

Our staff's knowledge and experience gives us a leading edge when providing support to self-insurers.

We tailor our extensive range of cost effective services to meet your organisation's needs.

www.qbe.com/WorkersCompensation

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