

Get in touch...

Simon Booth  
Manager Workers' Compensation  
(03) 9860 4226  
simon.booth@aegisrms.com.au



Aegis Risk Management Services

Or contact your local office

Melbourne

Level 1, 509 St Kilda Road  
MELBOURNE VIC 3004  
1300 369 589 (toll free)  
melbourne@bjsib.com.au

Sydney

Level 26, 44 Market Street  
SYDNEY NSW 2000  
(02) 9089 8850  
nsw@bjsib.com.au

Adelaide

Level 1, 86 Pirie Street  
ADELAIDE SA 5000  
1800 335 184 (toll free)  
adelaide@bjsib.com.au

Brisbane

5 Discovery Drive  
NORTH LAKES QLD 4509  
1800 208 587 (toll free)  
qld@bjsib.com.au

Perth

Suite 6, Floor 1, 16 Moreau Mews  
APPLECROSS WA 6153  
(08) 9315 7600  
nsw@bjsib.com.au

Frankston

100A Young Street  
FRANKSTON VIC 3199  
1800 208 397 (toll free)  
frankston@bjsib.com.au

Wonthaggi

129-131 Graham Street  
WONTHAGGI VIC 3995  
1800 358 131 (toll free)  
gippsland@bjsib.com.au

ABOUT BJS INSURANCE GROUP

BJS was established in 1998 and has an annual premium turnover in excess of \$90,000,000. BJS gives you the security of dealing with a national company and the personal service of an individual business.

At BJS we understand that every business is different and work in consultation with you to develop a tailored insurance solution to suit your business.



Your Protection Against the Perils  
of Workers' Compensation

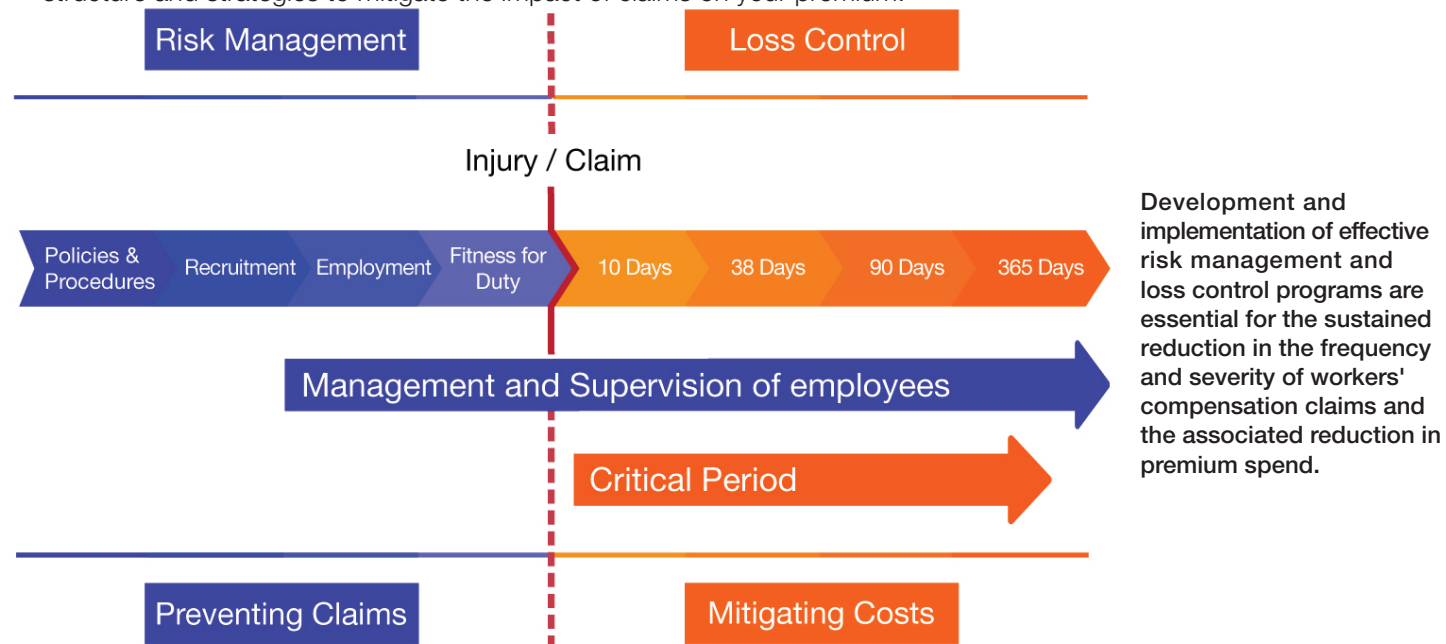
Professional - Innovative - Australian Owned



Workers' Compensation is one of the most complicated insurances for employers to manage and generally makes up a predominant portion of the overall insurance spend for larger Employers. The complexities across the various schemes combined with constantly changing Legislations and Premiums Orders provides an environment of significant risk for employers, a risk that if not managed effectively can lead to prohibitive premium rates and legislative penalties.

BJS Insurance Group's Specialist Workers' Compensation Division, Aegis Risk Management Services (Aegis), has extensive experience across the various jurisdictions in Australia. The Brokers at Aegis Risk Management Services can assist your organisation in understanding and addressing the current risk exposures relating to your Workers' Compensation Insurance Program and in achieving and sustaining reductions in premium and associated costs.

Aegis are experts at ensuring that you have the appropriate cover in place to protect you when claims occur and the structure and strategies to mitigate the impact of claims on your premium.



## RISK MANAGEMENT

A solid risk management plan with appropriate risk management strategies is an essential component of any attempt to minimise the costly and often stressful problems that arise through Workers' Compensation.

An employer's major exposure in the Workers' Compensation space is the people they employ. Risk Management initiatives should be focused accordingly and this is best done through the development and implementation of robust policies and procedures encompassing the full employment lifecycle – recruitment through to termination of the employment contract by either party.

To effectively manage Workers' Compensation, employers must navigate not just the highly legislated area of Workers' Compensation but also the legislations associated with Health and Safety, Employment law and Discrimination. Understanding these legislations and the components that, if utilised correctly, provide protection to employers is essential in the development of appropriate policies and procedures that can be relied upon to mitigate the impact of work related injury and illness in the workplace.

Aegis can assist employers with the development and implementation of an appropriate risk management plan. In the Workers' Compensation space the implementation of a risk management plan requires a multi-disciplinary team of professionals. Where the expertise required to implement the risk management plan does not exist within your organisation, Aegis can assist you in identifying suitably qualified and experienced service providers.

Aegis will work with you to ensure that your policies, procedures and practices are optimised to reduce the likelihood and impact of Workers' Compensation claims.



## LOSS CONTROL

The human element essential in most workplaces means that despite the robustness of an employer's Risk Management and Health and Safety initiatives, accidents will happen, injuries will occur, and claims will be lodged. To effectively mitigate the financial impact that Workers' Compensation claims have on the finances of your business, injuries need to be managed with a primary focus on loss control through the containment of incurred claims costs.

Aegis is focused on working with you to mitigate the costs of workplace injuries through a range of activities including:

- Early intervention
- Management of the Liability Process
- Strategic Claims Management
- Insurer Management
- Provider Management

## ADVISORY SERVICES

Each jurisdiction in Australia has its own complex legislation regarding Workers' Compensation; these legislations are constantly changing and the task of keeping abreast of this can be extremely arduous for employers. The brokers at Aegis have the knowledge and experience to help employers navigate the complexities of Workers' Compensation, and provide advice across all areas including:

- Legislative obligations
- Contractual requirements
- Guidance on audit activity
- Program and policy structure
- Premium Management
- Compliance
- Claims and injury management
- Mergers and Acquisitions / Due Diligence

All Aegis clients have access to our Claims and Injury Management Help Desk for expert advice on both the management of claims and the return to work and injury management process.

## PROVIDER NETWORK

It can be difficult to find the peripheral expertise required to successfully manage and mitigate the risk associated with your Workers' Compensation. To assist in this area, Aegis has developed a network of preferred providers across a range of modalities. The providers on the Aegis panel are leaders in their respective fields and have a comprehensive understanding of how their services fit into the Aegis Risk Management Model.

Where Employers lack the appropriate internal resources, Aegis can bring together the expertise required to fill the gaps in your risk management and loss control program.

## PLACEMENT

The numerous jurisdictions make policy, premium and program structure in the Workers' Compensation space exceedingly difficult to understand let alone manage. Aegis work with employers to ensure they have the appropriate cover in place to meet both their legislative and contractual obligations and to adequately cover their employees to avoid a potentially catastrophic uninsured loss.

**Aegis can assist employers with:**

- Inception of new policies
- Renewal of existing policies
- Negotiation of premium rates (WA, ACT, NT, TAS)
- Identification of the most applicable policy structure
- Negotiation of alternate policy structures
- Identification and inception of required policy extensions (WA)
- Review of industry classification
- Premium simulation/projections
- Premium funding



To investigate how Aegis Risk Management Services can assist you in mitigating your Workers' Compensation exposure, contact Simon Booth (Manager – Workers' Compensation) on 03 9860 4226 or [simon.booth@aegisrms.com.au](mailto:simon.booth@aegisrms.com.au)