



# McGrath Consulting

WORKERS COMPENSATION & OHS SPECIALISTS

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## That time again ...!

Every year employers come around to this time of the year and are confronted with the need to review the claims details and other issues with their WorkCover policy.

Claims recorded against their policy need to be checked to make sure they accurately reflect costs, and that they are registered against the correct workplace.

Even though the Victorian WorkCover Authority has not yet released the final details of their new calculation methodology, it is possibly more important than ever to make sure that the details recorded are accurate.

It is vitally important to remember that employers in Victoria now really only get "one crack" at getting these details right with the rate now not adjusted at the end of the year. If the recorded costs are wrong, they will affect the premium for the full year.

We expect that "Claims Statements" will be received in the coming weeks, and these need to be thoroughly reviewed to ensure that the details are correct.

If in any doubt, just give us a call



Failing to review premium issues effectively will see premiums continue to increase, and add unnecessary costs to your business.

## 2004/05 Changes...??

### Removal of Stabilisation.

For the past 2 years employers with a payroll of less than \$1million have paid the same rate each year. The plan is to remove this and have all employers pay the calculated premium.

### Use of Industry rate rather than prior rate.

Reverting to the industry rate as a starting point, as in NSW, means that the likely effect over time will be less reflective of the longer term history. This can be either good or bad, depending on your performance.

### Increase in claims cap to \$250,000 rather than the current maximum of \$174,000.

### Statistical rather than Actual claims estimates.

Rather than relying on the actual estimate of the future cost of a claim, it is intended to use a statistical model to identify the value of a claim. The main problem we have with this is that the only transparency in the current system will be removed.

### Comparison to industry performance rather than actual performance.

The logic behind this change eludes us.

Rather than use the actual performance of the employer, the performance will be rated against a performance index for the industry as a whole.

It is basically the same as the old Bonus & Penalty system.

This will result in a calculation not truly reflective of an individual company's performance.

We will continue to monitor the changes as they are released, and we will attempt to keep you informed as any changes loom closer.

If in doubt, please give us a call on **9750 0220** so we can assist you through the issues.

# Safety Management System—Simply

- Does your business have a Health & Safety management system in place?
- Is your workplace ready for an audit by WorkSafe & Safety inspectors?
- If you have a payroll of more than \$1million, the law states that you **MUST** have an OHS System in place.

Our partnership with “Safety Made Easy”, can help to ensure your business is safe, healthy and compliant with government legislation.

## Take charge of Workplace Health & Safety at your business!

As an employer, you are legally required to provide a safe and healthy workplace for employees and customers.

What’s more, an active approach to safety management will save you the costs associated with workplace illness or injury.

Your workplace may be audited by a WorkSafe inspector to ensure it is safe, and in line with current regulations.

“Safety Made Easy” is a user-friendly and comprehensive Workplace Health & Safety resource, designed especially for small to medium business across all industries.

## Safety isn’t a strain with “Safety Made Easy”

“Safety Made Easy” is a computer based product that provides a simple way of complying with Health & Safety legislation

All the tools your business requires for legislative compliance are provided online and in CD-Rom and hard copy format

You can implement the system yourself, or simply contact us for professional support.

## An affordable safety solution

“Safety Made Easy” is a cost-effective safety management system for your business, available now for \$650.00 +GST.

This price includes 12 months membership to the “Safety Made Easy” Program, valued at \$100.00

As a “Safety Made Easy” Program member you’ll have online access to updates on legislative changes, as well as customer service and technical support from qualified Health & Safety consultants.

## A comprehensive framework for safety management, including:-

- Safety Plan
- Safety Policy
- Forms, templates and procedures:-
  - Induction
  - Job Safety Analysis
  - Work Permits
  - Emergency Response
  - Chemical Inventory and Assessment
  - Risk Management
  - Workplace Inspections
  - Safety Management System Audit



**In short, everything you need to maintain a proper system.**

**We can assist in the development of your safety program which may be your only defense.**

**Simply call 9750 0220 and we will discuss the options available.**



As an organisation grows, the management of many issues becomes more complex. McGrath Consulting can help to resolve these issues where they relate to OHS, WorkCover & the other human issues with the organisation.

## Why pay more WorkCover premium than you should ???

McGrath Consulting was established to help clients develop strategies that help to:

- Minimise WorkCover premiums through correct workplace classification
- Improve workplace Health & Safety performance
- Minimise the cost and impact of claims through effective management
- Improve injury management outcomes

Our consultants' intention is to **NOT ADD COSTS** to your business.

Generally, we are able to reduce an employer's premium liability **through effective management**

In fact we are so confident about our ability to positively impact on our clients, we are prepared to review your current WorkCover, OHS and Injury Management programs **AT NO COST, unless we can show factual, identifiable savings.**

Our methodology is designed to assist clients to get the framework in place, to allow the client to manage the process going forward.

We look forward to working with you to improve the performance of your business, and would be pleased to receive your call at any time on (03) 9750 0220 or e-mail [help@mcgrathco.com.au](mailto:help@mcgrathco.com.au).