

CGU Workers Compensation Victoria

providing solutions



About CGU Insurance

CGU Workers Compensation is part of Insurance Australia Group (IAG) - Australasia's leading general insurance group.

CGU became part of IAG in January 2003, joining some of the region's most respected insurance brands including NRMA Insurance, SGIO, SGIC and Swann Insurance.

As one of Australia's largest intermediary-based insurers, CGU offers a diverse mix of personal, commercial and rural insurance products, sold through a comprehensive distribution network of brokers, agents and business partners.

CGU Workers Compensation operates across all states and territories.

Managing and preventing workplace injuries is our priority.

Workers Compensation Management Framework

A superior service through a commitment to innovation and excellence

CGU Workers Compensation delivers workers' compensation management services to over 65,000 employers through the most extensive regional workers' compensation network in Victoria. Our mission is to provide a consistently superior range of services to assist you to manage your workers' compensation obligations.

Our clients

CGU Workers Compensation provides services to many major national and multi-national corporate employers, a diverse range of employer State and Local Government Departments, and medium and smaller sized employers. Our clients extend across a number of industries from the meat and manufacturing sectors to nursing homes, hospitals and schools. So, whether you're a software developer with 10 staff or part of a multi-national manufacturer with 2000 staff, CGU Workers Compensation can solve your service needs.

A significant investment in our clients

CGU Workers Compensation believes that being the leading provider of workers' compensation services in Victoria is about 'investing' in our clients.

We demonstrate this commitment by:

- ◆ Providing all staff with programs to enhance skills, knowledge and abilities.
- ◆ Developing unique technological management solutions.
- ◆ Developing new techniques to assist employers to drive prevention and return-to-work outcomes.
- ◆ Maintaining the very best workers' compensation expertise in the marketplace.

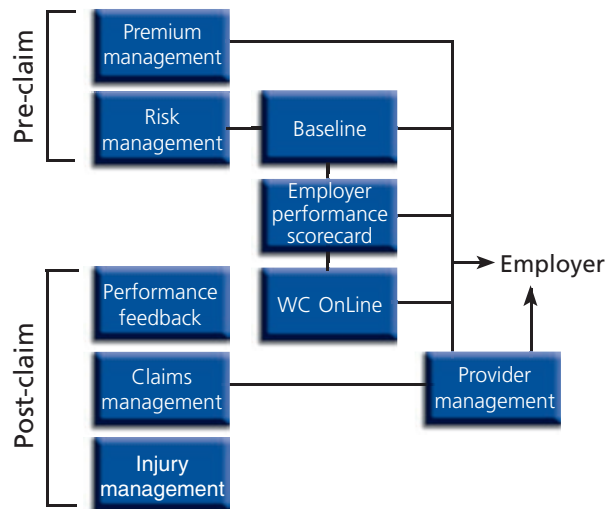
The service partnership

Our service framework provides you with access to first-rate claims and injury management, risk management and performance management services. We apply these tools to meet your individual needs, establishing a working partnership with you to optimise your workers' compensation management.

Successful partnerships only drive results if both parties are committed. We seek a commitment from you to:

- ◆ Build a strong accident prevention culture.
- ◆ Assist CGU Workers Compensation by providing the necessary information so we can advise you in respect to claims, premium and accident prevention management.

CGU Workers Compensation service network



Supporting regional Victoria

CGU Workers Compensation has the most extensive regional workers' compensation network in Victoria supported by claims experts familiar with your regional economic and social issues.



If you are a multi-workplace employer spread across a number of regions, you can choose to have CGU Workers Compensation co-ordinate your workers' compensation management either through the relevant regional office or through our Melbourne office.

Employer Performance Scorecard

Innovative solutions by strategic management

In today's competitive global economy, strategic management is the cornerstone of success and few businesses extend their strategic management framework to embrace workers' compensation. This can result in workers' compensation costs being a frustrating and uncontrollable financial burden. Strategic management can assist to turn this burden into increased profits.

Performance measurement framework

The CGU Workers Compensation Employer Performance Scorecard is a strategic management reporting tool which monitors the health of your workers' compensation performance. It does not drive performance itself. Getting results requires an operating strategy which drives the historical and lead indicators in the Scorecard report by aligning the management of workers' compensation with your core business activities.

The Scorecard has been designed to:

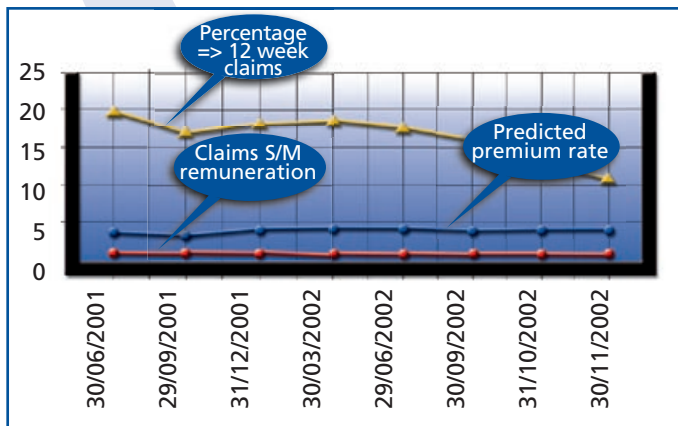
- ◆ Provide an 'overall' understanding of how workers' compensation impacts on your business.
- ◆ De-mystify workers' compensation to expose the real cost drivers impacting on your business.
- ◆ Introduce a sound framework to permanently reduce workers' compensation costs and create a sustained competitive advantage, for you and CGU Workers Compensation.

Driving continuous improvement

The utilisation of the Employer Performance Scorecard report as a continuous improvement model will enable you to:

- ◆ Identify cost drivers.
- ◆ Identify strategies to impact cost drivers.
- ◆ Identify and measure appropriate key performance indicators.
- ◆ Set continuous improvement targets and provide feedback on performance.
- ◆ Identify and allocate responsibility and accountability for performance.
- ◆ Ensure that those responsible and accountable are competent.
- ◆ Revise strategies as required to achieve targets.

This will assist to drive the bottom-line result.



Employer results Acme Data P/L

Risk Management Services

Strategic prevention solutions

CGU Workers Compensation prides itself on the health and safety excellence achieved by so many of our employers. Our superior risk management advice and measurement solutions can help set the foundation for workplace safety which can assist in real bottom-line savings.

Prevention – Intelligent commitment

Why is it some companies make health and safety work and others don't? Size makes no difference, nor does industry type or local or foreign ownership.

From our experience working with thousands of Victorian companies, one simple thing makes the difference - 'intelligent commitment'.

For a large corporation, this may involve a sophisticated strategic plan incorporating safety systems, training of staff and updating capital.

For a small business, this commitment may include talking about accident prevention, or taking the time to prepare and complete a job safely.

Health and safety = bottom-line savings

An effective health and safety commitment can provide direct savings through:

- Lower premiums.
- Reduced absenteeism.
- Reduced industrial relations issues.
- Higher productivity.
- Higher staff motivation.
- Reduced plant downtime.
- Lower staff turnover.
- Quality reputation.

Starting from the top

Success starts with effective leadership. The CEO makes it clear that health and safety is a priority and sets and monitors performance targets and accountabilities.

The Chief Financial Officer understands the cost drivers and builds capital-based health and safety strategies into the business and financial plans.

The strategy is clear and transparent with ownership firmly planted throughout the organisation.

Short- and long-term strategy

Health and safety takes both short- and long-term planning. In the short term, identifying hazards and corrective actions and prioritising costs, establishes the safety culture, sets the expectations and measures and maximises return-to-work opportunities for injured workers.

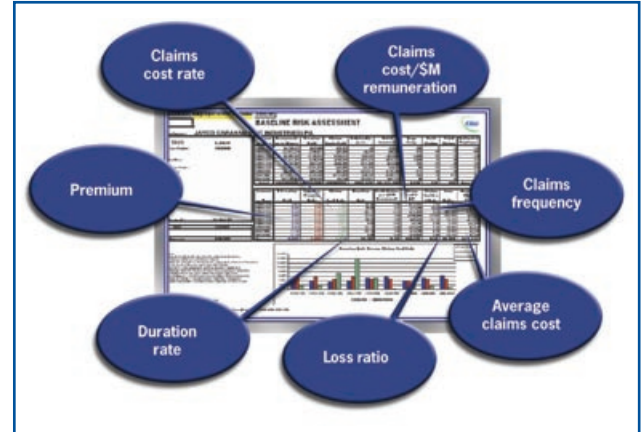
Investing the short-term savings in longer-term goals, such as training, health and safety systems, and plant re-engineering, assists in promoting an appropriate culture and drive within the company.

Risk management professionals at CGU Workers Compensation provide a range of health, safety and prevention solutions for businesses of all sizes including:

- ◆ Site hazard assessments.
- ◆ Health and safety systems advice.
- ◆ Health and safety training.
- ◆ Performance measurement advice.
- ◆ Advice on legal obligations and guidelines.
- ◆ Advisory service.

The 'Baseline' solution

The Baseline Risk Assessment provides a performance snapshot at your workplace. Employers are able to measure performance at a glance over time and against competitors. Combining the 'Baseline' with Workers Compensation Online and the Employer Performance Scorecard gives employers unparalleled capacity to monitor key performance indicators.



Claims Management

Results come from a strong partnership between you and your injury claims consultant.

Managing an injured worker back to work can be one of the biggest challenges for an employer. At CGU Workers Compensation, our claims management approach combines the compliance and cooperative elements of claims and injury management to maximise the opportunities for returning injured workers to work.

Our claims staff

At CGU Workers Compensation, we recognise that employers are looking for more than just claim handlers. We have a role to play in providing our clients with assistance and initiatives that reduce the cost of workers' compensation in all its facets, not just premiums.

CGU Workers Compensation has high-quality staff with proven experience and expertise in the management of workers' compensation claims. CGU Workers Compensation has a formal infrastructure for all CGU Workers Compensation staff supported by dedicated full-time training co-ordinators and a technical competencies database.

At CGU Workers Compensation, our service depends on the competency of our claims staff. Staff training is the cornerstone of our continuous improvement claims management program.

CGU Workers Compensation injury claims consultants have the skills to address your needs competently and professionally.

External provider management

CGU Workers Compensation carefully monitors the performance of rehabilitation and claims investigation providers who service our employers.

Service providers on the CGU Workers Compensation panel enter into an agreement which sets out

stringent service standards. Providers are regularly consulted regarding their performance against both their peers and our agreed benchmarks, thus ensuring they are providing the most cost-effective service aimed at assisting the early resolution of your claims.

Quality management systems focus expertise to get the best results

At CGU Workers Compensation, our claims management systems ensure that injury claims consultants are always in a position to pro-actively manage claims.

Our extensive information reporting facilities enable injury claims consultants to plan and monitor the progress of each claim, thus maximising opportunities for the earliest possible resolution of the claim.

Our management systems ensure that injury claims consultants monitor all medical and like services to ensure that they are reasonable and within the context of the workers' compensation legislation.

Occupational Rehabilitation Services

As the time lost component is often the largest cost of a workers' compensation claim, effective occupational rehabilitation can result in early return to work, with the result of significant cost savings and reduction in premiums.

The quality of rehabilitation is a major component of successful outcomes, therefore CGU Workers Compensation specialises in rehabilitation and injury management advice that assists employers to develop the expertise to successfully integrate rehabilitation and injury management into their workplaces. Maintaining an injured worker's employment with the goal of an early return to work is essential to minimise workers' compensation claims costs. To this end, CGU Workers Compensation has a commitment to early intervention programs and an approach to return-to-work programs that are focussed on setting clear goals and providing measurable outcomes.

Premium Services

Do you have an understanding of your premium?

At CGU Workers Compensation we assist employers in understanding the three critical elements of the premium system to ensure effective management of premium. CGU can assist you in understanding:

- ◆ How premium responds to claims costs.
- ◆ How to predict future premium in the context of changes in claims costs and remuneration.
- ◆ The impact of grouping and succession.

CGU Workers Compensation staff are trained to provide unparalleled analytical premium expertise.

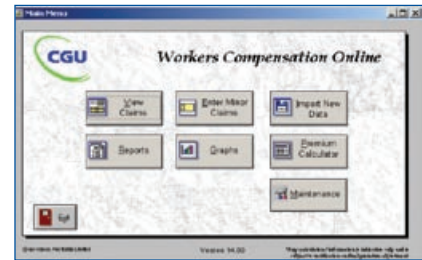
Our staff are trained to unravel the mystery of the premium system to help you take control by providing:

- ◆ Clear and easy-to-read premium reports.
- ◆ Professional and patient staff experienced in helping you understand how and why you are performing the way you are.
- ◆ On-site classification reviews for complex workplace structures.
- ◆ Payment arrangements to help you through cashflow variations.
- ◆ Premium projections which:
 - Assist you to make provisions for end-of-year premium expenditure.
 - Determine the workers' compensation cost of growth strategies, downsizing and acquisitions.
 - Identify the cost of different claims management strategies.
 - Analyse return targets required to make health and safety strategies profitable.
- ◆ Strategies for managing outstanding premium.
- ◆ Scheduled training sessions covering premium calculations (offered to clients at no charge).

Workers Compensation Online

Informed management by knowledge and strategy

Workers Compensation Online is an essential workers' compensation management software solution. Combining simplicity with sophistication, Workers Compensation Online is a powerful analytical reporting and management tool to monitor your claims with the facility to report and model your accident and claims experience.

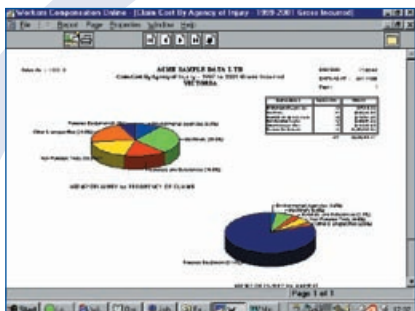


Stay informed with simple standard reporting, or customise your own

At the simple press of a button, Workers Compensation Online gives even the most novice computer operator the power to generate detailed standard reports and graphics.

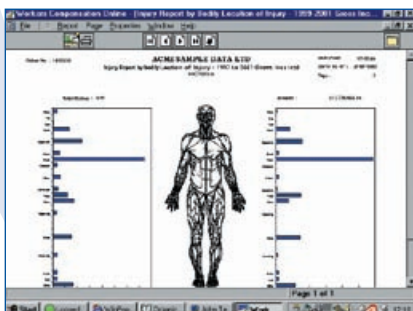
More experienced users can develop a suite of reports customised to meet specific business needs, or develop complex modelling on the operating platform. Alternatively, CGU Workers Compensation can develop a customised suite for you.

Create one-off customised reports to meet specific analytical and planning requirements.



Reporting facilities

Just press the 'View Claims' button to see individual claims details including accident information, payment online and incurred details, lost time information or return-to-work dates.



Then produce boardroom-quality reports and graphs for example, claims stratification, risk management, or payment trends, at the employer, workplace or cost centre levels.

Other features

- ◆ Monthly data extracts of your claims data.
- ◆ National claims down load, analysis and reporting capacity.
- ◆ Worksafe statistical data code standard.
- ◆ Training and support at no charge.

Training, Information and Communication

Informed management by knowledge and strategy

All employees need to learn the impact of workers' compensation costs relative to their function. In fact, the bigger the company and the greater the industry claims risk, the more an employer's performance is knowledge critical.

CGU Workers Compensation can provide the basis for your staff to acquire the necessary skills to sustain an effective safety and return-to-work culture through its scheduled training sessions.

The skills you need

Staff responsible for your workers' compensation need a range of skills to perform competently. For example:

- ◆ The Chief Executive needs to establish and monitor key performance indicators – cost drivers and their causes.
- ◆ The Chief Financial Officer needs to understand the premium system to effectively evaluate performance and health and safety investment decisions.
- ◆ Line managers need to understand how they contribute to the company's workers' compensation costs and the company's safety and return-to-work procedures.
- ◆ The health and safety officer needs to be kept up to date with legislative developments.
- ◆ The HR department needs to understand how workers' compensation impacts on employee performance and culture to manage induction, discipline and productivity.
- ◆ The officer responsible for co-ordinating injured workers needs to know the legal requirements placed on the company and return-to-work strategies.

- ◆ The pay office needs to know how to calculate compensation and manage under excess payments.
- ◆ Employees need to know the company's procedures for health and safety, lodging claims and return to work following injury.

To assist our clients in acquiring the necessary skills to manage workers' compensation, CGU Workers Compensation provides an extensive scheduled training program covering topics such as (but not limited to):

- ◆ Safety & Risk Management.
- ◆ Premium Management.
- ◆ Claims Management.
- ◆ Injury Management.

The training schedule is published annually and distributed to CGU Workers Compensation clients.

Value-Added Services –

A customer service focus

CGU Workers Compensation is proud to have already achieved an enviable list of service firsts within the workers' compensation industry and is committed to the ongoing development of such unique initiatives. We recognise that many of our clients never experience a workers' compensation claim and therefore we extend our commitment to our client's by providing the following value-added services which are exclusive to CGU Workers Compensation clients.

Trauma management services (at no additional cost for the first \$500 of service)

CGU Workers Compensation offers a trauma management service which funds costs up to a maximum of \$500.

This service is exclusive to CGU Workers Compensation policyholders in Victoria, on a 24-hour basis and is in the event of a critical incident where debriefing or trauma counselling is required, such as but not limited to death, amputation, armed hold-up and assault.

From a bottom line perspective, research has shown that in cases where trauma debriefing has been instigated, costs and time lost associated with the incident have been considerably lower than in similar cases where debriefing was not utilised. From a 'people' perspective, the benefits of trauma counselling are innumerable.

At the completion of the initial assessment there will be consultation with the employer as to any ongoing services required and the costs involved.

Information bulletins

CGU Workers Compensation provides a newsletter periodically during the year. The newsletter covers current workers' compensation issues and developments including advice and tips on management strategies.

Notes

Notes

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