

Get a better deal on workers compensation

# WCRA Industry Cover

Workers compensation

**Allianz** 

# Introducing WCRA Industry Cover

Waste Contractors and Recyclers Association is the industry body representing the waste contracting and recycling industries in New South Wales. WCRA Industry Cover is an innovative insurance solution for members of the WCRA, commencing with workers compensation.

An integrated program of workers compensation insurance, premium funding, superior claims management and OH&S risk management, WCRA Industry Cover aims to reduce workers compensation costs by better supporting small to medium enterprises (SMEs) and aggregating within an industry based portfolio.

WCRA Industry Cover makes it easy to manage a claim, which is facilitated personally by your own Business Account Manager. Members receive a higher level of service, usually only available from insurers or Scheme Agents to large corporations and national employers.

## Designed for your Industry

NSW business is burdened with high workers compensation premiums, and managing a workplace injury can be difficult, time consuming and costly.

For our industry workers compensation can be particularly problematic given the high incidence of contractors and the fact that members are often required to submit fixed price bids for jobs without yet knowing the ultimate cost of their workers compensation premium for the year.

WCRA has been active in lobbying government for changes to the NSW Scheme, premium reforms and tariff rate reductions.

To further assist our members reduce costs and experience better workers compensation service, WCRA has developed WCRA Industry Cover with one of the leading scheme agents Allianz and supporting program providers.

## Save money with competitive premium funding

Paying your workers compensation in full or even by quarterly instalments can be a burden on your cash flow. Premium funding provides a cost effective means of better spreading your payments over the year. WCRA members will receive a preferential program funding rate.

- Reduce workers compensation costs
- Dedicated Business Account Manager
- Integrated approach to risk, injury and claims management
- Superior service levels
- Member Support Line
- Improved cashflow with monthly premium payments



# Integrated Program

## Seven major benefits of joining WCRA Industry Cover



### 1. Your own Business Account Manager

Wayne Highfield  
Business Account Manager  
Tel: 1300 20 40 11  
Fax: (02) 9266 7558  
Email: [wcraindustrycover@allianz.com.au](mailto:wcraindustrycover@allianz.com.au)

Members will enjoy a higher level of support not normally available to SME businesses through your new WCRA Business Account Manager.

Acting as a single point of contact, your Business Account Manager will manage your workers compensation, follow up your enquiries and coordinate program services.

### 2. Improve cash flow and save on costs

Through Hunter Premium Funding, you can pay your premium in monthly instalments. For SMEs this premium funding option provides two financial advantages:

- Improved business cashflow.
- No risk of losing instalment rights or incurring statutory penalty interest resulting from late premium payments, as your premium is paid on your behalf.

Preferential funding terms and rates have been negotiated for WCRA members. Your premium funding interest may be deducted as an allowable business expense.

Premium funding is a short term funding facility designed to ease the impact of large one-off premium payments and requires no security. Automatic eligibility is granted for businesses whose annual workers compensation premiums are between \$3000 and \$100,000 and retain premium instalment rights. This means there is no requirement for financial statements or credit checks (subject to no adverse credit history with Hunter Premium Funding).

The premium funding facility offered as part of WCRA Industry Cover covers your deposit premium, adjustment premium and any extra premium that might be raised as a result of wage audits.

### 3. WCRA Industry Cover Support Centre

Tel: 1300 20 40 11  
Email: [wcraindustrycover@allianz.com.au](mailto:wcraindustrycover@allianz.com.au)

By phoning the dedicated WCRA Industry Cover Support Centre telephone line as soon as a workplace injury occurs, whether or not a claim has actually yet been made or claim form completed, four responses may be triggered to assist you:

- First Report to Allianz, who will waive the claim excess if reported within 5 days.
- Notify your Business Account Manager who will arrange a claim form to be sent and, for significant injuries, liaise with the Case Manager to ascertain whether a provisional liability determination is required to fast track weekly benefits and medical treatment to assist your injured employee.
- Earliest intervention by the program's injury management providers or your preferred provider for significant injuries,
- For major accidents and significant injuries, referral to the program's legal professionals or your preferred provider to assess compliance breaches and offer preliminary advice on the potential for or management of any prosecution by the WorkCover Authority.

Using the WCRA Industry Cover Program Support Centre telephone line whenever you have a workplace injury streamlines the workers' compensation process. It is uniquely designed to assist you, support you, protect you and save you real money.



#### 4. OH&S and Injury Management Advice Line

Tel: 1300 55 07 70

Email: [advice@workoptions.com.au](mailto:advice@workoptions.com.au)

The WCRA Industry Cover program is supported by WCRA's preferred service providers for OHS, injury management and legal services.

Through these preferred service providers, the WCRA program offers members an OHS and Injury Management telephone advice line to respond to your OHS enquiries, obtain preliminary advice, source safety materials and seek professional assistance about workplace incidents and accidents.

Through the advice line members are also assisted with any enquiries regarding injury management strategies or return to work obligations.

#### 5. OHS Compliance Assessment

An OH&S self assessment tool will be provided to all participating members, designed to audit and assess each member's level of compliance with legislative requirements and identify further OH&S needs or training requirements.

#### 6. Superior Service Standards

WCRA has imposed strict service standards on its business partners in relation to workers compensation administration, claims management, injury management and premium funding.

Members will benefit from our Service Level Agreements, enjoying a guaranteed level of service not usually available to SMEs on an individual basis.

#### 7. Full Program Management

To measure your performance, your company's claims and premiums will be monitored and benchmarked against the industry standard, your history and the NSW scheme.

Every quarter, the performance of the WCRA portfolio will be reviewed by WCRA and Allianz to identify members that need help. We work with the member to make recommendations and implement solutions to better manage their workers compensation claims and costs.

### WCRA Industry Cover Workers compensation

WCRA Industry Cover Support Centre  
1300 20 40 11

OHS and Injury Management Advice Line  
1300 55 07 70

Monday to Friday 8.30 a.m. to 5.30 p.m

#### Key features:

- Business Account Manager
- First Report Service
- Program Management
- Competitive Premium Funding
- Dedicated Program Support Centre
- OHS/Injury Management Member Advice Line
- OHS Compliance Assessment
- Superior Injury / Claim Management

# Allianz Australia

Allianz is one of Australia's leading insurance groups operating in general insurance, personal insurance and now life insurance.

In New South Wales Allianz is one of the largest scheme agents and has achieved enviable return to work results in its NSW claims operations.

## Hunter Premium Funding

Hunter Premium Funding Limited is the leading premium funder in Australia and a wholly-owned Allianz subsidiary.

The premium funding company pays the employers premium each year, the employer is then debited ten equal monthly instalments. Premium funding arrangements offer real administrative and financial benefits to employers participating in WCRA Industry Cover.

Being an Allianz company, the premium funding facility offered by Hunter Premium Funding is seamlessly integrated into WCRA Industry Cover without the need for a separate funding form, administrative arrangements or additional paperwork.

## How to join WCRA Industry Cover

Three criteria to join WCRA Industry Cover:

- Be a financial member of WCRA.
- Have your workers compensation policy falling due for renewal.
- Complete the simple Program Application form.

## Program Application Form

The purpose of the Program Application form is to effect the necessary change of Scheme Agent to Allianz.

You will be asked to authorise the release of confidential policy and claims data to WCRA, its insurance advisers and program service providers to effectively manage the portfolio to assist you.

Each participating employer wishing to pay workers compensation premiums monthly simply needs to elect to do so by the Payment Authority on the Program Application form and providing a copy of the renewal premium notice or premium adjustment notice issued by the Scheme Agent.

## Return the completed Program Application form to Allianz

Upon receipt of the Program Application form you will be contacted by your new WCRA Business Account Manager who will facilitate the transfer from the current Scheme Agent to Allianz and introduce you to the new program services.

Where a member selects the premium funding option, your Business Account Manager will arrange payment of your premium and automatic monthly repayment deductions.

Where a member has an insurance broker, your new Business Account Manager will also establish contact directly and introduce the WCRA program. The program application form must be completed and returned to Allianz before 4 p.m. on day the policy falls due.

## Program Cost

Brokerage is not permitted to be paid in respect of workers compensation in New South Wales. Those WCRA members electing to pay workers compensation premiums monthly will incur a small interest charge. This cost is currently tax deductible.

Premium funding commission may be payable by Hunter to WCRA or its insurance advisers. This does not affect workers compensation premiums charged. Any commission payable by Hunter will be used by WCRA to fund member services including WCRA Industry Cover.

A simple premium instalment calculator is included on the Program Application form to assist you.

# Frequently Asked Questions

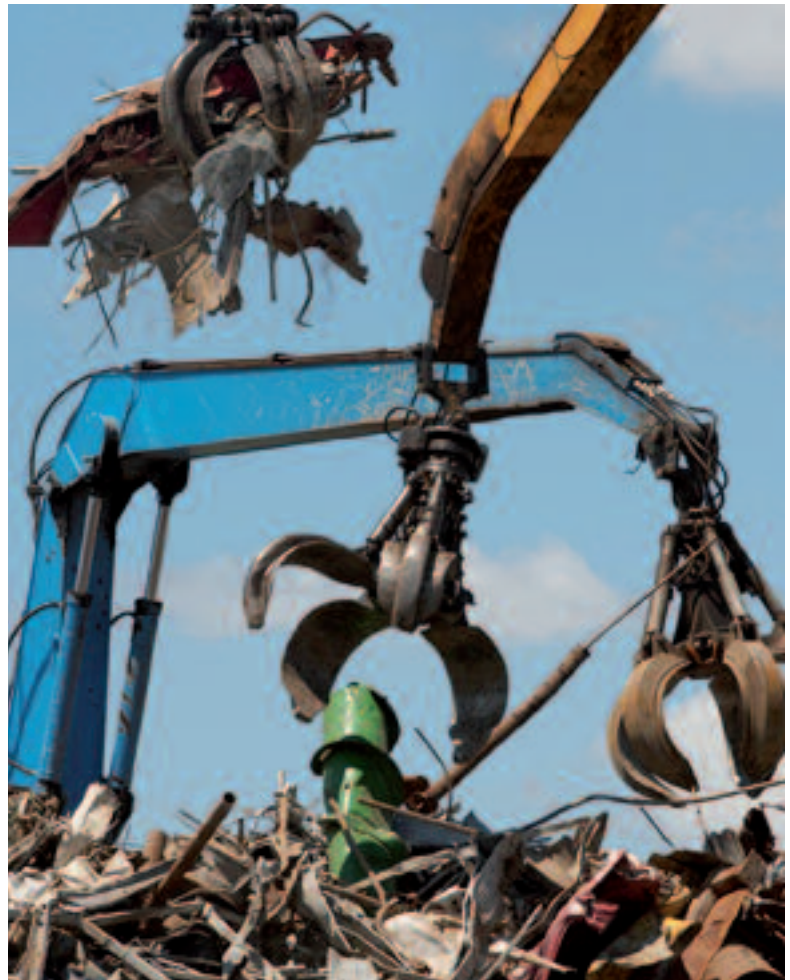
A list of frequently asked questions has been developed to answer your questions regarding WCRA Industry Cover and is located on the Waste Contractors and Recyclers Association website at [www.wcra.com.au](http://www.wcra.com.au).

## Further Information

For further information on WCRA Industry Cover contact the WCRA Business Account Manager, Wayne Highfield on telephone 1300 20 40 11 or email [wcraindustrycover@allianz.com.au](mailto:wcraindustrycover@allianz.com.au).

For additional copies of the Program Application form needed to join the WCRA Industry Cover program go to the WCRA website at [www.wcra.com.au](http://www.wcra.com.au).

For information on WCRA membership or enquiries concerning your eligibility to join WCRA Industry Cover, contact WCRA on telephone (02) 9604 7206 or go to [www.wcra.com.au](http://www.wcra.com.au).



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As Agent for the NSW WorkCover Scheme  
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The information contained in this brochure is current as at June 2006 and applies to the 2006/07 policy year.

[www.allianz.com.au](http://www.allianz.com.au)

