Workers' Compensation Risk Management Solutions

At Aon Hewitt, we work with you to develop effective workers’ compensation strategies—approaches that help you manage risk and minimize the financial and administrative costs associated with workers’ compensation, while enhancing the health and safety profile of your organization.

The challenge is that many employers don’t understand the risks they face, let alone the solutions available to them. To determine whether your organization is on track to manage workers’ compensation risks, ask yourself these questions:

- Do you know your firm’s workers’ compensation liability and opportunity?
- Is your claims management review process yielding positive results?
- Are you realizing the full refund/premium reduction potential available?
- Can you manage your lost time duration more effectively?
- Is accident frequency a problem?
- Are you in the correct rate group?
- Are you paying the right premiums and are you properly classified?
- Is your joint health and safety committee achieving desired results?

Need some help to better manage workers’ compensation risk? Aon Hewitt offers a full array of workers’ compensation and health and safety consulting services. Our comprehensive approach follows our four-step process of diagnosing the current situation before designing and deploying solutions, and then measuring results.

We’re here to empower results

To learn more about how we can create custom solutions for your organization, please contact us:

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Risk. Reinsurance. Human Resources.
Experience-Rating Auditing and Analysis
The cornerstone of profiling your workers’ compensation risk position is in fully understanding the financial statements provided by the various Workers’ Compensation Boards (WCBs) through a comprehensive analysis. The results provide the basis for the appropriate strategic options used in managing your workers’ compensation experience.

How Aon Hewitt helps
- Conducts a complete analysis of all experience-rating data providing for retrospective, current and prospective evaluation of cost and liability position
- Provides a customized report in narrative, chart and graph form, illustrating trends and risk parameters over the entire experience-rating window
- Proposes strategic solutions to reduce cost liability and mitigate risk
- Compares industry and sector benchmarking with that of your firm to conduct gap analysis and develop best practice programs

Case Management
High cost and complex claim issues present increased risk and cost liability. Successfully dealing with these claims is essential in the scope of your overall claims management program. Due to the significant number of legislative and policy changes, case management has become highly specialized. Aon Hewitt's workers’ compensation consultants are able to represent your interests on a global claims management basis and have over 50 years of combined experience in liaising, making submissions and attending appeals with the WCB. Cost mitigation in the form of recovery and avoidance is our priority.

How Aon Hewitt helps
- Reviews entire WCB file, develops a plan of action and deals directly with the WCB on all issues such as:
  - Entitlement – Re-employment – Return to Work
  - Benefits – Cost Relief – Medical Management
  - Transfer of Cost
- Reviews the cost position of each claim and the relative financial impact and cost benefit opportunities and options
- Makes submissions at all levels of the WCB and attends hearings and appeals
- Participates in mediation, negotiation and arbitration when required
- Provides individual claims management activity reports at time of intervention and closure, and profiles relative cost position
Front-End Claims Management

Beyond the need for comprehensive accident prevention is the requirement to effectively manage all costs arising from occupational injuries. In recent years, the cost implications stemming from ineffective initial claims management have significantly increased. This has made successful front-end duration and return to work management a priority. The structure of most experience-rating systems dictates that the initial claim costs are more heavily weighted, making severe financial penalties in the form of surcharges or premium increases more likely. In addition, legislative changes now require employers to be more proactive and responsible for the reintegration of injured employees back into the workplace. In response to this, Aon Hewitt has developed a front-end claims management system and supporting software to address these issues.

How Aon Hewitt helps

- Provides training to your staff in the proper method of accident investigation
- Reviews the initial investigation report and assist in the proper completion and compliance relating to the Employer’s Report of Injury
- Provides a Validation Report for each claim identifying issues, medical restrictions and return to work recommendations
- Identifies contentious issues and makes appropriate recommendations. The issue is further reviewed and clarified, and if need be, presented to the WCB in a submission
- When necessary, facilitates independent medical assessments
- Tracks all new claims to gather statistical data in order to monitor injury type, cost, duration and causal factors
- Provides a written report at the end of each year identifying trends and proposing remedial action

Appeals Representation

Successfully pursuing appeals decisions requires expertise and detailed knowledge of the appeals process, legislation, and policy and procedures. Claims requiring appellate intervention typically represent a significant cost liability or recovery opportunity and must be addressed with the most appropriate and effective resources. Aon Hewitt has participated in over 2,000 appellate cases and has achieved an over 90% success rate. Understanding the nuances of the appeal systems requires experience in areas of cross-examination of witnesses, summations, evidence disclosure and presentation strategy.

How Aon Hewitt helps

- Conducts a comprehensive review of the WCB file issue(s) in dispute
- Conducts on-site reviews to explore all employment-related issues
- Performs inquiries with line staff and management to ensure critical issues such as fraudulent claims are given the highest priority in the appeals forum
- Cross-examines witnesses
- Creates a hearing brief that provides Aon Hewitt’s step-by-step approach to the appeal process
- Provides regular reports throughout the process in order to keep you informed of our progress, including updated cost/benefit analysis
Vocational Rehabilitation/Return to Work Assistance

The area of return to work (RTW) through modified work programs is a crucial financial and productivity driver in controlling workers’ compensation costs. By implementing immediate RTW/modified work solutions at the outset of a claim, cost containment is facilitated more readily. In addition, negotiated RTW plans are becoming the normal course for WCBs across the country. It is therefore paramount that your vocational rehabilitation system reflect these forces and be able to forecast problem areas in advance.

How Aon Hewitt helps

- Available to partner with you in specific RTW and vocational rehabilitation programs on an as-needed basis
- As an extension of the Front-End Claims Management model, becomes involved in the step-by-step process at the point that RTW negotiations are required
- Evaluates medical restrictions and identify suitable work
- Monitors the WCB’s mandate with respect to Vocational Rehabilitation issues to ensure expedient and cost-justified services

Training

Canadian WCB systems are changing at a rapid pace. Keeping up with the legislative requirements and cost drivers is a difficult and costly task for companies to do on their own. Aon Hewitt is able to provide you with the tools necessary to adapt to the changes in the WCB systems and empower you to take a proactive approach to workers’ compensation program management.

How Aon Hewitt helps

- Tailors a program to suit your individual requirements upon completion of a needs assessment of your organization’s workers’ compensation management system,
- Prepares written documents
- Provides ongoing support on an as-needed basis
- Implements a full range of health and safety initiatives

Audits

A successful workers’ compensation management program comprises many different facets that are interdependently related in their application. In order to properly assess and profile your firm’s risk and workers’ compensation management parameters, a comprehensive audit is required. Through this audit, we facilitate comparisons with industry standards and the establishment of best practices.

How Aon Hewitt helps

- Processes mapping and benchmark scoring
- Reviews all accident reporting, investigation and follow up protocols in conjunction with legislative requirements
- Assesses RTW and modified work programs for effectiveness and compliance
- Audits Health and Safety practices with respect to injury prevention, remedial actions and critical injury processes
- Compiles all relevant data for provision of a report of current practices and recommendations for improvements and options

Aon Hewitt works with you to develop the best strategies and options that align with your business objectives – programs that mitigate your risk, enhance productivity and promote a healthy and safety-conscious workplace.