

PEOPLE RISK PROGRAM HEALTH CHECK

In Australia, the costs associated with your workforce can represent as much as 70% of your total business costs. Of your total insurance spend, insurances relating to your workforce will typically account for 70%. These are costs you can control, and a regular review of your workforce related insurance programs can ensure that you are minimising these significant business costs.



WHY SHOULD I REVIEW MY PEOPLE RISK INSURANCES?

- Organisational growth – organically or acquisition
- Change in business profile
- Increased annual premiums
- High frequency of incidents, injuries and/or illness
- High or increasing absenteeism rates
- Identification of silent risk factors
- Enhance employee benefits
- Regulatory compliance
- Legislation change



WHAT IS INVOLVED?

- Review of people risk insurances
- Analysis of premium, injury and/or illness trends
- Review of the organisations risk management approach to injury and/or illness in the workplace
- Review of the organisations approach to employee health and wellbeing



WHAT WILL THE REVIEW DELIVER?

- Identification of key risks impacting your People Risk Program
- Uncover 'silent' risk factors in your organisation
- Development of a road map to guide improvement areas
- Strategies to minimise balance sheet exposures

Howden Australia are a specialist people risk partner for Australian businesses. We partner with clients to deeply understand their people risk challenges and objectives. Our market leading team, specialising in workplace and non-workplace illness and injury, deliver bespoke solutions which support clients to navigate the complexities of the people risk ecosystem and evolve their business through enhancing risk maturity.

Could your organisation benefit from a program review?

Talk to us about how we can help you.

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