

HowdenCare

INJURY MANAGEMENT & RETURN TO WORK



Do you know the true cost impact of injury and illness on your organisation? Chances are these costs are significantly higher than most organisations realise.

Direct costs are usually the primary focus, given they are easily visible in the form of claims costs and premium. However, research has shown that direct costs only make up around 20% of the overall illness/injury expenditure for an organisation.

The real financial risk lies under the surface

This is in the form of indirect costs which are often accentuated through the poor management of injury/illness and return to work (RTW).

Best practise delivers

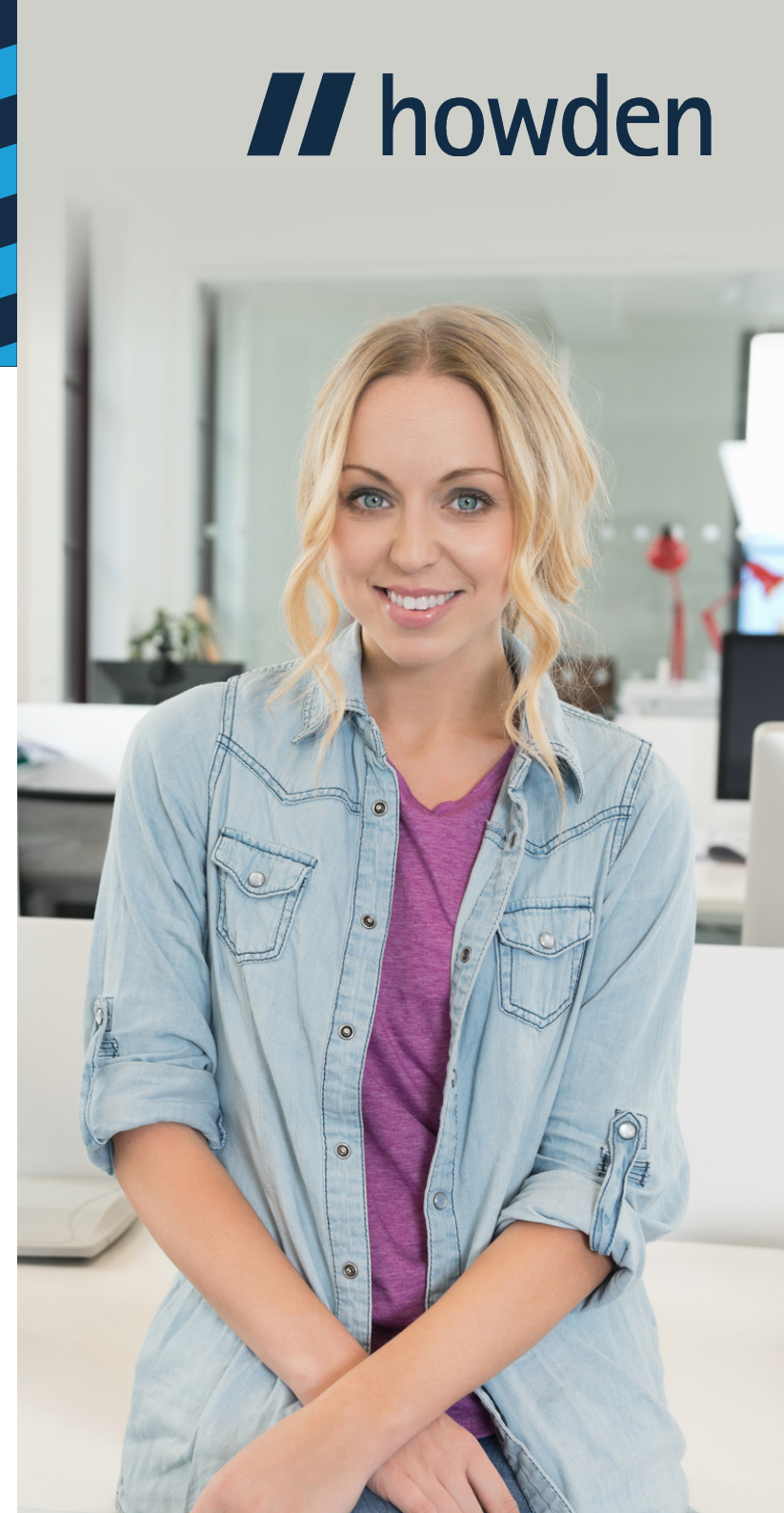
It is critical for organisations to have appropriately skilled and available resources in place to effectively manage injury/illness and support the RTW process. There is strong evidence to support best practice injury management in delivering both financial and health benefits for organisations.

The reality for many organisations is that injury management and RTW support is often a function of other key business positions, and can be neglected, resulting in significant increases in both direct and indirect claims costs.

It makes business sense to look after people

Howden can support your organisation to minimise the duration and cost of injuries through proactive injury management and RTW expertise. We provide reassurance that your people and your business are looked after.

Indirect illness/injury costs are estimated to be between **2-10 times the direct costs** in poorly managed systems.



Value we deliver

- ✓ Reduce the workload of existing resources
- ✓ Access to dedicated, experienced and specialised resources
- ✓ Minimise direct and indirect costs associated with illness and injury
- ✓ Support both work and non-work related illness and injury
- ✓ Look after your most important asset, your people



Talk to us today.

Our approach to injury management and RTW provides end-to-end support, encompassing:

- Early intervention in the event of illness or injury
- Development of RTW plans
- Management of insurer engagement
- Coordination and collaborating with all stakeholders regarding strategies to drive RTW outcomes
- Support of suitable duties, arrange and attend of case conferencing
- Overseeing treatment and recovery
- Arrangement and coordination of workplace rehabilitation for proactive RTW planning
- Provision of regular and transparent claims reporting

Introducing Howden Care

Howden Care partners with clients to deeply understand their people risk challenges. Our market leading team, are experts in workplace and non-workplace illness and injury, delivering solutions to support clients in navigating the complexities of the people risk ecosystem and evolve their business through enhancing risk maturity.

Our team of allied health professionals bring extensive expertise and experience across injury management, RTW and insurance. We have a relentless focus on ensuring that quality and value is delivered to all clients of all sizes across a breadth of industry.

Contact our expert team at Howden to discuss.



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