



Business Local

A Small Business Development Corporation service
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Workers Compensation

This is for the employers who understand what a worker is, who accept their responsibility and cover their workers for compensation. Defining what a worker is exactly is for another day but for those people who accept their obligations, there are ways that could lead to reducing the cost of workers compensation, which are ethical, legal and give you peace of mind.

It's simply, lower your risk to insurers!

1. Understand the standard rate for the industry you are in, and are you paying a surcharge of up to 75 per cent if you are judged a bad risk to the insurer, but by the same token it can be discounted without a limit if you are the lowest risk employer.
2. Things that may be worth putting in place are training, programs to eliminate the use of dangerous items, implementing procedures that are designed specifically to keep workers safe, practises that encourage safety and responsibility within the workplace and other smart management initiatives could also assist in reducing the premium.

If you want to talk about implementing procedures that may lead to safe workers, lower premiums or other ways to lower your costs in your business, and increase your profitability please contact me on shane.reilly@esperancecci.com.au or 0438034391.

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