

# CAPABILITY STATEMENT 2023

**IMPROVING BUSINESSES  
MITIGATE RISK THROUGH  
QUALITY INJURY MANAGEMENT**



# ABOUT US



RTC-Injury Management is a branch company to RTC in which Ross Tozer established in 2016 to address the lack of professional, specialist advisory services in the insurance industry, particularly in the small to medium enterprise (SME) space. RTC see this as a niche market where our services will add value to clients. RTC has an experienced team that specialise in workers compensation claims management.

Ross and Nick partnered and established RTC-IM in 2022 after piloting and developing the service together with success since 2020 with various clients. The company 12 months' in, continues to deliver outcomes for our growing clientele network.

## AIM

Our aim is to assist employers and brokers in mitigating risk and reducing costs associated with workplace and non-work-related injuries. We understand that effective injury management is not only beneficial for the well-being of employees but also vital for the success and sustainability of businesses. By providing customised solutions, we strive to optimise productivity, minimise downtime, and create safer work environments.

Join us as we lead the way in injury management solutions. Together, we can create a future where workplace injuries are minimised, costs are reduced, and employees thrive in healthy and supportive work environments.

## PURPOSE

To provide proactive, customised injury management solutions designed to mitigate risk and benefit all stakeholders in the process.



# SERVICE VALUES



- Proactive in nature
- Clear communication
- Collaborative approach
- Solution driven

With this approach, improving businesses through quality injury management servicing, we have shown this creates safer working environments, reduced workers compensation insurance premiums, improved productivity and claim numbers.



## WHY RTC-IM?

The outcome is reducing 'Your Employee Away From Work Time'.

When an employee becomes injured, we become involved to improve outcomes for your employees and business with our wrap around injury management service, utilising allied health professional consultants.

5 reasons to speak to us about our early intervention injury management plans:

1. Dramatically improve injury recovery timeframes.
2. Reduce business workers compensation costs.
3. Cut you staff work absence durations
4. Facilitate the best treatment for your injured worker.
5. Enhance workplace culture.

RTC-IM services are the missing link for your business to both minimise risk & financial fallout by managing injury incidents proactively. When injuries are managed poorly, business operators miss the opportunity to get workers physically and mentally healthier fast. A rapid response framework has been found to stop debilitating patterns from developing and creating ongoing workplace issues.

# OUR SERVICES



## EARLY INTERVENTION INJURY MANAGEMENT

Ensuring early engagement as injuries occur to facilitate; medical triage, treatment and RTW planning, being shown to reduce claims, claim duration and in turn, cost.

## INJURY MANAGEMENT

Assessing the stage of a claim where barriers are preventing an outcome. RTC-IM will provide an independent assessment and servicing if required, to identify barriers, recommendations and an appropriate plan moving forward.

## ERGONOMICS / JOB TASK ANALYSIS

Assessment and report of a workstation/s or job role/task to determine appropriate ergonomics with performing the role/task or the workstation at which work is being conducted.

## JOB DICTIONARY / JOB DEMANDS ASSESSMENT

Assessment and report of the workplace to determine current roles and their demands as well as available suitable duties and their demands to assist with RTW planning.

## INJURY MANAGEMENT SERVICES ALSO INCLUDE...

- Advice and Review on Pre Employment Medical Assessments (PEMs).
- Internal Injury/incident processing and all things relating to injury management and injury risk mitigation.
- Review of current injury management processes and policies.



# INDUSTRY EXPERIENCE



- Coal & Iron Ore Mining
- Drilling
- Manufacturing
- Fabrication
- Construction
- Engineering
- Labour Hire
- Aged Care
- Retirement Villages
- Retail
- White Collar
- Assisting Insurance Brokers

and more...

# OUR TEAM



## DIRECTORS



Ross Tozer

RTC & RTC-IM Director  
&  
Principal Claims Consultant

Ross is the founder of RTC which is proudly a WA owned and run business. Ross has been a trusted and respected service provider and advisor in the Western Australian insurance industry for 35 years. In that period, Ross has developed sophisticated and high level knowledge of the workers' compensation and occupational health and safety consulting market. Ross has developed strong relationships with Western Australian insurers, brokers and direct clients which gives RTC a distinct advantage in servicing your business effectively. Services include:

- Review, design and marketing of workers' compensation portfolios facilities;
- Review individual workers' compensation programs;
- Strategic workplace planning for prevention of claims;
- Strategic and proactive workers' compensation claims management;
- Early intervention in the injury management of workers' compensation claims;
- Occupational health and safety advice.
- Seminars and training sessions on workers' compensation and occupational health and safety



Nick Atturo

RTC-IM Director  
&  
Principal IM Consultant

Nick has 8+ years' experience in Injury Management and RTW Services, within many jurisdictions including but not limited to; WorkCover WA, WorkSafe Victoria, WorkCover Tasmania, Comcare, self-insured and Life Insurance schemes. Nick is an ESSA accredited Exercise Sport Scientist and Work, Health and Safety Professional who utilises his education and experience to promote and deliver injury prevention, early intervention and injury management providing the best results for all key stakeholders. Nick's background also positively aids in promoting health and wellness, manual handling, injury prevention strategies and safe work habits/culture throughout the workplace.

The earlier years of Nick's career, where he has the most experience, is working within the completing; ergonomic assessments, manual/ergonomic handling training, job task analysis, suitable duties registers, early intervention rehabilitation, redeployment services, worksite assessments, pre-employment medical assessment, drug and alcohol testing and fitness for work assessments. More recently Nick remains focused on early intervention injury management and RTW, facilitating this process for small-to-medium businesses.

# CONTACT US



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