



DLD FINANCIAL GROUP LTD

Workers Compensation

A complete solution for your clients!

At a glance

Provide your clients with more value for their money by adding a Disability Management Service that includes Workers Compensation.

We are here to help you create an effective plan to support your worker during their recovery and help arrange for their safe return to work.



The following chart shows the impact an effective modified work program can have on the premiums you pay. Company A and B are similar in size and operations, but company A consistently offers modified work to its employees to reduce their time away from work after an injury. As you can see, this has drastically reduced their lost-time claim volume and days away from work and has a significant impact on the premiums they pay.

	Company A	Company B
Assessable earnings	\$2.4 Million	\$2.4 Million
Loss time claims 2020, 2021 & 2022	2	10
Lost time days 2020, 2021 & 2022	25	190
Discount/surcharge	-0.25 discount 11%	0.25 surcharge 11%
Experience Rating	2.00%	2.50%
Premiums Paid 2024	48,000	60,000

Modified Work Programs

Modified work helps workers return to work at the earliest, safest opportunity and can help their overall recovery. It also helps keep employer's premium costs low. Getting back on the job helps injured workers recover faster, regain their independence, and get back to life. Having the right plan in place after a workplace injury—including options for modified work—is good for employers and workers.

Maxxam Group Benefits MGA can assist with a wide variety of modified work programs - from submitting forms, offering the duties to the worker, assisting in the return of the worker, helping the worker find treatment to aid in the recovery.

Saving money by helping your clients with loss time days and duration.