

Made for Employers

Protect your best talent

Talent undoubtedly drives success in business and regardless of the state of the economy, one of the greatest challenges for any business is attracting and retaining the best people available in the market. IFS Insurance Solutions can help you to structure an employee benefits program that builds your brand as an employer of choice, minimises reputational risk and supports your employees and their families should they suffer an injury or illness.

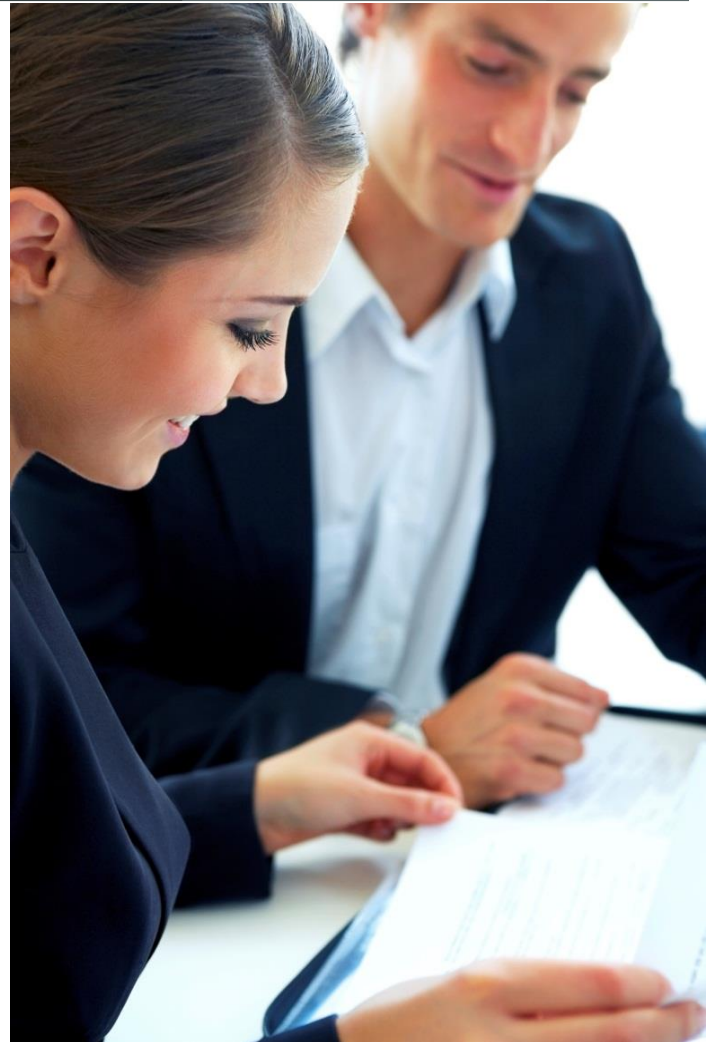
Benefits under these programs can include:

- Group Life and Total Permanent Disablement Insurance
- Group Salary Continuance or Income Protection Insurance
- Group Trauma Insurance
- Corporate Health Insurance for Residents, Overseas Visitors and their families
- Personal Accident and Sickness Insurance

Meet your EBA obligations

If your EBA includes the provision of income protection insurance for your workforce, then IFS Insurance Solutions can help you meet this obligation in the most cost effective way, without compromising on benefits to employees.

We know this market inside out and have proven success in negotiating and placing cover on the most competitive terms while assisting employers to manage costs.



Protect your profits

Are there people in your business whose prolonged or permanent absence would have a detrimental impact on profitability?

Whether through lost revenue, key relationships, specialised skills/knowledge or personal guarantees on finance arrangements, IFS Insurance Solutions can structure a comprehensive key person strategy to indemnify your business against lost profits or to repay a loan if one of your key people passes away or suffers a permanent incapacity or a serious illness.

Employee Benefits Solutions

It's all part of the service

Every business is unique so there is no such thing as one size fits all. At the heart of everything we do is extensive consultation to identify your needs and understand your strategies and philosophy to ensure we put forward the most appropriate solutions for your business.

Our knowledge, experience and market leverage are what drives the best results, from tendering your program in the market and negotiating the most appropriate benefit design, to effectively managing claims in order to protect the ongoing performance and sustainability of your program.

Our consulting and management services include the following:

- End to end tender management
- Comprehensive analysis of policy definitions, terms and conditions
- Placement and transition of employee benefit insurances with the market
- Day to day administration of your insurance programs
- A dedicated claims administration, management and advocacy service
- Ongoing management reporting including policy performance and claims analysis
- Preparation of a tailored employee communication and marketing strategy to promote benefits to employees
- Dispute resolution processes with Insurers



Who is IFS Insurance Solutions?

IFS Insurance Solutions is a leading provider of group risk and insurance solutions to employers, industry super funds and unions. We provide advice to some of the largest funds in Australia as well as consulting to industry bodies and government on important policy decisions that are shaping our industry. Our level of expertise, knowledge and market leverage puts us at the cutting edge of market development and innovation which means better results for our clients.

If you would like more information about what we can achieve for your business, please contact our specialist **Employee Benefits Team** on:

T: 1300 567 628 | F: 03 9923 7177

E: EmployeeBenefits@ifs.net.au

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Talk to IFS Insurance Solutions, your insurance experts.

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Our Services

Group Risk Insurance
Professional Risks
Advisory and Consulting

General Insurance
Group Income Protection (EBA)

Employee Benefits
Affinity Programs

Better results.

