

Workers Compensation – a Controllable Cost, Not a Tax



Declining workers compensation rates are music to everyone's ears throughout the country – be it regulators, employers or insurers.

It seems like the long-awaited good news, particularly since workers compensation is more often than not viewed as a tax and is a significant cost of doing business. In the Australian market, we have seen successive rate reductions in most jurisdictions with most regulators and insurers reporting improved balanced sheets and reduced reported injuries – hence the rate releases.

Yet, looking at workers compensation, many businesses still see it as a tax and this is a major fallacy. Although a number of employers fail to recognise it, safety and prevention in the workplace is a core business practice and can be a means for improving the bottom line along with creating competitive advantage. Our experience suggests that workers compensation is more than a necessary expense; it is a controllable aspect of business that, if managed properly, will have a measurable and positive return on investment. Those organisations that adopt this approach are far more effective in their chosen markets.

We find that employers more often than not have a strong focus on the physical hazard, but have a poor workers compensation overall risk management strategy. It is essential that there is a systematic management framework which captures the roles and responsibilities of all key parties to work in an integrated framework which attempts to:

- Identify the key drivers of claims / cost
- Develops continuous improvement strategies
- Measures performance at more than a financial level
- Covers the spectrum of prevention (risk) and injury and claims management (which drives premium performance)

Employers can, and do, benefit by taking steps to guarantee long-term savings, rather than diverting attention and finances during periods of lower workers compensation rates to other business priorities. Establishing a safety and injury management plan with its own cost centre, with a clearly articulated business strategy with key performance indicators, assigned responsibility and ownership are the first steps in controlling and managing cost.

Declining rates can act as blinders for many employers. With lower prices it's easy to shift focus away from injury management and cost-containment to other, more pressing business matters. Premium is the product of all activities that go before it (safety, claims, cost control), but is often the focus of attention. It is a reactive measure of performance. Increased attention to safety should lead to a decline in the number of workplace accidents, which results in fewer claims and ultimately lower premium rates. Claims frequency however is only one part of the equation. It should be understood that other drivers of premium – the cost of wages and the price of medical care continues to rise, and has an overall impact on premium setting.

With the booming Australian economy and tight labour markets across a number of industries, we can expect to see a trend of

Inside

NATIONAL

[Workers Compensation – a Controllable Cost, Not a Tax](#)

[Client Training, What's New for 2008](#)

[OH&S Risk Management Consultancy Services](#)

[Commercial Motor Vehicle Insurance](#)

ACT

[Introducing a New State Manager for ACT, Lurnea Simmons](#)

NEW SOUTH WALES

[A Fast and Efficient Placement Solution for Workers Compensation with QBE](#)

QUEENSLAND

[Workers Compensation Boost for Seriously Injured Workers](#)

VICTORIA

[Licence for High Risk Work](#)

[Complying with your Premium Obligations](#)

NORTHERN TERRITORY

[QBE Connect and the Injured Worker](#)

WESTERN AUSTRALIA

[WorkCover WA Increases the Focus on Employer's Injury Management Obligations](#)

SOUTH AUSTRALIA

[QBE Consultancy Services in South Australia](#)

TASMANIA

[Door Closed Again on Sub 30% Common Law Claims](#)

The QBE Connect national newsletter is about providing you with relevant and timely information to assist you in managing your workers compensation risk. If there are any topics you would like to see covered in the newsletter please email qbeconnect@qbe.com



higher wage gains, and with the continued spiral of increasing medical costs – the average costs of claims will increase across the board. The current crisis in our healthcare indicates that we can expect significant growth in medical cost billing, and one of the only ways to stem this is working with the all parties to ensure the right treatment at the right time. If a treatment approach is no longer effective then it is appropriate to convene a case conference to explore options.

It needs to be understood that employers must have key metrics to measure performance – not only claims frequency, but average costs of claims, average durations, minor vs major claims as a percentage of overall claims, claims exceeding 12 weeks incapacity are just some. These metrics also need to be aligned with existing HR KPI's such as staff turnover.

When you ask a business how much they spend on workers compensation, almost all will respond with the price of the premium. Yet, the direct costs of workers compensation often represents just 25% of the overall injury expenses. What is not factored are the below the line expenses (the Iceberg Principle) of the costs of loss of productivity, costs of hiring and/or training other staff, production delays, equipment down time, costs of investigation and implementing changes as a result of the review and in some cases loss of reputation, particularly where there are fines and/or prosecutions as a result of a workplace

accident. It is only when you consider both the direct and indirect costs of workplace injury that you understand the full impact of your workers compensation risk exposure.

Historically, the workers compensation price cycle has repeated in a predictable pattern. Rates decline, insurance is purchased for a lower price, and employers tend to shift focus away from workplace safety and prevention. During a declining rate cycle, business expects that if rates go down, so should injury costs. If employers do not manage injuries effectively and claims do not go down however, the employers premium will go up. When rates rise again, the cost amplification will wipe out any savings garnered during the declining rate cycle. Added to this is also the continuing tension between premium and the level of entitlements for the injured.

If a work-related injury is not managed properly, it can result in the unnecessary loss of a skilled, trained employee. The longer employees are away from the job, the less likely they are to return. Our experience and national statistics show that if employees are not back to work within 12 weeks, they only have a 50 percent chance of ever returning.

The fundamental reason for most lost time is not medical necessity but a lack of decision-making, communication failure and the process that occurs after an employee is injured. Workplace response is key. Studies

show that employees satisfaction with their employer's response has a much larger impact on employment stability and return to work than does their satisfaction with healthcare itself.

By viewing workers compensation as a core business practice of comprehensive risk management, employers focus shifts from price to tangible metrics that are driving claims costs – combined with their insurer relationship to collaborate on driving outcomes. Together, employers and insurers can address the underlying circumstances and conditions that are pushing up work-related injury costs and measure the value of their actions.

The declining rate period provides an opportunity and a challenge for employers. The opportunity is to use the “found” money to implement practices that will improve their company and profits – better hiring, safe work practices, injury management and improved education and training. The one constant that separates employers from their competitors is their workforce. The challenge is to protect it.



Colin Fagen
Executive General Manager,
Intermediary Distribution

Client Training, What's New for 2008

Introduction Of Two New Courses

1. Making Sense of OH&S and Risk Management

Learn about the concepts of effective OH&S management for employers, including; legislative requirements for compliance, mechanisms and processes for effective risk management, the skills for conducting a risk assessment and continuous improvement of OH&S. Topics covered:

- Impact of poor OH&S performance
- OH&S legislation
- OH&S roles and responsibilities
- A systematic approach to the key elements of OH&S
- Risk management principles

2. Initial Level Occupational Health and Safety Representative 5 Day Course Now Available in Victoria

Working in conjunction with the Service Industry Advisory Group (SIAG) Learning Links, QBE is excited to now offer the “Initial Level OH&S Course for Health and Safety Representatives and Managers and/or Supervisors”.

Approved by WorkSafe Victoria, topics include:

- Occupational health and safety legislation, codes and standards
- Controlling hazards in the workplace
- Workplace inspections
- Assessing risks
- Investigating injuries, illnesses and incidents
- Keeping and maintaining basic health and safety records

Courses Accredited by NIBA

Selected QBE courses have been accredited by NIBA. Intermediaries that participate in these training courses can now earn points towards their Continuing Professional Development (CPD).

Visit our website for more information or alternatively register at www.nibacollege.com.au

Registration Made Easy

Online at www.qbe.com.au/WorkersCompensation

Tel Toll Free **1800 198 243**

Fax Toll Free **1800 051 807**

Email training@qbe.com

OH&S Risk Management Consultancy Services

It doesn't matter what you call it – 'occupational health and safety', 'risk management', 'workplace safety', or any number of other terms that come and go. The point is that it's good for your business if people are not injured in the workplace. Why, then, is this so difficult to achieve?

At QBE we feel that the problem often lies in a lack of clear information and an uncoordinated approach to OH&S and workers compensation in the workplace. To deal with this problem we offer several simple options, part of what we call 'QBE Connect'.

Option 1: Advice

We offer expert advice on OH&S. You can get advice over the phone or have a QBE OH&S Risk Management Consultant come to your workplace. Timely advice, even on seemingly small matters, can help prevent escalation of costs.

Our OH&S and Risk Management Consultants are all experienced and qualified to advise on workplace safety issues. They understand the details of OH&S. They are able to explain it in terms that make sense and can be immediately applied, allowing you to make an informed decision.

Option 2: System Audits

An audit allows you to gain an overview of OH&S issues in the workplace, forming the basis of an integrated plan for moving forward.

To really get to the core of your business – identifying compliance requirements and developing prevention strategies, we can conduct a full audit of your OH&S policies, programs and procedures. We will leave with you a detailed report outlining our recommendations.

Option 3: On-Site Help

You may find that concerted action is needed to deal with safety issues at your workplace. If so, we can help in many ways to provide solutions for your business:

Workplace inspection. This involves an OH&S Risk Management Consultant coming to your workplace and, through observation and discussion, identifying unsafe acts or conditions. A written report is prepared, recommending improvements. These may include specific risk assessments, education and training or documenting of systems and procedures.



Information and training. QBE, more than anyone, understands the need for consistency. All of our training courses are nationally consistent in structure and content (a major benefit for multi-state employers) but flexible enough to be tailored to your business and local conditions.

For a complete guide to QBE national training program, visit our website: www.qbe.com.au/WorkersCompensation

OH&S Advice That Can Save You Time And Money

These services need not be taken in order or at the same time. You may need all of them over several years, or just one of them right now, depending on your business's situation.

The point is that one of the best things you can do for your business is to take control of your OH&S and workers compensation situation. If you do this you'll know what

needs to be done and, whatever this is, we have the expertise to help you get it done.

With a choice based on need, you spend no more or less on workplace safety than is required. If minimal intervention is enough then you need only seek advice, but if a more integrated approach is needed to avoid major cost blowouts we can provide a full range of services.

Gaining help from our experts on your workplace OH&S and workers compensation means not having to 'stumble in the dark' with this complex area of regulation and legislation.

QBE has national coverage and strong local knowledge. At a time when many other companies are centralising their operations, we have 20 offices in capitals and regional centres. We also have experts 'on the ground' so we don't need to outsource to smaller suppliers. Across Australia, you can be assured of receiving the same QBE Connect quality service.

New OH&S Australian Standards for Manual Handling

The National Standard for Manual Tasks (2007) and the National Code of Practice for the Prevention of Musculoskeletal Disorders from Performing Manual Tasks at Work (2007) were declared on 22 August 2007 by the Australian Safety and Compensation Council (ASCC)

The standard and code of practice set out ways to effectively identify, assess and control the risk of injury from manual tasks. You can find out more about the new Australian Standard and Code of Practice, including a risk assessment at www.ascc.gov.au

Introducing a New State Manager for ACT, Lurnea Simmons

QBE is pleased to announce the appointment of our own Business Manager, Lurnea Simmons to the role of State Manager, Statutory Classes, Workers Compensation for the ACT.

Lurnea joins the ACT team with extensive experience managing workers compensation needs of employers and intermediaries across various industries. She comes across from our Western Australia Branch having held positions of Case Manager, Service Manager and most recently Business Manager. Lurnea has managed the client service teams in Western Australia to ensure the delivery of our QBE Connect service management strategy, providing strategic leadership

and direction to ensure the effective delivery of entitlements to stakeholders.

Lurnea has studied at the University of Wollongong, majoring in Law and Communication Studies and is currently completing a Masters of Business Administration.

Please join us in welcoming Lurnea to the ACT, commencing 7 January 2008.



Lurnea Simmons

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NEW SOUTH WALES

A Fast and Efficient Placement Solution for Workers Compensation with QBE

NSW Online Policy Request Form

QBE's Online Policy Request Form provides an alternative method for Intermediaries to request a NSW Workers Compensation policy in 3 simple steps.

1. Go to <http://www.intermediary.qbe.com.au/Business/Workers-Compensation/NSW-Policy-Request>
2. Enter the Employer's business activity details as required on the form.
3. Submit the Online Policy Request.

Once the request is submitted QBE will confirm policy placement immediately and provide a customer reference number. A QBE representative will respond within 48 hours and a policy number will be issued.

QUEENSLAND

Workers Compensation Boost for Seriously Injured Workers

The Queensland Government has passed legislation providing for improved workers compensation benefits, including rehabilitation and return to work initiatives aimed at helping the longer term injured workers and their families.

The legislation will increase benefits of normal weekly earnings and the maximum additional lump sum compensation.

The Department of Employment and Industrial Relations will work in consultation with WorkCover and Q-Comp to implement strategies to increase rehabilitation and return to work outcomes.

We will keep you advised of any developments as they arise.

New Licence for High Risk Work

The safety laws that allow your employees to operate forklifts, cranes, boom lifts and other high risk equipment have changed.

As a result, employees need to transfer from their existing ticket to the new "Licence to Perform High Risk Work".

The new licence is being introduced to align with national safety standards, improve interstate recognition of skills and better protect against fraud by incorporating the licence holder's photo into the licence.

First time applicants should contact an authorised license assessor to book in a test.

Transferring to the new licence is simple

All existing tickets will expire between 31 January 2008 and 30 June 2012, depending on when they were first issued. Current ticket holders do not need to re-qualify or be re-assessed if they transfer to the new licence before their ticket expires.

To transfer to the new licence, or for more information, including posters, flyers and employer downloads, go to www.worksafe.vic.gov.au/highriskwork or call WorkSafe direct on 1800 136 089.

Newsflash

Tim Holding, Minister for Finance, TAC and WorkCover recently announced that the Victorian Accident Compensation legislation is to be updated. The review of the current Accident Compensation Act 1985 would investigate ways to improve the current system for better efficiency, support and service to injured workers. It will also look at benefits and premium regime compared to other jurisdictions and identify ways of reducing administrative and regulatory burdens for Victorian employers. To read the complete Media Release visit www.vic.gov.au

Complying with your Premium Obligations

WorkSafe Victoria's in-house compliance program was introduced in early 2006 to ensure equity and fairness across the scheme.

As an employer, this means you should not be over paying your premium or, on the other hand, avoiding your premium responsibilities.

The new compliance program focuses on making premium calculation information more readily accessible and educating employers to assist them to better understand their premium obligations.

A self assessment process has been introduced providing the opportunity for employers to voluntarily disclose potential non-compliance with reduced penalties.

During 2006/07, over 700 employers in Victoria participated in the new compliance program resulting in premium adjustments of almost \$12 million.

During 2007/08, the compliance program will focus on all industries and select employers for participation in the program based on comprehensive data analysis and risk profiling. Particular emphasis will be placed

on the treatment of contractors within the construction, labour hire and transport industries.

Guidance material will be available and industry specific education seminars will be held prior to compliance programs being run across these industries. Employers are encouraged to take advantage of the information provided to ensure that they are up to date with their premium obligations.

For further information contact us or visit the WorkSafe website at www.worksafe.vic.gov.au

QBE Connect and the Injured Worker

It's about working with all stakeholders and interacting positively for better recovery outcomes

Recently, QBE's Darwin branch received a claim for a back injury a worker had sustained 12 months prior to the claim being lodged.

The worker had been seeing a number of different physiotherapists and chiropractors with no coordinating treating doctor over the 12 month period prior to the claim in hope that the injury would heal. As the symptoms increased and started affecting their capacity to continue in their management role at work the injured worker lodged a claim.

Once it was clear that the injury had occurred and was valid despite the late lodgement, QBE moved quickly to get the medical situation under control.

A coordinating medical practitioner was engaged to review everything that had occurred to date, assess the injured worker's

current symptoms and provide ongoing coordination of treatment. The QBE Case Manager attended the initial review with the worker.

As there were no neurosurgeons based in Darwin, an orthopaedic specialist was engaged to conduct a physical examination. This led to an MRI being arranged which revealed a disc bulge in the lumbar spine almost completely occluding the spinal canal at the L5/S1 level. Urgent surgery was recommended.

The QBE Case Manager and orthopaedic specialist worked together to secure a spinal surgeon in Melbourne who could see the injured worker within that week for an initial consultation. The surgery was performed in Melbourne the following week.

In the meantime QBE worked with the employer and arranged for the injured

worker's office to be reviewed by an occupational therapist. Office equipment was obtained and set up based on the injured worker's ergonomic requirements to ensure a safer working environment.

Since the operation the worker has reported immediate relief of leg symptoms and pre operative back pain. The case manager will be attending the injured worker's first review by the treating doctor to discuss the return to work and ongoing treatment requirements.

Early reporting of claims is essential to manage cost effective and successful claim outcomes for both injured workers and employers.

Report all claims early to ensure fresh information is at hand, appropriate medical attention is provided and return to work initiatives are implemented.

WorkCover WA Increases the Focus on Employer's Injury Management Obligations

At the recent Injury Management Conference held in October 2007, WorkCover WA indicated they would be increasing their focus on helping Western Australian employers meet their injury management obligations, a step seen as crucial to ensuring all workplaces have an environment that protects and supports injured workers.

Results from a survey undertaken by WorkCover WA in a regional area found that only 5% of employers were compliant with their obligations under the Workers Compensation and Injury Management Act, 1981 ("Act"). Changes in 2005 resulted in sections 155B, 155C (1) and (3) of the Act requiring employers to establish injury management systems and return to work (RTW) programs in accordance with the Workers' Compensation Code of Practice (Injury Management) 2005 (Code of Practice).

The intent of these changes form the basis of the key ingredients to ensure you maintain control over your workers compensation premiums. QBE in partnership with your broker is well placed to assist you navigate your way through your obligations and is available to work with you using the following:

Report Your Claims Early

Australian and international research has shown a direct relationship between time delays from incident to notification and the cost of the claim. The earlier a claim is reported to QBE the sooner QBE can develop a strategy aimed at timely medical intervention and injury management planning for a cost effective return to work. This also applies for claims that you may not consider to be valid. The earlier QBE can investigate the circumstances, the sooner a determination can be made on the claim.

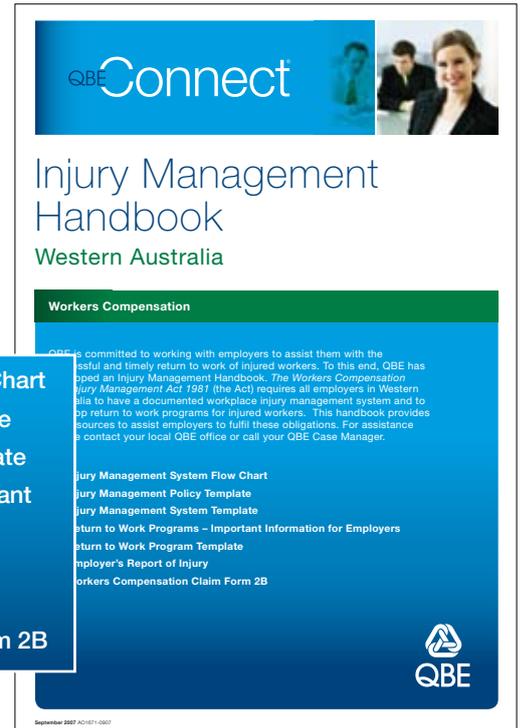
QBE has a number of ways to help you report workplace injuries as soon as possible:

Telephone: If you know your Case Manager contact them directly or telephone your nearest QBE Branch and provide notification details over the telephone.

Fax: You can fax your notification details direct to your nearest QBE Branch.

Internet: Notifications can be made via the QBE Connect First Contact online reporting tool at www.qbe.com.au/WorkersCompensation

- Injury Management System Flow Chart
- Injury Management Policy Template
- Injury Management System Template
- Return to Work Programs – Important Information for Employers
- Return to Work Program Template
- Employer's Report of Injury
- Workers Compensation Claim Form 2B



Have an Injury Management System in Place

Legislation introduced in 2005 made it compulsory for employers in Western Australia to develop and implement an injury management system and RTW Program in accordance with the Code of Practice. An injury management system must be in writing and made available to any employee upon request. It must include the following:

- a description of the steps you will take when an injury occurs
- who has day-to-day responsibility for injury management in your workplace
- how the responsible person can be contacted.

QBE's Injury Management Handbook provides injury management templates for you to adapt into your workplace. You can find the handbook at www.qbe.com.au/WorkersCompensation then select Western Australia from Services By Region.

Develop and Actively Participate in Return to Work Programs

As part of the injury management system, you are required by law to develop a RTW program to assist an injured worker to remain at work or return to appropriate duties. A RTW program is a written agreement by all stakeholders, the injured worker, employer and treating medical doctor. The RTW program details what needs to be in place to assist the injured worker to increase their work capability. Returning an injured worker to the workplace assists with reducing claims costs, reduces lost productivity for your business and assists with the healing process. You can also find RTW program templates on our website.

QBE and your broker understand that workers compensation can be complex and therefore offer expertise in simplifying the management of your workers compensation business. If you would like to know more about implementing an Injury Management System or developing a RTW Program contact us for assistance.

QBE Consultancy Services in South Australia

QBE recognise that employers both large and small are committed to; saving money, meeting legislative requirements, and offering a safe work environment to staff. In the current changeable climate, our South Australian branch can offer expertise and skill in navigating workers compensation for your business.

From Start to Success

Many OH&S, injury and claims management systems are not adequately suited to the current regulatory environment, or do not lend themselves to the principles of continuous improvement. This is where QBE can help.

From an initial free consultation, our team will provide you with a detailed report based on your goals (e.g. premium reduction, a decrease in claims liability). The initial report will highlight the steps to be taken to ensure compliance and improve your OH&S Management System.

In conjunction with showing you the way, we'll provide the support you need to get you there, including expertise, systems, forms, training and file audits.

Customised Risk Management Systems for Self Insurance

The OH&S Management Systems, AS 4801, approach is used to develop a management system that will suit your workplace, control risks and provide bottom line improvement by gaining and maintaining self insurance status. QBE also assist with new applications for Self Insurance and can prepare you for audits.

OH&S and Risk Management Services

OH&S management systems coupled with powerful customised training will ensure that your risks are reduced to the lowest practical level and that levy goals are realised. Included are:

- On-site system review and strategy implementation
- Hazard surveys
- Legal compliance analysis
- Easy to read and understand OHS reports
- SABS gap analysis
- On-site training on management systems, processes and risk controls
- Preparation for self insurance applications
- Preparation for self insurance compliance evaluations

Claims Management Advisory Service and Support

Regardless of whether you are self insured or your claims are managed by WorkCover's agent, invaluable advice can be provided which ensures you remain in control of your workers compensation claims and attain the best possible outcomes. We offer:

- Claims advice, particularly useful for negotiating high risk claims
- Support and training on setting up effective injury management systems
- Rehabilitation, medical and legal cost management
- Guidance for managing tribunal matters
- On-site case management or project work pertaining to workers compensation

The South Australian office can complete the picture for the national control of your workers compensation. Contact us by telephone 08 8213 5300, or email wcomp-sa@qbe.com

Door Closed Again on Sub 30% Common Law Claims

The Tasmanian Government has moved quickly to close a loop hole which threatened to re-open injured workers access to common law damages for minor injuries. Under the current legislation for an injured worker to claim common law damages they must firstly have at least a 30% whole person impairment and also be able to prove negligence.

The threat came about via a Supreme Court case of Cook v Miley. The case involved an injured worker who brought a common law action against both his employer and a co-worker for negligence.

The Supreme Court found that the worker was not permitted to lodge action against the employer, as the workers permanent impairment was less than 30%. The Supreme Court however ruled that the 30% impairment threshold only related to actions against an employer, not a co-worker. Hence the worker was granted leave to continue his action against his co-worker.

This decision, if allowed to progress, would have meant that injured workers who could prove negligence against a co-worker would

have been entitled to claim damages. This would result in a potential return of lawyers to the scheme and a change in focus for stakeholders from ensuring a successful return to pre-injury duties to a potential pay out at the end of a claim. Thus resulting in increased claims costs placing upward pressure on insurance premiums.

Demonstrating their commitment to a stable workers compensation scheme, the Government added a last minute amendment to a bill already before parliament. The amendment resulted in the legislation being changed to close the loop hole and ensured restrictions to common law were in line with the time intentions of the original legislations.

The only ongoing concern is that while the changes were retrospective, matters currently filed with the courts before the bill received royal ascent (31/10/2007) will not be effected. It is unknown at this point in time the exact numbers of matters filed.

Some of major changes to the legislation include:

- Introduction of a new method for calculating weekly compensation payable for casual workers who have a short work history
- Local and visiting interstate Jockeys have been extended workers compensation coverage
- Direct employers (inc Labour Hire Firms) will no longer be barred from seeking contribution from a negligent principal
- Trust Distributions, which are in lieu of wages, will now be included in the definition of wages
- Prisoners will no longer be entitled to weekly benefits
- Employers will be required to keep all workers compensation records for a period for at least seven years

If you would like to discuss the above supreme court decision or the upcoming legislation changes please contact, Craig Robson, State Manager, Tasmania by email craig.robson@qbe.com or on (03) 6237 3959.

QBE's Range of Commercial Motor Vehicle Insurance

Keeping you on the road, ensuring your assets and liabilities are protected

QBE offers a range of Commercial Motor Vehicle insurance products tailored to your various business needs, including:

- Commercial Motor
- Fleet and Heavy Haulage
- Transport Operators Package

Commercial Motor Vehicle

QBE's Commercial Motor Vehicle insurance is designed for the self employed and small to medium sized businesses including real estate agents, landscape suppliers, transport and logistics companies, traders and financial service groups. It provides cover for either a single vehicle or a fleet of up to 10 vehicles.

The product includes a choice of comprehensive, third party and own damage cover and financial protection against loss, damage or theft, third party liability, property damage, towing costs, redelivery and theft recovery costs.

Fleet and Heavy Haulage

QBE's Fleet and Heavy Haulage insurance provides cover for all types of motor vehicle fleet of more than 11 vehicles or one or more heavy haulage vehicles.

Fleet and Heavy Haulage is supported by QBE's Risk Management Service, which assists you to identify accident trends and develop risk and cost reduction strategies. It also assists you with supplying claims data to accurately monitor and measure the performance of your fleet.

Transport Operators

QBE's latest product offering, combines Commercial Motor Vehicle, Marine Carriers and Liability insurance into the one comprehensive policy.

Transport Operators provides additional cover for penalties resulting from Chain of Responsibility and other legislative breaches.



QBE's range of commercial motor vehicle products are supported by our exemplary claims service, a Lifetime Repair Guarantee and choice of repairer.

A 24 hour, 1800 emergency claims service also ensures you can get back on the road as soon as possible.

For further information, contact your QBE Account Manager or visit www.qbe.com.au

Insurance is issued by QBE Insurance (Australia) Limited. Please read the Product Disclosure Statement to decide if a policy is right for you.

QBE Australia

New South Wales		Victoria		Northern Territory	
Sydney	(02) 9375 4444	Melbourne	(03) 9246 2444	Darwin	(08) 8982 3877
Campbelltown	(02) 4621 9600		1800 817 820	South Australia	
Lismore	(02) 6627 5999	Albury	(02) 6042 3555	Adelaide	(08) 8213 5300
Newcastle	(02) 4968 6444		1800 817 820	Western Australia	
Parramatta	(02) 8831 0322	Bendigo	(03) 5440 4700	Perth	(08) 9213 6100
Wollongong	(02) 4224 3487		1800 807 585	Bunbury	(08) 9721 9200
Albury	(02) 6042 3555	Geelong	(03) 5226 8788	CTP	
	1800 817 820		1800 817 820	NSW Sydney	1300 559 123
ACT		Knox	(03) 9246 2444	QLD Brisbane	(07) 3031 8484
Canberra	(02) 6201 3333		1800 817 820	Self Insurance Services	
Tasmania		Mildura	(03) 5051 1810	Mike Duncan	(08) 8213 5300
Hobart	(03) 6237 3866		1800 817 820		
Launceston	(03) 6332 0799	Shepparton	(03) 5823 6400		
			1800 807 628		

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