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Welcome

Introduction from our General Manager

Dear Valued Business Partner

QBE has come a long way from its modest beginnings as a one-man business in Queensland in 1886, to 2011 – our 125th year in the global insurance business. This is an incredible achievement, made possible only with your support over the years.

It's no secret that it's been a trying start to the year – for QBE and the wider industry. Our ability to deliver on the challenges of the past few months are due in no small part to the strength of our partners and clients, and we thank you.

Workers Compensation continues to be a significant part of our business growth in Australia.

It was Winston Churchill who once said: "To improve is to change; to be perfect is to change often". In each of the Workers Compensation schemes around Australia we continue to see significant and rapid changes, with employers and our business partners needing to respond to new legislative and regulatory requirements.

With the constant theme being one of change, our commitment is to meet and exceed your expectations in these demanding times. Our team will continue to strive to respond to the constantly changing landscape. Much of this newsletter is about responding to those changes.

To make it easier to do business with QBE, we have:

- Launched a dedicated email address for all Workers Compensation claims email correspondence for NSW, ACT, TAS, NT and WA
- Introduced a 'Safety Made Simple' kit for our clients on the western seaboard to help introduce OH&S standards into their organisation and manage them moving forward
- Published our 2011 National Training Calendar, which offers a comprehensive training and education program focusing on all areas associated with a healthy workplace culture.

At a national level we are witnessing further progress being made on the model Work Health and Safety (WHS) harmonisation initiative. Safe Work Australia has released the model WHS regulations package for public comment and I encourage you to have your say.

Our goal remains to support you in each step of the management of workplace risk, as we seek ways to make it easier and more efficient for you to work with QBE.

We look forward to partnering with you throughout 2011.



Jason Hammond
General Manager – Workers Compensation



Industry news

QBE direct claims email service for NSW, ACT, TAS, NT and WA clients now available

QBE has launched a new dedicated channel for all of your QBE Workers Compensation claims matters.

As of today, you can send all your emails to: myWCclaim@qbe.com.

Having the one mailbox for all Workers Compensation-related claims emails means you don't need to worry about who at QBE you address your claims to. Your email will automatically be forwarded to the contact responsible for actioning your request.

For any enquiries about this new offering, please contact your local Case Manager or Business Relationship Manager.



New kit to make OH&S simple for WA employers

Understanding and managing the requirements of Occupational Health & Safety (OH&S) is a daunting task for many employers.

QBE has responded by developing the Safety Made Simple package, giving employers the tools they need to get OH&S standards into their organisation and manage them into the future.

Safety Made Simple focuses on the overall management of safety which applies to every workplace, rather than addressing specific hazards.

Our aim is to assist employers to minimise risk and drive cost efficiencies by providing tools that will help them to comply with OH&S legislative requirements, and reduce the likelihood of workplace incident and injury as well as the likelihood of prosecution.

Safety Made Simple package is inclusive of a number of fact sheets and templates on topics such as:

- Risk management
- Pre employment medical screening and application
- Induction and training
- Hazard reporting
- Workplace inspection
- Consultation
- Incident reporting and investigation
- Emergency response.

A self assessment checklist will provide employers with a quick overview of their safety management system, and assist in identifying and addressing areas where gaps exist. The fact sheets and templates can then be used as a starting point in assisting you to address these gaps.

For further information or to obtain a copy of Safety Made Simple, please contact your local QBE office or speak directly with your local Workers Compensation representative.



QBE launches 2011 National Training Calendar

QBE has launched its National Training Calendar for 2011, to once again offer a comprehensive training and education program focusing on all areas associated with a healthy workplace culture.

The program is run in all states and territories, excluding Queensland, and offers on-site courses on request as well as courses which can be tailored to suit individual needs.

This year's program is our most inclusive yet, incorporating 20 new courses.

Most courses free or heavily discounted to policyholders

The majority of our courses are at no charge to our Workers Compensation policyholders or, where there is a charge, it has been heavily discounted. QBE's training courses have been developed by various experienced facilitators, targeting employers and intermediaries.

A healthy workplace culture

The courses forming the program are designed to educate participants on:

- Building safety and injury management solutions
- Planning effective Return to Work programs and reducing associated costs.

The classroom-based courses, in particular, provide participants with knowledge and concepts they can take back to their workplace and put into practice or contribute to their position.

Plan your training and enrol today

For more information or to register for a course, visit the [QBE website](#) where you can download our interactive calendar.

Enquiries can be made to Katrina Broad at 1800 198 243 or at training@qbe.com.



QBE commits to WorkHealth in partnership with WorkSafe Victoria

QBE continues to partner with WorkSafe Victoria to promote WorkHealth – an initiative designed to offer quick and confidential health checks to all Victorian workers in their workplace.

Committing to WorkHealth is a proactive step in reducing the incidence and impact of type 2 diabetes and cardiovascular disease within the Victorian workforce. Workers receive immediate results, with those identified as being at risk of type 2 diabetes or cardiovascular disease advised to consult their GP.

Interesting results and a positive experience for participants

Between July 2009 and July 2010, 200,000 workers from a broad range of industries across Victoria received WorkHealth checks. Of these workers, nearly 25 per cent were found to be at high risk of developing type 2 diabetes, and over 15 per cent had a high risk of developing both type 2 diabetes and cardiovascular disease.

There has been positive feedback from those who have participated in a WorkHealth check, with workers appreciating the chance to learn more about their health risks and what they can do to improve their health.

Great benefits for QBE staff

QBE has also taken advantage of the opportunity to offer WorkHealth checks to staff in Victoria, and a total of 850 WorkHealth checks were delivered across all business units, including throughout our regional branch network. The initiative took

approximately two weeks over a three-month period to deliver, which hopefully gives more context for larger employers.

Free benefits for QBE clients – Support a healthy workplace*

WorkHealth checks are conducted by health professionals employed by endorsed service providers (ESPs). As part of their check, workers have their waist circumference, blood pressure, blood sugar and blood cholesterol measured, and complete a lifestyle survey.

* Employers with an annual remuneration of less than \$10 million will be fully reimbursed for the costs of the checks. Those with a remuneration of more than \$10 million can also have free WorkHealth checks, however it is important you indicate on the application form that you would like WorkSafe to provide an ESP at no cost.

Alternatively, QBE clients can select their own ESP, but are advised to select an ESP that does not charge above \$40 per check in order to avoid any out-of-pocket fees. Assistance may be available to arrange checks for those with more than 500 employees.

Like to know more?

For more information, visit the [WorkHealth website](#) or contact Ed Wilde on (03) 9246 2330.



Legislative changes

National Work Health and Safety regulations open for comment

Safe Work Australia has released the model Work Health and Safety (WHS) regulations package for public comment – on both the package, and the associated costs and benefits anticipated.

QBE encourages its clients to have their say while the regulations and Codes of Practice are still in their formative stages. Employers will also gain insight on how they can guide their organisation towards compliance.

To help with the preparation of comments, Safe Work Australia has provided the following documents on its website:

- Issues Paper
- Consultation Regulation Impact Statement
- Consultation Regulation Impact Survey
- Draft Model WHS Regulations
- Draft Model Codes of Practice.

If you plan to comment on the package, please read the issues paper. It provides details about the model WHS regulations and priority model Codes of Practice in order to stimulate discussion and encourage written submissions.

The online survey looks at the costs and benefits of the proposed legislation caused by existing differences in WHS regulations, and future impacts of harmonising WHS regulations legislation (including businesses that only operate in one jurisdiction). At the end of the survey you also have the opportunity to comment on any other matters regarding harmonisation of WHS regulations and Codes of Practice.

Access Economics will be sending this web-based survey to approximately 4,000 firms comprising a mix of small, medium and large businesses across industries and jurisdictions.

In addition, the survey can be accessed from the [Safe Work Australia website](#).

More information about the proposed changes can be obtained from

the following state or territory websites:

- [WorkCover NSW](#)
- [Workplace Health and Safety Queensland](#)
- [Workplace Standards Tasmania](#)
- [WorkSafe ACT](#)
- [WorkSafe Victoria](#)
- [WorkSafe WA](#).

Those in South Australia who wish to keep abreast of the model WHS laws can email [Nicole Leedham of SafeWork SA](#).

WorkSafe NT will consider requests to conduct a personal information session for your organisation. Requests can be made by emailing modellaws@nt.gov.au or calling (08) 8999 5073.

Comments must be made by 4 April 2011. If implemented, the regulations and Codes of Practice will be uniformly applied by 1 January 2012 across all states and territories.



A new publication called Compliance Codes to be launched April 2011

In April 2011, WorkSafe Victoria will introduce new publications called *Compliance Codes* to help you understand the new Return to Work laws and how to comply with your employer obligations.

Compliance Codes are legal documents that outline some of the ways that you can comply with the new laws. They do not replace the simpler, plain English information products that we currently have available, such as our employer brochure titled *What to do if a worker is injured, A guide for employers*.

There are four codes which cover the following topics:

- Providing employment, planning and consulting about Return to Work
- Return to Work coordinators
- Return to Work information
- Cooperating with labour hire employers about Return to Work.

To obtain a copy of these Compliance Codes in April, please visit the [WorkSafe Victoria website](#) or call the WorkSafe Advisory Service on freecall 1800 136 089.



International update

Americas adopt QBE Connect

Since its creation 10 years ago, the QBE Connect model has offered the opportunity for QBE to deliver an important point of differentiation within the Australian marketplace.

This year, QBE Connect reached our Americas division, where the national claims handling footprint will service the unique needs of two different distribution channels – in one decentralised model.

By leveraging QBE's existing branch network, we've built a claims handling footprint throughout the whole of the US which will service the unique needs of the two different distribution channels, in a decentralised, close-to-the-customer model.

Overcoming the challenges of health taking a backseat

Much of what QBE undertakes in Australia can be applied to the Americas, with only one key difference – the health system.

Around 50 million people in the Americas currently don't have health insurance, as it's not compulsory. Workers Compensation, however, is, driving the costs of injured workers away from being covered by health insurance and instead by Workers Compensation.

To date, claims managers in the Americas have yet to deal with treating doctors and negotiate to bring all parties to the table. QBE Australia worked very closely with the team in the Americas to develop workable solutions, including conducting a series of focus groups with agents and brokers, as well as outlining plans and the role each of them could play.

Once the team had fine-tuned how the model would operate across the business, the training modules were developed, focusing on the two main components:

- Combining a values-based, philosophical approach to claims management
- Augmenting some of the key skills gaps.

The teams in the Americas are excited by the project, having already had successes in dealing with medical case conferencing and achieving early RTW results.



People

New online community on LinkedIn for RTW and OH&S professionals

A new online Return to Work (RTW) community has been established on professional networking website LinkedIn.

The community originated out of Victoria in late November and is quickly growing with local and international RTW and Occupational Health & Safety professionals.

Chris Gill from the Victorian Equal Opportunity and Human Rights Commission was very pleased to join the online community.

"This gives so many people the opportunity to discuss ideas, experiences and successes related to getting back to work after injury," said Chris.

"It's refreshing to see such a modern approach to an important issue."

If you have an RTW question you'd like answered or an RTW experience from your organisation you'd like to share, the LinkedIn community is the place to go.

The community is free to join. If you already have a LinkedIn profile just go to the [Return to Work Online Community page](#) and sign in.

If you don't already have a profile, go to the [Return to Work Online Community page](#) and click 'Join Today'.



QBE unites with industry to raise \$38,000 for Sydney Children's Hospital

Competitors and colleagues from the Workers Compensation industry held its annual cricket event late in November 2010.

Despite the weather, a cold and blustery day, fun was had by all in attendance with some fine (and once dormant) cricketing skills on display.

After sublime victories in two pool games against Allianz and Aon,

QBEings went down in controversial circumstances to JLT/Echelon in the third match (they are a client after all) – a match that ultimately decided who would play Employers Mutual (2) in the event final. Employers Mutual went on to win convincingly and enjoyed bragging rights as the winner of the inaugural event (and brag they did).

Fundraising raffle the main event

Even more rewarding than the cricket was the fundraising effort for the Sydney Children's Hospital Foundation. Encouraged by their Workers Compensation colleagues, many QBE people dug deep and contributed greatly to the fundraising efforts by purchasing tickets gold tickets to the Sydney Ashes test match, a trip to Kuala Lumpur and cases of wine. Members of the QBE team also visited the Hospital to see personally where the funds would go.

QBE would like to thank all those who got involved with this tremendous cause.

Now a regular event

This event was such a success that moves are already underway to have it every year and, with many of our staff now involved in ongoing support of the Sydney Children's Hospital Foundation, a fantastic spin-off from this initiative.



QBE Workers Compensation welcomes its first graduate

Responding to a need to recruit and train quality younger generations into the insurance industry QBE launched its Graduate Program in 2008, and it's gone from strength to strength since.

Our graduates enter a structured learning and development framework with job rotations, mentoring programs, individual career path mapping and plenty of networking opportunities. The program is designed to find well-rounded professionals with a strong sense of personal integrity, ambition and drive, as well as strong academic results.

Ultimately the Graduate Program will inject youth and enthusiasm across QBE, adding depth and quality to our workforce, which in turn will aid us to deliver a superior service experience for our customers.

This year, QBE Workers Compensation has welcomed Tammy Lin – the team's first graduate.

We will be catching up with Tammy over the next 12 months, as she journeys through Workers Compensation and shares her insights and observations as a young person starting out in insurance.

What made you interested in insurance?

After finishing a double degree in Actuarial Studies and Applied Finance, I was looking to find an interesting application of my skills and so it made sense to look at career options in insurance. I enjoy the way all of the different facets like premiums, reserving, liability and performance tracking all come together here.

What made you choose QBE?

Its diverse product line and widespread geography, which ultimately meant greater opportunities for its people.

What are your initial impressions, just a few weeks into the job?

I've probably been most surprised that our Workers Compensation staff play such an active role in claims management.



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