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## Welcome

### Introduction from our General Manager

Dear Valued Business Partner

Welcome to the year's third edition of *QBE Connect*, our quarterly newsletter designed to keep you informed on the latest updates happening across the Workers Compensation industry. We hope you are finding this communication interesting and of relevance to your needs – that's our aim, so please take the opportunity to let us know how we're going on that front.

In this edition, we look at the latest developments involving:

- The Personal Injury Education Foundation – the industry's approach to improving professionalism through the introduction of structured learning arrangements, whilst making the industry more attractive to people as a professional career option
- Improvements in the way QBE is supporting injured workers and employers in the Victorian environment
- Legislative updates from around the country
- The new reforms to national Workplace Health and Safety
- The launch of our easy to use claim lodgement facility for workers compensation customers.

We also look at one CEO's unique journey, as he goes undercover to experience his own organisation through a very different lens.

By now, you may be aware QBE was recently voted the National Insurance Brokers Association's General Insurer of the Year for the 10th consecutive year. We are very proud of this achievement but by no means will we rest on our laurels. Receiving this type of recognition only allows us to continue working hard on providing the very best service we can to our valued business partners and customer base.

I offer my many thanks for your support throughout the year so far. Together with the entire team at QBE, I look forward to working alongside you – towards the achievement of our individual, business and shared goals.



Jason Hammond  
General Manager – Workers Compensation  
QBE Australia



## Industry news

### The Personal Injury Education Foundation – A world first in learning

With a shared vision of creating leading educational programs focused on the needs of employees in the personal injury industry, QBE is proud to be a part of a consortium of Australian and New Zealand accident compensation insurers, regulators and claims management organisations that have joined together to establish the

Personal Injury Education Foundation (PIEF).

The executive manager of PIEF, Nathan Clarke, says all members of the Foundation recognise one of the major challenges facing accident compensation schemes in Australia and New Zealand is the ability to attract, develop and retain high quality staff.

According to Jason Hammond, General Manager – QBE Workers Compensation and a board director at PIEF, the Foundation works in conjunction with Deakin University to build programs that are designed to improve the capability of the people employed in Australia's personal injury sector.

"Some of the benefits include building the sector's professionalism and attracting new entrants, while retaining those already employed," he says.

Programs currently offered by PIEF include Personal Injury post-graduate programs, Understanding Accident Compensation in Australia and New Zealand, and the Return to Work Management Training Program.

PIEF's post-graduate program – the first and only of its kind in the world – addresses the sector's challenges by positioning Australia and New Zealand as leaders in personal injury management and education. Graduates are provided with the skills and experience to undertake critical analysis of personal injury issues using multi-disciplinary perspectives.

Supported by QBE, business manager – key accounts Clint McCulloch is currently completing a Master of Management (Personal Injury).

"The Masters program has been highly rewarding, providing me the opportunity to share my learning with colleagues and also helping to improve my career progression within QBE," says Clint.

"It's provided great networking opportunities with people from different parts of the industry, and there's also some great speakers to learn from. Guest speakers from last year presented Switzerland's insurance scheme, Suva and the German insurance scheme.

"We've also been treated to a range of senior executives from Wokcover and Comcare. It's not often that have you have access to so many senior leaders in the one room."

PIEF also runs the Excellence in Personal Injury Management Awards which celebrate the industry's many outstanding achievements and acknowledge its importance in the broader community. Winning last year's Excellence in Customer Service Award was Melissa Upson, a case manager from QBE's Workers Compensation team in Victoria.

To find out more about PIEF courses, visit [www.pief.com.au](http://www.pief.com.au).



### **WorkSafe's enhanced agency model offers better outcomes for employers**

Employers can expect better claims outcomes under the new WorkSafe claims management model.

On 1 July, WorkSafe commenced new contracts with five agents to manage employer premium and workers compensation claims. With the new contracts, WorkSafe implemented an enhanced agency model aimed at improving Return to Work (RTW) outcomes. QBE is already well advanced in the implementation of this enhanced agency model.

The enhanced agency model has included the introduction of two specialist roles:

- Eligibility officers
- RTW specialists.

These roles have been designed to provide quality eligibility decisions in a timely manner and enable a greater focus on achieving RTW outcomes.

### Eligibility officers

Eligibility officers are responsible for timely and accurate initial entitlement decisions. This role has been effective in QBE branches since late 2010. The eligibility officers determine liability and calculate PIAWE (wage rate) before completing a thorough handover of the claim to the case manager.

### RTW specialists

A RTW specialist is a highly experienced case manager that manages a reduced portfolio of high risk claims with barriers to achieving RTW. The RTW specialists have a greater opportunity to work closely with all parties to achieve sustainable RTW. This includes increased availability for case conferencing, a central element of QBE Connect, where the RTW specialist meets with the injured worker, employer and treating GP to address any barriers impacting RTW.

The RTW specialist will manage claims within the first 26 weeks of the claim. Those meeting the criteria for management will be reviewed upon receipt and through claim reviews as circumstances change.

### Your case manager

Your case manager continues to be your primary contact and manages all other claims in your 0-78 week portfolio. Your RTW specialist and case manager work closely to ensure consistent communication and coordinated transition of claims.

### Communication with you

Where a claim is identified as requiring transfer either to or from a RTW specialist, the RTW specialist in conjunction with your case manager will advise you of this transfer via teleconference.

QBE is confident the new roles will deliver improved claims outcomes for injured workers and employers.

If you would like to enquire further about these changes, please contact your QBE representative.



## **New online form now available for NSW, TAS, WA and NT claims**

Recent studies have shown that early reporting of injuries enables timely and appropriate support is made available to injured workers for their sustainable Return to Work. The QBE Connect First Contact Form is designed to help you provide basic information to QBE regarding any work-related injury that may occur in your workplace.

### Making first contact easier

A more user-friendly form has been created based on feedback from previous users. The new web form allows users to save their details to avoid having to re-enter the same data. To make it more convenient, it also features a link to allow automated emailing, so users can save the form and reuse at any time.

The new PDF form also has links to the QBE help site and claim forms.

Visit the [QBE website](#) now to access the form. If you have any questions, please contact your QBE representative.



## Everyday we can make a difference

Be it an injured worker, employer or a service provider, we impact the lives of the people we interact with everyday. The service QBE provides is critical when it comes to making the journey of an injured worker as quick and painless as possible – getting them back on their feet and back at work.

To ensure employees at QBE don't underestimate the impact of good service to both the injured worker and employer, an internal campaign was established one year ago to help keep our focus on the injured worker and their speedy recovery.

### Keeping the focus on the injured worker

Throughout 2011, the Customer Service team has been running competitions on various themes to highlight how service is part of our everyday job and how we can make a difference.

Surgery is common for many injured workers and can lead to a successful Return to Work, a reduction in pain and increased mobility. In August, QBE's team in Victoria ran the *Everyday We Can Make a Difference* campaign, which focused on helping injured workers get back to work after surgery.

Other themes that have been promoted include service and surgery, service recovery and Return to Work.

### Recognising employee efforts

Employees are encouraged to provide stories where they have proactively ensured a worker was provided with a quick decision on a surgery or in-patient stay request, and/or provided ongoing support and communication before and after their procedure or hospital stay.

This initiative reminds QBE employees to keep the injured worker in their sights, with a focus on getting them better and back to work as soon as possible. Employees make submissions highlighting how they or their colleagues have 'made a difference' to one of our stakeholders by providing excellent customer service combined with great case management.

Monthly winners receive an invitation to attend the Qdos Awards, an annual lunch hosted by the QBE's Victorian State Manager, Andy Johnston, to recognise high achieving employees. This year's lunch will also be attended by the CEO of Worksafe Victoria, Greg Tweedly, and Jason Hammond, General Manager – QBE Workers Compensation.



## Work Safe Week coming soon to Victoria

Work Safe Week will be held from 17-27 October in Melbourne as well as major regional cities including Ballarat, Bendigo, Geelong, Shepparton, Morwell, Mildura, Wangaratta, Warrnambool and many others.

A major feature of Work Safe Week is the prestigious 23rd Annual WorkSafe Victoria Awards Dinner, which will be held on Wednesday, 19 October.

Those interested in attending Work Safe Week and the Awards are urged to book early to avoid missing out.

For further information on the seminars or to register, visit the [Work Safe Week website](#) or contact your QBE representative for more information.



## **WorkSafe Week in Tasmania expanded to run throughout October**

This year, WorkSafe Week in Tasmania will be expanded to cover the entire month of October – with a different week dedicated to the North, North West, West and Southern regions.

WorkSafe Month continues to be about sharing knowledge and taking positive steps to maintain safe and healthy working environments within the State.

For the first time, King Island and its community – in conjunction with the local council and WorkCover Tasmania – will be participating in the month's events.

Events will also be graded by their presenters, according to the expected level of prior knowledge they would expect participants to have, to help participants decide if a seminar is suitable to them.

### **WorkSafe Tasmania Awards**

The WorkSafe Tasmania Awards recognise Tasmanian businesses, organisations or individuals who are leading the way in Workplace Health and Safety.

The Awards play an important role by:

- Encouraging public and private workplaces throughout Tasmania
- Sharing learning and helping innovative safety solutions
- Publicly highlighting significant achievements in the workplace.

The WorkSafe Awards are open to any Tasmanian business, organisation or individual with a workplace safety initiative that fits one of seven categories:

1. Best workplace health and safety management system
2. Best solution to an identified workplace health and safety issue
3. Best workplace health and safety practice in a small business
4. Best individual contribution to workplace health and safety
5. Best injury management and return to work system
6. Best new worker program
7. Best workplace health and wellbeing program.

The judging panel of three consists representatives from WorkCover Tasmania, Unions Tasmania and the Tasmanian Chamber of Commerce.



## **QBE sponsors excellence at the 2011 CEVA Awards**

QBE was pleased to sponsor the Excellence Award for Safety at the 2011 CEVA Australia & New Zealand Excellence Awards held in Melbourne on 8 September. These awards are CEVA's way of recognising and celebrating their peoples' achievements across a number of important areas.

The Excellence Award for Safety recognises demonstrated commitment and leadership to workplace safety. Nominations were received from all over Australia and New Zealand, and shortlisted to three finalists on the night.

QBE business relationship manager Bradley Gray was on hand to introduce the award which was won by the CEVA Logistics team at

their Western Power site in Western Australia.

The team at Western Power introduced a targeted safety program at the site which has achieved a 46% reduction in safety incidents and recorded zero lost time injuries in 2011. They were also able to develop a safety first culture championed by all employees.

Formerly known as TNT Logistics, CEVA is one of the top five companies in the logistics industry in Australia and worldwide. With over 1,350 people in Australia and 49,000 globally, CEVA's services include contract logistics, materials management, freight forwarding, materials handling and car carrying.

QBE has enjoyed a long and successful relationship with CEVA in Australia, and has been pleased to support their growth into new markets throughout the country.

CEVA has policies with QBE in all of our Workers Compensation markets. We have been pleased to see that the growth has not come at the expense of safety and CEVA remains committed to the health and wellbeing of its employees.

In recent times, we have seen the commitment reach the highest level within CEVA. Safety has been at the top of the agenda at board meetings and senior personnel have been made aware of safety requirements in the logistics industry. This includes the "Safety First" initiative which involves the distribution of cards to prompt senior managers and executives to look out for areas of risk when visiting operational facilities.



## Legislative changes

### WA Workers Compensation Amendments 2011

WA State Parliament has recently passed important amendments to the *Workers' Compensation and Injury Management Act 1981*.

#### Changes effective from 1 October 2011

- Removal of age limit – workers aged 65 years and older are now able to access weekly entitlements on the same terms as all other injured workers:
  - Includes entitlements for noise-induced hearing loss
  - Is not retrospective for previous or current claims.
- Removal of time limit for writ lodgement after election:
  - Workers no longer have to issue a writ within 30 days after the director has registered their election to pursue common law damages
  - Time limits under the Limitation Act 2005 still apply (three years from the date of injury).
- Timeframe to lodge a claim:
  - On receiving a claim, employers have five working days to lodge with their insurer
  - A penalty of \$1000 has been introduced for employers who fail to meet the five working day requirement.
- Claim settlements:
  - Following settlement, entitlements to weekly payments cease upon registration of an agreement, or a date specified by an Arbitrators order
  - Failure to pay the settlement amount within 14 days of registration of the agreement may result in a penalty of \$2000.

#### Changes effective from 1 December 2011

A new dispute resolution system will be in operation separating the

functions of Conciliation and Arbitration.

Key aspects of the new system include:

### Conciliation

- Simplified access to the process of conciliation through the removal of the requirement to provide all documents at the start of the process.
- Strict timeframes provide certainty about the maximum duration to be involved in conciliation.
- The conciliation officer is empowered to make interim orders. Interim payments or suspensions may not exceed a maximum of twelve weeks. They can also order payment of statutory benefits.
- Complex matters can be referred directly to arbitration depending on the complexity of the matter.

### Arbitration

- The sole focus of the Arbitration service will be the determination of matters not resolved by the Conciliation service.
- Arbitrators must be legal practitioners.
- A determination by an Arbitrator is final and binding and is not subject to review (unless it involves a question of law).
- Appeals are to be made to the District Court within 28 days of a determination.

### Gazette rate impact of changes

The WorkCover WA Scheme Actuary (Pricewaterhouse Coppers Actuarial) has prepared an up-to-date costing of additional claims liabilities arising from the changes. The Actuary estimates that the initial annual impact will result in an approximate 1.38% increase in total claims costs per underwriting year.

This means that the 2011/2012 average recommended premium rate will be adjusted from 1.547% of wages to 1.569% an increase of 1.38%. This increase will be applied as uniformly as possible to each premium rating class. There will be no changes to the recommended minimum premium.



### NSW Business Chamber briefing sessions on new laws

The NSW Parliament has passed the *Work Health and Safety Bill 2011* and *Occupational Health and Safety Amendment Bill 2011*.

### Work Health and Safety Act 2011

The Bills were amended during their passage through the Legislative Council. As a result, in NSW trade unions will still be able to pursue prosecutions of alleged breaches of the Work Health and Safety Act in certain circumstances.

Overall the *Work Health and Safety Act 2011* will mean additional provisions you may not be aware of:

- The general duty of care to ensure health and safety will be "as far as is reasonably practicable"
- The onus of proof will lie with the prosecutors not the defendant
- Unions will not receive a moiety if they are successful in a prosecution
- More serious offences (Categories 1 & 2) will be heard in the Supreme and District Courts respectively. Matters heard in the Supreme Court will be jury trials
- Category 3 offences will be heard in either the Local or Industrial Court

- Workers will have a duty for their own safety and others while they are at work
- The deemed liability of officers of corporations (i.e. a director or manager is guilty of an offence because the corporation is alleged to have committed an offence) will be replaced by a new duty of due diligence.

The Act will also introduce new provisions such as the right of a Health and Safety representative to issue provisional improvement notices and order cessation of work in certain circumstances, new concepts such as a "person conducting a business or undertaking" and a broader definition of worker.

The Government has also proposed amendments to the current *Occupational Health and Safety Act 2000*. These amendments remove the reverse onus of proof i.e. the duty of care will be "as far as is reasonably practicable", and bring forward the new due diligence duty for directors and officers.

These changes represent a major positive shift in the NSW OH&S legislative framework, delivering a fairer and more balanced OH&S system.

If you have any questions, call NSW Business Chambers' Workplace Advice Line on 13 29 59.



## People

### Jayco's boss goes undercover

Based on his proactive approach to workplace safety, the CEO of Jayco Corporate, Neil Coulson, was recently invited to participate in WorkSafe Victoria's web-based initiative *The Skeleton Project – Baring the Bones on Workplace Safety*.

Jayco has been a client of QBE since 2003 via a partnership with Austbrokers Phillips. QBE is proud to have supported Jayco's recognition that driving best practice in workplace safety reflects great leadership.

### Ownership of OH&S belongs to all employees

Neil's passion for his people, combined with a sense of fun, meant that he did not hesitate when offered the opportunity to participate in the program. In May, he went undercover for a day to dive deeper into Jayco's workplace safety.

"I think the only way to help lessen musculoskeletal injuries is to push a culture of safety from the top down," Neil says.

"We could not do this until I had an in-depth understanding of what it is to work at the coalface of the business, and what it would take to help employees be safe and more alert to dangers.

"The truth is that you don't have to do that much to improve working conditions and help employees live and breathe a culture of safety. As well as meeting OH&S compliance, you need to raise awareness of safety, so that it's front and centre for employees across your business."

After identifying the key areas that required attention, Neil and the management team invested in better equipment, allowing automated processes for lifting, which was identified as a major risk. Line managers were also given ownership of OH&S around the business, helping to live the values of safety. These actions helped gain momentum across the business and the culture of safety permeated through.

Neil's employees were naturally engaged given his genuine interest in their wellbeing. They recognised he had their best interests at heart, which demonstrated his commitment to them and has

ultimately helped carve out a culture of safety for Jayco.

### 75% reduction in lost time injuries

By having an interest in the individual, moving more ownership of safety to the line manager and removing large handling tasks, Jayco's enhanced culture of safety resulted in a 75% reduction in lost time injuries.

This equates to a premium rate reduction of approximately 60% – a fantastic achievement within the manufacturing industry, and not a bad result when you consider all employees were retained and with improved OH&S practices they have grown as a business, inside and out.

### Work Safe Week

The CEOs who went undercover to better understand their workers' safety concerns will share what they learned from their experience as part of Work Safe Week in Victoria, beginning on 17 October.

Work Safe Week offers a jam-packed program where employees and employers can attend more than 100 informative and topical seminars across the State.



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