QBE Connect®

Factsheet | Workers Compensation, 2009

Report Workplace Injuries Early

It is important for employers to understand the importance of reporting workplace injuries to QBE as soon as possible. A number of Australian and international studies have shown a direct relationship between the time delay from incidence and notification and the resulting cost of the claim, which can also have a direct impact on your workers compensation premium.

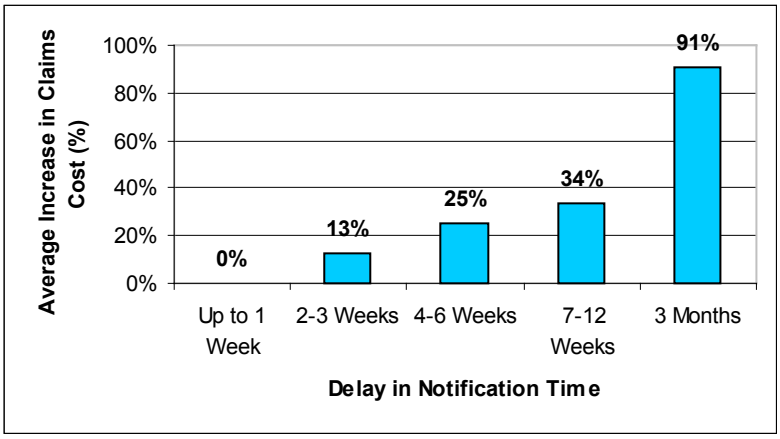
Why should you report injuries early?

The number of days between an injury occurring in your workplace and your notification to QBE can make a significant difference to the cost of that claim. When your workers' compensation premium is calculated, one of the factors taken into account is the cost of your claims over the past years.

Simply put, by improving your organisation's injury notification times, you can also directly impact the cost of the claim, and therefore begin working towards reducing your workers' compensation premium.

How much can early reporting affect the cost of a claim?

The graph below shows results from a study[1] looking at how the cost of a claim can increase based on the delay time between incidence and notification. You will see that even as little as 2-3 weeks can begin to increase the cost of the claim by over 10%.



Why Does Early Reporting Work?

With many health or medical programs, the sooner treatment takes place, the better the prognosis or outcome is likely to be. For a workers' compensation claim, this means that the sooner we know about an injury to one of your workers, the sooner we can start collecting information and plan for appropriate treatment options.

For example:

If we are notified as soon as an injury occurs and we can arrange for the injured worker to begin the appropriate medical treatment, it is more likely that the length or severity of their treatment program will be decreased.

For the injured worker, this means a shorter recovery time, better prognosis for general health and return to work outcomes, and probably a more positive attitude toward their injury and the workplace.

For you as the employer, this translates to less money allocated to covering wages and treatment for the injured worker, and less disruption to your workplace to cover the injured worker's duties.

[1] (Glen Roberts-Pitruzzello, the High Cost of Delays: Findings on a Lag-Time Study, Summer 2000 Issues Report, the Hartford Financial Services Group, Hartford, CT).

QBE

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QBE Can Help...

To help you report your workplace injuries as soon as possible, QBE has a number of ways for you to notify us of workplace injuries.

Telephone
If you know your Case Manager contact him or her directly or telephone your nearest QBE Branch and provide notification details over the telephone.
Facsimile
You can fax your notification details direct to your nearest QBE Branch.
Website
QBE Connect First Contact enables you to report workplace injuries early using our online notification process at www.qbe.com.au/workerscompensation and follow the links to Services by Region.

What happens after notification

Once you have notified QBE of an injury by telephone, fax or website, a QBE Case Manager will contact you and the injured worker to begin the claim and injury management process. If you have received the injured worker's claim form and first medical certificate, please forward them to us as soon as possible.

QBE Can Help...

If you want to know more about reporting workplace injuries early talk to your QBE Case Manager.

Remember you can report claims early with QBE online notification form. The earlier a claim is reported to QBE the sooner QBE can work with you to develop a strategy aimed at timely medical intervention and injury management planning for a cost effective return to work.

Other useful information such as training, managing safety in the workplace, legislative requirements and more can be found at our website, visit www.qbe.com.au/workerscompensation

Useful Hints

- Develop an internal procedure for the reporting of claims in your workplace. Ensure that all employees know the importance of reporting any injuries immediately and that they are aware of your reporting procedures.
- Remember that an employee should be allowed to report an injury or lodge a claim without feeling that their integrity has been questioned.
- Familiarise yourself with the legislative requirements in relation to early reporting. Your QBE Case Manager can assist with this.
- Do not adopt a 'wait and see' approach to any injury report – be proactive and notify QBE as soon as possible.
- Encourage safe work practices and ensure that employees are aware of and practise good Occupational Health and Safety (OHS).
- If your employee retains partial capacity for duties, your commitment to providing interim alternate duties has tremendous capacity to positively impact on potential disability levels, and the premium impact of lost time.
- Keep a small supply of claim forms in your workplace to assist with early reporting which can be obtained from your nearest QBE office or online at www.qbe.com.au/workerscompensation

QBE Australia

New South Wales

Sydney	(02) 9375 4444
Campbelltown	(02) 4621 9600
Lismore	(02) 6627 5999
Newcastle	(02) 4968 6444
Parramatta	(02) 8831 0322
Wollongong	(02) 4224 3487
Albury	(02) 6042 3555 1800 817 820

ACT

Canberra	(02) 6201 3333

Tasmania

Hobart	(03) 6237 3866
Launceston	(03) 6332 0799

Victoria

Melbourne	(03) 9246 2444 1800 817 820
Albury	(02) 6042 3555 1800 817 820
Bendigo	(03) 5440 4700 1800 807 585
Geelong	(03) 5226 8788 1800 817 820
Knox	(03) 9246 2444 1800 817 820
Mildura	(03) 5051 1810 1800 817 820
Shepparton	(03) 5823 6400 1800 807 628

Northern Territory

Darwin	(08) 8982 3877

South Australia

Adelaide	(08) 8213 5300

Western Australia

Perth	(08) 9213 6100
Bunbury	(08) 9721 9200

CTP

NSW Sydney	1300 559 123
QLD Brisbane	(07) 3031 8484

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