

Workers Compensation Management

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Risk Engineering

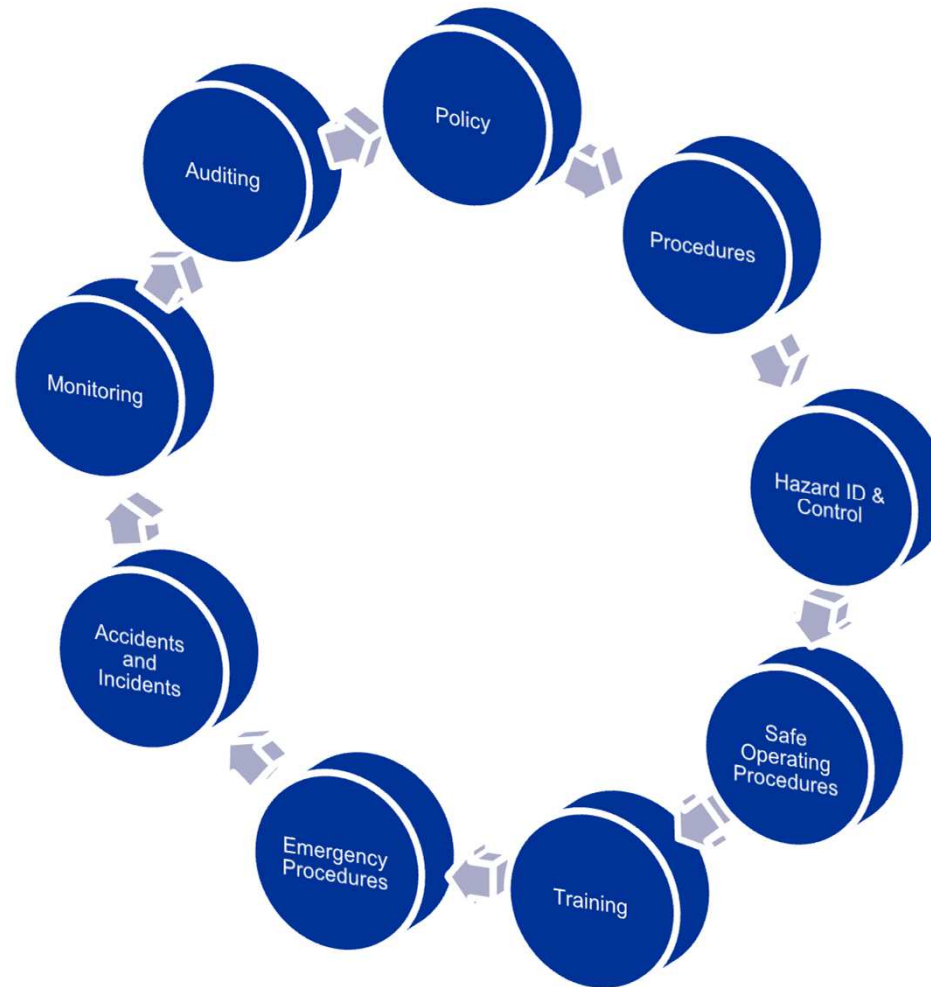


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Safety Management System

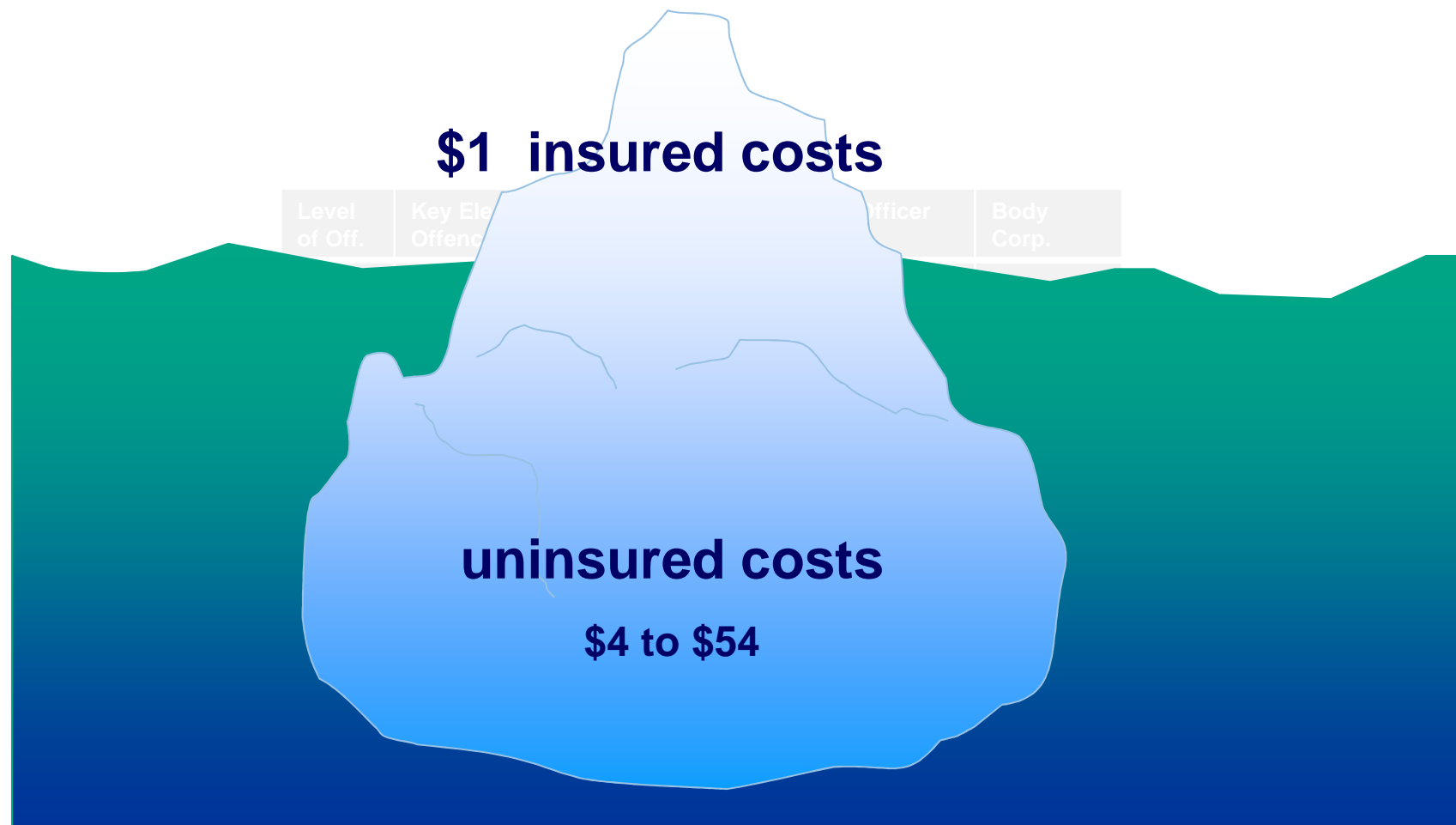


Reasons to Manage Risk



Level of Off.	Key Elements of Offence	Individual	Officer	Body Corp.
Cat. 1	Failure to comply.... Death, serious injury or illness Recklessness	\$300k and/or 5 years	\$600k and/or 5 years	\$3m
Cat. 2	Failure to comply and exposes individual to risk of death, serious injury or illness	\$150k	\$300k	\$1.5m
Cat. 3	Failure to comply with a health and safety duty	\$50k	\$100k	\$0.5m

Reasons to Manage Risk



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Work Related Fatalities

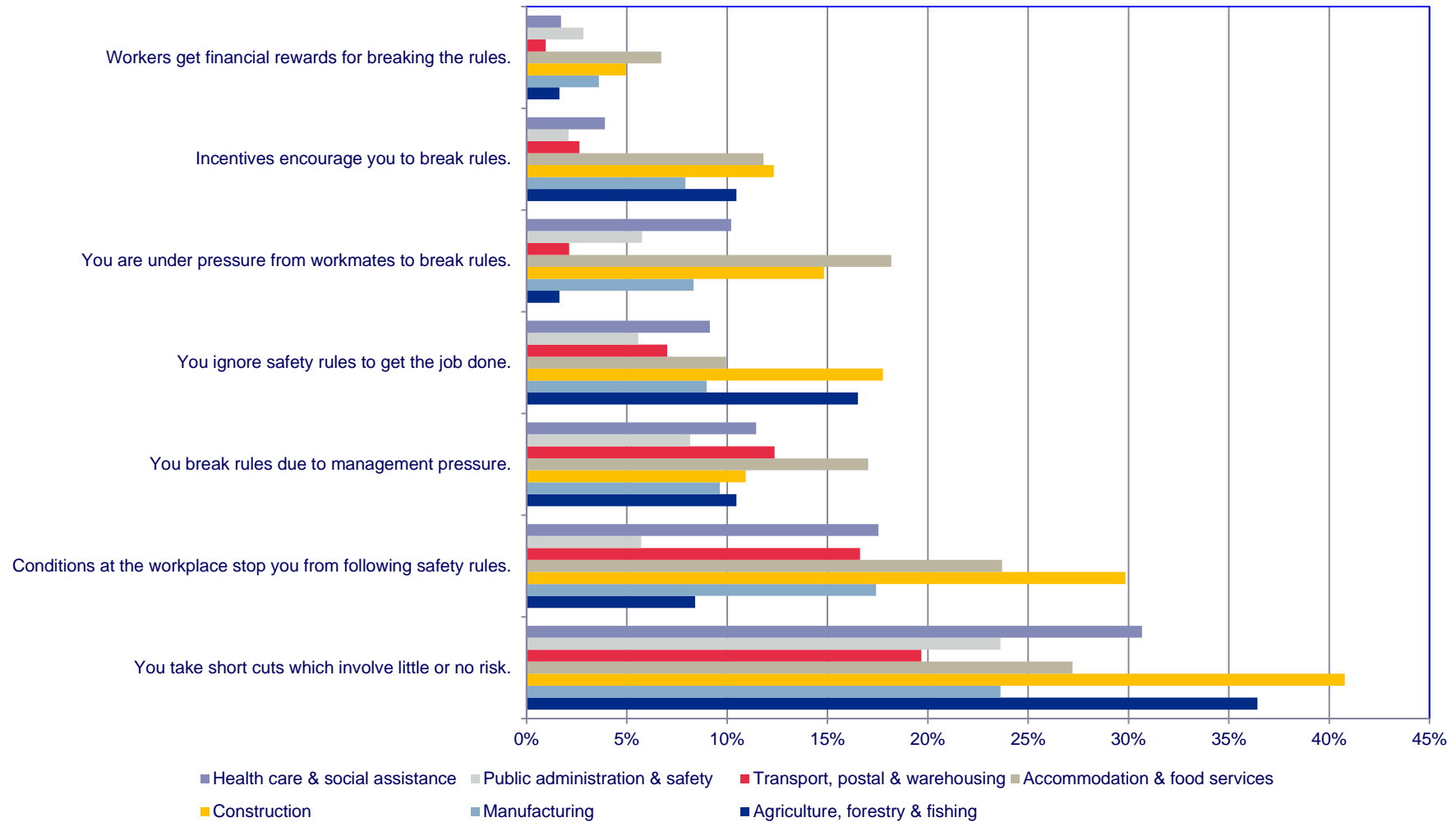


Year-to-date 2015: worker deaths by industry of workplace^a

Industry of workplace	Total worker deaths 2013	Total worker deaths 2014	Worker deaths year-to-date 2014	Worker deaths year-to-date 2015
Transport, postal & warehousing	51	48	26	26
Agriculture, forestry & fishing	50	46	24	19
Construction	17	29	12	9
Mining ^b	10	13	11	8
Arts & recreation services	10	12	4	3
Manufacturing	14	12	7	3
Accommodation & food services	3	5	5	2
Wholesale trade	4	5	3	0
Administrative & support services	1	4	1	3
Electricity, gas, water & waste services	7	3	2	4
Public administration & safety	5	3	0	0
Health care & social assistance	2	2	2	0
Government administration & defence	1	1	0	0
Other services	4	1	1	3
Education & training	0	0	0	1
Financial & insurance services	0	0	0	0
Information media & telecommunications	1	0	0	0
Professional, scientific & technical services	0	0	0	0
Retail trade	6	0	0	2
Total worker deaths	186	184	98	83

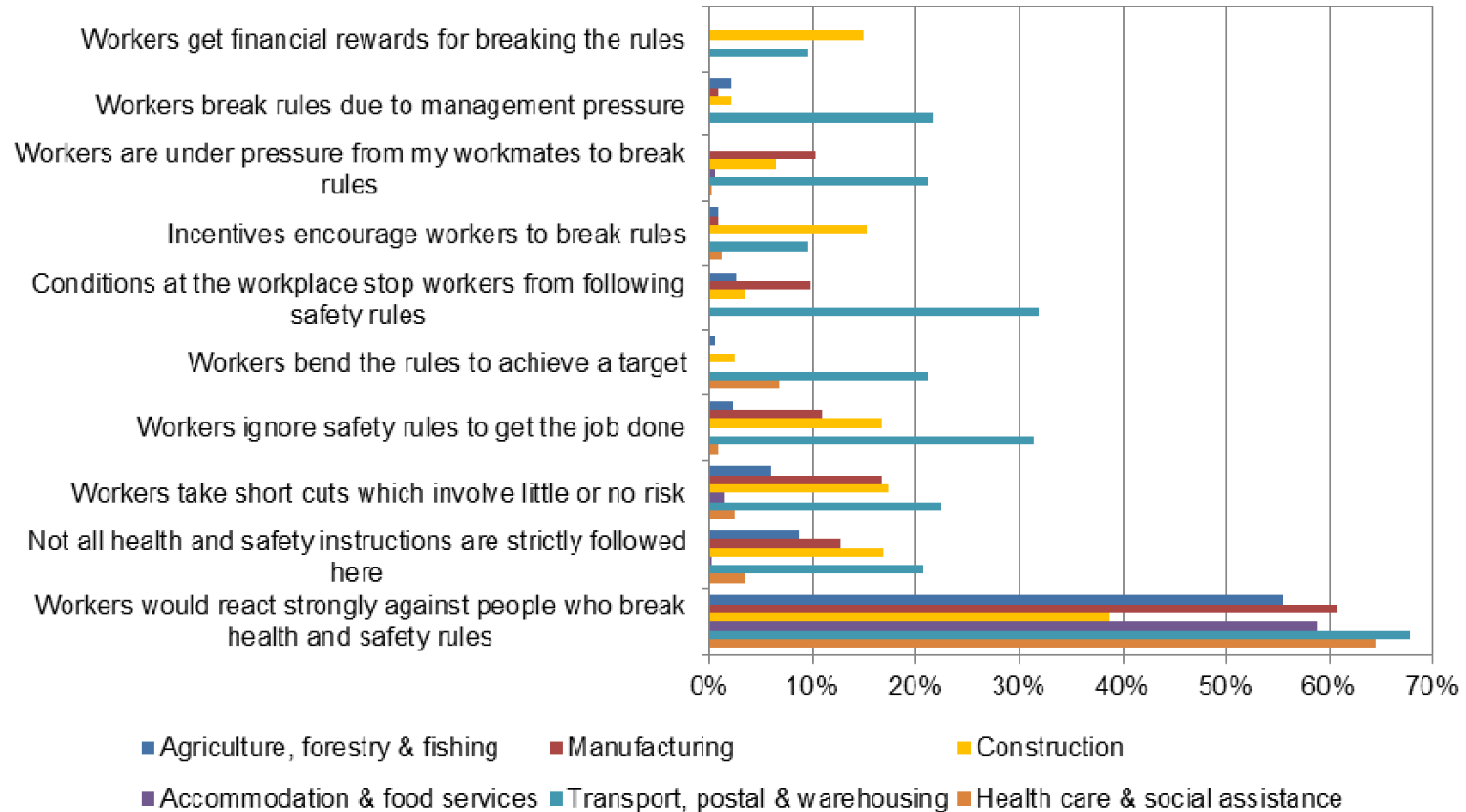


Figure 14: Attitudes toward rule breaking among workers by industry



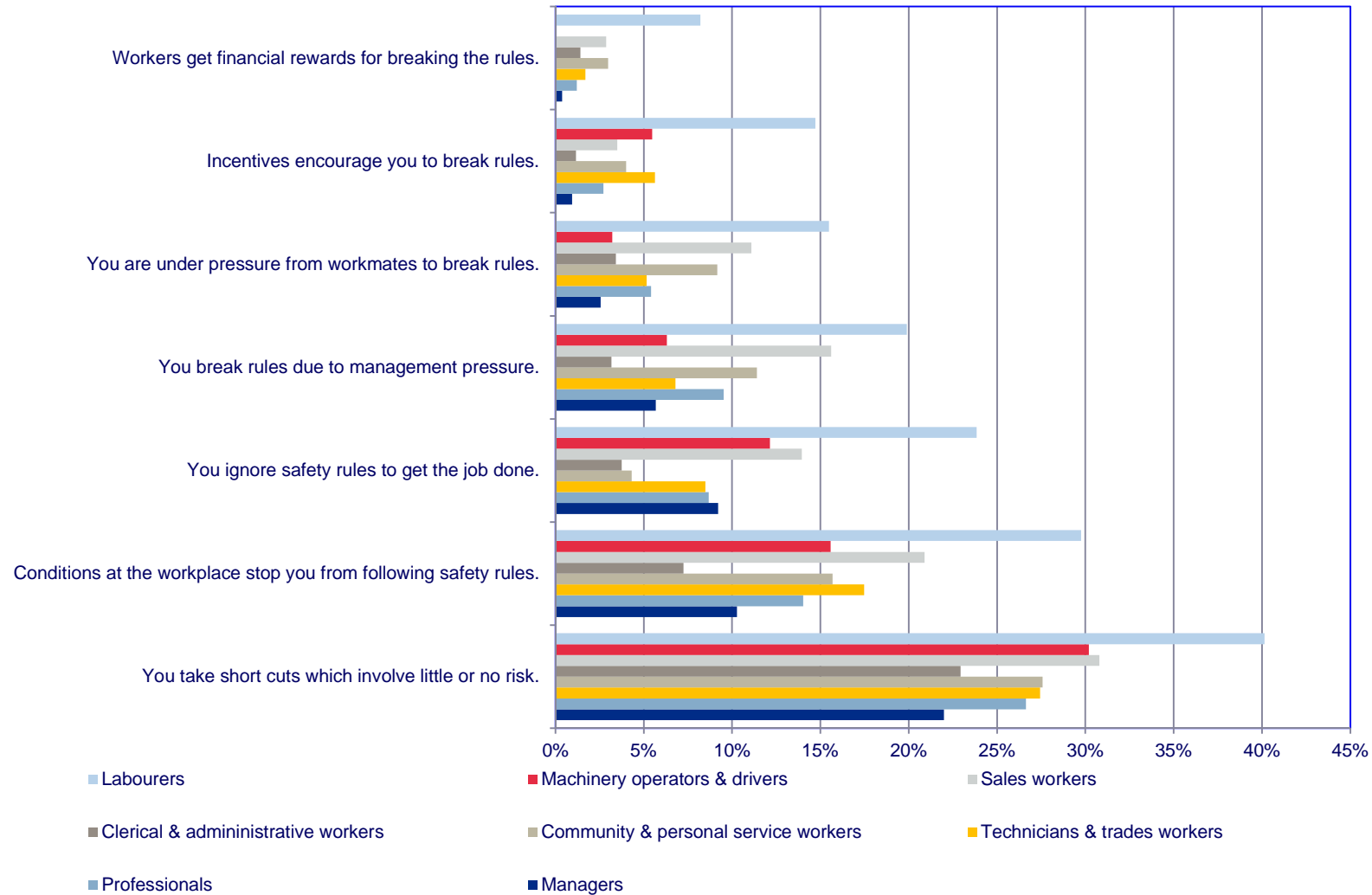
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Figure 13: Attitudes toward rule breaking among employers by industry



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Figure 12: Attitudes toward rule breaking among workers by occupation



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Article on characteristics of heavy vehicle fleets that perform well as far as claim rate, produced by a team at the University of New South Wales



Some key findings:

- "All of the low claiming companies paid their drivers for the time worked, whereas the higher claimers had nearly five times the odds of paying drivers by truckload or per trip by comparison."
- "Those with low insurance claims reported having more active management characteristics than higher claimers, such as checking traffic conditions, speed limiting on poorer quality roads, conducting safety audits, gaining OHS ideas from drivers, acting on drivers' safety concerns, and taking a formal approach to addressing safety breaches."
- "Conversely, the higher claimers had in place safety equipment and policies, but it was unclear how these were used in practice."
- "...applying specific criteria in the selection of drivers, trucks and monitoring equipment, together with having a range of safety policies is not as important as other practices such as risk assessments, enforcement of rules, and involving drivers in safety management."

Article on characteristics of heavy vehicle fleets that perform well as far as claim rate, produced by a team at the University of New South Wales



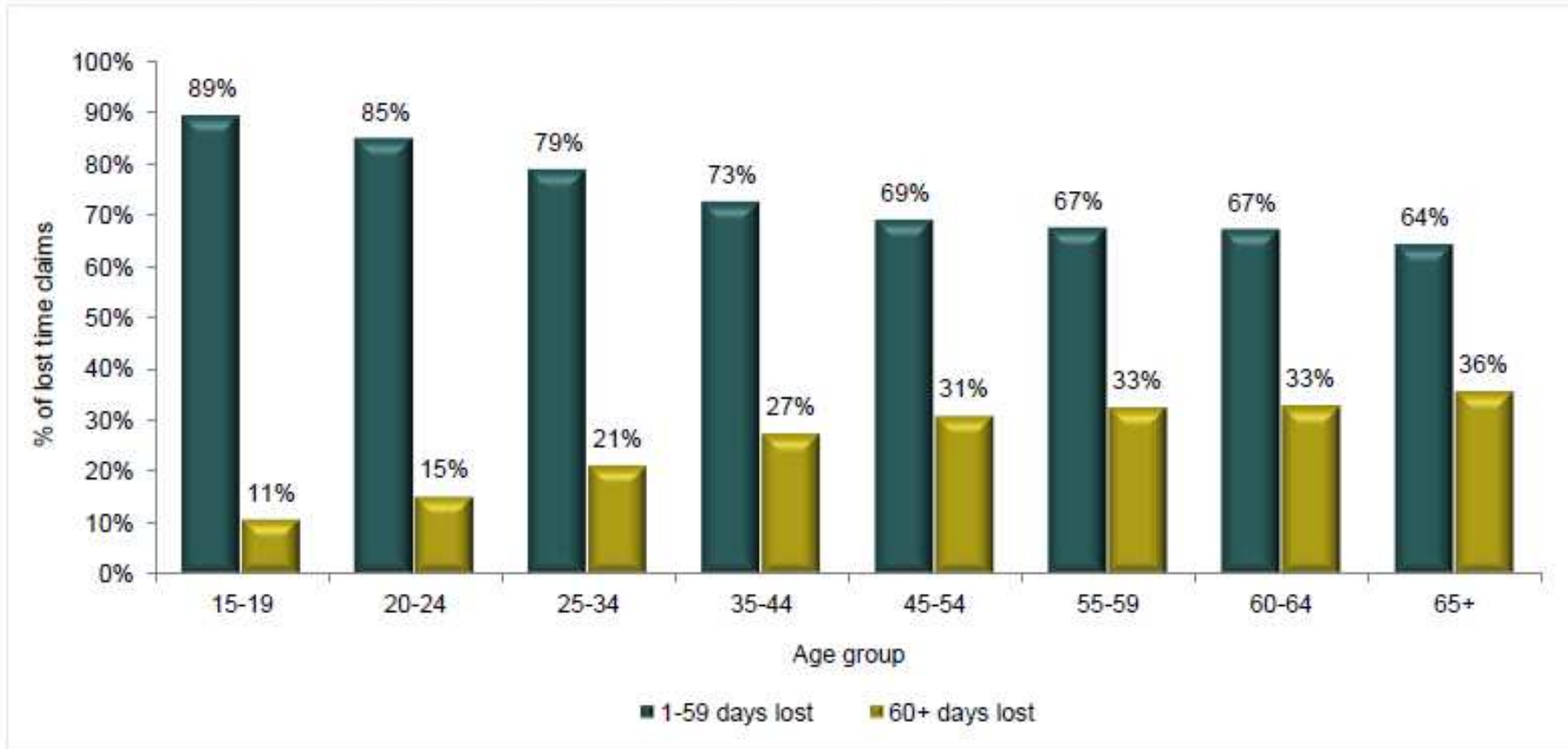
Unexpected findings:

"The unexpected results, such as **higher claiming companies** having **more safety policies**, assist to refine the focus of further research into the content and implementation of these policies."

Claims by Age Group



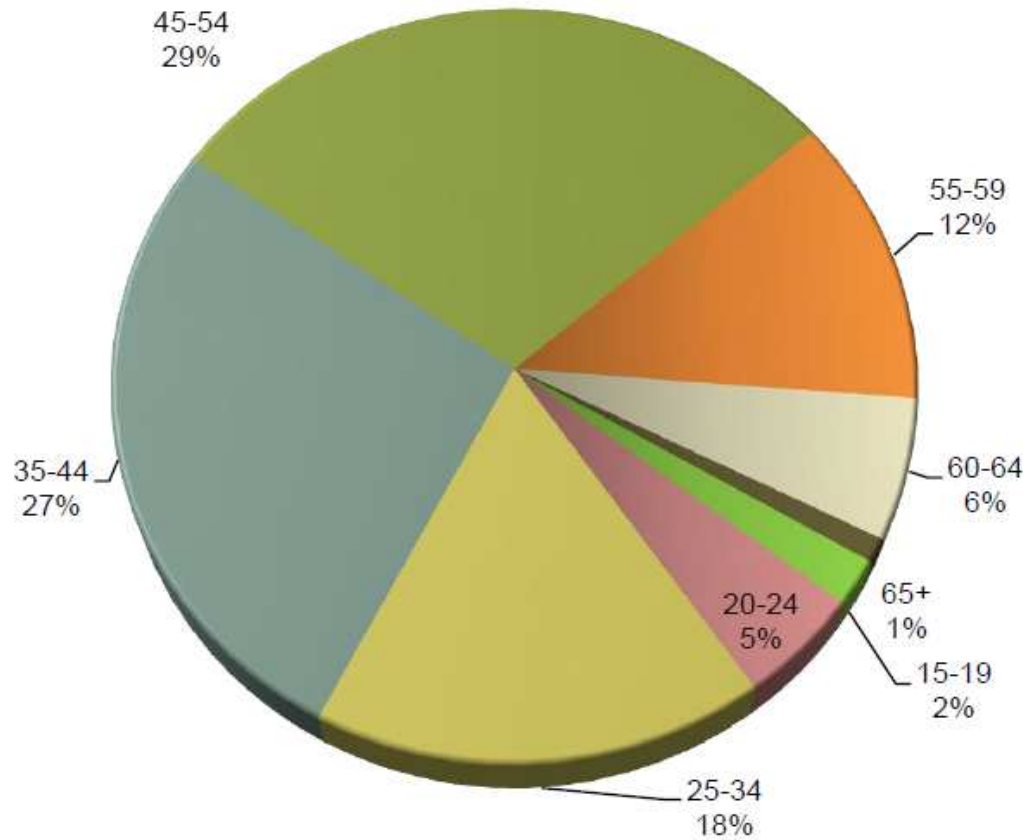
3.2.4 Percentage of lost time claims by age group 2008/09 - 2011/12p



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Workers' Compensation in Western Australia Annual Statistical Report
2008/09 to 2011/12

Cost of Long Duration Claims



Age group (years)	Average cost
55-59	\$121,297
35-44	\$118,810
45-54	\$115,310
25-34	\$111,558
60-64	\$107,865
20-24	\$81,872
65+	\$73,190
15-19	\$71,423

Claims and Injury Management

When it goes wrong

- Unreported claims
- Delays in reporting
- Non work related issues
- Worker with issues at work, with co-workers, etc.
- Lack of knowledge or misperceptions
- GP not understanding workers' comp
- Family member / friends or lawyers can get involved
- Lack of communication between parties

When it goes well

- Fosters a caring relationship
- Leads to increased job security and morale
- Reduces the financial impact on the worker
- Reduces the cost implication on the organisation
- Increases productivity
- Research shows that the more supported the worker feels, the quicker they will return to work
- Retain experienced, valued staff
- Increases employee engagement

How does it go well.....



- Do not blame the worker – NF System
- Explain the WC process including RTW process;
- Accompanied medical appointments
- Seek the worker's consent to attend the appointment with them
- Work Task Lists (WTL)
- Establish the diagnosis and prognosis,
- Weekly phone calls
- Show you care
- Involve the worker
- Transport to and from appointments.
- Advise insurer of any barriers
- Claims process and paperwork
- RTW process
- Light or alternative duties
- 5 days to avoid penalties



Thank you

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