

# INJURY MANAGEMENT

## Getting better claims outcomes

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Customer Services Manager  
WorkCover Queensland

## Meat Processing Industry

- Reduce claim frequency for both Statutory and Common Law claims
- Help people to sustainably stay at work following an injury by working with employers to increase our immediate stay at work outcomes and by reducing days to first return to work

## Realising the health benefits of work

Australasian Faculty of Occupational and Environmental  
Medicine, and the Royal Australasian College of Physicians

- Working is generally good for health and wellbeing and reduces psychological distress
- Even health problems that are frequently attributed to work have been shown to benefit from activity-based rehabilitation and an early return to suitable work
- Remaining away from work can have a negative impact on a worker's family
- Employers should embrace employment practices that encourage workers to recover at work, or if they need to take a break, return to work as soon as they are certified functionally capable.

# Realising the health benefits of work

## Return to work statistics

The longer someone is off work, the less likely they become ever to return.  
If a worker is:

- off longer than 20 days?

the chance of ever getting back to work is 70%

- off longer than 45 days?

the chance of ever getting back to work is 50%

- off longer than 70 days?

the chance of ever getting back to work is 35%

# Statutory claims and payments by injury type

## Statutory claims and payments by injury nature

	Number of new statutory claims		Statutory claim payments	
	2011 No.	2010 No.	2011 \$M	2010 \$M
Show as percentages				
Burns	2 023	1 945	3.8	3.7
Fractures	4 963	4 636	77.7	78.8
Intracranial injuries and injuries to nerves and spinal cord	464	407	11.1	22.2
Mental disorders	3 992	3 499	42.5	36.9
Musculoskeletal injuries and diseases	48 292	47 044	286.5	280.3
Nervous system and sense organ diseases	1 920	1 939	17.2	16.1
Other injuries and diseases	9 230	8 246	100.0	92.8
Respiratory system diseases	526	476	16.0	5.7
Skin and subcutaneous tissue diseases	767	707	2.4	1.3
Wounds, lacerations, amputations and internal organ damage	20 482	19 707	57.6	56.9
	<b>92 659</b>	<b>88 606</b>	<b>614.8</b>	<b>594.9</b>

# Common law claims and payments by injury nature

## Common law claims and payments by injury nature

	Number of new common law claims				Common law claim payments			
	2011	2011	2010	2010	2011	2011	2010	2010
	No.	%	No.	%	\$M	%	\$M	%
Burns	44	1.1	41	1.0	5.1	1.0	7.9	1.4
Fractures	329	8.5	439	10.3	63.1	12.3	78.5	14.1
Intracranial injuries and injuries to nerves and spinal cord	26	0.7	46	1.1	9.9	1.9	11.1	2.0
Mental disorders	322	8.3	262	6.1	35.1	6.8	32.1	5.8
Musculoskeletal injuries and diseases	2 458	63.6	2 676	62.8	306.9	59.7	331.6	59.8
Nervous system and sense organ diseases	76	2.0	85	2.0	7.6	1.5	6.2	1.1
Other injuries and diseases	197	5.1	191	4.5	23.5	4.6	29.6	5.3
Respiratory system diseases	45	1.2	88	2.1	8.1	1.6	6.3	1.1
Skin and subcutaneous tissue diseases	10	0.3	16	0.4	0.7	0.1	1.5	0.3
Wounds, lacerations, amputations and internal organ damage	356	9.2	418	9.8	54.5	10.6	50.1	9.0
	<b>3 863</b>	<b>100</b>	<b>4 262</b>	<b>100</b>	<b>514.5</b>	<b>100</b>	<b>554.8</b>	<b>100</b>

# Factors you can control

Communication is key!

- Be aware of injuries in the workplace
- Lodge claims early
- Have meaningful suitable duties available
- Early identification of suitable duties
- Facilitation of a supportive work environment
- Active and constructive participation in injury management
- Transparent communication



# What is WorkCover doing?

- **Customer relationship model**
- **Industry forums and workshops**
- **Building strong relationships**
- **Allied Health provider partnership**
- **Medical strategies**



Customer and stakeholder focussed



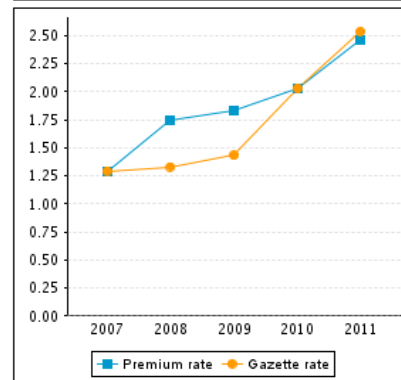
## Tracking your performance online

30-Nov-2011

Policy 
WIC

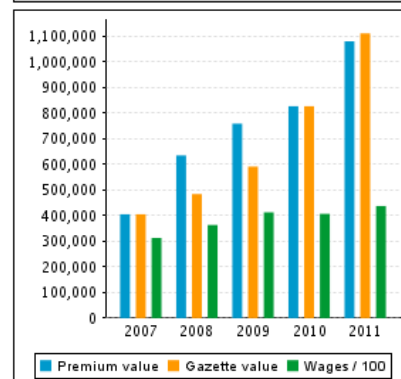
### Premium Measures

#### Rate



	2007	2008	2009	2010	2011
Premium rate	1.295	1.747	1.839	2.032	2.469
Gazette rate	1.295	1.332	1.433	2.032	2.540

#### \$ Value



	2007	2008	2009	2010	2011
Premium value	\$ 405,218	\$ 634,930	\$ 759,010	\$ 826,913	\$ 1,080,188
Gazette value	\$ 405,218	\$ 484,102	\$ 591,442	\$ 826,913	\$ 1,111,250
Wages	\$31,291,000	\$36,344,000	\$41,273,000	\$40,694,528	\$43,750,000

# Tracking your performance online

Premium Statutory Common Law

Data as at 30-Nov-2011

Policy  WIC Other Residential Care Services

All measures will be available by Injury Year and by Financial year

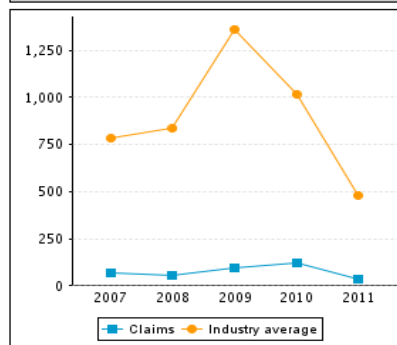
## Statutory Claims

- New Claim
- Average Claims Cost
- Number of days lost
- Days between injuries
- Injury frequency
- Days to first return to work
- Final return to work rate
- Stay at work rate

## Common Law Claims

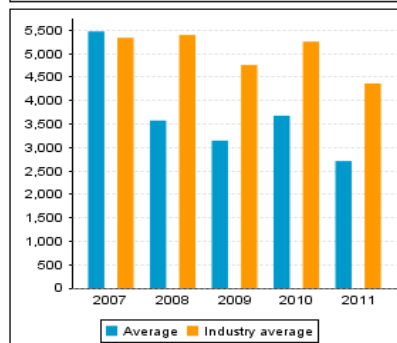
- Number of new claims
- Claim cost
- Conversion rate

### New claims



	2007	2008	2009	2010	2011
Claims	66	58	92	119	38
Industry average	782	838	1362	1017	481

### Average claim cost



	2007	2008	2009	2010	2011
Average	\$ 5,475	\$ 3,574	\$ 3,148	\$ 3,677	\$ 2,710
Industry average	\$ 5,341	\$ 6,398	\$ 4,758	\$ 5,258	\$ 4,385
Total cost	\$ 443,482	\$ 275,202	\$ 298,916	\$ 481,669	\$ 162,599

## **Resources**

- **WorkCover Queensland Website – especially our Industry Sites**
- **WorkCover Queensland Online Services**
- **WorkCover also has Facebook, Twitter, a YouTube channel and RSS feeds you can subscribe to for updates to our Industry Sites**
- **WHS ( IPaM, PErforM)**
- **Q-COMP (RTW assist)**
- **WorkCover industry aligned forums and workshops**
- **Call your Customer Advisor or our 1300 number**

What's the easiest way to **reduce** injuries, claims costs and duration as well as reduce your premium?

Prevention is better than cure



Promote a safe workplace not an unsafe workplace...



## Report unsafe practices



***“Work practices, workplace culture, work-life balance, injury management programs and relationships within workplaces are key determinates, not only of whether people feel valued and supported in their work roles, but also of individual health, wellbeing and productivity.”***

Australasian Consensus Statement on the Health Benefits of Work  
Australasian Faculty of Occupational and Environmental  
Medicine, and the Royal Australasian College of Physicians



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