

27 July 2012

The Research Director

Finance and Administration Committee
Parliament House
George Street
BRISBANE QLD 4000

Dear **Director**

Re: Industry Submission on the Queensland Workers Compensation Scheme

Thank you for inviting us to make a submission on the operation of the workers compensation scheme in Queensland.

Clubs Queensland is the peak industry association and union of employers of registered and licensed community clubs in Queensland. There are approximately 1,000 licensed community clubs, which employ about 27,000 people. Given the size and diversity of the community clubs sector, it is in our best interest to ensure the scheme remains capable of handling workers compensation claims efficiently and without an undue burden on individual club employers.

Feedback from our member clubs shows that the following three matters are of paramount concern to them.

1. Disparity in Medical Charges

We have been informed that a medical claim lodged with Workcover often attracts almost twice or even three times the cost of a regular doctor's consultation. We find this unsustainable and we question why there is such a huge disparity in the charges when essentially the same medical service is provided to the claimant.

2. Rise in Insurance Premium

We note that when an employee claims Workcover, all his or her expenses, including wages are paid if this person is unable to return to work. In this case, the employer has no choice but to engage replacement staff and replace/repair any vehicle or equipment that was involved in the claim. On top of this expense, the employer is often subject to a premium rise. We argue that this cost impost is excessive and there should not be a significant premium increase.

3. Balance of Proof

We believe there is a joint onus on the employer as well as the employee to prove their respective claims. Unfortunately, we note that often employers are overburdened with the task of disproving the claims made by the employee.

We believe some balance could be brought in this regard, particularly if the same employee lodges more than one claim. In the latter case, there should be greater scrutiny for fraudulent or vexatious claims made against the employer.

I hope our brief comments above are of assistance to the Committee in further improving the workers compensation scheme in Queensland.

Should you wish to discuss any matter raised in this submission, please do not hesitate to contact me directly on 3252 0770.

Yours sincerely



Doug Flockhart
Chief Executive Officer