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Finance and Administration Committee

Email: fac@parliament.gld.gov.au

By facsimile on 07 3406 7500

2 August 2012

The Research Director
Finance and Administration Committee
Parliament House
George Street
Brisbane Qld 4000

Dear Sir/Madam

RE: WORKERS COMPENSATION

The current system of compensation is working well, I feel quite strongly that the system is fair and equitable.

As a solicitor for 25 years for 16 of those years I practised in personal injuries, a substantial portion of my practice was work accidents.

I don't currently do personal injury work but 20 years ago it was open slather for injured employees and plaintiff lawyers.

I would deliver briefs in work accidents to barristers in Rockhampton, the advice from the barristers was to without fail sue.

No matter what the accident or injury, pursue the claim, the judges were always going to give you something.

Then the pendulum swung the other way.

Legislation came in and effectively stopped virtually all claims, I know this because I was affected, we moved to slips and trips and crash and bash, basically public liability injuries and car accidents.

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The system has moved back to fairly equitable balance which I believe is compassionate.

Let's take some examples:

- 1. The unemployed burn or drunk or stoned employee.
- 2. The good employee that need a month or two off but left with a disability.
- 3. The catastrophic injury.

If you have got an employment record or you are the author of your own misfortune through alcohol or drugs you won't get anything.

A rule of thumb among personal injuries lawyers is that the claim must be worth \$80,000.00 or it is not worthwhile even taking the case on.

Combine that with the 50/50 QLS rule and the bum gets nothing.

The genuine employee can take the lump sum or pursue a claim but if all your medical and other costs are paid and you're given light duties most people want to get back to work.

The genuine catastrophic injury is actually quite rare. I have found the insurers quite willing to settle these claims and also in the scheme of things financially they are not crippling.

It's the 10,000 small dodgy claims they don't like.

Overall the system works well and does not need to change.

If you wish to contact me please do not hesitate.

Yours sincerely

CAM SCHRODER LAWYERS

Cam Schroder

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