



All Tree Services Australia

Ian and Theresa Finlayson

110 Apsley Way, Andergrove Qld 4740

Ph: 07 4955 5889

Fax: 07 4955 2855



29th August 2012

ABN: 69108642119

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

127



Email to: fac@parliament.qld.gov.au

Dear Committee Members,

We write in relation to your review and enquiry into the operation of the Queensland Workers' Compensation Scheme.

We have been in our small business for 9 years now and average a turnover of less than \$1000,000 annually. Below please find outlined our claims and payments during that period.

	Premuim	Claims
04/05	\$ 3,660.53	\$ 6382.22
05/06	\$ 7,681.65	\$ 0
06/07	\$19,393.83	\$19,837.00
07/08	\$14,640.42	\$ 3,905.04
08/09	\$16,383.72	\$ 2,275.10
09/10	\$23,171.97	\$91,605.76
10/11	\$43,673.45	\$ 256.85
11/12	\$46,975.21	\$ 0
12/13	\$32,015.53	
Totals	\$207,596.31	\$124,261.97

Over the last two year Queensland Workers' Compensation have removed the 'Buyout' option therefore we are now responsible for the entire time an employee is absent from work, even with small claims.

Our business has made two significant claims in 2009-2010 for which our premium has risen to over 14%, please note here that the industry standard is approximately 7%. This rise is despite four of the previous 5 years claims being less and \$5,000.

As you can imagine this puts an enormous strain on our cashflow making the day to day running of our business a juggle.

As you can see we were penalised for three years for a \$91,000 claim for which we will be paying back approximately \$120,000. Unacceptable. We would have been better to pay the employee ourselves.

In addition a major claim was made by one of our employees who left our employ shortly after his payout to start his own tree lopping business in the same town in direct opposition to us. We are still paying a 14% premium for his injury while he is happily paying 7% is his new business. Furthermore Workplace Health and Safety deemed his injury to be the result of his own actions on site.

We thank you for the opportunity to submit this letter and look forward to some changes within the industry.

Yours Truly

.....
Ian Finlayson

.....
Theresa Finlayson