

UNITED VOICE QLD

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Ref: DL/mf
3 September 2012

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



Via email: fac@parliament.qld.gov.au

Dear Sir/Madam,

Re: Submissions regarding operation of Queensland's workers' compensation scheme

United Voice, Industrial Union of Employees, Queensland (United Voice), refers to your invitation received on 26 June 2012 and makes this submission to the Finance and Administration Committee (FAC) in response to the letter from Michael Crandon MP, Chair of the Finance and Administration Committee, inviting submissions on the 'operation of Queensland's workers' compensation scheme'.

United Voice represents over 27,000 workers from different industries and backgrounds including but not limited to early childhood educators, teacher aides, ambulance officers, cleaners, hospitality, manufacturing and many more.

United Voice is pleased to be able to provide this brief submission and respond to your invitation to comment on issues detailed in your correspondence.

United Voice broadly agrees with the submission made by the Queensland Council of Unions (QCU) and supports and endorses their recommendations. This submission refers to the QCU Submission and should be read in conjunction with the QCU Submission. United Voice wishes to make the following additional comments regarding the existing Queensland Workers' Compensation Scheme.

1. The performance of the scheme in meeting its objectives under section 5 of the Workers Compensation and Rehabilitation Act 2003;

In relation to the first issue, we have predominantly relied on the published *WorkCover Report*¹ and the *QCOMP Report*² respectively. The FAC has requested that focus be given to the question of

¹ WorkCover Queensland – A Status Review – 1997 – 2011

² Q-COMP – Queensland workers' compensation claims monitoring – June 2012

whether the Queensland workers compensation scheme has met its objectives pursuant to its relevant Act, the *Workers Compensation and Rehabilitation Act 2003* (QLD).³ Section 5 of the Act can be summarised as such: "to provide the best possible benefits and rehabilitation programs for workers at the lower possible premium for employers".⁴

It is evident from the objective of the scheme that the following factors are of equal importance:

- A. Providing benefits to injured workers and their dependants;⁵
- B. Encouraging prevention of injuries and improving health and safety;⁶
- C. Providing reasonable cost levels for employers;⁷
- D. That the Queensland workers compensation scheme remains financially viable without adversely affecting the Queensland economy through imposition of burden to employers and the community.⁸

A. Providing benefits to injured workers and their dependants

WorkCover Queensland makes up approximately 90% of the employees that are covered under the Queensland workers compensation scheme, with the remaining 10% covered by self insurers regulated under QCOMP.⁹

In the year ending 30 June 2011, WorkCover insures more than 150,000 employers and 2 million workers in Queensland.¹⁰ Furthermore, WorkCover also managed approximately 95,800 (92,000 statutory and 3,800 common law claims). Since its inception, from 1998 until 2011 alone, it is estimated that WorkCover has managed approximately 1,115,000 statutory claims,¹¹ and about 37,990 common law claims from 2002/03 until 2011/12.¹²

United Voice contends that a significant amount of employees have had the benefit of having employment related injuries and/or illness processed, in order to receive vital and adequate financial aid to assist with their rehabilitation that otherwise may not have occurred but for the support of the Queensland scheme.

The current Queensland workers compensation scheme appears to work in a highly efficient manner, delivering the required assistance to injured and/or ill workers. For example, more than 85% of statutory claims are processed with a decision delivered to the worker in addition to common law claims having improved its average duration from three years, down to 49 weeks, within 10 days.¹³

Regarding dependants of injured or deceased workers, we note that for years ending 2008/09, 2009/10, and 2010/11, the amount of fatal claims lodged were 123, 83 and 56 respectively, which

³ *Workers Compensation and Rehabilitation Act 2003* (QLD) (the Act)

⁴ WorkCover Queensland Annual Report 2010-2011, p2

⁵ Section 5(1)(a) of the Act

⁶ Section 5(1)(b) of the Act

⁷ Section 5(4)(1)(iii) of the Act

⁸ Section 5(5) of the Act

⁹ Q-COMP – Queensland workers' compensation claims monitoring – June 2012, p3

¹⁰ WorkCover Queensland: Caring for Queensland Employers and Workers – A 15 Year Journey 1998 – 2012, p1

¹¹ WorkCover Queensland: Caring for Queensland Employers and Workers – A 15 Year Journey 1998 – 2012, p13

¹² Q-COMP Submission to FAC, p18

¹³ WorkCover Queensland – A Status Review – 1997 – 2011, p20-21

make up less than 1% of the total number of claims made. Furthermore, the average statutory cost for mesothelioma/asbestosis injury in 2011/12 was \$374,651 per claim (for 138 claims).

While fatalities and injury and/or illness related to mesothelioma/asbestosis are uncommon, the scheme adequately provides for dependants in situations where the worker has been unfortunately affected.

B. Encouraging prevention of injuries and improving health and safety

The Queensland workers compensation scheme boasts a high return to work rate. It was not more than three years ago the rate had lingered at approximately 89%. WorkCover increased its focus to implement intentional measures to improve the return to work rate. These actions can be attributed to the current success rates. For example, in 2010/11 and 2011/12, the return to work rate increased from 94% to 98% respectively.

The Queensland workers compensation scheme also includes an Injury Prevention and Management Program (IPaM).¹⁴ IPaM is a voluntary program (joint initiative between WorkCover and Workplace Health and Safety Queensland) available to employers who have a premium rate which exceeds the industry rate due to their claims history. Thus far, employers participating in this program have reported positive responses as they discover the benefits of the program.¹⁵ This program has obvious flow-on effects for workers whose employers have focused on improving the safety of workplaces.

It is United Voice's submission that all relevant parties (workers and employers) and stakeholders (unions, business, community, industry groups, etc) benefit from workers being in employment, and returning to safe workplaces when fit to do so. Considering that there is considerable "*data supporting the fact that injured workers recover quicker and better if they remain active in the workplace*",¹⁶ the government should support the current initiatives by WorkCover to maintain and improve the current return to work rate.

C. Providing reasonable cost levels for employers

Queensland Employers enjoy the second most inexpensive average premium rate nationwide at \$1.42 per \$100 wages (Queensland had the most inexpensive rate until year ending 2011). Notably, since 2003 until 2011, Queensland employers enjoyed the lowest average premium rate for all states within Australia notwithstanding the existence of strong growth in the mining and construction industries (recognised for high-risk employee activity).¹⁷

The existing system is designed to reward employers who continually perform well, and contrary to punish those who make frequent claims, the system provides support to assist the respective employer improve its performance through programs such as IPaM.

¹⁴ WorkCover Queensland: Caring for Queensland Employers and Workers – A 15 Year Journey 1998 – 2012, p9

¹⁵ WorkCover Queensland Annual Report 2010-2011, p23-24

¹⁶ WorkCover Queensland Annual Report 2010-2011, p25

¹⁷ WorkCover Queensland – A Status Review – 1997 – 2011, p18

The success of the Queensland scheme is reflected in meeting its financial and non-financial targets. In 2010 – 2011, WorkCover reported that it received 3.7 out of 5.0 on employer engagement.¹⁸ This 74% employer satisfaction level, while a slight drop from the previous year of 78%, signifies a healthy positive response highlighting the success of the scheme.¹⁹

D. That the Queensland workers compensation scheme remains financially viable without adversely affecting the Queensland economy through imposition of burden to employers and the community

There can be no doubt as to the financial viability of the existing Queensland workers compensation scheme compared to other States. Without reiterating all the figures already reported widely by the WorkCover and QCOMP reports, United Voice would like to highlight the following:

- In 2010-11, WorkCover generated more than \$1.1 billion in premium revenue;²⁰
- WorkCover is fully funded with a current funding ratio of 117%;²¹
- Repaid the Government's total capital investment of \$105 million within five years of operation;²²
- After having repaid the total capital investment made by the Government, the WorkCover Board has been solely responsible for the financial stability of WorkCover. This financial independence has enabled the Board to pass on the benefits of success to its customers – workers and employers;²³

United Voice submits that any adverse changes (including withdrawal of funding in any shape or form) to the scheme would cause a detrimental effect to the wider community.

2. How the Queensland workers' compensation scheme compares to the scheme arrangements in other Australian jurisdictions;

As previously discussed, the Queensland workers compensation scheme is currently (and has been historically) performing well in relation to its counterparts. In particular for this section, we refer to the QCU Submission²⁴ and reiterate the following points:

- Queensland currently operates on a short tail scheme (compared to other states which operate on a long tail scheme);
- Queensland is the third largest scheme in terms of the amount of people it covers;
- The funding ratio is currently at 117%;

¹⁸ WorkCover Queensland Annual Report 2010-2011, p5

¹⁹ WorkCover Queensland – A Status Review – 1997 – 2011, p23

²⁰ WorkCover Queensland – A Status Review – 1997 – 2011, p4

²¹ WorkCover Queensland Annual Report 2010-2011, p5

²² WorkCover Queensland – A Status Review – 1997 – 2011, p5

²³ WorkCover Queensland – A Status Review – 1997 – 2011, p5

²⁴ Response to Workers' Compensation Inquiry – Queensland Council of Unions, p15-16

- Queensland has low premium rate of \$1.42 per \$100 of wages. Compared to other States,²⁵ Queensland has had the lowest premium rate since 2003 (except in 2012 where Victoria obtained a lower rate) by a considerable margin;

The existing Queensland Workers' compensation system performs better than the current systems in place compared to its counterparts. With its high return to work rate, consistently low premiums for employers over almost a decade, and the highest funding ratio, it is safe to say that the scheme is functioning adequately, and provide a balance to protect workers and employers.

3. Other matters for consideration

United Voice wishes to make submission on other related workers' compensation matters as it relates to our members.

A. United Voice Membership

United Voice refers its workers compensation matters to our Union Lawyers. As a result of FAC's invitation to United Voice to make a submission on this matter, United Voice has requested our Union Lawyers to perform an analysis of our affected members over the last 15 months.

Herein lies the result regarding common law settlements for a period of 15 months, recording the permanent impairment sustained and the damages recovered as a result of the claim commenced:

- Over a 15 month period 27 common law claims were settled by the Union Lawyers;
- Of that 27, 16 claims involved an injury with a permanent impairment ("PI") of less than or equal to 5% PI;
- Out of the 16 claims, 4 matters involved injuries with 0% PI;
- The sum total of damages recovered for all 27 claims by members was \$1.425 million;
- The damages recovered for those claims that had injuries assessed with a 0% PI ranged between \$50,000 and \$60,000;
- The damages recovered for those claims that had injuries assessed with a 0% - 5% PI ranged between \$30,000 and \$350,000. The average damages for this injury bracket was approximately \$118,750;
- Of the remaining claims 3 matters involved injuries assessed with PI of 5% to 10%; and 6 matters involved injuries assessed with a PI of 10% or greater.

Evidently, the statistics indicate that the vast majority of claims commenced on behalf of United Voice members involved injuries assessed with a PI of 0% - 5%. It is clear that the introduction of common law threshold of 5% will significantly affect the Union's membership, given the injury demographic.

²⁵WorkCover Queensland – A Status Review – 1997 – 2011, p23

Attached to United Voice Submission are also Industry Summaries prepared and obtained by WorkCover. These Summaries contain information on some of United Voice's area of coverage. Please find these summaries in the Appendix of our submission.

B. Journey Claims

United Voice contends that this component of the Queensland workers' compensation scheme is important to retain for the following reasons:

- Any claims made by injured workers do not affect their respective employer's premium;
- Being a large state territorially, some workers need to commute longer distances which increases the chance for accidents;
- Journey claims which represent approximately a quarter of fatalities (24 out of 101 deaths);
- Journey claims have been "tightened" and has restricted the ambit of claims which could have previously been made.

Journey claims has been relatively constant over the past 10 years.²⁶ The top three industries for the occurrence of journey claims is health care and social assistance, public administration and safety and manufacturing at 17%, 12 % and 9% respectively. United Voice has coverage over all these three areas and has a large number of members potentially affected. Journey claims are steady at 6% of the total amount of claims made by injured workers.²⁷ Therefore, it is not necessary to remove a protection which is adequate in its provision.

4. Conclusion

United Voice concludes by reiterating the matters which have already been mentioned in our submission:

1. WorkCover predominately covers 2 million workers. Any changes to the scheme will have a wide ranging, far reaching and potentially negative impact on the working lives of all Queenslanders;
2. The current WorkCover scheme is highly efficient processing 85% of claims within ten days of an injured worker reporting an injury;
3. Queensland has the highest return to work rate of any other scheme in Australia at approximately 98%;
4. WorkCover has initiatives that aim at injury prevention which have assisted to increase the return to work rate;
5. Queensland is consistently the most affordable state for employer premiums over the last decade;
6. WorkCover scores high levels of satisfaction from both employers and workers who have undertaken the process;
7. WorkCover is fully self sufficient and is currently operating at a funding ratio of 117%;
8. Queensland is performing relatively well compared to other States in Australia;
9. The amounts of claims made in Queensland in line with employee growth in the state;

²⁶ Q-COMP – Queensland workers' compensation claims monitoring – June 2012, p19

²⁷ Q-COMP – Queensland workers' compensation claims monitoring – June 2012, p9

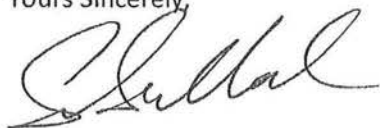
10. Journey claims should be retained as an important and indispensable component of the program.

United Voice urges the Finance and Administration Committee to have regard for these concerns and submissions, in order to limit the potential negative impact on employees.

United Voice seeks the opportunity to advance our views on the amendments in relation to this matter at the hearing set down for 28 February 2013.

Please contact Gary Bullock on (07) 3291 4624 should you want to discuss any aspect of this submission further. All correspondence should be addressed to PO Box 3948, South Brisbane BC, Qld, 4101.

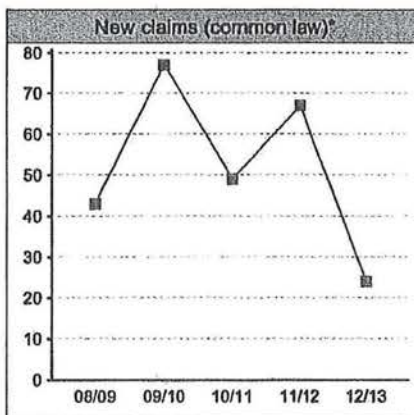
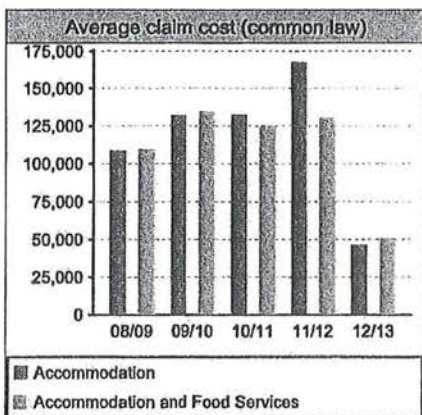
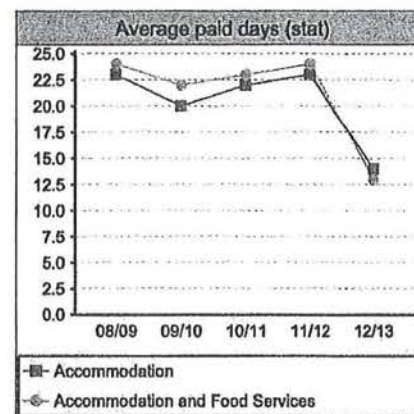
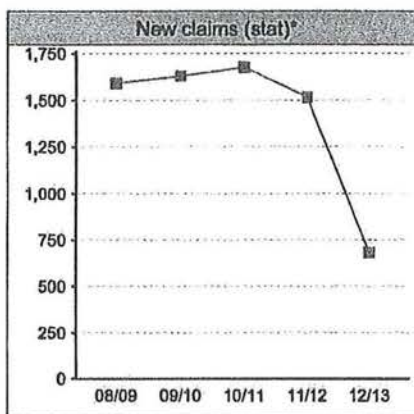
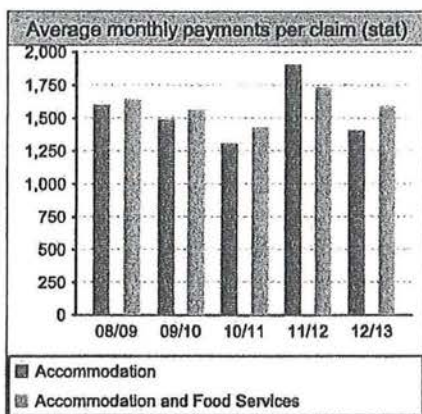
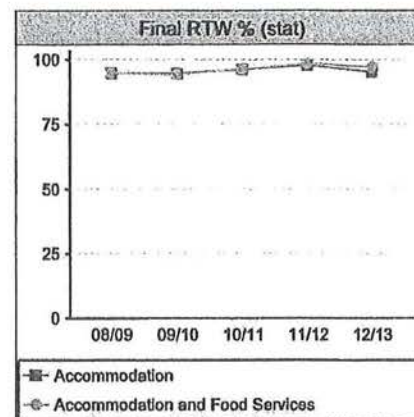
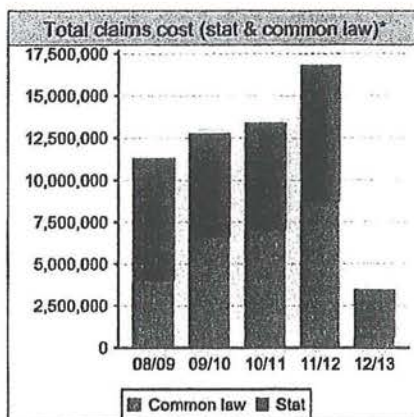
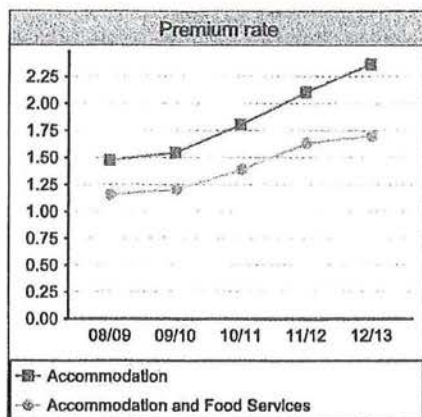
Yours Sincerely,

A handwritten signature in black ink, appearing to read 'G Bullock', written in a cursive style.

Gary Bullock
Branch Secretary

Industry Summary

Sub-division: Accommodation



Premium rate		
Year	Accommodation	Accommodation and Food Services
08/09	\$1.476	\$1.158
09/10	\$1.545	\$1.208
10/11	\$1.804	\$1.358
11/12	\$2.104	\$1.635
12/13	\$2.366	\$1.701

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$7,296,541	\$4,018,674
09/10	\$6,180,170	\$6,609,629
10/11	\$6,378,989	\$7,026,024
11/12	\$8,094,222	\$8,725,274
12/13	\$2,886,022	\$562,753

Final RTW % (stat)		
Year	Accommodation	Accommodation and Food Services
08/09	94.7%	94.8%
09/10	94.5%	94.1%
10/11	96.2%	96.4%
11/12	97.9%	98.5%
12/13	95.2%	97.2%

Average monthly payments per claim (stat)		
Year	Accommodation	Accommodation and Food Services
08/09	\$1,598	\$1,640
09/10	\$1,487	\$1,563
10/11	\$1,306	\$1,426
11/12	\$1,905	\$1,733
12/13	\$1,404	\$1,591

New claims (stat)*	
Year	Accommodation
08/09	1,592
09/10	1,630
10/11	1,677
11/12	1,516
12/13	681

Average paid days (stat)		
Year	Accommodation	Accommodation and Food Services
08/09	23	24
09/10	20	22
10/11	22	23
11/12	23	24
12/13	14	13

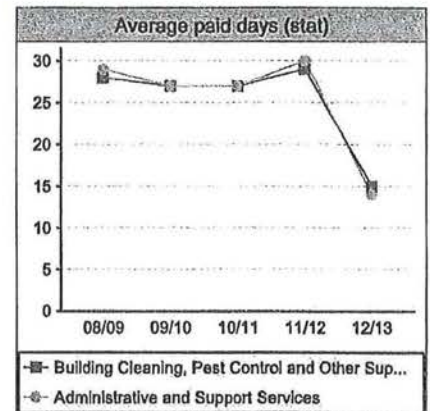
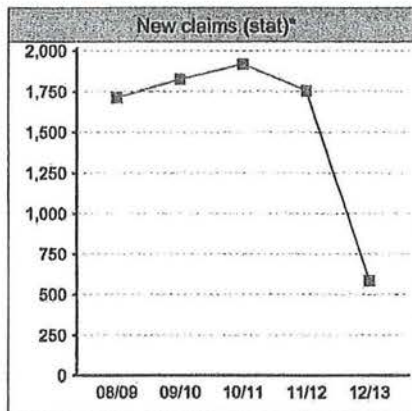
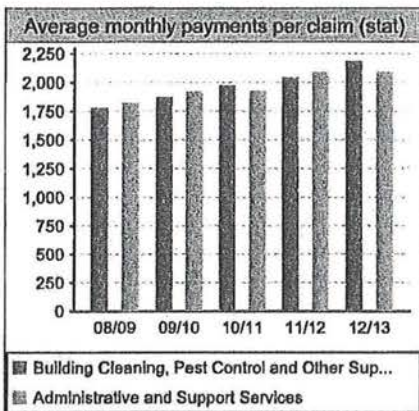
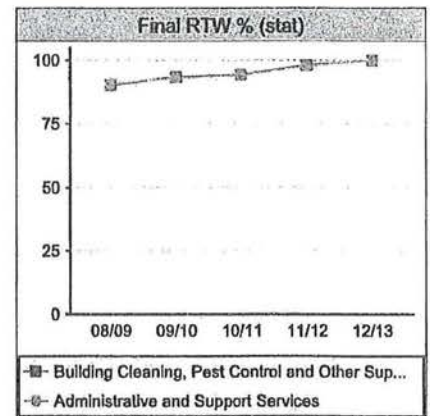
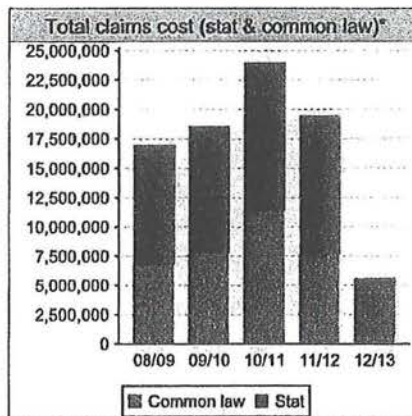
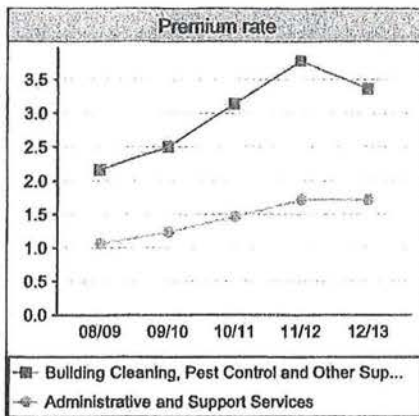
Average claim cost (common law)		
Year	Accommodation	Accommodation and Food Services
08/09	\$108,613	\$109,497
09/10	\$132,193	\$134,462
10/11	\$132,566	\$124,885
11/12	\$167,794	\$130,401
12/13	\$46,254	\$50,641

New claims (common law)*	
Year	Accommodation
08/09	43
09/10	77
10/11	49
11/12	67
12/13	24

* Factoring applied for 12/13 projections

Data as at: 31-Jul-2012

Sub-division: Building Cleaning, Pest Control and Other Support Services



* Factoring applied for 12/13 projections

Premium rate		
Year	Building Cleaning, Pest Control and	Administrative and Support
08/09	\$2,165	\$1,062
09/10	\$2,503	\$1,238
10/11	\$3,141	\$1,469
11/12	\$3,780	\$1,722
12/13	\$3,364	\$1,719

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$10,229,032	\$6,767,083
09/10	\$10,831,986	\$7,763,336
10/11	\$12,662,159	\$11,363,248
11/12	\$11,811,775	\$7,661,062
12/13	\$4,944,905	\$656,508

Final RTW % (stat)		
Year	Building Cleaning, Pest Control and	Administrative and Support
08/09	90.2%	90.8%
09/10	93.4%	93.0%
10/11	94.3%	94.2%
11/12	98.0%	97.8%
12/13	100.0%	100.0%

Average monthly payments per claim (stat)		
Year	Building Cleaning, Pest Control and	Administrative and Support
08/09	\$1,782	\$1,823
09/10	\$1,874	\$1,923
10/11	\$1,973	\$1,929
11/12	\$2,044	\$2,089
12/13	\$2,185	\$2,091

New claims (stat)*	
Year	Building Cleaning, Pest Control and Other Support Services
08/09	1,713
09/10	1,827
10/11	1,919
11/12	1,755
12/13	584

Average paid days (stat)		
Year	Building Cleaning, Pest Control and	Administrative and Support
08/09	28	29
09/10	27	27
10/11	27	27
11/12	29	30
12/13	15	14

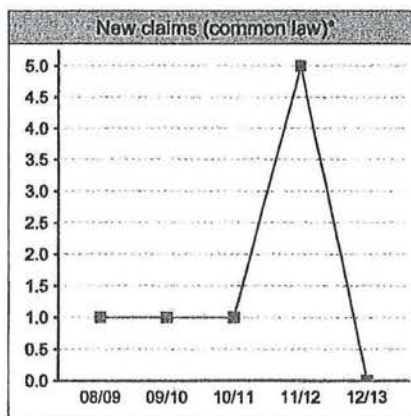
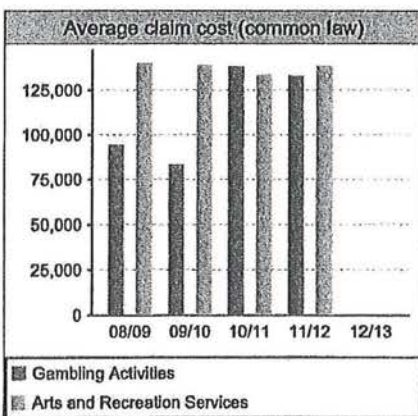
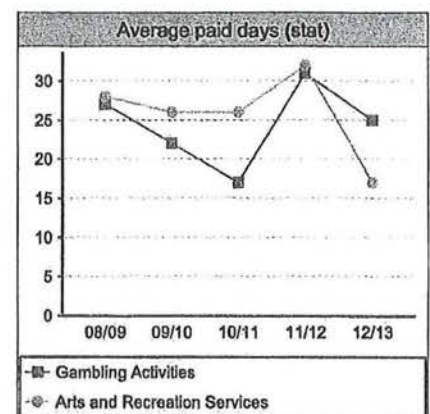
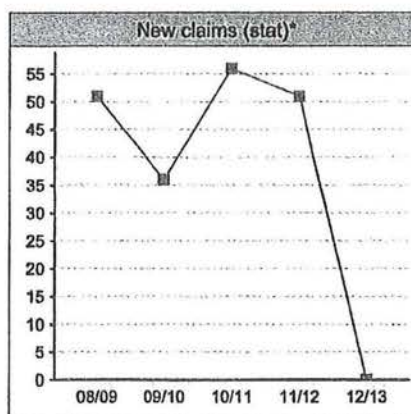
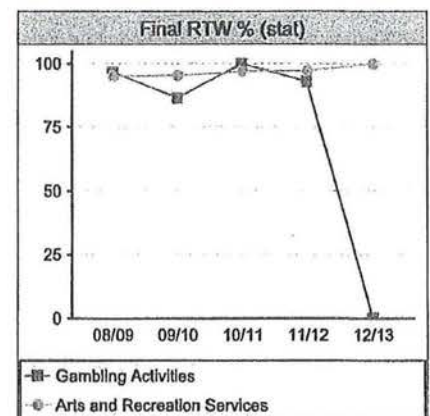
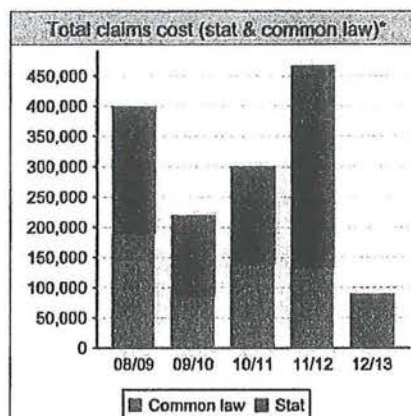
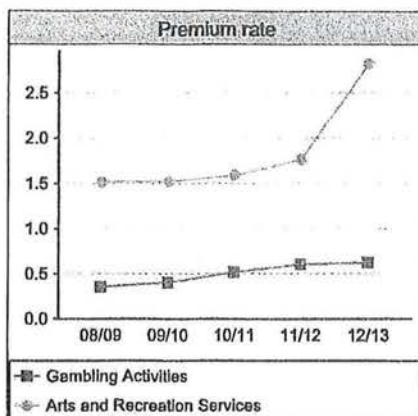
Average claim cost (common law)		
Year	Building Cleaning, Pest Control and	Administrative and Support
08/09	\$120,841	\$127,413
09/10	\$114,167	\$114,178
10/11	\$140,287	\$142,884
11/12	\$147,328	\$140,617
12/13	\$53,960	\$53,960

New claims (common law)*	
Year	Building Cleaning, Pest Control and Other Support Services
08/09	68
09/10	97
10/11	75
11/12	78
12/13	12

* Factoring applied for 12/13 projections

Industry Summary

Sub-division: Gambling Activities



Premium rate		
Year	Gambling Activities	Arts and Recreation
08/09	\$0.353	\$1.513
09/10	\$0.401	\$1.522
10/11	\$0.515	\$1.599
11/12	\$0.603	\$1.765
12/13	\$0.621	\$2.626

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$210,733	\$188,749
09/10	\$136,611	\$83,388
10/11	\$162,704	\$138,276
11/12	\$334,751	\$133,100
12/13	\$89,319	\$0

Final RTW % (stat)		
Year	Gambling Activities	Arts and Recreation
08/09	96.6%	85.1%
09/10	86.4%	95.3%
10/11	100.0%	97.0%
11/12	92.9%	97.2%
12/13	0.0%	100.0%

Average monthly payments per claim (stat)		
Year	Gambling Activities	Arts and Recreation
08/09	\$1,505	\$1,886
09/10	\$1,535	\$1,852
10/11	\$1,242	\$1,563
11/12	\$2,536	\$2,065
12/13	\$2,447	\$3,249

New claims (stat)*	
Year	Gambling Activities
08/09	51
09/10	36
10/11	56
11/12	51
12/13	0

Average paid days (stat)		
Year	Gambling Activities	Arts and Recreation
08/09	27	28
09/10	22	26
10/11	17	25
11/12	31	32
12/13	25	17

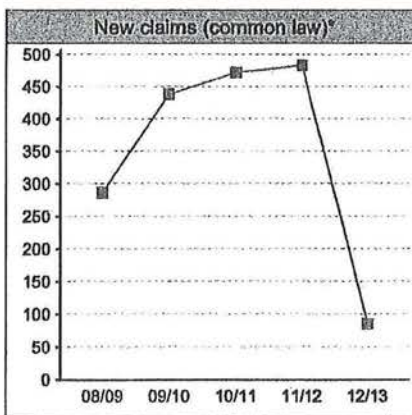
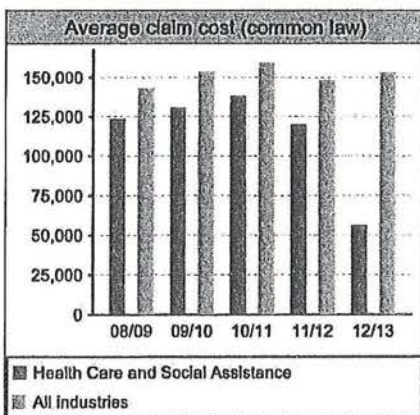
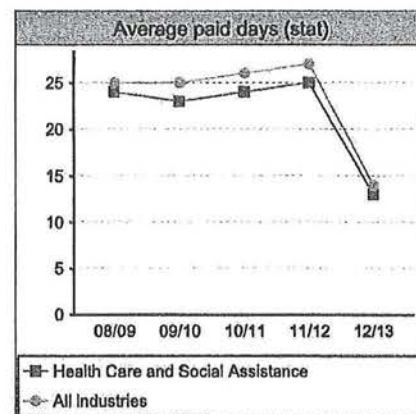
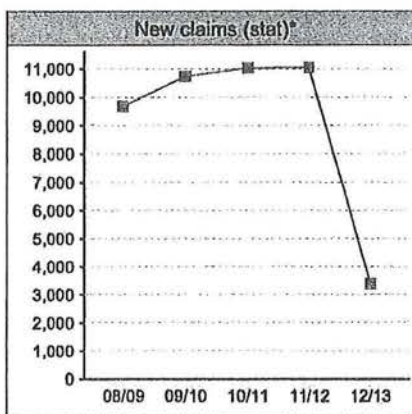
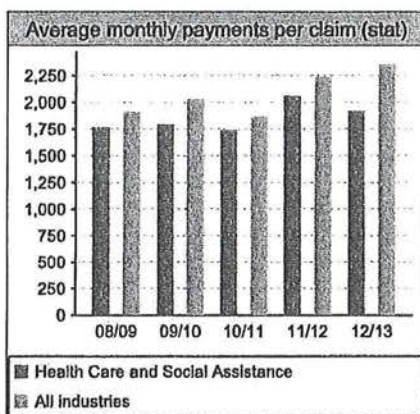
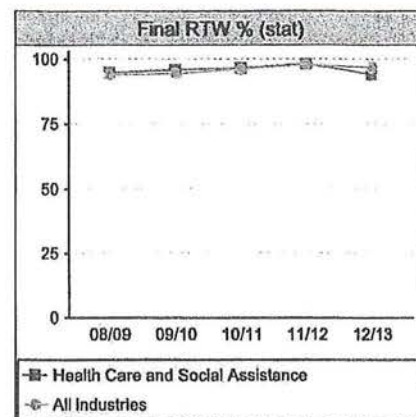
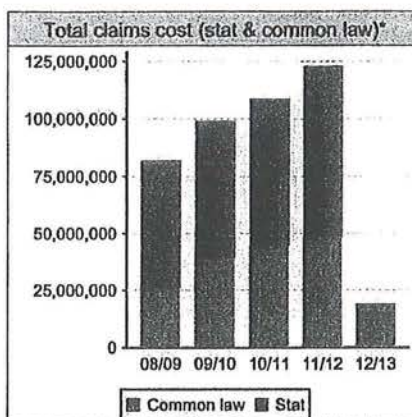
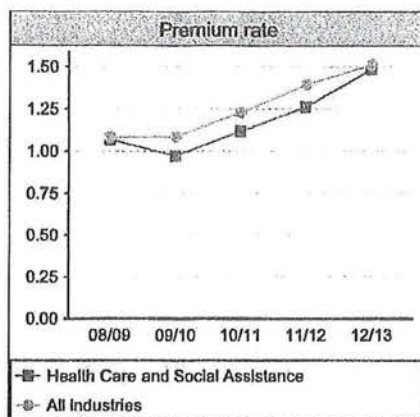
Average claim cost (common law)		
Year	Gambling Activities	Arts and Recreation
08/09	\$94,375	\$140,388
09/10	\$83,388	\$139,073
10/11	\$138,276	\$133,582
11/12	\$133,100	\$136,494
12/13	\$0	\$0

New claims (common law)*	
Year	Gambling Activities
08/09	1
09/10	1
10/11	1
11/12	5
12/13	0

* Factoring applied for 12/13 projections

Data as at: 31-Jul-2012

Division: Health Care and Social Assistance



* Factoring applied for 12/13 projections

Premium rate		
Year	Health Care and Social Assistance	All industries
08/09	\$1.069	\$1.083
09/10	\$0.972	\$1.088
10/11	\$1.117	\$1.230
11/12	\$1.261	\$1.386
12/13	\$1.484	\$1.513

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$55,728,623	\$26,160,144
09/10	\$59,706,979	\$39,492,195
10/11	\$64,294,997	\$44,490,177
11/12	\$74,397,276	\$48,585,557
12/13	\$17,685,075	\$1,373,272

Final RTW % (stat)		
Year	Health Care and Social Assistance	All industries
08/09	94.7%	93.9%
09/10	95.8%	94.4%
10/11	96.5%	95.0%
11/12	98.1%	97.8%
12/13	94.2%	95.8%

Average monthly payments per claim (stat)		
Year	Health Care and Social Assistance	All industries
08/09	\$1,765	\$1,908
09/10	\$1,796	\$2,031
10/11	\$1,740	\$1,869
11/12	\$2,059	\$2,235
12/13	\$1,918	\$2,351

New claims (stat)*	
Year	Health Care and Social Assistance
08/09	9,690
09/10	10,738
10/11	11,038
11/12	11,052
12/13	3,382

Average paid days (stat)		
Year	Health Care and Social Assistance	All industries
08/09	24	25
09/10	23	25
10/11	24	25
11/12	25	27
12/13	13	14

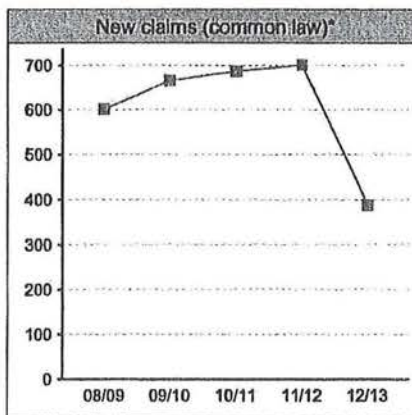
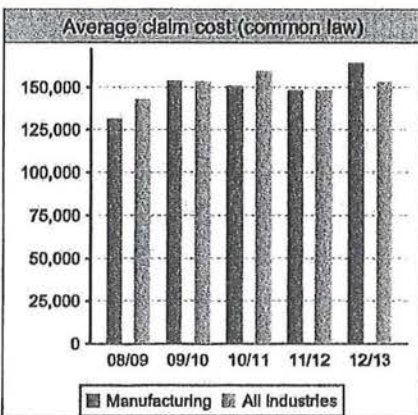
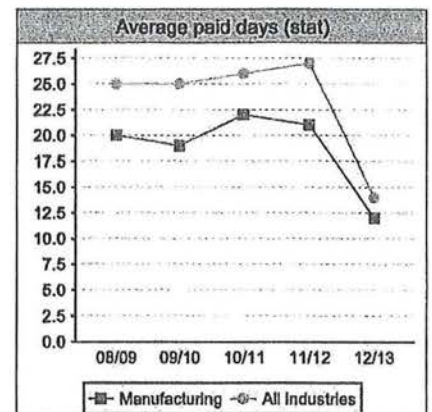
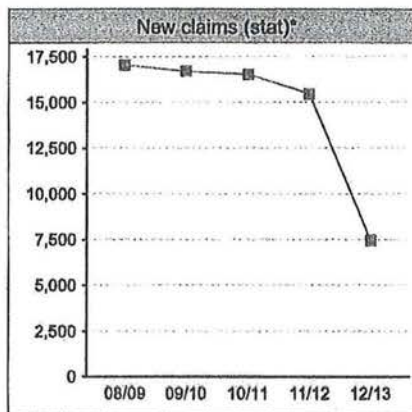
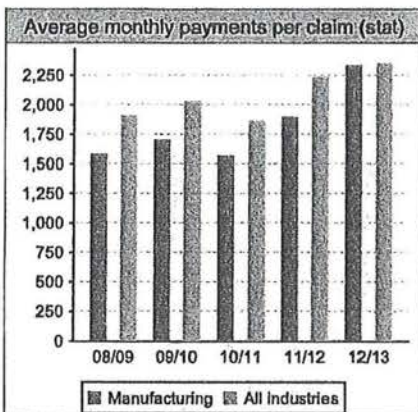
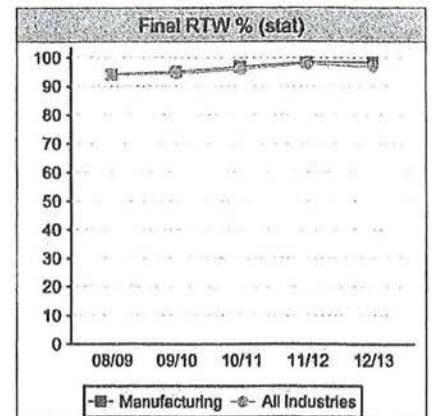
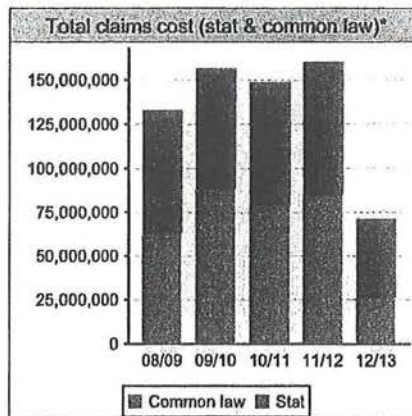
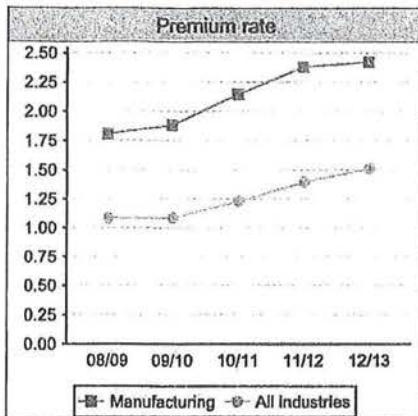
Average claim cost (common law)		
Year	Health Care and Social Assistance	All industries
08/09	\$123,397	\$142,851
09/10	\$130,769	\$153,749
10/11	\$138,168	\$159,620
11/12	\$119,964	\$148,131
12/13	\$56,436	\$153,137

New claims (common law)*	
Year	Health Care and Social Assistance
08/09	286
09/10	438
10/11	472
11/12	483
12/13	85

* Factoring applied for 12/13 projections

Data as at: 31-Jul-2012

Division: Manufacturing



* Factoring applied for 12/13 projections

Premium rate		
Year	Manufacturing	All industries
08/09	\$1.806	\$1.093
09/10	\$1.883	\$1.088
10/11	\$2.145	\$1.230
11/12	\$2.382	\$1.395
12/13	\$2.423	\$1.513

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$69,852,195	\$63,177,214
09/10	\$68,269,571	\$88,449,658
10/11	\$69,634,550	\$79,108,671
11/12	\$74,835,764	\$85,318,484
12/13	\$45,217,527	\$26,004,211

Final RTW % (stat)		
Year	Manufacturing	All industries
08/09	94.1%	93.9%
09/10	95.1%	94.4%
10/11	96.9%	96.0%
11/12	98.4%	97.8%
12/13	98.5%	96.8%

Average monthly payments per claim (stat)		
Year	Manufacturing	All industries
08/09	\$1,584	\$1,908
09/10	\$1,705	\$2,031
10/11	\$1,568	\$1,869
11/12	\$1,897	\$2,235
12/13	\$2,336	\$2,351

New claims (stat)*	
Year	Manufacturing
08/09	17,047
09/10	16,702
10/11	16,533
11/12	15,458
12/13	7,446

Average paid days (stat)		
Year	Manufacturing	All industries
08/09	20	25
09/10	19	25
10/11	22	26
11/12	21	27
12/13	12	14

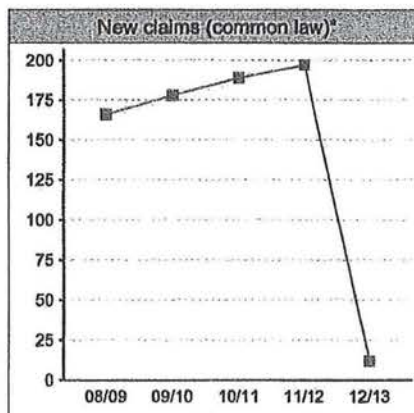
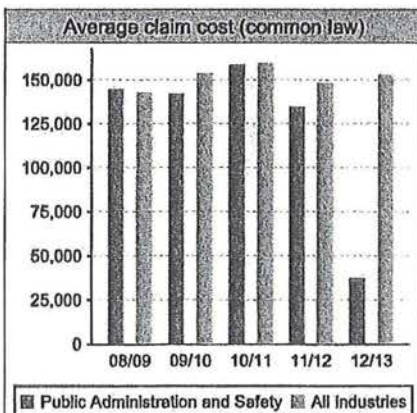
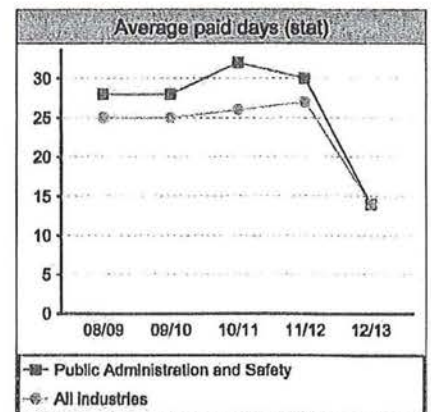
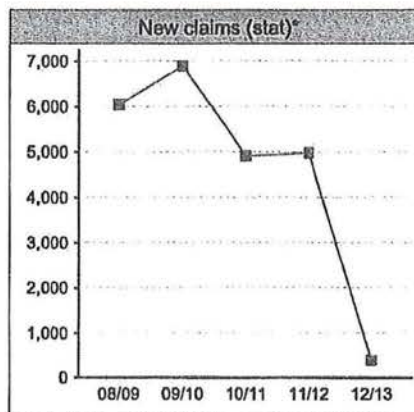
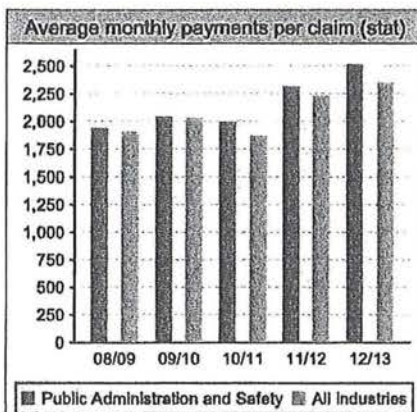
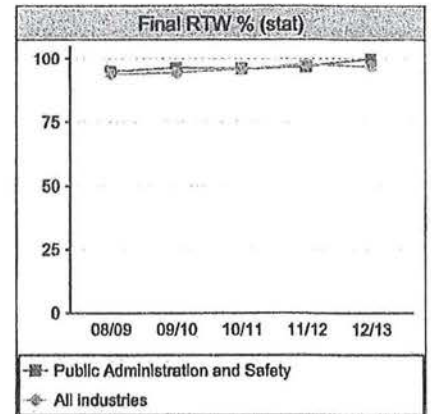
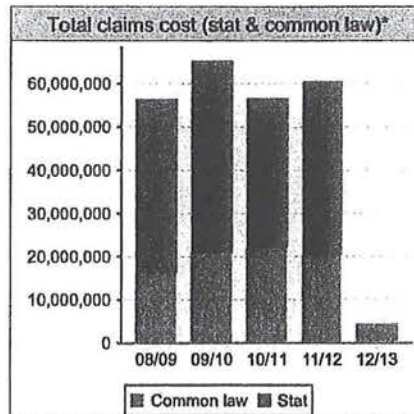
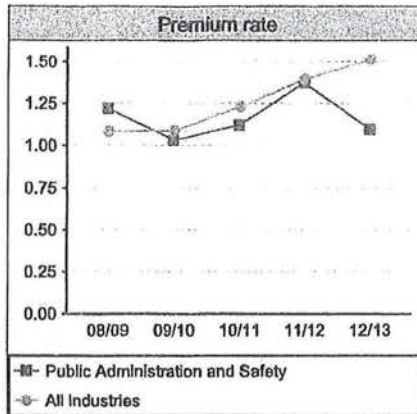
Average claim cost (common law)		
Year	Manufacturing	All industries
08/09	\$131,346	\$142,851
09/10	\$154,093	\$153,749
10/11	\$150,971	\$159,620
11/12	\$148,122	\$148,131
12/13	\$164,410	\$153,137

New claims (common law)*	
Year	Manufacturing
08/09	601
09/10	666
10/11	687
11/12	701
12/13	389

* Factoring applied for 12/13 projections

Data as at: 31-Jul-2012

Division: Public Administration and Safety



* Factoring applied for 12/13 projections

Premium rate		
Year	Public Administration	All Industries
08/09	\$1.218	\$1.083
09/10	\$1.031	\$1.088
10/11	\$1.121	\$1.230
11/12	\$1.374	\$1.396
12/13	\$1.097	\$1.513

Total claims cost (stat & common law)*		
Year	Stat	Common law
08/09	\$40,243,167	\$16,229,745
09/10	\$44,435,328	\$20,888,347
10/11	\$34,583,982	\$22,078,109
11/12	\$40,343,396	\$20,220,237
12/13	\$3,980,771	\$455,154

Final RTW % (stat)		
Year	Public Administration	All Industries
08/09	94.9%	93.9%
09/10	96.5%	94.4%
10/11	96.1%	96.0%
11/12	96.8%	97.8%
12/13	100.0%	96.8%

Average monthly payments per claim (stat)		
Year	Public Administration	All Industries
08/09	\$1,939	\$1,906
09/10	\$2,042	\$2,031
10/11	\$1,998	\$1,869
11/12	\$2,313	\$2,235
12/13	\$2,517	\$2,351

New claims (stat)*	
Year	Public Administration and Safety
08/09	6,039
09/10	6,894
10/11	4,908
11/12	4,979
12/13	389

Average paid days (stat)		
Year	Public Administration	All Industries
08/09	28	25
09/10	28	25
10/11	32	26
11/12	30	27
12/13	14	14

Average claim cost (common law)		
Year	Public Administration	All Industries
08/09	\$144,908	\$142,851
09/10	\$142,098	\$153,749
10/11	\$158,835	\$159,620
11/12	\$134,802	\$148,131
12/13	\$37,410	\$153,137

New claims (common law)*	
Year	Public Administration and Safety
08/09	166
09/10	178
10/11	189
11/12	197
12/13	12

* Factoring applied for 12/13 projections