



164

## **Wesfarmers Group Submission to Queensland Parliamentary Service Inquiry into Queensland Workers' Compensation Scheme – August 2012**

---

### **Background**

Wesfarmers Group, through their various business entities, employs over 200,000 workers across Australian States and Territories. In Queensland, the group has 15 statutory policy arrangements as well as a Coles Group self-insurance licence.

This brief submission will focus on the statutory underwriting arrangements as I understand our self-insurance team are providing a separate submission in this regard.

---

Comment will be provided as a national employer from a service delivery perspective.

*"How the Queensland workers' compensation scheme compares to the scheme arrangements in other Australian jurisdictions"*

Comparing the Queensland model for statutory scheme account management to other national schemes, Queensland is by far the best. From an underwriting perspective, the premium formula is both transparent and easy to verify with easily understood premium notices and provision of online wage submission services a bonus. The only area in this regard which we find inconsistent with other jurisdictions is that reporting is made on actual claims paid (estimates/outstandings on open claims are not reported) which is sometimes challenging when attempting to model claims development.

Through a dedicated account manager, who is cognisant of not only group premium and account matters but also claims management across all 15 policies, the delivery of service is exemplary.

A sophisticated online service delivers claims management reporting, premium information, wage reimbursement and verification of coverage which our businesses can access across all areas and is easy to access and provides good employer information.

From the points briefly noted above, we would be hesitant to support any structural change to the current service delivery area.

Jo Robinson-Smith  
Senior Insurance Advisor – Speciality Classes  
Wesfarmers Limited

3 September 2012