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# CALM BRIEFING PAPER 4/89

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## WORKERS' COMPENSATION

The aim of this Briefing Paper is to inform staff about developments in the area of workers' compensation in CALM.

### BACKGROUND

The Workers' Compensation and Assistance Act 1981 describes a legal system to compensate workers for work-caused disability and to assist them back into the workforce. It specifies what is required of workers, employers, insurers, doctors, solicitors, rehabilitation counsellors and medical panels. The Act empowers the Workers' Compensation Board and the Workers' Compensation and Rehabilitation Commission to make certain decisions, particularly over disputes.

The system is designed to promote safety measures to prevent injuries, aid disabled workers to return to work and provide income for permanent loss of function, medical or associated expenses. It is funded by premiums paid to insurers by employers, the cost of which is proportional to the cost of claims for job related injuries in categories of the workforce and insurers' profit loadings. Insurers assess their liability to pay compensation based on the circumstances of the accident and medical opinion on the fitness of the worker to resume work. Limits to the amount of compensation payable are prescribed in the Act.

### CALM'S APPROACH

For some time now the Department has been developing procedures to enable the implementation of an overall claims management system while simultaneously reducing the premium attributable to workers' compensation insurance in CALM.

During the last 12 months this approach was formalised by the establishment of a Workers' Compensation section and the assignment of John Ireland to the portfolio of Principal Workers' Compensation Officer. John will be responsible for the organisation and administration of CALM's workers' compensation program. He will lead a small team focussing on workers' compensation management, within the Human Resources Branch at Como.

## **OBJECTIVES**

Six main objectives have been identified:

- reduce and then maintain workers' compensation costs at a minimum level by the use of a case management program;
- provide an effective and responsive workers' compensation service for CALM;
- help, guide and train employees about the Workers' Compensation Act and Departmental policies and procedures on compensation and rehabilitation;
- rationalise and maintain the flow of documentation, communication and information with the SGIC;
- create and maintain an efficient system of recording workers' compensation history for individual employees;
- provide advice and assistance to managers in planning rehabilitation for injured staff.

An integral part of John's role will be contact in the field with managers and workers. All staff are encouraged to utilise him whenever the need arises (e.g. briefings to gangs and staff meetings etc.).

It is pleasing to note that the Risk Analysis team at SGIC has already recognised the effort CALM has placed on claims management and this is demonstrated by a premium reduction for 1989/90.

With the input and commitment of all staff, further savings are achievable. More importantly, we will develop efficient and reliable practices and procedures whereby the rights and responsibilities of employer, employee and insurer alike are clearly defined and not impinged on in any way.

## **RELATIONSHIP TO THE SAFETY AND OCCUPATIONAL HEALTH PROGRAM**

The surest way to avoid the need for compensation is to avoid accidents. CALM continues to place the highest value on our Health and Safety program. However, we have not yet achieved perfection in this area (i.e. zero accidents) and until we do, efficient and effective workers' compensation management is essential.

Syd Shea  
EXECUTIVE DIRECTOR

5 September 1989