

Fact Sheet

WA Workers Compensation



Reduce your premiums - Report claims early and implement an Injury Management System

QBE is working in conjunction with your broker to ensure you have the information and the tools to manage workers compensation and associated costs. Successful management of the return to work process for an injured worker can reduce claim costs and ultimately keep your workers compensation premium to a minimum.

Report your claims early

Australian and international research has shown a direct relationship between time delays from incident and notification and cost of the claim.

The earlier a claim is reported to QBE, the sooner QBE can develop a strategy aimed at timely medical intervention and injury management planning for a cost effective return to work. This also applies for claims that you may not consider to be valid. The earlier QBE can investigate the circumstances and have fresh information at hand, the sooner a determination can be made on the claim.

QBE has a number of ways to help you report workplace injuries as soon as possible

Telephone: If you know your Case Manager contact them directly or telephone your nearest QBE Branch and provide notification details over the telephone.

Facsimile: You can fax your notification details direct to your nearest QBE Branch.

Internet: Notifications can be made via QBE's First Contact [online reporting tool](#).

Have an Injury Management System in place

In accordance with the Workers' Compensation Code of Practice (Injury Management) 2005, employers in Western Australia must develop and implement an Injury Management System and Return to Work (RTW) Program. An Injury

Management System must be in writing and made available to any employee upon request. It must include the following:

- a description of the steps you will take when an injury occurs
- who has day to day responsibility for injury management in your workplace
- how the responsible person can be contacted.

You may have implemented an Injury Management System with the assistance of your broker, however, for those employers requiring assistance, QBE has provided an [Injury Management System](#) handbook. This handbook provides injury management templates for you to adapt into your workplace.

Develop and actively participate in Return to Work programs

As part of the Injury Management System, you are required by law to develop a RTW program to assist an injured worker to remain at work or return to appropriate duties.

A RTW program is a written agreement by all stakeholders; the injured worker, employer and treating medical doctor. The RTW program details what needs to be in place to assist the injured worker to increase their work capability. Returning an injured worker to the workplace assists with reducing claims costs, reduces lost productivity for your business and assists with the healing process.

QBE has RTW program templates available to assist you with this function at www.qbe.com/australia/workers

Making workers compensation easier

QBE and your broker understand that workers compensation can be complex and therefore offer expertise in simplifying the management of your workers compensation business.



Contact us to:

- receive a copy of the new **Employer Indemnity Policy**
- implement an **Injury Management System**
- develop a **RTW Program**

www.qbe.com/workerscompensation

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