

Today's seminar brought to you by:





HOW BEING NICE SAVES YOU MONEY

PRESENTED BY: AEGIS Risk Management Services





Simon Fanning

Director

BJS Insurance Brokers Pty Ltd





Seminar Format



- Committed to getting you out on time
- Save questions for the panel discussion
- Speakers will be available at the end
- Feedback Form



Jed's Story



Jed's Story

Jed Millen's 20 year career as a rigger ended as a result of an avoidable workplace accident.

This is his story . . .



For Jed's video published by WorkSafeQueensland – [click here...](#)

CGU Workers Compensation (Vic)

Importance of Engaged employers in the Return to Work Process

Matt McFillin
Return To Work Specialist

17 April 2019



Employers play a crucial role

- Claims where an employer spoke to the treating health practitioner about suitable duties were **3 times** more likely to return to work

Reasons why GP's certified workers totally unfit for work

- 73% stated they believed there was a lack of light duties available
- 64% worker requested time off work
- 64% psychological problems including stress caused by distress from the claim.
- 58% economic incentives to stay off work
- 57% relationship problems between worker/employer
- 55% job dissatisfaction

****Important**** within the relevant literature, the seriousness or significance of an injured workers injury **is not** considered a significant factor

Generally speaking, if a worker expected to return to work, had a positive relationship with their workplace/employer and liked their job, they would return to work regardless of how serious their injury was.

Case Studies - The Good and Bad

Positive

- Early engagement of stakeholders
- Empowering workers – Involving the worker in the process
- Positive organisational processes and attitudes regarding RTW
- Recognition of the benefits of early RTW
- Reduced claim duration, cost and impact to business

Negative

- Lack of engagement
- Poor attitude – Dispute of Liability
- Secondary victimisation
- Lack of recognition around RTW/Injury management
- Extended claim duration and greatly increased claim cost

Key Recommendations for Employer Engagement on claims

- **Make injured workers feel safe, re-assured, supported and valued.**
 - Make contact as soon as practicable following injury.
 - Early contact should be about wellbeing, and minimising impact of injury. \$\$\$, *transport, childcare etc,*
 - Empathy builds trust, worker will be more engaged on claim. Improves recovery.
 - Continue to maintain regular contact throughout claim.
- **Engage treaters early and proactively.**
 - Important that treaters know the situation at the workplace, what duties are available and what restrictions can be accommodated.
 - As soon as you get a cert, pick up the phone. Shows the worker you care.
 - Wherever possible, attend a GP appointment with your worker.
- **Empower workers to take control of their recovery and RTW**
 - Involve the worker in the process, give them options
 - Focus on what they can do, and make accommodations wherever possible
 - Make “Return to Work” part of the recovery, instead of the main focus.

WHY PERSON CENTRED IS BEST

PREVENTION & MANAGEMENT OF
MENTAL HEALTH IN THE WORKPLACE

BJS Insurance Group Workers
Compensation Breakfast Seminar

Kain Stratton– Allianz
April 2019

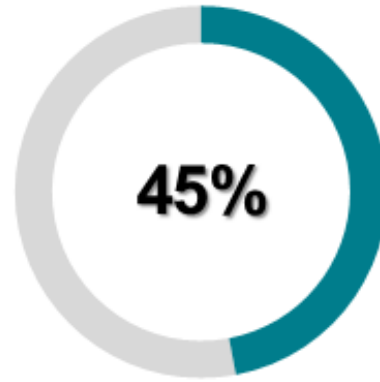




WE ALREADY KNOW



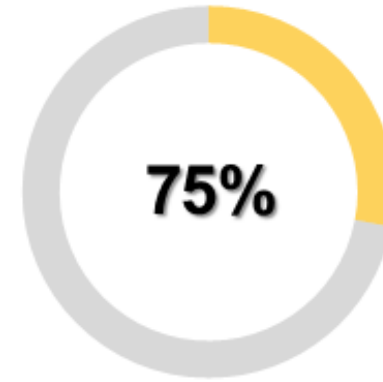
Australians have taken **time off work** in the past year due to feeling mentally unwell



Australian adults will experience a mental health condition in their **lifetime**.



Australians suffer from a mental illness in any one given **year**

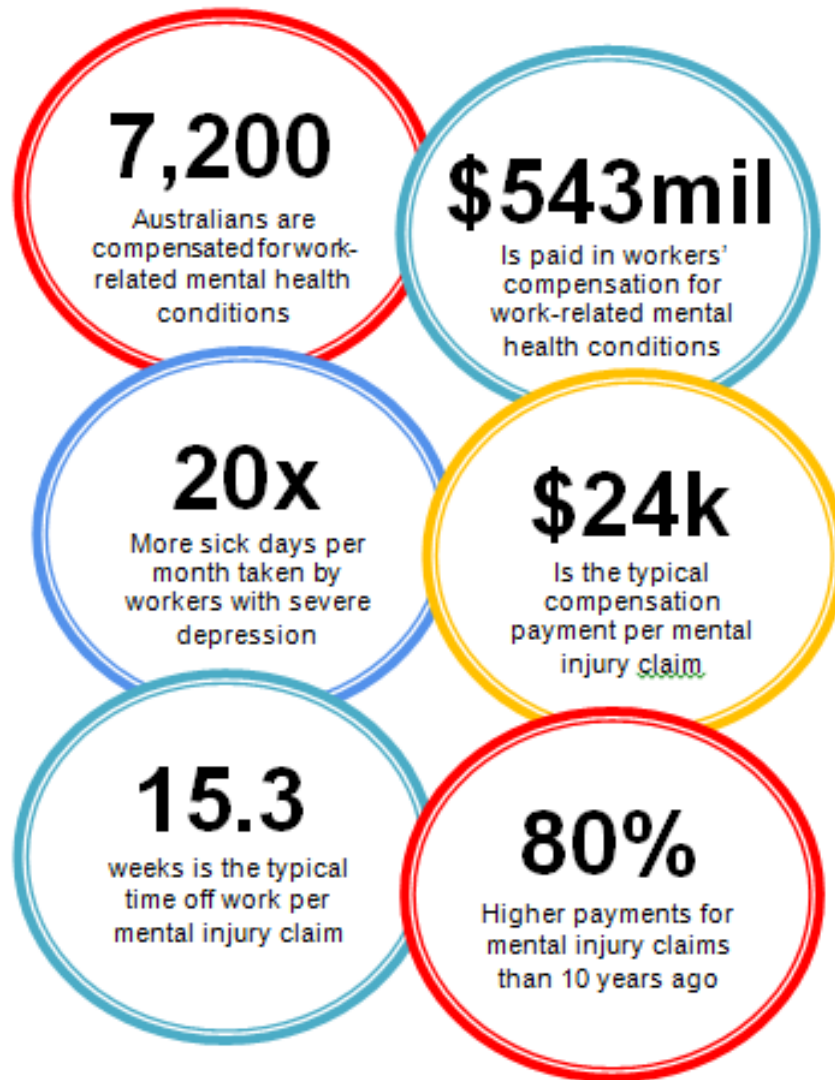


Mental illness has its onset **before age 24**

World Health Organisation predicts by **2030**, depression will be the highest level of disability of any mental or physical disorder (WHO, 2011)



WHAT ABOUT THE COST



**LET'S
TALK
ABOUT
COST.**



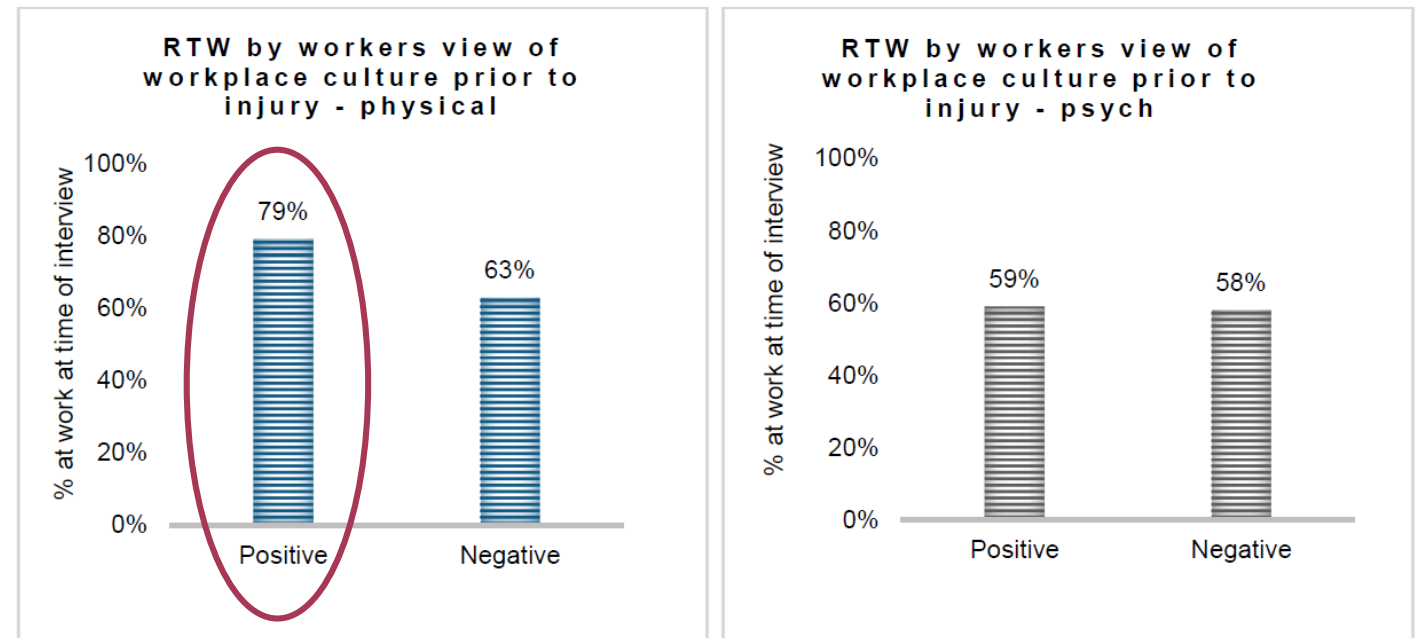
CULTURE CAN MAKE IT OR BREAK IT

Perceived **workplace culture** prior to injury was associated with a greater difference in RTW results in physical injury claims than in psychological claims. When the employee considered the work they were doing and work environment was positive, they were more likely to be at work – *Safework Australia*.

The below factors have been identified as the most important factors that can significantly facilitate or hinder RTW outcomes;

- Timeliness and supportiveness of employer response
- Perceptions of employer support and fairness
- Decision making involvement
- Work demands
- Organisational climate

Figure 10 – Percentage RTW by workers' view of workplace culture prior to injury





RECIPE FOR DISASTER

Why do people with compensable injuries report worse recovery and functional outcomes than those without a claim?

- **53%** of people feel moderate to high stress as a result of the claims experience.
- **34%** have no ideas what they need to do or what is required of them when they have a claim.
- **30%** of people feel stress due to the amount of time taken to deal with a claim.
- **27%** of people feel stressed due to the number of medical assessments or examinations.

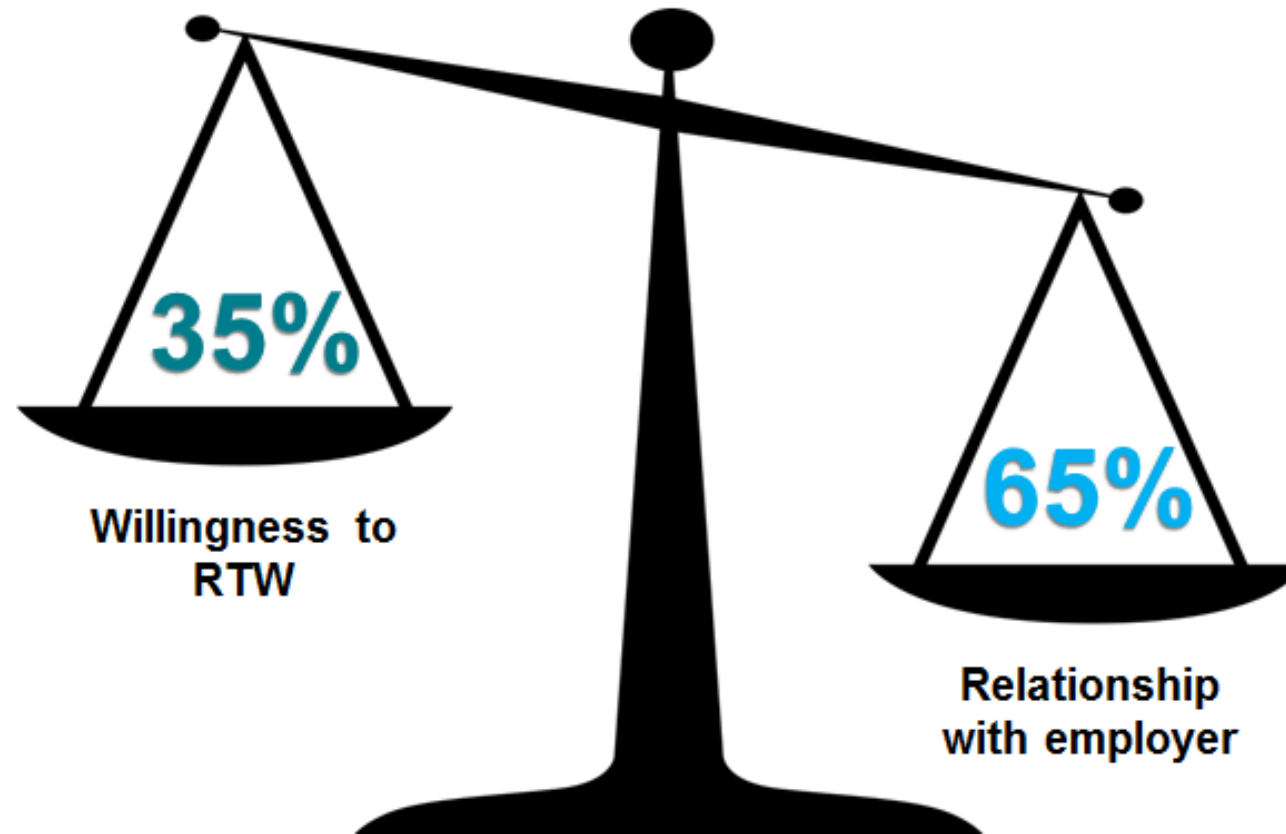
Poor work culture + negative claim experience = disaster





THE PROOF IS IN THE CERTIFICATE

What influences a GP to write a certificate of capacity?



THINK ABOUT THIS...



PRIMARY PSYCHOLOGICAL CLAIMS

*‘According to Safework Australia **Secondary Psychological** claims are rising at a faster rate than primary psychological claims, and are associated with higher overall costs, they account for 80% more claims/payments than 10 years ago’*

Secondary Psychological claims;

- Cost **4 times** more than primary psychological claims
- Cost **5 times** more than physical only claims
- Have **3 times** more time off work than primary psychological claims
- Have **8 times** more time off than physical only claims

AT RISK EMPLOYER GROUPS

1. Defence force, fire & police
2. Automobile, bus & rail
3. Health and welfare workers
4. Prison & security guards
5. Social & welfare workers

For these at risk industries compensation claims relate more to **traumatic events** and violence which account for 7% and 14% of total claims respectively.

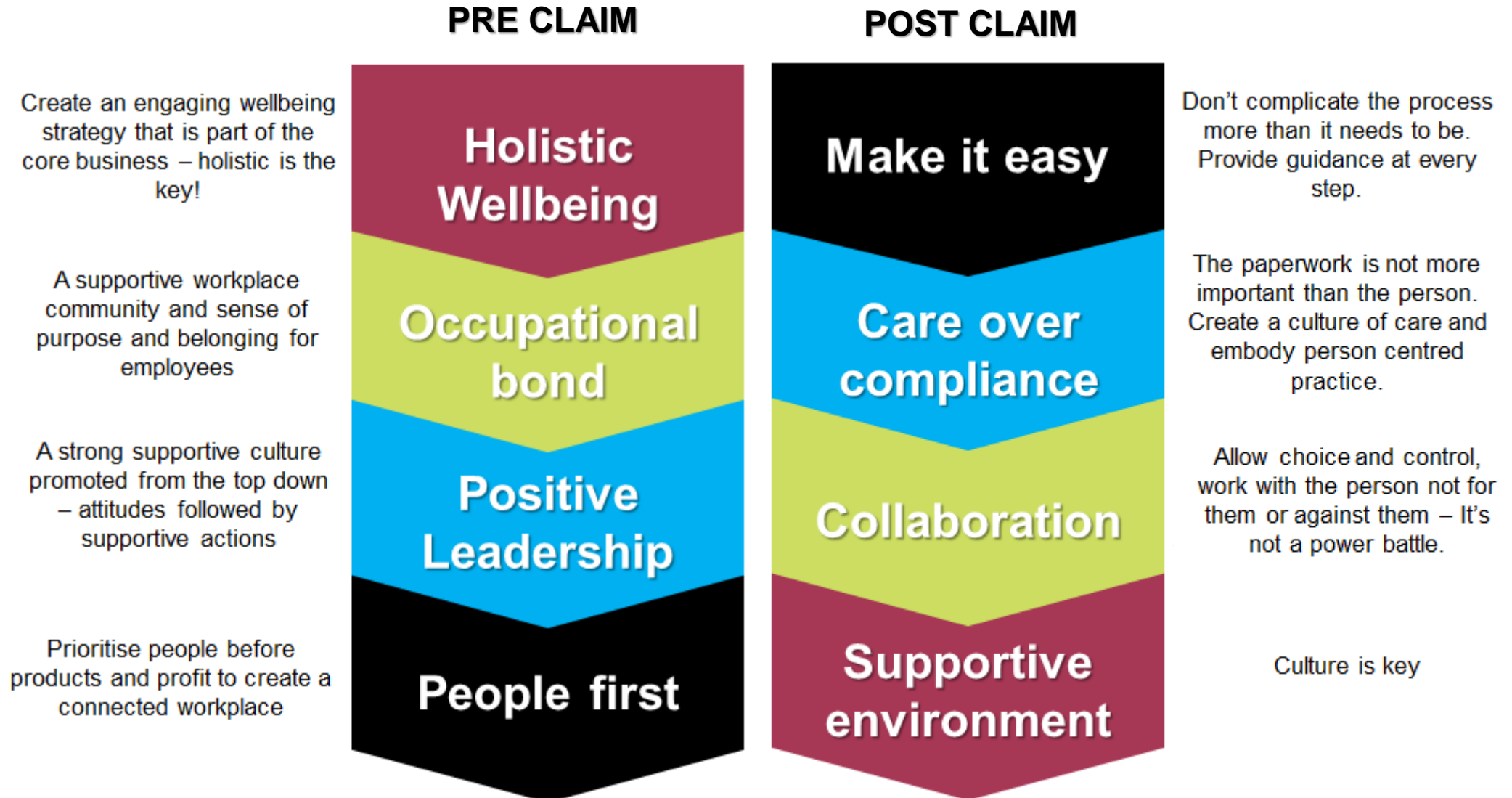
These claims are more difficult to **prevent**, however employers can act to build **resilience** of their workforce to best prepare staff to cope in the event of an incident.

Not only do workers in these industries at times witness distressing situations, they also experience the same types of **workplace stress** and **conflict** as workers in all other occupations.





PEOPLE FIRST APPROACH





FINAL 5

1. Culture of Care

- ✓ Wellbeing strategy
- ✓ Mental health strategy
- ✓ Less talk more action

2. Manager support

- ✓ Manager training
- ✓ Genuine support
- ✓ Communication is key

3. Early & appropriate support

- ✓ EAP
- ✓ Flexibility around RTW
- ✓ Appropriate diagnosis & treatment

4. Recover vs RTW

- ✓ Recovery timeframes
- ✓ Adjustment periods
- ✓ The hard line = old school

5. No blanket approach

- ✓ Person centred works best
- ✓ Individual approach
- ✓ Time invested = time saved

**BJS Insurance Group
Workers'
Compensation
Breakfast Seminar**

Presentation by
Andrew Douglas

Wednesday, 17 April 2019

Common Law Damages

Scenario

- Primary or secondary mental health illness
- Brings workers' compensation claim
- Risk of common law – genuine organisational errors

Premium

- Holds premium high even if person not makes common law claim
- Actions within three year sensitivity period – hit premium

Removing Risk

1. Lymbic lockdown:
 - a) Executive function
 - b) Nuance
 - c) Narrative

2. Early v Late engagement:
 - a) 10 days, 28 days
 - b) Time escalation and illness degradation

3. Wellbeing:
 - a) Role clarity
 - b) Value

Law - Stress

1. Reasonable person
2. Disaggregation

Drivers for Common Law Claim

1. Severe disability
2. Isolation
3. Feel disengaged and unloved

Organisational Personality – Outcome

1. Caring – internal message / cost / delivery
2. Oppositional – internal message / cost / delivery

Purpose

We work with you to create a whole business solution which solves your problems now and empowers you to fashion a sustainable, productive and healthy future.

Philosophy

Imagining a better world through your eyes and building it.

Contact

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Payment is due 14 days after receipt of invoice



The Power of Nice

PRESENTED BY SIMON BOOTH - AEGIS RMS



Conflict & Resolution



“If one party begins by evading the cooperative responsibility, the other may respond by retaliating. Retaliation prompts a similar response, setting off a series of mutual recriminations” this “tends to push parties toward .. the trap of mutual conflict”

Scott R. E. (1987) Conflict and Cooperation in Long-Term Contracts



Conflict & Resolution



**IF YOU PUSH ME
I WILL
PUSH YOU BACK**



Perception & Consequence





Perception & Consequence





Perception & Consequence





Perception & Consequence





Perception & Consequence





Perception & Consequence





Injury Management



“The RTW Coordinator must work with managers and supervisors to ensure that they are focussed on achieving a successful return to work outcome regardless of their personal feelings regarding the claimant or the claim itself”

*Aegis Risk Management Services
Workplace Injury Management Manual*



Injury Management



“Impartiality is the key to the RTW Coordinator’s role. The role of the return to work coordinator is to assist the injured worker and the employer through the return to work process.

As such, they must not take sides when disputes arise but mediate between the parties to resolve the dispute and progress the return to work”



Injury Management



“The Return to Work (RTW) Coordinator must have a non-adversarial, empathetic, proactive, consultative, solution focussed approach to injury management, aimed at achieving a safe and sustainable return to work for all injured workers injured at work”

*Aegis Risk Management Services
Workplace Injury Management Manual*



What Drives Your Premium



Two main drivers of claims/premium costs:

1. Weekly Benefits
2. Common Law



What Drives Your Premium



Average Lost Time Rate (ATLR)

ATLR = Days Paid / Impacting Claims



Measuring the Effect



CLAIM DEVELOPMENT

	2015/2016	2016/2017	2017/2018	2018/2019	2019/2020
2015/2016	23	46	83	95	97
2016/2017		48	56	63	72
2017/2018			32	43	50
2018/2019				12	22
2019/2020					?

ATLR Triangulation Report

Tracking improvement /
deterioration in Return To Work
Outcomes



Define Nice



- Early Intervention
- Engage with the worker
- Find something for them to do
- Make life easy for their Doctor
- Offer to help
- Keep the worker engaged at all times

Empathy
&
Care



Define Nice



HANDLING COMPLIANCE

Does anything really change?

- Offer suitable duties
- Manage internal barriers
- Provide options

Proactive

Consultative

Solution Focussed



Define Nice



BECAUSE



Define Nice



Compliance Management is not your job!

If you stop meeting your obligations...

Why should we expect an injured worker to meet theirs!

Panel Discussion



- Simon Fanning - facilitator
- Panel members:
 - Simon Booth, Aegis Risk Management Services
 - Andrew Douglas, FCW Lawyers
 - Jed Millen, Safety Advocate
 - Matthew McFillen, CGU Workers' Compensation
 - Kain Stratton, Allianz Workers' Compensation

Seminar Close



Summary and Business Card Draw

