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5th Annual

# National Self Insurance Summit 2008

March 31st to 2nd April 2008 • Crowne Plaza Darling Harbour, Sydney

### Features of this programme include:

- Innovative **case studies** in claims, case and injury management from a range of self insured organisations in various jurisdictions including: **Vedior, Xstrata, Skilled Group, Veolia, ECH**
- **Streamed sessions** focusing on issues specific to different jurisdictions and legislation
- **Contributions from regulatory authorities, industry experts, academics and self insurance specialists**
- **Latest research** from leaders in workers compensation, rehabilitation and claims management
- **Focus on** current issues affecting self insurers: **skills shortages; aging workforce; performance management** and developing **positive performance indicators** plus **claims management education**
- Presentations from NSW, Queensland, South Australia, Victoria and Western Australia.
- **Panel update from Self Insurers Associations**

**Further discount** on the full booking price to those companies that book and pay for **BOTH IIR's Annual National Self Insurance Summit 2008 and the National Workers Compensation Summit 2008 at the same time (see back for details)**

**"Experience and depth of knowledge enabled great discussions"**  
Carl Stent, New Zealand Post

Supported by the  
**National Council of  
Self Insurers (NCSI)**



25% discount for  
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Associations

### Speakers include:

- Alan Clayton, *Principal*, Bracton Associates
- Angela Carter, *Education Learning and Development Branch*, Victorian Workcover Authority
- Denise Fishlock, *Workers Compensation Manager*, Fairfield City Council and *Chair*, NSW Self Insurers Association
- Mark Hurst, *Actuarial Consultant*, Finity Consulting
- Cos Lamberto, *Workers Compensation Manager*, ECH
- James Large, *Manager*, Self Insured Operations, Workcover SA
- Paul McCormick, *Chief Safety Officer*, Skilled Group
- Peter Nicholas, *NSW Group Services Manager*, Veolia Environmental Services
- Ian Parker, *Manager*, CGU Self Insurance Services, IAG
- John Revill, *Workers Compensation Claims Manager*, AON & *Deputy Chair*, Self Insurers Association WA
- Greg Saunders, *National Manager - Health, Safety and Injury Management*, Vedior, Asia Pacific
- Robin Shaw, *President*, National Council of Self Insurers & *Manager*, Self Insurers of South Australia
- Mark Underwood, *Executive Lawyer, Insurance, Workplace Relations*, Bartier Perry
- Karen Munk, *Centre for Ergonomics and Human Factors*, La Trobe University
- Bill Nevin, *Workers Compensation Manager*, Xstrata
- Dr Tony Autoun, *Injury Management Consultant*, Proactive Doctors
- Dr Mary Wyatt, *Principal*, ResWorks

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5th Annual

# National Self Insurance Summit 2008

March 31st to 2nd April 2008 • Crowne Plaza Darling Harbour, Sydney

Dear Executive,

Now in its 5th year, our annual National Self Insurance Summit is one of THE workers compensation events on the calendar. In March/April 2008 we are bringing together stakeholders in self insurance and workers compensation from throughout Australia.

The agenda is built around a number of case studies from self insured organisations. The focus is on effective and durable RTW outcomes and innovations in claim and injury management to ensure swift claims closure; effective management and excellent business outcomes. In addition attendees will be able to learn from the latest finding from leaders in workplace research and the experience of major employers and apply these learnings to their own workplace.

Specific topics that will be reviewed include scheme harmonisation; regulatory compliance; skills shortages and an aging workforce.

Extensively researched with over 60 members of the self insurer associations and self insured organisations, the programme is being developed to address the differing concerns of both multi-jurisdiction and sole-state self insurers from across Australia.

As in previous years, attendees will consist of CEO's, workers compensation managers, OH&S managers, insurance agents, risk managers, heads of health and safety plus other senior managers from among workers compensation authorities, regulators, self insurers and insurance agencies.

The speakers and I look forward to welcoming you to the event.

Yours sincerely,

**Alex Wakelin**, *Event Director*

## Who Should Attend this Event:

- Workers Compensation Managers
- Self Insurance Managers
- National Managers Worker's Compensation
- General Manager HR
- Human Resources Manager / Directors
- OHS Systems Managers
- Injury Management Advisors
- Risk Managers
- HSE Executives
- Claims Managers

## PRE-CONFERENCE WORKSHOPS: 31st March 2008

### Workshop A: Issues to Consider before Starting the Journey to Become a Self Insurer

9am - 12.30pm

- What is self insurance?
- Who can be self insured?
- Why self insure?
- Barriers to self insurance
- What is required of self insurers?
- The preparation
  - > Test financial viability
  - > OH&S, Injury and Claims Management Systems & Procedures
- > Reporting processes
- > Resourcing Vs Out-Sourcing of claims management
- > IT Systems
- > Costs
- > Reinsurance
- The application

Mark Hurst, *Principal and Actuary*, Finity Consulting

### Workshop B: Managing Performance Management

1pm - 4pm

- Training your managers to manage performance and so reduce your claims
- Creating meaningful performance objectives that link to workers compensation mitigation strategy
- Practical steps for Implementation
- Benefits of performance management for your organisations
- Selling the business case for performance management by managers for reducing Workers Compensation claims

**DAY 1: 1st April, 2008**

08.30 Registration

09.00 Introduction from the Chair

**09.10 Workers' Compensation Schemes in Australia and New Zealand - Challenges and Issues**

- Where and what are the current challenges for the various workers compensation schemes?
  - > Coverage
  - > Labour Market
  - > RTW
  - > Emerging Issues in Injury Disease
- How are challenges being addressed?

**Alan Clayton, Principal, Bracton Associates**

**09.55 National Council Self Insurers Update: State by State**

- The Self Insurers view of National Harmonisation - challenges and current state of affairs
- Update on changes to self insurance and workers compensation legislation in 2008

Panellists:

**Robin Shaw, President, National Council of Self Insurers and Manager, Self Insurers of South Australia**

**Denise Fishlock, Chair, NSW Self Insurers Association**

**Bill Nevin, Chair, Queensland Self Insurers Association**

**John Revill, Deputy Chair, WA Self Insurers Association**

10.30 Coffee

**10.50 Scheme Harmonisation in Australia**

- Harmonisation to date (ie: the National Audit Tool, standardisation of claims forms etc)
- Where have been the challenges?
- Next Steps: Legislative harmonisation of Workers Compensation Regulatory schemes
- Going forward – what's happening post election

**11.25 Innovations for Addressing the Skills Shortage in Claims, Case and Injury Management**

The Mackenzie report in NSW in 2005 and other state specific reports have highlighted that one of the causative factors for inappropriate and poor claims management is the lack of sufficient training provided to claims management staff. Authorities are addressing this through a number of education and training initiatives for claims and case managers. Worksafe Victoria in collaboration with its authorised agents and other stakeholders have been developing a vocational education qualification framework since 2005. Jointly with the Transport Accident Commission, Worksafe Victoria established the Personal Injury Education Foundation to develop postgraduate qualification specifically designed for the industry. Members of the Foundation include organisation representatives from Australia and New Zealand working in the personal injury management industry. Both initiatives are intended to improve the skills and knowledge of those working in the industry in Victoria and nationally

- Benefits associated with both initiatives include: attracting and retaining staff, providing career progression opportunities; developing the ability to respond to challenges of the industry and professional recognition of skills specific to the industry
- Components of the initiatives include self paced learning, workshops and workplace based assessments
- Successes to date

**Angela Carter, Education Learning and Development Branch, Worksafe Victoria**

13.10 Lunch **PLUS Complimentary Massage**

**14.00 Safety And Workers Compensation And How They Affect Each Other**

- How to reduce the number and cost of workers compensation claims and get people back to work - the commercial reasons to focus on safety

- Driving the change across the organisation - changing the cultural and business priorities across multiple sites and multiple jurisdictions and reducing injury rates and claims as a result
- Recognising what benefits safety brings to an organisation and what it can and can't do. (There will still be claims but...)
- Measuring the benefits of safety as a preventative measure in terms of workers compensation outcomes
- How relevant is any of this to a 'low risk' business?

**Paul McCormick, Chief Safety Officer, Skilled Group**

**14.45 The Business Case for Self Insurance - state based / national**

- Is self insurance worth it?
- Issues that need to be considered: when transitioning in and out of schemes ('exit fees'; stakeholder relationships (regulators and employees); financial impact and requirements; C-level support; appropriate resourcing and ongoing investment etc)
- Examining the "Comcare option" – pros and cons and opportunities
- Other considerations

**Ian Parker, Manager, CGU Self Insurance Services, IAG**

15.30 Coffee

**15.50 ECH Case Study: Managing Down Long Tail Claims and Improving Outcomes**

ECH is an aged care residential organisation that was recently recognised by Workcover SA for its leading work in rehabilitation and RTW. In the last few years ECH has achieved a number of positive outcomes from its implementation of a more inclusive rehabilitation system involving manager, injured worker, rehabilitation provider and medical staff. Its development of an Early Medical Assessment Process (EMAP) to support and assist injured workers to return to pre-injury status and creation of an appropriate list of suitable duties and new roles has enabled better RTW outcomes to be developed in collaboration with treating doctors. In addition an external rehabilitation provider is allocated on all claims that exceed four weeks and meetings are held regularly with the treating practitioner to ensure each stage of the rehabilitation is agreed to by all parties. Where necessary, ECH engages an independent psychologist to assist with resolving any issues that may be barriers to achieving a positive return to work. Cos Lamberto will discuss ECH's success in managing its claims and improving outcomes and look at the practical steps implemented at ECH that can be implemented in other organisations.

- Strategies for effective management of potential claims (early identification and intervention)
- Driving line manager engagement in RTW and claims management process
- Managing the provision of suitable duties : going from physical to clerical roles; enabling colleague support; addressing conflict
- Identifying when rehabilitation or inhouse RTW not an option and closing out claims for business

**Cos Lamberto, Workers Compensation Manager, ECH**

**16.35 Research: Recent and International Trends in Workplace Interventions**

- Using workplace based interventions for successful RTW outcomes:
- What is happening globally and what works: educating employees, training managers, communicating with workers about pain and injury, injury and claims management integration, senior manager engagement
- CBDMA: a workplace / corporate audit tool for work disability management systems. Identify the gaps between corporate systems and best practice, the steps needed to achieve best practice, and benchmark against industry internationally.
- Educating frontline managers for better claims outcomes

**Dr Mary Wyatt, Principal, ResWorks**

17.15 Close of Day One and Drinks Reception

**COMPLIMENTARY MASSAGE OFFERED TO ALL DELEGATES!**



5th Annual

# National Self I

DAY 2: 2nd April, 2008

09.00 Recap and Introduction to Day Two

09.05 **Xstrata Case Study: A Risk Management Approach to Claims and Rehabilitation**

- Managing “the risk of your worker not returning to normal duties”
- The argument for a risk management approach – allows resources / time and energy to be focused where most needed
- Applying risk assessments to the injury, person and environment after the incident
- Risk rating – Identifying your highest and lowest risk based on consequence of injury and other risk factors
- Implementing appropriate and tailored injury management responses
- Determining the use of resources, levels of authority and escalation trigger points
- Implementing and using a common language and reporting methodology that attracts senior management attention

**Bill Nevin, Manager Workers Compensation, Xstrata Queensland**

09.50 **Vedior Case Study: Reducing Workers Compensation Claims by Investing in Health and Safety**

- Identifying where the risks are for your business (Behavioural Risks/ Site risks/ Healthcare v Manufacturing v Education v White Collar)
- Managing these risks appropriately (eg: site assessments / training / pre employment assessments / functional evaluation of high risk tasks)
- Dedicating appropriate resources and technology to these areas (eg: ONETEST - pre employment screening for ‘high risk’ environments/ EAP programmes / RMSS for management of Health and Safety Program )
- Measuring the benefits of better management and linking to compensation outcomes for the business as a whole and individual business units (eg: Holding premiums in NSW while revenue grows)
- Continuous improvement of systems and processes to get injured workers back to work as soon as they have capacity

**Greg Saunders, National Manager - Health, Safety and Injury Management, Vedior Asia Pacific**

10.35 Coffee

## Streamed Sessions

### NSW FOCUS

11.20 **Legal Analysis: Closing Out Claims – Your Options Under the Act**

- Newly introduced changes to benefits and payment determination
- Current employer options for closure
- A) Payment
- B) Disputation
- C) Work Injury Damages
- D) Commutation
- E) Other types of settlements
- Preconditions for using these options and risks and rewards for self insurers
- Potential developments and reforms in NSW Legislation (eg: Commutation ‘The Return’ and increasing benefits)

**Mark Underwood, Partner, Bartier Perry**

12.05 **Meeting your Audit Requirements for Self Insurance License in NSW**

- Applying OHS and Quality system arrangements systematically (Mapping internal systems against Workcover requirements)
- Ensuring the whole organisation is ‘in’ on the importance of health and safety (eg: establishing a responsibility matrix and then maintaining the information flow and staff education eg: website / tools/ OHS assistance)
- The links between responsibility, authority and accountability – getting the support and commitment of senior management
- Proving assurance - proving the systems are in place through auditing and documentation
- Ensuring continuous improvement – linking OHS to KPI’s

**Peter Nicholas, NSW Group Services Manager, Veolia Environmental Services**

### VICTORIA FOCUS

**Self Insurance Performance System (SIPS)**

Employers in Victoria are required to be ‘fit and proper’ in order to be approved and then retain their status as self-insurer.

The performance management system provides a framework for organisations to:

- Understand the VWA’s expectations of performance;
- Receive annual performance reports including benchmarking of performance against relevant industries;
- Obtain a clear indication of performance against VWA expectations; and
- Receive constructive and effective assistance from the VWA where required.

In SIPS, high performance is recognised through reporting mechanisms. The system will also support the early identification and resolution of under performance.

- What are the performance indicators? (Financial Criteria /Cost of Claims / Incident of Injury / Occupational Health and Safety systems)
- How are they measured?
- What is the trigger and consequences model?

**Victorian Workcover Authority Representative**

**Legal Analysis: Changes to Victoria’s Compensation Legislation**

- Common law thresholds and the definition of ‘injury’
- The effect on benefit structure, claims management and liabilities
- Scheme Contributions for self insurers

### SOUTH AUSTRALIA FOCUS

**Changes to the South Australian Self Insurance Mode**

Refining the ‘natural consequences model’ and implications for self insured organisations and those considering self insurance

Implications:

- financial
- organisational

Variations between impact on sole state and multistate self insured organisations

**James Large, Manager, Self Insured Operations and Systems, Workcover SA**

**Case Study: Technology Support for Successful Injury Management Outcomes**

- Motivations for implementing new technology to case management
- Benefits – meeting performance requirements and driving compliance
- Challenges of implementation: cost and ‘byin’
- How these can be overcome



# Insurance Summit 2008

12.50 Lunch **PLUS Complimentary Massage**

14.00 **Psychological Injury for the Non Clinician: Prevention and Practicalities for those in the Workers Compensation and Claims Management Area**

Update on current issues - where are the biggest risks for businesses? Identifying why people put in psychological injury claims in your organisation and establishing preventative measures against injury and claims eg: developing policies, providing training, resilience education Liaising with psychologically injured workers (You don't want to make it worse but you need them back at work...)

Sequelae Injuries - managing the potential for the development of psychological claims as a component of physical injury (eg: stopping a back injury becoming a long term depressive illness)

**Dr. Richard Kasperczyk**, *Managing Director, Resolutions RTK*

14.45 **The Art of Managing the Insurer, the Employer, the injured employee and the NTD**

There is considerable evidence suggesting that a delay in RTW is detrimental to the physical and emotional health of the injured workforce. It is in the best interest of both the injured employee and the employer for a timely and safe return to work.

The challenges faced in liaising with treating doctors who are primarily practicing community medicine are the lack of knowledge of the RTW process.

This results in their reluctance and the resistance to negotiate in discussions with the employers' representative about the patient, the feasibility of suitable duties and amending recommendations for a staged RTW.

Dr Tony will comment on how these issues can be addressed, such as; educating the NTD about the benefits of early RTW; the importance of educating and empowering the injured employee; what organisations should look to implement in order to promote a doctor-patient and a doctor-employer relationship to ensure acceptable and appropriate outcomes for all those involved.

**Dr Tony Antoun**, *Medical Director, Corporate Injury Management Consultant, ProActive Medical Services*

15.30 Coffee

15.50 **Research: Older Workers, Compensation and RTW Outcomes**

- What is known about workers compensation in the case of mature workers:
- 'High Risk' Injury areas (backs, slips trips) /Longer absences before RTW
- Implications for workers compensation claims (ie: if the number of slips triples with age; and the risk of a fracture triples; what is the likely proportion of claims related to older workers in high risk areas?)
- Injury Management Solutions for mature workers:
  - a) Prevention
  - b) Proper Rehabilitation
  - c) Appropriate and sustainable workplace integration
- Global trends and what we don't know eg: Why longer absences -medical / mental / social?

**Karen Munk**, *Centre for Ergonomics and Human Factors, La Trobe University*

16.35 Close of Day Two and Conference

## About IIR

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## About NCSI

The **National Council of Self-Insurers (NCSI)** has six member associations representing self insurers in each of the State's workers compensation and occupational health and safety jurisdictions. Each State member represents state-based and multi-state companies in their jurisdictions. Overall, well over 200 companies across Australia are represented, many in the ASX top 100.

Self insurers from the two Territories are not at present represented on the NCSI. At this time the self insurers in the Commonwealth scheme do not have a representative association participating in the NCSI, although employers self insured with Comcare are affiliate members of state-based associations.

The NCSI has been in operation since 1992 and is an active organisation, liaising with Federal and State Governments, regulators, the Heads of Workers Compensation and other peak bodies and stakeholders in workers compensation and occupational health and safety. Its goal is to foster the interests of its members while constructively contributing to the national goals of improved workplace health and safety and sustainable workers compensation schemes that deal fairly with employers and injured employees.

## VENUE & TRAVEL

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- I am a member of the National Council of Self Insurers / or Self Insurers Association and am eligible for a 25% discount on the above fee.
  - Double Booking Discount:** I would like to register for the Self Insurance Summit AND National Workers Compensation Summit 2008. Visit [www.nationalworkerscomp.com.au](http://www.nationalworkerscomp.com.au) to view details for this event.
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