

## RTW trends in Queensland 2005-06 to 2008-09

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**Compiled by the RTWMatters team using  
data from the Australian and New Zealand  
RTW Monitor**

Return To Work Matters - [www.rtwmatters.org](http://www.rtwmatters.org) - is a professional networking and resource site serving return to work professionals, facilitating injured or ill employees to recover their health and get back to their jobs.

## RTW trends in Queensland 2005-06 to 2008-09

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**by RTW Matters**

*RTWMatters is a dedicated resource for professionals who work to assist people to return to work.*

*The material is freely available to members of RTWMatters.org*

# RTW trends in Queensland 2005-06 to 2008-09

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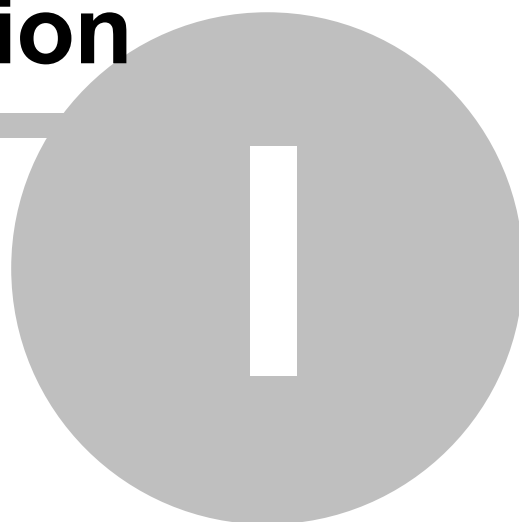
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# 1 Executive Summary

## Return to work results

QLD continues to perform very close to the national average for RTW results, and in terms of both RTW and durable RTW has followed the national trend downwards over the last four years. In 2008-09 QLD's average length of durable return to work rose to meet the Australian average, of approximately 140 days, and the length of non-durable RTW (approximately 85 days) was also in line with the national average.

A majority of workers from QLD - nearly 90% in 2008-09 - who returned to work before they felt ready to do so cited injury or pain as the reason they were unready to return to work. This figure has increased steadily since 2006-7, when it was 80%.

In 2008-09 the proportion of injured QLD workers who returned to the same employer jumped nearly 10% to meet the the national average of 84%.

## Return to work influences

Since 2005/06, the proportion of injured QLD workers to receive a RTW plan has increased from 39% to 46% in 2008-09. However, the 2008-09 figure still falls short of the national average of 53%.

In 2008-09, more than 1/4 (27%) of QLD workers were able to identify a person who made it harder to RTW, slightly lower than the national average of 30%. Both rates have increased slightly since 2007-08.

QLD workers are very close to the Australian average when it came to perceptions pertaining to workplace culture, rating the importance of work to them more highly than they rate measures of whether they are valued at work and supported to return to work.

In 2008-09 87% of injured QLD workers found it easy to get the information necessary to place a claim, widening the gap between the QLD rate and the national rate, which has been 81% since 2006-07. Since 2005-06 the proportion of QLD workers who find it simple and very simple to place a claim has risen slightly to just over 80% in 2008-09. The corresponding period has seen a similar decrease in the proportion of workers who find the process complicated.

In 2008/09, fewer non-working injured QLD workers (60%) were not working for injury related reasons and more because they had either left employment, or been retrenched or dismissed. In 2005-06 the proportion of injured QLD workers not working for injury-related reasons was close to 80%.

## Rating of customer services

On all insurer performance measures with the exception of 'advice about rights', QLD workers rated their insurer slightly than the national average in 2008-09. Overall, QLD workers gave the insurer an average rating of 3.8/5, compared to 3.6/5 nationally.

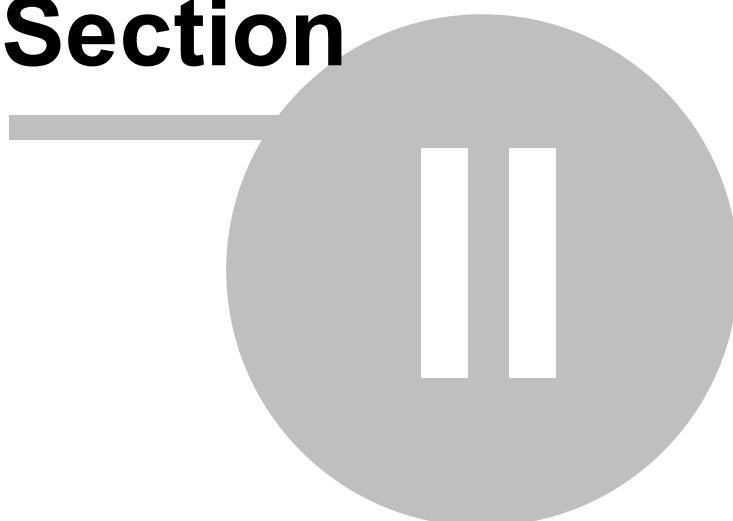
## Rehabilitation services

QLD workers are much more likely than their national counterparts to participate in rehabilitation, however over the last four years the cost of rehabilitation for QLD workers has been approximately \$500 below the national average

## Previous claim experience

QLD workers are more likely to have a previous workers' compensation claim than the Australian average. In 2008-09 nearly 35% of QLD workers with a previous claim had time off work because of that earlier claim, above the Australian average of 31%.

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## 2 Background to this publication

### 2.1 The Return to Work Monitor survey

The Return to Work Monitor is a survey of approximately 2000 injured workers in Australia and New Zealand. The Monitor asks people with work injuries about return to work.

The Monitor interviews employees seven to nine months after they have lodged a claim, where ten days or more compensation has been paid. The survey is completed by phone in November and May each year by [Campbell Research & Consulting](#).

The RTW Monitor is designed to compare return to work outcomes and the processes involved in workers compensation schemes. Injured workers employed by organisations which are self-insured are not included.

Individual jurisdictions (systems that cover certain populations, such as the states and territories or systems such as Comcare) report on return to work outcomes through their own statistical reports. However these reports are based only on information within the relevant system's administrative database. They are able to report on outcomes such as days lost, costs, treatment costs, but not issues such as whether the person is back doing their normal job or restricted duties. They are not able to report on issues that influence return to work. In contrast, the RTW Monitor is able to ask employees about factors such as RTW assistance, workplace culture and insurer performance. The RTW Monitor also includes some information on claims provided by the jurisdiction, such as average claim costs.

The Monitor also allows comparison across the jurisdictions, whereas each system has variations in the way they collect and report on their jurisdictional information.

The Monitor was initiated by WorkSafe Victoria in 1993 and was subsequently introduced across other jurisdictions in Australia and New Zealand. Western Australia has not participated in the Monitor.

Tasmania is the only jurisdiction to publish their jurisdictional report.

## 2.2 RTW Matters publication

RTW Matters has extracted the data from the last four RTW Monitor reports and analysed the information on a jurisdictional basis.

This report is one of a series of publications covering the various jurisdictions:

- Australia - New Zealand
- Comcare
- New South Wales
- Northern Territory
- Queensland
- Seacare
- South Australia
- Victoria

RTW Matters has also analysed and produced specific reports on:

- Insurer service performance
- Rehabilitation costs nationally

Our analysis has sought to highlight trends and comparison between the jurisdictions. The vertical scales of graphs have been adjusted to highlight changes and differences. The scales have are constant across each question, to allow for ease of comparison.

For example, in the section exploring whether the employee [returned work on suitable duties](#) the vertical scale extends from 55% to 90%. This represents the proportion who responded yes to the question *"When you first returned to work after your injury, were you given suitable duties at work?"*. This scale highlights includes the highs and the lows of responses across the jurisdictions, and highlights the changes over time. The scale of 55% to 90% is constant across each report for this question.

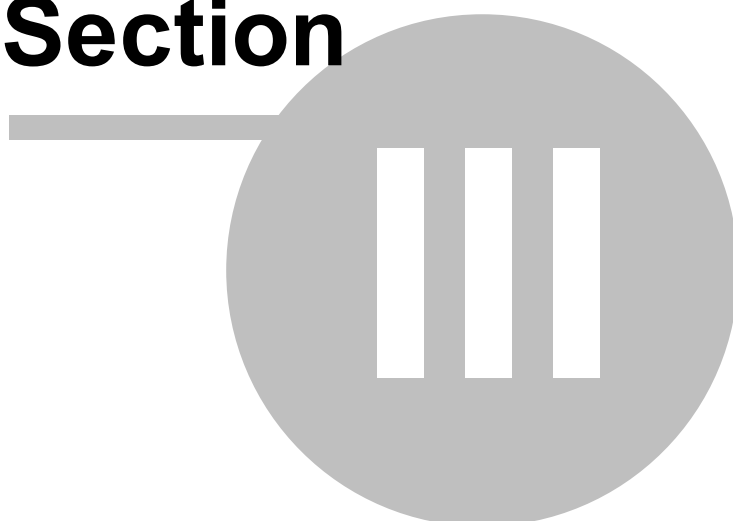
If the number of people responding to a question is below 30 the information is considered insufficiently robust to include. It is important not to draw conclusions based on a small number of people responding as the information from a small number of people can be unreliable for a statistical perspective.

The following are selected terms defined in the Monitor that we have used these reports

Injured worker	A worker who made a workers' compensation claim and had 10 days or more compensation paid (including any excess).
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Return to work (RTW)	An injured worker who reported returning to work between the time of the claim and the time of the interview.
Durable RTW	An injured worker who returned to work and was still working at the time of the survey, seven to nine months after their claim. Durable RTW is measured by the injured worker reporting their work status, sources of income and compensation status.
Full RTW	An injured worker who returns to work to their former level of paid employment and is not receiving workers' compensation payments.
Partial RTW	An injured worker who returns to work, or is working at the time of interview, while still receiving workers' compensation payments for lost income.
No/Non-Durable RTW	An injured worker not working and not deriving income from employment. Non-durable RTW refers to workers who returned to work for a period of time but were not deriving income from employment at the time of the interview.
RTW plan	Return to work plan, or in some jurisdictions this is called a rehabilitation plan. This is a formal structured plan designed to enhance the achievement of a durable RTW within the limitation of the injured workers' functional capacity.
Jurisdiction	Refers to the compensation authority that has legal jurisdiction over a population of injured workers. It generally refers to individual states and territories. In Australia, workers' compensation is the responsibility of individual states and territories. Two entities, Comcare and Seacare have responsibility for Commonwealth agencies and seafarers respectively.
National rate (Australia)	The combined results for the financial year for all participating jurisdictions. In 2008/09 this included New South Wales, Victoria, Queensland, South Australia, Tasmania, the Northern Territory, Comcare and Seacare. Western Australia has not participated in the RTW Monitor. Northern Territory participated in 1997/98, 1999/00 and 2003/04 to 2008/09. The Australian Capital Territory has not participated since 2003/04.
Compensation Provider	Is used to refer to the provider of workers' compensation payment and insurer type services. In most jurisdictions this is the insurer or claims agent. In New Zealand it is the Accident Compensation Corporation. For self-insurers it is the employer.
Comcare	Comcare is the body responsible for managing workers' compensation for all Commonwealth government agencies. Comcare is also responsible for managing workers' compensation for the Australian Capital Territory government agencies.

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### 3 Return to work results

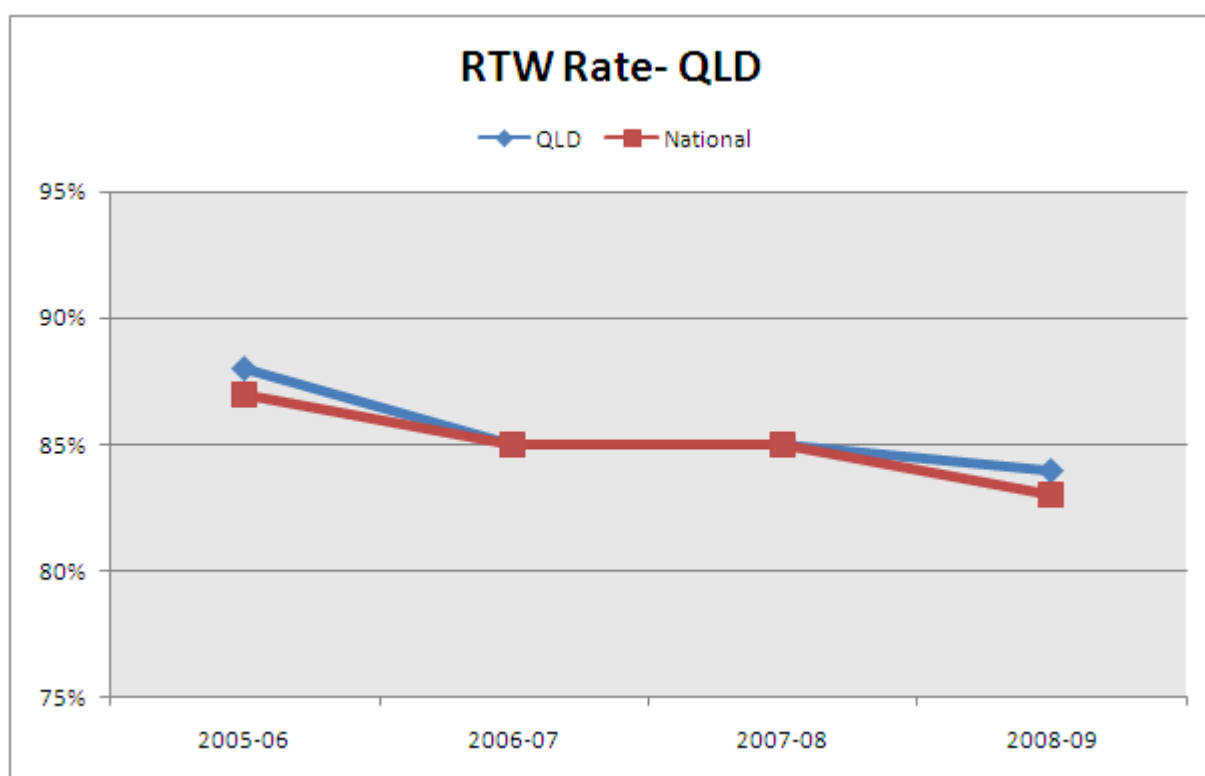
#### 3.1 RTW Rates

##### 3.1.1 RTW rate

The return to work rate is the percentage of cases where an injured worker has reported returning to work between the time of the claim and the time of the interview.

In 2008-09, 84% of injured QLD workers had returned to work seven to nine months after submitting a claim, just above the national average of 83%. Over the last four years of the Monitor the RTW rate in QLD has followed the national trend downwards.

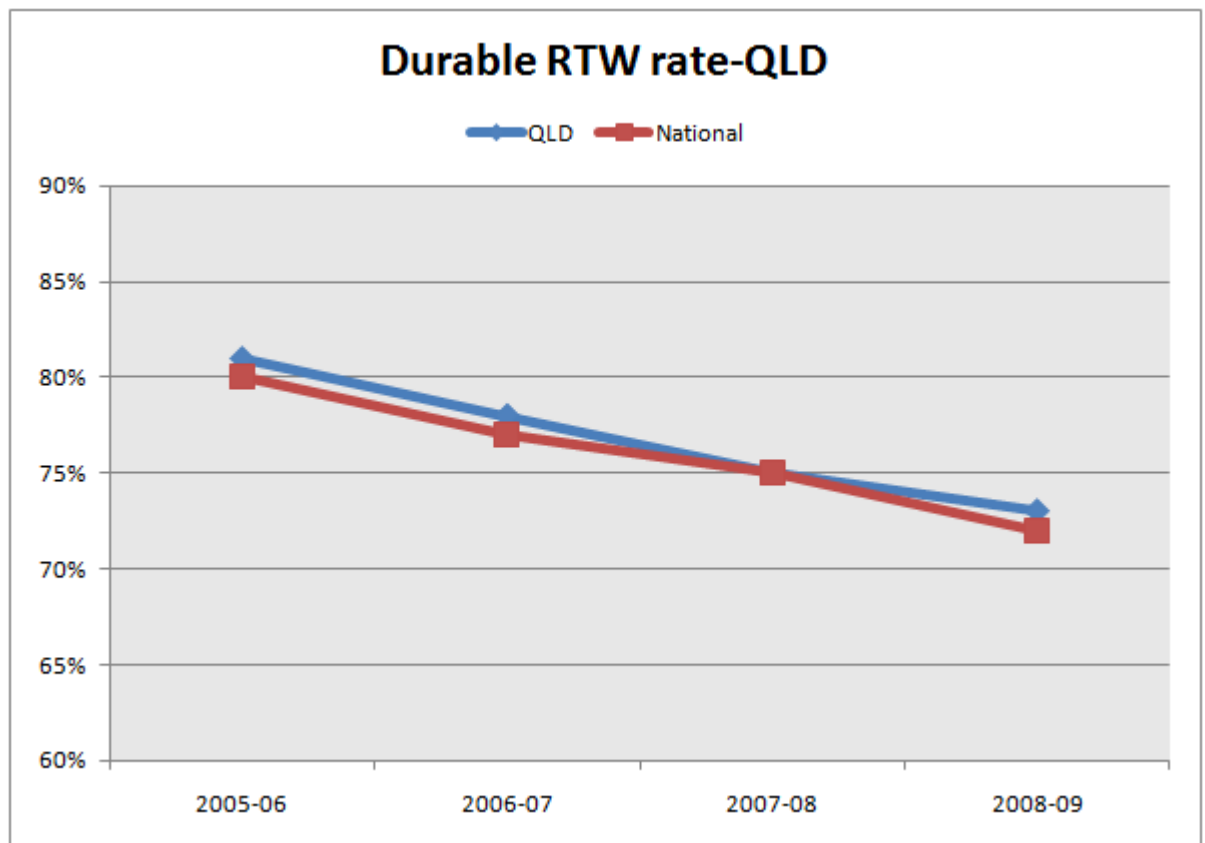
*Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*



##### 3.1.2 Durable RTW

In 2008-09 the QLD durable RTW rate - the percentage of workers who had returned to work and were still working at the time of the survey - was slightly above the Australian rate of 7/10. Both nationally and in QLD, the rate of durable RTW has decreased over the last four years.

*Question: Are you currently working in a paid job?*



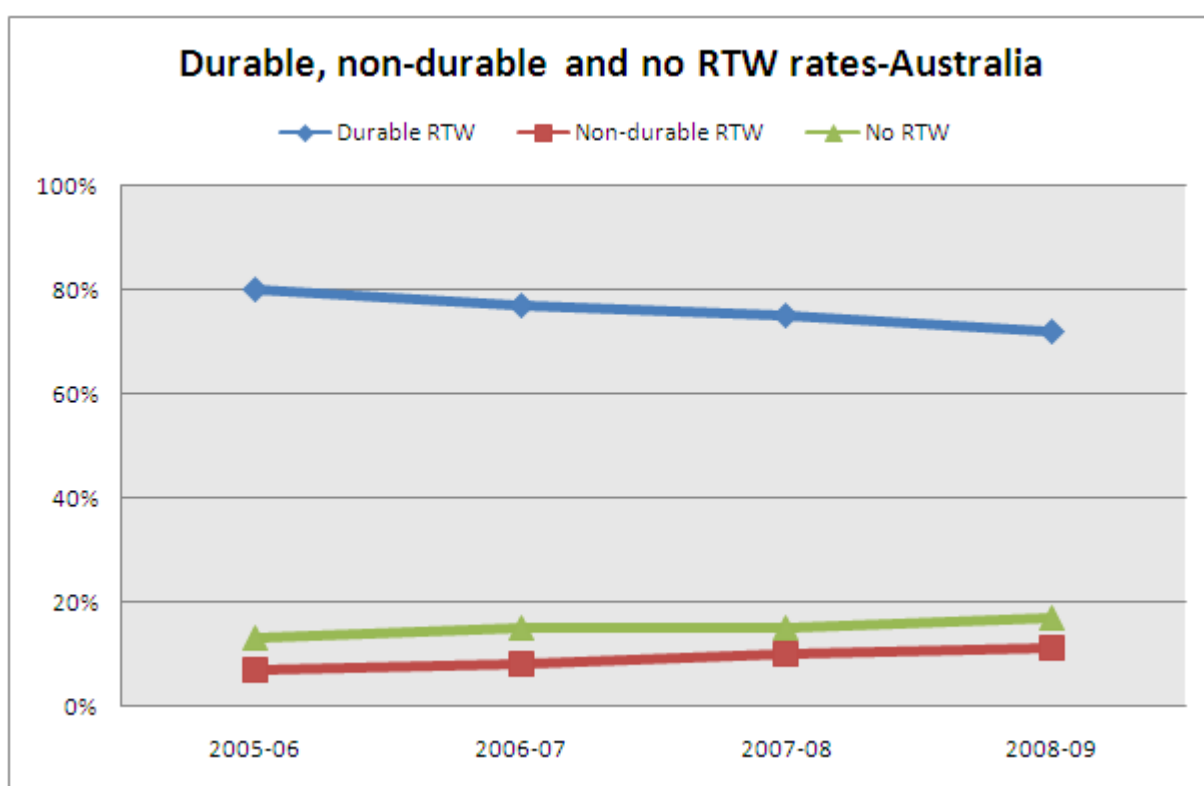
### 3.1.3 Non-durable RTW

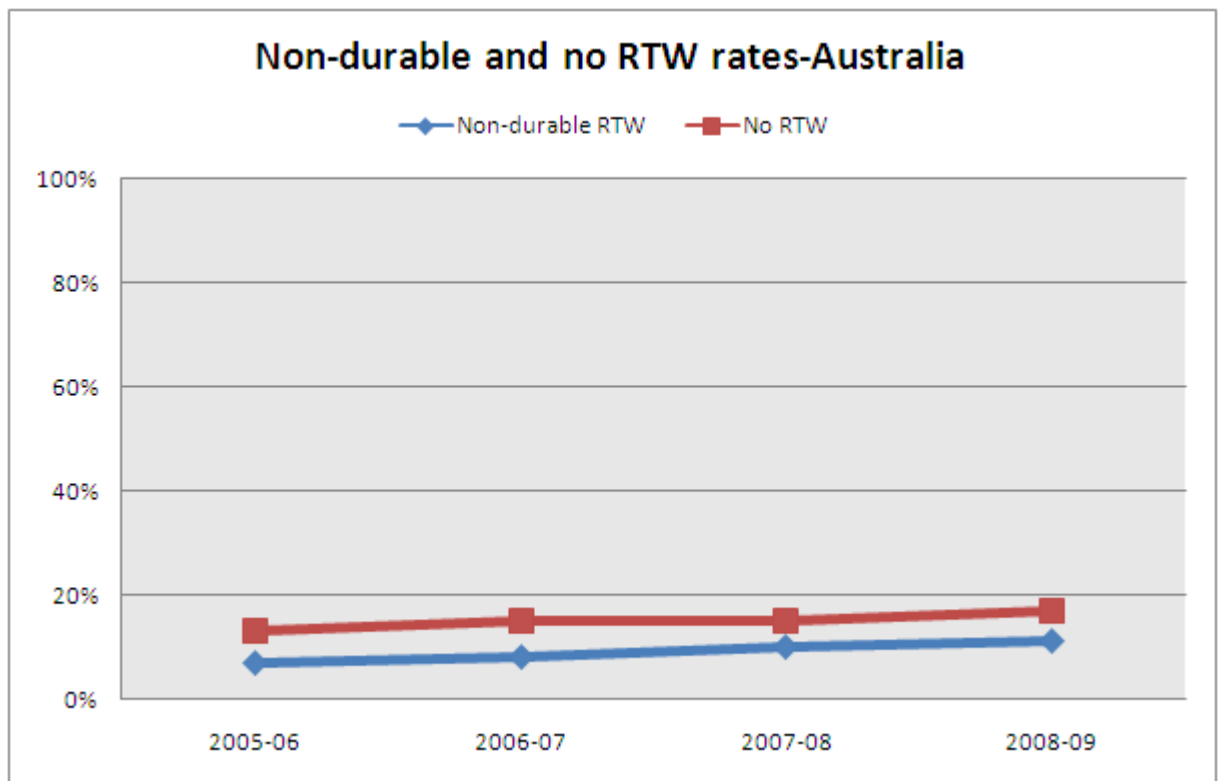
Non-durable RTW refers to the percentage workers who returned to work for a period of time but were not deriving income from employment at the time of the interview.

Non durable RTW rates were not available by jurisdiction. The rates for non-durable and no RTW are graphed below.

*Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim? and*

*Question: Are you currently working in a paid job?*







## 3.2 Length of time back at work

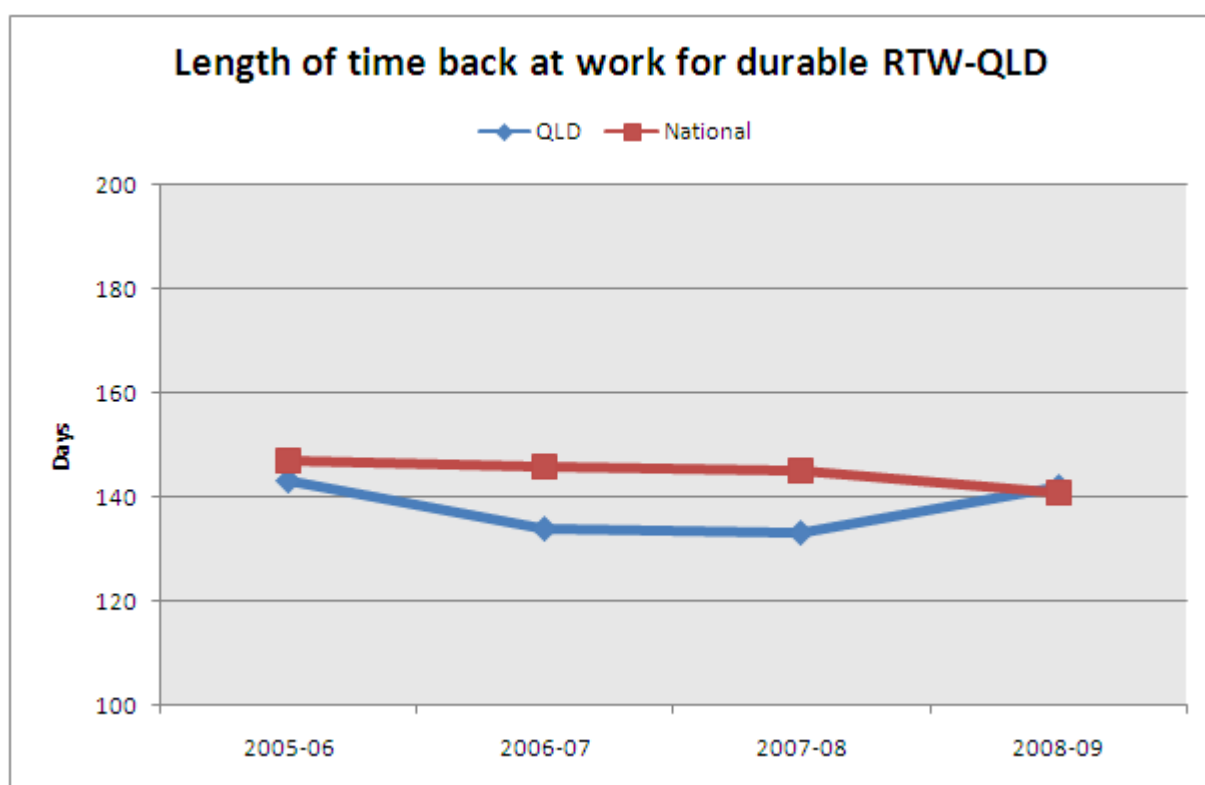
### 3.2.1 Length of durable RTW

When RTW is successful, the injured worker will be in paid employment at the time of interview (just over six months after their claim).

Injured workers who had returned to work, and were still working at the time of the interview were asked to estimate how long they had been back at work. A longer period at work indicates an earlier durable RTW.

In 2008-09 QLD's average length of durable return to work rose to meet the Australian average, of approximately 140 days.

*Question: How long have you been back at work?*

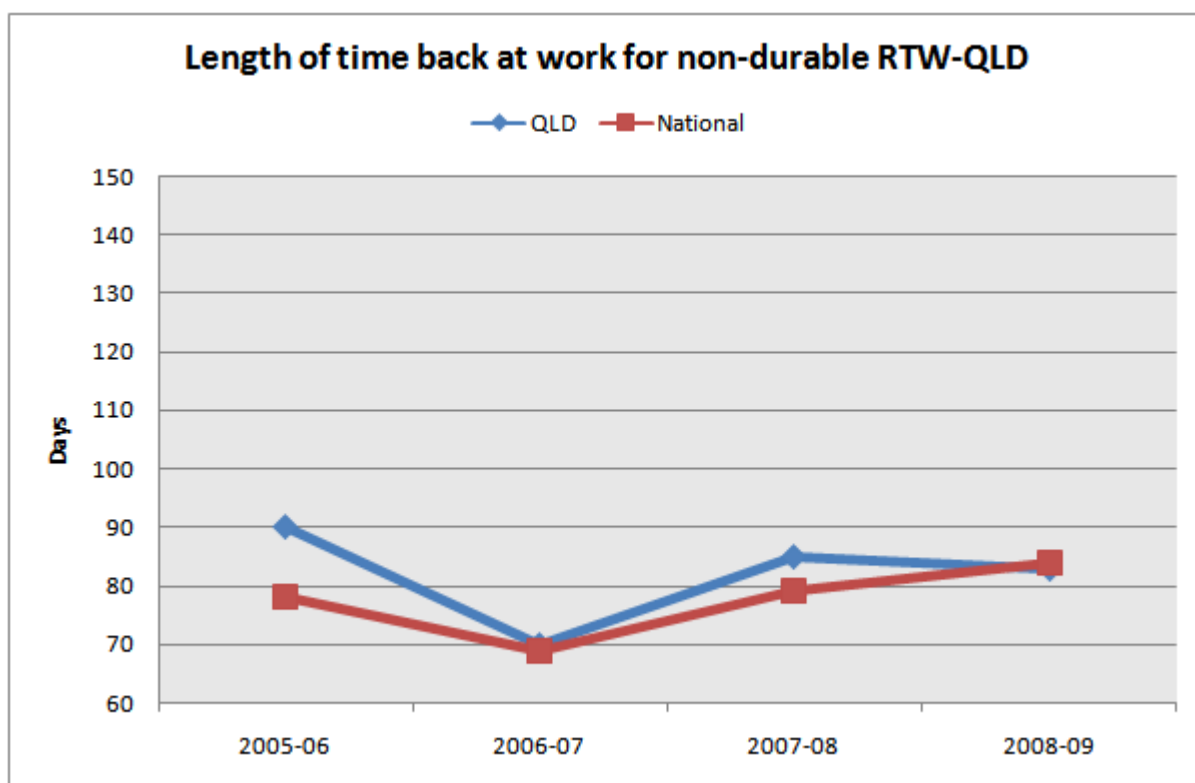


### 3.2.2 Length of non-durable RTW

Injured workers who had returned to work, but were no longer working at the time of the interview were asked to estimate how long they had been back at work before they stopped.

In 2008-09, QLD workers who participated in a non-durable RTW spent on average close to 85 days at work, before ceasing work once again. This is in line with the national length of non-durable RTW.

*Question: How long were you back at work before you stopped?*



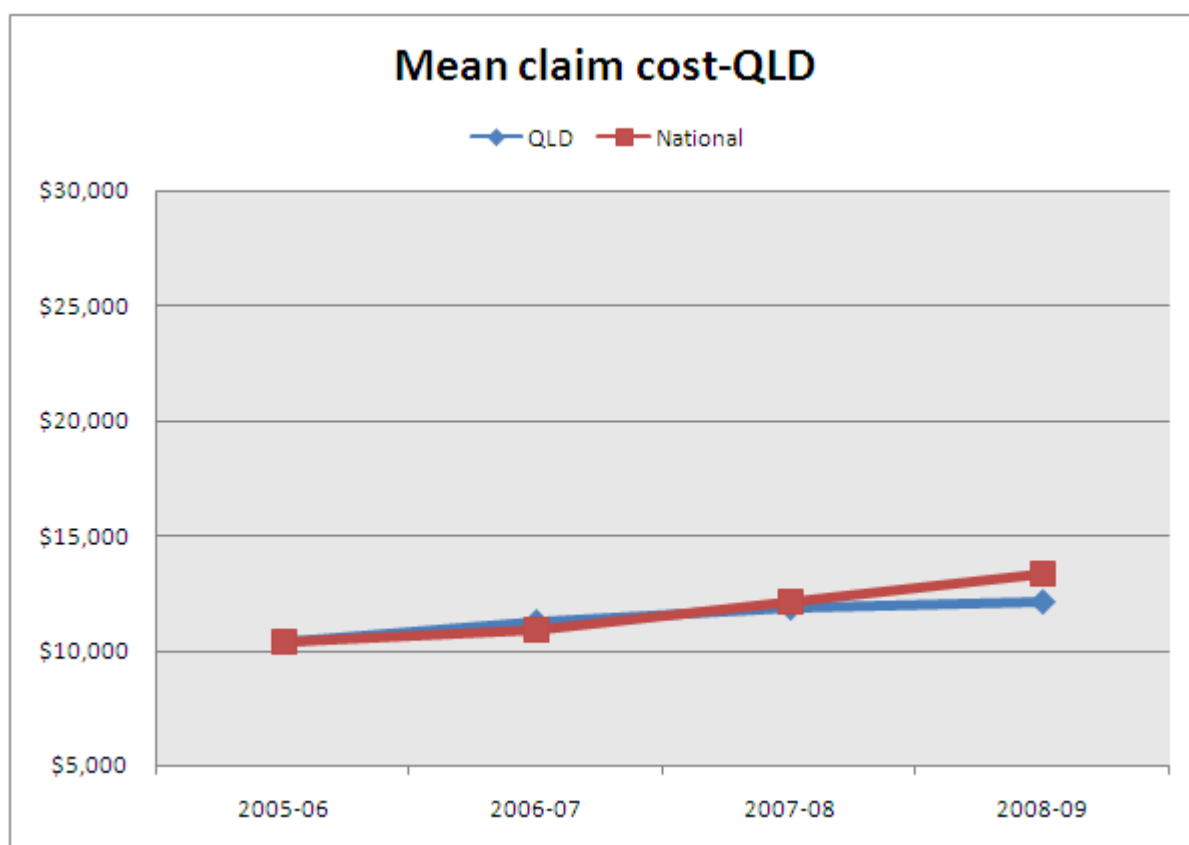
### 3.3 Claim information

The claim information in this section is provided by the jurisdiction for people interviewed in the RTW Monitor.

#### 3.3.1 Average claim cost

The average claim cost is only available for Australia (i.e. does not include New Zealand), and represents all costs paid for the first six to eight months of the claims of the employees included in the surveys. This information is provided by the jurisdiction, not the injured employee.

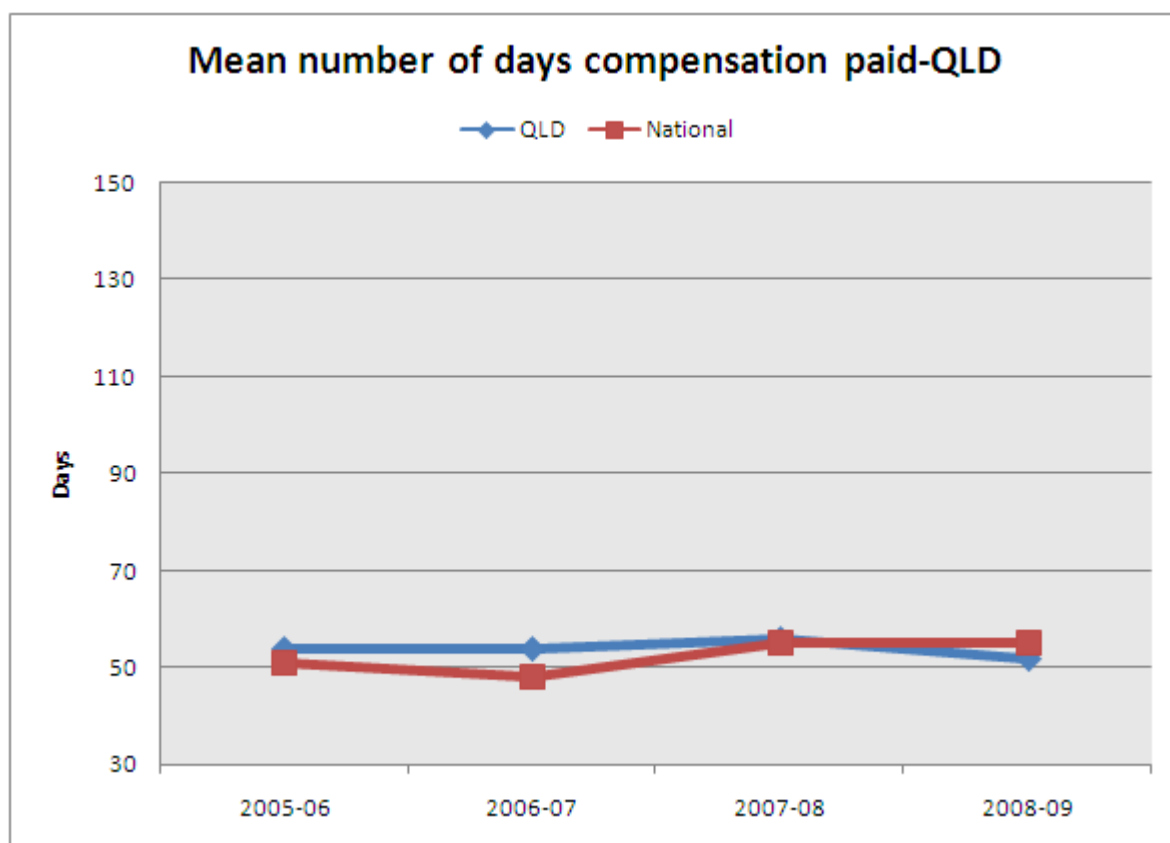
The average cost of a Queensland claim has risen over the last four years, although the increase has been less marked in the last 12 months.



### 3.3.2 Days compensation paid

Days compensation paid is the number of days compensation paid up to the end of quarter before the interview.

Over the last four year the average number of days of compensation paid in QLD has been stable at around 55 days. In 2008-09, QLD paid a slightly lower number of days of compensation than the national average.



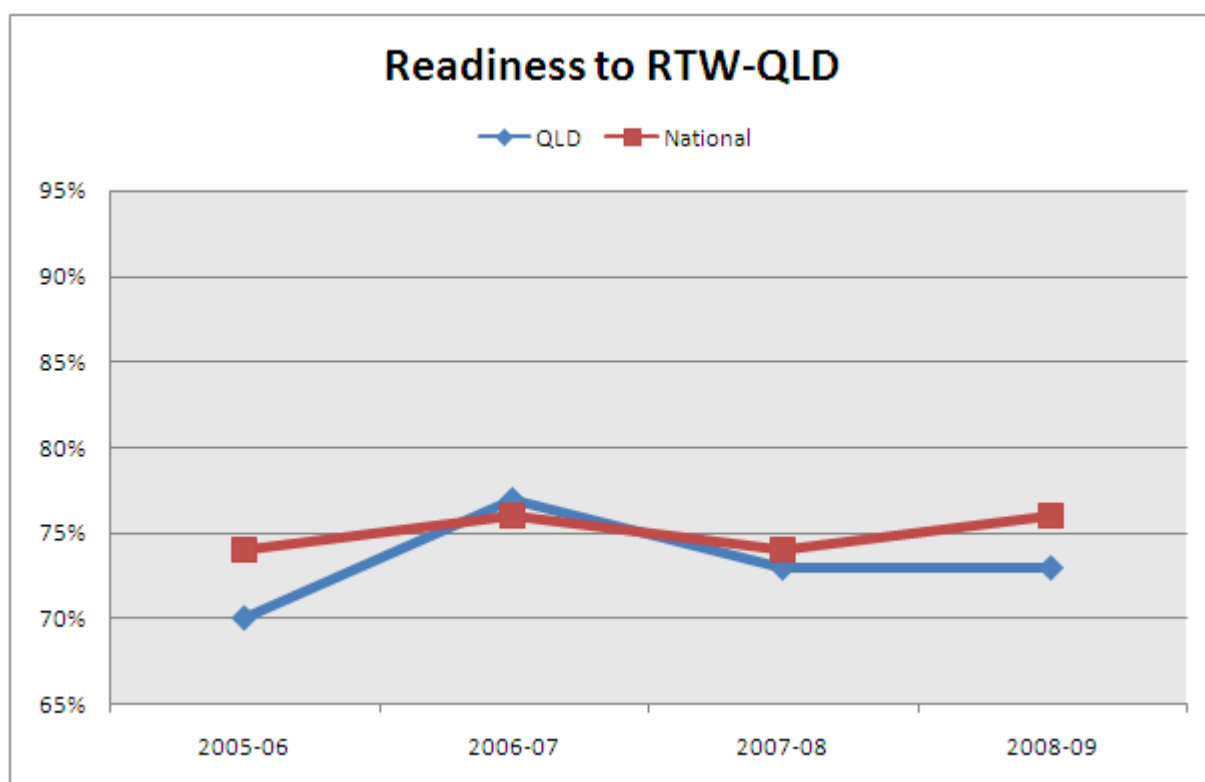
## 3.4 Readiness to RTW

### 3.4.1 Readiness to RTW

Of those who returned to work, the percent who indicated they felt ready to do so represents the *readiness to return to work*.

In 2008-09, 73% of injured workers from QLD felt ready for their return to work, a slightly lower proportion than the national average of 76%.

Question: *Did you feel ready to return to work?*



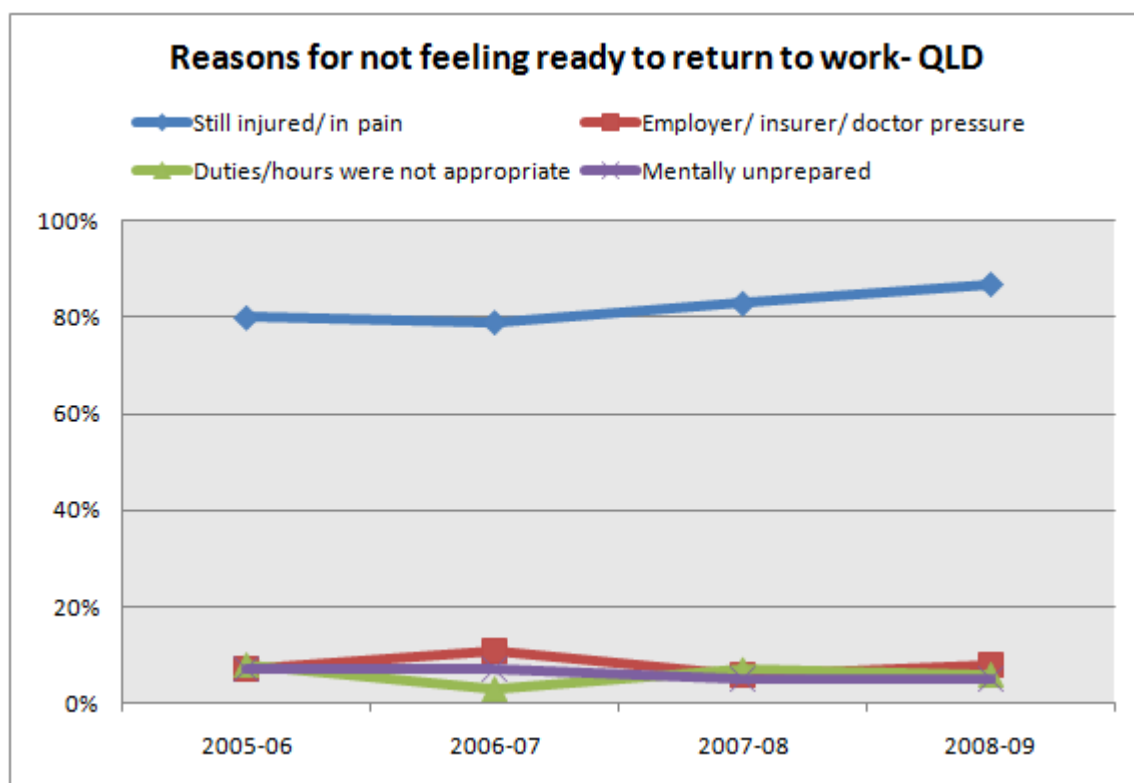
### 3.4.2 Reasons for not feeling ready to return to work

All injured workers who returned to work but reported that they did not feel ready to RTW were asked why they did not feel ready. Multiple responses were accepted.

A majority of workers from QLD - nearly 90% in 2008-09 - cited injury or pain as the reason they were unready to return to work. This figure has increased steadily since 2006-7, when it was 80%. A much smaller proportion (around 7%) said that pressure from their employer, doctor or insurer was responsible. In 2008-09 very few QLD workers described the duties or hours they were offered, or that they were mentally unprepared as reasons why they were not ready to return to work.

Question: *What is the main reason you are not working now?*

Question: *Are there any other reasons you are not working now?*



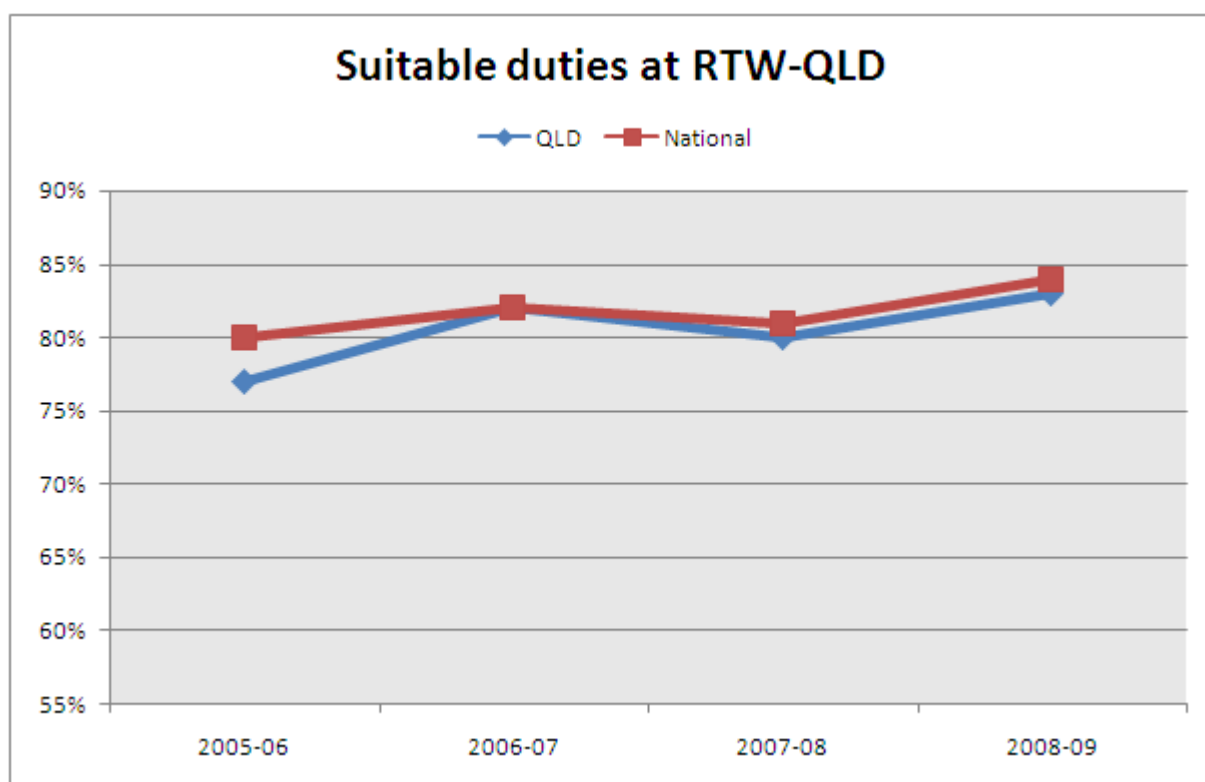
### 3.5 What duties did people go back to

#### 3.5.1 Suitable duties at RTW

Suitable duties at return to work represents the percentage of people returning to work who considered they were given suitable duties at work.

In 2008-09 the majority of injured workers from QLD (83%) felt that their return to work duties were suitable. This is close to the national rate of 84%.

*When you first returned to work after your injury, were you given suitable duties at work?*



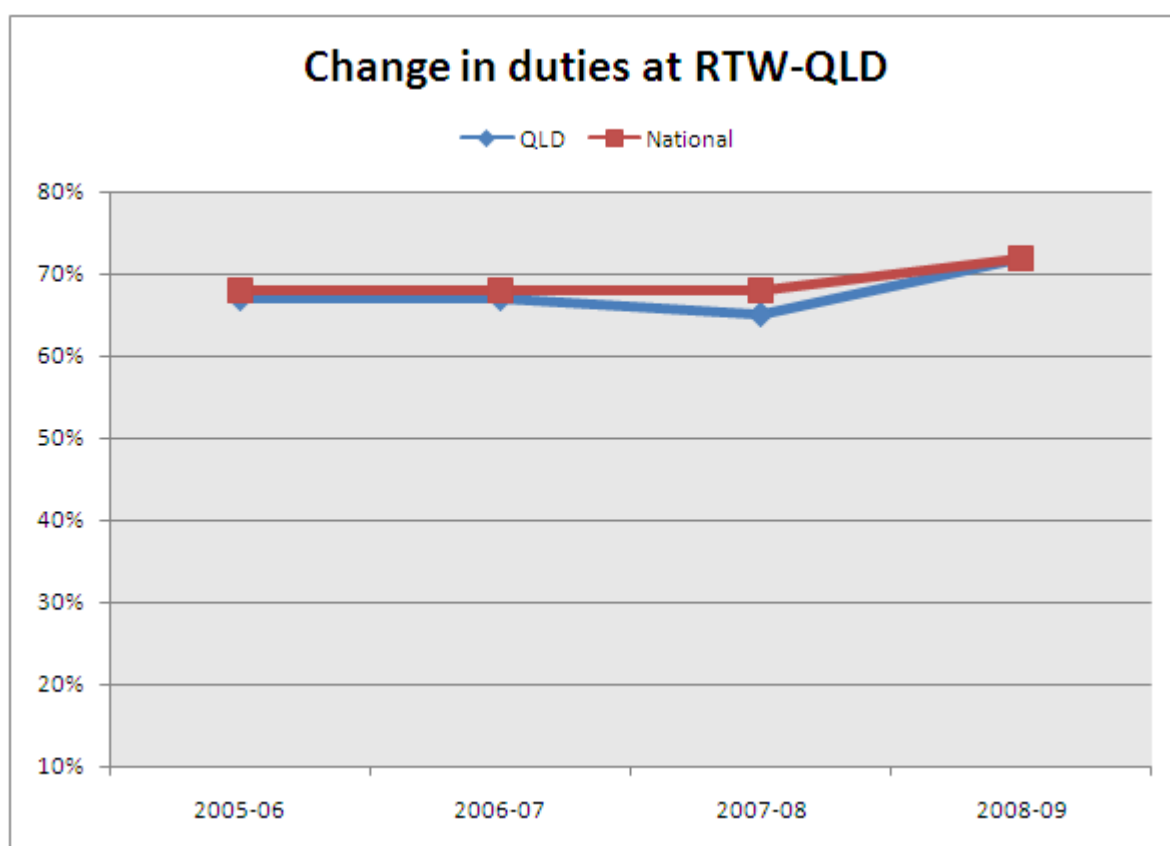
### 3.5.2 Initial RTW duties

The percentage of injured employees returning to work with some modification of their job when they initially returned to work is the percent who have had a change in duties on their initial return to work.

This includes 'lighter duties', assistance at work, restrictions, etc.

Since 2005-06 the proportion of QLD worker's who return to modified duties has risen around 5%, to equal the Australian average of 72% in 2008-09.

*Question: What was different about your duties when you returned to work?*

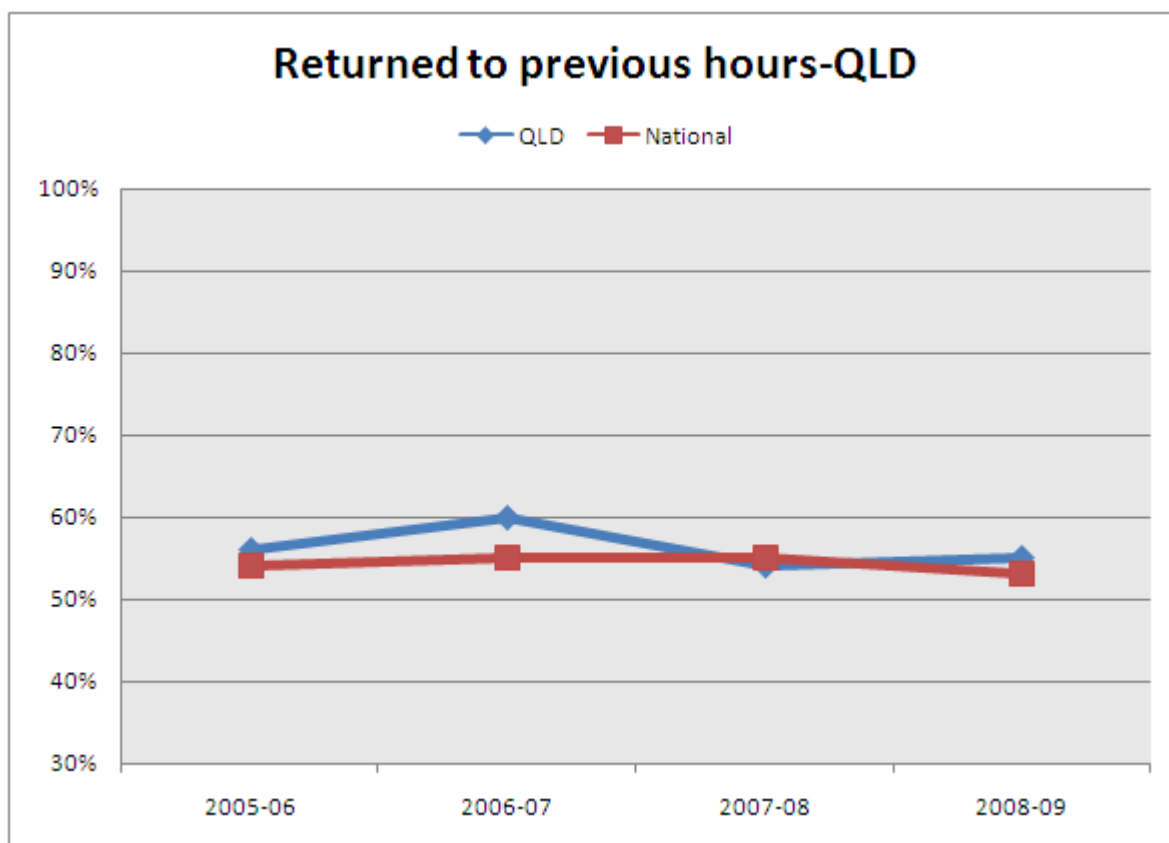




### 3.5.3 Initial RTW hours

More than half QLD workers returned directly to their normal hours in their initial return to work in 2008-09. This was just above the national average, but a drop from 2006-07, when the QLD rate was 60%.

*Question: Still thinking about when you first returned to work, did you return to your previous hours?*

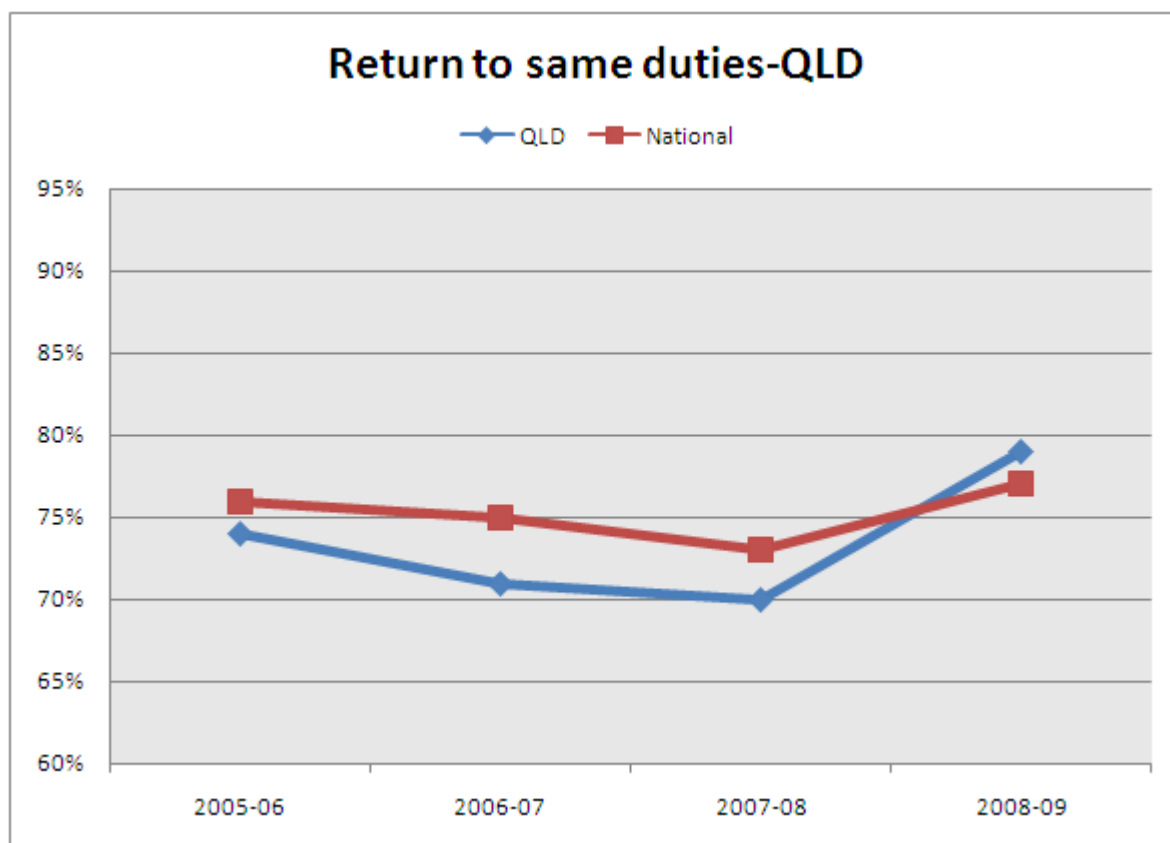


### 3.5.4 Duties at time of interview

This section identifies whether employees were undertaking their normal duties at the time they were interviewed, six to eight months after lodging their claim.

In 2008-09 around 4/5 (79%) QLD workers were undertaking their normal duties at the time they were interviewed, which represented an almost 10% increase from the previous year. QLD has overtaken the national average of 77%.

*Question: [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?*

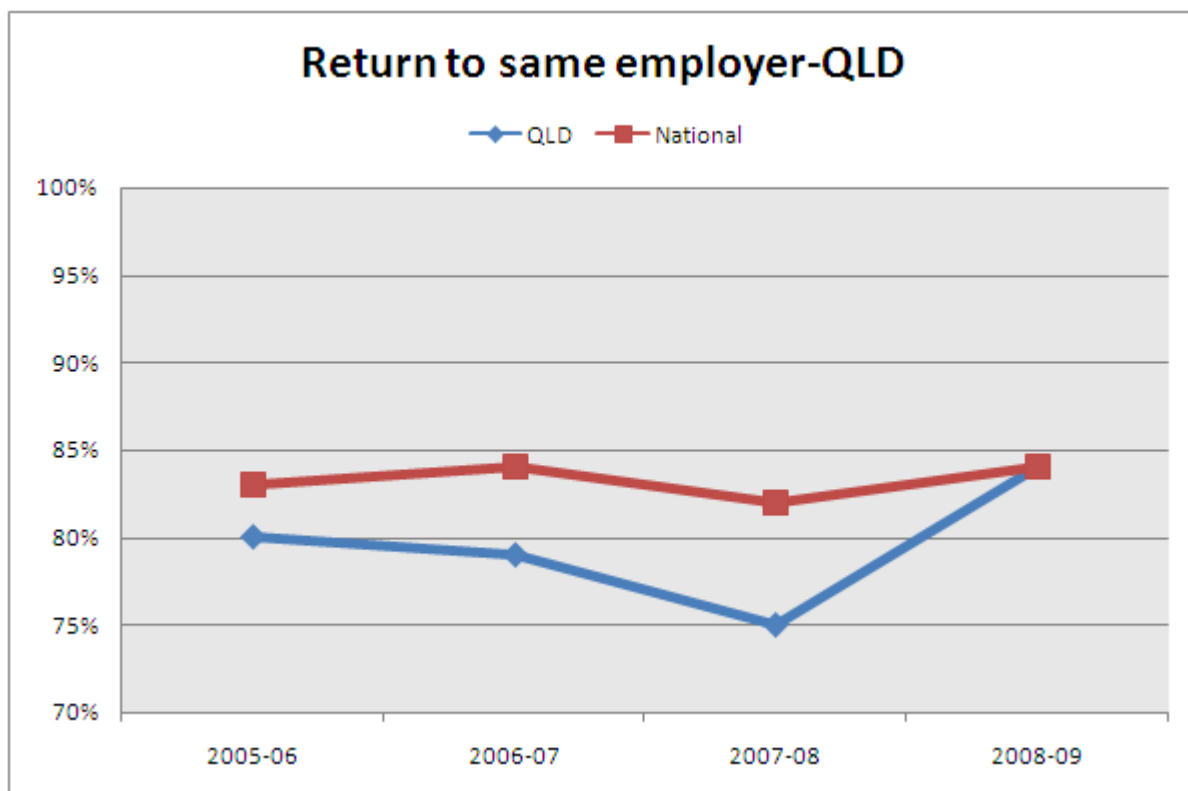


### 3.5.5 Employer at time of interview

"Same or different" employer assesses whether the injured worker has returned to work with the same or a new employer, at the time of the interview.

In 2008-09 the proportion of injured QLD workers who returned to the same employer jumped nearly 10% to meet the the national average 84%.

*Question: Are/Were you working with the same employer you were working for when you incurred your original injury?*



### 3.5.6 Continuity of employer and duties

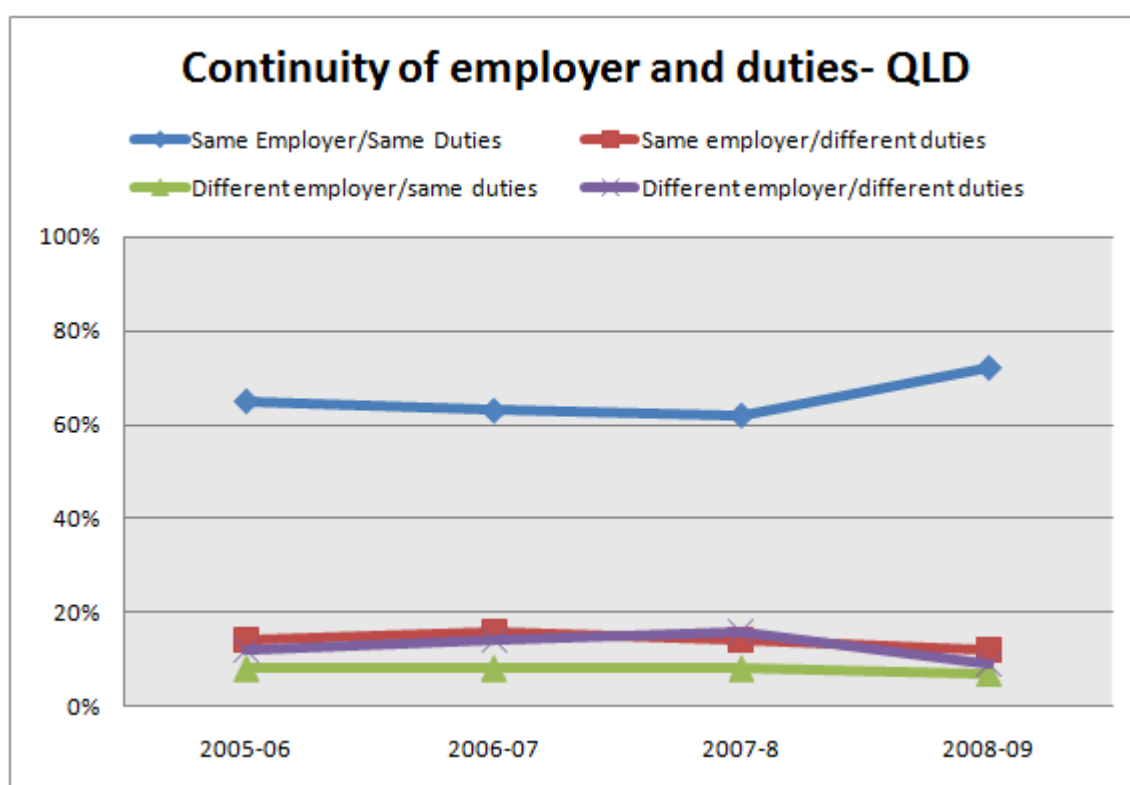
Continuity of employer and duties refers to injured workers who had returned to work at the **same** employer and carried out the **same** duties as prior to their injury

Of those who had returned to work, more than 70% of injured QLD workers were working for the same employer and doing the same duties at the time of interview. Around 15% had returned to the same employer but with different duties, while the remaining few had moved to a different employer, with either the same or different duties.

The proportion of employees returning to the same duties with the same employer increased by more than 10% in the last twelve months, with corresponding reductions in employees returning to different employer / different duties and same employer / different duties.

Question: *[Are/Were] you working with the same employer you were working for when you incurred your original injury?*

Question: *[Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?*





# Section

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IV

## 4 Return to work influences

### 4.1 RTW plan

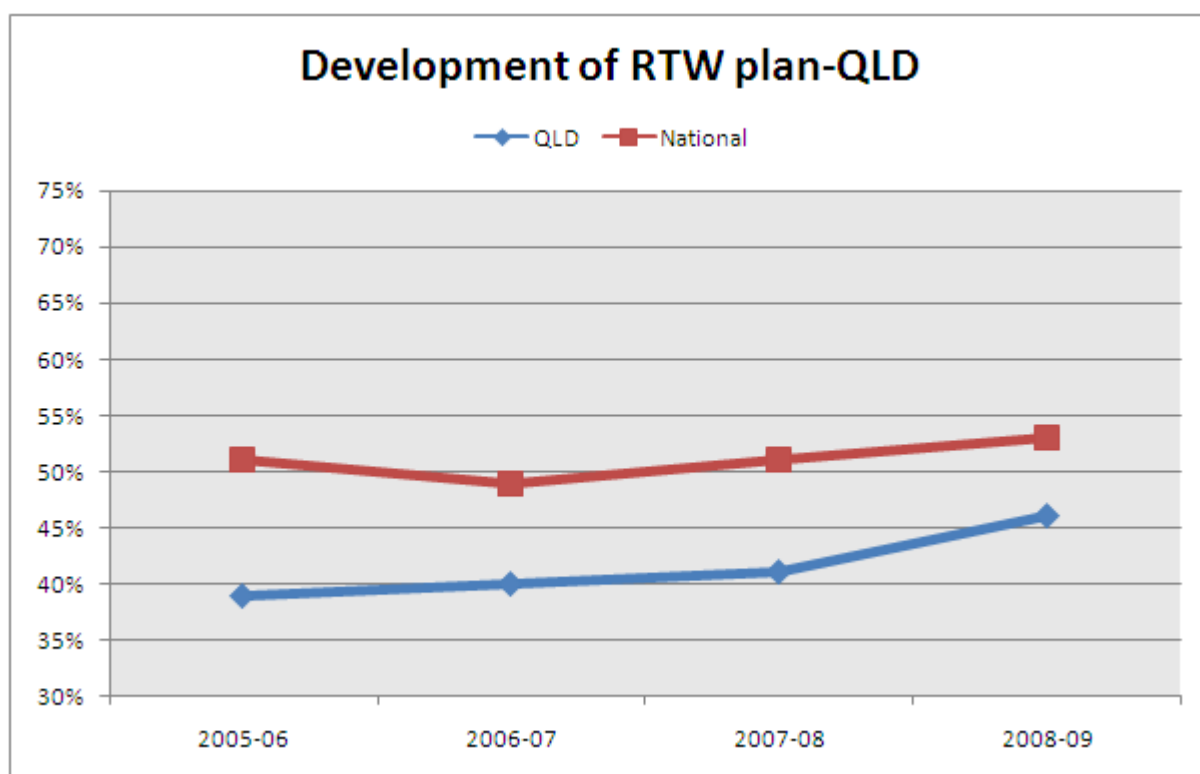
RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

1. The injured workers' awareness of RTW plans
2. The extent to which the injured worker was involved in the RTW plan
3. The helpfulness of the RTW plan from the perspective of the injured worker
4. Whether the worker considers they were given assistance to follow the RTW Plan

#### 4.1.1 Development of and involvement in RTW plan

Since 2005/06, the proportion of injured QLD workers to receive a RTW plan has increased from 39% to 46% in 2008-09. However, the 2008-09 figure still falls short of the national average of 53%.

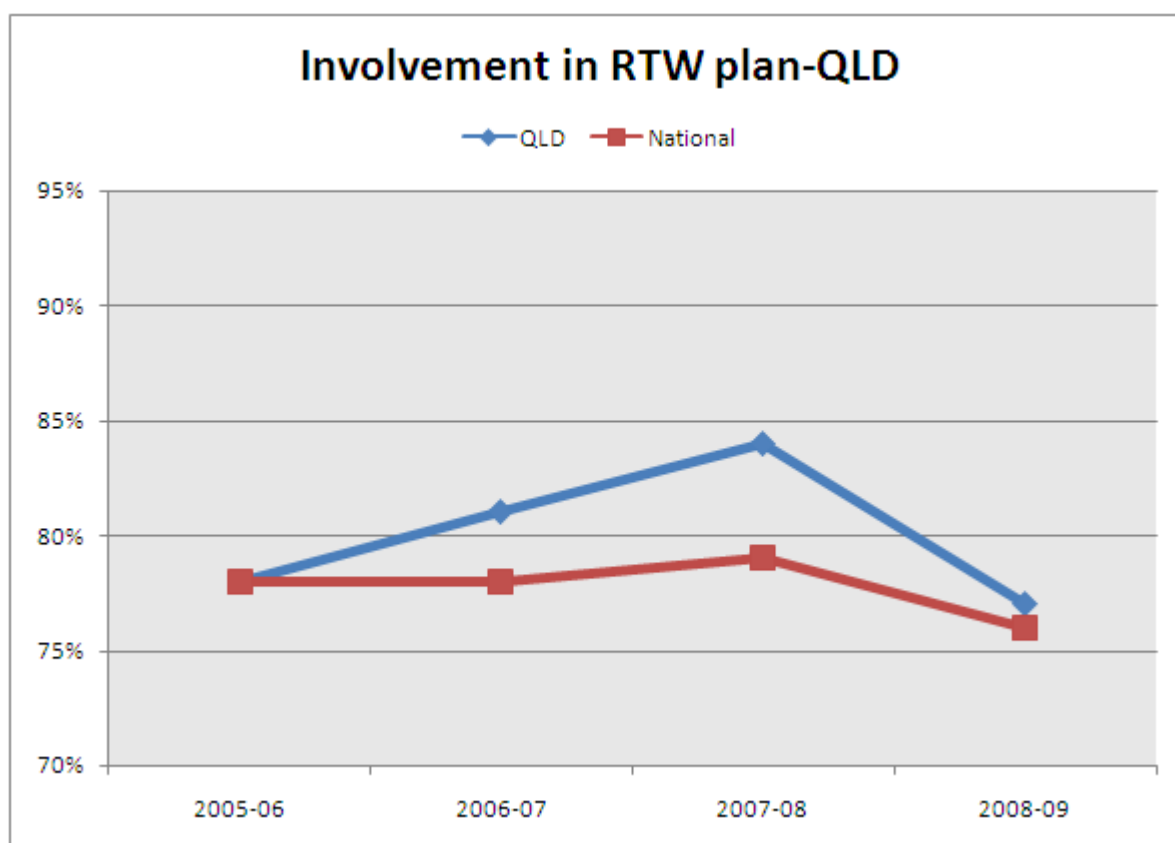
*Question: Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.*



### 4.1.2 Involvement in RTW plan

More than 3/4 (77%) of QLD workers with a RTW plan were involved in its development, which is slightly higher than the national rate, but markedly lower than the 2007-08 rate in QLD, of 84%.

*Question: Were you involved in development of the return to work plan or a rehabilitation plan?*

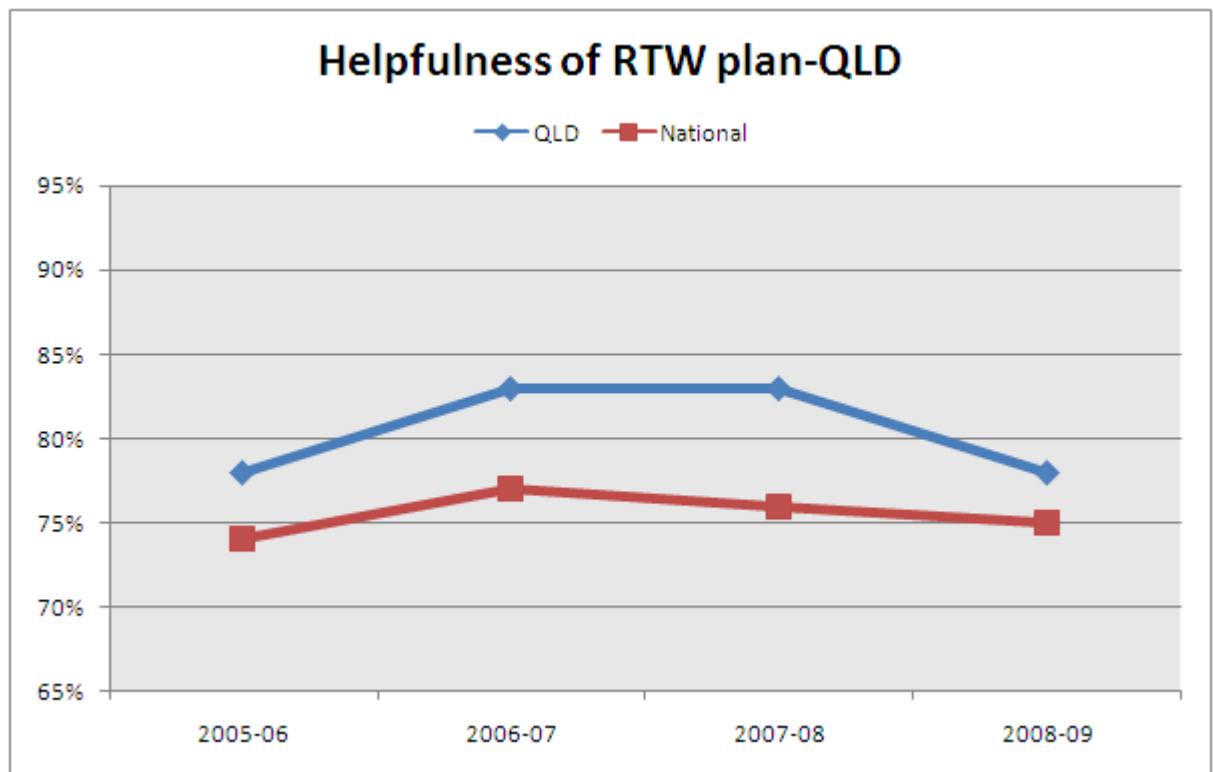


### 4.1.3 Helpfulness of RTW plan

In 2008-09, 78% of QLD workers found their RTW plan to be helpful; higher than the national average of 75%, but a decrease on the QLD figures for 2006-08, of 83%.

*Question: Was the plan helpful?*

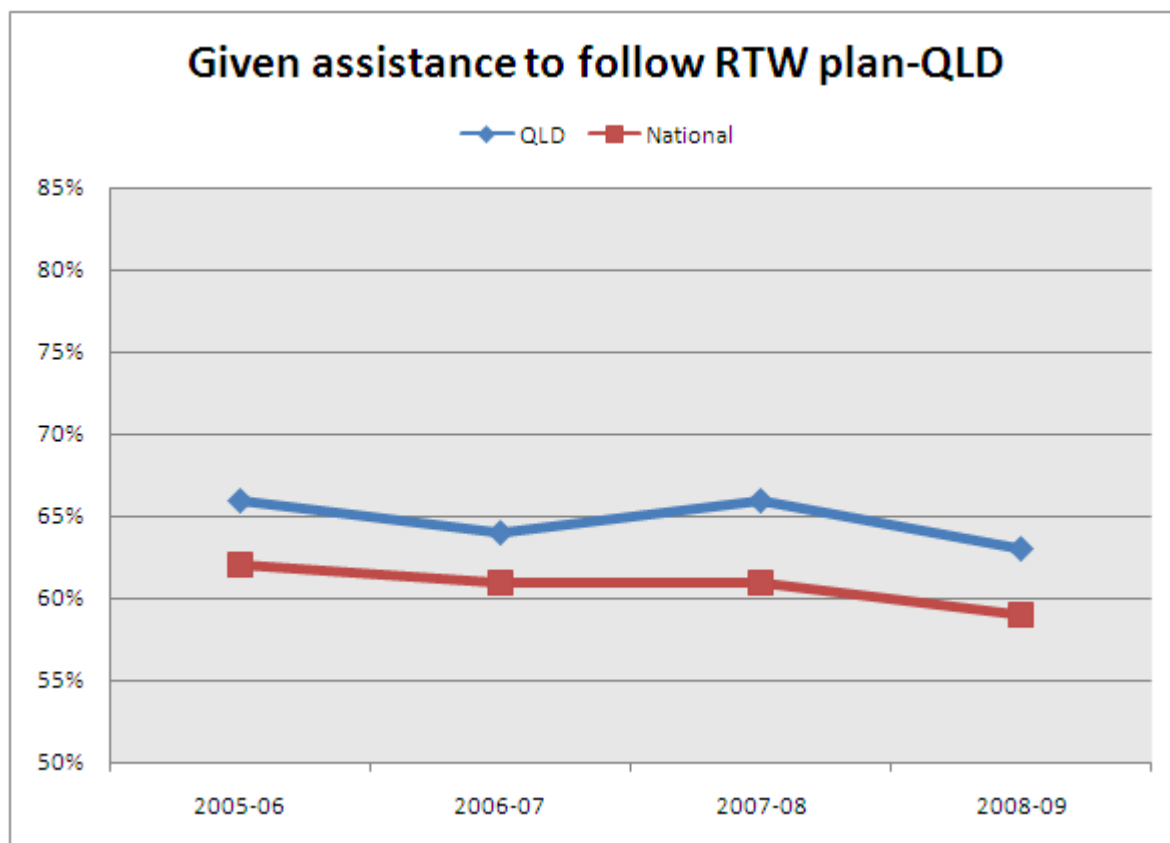




#### 4.1.4 Given help to follow RTW plan

In 2008-09, 63% of QLD workers were given help to follow their RTW plan. Since 2005-06 the QLD rate of assistance has been consistently higher than the national rate; both have dropped since 2007-08.

Question: *Were you given help to follow RTW plan?*



## 4.2 Who helped and who made it harder to RTW

Assistance to RTW is measured in a number of ways:

Injured workers are asked, without prompting, who helped the most and who helped the least to RTW; and

Injured workers are then asked to rate the helpfulness of key people – the doctor, rehabilitation provider, workplace rehabilitation coordinator (case

### 4.2.1 Who helped

Injured workers were asked to rate six different people who may have helped or hindered (a lot or a little) getting them back to work including health professionals, those in the workplace and compensation providers. The proportion who identified each person is shown in the graph.

Work rehab coordinator - Around 60% injured employees identified the work rehab coordinator as helpful in their return to work. This proportion has been fairly static over the last three years, and in line with the national average.

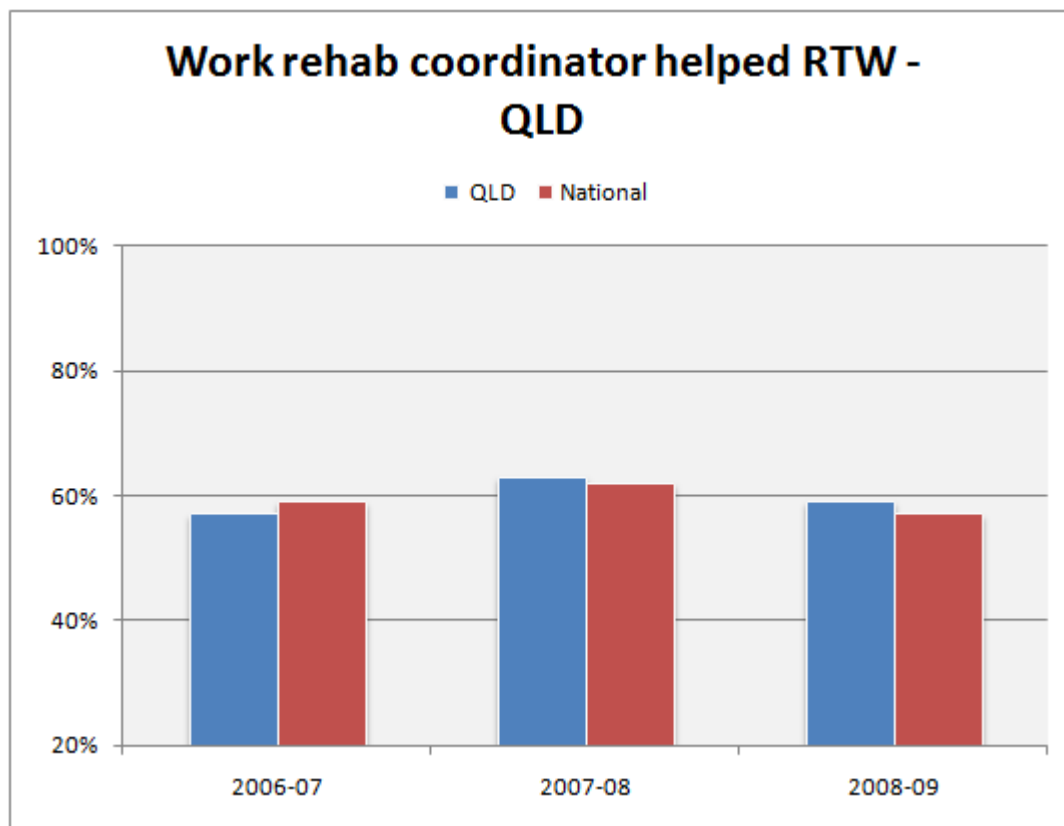
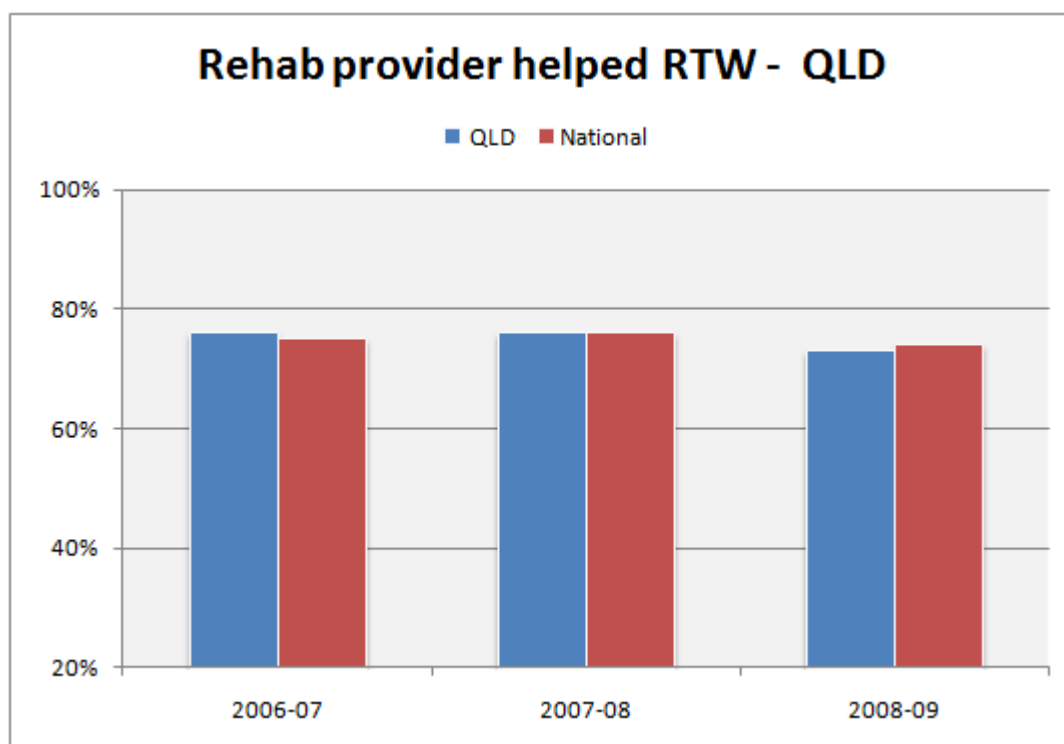
Rehabilitation provider - Around 75% identified a Rehabilitation provider as helping their return to work, in line with the national average and much the same over the last three years.

Main supervisor - Around 50% of QLD employees advised their main supervisor was helpful in return to work, a proportion that has remained fairly static over the last three years and that is similar to the national average.

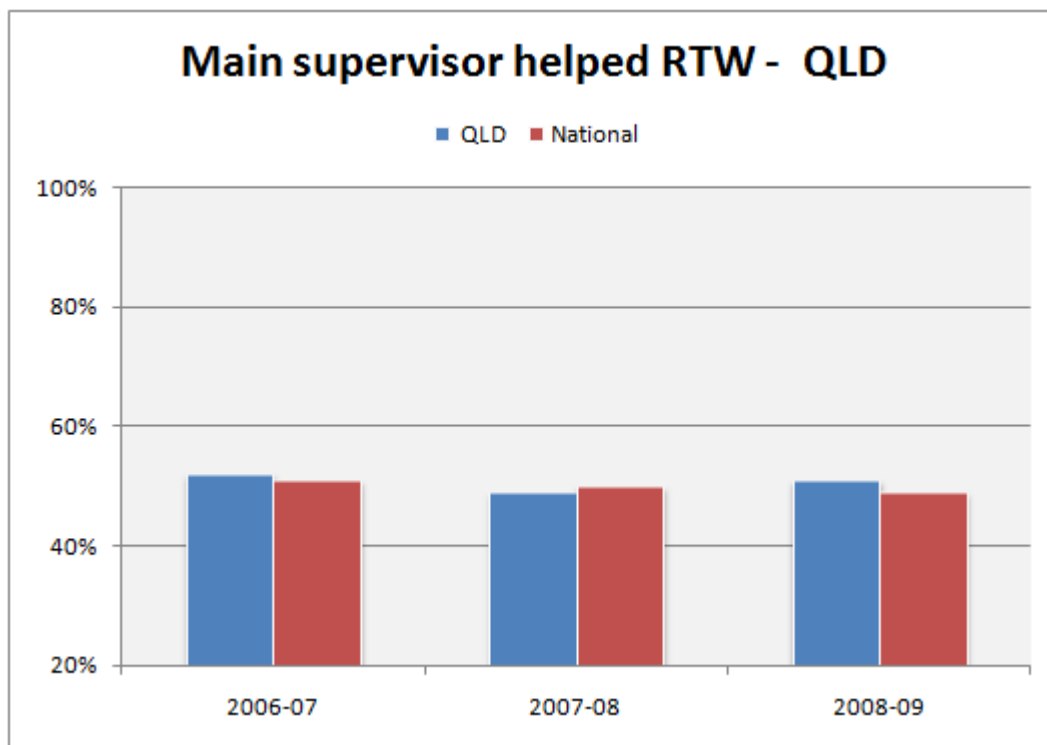
Employer - Around 50% of QLD employees advised their employer was helpful in return to work, a proportion that has remained fairly static over the last three years and that is similar to the national average.

Insurer - More than 50% of QLD workers thought that the insurer was helpful in return to work. Over the last three years this rate in QLD has been 5-10% higher than the national average, which has remained static.

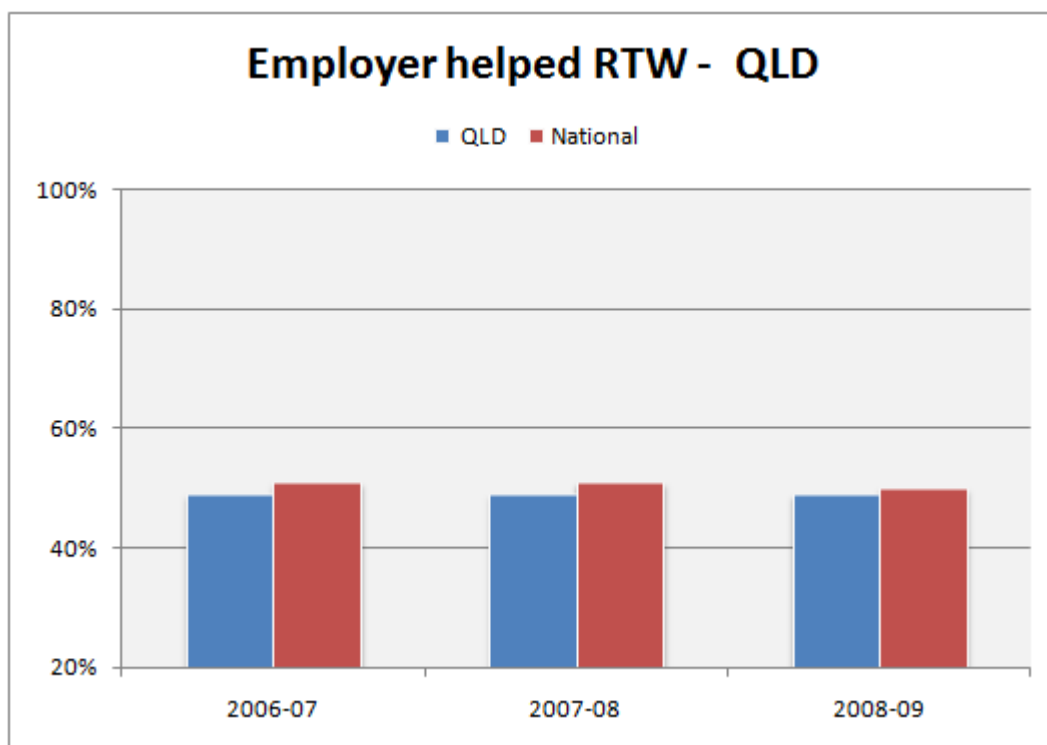
*Question: Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work.*

**4.2.1.1 Work rehab coordinator****4.2.1.2 Rehab provider**

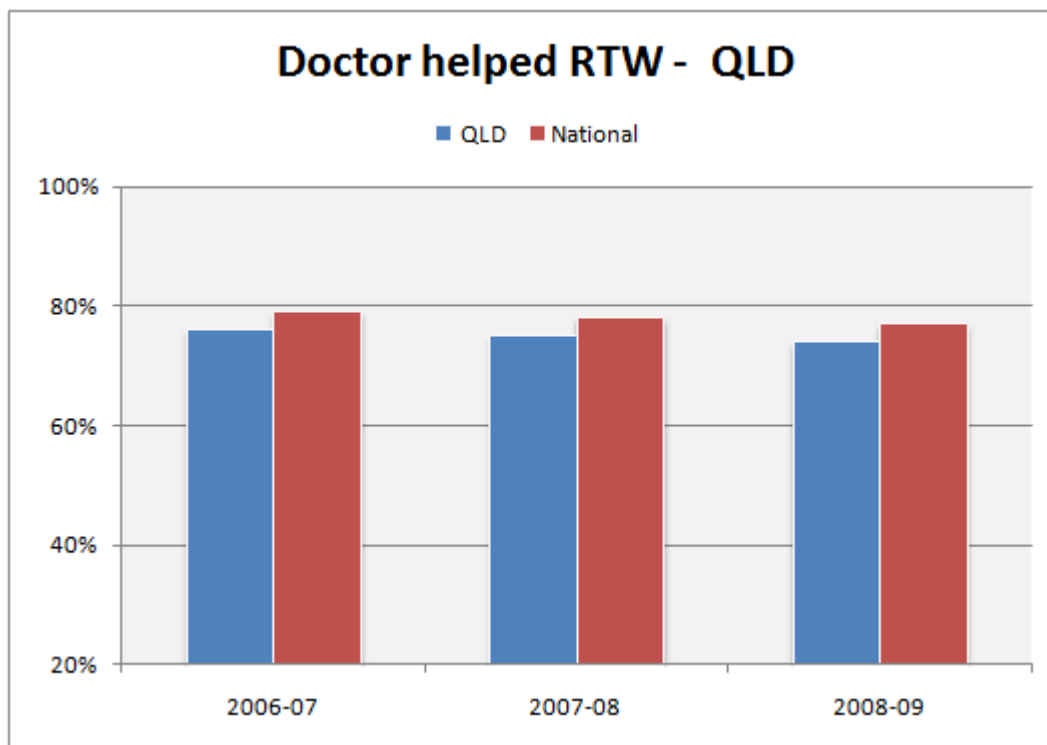
#### 4.2.1.3 Main supervisor



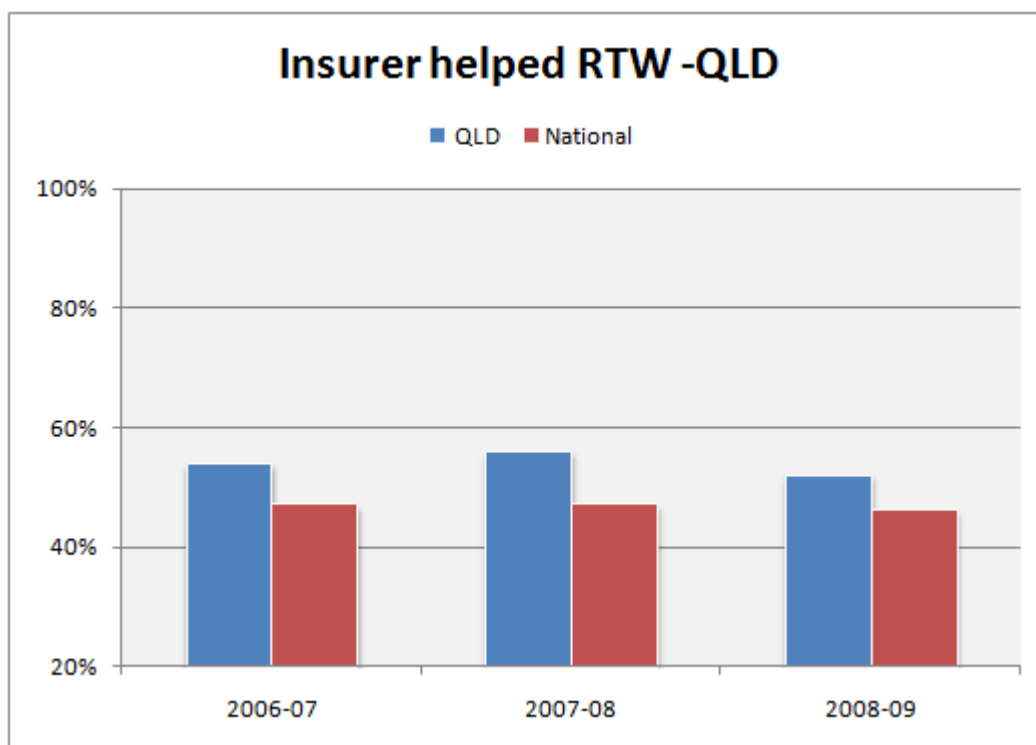
#### 4.2.1.4 Employer



## 4.2.1.5 Doctor



## 4.2.1.6 Insurer

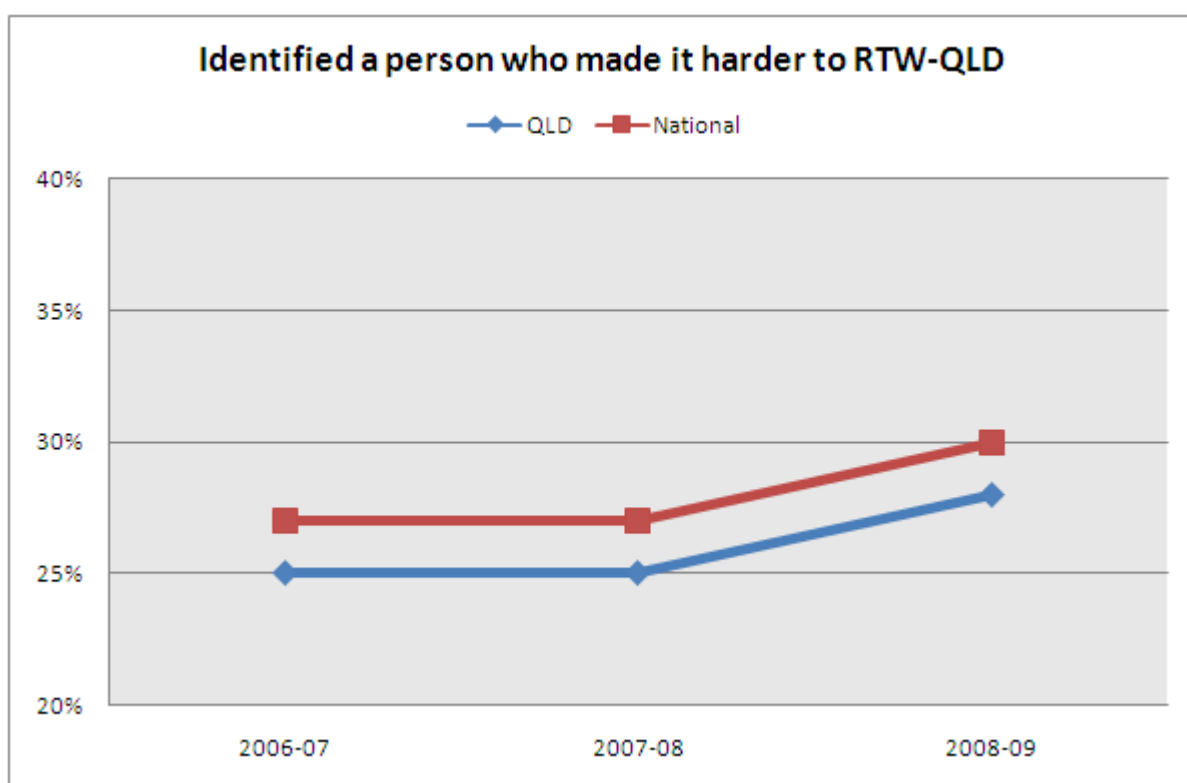


## 4.2.2 Who made it harder

The injured employee was asked to identify if one of a list of people made RTW harder. The proportion who identified at least one person is represented in the graph below.

In 2008-09, more than 1/4 (27%) of QLD workers were able to identify a person who made it harder to RTW, slightly lower than the national average of 30%. Both rates have increased slightly since 2007-08.

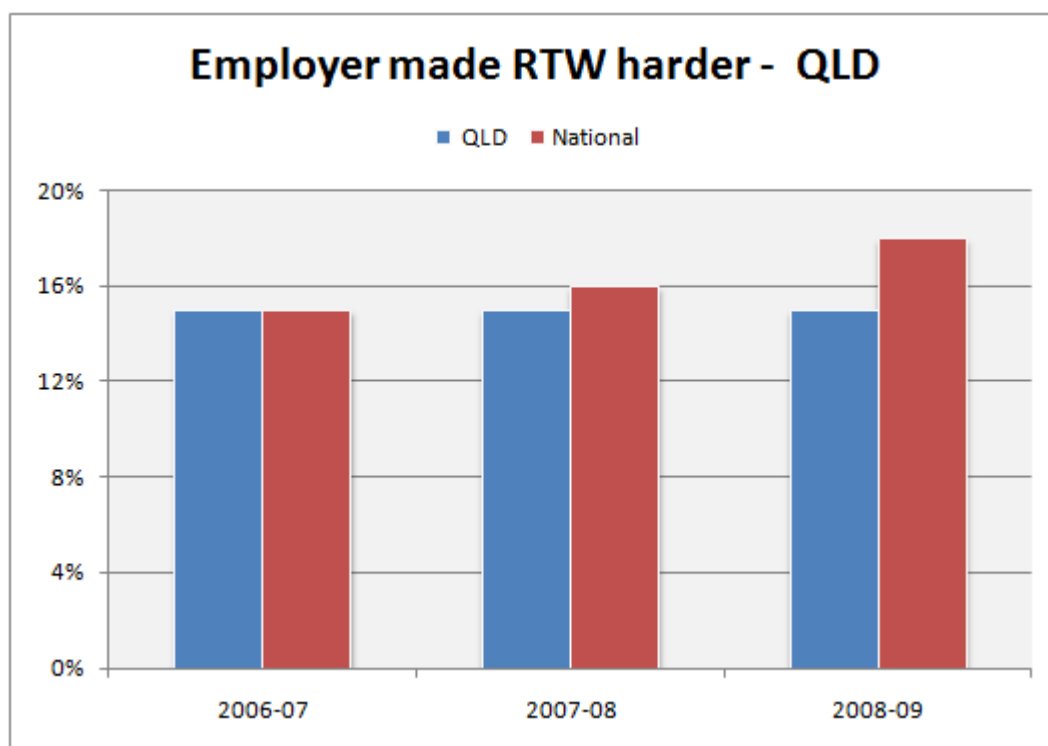
*Question: "Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work."*



### 4.2.2.1 Employer made RTW harder

Since this question was introduced, the proportion of QLD workers to indicate that their employer made RTW harder has remained static, at 15%, while the national rate had increased to 18% in 2008-09.

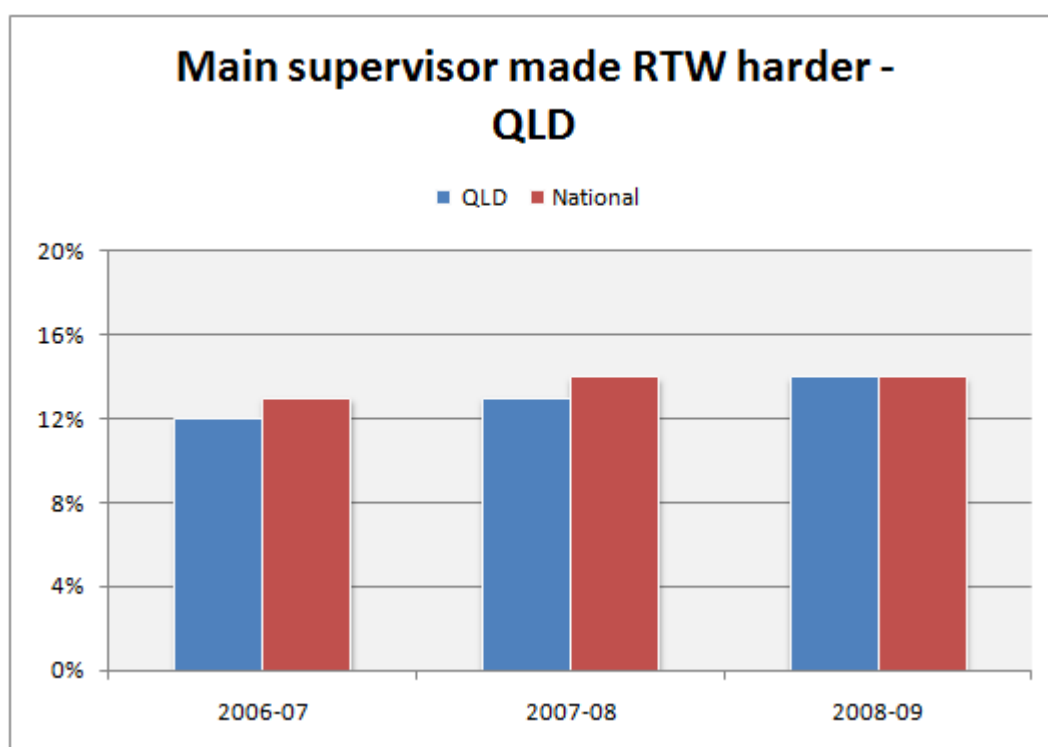
*"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.*



#### 4.2.2.2 Main supervisor made RTW harder

Until 2008-09, QLD workers were less slightly likely than their national counterparts to indicate that their main supervisor had made RTW harder. However, now both rates have increased to sit on 14%.

*"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.*

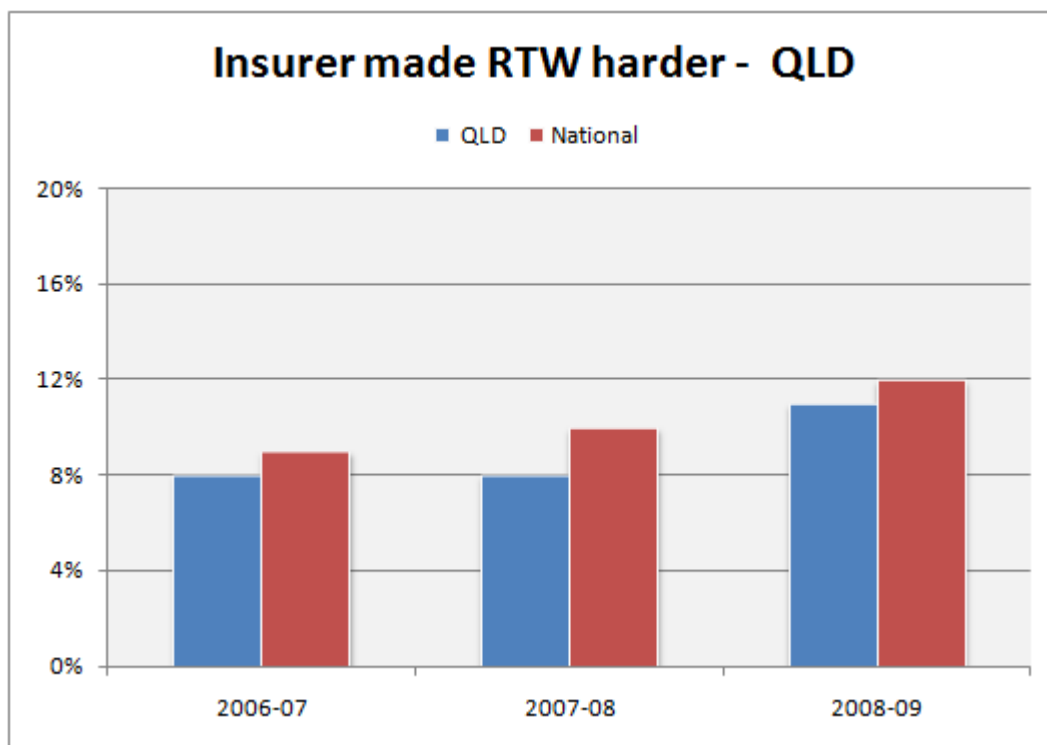




#### 4.2.2.3 Insurer made RTW harder

In 2008-09, 11% of injured QLD workers believed that the insurer made RTW harder, an increase on the previously static rate of 8%, but slightly lower than the national average of 12%.

*"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.*



### 4.3 Reasons for not working

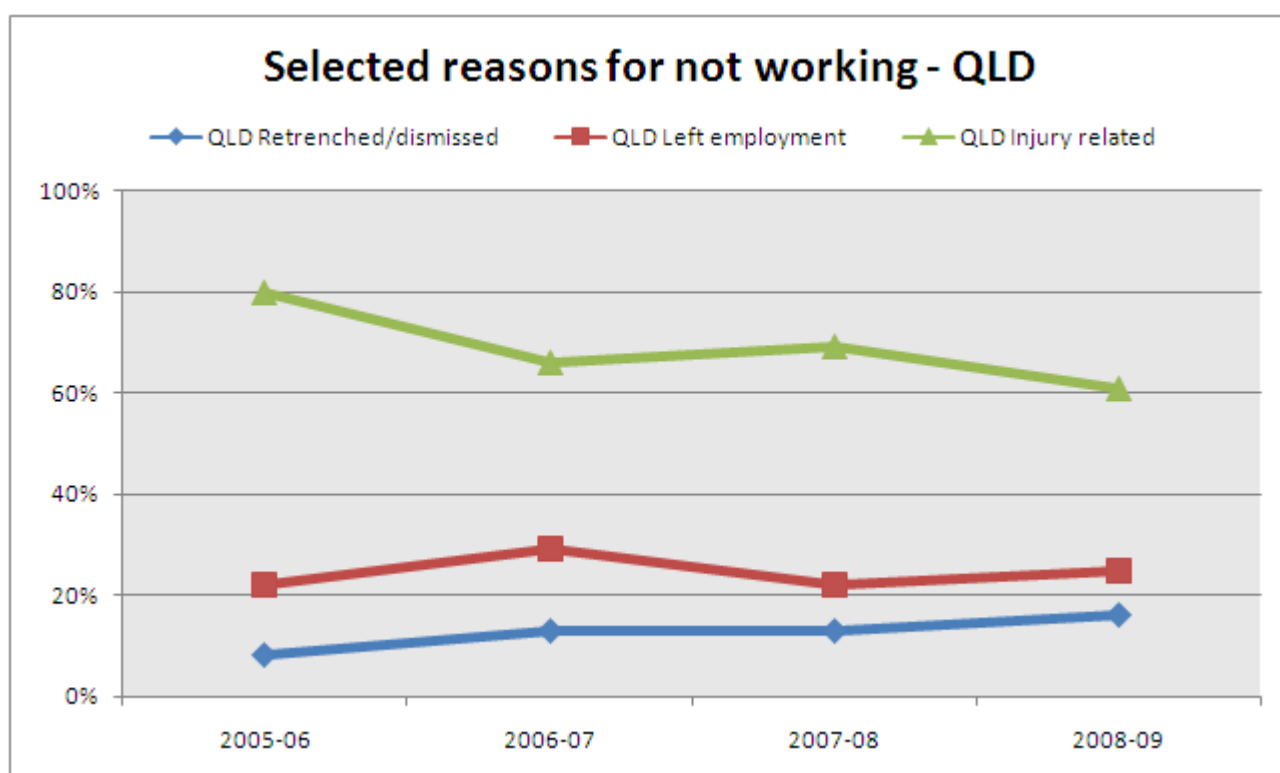
Reasons for not working have been summarised as three main types (Figure 22):

1. Injury related, including: still injured; new injury; old injury got worse or aggravated; psychological reasons; and can't work in that job due to type of injury.
2. Left employment, referring to those who indicated they had left the workforce on a permanent or temporary basis including: retired; resigned; studying; no work available/seasonal.
3. Retrenched/dismissed, including: retrenched; dismissed by employer; and employer closed down.

In 2008/09, fewer non-working injured QLD workers (60%) were not working for injury related reasons and more because they had either left employment, or been retrenched or dismissed. In 2005-06 the proportion of injured QLD workers not working for injury-related reasons was close to 80%.

Question: *What is the main reason you are not working now?*

Question: *Are there any other reasons you are not working now?*



### 4.4 Workplace culture

Injured workers were asked how much they agreed or disagreed with six statements about the workplace where they sustained their injury to gain a perspective of workplace culture.

These were converted into a scale from one to five, where one was “strongly disagree” and five was “strongly agree”. A score of three indicates “neither agree nor disagree”. The average score for all respondents is reported.

The attributes of the workplace that were rated from strongly disagree to strongly agree and assigned a numerical rating:

Work importance:

*“The work that you do at your workplace is very important to you”*

Work satisfaction:

*"You are very satisfied with the work you do"*

Valued at work:

*"People at work really value what you do"*

Management's help with RTW:

*"Generally, management at the place where you work will do what they can to help you get back to work"*

OH&S spending:

*"Your employer is prepared to spend the money and time required to make the workplace safe"*

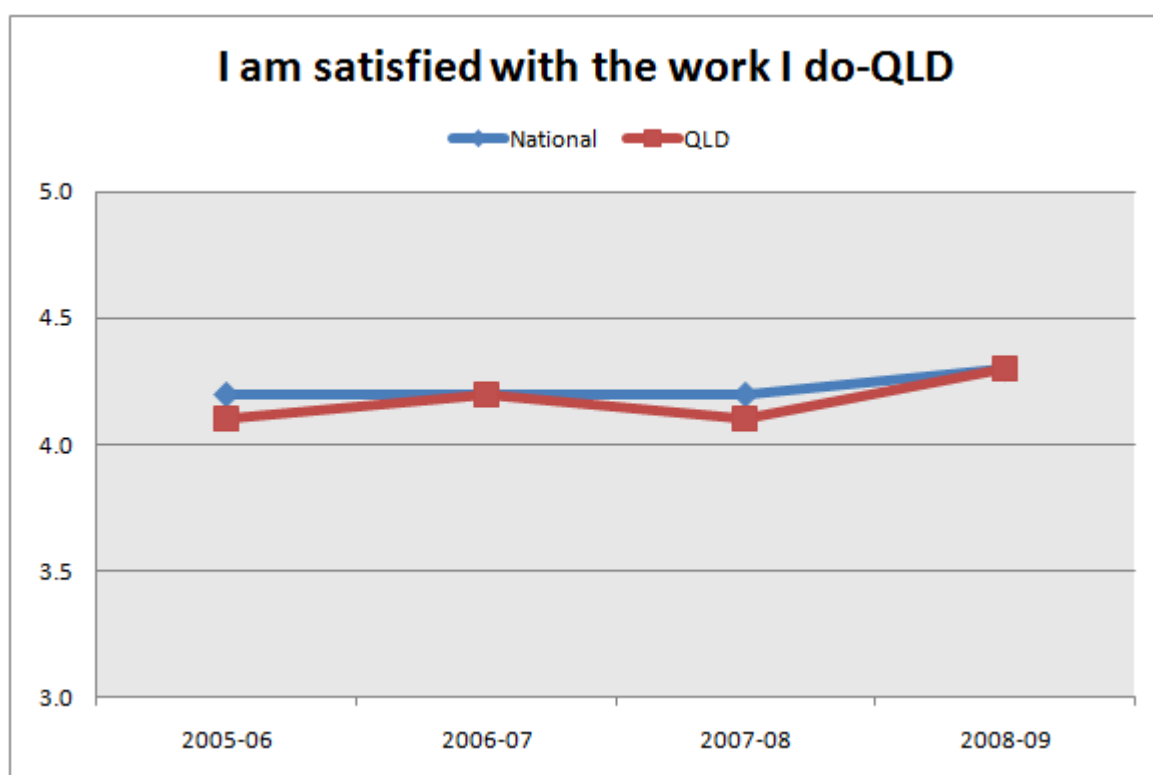
RTW policies and procedures:

*"Your employer has clear policies and procedures about returning injured workers to work"*

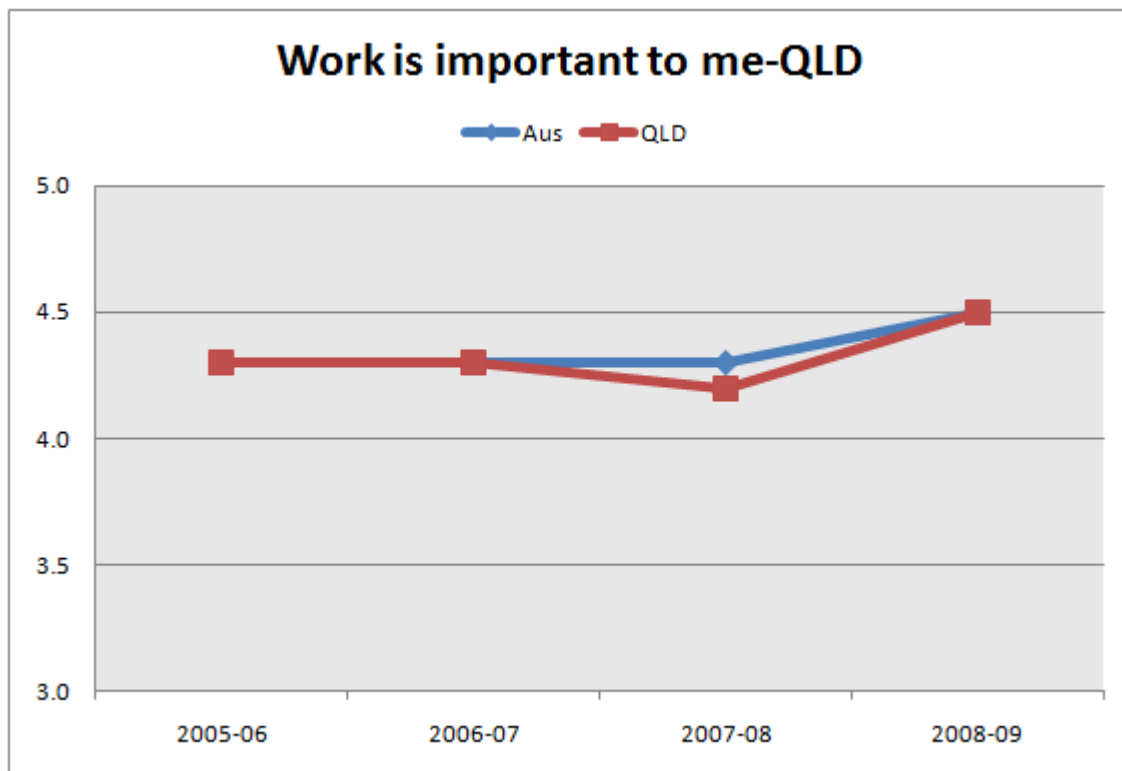
QLD workers were very close to the Australian average when it came to perceptions pertaining to workplace culture.

They placed a high rating on their own work satisfaction (4.3/5), and the importance of work to them (4.5/5). They gave a lower rating on the extent to which they were valued at work (4.0), perceived management to help with RTW (3.7) and spend on safety and RTW (3.6).

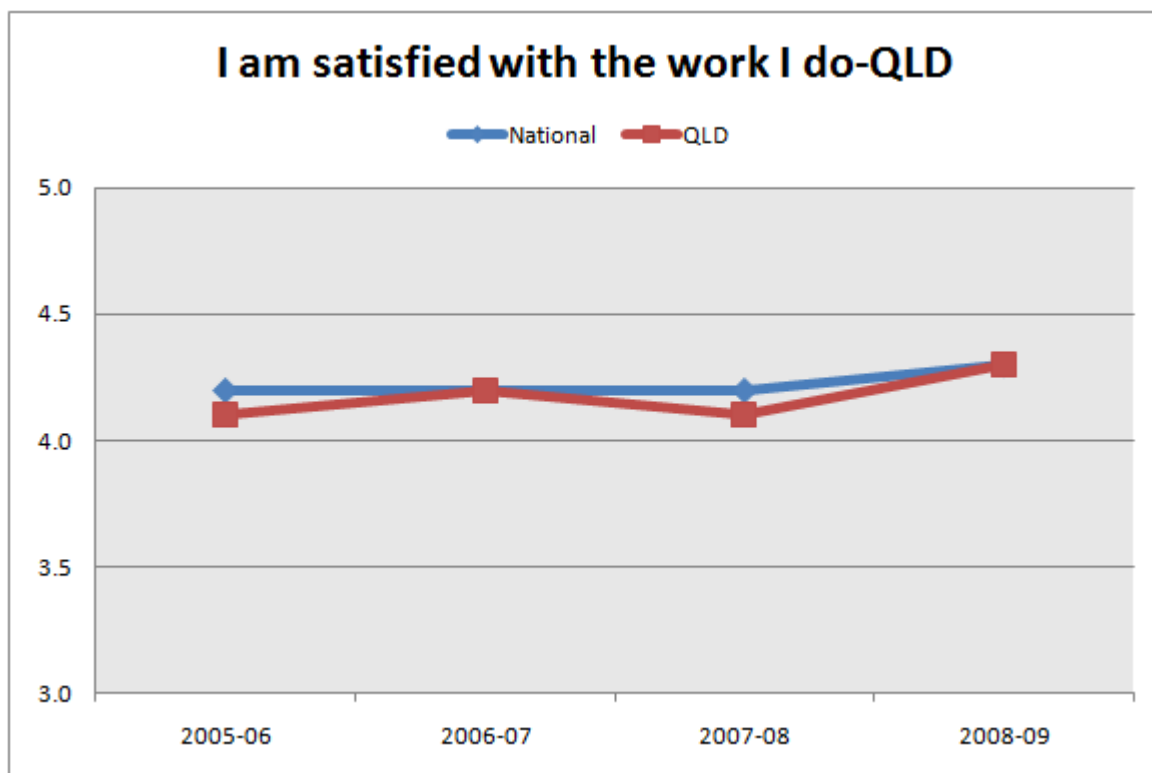
#### 4.4.1 Work satisfaction



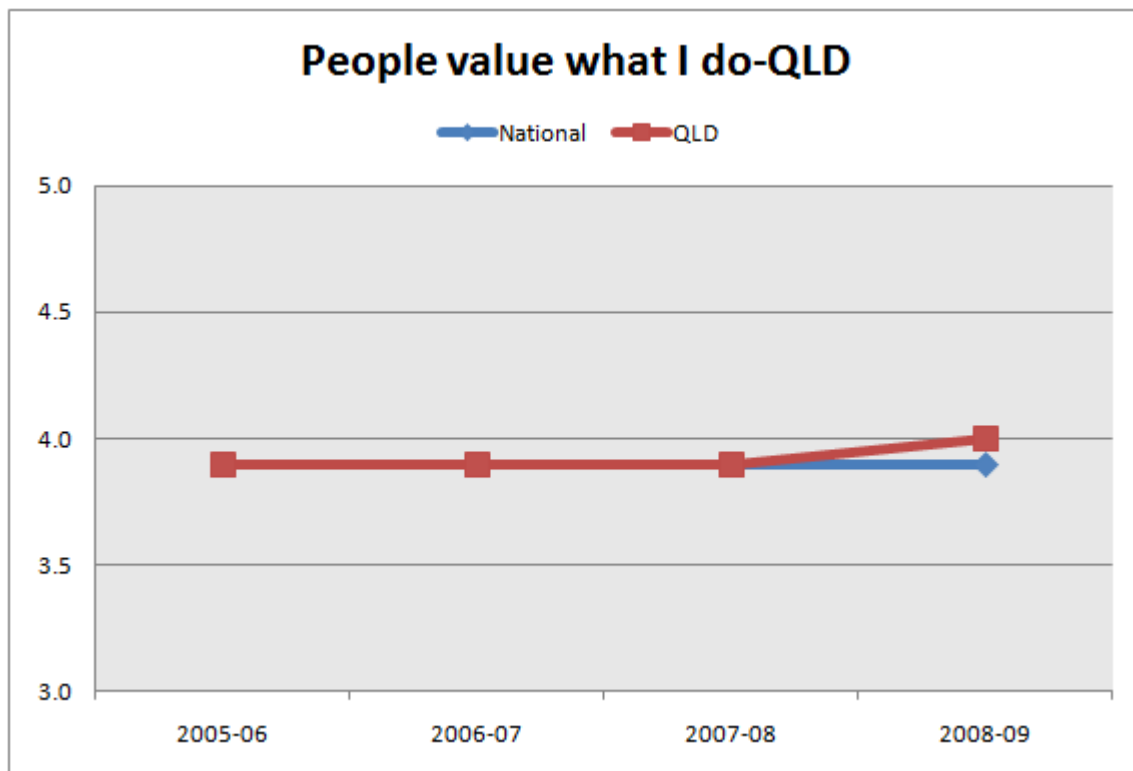
#### 4.4.2 Work importance



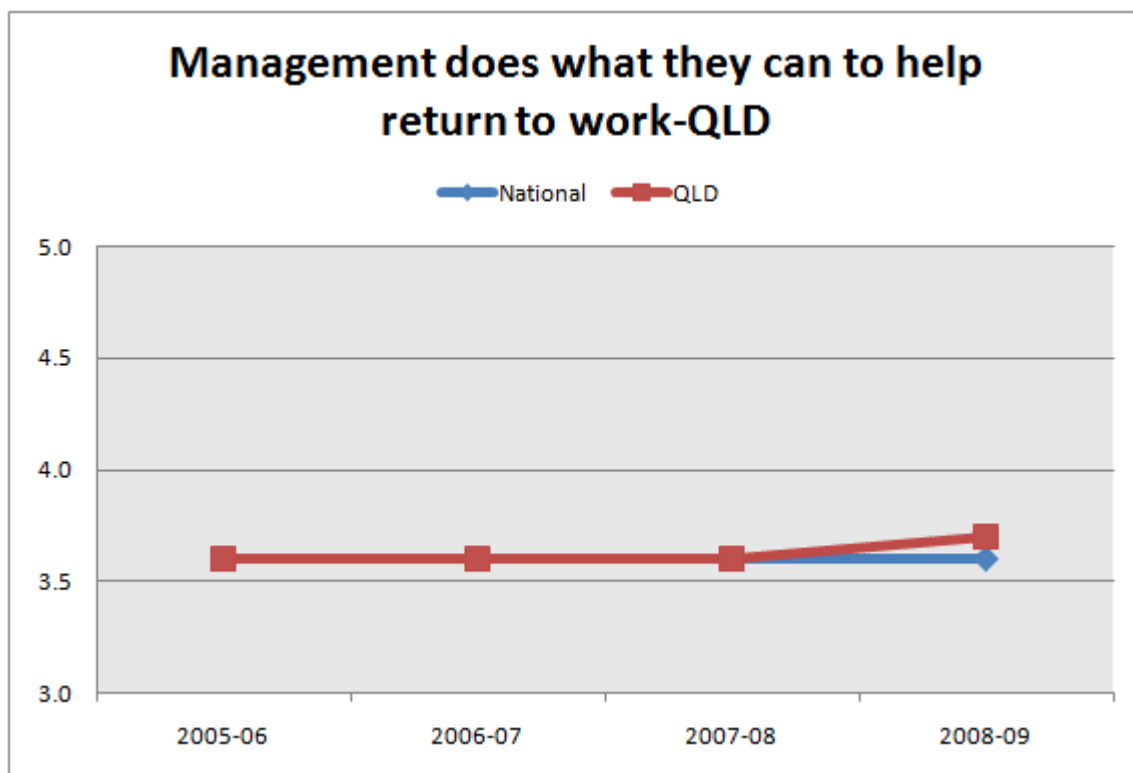
#### 4.4.3 Work satisfaction



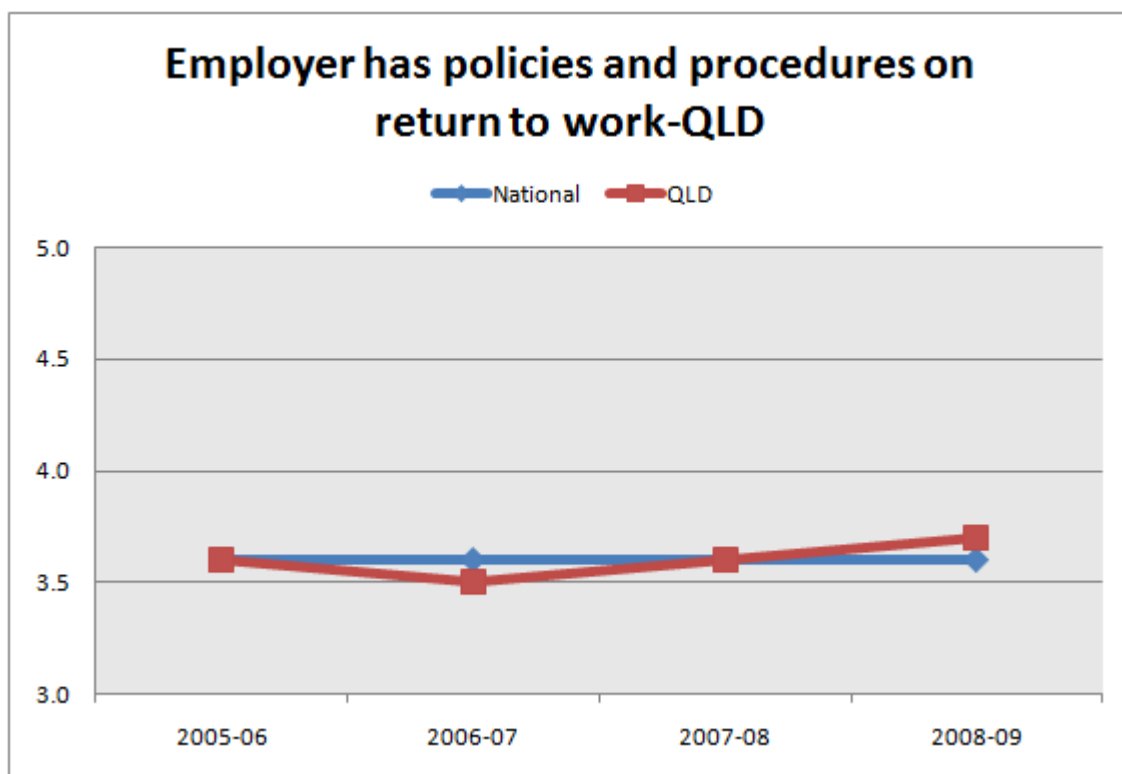
#### 4.4.4 Valued at work



#### 4.4.5 Management help RTW



#### 4.4.6 Clear policies



#### 4.4.7 OH&S spending

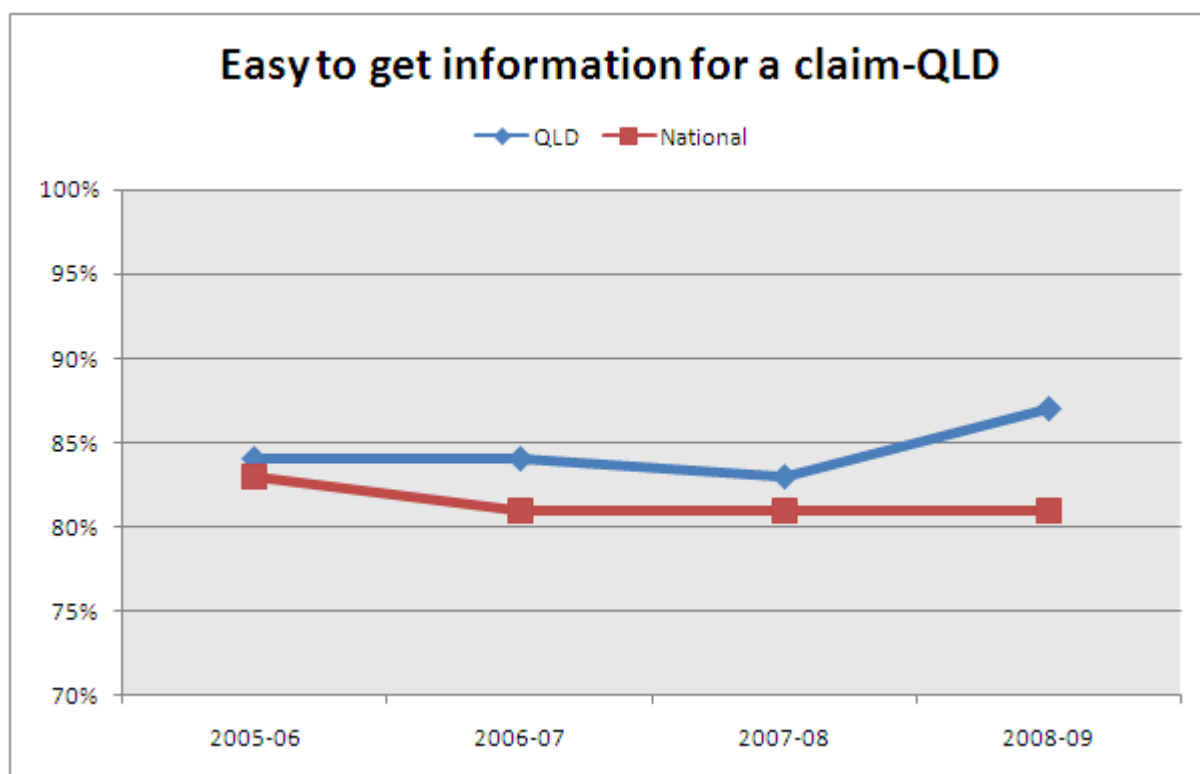


## 4.5 Making a claim

### 4.5.1 Information needed for putting in a claim

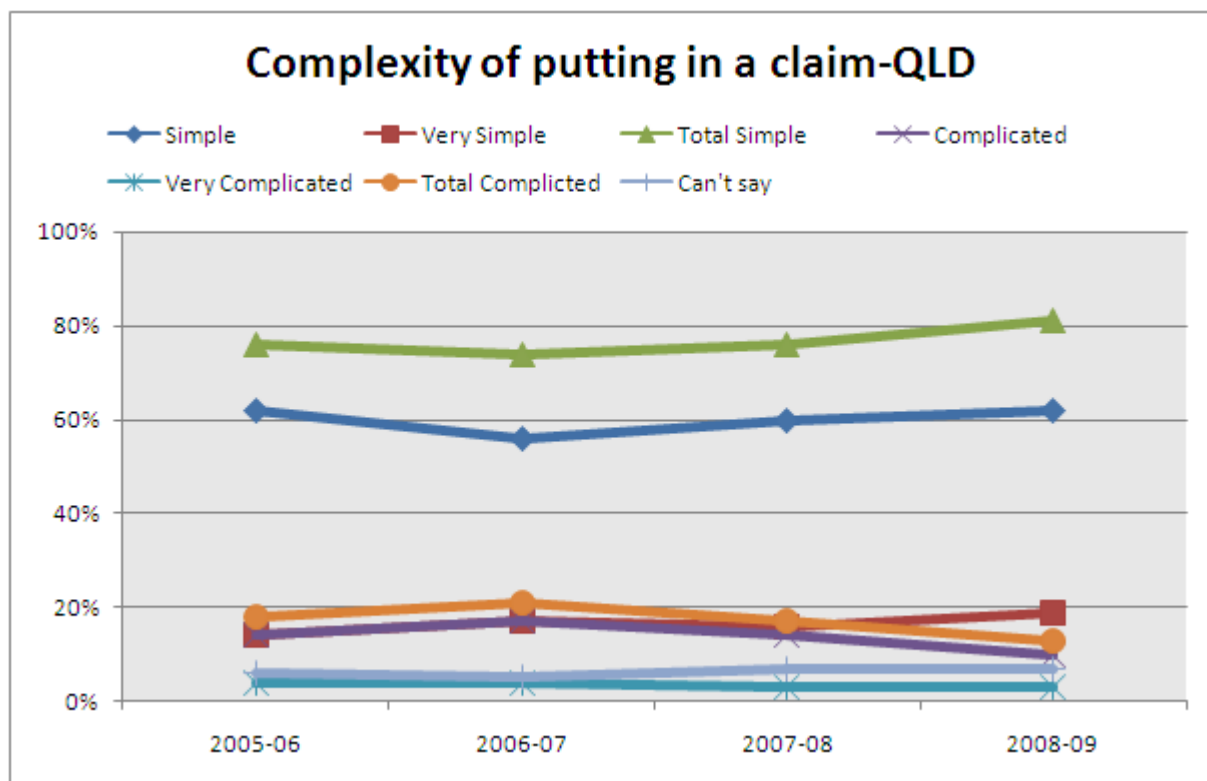
In 2008-09 87% of injured QLD workers found it easy to get the information necessary to place a claim, widening the gap between the QLD rate and the national rate, which has been 81% since 2006-07.

*Question: When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?*



#### 4.5.2 Complexity of putting in a claim-gtr

Since 2005-06 the proportion of QLD workers who find it simple and very simple to place a claim has risen slightly to just over 80% in 2008-09. The corresponding period has seen a similar decrease in the proportion of workers who find the process complicated (from 20% in 2006-07 to around 15% in 2008/09), while the proportion who can't say has remained stable.





# Section

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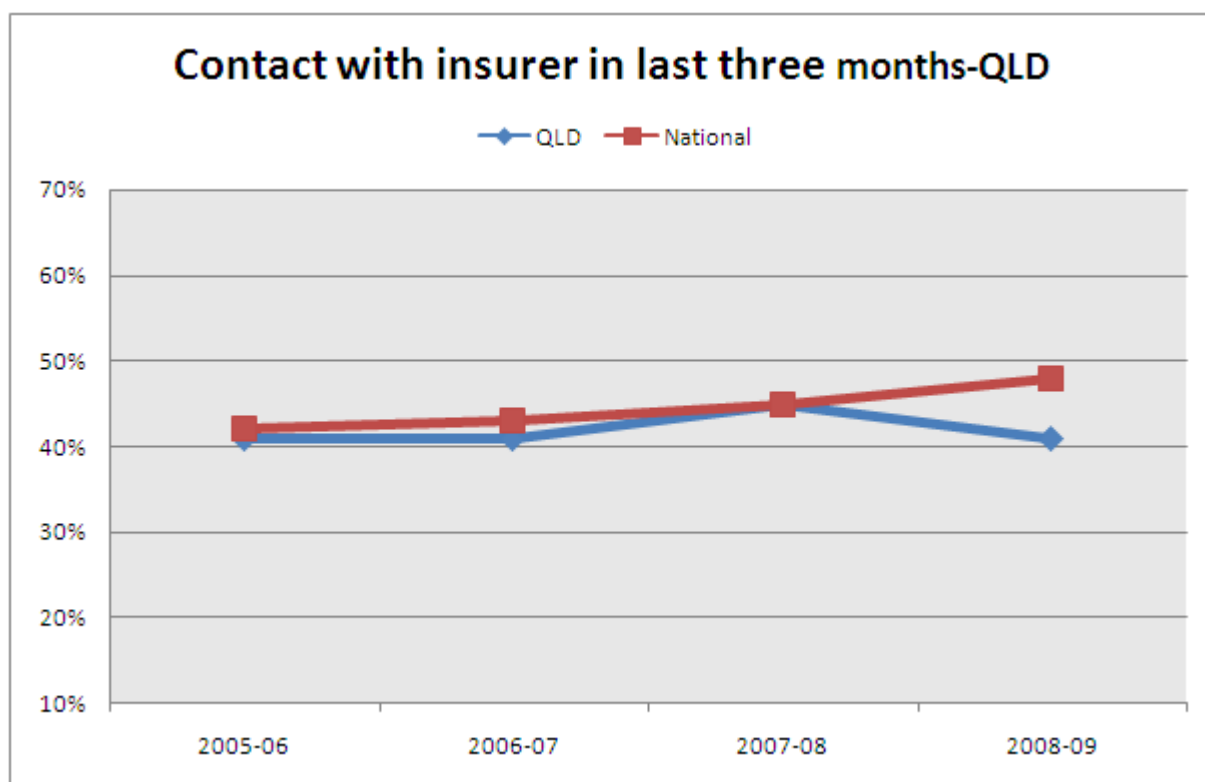
V

## 5 Rating of customer service by insurer/Scheme

### 5.1 Communication with insurer

In 2008-09, 41% of injured QLD workers had communicated with the insurer in the last three month period. This proportion is lower than the national average, which has risen from 42% in 2005-06 to 48% in 2008-09.

*Question: Have you had any contact with <jurisdiction insurer> in the last three months?*



## 5.2 Rating of insurer type services

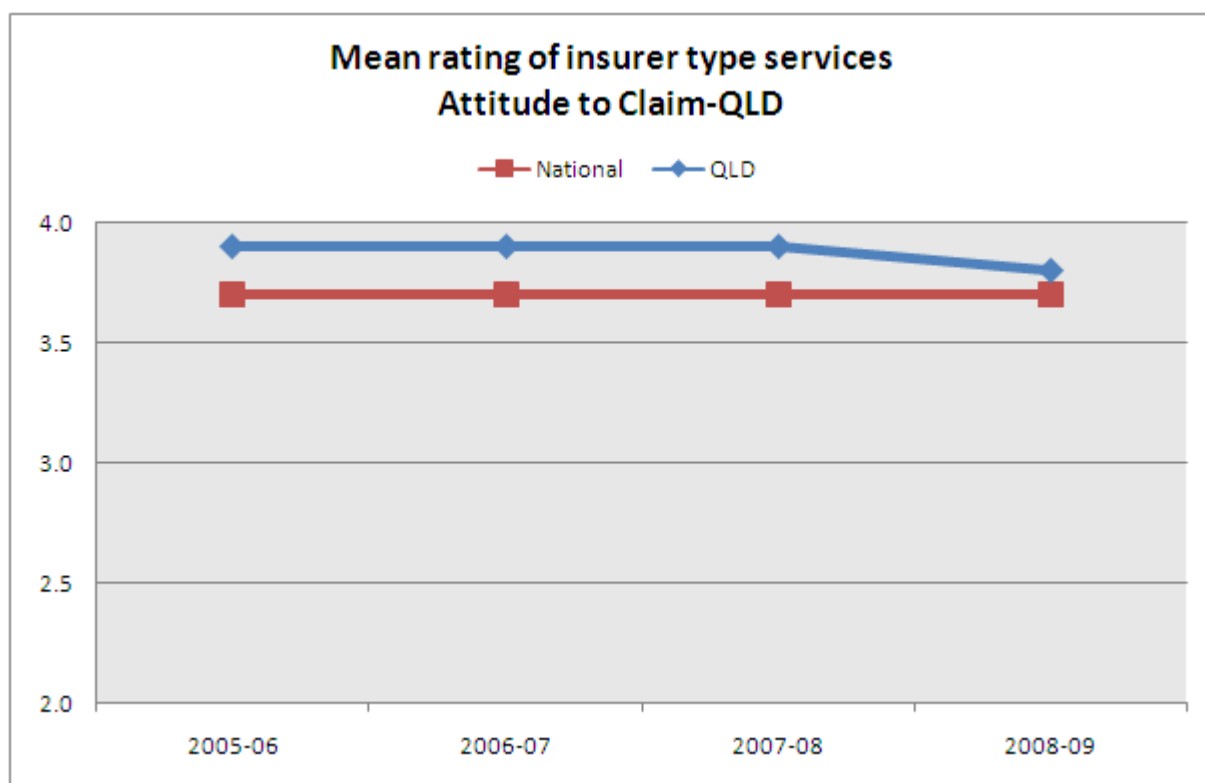
Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was "excellent". The insurers were rated on:

- Attitude of the insurer to claim;
- The way in which the insurer responded to enquiries;
- Providing accurate information;
- Helpfulness;
- Understanding the worker's situation;
- Communicating with worker;
- Giving advice about claim; and
- Giving advice about rights.

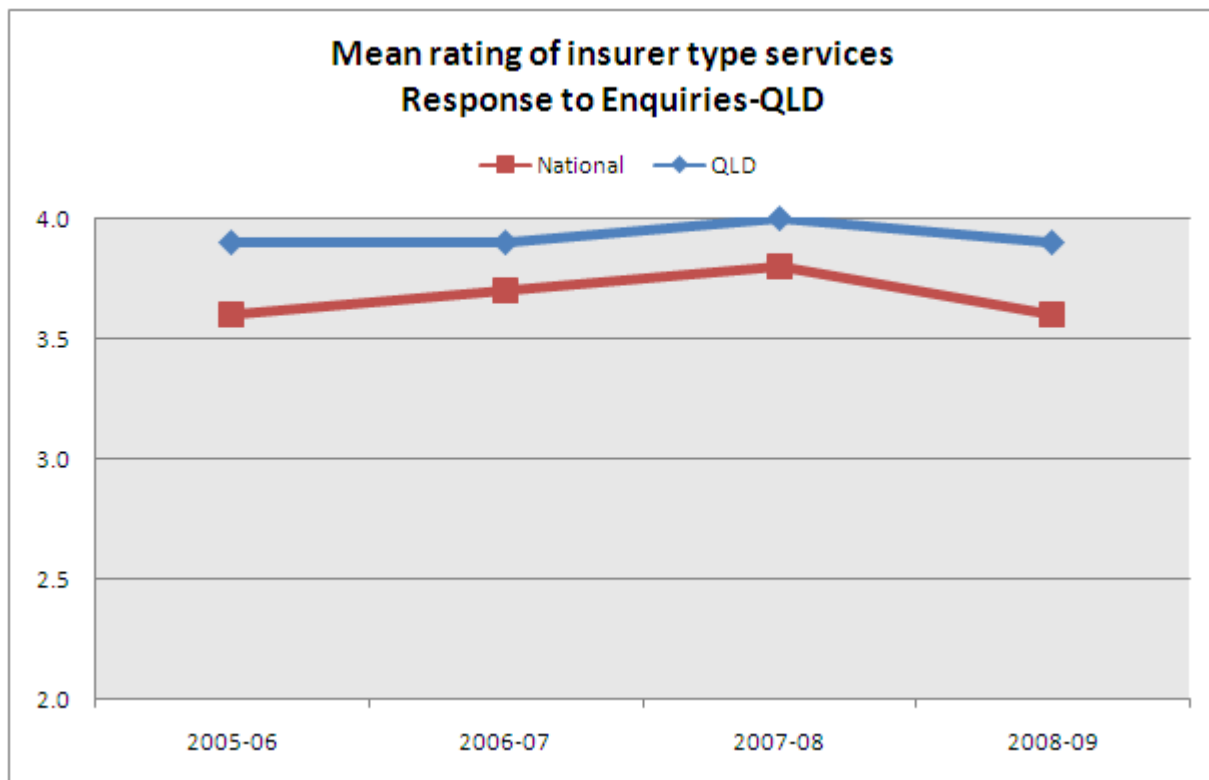
On all insurer performance measures with the exception of 'advice about rights', QLD workers rated their insurer slightly higher than the national average. Overall, QLD workers gave the insurer an average rating of 3.8/5, compared to 3.6/5 nationally.

*Question: Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.*

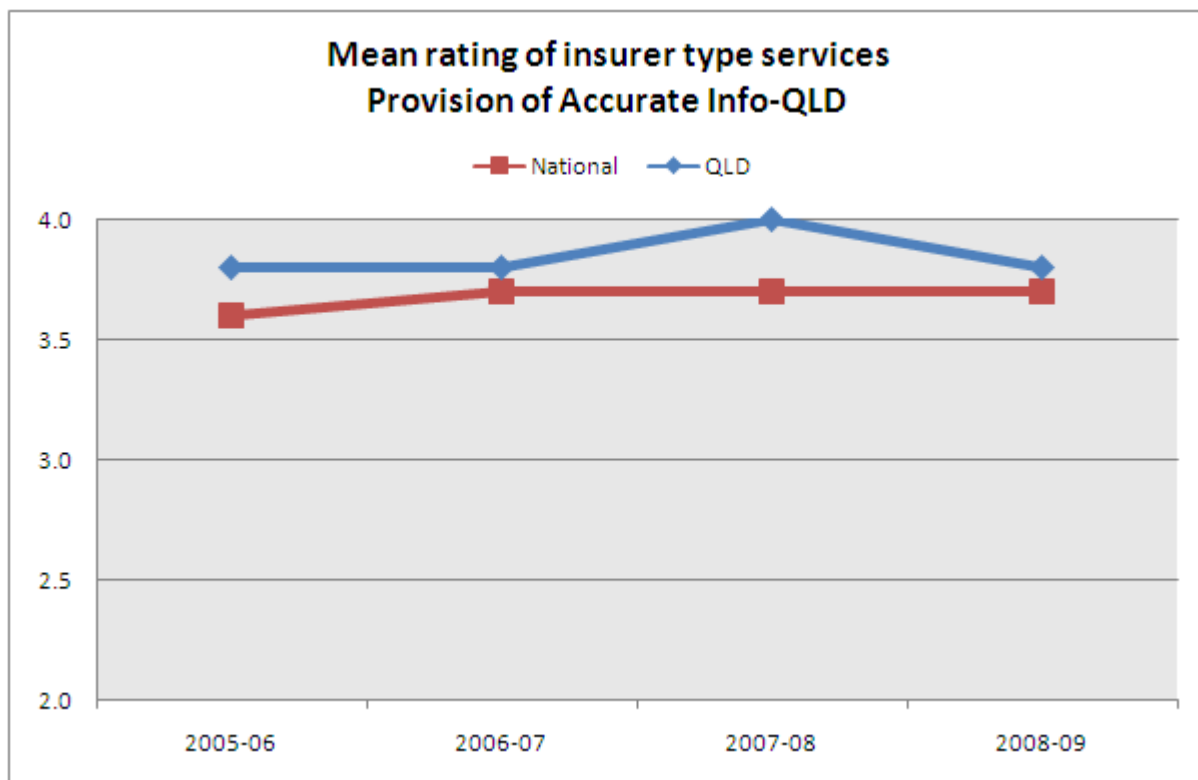
### 5.2.1 Attitude to claim



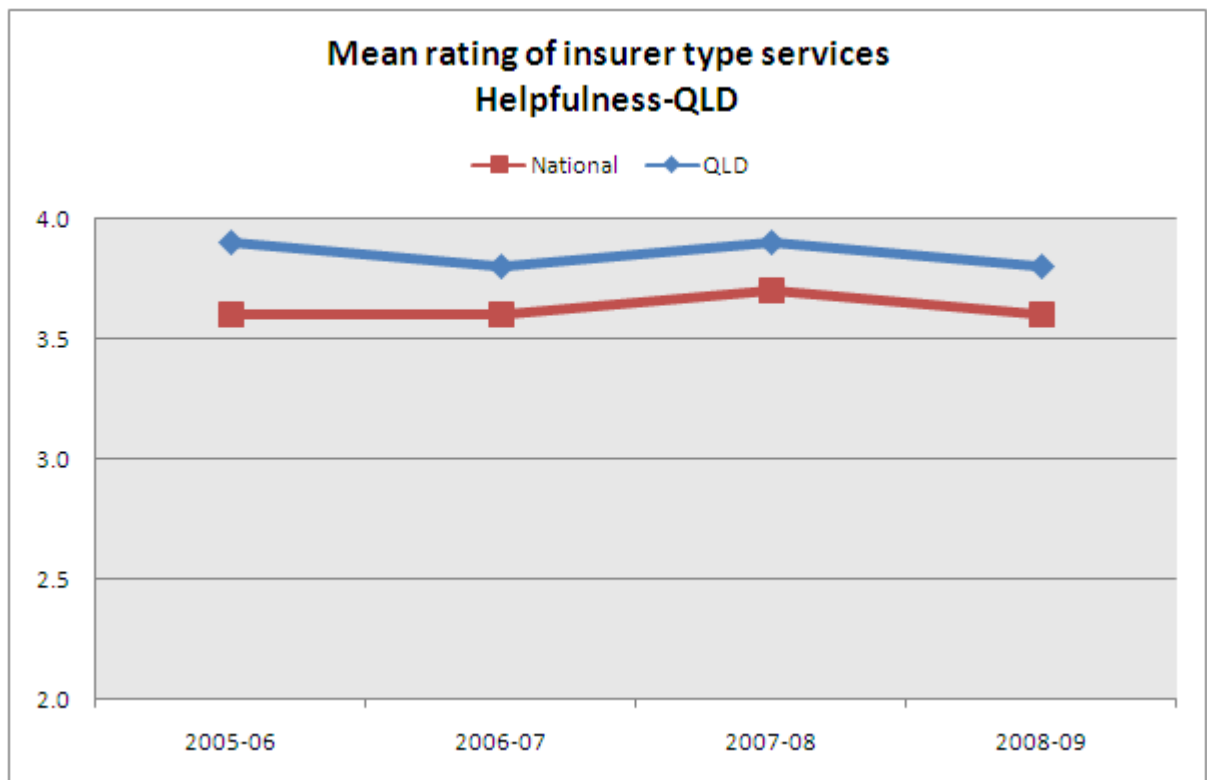
## 5.2.2 Response to enquiries



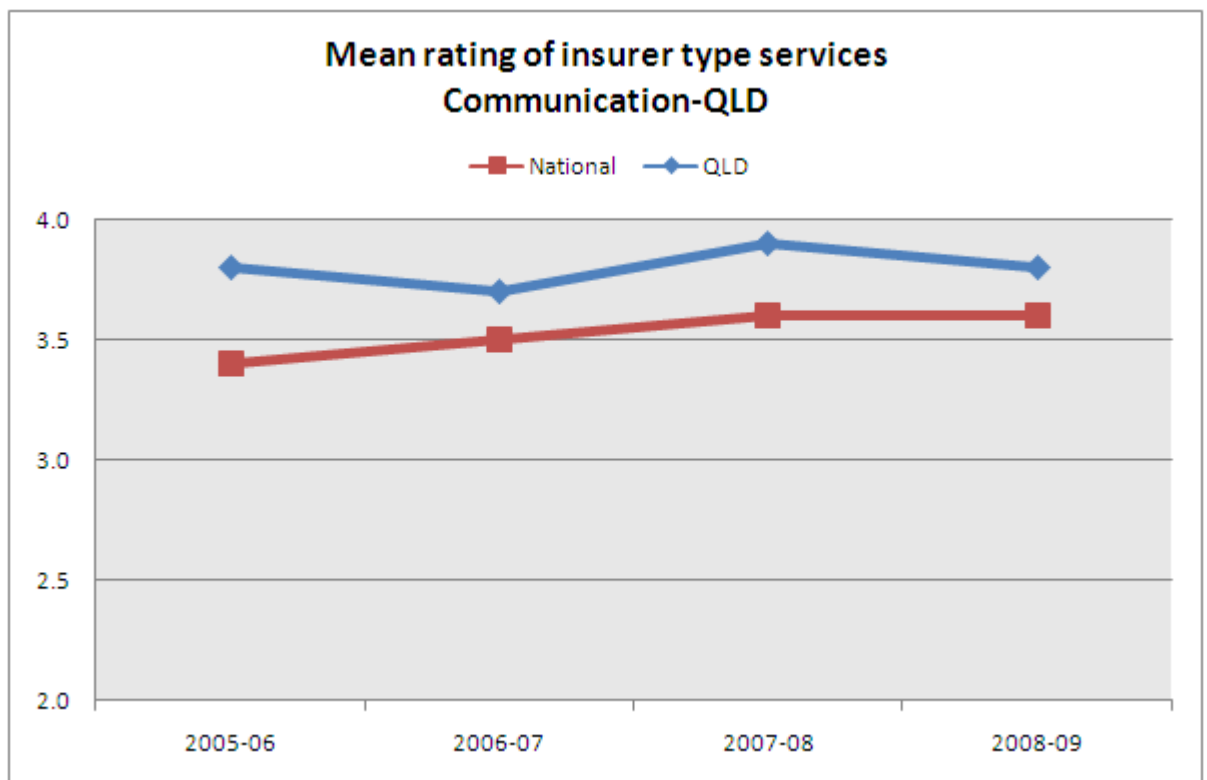
## 5.2.3 Provision of accurate info



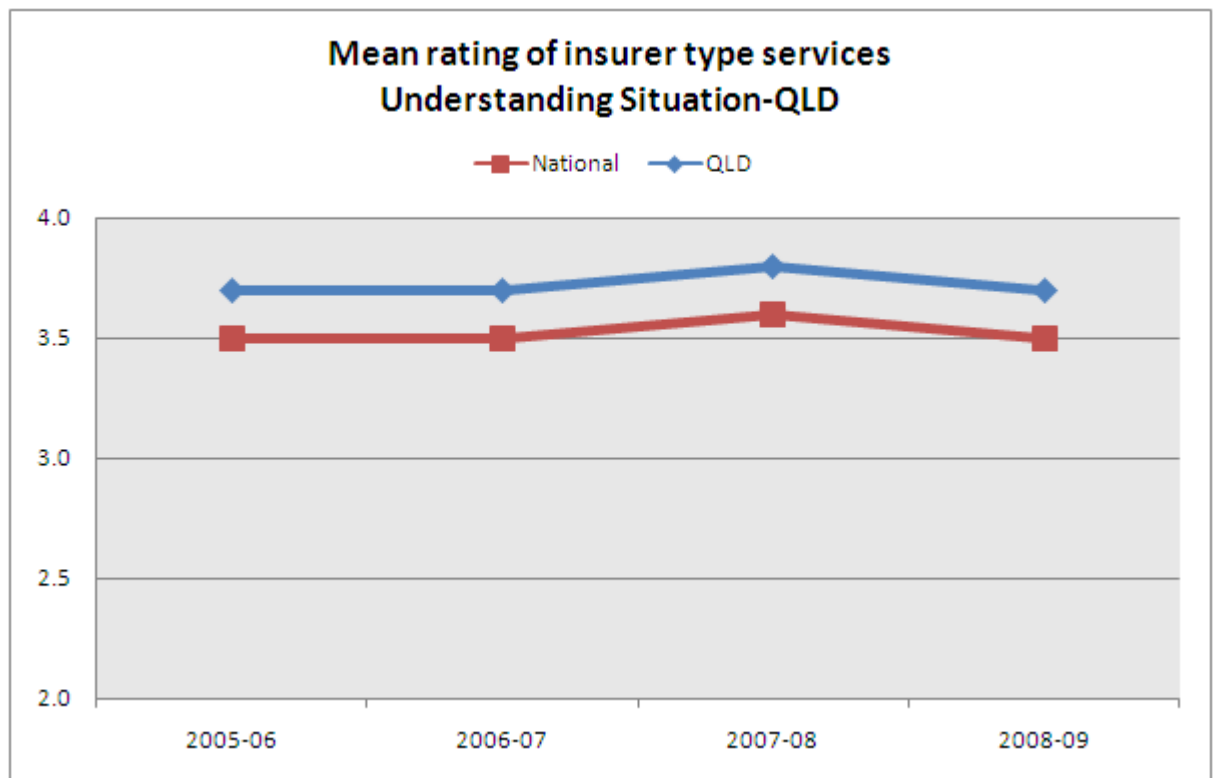
#### 5.2.4 Helpfulness



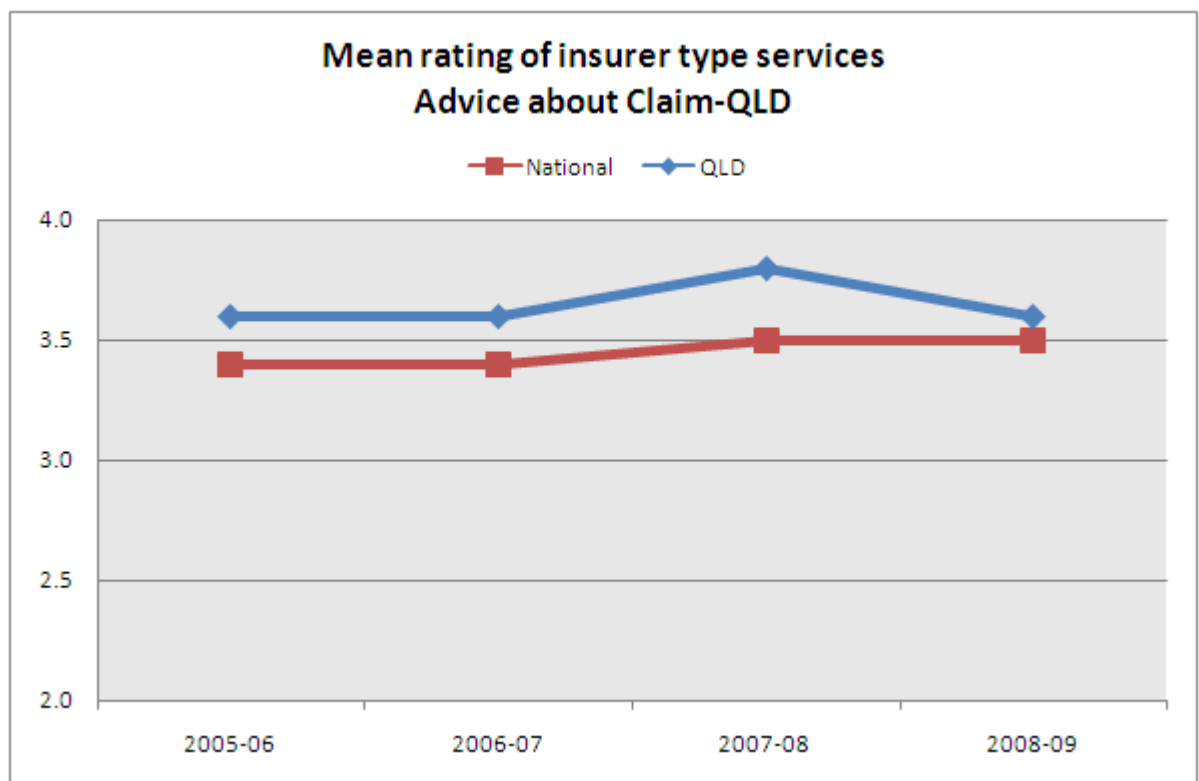
#### 5.2.5 Communication



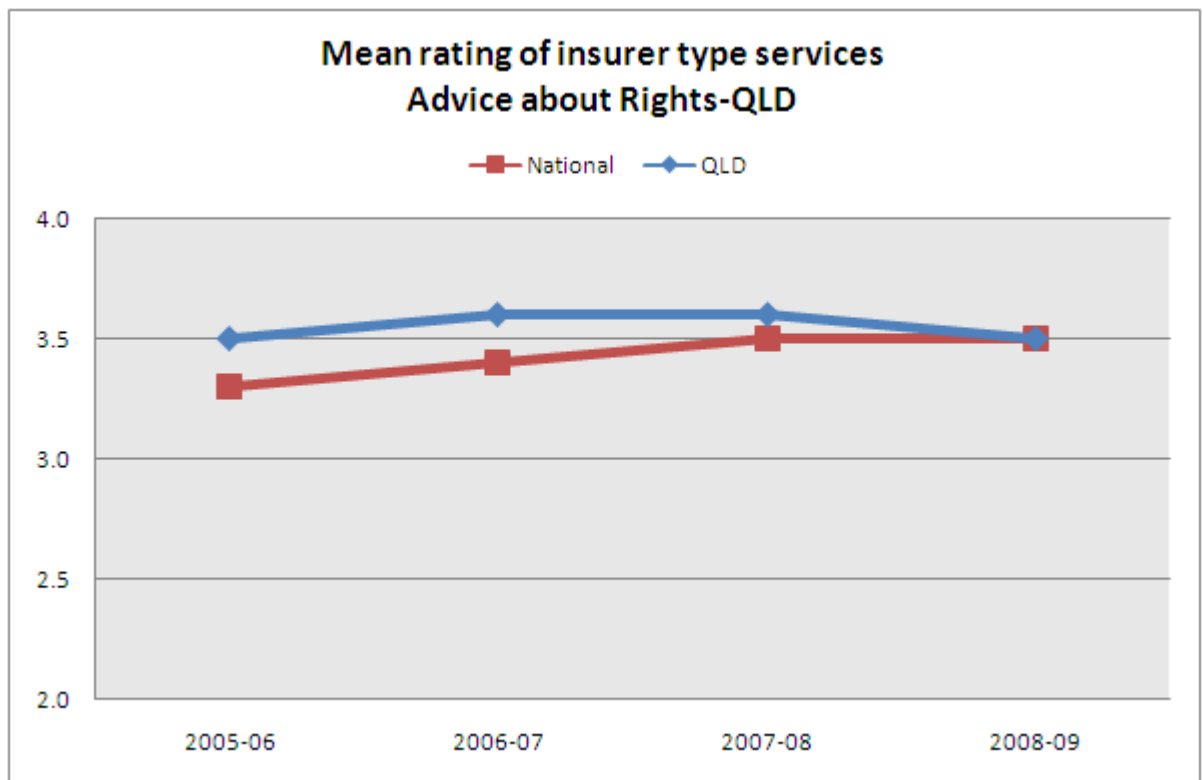
### 5.2.6 Understanding situation



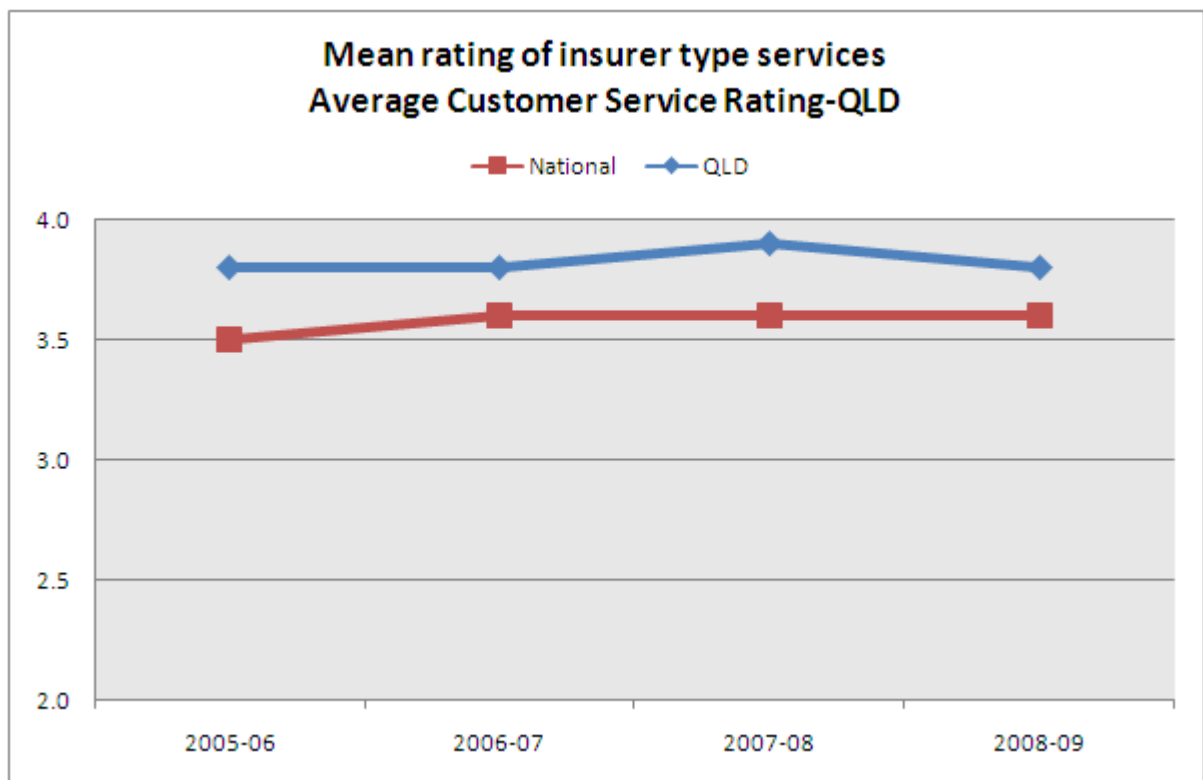
### 5.2.7 Advice about claim



### 5.2.8 Advice about rights

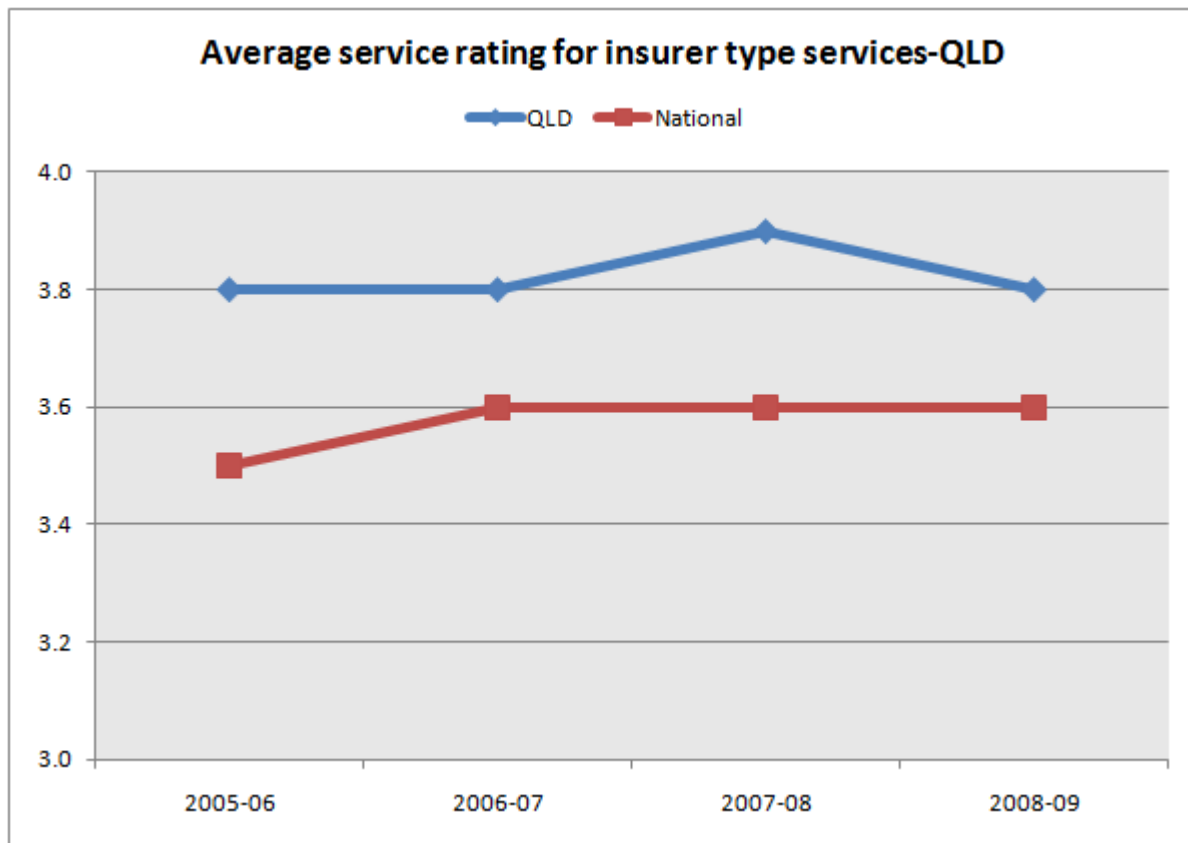


### 5.2.9 Average customer service rating



### 5.3 Rating of overall customer service

A customer service rating has been derived for insurers based on the average of the eight aspects relating to the way in which the insurer handled the injured worker's claim.





# Section

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VI

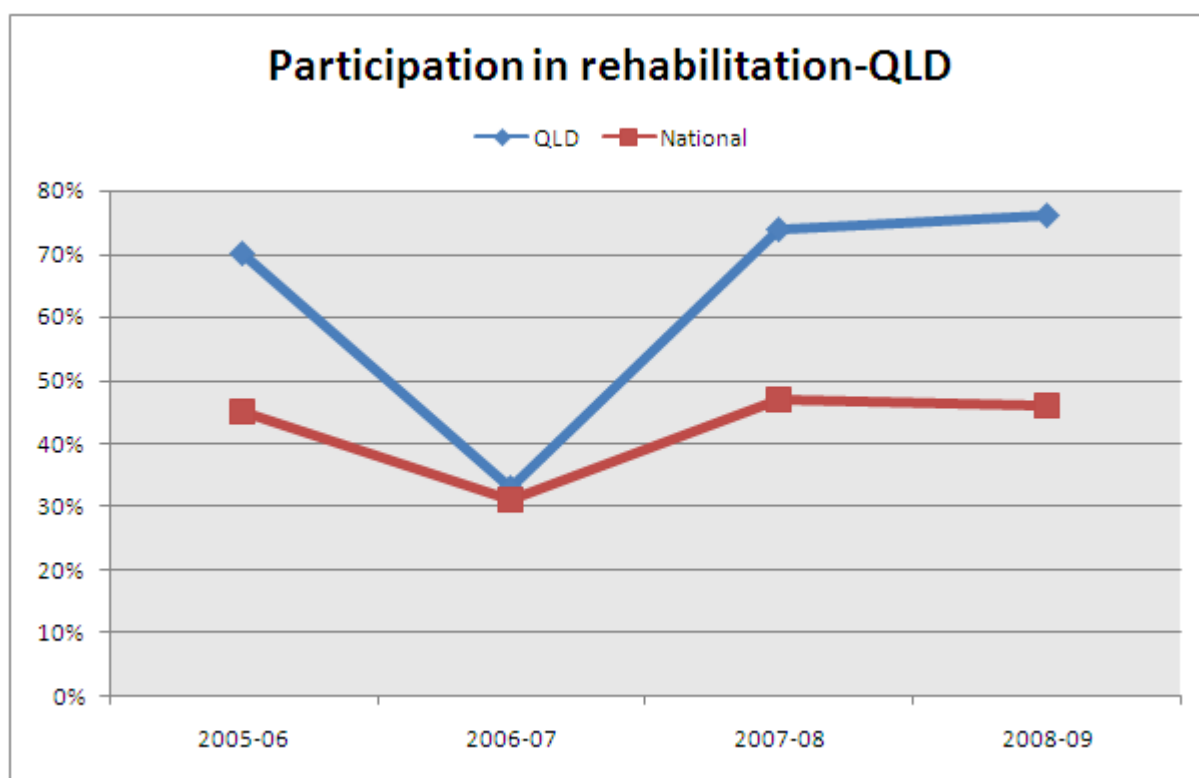
## 6 Rehabilitation services

Provision of an external rehabilitation provider and services was identified through the jurisdiction, by identifying relevant costs. Rehabilitation costs may be incurred directly by the employer and not included in these data

### 6.1 Rehabilitation participation

Participation in rehabilitation was measured by *some* rehabilitation expenditure being recorded as part of the claim cost.

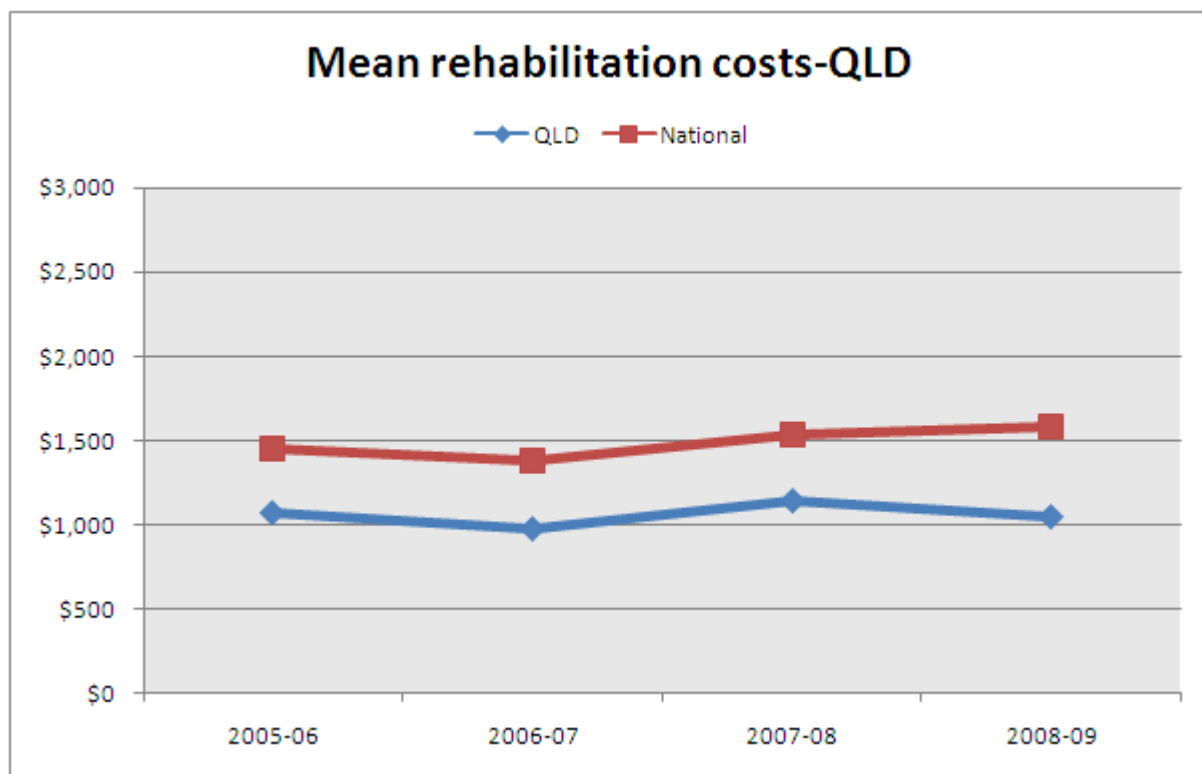
QLD workers were much more likely than their national counterparts to participate in rehabilitation, with a participation rate of nearly 80% in 2008-09, compared to the Australian rate of less than 50%. This difference is typical of the last four years, with the exception of 2006-07 when the rate of rehabilitation participation in QLD dropped to around 35%, in line with the national average.



### 6.2 Rehabilitation costs

The costs of rehabilitation were provided by the jurisdiction.

Over the last four years the cost of rehabilitation for QLD workers has been approximately \$500 below the national average. In 2008-09 an average of just over \$1000 was spent on worker rehabilitation in QLD.



# Section

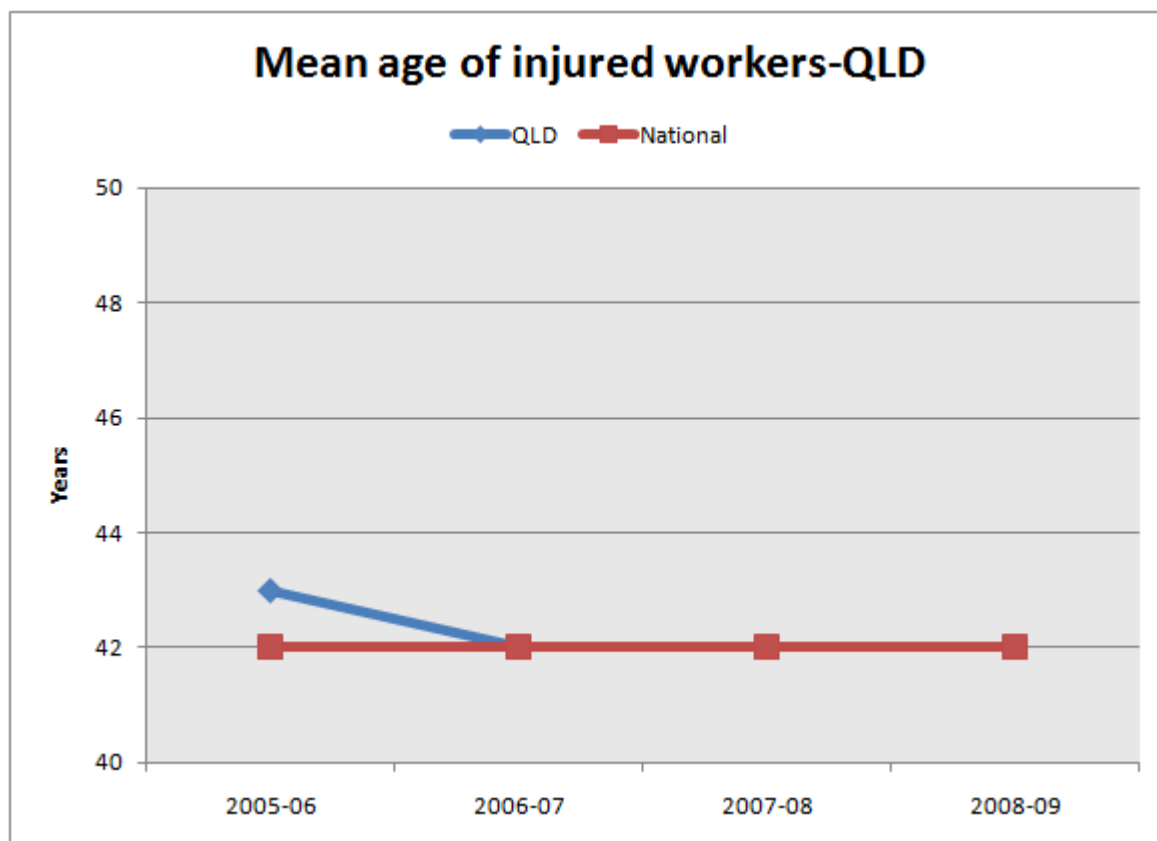
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VII

## 7 Demographics

### 7.1 Age

Since 2006-07 (when it dropped from 43 years) the average age of injured workers in QLD has been in line with the national average of 42.

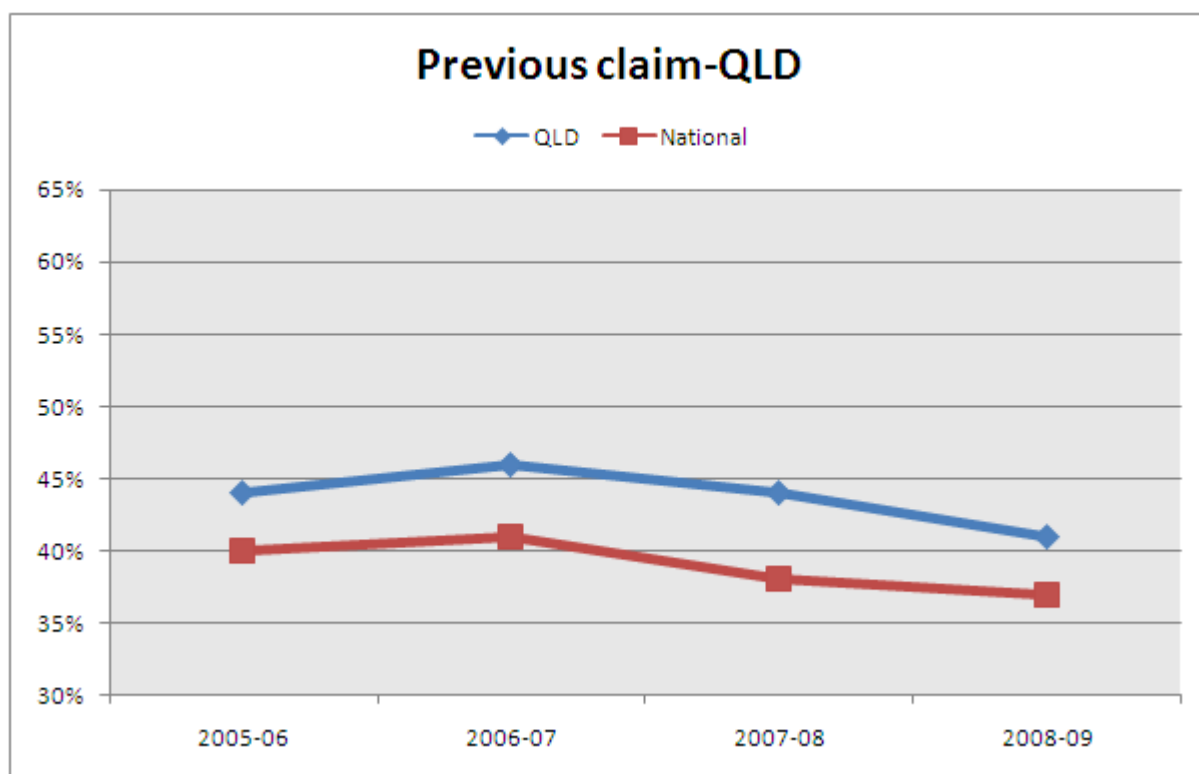


## 7.2 Previous claim experience

### 7.2.1 Previous claim

QLD workers are more likely to have a previous workers' compensation claim than the Australian average, with the rates sitting on 41% and 37% respectively in 2008-09. Both rates have fallen since 2006/07, when the QLD rate was 46%.

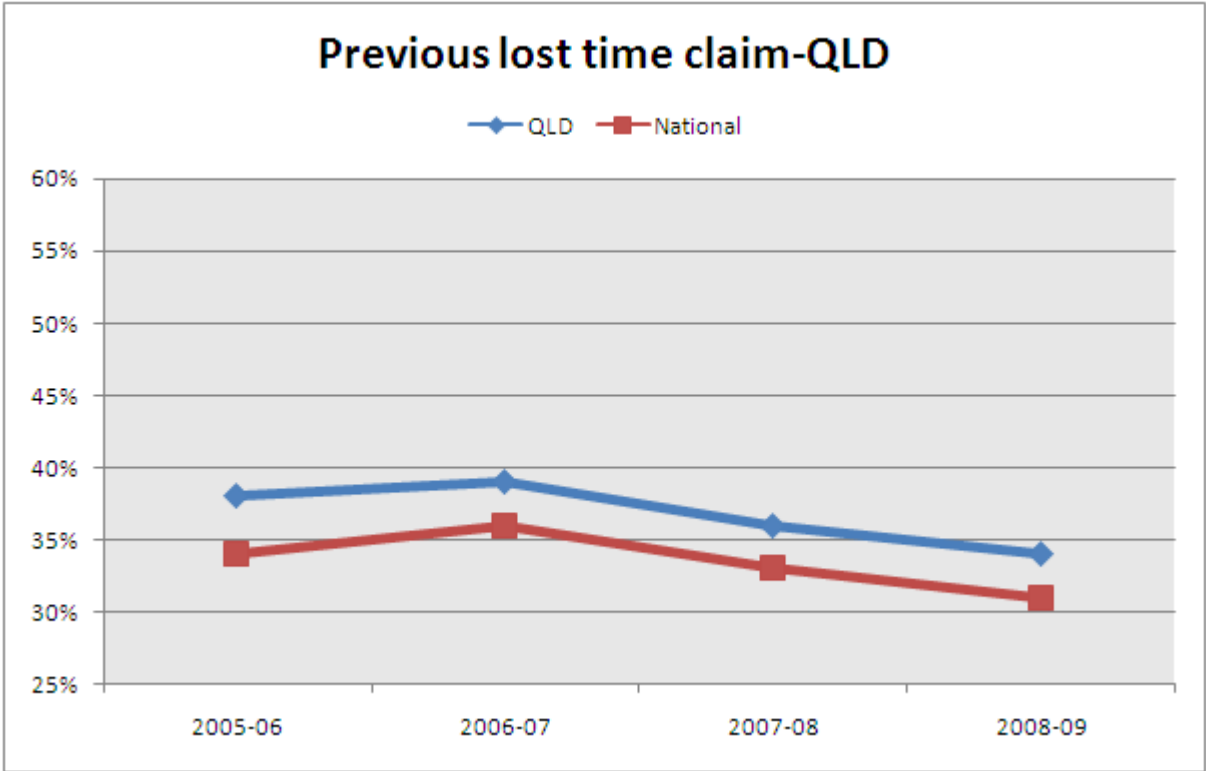
*Question: Have you had any other workers' compensation claim BEFORE this claim?*



### 7.2.2 Previous lost time claims

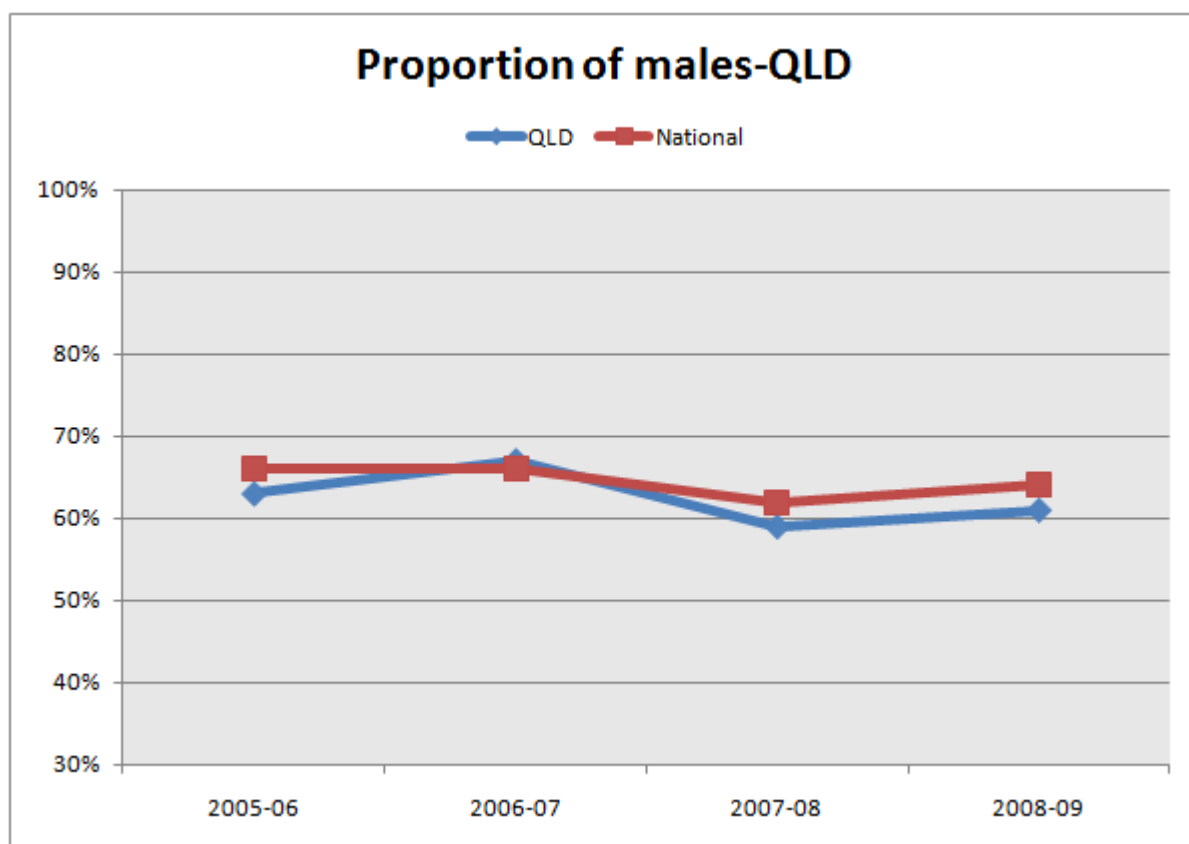
In 2008-09 nearly 35% of QLD workers with a previous claim had time off work because of that earlier claim, above the Australian average of 31%. This proportion has been dropping, both nationally and within QLD, since 2006-07.

*Question: Did you have any time off work because of those earlier claims?*



### 7.3 Gender

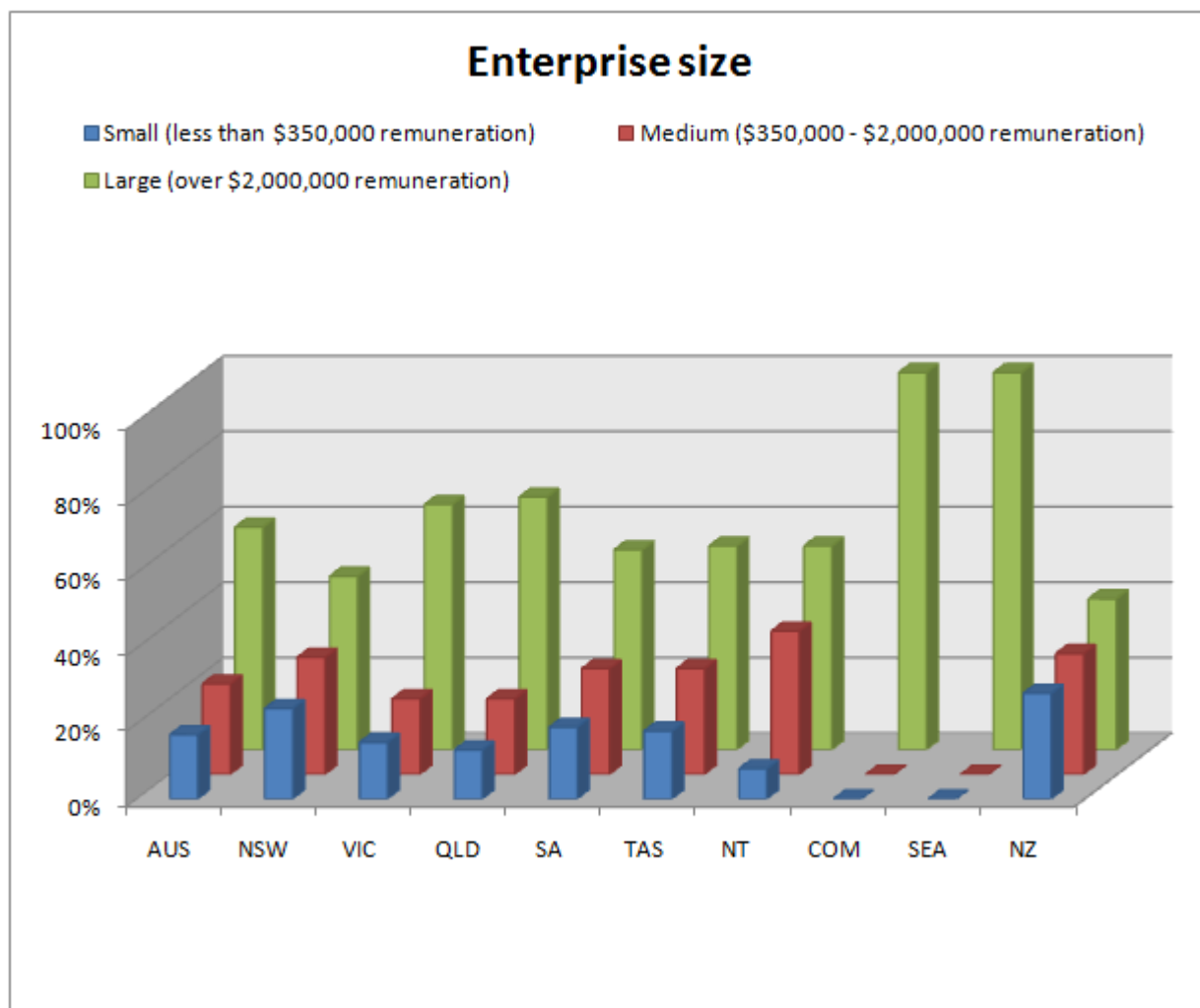
Just over 60% of QLD injured workers are male, slightly below the national average.



### 7.4 Enterprise size

More than 80% of QLD workplaces are large employers, defined as payroll over \$2 mill, higher than the national average, with corresponding reductions in both the small (less than \$350 000 remuneration) and medium (\$350 000 - \$2 mill) categories.





This second graph shows 30% of workplaces have payrolls of over \$20 mill.

