

# Return to Work Trends in South Australia 2005-06 to 2008-09



**Return to Work *Matters***  
*The power of partnerships*

[www.rtwmatters.org](http://www.rtwmatters.org)

Produced by  
the RTWMatters team  
to assist employers  
improve workplace  
systems  
and practices

2009

# Return to Work Trends in South Australia 2005-06 to 2008-09

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# Return to Work Trends in South Australia 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.*

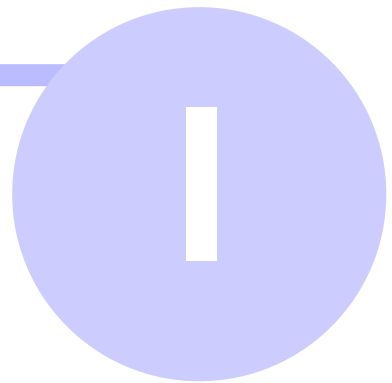
*The material is freely available to members of [RTWMatters.org](http://RTWMatters.org)*

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# Section



## Executive Summary

# 1 Executive Summary

## Return to work results

South Australia (SA) has dramatically improved its return to work rate since 2007. Rates have moved up and are now close to the national average.

Over the last 12 months the return to work rate increased sharply, from 75 to 82%. Durable return to work also increased significantly, from 64 to 71%.

The length of durable return to work rates (the time back at work for people at work when interviewed) for SA workers is around 14 days shorter than the national average. This means return to work is still occurring more slowly than the national average, and this result has deteriorated over the last two years.

The percentage of employees initially returning to work on suitable duties has increased steadily over the last two years, increasing from 78 to 88%. SA employees are more likely to return to work on reduced hours and are more likely to still be performing modified duties at the time of the RTW Monitor interview.

SA claims continue to cost slightly more than the national average; the cost of claims has risen from just over \$10 000 in 2005-06 to around \$14 000 in 2008-09.

## Return to work influences

SA workers are significantly more likely than the average Australian worker to have a RTW plan, though are somewhat less likely to be given assistance in following the plan. SA workers were very close to the Australian average when it came to identifying someone who made it harder to return to work, and were more likely to perceive their employer as having clear policies regarding RTW.

Over the last three years, SA workers have rated the ease of finding information consistently, in line with the national trend. They found lodging a claim slightly more complex than in the previous four years.

Just under 8/10 injured SA workers not working at the time of interview cite injury related reasons for not working.

## Rating of customer services

57% of SA workers interviewed had contact with their insurer in the last three months, a figure higher than the national average of 51%.

Improvements in a range of customer service measures improved between 2005-06 and 2006-07, but there have not been significant improvements since then.

On all insurer performance measures with the exception of communication<sup>1</sup>, SA workers rated their insurer almost exactly in line with the national average (giving marks of greater than 3/5). Communication was rated lower. .

## Rehabilitation services

SA workers were much more likely than the national average to participate in rehabilitation, and their rehabilitation was likely to cost approximately less than \$500 above the national average.

## Previous claim experience and demographics

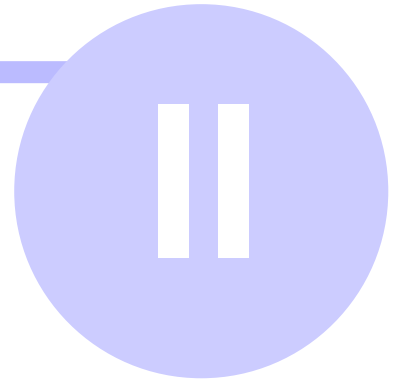
Since 2006-07 there has been a steady decline in the proportion of SA workers who had a previous

claim. SA workers are more likely to work at a smaller workplace than the national average, and SA employees are on average two years older than the national average.



# Section

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**Background to this publication**

## 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.

# Section

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**SA Return to work results**

### 3 SA Return to work results

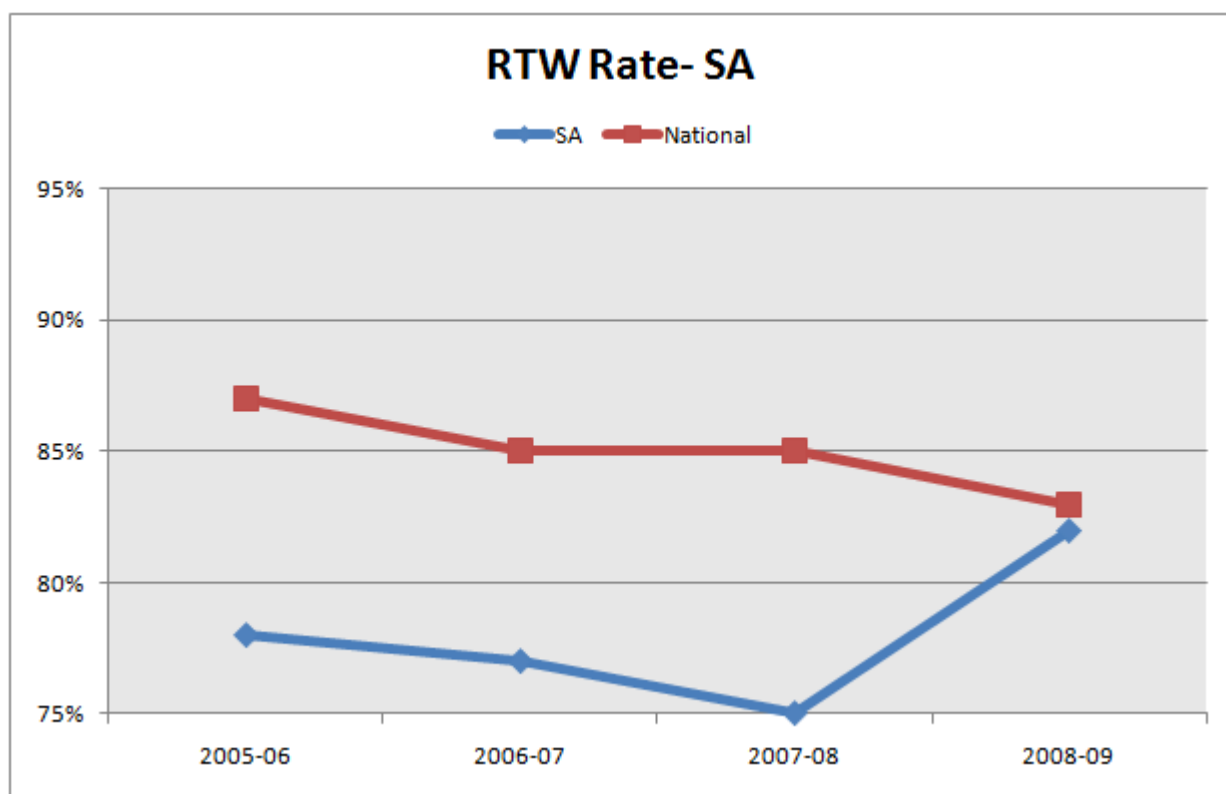
#### 3.1 RTW Rates

##### 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 more than eight out of ten (82%) of injured SA workers return to work, with the RTW rate having increased over a five-year period by 4%. The increase brings the state level to almost exactly that of the national (82% and 83% respectively).

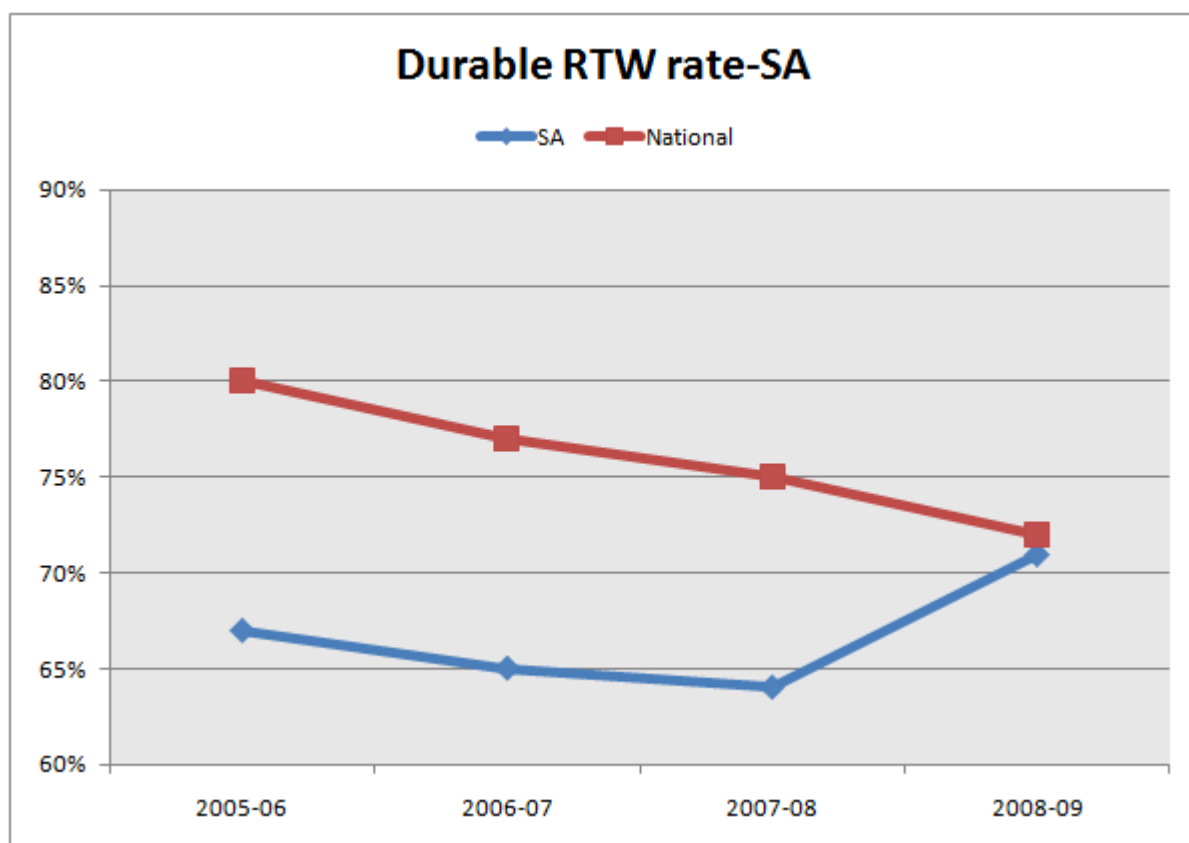
*Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*



### 3.1.2 Durable RTW

In 2008-09 the SA durable RTW rate - the percentage of workers who had returned to work and were still working at the time of the survey - had decreased before taking a sharp upward turn - while the national level continued to drop - to sit on par with that of the national, with 71% experiencing durable return to work in SA and 72% nationally.

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



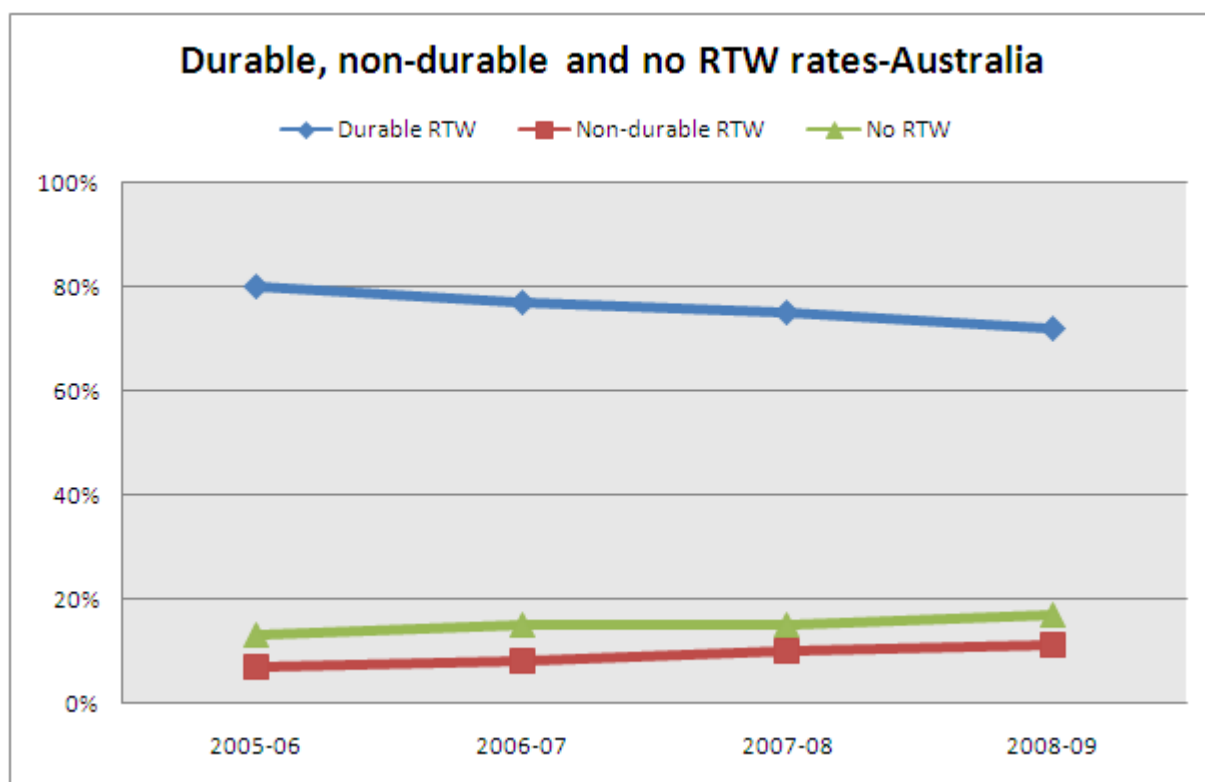
### 3.1.3 Non-durable RTW

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.

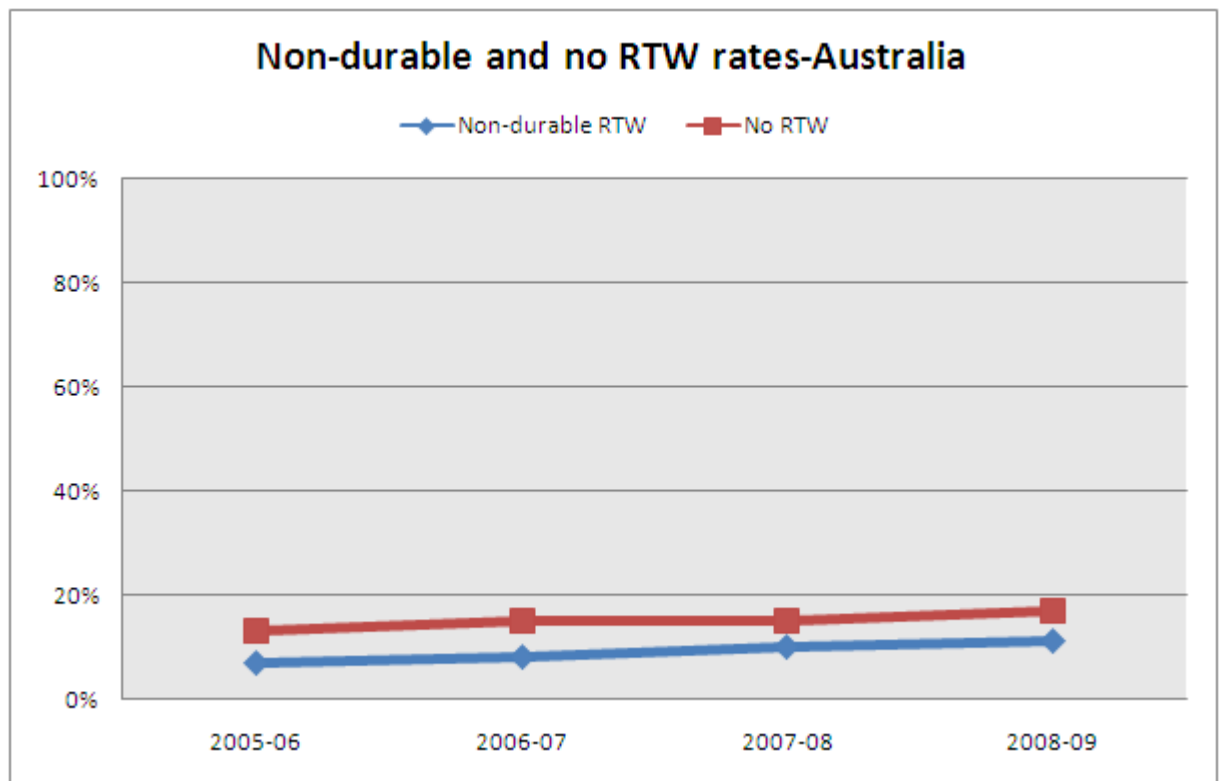
The level of non-durable RTW in SA employees was too low to be a reliable sample. The results were therefore not included in the RTW Monitor report. The graph below shows Australian (National) and New Zealand results.

*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

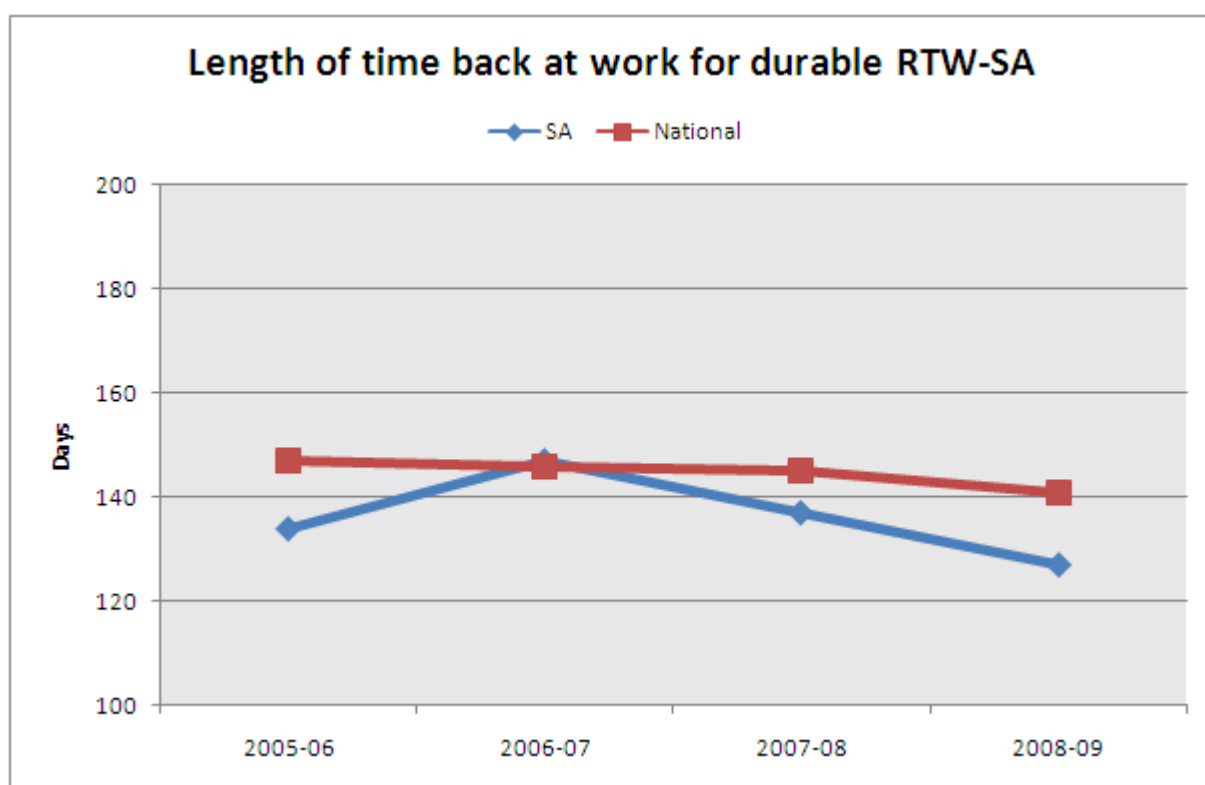
### 3.2.1 Length of durable RTW

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.

Since 2005-06 the average number of days injured SA workers with a durable return to work had worked at the time of interview has dropped slightly from 134 to 127 in 2008-09. This puts SA's length of durable RTW 14 days below the national average.

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

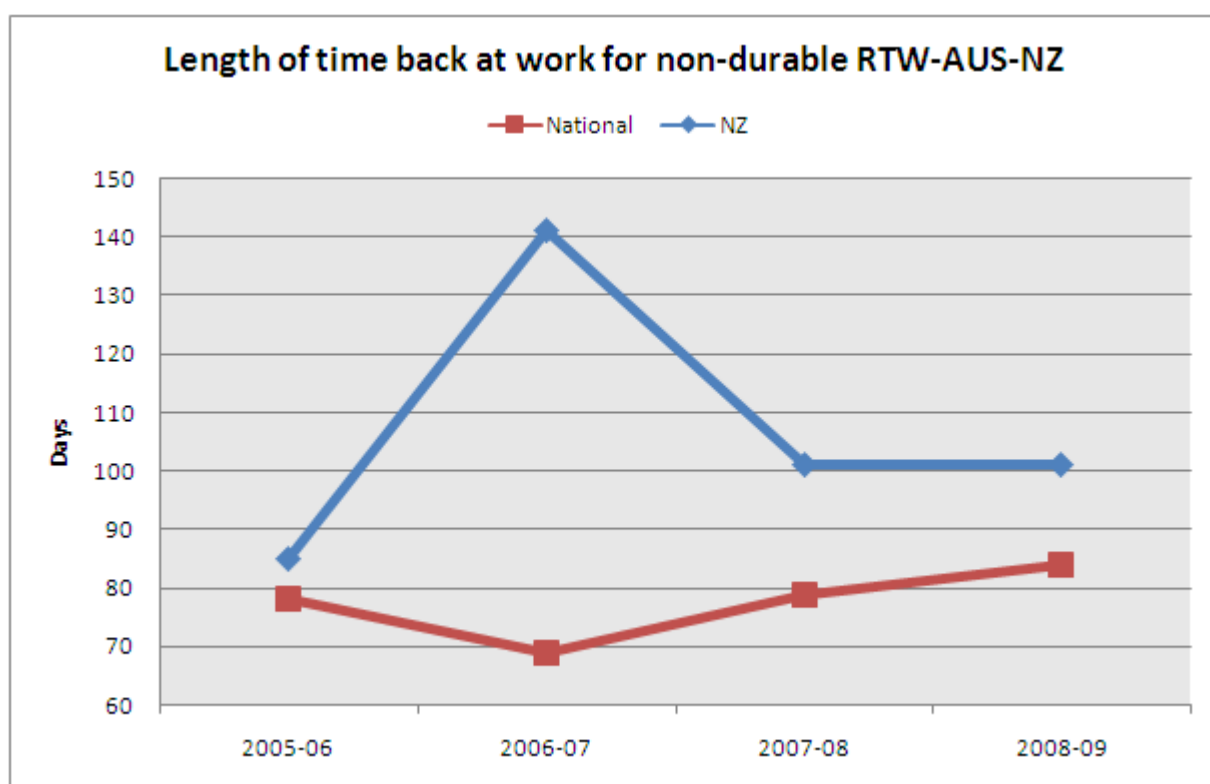


### 3.2.2 Length of non-durable RTW

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.

The level of non-durable RTW in SA employees was too low to be a reliable sample. The results were therefore not included in the RTW Monitor report. The graph below shows Australian (National) and New Zealand results.

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



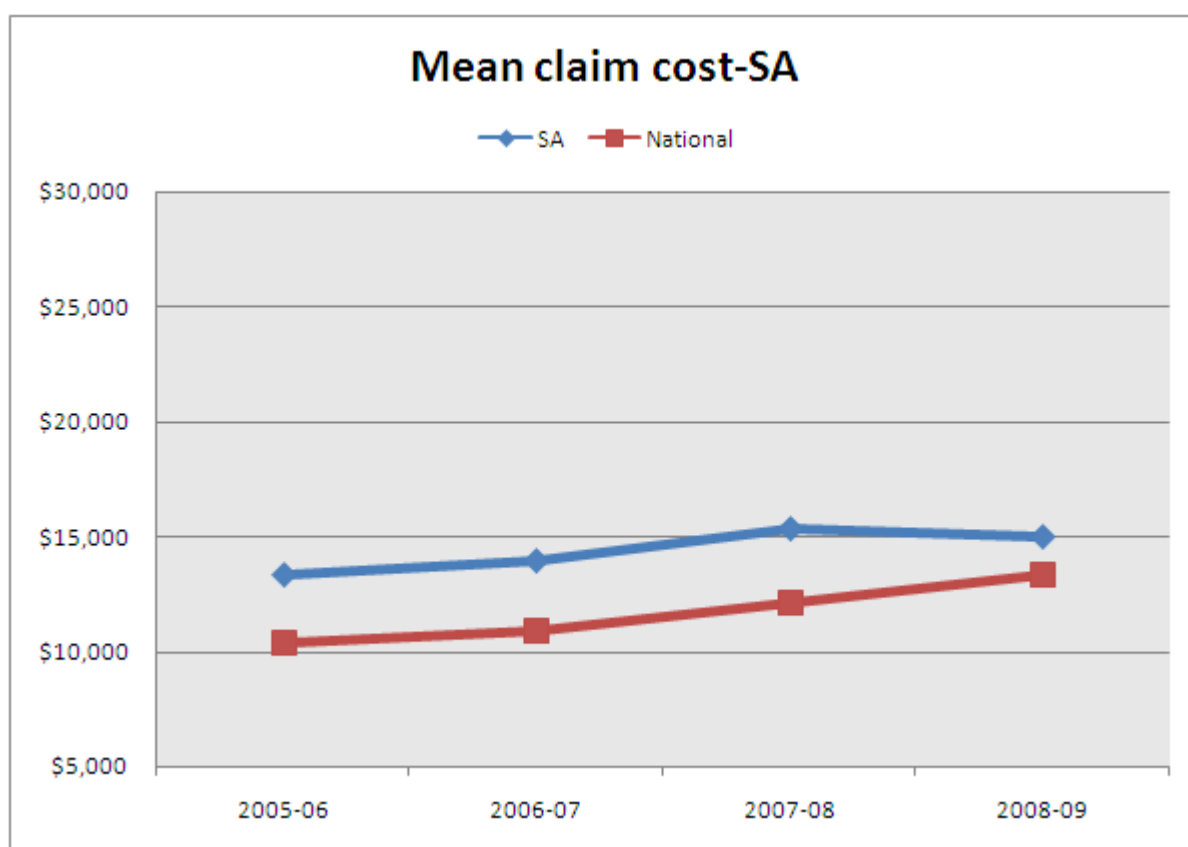
### 3.3 Claim information

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 (ie 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.

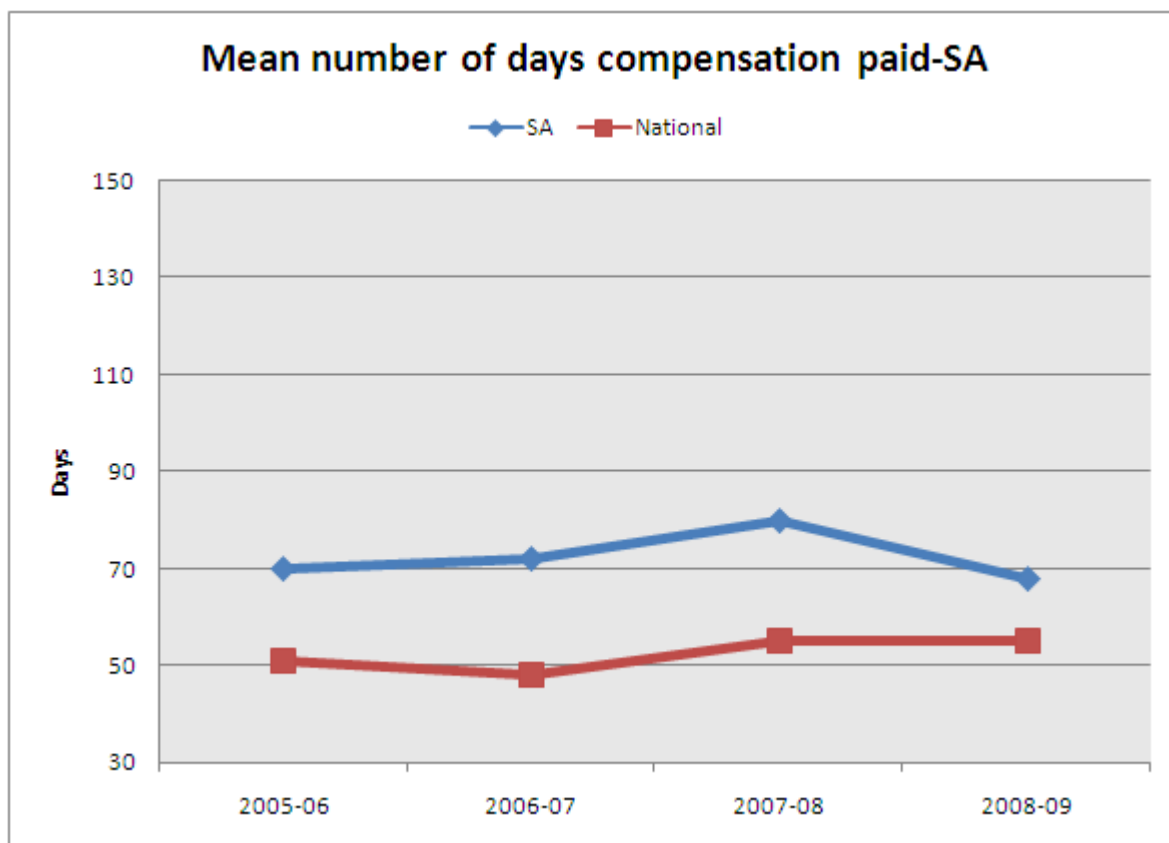
South Australian claims tend to cost slightly more than their national counterparts, and the cost of claims has risen from just over \$10 000 in 2005-06 to around \$14 000 in 2008-09.



### 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.

Since 2005-06 SA has maintained almost the same number of days of compensation per injured worker, slightly decreasing in opposition to the national figures which have slightly risen.



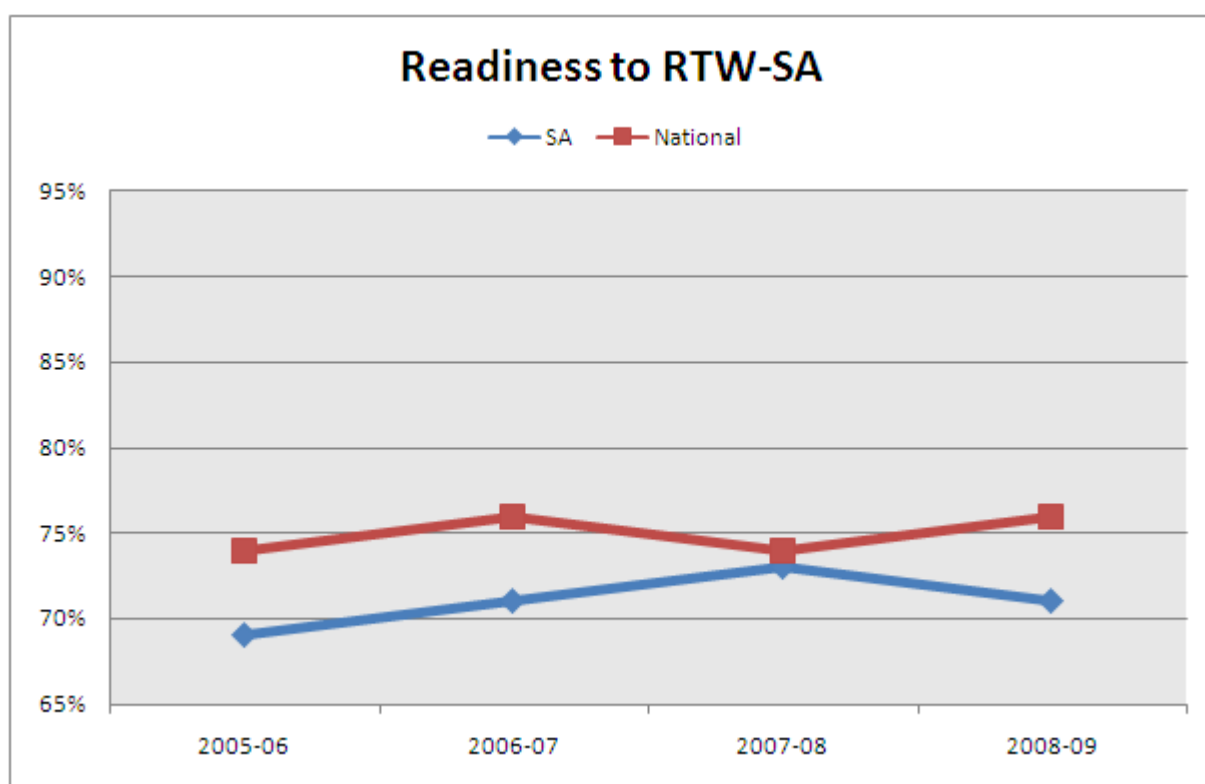
## 3.4 Readiness to RTW

### 3.4.1 Readiness to RTW

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

Less than 75% of SA workers who returned to work felt ready to do so, slightly below the national average, but this figure represents a slight increase from 2005-06, when around 69% returning SA workers felt ready to return.

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



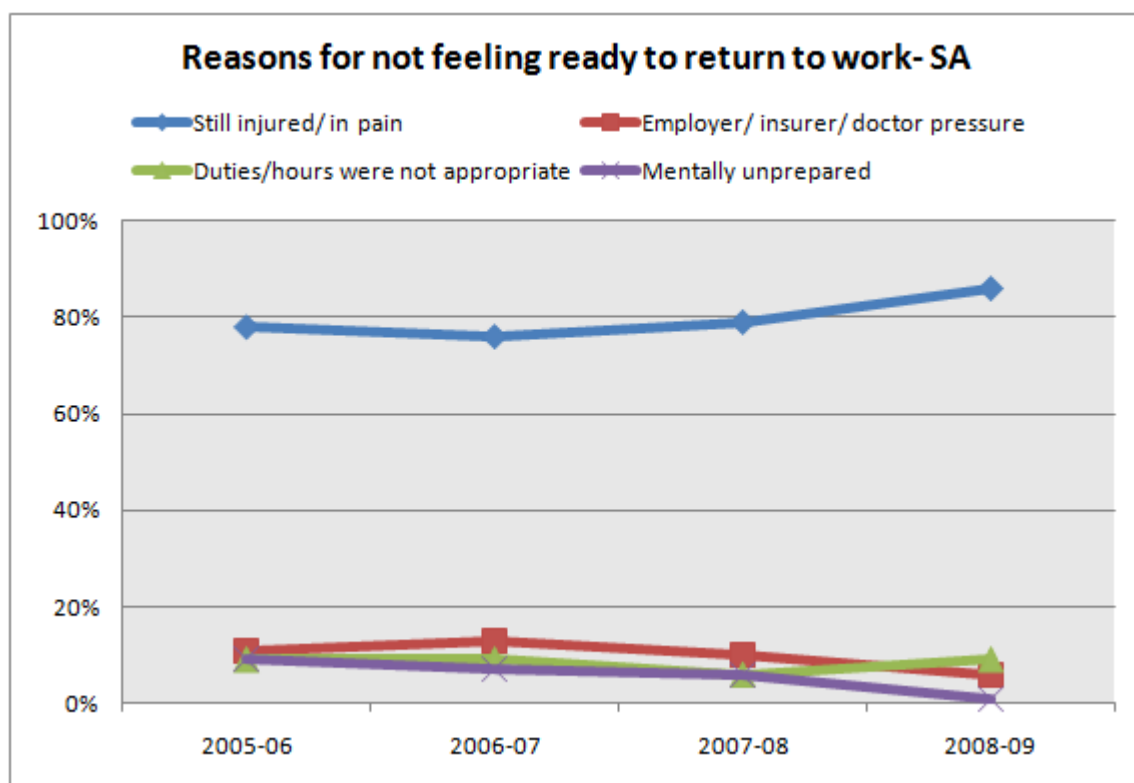
### 3.4.2 Reasons for not feeling ready to return to work

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 SA workers - over 80% in 2008-09 - cited injury or pain as the reason they were unready to return to work; this reason has increased over the last four years. A much smaller proportion (under 15%) said that pressure from their employer, doctor or insurer were responsible. In 2008-09 very few SA workers described being mentally unprepared as a reason 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?*



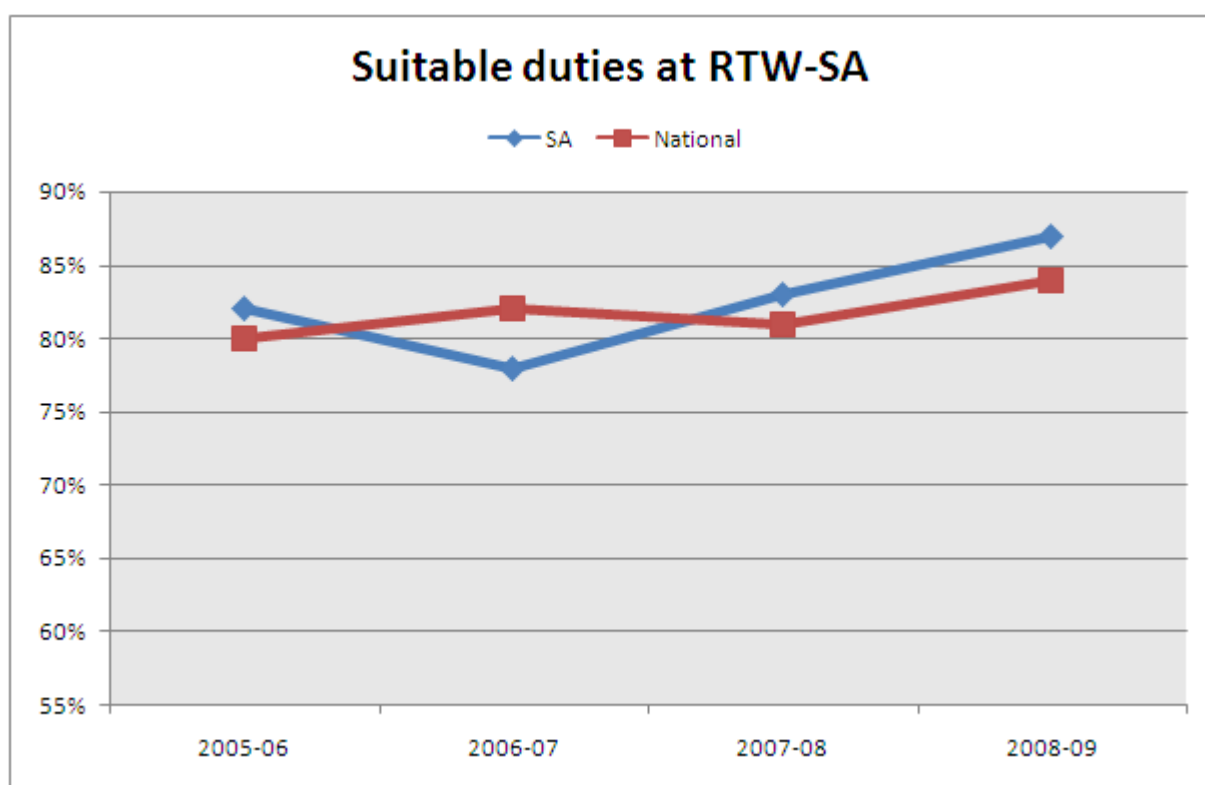
## 3.5 What duties did people go back to

### 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.

SA workers were slightly more likely than the national average to consider the duties they were given upon their return as suitable. In 2008-09 this proportion had increased about 3% from 2005-06 to sit at around 87% (compared to the national level of just under 85%).

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





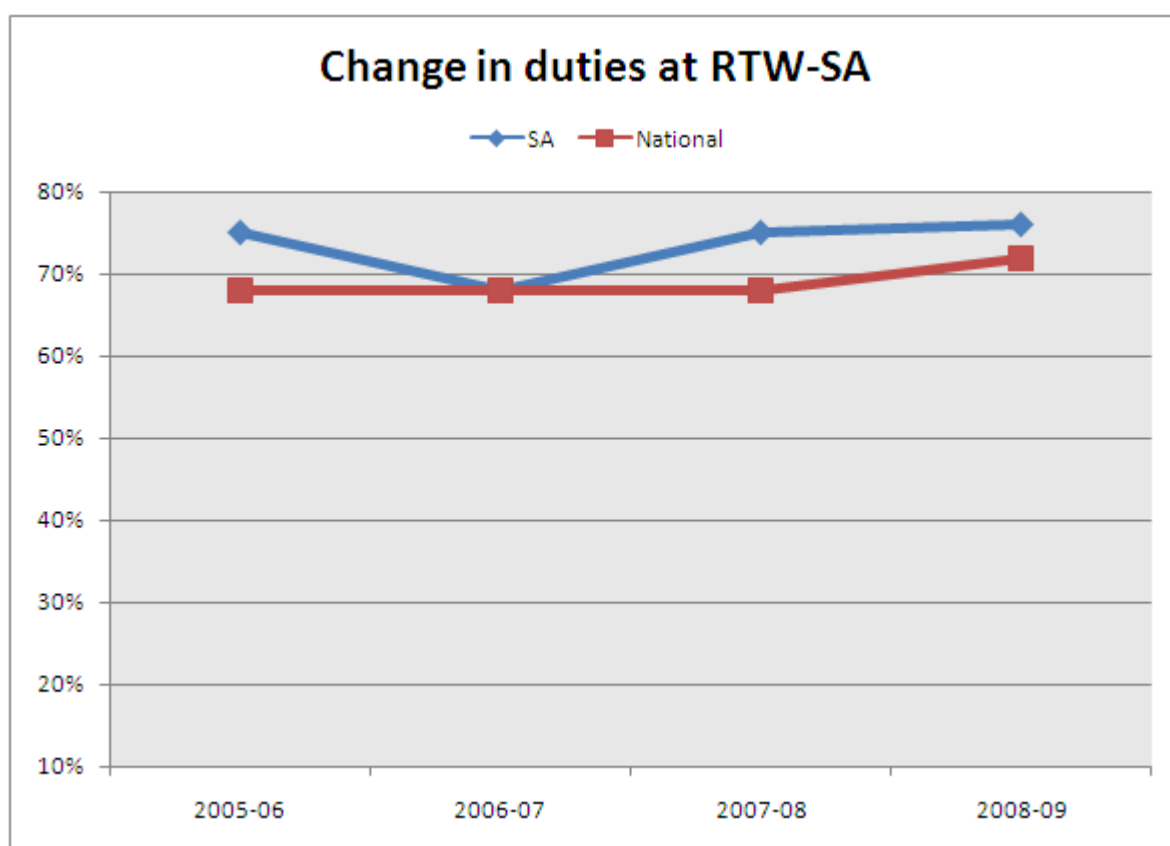
### 3.5.2 Initial RTW duties

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.

The number of SA employees returning to work on modified duties in 2008-09 is almost exactly as it was in 2005-6, at around 77%, sitting slightly above the national figure.

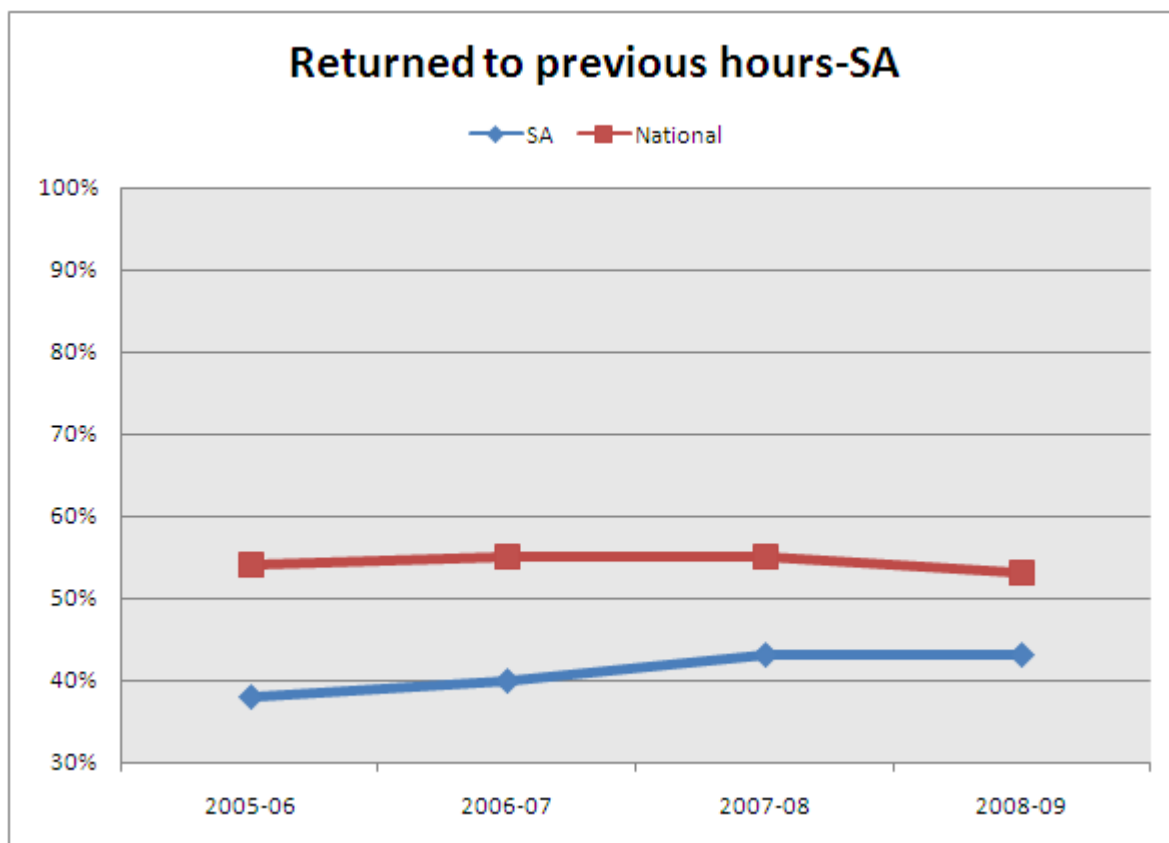
*Question: What was different about your duties when you returned to work?*



### 3.5.3 Initial RTW hours

Over the last four years SA has maintained a lower rate of return to previous hours than the national average, but is trending slowly upwards from an 2005-06 figure of 39% to 2009-08's 42%.

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

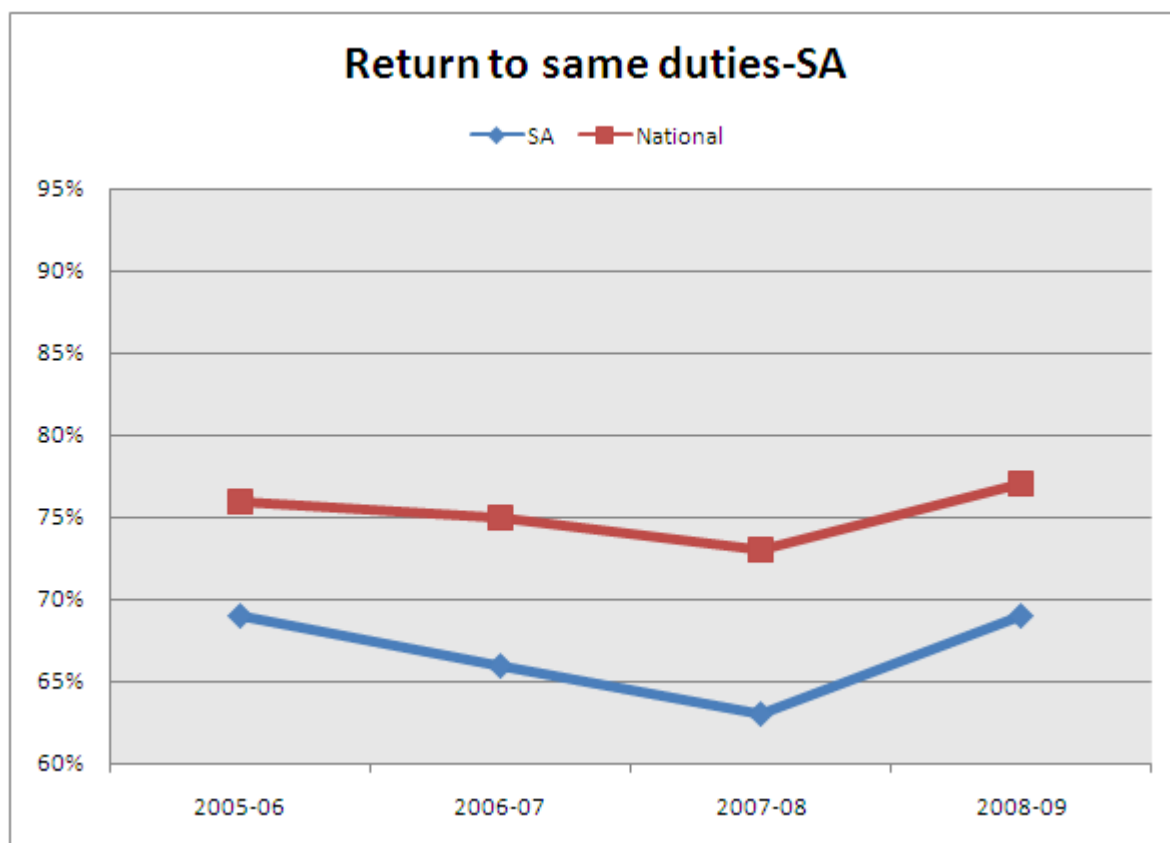


### 3.5.4 Duties at time of interview

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 the proportion of SA workers who had returned to their original duties by the time of the interview was at exactly the same figure as in 2005-06, having spiked up after a 7% drop in 2007-08, when the figure sits approximately 7% below 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?*

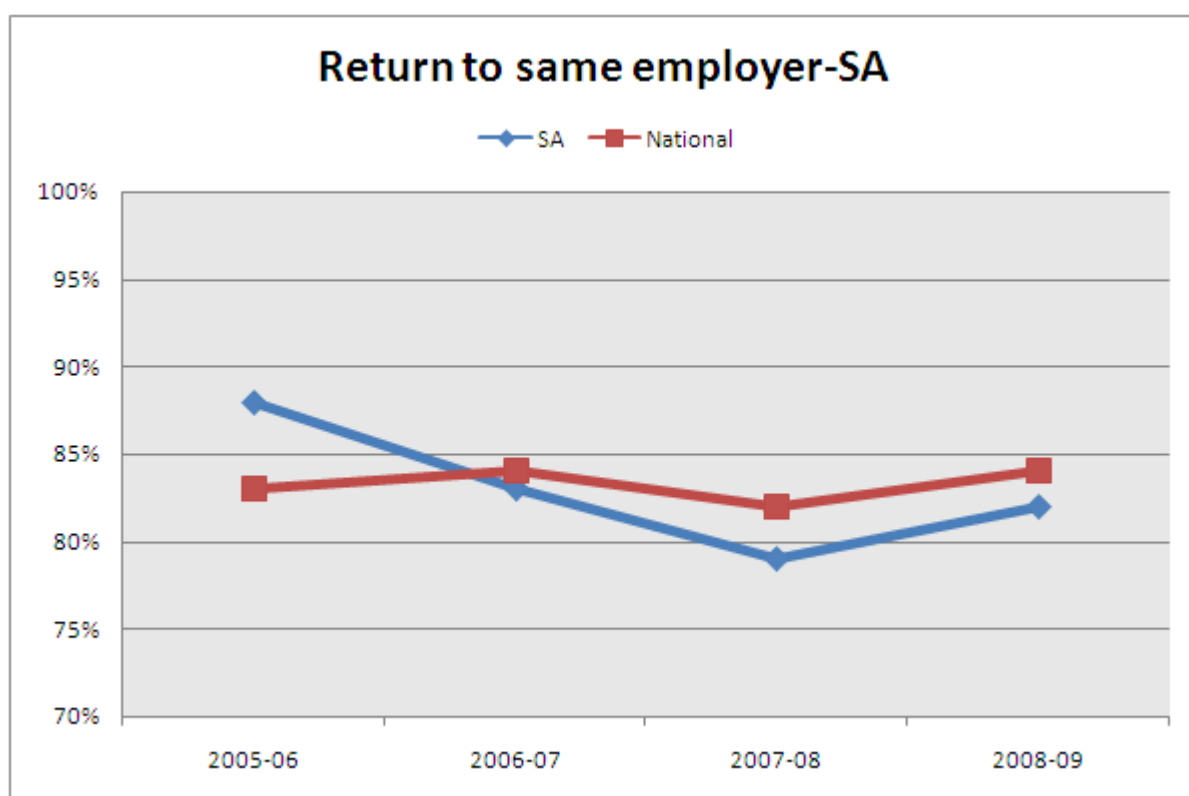


### 3.5.5 Employer at time of interview

"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.

The proportion of injured SA workers returning to the same employer has decreased somewhat from 88% in 2005-06 to 82% in 2008-09. This has increased in the last two years, and the figure is slightly lower than the national one.

*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

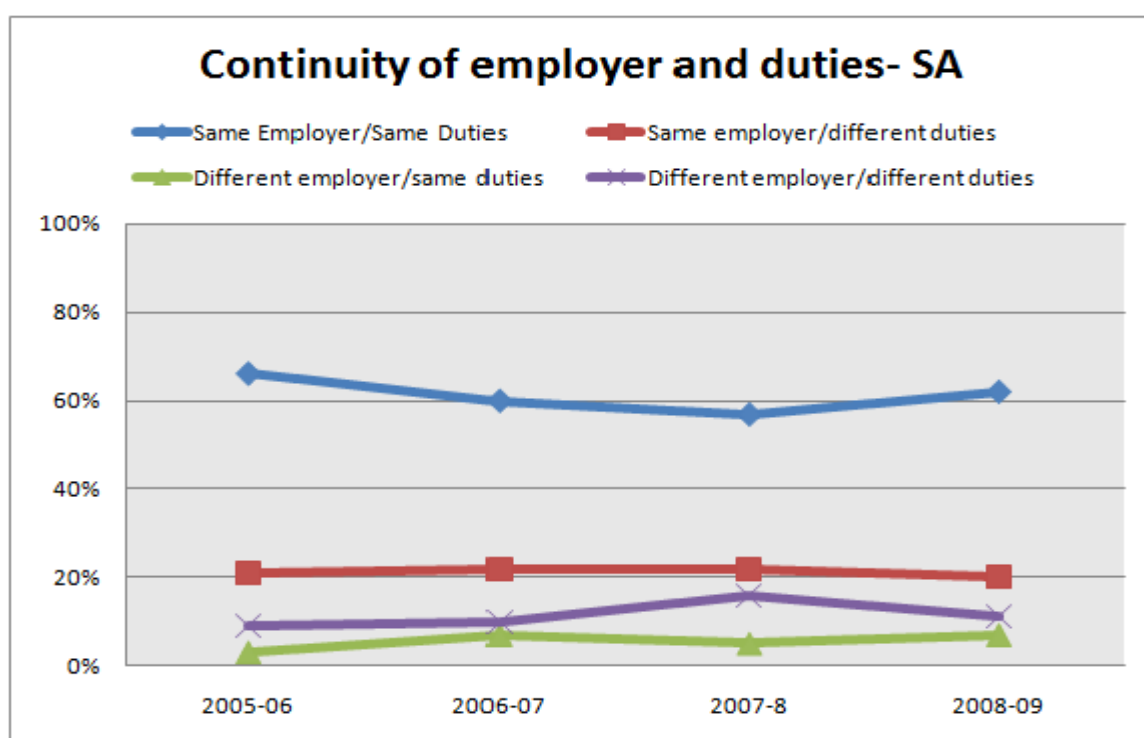
Continuity of employer and duties refers to injured workers who had returned to work at the **same** employer and carried out the **same** duties as prior to their injury

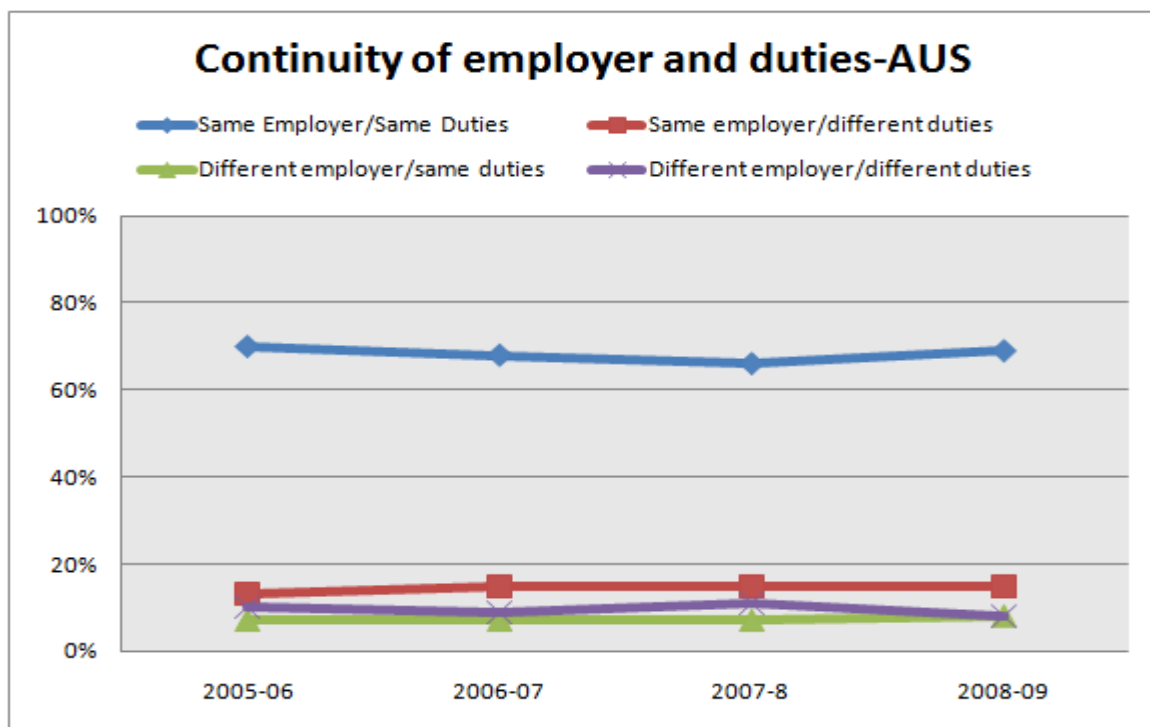
Of those who had returned to work, 70% of injured Comcare workers were working for the same employer and doing the same duties at the time of interview. Around 25% had returned to the same employer but with different duties, while the remaining few had moved to a different employer, with either the same or different duties.

The proportion of employees returning to the different duties with the same employer increased by a significant 6% in the last twelve months, with a corresponding reduction in employees returning to same employer/same duties. The average results across Australia are provided below for comparison.

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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**SA Return to work influences**



## 4 SA Return to work influences

### 4.1 RTW plan

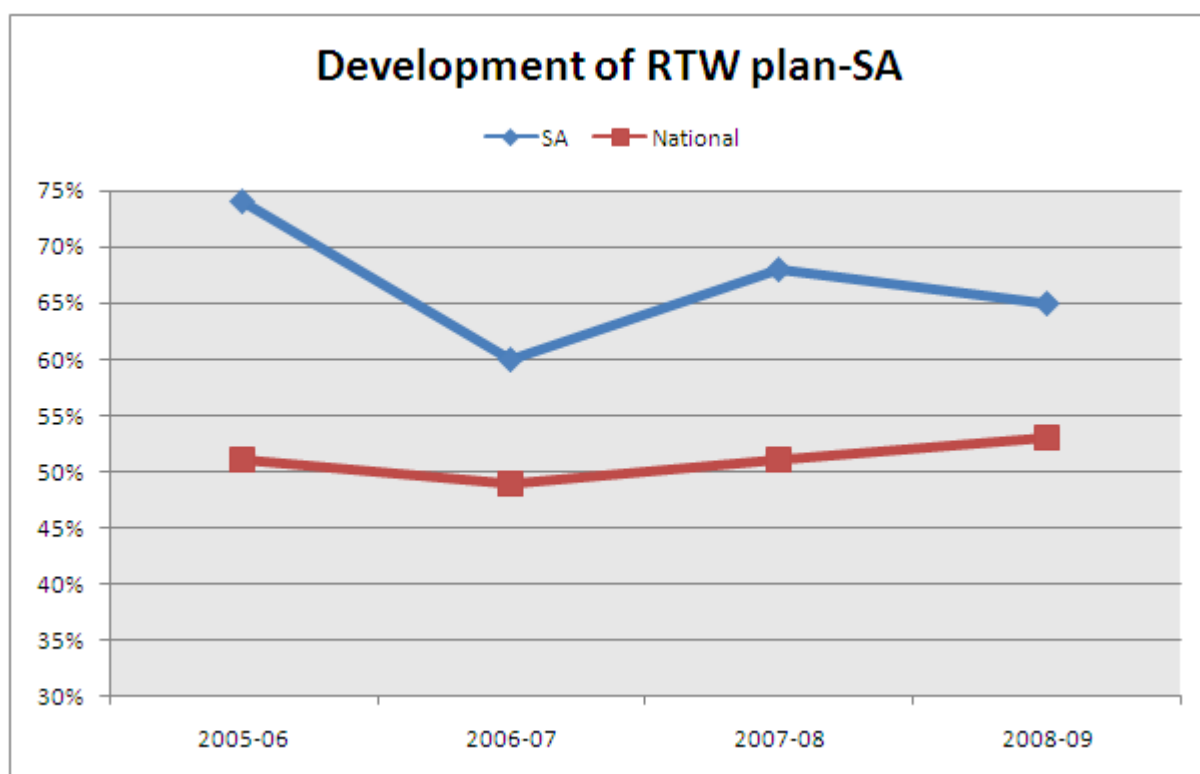
RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

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

65% of injured SA workers received a RTW plan in 2008-09, a figure lower than that of 2005-06, 75%, though still higher than the national rate of 53%.

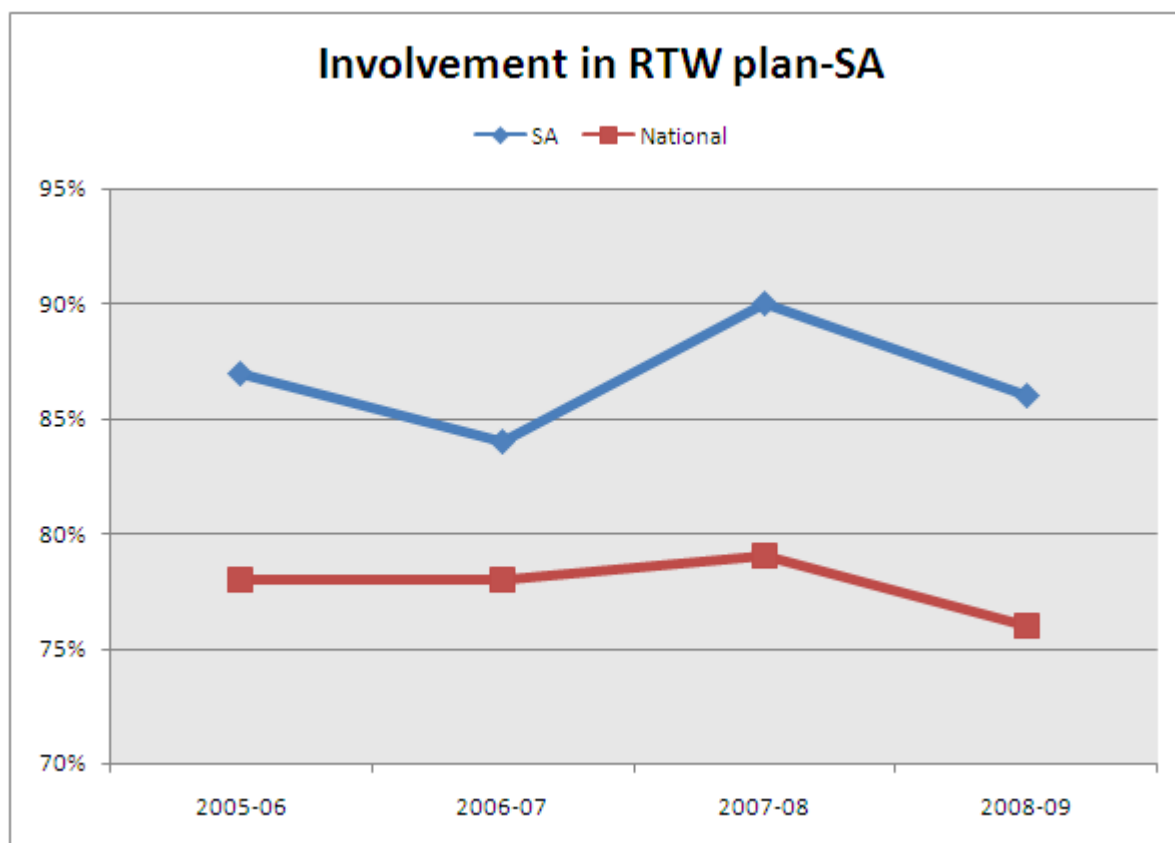
*Question: Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.*



### 4.1.2 Involvement in RTW plan

Over 85% of SA employees with a RTW plan were involved in development of that plan in 2008-09. The proportion increased by just under 5% in the last 12 months, matching the national trend.

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

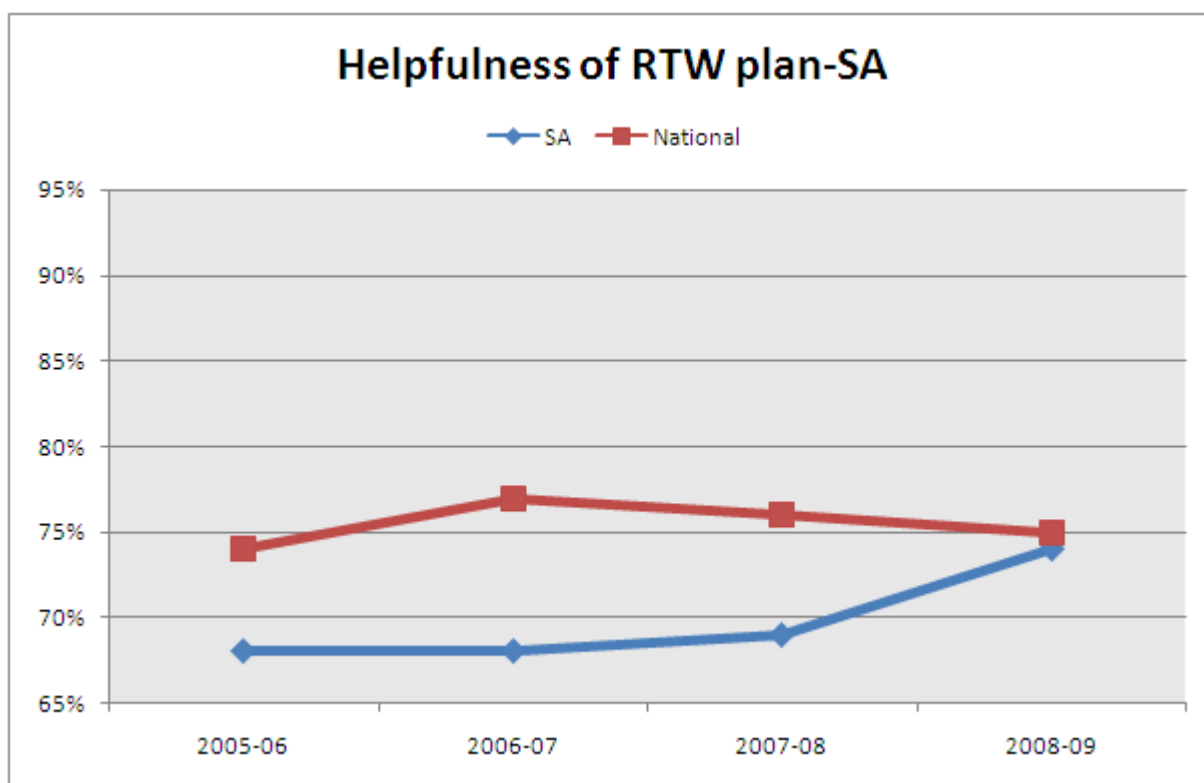


### 4.1.3 Helpfulness of RTW plan

3/4 SA workers found their RTW plan to be helpful, matching the national rate..

The SA figure has increased slightly over the last four years, while the national figure has remained much the same.

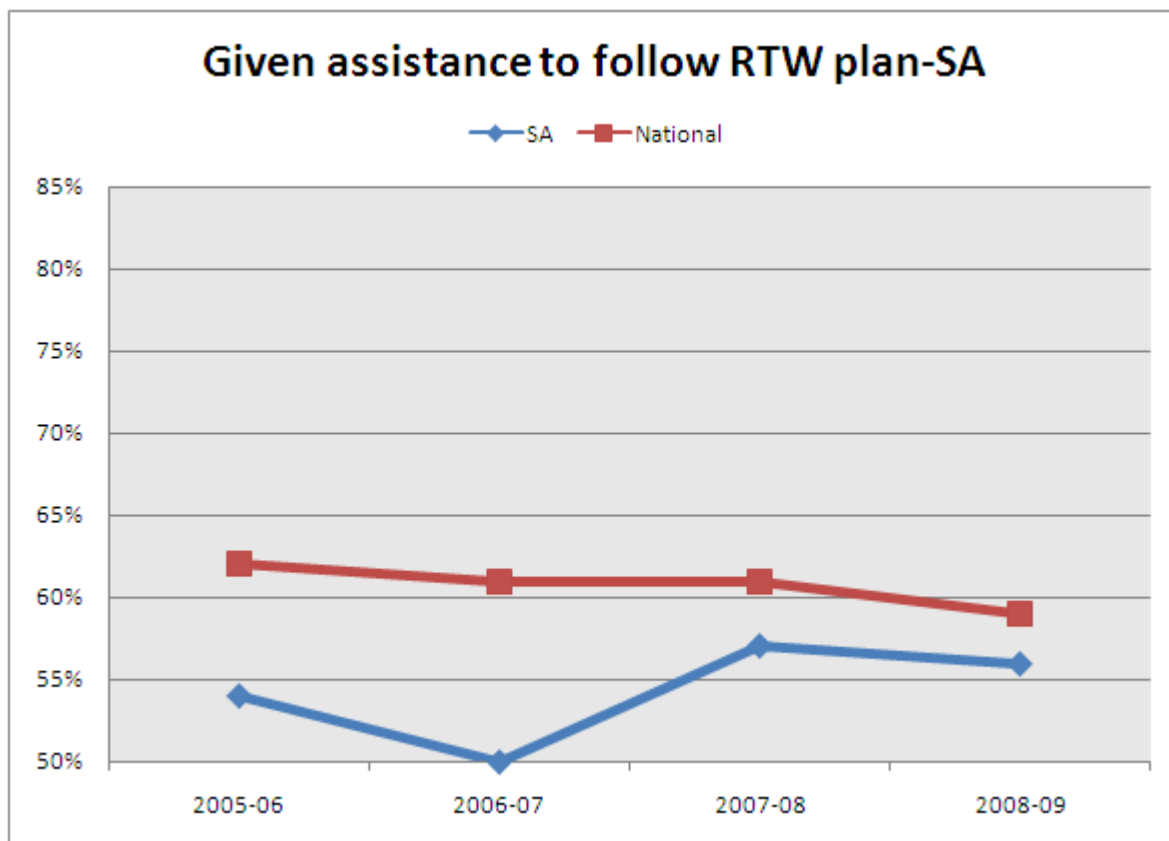
*Question: Was the plan helpful?*



#### 4.1.4 Given help to follow RTW plan

Since 2005-06 the proportion of SA workers given assistance to follow their RTW plan has increased slightly from 54% to 56% in 2008-09, while in 2008-09 the national average had decreased slightly to 59%.

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

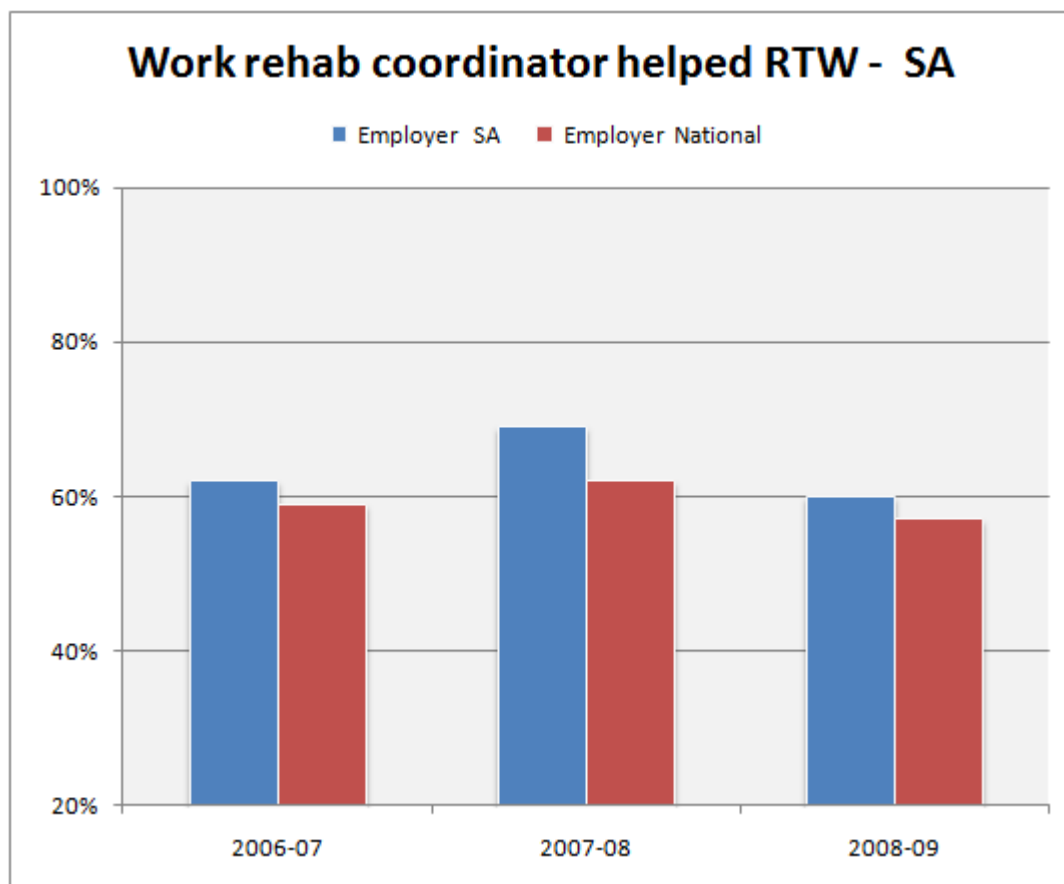
### 4.2.1 Who helped

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.

*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.*

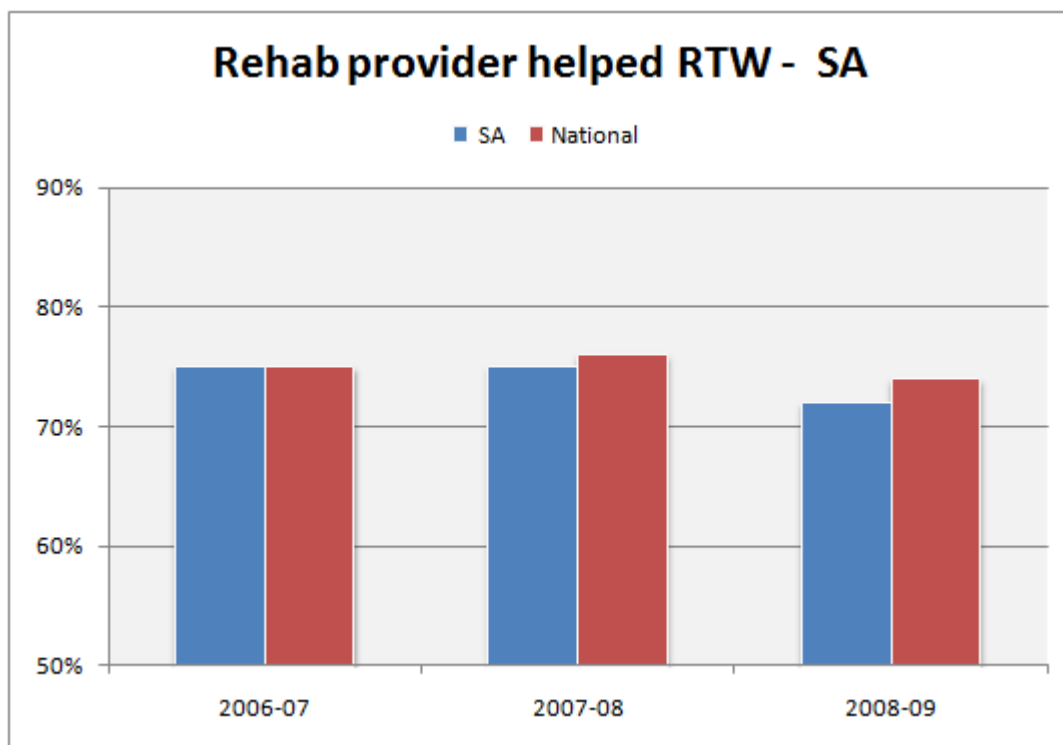
#### 4.2.1.1 Work rehab coordinator

Work rehab coordinator - 60% injured employees identified the work rehab coordinator as helpful in their return to work in 2008-09. This has decreased slightly from the 2006-07 rate of 62%, and is about 4% higher than the national average.



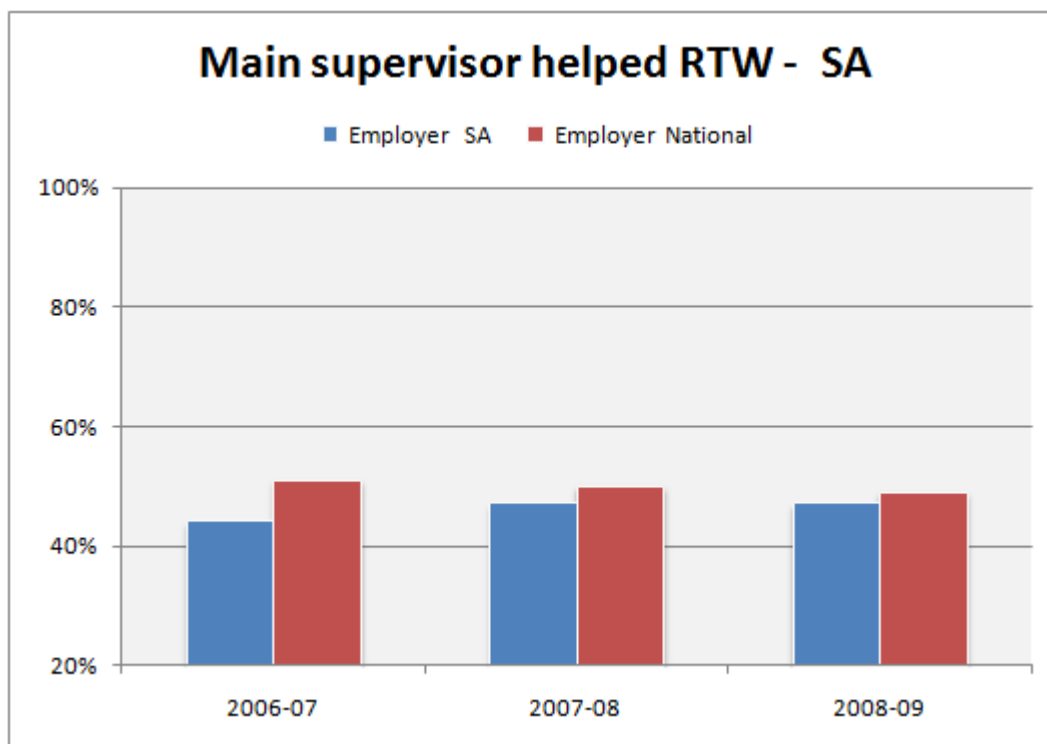
#### 4.2.1.2 Rehab provider

Rehabilitation provider - just under 3/4 identified a Rehabilitation provider as helping their return to work in 2008-09, slightly lower than the national average and around 3% lower than the level three years earlier.



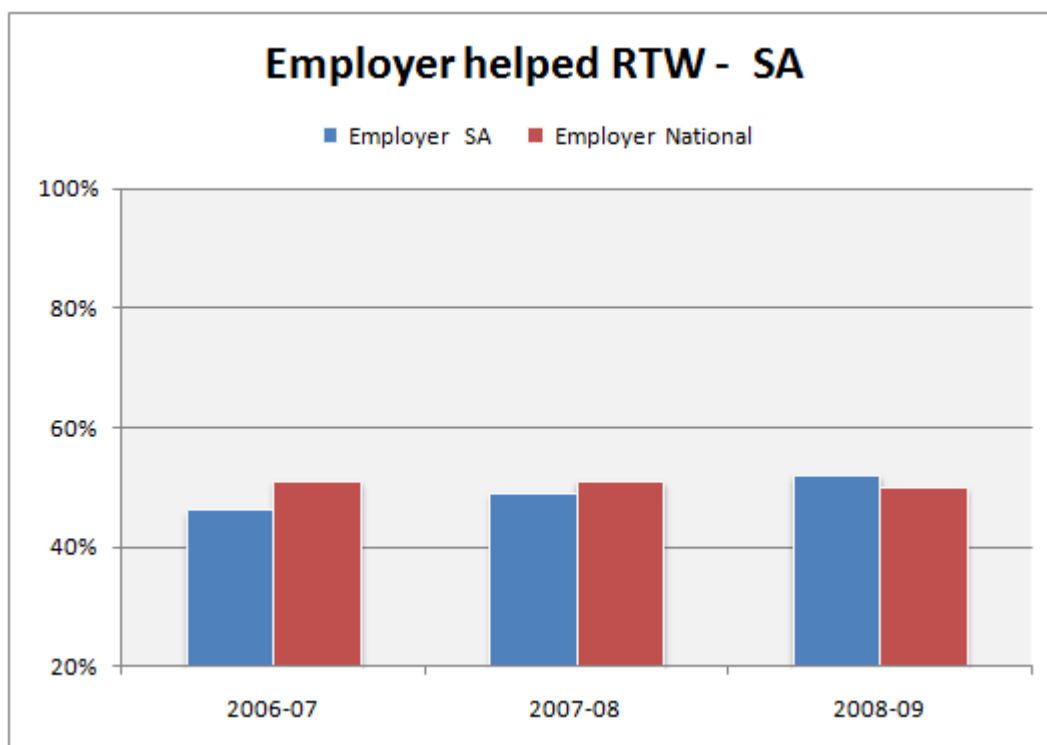
#### 4.2.1.3 Main supervisor

Main supervisor - approximately 48% of employees advised their main supervisor was helpful in return to work in 2008-09, slightly below the national average.



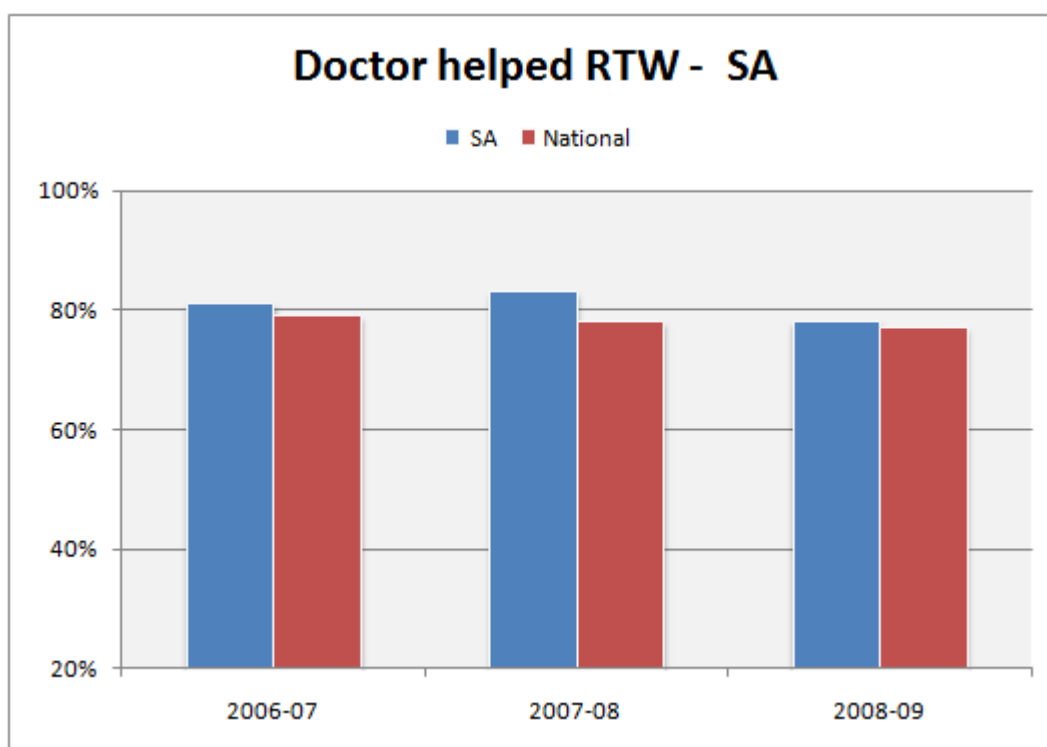
#### 4.2.1.4 Employer

Employer - Results were much the same as the main supervisor.



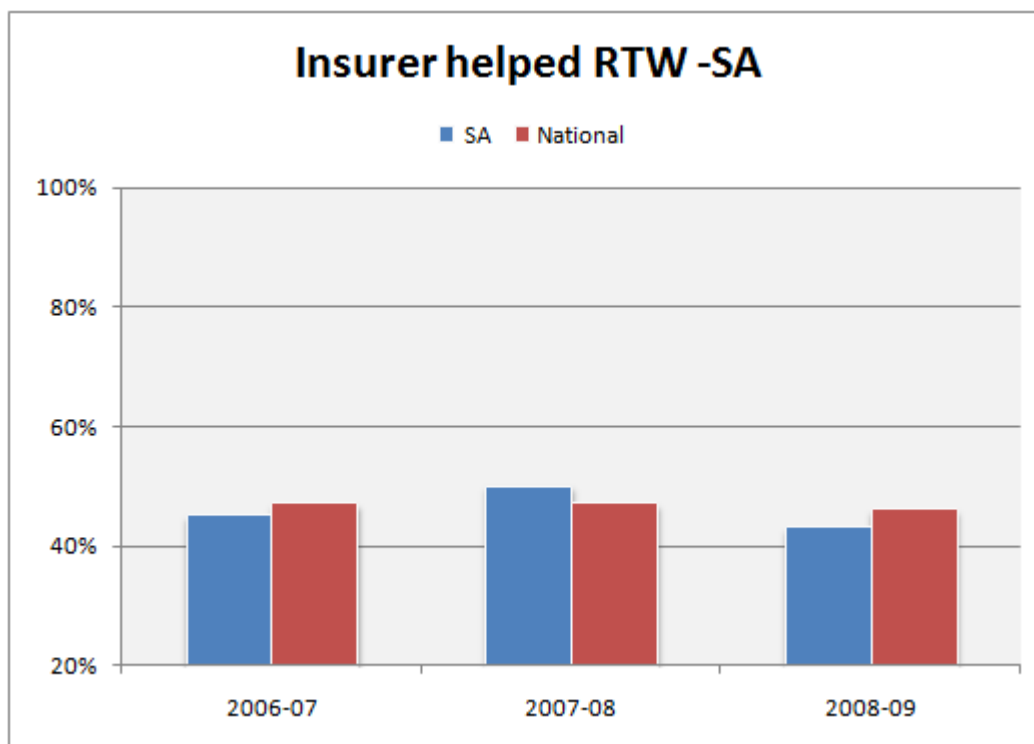
#### 4.2.1.5 Doctor

Doctor - approximately 79% of SA employees advised their doctor was helpful in return to work in 2008-09, slightly above the national average and fairly static.



#### 4.2.1.6 Insurer

Insurer - Approximately 40% of SA injured employees indicated the insurer was helpful to their return to work, slightly below the national average and with little significant change over the last three years.





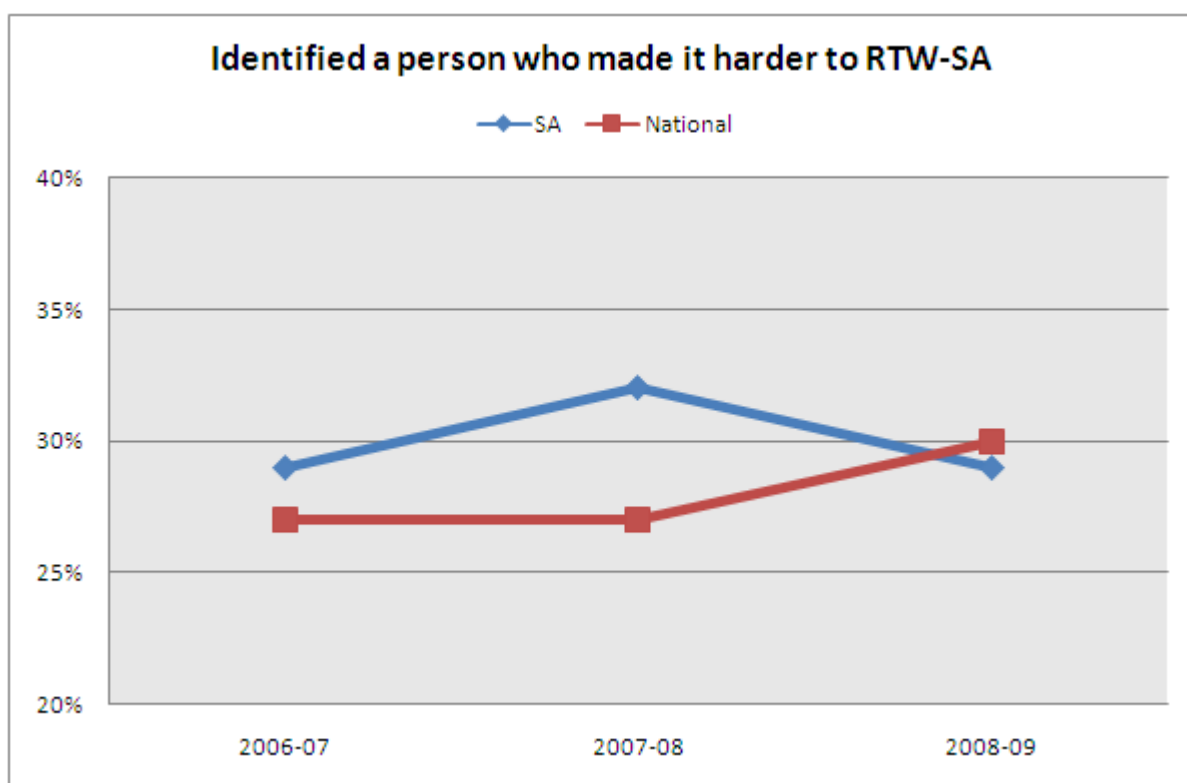
### 4.2.2 Who made it harder

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.

Around 1/3 of SA workers can identify a person who made it harder to RTW.

SA workers were equally as likely to do so as Australian workers generally in 2008-09, when the proportion of national workers has increased slightly.

*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."*

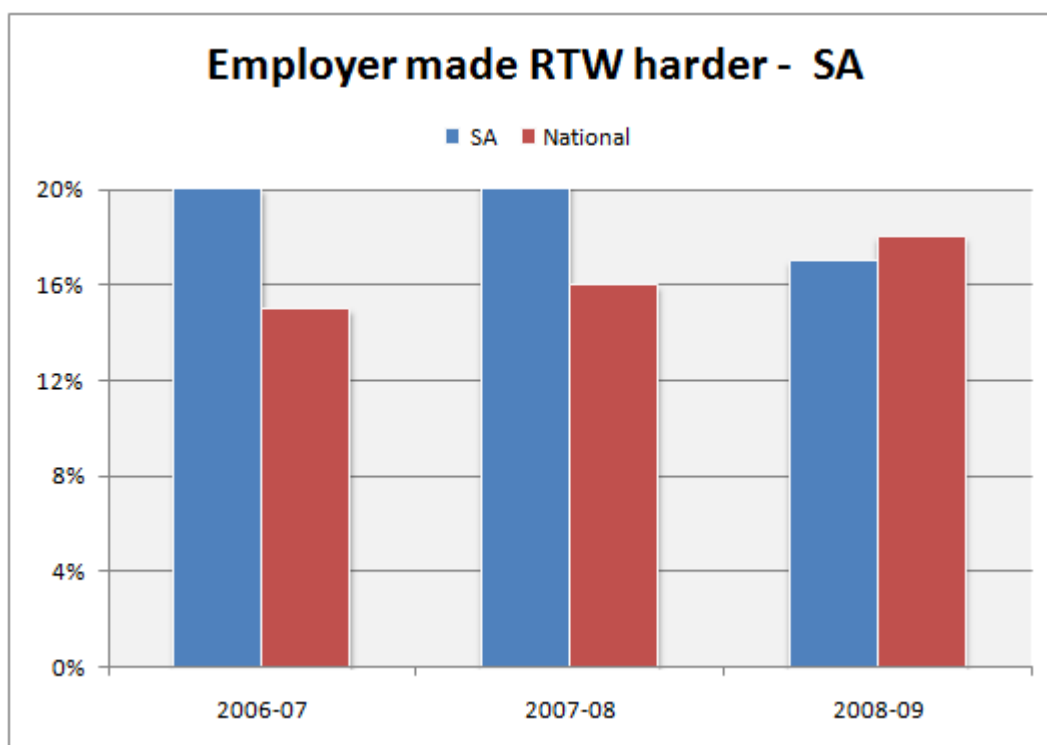


#### 4.2.2.1 Employer made RTW harder

SA staff were more likely than the national average to indicate their employer made it harder to return to work.

However the percentage of SA employees advising their employer made return to work harder has decreased slightly over the last three years since the Monitor has asked this 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." The information is the helpfulness rating of different people.*

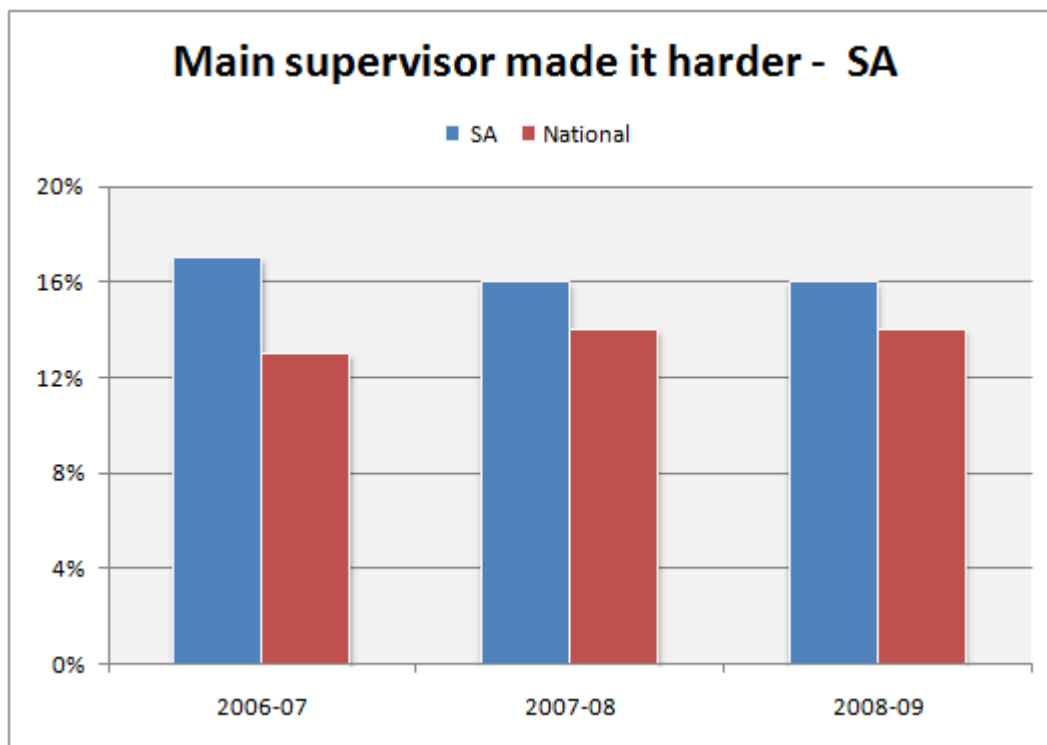


#### 4.2.2.2 Main supervisor made RTW harder

Once again, SA employees are more likely than the national average to indicate their supervisor made RTW harder.

However, once again the rate has minimally decreased over the last few years.

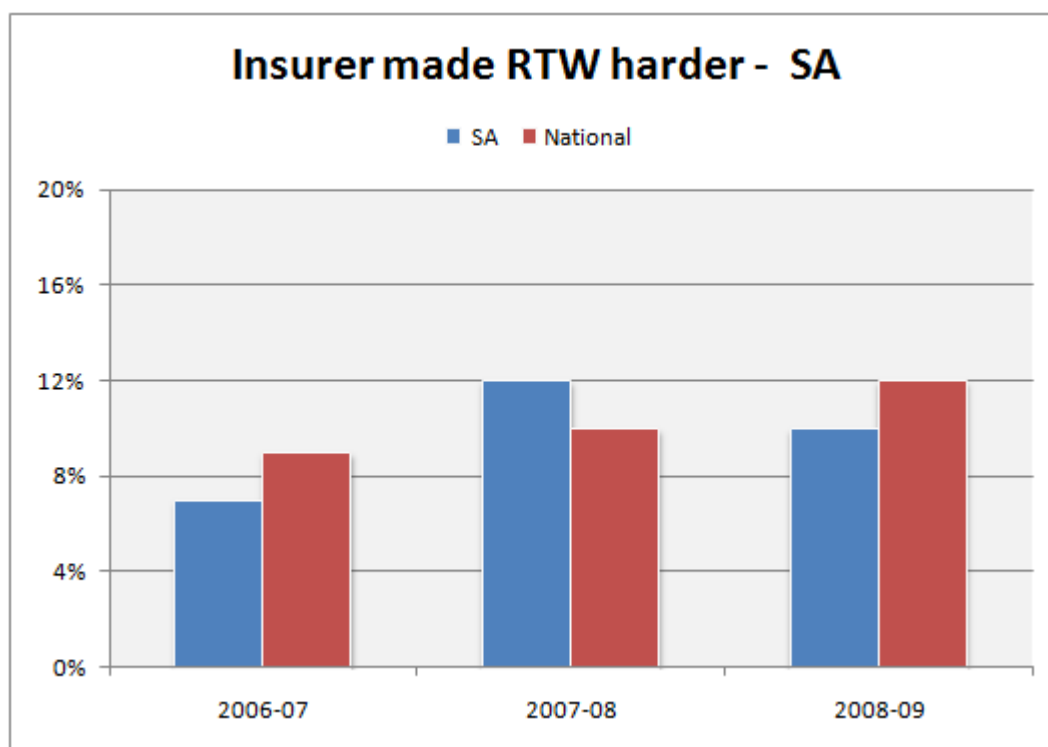
*"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.*



#### 4.2.2.3 Insurer made RTW harder

Approximately 10% of SA employees considered the insurer made return to work harder, a figure about 4% higher than the 2006-07 rate, but 4% lower than the 2007-08 rate.

*"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

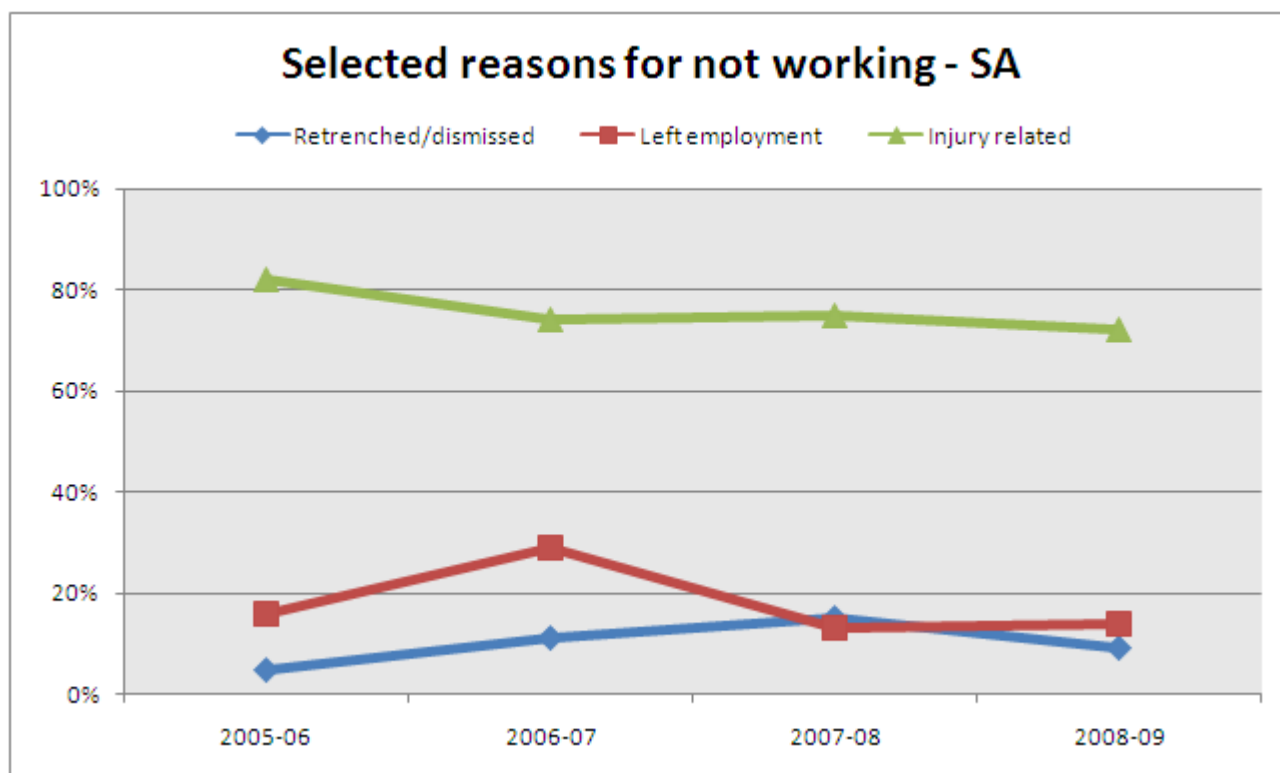
Reasons for not working have been summarised as three main types (Figure 22)6:

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.

While the bases are low, it does appear that in 2008/09 fewer were not working for injury related reasons and more for the "employment" reasons.

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.

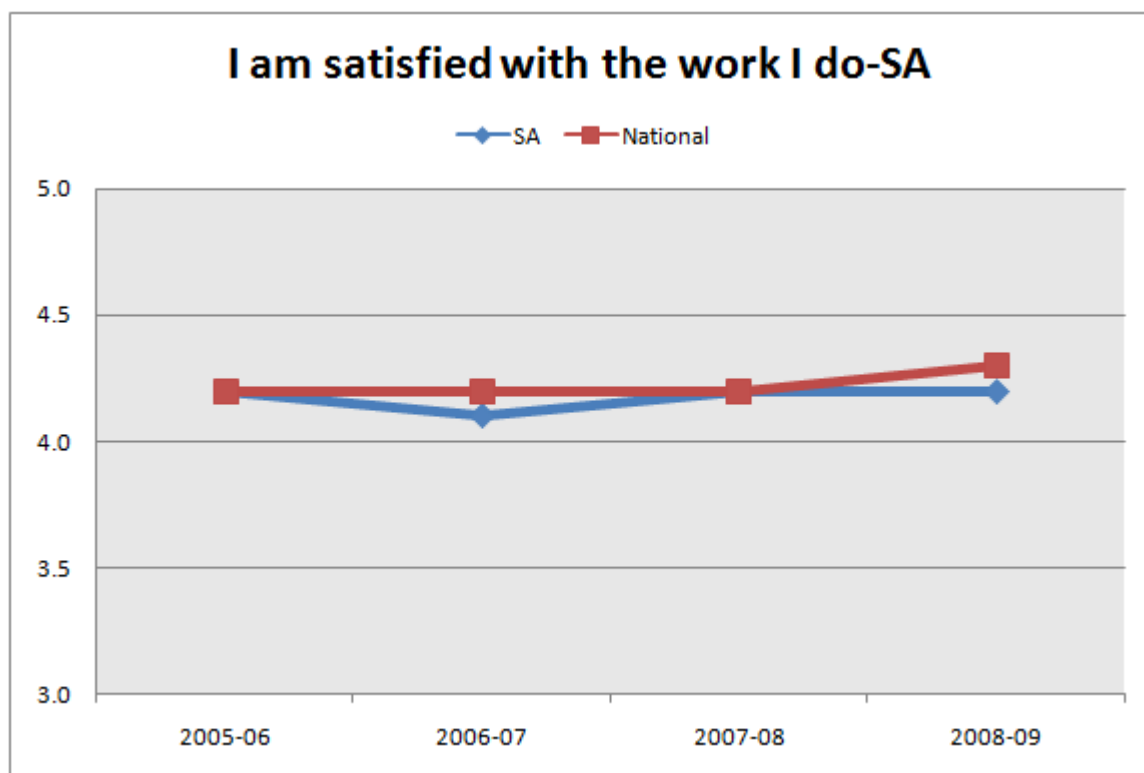
These were converted into a scale from one to five, where one was “strongly disagree” and five was “strongly agree”. A score of three indicates “neither agree nor disagree”. The average score for all respondents is reported.

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

### 4.4.1 Work satisfaction

Work satisfaction: *“You are very satisfied with the work you do”*

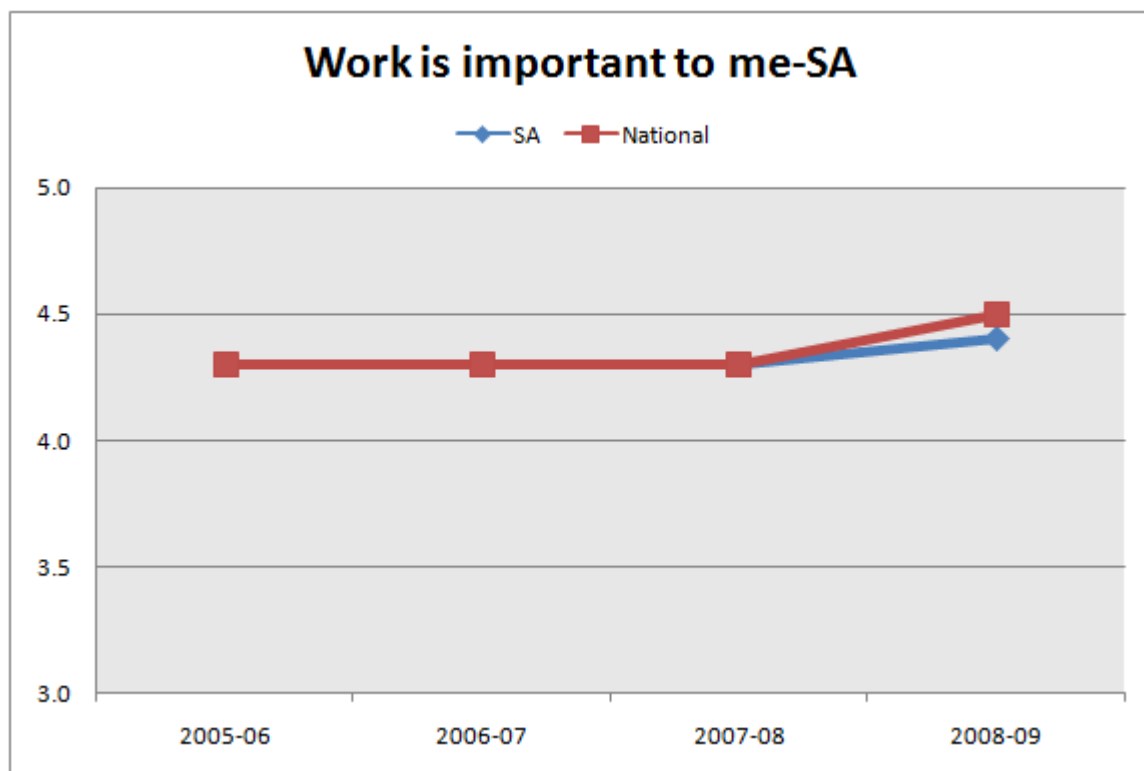
The figures for both the SA and national proportion of workers reporting a satisfaction with the work they do sits at just over 4/5, and has remained static over the last four years.



### 4.4.2 Work importance

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

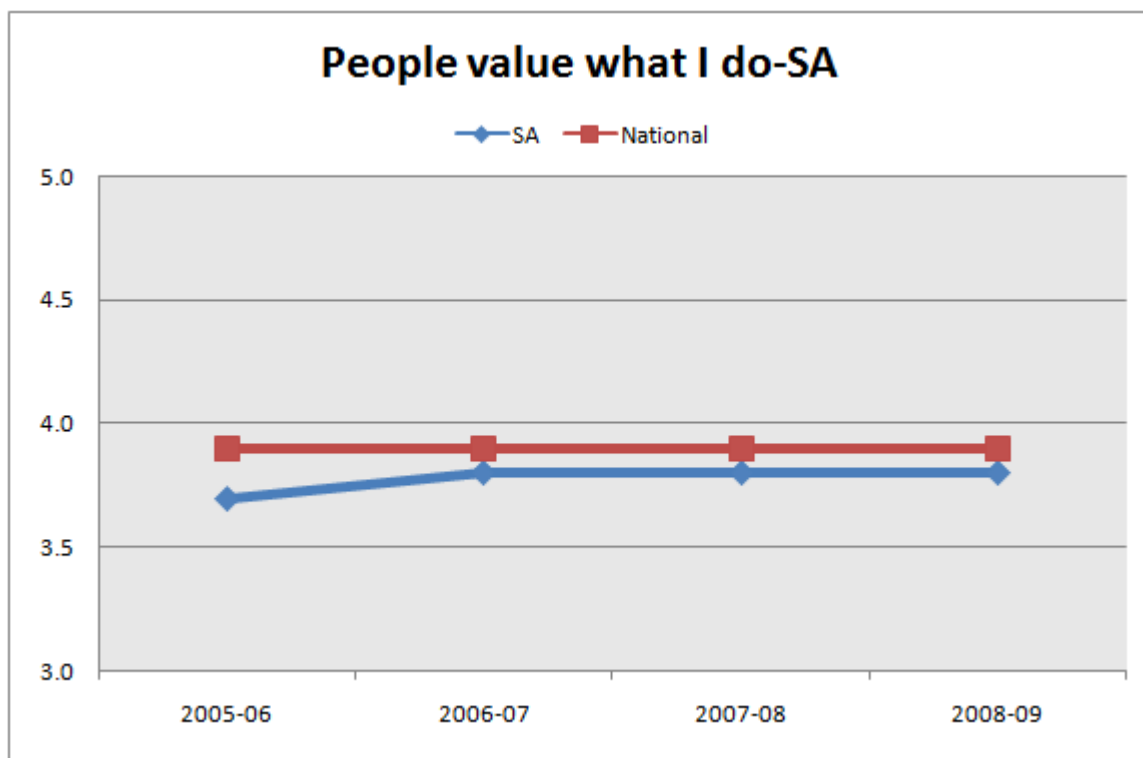
The figures for both the SA and national proportion of workers reporting that work is important to them sits at just about 4.5/5, and has increased minimally in the last two years.



#### 4.4.3 Valued at work

Valued at work: *"People value what I do at work"* [check this wording - lost sentence, am writing it from memory]

The level in both SA and nationally has remained static, both figures sitting at just under 4/5 reporting they feel valued at work.

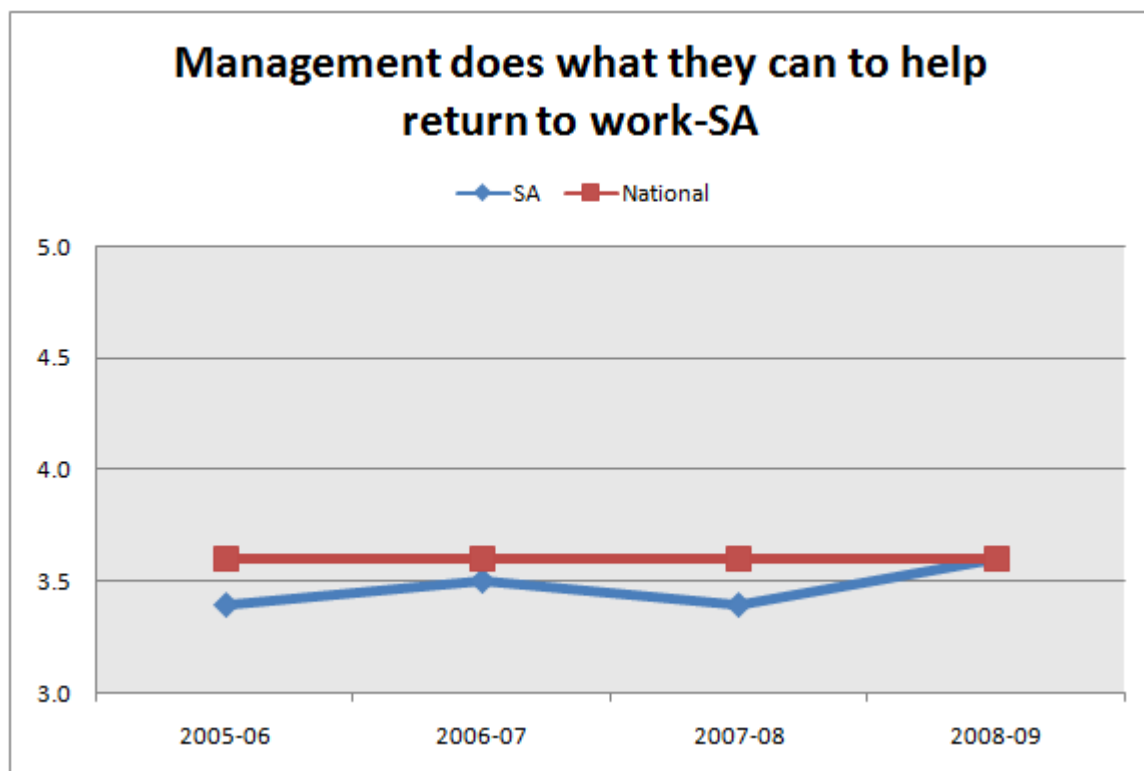


#### 4.4.4 Management help RTW

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"*

The number of SA employees who feel that management does what it can to help RTW has increased slightly to sit at the same level as the national figure in 2008-09 - 3.6/5.





#### 4.4.5 Clear policies

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

The SA figure showing employers who lacked policies and procedures in RTW decreased slightly in 2008-09, to sit just below the national average which has remained static.



#### 4.4.6 OH&S spending

OH&S spending: *"Your employer is prepared to spend the money and time required to make the workplace safe"*

The SA figure showing employers who are prepared to spend money and time on safety has is much as it was four years ago at about 3.4/5, and sit just below the national average.

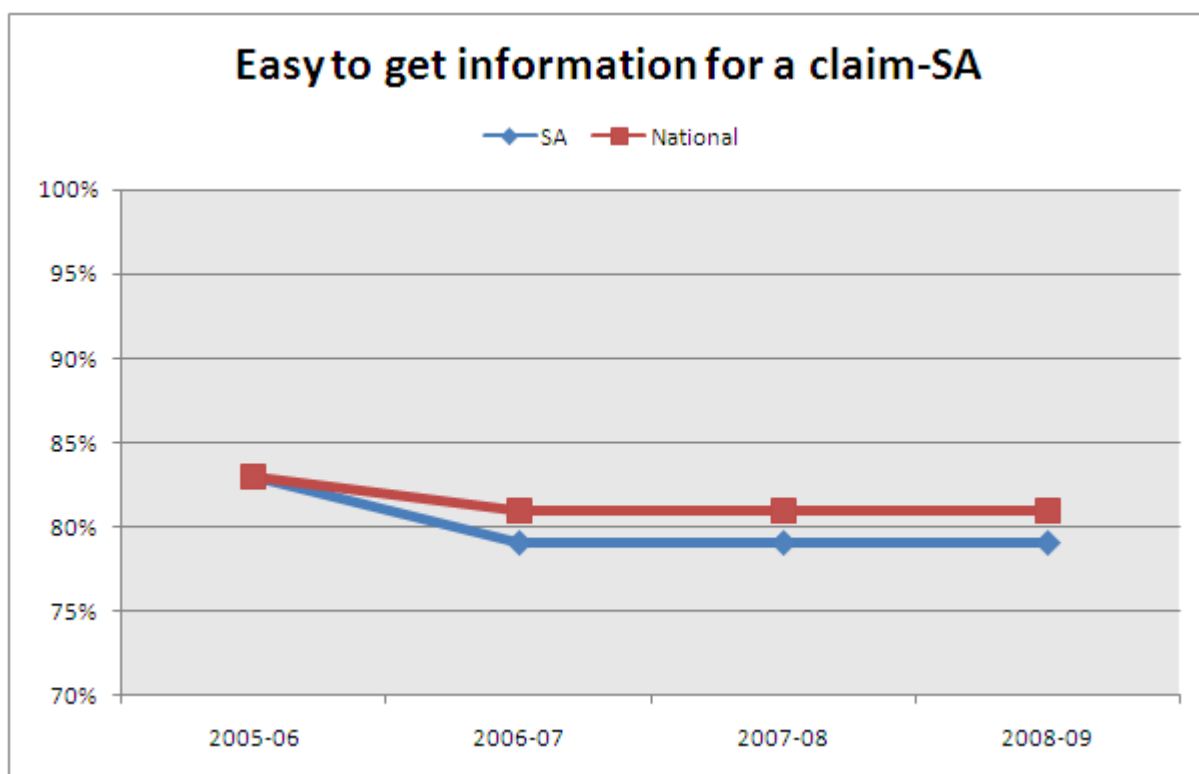


## 4.5 Making a claim

### 4.5.1 Information needed for putting in a claim

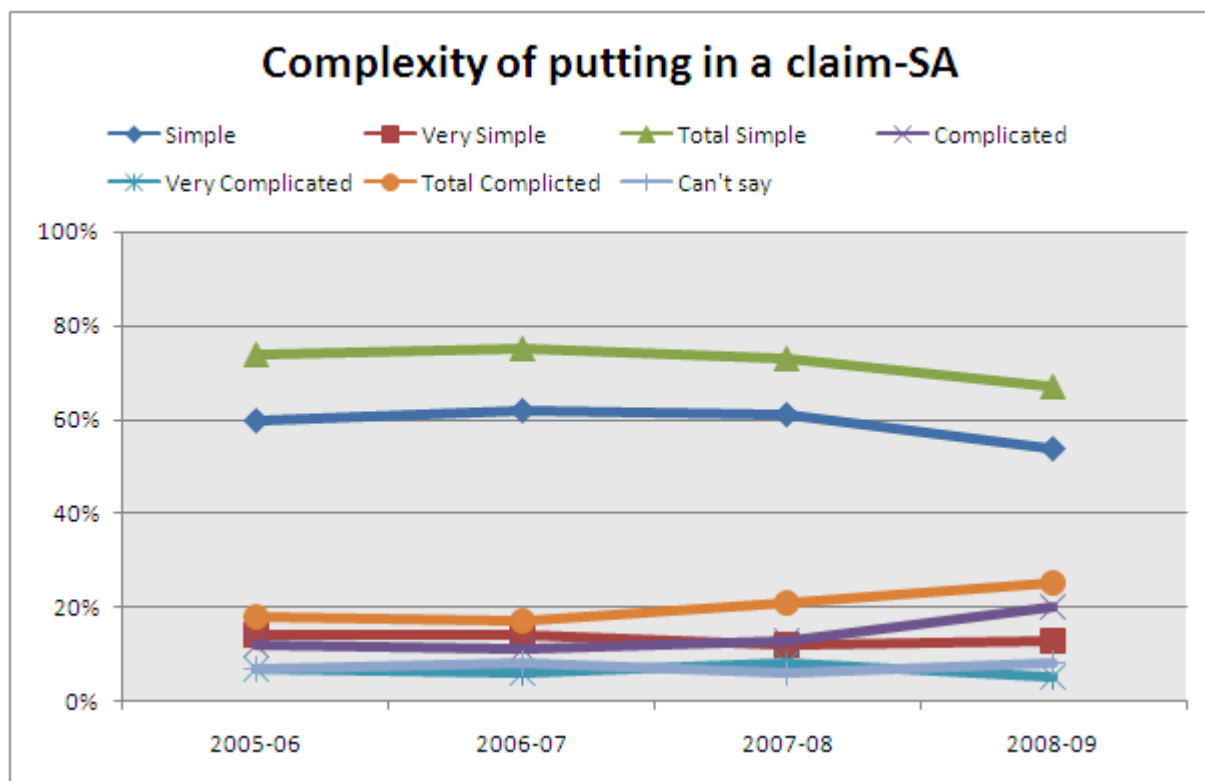
Since 2006-07 just under 80% of SA workers have consistently responded that it is easy to get the information they need to lodge a claim. This figure sits just below the Australian average.

*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

In 2008-09 SA workers the total figure for those who rated putting in a claim as simple at just over 6/10, far higher than the figure for those rating putting in a claim as complicated, though it has increased slightly, sitting at just over 2/10 in 2008-09.



# Section

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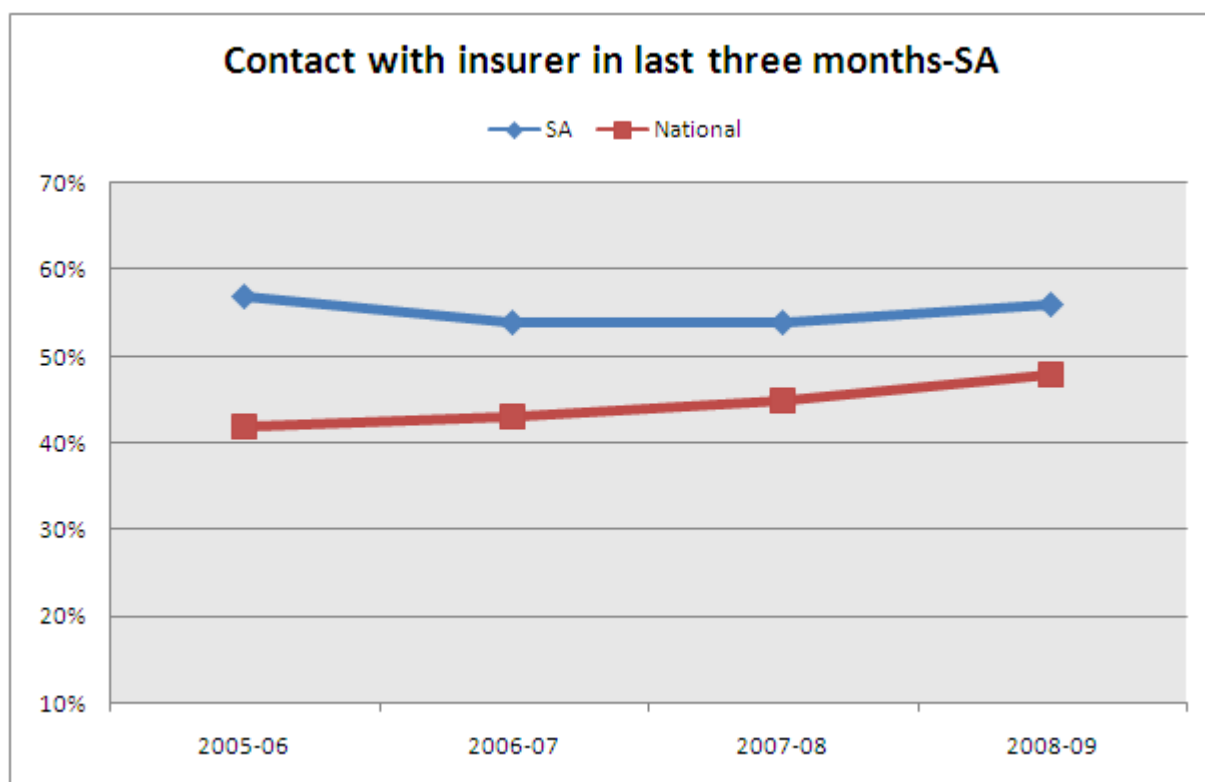
**SA Rating of customer service by insurer/Scheme**

## 5 SA Rating of customer service by insurer/Scheme

### 5.1 Communication with insurer

57% of SA workers interviewed had had contact with their insurer in the last three months in 2008-09, a fairly static figure over the past four years. The figure is about 8% higher than the national average, which is on an upward trend.

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



## 5.2 Rating of insurer type services

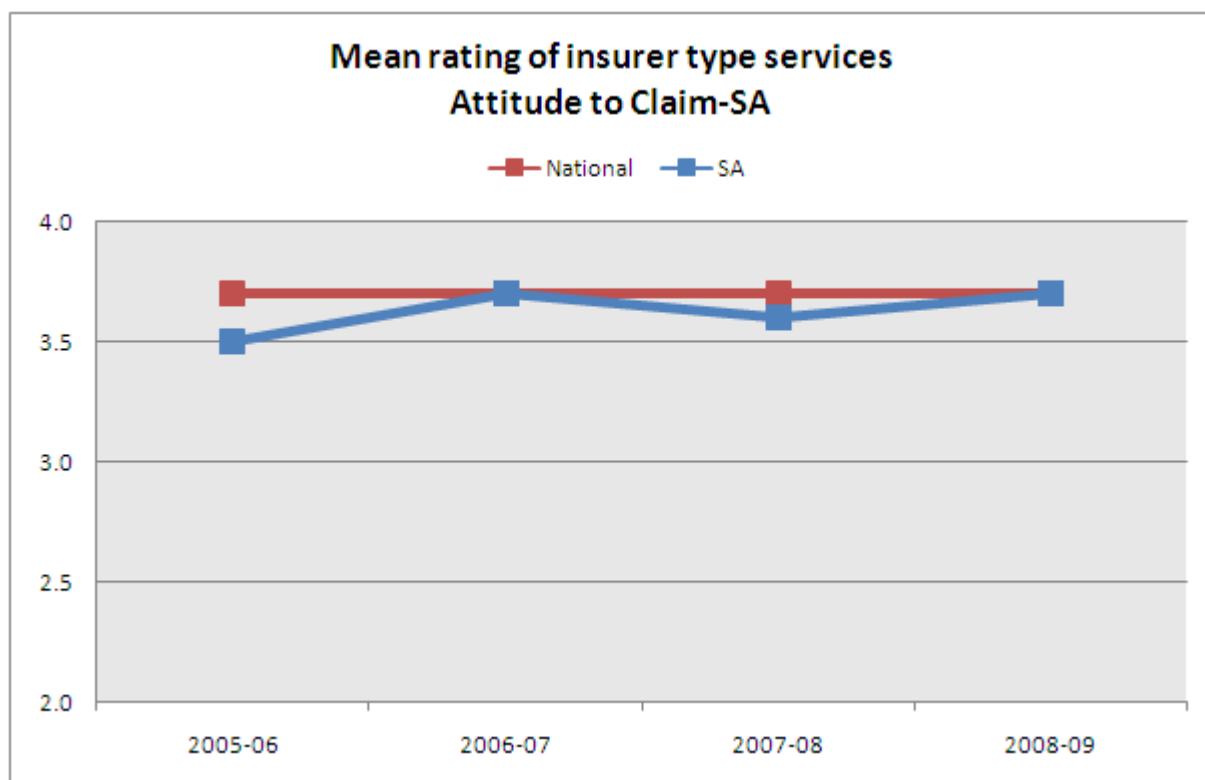
Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was "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 SA workers rated their insurer on par, or very slightly below, the national average; at, just below or just above 3.5/4.

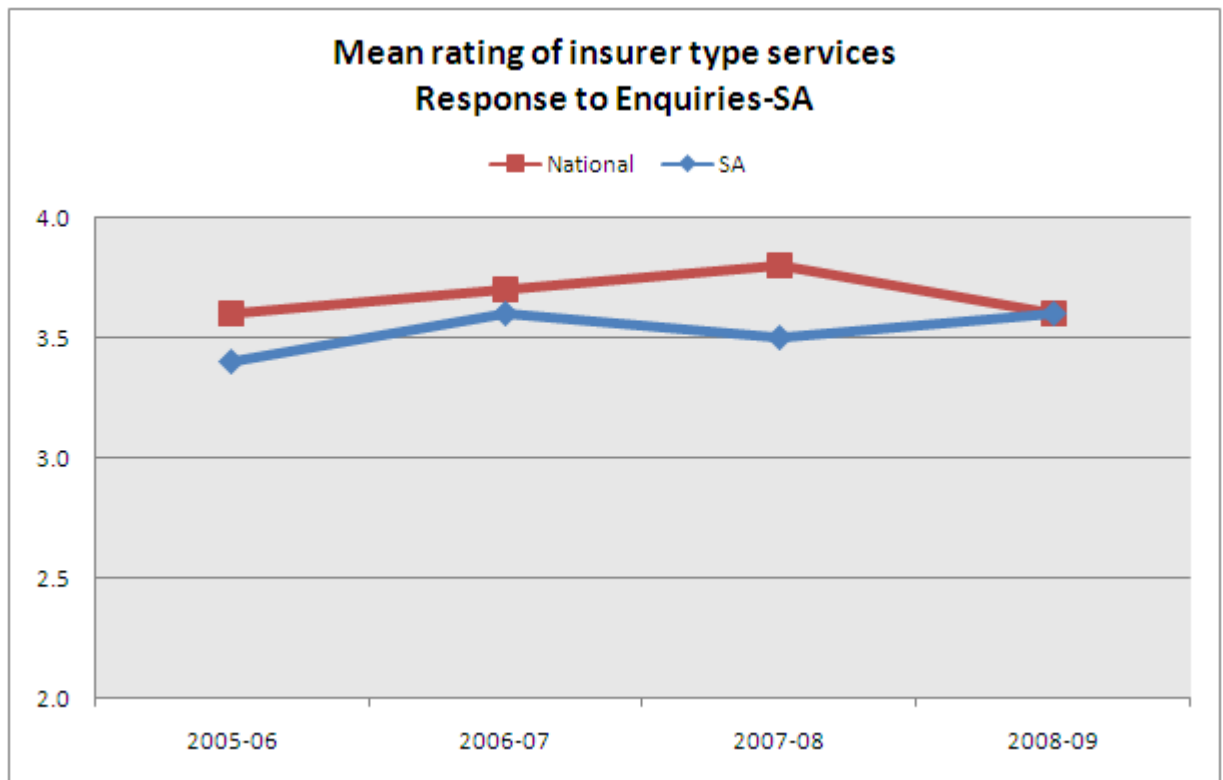
*Question: Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.*

### 5.2.1 Attitude to claim



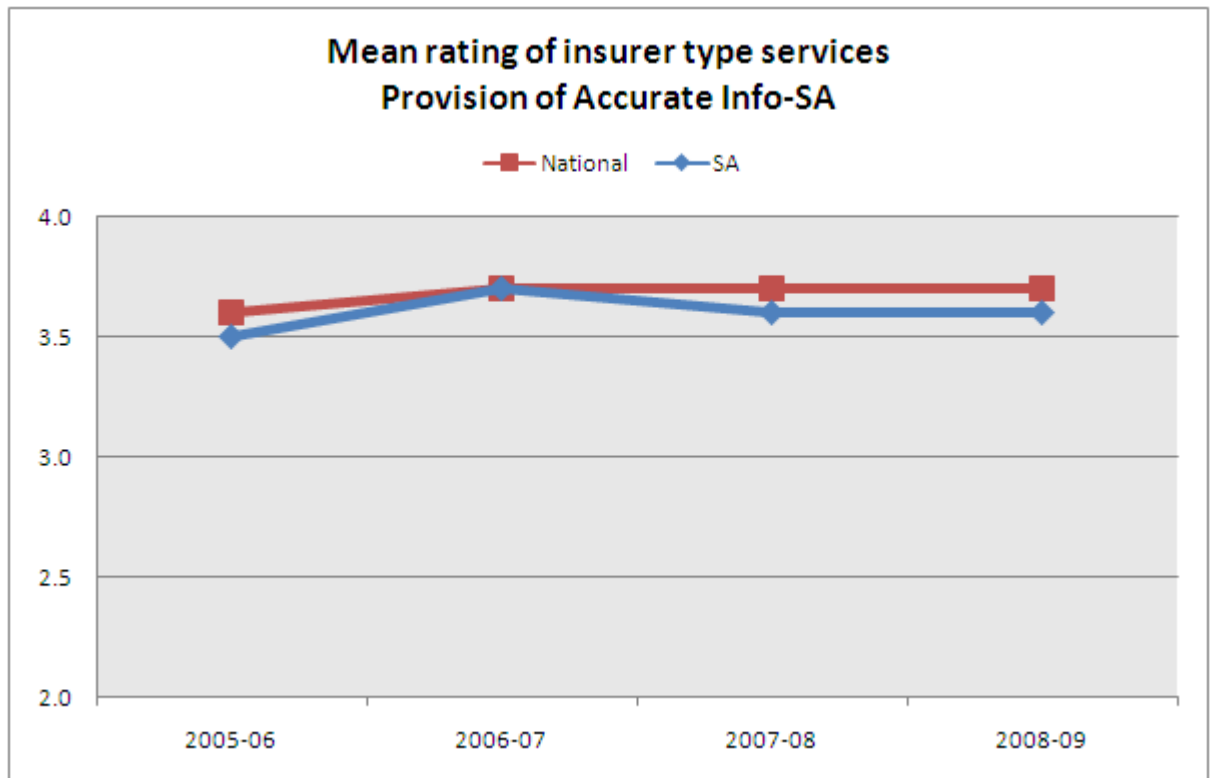


## 5.2.2 Response to enquiries

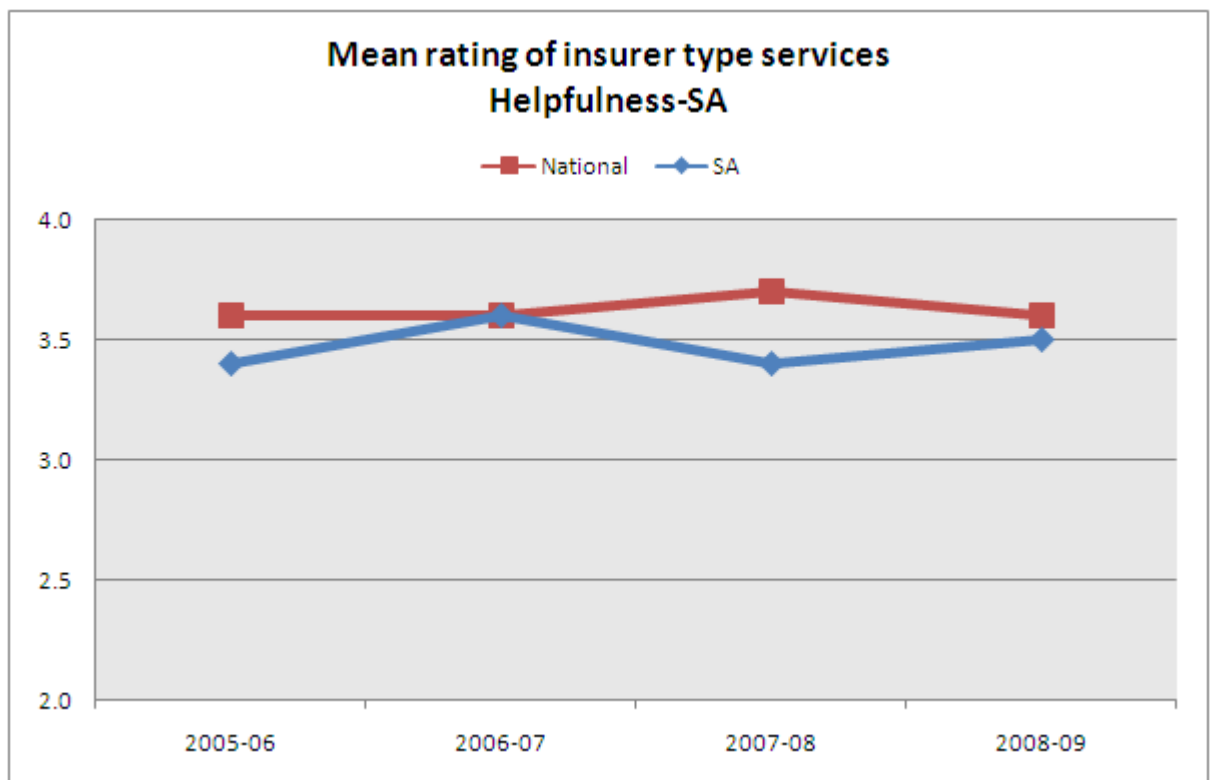




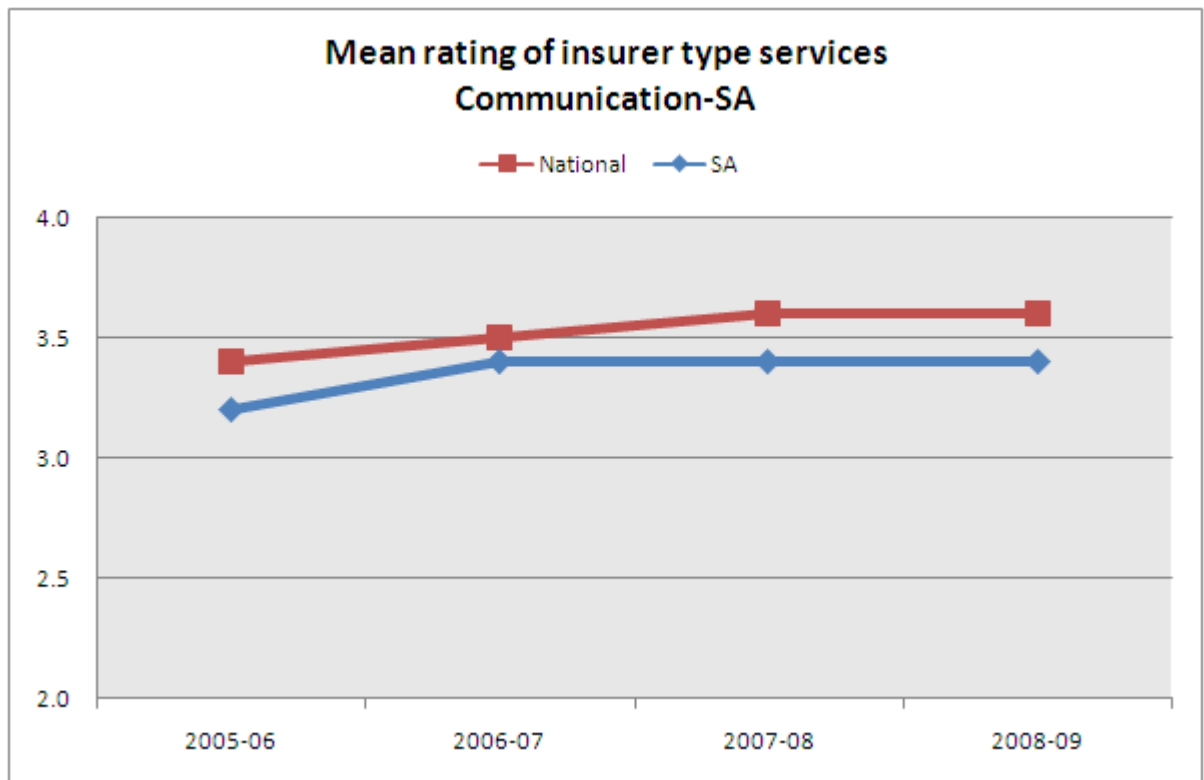
### 5.2.3 Provision of accurate info



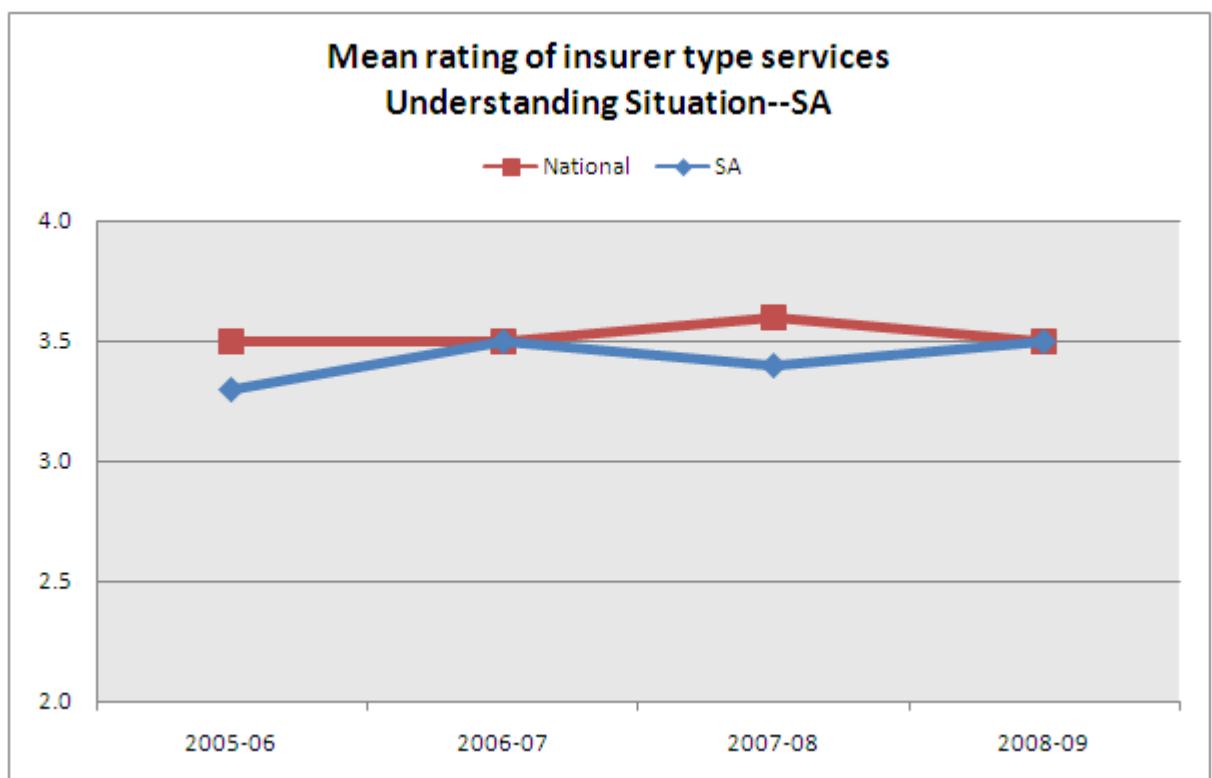
### 5.2.4 Helpfulness



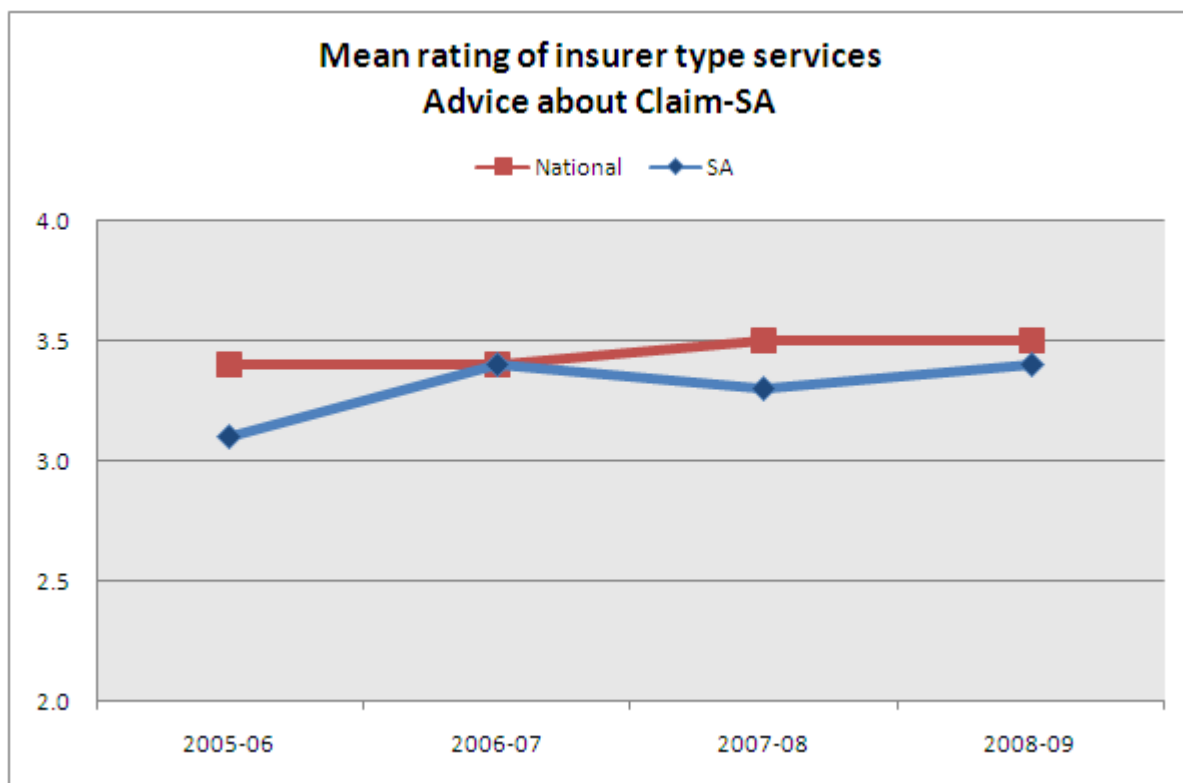
### 5.2.5 Communication



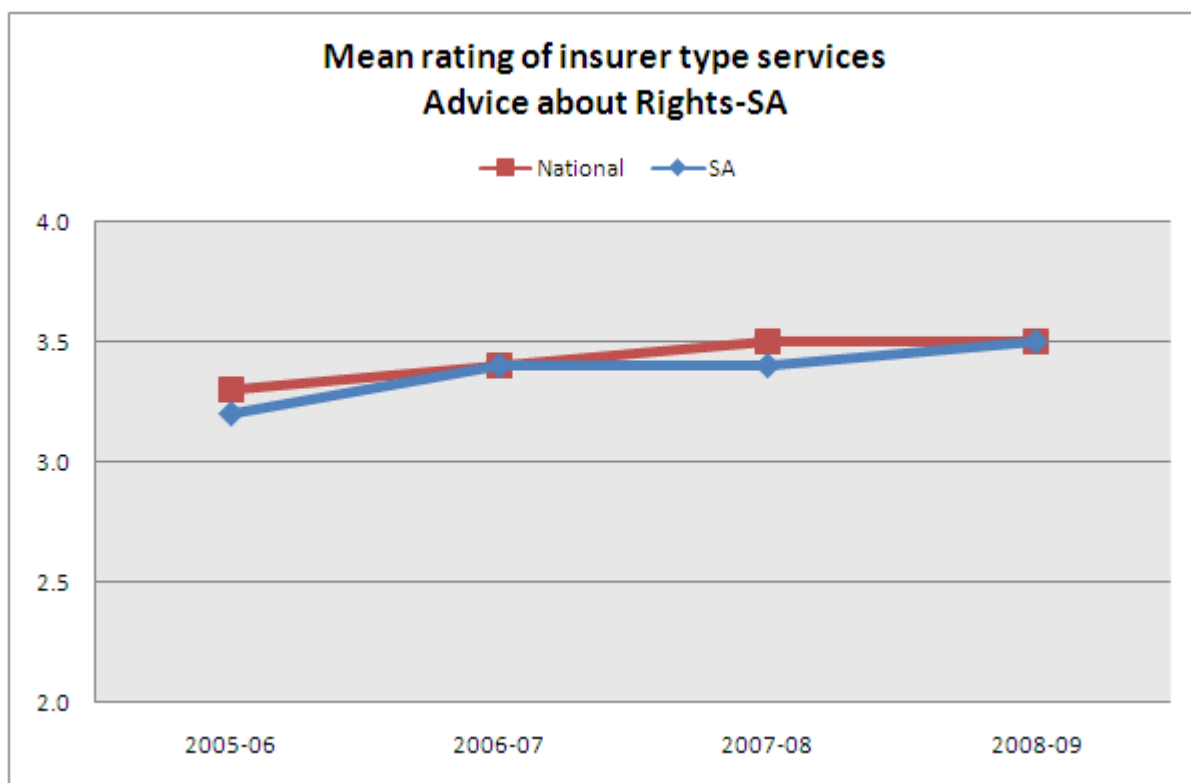
### 5.2.6 Understanding situation



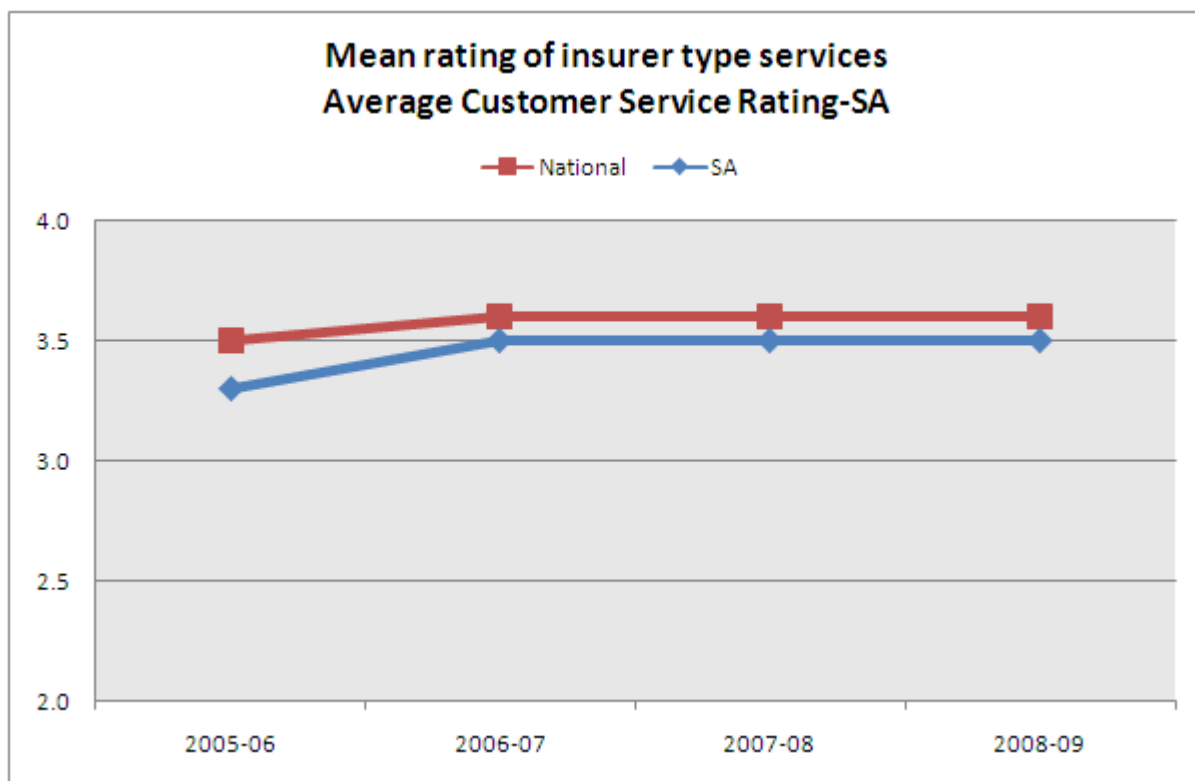
### 5.2.7 Advice about claim



### 5.2.8 Advice about rights



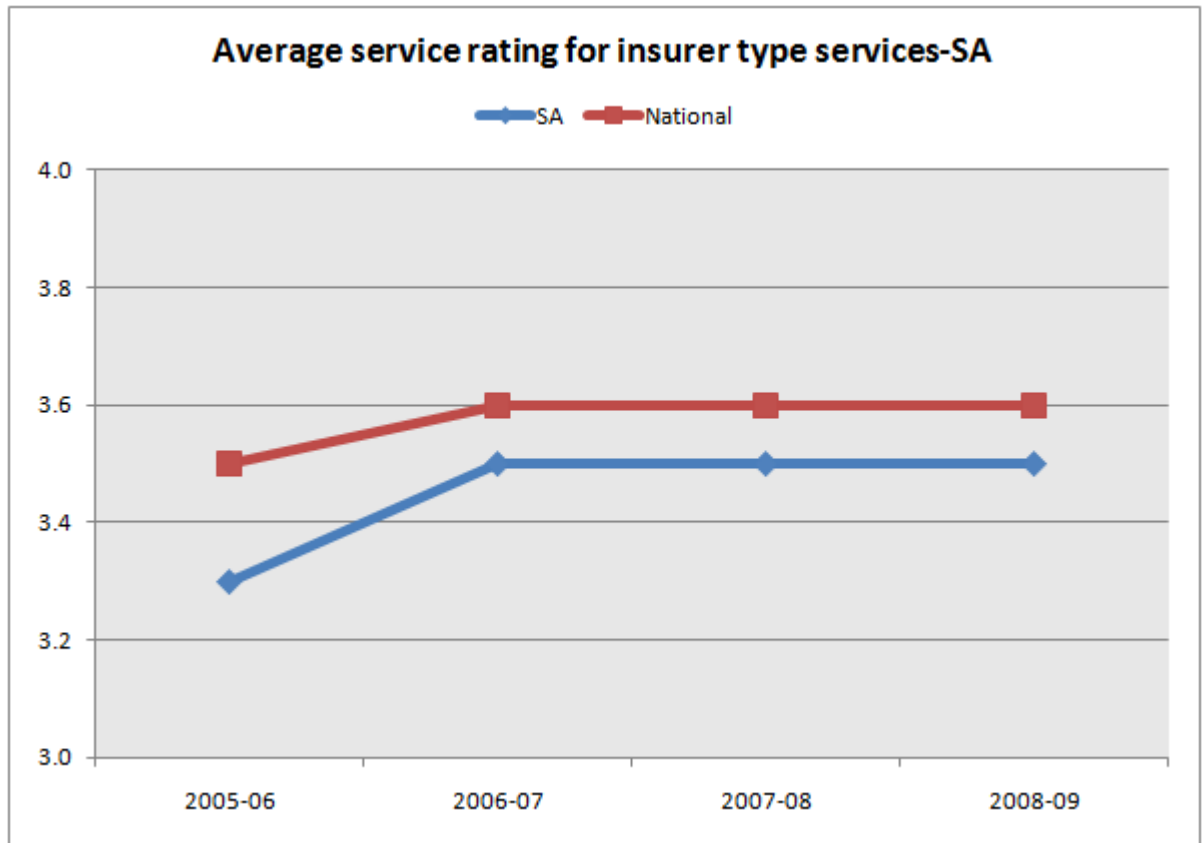
## 5.2.9 Average customer service rating



## 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.

The average service rating for SA has remained static since 2006-07 and sits at 3.5/4 as compared with the national figure of 3.6/4.



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VI

**SA Rehabilitation services**



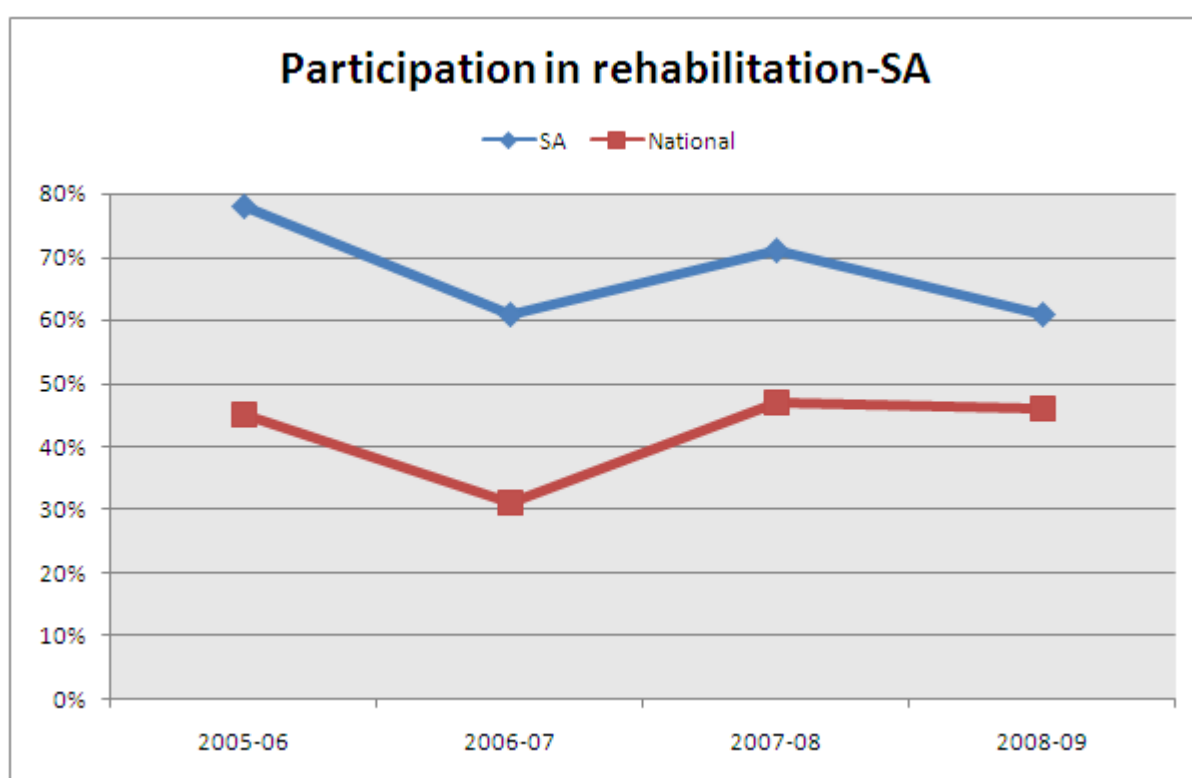
## 6 SA Rehabilitation services

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.

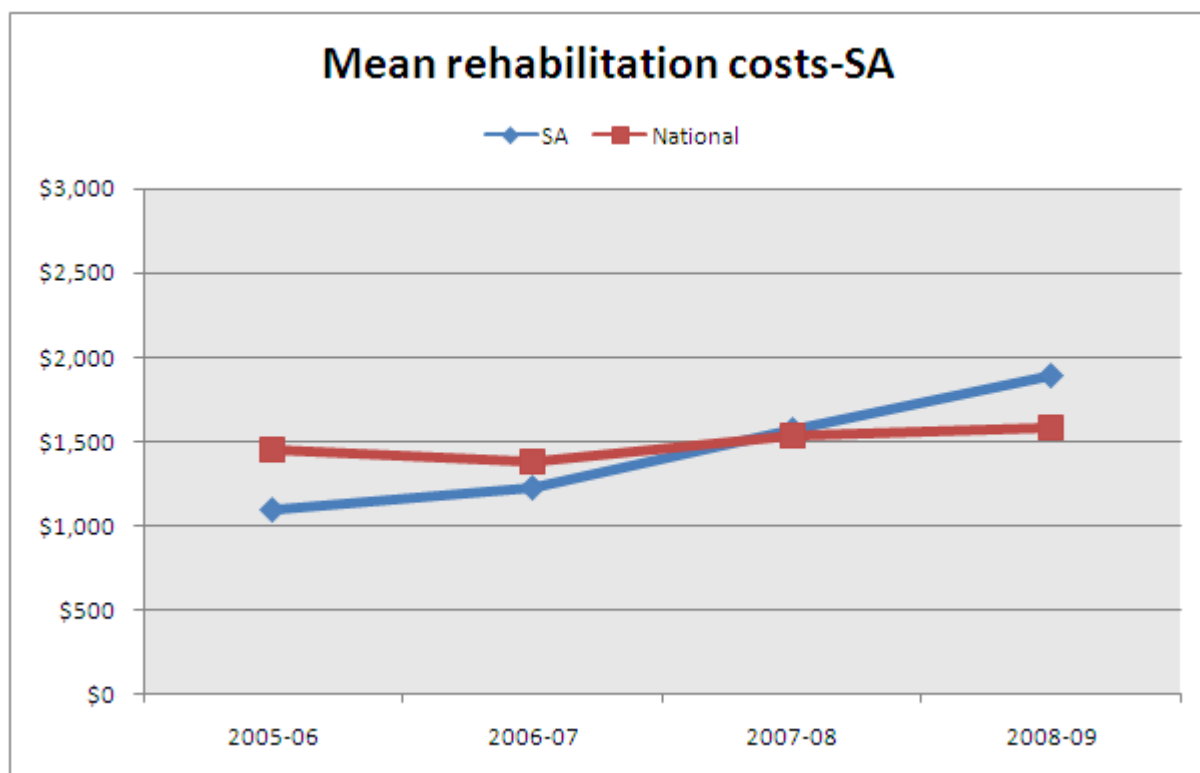
SA workers were much more likely than the national average to participate in rehabilitation, although rehab participation fell from 8/10 in 2005-06 to 6/10 in 2008-09.



## 6.2 Rehabilitation costs

The costs of rehabilitation were provided by the jurisdiction.

The costs of rehabilitation for SA workers has increased from just over \$1000 in 2005-06 (below the national average of \$1500) to nearly \$2000 in 2008-09. The national average has remained static.



# Section

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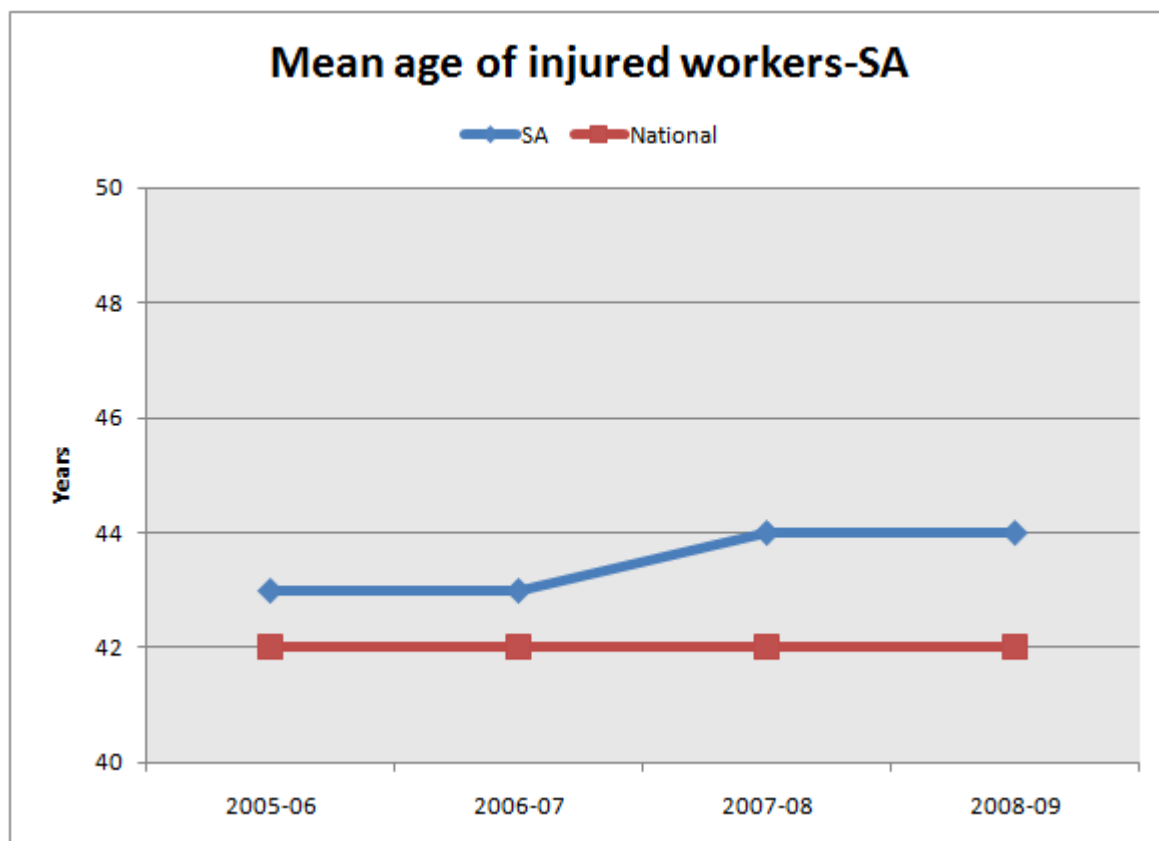
VII

**SA Demographics**

## 7 SA Demographics

### 7.1 Age

The average age of SA employees is two years older than the national average in 2008-09.

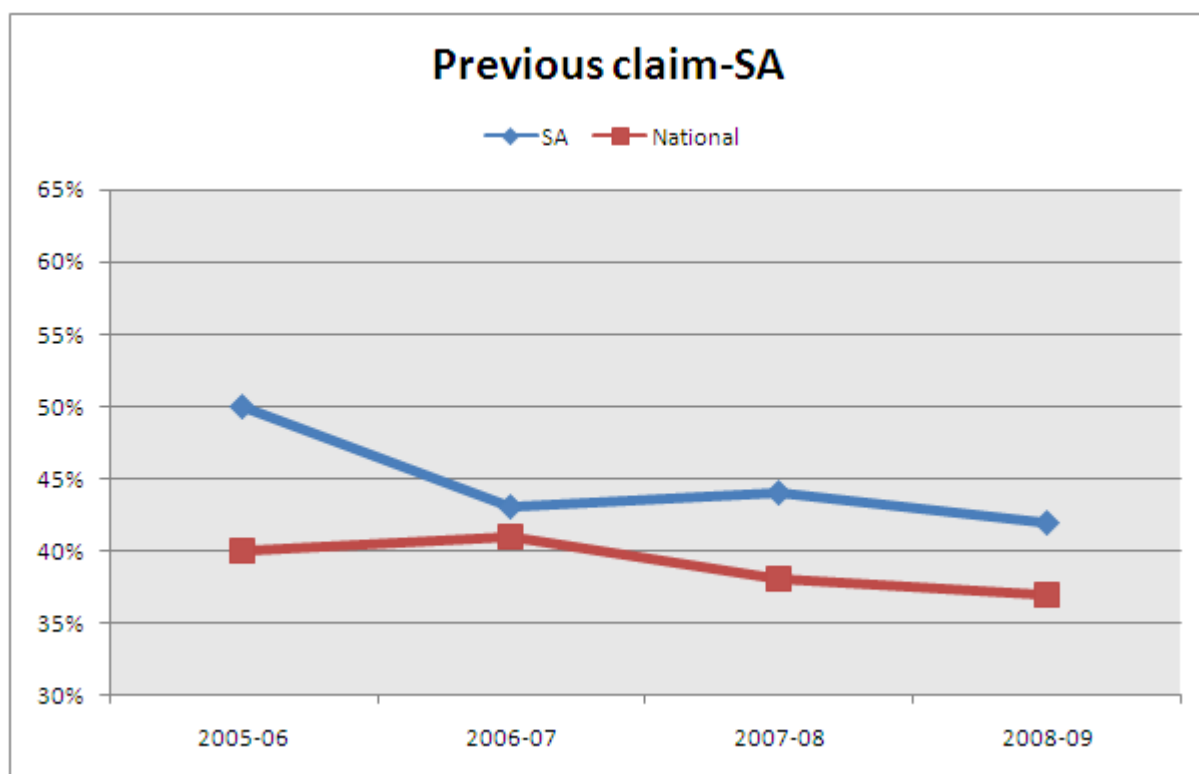


## 7.2 Previous claim experience

### 7.2.1 Previous claim

Since 2006-07 there has been a decline in the proportion of SA workers who had a previous claim, and in 2008-09 this figure sits at 42%. This is slightly higher than the Australian average for the same period (37%).

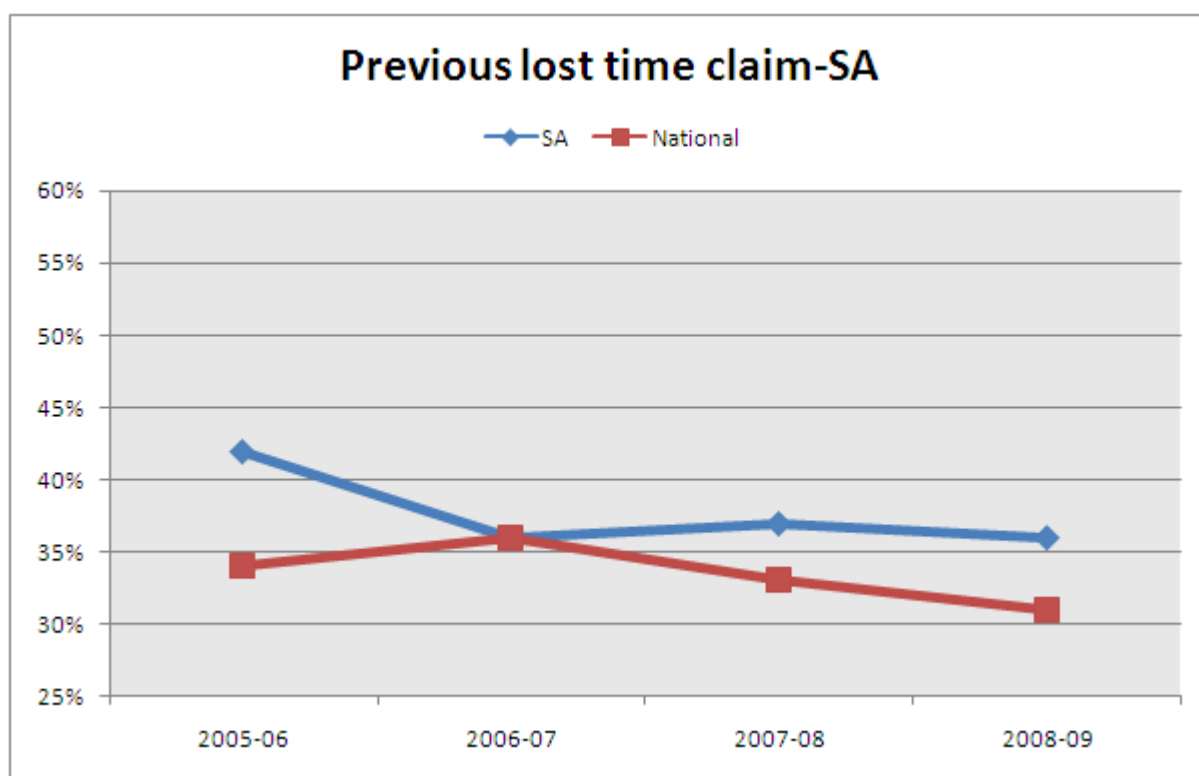
*Question: Have you had any other workers' compensation claim BEFORE this claim?*



## 7.2.2 Previous lost time claims

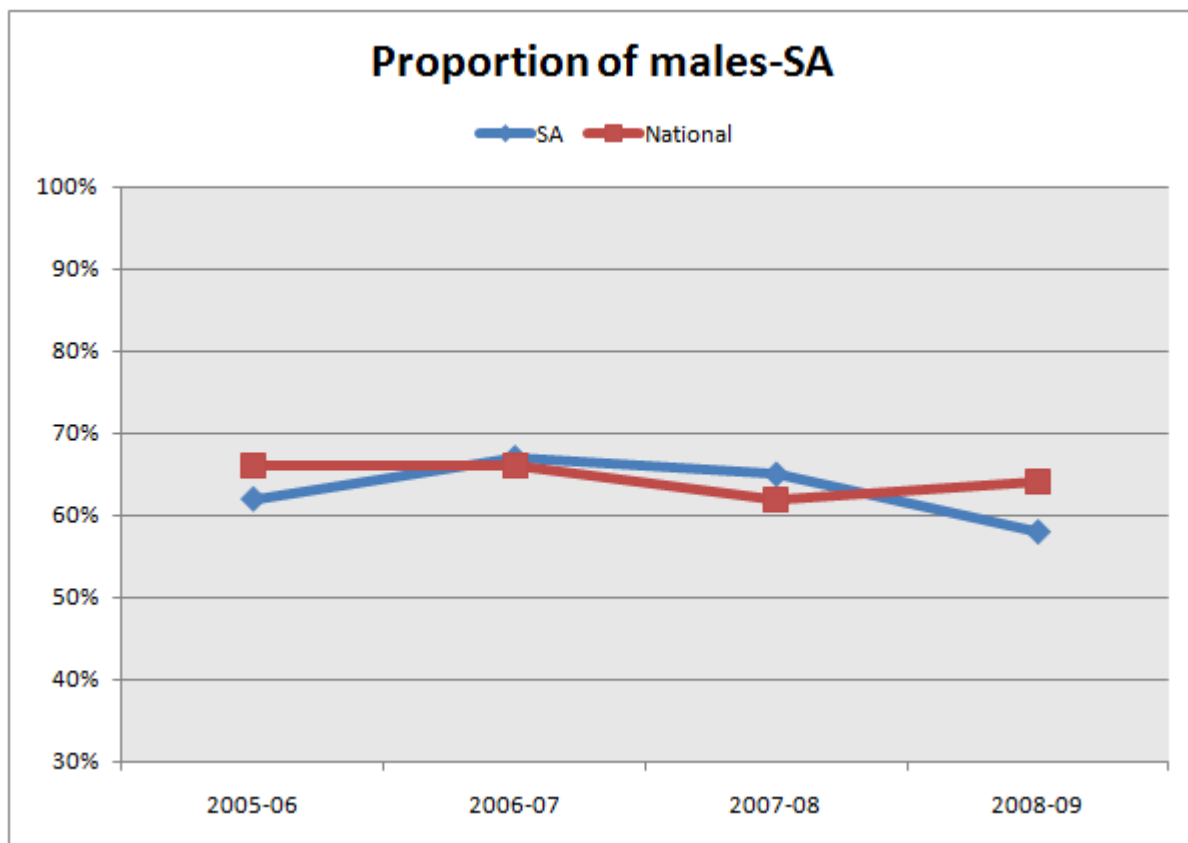
In 2008-09 nearly 36% of SA workers with a previous claim had time off work because of that earlier claim, about 5 percentage points above the Australian average. The figure has decreased around 5 percentage points since 2005-06.

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



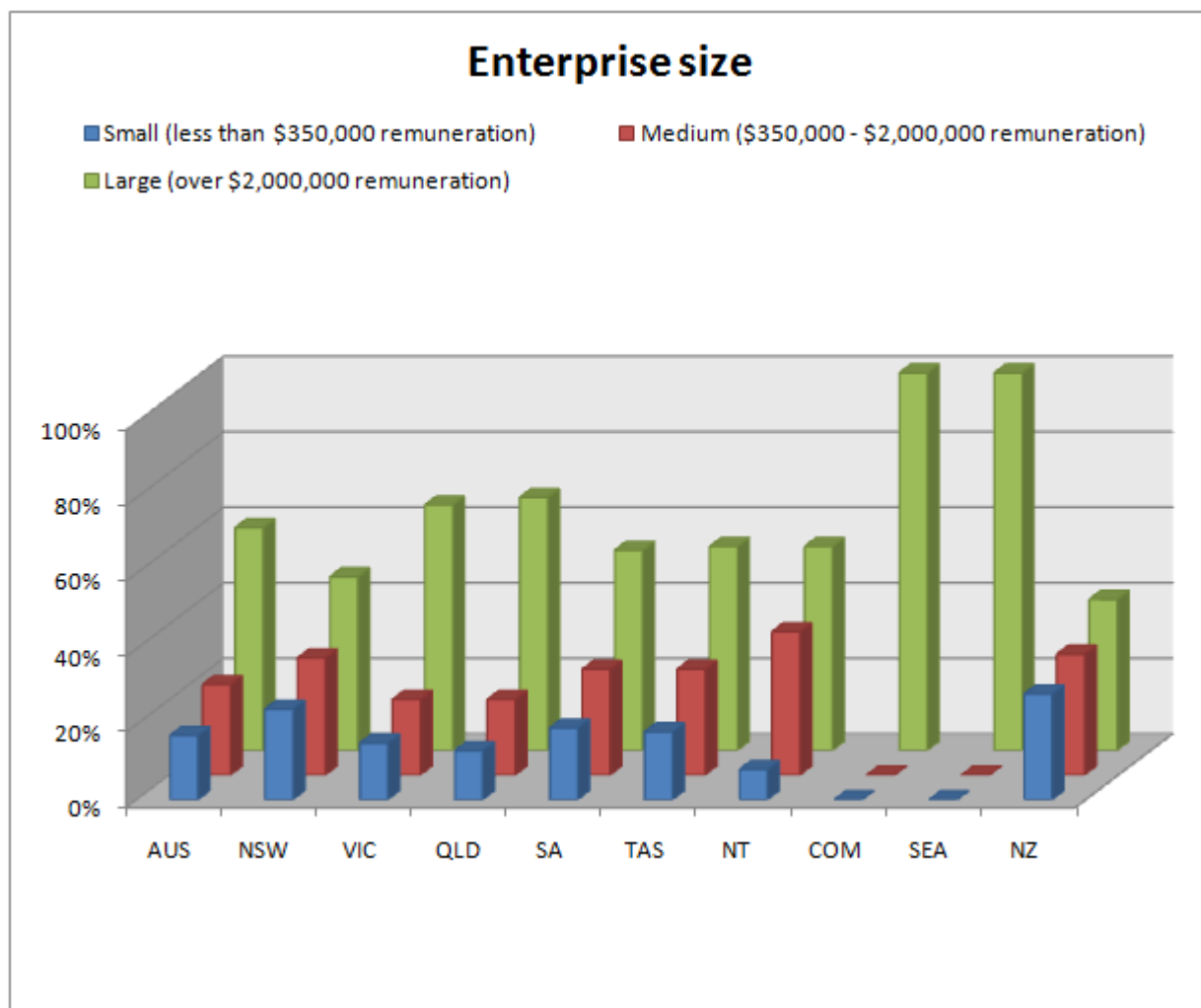
### 7.3 Gender

Just under 60% of SA employees are male, just under the national average.



## 7.4 Enterprise size

Most (61%) of SA workplaces are large employers, defined as payroll over \$2 mill. The remaining is comprised of medium (20%) and small enterprises (less than 20%).





This second graph shows around 10% of SA workplaces have payrolls of over \$20 mill, approximately half the national rate.

