

Queensland Workers' Compensation Scheme

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Actuaries Institute Injury & Disability Schemes Seminar

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Scheme projections have been independently assessed by Finity Consulting
Pty Ltd

Overview

Minister for Employment and Industrial Relations

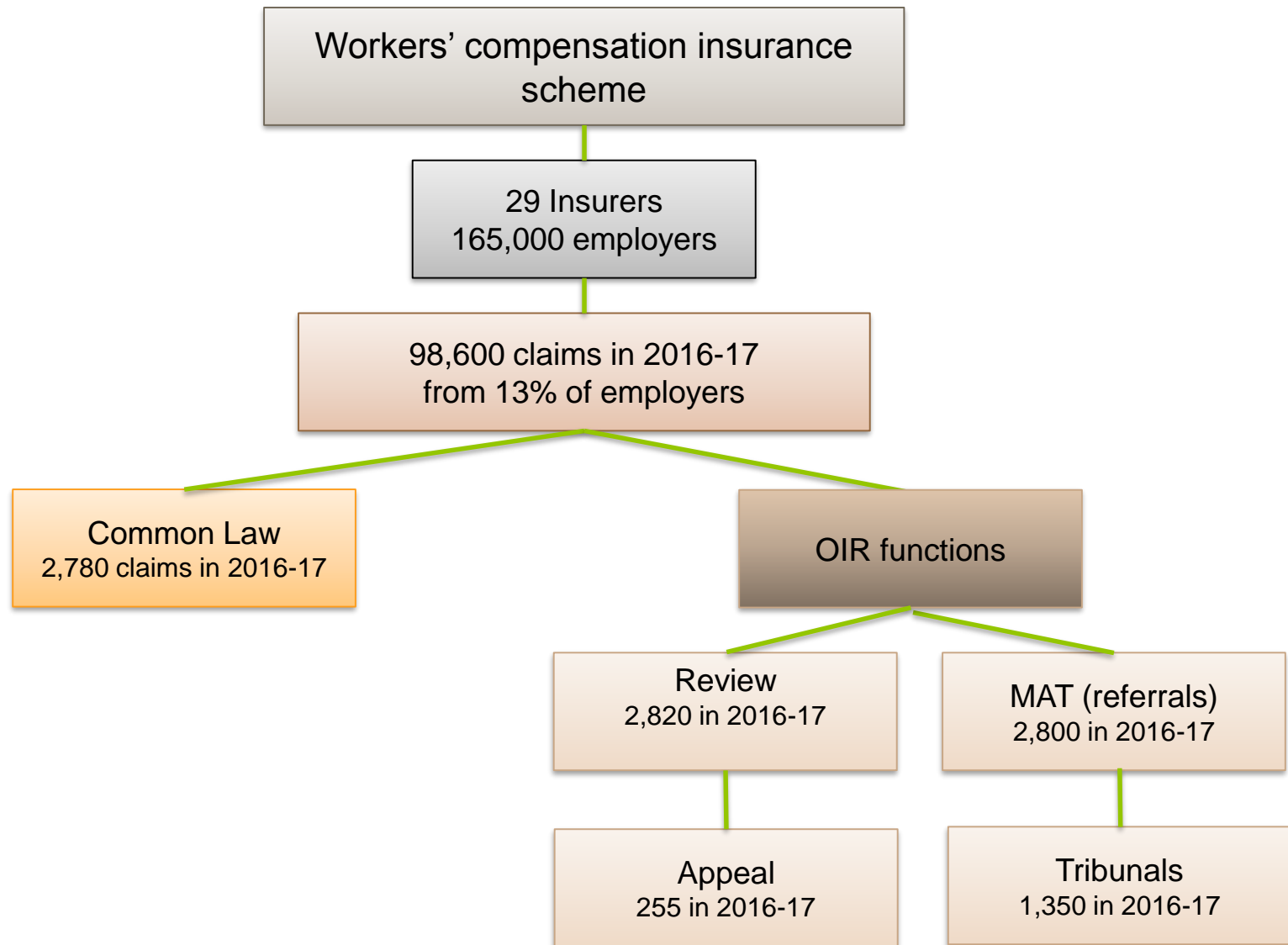
**Office of Industrial
Relations**

**WorkCover
Queensland**

**28 Self-Insured
Employers**

**Shared approach to achieving positive and
sustainable return to work outcomes**

Scheme overview



Outline

Scheme Update

- Recent changes:
 - Coal workers' pneumoconiosis
 - National Injury Insurance Scheme

Scheme Performance

- Statutory
- Common Law
- Summary

Scheme update

Coal workers' pneumoconiosis
National Injury Insurance Scheme

Coal workers' pneumoconiosis

- *Workers' Compensation and Rehabilitation (Coal Workers' Pneumoconiosis) and Other Legislation Amendment Act 2017* commenced 31 August 2017
- The changes:
 - provide an interim dust lung disease examinations for former coal workers concerned they may have CWP or another Coal Mine Dust Lung Disease
 - allow workers with "simple" CWP or other pneumoconiosis who experience disease progression to re-open their claim to access further workers' compensation benefits
 - provide a new lump sum compensation for pneumoconiosis up to a maximum of \$120,000 based on the severity of the pneumoconiosis injury
- As at October 2017, 22 accepted claims for CWP with 28 pending/accepted alternative diagnosis.

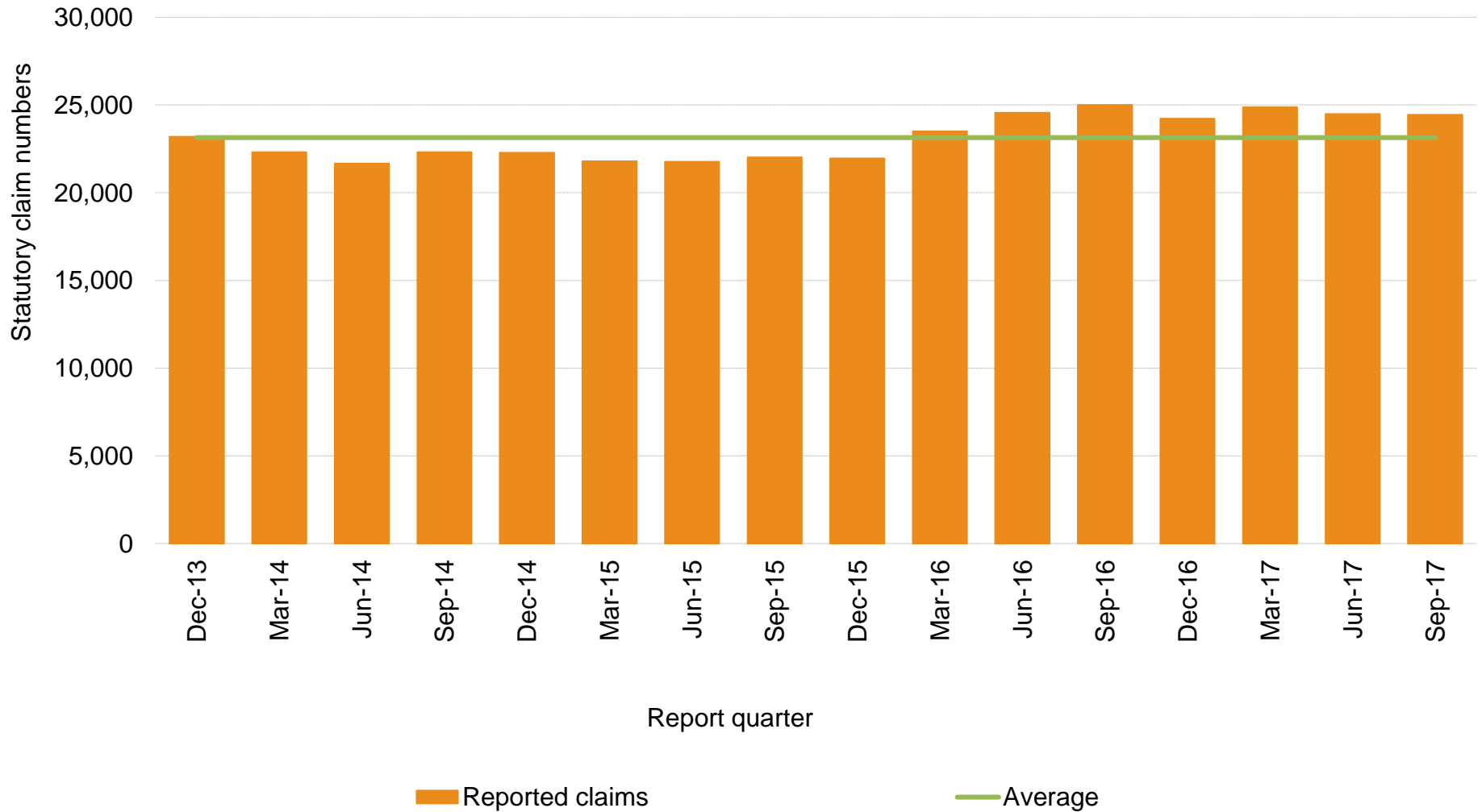
National Injury Insurance Scheme

- Lifetime care and income support
- Common law rights maintained
- WorkCover and self-insurers each contract with NIIAQ
- NIIAQ for motor vehicle accidents
- Currently five work-related claims managed by NIIAQ

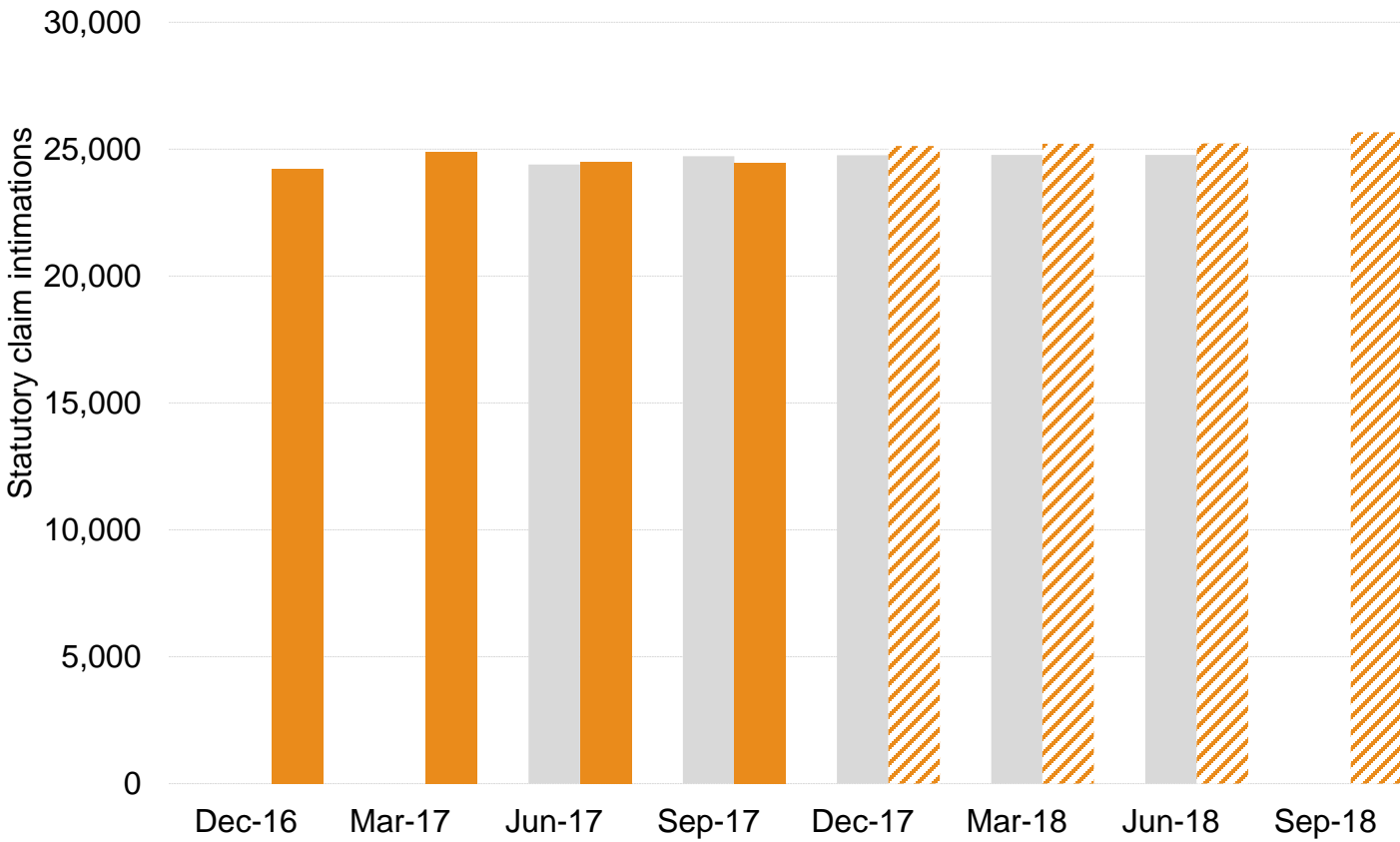
Scheme performance

Statutory claims

Statutory claims numbers have increased post Dec-15 and have remained stable over the past seven quarters



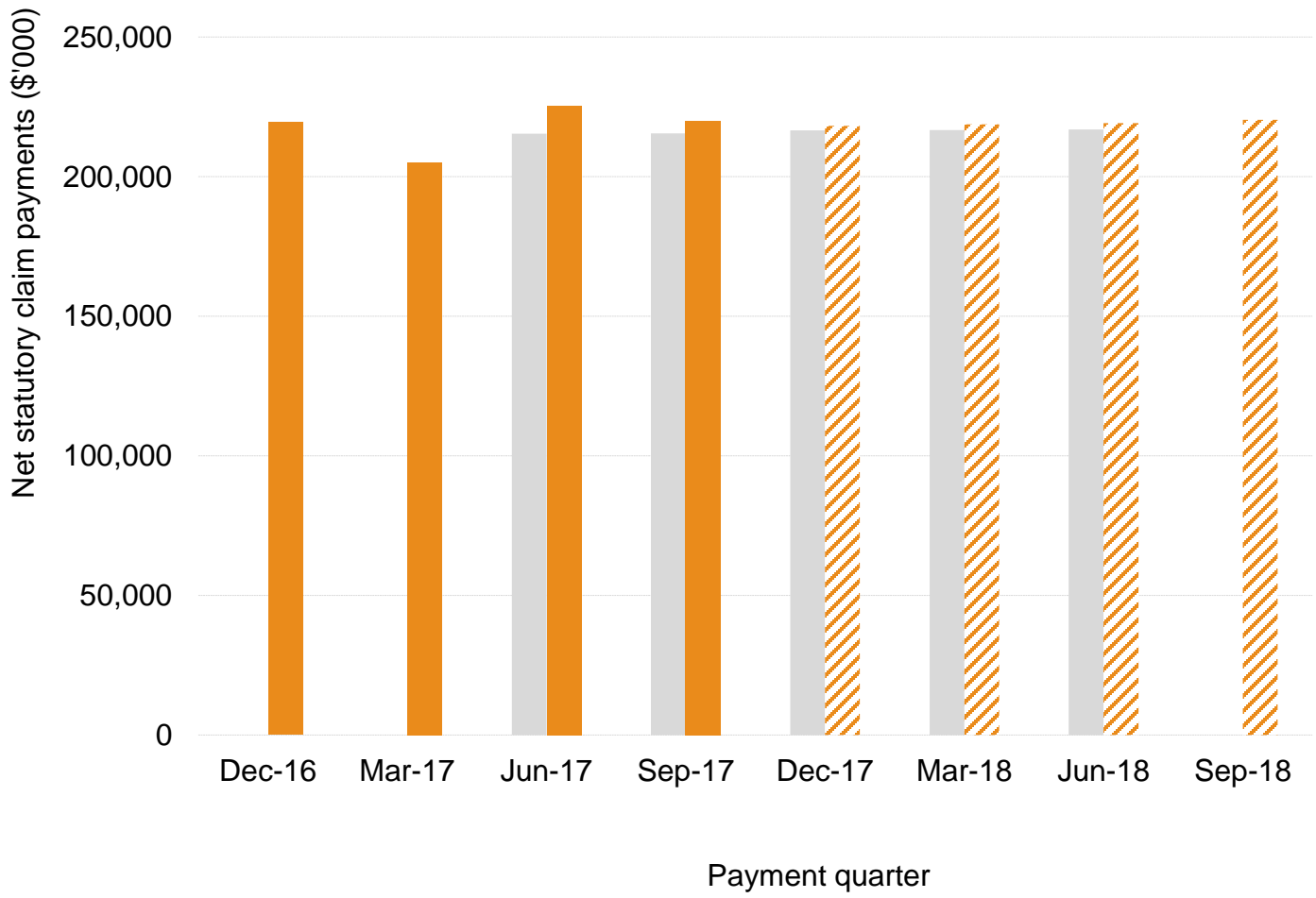
Statutory new claims have been in line with expected over the past six months



2017-18	
Expected at	intimations
Mar-17	99,000
Sep-17	100,100

■ Sep-17 Actual
 ■ Mar-17 Expected
 ▨ Sep-17 Expected

Overall, net statutory payments have been slightly higher than expected over the past six months



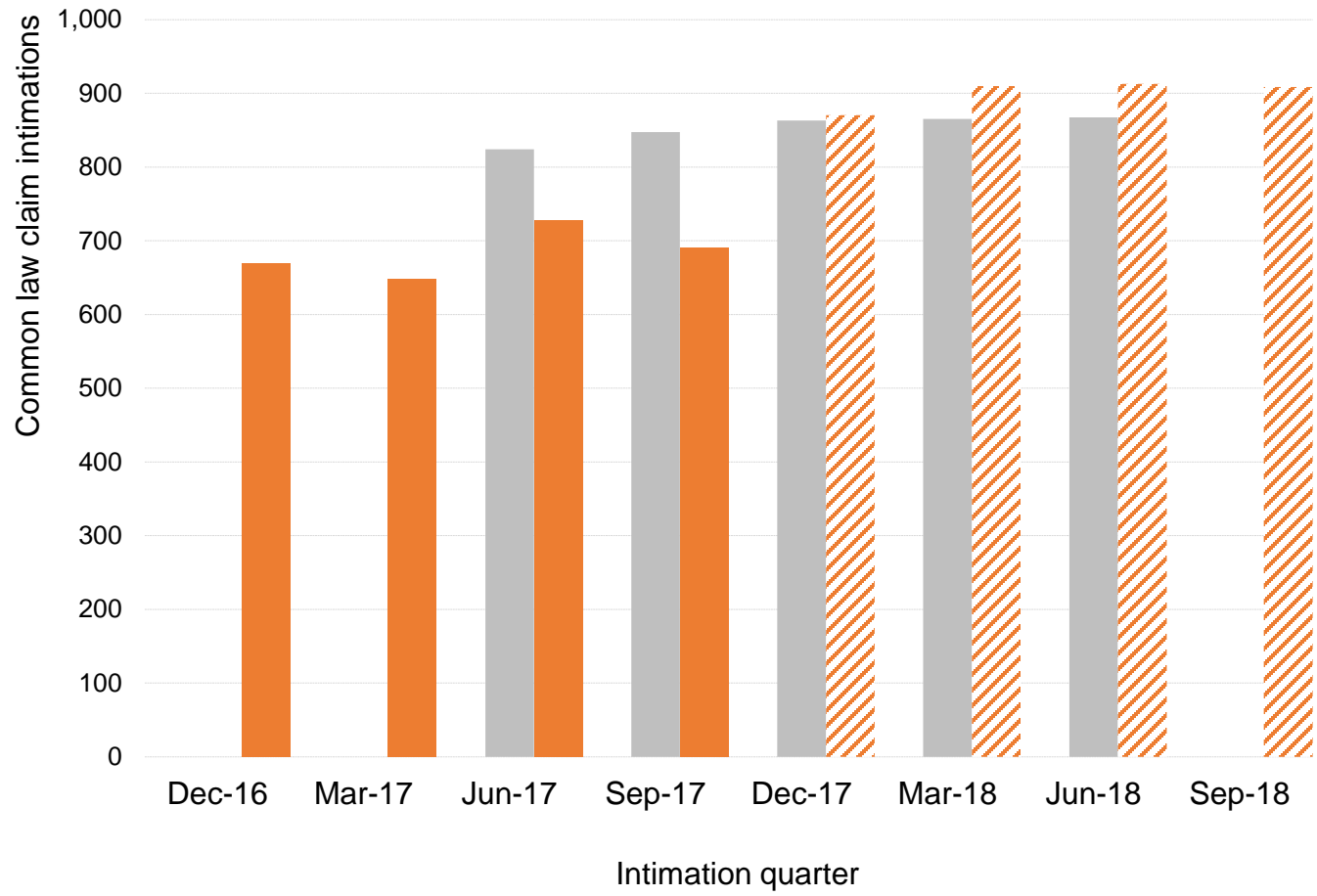
2017-18 payments	
Expected at	(\$m)
Mar-17	865
Sep-17	875

■ Sep-17 Actual
 ■ Mar-17 Expected
 ▨ Sep-17 Expected

Scheme performance

Common law claims

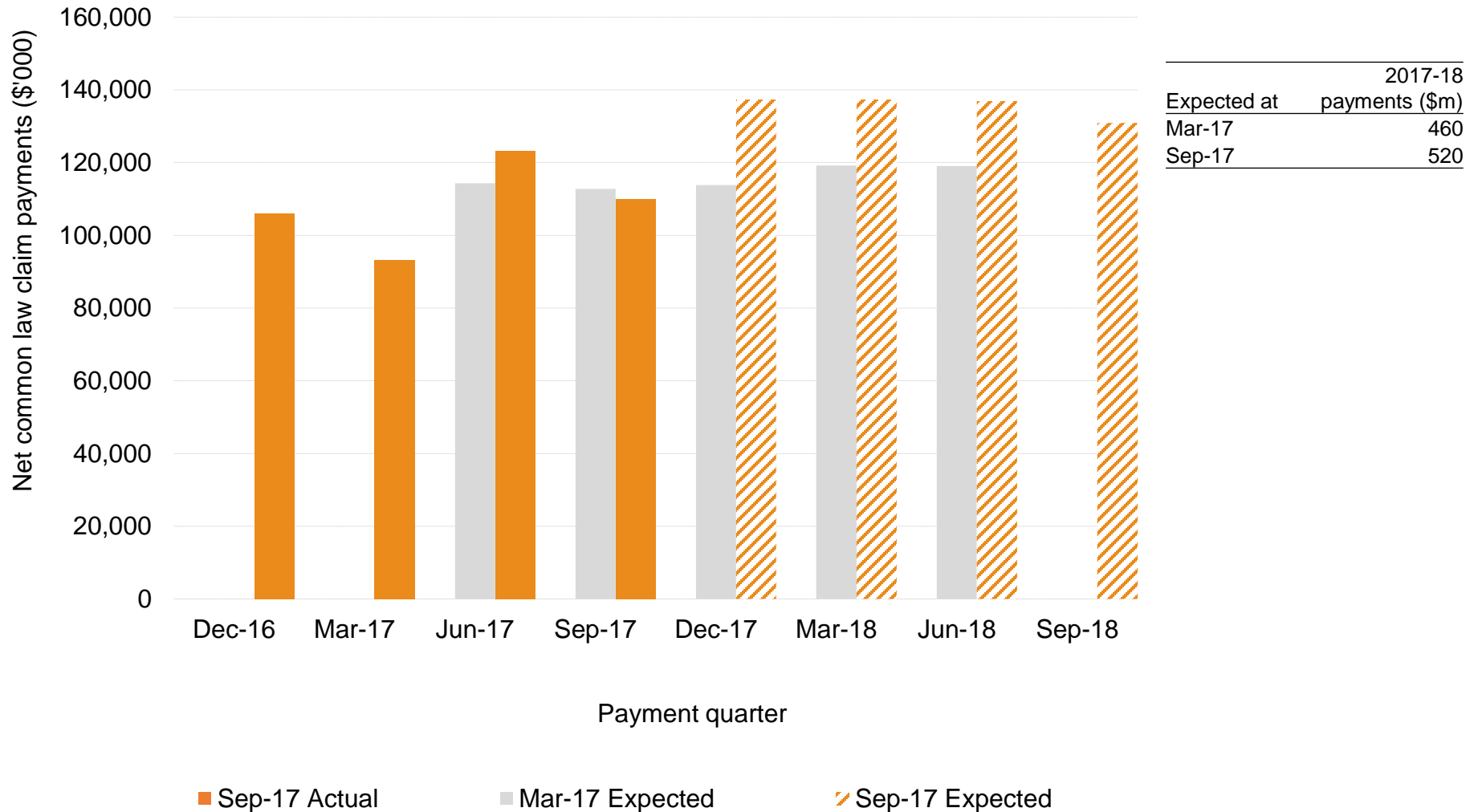
Common law claim intimations are significantly lower than expected for both March 2017 and September 2017 quarters



Expected at	2017-18 intimations
Mar-17	3,440
Sep-17	3,380

■ Sep-17 Actual
 ■ Mar-17 Expected
 ▨ Sep-17 Expected

Net Common Law claim payments are higher than expected over the last six months to September 2017



Summary

Statutory claims:

- **Increase in statutory claim intimations** post December 2015 (change in Q-Health hospital payments) has stabilised and expected to remain stable for 2017-18 financial year.
- Statutory payments have been **slightly higher than expected** over the past six months and expected to remain stable with recent experience.

Summary

Common law claims:

- Common law intimations have been significantly **lower than expected** over the past six months largely due to lower than expected claims from post October 2013 accident period. However they are expected to increase for 2017-18 as the unwinding of the common law threshold flows through.
- Common law payments have been **higher than expected** over the past six months; largely due to higher settlement sizes. However payments are also expected to increase for 2017-18 as the unwinding of the common law threshold flows through.

Where to from here?

- Incoming government
- Five year review of the workers' compensation scheme
- Monitoring CWP response implementation