

## Workers' Compensation Cover Overview

Cover is provided to WA Government agencies that participate in the RiskCover Fund, for compensation payable to any injured employee of an agency under the provisions of the *Workers Compensation and Injury Management Act 1981* and for the legal liability to pay damages:

- at common law;
- under the *Fatal Accidents Act 1959*;
- under the *Law Reform (Miscellaneous Provisions) Act 1941*;
- under the *Law Reform (Contributory Negligence and Tortfeasors' Contribution) Act 1947*; and
- under the *Trade Practices Act 1974*.

Cover is not provided for compensation payable to any injured employee of an agency under the *Workers' Compensation and Injury Management Act 1981* in respect of industrial disease referred to in Section 151(a) (iii) of the Act.

### What is the agency responsible for?

- completion of the relevant section of the annual Self Insurance Risk Declaration (SIRD);
- development, implementation and review of an injury management system and return to work programs in accordance with *the Workers' Compensation and Injury Management Act 1981*;
- assisting workers to return to work quickly and safely following a work related injury or illness;
- provision of information and assistance to injured workers;
- lodgement of claims and associated documentation according to agreed processes, including submission of claims to the Insurance Commission within three working days from the receipt of the relevant claim documents;
- provision of information to the Insurance Commission and its agents to assist in the claims/injury management process;
- provision of regular updates to the Insurance Commission on the progress of injured workers on return to work programs; and
- participation in the development, implementation and review of claims/injury management strategies.

### Claims Management

Claims management services are delivered by the Insurance Commission in accordance with legislative requirements. They are aimed at supporting workplace injury management and minimising the cost of work related injury and illness.

#### What services are included?

- early consultation with agencies;
- facilitation of early and safe return to work through fair, timely and informed determination of liability and payment of reasonable medical and rehabilitation costs. In some cases this will be on a without prejudice basis;
- payment of service providers and reimbursement of compensation payments;
- appropriate referral of injured workers to approved vocational rehabilitation providers, medical



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- advice on claims related matters;
  - injury management and claims management training;
  - provision of information to key parties;
  - regular updates to agencies on claims issues;
  - liaison with the agency and other parties to ensure appropriate injury/claims management strategies are implemented for all claims;
  - regular claims reviews;
  - facilitation of critical case reviews for complex claims;
- specialists and other practitioners as required;
  - competent and equitable claim settlements;
  - dispute resolution services;
  - provision of information and assistance regarding legislative requirements and best practice for injury management, in particular injury management systems and return to work programs; and
  - analysis of data, identification of claims trends and reporting.

### Where to go for assistance

For assistance with any aspect of workers' compensation claims management please contact your Client Service Manager or Claims Officer.

