



Personal Injury
Education Foundation

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29 April 2011

Disability Care and Support
Productivity Commission
GPO Box 1428
CANBERRA CITY ACT 2601

Dear Sir/Madam,

Submission to the Disability Care and Support Inquiry

The Personal Injury Education Foundation (PIEF) is pleased to provide the following submission to the Productivity Commission's Inquiry, with respect to the proposed National Injury Insurance Scheme. The submission responds to the Draft Report released by the Productivity Commission on 28 February 2011.

PIEF was established in 2006 by a consortium of Australian and New Zealand personal injury organisations. A not-for-profit organisation, PIEF currently has 19 members from across Australia and New Zealand, all of whom are committed to improving the profile and performance of the personal injury industry across Australasia.

One of the primary aims of PIEF is the development and implementation of education, certification and event programs for staff working in the personal injury industry, with a view to improving industry capability and performance.

The purpose of this submission (see attachment) is to provide information about PIEF, our programs, initiatives and events, all of which have been designed to improve the capability and professionalism of the Australian and New Zealand personal injury industry.

It is hoped that by providing this information the inquiry will note PIEF and its programs, which can contribute towards addressing workforce competency and capacity issues identified in the Draft Report, particularly in relation to the proposed National Injury Insurance Scheme.

As the establishment of a National Injury Insurance Scheme would be a key component of the personal injury industry in Australia, PIEF in response would consider contextualising our existing education programs to ensure they remain current and relevant.

Yours sincerely,

Nathan Clarke
Executive Manager, PIEF



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Introduction

The Personal Injury Education Foundation (PIEF) was established in early 2006 by a consortium of Australian and New Zealand personal injury organisations. A not-for-profit organisation, PIEF currently has 19 members from across Australia and New Zealand, all of whom are committed to improving the profile and performance of the personal injury industry across Australasia.

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What is the Personal Injury Education Foundation?

Traditionally, the personal injury industry has not been widely held to be an 'industry of choice.' This has, over the years presented a number of challenges, particularly when it comes to the recruitment and retention of suitably qualified staff. Attracting and retaining skilled and enthusiastic staff is key to the sound management of personal injury claims and more widely, to the development of strategies and business practices to best manage the workers' compensation and compulsory third party (CTP) schemes in Australia and New Zealand.

One of the key drivers behind the establishment of PIEF was to help develop the personal injury management profession into an industry of choice, through the professionalisation of the industry and the development of formal qualifications that offer training and subsequently recognition of best-practice performance in the personal injury industry. A commitment has been made to this vision by a consortium of organisations that make up the membership of PIEF.

Currently these members include:

▪ Accident Compensation Corporation of NZ	▪ Territory Insurance Office
▪ Allianz Australia	▪ Transport Accident Commission
▪ Association of Self-Insured Employers of Queensland	▪ Victorian Managed Insurance Authority
▪ Comcare	▪ WorkCover Corporation of SA
▪ Employers Mutual Management	▪ WorkCover NSW
▪ Gallagher Bassett Services	▪ WorkCover Queensland
▪ Insurance Australia Group (NRMA, CGU)	▪ WorkCover Western Australia
▪ Motor Accidents Authority of NSW	▪ WorkSafe Victoria
▪ QBE Insurance	▪ Xchanging
▪ Suncorp Metway (GIO)	

The range of member organisations has allowed PIEF's programs to be nationally applicable, through ongoing member involvement and consultation. In turn, this affords unique opportunities for national and international networking.

PIEF believes that its range of activities and its international coverage present unique and exciting opportunities to those involved in the personal injury industry, to contribute to the development of present and future professionals who will work to provide best-practice products and services and maintain viable, feasible schemes into the future.

PIEF's 2011 to 2015 strategic plan

In February 2011, PIEF launched its 2011 – 2015 strategic plan, including its new vision, mission and goals. These are outlined in the table below:

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Vision	A world-renowned foundation recognised for fostering, developing and inspiring talent in the personal injury industry.
Mission	To promote and enhance the attractiveness and reputation of the personal injury management profession through: <ul style="list-style-type: none"> providing quality education facilitating ongoing professional development opportunities recognising excellence.
Goals	The goals of PIEF are to: <ul style="list-style-type: none"> increase and broaden participation in PIEF's postgraduate program design, develop and deliver educational and personal development programs, initiatives and events: <ul style="list-style-type: none"> appropriate for the majority of staff working in the Australian and NZ personal injury industry to improve the capability, professionalism and attractiveness of working in the personal injury industry to recognise excellence in the industry expand the membership of PIEF to ensure that appropriate representation from the broader industry is captured ensure that personal injury management is regarded as an attractive, rewarding and respected profession.

Postgraduate programs in personal injury management

Until 2007, options for postgraduate education in the personal injury industry were very limited. In response to an industry need, PIEF and Deakin University have developed a suite of postgraduate programs suitable for those working within personal injury schemes.

Currently, there are four awards offered:

- Graduate Certificate of Management (Personal Injury), requiring four units of study
- Graduate Diploma of Management (Personal Injury), requiring eight units of study
- Masters of Management (Personal Injury), requiring twelve units of study
- Masters of Business (Personal Injury), requiring eight units of study.ⁱ

The courses are structured to include a balance of generalist units (existing Deakin University subjects) and industry specific subjects, custom-developed by PIEF and industry experts in conjunction with Deakin. It is held that this balance provides participants with a well-rounded and holistic skill-set allowing them to better influence their workplace and their scheme in a fully informed and insightful way.

The structure of the courses is outlined in the table below:

OVERVIEW OF MASTER OF MANAGEMENT

Stage 1	➔	Stage 2	➔	Stage 3
Graduate Certificate of Management (Personal Injury)		Graduate Diploma of Management (Personal Injury)		Master of Management (Personal Injury)
Core Units: <ul style="list-style-type: none"> Injury Management Scheme Policy and Design Financial Reporting and Analysis 		Core Units: <ul style="list-style-type: none"> Claims Management Strategy Scheme Assessment and Economics Strategic Management 		Core Units: <ul style="list-style-type: none"> Applied Business Project Change Management Strategic Customer Services
Elective: <ul style="list-style-type: none"> Other approved elective 		Elective: <ul style="list-style-type: none"> Other approved elective 		Elective: <ul style="list-style-type: none"> Other approved elective

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The Masters of Business (Personal Injury) is available to those applicants with additional academic and/or vocational experience and requires completion of the following subjects:

▪ Injury Management	▪ Claims Management Strategy
▪ Scheme Policy and Design	▪ Scheme Assessment and Economics
▪ Financial Reporting and Analysis	▪ Strategic Management
▪ An approved elective	▪ Applied Business Project

The postgraduate programs have been designed to be accessible to students from across Australia and New Zealand. Deakin University makes use of a variety of delivery methods to achieve this aim. All subjects are delivered either online using Deakin's online learning environment, or via residential - an intensive, 'live-in' program of study, usually conducted over a week. There are a number of subjects that use a blended approach, involving both an online learning component accompanied by a residential program.

Residential delivery gives students a chance to work together in syndicate groups on their group assignments. Currently, assessment involves students in syndicate groups identifying an issue or intervention relevant to a personal injury scheme, researching the issue, gathering data and analysing the written and numerical information available relating to the issue.

One feature which sets the PIEF postgraduate programs apart are the industry-specific units custom-developed for this program, and in turn for those who are working within the industry. These units have been developed by PIEF educational specialists, in consultations with member organisations to ensure relevance and accuracy. They have been widely contributed to by industry experts from across Australia, New Zealand and internationally, and look to capture both historical and visionary content, factual information and expert opinion.

The industry-specific subjects are outlined below.

Scheme Policy and Design

Scheme Policy and Design provides students with an overview of the history of workers' and motor accident compensation schemes, along with critical analysis of the current situation around Australia and internationally. The unit considers the political issues surrounding the development of scheme design and policy and the impacts these decisions may have on other related bodies. The objective of the unit is to impart an understanding of the rationale for statutory schemes and to better equip students to diagnose causes of scheme dysfunction or underperformance requiring legislative remedies and more effectively allow their participation in the necessary process to implement change.

Scheme Assessment and Economics

Scheme Assessment and Economics provides an introduction to the varied uses of actuarial information in the personal injury industry and the kinds of data that are obtainable through the actuarial process. In studying this unit, students develop an understanding of how scheme economics can be used in strategic planning and decision-making relating to long-tail schemes. Claims forecasting, optimal settlement, and loss reserving are also considered in the context of scheme assessment and evaluation.

Claims Management Strategy

Claims Management Strategy is designed to provide students with a comprehensive understanding of how a strategic approach to claims management plays a vital role in reshaping the culture, processes, systems and alliances that enable the effective, efficient management of personal injury schemes. The subject covers topics such as strategic planning, how personal injury organisations choose to manage claims, the impact of community and the individual on claims management, how effective strategies can prevent disputes, and strategic interventions aimed at improving claims durations and return to work.

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Applied Business Project²

The *Applied Business Project* requires students to apply the knowledge and skills gained during their studies to an actual business problem. Students are required to identify a problem faced by the personal injury industry and develop a suggested remedy. This subject is the last of the students' course of study, and is intended to consolidate their skills and knowledge.

PIEF is currently reviewing the structure of its postgraduate programs to allow greater participation from a broader range of professionals from across the entire personal injury industry and will consider changes to the content of our postgraduate program if a National Injury Insurance Scheme is introduced.

Certification programs

To further increase the professionalism of our industry, PIEF has introduced a range of professional designations to Australia. These include the internationally recognised *Certified Return to Work Coordinator*[™] (CRTWC[™]) and *Certified Disability Management Professional*[™] (CDMP[™]) designations established by the International Disability Management Standards Council[™] (IDMSC[™]).³

The CRTWC designation is aimed at Return to Work Coordinators who have responsibility for planning, developing and monitoring return to work strategies. The CDMP designation is aimed at professionals such as therapists, physiotherapists and occupational health specialists etc, who may be involved in assisting an injured person to return to work / return to life.

Professional certification provides Return to Work Coordinators and Disability Management professionals with evidence that they have the knowledge, experience, and skills to perform their job or role. The evidence comes in the form of a certificate earned by passing an exam that is accredited by the IDMSC. After successfully passing the examination keeping the designation is reliant upon subsequent ongoing professional development.

In addition, in late 2010 PIEF established a new certification called the Certified Personal Injury Professional (CPIP) designation aimed at recognising vocational and academic professionalism in the personal injury industry. Awarding of this designation is dependant upon prior qualification and vocational experience, and subsequent ongoing development of skills and knowledge.

The CPIP designation is designed to set the benchmark for the personal injury industry across Australia and New Zealand. CPIPs must demonstrate the highest standards of professional practice and integrity and abide by the PIEF's Code of Professional Conduct. Professional certification affirms the personal injury industry's commitment to raising the standards of employees and increasing the professionalism of the workforce.

Specialist return to work programs

Furthermore, PIEF are eager to contribute to the strengthening of return to work as a key contributor to the recovery of injured workers and motorists. We have done this with the establishment of the *Return to Work Management Training Program*, a fully facilitated online training program consisting of eight modules, aimed at equipping participants with the skills and knowledge to return injured workers and motorists back to the workplace following an injury or illness, and to administer and manage workplace-based injury management programs. The program itself has been adapted from established training resources produced by the Canadian-based National Institute of Disability Management and Research (NIDMAR).⁴

The eight modules in the program cover the following topics:

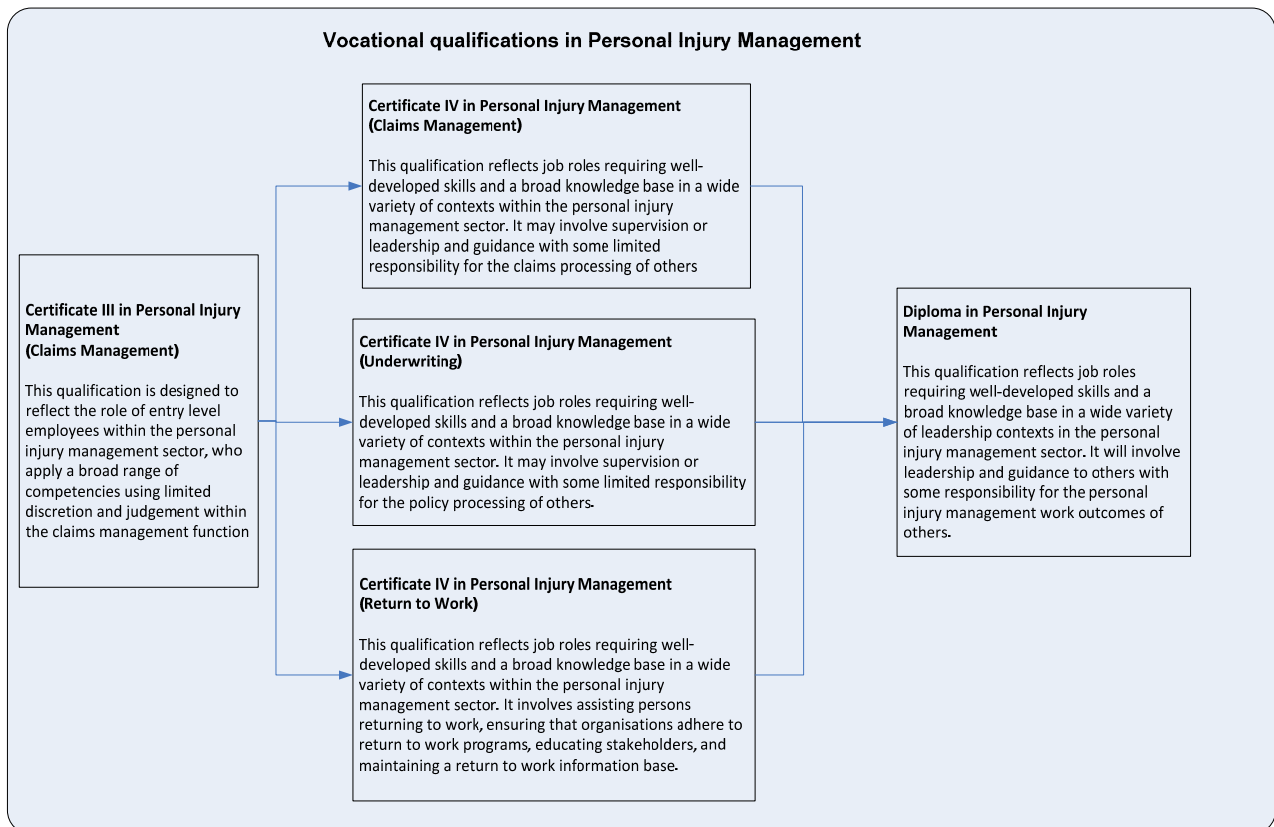
- Australian disability and diversity framework
- Introduction to return to work coordination
- Managing the return to work process
- Effective injury management programs

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- Accident compensation and return to work
- Promoting a return to work culture
- Workplace relations and injury management
- Evaluating the return to work process.

Vocational programs

The new Personal Injury Management vocational qualifications framework has been endorsed by the Australian Government, all state and territory governments and is operational from 1 January 2011. An outline of these programs can be seen below:



Over the next few years, PIEF will be developing a national version of these qualifications to enable students from across Australia and from the entire personal injury industry to participate.

Other programs to be developed

PIEF has just recently agreed to implement a new fully facilitated online training program called 'Understanding Accident Compensation in Australia and New Zealand'. This module is designed to provide a comprehensive overview of workers' compensation schemes and compulsory third party motor vehicle injury insurance and aims to give participants a better understanding of how personal injury schemes work across Australia and New Zealand. The module will include information on the key aspects such as the size and nature of the schemes, coverage, benefits, self-insurance, common law and dispute resolution. It is proposed that this module will be available for enrolments from June 2011.

Conferences and seminars

Over the past few years PIEF has also been able to deliver a range of very successful conferences and seminars. These conferences seek to bring international experts in personal injury management, workers' compensation and

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CTP together to share their experiences, research and opinions. To date these events have been very well received.

Excellence in Personal Injury Management Awards

PIEF undertook the development of Australia and New Zealand's first ever Excellence in Personal Injury Management Awards in 2008, with the first award ceremony held in Sydney in October 2008. The second award ceremony was held in Melbourne in October 2010. The awards are open to anyone working in the Australian and New Zealand personal injury industry.

These awards are designed to provide a benchmark for best practice in the industry, encourage the continual raising of standards, reinforce the value of and inspire confidence in the personal injury industry and to celebrate and showcase the personal injury industry's many outstanding achievements and to acknowledge its importance in the broader community. The 2010 award categories were:

- Excellence in Return to Work / Return to Community Award
- Excellence in Customer Service
- Excellence in Personal Injury Management
- Innovation in Personal Injury Management
- Outstanding Contribution by an Individual
- Student Excellence Award.

ⁱ This study option is available to those students with additional academic experience. It includes fewer 'generic' units of study, focusing more on the industry specific subjects in order to reach Masters level achievement.

² This subject is now considered a 'generic' Deakin University subject which can be included in other courses of study and completed by students outside of the personal injury industry.

³ For full details regarding the IDMSC™, their programs and their authorities, visit www.idmsc.org

⁴ For full details regarding NIDMAR, their training and their international experience in disability management and return to work, visit www.nidmar.ca