

From: Carol C [carolc@objectiveclaimssolutions.com]
Sent: 29 May 2003 15:34
To: wcohs@pc.gov.au
Subject: Submission for National Workers' Comp & Occ Health Safety inquiry

Dear Sir/Madam

RE: National Workers' Compensation & Occupational Health and Safety Frameworks....Public Inquiry

We note that there is an inquiry into the above and would like to submit some information that we think would be of benefit to the above and its final outcome.

Our company specialises in the review of Personal Injury Claims, in particular Workers' Compensation Claims. What we have found is that there is no Competency Standards for the review of Workers' Compensation Claims. We have also found that there are a number of meanings for Claims Review.

Basically what happens within the Workers' Compensation Claims environment is that a Claims Officer learns "on the job". Therefore, for a Claims Officer to become competent in the Review Process, they usually have spent a number of years getting to this level. For some, it might be 3 to 5 years and yet there are other that still are not able to manage after this amount of time.

Both Federal and State Insurers have claimed that they train their staff to enable them to be proficient in the claims review process. If that be the case then why are there so many claims that have not been reviewed and therefore not managed correctly. This is not intended to be a criticism but an observation that we have made over a number of years. We submit that the competencies be review or initiated to reflect an adequate Claims Review Process that is the same or very similar Australia wide.

It was to this end that we created a review process called Category 7 Claims Review. It was noted that there are sectors within the business community that have their own meaning of what constitutes a Claims Review. We have categorised them and noted that there were 8 within the Compensation area.

We consider that Category 7 is the one that the Workers' Compensation Claims Staff should be to conduct. In other words, we would like to see a level of Competency be put in place using this, Category 7 Claims Review, as the standard that is put in place, reached and then maintained.

We are currently writing a training program based on this review process.

It should be said that one way to help reduce the cost of a claim is to have it thoroughly reviewed and then maintained. We have noted that our clients have had their Premiums positively impacted when their claims were reviewed, in the above manner, and the brought up to date by what was found during the review process.

In summary, we believe that a Competency Standard be put in place. This in turn will help with ensuring trained Claims Staff are able to conduct a complete review of a claim. The flow on of which is more effective management of claims which leads to assist with reducing the overall costs of Worker's Compensation claims, in general.

We would like to forward a manual to you titled "Category 7 Claims Review" in support of our submission. The forward of this book has further insight into the already trouble industry of Claims Management.

If after the completion of the Inquiry, we would like to ask you 2 things (a) would it be possible to have a copy of the findings of the Inquiry when available & (b) would it be possible to have the manual returned to OCS?

We are unable to attend the Public Hearings in relation to the above but look forward to being advised of its outcome.

Thank you for the opportunity for providing some information into the above Inquiry.

Yours sincerely

Carol Camden & Carol Falconer

Directors

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