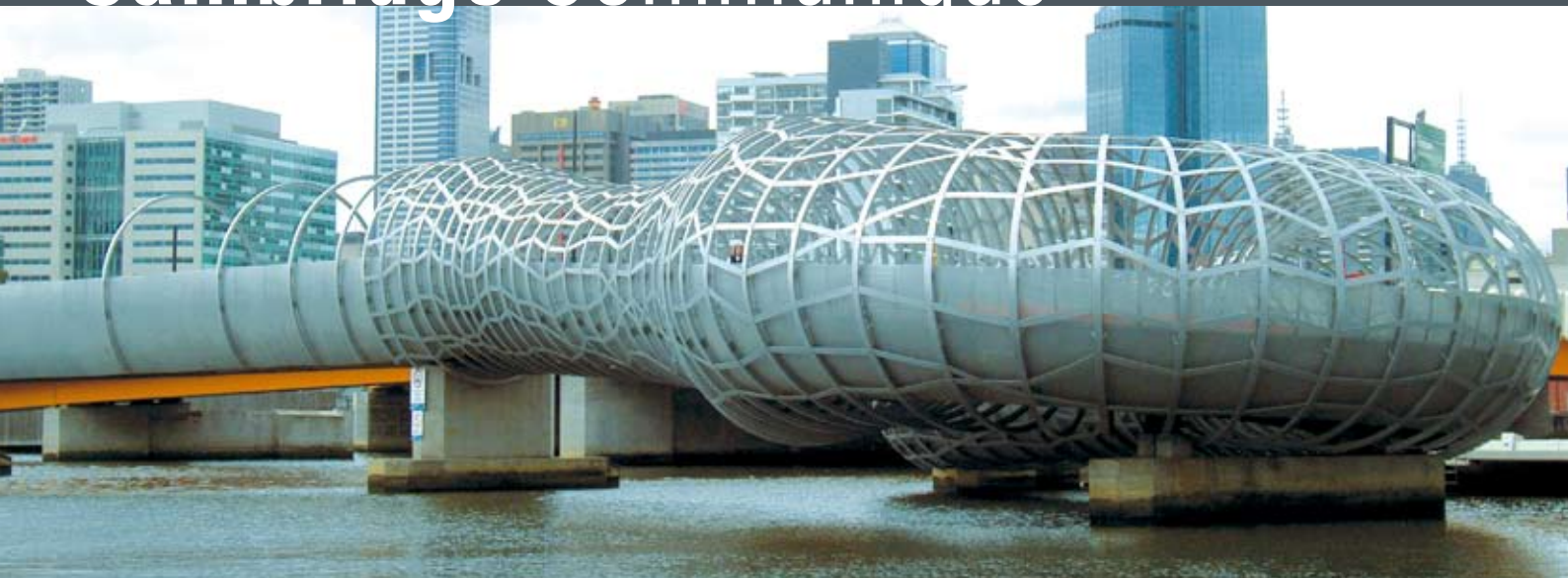


the Cambridge Communiqué



WE BRIDGE GAPS.

WE CREATE CONNECTIONS.

WE GET YOU THERE.

WorkCover Helps Employers Help Themselves

The Victorian WorkCover Authority (VWA) is helping employers to help themselves by hosting networking events where employers can share information and advice on return to work strategies and solutions.

Recognising that the best advice usually comes from those in similar situations, employer network events encourage staff with a responsibility for return to work to meet, mingle and learn from those in the same industries or regions.

The return to work employer network events were initiated by the VWA to promote best practice in return to work and to provide Return to Work Coordinators with practical support and relevant information.

Networking events usually feature a presentation by a return to work expert on a topic of particular interest nominated by the group. This is followed by an open forum where employers can ask questions and share their experiences and knowledge.

Topics covered have included strategies on supporting an injured worker back to work on modified duties or reduced hours, communicating with and getting the best

from treating health practitioners, and updates on the VWA's latest return to work projects and strategies for employers and workers. Future topics will include the ageing workforce and return to work issues, and supporting psychologically injured workers return to work.

Employer network events were recently held for manufacturing employers in Sunshine, medium-sized employers in Preston, and all employers in Ballarat. In excess of 200 Return to Work Coordinators from 91 employers attended these events.

Feedback from those that attended was positive and most reported that the opportunity to share ideas, learn from each other and make contact with those facing similar issues was very valuable.

More employer network events are being planned to support regional employers whose access to information and contacts may be limited.

For more information on return to work employer network events, please contact Robert Laird on **03 9641 1555** or rtw_networks@workcover.vic.gov.au

Winter 2007

WorkCover Helps Employers Help Themselves	1
Electronic Banking Available for Victorian Employers	2
Compliance with Conciliation Outcomes	2
WorkCover Rateable Remuneration Goes Online	2
2007/08 Premium Update	3
Cambridge eNews	4
Walk Against Poverty	4
Plumbing Industry Seminars	4
New OHS Regulations Due 1 July 2007	4
Fast Facts About Premiums for 2007/08	5
AFLUA Mates Program	5
The Victorian Agent Awards	6
Good Safety Makes Good Business	6
New Safety Guide for the Metal Fabrication Industry Launched	7
Stresswise – Preventing Work-Related Stress	7
Cambridge Meets	7
Cambridge Conference 2007	8

CAMBRIDGE





Welcome

By and large Victorian workplaces have an excellent safety record and work very hard to keep it that way.

However, recent press has highlighted that injuries and deaths still occur in Victorian workplaces at unacceptably high levels.

The financial, social and emotional costs to injured workers, their families and their workplaces is huge, and I cannot impress strongly enough the need to remain safety focused and vigilant. Involve everyone in the safety message and support each other to improve the safety experience of your workplace.

At this time of year our attention turns to all things premium related.

There have been recent premium rate announcements in the state budget and ongoing changes to the way premiums are calculated.

We feature quite a bit of information on premium for you in this issue, and the topic can become quite complex. Take the time to read about it, and contact us if you have any questions.

Lastly, I invite all of you to join me at Cambridge Conference 2007 on 9th August (Melbourne) and 15th August (Sydney).

The Conference is a wonderful opportunity to learn new things, meet new people and discuss ways in which we can improve workplace safety, claims management and return to work.

I hope to see you there.

Kind regards

Paul Serong
Managing Director
Chief Executive Officer

Electronic Banking Available for Victorian Employers

From 1 July 2007, all Victorian employers will have the option of being reimbursed for workplace injury compensation payments directly into their bank account.

This will provide employers with quicker access to their payments, greater efficiency and less administrative headaches.

VWA Executive Director, Len Boehm, said this was another step in the VWA's efforts to improve the level of service it offers.

"Providing the direct payment option for employers will give them greater flexibility and choice in using a payment method that best suits their business needs".

Reimbursement payments are currently made by the VWA via cheque and this option will still be available.

How to register

To access this direct payment option, employers can simply apply to Cambridge using the *Direct Payment Application Form – Employers*, which will be available soon from the VWA's website or directly from Cambridge by contacting your case manager.

Compliance with Conciliation Outcomes

Victorian employers are required to comply with outcomes made at conciliation in a timely manner. For example, if weekly payments of compensation have been agreed at conference, those payments must be paid within seven days.

It is important to meet this timeline to avoid unnecessary interest payments and penalties from WorkSafe.

It is important that you also provide the injured worker with written confirmation of any payment(s) made and how it was calculated. This will assist the injured worker understand how their entitlement was calculated and show any deductions made for taxation and superannuation purposes.

A similar statement should also accompany any payments made following court settlements for loss of earnings entitlement.

WorkCover Rateable Remuneration Goes Online

This year, the VWA is making the process of declaring your rateable remuneration for 2006/07 and estimating your rateable remuneration for 2007/08 easier for you through the introduction of the Online Rateable Remuneration system.

This system will be available from 2 July and can be used at any time during 2007/08 to update your remuneration details.

When you receive your Declaration of Rateable Remuneration package in June it will contain a unique user name and password that will provide you with access to the online system.

For further information on the system visit the WorkSafe website at www.worksafe.vic.gov.au

Information will also be available at the Annual Certification Seminars held in mid-July.

2007/08 Premium Update

Key dates:

Payroll forms issued	17 June 2007
Claims costs extracted	7 July 2007
Payroll forms due	1 August 2007
WorkCover industry rates gazetted	17 August 2007
2007/08 premiums calculated	18 August 2007
2007/08 premium notices issued	31 August 2007
2007/08 discount/monthly/quarterly instalments due	1 October 2007

2007/08 premium calculation – transition rules:

To smooth the impact of the changes to the Workplace Injury system the Victorian WorkCover Authority introduced a four year transition process in 2004/05. This meant that employers moved towards their true premium insurance risk rate as more of their latest experience was included in their premium calculation each year. It also gave poorer performing employers time to focus on health and safety outcomes before experiencing the full impact of their claims costs. This transition process will be completed in 2007/08 – employer's rates will be entirely based on the new premium system.

How can I estimate my insurance premium for 2007/08?

Use the premium simulator available online at www.worksafe.vic.gov.au or contact us at Cambridge.

Statistical case estimate frequently asked questions

How are claims costs estimated?

Claims costs reflect the actual payments made on the claims and an estimate of the future costs.

The Victorian WorkCover Authority (VWA) uses a statistical estimating model to determine the likely future cost of a claim.

The model looks at a range of characteristics which effect the duration and cost of a claim. Based on information about past claims an estimate is made of the probable future cost of a particular claim. The model weighs the various characteristics differently for different claims to reflect the varying treatment, recovery rates and costs of different types of injuries.

The estimate that is initially placed on a claim is an average for that type of claim. As more information becomes available about the claim and its costs the estimate calculated will change.

How do estimates on claims impact my insurance premium?

For small employers the value of the

estimate does not directly affect the amount of premium that you pay.

For larger employers, claims costs are used to measure your performance relative to your industry. What's important is how you compare to your peers, rather than the actual dollar figure of the estimates.

Generally, if your claims costs are lower than those of your industry (or industries) you will be rewarded with lower premiums. This measure (performance ratio) is printed on the premium notice we send you in September each year. All claims costs are measured the same way – consistently and objectively – to make valid comparisons between employers and their industry. An indicative performance ratio is also shown in the premium illustration issued with the Workplace Injury Insurance Claims Statement in June.

Other factors also impact your insurance premium, such as the size of your business and the industry (or industries) in which you operate.

Do high estimates necessarily equate to high insurance premiums?

No, not necessarily. The vital point is how your estimates compare to your peers' estimates. An employer's claims costs are compared to those of their industry to determine a performance ratio.

Whatever estimates are included in your own claims costs are also included in the total claims costs for your industry. You may think your claims estimates are high, however everyone else in your industry may have similar types of claims. Again, the key is how well you manage your claims compared to your peers.

Why do my estimates appear to be so high?

The estimating model has been developed based on many years of scheme experience. It is continually monitored and updated as the scheme evolves. While some estimates may appear quite high, experience has shown that these estimates are consistent with other similar claims.

Remember, it is your performance relative to your peers that is important in determining your premium.



“the key is how well you manage your claims compared to your peers”

Cambridge eNews – A Better Way to Keep in Touch

Cambridge's email news service has just been launched and we would like you to be one of the first to receive it.

A few reasons why you need to subscribe NOW!

- Get the latest news in work-cover and occupational health and safety
- Plan and book your Cambridge training programs
- Have the opportunity to participate in seminars, forums and awards programs

Subscribe to
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and be in the
draw to win an
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mobile messenger
worth \$800

Simply go to our website www.cambridgeaustralia.com, click on the *subscribe* link, complete the brief subscription form and go into the draw to win.

Competition closes 22 June 2007. The winner will be notified via email. Good luck!

Walk Against Poverty

Oxfam Trailwalker

The Oxfam Trailwalker has been described as one of the greatest and toughest team challenges! This is no surprise to our Cambridge walkers who accepted the endurance challenge to walk through 100kms of Australian bush, in less than 48 hours.

'Cambridge Panthers' and 'Team Cambridge' were among 630 teams and 2,500 excited individuals who gathered at the starting line in Jells Park on Friday 23 March 2007.

A total fire ban was in force on day one as temperatures soared past 37°C. This sweltering heat was followed by overnight rain and tested the teams' limits as they trekked from the suburbs of Melbourne along a rugged track through the Dandenong Ranges, before finishing at Wesburn Park, past Yarra Junction.



Pictured: Andrew Judd, Chris Kondic, Scott Dwyer and Jason Bourke from Team Cambridge.

The teams made great time over the tough terrain. Unfortunately Team Cambridge was forced to retire a few kilometres short of the finish line due to injury at 4.00am on Saturday morning.

Two members of the Cambridge Panthers made it to the finish line at 1.30pm Saturday. After 29 hours of walking, team member Sharene Southan described the trail as 'punishing' and said that they were 'elated to have made it to the finish'.

Cambridge Panthers raised \$1,985 and Team Cambridge raised \$1,000 for Oxfam Australia, which is a not for profit organisation that works to fight poverty and injustice around the world (most of us would recognise their 'make poverty history' campaign).

It's an incredible achievement for a great cause.



Pictured: Anthony Rayner, Sharene Southan, Karen Petersen and Tim Petersen from the Cambridge Panthers.

Plumbing Industry Seminars

WorkSafe is co-hosting a number of OH&S seminars with the Plumbing Industry Commission from 1 May – 28 June. These seminars will cover a number of important health and safety issues in this industry. For more information visit <http://www.pic.vic.gov.au/www/html/166-information-seminars.asp?intSiteID=1>

New OHS Regulations Due 1 July 2007

The old OHS regulations cease to have legal force ('sunset') on 30 June 2007. The new regulations will come into force on 1 July 2007.

In February, WorkSafe released a draft of the new regulations for public comment. The period for public comment has passed.

Parliament has yet to decide what changes they will accept, but the proposals in the WorkSafe document include:

- Most of the content of the 13 OHS regulations will not change
- A requirement that Health and Safety Representatives (if the organisation has them) will be consulted before other employees in the workplace
- Formal risk assessments no longer required for manual handling, prevention of falls, confined spaces, plant (the employer still needs to identify hazards and then control them)
- Forklift drivers will be required to renew their licences every five years, based on completing a certificate of competency
- New construction regulations that incorporate the National Standard on Construction.

Cambridge is also providing free seminars on the new regulations – for further details contact Sarah Learmonth by email sarah.learmonth@cambridge-au.com

Fast Facts About Premiums for 2007/08

In May the State Government confirmed a further 10% reduction in the average premium rate for premium year 2007/08, taking it from 1.62% down to 1.46% of payroll.

The cut will provide a major competitive boost to the Victorian economy and save Victorian employers around \$167 million per year.

What impact will the 10% cut in the average premium rate have?

Employers will benefit by this rate cut as it means the Victorian WorkCover Authority will collect \$167 million less premium in 2007/08. These savings will be shared across employers according to their industry's claims performance, with some industries enjoying reductions greater than 10%. Either way, most employers will benefit as the rate cut means that their rates are lower than they would have been.

Will every employer receive a 10% cut?

The vast majority of employers will be paying either no more or less premium this year. Many will be saving more than 10% on their last year's premium. For those that do experience an increase it will be due to a growth in their payroll or a deterioration in their own or their industry's health and safety performance.

Will there still be capping of premium rate increases?

Yes, there will be capping and this will be in addition to the transition process. Each year there is movement in the premium rates of many employers due to changes in their industry, the transition to the new insurance system or individual experience. A 30% limit is set on how far premium rates can rise each year for all employers. There is no cap on decreases.

Will there be changes to industry rates?

Yes, we expect there will be some movement, either up or down, as rates are updated to reflect changes in each industry's claims performance over the past 12 months. These rates need to reflect the risk of particular industries to make it fairer for all.

WorkSafe expect to publish indicative industry rates on their website. If you don't have access to the internet, call Cambridge for assistance.

How can I learn more?

All employers will be sent a booklet in June outlining the Workplace Injury Insurance system in 2007/08 in more detail.

You can also look at a range of frequently asked question sheets on the WorkSafe web site www.worksafe.vic.gov.au

If you don't have access to the internet, Cambridge can help you.

AFLUA Mates Program

On Monday March 19th Cambridge and the AFL Umpires Association (AFLUA) launched the 2007 AFLUA Mates Program at the Monash University AFL Field Umpire training facility.

The 2007 AFLUA Mates Program supports 37 young umpires, ranging in ages 17 to 23 years, from 12 umpiring organisations around metropolitan Melbourne and Geelong.

Over 120 Mates, their parents, AFL umpires and umpiring group representatives attended the launch.

The AFLUA Mates Program teams each umpiring organisation with one AFL umpire who acts as their 'mate' for the season.

Paul Serong, Cambridge CEO, opened the evening and guest speaker Jeff Gieshen, (AFL Umpires Manager), spoke about 'What needs to be done to succeed and make it to the top in umpiring'.

Michael Daniher, (Manager AFL Victoria Planning and Development) and Neville Nash, (Umpiring Development Officer for Metropolitan Melbourne and former VFL Grand Final Umpire) also addressed the attendees.

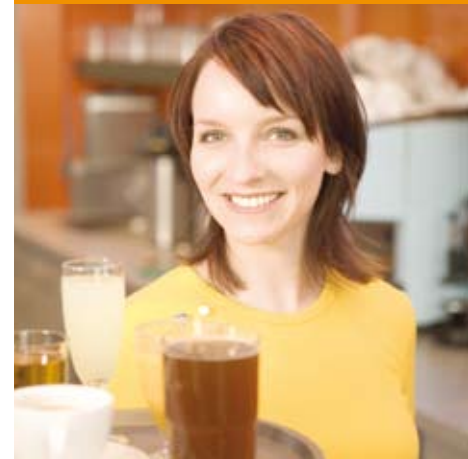
Bill Deller (AFLUA CEO) spoke about the success of the program in encouraging and developing young talent. Last year's

program received outstanding feedback from its 43 participants, their families and the AFL umpires. Many of the parents said that the AFL umpires supplied a strong positive influence to the young umpires both on and off the field.

Now in its second year, the AFLUA Mates Program has built on the learnings from last year, and Bill is 'confident it will be even better this year'.

'In my opinion the AFLUA Mates Program is the most effective and influential umpire development program in my 40 years in umpiring' said Bill.

Bill also acknowledged the contribution of Cambridge 'without whose support this program would not be possible'.



"each year there is movement in the premium rates of many employers"

The Victorian Agent Awards

The Victorian Agent Awards recognise and encourage outstanding performance and innovation by individuals and groups within the Victorian Workers' Compensation Industry.

Cambridge staff were well represented at the Awards, and we congratulate our nominees, finalists and winner.

Nominees

Claims Management Professional of the Year – *Melroy Baptista*
Excellence in Customer Service – *Campbell Johnsen*
Excellence in Customer Service – *Taraia Brown*
Excellence in Innovation – *Mark Portelli*
Excellence in Innovation – *Technical Managers and Injury Management Advisors*
Outstanding New Starter – *Rhonda Brand*
Outstanding Contribution by a Team – *Request for Information (RFI) team*
Outstanding Contribution by a Team – *Dispute Resolution Management (DRM) team*

Finalists

Outstanding New Starter – *Alistair Cook*
Outstanding Contribution by an Individual – *Michael Newman*
Claims Management Professional of the Year – *David McKean*
Excellence in Customer Service – *Nicole Grant*

Winner

Excellence in Customer Service – *Parthena Tsavdaridis*



Pictured (left to right): David McKean, Taraia Brown, Michael Newman, Alistair Cook, Campbell Johnsen and Rhonda Brand congratulate Parthena Tsavdaridis (centre) on her award.

Good Safety Makes Good Business

Victorian employers can discover more about the link between their workplace safety, well-managed return to work for injured workers and how much workplace injury insurance premium they pay, at *WorkSafe's Managing Safety and your Workplace Injury Insurance* information sessions, which run from 18 June to 5 July across the State.

Last year more than 5,800 people, from business owners through to employees, attended information sessions to learn about the latest in workplace safety and the workplace injury insurance system.

This year's sessions will include an update on WorkSafe's new compliance framework, the new Return to Work Inspectorate, return to work coordinator training, making an offer of suitable employment to an injured worker, and workplace injury insurance premium.

"Good safety makes good business in every sense," said WorkSafe Executive Director, John Merritt. "It is the foundation stone from which your business becomes stronger."

WorkSafe's Director of Premium, Brian Cook, said it was encouraging to see the growing recognition of the link between workplace safety and insurance premiums, and while safety was an important moral and legal obligation, it could also save businesses money.

"All employers, whether individually or collectively as an industry, can influence their premium rates by improving workplace safety and better managing return to work for injured workers," he said.

Not only will people be able to update their knowledge of workplace safety and the Workplace Injury Insurance system, but there will also be ample opportunity to ask questions of senior WorkSafe staff.

Further information about the sessions will be available at www.worksafe.vic.gov.au or contact the WorkSafe Advisory Service on 1800-136-089 between 8.30am and 5.00pm Monday to Friday.

Information sessions:

Date	Location
Mon 18 June	Bendigo
Tue 19 June	Geelong
Wed 20 June	Warrnambool
Thu 21 June	Mildura
Fri 22 June	Melbourne
Mon 25 June	Horsham
Tue 26 June	Ballarat
Wed 27 June	Shepparton
Thu 28 June	Wangaratta
Fri 29 June	Sunshine
Mon 2 July	Traralgon
Tue 3 July	Preston
Wed 4 July	Wodonga
Thu 5 July	Rowville

"good safety makes good business in every sense"



New Safety Guide for the Metal Fabrication Industry Launched

WorkSafe Victoria has launched new safety information to help employers in the manufacturing sector, particularly those in metal fabrication.

Victoria's metal fabrication industry consists of nearly 3,000 workplaces and employs more than 25,000 people.

Launching 'A Guide to Safety in the Metal Fabrication Industry', WorkSafe's Ross Pilkington hoped the publication would further help lower the rate of injuries in the industry.

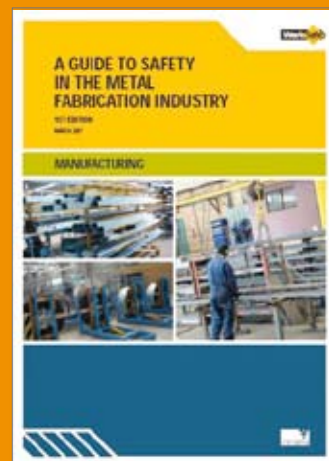
"Despite a 7% reduction in injury claims over the past year there is still work to be done to reduce manual handling risks and other injuries."

Victoria's metal fabrication industry had 969 claims between April 2006 and March 2007.

Medium-sized firms account for 10% of all organisations but represented 40% of all claims in 2005-2006.

The new publication was developed jointly by WorkSafe, industry employers, workers, employer associations and unions through a series of workshops.

Copies of 'A Guide to Safety in the Metal Fabrication Industry' can be downloaded at www.workcover.vic.gov.au or by phoning WorkSafe's advisory service on **1800-136-089** between 7.00am and 5.00pm Monday to Friday.



Stresswise – Preventing Work-Related Stress

A guide for employers in the public sector

Stresswise – Preventing Work-Related Stress, A Guide for Employers in the Public Sector is a 36 page publication for all public sector employers and employees.

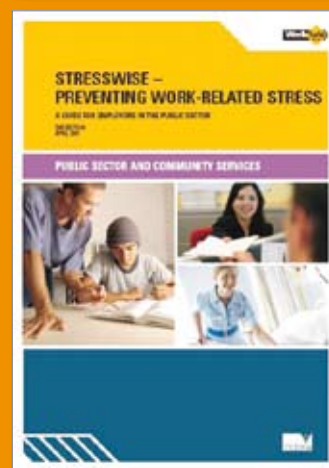
The publication covers WorkSafe's Occupational Health & Safety work-related stress prevention process and includes:

- How to identify potential work-related stress hazards
- How to determine work-related stress risks

- How to control work-related stress hazards and risks, and
- Implementing continuous improvement, trial, review and evaluation.

More than half the guide is given over to attachments to enable you to download them separately as a toolkit.

Stresswise is available for download from the Victorian WorkCover Authority website www.workcover.vic.gov.au



Cambridge Meets

Doris Pemberton, WorkCover Officer, Royal Children's Hospital

What is your role?

I am employed as the WorkCover Claims Officer/RTW Coordinator for the Royal Children's Hospital. My role involves all aspects of claims processing, reimbursements, Conciliations, day-to-day enquiries, contacting providers and working through the return to work process with injured workers, managers and treaters.

How long have you been in workers' compensation?

I have been in the RTW Coordinator role since 2000 but have worked in Workers Compensation for more than 20 years.

What is good about your role?

One of the most rewarding aspects of my role is achieving a full return to work with as few hiccups as possible. I also enjoy assisting workers with their claims process – it is not as scary as most of them think it is.

And the tough parts?

One of the more frustrating parts of my role is managers who are reluctant to have workers return on modified duties. These

managers are of the opinion that if the 'worker cannot perform their normal duties then they should not be at work' – once their obligations are explained, the process is a little easier.

How did the Return to Work Coordinator training help you?

I found that the training gave me more confidence when speaking to treaters.

How do you handle the pressures of managing return to work?

I take each task, and day, as it comes – a glass of wine (at home of course) works wonders as well.

What do you see as the challenges facing RTW coordinators?

I think that the future challenges will be the same as the challenges we face at the present time – to return an injured worker to their normal duties within as short a time as practicable.

And what would you say to someone taking on the RTW role?

My advice to someone new to the role is to have lots of patience!



Pictured: Doris Pemberton discusses return to work with her manager Luke McLaughlin

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Cambridge Integrated Services
Victoria Pty Ltd
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Cambridge Conference 2007

Future Directions and Future Thinking in Workers' Compensation Management

Melbourne 9th August, 2007

Sydney 15th August, 2007

It is with pleasure that we invite you to attend Cambridge's 4th National Conference; Future Directions and Future Thinking in Workers' Compensation Management, to be held in Melbourne on 9th August and in Sydney 15th August, 2007.

Cambridge has a long history of promoting workplace safety and working to reduce the physical, social and financial impact of workplace injuries.

We understand the need to develop strong links within the workers' compensation industry and the Conference provides an opportunity for knowledge sharing, new ideas and networking.

It is our hope that this Conference provides opportunities for delegates to consider

important workplace safety issues relevant to their current work environment, and encourage discussion on current and potential issues affecting the workers' compensation industry.

The conference program is varied and has been designed to focus on new and emerging issues as well as extend our understanding of more familiar approaches.

The keynote speakers are all experts in their respective fields and are sure to generate lively discussion.

We hope to see you here.

For more information visit our website www.cambridgeaustralia.com or contact Sarah Learmonth on **03 9947 3090** to register.



Mark McCrindle
MA, BSc (Psychology), QPMR
One of Australia's foremost social researchers.



Wayne Bishop
Director of Activetics Pty Ltd
Evaluating the impact of the ageing workforce.



Dr David Borys
MA (App Sc), GDip OHM
Reframing OHS management as mindful work.



Rhonda Brand
BA, Grad Dip (Org Psych) Organisation Psychologist
Transforming our workplaces from stress aware to stress wise.



Eve Ash
Motivational psychologist, author and film producer
Building relationships and turning around negativity.



Li Cunxin
Li's runaway best selling autobiography, *Mao's Last Dancer*, recounts his determination, vision and courage which has driven him to become one of the best dancers in the world. Li is a motivational and inspirational speaker.

Date and Venue

Melbourne

Thursday 9th August 2007

12.00 pm – 5.45 pm

Crown Palladium, Melbourne
8 Whiteman Street, Southbank VIC 3006

Telephone (03) 9292 8888

Sydney

Wednesday 15th August 2007

12.00 pm – 5.45 pm

Sofitel Wentworth, Sydney
61 Phillip Street, Sydney NSW 2000

Telephone (02) 9230 0700

Cost

Early bird special – payment by 1 July 2007
Payment after 1 July 2007

\$345 per person (including GST)
\$395 per person (including GST)

More information

Visit our website www.cambridgeaustralia.com for more information or contact Sarah Learmonth on **1800 801 070**.