

# Glossary

TERM	DEFINITION
<b>A</b>	
Accepted claim	When the first decision about the application for compensation is to accept the claim. This excludes claim decisions where the first decision is rejected, cancelled, withdrawn, report only or common law only.
Accident insurance policy	An accident insurance policy is a workers' compensation insurance policy, compulsory for employers engaging workers. The policy covers the employer's liability for workers' compensation and damages arising out of a work-related injury sustained by their worker, no matter who or what caused it.
Asbestos-related diseases	Asbestos-related diseases are caused by the inhalation of asbestos fibres over a period of time. Asbestos-related diseases typically have long latency periods, that is, 10 to 40 years from exposure to onset of the disease.
AS/ISO	Australian Standard/International Organisation for Standardisation
AS/NZS	Australian/New Zealand Standard
Average premium rate	The average premium rate is a rate per \$100 of wages, expressed as a percentage, calculated by averaging net premium assessed for the year as a proportion of total wages declared by all employers for that year.
<b>C</b>	
CEO	Chief Executive Officer
Claims experience	An employer's claims experience is used when calculating premium and is comprised of the statutory claims amounts paid under an employer's accident insurance policy for the preceding three years and the damages claims amounts paid under the policy for one year preceding that.
Common law claim	A common law claim is the claim made by an injured worker who commences common law action against their employer for negligence (they are 'suing' their employer). Common law damages can include payments for economic loss, pain and suffering, legal costs, and medical and hospital costs. WorkCover may pay all damages awarded to the injured worker, including legal and investigative costs as part of the employer's accident insurance policy.
Customer experience measure / metric	Measures customers' overall perception of WorkCover and performance against the five customer strategy principles.

Customer strategy principles	These principles are the benchmark for the experience WorkCover wants customers to have across all interactions. There are five principles: easy, fair and transparent, empowered, consistent and valued, and they are based on customer research that identified what customers expect from WorkCover.
CX	Customer experience
<b>D</b>	
Damages	<p>Damages are payments made under a common law claim that are classified as ‘heads of damage’. These are different types of damage that may be suffered by an injured worker.</p> <p>Examples are:</p> <ul style="list-style-type: none"> <li>– general damages (compensation for pain and suffering)</li> <li>– economic loss (compensation for loss of past earnings or future earning capacity).</li> </ul>
<b>H</b>	
Health provider	Health provider refers to any medical or allied health provider (for example a doctor, medical specialist, physiotherapist, chiropractor or occupational therapist) who is registered with the relevant professional board (eg. Physiotherapist Board of Queensland).
<b>I</b>	
Injury	<p>An injury, as defined by the <i>Workers’ Compensation and Rehabilitation Act 2003</i> is, ‘A personal injury arising out of, or in the course of, employment if the employment is a significant contributing factor to the injury’. Some examples of injuries include:</p> <ul style="list-style-type: none"> <li>– a cut or fracture</li> <li>– a disease (example asbestos or Q fever)</li> <li>– industrial deafness</li> <li>– psychiatric or psychological disorders such as stress or depression</li> <li>– aggravation of a pre-existing condition</li> <li>– death from an injury, disease or aggravation of a disease.</li> </ul>
Injury Prevention and Management program	WorkCover’s program in partnership with Workplace Health and Safety Queensland which helps employers who have a high frequency of claims bring about a workplace culture change and achieve a better standard of workplace health and safety and injury management.
<b>M</b>	
MHFA	Mental Health First Aid
<b>O</b>	
OIC	Office of the Information Commissioner

OIR Office of Industrial Relations

## P

PCBU A person conducting a business or undertaking

PIEF Personal Injury Education Foundation

Policyholder Is an individual or entity that holds an insurance policy with WorkCover.

Premium rate The rate per \$100 of wages for an individual employer.

## Q

QAO Queensland Audit Office

QIC Queensland Investment Corporation

## R

Rehabilitation Under workers' compensation legislation, the purpose of rehabilitation is to ensure the injured worker's earliest possible safe return to work or to maximise the worker's independent functioning. Rehabilitation for return to work (sometimes called occupational, vocational or workplace rehabilitation) can include treatment from a range of health providers, assessments of work capacity and suitable duties programs. Under legislation, workers and employers must take every reasonable step to participate in rehabilitation and return to work programs.

Return to work The worker's timely, safe and medically structured return to pre-injury duties, or other employment, following a workplace injury.

## S

Self-insurer An employer who meets certain criteria to manage and pay their own workers' compensation claims. Contact the Workers' Compensation Regulatory Services for more information.

Stamp duty Stamp duty is payable to the Queensland Government on many property and business transactions, including workers' compensation insurance premiums. Stamp duty has been included in premiums since 1916. WorkCover clearly lists the stamp duty payable as a separate item on premium notices.

Statutory (no-fault) claims A statutory or no-fault claim is when a worker is compensated for a work-related injury with payments and benefits prescribed in the *Workers' Compensation and Rehabilitation Act 2003*. These payments and benefits are referred to as statutory compensation and may include weekly payments, lump sums to compensate for permanent impairment, and hospital and medical expenses. Statutory claims are administered on a 'no fault' basis. That is, it doesn't matter if it is the worker's or the employer's fault that the injury occurred, compensation is still paid.

## W

Wages	Wages are the total amount an employer pays to a worker as defined by Schedule 6 of the <u>Workers' Compensation and Rehabilitation Act 2003</u> .
WCAG 2.1	Web Content Accessibility Guidelines (WCAG) 2.1 defines how to make Web content more accessible to people with disabilities. Accessibility involves a wide range of disabilities, including visual, auditory, physical, speech, cognitive, language, learning, and neurological disabilities
WCRS	Workers' Compensation Regulatory Services
WHSQ	Workplace Health and Safety Queensland
Work-related injury	An injury where employment was a significant contributing factor.
Worker	A 'worker' for the purposes of the <u>Workers' Compensation and Rehabilitation Act 2003</u> is an individual employed under a Contract of Service (sect 11) or specifically included under Schedule 2 Part 1, unless specifically excluded under Schedule 2 Part 2.