

# LEADERSHIP

## Chair and CEO Report

We are pleased to present the WorkCover Queensland annual report for 2018–2019.

This year, we have focused on furthering our journey into improving our customers' experience, piloted new claims management initiatives, and continued our valuable partnerships with stakeholders.

We work together with customers and stakeholders to deliver our vision of being the best workers' compensation insurer by maintaining a strong financial position, which enables us to continue our focus on improving return to work outcomes, customer experience and making a positive difference to people's lives.

### Maintained average premium rate

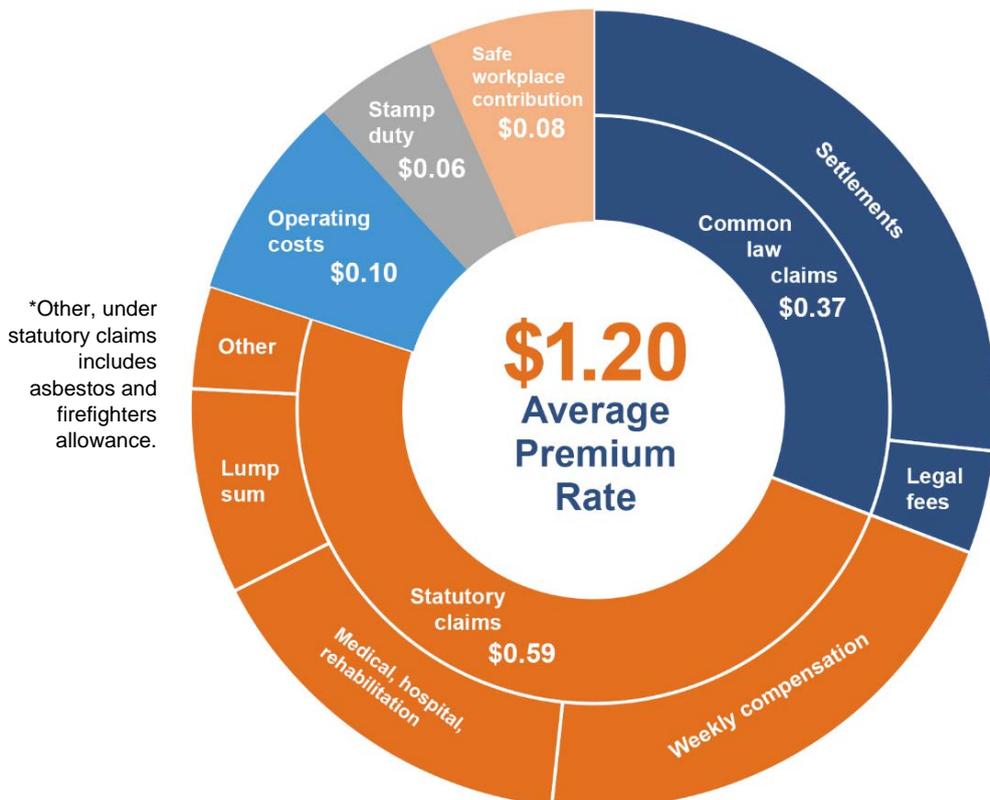
WorkCover's 2018–2019 average premium rate remained at \$1.20 per \$100 of wages for the fifth consecutive year.

Queensland businesses continue to benefit from several of our initiatives including the exclusion of apprentice wages from premium calculations, interest-free payment plans, a minimum premium price of \$200, and step-by-step online policy renewal assistance.

In response to customer feedback, from 1 July 2019, we will also provide the largest employers in Queensland with a choice between two methods of premium calculation: the existing Experience Based Rating (EBR) method, and the new Large Employer Alternative Pricing (LEAP) method. We have developed the LEAP model as a choice for the largest of our customers, who are eligible for self-insurance, which provides shared risk and can promote improved claims performance sooner.

Our disciplined financial management and prudent investment approach ensure that WorkCover continues to be fully funded and able to offer these benefits to businesses, as well as maintain the lowest average premium rate of any Australian state.

The following diagram illustrates the breakdown of our \$1.20 average premium rate.



## Customer experience

WorkCover places the customer at the heart of everything we do and we have a commitment to constantly improve the experience for our customers.

We have a number of [strategic projects](#) to deliver on this objective and better meet the needs of our customers including:

- redesigning our website, with partners Workplace Health and Safety Queensland, Workers' Compensation Regulator, and Electrical Safety Office
- improving our claims registration process, written communications and the common law journey
- new customer insights and feedback systems.

We have continued our quarterly survey to gather feedback from our customers about their experience with us, measuring our performance against five customer strategy principles – easy, fair and transparent, empowered, consistent, and valued. We achieved a rating of 7.3 out of 10 for workers and 7.5 out of 10 for employers during the quarter ending June 2019, averaging to an overall customer experience score of 7.4.

## Offering tailored care and support to meet individual needs

We are enhancing the way we help workers and employers during their claims by giving tailored care and support to meet individual needs. With research partner Monash University, and input from external stakeholders and our people, we designed and tested an evidence-based approach to identify and support injured workers at risk of poor return to work outcomes. We have been piloting this [improved approach](#) since July 2018, and will continue to analyse the results until late 2019.

## Trusted partnerships

Fostering trusted partnerships with customers and stakeholders enables WorkCover to continue to focus on improving outcomes, creating value for business and keeping Queenslanders working.

Two rounds of CEO forums were held with key stakeholder groups in July 2018 and March 2019 to share and gain input into WorkCover's corporate direction. Stakeholders included industry bodies, unions, medical and allied health providers and legal associations.

## Injury risk reduction initiatives

Through consultation with stakeholders including Workplace Health and Safety Queensland, and data analytics, WorkCover has identified a number of potential injury risk reduction initiatives to pilot aimed at reducing WorkCover's and its customers' exposure to injury and associated costs/impact. These pilot initiatives will include risk advisory activities for high risk industries and employers as well as return to work incentives for small business and new employment opportunities.

## Silicosis and support for stonemasonry workers and employers

On 18 September 2018, the Office of Industrial Relations (OIR) issued a [safety alert](#) to highlight the significant health risks for those in the engineered stone benchtop fabrication industry caused by exposure to silica dust. Industrial Relations Minister Grace Grace [announced](#) that WorkCover would assist stonemason employers to meet their obligations by funding a screening program for all Queensland workers in this industry. Since then, WorkCover has funded more than 1,000 health screens for these workers and is now supporting more than 160 workers with silica-related conditions.

In November 2018, the Office of Industrial Relations and WorkCover hosted an information session for employers and workers to discuss the recent emergence of workplace injuries caused by exposure to respirable crystalline silica. We have since shared information with workers and employers through face-to-face meetings, webinars and our website.

Our centralised team of Customer Advisors work closely with medical specialists to facilitate efficient disease diagnosis, treatment and ongoing health and wellbeing support to these workers and their families. WorkCover and the Office of Industrial Relations are also working with academics to support research into the most effective treatment and recovery options for workers diagnosed with silicosis. We have just announced a research project with experts from Monash University and the University of Illinois to understand best practice rehabilitation and return to work services for workers with silicosis.

## Connecting with providers

WorkCover introduced Provider Connect, a new-look platform for providers who work with us electronically. Provider Connect is designed to make it easier for providers to work with us, with intuitive design and easily accessible key information.

With key medical and allied health stakeholders and providers, we have been reviewing and developing options to optimise treating services costs and claim outcomes. Our treating services strategic project has identified a number of initiatives to improve price, quality, timeliness and outcomes for customers.

As a result of an analysis into the overall service delivery and location coverage of the return to work services panel, we improved our coverage in the identified employment growth regions of Cairns, Central Queensland, Gold Coast, Ipswich, Logan-Beaudesert, Moreton Bay North, Sunshine Coast and Wide Bay. We added seven new providers to our return to work services panel from 1 August 2018, following an open tender process.

## 5-year scheme review improvement opportunities

Following on from the independent review of Queensland's workers' compensation scheme, tabled in Parliament on 29 June 2018, WorkCover has been working with the Office of Industrial Relations to investigate and implement the recommended improvement opportunities. This has included feedback through stakeholder reference groups chaired by the Office of Industrial Relations in relation to legislative changes. We will continue to work with the Office of Industrial Relations to implement any legislative and administrative changes.

## Our people

Our annual confidential employee engagement survey achieved an excellent response rate of 84% and a sustainable engagement index of 76%. The survey provides insights into our culture, which allow us to celebrate our strengths and develop action plans to address opportunities for improvement.

We conducted the discovery pilot and implementation of our Contemporary Mobile Workforce remote working initiative to help our people balance work and personal responsibilities. We are excited to continue the journey in providing flexible working opportunities for our people.

## Financial and investment performance

WorkCover's operating profit for 2018–2019 was \$77 million after tax.

The net return on investments for the year was 6.44% (2017–2018: 7.56%). We will continue to work with QIC, our fund manager, on sound investment strategies for the future.

WorkCover continues to be fully funded and will maintain a strong financial position as a direct result of our disciplined financial management, prudent investment approach and cost control focus. Our strong financial position will ensure we can continue to invest in improving the experience and outcomes for our customers.

## Outlook

Looking to 2019–2020 and beyond, we are well positioned to respond to emerging trends, such as the rising impact of mental illness and other complex conditions in the workplace, increasing customer expectations and the opportunities presented by technology and data.

We have claims management strategies in place to improve our tailored care approach to mental injury claims with early intervention, access to quality treatment, education activities, promotion of helpful resources for workplaces, a commitment to continuous improvement, and ongoing development for our people. We will also continue our partnership with Monash University to implement our new approach to identifying and supporting those workers who face a higher risk of not achieving a sustainable return to work.

We will continue to deliver our program of customer experience improvements, including the development of an enhanced joint website with Workplace Health and Safety Queensland, Workers' Compensation Regulator, and Electrical Safety Office.

We will ensure our customers and our people are assisted by data and information to provide actionable insights and support sustainable return to work outcomes. We will provide a stable technology base that supports the current business and is ready for emerging opportunities.

The results from our pilot injury risk reduction initiatives will enable WorkCover to influence and invest in injury prevention, in collaboration with Workplace Health and Safety Queensland, industry groups and other stakeholders.

We will continue building on our valuable partnerships and collaborations with stakeholders, including Queensland Government, [LeadingWell Queensland](#) mental health joint initiative, industry groups, the medical and allied health profession, unions, the legal profession, and Safe Work Australia.

We remain committed to diversity in our workforce and will prioritise our employee engagement, workplace safety and wellbeing initiatives.

## Thank you

We would like to thank and acknowledge the hard work of our Board members, executive management team and all our people. We particularly thank our outgoing Board Deputy Chair Roslyn McLennan for her contribution and wish her well in her appointment to the Queensland Industrial Relations Commission.

We pay tribute to Michael Roche, our Board Director and Risk and Audit Committee Chair, who sadly passed away in July 2019. Michael will be remembered for his dedication and commitment to improving the lives of Queenslanders.

We would also like to thank the Honourable Grace Grace MP, Minister for Education and Minister for Industrial Relations, and the Queensland Government for their ongoing support.



**Flavia Gobbo**  
Chair



**Bruce Watson**  
CEO

# Board of Directors



**Flavia Gobbo BALLB, GAICD**  
**Chair**

Flavia is a Solicitor of the High Court of Australia and the Supreme Court of Queensland and has extensive experience as a senior corporate lawyer with one of Australia's top publicly listed companies. She is Chair of the Emergency Services Telecommunication Authority, a Director of Employers Mutual Limited, Deputy Chair of Rowing Australia and Deputy Chair of SecondBite, a not for profit national food rescue organisation. Flavia was Chairperson of the former Queensland workers' compensation regulatory authority.



**Roslyn McLennan BEcon**  
**Deputy Chair**

Roslyn is General Secretary of the Queensland Council of Unions. She is a Director of Safe Work (Queensland), a Trustee of Sunsuper and is a Member of the ACTU Executive. Roslyn was formerly Assistant General Secretary of the Queensland Independent Education Union.

Roslyn has since resigned from the Board, effective 8 July 2019.



**John Crittall BEcon (Hons), MAdmin (IR)**  
**Director**

John has extensive experience providing strategic guidance in the key areas of industrial relations, workplace health and safety and legislative compliance. He is currently the Chair of the Building Employees Redundancy Trust, Director of Mates in Construction, Chair of Construction Income Protection Limited and Chair of Electro Group. John was formerly a Director at Master Builders, a role he held for over 10 years.



**Kerriann Dear BSc, BSocWk (Hons)**  
**Director**

Kerriann has worked in the field of industrial social work since 1999. She has overseen the development and operations at a number of industrial advisory programs for vulnerable people including Working Women Queensland, Young Workers Advisory Service and Domestic Violence Work Aware and is also on the Social and Community Services Industry Committee for the Services Union. Kerriann was formerly a Board member and CEO of the Queensland Working Women's Service Inc.



**Ian Leavers**  
**Director**

Ian is General President and CEO of the Queensland Police Union, a position he has held since 2009. He has been involved with the Queensland Police Union and as a union official since 1997. Ian is also a Director of QBank.



**Sarah Morris BEcon, GDip Applied Finance and Investment, GDip Applied Corporate Governance, ACA, FGIA, GAICD  
Director**

Sarah Morris is Executive Manager – Strategy and Finance at TUH Health Fund. Sarah has held senior and executive positions with several organisations across defence services, finance, insurance, resources and professional services industries. She is a former state and national councillor of the Governance Institute of Australia.



**Michael Roche BComm (Hons), MComm (Hons), GAICD  
Director**

Michael had extensive senior executive experience in the government and private sectors, including 11 years as Chief Executive of the Queensland Resources Council. He was a Strategic Adviser to law firm McCullough Robertson and Principal of Michael Roche Advisory. He was the Chair of disability services group Multicap Ltd. He was a Director and Investment Committee Chair of industry superannuation fund Mine Super. Michael was also the WorkCover Risk and Audit Committee Chair.

Michael sadly passed away in July 2019.



**Lyn Rowland BA, PostGradDipHR/IR  
Director**

Lyn's career has spanned both public and private sectors with 35 years' experience in human resources management and industrial relations, providing strategic and transformational leadership in executive roles in Normandy Mining, Queensland Rail, MacMahon Holdings, Limitless Holdings (UAE) and Queensland Health. Lyn has held Director roles with the Queensland Museum, Southern Cross Soloists and the Normandy Mining Superannuation Fund.



**Ben Swan GradDipStrategicLeadership,  
DipSuperannuation, CertChangeLeadership, GAICD  
Director**

For over 20 years, Ben has represented workers in industrial tribunals, boards and committees across a diverse range of national industries, including mining, oil and gas, pastoral, aviation, retail, tourism and hospitality, manufacturing, engineering and refining and smelting. Ben is the former Secretary of The Australian Workers' Union (AWU) in Queensland, and had previously held the positions of AWU Assistant National Secretary, AWU Assistant Secretary (Qld) and AWU National Industrial Officer.

# Executive Leadership Team



**Bruce Watson MOL, Dip Fin Services, FAICD, FASFA**  
**Chief Executive Officer**

Bruce commenced as WorkCover Queensland CEO on 1 January 2017. He was previously CEO of Mine Wealth and Wellbeing Super Fund for 11 years and was awarded 'Executive of the Year' in 2010 by the Fund Executive Association for his contributions to business and industry. Bruce is a highly experienced and proven CEO, recognised by industry for delivering sustainable financial performance and customer service excellence in the financial services sector. Bruce is committed to achieving WorkCover's vision of being Australia's leading workers' compensation insurer by driving the delivery of technologically advanced claims management platforms and outstanding customer experience.



**Trevor Barrenger BA, GAICD**  
**Chief Information Officer**

Trevor has had extensive experience in the delivery of business solutions and technology systems in a number of global consulting organisations. He has had the opportunity to work on large projects across Europe, America and Australia, and his experience supports his ability to deliver technology solutions to meet WorkCover's business needs and customer service outcomes.

Trevor has since resigned from WorkCover, effective 29 August 2019.



**Christina Carras BComm, ACA, SIA (Aff), AGIA, GAICD**  
**Chief Customer Officer**

Christina leads the Customer Group to ensure the end-to-end claims management process meets WorkCover's corporate goals and balances the interests of both Queensland employers and injured workers. She oversees the claims, premium and relationship management of our industry-aligned customer service model. She plays an integral role in delivery changes that benefit both our employers and injured workers, while at the same time engaging with our people to deliver the best outcomes.



**David Heley BAdmin, FCPA, DFP, AGIA, GAICD**  
**Chief People and Finance Officer**

David has more than 21 years' experience in the finance and insurance sector. As Chief People and Finance Officer, David's focus is on ensuring a strong financial position and a committed and capable workforce both now and for the future. His group provides people and financial strategies to secure WorkCover as Australia's best workers' compensation insurer. These strategies are underpinned by learning and development, IR and ER, reporting and analysis, taxation, treasury, compliance, and audit functions that support the business. David is also the Company Secretary.



**Janine Reid BLaws, MBA, GIA (Cert), GAICD  
Legal Counsel**

Janine has worked in personal injuries for over 21 years. Her knowledge and experience in personal injuries support her ability to manage our common law strategy and legal panel. She is also responsible for providing legal advice to the business and the WorkCover Board and engaging with external stakeholders.



**Nick Wenck BBus and Law  
Chief Strategic Development Officer**

Nick commenced at WorkCover in July 2017 and leads teams across strategy development, strategic projects and portfolio management, experience design, communications and stakeholder relations. Nick's career spans strategic leadership roles across financial services, insurance, health, government, and management consultancy. Nick is passionate about the delivery of world-leading customer experiences and claims outcomes underpinned by a clear, coherent strategy and business change program, and fully engaged and talented people.