

Glossary

TERM	DEFINITION
A	
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 This excludes claim decisions where the first decision is rejected, cancelled, withdrawn, report only or common law only.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.
C	
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 the two years preceding that.
Common law claim	A common law claim is the claim made by an injured worker who commences common law action through the courts against their employer for negligence (they are 'suing' their employer). The courts award common law damages 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
D	
Damages	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. Examples are: <ul style="list-style-type: none"> – general damages (compensation for pain and suffering) – economic loss (compensation for loss of past earnings or future earning capacity).
DTA	Debt to asset
E	
Experience based rating (EBR)	Experience based rating is applicable to those employers with more than \$1.5 million in wages. It is a formula which uses an employer's wages, industry rate, and performance to calculate their premium and determine the likely cost of claims for the next year.

G	
Gig economy	A gig economy connects sellers and buyers via a facilitator who operates an app or website. Temporary positions are common and organisations contract with independent workers for short-term engagements.
Goods and services tax (GST)	GST is payable by employers on their accident insurance policy premium. Most Queensland employers are likely to be eligible to claim an input tax credit from the Australian Taxation Office. To enable WorkCover to meet its GST requirements, WorkCover requires employers to provide their ABN and their percentage entitlement to input tax credits (see input tax credit for further information about this). Payments of weekly compensation do not attract GST.
H	
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).
Household worker	A person employed solely in and about, or in connection with, a private dwelling, or the grounds of the private dwelling.
Household workers' insurance policy	A household workers' insurance policy covers the owner of a private dwelling, against the costs of compensating a household worker who is injured while working for the private dwelling owner.
I	
Injury	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: <ul style="list-style-type: none"> – a cut or fracture – a disease (example asbestos or Qfever) – industrial deafness – psychiatric or psychological disorders such as stress or depression – aggravation of a pre-existing condition – death from an injury, disease or aggravation of a disease.
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.
L	
Large employer alternative pricing (LEAP)	Large employer alternative pricing is a premium calculation method introduced as a choice for the largest employers in Queensland from 1 July 2019.
O	
OIR	Office of Industrial Relations
P	
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	
QIC	Queensland Investment Corporation

R	
Rehabilitation	Under workers' compensation legislation, the purpose of rehabilitation is to ensure the injured worker's safest and earliest possible 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 their own workers' compensation issues. Contact the Workers' Compensation Regulator 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 as income replacement, 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 Workers' Compensation and Rehabilitation Act 2003 .
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 Workers' Compensation and Rehabilitation Act 2003 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.