

GLOSSARY

| Term | Definition |
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| 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 This excludes claim decisions where the first decision is rejected, cancelled, withdrawn, report only or common law only.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. |
| 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. |
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| 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. |
| Certificate of Currency | A Certificate of Currency identifies whether an insurance policy is up-to-date for the current period of insurance. Accident insurance policyholders can generate their own Certificate of Currency through WorkCover's online services. |
| 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 its Accident Insurance Policy. |
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| 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). |
| Declaration of Wages form | Where wage information from employers is required to conduct a premium assessment, a <i>Declaration of Wages</i> form will be sent. Employers can return their wage information by completing the form, calling WorkCover, or entering their wages online. In all instances, wage information must be provided to WorkCover by 31 August. |
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| Estimated wages | When calculating premium, WorkCover requires details of the actual wages paid during the last financial year and the estimated wages you expect to pay in the next financial year. |

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| Goods and services tax | GST is payable on your premium but, like most Queensland employers, you 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 you to provide, your ABN and your 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 (e.g. Physiotherapist Board of Queensland). |
| Host employer | A host employer is an employer who agrees to host an injured worker at their workplace when the worker is unable to participate in workplace rehabilitation with their original employer. These programs normally run from three to six weeks. A host employer is not obliged to employ a person after their program has ended. |
| I | |
| Impairment | The Act describes impairment from injury as being 'a loss of, or loss of efficient use of, any part of a worker's body'. This includes psychological injuries. |
| Industry classification | See WorkCover Industry Classification (WIC). An industry classification system based on the Australian and New Zealand Standard Industrial Classification. Businesses are assigned an appropriate industry category on the basis of their whole-of-business activity. |
| Industry rate | The WorkCover industry rate is the amount of premium per \$100 of wages for a specific WorkCover Industry Classification (WIC) code. |
| Injury | An injury, as defined by the Workers' Compensation and Rehabilitation Act 2003 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 preexisting 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. |
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| New statutory claim | All claims lodged with WorkCover regardless of the outcome. This excludes claims that are report only. |
| P | |
| Policyholder | Is an individual or entity that holds an insurance policy with WorkCover. |
| Premium notice | Is a notice that is sent to WorkCover policyholders detailing an amount payable on their policy following inception, renewal or reassessment. |
| Premium rate | The rate per \$100 of wages for an individual employer. |
| Q | |
| Q-COMP | Q-COMP is now the Workers' Compensation Regulator. |
| R | |
| Rehabilitation | Under workers' compensation legislation, the purpose of rehabilitation is to ensure the worker's safest and earliest possible return to work or to maximise the worker's |

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| | 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. |
| Results test | Is one of the tests used by WorkCover Queensland to determine if a person is considered a 'worker' under Schedule 2, Part 1 'Persons who are workers' in the Act. |
| Return to work | The worker's timely, safe and medically structured return to preinjury duties, or other employment, following 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. Before the introduction of the GST, WorkCover included stamp duty in the final premium amount shown on your Premium Notice. Due to the GST, WorkCover now clearly lists the stamp duty payable as a separate item on your Premium Notice. |
| 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. |
| Succession | Succession may be applied when a new employer acquires an existing business, and the new employer has previously been associated with that business. Generally, applying succession will mean the premium rate of the cancelled policy will be transferred to the new employer's policy as the initial premium rate. |
| Suitable duties program | A suitable duties program is designed to help workers return to work gradually through a supervised process. The program matches a worker's abilities with appropriate work tasks and hours. The goal of the program helps workers return to their normal duties. |
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| 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. |
| WorkCover Industry Classification (WIC) | An industry classification system based on the Australian and New Zealand Standard Industrial Classification. Businesses will be assigned an appropriate industry category on the basis of their whole-of-business activity. |
| 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. |