



# Injury Schemes Seminar\*

**Balancing Outcomes**

10–12 November 2013  
Sheraton Mirage Gold Coast

\* Formerly the Accident Compensation Seminar



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## SYNOPSIS

### AN EXAMINATION OF THE LEGISLATIVE FRAMEWORK GOVERNING COMMUTER SAFETY IN THE QUEENSLAND MINING INDUSTRY

*Candice Potter, Jeremy Davey, Kerry Armstrong, James Freeman*

**Key words:** Journey management, mining industry, drive-in/drive-out workers, road safety, workers' compensation, risk management, insurance

**Purpose of your paper:** There is ambiguity between legislation and policy in respect to commuting to and from work. This paper describes the impact of legislation on the implementation of organisational policy, as well as the distribution of employer and employee responsibility.

**Synopsis:** Australian employees are increasingly choosing to commute long distances to and from work for various reasons; including, above average salaries, longer periods away from work, and arguably, a higher quality work life balance. This phenomenon is particularly apparent within the mining industry. A growing proportion of workers are exposing themselves to increased risks associated with deciding to drive significant distances in rural or remote areas after engaging in long shifts or shift blocks. Individuals working long hours, engaging in shift work and travelling significant distances to their residence, are all exposed to an increased risk of being involved in a motor vehicle crash (see: Di Milia, 2006). The mining industry comprehends the inherent dangers associated with drive-in/drive-out employment and is beginning to question the duty of care owed to workers in this scenario. However, the commute to and from work is not clearly regulated in any industry in Australia. Accordingly, there are a limited number of organisations that engage in a proactive risk/journey management approach.

There are various, interrelated legislative requirements governing safety in the Queensland Mining Industry, which result in a strong, proactive, safety-orientated focus. In practice, legislative requirements prescribe the implementation of risk management frameworks. These frameworks require both employee and employer to identify hazards and, assess and control risks. It is widely accepted in legislation, policy and practice that responsibility for safe work-related behaviour is shared between employer and employee. However, the apportionment of responsibility between parties in a work setting is sometimes blurred and remains somewhat ambiguous.

This ambiguity is further exacerbated when considering the apportionment of responsibility between employer and employee while commuting to and from work. There is currently a reliance on organisational policy-makers to develop targeted journey management strategies without prescriptive legislative requirements. Furthermore, there are no minimum standards to guide employers in respect to



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commuting risks; just guidelines and plans. Accordingly, it could be suggested that attempts to address this 'off-site' behaviour have tended to be more ad-hoc, as opposed to part of a broader organisational policy. The issue is further confused by the limited effect of insurance related impact on Queensland employers. While the Queensland Workers' Compensation Scheme currently responds and provides compensation to workers injured in crashes while commuting, in the majority of situations journey claims do not *directly* impact employers' premiums. Accordingly, there is no clear punitive reason for an organisation to enforce a proactive journey management approach.



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## SYNOPSIS

### TELEMATICS – IMPACTS ON CTP AND WC

*Kaise Stephan, Rick Shaw, Les Coleman*

**Key words:** Telematics, Strategy, CTP, WC, Affordability, Efficiency, Managing Injury Outcomes

**Purpose of your paper:** The paper will focus on the impact that Telematic technologies will have on CTP and WC in Australia. The paper will discuss the concept of Telematics and developments overseas in US and the UK as well.

**Synopsis:** Telematics developments have been ongoing feature of the US and UK markets for over a decade. Australian insurers seem to be on the cusp of rolling out these technologies for the motor insurance market.

Overall, Telematics presents a paradigm shift in terms of availability of new data/information with implications on pricing, underwriting, claims management, customer interaction and so on.

What are the implications of these developments on CTP and WC? How will these technologies impact CTP and WC schemes in terms of affordability, efficiency and injury management?

This paper explores these implications, it takes a future standpoint and a strategic perspective as part of the topic's exploration.



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## SYNOPSIS

### TARGETING OF ROAD SAFETY MEASURES USING CTP CLAIMS DATA

*Alan Greenfield, Myles Cover*

**Key words:** CTP claims cost, road safety, claims characteristics including geo-location

**Purpose of your paper:** The purpose of the paper is to study CTP claim costs and other characteristics including the location of the traffic accident to be used to provide evidence for a targeted approach to road safety funding.

**Synopsis:** Organisations and Government are increasingly using evidence –based approaches for allocation of limited resources. One such area that could benefit from this approach is the targeting of road safety campaigns and awareness programs.

We will carry out a study of CTP claim costs and other characteristics including the location of the traffic accident to provide evidence for such a targeted approach to funding. Other claim characteristics to be considered include time of claim, number of vehicles and vehicle type.