Allianz ⑩

ALLIANZ AUSTRALIA WORKERS COMPENSATION (VICTORIA) LIMITED

Allianz Injury Management Program

Allianz's Injury Management Program

Allianz's injury management program aims to ensure that all treatment, rehabilitation, retraining, claims management and employment management practices and strategies support timely, safe and sustainable return to work outcomes for injured workers.

The Allianz injury management program helps deliver proactive and consistent claims and injury management practices throughout the life of the claim.

Our injury management principles:

- Timely, safe, sustainable and cost-effective return to work outcomes:

    – Same employer, same job;
    – Same employer, similar job;
    – Same employer, different job, then;
    – Different employer, same job;
    – Different employer, similar job and;
    – Different employer, different job.

- Fostering stakeholder relationships through:

    – Ongoing communication, consultation and negotiation to achieve best outcomes;
    – Sharing the commitment and taking responsibility for achieving the best results through transparent processes.

- Making soundly based decisions in a timely manner;

- Focusing on improving a worker's capacity for work.

Stakeholder responsibilities

Our injury management processes and strategies are designed to ensure all key stakeholders are aware of their obligations under the Workplace Injury Rehabilitation and Compensation Act 2013 (the Act) and our Injury Management Program.

Employer responsibilities

Participation and cooperation in the establishment of an Injury Management Strategy for the injured worker.

Provision of a Return to Work (RTW) Strategy to Allianz.

Provide suitable employment (in accordance with s103 of the Act) for a worker who has been incapacitated for work. If the worker is able to return to work in some capacity, their, duties must meet the definition of suitable employment and be of a similar nature to their pre-injury employment.

Maintain communication and support the worker with their RTW process.

On receipt from the injured worker, forward all Certificates of Capacity to Allianz via email to: wcadminteam@allianz.com.au

Injured worker responsibilties

Compliance with the Injury Management Strategy as capacity permits.

Authorisation to provide relevant information to Allianz or the employer for the purposes of the Injury Management Strategy.

Making reasonable efforts to return to work with their pre-injury employer as soon as possible.

Provision of an updated certificate of capacity whilst they are unfit for pre-injury duties.

Provision of a certificate of capacity certifying they are fit to perform their pre-injury duties to the employer and/or Allianz, once they are deemed fit to do so.

Integration with employers' return to work programs

Allianz is committed to helping employers achieve their obligation of aligning their return to work program to our injury management strategy and the relevant legislation by:

• Providing information and advice to employers outlining the specific requirements;
• Regularly communicating with employers about the injury management strategy;
• Referring employers to the relevant legislation and appropriate WorkSafe resources.

When required, Allianz will refer employers to third party service providers to assist in the development and alignment of the return to work program with Allianz's injury management strategy.

All injury management activity aims to assist the injured worker to achieve a return to work at full capacity in their pre-injury duties where medically fit to do so.

Supporting employers

Employers receive the following assistance from Allianz:

• Provision of ongoing input and resources to promote safe workplaces in the form of injury prevention and risk reduction advice and support.
• Free and fee paying training courses. Further details can be found at: **events.allianz.com.au/website/913/**
• Support and guidance in managing a workplace injury claim through ongoing communication and consultation.
• Employer Return to Work Kit – a practical reference guide for employers in managing a claim. The kit provides employers with advice regarding the on-site rehabilitation of an injured worker from claim lodgement to claim finalisation. In particular, the kit targets the process of providing suitable employment to partially incapacitated workers.

It also outlines the legislative requirements and Allianz's expectations of the employer. An electronic copy may be obtained by contacting your Allianz case manager directly, calling **1800 240 335** or emailing trainingvic@allianz.com.au
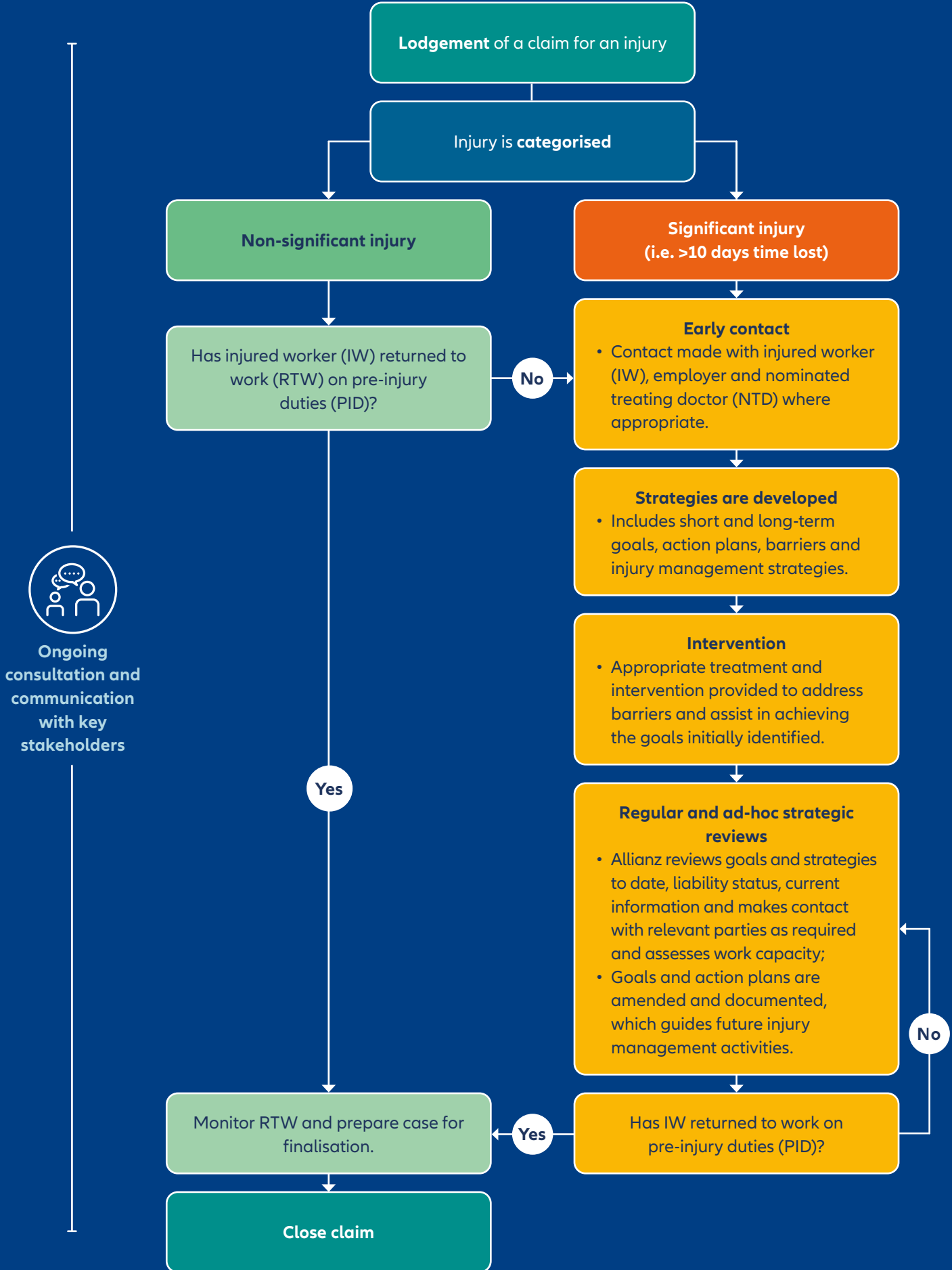

The Allianz Injury Management Program ensures proactive and consistent claims and injury management throughout the life of a claim.

Injury management from lodgement to finalisation

Allianz's injury management process is outlined below:

Lodgement of a claim for an injury

Injury is **categorised**

Non-significant injury

Significant injury
(i.e. >10 days time lost)

Has injured worker (IW) returned to work (RTW) on pre-injury duties (PID)?

No

Early contact
- Contact made with injured worker (IW), employer and nominated treating doctor (NTD) where appropriate.

Strategies are developed
- Includes short and long-term goals, action plans, barriers and injury management strategies.

Intervention
- Appropriate treatment and intervention provided to address barriers and assist in achieving the goals initially identified.

Regular and ad-hoc strategic reviews
- Allianz reviews goals and strategies to date, liability status, current information and makes contact with relevant parties as required and assesses work capacity;
- Goals and action plans are amended and documented, which guides future injury management activities.

Ongoing consultation and communication with key stakeholders

Yes

Monitor RTW and prepare case for finalisation.

Yes

Has IW returned to work on pre-injury duties (PID)?

No

Close claim

Key claims management points

Early contact

Allianz recognises that early contact facilitates a timely return to work. If time is lost as a result of the injury

(i.e. time away from work), or if there is a lack of definitive medical information, Allianz will commence contact with the employer, injured worker and the nominated treating doctor (NTD), where appropriate, within three working days of the claim being registered.

Liability

Following early contact with all relevant stakeholders, Allianz will determine provisional liability. If liability is accepted, Allianz will manage all payments and commence injury management strategies with the aim to expedite the return to health and return to work process.

Within 28 days after a claim is received, Allianz will either accept or deny full liability. The decision will be communicated to all relevant parties and the process on how to dispute the liability decision is managed via the Workplace Injury Commission (WIC).

The WIC can be contacted on **1800 635 960** (freecall) or **(03) 9940 1111**.

Injury management strategy

Allianz develops strategies for all significant claims, unless the injured worker has already returned to pre-injury duties.

An injury management strategy acts as a guide for all parties involved with the claim and will provide key stakeholders (employer, injured worker, and nominated treating doctor) with an outline of their responsibilities. It is developed by the Allianz case manager in consultation with the key stakeholders to ensure injured workers receive appropriate treatment, rehabilitation, and retraining if required, with a focus on a sustainable, safe, and timely return to work.

In developing a strategy, the case manager will identify triggers and, where relevant to the injured worker's status and injury, make referrals to third party service providers such as occupational rehabilitation.

An injury management strategy evolves over the life of the claim with respect to the worker's circumstances. The strategy is also reviewed at regular intervals to ensure it remains current with regard to status, and any barriers to return to work are addressed.

Job seeking

Whilst it is an employer's obligation to provide suitable employment in accordance with s103 of the Act, there are situations where it may not be reasonable to do so. If it becomes apparent that the employer is unable to provide suitable employment or the worker's employment has been terminated, Allianz will notify the injured worker of their obligation to seek alternative suitable employment. The case manager will make a referral for occupational rehabilitation (new employer services), advise the worker of their job-seeking obligations and update the strategy accordingly.

Allianz will use WorkSafe approved occupational providers where possible to help workers return to work in new employment. If retraining is identified as a way to increase the worker's ability to secure employment comparable to their pre-injury status, Allianz will review their retraining application in line with WorkSafe guidelines. Allianz will approve employer-based incentives such as WISE placement programs for workers where appropriate, to facilitate a timely and sustainable return to work.

For more information regarding our injury management program, contact your Allianz case manager directly or call **1800 240 335**.