

Allianz Australia Workers Compensation (Victoria) Limited

# Allianz **Injury** **Management** Program



**Allianz** 

# Allianz's Injury Management Program

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

The Allianz injury management program ensures 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 ensure all key stakeholders are aware of their specific obligations under the *Workplace Injury Rehabilitation and Compensation Act 2013* (the Act) and our Injury Management Program.

Employer responsibilities	Injured worker responsibilities
<ul style="list-style-type: none"> <li>• Participation and cooperation in the establishment of an Injury Management Strategy for the injured worker.</li> </ul>	<ul style="list-style-type: none"> <li>• Compliance with the Injury Management Strategy as capacity permits.</li> </ul>
<ul style="list-style-type: none"> <li>• Provision of a Return to Work Strategy to Allianz.</li> </ul>	<ul style="list-style-type: none"> <li>• Nomination of a treating doctor prepared to participate and comply with the development of an Injury Management Strategy</li> </ul>
<ul style="list-style-type: none"> <li>• Provide suitable employment (in line with S103) for a worker who has been incapacitated for work. If the worker is able to return to work, duties must meet the definition of suitable employment and be of a similar nature to their pre-injury employment.</li> </ul>	<ul style="list-style-type: none"> <li>• Authorisation to provide relevant information to the insurer or employer for the purposes of the Injury Management Strategy.</li> </ul>
<ul style="list-style-type: none"> <li>• Maintain communication and support with RTW.</li> </ul>	<ul style="list-style-type: none"> <li>• Making reasonable efforts to return to work with their pre-injury employer as soon as possible.</li> </ul>
<ul style="list-style-type: none"> <li>• On receipt from the injured worker, forward all Certificates of Capacity to Allianz via email to: <a href="mailto:wcadminteam@allianz.com.au">wcadminteam@allianz.com.au</a></li> </ul>	<ul style="list-style-type: none"> <li>• Provision of an updated certificate of capacity whilst they are unfit for pre-injury duties.</li> </ul>
	<ul style="list-style-type: none"> <li>• 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.</li> </ul>



## 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.

## 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 services.
- **Free and fee paying training courses.** Further details can be found at: [allianz.com.au/workers-compensation/training](https://allianz.com.au/workers-compensation/training)
- **Support and guidance** in managing a workplace related claim through ongoing communication and consultation.

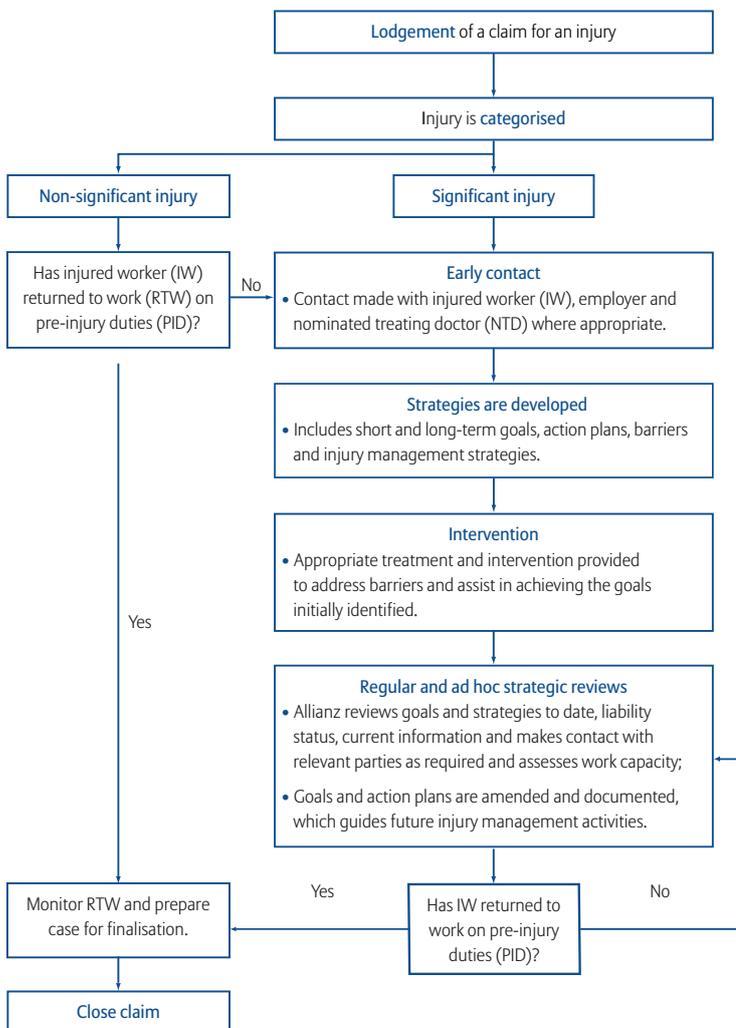
The Allianz Injury Management Program ensures proactive and consistent claims and injury management throughout the life of a claim.

- **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](mailto:trainingvic@allianz.com.au)



## Injury management from lodgement to finalisation

Allianz's injury management process is outlined below:



## 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 liability. If liability is accepted, Allianz will effectively manage all payments and commence injury management strategies 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 decision is managed via the the Accident Compensation Conciliation Service (ACCS).



### **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, barriers to return to work and to ensure all actions are completed.

### **Job seeking**

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 alternate 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 to return to 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](tel:1800240335).

[allianz.com.au](http://allianz.com.au)

Allianz Australia Workers Compensation (Victoria) Limited

ACN 059 835 791

As agent for the Victorian WorkCover Authority.

Level 5, 360 Elizabeth Street, Melbourne, 3000

Allianz Australia Insurance Limited ABN 15 000 122 850

The information contained in this brochure is current as at January 2017.

For more information please contact Allianz in your state or visit our website.