

# Workers Compensation and Injury Management Bill 2021 (Consultation Draft)

## Submission Template

Bill Clause	Comments
<b>General</b>	<p>Insurance Broking firms continue to diversify into the claims management space. Many large broking firms now own their own workplace rehabilitation companies also. It is common practice for an insurance broker to require an insurer to utilise the services of the vocational rehabilitation company that they also own.</p> <p>There are 49 WorkCover WA licensed workplace rehabilitation providers, this conduct has the effect of substantially lessening the competition in the market. It also has the effect of substantially reducing the quality of the services provided to the worker as the services are provided to the benefit of the insurance broker and their client, the employer.</p> <p>Insurance brokers force insurers to use the services of companies owned by them to the detriment of the worker and the competition within the market.</p> <p>As the minister responsible for the regulation of these providers you would easily be able to access data that would substantiate the claims made above. You will see a vast amount of correlations between brokers and their own workplace rehabilitation firms, the data cannot be manipulated as its absolutely blatant. There will be direct correlations between insurance brokers and workers entitlements flowing back to their own companies.</p> <p>Further, when you look at the websites of these companies, as many injured workers would there is absolutely no disclosure to the injured worker as required by workcover.</p> <p>The outcomes employers and the workers are seeking is often diametrically opposite within workers compensation. For the worker to be manipulated to believe a workplace rehabilitation provider is assisting them when they are actually covertly acting on behalf of the employer through their insurance broker is deceptive conduct at best.</p> <p>WorkCover WA's Workplace Rehabilitation Providers Principles and Standards of Practice states: 1.5 Conflict of interest Workplace rehabilitation providers will have processes in place to ensure actual, perceived and/or potential conflicts of interest are assessed, recorded, managed and declared to stakeholders prior to referral proceeding.</p>

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	<p>is this documented and published for the public and injured workers to see? is it reasonable clear and explained to injured workers?</p> <p>Even more worrying is the relationship between the LGIS / JLT and Recovre, how would rate payers feel about their local government participating in these dubious arrangements?</p> <p>Some of largest workplace rehabilitation providers in the scheme;</p> <ul style="list-style-type: none"> <li>• AUB insurance brokers owners of Peoplesense</li> <li>• JLT insurance brokers own Recovre</li> </ul> <p>There are probably others also but they are so underhanded its difficult to locate this information, how could a worker possibly be fully informed of conflicts of interest?</p> <p><a href="https://www.insurancenews.com.au/corporate/jlt-expands-rehab-reach-with-recovre-deal">https://www.insurancenews.com.au/corporate/jlt-expands-rehab-reach-with-recovre-deal</a>  <a href="https://www.insurancebusinessmag.com/au/news/breaking-news/peoplesense-acquisition-a-natural-progression-for-aub-group-57963.aspx">https://www.insurancebusinessmag.com/au/news/breaking-news/peoplesense-acquisition-a-natural-progression-for-aub-group-57963.aspx</a>  <a href="https://www.insurancebusinessmag.com/au/news/breaking-news/gallagher-bassett-announces-perth-acquisition-115698.aspx">https://www.insurancebusinessmag.com/au/news/breaking-news/gallagher-bassett-announces-perth-acquisition-115698.aspx</a></p> <p>With the upcoming amendments to workers compensation act, would this be an opportunity to ensure that the workers are aware of the unscrupulous and underhanded conduct that has been occuring to the detriment of their outcomes within the workers compensation system</p>
<p><b>Insert Bill clause number</b></p>	