

**Submission  
No 34**

## **INQUIRY INTO NSW WORKERS COMPENSATION SCHEME**

**Organisation:** Rosebrook Sand & Gravel P/L  
**Date received:** 10/05/2012

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# Rosebrook

SAND & GRAVEL

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10th May 2012

Joint Select Committee on the  
NSW Workers Compensation Scheme

Parliament House  
Macquarie Street  
SYDNEY NSW 2000  
Fax: (02) 9230 2981

To whom it may concern,

**RE: Proposed changes to the NSW Workers Compensation Scheme.**

My name is Lurrene Jackson and I am the Chief Financial Officer and a shareholder of Rosebrook Sand and Gravel (RSG), a privately owned SME operating for 31 years in the Hunter Valley. RSG employees over 30 staff and have enjoyed a very low level of injuries to date. The reason I am writing this letter is to outline to the committee the effect any increase in premiums would have on our business and the issues RSG have with the scheme the way it is.

RSG is insured with QBE. Our premiums this year will total over \$120,000. This represents our ninth largest cash expense and is roughly equivalent to two workers' wages. Any increase to this premium would mean the loss of jobs within our company. With the increase of an array of other expenses incurred by businesses over the last 6 months, including fuel, electricity and wages, RSG has already increased the selling price of its materials to the maximum amount affordable to remain competitive in the market. Therefore any increase in Workers Compensation premiums could not simply be passed on to our customers.

Clearly, with our track record on injuries, RSG does its job of providing a safe work environment for employees. We understand that the "NSW Workers Compensation Scheme is a broken system...and is not financially sustainable" (Workers Compensation Issues Paper,p.4) however, we have certainly put more into the scheme than we have taken out, and do not believe this financial burden is ours to bear.

RSG have made two claims recently, and I believe the difference in the way each claim was handled speaks volumes about the schemes difficulties.

One employee who made a claim went to her local doctor for her Work Cover Certificate. The doctor did not know our industry at all, but believed the injury (a sore knee) to be work related. This claim took twelve months to finalise.

In the meantime RSG contracted Chromis Occupational Medicine to look after the health services of our company. Our employees were encouraged to go there for an appointment if injured, the benefit for them being no out of pocket medical expenses and they could get an appointment quicker than their own private doctor. The benefit to us is that the doctors there know our industry and work with us to enable early return to work of the employee.

Our next claim was the result of an employee seriously hurting his fingers in December 2011 at work. He went to Chromis and together we got the injured employee back to work and the claim was finalised by the end of January 2012!

I would like to see doctors being made accountable to employers for Work Cover Certificates that are issued any more than once for the same injury without specialist treatment in between each one. It is unacceptable to continue to issue these certificates over a prolonged period without making any medical recommendations for recovery or to say "can only drive automatic trucks at present" for months.

RSG encourage the NSW Government to look closely the claims being made, the process of the way Work Cover Certificates are issued, and the length of time an injury can go on for without any specialist medical care. These are the claims costing the most money to employers. To increase premiums is a band aid solution that employers cannot afford.

If you require any further input please ask, I would be happy to listen to the committee's suggestions too.

Yours Sincerely,

Lurrene Jackson  
CFO