

CHAMBER OF COMMERCE AND INDUSTRY QUEENSLAND SUBMISSION

Response to the Office of Industrial Relation's
Consultation Regulatory Impact Statement

Worker's Compensation and Rehabilitation Act 2003

Overall Position

1. As the peak representative body for Queensland industry, CCIQ welcomes the opportunity to provide feedback on the Office of Industrial Relations' (the Office) Consultation Regulatory Impact Statement on Workers' Compensation entitlements for workers in the gig economy and the taxi and limousine industry in Queensland (RIS).
2. CCIQ provides the following response to options proposed for in-scope, gig economy participants:
 - CCIQ supports Option 1, the status quo, that workers' compensation coverage remains voluntary and is not extended to gig economy participants through amendment of the Workers' Compensation and Rehabilitation Act 2003 (Act);
 - CCIQ further advocates for enhanced provisions around voluntary, private personal accident insurance for in-scope gig economy participants.
3. Enhancing the existing voluntary, private accident insurance for gig economy operators, to be sourced from the private sector at a level comparable or similar to the Queensland workers' compensation policy (excluding certain coverage areas such as Medicare), will not limit nor restrict the way gig economy businesses conduct their operations or introduce any new industrial relations obligations.
4. CCIQ acknowledges the importance of workers' compensation law keeping pace with the changing, contemporary work landscape and providing support for people injured at work. However, CCIQ advocates that a balanced approach can be achieved through enhancement of the existing, private accident insurance arrangements. CCIQ maintains that this enables gig economy participants to continue to have access to private insurance without mandatory requirements and provides protection for participants.
5. CCIQ does not support Option 2, the preferred option as characterized in the RIS, for mandatory workers' compensation for gig economy participants. CCIQ considers that it would add to the following operating costs:
 - a. potential, additional costs of premiums;
 - b. administration costs;
 - c. potential requirement for businesses to appoint a return to work coordinator (depending on size of the business) and;
 - d. increasing costs of doing business in Queensland.

With Queensland being the sole jurisdiction in which this would be imposed at this time, Option 2 would present as a jurisdictional abnormality and disincentive to do business within the state due to additional administrative burden. CCIQ finds this approach contrary to efforts attempting to make Queensland the easiest state to do business in. Further, CCIQ feels that the Office could provide more substantial evidence as to why Queensland circumstances require a regulatory approach to mandate compulsory Workers' Compensation to gig economy participants.

Specifically, CCIQ considers that the RIS is lacking in evidence suggesting there is a problem requiring government intervention. Further, it is not clear in the RIS what the financial impact will be to gig economy businesses as premium costs were omitted.

The preferred Option 2 of mandatory workers' compensation detracts from gig economy businesses' ability to source their own level of coverage to meet business and participants' needs from a competitive, private market.

6. CCIQ advocates that a balance can be found between the status quo and the preferred option through the enhancement of existing voluntary, private personal accident insurance for gig economy participants.

Further Enquiries

If you wish to discuss any of the contents contained herein in further detail, please contact Isabella Anderson, Policy Advisor at ianderson@cciq.com.au.