



Self-Insurance in Western Australia

A Historic and Current Overview

April 2008

Prepared by Scheme Development Division



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PURPOSE

1. This Overview provides a broad outline of the history of self-insurance arrangements in Western Australia, current trends in the self-insured sector and updated data on employers currently self-insuring in the Western Australian scheme.
2. Employers are referred to the "WorkCover WA Guidelines for the Approval and Review of Self-Insurers" for more detailed information regarding self-insurance provisions in Western Australia.

INTRODUCTION

History/Background

3. Employers in Western Australia have maintained self-insurance arrangements to provide workers' compensation for their own employees for many decades. This option has been in place longer in Western Australia than most other Australian workers' compensation jurisdictions.
4. Westpac, the National Australia Bank (NAB)* and Wesfarmers CSBP** were the first companies to obtain self-insurer status in 1949, followed by the Australia New Zealand Bank (ANZ) in 1954.
5. In the past ten years the position of self-insurance has strengthened with significant changes in the proportion of self-insurers to approved insurers. The increase in the number of self-insurers has been due to an enhanced capacity and readiness for organizations to meet the financial and administrative requirements specified in the *Workers' Compensation and Injury Management Act 1981* (the Act). The rationalisation of approved insurers via mergers and acquisitions in the wider insurance market also led to a move away from conventional insurance.
6. In 1990 there were nine self-insurers operating in Western Australia. From 1991 to 1995 a further two self-insurers were approved with exempt status. From 1996 - 2000 nine new self-insurers were approved, and similarly from 2001 - 2005 a further ten self-insurers approved.

7. **Table 1:** Year when employer applied for and gained exemption status

Year (range) when applied	Number of employers that gained exemption status
Up to 1990	9
1991-1995	2
1996-2000	9
2001-2005	10
2005-2008 (January)	1

*NAB is now a self-insurer under the Comcare scheme.

**Now insured by Wesfarmers Federation Insurance, an approved insurer.

8. Recent merges and acquisitions have altered the composition and number of self-insurers, particularly in the past five years. For example, Mrs Macs bought out Bakewell Foods, and Prestige Properties merged with Tempo Services Ltd and the merged entity was in turn bought out by the ISS Group. Recently Foodland was partially bought out by Metcash who successfully applied to WorkCover WA for exemption status on 21 November 2005.
9. Following the partition of Coles Myer Ltd in 2007, Myer have successfully applied for self-insurance status in WA in their own right, commencing from 1 January 2008.
10. A further trend has emerged since 2005, for self-insurers who qualify under federal legislation, to apply for self-insurance status with Comcare, the Commonwealth Government's workers' compensation scheme. The National Australia Bank obtained approval to self-insure with Comcare during 2007 and applications from a number of other organisations are being considered by Comcare at the present time.
11. On 11 December 2007 the Minister for Employment and Workplace Relations, the Hon Julia Gillard MP, announced a moratorium on new applications from private sector corporations wanting to join the Comcare scheme.

How to become an exempt employer

12. In accordance with section 160 of the Act, employers in Western Australia are required to obtain from an approved insurance office a policy of insurance covering their liability to pay compensation under the Act to any of their employees.
13. However, under section 164 of the Act, where WorkCover WA has been provided with approved securities, an employer or group of employers, may be given an exemption from the obligation to maintain a workers' compensation policy.
14. When an employer or group of employers have been granted exemption from obtaining an insurance policy that employer or group of employers is referred to as a self-insurer. When assessing an application to become an exempt employer, the Minister may have regard for several legislated requirements that are detailed in page 8.

CURRENT SELF-INSURERS

Characteristics of self-insurers

15. WorkCover WA encourage medium and large employers to apply for approval to become self-insurers. Self-insurers in Western Australia range from large multinational industrial organizations such as Alcoa World Alumina, national retailers such as Woolworths, to local companies like Bristile Roofing and Cockburn Cement.

16. Companies within the top 50 ASX listed companies approved as self-insurers for the longest period include ANZ (51 years), and Westpac (57 years). Myer is the most recent self-insurer, approved on 1 January 2008 following separation from the Coles Myer Group, preceded by Metcash in November 2005, and the Rinker Group, in 2003.

17. Current self insurers are listed below:

A N Z Bank Limited	ANZ
Alcoa World Alumina - Australia Ltd	Alcoa
Bank of Western Australia Ltd	Bank of WA
BHP Billiton Ltd	BHP Billiton
Bluescope Steel Limited	Bluescope
BP Australia Group Pty Ltd	BP Australia
Brambles Industries Ltd	Brambles
Bristile Ltd	Bristile
Cockburn Cement Ltd	Cockburn Cement
Coles Group Ltd	Coles Group
Commonwealth Bank Of Australia	Commonwealth
Competitive Foods Australia Pty Ltd	Competitive Foods
CSR Ltd	CSR
Fletcher Building Australia Ltd	Fletcher Building
Inghams Enterprises Pty Ltd	Inghams
ISS Facility Services Australia Limited	ISS
Metcash Trading Limited	Metcash
Mrs Macs Pty Ltd	Mrs Macs
Municipal Workcare Scheme	Municipal Workcare
Myer P/L & Warehouse Solutions P/L	Myer
Onesteel Ltd	Onesteel
Rinker Group Limited	Rinker Group
St John of God Health Care Inc	St John of God
Symbion Health Ltd	Symbion Health
The Smiths Snackfood Company Ltd	Smiths Snackfoods
Westpac Banking Corporation	Westpac
Woodside Energy Ltd	Woodside
Woolworths Ltd	Woolworths

18. Table 2 displays the relative size of each self-insurer in terms of sales turnover in the 2006/07 financial year. Reflecting the proportion of small, medium and large employers operating as self-insurers in the Western Australian workers' compensation scheme.

Table 2: Size and turnover of self-insurers (28)

LOCALITY	SELF-INSURER	LISTED AUST	LISTED US, UK	No of Employees	TURNOVER/REVENUE/SALES 06/07(\$Billion) or (\$million)
Inter-national	Alcoa	No	US	3988	US\$30.4B (revenue)
	ANZ	ASX50		1525	\$30.3B (consolidated income)
	BankWest	No	UK	3162	\$1.6B (net operating income of parent company HBOS))
	BHP Billiton	ASX50	UK, US	7453	\$39.5B (revenue)
	Bluescope	ASX50		592	\$8.91B (revenue)
	BP Aust	No	UK, US	1036	\$15.84B (operations revenue)
	Brambles	ASX50	US	140	US\$3.86B (sales revenue)
	Comm Bank	ASX50		1551	\$13.3B (operating Income)
	Competitive Foods Aust	Yes		4909	\$706m (2006)
	CSR	Yes		122	\$3.11B (revenue)
	Fletcher Bldg Aust	Yes		856	NZ \$5.92B (operating sales)
	Metcash	Yes		1464	\$9.69B (sales)
	Onesteel	Yes		662	\$4.3B
	Rinker Group	ASX50	US	336	US\$5.3B (trading revenue)
	Smiths Snackfoods	No	US	238	US \$32.5B (revenue) (Parent Co- FritoLay-PepsiCo)
	Symbion Health	Yes		1354	\$3.83B (revenue)
	Westpac	ASX50		1809	\$10.17B (operating income)
	Woodside	ASX50		2603	\$3.81B (2006)
	Woolworths	ASX50		12 435	\$42.47B (sales)
	National	Bristile Roofing	No		398
Cockburn Cement		No		294	Not Available ¹
Coles Group		ASX50		17 906	\$34.6B (revenue)
Ingham Enterprises		No		704	\$1.6B (turnover)
ISS Group		Yes		1929	\$9.4m (revenue)
Mrs Macs		No		407	Not Available ¹
Myer Pty Ltd				2122	
St John of God Health		No		4235	\$608m (revenue)
WA Based	Municipal WorkCare Scheme	No		13 440	Not Available ¹

Source: Turnover is available from the 2006/07 annual report or company website.

Notes: 1. Annual financial statements are not available from company website.

19. Table 3 displays the date when each self-insurer gained exemption status, their approved bank guarantee (2007) and their percentage contribution to the total of the notional premium contributed to WorkCover (section 109).

Table 3: Date of approval, bank guarantee and % notional premium

SELF-INSURER	Approval date	Bank Guarantee \$M Oct 2007	Percentage of Notional Premium 2005-06 \$
Alcoa World Alumina	21 August 1963	\$17.5	9.66%
ANZ Banking Group	20 June 1954	\$1.3	0.53%
Bank of Western Australia Ltd	20 March 2001	\$1.6	1.18%
BHP Billiton Ltd	14 April 1992	\$11.5	9.68%
BlueScope Steel Ltd	23 July 2002	\$1.2	1.17%
BP Australia Holdings Ltd	1 January 2001	\$3.8	3.16%
Brambles Industries	1 July 1999	\$1.4	0.38%
Bristle Ltd	1 July 2000	\$1.2	1.55%
Cockburn Cement	July 1986	\$1.4	1.64%
Coles Group Ltd	29 Jan 2001	\$18.8	10.09%
Commonwealth Bank	1 July 1998	\$1.2	0.51%
Competitive Foods Australia Pty Ltd	30 June 2001	\$1	1.44%
CSR Ltd	12 April 1984	\$1	0.7%
Fletcher Building Australia	1 Dec 2001	\$1.4	2.1%
Inghams Enterprises Pty Ltd	1 July 2000	\$2.6	2.44%
ISS Facility Services	1 Oct 2000	\$1	2.77%
Metcash Trading Ltd	21 Nov 2005	\$3	2.85%
Mrs Macs Pty Ltd	1 Jan 2000	\$2.4	0.97%
Municipal Workcare Scheme	29 Aug 1995	\$32.1	28.32%
Myer Pty Ltd	1 Jan 2008		
OneSteel Ltd	31 Oct 2000	\$1	1.49%
Rinker Group Ltd	29 April 2003	\$1	1.65%
St John of God Health Care	1 July 2001	\$6.1	0.27%
Symbion Health	30 June 1980	\$1.2	0.75%
The Smiths Snackfoods Co.	1 Feb 2002	\$1	0.94%
Westpac Banking Corporation	1949	\$1.5	0.57%
Woodside Energy Ltd	15 Oct 1981	\$3.1	4.13%
Woolworths (WA) Pty Ltd	30 July 1985	\$18.3	8.27%

Comparison with other Australian jurisdictions

20. Several self-insured employers in Western Australia are also self-insurers in other Australian States and Territories. Based on available data from all States and Territories only four Australian companies are self-insurers in all eight jurisdictions, these are the major retailers Woolworths and the Coles Group and Commonwealth and Westpac banks. The ANZ Bank self-insure in 7 jurisdictions.

21. Companies self-insured across five states include, BHP, CSR, Ingham Enterprises and Rinker, while Bluescope, One Steel and Symbion Health are self insured in four.
22. Brambles, self-insure in three states and Alcoa, BP Australia, and Smiths Snackfoods self-insure in only one other state apart from Western Australia. Of the twenty eight self-insurers in Western Australia, eleven exclusively self-insure in Western Australia.
23. A number of companies formerly self-insured under the various State and Territory jurisdictions now self-insure with Comcare.
24. Table 4 shows the number of self-insurers that other Australian jurisdictions have in common with Western Australia. The ACT and the Northern Territory have the highest percentage of self-insurers in common with Western Australia.
25. South Australia and New South Wales are the jurisdictions with the highest number of self-insurers.

Table 4: Proportion of self-insurers that other Australian jurisdictions have in common with Western Australia.

Jurisdiction	Number of Self-Insurers*	Number of Self-Insurers in common with WA	Percentage of Self-Insurers in common with WA
New South Wales	62	14	22%
Victoria	39	15	38%
Queensland	25	8	32%
South Australia	74	10	13.5%
Tasmania	16	6	37%
ACT	9	6	66%
Northern Territory	5	5	100%

*Myer obtained self-insurer status in Western Australia in January 2008 independent of the Coles Group and is not included in the above comparison.

Legislative Basis

26. Under the Act employers may be granted an exemption from the obligation to maintain a workers' compensation policy by the Governor on the recommendation of the Minister for Employment Protection. WorkCover WA assists the Minister in assessing an application for exemption and the reviewing annually of each exempt employer or group of employers.
27. An employer includes any body of persons, corporate or un-incorporate (Section 5 of the Act). "Self-insurer" is defined as the group or parent employer.
28. Sections 164-168 of the Act are the provisions primarily concerned with self-insurance in Western Australia. These provisions provide that WorkCover WA

may approve the level of securities required of an employer or group of employers applying for exemption.

29. If approved, these securities are to be given to the State Treasury by the employer or group of employers, who may then apply for an exemption from their obligation under section 160 to insure against their liability to pay compensation under the Act.
30. When assessing an application for exemption, the Minister may have regard for:
 - the number of workers employed by the employer or group;
 - the category of the insurable risks of the business or businesses of the employer group;
 - whether or not the employer or group of employers has established a fund for insurance against liability for which insurance would, but for the exemption, be required by the Act;
 - the material and financial resources available in the State to the employer or group of employers, to comply with the requirements of the Act or the *Employers' Indemnity Supplementation Fund Act 1980*.
31. In accordance with section 165, WorkCover WA is compelled to conduct a review of each exemption not less than once per year. Following a review, the Minister may
 - increase or decrease the level of securities retained;
 - recommend to the Governor that the exemption be cancelled.
32. An employer or group of employers may apply for revocation of an exemption and the return of securities. Securities can only be discharged and returned to an employer in accordance with Section 168 of the Act. Where an exempt employer applies for revocation of an exemption and the return of securities, the self-insurer must satisfy the Minister that either:
 - the employer or group of employers has ceased to employ workers
 - a policy of insurance has been obtained with an approved insurer; or
 - there are no outstanding claims for compensation; or
 - satisfactory provision has been made for discharging any outstanding claims for compensation.
33. Once the Minister is satisfied the employer meets the requirements of section 168 the Governor may revoke the exemption and order the securities be discharged and returned to the employer.

WorkCover WA Approval, Review and Performance Monitoring Framework

34. WorkCover WA are responsible for the approval, annual review and performance monitoring of self-insurers.
35. The "*WorkCover WA Guidelines for the Approval and Review of Self-Insurers*" (the Guidelines) , as amended in July 2007, provide general information for employers on the approval and review processes and the performance monitoring framework applicable to self-insurers.
36. The guidelines provide information on the approval process for employers wishing to self-insure in Western Australia only and additional information for those employers seeking exemption in multiple jurisdictions.
37. Section 165 of the Act requires WorkCover WA to annually review all exemptions granted under section 164 and the Guidelines provide information on the annual performance assessment process.
38. Reassessment includes the review of the organisation's annual report (including financial statements), actuarial assessments and statistical information. Actuarial assessments determine the level of a self-insurer's bank guarantee and is based on the methodology determined by the WorkCover WA Board. Bank guarantees are retained by the WorkCover WA Board to cover the self-insurer's outstanding claims liabilities and may vary from review to review.
39. The Guidelines also include four programs to assess approved self-insurer performance:
 1. Material and Financial Resources Program
 2. Compliance Monitoring Program
 3. Client Services Program
 4. Internal Dispute Resolution Program (incorporating Claims Management Review)
40. WorkCover WA are currently developing a series of individual publications to replace the existing guidelines. This series of publications will provide information and guidance for self-insurers in the three specific areas of: "approval" "review" and "key performance indicators".

Market Share of Self-Insurers (based on Notional premium assessment)

41. Section 109 of the Act requires self-insurers to contribute to the WorkCover WA General Fund whichever is the greater of, either:

- the “amount prescribed”, currently \$40,000, or
- the “notional premium” of the organization.

42. The “notional premium” is a percentage of the total declared wages paid by a self-insurer to their employees. This percentage is determined with reference to the recommended premium rate, that would be applied to an employer engaged in the same industry, by an approved insurer.

43. Figure 1 demonstrates the trend, until 2006/07, in the proportion of income from self-insurers based on their notional premium income.

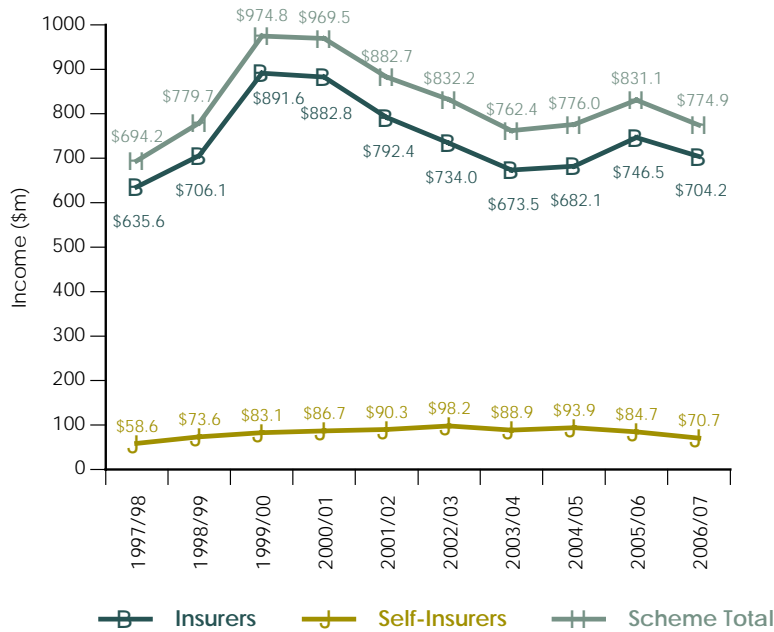


Figure 1:- Premium income (adjusted) by year.

WorkCover WA

44. Figure 1 Notes:

- Insurers’ premium income comprises the income of those approved and formerly approved insurers under section 161 of the Act.
- The actual premium collected in a year does not necessarily reflect the premium earned in the year and may include premiums outstanding from the previous year or premiums paid in relation to the following year.

- The notional premium income of self-insurers is calculated by applying recommended premium rates to declared wages.
45. Recent data from the years 2004/05 to 2006/07 indicates an overall reduction in the level of notional premium income from self-insurers. Decreasing by 5% between 2004/05 to 2005/06 and a further 13.1% in 2006-07.

Employers Indemnity Supplementation Fund

46. To safeguard injured workers and their employers The Employers' Indemnity Supplementation Fund Act 1980 (the Supplementation Fund Act) provides for a surcharge to be imposed on all employer premiums paid to approved insurers in the event of a collapse of an individual approved insurer.
47. Self-insurers are not technically covered by the provisions of the Supplementation Fund Act, as bank securities held by WorkCover WA provide protection for the employees of self-insurers.
48. Nevertheless, self-insurers are currently required by WorkCover WA to co-contribute along with approved insurers to any levy established under the Supplementation Fund Act. This provides for joint responsibility for maintaining the financial stability of the scheme in circumstances where an approved insurer is unable to meet the cost of their outstanding claims.
49. The levy has been imposed annually since the collapse of HIH Insurance in 2001 and is currently set at 1% of premiums or "notional premiums". It is anticipated the levy will be reduced or discontinued for the financial year 2008/09 as liabilities for outstanding HIH claims have reduced significantly.
50. The amount self-insurers are required to contribute to the levy is equal to the amount that would have been payable if they had obtained a policy from an approved insurer under section 160 of the Act, currently 1%. This levy provides for the equitable distribution of responsibility for meeting the cost of affected claims across all organizations providing workers' compensation protection.
51. For many years self-insurers have questioned their legal obligation to contribute to the 1% levy. The Self-Insurers Association of Western Australia has sought amendments to the Supplementation Fund Act to enable employees of self-insured employers to lodge claims against the Supplementation Fund in the event that funds set aside in the bank guarantee to meet the liabilities of a liquidated self-insurer prove to be insufficient for that purpose.
52. An alternative approach is to exclude self-insurers from the requirement to pay levies under the Supplementation Fund Act.
53. Table 6 overleaf shows the contributions made to the Supplementation Fund for 2007/08 and the percentage increase on the preceding financial year 2006/07. The largest contributions to the total levy were made by:
- Municipal WorkCare with 30.98% (an increase of 5.2%),
 - BHP Billiton with 9.65% (an increase of 264%),

- Alcoa with 8.175% (a reduction of 34%), and
- Coles Group with 8.46% (increase not calculated due to demerger)

54. The table shows the largest percentage increase in levy contributed for the period was by: BHP Billiton 264%, Fletcher Building 112% and ANZ with 74%.

55. The largest decreases in levy contributed during the period was by Brambles 89.5%, Symbion Health 61%, and Alcoa 34%.

Table 6: Supplementation fund levy contributions of self-insurers in Western Australia financial years 2005-06 and 2006-07.

SELF-INSURER	Levy 2006-07 \$	Levy 2007-08 \$	% Change	% Total 2007-08 \$
Alcoa World Alumina	58,228.53	38,382.04	-34%	8.17%
ANZ Banking Group	2,120.75	3,693.31	74%	0.78%
Bank of Western Australia Ltd	5,909.26	5,600.17	-5.2	1.19%
BHP Billiton Ltd	12,420.64	45,323.21	264%	9.65%
BlueScope Steel Ltd	4,653.03	4,613.21	-0.85%	0.98%
BP Australia Holdings Ltd	11,237.15	13,066.18	16.2%	2.78%
Brambles Industries	15,081	1,585.36	-89.5%	0.33%
Bristle Ltd	7,323.47	6,518.26	-10.9%	1.38%
Cockburn Cement	7,645.94	6,596.92	-13.7%	1.4%
Coles Group Ltd		39,747.34	N/A	8.46%
Commonwealth Bank	2,285.36	2,069.97	-9.5%	0.44%
Competitive Foods Australia Pty Ltd	7,775.67	5,898.73	-24%	1.25%
CSR Ltd	3,523.78	2,766.03	21.4%	0.59%
Fletcher Building Australia	4,090.17	8,701.90	112%	1.8%
Inghams Enterprises Pty Ltd	9,106.22	9662.39	6.1%	2.05%
ISS Facility Services	12,081.19	11,228.62	-7%	2.39%
Metcash Trading Ltd	14,412.64	11,767.34	-18.3%	2.5%
Mrs Macs Pty Ltd	5,242.39	4,065.26	-22.5%	0.86%
Municipal Workcare Scheme	138,383.42	145,534.47	5.2%	30.98%
Myer Ltd	N/A	N/A	N/A	N/A
OneSteel Ltd	6,661.04	5,898.80	11.5%	1.25%
Rinker Group Ltd	7,092.33	6,680.90	-5.8%	1.42%
Smiths Snackfoods Co.	4,419.78	4,357	-1.4%	0.92%
St John of God Health Care	27,224.00	22,971.55	-15.6%	4.89%
Symbion Health	7,929.53	3,058.41	-61%	0.65%
Westpac Banking Corporation	2,359.99	2,292.32	-2.8%	0.48%
Woodside Energy	25,545.27	23,543.51	-7.8%	5.01%

Ltd				
Woolworths (WA) Pty Ltd	40,214.06	33,050.53	-17.8%	7.03%
Totals	504,635.94	469,675	6.9%	100.0%

Current Issues

National self-insurance

56. Federal Government legislation enables companies that compete with a current or former Commonwealth Government trading enterprise to join Comcare. Comcare is the Federal agency responsible for workers' compensation for Commonwealth Government employees throughout Australia
57. In accordance with this legislation, in July 2004, Optus successfully applied for permission to become a self-insurer with the Comcare scheme. A number of other companies have since transferred to Comcare, including the National Australia Bank a former Western Australian self-insurer who joined Comcare early in 2007. The Commonwealth Bank of Australia who currently have self-insurance status in Western Australia have also recently applied to join Comcare.
58. All State and Territory workers' compensation jurisdictions have expressed concerns about the Commonwealth's use of its constitutional powers to extend its activities into areas previously the responsibility of the States and Territories.
59. Concerns were expressed that a significant number of corporate entities could seek self-insurer status with Comcare, potentially affecting the viability of the State and Territory schemes

National self-insurance working group

60. In view of these developments, at the 18 May 2005 meeting of the Workplace Relations Ministers Council, the Ministers supported that Heads of Workers' Compensation Authorities (HWCA) establish a working group to increase the harmonisation of self-insurance arrangements across all Australian jurisdictions.
61. The HWCA established the National Self-Insurance Working Group(NSIWG) in 2005 which has regularly convened to progress a series of projects aimed at improving the national harmonisation of self-insurance arrangements.
62. Following consultation with the National Council of Self-Insurers and State self-insurer associations, agreement has been reached to implement the following administrative initiatives arising out of a number these projects:
- use of a standard set of primary and secondary financial indicators.

- development of a process to allow one financial analysis for a company applying simultaneously for self-insurance in multiple jurisdictions.
- agreement on a preferred model for determining the amount of a bank guarantee.
- use of a standard bank guarantee template in all jurisdictions.
- adoption of policy recommendations in relation to the internal review of claims decisions which are likely to be disputed.

63. Ongoing projects being undertaken by the NSIWG include:

- development of a process for regulators to share relevant financial and company information.
- recommendation to the Australian Safety and Compensation Council that a self-insurance flag be adopted into the National Data Set to allow comparative performance monitoring by jurisdiction of self-insurers with comparable insurers.
- scoping of a further project to look at self-insurer key performance indicator's(KPI's) for regulatory purposes.
- adoption by each jurisdiction of the "National OHS Self-Insurers Audit Tool".

64. All jurisdictions have agreed to undertake more complex projects that will ultimately require legislative change in most jurisdictions.

WorkCover WA

Review of self-insurer performance monitoring framework

65. WorkCover WA are currently conducting a review of the criteria for the approval and review of self insurers. The purpose of the review is to consider appropriate initiatives for the regulation of self-insurance having regard for:

- the need for harmony with self-insurance arrangements in comparable jurisdictions;
- the implications of the Commonwealth (Comcare) agenda;
- potential prudential risks of self-insurance; and
- WorkCover WA's broad objectives.

66. In line with these objectives, a series of individual publications are currently being developed to replace the existing guidelines for both approved insurers and self-insurers. This series of publications will provide information and guidance for self-insurers in the three specific areas of: "approval" "annual review" and "performance monitoring". It is anticipated these will be published on the Workcover WA website during 2008.

67. The revised guidelines to the performance monitoring of self insurers will define the framework currently under development in the key areas of dispute resolution, claims management and injury management for both approved insurers and self-insurers, based on five principal components:

- systems based reporting and analysis based on WorkCover WA's "Q1" data stream;
- annual actuarial measures of financial performance;
- self-audits of underwriting and claims management by insurers and self-insurers;
- regular surveys of both worker and employer satisfaction with insurer and self-insurer performance to highlight areas of concern in their operations with the objective of identifying best practice solutions;
- WorkCover WA risk and issue based audits

Quarterly Insurer Performance Reports

68. Quarterly Insurer Performance Reports, providing information on outcomes and activities associated with insurers and self-insurers were commenced early in 2007.

Contacts

69. WorkCover WA's Standards and Monitoring section may be contacted to discuss the approval process and ongoing performance requirements with prospective self-insurers.

70. Data provision requirements may be discussed with WorkCover WA's Scheme Information section

71. Appointments may be made by writing initially to:

General Manager
Regulation and Compliance
WorkCover WA
2 Bedbrook Place
Shenton Park WA 6008

Telephone: (08) 93885555
Facsimile: (08) 93885550
Email: postmaster@workcover.wa.gov.au

72. Additional information is also available from the WorkCover WA website at: <http://www.workcover.wa.gov.au/Service+Providers/Insurers/>