

Agency performance

Business performance

WorkCover WA supports the delivery of its government level outcomes and services through the implementation of strategically planned activities.

In 2006, WorkCover WA developed new key performance indicators that reflect a greater emphasis on outcomes in line with outcome-based management and are consistent with the organisation's strategic direction. Drawing from its legislative mandate, WorkCover WA's Mission encompasses both the wellbeing of workers and the cost-effectiveness of the scheme for employers and the community. WorkCover WA's outcome encompasses both of these aspects.

Fundamental to the outcome is the regulation of the worker's compensation scheme for compliance with legislative requirements and practices and the provision of dispute resolution and associated services that are managed efficiently for the community.

Service 1: Scheme regulation

The scheme regulation activity combines the compliance, licensing and standards activities. The compliance activity involves inspection and investigation to ensure that employers comply with the workers' compensation legislation. The licensing and standards activity monitors the performance of service providers including insurers, self-insurers, approved vocational rehabilitation providers, approved medical specialists, registered agents and air conduction testers to ensure compliance with workers' compensation legislation and the delivery of appropriate standards of service, in accordance with established guidelines and codes.

Measures of performance

Key effectiveness indicator 1.1	2006-07 Target	2006-07 Actual	2007-08 Target	2007-08 Actual
Percentage of workers covered by a current workers' compensation policy.	95%	95.9%	95%	95%

Key effectiveness Indicator 1.2	2006-07 Target	2006-07 Actual	2007-08 Target	2007-08 Actual
Percentage of lost time injuries with an appropriate injury management response.	75%	100%	90%	98%

Key efficiency indicator 2.1	2006-07 Target	2006-07 Actual	2007-08 Target	2007-08 Actual
Average weighted cost per regulation activity.	\$250	\$242	\$260	\$237

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Key initiatives and activities

Compliance and inspection

WorkCover WA's key compliance and inspection initiatives and activities in 2007–08 are outlined below. In brief, the Compliance Branch:

- Undertook 19,414 inspections, of which 918 breaches were identified and rectified in respect of employers maintaining a current workers' compensation policy.
- Completed 7,409 entity checks of business names registered with the Department of Consumer and Employment Protection (DOCEP) to determine if they employed workers and held a current workers' compensation insurance policy to their full liability.
- Completed 945 new owner inspections of sold businesses identified through the lapsed and cancellation process which resulted in 99 per cent of employers employing workers holding a current workers' compensation policy.
- Responded to 2,829 requests from approved insurers to cancel an employer's workers' compensation policy of insurance.
- Referred two matters for prosecution and three matters had prosecution action completed.
- Investigated 143 matters for breaches under the [*Workers' Compensation and Injury Management Act 1981*](#) (the Act) relating to matters such as uninsured claims (section 174); illegal cessation of weekly payments (section 61); claims for payment of weekly benefits (section 57A(7) and (8)); failure to keep a position open (section 84AA); workers' compensation policy (section 160); and wages inspections.
- Continued the development and enhancement of information technology systems to support the operation and delivery of compliance activities to deliver and report efficiently on the outcomes of the compliance program, including the employer online compliance reporting system.
- Visited the Goldfields–Esperance region from 16–20 June 2008 to provide advice and education for businesses on compliance in relation to insurance obligations and injury management obligations.

Standards and monitoring

WorkCover WA's key licensing and standards initiatives and activities in 2007–08 are outlined below. In brief, the licensing and standards branch:

- Reviewed the performance of 26 of the 27 self-insurers and endorsed their continuation as exempt employers under the Act. On 6 May 2008, Executive Council revoked the exemption granted to the Commonwealth Bank under section 164 of the Act. The Commonwealth Bank is now included under the ComCare arrangement.
- Extended group employer arrangements for CSR, Westpac and Onesteel.
- Approved Myer Pty Ltd's application as an exempt employer under the Act.
- Reviewed the performance of nine approved insurers and the Insurance Commission of Western Australia with the recommendation that all underwriting licences be maintained.

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- Approved 14 applications by approved insurers to load the recommended premium rate by more than 75 per cent on the basis that claims experience of the employer warranted such a loading.
- Reviewed and assessed the performance of approved vocational rehabilitation providers against the agreed benchmarks. All providers maintained their accreditation. One new agency and one single provider were approved during the year. At the end of the financial year, there were 37 vocational rehabilitation providers approved in Western Australia (21 agency providers, 11 single providers and five employer-based providers). One agency provider sought voluntary revocation of its approval. The capacity to enter data online is a condition of accreditation and there were seven Approved Vocational Rehabilitation Provider online training courses conducted.
- Accredited and evaluated the performance of new noise-induced hearing loss testers (audiometric officers and audiologists). At 30 June 2008, there were 441 testers approved to conduct hearing tests for the purposes of legislation. A total of 128 new testers were approved and 58 testers were cancelled as a result of not meeting performance criteria. At the end of the financial year, there were 248 booths and 252 audiometers approved within the workers' compensation scheme.
- Managed the noise-induced hearing loss pre-claim audiometric testing process. There were 840 workers identified with potential noise-induced hearing loss claims and, as part of this process, arrangements were made for 114 subsequent full audiological and 79 otorhinolaryngological assessments. As a consequence, 72 successful claims for work-related gradual onset noise-induced hearing loss, consisting of 71 (10%) first election claims), one subsequent election (5% claims) and no final elections (any per cent increase) claims were processed and issued. Twenty-three Approved Audiometric Officer online training courses were conducted either at WorkCover WA or offsite following the successful completion of an audiometric officer course offered by an approved course provider.
- Received and approved 228 renewals and new applications by 30 June 2008 for participation by registered agents in the Dispute Resolution Directorate. Of these, 152 were employees of approved insurers, 11 were employees of self-insurers, 57 were employees of legal firms, three were representatives of unions, three were representatives of a prescribed organisation (Asbestos Disease Advisory Service) and two were independent agents.
- Designated 13 new medical practitioners as approved medical specialists to the existing 144, following receipt of 13 new applications from medical practitioners seeking designations as an approved medical specialist. There was one resignation.
- Maintained the register of names of persons, approved by WorkCover WA, who are willing to be selected for a specialised retraining assessment panel.
- Processed 88 Notices of Intention to Dismiss a Worker under section 84AB of the Act. Section 84AB allows WorkCover WA to notify employers and workers that dismissal of a worker does not affect an employer's existing obligations under the Act.

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- Conducted verification of approved insurers and self-insurers' self-audit of conditions of exemption under section 157A of the Act. Section 157A requires insurers and self-insurers to advise WorkCover WA of a worker whose period of incapacity the insurer or self-insurer knows to have exceeded four consecutive weeks or whose periods of incapacity during any period of 12 months or less the insurer or self-insurer knows to have exceeded, in sum, 12 weeks. All 10 insurers and 25 of the 27 self-insurers were given an exemption from the requirement to comply with section 157A(1) subject to their compliance with exemption conditions. The verification process established that insurers and self-insurers are complying with and have implemented procedures that reflect the exemption conditions.
- Dealt with 96 matters relating to injury management, including 57 regarding participation in vocational rehabilitation, and 39 matters involving return-to-work programs. Three complaints against approved vocational rehabilitation providers were also investigated. WorkCover WA's safety net system identified 3,794 injured workers who may have been eligible for injury management assistance. Insurers were required to investigate whether further intervention was required and report the outcome to WorkCover WA.

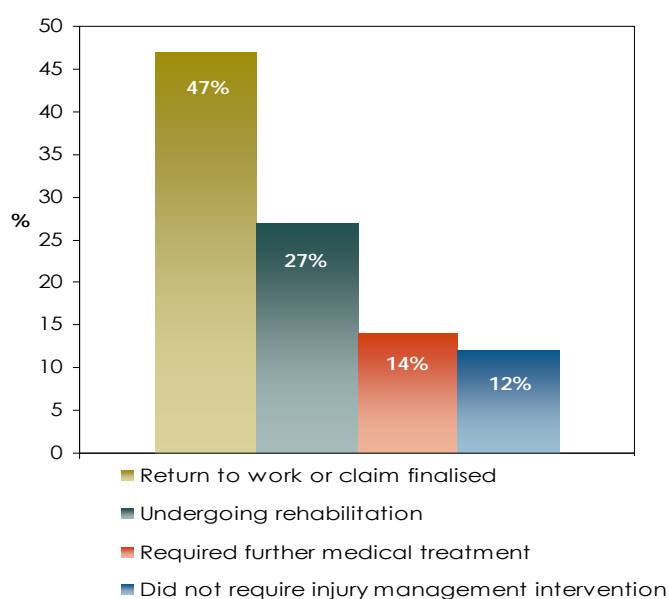


Figure 3: WorkCover WA's safety net system

As shown by Figure 3, of the 3,794 workers identified, WorkCover WA was advised 47 per cent had already returned to work or had their claim finalised by the insurer, 27 per cent were undergoing rehabilitation and 14 per cent required further medical treatment. The remaining 12 per cent did not require injury management intervention for other reasons such as settlements pending, other employment, withdrawal from the workforce or full time study.

Education and advisory services

Education and advisory services are provided to workers' compensation scheme participants and the general community to increase their knowledge of their rights and responsibilities with respect to workers' compensation legislation and injury management processes. Information and education strategies aim to assist with minimising the social and economic impact of work-related injuries. The information service is provided by the Advisory Services team, which responds to enquiries on all aspects of workers' compensation and injury management via telephone, written correspondence or in person through a counter enquiry.

WorkCover WA's key education and advisory initiatives and activities in 2007–08 are detailed below.

Approved medical specialists (AMS)

- Two accreditation training sessions were attended by 45 medical specialists.
- An inaugural *Medi-Link* newsletter was produced with an objective to educate AMS on best practices, current issues in permanent impairment assessments and WorkCover WA services and involve them in WorkCover WA initiatives through promotion of upcoming WorkCover WA events.

Stakeholders

- Three information sessions for external stakeholders were conducted, attended by 91 external stakeholders from a wide range of disciplines.

Injured workers

- Thirteen injured workers seminars were conducted in the metropolitan area in partnership with the Industrial Foundation for Accident Prevention (IFAP) with over 175 injured workers attending the sessions.

Advisory Services

- Advisory Services responded to 24,403 inquiries relating to all aspects of workers' compensation and injury management. Advisory Services focused on assisting various parties navigate their way through the workers' compensation process and to understand their rights, responsibilities and obligations. The four most common enquiries made related to claims enquiries, injury management/return-to-work, dispute resolution and weekly wages entitlements.
- The Advisory Services team actively promoted stakeholder access of the WorkCover WA website. Anecdotal evidence supports a substantial increase in user access during the year.
- A Customer Assistance Unit took over the advisory service established in August 2006 to focus on early intervention strategies to prevent issues between scheme participants escalating into applications for dispute resolution. The Customer Assistance Unit visited the Kalgoorlie–Boulder region, meeting with medical practitioners, employer groups and workers. They offered advice on workers' compensation, injury management and return-to-work processes. Education sessions were also conducted in Mandurah and Collie. In the metropolitan area, presentations on workers' compensation to medical practices and employer groups were undertaken.

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Service 2: Scheme services

Dispute Resolution Directorate (DRD)

The Dispute Resolution Directorate's primary role is to deal with disputes arising between parties in the workers' compensation scheme. The main objectives of the directorate are to:

- provide a fair and cost-effective system for the resolution of disputes
- reduce administrative costs across the workers' compensation system
- provide a dispute resolution system that:
 - is timely and ensures workers' entitlements are paid promptly
 - is accessible, approachable and professional
 - is effective in settling matters
 - leads to durable agreements between the parties.

The Dispute Resolution Directorate comprises a Commissioner, Director, arbitrators and administrative support staff. Arbitrators have responsibility to facilitate dispute resolution through teleconferences, conciliation conferences and arbitration hearings. The directorate also processes the documentation submitted by parties, registers agreements and handles workers' elections to pursue common law damages. Most disputes concerning a workers' compensation claim under the Act can be determined by the Dispute Resolution Directorate. There are two types of application for the resolution of a dispute – minor claims and interim orders (Part XII) and disputes (Part XI).

The Workers' Compensation (DRD) Rules (2005), associated procedures and forms are available to interested parties (electronic and paper) on our website at www.workcover.wa.gov.au or by telephoning Advisory Services on 1300 794 744.

Other scheme services

WorkCover WA oversees the provision of other services such as audiometric tests, certifying the calibration of hearing testing equipment and the development of specialised retraining programs for injured workers.

Measures of performance

Key effectiveness indicator 1.3	2006-07 Actual	2007-08 Actual
Percentage of dispute resolution decisions successfully appealed:		
(i) Frequency of successful appeals (appeals upheld) as a portion of final decisions	0.97%	3.0%
(ii) Appeals upheld as a percentage of total appeals lodged.	32.6%	28%

Key effectiveness indicator 1.4	2006-07 Target	2006-07 Actual	2007-08 Target	2007-08 Actual
User satisfaction with the dispute resolution system.	63%	70%	70%	65%

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Key efficiency indicator 2.2	2006–07 Target	2006–07 Actual	2007–08 Target	2007–08 Actual
Average cost to resolve each dispute.	\$3,556	\$3,723	\$3,700	\$4,486

Key efficiency indicator 2.3	2006–07 Target	2006–07 Actual	2007–08 Target	2007–08 Actual
Percentage of disputes resolved within 12 and 26 weeks respectively from date an application is received:				
(i) Percentage of disputes resolved within 12 weeks from date an application is received	48%	31%	31%	23%
(ii) Percentage of disputes resolved within 26 weeks from date an application is received.	93%	76%	76%	61%

Key initiatives and activities

The Dispute Resolution Directorate provides a service for the resolution of disputed workers' compensation claims and the registration of agreements between parties in the workers' compensation scheme.

Key dispute resolution initiatives and activities in 2007–08 are outlined below. The Dispute Resolution Directorate:

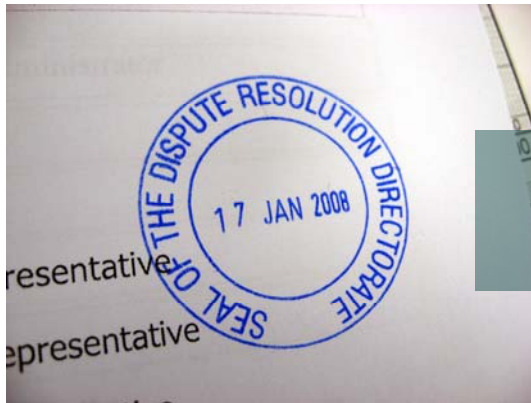
- Resolved⁵ 1,602 disputes of which 15 (1%) were transitional statutory applications from the (previous) Conciliation and Review system; 789 (49%) were Part XI disputes; 508 (32%) were interim orders and minor claims (Part XII disputes); 257 (16%) related to civil matters where the date of injury arose prior to 14 November 2005; and 33 (2%) were appeals to the Commissioner.
- Registered 3,506 agreements pursuant to section 76 of the Act, being: Memoranda of Agreement for Schedule 2 (Prescribed compensation payable), Schedule 5 (Exceptions to cessation of weekly payments by reason of age) and Redemptions (Lump sum in redemption of weekly payments).
- Recorded 451 settlements pursuant to section 92(f) of the Act.
- Referred four workers to a Medical Assessment Panel.
- Established a new DRD e-newsletter to provide information and advice to stakeholders and obtain feedback on topics of interest. The first edition was released in September 2007. This newsletter is now in its seventh edition, and is available on the WorkCover WA website.

Note:

⁵'Resolved' disputes do not include those files administratively closed. During the 2007–08 reporting period, 21 files were administratively closed. A Part XI dispute may be administratively closed when file activity has been inactive for an extended period and once all efforts have been exhausted by the directorate in following up with the parties. Administratively closed files may be re-opened at any time, at the request of the parties.

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- Implemented new systems and modified existing systems to allow improved performance reporting and more accurate data to be produced. An important component of these changes includes formal quality assurance processes to support the provision of timely and accurate processes.



"This year the DRD processed 1,574 new disputes involving claims for workers' compensation."

- Established priorities for stakeholder engagement, including presentations on dispute resolution related topics to audiences ranging from public sector managers and legal counsel to injury management professionals and insurers. The DRD established regular quarterly forums for registered agents and attended a meeting of the Law Society's Personal Injuries and Workers' Compensation Committee.

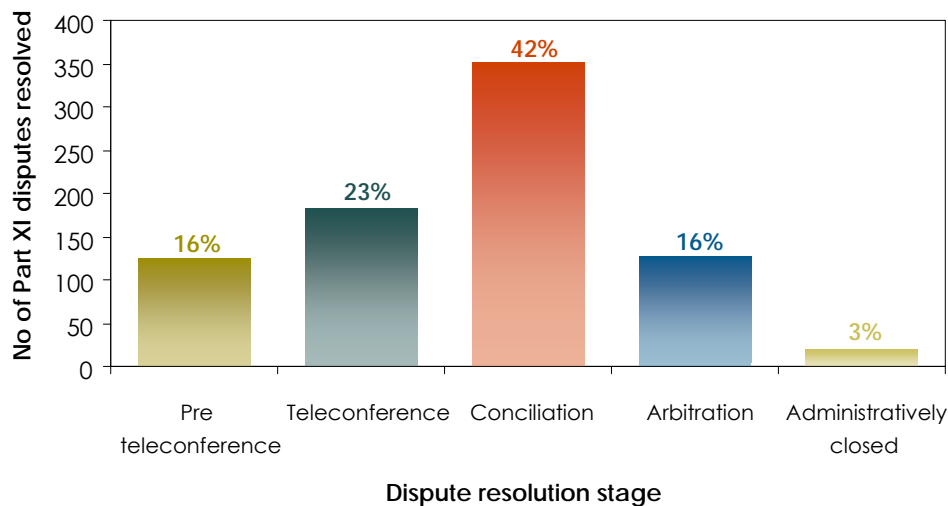


Figure 4: Resolution of Part XI disputes

- As illustrated by Figure 4, of the 810 Part XI disputes finalised, 126 (16%) were resolved prior to teleconference; 184 (23%) were resolved at teleconference; 352 (42%) were resolved at conciliation; 127 (16%) were resolved at arbitration; and 21 (3%) were administratively closed. Of the 810 disputes, 23 per cent were resolved within 12 weeks of lodgement and 61 per cent were resolved within 26 weeks.

Corporate performance

Corporate activities contribute indirectly to WorkCover WA's outcomes and services and provide a key supportive role to our operations.

Policy, legislation and research activities

The provision of policy advice, legislative support and research is a major activity of WorkCover WA. This includes research, policy development and advice to the Board and government. Reports and briefings on workers' compensation policy issues are provided at agency, state and national levels. Ministerial requirements relating to policy and legislative change as well as ministerial speeches, briefings, Cabinet minutes and submissions, second reading speeches, explanatory memorandums, committee notes and correspondence are also coordinated via this function. Other activities and initiatives include data analysis and the publication of statistical reports and research notes, management of internal and external research projects, and participation in various state and national workers' compensation committees.

Key initiatives and activities

WorkCover WA's key policy, legislation and research initiatives and activities in 2007–08 were:

- Provided policy and legislative advice and guidance in relation to the following Amendment Bills that have a direct impact on workers' compensation in Western Australia:
 - Industrial and Related Legislation Amendment Bill 2007
 - Police (Former Officers' Medical and Other Expenses) Bill 2008
 - Prostitution Amendment Bill 2007.
- Released the Second Edition of the *WorkCover Western Australia Guides for the Evaluation of Permanent Impairment*.
- Calculated and published the *Variations in Prescribed Amount and other Workers' Compensation Payments* schedule for the financial year commencing 1 July 2008.
- Prepared a submission to Comcare on multi-state employers moving to self-insurance under the Comcare scheme. An examination of the issues needs to be framed not in terms of insured versus self-insured, or state/territory schemes versus Comcare, but rather in the context of developing a national model that better suits the needs of multi-state employers, particularly large employers.
- Indexation of medical and allied health service fees in accordance with the composite index, resulting in a 4.23 per cent across the board increase.
- Inserted a regulation into the Workers' Compensation and Injury Management (Scales of Fees) Regulations 1998 that clarifies the long-standing policy position that fees for medical and allied health services are fixed, exclusive of the goods and services tax.
- Gazetted recommended premium rates for 2008–09, resulting in an overall decrease of 14.4 per cent in the average recommended premium rates for compulsory workers' compensation insurance from 1.849 per cent to 1.582 per cent.

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- Contributed to the refinement of data collection processes and provided data to enhance national comparisons of workers' compensation performance.
- Prepared a series of workers' compensation scheme performance and status reports on trends across the scheme.
- Contributed to the Workers' Compensation Statistical Report for 2006–07. In addition to providing an overview of workers' compensation in Western Australia, the report provides detailed information on the characteristics of lost-time workers' compensation claims.
- Participated in Introduction to WorkCover WA information seminars and scheme update seminars to enhance stakeholder knowledge and understanding of the workers' compensation scheme in Western Australia.

People and cultural development activities

The management of WorkCover WA employees is undertaken in accordance with public sector standards in human resources management, approved public sector policies and procedures and best practice approaches. People management practices ensure compliance with statutory, legal and other authorised work practices, provide for discrimination-free work environment, effective employee management and a workplace environment that encourages staff participation and engagement in decision-making processes. Corporate management supports the delivery of the strategic direction through improved corporate governance, accountability, resource management, reporting and the establishment of best practice management systems.

Key initiatives and activities

WorkCover WA's key people and cultural initiatives and activities in 2007–08 were:

- A Leadership and Management Development Program has been developed based on the core capabilities and skills identified in the Department of the Premier and Cabinet's *Leadership Development Strategy*. Implementation of the program commenced in June 2008 with a team building skills workshop, and will run through to approximately June 2009.
- A Frontline Management program was implemented which enabled participating staff to undertake a program of study that culminated in them being awarded the Certificate IV in Business. The program was highly successful and will be offered to staff in 2008–09.
- The Wellness Program was expanded to incorporate a range of strategies aimed at supporting employees to gain control over their health and wellbeing, ultimately improving their work performance and general health. The wellness framework comprises physical, environmental, spiritual, social and psychological dimensions to achieve optimal health for employees and the organisation.
- An Equity and Diversity plan was developed in consultation with the Office of Equal Employment Opportunity. The plan, which will operate for the 2008–09 period, establishes a framework for the implementation of strategies to enhance the diversity of the WorkCover WA workforce, ensure the agency and its workplace practices do not discriminate against traditionally disadvantaged groups and cultivate a workplace environment that recognises and promotes diversity.

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- Reconciliation Australia launched an initiative challenging government, business and industry to formalise their commitment to overcoming Indigenous disadvantage through the implementation of reconciliation action plans. WorkCover WA's Reconciliation Action Plan was developed in consultation with Indigenous and non-Indigenous staff and was endorsed by Corporate Executive in May 2008. Our plan has been registered by Reconciliation Australia and is available on their website www.reconciliation.org.au

WorkCover WA recognises that more action needs to be taken to ensure that Indigenous Australians enjoy the same life, economic and social benefits as others in this lucky country.

- A Cultural Development Framework was developed focusing on establishing a workplace environment that will contribute to positive organisational culture. The framework includes the establishment of team building exercises, staff recognition program, staff newsletter and a range of staff wellness initiatives.
 - Two team building days were conducted in April 2008 for WorkCover WA staff utilising the services of Teamworks Development Australia. The two days focused on the value of good communication, establishing trust, sharing information and resources, planning and goal setting and also provided opportunities for staff to undertake a range of personal challenges that took many employees out of their comfort zones. Feedback from staff indicated that 90 per cent of attendees believed the program was beneficial.
 - A program has been developed to recognise the valuable efforts by and achievements of WorkCover WA staff. Recognition criteria against which staff are evaluated are: Teamwork, Customer Service, Commitment, Outstanding Achievement, Respect and Continuous Improvement. The program was launched in April 2008 and to date four staff have been recognised for their individual contributions.

Employee committees

WorkCover WA management and employees are committed to improved and effective consultation in the workplace. Consultation provides WorkCover WA employees with an opportunity to participate in the decision-making processes that impact on their working lives.

Joint Consultative Committee

The Joint Consultative Committee (JCC) consists of management and union representatives and provides a forum for both parties to work collaboratively to seek solutions to the workplace environment and issues affecting employees conditions of employment. The JCC meets monthly.

Occupational Safety and Health Committee

The Occupational Safety and Health (OSH) Committee provides a forum for staff and management to examine issues affecting the health and wellbeing of staff and a mechanism to develop and implement strategies that prevent workplace accidents and injuries occurring. The OSH Committee meets on a quarterly basis or where the situation demands the need to take preventive or corrective action.

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Financial, resource and information management activities

Sound financial management and accounting services support the achievement of the agency's goals and objectives. Information management combines the information technology and records management functions. This activity ensures computing infrastructure, computing hardware, application development and maintenance, and data administration within WorkCover WA supports the agency's goals and objectives. This includes providing ongoing support and maintenance to WorkCover WA's portfolio of business applications and client support to those internal and external users using these systems.

Information management ensures appropriate standards are maintained for the agency's departmental records and library materials, and for administering the freedom of information function. Resource management supports the capital works program for WorkCover WA. The program provides for the replacement, maintenance and expansion of assets that support the delivery of the agency's services. Assets include property, hardware, software and office equipment.

Key initiatives and activities

- Updated and developed a range of resource management policies, including investments management, debts management, fleet management, delegation framework and budget management.
- Developed a budget process aligned with Business Planning, which incorporates the capital works program, forward estimates and a mid-year review.
- Completed the final stage of the Shenton Park office upgrade to accommodate a single office location.
- Established a program office to deliver the IT program and other major business initiatives.

Funds management

Trust account

The Workers' Compensation and Injury Management Trust Account is maintained in accordance with section 110 of the Act. The agency seeks to optimise returns and security of funds invested for the benefit of the dependants of deceased workers.

Section 218 of the Act empowers the DRD to order compensation to be paid in trust to WorkCover WA when it cannot immediately be paid to a person under a legal disability, or which is payable to dependants of a deceased worker. These funds are invested in accordance with Treasurer's guidelines. Investment strategies employed provided an average yield for the year of 7.06 per cent for all trust accounts.

Uninsured claims management (General Account)

The agency manages specific funds to protect workers from failures in the scheme. The agency provides protection for injured workers by providing a source of compensation for workers of uninsured employers pursuant to section 174 of the Act. The agency also recovers funds paid to workers from the General Account from uninsured employers.

As part of its operations, the compliance activity establishes the employer's insurance status to ensure that monies released from the General Account are in accordance with the provisions of the Act. This year, the compliance activity investigated 21 claims made

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on the General Account pursuant to section 174, compared to 14 last year. There were six new claims this year and 17 continuing claims from previous financial years. The cost of new claims was \$374,417 and ongoing claims amounted to \$178,563. At 30 June 2008, the total outstanding debt from uninsured employers was approximately \$2.661 million. Recovery action against these employers is ongoing and during the year WorkCover WA successfully finalised recovery against four employers.

Employers' indemnity supplementation fund

The Employers' Indemnity Supplementation Fund was established under the provisions of the *Employers' Indemnity Supplementation Fund Act 1980* and exists to guard against the collapse of an insurer. Due to the collapse of HIH Insurance in March 2001, a five per cent surcharge on employers' indemnity policies was introduced on 25 June 2001. Subsequently, the surcharge was reduced to three per cent in June 2002, then one per cent in June 2003. The surcharge rate remained at one per cent in June 2008; however, the surcharge rate was removed effective 25 June 2008.

In relation to the liquidation of HIH Insurance, outstanding claims in Western Australia are estimated at \$16.647 million as at 30 June 2008 (which includes an allowance for asbestos related diseases). This represents projected outstanding liabilities in inflated and discounted values, claim administration expenses and a prudential margin. During 2007–08, \$5.738 million was received from the liquidators of HIH Insurance. Claim payments during the year were \$2.525 million and since the liquidation process commenced in June 2001, claim payments have totalled \$69.012 million.

The Employers' Indemnity Supplementation Fund also pays claims under the *Waterfront Workers' (Compensation for Asbestos Related Disease) Act 1986* and the *Workers' Compensation and Injury Management (Acts of Terrorism) Act 2001*. Payments for claims under the *Waterfront Workers' (Compensation for Asbestos Related Disease) Act 1986* for 2007–08 were \$48,813. Since its inception (February 1987), a total of \$2.801 million has been paid. Payments for claims under the *Workers' Compensation and Injury Management (Acts of Terrorism) Act 2001* for 2007–08 were \$102,350. The *Workers' Compensation and Injury Management (Acts of Terrorism) Act 2001* came into effect in 2001, but the first claim payment was not received until December 2005.

Claim payments and receipts during the year for those insurers in liquidation are provided in Table 5.

Table 5: Insurers in liquidation: Claim payments and receipts during 2007–08

Insurer (in liquidation)	Payments	Receipts
National Employers' Mutual General Insurance Co.	\$ 433,208	\$ 2,059
Standard Insurance Co.	\$ 39,350	\$ 853
HIH Insurance	\$ 2,524,905	\$ 5,737,789

Debts and investments

As at 30 June 2008, there were 16 outstanding debtors resulting from fines and penalties awarded under section 170 of the Act. During the year, debts of \$100,367 remained outstanding. During 2007–08, the weighted average rate of return on General Account investments was 7.15 per cent.