



## Regulatory Policy – Exempt Employers (Self-Insurers)

The Governor, on the recommendation of the Minister for Commerce and Industrial Relations, may exempt employers from the requirement to have a conventional workers' compensation policy.

Self-Insurers are required to meet financial, administrative, claims management and service expectations.

### Objective

To ensure all employers, including self-insurers, within the workers' compensation and injury management scheme comply with their statutory obligations under the *Workers' Compensation and Injury Management Act 1981*.

### Regulatory Principles

When liaising with self-insurers we will apply the following principles:

Regulatory Principles	Application (we will):
Making fair, consistent and evidence based decisions	<ul style="list-style-type: none"> <li>• Use a transparent process</li> <li>• Apply objective decision-making practices</li> </ul>
Educating, informing and assisting stakeholders	<ul style="list-style-type: none"> <li>• Ensure clear information is made available</li> <li>• Educate and inform</li> <li>• Provide advice and assistance</li> </ul>
Taking appropriate regulatory action where participants fail to comply with legislative and other requirements	<ul style="list-style-type: none"> <li>• Assess and respond to non-compliance commensurate with risk</li> <li>• Consider the public interest when taking action</li> <li>• Monitor compliance</li> </ul>

### Focus Areas

When regulating self-insurers, WorkCover WA will typically focus on the following areas:

<p><b>Focus Area</b></p> <ul style="list-style-type: none"> <li>• Employers must meet the requirements for approval of exemption to insure under s164 of the <i>Workers' Compensation and Injury Management Act 1981</i> (the Act)</li> <li>• WorkCover WA reviews all exemptions granted as required by s165 of the Act</li> </ul>
<p><b>WorkCover WA Action</b></p> <p>We will:</p> <ul style="list-style-type: none"> <li>• Approve new self-insurers</li> <li>• Review self-insurers to ensure compliance</li> </ul>

**What to expect**

Desktop review on a predetermined month of the year

**When**

Requirements for approval and the performance of self-insurers will be reviewed annually.

**Focus Area**

Self-Insurer Performance Indicators

**WorkCover WA Action**

We will conduct an audit to test compliance with the Indicators and the Act

**What to expect**

Onsite audit of claim files

**When**

Audits against the performance indicators will be conducted every two years.

**Further Information**

- [Approved Self-Insurers Performance Indicators](#)
- [Forms, Publications and Videos on the WorkCover WA website](#)
- [Legislation](#)
- [Insurer Bulletins](#)

For additional information contact Advice & Assistance on 1300 794 744.