

Insurer and Self-Insurer Principles and Standards of Practice

The Principles guide all insurer and self-insurer services across six Priority Areas to ensure a fair and equitable workers' compensation experience for workers and employers.



Priority 1 Worker and Employer Experience

Insurer and self-insurer processes, systems and practices will ensure a fair workers' compensation experience for workers and employers.

- 1.1 Communication
- 1.2 Accessibility
- 1.3 Contact
- 1.4 Privacy and Consent
- 1.5 Education and Advice



Priority 2 Claims Management

Insurers and self-insurers will actively manage claims to avoid employer and worker disadvantage, evidenced and supported by prompt decisions, consultation, clear policies and practices.

- 2.1 Claim Lodgement
- 2.2 Decision-making
- 2.3 Pended Claims
- 2.4 'Without Prejudice' Payments
- 2.5 Weekly Payments
- 2.6 Investigations
- 2.7 Dispute Resolution – Insurer and Self-Insurer Process
- 2.8 Authority to Resolve Disputes
- 2.9 Settlements
- 2.10 Workplace Fatality
- 2.11 Worker's State of Connection
- 2.12 Refusal to Indemnify



Priority 3 Injury Management

Insurers and self-insurers will manage claims with a primary focus on supporting a worker's recovery and their return to work.

- 3.1 Return to Work Objectives
- 3.2 Return to Work Programs
- 3.3 Workplace Rehabilitation Provider Referrals
- 3.4 Return to Work Case Conferences
- 3.5 Medical Report Requests
- 3.6 Independent Medical Examinations
- 3.7 Treatment Approvals



Priority 4 Underwriting

Insurer underwriting policies and practices will be transparent and fair.

- 4.1 New Policies
- 4.2 Policy Renewals
- 4.3 Premium Transparency
- 4.4 Claim Costs
- 4.5 Premium Loadings
- 4.6 Certificates of Currency
- 4.7 Policy Cancellation



Priority 5 Scheme Regulation and Administration

Insurers and self-insurers will comply with WorkCover WA regulatory and administrative requirements.

- 5.1 Data Quality
- 5.2 Payments to Service Providers
- 5.3 Employer and Worker Reimbursement
- 5.4 Professionalism
- 5.5 WorkCover WA Policy
- 5.6 Scheme Viability



Priority 6 Records Management

Insurers and self-insurers will maintain records evidencing all key policies, processes and decisions.

- 6.1 Claims Management Recordkeeping
- 6.2 Injury Management Recordkeeping
- 6.3 Notifications
- 6.4 Underwriting
- 6.5 Administrative Expectations

Insurer and Self-Insurer Principles and Standards of Practice

The Principles are overarching expectations for service delivery in the Western Australian workers' compensation scheme. They provide direction for insurers and self-insurers when providing services to workers, employers and other stakeholders in Western Australia.

The Principles guide decision-making in all aspects of workers' compensation and are particularly important for aspects of service delivery not covered by the Priority Areas or Standards of Practice.



Principle 1 Transparent and Timely

Decisions and processes must be fair, timely, transparent, efficient and, where practicable, informal.



Principle 2 Reasonable and Active

Insurers and self-insurers must take reasonable and proactive steps to be informed before decisions are made, and must not delay decisions once sufficient information is obtained.



Principle 3 Regular and Responsive

Regular and responsive communication must underpin the delivery of workers' compensation services, particularly where sensitive and complex issues exist.



Principle 4 Viable and Accountable

Insurer and self-insurer processes, practices and systems should support the long term viability, accountability and performance of the workers' compensation scheme.