

Self Insurers of South Australia Inc

Annual Report 2013-14



SISA has built a reputation as an opinion leader in WHS and workers compensation matters. It can do that because of the tremendous body of experience, knowledge and capability that rests among the members, and the success they achieve. SISA will continue to tirelessly advocate on that basis, and will remain the voice of the best performing body of employers in the State when it comes to workplace safety and returning injured workers to work.

Robin Shaw, Manager

Annual Report 2013-14

Contents

About SISA	2
About Self Insurance	3
Chair's Report	4
Treasurer's Report	5
Manager's Report	6
SISA Executive Committee 2013-2014	8
Executive Committee meeting attendance to June 30 2014	9
Report of progress towards our constitutional objectives	10
The Self Insurer Insolvency Contribution Aggregate	13
Self Insurer Financial Guarantees	14
Self Insurer workers compensation liabilities	15
SISA Memberships as at June 30 2014 – Full Members	16
SISA Memberships as at June 30 2014 – Associate Members	17
SISA Membership numbers 2013-14	17
SISA Awards 2013	18
Sponsors	20

About SISA

The Self Insurers of South Australia (SISA) is an incorporated association whose members are South Australia's largest private and public sector employers that are self insured under the Workers Rehabilitation & Compensation Act.

Our membership represents about 36% of the State's employment by remuneration. SISA was first incorporated on the 3rd of August 1984 as the Employer Managed Workers Compensation Association (EMWCA). The name was officially changed to SISA in November 2005. On 3rd August 2014, SISA celebrated its 30th birthday.

SISA is recognised as the sole representative organisation for self insured employers. Its objectives include:

- Provision of networking, information, support and guidance to self insurers with regard to:
- Their rights and obligations under the South Australian workers' rehabilitation and compensation scheme and the work health and safety legislation.
- Events and developments of interest to members.
- Promotion of the highest levels of achievement in work health and safety and return to work both within the SISA membership and in the broader community.
- Ensuring that self insurers' views are known when legislation and policy development are under consideration.
- Provision of continuously improved and competitively priced services and resources to its members,

SISA members cover a diverse range of industries, including pillars of the State economy such as retail, manufacturing, winemaking, ship building, mining, steelmaking, aged care, banking and utilities. The State public sector is also self insured.

SISA is a respected voice in the governance of work health and safety and return to work in South Australia and nationally. It also has had a leading role in the National Council of Self Insurers since the Council's inception.

About self insurance

Self insurance in the context of the South Australian workers compensation scheme means that an employer is granted the right to fund and manage compensation claims made by its own workforce.

Self insurance is a business model that requires careful examination by organisations considering applying, as in some cases it requires considerable investment in resources and management commitment in order to reach the minimum standard. Self insurance can deliver excellent results for employees and employers alike when it is soundly implemented.

Self insurance is only possible for organisations that can meet a set of financial criteria and can conform to set standards for work health and safety and rehabilitation and return to work management systems.

In order to be able to determine and manage claims for compensation, the self insurer has certain powers delegated to it under the legislation. The self insurer is in effect an insurer in its own right, because it must fund all workplace injury and disease claims made upon it by its employees. It is also subject to the same review and appeals mechanisms as WorkCover SA and its claims agents.

A self insurer is still subject to regulatory control by WorkCover SA because under the legislation, WorkCover remains the 'insurer of last resort'. All self insurers must, among other things:

- Provide a financial guarantee from an approved financial institution or an insurance bond from an approved insurer to WorkCover SA and pay into an insolvency fund held by WorkCover SA for a specified period to protect the scheme in the event that a self insurer is unable to meet its liabilities and its financial guarantee falls short.
- Pay an administrative fee to WorkCover (calculated as a percentage of the premium it would have paid had it not been self insured).
- Carry excess of loss insurance.

Grants of self insurance are made by a delegate of the Board of WorkCover SA and can not exceed three years. There are various conditions an employer must meet before self insurance can be granted. After three years, the self insurance grant can be renewed provided the self insurer continues to meet the various conditions and performance standards.

WorkCover has the power to reduce or revoke grants of self insurance where there is a clear failure or refusal to meet the conditions. The Code of Conduct for Self Insured Employers under the WorkCover Scheme contains all of the legislative and policy requirements of all aspects of self insurance, and it can be accessed via www.workcover.com or www.sisa.net.au.

Chair's Report

In the latter half of 2013-14, the dominant theme for SISA has been the impending replacement of the Workers Rehabilitation & Compensation Act 1986.

It is ironic in a way that SISA endorses the replacement of an Act that its members have generally been able to manage under very well. However, the fact that we have been able to efficiently manage our workers compensation business under the 1986 Act does not imply that the scheme does not need major improvement. In effect, our members have had to work around the flaws in the current Act as much as anything else. Most will agree that legislation that functions as intended and is less vulnerable to unanticipated judicial outcomes will be welcome.

Since the South Australian Government outlined its intentions in this regard, SISA has led the way among the business community in formulating a whole-of-business position on what the Government has proposed. At the time of writing, no fewer than 17 business and industry associations, including the peak bodies, had put their names to the position statement. How much influence it will have on the resulting legislation remains to be seen.

As is ever the case in workers compensation, the Government will have a very difficult task to balance the needs and wants of both the business community and worker representatives. And herein lies the problem – what is in the interests of the scheme may not be fully aligned with any balance that is achieved between the stakeholder interests. Take common law as an example. Its proposed inclusion would obviously be part of such a

balance, but could hardly be argued to be without fairly high levels of strategic risk.

While in this sense, the political process may not be the ideal way to settle the structure of a workers compensation scheme, it is how it is done. At the time of writing, the drafting of the Bill is reportedly complete and we await tabling in Parliament, whereupon the public debate begins, along with the Parliamentary one. SISA will, of course, remain pro-active in advocating on its members' behalf for balanced and reliable legislation, both inside and outside of Parliament.

As part of our commitment to making SISA members the best informed employers in South Australia in WHS and workers compensation matters, planning has started for training packages for members on the new legislation and, in particular, on common law, which will bring many changes to the way claims are managed.

In this age of Governments and regulators trying to force issues by setting timeframes that many organisations find unworkable, SISA has time and again proved itself to be agile, flexible and responsive in canvassing its members' views and responding. In some cases, SISA has been the opinion leader among the representative associations, as is the case currently regarding workers compensation. I have every confidence that no matter how short a time we have to respond to a new Act, SISA will be able to give its members all the necessary information and training to be ready for the new legislation when it takes effect.

I must also acknowledge the excellent working relationship we have with the many other

organisations that help to make the level of stakeholder collaboration in South Australia unequalled in Australia. This makes the world of difference when we respond to local and national initiatives. Our thanks to Business SA, ACCI, Ai Group and the industry associations with whom we consult on a regular basis. Our joint efforts give us a strong and persuasive voice. Such a high level of collaboration does not take place anywhere else in the country and is something of which we can be proud.



During the year we have continued to work with WorkCover SA CEO Greg McCarthy and his general

management team. SISA is highly appreciative of the approachability and openness to discussion on topics of mutual interest that Greg and his team regularly demonstrate. It would be fair to say that compared to past years, our relationship with WorkCover is transparent, balanced and collaborative.

A number of operational level issues were also a focus for us in 2013-14:

- Debate of the amendments to the WorkCover Corporation Act 1994 that, among other things, re-structured the WorkCover Board.
- Ongoing discussion of the performance evaluation process with the new WorkCover SA senior management resulting in major changes to the Code of Conduct.
- Participation in the WorkCover Improvement Project (culminating in a Bill as described above), including playing a key role in formulating a consistent response from the business community.

- Participation in the discussion of controversial elements of the workers compensation premium arrangements, notable experience rating and the retro-paid scheme.
- Submissions to and an appearance before the Shadow Cabinet on the workers compensation scheme.
- Monitoring and advising on the impact of amendments to the Commonwealth Fair Work Act 2009 dealing with bullying and harassment in the workplace.
- Participating in and advising on the debate around the development of guidance material on bullying and harassment.
- Consideration and discussion of updates to the various medical, rehabilitation and allied health fee schedules.

SISA endeavours to provide its members with the opportunity to express their views and has carried those views forward in its papers, submissions and discussions.

I am sure all members will want to express appreciation for the work of Robin and Christine at the SISA office, whose efforts have provided the focal point for yet another strong year of member service for SISA. Thanks also for the hard work of the Executive Committee members including those who stepped down from the Executive Committee during the year due to work requirements.

Rob Edwards
Chair

Treasurer's Report

Our strategy of maintaining a sound asset base of member equity through structured term deposits while investing in the further improvement of products and services to SISA members has continued in 2013-14.

The year has seen continued demand for high-value services in a range of areas pertaining to the work health and safety and workers compensation legislation. While this use of their funds is not always visible to members, it ensures that SISA has a sound and sustainable basis for the cases it makes on their behalf for change and improvement. Without a solid asset base on call, this level of professionalism would not be possible.

This year has seen a major investment in subsidised training for members covering subjects such as bullying & harassment and ageing workforce.



We continue to get tremendous and much-appreciated support from our Associate Members, many of which make an invaluable contribution to SISA not only through membership fees but also with advice, sponsorship and in-kind support. As Treasurer, I must acknowledge the very great value of the contributions our Associate Members make to the success of SISA.

I must also acknowledge those Full Members that assist us with generous sponsorship and meeting support.

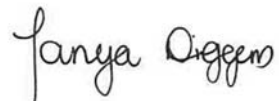
The result is that SISA retains assets sufficient to meet contingencies related to significant issues that are vital to members' interests while continuing to invest in corporate capability.

Thanks to the continued sound management of the financial affairs of SISA, we have again been able to hold membership fees at last year's levels, the 6th year running that we have been able to do so.

On the governance front, we maintain a diligent and disciplined financial management system that includes regular external accounting oversight and independent external audit. We regularly review our banking and investment arrangements to ensure that SISA members are getting the best possible prudential service, accountability and value.

Many thanks to our Office Manager Christine Brown for her alert and diligent management of the association's financial operations. Christine is always on the lookout for opportunities to improve things, and the regular and efficient flow of information she provides has ensured that my role as Treasurer runs smoothly.

SISA members can be confident that your association will continue to apply its customary high standards of diligence in managing your assets and interests.



Tanya Diggins
Treasurer

Manager's Report

As our Chair has reported, much of the year's operational time for SISA has been occupied by discussions around the impending workers compensation changes.

A great deal of this has necessarily been behind closed doors, especially discussions with the Minister and his staff. This has to some extent conflicted with our aim to ensure that SISA members are the best informed employers in the State in terms of developments in work health and safety and workers compensation law and policy. The confidentiality is externally imposed, and it is my hope that the members of SISA understand that and are confident that SISA is nevertheless in there battling for its members.



As Saxe once said, "Laws, like sausages, cease to inspire respect in proportion as we know how they are made..." Perhaps that principle is at work as I write this. By the time you read this, the Bill may well have become an Act and we will know in detail what we are dealing with. However I endorse our Chair's comments about the political process not being the ideal way to design sustainable workers compensation schemes.

I repeat my statement from last year's report that our ability to disseminate key information quickly and receive input from members is unmatched by other similar associations. SISA has a well deserved reputation for being able to marshal resources to meet short deadlines that sometimes can defeat less agile organisations. For this, the members of SISA are to be commended. The

willingness of our time-challenged members to give swift and authoritative advice and feedback on a wide range of

sometimes very technical matters is at the heart of our success. As I never tire of saying, our association is the sum of its parts.

For this reason, I am confident that SISA will play a key role in preparing its members for the transition to the new Act. Our planning includes subsidised training for members on critical elements of the new scheme including common law.

On the work health and safety front, this year has seen the settling down of the WHS Act 2012 and its regulations. It was interesting to see that earlier in the year, Parliament exercised its power under the WHS Act to disallow 3 WHS Codes of Practice on the recommendation of the Small Business Commissioner, who deemed the Codes too demanding for small business. The power to disallow Codes is unique to the South Australian version of the model WHS Act, and the disallowance vindicates the insertion of such a power.

At the time of writing, a tender is out for a reviewer to carry out the schedule review of the WHS Act as required by the Act's transitional provisions. It is arguably far too soon to carry out the review – the first charges under the Act have only been laid in recent weeks.

It is pertinent to observe that for all the debate surrounding its introduction, the WHS Act and Regulations have excited no spontaneous comment from members. This comes as no real surprise – the problems inherent in the legislation are those of scale and complexity for small business.

We have also continued our involvement with the National Council of Self Insurers participation in national level forums and meetings dealing with aspects of workers compensation under consideration by Safe Work Australia. As we forecast a few years ago, few of these matters ever saw the light of day. True national-level reform of workers compensation has to involve the consideration of major changes to the State, Territory and Commonwealth schemes, something that was not likely to ever have the cooperation of those schemes in any issue involving additional cost, reduced entitlements or adverse funding.

However, the lifting of the moratorium on private sector self insurance under Comcare has re-awakened interest in national level scheme options. Combined with the mooted repeal of the competition test and its replacement with a cross-border test, Comcare is once again being looked at as an alternative to State-level self insurance. I suspect that companies considering such a move will be cautious due to the cost of the Comcare scheme. A recent report by Finity Consulting suggested that Comcare is about 20% more expensive than an amalgam of the State and Territory schemes. On this basis I don't expect to see a lemming-like rush towards Comcare.

At home, SISA has continued its drive to better serve its members via improvements to communication, competitively priced training and other services, securing reputable and interesting speakers to address our general meetings and so on. Our overall objective remains to ensure that members are seen to receive real returns on their investment in SISA membership.

I must also recognise and thank our sponsors, without whom our organisation could not achieve what it does. In 2012-13 we received generous support of our major sponsor Jacob's Creek for the 2013 Awards Dinner. We are delighted that Jacob's Creek has also committed to major sponsorship of the 2014 event. Sponsors also make it possible to conduct our very popular annual seminar, Closing the Loop, which continues to receive excellent feedback from attendees. There are too many sponsors to name here but our grateful thanks to all. Our sponsors are listed later in this report.

For now, all eyes are focused on the new workers compensation scheme, which will be the great leveller for us all. A great deal of knowledge, experience and precedent will be nullified when the new Act comes into force – just how much will depend on how much of the current Act is retained. We hope it is a lot. There are only small segments of the current system that are failing. We have called on the Government not to throw out the good with the bad.

SISA has built a reputation as an opinion leader in WHS and workers compensation matters. It can do that because of the tremendous body of experience, knowledge and capability that rests among the members, and the success they achieve. SISA will continue to tirelessly advocate on that basis, and will remain the voice of the best performing body of employers in the State when it comes to workplace safety and returning injured workers to work.



Robin Shaw
Manager

SISA Executive Committee 2013-14

CHAIR

Rob Edwards

Manager, Local Government Association Workers Compensation Scheme

DEPUTY CHAIR

Stewart Allan

Manager, Occupational Health and Safety, Flinders University of South Australia

TREASURER (TO AUGUST 2013)

Belinda Loh

Manager, Injury Management Operations, SA Health

TREASURER (TO AUGUST 2013)

Tanya Diggins

Senior OHS Advisor - Adelaide Manufacturing Electrolux Home Products Pty Ltd

MEMBER (FROM OCTOBER 2013)

Matthew Mann

General Manager - Safety, Health and Environment, Glencore Grain

MEMBER (TO MARCH 2014)

Monica Broniecki

A/Manager, Public Sector Workforce Wellbeing, Dept of Premier & Cabinet

MEMBER (FROM MARCH 2014)

Bill Cinnamond

Director, Public Sector Workers Compensation Performance, Department of the Premier and Cabinet.

MEMBER (TO MARCH 2014)

Vanessa Moore

National HSE Manager Home, Technologies and Communications, Hills Holdings Ltd

MEMBER

Tracy Hayes

Manager, Injury Management Services, Southern Cross Care (SA & NT) Inc.

MEMBER (FROM AUGUST 2013)

Sophie Pantelios

Manager, Strategy Policy and Performance Workforce Health System Performance, SA Health

MEMBER (TO APRIL 2014)

Peter Snell

OH&S Advisor, Boral Ltd

MEMBER (FROM APRIL 2014)

Rachel Webber

Injury and Claims Manager SA, Boral Ltd

MEMBER

Kerry Piotrowski

Workers Compensation Manager, Pernod Ricard Winemakers Pty Ltd.

Executive Committee meeting attendance to 30 June 2014

	Meetings¹	Attended
Stewart Allan	11	11
Monica Broniecki	8	6
Bill Cinnamond	3	3
Tanya Diggins	11	8
Rob Edwards	11	10
Tracy Hayes	11	6
Belinda Loh	2	0
Matthew Mann	8	6
Vanessa Moore	7	4
Kerry Piotrowski	11	10
Sophie Pantelios	8	5
Peter Snell	9	1
Rachel Webber	2	0

¹ For which the member was eligible

Report of progress towards our constitutional objectives

The SISA constitution sets objectives for the Association. Here is a report on our progress under the objectives.

To be the recognised representative body for self insurance in South Australia.

The year saw a continuation of the growing collaboration between WorkCover SA and SISA. The Corporation continues to consult SISA on relevant matters and provide important information direct to self insurers, an efficient arrangement that SISA supports.

The mutual respect for views was reflected in the process of updating the Code of Conduct in the last half of the year.

SISA is and will remain the recognised representative body for its Full and Associate Members, and has been consulted by other bodies as such, including the State Government, State Opposition and industry associations. SISA's expertise in workers compensation was acknowledged by the rest of the organised business community in the lead-up to the tabling in Parliament of a Bill to replace the current workers compensation arrangement.

SISA also has a recognised presence on various committees and working groups and represents South Australian self insurers on the National Council of Self Insurers.

To provide networking, information, support and guidance to self insurers with regard to:

- Their rights and obligations under the South Australian workers' rehabilitation and compensation scheme and relevant work health and safety legislation.
- Events and developments of interest to members.

Throughout the year, SISA has provided its members with information and advice on emerging issues, and the collection of members' views on those matters. Issues covered in 2013-14 include:

- The Work Health & Safety Act 2013, Regulations and Codes of Practice, with a particular emphasis on draft model 3rd and 4th stage Codes moving through the consultation and approval processes at the national level
- Discussion of a replacement for the Workers Rehabilitation & Compensation Act 1986
- Amendments to the Code of Conduct for Self Insured Employers
- Information pertaining to aspects of the work of SafeWork SA
- News and reports published by various regulators
- Research projects and reports
- Legislative and regulatory reviews
- Consultation and discussion papers issued by State and Federal regulators

- Emerging products and technology in relevant fields
- Conferences and seminars

Our annual conference, Closing the Loop, continues to attract high attendance and excellent feedback.

SISA also runs bi-monthly general meetings to update members on developments and provide speakers on a range of informative and up-to-date topics. In 2013-14 these included:

- Ergonomics of Sitting (Smart Health & Training)
- Electrical switchboards- Hidden safety and maintenance issues (ThermoView Infrared Consulting Services)
- A New Way of Communicating with Injured Workers? (Dr Paul Pers, SANO Consulting)
- Dealing with SafeWork Inspectors – Anecdotes from the Front Line! (Jodie Bradbrook, Bradbrook Lawyers)
- Graded Motor Imagery – Theory & Practice (Tim Cocks- nb&a rehab and Robyn Cook - Adelaide Casino)
- WorkCover Ombudsman's Annual Report & Self Insured Employers (Wayne Lines, WorkCover Ombudsman)
- Early Intervention-Best practice and avoiding the pitfalls: a team approach (Mark Johnston and team Smart Health & Training)
- What condition are you in? (Marilyn Patterson, MPOT Pty Ltd)

- 7 principles for successful return to work (Andrew Paice, Director, Nabenet)
- Changes to Evaluation (Michael Francis GM Scheme Improvement & Regulation, WorkCover SA)
- Hearing Loss – Medical and Legal aspects: Causes & Resolutions, (Dr Malcolm Baxter (eReports) & Tracey Kerrigan (KJK Legal))
- Mental Health in the Workplace (Kate Hubl - nb&a Rehab)

To be a financially strong and growing association that:

- Includes all eligible self insurers in its membership.
- Ably represents its members in, and directs its members' funds towards, the development of an environment that is conducive to the role of self insurance in the State's economic and social wellbeing.
- Is legally compliant and managed to the required prudential standards.
- Is respected by regulators, Government, employer and employee associations.

In 2013-14, all but one South Australian self insurer were members of SISA.

SISA continuously works to ensure that the role of self insurance generally and its part in the workers compensation scheme is well understood and accepted. Media commentators and politicians have on occasion compared the performance of self insurers favourably with the rest of the scheme. However, where this is done, SISA tempers the argument by pointing out that there are fundamental differences between self insurance and the rest of the scheme that make too close a comparison invalid. It is generally acknowledged that self insurance is an important feature of the scheme and aids the scheme by holding a significant segment of high-risk industry out of the premium pool, thus relieving some pressure on premium rates.

SISA is fully compliant with all relevant legislation including the State Associations Incorporation Act, the Work Health & Safety Act and State and Commonwealth taxation laws. Annual external audits assist in monitoring compliance.

In general, SISA enjoys a relationship of mutual respect with representative associations of all descriptions and with State and Commonwealth regulators. It is regarded as a leader of self insurance at a national level and held the Chair of the National Council of Self Insurers from 2007 to 2013.

To promote the highest levels of achievement in work health and safety and injury management both within the SISA membership and to the broader community.

The SISA annual conference Closing the Loop is now well recognised as a quality event with interesting and challenging topics and speakers. It attracts a wide range of industry participants from both insured employers and self insurers.

Our flagship event in any year is the SISA Awards, at which we celebrate the outstanding achievements of our members and their people in work health & safety and return to work after injury or disease. But celebrating our own achievements is far from the limit of the contribution SISA makes.

We also sponsor events that contribute to better understanding and showcase the achievements of individuals. This included major contributions to the 2013 WorkCover Recovery and Return to Work Awards, the Both Sides of the Fence conference and other like events.

We also encourage members to participate in the SA Safe Work Awards and their national counterparts, the Safe Work Australia Awards.

Report of progress towards our constitutional objectives (continued)

To ensure that self insurers' views are known when legislation and policy development are under consideration.

During the year, SISA has provided reports, responses and submissions to the following:

- WorkCover Corporation (Governance) Amendment Bill 2013
- The draft Guide for the Prevention and Management of Workplace Bullying & Harassment.
- The WorkCover Improvement Project.
- Submission to the Shadow Cabinet regarding the future of the SA workers compensation scheme (included a meeting with the Shadow Cabinet)
- Amendments to the Code of Conduct for Self Insured Employers
- Changes to the medical, allied health and other fee schedules
- Reform of the rehabilitation arrangements

SISA maintains communication with Members of the South Australian Parliament and other peak organisations to ensure that we are in a position to provide input to Parliamentary debates on matters of interest to our members.

We also have the contacts to communicate our views via media outlets such as on-line industry newsletters and the print media.

To facilitate the delivery of relevant, high quality and cost-effective education and training to self insurers.

SISA has a commercial arrangement with ASC Training and Development for the delivery of structured and integrated training in subjects nominated by members in surveys as areas of need price to SISA members. The training is tailored to suit member needs and is delivered in small, interactive groups on an iterative basis. The cost of the training is almost wholly covered by SISA as a value-add for its members. Topics covered to date are bullying and harassment and the ageing workforce. The next topic will be conflict resolution.

SISA has also provided members with extensive education and up to date information on the work health and safety legislation as it has been implemented throughout the year.

To provide support and advice to organisations seeking self insurer status under the South Australian legislation.

SISA has provided active support and advice to a number of organisations considering or seeking self insurance during 2013-14. This has included presentations to company staff and management, technical and environmental advice and establishing peer networks for them to allow them to discuss the process with other applicants and self insurers. Interest in self insurance remains high. The experience rating premium system and grouping provisions continue to be cited as a primary driver of the interest.

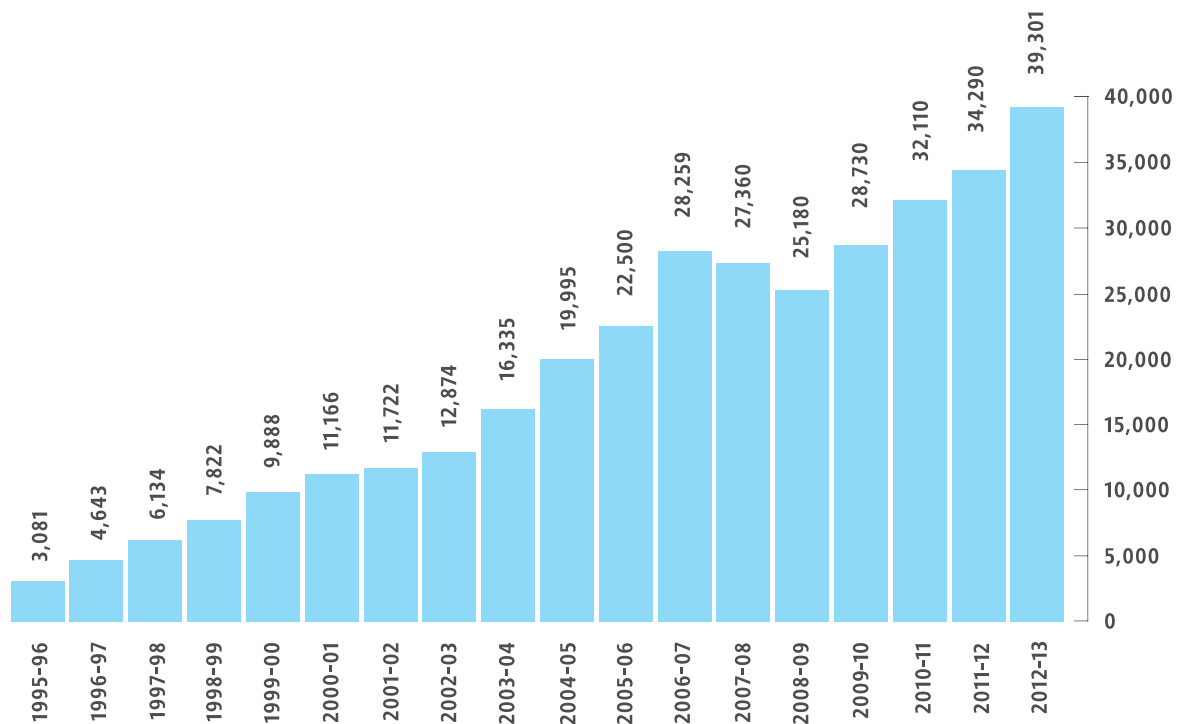
The Self Insurer Insolvency Contribution Aggregate

The Self Insurer Insolvency Contribution Aggregate (SIICA) was previously known as the Exempt Employer Reserve Account (EERA) and the Self Insured Employer Reserve Account (SIERA).

The Exempt Employer Reserve Account commenced on 1 January 1996. Its purpose is to protect the Compensation Fund from losses stemming from shortfalls in financial guarantees in the event of a self insurer becoming insolvent. It was renamed the SIICA in 2007 after WorkCover revised the arrangements based on legal advice. The aggregate consists of \$2.5 million initially contributed by WorkCover, the accumulated contributions of self insurers and the investment earnings of those contributions.

All self insurers are required to contribute 1% of their notional premium to the SIICA for 10 years after they commence self insurance.

The year on year value of the SIICA is as follows:



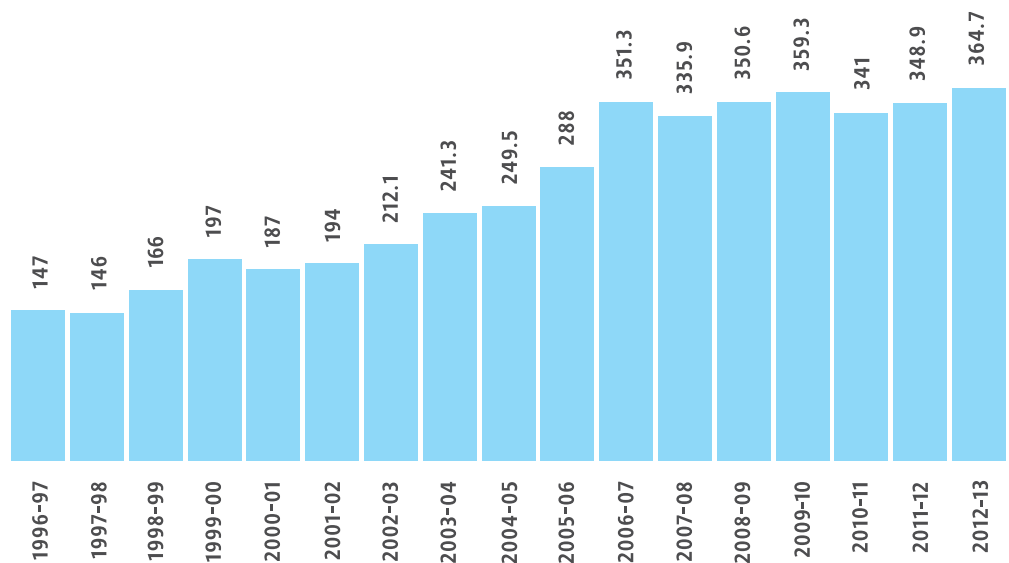
Self Insurer Financial Guarantees

In addition to the SIICA funds, as at 30 June 2013, WorkCover SA held financial guarantees from private sector self insurers totalling \$364.7 million.

The trend in total value of guarantees appears to have reached a 'steady state' in recent years, suggesting a combination of declining year-on-year liabilities offset by underlying claim inflation (see below).

Public sector self insurers are not required to provide financial guarantees because the Crown acts as its own insurer of last resort. The public sector represents about half of all self insurance in South Australia. Self insurance in total accounts for about 36% of the scheme by remuneration. This means that WorkCover SA is exposed to contingent liabilities from private sector self insurers representing only about 18% of the scheme by remuneration, which is significantly less than the self insurance exposure of the NSW scheme, but more than other schemes.

Value of Guarantees held by WorkCoverSA (\$m)
Source - WorkCoverSA Annual Reports



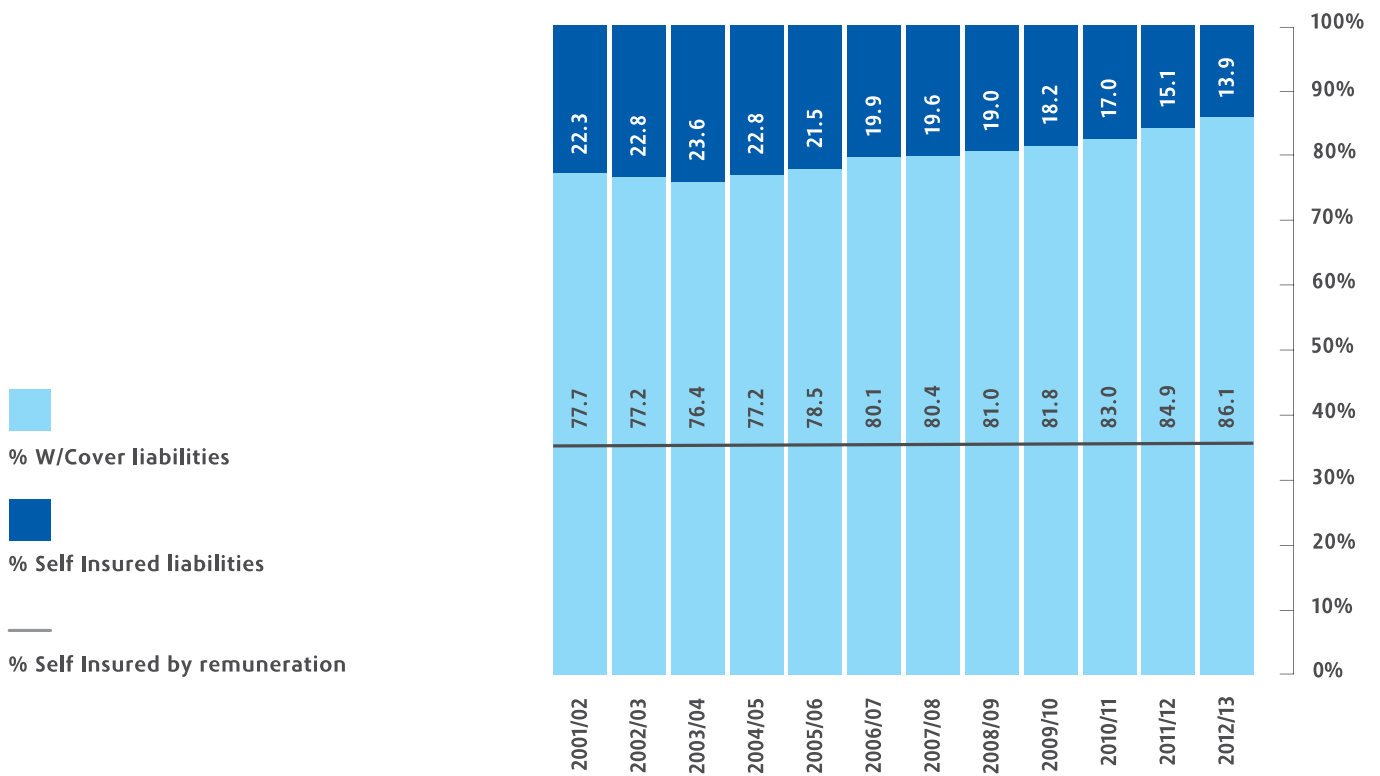
Self Insurer workers compensation liabilities

While it is difficult to precisely state the liability figure for all self insurers using publicly available information, an approximation is possible using the following sources:

- Total WorkCover SA liabilities - WorkCover SA Annual Reports
- Crown liabilities – Dept of Premier & Cabinet Annual Reports
- Private sector self insurer liabilities – total of financial guarantees held as reported in WorkCover SA Annual Reports divided by 2 (to remove the effect of the 200% scaling factor that applies to all guarantees).

Here is the result as of the latest published annual reports expressed as proportions of total State liabilities, with the black line approximating the proportion of the scheme that is self insured:

Proportion of total SA workers compensation claim liabilities – WorkCover v Self Insured



Full Members – SISA membership as at 30 June 2014

Accolade Wines Australia Ltd	ECH Inc	Pernod Ricard Winemakers Pty Ltd	University of Adelaide
ACH Group Inc	Eldercare Inc	Philmac Pty Ltd	University of South Australia
Adelaide Brighton Ltd	ElectraNet Pty Ltd	Randstad Pty Ltd	Viterra Ltd
Adelaide Casino	Electrolux Home Products	Resthaven Inc	Wesfarmers Ltd
Alinta Energy Ltd	Flinders University of South Australia	Royal Automobile Association of SA Inc	Westpac Banking Corporation
ANZ Banking Group Ltd	Fullarton Lutheran Homes Inc	SA Power Networks	
Arnott's Biscuits Ltd	GM Holden Ltd	SA Water Corporation	
Arrium Ltd	Healthscope Operations Limited	Samuel Smith & Son Pty Ltd	
Arrowcrest Group Pty Ltd	Holcim (Australia) Holdings Pty Ltd	Santos Ltd	
ASC Pty Ltd	Inghams Enterprises Pty Ltd	Schneider Electric (Australia) Pty Ltd	
BHP Billiton Ltd	Intercast & Forge Pty Ltd	Skilled Group	
Bluescope Steel Ltd	Justice Agencies	Smiths Snackfoods Co	
Boral Ltd	Kimberly-Clark Australia Pty Ltd	SMR Automotive Australia Pty Ltd	
Bridgestone Australia Ltd	Lion Ltd	Southern Cross Care (SA/NT) Inc	
Building Supplies Group Holdings Pty Ltd	Little Company of Mary Health Care Inc	Stamford Hotels & Resorts	
Catholic Church Endowment Society Inc	Local Government Association Workers Compensation Scheme	Tenneco Automotive	
Coca Cola Amatil Ltd	Myer Holdings Ltd	Teys Australia Naracoorte Pty Ltd	
Competitive Foods Pty Ltd	News Corp Australia	Toll Holdings Ltd	
David Jones Ltd	Nyrstar Port Pirie Pty Ltd	Treasury Wine Estates Ltd	
Department for Communities & Social Inclusion	Origin Energy Ltd	Toyoda Gosei Australia Pty Ltd	
Department for Education & Child Development		Transfield Services (Australia) Pty Ltd	
Department for Health & Ageing			
Department for Planning, Transport & Infrastructure			
Department of Premier and Cabinet			
Detmold Packaging Group			
Drakes Supermarkets			

Associate Members – SISA membership as at 30 June 2014

ACHA Health	Gallagher Bassett Services Pty Ltd	Padman Health Care Pty Ltd	SISA membership numbers 2013-14
Adelaide City Council	Gilchrist Connell Lawyers	PeopleVision Pty Ltd	
AnglicareSA	IFB Integrity Group Pty Ltd	Pinnacle Workplace Consultants Pty Ltd	Full members
APA Group	IMO Pty Ltd	QBE Australia Insurance Ltd	<u>As at 30 June 2013</u> 69
Applied Innovative Services	Insite Injury Management	Rankin Occupational Safety & Health	<u>As at 30 June 2014</u> 71
ASC Training & Development Pty Ltd	Interwork Ltd	Recovre Group	Associate members
Atsira Occupational Therapy	IPAR Rehabilitation Pty Ltd	Renewal SA	<u>As at 30 June 2013</u> 71
Aurecon Australasia Pty Ltd	James Brown Memorial Trust Inc	Restored Injury Management	<u>As at 30 June 2014</u> 72
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