

Self Insurers of South Australia Inc

# Annual Report 2017–18



SISA has continued its drive to better serve its members via communication, securing reputable and interesting speakers to address our general meetings and so on. Our overall objective is to ensure that members are seen to receive real returns on their investment in SISA membership.

**Robin Shaw, Manager**

# Annual Report 2017–18

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## About SISA

**The Self-insurers of South Australia (SISA) is an incorporated association whose members are South Australia's largest private sector employers that are self-insured under the Return to Work Act 2014.**

Self-insurance represents about 39% 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.

SISA is recognised as the sole representative organisation for South Australian 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 return to work scheme and the work health and safety legislation.
  - Events and developments of interest to members.
- Promotion of the highest standards 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, health, aged care, banking and utilities. The State public sector is also self-insured, although at the time of writing, is barred from participation in and membership of SISA.

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 return to work 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 return to work management.

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 ReturnToWorkSA and its claims agents.

A self-insurer is still subject to regulatory control by ReturnToWorkSA because under the legislation, ReturnToWorkSA 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 ReturnToWorkSA and pay into an insolvency fund held by ReturnToWorkSA 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 ReturnToWorkSA (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 the Board of ReturnToWorkSA and cannot exceed five years. There are various conditions an employer must meet before self-insurance can be granted. After the initial grant period, the self-insurance grant can be renewed provided the self-insurer continues to meet the various conditions and performance standards.

ReturnToWorkSA 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 contains the policy requirements of all aspects of self-insurance, and it can be accessed via [www.rtwsa.com](http://www.rtwsa.com) or [www.sisa.net.au](http://www.sisa.net.au).

## Chair's Report

**For the last 3 years, my predecessors and I have noted that it has been too early to assess the ultimate impact of the Return to Work Act 2014 and how the premium-paying side of the scheme would perform in terms of funding, average premium rates and return to work outcomes.**

We also observed that self-insurers face an increase in lump sum liabilities with no corresponding saving elsewhere; leading to the irony of legislation designed to turn a poor-performing insurance scheme around actually penalising the self-insurers who performed well under the repealed Act.

The recently released report of the Mansfield Review of the Act in effect confirms that it is still too early to pass any sort of judgement on the ultimate viability of the new scheme. The general rule is that it takes 5 to 10 years for major scheme overhauls like this to mature and stabilise. Certainly the case law emerging from the Supreme Court of SA is beginning the process of clarification, (or perhaps more correctly, identifying the unintended gaps in the legislation).

A question mark must also hang on the ultimate political viability of the Act. Since the Act came into operation, there have been many calls for the relaxing of statutory caps on benefits and the 30% whole person impairment requirement for seriously injured status. The Mansfield report also sparked another round of demands from the legal profession that the causal distinction between psychiatric and physical injuries and the bar on lump sums for psychiatric injuries be revoked. The challenge is primarily for the Government to face the highly charged debate about what is 'fair' and what is 'affordable'.

In the meantime, we watch with interest as the SA Employment Tribunal and Supreme Court continue their task of interpreting this still largely untested legislation.

Last year we commented on the then unresolved issue of the ReturnToWorkSA policy on self-insurance. To recap, in 2016 the Corporation sought to reduce the level of private sector self-insurance in the State. This was firstly by a series of premium-related enticements and then a much more heavy-handed attempt to force changes to the policy primarily involving employee number requirements and the minimum financial guarantee.

The reaction to our affected members made clear, not for the first time, that self-insurers value their status very highly and will not surrender it willingly as long as it remains the preferred model for WHS and RTW management. In the end, these ill-considered proposals were dropped, and only a reduction in the financial guarantee scaling factor, with which SISA agreed, found its way into the Regulations. I think the members of SISA can be pleased with the manner in which this organisation mobilised and how that point was driven home.

We soon faced another major challenge however, in the form of another ill-considered move, this time to remove self-insurance status from the State public sector and make it a premium-payer under the management of RTWSA, firstly by administrative means and then by statutory means. From SISA's standpoint, we understood that the public sector arrangements did have substantial scope for improvement. But, with all due respect to RTWSA and its agents, removing self-insurance would have taken away the one strategic aspect of those arrangements that made the public sector more efficient than the insured scheme that was intended to take them over. We also estimated the eventual premium costs as likely to be very high – far higher than the cost of the existing arrangements, a point on which we did not hear any sort of rebuttal.

The defeat of that legislation in the Upper House was a near-run thing but again an illustration of what SISA can achieve for its members when their vital interests are threatened.

Sadly for the public sector, the response of the then Government was to formally bar all agencies from participation in or membership of SISA. That has remained an issue, for despite numerous attempts, we are still waiting on the current Government to deliver on its undertaking to revoke that instruction.

We are yet to see the Government pay any significant attention to RTW and WHS matters, including the affairs of SISA. It is early days in the electoral cycle, with a State Budget looming and other priority issues monopolising its time, we are yet to learn what our relationship with the Government will be going forward.

SISA always 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 must also express appreciation for the work of Robin and Gail at the SISA office. As ever, their efforts have provided the focal point for yet another strong year of advocacy and member service for SISA. Thanks also for the hard work and support of the Executive Committee members including those who stepped down from the Executive Committee during the year due to work requirements. The collective experience along with the fresh approaches of this team will continue to ensure SISA remains vibrant and relevant.

I also acknowledge and thank Matthew Mann, who stepped down both as Chair and as a Committee member in order to take up a 2 year overseas posting with his employer.

**Rachel Webber**

*Chair*

## Manager's Report

**In last year's report, I included much discussion about the interpretation of the section 18(3) (provision of suitable work) provisions of the RTW Act. I predicted that the subsection may prove to be unworkable in the long term and will require legislative action to clarify or remove it. The Walmsley case provided no clarity at the time and there has been no substantive case law on s.18 since.**

At the 2017 Both Sides of the Fence conference, His Honour Deputy President Judge Calligeros of the SA Employment Tribunal noted that there were numbers of s.18 disputes reaching the SAET but they were settling rather than proceeding to trial. This suggests that s.18(3) has become a conduit to enhanced settlements rather than returns to work, in turn raising questions about the true intent of these provisions.

The true Achilles heel of the scheme remains whole person impairment. There is an obvious need to improve the Guidelines, including the appointment and selection of assessors. The real risk is a growth in the number of seriously injured workers well beyond that forecast by the scheme actuary. Such experience would be bound to emerge among our members as well.

It was, however, instructive to read Mr Mansfield's recent comments on the situation surrounding the still-pending decision of the Full Court of the Supreme Court in Mitchell. Mr Mansfield clearly had doubts about the assumptions underpinning the modelling of the impact of an adverse finding for the scheme. One supposes that that makes it a 'watch this space' situation. Nevertheless we question why administrative steps have not yet been taken to introduce a revised set of WPI Assessment Guidelines, an action that requires no input from Parliament.

Since it came into force, we have always predicted that the RTW Act would come under attack by those who disagreed with some of its provisions, so recent developments come as no surprise. Among those, as reported by our Chair, are repeated calls from elements of the legal profession to allow for the same lump sums to be paid for psychological injuries as are paid for physical injuries.

I have two responses:

- To this day I am yet to hear from those who call for more and more financial compensation for lower and lower levels of incapacity for work any recognition of the very real risk of people suffering the adverse, (and well researched and documented), health effects of extended periods on compensation. As long as the focus is on getting as much money for as long as possible and not the human outcomes, the efforts of those who claim to advocate for workers are actually acting against their long-term interests.
- Until a psychiatric injury can be diagnosed, quantified, treated and finalised with the same precision as most physical injuries can be, there is simply no logic but vast risk in these calls.

It is easy to demand things when those demanding have no accountability for the human and financial outcomes.



As noted by our Chair, the last 2 years have been punctuated by major challenges to self-insurance, both from the regulator and from the then Government. It is pleasing to see how the various affected members responded, providing SISA with the critical mass it needed to stave off these threats. It is equally pleasing to report that it appears that the threat of further attacks has receded for the foreseeable future. This in turn is allowing SISA to shift its focus to planning fresh member service initiatives such as training and seminars.

On the work health and safety front, this year has been relatively quiet, as was last year. SISA is an interested observer of the ICAC evaluation of SafeWork SA's policies and practices, though our members have not raised any issues that might prompt our more active participation.

The current Federal review of the model work health & safety laws being conducted by Marie Boland continues as this is written. Again, our members have not raised any issues that might prompt our more active contribution to the review.

We have also continued our involvement with the National Council of Self-insurers and its participation in national level forums and matters under consideration by Safe Work Australia.

At home, SISA has continued its drive to better serve its members via communication, securing reputable and interesting speakers to address our general meetings and so on. Our overall objective is 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 2017-18 we received generous support for 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.

SISA has built a reputation as an opinion leader in WHS and return to work 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.

Finally I add my thanks to Matt Mann and the other past and present Executive Committee members whose contributions are essential.

**Robin Shaw**

*Manager*

## 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 2017-18. The year has seen further consolidation and improvement of our financial management systems, an initiative that is continuing.**

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 want to call out the very great value of the contributions our Associate Members make to the success of SISA.

I also want to acknowledge those Full Members that assist us in similar ways.

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 8th 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 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 Gail Warren for her diligent management of the association's financial operations. Gail 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.

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

**Bryan Colburn**

*Treasurer*

## SISA Executive Committee 2017–18

### CHAIR

TO FEBRUARY 2018

#### **Matthew Mann**

*General Manager – Safety, Health and Environment, Viterro/Glencore Grain*

### CHAIR

FROM FEBRUARY 2018

#### **Rachel Webber**

*Work Fit Manager SA/NT, Boral Ltd*

### DEPUTY CHAIR

JULY 2017 TO NOVEMBER 2017

#### **Stephen Thomas**

*Manager WHS&IM & Self-Insurance, Kalyra Communities*

### DEPUTY CHAIR

NOVEMBER 2017 TO FEBRUARY 2018

#### **Rachel Webber**

*Work Fit Manager SA/NT, Boral Ltd*

### DEPUTY CHAIR

FROM FEBRUARY 2018

#### **Stevie Sanders**

*WHS Manager, LGA Workers Compensation Scheme*

### TREASURER

TO NOVEMBER 2017

#### **Rachel Webber**

*Work Fit Manager SA/NT, Boral Ltd*

### TREASURER

FROM NOVEMBER 2017

#### **Bryan Colburn**

*HSW Leader – SA & NT Westpac Banking Corporation*

### MEMBER

#### **Mark Linke**

*Safety & Risk Manager, Southern Cross Care (SA & NT) Inc.*

### MEMBER

TO AUGUST 2017

#### **Jon Davis**

*Injury Management Strategist, Department for Health & Ageing*

### MEMBER

#### **Dorota Clausen**

*Sustainability Manager – Australia, Pernod Ricard Winemakers*

### MEMBER

TO AUGUST 2017

#### **Jenny Stanley**

*Rehabilitation Consultant Catholic Church Insurance Ltd*

### MEMBER

TO MARCH 2017

#### **Stephen Thomas**

*Manager WHS&IM & Self-Insurance, James Brown Memorial Trust Inc*

### MEMBER

FROM FEBRUARY 2018

#### **Ben Norman**

*Glencore Grain*

### MEMBER

FROM OCTOBER 2017

#### **Morna Young**

*Group HR Manager Thomas Foods International*

### MEMBER

FROM NOVEMBER 2017 TO DECEMBER 2017

#### **Andy Briggs**

*ElectraNet Pty Ltd*

### MEMBER

FROM DECEMBER 2017

#### **Joseph Mazzone**

*Manager Health Safety and Environment ElectraNet Pty Ltd*

## Executive Committee meeting attendance to 30 June 2018

	<b>Meetings</b>	<b>Attended</b>
Andy Briggs	2	1
Dorota Clausen	11	3
Bryan Colburn	7	3
Jon Davis	2	2
Mark Linke	11	7
Matthew Mann	7	7
Joseph Mazzone	5	3
Ben Norman	5	4
Stevie Sanders	11	9
Jenny Stanley	2	2
Stephen Thomas	8	6
Rachel Webber	11	10
Morna Young	7	2

# 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 consultative relationship between ReturnToWorkSA 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 previous Government chose not to communicate with SISA during the failed attempt to remove self-insurance from the State public sector. This did not stop SISA from asserting its presence in the situation through lobbying and advocacy; efforts that ultimately proved successful. The then Premier's consequential direction to the State public sector to cease its dealings with SISA is expected to be revoked at some stage by the current Government. Various public sector agencies are expressing their desire to resume contact with SISA and receive the benefits that such contact confers.

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 many industry associations. SISA's expertise in workers compensation is acknowledged by the rest of the organised business community as the implementation of the Return to Work Act 2014 continues.

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 2017-18 include:

- The Return to Work & Act 2014, and its supporting regulations and instruments
- Amendments to the Code of Conduct for Self Insured Employers and self-insured fees
- The review of the Return to Work Act 2014
- The Federal review of the model work health & safety laws
- Gazette notices

- Decisions of the SA Employment Tribunal and SA Supreme Court
- Moves by the Australian Tax Office to tax income redemption lump sums
- Information pertaining to the ongoing situation of SafeWork SA
- News and reports published by State and Federal regulators
- Consultation and discussion papers issued by State and Federal regulators
- The draft ISO 45001 OH&S standard
- Updates of calculators of amounts under the Return to Work Act 2014
- 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 2017-18 these included:

- Mary Nizamis, QHSE Integrated Solutions Pty Ltd – Can Cloud Technology Improve Your Safety Practices?
- Jodie Bradbrook, Bradbrook Lawyers – Negotiating an Enforceable Undertaking under the WHS Act
- Dr James Hundertmark – The Impact of Drugs & Alcohol on Society and the Workplace
- Dr John Edwards, Edwards Toxicology – Illegal drugs and the detection of use in workplace drug programs
- John Cvetko, Gallagher Bassett – Future Proofing – Making the Business Case for Wellness
- Craig Simpson / Morag Fitzsimons, WCD – Mature Workforce? Creating a Compelling Business Case for Employers
- Mr YH Yau, Spinal Surgeon/Neurosurgeon, Dr Irina Hollington, Specialist Pain Medicine Physician and Mr Tim Bass, Physiotherapist – Work Injury: How to avoid the downward spiral
- Matt May, General Manager, dorsaVi – My ViSafe – A Manual Handling tool that allows organisations to self-manage manual handling risks in the field
- Mr YH Yau, Spinal Surgeon/Neurosurgeon – Mind Matters: Psychological Support for the Injured Worker A Case Study & Interdisciplinary Panel Discussion with The International Spine Centre
- Dr Gus Czechowicz – Medical Causation...Have you considered the Independent GP?

- Scott Kay & Dr Boris Fedoric – WorkGoal Manager – Technology and the Person-Centred Approach
- Mark Keam, Director, KJK Legal – State of the Nation: RTWSA Legislation Review and emerging Case Law

### **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 2017–18, all but one South Australian private sector self-insurers were members of SISA.

SISA continuously works to ensure that the role of self-insurance generally and its part in the overall scheme is well understood and accepted. Reviewers 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 point by adding 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. It currently holds the position of NCSI Deputy Chair and Secretary.

## **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 previous years has been 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. Based on member feedback, we have placed the Awards program under deep review to improve its value to members in terms of transferability of ideas, practicality and affordability. 2017-18 is therefore a gap year for the awards and we expect the improved version to commence in the 2019 calendar year.

We also sponsor events that contribute to better understanding of return to work and work health and safety. In 2017-18 this included major contributions to the Both Sides of the Fence conference and the Passport to Safety program.

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

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

- Return to Work Corporation (Crown Claims Management) Amendment Bill 2017
- Labour Hire Licencing Bill 2017 and regulations
- Return to Work Variation Regulations 2017
- South Australian Employment Tribunal Variation Regulations 2017
- Parliamentary Committee on Occupational Safety, Rehabilitation and Compensation inquiry into the Return to Work Act 2014 and scheme
- Review of the Return to Work Act 2014 (the Mansfield Review)
- Amendments to the Code of Conduct for Self Insured Employers, including the application process, evaluation, performance standards and self-insurer fees and EDI systems
- Changes to the medical, allied health and other fee schedules
- Safe Work Australia Best Practice Framework for the Management of Psychological Claims



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.**

In addition to the presentations at general meetings and Closing the Loop, in 2017-18, SISA is planning for the delivery of training in key aspects of the new ISO 45001 OH&S standard as well as a multi-module course on case management under the Return to Work Act 2014 featuring a range of experienced claims and legal practitioners and key guest speakers.

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

SISA has provided on request active support and advice to organisations considering or seeking self-insurance during 2017-18. This has included meetings with 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 cost of premiums and quality of service continue to be cited as a primary driver of the interest.

# The Self-insurer Insolvency Contribution Aggregate

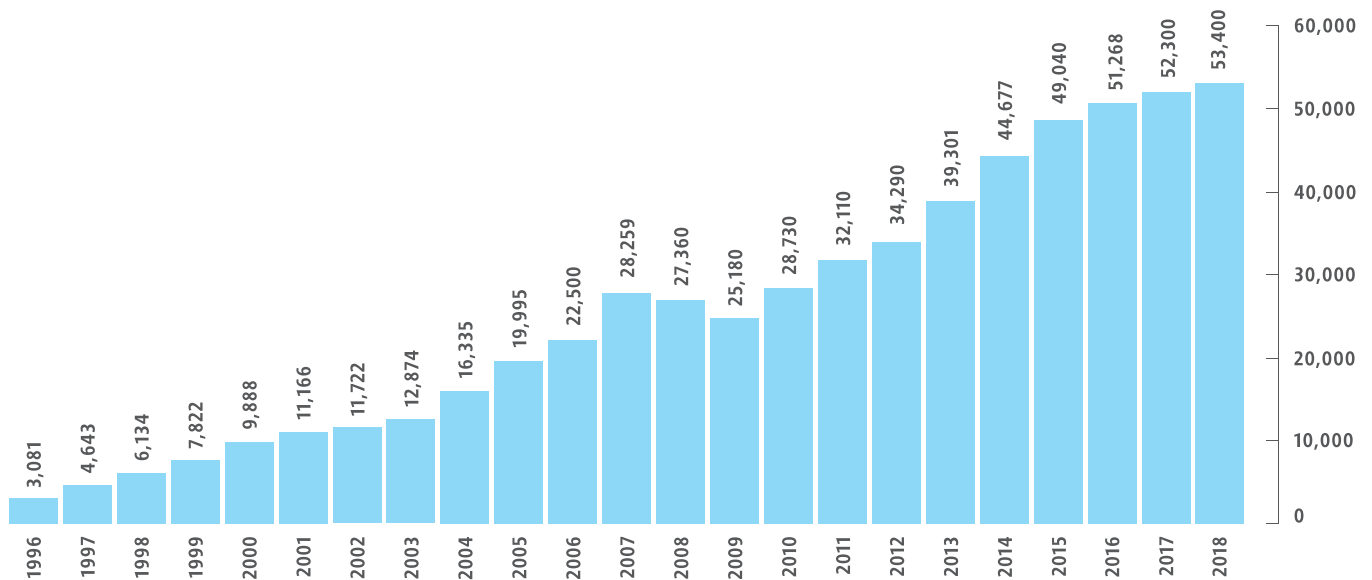
The Self-insurer Insolvency Contribution Aggregate (SIICA) was previously known as the Exempt Employer Reserve Account (EERA) and the Self Insured Employer Reserve Account (SIERA).

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 as reported by RTWSA is as follows:

## SIICA balance (\$'000)

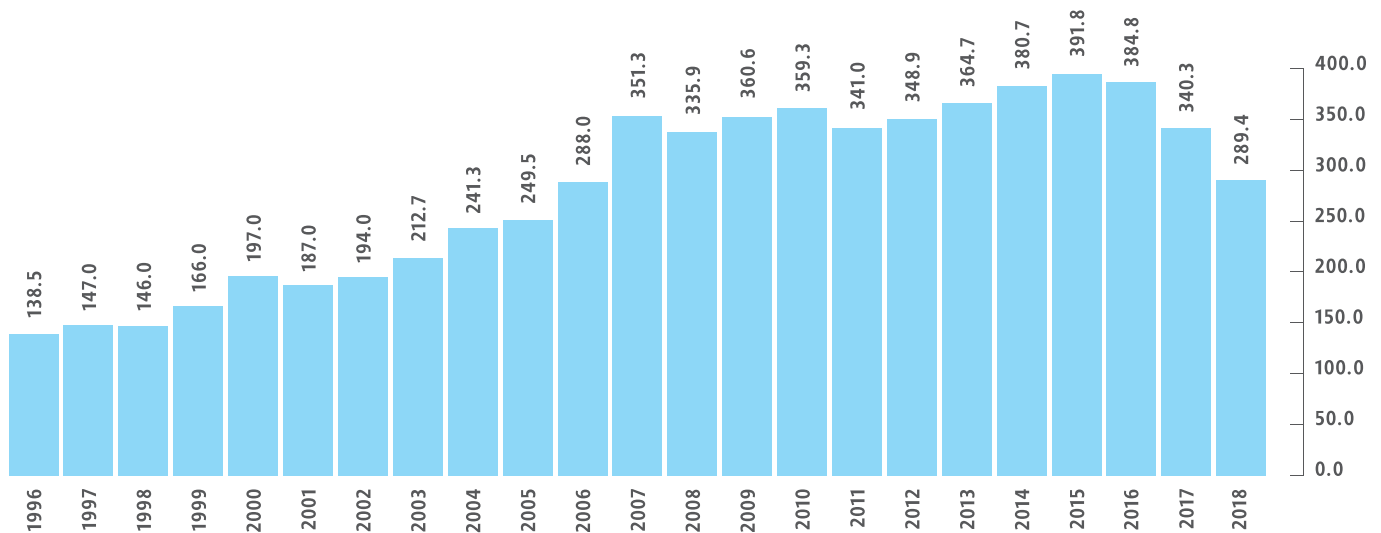


## Self-insurer Financial Guarantees

In addition to the SIICA funds, as at 30 June 2018, ReturnToWorkSA held financial guarantees from private sector self-insurers totalling \$289.4 million. The figure for 30 June 2017 was \$340.3 million. The sharp reduction in the total of guarantees over the last 2 years would be predominantly driven by reducing liabilities and the 50% reduction in the guarantee scaling factor.

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 38% of the scheme by remuneration. This means that ReturnToWorkSA is exposed to contingent liabilities from private sector self-insurers representing only about 19% 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 RTWSA (\$m)



## Full Members: SISA membership as at 30 June 2018

Accolade Wines Australia Ltd	Flinders Power	Teys Australia Naracoorte Pty Ltd
ACH Group	Flinders University	The Smith's Snackfood Company
ACHA Health	Fullarton Lutheran Homes Inc.	The University of Adelaide
Adelaide Brighton Ltd	Healthscope SA	Thomas Foods International Pty Ltd
Adelaide Casino	Helping Hand Aged Care	Toll Group
Advertiser Newspapers Pty Limited	Holcim (Australia) Pty Ltd	Treasury Wine Estates Vintners Ltd
Ahrens Group Pty Ltd	Inghams Enterprises Pty Ltd	University of South Australia
AnglicareSA	Intercast & Forge Pty Limited	Utilities Management Pty Ltd
ANZ Banking Group Ltd	Kalyra Communities	Veolia
Arnotts Biscuits	Kimberly-Clark Australia	Viterra Operations Pty Ltd
Arrowcrest Group Pty Ltd	Lion Pty Ltd	Wesfarmers Limited
ASC Pty Ltd	Little Company of Mary Health Care	Westpac Banking Corporation
BHP Billiton	Local Government Association Workers Comp Scheme	
BlueScope Limited	Myer Holdings Limited	
Boral Limited	Nyrstar Port Pirie Pty Ltd	
Bridgestone Australia Ltd	OneSteel Manufacturing Pty Limited (GFG Alliance)	
Broadspectrum Ltd	Pernod Ricard Winemakers	
Catholic Church Endowment Society Inc	Philmac Pty Ltd	
Churches of Christ Life Care	Programmed Maintenance Services	
City of Charles Sturt	RAA	
Coca Cola Amatil	Randstad Pty Ltd	
Competitive Foods – Hungry Jack's	Resthaven Incorporated	
David Jones	SA Water Corporation	
Detmold Packaging Pty Ltd	Samuel Smith & Son	
Drakes Supermarkets	Santos	
E&A Limited	Schneider Electric (Aust) Pty Ltd	
ECH Inc	SMR Automotive Australia Pty Limited	
Eldercare Inc	Southern Cross Care (SA&NT)	
ElectraNet Pty Ltd	St Andrew's Hospital	
Electrolux Home Products		

## Associate Members: SISA membership as at 30 June 2018

Altius Group Pty Ltd	Lawson Risk Management Services Pty Ltd
APA Group (APT Management Services Pty Ltd)	LHI Retirement Services
ASC Training & Development	Liberty International Underwriters
ASKOHS Training & Consultancy Services	mlcoa
Barossa Fine Foods	MPOT Pty Ltd
Bradbrook Lawyers	Multiple Solutions – MS Society
Bunnings Group Limited	natalie bottroff & associates Pty Ltd
City of Adelaide Council	Next Generation Occupational Medicine
Corporate Health Group Pty Ltd	O’Loughlins Lawyers
CSR	Organisational Health Services (Aust) Pty Ltd
DP Workplace Solutions (SA) Pty Ltd	Pinnacle Workplace Consultants Pty Ltd
Dr Jones & Partners Medical Imaging	Procure Group
Dr Marty Ewer	QBE Insurance
Duddy Shopov	Recovre
DW Fox Tucker Lawyers	SHAW Dispute Resolution Pty Ltd
Edwards Toxicology Consulting	Solv Solutions (injuryConnect)
eReports Pty Ltd	Sparke Helmore Lawyers
Finlaysons Lawyers	St John Ambulance SA
G4S Compliance & Investigations	TAFE SA
Gallagher Bassett Services	The International Spine Centre
Gilchrist Connell	Uniting Care Wesley Port Adelaide Inc
Greencap	Uniting Communities
HWL Ebsworth Lawyers	WCD Workers Compensation Solutions
IMO Pty Limited	
IPAR Rehabilitation	
Italian Benevolent Foundation SA Incorporated	
Jardine Lloyd Thompson Pty Ltd	
KJK Legal	
Konekt Pty Ltd	

### SISA membership numbers 2017–18

#### Full members

As at 30 June 2017 80

As at 30 June 2018 71

#### Associate members

As at 30 June 2017 61

As at 30 June 2018 52

*Losses primarily due to withdrawal of public sector agencies and closure of some private sector businesses.*



The members of SISA congratulate the 2017 SISA Award winners.

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**SERVICE PROVIDER OF THE YEAR**

sponsored by ReturnToWork SA

*Winner*

**People Vision**



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**BEST WORK HEALTH & SAFETY SOLUTION**  
sponsored by MLCOA

*Joint winners*

**Broadspectrum,  
and the Department of Planning Transport & Infrastructure**



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**OUTSTANDING PERSONAL ACHIEVEMENT IN RETURN TO WORK**  
sponsored by Gallagher Bassett

*Winner*

**Brevet Sgt Robert Alderson SA Police**



**SELF INSURED EMPLOYER OF THE YEAR**  
sponsored by KJK Legal

*Joint winners*

**Pernod Ricard Winemakers  
and RAA**





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**OUTSTANDING EMPLOYEE CONTRIBUTION TO WORK HEALTH & SAFETY OR RETURN TO WORK**  
sponsored by Finlaysons Lawyers

*Winner*

**Matthew Brodie, Department of Planning Transport & Infrastructure**

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**HONORARY LIFE MEMBERSHIP OF SISA**

*The Executive Committee and members of SISA congratulate Robin Shaw on being awarded Honorary Life Membership of SISA for extraordinary service to the association. The award was presented at the 2017 SISA Awards Dinner.*

SISA wishes to thank our sponsors for their generous support in 2017–18

