



Self Insurers of South Australia Inc

Information on SISA and self-insurance in South Australia





Safer workplaces, better outcomes

Information on SISA and self insurance

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About SISA

The Self Insurers of South Australia (SISA) is an incorporated association that represents most of South Australia's largest private and public sector employers that are self-insured under the *Return to Work Act 2014*. Our membership represents about 38% of the State's employment by remuneration.

SISA was first incorporated on 3rd August 1984 as the Employer Managed Workers Compensation Association (EMWCA). Although it was known as SISA for many years beforehand, the name was officially changed from EMWCA to SISA in November 2005.

SISA is recognised as the sole representative organisation for self-insured employers. It provides its member organisations with assistance and support in their interactions with the workers compensation scheme and promotes best practice in the prevention and management of workplace injuries.

SISA's objectives are to promote, develop and support the interests of its members by communication and liaison with ReturnToWorkSA, Government, unions and other organisations in regard to self-insurance.

SISA Services

- To provide a single voice for self-insurers and associate members, and promote, foster, develop and support the interests of members.
- To contribute to sustainable and efficient workers compensation and WHS regimes on behalf of self insurers.
- To provide resources, information and a support network to members.
- To promote work health & safety and return to work best practice.
- To provide education and training to members in regard to work health & safety and injury management.
- To advocate improvements to legislation and work health & safety and return to work practices.

Why join SISA?

Self Insurers of South Australia (SISA) is an incorporated association that represents the interests of, and provides services to, employers that hold self insurer status under the South Australian Return to Work Act 2014. We represent South Australia's largest private sector employers, all State Government Departments and Statutory Authorities, totaling 38% of the State's employee remuneration.

SISA promotes best practice in injury prevention and injury/return to work management, and its objectives are to promote, develop and support the interests of its members in regard to employer managed workers compensation and WHS.

SISA also provides information and advice to its members on legislative and regulatory matters, medical fees and schedules and matters of current interest. We provide a single voice when providing the views of self insurers to RTWSA, the State Government and Opposition. We also liaise with other employer and employee organisations on behalf of the membership.

The Association has bi-monthly general meetings which allow both full and associate members to network, share their experience and expertise, discuss current issues and exchange information and views. Each meeting has guest speakers who present relevant information in each discipline. SISA also facilitates training and holds seminars on topical issues.

SISA offers two types of membership, full and associate. Full membership is limited to organisations that actually hold self-insured status.

Associate membership can be taken up by any organisation that:

- is eligible for, but has not yet obtained, self-insured status under the Act, or
- is a company or Government department that provides services to exempt employers, or
- is listed on the employer location schedule of an employer who is a full member
- is an agency or instrumentality of the Crown

An associate member may attend all general meetings of the Association but does not have voting rights. Associate membership offers the full range of member services and benefits, as well as providing companies that supply goods and services with a commercial presence in a potentially large market.

By joining SISA, your organisation can:

- Become part of a respected voice in workers compensation and work health and safety in South Australia and nationally.
- Gain access to advice and member services.
- Be a part of a dynamic and progressive community.
- Contribute to, and benefit from, a wide range of shared knowledge, experience and expertise from some of the most capable WHS and RTW practitioners in the State.

Membership fees

Type	Full year, or join by end of Oct			Join 1 Nov - 28 Feb		
	Fee	GST	Total	Fee	GST	Total
Associate	\$1,366	\$136	\$1,502	\$683	\$68	\$751
Full (<1,000 employees)	\$2,597	\$259	\$2,856	\$1,298	\$129	\$1,427
Full (1,000+ employees)	\$3,621	\$362	\$3,983	\$1,810	\$181	\$1,991

- Should your organisation decide to join SISA before 1 November in any year, the full year's fee is payable and will run until the following 30th June.
- Should your organisation decide to join SISA between 1 November and 28 February in any year, the fee is 50% of the full year and will run until the following 30th June.
- Should your organisation decide to join SISA after 1 March any year, the full year's fee is payable and will run for the balance of that year and until 30th June of the following year.

Application for associate membership

Company Name		
Company Address	State	Postcode
Mailing Address	State	Postcode
Contact Name	Position	
Telephone Number	Fax Number	
Mobile Number	Email Address	

Brief description of the core services your company provides and the reason for applying for Associate Membership of SISA.

We hereby agree to abide by the Rules of the Association.

Name _____ Date _____

Signature _____

Executive committee approval

Name _____

Company _____

Signature _____ Date _____

Application for full membership

Company Name _____

Company Address _____ State _____ Postcode _____

Mailing Address _____ State _____ Postcode No. _____

of employees in SA _____ Date self insurance granted _____

Brief description of the primary business activities of your company.

Chief Executive or equivalent in SA

Contact Name _____ Position _____

Telephone Number _____ Fax Number _____

Mobile Number _____ Email Address _____

Work Health & Safety contact person

Contact Name _____ Position _____

Telephone Number _____ Fax Number _____

Mobile Number _____ Email Address _____

Injury management/RTW contact person

Contact Name _____ Position _____

Telephone Number _____ Fax Number _____

Mobile Number _____ Email Address _____

We hereby agree to abide by the Rules of the Association.

Name _____ Date _____

Signature _____

Executive committee approval

Name _____

Company _____

Signature _____ Date _____

A short history of self insurance

Self insurance has been a part of most Australian workers compensation schemes since their early development. The exception is Queensland, where it is a relatively recent addition.

Before the implementation of statutory workers' compensation arrangements in the late 1800s, injured workers seldom succeeded in actions against their employer for negligence.

The Employment Liability Act 1880 fell short of its intent and new 'no fault' laws began to appear in the early 20th century to improve conditions for injured workers. However, early no-fault coverage for workers' compensation was limited.

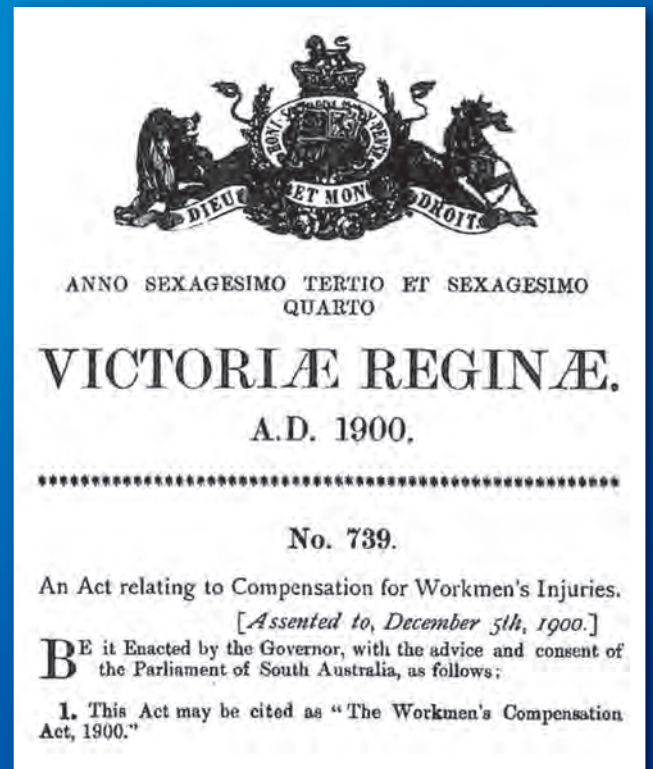
Some larger employers that sought to improve coverage for their employees were permitted to 'contract out' from this early legislation on condition that they would put in place workers compensation arrangements that were superior to those mandated by the legislation. These were later called 'exempt employers' because they were, in those times, exempted from the operation of the relevant Acts. One of the earliest of these Australian Acts was the South Australian Workmen's Compensation Act, 1900 (pictured right).

The important distinction between contracting out under the 1900 Act and the self insurance we have today is that contracting out was an option for workers as well. Employees of a company seeking to contract out could elect to be covered by the employer's scheme or remain covered by the Act, and employers were statute-barred from making its own scheme a condition of employment.

As the various Acts were changed and replaced over the 20th century, self insurance evolved from this notion of exemption from legislation to the self insurance we know today, where it is a self-funding arrangement within the legislation, rather than outside it.

Interestingly, the term 'exempt employer' was only excised from the South Australian Act in 2008. This is despite the fact that self insurance has for a long time been an employer status within that Act, and to which the Act generally applies. The term still appears in the WA Act.

Given that history, it is fair to say that self insurance has its genesis in a group of employers that wanted to look after their workers to a greater extent than the law of the time required. Exceeding the benchmark has been in the genes of Australian self insurance ever since.





Workers compensation self insurance

– the business model of choice for large employers in South Australia

Self insurance is a self-driven model for OH&S and return to work excellence. It allows employers to reap the rewards for their good OH&S practices and return to work outcomes. This is because the self insurer funds and manages its own workers compensation claims – the fewer and less severe the injuries, the lower the cost.

SISA is an incorporated association that represents most of South Australia's largest private and public sector employers that are self insured under the South Australian workers compensation legislation. It was first incorporated in 1984.

SISA provides its member organisations with assistance and support in their interactions with the workers compensation scheme and promotes best practice in the prevention and management of workplace injuries.