

Self Insurers of South Australia Inc

Annual Report 2020–21



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Robin Shaw, Manager

Annual Report 2020–21

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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 as well as the State public sector.

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 in its entirety.

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 on 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 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 set criteria and standards.

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' for the private sector self-insurers. All private sector self-insurers must, among other things:

- Provide to ReturnToWorkSA a financial guarantee from an approved financial institution or an insurance bond from an approved insurer.
- Pay into an insolvency fund that is managed by ReturnToWorkSA for a specified period to protect the scheme if 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 – see page 18 for detail).
- Carry excess of loss reinsurance.
- Conform with performance standards set by RTWSA for work health & safety and return to work management systems.

The State public sector is deemed to be self-insured under the Return to Work Act 2014 and does not have the obligation to provide guarantees or carry excess of loss reinsurance. It does, however, work to the same performance standards set by RTWSA and pay an administrative fee.

Grants of private sector self-insurance are made by the Board of ReturnToWorkSA and cannot exceed 5 years. There are various conditions an employer must meet before self-insurance can be granted. After the initial grant period of up to 3 years, the self-insurance grant can be renewed for up to 5 years 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 and sustained failure or refusal to meet the conditions. The Code of Conduct for Self-Insured Employers contains the broad policy requirements for self-insurance. It can be accessed via www.rtwsa.com or www.sisa.net.au.

Chair's Report

In the 2019–20 report, I opened with an observation that that year was one in two halves – pre-COVID-19 and the rest. In the year since, it is hard to remember any time when the shadow of the pandemic has not been over us.

Compared to the rest of the country, South Australia has fared very well. Nevertheless, the impact on the State and its people has been significant to say the least. Even as this is written, we are again in lockdown, placing more peoples' employment and small businesses at risk.

If there is a pleasing aspect to all of this, it is the remarkable resilience of the members of SISA and of the association itself. The waiving of 6 months of the 2019–20 membership fees was well received. While it did have a one-off impact on our asset base, the association was in a good position to absorb it without any risk to its solvency. This is a tribute to the many years of sound, conservative financial management by successive Executive Committees and SISA staff.

It was very pleasing to hear from our members how well the majority has weathered the pandemic so far. With a few exceptions, the full members have reported either no major change in, or increased demand for products. The aged care and health sectors, which represent a significant part of the member base, were able to meet the many challenges and maintain largely uninterrupted operations. Some of our associate members, being mainly smaller businesses, have no doubt had a more arduous time and we hope that the 6-month fee moratorium has gone some way to assist them.

In our conversations with members, a recurring theme has been that many measures dealing with workplace hygiene, infection control and staff and visitor screening will be retained going forward. In this sense, the pandemic has been a driver of improvement.

Some self-insurers have been compelled to review their South Australian operations, with two closing their local claims and RTW operations in favour of management from interstate and withdrawing from SISA membership. However, we gained two new full members as a result in one case of a de-merger and in the other, the transition from Crown to private self-insurance status. A third withdrew after transitioning to a Comcare self-insurance licence. There are two active applications under way, so full member numbers will remain relatively stable, as do associate member numbers.

Throughout the lockdowns, SISA has been able to maintain its member services uninterrupted thanks to the technology that makes working from home as seamless as possible. The forced cancellation of our bi-monthly forums for an extended period was unfortunate. We know that members value those meetings for the networking and information that they provide. We have, however, ensured that the flow of important information to members has continued uninterrupted.

The pandemic has raised questions about vaccinations in the workplace. Where vaccinations are mandated, (such as influenza in the aged care industry), it is an inherent requirement of employment, and the Fair Work Commission has upheld dismissals where employees have refused mandated vaccination. Where there is no mandate, the Commission may well take a different view. We are aware that at least one employer in another jurisdiction is planning its own policy requiring its employees to be vaccinated for both influenza and COVID-19. This could result in test cases in the Fair Work Commission that will allow SISA to better advise its members on vaccination policy.

It seems clear that COVID-19 is something we will be living with indefinitely. For this reason, I urge everyone to get vaccinated and step forward for testing without hesitation if the need arises. I wish all members continued success in 2021–22 and look forward to another year of working with you.

Rachel Webber

Chair

Treasurer's Report

From a financial standpoint, by far the largest development in 2020–21 was the waiver of the first 6 months of membership fees to assist the members to weather COVID-19. As the Chair has stated, our long-standing policy of retaining a sound net asset base allowed this to be done without significant risk to the association's solvency.

Like every other business, SISA has faced significant uncertainty as the year unfolded. SISA is largely dependent on the revenue raised from member fees. With no way of knowing what the eventual impact of the pandemic would be on members' ability and willingness to pay the fees when the fee waiver ended, it was essential that every step be taken to reduce variable and discretionary costs as much as possible. Since taking on the Treasurer role, I have continued this work by Gail and my predecessor, as well as the Executive Committee.

That savings can be achieved without any major disruption to the member-facing services SISA provides is commendable. Gail's diligence and organisation have presented us with the reporting clarity needed to manage the association's finances with confidence.

When the waiver ended, it became clearer that as fee payments resumed, for the sizeable majority of members, their SISA membership remains important. As stated by the Chair, there were some losses of full and associate members, but as is the case in most years, the losses are broadly offset by new and prospective new members. Our membership numbers have been relatively stable over the years, even as self-insurance has slowly grown as a proportion of the South Australian scheme. From this perspective, the cost of the fee waiver will be contained to a single year with no increase in member fees likely to be needed.

SISA fees have not been increased in well over 10 years. When the year-on-year effects of CPI are considered, today's fees are about 10% less than they were 10 years ago.

The pandemic caused events to be cancelled, which in turn reduced the sponsorship we received. However, since our events are generally managed on as close to a break-even basis as can be achieved, this did not represent a net loss since the cancellations also removed some expenditure from the budget.

Overall, it has been very pleasing to see how well we have done in the face of the pandemic, and members can be assured that SISA's finances are in sound hands. My thanks to Gail for all the reporting, support and advice that has made the role of Treasurer so clear-cut.

Andrew Sloan

Treasurer

Manager's Report

Our Chair has clearly summarised the impact of COVID-19 on SISA and its members. The fact that we can sustainably waive 6 months of member fee income and continue to operate is a testament to the resilience and responsiveness of SISA.

Our Chair has given a summary of how the 2020–21 year unfolded regarding COVID-19. I join the Chair, as most of us will, in trying to remember a time when it was not our primary source of uncertainty.

The resilience and adaptability of the members of SISA have been an inspiration. Their ability to rapidly pivot to new methods, techniques and in some case, new products to maintain the flow of products and services to their clients and customers was remarkable to observe. The adoption of technology to allow nearly seamless transition to working from home has, I think, improved everybody's knowledge and understanding. Certainly, a great many households now have much greater capabilities for on-line interaction.

From an operational standpoint, SISA has been no different. With a now well-established ability for both Gail and I to remotely work on the SISA file server, lockdowns no longer represent a significant interruption to our services.

Working from home is not, as we know, a universal panacea. In some cases, work duties require a presence at the workplace, whether that be at a specific location or in the field. In other cases, people find the sense of isolation hazardous to their mental health. I've now experienced lockdowns in two environments – at home alone and in a home with others present. I certainly found the latter far less testing than the first. But everyone is different, and part of the challenge we face is reducing the psychosocial risk associated with lockdowns and other consequences of the fight against COVID-19. The overall mental health impact of the pandemic is still being explored in many countries, as is the more recent physical and mental phenomenon of 'long COVID'.

The notion of lockdown has raised some now obvious challenges for employers and employees. Our workplace laws are structured around defined workplaces that are amenable to control and direction of the safety environment by the employer, Health & Safety Committees and HSRs. Exercising the same approach at a plethora of private homes is of, at best, limited practicality. The line separating the home from the workplace no longer exists where people are working from home. Where do the employer's duties under the WHS Act begin and end? How far into a private residence can the employer reach to influence safety? If working from home is to become a longer-term aspect of the employment relationship, these questions, and the broader physical and psychosocial risks must be resolved.

The other major development in 2020–21 was the emergence of the interpretation by our most senior State courts of section 22(8)(c) of the Return to Work Act 2014, and the phrase ‘...same injury or cause...’. The cases of *Preedy*¹ and *Summerfield*² have made it clear that without the removal of the words ‘...or cause...’ by amendment, the number of claims with whole person impairments combined, and consequently the number of those that reach the 30% impairment threshold for serious injury status will be higher than previously anticipated. This represents a significant risk to both the self-insurers and the rest of the scheme. In my view, the chances of amendment are not good, so it may be that this risk will be with us for an indefinite time.

I would like to thank Gail, the Executive Committee and the members of SISA for their efforts in guiding SISA through what has been arguably its greatest ever challenge. Collaboration and teamwork has been vital to our navigation through these difficult times.

In closing, I would like to recognise the planned retirement of the Hon Rob Lucas MLC at the 2022 State election. He has been a great advocate for SISA and its members for many years, in both Government and in Opposition. He has been instrumental in so many of the things that SISA has achieved over the years. I wish Rob a long, happy and well-earned retirement.

Robin Shaw

Manager

¹ *Return to Work Corporation of South Australia v Preedy* [2018] SASCFC 55 (15 June 2018)

² *Return to Work Corporation of South Australia v Summerfield* [2021] SASCFC 17 (11 March 2021)

SISA Executive Committee 2020–21

CHAIR

Rachel Webber

Boral Ltd

DEPUTY CHAIR

Stevie Sanders

LGA Workers Compensation Scheme

TREASURER

TO DECEMBER 2020

Paula Kerkman

Schneider Electric

TREASURER

FROM DECEMBER 2020

Andrew Sloan

*Office of the Commissioner
for Public Sector Employment*

MEMBER

TO OCTOBER 2020

Mark Linke

Southern Cross Care (SA & NT) Inc.

MEMBER

Dorota Clausen

Pernod Ricard Winemakers

MEMBER

Shane Collins

Viterra

MEMBER

Bryan Colburn

Westpac Group

MEMBER

TO MARCH 2021

George Korniotakis

Thomas Foods International

MEMBER

TO MARCH 2021

Craig Hayter

Philmac Pty Ltd

MEMBER

FROM MARCH 2021

Sue Wolstenholme

Philmac Pty Ltd

MEMBER

TO MARCH 2021

Paula Kerkman

Schneider Electric Pty Ltd

MEMBER

FROM MARCH 2021

Clare Konecny

Schneider Electric Pty Ltd

Executive Committee meeting attendance 2020–21

	Number of eligible meetings	Attended
Dorota Clausen	11	8
Bryan Colburn	11	8
Shane Collins	11	10
Craig Hayter ¹	4	4
Paula Kerkman ²	7	2
Clare Konecny ³	4	4
George Korniotakis ⁴	7	3
Mark Linke ⁵	3	0
Sally Ralph ⁶	4	0
Stevie Sanders	11	7
Andrew Sloan	11	9
Rachel Webber	11	11
Sue Wolstenholme ⁷	4	4

¹ Replaced by Sue Wolstenholme on behalf of Philmac March 2021

² Replaced by Clare Konecny on behalf of Schneider Electric March 2021

³ See 2

⁴ Stepped down and not replaced by Thomas Foods March 2021

⁵ Stepped down at October 2020 AGM

⁶ Stepped down March 2021 and not replaced by ACHA

⁷ See 1

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.

2020–21 saw a continuation of the highly constructive relationship between ReturnToWorkSA and SISA. The Corporation continues to consult SISA on relevant matters and provides important information direct to self-insurers, an efficient arrangement that SISA supports.

SISA is recognised by its members as a one-stop shop for advice, resources and information drawn from a wide range of sources including the Government Gazette, industry news feeds and the like.

SISA is and will remain the recognised representative body for its Full and Associate Members, and has been consulted by other bodies, including industry associations. SISA's expertise in workers compensation is acknowledged by the rest of the organised business community. We maintain a strong relationship with the State Government through the Treasurer's office and meet with the Treasurer on a scheduled basis to discuss matters of mutual interest.

SISA also 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 2020–21 include:

- The Return to Work & Act 2014, and its supporting regulations and instruments
- Bills tabled in Parliament:
 - Labour Hire Licensing (Miscellaneous) Amendment Bill 2020
 - Work Health & Safety (Industrial Manslaughter) Amendment Bill 2020
 - Automated External Defibrillators (Public Access) Bill 2020
 - Return to Work (Post Traumatic Stress Disorder) Amendment Bill 2020
 - Return to Work (COVID-19) Amendment Bill 2020
 - Return to Work (COVID-19 Injury) Amendment Bill 2020
 - Equal Opportunity (Unlawful Acts at Workplace) Amendment Bill 2021

- Tools and advice relating to the COVID-19 pandemic
- Gazette notices
- Decisions of the SA Employment Tribunal and SA Supreme Court/Court of Appeals, in particular the ramifications of the Summerfield decision of the SA Supreme Court Full Court
- Communicating with permanent impairment assessors
- Changes to WHS workplace exposure standards
- Transition to edition 7 of the Globally Harmonized System of Classification and Labelling of Chemicals (GHS 7)
- Case law on mandating vaccinations in the workplace
- Release of ISO 45003:2021 – a new standard for managing psychosocial risks in the workplace
- Annual review of the RTWSA medical, hospital & allied health fee schedules
- Review of the partnering provisions in the Code of Conduct for Self-Insurers.
- Review of the Impairment Assessment Guidelines
- News and reports published by State and Federal regulators
- Consultation and discussion papers issued by State and Federal regulators
- Updates of the schedule of sums under the Return to Work Act 2014
- Emerging products and technology in relevant fields
- Conferences and seminars

Our annual conference, Closing the Loop 2021, promises to be a great success, with one of the highest attendances on record expected. Our bi-monthly forums resumed in August 2020 and serve to update members on developments and present speakers on a range of informative and up-to-date topics. In 2020–21 these included:

- Kelly Butler, Cyber Practice Leader – Pacific, Marsh Ltd – Cyber Security: Business Vulnerabilities
- Michael Francis, CEO, RTWSA – A regulatory program update, COVID-19 response and a significant cases update
- Dr Paul Pers – The Potent Prescription – Health Optimisation and Return to Work
- Joe Parisi, Gilchrist Connell Lawyers – Seriously Injured Workers & Breach of Mutuality – *Morris v Department for Child Protection*
- Will Snow, Finlaysons Lawyers – COVID – the Good, the Bad and the Ugly

- Guy Biddle, Finlaysons Lawyers – Return to Work Act – A Year in Review: Complexity or Clarity – Are We There Yet?
- Anthony Hart – What’s happened since the LifeBack Tracker App
- Dr Gavin Shepherd – The complexities of work injury rehabilitation with musculo-skeletal injuries
- Dr Tom Nehmy, Director – Healthy Minds, Clinical Psychologist – The Healthy Minds Program
- John Mellors & Hailey Buchhorn, Guardian Exercise Rehabilitation – Exercise Therapy for Mental Illness in Personal Injury Spheres: The Journey and the Destination
- Dr Thandavan Raj – Industrial Deafness Assessment
- Dr Jonathan Burdon – Silicosis: Old Disease – New Epidemic
- Mardi Webber RTWSA – the RTWSA Mentally Healthy Workplaces Program

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 2020–21, all but 4 South Australian private sector self-insurers were members of SISA.

SISA has a strong track record in advocating for the interests of its full members at all levels up to and including State Parliament. Our history of being able to influence the statutory and regulatory environment has few equals and has over the years saved our full members considerable costs, and, at times, from loss of self-insurance.

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.

We maintain a strong relationship with the State Government through the Treasurer’s office and are asked by the Treasurer for advice on a range of topics.

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. It is also regarded as a leader of workers compensation expertise among the various industry associations.

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 premium paying employers and self-insurers, along with a diverse group of event sponsors.

The 2020 Closing the Loop was cancelled due to the COVID-19 pandemic, with planning and venue arrangements held over to the 2021 event, which is now scheduled for 9 September 2021, 8 weeks later than normal, again due to the pandemic.

We also sponsor events that contribute to better understanding of return to work and work health and safety. In 2019–20 this included a contribution to the Both Sides of the Fence conference.

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

During the year, SISA has provided reports, advice, responses, submissions and lobbying regarding the following:

- Labour Hire Licensing (Miscellaneous) Amendment Bill 2020
- Work Health & Safety (Industrial Manslaughter) Amendment Bill 2020
- Automated External Defibrillators (Public Access) Bill 2020
- Return to Work (Post Traumatic Stress Disorder) Amendment Bill 2020
- Return to Work (COVID-19) Amendment Bill 2020
- Return to Work (COVID-19 Injury) Amendment Bill 2020
- Equal Opportunity (Unlawful Acts at Workplace) Amendment Bill 2021
- Review of the medical, hospital and allied health fee schedules
- Review of the RTWSA partnering arrangements
- Review of the Impairment Assessment Guidelines
- Ramifications of the Full Court decision in the matter of Summerfield
- Ramifications of the SAET decision in the matter of Morris v Department for Child Protection

SISA communicates as needed with Members of the South Australian Parliament and other peak organisations to ensure that we can provide input to Parliamentary debates on matters of interest to our members. We maintain an excellent relationship with the Treasurer, who often seeks our advice on relevant matters.

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

Through the year, SISA has worked with BDK Lawyers and ASC Training to develop a module of training in recoveries under the RTW Act that is suitable for a live virtual classroom.

Further planning and delivery of training products has been heavily curtailed by the COVID-19 pandemic.

Consideration is being given to developing capabilities in:

- Event live streaming
- Live virtual classrooms, with on-demand capability
- Podcasts

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 2020/21. 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.

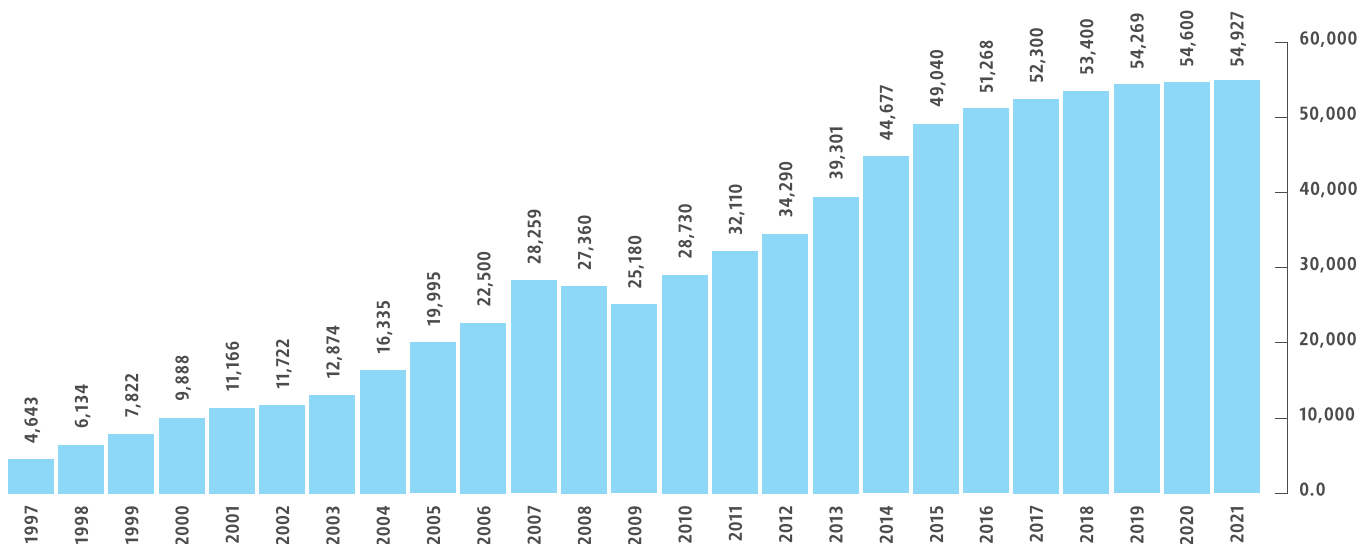
The Self-insurer Insolvency Contribution Aggregate

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).

What was originally the Exempt Employer Reserve Account commenced on 1 January 1996. It was renamed the SIICA in 2007 after the then WorkCover revised the arrangements based on legal advice. 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. The aggregate consists of \$2.5 million initially contributed by the then WorkCover, the accumulated contributions of self-insurers and the investment earnings of those contributions.

All private sector 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:

SIICA balance (\$'000)



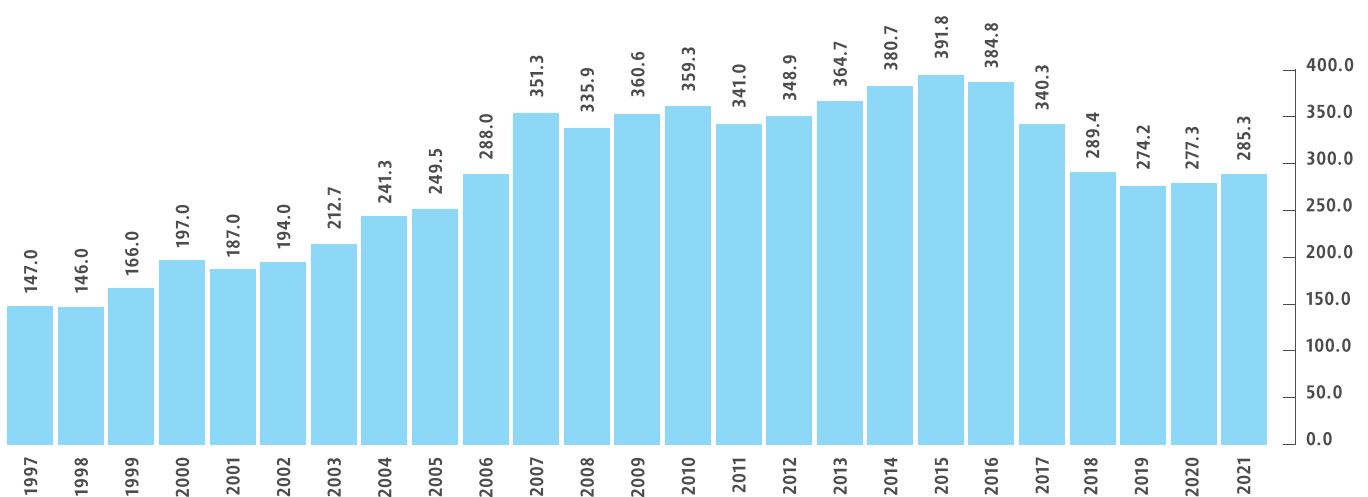
Self-insurer Financial Guarantees

In addition to the SIICA funds, at 30 June 2021, ReturnToWorkSA held financial guarantees from private sector self-insurers totalling nearly \$258 million. By removing the 50% scaling factor from that total, we can see that the combined liabilities of the private sector self-insurers is about \$172 million. The historically increasing trend in total value of guarantees reversed in 2015–16, likely as a result of legislative changes and reducing overall claim liabilities, with the reduction continuing in 2020–21. What is unknown at this stage is what longer-term effect the Full Court decision in Summerfield³ will have on lump sum liabilities, numbers of serious injury claims and consequently on guarantee values.

Public sector self-insurers are not required to provide financial guarantees because the Crown is 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 39% of the scheme by remuneration. This means that ReturnToWorkSA is exposed to contingent liabilities from private sector self-insurers representing about 19% of the scheme by remuneration, which is similar to the self-insurance exposure of the NSW scheme, but more than other schemes.

³ *Return To Work Corporation of South Australia v Summerfield* [2021] SASCF 17 (11 March 2021)

Financial Guarantees held by RTWSA (\$m)



Full Members: SISA membership at 30 June 2021

Accolade Wines Australia Ltd	Flinders University	Teys Australia Naracoorte Pty Ltd
ACH Group	Fullarton Lutheran Homes Inc.	The University of Adelaide
ACHA Health	Healthscope	Thomas Foods International Pty Ltd
Adelaide Brighton Ltd	Helping Hand Aged Care	Toll Group
Adelaide Casino	Holcim (Australia) Pty Ltd	Treasury Wine Estates Vintners Ltd
Advertiser Newspapers Pty Limited	Inghams Enterprises Pty Ltd	Uniting SA Ltd formerly Uniting Care Wesley Port Adelaide Inc
Ahrens Group Pty Ltd	Intercast & Forge Pty Limited	University of South Australia
AnglicareSA	ISS Facility Services	Utilities Management Pty Ltd
ANZ Banking Group Ltd	Kalyra Communities (James Brown Memorial Trust)	Veolia
Arnott's Biscuits Limited	Kimberly-Clark Australia	Viterra Pty Ltd
ASC Pty Ltd	LHI Retirement Services	Westpac Banking Corporation
BHP Billiton	Little Company of Mary Health Care	
BlueScope Limited	Local Government Association Workers Comp Scheme LGAWCS	
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	
Coca Cola Amatil	RAA Inc	
Coles	Resthaven Incorporated	
Competitive Foods – Hungry Jack's	SA Water Corporation	
David Jones	Samuel Smith & Son	
Detmold Packaging Pty Ltd	Santos Ltd	
Drakes Supermarkets	Schneider Electric (Aust) Pty Ltd	
E&A Limited	Silver Chain Group	
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 at 30 June 2021

APA Group	McMahon Services	SISA membership numbers 2020–21
ASC Training & Development	mlcoa	
BAE Systems Australia Ltd	MOVE Injury & Disability Support (formerly MSVS)	Full members
Barossa Fine Foods	MPOT Pty Ltd	As at 30 June 2020 <u>71</u>
Bradbrook Lawyers	nb&a Pty Ltd	As at 30 June 2021 <u>68</u>
Brett & Watson Pty Ltd	Next Generation Occupational Medicine	Associate members
Bunnings Group Limited	Nordwake Pty Ltd	As at 30 June 2020 <u>52</u>
City of Adelaide Council	O'Loughlins Lawyers	As at 30 June 2021 <u>53</u>
Corporate Health Group Pty Ltd	PeopleVision	
Dr Jones & Partners Medical Imaging	Pinnacle Workplace Consultants Pty Ltd	
Dr Marty Ewer	Procure Group	
Duddy Shopov Lawyers	QBE Insurance	
DW Fox Tucker Lawyers	Recovery Partners	
EML	Recovre	
eReports Pty Ltd	Solv Solutions	
Finlaysons Lawyers	Sparke Helmore Lawyers	
G4S Compliance & Investigations	St John Ambulance SA	
Gallagher Bassett Services	The International Spine Centre	
Gilchrist Connell	Uniting Communities	
Greencap	Verifact Investigations Pty Ltd	
Guardian Exercise Rehabilitation	Willis Towers Watson	
Henderson Horrocks Risk Services	WorkGain	
IPAR Rehabilitation		
KJK Legal		
Konekt Pty Ltd		
Lawson		
Liberty Specialty Markets		
Local Government Association		
Lockton Australia		
Mani Physiotherapy and Consult		
MARSH		

Sponsors

SISA wishes to thank our sponsors for their generous support in 2020–21.

In a year punctuated by cancelled events and meetings, the scope for sponsorship has been limited.

Our thanks to the sponsors who assisted us in a difficult year.

- mlcoa
- Finlaysons Lawyers
- Lawson Risk Services
- Gallagher Bassett
- eReports



The Collaborative Partnership for Workplace Health and Wellbeing in South Australia

SISA is a proud member of the Collaborative Partnership for Workplace Health and Wellbeing in South Australia together with State government bodies, industry, statutory insurers, academics and unions reflecting a commitment towards improving workplace health, safety and wellbeing across South Australia.

We are also a signatory to the *South Australian Workplace Health and Wellbeing Charter*.

The *Healthy Workplaces website* is a trusted site for South Australian employers and workers to access

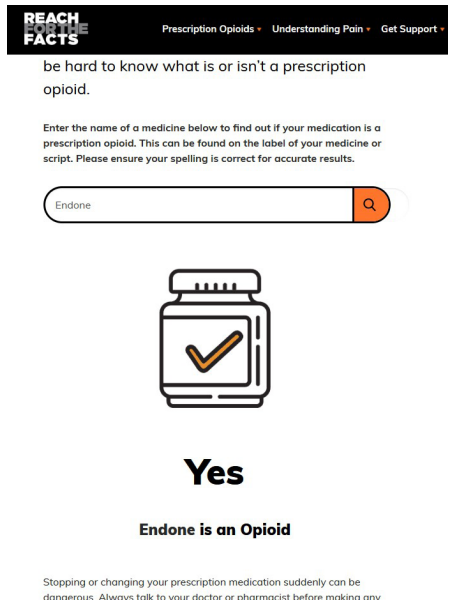
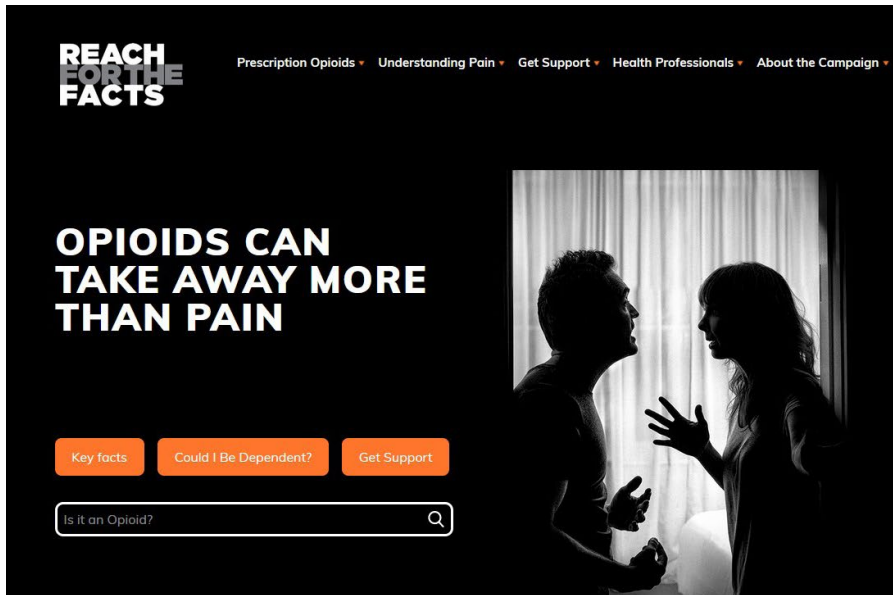
information and practical tools to support workplace health and wellbeing. The website brings together cross-sector information including a range of practical tools and resources to help create a healthy workplace.

With the rates of chronic disease and mental health conditions in the workplace on the rise, it is imperative that we work together to create a coordinated and innovative response to support industries and workplaces to thrive. The website provides business leaders and workers with the information they need

to create a healthy workplace which contributes to greater productivity outcomes, fewer work-related injuries and illnesses, positive workplace culture and improved health and wellbeing outcomes for workers.

SISA encourages everyone to visit the *Healthy Workplaces website* and make use of its *tools and resources*.

The Reach for the Facts campaign



SISA has regularly highlighted the menace of opioid abuse and over-prescribing.

We congratulate RTWSA for its sophisticated approach to raising awareness via its ongoing funding and coordination of the Reach for the Facts campaign.

The multi-media advertising campaign is now well known. We urge all our members to make use of the *Reach for the Facts website* and the resources it offers.

Of practical value is the *prescription checker* that allows users to enter the name of a drug and find out if it is an opioid:

Special report – the RTWSA self-insured fee explained

Self-insurers pay an annual self-insured fee to RTWSA. The fee is calculated as a percentage of the base premium that would have been payable had the employer been insured by RTWSA. The fee is reviewed annually.

The percentage is derived from RTWSA's analysis of the cost of managing and regulating self-insurance (including dispute resolution, the SAET and the Ombudsman) expressed as a percentage of the total notional base premium represented by self-insurance.

For example, assume that:

- Total notional base premium of self-insurance = \$250m
- RTWSA's cost of managing and regulating self-insurance = \$10.75m
- $(\$10.75m \div \$250m) \times 100 = 4.3\%$

This ensures as far as possible that self-insurers are only asked to pay their way and no more.

The private self-insured fee for 2020–21 was:

- 5.3% of base premium¹ for private sector employers that have been self-insured for up to 10 years;
- 4.3% of base premium² for private sector employers that have been self-insured for more than 10 years;
- 3.7 percent of base premium² for public sector employers.

¹ Includes 1% SIICA contribution (see page 13). GST and the WHS fee calculated at 47% of the self-insured fee for private sector employers and 67% of the Crown self-insured fee for public sector employers are additional.

² Plus GST and the WHS fee.