

# Injury Schemes Seminar

Balancing Outcomes

10-12 November 2013  
Sheraton Mirage Gold Coast



## In the Driver's Seat: WA workers' compensation scheme update

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*This presentation has been prepared for the Actuaries Institute 2013 Injury Schemes Seminar.  
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# Landscape

Around 38,000 claims annually

Just under half involve time off work

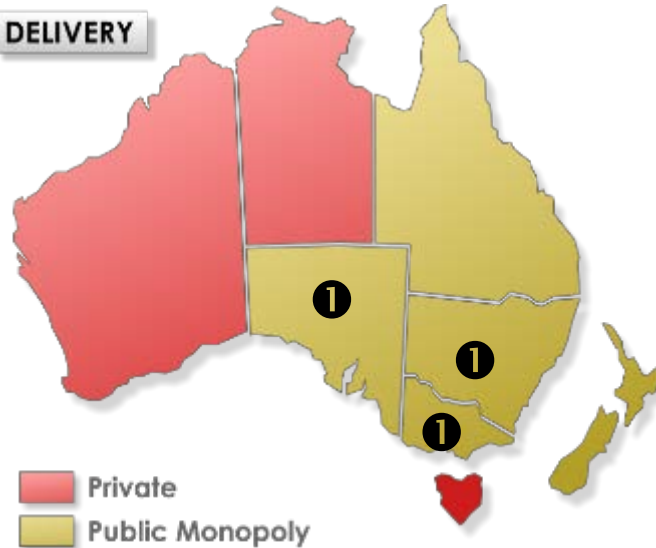
Of those, about a third have 60 or more days lost time

1,700 disputed claims



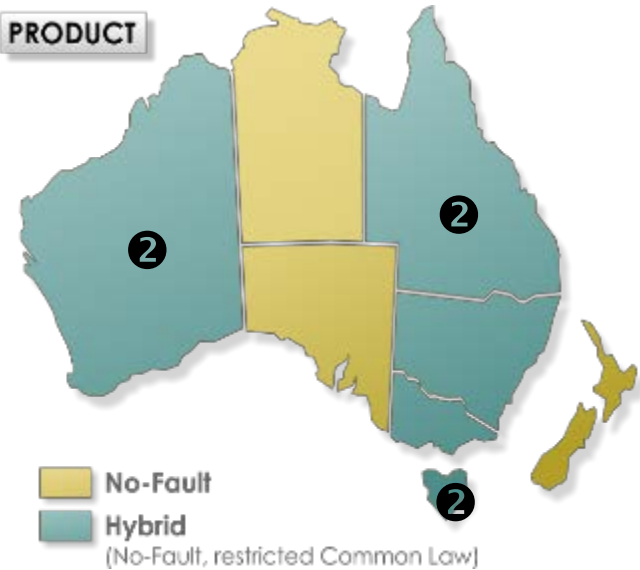
# Scheme design

## DELIVERY



- ① Claims and Policy Administration Outsourced

## PRODUCT



- ② Limits on Statutory Benefits for Income Replacement



# Journey planner

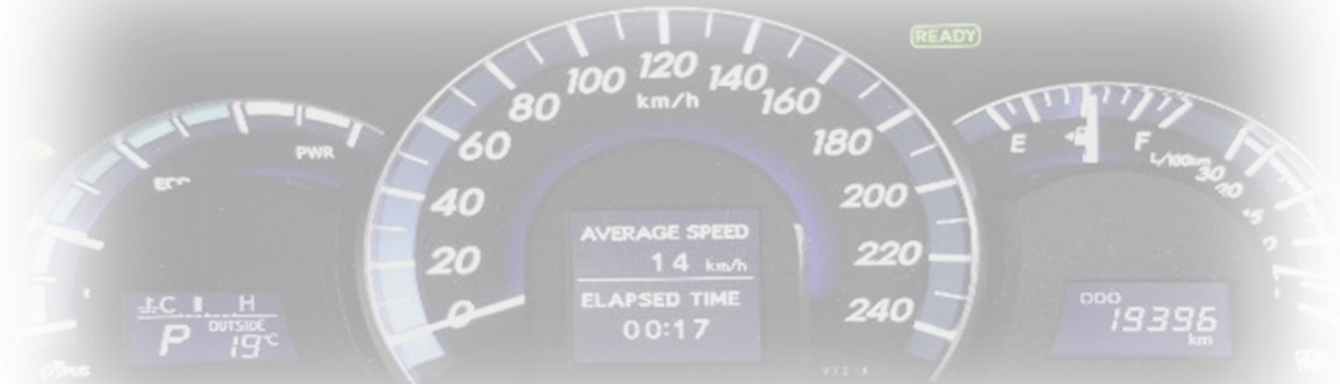
- Strategic scheme management
- Regulatory compliance
- Organisational excellence
- Stakeholder confidence and engagement





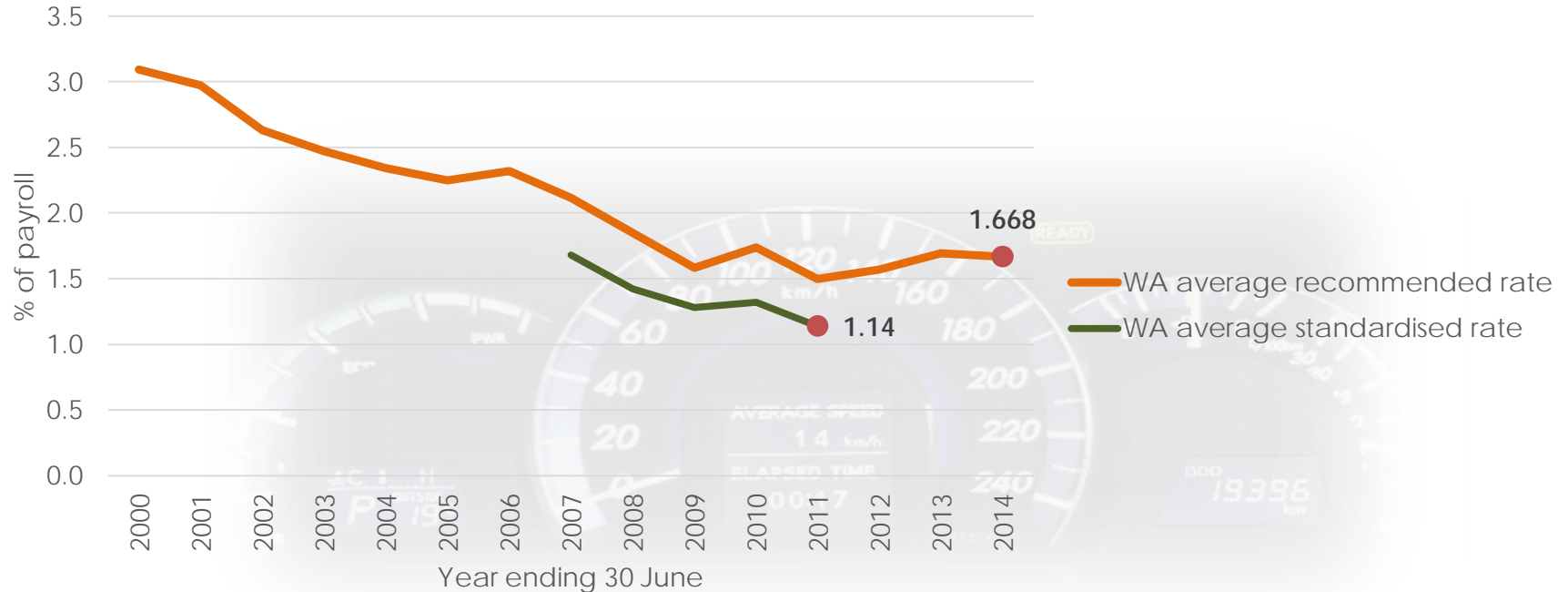
# Monitoring

- Business intelligence from a number of data sources
- Actuarial expertise and internal capability
- A range of reports are publicly available



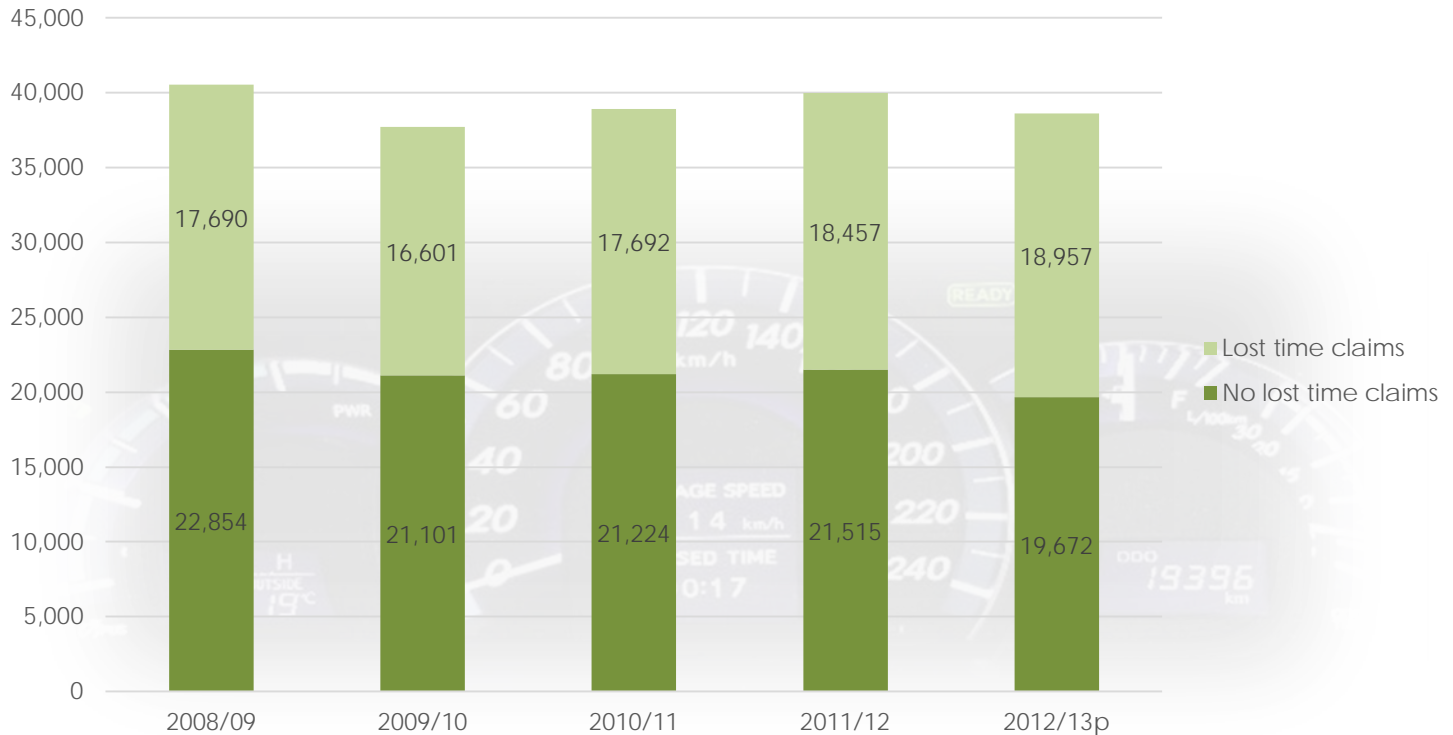


# Average recommended premium rate



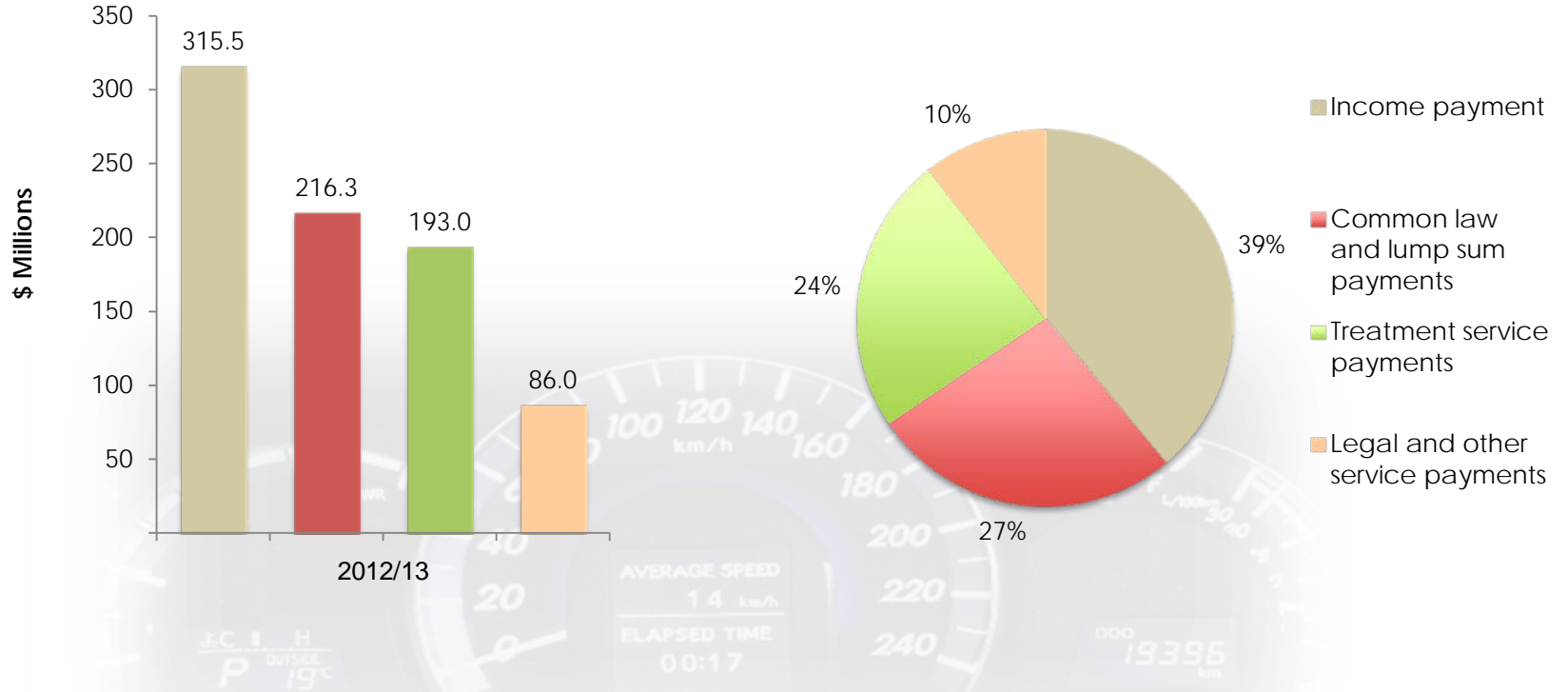


# Claims lodged





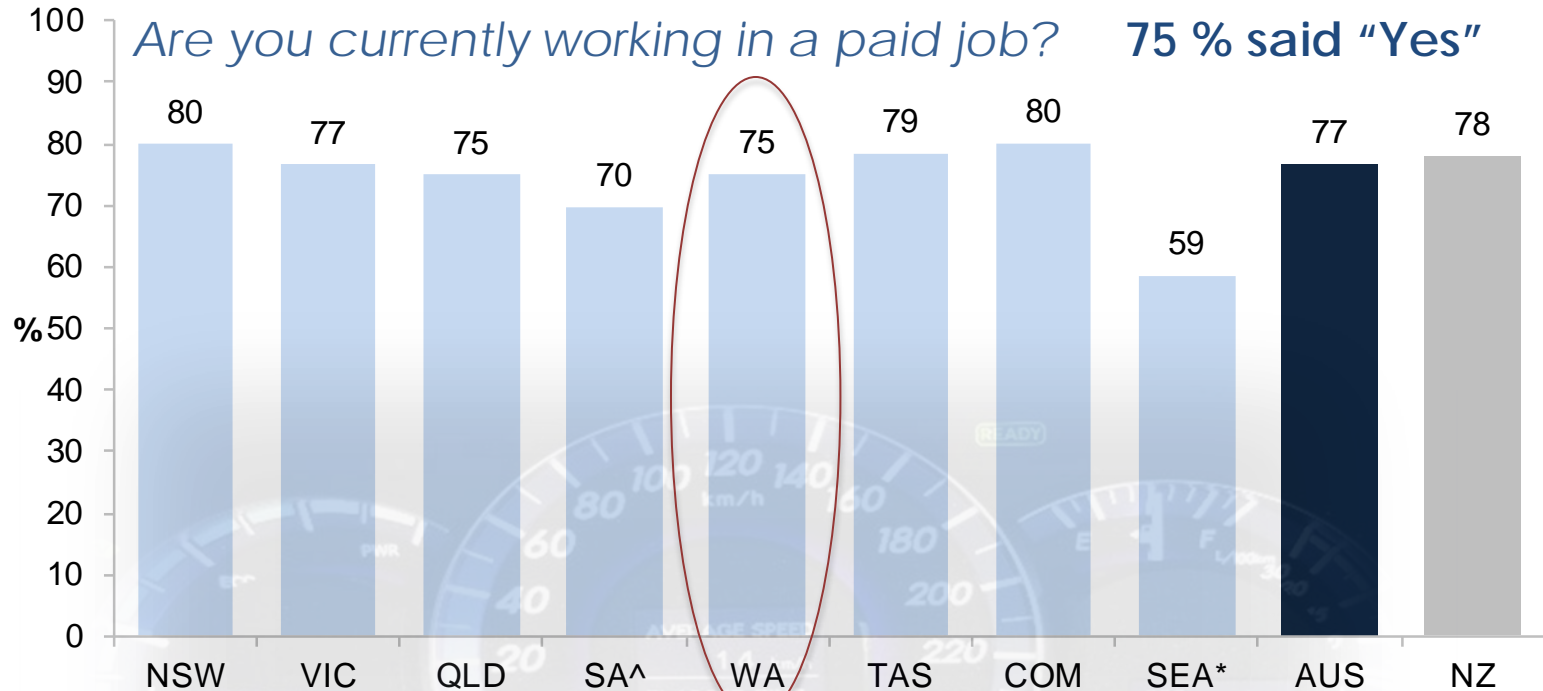
# Scheme payments





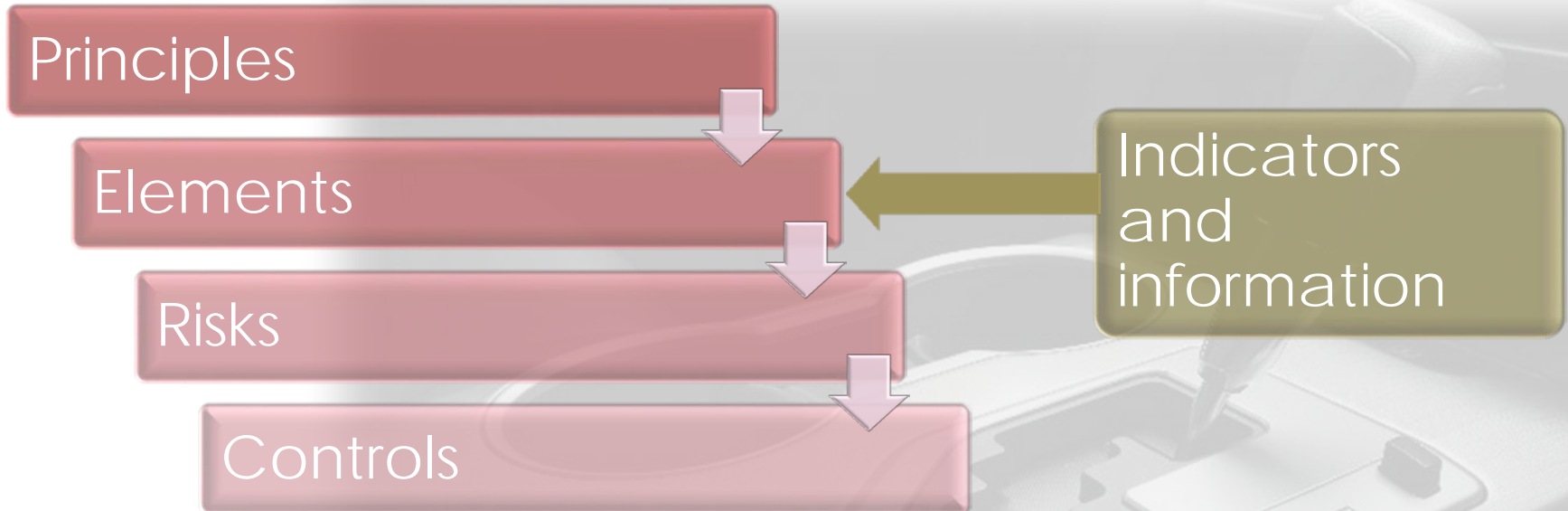


# Return to work





## Pitstop – scheme viability





# Checklist

- Sufficient provisions are made for claim liabilities
- Premium rates and fees are equitable
- Compliance and education is effective
- Injured workers receive fair and timely entitlements
- Dispute resolution processes are timely and fair

Standardised assets to liabilities ratio  
125%

WA standardised premium rates  
second lowest in Australia

Minimal non-compliance events

Death benefits lower than other  
jurisdictions

Timeframes longer than expected



# Tuneup

- Improve Act structure and readability
- Clarify definition of “worker”
- “Minor claims” pathway
- New requirements for medical certificate information
- Clarification of settlement pathways
- Changes to noise induced hearing loss testing requirements



# Review process

- October 2013 - Discussion paper released
- October – Early February 2014 - consultation with key stakeholders
- Early February 2014 - deadline for submissions
- Early 2014 - completion of Legislative Review Final Report
- Final report presented to Government in 2014



# On the horizon

- National Injury Insurance Scheme
- Lifting of Comcare moratorium
- Sedentary work, age and pre-existing health conditions
- Economic change





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