

# **12th Accident Compensation Seminar 2009** Rising to the Challenge

**Melbourne 22nd – 24th November 2009**



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## **Scheme Update: Western Australia**

**Michelle Reynolds**  
CEO WorkCover WA

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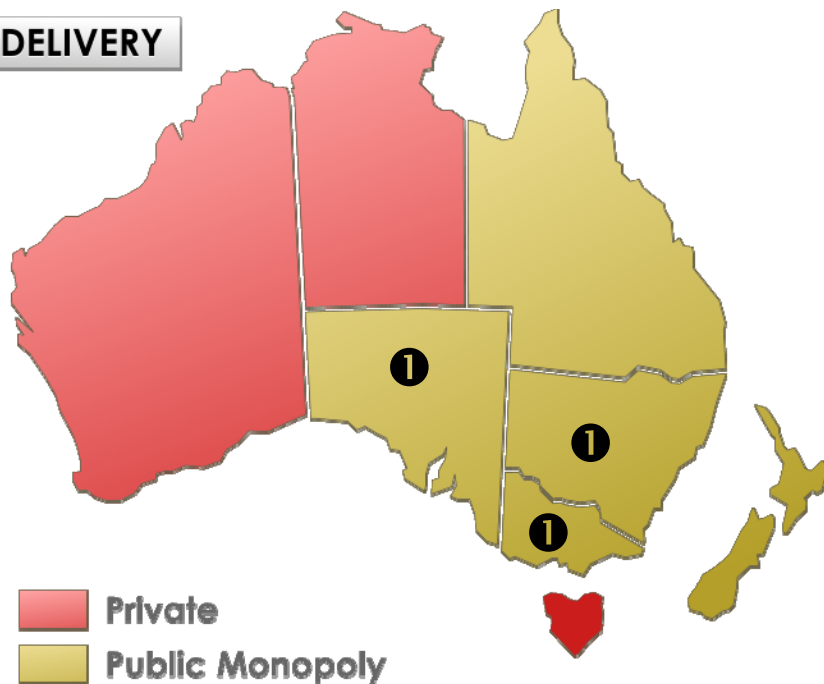


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## Workers' compensation in WA

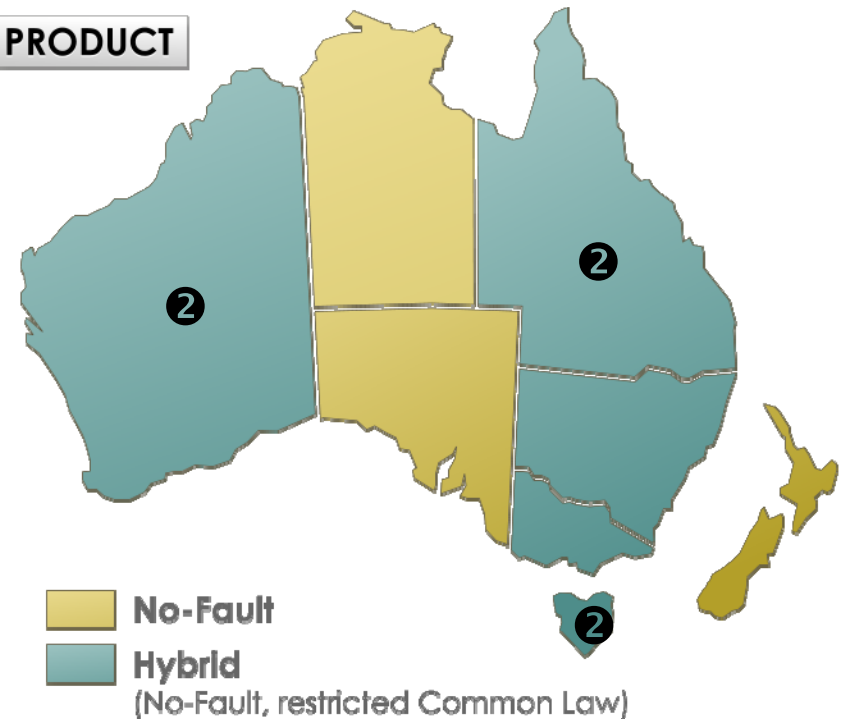
DELIVERY



 Private  
 Public Monopoly

**1** Claims and Policy Administration Outsourced

PRODUCT



 No-Fault  
 Hybrid  
(No-Fault, restricted Common Law)

**2** Limits on Statutory Benefits for Income Replacement

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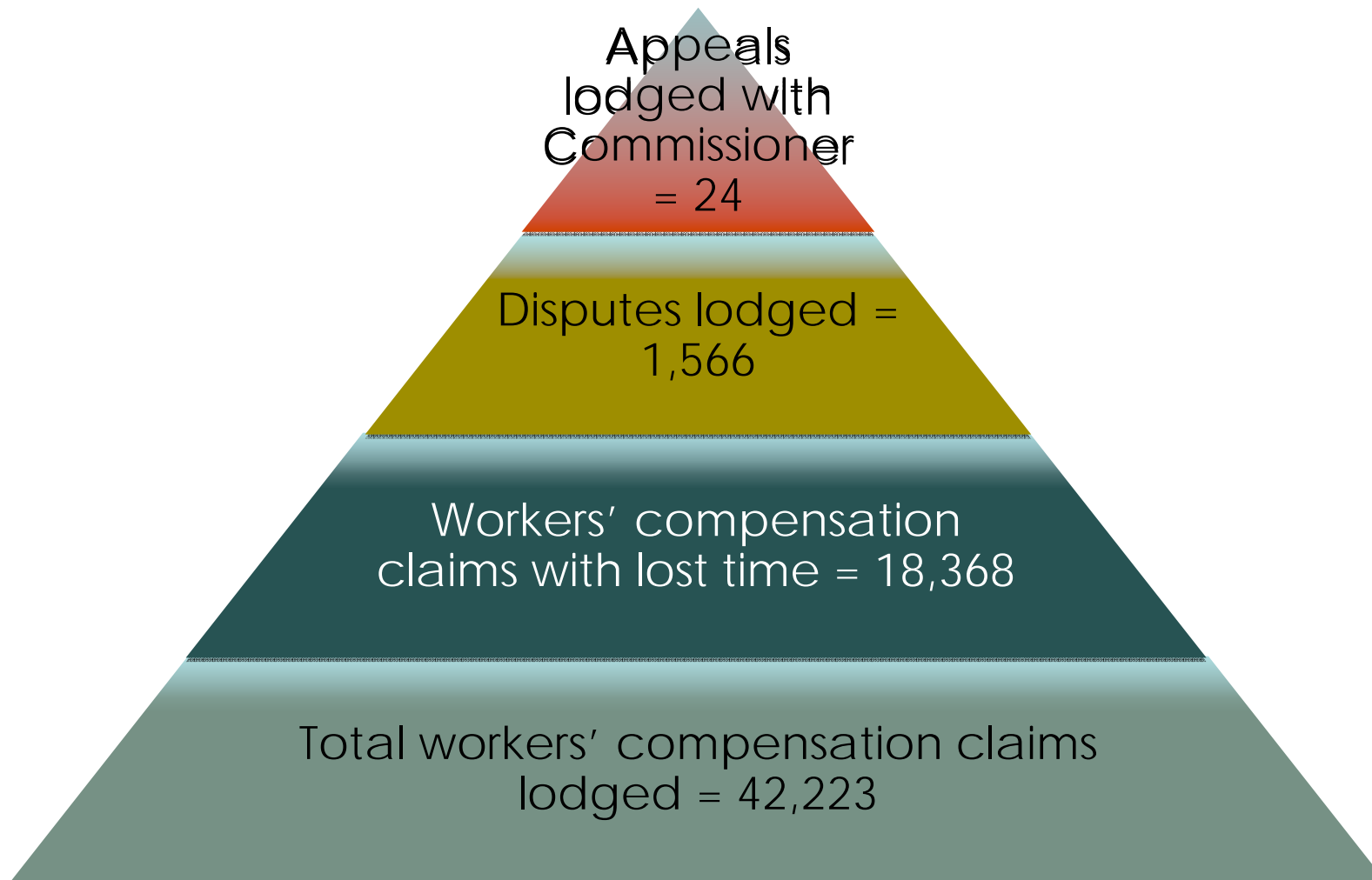
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## A year in the WA scheme



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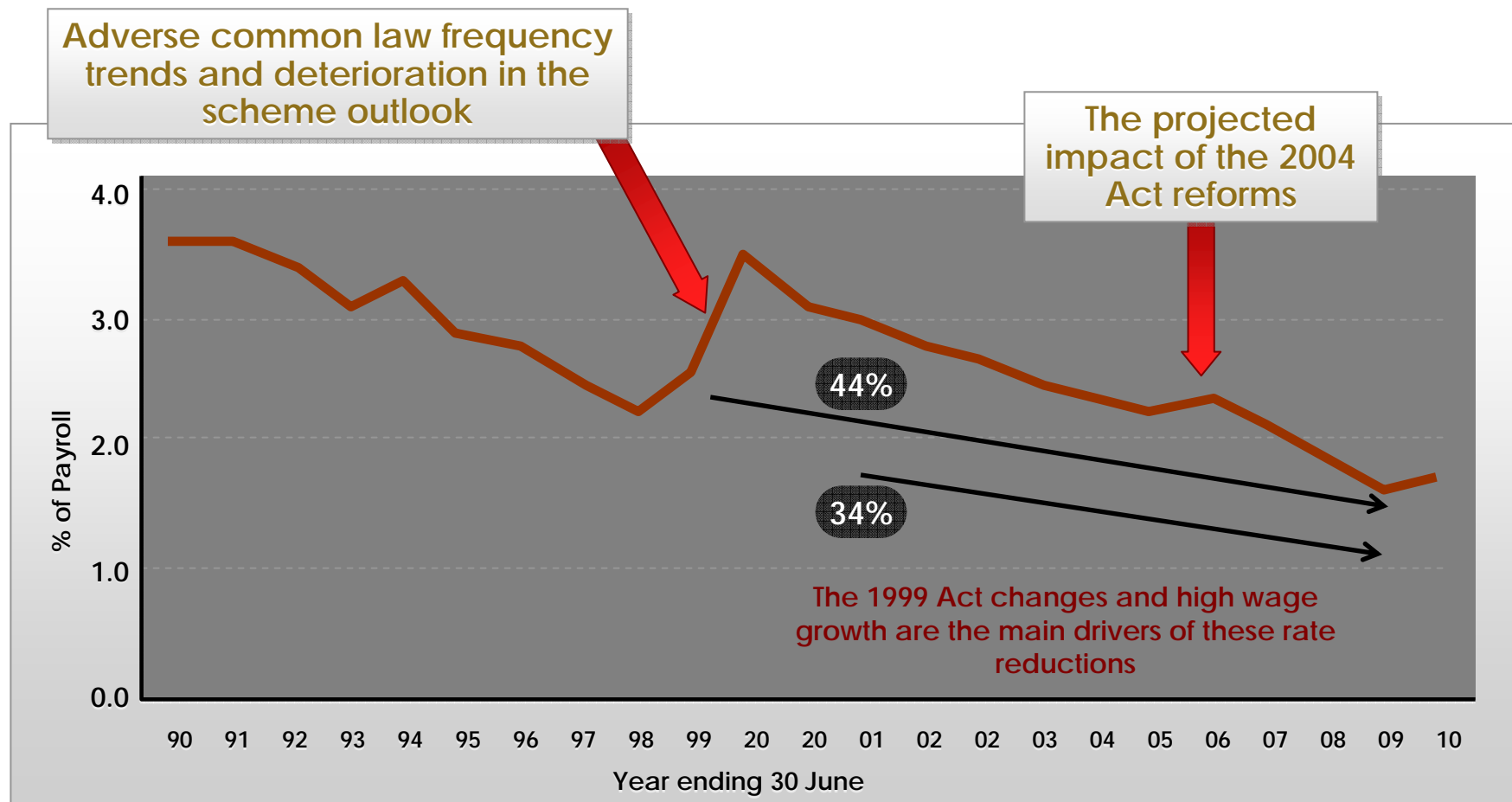
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## Recommended premium rates



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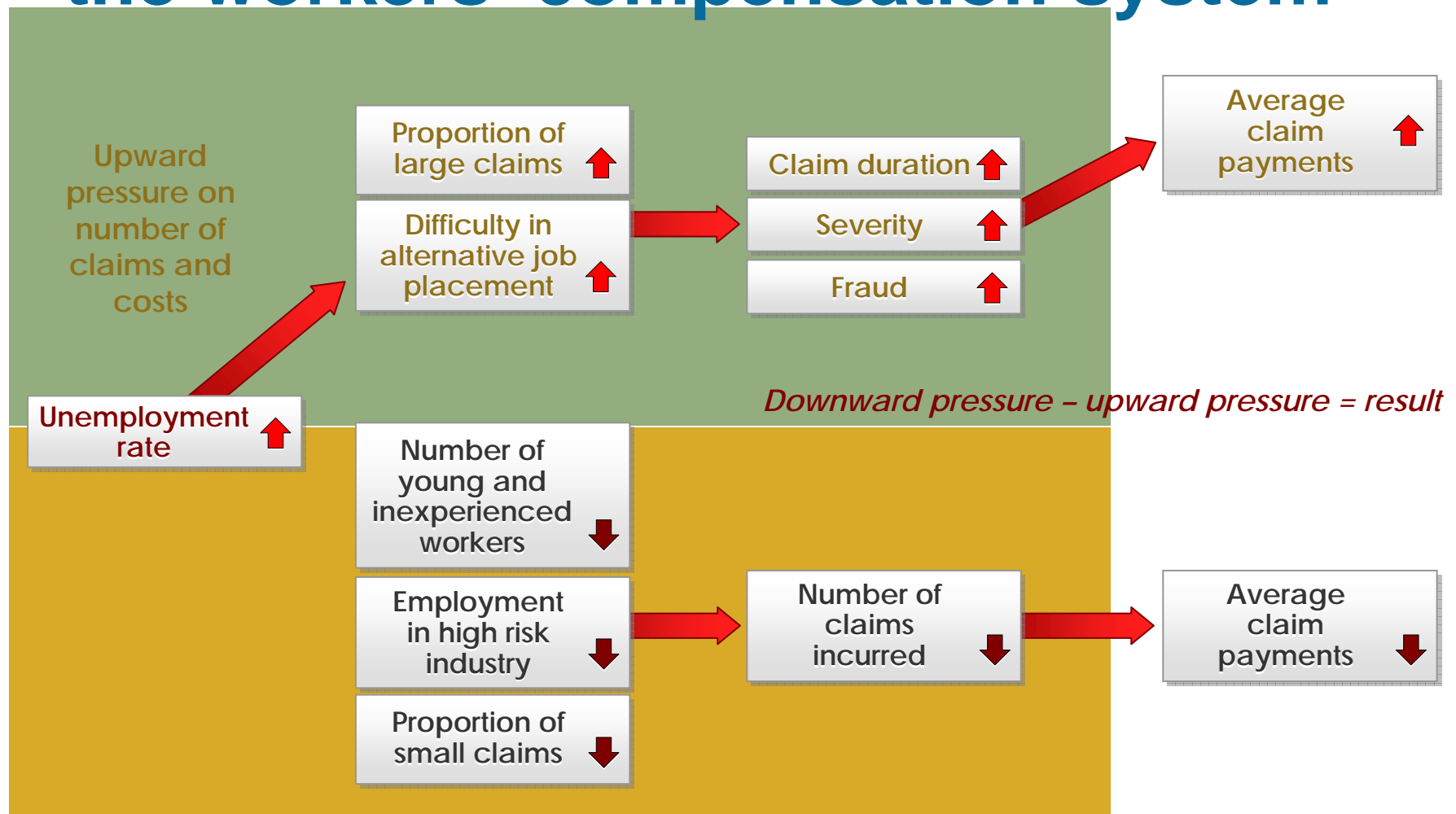
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## Theories about economic pressures on the workers' compensation system



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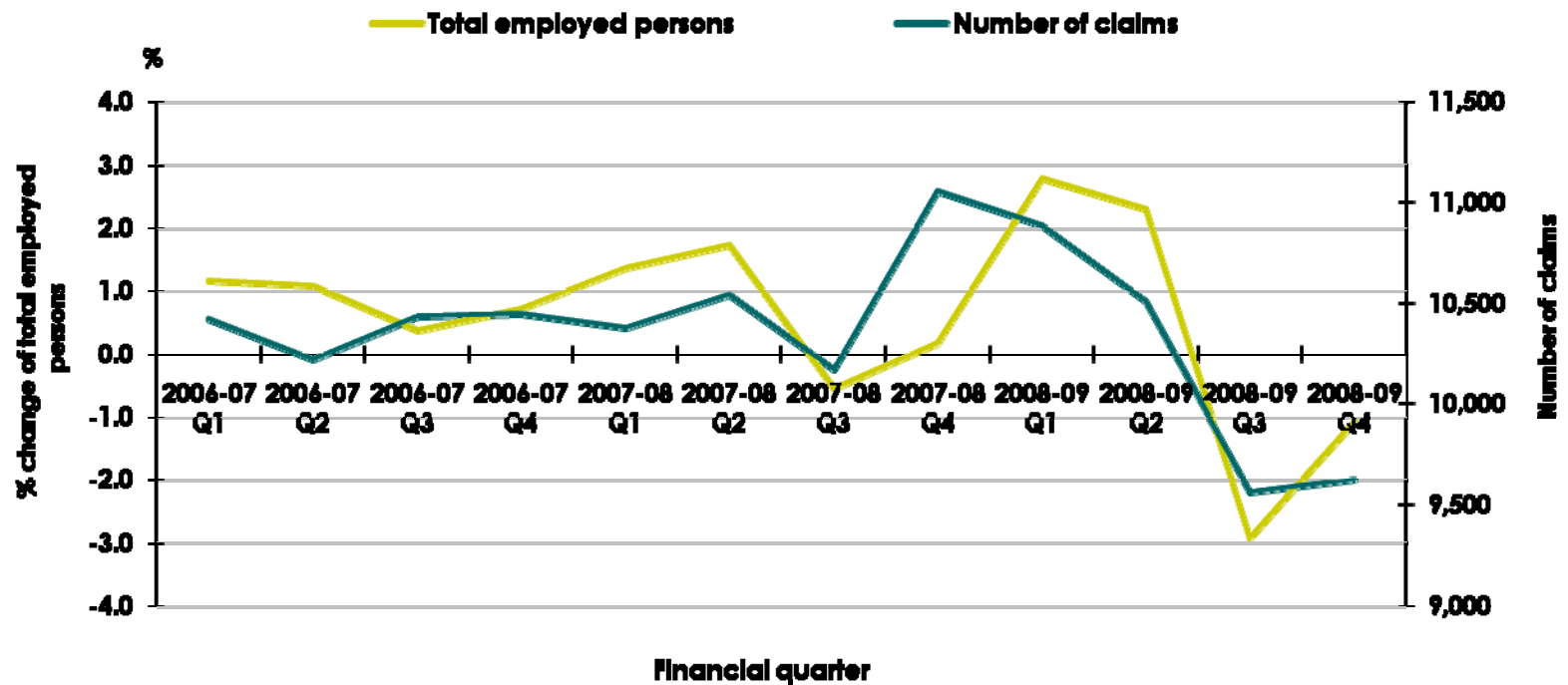
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## Employment and claims decrease



Source: WorkCover WA production database and ABS Cat. 6202.0.55.001

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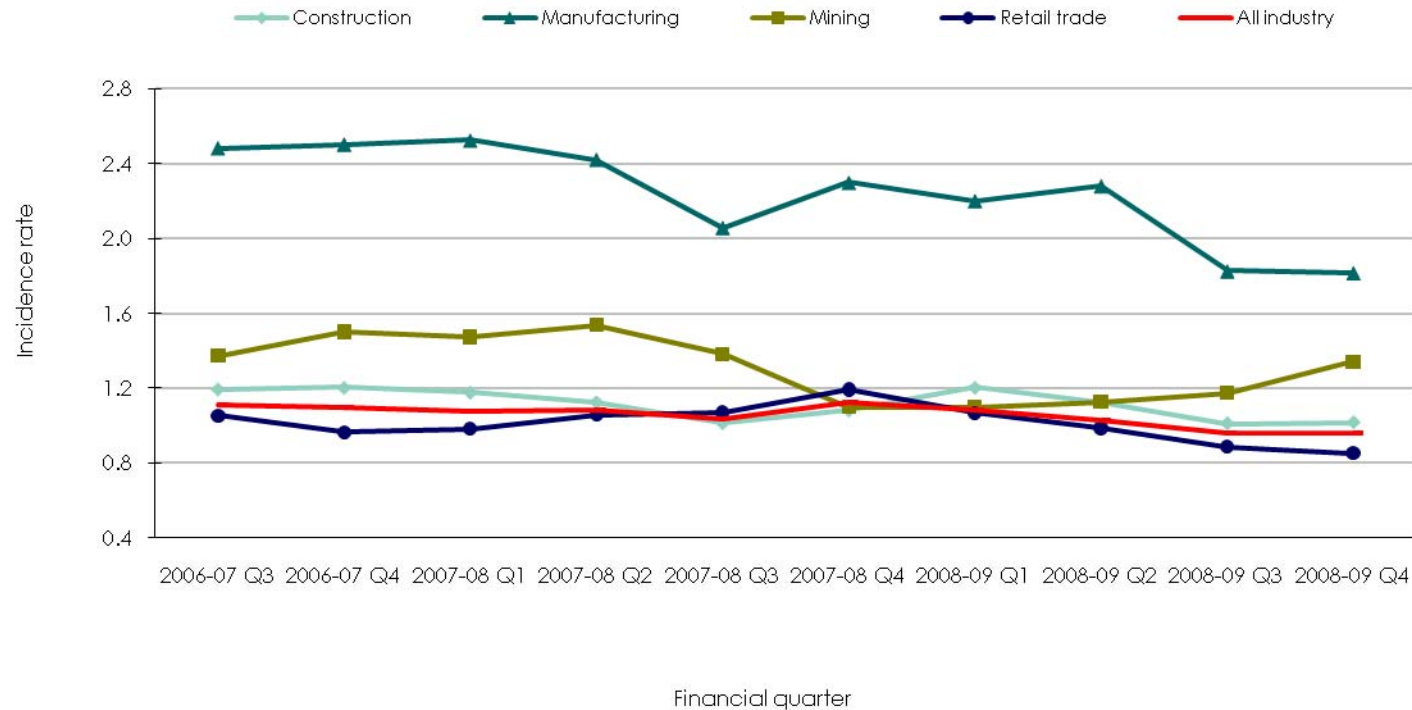
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## ... so do incidence rates (except mining)



Source: WorkCover WA production database and BS Cat. 6202.0.55.001

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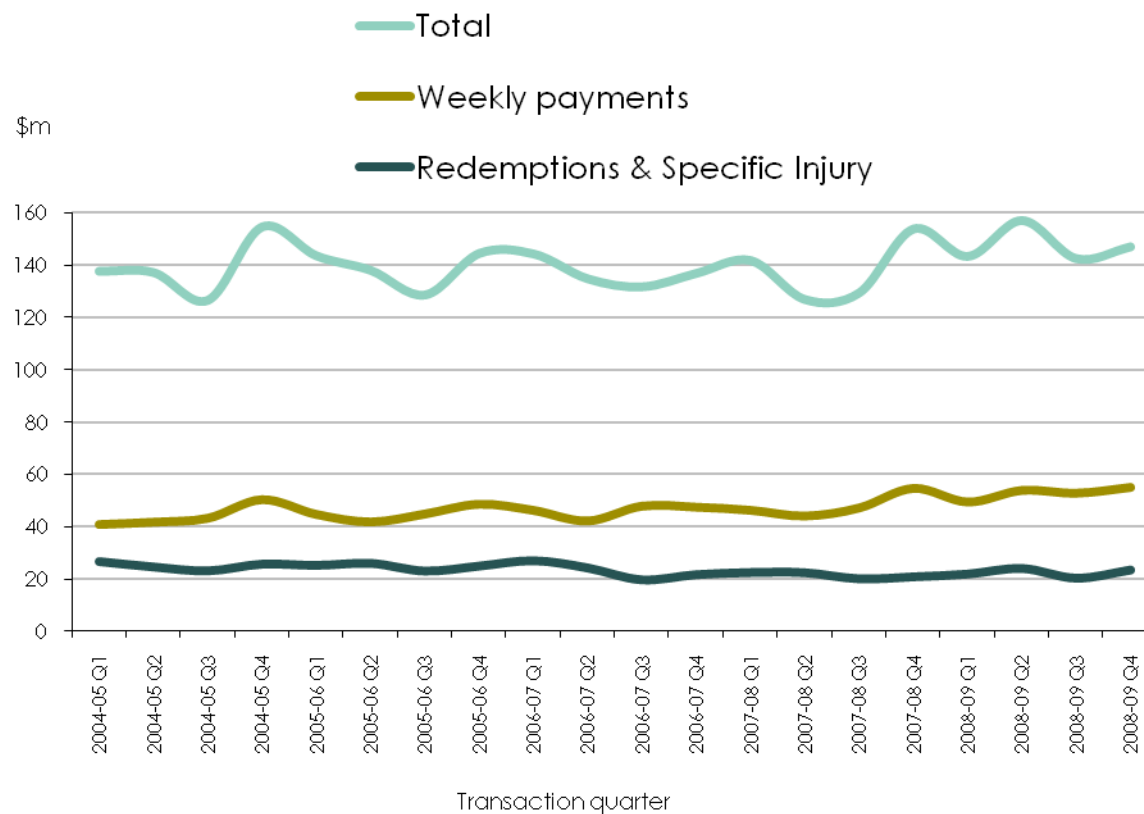
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## Claim payments increase





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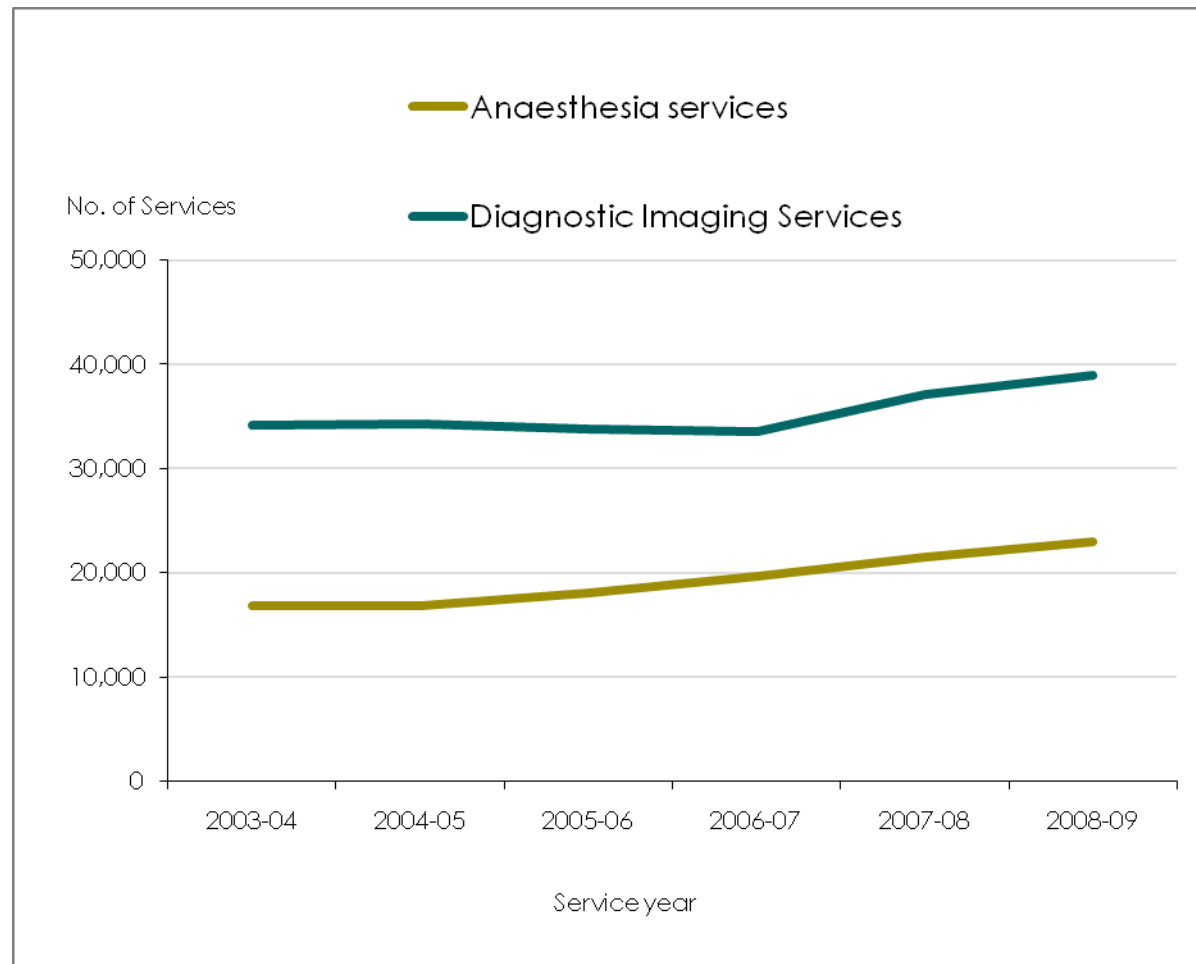
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## ... partly due to medical costs



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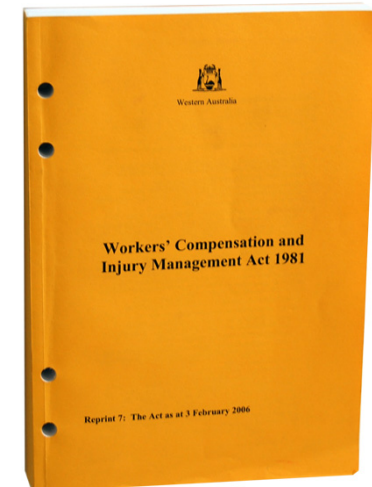
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## Legislative Review

1. Create an improved structure for the Act, to enhance the readability and consistency of the legislation.
2. Improve the efficiency of the legislation to respond to changing circumstances.
3. Address legislative anomalies and technical issues
4. Consider specific policy issues: age, common law safety net, insurance ambiguities, medical assessment, dispute resolution

**Review on track to report by end December**



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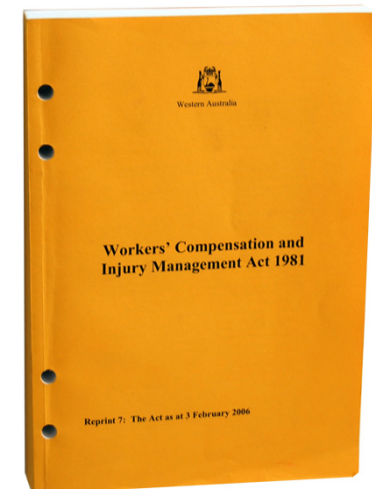


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## Age

- Increase in number of workers continuing beyond retirement
- All states except Queensland limit entitlements for workers based on age or retirement status
- In WA, weekly benefits limited to 1 year for workers aged 64+; medical and other benefits not limited
- Options:
  - Maintain limits
  - Remove limitations
  - Increase age threshold or link to aged pension (67 or 70 years)



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## Ongoing monitoring



Authorised Client | Site map

Workers | Employers | Health Providers | Service Providers | Dispute Resolution | Returning to Work | Pub

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**Latest News**

**Michelle Reynolds appointed CEO of WorkCover WA**  
23 Oct 2009 -  
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### Reports and Performance

**\*New\* Workers Compensation Premiums in Western Australia (July 2009)**  
[Click here to access the report](#)

**\*New\* Quarterly Overview of WA Workers' Compensation Experience (June 2009)**  
[Click here to access the June Report](#)

### Performance reports

These scheme performance reports contain information on outcomes and activity associated with the workers' compensation scheme.

**Scheme Status Report (June 09)**  
[Click here to access the June Quarter Scheme Status Report](#)

**Insurer Status Report (June 09)**  
[Click here to access the June Quarter Insurer Status Report](#)

**Self-insurer Status Report (March 09)**  
[Click here to access the March Quarter Self-insurer Status Report](#)

**Medical and Allied Health Status Report (March 09)**  
[Click here to access the March Quarter Medical and Allied Health Status Report](#)

