

AUSTRALIAN WORKERS COMPENSATION

STATE BY STATE ANALYSIS

Australia has a State based Workers Compensation system, so each State and Territory have their own individual system. Two Federal systems apply for certain workers, one for approved Workers in the Comcare system, another for Seafarers regulated by the Seafarers Rehabilitation and Compensation Act 1992.



Western Australia	Risk state, so premium rates are negotiated with and risk carried by licensed insurers. Second lowest average premium rates in Australia. Common Law benefits are available to claimants.
Northern Territory	Risk state, so premium rates are negotiated with and risk carried by licensed insurers.
South Australia	Government run and managed system called WorkCover SA. South Australia generally has the highest level of benefits in Australia.
Queensland	Also a Government owned and run workers compensation system known as Q-COMP. Currently has the lowest <u>average</u> premium rate in Australia at 1.13%.
Australian Capital Territory	Another risk state where private sector insurers set premiums and carry the exposure. Common Law damages are available and there is no time limit applicable in the ACT.
NSW	Government is the sole insurance carrier but administration and claims are contracted out to approved insurance companies. Premium rates set by the Authority so are non-negotiable. The largest workers compensation system in Australia.
Victoria	Government monopoly state. System is called 'Workcover'. Like NSW the administration and claims is contracted out to licensed insurance companies. Common Law benefits available.
Tasmania	Also a risk state where premiums are negotiated with private sector insurers. Statistics for Tasmania are unreliable because the intensive timber industry is such a significant employer. Timber tends to have a high frequency of claims, quantum is often significant.

Expatriates : Expatriates are required to be insured in the same manner as Australians so Expatriates enjoy the same claim benefits as Australians.

Note: This information sheet is written by Brendon Davis of AIS Insurance Brokers. It is provided as General Advice only, you should refer to AIS at Insure@AISinsurance.com.au for specific advice for your needs.