

StateCover - NSW Local Government's own  
Workers Compensation Specialised Insurer

*StateCover* Mutual Limited  
Local Government Association's  
own  
Workers Compensation Insurer

StateCover - NSW Local Government's own  
Workers Compensation Specialised Insurer

## The *StateCover* difference

- "Quality
- Value
- Integrity"

## Ownership

### Ownership

- Local Government Association
- Shires Association
- Member Councils

### Structure

- Public Company
- Limited Liability

*StateCover* operational – 30/6/2001

## Price

### Unique financial incentives to Member Councils

- \$26.5m in past 6 years
- 15% up front discount on premium
- Income Tax Exempt 30 May 2008

## Service - Claims

- Outcome focussed
- Partnership with Member Councils
- Superior Return to Work Outcomes

## Service - OHS

- Only Accredited OHS Self Audit Tool
- Cash OHS incentive for all members
- Provision of Council specific resources

StateCover - NSW Local Government's own  
Workers Compensation Specialised Insurer

*StateCover* Mutual Limited  
Local Government Association's  
own  
Workers Compensation Insurer