

## 2019-20 Premium Updates Small Employers

### 1. Changes to Employer Safety Incentive (ESI)

All employers are entitled to an ESI of 7.5%. Small employers will now maintain the ESI regardless of their return to work performance.

For more details visit [www.icare.nsw.gov.au/premiumupdates](http://www.icare.nsw.gov.au/premiumupdates)

### 2. Changes to Return to Work Incentive (RTWI)

The claims RTWI is no longer applied to small employers' claims, however they will still retain their Employer Safety Incentive.

### 3. Changes to Workers Compensation Industry Classification (WIC) rates

Each year WIC rates are revised in line with an industry's performance. However, the average premium rate for NSW remains unchanged at 1.4% of wages. WIC changes for 2019-20 are as follows:

- 234 WICs have had a decrease in WIC rate.
- 271 WICs have had an increase.
- 33 WICs remain unchanged.

Find out more about current and historical WICs and premium rates.

### 4. Catastrophic Claims Contribution

Fatality claims will no longer be included in the claims experience for your premium. However, your business may be required to pay a one-off contribution amount if a claim is made in relation to a workplace incident or injury if it results in the death of your worker.

The contribution is based on a percentage of your Employers Average Performance Premium (APP) and is capped at a \$1,000 minimum and a \$250,000 maximum.

The contribution does not apply to uninsured employers with an uninsured liability scheme (UILS) claim, Loss, Prevention and Recovery (LPR) employers and exempt employers.

### 5. Premium Reviews

icare will conduct a review of your premium at your request.

Refer to the icare website [www.icare.nsw.gov.au/premiumreviews](http://www.icare.nsw.gov.au/premiumreviews) for more information on the process and what to expect from your premium review.

### 6. Mine Safety Fund Premium Adjustment (MSFPA).

The MSFPA for 2019-20 is 1.0131%, down from 1.0879%.

### 7. Changes to Consumer Price Index (CPI) Applied to Wages

The CPI increase applied to wages for all employers has been amended from 2% to 1.8%.

### 8. Late Payment Fee

The Late Payment Fee remains at 0.808%.

### 9. Claims excess

The maximum excess amount recoverable from an employer has increased to \$2,145.30

### 10. Exclusion from wages of motor vehicle and accommodation allowances

The motor vehicle allowance increased to 68c per kilometre. The accommodation allowance has increased to \$278.05