



Mutual Services

Local Government Association
of South Australia

Providing unique cover and risk services

The background of the lower half of the page is a photograph of a long wooden pier extending into the ocean. People are walking along the pier, and a beach with many people is visible in the distance under a blue sky with scattered clouds. The image is overlaid with several semi-transparent blue geometric shapes, including a large triangle and a square, which create a modern, layered design.

LGASA Mutual Services 2022/23 Annual Report

www.lga.sa.gov.au/mutual

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LGASA Mutual acknowledges the Traditional Owners of country throughout South Australia, and pays its respects to Elders past, present and emerging.

We acknowledge the unique cultural and spiritual relationships to the land, waters and seas and the rich contribution that First Nations People continue to make to our society.

LGASA Mutual operates on Kurna land, and our work extends across many First Nations communities within South Australia.

We acknowledge that local government can learn from the deep feelings of attachment that First Nations People have to country and respect this relationship in the delivery of services to communities.

LGASA is committed to strengthening connections between First Nations People, councils and the broader community as the peak body for local government in South Australia.

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Our strategy and purpose

The LGASA Mutual Board's mission is to...

"Provide unique cover and risk services that meet our Members needs."

David Holston
Chair, LGASA Mutual Board



Governance & Risk



We will provide and maintain a robust, contemporary governance framework that creates and delivers Member value by delivering outcomes relating to the Board, corporate governance, risk management, service agreement management and enhancing our reputation and business.

Financial Stability



We will ensure the ongoing financial sustainability of LGASA Mutual Pty Ltd and the services we provide to our members by delivering outcomes relating to contributions, financial performance and balance sheet management.

Member Focused



We will actively engage members in order to understand and add value to their business by delivering outcomes relating to listening, responding and communicating with members and increasing their understanding of our business.

Member Services



We will provide innovative, high quality, accessible services, advice, systems and cover to meet current and emerging needs of the sector by delivering best practice service levels and stakeholder engagement.

LGASA Mutual Team



LGASA Mutual Team



David Holston
Chair



Dascia Bennett
Independent Director



Joanne Denley
Independent Director



Jenny White
State Government
Representative / Director



Clinton Jury
LGA CEO / Director

LGASA Mutual Board Members



Dr Andrew Johnson
CEO

LGASA Mutual CEO



Tony Gray
LGA Workers
Compensation Scheme
Manager



Kirsty Gold
LGA Mutual Liability
Scheme Manager

Scheme Managers

Chair's Message



Chair's Message



I am delighted to present the Annual Report for LGASA Mutual Pty Ltd, encompassing the LGA Workers Compensation Scheme (LGAWCS) and LGA Mutual Liability Scheme (LGAMLS), for the year ending 30 June 2023. Both Schemes have continued to deliver outstanding results and value for local government.

"...successfully negotiated a renewal of the Treasurer's Indemnity with the state government."



\$304m

Sector savings through being a Self-Insured employer.

100%

membership retention to LGAWCS & LGAMLS.

\$1.5m

LGAWCS issue \$1m Special Distribution and \$500k allocation to Risk Incentive program in 2023/24.

10/10

CEO's rated Schemes via LGASA Member Survey.

I have had the opportunity to visit a number of councils during the year to discuss the work your Mutual has undertaken and to gain an understanding of the individual challenges each council faces. These visits are instrumental in helping inform the Board on the services and assistance our members require from us.

I also had the honour of presenting a number of awards at the LGA Annual Scheme Awards as part of the 2023 LGA AGM. It never ceases to amaze me at the innovation that is occurring within the sector. While the prizes are generous, the genuine value lies in the collective sharing of these initiatives across the sector, fostering learning and growth.

The past year has marked significant milestones for LGASA Mutual. Firstly, we achieved a four-year license renewal from RTWSA following an extensive evaluation process a testament to the collective effort of all participating councils.

Additionally, LGASA Mutual successfully negotiated a renewal of the Treasurer's Indemnity with the state government.

The Treasurer's Indemnity is a unique agreement and is a pivotal component of the cover the LGAMLS is able to provide councils. The agreement requires the Treasurer and LGASA Mutual to come together to resolve any claims that the LGAMLS receives beyond the reinsurance that it acquires from the commercial insurance market. The Treasurer's Indemnity is thus important to the viability of the Mutual Liability Scheme and offers councils a level of reassurance in the face of catastrophic events.

Our Board has invested heavily during this past year, channelling resources into a number of innovative programs aimed at assisting councils in navigating the emerging risks facing the sector. These proactive initiatives, aimed at risk management, will be further developed and implemented in the upcoming year to support the sector in managing its ever-evolving risk landscape.

Among these endeavours has been the LG Safe program, with a substantial investment made to ensure the program's objective of

providing a user-friendly and compliant WHS framework. Extensive consultation within the sector has informed the development of a simplified framework, user-friendly documentation, and an enhanced electronic system. The benefits of this investment are eagerly anticipated in the years ahead.

Despite operating within a challenging environment, the Schemes have consistently outperformed budget expectations. Notably, generating surpluses of \$1.08m and \$1.13m in the LGAMLS and LGAWCS respectively. These outstanding results enabled the Board to make a Special Distribution of \$1m and a further allocation of \$500k to the Risk Incentive Program from the LGAWCS. Both Schemes have maintained surpluses in line with the recommendations of the independent actuary. Declining claim numbers, increasing interest rates on deposits, and prudent management of reinsurance costs have all contributed to these commendable outcomes.

The LGAWCS received 438 new claims, marginally up on last year's record low 419. The stabilisation of both claim volume and average cost of claims has been a key driver of this year's strong financial performance for the LGAWCS.

During our annual discussions with global reinsurers, we have continued to highlight the benefits of our mutual model, emphasising the consistent risk management practices, the value derived from 100% council membership and the value of our long-term relationship. This has significantly mitigated increases in reinsurance costs, enabling us to continue to provide stable contributions to our Members during challenging times.

The LGAMLS remains committed to delivering outstanding value to members. This year, the LGAMLS has assisted councils with the production of a number of guides and best practice manuals, alongside launching the Behavioural Standards Risk Management Service (BSRMS). This initiative offers early intervention when elected member relationships start to break down. The LGAMLS continues to provide essential support to councils for identifying and managing strategic and operational risks, along with delivering comprehensive training for staff and elected members.

My sincere gratitude extends to my fellow Board members for their assistance and contributions during the year and to our

CEO, Dr Andrew Johnson for his ongoing support, and the hard work and dedication of the LGRS team who continue to deliver all the Scheme services and were pivotal in the delivery of another outstanding year for both Schemes. Most of all, I would like to thank our Members for your ongoing support.

The LGASA Mutual Board looks forward to the continuing ongoing collaboration with Members in delivering stable contributions, best available cover and unique risk services to meet your needs. Together, we face the future with confidence and anticipation.

David Holston
Chair, LGSSA Mutual Board

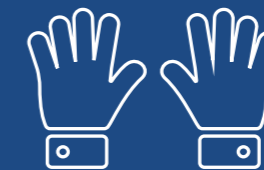
2022/23 Overview Highlights



LGASA extends Treasurer's Indemnity with State Government, a key intergovernmental agreement, underpinning the broad cover extended by LGAMLS.

**100%
SA councils**

LGAWCS & LGAMLS retain 100% council membership.



Members rated the Schemes 9/10 Value for Money & CEO's 10/10 in the LGASA Member Survey.

**\$304
million**

Sector savings through being Self-Insured employer.



LGAWCS secures 4-Year extension to the RTWSA Self-Insurance License.

**\$1.5
million**

LGAWCS issue \$1m Special Distribution and \$500k allocation to Risk Incentive program in 2023/24.

**\$31.4
million**

Annual Scheme value to sector as confirmed in report, LGA Value of Membership.

2022/23 Financial Highlights



**\$1.13
million**
Operating Surplus for 2022/23.

**\$18.6
million**
Net Fund Reserves 2022/23.

**\$1
million**
Special Distributions
paid in 2023.

**\$500
thousand**
Allocation to the LGAWCS
Risk Incentive Program

**\$1.08
million**
Operating surplus for 2022/23.

**\$18
million**
Net Fund Reserves 2022/23.

**\$2.5
million**
Reduction in future
claims liabilities.

**\$1.7
million**
LGAMLS Risk Incentive funds
paid to Members to date.

LGASA Mutual Survey

LGASA Mutual Survey Results

Our members are central to our mission, and feedback plays a crucial role in enhancing our services.

Every year, LGASA Mutual invites member CEOs and Executives to participate in a survey to evaluate the effectiveness, value, and quality of services. The main objective is to gain insights into how members perceive their interactions and overall experiences with the mutual Schemes and Local Government Risk Services (LGRS).

This undertaking involves evaluating the WHS and Risk management programs,

protection and indemnity, provision of information and advice, the level of trust, the efficiency of claims management and the overall quality of service.

The feedback from this survey provides LGASA Mutual with valuable comprehension of areas that warrant improvement and steers the strategic allocation of investments and resources towards the appropriate areas.

The latest survey results clearly highlight the strong Member relationship, with:

- **93%** of member councils responded to the survey.
- **46%** of respondents have personally had direct dealings with LGRS for more than 10 years.

85% Value

Being part of an industry-based self-insurance Scheme & 72% are proud to be part of the SA Mutual Schemes.

77% Believe

Risk services and programs received as part of membership support better practices, improve risk profile and reduce claims across the sector.

76% Agree

LGRS is a valuable source of information. 79% agree LGRS is professional and acts with integrity.

“

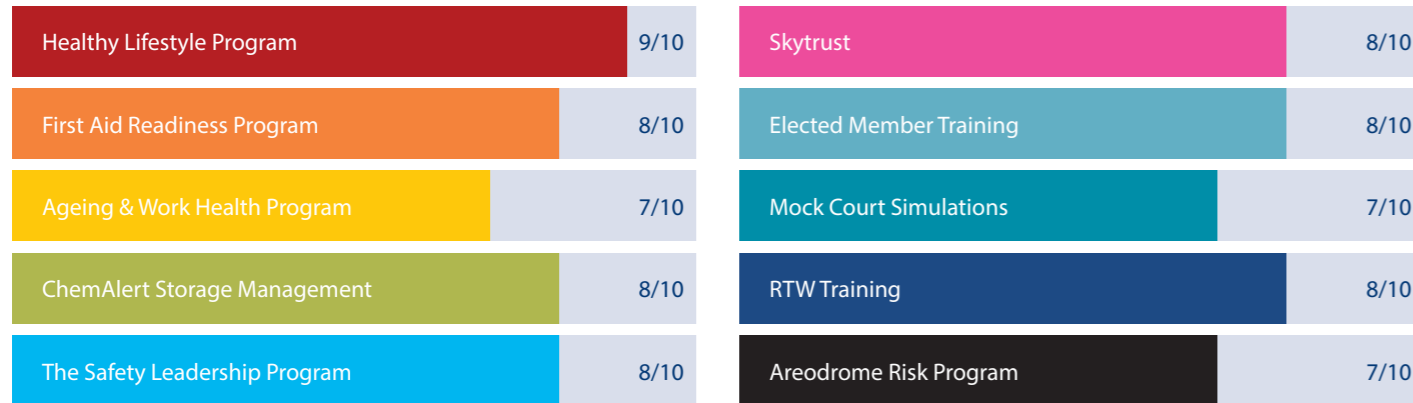
As reflected in the latest survey results, it is reassuring to see that the level of trust from our members remains consistently high, with a strong endorsement of the Mutual Schemes and the LGASA Mutual Board's strategic direction. While there are opportunities for further enhancements, the findings suggest we're on the right track in serving members and the wider Local Government sector.

Dr Andrew Johnson
CEO, LGASA Mutual



LGASA Mutual Survey Results 2022/23

Value of Risk Programs, as rated by members:



Scheme members perspectives on the relative importance and performance of core membership services:

PERFORMANCE
IMPORTANCE



While member perceptions didn't reveal any areas of significant concern for the Mutual Schemes, we also know there's always room for improvement.

Members did provide feedback on what they would like to see more of:

Support into regional and remote councils.

Workers Compensation claims advice & workplace conflict advice.

Strategic Risk advice & support.

Reinsurance Market Insight

As a self-insured discretionary mutual fund, the LGAMLS retains risk, but to protect the fund and cap potential losses, the LGAMLS acquires a range of reinsurances. In recent years, the global insurance market conditions have hardened, however, Mutual arrangements continue to be the key ingredient in delivering stable contributions for South Australian councils.

Since its inception, the Schemes have innovated to ensure that they deliver continued, sustainable protection to the South Australian local government sector. This has enabled them to take risks by accepting covers when the commercial market has shown no appetite.

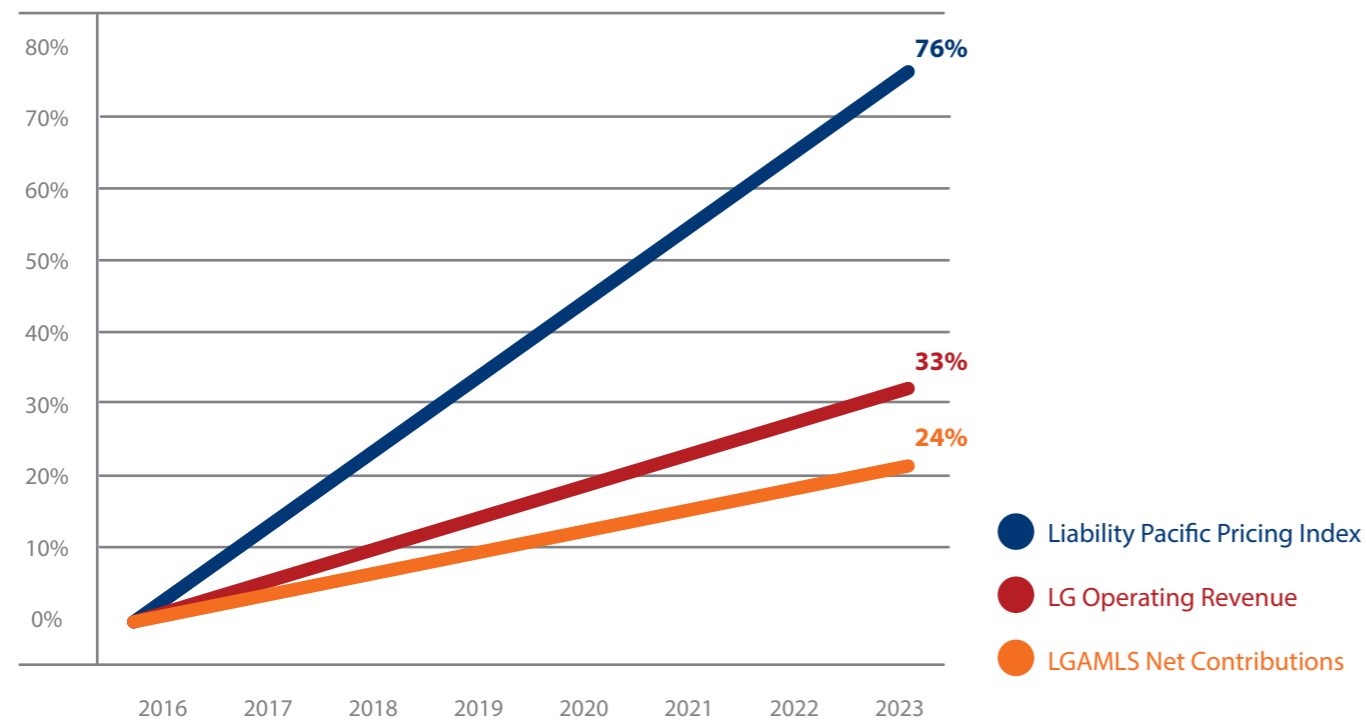
A key benefit of the Schemes is able to absorb the volatility in the insurance market so that members can experience financial predictability.

Despite the insurance market's cyclical pricing volatility, the model continues providing the South Australian Local Government sector with stable contributions delivering outstanding value for money and financial stability.



The current insurance cycle is known as a "hard market" where insurers lose appetite for certain risks and withdraw capacity or increase rates and limit covers.

The Schemes have developed protection and reinsurance structures over a number of years to reflect the complex risk profile of Local Government. While not immune to the impacts in the broader insurance market, the Schemes provide the most effective means to deliver the broadest cover and surety in difficult times.

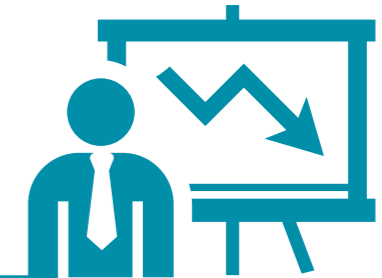


Pacific and Australian trends

Challenging market

Conditions in the Pacific market continue to be challenging. All classes of insurance are **under pressure** and the market remains hard.

In this climate (re)insurers are more assertive in **paring back coverage and limits, applying exclusions**, which impacts our purchase of indemnity protection for the mutual.



Liability (General and Professional)

Pricing in the liability market is challenging, due in large measure to **claims inflation** and **reduced capacity** from some major underwriters. **Professional indemnity capacity** has continued to tighten with reduced insurer appetite.

The insurance market continues to have concerns about weather related catastrophic events and environmental exposures.



Catastrophic events

Australian weather-related catastrophe losses were again significant this season.

On the back of last years flooding events, we saw the devastation caused by the River Murray floods that passed through both Victoria and South Australia.



LGA Scheme Awards

\$90k

awarded annually to Scheme members.

\$1.9m

has been awarded to Scheme members since inception.

For more than twenty years, the LGA Scheme Awards have recognised Local Government excellence in risk management.

With a remarkable sum of over \$1.9 million awarded to members since its inception, these awards stand as a testament to the commitment and innovation present in the sector.

The core focus of the LGA Scheme Awards lies in acknowledging pioneering efforts in the space of WHS, RTW and risk. These encompass a wide array of initiatives, processes, systems, and advancements developed by South Australian councils and local government authorities.

Each year the awards program exists to promote:

- The successful implementation to improve safety;
- Elimination or minimisation of injury risk;
- Supporting injured workers to return to, or remain at work;
- Recognition of risk management as a management structure;
- Awareness of risk management issues;
- Innovation in risk reduction.

In the most recent iteration, the 2022/23 award winners have emerged as true champions of positive change within their organisations and the broader local community. This awards season witnessed a strong influx of applications, underscoring the heightened dedication to excellence. The quality of nominations received was nothing short of exceptional.

What's truly inspiring is witnessing the local government members taking proactive steps to foster innovation within their communities and workplaces. By implementing robust safety measures, they are not only safeguarding their staff but also fortifying the well-being of the communities they serve.

As the LGA Scheme Awards continue to shine a spotlight on exceptional achievements, they undoubtedly inspire others to strive for even greater excellence in the pursuit of safety and innovation.

The following 2022/23 LGA Scheme Awards winners were proudly announced at the LGA OGM in April 2023.



LGAWCS WHS Best Practice Metropolitan Award
City of Charles Sturt
'Safety Starts With Me'

The City of Charles Sturt worked together to create the 'Safety Starts With Me' initiative.

It promotes a strong safety culture by sharing stories, tips, and implementing safety initiatives across the organisation.

Employees are encouraged to personally engage in Safety and prioritise the safety of themselves and their workmates by believing and coming from the heart in connecting with what they are doing and why they do it.



LGAWCS WHS Best Practice Regional Award
Adelaide Hills Region Waste Management Authority (AHRWMA)
'Training Competency Progress'

AHRWMA developed a Training Module (TMO) and Verification of Competency (VOC) to assess their employee's competency in operating high-risk machinery.

This tool assesses employee competency through qualitative and quantitative methods, tied to Standard Operating Procedures (SOP), and uses a rating scale to gauge task completion ability with a minimum total required for competency demonstration.



LGAMLS Risk Management Award
City of Salisbury 'Assurance Map'

The City of Salisbury identified the lack of an Assurance Map as a contemporary governance risk with strategic implications.

An Assurance Map is a tool that visually presents all assurance processes and activities of an organisation, both internal and external, as they apply to the organisation's risks.

Congratulations to the 2022/23 Merit Award winners!



LGAWCS WHS Best Practice Merit Award Winner
City of Holdfast Bay - 'Any Time Mate'

LGAWCS WHS Best Practice Merit Award Winner
Wattle Range Council - 'The Resilience Project'

LGAWCS WHS Best Practice Merit Award Winner
Tatiara District Council - 'Taking up the slack'

LGAMLS Risk Incentive Award Winner
City of Onkaparinga - 'RelianSys'

LGAWCS WHS Best Practice Merit Award Winner
City of Playford - 'WHS Mental Health Framework'

You can discover videos featuring the stories of major award winners on the LGRS Member Centre.

Risk Incentive Program



\$7.4m

Total LGAWCS and LGAMLS Risk Incentive Program funding allocated to members since the programs inception.



\$4.7m

Total LGAWCS and LGAMLS Risk Incentive Program funding utilised by the sector since inception.

Risk management underpins the success of the Schemes, ensuring a safer workplace and community.

The Risk Incentive Program, active for nearly 6 years through LGAMLS and LGAWCS, has been essential in empowering Scheme members to invest in the safety and well-being of their staff and community.

A pivotal aspect of the Risk Incentive Program lies in its promotion of continuous improvement. The Risk Incentive Program is a crucial channel for Scheme members enabling the strategic investment in risk-focused resources and underpins the evolution of risk profiles, crucially supporting our Self-Insurance License through continuous improvement.

As a testament to the strong financial performance of the LGAWCS in 2022-23, the LGASA Mutual Board has supported the recommendation to issue a \$500k allocation to the Risk Incentive Program, which will be paid in October 2024. Since its inception, \$7.4m has been allocated to Scheme members through the LGAWCS & LGAMLS Risk Incentive Program.

The scope of services and resources available under the Risk Incentive Program is both comprehensive and strategic. Members are empowered to seek funding for a range of initiatives that embody proactive risk mitigation.

Additionally, the program extends its support to recommendations stemming from risk audits, facilitating the acquisition or enhancement of safety equipment, lifting devices, ergonomic tools, playground facilities, and community infrastructure.

What members are using their Risk Incentive funds for:

Risk Management (non-core) services including WHS consulting and/or training services.	Costs for contracting specialised Risk Management resources/ discrete Risk services.	Preventative WHS and Risk services (e.g. health & well-being programs, influenza vaccinations).	Purchases/upgrades recommended from a risk audit - <i>safety equipment, lifting devices, ergonomic equipment, playground, or community facility.</i>	Funding to support a safety/risk mitigation program moving forward.

What members are using their Risk Incentive funds for:



LGA Workers Compensation Scheme

LGAWCS A Year in Review

As we look back on the past financial year, it's an opportunity for us to consider the achievements and challenges and what we need to effectively plan for in the future.

FY2023 saw some outstanding achievements for the Local Government Association Workers Compensation Scheme (LGAWCS) with a legislative back drop that includes continued reviews into both the Return to Work Scheme and the Return to Work Act 2014 which, along with the Performance Standards for Self-Insurers (PSSI), govern the way in which claims are managed by the LGAWCS.

We continued to see new claim numbers stabilise at 438, marginally ahead of last year's 419, but still well below historical trends. Average costs of claims have now stabilised at around \$17,000 per claim. It's interesting to highlight that back in FY2016, when the current RTW Act was implemented, new claims totalled 669. Considering the present average cost per claim, this decrease translates to potential annual savings of around \$3.9 million for the sector.

These results highlight the financial benefit of Local Government being a Self-Insured employer, with independent Actuarial projections confirming that the collective sector has saved Local Government over \$304m since the LGAWCS and self-insurance came into effect.

A significant achievement in the past year for LGAWCS and the broader sector was the successful extension of LGASA's Self-Insurance Licence with Return to Work SA for another 4 years, effective September 2022. This was the culmination of 12 months of dedicated efforts from the LGRS team and, importantly, Scheme Members whom the regulator chose to be evaluated. This evaluation was more comprehensive compared to prior years, involving a substantially higher number of locations being chosen for on-site assessments, numerous face-to-face interviews with various stakeholders such

as claimants, practitioners, managers, union representatives, and extensive reviews of claim files.

As with all license extensions, it has come with conditions. Both the LGAWCS Injury Management and WHS Risk teams have confirmed partnership plans with Return To Work SA, committing to address observations through structured programs to support the Membership. This will see continued support provided to members in areas such as internal auditing capability (through the LGRS Procedure Validation team) and the provision of WHS & Risk Evaluations, which will evolve to focus on member progress in completing their updated Plan & Program actions.

This is an opportune moment to acknowledge and extend appreciation to the Members who participated in the on-site evaluations. Their involvement has not gone unnoticed. Recognition goes to the following members: City of Charles Sturt, City of Port Adelaide Enfield, Adelaide Plains Council, District Council of Peterborough, City of Whyalla, District Council of Lower Eyre Peninsula, District Council of Grant, Naracoorte Lucindale Council, District Council of Karoonda East Murray, Coorong District Council, City of Mount Gambier, City of Playford, City of Onkaparinga, Regional Council of Goyder, City of West Torrens, City of Marion, City of Victor Harbor and District Council of Yankalilla.

The LGAWCS continues to deliver strong results for Scheme members amidst a challenging legislative, economic and industrial climate that continues to test Councils in this critical aspect of workforce management.

The advantages of mutuality shine particularly bright when observing mature scheme such as the LGAWCS, which has now reached its 37th year, is able to consistently deliver year-on-year results that outperform other workers compensation schemes.



\$25.8m

in estimated Annual Membership value for Members.

92%

Full Return to Work.

438

Total claim numbers, just ahead of last year's record low.



In FY2022 LGAWCS Members received a \$1m Special Distribution (based on FY2022 performance) and the strong financial results in FY2023 have enabled the Scheme Manager to recommend to the LGASA Mutual Board to reduce the average contribution rate Members in 2024FY to 2.47%, compared to last years 2.51%, along with another \$1m Special Distribution and a further allocation of \$500k to the LGAWCS Risk Incentive Fund.

When factoring in the return of capital to members and the additional costs associated with adhering to regulatory requirements and covering claim-related costs, the outcome is a decrease in the comparable rate to 1.6%. This is exceptionally noteworthy and underscores the advantages of the value-added WHS & Risk Management resources that members gain through their Membership.

While we can reflect on the 2023FY with a sense of accomplishment, there's no denying that it has posed its share of difficulties and demands. Local Government still grapples with considerable hurdles in attracting and retaining appropriately skilled WHS and risk professionals, especially in regional areas. Many members have felt the impact of experienced specialist staff transitioning from the Local Government sector to private industries.

The legislative environment continues to provide some degree of uncertainty in respect to projected claim liabilities with continued reviews into the RTW Act 2014 and critical guiding elements such as the Impairment Assessment Guidelines used to determine compensability for those permanently injured and seriously injured workers. The increased risk is predominantly with claim development costs associated with permanent impairment payments for physical injuries, Noise Induced Hearing Loss (NIHL) claims and the increased average cost of psychological claims. In July 2022, the State Government passed a bill proposed by the Labor Government called the RTW (Scheme Sustainability) Amendment Bill. Whilst the amendments in the Bill are quite broad, our initial review of the amendments suggests that their impact on the LGAWCS's financial position will likely be relatively modest.

More recently, in June 2023, the State Government circulated the draft Return to Work (Employment and Progressive Injuries) Amendment Bill, proposing further changes to the Act. Amongst the changes, this includes placing greater commitment on employers to provide injured workers suitable employment, changes to the definition of employer for group self-insured employers and also introducing requirements to offer suitable duties to labour hire candidates where injured at a host workplace. At time of writing the LGAWCS has been actively been making submissions to the Government on this latest round of changes to strongly advocate the best possible outcome for the Local Government sector.

The LGAWCS team maintains a strong collaboration with the LGASA to support the sector in successfully implementing the Local Government reform and the risk management framework that supports the

LGAWCS Self-Insurance License Extension

In September 2022 the LGASA, through the LGAWCS, successfully extended the RTWSA Self-Insurance License for 4 years. The sector has saved over \$304m by being a Self-Insured employer.

"Local Government Association of South Australia applied to ReturnToWorkSA for renewal of its self-insured employer registration beyond 30 September 2022. Renewal of self-insured employer registration involves consideration and evaluation of various factors as outlined in the Return to Work Act including organisation performance in regards management of work health & safety and work injury claims. To this end, Local Government Association of South Australia Members were selected to participate in the evaluation conducted by ReturnToWorkSA. Members actively planned for and participated in the evaluation program including those Member employees identified and selected for engagement in the evaluation due their roles and responsibilities. Member employees were both informative and passionate about their roles and responsibilities, contribution to management of work health & safety and / or injured worker recovery and return to work within their workplace. Local Government Association of South Australia achieved a favourable evaluation outcome with renewal of self-insured employer registration to 30 September 2026".

Neil McVicar

Evaluator, Self-Insured Services
 ReturnToWorkSA

new Elected Member Behaviour Standards. With the new mandatory Elected Member Behaviour Management Policy taking effect in the 2023FY, the LGAWCS, in conjunction with the LGAMLS, has established an Elected Member Behavioural Standards Risk Management Service to act as an early intervention risk mitigation initiative. The service is complimentary to members of both Schemes, and at the time of writing this report, many members have accessed this programs and the associated support tools.

The sector remains attentive to emerging claims risks, primarily concerning the aging workforce of Local Government employees and the prevalence of psychological claims. Important risk management programs will continue to be supported in FY2024 such as the Ageing Work Health program and Mentally Healthy Workplaces pilot program will be extended to other interested members. The Ageing & Work Health

program will have a particular focus this year on Noise-Induced Hearing loss (NIHL) with these claims costing the sector over more than \$3 million over the past 5 years, along with further support for members on Pre-Employment Medical Services.

Members will also continue to receive the complimentary benefits of LGAWCS Membership, including WHS & Risk Advisory services, Internal Auditing support, the Healthy Lifestyle Program, Certified First Aid Training and other value-added benefits, including subscriptions to Skytrust risk software, ChemAlert, OHS Alert and Vocam.

An area that has garnered notable attention from the LGASA Mutual Board has been the LG Safe project which is now well advanced with continued extensive sector consultation. The Board has committed significant Scheme funds to the successful delivery of the project, which aims to deliver an updated framework, supporting

Josie experienced a musculoskeletal injury at work in June 2022

"I found that my consultants were understanding, easy to talk to and supported me in every way possible. They went above and beyond to tailor my medical treatment requirements in line with the recommendations of my doctor to ensure I was supported and recovered from my injury."

Josie Kowalewski
 LGAWCS Claimant

policies and procedures as well as significant enhancements to the Skytrust risk software to elevate the user experience. To facilitate the integration of the new LG Safe framework, the LGRS team has been conducting WHS Plan & Program workshops across the Membership, thereby establishing a solid foundation for adoption.

The LGASA Mutual Board, the CEO and the entire LGRS team have worked tirelessly this year to ensure that the LGAWCS continues to deliver great results and, importantly, continue to evolve the Local Government work environment centred on prioritising employee safety and ensuring that every employee can confidently return home to their families at the end of each day.

Operational

438
new claims

which is 4.5% more than last year which was a Scheme record low of 419.



LGASA successfully extended the RTWSA Self-Insurance license, securing a term for the next 4 years.

\$304m

\$304m saved through being a self-insured employer



Receipt of an unqualified opinion from the Financial Auditors, Price Waterhouse Coopers PwC.

\$25.8m
est value

to the sector, as per LGASA Value of Membership report.



\$1m
special
distribution

in FY2023 due to FY2022 financial performance and strong results in FY2023 has enabled the Scheme Manager to recommend another \$1m Special Distribution to be paid in FY2024 and a further \$500k allocation to the LGAWCS Risk Incentive Program.

\$500k

Allocation to the Risk Incentive Program, to be paid in 2023/24



Strong performance in FY2023, has enabled a reduction of Member average contribution rates in FY2024 from 2.51% to 2.47%.

Member



**Strong
Member
Performance**

34% of Councils will enjoy rates below 2.2%, attributed to exceptional claims performance and 100% completion of WHS Action plans.

100%
SA councils

Members of the LGAWCS.

24
years

Healthy Lifestyle Programs delivers Health checks and Skin Checks to employees every year.

45,000
hours

of complimentary WHS, Risk and Legal Advice delivered to the sector.



**Expansion of
psychological
support**

The Psychological Work Health program will expand from 8 pilot Members to the entire sector in FY2024, addressing an essential aspect of well-being.

65%
of councils

achieved >85% completion of WHS action plans.

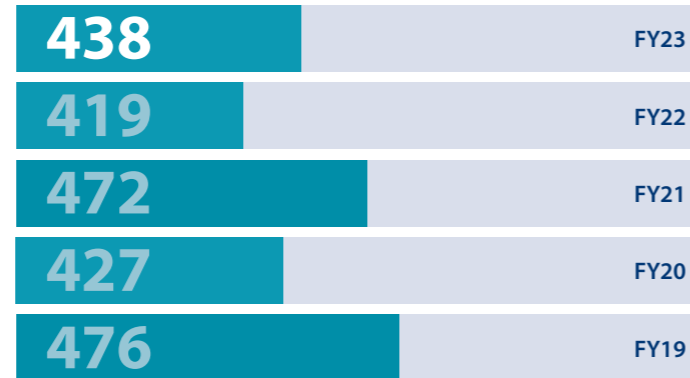


Delivery of the Ageing & Work Health Program to 36 participating Councils with confirmation that the programs will be extended and expanded in FY2024.

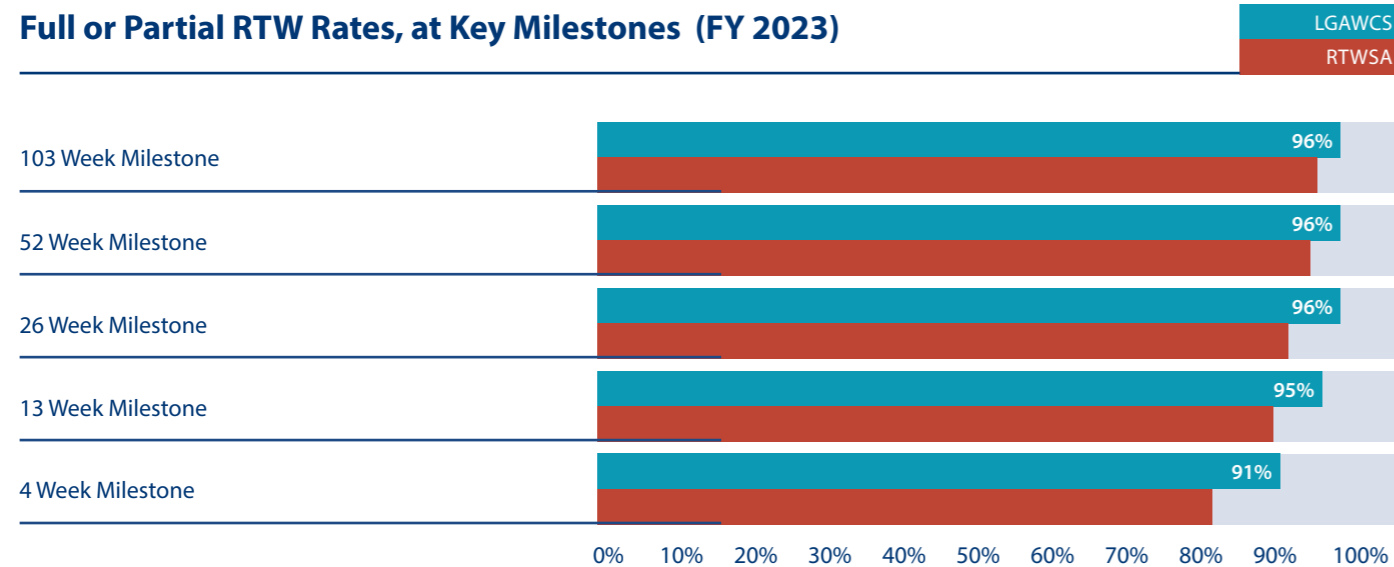
LGAWCS Claims Snapshot

The integrated end-to-end management of workers' compensation claims continues to yield positive results for the sector.

LGAWCS Claims Summary



Full or Partial RTW Rates, at Key Milestones (FY 2023)

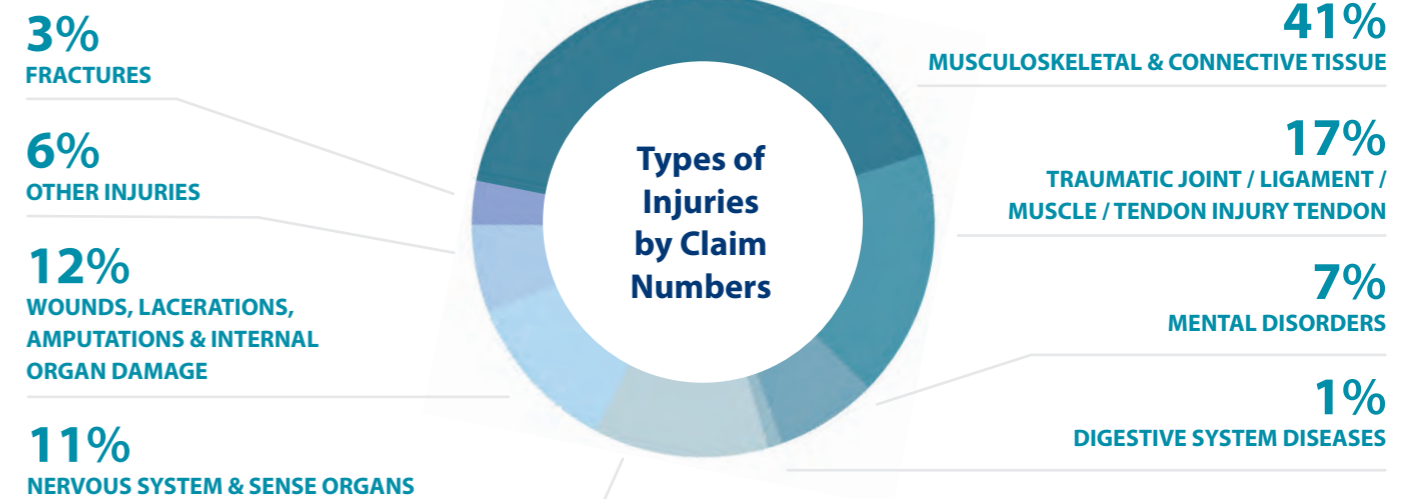
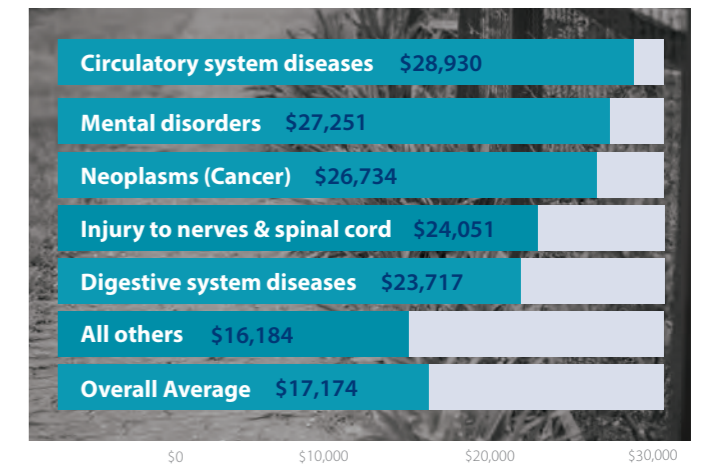


Reduction in Types of Claims

Did you know?

Although the number of claims has decreased since the introduction of the RTW Act in 2015, the cost associated with psychological claims has significantly risen. These psychological claims now make up 7% of all claims, with an average cost exceeding \$27,000. This cost is 58% higher than average cost of all claims combined.

Top 5 Average Claim Costs





LGAWCS Healthy Lifestyle Program Year in Review



The Healthy Lifestyle Program (HLP) is an annual initiative developed by the Local Government Association Workers Compensation Scheme (LGAWCS).

The HLP, now in its 24th year, aims to enhance health awareness, reduce injury incidents, and improve the overall health outcomes of local government employees. The program is a collaborative effort involving all SA councils, with close to 100% participation annually. Thanks to the central funding by LGAWCS, members can access the program without any direct cost.

The program's delivery is entrusted to CHG, the dedicated service provider. CHG's comprehensive approach, offering a diverse range of services, has created a unique and holistic participant experience. This integration allows the program to comprehensively address multiple dimensions of health and well-being.

The program encompasses various components tailored to meet the specific needs of the local government sector. Notably, the program has responded to the rising prevalence of psychological-related claims in recent years by incorporating mental health and resilience initiatives. Moreover, the program includes employee Skin Cancer Screenings and Health Assessments, of which members have long-term valued.

In 2022 and 2023, the HLP reached new heights by adding an executive tier of initiatives to the program. The executive tier is a step forward in promoting well-being and strong leadership. By supporting senior leaders, the program aims to create a future where healthy leadership fuels successful organisations. The highlight of the executive tier is the "Healthy Connections - Senior Leadership Workshop." It's designed to boost team dynamics, find growth opportunities, and enhance leadership skills. This workshop

equips leaders with tools to tackle challenges while promoting overall well-being. In addition, the long-standing Executive Health Evaluations continue to be offered to local government executive teams and senior management, providing an opportunity to lead by example. Management comes with challenges. Understanding the intricacies of management, the HLP introduced the Manager Assist Program in 2023. This service empowers management and supervisory staff with coping strategies and insights for effective employee management, fostering a balanced and effective leadership approach. The executive tier also features Monthly Webinars designed for CEOs. These webinars cover leadership modules from the Healthy Connections Workshop. They are a space for CEOs to learn from each other's experiences and successes.

The impact of the HLP has been substantial. By empowering employees to mitigate health risks, the program has successfully engaged thousands of local government employees, resulting in improved health and well-being. The proactive screening and health initiatives introduced introduced 1999 have undoubtedly saved numerous lives and contributed to the positive health outcomes of participants.

We sincerely thank members for participating and committing to the HLP. Together, we are shaping a healthier and more vibrant future for our workforce.

"Councils Choice" HLP Launch Seminar

The Healthy Lifestyle Program Launch is designed to introduce employees to the upcoming year's program, to advertise the upcoming initiatives, and to introduce employees to the CHG health consultants.

61 Launches, reaching over 700 participants



Mental Health First Aid

Participants learn the signs and symptoms of mental health problems, where and how to get help and what sort of help has been shown by research to be effective.

28 Mental Health First Aiders trained



Employee Health Assessments

The aim of the Health Assessment are to improve the health literacy and health outcomes of local government employees and assist in reducing injury rates and improve injury outcomes.

655 Health Assessments completed in 2023
58% Indoor workers | 16% Outdoor workers | 26% identified as both indoor and outdoor



Skin Cancer Screenings

The Skin Cancer Screenings offered within the Healthy Lifestyle program are designed for the detection of skin cancers at any stage. The skin screen can result in referrals so immediate steps can be taken to avoid the devastating effect skin cancers can cause. Each screen takes about 10 minutes to complete.

1,123 Employees had a Skin Cancer Screening
108 non-urgent referrals 6 urgent referral at 10% referral rate



CEO & Executive Programs

It is well documented that senior leadership support is critical to build and sustain successful workplace health programs. The LGAWCS and CHG are committed to ensuring each council CEO has a sound understanding of the Healthy Lifestyle Program in order to achieve successful outcomes.

Executive Health Evaluations: 8 Participants
Healthy Connections for Senior leadership: 128 Participants



LGA Mutual Liability Scheme

LGAMLS A Year in Review

In reflection on the 2022/23 membership year, the LGA Mutual Liability Scheme (LGAMLS), the sector has continued to perform well.

La Niña continued to present the South Australian communities, in particular the Riverland communities constant action and concern. The 2022/23 River Murray flood event occurred between November 2022 and February 2023. The significant heavy rain and flood events interstate flowed into South Australia. The River Murray flood event was the largest that has occurred since 1956, and it was recorded as the third-highest flood ever recorded in South Australia.

Together, the local government Sector worked and supported one another without hesitation. The long hours and hard work that staff put in and contractors that put aside differences served their communities exceptionally well. This flood event showed what true local government spirit is about—lending a hand to others for the safety of the community. The LGAMLS was proud to be able to provide the unique value it holds to this situation as a key part of Local Government Risk Services (LGRS), a mature, flexible and effective risk management structure for the local government.

El Niño has not been officially declared, but a dry, hot summer has been predicted, which brings a different environmental risks such as bushfires. This year was significant as it was the 40th Anniversary of the Ash Wednesday Bushfires. The fires were devastating, lives were lost, homes, cattle and the livelihood of farmers. Only four years later, in 1987, the local government in Australia was experiencing difficulties with public liability. Claims

were high and escalating, and the policy premiums were increasing at a rapid rate. Councils were choosing to limit their indemnity limit in an attempt to reduce the cost of claims.

The infamous “Stirling Bushfire” brought into sharp focus the tragic and costly consequences of a Council failing in its statutory duty to properly manage its own affairs. The District Council of Stirling had failed to properly manage its (high-risk) waste depot (contractually), a burn-off fire ignited by the contracted Depot Manager escaped on a high-fire danger day. The result was equal to \$24m in property damage. The Contractor declared himself bankrupt the following day, leaving the Council as the negligent authority responsible for the subsequent civil liability. At the time, the Council held a \$2m (limit) liability policy. The state government had no alternative but to provide financial support to rescue the Council. A condition of this support was that the LGA, as the peak body for the local government sector, had to address this inadequacy to guarantee that the state government would never again be exposed to a financial disaster as posed by the District Council of Stirling. In 1989, the Local Government Association took the initiative and established the LGAMLS, commencing operation on 30 June 1989. This event was a significant influence in the establishment of the LGAMLS.

Continued 100% membership builds the solid platform upon which risk maturity and the ability to respond is established. The ongoing certainty of 100% sector membership allows LGAMLS to continue to deliver programs for our unique risks, tailored liability and risk advice, and premium claims management services that continue to deliver financial success for members.

Overseen by the LGASA Mutual Board and in partnership with the LGA, the LGAMLS continues to deliver and support a diverse range of risk services and solutions that address the evolving risk profile of each member and the sector. These risks are shaped not only by each local environment but significantly influenced by State and Commonwealth legislation and policy directions, the state of the economy, natural disasters and global events.

The LGAMLS claims team continues to provide a comprehensive claims management and advocacy service for civil liability claims made against a member for property loss, personal injury and/or financial loss. In addition, the claims management service extends to include reactive risk management advice and support. From a simple trip/fall on the footpath to a complex planning and development matter, where the spectrum of claims is immense, the provision of a complete, mature claims management service that can respond on behalf of the sector is essential to the ongoing financial success of the LGAMLS.

This year, the claims team have delivered again, resolving highly litigated claims and effectively managing statutory immunities that continue to protect the local government sector. From our in-depth knowledge of the sector's profile, claims history, and civil liability, and with the services of our dedicated legal panel, the LGAMLS Claims team has built a reputation for producing cost-effective and efficient claim results in the face of the challenging local government environment in which our members operate.

In addition, the Legal and Compliance Officer, Regional Risk Consultants and Strategic Risk team continued to provide support to members in maintaining maturing risk management frameworks, building their risk systems, and mitigating current and emerging risks.

The LGASA Mutual Board recognises and supports the value of investing in all forms of risk – identification, profiling, mitigation, management, funding, claims and resources.

In the past year, this extended to high-profile risk programs and guidance material that positively influenced local government's claim and risk exposure. Continued support of iResponda (Natural Disaster) Emergency Management Framework, continued success of the Aerodrome Risk Management Program, Behaviour Standards Risk Management Service for Elected Members, and the most recent program being the Waste Management Authority Risk Profiling Program, and the continued development of Best Practice guides and resources.

The LGASA Mutual Board, the CEO and the LGAMLS team are committed and aligned in their approach to achieving the objectives of the LGAMLS, while continuing to navigate the evolving risk environment that local government faces leading into 2023/24.

The LGAMLS is a local government self-insured discretionary mutual indemnity



scheme, established via the Local Government Act 1999 – delivering the broadest civil liability protection and quality, value added services. In support of the 100% sector membership, the state government provides financial certainty via the Treasurer's Indemnity. Our members can be confident that the LGA, in partnership with the state government, will continue to provide a financial model that underpins this unique Scheme while still being affordable and financially prudent.

A key aspect of the long-term success and stability of the LGAMLS is the delivery to members of the broadest protection, customised to the risk profile of local government. This is possible through the ongoing maintenance of reinsurance that protects the Scheme and its members.

The reinsurance program that the Scheme secures each year constantly evolves as emerging risks present. Strong trust has been developed with the Scheme's reinsurance partners over a long period through the local government's continued focus on risk management practices and strong sector collaboration.

We take the opportunity to thank all our members for the local government sectors 100% ongoing commitment to membership of the LGAMLS.



Member Stories - Impact

River Murray Flood

In the latter part of 2022 and the early months of 2023, the communities along the Murray River faced a pressing threat; the level of the River Murray was of great concern thrusting the region into a state of uncertainty and urgency.

The river's swelling levels raised alarms, prompting contemplation of worst-case scenarios like how were councils going to prepare if the riverbank levee system fails and the community being directly impacted?

Riverland councils had an enormous job ahead of them. Safeguarding their communities while preventing panic demanded a delicate balance, along with addressing the levee banks as much as a council was able to within their powers.

In times of crisis, councils can be limited with their powers to respond in an emergency, the LGAMLS as well as LGRS as a whole were able to assist and guide councils when concern for the community and council employees was high to avoid risk.

We would like to acknowledge all River Councils and their efforts in protecting their communities along with their road to recovery.

"The guidance from the LGAMLS was extremely important when understanding the powers in which council were able to act within an emergency, this had an absolute impact when protecting our community."

Tim Pfeiffer
Director Corporate and Community Services,
Renmark Paringa Council



Photos (clockwise from top left): River covering the footpath in front of The Renmark Club.

Treasurers Indemnity

The Treasurers Indemnity provided by the South Australian government in support of a sector-based indemnity scheme, has been in place since the Local Government Association Mutual Liability Scheme's inception in 1989.

The indemnity was successfully extended in September 2022 until June 2033. The continuing intergovernmental agreement is vital, it supports the whole of the local government Sector, which benefits the South Australian community.

With the LGAMLS having 100% council participation, it ensures a unified risk

management approach across the whole sector behind a common approach, this way we can be confident in our efforts to ensure the safety and security of our communities.

Clinton Jury
LGA CEO / Director



Photo (above): Patawalonga River, Glenelg North.

LGAMLS Highlights

Operational



Treasurers Indemnity agreement extended for 10 years.

\$5.6m

Estimated value to the sector as per LGASA Value of Membership report.



Continued provision of broad civil liability protection, satisfying Member obligations under S142 LG ACT (Duty to insure against liability).

Member



Delivery of sector advocacy

on LG statutory immunities Elected Member Behavioural Standards, planning, development, legacy landfill sites, vegetation under power lines.

100% SA councils

are committed to maintaining membership.



Stable Member contributions, despite volatile liability/casualty insurance market.



Delivery of Waste Management Risk Profiling Program.

52 members

engaged in the Strategic Risk program. Strategic & Regional Risk Advisors support Members in applying a risk management lens across a complex sector.

LGAMLS Claims Profile

The LGAMLS continues to provide advocacy and professional management services focused on achieving efficient claim results and outcomes for members.

The LGAMLS claims team provides a comprehensive claims management and advocacy service for civil liability claims made against a member for property loss, personal injury and/or financial loss. In addition, the claims management service extends to include reactive risk management advice and support.

From a simple trip/fall on the footpath to a complex planning and development matter – where the spectrum of claims in between is immense, the provision of a complete, mature claims management service that can respond on behalf of the sector is essential to the ongoing financial success of the LGAMLS.



CLAIMS PROFILE

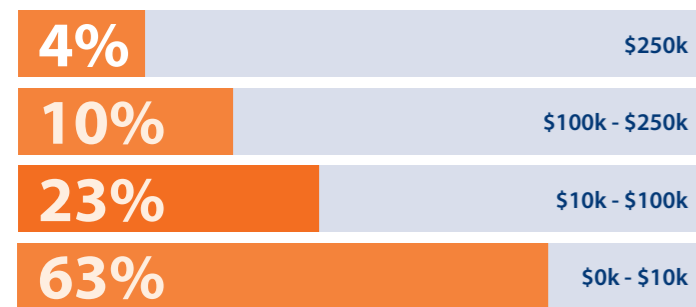
The LGAMLS claims profile reflects a long term commitment to risk management with low volatility in claim trend.



CLAIMS ADVOCACY

The LGAMLS has developed appropriate claims advocacy protocols to ensure the Scheme achieves the most effective and efficient claims resolutions.

Current Claims Cost By Net Incurred



“

The latest LGA Member Survey confirmed that Members rate the claims and risk advice as 9 out of 10 in terms of importance.

89% of respondents agree that the broad protection delivered by the LGAMLS is good value for money.



Aim

The LGAMLS continues to provide advocacy and professional management services focused on achieving efficient claim results and outcomes for Members.

5% PROFESSIONALS SERVICE

5% LEISURE

4% BUILDING / PROPERTY



38% ENVIRONMENTAL / RESERVE

25% ROADS

23% FOOTPATH / NATURE STRIP



Risk Management

Members receive provision of regulatory and risk management services and functions within a dynamic legislation-driven civil liability environment:



Aim

Recognising that identifying and managing risk is fundamental to members, the LGAMLS advocates, funds and develops policies for consistent engagement and implementation across the sector.



Assisting Local Government with the **implementation of the Local Government Reform.**

Provision of **Risk and Safety Advisors** and **Strategic Risk Consultants.**



Supporting the LGA and Sector with the transition to the **Planning, Development & Infrastructure Act.**

Provision of **LGAMLS Member Training Forums,**

providing an introduction to **civil liability and risk exposure.** This program includes an **overview of the LGAMLS, its functions, claims management, statutory immunities, and risk and compliance** resources for members. These training sessions are designed to evolve and continue to cover **emerging risks** and new guidance materials on how to make a positive impact.



Councils receive **unique, customised services** designed to **minimise risk outcomes.** Continued delivery of customised **Risk Management advice, advocacy and strategy development.**

Playground Guidelines

to assist Councils in understanding their **legal and risk management responsibilities** in connection with **playground ownership.** The guide provides a comprehensive and practical overview of playground equipment standards, including the latest updates.



Risk support to **Waste Management Authorities (WMA)** to effectively navigate the regulatory environment.

Enhancement of **aviation program,** minimising liability risk exposures by **demonstrating compliance with CASA** and **best practice standards** for certified aerodromes and aeroplane landing areas in **emergency scenarios.**



Child Safe Environment Guidelines

incorporate the **National Principles for Child Safe Organisations** into the legislative obligations, refreshes key terminology such as **'harm and risk of harm'**, and offers a range of resources specifically for Local Government.

Ongoing financial support for the delivery of iResponda and the **Local Government Functional Support Group (LGFSG),** enabling LGAMLS Members to effectively **prepare and respond to a natural disaster.**



Corporate Governance

Corporate Governance

LGASA Mutual Pty Ltd is committed to maintaining and promoting high standards of corporate governance. This means the framework of rules, relationships, systems and processes within and by which authority is exercised and managed within our company, and our structures for accountability.

Overview

LGASA Mutual Pty Ltd is committed to maintaining and promoting high standards of corporate governance. This means the framework of rules, relationships, systems and processes within and by which authority is exercised and managed within our company, and our structures for accountability.

This statement outlines our principal governance arrangements and practices for effective decision-making and accountability. The LGASA Mutual Pty Ltd Board regularly reviews its governance arrangements and practices to ensure they are in line with regulatory requirements and developments in industry expectations, and that they continue to support LGASA Mutual Pty Ltd business objectives.

Sound governance principles are important for the Board to establish the framework for how it oversees the Schemes to achieve operational objectives, fulfil legislative requirements, recognise and manage risk and undertake effective decision making.

The Board embraces governance principles to ensure that accountability and integrity are evident from the manner in which the Schemes perform their functions. The adopted principles provide a practical approach whilst achieving flexibility and efficiency in a challenging and ever-changing operating environment to protect the interests of the LGA and Scheme Members.

More information on LGASA Mutual Pty Ltd corporate governance is available on LGASA Mutual Pty Ltd website (lga.sa.gov.au/mutual).

Structure

LGASA Mutual Pty Ltd is a wholly owned subsidiary of the Local Government Association of South Australia and was established in 2018. It was set up by the Local Government Association of South Australia (LGA) following the restructure of the LGA's self-managed indemnity Schemes. LGASA Mutual Pty Ltd combines the management of the LGA Mutual Liability Scheme and the LGA Workers Compensation Scheme into one entity.

LGASA Mutual Pty Ltd operates under a constitution adopted by the LGA Board and a set of Scheme Rules, also adopted by the LGA Board, after consulting the Minister for Local Government.

LGASA Mutual Pty Ltd has its own skills based independent Board and employs a Chief Executive Officer who is responsible for managing the Schemes on behalf of the LGA. The Mutual Board regularly reports to and is accountable to the LGA Board on its operations and performance.

Services under the Schemes are provided by JLT Risk Solutions Pty Ltd trading as Local Government Risk Services under a fixed term performance-based master service agreement (MSA).

Role of the LGA

- The LGA is the sole shareholder of LGASA Mutual Pty Ltd. The LGA is responsible for:
- The ultimate operations, management and performance of the schemes
- Appointing, dismissing and remunerating independent directors and the CEO of LGASA Mutual Pty Ltd
- Approving the Scheme Rules for the LGAWCS and LGAMLS
- Delegating various functions and duties to LGASA Mutual Pty Ltd
- Appointing the auditors of LGASA Mutual Pty Ltd
- Approving LGASA Mutual Pty Ltd (including the schemes) budget, annual member contributions and financial statements, on the recommendation of the LGASA Mutual Board.
- LGAWCS and LGAMLS
- Delegating various functions and duties to LGASA Mutual Pty Ltd
- Appointing the auditors of LGASA Mutual Pty Ltd
- Approving LGASA Mutual Pty Ltd (including the schemes) budget, annual member contributions and financial statements, on the recommendation of the LGASA Mutual Board.

Remuneration received by the LGA

The LGA receives a fixed fee, indexed for inflation, for its role in owning and managing the Schemes. More specifically the LGA fee from the Schemes incorporates a fee acknowledging its role in setting up the schemes, its role in negotiating reinsurance, for the oversight role the LGA provides to the Schemes, for approval of budget, financial statements and Scheme Rules, and for monitoring the performance of the Schemes. In FY2023 this fee was \$1.17m (FY2022 \$1.14m) and represents 3.0% of member contributions to the Schemes.

The LGA also leases level one of LG House to the Schemes, at market rates, generating rental income (including rent expense reimbursements) of \$337,512 (FY2022 \$351,734) to the LGA.

The LGA also received a fee of \$91,490 (FY2022 \$89,255) for the direct delivery of a number of services to Mutual including:

- Financial Management– including management of external auditor, management reports, consolidated reports, payroll, creditor and general financial services as well as oversight of Audit & Risk Committee and internal audit works plan relating to scheme activities.
- Executive support – for preparation of minutes, agendas, correspondence, reports and general support to the CEO.
- Office accommodation charge– for provision of ICT and office space for the CEO.

Scheme Rules

The LGAWCS and the LGAMLS are both subject to their respective Scheme Rules. The Scheme Rules outlines the obligations that Scheme members must comply with to enjoy the many benefits that the Schemes provide as well as outlining how the Schemes must be managed by the LGA, LGASA Mutual and their Scheme managers (Local Government Risk Services).

The Scheme Rules are required to be adopted by the LGA Board, referred to the Minister for Local Government for consultation and published in the government gazette, prior to coming into effect.

The Scheme Rules were last revised and endorsed by the LGA Board in August 2021 (followed by successful Ministerial consultation in September 2021) and became effective from 13 January 2022 (after being published in the Gazette that day).

The Scheme Rules are available on LGASA Mutual's Pty Ltd website.

Role of the Board

The The LGASA Mutual Board is accountable to the LGA for its performance and that of the Schemes it manages.

The Board has set their vision “to provide unique cover and risk services that meet our members’ needs”.

The Board reviews and recommends the adoption to the LGA Board of LGASA Mutual Pty Ltd's strategy to achieve this vision including its three-year business plan and

budget. It is also responsible for monitoring management's progress in implementing that strategy.

The Board meets at a minimum quarterly to review the LGASA Mutual Pty Ltd performance and progress against the adopted strategy. The Board is responsible for administering the Scheme for and on behalf of the LGA in line with its delegated authorities and the Scheme Rules. In general terms, the Board is responsible for:

- Providing and monitoring strategic direction
- Establishing financial targets and monitoring performance
- Compliance with applicable laws and regulation
- Effective management of risks
- Protection and optimisation of LGAWCS assets
- Ensuring the services and cover provided meet members needs
- Regular reports on these items are provided to the LGA.

Cost of Operating LGASA Mutual

LGASA Mutual received at total of \$704,854 (FY2022 \$687,662), contributed equally from the LGAWCS and LGAMLS, towards the corporate cost of operating during the year. These corporate costs include the cost of the Board and CEO, legal and consultants and reimbursing the LGA for the provision of finance, executive support, and office accommodation as outline above.

The Board

David Holston CHAIR

Appointed: October 2018
(Concludes: June 2025)

David Holston is an experienced professional with an accomplished career spanning over four decades in the insurance, superannuation, and investment Industry. His versatile expertise spans across various sectors including Life and General Insurances, Health, Workers Compensation, and Third Party Motor Vehicle Insurances.

Serving as the Chair since October 2018, he brings a wealth of knowledge and leadership to his role. His current engagements include acting as the Chair of the Investment Advisory Committee to the South Australian Public Trustee, a position that underscores his commitment to prudent financial management. Simultaneously, he serves as an Investment Consultant to the Wyatt Benevolent Institution as well as a Board member and Chair of the Investment Committee of Statewide Superannuation Fund before its merger into Host Plus in 2022.

David's journey is a testament to his profound impact on the financial sector and his strategic acumen as he continues to influence the industry's landscape.

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Dascia Bennett INDEPENDENT DIRECTOR

Appointed: October 2018
(Concludes: June 2026)

Dascia has had an accomplished career spanning over 25 years in leadership and management across both commercial and non-profit sectors. She has held pivotal roles, including CEO and Senior Executive positions in diverse arenas such as superannuation, financial services, government, and industry consultation.

Her proven expertise encompasses a spectrum of vital functions, ranging from Strategic Planning, Finance, and Operations to Enterprise Risk Management, displaying exceptional acumen in navigating complex operating environments and driving organizational excellence.

Educationally, Dascia's foundation is firmly established with a Public Policy degree from Flinders University. Her pursuit of knowledge has been further enriched by her attainment of a Diploma of Financial Services and a Certificate in Superannuation Fund Management. Additionally, she is a Graduate of the Australian Institute of Company Directors (GAICD) and completed the AGSM Executive Program from the Australian School of Business (University of NSW) reflects her commitment to continuous learning and leadership development.

Joanne Denley INDEPENDENT DIRECTOR

Appointed: January 2022
(Concludes: June 2024)

Joanne is a professional Independent Director and Business Advisor. With her appointment in January 2022, showcasing a career spanning over 35 years dedicated to corporate governance and innovation.

Her expertise extends across various industries, both nationally and internationally, where she's cultivated operational efficiencies and adeptly managing industrial relations. Joanne's legacy as the first female to join the Board of Directors for Bridgestone Australia Group exemplifies her dedication to change management and transformational projects across diverse sectors like manufacturing, retail, financial services, and education.

Presently, Joanne's portfolio features an array of influential Board positions, including her role as the Board Chair of Minda Inc Group and TAFE SA as well Director of AVMC.

Joanne's academic achievements, including an MBA with a specialization in Global Entrepreneurial Management as well as a Fellow of the Australian Institute of Company Directors, reflect her commitment to continuous learning and adaptability in the ever-evolving business landscape.



Jenny White
State Government Representative / Director



Clinton Jury
LGA CEO / Director



David Holston
Chair



Dascia Bennett
Independent Director



Joanne Denley
Independent Director

Jenny White
STATE GOVERNMENT DIRECTOR
Appointed: July 2020

Jenny's appointment to the Board of the LGASA Mutual Pty Ltd. in July 2020, serving as the State Government Representative, marks the culmination of a distinguished career spanning over 16 years in the insurance industry, encompassing both public and private sectors.

Her journey within the South Australian Government Financing Authority (SAFA) has seen her hold various senior positions over the past 12 years. At SAFA, she has been instrumental in safeguarding the State's economic health by mitigating catastrophic insurance losses and ensuring the principles of the model litigant are upheld in the management of insurance claims under the South Australian Government's self-insurance arrangements.

In addition, Jenny effectively manages a spectrum of insurance-related activities, including the Treasurer's indemnity for local government, building indemnity insurance, construction insurance and the government's involvement in the National Redress Scheme for survivors of institutional child sexual abuse.

The constitution of LGASA Mutual Pty Ltd provides for the State Government to appoint an alternative director for its appointed director to ensure that the State Government has a representative at all meetings. This is in recognition to the vital role the State Government provides in providing the sector with various statutory immunities and the Treasurer's Indemnity as well as the statutory nature of the Schemes. Jenny's alternative director (appointed by the Minister) is Tianna Easter.

Clinton Jury
LGA DIRECTOR
Appointed: October 2021

As Chief Executive Officer of the Local Government Association of SA, Clinton Jury is committed to fostering growth, providing strong advocacy and working collaboratively with stakeholders for the benefit of South Australia's councils.

Clinton is a passionate and influential leader with extensive experience leading member-based organisations, having held executive positions with the Australian Institute of Company Directors and Australian Red Cross.

For over 30 years, he has led teams to achieve innovative member and community engagement, deliver policy change and implement commercial strategies across the healthcare, education, and humanitarian services sectors.

Clinton is driven to deliver positive outcomes for local government which support communities and enrich the state's liveability. He is currently a Director of the Local Government Finance Authority, LGASA Mutual Services, LG Procurement, Cure4 Cystic Fibrosis Foundation, Ambassador for CEO Sleepout and member of the Commercial Advisory Committee for St Vincent de Paul SA, and Advisory Committee of Austrian Association of SA.

Board composition

The Board is a skills-based board which is comprised of members with appropriate skills, experience and attributes appropriate for the Schemes and their activities. It is the LGA's policy that a majority of its directors must be independent. The Board is

comprised of five members with three being independent including the chair. More specifically the Board comprises of:

- Three independent directors including the chair
- The LGA CEO
- A State Government appointed director.

The LGA CEO and the State appointed director are permitted to nominate an alternative director to act in their absence.

Appointment of directors

The LGA Board of Directors are responsible for the appointment of the three independent directors and for appointing the chair in accordance with its Policy on appointing Directors to its subsidiaries. The LGA Board will have consideration to the skill set required on the LGASA Mutual Board when determining suitable candidates for appointment.

The three independent Directors (including Chair) are appointed on a staggered basis to ensure succession planning and a continuation of skills and knowledge on the Board. Directors and the Chair are entitled to seek re-nomination at the end of their term. Re-appointment is at the sole discretion of the LGA Board. The Chair and independent Directors should only serve a maximum of three consecutive terms three year terms.

The relevant Minister having legislative oversight of the Schemes is responsible for appointing the State Government representative/director on the Board and their proxy. The term of this appointment, their removal and replacement is the sole determination of the relevant Minister.

Corporate Governance

The LGA Board is responsible for the appointment of the Chief Executive Officer of the LGA who automatically becomes a Board member of LGASA Mutual.

Director independence

The Board and the LGA requires a majority of its directors to be independent. LGASA Mutual Pty Ltd recognises that having a majority of independent directors helps to ensure that the decisions of the Board reflect the best interests of LGASA Mutual Pty Ltd and its members generally, and that those decisions are not biased towards the interests of management, the LGA or any other group.

In determining whether a director is independent, the Board considers whether the director is free of interests that could (or could be perceived to) materially interfere with the independent exercise of the director's judgement and the capacity to act in the best interests of LGASA Mutual Pty Ltd and its members generally.

Each of LGASA Mutual's non-executive directors has been assessed as independent.

Conflicts of interest

Directors are required to disclose all interests that may potentially conflict with their duties. If there is a possibility of a conflict of interest with a matter being considered or voted upon, the director is not permitted to be present for the consideration of that matter or vote and will not be provided with commercially sensitive information related to the matter.

Access to information and advice

Directors have access to management to request information.

Directors are also entitled, with the approval of the Chair, to obtain independent professional advice at LGASA Mutual Pty Ltd expense relating to their role as an LGASA Mutual Pty Ltd director.

Attendance at meetings

Details of director attendance at meetings during the year are set out below.

Director	Board Meetings	Workshops/ Briefing Sessions
David Holston	5/5	1/1
Dasia Bennett	5/5	1/1
Joanne Denley	5/5	1/1
Clinton Jury	5/5	1/1
Jenny White	5/5	1/1
Nathan Petrus	0/0	0/0
Liane Lawton	0/0	0/0

Meetings of the Board are not open to the public due to the commercial in confidence nature of the business conducted by the Board and the personal information contained in the Board papers.

Directors Remuneration

The remuneration of directors of LGASA Mutual Pty Ltd are determined by the LGA Board. The LGA Board aims to attract and retain high quality independent directors to LGASA Mutual Pty Ltd. As a result, it seeks to set the LGASA Mutual Pty Ltd directors remuneration at a level that acknowledges the directors' time required to fulfil their responsibilities, is commiserate with the skills and experience that the Board seeks to attract, and seeks to set its remuneration at levels consistent with other similar organisation.

The LGA Board has determined that the level of remuneration payable for directors of LGASA Mutual Pty Ltd are as follows:

- Independent Chair: \$64,032 (+SGL)
- Independent Directors: \$32,000 (+SGL)
- State Director: \$nil
- LGASA Director: \$nil
- Alternative Directors: \$nil

During the year, the following payments were made to directors:

Director	Remuneration
Clinton Jury	\$0
David Holston	\$64,032 (+SGL)
Dasia Bennett	\$32,000 (+SGL)
Joanne Denley	\$32,000 (+SGL)
Jenny White	\$0

In addition to the director's remuneration, directors are eligible for the reimbursement of any travel and accommodation expenditure associated with attending LGASA Mutual Pty Ltd meetings, events and activities.

Role of the CEO

The LGA Board of Directors has appointed Dr. Andrew Johnson as Chief Executive Officer of LGASA Mutual Pty Ltd. Dr Johnson's current contract of employment expires in June 2028.

The CEO is responsible for managing LGASA Mutual Pty Ltd in accordance with the strategy and policies approved by the Board. The CEO is responsible for monitoring the service contract with Local Government Risk Services and reporting to the Board on the services providers, schemes and company's performance and recommending initiatives to improve their performance.

Role of the Scheme Manager

The Board of LGASA Mutual Pty Ltd has entered into a fixed term performance based contract with JLT Risk Solutions Pty Ltd trading as Local Government Risk Services for the provision of day to day services to our members and act as the Schemes Manager to enable the effective management of the Schemes' operations. In general terms, the Scheme Manager is responsible for:

- Administering the Scheme
- Preparation of financial budgets, reports and contributions
- Compliance with applicable laws,

regulations and codes of conduct

- Effective management of risks and claims
- Regular reports to the LGA and LGASA Mutual Boards
- Regular liaison with the CEO.

CEO Advisory Committee

LGASA Mutual is required under its constitution to have a CEO Advisory Committee. LGASA Mutual has chosen to adopt the LGA's CEO Advisory Group as its advisory group.

The primary responsibility of the CEO Advisory Group is to advise the Board of Directors on the design and delivery of policy and services to members. The Board met at least annually with the CEO Advisory Committee as part of its annual planning day.

LGASA Mutual also recognises that it needs to consult and engage a large cross-section of stakeholders to determine the services required by its members. As such, as well as utilising the services of the LGA CEO Advisory Group, LGASA Mutual will also take advantage of a number of other informal and formal groups within the sector to obtain input into the right mix of services to be delivered to our membership to ensure we are continually able to meet their needs.

Audit and Risk Committee

LGASA Mutual is required under its constitution to utilise the LGA's Audit and Risk Committee.

The primary objective of the Audit and Risk Committee is to protect and create value for the Board and its stakeholders. It provides advice and recommendations to the Board, contributing to a systematic and disciplined

approach to evaluating and improving the effectiveness of financial management, risk management, internal controls and governance processes.

The Audit and Risk Committee has been constituted to facilitate:

- Oversight of relevant activities to facilitate achieving the LGA's objectives in an effective, efficient and orderly manner including the delivery of advocacy, and non-commercial (assist) and commercial (advance) services to members;
- Advisory services and oversight as required relating to the activities of the LGA's controlled entities in the context of their ongoing value and return on investment to members;
- Enhancing the credibility and objectivity of internal and external financial auditing and reporting;
- Effective management of risk and the protection of the LGA's assets.
- Compliance with laws and regulations as well as use of best practice guidelines;
- The effectiveness of systems of internal control; and
- The provision of an effective means of communication between the external auditor, other service providers as applicable, management and the Board.

The Audit and Risk Committee receives reports from the CEO on relevant matter affecting the risk, finance and governance of LGASA Mutual. These including business plan and budget, risk appetite, strategic risk statements, and actuary reports.

The Audit and Risk Committee reports to the LGA Board and meets with the Mutual Chair at least annually.

LGASA Mutual Risk Management Framework

LGASA Mutual is committed to managing its key strategic and operational risks. In order to recognise and effectively manage risk there must be a sound system of risk management and internal controls. LGASA Mutual recognises it is responsible for instilling a risk control culture throughout the organisation, so that key risks can be identified, managed and properly resolved in the normal course of operations. Management implements the Board-approved strategy and manages LGASA Mutual Pty Ltd operations within the Board-approved risk appetite. Management is responsible for identifying, monitoring, mitigating and reporting on risks.

LGASA Mutual adopted the LGA's risk framework, and Mutual's risk appetite and risk statements were considered by the

Audit and Risk Committee and the LGASA Mutual Board in 2023.

LGASA Mutual strategic risk are reviewed by the Board at bi-annually.

Internal Audit

The LGA's Audit and Risk Committee has adopted a three-year internal audit plan that includes aspects of LGASA Mutual's Operations. The results from these internal audits are reported to and reviewed by the LGA's Audit and Risk Committee.

The Internal Audit function has full access to the Audit and Risk Committee. It also has unrestricted access to all LGASA Mutual Pty Ltd records, property and personnel. The Internal Audit function is independent of LGASA Mutual Pty Ltd external auditor.

External Auditor

The constitution of LGASA Mutual Pty Ltd requires the LGA to appoint the external auditor to Mutual. In 2019,

PricewaterhouseCoopers (PwC) were appointed external auditors for a period of three years. Among its key responsibilities, PwC reviews the financial reporting of LGASA Mutual Pty Ltd and provides an opinion on whether LGASA Mutual Pty Ltd financial report gives a true and fair view of the LGASA Mutual Pty Ltd Group's financial position and financial performance and whether it complies with Australian Accounting Standards and the Corporations Regulations 2001 (where applicable).

PwC's opinion on the 2022-23 financial report at the back of this Annual Report.

PwC are invited to attend each Audit and Risk Committee meeting and meets with the Committee without management present at least once annually.

PwC has provided confirmation that there have been no contraventions of the auditor independence requirements of the Corporations Act 2001 and no contraventions of any applicable code of professional conduct in relation to its audit.



Financial Summary

Financial Summary

The Board continued in its endeavours to keep council contributions as low as practically possible, while maintaining a sustainable scheme. This led to contribution rate remaining unchanged for the LGAWCS at 2.51% during the year while the LGAMLS contributions increased by 5%.

	Risk Incentive Program	Financial results*	Accumulated surplus	Contribution increases
LGAWCS	\$268k	\$1.10m	\$18.60m	Nil
LGAMLS	\$199k	\$1.10m	\$18.00m	5.0%

*Financial Result includes the funds delivered to members through the Risk Incentive Program

**The LGAWCS has a separate deposit with the LGFA of \$26.49m set aside to secure the RTWSA Bank Guarantee for 2021/22

The operating result for the LGA Workers Compensation Scheme for FY2023 was a surplus of \$1.13m (FY2022 surplus of \$875k). This is exclusive of payments to the risk incentive program of \$268k (FY2022 \$345k). The Scheme declared a special distribution in 2023 of \$1.00m (FY2022 NIL) to members. The total comprehensive deficit for the year was \$137k (FY2022 surplus of \$530k) after the special distribution and risk incentive fund payments to members.

The result for the year represents a favorable variance of \$400k from the adopted 2022/23 budget. This was primarily due to an increase in investment income resulting from increases in interest rates received.

The main feature of Scheme experience has been the sustained drop in claim numbers since 2014. While average costs per claim have trended upwards, the drop in claims (currently 60% of their pre-2014 levels) is large enough to result in broadly stable aggregate inflated costs.

Outstanding provisions (after reinsurance receivables) as at 30 June 2023 are projected to be \$21.10m. This is higher than last year's provisions of \$19.49m almost exclusively due to higher case estimates emerging late in the 2023 development year.

The accumulated surplus at year end was \$18.60m (FY2022 \$18.45m). This is more than the Board's approved target surplus band which is between 1.2 to 1.5 times the maximum of APRA minimum capital requirements and those implied under RTWSA's minimum Financial Guarantee requirements, and this equates to a target surplus of between \$12.80m and \$16.00m million.

The operating result for the LGA Mutual Liability Scheme for FY2023 was a surplus of \$1.08m (FY2022 deficit of \$713k). This is inclusive of payments to the risk incentive program of \$199k (FY2022 \$256k).

The result for the year represents a favorable variance of \$1.06m from the adopted 2022/23 budget. This was primarily due to an increase in investment income resulting from increases in interest rates received and

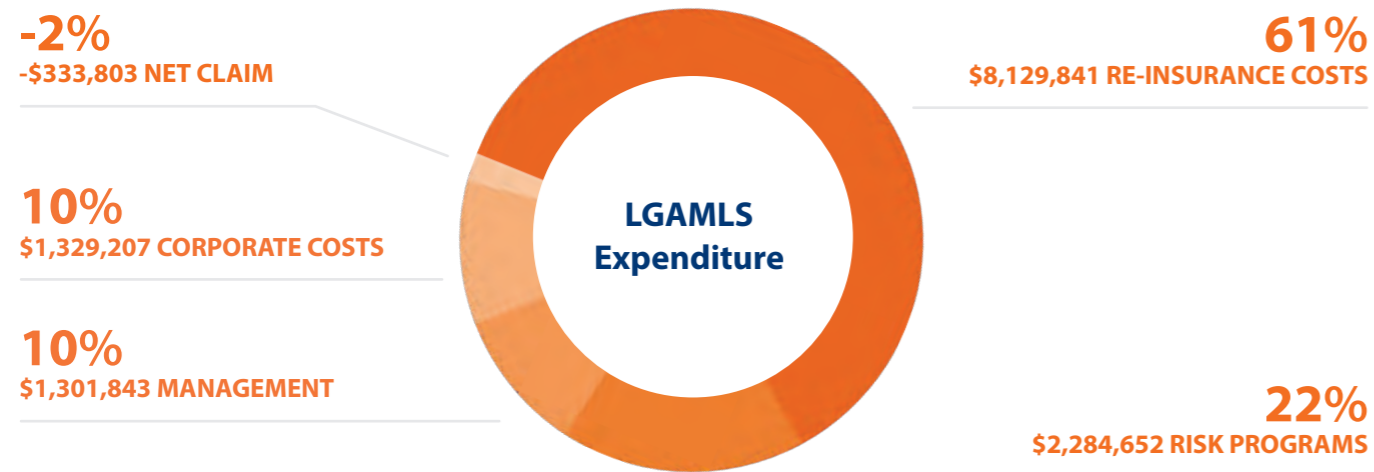
also due a favorable settlement, compared to case estimate, on a historic claim.

The Mutual Liability Scheme has been fully reinsured since 1 July 2003 as a result net provisions are unaffected by valuation parameters such as projected claim inflation and case estimate developments as gross provisions are almost entirely offset by reinsurance provisions. The presence of reinsurance also reduces the sensitivity of liabilities to economic and claims assumptions.

Net outstanding provisions as at 30 June 2023 are projected to be \$1.16m, much reduced from last year's provisions of \$4.03m due to the settlement of a long term, non-reinsured claim from 1996. This claim was settled at \$760k below projections and resulted in the release of \$2.47m of previously held outstanding claims provisions.

The accumulated surplus at year end was \$17.97m (FY2022 \$16.88m). This is at the lower level of the Board's Policy and the recommendation of the independent actuary, which is 1.4 to 1.9 times the APRA Minimum capital requirements or between \$17.90m and \$24.30m.

Financial Summary



Financial Summary



LGAMLS Board Member's Report

LGAMLS Board Members' Report

The Responsible Body for this set of financial statements is the LGASA Mutual Pty Ltd. The Responsible Body Board members present the financial report of Local Government Association Mutual Liability Scheme ("the Scheme") for the year ended 30 June 2023.

Board Members

The Board members of the Scheme at any time during or since the end of the financial year are:

- Mr David Holston – appointed September 2018
- Ms Dascia Bennett – appointed September 2018
- Ms Joanne Denley - appointed February 2022
- Mr Clinton Jury (alternative Nathan Petrus) - appointed October 2021
- Ms Jenny White (alternative Tianna Easter) - appointed October 2020

Principal Activities

The Scheme is a mutual risk product which offers discretionary indemnity and claims management service to its members in respect of their potential and actual civil liabilities. These services are provided to local government in South Australia and include the provision of risk management services to minimise the occurrence of civil liabilities and the provision of claims management services.

Review and Results of Operation

The LGAMLS recorded an operating surplus for FY2023 of \$1,082,136 (FY2022 deficit of \$712,979). This is exclusive of payments to the risk incentive program of \$199,042 (FY2022 \$256,035).

State of Affairs

In the opinion of the board members, there were no significant changes in the state of affairs of the Scheme during the financial year under review.

Environmental Regulation

The Scheme's operations are not subject to any significant environmental regulations under either Commonwealth or State legislation. However, the Board believes that the Scheme has adequate systems in place for the management of its environment requirements and is not aware of any breach of those environmental requirements as they apply to the Scheme.

Events Subsequent to Reporting Date

In the interval between the end of the financial year and the date of this report no item, transaction or event of a material and unusual nature has arisen, in the opinion of the board members of the Scheme, likely to affect significantly the operations of the Scheme, the results of those operations, or the state of affairs of the Scheme in future financial years.

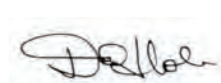
Likely Developments

Information about likely developments in the operations of the Scheme and the expected results of those operations in future financial years has not been included in this report.

Indemnification & Insurance of Directors & Officers

Under Scheme Rule (Gazetted January 13, 2022) 2.4.2 LGASA Mutual Pty Ltd is a member of the LGA Mutual Liability Scheme and thus it and its Directors are entitled to indemnity from the Scheme for an honest act or omission in the performance or purported performance of powers, functions or duties of the Board.

Signed in accordance with a resolution of the Board members made on 13 September 2023.



David Holston
Chair



Dr Andrew Johnson
CEO

Operating Disclosures

Local Government Association Mutual Liability Scheme Annual abridged financial report 30 June 2023.

Relationship of the Abridged Financial Report to the Full Financial Report

The abridged financial report is an extract from the full financial report for the year ended 30 June 2023. The financial statements and specific disclosures included in the abridged financial report have been derived from the full financial report.

The abridged financial report cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the Local Government Association Mutual Liability Scheme as the full financial report. Further financial information can be obtained from the full financial report.

The full financial report and auditor's report will be sent to members on request, free of charge. Please call 08 8235 6444 and a copy will be forwarded to you. Alternatively, you can access the full financial report on the secure section of the LGA website at www.lga.sa.gov.au/mutual.

Basis of the Preparation of Abridged Financial Report

This abridged financial report covers Local Government Association Mutual Liability Scheme (the Scheme) as an individual entity and has been prepared from information extracted from the 30 June 2023 Local Government Association Mutual Liability Scheme non-statutory general purpose financial report. The Scheme financial report was prepared in accordance with the recognition and measurement principles of Australian Accounting Standards and other mandatory professional reporting requirements in Australia. The 30 June 2023 Local Government Mutual Liability Scheme non-statutory general purpose financial report was prepared to meet the Scheme rules.

Board Members' Declaration


The abridged financial report has been derived from the audited full financial report of Local Government Association Mutual Liability Scheme for the year ended 30 June 2023 in accordance with accounting policies described in Note 1 to the audited

full financial report. The abridged financial report should be read in conjunction with the audited full financial report, available upon request free of charge.

In the directors' opinion, the abridged financial report is consistent with the audited full financial report of the Scheme for the year ended 30 June 2023 and presents fairly the Scheme's financial position as at 30 June 2023 and its performance for the financial year ended on that date. There are reasonable grounds to believe that the Scheme will be able to pay its debts as and when they become due and payable.

This statement is made in accordance with a resolution of the Board.

Dated at Adelaide this 13th day of September 2023



David Holston
Chair



Dr Andrew Johnson
CEO

LGAMLS Abridged Financial Reports

Statement of Comprehensive Income

For the year ended 30 June 2023

	Notes	2022	2023
		\$	\$
Member contributions		12,211,571	12,903,891
Catastrophe insurance		(7,748,284)	(8,129,841)
Net member contribution revenue		4,463,287	4,774,050
Claims expense	1(b)	(6,154,474)	(1,462,009)
Reinsurance and other recoveries revenue	1(b)	5,285,275	1,795,812
Net claims expense		(869,199)	333,803
Scheme manager expense		(1,270,091)	(1,301,843)
Scheme result		2,323,997	3,806,010
Reinsurance profit share		751,169	191,824
Interest income		161,063	699,486
Net fair value gains on financial assets at fair value through profit and loss		(22,138)	7,217
Other administration expenses	1(a)	(3,927,070)	(3,622,874)
		(3,036,976)	(3,622,874)
Operating surplus		(712,979)	1,082,136
Special Distribution		0	0
Other comprehensive income for the year, net of tax		(712,979)	1,082,136
Risk incentive distributions to members		(256,035)	(199,042)
Total comprehensive surplus/(deficit) for the year		(969,014)	883,094

The above statement of comprehensive income should be read in conjunction with the accompanying notes.

Statement of Financial Position

For the year ended 30 June 2023

	Notes	2022	2023
		\$	\$
Current Assets			
Cash and cash equivalents	2	18,821,895	17,482,084
Receivables		4,262,262	4,938,980
Prepayment		9,150	205,391
Reinsurance and other recoveries receivable		6,243,218	5,568,733
Total Current Assets		29,756,325	205,391
Non-Current Assets			
Reinsurance and other recoveries receivable		12,402,393	10,180,520
Financial assets at fair value through profit or loss		0	0
Total Non-Current Assets		12,402,393	10,180,520
Total Assets		42,158,718	38,375,708
Current Liabilities			
Payables		604,887	713,951
Outstanding claims liability	3	3,616,385	3,705,549
Unearned member contribution liability		3,975,219	4,125,208
Total Current Liabilities		8,196,491	8,544,708
Non-Current Liabilities			
Outstanding claims liability	3	16,153,098	11,138,777
Total Non-Current Liabilities		16,153,098	11,138,777
Total Liabilities		24,349,589	19,683,485
Net Assets		17,809,129	18,692,223
Equity			
Other reserves		924,752	725,710
Retained earnings		16,884,377	17,966,513
Capital and reserves attributable to owners of Local Government Association Mutual Liability Scheme		17,809,129	18,692,223
Total Equity		17,808,129	18,692,223

The above statement of financial position should be read in conjunction with the accompanying notes.

Statement of Changes in Total Accumulated Funds

For the year ended 30 June 2023

	Notes	Risk Incentive Reserve	Retained Earnings	Total
			\$	\$
Balance at 1 July 2021		1,180,787	17,341,321	18,522,108
Surplus		-	(712,979)	(712,979)
Total comprehensive (deficit) for the year		-	(712,979)	(712,979)
Transactions with owners in their capacity as owners:				
Transfer (to) / from reserves		(256,035)	256,035	-
Balance at 30 June 2022		924,752	16,884,377	17,809,129
Balance at 1 July 2022		924,752	17,341,321	18,522,108
Surplus / (deficit) for the year		-	1,082,136	1,082,136
Risk Incentive transfer to members		(199,042)	-	(199,042)
		(199,042)	1,082,136	883,094
Balance at 30 June 2023		725,710	17,966,513	18,692,233

Statement of Cash Flows

For the year ended 30 June 2022

	Notes	2022	2023
		\$	\$
Cash flows from operating activities			
Member contributions received (inclusive of GST)		13,644,236	14,480,141
Outward reinsurance premium paid		(8,181,260)	(8,560,014)
Claims payments		(6,376,570)	(6,625,453)
Payment to suppliers (inclusive of GST)		(5,945,743)	(6,040,901)
Interest received		185,753	522,422
Reinsurance and other recoveries received		4,520,976	4,883,994
Net cash (outflow) from operating activities		(2,152,608)	(1,339,811)
Cash flows from investing activities			
Proceeds on disposal of investments		6,000,000	0
Net cash inflow from investing activities		6,000,000	0
Net cash (outflow) from financing activities		0	0
Net decrease in cash and cash equivalents		3,847,392	(1,339,811)
Cash and cash equivalents at the beginning of the financial year		14,974,503	18,821,895
Cash and cash equivalents at end of year	2	18,821,895	17,482,084

The above statement of cash flows should be read in conjunction with the accompanying notes.

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1 – Operating surplus

(a) Breakdown of expenses by nature

	2022	2023
	\$	\$
Operating surplus has been arrived at after charging the following items		
Actuarial fees	43,240	44,573
Audit fees	39,940	46,036
Bank fees	173,789	129,737
LGA Management fee	524,148	536,226
Mutual Management fee	342,831	352,427
Legal fees	24,836	0
Other expenses	34,631	56,358
Rent	111,074	106,910
Risk management	2,051,365	2,100,291
Sponsorship & awards	86,875	65,483
Risk Incentive Program	256,035	0
Development fund	131,585	95,000
Audit risk (Airport)	106,721	89,361
	3,927,070	3,622,401

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1 – Operating surplus

(b) Net claims expense

Direct business

Current period claims relate to risk borne in the current financial year. Prior period amounts relate to a reassessment of the risks borne in all previous financial years.

2022	Current year	Prior years	Total
	\$	\$	\$
Gross claims expense			
Gross claims and related expenses – undiscounted	3,917,969	4,381,376	8,299,345
Gross claims and related expenses – discounted	(342,795)	(1,802,076)	(2,144,871)
Gross claims and related expenses - discounted	3,575,174	2,579,300	6,154,474
Reinsurance and other recoveries revenue			
Reinsurance and other recoveries revenue – undiscounted	(2,878,443)	(4,437,592)	(7,316,035)
Reinsurance and other recoveries revenue – discount	302,665	1,728,095	2,030,760
Reinsurance and other recoveries - discounted	(2,575,778)	(2,709,497)	(5,285,275)
Claims Incurred net of recoveries	999,396	(130,197)	869,199

2023	Current year	Prior years	Total
	\$	\$	\$
Gross claims expense			
Claims and related expenses – undiscounted	4,240,532	(2,659,567)	1,580,965
Claims and related expenses – discounted	(479,249)	360,293	(118,956)
Gross claims and related expenses – discounted	3,761,238	(2,299,274)	1,462,009
Reinsurance and other recoveries revenue			
Reinsurance and other recoveries revenue – undiscounted	(3,696,117)	1,782,891	(1,913,226)
Reinsurance and other recoveries revenue – discount	479,481	(362,067)	117,414
Reinsurance and other recoveries – discounted	(3,216,636)	1,420,824	(1,795,812)
Net claims incurred	544,647	(878,450)	(333,803)

LGAMLS Auditor's Report

Note 2 – Cash and Cash Equivalents

	2022	2023
	\$	\$
Cash at bank and in hand	841,870	732,094
Term investments less than 3 months to maturity	17,980,025	16,749,990
	18,821,895	17,482,083

Note 3 – Outstanding claims liability

	2022	2023
	\$	\$
Central estimate (A)	21,313,833	16,759,393
Discount to present value	(2,010,868)	(2,129,824)
	19,302,965	14,629,569
Risk margin (B)	466,518	214,575
Gross outstanding claims liability	19,302,965	14,844,326
Gross claims incurred – undiscounted (A + B)	21,780,351	16,974,150
Current	3,616,385	3,705,549
Non – current	16,153,098	11,138,777
	19,769,483	14,844,326

Risk margin

Process used to determine the risk margin:

The risk margin is an additional allowance for uncertainty in the ultimate cost of claims. The Overview Committee determines the overall

margin adopted after considering the uncertainty in the portfolio, industry trends and the Scheme's risk appreciation.

To determine the margin adopted the actuary concluded that a risk margin of 25% (2022: 25%) of net outstanding claims would be reasonable and consider this appropriate given the relatively higher volatility of older accident years and the greater proportional

uncertainty that arises from a highly reinsured portfolio.

The risk margin is added to the central estimate of net outstanding claims liability reduced by the appropriate reinsurance recoveries provided.





Independent auditor's report on the abridged financial statements

To the members of Local Government Association Mutual Liability Scheme

Our opinion

The abridged financial statements are derived from the audited financial report of the Local Government Association Mutual Liability Scheme for the year ended 30 June 2023.

In our opinion, the abridged financial statements are consistent, in all material respects, with the audited financial report, in accordance with the basis of preparation described in Note 4 to the abridged financial statements.

What we have audited

The abridged financial statements are derived from the audited financial report of Local Government Association Mutual Liability Scheme for the year ended 30 June 2023. The abridged financial statements comprise:

- The abridged statement of financial position as at 30 June 2023
- the abridged statement of comprehensive income for the year then ended
- the abridged statement of changes in total accumulated funds for the year then ended
- the abridged statement of cash flows for the year then ended
- the related notes to the audited financial report of Local Government Association Mutual Liability Scheme for the year then ended
- the statement by the Board.

Abridged financial statements

The abridged financial statements do not contain all the disclosures required by Australian Accounting Standards applied in preparation of the audited financial report of Local Government Association Mutual Liability Scheme. Reading the abridged financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report of Local Government Association Mutual Liability Scheme and the auditor's report thereon. The summary financial statements and the audited financial report do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial report.

The audited financial report and our report thereon

We expressed an unmodified audit opinion on the financial report in our report dated 13 September 2023.

Members of the Board's responsibility for the abridged financial statements

The Members of the Board of the Scheme are responsible for the preparation of the abridged audited financial statements in accordance with the basis of preparation described in Note 4.

PricewaterhouseCoopers, ABN 52 780 433 757
Level 11, 70 Franklin Street, ADELAIDE SA 5000, GPO Box 418, ADELAIDE SA 5001
T: +61 8 8218 7000, F: +61 8 8218 7999, www.pwc.com.au

Liability limited by a scheme approved under Professional Standards Legislation.



Auditor's responsibility

Our responsibility is to express an opinion whether the abridged financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Abridged Financial Statements*.

PricewaterhouseCoopers
by

M. T. Lojszczyk
Partner

Adelaide
13 September 2023

LGAWCS Board Members' Report

LGAWCS Board Members' Report

The Responsible Body for this set of financial statements is the LGASA Mutual Pty Ltd. The Responsible Body Board members present the financial report of Local Government Association Workers' Compensation Scheme ("the Scheme") for the year ended 30 June 2023.

Board Members

The Board members of the Scheme at any time during or since the end of the financial year are:

- Mr David Holston – appointed September 2018
- Ms Dascia Bennett – appointed September 2018
- Ms Joanne Denley - appointed February 2022
- Mr Clinton Jury (alternative Nathan Petrus) - appointed October 2021
- Ms Jenny White (alternative Tianna Easter) - appointed October 2020

Principal Activities

The Scheme is a Mutual risk product which offers discretionary indemnity and injury management service to its members in respect of their potential and actual liabilities that arise under the provisions contained in the Return to Work Act 2014 (RTW Act). These services are provided to local government in South Australia, and include the provision of claims management, return to work and work health and safety management services, to minimise the occurrence of worker compensation liabilities..

Review and Results of Operation

The operating result for the LGA Workers Compensation Scheme for FY2023 was a

surplus of \$1,137,770 (FY2022 surplus of \$874,730). This is inclusive of payments to the risk incentive program of \$268,011 (FY2022 \$344,940). The Scheme declared a special distribution in 2023 of \$1,000,000 (FY2022 NIL) to members. The total comprehensive deficit for the year was \$136,620 (FY2022 surplus of \$529,790)

State of Affairs

In the opinion of the board members, there were no significant changes in the state of affairs of the Scheme during the financial year under review.

Environmental Regulation

The Scheme's operations are not subject to any significant environmental regulations under either Commonwealth or State legislation. However, the Board believes that the Scheme has adequate systems in place for the management of its environment requirements and is not aware of any breach of those environmental requirements as they apply to the Scheme.

Events Subsequent to Reporting Date

In the interval between the end of the financial year and the date of this report no item, transaction or event of a material and unusual nature has arisen, in the opinion of the board members of the Scheme, likely to affect significantly the operations of the

Scheme, the results of those operations, or the state of affairs of the Scheme in future financial years.

Likely Developments

Information about likely developments in the operations of the Scheme and the expected results of those operations in future financial years has not been included in this report.

Indemnification & Insurance of Directors & Officers

Under Scheme Rule (Gazetted January 13, 2022) 2.4.2 LGASA Mutual Pty Ltd is a member of the LGA Mutual Liability Scheme and thus it and its Directors are entitled to indemnity from the Scheme for an honest act or omission in the performance or purported performance of powers, functions or duties of the Board

Signed in accordance with a resolution of the Board members made on 13 September 2023.



David Holston
Chair



Dr Andrew Johnson
CEO

Operating Disclosures

Local Government Association Workers Compensation Scheme Annual Abridged Financial Report 30 June 2023.

Relationship of the Abridged Financial Report to the Full Financial Report

The abridged financial report is an extract from the full financial report for the year ended 30 June 2023. The financial statements and specific disclosures included in the abridged financial report have been derived from the full financial report.

The abridged financial report cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the Local Government Association Workers Compensation Scheme as the full financial report. Further information can be obtained from the full financial report.

The full financial report and auditor's report will be sent to members on request, free of charge. Please call (08) 8235 6460 and a copy will be forwarded to you. Alternatively, you can access the full financial report on the secure section of the LGA website at www.lga.sa.gov.au/mutual

Basis of the Preparation of Abridged Financial Report

This abridged financial report covers Local Government Association Workers Compensation Scheme (the Scheme) as an individual entity and has been prepared from information extracted from the 30 June 2023 Local Government Association Workers Compensation Scheme non-statutory general purpose financial report. The Scheme financial report was prepared in accordance with the recognition and measurement principles of Australian Accounting Standards and other mandatory professional reporting requirements in Australia. The 30 June 2023 Local Government Workers Compensation Scheme non-statutory general purpose financial report was prepared to meet the Scheme rules.

Board Members' Declaration

The abridged financial report has been derived from the audited full financial report of Local Government Association Workers' Compensation Scheme for the year ended 30 June 2023 in accordance with accounting


policies described in Note 1 to the audited full financial report. The abridged financial report should be read in conjunction with the audited full financial report, available upon request free of charge.

In the directors' opinion, the abridged financial report is consistent with the audited full financial report of the Scheme for the year ended 30 June 2023 and presents fairly the Scheme's financial position as at 30 June 2023 and its performance for the financial year ended on that date.

There are reasonable grounds to believe that the Scheme will be able to pay its debts as and when they become due and payable.

This statement is made in accordance with a resolution of the Board.

Dated in Adelaide this 13th day of September 2023



David Holston
Chair

Dr Andrew Johnson
CEO

LGAWCS Abridged Financial Report



Statement of Comprehensive Income

For the year ended 30 June 2023

	Notes	2022	2023
		\$	\$
Member contributions		22,936,827	23,894,870
Insurance		(1,477,360)	(1,544,699)
Net member contribution revenue		21,459,467	22,350,171
Net claims expense	1(b)	(9,336,832)	(11,558,428)
Scheme manager expense		(2,373,469)	(2,432,847)
Scheme result		(9,749,166)	8,358,896
Investment and other income		230,309	1,401,266
Other administration expenses	1(a)	(9,104,745)	(8,628,771)
Total perating (deficit) for the year		874,730	1,131,391
Other comprehensive income			
Special Distribution		0	(1,000,000)
Distribution of risk incentive fund to members		(268,011)	(268,011)
Total comprehensive surplus/(deficit) for the year		529,790	(136,620)

The above statement of comprehensive income should be read in conjunction with the accompanying notes.

Statement of Financial Position

For the year ended 30 June 2023

	Notes	2022	2023
		\$	\$
Current Assets			
Cash and cash equivalents	2	21,986,721	12,254,969
Receivables		8,237,013	8,795,443
Financial assets at fair value through profit or loss		17,761,396	28,970,029
Total Current Assets		47,985,130	50,193,310
Non-Current Assets			
Financial assets at fair value through profit or loss		0	0
Total Non-Current Assets		0	0
Total Assets		47,985,130	50,020,441
Current Liabilities			
Payables		1,229,819	1,867,323
Outstanding claims liability	3	9,067,842	9,825,331
Unearned member contribution liability		6,878,980	1,867,323
Total Current Liabilities		17,176,641	19,221,003
Non-Current Liabilities			
Catastrophe margin		85,000	85,000
Outstanding claims liability	3	10,421,040	10,715,098
Total Non-Current Liabilities		10,506,040	10,800,098
Total Liabilities		27,682,681	29,854,612
Net Assets		20,302,449	20,165,829
Equity			
Other reserves		1,852,393	1,584,382
Retained earnings		18,450,056	18,581,447
Capital and reserves attributable to owners of			
Local Government Association Workers' Compensation Scheme		20,302,449	20,165,829
Total Equity		20,302,449	20,165,829

The above statement of financial position should be read in conjunction with the accompanying notes.

Statement of Changes in Total Accumulated Funds

For the year ended 30 June 2023

	Notes	Risk Incentive Reserve	Retained Earnings	Total
			\$	\$
Balance at 1 July 2021		1,197,992	18,229,727	19,427,719
Surplus		-	874,730	874,730
Total comprehensive (deficit) for the year		-	874,730	874,730
Transactions with owners in their capacity as owners:				
Risk incentive transfer to members		(344,940)	344,940	-
Transfer to Risk Incentive Reserve		999,341	(999,341)	-
		654,401	(654,401)	-
Balance at 30 June 2022		1,852,393	18,450,056	20,302,449
Balance at 1 July 2022		1,852,393	18,450,056	20,302,449
Surplus/(deficit) for the year		-	1,131,391	1,131,391
Risk incentive transfer to members		(268,011)	-	(268,011)
Special Disbursement		-	(1,000,000)	(1,000,000)
BTotal comprehensive income for the year		(268,011)	131,391	(136,620)
Balance at 30 June 2023		1,584,382	18,581,447	20,165,829

Statement of Cash Flows

For the year ended 30 June 2023

	Notes	2022	2023
		\$	\$
Cash flows from operating activities			
Member contributions received (inclusive of GST)		25,351,275	26,457,550
Outward reinsurance premium paid		(1,610,778)	(1,684,164)
Claims payments		(10,666,269)	(10,857,663)
Payment to suppliers (inclusive of GST)		(13,248,647)	(13,733,082)
Interest received		434,601	1,268,343
Net cash (outflow) from operating activities		260,182	(1,450,984)
Cash flows from investing activities			
Proceeds on disposal of investments		0	(11,182,736)
Net cash inflow from investing activities		0	(11,182,736)
Net cash inflow (outflow) from financing activities		0	0
Net (decrease)/increase in cash and cash equivalents		260,182	(9,731,752)
Cash and cash equivalents at the beginning of the financial year		21,726,539	21,986,721
Cash and cash equivalents at end of year	2	21,986,721	12,254,969

The above statement of cash flows should be read in conjunction with the accompanying notes.

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1 – Operating surplus

(a) Breakdown of expenses by nature

	2022	2023
Operating surplus has been arrived at after charging the following items	\$	\$
Actuarial fees	39,584	41,200
Audit fees	39,940	46,035
Bank and guarantee fees	356,280	66,751
Health & wellbeing	557,112	618,510
Legal fees	4,349	11,462
General expenses	1,699	53
Rent	240,660	230,602
Regional risk management fees	3,617,689	3,708,130
Sponsorship & promotion	79,037	83,094
Seminars	109	0
Subscriptions	0	0
OHS core system development	397,082	344,935
Development fund	915,742	906,596
Workcover levy	1,530,870	1,576,796
LGA Management Fee	620,361	635,871
LGASA Mutual Management fee	343,831	352,427
Publications	15,459	6,309
Risk Incentive fund	344,940	0
	9,104,745	8,628,771

(b) Net claims expense

Direct business

Current period claims relate to risk borne in the current financial year. Prior period amounts relate to a reassessment of the risks borne in all previous financial years.

2023	Current year	2023 Prior years	Total
	\$	\$	\$
Gross claims expense			
Gross claims and related expenses – undiscounted	10,838,978	1,163,446	12,002,424
Gross claims and related expenses – discount	(458,092)	14,096	(443,996)
Gross claims and related expenses – discounted	10,380,886	1,177,542	11,558,428
Net claims incurred	10,380,886	1,177,542	11,558,428
	Current year	2022 Prior years	Total
Gross claims expense			
Gross claims and related expenses - undiscounted	10,458,896	(76,414)	10,382,482
Gross claims and related expenses - undiscounted	(355,211)	(690,439)	(1,045,650)
Gross claims and related expenses - undiscounted	10,103,685	(766,853)	9,336,832
Net claims incurred	10,103,685	(766,853)	9,336,832

Note 2 – Cash and Cash Equivalents

	2022	2023
	\$	\$
Cash at bank and in hand	360,593	926,462
Term investments less than 3 months to maturity	21,626,128	11,328,507
	21,986,721	12,254,969

Note 3 – Outstanding claims liability

	2022	2023
	\$	\$
Central estimate (A)	17,522,773	18,843,063
Discount to present value	(1,282,038)	(1,726,034)
	16,240,735	17,117,029
	16,240,735	17,117,029
Risk Margin (B)	0	3,423,402
	19,488,882	20,540,432
Gross claims incurred - undiscontinued (A + B)	3,248,147	22,266,465
Current	9,067,842	9,825,331
Non – current	10,421,040	10,715,098
	19,488,882	20,540,429

Risk margin

Process used to determine the risk margin:

The risk margin is an additional allowance for uncertainty in the ultimate cost of claims. The Board determines the overall margin

adopted after considering the uncertainty in the portfolio, industry trends and the Scheme's risk appreciation.

To determine the margin adopted the actuary concluded that a risk margin of 20%

would be reasonable, if the Scheme was to have approximately 75% probability of its claim provisions proving reliable.

The risk margin is added to the central estimate of net outstanding claims liability.



Independent auditor's report on the abridged financial statements

To the Board Members of Local Government Association Workers' Compensation Scheme

Our opinion

The abridged financial statements, are derived from the audited financial report of the Local Government Association Workers' Compensation Scheme for the year ended 30 June 2023.

In our opinion, the abridged financial statements are consistent, in all material respects, with the audited financial report, in accordance with the basis of preparation described in Note 4 to the abridged financial statements.

What we have audited

The abridged financial statements are derived from the audited financial report of Local Government Association Workers' Compensation Scheme for the year ended 30 June 2023. The abridged financial statements comprises:

- the abridged statement of financial position as at 30 June 2023
- the abridged statement of comprehensive income for the year then ended
- the abridged statement of changes in total accumulated funds for the year then ended
- the abridged statement of cash flows for the year then ended
- the related notes to the audited financial report of Local Government Association Workers' Compensation Scheme for the year then ended
- the Statement by the Board.

Abridged financial statements

The abridged financial statements do not contain all the disclosures required by Australian Accounting Standards applied in preparation of the audited financial report of Local Government Association Workers' Compensation Scheme. Reading the abridged financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report of Local Government Association Workers' Compensation Scheme and the auditor's report thereon. The summary financial statements and the audited financial report do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial report.

The audited financial report and our report thereon

We expressed an unmodified audit opinion on the financial report in our report dated 13 September 2023.

Members of the Board's responsibility for the abridged financial statements

The Members of the Board of the Scheme are responsible for the preparation of the abridged audited financial statements in accordance with the basis of preparation described in Note 4.

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Auditor's responsibility

Our responsibility is to express an opinion whether the abridged financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Abridged Financial Statements*.

PricewaterhouseCoopers
by

M. T. Lojczyk
Partner

Adelaide
13 September 2023

Scheme Members



Retaining 100% scheme membership ensures a unified risk management and mitigation approach across the Local Government sector. By having the whole sector behind a common approach, we can be confident in our efforts to ensure the safety and security of our communities.



Tony Gray
Scheme Manager, LGAWCS

Councils

- Adelaide
- Adelaide Hills
- Adelaide Plains
- Alexandrina
- Barossa
- Barunga West
- Berri Barmera
- Burnside
- Campbelltown
- Ceduna
- Charles Sturt
- Clare & Gilbert Valleys
- Cleve
- Cooper Pedy
- Coorong
- Copper Coast
- Elliston
- Flinders Ranges
- Franklin Harbour
- Gawler
- Goyder
- Grant
- Holdfast Bay
- Kangaroo Island
- Karoonda East Murray
- Kimba
- Kingston
- Light
- Lower Eyre Peninsula
- Loxton Waikerie
- Marion
- Mid Murray
- Mitcham
- Mount Barker

- Mount Gambier
- Mount Remarkable
- Murray Bridge
- Naracoorte Lucindale
- Northern Areas
- Norwood, Payneham & St Peters
- Onkaparinga
- Orroroo/Carrieton
- Peterborough
- Playford
- Port Adelaide Enfield
- Port Augusta
- Port Lincoln
- Port Pirie
- Prospect
- Renmark Paringa
- Robe
- Roxby Downs
- Salisbury
- Southern Mallee
- Streaky Bay
- Tatiara
- Tea Tree Gully
- Tumby Bay
- Unley
- Victor Harbor
- Wakefield
- Walkerville
- Wattle Range
- West Torrens
- Whyalla
- Wudinna
- Yankalilla
- Yorke Peninsula

Prescribed Bodies

- Adelaide Central Market Authority *
- Adelaide Economic Development Agency*
- Adelaide Hills Region Waste Management Authority
- Adelaide Parklands Authority *
- Alwyndor Nursing Home (Holdfast bay)
- Brown Hill & Keswick Creeks Stormwater Board
- Centennial Park Cemetery Authority
- Central Adelaide Waste Recycling Authority
- Central Local Government Region of South Australia *
- East Waste Management Authority Inc
- Eastern Health Authority Inc
- Eastern Region Alliance Water
- Eyre Peninsula Local Government Association
- Fleurieu Regional Waste Authority
- Fleurieu Regional Aquatic Centre Authority
- Gawler Flood Plains Management Authority *
- Highbury Landfill Authority *
- Lerwin Nursing Home (Murray Bridge) #
- Limestone Coast Local Government Association
- Local Government Association of SA
- LGA Procurement
- Local Government Finance Authority of SA
- Local Government Professionals SA #
- LGASA Mutual Pty Ltd
- Murraylands and Riverland Local Government Association*
- Northern Adelaide Waste Management Authority
- Nuriootpa Centennial Park Authority
- Southern and Hills Local Government Association
- Southern Region Waste Resource Authority
- Victor Harbor Horse Tram Authority

LGAWCS Only * LGAMLS Only





Mutual Services

Local Government Association
of South Australia

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