



MAKING IT EASIER

WORK HEALTH AND SAFETY AND
WORKERS COMPENSATION
SMALL BUSINESS STRATEGY 2017-2019



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Introduction

Running a small business can be tough. There are competing priorities and limited resources that demand time and energy.

We want to make NSW the easiest state in which to do business.

We want to make work health and safety and workers compensation laws easy to understand and apply, so that small businesses can easily comply with their obligations – and get on with running their business.

Small businesses account for the highest proportion of major workers compensation claims, the highest proportion of total claims costs and the highest proportion of fatal claims.

This strategy has been developed by the State Insurance Regulatory Authority in collaboration with SafeWork NSW, industry and business representatives, and the Office of the NSW Small Business Commissioner. We acknowledge the assistance of these representatives in putting this strategy together through their role on the Work Health and Safety and Workers Compensation Small Business Reference Group.

This strategy aims to deliver measurable improvements in work health and safety and workers compensation for small businesses in NSW over the next three years.

The strategy links with the *Work Health and Safety Roadmap for NSW 2022* and will help deliver against the Government's commitment to the roadmap across small businesses.

We want every small business in NSW to feel confident that it has a safe and healthy workplace and manages injuries effectively.

We are committed to working together to deliver products and services to small businesses in a cohesive and consistent way.

Purpose of this strategy

PURPOSE

The purpose of this strategy is to deliver material improvements in the work health and safety and workers compensation outcomes for small businesses in NSW. This will result in the NSW economy being more productive. This strategy aligns with a number of initiatives outlined in the *Work Health and Safety Roadmap for NSW 2022*.

VISION

Our vision is for every small business owner in NSW to feel confident that they have a healthy and safe workplace.

Our purpose and vision are in alignment with the ongoing work of the NSW Government.

This strategy has five focus areas that over the next three years will combine to enable every small business owner in NSW to lead/operate a healthy and safe business. These five focus areas are further detailed throughout the strategy.

Action Area 1: Proactive priority programs to support healthy, safe and productive working lives

Action Area 2: Make it easier for businesses and regulators to connect

Action Area 3: Exemplar regulation

Action Area 4: Connect small and large businesses through shared outcomes and responsibilities

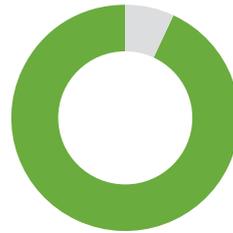
Action Area 5: Build a deeper understanding of small businesses and their needs

The current state

WORKERS COMPENSATION POLICY HOLDERS 2015/16

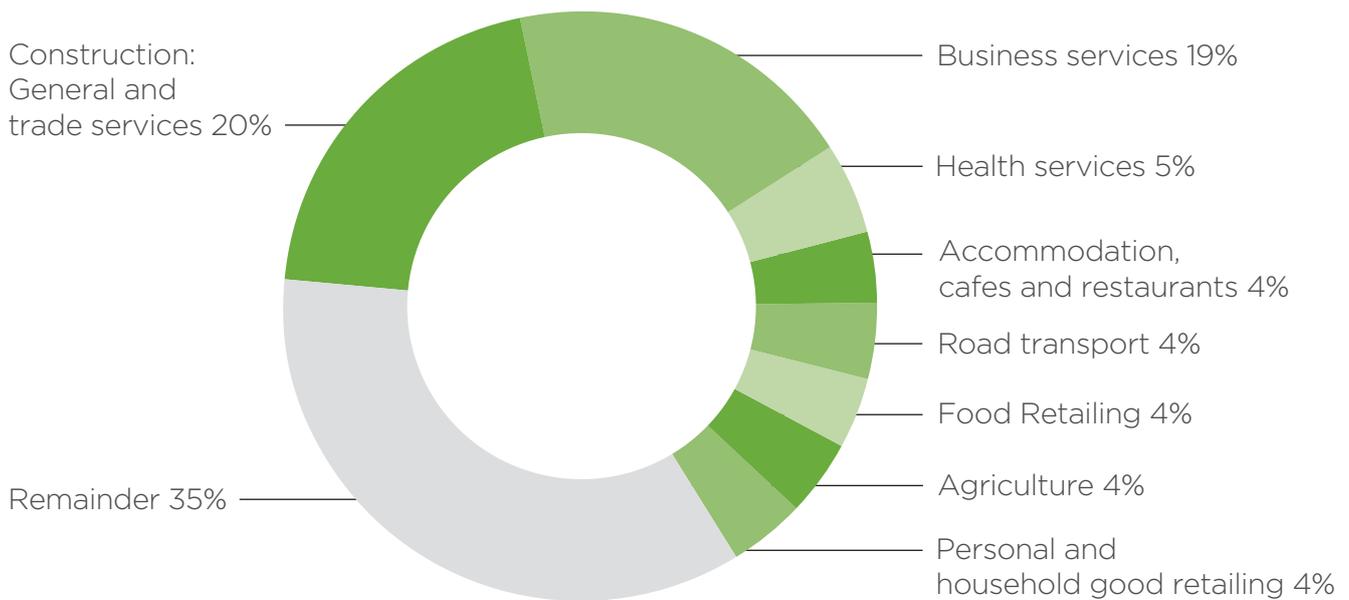


312,501
policy holders in NSW



93%
are small business

INDUSTRY SECTORS WITH THE HIGHEST PROPORTION OF SMALL BUSINESS POLICY HOLDERS



CLAIMS DATA FOR SMALL BUSINESS 2008/09 TO 2014/15

Overall, claims across all business sizes are decreasing. However, since 2008/09 small business have:



accounted for the highest proportion of major claims (on average 38%)



the highest proportion of the total cost of claims (on average 43%)

The current state

SUMMARY OF CLAIMS OVER THE LAST THREE YEARS



95% of small business claims resulted in temporary disability

Most common industries for small business claims:

- cafés and restaurants
- house construction
- plumbing services
- road freight transport
- childcare services

Most common hazards for small business are:

- muscular stress due to lifting and handling 22%
- hitting moving objects 8%
- falls on the same level 12%
- being hit by moving objects 9%

KEY ISSUES FACING SMALL BUSINESS



Implementation and review

ACTION AREA 1:

Proactive priority programs to support healthy, safe and productive working lives

DESCRIPTION

The delivery of priority programs to small business to drive changes in work health and safety and workers compensation (return to work) practices.

INITIATIVES

- Help small businesses embed a health and safety landscape in their workplaces:
 - working with priority industry sectors, businesses with high regulatory burdens, businesses with enforceable undertakings, and peer-to-peer companies (e.g. Uber, AirTasker, Airbnb).
- Deliver proactive recovery-at-work projects by engaging with targeted small businesses:
 - designing and delivering resources to improve injury management
 - increasing the number of small businesses with a standard return to work program.
- Encourage small businesses to consult with workers and others by:
 - implementing education programs and providing tailored advice in a variety of forms
 - promoting workplace consultation in all health and safety programs - e.g. mentoring, coaching, safety champions, workplace advisory visits, and Safer Communities/Safer Towns initiatives.
- Prioritise small business harms, workers and workplaces where the most significant work health and safety risks exist.
- Simplify and promote the Small Business Rebate Program.

INDICATORS

- Priority industry sectors are identified by July 2017.
- Targeted support and education programs are developed and revised.

OUR APPROACH IN ACTION

SMALL BUSINESS REBATE PROGRAM

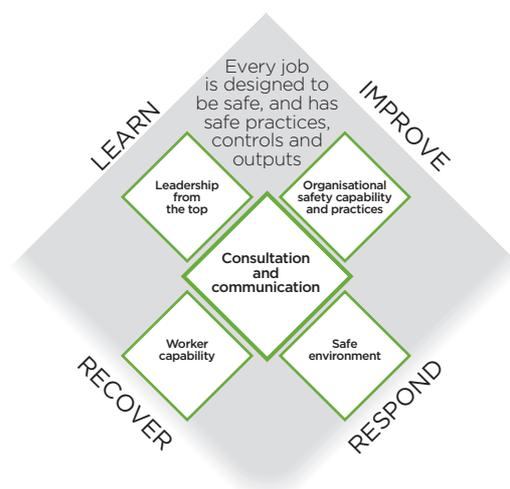
SafeWork NSW manages the Small Business Rebate Program to assist small business in NSW improve their safety. A rebate of up to \$500 is available for small business owners who buy and install eligible safety items to address a safety problem in their workplace. To apply for a rebate the business owner needs to attend an eligible SafeWork NSW safety workshop, webinar, program, event or have an advisory visit from a SafeWork NSW officer. All these visits and events are free.

SMALL BUSINESS MENTORING PROGRAM

SafeWork NSW facilitates small business mentoring. Mentoring involves an experienced business assisting a small business to identify new ways to address safety. Small businesses have access to free advice and assistance from someone who understands the work health and safety challenges, and can suggest innovative solutions to everyday problems.

HEALTH AND SAFETY LANDSCAPE IN NSW WORKPLACES

The diagram below is an excerpt from the *Work Health and Safety Roadmap for NSW 2022* (Roadmap). The diagram represents the key elements critical to achieve excellence in work health and safety practice. A key action area of the roadmap is to 'embed the health and safety landscape in NSW workplaces' and has direct synergy with Action Area 1 of this small business strategy.



Implementation and review

ACTION AREA 2:

Make it easier for businesses and regulators to connect

DESCRIPTION

Interactions – whether online, on the phone, or with inspectors – are tailored for small businesses to find the information they need, and to transform the way they manage health and safety.

INITIATIVES:

- Promote customer experience as a key design principle for all initiatives.
- Summarise and simplify employers' work health and safety and injury management obligations.
- Work with industry to tailor and distribute information across sectors.
- Develop the SafeWork NSW and the State Insurance Regulatory Authority websites to enhance accessibility.
- Improve services through Service NSW and 13 10 50, and capture appropriate data about business segmentation, industry risk and customer feedback.
- Promote and expand reach of free education and assistance services.
- Support initiatives such as the Australian Taxation Office Small Business Fix-it Squads.
- Educate our staff about the pressures small businesses face.

INDICATORS

- Reduction in the number of complaints received in relation to accessing relevant information.
- Increased stakeholder involvement in the development of resources to enhance usability.
- New small businesses are supported with their regulatory responsibilities, with increased access to information and resources, as well as streamlined service through Service NSW.

OUR APPROACH IN ACTION

STATE INSURANCE REGULATORY AUTHORITY AND SAFEWORK NSW WEBSITES

SafeWork NSW and the State Insurance Regulatory Authority both launched new websites in 2016. They have both been designed considering the needs of the wide range of customers that access the sites. They are contemporary and include dedicated areas for regulatory consultations, health and safety advice, a resource library for health professionals, business owners, workers and insurers, and state-of-the-art search functionality. Popular topic searches that lead to simple and concise knowledge include *how to notify of an incident*, *news and safety alerts*, as well as tools such as the *Green Slip calculator*.

Implementation and review

ACTION AREA 3:

Exemplar regulation

DESCRIPTION

Continue the transformation of SafeWork NSW and the State Insurance Regulatory Authority to maintain and strengthen the small business focus.

Leverage the Commerce Regulation Program to drive change in other regulators that touch small businesses.

Advocate for changes in the legislative and policy environment to make it easier for small businesses to operate safely without an undue compliance burden.

INITIATIVES

- Promote and seek continued input into the *Work Health and Safety Roadmap for NSW 2022*.
- Make it easier for businesses to operate in NSW by bringing complementary functions together.
- Ensure strong community, work health and safety, public safety and consumer protections are maintained.
- Increase the State Insurance Regulatory Authority and SafeWork NSW's understanding of the needs of the small business sector.
- Streamline the way businesses provide and receive information to/from government.
- Develop guidance material and templates to help businesses meet their legislative obligations.

INDICATORS

- Reduction in the time and effort taken for small businesses to comply with work health and safety, and workers compensation legislation.
- Increased level of co-located government services and functions.
- Improved coordination and seamless interactions with regulators.

OUR APPROACH IN ACTION

COLLABORATIVE REGULATORY SERVICES

The Commerce Regulation Program has undertaken pilot projects to determine the benefit of joint agency inspections between Fair Trading NSW and SafeWork NSW. The joint visits were undertaken by both agencies with a view to improving the customer experience by providing clear and consistent information with an integrated approach and making it easier for businesses to comply with their obligations. On completion of the pilots, evaluations were undertaken to assess the customer and inspector experience of the joint operations, as well as identify future opportunities for collaboration. The pilot projects were a valuable exercise and have led to a number of additional areas being considered for further improvement.

SAFER COMMUNITIES/SAFER TOWNS

SafeWork NSW offers a place-based stakeholder engagement approach to improve work health and safety, and promote economic growth. It provides free practical advice tailored to suit the special needs of businesses throughout the state. SafeWork NSW partners with other NSW government departments, including Fair Trading NSW, NSW Small Business Commissioner and the Business Connect Program, as well as local business stakeholders, such as councils, industry associations and business chambers, to streamline services and to reach more young workers and businesses. It also partners with neighbouring safety regulators through the Office of the NSW Cross-Border Commissioner to help ensure there is consistency across state borders. The SafeWork NSW 'Safety Expo Fleet' (buses, vans and trailers) allows the collaborative teams to provide face-to-face support to customers, including rural and remote communities.

Implementation and review

ACTION AREA 4:

Connect small and large businesses through shared outcomes and responsibilities

DESCRIPTION

Encourage collaboration between small and large businesses through risk-based requirements, building an understanding of the important role small businesses play in delivering positive work health and safety and workers compensation outcomes for NSW.

INITIATIVES

- Promote the NSW Government Procurement Small and Medium Enterprises Policy Framework.
- Use insight from small businesses to influence improvement to procurement, and other government and business practices.
- Work with large businesses already engaged with SafeWork NSW and the State Insurance Regulatory Authority, and others in the supply chain, to ensure they get the appropriate level of safety systems from small businesses.
- Work with large businesses to extend work trials, to support small businesses for successful recovery at work.
- Ensure SafeWork NSW's regulatory, advisory and enforcement approach is promoted and expectations are understood.

INDICATORS

- Improved work health and safety and workers compensation processes to assist NSW small business by December 2018.
- Increased participation by business in the Work Trial Program.
- Improved compliance with the requirements for work health and safety and workers compensation.

OUR APPROACH IN ACTION

WORK TRIALS

The Work Trial Program assists employers who are unable to identify suitable work options for injured workers returning to work. In the work trial, a worker is placed with a suitable host employer for a short period of time to enable them to recover at work. The worker performs duties suited to their capacity and is upgraded over time (no longer than 12 weeks) until they reach the required capacity to return to their original employer. Workplace rehabilitation providers assist in finding work trial hosts and submitting a proposal. Costs are funded by the State Insurance Regulatory Authority.

Implementation and review

ACTION AREA 5:

Build a deeper understanding of small businesses and their needs

DESCRIPTION

Strengthen understanding of the unique needs of small businesses, based on research, stakeholder engagement, data and evidence.

INITIATIVES

- Maintain the Work Health Safety and Workers Compensation Small Business Reference Group (Small Business Reference Group).
- Develop and maintain other regular consultation and feedback mechanisms with small businesses.
- Develop research and data capabilities tailored to the small business sector.
- Ensure information on the needs of small business is shared within the State Insurance Regulatory Authority and SafeWork NSW to inform policy and service delivery.
- Leverage data and insight activities, as outlined in the *Work Health and Safety Roadmap for NSW 2022*.

INDICATORS

- The Small Business Reference Group meet quarterly and membership levels are maintained.
- Regular targeted stakeholder engagement occurs and feedback is incorporated into the development of policy and service development.
- Updated data and research profile on small business is prepared by June 2017.

OUR APPROACH IN ACTION

SMALL BUSINESS REFERENCE GROUP

The establishment of the Small Business Reference Group was a key achievement of the previous small business strategy produced by WorkCover NSW (now SafeWork NSW). The role of the Small Business Reference Group is to facilitate ongoing consultation and engagement with the small business sector, promote key messaging, and lead collaborative action, consistent with the small business strategy. The Small Business Reference Group has been in place since 2013, and members have been key stakeholders in the development of this new strategy. SafeWork NSW and the State Insurance Regulatory Authority are committed to the ongoing facilitation and resourcing of the Small Business Reference Group and see it as having a key role in ensuring small business needs are understood and considered in future initiatives.

Implementation and review

This strategy spans 2017–2019 and progress will be reviewed annually in collaboration with the Small Business Reference Group.

We will:

- be open and transparent about how the strategy is progressing.
- measure what we're doing.
- be in regular contact with stakeholders and small businesses, business and industry associations, and other government agencies, to get advice, assistance and feedback about how we are tracking.
- continue to make improvements.

Feedback can be provided to wcrstakeholderengagement@sira.nsw.gov.au

FOR FURTHER INFORMATION

Visit www.sira.nsw.gov.au

Call 13 10 50



Disclaimer

This publication may contain information that relates to the regulation of workers compensation insurance, motor accident third party (CTP) insurance and home building compensation in NSW. It may include details of some of your obligations under the various schemes that the State Insurance Regulatory Authority (SIRA) administers. However to ensure you comply with your legal obligations you must refer to the appropriate legislation as currently in force. Up to date legislation can be found at the NSW Legislation website www.legislation.nsw.gov.au.

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