



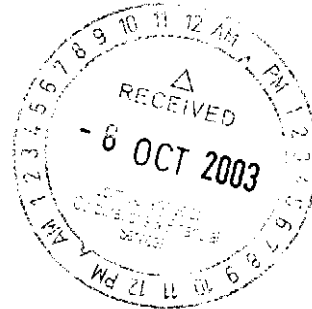
Government of  
Western  
Australia

WorkCover  
WESTERN AUSTRALIA

Our ref: 0325-2000-01  
Enquiries: Amanda West (08 9388 5576)

The Secretary  
Parliamentary Joint Committee on  
Corporations and Financial Services  
Room SG.64, Parliament House  
CANBERRA ACT 2600

**Attention: Mr Frank Donnan**



Dear Mr Donnan

Enclosed is the Heads of Workers' Compensation Authorities' (HWCA) submission to the Inquiry into Australia's Insolvency Laws.

Please note the group's change in name (formerly the Heads of Workplace Safety and Compensation Authorities) which will be reflected on future correspondence.

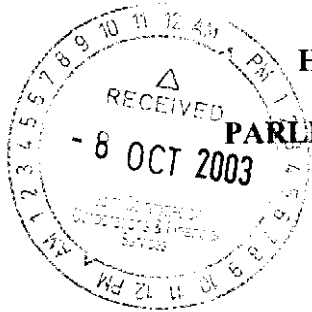
Should you have any queries regarding the submission, please do not hesitate to contact me on 9388 5576.

Yours sincerely

Amanda West  
A/Executive Officer  
HWSCA Secretariat  
WorkCover WA



**Heads of Workplace Safety & Compensation Authorities**  
Australia and New Zealand



**HEADS OF WORKERS' COMPENSATION AUTHORITIES  
SUBMISSION TO THE  
PARLIAMENTARY JOINT COMMITTEE ON CORPORATIONS AND  
FINANCIAL SERVICES**

**Improving Australia's Corporate Insolvency Laws**

The Heads of Workers' Compensation Authorities (HWCA) is a group comprising the Chief Executives of Australia's workers' compensation authorities (6 States, 2 Territories and 1 Commonwealth). The Chief Executive of the New Zealand Accident Compensation Corporation is also a participant. The vision of the HWCA is to reduce the social and economic cost of workplace injury and disease across Australia.

The HWCA appreciates the opportunity to provide a submission to the Inquiry. In relation to the Inquiry's Terms of Reference, the area of most relevance to the HWCA is the treatment of employee entitlements.

All Australian workers' compensation schemes are funded by compulsory insurance or self-insurance. Each scheme provides a safety net for uninsured workers to ensure provision is made for payment of compensation where an employer is uninsured or otherwise unable to meet their statutory obligations. Privately underwritten schemes also provide a safety net in circumstances where an insurer authorised to underwrite workers' compensation policies is placed into liquidation. Consequently, issues relating to the protection and priority of employee entitlements and insolvency law do not directly impact on workers' compensation entitlements for Australian workers.

The HWCA has no comment in relation to the Inquiry's other Terms of Reference.

Yours faithfully

**H T NEESHAM  
CHAIRMAN  
HEADS OF WORKERS' COMPENSATION AUTHORITIES**

30 September 2003