

Submission to the Productivity Commission inquiry into National Workers' Compensation and Occupational Health & Safety Frameworks

1. Background Introduction

Westpac Banking Corporation ("Westpac") has employees in every State and Territory of Australia. Westpac also has a number of related bodies corporate such as BT Financial Group and Westpac Financial Consultants Limited which operate in more than one State or Territory.

Westpac is self-insured for workers compensation in every State and Territory although its related bodies corporate are not self insured in all states.

Westpac also conducts its own rehabilitation of injured employees and is required to have occupational health and safety management systems in every State and Territory.

In this submission, Westpac will argue that the outcomes of the current state by state system are inconsistent and potentially inequitable for our employees.

The current system impedes the development of Best Practice for Occupational Health and Safety and Workers Compensation systems not only for Westpac but also within our organisation for the following reasons:

- As a national self insurer, Westpac is required to comply with a different process for self insurance and a different workers compensation scheme in every state and territory;
- As a national employer, Westpac is required to comply with occupational health and safety legislation, its related codes of practice and the requirements of regulatory bodies in every state and territory;
- The various requirements around Australia are inconsistent and extremely complex;
- They result in additional administrative costs, duplication and complexity for Westpac in achieving compliance;

For all the above reasons, Westpac advocates the creation of a national, uniform (not merely consistent) scheme for both Workers Compensation and Occupational Health and Safety for multi-jurisdictional employers.

2. Inequities in the Current System for both Westpac and its Employees

Regardless of whether or not Westpac is self insured, variances in the workers' compensation schemes lead to inconsistent and contradictory results around the country for both the employee and Westpac.

Westpac as a multi-jurisdictional organisation is subject to the requirements of eight separate and inconsistent workers compensation schemes ("**schemes**"). Essentially, all schemes are based on entitlement to modified common law damages (except for South Australia and Victoria, where there is no right to common law damages) and/or statutory compensation based on the concept of 'no-fault' compensation in which employers are held liable for work-related injuries and illness suffered by their employees provided that the injury arose out of, or as a consequence of the employment.

- Each scheme differs in a number of core areas, including:

Definitions of basic concepts. Concepts including "employer", "worker", "work-related injury/illness" and "incapacity" are defined differently from scheme to scheme. The result is inconsistency of outcome. For example, in Qld and SA, "incapacity" is not defined in the legislation. By way of further example, an application of the definition of "incapacity" in NSW expressly entitles a worker who has suffered a disfigurement to weekly benefits whilst arguably, in the NT, he or she would not be so entitled.

Circumstances in which injuries are compensable. In NSW, NT, Qld, SA and Tasmania there is entitlement to compensation for injuries sustained by a worker during a journey between the worker's abode and place of work. In Victoria and Western Australia, "journey claims" are not compensable.

Inconsistent benefits/compensation paid to workers. Entitlement to payment of lump sum benefits for non-economic loss suffered by workers differs from scheme to scheme. While all schemes make provision for payment of lump sum compensation, the methods and criteria for determining the lump sums payable vary between the jurisdictions ie some pay for per percentage impairment of a specific body part¹, whilst others pay per percentage of whole body impairment.² Under the NSW and

¹ In ACT, SA, Tas Vic and WA, workers who suffer permanent loss or impairment on a total or partial basis, relating to specified body parts, body functions or disfigurements are entitled to lump sum compensation calculated as a percentage of a maximum amount payable based on the percentage loss or impairment of a body part, function or disfigurement. In NSW, the amount of permanent impairment compensation is calculated based on a sliding scale, depending on the degree of permanent impairment suffered.

² In NT, lump sum compensation is payable based on the permanent impairment assessed as a percentage for the whole person (Work Health Act (NT) s71)

Victorian *schemes*, compensation is also payable for pain and suffering in addition to compensation for loss of use or permanent impairment.

Inconsistent resolution of disputes. In all jurisdictions, it is possible for an employer to commute/redeem or “buy-out” a liability for weekly compensation payments by payment of a lump sum to the worker. However, the criteria that must be satisfied to “buy-out” a claim differ from scheme to scheme. For example, in NSW, Westpac can only “buy-out” a claim of weekly payments if seven criteria are met.³ The criteria include prior payment of lump sums, proof of extensive and exhaustive attempts at rehabilitation and receipt of weekly benefits for two years. By way of contrast, in Tasmania, only two criteria need be satisfied⁴. If employers cannot “buy out” claims, workers remain in receipt of “drip feed” weekly benefits for indefinite periods of time.

These differences between the schemes and the different requirements mean that employees, who suffer similar injuries at work, although under different schemes, will generally obtain different amounts of compensation and different degrees of access to medical treatment and injury management services including rehabilitation.

The current system does not encourage or promote improvements in the workers compensation system. As the operation of the schemes is different in each state and territory, there is no benchmark for the schemes to measure or to compare their efficiency or performance against.

Furthermore, Westpac, as a self insurer, is required to understand, apply and comply with each of the eight schemes and therefore we must have expertise in each scheme. This requires resources, both internal and external, such as legal, in every state and territory.

3. The Complexities of being Self Insured Nationally

3.1 Self Insurers Licence Requirements

³Workers Compensation Act (1987) s 87EA. Such a “buy-out” is known as a commutation.

The requirements for obtaining and complying with the licence vary widely between each state and territory in terms of both cost and the standards which need to be met. In general terms, most states and territories require Westpac to arrange a bank guarantee, and provide an actuarial report as to outstanding claims liability, and other documentation as well as complying with audit requirements. A summary of the approximate direct annual costs of obtaining a self insurer's licence for each state and territory appears below as at 30/09/02. These costs do not reflect the indirect costs of administering a multitude of licences

Items	NSW	ACT	Vic	Tas	SA	NT	WA	Qld	TOTALS
Self insurance licence fees	\$500,000	\$1,500	\$300,000	\$10,000	\$30,000	\$4,000	\$25,000	\$11,155	\$881,655
Bank guarantees	\$60-\$70,000	\$1-\$4000	\$13-\$18,000	\$2-\$5,000	\$5-\$10,000	not required	\$5-\$10,000	\$18 - \$20,000.	Approx. \$120,000
Actuarial costs	\$11,000	\$5,000	\$10,000	\$5,000	\$7,920	not required	\$6,000	\$9,900	\$54,820
Audit Costs	\$30,000	\$0	\$40,000	\$10,000	\$10,000	\$2,000	not required	\$18,738	\$110,738
TOTALS	\$606,000	\$8,000	\$366,000	\$29,000	\$56,000	\$6,000	\$39,000	\$60,000	Approx. \$1,170,000

The following are examples of the inconsistency in requirements for self insurance nationally:

- The licences in NSW, SA, Victoria and Tasmania are renewed every 1-3 years depending upon performance achieved from an audit of both Workers Compensation and Occupational Health & Safety by the regulatory authority. Annually these states require a bank guarantee, actuarial report and a self-assessment audit (with the exception of SA) of Workers Compensation and Occupational Health and Safety.
- The licence in Queensland is renewed every two years. Workers compensation audits by the regulatory authority occur annually and a self assessment of audit of Occupational Health & Safety is conducted every two years. Annually this state requires renewal of the bank guarantee and an actuarial report.
- The licence in the ACT is renewed every 3 years at which time it may be subject to an audit of both Workers Compensation and Occupational Health & Safety by the regulatory authority. This state requires an actuarial assessment and bank guarantee at renewal time unless there is a significant change.
- The licence in the NT is renewed annually but does not require a bank guarantee, actuarial assessment or audits
- The licence in WA is renewed every year and includes submission of Westpac's injury management plan and processes, and actuarial assessment and bank guarantee.
- The licences in NSW Queensland and SA also have additional requirements compared to the other states. For example, only accredited Claim Managers can manage workers' compensation claims in Queensland & SA. In addition NSW and Queensland requires

that the self insurer must have rehabilitation skills, and in Queensland Claims Managers and rehabilitation providers must be physically located in the state.

3.2 OHS and Workers Compensation Management Systems Self Insurance Requirements

Westpac has developed its OHS Management system based on Australian/New Zealand Standard 4801:2001 'Occupational health and safety management systems - specification with guidance for use'.

However New South Wales, Queensland, Victoria, Tasmania and South Australia's self insurance licence conditions all impose on Westpac the requirement to meet their individual state requirements for OHS management systems. These include:

- Victorian & Tasmania SafetyMAP Version 4
- SA Performance Standards
- NSW Self-Insurer OHS Quality System Model
- Queensland Trisafe Management Systems.

It is not only with its OHS management systems but also in its workers compensation/injury management systems that Westpac is required to consider and include the requirements of the individual state authorities issuing the self insurance. NSW, ACT, SA & Qld self insurance licensing authorities all require Westpac to establish an injury management program, return to work program and workers compensation processes that meet their specific requirements. Whilst all authorities are consistent in the general principles of these programs and processes they are not uniform which means that individual state programs and policies need to be established to meet the various regulatory authorities' requirements. For example in NSW an injury management plan is to be established for significant injuries. This is not required in any other state.

3.3 Auditing for self insurer's licence renewals

Westpac as a self insurer is not only required to consider and include the OHS and workers compensation requirements of the individual state regulatory authorities within the development of its own systems, but is also required to present its systems in a format that complies with the respective state authorities' models when audited by these organisations.

These audits can be frequent and extremely time consuming. For example in the last six months Westpac has:

- been audited by the NSW Workcover Authority in November 2002 for OHS
- been audited by the NSW Workcover Authority in May 2003 for Workers Compensation
- been audited by the South Australian Workcover Corporation in April 2003 for both OHS and Workers Compensation
- completed self assessments in April 2003 for the Tasmanian authority
- completed self assessments in May 2003 for Victorian Workcover Authority

The audit process (including preparation time, participation in the audit process and follow-up action) consumes substantial time and resources, and therefore costs. A table of Westpac's time and human resources expended due to external OHS audits nationally for the period September 2002 to date is **attached** as Annexure A to this submission.

3.4 Administrative Complexity and Duplication in Self Insurance

The different requirements create complexity and duplication in the following ways:

Administrative requirements. This includes training, accreditation, organisation and personnel costs. Each scheme requires separate Westpac staff to administer claims. The result is duplication of administrative costs. For example, it is necessary for Westpac to appoint a "business head" to be responsible in each State to supervise each schemes' requirements under the specific regulatory regime. This practice results in additional cost and management issues for Westpac.

Reserving and assessment of liability and claim reserves. The different methods of determining "liability and claim reserves" in the different schemes results in difficulty in monitoring and interpreting the actual extent of Westpac's liability for workers compensation on a national basis. Users of financial information have difficulty interpreting the amount of liability that is ultimately reported in Westpac's financial statements. Furthermore, the size of the liability under each scheme determines the amount of "security" in the form of bank guarantees, which Westpac, as a self-insurer, must provide as part of the schemes.

Incidental costs. Duplication of the costs in retaining auditors and lawyers in administering the schemes and complying with audit requirements, providing legal advice on claims etc. These costs are difficult to quantify as they are indirect costs. An example is the need to retain different law firms in different states to advise on similar issues under the various legal frameworks.

4. The Complexities of Operating Nationally

There are a number of submissions we wish to make about the impact of the various workers' compensation and occupational health and safety regimes which extend beyond the issue of being a self insurer.

4.1 Multitude of Legislation that requires adherence

There are literally hundreds of OHS statutes, regulations, codes of practice, guidance notes and Australian Standards. A list of the primary legislation required to be adhered to by Westpac as a multi-jurisdictional employer is **attached** as Annexure B to this submission.

The OHS regulatory requirements and approaches to implementation differ substantially between the various jurisdictions. While there are areas that are similar across the jurisdictions, some of the differences impose significant business costs in compliance and are difficult to administer. For example Westpac recently decided that it wanted to move to a uniform first aid kit due to the ease of administration. This sounds like a very straight forward proposition but in fact required a quite considerable amount of time in investigating each of the individual state variations. The lengthy comparison Westpac was required to make of the first aid requirements in each state for a basic first aid kit is **attached** as Annexure C.

Other examples where there are differing requirements and regulatory approaches among the various jurisdictions can be found in the various requirements for workplace smoking, testing and tagging electrical equipment, and the management of hazardous substances (such as asbestos) Significant time is spent in researching the various requirements and ensuring appropriate management and compliance. In addition once the various requirements are understood a decision often needs to be made as to whether the most onerous state requirement is adopted by Westpac as the national standard or whether to have different standards in different states.

For example the hazardous substance regulations in South Australia require that the hazardous substance register is reviewed annually as compared to other states where it is required to be reviewed every three years. Due to the expense involved in reviewing this register and that it cannot be argued that it is any "safer" for our employees we have made the decision to have different arrangements in South Australia than in any other state. A nationally uniform

system would remove the considerable time spent in investigating these individual state requirements and the decision input required.

Cross Border Difficulties in providing injury management services. Due to the differing requirements relating to being an accredited rehabilitation co-ordinator or return to work co-ordinator, Westpac cannot easily manage the provision of injury management services nationally. For example, under the current system Westpac's Brisbane based staff are unable to provide injury management services to staff located just over the border in Tweed Heads due to them not being accredited under New South Wales OHS laws. To have the Brisbane staff accredited means Westpac is required to incur additional training costs. This issue of accreditation also reduces the flexibility of Westpac being able to manage for example holiday leave of the rehabilitation coordinators. This would be lessened if one national standard was applied.

Employee Representatives – Administration Issues Currently, Westpac needs to deal with employee representatives in each State and Territory, each with their own powers. This means that significant administration time, with associated costs, is incurred. Many of the issues dealt with are duplication of the same issue on a national basis. For example recently Westpac has been required to explain its arrangements for employee consultation both to the Finance Sector Union in South Australia and also in New South Wales. Accordingly, a similar amount of administrative time and resources for each State and Territory is used for the same issue, notwithstanding that some jurisdictions have significantly fewer employees than others. In addition, differing standards may need to be implemented due to different outcomes of consultation in each State and Territory, even if the consultation is dealt with in relation to the same issue. This creates unnecessary complexity and inconsistency.

4.3 Requirements of and Relationships with Regulatory Bodies

State and Territory regulatory bodies handle the inspection, compliance monitoring and enforcement functions differently. The standard of requirements for compliance in the various jurisdictions also varies. This inconsistency means that Westpac needs to have appropriately accredited staff in each jurisdiction and are required to tailor employee training to meet the appropriate requirements. The inconsistency also raises the possibility of inequitable results, what will amount to compliance in one jurisdiction may fall short of the standard required in another, notwithstanding that the same business function is being carried out.

Westpac often has to duplicate discussion about issues with the various authorities. For example last year Westpac spent a considerable time with the NSW Workcover authority improving their understanding of Westpac's policies, procedures and practices for security. In May 2003 the Western Australian authority made the same request for information, so a duplicate discussion had to be held.

5. Westpac is seeking uniform national schemes

Westpac seeks the creation of uniform national schemes for Workers Compensation and Occupational Health and Safety.

The National Occupational Health and Safety Commission (“**NOHSC**”) was established in 1985 with a view to, among other things, create and maintain national OHS standards and codes of practice. This goal was desirable for multi-jurisdictional employers, as it would mean compliance to a single standard instead of determining the requirements of multiple jurisdictions. However, this goal has not succeeded to date.

Notwithstanding that the NOHSC has developed a National OHS Strategy for the years 2002–2012 and has outlined five initial national priority areas to be addressed, there is no guarantee that the States and Territories will uniformly apply any model regulatory instruments developed from this process.

This approach has, to date, failed to deliver the legislative uniformity desired by multi-jurisdictional employers. Accordingly, the onus rests with multi-jurisdictional employers to identify and abide by the applicable regulatory scheme. This means that, in addition to the cost incurred in ensuring compliance with and improving safety standards, Westpac experiences a loss of time and resources in determining the applicable jurisdiction to be adhered to.

6. Westpac’s preferred model for Workers Compensation

Westpac’s preferred model is one whereby the Commonwealth legislates uniformly for all jurisdictions in the vein of the *Corporations Act*. This could be achieved in one of two ways:

- by the Commonwealth utilising the insurance power pursuant to s 51 (xiv) of the Australian Constitution; and
- by the States agreeing to refer power with respect to State employees in relation to workers compensation issues to the Commonwealth pursuant to s51(xxxvii) of the Australian Constitution;

A less preferable alternative would be for each State and Territory to pass identical legislation. This is less preferable because it leaves open the possibility that, over time, independent changes could be made leaving legislation that is arguably “consistent” but not “uniform”. It is important to note that strict “uniformity” rather than more general “consistency” is desired by Westpac to avoid the duplication and complexity referred to in our submissions above.

Uniformity could be obtained through consistent national requirements, setting guidelines in core areas, whether in the form of principal or subordinate legislation or, where appropriate, in national standards. This would better enable Westpac to meet its obligations in terms of compliance, administration and management of claims. Guidelines will need to address, at least the following elements:

- definitions of basic concepts;
- circumstances in which injuries are compensable;
- defences available to employers;
- the nature and amount of benefits/compensation to be paid to workers;
- process for resolution of disputes;
- national licensing requirements;
- compliance monitoring and enforcement of regulatory requirements;
- and
- national standards for medical practitioners and rehabilitation service providers.

6.1 Benefits

There would be many benefits for Westpac and its employees in the implementation of a uniform national scheme for workers compensation. Firstly, for Westpac as an organisation a national scheme would provide:

- **Greater control for Westpac over claim management strategies.**
Resources can be shared across the different schemes and a central claim management area can be established to handle claims on a national and uniform basis. This would result in significant cost savings in

administration, training, human resources and external services such as legal and actuarial services.

For employees of Westpac however the benefits would include:

- **Consistency in the outcome of claims.** This would eliminate inequities where compensation is denied to some employees but not others by virtue of differences in the operation of the different schemes eg journey claims.
- **Equality of compensation received.** A national scheme could amalgamate the different practices that currently exist in the different states and create a set of "best practice" design principle to be adopted. Employees who suffer the "same" injury would be awarded the same level of compensation and access to rehabilitation etc.
- **The development of a "complete rehabilitation scheme" for injured workers.** A national scheme would enable Westpac to give employees equal treatment in terms of rehabilitative programs and access to medical treatment, giving effect to the intention of workers compensation legislation.
- **Encouragement of continuous development and improvement.** A national system for workers compensation would enable Westpac to make comparisons to be made between the operation, performance and efficiency of the workers compensation system across the different states and territories. This would encourage continuous improvement and best practice.

7. Westpac's preferred model for Occupational Health and Safety

Westpac's preferred model is one whereby the Commonwealth legislates uniformly for all jurisdictions. This could be achieved in two ways:

- by the States agreeing to refer power in relation to OHS issues to the Commonwealth pursuant to s51(xxxvii) of the Australian Constitution; or
- by the Commonwealth ratifying International Labour Organisation Convention No. 155, the Occupational Safety and Health Convention,

1981 and utilising the external affairs power pursuant to s51(xxix) of the Australian Constitution.

A less preferable alternative would be for each State and Territory to pass identical legislation, although this leaves open the possibility that, over time, independent changes could be made leaving legislation that is arguably “consistent” but not “uniform”. As already stated above for Workers Compensation, Westpac seeks strict “uniformity” rather than more general “consistency”.

Uniformity could be achieved through consistent national requirements setting minimum OHS rights and duties, whether in the form of principal or subordinate legislation or, where appropriate, in national standards. This would better enable Westpac to know what their obligations are for training, management and compliance purposes, without the need to consult different standards nation-wide. Key elements would include:

- duty of care;
- available defences;
- committee/representative duties and powers; and
- compliance monitoring and enforcement of regulatory requirements.

Voluntary codes of practice should be developed which give clear guidance as to different ways in which compliance can be achieved. This would enable Westpac to adopt or apply elements relevant to them in order to meet legislative standards. This would also encourage continuous development and innovation within Westpac in dealing with OHS issues.

7.1 Benefits

Westpac does not regard changeover costs as being a hurdle to reform as there are long term cost savings and efficiencies to be obtained from uniformity. These savings and efficiencies would be achieved as a result of:

- greater consistency in OHS management;
- improved ability of Westpac to understand and apply the relevant requirements, leading to better compliance;
- freeing up time and resources currently utilised in researching the various OHS requirements and dealing with multiple stakeholders and instead diverting it to implementing new developments and improving existing systems;
- lower administration costs as a result of the removal of duplication of training, inspection, compliance monitoring and consultation functions;
- increased time to improve existing OHS systems to meet business requirements and introduce new OHS developments; and
- due to the combined effect of the above factors, reducing lost time through employee illness or injury and reducing the amount (and therefore cost) of claims.

8. Conclusion

In this submission, Westpac has argued that:

- As a national self insurer, Westpac is required to comply with a different process for self insurance and a different workers compensation scheme in every state and territory;
- As a national employer, Westpac is required to comply with occupational health and safety legislation, its related codes of practice and the requirements of regulatory bodies in every state and territory;
- The various requirements around Australia are inconsistent and extremely complex;
- They result in additional administrative costs, duplication and complexity for Westpac in achieving compliance;
- The outcomes on a state by state basis are inconsistent and sometimes inequitable for our employees and impede the development of Best Practice

For all the above reasons, Westpac advocates the creation of a national, uniform (not merely consistent) scheme for both Workers Compensation and Occupational Health and Safety. It is our belief that a national scheme would have benefits not only for Westpac but also for our employees

ANNEXURE A - TIME SPENT ON AUDITS

State	Frequency	Time Spent in Preparation	Actual Time with Auditors
NSW			
OHS	Every Yr – Internal Audit by an external consultant	3 weeks for 5 FTE	1 week for 5 FTE
	Every 1-3 yrs External audit by Workcover authority dependent upon licence conditions	3 weeks for 1 FTE	1 day for 3 FTE
Workers Compensation /Injury management	Every 1-3 yrs External audit by Workcover authority dependent upon licence conditions	Approx. 3 weeks	1 day for 3 FTE
ACT			
OHS	Every 1-3 yrs External audit by Workcover authority dependent upon licence conditions	4-5 weeks for 1 FTE	5 days for 1 FTE
Workers Compensation /Injury management	Every 1-3 yrs External audit by Workcover authority dependent upon licence conditions	3 weeks for 1 FTE	1 day for 2 FTE
Vic			
OHS	Every Yr - Internal Audit by an external consultant	4-5 weeks for 1 FTE	8 days for 1 FTE
Workers Compensation /Injury management	Every Yr	3 weeks for 1 FTE	

State	Frequency	Time Spent in Preparation	Actual Time with Auditors
Qld			
OHS	Every 2 Yr	4 weeks for 1 FTE	11 days for 1 FTE
Workers Compensation /Injury management	Every Year – also looks at damages claims	3 days for 1 FTE	
WA			
OHS	Not required		
Workers Compensation /Injury management	Not required		
SA			
OHS	Every 1-3 years depending upon licence conditions includes both a gap analysis and complete audit	4-6 weeks for 1 FTE	1 weeks for 1 FTE
Workers Compensation /Injury management	Every 3 years again includes both a gap analysis and full audit	2 week for 1 FTE	1 weeks for 1 FTE
Tas			
OHS	Every 2 years	2 weeks for 1 FTE	1 week for 1 FTE
Workers Compensation /Injury management	Every 2 years submission of performance standards	1 week for 1 FTE	NA
NT			
OHS	Not required		
Workers Compensation /Injury management	Not required		

ANNEXURE B – PRIMARY LEGISLATION

Westpac is a national organisation and has workplaces in all states and territories of Australia including Christmas Island and Norfolk Island as such it is required to adhere to the following primary legislation:

OCCUPATIONAL HEALTH & SAFETY

It is therefore subject to the principal Occupational Health and Safety Act in each state and the supporting regulations. The principal Acts are:

- Occupational Health and Safety Act (NSW) 2000
- Occupational Health and Safety Act (Victoria) 1985
- Labour and Industry Act (Victoria) 1958
- Workplace Health and Safety Act (Queensland) 1995
- Occupational Health, Safety and Welfare Act (South Australia)
- Occupational Safety and Health Act (Western Australia) 1984
- Factories and Shops Act (Western Australia) 1963
- Workplace Health and Safety Act (Tasmania) 1995
- Occupational Health and Safety Act (Australian capital Territory) 1989
- Work Health Act (Northern territory) 1986.

WORKERS COMPENSATION

NSW

- Workplace Injury Management and Workers Compensation Act (NSW) 1998
- Workers Compensation (Workplace Rehabilitation Programs) Regulation 1995
- Workers Compensation (General) Regulation 1995

ACT

- Workers Compensation Act 1951

Queensland

- WorkCover Queensland Act 1996
- WorkCover Queensland Regulation 1997

South Australia

- Workers Rehabilitation and Compensation Act 1986
- Workers Rehabilitation and Compensation (General) Regulations 1987

Western Australia Workers' Compensation and Rehabilitation Act 1981

- Workers Compensation and Rehabilitation Regulations 1982.

Victoria

- Accident Compensation Act 1985
- Accident Composition (WorkCover Insurance) Act 1993

Northern Territory

- Work Health Act 1986

Westpac

- Workers Rehabilitation and Compensation Act 1988
- Workers Compensation Regulations 1988

ANNEXURE C - Basic first aid kit comparison across States January 2003

Reference →	First aid in the Workplace Guide 2001 p17 (B Kit) -minimum prescribed OHS Regulation 2001 NSW	ACT First aid in the workplace Code of practice April 1994 p. 6 A & B workplaces -Code	Code of Practice (No. 18) First aid in the Workplace June, 1995 pp. 7-9 -Code	Code of practice for OH first aid in the workplace 1986, p.18 Basic-Code	Code of Practice: first aid, workplace amenities and PPE appendix 2 -Code	First aid advisory standards 1999 p. 25 (<30 workers) -Code	A Guide to First aid in the workplace, May 1995 - Basic Guide	und-er-re-view -Nil
Item description ↓	NSW	ACT	Vic	SA	WA	QLD	NT	Tas
bandaids	yes 50	yes 50	yes	yes 50	yes no.	yes assorted sizes	yes assorted sizes	
dressing tape	yes 2.5cm by 5m	yes	yes	yes 25mm by 2 rolls hypo-allergenic	yes 1.25 cm non stretch hypo-allergenic	yes 2.5 cm by 5 m non-allergenic	yes 2.5cm by 5m	
plastic bags (also used for ice packs)	yes amputated parts small, med, large (1 each)	yes amputated parts small, med, large (1 each)	no	no	no	no	no	
waste disposal	no	no	no	no	no	yes (12)	yes (12)	

Item	NSW	ACT	Vic	SA	WA	QLD	NT	Tas
non-stick dressing	yes 2 7.5 by 7.5 cm (2)	yes 2 7.5 by 7.5 cm (2)	burns module	yes small (3) large (5)	yes small large no no.	yes assorted sizes	yes assorted sizes	
eye pads	yes (2)	yes 3	yes no no.	no	yes no no.	yes 5	yes 5	
gauze bandages to secure dressing	yes 5 cm (1) 10 cm (1)	yes 5 cm (2) 10 cm (2)	no	no	yes 5 cm	no	no	
crepe or cotton conforming	no	no	yes rubber thread or crepe	yes cotton 5 cm (3) 7.5 cm (3) 10 cm (1)	yes no. no	yes various sizes 2.5 cm-10 cm	yes various sizes 2.5 - 15 cm	
disposable gloves	yes (4)	yes (6)	yes (no no.)	yes (5)	yes no no.	yes (box of ten)	yes (box of ten)	
rescue blanket for shock	yes (1)	yes (1)	yes (as required)	no	no	no	no	
safety pins for sling	yes 1 packet	yes 1 packet	yes no no.	yes 5	yes no no.	yes packet of 10	yes packet of 10	
scissors for cutting bandages etc to size	yes	yes	yes	yes	yes	yes	yes	
forceps to pick up items, reduce risk of infection	yes	yes	no	yes	yes	no	no	

Item	NSW - minimum prescribed	ACT	Vic	SA	WA	QLD	NT	Tas
splinter remover (as opposed to splinter forcep)	no	yes	no	yes	no	yes	yes	
eyewash sterile eye irrigation	yes 10 ml (6)	yes 10 ml (6)	yes eye module	no	yes 30ml bottle	yes 250 ml bottle or single use ampoules 30 ml	yes 1 bottle	
antiseptic swabs/other for wound cleaning	Swabs pre-packed antiseptic pack of 10	yes 250 ml Savlon or equivalent Disinfectant 250 ml Betadine, iodine or equivalent	no	yes disposable wound cleaning swabs (1% Cetrimide BP)- 10 iodine 10% solution 15 ml alcohol swabs for instrument cleaning	yes iodine 15 ml (swabs or sachets)	yes 30 ml	yes solution 30 ml (not specified)	
triangular bandage for sling, to secure ice pack	yes min. 90 cm (4)	yes (6)	yes (no. no.)	yes min 90 cm (2)	yes (no no.)	yes (min. 5)	yes (2)	

Item	NSW	ACT	Vic	SA	WA	QLD	NT	Tas
wound dressing to cover wound	yes large (3)	yes No. 13 & 14 (2 each)	yes no no.	yes no. 15 (1)	yes 13, 14, 15	yes (assorted sizes)	yes (assorted sizes)	
first aid pamphlet	yes	yes (DRABC, RICE, First aid book)	yes	yes issued by WorkCover corporation	yes EAR, CPR and emergency treatment	yes remote module requires a book	yes	
dish/dressing	no	yes	no	no	no	yes	yes	
sharp container	no	no	no	no	no	yes	yes	
resus mask	no	no	no	yes	yes	yes	yes	
re-useable ice-pack	no	no	no	no	yes	yes	no	
note pad and pencil	no	no	yes (additional)	yes	yes	yes	no	
torch	no	no	yes (additional)	no	yes	yes (additional remote locations)	no	
panadol	no	no	no	no	yes	no	no	
burn cream	no	no	no	no	yes	no	no	
cotton buds	no	no	no	no	yes Sterile pack of 3	no	no	

