



Australian Government

Comcare

COMCARE 2016–17 CORPORATE PLAN

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CEO'S INTRODUCTION

I am pleased to present the *Comcare 2016–17 Corporate Plan* (the corporate plan).

This plan builds on the new direction we began in 2015–16 that has already seen business improvements and improvement in financial health.

Premium rates are falling, claim frequency is reducing and claim duration after injury is beginning to improve. These trends are having a very positive impact on the financial position of the premium scheme, with the ratio of assets to liabilities increasing steadily and moving us towards a fully funded scheme

ahead of target. Comcare has continued to refine claims management practices with a focus on early intervention and return to and recovery at work. We have also taken the first steps in digital transformation with initiatives that are making our business more efficient and improving our interactions with employees, employers and providers.

Our key business priorities remain unchanged—leadership in insurance, effective and consistent regulation nationally, excellence in scheme management and design, and efficient and cost effective operations. While these represent our broad direction, the corporate plan refines our goals and targets areas for improvement. There is also greater focus on a whole of organisation approach to achieving our key deliverables.

This corporate plan sets out clear and measurable work to achieve our core goal of supporting participation and productivity nationally through healthy and safe workplaces that minimise the impact of harm.

With significant progress made in 2015–16 against our purposes, in addition to refining our performance measures we have focussed on how we will work more effectively together to achieve our goals. During 2015–16 we identified priority areas we believe will enhance Comcare's culture. These priority areas are:

- > being trusted, empowered and accountable
- > having commitment and focus
- > being collaborative
- > being a learning organisation.

These priority areas are discussed in more detail in this plan and will be used to develop strategies to ensure that these values are communicated and supported throughout the organisation.

The corporate plan has been prepared in accordance with the requirement of paragraph 35(1) (b) of the *Public Governance, Performance and Accountability Act 2013* (PGPA Act), and section 16E of the *Public Governance, Performance and Accountability Rule 2014*. It expands on the information contained in the 2016–17 Portfolio Budget Statements (PBS) and covers the financial years 2016–17 to 2019–20. We will report against the corporate plan in the annual performance statements that form part of the *Comcare Annual Report*, tabled in the Parliament in October each year by the Minister for Employment.

Jennifer Taylor
Chief Executive Officer
Comcare

PURPOSES

Comcare is established under the *Safety, Rehabilitation and Compensation Act 1988* (SRC Act).

Comcare has functions and responsibilities under the SRC Act, the *Work Health and Safety Act 2011* (WHS Act) and the *Asbestos-related Claims (Management of Commonwealth Liabilities) Act 2005* (ARC Act). Under this legislation we have roles as insurer, regulator and scheme manager.

We provide expert advice and services to the Safety, Rehabilitation and Compensation Commission (SRCC) and the Seacare Authority, and we manage the Commonwealth's asbestos-related claims liabilities.

Comcare's outcome statement (our Outcome) describes our success and provides strategic focus for all our efforts:

- > Supporting participation and productivity through healthy and safe workplaces that minimise the impact of harm in workplaces covered by Comcare.

Our role is to have a positive impact on reducing injury and harm in the workplace.

Comcare's work underpins quality workplaces and plays a vital role supporting workforce participation and productivity, as well as making an important contribution to the Australian Government's deregulation agenda.

The four purposes for Comcare are:

- > **Leading insurer**—working with employers and employees to minimise the impact of harm in workplaces, facilitate return to work and recovery at work, and deliver sustainable management of the fund.
- > **National regulator**—working with employers, employees and other stakeholders to deliver consistent, risk-based regulation to improve work health, safety and rehabilitation outcomes.
- > **Excellence in scheme management and design**—working with scheme participants to achieve sustainable and better practice national schemes.
- > **Efficient and effective operations**—working together to achieve our Outcome.

The corporate plan clearly shows how each purpose contributes to the achievement of our Outcome. At the same time, it shows how we will continue to drive transformation throughout the organisation.

Through this corporate plan, employers and employees in workplaces covered by Comcare will be able to see the benefit from improved performance across each of our four purposes. Comcare will be outcome focussed, transparent, innovative and collaborative in delivering our work. We have identified ambitious performance targets that reflect our shared commitment to minimising harm in the workplace.

ENVIRONMENT

The need to ensure the work environment is healthy and safe is ongoing and is an essential contribution to productive workplaces.

Technology and automation are transforming traditional models of work. We will maintain our focus as the nature of work changes and the profile of occupational risks shifts with increased concern around psychological as much as physical injury. These factors provide important context and our approach to these challenges will be critical to our success and that of the employers and employees in our scheme.

A strong governance framework guides our work, allowing resources to follow strategic priorities, ensuring business risks are identified and well managed, and organisational commitment to effective internal and external collaboration is supported. This corporate plan ensures that our priority actions are clearly aligned with our strategic focus and ensure the coherence, capability and adaptability of the organisation going forward.

Challenges

Over time, psychological injury costs have risen and the length of time that ill and injured employees are away from their work has increased, particularly in public sector workplaces. The appropriate funding of public sector workers' compensation liabilities remains a priority, and we have a commitment to match our liabilities and assets by July 2020.

The Australian Government has committed to reducing the cost of unnecessary or inefficient regulation imposed on individuals, business and community organisations. We will reduce the regulatory burden on employers and provide improved transparency for calculation of regulatory contributions and licence fees. We will continue to review our operational and administrative priorities and strategies to meet this objective.

Comcare's regulatory and insurance functions alike must be underpinned by strong data, analytics and research—this will deliver better outcomes and ensure that our resources are deployed to best effect, helping to reduce liabilities and increase the effectiveness of our regulation.

External factors

We anticipate potential increases in the number of applications from companies to become self-insured licensees under the SRC Act.

Our corporate plan clearly shows the measures Comcare will implement over the next four years to address these challenges and external factors.

Comcare must be an active leader in this time of change.

Through delivery of this corporate plan, Comcare will become a leading insurer and national regulator, providing excellence in scheme management and design, efficient and effective operations, and showing leadership in identifying and delivering strategies to minimise harm in the workplace.

PERFORMANCE

Comcare is committed to improving our performance and has set ambitious targets to minimise the impact of harm in the workplace.

In driving this change, we will be focussing on:

- > reducing illness and injury in workplaces
- > reducing premiums and claim costs
- > reducing workers' compensation liability
- > improving recovery at and return to work rates
- > improving leadership in all aspects of our business.

Our strategic direction and resourcing are stated each year in the PBS and reported in the annual performance statement published in the *Comcare Annual Report*.

This corporate plan is supported by group, team and individual performance plans which align with our purposes and intended results. This ensures a clear line of sight between the performance of Comcare and the performance of each individual working within our organisation.

Comcare's governance framework ensures we meet our obligations of performance and accountability—an established committee structure oversees the strategies and plans to improve service delivery, make effective decisions and build capability. Our planning processes enable us to monitor, review, evaluate and report on our work.

Each business area maintains effective service and complaint handling mechanisms to monitor and improve performance.

Results will be reported in annual performance statements to 2019–20.

LEADING INSURER

Working with employers and employees to minimise the impact of harm in workplaces, facilitate return to work and recovery at work, and deliver sustainable management of the fund.

Activities

- > Sustainable management of the fund's liabilities.
- > Responsive, relevant and cost effective services.

Intended results

- > An effective, fully funded and sustainable workers' compensation scheme for the public sector.
- > Sustainable claims management outcomes.

Delivery strategies

- > Refine claims management to drive health outcomes and facilitate recovery, return to work and finalisation of claims.
- > Build a high performance business and service culture through clarity, commitment and accountability.
- > Improve data capture and analysis capability.
- > Leverage Comcare's capability to achieve efficient and effective operations.

Performance measurement

The insured scheme is fully funded by 1 July 2020, measured by regular valuations of liabilities and assets, to ensure the scheme remains financially sustainable.

2016–17	2017–18	2018–19	2019–20
85% by 30 June 2017	90% by 30 June 2018	95% by 30 June 2019	100% by 30 June 2020

The average Commonwealth premium rate reduces to 1.1 per cent of payroll (excluding GST) by 2018–19, to ensure the scheme remains financially sustainable.

2016–17	2017–18	2018–19	2019–20
Average Commonwealth premium rate = 1.5% of payroll	Average Commonwealth premium rate = 1.3% of payroll	Average Commonwealth premium rate = 1.1% of payroll	Average Commonwealth premium rate = 1.1% of payroll

Reduce the insured scheme liability to \$1.9 billion, a reduction of \$1 billion from the baseline at 30 June 2014, to ensure the scheme remains financially sustainable.

2016–17	2017–18	2018–19	2019–20
Scheme liability is reduced to \$2.3 billion by 30 June 2017	Scheme liability is reduced to \$1.9 billion by 30 June 2018	Scheme liability is \$1.9 billion or less	Scheme liability is \$1.9 billion or less

Reduce the administration cost ratio to 20 per cent by 2018–19, measured by Safe Work Australia’s comparative performance monitoring methodology, to ensure cost effective management of the fund.

2016–17	2017–18	2018–19	2019–20
Administrative cost ratio is 21% or lower	Administrative cost ratio is 20% or lower	Administrative cost ratio is 20% or lower	Administrative cost ratio is 20% or lower

Increase the proportion of employees who have returned to work, measured by duration on incapacity benefits, to facilitate recovery and reduce liability.

Accrued incapacity duration	2016–17	2017–18	2018–19	2019–20
13 Weeks	71%	73%	76%	79%
26 weeks	80%	82%	84%	86%
78 weeks	90%	91%	92%	93%

Note: Measured as the proportion of employees whose accrued incapacity duration is less than 13, 26 and 78 weeks. This complements the survey-based measure of return to work for the Comcare Scheme as a whole.

A sustained high level of satisfaction and engagement with the services provided, measured by survey, to ensure services are appropriate, responsive and relevant.

2016–17	2017–18	2018–19	2019–20
Satisfaction rating of 80% or more	Satisfaction rating of 82% or more	Satisfaction rating of 85% or more	Satisfaction rating of 85% or more

NATIONAL REGULATOR

Working with employers, employees and other stakeholders to deliver consistent, risk based regulation to improve work health, safety and rehabilitation outcomes.

Activities

- > Embed the compliance and enforcement framework.
- > Develop and implement a risk based regulatory model.
- > Maximise national consistency in service delivery.

Intended results

- > Increased proportion of risk based, targeted regulatory interventions.
- > Increased regulated entities’ understanding of WHS obligations.
- > Increased regulated entities’ knowledge and adoption of better practice.

Delivery strategies

- > Design and implement a risk framework and engagement strategy.
- > Embed the compliance and enforcement framework through targeted regulatory response.
- > Implement the Regulatory Reform Project.
- > Implement a quality control framework with internal and external validation.

Performance measurement

Our proactive regulatory reach is extended to all entities in our scheme, to further our breadth of activities both in cities and remote workplaces and ensure we have increased the number of active relationships with entities.

2016–17	2017–18	2018–19	2019–20
Comcare interaction with 60% of entities in our scheme	Comcare interaction with 80% of entities in our scheme	Comcare interaction with 100% of entities in our scheme	Comcare interaction with 100% of entities in our scheme

Our approach improves WHS outcomes in workplaces through increased knowledge, awareness and compliance to ensure regulatory intervention makes a positive difference.

2016–17	2017–18	2018–19	2019–20
Survey establishes a baseline of 60% positive response	70% of surveyed workplaces have improved WHS outcomes following intervention	80% of surveyed workplaces have improved WHS outcomes following intervention	85% of surveyed workplaces have improved WHS outcomes following intervention

A sustained high level of satisfaction and engagement with services provided measured by survey, to ensure regulatory actions are appropriate, responsive and relevant.

2016–17	2017–18	2018–19	2019–20
Survey result baseline (80% satisfaction rating)	Satisfaction rating of 82% or more	Satisfaction rating of 85% or more	Satisfaction rating of 85% or more

EXCELLENCE IN SCHEME MANAGEMENT AND DESIGN

Working with scheme participants to achieve sustainable and better practice national schemes.

Activities

- > Engage with scheme participants and experts to inform and improve scheme design.
- > Successfully implement improvements across the schemes.
- > Monitor and review the performance of the Comcare and Seacare Schemes.

Intended results

- > Sustainable schemes evidenced through outcomes achieved (including financial and return to work outcomes).
- > Schemes that identify and adopt better practice as far as possible.

Delivery strategies

- > Develop collaborative partnerships to promote the health benefits of good work.
- > Identify and promote better practice.
- > Improve scheme-wide analytics.

Performance measurement

Return to work rates developed through the existing biennial Return to Work Survey indicating the rehabilitation outcomes achieved.

2016–17	2017–18	2018–19	2019–20
Comcare Scheme return to work rate = 95%	Comcare Scheme return to work rate = 95%	-	Comcare Scheme return to work rate = 95%

Note 1: The National Return to Work Survey will be conducted in 2017–18 and 2019–20. Comcare proposes to conduct its own Return to Work Survey in 2016–17.

Note 2: In 2016–17, Comcare intends to develop further methodology to determine a Return to Work rate based on claims data across all Comcare Scheme workers' compensation claims.

Note 3: The Return to Work rate and other information for the Seacare Scheme is published by the Seacare Authority.

Improve the financial sustainability of the scheme measured by notional premium rate.

2016–17	2017–18	2018–19	2019–20
Comcare scheme notional premium rate = 1.21%	Comcare scheme notional premium rate = 1.20%	Comcare scheme notional premium rate = 1.18%	Comcare scheme notional premium rate = 1.17%

Note 1: Financial outcomes achieved by the Seacare Scheme are published by the Seacare Authority.

Increased adoption of better scheme management assessed through qualitative review.

2016–17	2017–18	2018–19	2019–20
Benchmark scheme(s) against better practice	Qualitative evaluation of scheme management identifies the adoption/promotion of better practice	Qualitative evaluation of scheme management identifies the adoption/promotion of better practice	Qualitative evaluation of scheme management identifies the adoption/promotion of better practice

EFFICIENT AND EFFECTIVE OPERATIONS

Working together to achieve Comcare’s Outcome.

Activities

- > Provide strategic advice to effectively enable and support the organisation to deliver business outcomes.
- > Streamline/improve business systems, processes and practices.
- > Deliver core business systems and processes.
- > Improve Comcare’s WHS performance.

Intended results

- > Increased satisfaction with corporate operations.
- > Comcare employees’ high levels of engagement are maintained.
- > Comcare staff have the knowledge and skills to meet operational needs.
- > Operational costs are reduced by \$6.3 million (20 per cent) on the 2014–15 baseline.
- > Comcare’s workers’ compensation premium is reduced to below the premium payer average by 2018.

Delivery strategies

- > Implement *People Plan*.
- > Implement *Digital Transformation Strategy*.
- > Implement outcomes from organisational reviews.
- > Implement best practice governance frameworks.

Performance measurement

Increased satisfaction with corporate operations measured through responses to a survey conducted annually.

2016–17	2017–18	2018–19	2019–20
75% satisfaction rates	85% satisfaction rates	90% satisfaction rates	95% satisfaction rates

Maintain employee levels of engagement which are higher than those in similar sized agencies, measured through ratings on the leadership category questions in the *APSC State of the Service Survey*.

2016–17	2017–18	2018–19	2019–20
Comcare employees rate their job engagement at higher than 7.5	Comcare employees rate their job engagement at higher than 7.5	Comcare employees rate their job engagement at higher than 7.5	Comcare employees rate their job engagement at higher than 7.5
Comcare employees rate their team engagement at higher than 7.2	Comcare employees rate their team engagement at higher than 7.2	Comcare employees rate their team engagement at higher than 7.2	Comcare employees rate their team engagement at higher than 7.2
Comcare employees rate their supervisor engagement at higher than 7.9	Comcare employees rate their supervisor engagement at higher than 7.9	Comcare employees rate their supervisor engagement at higher than 7.9	Comcare employees rate their supervisor engagement at higher than 7.9

Maintain employee levels of engagement which are higher than those in similar sized agencies, measured through ratings on the leadership category questions in the *APSC State of the Service Survey*.

2016–17	2017–18	2018–19	2019–20
Comcare employees rate their agency engagement at higher than 6.4	Comcare employees rate their agency engagement at higher than 6.4	Comcare employees rate their agency engagement at higher than 6.4	Comcare employees rate their agency engagement at higher than 6.4

Comcare employees have the knowledge and skills to meet operational needs, measured through results of the *APSC State of the Service Survey* results.

2016–17	2017–18	2018–19	2019–20
75% of staff indicate that they have the skills and knowledge to undertake their job	80% of staff indicate that they have the skills and knowledge to undertake their job	85% of staff indicate that they have the skills and knowledge to undertake their job	90% of staff indicate that they have the skills and knowledge to undertake their job

Comcare achieves efficiencies by reducing its operational costs by \$6.3 million (20 per cent) on the 2014–15 baseline by 30 June 2017.

2016–17	2017–18	2018–19	2019–20
\$6.3 million savings target achieved	-	-	-

Comcare's workers' compensation premium is below the premium payer average (1.1 per cent) by 2018, achieved through improving:

- > injury and harm levels
- > recovery and early return to work rates of Comcare employees.

2016–17	2017–18	2018–19	2019–20
Comcare's workers' compensation premium is 4.4%	Comcare's workers' compensation premium is 2.2%	Comcare's workers' compensation premium is 1.1%	Comcare's workers' compensation premium is 1.1% or less

RISK MANAGEMENT

Comcare's *Risk Management Framework* (the Framework) improves Comcare's ability to monitor the risks to its purposes, and track the implementation of the controls put in place to manage risks. Quarterly reporting to the Executive Committee ensures the currency of the Framework in action.

We will continue to review and enhance the Framework to ensure that:

- > it is aligned with organisational activities and intended results
- > it is an integrated aspect of our business processes
- > we effectively engage with our stakeholders in relation to shared risks
- > we have appropriate and effective mechanisms to communicate and escalate risk information
- > there is a sound, articulated framework of accountability, responsibility and delegation for managing risk
- > management of risk is central to our priority setting.

To achieve this we will:

- > deliver training to Comcare employees responsible for identifying and managing risks
- > establish a *Risk Management Network* to support Comcare employees in identifying and managing risks
- > identify and evaluate options to enhance system support for risk management.

CAPABILITY

People

During 2015–16 we identified four priority areas that we believe will enhance Comcare’s culture. These priority areas are:

- > **being trusted, empowered and accountable**—staff are supported in what they do, take responsibility for their work and actions, and have the authority required to do their job
- > **having commitment and focus**—Comcare is clear on purpose, outcomes and measurements, which staff can clearly link to their activities
- > **being collaborative**—supporting early collaboration with others (internally and externally), sharing information where appropriate, working together towards shared outcomes and benefits, and effectively communicating
- > **being a learning organisation**—Comcare takes a risk and evidence based approach to innovation, and encourages staff to ask questions, learn from mistakes and share these learnings.

A series of focus groups have been held with staff from across Comcare and the results of these focus groups will be used to develop strategies to ensure that these values are communicated and supported throughout the organisation.

Our employees uphold and promote the *Australian Public Service Values and Code of Conduct*. Within this context Comcare will be an organisation that is:

- > **connected**—with clear corporate strategic directions and priorities that we all work towards
- > **collaborative**—working alongside the Department of Employment, the SRCC, employers and employees to ensure healthy, safe and productive workplaces
- > **ethical**—with commitment at all levels to integrity and good governance and responsible stewardship of sensitive personal and business information
- > **smart and innovative**—where our diverse professional skills, knowledge and business analytics are applied to deliver cutting edge solutions
- > **open and transparent in our business dealings**—with a commitment to measuring and benchmarking our performance
- > **adaptable**—with a commitment to being a learning organisation and developing our capability to support corporate directions and priorities
- > **influential**—with deep engagement in thinking and communicating about workplace health and safety at national and international levels
- > **purposeful**—with individuals proactive and empowered to contribute to the corporate purposes
- > **professional**—where we respond and deliver to a high standard.

Our *People Plan* and *Digital Strategy* are key to ensuring that our capability matches our business objectives.

People Plan

The *People Plan* outlines our people strategies and links them to our organisational objectives. This plan is overseen by the People Committee and aims to bring together the key elements of a high performing organisation, with a focus on:

- > leadership
- > capability
- > cohesiveness
- > health and safety
- > innovation.

The *People Plan* was revised in 2015–16 and focuses on creating a high performing organisation which is an employer of choice. Plan implementation will be a collaborative effort with partnerships across Comcare.

Comcare is committed to the principles of equity and diversity, ensuring that all Australians have access to Comcare's services and programs, and that the workforce is representative of the broader Australian community. Our Diversity Champion leads the delivery of our diversity initiatives, including the *Reconciliation Action Plan* and *Accessibility Action Plan*.

Comcare recognises the importance of a capable workforce and creating an environment for our people to develop capability and excel in their jobs. To do this we have a *Performance Development Framework* that supports learning and is the key tool we use to encourage high performance from our people. The framework assists us to deliver on Comcare's purposes, and address early any instances of underperformance. It includes a reward and recognition program to actively recognise and reward the achievements of our people.

Digital Transformation Strategy

The *Digital Transformation Strategy* is a program of digital transformation for Comcare. Implementation over five years will:

- > encourage and support clients to interact with Comcare via secure user friendly digital services
- > transition the organisation from paper based to digital ways of working, with use of paper by exception only before 2020
- > support the Australian Government's Digital Transformation Office commitment that all major transactions with clients can be completed digitally online by 2017
- > decrease Comcare's operating costs by reducing productivity impacts resulting from current constraints in data management, processing and core systems
- > enable Comcare to meet the Australian Government's Digital Service Standard
- > ensure Comcare's digital information services comply with the Web Content Accessibility Guidelines 2.0 endorsed by the Australian Government.

APPENDIX: PERFORMANCE FRAMEWORK

The performance information contained in the PBS and Corporate Plan provide the basis for Comcare's performance framework.

The following table demonstrates the links between the PBS and this Plan.

Corporate Plan performance measure	PBS component
Leading insurer	
The insured scheme is fully funded by 1 July 2020, measured by regular valuations of liabilities and assets, to ensure the scheme remains financially sustainable.	1.4—Premium Claims 1.5—Pre-premium Claims 1.6—Asbestos Claims
The average Commonwealth premium rate reduces to 1.1 per cent of payroll (excluding GST) by 2018–19, to ensure the scheme remains financially sustainable.	
Reduce the insured scheme liability to \$1.9 billion, a reduction of \$1 billion from the baseline at 30 June 2014, to ensure the scheme remains financially sustainable.	
Reduce the administration cost ratio to 20 per cent by 2018–19, measured by Safe Work Australia's comparative performance monitoring methodology, to ensure cost effective management of the fund.	
Increase the proportion of employees who have returned to work, measured by duration on incapacity benefits, to facilitate recovery and reduce liability.	
A sustained high level of satisfaction and engagement with the services provided measured by survey, to ensure services are appropriate, responsive and relevant.	
National regulator	
Our proactive regulatory reach is extended to all entities in our scheme, to further our breadth of activities both in cities and remote workplaces and ensure we have increased the number of active relationships with entities.	1.1—Work Health, Safety and Rehabilitation Regulation
Our approach improves WHS outcomes in workplaces through increased knowledge, awareness and compliance to ensure regulatory intervention makes a positive difference.	
A sustained high level of satisfaction and engagement with services provided measured by survey, to ensure regulatory actions are appropriate, responsive, relevant.	
Excellence in scheme management and design	
Return to work rates developed through the existing biennial Return to Work survey indicating the rehabilitation outcomes achieved.	1.2—Comcare Workers' Compensation Scheme Management
Improve the financial sustainability of the scheme measured by notional premium rate.	
Increased adoption of better practice scheme management assessed through qualitative review.	

