



**ACT**  
Government

Chief Minister, Treasury and  
Economic Development

## Freedom of Information Disclosure Log Publication Coversheet

The following information is provided pursuant to section 28 of the *Freedom of Information Act 2016*.

Application Details	
Ref. No.	CMTEDDFOI 2024-322
Date of Application	4 October 2024
Date of Decision	9 January 2025
Processing time (in working days)	31
Fees	N/A
Decision on Access	Refusal
<b>Information Requested (summary)</b>	Documents provided by CMTEDD to Finity for Finity's report for annual review into workers compensation claims between 1 July 1999 to October 2023.
Publication Details	
Original application	<input checked="" type="checkbox"/> Published <input type="checkbox"/> N/A
Decision notice	<input checked="" type="checkbox"/> Published <input type="checkbox"/> N/A
Documents and schedule	<input checked="" type="checkbox"/> Published <input type="checkbox"/> N/A
Decision made by Ombudsman	N/A
Additional information identified by Ombudsman	N/A
Decision made by ACAT	N/A
Additional information identified by ACAT	N/A

4 October 2024

Our Re [REDACTED]

The FOI Information Office  
Chief Minister, Treasury and Economic Development Directorate  
GPO Box 158  
CANBERRA ACT 2601

**BY EMAIL FIRST:** [cmteddfoid@act.gov.au](mailto:cmteddfoid@act.gov.au)

Dear Colleagues

**FREEDOM OF INFORMATION REQUEST**

1. We act on behalf of [REDACTED]
2. We understand the Chief Minister, Treasury and Economic Development Directorate (CMTEDD) request Finity Consulting to undertake a yearly actuarial review of the ACT private sectors workers' compensation scheme.
3. As part of this actuarial review, Finity obtain information from CMTEDD from the Workers Compensation Management System (WCMS) and from insurers in the ACT to generate their report.
4. Further, insurers licensed in the ACT are required under the *Workers Compensation (License Insurer Premium Rate Methodology) Protocol 2022 (Protocol)* made under section 101 of the *Workers Compensation Act 1951*, to disclose, by 4 May each year, information regarding their calculation and methodology of premium rates for workers compensation policies issued in the ACT private sector scheme.
5. Previously to the Protocol, the *Workers Compensation (Performance Standard) Approved Protocol 2012 (No 1) (Revoked Protocol)* was in force and required licensed insurers to, bi-annually, submit to WorkSafe ACT, self-audit information.
6. Therefore, pursuant to the *Freedom of Information Act 2016* (ACT) we request the following documents be provided:
  - a. Copies of any documents provided to Finity by CMTEDD to generate Finity's report, particularly those documents supplied by CMTEDD from the WCMS being:
    - i. Individual claim files showing the accident and report date, insurer code, current liability status, total payments to date and estimated future payments outstanding for each claim reported of having had a payment between 1 July 1999 and October 2023;

- ii. Claim payment transaction files with payments made (by type and month) between 1 July 1999 and October 2023; and
  - iii. Individual policy files, with the ANZSIC division and insurer codes for each policy written or renewed between 1 July 1999 and October 2023.
- b. Copies of any documents provided to Finity by the ACT insurers to generate Finity's report, particularly any document which summarises the following data:
- i. Policies written in each year;
  - ii. Written premiums and wages in each year, split into single-year and multi-year policies;
  - iii. Earned premiums and wages in each year, split by ANZSIC division;
  - iv. Triangulations of claims reported and claim payments to 30 September 2023; and
  - v. Case estimates and IBNR/ER allowances as at 30 June 2023.
- c. Copies of any documents provided to CMTEDD or WorkSafe ACT under the Protocol or Revoked Protocol from the years 2019 to 2024.

7. We ask that the documents be sent to the following address:

Physical Documents:



Electronic Documents:

8. Please do not hesitate to contact our office on [redacted] should you wish to discuss.





## FREEDOM OF INFORMATION REQUEST – NOTICE OF DECISION

I refer to your application under section 30 of the *Freedom of Information Act 2016* (the Act), received by the Chief Minister, Treasury and Economic Development Directorate (CMTEDD) on 4 October 2024.

Specifically, you have sought access to the following information:

**a. Copies of any documents provided to Finity by CMTEDD to generate Finity's report, particularly those documents supplied by CMTEDD from the WCMS, for the last 5 financial years, being:**

- i. A summary of individual claim files showing the report date, insurer code, current liability status, total payments to date and estimated future payments outstanding for each claim reported of having had a payment in the last 5 financial years;***
- ii. Claim payment transaction files with payments made (by type and month) in the last 5 financial years; and***
- iii. Individual policy files for the below ANZSIC divisions and insurer codes for each policy written or renewed in the last 5 financial years:***

2010	Glass and Glass Product Manufacturing
2029	Other Ceramic Product Manufacturing
2032	Plaster Product Manufacturing
2033	Ready-Mixed Concrete Manufacturing
2034	Concrete Product Manufacturing
2090	Other Non-Metallic Mineral Product Manufacturing

**b. Copies of any documents provided to Finity by the ACT insurers to generate Finity's report for the last 5 financial years, particularly any document which summarises the following data:**

- i. Policies written in each year;***
- ii. Written premiums and wages in each year, split into single-year and multi-year policies;***
- iii. Earned premiums and wages in each year, split by ANZSIC division;***
- iv. Triangulations of claims reported and claim payments to 30 September 2023;***
- v. Case estimate of IBNR/ER allowances as at 30 June 2023.***

- c. *Copies of any documents provided to CMTEDD or WorkSafe ACT under the Protocol or Revoked Protocol from the years 2019 to 2024.*

*Any identifying information on the above requested documents, such as business names and contact details, may be redacted.*

## Authority

I am an Information Officer appointed by the CMTEDD Director-General under section 18 of the Act to deal with access applications made under Part 5 of the Act.

## Timeframes

In accordance with section 40 of the Act, CMTEDD is required to provide a decision on your access application within 30 days.

As this matter required third party consultation, the decision due date was extended by 15 working days, in accordance with section 40(2) of the Act.

In addition, an extension of time was applied due to scope clarification. Therefore, a decision is due by **9 January 2025**.

## Decision on access

Searches of CMTEDD records have identified 54 documents within the scope of your request.

I have decided to not grant access to these documents.

The records identified as relevant to your application are listed in the schedule enclosed at **Attachment A**. This provides a description of each document that falls within the scope of your request and the access decision for each of those documents.

## Statement of Reasons

In accordance with section 54(2) of the Act a statement of reasons outlining my decisions is below. In reaching my access decisions, I have taken the following into account:

- the Act
- the information that falls within the scope of your request
- third party views
- *Workers Compensation Act 1951*
- *Workers Compensation Regulation 2002 (ACT)*
- *Human Rights Act 2004*

As a decision maker, I am required to determine whether the information within scope is in the public interest to release. To make this decision, I am required to:

- assess whether the information would be contrary to public interest to disclose as per **Schedule 1** of the Act.
- perform the public interest test as set out in section 17 of the Act by balancing the factors favouring disclosure and factors favouring non-disclosure in **Schedule 2** of the Act.

## **Exemptions claimed**

### **Schedule 1: Information taken to be contrary to the public interest**

There are no schedule 1 provisions relevant to the material relevant to your access application.

### **Public Interest Test**

The Act has a presumption in favour of disclosure. As a decision maker I am required to decide where, on balance, public interest lies. As part of this process, I must consider factors favouring disclosure and nondisclosure.

In *Hogan v Hinch* (2011) 243 CLR 506, [31] French CJ stated that when 'used in a statute, the term [public interest] derives its content from "the subject matter and the scope and purpose" of the enactment in which it appears'. Section 17(1) of the Act sets out the test, to be applied to determine whether disclosure of information would be contrary to the public interest. These factors are found in subsection 17(2) and Schedule 2 of the Act.

### **Schedule 2: Factors to be considered when deciding the public interest.**

Taking into consideration the information contained in the documents found to be within the scope of your request, I have identified that the following public interest factors are relevant to determine if release of the information contained within these documents is within the 'public interest'.

#### ***Factors favouring disclosure (Section 2.1)***

- *Section 2.1(a)(i) - promote open discussion of public affairs and enhance the government's accountability.*
- *Section 2.1(a)(ii) - contribute to positive and informed debate on important issues or matters of public interest.*
- *Section 2.1(a)(viii) - reveal the reason for a government decision and any background or contextual information that informed the decision.*

The information requested concerns data obtained by the Territory's regulator, WorkSafe ACT, and data held by CMTEDD through functions exercised under the *Workers' Compensation Act 1951*. This data is collected for the purposes of compliance, enforcement and monitoring of the performance of the workers' compensation scheme. As such, the disclosure of this information could reasonably promote open discussion of public affairs as well as contribute to positive and informed debate about a matter that has public interest. I afford these factors moderate weight.

The information in scope for this access application could also reveal the reason the government has made decisions regarding trends, analysis and estimates of premiums for the workers' compensation scheme, in addition to developing rates at ANZSIC class level. However, since 2010, the ACT Government has published a report prepared by Finity Consulting on [ACT Workers' Compensation Review of Scheme Performance](#). While the reports do not show information split by insurer, they do provide a level of examination regarding performance of the workers' compensation scheme based on information supplied by insurers and data from CMTEDD's systems.

For example, while not split by insurer, some of the information you have requested in part b (i-v) of your access application, can be found within the 2023-2024 publicly available report. Refer table below.

	<b>Requested in scope:</b> Copies of any documents provided to Finity by the ACT insurers to generate Finity's report for the last 5 financial years, particularly any document which summarises the following data:	<b>Information from the 2023-24 Report</b>
i	Policies written in each year	Section 2 of the executive summary (p.5) quotes the policies written last year. As 10 years of reports are published, the history of policies written is available.
ii	Written premiums and wages in each year, split into single-year and multi-year policies	Refer Table C.6 (p.71) for written premiums and wages each year (noting that this does not split between single and multi-year policies).
iii	Earned premiums and wages in each year, split by ANZSIC division	Wages by ANZSIC are available in Table H.1 (p.80). Earned premiums by ANZSIC are not available in the report.
iv	Triangulations of claims reported and claim payments to 30 September 2023	Refer Table E1.1 (p.77) and F7.1 (p.89) for triangulations of claims reported and claim payments respectively.
v	Case estimate of IBNR/ER allowances as at 30 June 2023.	Refer Table 5.2 (p.42) for Case estimates and IBNER/ER allowances

As a significant amount of information and context is available publicly regarding how the government made decisions for the continued development of the workers' compensation scheme and estimated premiums, I afford the factor for release based on revealing the reason for a government decision limited weight.

I am satisfied that these factors favouring disclosure carry some weight. However, these factors are to be balanced against the factors favouring nondisclosure.

***Factors favouring nondisclosure (Section 2.2)***

- *Section 2.2(a)(ii) - prejudice the protection of an individual's right to privacy or any other right under the Human Rights Act 2004.*
- *Section 2.2(a)(xi) - prejudice trade secrets, business affairs or research of an agency or person.*
- *Section 2.2(a)(xii) - prejudice an agency's ability to obtain confidential information.*

Having reviewed the information, I consider the protection of an individual's right to privacy, is a significant factor. Release of information concerning individuals working within the ACT Public Service is generally not considered to prejudice the protection of an individual's right to privacy. However, where mobile phone numbers may be used for home and work purposes, this information is redacted, as it could or would reasonably be expected to prejudice an individual's right to privacy under the *Human Rights Act 2004*.

For the information at hand, I also consider a privacy implication that while much data is in aggregated format, there is identifier information such as claim number, that could be used to cross match individuals using other data in the information.

In addition, individual policy files, as requested (refer part a(iii) of the access application), contain policy identification, policy number, insurer number, name, employer ABN, employer name and postcode. There was a limited number of individual policy files in scope for this application across the six ANZSIC classes, this means identification could be estimated. Should redaction occur, there would not be enough information left to satisfy section 50 of the Act. I weigh the factor for nondisclosure based on privacy implications significantly.

The disclosure of the information could also reasonably be expected to prejudice trade secrets and or business affairs of the insurers involved. The information contains financial information for several insurers and includes claims costs, premium rates, expenses and profit margins, which is not publicly available, and is commercially significant.

Some of the information also includes methodology, underwriting strategies and indicates preferences for particular markets. These factors are connected to how the insurers assess their risks and set their prices. Release of this information could damage the competitiveness of the market by revealing commercially sensitive information and lessening competition, especially in a small workers' compensation insurance market such as the ACT. I afford this factor for nondisclosure significant weight.

Additionally, information identified was supplied by insurers who provided information to WorkSafe ACT under section 74 of the *Workers' Compensation Regulation 2002*, or the *Workers' Compensation Act 1951* and as such there is an expectation by insurers that the information would remain confidential.

Correspondence with third parties has indicated that commercial information was communicated to WorkSafe ACT and CMTEDD based on the understanding that the information would be kept confidential. Furthermore, as the publicly available report has insurer information withheld it can be assumed that this would be in consistent with keeping insurer specific information confidential. Information collected for the Finity report would have only been collected for the purposes for which it was used and not for release of individual insurer information. Disclosure of the information could reasonably be expected to prejudice an agency's ability to obtain confidential information.

Finally, under section 200 (2)(b) of the *Workers' Compensation Act 1951*, it is an offence if a person divulges protected information about someone else and is reckless about whether the information is protected about someone else, and doing the thing would result in information being divulged to another person. While subsection (3) indicates that (2) does not apply if the information is divulged under another territory law, the appearance of the clause in the *Workers' Compensation Act 1951* provides evidence that the information should not be divulged. I apply significant weight to the factor for nondisclosure based on an agency's ability to obtain commercial information.

Having applied the test outlined in section 17 of the Act, I identified three factors favouring disclosure and three factors favouring nondisclosure. Of those factors favouring disclosure I applied moderate weight to two factors and limited weight to one factor.

Of the factors favouring nondisclosure, I found all factors carried significant weight. By balancing the public interest, I have found that the factors favouring nondisclosure

outweigh those favouring disclosure. For the reasons set out above, the information will not be disclosed.

## **Charges**

Processing charges are not applicable for this request as no documents are being released to you.

## **Online publishing – Disclosure Log**

Under section 28 of the Act, CMTEDD maintains an online record of access applications called a [disclosure log](#).

Your original access application and my decision will be published on the CMTEDD disclosure log. Your personal contact details will not be published.

## **Ombudsman Review**

My decision on your access request is a reviewable decision as identified in Schedule 3 of the Act. You have the right to seek Ombudsman review of this outcome under section 73 of the Act within 20 working days from the day that my decision is provided to you, or a longer period allowed by the Ombudsman.

We recommend using this form [Applying for an Ombudsman Review](#) to ensure you provide all of the required information. Alternatively, you may write to the Ombudsman:

The ACT Ombudsman  
GPO Box 442  
CANBERRA ACT 2601

Via email: [actfoi@ombudsman.gov.au](mailto:actfoi@ombudsman.gov.au)

## **ACT Civil and Administrative Tribunal (ACAT) Review**

Under section 84 of the Act, if a decision is made under section 82(1) on an Ombudsman review, you may apply to the ACAT for review of the Ombudsman decision. Further information may be obtained from the ACAT:

ACT Civil and Administrative Tribunal  
GPO Box 370  
Canberra City ACT 2601  
Telephone: (02) 6207 1740  
<http://www.acat.act.gov.au/>

Should you have any queries in relation to your request please contact the CMTEDD FOI Team by telephone on 6207 7754 or email [CMTEDDFOI@act.gov.au](mailto:CMTEDDFOI@act.gov.au).

Yours sincerely



Emma Hotham

Information Officer

Chief Minister, Treasury and Economic Development Directorate

9 January 2025



**ACT**  
Government

Chief Minister, Treasury and  
Economic Development

## FREEDOM OF INFORMATION REQUEST SCHEDULE

WHAT ARE THE PARAMETERS OF THE REQUEST		Reference NO.
<p><b>a.</b> Copies of any documents provided to Finity by CMTEDD to generate Finity's report, particularly those documents supplied by CMTEDD from the WCMS, for the last 5 financial years, being:</p> <p><b>i.</b> A summary of individual claim files showing the report date, insurer code, current liability status, total payments to date and estimated future payments outstanding for each claim reported of having had a payment in the last 5 financial years;</p> <p><b>ii.</b> Claim payment transaction files with payments made (by type and month) in the last 5 financial years; and</p> <p><b>iii.</b> Individual policy files for the below ANZSIC divisions and insurer codes for each policy written or renewed in the last 5 financial years:</p> <p>2010 Glass and Glass Product Manufacturing 2029 Other Ceramic Product Manufacturing 2032 Plaster Product Manufacturing 2033 Ready-Mixed Concrete Manufacturing 2034 Concrete Product Manufacturing 2090 Other Non-Metallic Mineral Product Manufacturing</p> <p><b>b.</b> Copies of any documents provided to Finity by the ACT insurers to generate Finity's report for the last 5 financial years, particularly any document which summarises the following data:</p> <p><b>i.</b> Policies written in each year;</p> <p><b>ii.</b> Written premiums and wages in each year, split into single-year and multi-year policies;</p> <p><b>iii.</b> Earned premiums and wages in each year, split by ANZSIC division;</p> <p><b>iv.</b> Triangulations of claims reported and claim payments to 30 September 2023;</p> <p><b>v.</b> Case estimate of IBNR/ER allowances as at 30 June 2023.</p> <p><b>c.</b> Copies of any documents provided to CMTEDD or WorkSafe ACT under the Protocol or Revoked Protocol from the years 2019 to 2024.</p> <p>Any identifying information on the above requested documents, such as business names and contact details, may be redacted.</p>	<p>CMTEDDFOI2024-322</p>	

Ref No	Page number	Description	Date	Status	Reason for Exemption	Online Release Status
<b>b. Copies of any documents provided to Finity by the ACT insurers to generate Finity's report for the last 5 financial years</b>						
1		[Email] <sup>Sch 2.2(a)(xi)</sup> Workers comp data submissions for ACT scheme performance review [STRICTLY_CONFIDENTIAL]	11/11/2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
2		[Attachment] <sup>Sch 2.2(a)(xi)</sup> ACT Workers Compensation Data Template Sep 22 Secured	September 2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
3		[Email] <sup>Sch 2.2(a)(xi)</sup> FW: <sup>Sch 2.2(a)</sup> workers compensation data request for scheme performance review	8/11/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
4		[Attachment] <sup>Sch 2.2(a)(xi)</sup> Workers Compensation Data Template Sep21 values	September 2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No

5	[Email] [Sch 2.2(a)] ACT Workers Compensation scheme review - [Sch 2.2(a)]	13/11/2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
6	[Attachment] [Sch 2.2(a)] ACT Workers Compensation Data Template Sep19 secured	September 2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
7	[Email] [Sch 2.2(a)] RE: Workers Compensation - insurer licensing framework update	25/11/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
8	[Attachment] [Sch 2.2(a)(xi)] ACT Workers Compensation Data Template Sep21 secured	September 2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
9	[Email] [Sch 2.2(a)] RE: Workers comp data request for ACT scheme performance review - [Sch 2.2(a)]	12/11/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
10	[Attachment] [Sch 2.2(a)(xi)] ACT Workers Compensation Data Template Sep23 secured	September 2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
11	[Email] [Sch 2.2(a)(xi)] FW: Workers comp data request for ACT scheme performance review - [Sch 2.2(a)]	28/11/2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
12	[Attachment] [Sch 2.2(a)(xi)] ACT Workers Compensation Data Template_Sep22_Secured [Sch 2.2(a)(xi)] 20221125_sent.xlsx	25/11/2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
13	[Attachment] [Sch 2.2(a)(xi)] ACT Workers Compensation Data Template_Sep22_Secured [Sch 2.2(a)(xi)] 20221125_sent.xlsx	25/11/2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
14	[Email] [Sch 2.2(a)(xi)] - workers compensation data request for scheme performance review	11/11/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
15	[Attachment] [Sch 2.2(a)] Act Workers Compensation Data Template_Sep21/-Secured [Sch 2.2(a)] 2021_v1	September 2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
16	[Email] [Sch 2.2(a)] FW: [Sch 2.2(a)] workers compensation data request for scheme performance review - Resubmission	17/12/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
17	[Attachment] [Sch 2.2(a)] ACT Workers Compensation Data Template_Sep21_Secured [Sch 2.2(a)] 2021_v1_SUBMITTED REVISION.xlsx	September 2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
18	[Email] [Sch 2.2(a)(xi)] RE: [Sch 2.2(a)(xi)] workers compensation data request for scheme performance review	12/11/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
19	[Attachment] [Sch 2.2(a)(xi)] ACT Workers Compensation Data Template Sep21 Secured [Sch 2.2(a)(xi)]	September 2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
<b>c. Copies of any documents provided to CMTEDD or WorkSafe ACT under the Protocol or Revoked Protocol from the years 2019 to 2024</b>					
20	[Email] [Sch 2.2(a)(xi)] RE: Premium Rate Filing.	17/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
21	[Attachment] [Sch 2.2(a)(xi)] [Sch 2.2(a)(xi)]_Premium_Rate_Filing 2023	2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
22	[Email] [Sch 2.2(a)(xi)] RE: Premium Rate Filing.	20/05/2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
23	[Attachment] [Sch 2.2(a)(xi)] [Sch 2.2(a)(xi)]_Premium_Rate_Filing 2024	2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No

24		[Email] Sch 2.2 shared Sch 2.2 Premium_Rate_Filing 2023" with you.	22/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
25		[Attachment] Sch 2.2(a)(xi) Premium_Rate_Filing 2023	2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
26		[Email] Sch 2.2 shared Sch 2.2 Premium_Rate_Filing 2024" with you.	27/05/2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
27		[Attachment] Sch 2.2(a)(xi) Premium_Rate_Filing 2024	2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
28		[Email] Sch 2.2(a) FW: Premium Rate Filing	31/10/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
29		[Attachment] Sch 2.2(a) Premium_Rate_Filing 2023_sent_20230512 - Sch 2.2(a)(xi)	12/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
30		[Email] Sch 2.2(a) FW: Premium Rate Filing 2024	28/05/2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
31		[Attachment] Sch 2.2(a)(xi) Insurance_Premium_Rate_Filing 2024_sent	2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
32		[Email] Sch 2.2(a)(xi) RE: [External] Premium Rate Filing	12/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
33		[Attachment] Sch 2.2(a)(xi) ACT_Premium_Rate_Filing May 2023	2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
34		[Email] Sch 2.2(a)(xi) RE: [External] Premium Rate Filing 2024	20/05/2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
35		[Attachment] Sch 2.2(a)(xi) ACT_Premium_Rate_Filing May 2024	2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
36		[Email] Sch 2.2(a) FW: Premium Rate Filing 2023 - Sch 2.2(a)	19/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
37		[Attachment] Sch 2.2(a) TEMPLATE_Premium_Rate_Filing 2023_sent 20230515	15/05/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
38		[Email] Sch 2.2(a) RE: Premium Rate Filing 2024	23/05/2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
39		[Attachment] Sch 2.2(a) Rate Filing Template for 2024.xlsx	2024	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
40		[Email] Sch 2.2(a) Audit Report	25/07/2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
41		[Attachment] Sch 2.2(a) ACT Workers Compensation Review Testing Spreadsheet - July 2019.XLS;	July 2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
42		[Attachment] Sch 2.2(a)(xi) ACT Workers Compensation Review_FINAL 23.07.19.PDF	23/07/2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
43		[Email] Sch 2.2(a)(xi) Half yearly Audit report	25/06/2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No

44	[Attachment] Sch 2.2(a)(xi) ACT Workers Compensation Audit Jan 2019.xls	January 2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
45	[Email] Sch 2.2(a)(xi) Copy of Sch 2.2(a)(xi) ACT Half Year Claims Self Assurance Report	25/02/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
46	[Attachment] Sch 2.2(a)(xi) 2020 Dec Sch 2.2(a)(xi) - ACT Workers Compensation Review - FINAL report - 17 Feb 2021 Sch 2.2(a)(xi)	17/02/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
47	[Email] Sch 2.2(a)(xi) Self Audit	01/03/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
48	[Attachment] Sch 2.2(a)(xi) audit summary-230117 final.pdf	17/01/2023	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
49	[Attachment] Sch 2.2(a)(xi) June 2022 Insurer Claims Management Audit	June 2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
50	[Attachment] Sch 2.2(a)(xi) Action Plan ACT Dec 2022.pdf	December 2022	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
51	[Email] Sch 2.2(a)(xi) Audit January 2019.xls	12/02/2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
52	[Attachment] Sch 2.2(a)(xi) Audit January 2019.xls	January 2019	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
53	[Email] Sch 2.2(a)(xi) ACT WC Self Audit January 2021	16/02/2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
54	[Attachment] Sch 2.2(a)(xi) ACT WC SELF AUDIT Jan 2021.xls	January 2021	Exempt	Sch2, 2.2(a)(ii) 2.2(a)(xi) 2.2(a)(xii)	No
<b>Total No of Docs</b>					
54					