



Football NSW

Associations Presentation
17 February 2021 (updated 5 March 2021)



Building loyal partnerships



Building loyal partnerships

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2021 Insurances

1. Covers

The following covers are in place for 2021:

1. Public Liability & Professional Indemnity;
2. Management Liability; and
3. Personal Accident.

2. 2020 v 2021 Personal Accident Policy Comparison

Policy Limits, Coverage & Premium

	2020	2021
Insurer	Chubb	Chubb
Aggregate Limit Of Liability:	\$5,000,000	\$5,000,000
SECTION 1: PERSONAL ACCIDENT & SICKNESS		
Part A – Lump Sum Benefits		
Accidental Death	\$100,000	\$100,000
Paraplegia or Quadriplegia	\$100,000 (\$250k whilst playing or training)	\$250,000
Loss of sight of both eyes	\$100,000	\$100,000
Loss of sight of one eye	\$50,000	\$50,000
Loss of use of one or more limbs	\$100,000	\$100,000
Permanent and incurable insanity	\$100,000	\$100,000
Permanent loss of		
a) hearing in both ears	\$100,000	\$100,000
b) the lens in both eyes	\$100,000	\$100,000
Permanent loss of		
a) hearing in one ear	\$30,000	\$30,000
b) the lens in one eye	\$60,000	\$60,000
Permanent Loss of use if four Fingers and Thumb of either hand	\$80,000	\$80,000
Burns:		
a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	\$50,000	\$50,000
b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	\$20,000	\$20,000
Permanent Loss of use of four fingers on either Hand	\$50,000	\$50,000
Permanent Loss of use of one Thumb of either Hand:	\$40,000	\$40,000
a) Both joints	\$20,000	\$20,000
b) One joint	\$20,000	\$20,000
Permanent loss of one finger 3 joints of either hand - each	\$15,000	\$15,000
Permanent loss of one finger 2 joints of either hand - each	\$10,000	\$10,000
Permanent loss of one finger 1 joint of either hand - Each	\$5,000	\$5,000
Permanent loss of all toes of either foot	\$15,000	\$15,000

Permanent loss of great toe 2 joints of either foot	\$5,000	\$5,000
Permanent loss of great toe 1 joint of either foot	\$3,000	\$3,000
Permanent loss of toes, other than great toe, of either foot - each toe	\$1,000	\$1,000
Fractured leg or patella with established non-union	\$10,000	\$10,000
Shortening of a leg by at least 5cm	\$7,500	\$7,500
Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive	\$75,000	\$75,000

Part B – Weekly Benefits – Bodily Injury (Senior Players - 18yrs+)		
Temporary Total Disablement	85% of weekly salary up to \$250 for 52 weeks	Replaced with Injury Inconvenience Benefit (see table below)
	7 day Excess	Nil Excess
Part B – Weekly Benefits – Bodily Injury (Non-Senior Players, Officials, Volunteers)		
Temporary Total Disablement	85% of weekly salary up to \$250 for 52 weeks	85% of weekly salary up to \$250 for 52 weeks
	7 day Excess	7 day Excess

Non-Medicare Medical Expenses		
	100% of \$5,000 \$350 limit on physio prior to surgery	100% of \$5,000 Doctor certification for more than six physio treatments

Additional Benefits		
Exposure to the elements (must be due to a bodily injury)	Included	Included
Disappearance	\$100,000	\$100,000
Rehabilitation benefit	\$20,000	\$20,000
Re-imbursment of professional or membership fees	\$500	\$500
Modification Expense	\$10,000	\$10,000
Bed care	\$300 x 52 weeks	\$300 x 52 weeks

Endorsements		
Domestic Help	Included	Included
Student Tutorial Benefits	Included	Included

Funeral Expenses	\$6,000	\$6,000
Travel and Accommodation Expenses	\$1,500	\$1,500
Out of Pocket Expenses	\$1,500	\$1,500

Table of Benefits - Injury Inconvenience Benefit*			
Injury Type	Benefit	Injury Type	Benefit
Serious Sprain/Strain/Tear - Grade 2	\$600	Simple or Complex Fracture - Other	\$800
Serious Sprain/Strain/Tear - Grade 3 or 4	\$800	Simple Fracture - Head	\$800
Simple or Complex Fracture - Hip	\$1,200	Complex Fracture - Head	\$1,500
Simple Fracture – Arm/Upper body	\$800	Dislocation – knee, shoulder, elbow, jaw, ankle, hip or wrist	\$700
Complex Fracture – Arm/Upper body	\$1,200	Organ Damage – spleen, kidney, liver, heart, lung or brain	\$800
Simple Fracture – Leg/Lower body	\$800	Other Bodily Injury requiring surgical procedure	\$600
Complex Fracture – Leg/Lower body	\$1,200	<i>*supporting evidence required (X-ray, CT Scan, MRI)</i>	

3. Scenarios

Scenario 1

31 year old Sally twisted her knee while playing in a match. Her knee was sore and swollen so she visited her GP on the following Monday.

The GP referred Sally for an MRI and she was diagnosed with a Grade 4 ACL tear. Sally was reviewed by an Orthopaedic Surgeon and referred for surgery in a Private Hospital one week later.

The Orthopaedic Surgeon informed Sally that she cannot return to her office based occupation for ten days post-surgery. Sally earns \$2,000 per week before tax in her job.

Sally commenced physiotherapy post-surgery and had eight sessions before her doctor referred her to a gym for three months of self-directed rehabilitation. The physiotherapy cost was \$90 per session.

Sally returned to work after five weeks. Sally received two weeks paid sick leave from her employer.

2020 Personal Accident Policy		2021 Personal Accident Policy	
Loss of Income	Before tax = \$250/week After tax (if tax free threshold not claimed) = \$195.00/week One week excess period Two weeks paid sick leave from employer \$195.00 x 3 weeks = \$585*	Injury Inconvenience Benefit	\$800 tax free
MRI (non-Medicare)	\$700	MRI (non-Medicare)	\$700
Private Hospital	\$2,500	Private Hospital	\$2,500
Physiotherapy treatment post-surgery	\$720 (8 sessions at \$90 each)	Physiotherapy treatment post-surgery	\$720 (8 sessions at \$90 each)
Gym membership	\$480	Gym membership	\$480
TOTAL	\$4,985	TOTAL	\$5,200

* Under the old policy, there was a seven day waiting period before the loss of income benefit would be paid. Further, the loss of income benefit was not payable while the claimant was being paid sick leave by their employer. Therefore, under the old policy, Sally:

- would not have been paid the loss of income benefit in the 1st week of her injury (one week waiting period + sick leave paid by employer);
- would not have been paid the loss of income benefit in the 2nd week of her injury (sick leave paid by employer); and
- would have been paid the loss of income benefit in the 3rd, 4th and 5th weeks of her injury.

Scenario 2

John is 25 years old and has been playing football for his local club for ten years. During training one evening he tripped and fractured his arm. John was in a lot of pain and an ambulance was called.

At the hospital, an x-ray was taken and the diagnosis was a Simple fracture of the Ulnar (i.e. the long bone in the forearm).

John returned to work after one week. The cast was removed after six weeks and John had six sessions of physiotherapy at \$90 each.

John does not have private health insurance so he was required to pay a \$50 excess.

2020 Personal Accident Policy		2021 Personal Accident Policy	
Loss of Income	\$0*	Injury Inconvenience Benefit	\$800 tax free
Ambulance	\$450	Ambulance	\$450
Arm sling	\$50	Arm sling	\$50
Physiotherapy (no surgery)	\$350 (capped at \$350) Out of pocket = \$190 ((\$90 x 6) - \$350)	Physiotherapy (no surgery)	\$540 (6 sessions at \$90 each) [#]
Excess payment	-\$50 [^]	Excess	-\$50 [^]
TOTAL	\$800	TOTAL	\$1,790

In this scenario, John will receive an extra \$990 in insurance benefits under the new policy but, when one considers the fact that, under the old policy, he would have been out of pocket \$190 for the physiotherapy expenses he incurred that were above the \$350 cap, John is actually **\$1,180** better off under the new policy (\$990 + \$190).

* Under the old policy, there was a seven day waiting period before the loss of income benefit would be paid. As John returned to work after just one week, the loss of income benefit would not have been payable.

[#] Under the old policy, physiotherapy where no surgery was performed was capped at \$350. Under the new policy the \$350 cap is removed. A doctor's referral is required after every six sessions. Physiotherapy is included in the non-Medicare Medical section of the policy which is up to \$5,000 in total combined expenses.

[^]As John does not have private health insurance a \$50 excess is payable.

Scenario 3(a)

Jason is a 25 year old builder earning \$3,000 per week from that job. He has played with his local team for the past two seasons.

Jason tore his ACL whilst tackling an opposition player. His doctor referred him for an MRI which confirmed a Grade 2 ACL tear.

Jason was referred for an intensive course of physiotherapy. Each physiotherapy treatment costs \$90 per session and Jason attended 32 sessions over 16 weeks.

Jason returned to work after 18 weeks, however, he will need to be cautious with his knee. Jason will continue self-guided rehabilitation at the gym for three months on the recommendation of his doctor.

2020 Personal Accident Policy		2021 Personal Accident Policy	
Loss of Income	Before tax = \$250/week After tax (if tax free threshold not claimed) = \$195.00/week One week excess period \$195.00 x 17 weeks = \$3,315	Injury Inconvenience Benefit	\$600 tax free
MRI (non-Medicare)	\$700	MRI (non-Medicare)	\$700
Physiotherapy (no surgery)	\$350 (capped at \$350) Out of pocket = \$2,530 ((\$90 x 32) - \$350)	Physiotherapy (no surgery)	\$2,880 (32 sessions at \$90 each)
Gym membership	\$480	Gym membership	\$480
TOTAL	\$4,845	TOTAL	\$4,660

While Jason will receive \$185 less in insurance benefits under the new policy (\$4,845 - \$4,660), it is important to note that, under the old policy, he would have been out of pocket \$2,530 for the physiotherapy expenses he incurred that were above the \$350 cap. When one factors this in, Jason is actually **\$2,345** better off under the new policy (\$2,530 - \$185).

Scenario 3(b)

Instead of **32 physiotherapy sessions** over 16 weeks, Jason had **35 physiotherapy sessions** over 16 weeks.

2020 Personal Accident Policy		2021 Personal Accident Policy	
Loss of Income	Before tax = \$250/week After tax (if tax free threshold not claimed) = \$195.00/week One week excess period \$195.00 x 17 weeks = \$3,315	Injury Inconvenience Benefit	\$600 tax free
MRI (non-Medicare)	\$700	MRI (non-Medicare)	\$700
Physiotherapy	\$350 (capped at \$350) – out of pocket = \$2,800 ((90 x 35) - \$350)	Physiotherapy	\$3,150 (35 sessions at \$90 each)#
Gym membership	\$480	Gym membership	\$480
TOTAL	\$4,845	TOTAL	\$4,930

In Scenario 3(b), Jason will receive an extra \$85 in insurance benefits under the new policy but, when one considers the fact that under the old policy he would have been out of pocket \$2,800 for the physiotherapy expenses he incurred that were above the \$350 cap, Jason is actually **\$2,885** better off under the new policy (\$2,800 + \$85).



Q & A

4. Questions from Associations

1. **Would it be possible to have a table summarising the “previous” coverage and now the “current” coverage.**

A table summarising coverage is provided in the presentation. Please see pages 6-8.

2. **Are dental and optical injuries covered? The absence of mentions of both these types of common injuries in the documents is concerning. Have they been dropped from what is covered?**

The 2021 policy remains the same as prior years for dental and optical injuries. The document provided is a policy overview/summary only.

3. **When the policy refers to a referral by a Doctor (All treatment must be referred by your doctor to receive reimbursement);**

- a. **Does “your” doctor refer to an A&E doctor or does it need to be your GP?**

An A&E doctor or GP are both acceptable referrers.

- b. **Does Chubb/Gow Gates include Optical specialists and Dentists as “your doctor” too?**

The Insurer will accept a referral from a dentist or surgeon who is registered or licensed to practice dentistry under Australian Law.

The Insurer will accept a referral from a doctor or specialist who is registered or licensed to practice medicine under Australian Law. For example, a referral from an Ophthalmologist is acceptable. A referral from an Optometrist is not acceptable.

4. **With regard to the premiums being charged to FNSW being significantly higher, how much higher would they have been. Were these amounts stated and comparisons shown or were the generalised comments of the insurer simply accepted. “The requirement to withhold PAYG tax was onerous and very expensive for our insurer and had the ‘Loss of Income’ benefit been retained for Category 1 participants, it would have ultimately led to significantly higher premiums being charged to Football NSW so that the insurer could recover those increased costs”**

Insurers do not release their operating costs on a per policy basis.

Gow-Gates marketed the Personal Accident programme to insurers and recommended the Chubb policy to Football NSW.

5. How much was paid in 2019 & 2020 in LOSS OF INCOME benefits?

Total claims incurred for 2019 and to date for 2020 are set out in the table below. The incurred costs for 2020 are incomplete as Loss of Income, non-Medicare benefits and other benefits under the policy can be claimed for 12 months from date of injury.

Policy Year	No. of Claims	Incurred
2020	212	\$510,177
2019	379	\$818,442

6. Is LOSS OF INCOME benefit still payable to parents of a Junior player covered by schedule 2 &/or 3 as it was in previous years?

There have been no changes to the policy other than those outlined earlier in the presentation and in the communication sent by Football NSW on 12 February 2021. The Loss of Income Benefit has never been payable to parents.

The Student Tutorial Benefit remains unchanged. This is payable to a third party providing this service, not a parent. It only applies if the full-time student is unable to attend classes due to an accepted bodily injury.

7. Why do patrons now have to email Gow Gates for a copy of the PDS? Why is it now available for all to access on their website? (Re: How do I obtain the full policy documents? - Please email your request to: sport@gowgates.com.au)

The Policy Wording and Policy Overview will continue to be available on the Gow-Gates website. Historically, we have not attached the Policy Schedule and will continue to provide this upon request as we have done in prior years. Traditionally we have not made the full policy documents available online but we will discuss this further with the insurers. [UPDATE: The Policy Schedule and Policy Wording have been uploaded to the Football NSW Insurance Programme website – click [here](#)]

8. Will insurance extend to winter players for the entire year? Our clubs want the ability up run trials / selections from Oct/Nov for premier league.

Football NSW Comment:

This was outlined in Football NSW communication dated 18 December 2020 (see Attachment 1 to covering email – “Pre-season trials by Community Clubs”). Trials and official training for the upcoming winter season must not commence prior to 1 January each year. Registration days and normal club activities such as meetings and working bees

and sanctioned “Come-and-Try days” can be held prior to 1 January. Extended training requests after the end of the Winter season can be sanctioned for higher level teams of registered players that need to keep training during the off-season or teams going on tour or entering tournaments after the end of the winter season. Players are registered for the winter season only. If trials prior to 1 January occurred, this would significantly expose the Personal Accident policy and increase our claims risk exposure as assessed by the insurers which would result in a higher premium which would need to be passed on in fees. In addition, any non-registered players injured while trialling or training in the period between the end of the winter season and prior to 1 January would not be able to claim, as if they were injured in the preceding year they cannot claim under that year’s policy as they are unregistered or the following year’s policy as they are not injured in that policy period. Considering this relates to grassroots football it is important for Associations and Branches to consider whether trials and official training are necessary prior to 1 January. If there is strong demand for these activities, moving forward, we would need to advise our insurers and have them price it into the premium for 2022. We also understand that some Associations and Branches are not in a position to grant their clubs access to fields between the end of one season and February/March of the next, so it would arguably be unfair for players in those Associations to have to pay higher registration fees in circumstances where it is physically not possible for their clubs to conduct trials during that time anyway and this would also need to be considered.

9. Anter Isaacs promised [Association], in 2020 when he and Stuart met with [Association’s] senior elected officials, that Associations would be consulted and included in the 2021 insurance tender process. Why has this been reneged on?

Football NSW Comment:

This has not been reneged on. Football NSW went to tender in 2018 for a three-year brokering contract, i.e. for the 2018, 19 & 20 seasons. We had intended to go to tender in 2020 for the 2021 season, however, for a number of reasons, we decided to extend our agreement with Gow-Gates for an additional year.

It is important to keep in mind that annually (including for the 2021 season), Gow-Gates went to market just like another broker would have.

Football NSW intends to consult with Associations when the tender for broking services is conducted in 2021. It should be noted that having a policy history with one insurer builds a ‘premium pool’ and that regularly switching insurers may be detrimental to an organisation’s insurance programme in the longer term.

10. Can you please circulate the FNSW / Gow Gates Product Disclosure Statements for the PA policy. A proper review and questions cannot be done without full disclosure of the product being offered.

Gow-Gates will make this document available once it is received from the insurer. This can take up to one month to receive.

[**UPDATE:** The Policy Schedule and Policy Wording have been uploaded to the Football NSW Insurance Programme website – click [here](#)]

11. In order to make informed opinions on the matter of insurance can you please produce the full data of claims history, including modelling, to prove that this is in fact more beneficial. Based upon the information provided, the Loss of Income benefit would have paid to a max of $52 \times \$250 = \$13,000$, yet the maximum payout from the Injury Inconvenience benefit is for a Complex head Fracture of \$1,500. Even after PAYE tax on the Income protection, NSFA does not see how this new proposal is better?

This has been discussed earlier using the Scenarios on pages 9 - 12.

Under the new policy more people will receive a payment, but some longer term claimants will be worse off. Very few people claimed the maximum 52 weeks which after tax is around \$10,000. The majority of feedback received in 2020 was that the \$350 cap on physio without surgery was too low. This cap has now been removed and physio as part of the non-Medicare medical expenses can now be paid to a combined \$5,000 without physio. Under the new policy more people will receive a payment, but some longer term claimants will be worse off. Very few people claimed the maximum 52 weeks which after tax is around \$10,000.

The majority of feedback received in 2020 was that the \$350 cap on physio without surgery was too low. This cap has now been removed and physio, as part of the non-Medicare medical expenses, can now be paid to a combined \$5,000.

12. How do we know the Injury inconvenience benefit is generally of more benefit to claimants without seeing the data to evidence this? We should not trust, but verify, the claims made by both Chubb and Gow Gates.

Gow-Gates is remunerated by a fixed fee. We have no financial incentive to reduce cover to Football NSW claimants. We partner with Football NSW to arrange the best cover possible for an affordable premium and ensure that the insurances are sustainable (i.e. there are insurers willing to write cover in the future).

13. On basis of summary provided by FNSW Member Services and Policy Overviews supplied by Gow Gates, the argument that income protection is too costly for Chubb to administer, particularly the PAYE component, does not hold particularly when this feature is being maintained for Category 2 (which we imagine is lower frequency again and hence more uneconomic to mechanise. It seems Chubb does not have the systems to support this feature, is doing it manually (probably prone to error) and has decided to either charge for it or remove it (or both - Category 1 vs 2). Insurers offering Workers Comp have the systems. Perhaps we should look to one of these insurers.

The Loss of Income remains for Category 2 & 3 participants as the claim frequency is very low by comparison.

Gow-Gates approached a number of Personal Accident insurers and only one was willing to write it for a reasonable premium, and that was Chubb.

The majority of Workers Compensation insurers use the icare system supplied by the State Government. They cannot use this system for non-Workers Comp insurances. There are very few insurers willing to write a large Personal Accident programme such as this.

14. The Policy overview sheet has detailed sub limits for the policy. What are the overall Limits of Indemnity?

The Aggregate Limit of Liability is \$5,000,000.

15. We request FNSW member services provide a table comparing Year on Year coverages and sub limits, so as to clearly emphasise policy / coverage differences when compared to existing.

This was discussed earlier in the presentation (Refer Page 6) and the comparison table will be distributed shortly.

[**UPDATE:** See Attachment 2 to the covering email – “FNSW PA 2021 Policy Changes 4MAR2021”]

16. Where are the details for the other classes of insurance FNSW bundles into its Capitation Fees?

Gow-Gates arranges the Public Liability & Professional Indemnity, Personal Accident and Management Liability policies. The Management Liability policy is invoiced to Associations separately and is not part of the Capitation Fees.

The focus of this presentation was on the changes to Personal Accident cover. There have not been significant changes to the other policies and information about those policies remains available, as always, on the Football NSW Insurance Programme website – click [here](#).

17. How long has it been since the broking contract (ie. Gow Gates) was put to competitive tender?

The broker contract last went to tender in 2017. Please see response to Q9 for further information.

18. In case you are unaware, [Association] (Board & Club directed) strongly prefer the purchase of insurances be unbundled from Capitation Fees and Associations be given a choice to buy insurances from the FNSW / FA scheme or buy their insurances independently, but to a minimum criteria detailed by

FNSW on Affiliation. Why should [Association] not follow CCF and purchase its insurances independently in 2021?

The benefits of being part of the larger programme includes lower premiums and/or better cover and a sustainable programme that insurers want to write.

Gow-Gates reviewed a Personal Accident policy that was being considered by one Association in December 2020 and, in their opinion, the policy was not 'like for like'. For example, the Surgery Benefit cannot be paid unless the injury occurred outside of Australia.

The Football NSW policy reimburses 100% of non-Medicare Medical expenses up to \$5,000. The policy reviewed only reimburses 10% up to \$5,000, so a participant would have to spend \$50,000 to receive the \$5,000 under the policy.

There is also increased administration in organising the insurances, developing claims procedures and collecting fees.

Football NSW Comment:

These issues will be discussed further during the tender process, however, Associations should keep in mind that:

- it is not feasible to have Associations opting in or out on a yearly basis. The premiums charged to Football NSW are based on an estimated number of players and are re-calculated every year. If some Associations were to opt out at the start of the year, this would impact the premium charged to remaining members. It is not as simple as saying, for example, Personal Accident insurance cover is \$40 per player regardless of the number of players and the insurer then simply deducts \$40 x 8,000 (i.e. the number of players registered with the non-participating Association).
- we want consistency across Associations so if players move they know generally what level and type of cover they will receive.
- we want each Association to have the same level of Public Liability cover.

Football NSW will shortly bring together representatives of Associations and Clubs to assist with the tender process to be undertaken this year.

We will update you on that shortly.

Please email Aaron Dibdin if you are interested in assisting with this process.

19. Do we have historical data over the last 8 year cycle of premiums and payouts per segment? The risk to a miniroo is vastly different to all age male or female. If we compare national data, which is the high risk group (most claims)?

Claims data indicates that Senior players are the cohort with the highest claims frequency and highest average claim cost.

Football NSW Comment:

Football NSW has undertaken significant work to review and fine-tune insurance by age, claims history and regularity and level of participation. This work is ongoing and we anticipate further adjustments ahead of the 2022 season.

20. Seriously injured players will receive significantly less in the Injury Inconvenience Benefit. Complex fracture lower leg now \$1200, Loss of Income on 3 months off work @\$250 a week = \$3250

As outlined in the presented scenarios (see pages 9–12), many injured players will receive more benefit from the new 2021 policy. We acknowledge though that some longer term injured players will be worse off.

Gow-Gates marketed the Personal Accident programme to insurers and approached a number of Personal Accident insurers. Only one insurer, Chubb, was willing to write it for a reasonable premium. Gow-Gates subsequently recommended the Chubb policy to Football NSW and, incidentally, to all other Member Federations.

Football NSW Comment:

We have requested that Gow-Gates obtain indicative pricing for higher levels of Injury Inconvenience Benefits and we will update stakeholders in this regard shortly. Please also note also that the example provided in the question does not factor in the income tax that would have been withheld in relation to the Loss of Income benefit.

21. Can we have a “opt in” policy per player that provides a higher level of services and cover on a sliding scale if a player wishes to take additional cover?

In addition to the Personal Accident insurance provided as part of the Football NSW Insurance Program, additional insurances, such as Income Protection Insurance and a higher level of Loss of Income Benefit for eligible participants (i.e. Category 2 and 3 participants) are available on an individual basis via Gow-Gates.

Please contact Gow-Gates directly to discuss your needs and additional cover.

Football NSW Comment:

Associations and Clubs should, at all times, be encouraging participants to obtain private health cover and income protection insurance.

22. Parents were covered pre-Gow-Gates if parents had to miss work to care for child.... I must have missed that in the changeover to Gow Gates

Please refer to the answer to Question 6.

23. Has it been factored in for charging the right people the right amounts? Some play and train more/less but pay the same?

Football NSW Comment:

As a Group Personal Accident policy, the circumstances of each insured person cannot be taken into account.

However, as stated in respect of Q19, Football NSW has undertaken significant work to review and fine-tune insurance by age, claims history and regularity and level of participation. This work is ongoing and we anticipate further adjustments ahead of the 2022 season.

24. There is approximately 1.8 million registered players nationally. Why are we out sourcing Insurance on a state by state basis?

The Public Liability programme is arranged on a national basis, but the other covers are not.

The Personal Accident benefits differ by state, however the insurer writes the cover based on having the policy for all states nationally. This is more attractive to insurers.

The Management Liability policy is not arranged on a national basis, however all states are with the same insurer. If the states were to break away there will be some that struggle to obtain cover due to their claims history.

25. Should we look at a self-insurance model as a comparison?

When recommending insurances to Football NSW, Gow-Gates considers alternate policy structures and self-insurance options.

For example, the Personal Accident policy has an Aggregate Deductible which is similar to self-insurance.