

MCGWA SUBMISSION
OSH NATIONAL FRAMEWORKS

- Can see that national frameworks for OSH legislation and insurance coverage would make things simpler for multi-state employers.

- We feel this would work only if it did not create a second tier of legislation, but rather incorporated all existing state legislation into one.

- Would like to see premium-setting regulated nationally.

- National framework for insurance coverage may open up more opportunities for self insurance through national associations and therefore provide greater competition to insurers.

- Currently we do not see safety initiatives (industry-wide or individual) being recognised by insurers when setting premiums. In fact, these seem to be totally ignored (Risk Management Manual, Accident Prevention Guidelines, Silver Certificate).