

# Much more for a lot less.

With Statewide Mutual, you're an important part of a club where being bigger is always better. As Australia's largest local government self-insurance pool, we yield substantial buying power that allows us to negotiate unbeatable reinsurance terms.

You not only benefit from higher levels of cover, including \$400 million on liability claims, but you also pay less. Year on year.



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mutual.**

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Strength.  
Stability.  
Integrity.

# All for one and one for all.

As a Statewide Mutual member, you're in the unique position of having risk spread among a large membership base. This helps to diminish your exposure to claims and increasing member contributions.

While a catastrophic, multi-million dollar claim may have a significant effect on smaller providers, its impact would be absorbed when spread throughout our members.

And we're not in it alone. Our liability cover is secured as part of a National Local Government placement, covering over 500 councils. The strength of our combined size directly reduces your risk even more.



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# Yes, predictable insurance costs do exist.

You can count on Statewide Mutual maintaining stable member contributions, regardless of collective claim levels. This is due to our sheer size, effectiveness of reinsurance arrangements, and innovative risk management and claims strategies.

In fact, member contributions for our liability scheme have risen just 3.7% over the past six years. Property scheme contributions remain unchanged since 2009.



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The background image shows two construction workers in orange safety vests and blue jeans. One worker is holding a measuring tape vertically next to a manhole cover. The scene is outdoors on a paved surface.

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