



Youth Parliament of Western Australia

Primary Producer Resilience and Recovery Insurance Scheme Act 2025

Explanatory Memorandum

The Primary Producer Resilience and Recovery Insurance Scheme (PPRRIS) Act 2025 seeks to address the financial vulnerability faced by primary producers in the event of natural disasters. Evidence shows that the agricultural, food, and fisheries sectors are disproportionately impacted by extreme weather events, placing significant strain on rural and regional economies. From 2008–2018, up to 30 billion dollars per global region was lost because of declines in crop and livestock production in the aftermath of disasters. In 2003 drought occurred that was so extreme it caused a loss of 140% in profit. Along with the Wheatbelt having lost 200% profit to the effect of recent (2001 to 2020) seasonal conditions.

Private insurance options are often limited or unavailable for primary goods such as crops, livestock, and fisheries, leaving producers exposed to severe losses without adequate protection. This Act aims to fill that gap and ensure greater security and resilience for Australia's essential industries.

The PPRIS aims to address this discrepancy by establishing an insurance scheme for primary producers, providing substitute income to mitigate losses from natural disasters. It recognises the urgent need to safeguard Western Australian primary producers to ensure the continuation of a thriving economy and support sustainable agricultural advancement.

The Act establishes a two-tiered economic relief process for eligible primary producers impacted by Natural Disasters. For small-scale impacts (DFES-declared Level 1) and large-scale impacts (DFES-declared Level 2 and 3), the procedure ensures that primary producers receive timely support to access the equipment and resources needed to recover and resume operations effectively.

The PPRIS represents an instrumental step toward a future where every primary producer in Western Australia is equipped with reliable, sustainable, and resilient farming practices. By aligning environmental goals with the needs of primary producers, the scheme supports the development of a more sustainable and forward-thinking agricultural industry.

Western Australia

Primary Producer Resilience and Recovery Insurance Scheme Act 2025

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Youth Parliament of Western Australia

Primary Producer Resilience and Recovery Insurance Scheme Act 2025

No. 5 of 2025

An Act for

An Act—

- **to establish an insurance scheme to assist primary producers;**
- **to support recovery and rebuilding following a natural disaster;**
- **to increase the completion of sustainability goals in specific agriculture industries;**
- **and for related purposes.**

[Assented to 08 August 2025]

The Youth Parliament of Western Australia enacts as follows:

Part 1 — Preliminary

1. Short Title

This is the Primary Producer Resilience and Recovery Insurance Scheme 2025.

2. Commencement

This Act comes into operation on the day on which this Act receives the Youth Governor's Assent.

3. Terms used

In this Act —

aquaculture means the breeding, raising and harvesting of fish, shellfish and aquatic plants;

bycatch reduction devices means technologies used to minimise the capture of unwanted marine life in fisheries operations;

chemical residue testing means the process of identifying residues of agrochemicals or other substances that have remained in an agricultural system. This process includes residue on a final agricultural product, in water or in soil;

climate change means the long-term change in global weather patterns;

corrupt practices means dishonest or unethical actions carried out by persons within the public or private sector for personal gain;

crop rotation means the planned sequence of different crops grown on the same piece of land across seasons or years to improve soil health, manage pests and diseases, and maintain productivity;

cropping means the cultivation of land to grow cereal grains, pulses, oilseeds, fodder, or industrial crops for harvest;

DFES means the Department of Fire and Emergency Services;

DFES Level 1 Emergency means minor and usually local incidents which can be managed by one agency. The incident area is limited and there is a limited impact on the community and critical infrastructure;

DFES Level 2 Emergency means serious incidents which may require support from several agencies, leave a medium-term impact on critical infrastructure and the community or there is more than one incident area involved. Generally, the impact is at a district level;

DFES Level 3 Emergency means an incident with State-level implications which requires the significant coordination of numerous agencies and resources from State, Federal or even international level. There may be several incident areas and a significant and ongoing impact on the community;

disease outbreak contingency protocols means pre-planned procedures and response actions designed to detect, contain, control, and eradicate animal or plant diseases during an emergency outbreak;

drip irrigation means an irrigation system that delivers water directly to the plant's root system which involves a set amount of water at a set time;

farm biosecurity plan means a documented strategy that outlines measures to protect a farming enterprise from the introduction and spread of pests, diseases, and weeds;

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fisheries means the management, harvesting, and conservation of aquatic organisms such as fish, crustaceans, molluscs, and other marine life for commercial, recreational, cultural, and scientific purposes;

FreshCare and HARPS means the global food standard initiative standard certification(s) for horticultural enterprises;

fraudulent activity is intentionally deceptive action designed to provide the perpetrator with unlawful gain;

grazing plan means a plan used to optimize grass producing and grazing efficiency while maintaining and improving the overall health and productivity of the land. It aims to prevent overgrazing and ensure effective use of resources;

hazard means a source/situation capable of causing harm;

horticulture means the science, study and cultivation of plants;

inclusion of legumes means the deliberate integration of legume species into cropping or pasture rotations to improve soil fertility, enhance nitrogen levels, and support sustainable agricultural production;

inclusion of oil seeds means the deliberate integration of oilseed crops into crop rotations or farming systems to diversify production, improve economic returns, and manage agronomic risks;

insurance is an arrangement by which a company or the state undertakes to provide a guarantee of compensation for specified loss, damage, illness, or death in return for payment of a specified premium;

Insurance Commission of Western Australia means the government trading enterprise owned by the Western Australian Government that provides third-party insurance (ICWA);

Integrated Pest Management Plan means a strategic, science-based approach to managing pests in agricultural and horticultural systems by combining multiple control methods to minimize economic, environmental, and health risks;

invasive husbandry practices means management procedures performed on livestock that involve physical alteration or surgical intervention, often to improve animal welfare, management, or production outcomes but which cause some degree of pain or distress to the animal;

legumes means a plant belonging to the family Leguminosae that can be used as both a food crop and soil improver through nitrogen-fixing bacteria that enhance the nitrogen supplying power and quality of soils;

livestock means domesticated animals raised in agricultural settings primarily for food production, fibre, labour, or other commercial purpose;

livestock evacuation plan means a pre-prepared strategy that outlines the procedures, resources, and responsibilities required to safely relocate livestock from areas threatened by natural disasters;

livestock production assurance (LPA) means Australia's on-farm food safety and integrity program for livestock producers, ensuring that meat and livestock are produced in a safe, ethical, and sustainable way;

native vegetation zones means areas predominantly covered by endemic plant species that have naturally developed and are

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representative of the original vegetation prior to significant clearing or disturbance by human activities;

natural disaster means an occurrence that is triggered by natural phenomena that causes loss of life, destruction of the environment, private property or infrastructure;

national livestock identification system (NLIS) means Australia's system for the electronic identification and traceability of livestock, primarily cattle, sheep, and goats;

NLIS Animal Movement Report means an electronic record lodged on the NLIS database where livestock are moved between two Property Identification Codes, enabling traceability of livestock for biosecurity, food safety, and market access purposes;

nutrient runoff means the movement of excess nutrients, such as nitrogen and phosphorus, from agricultural land into nearby water bodies via surface water flow;

oil seeds means grains/cereal crops that are useful in producing oil and suitable for human consumption;

pain relief means the use of medical, pharmaceutical, or management practices to alleviate or reduce pain and discomfort experienced by animals due to injury, surgery, disease, or husbandry procedures;

pest management plans means a documented strategy outlining methods and practices to prevent, monitor, and control pests that threaten crops, livestock, or the environment, aiming to reduce pest impacts while minimising chemical use and protecting beneficial organisms;

pre-harvest interval logs means records relating to the period between the last application of a pesticide and when the crop can be safely harvested;

primary producer(s) means individuals or businesses engaged in the production of raw agricultural, horticultural, forestry, or fishing products;

regional DSE stocking guidelines means stocking guidelines recommending maximum stocking rates for grazing livestock, expressed in Dry Sheep Equivalents per hectare, tailored to specific regional environmental conditions laid out by the Department of Primary Industries and Regional Development;

remote means areas outside of major cities characterised by long distance from essential services/infrastructure. Classification is determined by the Australian Standard Geographical Classification System;

renewable energy means energy from sources that can be naturally replenished within the standard human lifespan;

riparian zones mean the interface areas between land and a river or stream, characterised by distinct vegetation and soil conditions influenced by the presence of water;

rural means places outside of major cities incorporating regional and remote areas, classified by the Australian Standard Geographical Classification System;

small to medium-sized primary production enterprises means production companies with turnover of less than \$100 million per year;

soil salinity testing means the process of measuring the concentration of soluble salts in soil, typically expressed as

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electrical conductivity, to assess the degree of salinity with the soil;

state emergency management plan means a coordinated and comprehensive approach to emergency management at the state level. It provides mitigation of, response to, and recovery from emergency situations, as well as outlining the responsibilities of the respective agencies that are involved;

turtle excluder devices means modifications to fishing nets designed to allow turtles to swim out through an opening in either the top or bottom without having to turn around and swim back through the mouth;

viticulture means the science, study and cultivation of grapes;

wastewater management plan means documents used to manage and record onsite wastewater systems as well as the sustainable and safe disposal of waste;

water efficient systems means systems designed to minimise water usage using various technologies, saving water whilst still maintaining/improving system performance;

welfare records means documented evidence of animal care, management, and treatment activities maintained to ensure compliance with the *Animal Welfare Act 2002*;

WorkSafe Western Australia means the body responsible for administering and enforcing the *Work Health and Safety Act 2020*.

Part 2 — Establishment

4. **Primary producer natural disaster insurance scheme**

- (1) The State shall have an insurance scheme known as the Primary Producer Resilience and Recovery Insurance Scheme.
- (2) The scheme shall be administered through the Insurance Commission of Western Australia.
- (3) Without limiting the generality of subsection (2), the Insurance Commission of Western Australia shall be responsible for:
 - (a) maintaining a register of persons and properties insured by the scheme;
 - (b) receiving and assessing insurance claims;
 - (c) ensuring the payment of approved claims;
 - (d) providing customer support services and information regarding the scheme; and
 - (e) anything else prescribed by regulations.
- (4) Access to the scheme shall be dependent upon—
 - (a) meeting the sustainability requirements prior to a natural disaster occurring;
 - (b) meeting sustainability requirements as determined by the relevant Minister;
 - (c) the property, whether wholly or partly, must lie in a zone classified as regional, rural or remote; and
 - (d) anything else prescribed by regulations.

5. **General purpose**

- (1) The scheme's general purpose is to provide no-cost insurance to primary producers in regional, rural and remote areas that meet sustainability requirements.
- (2) By establishing this scheme, the State Government recognises that—

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- (a) climate change has increased the likelihood, intensity and severity of natural disasters; and
 - (b) therefore, the need for financial and asset protection is a necessary step forward, in assisting primary producers.
- (3) Regulations may relate to any matter relevant to this general purpose.

6. Natural Disasters

In regards to the PPRIS, a Natural Disaster is—

- (a) a natural disaster shall mean an incident that is described as a hazard in the State Emergency Management Plan;
or
- (b) as otherwise determined by the Department of Fire and Emergency Services; or
- (c) as determined by the relevant minister.

Part 3 — Requirements of Primary Producers

Division 1 — General Requirements

7. Legal capacity of the scheme

- (1) The Insurance Commission of Western Australia, on behalf of the PPPRIS has the legal capacity to—
 - (a) sue and be sued;
 - (b) enter into contracts;
 - (c) acquire, hold, and dispose of real and personal property; and
 - (d) perform any other act or function necessary or incidental to the operation of the scheme.
- (2) The Insurance Commission of Western Australia may delegate any of its powers or functions involved in the provision of the scheme under this Act, to a person or party.

8. Contractual liabilities of existing insurance providers

- (1) The scheme shall operate independently to any insurance policies, agreements or contracts held by primary producers.
- (2) Participation in this scheme does not affect the legal or contractual obligations of any private insurer to a primary producer.
- (3) No provision of this Act shall be construed as limiting or transferring the liability of private insurance companies for claims arising under valid insurance contracts.
- (4) Where compensation for the same damage is available from both this scheme and a private insurer, the Insurance Commission of Western Australia may coordinate benefits to ensure fairness and prevent double compensation.

9. General requirements of primary producers

- (1) To access any part of the Scheme, a primary producer must meet the following criteria—
 - (a) possess a written Farm Biosecurity Plan, reviewed every year. This plan explains how pests, disease and weeds are kept out of the farm and how risks are managed;
 - (b) possess an Emergency Management Plan that covers at least two natural disasters that are likely to occur in the area in which the Primary producers are located. It must include—
 - (i) evacuation plans; and
 - (ii) emergency contacts;
 - (iii) relevant maps of the area; and
 - (iv) continuity plans.
 - (c) allow for physical inspections by the WorkSafe Western Australia, at least every 10 years and keep a WorkSafe plan that follows the *Work Health and Safety Act 2020*.
- (2) Each year, primary producers must sign and submit a declaration form confirming they meet all listed requirements.

10. Future adjustments

- (1) The Department of Primary Industries and Regional Development (DRIRD) and the Minister for Agriculture, Fisheries and Forestry may update or add new requirements to keep the scheme relevant and up to date.
- (2) All changes must be publicly released 30 days prior to undertaking adjustments to give sufficient notice to primary producers.

Division 2 — Industry Specific Requirements

11. Industry specific requirements

Each Primary Producer must meet at least four of the following requirements for each industry they work in.

12. Food supply chain changes

- (1) In the event of a natural disaster, primary producers can opt to have their crops or produce redirected to diverse pathways based on a graded tier system.
- (2) Each participating primary producer shall be required to submit a Damaged Industry Recovery Plan which will include—
 - (a) establishment of agreements with retail entities or alternative market channels for the sale of crops and raw materials after the event of a natural disaster;
 - (b) establishment of agreements with processing facilities that can use damaged crops and raw materials such as animals to make value-added products; and
 - (c) protocols for using the lowest-quality damaged produce for products such as mulch or animal feed.
- (3) The above requirements of primary producers are generalised and will be adapted to suit industry-specific systems.

13. Livestock producers

- (1) All animals must be tagged and registered with the National Livestock Identification System (NLIS). Movement records must be updated within 48 hours of livestock moving to another farm or market.
- (2) Farmers must keep up their Livestock Production Assurance (LPA) accreditation
- (3) Animal grazing must be done in line with the Dry Sheep Equivalent (DSE) standard for the specific animal as per the

Department of Primary Industries and Regional Developments (DPIRD) guidelines.

- (4) Pain relief treatments must be used during all painful procedures, such as mulesing, dehorning, or castration.
- (5) Riparian zones and native bush must be fenced off from livestock to prevent damage to the environment
- (6) Livestock producers must have a plan to move animals safely in the event of at least one natural disaster.

14. Cropping and broadacre grain producers

- (1) Every three years farmers must grow legumes or oilseeds to improve soil and break disease cycles.
- (2) Soil must be tested every three years for—
 - (a) pH;
 - (b) salinity; and
 - (c) nutrients.
- (3) Primary producers must keep the results on file for 10 years following the testing year
 - (a) If salinity exceeds 10 decisiemens per metre (dS/m), primary producers must take one of the following actions—
 - (i) install drains; or
 - (ii) plant salt tolerant vegetation and regenerate; or
 - (iii) fence off the area and allow natural restoration.
- (4) Farmers must test germination of farm grown seed every two years and ensure if buying seed, the supplier is a member of the Australia Seed Federation.
- (5) Farmers must keep an Integrated Pest Management Plan, which includes—
 - (a) pest types specific to the crop they grow;

- (b) control methods for pests; and
 - (c) monitoring and control results records.
- (6) All chemicals must be stored and used according to the *Work Health and Safety Act 2020* and the *Work Health and Safety Regulations 2022*.
- (7) Offset carbon emissions through tree planting, carbon credits or verified programs.

15. Horticulture and viticulture producers

- (1) Chemical sprays must be logged with dates and times, to make sure harvest only happens after safe intervals.
- (2) Every two years, farmers should do chemical residue tests to make sure crops meet safety limits.
- (3) Use drip irrigation or water-saving systems on at least 50% of growing areas.
- (4) A working weather station must help decide when and how much to water crops.
- (5) Farmers must send in a Water Efficiency Report every five years, showing usage, recycling, and savings.
- (6) Farmers must be a part of a certified program which offer farming guidelines such as food and safety requirements, food and safety quality assurance to be complied with and environmental sustainability, which are programs such as but not limited to—
- (a) FreshCare;
 - (b) Harmonised Australian Retailer Produce Scheme (HARPS).
- (7) Farmers must have a Pest Management Plan that explains:
- (a) what pests are on the farm;
 - (b) how they are checked; and

- (c) what controls are used.
- (8) Farmers must offset carbon emissions through:
 - (a) planting trees; and
 - (b) carbon credit purchases.
- (9) Vineyards must follow the Australian Wine Industry Standard of Sustainable Practice, including actions to protect—
 - (a) soil health;
 - (b) water use;
 - (c) worker conditions; and
 - (d) ecosystem impacts.
- (10) Have regular checks for major grapevine pests like—
 - (a) Phylloxera;
 - (b) Grapevine moth; and
 - (c) Downy Mildew.
- (11) All wine grape farms must have a step-by-step plan for rapid action if a pest or disease is found.

16. Aquaculture producers

Aquaculture producers must—

- (a) hold valid State-issued aquaculture licences and submit compliance reports as required by the Fish Resources Management Act 1994;
- (b) have a working wastewater treatment system to reduce harmful runoff into rivers or oceans;
- (c) source at least 25% of feed from certified sustainable sources;
- (d) keep records of animal deaths and treatments to track health and improve systems;
- (e) have a clear plan for disease outbreaks, including:

- (i) what steps to take including how to protect nearby farms;
- (ii) who to contact; and
- (f) send in a Water Quality Report every year, showing test results for;
 - (i) oxygen levels; and
 - (ii) ammonia; and
 - (iii) nutrients.

17. Fisheries (wild watching)

Fisheries must—

- (a) hold legal fishing licences and quota rights and follow rules on catches as per the *Fish Resources Management Act 1994*;
- (b) use equipment such as Bycatch Reduction Devices (BRDs) and Turtle Excluder Devices (TEDs) to protect marine life as per the *Fish Resources Management Act 1994*.
- (c) complete and submit an electronic logbook within 48 hours of returning to port;
- (d) keep logs of equipment servicing and repairs to reduce wildlife harm; and
- (e) avoid fishing in breeding seasons or protected areas.

18. Forestry producers (tree farming and felling)

- (1) All forestry businesses must follow a Harvest Plan that includes:
 - (a) when trees will be cut;
 - (b) where they will be replanted; and
 - (c) how soil and water will be protected.
- (2) Forestry businesses must leave 25-metre buffers of native bush around rivers and creeks and protect rare plant or animal habitats.

- (3) Forestry businesses must hold certifications from:
 - (a) the Forest Stewardship Council; or
 - (b) Responsible Wood (PEFC-endorsed)
- (4) Forestry businesses must have a plan as required under the *Bush Fires Act 1954*, including—
 - (a) firebreak maintenance;
 - (b) firefighting strategy; and
 - (c) a training and equipment list.
- (5) Every five years, forestry businesses must submit a Biodiversity Report completed by the Department of Biodiversity, Conservation and Attractions on—
 - (a) wildlife sightings;
 - (b) habitat changes; and
 - (c) replanting impacts.
- (6) At least 90% of harvested areas must be replanted within two years of logging.

Part 4 — Claims and Funding

Division 1 — Establishments of Claims Mechanism

19. Eligibility criteria

- (1) Primary producers must fulfil the following requirements to receive benefits from the insurance scheme—
 - (a) the primary producer must have been approved as a participant in the Scheme at the commencement of the production season during which the natural disaster occurred.
 - (b) to be approved as a participant primary producer, producers must have meet the sustainability requirements for their respective industry listed in Part 3.
 - (c) this scheme is to assist Small to Medium-sized Primary Production Enterprises that may lack the financial capacity to completely protect themselves through private insurance.
- (2) The scheme provides relief for significant financial losses stemming directly from declared natural disaster events, encompassing both—
 - (a) damage to or loss of crops, livestock, aquaculture stocks, or other agricultural products; and
 - (b) damage to essential on-farm equipment, infrastructure such as sheds, fencing and irrigation systems, and other assets including crops and animals directly impacted by the natural disaster.

20. Making a claim

- (1) Primary producers who meet sustainability requirements and suffer significant financial losses from a natural disaster can make a claim with ICWA. They can do this through the usual

claims process, based on whether it is a small or large impact event as outlined in sections 20 and 21.

21. Economic relief procedures

- (1) To ensure efficient and appropriate support based on the scale of impact, the scheme relies on the DFES tiered response system of Level 1-3.

22. Small impact procedure (Level 1) notification and assessment protocol

- (1) A primary producer experiencing a natural disaster must notify ICWA with photographic evidence of loss and damage within seven calendar days of the event.
- (2) Affected crops, livestock, or fish stock shall not be moved or disposed of prior to the completion of an on-site assessment conducted by ICWA within the first 14 days after the natural disaster.
- (3) After the first 14 days it is at the producer's discretion to deal with the affected products.
- (4) The on-site assessment will include assistance and evaluation of the feasibility of redirecting the affected agricultural produce.

23. Small impact procedure (Level 1) rapid on-site assessment timeframe

- (1) Upon receipt of notification an authorised officer of the ICWA shall be dispatched to conduct the requisite on-site assessment within 14 calendar days of the initial contact by the affected primary producer.

24. Large impact procedure (DFES Level 2 or 3)

- (1) Upon the declaration of a Level 2 or 3 emergency by DFES, affected primary producers can lodge their claims with ICWA.

- (2) ICWA will aim to have an inspector on-site to assess the damages within 14 calendar days of receiving the claim.
- (3) While photographic and video evidence is encouraged to support the claim, it is acknowledged that in large-scale disasters, obtaining comprehensive visual documentation immediately may not be feasible. In such cases, other forms of verifiable evidence will be considered.
- (4) If an inspector is unable to conduct an on-site assessment within the initial 14-day timeframe, an initial partial payment of the estimated claim value may be authorised to provide immediate financial relief.
- (5) After the initial partial payment and once an inspector has successfully conducted an on-site assessment, the remaining payment will be received upon verification of losses.

Part 5 — Reporting and Punishments

Division 1 — Reporting

25. Reporting requirements

- (1) A primary producer who receives support under the scheme for short-term recovery, including immediate repair, restocking or relocation of supplies, must submit a recovery report within 30 days of completing the supported activity.
- (2) A primary producer who receives support for long-term recovery or resilience projects, including infrastructure upgrades or future-focused climate adaptation strategies, must submit quarterly progress reports, starting from the date of payment and continuing until the project is complete.
- (3) All progress and/or recovery reports must respond to the following prompts—
 - (a) provide an update on the progress of the funded activity or recovery effort;
 - (b) outline how the funds have been used, including and accounting for a breakdown of major purchases or investments; or
 - (c) assess how the funded action is contributing to recovery after the event of a natural disaster, as stated in the original claim.

26. Documentation of outcomes

- (1) Recipients must document the implementation and outcomes of the recovery process.
- (2) These documented reports must be submitted within 30 days of recovery completion, unless otherwise approved by ICWA.

27. Financial acquittal

All recipients must complete a financial report at the conclusion of the recovery process including—

- (a) itemise the use of payout funds; and
- (b) a list of selling locations for produce as referred to in section 18(2).

28. Submission method

All reports and financial documentation must be submitted to ICWA, through their traditional insurance claims system.

29. Disciplinary actions

Non-compliance with reporting, documentation, or financial obligations will result in—

- (a) suspension of current or future payouts;
- (b) referral to relevant government agencies for investigation;
- (c) additional penalties outlined in Part 5.

Division 2 — Punishments and Penalties

30. Offences of the Insurance Commission of Western Australia

(1) Offences of the ICWA include—

- (a) unauthorised disclosure of confidential information.
- (b) interference with audits or investigations conducted by the Corruption and Crime Commission (CCC) or obstructing the due process of law enforcement;
- (c) failure to disclose conflicts of interest;
- (d) negligence, resulting in financial loss or harm of primary producers;
- (e) engaging in corrupt practises regarding payout allocation.

31. Offences of primary producers

- (1) Offences of Primary Producers include—
 - (a) using payout for non-approved purposes that deviate from stipulated guidelines and intended uses that were outlined in the application;
 - (b) fraudulent activities;
 - (c) providing false or deliberately misleading information in reporting on completion of requirements;
 - (d) providing false or deliberately misleading information during investigations or audits;
 - (e) providing false or deliberately misleading information in claim application or reports;
 - (f) non-compliance with specific conditions attached to payout usage;
 - (g) exploitation of authority in payout allocation procedures to gain unauthorised benefits or advantages.
- (2) Retaliation against individuals reporting suspected offenses is prohibited.

32. Investigation process

- (1) The CCC will undergo investigations on the advice of the Insurance Commission of WA.
- (2) The CCC shall have the authority to—
 - (a) conduct inspections;
 - (b) interview relevant personnel, and;
 - (c) review all necessary documentation.
- (3) The CCC must be provided access to all relevant materials and facilities.
- (4) If the CCC's initial investigation finds the ICWA has committed an offence, the Primary Producers Resilience and Recovery

Insurance Scheme will be suspended until the conclusion of the investigation.

- (5) During this investigation—
- (a) any evidence obtained shall be handled per legal standards to maintain integrity; and
 - (b) regular updates on the progress of the investigation shall be provided to relevant parties to ensure transparency and accountability.

33. Penalties for primary producers

- (1) Serious non-compliance confirmed by the Office of the Auditor General will result in a withdrawal of all current and future payouts from ICWA, where serious non-compliance includes—
- (a) fraudulent activities;
 - (b) exploitation of authority in fund allocation procedures to gain unauthorised benefits or advantaged;
 - (c) providing false or deliberately misleading information during investigations or audits;
 - (d) providing false or deliberately misleading information in reporting on completion of requirements;
 - (e) providing false or deliberately misleading information in applications or reports;
 - (f) retaliation against individuals suspected of reporting an offence.
- (2) Minor non-compliance confirmed by the Office of the Auditor General will result in temporary suspension of all current and future funding from the ICWA until conditions specified by the Office of the Auditor General are met, where minor non-compliance offences include—
- (a) using payout for non-approved purposes that deviate from stipulated guidelines and intended uses that were outlined in the application;

- (b) non-compliance with specific conditions attached to fund usage.
- (3) Further action may be taken by the relevant criminal or civil court.

34. Penalties for The Insurance Commission of Western Australia

- (1) Any member of the ICWA found guilty of a serious offence will result in the automatic termination of their role. Serious offences include—
 - (a) unauthorised disclosure of confidential information;
 - (b) interference with audits or investigations conducted by the CCC or obstructing the due process of law enforcement;
 - (c) failure to disclose conflicts of interest;
 - (d) negligence, resulting in financial loss or harm of grantees;
 - (e) engaging in corrupt practices regarding fund allocation.
- (2) Further action may be taken by the relevant criminal or civil court.