Workers compensation system monthly dashboard
April 2019 report

System overview
Key workers compensation system statistics for the 12 months ending April 2019

- $257B of reported wages are safeguarded by the workers compensation scheme
- $3.6B in premiums were collected, representing 1.4% of reported NSW wages
- $2.9B was paid out as costs for workers claims
- 102,933 claims were reported to SIRA
- 76,819 workers received weekly benefit payments

Effectiveness
System effectiveness in protecting workers and getting workers back to work and wellbeing

**Reportable claims**

<table>
<thead>
<tr>
<th>Month</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR 2019</td>
<td>7,713</td>
</tr>
<tr>
<td>MAR 2019</td>
<td>10,076</td>
</tr>
<tr>
<td>APR 2018</td>
<td>7,438</td>
</tr>
</tbody>
</table>

**Claim types**

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>All reportable claims</td>
<td>7,713</td>
</tr>
<tr>
<td>Physical injuries</td>
<td>7,167</td>
</tr>
<tr>
<td>Psychological injuries</td>
<td>546</td>
</tr>
</tbody>
</table>

**Claims by body locations**

- Head 9.1%
- Neck 2.2%
- Upper limbs 34.0%
- Trunk 19.2%
- Lower limbs 20.3%
- Also: Psychological 7.1%
- Multiple locations 3.1%
- To be confirmed 3.9%
- Systemic locations 1.1%

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Effectiveness
Workers’ claims journey results at April 2019

Monthly average over the last 12 months

- **11,314** records submitted
- **8,578** reportable claims
- **3,406** lost time

Return to work

- **59.3%** at 4 weeks*
- **76.4%** at 13 weeks*
- **84.0%** at 26 weeks*

^ Records submitted includes all records received from insurers across NSW. This data excludes administration errors.
^ Lost time is based on workers receiving weekly benefits.
^ Figure is based on a 12 month average.

Note: SIRA identified data quality issues with the accuracy and completeness of return to work data submitted by the Nominal Insurer (NI). The data appears to indicate a significant deterioration in the NI’s RTW performance. SIRA instructed the NI to improve the quality of the data. To address the data quality and potential performance concerns with the NI, SIRA carried out a data quality audit in December 2018 and commenced a Compliance and Performance Review in February 2019.

* Based on a rolling 12 month cohort, for further details see the Explanatory Note.

**Workers compensation system monthly dashboard**

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**Efficiency & viability**
Efficient system delivery, sustainability, and viability of the system for generations to come

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**Total claim payments made by insurers**

- **Specialised insurers**
- **Self insurers**
- **Government self-insurers (TMF)**
- **Nominal insurer**

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**Claim payments**

- **APR 2019** $252M claim payments
- **MAR 2019** $253M claim payments

Down 0.4%

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**Benefits paid to and for workers**

as a percentage of total claims expenditure (2017/18)

- **45%** Expenses
- **24%** Indirect to claimant
- **31%** Direct to claimant

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**Note:** The benefits paid to and for workers is calculated annually. Details of definitions can be found in the methodology and data section. Insurers reported this data to SIRA at the end of the 2017/18 financial year.

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Customer experience & equity
Customers’ experience with the system is positive and equitable

Enquiries and complaints

2,096 enquiries
528 complaints

Note: Complaint data (which may include the name of an insurer) is derived from verbatim reports from customers. While SIRA does some data cleansing, the reporting is verbatim from customers and might occasionally reference an incorrect insurer and/or insurer type.

Disputes lodged

0.6% of active claims

In April 2019 there were 87,432 active claims and 533 disputes lodged

Note: Including data from the Workers Compensation Commission.

Workers’ perceptions of equity across the system

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Distributive Justice</th>
<th>Procedural Justice</th>
<th>Informational Justice</th>
<th>Interpersonal Justice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average (mean) on a</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5-point scale</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New South Wales</td>
<td>3.9</td>
<td>3.8</td>
<td>3.7</td>
<td>4.3</td>
</tr>
<tr>
<td>Australian total</td>
<td>3.9</td>
<td>3.8</td>
<td>3.7</td>
<td>4.3</td>
</tr>
</tbody>
</table>

Definitions of dimensions used to measure customers perception of equity and perceived justice:

- **Distributive justice**, relates to the fairness of their compensation.
- **Informational justice**, is about receiving accurate and timely information about the rationale for decisions.
- **Interpersonal justice**, relates to whether workers were treated with respect and sensitivity.
- **Procedural justice**, about the fairness of the procedures used to determine the outcomes.


Affordability
Insurance affordability

1.4%

Affordability of insurance as a percentage of reported NSW wages for 2017/18

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NSW workers compensation insurer scorecard
Information about the performance of insurers operating within the workers compensation system

<table>
<thead>
<tr>
<th>% share of reported wages FY 2017/18</th>
<th>% share of total claims FY 2017/18</th>
<th>% share of total payments made</th>
<th>% share of total active claims</th>
<th>% of injury notifications actioned within 7 days</th>
<th>% of Level 1 complaints to active claims</th>
<th>RTW rate 4 weeks</th>
<th>RTW rate 13 weeks</th>
<th>RTW rate 26 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nominal insurer</td>
<td>74%</td>
<td>67%</td>
<td>66%</td>
<td>64%</td>
<td>85%</td>
<td>0.1%</td>
<td>53%</td>
<td>73%</td>
</tr>
<tr>
<td>Government self insurer (TMF)</td>
<td>13%</td>
<td>16%</td>
<td>23%</td>
<td>21%</td>
<td>99%</td>
<td>0.0%</td>
<td>74%</td>
<td>84%</td>
</tr>
<tr>
<td>Specialised Insurers</td>
<td>6%</td>
<td>8%</td>
<td>5%</td>
<td>7%</td>
<td>97%</td>
<td>0.1%</td>
<td>73%</td>
<td>83%</td>
</tr>
<tr>
<td>Self insurers</td>
<td>7%</td>
<td>9%</td>
<td>6%</td>
<td>8%</td>
<td>97%</td>
<td>0.1%</td>
<td>65%</td>
<td>76%</td>
</tr>
</tbody>
</table>

Note: insurers reported this data to SIRA as at April 2019

Disclaimer: While reasonable care has been taken in preparing this document, the State Insurance Regulatory Authority (SIRA) makes no warranties of any kind about its accuracy, currency or suitability for any particular purpose. SIRA disclaims liability for any kind of loss or damages arising from, or in connection with, the use of any information in this document.

SIRA identified data quality issues with the accuracy and completeness of return to work data submitted by the Nominal Insurer (NI). The data appears to indicate a significant deterioration in the NI’s RTW performance. SIRA instructed the NI to improve the quality of the data. To address the data quality and potential performance concerns with the NI, SIRA carried out a data quality audit in December 2018 and commenced a Compliance and Performance Review in February 2019.


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Additional system performance measures
Information about insurers performance within the workers compensation system

Cost to the system for weekly benefits paid per month

Number of workers receiving weekly benefits per month

Note: since the July 2018 dashboard, SIRA has identified deterioration in NI RTW performance for which the NI explains is due to data quality issues. In December 2018 SIRA conducted a data quality audit and in February 2019 commenced a Compliance and Performance Review. SIRA is also reviewing and adding additional measures to the dashboard to better report scheme performance.

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
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Additional system performance measures
Information about the performance of insurers operating within the workers compensation system

RTW including medical only claimants rate

Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 2 and 5 of the dashboard. This measure includes medical only claims who never left work and allows an insurer type comparison of workers who are at work at 4, 13 and 26 week intervals from the date the claims entered the system. See the "Data source information" section of the Explanatory note for further details on the percentage of workers at work measure.

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Average duration of weekly benefits paid in the first 6 months

Note: This chart shows the average number of days of weekly benefits paid to injured workers in the first 6 months of their claim. This measure uses work hours lost and injury quarter to calculate average days, it is only reported to September 2018 to allow for claim data development. See the “Data source information” section of the Explanatory note for further details on the average duration of weekly benefits paid in the first 6 months measure.

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Additional system performance measures
Monitoring claim and payment development in the workers compensation system

**Note:** The reportable claims development chart visualises the development of reportable claims by injury financial year. Displaying reportable claims by injury financial year, across development months from claim injury date, helps to track variations in figures and also benchmark against previous injury financial years. The claim payments development chart visualises the development of claim payments by injury financial year. Displaying claim payments by injury financial year, across development months from claim injury date, allows for system payment comparisons. No indexation or adjustments have been applied to payment figures, the chart shows original dollar values.