

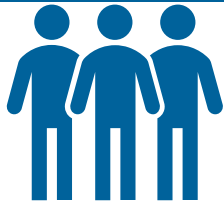
Workers compensation system monthly dashboard

March 2020 report



System overview

Key workers compensation system statistics for the 12 months ending March 2020



\$271B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.8B

in premiums were collected, **representing 1.4%** of reported NSW



\$3.2B

was paid out as costs for workers claims



98,804

claims were reported to SIRA



78,979

workers received weekly benefit payments

Coronavirus (COVID-19) claims

SIRA is now reporting claim volumes for COVID-19

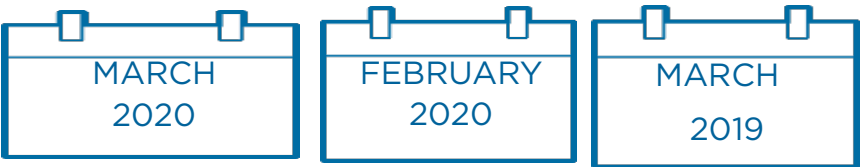
[Use this link to access this most current information](#)

Effectiveness

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



Reportable claims



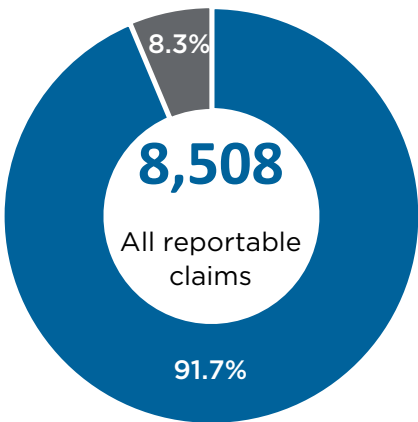
8,508

8,840

9,353

¹For the 2018/19 financial year

Claim types



Physical injuries
7,800 (91.7%)

Psychological injuries
708 (8.3%)

Working from home claims

As at 31/5/2020 there were 50 claims for workers working from home

Insurer type	Number of claims
Nominal Insurer	26
Government Self-insurers (TMF)	18
Self Insurers	3
Specialised Insurers	3
TOTAL	50

Note the data does not indicate if the injured workers is working from home as a result of the COVID -19 pandemic or as part of their flexible working conditions

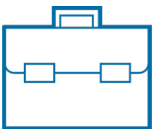
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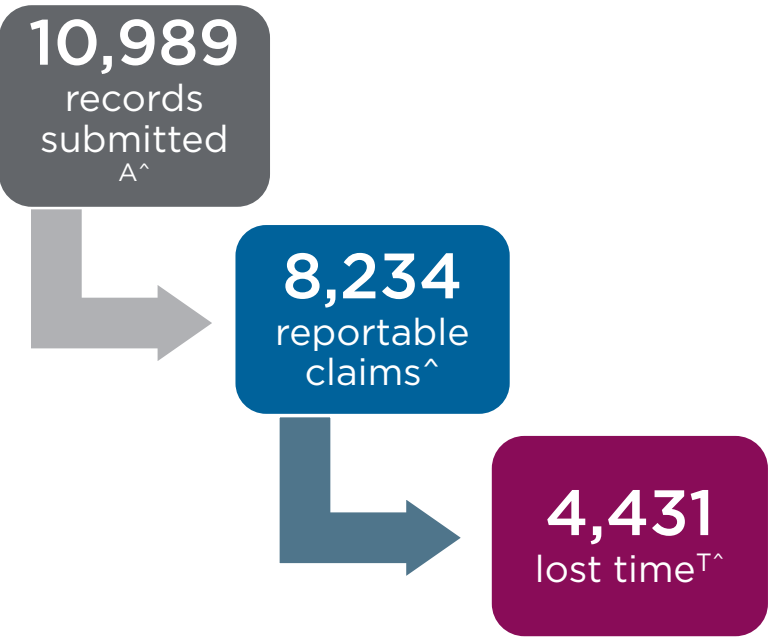


Effectiveness

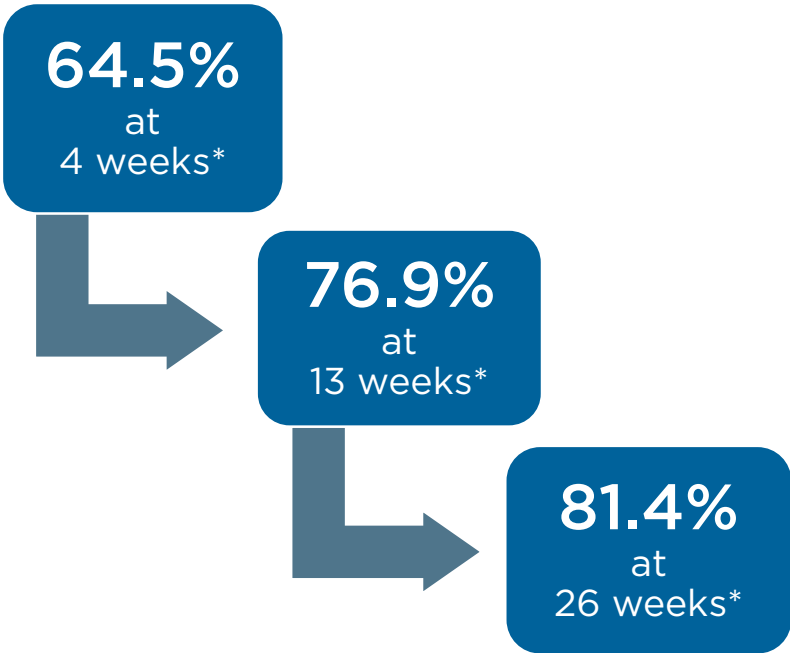
Workers' claims journey results at March 2020



Monthly average over
the last 12 months



Return to work



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

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 both the data quality and performance concerns with the NI, SIRA carried out a data quality audit in December 2018 and completed a Compliance and Performance Review in December 2019. In addition SIRA has a 21 point action plan for the NI – [see an update here](#)

^A Records submitted includes all records received from insurers across NSW. This data excludes administration errors.

^T Lost time is based on workers receiving weekly benefits.

[^] Figure is based on a 12-month average.

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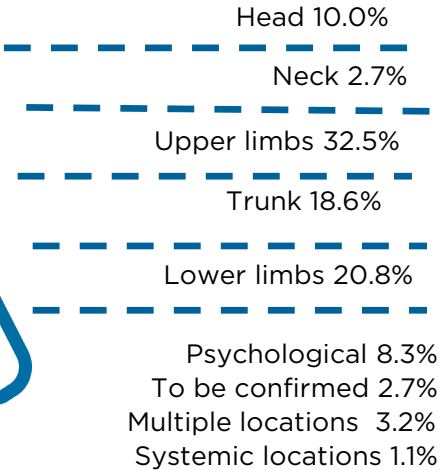
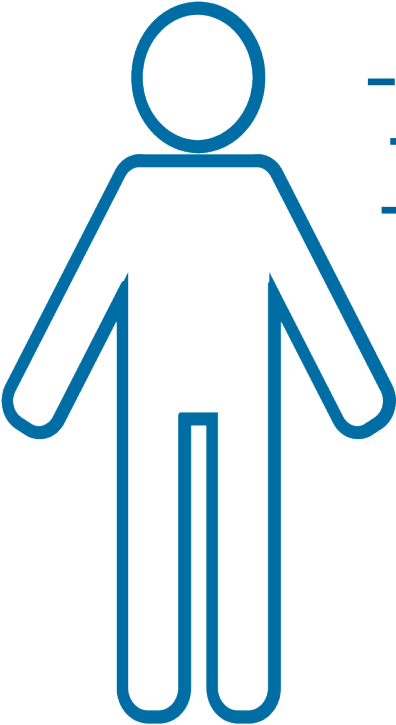


Effectiveness

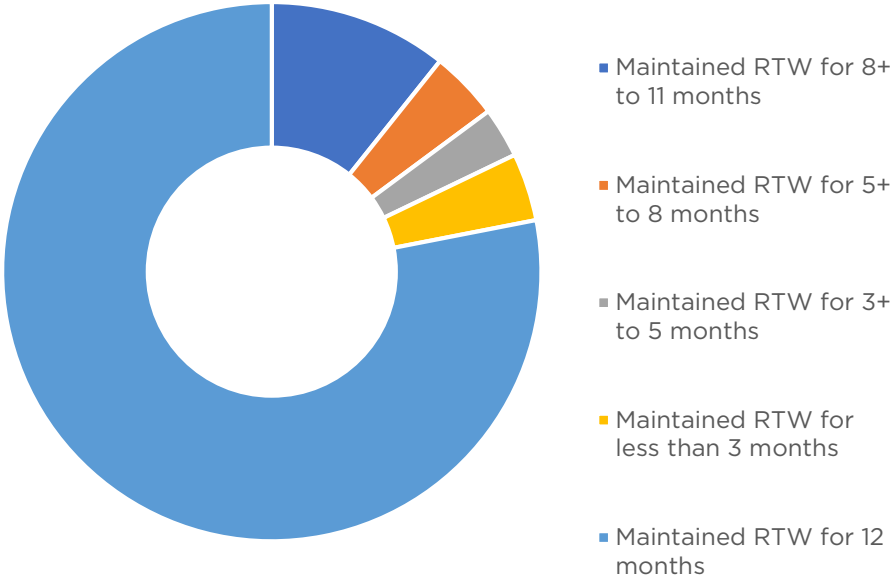
Workers' claims journey results



Claims by body locations



Maintaining a significant period of work



Maintaining a significant RTW measures how long the worker was reported to be working in a 12-month period following their initial return to work

Note - This analysis requires a 12 month data development period and data is as at May 2020.

Workers compensation system monthly dashboard

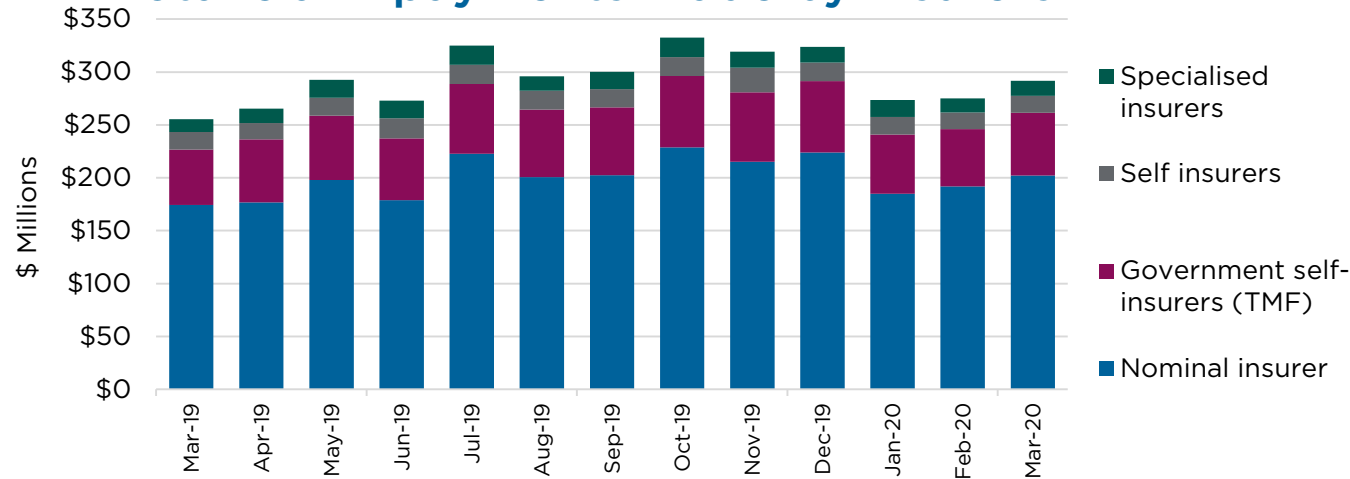
March 2020 report

Efficiency & viability

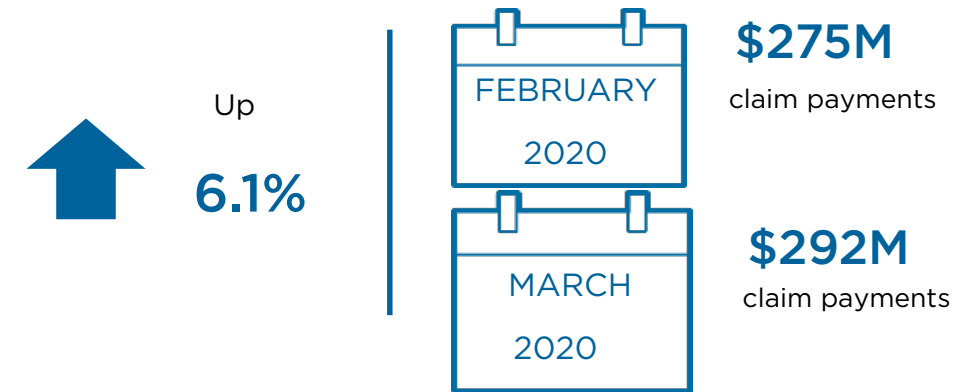
Efficient system delivery, sustainability, and viability of the system for generations to come



Total claim payments made by insurers

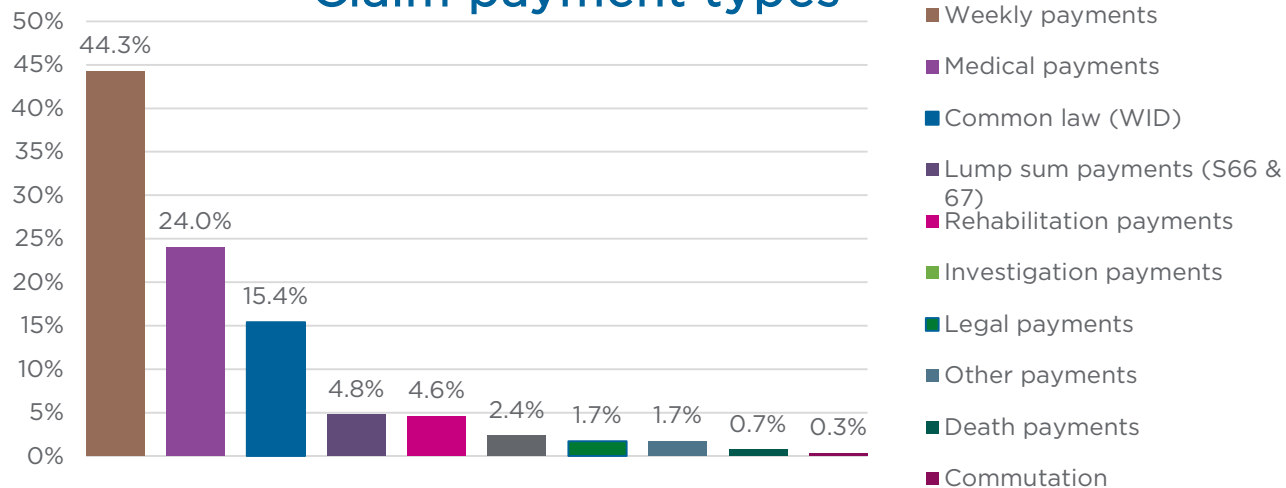


Claim payments

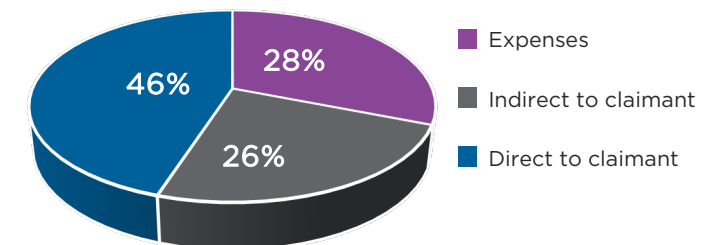


Note - Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

Claim payment types



Benefits paid to and for workers as a percentage of total claims expenditure (2018/19)



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 2018/19 financial year.

Workers compensation system monthly dashboard

March 2020 report



Efficiency & viability

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



Healthcare costs

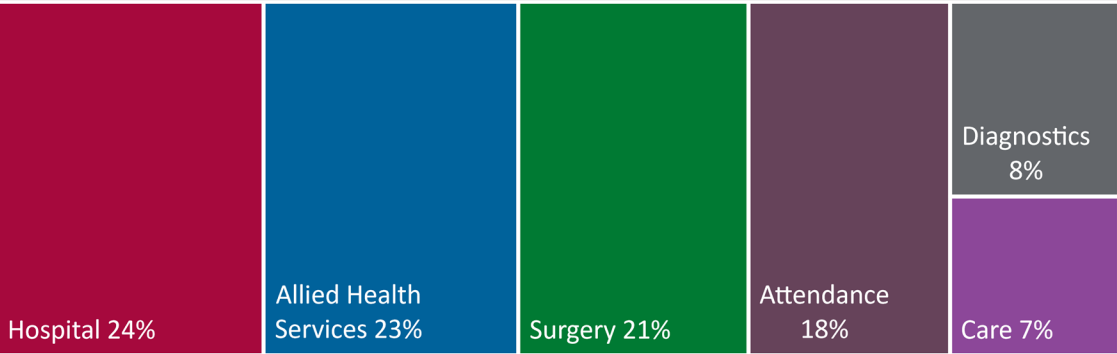
\$876m

spent on healthcare services

\$5,826

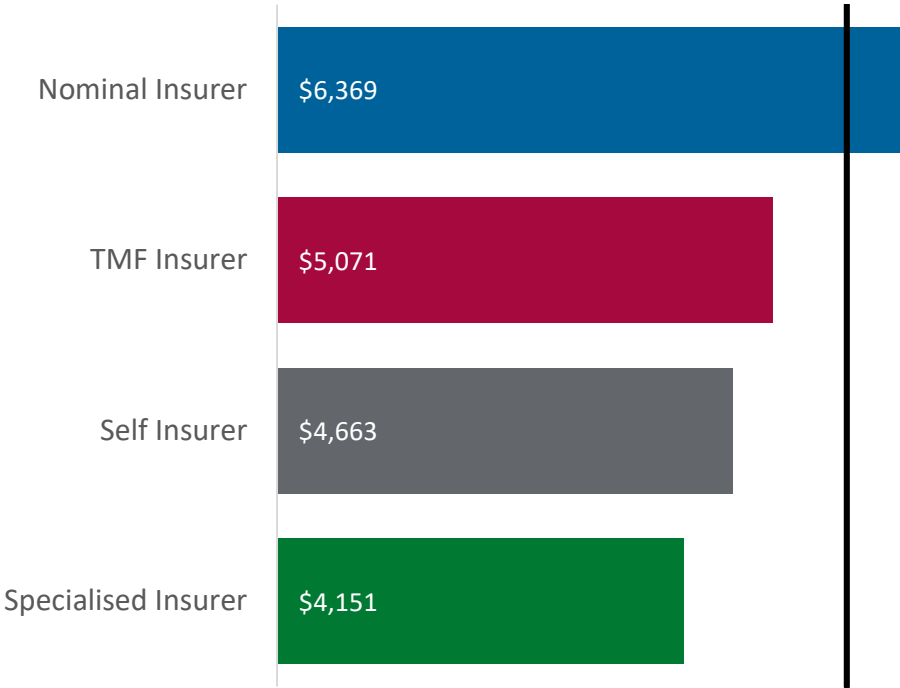
spent on healthcare services per claim

Distribution of healthcare spend



Average healthcare spend

Average healthcare spend per claim



Note - Healthcare claims and costs paid in calendar year 2019, derived from data as at 31 Mar 2020.

Workers compensation system monthly dashboard

March 2020 report



Customer experience & equity

Customers' experience with the system is positive and equitable



Enquiries and complaints



2,587 enquiries

730 complaints

Note: These are the complaints and enquiries numbers received by SIRA and WIRO. 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

0.7% of active claims

In March 2020 there were 97,052 active claims
and 697 disputes

Note: Including internal reviews and disputes from the NSW Workers Compensation Commission.

Perceived justice of the compensation process

Insurer type	Procedural Justice Average (mean) on a 5-point scale	Informational Justice Average (mean) on a 5-point scale	Interpersonal Justice Average (mean) on a 5-point scale
Nominal Insurer	4.0	3.9	4.3
Self and Specialised	3.9	3.9	4.3
Treasury Managed Fund	4.0	3.7	4.4

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

- **Procedural justice**, about the fairness of the procedures used to determine the outcomes.
- **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.

Source: [Abridged Return to Work Outcomes Survey: NSW Workers Compensation System \(October 2019\)](#).

Affordability

Insurance affordability



1.4%

Affordability of insurance as a percentage of
reported NSW wages for 2018/19

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NSW workers compensation insurer scorecard

Information about the performance of insurers operating within the workers compensation system



	% share of reported wages FY 2018/19	% share of total claims FY 2018/19	% share of total payments made In March 2020	% share of total active claims	% of injury notifications actioned within 7 days	% of Level 1 complaints to active claims	RTW rate 4 weeks	RTW rate 13 weeks	RTW rate 26 weeks
Nominal insurer	74%	67%	69%	66%	98.55%	0.08%	63%	75%	80%
Government self insurer (TMF)	13%	17%	20%	20%	98.97%	0.04%	70%	80%	84%
Specialised Insurers	6%	8%	5%	7%	94.98%	0.06%	74%	83%	85%
Self insurers	7%	9%	5%	8%	97.89%	0.09%	69%	82%	86%

Note: insurers reported this data to SIRA as at March 2020

Disclaimer: 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 both the data quality and performance concerns with the NI, SIRA carried out a data quality audit in December 2018 and completed a Compliance and Performance Review in December 2019

SIRA published the NI Compliance and Performance Review in December 2019 and a status report on the 21 point action plan is now available. Please use this [link](#) for easy access

Workers compensation system monthly dashboard

March 2020 report

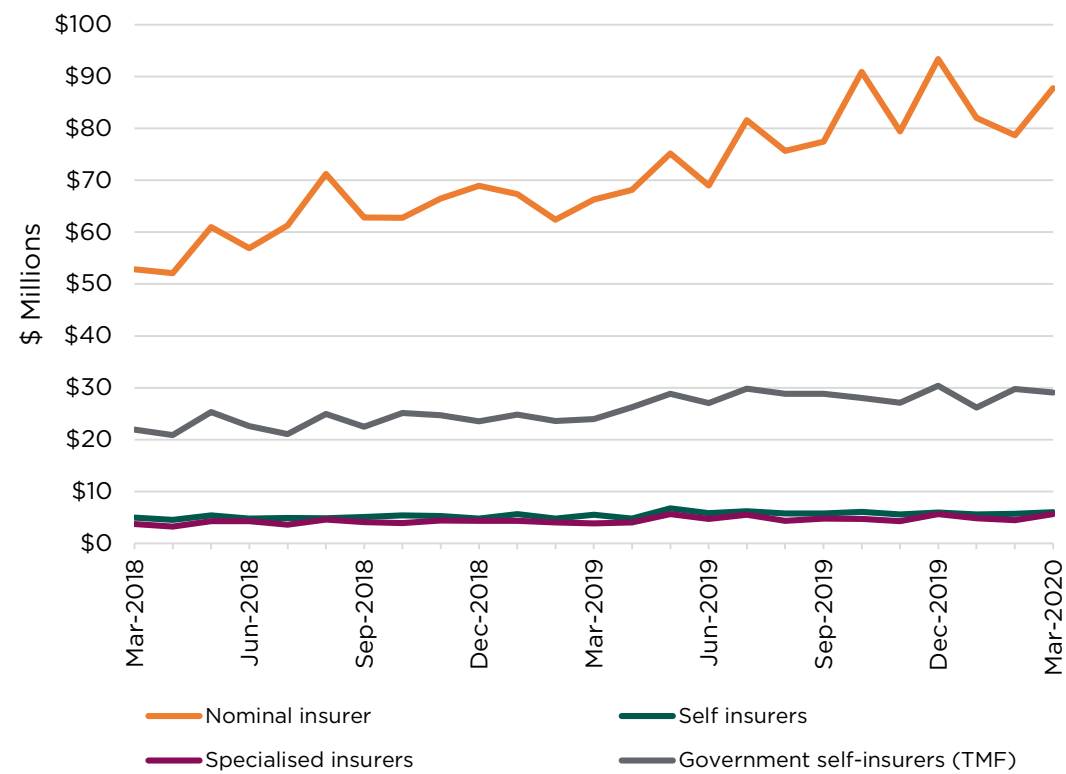


Additional system performance measures

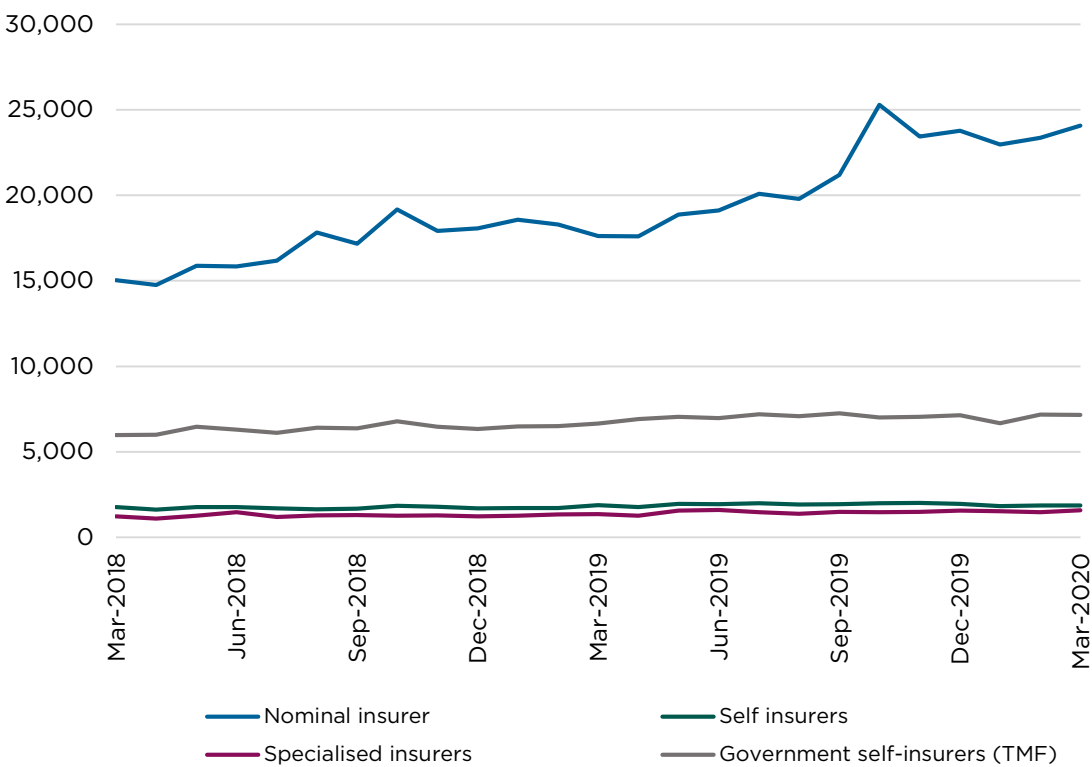
Information about insurers performance within the workers compensation system



Cost to the system for weekly benefits paid each month



Number of workers receiving weekly benefits each month



Workers compensation system monthly dashboard

March 2020 report



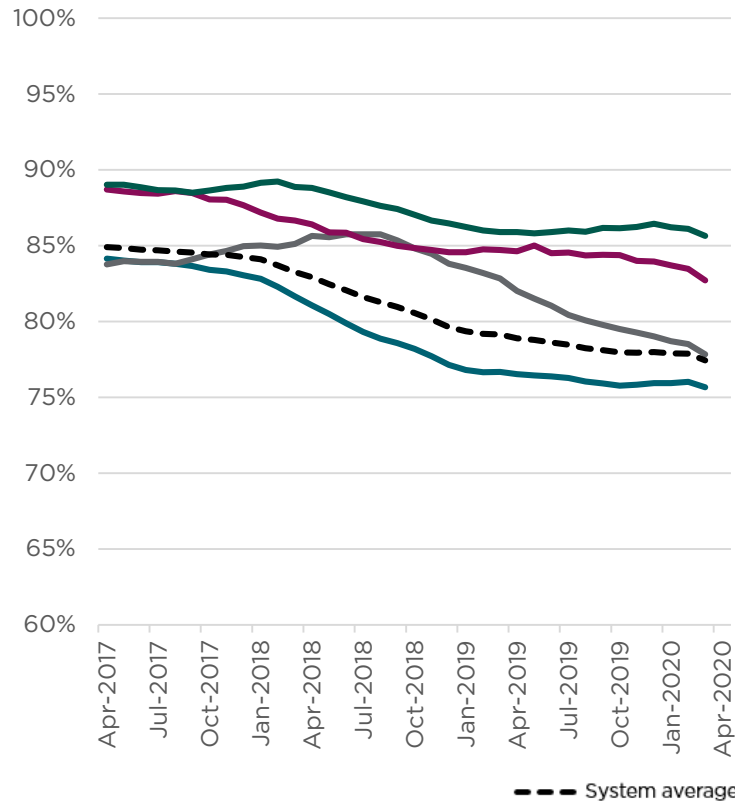
Additional system performance measures

Information about the performance of insurers operating within the workers compensation system

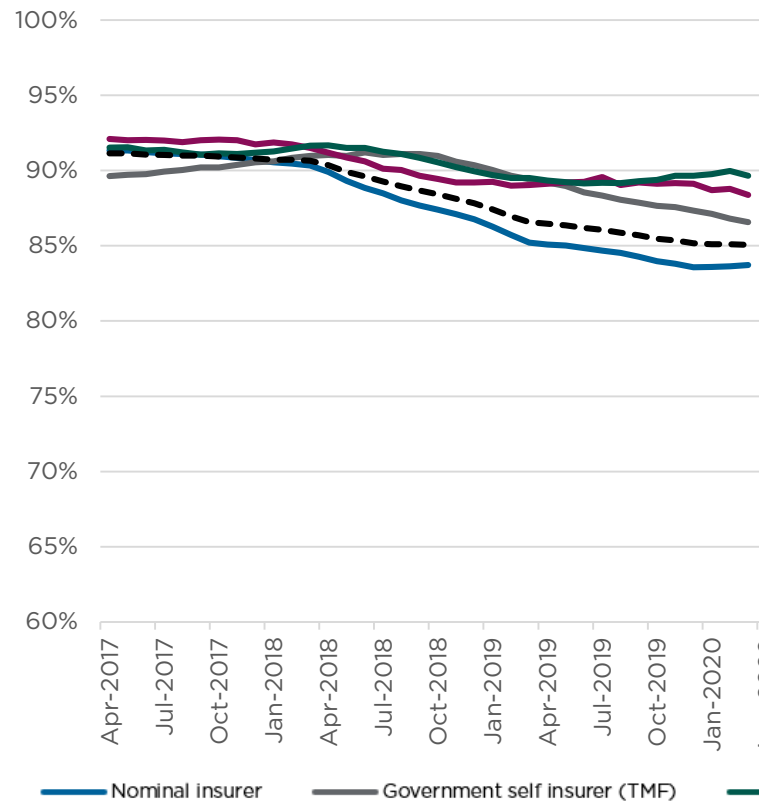


RTW including medical only claimants rate

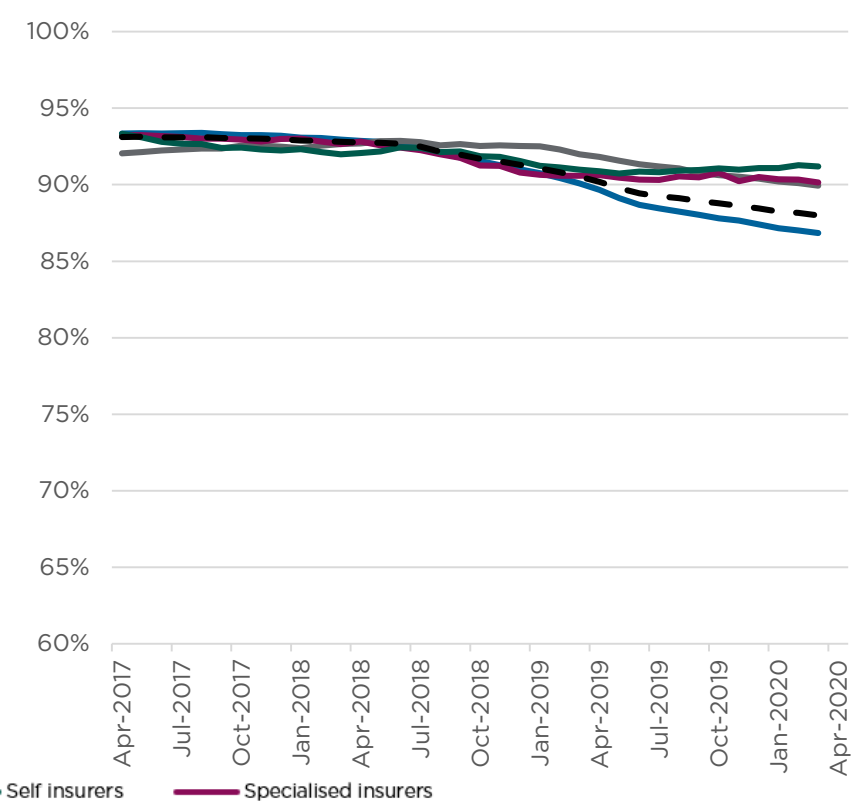
at 4 weeks



at 13 weeks



at 26 weeks



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 where the worker did not leave work

Workers compensation system monthly dashboard

March 2020 report

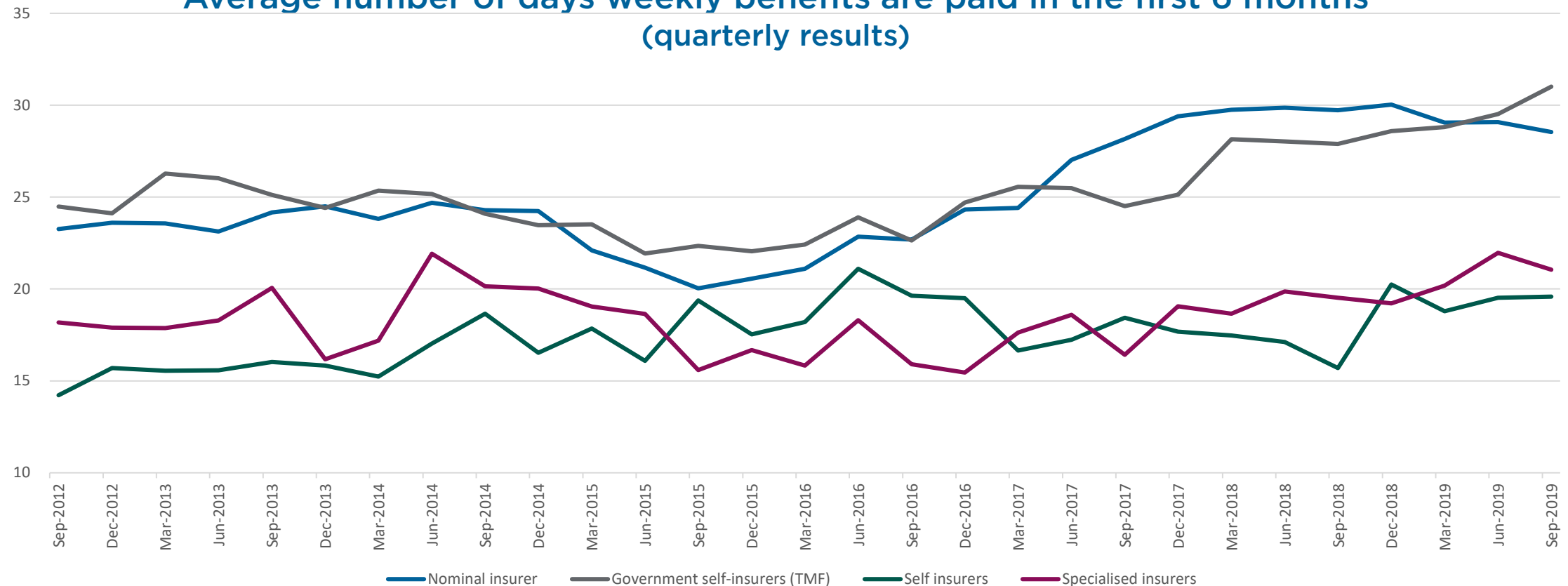


Additional system performance measures

Information about the performance of insurers operating within the workers compensation system



Average number of days weekly benefits are paid in the first 6 months (quarterly results)



Note: The data for this chart requires a six month development period hence data as at September 2019 is used for reporting in March 2020. 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.

Workers compensation system monthly dashboard

March 2020 report

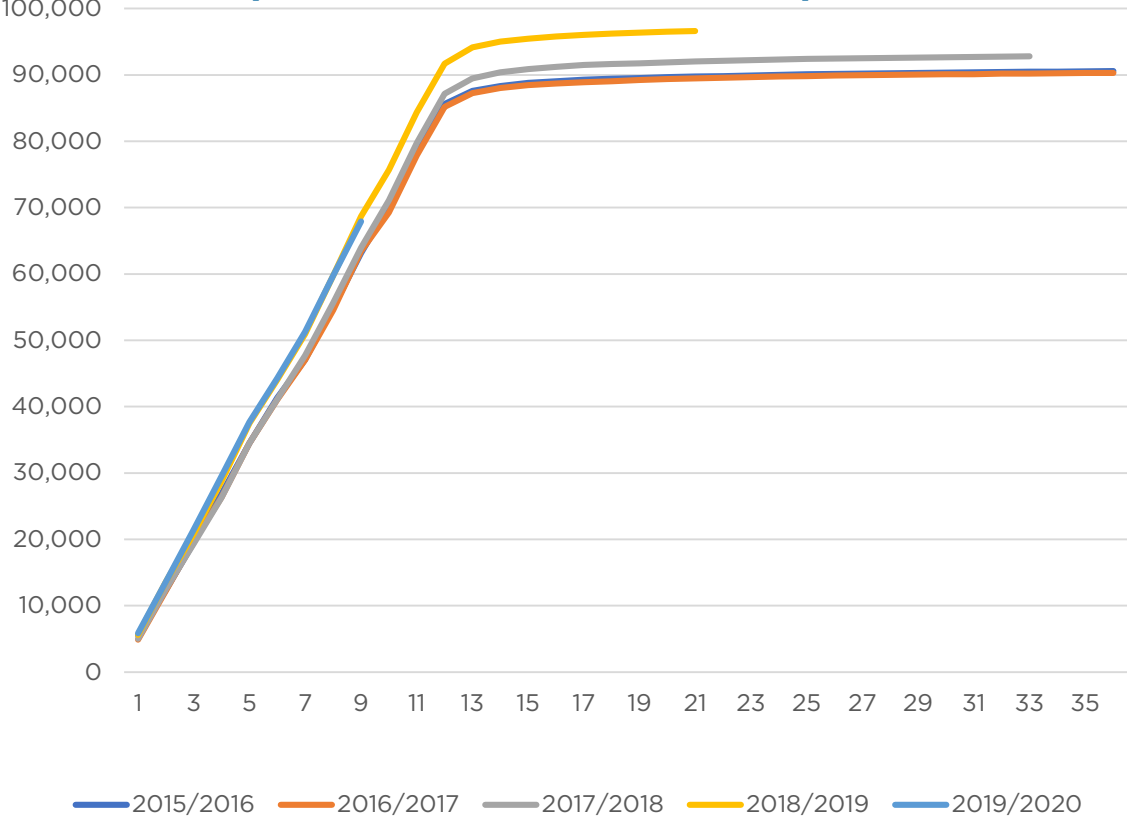


Additional system performance measures

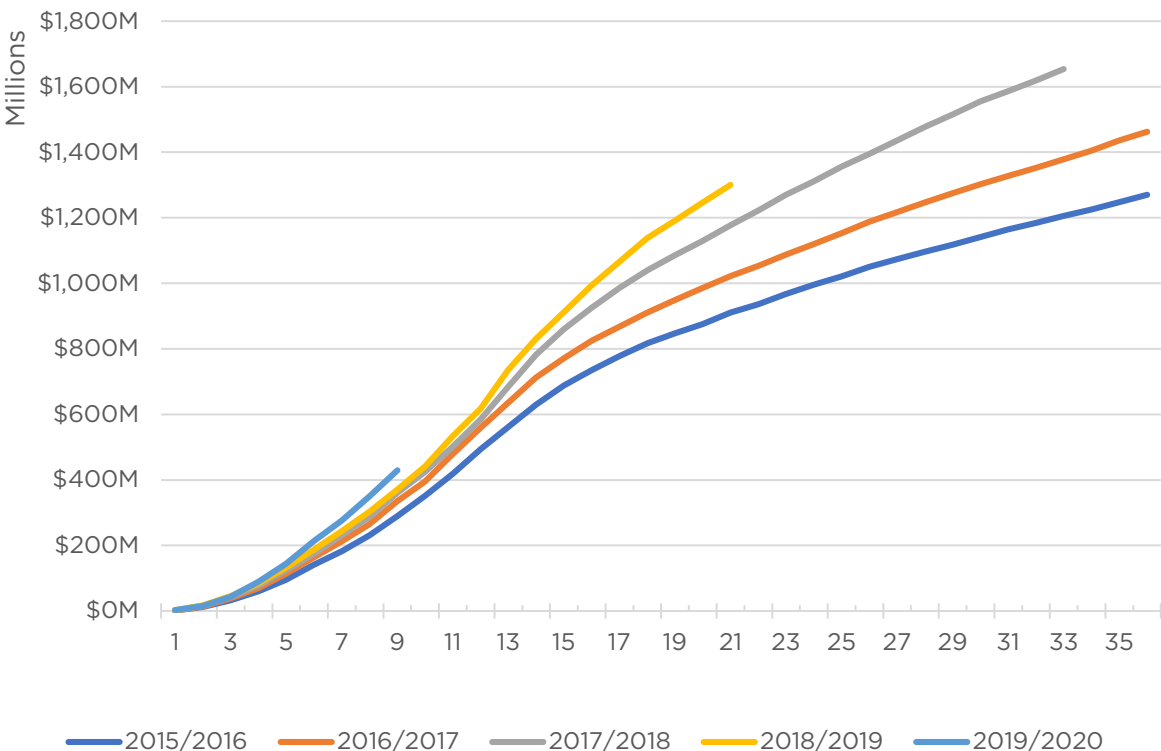
Monitoring claim and payment development in the workers compensation system



Reportable claims development



Reportable claims payment development



Note: The reportable claims development chart shows the development of reportable claims by injury/accident financial year.

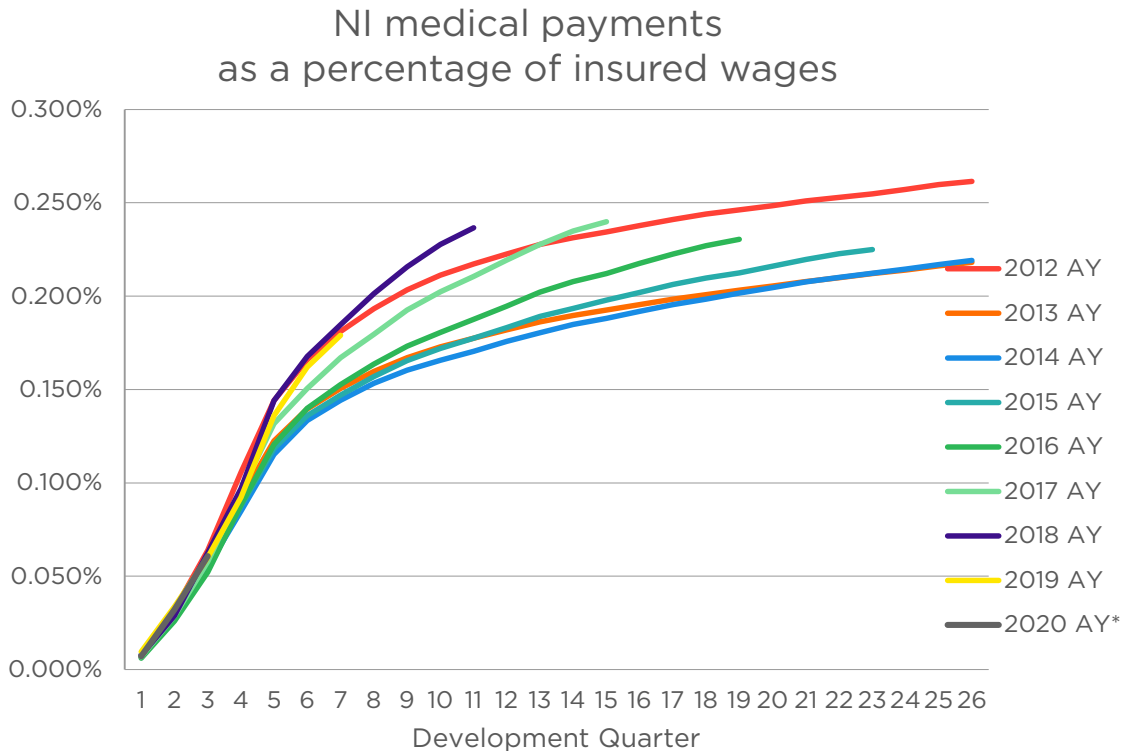
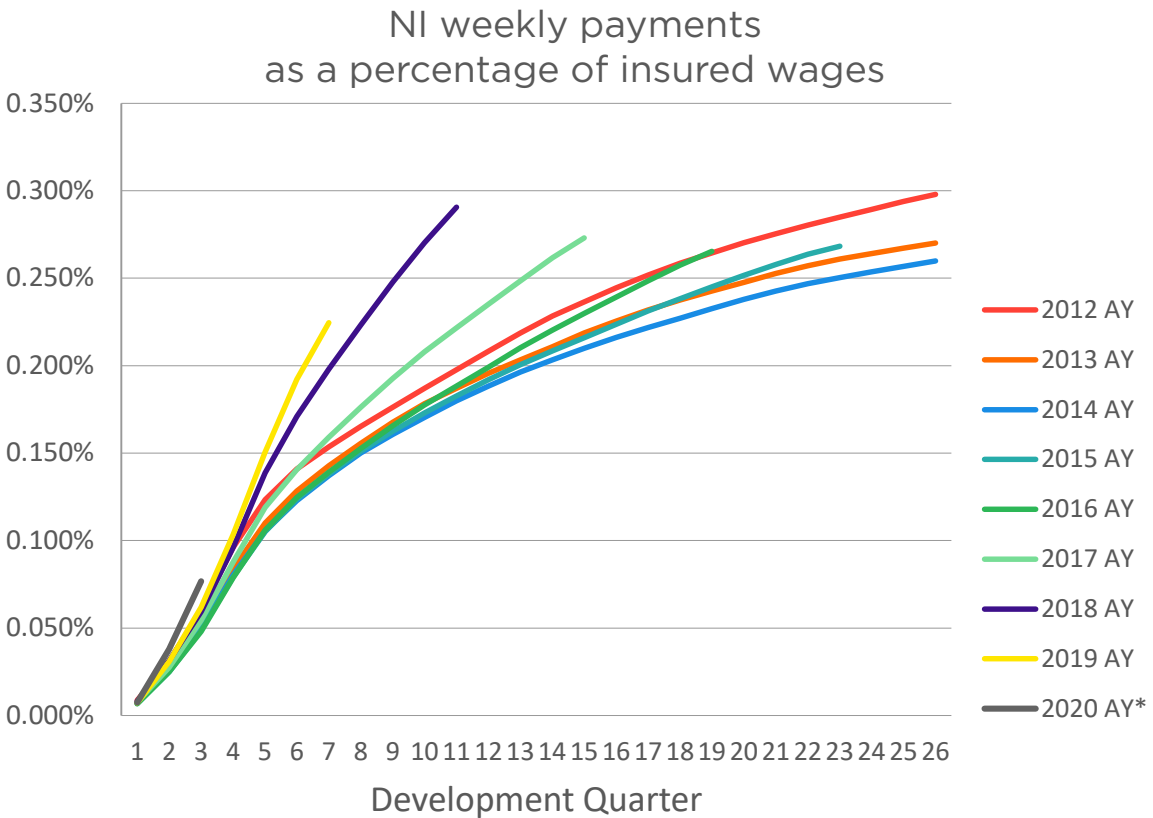
Workers compensation system monthly dashboard

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Additional system performance measures – by insurer type

NI weekly and medical payments as a percentage of insured wages



*2020 has been annualised for comparison purposes

Note: The reportable claims development chart shows the development of reportable claims by injury/accident financial year.

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Workers compensation system monthly dashboard

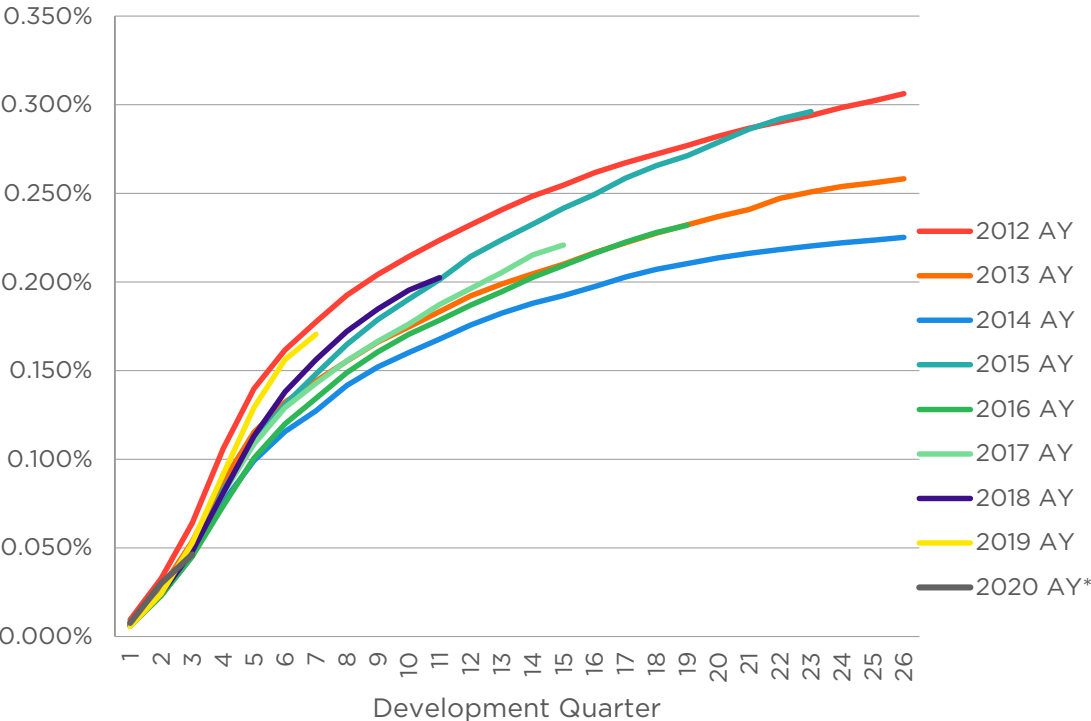
March 2020 report



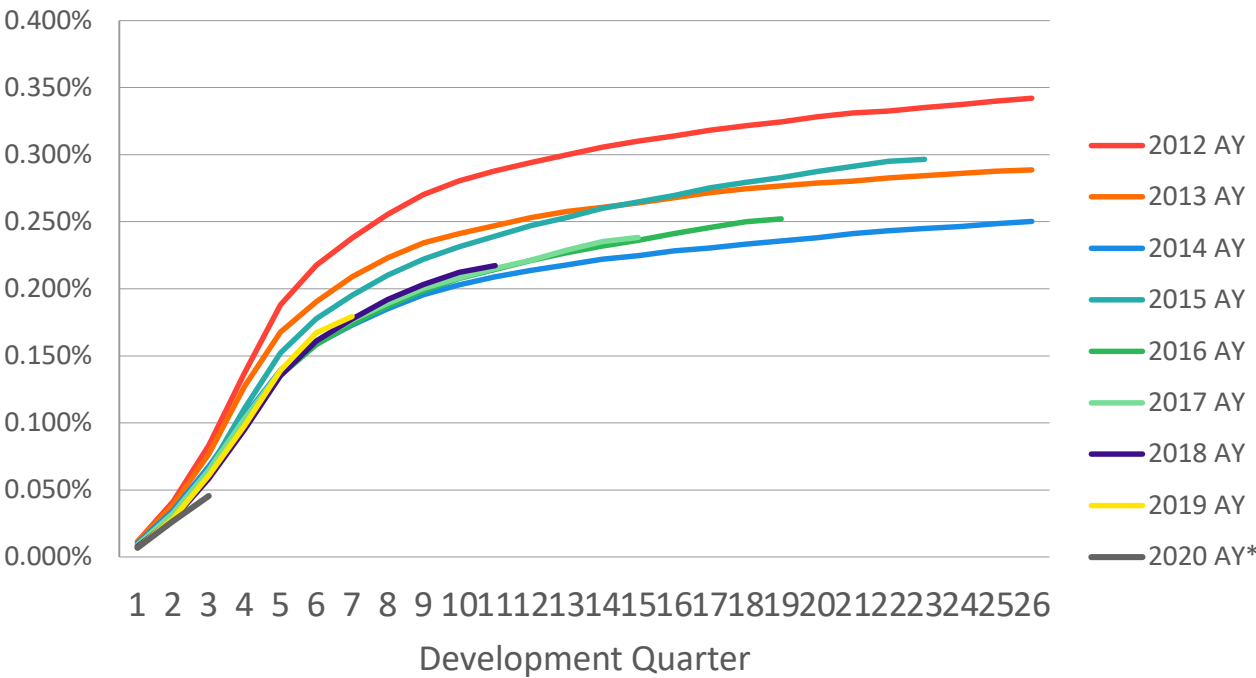
Additional system performance measures – by insurer type

Self insurers Weekly and medical payments as a percentage of insured wages

Self-insurers' weekly payments as a percentage of insured wages



Self insurers' medical payments as a percentage of insured wages



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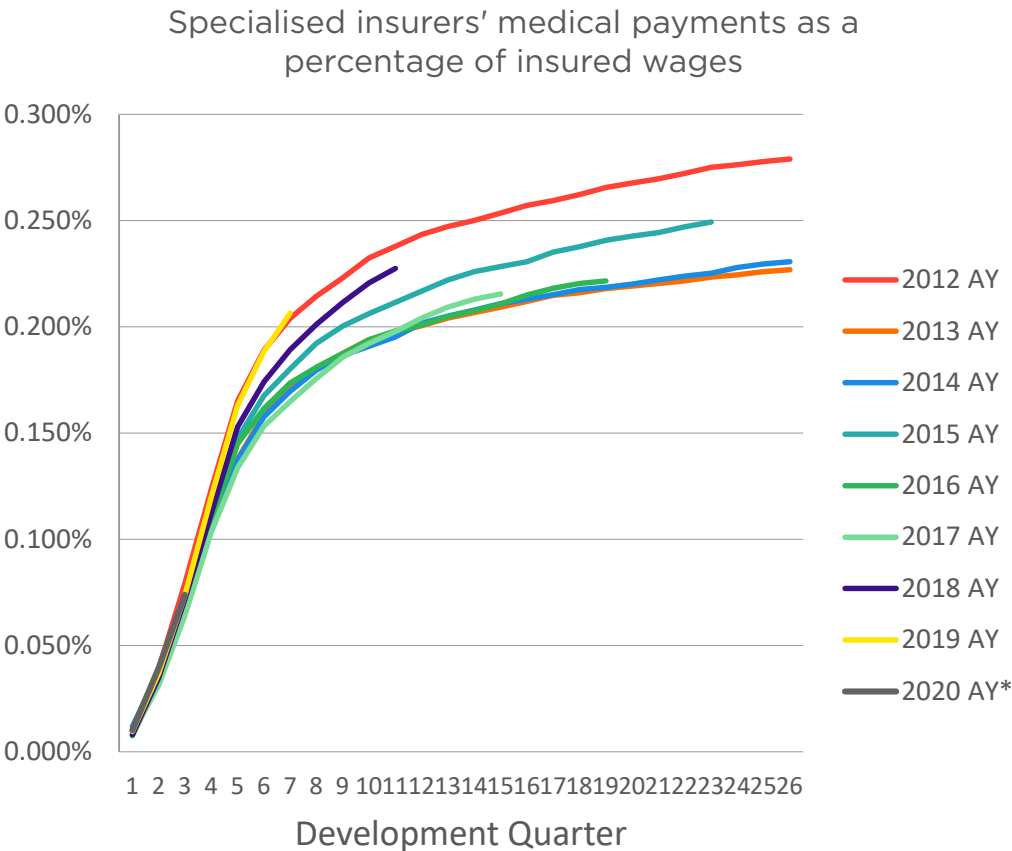
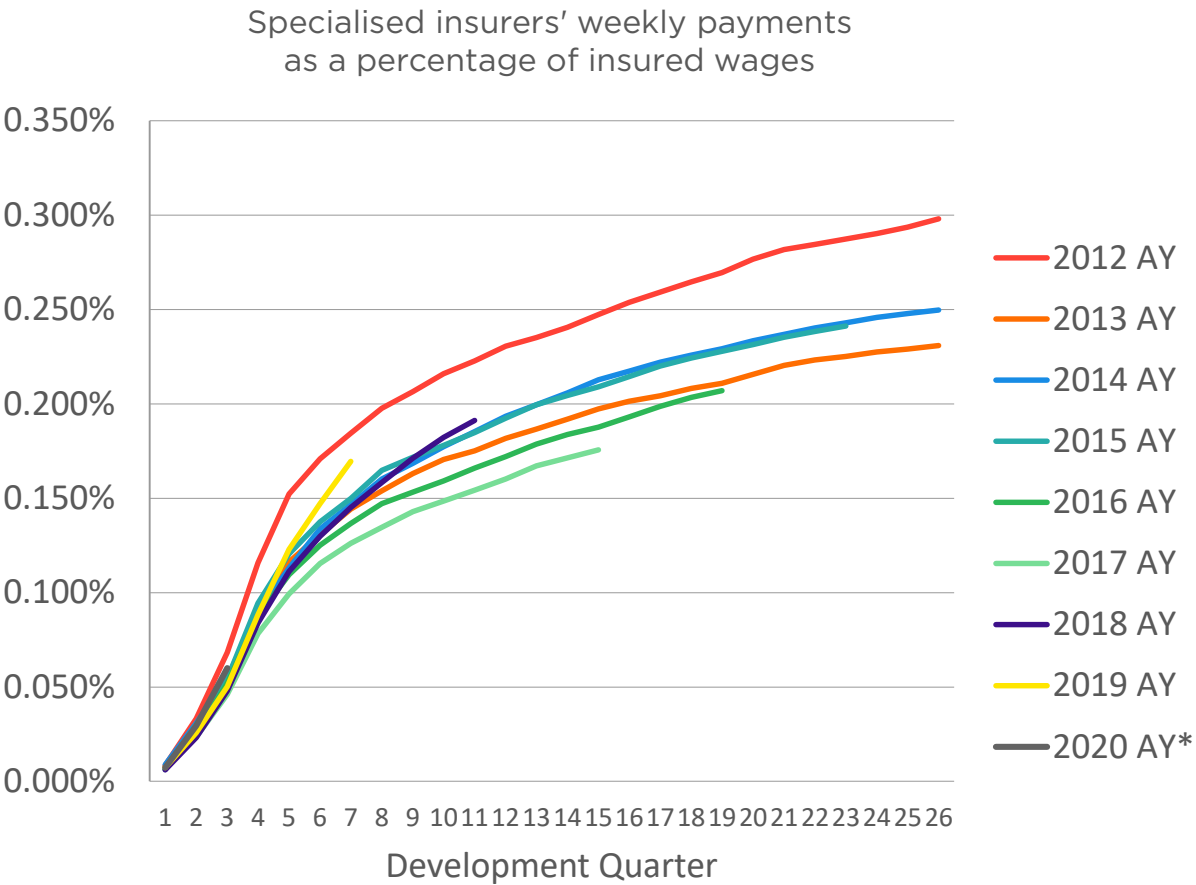
Workers compensation system monthly dashboard

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Additional system performance measures – by insurer type

Specialised insurers weekly and medical payments as a percentage of insured wages



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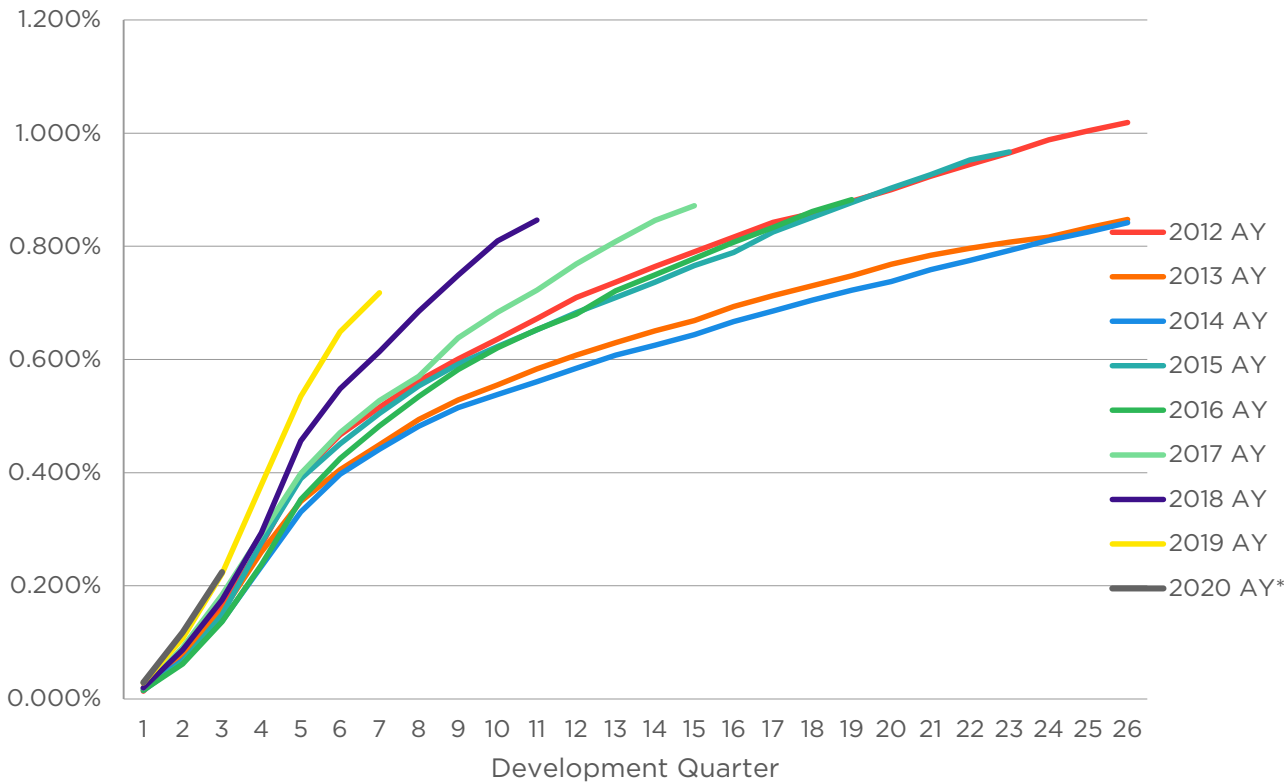


Additional system performance measures – by insurer type

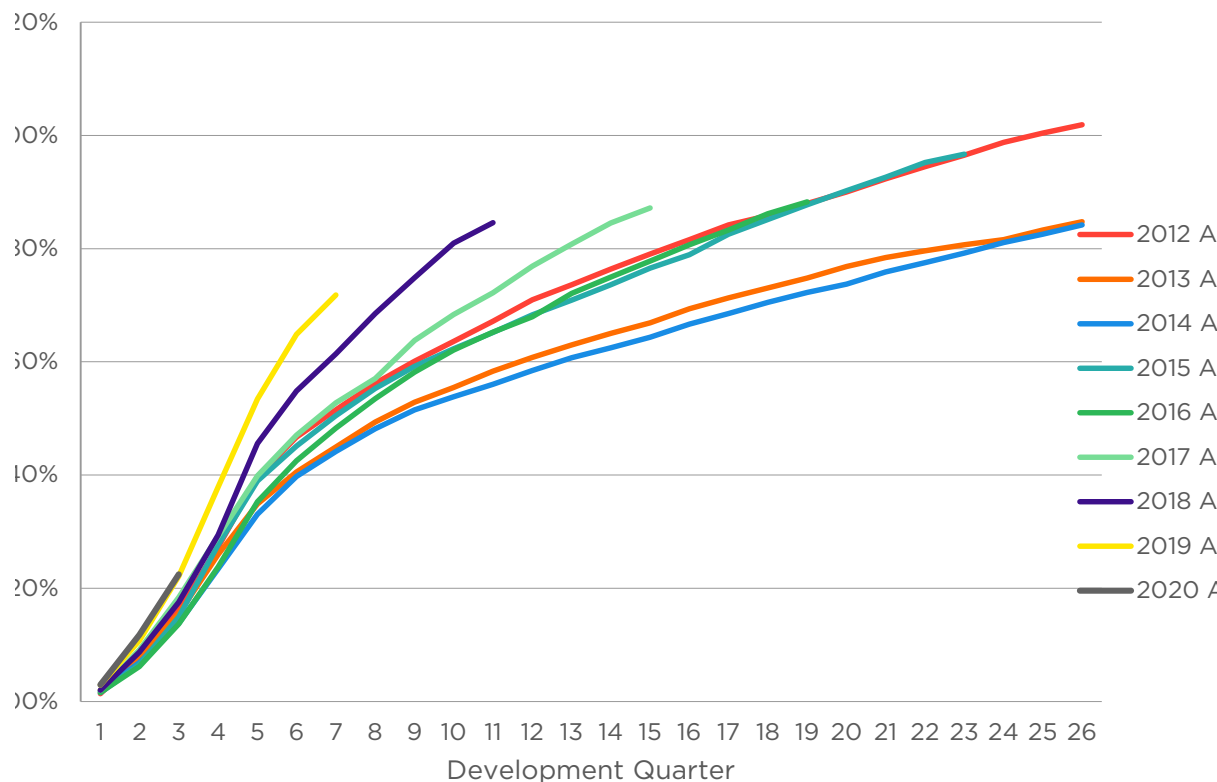
Government self insurers (TMF) emergency service segments* weekly and medical payments wages



Government self insurer's (TMF) emergency segments
medical payments as a percentage of insured wages



Government self insurer's (TMF) emergency segments
medical payments as a percentage of insured wages



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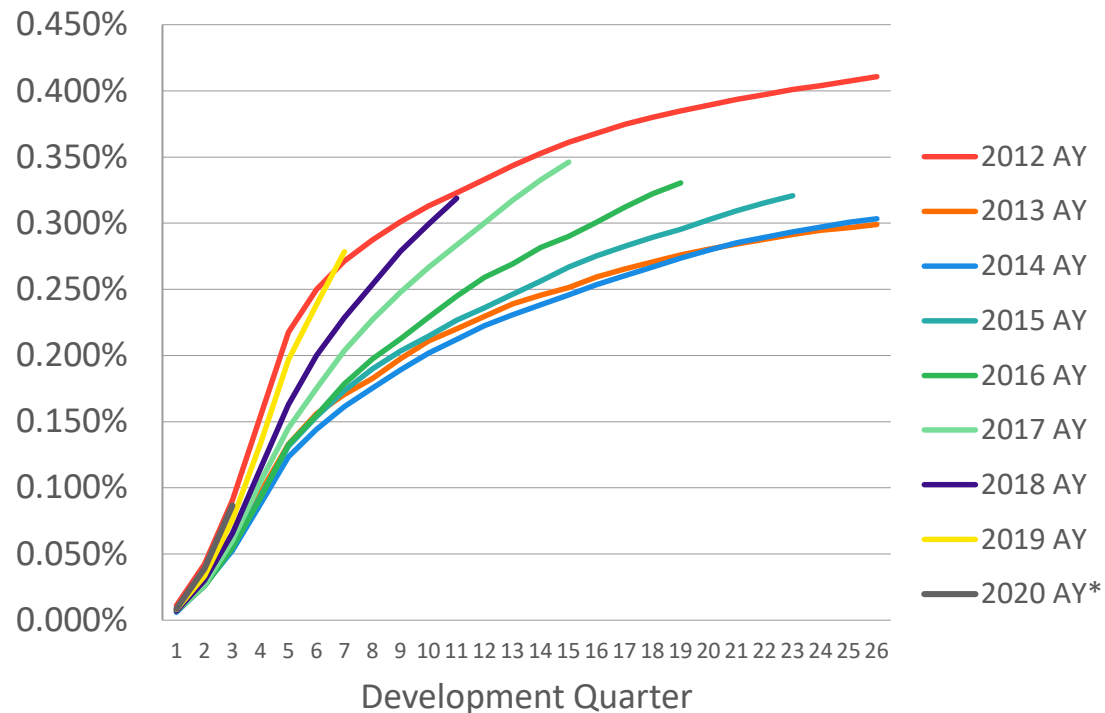


Additional system performance measures – by insurer type

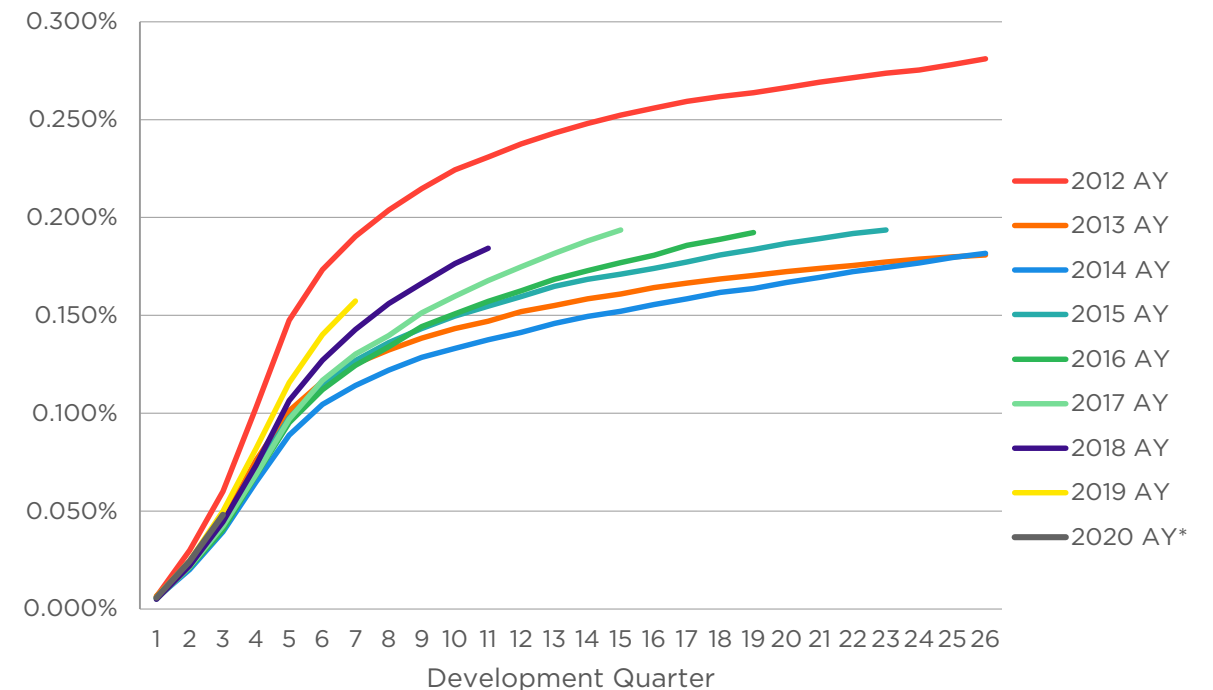
Government self insurers (TMF) non-emergency services* weekly payments by accident year and development quarters



Government self-insurer's (TMF) non emergency segments
weekly payments as a percentage of wages



Government self-insurer's (TMF) non emergency segments
Medical payments as a percentage of wages



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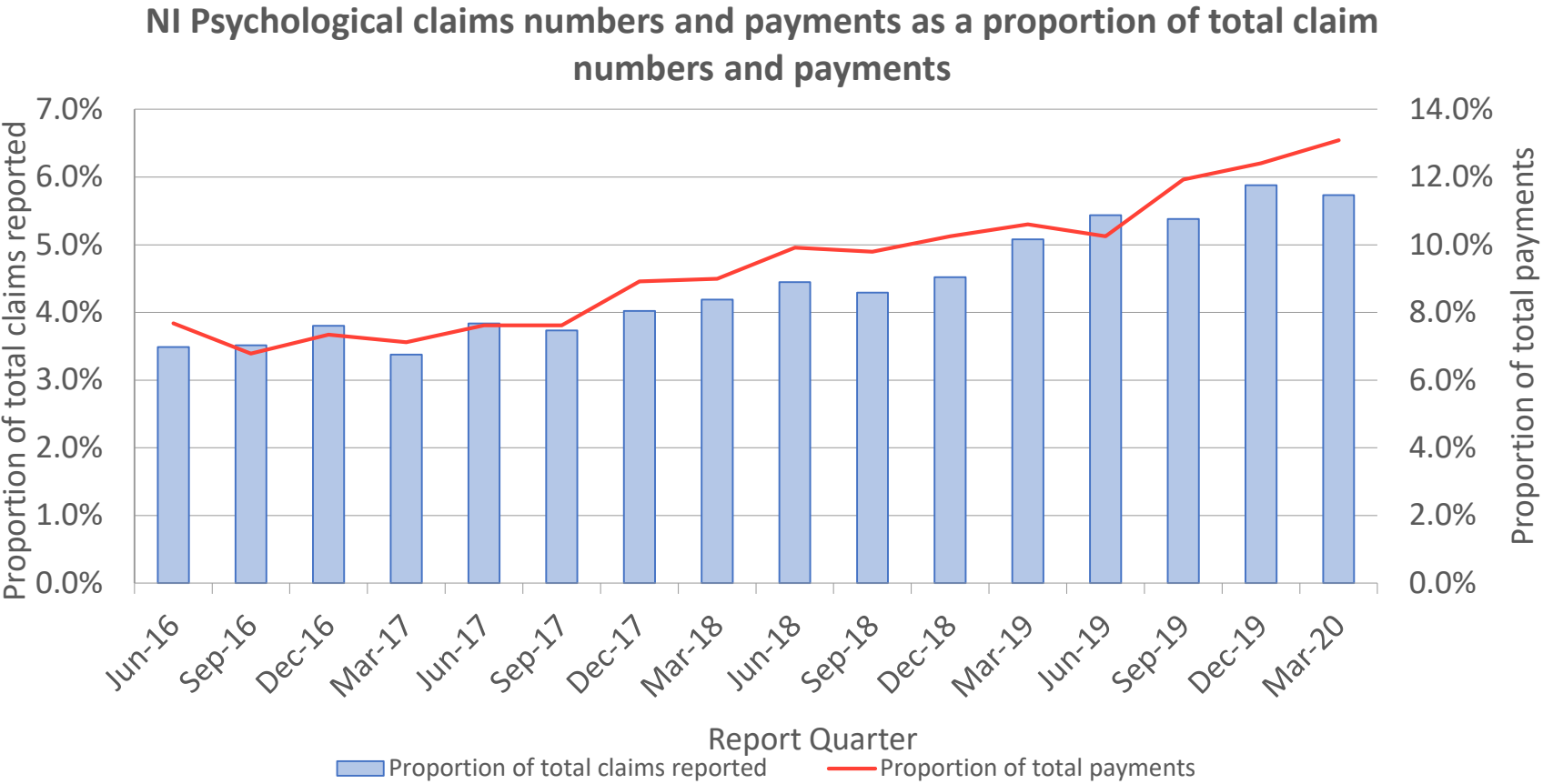
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Additional system performance measures – by insurer type
Psychological claims



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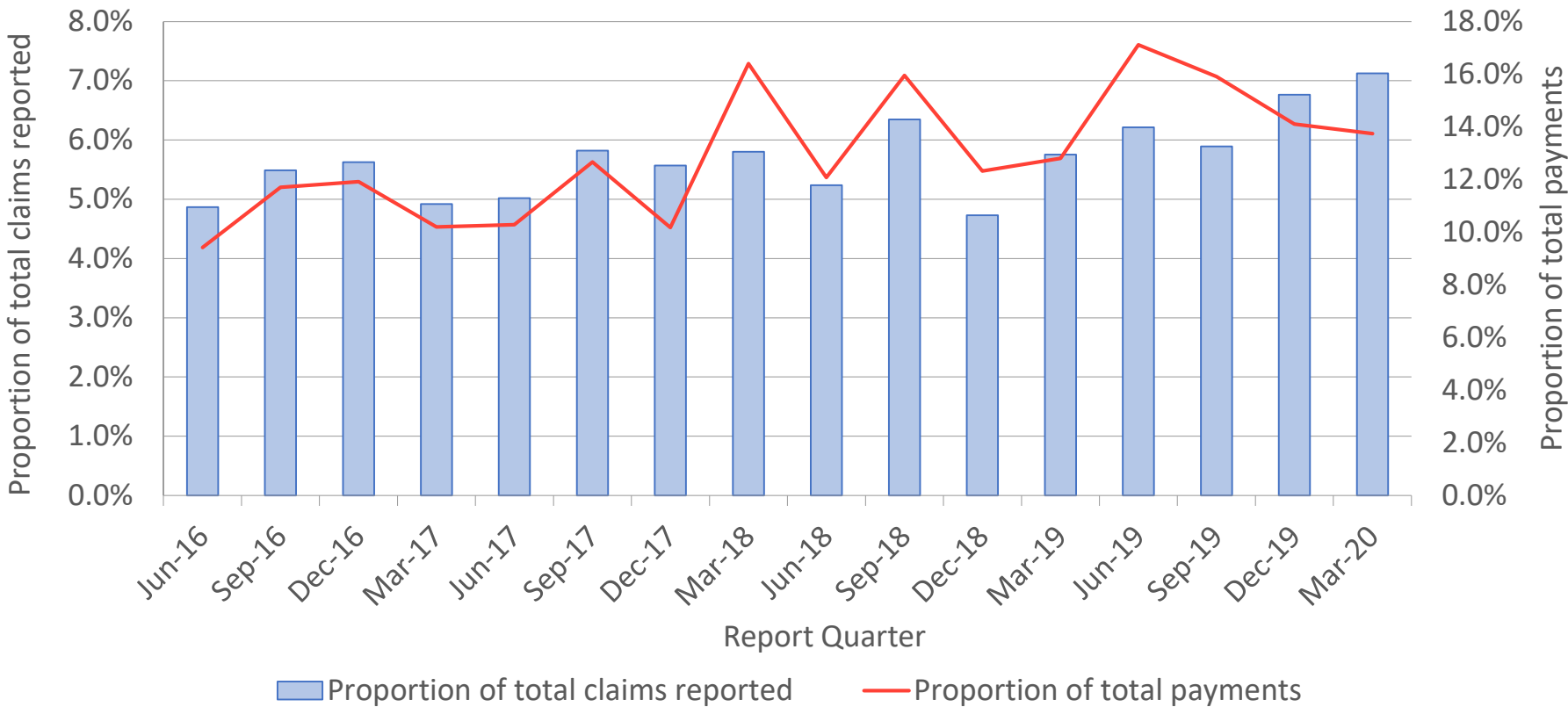
March 2020 report



Additional system performance measures – by insurer type
Psychological claims



Specialised insurers Psychological claims numbers and payments as a proportion of total claim numbers and payments



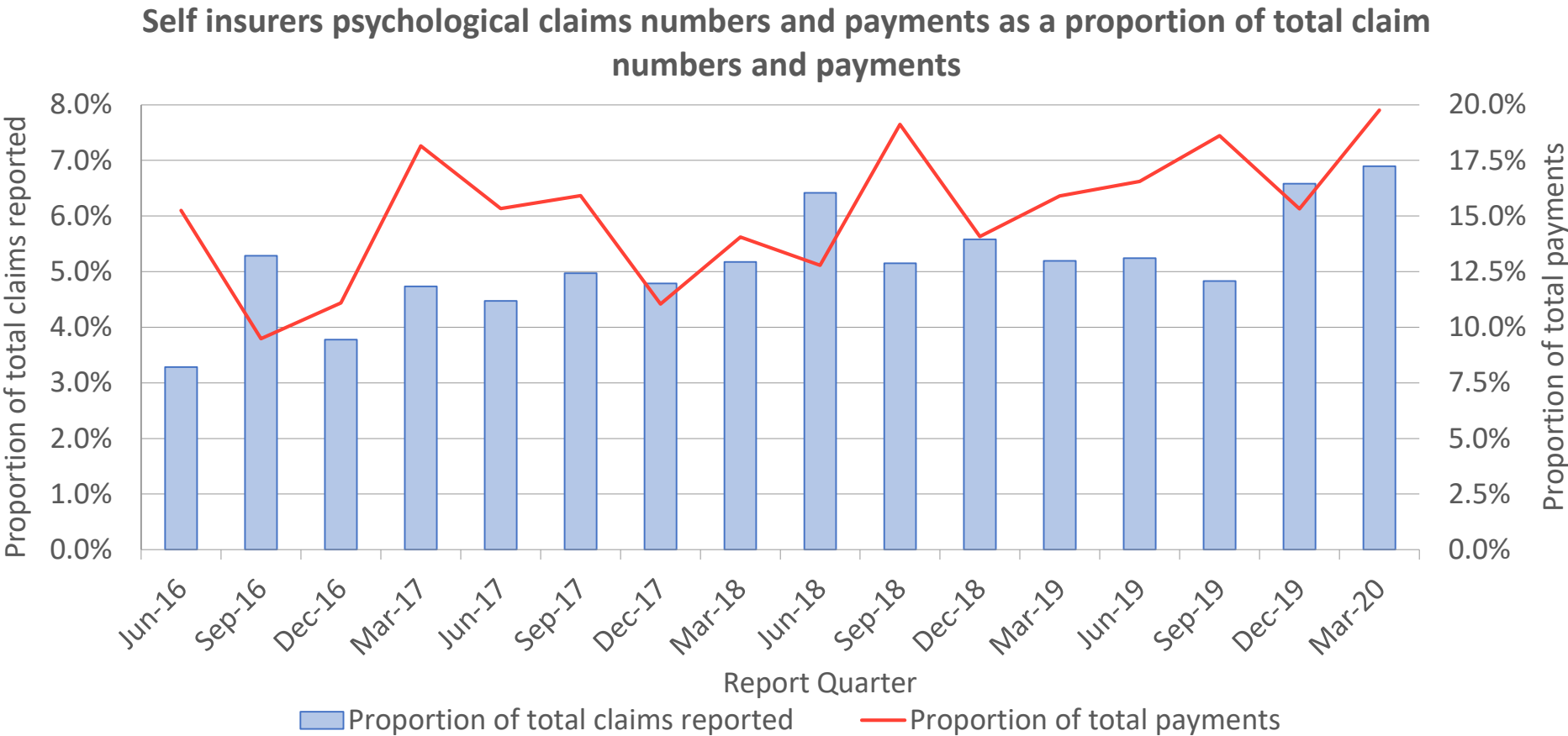
Note: The reportable claims development chart shows the development of reportable claims by injury/accident financial year.

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Additional system performance measures – by insurer type
Psychological claims



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Workers compensation system monthly dashboard

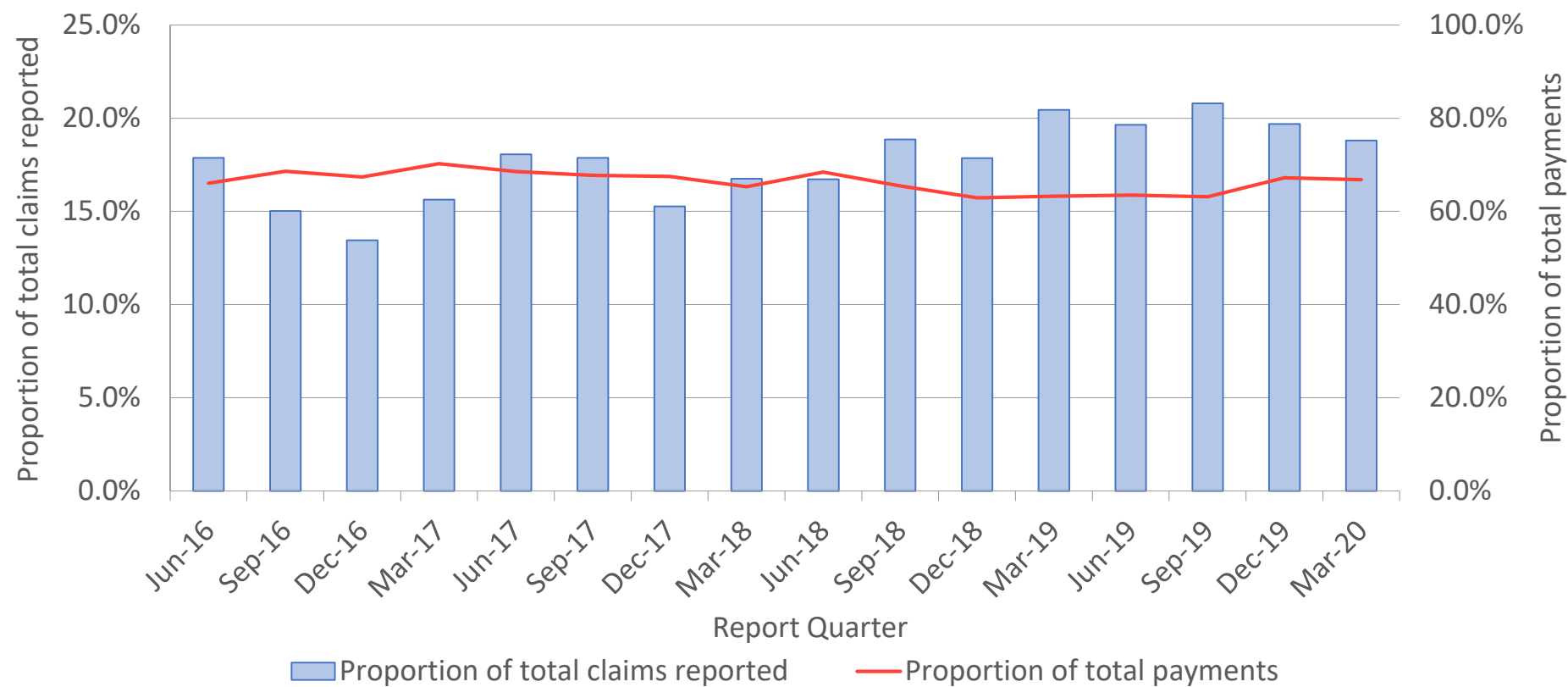
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Additional system performance measures – by insurer type
Psychological claims



Government self insurers (TMF) Emergency* psychological claims numbers and payments as a proportion of total claim numbers and payments



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Workers compensation system monthly dashboard

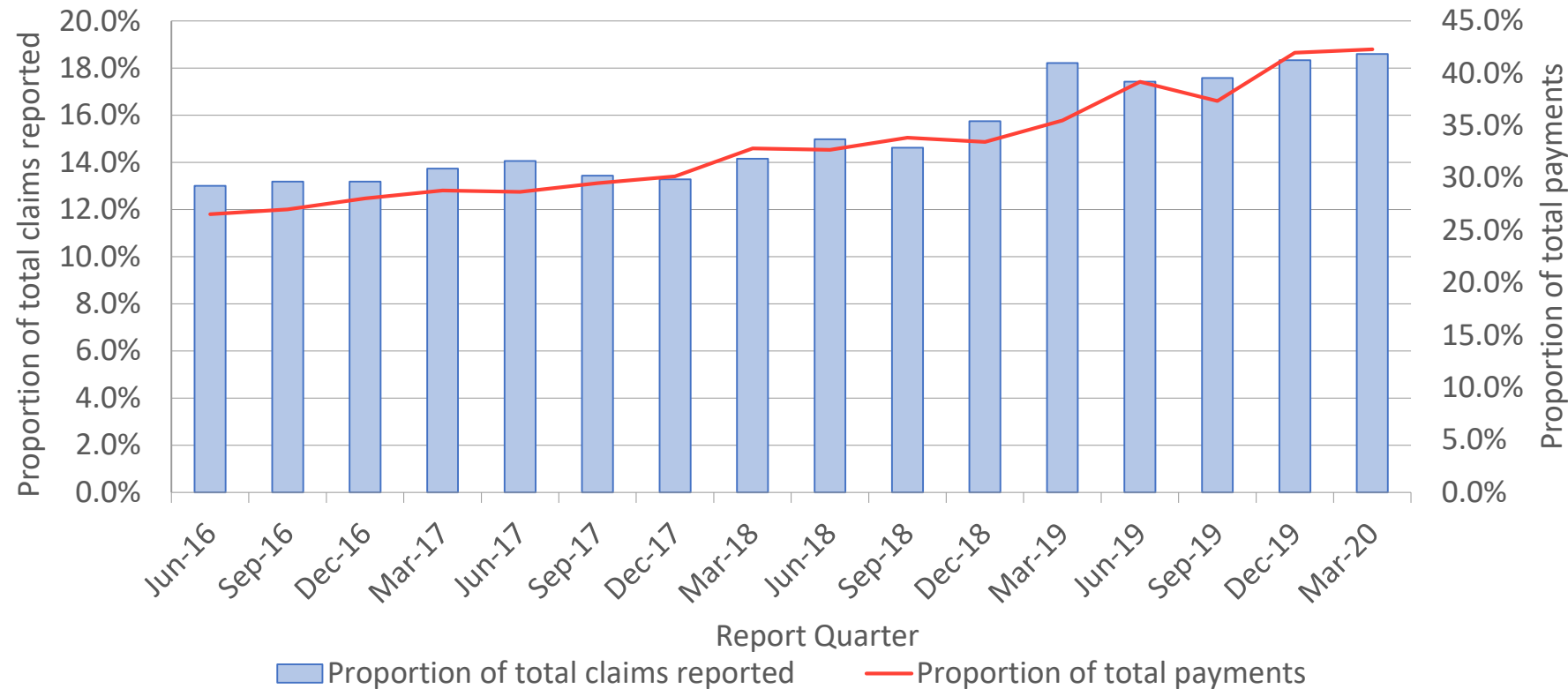
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Additional system performance measures – by insurer type
Psychological claims



Government self insurers (TMF) non-emergency* Psychological claims numbers and payments as a proportion of total claim numbers and payments



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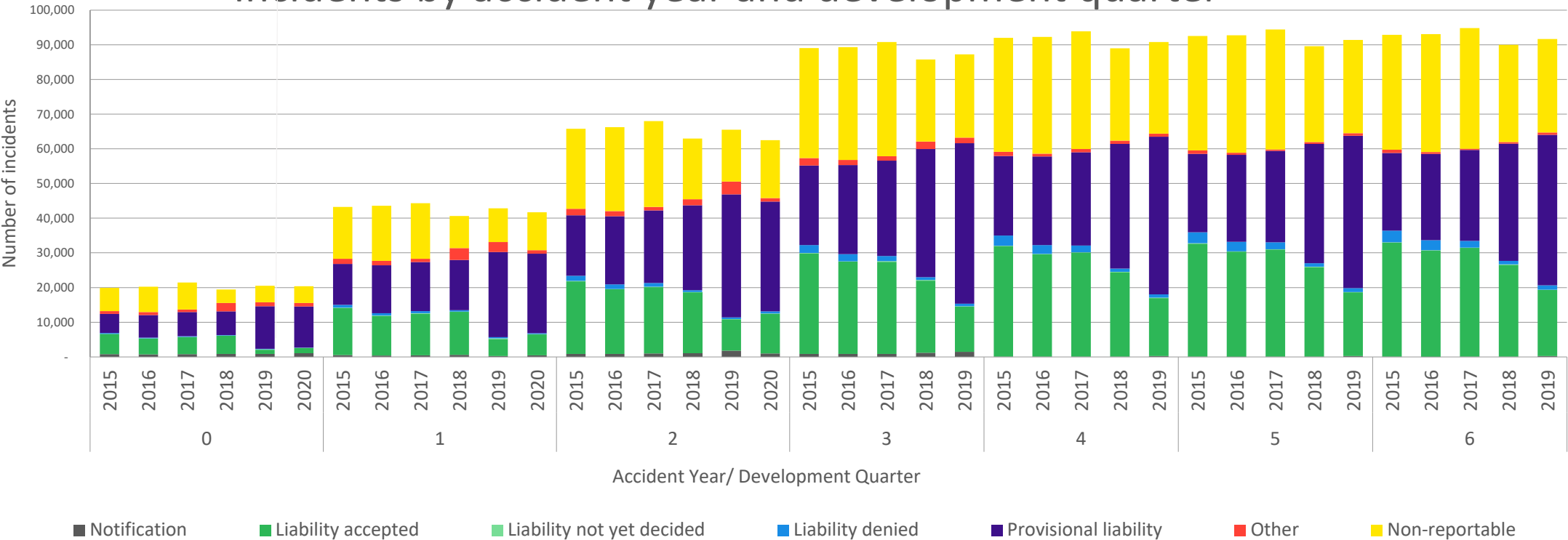


Additional system performance measures – by insurer type
Utilisation of provisional liability



Nominal Insurer liability decisions

Incidents by accident year and development quarter



Note: The reportable claims development chart shows the development of reportable claims by injury/accident financial year. Other has been grouped together as the numbers are quite small it includes '06' = Administration error, '09' = Reasonable excuse, '10' = Provisional liability discontinued, '12' = No Action after notification

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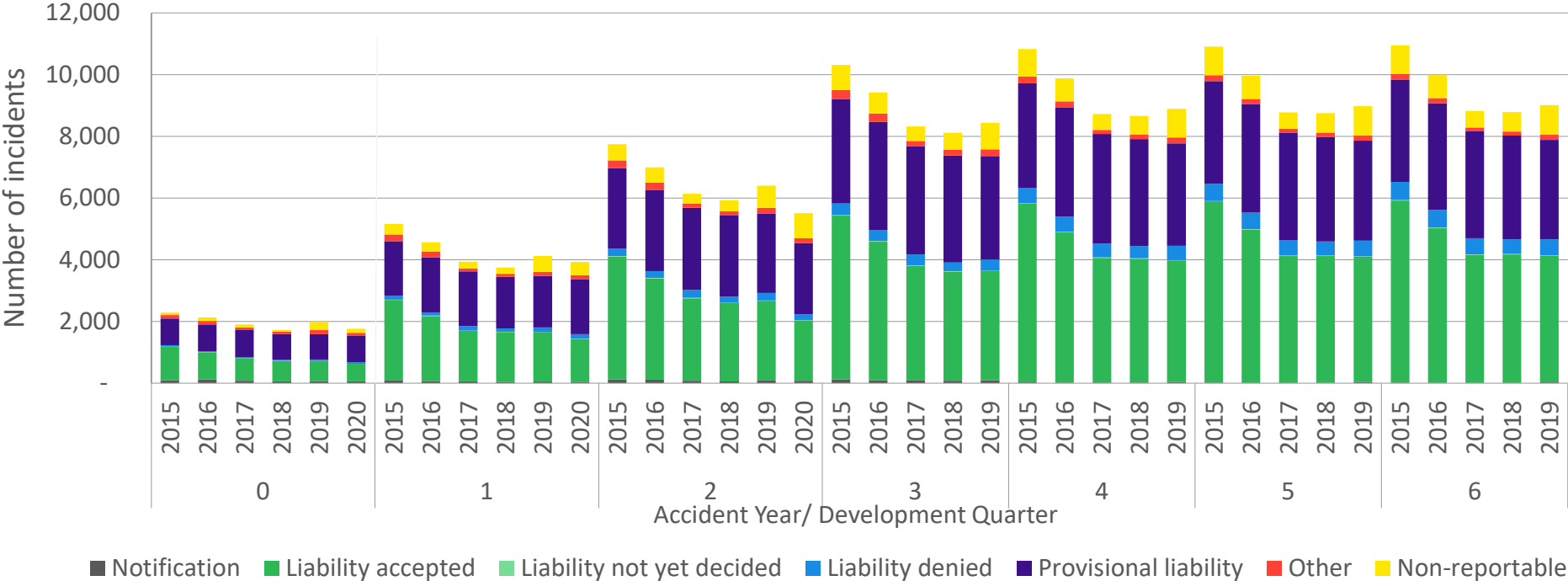


Additional system performance measures – by insurer type
Utilisation of provisional liability



Self insurers liability decisions

Incidents by accident year and development quarter



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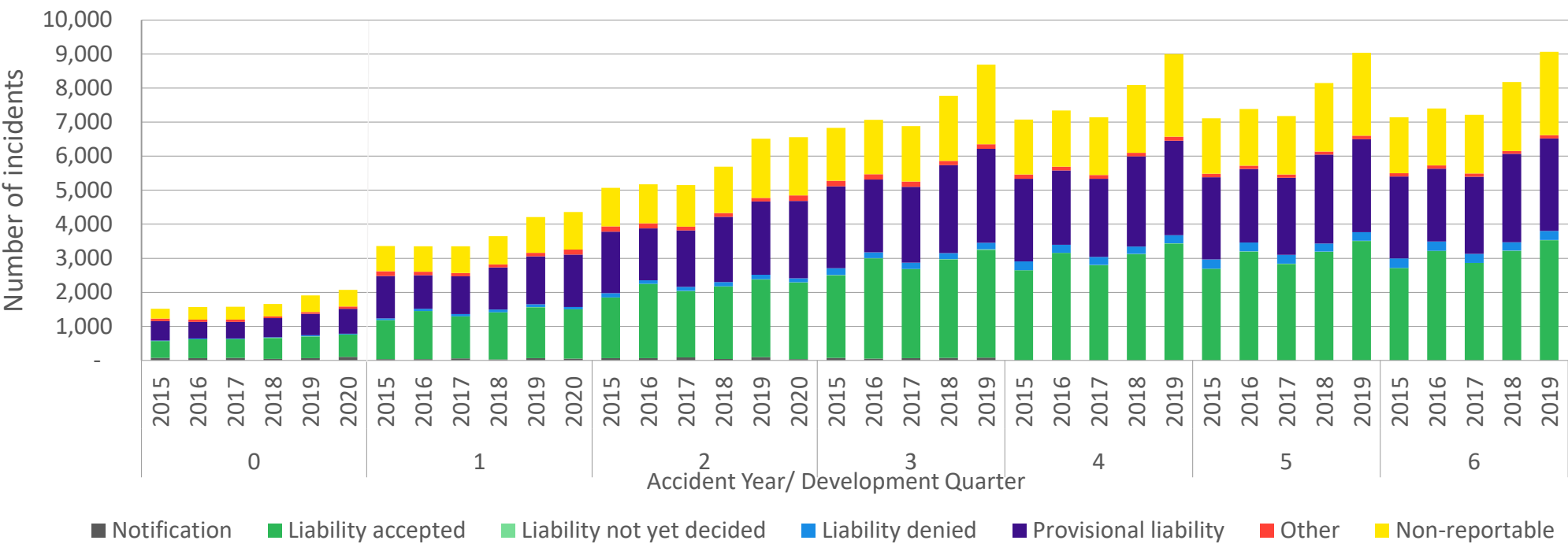


Additional system performance measures – by insurer type
Utilisation of provisional liability



Specialised insurers liability decisions

Incidents by accident year and development quarter



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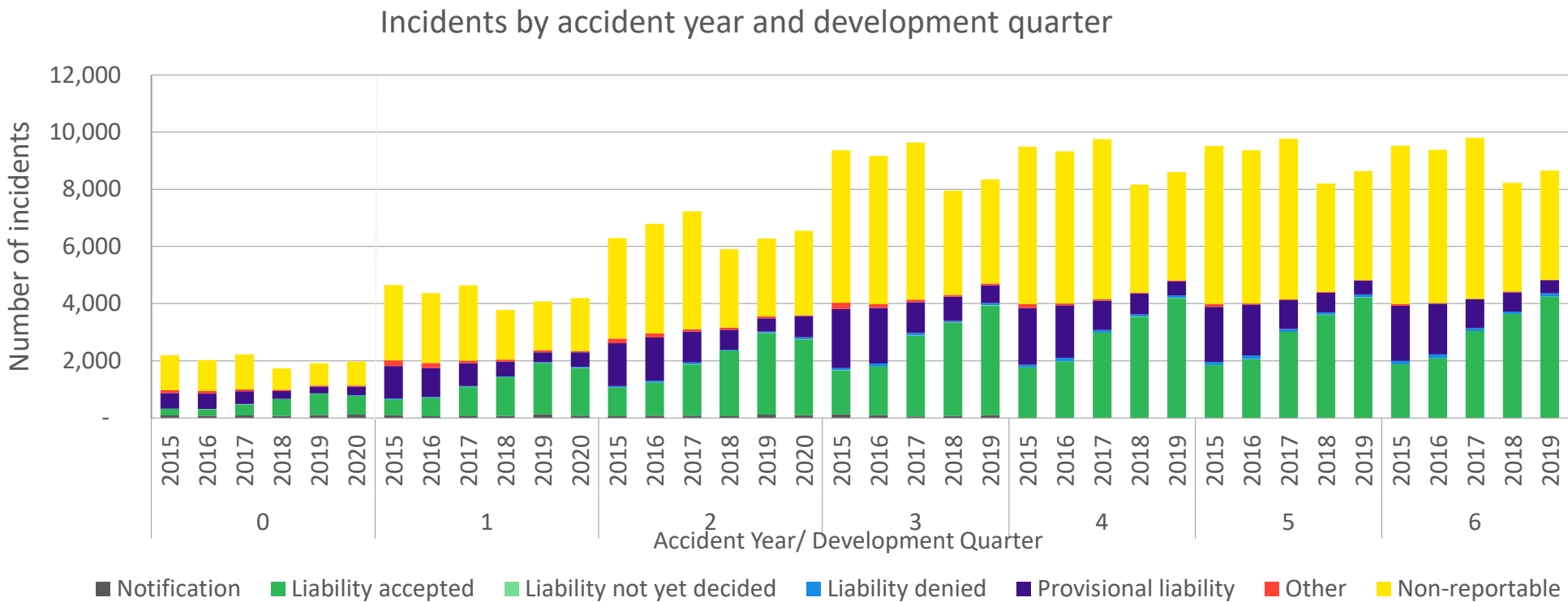
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Additional system performance measures – by insurer type
Utilisation of provisional liability



Government self insurers (TMF) emergency* liability decisions



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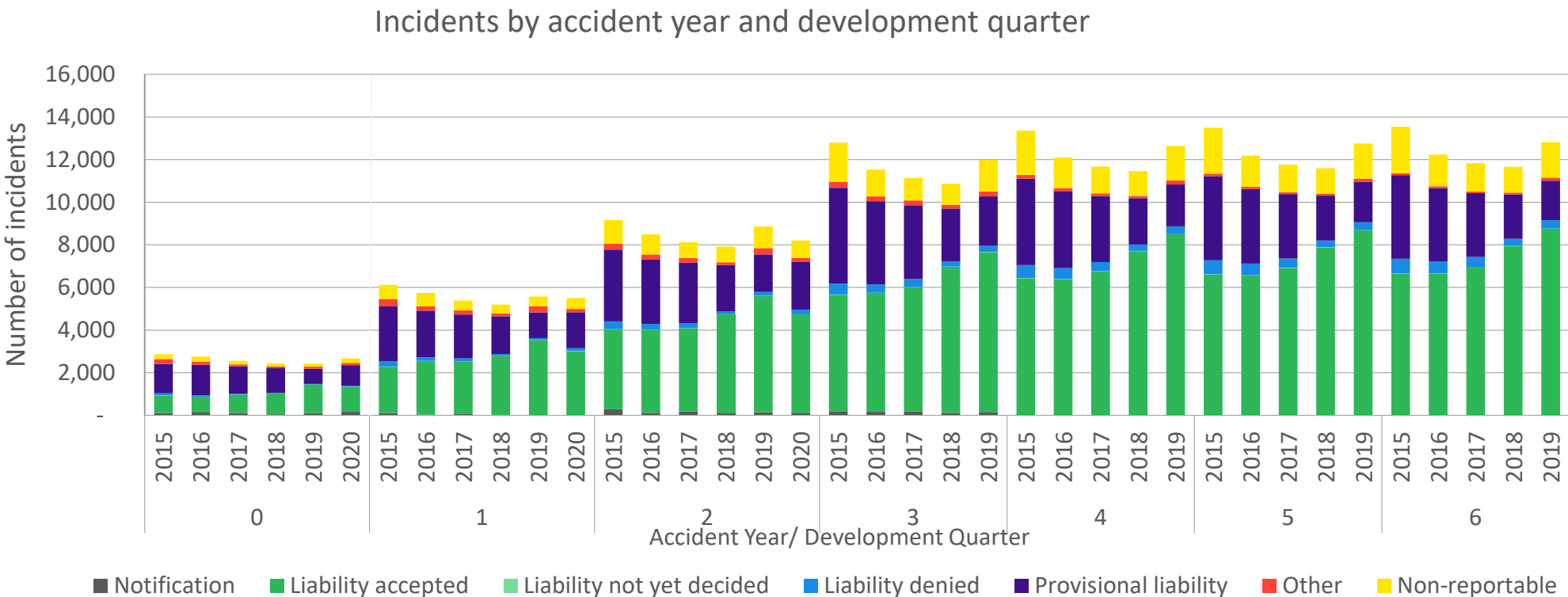
March 2020 report



Additional system performance measures – by insurer type
Utilisation of provisional liability



Government self insurers (TMF) non-emergency* liability decisions



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