

Workers compensation system monthly dashboard

September 2019 report

System overview

Key workers compensation system statistics for the 12 months ending September 2019



\$258B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.6B

in premiums were collected, representing 1.4% of reported NSW wages¹



\$3.2B

was paid out as costs for workers claims



101,319

claims were reported to SIRA



78,959

workers received weekly benefit payments

Effectiveness

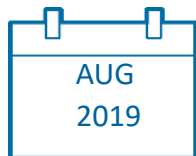
System effectiveness in protecting workers and getting workers back to work and wellbeing



Reportable claims



9,079

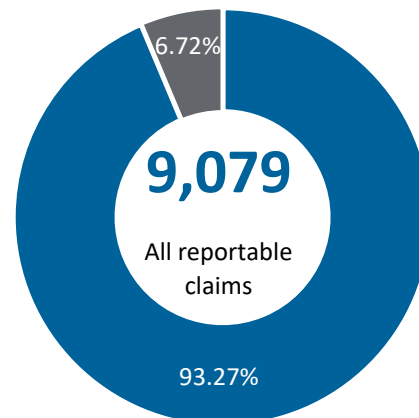


9,112



7,983

Claim types



- Physical injuries 8,468 (93.27%)
- Psychological injuries 611 (6.72%)

Claims by body locations



- Head 9.4%
- Neck 2.5%
- Upper limbs 34.5%
- Trunk 19.5%
- Lower limbs 20.5%
- Also:
 - Psychological 6.72%
 - Multiple locations 3.2%
 - To be confirmed 2.8%
 - Systemic locations 1.0%

¹For the 2017/18 financial year

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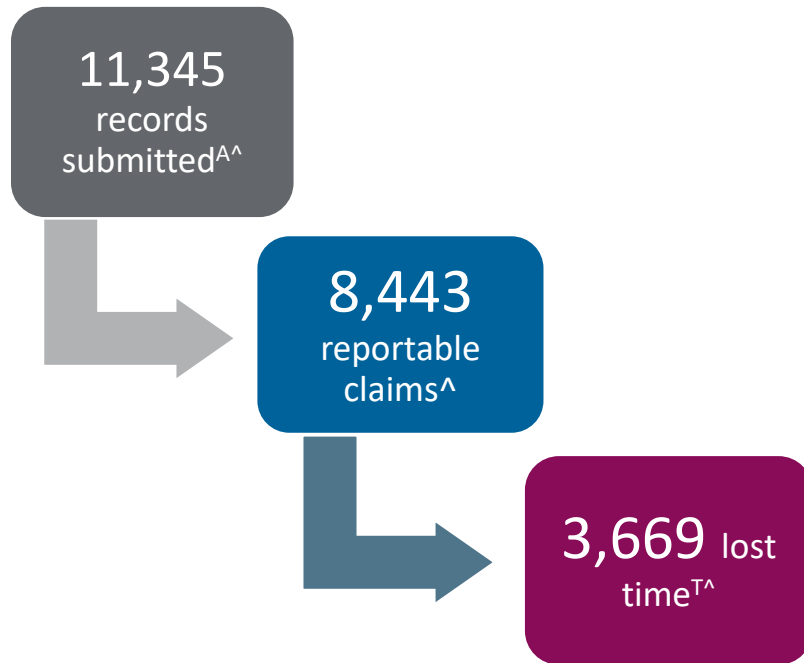
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Effectiveness

Workers' claims journey results at September 2019



Monthly average over the last 12 months

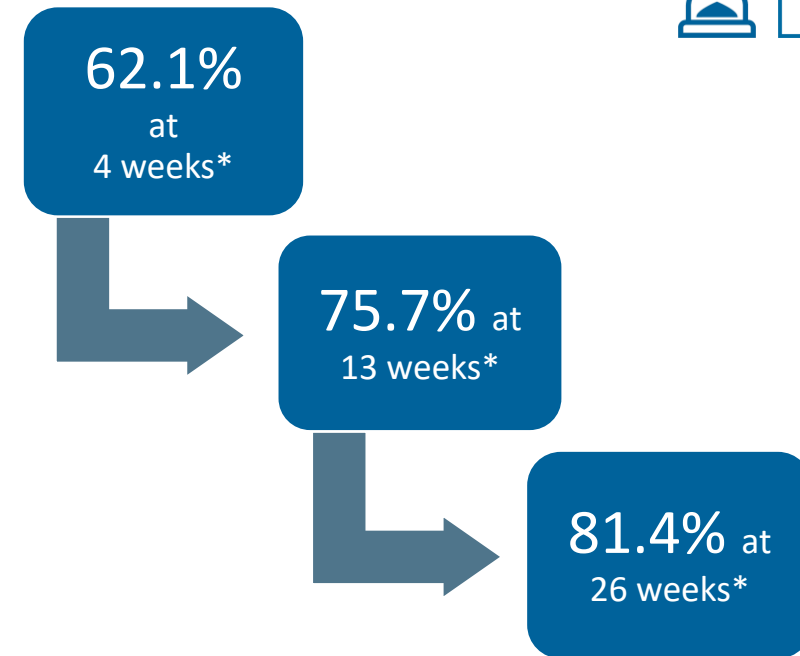
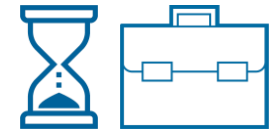


[^] Records submitted includes all records received from insurers across NSW. This data excludes administration errors.

[^] Lost time is based on workers receiving weekly benefits.

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

Return to work



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

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

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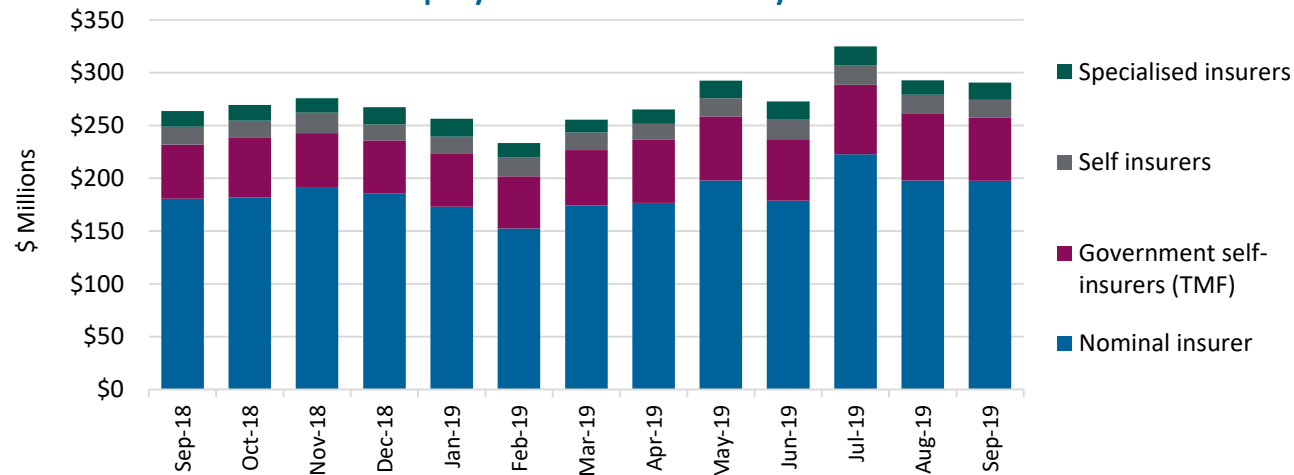
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Efficiency & viability

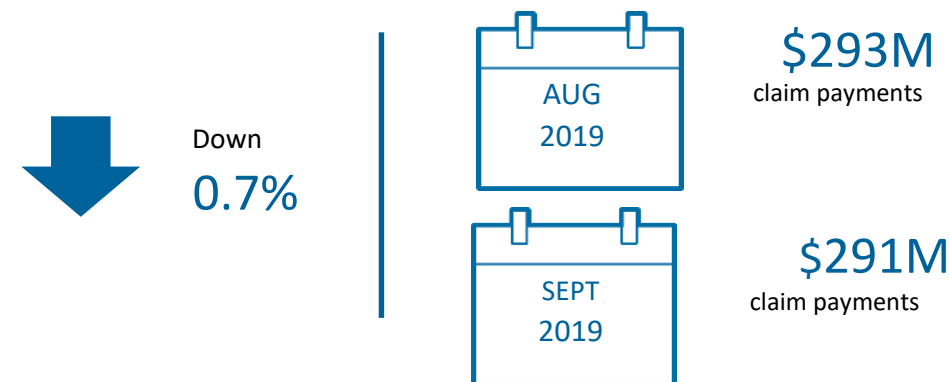
Efficient system delivery, sustainability, and viability of the system for generations to come



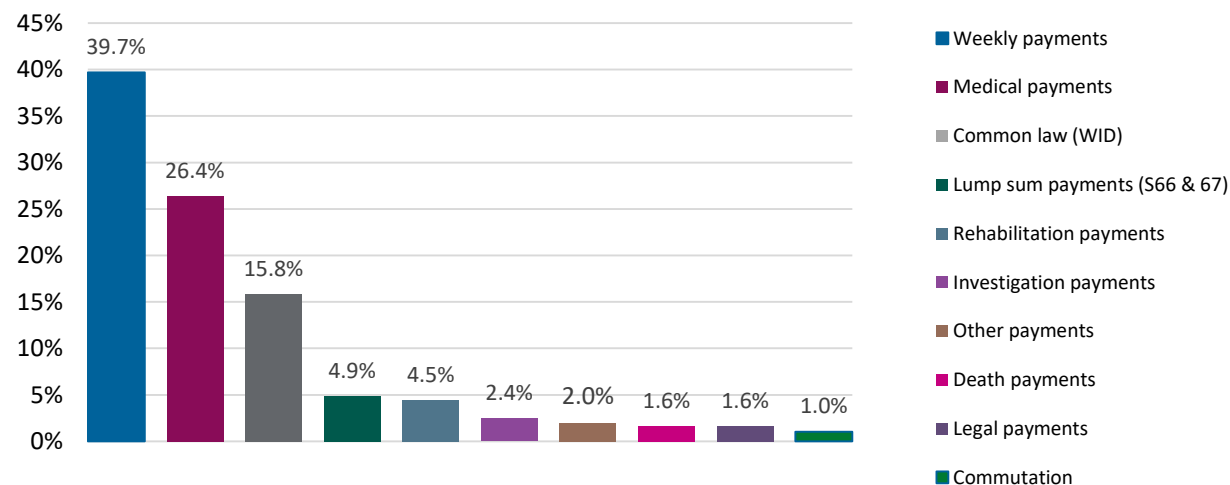
Total claim payments made by insurers



Claim payments

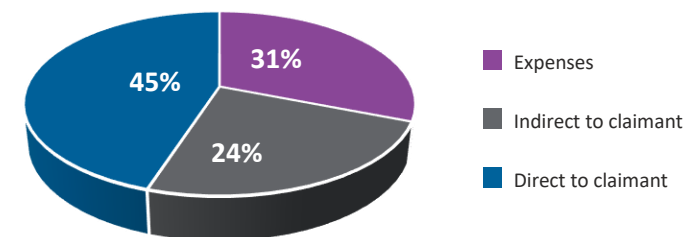


Claim payment types



Benefits paid to and for workers

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



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



2,482 enquiries

695 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%

In September 2019 there were 99,698 active claims and 614 disputes

Note: Including data from the 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 2017/18

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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 2017/18	% share of total claims FY 2017/18	% share of total payments made	% 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%	68%	67%	99%	0.04%	58%	73%	79%
Government self insurer (TMF)	13%	16%	21%	19%	92%	0.02%	71%	83%	87%
Specialised Insurers	6%	8%	6%	7%	94%	0.02%	72%	83%	85%
Self insurers	7%	9%	6%	8%	99%	0.08%	68%	77%	82%

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

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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 completed a Compliance and Performance Review in December 2019.

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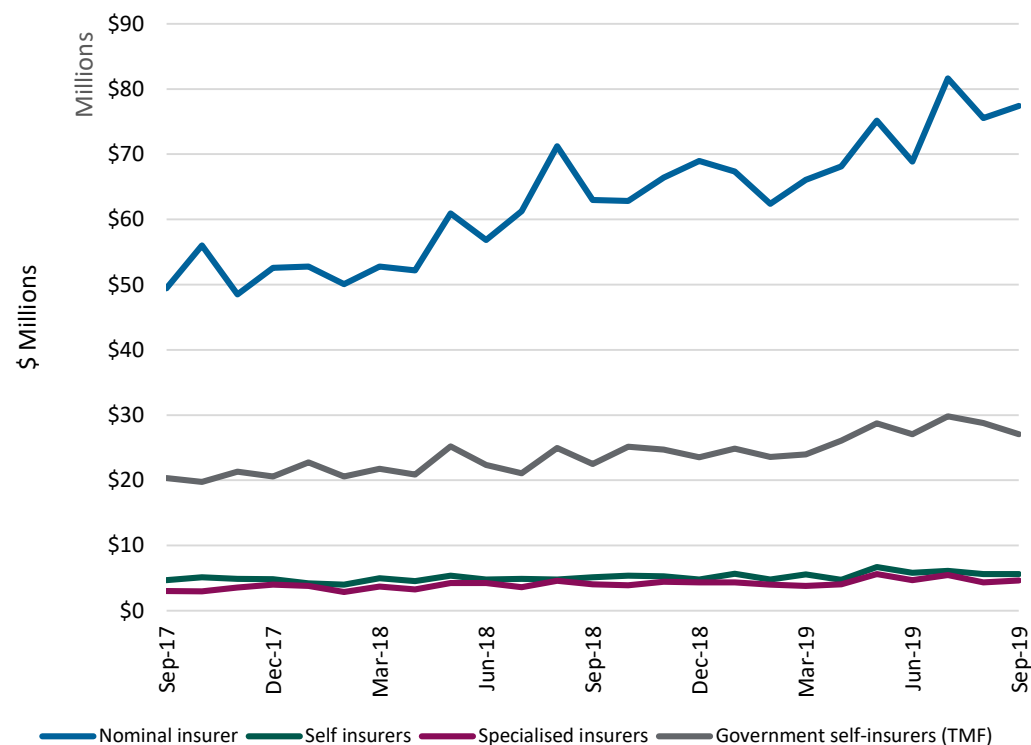
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Additional system performance measures

Information about insurers performance within the workers compensation system

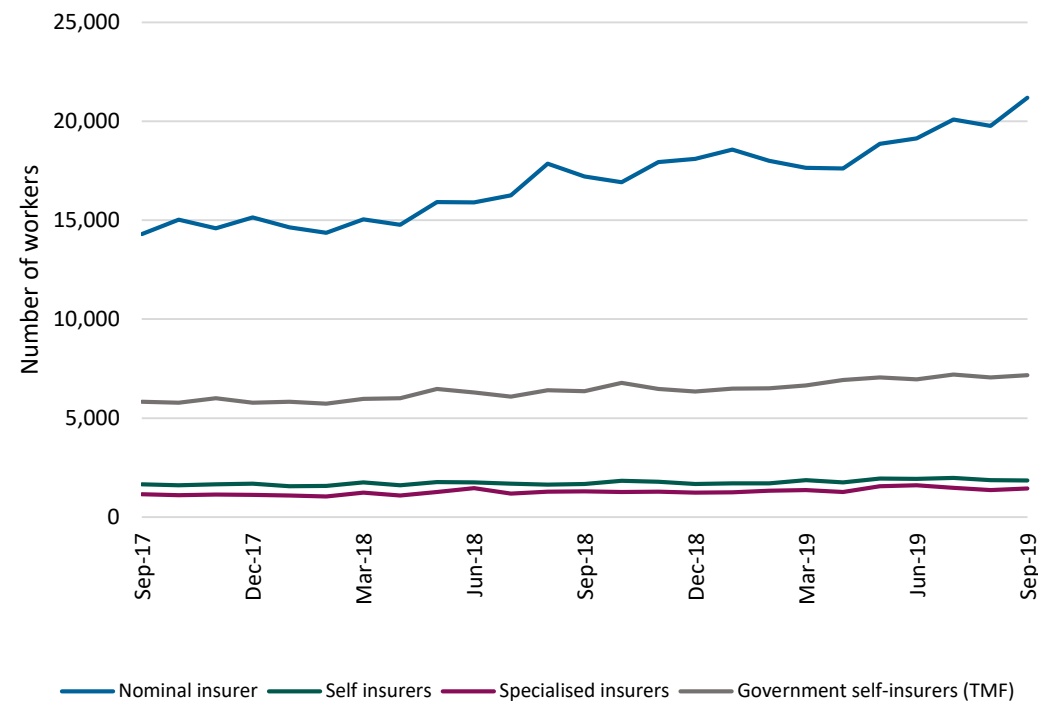


Cost to the system for weekly benefits paid per month



Note: to ensure consistency across the time series, the chart excludes Section 39 claimants that exited the system up to June 2018.

Number of workers receiving weekly benefits per month



Note: to ensure consistency across the time series, the chart excludes Section 39 claimants that exited the system up to June 2018. The chart shows the distinct 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 completed a Compliance and Performance Review in December 2019. SIRA is also reviewing and adding additional measures to the dashboard to better report scheme performance.

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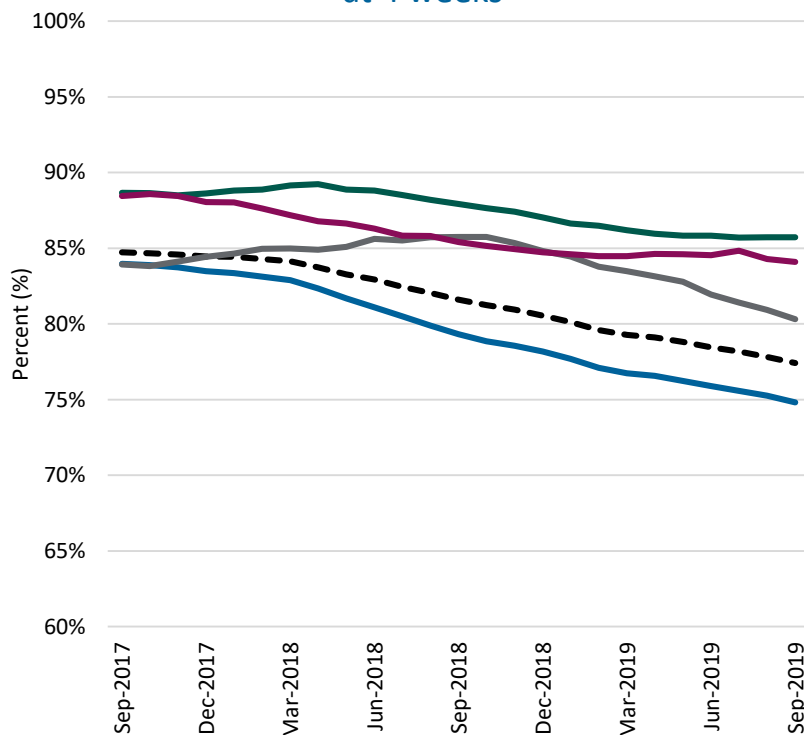
Additional system performance measures

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

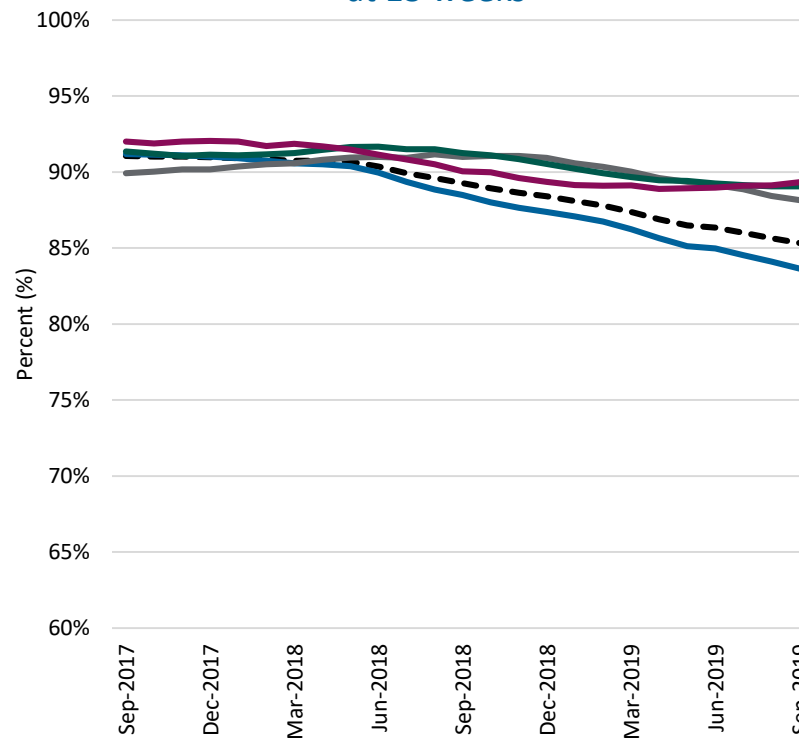


RTW including medical only claimants rate

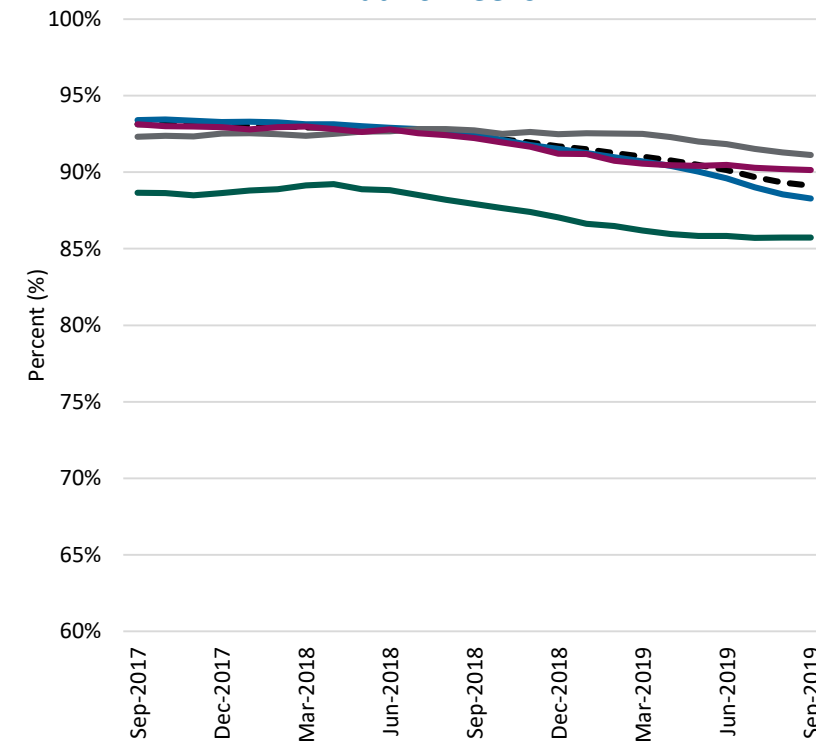
at 4 weeks



at 13 weeks



at 26 weeks



--- System average — Nominal insurer — Government self insurer (TMF) — Self insurers — Specialised insurers

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.

For more information, including an accessible version and data tables, visit <https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports>

SIRA published the Review and associated documents in December 2019 and the reports are available [here](#)

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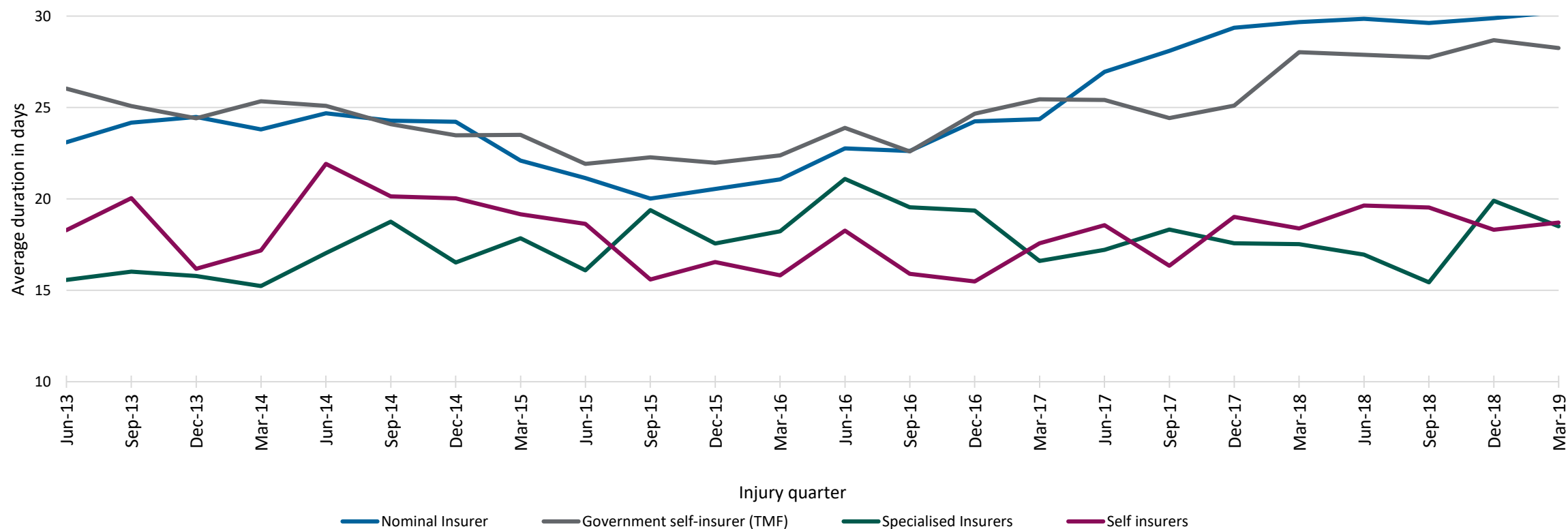
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Additional system performance measures

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



Average duration of weekly benefits paid in the first 6 months (quarterly results)



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 March 2019 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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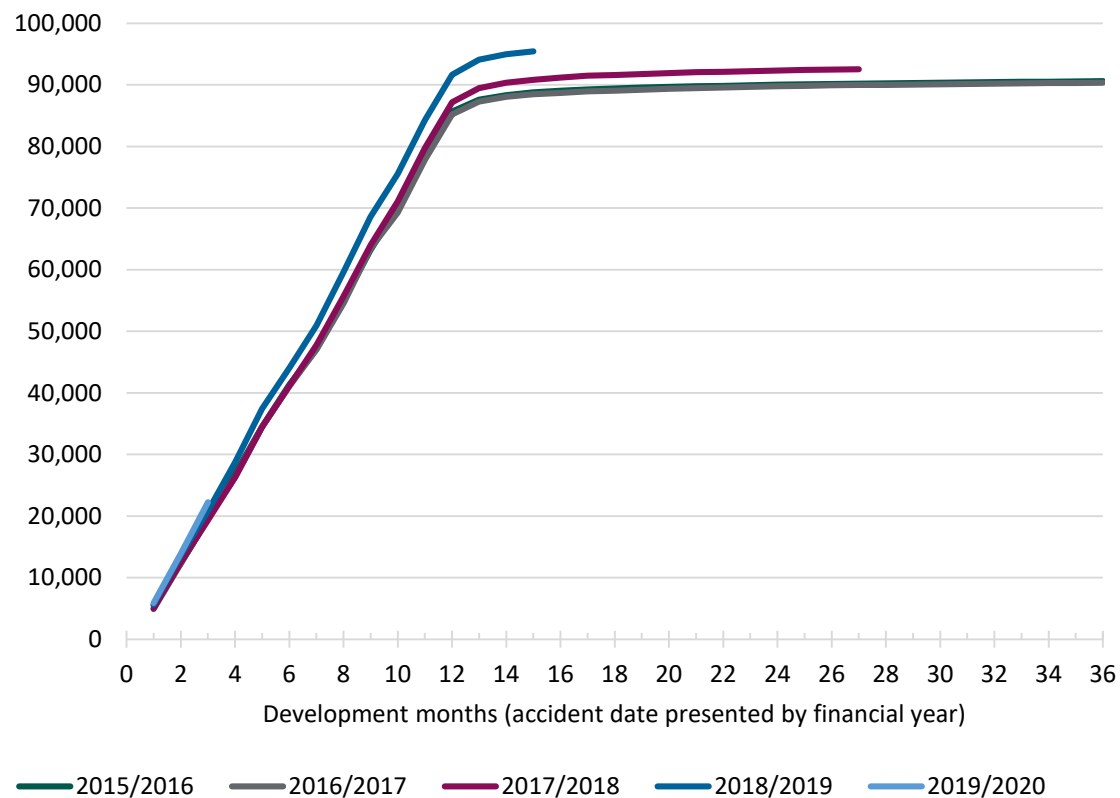
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Additional system performance measures

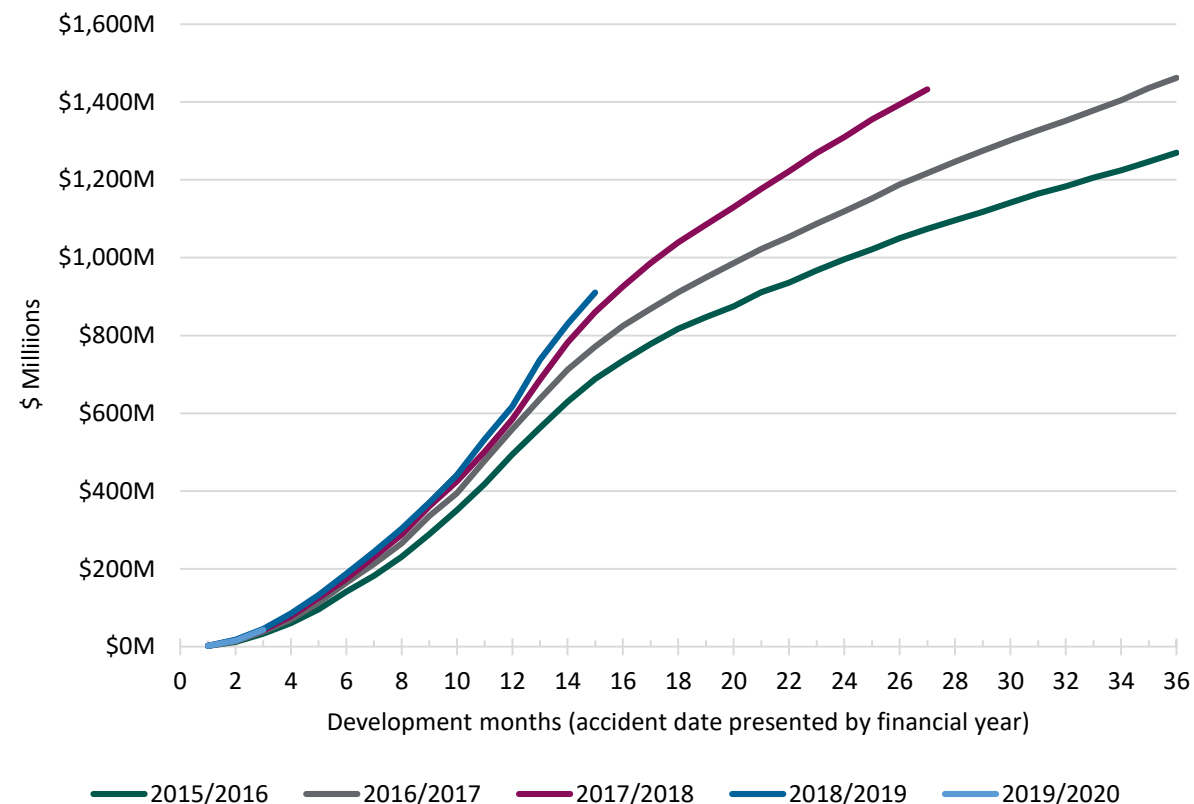
Monitoring claim and payment development in the workers compensation system



Reportable claims development



Reportable claim payments development



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.