

Workers compensation system monthly dashboard

August 2020 report



System overview

Key workers compensation system statistics for the 12 months ending August 2020*



\$271B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.8B

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



\$3.2B

was paid out as costs for workers claims¹



78,979

workers received weekly benefit payments¹



93,930

claims were reported to SIRA



66%

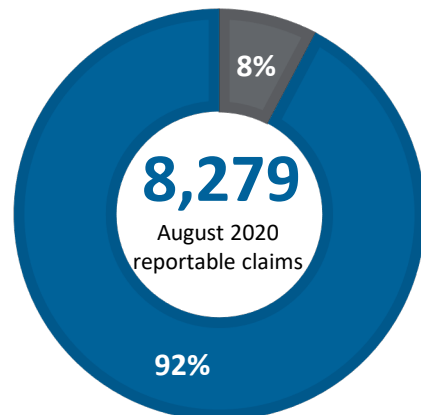
August RTW rate at 4 weeks

Effectiveness

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



Primary psychological injuries



■ Primary psychological injury ■ Non-psychological injury

Physical injuries
7,639 (92.3%)

Psychological injuries
640 (7.7%)

Coronavirus (COVID-19) claims

SIRA is now reporting claim volumes for COVID-19

Use this link to access the most current information

<https://www.sira.nsw.gov.au/open-data/system-overview>

Working from home claims

As at 30/9/2020 there were 167 claims for workers working from home

Insurer type	Number of claims
Nominal Insurer	76
Government Self-insurers (TMF)	54
Self Insurers	30
Specialised Insurers	7
TOTAL	167

Of these 167 claims – 14 occurred in September 2020, 24 in August, 20 in July, 39 in June, 34 in May, 20 in April, 10 in March. The remainder were earlier than this.

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

¹For the 2018/19 financial year

*Where possible, the most current data available is included in this dashboard

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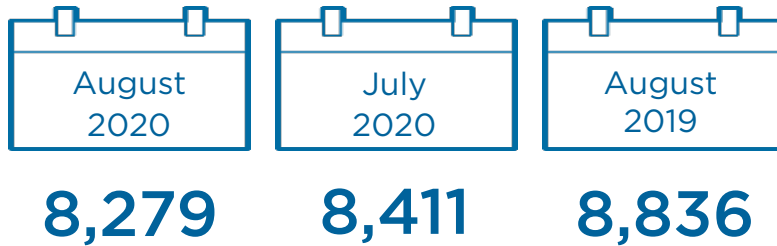
August 2020 report

Effectiveness

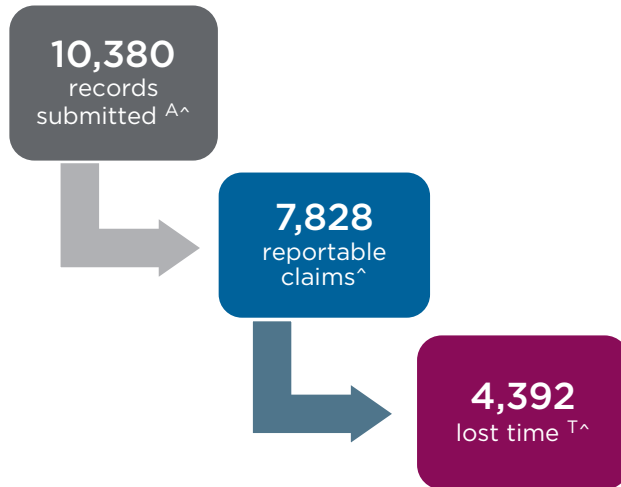
System effectiveness in protecting workers and getting workers back to work and wellbeing



Reportable claims



Monthly average over the last 12 months



^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.

Insurer Performance

	% share of reported wages FY 2018/19	% share of total claims FY 2018/19	% share of total payments made in April 2020	% share of total active claims	% of injury notifications actioned within 7 days	% of Level 1 complaints to active claims
Nominal insurer	74%	67%	69%	66%	99.22%	0.04%
Government self insurer (TMF)	13%	16%	19%	20%	98.97%	0.02%
Specialised Insurers	6%	8%	5%	7%	93.96%	0.02%
Self insurers	7%	9%	7%	8%	99.45%	0.10%

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

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 the link below to access the plan.

<https://www.sira.nsw.gov.au/fraud-and-regulation/review-of-the-nominal-insurer/Response-and-actions/21-point-action-plan-update-as-at-30-october-2020>

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Effectiveness

Workers' claims journey results at August 2020



System return to work rates

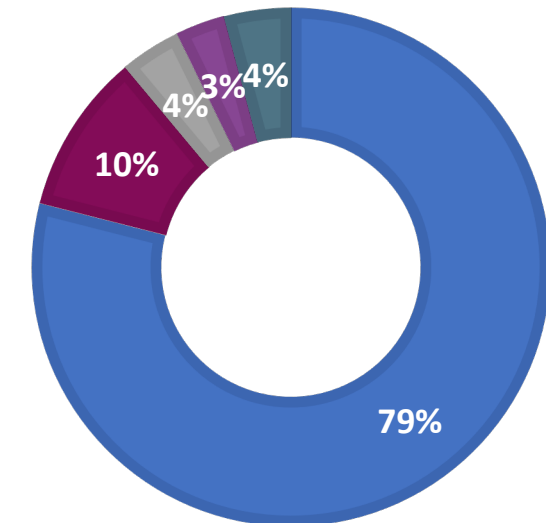
Note Based on a rolling 12-month cohort.

	RTW rate 4 weeks	RTW rate 13 weeks	RTW rate 26 weeks	RTW rate 52 weeks	RTW rate 104 weeks
Scheme	66.2%	78.2%	83.2%	85.3%	88.6%
Scheme compared with last month	↓ Down by < 1 %	↓ Down by < 1 %	↓ Down by < 1 %	↓ Down by < 1 %	↓ Down by < 1 %
Nominal insurer	67%	79%	84%	85%	88%
Government self insurer (TMF)	70%	83%	87%	90%	91%
Specialised Insurers	72%	81%	85%	87%	89%
Self insurers	70%	79%	81%	85%	88%

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 in the link below

<https://www.sira.nsw.gov.au/fraud-and-regulation/review-of-the-nominal-insurer/Response-and-actions/21-point-action-plan-update-as-at-30-october-2020>

Maintaining a significant period of work



- Maintained RTW for 12 months
- Maintained RTW for 8+ to 11 months
- Maintained RTW for 5+ to 8 months
- Maintained RTW for 3+ to 5 months
- Maintained RTW for less than 3 months

Maintaining a significant RTW monitors the length of time workers were 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 August 2020.

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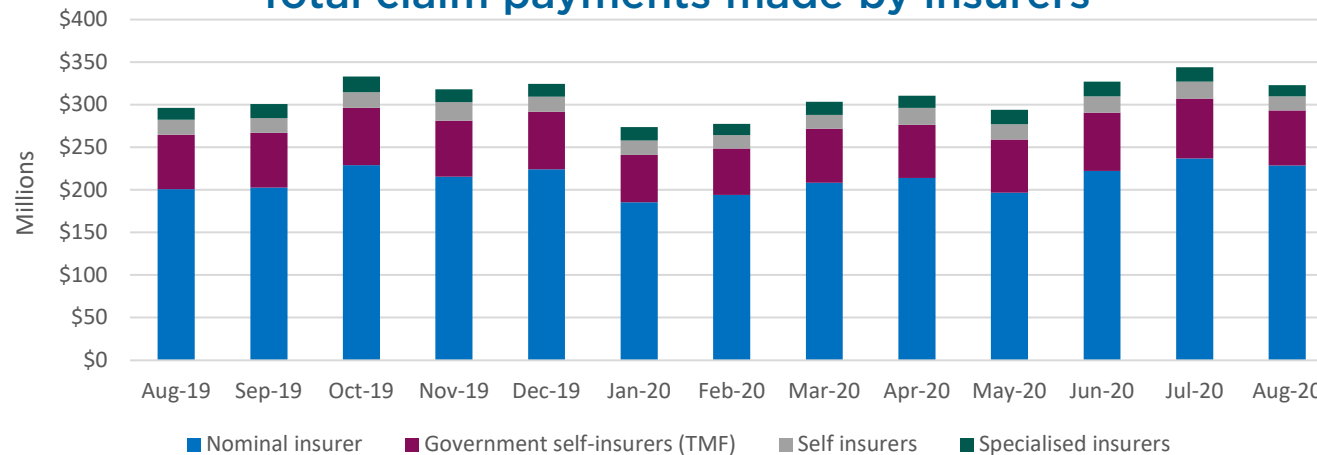


Efficiency & viability

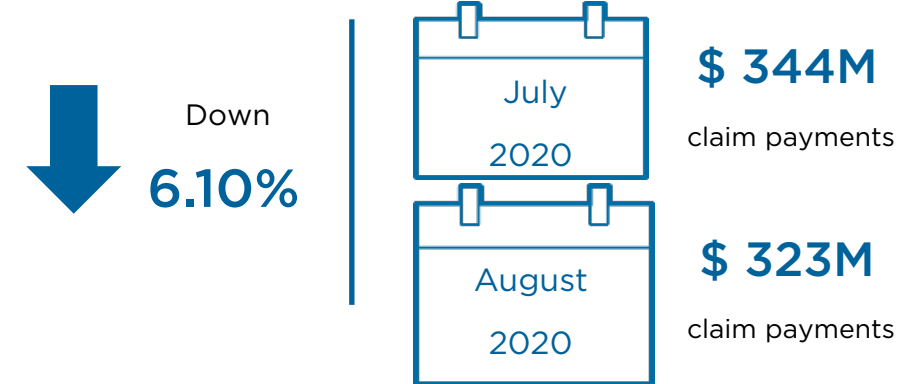
Efficient system delivery, sustainability, and viability of the system for generations to come



Total claim payments made by insurers

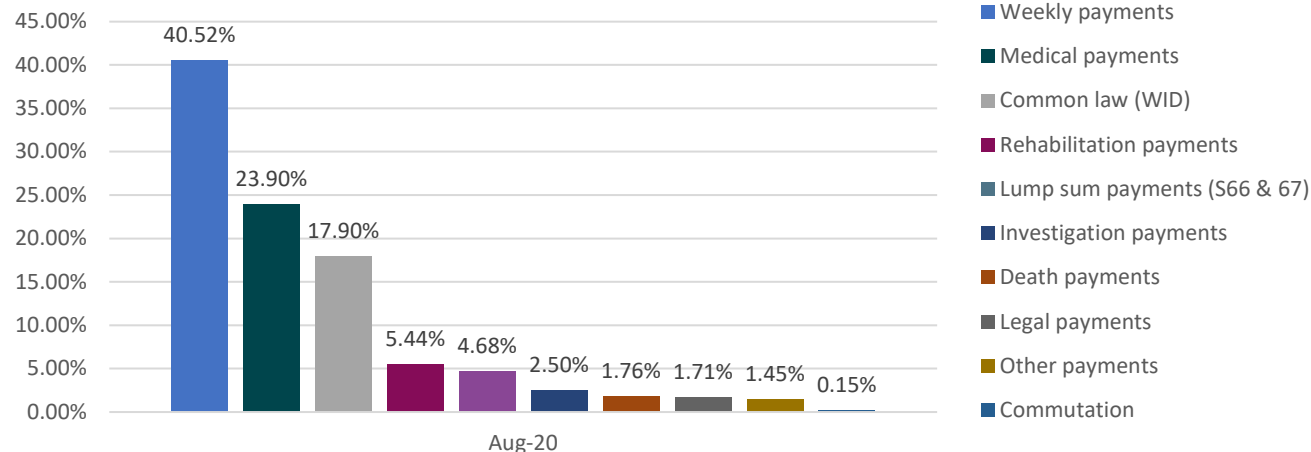


Claim payments

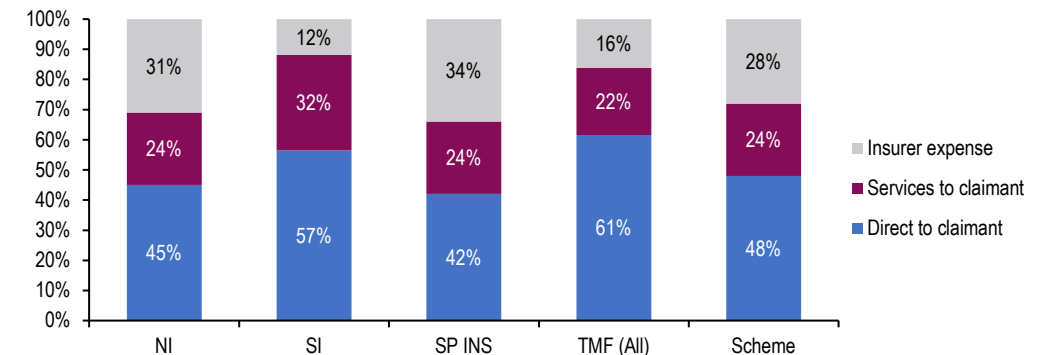


Note - Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

Claim Payment Types



Benefits paid to and for workers



Note: The benefits paid to and for workers is calculated annually. Data is based on expenditure 2020 payment year, as at 30 September 2020.

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Customer experience & equity

Customers' experience with the system is positive and equitable



Enquiries and complaints



1,929 enquiries

866 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 August 2020 there were 98,146 active claims
and 710 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).*
https://www.sira.nsw.gov.au/_data/assets/pdf_file/0009/584919/Abridged-RTW-Outcomes-Survey-NSW-Workers-Compensation-System-Oct-2019.pdf

Affordability

Insurance affordability



1.4%

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

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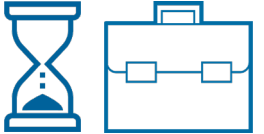


Engagement with work

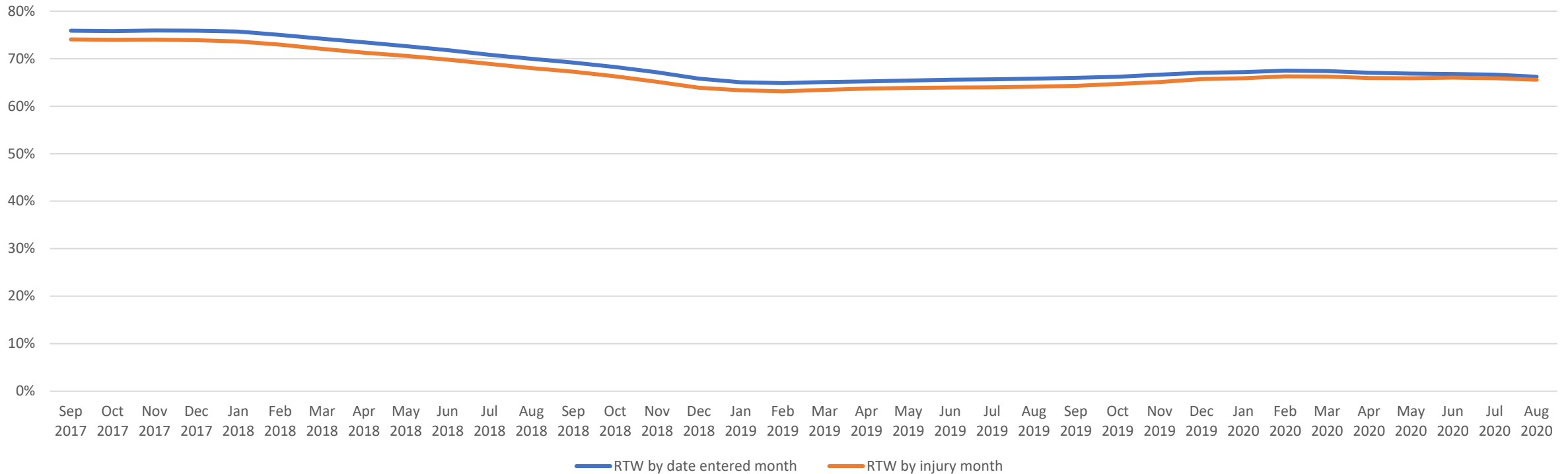
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [12 month rolling]



Return to Work rate at 4 weeks (12 months rolling average)



Note: Some claims were excluded from this RTW rate measure due to missing work status code.

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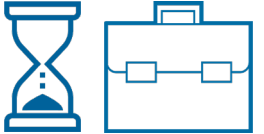


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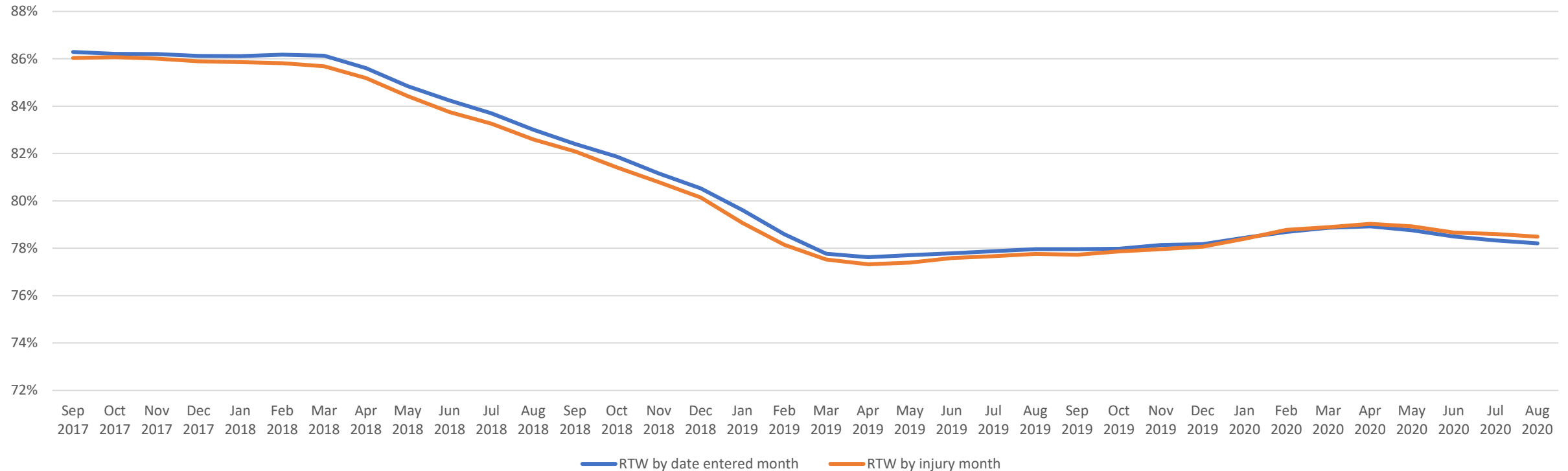
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [12 month rolling]



Return to Work rate at 13 weeks (12 months rolling average)



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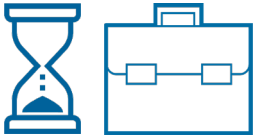


Engagement with work

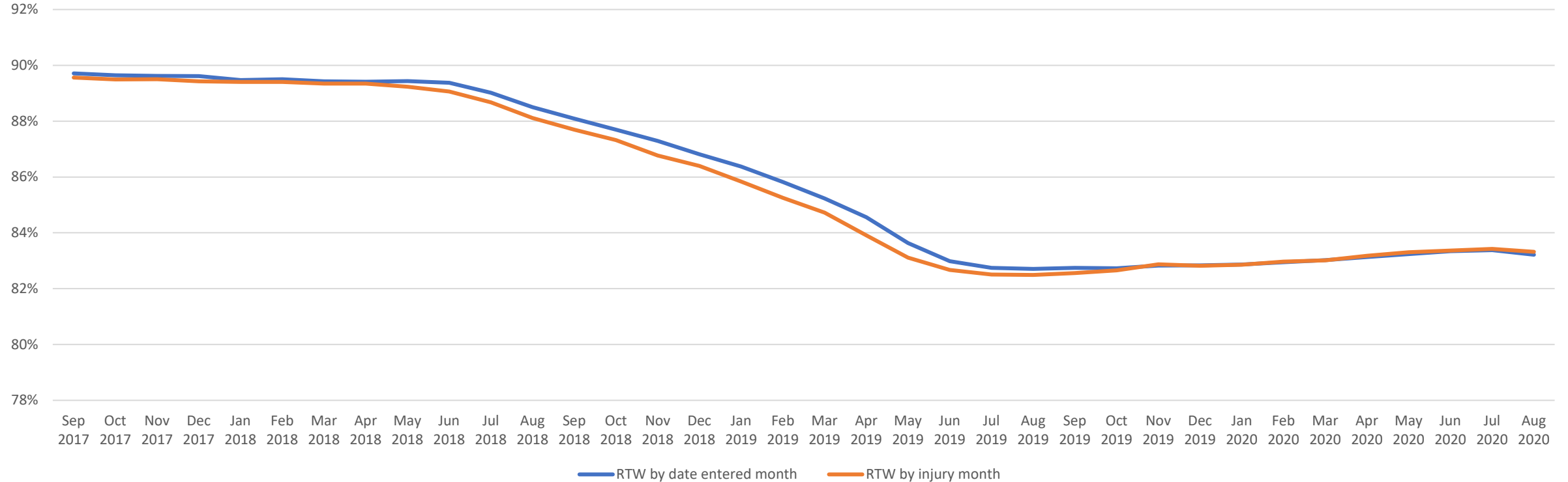
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [12 month rolling]



Return to Work rate at 26 weeks (12 months rolling average)



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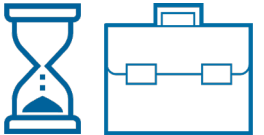


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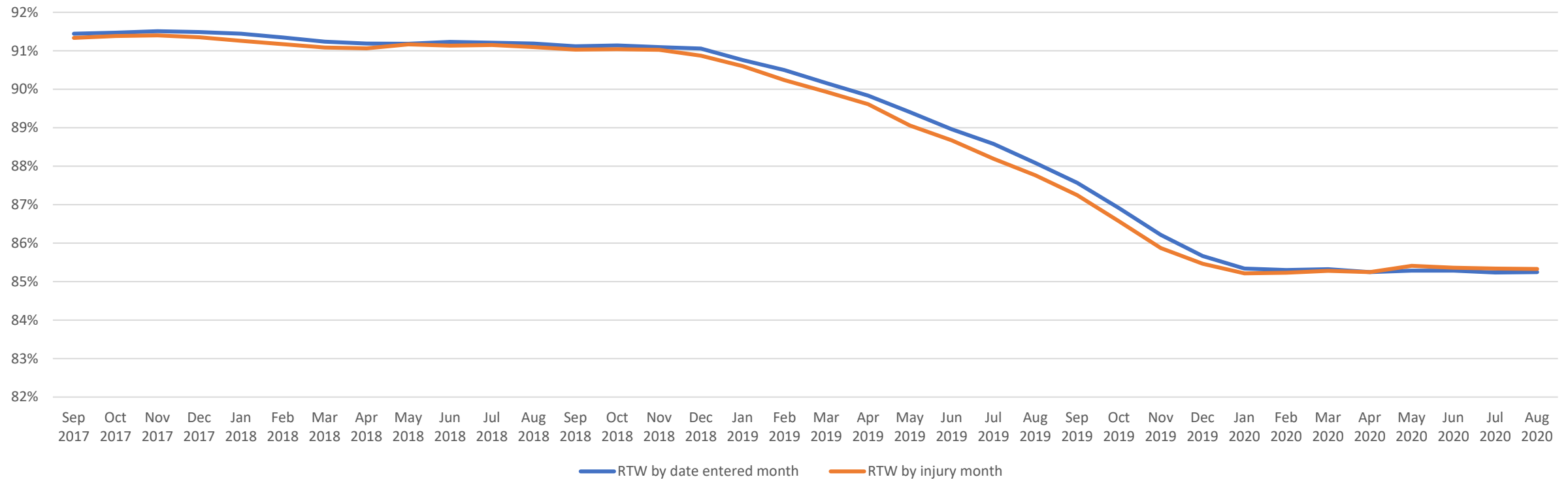
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [12 month rolling]



Return to Work rate at 52 weeks (12 months rolling average)



Note: Some claims were excluded from this RTW rate measure due to missing work status code.

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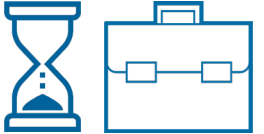


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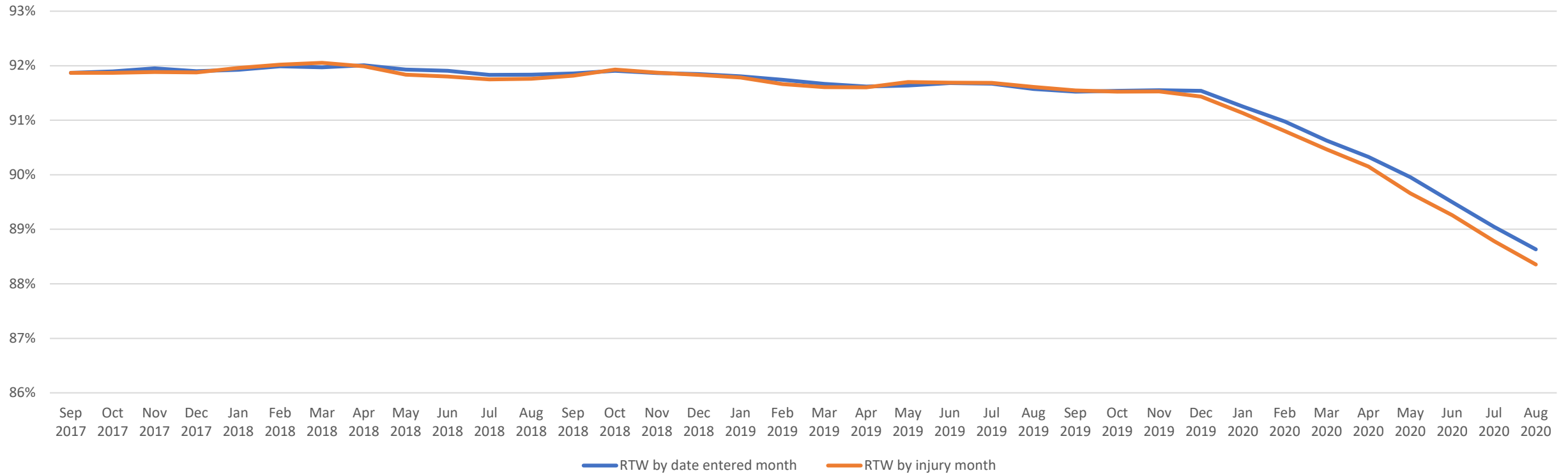
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [12 month rolling]



Return to Work rate at 104 weeks (12 months rolling average)



Note: Some claims were excluded from this RTW rate measure due to missing work status code.

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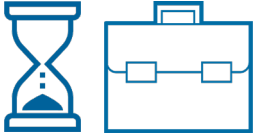


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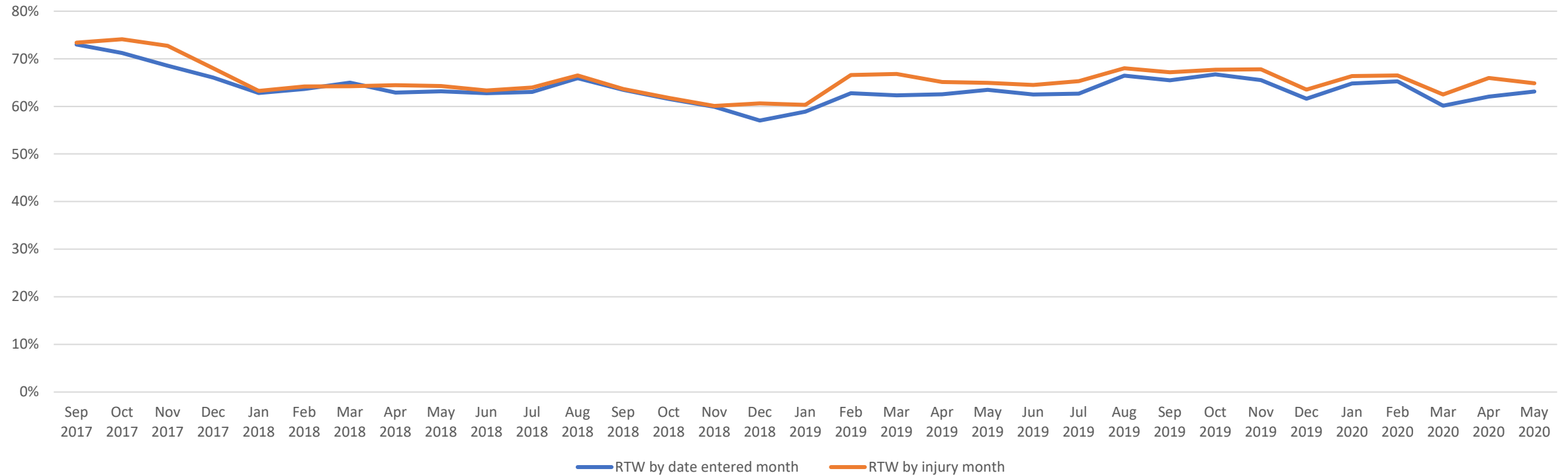
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [single month]



Return to Work rate at 4 weeks (single month)



Note: August data was used to report on the RTW rate for the month May 2020, to allow for 3 months development period.
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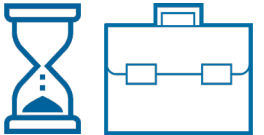


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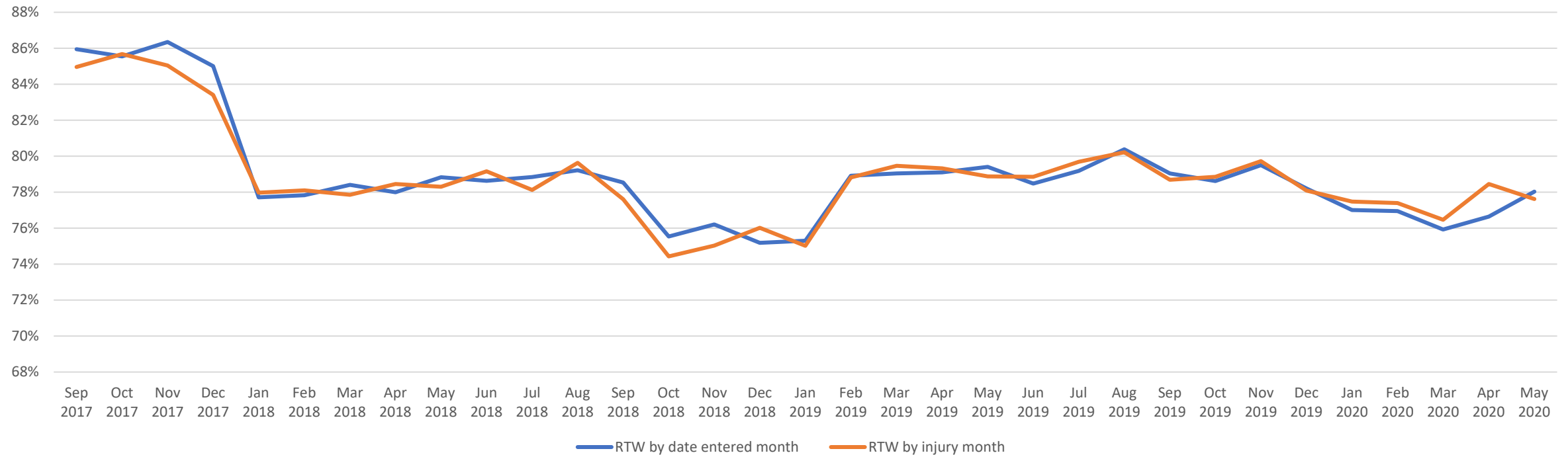
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [single month]



Return to Work rate at 13 weeks (single month)



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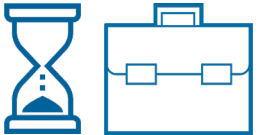


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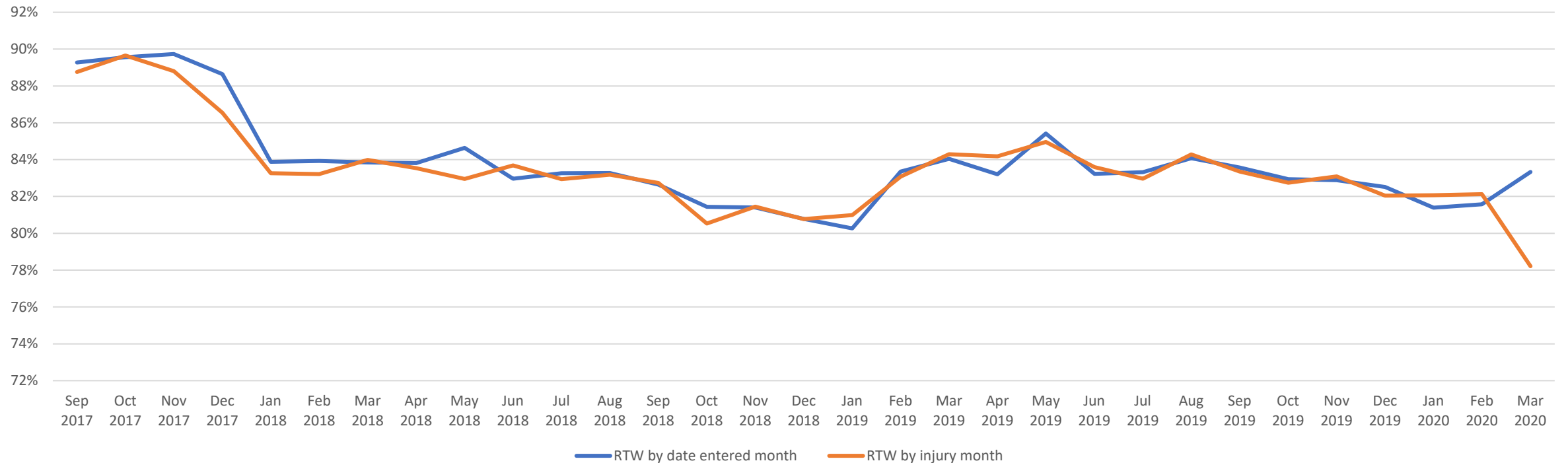
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [single month]



Return to Work rate at 26 weeks (single month)



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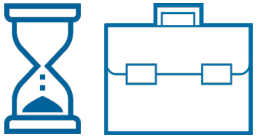


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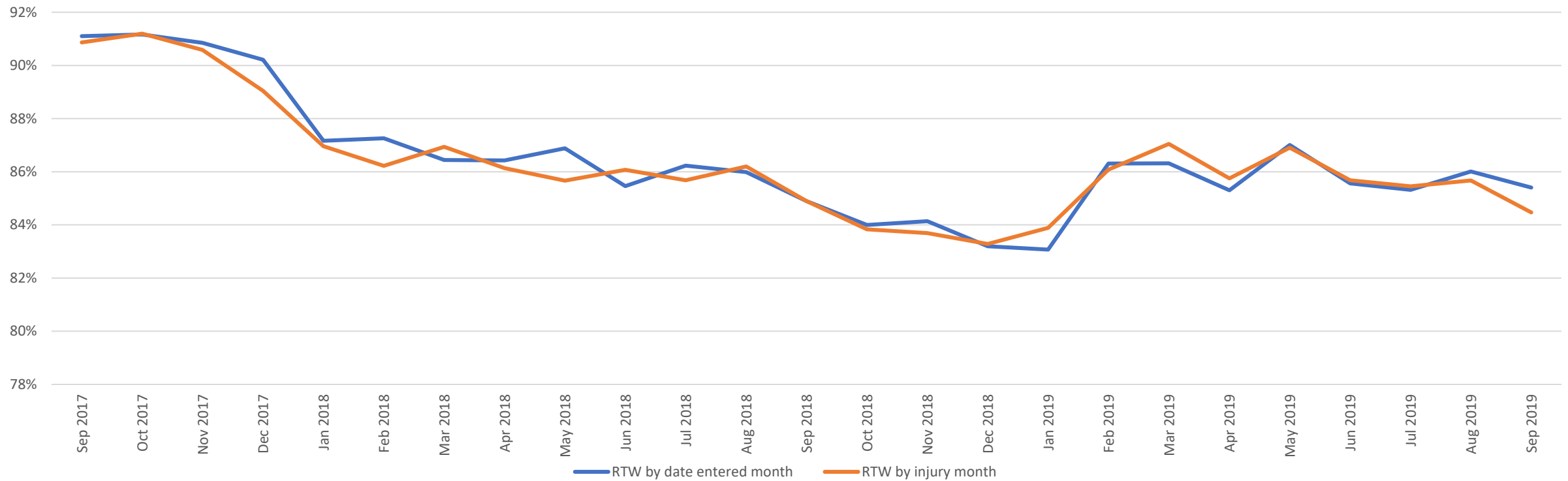
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [single month]



Return to Work rate at 52 weeks (single month)



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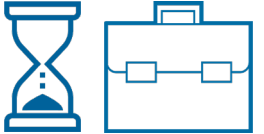


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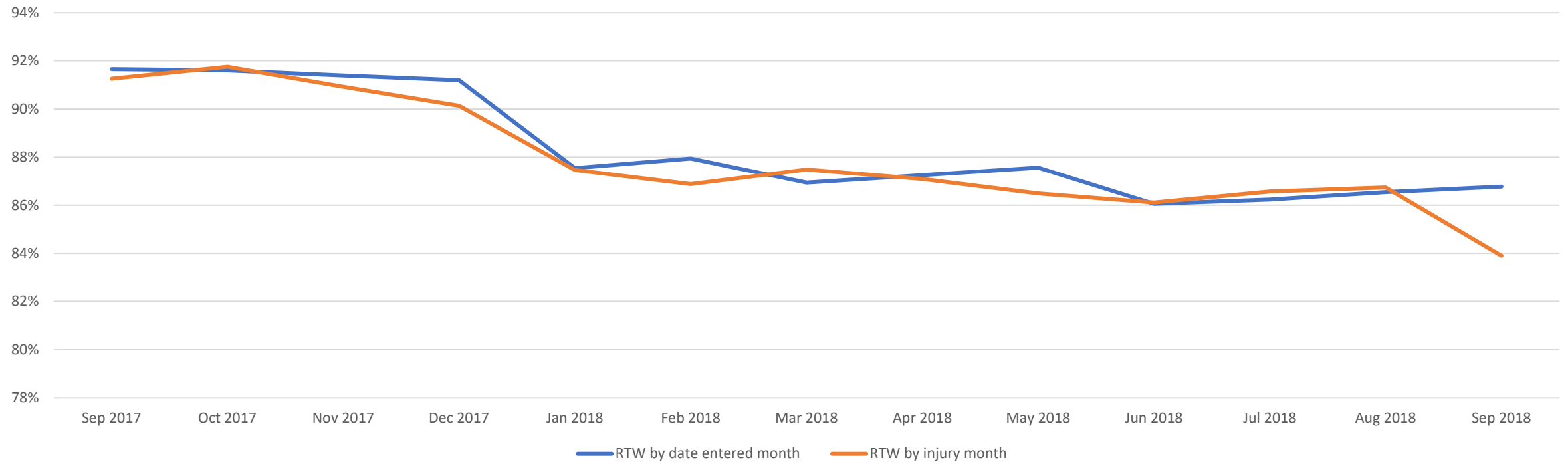
Remaining, returning and maintaining engagement with work

Return to work rates

(Date entered into system and date of Injury) [single month]



Return to Work rate at 104 weeks (single month)



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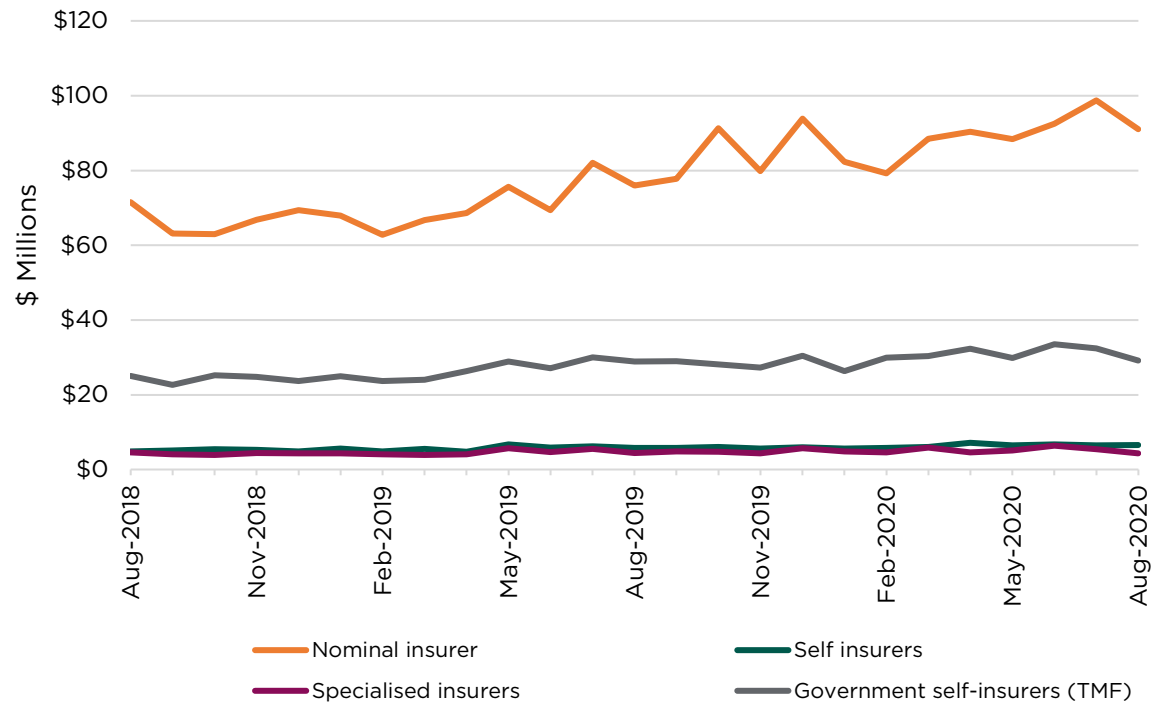
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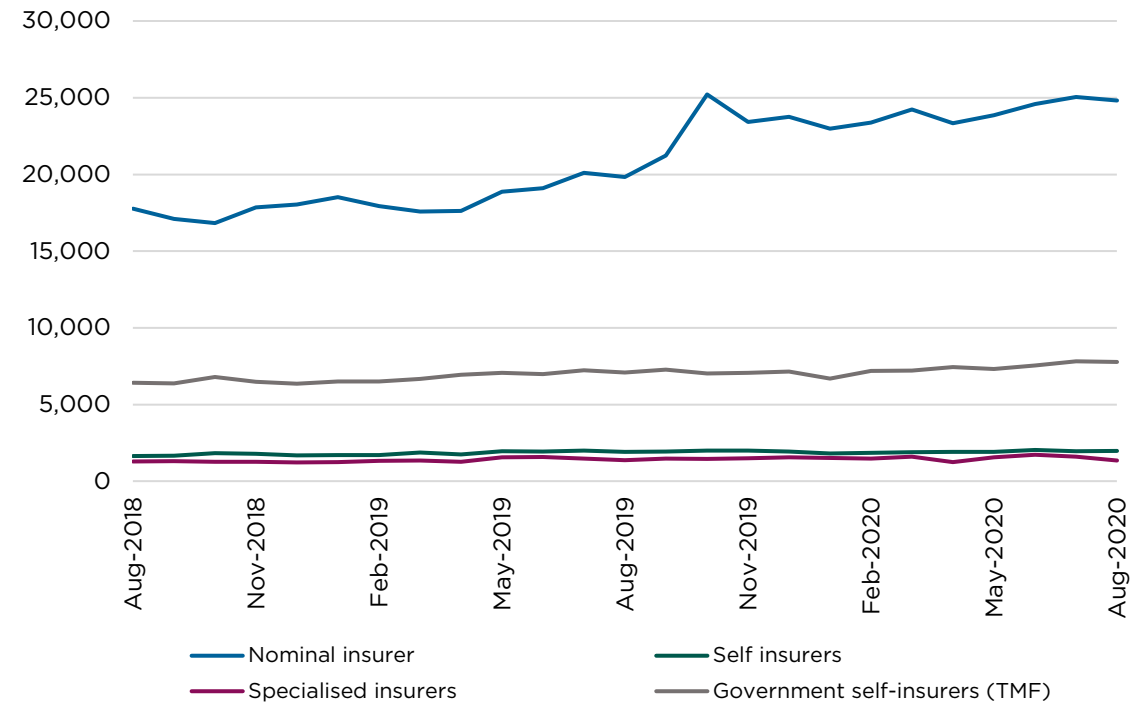
Engagement with work

Remaining, returning and maintaining engagement with work

Cost to the system for weekly benefits paid per month



Number of workers receiving weekly benefits per month



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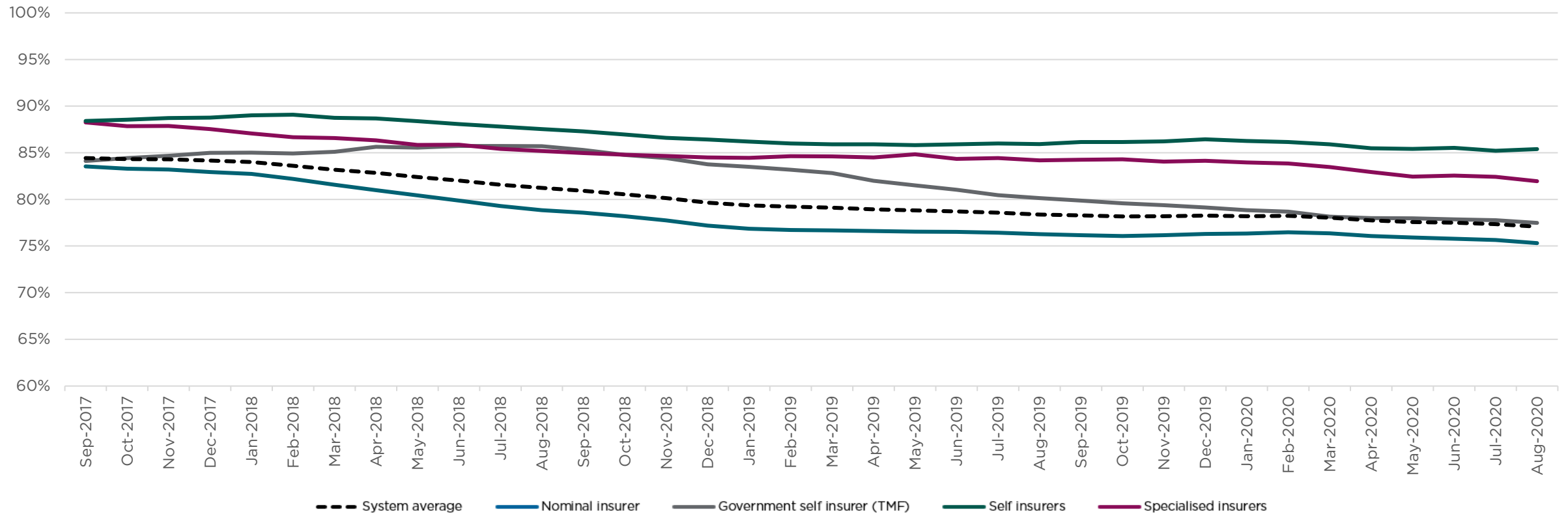
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Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 4 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 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

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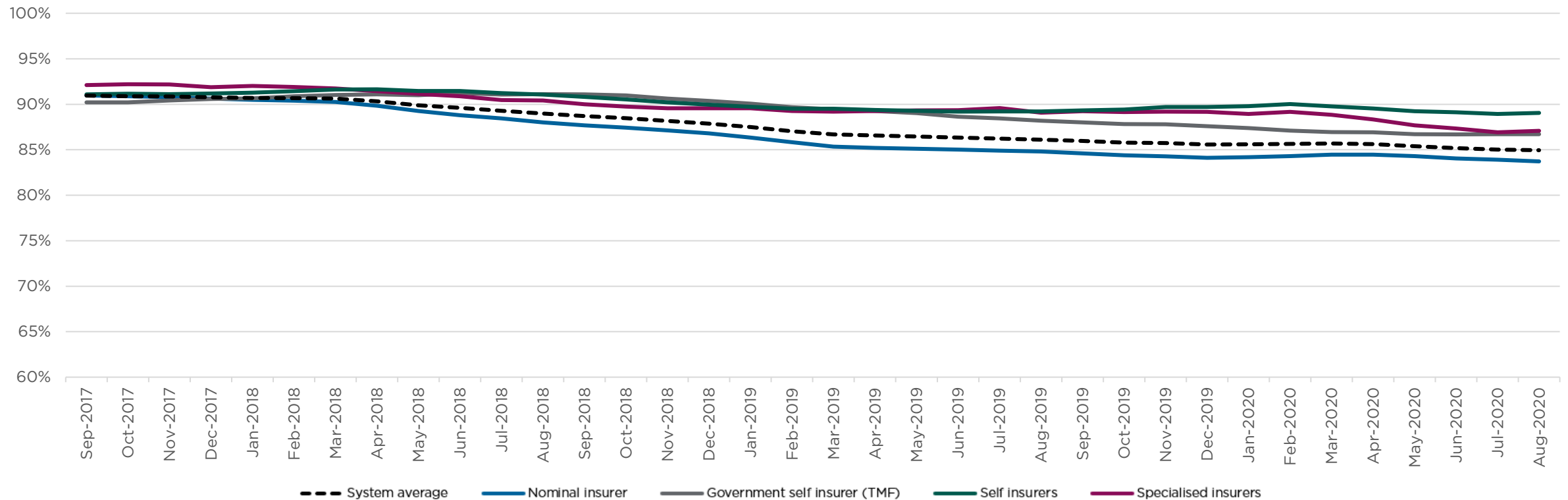


Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate

at 13 weeks



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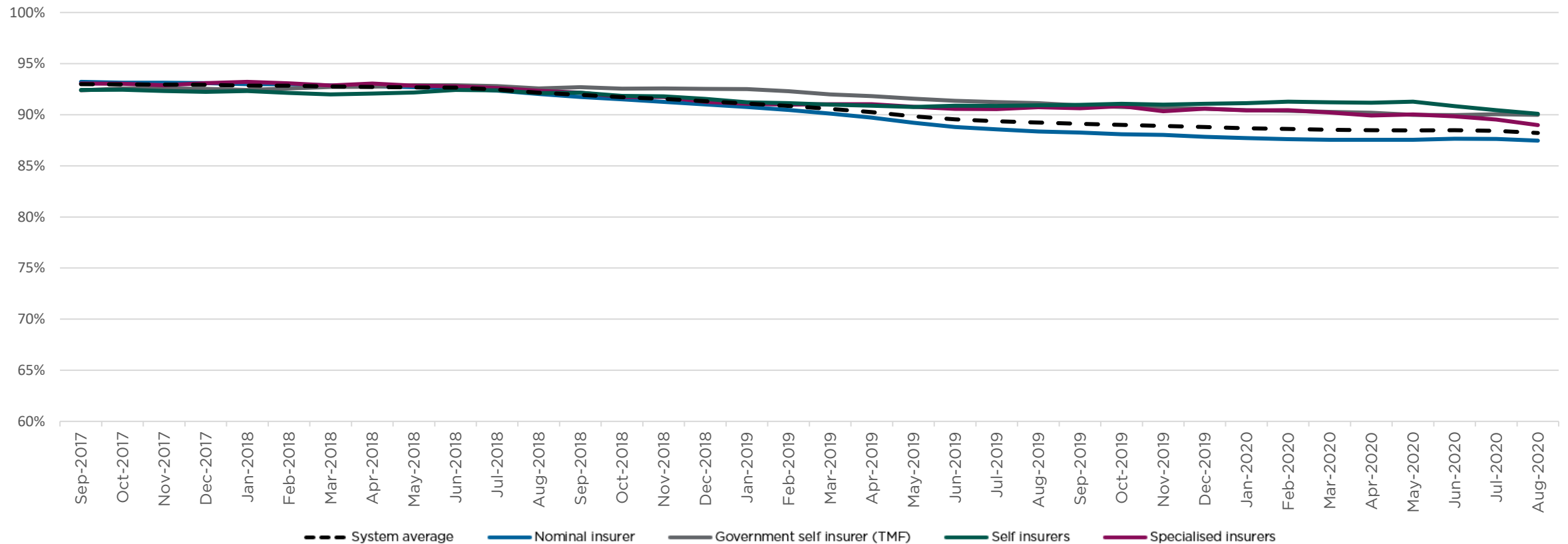
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Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 26 weeks



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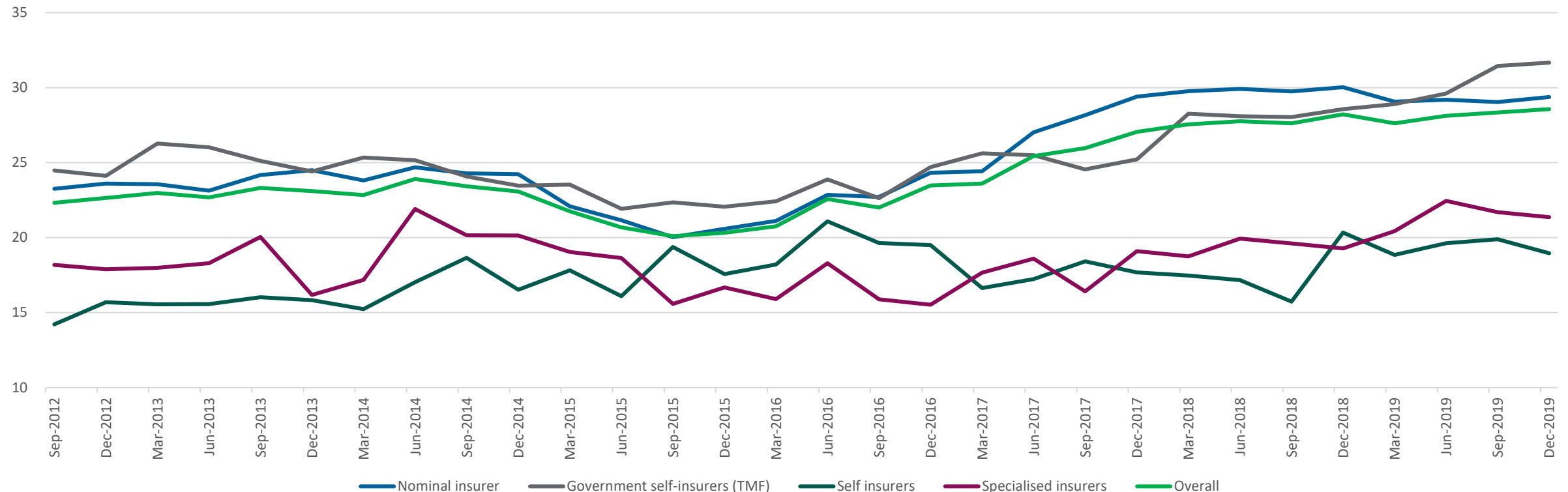
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Engagement with work

Remaining, returning and maintaining engagement with work

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. This latest data is as at December 2019.

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.

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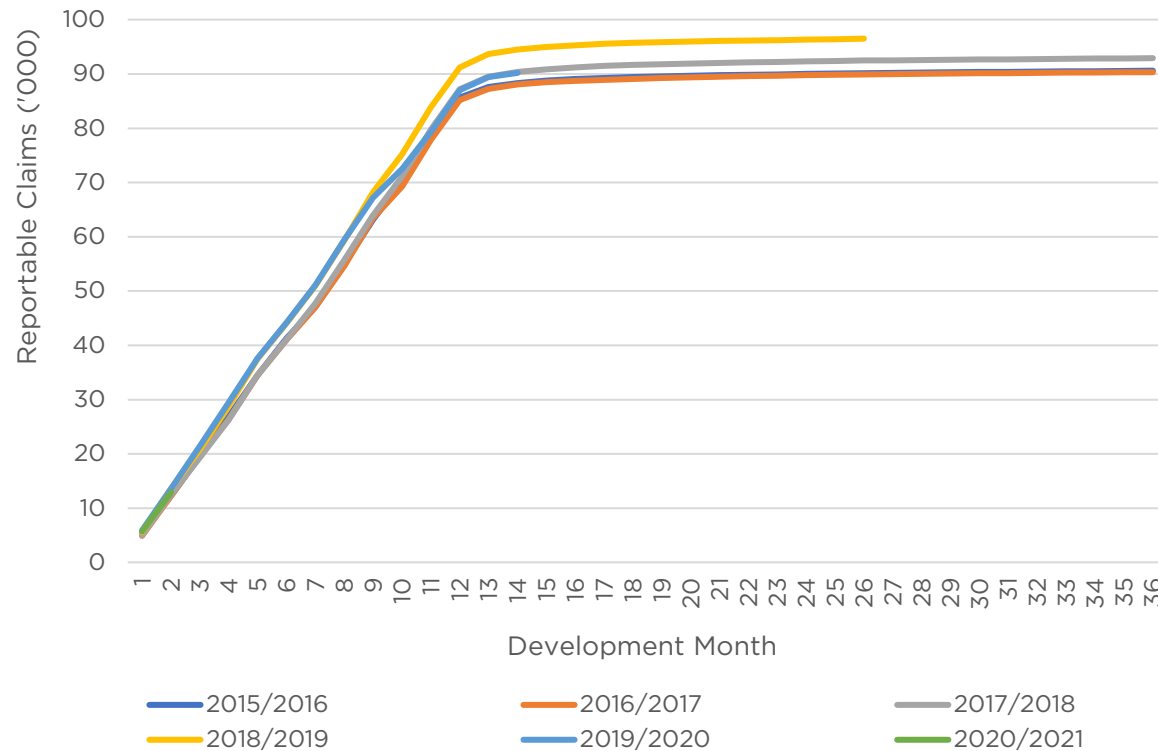
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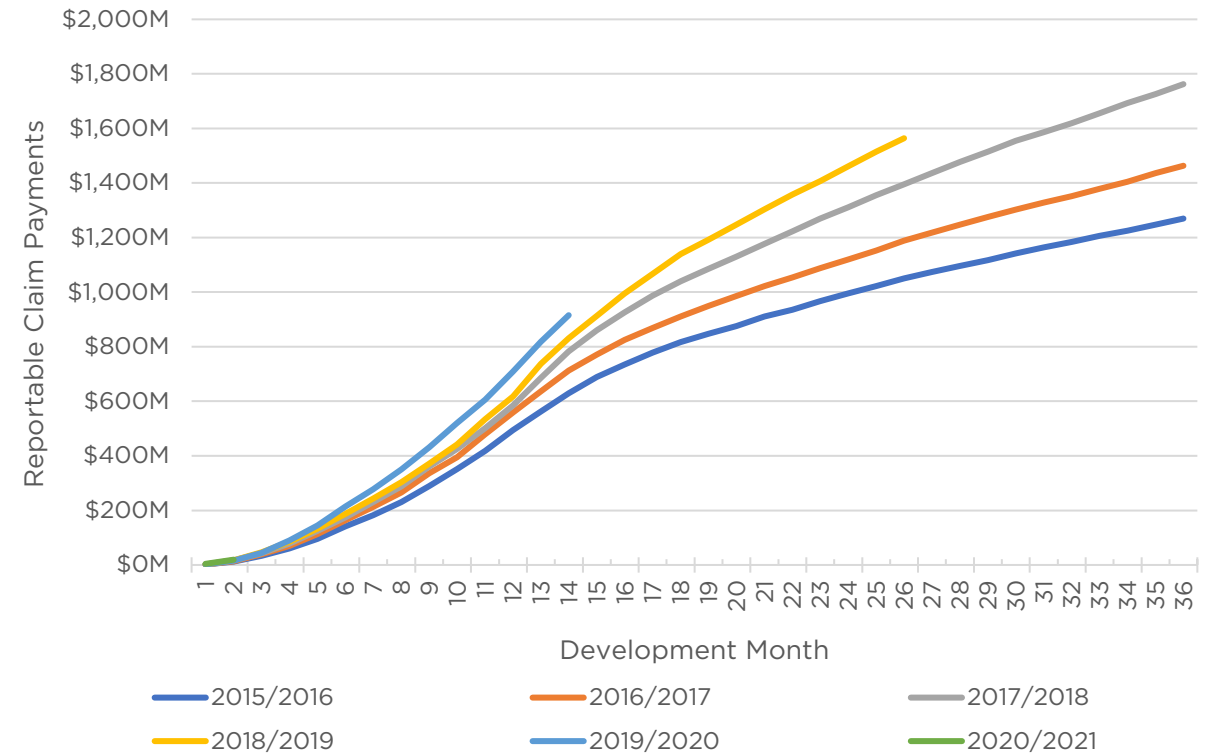
Engagement with work

Remaining, returning and maintaining engagement with work

Reportable claims development



Reportable claims payment development



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

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