

Workers compensation system monthly dashboard

November 2018 report (published June 2019)



System overview

Key workers compensation system statistics for the 12 months ending November 2018



\$255B

of reported wages are safeguarded by the workers compensation scheme



\$3.6B

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



\$2.9B

was paid out as costs for workers claims



101,236

claims were reported to SIRA



78,009

workers received weekly benefit payments

Effectiveness

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



Reportable claims



10,147

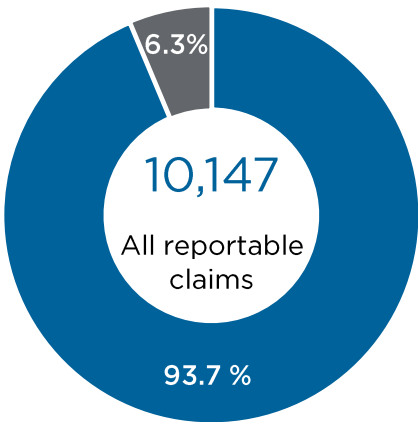


9,424



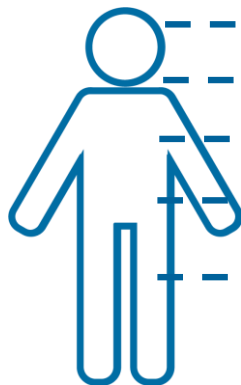
8,692

Claim types



- Physical injuries 9,505 (93.7%)
- Psychological injuries 642 (6.3%)

Claims by body locations



- Head 10.5%
- Neck 1.9%
- Upper limbs 34.3%
- Trunk 17.6%
- Lower limbs 19.9%
- Also:
 - Psychological 6.3%
 - Multiple locations 6.0%
 - To be confirmed 2.7%
 - Systemic locations 0.8%

¹For the 2017/18 financial year

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Effectiveness

Workers' claims journey results at November 2018



Average over the last 12 months

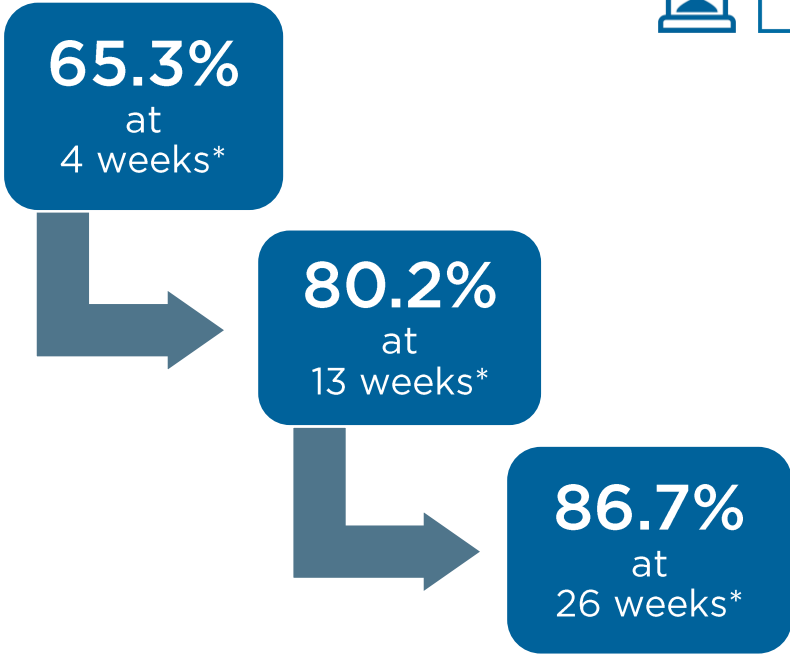


^A Records submitted includes all records received from insurers across NSW. This data excludes administration errors.

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

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

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 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.

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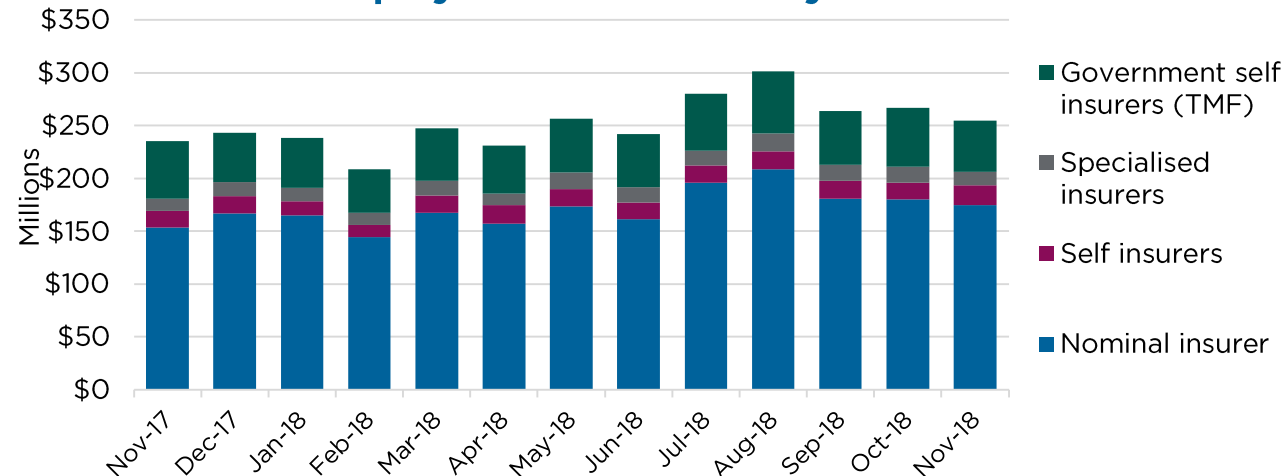


Efficiency & viability

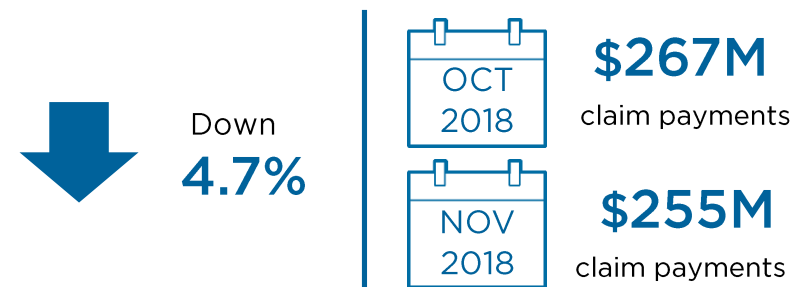
Efficient system delivery, sustainability, and viability of the system for generations to come



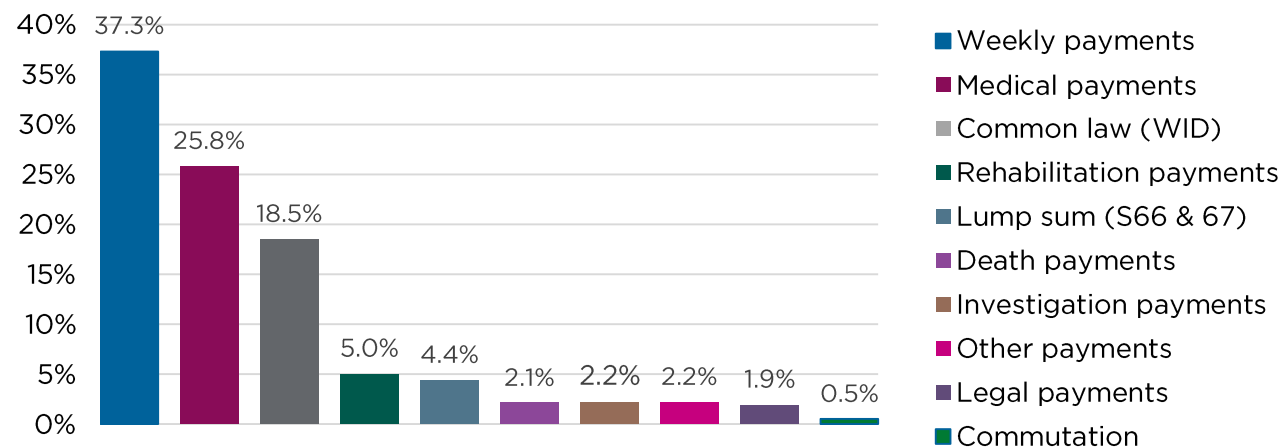
Total claim payments made by insurers



Claim payments

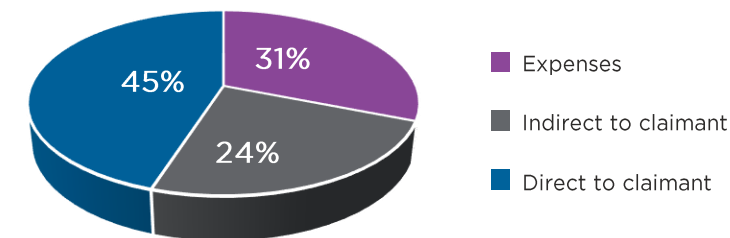


Claim payment types



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



2,490 enquiries

254 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 November 2018 there were 90,115 active claims
and 576 disputes lodged

Note: Including data from WIRO (Workers Compensation Independent Review Office) and the Workers Compensation Commission.

Workers' perceptions of equity across the system

Jurisdiction	Distributive Justice Average (mean) on a 5-point scale	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
New South Wales	3.9	3.8	3.7	4.3
Australian total	3.9	3.8	3.7	4.3

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.

Source: Safe Work Australia 2018 Return to Work Survey.

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%	69%	66%	98%	0.2%	61%	78%	86%
Government self insurer (TMF)	13%	16%	19%	20%	99%	0.2%	77%	87%	89%
Specialised Insurers	6%	8%	5%	6%	95%	0.2%	73%	82%	87%
Self insurers	7%	9%	7%	8%	93%	0.3%	68%	79%	87%

Note: insurers reported this data to SIRA as at November 2018

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