Workers compensation system monthly dashboard

November 2019 report

System overview

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

$271B
of reported wages are safeguarded by the workers compensation scheme[1]

$3.8B
in premiums were collected, representing 1.4% of reported NSW wages[1]

$3.2B
was paid out as costs for workers claims

110,038
claims were reported to SIRA

78,966
workers received weekly benefit payments

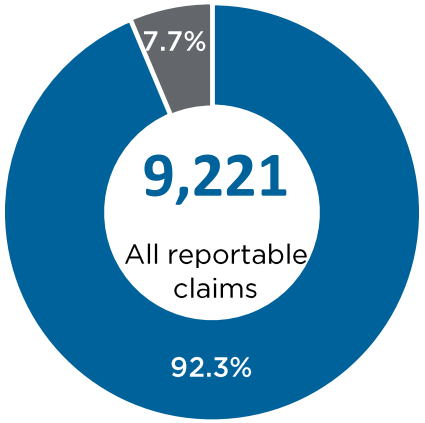
Effectiveness

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

Reportable claims

NOVEMBER 2019	OCTOBER 2019	NOVEMBER 2018
9,221	8,843	9,266

Claim types



- Physical injuries 8,508 (92.3%)
- Psychological injuries 713 (7.7%)

Claims by body locations

- Head 9.6%
- Neck 2.5%
- Upper limbs 33.4%
- Trunk 18.4%
- Lower limbs 20.7%

Also:
Psychological 7.7%
To be confirmed 3.5%
Multiple locations 2.8%
Systemic locations 1.4%

[1]For the 2018/19 financial year

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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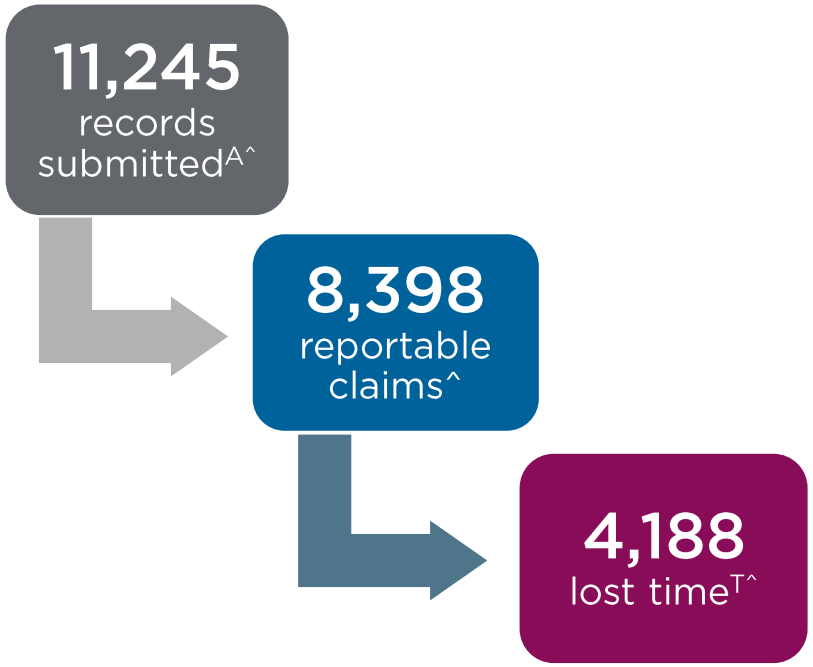
Effectiveness

Workers' claims journey results at November 2019

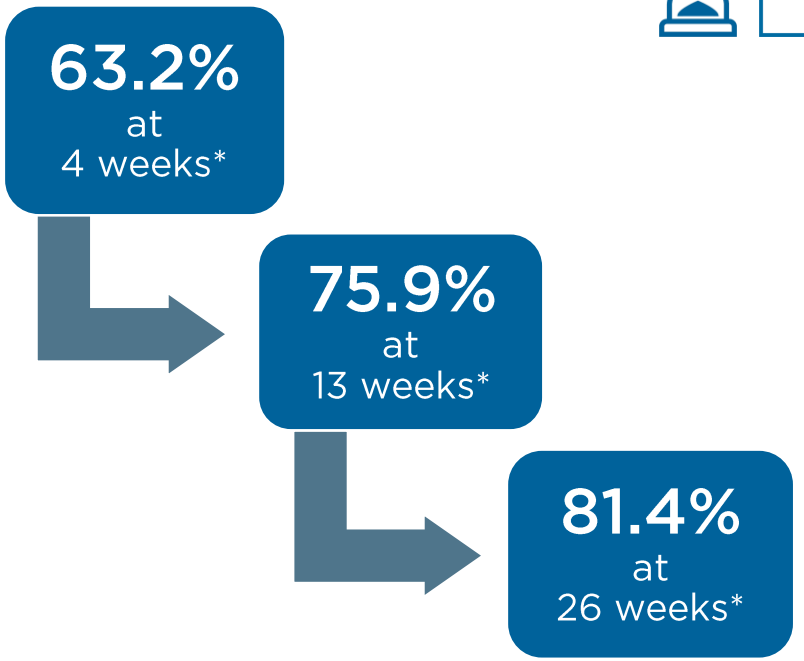
Monthly average over the last 12 months



[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.

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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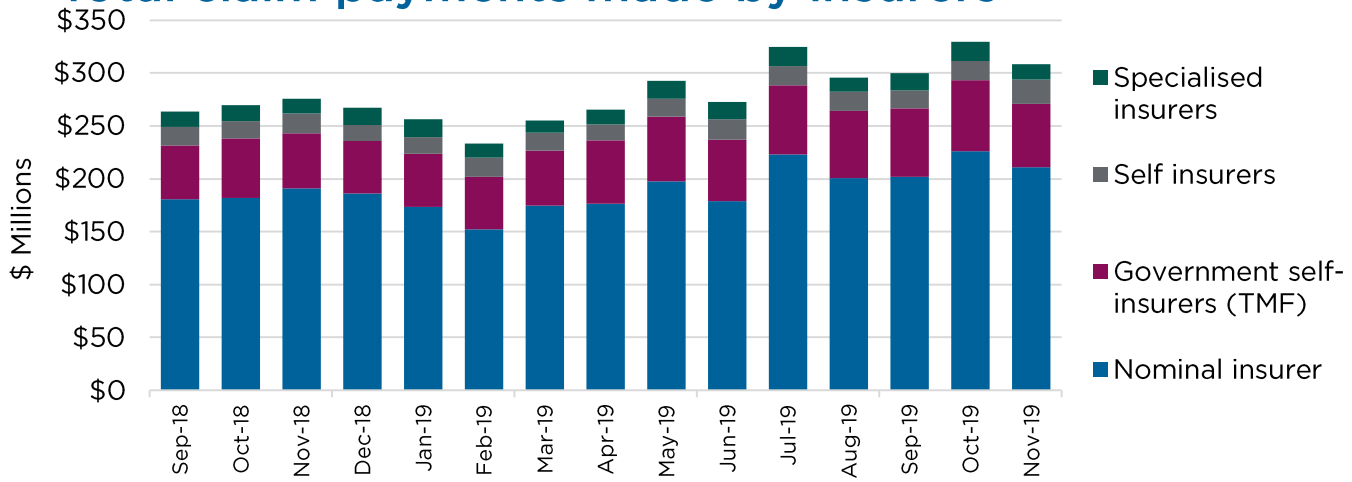
Efficiency & viability

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

Total claim payments made by insurers



Claim payments

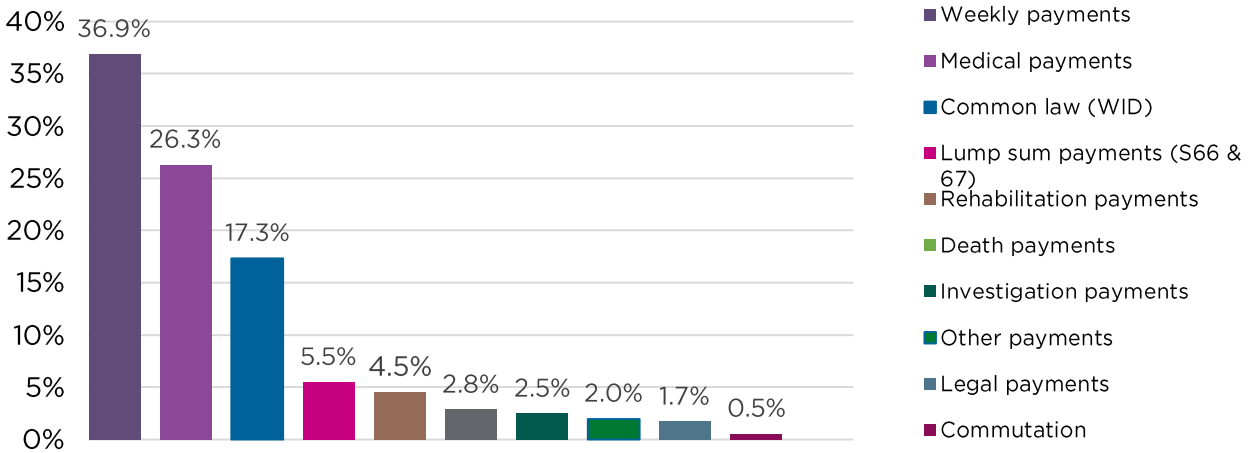
Down **6.5%**

OCTOBER 2019 — **$330M** claim payments

NOVEMBER 2019 — **$308M** claim payments

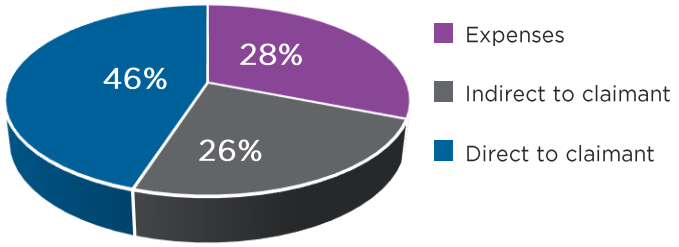
Note – Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

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.

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Customer experience & equity

Customers' experience with the system is positive and equitable

Enquiries and complaints

2,442 enquiries

769 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

0.6% of active claims

In November 2019 there were 101,525 active claims and 620 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 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	% 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%	98.7%	0.05%	60%	73%	79%
Government self insurer (TMF)	13%	17%	19%	19%	99.3%	0.02%	71%	83%	87%
Specialised Insurers	6%	8%	5%	6%	94.2%	0.02%	72%	83%	86%
Self insurers	7%	9%	7%	8%	97.9%	0.15%	70%	79%	83%

Note: insurers reported this data to SIRA as at November, 2019

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

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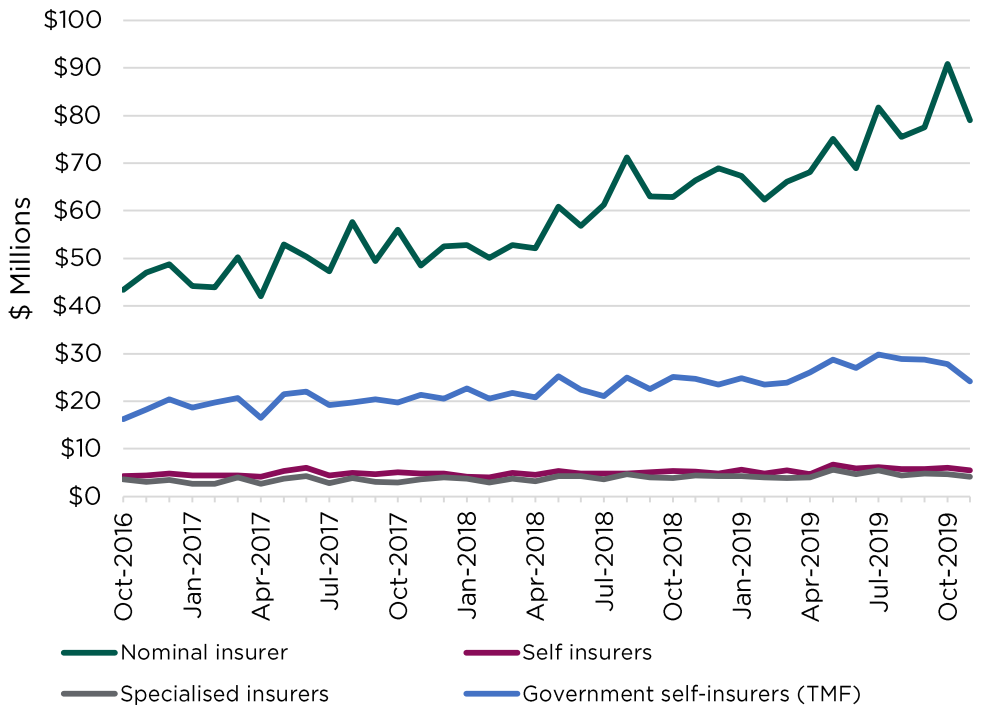
Additional system performance measures

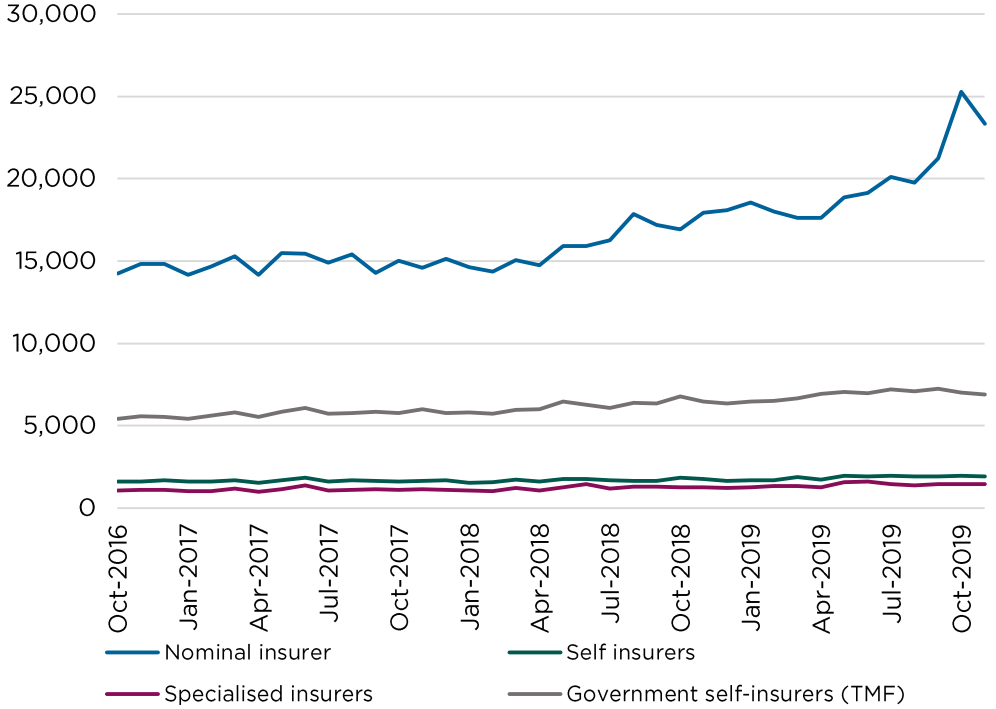
Information about insurers performance within the workers compensation system

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.

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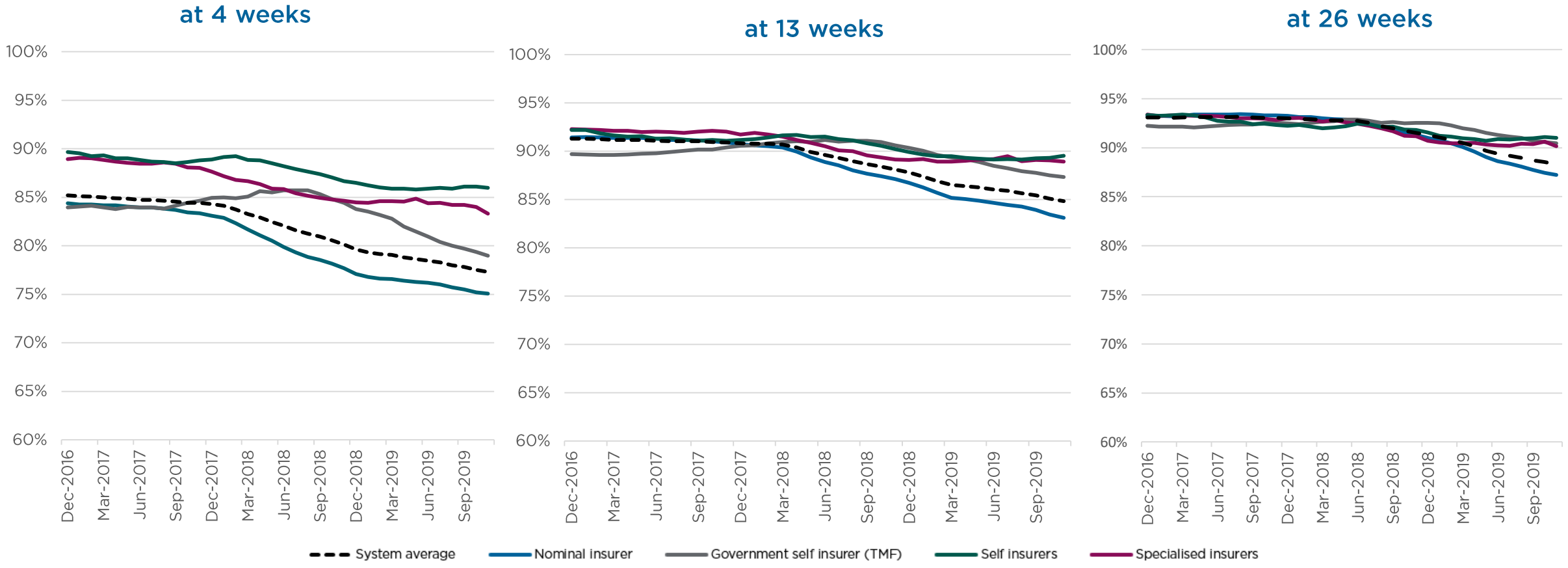
Additional system performance measures

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 where the worker did not leave work and allows a comparison across insurer types of the percentages of workers who were at work at 4, 13 and 26 week intervals from the date the claim was entered into the system.

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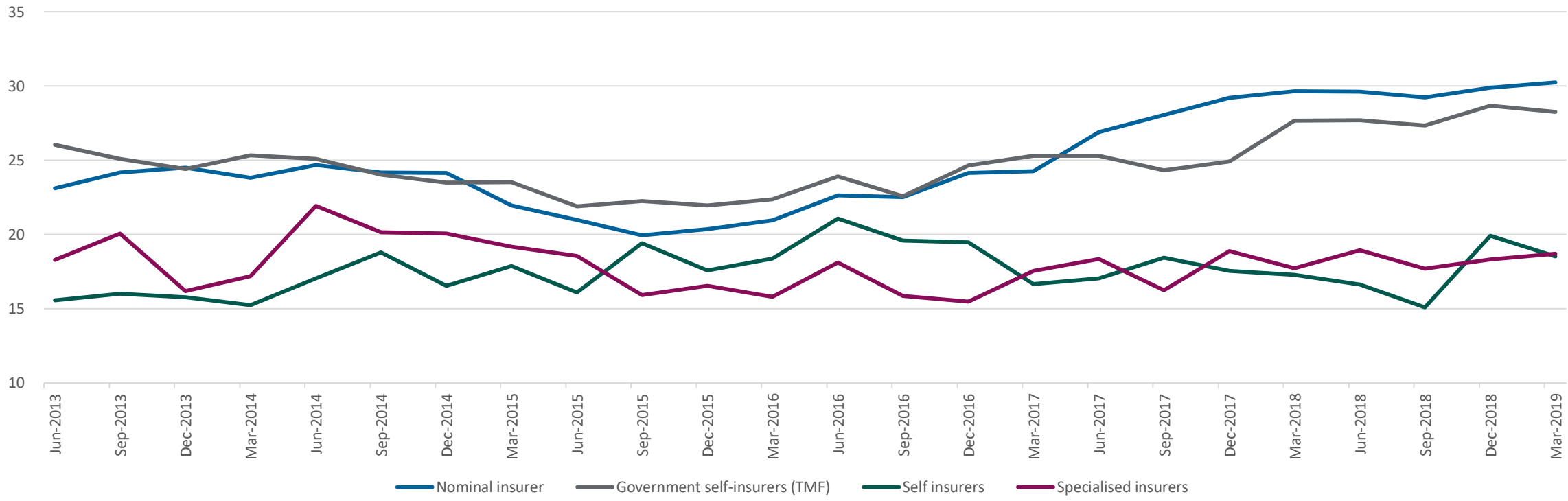
Information about the performance of insurers operating within the workers compensation system

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



Note: 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.

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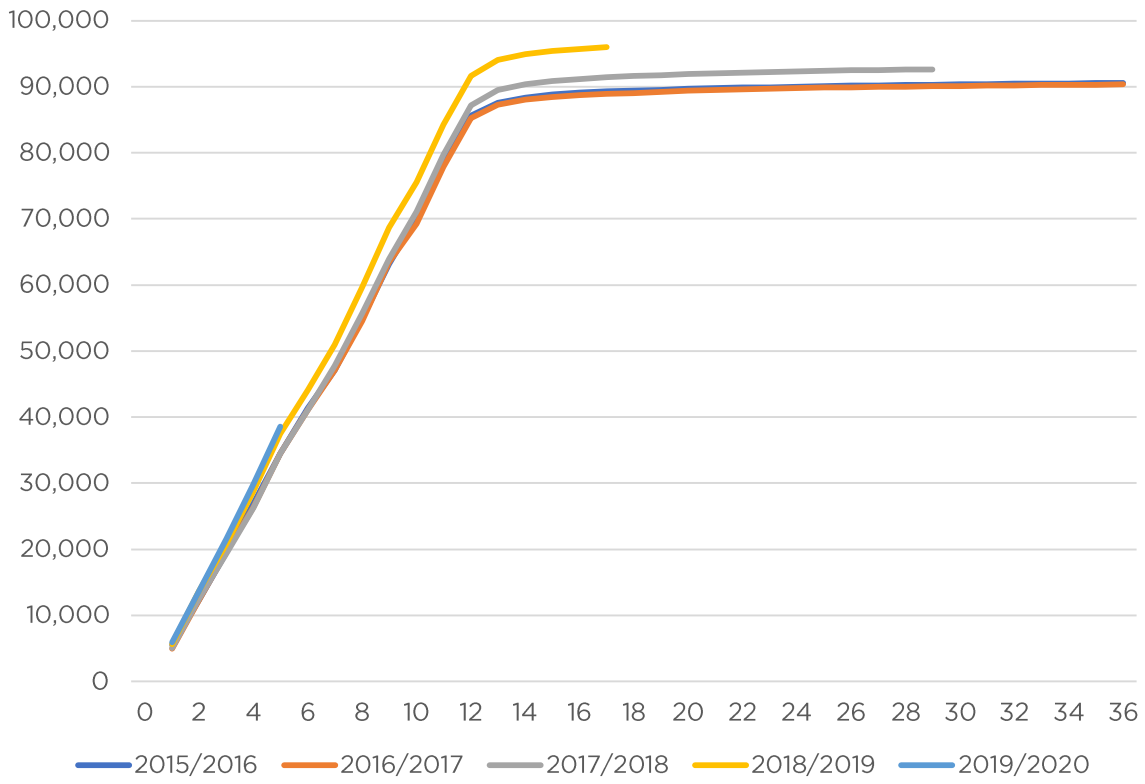
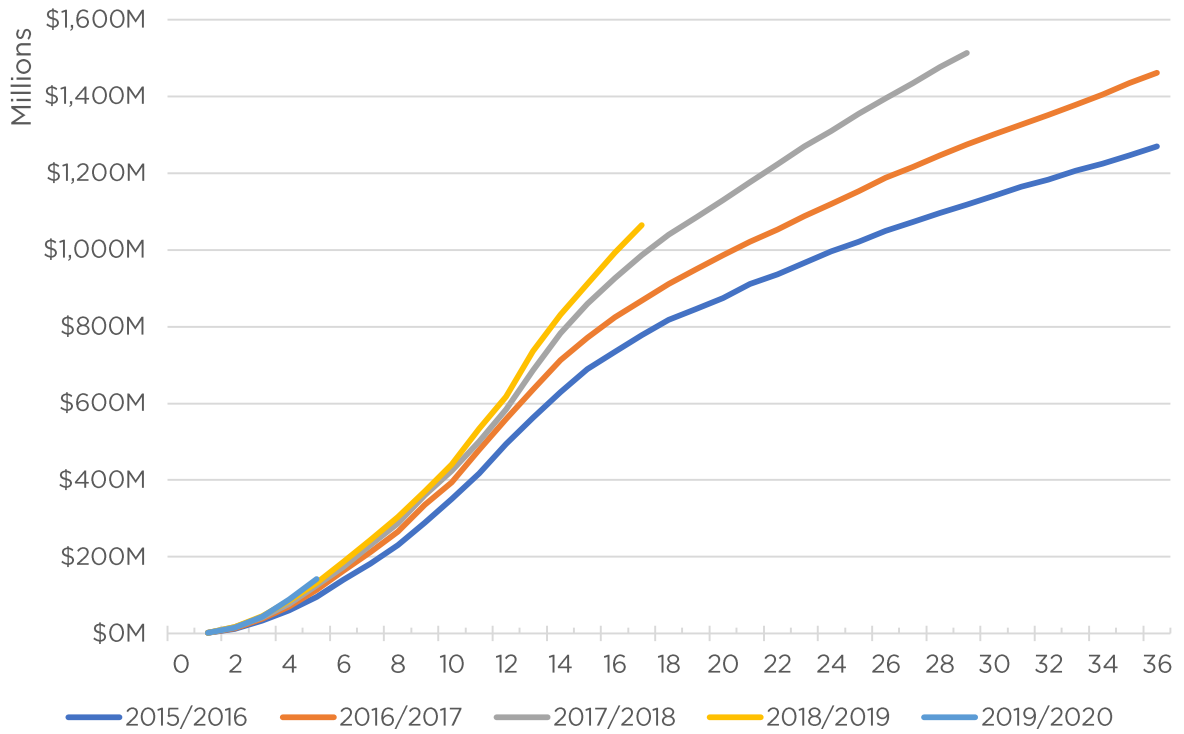
Additional system performance measures

Monitoring claim and payment development in the workers compensation system

Reportable claims development



Reportable claims payment development



Note: The reportable claims development chart 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 benchmarks 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.

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