

# Workers compensation system monthly performance dashboard

November  
2020



State Insurance  
Regulatory Authority

# System overview – November report

Key workers compensation system statistics



**\$282B**

of reported wages are safeguarded by the workers compensation scheme<sup>1</sup>



**\$4.14B**

in premiums were collected, **representing 1.47%** of reported NSW wages<sup>1</sup>



**\$3.68B**

was paid out as costs for workers claims<sup>1</sup>



**98,283**

workers received weekly benefit payments<sup>1</sup>



**94,152**

claims were reported to SIRA



**66.2%**

November RTW rate at 4 weeks

<sup>1</sup>For the 2019/20 financial year

## Effectiveness

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

### Working from home claims during the pandemic

As at 30/11/2020 there were 190 claims for workers working from home

Insurer type	Number of claims
Nominal insurer	87
Government Self-insurers (TMF)	57
Self insurers	37
Specialised insurers	9
Total	190

Of these 190 claims, 3 occurred in November 2020, 7 in October, 14 in September, 30 in August, 21 in July, 18 in June. The remainder occurred earlier than June 2020.

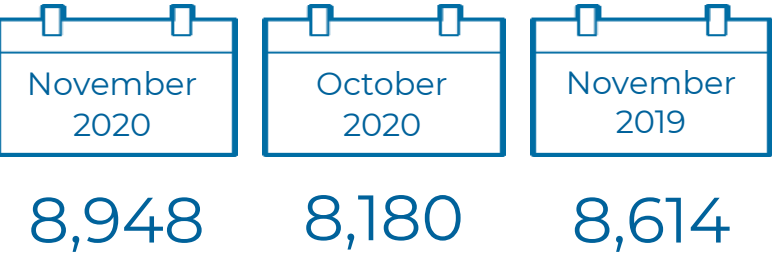
Access the most current information on COVID-19 claims from our [open data portal](#).

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

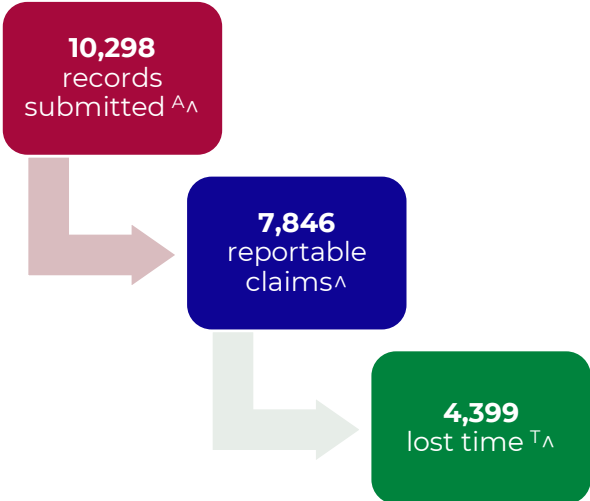
# Effectiveness

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

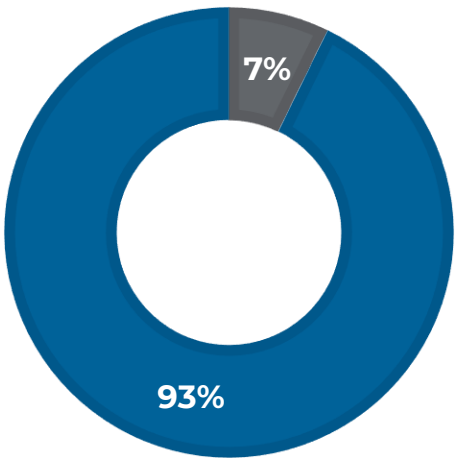
## Reportable claims



## Monthly average over the last 12 months



## PRIMARY PSYCHOLOGICAL INJURIES



■ Primary psychological injury ■ Non-psychological injury

Physical injuries - 8,300 (92.76%)

Psychological injuries - 648 (7.24%)

8,948 November 2020 reportable claims

<sup>A</sup> Records submitted includes all records received from insurers across NSW. This data excludes administration errors.

<sup>T</sup> Lost time is based on workers receiving weekly benefits.

<sup>^</sup> Figure is based on a 12-month average.

# Effectiveness

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

## Insurer Performance

	% share of reported wages FY 2019/20	% share of total claims FY 2019/20	% share of total payments made in November 2020	% share of total active claims	% of injury notifications actioned within 7 days	% of Level 1 complaints to active claims
<b>Nominal Insurer</b>	74%	67%	69%	67%	98.16%	0.02%
<b>Government self insurer (TMF)</b>	14%	16%	19%	19%	99.42%	0.04%
<b>Specialised Insurers</b>	5%	8%	5%	6%	95.41%	0.05%
<b>Self Insurers</b>	7%	9%	7%	8%	98.77%	0.04%

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

# Effectiveness

Workers' claims journey results at November 2020

## System return to work rates

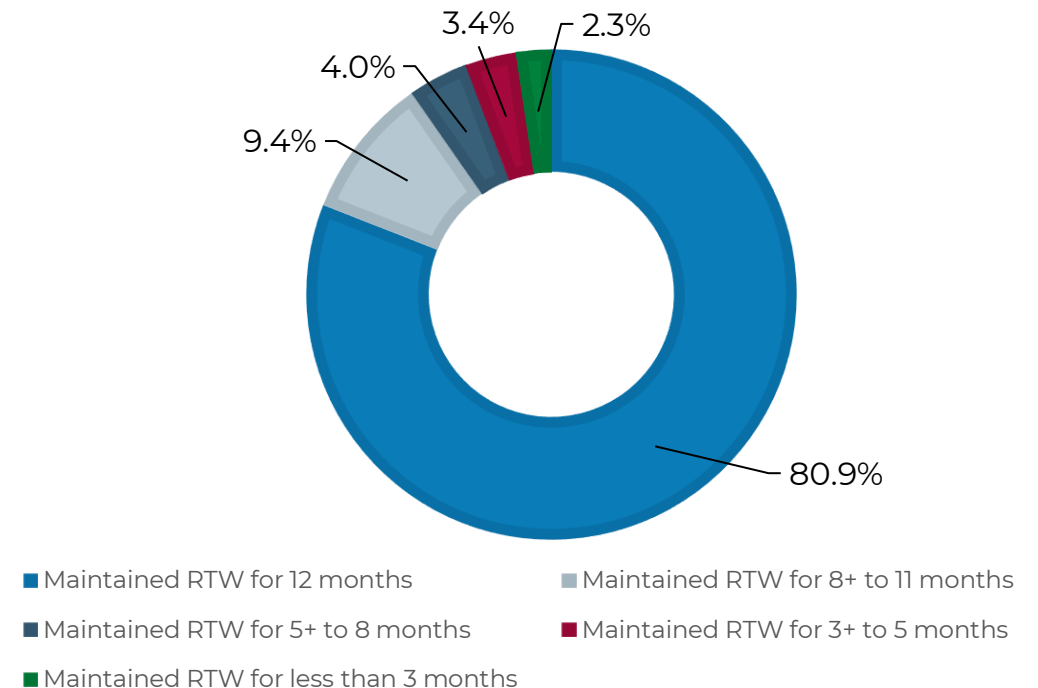
Note: Based on a rolling 12-month cohort

	RTW rate 4 weeks	RTW rate 13 weeks	RTW rate 26 weeks	RTW rate 52 weeks	RTW rate 104 weeks
Scheme	66.61%	79.65%	84.46%	87.05%	86.87%
Monthly change in scheme RTW rate	↓ Down 1.02 p.p.*	↓ Down 0.34 p.p.	↓ Down 0.15 p.p.	↑ Up 0.23 p.p.	↓ Down 0.62 p.p.
Nominal Insurer	66%	79%	84%	86%	86%
Government Self Insurer (TMF)	68%	82%	87%	89%	91%
Specialised Insurers	72%	81%	84%	87%	88%
Self Insurers	68%	78%	80%	85%	86%

**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

\* p.p. refers to percentage points

## MAINTAINING A SIGNIFICANT PERIOD OF WORK



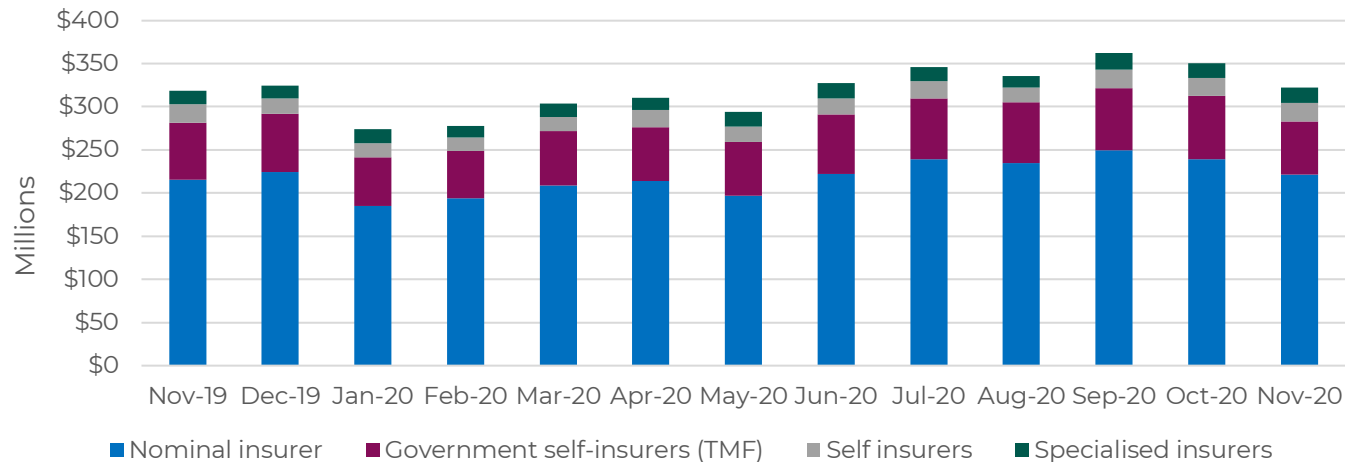
Maintaining a significant RTW monitors the length of time workers were reported to be working in a 12-month period following their initial return to work

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

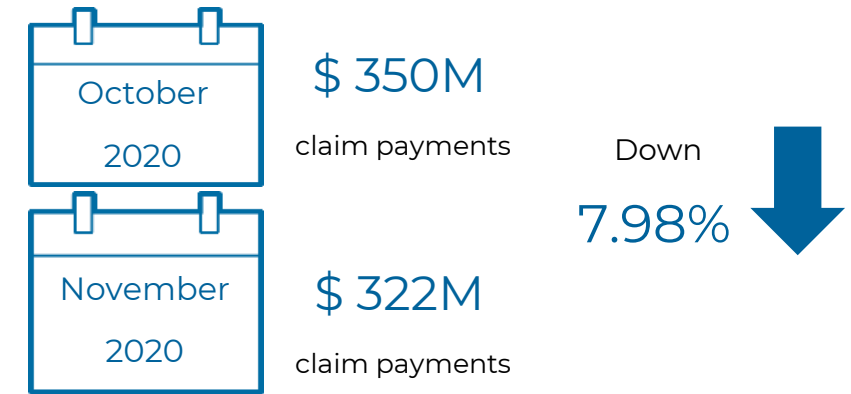
# Efficiency & viability

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

## Total claim payments made by insurers

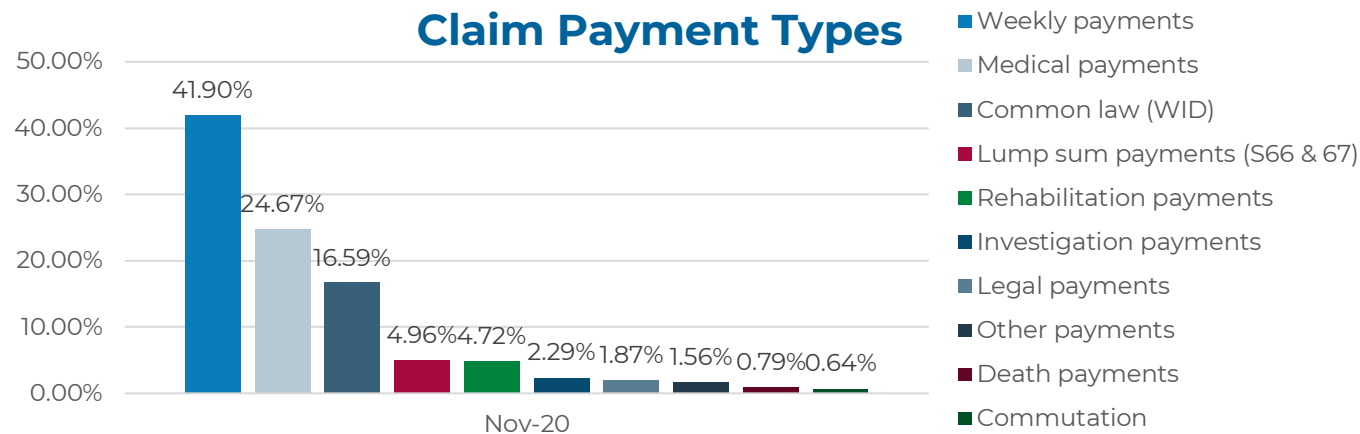


## Claim payments

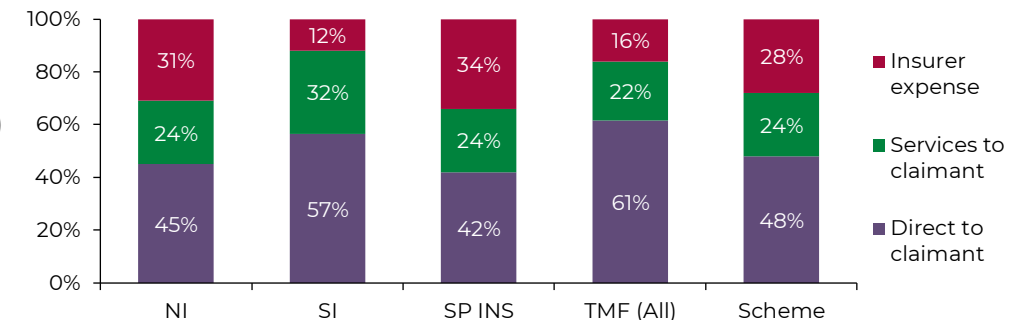


Note – Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

## 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.

# Customer experience

Customers' experience with the system is positive and equitable

## Enquiries and complaints



1,830 enquiries

788 complaints

## Disputation rate



Disputes lodged

**0.67%**

**of active claims**

In November 2020, there were 104,703 active claims and 703 disputes

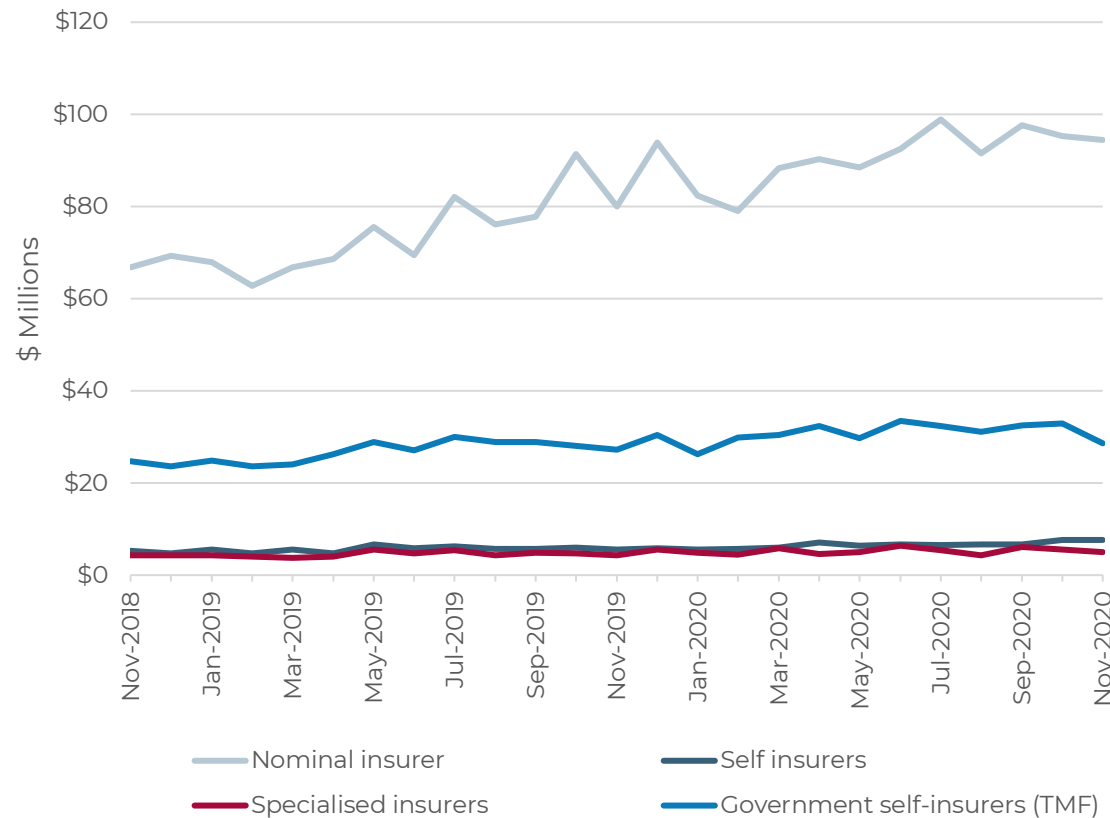
**Note:** These are the complaints and enquiries numbers received by SIRA and WIRO. Complaint data (which may include the name of an insurer) is derived from verbatim reports from customers. While SIRA does some data cleansing, the reporting is verbatim from customers and might occasionally reference an incorrect insurer and/or insurer type.

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

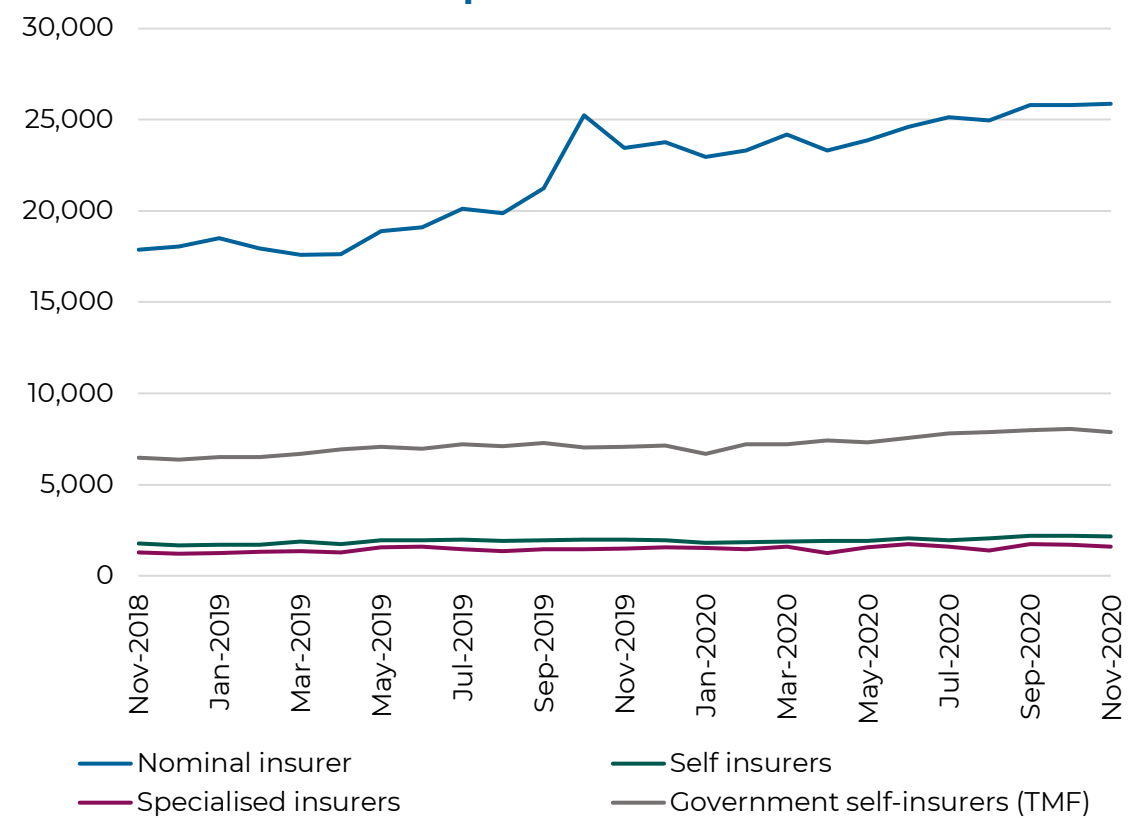
# Engagement with work

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

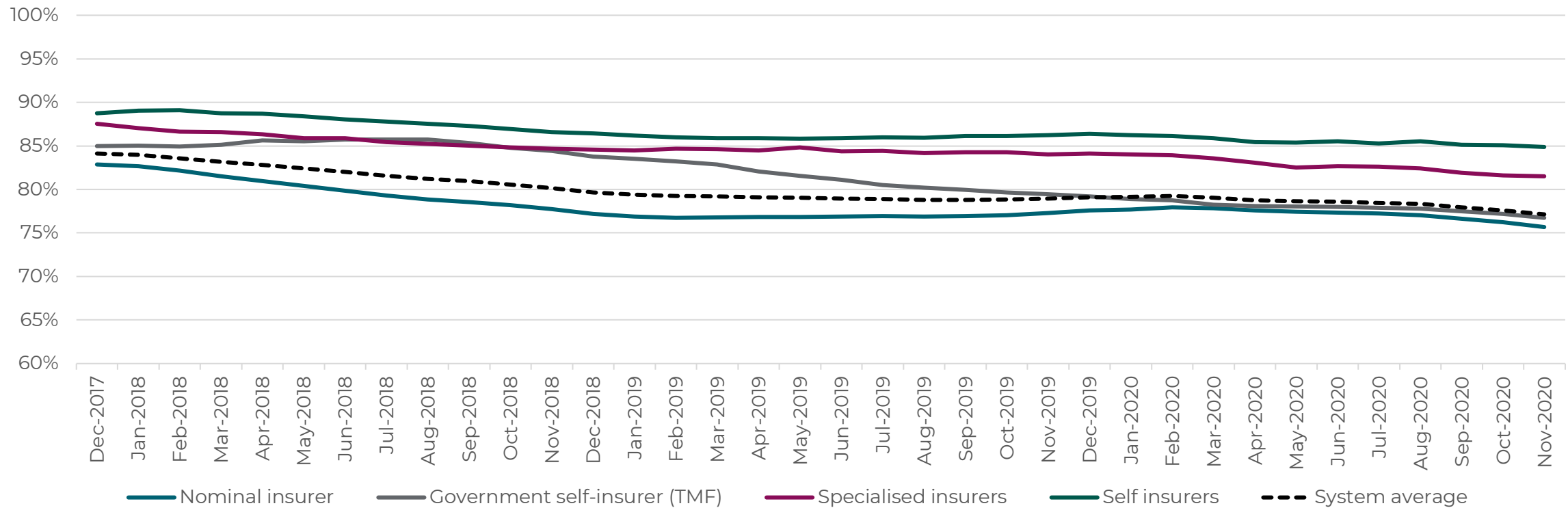




# Engagement with work

Remaining, returning and maintaining engagement with work

## Recovery at work including medical only at 4 weeks

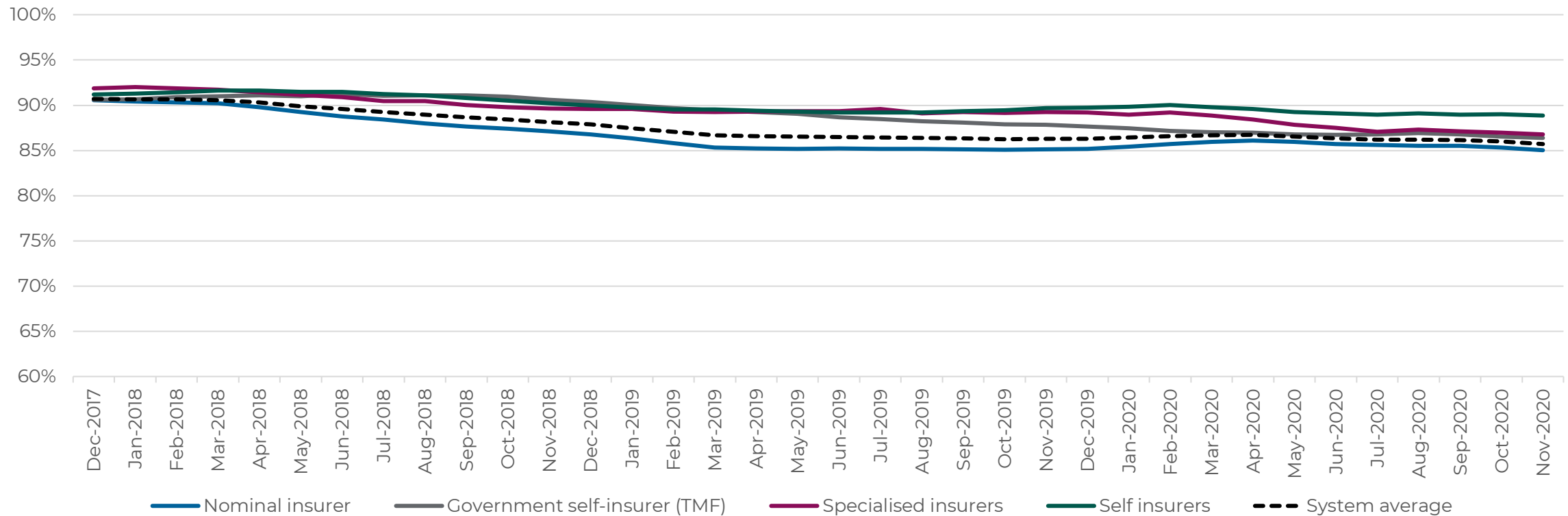


**Note:** The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

# Engagement with work

Remaining, returning and maintaining engagement with work

## Recovery at work including medical only at 13 weeks

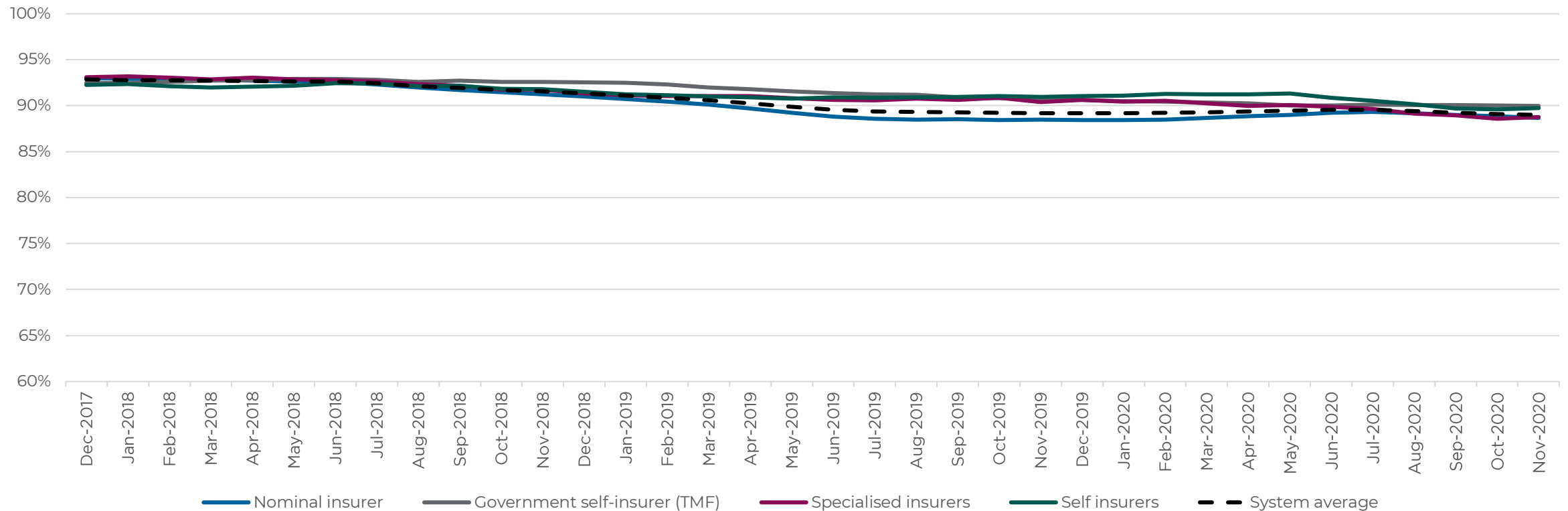


**Note:** The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

# Engagement with work

Remaining, returning and maintaining engagement with work

## Recovery at work including medical only claimants rate at 26 weeks

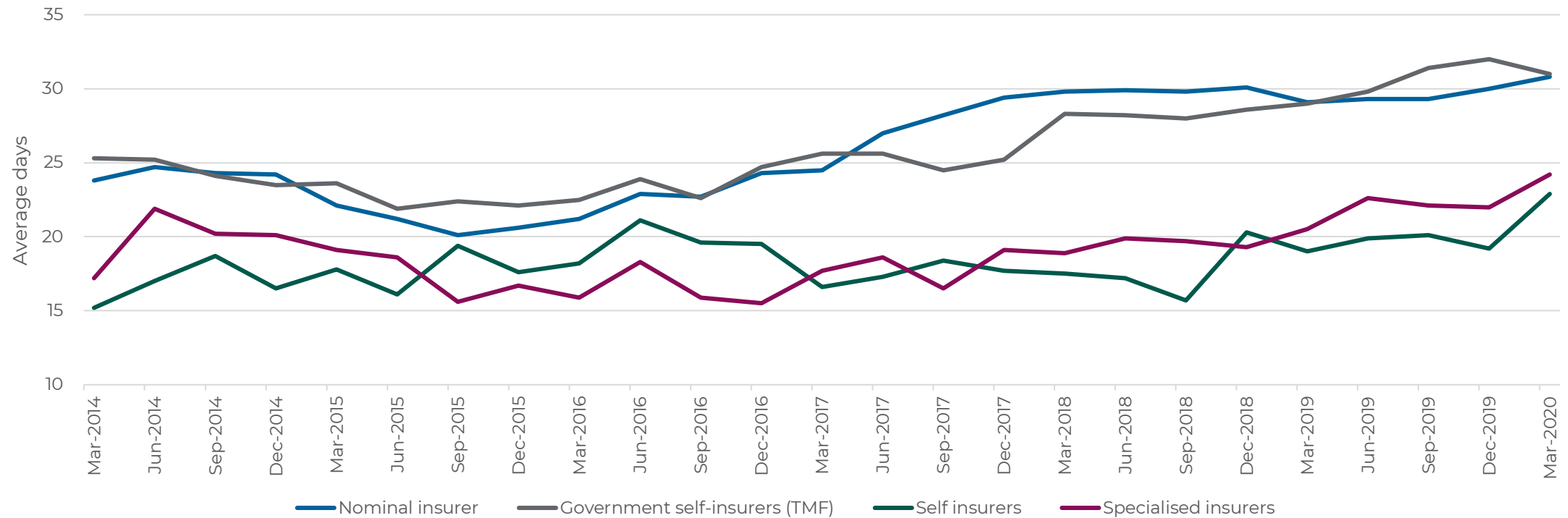


**Note:** The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

# Engagement with work

Remaining, returning and maintaining engagement with work

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



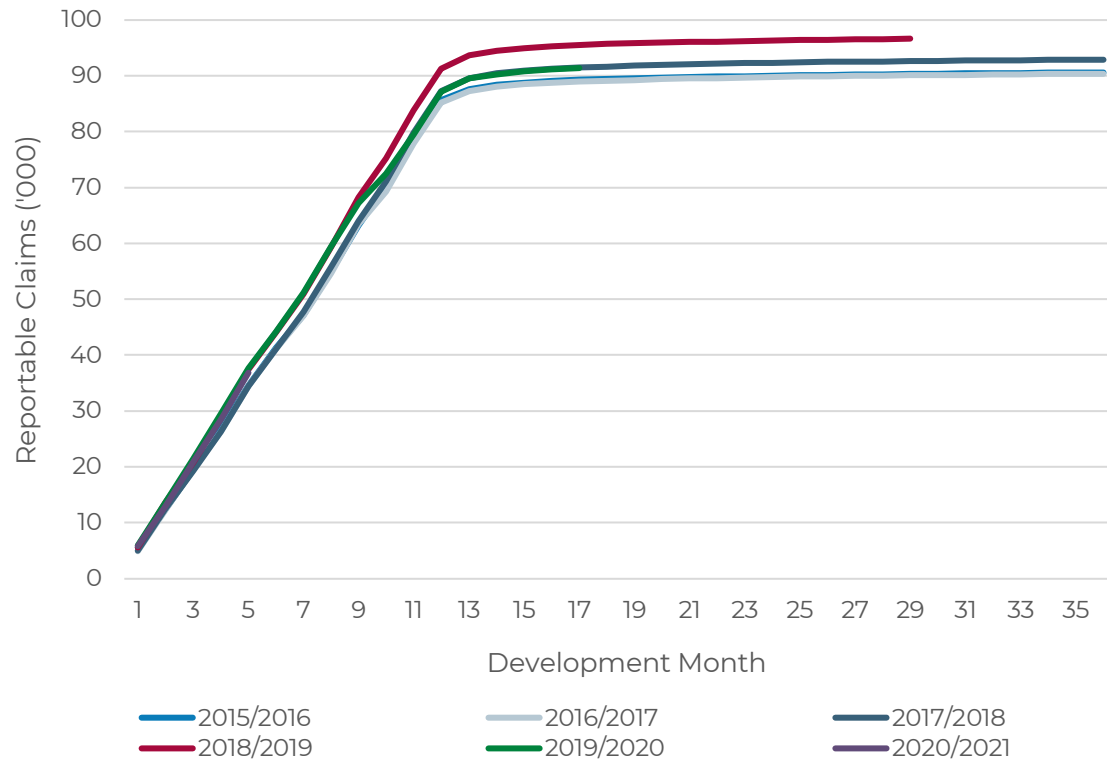
Note: The data for this chart requires a six month development period. This latest data is as at September 2020.

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.

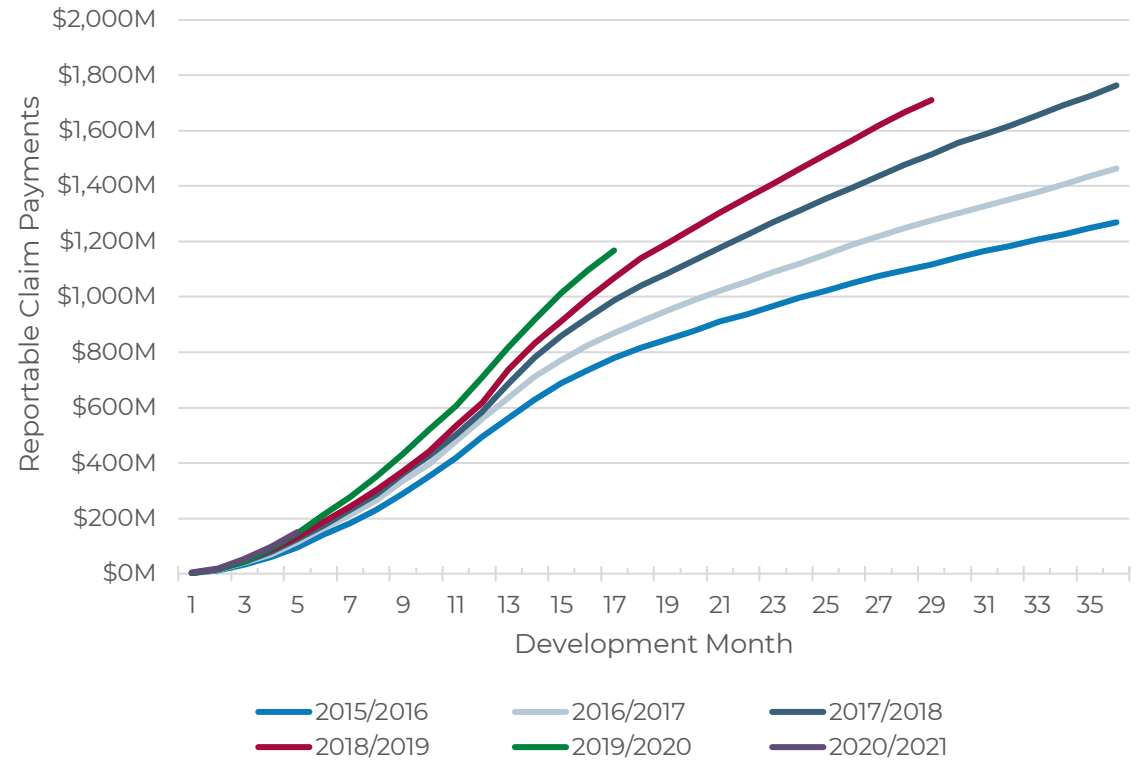
# Engagement with work

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.

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