Workers compensation system monthly dashboard
September 2018 report (published June 2019)

System overview
Key workers compensation system statistics for the 12 months ending September 2018

$253B
of reported wages are safeguarded by the workers compensation scheme

$3.6B
in premiums were collected, representing 1.4% of NSW wages\(^1\)

$2.9B
was paid out as costs for workers claims

98,685
claims were reported to SIRA

77,671
workers received weekly benefit payments

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

Reportable claims

<table>
<thead>
<tr>
<th>SEP 2018</th>
<th>AUG 2018</th>
<th>SEP 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>8,525</td>
<td>9,638</td>
<td>7,467</td>
</tr>
</tbody>
</table>

Return to work rates

| 4 weeks | 67.6% |
| 13 weeks | 81.5% |
| 26 weeks | 87.5% |

Claim types

- All reportable claims: 8,525
  - Physical injuries: 7,957 (93.3%)
  - Psychological injuries: 568 (6.7%)

For the 2017/18 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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Efficiency & viability
Efficient system delivery, sustainability, and viability of the system for generations to come

Total claim payments made by insurers

- Government self insurers (TMF)
- Specialised insurers
- Self insurers
- Nominal insurer

Claim payments

- $299M claim payments
- Down 17.0%
- $248M claim payments

Benefits paid to and for workers
as a percentage of total claims expenditure (2017/18)

- 45% Expenses
- 31% Indirect to claimant
- 24% Direct to claimant

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

2,212 enquiries
244 complaints

Note: Complaint data, including the name of the relevant insurers etc is derived from verbatim reports from customers. Whilst some data cleansing processes are undertaken by SIRA the reporting is verbatim from customers and may from time to time reference an incorrect insurer and/or insurer type.

Disputes lodged

0.6%

In September 2018 there were 92,478 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

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Distributive Justice</th>
<th>Procedural Justice</th>
<th>Informational Justice</th>
<th>Interpersonal Justice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average (mean) on a 5-point scale</td>
<td>Average (mean) on a 5-point scale</td>
<td>Average (mean) on a 5-point scale</td>
<td>Average (mean) on a 5-point scale</td>
</tr>
<tr>
<td>New South Wales</td>
<td>3.9</td>
<td>3.8</td>
<td>3.7</td>
<td>4.3</td>
</tr>
<tr>
<td>Australian total</td>
<td>3.9</td>
<td>3.8</td>
<td>3.7</td>
<td>4.3</td>
</tr>
</tbody>
</table>

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.


Affordability

Insurance affordability

1.4%

Affordability of insurance as a percentage of reported NSW wages for 2017/18

# Workers compensation system monthly dashboard

**September 2018 report (published June 2019)**

## NSW workers compensation insurer scorecard

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

<table>
<thead>
<tr>
<th></th>
<th>% share of reported wages FY 2017/18</th>
<th>% share of total claims FY 2017/18</th>
<th>% share of total payments made</th>
<th>% share of total active claims</th>
<th>% of injury notifications actioned within 7 days</th>
<th>% of Level 1 complaints to active claims</th>
<th>RTW rate 4 weeks</th>
<th>RTW rate 13 weeks</th>
<th>RTW rate 26 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Nominal insurer</strong></td>
<td>74%</td>
<td>67%</td>
<td>69%</td>
<td>67%</td>
<td>98%</td>
<td>0.2%</td>
<td>65%</td>
<td>80%</td>
<td>87%</td>
</tr>
<tr>
<td><strong>Government self insurer (TMF)</strong></td>
<td>13%</td>
<td>16%</td>
<td>20%</td>
<td>19%</td>
<td>100%</td>
<td>0.2%</td>
<td>78%</td>
<td>87%</td>
<td>90%</td>
</tr>
<tr>
<td><strong>Specialised Insurers</strong></td>
<td>6%</td>
<td>8%</td>
<td>5%</td>
<td>6%</td>
<td>94%</td>
<td>0.2%</td>
<td>74%</td>
<td>84%</td>
<td>88%</td>
</tr>
<tr>
<td><strong>Self insurers</strong></td>
<td>7%</td>
<td>9%</td>
<td>6%</td>
<td>8%</td>
<td>97%</td>
<td>0.4%</td>
<td>72%</td>
<td>83%</td>
<td>88%</td>
</tr>
</tbody>
</table>

**Note:** insurers reported this data to SIRA as at September 2018

**Disclaimer:** While reasonable care has been taken in preparing this document, the State Insurance Regulatory Authority (SIRA) makes no warranties of any kind about its accuracy, currency or suitability for any particular purpose. SIRA disclaims liability for any kind of loss or damages arising from, or in connection with, the use of any information in this document.

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.
