

Workers compensation system monthly dashboard

October
2020



State Insurance
Regulatory Authority

System overview

Key workers compensation system statistics for the 12 months ending October 2020



\$282B

of reported wages are safeguarded by the workers compensation scheme¹



\$4.14B

in premiums were collected, **representing 1.47%** of reported NSW wages¹



\$3.68B

was paid out as costs for workers claims¹



98,288

workers received weekly benefit payments¹



94,189

claims were reported to SIRA



66.6%

October RTW rate at 4 weeks

¹For 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.

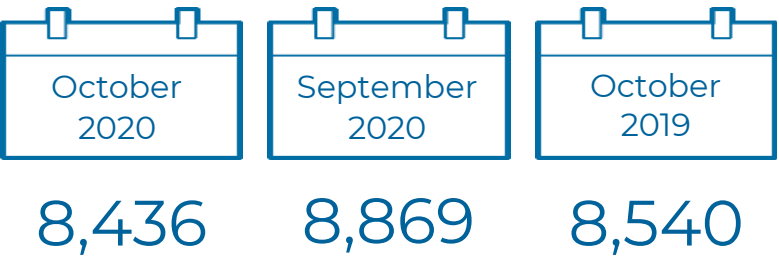
Access the most current information on COVID-19 claims from our [open data portal](#).

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

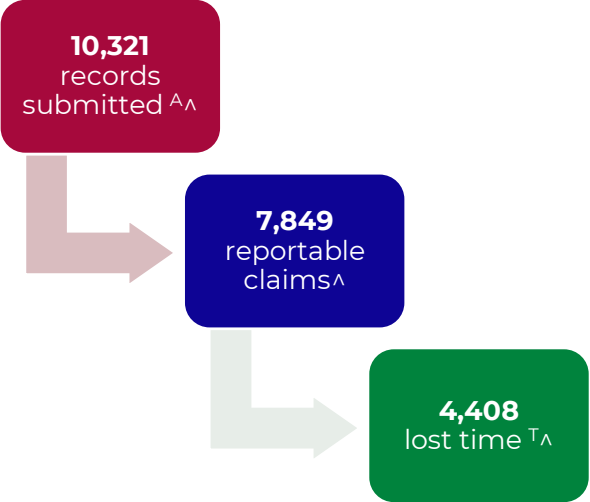
Effectiveness

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

Reportable claims



Monthly average over the last 12 months

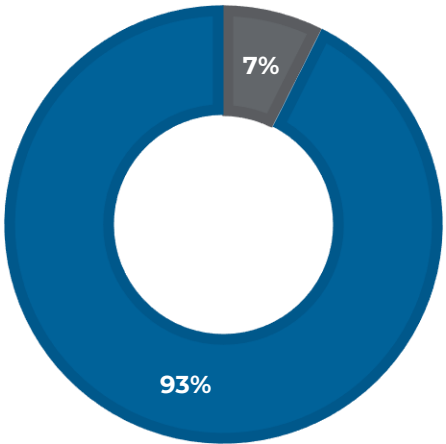


^A Records submitted includes all records received from insurers across NSW. This data excludes administration errors.

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

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

PRIMARY PSYCHOLOGICAL INJURIES



■ Primary psychological injury ■ Non-psychological injury

Physical injuries - 7,811 (92.59%)

Psychological injuries - 625 (7.41%)

8,436 October 2020 reportable claims

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 October 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% | 67% | 97.73% | 0.02% |
| Government self insurer (TMF) | 14% | 16% | 20% | 19% | 99.03% | 0.02% |
| Specialised Insurers | 5% | 8% | 5% | 6% | 93.68% | 0.02% |
| Self Insurers | 7% | 9% | 6% | 8% | 98.16% | 0.03% |

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

System return to work rates

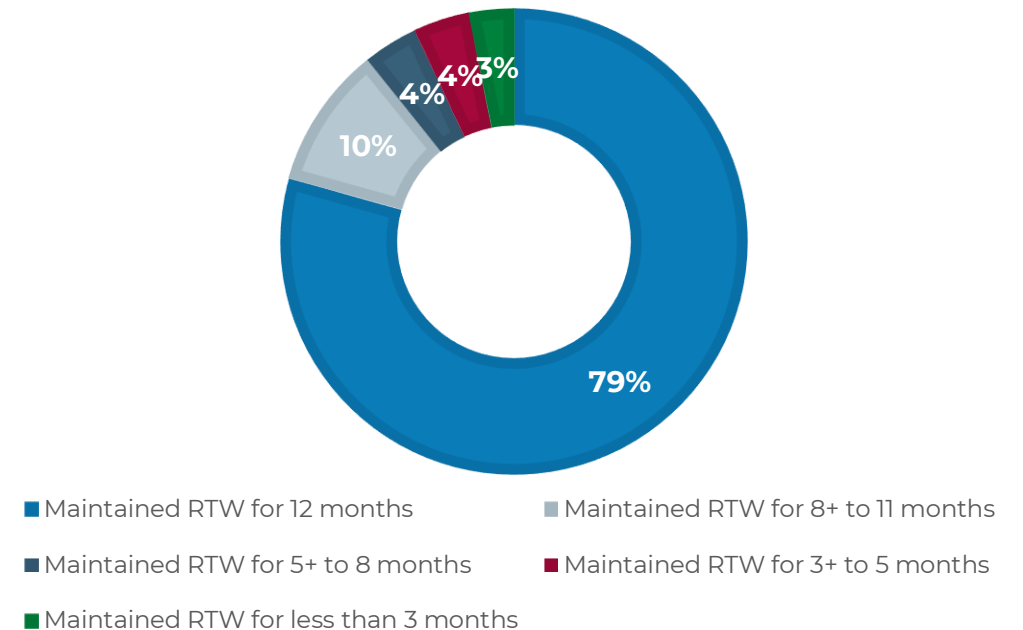
Note: Based on a rolling 12-month cohort

| | RTW rate 4 weeks | RTW rate 13 weeks | RTW rate 26 weeks | RTW rate 52 weeks | RTW rate 104 weeks |
|---|----------------------|----------------------|----------------------|----------------------|-----------------------|
| Scheme | 66.61% | 79.74% | 84.46% | 86.72% | 87.49% |
| Monthly change in scheme RTW rate | ↓ Down 0.97 p.p.* | ↓ Down 0.24 p.p. | ↓ Down 0.16 p.p. | ↑ Up 0.30 p.p. | ↓ Down 0.61 p.p. |
| Nominal Insurer | 66% | 79% | 84% | 86% | 87% |
| Government Self Insurer (TMF) | 69% | 82% | 87% | 90% | 90% |
| Specialised Insurers | 72% | 81% | 84% | 87% | 89% |
| Self Insurers | 68% | 78% | 80% | 85% | 87% |

Note: SIRA identified data quality issues with the accuracy and completeness of return to work data submitted by the Nominal Insurer. SIRA carried out a data quality audit in December 2018 and completed a Compliance and Performance Review in December 2019. icare has since implemented data quality improvement measures that have resulted in more accurate and timely data submissions to SIRA. But despite significant improvements, icare data still does not meet the regulatory requirements. icare has advised that it expects that data will meet regulatory requirements from June/July 2021 when its data remediation is expected to conclude. icare and SIRA continue to meet monthly to monitor data improvement activities

* p.p. refers to percentage points

MAINTAINING A SIGNIFICANT PERIOD OF WORK



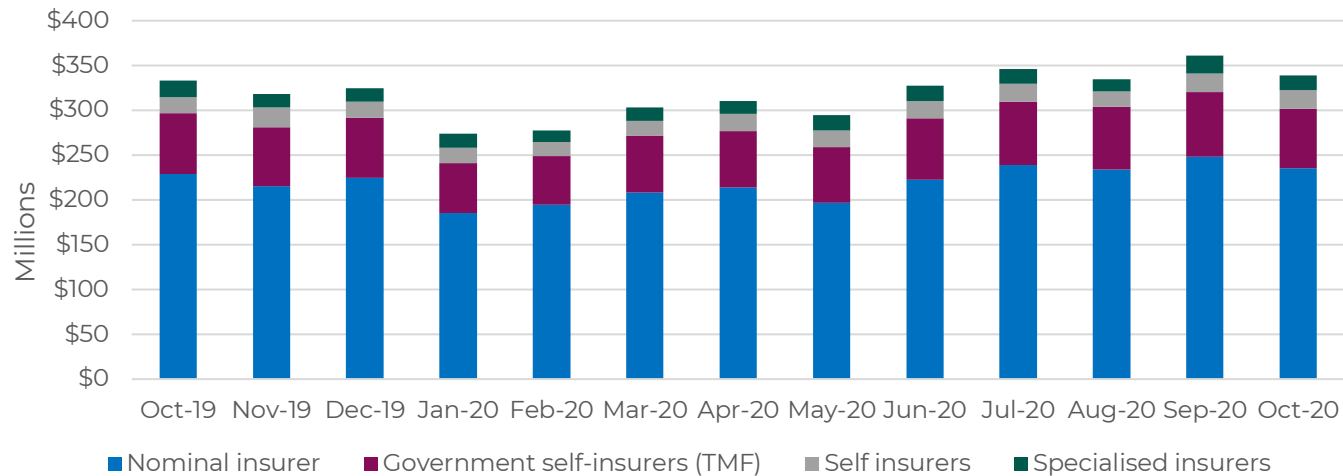
Maintaining a significant RTW monitors the length of time workers were reported to be working in a 12-month period following their initial return to work

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

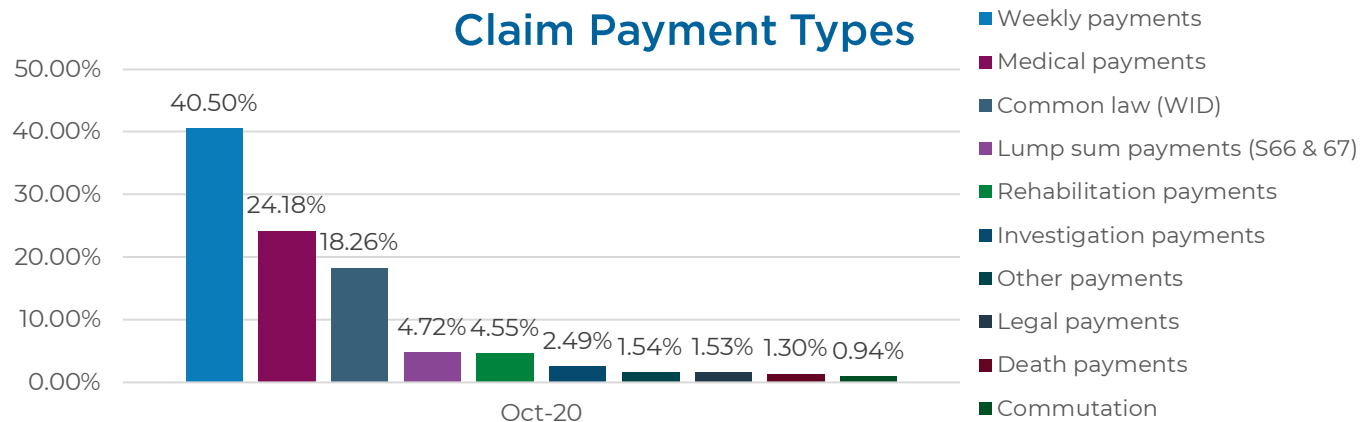
Efficiency & viability

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

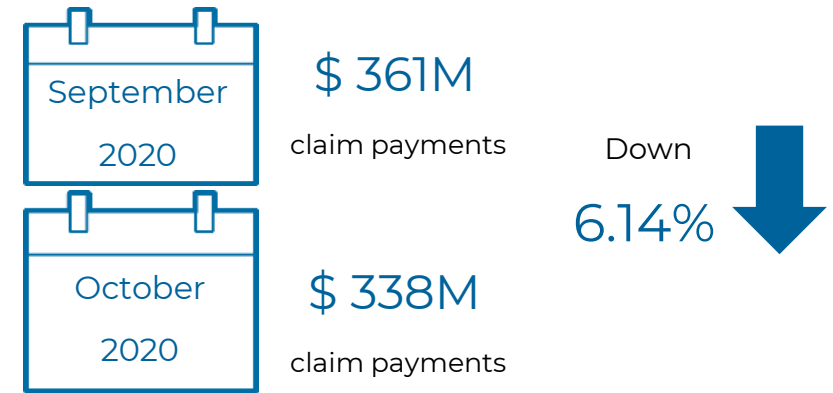
Total claim payments made by insurers



Claim Payment Types

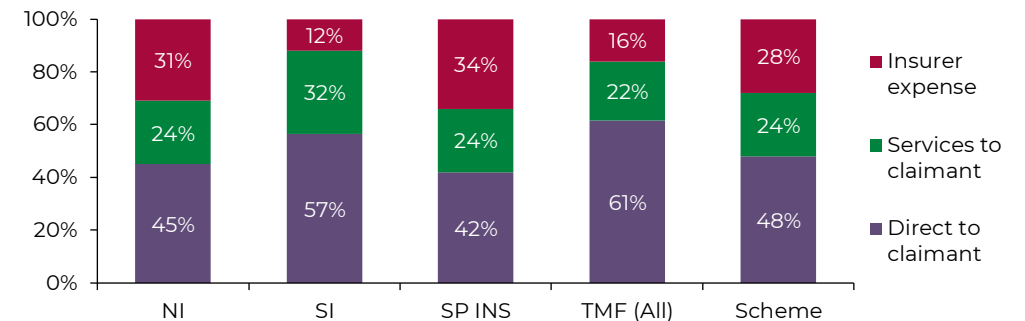


Claim payments



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.

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

Enquiries and complaints



1,834 enquiries

755 complaints



Disputes lodged
0.66% of active claims

In October 2020, there were 103,997 active claims and 688 disputes

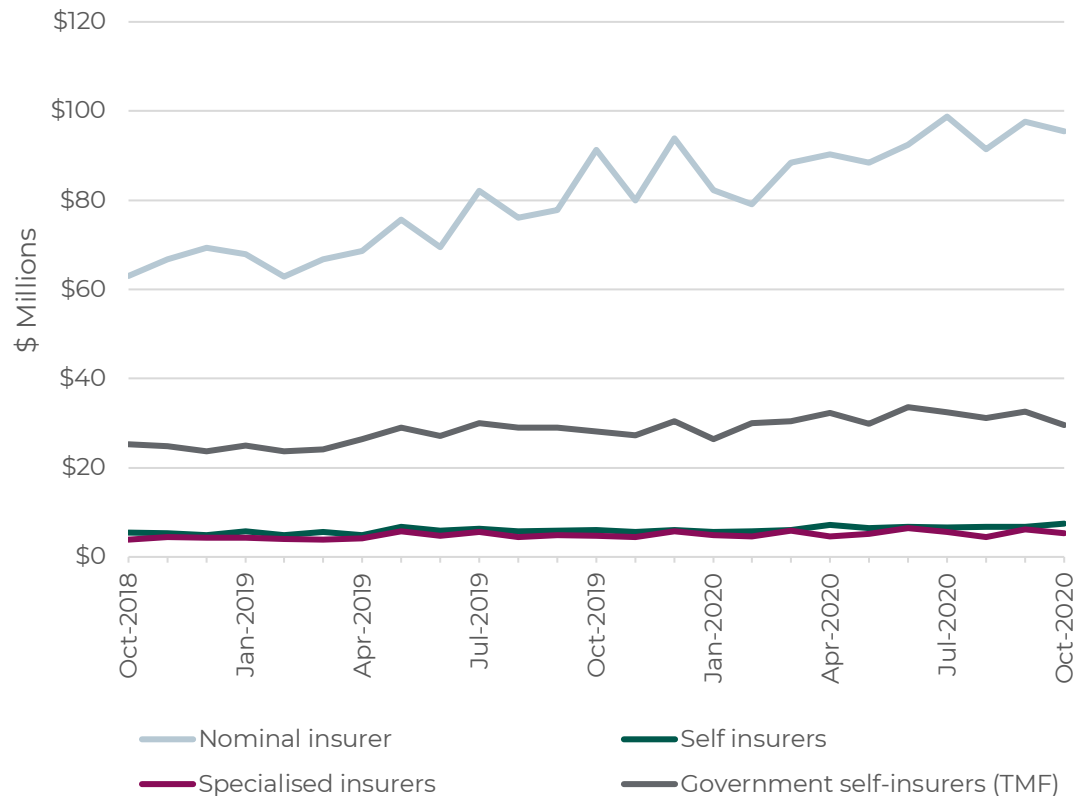
Note: These are the complaints and enquiries numbers received by SIRA and WIRO. Complaint data (which may include the name of an insurer) is derived from verbatim reports from customers. While SIRA does some data cleansing, the reporting is verbatim from customers and might occasionally reference an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

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

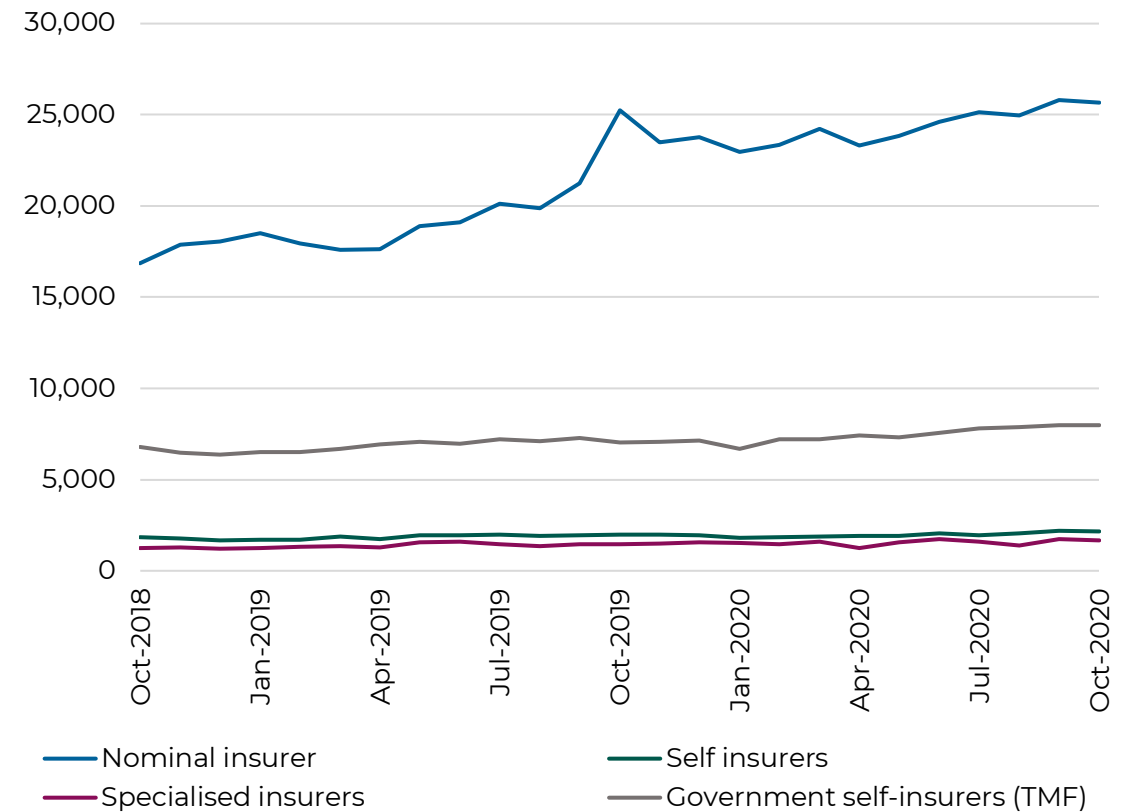
Engagement with work

Remaining, returning and maintaining engagement with work

Cost to the system for weekly benefits paid per month



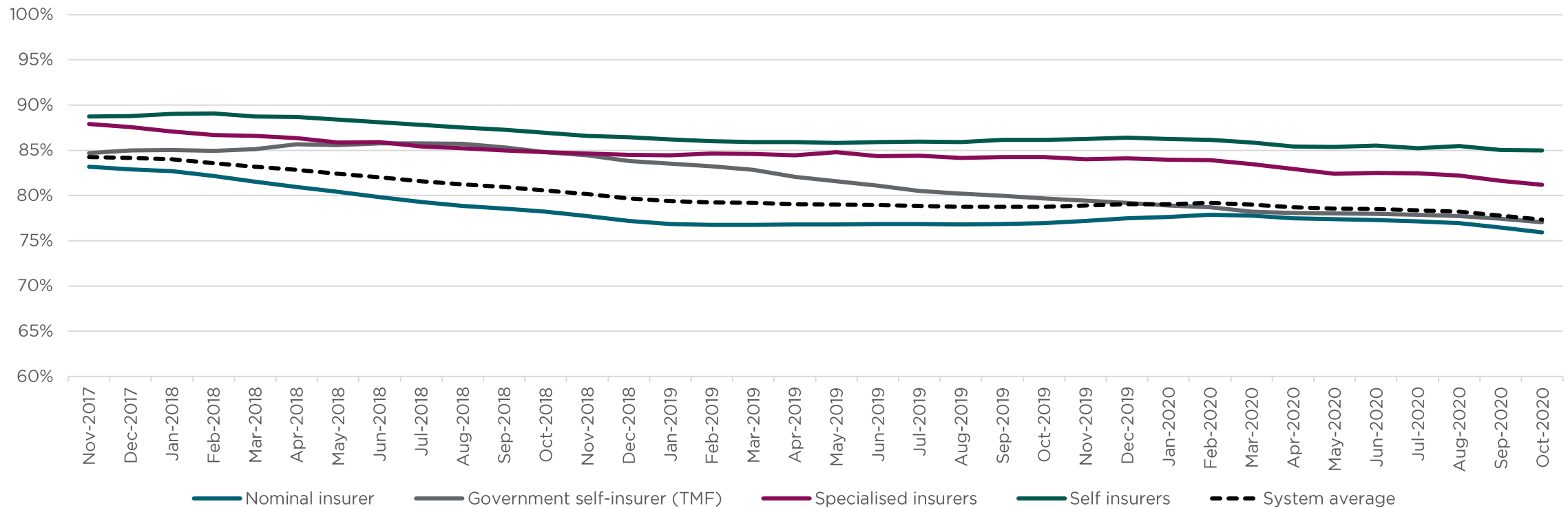
Number of workers receiving weekly benefits per month



Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 4 weeks

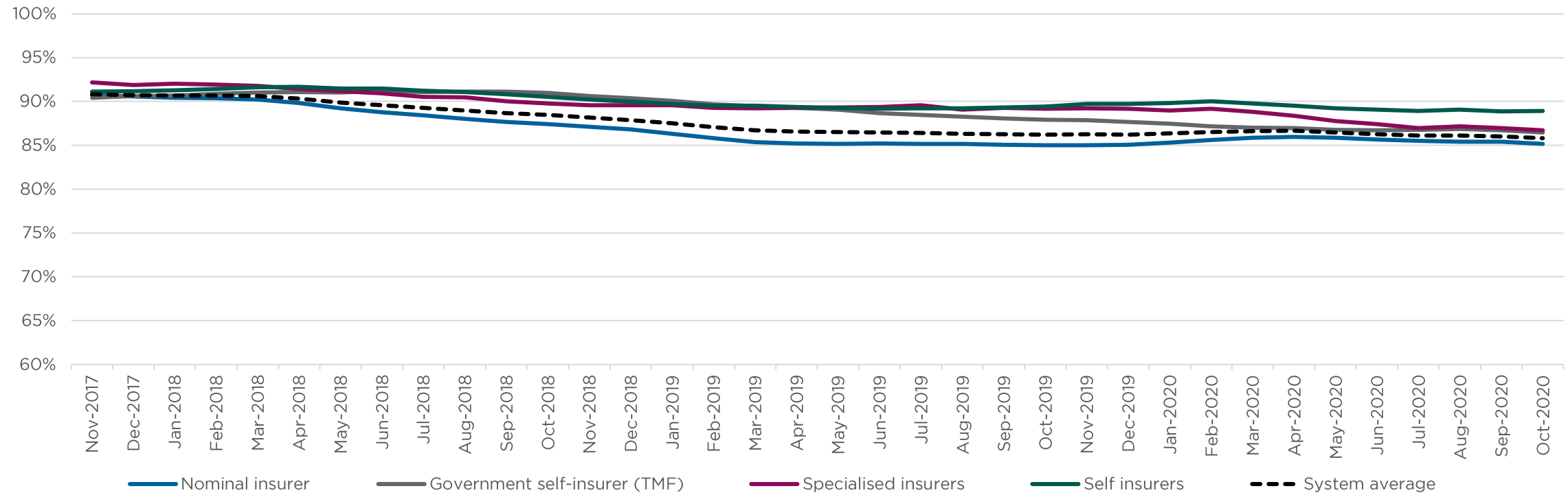


Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 13 weeks

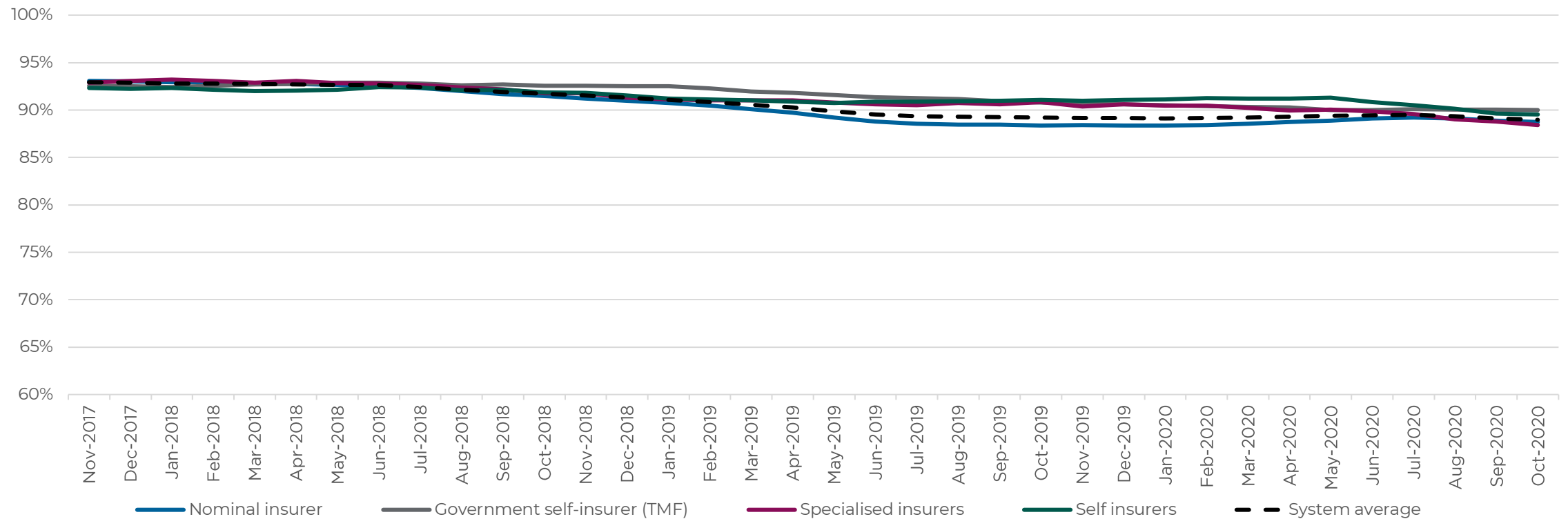


Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 26 weeks

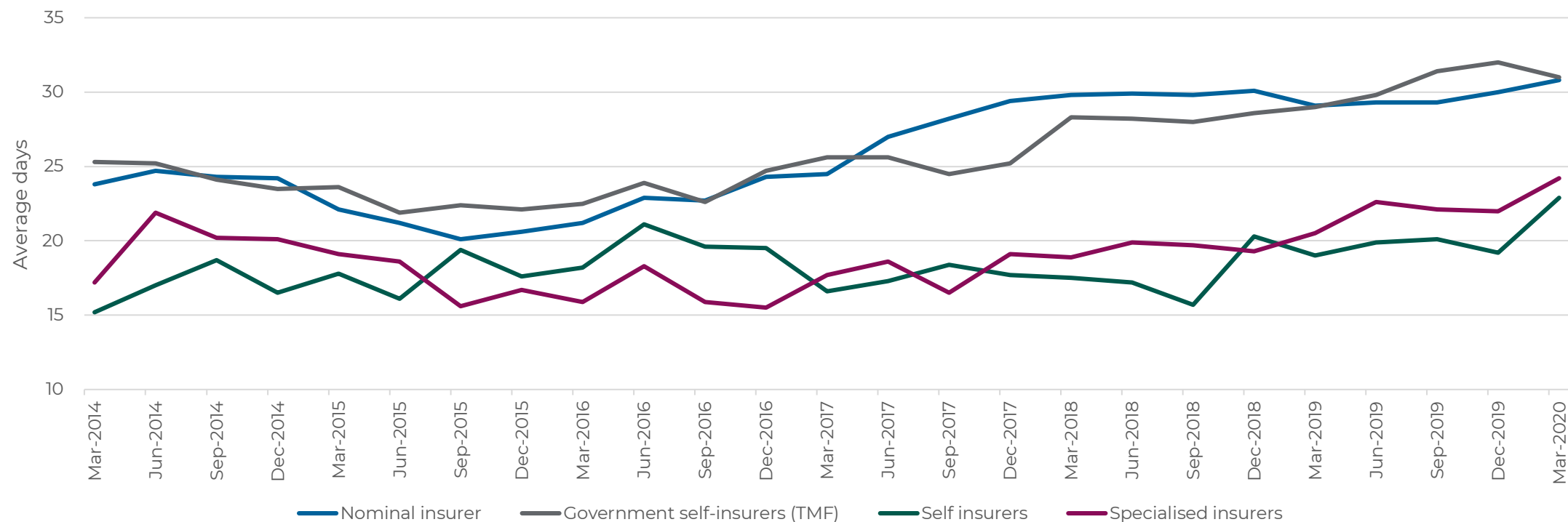


Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

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.

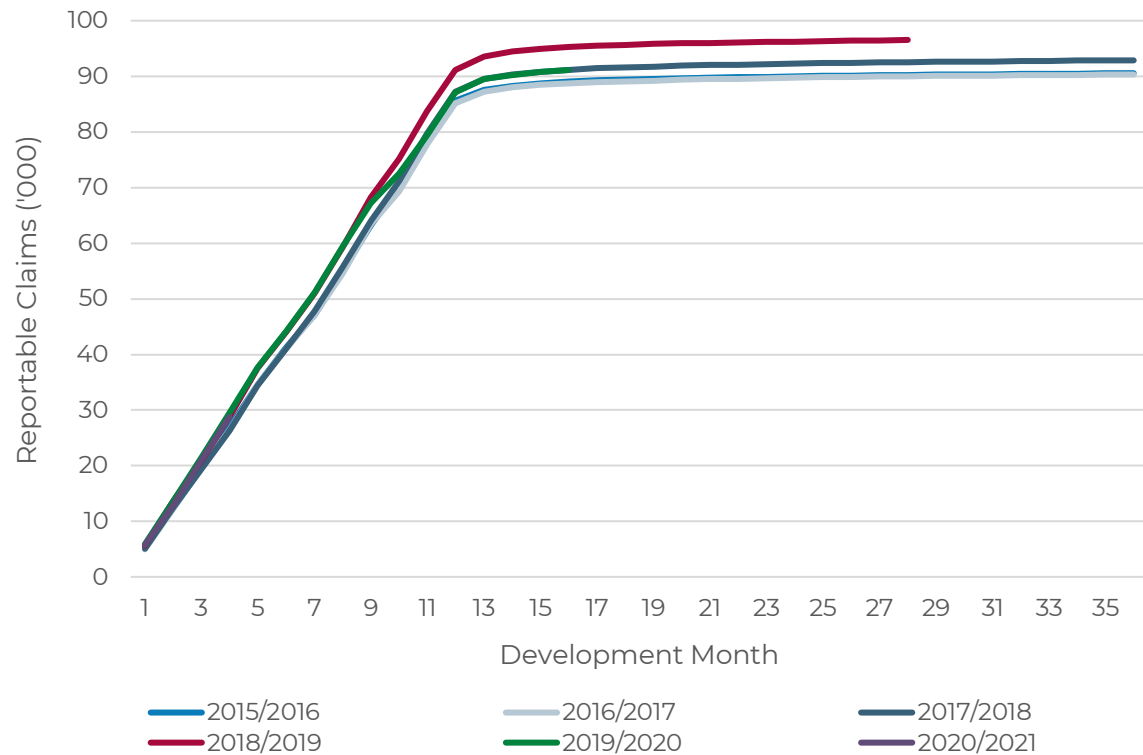
This chart shows the average number of days of weekly benefits paid to injured workers in the first 6 months of their claim. This measure uses work hours lost and injury quarter to calculate average days.

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

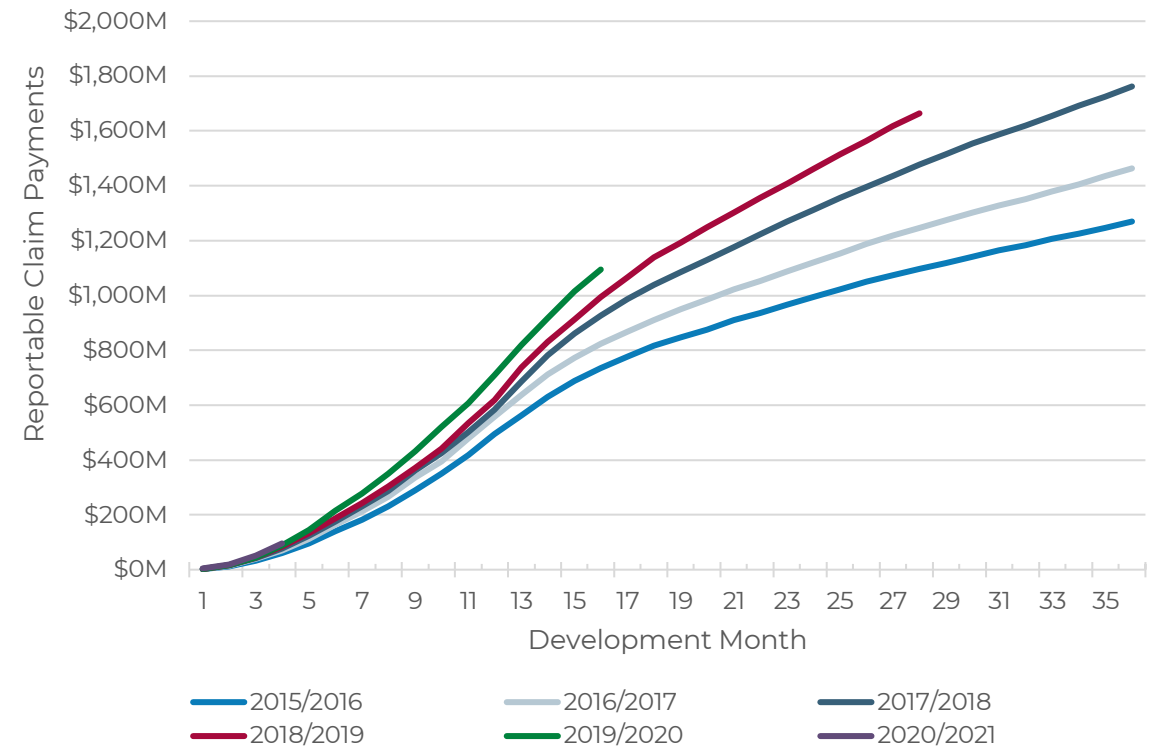
Engagement with work

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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