

Workers compensation system monthly dashboard

February 2020 report



System overview

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



\$271B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.8B

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



\$3.2B

was paid out as costs for workers claims¹



99,967

claims were reported to SIRA



78,976

workers received weekly benefit payments

Coronavirus (COVID-19) claims

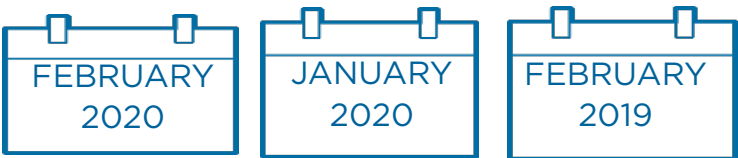
SIRA is now reporting claim volumes for COVID-19
[Use this link to access this information](#)

Effectiveness

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



Reportable claims



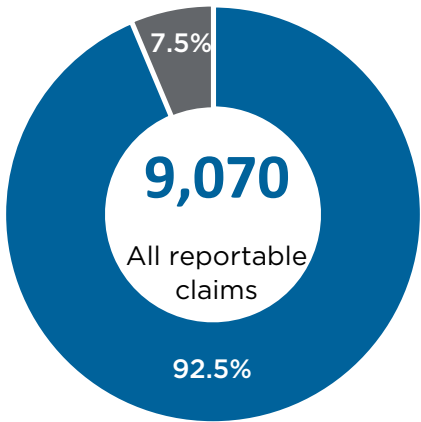
9,070

7,394

9,192

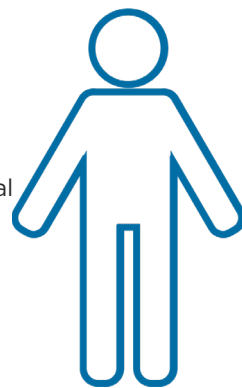
¹For the 2018/19 financial year

Claim types



- Physical injuries 8,392 (92.5%)
- Primary psychological injuries 678 (7.5%)

Claims by body locations



- Head 9.5%
- Neck 2.5%
- Upper limbs 34.1%
- Trunk 18.6%
- Lower limbs 20.4%
- Psychological 7.5%
- To be confirmed 3.3%
- Multiple locations 3.2%
- Systemic locations 1.0%

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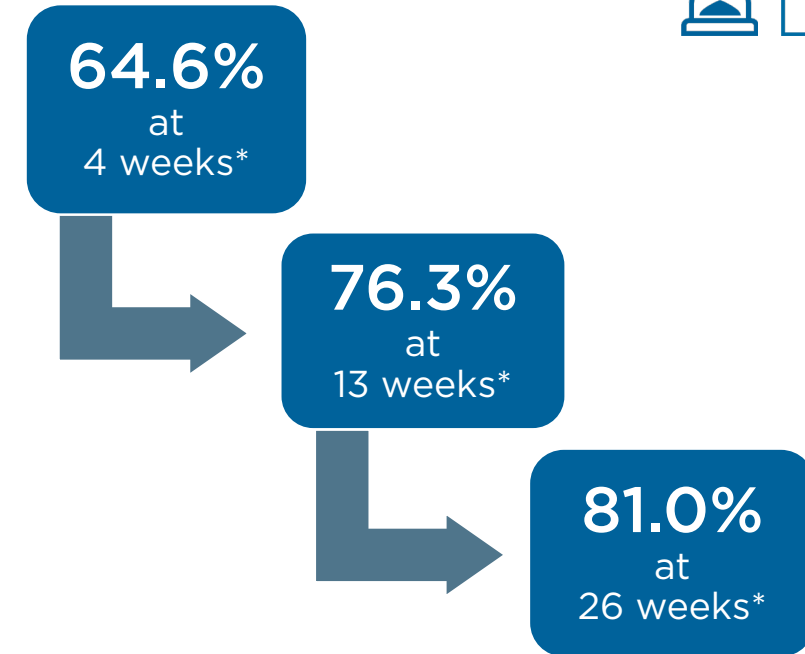
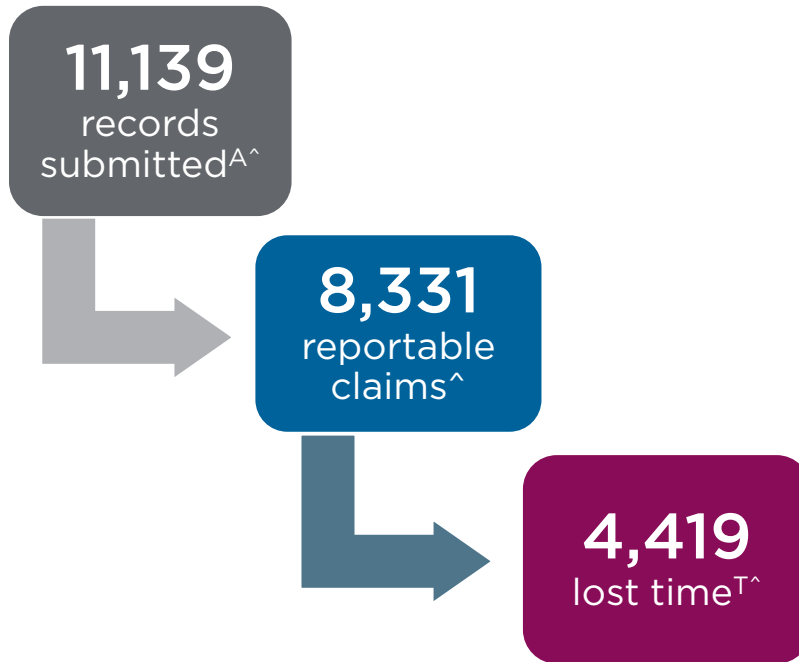
Effectiveness

Workers' claims journey results at February 2020



Monthly average over the last 12 months

Return to work



^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.

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 – [see an update here](#)

* Based on a rolling 12-month cohort, for further details see the Explanatory Note.

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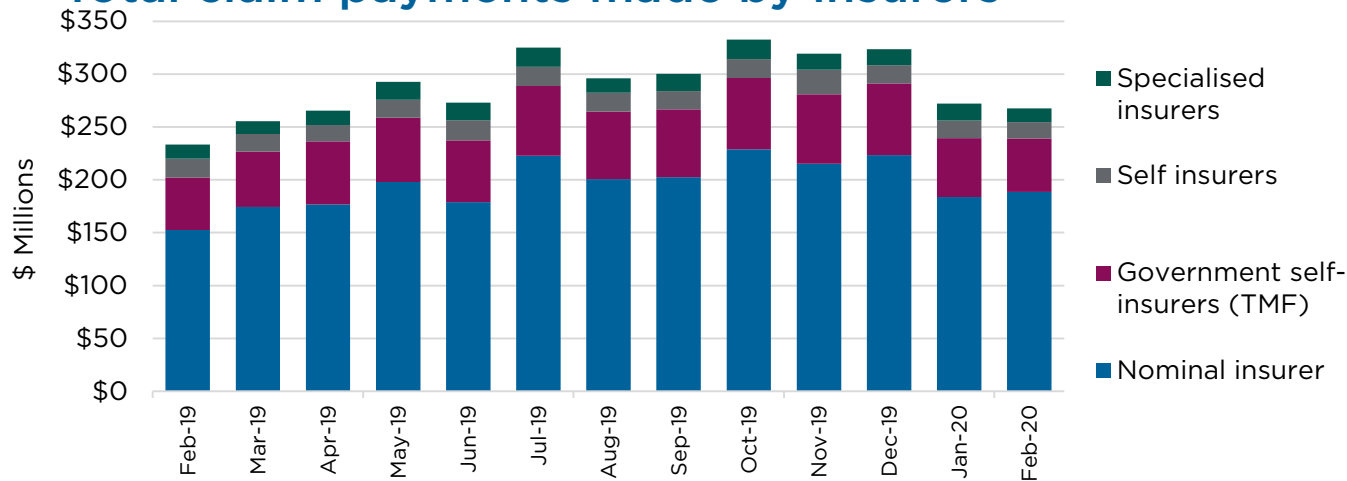
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Efficiency & viability

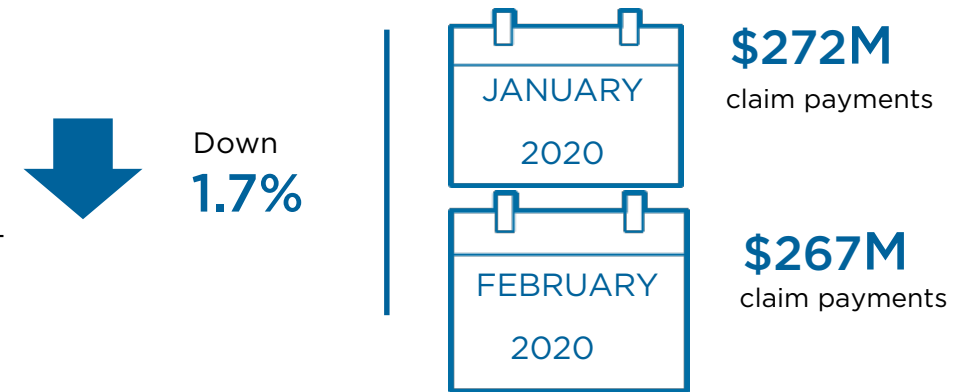
Efficient system delivery, sustainability, and viability of the system for generations to come



Total claim payments made by insurers

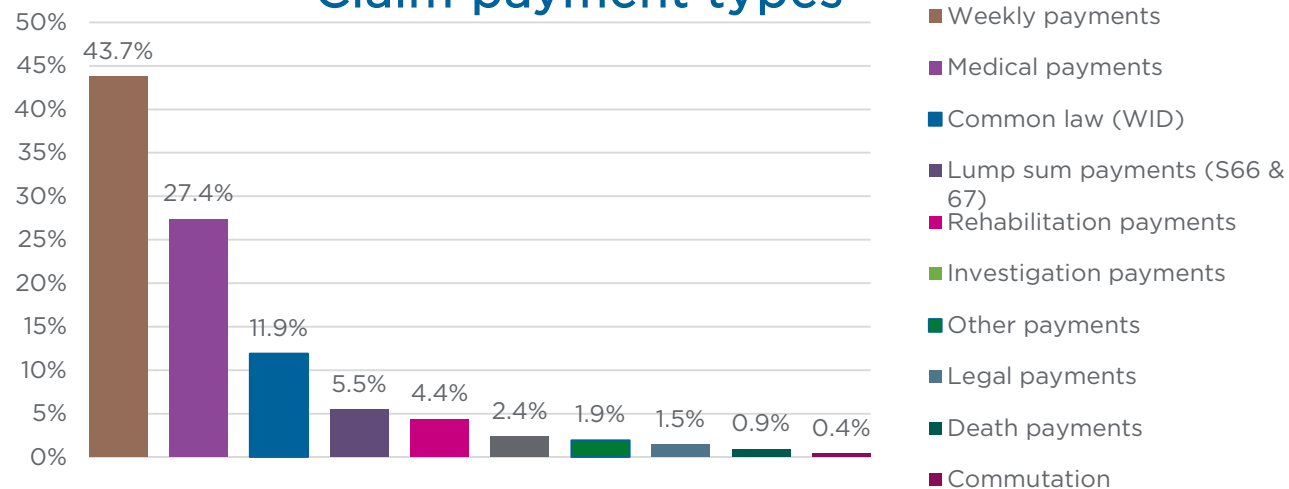


Claim payments

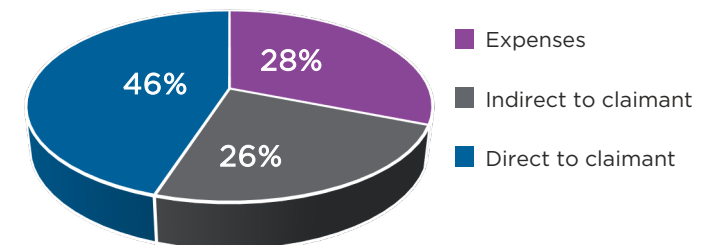


Note - Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

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



2,642 enquiries

765 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



0.7% of active claims

In February 2020 there were 97,224 active claims
and 649 disputes

Note: Including internal reviews and disputes from the NSW 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 2017/18	% 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%	71%	67%	99.11%	0.05%	62%	74%	79%
Government self insurer (TMF)	13%	17%	19%	19%	99.24%	0.05%	70%	82%	87%
Specialised Insurers	6%	8%	5%	7%	95.49%	0.00%	73%	83%	86%
Self insurers	7%	9%	6%	7%	93.55%	0.11%	69%	79%	84%

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

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

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

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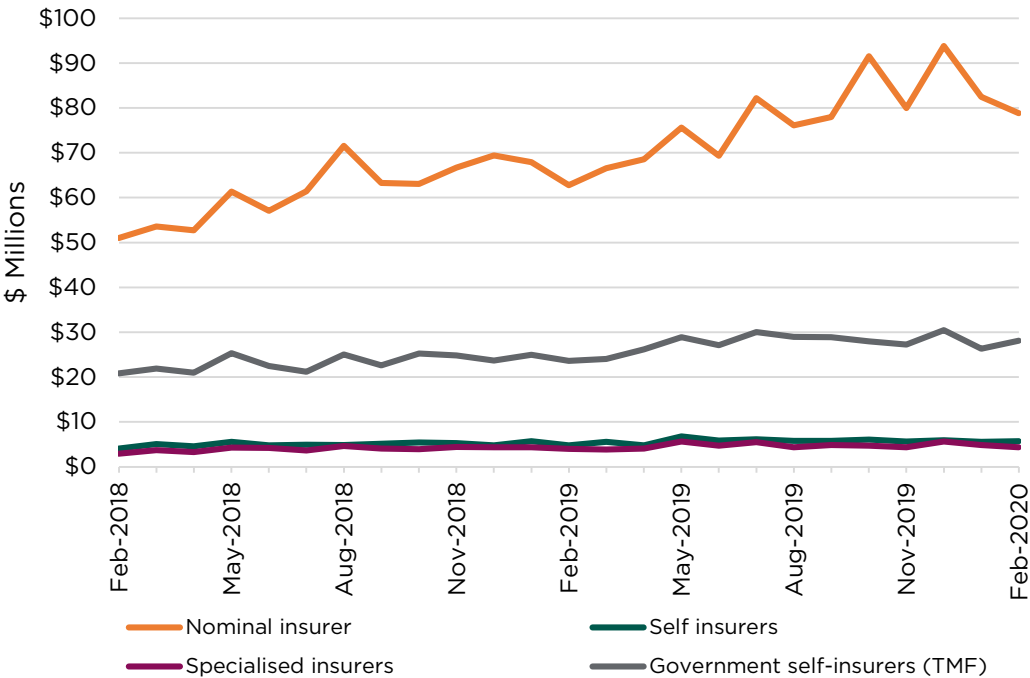


Additional system performance measures

Information about insurers performance within the workers compensation system

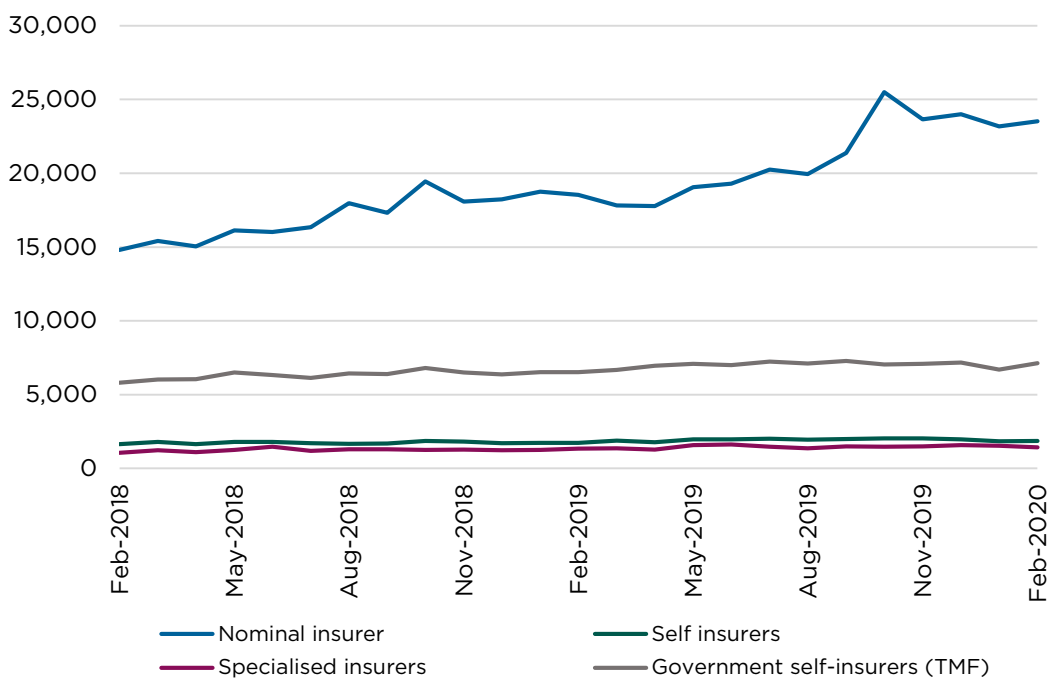


Cost to the system for weekly benefits paid per month



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.

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

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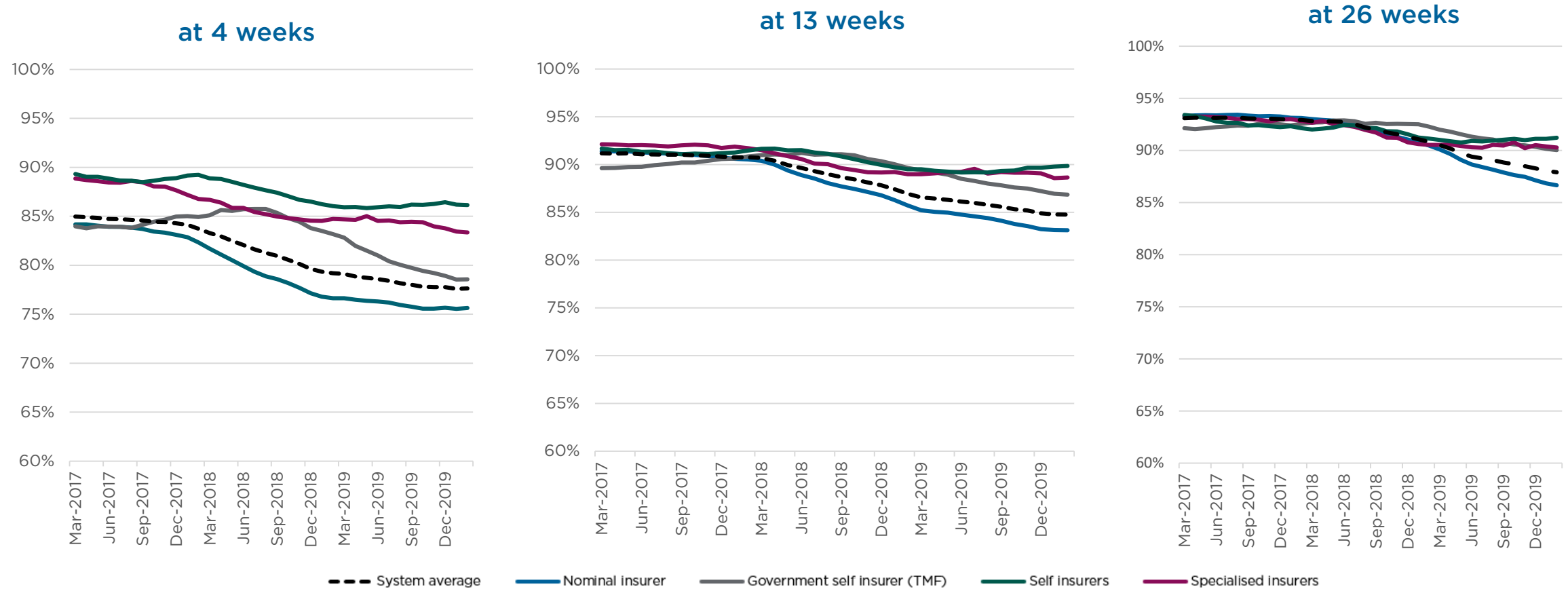


Additional system performance measures

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

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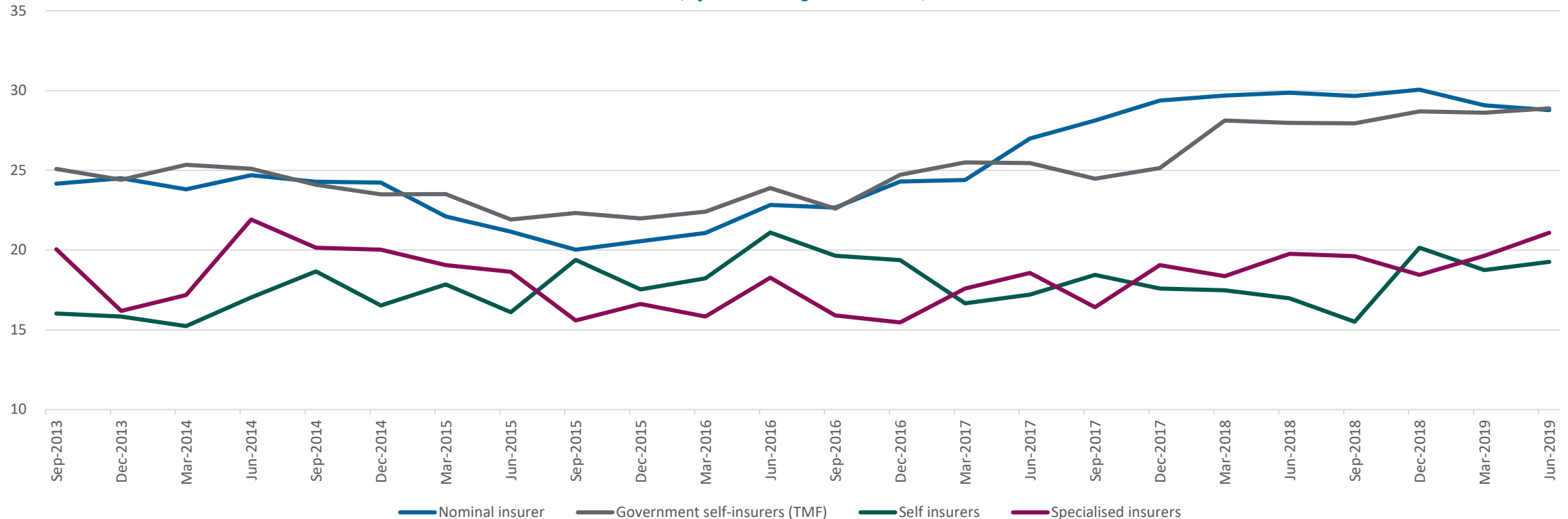


Additional system performance measures

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. This measure requires claim journey and data development

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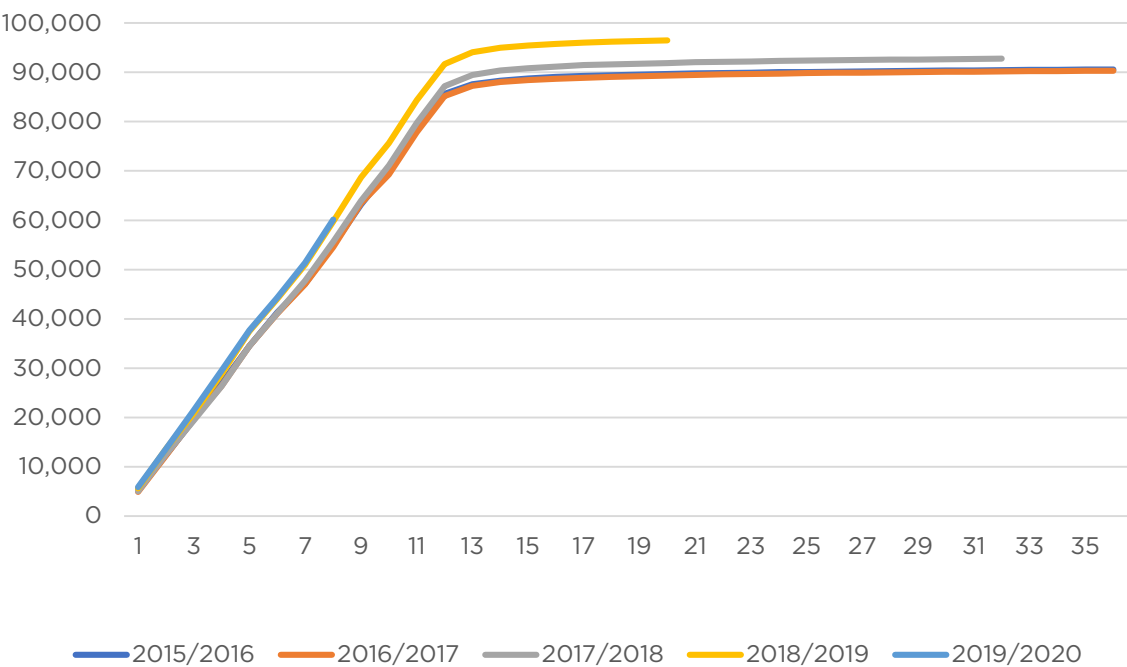


Additional system performance measures

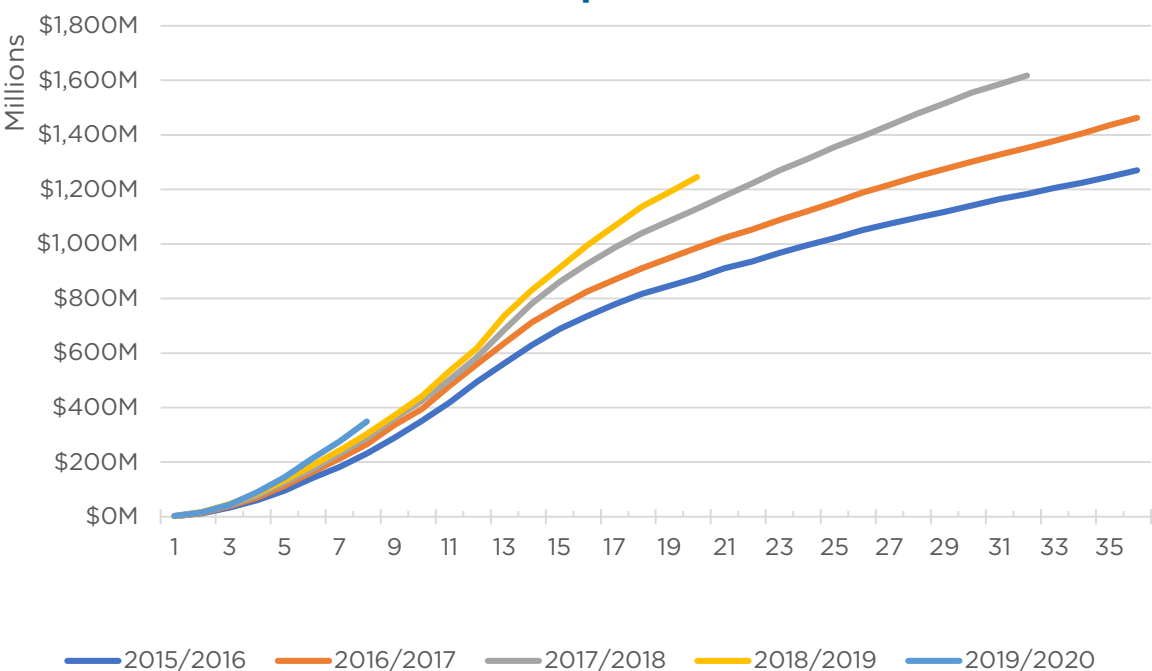
Monitoring claim and payment development in the workers compensation system



Reportable claims development



Reportable claims payment development



Note: The reportable claims development chart shows the development of reportable claims by injury/accident financial year.