

Workers compensation system monthly dashboard

April 2020 report



System overview

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



\$271B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.8B

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



\$3.2B

was paid out as costs for workers claims



96,688

claims were reported to SIRA



78,981

workers received weekly benefit payments

Coronavirus (COVID-19) claims

SIRA is now reporting claim volumes for COVID-19

[Use this link to access this most current information](#)

Effectiveness

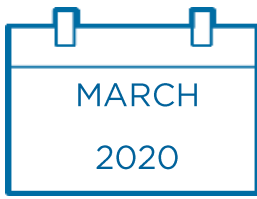
System effectiveness in protecting workers and getting workers back to work and wellbeing



Reportable claims



5,658



8,217



7,215

Monthly average over the last 12 months

10,781 records submitted A^

8,057 reportable claims^

4,437 lost timeT^

Working from home claims

As at 30/6/2020 there were 102 claims for workers working from home

Insurer type	Number of claims
Nominal Insurer	29
Government Self-insurers (TMF)	56
Self Insurers	10
Specialised Insurers	7
TOTAL	102

Of these 102 claims – 46 occurred in June 2020, 24 in May, 14 in April and 9 in March. The remainder were earlier than this.

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

¹For the 2018/19 financial year

Workers compensation system monthly dashboard

April 2020 report

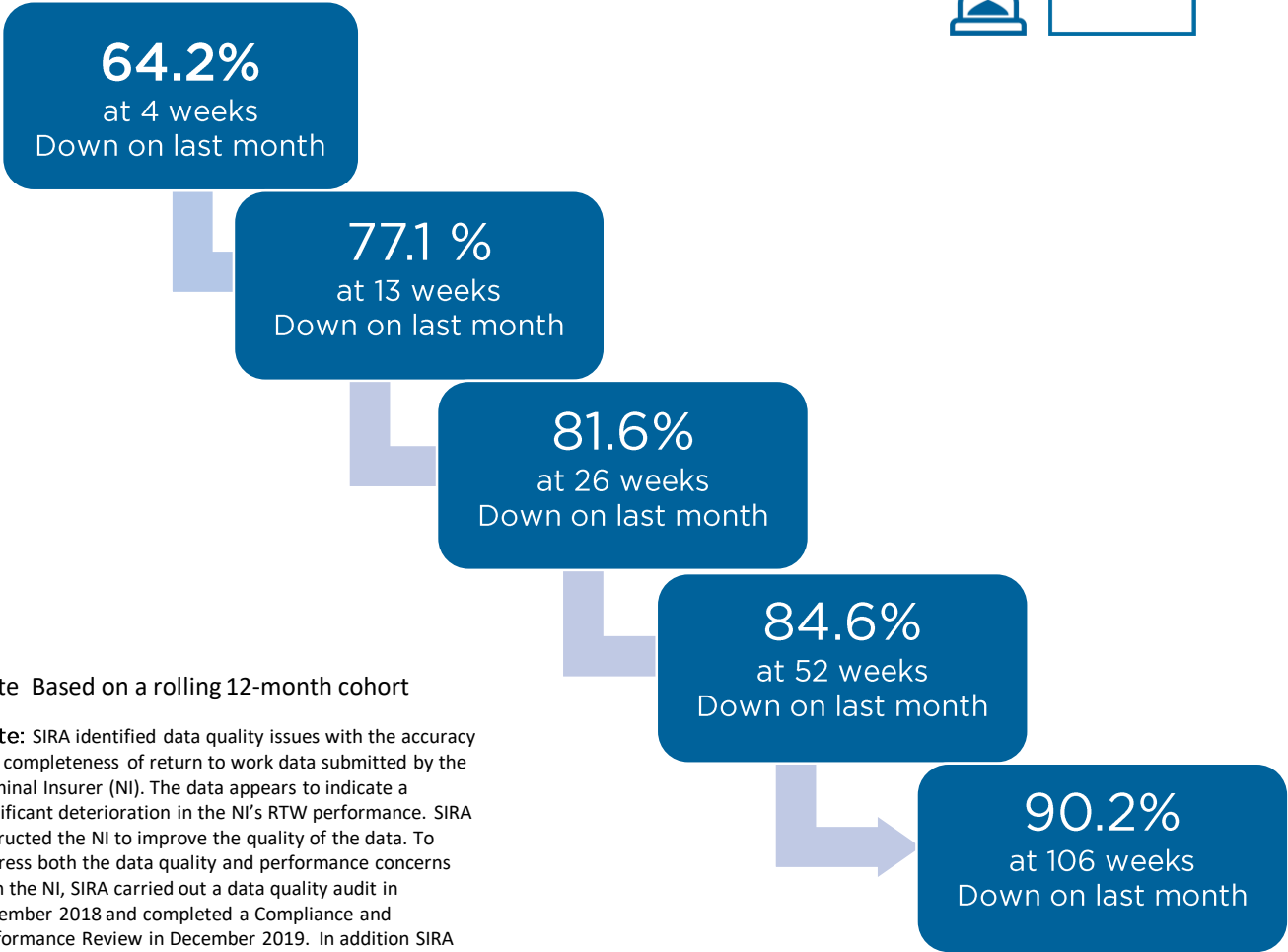


Effectiveness

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



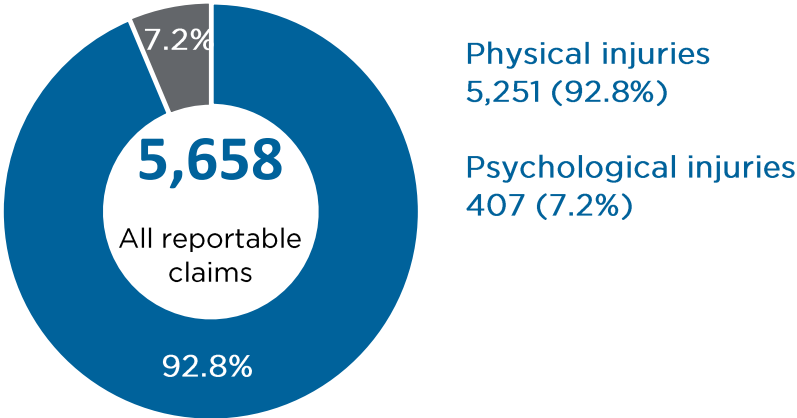
Return to work rates



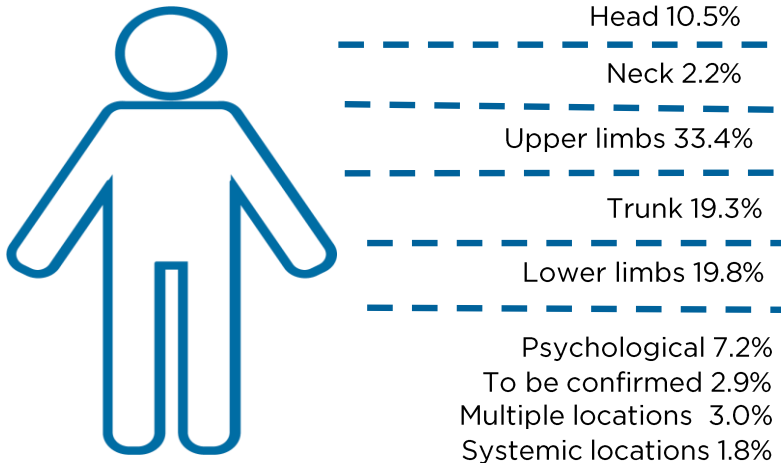
Note Based on a rolling 12-month cohort

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](#)

Psychological injuries



Claims by body locations



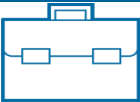
Workers compensation system monthly dashboard

April 2020 report



Effectiveness

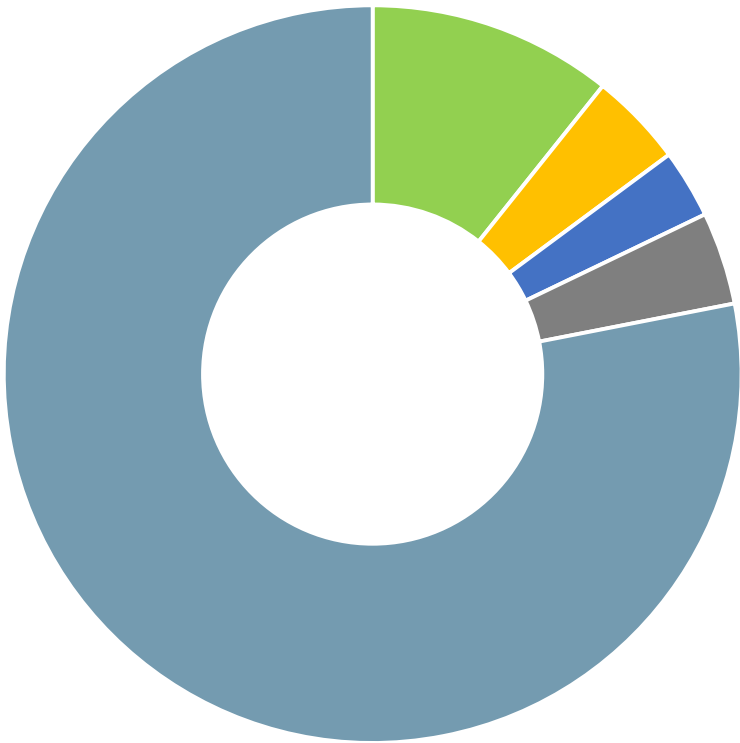
Workers' claims journey results at April 2020



System return to work rates

	RTW rate 4 weeks	RTW rate 13 weeks	RTW rate 26 weeks	RTW rate 52 weeks	RTW rate 104 weeks
Scheme	64.2%	77.1%	81.6%	84.6%	90.2%
Scheme compared with last month	↓	↓	↓	↓	↓
Nominal insurer	62%	75%	80%	83%	90%
Government self insurer (TMF)	68%	81%	86%	89%	91%
Specialised Insurers	72%	83%	85%	88%	89%
Self insurers	68%	79%	84%	85%	90%

Maintaining a significant period of work



- Maintained RTW for 8+ to 11 months
- Maintained RTW for 5+ to 8 months
- Maintained RTW for 3+ to 5 months
- Maintained RTW for less than 3 months
- Maintained RTW for 12 months

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

Workers compensation system monthly dashboard

April 2020 report

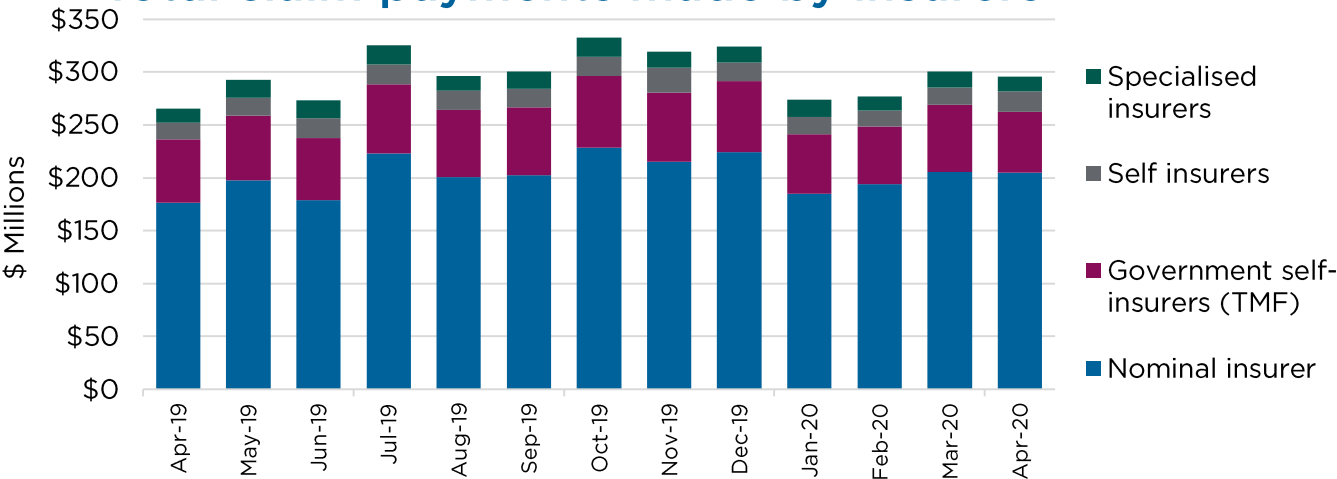


Efficiency & viability

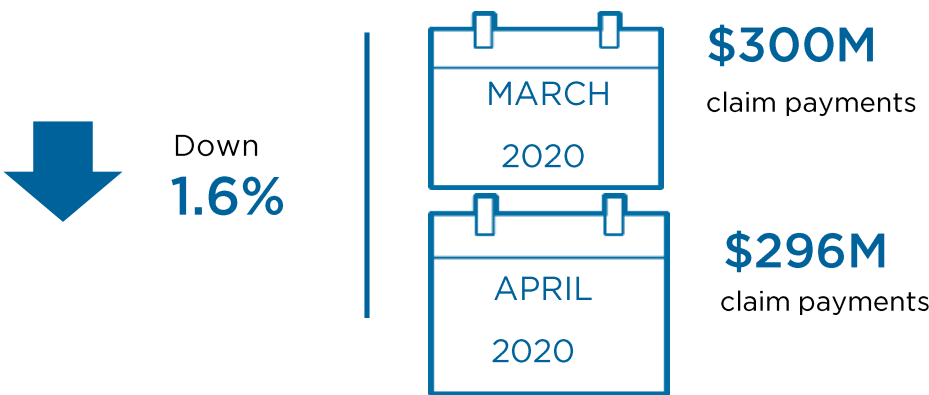
Efficient system delivery, sustainability, and viability of the system for generations to come



Total claim payments made by insurers

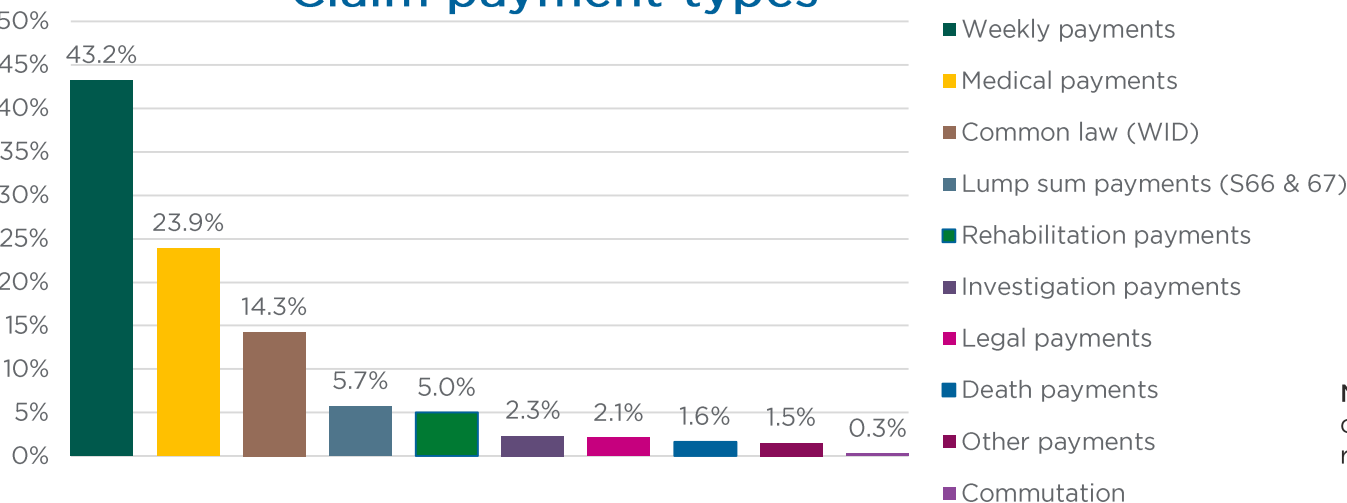


Claim payments

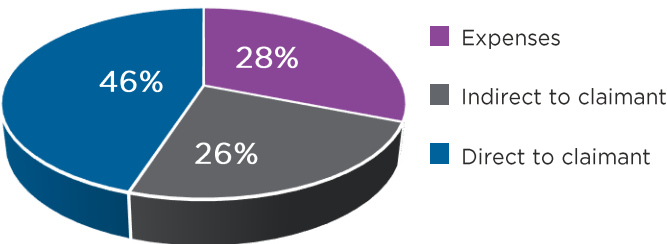


Note – Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

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.

Workers compensation system monthly dashboard

April 2020 report

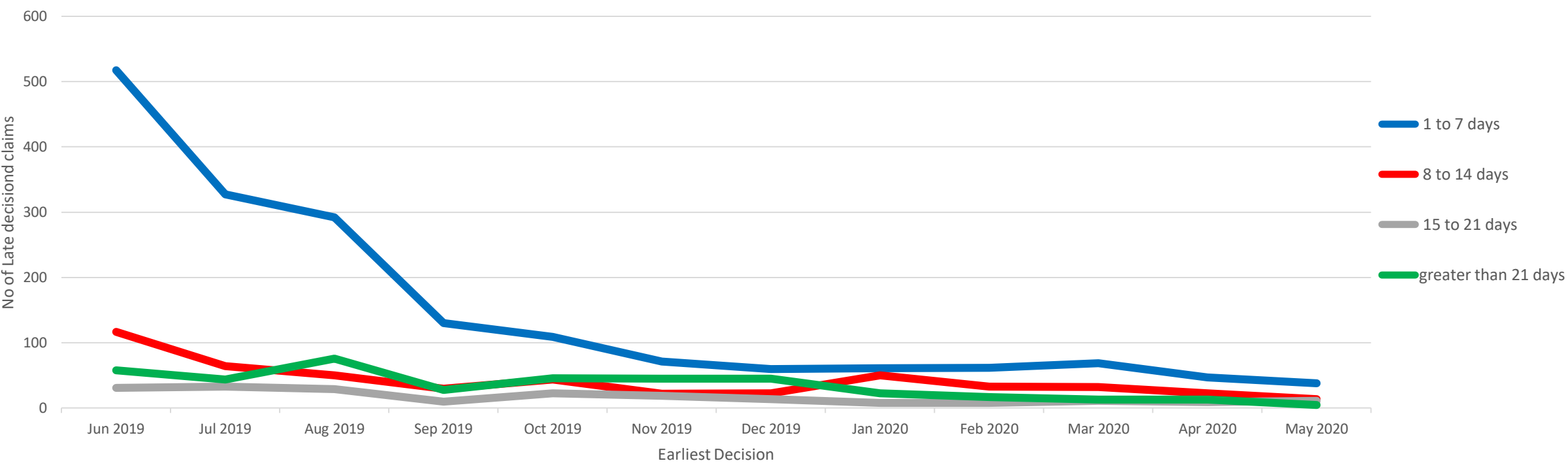


Efficiency & viability

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



Scheme - late claim liability decisions



Once an insurer has been notified of a work-related injury they are required to make a liability decision (including provisional liability, reasonable excuse, liability accepted or disputed) within 7 days. This graph shows the performance across the scheme of the decisions which fall outside that performance standard. See the *Workplace Injury Management and Workers Compensation Act 1998* (1998 Act).

Data as at May 2020

Workers compensation system monthly dashboard

April 2020 report



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 in April 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%	66%	98.15%	0.03%
Government self insurer (TMF)	13%	17%	19%	20%	98.87%	0.02%
Specialised Insurers	6%	8%	5%	7%	99.68%	0.00%
Self insurers	7%	9%	7%	8%	97.89%	0.07%

Note: insurers reported this data to SIRA as at April 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

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Workers compensation system monthly dashboard

April 2020 report



Customer experience & equity

Customers' experience with the system is positive and equitable



Enquiries and complaints



1,729 enquiries

710 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 April 2020 there were 95,063 active claims and 607 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

Workers compensation system monthly dashboard

April 2020 report

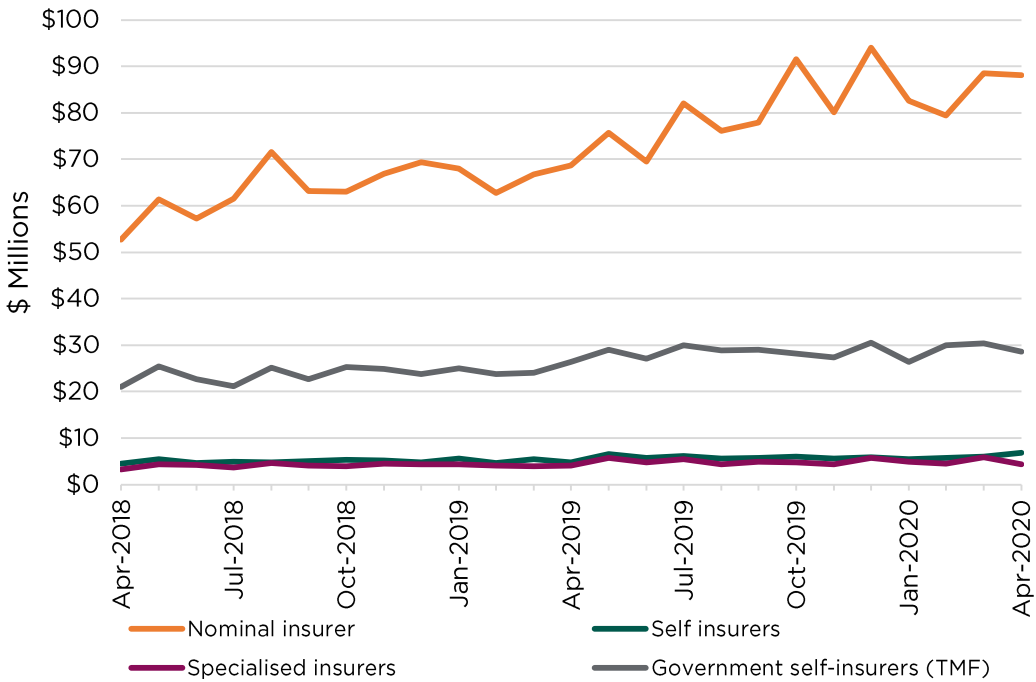


Additional system performance measures

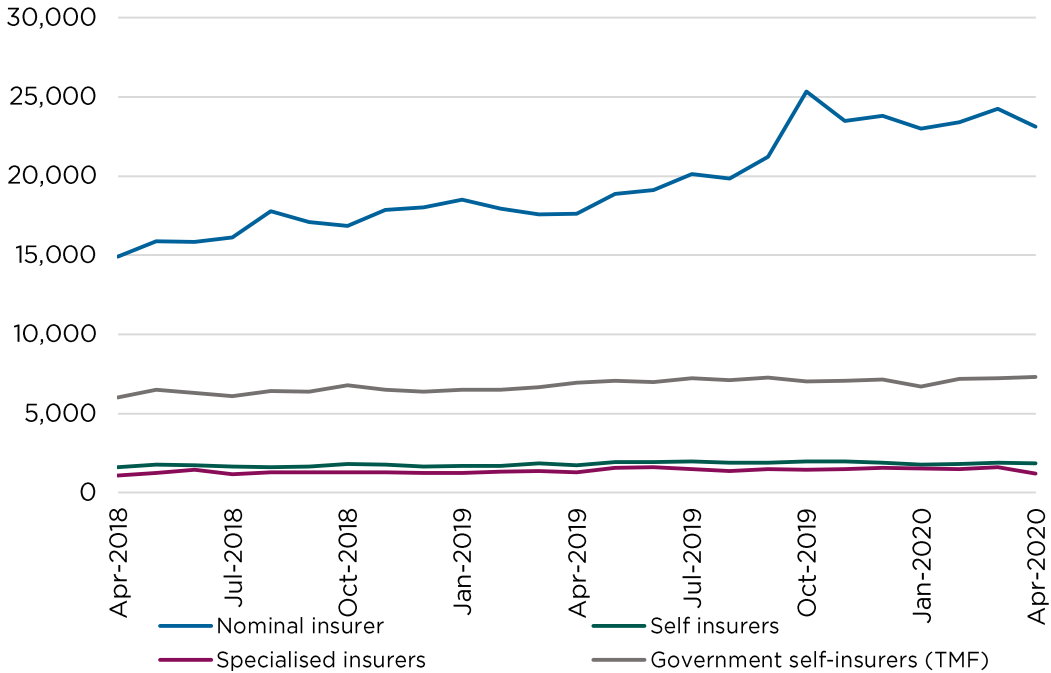
Information about insurers performance within the workers compensation system



Cost to the system for weekly benefits paid per month



Number of workers receiving weekly benefits per month



Workers compensation system monthly dashboard

April 2020 report



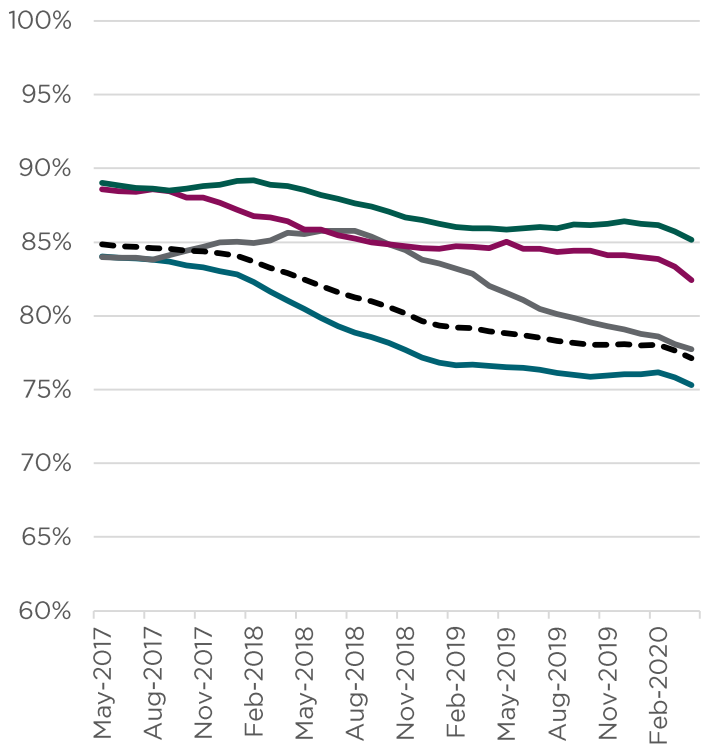
Additional system performance measures

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

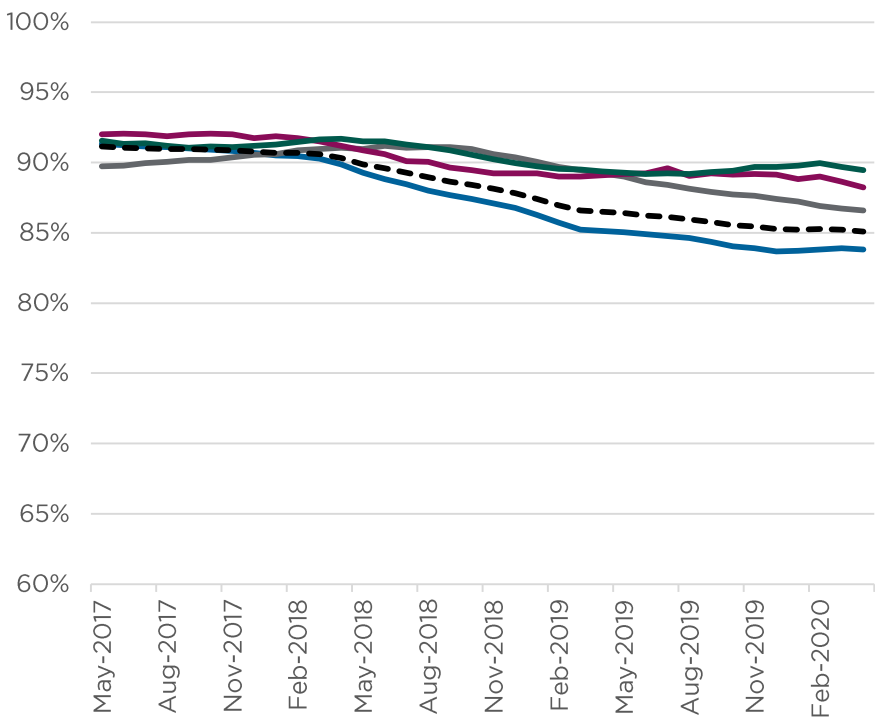


RTW including medical only claimants rate

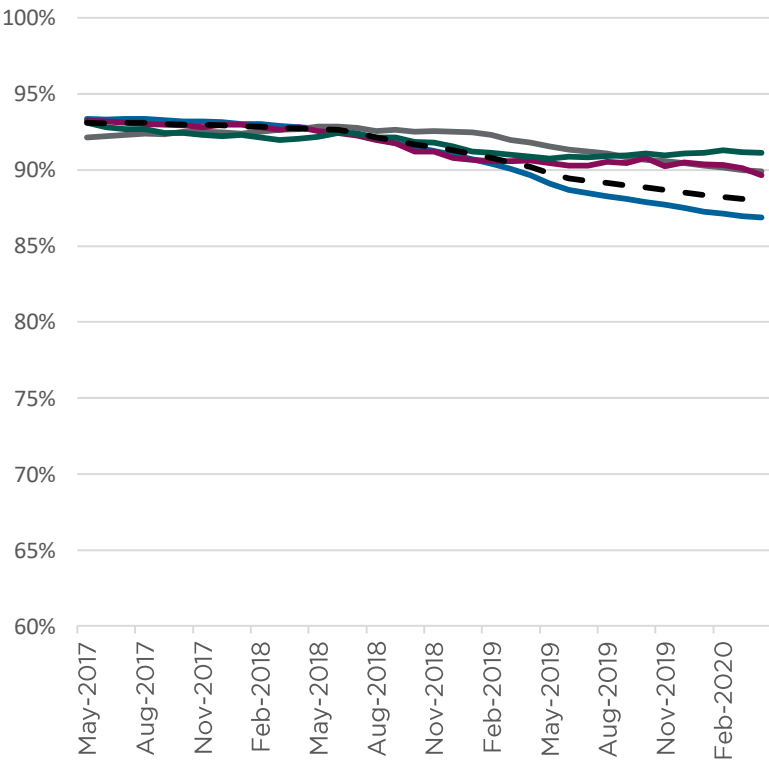
at 4 weeks



at 13 weeks



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 2 and 5 of the dashboard. This measure includes medical only claims where the worker did not leave work

Workers compensation system monthly dashboard

April 2020 report

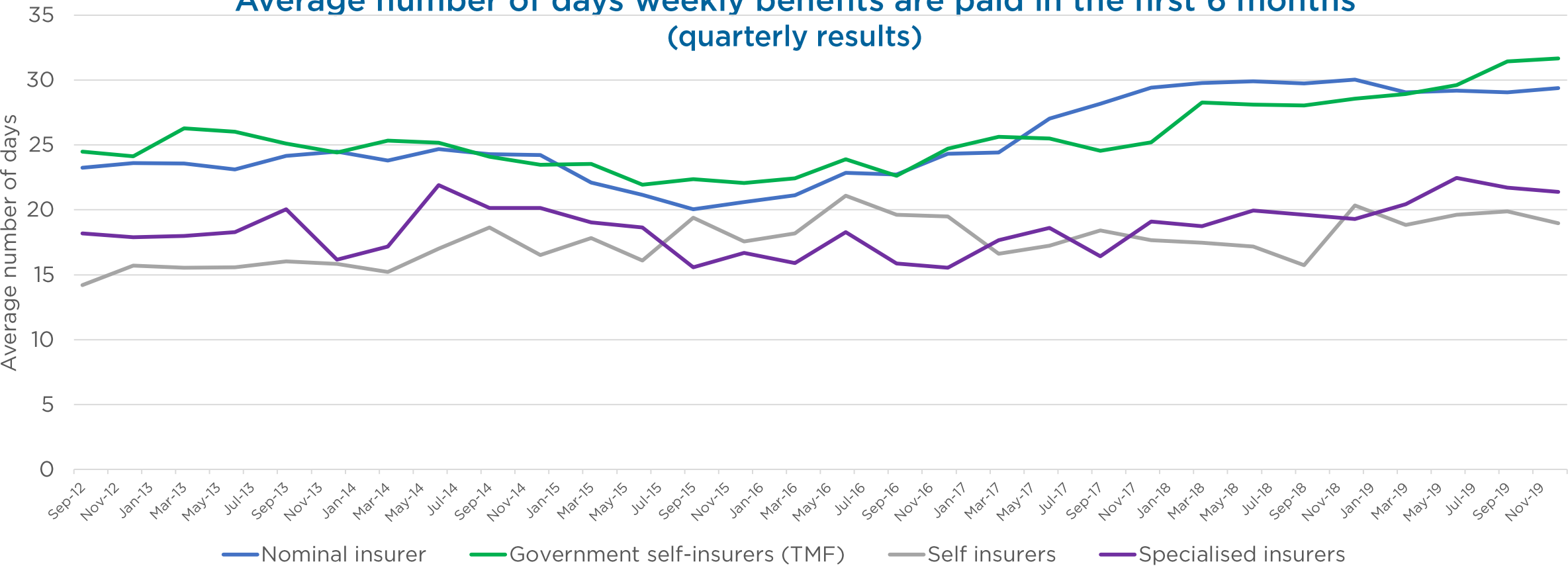


Additional system performance measures

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: The data for this chart requires a six month development period hence data as at September 2019 is used for reporting in April 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.

Workers compensation system monthly dashboard

April 2020 report

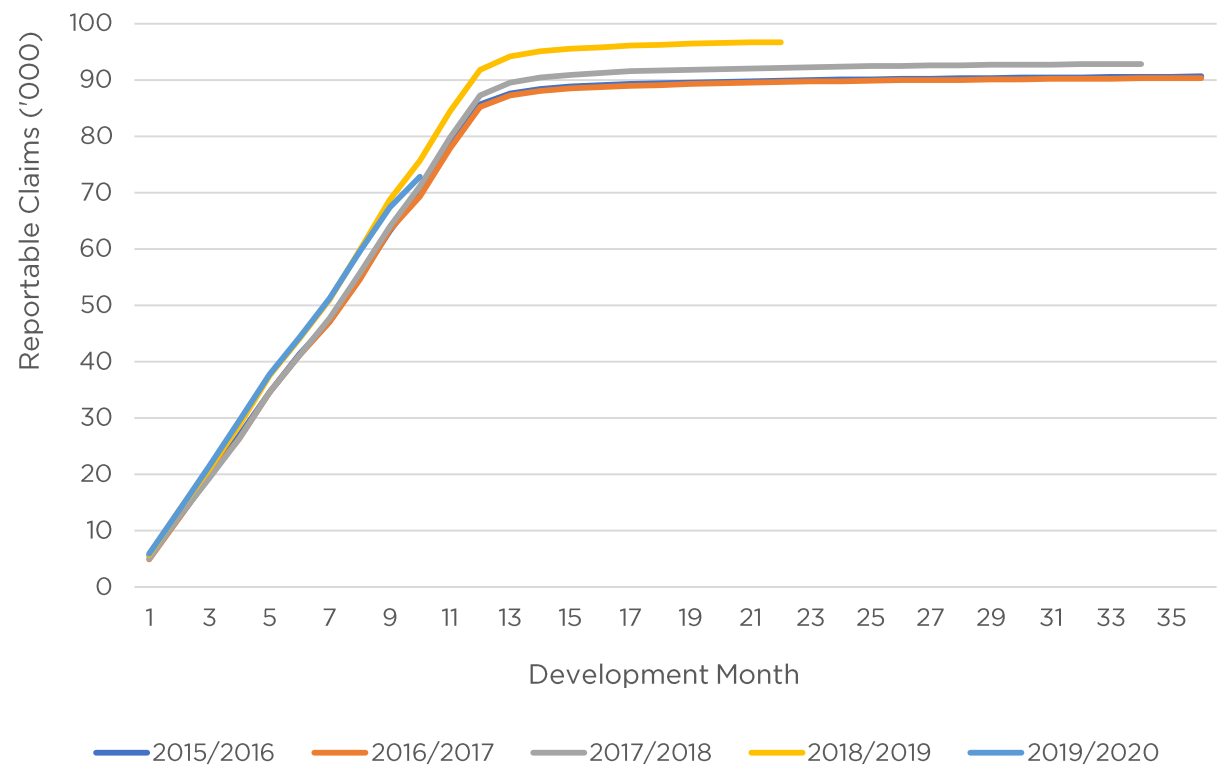


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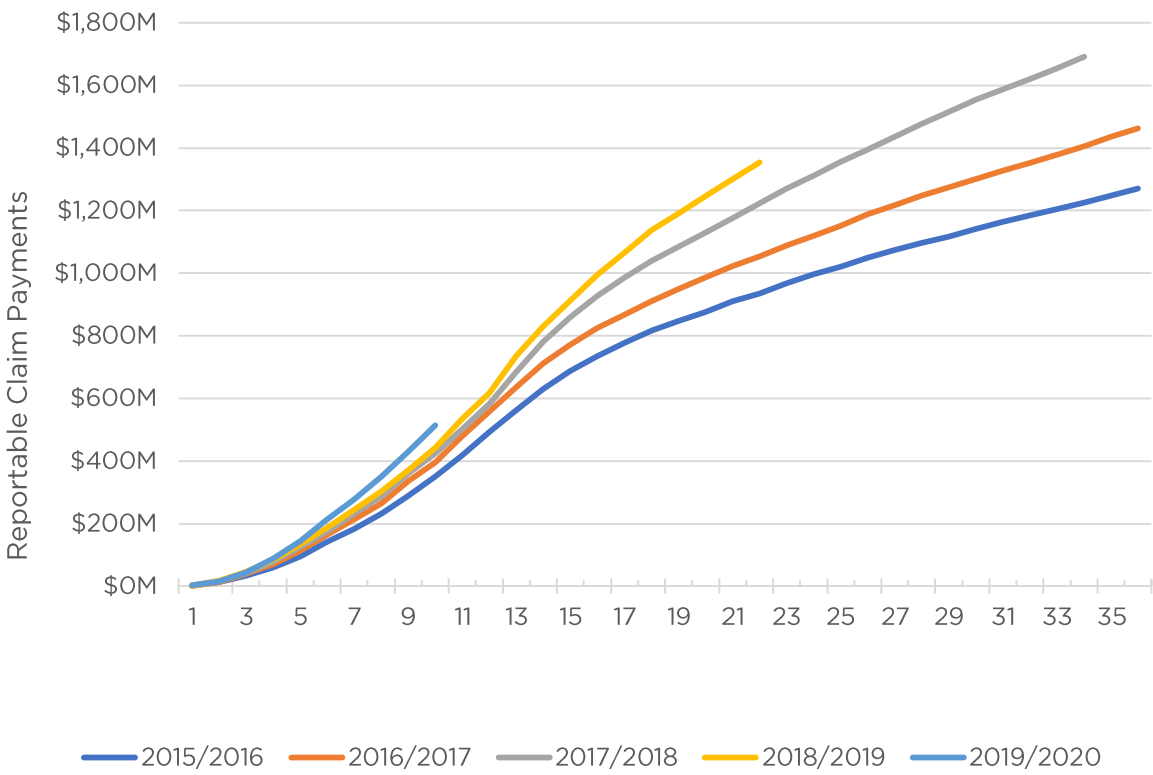
Monitoring claim and payment development in the workers compensation system



Reportable claims development



Reportable claims payment development



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

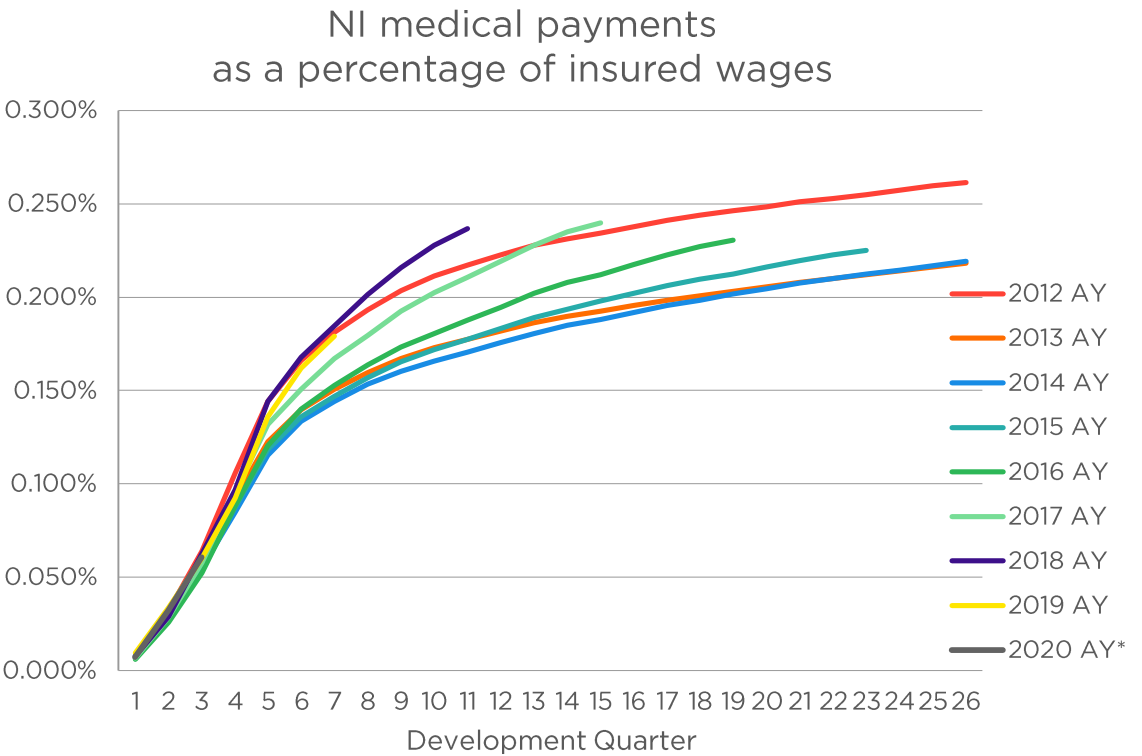
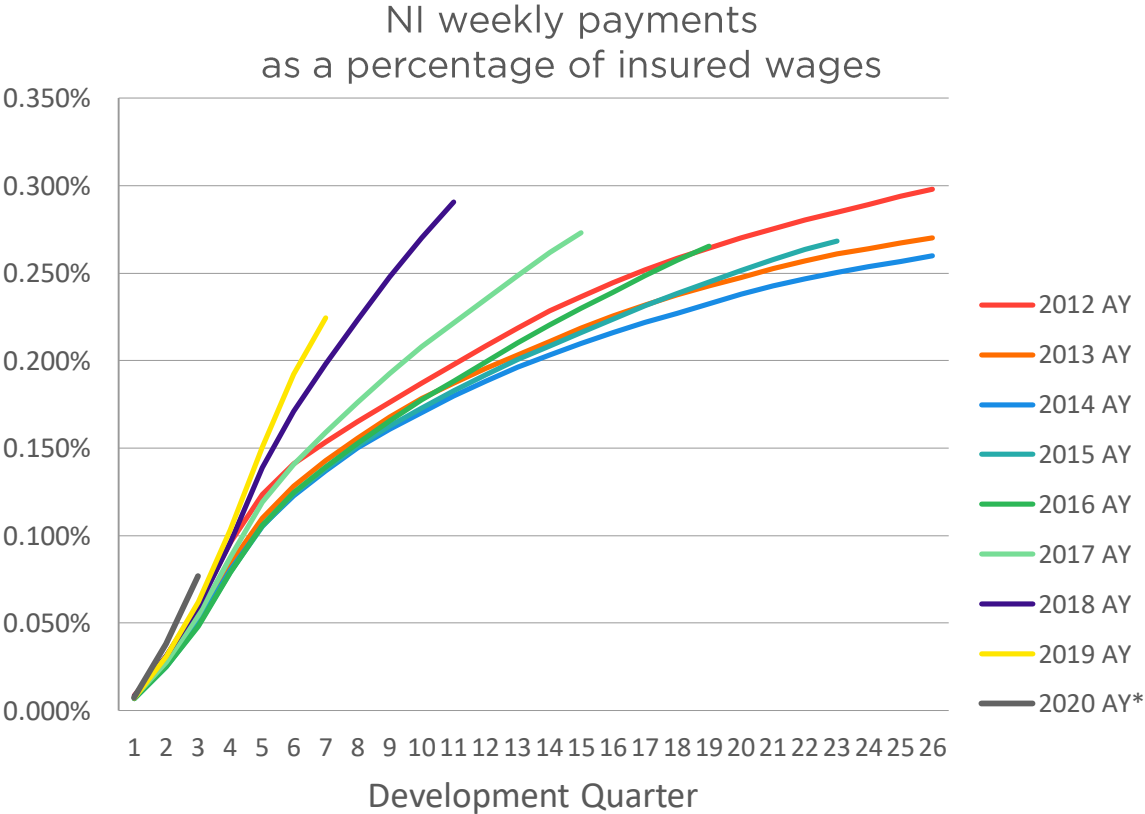
Workers compensation system monthly dashboard

April 2020 report



Additional system performance measures – by insurer type

NI weekly and medical payments as a percentage of insured wages



Given the current industry interest in the performance of the scheme these graphs have been repeated from last month's dashboard

*2020 has been annualised for comparison purposes

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

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Workers compensation system monthly dashboard

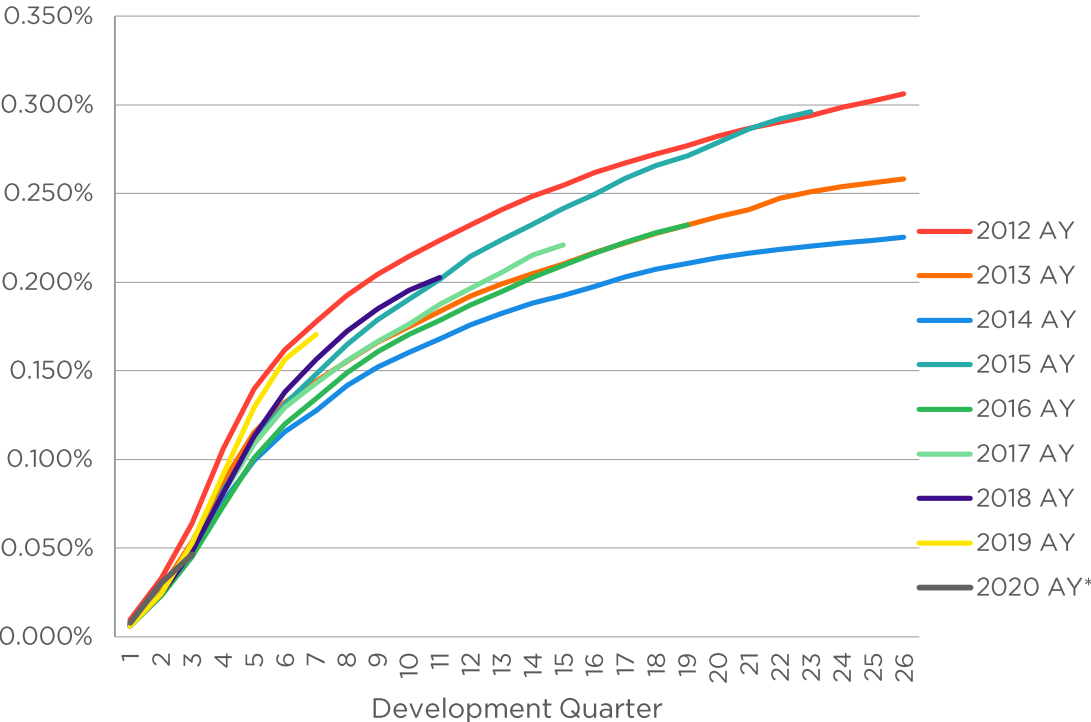
April 2020 report



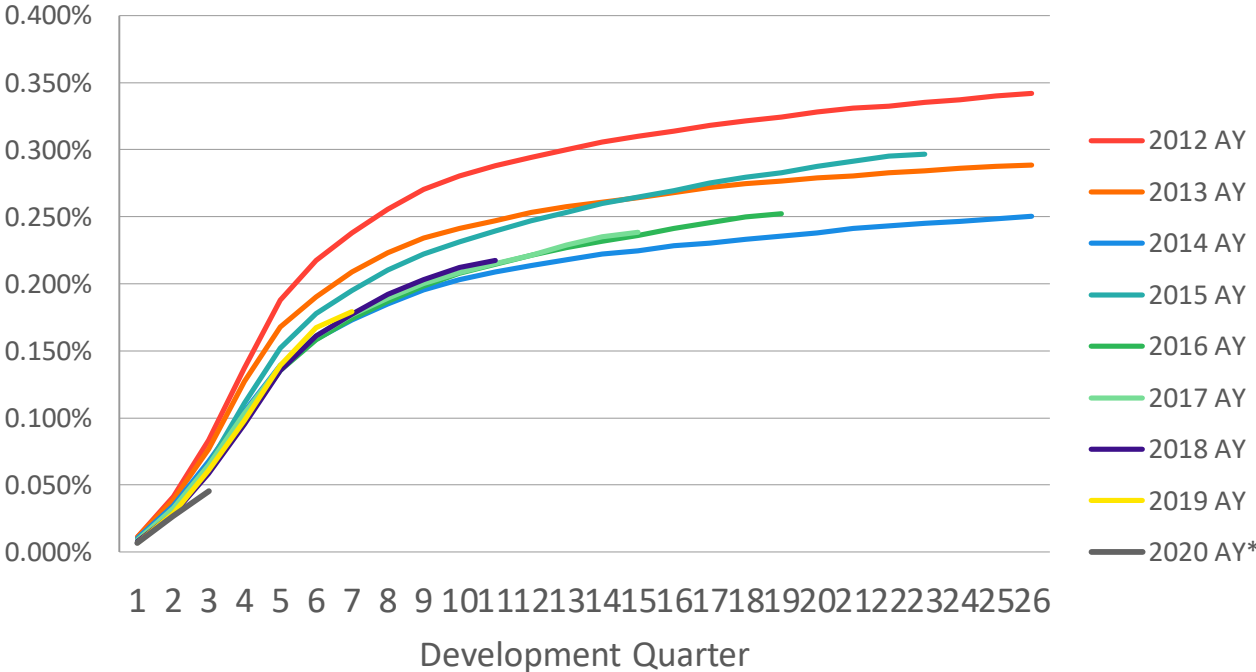
Additional system performance measures – by insurer type

Self insurers Weekly and medical payments as a percentage of insured wages

Self-insurers' weekly payments as a percentage of insured wages



Self insurers' medical payments as a percentage of insured wages



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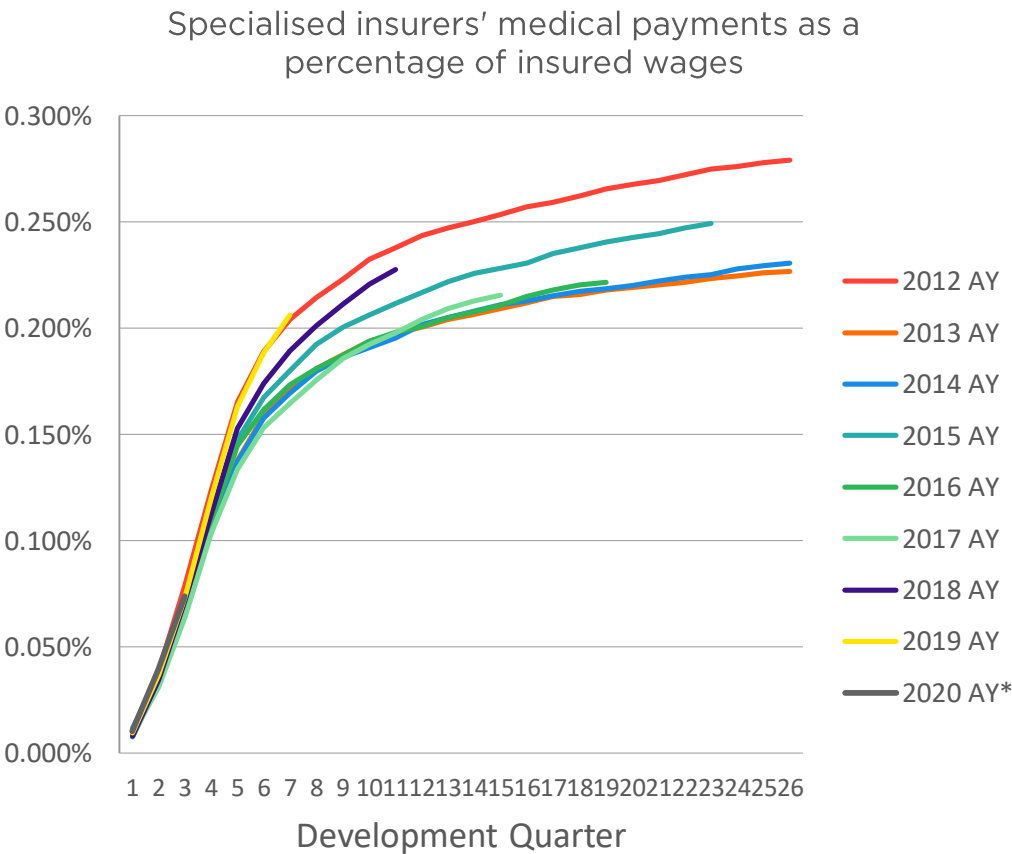
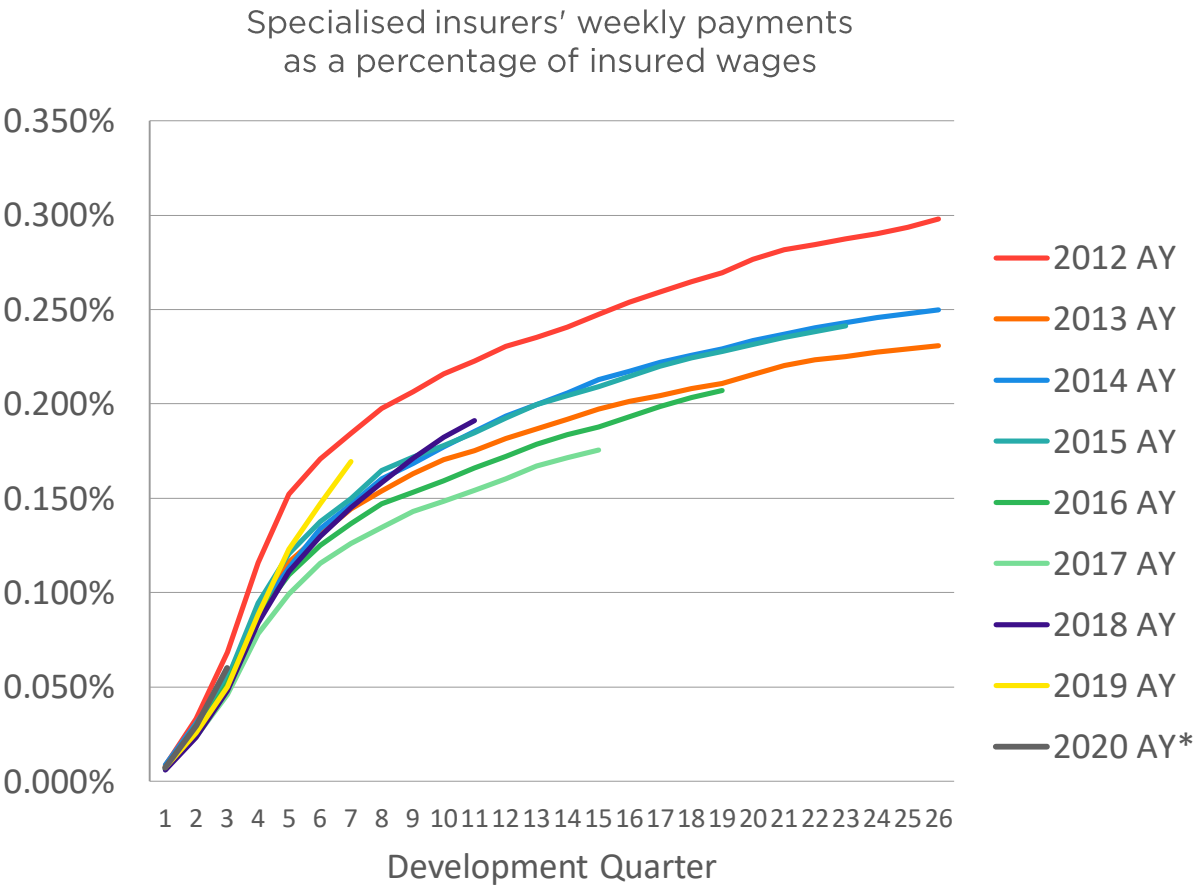
Workers compensation system monthly dashboard

April 2020 report



Additional system performance measures – by insurer type

Specialised insurers weekly and medical payments as a percentage of insured wages



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Workers compensation system monthly dashboard

April 2020 report

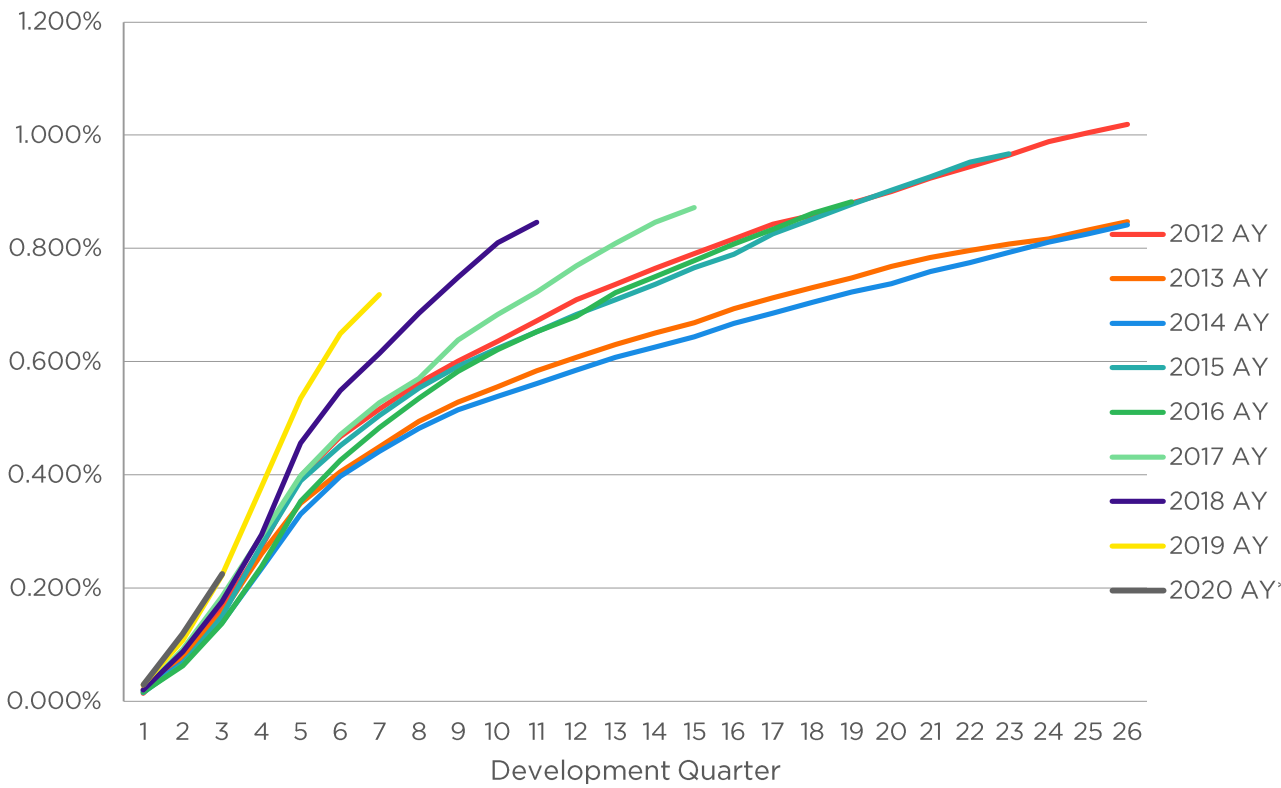


Additional system performance measures – by insurer type

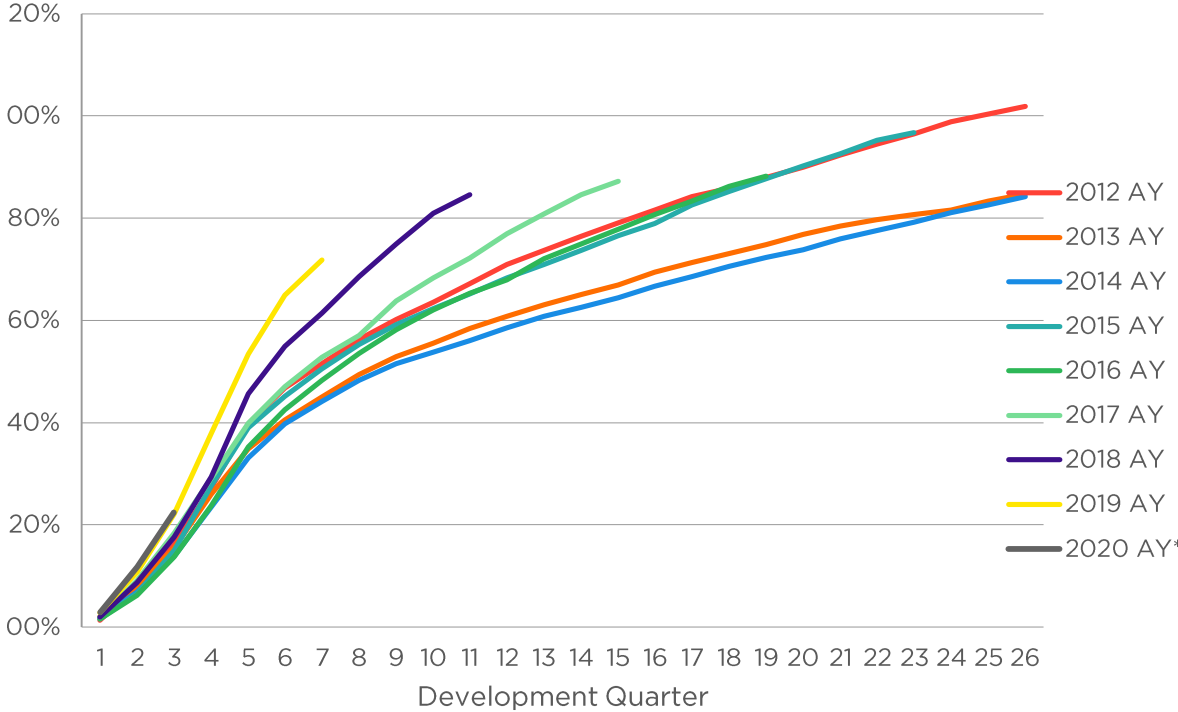
Government self insurers (TMF) emergency service segments* weekly and medical payments wages



Government self insurer's (TMF) emergency segments medical payments as a percentage of insured wages



Government self insurer's (TMF) emergency segments medical payments as a percentage of insured wages



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Workers compensation system monthly dashboard

April 2020 report

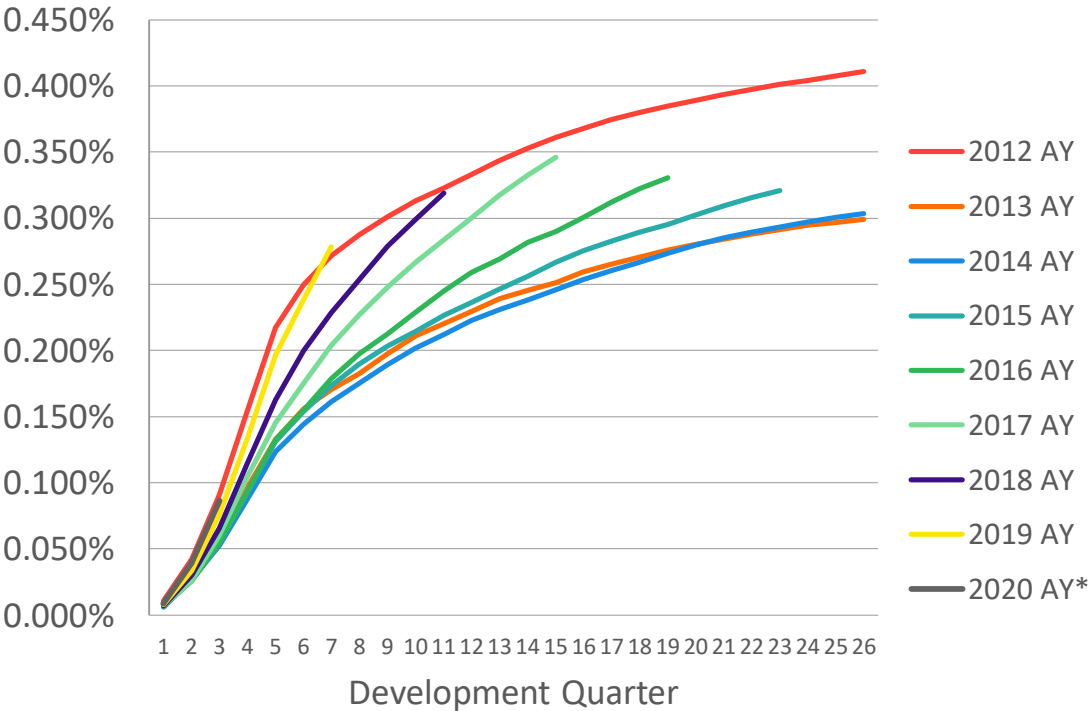


Additional system performance measures – by insurer type

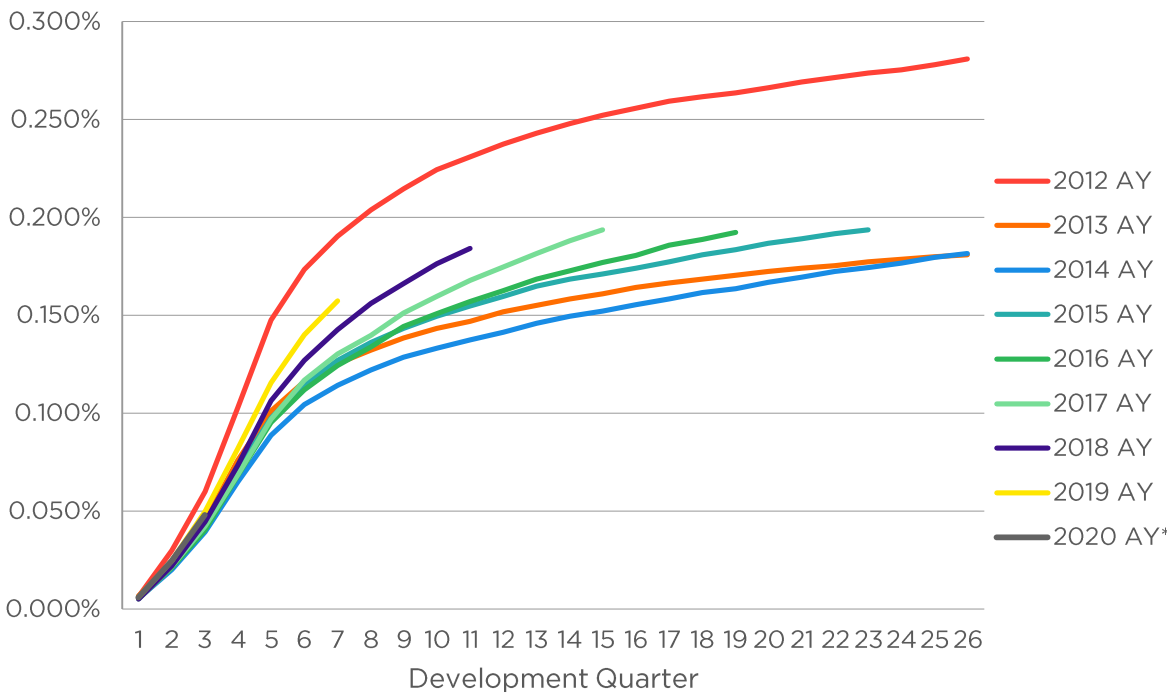
Government self insurers (TMF) non-emergency services* weekly payments by accident year and development quarters



Government self-insurer's (TMF) non emergency segments
weekly payments as a percentage of wages



Government self-insurer's (TMF) non emergency segments
Medical payments as a percentage of wages



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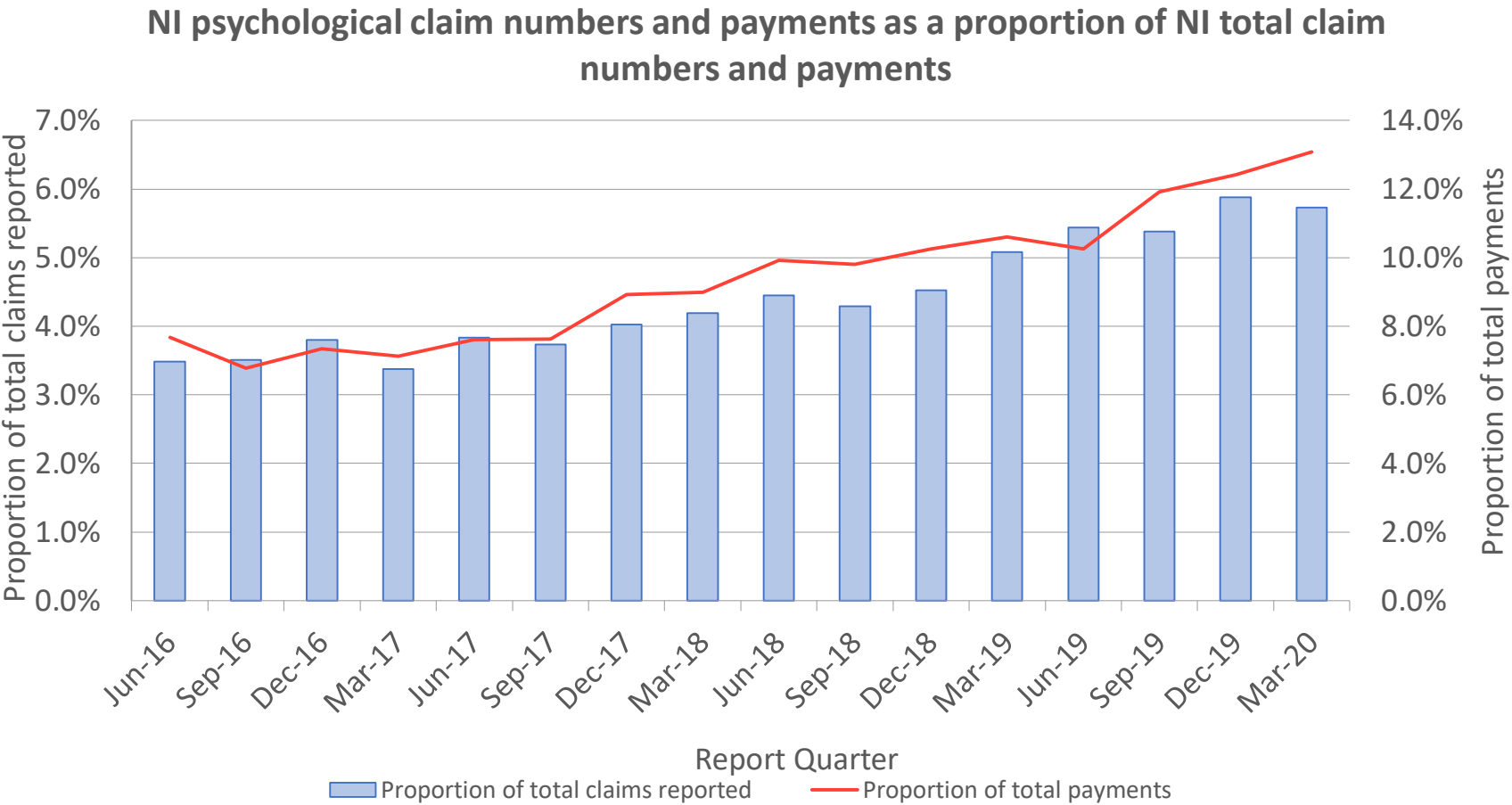
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Workers compensation system monthly dashboard

April 2020 report



Additional system performance measures – by insurer type
Psychological claims



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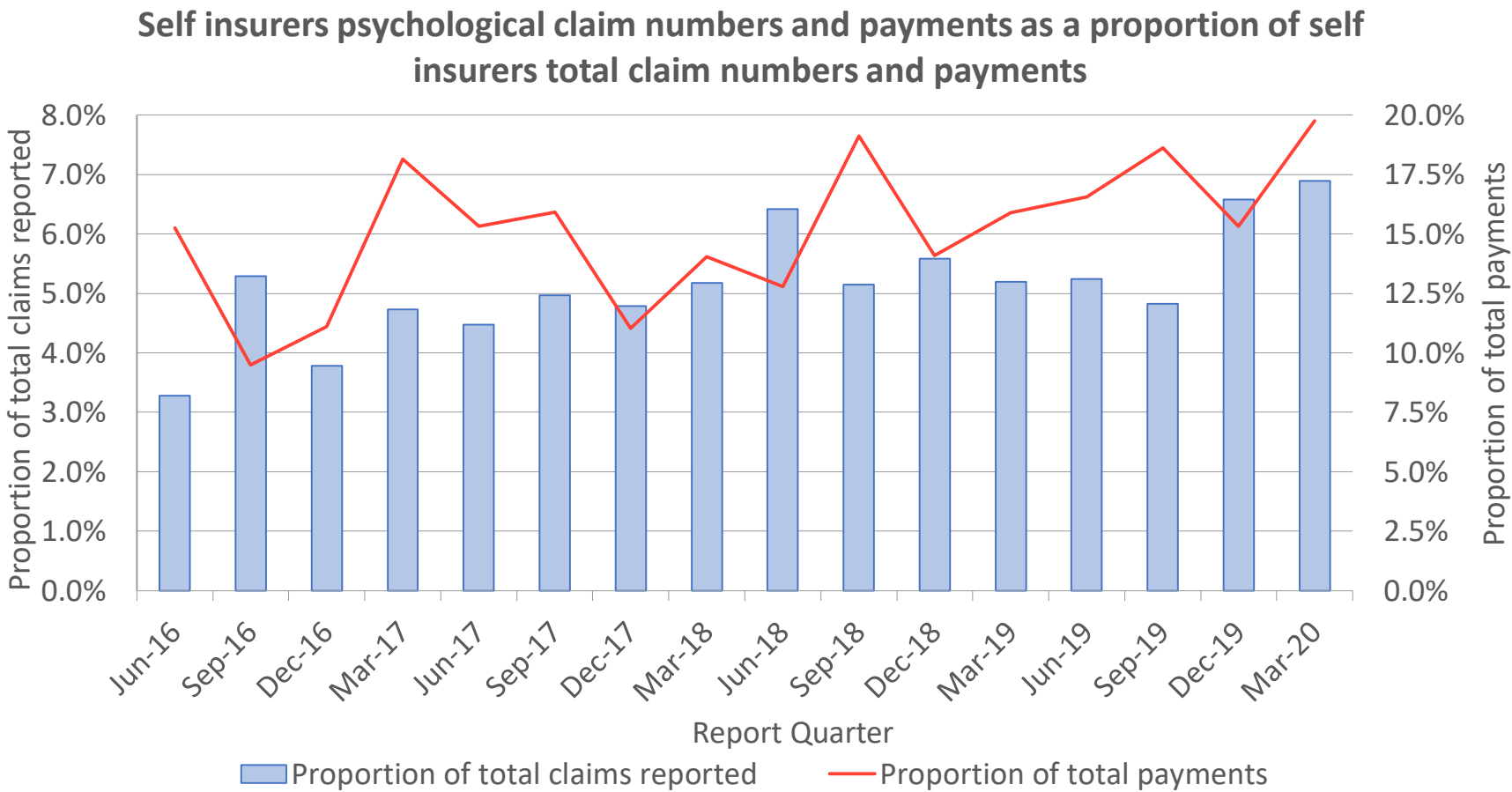
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Workers compensation system monthly dashboard

April 2020 report



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Workers compensation system monthly dashboard

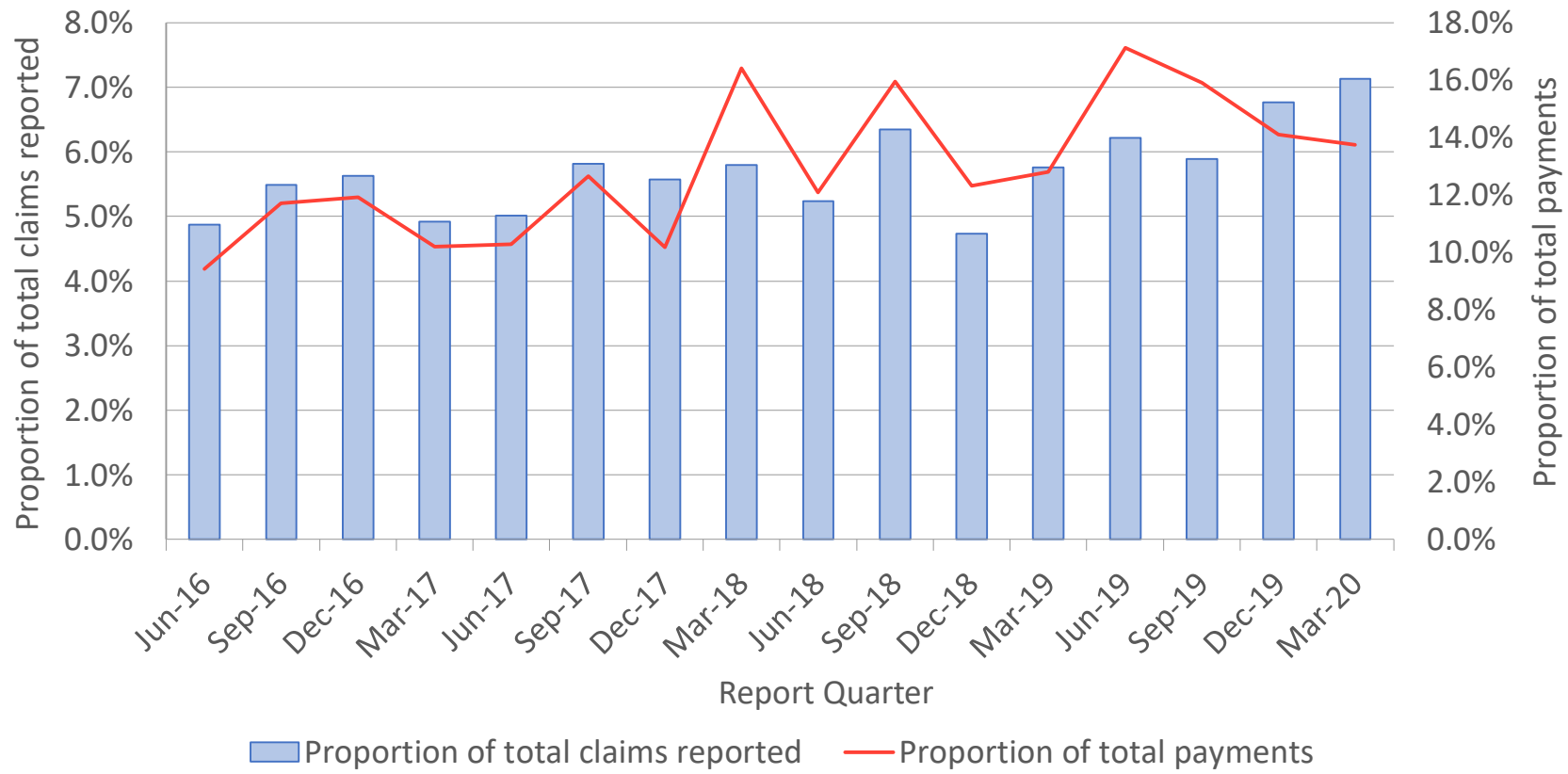
April 2020 report



Additional system performance measures – by insurer type
Psychological claims



Specialised insurers psychological claims numbers and payments as a proportion of specialised insurers total claim numbers and payments



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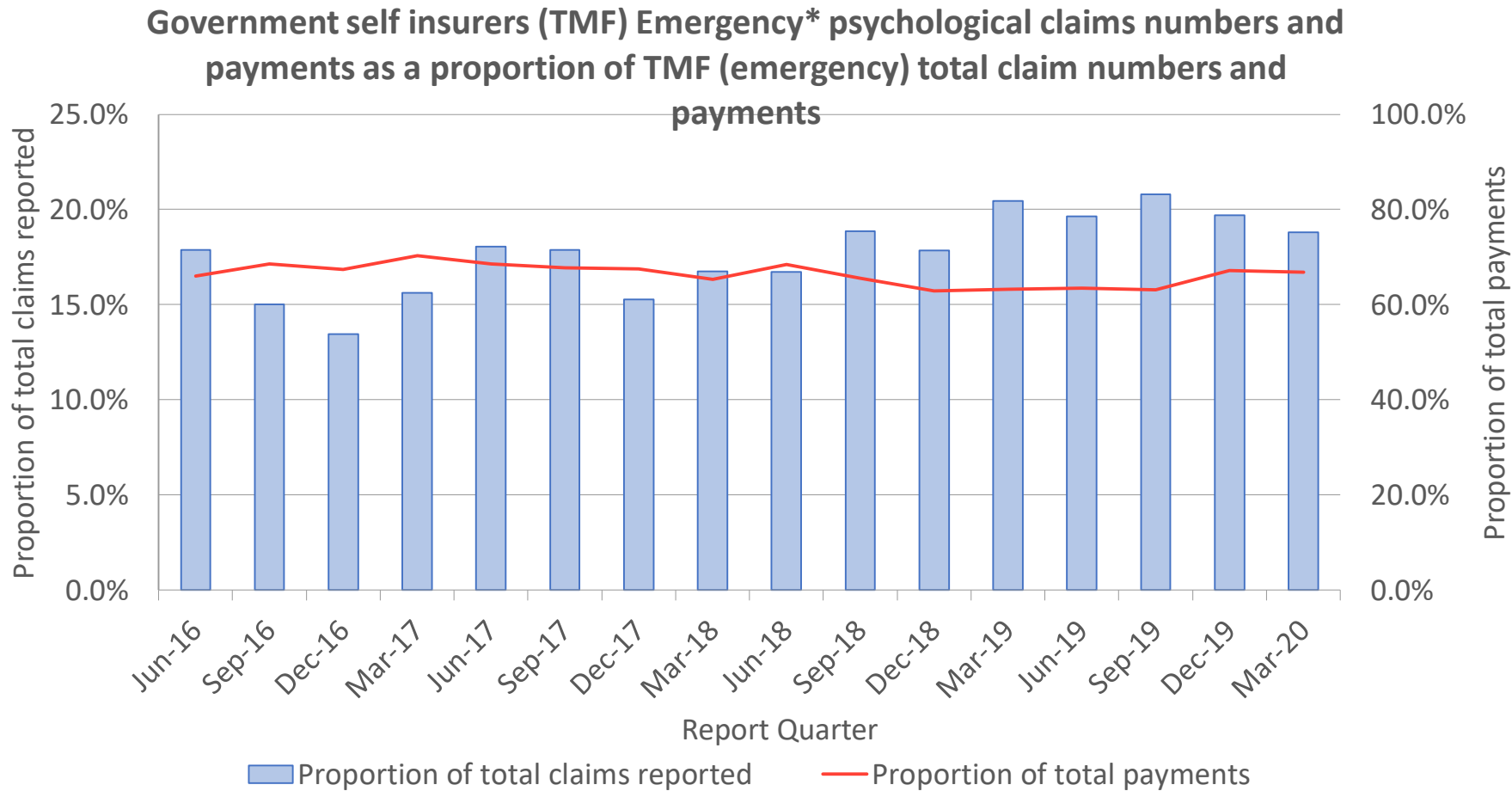
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Workers compensation system monthly dashboard

April 2020 report



Additional system performance measures – by insurer type
Psychological claims



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Workers compensation system monthly dashboard

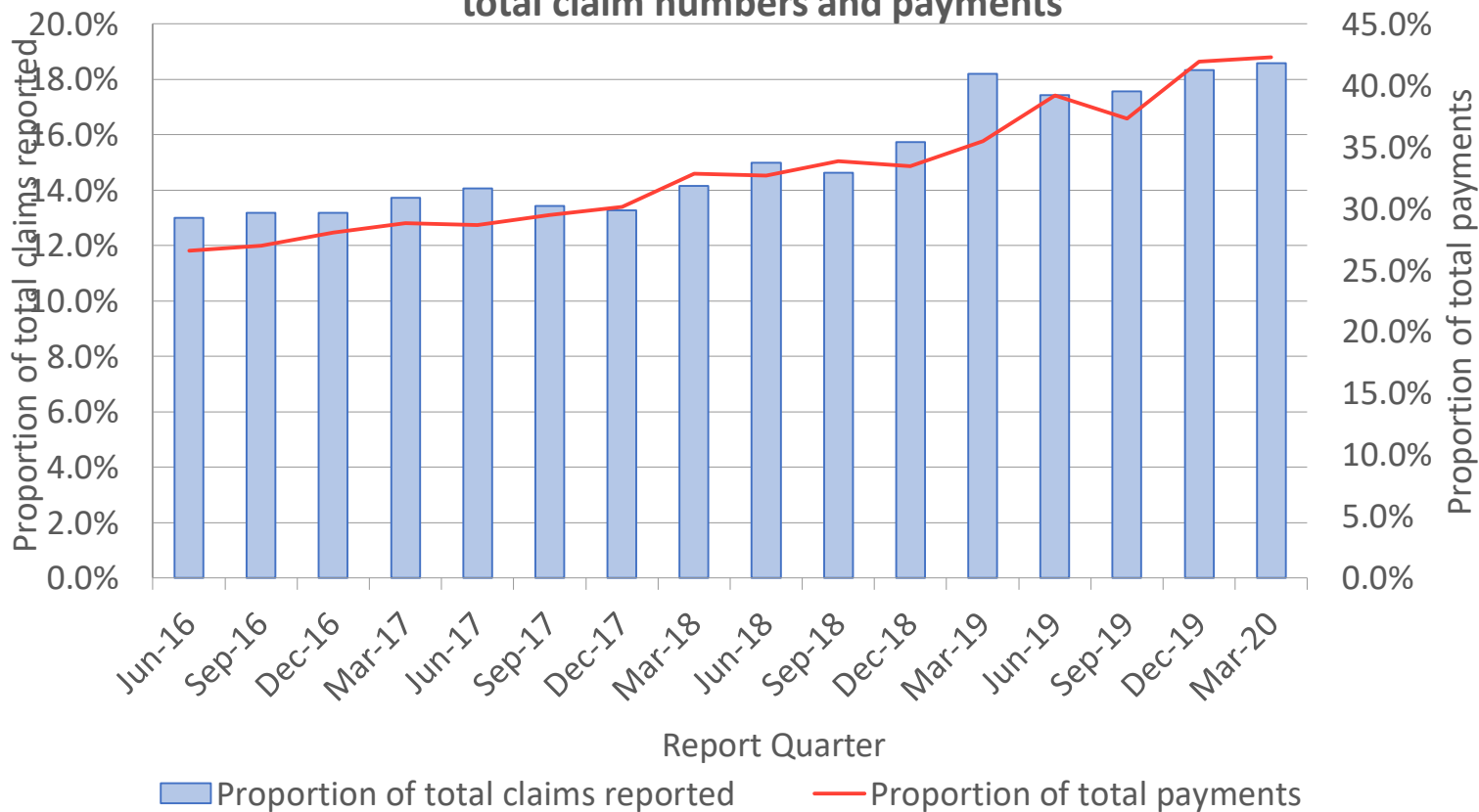
April 2020 report



Additional system performance measures – by insurer type
Psychological claims



Government self insurers (TMF) non-emergency* Psychological claim numbers and payments as a proportion of TMF (non-emergency) total claim numbers and payments



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Workers compensation system monthly dashboard

April 2020 report

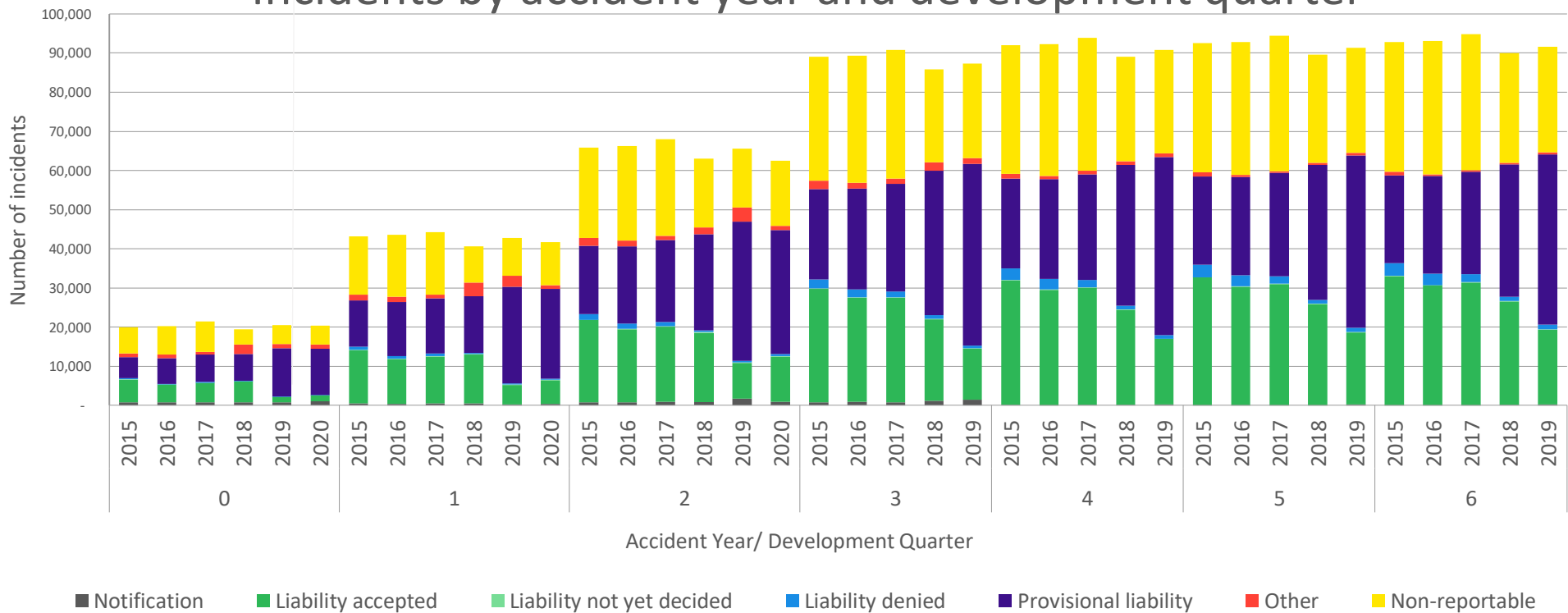


Additional system performance measures – by insurer type
Utilisation of provisional liability



Nominal Insurer liability decisions

Incidents by accident year and development quarter



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Workers compensation system monthly dashboard

April 2020 report

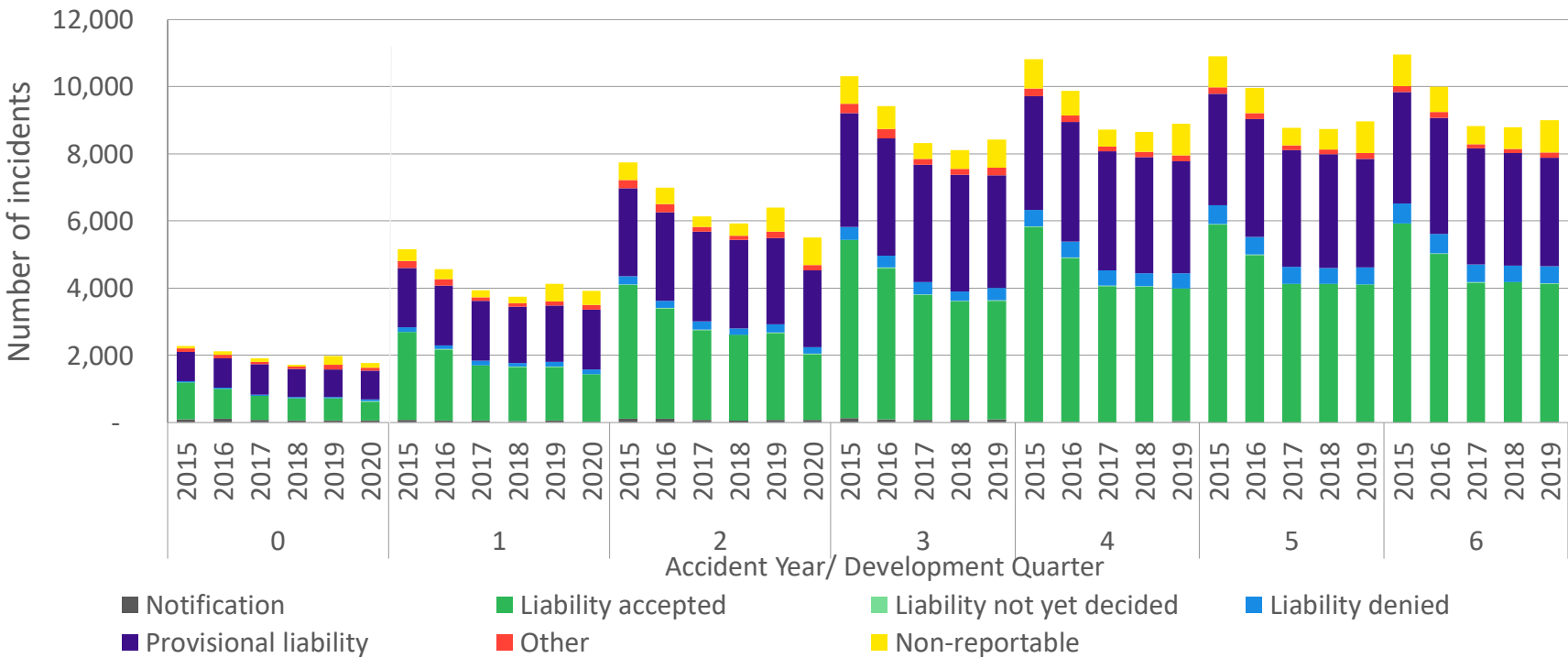


Additional system performance measures – by insurer type
Utilisation of provisional liability



Self insurers liability decisions

Incidents by accident year and development quarter



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Workers compensation system monthly dashboard

April 2020 report

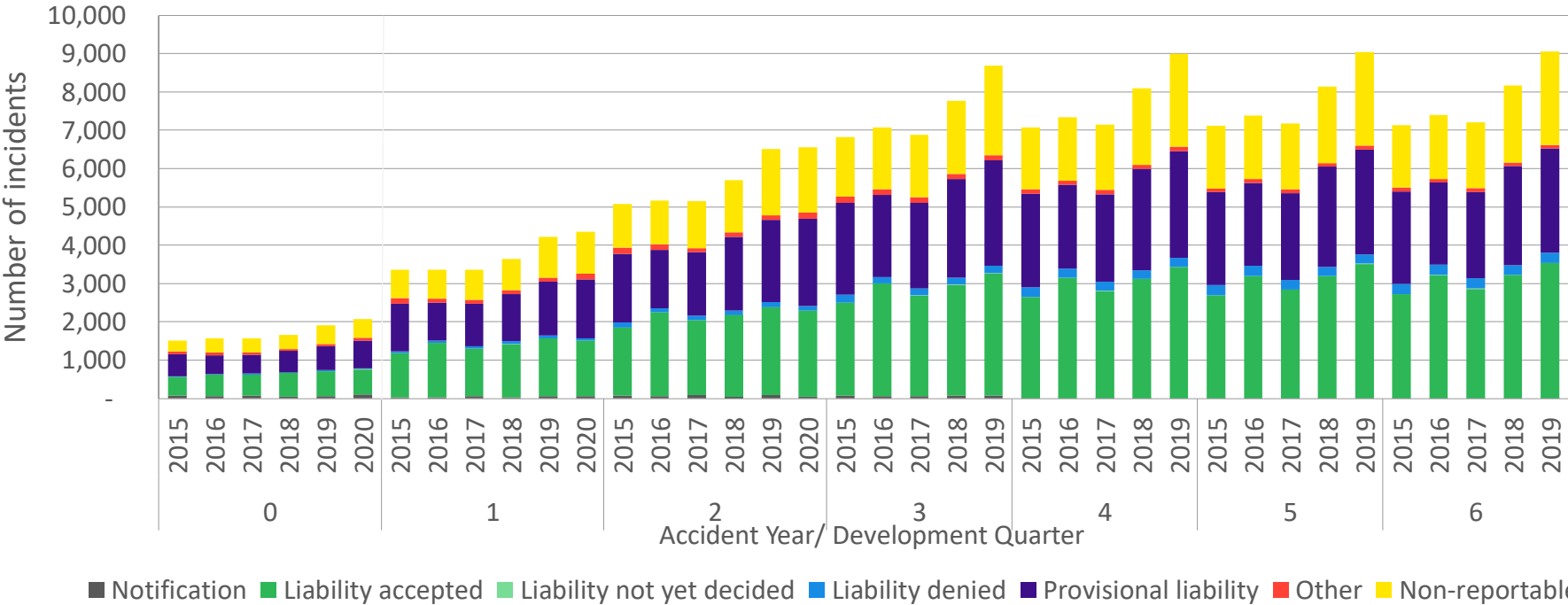


Additional system performance measures – by insurer type
Utilisation of provisional liability



Specialised insurers liability decisions

Incidents by accident year and development quarter



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Workers compensation system monthly dashboard

April 2020 report

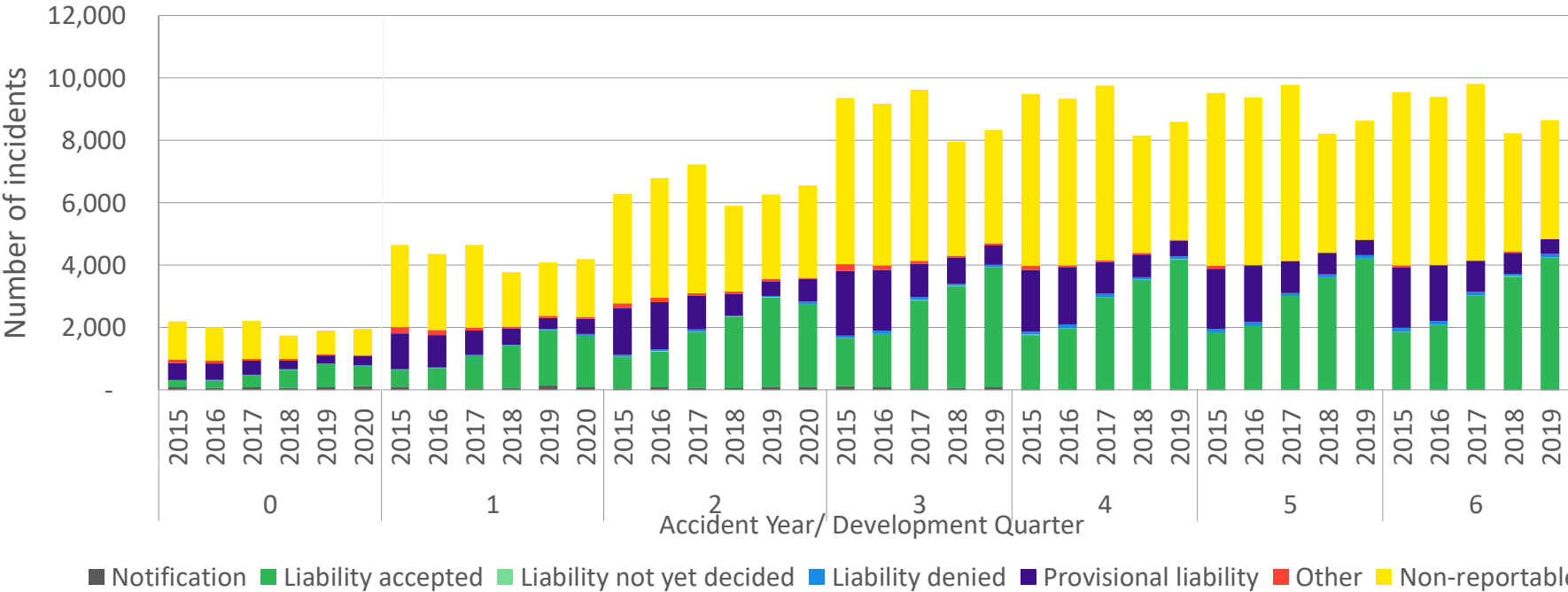


Additional system performance measures – by insurer type
Utilisation of provisional liability



Government self insurers (TMF) emergency* liability decisions

Incidents by accident year and development quarter



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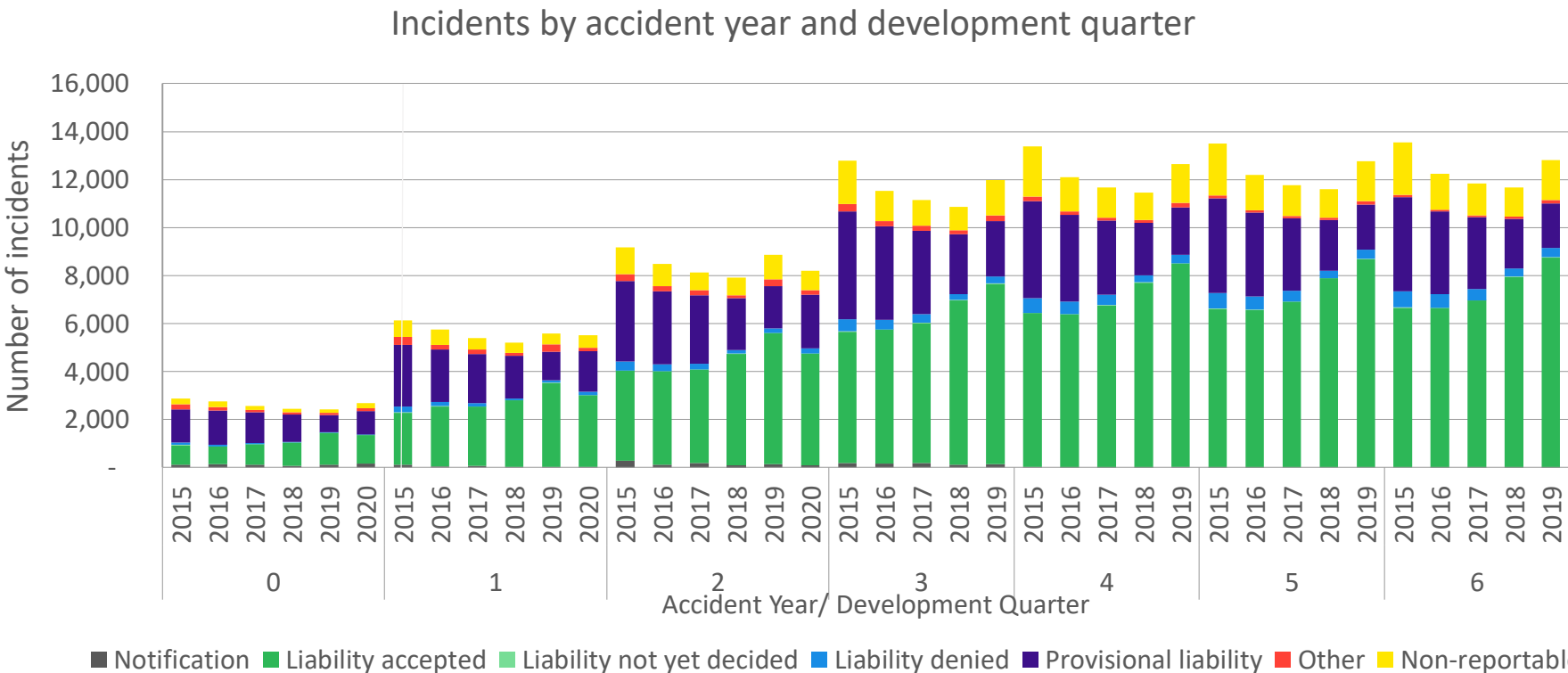
April 2020 report



Additional system performance measures – by insurer type
Utilisation of provisional liability



Government self insurers (TMF) non-emergency* liability decisions



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