

Workers compensation system monthly dashboard

September
2020



State Insurance
Regulatory Authority

System overview

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



\$273B

of reported wages are safeguarded by the workers compensation scheme¹



\$3.86B

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



\$3.24B

was paid out as costs for workers claims¹



78,983

workers received weekly benefit payments¹



94,574

claims were reported to SIRA



67%

September RTW rate at 4 weeks

¹For the 2018/19 financial year

Effectiveness

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

Working from home claims during COVID – 19

As at 30/9/2020 there were 167 claims for workers working from home

Insurer type	Number of claims
Nominal insurer	76
Government Self-insurers (TMF)	54
Self insurers	30
Specialised insurers	7
Total	167

Of these 167 claims, 14 occurred in September 2020, 24 in August, 20 in July, 39 in June, 34 in May, 20 in April, 10 in March. The remainder occurred earlier than March 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

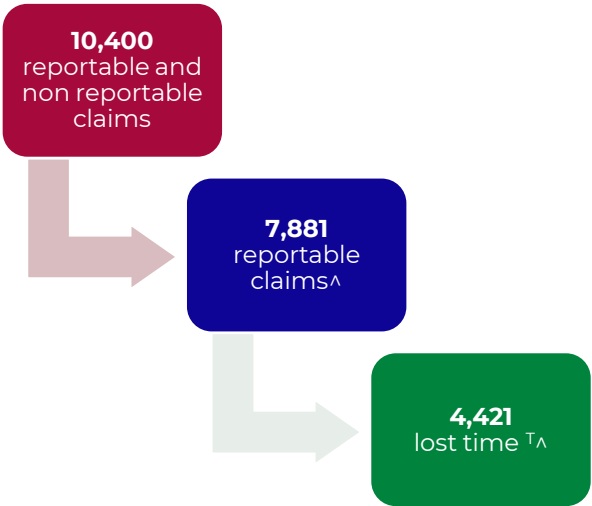
Effectiveness

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

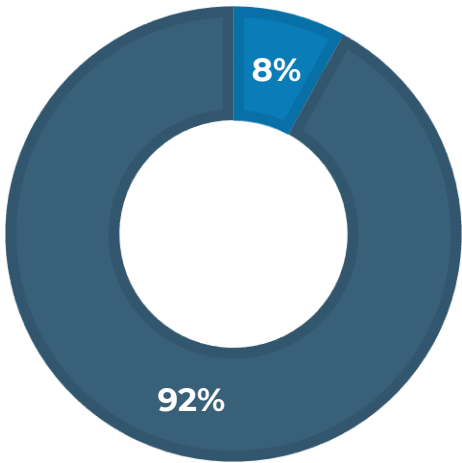
Reportable claims



Monthly average over the last 12 months



PRIMARY PSYCHOLOGICAL INJURIES



■ Primary psychological injury ■ Non-psychological injury

Physical injuries
8,367 (92.01%)

Psychological injuries
727 (7.99%)

9,094 September 2020 reportable claims

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

[^] 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 2018/19	% share of total claims FY 2019/20	% share of total payments made in September 2020	% share of total active claims	% of injury notifications actioned within 7 days	% of Level 1 complaints to active claims
Nominal Insurer	74%	67%	70%	67%	98.86%	0.06%
Government self insurer (TMF)	13%	16%	19%	119	99.68%	0.04%
Specialised Insurers	6%	8%	5%	6%	92.85%	0.02%
Self Insurers	7%	9%	6%	8%	96.49%	0.00%

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

System return to work rates

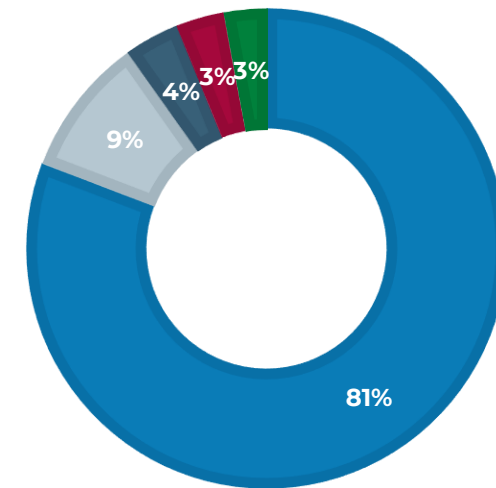
Note: Based on a rolling 12-month cohort

	RTW rate 4 weeks	RTW rate 13 weeks	RTW rate 26 weeks	RTW rate 52 weeks	RTW rate 104 weeks
Scheme	66.98%	79.74%	84.49%	86.33%	88.10%
Scheme compared with last month	↓ Down 0.90 pp*	↓ Down 0.11 pp	↓ Down 0.30 pp	↑ Up 0.27 pp	↓ Down 0.52 pp
Nominal Insurer	67%	80%	84%	86%	88%
Government Self Insurer (TMF)	70%	83%	87%	90%	91%
Specialised Insurers	72%	81%	84%	87%	89%
Self Insurers	69%	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 (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.

* 'pp' is percentage points

MAINTAINING WORK RATE



- Maintained RTW for 12 months
- 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

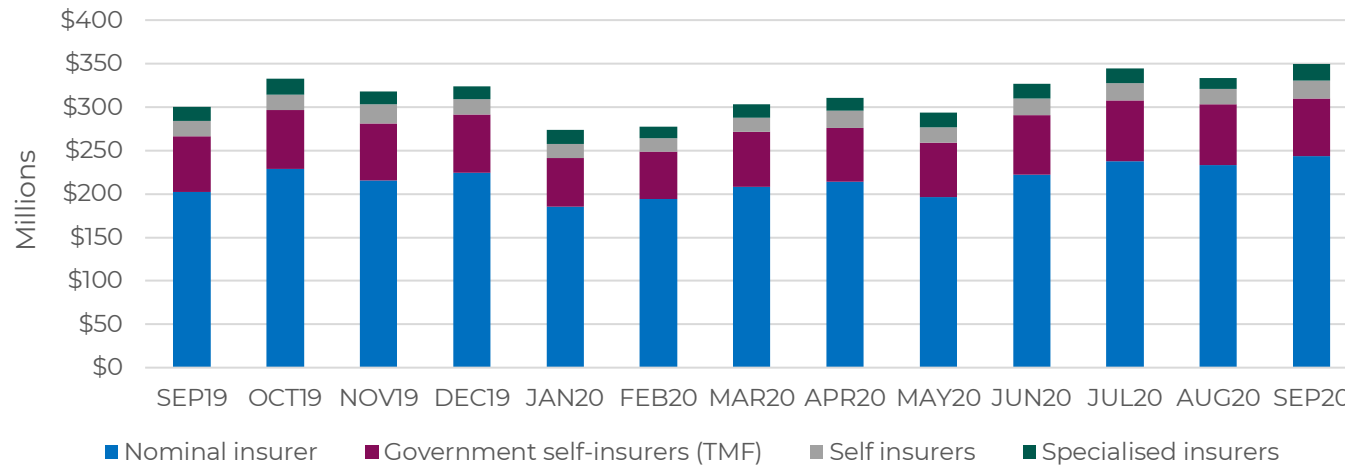
Maintaining a significant RTW monitors the length of time workers were reported to be working in a 12-month period following their initial return to work

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

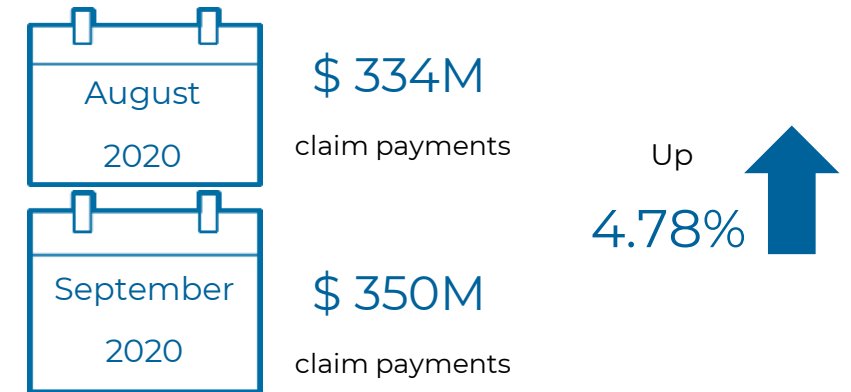
Efficiency & viability

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

Total claim payments made by insurers

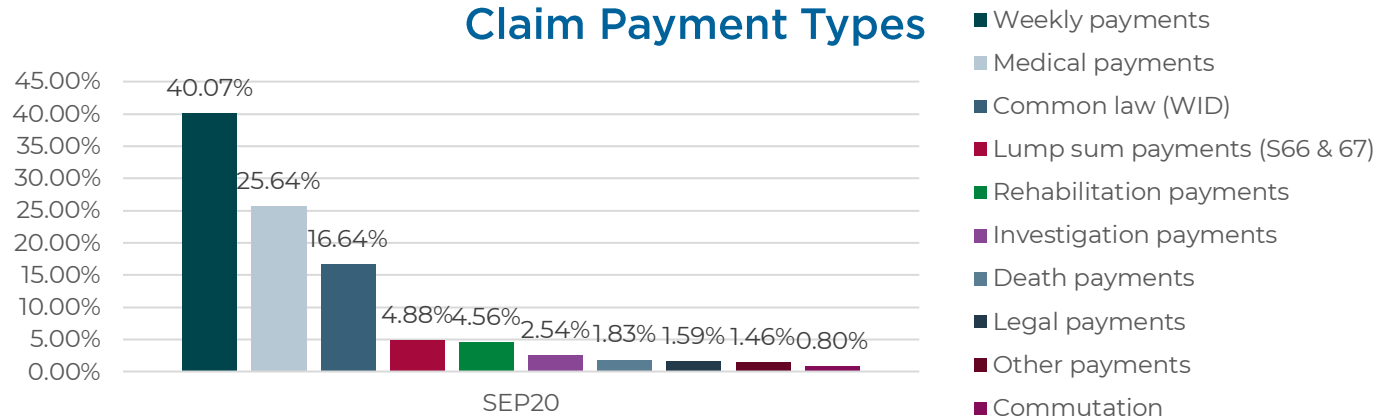


Claim payments

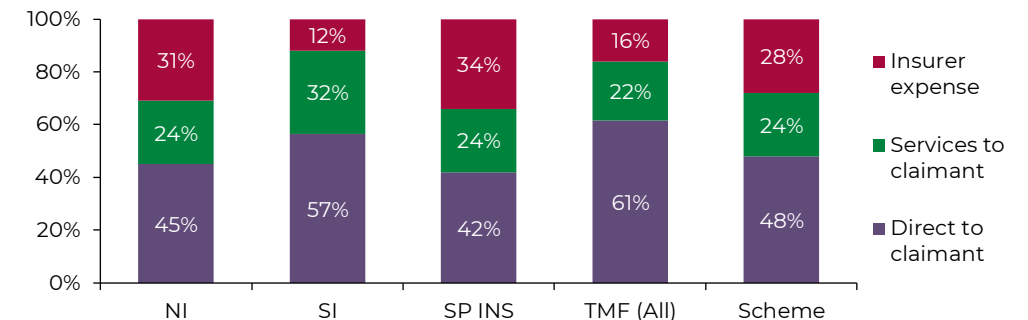


Note – Insurers regularly update claims data based on the progression of a claim. This has been observed to result in changing payment details month on month.

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

Enquiries and complaints



1,982 enquiries

814 complaints



Disputes lodged

0.81% of active claims

In September 2020, there were 102,020 active claims and 824 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. The Independent Review Office (previously known as the Workers Compensation Independent Review Office or WIRO) commenced operation on 1 March 2021.

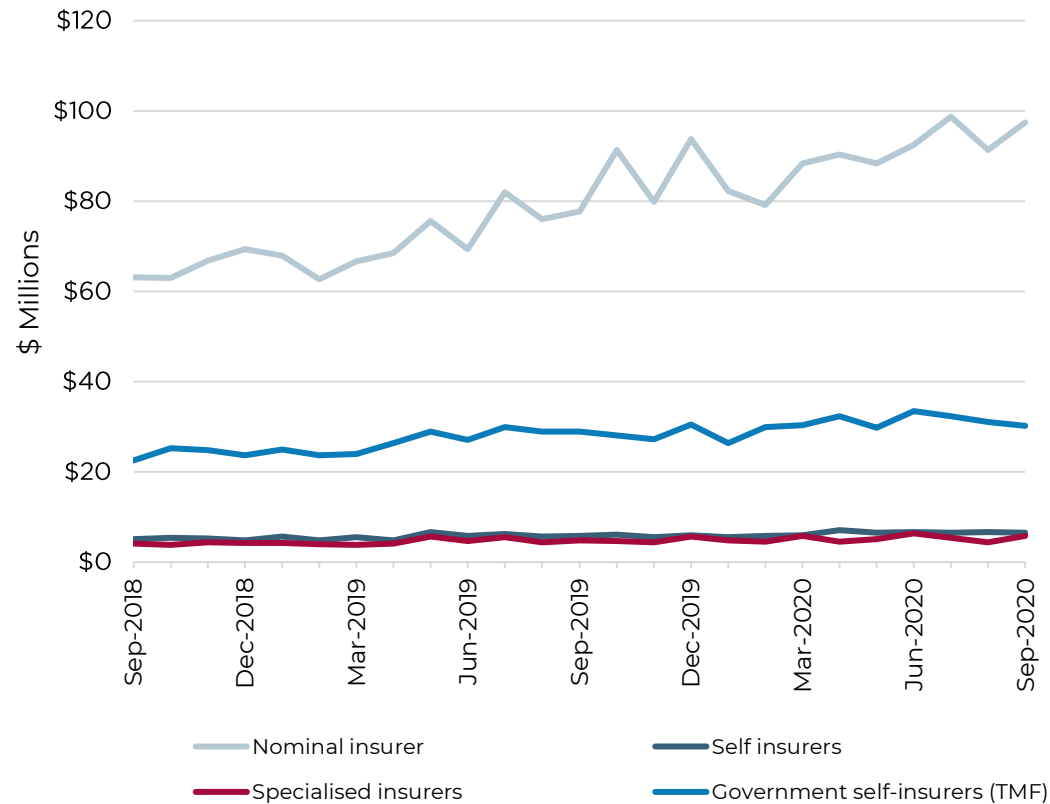
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Note: Including internal reviews and disputes from the NSW Workers Compensation Commission.

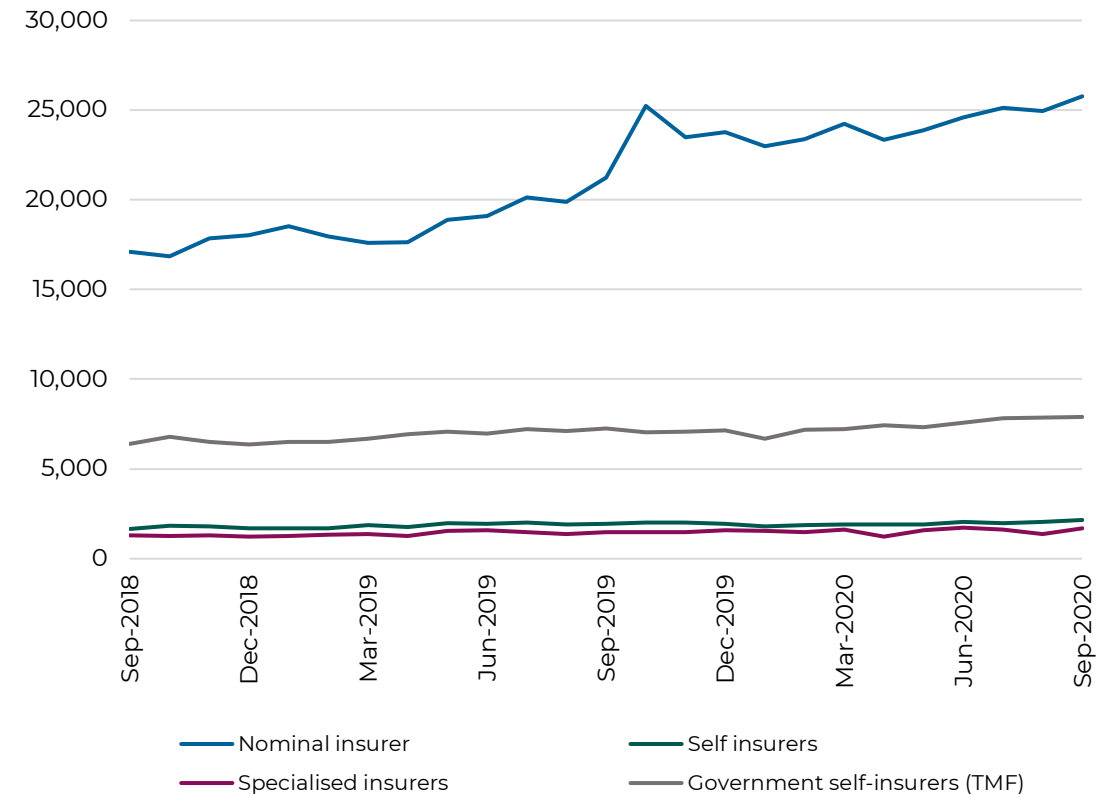
Engagement with work

Remaining, returning and maintaining engagement with work

Cost to the system for weekly benefits paid per month



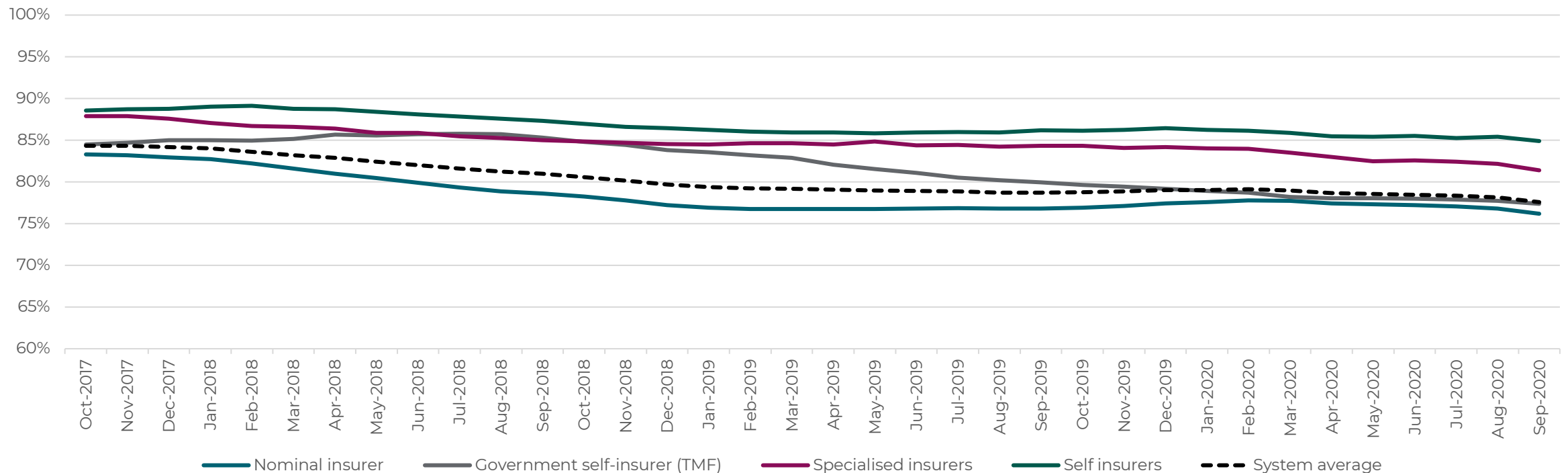
Number of workers receiving weekly benefits per month



Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 4 weeks



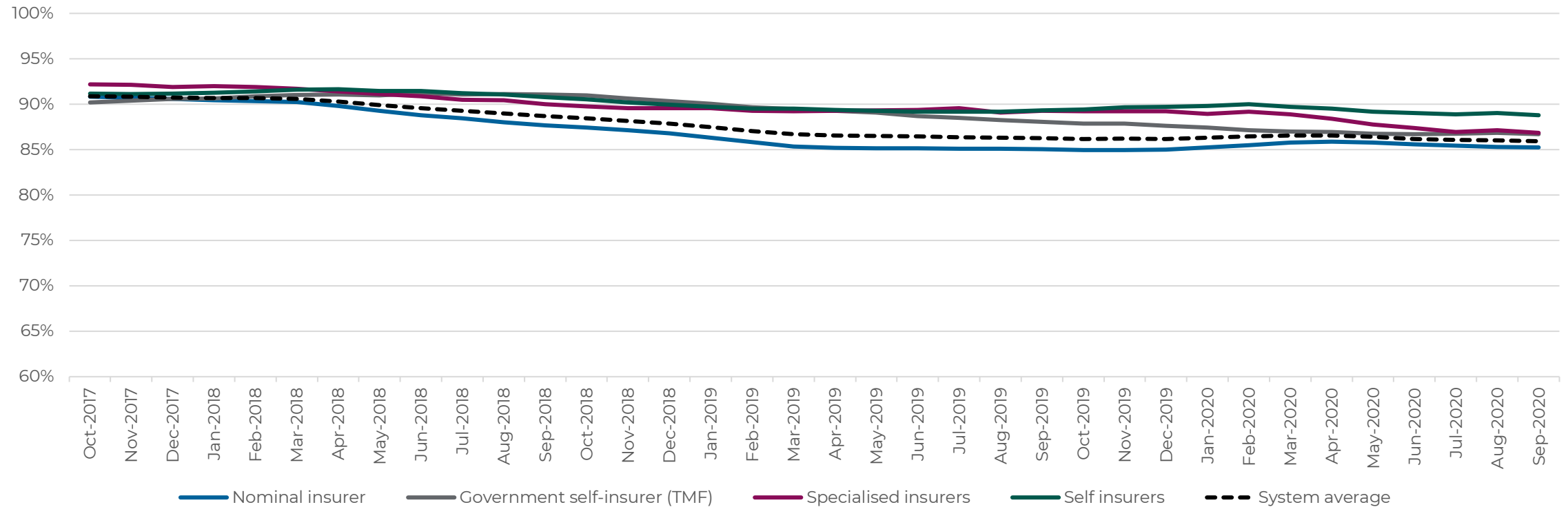
Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

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Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 13 weeks

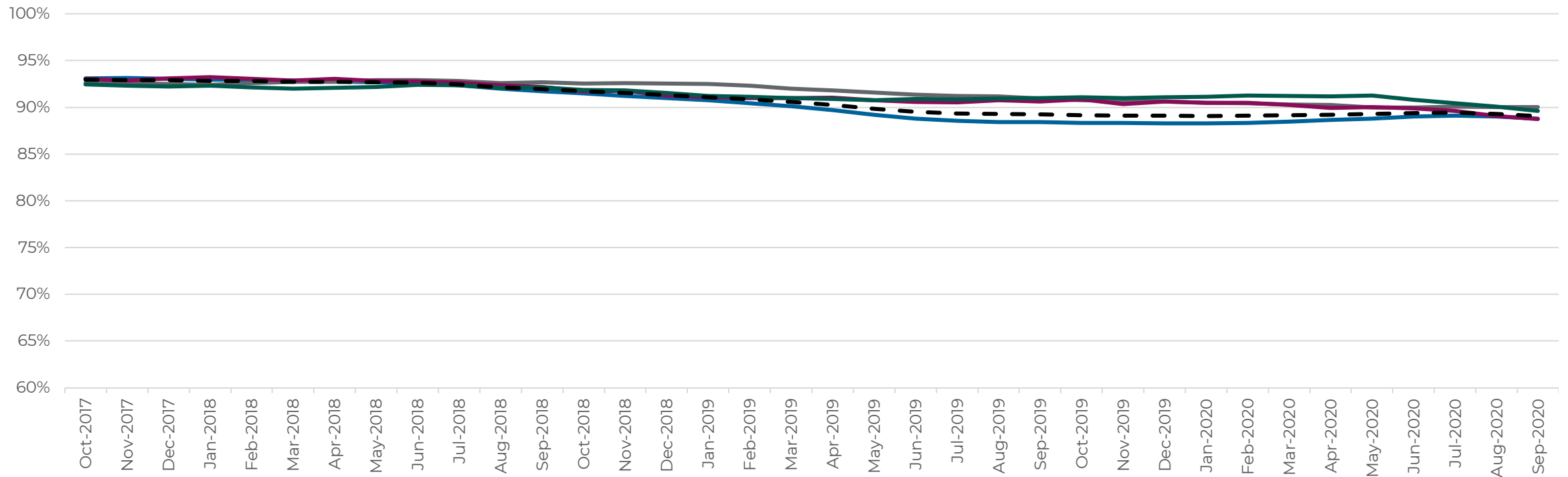


Note: The percentage of workers at work at 4, 13, and 26 weeks is a variation of the RTW work measure reported on pages 1, 3 to 13 of the dashboard. This measure includes medical only claims where the worker did not leave work

Engagement with work

Remaining, returning and maintaining engagement with work

RTW including medical only claimants rate at 26 weeks



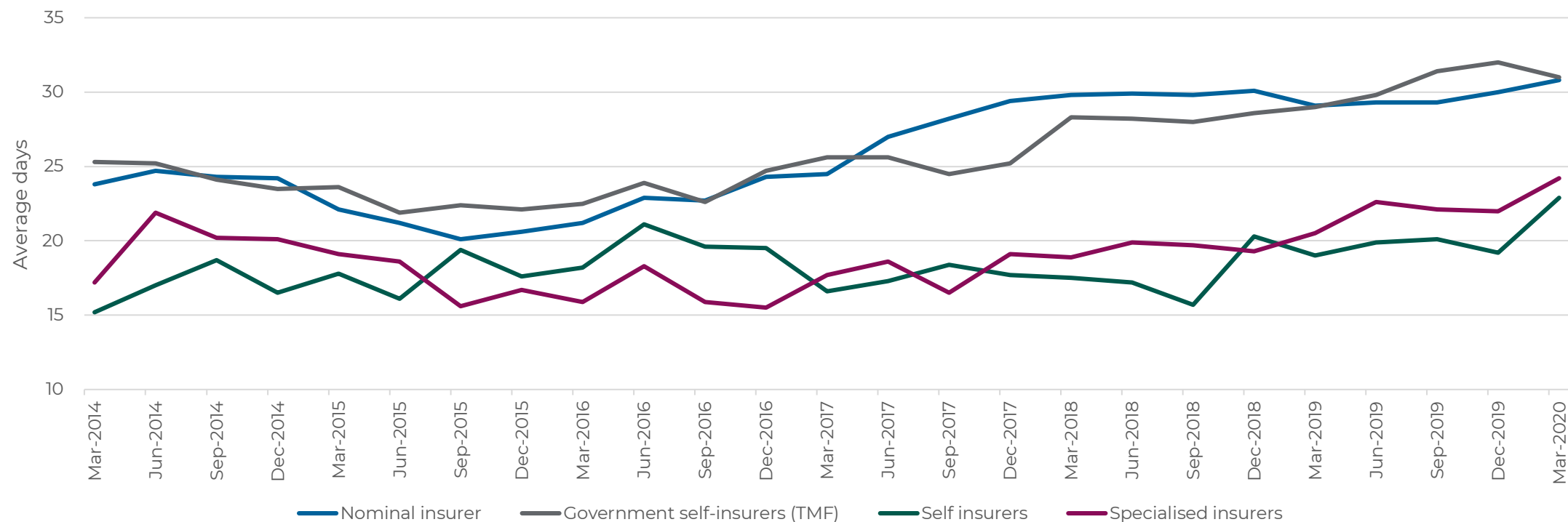
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Engagement with work

Remaining, returning and maintaining engagement with work

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



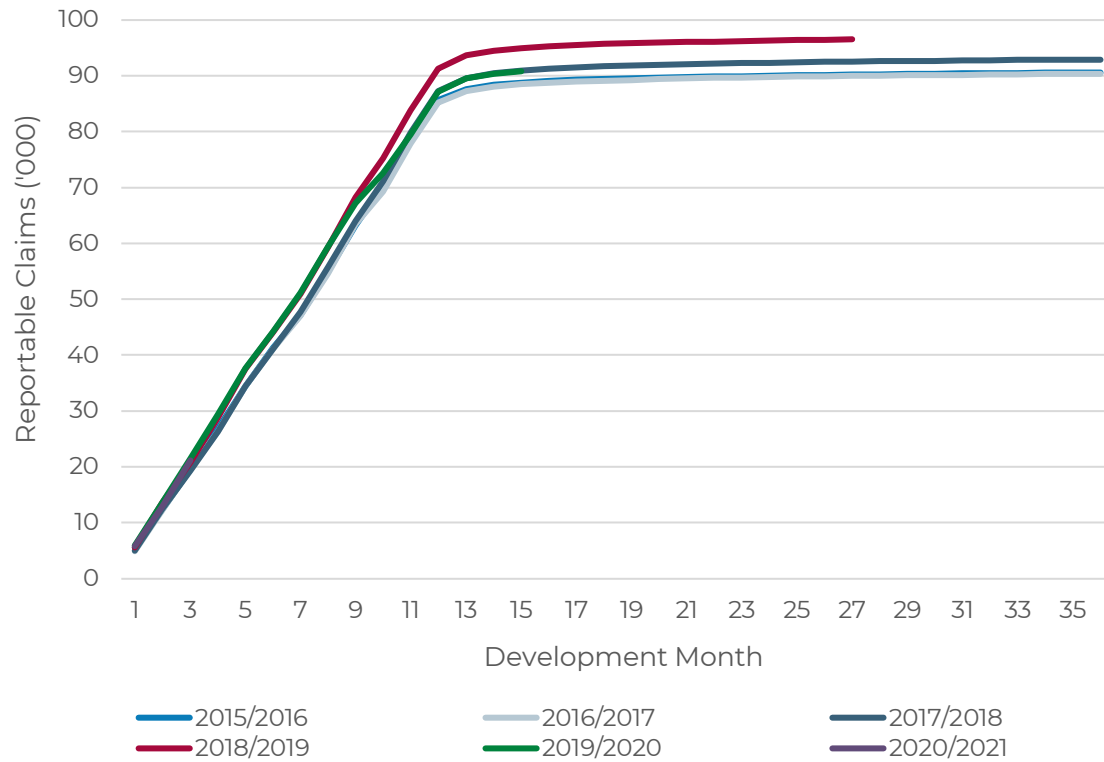
Note: The data for this chart requires a six month development period. This latest data is as at September 2020.

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.

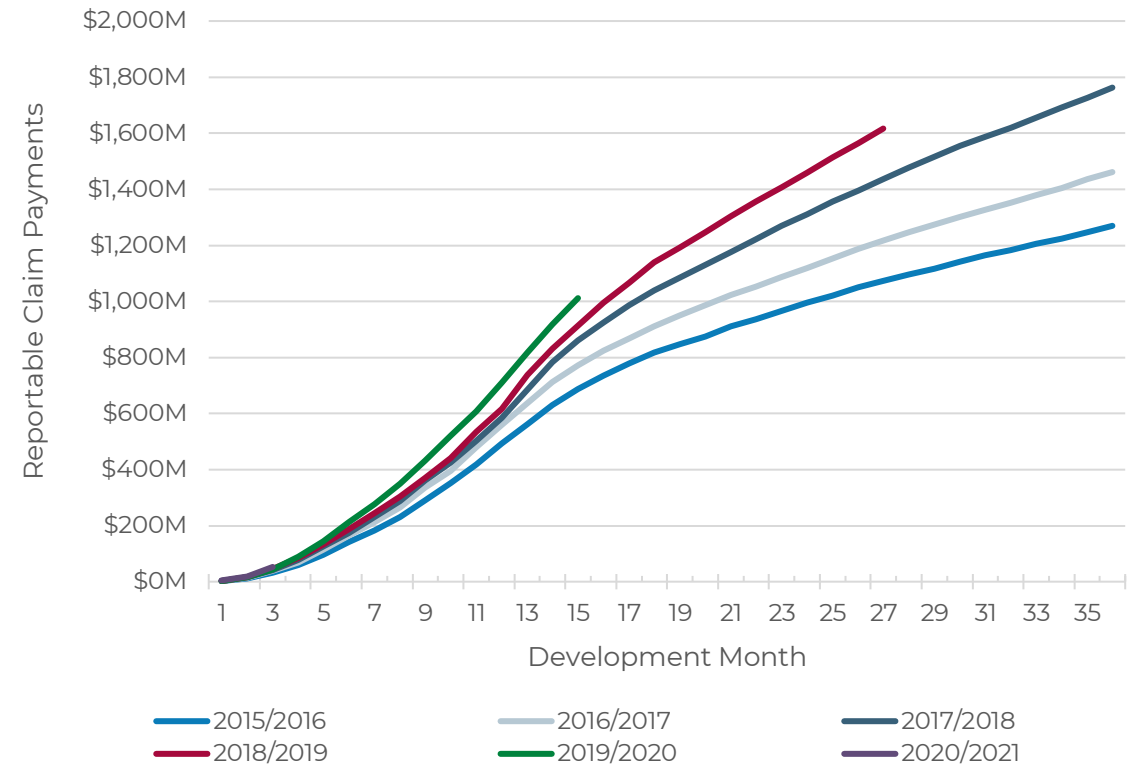
Engagement with work

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.

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