Workers compensation system monthly dashboard
February 2019 report

System overview
Key workers compensation system statistics for the 12 months ending February 2019

$257B
of reported wages are safeguarded by the workers compensation scheme

$3.6B
in premiums were collected, representing 1.4% of reported NSW wages

$2.9B
was paid out as costs for workers claims

103,241
claims were reported to SIRA

77,038
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></th>
<th>FEB 2019</th>
<th>JAN 2019</th>
<th>FEB 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claims</td>
<td>9,643</td>
<td>8,046</td>
<td>8,386</td>
</tr>
</tbody>
</table>

Claim types

9,643 All reportable claims
93.5%

- Physical injuries 9,012 (93.5%)
- Psychological injuries 631 (6.5%)

Claims by body locations

- Head 10.2%
- Neck 2.2%
- Upper limbs 33.8%
- Trunk 18.0%
- Lower limbs 20.9%
Also:
- Psychological 6.5%
- Multiple locations 3.5%
- To be confirmed 3.5%
- Systemic locations 1.4%

Footnote:
1For 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
Effectiveness
Workers’ claims journey results at February 2019

Monthly average over the last 12 months

11,224 records submitted
8,603 reportable claims
3,542 lost time

Return to work

62.7% at 4 weeks
77.3% at 13 weeks
85.3% at 26 weeks

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 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.

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

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
Workers compensation system monthly dashboard
February 2019 report

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

Claim payments

Total claim payments made by insurers

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

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
Customer experience & equity
Customers’ experience with the system is positive and equitable

Enquiries and complaints

2,419 enquiries
499 complaints

Note: 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 rate

0.6% of active claims

In February 2019 there were 86,436 active claims and 498 disputes

Note: Including data from the Workers Compensation Commission.


Workers’ perceptions of equity across the system

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Distributive Justice Average (mean) on a 5-point scale</th>
<th>Procedural Justice Average (mean) on a 5-point scale</th>
<th>Informational Justice Average (mean) on a 5-point scale</th>
<th>Interpersonal Justice Average (mean) on a 5-point scale</th>
</tr>
</thead>
<tbody>
<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
# 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>Nominal insurer</td>
<td>74%</td>
<td>67%</td>
<td>65%</td>
<td>65%</td>
<td>88%</td>
<td>0.1%</td>
<td>58%</td>
<td>75%</td>
<td>84%</td>
</tr>
<tr>
<td>Government self insurer (TMF)</td>
<td>13%</td>
<td>16%</td>
<td>21%</td>
<td>20%</td>
<td>100%</td>
<td>0.1%</td>
<td>75%</td>
<td>85%</td>
<td>89%</td>
</tr>
<tr>
<td>Specialised Insurers</td>
<td>6%</td>
<td>8%</td>
<td>6%</td>
<td>7%</td>
<td>98%</td>
<td>0.0%</td>
<td>74%</td>
<td>83%</td>
<td>86%</td>
</tr>
<tr>
<td>Self insurers</td>
<td>7%</td>
<td>9%</td>
<td>8%</td>
<td>8%</td>
<td>97%</td>
<td>0.1%</td>
<td>65%</td>
<td>77%</td>
<td>82%</td>
</tr>
</tbody>
</table>

Note: Insurers reported this data to SIRA as at February 2019

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.


Workers compensation system monthly dashboard
February 2019 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

Note: Since the July 2018 dashboard, SIRA has identified deterioration in NI RTW performance for which the NI explains is due to data quality issues. In December 2018 SIRA conducted a data quality audit and in February 2019 commenced a Compliance and Performance Review. SIRA is also reviewing and adding additional measures to the dashboard to better report scheme performance.

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
Workers compensation system monthly dashboard
February 2019 report

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 who never left work and allows an insurer type comparison of workers who are at work at 4, 13 and 26 week intervals from the date the claims entered the system. See the "Data source information" section of the Explanatory note for further details on the percentage of workers at work measure.

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
Average duration of weekly benefits paid in the first 6 months

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, it is reported to September 2018 to allow for claim data development. See the “Data source information” section of the Explanatory note for further details on the average duration of weekly benefits paid in the first 6 months measure.

For more information, including an accessible version and data tables, visit https://www.sira.nsw.gov.au/corporate-information/workers-compensation-reports
Workers compensation system monthly dashboard
February 2019 report

Additional system performance measures
Monitoring claim and payment development in the workers compensation system

Reportable claims development

Claim payments development

Note: The reportable claims development chart visualises the development of reportable claims by injury financial year. Displaying reportable claims by injury financial year, across development months from claim injury date, helps to track variations in figures and also benchmark against previous injury financial years. The claim payments development chart visualises the development of claim payments by injury financial year. Displaying claim payments by injury financial year, across development months from claim injury date, allows for system payment comparisons. No indexation or adjustments have been applied to payment figures, the chart shows original dollar values.

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