



WorkCover independent review office

# PERIODIC PERFORMANCE REVIEW

## 1 JULY 2014 TO 30 JUNE 2015

KA Garling

WORKCOVER INDEPENDENT REVIEW OFFICER

July 2015



WorkCover independent review office

## COMPLAINTS AND ENQUIRIES: MATTERS RECEIVED

	2014						2015						Grand Total
	July	August	September	October	November	December	January	February	March	April	May	June	
<b>Complaint</b>	200	184	220	237	239	226	206	233	280	246	213	182	<b>2666</b>
<b>Enquiry</b>	187	182	236	206	173	169	146	168	184	154	166	227	<b>2198</b>
<b>Grand Total</b>	<b>387</b>	<b>366</b>	<b>456</b>	<b>443</b>	<b>412</b>	<b>395</b>	<b>352</b>	<b>401</b>	<b>464</b>	<b>400</b>	<b>379</b>	<b>409</b>	<b>4864</b>



# COMPLAINTS AND ENQUIRIES: ISSUE BY INSURER – 1

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Insurer Type	Insurer Name	Communication	Delay	Denial of Liability (S.74 Notice)	Fraud/misrepresentation	IME	Incorrect Calculations	Medical costs	Medical treatment	Rehabilitation	Weekly Benefits	Work Capacity (general)	WPI	Grand Total
<b>Scheme agent</b>	Allianz Australia Workers Compensation	108	128	140		19	2	90	152	49	227	78	41	<b>1034</b>
	CGU Workers Compensation	73	86	74		15	5	50	77	24	130	61	24	<b>619</b>
	Employers Mutual NSW	62	78	64		21	3	39	83	26	131	58	19	<b>584</b>
	Gallagher Bassett Services	47	56	37		12	4	32	56	17	118	52	15	<b>446</b>
	GIO General	52	54	119		14	3	39	64	34	133	43	17	<b>572</b>
	QBE Workers' Compensation (NSW)	79	85	146		21	4	51	104	40	193	117	48	<b>888</b>
	Xchanging	19	16	19		5		12	26	7	35	29	7	<b>175</b>
<b>Scheme agent Total</b>		<b>440</b>	<b>503</b>	<b>599</b>		<b>107</b>	<b>21</b>	<b>313</b>	<b>562</b>	<b>197</b>	<b>967</b>	<b>438</b>	<b>171</b>	<b>4318</b>
<b>Specialised insurer</b>	Catholic Church Insurance Limited	7	6	14		5		3	14	4	15	4	1	<b>73</b>
	Club Employers Mutual (part of Hospitality Employers Mutual)	1	3	2				1	3		1			<b>11</b>
	Coal Mines Insurance Pty Limited	2	1	3		1		1	3	1	2	1		<b>15</b>
	GIO - NSW Treasury Management Fund		1	2					1		2			<b>6</b>
	Guild Insurance Ltd	3	2	3				2	4	1	3	2		<b>20</b>
	Hotel Employers Mutual (part of Hospitality Employers Mutual)	1	3	2				2	4		5	4		<b>21</b>
	Enquiry Not recorded	8	1	2				1	2	1	2	2	1	<b>20</b>
	Racing NSW Insurance Fund					1		1	3		1	3		<b>9</b>
	StateCover Mutual	3	2	5				6	5	2	8	1	3	<b>35</b>
	<b>Specialised insurer Total</b>		<b>25</b>	<b>19</b>	<b>33</b>		<b>7</b>		<b>17</b>	<b>39</b>	<b>9</b>	<b>39</b>	<b>17</b>	<b>5</b>
<b>TMF</b>	Allianz TMF	29	16	29		6	2	15	36	26	51	19	7	<b>236</b>
	Employers Mutual NSW Ltd - TMF	26	35	20		8	1	14	33	14	46	17	11	<b>225</b>
	QBE TMF	32	40	33		6		17	43	20	70	16	11	<b>288</b>
<b>TMF Total</b>		<b>87</b>	<b>91</b>	<b>82</b>		<b>20</b>	<b>3</b>	<b>46</b>	<b>112</b>	<b>60</b>	<b>167</b>	<b>52</b>	<b>29</b>	<b>749</b>
<b>Enquiry</b>	Insurer not recorded	78	13	116	1	9		23	58	23	158	49	53	<b>581</b>

Note:

- A matter may have more than one issue.
- For Complaints and Enquiries received from 1 July 2014 to 30 June 2015.

Insurer Type	Insurer Name	Communication	Delay	Denial of Liability	Fraud/ misrepresentation	IME	Incorrect Calculations	Medical costs	Medical treatment	Rehabilitation	Weekly Benefits	Work Capacity (general)	WPI	Grand Total
Self-insured	ANZ Group	2	1	1				1	1	1				7
	Arrium Limited	2						1	1	1	1			6
	Ausgrid	1		1				2	3	2		1		10
	Bankstown City Council										1			1
	Blacktown City Council										1			1
	Bluescope Steel Ltd		2	1					1			2		6
	BOC Workers' Compensation Ltd.	1							1			1		3
	Brambles Insurance Services										1			1
	Campbelltown City Council								2	1	1			4
	Coles Group Ltd	10	10	4		3		4	12	3	11	3		60
	Colin Joss & Co		1											1
	CSR Limited NSW Workers Compensation	2	1	1										4
	Delta Electricity												1	1
	Electrolux Home Products		1						1		1			3
	Endeavour Energy	1		1										2
	Fairfield City Council								1		1			2
	Holcim (Aust) Holdings Pty Limited		1						1					2
	Inghams Enterprises Pty Ltd	1		3		1						1		6
	ISS Property Services Pty Ltd			1		1		1	1		1			5
	Lake Macquarie City Council			1							1	1		3
	MARS Australia Pty Ltd										1			1
	McDonald's Australia Holdings Limited								1		1			2
Myer Holdings Ltd	1												1	



# COMPLAINTS & ENQUIRIES: ISSUE BY INSURER -3

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Insurer Type	Insurer Name	Communication	Delay	Denial of Liability	Fraud/ misrepresentation	IME	Incorrect Calculations	Medical costs	Medical treatment	Rehabilitation	Weekly Benefits	Work Capacity (General)	W/PI	Grand Total
	Newcastle City Council											2		2
	Northern Co-Operative Meat Company Limited	1	1						2		2			6
	One Steel		1					1						2
	Pacific National (NSW) Pty Ltd		2								1			3
	Pasminco Ltd											1		1
	Qantas Airways Limited	1	4	1				2	3		3	2	2	18
	Rail Corporation NSW	3	12	14			1		6	1	10	2	1	50
	Rocla Pty Limited			4										4
	Shoalhaven City Council	1	1								2			4
	Skilled Group Limited	1	2	2					2	1	1	1		10
	State Transit Authority (STA)	4		2					1	1	5		1	14
	Sutherland Shire Council			1										1
	Sydney Trains		1	1										2
	The Star Pty Ltd								2		4			6
	Toll Pty Ltd		1		1				1	1	1	1		6
	Transfield Services (Australia) Pty Ltd	2	5	4					5	2	10	4	1	33
	UGL Rail Services Limited										1			1
	University of New South Wales		1	1					1		1		1	5
	Veolia Environmental Services (Australia) Pty Ltd		1	1					2		1			5
	Warringah Council	1		1						1				3
	Westpac Bank		1					1						2
	Wollongong City Council	1	1	1				1	2	2	2			10
	Woolworths Limited	16	19	8		5		8	25	7	20	11	3	122
	Wyong Shire Council							1	1					2
<b>Self-insured Total</b>		52	70	55	1	10	1	23	80	24	88	33	9	446
<b>Grand Total</b>		<b>682</b>	<b>696</b>	<b>885</b>	<b>2</b>	<b>153</b>	<b>25</b>	<b>422</b>	<b>851</b>	<b>313</b>	<b>1419</b>	<b>589</b>	<b>267</b>	<b>6304</b>



# iLARS: APPLICATIONS RECEIVED

	2014						2015						Grand Total
	July	August	September	October	November	December	January	February	March	April	May	June	
<b>Accepted</b>	944	910	838	863	783	746	498	707	1090	881	862	564	<b>9686</b>
<b>Declined</b>	99	86	47	63	63	67	28	27	30	29	28	33	<b>600</b>
<b>Pending</b>	32	25	20	31	22	36	26	31	58	47	56	410	<b>794</b>
<b>Grand Total</b>	<b>1075</b>	<b>1021</b>	<b>905</b>	<b>957</b>	<b>868</b>	<b>849</b>	<b>552</b>	<b>765</b>	<b>1178</b>	<b>957</b>	<b>946</b>	<b>1007</b>	<b>11080</b>

Note:

- An iLARS Grant can have multiple issues. However only the primary issue is shown above.
- The data reflects iLARS matters received up to 30 June 2015 and grants which have an accepted or pending status as at 10.06 am on 2 July 2015.
- Differences from previous publications reflects grant applications which have been declined by WIRO since the date of the report or pending application which have been accepted.



# iLARS – INJURY LOCATION FOR GRANTS

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Injury Type	2014						2015						Grand Total
	July	August	September	October	November	December	January	February	March	April	May	June	
<b>31 Back</b>	258	233	229	253	238	225	141	219	293	223	229	225	<b>2766</b>
<b>13 Ear</b>	266	273	222	204	174	189	102	106	341	260	226	236	<b>2599</b>
<b>80 Psychological system</b>	106	105	93	119	101	93	59	96	96	97	100	117	<b>1182</b>
<b>41 Shoulder</b>	96	90	92	92	74	82	64	73	107	92	87	84	<b>1033</b>
<b>53 Knee</b>	83	91	69	61	55	61	35	71	78	79	67	61	<b>811</b>
<b>21 Neck</b>	39	34	31	39	41	32	21	42	54	47	30	44	<b>454</b>
<b>45 Wrist</b>	29	18	13	30	22	16	12	11	19	23	26	21	<b>240</b>
<b>46 Hand, fingers and thumb</b>	28	18	18	25	17	16	16	16	35	13	14	23	<b>239</b>
<b>55 Ankle</b>	20	18	16	15	20	14	13	14	17	16	22	18	<b>203</b>
<b>54 Lower leg</b>	12	21	10	14	19	18	10	6	10	7	8	3	<b>138</b>
<b>42 Upper arm</b>	11	13	10	9	11	7	9	14	17	7	11	12	<b>131</b>
<b>51 Hip</b>	15	8	12	10	11	10	12	8	7	10	14	9	<b>126</b>
<b>56 Foot and toes</b>	12	11	4	10	9	8	8	8	15	9	10	10	<b>114</b>
<b>68 Multiple -Other</b>	7	7	18	13	10	12	5	2	8	7	3	11	<b>103</b>
<b>43 Elbow</b>	10	11	5	5	5	6	7	10	12	11	7	9	<b>98</b>
<b>18 Head - multiple locations</b>	11	19	11	8	9	7	5	7	5	1	0	2	<b>85</b>
<b>91 Death</b>	6	9	5	9	6	2	9	5	8	6	7	10	<b>82</b>
<b>64 Multiple -Trunk and limbs</b>	6	0	3	3	2	2	1	2	0	3	19	22	<b>63</b>
<b>34/35 Abdomen and pelvic region</b>	3	0	0	1	0	2	3	3	16	10	8	11	<b>57</b>
<b>48 Upper limb - multiple locations</b>	6	6	6	3	5	5	2	3	1	1	4	12	<b>54</b>
<b>90 Unspecified locations</b>	6	7	6	1	2	13	0	2	0	6	8	2	<b>53</b>
<b>12 Eye</b>	6	5	4	4	4	2	4	4	6	1	5	5	<b>50</b>
<b>Other Body Locations</b>	39	24	28	29	33	27	14	43	33	28	41	60	<b>399</b>
<b>Grand Total</b>	<b>1075</b>	<b>1021</b>	<b>905</b>	<b>957</b>	<b>868</b>	<b>849</b>	<b>552</b>	<b>765</b>	<b>1178</b>	<b>957</b>	<b>946</b>	<b>1007</b>	<b>11080</b>

Note:

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	2014						2015						Grand Total
	July	August	September	October	November	December	January	February	March	April	May	June	
A. Intracranial injuries	9	21	11	7	9	9	5	3	1	4	7	13	99
B. Fractures	26	19	7	16	10	14	9	59	76	48	39	32	355
C. Wounds, lacerations, amputations and internal organ damage	25	5	6	13	6	12	4	13	16	6	17	19	142
D. Burn	3		2	3			1	1			1		11
E. Injury to nerves and spinal cord	20	7	9	17	2	7	45	249	345	268	260	268	1497
F1. Trauma to joints and ligaments	233	317	316	343	464	343	268	176	238	205	207	192	3302
F2. Trauma to muscles and tendons	129	46	26	37	17	17	15	12	17	6	39	57	418
G. Other injuries ?Poisoning, Electrocutation, heat stress etc	4	1	2	1	2	2	1	2	18	31	3	1	68
H1. Joint diseases (arthropathies) and other articular cartilage diseases	10				1	1		3					15
H2. Spinal vertebrae and intervertebral disc diseases	173	177	166	162	47	123	24	9	2	1	2	15	901
H3. Diseases involving the synovium and related tissue		1					1	2			2	1	7
H4. Diseases of muscle, tendon and related tissue	7	4	2	1	1	1		1	1	1		3	22
H5. Other soft tissue diseases	3	1	1	2	1	9		3	1	3	4	8	36
I. Mental diseases	96	102	93	119	101	91	59	96	97	98	100	117	1169
J. Digestive system diseases	2	5	7	6	6	3	2	1	2	1	1		36
K. Skin and subcutaneous tissue diseases	4		4	3	9	13		2	1		1	1	38
L. Nervous system and sense organ diseases	272	278	225	205	177	192	102	110	343	260	227	238	2629
M. Respiratory system diseases	2		2	2	1					1	1	3	12
N. Circulatory system diseases		1		2	1	2	1	2					9
O. Infectious and parasitic diseases	1	2		1	1	1				1		1	8
P. Neoplasms (cancer)	3	5	7	5	1	5	5	2	9	7	6	6	61
Q. Other diseases	2					2		2		1	3		10
R. Other claims	2	1			2			3			1		9
S. Death	4	9	7	9	7	2	10	5	8	6	7	10	84
Nature of Injury Not Recorded	45	19	12	3	2			9	3	9	18	22	142
<b>Grand Total</b>	<b>1075</b>	<b>1021</b>	<b>905</b>	<b>957</b>	<b>868</b>	<b>849</b>	<b>552</b>	<b>765</b>	<b>1178</b>	<b>957</b>	<b>946</b>	<b>1007</b>	<b>11080</b>

- Note:
- The data reflects iLARS matters received up to 30 June 2015 and grants which have an accepted or pending status as at 10.06 am on 2 July 2015.
  - Differences from previous publications reflects grant applications which have been declined by WIRO since the date of the report.





# iLARS – ISSUES PER INSURER

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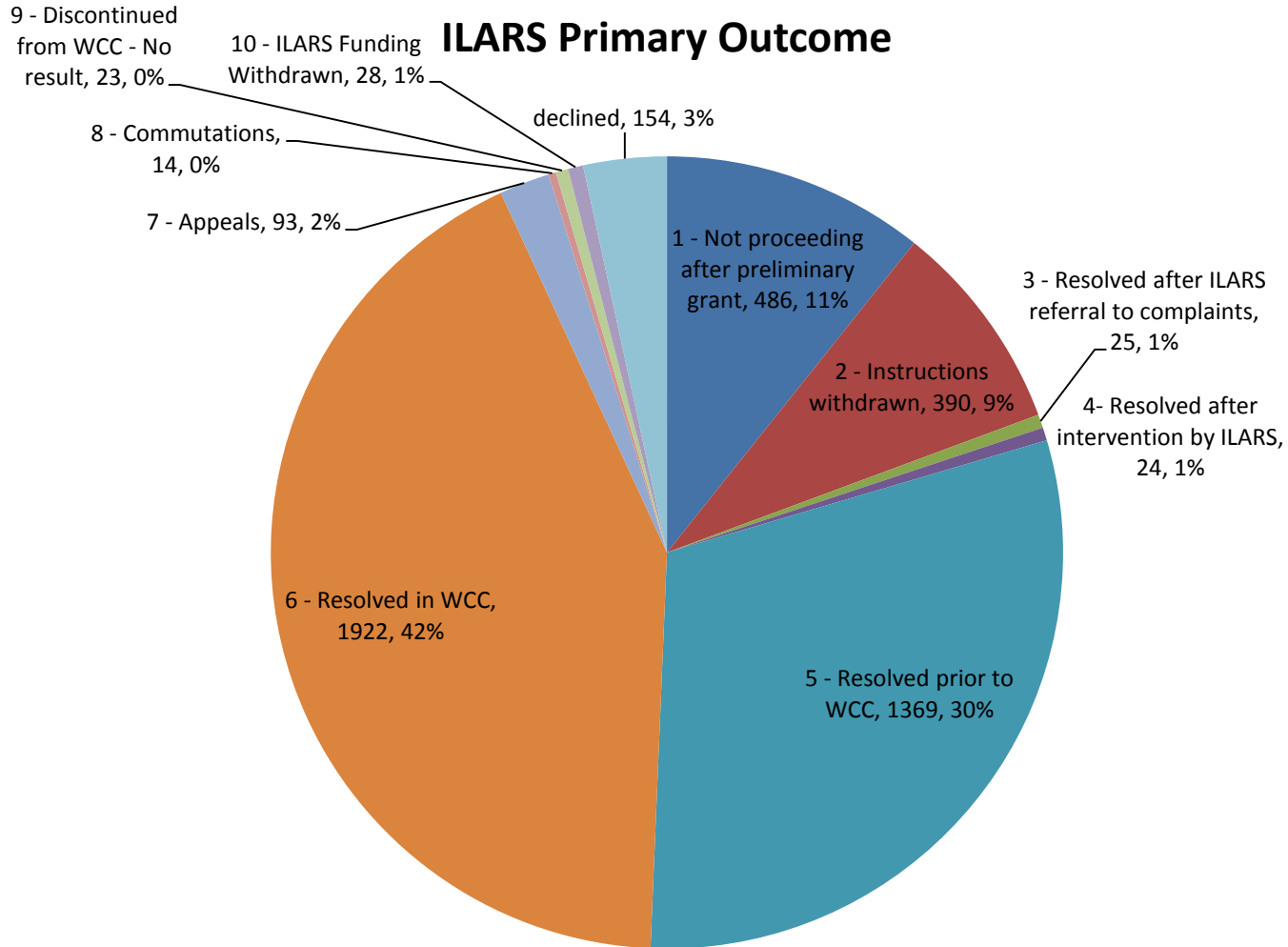
Insurer Type	Insurer Name	Death Claim	Denial of Liability	Medical treatment	Weekly Payments	WPI	Commutation	WIM	Grand Total
Scheme agent	Allianz Australia Workers Compensation (NSW) Ltd	21	657	770	447	1204	17	1	3117
	CGU Workers Compensation (NSW) Ltd	10	282	330	218	677	5	1	1523
	Employers Mutual NSW Limited	5	324	395	268	658	3	1	1654
	Gallagher Bassett Services Pty Ltd	4	103	123	85	234	3		552
	GIO General Limited	5	472	480	359	631	5		1952
	Not Provided (Hearing Loss)			1336	5	926			2267
	QBE Workers' Compensation (NSW) Ltd	30	567	642	415	1324	10	1	2989
	Xchanging	7	75	71	52	203			408
<b>Scheme agent Total</b>		<b>82</b>	<b>2480</b>	<b>4147</b>	<b>1849</b>	<b>5857</b>	<b>43</b>	<b>4</b>	<b>14462</b>
Specialised insurer	Catholic Church Insurance Limited		58	45	47	62			212
	Club Employers Mutual (part of Hospitality Employers Mutual)		23	13	13	13			62
	Coal Mines Insurance Pty Limited		2	5	1	5			13
	Guild Insurance Ltd		9	3	4	12			28
	Hotel Employers Mutual (part of Hospitality Employers Mutual)	1	17	14	14	25			71
	NOT PROVIDED (UNKNOWN)	8	29	56	38	106		1	238
	Racing NSW Insurance Fund		3	6	5	15			29
	StateCover Mutual Ltd	1	59	70	37	72		1	240
GIO - NSW Treasury Management Fund		1	4	3	14			22	
<b>Specialised insurer Total</b>		<b>10</b>	<b>201</b>	<b>216</b>	<b>162</b>	<b>324</b>	<b>1</b>	<b>1</b>	<b>915</b>
TMF	Allianz TMF		83	91	64	97		1	336
	Employers Mutual NSW Ltd - TMF	1	43	44	35	97		1	221
	QBE TMF		99	110	75	121		2	407
<b>TMF Total</b>		<b>1</b>	<b>225</b>	<b>245</b>	<b>174</b>	<b>315</b>	<b>3</b>	<b>1</b>	<b>964</b>
Self-insured	ANZ Group		2	2	2	4			10
	Arrium Limited		1	6	1	9			17
	Ausgrid		4	11	2	12			29
	Bankstown City Council		1	1	1	2			5
	BHP Billiton			2		2			4
	Bluescope Steel Ltd		8	42	6	46		1	103
	BOC Workers' Compensation Ltd.		1	1	1	1			4
	Brambles Insurance Services		3	3	2	2			10
	Brickworks Ltd			2		1			3
	City of Sydney		2	5	2	10			19
	Coles Group Ltd	1	78	66	50	66			261
	CSR Limited NSW Workers Compensation		5	7	4	8			24
	Delta Electricity			2		2			4
	Endeavour Energy		2	3	2	8			15
	Holcim (Aust) Holdings Pty Limited		1	3	1	2			7
	ISS Property Services Pty Ltd		17	10	14	12			53
Lake Macquarie City Council		3	5	3	8			19	
Liverpool City Council		1	2	2	4			9	



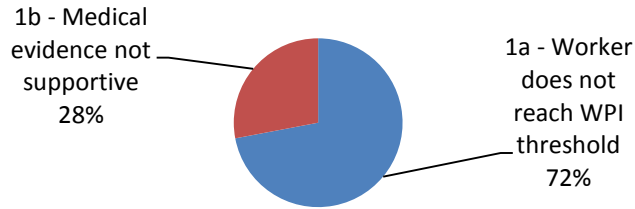
# iLARS – ISSUES PER INSURER

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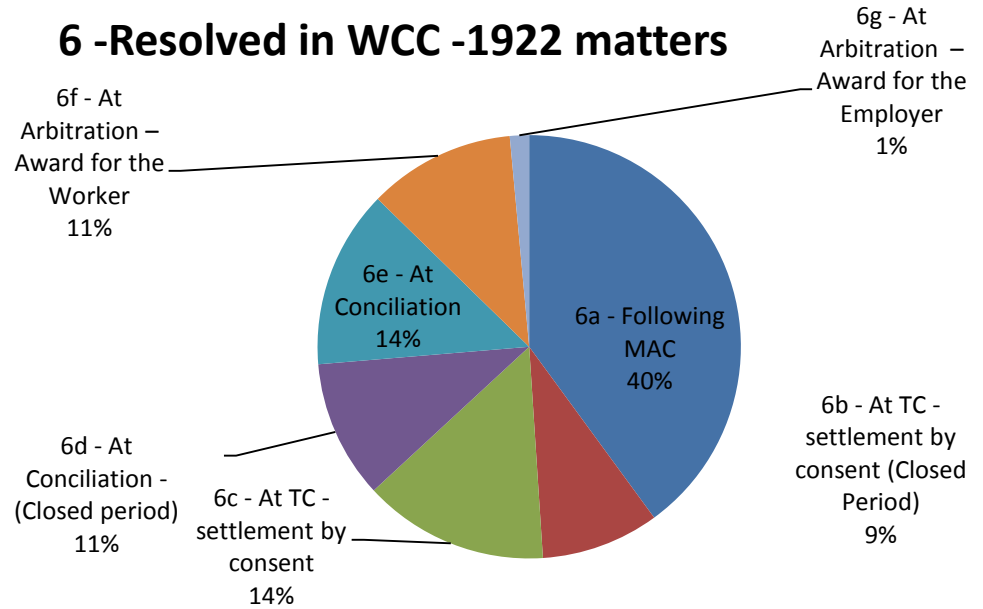
Insurer Type	Insurer Name	Death Claim	Denial of Liability	Medical treatment	Weekly Payments	WPI	Commutation	WIM	Grand Total
	McDonald's Australia Holdings Limited					4			4
	Myer Holdings Ltd		3	3	2	3			11
	Newcastle City Council		2	2	3	7			14
	Primary Health Care Limited		3	1	2	5			11
	Qantas Airways Limited		12	52	15	60			139
	Rail Corporation NSW	1	19	34	16	37			107
	Rocla Pty Limited		5	5	4	5			19
	Shoalhaven City Council		7	8	7	1			23
	Skilled Group Limited - Self Insurance Division		6	7	6	4			23
	Sutherland Shire Council		2	2		4			8
	The Star Pty Ltd		4	4	3	6			17
	Toll Pty Ltd		13	17	8	24			62
	Transfield Services (Australia) Pty Ltd		9	8	7	14			38
	Warringah Council		2	2	2	2			8
	Wollongong City Council		3	1		6			10
	Woolworths Limited		17	19	15	45			96
	Wyong Shire Council		2	2	2	6			12
	State Transit Authority (STA)		10	10	10	18			48
	Fairfield City Council		3	2	3	3			11
	Shellharbour City Council					1			1
	UGL Rail Services Limited		1	5	1	1			8
	Gosford City Council			3		3			6
	Veolia Environmental Services (Australia) Pty Ltd		1	2		1			4
	Sydney Trains		5	7	5	3			20
	Unilever Australia (Holdings) Pty Limited		1	3	1				5
	Uninsured Liability & Indemnity Scheme			5		5			10
	Southern Meats Pty Ltd.			1		1			2
	Sydney Water Corporation			11		12			23
	NSW Trains		8	9	5	6			28
	Inghams Enterprises Pty Ltd		9	12	8	11			40
	Westpac Bank		9	9	7	10			35
	University of New South Wales		3	1	1	3			8
	Blacktown City Council		2	4	4	6			16
	Electrolux Home Products Self Insurance			1		3			4
	Northern Co-Operative Meat Company Limited			1					1
	Campbelltown City Council		4	4	4				12
	Colin Joss & Co		2	2	3				7
	Pacific National (NSW) Pty Ltd			3		3			6
	Pasminco Ltd					2			2
	Port Stephens Council			1					1
	One Steel			5	1	4			10
	City of Sydney Council				1	1			2
<b>Self-insured Total</b>		<b>2</b>	<b>296</b>	<b>441</b>	<b>239</b>	<b>530</b>	<b>1</b>	<b>0</b>	<b>1509</b>
<b>Grand Total</b>		<b>95</b>	<b>3202</b>	<b>5049</b>	<b>2424</b>	<b>7026</b>	<b>48</b>	<b>6</b>	<b>17850</b>



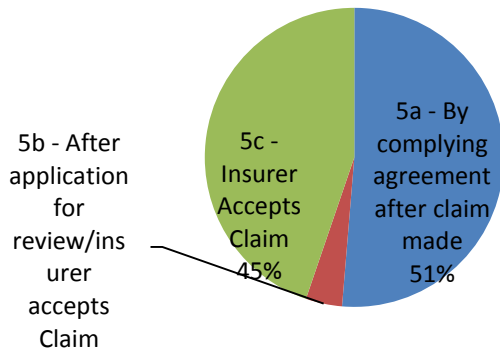
## 1 -Not Proceeding after preliminary grant -486 matters



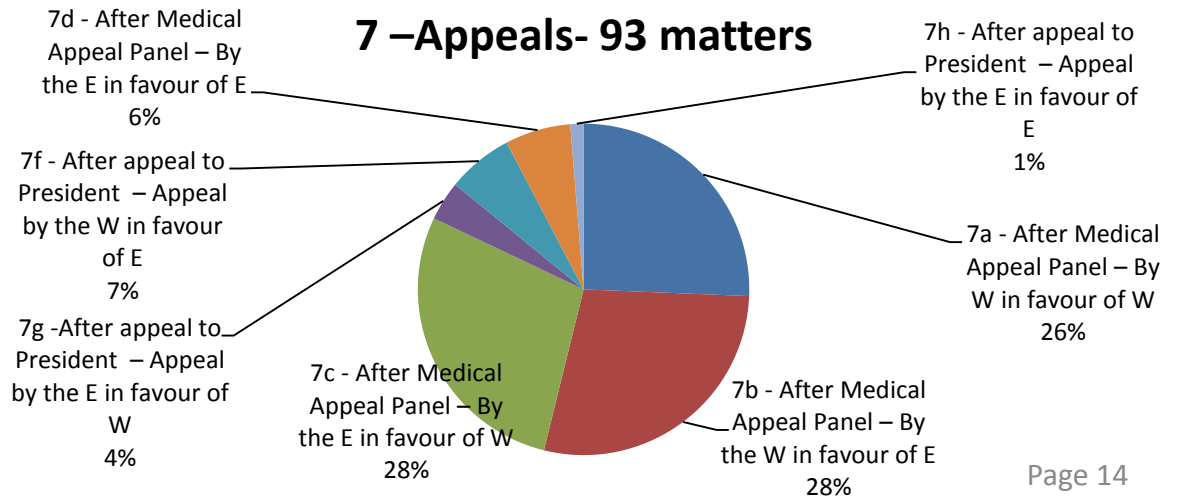
## 6 -Resolved in WCC -1922 matters



## 5 -Resolved Prior to WCC -1369 matters



## 7 -Appeals- 93 matters



## iLARS: PAYMENTS

### Payments to ILARS lawyers by Respondent Insurer

Insurer Type	12-13	13-14	14-15	Grand Total
Scheme agent	820,005	16,104,530	34,235,195	<b>51,159,730</b>
Self-insured	148,029	2,377,022	4,638,919	<b>7,163,970</b>
Specialised insurer	55,620	872,396	1,959,774	<b>2,887,789</b>
TMF	81,311	1,522,820	3,176,580	<b>4,780,711</b>
<b>Grand Total</b>	<b>1,104,965</b>	<b>20,876,768</b>	<b>44,010,468</b>	<b>65,992,200</b>

### Payments by Law Firm

	12-13	13-14	14-15	Grand Total
Top 3	365,932	7,222,065	10,742,585	<b>18,330,582</b>
Nos 4 to 10	268,453	5,017,994	9,853,968	<b>15,140,415</b>
Nos 11 to 20	138,338	2,293,435	6,910,988	<b>9,342,761</b>
Nos 21 to 50	188,984	3,017,717	8,554,945	<b>11,761,646</b>
Nos 51 to 100	161,156	2,464,133	5,065,400	<b>7,690,690</b>
Remaining firms	56,673	1,277,867	3,328,914	<b>4,663,453</b>
<b>Total</b>	<b>1,179,536</b>	<b>21,293,211</b>	<b>44,456,800</b>	<b>66,929,546</b>

Note: The difference in amounts is for cases covered by former NSW insurers and the Uninsured Liability and Indemnity Scheme

## WHERE ILARS PAYMENTS GO

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Payment Type	Total amount	Number of payments	% of disbursements	Average amount
Professional fees	\$34,647,320	9526		\$ 3,637
Medico-legal	\$7,323,738	6738	77%	\$ 1,087
Barrister Fees	\$1,584,204	1402	17%	\$ 1,130
Clinical Notes	\$216,165	1210	2%	\$ 179
Travel	\$117,878	376	1%	\$ 314
Barrister Country Loading	\$117,466	222	1%	\$ 529
NTD Report	\$49,483	188	1%	\$ 263
Treating Specialist Report	\$49,212	92	1%	\$ 535
Interpreter	\$42,474	89	0%	\$ 477
Other	\$17,702	58	0%	\$ 305
Meal Allowance	\$2,240	21	0%	\$ 107
<b>Grand Total</b>	<b>\$44,167,881</b>	<b>19922</b>		

Note: Data is for payments made between 1 July 2014 and 30 June 2015.

The difference between the total amount on this page and the previous page represents cost items which have not been allocated.



WorkCover independent review office

# WORK CAPACITY PROCEDURAL REVIEWS: MATTERS COMPLETED

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Case Outcome	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Grand Total
Case Withdrawn	0	0	0	1	0	0	1	0	0	0	0	2
WCDR Upheld	7	37	29	17	10	7	8	7	8	8	7	145
Dismissed	0	7	13	1	12	9	9	16	6	10	16	99
<b>Grand Total</b>	<b>7</b>	<b>44</b>	<b>42</b>	<b>19</b>	<b>22</b>	<b>16</b>	<b>18</b>	<b>23</b>	<b>14</b>	<b>18</b>	<b>23</b>	<b>246</b>

Note:

- Case Withdrawn relates to matters received then withdrawn by the Injured Workers or the insurers has withdrawn the WCD.
- WCDR Upheld refers to matters where the application for review was in favour of the injured worker.
- This table shows the number of matters with a case type of 'Work Capacity' which are Procedural Reviews of a Work Capacity Decision and will differ from the tables on pages 5 and 6 which show 'Work Capacity' as an issue in a matter.