



Workers Compensation **independent** review office



**PERIODIC PERFORMANCE REVIEW  
1 JULY 2018 TO 31 DECEMBER 2018**

**KA Garling**

**WORKERS COMPENSATION INDEPENDENT REVIEW OFFICER**

# Complaints and Enquiries: Matters Received

2018							Grand Total
Case type	July	August	September	October	November	December	
Complaint	285	332	298	312	310	247	1784
Enquiry	265	331	284	352	305	217	1754
Grand Total	550	663	582	664	615	464	3538

# Complaints and Enquiries: Referral Source

Report	2018						
	July	August	September	October	November	December	Grand Total
Lawyer	394	479	412	466	431	311	2493
Web search	46	50	39	74	54	47	310
icare/SIRA	6	10	9	12	12	9	58
Insurer	23	12	19	26	13	8	101
Other source	7	8	13	1	7	11	47
Word of Mouth	31	40	44	34	32	39	220
Union	20	25	22	12	29	17	125
Doctor	7	7	7	14	18	12	65
Referral source not provided - Enquiries	3	2	3	1	0	0	9
Workers Compensation Commission	2	5	1	4	1	2	15
Rehabilitation Provider	6	10	4	6	9	4	39
WIRO Campaign	1	6	2	4	1	0	14
Employer	0	2	0	0	3	1	6
Government Department	4	7	7	10	5	3	36
<b>Total</b>	<b>550</b>	<b>663</b>	<b>582</b>	<b>664</b>	<b>615</b>	<b>464</b>	<b>3538</b>

Please Note: The Referral Source refers to the injured worker's first contact with WIRO. For all injured workers who have an ILARS grant, the referral source is 'Lawyer' even if they have been referred to the Solutions Group by an insurer, union or by the ILARS team.

## Complaints: How long do they take to close?

2018							Grand Total
	July	August	September	October	November	December	
<b>Complaint</b>							
<b>A - Same day</b>	13	16	20	14	19	15	<b>97</b>
<b>B - Next day</b>	32	26	32	21	27	10	<b>148</b>
<b>C - 2 to 7 days</b>	186	198	177	181	176	188	<b>1106</b>
<b>D - 8 to 15 days</b>	58	87	65	83	77	71	<b>441</b>
<b>E - 16 to 30 days</b>	24	30	24	18	33	30	<b>159</b>
<b>F - more than 30 days</b>	3	6	8	1	2		<b>20</b>
<b>Grand Total</b>	<b>316</b>	<b>363</b>	<b>326</b>	<b>318</b>	<b>334</b>	<b>314</b>	<b>1971</b>

Note: The time to close a complaint is measured in calendar and not business days.

# Complaints and Enquiries: Issues by Insurer

Insurer	Rehabilitation	Weekly Benefits	Denial of liability	Communication (secondary issue)	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	RTW	IME/IMC	Work Capacity Decision	S126	NRTC	PIAWE	S39	Further Inquiry (secondary issue only)	Grand Total
<b>Scheme agent</b>	<b>208</b>	<b>500</b>	<b>249</b>	<b>63</b>	<b>147</b>	<b>90</b>	<b>544</b>	<b>91</b>	<b>88</b>	<b>57</b>	<b>98</b>	<b>10</b>	<b>93</b>	<b>79</b>	<b>22</b>	<b>2339</b>
Allianz Australia Workers Compensation (NSW) Ltd	36	59	35	6	23	22	52	19	12	8	15		10	19	1	317
CGU Workers Compensation (NSW) Ltd						1	1		1							3
Employers Mutual NSW Limited	94	236	109	30	39	14	302	45	27	13	36	8	45	10	9	1017
GIO General Limited	77	203	105	25	85	51	188	27	48	36	47	2	38	49	12	993
QBE Workers Compensation	1	2		2		2	1							1		9
<b>Self-insured</b>	<b>25</b>	<b>50</b>	<b>61</b>	<b>14</b>	<b>44</b>	<b>12</b>	<b>94</b>	<b>22</b>	<b>18</b>	<b>5</b>	<b>21</b>	<b>1</b>	<b>9</b>	<b>7</b>	<b>4</b>	<b>387</b>
ANZ Banking Group Limited			3		3	1										7
Ausgrid		1			1	2		1							1	6
Blacktown City Council		1									1					2
Bluescope Steel Ltd				1		1	3		1							6
Boral Limited	1		1				1									3
Brickworks Ltd			2			1										3
Broadspectrum (Australia) Pty Ltd	1	2	3		1		2	1			2		1			13
Campbelltown City Council			1	1				1								3
Canterbury Bankstown Council							1									1
Central Coast Council			1		1		1	1								4
Coles Group Ltd	1	10	8	5	6	1	15	6	3		5		1	1		62
CSR Limited			1	1												2
Echo Entertainment Group Ltd	1						1									2
Endeavour Energy		1		1	2		1									5
Fairfield City Council			1													1
GFG Alliance (formerly Arrium)	2	1	1		1		5				1					11

Insurer	Rehabilitation	Weekly Benefits	Denial of liability	Communication (secondary issue)	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	RTW	IME/IMC	Work Capacity Decision	S126	NRTC	PIAWE	S39	Further Inquiry (secondary issue only)	Grand Total
Holcim (Aust) Holdings Pty Limited	1	2	1		3	1	1		1	2		1				13
ISS Facility Services			1		1			1								3
ISS Property Services Pty Ltd		1	3		1		2						1			8
Lake Macquarie City Council		1														1
Liverpool City Council	2							2								4
MARS Australia Pty Ltd			1													1
Myer Holdings Ltd			1													1
Newcastle City Council	1	1														2
Northern Co-Operative Meat Company Limited	3	2	2		5		10	2						2		26
NSW Trains			1													1
OneSteel Trading Pty Ltd (Moly-Cop)			1													1
Pacific National (NSW) Pty Ltd	1		1								1			1		4
Primary Health Care Limited		1	1				3	1	1							7
Programmed Skilled Workforce Limited	1	4	3			1	1			1			1		1	13
Qantas Airways Limited		3	1	1	1		4		1		1		1			13
Rail Corporation NSW			1				1							1		3
Shoalhaven City Council							1									1
Sutherland Shire Council							1									1
Sydney Trains	1												1			2
Toll Holdings Ltd		7	2		12	1	9	2	3	2	4				1	43
Transport for NSW Workers Compensation Services	1	1	4	1	4	2	6	1	1		2		1			24
Transport Service of NSW (State Transit Group)				1			2		2		1					6
Unilever Australia (Holdings) Pty Limited									2		1					3
Veolia Environmental Services (Australia) Pty Ltd					1		2								1	4
Westpac Banking Corporation Ltd	1		2	1			2		2							8
Wollongong City Council							1									1
<b>Woolworths Limited</b>	<b>7</b>	<b>11</b>	<b>13</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>18</b>	<b>3</b>	<b>1</b>		<b>2</b>		<b>2</b>	<b>2</b>		<b>62</b>

Insurer	Rehabilitation	Weekly Benefits	Denial of liability	Communication (secondary issue)	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	RTW	IME/IMC	Work Capacity Decision	S126	NRTC	PIAWE	S39	Further Inquiry (secondary issue only)	Grand Total
<b>Specialised insurer</b>	<b>4</b>	<b>41</b>	<b>30</b>	<b>5</b>	<b>14</b>	<b>8</b>	<b>40</b>	<b>3</b>	<b>2</b>	<b>12</b>	<b>15</b>		<b>5</b>	<b>1</b>	<b>4</b>	<b>184</b>
Catholic Church Insurance Limited	3	18	7	1	7	1	17	2	2		7				4	69
Club Employers Mutual (part of Hospitality Employers Mutual)		2	3			1	1			1	1					9
Coal Mines Insurance Pty Limited			1				1									2
Guild Insurance Ltd		1	2		2		2									7
Hospitality Employers Mutual Limited	1	6	3	1			1			2	3					17
Hotel Employers Mutual (part of Hospitality Employers Mutual)		4	1	1		3	4			4			2			19
Icare- Lifetime Care					1	1										2
Racing NSW Insurance Fund		5	3		3	1	4	1		2						19
StateCover Mutual Ltd		5	10	2	1	1	10			3	4		3	1		40
<b>TMF</b>	<b>53</b>	<b>94</b>	<b>73</b>	<b>23</b>	<b>51</b>	<b>21</b>	<b>117</b>	<b>33</b>	<b>38</b>	<b>15</b>	<b>20</b>	<b>3</b>	<b>17</b>	<b>10</b>	<b>4</b>	<b>572</b>
Allianz TMF	17	43	36	9	21	5	48	14	19	7	3	1	8	3	3	237
Employers Mutual NSW Ltd - TMF	7	15	14	2	7	5	22	6	6	2	4	1	3	3	1	98
QBE TMF	29	36	23	12	23	11	47	13	13	6	13	1	6	4		237
<b>Other Insurer including Not Provided</b>	<b>32</b>	<b>40</b>	<b>43</b>	<b>12</b>	<b>5</b>	<b>21</b>	<b>42</b>	<b>20</b>	<b>11</b>	<b>21</b>	<b>7</b>		<b>11</b>	<b>8</b>		<b>273</b>
<b>Grand Total</b>	<b>322</b>	<b>725</b>	<b>456</b>	<b>117</b>	<b>261</b>	<b>152</b>	<b>837</b>	<b>169</b>	<b>157</b>	<b>110</b>	<b>161</b>	<b>14</b>	<b>135</b>	<b>105</b>	<b>34</b>	<b>3755</b>

Note: A matter may have more than one issue. The results show the top 15 issues.

Insurer names are provided by the injured Worker.

An injured worker may have made more than one complaint and/or enquiry

## Complaints: New Complaint outcomes

Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
<b>Communication (secondary issue only)</b>	<b>2</b>	<b>1</b>		<b>7</b>	<b>10</b>
<b>Delay in determining liability</b>	<b>410</b>	<b>73</b>	<b>33</b>	<b>95</b>	<b>611</b>
<b>Medical treatment</b>	<b>197</b>	<b>36</b>	<b>14</b>	<b>46</b>	<b>293</b>
Insurer inside timeframes ND	30	6	3	4	43
Insurer outside timeframes ND	29	5		5	39
IW referred to an IME	2			1	3
Liability determined inside timeframes	43	11	1	11	66
Liability determined outside timeframes	93	14	10	25	142
<b>s66</b>	<b>57</b>	<b>2</b>		<b>9</b>	<b>68</b>
Counter offer made	3			1	4
Insurer inside timeframes ND	7			2	9
Insurer outside timeframes ND	11	1			12
IW referred to an IME	3				3
Liability determined inside timeframes	5				5
Liability determined outside timeframes	28	1		6	35
<b>Weekly benefits</b>	<b>36</b>	<b>7</b>	<b>5</b>	<b>9</b>	<b>57</b>
Insurer inside timeframes ND	9	2	1	2	14
Insurer outside timeframes ND	4				4
Liability determined inside timeframes	12	2	2	2	18
Liability determined outside timeframes	11	3	2	5	21
<b>Whole claim</b>	<b>120</b>	<b>28</b>	<b>14</b>	<b>31</b>	<b>193</b>
Insurer inside timeframes ND	31	7	4	12	54
Insurer outside timeframes ND	20	1	1	4	26
Liability determined inside timeframes	29	6	7	9	51
Liability determined outside timeframes	40	14	2	6	62



Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
<b>Delay in payment</b>	<b>107</b>	<b>28</b>	<b>12</b>	<b>39</b>	<b>186</b>
<b>COD</b>	<b>55</b>	<b>18</b>	<b>5</b>	<b>17</b>	<b>95</b>
Centrelink/Medicare delay	22	6	2	4	34
Insurer Admin error	23	8	2	5	38
Interpretation Dispute/Insurer within timeframes	7	3		3	13
Lawyer hasn't provided all documents required	3	1	1	5	10
<b>Medical/Travel</b>	<b>52</b>	<b>10</b>	<b>7</b>	<b>22</b>	<b>91</b>
Already paid	13	1		6	20
Claim disputed	2	1		1	4
Claim not received	13	1	2	3	19
Correct amount paid after PI	23	7	5	10	45
Providers invoices not paid	1			2	3
<b>Denial of liability</b>	<b>77</b>	<b>24</b>	<b>4</b>	<b>23</b>	<b>128</b>
Incorrect notice given	5	2		3	10
Insurer maintain denial on review	56	18	2	15	91
Insurer overturns decision	11	2	1	4	18
IW required to attend an IME	5	2	1	1	9
<b>ILARS Lawyer Complaint</b>	<b>4</b>				<b>4</b>
Refer worker to the OLSC	2				2
Updated the WIRO Principal Lawyer	2				2
<b>IME/IMC</b>	<b>25</b>	<b>7</b>	<b>1</b>	<b>20</b>	<b>53</b>
Choice of 3 IMEs not provided	2			2	4
Complaint about the IME doctor	5			7	12
Inconvenient location	7	3		5	15
Insufficient notice provided	5	3	1	4	13
No contact made with treating doctors prior to referral	6	1		2	9
<b>NRTC</b>	<b>10</b>	<b>1</b>		<b>3</b>	<b>14</b>
S287a				1	1
Claim denied after enquiry				1	1
s60, weekly benefits	5	1			6
Insurer not on risk		1			1

Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
Insurer outside timeframes	4				4
Insurer within timeframe	1				1
<b>s66</b>	<b>5</b>			<b>2</b>	<b>7</b>
Claim accepted after enquiry	1			1	2
Claim denied after enquiry	1				1
Insurer not on risk				1	1
Insurer outside timeframes	3				3
<b>PIAWE</b>	<b>65</b>	<b>5</b>	<b>2</b>	<b>10</b>	<b>82</b>
Insurer changes PIAWE	17	1	1	3	22
Insurer maintains decision	19	2	1	3	25
Review process explained	29	2		4	35
<b>Rehabilitation</b>	<b>66</b>	<b>8</b>		<b>21</b>	<b>95</b>
ADL assessment approved	31	1		4	36
ADL not approved	4	2		1	7
Case conference cancelled	5	1		2	8
<b>IMP</b>	<b>4</b>			<b>1</b>	<b>5</b>
No current IMP	2			1	3
Insurer not complied with obligations	2				2
Rehab provided s41A	1	1		2	4
Rehab provider changed	11	3		7	21
Work Trial not suitable	2				2
Rehab not required	8			4	12
<b>RTW</b>	<b>22</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>35</b>
Job Seeking Diaries	2			2	4
Too many jobs required	1				1
Not provided to insurer	1			1	2
Suspension s48A				1	1
<b>Suitable Employment</b>	<b>20</b>	<b>5</b>	<b>2</b>	<b>4</b>	<b>31</b>
Duties not suitable	5	2	1	1	9
RTW plan updated	5	3			8
S/duties not provided by employer	3		1	1	5

Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
S/duties provided	5			2	7
Workplace assessment required	2				2
<b>S126</b>	<b>61</b>	<b>15</b>	<b>10</b>	<b>13</b>	<b>99</b>
Documents not provided	10	1	2	2	15
Documents provided	51	14	8	11	84
<b>S39</b>	<b>10</b>	<b>2</b>		<b>4</b>	<b>16</b>
Insurer accepts worker is over 20%	3			2	5
Worker referred to an ALSP	7	2		2	11
<b>Weekly Benefits</b>	<b>311</b>	<b>28</b>	<b>30</b>	<b>66</b>	<b>435</b>
Correct amount paid after PI	161	15	17	42	235
Delayed payment	74	4	4	10	92
Employer not passing on weekly payments	41	4	2	5	52
Insurer taking over payments (Payments paid to employer in error)	4		1		5
Overpayment deducted without agreement	3			3	6
Suspension maintained	5	1	1	1	8
Suspension overturned	5		1		6
Weekly payments suspended	4	1		1	6
Weekly benefits declined	14	3	4	4	25
<b>Work Capacity Decision</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>16</b>
Application not received by insurer/MRS	2			3	5
Incorrect notice provided	1		1		2
Stay not applied		1	1	1	3
WCD not received/delayed	2	1		1	4
WCD withdrawn	1			1	2
Investigation discontinued	5			1	6
Complaint Declined - OOJ	2				2
<b>Grand Total</b>	<b>1183</b>	<b>200</b>	<b>96</b>	<b>314</b>	<b>1793</b>

# ILARS: Grant Applications Received

Grant Application Status	2018						Grand Total
	July	August	September	October	November	December	
Accepted	1070	999	885	857	894	624	5329
Declined	31	34	28	22	14	5	134
Pending	8	15	10	17	25	28	103
Closed admin	24	36	23	24	26	6	139
<b>Grand Total</b>	<b>1133</b>	<b>1084</b>	<b>946</b>	<b>920</b>	<b>959</b>	<b>663</b>	<b>5705</b>
Approved or pending	1078	1014	895	874	919	652	5432

Note:

- The data reflects ILARS matters received up to 31 December 2018 and grants which have an accepted or pending status as at 4.47 pm on 8/2/2019.
- Differences from previous publications reflect 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

Injury Location	2018						Total
	July	August	September	October	November	December	
Ear	330	266	223	212	209	138	1378
Back	174	191	152	144	165	123	949
Psychological system	129	126	127	130	144	89	745
Multiple -Trunk and limbs	76	66	59	54	47	44	346
Shoulder	65	57	50	50	48	35	305
Knee	53	44	30	50	52	44	273
Multiple -Neck and shoulder	50	30	35	41	41	25	222
Other body location	11	17	34	22	46	42	172
Hand, fingers and thumb	15	31	27	19	31	16	139
Other head	25	28	27	15	22	9	126
Upper limb - multiple locations	18	23	25	30	14	21	131
Other leg	18	18	24	10	18	9	97
Wrist	15	13	11	11	8	8	66
Ankle	11	12	13	8	12	8	64
Neck	15	18	9	13	13	7	75
Other arm	5	5	11	7	4	4	36
Death	23	23	6	11	15	13	91
Foot and toes	10	11	8	11	5	4	49
Trunk - multiple locations	8	8	1	4	2	4	27
Internal Body System	14	5	9	7	6	3	44
Elbow	5	4	2	11	4	2	28
Abdomen and pelvic region	2	13	6	6	5	2	34
Hip	6	4	5	8	7	2	32
<b>Total</b>	<b>1078</b>	<b>1013</b>	<b>894</b>	<b>874</b>	<b>918</b>	<b>652</b>	<b>5429</b>

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-Differences from previous publications reflect grant applications which have been declined by WIRO since the date of the report.

# ILARS – Nature of Injury

Nature of Injury	2018						Total
	July	August	September	October	November	December	
A. Intracranial injuries	8	7	10	5	5	4	39
B. Fractures	40	46	42	36	29	24	217
C. Wounds, lacerations, amputations and internal organ damage	9	17	25	22	18	9	100
D. Burn	3	4		4	4	1	16
E. Injury to nerves and spinal cord	160	204	177	143	179	148	1011
F1. Trauma to joints and ligaments	142	94	93	133	136	93	691
F2. Trauma to muscles and tendons	192	169	120	116	112	92	801
G. Other injuries ?Poisoning, Electrocutation, heat stress etc		1	3	1	4		9
H1. Joint diseases (arthropathies) and other articular cartilage diseases	3		1	2			6
H2. Spinal vertebrae and intervertebral disc diseases	14	29	46	45	44	24	202
H4. Diseases of muscle, tendon and related tissue		3	2		1	1	7
H5. Other soft tissue diseases	2	7	4	4	3	3	23
I. Mental disorders	130	126	123	129	145	90	743
J. Digestive system diseases	2	1	2	4	2		11
K. Skin and subcutaneous tissue diseases	3	4	1	2	2	3	15
L. Nervous system and sense organ diseases	335	269	230	215	214	143	1406
M. Respiratory system diseases	6	2	3	1	3	2	17
N. Circulatory system diseases	3	2	1	1	2	1	10
O. Infectious and parasitic diseases	1	3	2	1	1		8
P. Neoplasms (cancer)	4		3	2	2	2	13
R. Other claims		3					3
S. Death	23	23	7	11	15	14	93
<b>Grand Total</b>	<b>1080</b>	<b>1014</b>	<b>895</b>	<b>877</b>	<b>921</b>	<b>654</b>	<b>5441</b>

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# ILARS – Issues per Insurer

Insurer	Death Claim	Medical treatment	Weekly Payments	Other	2015 Lump Sum Reg	No Response to Claim	Denial of Liability	Permanent Impairment	Hearing Loss W/PI	Hearing Aids	Hearing Loss TOD	Section 39	Grand Total
<b>Scheme agent</b>	<b>64</b>	<b>830</b>	<b>530</b>	<b>14</b>	<b>154</b>	<b>11</b>	<b>102</b>	<b>2152</b>	<b>21</b>	<b>46</b>	<b>9</b>	<b>138</b>	<b>4071</b>
Employers Mutual NSW Limited	32	441	269	8	30	8	40	698	21	39	7	31	1624
GIO General Limited	22	224	154	4	70		35	889				73	1471
Allianz Australia Workers Compensation	8	119	85	1	35	1	23	416		5	1	28	722
QBE Workers Compensation	2	31	15		11	2	2	98		1	1	4	167
CGU Workers Compensation (NSW) Ltd		15	7	1	8		2	51		1		2	87
<b>Self-insured</b>	<b>1</b>	<b>230</b>	<b>129</b>	<b>2</b>	<b>16</b>	<b>1</b>	<b>28</b>	<b>229</b>	<b>1</b>	<b>7</b>	<b>2</b>	<b>7</b>	<b>653</b>
Coles Group Ltd		48	33	2	2		10	38				2	135
Woolworths Group Ltd		22	14		4		3	29				2	74
Transport for NSW Workers Compensation Services		22	12		1		2	21	1	1		1	61
Qantas Airways Limited		20	5		1		1	23				1	51
Bluescope Steel Ltd		19	1					7		4	1		32
Toll Holdings Ltd		9	8			1	2	9					29
Broadspectrum (Australia) Pty Ltd		8	6		1		2	8					25
Westpac Banking Corporation Ltd		7	4		1		1	4					17
Transport Service of NSW (State Transit Group)	1	1	2		2			7					13
Blacktown City Council		3	2					5				1	11
Ausgrid		4	1				1	5					11
Boral Limited		4	2					4					10
ISS Property Services Pty Ltd		5	4					1					10
Newcastle City Council		2	1		1			5					9
OneSteel Trading Pty Ltd (Moly-Cop)		5						4					9
Myer Holdings Ltd		2	2				1	4					9

Insurer	Death Claim	Medical treatment	Weekly Payments	Other	2015 Lump Sum Reg	No Response to Claim	Denial of Liability	Permanent Impairment	Hearing Loss WPI	Hearing Aids	Hearing Loss TOD	Section 39	Grand Total
Lake Macquarie City Council		3	2					3					8
ANZ Banking Group Limited		3	3					2					8
Central Coast Council		3			1		1	3					8
Sydney Trains		1	1				1	4					7
Northern Co-Operative Meat Company		3	3					1					7
Programmed Skilled Workforce Limited		1	2					4					7
McDonald's Australia Holdings Limited		1						5					6
Holcim (Aust) Holdings Pty Limited		3	2					1					6
City of Sydney Council		1	1					3		1			6
Shoalhaven City Council		2	1					3					6
Pacific National (NSW) Pty Ltd		2						3					5
UGL Rail Services Pty Limited		2	1					2					5
Liverpool City Council		1	1				1	2					5
ISS Facility Services		2	1					2					5
Campbelltown City Council					1			4					5
GFG Alliance (formerly Arrium)		1	1							1	1		4
Rail Corporation NSW		1	1		1			1					4
Northern Beaches Council		2	2										4
University of New South Wales		2	2										4
CSR Limited		2	1					1					4
Fletcher International Exports Pty Ltd.		1	1				1						3
JELD-WEN Australia Pty Ltd		1	1					1					3
Southern Meats Pty Ltd.		1	1				1						3
Endeavour Energy		1						2					3
Primary Health Care Limited		1						2					3
Veolia Environmental Services (Australia)		2						1					3
3M Australia Pty Ltd		1	1										2
NSW Trains		1						1					2



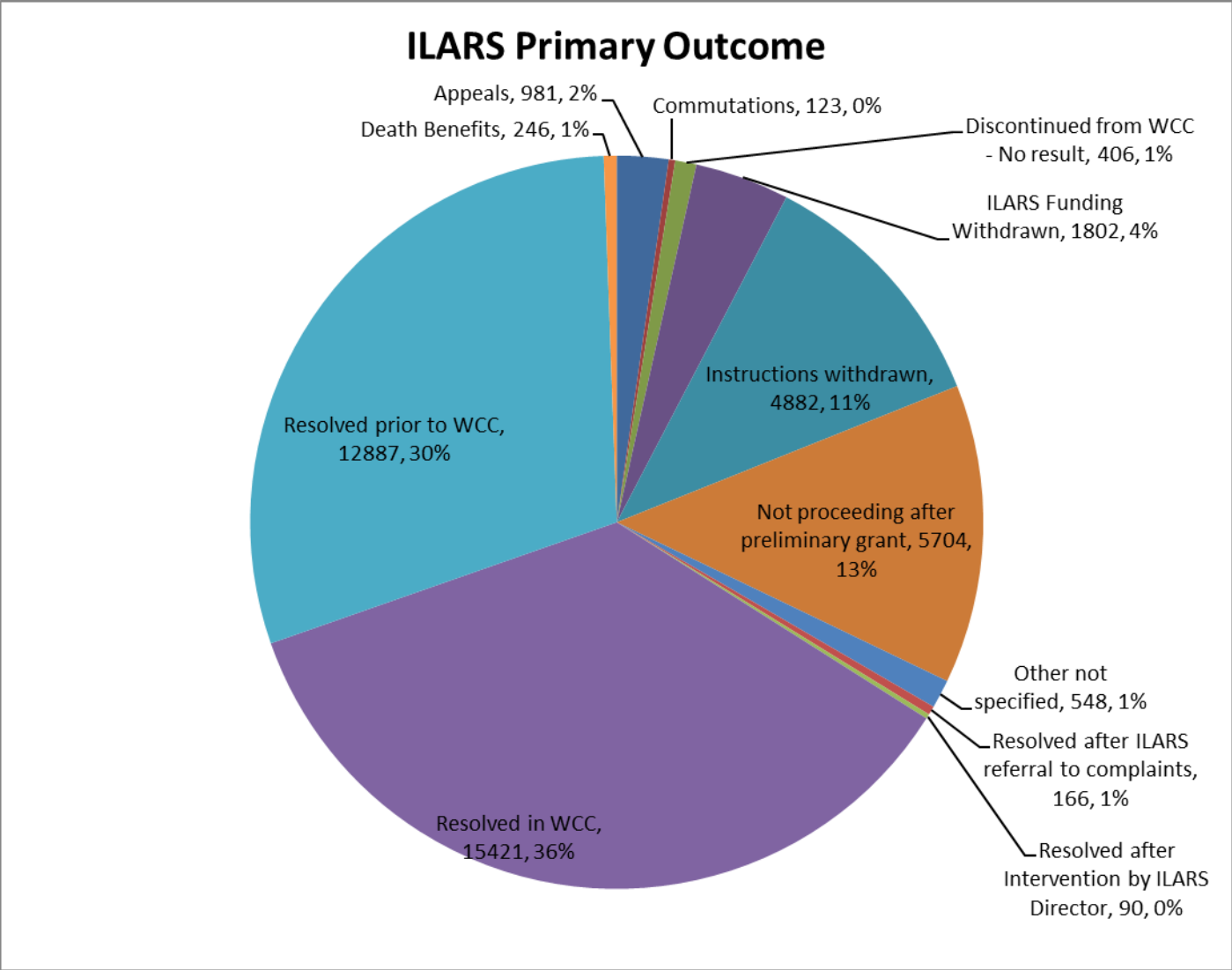
Insurer	Death Claim	Medical treatment	Weekly Payments	Other	2015 Lump Sum Reg	No Response to Claim	Denial of Liability	Permanent Impairment	Hearing Loss WPI	Hearing Aids	Hearing Loss TOD	Section 39	Grand Total
MARS Australia Pty Ltd		1	1										2
Inghams Enterprises Pty Ltd		1	1										2
Fairfield City Council		1	1										2
Electrolux Home Products Pty Ltd		1											1
Wollongong City Council								1					1
Echo Entertainment Group Ltd								1					1
University of Wollongong								1					1
Hawkesbury City Council								1					1
<b>Specialised insurer</b>	<b>10</b>	<b>97</b>	<b>99</b>	<b>1</b>	<b>5</b>	<b>2</b>	<b>20</b>	<b>113</b>				<b>5</b>	<b>352</b>
StateCover Mutual Ltd	3	30	30		3		6	32				3	107
Catholic Church Insurance Limited		27	28		2	1	5	24					87
Icare- Lifetime Care	7	11	12	1		1	1	17					50
Hotel Employers Mutual (part of Hospitality Employers Mutual)		10	8				4	8					30
Hospitality Employers Mutual Limited		3	8				1	13				1	26
Racing NSW Insurance Fund		6	2				1	11				1	21
Club Employers Mutual (part of Hospitality Employers Mutual)		5	7				1	6					19
Guild Insurance Ltd		4	4				1	2					11
Coal Mines Insurance Pty Limited		1											1
<b>TMF</b>	<b>7</b>	<b>145</b>	<b>99</b>	<b>2</b>	<b>15</b>	<b>1</b>	<b>26</b>	<b>301</b>	<b>4</b>	<b>10</b>	<b>2</b>	<b>26</b>	<b>638</b>
QBE TMF	3	66	35	2	7		9	145	3	6	1	12	289
Allianz TMF	2	48	40		4		11	91	1	4	1	12	214
Employers Mutual NSW Ltd - TMF	2	31	24		4	1	6	65				2	135
<b>Other Insurer including Not Provided</b>	<b>10</b>	<b>935</b>	<b>81</b>	<b>18</b>	<b>8</b>	<b>12</b>	<b>5</b>	<b>574</b>	<b>28</b>	<b>65</b>	<b>16</b>	<b>1</b>	<b>1753</b>
<b>Grand Total</b>	<b>92</b>	<b>2237</b>	<b>938</b>	<b>37</b>	<b>198</b>	<b>27</b>	<b>181</b>	<b>3369</b>	<b>54</b>	<b>128</b>	<b>29</b>	<b>177</b>	<b>7467</b>

Note: A matter may have more than one issue.

The name of the insurer is provided by the injured worker's lawyer and may change as the claim progresses.

The top 12 issues are shown.

# ILARS – Primary Outcomes



Note: Outcome data is for cases closed from 1 July 2018 to 31 December 2018.

# ILARS – Outcomes

Outcomes	Desired Outcome not achieved			Grant achieved desired outcome		
	Number of Cases	Total Amount paid	Average Amount Paid	Number of Cases	Total Amount paid	Average Amount Paid
Instructions withdrawn	765	\$1,606,273	\$2,578			
Instructions withdrawn	601	\$1,137,864	\$2,401			
File transferred to new ALSP	164	\$463,277	\$3,173			
ILARS Funding Withdrawn	230	\$50,913	\$1,497			
Not eligible for funding - (e.g worker determined to be exempt worker)	14	\$3,953	\$988			
No Response to ILARS Follow Up	215	\$46,960	\$1,565			
Old Costs provisions apply	1					
Not proceeding after preliminary grant	853	\$2,391,939	\$2,834	3	\$5,026	\$1,675
Medical evidence not supportive	202	\$596,058	\$2,980			
Not Recorded	41	\$75,458	\$2,096			
Worker does not reach WPI threshold	441	\$1,455,893	\$3,316			
S39 - Below Threshold	169	\$264,530	\$1,565			
S39 - Not MMI				3	\$5,026	\$1,675
Other not specified reason	122	\$55,313	\$2,514	26	\$128,559	\$4,945
Resolved after ILARS referral to complaints				32	\$63,972	\$2,132
Commutations				12	\$35,816	\$2,985
Discontinued from WCC - No result	74	\$528,908	\$7,346			
Resolved prior to WCC	1	\$5,722	\$5,722	2131	\$7,631,033	\$3,593
Not Recorded				1	\$1,044	\$1,044
Resolved - Insurer Accepts Claim	1	\$5,722	\$5,722	790	\$1,546,127	\$1,965
Resolved after application for review/insurer accepts Claim				207	\$832,429	\$4,041
Resolved by complying agreement after claim made				1081	\$5,158,711	\$4,781
S39 - Advice given				11	\$14,261	\$1,296
S39 - Over threshold by agreement				41	\$78,462	\$1,962
Resolved in WCC	236	\$1,532,071	\$6,492	1573	\$13,419,721	\$8,548

<b>Resolved at Arbitration by Arbitrator - Employer</b>	<b>33</b>	<b>\$307,143</b>	<b>\$9,307</b>			
<b>Resolved at Arbitration by Arbitrator - Worker</b>	<b>1</b>	<b>\$13,612</b>	<b>\$13,612</b>	<b>154</b>	<b>\$1,830,525</b>	<b>\$11,887</b>
Medicals				46	\$524,650	\$11,405
Not Recorded				1	\$9,148	\$9,148
Weeklies				3	\$37,348	\$12,449
Weeklies & Medicals				58	\$681,420	\$11,749
WPI	1	\$13,612	\$13,612	28	\$353,695	\$12,632
WPI & Medicals				7	\$83,889	\$11,984
WPI & Weeklies				1	\$11,186	\$11,186
WPI, Weeklies & Medicals				10	\$129,189	\$12,919
<b>Resolved at Conciliation - settled by consent</b>	<b>2</b>	<b>\$18,644</b>	<b>\$9,322</b>	<b>352</b>	<b>\$3,813,782</b>	<b>\$10,928</b>
Closed Period				31	\$332,445	\$10,724
Medicals				43	\$454,573	\$10,571
Not Recorded				2	\$18,954	\$9,477
Weeklies	1	\$7,141	\$7,141	19	\$216,997	\$11,421
Weeklies & Medicals				162	\$1,724,734	\$10,847
WPI				44	\$472,393	\$10,736
WPI & Medicals				10	\$116,359	\$11,636
WPI & Weeklies				4	\$52,749	\$13,187
WPI, Weeklies & Medicals				23	\$272,008	\$11,826
Wrap Up	1	\$11,503	\$11,503	14	\$152,570	\$10,898
<b>Resolved at settlement during Arbitration</b>	<b>1</b>	<b>\$9,980</b>	<b>\$9,980</b>	<b>51</b>	<b>\$589,307</b>	<b>\$11,555</b>
Medicals				9	\$92,075	\$10,231
Weeklies				5	\$64,336	\$12,867
Weeklies & Medicals				23	\$295,816	\$12,862
WPI	1	\$9,980	\$9,980	9	\$80,564	\$8,952
WPI & Medicals				2	\$22,101	\$11,051
WPI, Weeklies & Medicals				3	\$34,414	\$11,471
<b>Resolved following MAC</b>	<b>196</b>	<b>\$1,168,859</b>	<b>\$5,964</b>	<b>601</b>	<b>\$3,852,403</b>	<b>\$6,410</b>
COD for WPI				499	\$3,497,257	\$7,009
Not reached threshold	155	\$987,722	\$6,372			
Not Recorded				2	\$12,147	\$6,074

Surgery reasonably necessary				3	\$22,422	\$7,474
S39 - Above threshold				42	\$133,650	\$3,182
S39 - Not MMI				39	\$121,397	\$3,113
Discontinued post MAC no COD	7	\$44,489	\$6,356			
S39 - Not reached threshold	32	\$124,616	\$3,894			
S39 - Not MMI MAC refused				11	\$38,708	\$3,519
Treatment reasonably necessary				5	\$26,822	\$5,364
Discontinued pre MAC no COD	1	\$6,424	\$6,424			
Treatment not reasonably necessary	1	\$5,607	\$5,607			
<b>Resolved TC - settled by consent</b>	<b>1</b>	<b>\$9,311</b>	<b>\$9,311</b>	<b>408</b>	<b>\$3,315,153</b>	<b>\$8,125</b>
Closed Period				29	\$245,479	\$8,465
Medicals				95	\$730,375	\$7,688
Not Recorded				1	\$6,609	\$6,609
Weeklies				20	\$152,645	\$7,632
Weeklies & Medicals				137	\$1,149,288	\$8,389
WPI				73	\$576,812	\$7,902
WPI & Medicals				16	\$129,936	\$8,121
WPI & Weeklies				5	\$41,864	\$8,373
WPI, Weeklies & Medicals	1	\$9,311	\$9,311	20	\$187,032	\$9,352
Wrap Up				12	\$95,112	\$7,926
<b>Resolved WIM Dispute</b>	<b>2</b>	<b>\$4,522</b>	<b>\$2,261</b>	<b>7</b>	<b>\$18,552</b>	<b>\$2,650</b>
<b>In favour of worker</b>				7	\$18,552	\$2,650
<b>In favour of employer</b>	2	\$4,522	\$2,261			
<b>Appeals</b>	<b>57</b>	<b>\$530,944</b>	<b>\$9,654</b>	<b>62</b>	<b>\$758,654</b>	<b>\$12,236</b>
<b>Resolved after appeal from decision of Arbitrator to President</b>	<b>12</b>	<b>\$175,300</b>	<b>\$14,608</b>	<b>1</b>	<b>\$22,784</b>	<b>\$22,784</b>
<b>By the employer in favour of Employer</b>	2	\$50,382	\$25,191			
<b>By the employer in favour of Worker</b>				1	\$22,784	\$22,784
<b>By the worker in favour of Employer</b>	10	\$124,917	\$12,492			
<b>Resolved after appeal to Supreme Court</b>				<b>3</b>	<b>\$80,926</b>	<b>\$26,975</b>
<b>By the employer in favour of Worker</b>				2	\$79,588	\$39,794
<b>By the worker in favour of Worker</b>				1	\$1,338	\$1,338
<b>Resolved after Medical Appeal Panel</b>	<b>43</b>	<b>\$339,427</b>	<b>\$8,082</b>	<b>57</b>	<b>\$520,602</b>	<b>\$9,133</b>

<b>By the employer in favour of Employer</b>	10	\$112,105	\$11,210			
<b>By the employer in favour of Worker</b>				25	\$228,460	\$9,138
<b>By the worker in favour of Employer</b>	33	\$227,323	\$7,104			
<b>By the worker in favour of Worker</b>				32	\$292,142	\$9,129
<b>Resolved after appeal to Court of Appeal</b>	<b>2</b>	<b>\$16,217</b>	<b>\$16,217</b>	<b>1</b>	<b>\$134,342</b>	<b>\$134,342</b>
<b>By the employer in favour of Worker</b>				1	\$134,342	\$134,342
<b>By the worker in favour of Employer</b>	2	\$16,217	\$16,217			
<b>Grant application declined</b>	<b>12</b>					
<b>Death Benefits</b>				<b>57</b>	<b>\$484,403</b>	<b>\$8,650</b>
<b>Grand Total</b>	<b>2350</b>	<b>\$6,702,084</b>	<b>\$3,552</b>	<b>3896</b>	<b>\$22,527,184</b>	<b>\$5,801</b>

Note: Outcome data is for cases closed from 1 July 2018 to 31 December 2018.

The amounts paid include Professional Fees (incl GST) and Disbursements

# ILARS: No Response to claim by Insurer – directed by ILARS

Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
<b>S287a</b>	<b>25</b>	<b>7</b>	<b>4</b>	<b>4</b>	<b>40</b>
Claim accepted after enquiry	2	1			3
Claim denied after enquiry	11	3	1	2	17
Claim denied before enquiry	9	1	3	1	14
Insurer outside timeframes	2	1		1	4
Insurer within timeframe		1			1
Request not received	1				1
<b>s60, weekly benefits</b>	<b>145</b>	<b>16</b>	<b>7</b>	<b>12</b>	<b>180</b>
Claim accepted after enquiry	52	5	1	1	59
Claim accepted before enquiry	8	1			9
Claim denied after enquiry	11	1	3	3	18
Claim denied before enquiry	6	2	1	1	10
Insurer not on risk	8				8
Insurer outside timeframes	40	3	1	5	49
Insurer within timeframe	18	3	1	2	24
Request not received	2	1			3
<b>s66</b>	<b>436</b>	<b>28</b>	<b>13</b>	<b>39</b>	<b>516</b>
Claim accepted after enquiry	73	3		4	80
Claim accepted before enquiry	10	1			11
Claim denied after enquiry	49	2	4	6	61
Claim denied before enquiry	21	2		1	24
Counter offer issued after enquiry	15	1		3	19
Counter offer issued before enquiry	4	1			5
Insurer not on risk	16				16
Insurer outside timeframes	151	10	4	17	182
Insurer within timeframe	87	6	4	8	105
Request not received	10	2	1		13
<b>Grand Total</b>	<b>606</b>	<b>51</b>	<b>24</b>	<b>55</b>	<b>736</b>

NB: No Response to Claim (NRTC) matters are claims where the insurer has not responded within the required time frame.

# ILARS Payments

Payment Type	Total amount	Number of payments	% of disbursements	Average amount
Professional fees	\$19,271,400	6,113		\$3,153
Medico-legal	\$8,318,615	7,079	72%	\$1,175
Barrister Fees	\$1,360,297	893	12%	\$1,523
Clinical Notes	\$810,431	6,756	7%	\$120
Treating Specialist Report	\$241,728	464	2%	\$521
NTD Report	\$145,749	393	1%	\$371
UHG Service Fee	\$251,260	3,323	2%	\$76
Travel	\$200,373	1,028	2%	\$195
Barrister Country Loading	\$97,264	154	1%	\$632
Interpreter	\$62,739	373	1%	\$168
Non-attendance fee	\$39,263	202	0%	\$194
Solicitor Loading	\$27,093	39	0%	\$695
Other	\$33,203	183	0%	\$181
Meal Allowance	\$2,323	41	0%	\$57
<b>Grand Total</b>	<b>\$30,861,738</b>	<b>27,041</b>	<b>0%</b>	<b>\$1,141</b>
<b>Total Disbursements</b>	<b>\$11,590,337</b>		<b>38%</b>	
<b>Total Professional Fees</b>	<b>\$17,519,455</b>		<b>62%</b>	

Note: Professional fees includes GST



# Work Capacity Procedural Reviews: Matters Completed

Outcome	Jul	Aug	Sep	Oct	Nov	Grand Total
Could not proceed		1			1	2
Referred to insurer			1			1
Dismissed	4	2	4	5	5	20
Upheld			1	1		2
<b>Grand Total</b>	<b>4</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>25</b>

Note:

- Case Withdrawn relates to matters received then withdrawn by the Injured Workers or the insurer has withdrawn the WCD.
- 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 previous pages which show 'Work Capacity' as an issue in a matter.