



Independent
Review Office

IRO PERIODIC PERFORMANCE REVIEW

1 JULY 2021 to December 2021

Complaints, Enquiries, CTP Complaints and CTP Enquiries: Matters Received

2021							
Case Type	July	August	September	October	November	December	Total
Complaint	640	663	590	513	536	476	3418
Enquiry	645	627	616	633	751	553	3825
CTP Complaint	101	76	55	52	62	57	403
CTP Enquiry	40	21	20	20	44	43	188
Total	1426	1387	1281	1218	1393	1129	7834

Complaints, Enquiries, CTP Complaints and CTP Enquiries: Referral Source

2021							
Referral Source	July	August	September	October	November	December	Total
Lawyer	852	837	781	690	768	619	4547
Web search	309	282	283	288	326	257	1745
SafeWork	66	64	72	95	78	79	454
Word of Mouth	44	64	48	35	69	48	308
Government Department	45	57	38	35	59	27	261
Other source	64	23	25	34	51	56	253
Insurer	18	28	7	17	17	23	110
Doctor	8	14	11	12	11	5	61
Union	9	8	5	5	5	10	42
Rehabilitation Provider	5	3	7	3	1		19
Commission	3	1	2	3	4		13
Employer	2	2		1	2	2	9
Advertising		1	2		2	2	7
Not Provided	1	1				1	3
ILARS Case		1					1
IRO Campaign		1					1
Total	1426	1387	1281	1218	1393	1129	7834

Note: The Referral Source refers to the injured worker's first contact with IRO. 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 and CTP Complaints: How long do they take to close?

2021							
Duration	July	August	September	October	November	December	Total
Complaint	649	653	613	530	522	513	3480
A - Same day	80	97	89	121	77	74	538
B - Next day	52	44	49	43	41	55	284
C - 2 to 7 days	385	385	365	270	307	274	1986
D - 8 to 15 days	109	110	83	84	80	96	562
E - 16 to 30 days	19	15	23	12	17	10	96
F - more than 30 days	4	2	4			4	14
CTP Complaint	108	64	69	48	60	64	413
A - Same day	30	13	21	11	17	14	106
B - Next day	15	9	5	3	4	4	40
C - 2 to 7 days	56	28	28	28	28	29	197
D - 8 to 15 days	6	14	15	6	8	16	65
E - 16 to 30 days	1				3	1	5
Total	757	717	682	578	582	577	3893

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

Complaints: Issues by Insurer

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Escalation or Investigation - Secondary Issue Only	Total
Scheme agent	244	244	526	682	89	146	257	279	56	64	13	2600
Allianz 701	7	1	27	37	2	3	12	5		2	2	98
Allianz Australia Workers Compensation (NSW) Ltd	18	4	55	54	3	6	29	10	2	5	2	188
CGU Workers Compensation (NSW) Ltd				1								1
EML 701	117	120	225	308	43	101	153	135	40	24	4	1270
EML 702	25	31	75	71	17	16	21	37	7	7	2	309
Employers Mutual NSW Limited	1	6	12	10	3	2	1	7		2	1	45
GIO 701	10	3	10	13	2	1	4	5		3		51
GIO General Limited	60	73	115	171	17	17	34	74	7	17	2	587
Icare-Workers Care				1								1
Insurance and Care NSW (Icare)		1			1							2
QBE 701	4	2	4	9	1		2	3				25
QBE Workers Compensation				1								1
Uninsured Liabilities	2	3	3	6			1	3		4		22
Self-insured	24	26	66	84	8	5	42	27	6	8	2	298
Aldi Stores			1						1			2
Ausgrid Management Pty Ltd				2	1			1				4
Australian Unity Limited			1	2								3
BHP Group Limited				3								3
Bluescope Steel Ltd			4	4			1	1				10
Boral Limited		1		1								2
Campbelltown City Council				1								1
Canterbury Bankstown Council			1	1								2
Central Coast Council		1		2								3
City of Sydney Council			1	1			1					3
Coca-Cola Amatil				1								1
Coles Group Ltd	6	2	10	5		1	15	6	2			47
Colin Joss & Co Pty Limited	1			1						1		3

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Escalation or Investigation - Secondary Issue Only	Total
DAC Finance Pty Ltd (trading as Opal Aged Care)	1			1			1					3
Endeavour Energy		1	2	2								5
Fletcher International Exports Pty Ltd.			1	1				1		1		4
Healius Limited		2	1					1				4
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance and formerly Arrium)			1	2			1					4
Inghams Enterprises Pty Ltd				1								1
ISS Facility Services				1								1
ISS Property Services Pty Ltd		1										1
Lake Macquarie City Council										1		1
Life Without Barriers	2		1	1		1						5
Liverpool City Council			1	2								3
Newcastle City Council								1				1
Northern Co-Operative Meat Company Limited				1								1
NSW Trains			1	1			2					4
OneSteel Trading Pty Ltd (Moly-Cop)				1								1
Pacific National (NSW) Pty Ltd				1								1
Persol Australia Pty Ltd			1	2								3
Qantas Airways Limited			2	1	1		3			1		8
Rail Corporation NSW	1		1				4	1				7
RGF Staffing Melbourne One Pty			1									1
Southern Meats Pty Ltd.								1				1
Sutherland Shire Council						1						1
Sydney Trains	4		5	5	3		3	2	1	1		24
The Star Entertainment Group Ltd				2			1					3
Toll Holdings Ltd	2	2	5	5			3	2	1	1		21
Transport for NSW Workers Compensation Services	1	2	2	8				2				15
Transport Service of NSW (State Transit Group)		1	1	2	1							5
UGL Rail Services Pty Limited			1									1
Unilever Australia (Holdings) Pty Limited			1				1					2
University of New South Wales			1				2	1				4
University of Wollongong			2									2

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Escalation or Investigation - Secondary Issue Only	Total
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd	2		7	9			1	2			1	22
Wesfarmers Limited	1		1	3	1	1					1	8
Westpac Banking Corporation Ltd				2			2					4
Woolworths Group Ltd	3	13	9	6	1	1	1	5	1	2		42
Specialised insurer	30	18	76	63	9	7	20	34	7	6	4	274
Catholic Church Insurance Limited	15	3	48	33	4	2	13	25	3	4	3	153
Coal Mines Insurance Pty Limited	2	6	1	3	1			1		1		15
Guild Insurance Ltd	7		5	5		1	2		1		1	22
Hospitality Employers Mutual	2	5	5	4		4		2				22
Racing NSW Insurance Fund	2		5	6	2		4	3	1			23
StateCover Mutual Ltd	2	4	12	12	2		1	3	2	1		39
TMF	43	60	129	133	15	22	41	80	14	28	2	567
Allianz TMF	10	10	23	33	3	5	15	21	7	14	2	143
Employers Mutual NSW Ltd - TMF	12	24	28	33	4	6	14	23	1	5		150
QBE TMF	21	26	78	67	8	11	12	36	6	9		274
Other Insurer including Not Provided	2	3	3	11				5		3		27
Total	343	351	800	973	121	180	360	425	83	109	21	3766

Note: A matter may have more than one issue.
Insurer names are provided by the injured worker.
An injured worker may have made more than one complaint.

Enquiry: Issues by Insurer

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Query about leave entitlements	Who is the insurer?	Total
Scheme agent	171	281	46	83	65	79	194	35	412	52	133	333	100	9	12	2005
Allianz 701	7	7	1	1	8		2	1	11	1	1	9	7			56
Allianz Australia Workers Compensation (NSW) Ltd	10	11	9	9	3	3	4	2	22	2	7	24	3		1	110
CGU Workers Compensation (NSW) Ltd									1			1				2
EML 701	88	166	15	23	34	39	144	11	174	40	78	166	68	8	1	1055
EML 702	23	28	5	7	3	12	17	7	61	2	9	50	10		3	237
Employers Mutual NSW Limited	4	6	4	1	2	2		2	18		2	7			1	49
Gallagher Bassett Services Pty Ltd																
GIO 701	5	6			2	2	2		15	1	2	5	1			41
GIO General Limited	33	50	12	39	12	16	22	11	102	3	22	64	8	1	6	401
Icare-Workers Care											10					10
QBE 701		4			1	3	1		3	2		1	3			18
QBE Workers Compensation												1				1
Uninsured Liabilities	1	3		3		2	2	1	5	1	2	5				25
Self-insured	20	49	4	10	11	10	12	4	51	5	29	38	13	5	1	262
Aldi Stores										1						1
Ausgrid Management Pty Ltd		3		1			1		2		1	3	2			13
Australian Unity Limited		5							3	1	1					10
Blacktown City Council			1					1								2
Bluescope Steel Ltd									2			1				3
BOC Limited									1			1				2
Campbelltown City Council				1								1				2
Canterbury Bankstown Council		1		1												2
Central Coast Council	3	1		2					2		1					9
City of Sydney Council									2		1					3
Coles Group Ltd	2	7		1	2		1	1	4		4	6			1	29
Colin Joss & Co Pty Limited		2									1	1				4
Commonwealth Steel							1									1
CSR Limited							1									1

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Query about leave entitlements	Who is the insurer?	Total
DAC Finance Pty Ltd (trading as Opal Aged Care)		1		1		1										3
Fairfield City Council		1							1	1	1					4
Healius Limited		3							1			1				5
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance and formerly Arrium)		1							1	1						3
Inghams Enterprises Pty Ltd						1					2	1				4
ISS Facility Services	1	1					1									3
ISS Property Services Pty Ltd	1	1			2											4
JELD-WEN Australia Pty Ltd							1		1							2
Lake Macquarie City Council				1									1			2
Life Without Barriers					1								1			2
Liverpool City Council											1					1
MARS Australia Pty Ltd		1														1
McDonald's Australia Holdings Limited	1				1				3		1					6
Myer Holdings Ltd									1				1			2
Newcastle City Council									1							1
Northern Beaches Council		1										1	2			4
NSW Trains	1															1
OneSteel Trading Pty Ltd (Moly-Cop)		1					1									2
Persol Australia Pty Ltd				1					3	1	1	2		1		9
Qantas Airways Limited	1	3				1	3		1			2	1	1		13
Rail Corporation NSW		1							2		1	1				5
Randstad	1															1
RGF Staffing Melbourne One Pty	1					1							3			5
Sydney Trains	2	6			1				4		3	2	1			19
The Star Entertainment Group Ltd	1															1
Toll Holdings Ltd		1				3			3			2	1			10
Transport for NSW Workers Compensation Services					1	1			1							3
Transport Service of NSW (State Transit Group)	1	1					1		2			1				6
UGL Rail Services Pty Limited					1							1				2
Unilever Australia (Holdings) Pty Limited									1							1
University of New South Wales					1	1										2

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Query about leave entitlements	Who is the insurer?	Total
University of Wollongong			1											1		2
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd		1			1				2			1				5
Wesfarmers Limited		1							1			1	1			4
Westpac Banking Corporation Ltd	1	1				1			2		1	1				7
Wollongong City Council							1									1
Woolworths Group Ltd	3	4	2	1				2	4		9	6	1	2		34
Specialised insurer	7	14	1	4	5	4	5	2	24	7	7	26	9			115
Catholic Church Insurance Limited	4	5	1	1	2	3	1		8	1	1	10	4			41
Coal Mines Insurance Pty Limited	1				2			1	4	1		6	1			16
Guild Insurance Ltd		3		1						3	2	2				11
Hospitality Employers Mutual	2	3		1	1		3	1	4		2	2	1			20
Racing NSW Insurance Fund							1		4	1	2	4	2			14
StateCover Mutual Ltd		3		1		1			4	1		2	1			13
TMF	36	62	8	13	11	20	22	10	99	16	33	72	38	7		447
Allianz TMF	7	18	1	6	2	6	11	3	38	4	12	17	15	2		142
Employers Mutual NSW Ltd - TMF	14	33	1	1	1	8	6	4	28	6	12	23	10	2		149
QBE TMF	15	11	6	6	8	6	5	3	33	6	9	32	13	3		156
Other Insurer including Not Provided	18	39	5	22	11	8	5	5	127	14	807	61	6	4	25	1157
Total	252	445	64	132	103	121	238	56	713	94	1009	530	166	25	38	3986

Note: A matter may have more than one issue.
Insurer names are provided by the injured worker.
An injured worker may have made more than one enquiry.

CTP Complaints: Issues by Insurer

Insurer	Treatment and care	Income support/weekly payments	Property Damage	Claim Liability	Case Manager	Claim Payments	Dispute Handling	Minor Injury	Common Law	Fees	Total
Other Insurer including Not Provided			36	1		1				1	39
CTP Insurer	100	84	23	25	54	32	29	18	17	16	398
AAMI	6	5	3	2	2	2	2	2		5	29
Allianz	14	8	3	3	7	5	7	2	2	1	52
GIO	10	14	2	5	8	4	3	1	5	4	56
Icare (CTP Care)				1	1						2
NRMA	45	35	13	12	20	13	10	9	8	4	169
QBE	25	22	2	2	15	8	7	4	2	2	89
Youi					1						1
Total	100	84	59	26	54	33	29	18	17	17	437

CTP Enquiries: Issues by Insurer

Insurer	How to make a Claim	General Case Management	Query About CTP Benefits	Denial of Liability	Who is the Insurer	Minor Injury	Non-Insurer Complaint	Weekly Benefits	Fault	Request for documents	Complaint about Service Provide	Total
Scheme agent			1									1
EML 701			1									1
CTP Insurer	13	33	30	24	2	9	3	6	5	3	1	129
AAMI	1	5	2	1					1			10
Allianz	6	1	7	5	1	3		1	2	1		27
GIO	1	10	4	2		3	1	1				22
NRMA	4	8	12	5	1	1	1	1	1	1	1	36
QBE	1	9	5	11		2	1	3	1		1	34
Other Insurer including Not Provided	33	11	7	2	9	1	4			1	3	71
Total	46	45	37	26	11	10	7	6	5	4	4	201

Note: A matter may have more than one issue.

Insurer names are provided by the injured worker.

An injured worker may have made more than one CTP Complaint or Enquiry.

Complaints: Complaint outcomes

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Delay in determining liability	4	622	80	58	122	886
Recurrence / Whole claim		57	6	5	8	76
Claim accepted inside timeframes		5				5
Claim accepted outside timeframes		8	1	2	2	13
Claim denied inside timeframes		13		1		14
Claim denied outside timeframes		11	3		3	17
Insurer not on risk		4	1			5
No decision and inside timeframes		7			2	9
No decision and outside timeframes		5	1	2		8
Recurrence not determined					1	1
Request not received		4				4
Weekly Benefits / Medical Treatment	3	442	45	35	83	608
Claim accepted inside timeframes		40	3	1	8	52
Claim accepted outside timeframes	1	142	13	13	26	195
Claim denied inside timeframes	1	40	3	3	9	56
Claim denied outside timeframes		91	9	10	15	125
Insurer not on risk	1	11	4	1		17
No decision and inside timeframes		35	4	3	11	53
No decision and outside timeframes		42	6	1	8	57
Request not received		41	3	3	6	53
Section 66		35	11	6	13	65
Claim accepted inside timeframes		1			3	4
Claim accepted outside timeframes		15	4		4	23
Claim denied inside timeframes		1			1	2
Claim denied outside timeframes		3		1	2	6
Insurer not on risk		4	1		1	6
No decision and inside timeframes		4	4	4	1	13
No decision and outside timeframes		7	2	1		10
Request not received					1	1
Initial Notification	1	34	15	3	6	59
Initial notification incomplete			1			1
Initial notification not received		2	3			5
No response provided and outside timeframes	1	4	3	1		9
Provisional liability inside timeframes		2	5	1	2	10

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Provisional liability outside timeframes		2		1		3
Reasonable excuse applied in time		20	3		2	25
Reasonable excuse defective		4			2	6
Domestic Assistance		30	1	7	7	45
ADL approved		11		3	4	18
Claim not made in accordance with 60AA		2				2
Entitlement exhausted		2			1	3
Accepted after IRO Complaint		11	1	4	2	18
Declined after IRO Complaint		4				4
Section 287A		24	2	2	5	33
Claim accepted inside timeframes		2		1		3
Claim accepted outside timeframes		2				2
Claim denied inside timeframes		3	1			4
Claim denied outside timeframes		3	1		3	7
No decision and inside timeframes		2		1		3
No decision and outside timeframes		6			1	7
Request not received		6			1	7
Delay in payment	2	463	62	70	110	707
COD / Settlement		88	22	17	21	148
Centrelink and/or Medicare delay		31	5	7	6	49
Insurer admin error		11	6	6	8	31
Insurer within timeframes and not paid		1			1	2
Interpretation of terms dispute		6	1		1	8
Lawyer hasn't provided all documents required		7				7
Interest Obtained		3				3
Correct amount paid after IRO Complaint		29	10	4	5	48
Medical/Travel	1	139	15	15	45	215
Claim already paid		14	1		5	20
Claim disputed		14			3	17
Claim not received		6			1	7
Insufficient information / Invoices not provided		16	5	3	6	30
Insurer not on risk		2		1		3
Insurer within timeframes		7			1	8
Correct amount paid after IRO Complaint	1	80	9	11	29	130
Weekly benefits	1	236	25	38	44	344
Employer error making payments		39	5	3	5	52
Employer error where insurer takes over payments		17	2			19

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Insurer admin error	1	104	6	23	24	158
Irregular payments		13	2	1	5	21
No apparent error with payments		23	7	8	5	43
No COC		27	2	2	4	35
No EFT/TFN details		9	1	1		11
PID Certificate - no entitlement		4			1	5
Denial of liability	2	200	21	14	43	280
Defective form withdrawn		3				3
Insurer maintain denial on review		20	2	1	4	27
Insurer overturns decision after PI		13	3	2	2	20
Matter referred for review or legal	2	148	15	11	34	210
Section 59A Applied		8	1		1	10
Section 59A Overturned		3			2	5
Defective form changed and reissued		5				5
General Case Management	4	174	24	15	47	264
Insurer notified of complaint		121	13	12	36	182
Referred to insurer	2	37	7	3	10	59
Referred to SIRA, Icare or other	2	16	4		1	23
IME/IMC		67	7	4	11	89
Appointment cancelled information from treating doctors received		4				4
Appointment cancelled-referral procedure not followed		13		1	2	16
Appointment maintained		25	5	1	5	36
Appointment rescheduled		23	2	1	3	29
Location changed		1		1		2
Travel organised					1	1
Choice of 3 IMEs provided after IRO Complaint		1				1
Weekly Benefits		190	19	23	37	269
Overpayment		9	3	2	4	18
Insurer or employer presses with recovery		4			3	7
Insurer stops recovery		5	3	2	1	11
Payments changed		87	8	11	21	127
Change of entitlement period		7	2	2	3	14
Employer error where insurer takes over payments		2	1			3
Employer not passing on correct payment		22		2	3	27
Indexation applied after PI		5		1		6
No apparent error with payments		37	3	1	11	52
Payments increased after PI (stat rate or 95%)		8	1	4	2	15

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
WCD or Section 40 assessment		3	1	1	1	6
Legislative reduction in PIAWE		3			1	4
Payments have not started		27	1	1	3	32
Employer error where insurer takes over payments		3				3
Employer not passing on weekly payments		3			1	4
Insurer maintains reasonable excuse		7	1		1	9
Reasonable excuse applied within time		5		1		6
Reasonable excuse withdrawn after IRO Complaint		9			1	10
Payments stopped		67	7	9	9	92
Correct rate applied		3				3
Employer error where insurer takes over payments		2				2
Employer not passing on weekly payments		2		3	1	6
Insurer admin error		18	3	3		24
No apparent error with payments		7	2	1	3	13
Section 119 non-attendance IME applied		1				1
Section 119 non-attendance IME overturned		2			1	3
Section 39 limit applied		7	1		3	11
Section 48A / 57 suspension overturned		3				3
Section 52 retirement age applied		2				2
WCD or Section 40 assessment		2		1		3
Weekly benefits declined		7	1			8
Section 48A / 57 suspension applied		11		1	1	13
Work Capacity Decision		125	3	7	21	156
PIAWE		68	1	1	9	79
Insurer maintains decision		16		1	3	20
Not obvious error referred for review		23	1		2	26
PIAWE increased and back payment provided		21			4	25
PIAWE reduced where notice period not applied		1				1
PIAWE reduced where notice provided		7				7
Work Capacity Decisions (non-PIAWE)		57	2	6	12	77
IW referred to ALSP		39	2	6	10	57
New WCD issued		5			1	6
Stay not applied		1				1
WCD under review		6				6
WCD withdrawn		6			1	7
Non-insurer complaints	2	36	4	4	17	63
Employer Complaint	2	6		1	3	12

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Referred to Fair Work or IRC	1	1			1	3
Referred to Other	1	1			1	3
Referred to SIRA/Safework		4		1	1	6
ILARS Lawyer Complaint		16	3	1	5	25
Refer worker to OLSC, Law Firm or Other		13	3	1	4	21
Updated the IRO Principal Lawyer		3			1	4
Privacy/Surveillance		1			2	3
Referred to Other		1			1	2
Referred to IPC					1	1
Service Provider		13	1	2	7	23
Referred to Other		6	1	2	5	14
Referred to SIRA		7			2	9
Request for Documents		244	39	19	37	339
Liability Accepted		107	21	8	16	152
Docs not provided		12	1	2	1	16
Docs provided after PI		88	18	5	15	126
Docs provided to third party		2				2
Request not received		5	2	1		8
Liability Disputed		137	18	11	21	187
Docs not provided		14	6		3	23
Docs provided to third party only		5				5
Privilege Claimed		1		1		2
Docs provided after IRO Complaint		117	12	10	18	157
Workplace Injury Management		32	6	4	9	51
IMP		1	1	1		3
IMP amended after IRO Complaint		1		1		2
NTD changed			1			1
Rehabilitation		12	2	2	3	19
Case conference cancelled		1			1	2
Rehab not required		2	1	1		4
Rehab provided s41A		2				2
Rehab provider changed		5	1	1	2	9
Case conference organised		2				2
Return to Work		19	3	1	6	29
Duties not provided by employer		6	1	1	3	11
Duties not suitable		2			1	3
Rehabilitation Allocated		2				2

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
RTW plan amended		1			1	2
Section 53 / JCPP Approved		2	1			3
Section 53 / JCPP Declined		1	1			2
Vocational Program Approved		1				1
Workplace assessment required		4				4
Duties provided by employer after IRO Complaint					1	1
No Action	11	257	23	23	60	374
Total	25	2410	288	241	514	3478

CTP Complaints: Complaint outcomes

Insurer	CTP Insurer	Other Insurer including Not Provided	Total
No Action	121	43	164
Resolved Action	93		93
Resolved Benefit	75		75
Resolved Information	67		67
Resolved Referred Elsewhere	11	2	13
Total	367	45	412

ILARS: Grant Applications Received

2021							
Application Status	July	August	September	October	November	December	Total
Accepted	1812	1586	1681	1524	1755	1340	9698
Closed admin	84	72	78	59	44	39	376
Declined	2	7	4	5	5	8	31
Pending	1	3	3	10	22	26	65
Total	1899	1668	1766	1598	1826	1413	10170
Accepted or pending	1813	1589	1684	1534	1777	1366	9763

Grant Status	%
Accepted	95.4%
Declined	0.3%
Pending	0.6%
Closed admin	3.7%
Total	100%

Note: The data reflects ILARS applications for funding received up to 31 December 2021 and grants of funding which have an accepted or pending status as of 03/03/2022. Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report or pending applications which have been approved. 'Closed Admin – Applications' are duplicate applications, incorrectly entered applications or applications closed administratively for any reason as not proceeding.

ILARS - Injury Location for Grants

2021							
Injury Location	July	August	September	October	November	December	Total
Abdomen and pelvic region	14	13	9	10	9	3	58
Ankle	32	23	26	34	37	33	185
Back	281	215	284	268	305	228	1581
Death	23	20	17	11	15	12	98
Ear	338	301	227	196	294	202	1558
Elbow	15	18	16	10	13	14	86
Foot and toes	25	23	19	24	24	26	141
Hand, fingers and thumb	63	45	54	49	73	62	346
Hip	17	19	24	15	17	13	105
Internal Body System	19	17	23	17	28	21	125
Knee	103	102	123	94	103	80	605
Multiple -Neck and shoulder	26	21	32	34	15	12	140
Multiple -Trunk and limbs	86	43	92	84	38	34	377
Neck	30	41	45	34	50	40	240
Other arm	23	20	22	23	25	18	131
Other body location	54	48	44	23	22	24	215
Other Head	45	46	45	47	46	30	259
Other leg	36	32	41	23	38	18	188
Psychological system	360	345	352	339	375	303	2074
Shoulder	135	119	125	130	169	139	817
Trunk - multiple locations	5	2	4	1	5	1	18
Upper limb - multiple locations	45	45	34	31	26	25	206
Wrist	32	30	24	35	48	28	197
Not Recorded	6	1	2	2	2		13
Total	1813	1589	1684	1534	1777	1366	9763

Note: The data reflects applications for funding received up to 31 December 2021 and grants of funding which have an accepted or pending status as of 03/03/2022
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report.

ILARS – Nature of Injury

Nature of Injury	2021						Total
	July	August	September	October	November	December	
A. Intracranial injuries	9	11	13	10	6	4	53
B. Fractures	48	38	44	39	34	24	227
C. Wounds, lacerations, amputations and internal organ damage	84	76	67	77	77	62	443
D. Burn	7	6	4	5	10	2	34
E. Injury to nerves and spinal cord	305	217	324	215	149	142	1352
F1. Trauma to joints and ligaments	358	319	297	253	457	348	2032
F2. Trauma to muscles and tendons	243	225	299	347	235	201	1550
H1. Joint diseases (arthropathies) and other articular cartilage diseases		2					2
H2. Spinal vertebrae and intervertebral disc diseases	6	5	6	1	73	25	116
H3. Diseases involving the synovium and related tissue						2	2
H4. Diseases of muscle, tendon and related tissue	1	1	1				3
H5. Other soft tissue diseases	4			1	5		10
I. Mental disorders	347	336	352	337	374	302	2048
J. Digestive system diseases	8	5	7	6	7	6	39
K. Skin and subcutaneous tissue diseases	3	2	2	5	2		14
L. Nervous system and sense organ diseases	348	306	230	204	304	215	1607
M. Respiratory system diseases	5	9	9	5	9	7	44
N. Circulatory system diseases	1	1		1	2	2	7
O. Infectious and parasitic diseases		1	5	4	2	2	14
P. Neoplasms (cancer)		1	1		2	1	5
Q. Other diseases	2		1	1	4		8
R. Other claims	2	2	2	7	5	5	23
S. Death	23	20	17	11	15	12	98
G. Other injuries Poisoning, Electrocutation, heat stress etc		5	1	3	4	4	17
Not Provided	9	1	2	2	1		15
Total	1813	1589	1684	1534	1777	1366	9763

Note: The data reflects applications for funding received up to 31 December 2021 and grants of funding which have an accepted or pending status as of 03/03/2022
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report.

ILARS – Body System for Grants

Body System	2021						Total
	July	August	September	October	November	December	
Cardiovascular system	2	2	1	1	1	1	8
Chronic Pain	11	9	9	2	7	3	41
Digestive systems	8	4	5	7	8	5	37
Ear, nose, throat and related structures	9	14	10	8	8	9	58
Haematopoietic system	1	1		2	1	2	7
Hearing	338	304	228	196	297	202	1565
Lower extremity	228	203	241	187	217	173	1249
Nervous system	5	4	9	5	9	8	40
Psychiatric and psychological disorders	350	336	342	314	362	292	1996
Respiratory system	6	7	12	8	17	9	59
The endocrine system			1	1			2
The skin	16	11	6	15	22	10	80
The spine	402	293	405	354	308	244	2006
The visual system	8	8	8	8	9	5	46
Upper extremity	383	353	359	375	471	365	2306
Urinary and reproductive systems		1	2	3	3	2	11
Not Provided	46	39	46	48	37	36	252
Total	1813	1589	1684	1534	1777	1366	9763

Note: The data reflects applications for funding received up to 31 December 2021 and grants of funding which have an accepted or pending status as of 03/03/2022

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

ILARS – Issues per Insurer

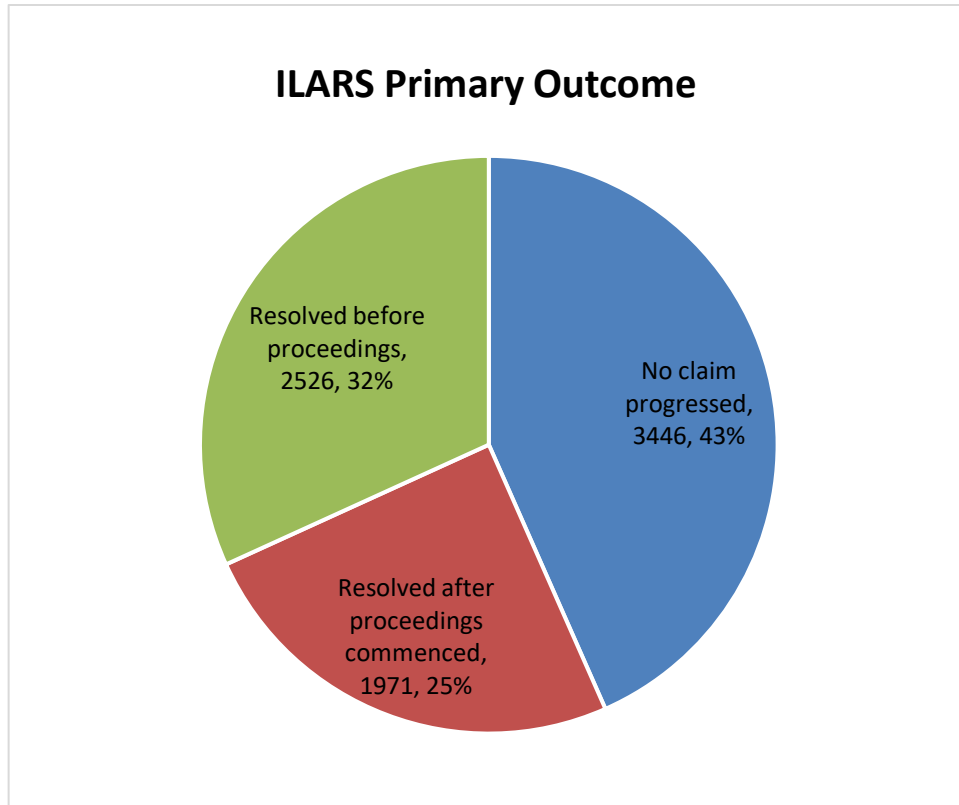
Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Work Capacity Decision	Advice Only	Stage 1	Death Claim	WCD PIAWE Only	Total
Scheme agent	1504	74	31	349	397	247	367	190	654	1510	61	85	5469
Allianz Australia Workers Compensation (NSW) Ltd	103		1	16	21	9	17	1	33	95	3	1	300
CGU Workers Compensation (NSW) Ltd	4	1				2	1		4				12
EML 701	843	53	24	236	195	168	242	152	456	1006	36	65	3476
Employers Mutual NSW Limited	64	2		7	12		6	5	22	46	3	1	168
Gallagher Bassett Services Pty Ltd	2			3	1		1		8	2			17
GIO General Limited	263	2	1	38	108	20	39	15	76	162	12	6	742
Icare-Workers Care	1		2			13	4		3	1		1	25
Insurance and Care NSW (Icare)	4	7	1	6	3	11	10	1	5	8	1	2	59
QBE Workers Compensation	7	2	1	4	2	7	5	1	8	19		1	57
Uninsured Liabilities	3			2			2		1	4			12
Xchanging					1				1	2			4
EML 702	190	2	1	23	38	2	17	14	19	105	6	5	422
Allianz 701	7	2		7	7	7	6		5	27			68
GIO 701	9			4	7	5	12		7	22		2	68
QBE 701	4	3		3	2	3	5	1	6	11		1	39
Self-insured	143	20	4	62	56	61	92	19	65	153		6	681
Ausgrid Management Pty Ltd	1		1	2		2	2	1	2				11
BHP Group Limited			1			2							3
Blacktown City Council	4	1		2	1		2		1	3			14
Bluescope Steel Ltd	2	3	1	2		13			2	7			30
Boral Limited	2			1		1			2	3			9
Brambles Industries Limited	1						1		1				3
Canterbury Bankstown Council				1		1	1		2	2			7
Central Coast Council	2			1		2	3			2			10
City of Sydney Council	3					2			2	2			9
Coles Group Ltd	18			7	4		14	2	7	22			74
Endeavour Energy										1			1
Hawkesbury City Council	1												1
Healius Limited	3			1	2		1	1		1			9
Holcim (Aust) Holdings Pty Limited				1		2							3
Inghams Enterprises Pty Ltd		1		2						1			4

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Dental of Liability	Medical treatment	Hearing Aids	Weekly Payments	Work Capacity Decision	Advice Only	Stage 1	Death Claim	WCD PI/AWE Only	Total
ISS Facility Services	1			1	1	1	2		1	1			8
ISS Property Services Pty Ltd	3	1		3	3		3		1	1			15
Lake Macquarie City Council	1			1	2		2						6
Liverpool City Council				1	2		1		2	1			7
Myer Holdings Ltd									1	1			2
Newcastle City Council	1					1	1						3
Northern Beaches Council	2				1				1	1			5
NSW Trains										1			1
Pacific National (NSW) Pty Ltd		1											1
Persol Australia Pty Ltd					1	1		1	2	3			8
Qantas Airways Limited	15	8	1	2	3	9	1		4	9		1	53
Rail Corporation NSW					1								1
Shoalhaven City Council						2	3			1			6
Sydney Trains	1	1		2	1		2	1	3	3			14
The Star Entertainment Group Ltd										1			1
Toll Holdings Ltd	8	1		4	1	2	6	1	1	6			30
Transport for NSW Workers Compensation Services	14	2		1	1	5	4	2	2	6		1	38
Transport Service of NSW (State Transit Group)	8	1		2	2	2	2			6			23
UGL Rail Services Pty Limited	1												1
Unilever Australia (Holdings) Pty Limited							1			2			3
University of New South Wales	1							1	1				3
Veolia Environmental Services (Australia) Pty Ltd						1							1
Westpac Banking Corporation Ltd	2						5	1	1	2			11
Wollongong City Council	1					2	2			2			7
Woolworths Group Ltd	29			12	18	2	16	6	11	35		2	131
Campbelltown City Council	4			2		1	1	1	4				13
McDonald's Australia Holdings Limited	2												2
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd	1						1		3	2			7
Sutherland Shire Council	1								1	2			4
ANZ Banking Group Limited							1		1	1			3
MARS Australia Pty Ltd							1						1
CSR Limited						2							2
Colin Joss & Co Pty Limited				3	1			1	1	2			8
University of Wollongong					1								1

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Dental of Liability	Medical treatment	Hearing Aids	Weekly Payments	Work Capacity Decision	Advice Only	Stage 1	Death Claim	WCD PI/AWE Only	Total
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance and formerly Arrium)					1	3	1			1			6
3M Australia Pty Ltd	1												1
BOC Limited					1					2			3
JELD-WEN Australia Pty Ltd					1		1			1			3
DAC Finance Pty Ltd (trading as Opal Aged Care)				2						2			4
Randstad				1									1
Aldi Stores	1								1	2			4
Australian Unity Limited	1			3	3		5		2	6			20
Estia Investments Pty Ltd	1												1
Tomago Aluminium	1				1	1			1	1			5
Wesfarmers Limited	5			2	3	1	6		1	5		1	24
ComfortDelGro Corporation Australia Pty Ltd												1	1
Specialised insurer	75	6		32	22	12	27	6	42	79	1	2	304
Catholic Church Insurance Limited	27			11	6	2	10	1	8	23	1		89
Coal Mines Insurance Pty Limited		1							1				2
Guild Insurance Ltd	11			2	1		1	1	5	6		1	28
Racing NSW Insurance Fund	9			3	2		2		3	7			26
StateCover Mutual Ltd	15	5		11	10	8	11	2	18	28		1	109
Hospitality Employers Mutual	13			5	3	2	3	2	7	15			50
TMF	222	3	8	68	51	19	75	23	126	252	9	8	864
Allianz TMF	73	2	2	26	9	13	24	6	47	91	1	1	295
Employers Mutual NSW Ltd - TMF	34			16	16		23	11	20	53	1	2	176
QBE TMF	115	1	6	26	26	6	28	6	59	108	7	5	393
Other Insurer including Not Provided	121	271	76	25	6	635	28	7	379	711	20	4	2283
Total	2065	374	119	536	532	974	589	245	1266	2705	91	105	9601

Note: A grant 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.
Where the insurer is not recorded, no insurer could be identified for the employer at the time of reporting.
The top 12 issues are shown.

ILARS – Primary Outcomes



Note: Outcome data is for grant matters closed from 1 July 2021 to 31 December 2021.

ILARS – Outcomes

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
ILARS Funding Withdrawn	201	\$ 21,082	\$ 1,917			
Administrative reason	5					
No Response to ILARS Follow Up	8	\$5,245	\$1,748			
Duplicate grant	51	\$2,661	\$2,661			
Not eligible for funding	27	\$4,500	\$1,500			
Consolidated with other grant	48					
Lawyer request	59	\$3,346	\$1,115			
Matter resolved in other jurisdiction	3	\$5,329	\$5,329			
Instructions withdrawn	493	\$1,107,892	\$2,408			
Instructions withdrawn	135	\$286,521	\$2,388			
Worker retained new Lawyer	358	\$821,371	\$2,416			
Not proceeding after preliminary grant	1557	\$3,851,298	\$2,493	1196	\$1,259,933	\$1,059
Lawyer Advice to Worker				1196	\$1,259,933	\$1,059
Lost contact with Worker	244	\$346,162	\$1,448			
Medical evidence not supportive	189	\$588,264	\$3,113			
Not MMI	32	\$75,204	\$2,350			
Below Threshold (Threshold issue)	13	\$32,100	\$2,469			
Commutation negotiations failed	2	\$2,860	\$1,430			
Not viable	58	\$135,262	\$2,373			
s66 Below WPI threshold	400	\$1,599,656	\$3,999			
Worker instructions	619	\$1,071,790	\$1,748			
Resolved in common law claim				27	\$77,723	\$3,701
Resolved in Commission	128	\$1,138,237	\$8,962	1605	\$17,452,284	\$10,874
Commutation						
Registered				13	\$51,026	\$3,925
Expedited Assessment						
Consent Direction				66	\$450,110	\$6,820
Recommendation made				2	\$9,900	\$4,950
Direction made				21	\$143,701	\$6,843
Direction not made	3	\$21,621	\$7,207			
Medical Assessment						
COD s66 TOD				18	\$163,078	\$9,060

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
COD s66 WPI				329	\$2,825,969	\$8,590
s66 Not reached threshold	93	\$773,339	\$8,315			
MAC Below Threshold Hearing Aids only				13	\$89,866	\$6,913
Not MMI MAC (s66 claim)				5	\$51,295	\$10,259
Above threshold				11	\$68,961	\$6,269
Not MMI MAC (threshold issue)				4	\$24,790	\$6,197
Not MMI MAC refused (threshold issue)	2	\$4,821	\$2,411			
Not reached threshold (threshold issue)	7	\$44,161	\$6,309			
Discontinued pre MAC no COD	1	\$7,079	\$7,079			
Not Recorded				2	\$14,950	\$7,475
Resolved TC - settled by consent						
Weeklies				34	\$335,848	\$9,878
Weeklies & Medicals				91	\$956,995	\$10,516
Medicals				111	\$1,080,501	\$9,734
WPI				90	\$887,152	\$9,857
WPI & Medicals				19	\$204,250	\$10,750
WPI & Weeklies				9	\$97,878	\$10,875
WPI, Weeklies & Medicals				19	\$221,791	\$11,673
Wrap Up				11	\$130,008	\$11,819
Closed Period				7	\$72,047	\$10,292
Death Benefits				16	\$130,288	\$8,143
Not Recorded				1	\$9,372	\$9,372
Conference						
Weeklies				34	\$431,420	\$12,689
Weeklies & Medicals				154	\$1,981,336	\$12,866
Medicals				78	\$984,654	\$12,624
WPI				77	\$1,024,060	\$13,299
WPI & Medicals				24	\$317,737	\$13,239
WPI & Weeklies				10	\$129,694	\$12,969
WPI, Weeklies & Medicals				28	\$382,864	\$13,674
Wrap Up				19	\$240,803	\$12,674
Closed Period				22	\$261,874	\$11,903
Death Benefits				18	\$226,447	\$12,580
Settlement during Hearing						

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Weeklies				5	\$61,629	\$12,326
Weeklies & Medicals				15	\$201,218	\$13,415
Medicals				14	\$173,664	\$12,405
WPI				7	\$94,404	\$13,486
WPI & Medicals				3	\$42,246	\$14,082
WPI & Weeklies				1	\$18,173	\$18,173
WPI, Weeklies & Medicals				3	\$40,243	\$13,414
Death Benefits				2	\$21,200	\$10,600
Following Hearing – COD SOR worker						
Weeklies				18	\$244,709	\$13,595
Weeklies & Medicals				40	\$601,593	\$15,040
Medicals				65	\$876,684	\$13,487
WPI				20	\$276,318	\$13,816
WPI & Medicals				5	\$73,928	\$14,786
WPI & Weeklies				5	\$87,670	\$17,534
WPI, Weeklies & Medicals				7	\$133,434	\$19,062
Death Benefits				39	\$504,505	\$12,936
Following Hearing – COD SOR Employer	22	\$287,215	\$13,677			
Discontinued from Commission - No result	80	\$513,825	\$6,504			
Appeals	69	\$642,485	\$9,735	62	\$815,340	\$13,151
Medical Appeal Panel						
By the worker in favour of Worker				36	\$455,711	\$12,659
By the worker in favour of Employer	51	\$451,040	\$9,205			
By the employer in favour of Worker				19	\$245,462	\$12,919
By the employer in favour of Employer	9	\$82,748	\$9,194			
Non-presidential member to President						
By the worker in favour of Worker				2	\$38,136	\$19,068
By the worker in favour of Employer	8	\$97,303	\$13,900			
By the employer in favour of Worker				4	\$64,631	\$16,158
Supreme Court						
By the worker in favour of Worker				1	\$11,399	\$11,399
By the worker in favour of Employer	1	\$11,394	\$11,394			
Resolved prior to Commission	10	\$29,824	\$2,982	2516	\$9,666,020	\$3,842
Insurer Accepts Claim				1066	\$2,186,931	\$2,052

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Agreement with Insurer				50	\$161,381	\$3,228
Insurer withdraws Notice				93	\$360,436	\$3,876
Resolved by complying agreement after claim made				1112	\$6,202,058	\$5,577
Over threshold by agreement				21	\$105,939	\$5,045
Advice given not to proceed	8	\$21,003	\$2,625			
Not Recorded	2	\$8,821	\$4,411			
Resolved after IRO enquiry or Internal Review.				174	\$649,275	\$3,731
Total	2538	\$7,304,643	\$3,179	5406	\$29,271,300	\$5,427

Note: Outcome data is for cases closed from 1 July 2021 to 31 December 2021.
The amounts paid include Professional Fees (incl GST) and Disbursements.
All other primary outcomes refer to matters closed between 1 July 2021 and 31 December 2021.

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

Outcome	Scheme agent	Self-insured	Specialised insurer	TMF	Total
NRTC	222	71	31	51	375
S287A	43	20	5	8	76
Claim accepted after enquiry	5	1		1	7
Claim denied after enquiry	10	10	4	2	26
Claim denied before enquiry	7	1			8
Insurer inside timeframes	1	1		1	3
Insurer not on risk				1	1
Insurer outside timeframes	16	3		1	20
Request not received	4	4	1	2	11
S60/ Weekly Benefits	46	15	3	17	81
Claim accepted after enquiry	13	2	1	2	18
Claim accepted before enquiry	3	1		1	5
Claim denied after enquiry	10	5		3	18
Claim denied before enquiry	7	1	1		9
Insurer inside timeframes	1				1
Insurer not on risk				1	1
Insurer outside timeframes	8	5	1	8	22
Request not received	4	1		2	7
S66	133	36	23	26	218
Claim accepted after enquiry	9	3	2	1	15
Claim accepted before enquiry	2			1	3
Claim denied after enquiry	19	6	7	7	39
Claim denied before enquiry	22	2	2	2	28
Counter offer issued after enquiry	14	6	2	3	25
Counter offer issued before enquiry	6	2	1		9
Insurer inside timeframes	28	5	3	2	38
Insurer not on risk	2	2			4
Insurer outside timeframes	26	6	4	5	41
Request not received	5	4	2	5	16
Total	222	71	31	51	375

Note: 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	\$23,380,952	7797		\$2,999
Complexity Uplift	\$271,413	176		\$1,542
Appeal	\$161,370	89		\$1,813
Medico-legal	\$8,591,888	6823	61.5%	\$1,259
Barrister Fees	\$2,027,933	1272	14.5%	\$1,594
Clinical Notes	\$1,404,822	14523	10.1%	\$97
MRP Service Fee	\$939,170	11513	6.7%	\$82
Treating Specialist Report	\$513,396	1087	3.7%	\$472
NTD Report	\$180,827	586	1.3%	\$309
Travel	\$136,245	674	1.0%	\$202
Interpreter	\$75,748	468	0.5%	\$162
Other	\$75,299	180	0.5%	\$418
Non-attendance fee	\$28,336	68	0.2%	\$417
Barrister Country Loading	\$2,221	4	0.0%	\$555
Meal Allowance	\$1,681	27	0.0%	\$62
Solicitor Loading	\$592	1	0.0%	\$592
Total	\$37,791,893	45288	100%	\$834
Total Disbursements	\$13,978,158		37%	
Total Professional Fees	\$23,813,735		63%	

Note: Professional fees include GST
 These figures are amounts approved for payment in IRO's Resolve case management system from 1 July 2021 to 31 December 2021.