



Workers Compensation **independent** review office



PERIODIC PERFORMANCE REVIEW

1 JULY 2019 TO 30 JUNE 2020

S Cohen

WORKERS COMPENSATION INDEPENDENT REVIEW OFFICER

Complaints and Enquiries: Matters Received

Case Type	2019						2020						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Complaint	602	704	637	697	716	589	657	705	650	625	608	645	7835
Enquiry	1132	975	911	1003	961	757	882	873	924	531	634	778	10361
Total	1734	1679	1548	1700	1677	1346	1539	1578	1574	1156	1242	1423	18196

Complaints and Enquiries: Referral Source

Referral Source	2019						2020						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Lawyer	966	950	797	875	814	681	742	772	736	603	597	678	9211
Web search	287	281	342	281	271	316	336	353	410	281	313	327	3798
Word of Mouth	99	95	71	145	172	110	186	172	185	103	128	190	1656
icare/SIRA	155	138	129	185	160	75	106	88	86	54	59	69	1304
Government Department	69	56	73	66	71	45	59	71	63	42	60	56	731
Insurer	45	38	35	52	54	42	33	39	25	20	22	23	428
Doctor	29	46	38	30	41	14	23	33	22	19	20	19	334
Union	31	30	23	24	33	18	20	18	20	11	15	16	259
Other source	19	23	17	20	37	30	20	18	11	12	13	21	241
Rehabilitation Provider	14	9	13	14	11	7	8	10	7	3	2	8	106
Employer	13	9	1	5	4	3	3	1	4	2	5	6	56
Workers Compensation Commission	1	2	5	2	5	2	1	1	1	4	5	5	34
WIRO Campaign	4	1	1	0	4	1	2	2	2	2	3	2	24
Referral source not provided - Enquiries	2	1	3	1	0	2	0	0	1	0	0	3	13
ILARS Case	0	0	0	0	0	0	0	0	1	0	0	0	1
Total	1734	1679	1548	1700	1677	1346	1539	1578	1574	1156	1242	1423	18196

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?

2019				2020									
Duration	July	August	September	October	November	December	January	February	March	April	May	June	Total
Complaint	579	659	677	723	698	656	602	683	662	644	607	619	7809
A - Same day	62	79	82	95	133	112	99	95	76	85	79	91	1088
B - Next day	70	75	44	74	65	57	71	51	37	33	51	43	671
C - 2 to 7 days	315	357	396	404	348	361	330	393	376	320	322	334	4256
D - 8 to 15 days	102	109	119	104	111	93	73	117	139	160	116	123	1366
E - 16 to 30 days	25	37	28	39	38	30	28	26	34	42	33	28	388
F - more than 30 days	5	2	8	7	3	3	1	1		4	6		40
Total	579	659	677	723	698	656	602	683	662	644	607	619	7809

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

Complaints and Enquiries: Issues by Insurer

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue)	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	Who is the insurer?	General Case Management	Workplace Injury Management	Total
Scheme agent	1305	994	116	1325	139	1744	330	534	409	738	166	1056	143	1343	388	10730
Allianz Australia Workers Compensation	72	51	5	68	8	125	28	25	21	53	13	21	11	96	30	627
CGU Workers Compensation (NSW) Ltd						2							8			10
EML 702	178	86		224	11	265	44	77	77	93	15	20	3	190	59	1342
Employers Mutual NSW Limited	317	220	73	275	22	386	71	71	93	136	41	241	31	291	52	2320
GIO General Limited	344	386	37	421	77	494	113	193	111	256	17	110	21	415	96	3091
icare/EML 701	376	226	1	322	19	443	68	162	101	193	77	648	66	335	148	3185
icare-Workers Care	1	6		8		6		1				2	1	4		29
Insurance and Care NSW (Icare)	5	2		1	1	1	1	1	1	3		4	1	2		23
QBE Workers Compensation						1						1	1	1		4
Uninsured Liabilities	12	17		6	1	21	5	4	5	4	3	9		9	3	99
Self-insured	144	176	17	153	13	298	59	44	64	111	33	104	8	160	65	1449
3M Australia Pty Ltd												1				1
Aldi Stores		1														1
ANZ Banking Group Limited		1						1		3		1				6
Ausgrid Management Pty Ltd		5		3	1	3	5		1	2	1	3		5	2	31
Blacktown City Council	4	2				5	2	1		3	1			3		21
Bluescope Steel Ltd	1		1		1	5				2		3	1	3	1	18
BOC Limited	3		1			1				1				1		7
Boral Limited		3	1	1		2						1			1	9
Brambles Industries Limited		2				1			1					2		6
Brickworks Ltd				1												1

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue)	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	Who is the insurer?	General Case Management	Workplace Injury Management	Total
Broadspectrum (Australia) Pty Ltd	4	10	1	11	2	16	2	2		4	1	4	1	11	2	71
Campbelltown City Council	2										1			2	2	7
Canterbury Bankstown Council						1		1				2		2		6
Central Coast Council	2	2				1				1		2		5	1	14
City of Sydney Council						2			1			1		3	3	10
Coca-Cola Amatil		2		1												3
Coles Group Ltd	13	25	5	18	1	49	6	3	14	10	4	12	2	24	4	190
Colin Joss & Co Pty Limited				1		1					1			1		4
Commonwealth Steel						1								1		2
CSR Limited	2	1				1	1	1		2	1	1		1	1	12
DAC Finance Pty Ltd	1	2		1		2	1									7
Endeavour Energy		2		3		4			1	1		1		3	2	17
Fairfield City Council						1										1
Hawkesbury City Council	2	1														3
Healius Limited	1	5		1	1	3	1			1		3		2	1	19
Holcim (Aust) Holdings Pty Limited	1			2		7			2			2		1		15
Inghams Enterprises Pty Ltd	2	1		2		2			1			1				9
ISS Facility Services	1									1		1				3
ISS Property Services Pty Ltd	1	1		1		6			1					2		12
JELD-WEN Australia Pty Ltd	1			2										1	1	5
Lake Macquarie City Council						1									1	2
Liverpool City Council	1													1	1	3
MARS Australia Pty Ltd									1							1
McDonald's Australia Holdings Limited	1			2		2					1	1		1		8
Myer Holdings Ltd	1			1						1				1	1	5
Newcastle City Council							1			1						2

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue)	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	Who is the insurer?	General Case Management	Workplace Injury Management	Total
Northern Beaches Council		1				2			1	1		2		2		9
Northern Co-Operative Meat Company Limited	2			2		1						1		1	1	8
NSW Trains	6	3		4		5	1	1		4	2	2		3	2	33
OneSteel Trading Pty Ltd (Moly-Cop)						3		1		2	2	1		1		10
Pacific National (NSW) Pty Ltd												1				1
Persol Australia Pty Ltd	5	2		7		10	1	6	5	6	1	2		8	2	55
Qantas Airways Limited	18	5		14	1	6	3		2	7		6		7	3	72
Rail Corporation NSW	3									1		3	1	1		9
Randstad						1										1
RGF Staffing Melbourne One Pty	1	2				2		1						1		7
Shoalhaven City Council		2			1	2				1		3				9
Sydney Trains	4	11	1	8		12	2		3	4	2	9	1	7	2	66
The Star Entertainment Group Ltd		1		1		2	2		2	1	2				1	12
Toll Holdings Ltd	10	3	1	19		28	5	3	9	12	3	3		10	6	112
Transport for NSW Workers Compensation Services	5	5	1	6	2	12	3	1		1	1		1	5	1	44
Transport Service of NSW (State Transit Group)		3		3		12	4		4			4		5	1	36
Unilever Australia (Holdings) Pty Limited	4	2		1		1		1		2	1					12
University of New South Wales	2	5			1									1		9
University of Wollongong		1		1		1	1									4
Veolia Environmental Services (Australia) Pty Ltd									1			1				2
Wesfarmers Retail Holdings Pty Ltd	3	8	1	3		10	1	2	1	4	1	3		2		39
Westpac Banking Corporation Ltd	2	5	3	3	1	14	4	3		6	1	1		4	10	57
Wollongong City Council		2											1	1	1	5

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue)	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	Who is the insurer?	General Case Management	Workplace Injury Management	Total
Woolworths Group Ltd	35	49	1	30	1	57	13	16	13	26	6	22		25	11	305
Specialised insurer	93	85	8	88	9	181	19	22	40	50	21	30	2	79	36	763
Catholic Church Insurance Limited	30	28	2	40	3	79	7	6	26	18	5	8	1	26	15	294
Coal Mines Insurance Pty Limited	10	5	1	3		7		1	3	7	1	5		4	3	50
Guild Insurance Ltd	12	4		7		15	2	3	2	6	3	2		8	7	71
Hospitality Employers Mutual Limited	24	25	3	16	3	34	3	6	4	12	5	12	1	16	5	169
Racing NSW Insurance Fund	7	6		6	1	19	2	2	3	2				5	1	54
StateCover Mutual Ltd	10	17	2	16	2	27	5	4	2	5	7	3		20	5	125
TMF	264	237	18	260	52	392	122	89	81	205	59	106	8	340	152	2385
Allianz TMF	87	70	6	73	17	91	43	27	26	62	15	40	3	98	52	710
Employers Mutual NSW Ltd - TMF	79	82	4	60	17	121	42	30	26	74	15	31	2	113	36	732
QBE TMF	98	85	8	127	18	180	37	32	29	69	29	35	3	129	64	943
Other Insurer including Not Provided	156	181	139	44	39	79	39	63	16	235	131	1584	87	334	102	3229
Total	1962	1673	298	1870	252	2694	569	752	610	1339	410	2880	248	2256	743	18556

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: Complaint outcomes

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Communication (secondary issue only)		1				1
Complaint Declined - OOJ		2				2
Complaint Declined, Premature, Refer to Insurer		3				3
Delay in determining liability	13	1437	248	148	306	2152
Medical treatment		5		1	1	7
Insurer inside timeframes ND		1				1
Insurer outside timeframes ND		3		1	1	5
Liability determined outside timeframes		1				1
Recurrence / Whole claim	3	203	37	21	33	297
Insurer not on risk	1	11	1		1	14
Liability determined inside timeframes		1				1
Liability determined outside timeframes		1				1
Request not received		14	2		3	19
Claim accepted outside timeframes	1	38	2	7	3	51
No decision and inside timeframes		49	11	8	10	78
No decision and outside timeframes	1	16	7		5	29
Claim denied outside timeframes		29	3	2	4	38
Claim denied inside timeframes		21	7	3	3	34
Claim accepted inside timeframes		19	4	1	3	27
Recurrence not determined		4			1	5
Weekly Benefits / Medical Treatment	7	945	157	95	187	1391
Insurer not on risk		20	1	1	4	26
Request not received	1	80	16	12	20	129
Claim accepted outside timeframes	2	265	36	32	52	387
No decision and inside timeframes		138	16	16	30	200
No decision and outside timeframes	1	90	15	10	19	135
Claim denied outside timeframes	2	171	23	12	29	237
Claim denied inside timeframes		59	22	4	9	94

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Claim accepted inside timeframes	1	122	28	8	24	183
Section 66	1	84	16	9	24	134
Insurer not on risk		7			1	8
Request not received		7	4	1	1	13
Claim accepted outside timeframes		14	2		3	19
No decision and inside timeframes	1	14	1	3	4	23
No decision and outside timeframes		12	6	3	8	29
Claim denied outside timeframes		10	1	1	3	15
Claim denied inside timeframes		5	1	1	1	8
Claim accepted inside timeframes		12	1		2	15
Claim not duly made		3			1	4
Initial Notification	2	80	22	14	15	133
Reasonable excuse applied in time		36	9	10	9	64
Provisional liability inside timeframes		14	5			19
Initial notification not received	1	4	5	1	1	12
Reasonable excuse defective		5	1	3		9
Provisional liability outside timeframes		11	1		1	13
No response provided and outside timeframes	1	8	1		4	14
Initial notification incomplete		2				2
Domestic Assistance		102	12	6	33	153
ADL approved		34	1	3	11	49
Declined after PI		17	4	1	3	25
Accepted after PI		37	4	1	12	54
Entitlement exhausted		5	1		3	9
Claim not made in accordance with 60AA		9	2	1	4	16
Section 287A		18	4	2	13	37
Insurer not on risk		1				1
Request not received		2	1	1		4
Claim accepted outside timeframes			1	1	1	3
No decision and inside timeframes		5			1	6
No decision and outside timeframes		5			3	8

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Claim denied outside timeframes		2	1		5	8
Claim denied inside timeframes		3	1		2	6
Claim accepted inside timeframes					1	1
Delay in payment	19	1181	144	84	221	1649
Medical/Travel	5	301	50	20	72	448
Claim disputed		28	1	2	3	34
Claim not received		26	5	1	8	40
Correct amount paid after PI	3	149	24	9	37	222
Insurer not on risk	2	4	1		2	9
Claim already paid		29	5	1	7	42
Insurer within timeframes		19	2	3	3	27
Insufficient information / Invoices not provided		46	12	4	12	74
Weekly benefits	1	703	48	45	75	872
Insurer admin error		234	23	27	31	315
Employer error where insurer takes over payments		44	1	2		47
Irregular payments		82	4	3	8	97
No EFT/TFN details		24			6	30
Employer error making payments		136	9	8	9	162
No COC	1	68	5	1	4	79
PID Certificate - no entitlement		16		1	1	18
No apparent error with payments		99	6	3	16	124
COD / Settlement	13	177	46	19	74	329
Correct amount paid after PI	1	48	14	7	28	98
Insurer admin error	6	28	7	6	10	57
Interest Obtained		5	1			6
Lawyer hasn't provided all documents required	1	21	4	1	4	31
Interpretation of terms dispute		10	5	2	4	21
Centrelink and/or Medicare delay	4	56	12	3	26	101
Insurer within timeframes and not paid	1	6	1		1	9
Decision being appealed		3	1			4
Leave re-credited			1		1	2

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Denial of liability	4	442	76	35	101	658
Incorrect notice given		1	1		1	3
Insurer maintain denial on review	3	99	17	4	23	146
Insurer overturns decision after PI		50	8	4	7	69
Defective form changed and reissued		3	1	2		6
Matter referred for review or legal	1	282	49	25	69	426
Defective form withdrawn		7			1	8
IME/IMC		162	23	8	62	255
Inconvenient location			1			1
Appointment rescheduled		41	10	4	10	65
Travel organised		7			1	8
Appointment cancelled - information from treating doctors received		8			8	16
Appointment maintained		84	11	4	31	130
Appointment cancelled-referral procedure not followed		9	1		7	17
Choice of 3 IMEs provided after PI		9			3	12
Location changed		4			2	6
RTW			1			1
Suitable Employment			1			1
S/duties provided			1			1
S126		2				2
Documents not provided		2				2
Weekly Benefits	4	852	87	49	164	1156
Correct amount paid after PI		5		1		6
Delayed payment		5				5
Payments stopped	2	364	35	27	66	494
Insurer admin error		69	8	4	8	89
Employer not passing on weekly payments	1	58	5	4	8	76
Weekly benefits declined		39	7	2	5	53
Employer error where insurer takes over payments		14			6	20
Section 39 limit applied	1	26	5		12	44

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Correct rate applied		35		4	4	43
Section 52 retirement age applied		15			1	16
Section 48A / 57 suspension applied		11	2	5	4	22
Non-attendance at IME		5		1	1	7
No apparent error with payments		57	5	3	6	71
Leave paid		3	1		1	5
WCD or Section 40 assessment		6	1	1	6	14
Section 48A / 57 suspension overturned		14		3	1	18
Section 39 overturned		2	1			3
Section 52 retirement age overturned		4			2	6
Section 119 non-attendance IME overturned		1				1
Section 119 non-attendance IME applied		5			1	6
Payments changed	2	409	48	18	83	560
Change of entitlement period		49	2	2	12	65
Legislative reduction in PIAWE		18	3		3	24
Indexation applied after PI	1	23	2		11	37
Payments increased after PI (stat rate or 95%)		44	2	1	3	50
No apparent error with payments	1	148	27	6	35	217
Employer not passing on correct payment		116	12	9	17	154
WCD or Section 40 assessment		11			2	13
Overpayment		69	4	3	15	91
Insurer or employer presses with recovery		35	1	3	9	48
Insurer stops recovery		34	3		6	43
Work Capacity Decision	1	280	23	14	45	363
Work Capacity Decisions (non-PIAWE)		89	8	5	12	114
Stay not applied		4			1	5
Incorrect notice provided		2	1		1	4
WCD withdrawn		6	1	1	2	10
IW referred to ALSP		60	4	4	6	74
WCD under review		11	2		2	15
New WCD issued		6				6

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
PIAWE	1	191	15	9	33	249
PIAWE increased and back payment provided	1	69	3	3	17	93
Insurer maintains decision		71	9	3	10	93
PIAWE reduced where notice period not applied		3	1			4
Not obvious error referred for review		43	1	3	6	53
PIAWE reduced where notice provided		5	1			6
Non-insurer complaints	3	96	12	5	26	142
ILARS Lawyer Complaint	1	31	2		2	36
Refer worker to the OLSC	1	22	1		2	26
Updated the WIRO Principal Lawyer		9	1			10
Employer Complaint	1	37	6	3	14	61
Referred to Fair Work or IRC		13	2	1	6	22
Referred to Other	1	15	3	1	5	25
Referred to SIRA/Safework		9	1	1	3	14
Service Provider	1	24	3	2	7	37
Referred to Other	1	18	3	2	7	31
Referred to SIRA		6				6
Privacy/Surveillance		4	1		3	8
Referred to Other		2	1		3	6
Referred to IPC		2				2
Request for Documents	6	330	54	36	64	490
Liability Accepted	3	242	38	22	48	353
Request not received		22	4	2	5	33
Docs provided after PI	2	184	26	15	32	259
Docs provided to third party	1	10	1	1	6	19
Docs not provided		26	7	4	5	42
Liability Disputed	3	88	16	14	16	137
Docs provided after PI	2	75	10	11	14	112
Docs provided to third party only		6	1	2	1	10
Docs not provided	1	5	5	1	1	13
Privilege Claimed		2				2

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Workplace Injury Management	1	152	27	14	59	253
IMP	1	13	4		4	22
No current IMP	1	5				6
IMP amended after PI		2	1		3	6
IW not compliant		5	1		1	7
Insurer not compliant		1	1			2
NTD changed			1			1
Rehabilitation		75	5	5	19	104
Case conference cancelled		3			1	4
Rehab provider changed		33	2	4	3	42
Rehab not required		21			4	25
Rehab provided s41A		4		1	4	9
Referred to IMC		1			3	4
Case conference organised		13	3		4	20
Return to Work		64	18	9	36	127
Duties not suitable		7	2	1	8	18
Workplace assessment required		8	1	1	1	11
RTW plan amended		10	1		9	20
Duties not provided by employer		23	5	2	9	39
Vocational Program Approved		8	3	1	1	13
Duties provided by employer after PI		1	3	2	6	12
Rehabilitation Allocated		6	3	2	2	13
Section 53 / JCPP Declined		1				1
Complaint Rejected	3	72	8	7	17	107
General Case Management	3	400	38	19	112	572
Referred to SIRA, Icare or other	1	70	6	2	18	97
Insurer notified of complaint	1	215	22	13	61	312
Referred to insurer	1	115	10	4	33	163
Total	58	5414	741	419	1177	7809

ILARS: Grant Applications Received

Application Status	2019						2020						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Accepted	1226	1103	1431	1526	1421	1189	1237	1546	1529	1453	1524	1560	16745
Declined	14	3	8	11	7	14	5	6	3	3	1	3	78
Pending		1	3	1	2			2	5	7	8	21	50
Closed admin	35	29	60	70	87	66	53	64	53	52	53	49	671
Total	1275	1136	1502	1608	1517	1269	1295	1618	1590	1515	1586	1633	17544
Accepted or pending	1226	1104	1434	1527	1423	1189	1237	1548	1534	1460	1532	1581	16795

Grant Status	%
Accepted	95.5%
Declined	0.4%
Pending	0.3%
Closed admin	3.8%
Total	100%

Note:

- The data reflects ILARS applications for funding received up to 31 July 2020 and grants of funding which have an accepted or pending status as at 2:41 pm on 23/07/2020.
- Differences from previous publications reflect grant applications which have been declined by WIRO 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

	2019		2020										
Injury Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
Psychological system	197	162	267	302	293	257	253	270	276	289	307	295	3168
Back	180	202	238	307	276	203	227	256	252	221	223	225	2810
Ear	281	213	254	155	116	140	155	201	202	185	178	200	2280
Multiple -Trunk and limbs	62	34	52	73	91	100	91	108	113	156	158	186	1224
Shoulder	67	83	112	110	96	73	74	104	94	78	102	96	1089
Knee	78	70	84	89	98	67	70	104	101	62	73	95	991
Multiple -Neck and shoulder	58	36	71	66	74	46	44	76	59	43	67	59	699
Other body location	12	11	28	18	11	5	8	74	92	77	89	88	513
Hand, fingers and thumb	30	37	37	43	43	31	47	54	74	32	42	37	507
Upper limb - multiple locations	33	14	45	35	36	41	43	29	40	67	44	78	505
Other head	28	27	31	49	41	31	38	42	36	38	34	35	430
Other leg	43	25	29	34	34	35	31	32	27	37	38	42	407
Neck	23	28	33	29	30	22	19	31	21	27	16	25	304
Ankle	24	25	16	34	29	18	18	27	22	20	16	18	267
Wrist	14	31	18	28	25	19	17	21	13	16	29	17	248
Death	17	14	13	20	22	16	13	16	22	25	30	19	227
Foot and toes	13	21	17	20	24	18	21	16	22	20	20	12	224
Trunk - multiple locations	12	26	17	27	12	6	8	14	5	10	13	22	172
Other arm	9	11	14	21	23	21	13	26	10	4	5	3	160
Internal Body System	13	7	9	17	13	12	15	17	15	24	12	10	164
Abdomen and pelvic region	10	5	16	10	10	12	8	11	12	15	15	9	133
Elbow	11	16	13	13	7	11	9	13	16	6	15	5	135
Hip	9	5	11	14	10	5	9	5	10	8	5	5	96
Not Recorded	2	1	9	13	9	0	6	1	0	0	1	0	42
Total	1226	1104	1434	1527	1423	1189	1237	1548	1534	1460	1532	1581	16795

Note: The data reflects applications for funding received up to 30 June 2020 and grants of funding which have an accepted or pending status as at 2:41 pm on 23/07/2020. 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	2019	2020											
	July	August	September	October	November	December	January	February	March	April	May	June	Total
A. Intracranial injuries	4	7	5	6	9	14	12	8	15	17	21	18	136
B. Fractures	38	52	36	36	35	20	20	14	8	13	19	11	302
C. Wounds, lacerations, amputations and internal organ damage	34	36	36	50	57	20	43	41	54	56	48	71	546
D. Burn	4	3	3	4	3	3	5	2	2	1	6	3	39
E. Injury to nerves and spinal cord	122	178	263	303	303	221	241	252	371	367	354	395	3370
F1. Trauma to joints and ligaments	145	207	322	418	368	341	303	299	257	246	228	250	3384
F2. Trauma to muscles and tendons	327	177	170	146	148	126	157	322	282	208	291	270	2624
G. Other injuries, Poisoning, Electrocutation, heat stress etc	3	1	2	2			1	5	2	3	1	3	23
H1. Joint diseases (arthropathies) and other articular cartilage diseases		2					1	3	1	1		1	9
H2. Spinal vertebrae and intervertebral disc diseases	11	22	17	18	23	4	4	73	11	14	14	25	236
H3. Diseases involving the synovium and related tissue								1				1	2
H4. Diseases of muscle, tendon and related tissue	3	2	1	2	1		1	1					11
H5. Other soft tissue diseases	5	2	8	5	6	4	1	4	2		1		38
I. Mental disorders	205	168	272	318	298	258	252	273	276	290	311	297	3218
J. Digestive system diseases	1		2	3					1			1	8
K. Skin and subcutaneous tissue diseases	3	1	1	4		2	3	5	5	8	3	4	39
L. Nervous system and sense organ diseases	286	218	258	159	119	143	162	215	211	193	185	207	2356
M. Respiratory system diseases	2	2	5	7	8	6	9	5	8	7	4	3	66
N. Circulatory system diseases	4	1	1	3	2		1	3	3	3	4		25
O. Infectious and parasitic diseases	2	1			2	1	3	2	1	2	3		17

	2019	2020											
Nature of Injury	July	August	September	October	November	December	January	February	March	April	May	June	Total
P. Neoplasms (cancer)	2		3	2	1			1		1	5	1	16
Q. Other diseases	3			5	2	1				1	2		14
R. Other claims		5		2	5	9	2	2	1	4	2	1	33
S. Death	18	14	13	21	23	16	16	16	23	25	30	19	234
Not Recorded	4	5	16	13	10			1					49
Total	1226	1104	1434	1527	1423	1189	1237	1548	1534	1460	1532	1581	16795

Note: The data reflects applications for funding received up to 30 June 2020 and grants of funding which have an accepted or pending status as at 2:41 pm on 23/07/2020.

Differences from previous publications reflect grant applications which have been declined by WIRO 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	Section 39	Make Claim	Work Capacity Decision	Advice Only	Stage 1	Total
Scheme agent	4792	363	147	699	1607	636	1275	189	123	232	924	1931	12918
GIO General Limited	1640	15	4	175	518	25	341	115	7	143	190	485	3658
icare/EML 701	634	227	76	196	307	362	317	5	31	21	291	696	3163
Employers Mutual NSW Limited	1190	23	11	120	356	40	262	39	22	29	188	248	2528
EML 702	699	13	11	67	146	29	99	4	8	26	83	290	1475
Icare-Workers Care	163	61	28	62	99	129	98	1	36	8	93	92	870
Allianz Australia Workers Compensation Ltd	315	15	4	52	114	22	89	20	3	2	54	84	774
QBE Workers Compensation	109	2	8	17	36	14	35	5	2	2	11	24	265
Insurance and Care NSW (Icare)	22	4	2	9	24	10	27		14	1	10	4	127
CGU Workers Compensation (NSW) Ltd	17	2			3	1	2				2	7	34
Uninsured Liabilities	2	1	3		4	4	5				1	1	21
Xchanging	1			1							1		3
Self-insured	465	73	29	172	375	129	339	16	7	29	134	180	1948
Woolworths Group Ltd	121	3		29	79	5	59	3		9	30	43	381
Coles Group Ltd	34	1		22	55	2	46	1		4	8	20	193
Transport for NSW Workers Compensation Services	41	10	2	6	28	17	33	1	2		10	9	159
Wesfarmers Retail Holdings Pty Ltd	38			11	24		22	1		2	9	17	124
Qantas Airways Limited	24	12	6	2	5	24	3	1		1	8	12	98
Toll Holdings Ltd	25	2		8	13	3	15				14	9	89
Westpac Banking Corporation Ltd	10			15	21		23	1	1	2	3	2	78
Bluescope Steel Ltd	14	12	9	2	3	14	4	1			1	6	66
Boral Limited	6	5		8	10	7	11			2	3	3	55
Ausgrid Management Pty Ltd	5	2	2	5	8	7	9			1	7	3	49
Broadspectrum (Australia) Pty Ltd	6	1		4	12	2	10	2		1	4	7	49
Transport Service of NSW (State Transit Group)	13	3		4	5	5	3	2	1		5	3	44
Blacktown City Council	10			1	6		7				6	5	35
Campbelltown City Council	7			3	5		5	1		2	3	7	33

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Section 39	Make Claim	Capacity Work Decision	Advice Only	Stage 1	Total
ISS Property Services Pty Ltd	5	1		4	6	1	7				1	1	26
Endeavour Energy	10		1	2	2	5	2					2	24
Healius Limited	4			3	8		5		1		1	1	23
The Star Entertainment Group Ltd	2			4	7		5				1	3	22
Wollongong City Council	6	3	1	1	2	3	3				1	2	22
City of Sydney Council	9	2		1	1	2	1		1		1	1	19
CSR Limited			2	2	4	5	3					2	18
JELD-WEN Australia Pty Ltd	2			3	6	1	6						18
Lake Macquarie City Council	5	4		1	2	2	1					1	16
University of New South Wales	1			4	5		5					1	16
Persol Australia Pty Ltd	1	2		1	4	2	2		1		2	1	16
Inghams Enterprises Pty Ltd	4			3	2	1	3				3		16
Northern Co-Operative Meat Company Limited	8				2	1	2				1	1	15
Unilever Australia (Holdings) Pty Limited	1			3	5	1	3			1		1	15
Newcastle City Council	4		1	1	2	1	1				4		14
Central Coast Council	4	1			2	1	2			1	1	2	14
McDonald's Australia Holdings Limited	3			1	3		4				1	2	14
ANZ Banking Group Limited	6				3		2				1	1	13
Sydney Trains	4			1	2	1	2				1	2	13
Fairfield City Council	2			2	3		5						12
Liverpool City Council	1	1			2	1	2				2	3	12
Shoalhaven City Council	1	1		2	4		3						11
Holcim (Aust) Holdings Pty Limited	2	1		1	3	2	1					1	11
Brambles Industries Limited	1		1	2	1	1	3	1					10
Canterbury Bankstown Council	2		1	1	2	1				1		1	9
Sutherland Shire Council	2	1	1			2	1			1			8
Pacific National (NSW) Pty Ltd		3				5							8
Rail Corporation NSW	4	1				1	1						7
University of Wollongong	1				2		3					1	7
Brickworks Ltd	1			1	3		2						7
Colin Joss & Co Pty Limited	2				2		2			1			7

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Section 39	Make Claim	Work Capacity Decision	Advice Only	Stage 1	Total
NSW Trains	1			2	2		2						7
ISS Facility Services	1				2		1				2		6
Northern Beaches Council	2			2	1		1						6
OneSteel Trading Pty Ltd (Moly-Cop)	2		1			2						1	6
BOC Limited	1	1	1			1		1					5
Veolia Environmental Services (Australia) Pty Ltd	3				2								5
Hawkesbury City Council				2	2		1						5
Myer Holdings Ltd	2											2	4
Aldi Stores				1	1		1						3
DAC Finance Pty Ltd				1	1		1						3
Southern Meats Pty Ltd.	1												1
3M Australia Pty Ltd												1	1
Specialised insurer	205	15	1	83	162	27	142	3	7	23	70	97	835
StateCover Mutual Ltd	70	12	1	37	72	23	57	1	1	10	27	38	349
Catholic Church Insurance Limited	46	3		21	41	3	44	1	2	5	16	35	217
Hospitality Employers Mutual Limited	49			13	27	1	22		3	7	15	6	143
Racing NSW Insurance Fund	32			3	13		11	1			6	8	74
Guild Insurance Ltd	5			9	8		8		1	1	6	9	47
Coal Mines Insurance Pty Limited	3				1							1	5
TMF	610	24	22	145	287	60	278	21	13	22	117	222	1821
QBE TMF	236	9	19	46	98	33	79	7	5	7	42	95	676
Employers Mutual NSW Ltd - TMF	198	2		61	123	3	135	10	4	10	45	81	672
Allianz TMF	176	13	3	38	66	24	64	4	4	5	30	46	473
Other Insurer including Not Provided	151	511	355	29	58	1053	54	6	89	4	275	474	3059
Respondent Law Firm												1	1
Total	6223	986	554	1128	2489	1905	2088	235	239	310	1520	2905	20582

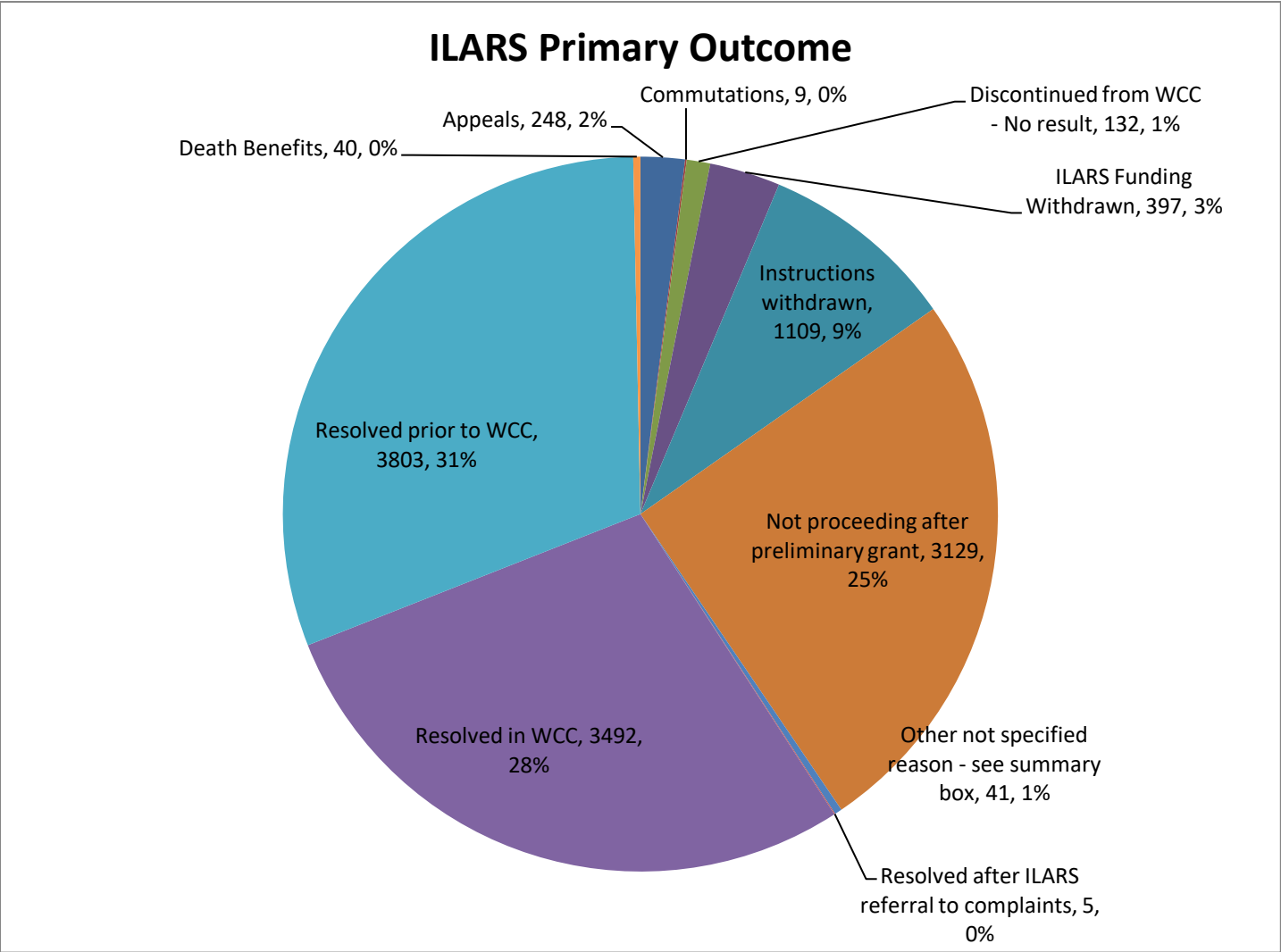
Note: A grant matter may have more than one issue.

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 2019 to 30 June 2020.

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	396	\$110,611	\$2,048	1	\$3,870	\$3,870
Not eligible for funding - (e.g worker determined to be exempt worker)	14	\$1,195	\$1,195			
No Response to ILARS Follow Up	60	\$50,788	\$2,309	1	\$3,870	\$3,870
Old Costs provisions apply	1					
Administrative reason	26	\$6,071	\$2,024			
Not eligible for funding	33	\$7,531	\$1,883			
Duplicate grant	91	\$3,227	\$1,076			
Consolidated with other grant	115	\$3,810	\$1,270			
Lawyer request	44	\$24,632	\$2,463			
Matter resolved in other jurisdiction	12	\$13,358	\$1,670			
Instructions withdrawn	1109	\$2,766,604	\$2,691			
Instructions withdrawn	545	\$1,177,041	\$2,383			
File transferred to new ALSP	505	\$1,469,492	\$3,094			
Worker retained new Lawyer	59	\$120,071	\$2,035			
Not proceeding after preliminary grant	1888	\$5,378,974	\$2,864	1241	\$1,470,634	\$1,191
Medical evidence not supportive	259	\$840,567	\$3,271			
Worker does not reach WPI threshold	86	\$294,248	\$3,421			
S39 - Below Threshold	22	\$35,813	\$1,628			
S39 - Not MMI				2	\$1,650	\$825
Worker instructions	461	\$933,013	\$2,033			
Lawyer Advice				69	\$149,005	\$2,258
Below Threshold (Threshold issue)	124	\$253,757	\$2,080			
s66 Below WPI threshold	659	\$2,430,945	\$3,689			
Not viable	41	\$97,595	\$2,502			
Not MMI				67	\$173,818	\$2,594
Lawyer Advice to Worker				1103	\$1,146,160	\$1,042

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Lost contact with Worker	229	\$478,115	\$2,106			
Commutation negotiations failed	7	\$14,921	\$2,132			
Other not specified reason - see summary box	36	\$35,801	\$2,754	5	\$14,771	\$4,924
Resolved after ILARS referral to complaints				5	\$11,611	\$2,322
Commutations				9	\$26,446	\$2,938
Resolved prior to WCC	20	\$36,244	\$2,014	3783	\$15,916,547	\$4,213
Resolved - Insurer Accepts Claim				186	\$386,197	\$2,076
Resolved after application for review/insurer accepts Claim				24	\$85,167	\$3,703
Resolved by complying agreement after claim made				2259	\$11,803,027	\$5,230
S39 - Advice given				1	\$825	\$825
S39 - Over threshold by agreement				7	\$17,758	\$2,537
Insurer Accepts Claim				998	\$2,328,855	\$2,336
Resolved after WIRO enquiry or Internal Review.				155	\$741,489	\$4,784
Resolved after internal review/insurer accepts Claim				2	\$12,842	\$6,421
Over threshold by agreement				29	\$65,711	\$2,347
Advice given				8	\$9,504	\$1,188
Advice given not to proceed	20	\$36,244	\$2,014			
Insurer withdraws Notice				67	\$331,321	\$4,945
Agreement with Insurer				47	\$133,850	\$2,848
Discontinued from WCC - No result	132	\$944,277	\$7,154			
Resolved in WCC	432	\$2,906,332	\$6,759	3060	\$29,072,801	\$9,507
Resolved at Arbitration by Arbitrator - Employer	45	\$511,859	\$11,375			
Resolved at Arbitration by Arbitrator - Worker				332	\$4,286,547	\$12,911
Medicals				106	\$1,295,691	\$12,224
Not Recorded				4	\$39,151	\$9,788
Weeklies				27	\$359,184	\$13,303
Weeklies & Medicals				77	\$1,037,560	\$13,475
WPI				52	\$685,593	\$13,184

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
WPI & Medicals				11	\$151,921	\$13,811
WPI & Weeklies				2	\$27,352	\$13,676
WPI, Weeklies & Medicals				18	\$270,332	\$15,018
Death Benefits				35	\$419,763	\$11,993
Resolved at Conciliation - settled by consent				771	\$8,988,443	\$11,658
Closed Period				64	\$725,871	\$11,342
Medicals				105	\$1,204,593	\$11,472
Not Recorded				4	\$45,894	\$11,474
Weeklies				37	\$411,009	\$11,108
Weeklies & Medicals				266	\$3,062,595	\$11,514
WPI				108	\$1,233,524	\$11,422
WPI & Medicals				37	\$465,929	\$12,593
WPI & Weeklies				16	\$196,570	\$12,286
WPI, Weeklies & Medicals				66	\$836,856	\$12,680
Wrap Up				50	\$576,854	\$11,537
Death Benefits				18	\$228,747	\$12,708
Resolved at settlement during Arbitration				112	\$1,444,939	\$12,901
Medicals				20	\$243,562	\$12,178
Not Recorded				1	\$14,201	\$14,201
Weeklies				8	\$78,443	\$9,805
Weeklies & Medicals				36	\$494,652	\$13,740
WPI				17	\$217,842	\$12,814
WPI & Medicals				3	\$41,253	\$13,751
WPI & Weeklies				2	\$27,292	\$13,646
WPI, Weeklies & Medicals				18	\$253,396	\$14,078
Death Benefits				7	\$74,298	\$10,614
Resolved following MAC	48	\$270,652	\$5,639	161	\$1,077,859	\$6,695
COD for WPI				140	\$982,532	\$7,018
Not reached threshold	31	\$202,588	\$6,535			

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
S39 - Above threshold				9	\$28,115	\$3,124
S39 - Not MMI				5	\$19,188	\$3,838
Discontinued post MAC no COD	3	\$19,954	\$6,651			
S39 - Not reached threshold	11	\$32,547	\$2,959			
S39 - Not MMI MAC refused	2	\$5,775	\$2,888			
Treatment reasonably necessary				7	\$48,024	\$6,861
Treatment not reasonably necessary	1	\$9,788	\$9,788			
Resolved following PD on question of Law				2	\$31,693	\$15,847
Resolved TC - settled by consent				714	\$6,095,391	\$8,549
Closed Period				33	\$305,705	\$9,264
Medicals				138	\$1,170,610	\$8,545
Not Recorded				3	\$19,380	\$6,460
Weeklies				45	\$330,423	\$7,343
Weeklies & Medicals				109	\$952,799	\$8,741
WPI				274	\$2,310,645	\$8,433
WPI & Medicals				36	\$322,641	\$8,962
WPI & Weeklies				13	\$115,411	\$8,878
WPI, Weeklies & Medicals				22	\$216,942	\$9,861
Wrap Up				23	\$202,285	\$8,795
Death Benefits				18	\$148,550	\$8,253
Resolved WIM Dispute				3	\$8,207	\$2,736
In favour of worker				3	\$8,207	\$2,736
Expedited Assessment	2	\$7,084	\$3,542	86	\$509,315	\$5,922
Consent Direction				39	\$224,514	\$5,757
Direction made by WCC				35	\$221,254	\$6,322
Recommendation made				10	\$44,617	\$4,462
Direction not made by WCC	2	\$7,084	\$3,542			
Recommendation not made				2	\$18,931	\$9,465
Medical Assessment	337	\$2,116,737	\$6,319	866	\$6,573,152	\$7,599

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Not Recorded				2	\$17,225	\$8,612
Discontinued post MAC no COD	10	\$71,300	\$7,130			
Discontinued preMAC no COD	1	\$6,805	\$6,805			
s66 Not reached threshold	188	\$1,353,151	\$7,198			
COD s66 WPI				758	\$5,900,750	\$7,795
COD s66 TOD				74	\$526,785	\$7,119
Not reached threshold (threshold issue)	38	\$135,359	\$3,658			
Not MMI MAC (threshold issue)	27	\$144,020	\$5,539			
Not MMI MAC refused (threshold issue)	12	\$37,710	\$3,142			
Above threshold				32	\$128,392	\$4,012
MAC Below Threshold Hearing Aids only	53	\$318,226	\$6,004			
Not MMI MAC (s66 claim)	8	\$50,167	\$6,271			
Commutation				13	\$57,255	\$4,404
Registered				13	\$57,255	\$4,404
Appeals	106	\$963,557	\$9,090	142	\$1,807,793	\$12,731
Resolved after appeal from decision of Arbitrator to President	12	\$142,655	\$11,888	22	\$388,565	\$17,662
By the employer in favour of Employer	3	\$47,138	\$15,713			
By the employer in favour of Worker				15	\$251,186	\$16,746
By the worker in favour of Employer	9	\$95,517	\$10,613			
By the worker in favour of Worker				7	\$137,379	\$19,626
Resolved after appeal to Supreme Court	4	\$40,163	\$10,041	6	\$133,769	\$22,295
By the employer in favour of Employer	1	\$12,170	\$12,170			
By the employer in favour of Worker				2	\$90,866	\$45,433
By the worker in favour of Employer	3	\$27,993	\$9,331			
By the worker in favour of Worker				4	\$42,903	\$10,726
Resolved after Medical Appeal Panel	89	\$774,198	\$8,699	112	\$1,254,577	\$11,202
By the employer in favour of Employer	27	\$253,015	\$9,371			
By the employer in favour of Worker				51	\$605,049	\$11,864

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
By the worker in favour of Employer	62	\$521,182	\$8,406			
By the worker in favour of Worker				61	\$649,528	\$10,648
Resolved after appeal to Court of Appeal	1	\$6,542	\$6,542	2	\$30,882	\$15,441
By the employer in favour of Worker				2	\$30,882	\$15,441
By the worker in favour of Employer	1	\$6,542	\$6,542			
Death Benefits				40	\$332,874	\$8,322
Resolved in common law claim				36	\$155,169	\$5,351
Total	4119	\$13,142,400	\$3,592	8322	\$48,812,516	\$5,881

Note: Outcome data is for cases closed from 1 July 2019 to 30 June 2020.

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

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

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
NRTC	15	625	133	62	140	975
S287A		60	42	23	23	148
Claim accepted after enquiry		11	4	2	3	20
Claim accepted before enquiry			1		1	2
Claim denied after enquiry		21	22	10	10	63
Claim denied before enquiry		11	8	7	8	34
Insurer inside timeframes		1	3			4
Insurer outside timeframes		12	4	2		18
Request not received		4		2	1	7
S60/ Weekly Benefits	7	145	27	10	27	216
Claim accepted after enquiry	2	34	10	1	9	56
Claim accepted before enquiry	1	11	1		1	14
Claim denied after enquiry	1	38	6	4	7	56
Claim denied before enquiry	1	22	3	2	5	33
Insurer inside timeframes		4			1	5
Insurer outside timeframes	1	28	5	3	3	40
Request not received	1	8	2		1	12
S66	8	420	64	29	90	611
Claim accepted after enquiry	1	41	7		21	70
Claim accepted before enquiry	1	6				7
Claim denied after enquiry	2	114	21	9	15	161
Claim denied before enquiry	1	25	2	3	3	34
Counteroffer issued after enquiry		52	4	4	13	73
Counteroffer issued before enquiry		25	2	1	2	30
Insurer inside timeframes		66	10	4	13	93
Insurer not on risk		9			1	10
Insurer outside timeframes	3	52	11	4	13	83
Request not received		30	7	4	9	50
Total	15	625	133	62	140	975

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	\$40,689,588	12,567		\$3,238
Medico-legal	\$15,973,111	12,865	64.3%	\$1,242
Barrister Fees	\$3,094,085	1,945	12.5%	\$1,591
Clinical Notes	\$2,331,816	21,874	9.4%	\$107
Service Fee	\$1,251,044	16,085	5.0%	\$78
Treating Specialist Report	\$665,621	1,521	2.7%	\$438
Travel	\$489,579	2,128	2.0%	\$230
Interpreter	\$308,624	778	1.2%	\$397
NTD Report	\$262,915	874	1.1%	\$301
Barrister Country Loading	\$173,389	279	0.7%	\$621
Other	\$130,519	561	0.5%	\$233
Non-attendance fee	\$78,004	191	0.3%	\$408
Solicitor Loading	\$56,147	88	0.2%	\$638
Meal Allowance	\$7,742	161	0.0%	\$48
Total	\$65,512,184	71,944	100%	\$911
Total Disbursements	\$24,822,595		38%	
Total Professional Fees	\$36,990,535		62%	

Note: Professional fees include GST

These figures are amounts approved for payment in WIRO's Resolve case management system from 1 July 2019 to 30 June 2020.