



Workers Compensation **independent** review office



## PERIODIC PERFORMANCE REVIEW

1 JULY 2020 TO 30 Sep 2020

S Cohen

WORKERS COMPENSATION INDEPENDENT REVIEW OFFICER

# Complaints and Enquiries: Matters Received

2020				
Case Type	July	August	September	Total
Complaint	732	759	733	2224
Enquiry	829	633	645	2107
<b>Total</b>	<b>1561</b>	<b>1392</b>	<b>1378</b>	<b>4331</b>

# Complaints and Enquiries: Referral Source

Referral Source	2020			Total
	July	August	September	
Lawyer	743	732	712	2187
Web search	345	289	287	921
Word of Mouth	176	132	147	455
WorkCover	117	85	66	268
Government Department	67	51	67	185
Insurer	31	36	37	104
Doctor	23	13	22	58
Union	21	14	15	50
Other source	19	18	11	48
Rehabilitation Provider	7	11	8	26
Employer	6	4	2	12
Advertising	5	1	1	7
Workers Compensation Commission		4	2	6
WIRO Campaign	1	2	1	4
<b>Total</b>	<b>1561</b>	<b>1392</b>	<b>1378</b>	<b>4331</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?

2020				
Duration	July	August	September	Total
<b>Complaint</b>	<b>755</b>	<b>772</b>	<b>703</b>	<b>2230</b>
A - Same day	122	143	139	404
B - Next day	69	57	51	177
C - 2 to 7 days	395	395	362	1152
D - 8 to 15 days	133	146	125	404
E - 16 to 30 days	35	30	26	91
F - more than 30 days	1	1		2
<b>Total</b>	<b>755</b>	<b>772</b>	<b>703</b>	<b>2230</b>

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	Further Inquiry - Secondary Issue Only	Total
<b>Scheme agent</b>	<b>216</b>	<b>187</b>	<b>261</b>	<b>450</b>	<b>65</b>	<b>121</b>	<b>146</b>	<b>187</b>	<b>59</b>	<b>37</b>	<b>14</b>	<b>1746</b>
Allianz 701			1	1				2				4
Allianz Australia Workers Compensation (NSW) Ltd	14	14	13	35	8		7	14	3	1	1	110
CGU Workers Compensation (NSW) Ltd				1						1		2
EML 701	102	74	92	180	25	53	81	76	30	20	4	738
EML 702	34	26	59	70	13	29	21	27	11	2	4	297
Employers Mutual NSW Limited	8	17	7	21	3	3	5	9	1	1		75
GIO 701	2		1	1		1						5
GIO General Limited	52	53	86	135	16	33	30	57	14	11	4	491
Icare-Workers Care	2			1			1	2			1	7
QBE Workers Compensation				2								2
Uninsured Liabilities	2	3	2	3		2	1			1		15
<b>Self-insured</b>	<b>17</b>	<b>16</b>	<b>35</b>	<b>64</b>	<b>8</b>	<b>5</b>	<b>19</b>	<b>16</b>	<b>10</b>	<b>8</b>		<b>199</b>
<b>Aldi Stores</b>									1			1
ANZ Banking Group Limited				1								1
Ausgrid Management Pty Ltd				2						1		3
Bluescope Steel Ltd				3								3
BOC Limited						1						1
Boral Limited			1	1								2
Brambles Industries Limited				1								1
Broadspectrum (Australia) Pty Ltd	1		6	3			3	3				16
Campbelltown City Council	2											2
Canterbury Bankstown Council										1		1
City of Sydney Council							2					2
Coles Group Ltd	4	3	3	15		2	3	4	2			37

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	Further Inquiry - Secondary Issue Only	Total
Colin Joss & Co Pty Limited	1			1								2
CSR Limited				1	1							2
DAC Finance Pty Ltd		1			1				2			4
Endeavour Energy				1								1
Healius Limited			1									1
Holcim (Aust) Holdings Pty Limited			1									1
Inghams Enterprises Pty Ltd			1		1							2
ISS Property Services Pty Ltd			1	2					1			4
JELD-WEN Australia Pty Ltd				1			1					2
Myer Holdings Ltd				1								1
Northern Beaches Council			1					1				2
Northern Co-Operative Meat Company Limited							1		1			2
NSW Trains	1	1	2	1								5
Persol Australia Pty Ltd		1				1			1	1		4
Qantas Airways Limited	1	1		1	2		1		1			7
Rail Corporation NSW	1											1
Randstad	1											1
RGF Staffing Melbourne One Pty			1									1
Sydney Trains		4	4	6			1	1	1			17
The Star Entertainment Group Ltd		1		4								5
Toll Holdings Ltd			4	2						1		7
Transport for NSW Workers Compensation Services			1		1		4			2		8
Transport Service of NSW (State Transit Group)			1	1						1		3
University of New South Wales			1									1
University of Wollongong				1								1
Veolia Environmental Services (Australia) Pty Ltd				1			1					2
Wesfarmers Retail Holdings Pty Ltd				3				2				5
Westpac Banking Corporation Ltd		1		1								2
Wollongong City Council								1				1

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	Further Inquiry - Secondary Issue Only	Total
Woolworths Group Ltd	5	3	6	10	2	1	2	4		1		34
<b>Specialised insurer</b>	<b>8</b>	<b>8</b>	<b>20</b>	<b>40</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>11</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>112</b>
Catholic Church Insurance Limited	4	1	14	28	2		3	3		1		57
Coal Mines Insurance Pty Limited	2	3	2	2			1	1		1		12
Guild Insurance Ltd	2	1	2	1	2	1		1			1	11
Racing NSW Insurance Fund		1	1	2	1	1	2	1	2			11
StateCover Mutual Ltd		2	1	7				5	3	3		21
<b>TMF</b>	<b>39</b>	<b>40</b>	<b>47</b>	<b>98</b>	<b>14</b>	<b>29</b>	<b>26</b>	<b>48</b>	<b>15</b>	<b>16</b>	<b>1</b>	<b>373</b>
Allianz TMF	15	13	10	23	6	7	5	11	3	4		97
Employers Mutual NSW Ltd - TMF	14	12	16	34		14	5	12	9	5	1	122
QBE TMF	10	15	21	41	8	8	16	25	3	7		154
<b>Other Insurer including Not Provided</b>		<b>1</b>	<b>3</b>	<b>2</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>6</b>		<b>19</b>
BHP Group Limited							1					1
GFG Alliance (formerly Arrium)			1									1
GIO - NSW Treasury Management Fund						1						1
Not Provided (Hearing Loss)							1					1
NOT PROVIDED (UNKNOWN)		1	1					3	1	6		12
Pacific Brands				1								1
Sydney Water Corporation			1	1								2
<b>Total</b>	<b>280</b>	<b>252</b>	<b>366</b>	<b>654</b>	<b>92</b>	<b>158</b>	<b>199</b>	<b>265</b>	<b>90</b>	<b>72</b>	<b>16</b>	<b>2444</b>

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	Complaint about Service Provider	Who is the insurer?	Total
<b>Scheme agent</b>	<b>80</b>	<b>125</b>	<b>15</b>	<b>35</b>	<b>31</b>	<b>37</b>	<b>48</b>	<b>13</b>	<b>148</b>	<b>30</b>	<b>146</b>	<b>188</b>	<b>51</b>	<b>8</b>	<b>12</b>	<b>967</b>
Allianz Australia Workers Compensation (NSW) Ltd	3	15	1	1	3	3	4	1	11		12	9	4		1	68
CGU Workers Compensation (NSW) Ltd		1														1
EML 701	35	55	4	5	15	17	14	2	47	25	94	61	30	4	5	413
EML 702	15	16	2	11	4	4	11	4	27	2	6	50	10	3	1	166
Employers Mutual NSW Limited	6	8	2	3	1	5	4		14		8	12			1	64
GIO 701										1						1
GIO General Limited	20	27	6	12	6	8	15	5	48	2	24	51	7	1	4	236
Icare-Workers Care				1				1			1	3				6
QBE Workers Compensation	1	1			1				1			2				6
Uninsured Liabilities		2		2	1						1					6
<b>Self-insured</b>	<b>9</b>	<b>28</b>		<b>4</b>	<b>3</b>	<b>10</b>		<b>3</b>	<b>27</b>	<b>7</b>	<b>22</b>	<b>27</b>	<b>11</b>	<b>3</b>	<b>1</b>	<b>155</b>
Aldi Stores		2														2
Ausgrid Management Pty Ltd		1										2	1			4
Blacktown City Council				1		1						1				3
Bluescope Steel Ltd		1				1			1							3
BOC Limited											1					1
Boral Limited		1								1	1					3
Broadspectrum (Australia) Pty Ltd		1		1					1		1	2	1			7
Central Coast Council												1			1	2
Coles Group Ltd	2	3		1	1				5	2	1	4				19
Colin Joss & Co Pty Limited		1									1					2
CSR Limited						1			1							2
DAC Finance Pty Ltd									1							1
Endeavour Energy						1										1
Healius Limited									2							2
Inghams Enterprises Pty Ltd														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	Complaint about Service Provider	Who is the insurer?	Total
ISS Property Services Pty Ltd		1														1
JELD-WEN Australia Pty Ltd									1	1			1			3
McDonald's Australia Holdings Limited											1					1
Myer Holdings Ltd		1														1
Northern Beaches Council									1		2		1			4
Northern Co-Operative Meat Company Limited	1															1
NSW Trains		1						1			1	1	1			5
Persol Australia Pty Ltd		2				1						1				4
Qantas Airways Limited	3								4		2	1	2	1		13
Rail Corporation NSW									1							1
Randstad											1					1
RGF Staffing Melbourne One Pty		1							1							2
Sydney Trains	1	5			1	1		1	3		4	2	3			21
The Star Entertainment Group Ltd					1							1				2
Toll Holdings Ltd	1								2	1		1				5
Transport for NSW Workers Compensation Services								1								1
Transport Service of NSW (State Transit Group)		1				1			1		1					4
Unilever Australia (Holdings) Pty Limited												1				1
University of Wollongong									1		2					3
Wesfarmers Retail Holdings Pty Ltd		1				1						2				4
Westpac Banking Corporation Ltd		1										1				2
Woolworths Group Ltd	1	4		1		2			1	2	3	6	1	1		22
<b>Specialised insurer</b>	<b>4</b>	<b>17</b>	<b>1</b>	<b>3</b>	<b>4</b>		<b>1</b>		<b>10</b>	<b>3</b>	<b>2</b>	<b>9</b>	<b>6</b>		<b>2</b>	<b>62</b>
Catholic Church Insurance Limited	4	7	1	2	3				4	1	2	3	3			30
Coal Mines Insurance Pty Limited		2							2			1				5
Guild Insurance Ltd		3										2	2			7
Racing NSW Insurance Fund		1										2				3
StateCover Mutual Ltd		4		1	1		1		4	2		1	1		2	17
<b>TMF</b>	<b>13</b>	<b>21</b>	<b>1</b>	<b>4</b>	<b>7</b>	<b>12</b>	<b>6</b>	<b>5</b>	<b>39</b>	<b>11</b>	<b>11</b>	<b>37</b>	<b>18</b>	<b>5</b>	<b>1</b>	<b>191</b>
Allianz TMF	6	4	1	2	1	1	2	3	13	4	5	10	10	1		63

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	Complaint about Service Provider	Who is the insurer?	Total
Employers Mutual NSW Ltd - TMF	2	13		1	2	7	3	1	15	2	5	18	4	2		75
QBE TMF	5	4		1	4	4	1	1	11	5	1	9	4	2	1	53
<b>Other Insurer including Not Provided</b>	<b>17</b>	<b>18</b>	<b>1</b>	<b>8</b>	<b>5</b>	<b>11</b>	<b>14</b>	<b>4</b>	<b>78</b>	<b>31</b>	<b>456</b>	<b>89</b>	<b>21</b>	<b>13</b>	<b>9</b>	<b>775</b>
Australian Postal Corporation												1				1
GFG Alliance (formerly Arrium)									1			1				2
NOT PROVIDED (UNKNOWN)	17	18	1	8	5	11	14	4	76	31	456	85	21	13	9	769
Sydney Water Corporation												2				2
UGL Rail Services Pty Limited									1							1
<b>Total</b>	<b>123</b>	<b>209</b>	<b>18</b>	<b>54</b>	<b>50</b>	<b>70</b>	<b>69</b>	<b>25</b>	<b>302</b>	<b>82</b>	<b>637</b>	<b>350</b>	<b>107</b>	<b>29</b>	<b>25</b>	<b>2150</b>

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.

# Complaints: Complaint outcomes

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
<b>Complaint Declined – Premature, Refer to Insurer</b>		1			1	2
<b>Complaint Rejected</b>	2	18	1	2	7	30
<b>Declined – Frivolous/Vexatious</b>		1				1
<b>Delay in determining liability</b>	3	418	60	43	89	613
<b>Recurrence / Whole claim</b>	1	35	6	7	5	54
Claim accepted inside timeframes					1	1
Claim accepted outside timeframes		7	2			9
Claim denied inside timeframes		4	1	3	1	9
Claim denied outside timeframes		7	3	2		12
Insurer not on risk	1	4				5
No decision and inside timeframes		8		1	2	11
No decision and outside timeframes		3		1		4
Recurrence not determined		1				1
Request not received		1			1	2
<b>Weekly Benefits / Medical Treatment</b>	1	287	38	28	63	417
Claim accepted inside timeframes		38	3	2	3	46
Claim accepted outside timeframes	1	92	10	8	26	137
Claim denied inside timeframes		23	3	3	4	33
Claim denied outside timeframes		64	6	8	9	87
Insurer not on risk		6		1	1	8
No decision and inside timeframes		22	8	3	9	42
No decision and outside timeframes		21	3	2	5	31
Request not received		21	5	1	6	33
<b>Section 66</b>	1	26	4	1	7	39
Claim accepted inside timeframes		1			1	2
Claim accepted outside timeframes		6	1		1	8
Claim denied inside timeframes		3				3
Claim denied outside timeframes		3			1	4

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Insurer not on risk		2	1	1		4
No decision and inside timeframes		5	1		2	8
No decision and outside timeframes	1	3	1		1	6
Request not received		3			1	4
<b>Initial Notification</b>		<b>35</b>	<b>9</b>	<b>4</b>	<b>5</b>	<b>53</b>
Initial notification incomplete		1				1
Initial notification not received		2	2			4
No response provided and outside timeframes		4				4
Provisional liability inside timeframes		7	2	1		10
Provisional liability outside timeframes		3			1	4
Reasonable excuse applied in time		18	5	2	5	30
<b>Domestic Assistance</b>		<b>31</b>	<b>3</b>	<b>2</b>	<b>7</b>	<b>43</b>
Accepted after PI		9	3	2	1	15
ADL approved		12			4	16
Claim not made in accordance with 60AA		5			2	7
Declined after PI		1				1
Entitlement exhausted		4				4
<b>Section 287A</b>		<b>4</b>		<b>1</b>	<b>2</b>	<b>7</b>
Claim accepted inside timeframes					1	1
Claim denied inside timeframes		1				1
Claim denied outside timeframes		1		1	1	3
No decision and inside timeframes		1				1
No decision and outside timeframes		1				1
<b>Delay in payment</b>	<b>3</b>	<b>245</b>	<b>34</b>	<b>28</b>	<b>45</b>	<b>355</b>
<b>COD / Settlement</b>	<b>2</b>	<b>36</b>	<b>8</b>	<b>7</b>	<b>17</b>	<b>70</b>
Centrelink and/or Medicare delay		11	2	4	5	22
Correct amount paid after PI		15	3	1	4	23
Insurer admin error	1	2	2	1	2	8
Insurer within timeframes and not paid		1			1	3
Interest Obtained	1		1		1	3
Interpretation of terms dispute		3			1	4
Lawyer hasn't provided all documents required		4			3	7

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
<b>Medical/Travel</b>		<b>76</b>	<b>11</b>	<b>7</b>	<b>15</b>	<b>109</b>
Claim already paid		10			1	11
Claim disputed		9		1	2	12
Claim not received		4	1		2	7
Correct amount paid after PI		38	7	2	7	54
Insufficient information / Invoices not provided		9	3	3	1	16
Insurer not on risk		2				2
Insurer within timeframes		4		1	2	7
<b>Weekly benefits</b>	<b>1</b>	<b>133</b>	<b>15</b>	<b>14</b>	<b>13</b>	<b>176</b>
Employer error making payments		21	1	1	1	24
Employer error where insurer takes over payments		10		3		13
Insurer admin error		50	8	2	6	66
Irregular payments		8			1	9
No apparent error with payments	1	20	5	8	2	36
No COC		17			3	20
No EFT/TFN details		5				5
PID Certificate - no entitlement		2	1			3
<b>Denial of liability</b>	<b>1</b>	<b>164</b>	<b>12</b>	<b>9</b>	<b>35</b>	<b>221</b>
Defective form withdrawn					1	1
Insurer maintain denial on review		24	2		5	31
Insurer overturns decision after PI		6		1	4	11
Matter referred for review or legal	1	120	9	8	23	161
Section 59A Applied		8			1	9
Section 59A Overturned		6	1		1	8
<b>General Case Management</b>	<b>3</b>	<b>145</b>	<b>12</b>	<b>9</b>	<b>40</b>	<b>209</b>
Insurer notified of complaint		62	4	3	23	92
Referred to insurer	1	44	6	4	10	65
Referred to SIRA, Icare or other	2	39	2	2	7	52
<b>IME/IMC</b>		<b>50</b>	<b>8</b>	<b>4</b>	<b>12</b>	<b>74</b>
Appointment cancelled-information from treating doctors received		2		1	1	4
Appointment cancelled-referral procedure not followed		5			2	7
Appointment maintained		31	4	1	6	42
Appointment rescheduled		7	3	1	2	13

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Choice of 3 IMEs provided after PI		1				1
Location changed		3	1	1	1	6
Travel organised		1				1
<b>Weekly Benefits</b>	<b>1</b>	<b>200</b>	<b>19</b>	<b>10</b>	<b>33</b>	<b>263</b>
<b>Overpayment</b>		<b>13</b>	<b>3</b>		<b>8</b>	<b>24</b>
Insurer or employer presses with recovery		8	1		5	14
Insurer stops recovery		5	2		3	10
<b>Payments changed</b>	<b>1</b>	<b>99</b>	<b>5</b>	<b>4</b>	<b>16</b>	<b>125</b>
Change of entitlement period		12				12
Employer not passing on correct payment		18	4	2	2	26
Indexation applied after PI	1	3			1	5
Legislative reduction in PIAWE		6		1	1	8
No apparent error with payments		41	1	1	11	54
Payments increased after PI (stat rate or 95%)		15				15
WCD or Section 40 assessment		4			1	5
<b>Payments have not started</b>		<b>6</b>		<b>1</b>		<b>7</b>
Insurer maintains reasonable excuse		1		1		2
Reasonable excuse applied within time		4				4
Reasonable excuse withdrawn after PI		1				1
<b>Payments stopped</b>		<b>82</b>	<b>11</b>	<b>5</b>	<b>9</b>	<b>107</b>
Correct rate applied		2		1		3
Employer error where insurer takes over payments		2				2
Employer not passing on weekly payments		9			1	10
Insurer admin error		35	4	2	1	42
No apparent error with payments		11	4	1	4	20
Section 119 non-attendance IME applied		1	1			2
Section 119 non-attendance IME overturned		3			1	4
Section 39 limit applied		7				7
Section 39 overturned		2				2
Section 48A / 57 suspension overturned		3	1			4
Section 52 retirement age applied		2			1	3
Section 52 retirement age overturned			1			1
WCD or Section 40 assessment		2				2

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Weekly benefits declined		3		1	1	5
<b>Work Capacity Decision</b>	<b>2</b>	<b>104</b>	<b>6</b>	<b>3</b>	<b>22</b>	<b>137</b>
<b>PIAWE</b>	<b>1</b>	<b>33</b>	<b>6</b>	<b>1</b>	<b>6</b>	<b>47</b>
Insurer maintains decision	1	7	2		2	12
Not obvious error referred for review		14	3		3	20
PIAWE increased and back payment provided		9	1	1	1	12
PIAWE reduced where notice period not applied		1				1
PIAWE reduced where notice provided		2				2
<b>Work Capacity Decisions (non-PIAWE)</b>	<b>1</b>	<b>71</b>		<b>2</b>	<b>16</b>	<b>90</b>
Incorrect notice provided		2				2
IW referred to ALSP	1	52		1	13	67
New WCD issued		1				1
Stay not applied				1		1
WCD under review		11			3	14
WCD withdrawn		5				5
<b>Non-insurer complaints</b>	<b>5</b>	<b>32</b>	<b>6</b>	<b>5</b>	<b>10</b>	<b>58</b>
<b>Employer Complaint</b>	<b>4</b>	<b>10</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>27</b>
Referred to Fair Work or IRC		3	3	1	1	8
Referred to Other	2	2	2	1	2	9
Referred to SIRA/Safework	2	5		1	2	10
<b>ILARS Lawyer Complaint</b>		<b>9</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>12</b>
Updated the WIRO Principal Lawyer		6	1		1	8
Refer worker to OLSC, Law Firm or Other		3		1		4
<b>Privacy/Surveillance</b>		<b>2</b>				<b>2</b>
Referred to IPC		1				1
Referred to Other		1				1
<b>Service Provider</b>	<b>1</b>	<b>11</b>		<b>1</b>	<b>4</b>	<b>17</b>
Referred to Other	1	6		1	2	10
Referred to SIRA		5			2	7
<b>Request for Documents</b>	<b>2</b>	<b>141</b>	<b>18</b>	<b>7</b>	<b>21</b>	<b>189</b>
<b>Liability Accepted</b>	<b>2</b>	<b>102</b>	<b>10</b>	<b>1</b>	<b>14</b>	<b>129</b>
Docs not provided	1	15	3		5	24
Docs provided after PI		80	5		7	92

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Docs provided to third party		3	1		1	5
Request not received	1	4	1	1	1	8
<b>Liability Disputed</b>		<b>39</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>60</b>
Docs not provided		6	1	3		10
Docs provided after PI		32	6	3	6	47
Docs provided to third party only		1				1
Privilege Claimed			1		1	2
<b>Workplace Injury Management</b>		<b>48</b>	<b>9</b>	<b>5</b>	<b>11</b>	<b>73</b>
<b>IMP</b>		<b>6</b>	<b>2</b>		<b>1</b>	<b>9</b>
IMP amended after PI		3	2		1	6
IW not compliant		2				2
No current IMP		1				1
<b>Rehabilitation</b>		<b>12</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>18</b>
Case conference cancelled			1			1
Case conference organised			1			1
Referred to IMC		2				2
Rehab not required		3	1			4
Rehab provided s41A		1		1		2
Rehab provider changed		6	1		1	8
<b>Return to Work</b>		<b>30</b>	<b>3</b>	<b>4</b>	<b>9</b>	<b>46</b>
Duties not provided by employer		7	1	2	4	14
Duties not suitable		2	1		1	4
Duties provided by employer after PI		2	1			3
Rehabilitation Allocated		2			1	3
RTW plan amended		3		1	1	5
Section 53 / JCPP Approved		1				1
Section 53 / JCPP Declined		4		1		5
Vocational Program Approved		5			1	6
Workplace assessment required		4			1	5
<b>Total</b>	<b>22</b>	<b>1568</b>	<b>185</b>	<b>125</b>	<b>326</b>	<b>2226</b>



# ILARS: Grant Applications Received

2020				
Application Status	July	August	September	Total
Accepted	1802	1743	1904	5449
Declined	3	2	2	7
Pending	4	4	20	28
Closed admin	73	56	65	194
<b>Total</b>	<b>1882</b>	<b>1805</b>	<b>1991</b>	<b>5678</b>
Accepted or pending	1875	1799	1969	5643

Grant Status	%
Accepted	96.0%
Declined	0.1%
Pending	0.5%
Closed admin	3.4%
<b>Total</b>	<b>100%</b>

Note:

- The data reflects ILARS applications for funding received up to 30 Sep 2020 and grants of funding which have an accepted or pending status as of 01/11/2020.
- 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

2020				
Injury Location	July	August	September	Total
Abdomen and pelvic region	8	5	7	20
Ankle	33	38	33	104
Back	269	249	284	802
Death	19	27	21	67
Ear	224	322	447	993
Elbow	8	16	18	42
Foot and toes	16	22	25	63
Hand, fingers and thumb	59	71	74	204
Hip	19	11	18	48
Internal Body System	16	21	19	56
Knee	108	100	111	319
Multiple -Neck and shoulder	43	22	14	79
Multiple -Trunk and limbs	179	105	89	373
Neck	29	35	51	115
Not Recorded	1	1	35	37
Other arm	8	17	14	39
Other body location	50	35	29	114
Other Head	37	35	51	123
Other leg	58	33	32	123
Psychological system	376	341	322	1039
Shoulder	118	155	150	423
Trunk - multiple locations	31	17	10	58
Upper limb - multiple locations	72	31	43	146
Wrist	25	38	27	90
<b>Total</b>	<b>1806</b>	<b>1747</b>	<b>1924</b>	<b>5477</b>

Note: The data reflects applications for funding received up to 30 Sep 2020 and grants of funding which have an accepted or pending status as of 01/11/2020. 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	2020			
	July	August	September	Total
A. Intracranial injuries	20	15	27	62
B. Fractures	16	19	11	46
C. Wounds, lacerations, amputations and internal organ damage	43	20	26	89
D. Burn	3	1	3	7
E. Injury to nerves and spinal cord	431	302	332	1065
F1. Trauma to joints and ligaments	315	296	278	889
F2. Trauma to muscles and tendons	296	336	359	991
G. Other injuries –Poisoning, Electrocution, heat stress etc	3	4	2	9
H1. Joint diseases (arthropathies) and other articular cartilage diseases			1	1
H2. Spinal vertebrae and intervertebral disc diseases	21	23	16	60
H3. Diseases involving the synovium and related tissue		1		1
H4. Diseases of muscle, tendon and related tissue	1	1	4	6
H5. Other soft tissue diseases	4	5	3	12
I. Mental disorders	377	344	321	1042
J. Digestive system diseases	3		1	4
K. Skin and subcutaneous tissue diseases	5	5	3	13
L. Nervous system and sense organ diseases	238	328	469	1035
M. Respiratory system diseases	4	6	3	13
N. Circulatory system diseases	2	3	2	7
O. Infectious and parasitic diseases	3	1	4	8
P. Neoplasms (cancer)		4	2	6
Q. Other diseases		2	4	6
R. Other claims	1	2	2	5
S. Death	19	28	22	69
Not Recorded	1	1	29	31
<b>Total</b>	<b>1806</b>	<b>1747</b>	<b>1924</b>	<b>5477</b>

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 of 01/11/2020. Differences from previous publications reflect grant applications which have been declined by WIRO since the date of the report.

# ILARS – Body System for Grants

Body System	2020			
	July	August	September	Total
Cardiovascular system	2	2	2	6
Chronic Pain	1		1	2
Digestive systems	7	4	3	14
Ear, nose, throat and related structures	8	6	23	37
Haematopoietic system	1	2	2	5
Hearing	225	320	431	976
Lower extremity	252	225	212	689
Nervous system	7	6	3	16
Psychiatric and psychological disorders	347	333	318	998
Respiratory system	8	8	7	23
The endocrine system	2	1		3
The skin	9	1	8	18
The spine	484	351	365	1200
The visual system	9	5	13	27
Upper extremity	383	430	434	1247
Urinary and reproductive systems	1	6	3	10
Not Recorded	60	47	99	206
<b>Total</b>	<b>1806</b>	<b>1747</b>	<b>1924</b>	<b>5477</b>

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 of 01/11/2020.

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
<b>Scheme agent</b>	<b>1035</b>	<b>47</b>	<b>18</b>	<b>258</b>	<b>413</b>	<b>158</b>	<b>355</b>	<b>20</b>	<b>74</b>	<b>431</b>	<b>810</b>	<b>47</b>	<b>3666</b>
Allianz 701	5			4	2	2	2			1	4		20
Allianz Australia Workers Compensation (NSW) Ltd	55	2		15	28	2	23		6	19	41	2	193
CGU Workers Compensation (NSW) Ltd	4						1			2	4		11
EML 701	361	35	10	109	164	103	157	11	17	216	412	29	1624
EML 702	233	1	2	42	68	7	50	3	24	61	104	7	602
Employers Mutual NSW Limited	30			2	9		7		2	4	19		73
GIO 701	5				1	3	2			1	5		17
GIO General Limited	288	1	1	58	109	21	79	1	21	71	143	8	801
Icare-Workers Care	42	8	3	24	30	17	32	3	3	50	70	1	283
QBE Workers Compensation	11		1	1	2	2	1	1	1	6	8		34
Uninsured Liabilities	1		1	3		1	1	1					8
<b>Self-insured</b>	<b>101</b>	<b>14</b>	<b>9</b>	<b>52</b>	<b>95</b>	<b>62</b>	<b>79</b>	<b>1</b>	<b>4</b>	<b>53</b>	<b>64</b>	<b>3</b>	<b>537</b>
Aldi Stores					3		3						6
Ausgrid Management Pty Ltd			2		2	2	1			1			8
Blacktown City Council	2		1	2	1	2				2	2		12
Bluescope Steel Ltd	5	1	3			11	1				4		25
Boral Limited		1		2	4	2	4				1		14
Brambles Industries Limited											1		1
Broadspectrum (Australia) Pty Ltd	5				3	3	2		2	3			18
Canterbury Bankstown Council	1				1					1			3
Central Coast Council				1							1		2
City of Sydney Council	2				1		1				1		5
Coca-Cola Amatil	1			1	1		1						4
Coles Group Ltd	11			4	16		14			7	11		63
Endeavour Energy	1												1
Fairfield City Council	1												1
Hawkesbury City Council										1	1		2
Healius Limited	1			2	1		2				1		7
Holcim (Aust) Holdings Pty Limited						1				1	1		3
Inghams Enterprises Pty Ltd				2									2
ISS Facility Services				1	1		1				1		4

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
ISS Property Services Pty Ltd	3				2		3				2		10
Joss Injury Management Department				1									1
Lake Macquarie City Council	2				1		1				1		5
Liverpool City Council										1			1
Myer Holdings Ltd					1					2	1		4
Newcastle City Council						1							1
Northern Beaches Council	2				1								3
Northern Co-Operative Meat Company Limited	1	1		2	2	2	2						10
NSW Trains	1												1
OneSteel Trading Pty Ltd (Moly-Cop)						1							1
Pacific National (NSW) Pty Ltd						1							1
Persol Australia Pty Ltd					2		1						3
Qantas Airways Limited	15	5	2	1	6	21	2				7		59
Rail Corporation NSW	3					1							4
Randstad													
Shellharbour City Council						1							1
Shoalhaven City Council	1			2	2	1	2				1		9
Southern Meats Pty Ltd.	1												1
Sydney Trains	1	1		1	1	1	1				1		7
The Star Entertainment Group Ltd					1		1			1	1		4
Toll Holdings Ltd	2	1		2	3	2	3			7	6		26
Transport for NSW Workers Compensation Services	4	4		3	3	5	4			5	2		30
Transport Service of NSW (State Transit Group)	10			2	5	1	3		1	5	1	3	31
University of New South Wales			1			1					1		3
Veolia Environmental Services (Australia) Pty Ltd	1										1		2
Wesfarmers Retail Holdings Pty Ltd	4			3	5		4			3	4		23
Westpac Banking Corporation Ltd	2			2	2		1			2			9
Wollongong City Council	1			1	2	1	2						7
Woolworths Group Ltd	17			17	21		18	1	1	11	10		96
Campbelltown City Council						1							1
McDonald's Australia Holdings Limited					1		1						2
<b>Specialised insurer</b>	<b>35</b>	<b>2</b>		<b>21</b>	<b>29</b>	<b>9</b>	<b>26</b>		<b>1</b>	<b>18</b>	<b>44</b>	<b>3</b>	<b>188</b>
Catholic Church Insurance Limited	13			6	6	1	8			7	15		56
Coal Mines Insurance Pty Limited											1		1

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
Guild Insurance Ltd	4			2	3		3			2	3		17
Racing NSW Insurance Fund	1				4		2			2	4		13
StateCover Mutual Ltd	8	2		9	9	8	8		1	4	17	3	69
Club Employers Mutual	9			4	7		5			3	4		32
<b>TMF</b>	<b>137</b>	<b>4</b>	<b>10</b>	<b>38</b>	<b>49</b>	<b>27</b>	<b>41</b>		<b>18</b>	<b>69</b>	<b>116</b>	<b>1</b>	<b>510</b>
Allianz TMF	48	1		9	13	5	12		7	27	43		165
Employers Mutual NSW Ltd - TMF	30			13	18		18		7	12	23		121
QBE TMF	59	3	10	16	18	22	11		4	30	50	1	224
<b>Other Insurer Not Identified</b>	<b>64</b>	<b>197</b>	<b>110</b>	<b>12</b>	<b>19</b>	<b>749</b>	<b>20</b>	<b>32</b>	<b>2</b>	<b>180</b>	<b>229</b>	<b>12</b>	<b>1626</b>
<b>Total</b>	<b>1372</b>	<b>264</b>	<b>147</b>	<b>381</b>	<b>605</b>	<b>1005</b>	<b>521</b>	<b>53</b>	<b>99</b>	<b>751</b>	<b>1263</b>	<b>66</b>	<b>6527</b>

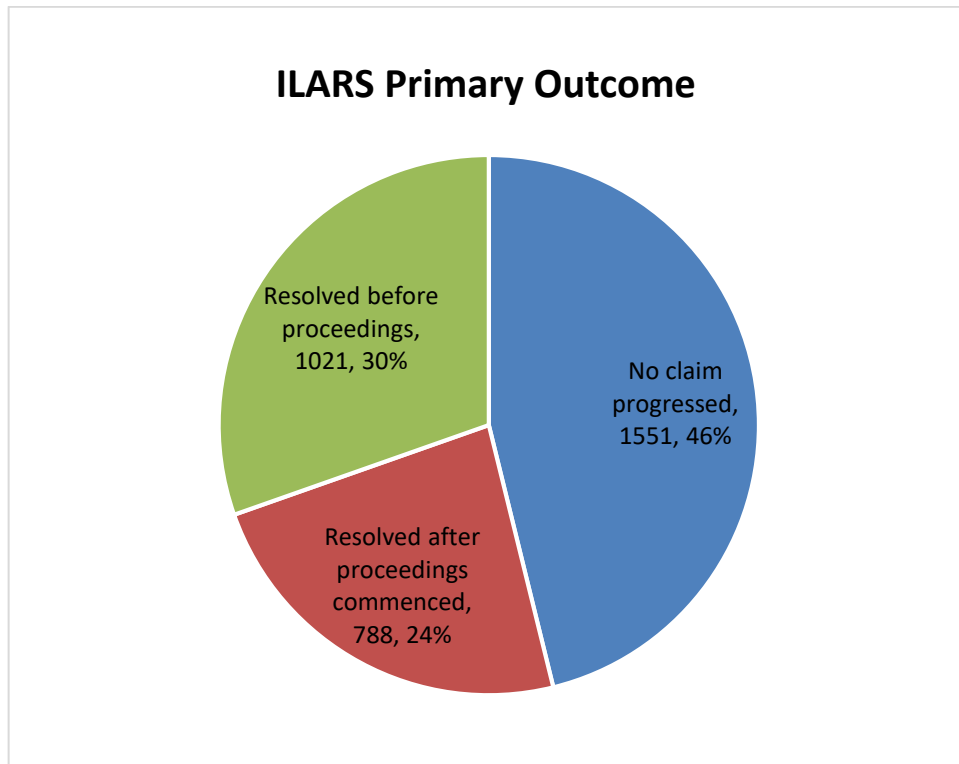
Note: A grant matter may have more than one issue.

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 2020 to 30 Sep 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
<b>ILARS Funding Withdrawn</b>	57	\$7,848.29	\$137.69			
Administrative reason	5	\$0.00	\$0.00			
Duplicate grant	30	\$298.25	\$9.94			
Not eligible for funding	7	\$0.02	\$0.00			
Consolidated with other grant	8	\$7,550.02	\$943.75			
Lawyer request	7	\$0.00	\$0.00			
<b>Not proceeding after preliminary grant</b>	913	\$2,330,482.68	\$3,436.23	583	\$648,095.86	\$1,111.66
Instructions withdrawn	105	\$200,045.94	\$1,905.20			
Worker retained new Lawyer	200	\$527,201.77	\$2,636.01			
Lawyer Advice to Worker				551	\$550,838.44	\$1,880.14
Lost contact with Worker	112	\$194,500.05	\$1,736.61			
Medical evidence not supportive	63	\$198,238.54	\$3,146.64			
Not MMI	34	\$99,017.42	\$2,912.28			
Below Threshold (Threshold issue)	22	\$52,473.05	\$2,385.14			
Commutation negotiations failed	3	\$3,657.50	\$1,219.17			
Not viable	25	\$59,865.75	\$2,394.63			
s66 Below WPI threshold	205	\$796,790.91	\$3,886.78			
Worker instructions	176	\$295,949.17	\$1,681.53			
<b>Resolved prior to WCC</b>				1018	\$4,449,715.23	\$4,371.04
Insurer Accepts Claim				293	\$712,945.38	\$2,433.26
Agreement with Insurer				19	\$60,027.45	\$3,159.34
Insurer withdraws Notice				30	\$139,959.32	\$4,665.31
Resolved after WIRO enquiry or Internal Review.				68	\$357,520.76	\$5,257.66
Resolved by complying agreement after claim made				605	\$3,172,053.93	\$5,243.06
Over threshold by agreement				3	\$7,208.39	\$2,402.80
<b>Resolved in WCC</b>	37	\$306,479.38	\$8,283.23	665	\$6,600,034.80	\$9,924.86

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
<b>Commutation</b>						
Registered				5	\$21,034.20	\$4,206.84
<b>Expedited Assessment</b>						
Consent Direction				18	\$110,285.92	\$6,127.00
Direction made by WCC				6	\$35,769.02	\$5,961.50
Not Recorded				1	\$6,571.40	\$6,571.40
<b>Medical Assessment</b>						
COD s66 TOD				5	\$43,216.58	\$8,643.32
COD s66 WPI				114	\$881,192.59	\$7,729.76
s66 Not reached threshold	17	\$132,419.90	\$7,789.41			
MAC Below Threshold Hearing Aids only	3	\$17,250.36	\$5,750.12			
Above threshold				1	\$825.00	\$825.00
Not MMI MAC (threshold issue)	2	\$13,562.24	\$6,781.12			
Not reached threshold (threshold issue)	3	\$8,496.90	\$2,832.30			
Discontinued post MAC no COD	2	\$9,329.90	\$4,664.95			
<b>Resolved TC - settled by consent</b>						
Weeklies				15	\$121,681.34	\$8,112.09
Weeklies & Medicals				35	\$313,349.13	\$8,952.83
Medicals				34	\$304,747.26	\$8,963.15
WPI				92	\$711,390.13	\$7,732.50
WPI & Medicals				11	\$103,214.77	\$9,383.16
WPI & Weeklies				1	\$8,050.50	\$8,050.50
WPI, Weeklies & Medicals				7	\$71,906.87	\$10,272.41
Wrap Up				1	\$8,281.40	\$8,281.40
Closed Period				7	\$64,862.56	\$9,266.08
Death Benefits				16	\$121,334.52	\$7,583.41
Not Recorded				1	\$6,600.00	\$6,600.00
<b>Resolved at Conciliation - settled by consent</b>						
Weeklies				17	\$201,657.08	\$11,862.18

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Weeklies & Medicals				64	\$760,905.92	\$11,889.16
Medicals				18	\$209,426.25	\$11,634.79
WPI				38	\$440,963.84	\$11,604.31
WPI & Medicals				6	\$72,165.55	\$12,027.59
WPI & Weeklies				1	\$15,339.40	\$15,339.40
WPI, Weeklies & Medicals				11	\$144,368.91	\$13,124.45
Wrap Up				14	\$172,819.31	\$12,344.24
Closed Period				18	\$206,634.64	\$11,479.70
Death Benefits				2	\$7,150.00	\$3,575.00
Not Recorded				2	\$22,324.79	\$11,162.40
<b>Resolved at settlement during Arbitration</b>						
Weeklies				1	\$11,066.40	\$11,066.40
Weeklies & Medicals				5	\$65,708.32	\$13,141.66
Medicals				3	\$34,650.15	\$11,550.05
WPI & Medicals				1	\$15,454.07	\$15,454.07
WPI & Weeklies				2	\$23,723.40	\$11,861.70
WPI, Weeklies & Medicals				1	\$15,152.46	\$15,152.46
Death Benefits				1	\$12,750.00	\$12,750.00
<b>Resolved at Arbitration by Arbitrator - Worker</b>						
Weeklies				8	\$105,650.78	\$13,206.35
Weeklies & Medicals				18	\$239,374.44	\$13,298.58
Medicals				34	\$453,418.62	\$13,335.84
WPI				3	\$38,400.85	\$12,800.28
WPI & Medicals				1	\$15,317.82	\$15,317.82
WPI & Weeklies				1	\$11,099.50	\$11,099.50
WPI, Weeklies & Medicals				2	\$37,012.48	\$18,506.24
Death Benefits				23	\$333,186.63	\$14,486.38
<b>Resolved at Arbitration by Arbitrator - Employer</b>	<b>10</b>	<b>\$125,420.08</b>	<b>\$12,542.01</b>			
<b>Discontinued from WCC - No result</b>	<b>26</b>	<b>\$171,819.94</b>	<b>\$6,608.46</b>			

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
<b>Appeals</b>	<b>29</b>	<b>\$409,315.39</b>	<b>\$14,114.32</b>	<b>26</b>	<b>\$568,598.97</b>	<b>\$21,869.19</b>
<b>Resolved after Medical Appeal Panel</b>						
By the worker in favour of Worker				14	\$185,767.44	\$13,269.10
By the worker in favour of Employer	12	\$116,705.34	\$9,725.45			
By the employer in favour of Worker				8	\$70,751.92	\$8,843.99
By the employer in favour of Employer	3	\$20,678.80	\$6,892.93			
<b>Resolved after appeal from decision of Arbitrator to President</b>						
By the employer in favour of Worker	4	\$76,364.65	\$19,091.16			
By the worker in favour of Worker				1	\$15,405.13	\$15,405.13
By the worker in favour of Employer	6	\$62,735.69	\$10,455.95			
<b>Resolved after appeal to Supreme Court</b>						
By the worker in favour of Employer	2	\$19,793.17	\$9,896.59			
By the employer in favour of Worker				3	\$296,674.48	\$98,891.49
By the employer in favour of Employer	1	\$34,001.54	\$34,001.54			
<b>Resolved after appeal to Court of Appeal</b>						
By the worker in favour of Employer	1	\$79,036.20	\$79,036.20			
<b>Resolved in common law claim</b>				<b>5</b>	<b>\$26,105.99</b>	<b>\$5,221.20</b>
<b>Total</b>	<b>1062</b>	<b>\$3,225,945.68</b>	<b>\$3,037.61</b>	<b>2297</b>	<b>\$12,292,550.85</b>	<b>\$5,351.57</b>

Note: Outcome data is for cases closed from 1 July 2020 to 30 Sep 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
<b>NRTC</b>	<b>2</b>	<b>180</b>	<b>36</b>	<b>22</b>	<b>30</b>	<b>270</b>
<b>S287A</b>		<b>17</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>39</b>
Claim accepted after enquiry		5	1	1	1	8
Claim accepted before enquiry					1	1
Claim denied after enquiry		9	2	4	2	17
Claim denied before enquiry		1	3	1		5
Insurer outside timeframes			2		1	3
Request not received		2	2	1		5
<b>S60/ Weekly Benefits</b>	<b>1</b>	<b>40</b>	<b>7</b>	<b>6</b>	<b>5</b>	<b>59</b>
Claim accepted after enquiry	1	17		2	2	22
Claim denied after enquiry		10	3	1	2	16
Claim denied before enquiry		3		1		4
Insurer outside timeframes		9	1	1	1	12
Request not received		1	3	1		5
<b>S66</b>	<b>1</b>	<b>123</b>	<b>19</b>	<b>9</b>	<b>20</b>	<b>172</b>
Claim accepted after enquiry		17	1	1	2	21
Claim accepted before enquiry		2			1	3
Claim denied after enquiry		38	4	4	4	50
Claim denied before enquiry		9			1	10
Counter offer issued after enquiry	1	22	4	1	2	30
Counter offer issued before enquiry		1	1		1	3
Insurer inside timeframes		14	2		4	20
Insurer not on risk		1			1	2
Insurer outside timeframes		10	4	2	1	17
Request not received		9	3	1	3	16
<b>Non-insurer complaints</b>		<b>1</b>				<b>1</b>
<b>Service Provider</b>		<b>1</b>				<b>1</b>
Referred to SIRA		1				1
<b>Total</b>	<b>2</b>	<b>181</b>	<b>36</b>	<b>22</b>	<b>30</b>	<b>271</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
<b>Professional fees</b>	\$10,043,771	3417		\$2,939
<b>Medico-legal</b>	\$4,018,840	3116	58.8%	\$1,290
<b>Barrister Fees</b>	\$832,251	507	12.2%	\$1,642
<b>Clinical Notes</b>	\$743,493	7032	10.9%	\$106
<b>UHG Service Fee</b>	\$470,343	5948	6.9%	\$79
<b>Treating Specialist Report</b>	\$249,665	563	3.7%	\$443
<b>NTD Report</b>	\$226,568	434	3.3%	\$522
<b>Interpreter</b>	\$115,893	259	1.7%	\$447
<b>Travel</b>	\$96,122	427	1.4%	\$225
<b>Other</b>	\$34,841	85	0.5%	\$410
<b>Non-attendance fee</b>	\$24,427	59	0.4%	\$414
<b>Barrister Country Loading</b>	\$8,289	13	0.1%	\$638
<b>Solicitor Loading</b>	\$7,802	9	0.1%	\$867
<b>Meal Allowance</b>	\$1,363	32	0.0%	\$43
<b>Total</b>	<b>\$16,873,666</b>	<b>21,901</b>	<b>100.0%</b>	<b>\$770</b>
<b>Total Disbursements</b>	\$6,829,895		40%	
<b>Total Professional Fees</b>	\$10,043,771		60%	

Note: Professional fees include GST

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