



Insurers: Performance Statistics

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What will I talk about today?

WIRO 5 year overview

- Complaints and Enquiries
- ILARs

Share of Business

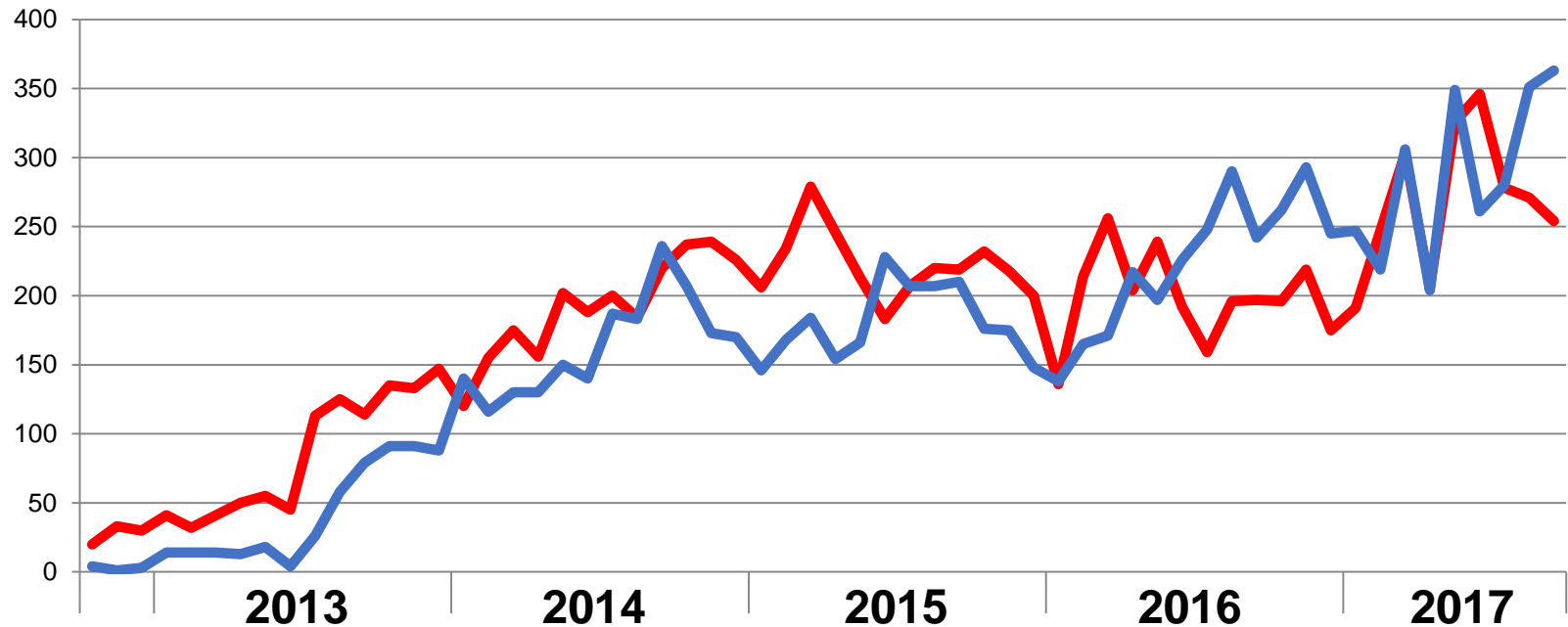
Insurer Statistics

Clinical Notes

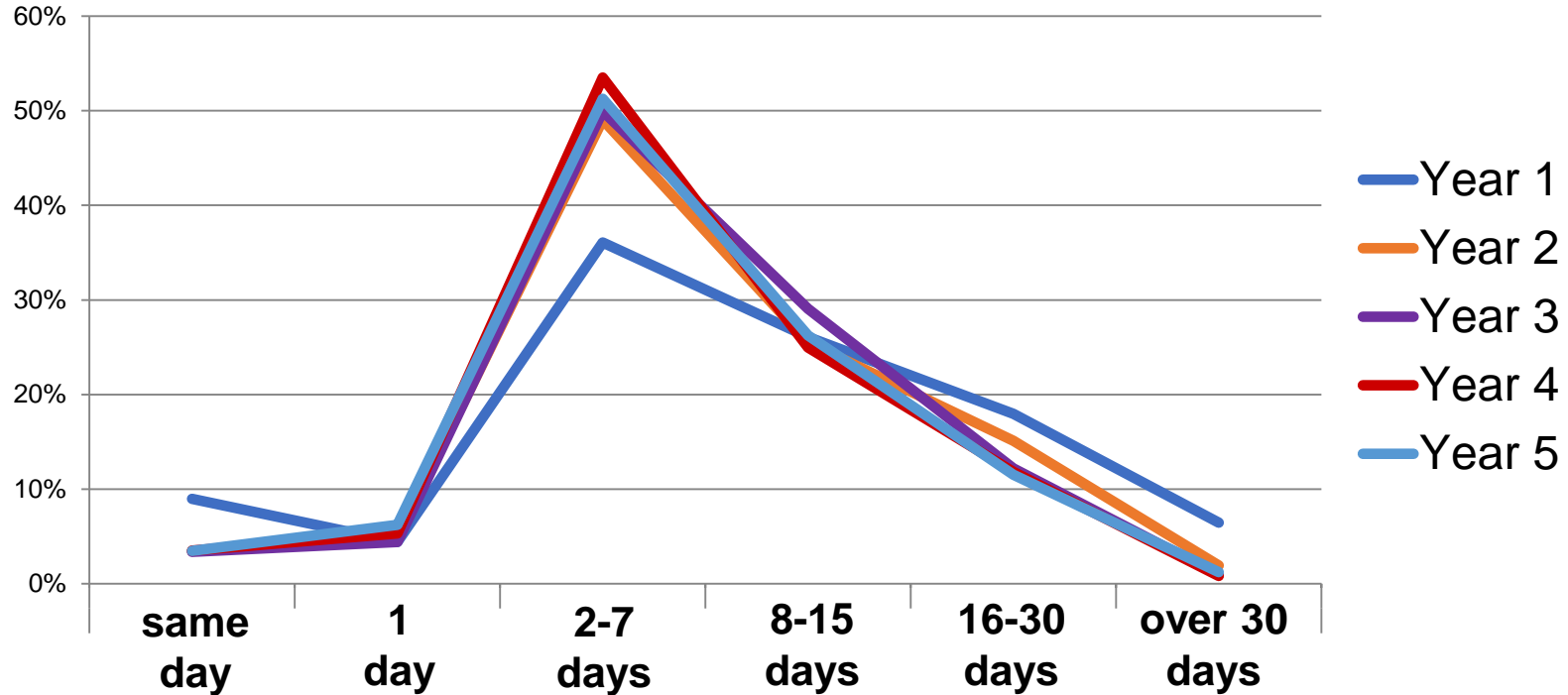
Invoicing

Number of complaints and enquiries

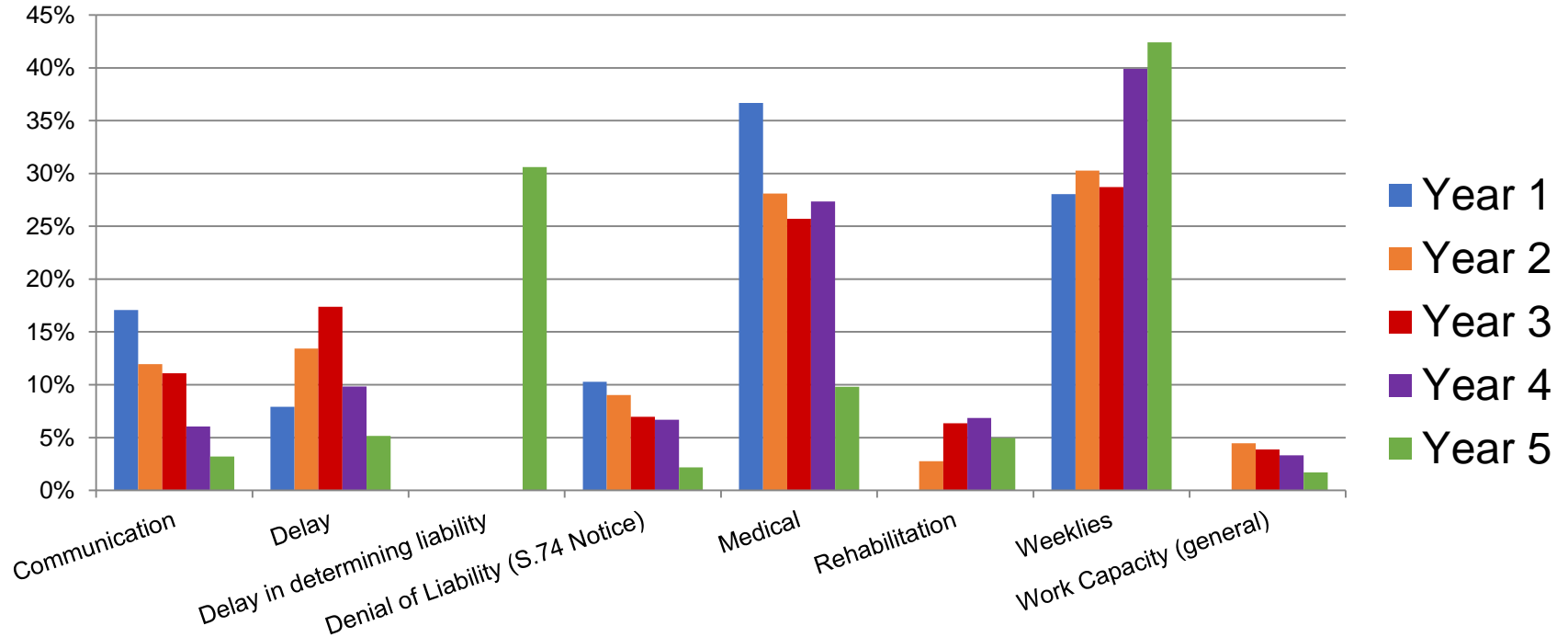
— Complaint — Enquiry



How long does it take to close complaints?



What are injured workers issues with insurers?



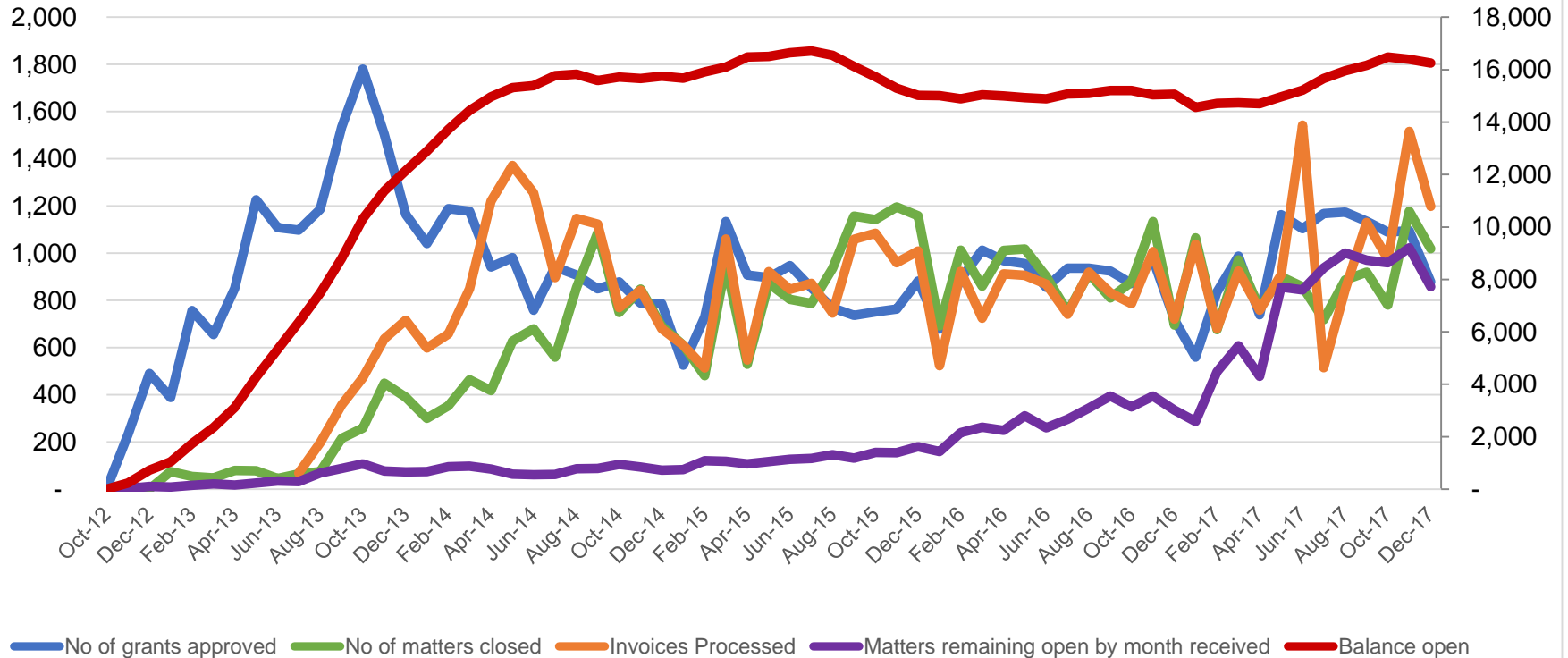
By the numbers

Jan–Feb 2018	vs Jan-Feb 2017
552 Complaints	up 26.6%
517 Enquiries	up 11.2%

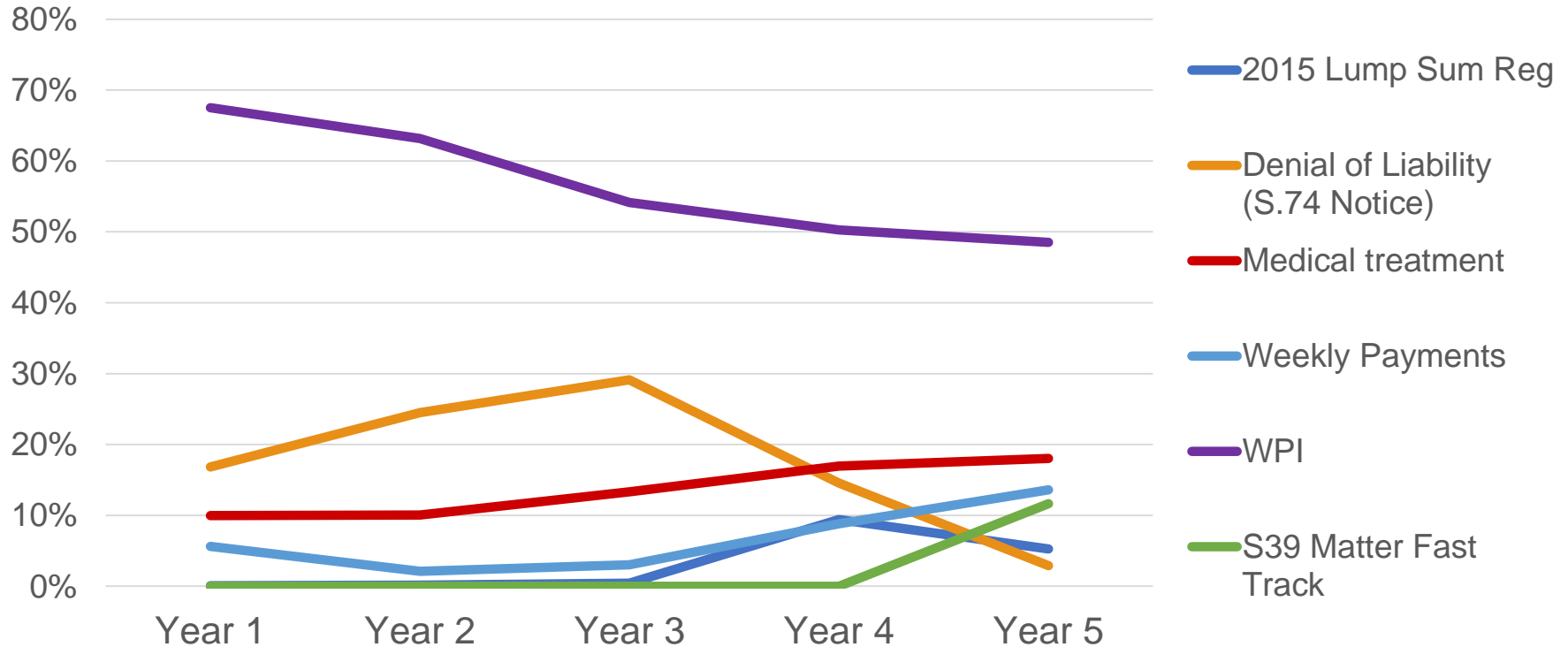
Factors in increased contact

- > Brand awareness
- > Past successes
- > Section 39
- > Rationalisation of iCare scheme agents

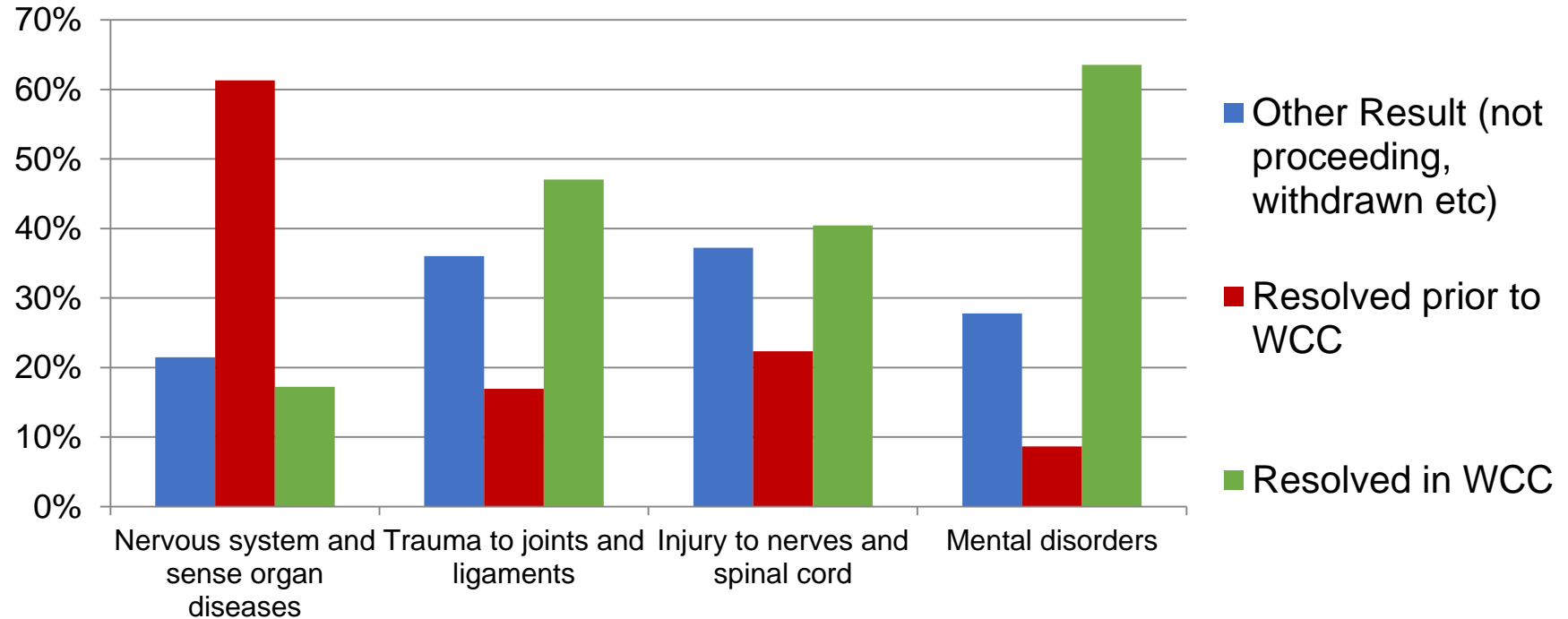
Matters opened and closed by month



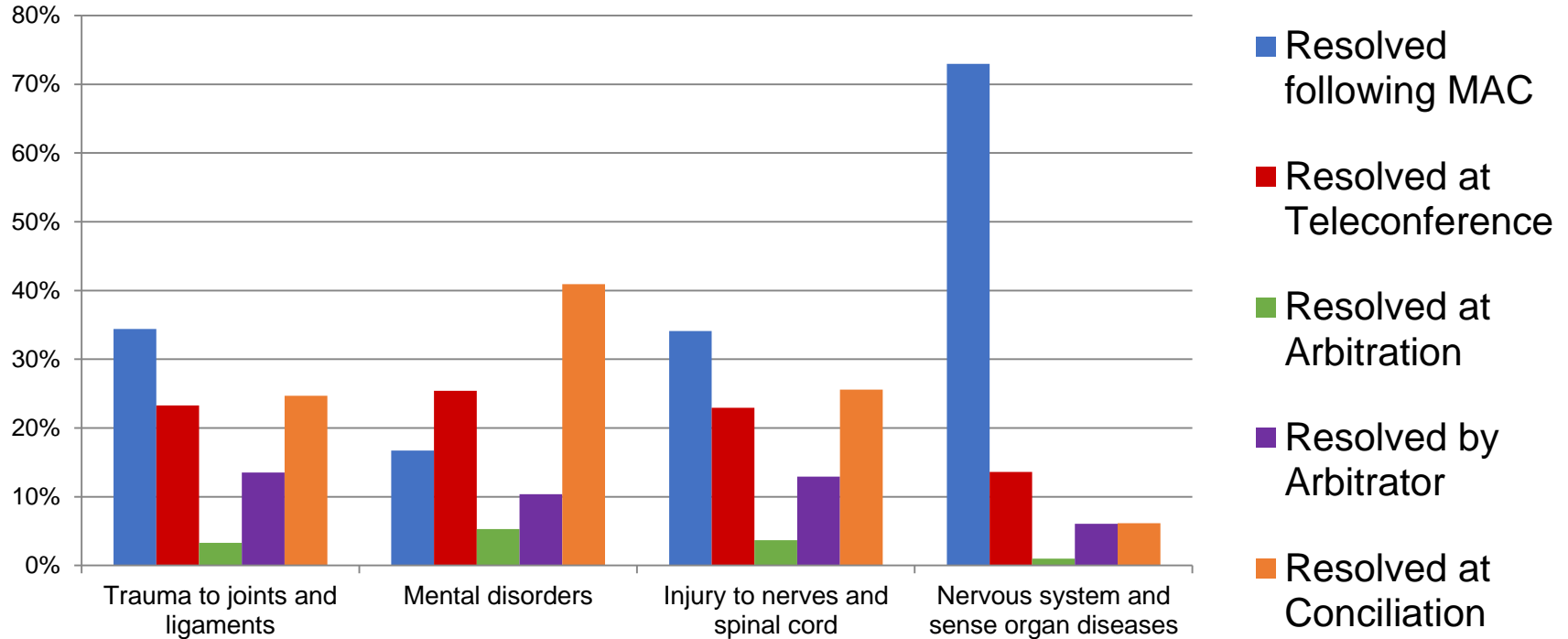
ILARS Primary issues



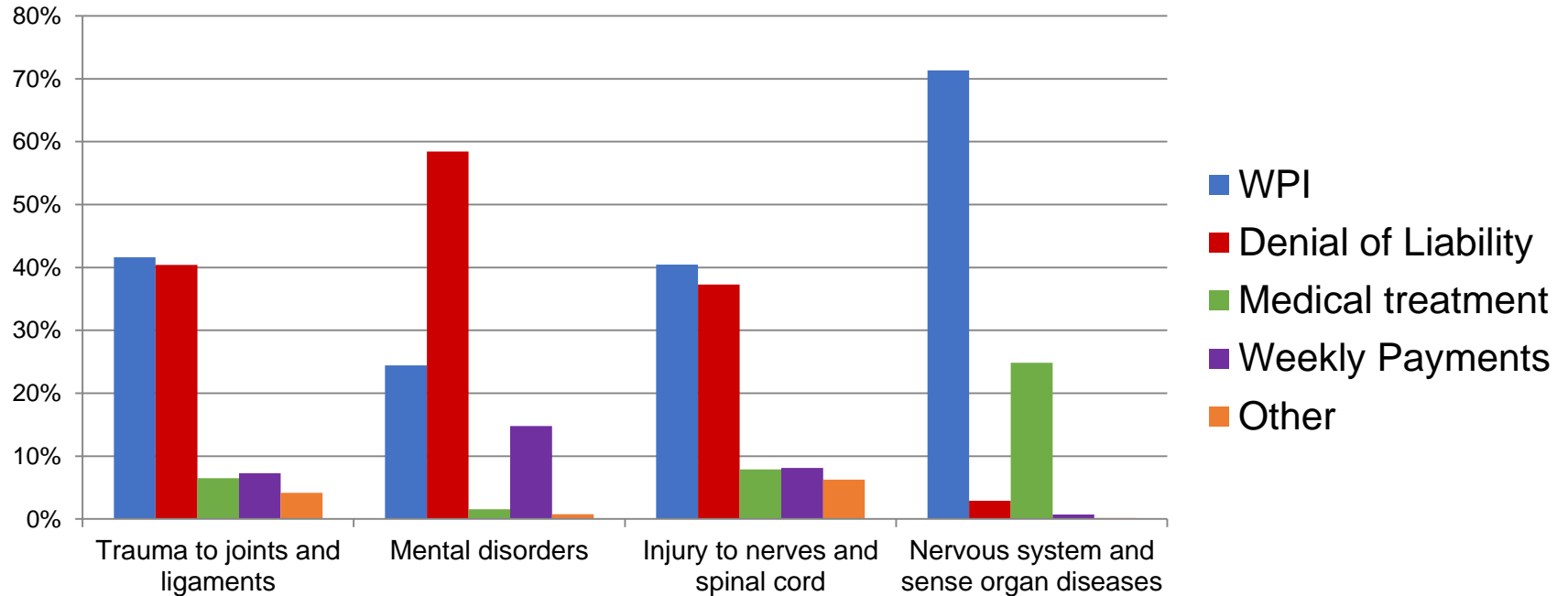
Relationship between ILARS outcome and Nature of Injury



Outcomes for cases resolved in the WCC by Nature of Injury



For matters resolved in the WCC - Relationship between ILARS primary issue and Nature of injury



Share of Potential Business

Law Firm Address	Injured Worker Address								Grand Total
	Blue Mountains	Central Tablelands	North Coast	North West	Riverina	South Coast	Tamworth	Western Sydney	
Blue Mountains	67	31	3	1		1	1	18	122
Central Tablelands	12	577	12	71	8	22	15	10	727
Liverpool/Fairfield	32	43	40	14	11	71	13	461	685
North West		21		144	1	4	1	1	172
Parramatta	98	313	259	140	98	475	98	1516	2997
Riverina		7	8	14	378	71	6	5	489
Sydney City	130	303	791	220	231	728	205	1369	3977
Tamworth		7	36	20	4	1	458	2	528
Western Sydney	93	66	17	4	5	19	9	806	1019
Grand Total	432	1368	1166	628	736	1392	806	4188	10716

Insurers – Joint injuries and Diseases

	ILARS Funding Withdrawn	Instructions Not proceeding after withdrawn preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% achieved results overall	% achieved results in WCC	
Scheme agent	8%	11%	15%	17%	40%	3%	100%	6920	56%	90%
Allianz Australia Workers Compensation	8%	11%	15%	18%	38%	2%	100%	1948	55%	90%
QBE Workers Compensation	8%	10%	16%	20%	37%	3%	100%	1784	56%	89%
GIO General Limited	9%	12%	12%	14%	45%	3%	100%	1220	58%	93%
CGU Workers Compensation (NSW) Ltd	9%	11%	15%	13%	43%	3%	100%	1044	55%	91%
Employers Mutual NSW Limited	7%	11%	16%	20%	38%	2%	100%	924	56%	89%
Self-insured	9%	12%	15%	16%	39%	4%	100%	665	58%	93%
Coles Group Ltd	8%	12%	15%	11%	43%	3%	100%	206	56%	94%
Woolworths Limited	6%	11%	13%	17%	42%	6%	100%	187	62%	94%
Qantas Airways Limited	14%	20%	19%	25%	19%	2%	100%	58	46%	100%
Rail Corporation NSW	18%	11%	14%	16%	38%	4%	100%	56	51%	90%
Toll Pty Ltd	5%	7%	20%	20%	39%	5%	100%	39	60%	94%
Broadspectrum (Australia) Pty Ltd	3%	14%	14%	16%	49%	0%	100%	35	57%	83%
Transport Service of NSW (State Transit Group)	27%	15%	12%	12%	19%	8%	100%	24	42%	80%
Westpac Banking Corporation Ltd	12%	8%	23%	12%	31%	8%	100%	24	50%	100%
GFG Alliance (formerly Arrium)	5%	5%	5%	9%	64%	9%	100%	21	77%	93%
Transport for NSW Workers Comp Services	0%	18%	12%	35%	24%	0%	100%	15	50%	75%
Specialised insurer	7%	10%	14%	9%	50%	5%	100%	341	59%	91%
StateCover Mutual Ltd	8%	8%	16%	11%	45%	5%	100%	159	55%	88%
Catholic Church Insurance Limited	5%	15%	11%	7%	53%	5%	100%	104	61%	93%
Hotel Employers	5%	10%	15%	5%	49%	5%	100%	36	52%	85%
Racing NSW Insurance Fund	10%	10%	13%	7%	53%	3%	100%	29	60%	88%
Hospitality Employers Mutual Limited	7%	14%	14%	7%	43%	7%	100%	13	57%	100%
TMF	7%	15%	15%	16%	37%	2%	100%	1048	53%	91%
QBE TMF	6%	14%	18%	13%	39%	3%	100%	455	51%	92%
Allianz TMF	6%	17%	12%	19%	36%	2%	100%	321	55%	92%
Employers Mutual NSW Ltd - TMF	9%	15%	15%	19%	35%	1%	100%	272	51%	89%
Grand Total	8%	11%	15%	17%	40%	3%	100%	8974	56%	91%

Insurers – Back and Neck Injuries

	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% achieved results overall	% achieved results in WCC
Scheme agent	12%	10%	12%	24%	33%	3%	100%	3632	57%	91%
Allianz Australia Workers Compensation	14%	11%	10%	23%	33%	3%	100%	995	55%	89%
QBE Workers Compensation	13%	9%	14%	28%	28%	3%	100%	1030	57%	93%
GIO General Limited	15%	9%	12%	17%	39%	4%	100%	538	56%	94%
CGU Workers Compensation (NSW) Ltd	11%	11%	11%	22%	36%	3%	100%	554	57%	90%
Employers Mutual NSW Limited	8%	11%	11%	28%	35%	2%	100%	515	61%	91%
Self-insured	11%	13%	11%	25%	31%	5%	100%	319	58%	97%
Coles Group Ltd	6%	7%	15%	31%	31%	4%	100%	67	66%	100%
Woolworths Limited	8%	14%	13%	20%	33%	6%	100%	123	58%	98%
Qantas Airways Limited	12%	21%	6%	38%	21%	3%	100%	34	59%	86%
Rail Corporation NSW	24%	5%	5%	24%	38%	5%	100%	21	65%	100%
Toll Pty Ltd	11%	14%	18%	29%	25%	4%	100%	28	57%	100%
Broadspectrum (Australia) Pty Ltd	23%	8%	8%	15%	46%	0%	100%	13	50%	83%
Transport Service of NSW (State Transit Group)	14%	21%	7%	29%	14%	0%	100%	12	50%	100%
Westpac Banking Corporation Ltd	20%	20%	0%	0%	50%	0%	100%	9	50%	100%
GFG Alliance (formerly Arrium)	38%	13%	0%	25%	13%	13%	100%	8	50%	100%
Transport for NSW Workers Comp Services	0%	25%	0%	25%	25%	25%	100%	4	75%	100%
Specialised insurer	11%	5%	19%	17%	36%	4%	100%	123	56%	93%
StateCover Mutual Ltd	12%	2%	26%	23%	26%	2%	100%	52	53%	93%
Catholic Church Insurance Limited	13%	8%	13%	5%	48%	5%	100%	36	58%	95%
Hotel Employers Mutual	5%	9%	14%	32%	32%	5%	100%	21	59%	71%
Racing NSW Insurance Fund	9%	9%	9%	9%	36%	18%	100%	10	64%	100%
Hospitality Employers Mutual Limited	25%	0%	50%	0%	25%	0%	100%	4	25%	100%
TMF	12%	13%	13%	24%	29%	3%	100%	508	56%	96%
QBE TMF	12%	11%	13%	26%	29%	3%	100%	199	59%	97%
Allianz TMF	15%	17%	9%	20%	32%	3%	100%	147	52%	98%
Employers Mutual NSW Ltd - TMF	9%	13%	17%	25%	27%	2%	100%	162	55%	94%
Grand Total	12%	11%	12%	24%	33%	3%	100%	4582	56%	92%

Insurers – Physiological Injuries

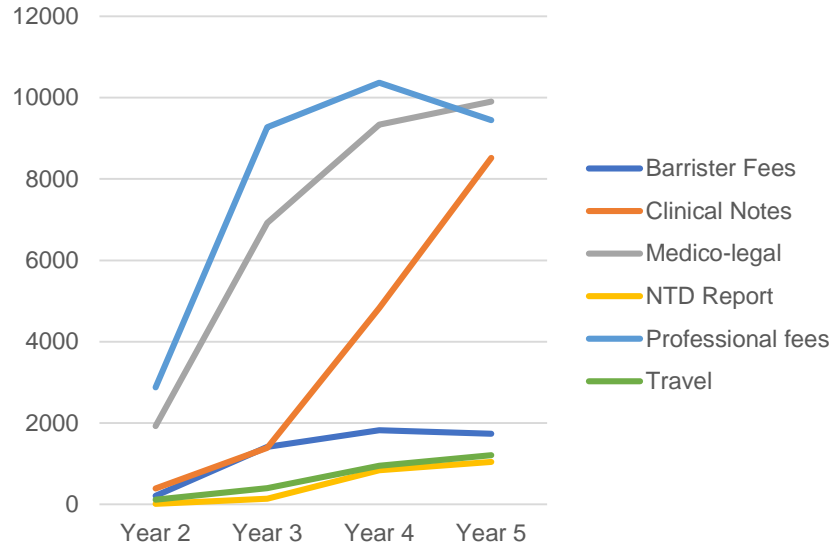
	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% achieved results overall	% achieved results in WCC
Scheme agent	5%	12%	8%	11%	58%	0%	3%	1770	68%	95%
Allianz Australia Workers	4%	11%	8%	13%	57%	0%	4%	522	70%	95%
QBE Workers Compensation	7%	13%	7%	8%	59%	0%	3%	416	67%	94%
GIO General Limited	4%	10%	10%	8%	61%	0%	1%	313	69%	96%
CGU Workers Compensation (NSW) Ltd	4%	12%	8%	11%	59%	0%	3%	258	68%	94%
Employers Mutual NSW Limited	4%	16%	8%	13%	52%	0%	3%	261	64%	95%
Self-insured	4%	14%	9%	9%	57%	0%	4%	150	69%	98%
Coles Group Ltd	3%	16%	5%	3%	71%	0%	3%	38	76%	100%
Woolworths Limited	5%	16%	0%	8%	62%	0%	3%	35	74%	100%
Qantas Airways Limited	0%	13%	25%	0%	63%	0%	0%	8	63%	100%
Rail Corporation NSW	0%	5%	15%	10%	50%	0%	10%	18	70%	100%
Toll Pty Ltd	0%	0%	0%	0%	100%	0%	0%	3	100%	100%
Broadspectrum (Australia) Pty Ltd	0%	0%	14%	14%	71%	0%	0%	7	86%	100%
Transport Service of NSW (State Transit Group)	20%	20%	20%	0%	40%	0%	0%	5	40%	100%
Westpac Banking Corporation Ltd	6%	17%	11%	17%	33%	0%	11%	17	61%	100%
GFG Alliance (formerly Arrium)	0%	0%	33%	0%	67%	0%	0%	3	67%	100%
Transport for NSW Workers Comp Services	6%	25%	13%	25%	31%	0%	0%	16	56%	100%
Specialised insurer	4%	9%	10%	7%	62%	0%	3%	152	70%	97%
StateCover Mutual Ltd	5%	10%	6%	6%	66%	0%	3%	60	71%	95%
Catholic Church Insurance Limited	2%	11%	9%	6%	67%	0%	3%	64	74%	98%
Hotel Employers Mutual	10%	5%	15%	10%	50%	0%	0%	18	55%	90%
Racing NSW Insurance Fund	33%	0%	67%	0%	0%	0%	0%	3	0%	#N/A
Hospitality Employers Mutual Limited	0%	0%	14%	14%	71%	0%	0%	7	71%	100%
TMF	3%	19%	11%	10%	50%	0%	4%	847	60%	94%
QBE TMF	2%	18%	9%	10%	54%	0%	3%	335	65%	96%
Allianz TMF	3%	22%	11%	11%	45%	0%	5%	337	57%	94%
Employers Mutual NSW Ltd - TMF	6%	15%	12%	9%	51%	0%	2%	175	57%	90%
Grand Total	4%	14%	9%	10%	56%	0%	3%	2919	65%	95%

Clinical Notes

WIRO has been concerned for some time that

- The fees order does not discourage Medical Practices from printing clinical notes and charging \$140 per page. Our data shows that there a number of large practices who make good revenue doing this. Last week we met with SIRA to discuss our findings with a view to changing the fees order.
- Some ALSP's request clinical notes proportionally more than their peers for the same types of matters. WIRO is currently analysing the data and looking at meeting with firms who are outliers.

Clinical Notes data



From 1 May 17 to 30 April 18

Clinical notes over 100 pages represents

- 69% of the cost
- 25% of the volume

Clinical notes over 200 pages represents

- 46% of the cost
- 11% of the volume

Digital Clinical notes represent

- 4% of the cost
- 13% of the volume

Invoicing - Current

- Still have a error rate over 15%
- Common errors
 - Incorrect addition
 - Adding GST on disbursements
 - Not separating professional fees from uplifts
 - Not specifying Doctors name and date of report
 - Not providing outcome documents
 - Incorrect description of professional fees – Schedule 6 tables
 - Not providing respondent lawyers name
 - Addressing invoice to WorkCover

Invoicing - Future

- Over the next 6 months we are going to implement a number of changes to our invoice process. Currently WIRO approves payment of invoices and forwards them to a BRD shared services Account Payable team. They manage your law firm account details and pay invoices weekly as they are processed.
- DFSI is moving to both a new system and a shared services model. The impact of this is
 - WIRO will manage account maintenance of your account and bank account information. The new system rules allow only one bank account per ABN. Account details held by WIRO must match what is on each invoice prior to approving payment.
 - Payments will be made under DFSI policy 30 days from the invoice (or amended invoice date)
- WIRO will be writing to all law firms over the next month to update your account details.

Medical Report Providers

- Last year WIRO started to enter agreements with a number of Medical Report Providers.
- You can use a medical report provider if you want
- They can be found on the website.
 - The current providers are
 - Assess Medical Group
 - eReports Pty Ltd
 - IMO Pty Ltd
 - MAG (MedicoLegal Assessments Group)
 - MSBC (Medical Specialists Booking Centre)
 - Prudence Consulting Pty Ltd
 - Sinergy Medical Reports
 - Unified Healthcare Group Pty Ltd (UHG)
- UHG through its medEbridge platform also allows ALSP's to request clinical notes and other medical reports

Medical Report Providers

- Under the agreements with WIRO, MRP's can either absorb the GST costs or pass them on to the ALSP as WIRO does not reimburse the GST costs.
- When requesting an IME from an MRP it is very important that your request matches the complexity of the report in your grant from ILARS
- Similarly when requesting reports or clinical notes from UHG you must only request through medEbridge reports that ILARS has approved



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