

**KA Garling** 

WORKERS COMPENSATION INDEPENDENT REVIEW OFFICER

# **Complaints and Enquiries: Matters Received**

	2019			
	July	August	September	<b>Grand Total</b>
Complaint	603	703	637	1943
Enquiry	1129	974	909	3012
Grand Total	1732	1677	1546	4955

# **Complaints and Enquiries: Referral Source**

	2019			
Referral Source	July	August	September	<b>Grand Total</b>
Advertisement			1	1
Advertising	2			2
Doctor	32	48	43	123
Employer	15	10	3	28
Government Department	71	62	79	212
Insurer	49	43	36	128
Lawyer	902	895	729	2526
Other source	19	26	18	63
Rehabilitation Provider	14	9	13	36
Union	33	32	26	91
Web search	314	292	371	977
WIRO Campaign	2	1		3
Word of Mouth	108	105	75	288
WorkCover	168	151	144	463
Workers Compensation Commission	1	2	5	8
Referral source not provided - Enquiries	2	1	3	6
Grand Total	1732	1677	1546	4955

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?

Duration of Complaint	2019 July	August	September	Grand
Duration of Complaint	July	August	September	Total
A - Same day	43	57	61	161
B - Next day	55	54	34	143
C - 2 to 7 days	287	379	410	1076
D - 8 to 15 days	84	120	132	336
E - 16 to 30 days	10	39	28	77
F - more than 30 days		1	8	9
Grand Total	479	650	673	1802

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 only)	Delay in payment	Delay in determining liability	RTW	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	Grand Total
Scheme agent	363	261	117	349	461	27	95	114	104	141	44	258	35	358	67	2794
Allianz Australia Workers Compensation (NSW) Ltd	16	15	6	18	35	4	10	10	9	11	3	5	4	30	5	181
Employers Mutual NSW Limited	254	143	74	219	298	18	53	56	66	79	32	226	25	200	41	1783
GIO General Limited	88	99	37	110	124	5	31	47	28	48	9	23	3	124	21	797
Icare-Workers Care		3		1	2								1	2		9
Insurance and Care NSW (Icare)	5	1		1	2		1	1	1	3		4	1	2		22
QBE Workers Compensation													1			1
Self-insured	41	47	16	28	81	2	13	12	13	30	8	23	3	47	16	380
ANZ Banking Group Limited		1								1						2
Ausgrid Management Pty Ltd		2		2	2				1	2		1		4		14
Blacktown City Council	2				1			1		1				1		6
Bluescope Steel Ltd			1		1					1		1	1		1	6
BOC Limited	1		1													2
Boral Limited			1													1
Brambles Industries Limited		2							1					2		5
Broadspectrum (Australia) Pty Ltd		3	1	3	4			1		3			1	2		18
Campbelltown City Council	1										1			1	1	4
Canterbury Bankstown Council												1		1		2
Central Coast Council	1	1			1	1								2		6
Coles Group Ltd	4	8	5	3	18		1		3	1		2	1	8		54
Colin Joss & Co Pty Limited											1					1
Commonwealth Steel					1									1		2
CSR Limited	1									2				1		4

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue only)	Delay in payment	Delay in determining liability	RTW	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	Grand Total	
Endeavour Energy				1	1									1	1	4	
Hawkesbury City Council	1															1	
Healius Limited				1										1		2	
Holcim (Aust) Holdings Pty Limited					2							1				3	
Inghams Enterprises Pty Ltd		1		2								1				4	
ISS Facility Services										1						1	
ISS Property Services Pty Ltd	1													1		2	
Lake Macquarie City Council					1										1	2	
Liverpool City Council	1															1	
McDonald's Australia Holdings Limited	1			1							1					3	
Newcastle City Council										1						1	
Northern Beaches Council									1					1		2	I
Northern Co-Operative Meat Company			1														1
NSW Trains	1	2			2					1		1				7	
OneSteel Trading Pty Ltd (Moly-Cop)					1					1	1			1		4	
Persol Australia Pty Ltd	1			1	2			1		1				1	1	8	
Qantas Airways Limited	3	2		1	1		1		1					1		10	
Rail Corporation NSW	1															1	
RGF Staffing Melbourne One Pty					2									1		3	
Shoalhaven City Council										1		2				3	
Sydney Trains	1	3	1		2		2		1		1	2		3		16	
The Star Entertainment Group Ltd		1			2		1			1	1				1	7	
Toll Holdings Ltd	1	3	1	4	6				1	3				2	2	23	
Transport for NSW Workers Compensation Services	3	2	1		5		2							2	1	16	
Transport Service of NSW (State Transit Group)			1		1					1				1		1	5

Insurer	Weekly Benefits	Denial of liability	Communication (secondary issue only)	Delay in payment	Delay in determining liability	RTW	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	Grand Total
Unilever Australia (Holdings) Pty Limited	3															3
University of New South Wales	1	2														3
University of Wollongong		1														1
Wesfarmers Retail Holdings Pty Ltd	3	2	1	1	3		1	1	1	2	1	1		1		18
Westpac Banking Corporation Ltd	1	2	3		5	1	1	2		1				3	2	21
Wollongong City Council															1	1
Woolworths Group Ltd	8	9		8	16		3	6	2	6	1	9		4	4	76
Specialised insurer	26	14	8	21	46	4	4	6	10	6	3	5		21	5	180
Catholic Church Insurance Limited	9	9	2	11	21	3		2	8	4	1	2		5	4	81
Coal Mines Insurance Pty Limited	2		1	3								1				7
Guild Insurance Ltd	1				4			1			1			2		9
Hospitality Employers Mutual Limited	8	2	3	5	6	1		1	1	2		1		4	1	35
Racing NSW Insurance Fund	1			1	5				1					1		9
StateCover Mutual Ltd	5	3	2	1	10		4	2			1	1		9		38
TMF	74	67	17	61	113	11	35	21	22	36	21	34	3	98	29	642
Allianz TMF	27	18	5	19	29	2	15	7	8	14	7	16	1	25	10	203
Employers Mutual NSW Ltd - TMF	17	23	4	13	30	5	5	4	7	7	5	6	1	28	9	164
QBE TMF	30	26	8	29	54	4	15	10	7	15	9	12	1	45	10	275
Other Insurer including Not Provided	42	48	140	13	35	9	12	14	6	43	38	342	22	106	15	884
Grand Total	546	437	298	472	736	53	159	167	155	256	114	662	63	630	132	4880

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	<b>Self-insured</b>	Specialised insurer	TMF	Grand Total
Communication (secondary issue only)	Trovided	1	Jen maarea	msarci		1
Complaint Declined - OOJ		1				1
Complaint Declined ? Premature, Refer to Insurer		2				2
Delay in determining liability	8	342	58	37	80	525
Medical treatment		5	2	1	1	9
Insurer inside timeframes ND		1				1
Insurer outside timeframes ND		3		1	1	5
Liability determined outside timeframes		1	2			3
Recurrence / Whole claim	2	53	4	5	9	73
Liability determined inside timeframes		1				1
Liability determined outside timeframes		1				1
Request not received		4			1	5
Claim accepted outside timeframes	1	8		2	1	12
No decision and inside timeframes		12			5	17
No decision and outside timeframes	1	7	1		1	10
Claim denied outside timeframes		9	1	1	1	12
Claim denied inside timeframes		3	1	2		6
Claim accepted inside timeframes		7	1			8
Recurrence not determined		1				1
Weekly Benefits / Medical Treatment	2	236	39	25	43	345
Insurer not on risk		5	1	1		7
Request not received		24	3	2	5	34
Claim accepted outside timeframes		72	6	10	9	97
No decision and inside timeframes	1	37	6	5	10	59

Outcome	Other Insurer including Not	Scheme		Specialised		
	Provided	agent	Self-insured	insurer	TMF	<b>Grand Total</b>
No decision and outside timeframes	1	23	3	3	5	35
Claim denied outside timeframes		30	8	1	8	47
Claim denied inside timeframes		15	3	2	2	22
Claim accepted inside timeframes		30	9	1	4	44
Section 66	1	17	4	2	7	31
Claim accepted outside timeframes		5			1	6
No decision and inside timeframes	1	2	1		1	5
No decision and outside timeframes		5	2	1	4	12
Claim denied outside timeframes		2		1	1	4
Claim denied inside timeframes		1	1			2
Claim accepted inside timeframes		2				2
Initial Notification	3	11	6	1	4	25
Reasonable excuse applied in time		3	2	1	2	8
Provisional liability inside timeframes	1	3	2			6
Initial notification not received	1	1	2		1	5
Reasonable excuse defective		1				1
Provisional liability outside timeframes		3			1	4
No response provided and outside timeframes	1					1
Domestic Assistance		20	3	2	10	35
ADL approved		7		1	3	11
Declined after PI		7	1	1	1	10
Accepted after PI		4	2		5	11
Entitlement exhausted		1			1	2
Claim not made in accordance with 60AA		1				1
Section 287A				1	6	7
Claim accepted outside timeframes				1	1	2
No decision and outside timeframes					2	2
Claim denied outside timeframes					2	2
Claim denied inside timeframes					1	1

Outcome	Other Insurer including Not	Scheme		Specialised	Than	Grand Total
Delay in payment	Provided 5	agent 310	Self-insured 30	insurer 21	<b>TMF</b> 53	419
Medical/Travel	3	81	9	6	25	124
Claim disputed		10			1	11
Claim not received		6	1		3	10
Correct amount paid after PI	2	42	4	3	11	62
Insurer not on risk	1					1
Claim already paid		5			3	8
Insurer within timeframes		4	1	1	2	8
Insufficient information / Invoices not provided		14	3	2	5	24
Weekly benefits		183	11	10	12	216
Insurer admin error		55	6	7	6	74
Employer error where insurer takes over payments		13				13
Irregular payments		31	1	1	4	37
No EFT/TFN details		12			2	14
Employer error making payments		43	3	2		48
No COC		19	1			20
PID Certificate - no entitlement		5				5
No apparent error with payments		5				5
COD / Settlement	2	46	10	5	16	79
Correct amount paid after PI		13	1		7	21
Insurer admin error		7	2	3	4	16
Interest Obtained		1				1
Lawyer hasn't provided all documents required		6	2			8
Interpretation of terms dispute		4	2	1		7
Centrelink and/or Medicare delay	2	12	3	1	5	23
Insurer within timeframes and not paid		2				2
Decision being appealed		1				1
Denial of liability	4	90	14	5	26	139
Incorrect notice given		1	1		1	3

Outcome	Other Insurer including					
	Not	Scheme		Specialised		
	Provided	agent	Self-insured	insurer	TMF	<b>Grand Total</b>
Insurer maintain denial on review	2	21	3	2	8	36
Insurer overturns decision after PI		17	3	1	1	22
Defective form changed and reissued		2				2
Matter referred for review or legal	2	48	7	2	15	74
Defective form withdrawn		1			1	2
IME/IMC		44	4	3	18	69
Inconvenient location			1			1
Appointment rescheduled		11	1		1	13
Travel organised		2				2
Appointment cancelled-information from treating doctors received		2			2	4
Appointment maintained		24	2	3	10	39
Appointment cancelled-referral procedure not followed		1			2	3
Choice of 3 IMEs provided after PI		3			2	5
Location changed		1			1	2
(blank)		1			1	2
Investigation discontinued		1				1
RTW			1			1
Suitable Employment			1			1
S/duties provided			1			1
S126		2				2
Documents not provided		2				2
Weekly Benefits	3	221	21	15	36	296
Correct amount paid after PI		5		1		6
Delayed payment		5				5
Payments stopped	2	101	11	9	13	136
Insurer admin error		14	2	1	4	21
Employer not passing on weekly payments	1	23	3	2	2	31
Weekly benefits declined		13	2	2		17
Employer error where insurer takes over payments	4					1

Outcome	Other Insurer including Not	Scheme		Specialised		
	Provided	agent	Self-insured	insurer	TMF	Grand Total
Section 39 limit applied	1	5	1	_	2	9
Correct rate applied		24		1	2	27
Section 52 retirement age applied		2				2
Section 48A / 57 suspension applied		4	2			6
Non-attendance at IME		3		1		4
No apparent error with payments		5		1		6
Section 52 retirement age overturned					1	1
WCD or Section 40 assessment		1				1
Section 39 overturned		1	1			2
Leave paid		1				1
Section 48A / 57 suspension overturned		1		1	1	3
Payments changed	1	86	8	4	18	117
Change of entitlement period		22	1	2	4	29
Legislative reduction in PIAWE		4	2		1	7
Indexation applied after PI		6	1		5	12
Payments increased after PI (stat rate or 95%)		12		1	2	15
Employer not passing on correct payment		26	4	1	5	36
No apparent error with payments	1	14			1	16
WCD or Section 40 assessment		2				2
Overpayment		24	2	1	5	32
Insurer or employer presses with recovery		10		1	3	14
Insurer stops recovery		14	2		2	18
Work Capacity Decision	1	55	3	3	11	73
Work Capacity Decisions (non-PIAWE)		15	1	1	1	18
Stay not applied		2				2
Incorrect notice provided		1				1
WCD withdrawn		1			1	2
IW referred to ALSP		6		1		7
WCD under review		4	1			5

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Grand Total
New WCD issued		1				1
PIAWE	1	40	2	2	10	55
PIAWE increased and back payment provided	1	12			6	19
Insurer maintains decision		21	2	2	3	28
PIAWE reduced where notice period not applied		2				2
Not obvious error referred for review		4			1	5
PIAWE reduced where notice provided		1				1
Non-insurer complaints		12	1		5	18
ILARS Lawyer Complaint		2				2
Refer worker to the OLSC		2				2
Employer Complaint		7			4	11
Referred to Fair Work or IRC		2			1	3
Referred to Other		3			3	6
Referred to SIRA/Safework		2				2
Service Provider		3	1		1	5
Referred to Other		3	1		1	5
Grand Total	21	1081	132	84	##	1547

## **ILARS: Grant Applications Received**

Application Status	2019 July	August	September	Grand Total
Accepted	1228	1104	1421	3753
Declined	13	3	6	22
Pending	1	3	25	29
Closed admin	31	22	48	101
Grand Total	1273	1132	1500	3905
Approved or pending	1229	1107	1446	3782

Grant Status	%
Accepted	96%
Declined	1%
Pending	1%
Closed admin	3%
<b>Grand Total</b>	100%

#### Note:

- The data reflects ILARS applications for funding received up to 30 September 2019 and grants of funding which have an accepted or pending status as at 5.00 pm on 20/11/2019.
- 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' grant matters are duplicate applications, incorrectly entered applications or applications closed administratively for any reason as not proceeding.

#### **ILARS - Injury Location for Grants**

Injury Location	2019			
	July	August	September	<b>Grand Total</b>
Ear	283	215	257	755
Back	179	202	234	615
Psychological system	196	160	261	617
Multiple -Trunk and limbs	60	31	47	138
Shoulder	70	84	111	265
Knee	77	70	84	231
Multiple -Neck and shoulder	58	35	71	164
Other body location	11	12	29	52
Hand, fingers and thumb	30	37	38	105
Other head	29	28	31	88
Upper limb - multiple locations	34	15	45	94
Other leg	43	24	30	97
Wrist	13	30	18	61
Ankle	24	25	16	65
Neck	20	26	32	78
Other arm	9	11	14	34
Death	18	14	13	45
Foot and toes	13	22	18	53
Trunk - multiple locations	12	25	16	53
Internal Body System	12	7	10	29
Elbow	11	16	14	41
Abdomen and pelvic region	11	5	17	33
Not Recorded	8	7	21	36
Hip	9	5	10	24
Total	1230	1106	1437	3773

<sup>•</sup> Note: The data reflects ILARS applications for funding received up to 30 Sept 2019 and grants of funding which have an accepted or pending status as at 5.00 pm on 20/11/2019.

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

### **ILARS – Nature of Injury**

	2019			
Nature of Injury	July	August	September	<b>Grand Total</b>
A. Intracranial injuries	4	6	5	15
B. Fractures	38	51	38	127
C. Wounds, lacerations, amputations and internal organ damage	35	38	38	111
D. Burn	4	3	2	9
E. Injury to nerves and spinal cord	120	177	258	555
F1. Trauma to joints and ligaments	144	205	318	667
F2. Trauma to muscles and tendons	330	177	170	677
G. Other injuries ?Poisoning, Electrocution, heat stress etc	3		2	5
H1. Joint diseases (arthropathies) and other articular cartilage diseases		3		3
H2. Spinal vertebrae and intervertebral disc diseases	9	22	10	41
H4. Diseases of muscle, tendon and related tissue	2	2	2	6
H5. Other soft tissue diseases	5	2	8	15
I. Mental disorders	205	167	277	649
J. Digestive system diseases			2	2
K. Skin and subcutaneous tissue diseases	3			3
L. Nervous system and sense organ diseases	288	221	260	769
M. Respiratory system diseases	2	2	6	10
N. Circulatory system diseases	4	1	1	6
O. Infectious and parasitic diseases	2	1		3
P. Neoplasms (cancer)	2		3	5
Q. Other diseases	2			2
R. Other claims		5		5
S. Death	18	14	13	45
Not Recorded	10	10	28	48
Grand Total	1230	1107	1441	3778

<sup>•</sup> Note: The data reflects ILARS applications for funding received up to 30 Sept 2019 and grants of funding which have an accepted or pending status as at 5.00 pm on 20/11/2019. 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	2015 Lump Sum Reg	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Section 39	Make Claim	Work Capacity Decision	Advice	<b>Grand Total</b>
Nominal Insurer	1372	59	26	57	116	425	95	337	74	47	54	368	3030
Employers Mutual NSW Limited	669	22	15	13	53	189	40	150	23	18	12	157	1361
GIO General Limited	450	6	3	25	28	122	6	75	36	2	36	102	891
Allianz Australia Workers Compensation (NSW) Ltd	141	5		13	15	56	4	44	13	3	1	40	335
Icare-Workers Care	54	12	2	2	14	37	24	40		18	4	37	244
QBE Workers Compensation	39	1		3	2	10		13	2	2		13	85
Insurance and Care NSW (Icare)	8	1	1		4	8	4	11		4	1	9	51
icare/EML 701	3	7	1			2	9	2				8	32
EML 702	2	4	4			1	8	1				1	21
CGU Workers Compensation (NSW) Ltd	6	1		1				1				1	10
Self-insured	106	16	10	1	23	91	21	80	5	2	12	32	399
Wesfarmers Retail Holdings Pty Ltd	13			1	4	17		13	1		1	3	53
Transport for NSW Workers Compensation Services	14	4	1		3	10	3	10			1	3	49
Coles Group Ltd	6	1			4	13	1	8	1		2	6	42
Toll Holdings Ltd	8				1	5		5		1		2	22
Woolworths Group Ltd	5					6		2	1		1	2	17
Bluescope Steel Ltd	3	5	4			1	3	1					17
Westpac Banking Corporation Ltd	6				1	3		5			1		16
Boral Limited	1	1			2	4	1	5				2	16
Qantas Airways Limited	5		2				3		1		1	3	15
Ausgrid Management Pty Ltd	3				1	3	1	2			1	3	14
Transport Service of NSW (State Transit Group)	5	1				1	1	1		1		2	12
Healius Limited	1				2	5		2				1	11
Campbelltown City Council	4					2		2	1		1	1	11
Broadspectrum (Australia) Pty Ltd	1	1				2	2	2				1	9
Northern Co-Operative Meat Company Limited	5							2				1	8
The Star Entertainment Group Ltd					1	3		3					7

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	2015 Lump Sum Reg	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Section 39	Make Claim	Work Capacity Decision	Advice	<b>Grand Total</b>
Blacktown City Council	3							2				1	6
Colin Joss & Co Pty Limited						2		2			1		5
Shoalhaven City Council	1					2		1				1	5
Endeavour Energy	3					1	1						5
ANZ Banking Group Limited	1					2		2					5
City of Sydney Council	2	1					1						4
JELD-WEN Australia Pty Ltd	1					1		1					3
OneSteel Trading Pty Ltd (Moly-Cop)	1	1					1						3
Inghams Enterprises Pty Ltd					1			1			1		3
Veolia Environmental Services (Australia) Pty Ltd	1				1	1							3
Fairfield City Council	1					1		1					3
Persol Australia Pty Ltd		1					1				1		3
Northern Beaches Council					1	1		1					3
University of New South Wales					1	1		1					3
Central Coast Council	1					1		1					3
ISS Property Services Pty Ltd	2												2
Liverpool City Council						1		1					2
McDonald's Australia Holdings Limited	1							1					2
Sydney Trains	2												2
Lake Macquarie City Council	2												2
Holcim (Aust) Holdings Pty Limited						1		1					2
CSR Limited			1				1						2
Rail Corporation NSW	2												2
Brickworks Ltd						1		1					2
Newcastle City Council			1										1
Pacific National (NSW) Pty Ltd							1						1
BOC Limited			1										1
Wollongong City Council	1												1
Southern Meats Pty Ltd.	1												1
												T	

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	2015 Lump Sum Reg	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Section 39	Make Claim	Work Capacity Decision	Advice	<b>Grand Total</b>
Specialised insurer	48	2	1		15	46	3	41		1	8	10	175
StateCover Mutual Ltd	14		1		9	22	2	18		1	5	4	76
Catholic Church Insurance Limited	14	2			2	13		12			1	4	48
Hospitality Employers Mutual Limited	12				2	4	1	4			2	1	26
Racing NSW Insurance Fund	5				1	5		5					16
Guild Insurance Ltd	2				1	2		2				1	8
Coal Mines Insurance Pty Limited	1												1
TMF	106	4	6	3	17	56	7	57	4	2	6	32	300
QBE TMF	53	3	6	3	9	31	4	27	3		4	20	163
Allianz TMF	29	1			6	14	2	16		1	1	7	77
Employers Mutual NSW Ltd - TMF	24				2	11	1	14	1	1	1	5	60
Other Insurer including Not Provided	21	220	173	1	7	22	373	21	1	52	1	55	947
Grand Total	1653	301	216	62	178	640	499	536	84	104	81	497	4851

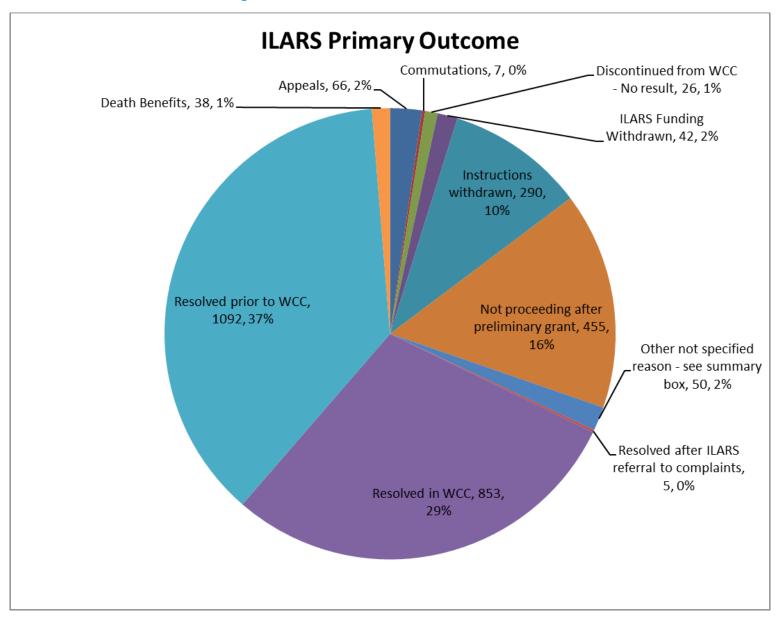
Note: A grant matter may have more than one issue.

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 September 2019.

## **ILARS – Outcomes**

	No Outcome A	Achieved		Outcome Achieved				
Outcomes	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs		
ILARS Funding Withdrawn	42	\$19,137	\$1,595					
Not Recorded	1	\$1,799	\$1,799					
Not eligible for funding	10	\$1,195	\$1,195					
No Response to ILARS Follow Up	29	\$16,143	\$1,614					
Old Costs provisions apply	2							
Instructions withdrawn	290	\$684,996	\$2,605					
Instructions withdrawn	167	\$362,238	\$2,368					
File transferred to new ALSP	123	\$322,759	\$2,934					
Not proceeding after preliminary grant	382	\$1,158,396	\$3,040	73	\$154,675	\$2,242		
Medical evidence not supportive	64	\$195,454	\$3,054					
Not Recorded	5	\$5,767	\$1,153					
Worker does not reach WPI threshold	86	\$293,831	\$3,417					
S39 - Below Threshold	23	\$36,638	\$1,593					
S39 - Not MMI				2	\$1,650	\$825		
Worker instructions	60	\$155,793	\$2,597					
Lawyer Advice				65	\$135,939	\$2,229		
Below Threshold (Threshold issue)	30	\$77,204	\$2,573					
s66 Below WPI threshold	111	\$389,499	\$3,509					
Not viable	3	\$4,212	\$2,106					
Not MMI				5	\$16,206	\$3,241		
Lawyer Advice to Worker				1	\$880	\$880		
Other not specified reason - see summary box	45	\$33,311	\$3,331	5	\$14,771	\$4,924		
Resolved after ILARS referral to complaints				5	\$11,611	\$2,322		
Commutations				7	\$20,698	\$2,957		
Resolved prior to WCC				1092	\$4,272,185	\$3,923		
Resolved - Insurer Accepts Claim				199	\$455,109	\$2,287		
Resolved after application for review/insurer accepts Claim				27	\$102,348	\$3,936		

	No Outcome A	chieved		Outcome Achi	eved	
Outcomes	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Resolved by complying agreement after claim made				620	\$3,083,525	\$4,973
S39 - Advice given				1	\$825	\$825
S39 - Over threshold by agreement				7	\$17,758	\$2,537
Insurer Accepts Claim				204	\$484,032	\$2,384
Resolved after WIRO enquiry or Internal Review.				20	\$91,496	\$4,575
Resolved after internal review/insurer accepts Claim				2	\$12,842	\$6,421
Over threshold by agreement				4	\$15,895	\$3,974
Advice given				8	\$8,356	\$1,194
Discontinued from WCC - No result	26	\$191,408	\$7,362			
Resolved in WCC	104	\$656,970	\$6,317	749	\$6,556,008	\$8,776
Resolved at Arbitration by Arbitrator - Employer	15	\$159,536	\$10,636			
Resolved at Arbitration by Arbitrator - Worker				66	\$807,757	\$12,239
Medicals				22	\$244,448	\$11,111
Weeklies				6	\$74,683	\$12,447
Weeklies & Medicals				18	\$228,371	\$12,687
WPI				11	\$130,966	\$11,906
WPI & Medicals				2	\$27,505	\$13,752
WPI, Weeklies & Medicals				7	\$101,785	\$14,541
Resolved at Conciliation - settled by consent				179	\$1,946,991	\$10,877
Closed Period				11	\$119,186	\$10,835
Medicals				23	\$252,683	\$10,986
Not Recorded				1	\$9,684	\$9,684
Weeklies				9	\$88,957	\$9,884
Weeklies & Medicals				75	\$809,113	\$10,788
WPI				25	\$256,295	\$10,252
WPI & Medicals				6	\$71,597	\$11,933
WPI & Weeklies				3	\$32,073	\$10,691
WPI, Weeklies & Medicals				18	\$218,454	\$12,136
Wrap Up				8	\$88,949	\$11,119

	No Outcome A	chieved		Outcome Achi	eved	
Outcomes	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Resolved at settlement during Arbitration				35	\$437,993	\$12,514
Medicals				11	\$132,906	\$12,082
Weeklies				3	\$25,323	\$8,441
Weeklies & Medicals				12	\$151,705	\$12,642
WPI				5	\$57,604	\$11,521
WPI, Weeklies & Medicals				4	\$70,456	\$17,614
Resolved following MAC	47	\$265,043	\$5,639	162	\$1,083,037	\$6,685
COD for WPI				139	\$972,911	\$6,999
Not reached threshold	30	\$196,978	\$6,566			
Not Recorded				2	\$14,799	\$7,399
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 TC - settled by consent				164	\$1,280,583	\$7,856
Closed Period				4	\$25,792	\$6,448
Medicals				35	\$255,982	\$7,529
Weeklies				15	\$96,731	\$6,449
Weeklies & Medicals				34	\$285,618	\$8,401
WPI				64	\$511,897	\$7,998
WPI & Medicals				7	\$59,470	\$8,496
WPI & Weeklies				1	\$9,281	\$9,281
WPI, Weeklies & Medicals				3	\$26,885	\$8,962
Wrap Up				1	\$8,928	\$8,928
Resolved WIM Dispute				4	\$10,642	\$2,660
In favour of worker				4	\$10,642	\$2,660

	No Outcome A	Achieved		Outcome Achieved			
Outcomes	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs	
Expedited Assessment				12	\$52,223	\$4,352	
Not Recorded				1	\$3,300	\$3,300	
Consent Direction				5	\$24,695	\$4,939	
Direction made by WCC				3	\$14,820	\$4,940	
Recommendation not made				1	\$3,300	\$3,300	
Recommendation made				2	\$6,107	\$3,054	
Medical Assessment	42	\$232,391	\$5,533	127	\$936,781	\$7,435	
Not Recorded				1	\$5,629	\$5,629	
s66 Not reached threshold	27	\$185,318	\$6,864				
COD s66 WPI				117	\$880,692	\$7,592	
COD s66 TOD				8	\$47,985	\$5,998	
Not reached threshold (threshold issue)	8	\$21,475	\$2,684				
Not MMI MAC (threshold issue)	4	\$14,431	\$3,608				
Not MMI MAC refused (threshold issue)	3	\$11,167	\$3,722				
Above threshold				1	\$2,475	\$2,475	
Appeals	26	\$216,644	\$8,332	40	\$453,456	\$11,336	
Resolved after appeal from decision of Arbitrator to President	2	\$21,209	\$10,605	11	\$196,698	\$17,882	
By the employer in favour of Worker				7	\$119,906	\$17,129	
By the worker in favour of Employer	2	\$21,209	\$10,605				
By the worker in favour of Worker				4	\$76,792	\$19,198	
Resolved after Medical Appeal Panel	24	\$195,434	\$8,143	29	\$256,758	\$8,854	
By the employer in favour of Employer	5	\$37,408	\$7,482				
By the employer in favour of Worker				16	\$153,579	\$9,599	
By the worker in favour of Employer	19	\$158,026	\$8,317				
By the worker in favour of Worker				13	\$103,179	\$7,937	
Death Benefits				38	\$315,839	\$8,312	
Resolved in common law claim				10	\$36,411	\$6,068	
Grand Total	915	\$2,960,862	\$3,602	2019	\$11,835,655	\$5,906	

Note: Outcome data is for cases closed from 1 July 2019 to 30 September 2019.
The amounts paid include Professional Fees (incl GST) and Disbursements

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

Outcome	Other Insurer including			Specialised		
- Cutto-like	Not Provided	Scheme agent	Self-insured	insurer	TMF	Grand Total
NRTC	6	135	26	14	37	218
S287A	1	8	5	6	5	25
Claim accepted after enquiry		2				2
Claim denied after enquiry	1	1	4	1	1	8
Claim denied before enquiry		3	1	2	4	10
Insurer outside timeframes		2		1		3
Request not received				2		2
S66	4	97	15	5	21	142
Claim accepted after enquiry		13	2		6	21
Claim accepted before enquiry		1				1
Claim denied after enquiry	2	16	6	1	2	27
Claim denied before enquiry	1	5	1	2	1	10
Counter offer issued after enquiry		11		1	2	14
Counter offer issued before enquiry		3			1	4
Insurer not on risk		3				3
Insurer outside timeframes	1	15	2	1	5	24
Request not received		11	1		1	13
Insurer inside timeframes		19	3		3	25
S60/ Weekly Benefits	1	30	6	3	11	51
Claim accepted after enquiry		7	2	1	5	15
Claim accepted before enquiry	1	2	1			4
Claim denied after enquiry		9	2		2	13
Claim denied before enquiry		5		1	3	9
Insurer outside timeframes		6	1	1	1	9
Insurer inside timeframes		1				1
Grand Total	6	135	26	14	37	218

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

# **ILARS Payments**

		Number of	% of	Average
Payment Type	Total amount	payments	disbursements	amount
Professional fees	\$9,563,893	2,964		\$3,227
Medico-legal	\$3,885,818	3,153	67%	\$1,232
Barrister Fees	\$606,926	455	10%	\$1,334
Clinical Notes	\$553,591	5,262	10%	\$105
<b>Treating Specialist Report</b>	\$152,707	346	3%	\$441
NTD Report	\$66,106	214	1%	\$309
UHG Service Fee	\$284,270	3,726	5%	\$76
Travel	\$109,948	501	2%	\$219
Barrister Country Loading	\$56,057	95	1%	\$590
Interpreter	\$27,460	159	0%	\$173
Non-attendance fee	\$17,714	45	0%	\$394
Solicitor Loading	\$14,587	27	0%	\$540
Other	\$33,435	147	1%	\$227
Meal Allowance	\$1,747	26	0%	\$67
Grand Total	\$15,374,260	17,123		
Total Disbursements	\$5,810,367		38%	
Total Professional Fees	\$8,694,448		62%	

Note: Professional fees include GST