



Independent  
Review Office

**IRO PERIODIC PERFORMANCE REVIEW**

**1 JULY 2024 to December 2024**

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

2024/2025							
Case Type	July	August	September	October	November	December	Total
Complaint	822	811	827	829	807	615	4711
CTP Complaint	81	84	87	82	66	59	459
CTP Enquiry	30	44	25	22	20	19	160
Enquiry	602	584	619	606	575	436	3422
Grand Total	1,535	1,523	1,558	1,539	1,468	1,129	8,752

## Complaints and Enquiries: Referral Source

2024/2025							
Referral Source	July	August	September	October	November	December	Total
Advertisement		2	1				3
Advertising	1	1	1	2			5
Doctor	6	4	7	9	6	7	39
Employer	2	4	4	2	4	1	17
Government Department	28	36	38	32	27	18	179
Insurer	15	16	27	28	11	12	109
IRO Campaign	2	2	2		2	4	12
Lawyer	1022	1003	1011	966	968	668	5638
Other source	51	48	60	63	53	56	331
Rehabilitation Provider	2	3	1	3	3	1	13
Union	8	3	4	2	3	4	24
Web search	163	157	180	202	197	187	1086
Word of Mouth	105	107	97	115	93	85	602
WorkCover	19	7	11	11	15	6	69
Workers Compensation Commission		1	2			1	4
Not Recorded		1				1	2
<b>Total</b>	<b>1424</b>	<b>1395</b>	<b>1446</b>	<b>1435</b>	<b>1382</b>	<b>1051</b>	<b>8133</b>

# CTP Complaints and CTP Enquiries: Referral Source

2024/2025							
Referral Source	July	August	September	October	November	December	Total
Doctor	1		1		1		3
Government Department	5	10	8	9	9	2	43
Insurer	1	2	2	2			7
IRO Campaign		1					1
Lawyer	23	28	31	26	19	14	141
Other source	15	21	12	23	11	19	101
Web search	52	57	47	40	39	36	271
Word of Mouth	14	8	8	2	5	4	41
WorkCover		1	3	2	2	3	11
Total	111	128	112	104	86	78	619

# Complaints and CTP Complaints: How long do they take to close?

2024/2025							
Duration	July	August	September	October	November	December	Total
<b>Complaint</b>	<b>807</b>	<b>820</b>	<b>800</b>	<b>817</b>	<b>821</b>	<b>707</b>	<b>4772</b>
A-Same day	92	97	72	87	80	71	499
B-Next day	44	57	53	47	50	38	289
C-2 to7 days	472	483	438	381	408	394	2576
D-8 to 15 days	157	139	187	236	206	152	1077
E-16 to 30 days	34	39	48	57	65	38	281
F-more than 30 days	8	5	2	9	12	14	50
<b>CTP Complaint</b>	<b>79</b>	<b>85</b>	<b>82</b>	<b>93</b>	<b>63</b>	<b>69</b>	<b>471</b>
A-Same day	7	10	5	15	4	8	49
B-Next day	10	7	3	6	5	7	38
C-2 to7 days	31	36	43	39	30	30	209
D-8 to 15 days	20	22	22	23	17	19	123
E-16 to 30 days	9	9	6	7	6	2	39
F-more than 30 days	2	1	3	3	1	3	13
<b>CTP Enquiry</b>	<b>35</b>	<b>43</b>	<b>24</b>	<b>22</b>	<b>18</b>	<b>22</b>	<b>164</b>
A-Same day	18	32	7	14	8	11	90
B-Next day	9	6	9	2	2	2	30
C-2 to7 days	7	5	7	4	7	6	36
D-8 to 15 days	1			1	1	1	4
E-16 to 30 days			1	1		1	3
F-more than 30 days						1	1
<b>Enquiry</b>	<b>1188</b>	<b>1178</b>	<b>1164</b>	<b>1126</b>	<b>1008</b>	<b>812</b>	<b>6476</b>
A-Same day	977	1005	963	884	777	674	5280
B-Next day	67	55	69	85	61	22	359
C-2 to7 days	123	107	113	143	151	103	740
D-8 to 15 days	19	7	16	12	15	9	78
E-16 to 30 days	1	4		2	4	1	12
F-more than 30 days	1		3			3	7
<b>Total</b>	<b>2109</b>	<b>2126</b>	<b>2070</b>	<b>2058</b>	<b>1910</b>	<b>1610</b>	<b>11883</b>

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

## Complaints: Issues by Insurer

Insurer	Delay in determining liability	Delay in payment	Denial of liability	General Case Management	IME/MC	Non-Insurer Complaint	Request for Documents	Weekly Benefits	Work Capacity Decision	Workplace Injury Management	Total
<b>Other Insurer including Not Provided</b>	21	6	5	12		4	8	5	1	1	63
Commonwealth Bank Workers Compensation	1										1
Not Provided (Hearing Loss)	5			1							6
Not Provided(Unknown)	14	6	5	11		4	7	5	1	1	54
Eraring Energy							1				1
<b>Claims Service Provider</b>	<b>1075</b>	<b>651</b>	<b>298</b>	<b>349</b>	<b>83</b>	<b>51</b>	<b>317</b>	<b>270</b>	<b>132</b>	<b>22</b>	<b>3248</b>
Allianz 701	91	65	26	20	5	1	23	27	10	3	271
Allianz Australia Workers Compensation (NSW) Ltd	37	16	4	9	1	3	7	3			80
CGU Workers Compensation (NSW) Ltd	2						1				3
EML 701	406	238	142	164	46	25	128	117	83	14	1363
EML 702	40	15	17	27	3	2	3	7	2		116
Gallagher Bassett Services Pty Ltd								1			1
GIO 701	75	60	24	28	7	7	13	35	3		252
GIO General Limited	123	88	37	47	4	5	39	8	2	1	354
Insurance and Care NSW (Icare)			1				1		1		3

Insurer	Delay in determining liability	Delay in payment	Denial of liability	General Case Management	IME/IMC	Non-Insurer Complaint	Request for Documents	Weekly Benefits	Work Capacity Decision	Workplace Injury Management	Total
QBE 701	101	48	24	21	11	2	28	31	9	1	276
QBE Workers Compensation	1						3				4
Uninsured Liabilities	20	9	3	2			5	2			41
Gallagher Bassett 701	75	45	11	15	4	4	18	13	12	1	198
DXC Technology	90	63	7	10	2	1	42	21	10	1	247
Icare Claims Operation Team	14	4	2	6		1	6	5		1	39
<b>Self-insured</b>	<b>115</b>	<b>74</b>	<b>39</b>	<b>27</b>	<b>5</b>	<b>6</b>	<b>43</b>	<b>32</b>	<b>16</b>	<b>5</b>	<b>363</b>
Aldi Stores	3	1	5	1			1	1			12
Ausgrid Management Pty Ltd	2		1	1							4
Australian Unity Limited	4	2	1					1			8
Blacktown City Council	2	1						1			4
Bluescope Steel Ltd	3		1								4
BOC Limited	1	1		1							3
Boral Limited	1	2	2	1				2			8
Brambles Industries Limited	2										2
Campbelltown City Council											1
City of Sydney Council				1							1
Coles Group Ltd	10	8	3	3		1	2	3	3		33
Colin Joss & Co Pty Limited		1			1		1	1			4
ComfortDelGro Corporation Australia Pty Ltd	6	3	1	1			3	1	1		16
Commonwealth Steel (Molycop)	6	2				1					9
CSR Limited	2		1					1			4
DAC Finance Pty Ltd (trading as Opal Aged Care)		1		2			1		1		5
Estia Investments Pty Ltd	2	2						1			5

Fletcher International Exports Pty Ltd.	1	1						1	1		4
Insurer	Delay in determining liability	Delay in payment	Denial of liability	General Case Management	IME/IMC	Non-Insurer Complaint	Request for Documents	Weekly Benefits	Work Capacity Decision	Workplace Injury Management	Total
Life Without Barriers	1	2	1	1			2	2	1		10
Liverpool City Council			1	1			1				3
Newcastle City Council		1		1							2
NSW Trains	1	1		1			2				5
Pacific National (NSW) Pty Ltd					1						1
Persol Australia Pty Ltd	1										1
Qantas Airways Limited	4	4	4	1			2	1		1	17
Rail Corporation NSW	1						3				4
Randstad	1										1
RGF Staffing Melbourne One Pty Ltd	1		2		1		1				5
Sonic Healthcare Limited	2	1			1					1	5
Sutherland Shire Council	1	3									4
Sydney Trains	9	5	3				1	3	4		25
The Star Entertainment Group Ltd	3	1					1				5
Toll Holdings Ltd	1	2	1				4		3		11
Tomago Aluminium	1	2				1					4
Transport for NSW Workers Compensation Services	1	1	1	2						1	6
Transport Service of NSW (State Transit Group)		1									1
Unilever Australia (Holdings) Pty Limited	2		1								3
University of Wollongong						1		1			2
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd							2				2
Wesfarmers Limited	4	2	1				4				11



Insurer	Delay in determining liability	Delay in payment	Denial of liability	General Case Management	IME/IMC	Non-Insurer Complaint	Request for Documents	Weekly Benefits	Work Capacity Decision	Workplace Injury Management	Total
Westpac Banking Corporation Ltd	1	1					2			1	5
Wollongong City Council		3									3
Woolworths Group Ltd	23	12	4	3		2	4	5	1	1	55
Inghams Enterprises Pty Ltd			1								1
Adecco Holdings Pty Ltd		1	1	3	1		1	1	1		9
Endeavour Energy		1		1							2
Canterbury Bankstown Council			1								1
BHP Group Limited	2										2
Hawkesbury City Council				1							1
McDonald's Australia Holdings Limited	1										1
ANZ Banking Group Limited	1										1
UGL Rail Services Pty Limited	1										1
JELD-WEN Australia Pty Ltd		1					2	1			4
Coca-Cola Amatil	1										1
Endeavour Group Limited								1			1
Kelsian Group Ltd	2	2	2					3			9
<b>Specialised insurer</b>	<b>63</b>	<b>64</b>	<b>29</b>	<b>13</b>	<b>8</b>	<b>3</b>	<b>22</b>	<b>17</b>	<b>7</b>	<b>3</b>	<b>229</b>
Catholic Church Insurance Limited	20	14	3	3	2	1	4	3	4		54
Coal Mines Insurance Pty Limited	7	9	2	1	1		3	2			25
Guild Insurance Ltd	7	8	1					3	1		20
Hospitality Industry Insurance	17	22	11	6	3		13	2		2	76
Racing NSW Insurance Fund	4	3	3	1		1	2	4			18
StateCover Mutual Ltd	8	7	5	2	1			2	1	1	27
Trinity Insurance		1	4		1	1		1	1		9

<b>TMF</b>	<b>194</b>	<b>178</b>	<b>108</b>	<b>105</b>	<b>23</b>	<b>23</b>	<b>86</b>	<b>49</b>	<b>25</b>	<b>17</b>	<b>808</b>
Allianz TMF	58	39	24	36	10	10	15	13	8	7	220
Employers Mutual NSW Ltd - TMF	43	58	38	35	4	6	37	15	6	5	247
QBE TMF	93	81	46	34	9	7	34	21	11	5	341
<b>Total</b>	<b>1468</b>	<b>973</b>	<b>479</b>	<b>506</b>	<b>119</b>	<b>87</b>	<b>476</b>	<b>373</b>	<b>181</b>	<b>48</b>	<b>4711</b>

## Enquiry: Issues by Insurer

Insurer	Complaint about Service Provider	Delay in determining liability	Delay in payment	Denial of liability	Employer Complaint	General Case Management	How to make a Claim	ILARS Lawyer Complaint	IME/IMC	Non-Insurer Complaint	Privacy Surveillance	Query about leave entitlements	Query about WC benefits	Request for Documents	Weekly Benefits	Who is the insurer?	Work Capacity Decision	Workplace Injury Management	Pilot	Total
<b>Other Insurer including Not Provided</b>	<b>10</b>	<b>23</b>	<b>14</b>	<b>40</b>	<b>35</b>	<b>111</b>	<b>539</b>	<b>9</b>	<b>7</b>	<b>2</b>			<b>40</b>	<b>3</b>	<b>20</b>	<b>60</b>	<b>1</b>	<b>8</b>		<b>922</b>
Commonwealth Bank Workers Compensation						1														1
Not Provided (Hearing Loss)				1		2	2									3				8
Not Provided(Unknown)	10	21	14	39	35	108	536	9	7	2			40	3	20	57	1	8		910
Sydney Water Corporation							1													1
Pasminco Ltd		1																		1
Australian Postal Corporation		1																		1

Insurer	Complaint about Service Provider	Delay in determining liability	Denial of liability	Employer Complaint	General Case Management	How to make a Claim	ILARS Lawyer Complaint	IME/MC	Non-Insurer Complaint	Privacy Surveillance	Query about leave entitlements	Query about WC benefits	Request for Documents	Weekly Benefits	Who is the insurer?	Work Capacity Decision	Workplace Injury Management	Pilot	Total
<b>Self-insured</b>	<b>1</b>	<b>13</b>	<b>9</b>	<b>46</b>	<b>7</b>	<b>38</b>	<b>16</b>	<b>13</b>	<b>6</b>		<b>3</b>	<b>23</b>	<b>2</b>	<b>21</b>	<b>3</b>	<b>8</b>	<b>8</b>	<b>1</b>	<b>218</b>
Aldi Stores				2	1	1								2		1			7
Ausgrid Management Pty Ltd		1	1		1		1					1							5
Australian Unity Limited		1	3		1						1								6
Blacktown City Council			1		1														2
Bluescope Steel Ltd					1	1													2
Boral Limited			1								1	1			1				4
Campbelltown City Council					1														1
ANZ Banking Group Limited					1														1
Coca-Cola Amatil				1															1
BIC Services Pty Limited																	1		1
Kelsian Group Ltd			2											1			1		4

Insurer	Complaint about Service Provider	Delay in determining liability	Delay in payment	Denial of liability	Employer Complaint	General Case Management	How to make a Claim	ILARS Lawyer Complaint	IME/MC	Non-Insurer Complaint	Privacy Surveillance	Query about leave entitlements	Query about WC benefits	Request for Documents	Weekly Benefits	Who is the insurer?	Work Capacity Decision	Workplace Injury Management	Pilot	Total
City of Sydney Council							1													1
Coles Group Ltd	1	1		4		5	1	2	1				3							18
Colin Joss & Co Pty Limited				2																2
ComfortDelGro Corporation Australia Pty Ltd				1		1		2					3							7
CSR Limited						1														1
DAC Finance Pty Ltd (trading as Opal Aged Care)																	1			1
Estia Investments Pty Ltd																	1			1
Fletcher International Exports Pty Ltd.															1					1
Healius Limited						1		2												3
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance OneSteel Liberty or Arrium)			1			1									1					3
ISS Property Services Pty Ltd							1													1
Lake Macquarie City Council		1															1			2
Life Without Barriers		1				1	1						3							6
Northern Beaches Council																				1
Northern Co-Operative Meat Company Limited				1																1
NSW Trains				1									1				1			3
Pacific National (NSW) Pty Ltd												1								1
Persol Australia Pty Ltd															1					1
Qantas Airways Limited		1		5	1	1		1					1	1	1			1		13

Insurer	Complaint about Service Provider	Delay in determining liability	Denial of liability	Employer Complaint	General Case Management	How to make a Claim	ILARS Lawyer Complaint	IME/MC	Non-Insurer Complaint	Privacy Surveillance	Query about leave entitlements	Query about WC benefits	Request for Documents	Weekly Benefits	Who is the insurer?	Work Capacity Decision	Workplace Injury Management	Pilot	Total
Rail Corporation NSW												1							1
RGF Staffing Melbourne One Pty Ltd			1		2		1						1	1					6
Sonic Healthcare Limited			1											1					2
Sydney Trains		1	2	3		1	1	2						4					14
The Star Entertainment Group Ltd			3					1								1			5
Toll Holdings Ltd			4		2	1								1		1			9
Tomago Aluminium				1	1														2
Transport for NSW Workers Compensation Services					2														2
University of Wollongong		1	1	1	2	1	1					1							8
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd					1	1						1				1	1		5
Wesfarmers Limited		1	1	1		1		1				1		1		3			10
Westpac Banking Corporation Ltd			1	2				1											4
Wollongong City Council			1				1												2
Woolworths Group Ltd		3	1	5	7	4	1					4		2	2		1		30
Inghams Enterprises Pty Ltd			1									1							2
MARS Australia Pty Ltd					1														1
Thomas Foods International Consolidated Pty Ltd			1																1
Adecco Holdings Pty Ltd		1	3	1										2					7
Canterbury Bankstown Council					1							1		2					4

McDonald's Australia Holdings Limited						1	1												2
ANZ Banking Group Limited						1													1
Coca-Cola Amatil					1														1
BIC Services Pty Limited																	1		1
Kelsian Group Ltd				2										1			1		4

Insurer	Complaint about Service Provider	Delay in determining liability	Delay in payment	Denial of liability	Employer Complaint	General Case Management	How to make a Claim	ILARS Lawyer Complaint	IME/MC	Non-Insurer Complaint	Privacy Surveillance	Query about leave entitlements	Query about WC benefits	Request for Documents	Weekly Benefits	Who is the insurer?	Work Capacity Decision	Workplace Injury Management	Pilot	Total
<b>Specialised insurer</b>	<b>1</b>	<b>6</b>	<b>7</b>	<b>28</b>	<b>7</b>	<b>22</b>	<b>2</b>	<b>12</b>	<b>2</b>				<b>17</b>	<b>1</b>	<b>16</b>	<b>1</b>	<b>12</b>	<b>7</b>		<b>141</b>
Catholic Church Insurance Limited		2	1	1		4		4	1				7		2	1	4	2		29
Coal Mines Insurance Pty Limited		1	1	2	2	1									1					8
Guild Insurance Ltd		1				3							1		1			1		7
Hospitality Industry Insurance		2	4	20	4	6	1	2	1				6		4		5	2		57
Racing NSW Insurance Fund	1							3						1	1					6
StateCover Mutual Ltd			1	1		7		1					2		5		3	2		22
Trinity Insurance				4	1	1	1	2					1		2					12
<b>TMF</b>	<b>3</b>	<b>32</b>	<b>7</b>	<b>77</b>	<b>22</b>	<b>60</b>	<b>13</b>	<b>31</b>	<b>27</b>		<b>2</b>	<b>2</b>	<b>67</b>	<b>4</b>	<b>37</b>	<b>4</b>	<b>24</b>	<b>15</b>	<b>2</b>	<b>429</b>
Allianz TMF	1	12	1	22	7	23	7	7	14			2	24	1	12	1	5	4		143
Employers Mutual NSW Ltd - TMF		7	4	24	7	15	4	7	3		1		25	2	12	1	11	7		130
QBE TMF	2	13	2	31	8	22	2	17	10		1		18	1	13	2	8	4	2	156

Claims Service Provider	12	96	54	376	48	305	73	137	73		2	9	229	23	129	10	87	44	5	1712
Allianz 701	1	9	4	32	5	14	3	11	6		1	2	10		10	1	2	6	1	118
Allianz Australia Workers Compensation (NSW) Ltd		1	1	7		2	3	1	2				3	4		1	1			26
CGU Workers Compensation (NSW) Ltd		1	1			2	1													5
EML 701	8	36	21	197	23	145	38	72	47		1	7	108	8	68	3	68	26	4	880
EML 702		1	2	17		28	3	12	4				21	1	3	1	3			96
Gallagher Bassett Services Pty Ltd				1		1							1							3
GIO 701		12	6	28	3	19	2	5	3				14		7		3	2		104
GIO General Limited	1	17	10	41		36	11	23	4				41	5	12	2		3		206
Insurance and Care NSW (Icare)						2	4						2			2				10
QBE 701		11	5	27	4	17	4	8	3				13	3	14		5	5		119
QBE Workers Compensation		1						1												2
Uninsured Liabilities		1	2	3		4	1	1					3	1			1	1		18
Gallagher Bassett 701	1	1		12	8	14	1	1	1				3		9		2			53
DXC Technology	1	4	2	6	3	14		2					2	1	5		2			42
Icare Claims Operation Team		1		5	2	7	2		3				8		1			1		30
<b>Total</b>	<b>27</b>	<b>170</b>	<b>91</b>	<b>567</b>	<b>119</b>	<b>536</b>	<b>643</b>	<b>202</b>	<b>115</b>	<b>2</b>	<b>4</b>	<b>14</b>	<b>376</b>	<b>33</b>	<b>223</b>	<b>78</b>	<b>132</b>	<b>82</b>	<b>8</b>	<b>3422</b>

# CTP Complaints: Issues by Insurer

Insurer	Case Manager	Claim Liability	Claim Lodgement	Claim Payments	Common Law	Dispute Handling	Domestic Assistance	Earning Capacity decisions (78 week)	Examination	Fault Status	Fraud	Income support/weekly payments	Insurer internal reviews	Investigations	Property Damage	Report	Settlement	Third Party/Service Provider management	Treatment and care	Common Law	Dispute Handling	Total
CTP Insurer	55	30	4	43	22	2	1	2	4	1	1	118	10	6	1	1	3	5	119		25	453
AAMI	3	5	2	7	4				1			12		1				1	6		4	46
Allianz	2	4	1	4	2							16	2				2		15		5	53
GIO	6	3		2	4	1			1			10	1	1		1		1	14		7	52
Icare (CTP Care)		1											1						7			9
NRMA	24	6	1	13	10	1			1		1	36	5	2				1	49		6	156
QBE	19	9		16	1		1	2		1		43	1	2			1	2	27		3	128
Youi				1	1				1			1							1			5



	Total	10	459
	Dispute Handling		25
	Common Law	1	1
	Treatment and care	1	120
	Third Party/Service Provider management		5
	Settlement		3
	Report		1
	Property Damage	1	1
	Investigations		6
	Insurer internal reviews		10
	Income support/weekly payments		118
	Fraud		1
	Fault Status		1
	Examination		4
	Earning Capacity decisions (78 week)		2
	Domestic Assistance		1
	Dispute Handling		2
	Common Law	1	23
	Claim Payments		43
	Claim Lodgement		4
	Claim Liability	3	31
	Case Manager	3	57
Insurer	Other Insurer including Not Provided		
	Total		

## CTP Enquiries: Issues by Insurer

Insurer	Delay in payment	Denial of liability	Fault	General Case Management	How to make a Claim	Income support/weekly payments	Non-Insurer Complaint	Property Damage	Query About CTP Benefits	Request for Documents	Weekly Benefits	Injury management	Threshold Injury	Earning Capacity	Total
<b>CTP Insurer</b>	2	9	2	27	8	2	7	8	11	1	6	3	7	1	94
AAMI	1	1		3				1	2			1			9
Allianz	1	1		2			1		1		2		1		9
GIO		1	1	1					2		2				7
Icare (CTP Care)		2		1								1			4
Not Provided(Unknown)				8	6			5							19
NRMA		2		9	1	2	5	2	4				3		28
QBE		2	1	3	1				2	1	2	1	3	1	17
Lifetime Care							1								1
<b>Other Insurer including Not Provided</b>	2	1		18	5		1	36	2		1				66
<b>Total</b>	4	10	2	45	13	2	8	44	13	1	7	3	7	1	160

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

# Complaints: Complaint outcomes

Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
<b>Delay in determining liability</b>	<b>10</b>	<b>94</b>	<b>55</b>	<b>170</b>	<b>960</b>	<b>1289</b>
<b>Domestic Assistance</b>		<b>1</b>		<b>11</b>	<b>58</b>	<b>70</b>
Accepted after IRO Complaint				1	17	18
ADL approved		1		5	21	27
Claim not made in accordance with 60AA					7	7
Declined after IRO Complaint				2	5	7
Entitlement exhausted				3	8	11
<b>Initial Notification</b>		<b>4</b>	<b>1</b>	<b>4</b>	<b>45</b>	<b>54</b>
Initial notification incomplete					4	4
Initial notification not received		1		1	5	7
No response provided and outside timeframes					2	2
Provisional liability inside timeframes					6	6
Provisional liability outside timeframes					9	9
Reasonable excuse applied in time		3	1	2	15	21
Reasonable excuse defective				1	4	5
<b>Recurrence / Whole claim</b>	<b>7</b>	<b>9</b>	<b>9</b>	<b>12</b>	<b>70</b>	<b>107</b>
Claim accepted inside timeframes				3	9	12
Claim accepted outside timeframes		1	1	1	16	19
Claim denied inside timeframes		1	1		5	7
Claim denied outside timeframes		4	4	1	15	24
Insurer not on risk	1	1		1	9	12
No decision and inside timeframes			1	3	9	13
No decision and outside timeframes		1	1	2	3	7
Request not received	6	1	1	1	4	13
<b>Section 287A</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>11</b>	<b>67</b>	<b>87</b>
Claim accepted inside timeframes		1		1	3	5
Claim accepted outside timeframes				1	11	12

Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
Claim denied inside timeframes					12	12
Claim denied outside timeframes		3	3	6	8	20
Insurer not on risk		1			3	4
No decision and inside timeframes	1				3	4
No decision and outside timeframes				2	24	26
Request not received				1	3	4
<b>Section 66</b>	<b>1</b>	<b>8</b>	<b>3</b>	<b>18</b>	<b>63</b>	<b>93</b>
Claim accepted inside timeframes				1	5	6
Claim accepted outside timeframes		1		5	15	21
Claim denied inside timeframes				2	3	5
Claim denied outside timeframes		3	1	3	9	16
Insurer not on risk	1	1	1		5	8
No decision and inside timeframes		3		4	10	17
No decision and outside timeframes			1	2	15	18
Request not received				1	1	2
<b>Weekly Benefits / Medical Treatment</b>	<b>1</b>	<b>67</b>	<b>39</b>	<b>114</b>	<b>657</b>	<b>878</b>
Claim accepted inside timeframes		6	2	13	68	89
Claim accepted outside timeframes		19	12	44	232	307
Claim denied inside timeframes		10		12	47	69
Claim denied outside timeframes		13	13	17	138	181
Insurer not on risk		2	1	3	22	28
No decision and inside timeframes		8	7	8	52	75
No decision and outside timeframes		3	3	6	56	68
Request not received	1	6	1	11	42	61
<b>Delay in payment</b>	<b>1</b>	<b>68</b>	<b>60</b>	<b>162</b>	<b>611</b>	<b>902</b>
<b>COD / Settlement</b>		<b>16</b>	<b>9</b>	<b>46</b>	<b>93</b>	<b>164</b>
Centrelink and/or Medicare delay		2	4	12	33	51
Correct amount paid after IRO Complaint		8	3	20	34	65
Insurer admin error		2	2	5	14	23
Insurer within timeframes and not paid					4	4

Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
Interpretation of terms dispute		2		3	1	6
Lawyer hasn't provided all documents required		2		5	6	13
Leave re-credited				1		1
Interest Obtained					1	1
<b>Medical/Travel</b>		<b>24</b>	<b>11</b>	<b>45</b>	<b>155</b>	<b>235</b>
Claim already paid		3		5	21	29
Claim disputed		2	1	2	11	16
Claim not received		1			3	4
Correct amount paid after IRO Complaint		14	10	27	94	145
Insufficient information / Invoices not provided		3		7	18	28
Insurer not on risk				2	6	8
Insurer within timeframes		1		2	2	5
<b>Weekly benefits</b>	<b>1</b>	<b>28</b>	<b>40</b>	<b>71</b>	<b>363</b>	<b>503</b>
Employer error making payments		2	4	6	40	52
Employer error where insurer takes over payments			2	3	29	34
Insurer admin error		11	22	33	147	213
Irregular payments	1	1		2	22	26
No apparent error with payments		6	7	13	59	85
No COC		3	4	7	29	43
No EFT/TFN details		1	1	5	35	42
PID Certificate - no entitlement		4		2	2	8
<b>Denial of liability</b>	<b>4</b>	<b>37</b>	<b>24</b>	<b>96</b>	<b>264</b>	<b>425</b>
<b>Defective form changed and reissued</b>					<b>2</b>	<b>2</b>
<b>Insurer maintain denial on review</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>23</b>	<b>33</b>
<b>Insurer overturns decision after PI</b>		<b>2</b>	<b>1</b>	<b>4</b>	<b>14</b>	<b>21</b>
<b>Matter referred for review or legal</b>	<b>2</b>	<b>34</b>	<b>21</b>	<b>82</b>	<b>213</b>	<b>352</b>
<b>Section 59A Applied</b>			<b>1</b>	<b>4</b>	<b>10</b>	<b>15</b>
<b>Section 59A Overturned</b>					<b>2</b>	<b>2</b>

Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
<b>General Case Management</b>	2	22	11	81	284	400
Insurer notified of complaint		11	4	50	159	224
Referred to insurer	1	8	5	27	98	139
Referred to SIRA, Icare or other	1	3	2	4	27	37
<b>IME/IMC</b>		3	4	15	65	87
Appointment cancelled information from treating doctors received					1	1
Appointment cancelled-referral procedure not followed				4	7	11
Appointment maintained		2	3	5	31	41
Appointment rescheduled		1	1	5	20	27
Choice of 3 IMEs provided after IRO Complaint				1	3	4
Location changed					1	1
Travel organised					2	2
<b>No Action</b>	41	47	34	121	446	689
<b>Investigation discontinued</b>					2	2
<b>Non-insurer complaints</b>	1	5	2	20	42	70
<b>Employer Complaint</b>		4	2	6	14	26
Referred to Fair Work or IRC				1	4	5
Referred to Other		1	1	1	2	5
Referred to SIRA/Safework		3	1	4	8	16
<b>ILARS Lawyer Complaint</b>		1		5	12	18
Refer worker to OLSC, Law Firm or Other		1		5	11	17
Updated the IRO Principal Lawyer					1	1
<b>Privacy/Surveillance</b>					1	1
Referred to Other					1	1
<b>Service Provider</b>	1			9	15	25
Referred to Other				3	7	10
Referred to SIRA	1			6	8	15
<b>NRTC</b>		1				1
<b>S287A</b>		1				1

Claim denied after enquiry		1				1
Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
<b>Request for Documents</b>	2	36	17	66	264	385
<b>Liability Accepted</b>	2	25	11	44	174	256
Docs not provided		2	3	6	14	25
Docs provided after PI		14	6	29	132	181
Docs provided to third party		2	1	1	5	9
Request not received	2	7	1	8	23	41
<b>Liability Disputed</b>		11	6	22	90	129
Docs not provided		1		3	14	18
Docs provided after IRO Complaint		7	6	15	73	101
Docs provided to third party only		2		3	1	6
Privilege Claimed		1		1	2	4
<b>Weekly Benefits</b>		29	13	46	226	314
<b>Overpayment</b>		1	1	2	13	17
Insurer or employer presses with recovery			1	2	10	13
Insurer stops recovery		1			3	4
<b>Payments changed</b>		10	6	23	73	112
Change of entitlement period		1		3	4	8
Employer error where insurer takes over payments			1	1	9	11
Employer not passing on correct payment		2	3	3	15	23
Indexation applied after PI				1	2	3
Legislative reduction in PIAWE				2	3	5
No apparent error with payments		6	2	6	31	45
Payments increased after PI (stat rate or 95%)		1		6	7	14
WCD or Section 40 assessment				1	2	3
<b>Payments have not started</b>		8	2	11	59	80
Employer error where insurer takes over payments			1	1	3	5
Employer not passing on weekly payments					4	4
Insurer maintains reasonable excuse		3		5	12	20
Reasonable excuse applied within time		3	1	1	6	11

Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
Reasonable excuse withdrawn after IRO Complaint		2		4	34	40
<b>Payments stopped</b>		<b>10</b>	<b>4</b>	<b>10</b>	<b>81</b>	<b>105</b>
Employer error where insurer takes over payments					6	6
Employer not passing on weekly payments					2	2
Insurer admin error			1	5	20	26
No apparent error with payments		1		3	6	10
Section 119 non-attendance IME applied		4			6	10
Section 119 non-attendance IME overturned		1			5	6
Section 39 limit applied		1	1	2	14	18
Section 39 overturned					4	4
Section 48A / 57 suspension applied			1		6	7
Section 48A / 57 suspension overturned		2			3	5
Section 52 retirement age applied					3	3
WCD or Section 40 assessment		1	1		4	6
Weekly benefits declined					2	2
<b>Work Capacity Decision</b>		<b>17</b>	<b>7</b>	<b>25</b>	<b>123</b>	<b>172</b>
<b>PIAWE</b>		<b>9</b>	<b>1</b>	<b>11</b>	<b>53</b>	<b>74</b>
Insurer maintains decision		4	1		4	9
Not obvious error referred for review		3		7	29	39
PIAWE increased and back payment provided		2		4	19	25
PIAWE reduced where notice provided					1	1
<b>Work Capacity Decisions (non-PIAWE)</b>		<b>8</b>	<b>6</b>	<b>14</b>	<b>70</b>	<b>98</b>
Incorrect notice provided		1			2	3
IW referred to ALSP		5	5	12	58	80
New WCD issued					1	1
WCD under review		1		1	2	4
WCD withdrawn		1	1	1	6	9



Insurer	Other Insurer including Not Provided	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
Stay not applied					1	1
<b>Workplace Injury Management</b>		5	3	17	13	38
<b>IMP</b>				1		1
No current IMP				1		1
<b>Rehabilitation</b>		3	2	7	10	22
Case conference cancelled					1	1
Case conference organised				1		1
Rehab not required			2	1		3
Rehab provided s41A					3	3
Rehab provider changed		2		5	6	13
Referred to IMC		1				1
<b>Return to Work</b>		2	1	9	3	15
Duties not provided by employer		2		2	1	5
Duties not suitable					1	1
Rehabilitation Allocated				1	1	2
RTW plan amended			1	2		3
Section 53 / JCPP Approved				1		1
Section 53 / JCPP Declined				1		1
Workplace assessment required				2		2
<b>Total</b>	<b>61</b>	<b>363</b>	<b>230</b>	<b>819</b>	<b>3298</b>	<b>4771</b>

# CTP Complaints: Complaint outcomes

Insurer	CTP Insurer	Other Insurer including Not Provided	Total
No Action	59	3	62
Resolved Action	82		82
Resolved Benefit	74		74
Resolved Information	127		127
Resolved Referred Elsewhere	123	3	126
Total	343	6	471

# ILARS: Grant Applications Received

2023/2024							
Application Status	July	August	September	October	November	December	Total
Accepted	2310	2224	2106	2369	2334	1316	12659
Closed admin	51	7	3	4	1		66
Declined	107	212	148	168	108	37	780
Pending	9	7	10	15	66	537	644
Total	2477	2450	2267	2556	2509	1890	14149

Grant Status	%
Accepted	89.5%
Closed admin	0.5%
Declined	5.5%
Pending	4.6%
Total	100.0%

Note: The data reflects ILARS applications for funding received up to 31 December 2023 as of 31/12/2023  
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report or pending applications which have been approved.  
'Closed Admin – Applications' are duplicate applications, incorrectly entered applications or applications closed administratively for any reason as not proceeding.

# ILARS - Injury Location for Grants

2023/2024							
Injury Location	July	August	September	October	November	December	Total
Abdomen and pelvic region	20	9	19	26	21	15	110
Ankle	33	44	51	64	42	41	275
Back	346	354	329	382	342	281	2034
Death	16	23	19	17	25	18	118
Ear	281	335	231	365	324	218	1754
Elbow	23	34	27	26	29	16	155
Foot and toes	25	36	42	42	33	33	211
Hand, fingers and thumb	80	110	99	105	111	95	600
Hip	20	24	17	30	28	27	146
Internal Body System	18	26	23	28	22	28	145
Knee	121	145	124	156	146	134	826
Multiple -Neck and shoulder	104	32	19	23	16	1	195
Multiple -Trunk and limbs	143	1	2	6	4	3	159
Neck	44	90	102	115	147	111	609
Not Recorded			1				1
Other arm	15	22	17	24	22	12	112
Other body location	15	29	16	15	22	21	118
Other Head	97	76	62	63	79	37	414
Other leg	50	39	51	36	32	30	238
Psychological system	572	548	596	576	628	494	3414
Shoulder	138	170	180	200	234	174	1096
Trunk - multiple locations	29		1	4	1	4	39
Upper limb - multiple locations	92	28	22	27	35	15	219
Wrist	37	56	66	54	57	45	315
<b>Total</b>	<b>2,319</b>	<b>2,231</b>	<b>2,116</b>	<b>2,384</b>	<b>2,400</b>	<b>1,853</b>	<b>13,303</b>

Note: The data reflects applications for funding received up to 31 December 2023 and grants of funding which have an accepted or pending status as of 31/12/2023  
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report.

## ILARS – Nature of Injury

2023/2024							
Nature of Injury	July	August	September	October	November	December	Total
A. Intracranial injuries	22	24	16	13	19	11	105
B. Fractures	71	77	88	76	77	59	448
C. Wounds, lacerations, amputations and internal organ damage	98	112	101	102	126	89	628
D. Burn	8	11	8	10	8	7	52
E. Injury to nerves and spinal cord	51	41	41	42	27	21	223
F1. Trauma to joints and ligaments	764	644	596	710	811	652	4177
F2. Trauma to muscles and tendons	376	372	384	416	306	232	2086
G. Other injuries –Poisoning, Electrocution, heat stress etc	9	3	5	7	4	7	35
H1. Joint diseases (arthropathies) and other articular cartilage diseases	5	3	3	2	3	1	17
H2. Spinal vertebrae and intervertebral disc diseases	7	4	1	1	4	3	20
H5. Other soft tissue diseases		1	2	5	4	3	15
I. Mental disorders	571	552	590	574	624	492	3403
J. Digestive system diseases	2	2			1	1	6
K. Skin and subcutaneous tissue diseases	1	1	2	3	3	1	11
L. Nervous system and sense organ diseases	291	339	245	377	335	231	1818
M. Respiratory system diseases	9	8	9	6	11	12	55
N. Circulatory system diseases	4	3	1	7		6	21
P. Neoplasms (cancer)	4	3	1	1	4		13
Q. Other diseases	3	4	2	3	3	1	16
R. Other claims	6	2	3	12	6	5	34
S. Death	15	23	17	14	24	17	110
Not recorded	1						1
H4. Diseases of muscle, tendon and related tissue	1	1		3			5
O. Infectious and parasitic diseases		1	1			1	3
H3. Diseases involving the synovium and related tissue						1	1
<b>Total</b>	<b>2,319</b>	<b>2,231</b>	<b>2,116</b>	<b>2,384</b>	<b>2,400</b>	<b>1,853</b>	<b>13,303</b>

Note: The data reflects applications for funding received up to 31 December 2023 and grants of funding which have an accepted or pending status as of 31/12/2023  
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report.

## ILARS – Body System for Grants

	2023/2024						
Body System	July	August	September	October	November	December	Total
Cardiovascular system	4	3	3	6	1	8	25
Chronic Pain	3	7	2	10	9	3	34
Digestive systems	3	5	1	1	3	1	14
Ear, nose, throat and related structures	4	4	4	2	2	4	20
Hearing	279	335	231	366	323	220	1754
Lower extremity	299	289	294	338	289	269	1778
Not Recorded	22	26	22	19	27	22	138
NULL	1						1
Psychiatric and psychological disorders	575	551	596	577	626	493	3418
Respiratory system	7	10	12	11	15	14	69
The skin	10	8	8	10	12	9	57
The spine	500	430	426	482	452	375	2665
The visual system	17	7	12	13	17	7	73
Upper extremity	590	549	496	532	608	420	3195
Urinary and reproductive systems	2		2	4	1	2	11
The endocrine system	1			1			2
<b>Total</b>	<b>2,319</b>	<b>2,231</b>	<b>2,116</b>	<b>2,384</b>	<b>2,400</b>	<b>1,853</b>	<b>13,303</b>

Note: The data reflects applications for funding received up to 31 December 2023 and grants of funding which have an accepted or pending status as of 31/12/2023  
Differences from previous publications reflect grant applications which have been declined by IRO since the date of the report.

## ILARS – Issues per Insurer

Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PIawe Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
Other Insurer including Not Provided	415	20	42	1359	201	582	29	128	1019	1	27	3	3826		86			1562	1	3	9		5		3336
Claims Service Provider	8	399	5			31	65	588	116	5	44	27	537	1	1403	22		3327	8	113	273	2	203		7177
Allianz 701	38	1	50	7	1		39	51	89	3	30	1	310		66	1		221		6	11		6		427
Allianz Australia Workers Compensation (NSW) Ltd	13		15	3	2	1	13	50	39		6		142		27	4		28			3				85
CGU Workers Compensation (NSW) Ltd	2							2	2				6		1			4							6
DXC Technology	1								1				2		11			75		14	2				129
EML 701	767	61	528	155	6	43	544	1143	1545	85	397	225	5499	1	1045	10		2252	7	55	173	2	176		4868
EML 702	18	6	22	5	1	3	36	115	50	4	11	17	288		43	2		31		1	3		2		120
Gallagher Bassett 701	11	8	8	9	2	6	13	18	18		4	1	98		16			156		19	8		3		258
Gallagher Bassett Services Pty Ltd	12	2	7	1			5	6	20		6		59		1			3							6
GIO 701	6		2				4	8	9	1	3	2	35		51	1		232		6	25		6		477
GIO General Limited	34	1	58	7		1	51	46	97	2	39	6	342		88	4		91	1	2	18		1		342
Icare Claims Operation Team	38	5	46	9	2	3	76	146	131	3	31	4	494		1										1
Insurance and Care NSW (Icare)				2	1	1							4		3			1		1	2		1		12
QBE 701			4	36	8	21	4	2			4	1	80		48			220		9	23		8		412
QBE Workers Compensation	36	11	24	9		5	22	36	98	4	23	6	274		1			5							13
Uninsured Liabilities	4		3	3		1	2	11	10				34		1			7			5				20
Xchanging																		1							1

Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PIAWE Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
<b>TMF</b>	<b>1</b>	<b>95</b>			<b>1</b>	<b>4</b>	<b>10</b>	<b>162</b>	<b>9</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>70</b>		<b>265</b>	<b>3</b>	<b>1</b>	<b>694</b>	<b>4</b>	<b>8</b>	<b>43</b>	<b>1</b>	<b>22</b>		<b>1403</b>
Allianz TMF		27			1		8	43	5		4		19		97	1		245	2	1	12		7		472
Employers Mutual NSW Ltd - TMF		22					2	46	1			1	20		63	2	1	136	1	1	11		11		318
QBE TMF	1	46				4		73	3	1	2	2	31		105			313	1	6	20	1	4		613
<b>Self-insured</b>	<b>2</b>	<b>41</b>	<b>1</b>	<b>1</b>		<b>1</b>	<b>3</b>	<b>149</b>	<b>53</b>	<b>8</b>	<b>29</b>	<b>2</b>	<b>77</b>		<b>157</b>	<b>2</b>		<b>381</b>	<b>1</b>	<b>9</b>	<b>38</b>		<b>22</b>	<b>1</b>	<b>978</b>
Adecco Holdings Pty Ltd								1					2					6			2				11
Aldi Stores		2						9					5		8			13					2		39
Ausgrid Management Pty Ltd							1	3	1						2			2					1		10
Australian Unity Limited								2					3		3			10					1		19
BHP Group Limited	1								1																2
Blacktown City Council		1						4			1				3			2					2		13
Bluescope Steel Ltd		1							12	5	10				3			20							51
Boral Limited		1							2				6		4			4			2				19
Brambles Industries Limited											1														1
Brickworks Ltd																		1							1
Campbelltown City Council								1										1			1				3
Canterbury Bankstown Council									1						1			2			2				6
Central Coast Council									1		1				1										3
City of Sydney Council															2			5							7
Coca-Cola Amatil													1					2			1				4
Coles Group Ltd		7						16	2				12		12			46		2	4		6		107
Colin Joss & Co Pty Limited		1											3					2			3				9



Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PI/AWE Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
ComfortDelGro Corporation Australia Pty Ltd		2						1					1		4			8							26
Commonwealth Steel (Molycop)								1										1							2
CSR Limited		1		1				1							1			1		1	1				7
DAC Finance Pty Ltd (trading as Opal Aged Care)		1						3							2			5					1		12
Endeavour Energy		1							3				2		3			2							11
Estia Investments Pty Ltd								1										4							5
Fairfield City Council								4	1																5
Fletcher International Exports Pty Ltd.																		1		1					2
Food Investments Pty Ltd (George Weston Foods)								1																	1
Hawkesbury City Council															1										1
Hays Specialist Recruitment (Australia) Pty Limited															1			2							3
Healius Limited		1						1					1		1			2							6
Holcim (Aust) Holdings Pty Limited																		1							1
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance, OneSteel, Liberty or Arrium)								1	2				1		2			4					1		11
Inghams Enterprises Pty Ltd								2				1									1				4
ISS Property Services Pty Ltd		2						4			1				3			5							15
JELD-WEN Australia Pty Ltd								1										1							2
Kelsian Group Ltd								3					1					5							9
Lake Macquarie City Council								3			1		2		1										7
Life Without Barriers		2						1					2		3			1			1				24

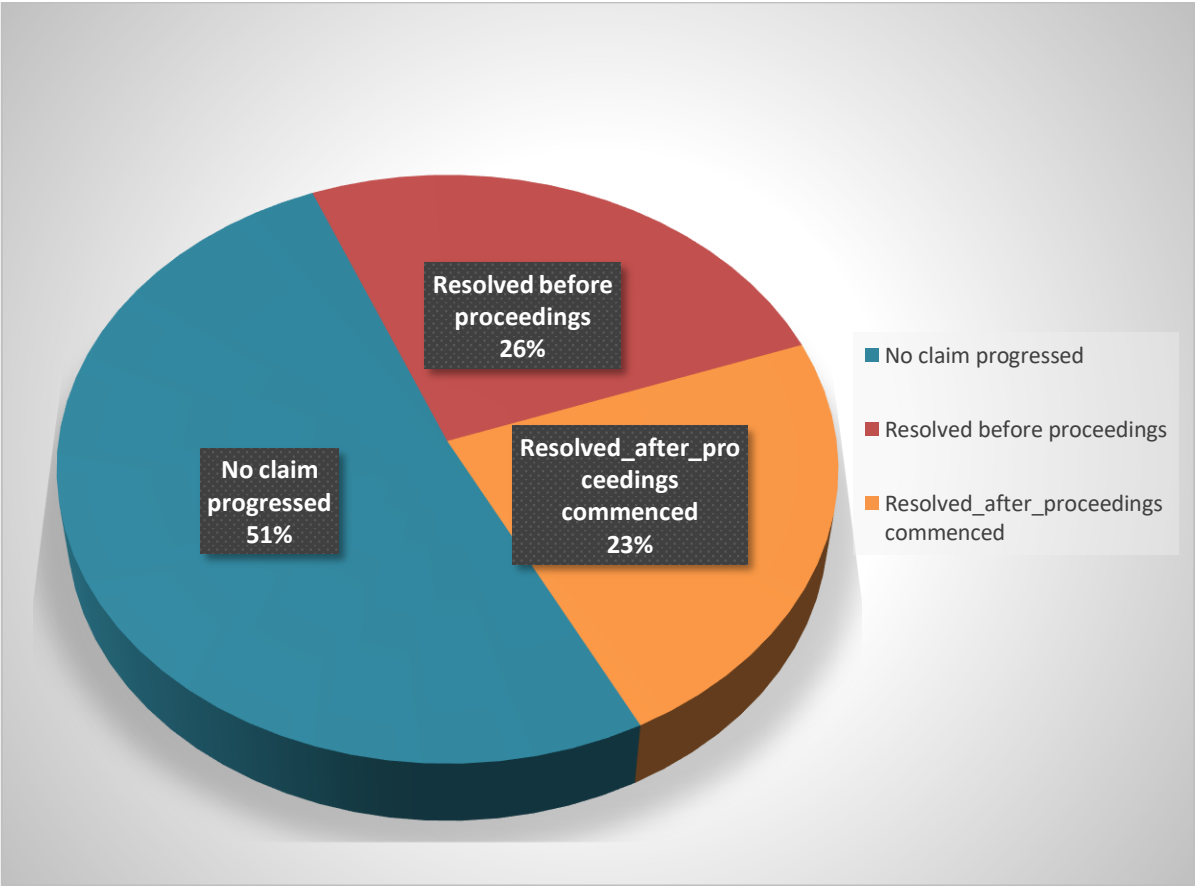
Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PIAWE Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
Liverpool City Council								1							2										3
MARS Australia Pty Ltd															1			1							2
McDonald's Australia Holdings Limited															2			1					1		4
Myer Holdings Ltd															1			3							4
Newcastle City Council													1		2			3							6
Northern Beaches Council		1						1							1			1			1				5
Northern Co-Operative Meat Company Limited															2										2
NSW Trains	1							1										3							5
Persol Australia Pty Ltd											1		2					3							6
Qantas Airways Limited								15	8	3	6		6		7	1		16			2				64
Rail Corporation NSW									1				2		2										5
Randstad															1			1							2
RGF Staffing Melbourne One Pty Ltd								2					1		1			2			1				7
Shoalhaven City Council									2		2							3							7
Sonic Healthcare Limited		1						1							3			5					1		11
Sutherland Shire Council								1							1			3							5
Sydney Trains							1	3					4		8			7							23
The Star Entertainment Group Ltd								3			1				2			2			1				9
Thomas Foods International Consolidated Pty Ltd							1								1			1			1				4
Toll Holdings Ltd		1	1					4	2				1		8			7		2	3		1		30

Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PI/AWE Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
Tomago Aluminium									2						1										3
Transport for NSW Workers Compensation Services		4				1		10	3		2		3		10			18			1				52
Transport Service of NSW (State Transit Group)									1									2			1		1		5
University of New South Wales		1						1								1									3
University of Wollongong								1										2	1						4
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd								4					1		2			6			1				14
Veolia Environmental Services (Australia) Pty Ltd		1							1						3			4							9
Wesfarmers Limited		1						6					2		5			22			2		2		40
Westpac Banking Corporation Ltd								4				1			1			5					1		12
Wollongong City Council								2	3				1		6			4							16
Woolworths Group Ltd		6						17			1		10		23			78		3	6		2		146
Endeavour Group Limited		2																4							6
Pacific National (NSW) Pty Ltd									2		1														3
ANZ Banking Group Limited													1												1
3M Australia Pty Ltd																		1							1
<b>Specialised insurer</b>		<b>21</b>						<b>39</b>	<b>12</b>		<b>2</b>	<b>2</b>	<b>24</b>		<b>77</b>			<b>195</b>		<b>2</b>	<b>20</b>		<b>14</b>		<b>408</b>
Catholic Church Insurance Limited		5						1					4		13			20			2		7		52
Coal Mines Insurance Pty Limited								2			1				2			5							10
Guild Insurance Ltd								3					2		8			16			1		2		32
Hospitality Industry Insurance		7						11	1			1	8		19			69		2	7		4		129

Insurer	2015 Lump Sum Reg	Advice Only	Appeal AMS	Appeal Arb	Appeal SC JR	Commutation	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Make Claim	Medical treatment	NRTC	Permanent Impairment	Section 39	Section 39 Backpay	Stage 1	Threshold Issue	WCD PI/AWE Only	Weekly Payments	WIM	Work Capacity Decision	Appeal CA	Total
Racing NSW Insurance Fund		1													2			7			1				11
StateCover Mutual Ltd		6						19	11		1	1	8		33			57			8		1		145
Trinity Insurance		2						3					2					21			1				29
<b>Total</b>	<b>13</b>	<b>755</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>38</b>	<b>95</b>	<b>954</b>	<b>949</b>	<b>72</b>	<b>629</b>	<b>82</b>	<b>729</b>	<b>1</b>	<b>1,988</b>	<b>27</b>	<b>1</b>	<b>6,160</b>	<b>14</b>	<b>135</b>	<b>383</b>	<b>3</b>	<b>266</b>	<b>1</b>	<b>13,303</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 2024 to 31 December 2024.

# ILARS – Outcomes

Outcomes	Number of Cases	Total Amount Paid	Average Cost
<b>Appeals</b>	<b>149</b>	<b>\$2,151,337</b>	<b>\$14,439</b>
<b>Court of Appeal</b>	<b>3</b>	<b>\$67,084</b>	<b>\$22,361</b>
By the employer in favour of Employer	2	\$17,160	\$8,580
By the worker in favour of Employer	1	\$49,924	\$49,924
<b>Medical Appeal Panel</b>	<b>124</b>	<b>\$1,473,061</b>	<b>\$11,880</b>
By the employer in favour of Employer	13	\$157,725	\$12,133
By the employer in favour of Worker	31	\$402,067	\$12,970
By the worker in favour of Employer	36	\$348,577	\$9,683
By the worker in favour of Worker	44	\$564,692	\$12,834
<b>Non-presidential member to President</b>	<b>18</b>	<b>\$388,362</b>	<b>\$21,576</b>
By the employer in favour of Employer	3	\$ 88,050	\$29,350
By the employer in favour of Worker	9	\$204,346	\$22,705
By the worker in favour of Employer	4	\$55,560	\$13,890
By the worker in favour of Worker	2	\$40,406	\$20,203
<b>Supreme Court</b>	<b>3</b>	<b>\$121,692</b>	<b>\$40,564</b>
By the employer in favour of Employer	1	\$23,966	\$23,966
By the worker in favour of Worker	2	\$97,726	\$48,863
<b>High Court</b>	<b>1</b>	<b>\$101,139</b>	<b>\$101,139</b>
By the worker in favour of Employer	1	\$101,139	\$101,139
<b>Discontinued from Commission - No result</b>	<b>68</b>	<b>\$501,415</b>	<b>\$7,374</b>
<b>Grant application declined</b>	<b>33</b>	<b>\$-</b>	<b>\$-</b>
<b>ILARS Funding Withdrawn</b>	<b>340</b>	<b>\$204,157</b>	<b>\$600</b>
<b>Administrative reason</b>	<b>3</b>	<b>\$663</b>	<b>\$221</b>

Outcomes	Number of Cases	Total Amount Paid	Average Cost
Consolidated with other grant	19	\$4,206	\$221
Duplicate grant	6	\$832	\$139
Lawyer request	114	\$31,261	\$274
Matter resolved in other jurisdiction	4	\$17,875	\$4,469
No Response to ILARS Follow Up	181	\$142,500	\$787
Not eligible for funding	13	\$6,820	\$525
Instructions withdrawn	539	\$1,396,600	\$2,591
Instructions withdrawn	92	\$262,428	\$2,852
Worker retained new Lawyer	447	\$1,134,172	\$2,537
Not proceeding after preliminary grant	3530	\$6,622,507	\$1,876
Below Threshold (Threshold issue)	12	\$52,921	\$4,410
Commutation negotiations failed	2	\$1,760	\$880
Lawyer Advice to Worker	2125	\$2,190,614	\$1,031
Lost contact with Worker	187	\$374,654	\$2,003
Medical evidence not supportive	216	\$778,586	\$3,605
Not MMI	36	\$143,511	\$3,986
Not viable	77	\$215,148	\$2,794
s66 Below WPI threshold	420	\$1,751,072	\$4,169
Worker instructions	455	\$1,114,241	\$2,449
Resolved in Commission	1807	\$19,592,658	\$10,843
Commutation	16	\$75,874	\$4,742
Registered	16	\$75,874	\$4,742
Conference	545	\$7,337,722	\$13,464

Closed Period	3	\$38,393	\$12,798
Death Benefits	15	\$180,451	\$12,030
Medicals	101	\$1,307,056	\$12,941
Not Recorded	1	\$15,445	\$15,445
Weeklies	71	\$920,510	\$12,965
Weeklies & Medicals	165	\$2,171,479	\$13,160
WPI	106	\$1,486,425	\$14,023
WPI & Medicals	19	\$262,914	\$13,838
WPI & Weeklies	12	\$208,534	\$17,378
WPI, Weeklies & Medicals	34	\$516,266	\$15,184
Wrap Up	18	\$230,247	\$12,792
<b>Outcomes</b>	<b>Number of Cases</b>	<b>Total Amount Paid</b>	<b>Average Cost</b>
<b>Expedited Assessment</b>	<b>82</b>	<b>\$604,753</b>	<b>\$7,375</b>
Consent Direction	57	\$438,330	\$7,690
Direction made	21	\$137,020	\$6,525
Direction not made	1	\$10,242	\$10,242
Not Recorded	2	\$10,667	\$5,334
Recommendation made	1	\$8,493	\$8,493
<b>Following Hearing – COD SOR Employer</b>	<b>21</b>	<b>\$264,357</b>	<b>\$12,588</b>
<b>Following Hearing – COD SOR worker</b>	<b>134</b>	<b>\$1,880,739</b>	<b>\$14,035</b>
Death Benefits	23	\$317,731	\$13,814
Medicals	40	\$558,136	\$13,953
Not Recorded	4	\$46,288	\$11,572
Weeklies	15	\$183,783	\$12,252
Weeklies & Medicals	25	\$359,726	\$14,389
WPI	20	\$294,444	\$14,722
WPI & Medicals	2	\$43,242	\$21,621
WPI, Weeklies & Medicals	5	\$77,389	\$15,478



Outcomes	Number of Cases	Total Amount Paid	Average Cost
<b>Medical Assessment</b>	<b>618</b>	<b>\$5,290,156</b>	<b>\$8,560</b>
Above threshold	4	\$34,083	\$8,521
COD s66 TOD	16	\$136,679	\$8,542
COD s66 WPI	419	\$3,689,024	\$8,804
Discontinued post MAC no COD	1	\$4,457	\$4,457
MAC Below Threshold Hearing Aids only	9	\$65,288	\$7,254
Not MMI MAC (s66 claim)	8	\$65,734	\$8,217
Not MMI MAC (threshold issue)	5	\$33,531	\$6,706
Not reached threshold (threshold issue)	1	\$10,975	\$10,975
s66 Not reached threshold	155	\$1,250,384	\$8,067
<b>Resolved TC - settled by consent</b>	<b>334</b>	<b>\$3,371,041</b>	<b>\$10,093</b>
Closed Period	4	\$38,177	\$9,544
Death Benefits	17	\$146,535	\$8,620
Medicals	90	\$906,672	\$10,074
Weeklies	49	\$462,437	\$9,437
Weeklies & Medicals	47	\$492,096	\$10,470
WPI	91	\$934,345	\$10,268
WPI & Medicals	8	\$95,331	\$11,916
WPI & Weeklies	8	\$77,356	\$9,670
WPI, Weeklies & Medicals	16	\$179,842	\$11,240
Wrap Up	4	\$38,251	\$9,563
<b>Settlement during Hearing</b>	<b>57</b>	<b>\$768,016</b>	<b>\$13,474</b>
Death Benefits	4	\$45,032	\$11,258
Medicals	14	\$169,204	\$12,086
Weeklies	8	\$110,933	\$13,867
Weeklies & Medicals	6	\$80,832	\$13,472

Outcomes	Number of Cases	Total Amount Paid	Average Cost
WPI	19	\$282,659	\$14,877
WPI & Weeklies	1	\$12,184	\$12,184
WPI, Weeklies & Medicals	5	\$67,172	\$13,434
Resolved in common law claim	26	\$234,937	\$9,036
Resolved prior to Commission	2278	\$10,633,234	\$4,668
Advice given not to proceed	2	\$7,621	\$3,811
Agreement with Insurer	96	\$525,282	\$5,472
Insurer Accepts Claim	610	\$1,382,681	\$2,267
Insurer withdraws Notice	168	\$717,340	\$4,270
Over threshold by agreement	4	\$14,828	\$3,707
Resolved after IRO enquiry or Internal Review.	263	\$1,076,871	\$4,095
Resolved by complying agreement after claim made	1135	\$6,908,610	\$6,087
Not Recorded	77	\$218,149	\$2,833
<b>Total</b>	<b>8847</b>	<b>\$41,554,995</b>	<b>\$4,697</b>

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

Outcome	Self-insured	Specialised insurer	TMF	Claims Service Provider	Total
<b>NRTC</b>	<b>7</b>	<b>2</b>	<b>3</b>	<b>27</b>	<b>39</b>
<b>S287A</b>	<b>1</b>			<b>8</b>	<b>9</b>
Claim accepted after enquiry				1	1
Claim accepted before enquiry				1	1
Claim denied after enquiry				1	1
Claim denied before enquiry	1			4	5
Insurer outside timeframes				1	1
<b>S60/ Weekly Benefits</b>	<b>1</b>		<b>1</b>	<b>5</b>	<b>7</b>
Claim accepted after enquiry				1	1
Claim accepted before enquiry				1	1
Claim denied after enquiry	1			1	2
Claim denied before enquiry				1	1
Insurer outside timeframes				1	1
Request not received			1		1
<b>S66</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>14</b>	<b>23</b>
Claim accepted after enquiry				1	1
Claim denied after enquiry	2		1	3	6
Claim denied before enquiry				2	2
Counter offer issued after enquiry	1	1			2
Counter offer issued before enquiry	1			1	2
Insurer inside timeframes				3	3
Insurer outside timeframes	1	1	1	3	6
Request not received				1	1
<b>Total</b>	<b>44</b>	<b>21</b>	<b>66</b>	<b>194</b>	<b>325</b>

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

# ILARS Payments

Payment Type	Total Amount	Number Of Payments	Average Amount	% Of disbursement
Appeal	\$392,500	213	\$1,843	
Complexity Uplift	\$364,574	272	\$1,340	
Professional fees	\$27,269,703	10186	\$2,677	
Barrister Country Loading	\$8,606	16	\$538	0%
Barrister Fees	\$2,451,114	1470	\$1,667	11%
Clinical Notes	\$2,169,648	25582	\$85	10%
Interpreter	\$117,153	739	\$159	1%
Meal Allowance	\$5,071	97	\$52	0%
Medico-legal	\$14,131,873	9605	\$1,471	63%
MRP Service Fee	\$1,997,738	22271	\$90	9%
Non-attendance fee	\$48,283	102	\$473	0%
NTD Report	\$371,055	1089	\$341	2%
Other	\$160,761	266	\$604	1%
Solicitor Loading	\$5,871	7	\$839	0%
Travel	\$267,812	1096	\$244	1%
Treating Specialist Report	\$690,171	1544	\$447	3%
Refund	\$1,100	1	\$1,100	0%
<b>Total</b>	<b>\$50,453,034</b>	<b>74,556</b>	<b>\$677</b>	
Total Professional Fees	<b>\$28,026,777</b>		<b>56%</b>	
Total Disbursements Fees	<b>\$22,426,257</b>		<b>44%</b>	

Note: Professional fees include GST  
 These figures are amounts approved for payment in IRO's Resolve case management system from 1 July 2024 to 31 December 2024 and may differ from those in the Annual Report which are sourced from the financial payments system.