



Workers Compensation **independent** review office



**PERIODIC PERFORMANCE REVIEW
1 JULY 2020 TO 31 December 2020**

S Cohen

WORKERS COMPENSATION INDEPENDENT REVIEW OFFICER

Complaints and Enquiries: Matters Received

2020							
Case Type	July	August	September	October	November	December	Total
Complaint	732	759	730	708	714	583	4226
Enquiry	822	625	641	629	645	488	3850
Total	1554	1384	1371	1337	1359	1071	8076

Complaints and Enquiries: Referral Source

Referral Source	2020						Total
	July	August	September	October	November	December	
Lawyer	756	749	729	689	669	544	4136
Web search	337	280	273	306	353	247	1796
Word of Mouth	175	124	141	108	111	102	761
iCare	115	82	66	69	93	74	499
Government Department	64	49	64	66	55	44	342
Insurer	28	34	36	26	18	19	161
Doctor	23	13	22	17	19	13	107
Union	20	14	15	23	7	9	88
Other source	17	18	11	14	17	7	81
Rehabilitation Provider	7	11	8	6	9	4	45
Employer	6	4	2	4	3	2	21
Advertising	5	1	1	3	3	1	14
Workers Compensation Commission		3	2	3	1	3	12
WIRO Campaign	1	2	1	3	1	2	10
Total	1554	1384	1371	1337	1359	1071	8076

Please Note: The Referral Source refers to the injured worker's first contact with WIRO. For all injured workers who have an ILARS grant, the referral source is 'Lawyer' even if they have been referred to the Solutions Group by an insurer, union or by the ILARS team.

Complaints: How long do they take to close?

2020							
Duration	July	August	September	October	November	December	Total
Complaint	755	772	701	751	647	706	4332
A - Same day	122	143	139	137	98	101	740
B - Next day	69	57	51	71	37	48	333
C - 2 to 7 days	395	395	360	403	374	384	2311
D - 8 to 15 days	133	146	125	116	113	146	779
E - 16 to 30 days	35	30	26	23	24	27	165
F - more than 30 days	1	1		1	1		4
Total	755	772	701	751	647	706	4332

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

Complaints: Issues by Insurer

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Further Inquiry - Secondary Issue Only	NRTC	Total
Scheme agent	390	323	529	860	122	211	285	353	83	72	22	1	3251
Allianz 701		2	1	2				3					8
Allianz Australia Workers Compensation (NSW) Ltd	24	17	31	72	11	2	16	21	7	1	1		203
CGU Workers Compensation (NSW) Ltd				1						1			2
EML 701	188	136	184	359	50	99	152	138	43	41	8		1398
EML 702	57	44	102	129	28	43	49	64	15	8	5		544
Employers Mutual NSW Limited	14	25	15	38	5	4	10	16	1	2	2		132
GIO 701	3		5	7		2		1			1		19
GIO General Limited	98	94	187	242	28	57	54	105	17	17	4	1	904
Icare-Workers Care	2			1				1					4
Insurance and Care NSW (Icare)							1	1			1		3
QBE Workers Compensation				3				1					4
Uninsured Liabilities	4	5	4	6		4	3	2		2			30
Self-insured	38	42	81	125	18	14	40	38	19	17	2		434
3M Australia Pty Ltd		1											1
Aldi Stores	1	1				1			1				4
ANZ Banking Group Limited		1		1		3		1					6
Ausgrid Management Pty Ltd		2		2						1			5
Australian Unity Limited		1		2									3
BHP Group Limited				1			2						3
Blacktown City Council				1									1
Bluescope Steel Ltd			1	5									6
BOC Limited						1							1
Boral Limited		2	1	2									5
Brambles Industries Limited				1									1
Campbelltown City Council	2		1										3
Canterbury Bankstown Council										1			1
City of Sydney Council	1			1			2						4

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Further Inquiry - Secondary Issue Only	NRTC	Total
Coca-Cola Amatil	1		1	1									3
Coles Group Ltd	9	5	10	31	3	3	9	7	5	2			84
Colin Joss & Co Pty Limited	1			1									2
CSR Limited				1	1		1						3
DAC Finance Pty Ltd (trading as Opal Aged Care)		2			1				2				5
Endeavour Energy				1				1					2
Healius Limited		1	1										2
Holcim (Aust) Holdings Pty Limited			1										1
Infrabuild (Manufacturing) PTY Limited		1	1	1									3
Inghams Enterprises Pty Ltd			3	1	1								5
ISS Property Services Pty Ltd			2	2					1				5
JELD-WEN Australia Pty Ltd				1			1						2
Lake Macquarie City Council		1								2			3
McDonald's Australia Holdings Limited										1			1
Myer Holdings Ltd				3				1					4
Northern Beaches Council			1	3				4	1	1			10
Northern Co-Operative Meat Company Limited							1		1				2
NSW Trains	1	1	2	1			1						6
Persol Australia Pty Ltd	2	2		1	1	1		1	1	1			10
Qantas Airways Limited	2	1	1	2	2		1	2	1				12
Rail Corporation NSW	1												1
Randstad	1			2									3
RGF Staffing Melbourne One Pty		1	1										2
Sydney Trains	2	4	6	9	1		2	1	2		1		28
The Star Entertainment Group Ltd		2	3	5				1			1		12
Toll Holdings Ltd			6	2			3		1	1			13
Transport for NSW Workers Compensation Services			3	2	1		5	1		2			14
Transport Service of NSW (State Transit Group)	1		1	1			1			2			6
University of New South Wales		1	1										2
University of Wollongong	1		1	1									3
Ventia Australia Pty Ltd	1	2	15	8			4	5					35
Veolia Environmental Services (Australia) Pty Ltd			1	2			1						4

Insurer	Weekly Benefits	Denial of liability	Delay in payment	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	General Case Management	Workplace Injury Management	Non-Insurer Complaint	Further Inquiry - Secondary Issue Only	NRTC	Total
Wesfarmers Retail Holdings Pty Ltd	1		1	8	1			2					13
Westpac Banking Corporation Ltd		1		1									2
Wollongong City Council								1					1
Woolworths Group Ltd	10	9	16	18	6	5	6	10	3	3			86
Specialised insurer	15	17	56	77	11	13	26	33	6	14	1		269
Catholic Church Insurance Limited	7	2	43	46	6	3	16	12		4			139
Coal Mines Insurance Pty Limited	2	4	3	6		1	1	1		1			19
Guild Insurance Ltd	3	5	3	1	3	2	1	2			1		21
Hospitality Employers Mutual	2	1	3	7	1	6	2	6		1			29
Racing NSW Insurance Fund		2	1	4	1	1	3	4	2	3			21
StateCover Mutual Ltd	1	3	3	13			3	8	4	5			40
TMF	68	72	95	175	31	42	44	87	29	27	1		671
Allianz TMF	21	18	19	37	7	7	9	20	5	6			149
Employers Mutual NSW Ltd - TMF	24	29	39	61	6	23	11	25	12	12	1		243
QBE TMF	23	25	37	77	18	12	24	42	12	9			279
Other Insurer including Not Provided		3	3	8		2	3	18	2	19			58
Total	511	457	764	1245	182	282	398	529	139	149	26	1	4683

Note: A matter may have more than one issue.

Insurer names are provided by the injured worker.

An injured worker may have made more than one complaint.

Enquiry: Issues by Insurer

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Complaint about Service Provider	Who is the insurer?	Total
Scheme agent	154	223	39	56	66	75	88	36	299	54	243	327	108	18	34	1820
Allianz 701					1		1		1			2				5
Allianz Australia Workers Compensation (NSW) Ltd	12	22	2	2	6	5	6	2	17	1	16	11	6		3	111
CGU Workers Compensation (NSW) Ltd		1							1		1		1			4
EML 701	74	110	15	15	31	33	30	10	101	42	167	129	67	8	14	846
EML 702	21	23	6	11	8	8	21	5	50	5	9	70	17	4	1	259
Employers Mutual NSW Limited	8	11	2	5	5	11	5	4	24		11	24	2	1	2	115
GIO 701	1								1	1					1	4
GIO General Limited	37	52	14	19	14	18	25	14	102	5	33	86	15	5	12	451
Icare-Workers Care				1				1			2	3				7
QBE Workers Compensation	1	2							2		1	2			1	9
Uninsured Liabilities		2		3	1						3					9
Self-insured	19	39	2	5	8	15	5	5	57	11	40	49	17	4	2	278
Aldi Stores		2														2
ANZ Banking Group Limited							1									1
Ausgrid Management Pty Ltd		1										3	1			5
Australian Unity Limited					1											1
Blacktown City Council				1		1						1				3
Bluescope Steel Ltd		1				2			2	1						6
BOC Limited											1					1
Boral Limited		1							1	1	1	1				5
Campbelltown City Council												1				1
Central Coast Council												1		1		2
Coles Group Ltd	3	6		1	2	1		1	7	2	4	8	2			37
Colin Joss & Co Pty Limited		1									1					2
CSR Limited						1			1			1				3
DAC Finance Pty Ltd (trading as Opal Aged Care)									1							1
Endeavour Energy						1										1

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Complaint about Service Provider	Who is the insurer?	Total
Fletcher International Exports Pty Ltd.												1				1
Hawkesbury City Council											1					1
Healius Limited									4		3					7
Infrabuild (Manufacturing) PTY Limited		1							1			2	1			5
Inghams Enterprises Pty Ltd														1		1
ISS Property Services Pty Ltd	1	1							1							3
JELD-WEN Australia Pty Ltd									1	1			1			3
Lake Macquarie City Council												1				1
Liverpool City Council		1														1
McDonald's Australia Holdings Limited											2					2
Myer Holdings Ltd	1	1				1										3
Northern Beaches Council	1								2		2		3			8
Northern Co-Operative Meat Company Limited	1															1
NSW Trains		1						1			1	1	1			5
Persol Australia Pty Ltd		2				1	1		1			3				8
Qantas Airways Limited	4						1		6		5	2	2	2		22
Rail Corporation NSW									1							1
Randstad											1					1
RGF Staffing Melbourne One Pty		1							1			1				3
Sydney Trains	2	5			3	1		1	5		6	2	4			29
The Star Entertainment Group Ltd					1				2			1				4
Toll Holdings Ltd	2		1						5	2		1			1	12
Transport for NSW Workers Compensation Services								1								1
Transport Service of NSW (State Transit Group)		1				1	1		2		1					6
Unilever Australia (Holdings) Pty Limited												2				2
University of New South Wales		1							2			1				4
University of Wollongong									1		2					3
Ventia Australia Pty Ltd - formerly Broadspectrum	1	2	1	1		2			3		2	3	1			16
Veolia Environmental Services (Australia) Pty Ltd		1														1
Wesfarmers Retail Holdings Pty Ltd		1			1	1					1	3				7

Insurer	Weekly Benefits	Denial of liability	Delay in payment	ILARS Lawyer Complaint	Delay in determining liability	IME/IMC	Work Capacity Decision	Request for Documents	Query about WC benefits	Employer Complaint	How to make a Claim	General Case Management	Workplace Injury Management	Complaint about Service Provider	Who is the insurer?	Total
Westpac Banking Corporation Ltd		2		1							1	2				6
Woolworths Group Ltd	3	6		1		2	1	1	7	4	5	7	1	1		39
Specialised insurer	12	26	2	5	6	4	4	1	24	7	9	23	12		2	137
Catholic Church Insurance Limited	4	8	1	2	5	1			6	1	2	10	6			46
Coal Mines Insurance Pty Limited	3	4							2		1	3	3			16
Guild Insurance Ltd		3							1		1	2	2			9
Hospitality Employers Mutual	3	5	1	1		2	3		5	1	1	3				25
Racing NSW Insurance Fund	1	1				1			2		2	2				9
StateCover Mutual Ltd	1	5		2	1		1	1	8	5	2	3	1		2	32
TMF	39	48	6	10	13	17	14	7	85	21	22	82	39	6	1	410
Allianz TMF	12	11	2	4	3	3	4	3	31	11	9	30	14	1		138
Employers Mutual NSW Ltd - TMF	6	31	3	1	3	8	6	2	22	2	7	29	10	2		132
QBE TMF	21	6	1	5	7	6	4	2	32	8	6	23	15	3	1	140
Other Insurer including Not Provided	28	29	2	8	10	11	16	4	130	42	843	141	28	15	18	1325
Total	252	365	51	84	103	122	127	53	595	135	1157	622	204	43	58	3971

Note: A matter may have more than one issue.

Insurer names are provided by the injured worker.

An injured worker may have made more than one enquiry.

Complaints: Complaint outcomes

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Complaint Declined – Premature, Refer to Insurer		1			1	2
Complaint Rejected	3	34	5	5	10	57
Declined – out of Jurisdiction		1				1
Delay in determining liability	9	828	122	76	168	1203
Recurrence / Whole claim	1	78	10	11	15	115
Claim accepted inside timeframes		6			1	7
Claim accepted outside timeframes		18	4		2	24
Claim denied inside timeframes		11	2	4	2	19
Claim denied outside timeframes		16	3	3	1	23
Insurer not on risk	1	6				7
No decision and inside timeframes		10		3	4	17
No decision and outside timeframes		4	1	1	3	9
Recurrence not determined		1			1	2
Request not received		6			1	7
Weekly Benefits / Medical Treatment	4	561	83	50	110	808
Claim accepted inside timeframes		77	8	3	8	96
Claim accepted outside timeframes	1	168	25	14	45	253
Claim denied inside timeframes		46	6	6	8	66
Claim denied outside timeframes		118	11	14	13	156
Insurer not on risk		11		1	2	14
No decision and inside timeframes	3	54	11	6	13	87
No decision and outside timeframes		41	12	3	10	66
Request not received		46	10	3	11	70
Section 66	2	48	6	2	13	71
Claim accepted inside timeframes		2			2	4
Claim accepted outside timeframes		8	1		3	12
Claim denied inside timeframes		5				5
Claim denied outside timeframes		10			1	11
Insurer not on risk		5	1	1		7
No decision and inside timeframes		9	1	1	4	15
No decision and outside timeframes	1	5	3		2	11
Request not received	1	3			1	5

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Claim not duly made		1				1
Initial Notification		69	17	9	12	107
Initial notification incomplete		2				2
Initial notification not received		5	2		1	8
No response provided and outside timeframes		5				5
Provisional liability inside timeframes		11	5	1	1	18
Provisional liability outside timeframes		4		2		6
Reasonable excuse applied in time		39	9	6	10	64
Reasonable excuse defective		3	1			4
Domestic Assistance	2	58	5	2	13	80
Accepted after PI		18	3	2	4	27
ADL approved	1	26	2		6	35
Claim not made in accordance with 60AA	1	7			2	10
Declined after PI		2			1	3
Entitlement exhausted		5				5
Section 287A		14	1	2	5	22
Claim accepted inside timeframes					1	1
Claim denied inside timeframes		2			2	4
Claim denied outside timeframes		6		1	2	9
Insurer not on risk		1				1
No decision and inside timeframes		2				2
No decision and outside timeframes		2	1	1		4
Request not received		1				1
Delay in payment	2	504	75	61	89	731
COD / Settlement	1	94	21	19	29	164
Centrelink and/or Medicare delay		35	4	9	7	55
Correct amount paid after PI		30	8	6	8	52
Insurer admin error	1	7	5	3	5	21
Insurer within timeframes and not paid		6	1	1	2	10
Interpretation of terms dispute		8	1		2	11
Lawyer hasn't provided all documents required		7			4	11
Decision being appealed		1				1
Interest Obtained			2		1	3
Medical/Travel		143	23	14	33	213

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Claim already paid		17	2		2	21
Claim disputed		12	1	2	5	20
Claim not received		6	2		3	11
Correct amount paid after PI		81	14	5	15	115
Insufficient information / Invoices not provided		16	4	6	2	28
Insurer not on risk		3				3
Insurer within timeframes		8		1	6	15
Weekly benefits	1	267	31	28	27	354
Employer error making payments		38	4	1	4	47
Employer error where insurer takes over payments		27		3	1	31
Insurer admin error		108	14	11	11	144
Irregular payments		17	3	1	1	22
No apparent error with payments	1	33	7	8	3	52
No COC		31	2	2	3	38
No EFT/TFN details		9		1	3	13
PID Certificate - no entitlement		4	1	1	1	7
Denial of liability	3	287	38	17	65	410
Defective form withdrawn					1	1
Insurer maintain denial on review		40	8		9	57
Insurer overturns decision after PI		15	4	1	8	28
Matter referred for review or legal	3	209	25	16	43	296
Section 59A Applied		15			2	17
Section 59A Overturned		7	1		1	9
Defective form changed and reissued		1			1	2
General Case Management	17	281	30	22	74	424
Insurer notified of complaint		129	14	11	44	198
Referred to insurer	9	88	13	6	20	136
Referred to SIRA, Icare or other	8	64	3	5	10	90
IME/IMC		93	17	10	25	145
Appointment cancelled-information from treating doctors received		4		1	4	9
Appointment cancelled-referral procedure not followed		8			3	11
Appointment maintained		59	9	5	10	83
Appointment rescheduled		11	7	3	5	26
Choice of 3 IMEs provided after PI		5			2	7

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Location changed		3	1	1	1	6
Travel organised		3				3
Weekly Benefits	1	364	37	16	59	477
Overpayment		24	3		11	38
Insurer or employer presses with recovery		13	1		7	21
Insurer stops recovery		11	2		4	17
Payments changed	1	177	15	7	30	230
Change of entitlement period		17	1		1	19
Employer not passing on correct payment		42	8	2	7	59
Indexation applied after PI	1	4			3	8
No apparent error with payments		81	5	4	13	103
Payments increased after PI (stat rate or 95%)		22	1		3	26
WCD or Section 40 assessment		5			2	7
Legislative reduction in PIAWE		6		1	1	8
Payments have not started		11	1	2	3	17
Insurer maintains reasonable excuse		2		1	1	4
Reasonable excuse applied within time		7		1		8
Reasonable excuse withdrawn after PI		2	1		2	5
Payments stopped		152	18	7	15	192
Correct rate applied		3		2		5
Employer error where insurer takes over payments		3				3
Employer not passing on weekly payments		15			1	16
Insurer admin error		64	6	2	5	77
No apparent error with payments		24	6	1	5	36
Section 119 non-attendance IME applied		3	1	1		5
Section 119 non-attendance IME overturned		4			1	5
Section 39 limit applied		10	1			11
Section 39 overturned		3				3
Section 48A / 57 suspension overturned		4	1			5
Section 52 retirement age applied		3			2	5
WCD or Section 40 assessment		4				4
Weekly benefits declined		9		1	1	11
Section 48A / 57 suspension applied		3	2			5
Section 52 retirement age overturned			1			1

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Work Capacity Decision	3	189	15	13	37	257
PIAWE	1	72	9	8	14	104
Insurer maintains decision	1	24	4	1	5	35
Not obvious error referred for review		20	4	3	5	32
PIAWE increased and back payment provided		22	1	3	3	29
PIAWE reduced where notice period not applied		2		1		3
PIAWE reduced where notice provided		4			1	5
Work Capacity Decisions (non-PIAWE)	2	117	6	5	23	153
Incorrect notice provided		4	1			5
IW referred to ALSP	2	79	5	4	18	108
New WCD issued		3				3
Stay not applied		1		1	1	3
WCD under review		16			3	19
WCD withdrawn		14			1	15
Non-insurer complaints	18	58	13	11	19	119
Employer Complaint	16	17	7	4	9	53
Referred to Fair Work or IRC	3	4	3	1	1	12
Referred to Other	9	4	4	1	5	23
Referred to SIRA/Safework	4	9		2	3	18
ILARS Lawyer Complaint		18	1	4	4	27
Updated the WIRO Principal Lawyer		8	1	1	3	13
Refer worker to OLSC, Law Firm or Other		10		3	1	14
Privacy/Surveillance		2	1	1		4
Referred to Other		1	1	1		3
Referred to IPC		1				1
Service Provider	2	21	4	2	6	35
Referred to Other	1	14	2	1	4	22
Referred to SIRA	1	7	2	1	2	13
Request for Documents	3	279	41	26	39	388
Liability Accepted	3	193	26	12	28	262
Docs not provided	2	23	9	1	6	41
Docs provided after PI		154	11	8	19	192
Docs provided to third party		5	1		1	7
Request not received	1	11	5	3	2	22

Insurer	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
Liability Disputed		86	15	14	11	126
Docs not provided		13	3	5		21
Docs provided after PI		70	11	9	8	98
Docs provided to third party only		3				3
Privilege Claimed			1		3	4
Workplace Injury Management	1	68	17	6	24	116
IMP		7	3		4	14
IMP amended after PI		3	2		4	9
IW not compliant		3	1			4
No current IMP		1				1
Rehabilitation		18	6	1	4	29
Case conference cancelled		1	1			2
Rehab not required		4	1		1	6
Rehab provided s41A		2		1		3
Rehab provider changed		9	3		3	15
Case conference organised			1			1
Referred to IMC		2				2
Return to Work	1	43	8	5	16	73
Duties not provided by employer		11	2	3	7	23
Duties not suitable		2	3		2	7
Duties provided by employer after PI		2	1		1	4
Rehabilitation Allocated		2	1		2	5
RTW plan amended		4		1	1	6
Section 53 / JCPP Approved		4				4
Section 53 / JCPP Declined		6	1	1		8
Vocational Program Approved		7			1	8
Workplace assessment required	1	5			2	8
Total	60	2987	410	263	610	4330

ILARS: Grant Applications Received

2020							
Application Status	July	August	September	October	November	December	Total
Accepted	1801	1741	1915	1750	1825	1409	10441
Declined	3	2	3	2	1	3	14
Pending	3	2	4	6	8	15	38
Closed admin	74	60	73	66	76	60	409
Total	1881	1805	1995	1824	1910	1487	10902
Accepted or pending	1804	1743	1919	1756	1833	1424	10479

Grant Status	%
Accepted	95.8%
Declined	0.1%
Pending	0.3%
Closed admin	3.8%
Total	100%

Note:

- The data reflects ILARS applications for funding received up to 31 Dec 2020 and grants of funding which have an accepted or pending status as of 17/02/2021.
- Differences from previous publications reflect grant applications which have been declined by WIRO since the date of the report or pending applications which have been approved.
- ‘Closed Admin – Applications’ are duplicate applications, incorrectly entered applications or applications closed administratively for any reason as not proceeding.

ILARS - Injury Location for Grants

Injury Location	2020						Total
	July	August	September	October	November	December	
Abdomen and pelvic region	8	5	8	16	12	9	58
Ankle	34	37	34	31	30	22	188
Back	269	249	284	267	251	237	1557
Death	18	27	21	20	26	21	133
Ear	225	322	480	317	333	243	1920
Elbow	8	16	17	10	15	11	77
Foot and toes	16	22	25	23	38	14	138
Hand, fingers and thumb	59	71	72	59	53	59	373
Hip	20	11	18	14	10	14	87
Internal Body System	16	21	18	9	14	15	93
Knee	109	100	111	96	105	77	598
Multiple -Neck and shoulder	43	23	15	34	32	34	181
Multiple -Trunk and limbs	176	104	90	130	119	72	691
Neck	31	35	51	55	24	30	226
Other arm	8	17	13	17	27	21	103
Other body location	49	35	27	31	31	29	202
Other Head	37	35	51	45	40	25	233
Other leg	58	33	32	28	43	25	219
Psychological system	376	339	322	300	368	303	2008
Shoulder	118	155	150	160	150	101	834
Trunk - multiple locations	31	18	10	15	17	11	102
Upper limb - multiple locations	70	32	43	39	57	28	269
Wrist	25	36	27	40	38	23	189
Total	1804	1743	1919	1756	1833	1424	10479

Note: The data reflects applications for funding received up to 31 December 2020 and grants of funding which have an accepted or pending status as of 17/02/2021
Differences from previous publications reflect grant applications which have been declined by WIRO since the date of the report.

ILARS – Nature of Injury

Nature of Injury	2020						
	July	August	September	October	November	December	Total
A. Intracranial injuries	20	15	27	23	27	10	122
B. Fractures	16	19	11	19	17	19	101
C. Wounds, lacerations, amputations and internal organ damage	43	20	25	32	29	37	186
D. Burn	3	1	3	1	2	3	13
E. Injury to nerves and spinal cord	430	302	334	316	323	234	1939
F1. Trauma to joints and ligaments	318	295	275	322	371	230	1811
F2. Trauma to muscles and tendons	293	336	357	357	292	243	1878
G. Other injuries –Poisoning, Electrocutation, heat stress etc	3	4	2	5		4	18
H1. Joint diseases (arthropathies) and other articular cartilage diseases			2		1		3
H2. Spinal vertebrae and intervertebral disc diseases	21	23	16	17	6	53	136
H3. Diseases involving the synovium and related tissue		1		1			2
H4. Diseases of muscle, tendon and related tissue	1	1	4	1		1	8
H5. Other soft tissue diseases	4	6	3	3	2	4	22
I. Mental disorders	377	341	320	298	371	302	2009
J. Digestive system diseases	3		1	5	2		11
K. Skin and subcutaneous tissue diseases	5	5	3	3	3	2	21
L. Nervous system and sense organ diseases	239	328	498	326	345	250	1986
M. Respiratory system diseases	4	6	3	1	7	4	25
N. Circulatory system diseases	2	3	2	2	3		12
O. Infectious and parasitic diseases	3	1	3	1		1	9
P. Neoplasms (cancer)		4	2	1	3	3	13
Q. Other diseases		1	4	1			6
R. Other claims	1	3	2	1	3	3	13
S. Death	18	28	22	20	26	21	135
Total	1804	1743	1919	1756	1833	1424	10479

Note: The data reflects applications for funding received up to 31 December and grants of funding which have an accepted or pending status as of 17/02/2021
Differences from previous publications reflect grant applications which have been declined by WIRO since the date of the report.

ILARS – Body System for Grants

2020							
Body System	July	August	September	October	November	December	Total
Cardiovascular system	2	3	2	3	1	1	12
Chronic Pain	1		1	3			5
Digestive systems	7	4	5	8	4	4	32
Ear, nose, throat and related structures	9	8	23	12	7	8	67
Haematopoietic system	1	2	2			1	6
Hearing	226	320	465	316	334	242	1903
Lower extremity	256	225	227	229	249	173	1359
Nervous system	6	6	3	2	2	4	23
Psychiatric and psychological disorders	372	341	328	301	378	305	2025
Respiratory system	8	7	7	4	8	3	37
The endocrine system	2	1			2		5
The skin	9	1	9	8	6	5	38
The spine	485	351	369	378	344	291	2218
The visual system	10	5	13	8	11	5	52
Upper extremity	383	429	435	458	453	349	2507
Urinary and reproductive systems	1	5	3	2	4	3	18
N/A	26	35	27	24	30	30	172
Total	1804	1743	1919	1756	1833	1424	10479

Note: The data reflects applications for funding received up to 31 December 2020 and grants of funding which have an accepted or pending status as of 17/02/2021.

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

ILARS – Issues per Insurer

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Make Claim	Work Capacity	Advice Only	Stage 1	Death Claim	Total
Scheme agent	1842	119	57	264	404	273	473	42	119	983	1254	87	5917
Allianz 701	3			2	2	1	1			4	4		17
Allianz Australia Workers Compensation (NSW) Ltd	121	3	3	13	27	3	35	1	10	55	83	2	356
CGU Workers Compensation (NSW) Ltd	7				1		1			4	7		20
EML 701	682	91	44	127	120	164	220	21	43	486	593	63	2654
EML 702	412	2	1	37	70	7	64	5	28	135	205	10	976
Employers Mutual NSW Limited	59			2	17	3	7		4	16	27		135
Gallagher Bassett Services Pty Ltd	7			1			1	1	1	1	4		16
GIO 701	5	2		1	2	8	3			1	7	1	30
GIO General Limited	451	3	1	50	138	38	84	3	29	127	195	10	1129
Icare-Workers Care	57	17	6	23	17	43	28	6	2	103	94	1	397
Insurance and Care NSW (Icare)	21	1		5	7	3	20	4	2	35	20		118
QBE Workers Compensation	16			2	2	2	6			16	12		56
Uninsured Liabilities	1		2	1	1	1	3	1					10
Xchanging											3		3
Self-insured	190	37	17	61	60	116	105	5	10	117	107	5	830
Aldi Stores							3				1		4
Ausgrid Management Pty Ltd	3		2		2	1	3			2	1		14
BHP Group Limited	1		3			2							6
Blacktown City Council	4		1	1	3	3	2			5	2		21
Bluescope Steel Ltd	7	5	4			15	2	1		3	4		41
Boral Limited		1		3	1	2	4		1	1	1		14
Brambles Industries Limited					2								2
Canterbury Bankstown Council	1				2					1	3		7
Central Coast Council	1			2		3		1		1	1		9
City of Sydney Council	5					1	1			3	2		12
Coca-Cola Amatil	1			1									2
Coles Group Ltd	18	1		6	10		18		1	15	9	1	79
Endeavour Energy	1					2				2			5
Fairfield City Council	1												1
Hawkesbury City Council										1	1		2
Healius Limited	3			2			2				3		10

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Make Claim	Work Capacity	Advice Only	Stage 1	Death Claim	Total
Holcim (Aust) Holdings Pty Limited						1				1	2		4
Inghams Enterprises Pty Ltd		1		2	1								4
ISS Facility Services	1			2			1						4
ISS Property Services Pty Ltd	1						4				2		7
Joss Injury Management Department				1			1				1		3
Lake Macquarie City Council	5			1			2			1			9
Liverpool City Council	1				1					1			3
Myer Holdings Ltd	3				1		1			3			8
Newcastle City Council	2					2				1			5
Northern Beaches Council	3										2		5
Northern Co-Operative Meat Company Limited	2	1		1		1	1			1			7
NSW Trains	1					1				1		1	4
OneSteel Trading Pty Ltd (Moly-Cop)						2					1		3
Pacific National (NSW) Pty Ltd	1	1				2	1						5
Persol Australia Pty Ltd	1	1		2	1		3			1			9
Qantas Airways Limited	26	14	2	1	3	50	4			3	15		118
Rail Corporation NSW	3		1			1							5
Randstad	2									1			3
Shoalhaven City Council	1			1		2	1				2		7
Southern Meats Pty Ltd.	1												1
Sydney Trains	2	2		1							2		7
The Star Entertainment Group Ltd				1		1	1	1	1	2	1		8
Toll Holdings Ltd	10	2		2	3	1	2			13	6		39
Transport for NSW Workers Compensation Services	6	5	1		2	8	4			6	2		34
Transport Service of NSW (State Transit Group)	14			4	5	1	3			5	6	3	41
UGL Rail Services Pty Limited	2	1											3
Unilever Australia (Holdings) Pty Limited	1						1						2
University of New South Wales			1	1			1			2			5
Veolia Environmental Services (Australia) Pty Ltd	3					1					1		5
Wesfarmers Retail Holdings Pty Ltd	7			7	4		5			5	6		34
Westpac Banking Corporation Ltd	4			2	1					2	1		10
Wollongong City Council	1				1	1	1				1		5
Woolworths Group Ltd	30			13	14	2	22	1	5	26	23		136
Campbelltown City Council						1				1	1		3
McDonald's Australia Holdings Limited	1						1						2

Insurer	Permanent Impairment	Hearing Loss WPI	Hearing Loss TOD	Denial of Liability	Medical treatment	Hearing Aids	Weekly Payments	Make Claim	Work Capacity	Advice Only	Stage 1	Death Claim	Total
Ventia Australia Pty Ltd - formerly Broadspectrum (Australia) Pty Ltd	5	1			1	5	2		2	4	3		23
Sutherland Shire Council	1						1						2
Brickworks Ltd				1									1
ANZ Banking Group Limited	1			1	2		1			1			6
MARS Australia Pty Ltd				1		1	2						4
Estia Investments Pty Ltd										1			1
CSR Limited			1								1		2
Australian Unity Limited							1	1					2
Colin Joss & Co Pty Limited				1			1						2
University of Wollongong	1												1
Infrabuild (Manufacturing) Pty Limited (Formerly GFG Alliance and formerly Arrium)	1	1				3	2			1			8
3M Australia Pty Ltd			1										1
Specialised insurer	87	8		27	22	14	48		4	59	68	3	340
Catholic Church Insurance Limited	25	1		7	4	2	11		1	22	25		98
Coal Mines Insurance Pty Limited	1	2			1		2			1	1		8
Guild Insurance Ltd	9			3			5			7	5		29
Racing NSW Insurance Fund	7			1	2		2			4	6		22
StateCover Mutual Ltd	23	5		11	9	11	20		1	15	20	3	118
Hospitality Employers Mutual	22			5	6		8		2	10	11		64
StateCover Mutual Limited						1							1
TMF	259	5	27	55	38	42	92	1	22	168	190	3	902
Allianz TMF	90	2	5	16	12	15	20	1	6	53	53		273
Employers Mutual NSW Ltd - TMF	69			22	12	2	47		10	48	56	1	267
QBE TMF	100	3	22	17	14	25	25		6	67	81	2	362
Other Insurer including Not Provided	88	343	183	11	9	667	26	60		450	355	31	2223
Total	2466	512	284	418	533	1112	744	108	155	1777	1974	129	10212

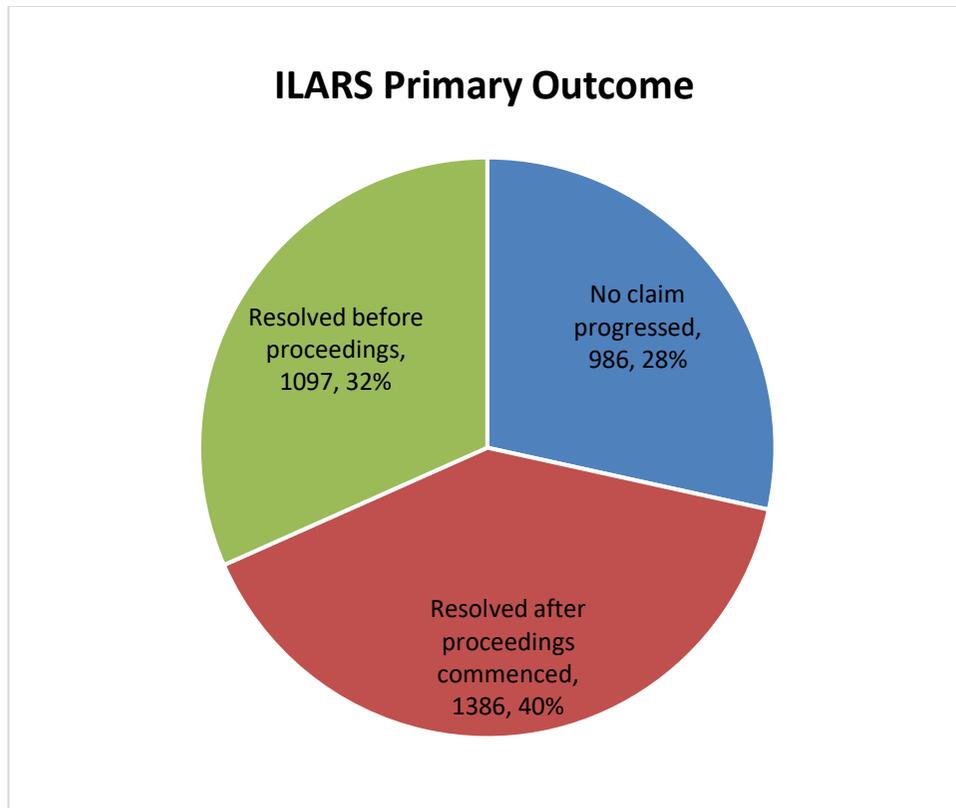
Note: A grant matter may have more than one issue.

The name of the insurer is provided by the injured worker's lawyer and may change as the claim progresses.

Where the insurer is not recorded, no insurer could be identified for the employer at the time of reporting.

The top 12 issues are shown.

ILARS – Primary Outcomes



Note: Outcome data is for grant matters closed from 1 July 2020 to 31 Dec 2020.

ILARS – Outcomes

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
ILARS Funding Withdrawn	20	\$13,280.63	\$1,475.63			
Administrative reason	8	\$797.10	\$797.10			
Duplicate grant	4	\$1,571.59	\$1,571.59			
Not eligible for funding	2	\$0.03	\$0.02			
Consolidated with other grant	4	\$10,031.91	\$2,507.98			
Lawyer request	2	\$880.00	\$880.00			
Not proceeding after preliminary grant	841	\$2,740,466.78	\$3,305.75	125	\$196,164.70	\$1,569.32
Instructions withdrawn	98	\$287,204.48	\$3,023.21			
Worker retained new Lawyer	167	\$659,134.67	\$4,043.77			
Lawyer Advice to Worker				125	\$196,164.70	\$1,569.32
Lost contact with Worker	144	\$321,833.52	\$2,266.43			
Medical evidence not supportive	72	\$267,749.23	\$3,718.74			
Not MMI	40	\$142,242.01	\$3,556.05			
Below Threshold (Threshold issue)	24	\$53,423.70	\$2,225.99			
Commutation negotiations failed	4	\$7,237.50	\$1,809.38			
Not viable	25	\$81,077.02	\$3,378.21			
s66 Below WPI threshold	147	\$601,442.51	\$4,091.45			
Worker instructions	119	\$315,886.94	\$2,699.89			
File transferred to new ALSP	1	\$3,235.20	\$3,235.20			
Resolved prior to WCC				1096	\$5,426,230.36	\$4,950.94
Insurer Accepts Claim				220	\$633,379.14	\$2,879.00
Agreement with Insurer				17	\$86,307.70	\$5,076.92
Insurer withdraws Notice				9	\$59,841.40	\$6,649.04
Resolved after WIRO enquiry or Internal Review.				45	\$286,331.94	\$6,362.93
Resolved by complying agreement after claim made				799	\$4,347,780.57	\$5,441.53
Over threshold by agreement				6	\$12,589.61	\$2,098.27

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Resolved in WCC	98	\$785,588.19	\$8,016.21	1140	\$11,703,169.88	\$10,265.94
Commutation						
Registered				10	\$59,366.61	\$5,936.66
Expedited Assessment						
Consent Direction				17	\$125,918.68	\$7,406.98
Direction made by WCC				6	\$48,220.00	\$8,036.67
Medical Assessment						
COD s66 TOD				17	\$144,238.08	\$8,484.59
COD s66 WPI				284	\$2,263,230.82	\$7,969.12
s66 Not reached threshold	41	\$306,259.61	\$7,469.75			
MAC Below Threshold Hearing Aids only	16	\$101,049.01	\$6,315.56			
Not MMI MAC (s66 claim)	4	\$25,324.24	\$6,331.06			
Above threshold				18	\$127,378.51	\$7,076.58
Not MMI MAC (threshold issue)	5	\$28,930.08	\$5,786.02			
Not MMI MAC refused (threshold issue)	1	\$8,306.88	\$8,306.88			
Not reached threshold (threshold issue)	5	\$16,207.60	\$3,241.52			
Discontinued post MAC no COD	4	\$27,315.37	\$6,828.84			
Discontinued pre MAC no COD	2	\$16,249.98	\$8,124.99			
Resolved TC - settled by consent						
Weeklies				13	\$110,961.52	\$8,535.50
Weeklies & Medicals				42	\$388,333.47	\$9,246.04
Medicals				46	\$438,806.02	\$9,539.26
WPI				148	\$1,193,816.00	\$8,066.32
WPI & Medicals				19	\$177,516.72	\$9,342.99
WPI & Weeklies				8	\$81,150.69	\$10,143.84
WPI, Weeklies & Medicals				14	\$141,700.98	\$10,121.50
Wrap Up				4	\$35,893.70	\$8,973.43
Closed Period				8	\$75,689.74	\$9,461.22
Death Benefits				4	\$31,184.52	\$7,796.13

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Resolved at Conciliation - settled by consent						
Weeklies				19	\$233,229.53	\$12,275.24
Weeklies & Medicals				110	\$1,326,667.11	\$12,060.61
Medicals				26	\$332,747.87	\$12,798.00
WPI				63	\$750,765.19	\$11,916.91
WPI & Medicals				14	\$166,993.37	\$11,928.10
WPI & Weeklies				7	\$90,396.29	\$12,913.76
WPI, Weeklies & Medicals				29	\$389,084.06	\$13,416.69
Wrap Up				17	\$212,009.82	\$12,471.17
Closed Period				23	\$263,566.22	\$11,459.40
Death Benefits				2	\$25,815.90	\$12,907.95
Not Recorded				1	\$9,570.00	\$9,570.00
Resolved at settlement during Arbitration						
Weeklies				3	\$37,808.74	\$12,602.91
Weeklies & Medicals				6	\$78,187.28	\$13,031.21
Medicals				6	\$75,608.92	\$12,601.49
WPI				3	\$39,468.39	\$13,156.13
WPI & Medicals				2	\$27,315.71	\$13,657.86
WPI & Weeklies				2	\$23,723.40	\$11,861.70
WPI, Weeklies & Medicals				3	\$51,613.00	\$17,204.33
Death Benefits				1	\$16,501.00	\$16,501.00
Resolved at Arbitration by Arbitrator - Worker						
Weeklies				7	\$96,934.80	\$13,847.83
Weeklies & Medicals				35	\$513,930.03	\$14,683.72
Medicals				52	\$695,196.57	\$13,369.16
WPI				19	\$250,294.76	\$13,173.41
WPI & Medicals				1	\$18,317.82	\$18,317.82
WPI & Weeklies				3	\$32,190.92	\$10,730.31
WPI, Weeklies & Medicals				3	\$53,237.63	\$17,745.88

Outcomes	No Outcome Achieved			Outcome Achieved		
	Number of Cases	Total Amount Paid	Average Costs	Number of Cases	Total Amount Paid	Average Costs
Death Benefits				25	\$448,589.49	\$17,943.58
Resolved at Arbitration by Arbitrator - Employer	20	\$255,945.42	\$12,797.27			
Discontinued from WCC - No result	54	\$344,964.06	\$6,388.22			
Appeals	44	\$562,036.51	\$12,773.56	36	\$809,323.80	\$22,481.22
Resolved after Medical Appeal Panel						
By the worker in favour of Worker				16	\$211,446.37	\$13,215.40
By the worker in favour of Employer	23	\$213,322.60	\$9,274.90			
By the employer in favour of Worker				13	\$143,800.18	\$11,061.55
By the employer in favour of Employer	4	\$21,813.04	\$5,453.26			
Resolved after appeal from decision of Arbitrator to President						
By the employer in favour of Worker	5	\$93,599.95	\$18,719.99			
By the worker in favour of Worker				2	\$30,450.12	\$15,225.06
By the worker in favour of Employer	7	\$85,870.61	\$12,267.23			
Resolved after appeal to Supreme Court						
By the worker in favour of Employer	2	\$19,793.17	\$9,896.59			
By the employer in favour of Worker				3	\$296,674.48	\$98,891.49
By the employer in favour of Employer	1	\$34,001.54	\$34,001.54			
Resolved after appeal to Court of Appeal						
By the worker in favour of Worker	1	\$9,099.40	\$9,099.40			
By the worker in favour of Employer	1	\$84,536.20	\$84,536.20			
By the employer in favour of Worker				2	\$126,952.65	\$63,476.33
Resolved in common law claim				7	\$41,904.83	\$5,986.40
Total	1057	\$4,446,336	\$4,300	2404	\$18,176,793.57	\$7,561.06

Note: Outcome data is for cases closed from 1 July 2020 to 31 December 2020.

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

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

Outcome	Other Insurer including Not Provided	Scheme agent	Self-insured	Specialised insurer	TMF	Total
NRTC	1	352	91	37	59	540
S287A		49	30	8	10	97
Claim accepted after enquiry		7	6	1	1	15
Claim accepted before enquiry		3			3	6
Claim denied after enquiry		27	13	5	4	49
Claim denied before enquiry		5	4	1		10
Insurer outside timeframes		5	4		1	10
Request not received		2	3	1	1	7
S60/ Weekly Benefits		89	17	11	13	130
Claim accepted after enquiry		41	6	6	4	57
Claim accepted before enquiry		5			1	6
Claim denied after enquiry		20	6	1	5	32
Claim denied before enquiry		7		1		8
Insurer inside timeframes			1			1
Insurer outside timeframes		12	1	2	1	16
Request not received		4	3	1	2	10
S66	1	214	44	18	36	313
Claim accepted after enquiry		30	3	3	2	38
Claim accepted before enquiry		3			1	4
Claim denied after enquiry		64	11	9	10	94
Claim denied before enquiry		16	1		1	18
Counter offer issued after enquiry		46	6	1	4	57
Counter offer issued before enquiry		2	4	1	2	9
Insurer inside timeframes		18	5	1	5	29
Insurer not on risk		1			2	3
Insurer outside timeframes		19	10	2	5	36
Request not received	1	15	4	1	4	25
Total	1	352	91	37	59	540

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

ILARS Payments

Payment Type	Total amount	Number of payments	% of disbursements	Average amount
Professional fees	\$21,179,940	7195		\$2,944
Medico-legal	\$7,804,909	6105	57.7%	\$1,278
Barrister Fees	\$1,703,835	1032	12.6%	\$1,651
Clinical Notes	\$1,519,500	14250	11.2%	\$107
UHG Service Fee	\$940,670	11866	6.9%	\$79
NTD Report	\$522,207	923	3.9%	\$566
Treating Specialist Report	\$473,940	1026	3.5%	\$462
Travel	\$202,732	855	1.5%	\$237
Interpreter	\$153,695	484	1.1%	\$318
Complexity Uplift	\$70,024	50	0.5%	\$1,400
Other	\$47,658	143	0.4%	\$333
Non-attendance fee	\$36,743	91	0.3%	\$404
Appeal	\$35,900	18	0.3%	\$1,994
Barrister Country Loading	\$15,384	22	0.1%	\$699
Solicitor Loading	\$8,664	11	0.1%	\$788
Meal Allowance	\$2,469	61	0.0%	\$40
Total	\$34,718,270	\$44,132	100.0%	\$787
Total Disbursements	\$ 13,538,330		39%	
Total Professional Fees	\$ 21,179,940		61%	

Note: Professional fees include GST

These figures are amounts approved for payment in WIRO's Resolve case management system from 1 July 2020 to 31 December 2020.