



Periodic Performance Review

2024/2025

Office of the Independent Review Officer

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Acknowledgement of Country

The Independent Review Office (IRO) acknowledges and pays respects to the Traditional Custodians of the lands that we work and live on. We recognise, honour and celebrate Aboriginal and Torres Strait Islander peoples' ongoing culture, their connection to the land, waterways and sea. We acknowledge and pay our respects to their ancestors, and Elders past, present and emerging, and recognise those who protect and promote Aboriginal and Torres Strait Islander cultures across NSW.

We extend this acknowledgement to all Aboriginal and Torres Strait Islander peoples that are employed by the IRO and in the NSW Government Customer Service portfolio of which we are a part and recognise the unique and vital contributions they provide to our work.

Table of Contents

1	Complaints & Enquiries	3
1.1	Complaints & Enquiries: Matters Received.....	4
1.2	Complaints & Enquiries (Workers Compensation): Referral Source	5
1.3	Complaints & Enquiries (Compulsory Third Party): Referral Source.....	6
1.4	Complaints and Enquiries: Resolution Times¹	7
1.5	Complaints (Workers Compensation): Issues by Insurer	8
1.6	Complaints (Compulsory Third Party): Issues by Insurer	13
1.7	Enquiries (Workers Compensation): Issues by Insurer.....	14
1.8	Enquiries (Compulsory Third Party): Issues by Insurer	19
1.9	Complaints (Workers Compensation): Outcomes	20
1.10	Complaints (Compulsory Third Party): Outcomes.....	30
2	ILARS.....	31
2.1	ILARS: Grant Applications Received	32
2.2	ILARS: Grant Applications Received by Nature of Injury¹	33
2.3	ILARS: Grant Applications Received by Injury Location¹	35
2.4	ILARS: Grant Applications Received by Body System¹	38
2.5	ILARS: Issues by Insurer.....	39
2.6	ILARS: Primary Outcomes.....	46
2.7	ILARS: Outcomes¹	47
2.8	ILARS (No Response to Claim): Outcomes by Insurer Type	52
2.9	ILARS: Payments¹.....	57

1

Complaints & Enquiries

1.1 Complaints & Enquiries: *Matters Received*

2024-25														
Scheme	Case Type	July	August	September	October	November	December	January	February	March	April	May	June	Total
WC ¹	Complaint	821	813	825	827	807	630	679	735	817	724	880	811	9,369
	Enquiry	593	581	619	602	575	439	471	637	668	514	578	499	6,776
CTP ²	Complaint	80	84	87	82	66	59	49	75	95	72	68	55	872
	Enquiry	31	44	25	22	20	19	15	15	30	17	19	12	269
Total		1,525	1,522	1,556	1,533	1,468	1,147	1,214	1,462	1,610	1,327	1,545	1,377	17,286

1: Workers Compensation
2: Compulsory Third Party

1.2 Complaints & Enquiries (Workers Compensation): Referral Source

2024-25													
Referral Source	July	August	September	October	November	December	January	February	March	April	May	June	Total
Lawyer	1,080	1,070	1,074	1,067	1,067	783	825	998	1,025	949	1,063	954	11,955
Web Search	128	128	148	146	149	142	139	167	229	172	208	182	1,938
Word of Mouth	88	88	88	94	71	57	80	108	115	45	86	77	997
Other	45	44	56	48	44	43	59	55	58	40	48	53	593
Government Department	24	24	29	25	22	15	16	12	23	12	23	20	245
Insurer	14	16	21	25	6	8	10	8	6	5	8	3	130
WorkCover	19	7	9	11	11	6	5	11	12	8	9	4	112
Doctor	1	4	5	7	4	5	5	3	3	0	2	4	43
Union	8	1	3	2	3	3	3	3	2	3	2	5	38
Employer	2	4	4	1	3	1	1	6	4	1	0	1	28
Rehabilitation Provider	1	1	1	1	1	1	0	0	1	0	2	1	10
Other	4	7	6	2	1	5	7	1	7	3	7	6	56
Total	1,414	1,394	1,444	1,429	1,382	1,069	1,150	1,372	1,485	1,238	1,458	1,310	16,145

1.3 Complaints & Enquiries (Compulsory Third Party): *Referral Source*

2024-25													
Referral Source	July	August	September	October	November	December	January	February	March	April	May	June	Total
Web Search	51	54	46	40	38	36	25	32	46	32	25	22	447
Lawyer	24	31	32	26	20	15	16	20	21	22	19	13	259
Government Department	5	10	8	9	9	1	2	7	6	7	2	5	71
Word of Mouth	14	8	8	2	5	4	2	1	5	3	2	3	57
WorkCover	0	1	3	2	2	3	0	2	2	1	3	0	19
Insurer	1	2	2	2	0	0	2	2	0	0	1	0	12
Doctor	1	0	1	0	1	0	1	0	1	0	0	0	5
Other	15	23	12	23	11	19	16	26	44	24	35	24	271
Total	111	128	112	104	86	78	64	90	125	89	87	67	1,141

1.4 Complaints and Enquiries: Resolution Times¹

2024-25															
Scheme	Case Type	Resolution Times	July	August	September	October	November	December	January	February	March	April	May	June	Total
WC ²	Complaint	Same Day	64	68	45	58	58	44	41	49	54	59	75	44	659
		Next Day	41	56	55	52	47	53	36	45	39	42	32	32	530
		Within Two Weeks	633	623	599	589	594	531	403	514	592	504	581	481	6,644
		Between 14 and 30 Days	60	66	92	105	108	64	121	102	111	88	143	165	1,225
		More Than 30 Days	8	6	2	5	12	15	21	7	10	13	15	26	140
	Enquiry	Same Day	458	474	481	450	421	338	357	495	500	385	426	342	5,127
		Next Day	51	44	42	58	50	47	45	49	48	39	29	43	545
		Within Two Weeks	80	68	75	102	107	56	57	87	103	92	116	98	1,041
		Between 14 and 30 Days	2	4	3	1	2	2	5	3	3	7	7	8	47
		More Than 30 Days	1	0	1	0	0	1	1	0	0	0	1	1	6
CTP ³	Complaint	Same Day	2	9	5	12	4	5	3	7	5	1	4	1	58
		Next Day	9	5	1	8	3	7	4	6	4	5	3	1	56
		Within Two Weeks	56	60	64	61	49	50	18	44	69	51	49	36	607
		Between 14 and 30 Days	9	10	9	9	5	4	14	11	14	12	15	14	126
		More Than 30 Days	2	1	3	3	2	3	0	0	1	1	4	3	23
	Enquiry	Same Day	12	30	6	12	7	10	10	9	24	7	8	1	136
		Next Day	12	5	9	4	3	3	2	4	1	3	5	4	55
		Within Two Weeks	12	8	8	5	8	7	3	1	3	9	7	4	75
		Between 14 and 30 Days	0	0	1	1	0	1	1	0	0	0	0	0	4
		More Than 30 Days	0	0	0	0	0	1	0	0	0	0	0	0	1
Total			1,512	1,537	1,501	1,535	1,480	1,242	1,142	1,433	1,581	1,318	1,520	1,304	17,105

1: The time to close a complaint is measured in calendar days to align with the PIC Act.

2: Workers Compensation

3: Compulsory Third Party

1.5 Complaints (Workers Compensation): *Issues by Insurer*

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
Claims Service Provider	1,999	1,282	640	739	171	90	629	519	285	41	6,395
Allianz 701	194	130	52	55	17	5	57	51	18	4	583
Allianz Australia Workers Compensation (NSW) Ltd	61	30	8	13	3	3	19	4	1	0	142
CGU Workers Compensation (NSW) Ltd	3	0	0	0	0	0	0	0	0	0	3
DXC Technology	168	144	16	30	3	3	79	47	25	4	519
EML 701	749	447	313	328	90	44	216	215	163	26	2,591
EML 702	65	31	30	40	3	5	12	13	5	0	204
Employers Mutual NSW Limited	0	1	1	0	0	0	0	0	0	0	2
Gallagher Bassett 701	130	115	30	46	7	5	49	37	33	1	453
GIO 701	155	127	49	59	20	9	48	60	9	1	537
GIO General Limited	192	125	75	92	10	8	73	21	3	1	600
icare Claims Operation Team	23	9	7	9	1	2	7	8	3	1	70
QBE 701	215	110	52	59	17	5	54	59	22	3	596
QBE Workers Compensation	0	0	0	1	0	0	4	0	0	0	5
Uninsured Liabilities	44	13	7	7	0	1	11	4	3	0	90
TMF	399	326	197	209	46	45	130	84	49	26	1,511
Allianz TMF	126	85	53	65	15	19	24	26	16	10	439
Employers Mutual NSW Ltd - TMF	84	106	73	67	11	15	48	22	16	7	449
QBE TMF	189	135	71	77	20	11	58	36	17	9	623
Self-Insurer	269	182	89	74	17	15	96	70	30	11	853
Adecco Holdings Pty Ltd	3	3	3	5	1	1	4	3	1	1	25
Aldi Stores	7	3	7	1	0	0	2	3	0	0	23

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
ANZ Banking Group Limited	1	0	1	0	0	0	0	0	0	0	2
Ausgrid Management Pty Ltd	2	0	2	1	0	0	0	0	0	0	5
Australian Unity Limited	6	2	5	2	0	0	1	1	0	1	18
BHP Group Limited	3	0	0	0	0	0	2	0	0	0	5
Blacktown City Council	2	1	0	1	0	0	0	1	0	1	6
Bluescope Steel Ltd	6	1	1	1	0	0	1	1	0	0	11
BOC Limited	1	1	0	1	0	1	0	0	0	0	4
Boral Limited	3	3	2	1	0	0	1	5	0	0	15
Brambles Industries Limited	2	0	0	0	0	0	0	0	0	0	2
Campbelltown City Council	0	0	1	0	0	0	0	0	0	0	1
Canterbury Bankstown Council	1	1	1	0	0	0	0	0	0	0	3
Central Coast Council	0	2	0	0	0	0	0	0	0	1	3
City of Sydney Council	1	0	0	1	0	0	0	0	0	0	2
Coca-Cola Amatil	1	2	1	0	0	0	0	0	1	0	5
Coles Group Ltd	18	22	9	8	2	2	2	10	3	0	76
Colin Joss & Co Pty Limited	0	1	0	2	1	0	1	1	0	0	6
ComfortDelGro Corporation Australia Pty Ltd	13	12	1	2	0	0	5	3	1	0	37
Commonwealth Bank Workers Compensation	1	0	0	0	0	0	0	0	0	0	1
Commonwealth Steel (Molycop)	7	5	0	0	0	1	0	0	0	0	13
CSR Limited	3	1	2	0	0	2	0	1	0	0	9
DAC Finance Pty Ltd (trading as Opal Aged Care)	1	2	0	2	0	0	2	1	2	0	10
Dimeo Group Holdings Pty Ltd	0	0	0	1	0	0	0	0	0	0	1
Endeavour Energy	3	1	0	2	0	0	2	0	0	0	8
Endeavour Group Limited	1	0	1	0	0	0	0	2	0	0	4
Eraring Energy	1	0	0	0	0	0	1	0	0	0	2

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
Estia Investments Pty Ltd	3	2	0	0	0	0	0	1	0	0	6
Fletcher International Exports Pty Ltd.	1	1	0	0	0	0	0	1	1	0	4
Food Investments Pty Ltd (George Weston Foods)	0	0	0	0	1	0	0	0	1	0	2
Hawkesbury City Council	0	0	0	1	0	0	0	0	0	0	1
Healius Limited	3	2	0	1	0	0	0	0	0	0	6
Holcim (Aust) Holdings Pty Limited	0	0	0	0	0	0	1	0	0	0	1
Infrabuild (Manufacturing) Pty Limited	10	3	2	1	1	0	4	1	0	0	22
Inghams Enterprises Pty Ltd	0	0	1	0	0	0	0	0	0	0	1
ISS Property Services Pty Ltd	7	2	0	0	1	0	2	0	3	0	15
Kelsian Group Ltd	3	3	5	0	0	1	1	3	0	0	16
Life Without Barriers	1	4	1	3	0	0	6	3	1	0	19
Liverpool City Council	0	0	1	1	0	0	1	0	0	0	3
MARS Australia Pty Ltd	0	0	1	0	0	0	1	0	0	0	2
McDonald's Australia Holdings Limited	1	0	0	0	0	0	0	0	0	0	1
Myer Holdings Ltd	0	1	1	0	0	0	1	0	0	0	3
Newcastle City Council	0	1	0	2	0	0	0	0	0	0	3
Northern Beaches Council	1	0	0	0	0	0	0	0	0	0	1
NSW Trains	2	3	1	2	0	0	4	0	0	0	12
Pacific National (NSW) Pty Ltd	0	0	0	0	1	0	0	0	0	0	1
Pasminco Ltd	2	0	0	0	0	0	0	0	0	0	2
Persol Australia Pty Ltd	8	1	1	0	1	0	0	2	1	0	14
Qantas Airways Limited	8	8	8	1	0	0	2	4	4	1	36
Rail Corporation NSW	1	0	1	0	0	0	4	0	0	0	6
Randstad	3	0	0	1	0	0	0	0	0	0	4
RGF Staffing Melbourne One Pty Ltd	4	1	2	0	1	0	4	0	0	0	12

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
Sonic Healthcare Limited	4	1	0	0	2	0	1	0	0	1	9
Sutherland Shire Council	1	3	0	0	0	0	1	0	0	1	6
Sydney Trains	15	10	4	2	1	1	4	6	5	0	48
The Star Entertainment Group Ltd	3	3	1	1	0	0	1	1	1	0	11
Toll Holdings Ltd	3	2	2	1	1	0	4	0	3	0	16
Tomago Aluminium	4	3	0	1	0	1	0	0	0	0	9
Transport for NSW Workers Compensation Services	1	1	1	2	0	0	1	0	0	1	7
Transport Service of NSW (State Transit Group)	2	1	1	0	0	0	1	0	0	0	5
UGL Rail Services Pty Limited	1	1	0	0	0	0	0	0	0	0	2
Unilever Australia (Holdings) Pty Limited	3	0	1	0	0	0	0	0	0	0	4
University of New South Wales	0	1	0	1	0	0	0	0	0	0	2
University of Wollongong	1	1	2	1	0	1	0	2	0	1	9
Ventia Australia Pty Ltd	3	2	2	0	0	0	3	2	0	0	12
VENTORA Group Pty Ltd (formerly JELD-WEN)	1	1	0	0	0	0	3	1	0	0	6
Veolia Environmental Services (Australia) Pty Ltd	0	0	0	0	0	0	0	1	0	0	1
Wesfarmers Limited	9	3	1	5	2	0	4	1	0	0	25
Westpac Banking Corporation Ltd	3	2	3	0	1	0	2	0	0	1	12
Wollongong City Council	0	3	0	0	0	0	0	0	0	0	3
Woolworths Group Ltd	70	49	9	16	0	4	16	9	2	1	176
Specialised Insurer	122	114	58	41	12	6	42	44	17	5	461
Catholic Church Insurance Limited	32	23	11	6	4	1	5	5	6	0	93
Coal Mines Insurance Pty Limited	18	14	5	4	1	0	7	3	0	1	53
Guild Insurance Ltd	21	20	2	1	0	1	5	9	2	0	61
Hospitality Industry Insurance	27	35	18	19	4	1	19	10	6	2	141
Racing NSW Insurance Fund	6	7	3	4	0	1	2	6	0	0	29

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
StateCover Mutual Ltd	16	12	11	5	2	0	3	5	1	2	57
Trinity Insurance	2	3	8	2	1	2	1	6	2	0	27
Insurer Not Provided	46	11	14	33	1	14	16	11	2	1	149
Not Provided (Hearing Loss)	5	0	0	1	0	0	0	0	0	0	6
Not Provided (Unknown)	41	11	14	32	1	14	16	11	2	1	143
Total	2,835	1,915	998	1,096	247	170	913	728	383	84	9,369

1.6 Complaints (Compulsory Third Party): *Issues by Insurer*

Insurer	Case Manager	Certificate of Capacity/Fitness	Claim Liability	Claim Lodgement	Claim Payments	Common Law	Contributory Negligence	Dispute Handling	Domestic Assistance	Earning Capacity Decisions (78 Week)	Examination	Fault Status	Fees	Fraud	Income Support/Weekly Payments	Insurer Internal Reviews	Investigations	LTCs	Report	Settlement	Third Party/Service Provider Management	Threshold Injury	Treatment and Care	Total
CTP Insurer	102	1	60	6	75	44	1	3	6	5	9	4	3	2	208	13	10	1	5	10	8	57	234	867
AAMI	7	0	10	2	7	5	0	0	1	0	2	0	1	0	21	0	1	0	0	0	1	9	21	88
Allianz	9	0	8	1	6	5	1	0	0	1	1	2	0	0	20	3	3	0	1	4	1	9	29	104
GIO	11	0	7	0	5	6	0	1	2	0	2	0	1	0	18	1	1	0	2	0	1	10	24	92
icare (CTP Care)	1	0	3	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	1	0	14	21
icare (Lifetime Care)	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
NRMA	37	0	13	2	29	18	0	1	1	1	1	1	0	1	67	7	3	1	2	3	1	18	92	299
QBE	34	1	15	1	27	8	0	0	2	3	2	1	1	0	76	1	2	0	0	3	3	10	50	240
Youi	0	0	1	0	1	1	0	0	0	0	1	0	0	0	5	0	0	0	0	0	0	1	2	12
Insurer Not Provided	3	0	5	1	0	1	0	0	0	0	0	1	0	0	2	0	0	0	0	0	0	0	1	5
Not Provided (Unknown)	3	0	5	1	0	1	0	0	0	0	0	1	0	0	2	0	0	0	0	0	0	0	1	14
Total	102	1	62	7	75	44	1	3	6	5	9	5	3	2	209	13	10	1	5	10	8	57	234	872

1.7 Enquiries (Workers Compensation): *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	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	Total
Claims Service Provider	19	196	106	727	111	622	145	263	145	3	16	421	48	250	17	194	81	3,364
Allianz 701	1	15	8	57	7	37	6	13	10	1	3	24	1	18	2	9	10	222
Allianz Australia Workers Compensation (NSW) Ltd	0	3	1	12	1	5	3	3	2	0	0	5	4	2	2	1	1	45
CGU Workers Compensation (NSW) Ltd	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	3
DXC Technology	3	12	4	13	9	31	3	6	3	0	0	4	1	14	0	6	0	109
EML 701	9	86	43	375	53	285	84	134	89	1	11	212	15	126	4	130	46	1,703
EML 702	0	3	3	33	0	45	5	22	5	1	0	36	3	9	1	6	0	172
Employers Mutual NSW Limited	0	0	0	2	0	0	0	2	0	0	0	1	0	0	0	0	0	5
Gallagher Bassett 701	2	6	5	27	14	39	4	6	6	0	0	9	2	18	0	11	3	152
GIO 701	1	16	13	71	16	48	4	14	11	0	0	25	5	16	1	12	4	257
GIO General Limited	1	27	17	69	2	71	24	43	6	0	1	64	7	20	5	2	4	363
icare Claims Operation Team	0	2	0	10	3	13	2	2	7	0	1	13	3	1	0	3	1	61
Insurance and Care NSW (icare)	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
QBE 701	2	23	8	52	6	41	6	14	6	0	0	21	5	25	1	11	10	231
Uninsured Liabilities (icare)	0	3	3	6	0	6	3	4	0	0	0	7	2	1	0	3	2	40
TMF	5	42	13	179	40	138	32	60	50	3	3	133	12	68	8	40	33	859
Allianz TMF	1	13	4	52	18	41	13	18	18	1	2	47	1	21	2	12	11	275
Employers Mutual NSW Ltd - TMF	0	10	5	48	11	40	7	16	11	1	1	50	5	15	3	17	11	251
QBE TMF	4	19	4	79	11	57	11	26	21	1	0	36	6	32	3	11	11	332
Sydney Water Corporation	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1

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	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	Total
Self-Insurer	1	25	16	98	15	75	43	31	15	0	6	55	4	41	6	16	15	462
Adecco Holdings Pty Ltd	0	1	3	1	0	1	0	0	0	0	0	0	0	3	0	0	0	9
Aldi Stores	0	0	0	3	2	1	1	3	0	0	0	1	0	2	0	1	0	14
ANZ Banking Group Limited	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
Ausgrid Management Pty Ltd	0	1	0	3	0	1	0	2	0	0	0	1	0	0	0	1	0	9
Australian Unity Limited	0	1	0	5	0	3	3	0	0	0	1	0	0	0	1	0	0	14
BIC Services Pty Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Blacktown City Council	0	0	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	3
Bluescope Steel Ltd	0	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	3
BOC Limited	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	2
Boral Limited	0	0	0	3	0	1	0	0	0	0	1	3	0	1	1	0	0	10
Campbelltown City Council	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	4
Canterbury Bankstown Council	0	0	0	0	0	1	0	0	0	0	0	2	0	2	0	0	0	5
Casino Food Company Limited	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Central Coast Council	0	0	0	0	0	0	1	0	0	0	0	2	0	0	0	0	1	4
City of Sydney Council	0	0	0	0	0	1	1	0	0	0	0	1	0	0	0	0	0	3
Coca-Cola Amatil	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2
Coles Group Ltd	1	4	2	8	0	12	3	3	2	0	0	4	1	1	2	2	0	45
Colin Joss & Co Pty Limited	0	1	0	2	0	1	2	0	0	0	0	0	0	1	0	0	0	7
ComfortDelGro Corporation Australia Pty Ltd	0	0	0	2	0	1	0	3	1	0	0	3	0	0	0	0	0	10
Commonwealth Bank Workers Compensation	0	0	0	0	0	1	0	0	0	0	0	1	0	1	0	0	0	3
CSR Limited	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1

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	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	Total
DAC Finance Pty Ltd (trading as Opal Aged Care)	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	2
Endeavour Energy	0	0	0	0	0	1	1	0	0	0	0	1	0	0	0	1	0	4
Endeavour Group Limited	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Estia Investments Pty Ltd	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1	3
Fairfield City Council	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Fletcher International Exports Pty Ltd.	0	0	0	0	0	1	1	0	0	0	0	1	0	1	0	0	0	4
Hays Specialist Recruitment (Australia) Pty Limited	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Healius Limited	0	1	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	4
Infrabuild (Manufacturing) Pty Limited	0	0	1	2	0	3	0	0	1	0	0	1	0	2	0	0	0	10
Inghams Enterprises Pty Ltd	0	0	0	3	0	1	0	0	0	0	0	1	0	0	0	0	0	5
ISS Property Services Pty Ltd	0	0	0	2	0	0	1	0	0	0	0	0	0	1	0	0	0	4
Kelsian Group Ltd	0	0	0	3	0	0	0	0	0	0	0	0	0	2	0	0	1	6
Lake Macquarie City Council	0	1	0	1	0	1	0	0	0	0	1	0	0	1	0	0	2	7
Life Without Barriers	0	1	0	0	0	2	1	0	0	0	0	3	0	0	0	1	0	8
Liverpool City Council	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
MARS Australia Pty Ltd	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
McDonald's Australia Holdings Limited	0	0	0	0	0	2	2	0	0	0	0	1	0	1	0	0	0	6
Newcastle City Council	0	0	0	0	0	0	0	1	1	0	0	0	0	1	0	0	0	3
Northern Beaches Council	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	2
NSW Trains	0	0	0	1	0	0	0	0	0	0	1	1	0	0	0	0	1	4
Pacific National (NSW) Pty Ltd	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	2
Pasminco Ltd	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1

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	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	Total
Persol Australia Pty Ltd	0	0	0	0	0	0	1	1	0	0	0	0	0	1	0	0	0	3
Qantas Airways Limited	0	2	1	8	3	3	1	2	0	0	1	5	1	1	0	1	2	31
Rail Corporation NSW	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Randstad	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	2
RGF Staffing Melbourne One Pty Ltd	0	0	0	2	0	2	0	2	0	0	0	0	1	1	0	0	0	8
Shoalhaven City Council	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Sonic Healthcare Limited	0	0	0	2	0	0	0	0	1	0	0	0	0	1	0	0	0	4
Sutherland Shire Council	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2
Sydney Trains	0	1	4	6	2	0	3	1	4	0	0	1	0	5	0	0	1	28
The Star Entertainment Group Ltd	0	0	1	3	0	1	0	1	1	0	0	1	0	0	0	1	0	9
Thomas Foods International Consolidated Pty Ltd	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Toll Holdings Ltd	0	0	0	5	0	2	1	0	0	0	0	0	0	2	0	1	0	11
Tomago Aluminium	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	2
Transport for NSW Workers Compensation Services	0	0	0	0	0	2	0	1	0	0	0	0	0	0	0	0	1	4
Transport Service of NSW (State Transit Group)	0	0	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	2
Unilever Australia (Holdings) Pty Limited	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
University of New South Wales	0	0	0	1	0	0	1	1	0	0	0	0	0	0	0	0	0	3
University of Wollongong	0	1	0	2	3	3	1	1	0	0	0	1	0	0	0	0	1	13
Ventia Australia Pty Ltd	0	0	0	1	0	1	2	0	0	0	0	3	0	0	0	2	1	10
VENTORA Group Pty Ltd (formerly JELD-WEN)	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Wesfarmers Limited	0	1	0	2	1	1	1	0	2	0	0	3	0	2	0	3	1	17
Westpac Banking Corporation Ltd	0	0	1	4	0	2	0	1	1	0	0	0	1	2	0	0	0	12

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	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	Total
Wollongong City Council	0	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	2
Woolworths Group Ltd	0	6	1	10	1	13	11	3	0	0	0	8	0	6	2	0	1	62
Specialised Insurer	1	12	11	49	15	44	6	27	5	2	0	35	5	32	1	19	10	274
Catholic Church Insurance Limited	0	3	1	3	0	8	0	6	3	0	0	14	0	2	1	5	2	48
Coal Mines Insurance Pty Limited	0	2	1	3	3	2	1	0	0	0	0	2	1	4	0	0	0	19
Guild Insurance Ltd	0	2	0	1	1	8	0	3	1	0	0	4	0	5	0	4	1	30
Hospitality Industry Insurance	0	3	4	32	7	8	2	4	1	0	0	10	2	7	0	7	4	91
Racing NSW Insurance Fund	1	0	2	1	0	2	0	5	0	1	0	1	1	2	0	0	0	16
StateCover Mutual Ltd	0	2	2	4	2	14	2	4	0	1	0	3	0	9	0	3	3	49
Trinity Insurance	0	0	1	5	2	2	1	5	0	0	0	1	1	3	0	0	0	21
Non-NSW Insurer	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Australian Postal Corporation	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Insurer Not Provided	13	45	26	91	60	198	1079	37	13	1	2	74	6	34	117	4	16	1,816
Not Provided (Hearing Loss)	0	2	0	1	0	2	7	1	0	0	0	0	0	0	3	0	0	16
Not Provided (Unknown)	13	43	26	90	60	196	1,072	36	13	1	2	74	6	34	114	4	16	1,800
Total	39	321	172	1,144	241	1,077	1,305	418	228	9	27	718	75	425	149	273	155	6,776

1.8 Enquiries (Compulsory Third Party): *Issues by Insurer*

Insurer	Delay in Determining Liability	Delay in Payment	Denial of Liability	Earning Capacity	Fault	General Case Management	How to Make a Claim	Income Support/Weekly Payments	Injury Management	Non-Insurer Complaint	Property Damage	Query About CTP Benefits	Request for Documents	Threshold Injury	Weekly Benefits	Total
CTP Insurer	1	4	19	1	5	35	10	2	3	16	20	22	1	15	13	167
AAMI	0	1	4	0	0	3	0	0	1	0	1	4	0	2	0	16
Allianz	0	2	4	0	1	2	0	0	0	1	1	1	0	3	3	18
GIO	0	0	1	0	1	1	0	0	0	3	1	3	0	2	3	15
icare (CTP Care)	0	0	2	0	0	3	0	0	1	1	0	0	0	0	0	7
icare (Lifetime Care)	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
NRMA	0	0	4	0	1	14	2	2	0	8	7	6	0	4	2	50
QBE	1	1	4	1	1	4	1	0	1	0	0	8	1	4	5	32
Youi	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Insurer Not Provided	0	2	2	0	0	32	17	1	0	5	65	2	0	2	1	129
Not Provided (Unknown)	0	2	2	0	0	32	17	1	0	5	65	2	0	2	1	129
Total	1	6	21	1	5	59	20	3	3	19	75	24	1	17	14	269

1.9 Complaints (Workers Compensation): *Outcomes*

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Delay in determining liability	1,782	332	214	105	15	2,448
Domestic Assistance	91	16	6	1	0	114
Accepted after IRO Complaint	24	4	2	1	0	31
ADL approved	39	6	3	0	0	48
Claim not made in accordance with 60AA	12	1	0	0	0	13
Declined after IRO Complaint	7	2	1	0	0	10
Entitlement exhausted	9	3	0	0	0	12
Initial Notification	76	9	14	1	1	101
Initial notification incomplete	8	0	0	0	0	8
Initial notification not received	9	1	2	0	1	13
No response provided and outside timeframes	7	1	0	0	0	8
Provisional liability inside timeframes	9	0	0	0	0	9
Provisional liability outside timeframes	9	0	2	0	0	11
Reasonable excuse applied in time	28	4	8	1	0	41
Reasonable excuse defective	6	3	2	0	0	11
Recurrence / Whole Claim	152	27	18	10	11	218
Claim accepted inside timeframes	17	4	1	0	0	22
Claim accepted outside timeframes	36	5	3	1	0	45

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Claim denied inside timeframes	20	2	3	1	0	26
Claim denied outside timeframes	35	4	6	4	0	49
Insurer not on risk	15	1	1	0	4	21
No decision and inside timeframes	14	5	0	2	0	21
No decision and outside timeframes	7	4	2	1	0	14
Recurrence not determined	1	0	0	0	0	1
Request not received	7	2	2	1	7	19
Section 287A	122	30	16	9	1	178
Claim accepted inside timeframes	8	3	1	0	0	12
Claim accepted outside timeframes	18	3	2	2	0	25
Claim denied inside timeframes	19	4	0	1	0	24
Claim denied outside timeframes	26	13	10	4	0	53
Insurer not on risk	4	0	1	0	0	5
No decision and inside timeframes	7	0	0	0	1	8
No decision and outside timeframes	34	6	0	1	0	41
Request not received	6	1	2	1	0	10
Section 66	102	30	15	7	0	154
Claim accepted inside timeframes	5	1	0	1	0	7
Claim accepted outside timeframes	23	8	2	1	0	34
Claim denied inside timeframes	4	3	1	0	0	8
Claim denied outside timeframes	22	7	4	1	0	34

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Claim not duly made	1	0	0	0	0	1
Insurer not on risk	6	0	3	1	0	10
No decision and inside timeframes	15	4	3	1	0	23
No decision and outside timeframes	22	5	2	2	0	31
Request not received	4	2	0	0	0	6
Weekly Benefits / Medical Treatment	1,239	220	145	77	2	1,683
Claim accepted inside timeframes	130	24	14	4	0	172
Claim accepted outside timeframes	416	82	40	25	0	563
Claim denied inside timeframes	98	24	17	2	0	141
Claim denied outside timeframes	259	35	26	25	0	345
Insurer not on risk	46	5	4	1	1	57
No decision and inside timeframes	109	13	22	11	0	155
No decision and outside timeframes	108	19	9	5	0	141
Request not received	73	18	13	4	1	109
Delay in payment	1,177	288	162	106	3	1,736
COD / Settlement	150	77	35	18	0	280
Centrelink and/or Medicare delay	55	22	8	5	0	90
Correct amount paid after IRO Complaint	46	33	17	8	0	104
Insurer admin error	24	9	4	5	0	42
Insurer within timeframes and not paid	5	2	1	0	0	8
Interest Obtained	1	0	0	0	0	1

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Interpretation of terms dispute	7	4	2	0	0	13
Lawyer hasn't provided all documents required	11	6	2	0	0	19
Leave re-credited	1	1	1	0	0	3
Medical/Travel	302	88	50	24	2	466
Claim already paid	30	12	6	3	0	51
Claim disputed	16	3	3	1	0	23
Claim not received	6	4	1	0	0	11
Correct amount paid after IRO Complaint	195	50	34	18	0	297
Insufficient information / Invoices not provided	37	12	4	2	1	56
Insurer not on risk	14	2	1	0	0	17
Insurer within timeframes	4	5	1	0	1	11
Weekly benefits	725	123	77	64	1	990
Employer error making payments	89	12	13	6	0	120
Employer error where insurer takes over payments	55	4	0	3	0	62
Insurer admin error	288	59	34	34	0	415
Irregular payments	53	3	5	1	1	63
No apparent error with payments	128	27	13	13	0	181
No COC	56	10	7	4	0	77
No EFT/TFN details	47	6	1	3	0	57
PID Certificate - no entitlement	9	2	4	0	0	15
Denial of liability	567	180	84	50	10	891

	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Defective form changed and reissued	2	1	0	0	0	3
Defective form withdrawn	1	0	0	0	0	1
Insurer maintain denial on review	34	9	2	2	2	49
Insurer overturns decision after PI	25	7	4	3	0	39
Matter referred for review or legal	482	159	78	43	8	770
Section 59A Applied	18	4	0	2	0	24
Section 59A Overturned	5	0	0	0	0	5
General Case Management	590	160	59	34	15	858
Insurer notified of complaint	331	94	38	12	1	476
Referred to insurer	210	55	17	19	8	309
Referred to SIRA, icare or other	49	11	4	3	6	73
IME/IMC	129	27	11	7	0	174
Appointment cancelled - information from treating doctors received	2	2	1	0	0	5
Appointment cancelled-referral procedure not followed	16	5	2	1	0	24
Appointment maintained	60	8	6	5	0	79
Appointment rescheduled	39	10	2	1	0	52
Choice of 3 IMEs provided after IRO Complaint	8	1	0	0	0	9
Location changed	1	0	0	0	0	1
Travel organised	3	1	0	0	0	4
Information Given	41	4	2	2	0	49
Investigation discontinued	0	1	1	0	0	2

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Non-insurer complaints	74	38	12	5	6	135
Employer Complaint	25	13	10	4	4	56
Referred to Fair Work or IRC	9	6	4	1	1	21
Referred to Other	4	2	1	1	3	11
Referred to SIRA/Safework	12	5	5	2	0	24
ILARS Lawyer Complaint	18	10	1	0	1	30
Refer worker to OLSC, Law Firm or Other	16	10	1	0	0	27
Updated the IRO Principal Lawyer	2	0	0	0	1	3
Privacy/Surveillance	4	2	0	0	0	6
Referred to IPC	3	1	0	0	0	4
Referred to Other	1	1	0	0	0	2
Service Provider	27	13	1	1	1	43
Referred to Other	15	4	0	1	0	20
Referred to SIRA	12	9	1	0	1	23
Referred to ALSP	7	2	0	0	0	9
Referred to Employer	1	0	0	0	0	1
Referred to Information and Privacy Commission	0	1	0	0	0	1
Referred to Insurer	12	0	0	1	0	13
Referred to Treatment Provider	1	0	0	0	0	1
Request for Documents	513	102	82	33	3	733

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Liability Accepted	354	71	61	21	2	509
Docs not provided	28	11	4	4	0	47
Docs provided after PI	279	50	46	15	0	390
Docs provided to third party	14	1	2	1	0	18
Request not received	33	9	9	1	2	54
Liability Disputed	159	31	21	12	1	224
Docs not provided	24	4	3	0	1	32
Docs provided after IRO Complaint	120	23	15	10	0	168
Docs provided to third party only	5	3	2	1	0	11
Privilege Claimed	10	1	1	1	0	13
Weekly Benefits	414	67	58	34	3	576
Overpayment	19	5	2	2	0	28
Insurer or employer presses with recovery	14	4	0	1	0	19
Insurer stops recovery	5	1	2	1	0	9
Payments Changed	140	32	22	14	3	211
Change of entitlement period	10	3	3	1	2	19
Employer error where insurer takes over payments	13	1	0	1	1	16
Employer not passing on correct payment	29	4	3	3	0	39
Indexation applied after PI	2	3	1	0	0	6
Legislative reduction in PIAWE	9	2	0	0	0	11

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
No apparent error with payments	59	11	13	8	0	91
Payments increased after PI (stat rate or 95%)	13	6	1	1	0	21
WCD or Section 40 assessment	5	2	1	0	0	8
Payments have not started	111	14	17	10	0	152
Employer error where insurer takes over payments	4	1	0	1	0	6
Employer not passing on weekly payments	12	0	0	0	0	12
Insurer maintains reasonable excuse	27	6	8	0	0	41
Reasonable excuse applied within time	15	1	4	2	0	22
Reasonable excuse withdrawn after IRO Complaint	53	6	5	7	0	71
Payments stopped	144	16	17	8	0	185
Correct rate applied	1	0	0	0	0	1
Employer error where insurer takes over payments	7	0	0	0	0	7
Employer not passing on weekly payments	9	0	0	0	0	9
Insurer admin error	31	5	2	1	0	39
No apparent error with payments	17	4	2	2	0	25
Non-attendance at IME	1	0	0	0	0	1
Section 119 non-attendance IME applied	7	2	5	0	0	14
Section 119 non-attendance IME overturned	5	0	1	0	0	6
Section 39 limit applied	28	3	2	1	0	34
Section 39 overturned	6	1	0	0	0	7
Section 48A / 57 suspension applied	9	0	0	1	0	10

	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Section 48A / 57 suspension overturned	6	0	2	2	0	10
Section 52 retirement age applied	6	0	0	0	0	6
WCD or Section 40 assessment	5	1	1	1	0	8
Weekly benefits declined	6	0	2	0	0	8
Work Capacity Decision	261	49	29	16	1	356
PIAWE	117	19	15	4	0	155
Insurer maintains decision	18	1	5	2	0	26
Not obvious error referred for review	60	10	6	2	0	78
PIAWE increased and back payment provided	37	7	3	0	0	47
PIAWE reduced where notice provided	2	1	1	0	0	4
Work Capacity Decisions (non-PIAWE)	144	30	14	12	1	201
Incorrect notice provided	3	0	1	0	0	4
IW referred to ALSP	113	28	10	9	1	161
New WCD issued	7	0	1	0	0	8
Stay not applied	1	0	0	0	0	1
WCD under review	7	1	1	0	0	9
WCD withdrawn	13	1	1	3	0	18
Workplace Injury Management	27	24	11	4	0	66
IMP	0	2	0	0	0	2
IW not compliant	0	1	0	0	0	1

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
No current IMP	0	1	0	0	0	1
Rehabilitation	14	7	8	3	0	32
Case conference cancelled	1	0	0	0	0	1
Case conference organised	1	1	1	0	0	3
Referred to IMC	0	0	1	0	0	1
Rehab not required	1	1	0	2	0	4
Rehab provided s41A	3	0	1	0	0	4
Rehab provider changed	8	5	5	1	0	19
Return to Work	13	15	3	1	0	32
Duties not provided by employer	5	6	2	0	0	13
Duties not suitable	4	1	1	0	0	6
Rehabilitation Allocated	2	1	0	0	0	3
RTW plan amended	0	2	0	1	0	3
Section 53 / JCPP Approved	1	2	0	0	0	3
Section 53 / JCPP Declined	0	1	0	0	0	1
Workplace assessment required	1	2	0	0	0	3
No Action	757	218	97	62	85	1,219
Complaint Declined – Premature, Refer to Insurer	2	1	0	0	0	3
Declined – Frivolous/Vexatious	1	0	0	0	0	1
Declined – s27B(3)	1	0	0	0	0	1
Total	6,357	1494	822	459	141	9,273

1.10 Complaints (Compulsory Third Party): *Outcomes*

Outcome	CTP Insurer	Insurer Not Provided	Total
Resolved - Referred to Appropriate Entity	284	2	286
Resolved - Information	215	1	216
Resolved - Action	150	0	150
Resolved - Benefit	118	0	118
No Action ¹	99	2	101
Investigation Discontinued	4	0	4
Total	870	5	875

1: A complaint can have several outcomes. The 'No Action' outcome refers to complaints which **do not sit within the IRO's statutory function**.

2 ILARS

2.1 ILARS: Grant Applications Received

2024/2025													
Application Status	July	August	September	October	November	December	January	February	March	April	May	June	Total
Accepted	2,305	2,210	2,094	2,362	2,341	1,762	2,049	2,443	2,734	2,276	2,547	2,254	27,377
Closed admin	52	9	7	7	1	10	11	4	10	1	2	1	115
Declined	111	227	158	178	158	111	142	158	188	172	207	161	1,971
Pending	9	5	8	10	9	8	8	5	6	9	11	10	98
Total	2,477	2,451	2,267	2,557	2,509	1,891	2,210	2,610	2,938	2,458	2,767	2,426	29,561

Grant Status	Percentage Proportion (%)
Accepted	93%
Closed admin	< 1%*
Declined	7%
Pending	< 1%*

*: Indicates the percentage proportion calculated is less than 1%, and if rounded to the nearest whole, would be rounded down to 0%.

2.2 ILARS: Grant Applications Received by Nature of Injury¹

2024/2025													
Nature of Injury	July	August	September	October	November	December	January	February	March	April	May	June	Total
A. Intracranial Injuries	26	32	25	21	37	14	25	33	36	24	35	26	334
B. Fractures	75	95	103	99	105	67	90	105	107	88	104	100	1,138
C. Wounds, Lacerations, Amputations and Internal Organ Damage	104	147	139	135	156	110	122	147	129	126	147	120	1,582
D. Burn	8	16	9	11	8	9	6	9	4	9	8	6	103
E. Injury to Nerves and Spinal Cord	72	64	67	81	54	39	52	58	81	61	69	56	754
F1. Trauma to Joints and Ligaments	811	752	673	801	930	712	856	1,047	1,108	903	1,070	999	10,662
F2. Trauma to Muscles and Tendons	399	495	466	508	394	315	317	418	446	383	393	326	4,860
G. Other Injuries	9	5	6	9	4	11	5	6	2	6	4	2	69
H1. Joint Diseases (Arthropathies) and Other Articular Cartilage Diseases	5	7	8	3	4	3	1	1	3	5	5	5	50
H2. Spinal Vertebrae and Intervertebral Disc Diseases	12	10	4	4	7	5	2	2	3	4	3	2	58
H3. Diseases Involving the Synovium and Related Tissue	0	1	0	0	0	1	0	0	0	1	0	0	3
H4. Diseases of Muscle, Tendon and Related Tissue	2	2	1	3	0	0	0	0	0	0	0	0	8
H5. Other Soft Tissue Diseases	1	7	6	10	9	5	2	11	7	7	10	7	82
I. Mental Health Conditions	646	738	752	736	768	603	701	818	966	802	995	783	9,308
J. Digestive System Diseases	6	8	11	6	16	12	6	11	8	7	7	4	102
K. Skin and Subcutaneous Tissue Diseases	1	2	4	9	6	5	6	8	8	8	9	10	76
L. Nervous System and Sense Organ Diseases	295	358	278	405	344	217	325	324	401	300	273	298	3,818
M. Respiratory System Diseases	20	26	24	21	36	27	23	21	38	25	30	23	314
N. Circulatory System Diseases	5	8	13	16	9	9	6	10	9	4	11	8	108

2024/2025													
Nature of Injury	July	August	September	October	November	December	January	February	March	April	May	June	Total
O. Infectious and Parasitic Diseases	0	2	1	0	0	1	1	1	0	0	2	1	9
P. Neoplasms (Cancer)	4	3	1	1	5	0	1	2	0	2	4	0	23
Q. Other Diseases	3	4	2	3	5	7	6	10	11	7	4	10	72
R. Other Claims	10	13	26	33	17	19	42	45	80	49	50	55	439
S. Death	15	23	17	14	24	17	17	14	15	18	12	23	209
Total	2,529	2,818	2,636	2,929	2,938	2,208	2,612	3,101	3,462	2,839	3,245	2,864	34,181

1: The total number of injuries recorded is greater than the total number of applications we received. This is because a single grant application may relate to multiple injuries.

2.3 ILARS: Grant Applications Received by Injury Location¹

2024/2025													
Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
11 Cranium	18	36	35	27	24	10	21	25	39	36	39	33	343
12 Eye	18	11	20	19	26	15	13	20	25	16	22	22	227
13 Ear	280	344	240	367	320	198	299	292	372	279	243	272	3,506
14 Mouth	10	14	11	13	17	7	15	18	21	14	13	10	163
15 Nose	2	11	9	10	6	6	7	3	8	9	6	10	87
16 Face	11	25	12	22	22	12	17	23	13	18	22	21	218
18 Head - Multiple Locations	17	34	31	27	38	24	31	26	41	26	26	25	346
21 Neck	73	188	176	211	254	188	217	221	289	225	272	242	2,556
31 Back	392	545	496	581	535	412	495	580	629	534	610	561	6,370
33 Ribs	9	21	17	22	23	11	21	22	21	22	23	19	231
34/35 Abdomen and Pelvic Region	28	26	42	53	46	29	32	44	50	40	41	45	476
38 Trunk - Multiple Locations	26	8	9	13	12	14	10	12	17	11	13	7	152
41 Shoulder	178	319	328	344	383	304	320	386	435	379	383	337	4,096
42 Upper arm	16	32	33	30	37	23	30	43	50	24	37	36	391
43 Elbow	29	92	70	85	65	61	84	100	91	90	94	71	932
44 Forearm	5	22	20	23	14	10	14	31	23	19	27	14	222
45 Wrist	50	118	108	112	106	91	122	144	123	101	110	120	1,305
46 Hand, Fingers, and Thumb	88	168	150	161	169	127	164	142	151	150	159	137	1,766
48 Upper Limb - Multiple Locations	99	74	64	74	83	42	50	73	66	51	74	68	818
51 Hip	41	100	81	107	102	77	86	101	108	116	117	105	1,141

2024/2025

Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
52 Upper Leg	2	24	12	17	13	12	19	17	13	19	26	18	192
53 Knee	146	239	193	238	231	191	182	294	288	225	276	235	2,738
54 Lower Leg	20	59	44	59	43	37	55	72	61	44	51	47	592
55 Ankle	38	74	80	102	68	76	61	97	110	87	98	86	977
56 Foot and Toes	31	61	64	68	58	52	69	88	72	64	77	72	776
58 Lower limb - Multiple Locations	45	69	76	65	69	43	52	82	62	63	81	71	778
61 Multiple - Neck and Trunk	46	7	3	10	8	3	4	3	3	0	3	0	90
63 Multiple - Head and Other	34	0	1	2	0	0	0	0	1	1	0	0	39
64 Multiple - Trunk and Limbs	122	6	3	1	2	2	2	3	4	4	1	1	151
65 Multiple - Upper and Lower Limbs	23	2	4	8	5	5	3	3	2	4	2	3	64
66 Multiple - Neck and Shoulder	66	47	25	21	17	4	5	5	2	3	3	0	198
68 Multiple - Other	3	1	0	0	0	1	0	1	0	0	1	1	8
71 Circulatory System	4	9	12	15	9	11	12	14	10	6	15	11	128
72 Respiratory System	19	32	33	36	47	34	42	43	50	43	52	48	479
73 Digestive System	6	14	9	14	21	12	11	18	22	13	11	17	168
74 Genitourinary System	2	2	7	2	2	4	12	10	10	4	6	10	71
75 Nervous System	3	16	25	23	12	10	16	21	33	21	24	22	226
78 Other and Multiple Systemic Conditions	2	0	0	0	1	0	2	3	3	1	2	3	17
79 Unspecified Systemic Conditions	1	4	0	1	0	1	0	2	0	3	1	0	13
80 Psychological System	652	733	760	740	776	605	703	823	973	806	1,000	787	9,358

2024/2025													
Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
90 Unspecified Locations	8	25	20	15	15	19	19	22	20	27	23	25	238
91 Death	16	23	19	17	25	18	17	14	16	18	12	23	218
Total	2,679	3,635	3,342	3,755	3,704	2,801	3,334	3,941	4,327	3,616	4,096	3,635	42,865

1: The total number of injuries recorded is greater than the total number of applications we received. This is because a single grant application may relate to multiple injuries.

2.4 ILARS: Grant Applications Received by Body System¹

2024/2025													
Body System	July	August	September	October	November	December	January	February	March	April	May	June	Total
Cardiovascular System	4	8	11	13	9	11	11	14	11	10	14	9	125
Chronic Pain	3	30	23	31	19	19	21	27	29	21	22	31	276
Digestive Systems	6	17	15	16	23	14	17	22	31	15	17	20	213
Ear, Nose, Throat, and Related Structures	11	8	6	5	3	5	9	2	10	7	6	7	79
Haematopoietic System	1	2	0	2	0	1	1	1	1	0	3	4	16
Hearing	276	342	237	364	317	199	295	291	367	277	247	267	3,479
Lower Extremity	344	454	417	498	464	364	381	538	555	461	537	477	5,490
Not Recorded	25	32	28	21	31	30	23	29	24	32	20	31	326
Nervous System	7	19	34	37	30	16	27	31	47	33	44	32	357
Psychiatric and Psychological Conditions	656	738	759	740	771	606	705	824	975	808	1,004	789	9,375
Respiratory System	17	30	33	34	44	34	41	43	52	46	49	49	472
The Endocrine System	1	0	0	1	3	0	1	4	1	0	3	2	16
The Skin	11	23	19	17	16	17	12	19	14	24	20	21	213
The Spine	553	623	590	672	632	485	588	668	743	626	743	643	7,566
The Visual System	17	14	20	22	25	13	13	21	27	21	23	21	237
Upper Extremity	641	731	652	720	777	551	640	790	818	699	745	657	8,421
Urinary and Reproductive Systems	4	3	9	8	9	5	14	13	9	4	8	12	98
Total	2,577	3,074	2,853	3,201	3,173	2,370	2,799	3,337	3,714	3,084	3,505	3,072	36,759

¹: The total number of injuries recorded is greater than the total number of applications we received. This is because a single grant application may relate to multiple injuries.

2.5 ILARS: Issues by Insurer

A grant matter may have more than one issue. Insurer names are provided by the person with an injury's lawyer, and may change as the matter progresses. Where the insurer is not recorded, it means that no insurer could be identified for the employer at the time of reporting. The table below shows the top twelve (12) issues.

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PLawe Only	Weekly Payments	Work Capacity Decision	Other	Total
Claims Service Provider	1,318	119	1,495	590	43	297	1,471	4,264	4,498	232	654	501	276	15,758
Allianz 701	88	0	161	36	3	17	84	238	290	8	46	14	6	991
Allianz Australia Workers Compensation (NSW) Ltd	7	2	9	2	1	2	13	48	40	0	8	1	12	145
CGU Workers Compensation (NSW) Ltd	1	0	0	0	0	0	0	3	4	0	0	0	2	10
DXC Technology	45	5	47	24	0	12	38	60	187	28	11	3	3	463
EML 701	868	73	840	374	38	211	882	2,960	2,795	112	386	414	99	10,052
EML 702	8	4	15	1	0	1	66	129	47	2	19	5	14	311
Employers Mutual NSW Limited	5	5	0	0	0	1	10	16	9	1	5	0	1	53
Gallagher Bassett 701	55	4	69	33	0	15	57	135	285	40	21	19	6	739
Gallagher Bassett Services Pty Ltd	1	0	1	0	0	0	1	2	2	0	0	0	1	8
GIO 701	119	3	186	45	0	19	120	223	362	21	51	17	14	1,180
GIO General Limited	27	9	29	8	0	1	119	196	123	8	39	9	96	664
icare Claims Operation Team	0	0	3	0	0	0	0	0	1	0	0	0	0	4
Insurance and Care NSW (icare)	2	3	5	2	0	0	1	7	1	1	1	1	2	26
QBE 701	84	11	124	64	1	18	75	237	337	11	58	18	13	1,051
QBE Workers Compensation	4	0	0	1	0	0	1	3	8	0	0	0	5	22
Transit Systems	0	0	0	0	0	0	0	1	0	0	0	0	0	1

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Uninsured Liabilities	4	0	6	0	0	0	4	5	6	0	9	0	2	36
Xchanging	0	0	0	0	0	0	0	1	1	0	0	0	0	2
TMF	360	20	443	61	18	25	220	868	801	19	114	66	38	3,053
Allianz TMF	116	10	154	33	4	12	65	327	300	5	35	15	15	1,091
Employers Mutual NSW Ltd - TMF	78	7	107	2	0	0	66	152	146	1	31	33	7	630
GIO - NSW Treasury Management Fund	0	0	0	0	0	0	0	0	1	1	0	0	0	2
QBE TMF	165	3	181	24	10	11	89	389	354	12	47	18	16	1,319
Sydney Water Corporation	1	0	1	2	4	2	0	0	0	0	1	0	0	11
Self-Insurer	172	6	367	147	20	73	180	431	548	17	104	60	20	2,145
3M Australia Pty Ltd	0	0	0	0	0	0	0	1	1	0	0	0	0	2
Adecco Holdings Pty Ltd	5	0	6	1	0	0	7	1	9	0	2	1	0	32
Aldi Stores	4	0	19	1	0	0	10	16	16	1	1	6	0	74
ANZ Banking Group Limited	0	0	0	0	0	1	1	0	0	0	0	0	0	2
Ausgrid Management Pty Ltd	3	1	8	4	1	0	1	4	2	0	1	1	0	26
Australian Unity Limited	1	0	8	0	0	0	9	11	19	0	1	5	0	54
BHP Group Limited	0	0	0	3	1	1	0	0	1	0	0	0	2	8
Blacktown City Council	2	0	5	1	0	2	1	10	7	0	0	4	0	32
Bluescope Steel Ltd	7	0	1	30	11	17	0	11	24	0	0	0	0	101
BOC Limited	0	0	0	0	0	1	0	0	1	0	0	1	0	3
Boral Limited	3	0	1	7	0	4	8	14	8	0	4	1	0	50
Brambles Industries Limited	0	0	1	0	0	1	0	0	0	0	0	0	0	2

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Brickworks Ltd	0	0	0	1	0	0	1	1	0	0	0	0	0	3
Campbelltown City Council	1	0	5	0	0	0	0	2	1	0	1	0	0	10
Canterbury Bankstown Council	2	0	0	1	0	0	0	4	4	1	2	0	0	14
Casino Food Company Limited	1	0	1	0	0	0	0	2	1	0	0	0	0	5
Central Coast Council	1	0	0	3	0	1	2	2	3	0	0	0	1	13
City of Sydney Council	3	0	0	0	0	0	0	7	5	0	0	0	0	15
Coca-Cola Amatil	0	0	3	0	0	0	1	1	3	1	2	0	0	11
Coles Group Ltd	18	0	52	3	0	1	26	32	62	2	11	12	0	219
Colin Joss & Co Pty Limited	3	0	2	1	0	0	3	3	2	0	6	0	0	20
ComfortDelGro Corporation Australia Pty Ltd	5	0	23	0	0	0	5	12	8	0	2	1	0	56
Commonwealth Bank Workers Compensation	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Commonwealth Steel (Molycop)	0	0	0	2	0	0	0	0	1	0	0	0	0	3
CSR Limited	1	0	4	2	1	0	0	2	7	1	1	0	1	20
DAC Finance Pty Ltd (trading as Opal Aged Care)	2	0	9	0	0	0	0	4	6	0	2	1	0	24
Dimeo Group Holdings Pty Ltd	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Endeavour Energy	1	0	4	4	0	0	2	5	2	0	0	0	0	18
Endeavour Group Limited	3	0	1	0	0	0	1	0	4	0	0	1	0	10
Eraring Energy	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Estia Investments Pty Ltd	0	0	1	0	0	0	0	2	3	0	0	0	0	6
Fairfield City Council	0	0	6	2	0	0	0	1	1	0	0	0	0	10
Fletcher International Exports Pty Ltd.	0	0	0	0	0	1	0	0	1	1	0	0	0	3

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Food Investments Pty Ltd (George Weston Foods)	0	0	2	0	0	0	0	0	0	0	0	0	0	2
Hawkesbury City Council	0	0	5	0	0	0	0	1	1	0	0	0	0	7
Hays Specialist Recruitment (Australia) Pty Limited	0	0	2	0	0	0	1	0	1	0	1	0	0	5
Healius Limited	1	0	1	0	0	0	3	5	1	0	0	0	1	12
Holcim (Aust) Holdings Pty Limited	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Infrabuild (Manufacturing) Pty Limited	1	0	1	7	0	2	4	5	5	0	0	1	0	26
Inghams Enterprises Pty Ltd	1	0	4	1	0	1	0	0	3	0	3	0	0	13
ISS Property Services Pty Ltd	5	0	4	0	0	2	3	8	7	0	1	0	0	30
Kelsian Group Ltd	7	0	14	0	0	0	2	4	8	0	3	0	0	38
Lake Macquarie City Council	1	0	7	0	0	1	3	2	0	0	1	0	0	15
Life Without Barriers	8	0	2	0	0	0	4	10	23	0	1	2	0	50
Liverpool City Council	0	0	2	0	0	1	0	2	0	0	0	0	0	5
MARS Australia Pty Ltd	1	0	2	0	0	0	0	2	1	0	0	0	0	6
McDonald's Australia Holdings Limited	1	0	1	0	0	0	0	2	1	0	0	1	0	6
Myer Holdings Ltd	2	0	0	0	0	0	2	1	3	0	2	1	0	11
Newcastle City Council	0	0	1	2	0	1	1	2	4	0	0	0	1	12
Northern Beaches Council	1	0	3	0	0	0	1	2	3	0	1	1	0	12
NSW Trains	0	0	0	3	0	0	0	1	3	0	1	0	1	9
Pacific National (NSW) Pty Ltd	0	0	0	3	0	1	0	0	0	0	0	0	0	4
Pasminco Ltd	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Persol Australia Pty Ltd	0	0	4	1	0	3	5	4	3	1	0	1	1	23

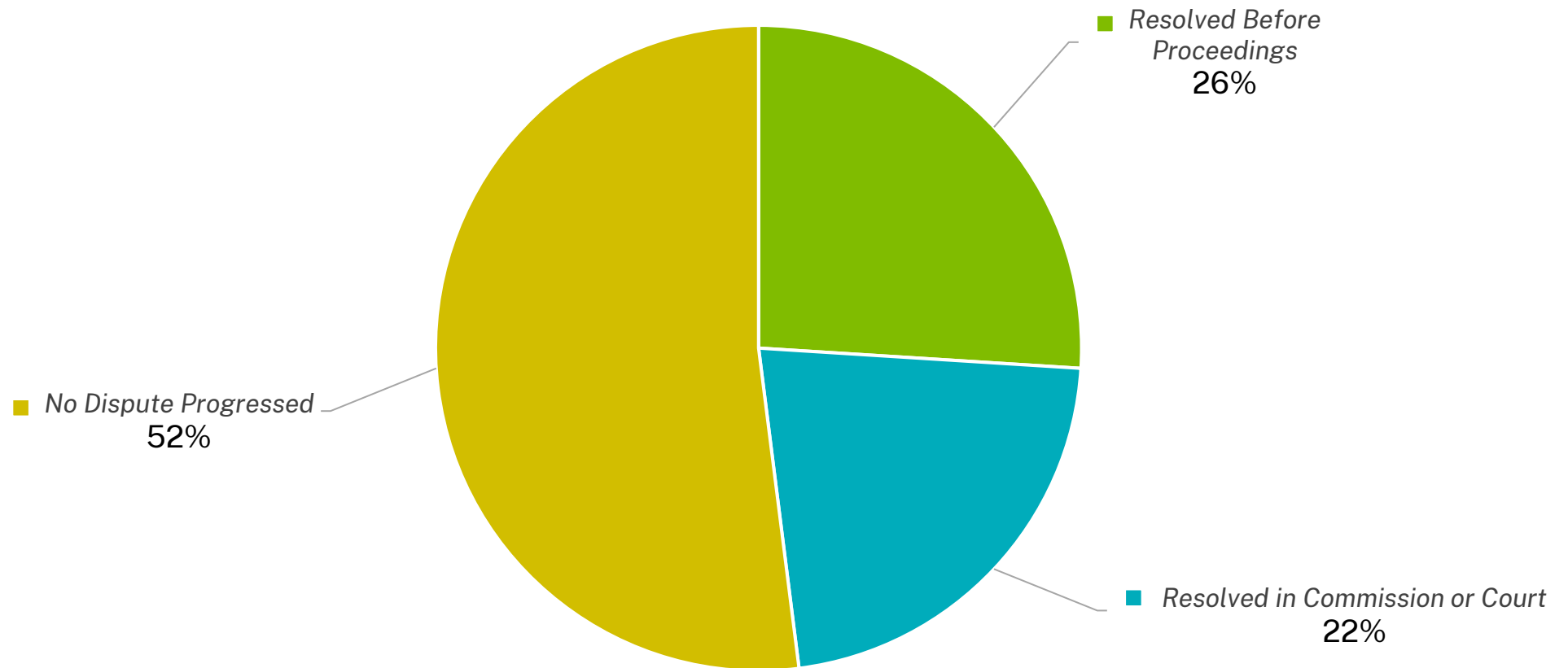
Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Qantas Airways Limited	4	0	24	23	6	9	9	19	21	0	6	0	1	122
Rail Corporation NSW	0	0	0	1	0	1	2	1	1	0	0	0	0	6
Randstad	0	0	3	0	0	0	0	1	3	0	4	0	0	11
RGF Staffing Melbourne One Pty Ltd	0	0	4	0	0	0	4	3	7	0	1	2	0	21
Shellharbour City Council	0	0	0	1	0	1	0	0	2	0	0	0	0	4
Shoalhaven City Council	2	0	4	3	0	3	0	1	0	0	0	0	0	13
Sonic Healthcare Limited	3	0	1	0	0	0	1	5	4	0	0	1	0	15
Sutherland Shire Council	0	0	1	0	0	0	1	6	4	0	0	0	0	12
Sydney Trains	2	1	9	5	0	1	8	12	17	0	1	0	0	56
The Star Entertainment Group Ltd	1	0	6	0	0	1	2	3	0	0	3	0	0	16
Thomas Foods International Consolidated Pty Ltd	0	4	1	0	0	0	1	2	0	0	1	0	0	9
Toll Holdings Ltd	6	0	5	5	0	2	2	18	14	2	8	3	1	66
Tomago Aluminium	0	0	0	4	0	2	1	3	1	0	1	0	1	13
Transport for NSW Workers Compensation Services	10	0	15	8	0	4	9	25	18	0	3	1	2	95
Transport Service of NSW (State Transit Group)	2	0	0	1	0	0	0	2	1	0	0	2	0	8
UGL Rail Services Pty Limited	0	0	0	1	0	1	0	0	0	0	0	0	0	2
Unilever Australia (Holdings) Pty Limited	0	0	2	0	0	1	0	2	1	0	0	0	0	6
University of New South Wales	1	0	4	0	0	0	0	2	0	0	0	0	0	7
University of Wollongong	3	0	1	0	0	0	0	2	4	0	0	0	0	10
Ventia Australia Pty Ltd	0	0	7	0	0	1	2	2	9	1	3	0	0	25
VENTORA Group Pty Ltd (formerly JELD-WEN)	1	0	1	1	0	0	1	0	0	0	2	0	0	6

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Veolia Environmental Services (Australia) Pty Ltd	2	0	0	3	0	1	1	7	8	0	0	0	0	22
Wesfarmers Limited	4	0	11	0	0	0	6	32	27	0	5	5	2	92
Westpac Banking Corporation Ltd	2	0	12	1	0	0	1	3	5	1	0	1	3	29
Wollongong City Council	3	0	4	4	0	0	1	10	1	0	1	0	0	24
Woolworths Group Ltd	31	0	37	1	0	3	21	70	131	5	14	4	0	317
Specialised Insurer	77	3	113	31	1	14	63	246	243	8	43	51	7	900
Catholic Church Insurance Limited	8	0	5	1	0	0	5	39	18	1	5	15	2	99
Coal Mines Insurance Pty Limited	1	2	6	1	0	0	0	4	2	0	0	0	0	16
Guild Insurance Ltd	9	0	7	0	0	0	9	21	30	1	2	3	0	82
Hospitality Industry Insurance	23	1	37	2	0	1	21	68	89	5	20	24	2	293
Racing NSW Insurance Fund	2	0	0	1	0	0	3	8	7	0	2	0	2	25
StateCover Mutual Ltd	21	0	47	26	1	13	18	95	72	1	12	4	1	311
Trinity Insurance	13	0	11	0	0	0	7	11	25	0	2	5	0	74
Former NSW Insurer	1	0	0	1	1	0	0	1	3	0	0	0	0	7
AMP Life Limited	0	0	0	0	0	0	0	0	1	0	0	0	0	1
Cambridge Integrated Services Australia Pty Ltd	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Corporate Management Services (Australia) Pty Ltd	0	0	0	0	0	0	0	0	1	0	0	0	0	1
Forestry Corporation of NSW	0	0	0	0	0	0	0	1	0	0	0	0	0	1
Insurers Guarantee Fund	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Mercantile Mutual Insurance	0	0	0	0	0	0	0	0	1	0	0	0	0	1
Transgrid	0	0	0	1	0	0	0	0	0	0	0	0	0	1

Insurer	Advice Only	Death Claim	Denial of Liability	Hearing Aids	Hearing Loss TOD	Hearing Loss WPI	Medical Treatment	Permanent Impairment	Stage 1	WCD PIAWE Only	Weekly Payments	Work Capacity Decision	Other	Total
Respondent Law Firm	0	0	0	1	0	1	0	0	0	0	0	0	0	2
HWL Ebsworth Lawyers	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Turks Legal	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Insurer Not Provided	1,112	25	22	1,036	89	910	16	285	2,055	1	7	4	48	5,610
Not Provided (Hearing Loss)	0	0	1	1,026	87	899	0	6	31	0	0	0	0	2,050
Not Provided (Unknown)	1,112	25	21	10	2	11	16	279	2,024	1	7	4	48	3,560
Total	3,040	173	2,440	1,867	172	1,320	1,950	6,095	8,148	277	922	682	389	27,475

2.6 ILARS: Primary Outcomes

Figure 1: Primary Outcomes for Closed* ILARS Matters



*: Refers to **all** closed ILARS matters, including matters where a claim or dispute did not progress after legal advice from an Approved Lawyer was sought.

2.7 ILARS: Outcomes¹

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Appeals	320	\$3,382,224	\$62,184
Court of Appeal	5	\$87,624	\$7,176
By the employer in favour of Employer	2	\$25,100	\$3,586
By the worker in favour of Employer	2	\$53,929	\$2,157
By the worker in favour of Worker	1	\$8,596	\$1,433
High Court	1	\$42,663	\$21,332
By the worker in favour of Employer	1	\$42,663	\$21,332
Medical Appeal Panel	271	\$2,566,562	\$7,515
By the employer in favour of Employer	35	\$346,616	\$2,126
By the employer in favour of Worker	51	\$515,177	\$1,801
By the worker in favour of Employer	88	\$616,679	\$1,846
By the worker in favour of Worker	97	\$1,088,089	\$1,741
Non-presidential member to President	37	\$571,196	\$11,235
By the employer in favour of Employer	4	\$95,189	\$2,720
By the employer in favour of Worker	18	\$290,016	\$1,933
By the worker in favour of Employer	12	\$135,744	\$3,232
By the worker in favour of Worker	3	\$50,246	\$3,350
Supreme Court	6	\$114,179	\$14,926
By the employer in favour of Employer	2	\$10,384	\$3,461
By the employer in favour of Worker	2	\$22,807	\$1,342
By the worker in favour of Worker	2	\$80,987	\$10,123
ILARS Funding Withdrawn	1,311	\$156,442	\$2,258
Administrative reason	16	\$626	\$78
Consolidated with other grant	110	\$7,546	\$161

Outcomes	Total Closed Grant Matters	Total Amount Paid²	Average Cost
Duplicate grant	52	\$1,669	\$334
Lawyer request	504	\$55,329	\$401
Matter resolved in other jurisdiction	12	\$21,086	\$680
No Response to ILARS Follow Up	562	\$67,564	\$313
Not eligible for funding	55	\$2,622	\$291
Instructions withdrawn	1,489	\$2,679,998	\$1,380
Instructions withdrawn	265	\$496,674	\$740
Worker retained new Lawyer	1,224	\$2,183,324	\$640
Not proceeding after preliminary grant	9,470	\$14,315,713	\$6,498
Below Threshold (Threshold issue)	27	\$98,244	\$638
Commutation negotiations failed	5	\$4,600	\$920
Lawyer Advice to Worker	5,842	\$5,118,221	\$613
Lost contact with Worker	457	\$605,755	\$618
Medical evidence not supportive	637	\$1,883,771	\$825
Not MMI	92	\$284,077	\$685
Not viable	195	\$427,478	\$779
s66 Below WPI threshold	1,069	\$3,771,352	\$703
Worker instructions	1,146	\$2,122,216	\$717
Other Outcome	48	\$36,368	\$1,254
Resolved in Commission	4,296	\$36,967,661	\$112,126
Commutation	62	\$222,581	\$2,271
Registered	62	\$222,581	\$2,271
Conference	1,303	\$14,110,473	\$20,577
Closed Period	24	\$252,599	\$1,619
Death Benefits	34	\$363,584	\$3,430
Medicals	239	\$2,545,050	\$1,586
Not Recorded	6	\$69,558	\$1,364

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Weeklies	178	\$1,930,902	\$1,811
Weeklies & Medicals	375	\$4,065,653	\$1,695
WPI	270	\$2,923,288	\$1,597
WPI & Medicals	49	\$507,570	\$1,709
WPI & Weeklies	21	\$260,354	\$1,808
WPI, Weeklies & Medicals	71	\$798,546	\$1,982
Wrap Up	36	\$393,368	\$1,977
Expedited Assessment	187	\$1,155,434	\$8,635
Consent Direction	130	\$808,684	\$1,272
Direction made	48	\$291,528	\$1,246
Direction not made	2	\$17,001	\$739
Not Recorded	3	\$12,300	\$3,075
Recommendation made	2	\$12,498	\$961
Recommendation not made	2	\$13,422	\$1,342
Following Hearing – COD SOR Employer	38	\$396,993	\$2,123
Following Hearing – COD SOR worker	256	\$3,006,357	\$17,244
Death Benefits	38	\$442,531	\$2,950
Medicals	81	\$941,490	\$1,715
Not Recorded	2	\$21,764	\$1,979
Weeklies	30	\$338,206	\$1,911
Weeklies & Medicals	51	\$639,685	\$1,675
WPI	42	\$454,406	\$1,976
WPI & Medicals	3	\$41,270	\$1,876
WPI & Weeklies	1	\$13,969	\$1,397
WPI, Weeklies & Medicals	8	\$113,036	\$1,766
Medical Assessment	1,526	\$10,127,260	\$23,249
Above threshold	5	\$37,220	\$1,692

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
COD s66 TOD	33	\$222,262	\$1,837
COD s66 WPI	1,057	\$7,162,766	\$1,573
Discontinued post MAC no COD	1	\$2,500	\$2,500
Discontinued pre MAC no COD	1	\$5,000	\$5,000
MAC Below Threshold Hearing Aids only	23	\$138,231	\$2,658
Not MMI MAC (s66 claim)	21	\$130,424	\$1,672
Not MMI MAC (threshold issue)	6	\$28,881	\$1,070
Not reached threshold (threshold issue)	4	\$33,122	\$1,840
Not Recorded	1	\$6,361	\$1,590
s66 Not reached threshold	374	\$2,360,493	\$1,817
Resolved TC - settled by consent	771	\$6,263,282	\$21,423
Closed Period	10	\$74,861	\$2,269
Death Benefits	51	\$357,217	\$3,608
Medicals	219	\$1,874,762	\$1,381
Not Recorded	6	\$47,243	\$1,750
Weeklies	101	\$791,494	\$2,180
Weeklies & Medicals	122	\$1,038,083	\$1,680
WPI	178	\$1,377,488	\$1,715
WPI & Medicals	31	\$246,224	\$2,035
WPI & Weeklies	14	\$108,946	\$1,472
WPI, Weeklies & Medicals	27	\$254,170	\$1,359
Wrap Up	12	\$92,794	\$1,974
Settlement during Hearing	153	\$1,685,283	\$16,603
Death Benefits	12	\$156,448	\$2,267
Medicals	35	\$370,939	\$1,845
Not Recorded	1	\$13,974	\$665
Weeklies	18	\$192,958	\$1,723

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Weeklies & Medicals	25	\$284,694	\$1,747
WPI	44	\$469,655	\$1,925
WPI & Medicals	5	\$54,515	\$2,726
WPI & Weeklies	2	\$23,056	\$2,096
WPI, Weeklies & Medicals	11	\$119,044	\$1,609
Resolved in common law claim	73	\$367,892	\$1,348
Resolved prior to Commission	5,693	\$21,395,514	\$10,248
Advice given not to proceed	7	\$17,410	\$916
Agreement with Insurer	158	\$672,060	\$1,037
Insurer Accepts Claim	1,588	\$3,128,854	\$851
Insurer withdraws Notice	428	\$1,561,993	\$811
Other outcome	2	\$6,860	\$3,430
Over threshold by agreement	10	\$37,185	\$1,162
Resolved after IRO enquiry or Internal Review.	625	\$2,262,297	\$856
Resolved by complying agreement after claim made	2,875	\$13,708,856	\$1,185
Discontinued from Commission - No result	165	\$858,174	\$1,107
Grant application declined	1,806	\$1,492	\$149
Grand Total	24,671	\$80,161,478	\$198,551

1: The total for this table differs from **Table 2.9 (pg. 49)** as the Total Amount column reflects **payments for matters that were finalised between** 1-July 2024 to 30-June-2025, based on data from IRO's internal case management system. This table includes invoice payments for **closed matters only**.

2: There may be discrepancies compared to financial system (SAP) records due to timing differences between system updates. These are reviewed and resolved as a part of regular financial reconciliation processes.

2.8 ILARS (No Response to Claim): Outcomes by Insurer Type

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Delay in Determining Liability	15	3	6	1	0	25
Initial Notification	2	1	0	0	0	3
Initial notification incomplete	1	0	0	0	0	1
No response provided and outside timeframes	0	1	0	0	0	1
Provisional liability inside timeframes	1	0	0	0	0	1
Recurrence	0	0	2	0	0	2
Claim denied outside timeframes	0	0	1	0	0	1
No decision and outside timeframes	0	0	1	0	0	1
Section 287A	5	0	1	0	0	6
Claim accepted inside timeframes	1	0	0	0	0	1
Claim accepted outside timeframes	2	0	0	0	0	2
Claim denied outside timeframes	1	0	1	0	0	2
No decision and outside timeframes	1	0	0	0	0	1
Section 66	1	1	1	0	0	3
Claim accepted outside timeframes	1	0	0	0	0	1
No decision and inside timeframes	0	0	1	0	0	1
No decision and outside timeframes	0	1	0	0	0	1
Weekly Benefits/Medical Treatment	7	1	2	1	0	11
Claim accepted outside timeframes	0	0	1	0	0	1
Claim denied outside timeframes	5	0	1	0	0	6

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
No decision and outside timeframes	2	1	0	1	0	4
Other outcome	5	0	0	0	0	5
Denial of Liability	22	6	5	0	0	33
Defective form withdrawn	0	0	1	0	0	1
Information Given	1	0	0	0	0	1
Insurer maintain denial on review	10	2	2	0	0	14
Insurer notified	1	0	0	0	0	1
Insurer overturns decision after PI	1	1	1	0	0	3
Matter referred for review or legal	1	2	0	0	0	3
Payments stopped	1	0	0	0	0	1
Updated the IRO Principal Lawyer	1	0	0	0	0	1
General Case Management	0	0	4	0	0	4
Information Given	0	0	1	0	0	1
Insurer notified	0	0	1	0	0	1
Updated the IRO Principal Lawyer	0	0	2	0	0	2
Other outcome	6	1	1	0	0	8
Medical Dispute Pilot	22	1	3	0	0	26
Information Given	6	0	1	0	0	7
Insurer notified	6	0	1	0	0	7
Referred to Icare	3	0	0	0	0	3
Referred to Insurer	1	0	0	0	0	1
Updated the IRO Principal Lawyer	6	1	1	0	0	8
Section 287A	131	24	23	4	0	182

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Other outcome	3	1	0	0	0	4
Claim accepted after enquiry	9	1	5	1	0	16
Claim accepted before enquiry	10	1	1	0	0	12
Claim denied after enquiry	17	15	9	3	0	44
Claim denied before enquiry	41	6	6	0	0	53
Insurer outside timeframes	45	0	2	0	0	47
Request not received	6	0	0	0	0	6
Section 60	37	4	2	2	0	45
Claim accepted after enquiry	7	2	0	1	0	10
Claim accepted before enquiry	6	0	0	0	0	6
Claim denied after enquiry	3	1	0	0	0	4
Claim denied before enquiry	8	0	1	0	0	9
Insurer inside timeframes	2	0	0	0	0	2
Insurer outside timeframes	9	1	0	1	0	11
Request not received	1	0	1	0	0	2
Other outcome	1	0	0	0	0	1
Section 60AA	1	0	0	0	0	1
Claim denied before enquiry	1	0	0	0	0	1
Section 66	110	45	33	21	0	209
Claim accepted after enquiry	8	1	1	1	0	11
Claim accepted before enquiry	2	0	0	0	0	2
Claim denied after enquiry	20	8	9	8	0	45
Claim denied before enquiry	6	3	6	1	0	16

	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Counter offer issued after enquiry	11	9	5	4	0	29
Counter offer issued before enquiry	6	1	0	0	0	7
Insurer inside timeframes	14	1	3	2	0	20
Insurer outside timeframes	26	19	8	3	0	56
Request not received	10	3	1	1	0	15
Other outcome	7	0	0	1	0	8
Weekly Benefits	27	2	5	6	0	40
Claim accepted after enquiry	5	0	1	0	0	6
Claim accepted before enquiry	0	0	0	1	0	1
Claim denied after enquiry	1	1	2	1	0	5
Claim denied before enquiry	3	0	0	0	0	3
Information Given	1	0	0	0	0	1
Initial notification incomplete	0	0	0	1	0	1
Insurer notified	1	0	0	0	0	1
Insurer outside timeframes	0	0	0	1	0	1
Request not received	1	0	0	0	0	1
Updated the IRO Principal Lawyer	1	0	0	0	0	1
Payments Have Changed	1	0	0	0	0	1
Payments increased after PI (stat rate or 95%)	1	0	0	0	0	1
Payments Have Not Started	1	0	0	1	0	2
Employer not passing on weekly payments	1	0	0	0	0	1
Reasonable excuse applied within time	0	0	0	1	0	1
Payments Have Stopped	3	1	0	0	0	4

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Section 39 limit applied	1	0	0	0	0	1
Section 39 overturned	1	0	0	0	0	1
Section 48A / 57 suspension applied	1	0	0	0	0	1
Weekly benefits declined	0	1	0	0	0	1
Other outcome	9	0	2	1	0	12
Work Capacity Decision	3	0	0	1	0	4
Information Given	1	0	0	0	0	1
Insurer notified	1	0	0	0	0	1
Updated the IRO Principal Lawyer	1	0	0	0	0	1
WCD under review	0	0	0	1	0	1
Workplace Injury Management	2	2	2	1	1	1
Rehab provided S41A	0	0	1	0	0	1
Other Issue	3	0	0	0	2	5
Other outcome	3	0	0	0	2	5
Total	376	85	82	35	2	580

2.9 ILARS: Payments¹

Payment Type	Total Amount	Number of Payments	Average Amount	Percentage Proportion	
Disbursements	\$43,231,319	104,235	\$549	43%	of Total Amount
Barrister Country Loading	\$21,714	29	\$749	0%	of Total Disbursements
Barrister Fees	\$4,610,681	2,871	\$1,606	11%	
Clinical Notes	\$3,596,106	42,138	\$98	8%	
Interpreter	\$272,724	1,663	\$164	1%	
Meal Allowance	\$10,511	228	\$46	0%	
Medico-legal	\$29,154,754	19,556	\$1,491	67%	
MRP Service Fee	\$2,668,709	29,920	\$89	6%	
Non-attendance fee	\$92,707	194	\$478	0%	
NTD Report	\$704,988	1,962	\$448	2%	
Other	\$226,744	594	\$392	1%	
Refund	\$1,686	3	\$562	0%	
Solicitor Loading	\$8,876	12	\$740	0%	
Travel	\$603,883	2,409	\$251	1%	
Treating Specialist Report	\$1,257,235	2,656	\$569	3%	
Professional Fees	\$56,540,458	22,386	\$1,894	57%	of Total Amount
Appeal	\$680,515	372	\$1,829	1%	of Total Professional Fees
Complexity Uplift	\$674,761	525	\$1,285	1%	
Professional fees	\$55,185,182	21,489	\$2,568	98%	
Total	\$99,771,777	126,621	\$788	100%	

1: The total for this table differs from **Table 2.7 (pg. 40-44)** as the Total Amount column reflects **invoices that were approved and processed** from 1-July 2024 to 30-June-2025, based on data from IRO's internal case management system. This table includes invoice payments for **both ongoing and closed matters**.

2: There may be discrepancies compared to financial system (SAP) records due to timing differences between system updates. These are reviewed and resolved as a part of regular financial reconciliation processes.