



Independent
Review Office

Periodic Performance Review

2025/2026

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.

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Complaints & Enquiries

1.1 Complaints & Enquiries: *Matters Received*

Shows the number of complaints and enquiries received by the IRO throughout the year for Workers Compensation and Compulsory Third Party claims, broken down by month.

2025-26														
Scheme	Case Type	July	August	September	October	November	December	January	February	March	April	May	June	Total
WC ¹	Complaint	940	879	970	1,047	1,013	911	790	992	1,128	1,071	1,057	1,050	11,848
	Enquiry	550	625	646	663	559	523	467	542	602	601	691	691	7,160
CTP ²	Complaint	83	84	89	81	60	64	53	60	62	66	76	68	846
	Enquiry	15	21	16	20	29	17	19	19	20	21	14	29	240
Total		1,588	1,609	1,721	1,811	1,661	1,515	1,329	1,613	1,812	1,759	1,838	1,838	20,094

1: Workers Compensation

2: Compulsory Third Party

1.2 Complaints & Enquiries (Workers Compensation): Referral Source

Shows how people injured at work found out about the IRO Workers Compensation complaint and enquiry services, including referrals from lawyers, web searches, government agencies, and other sources.

2025-26													
Referral Source	July	August	September	October	November	December	January	February	March	April	May	June	Total
Lawyer	1,152	1,137	1,189	1,271	1,167	1,032	909	1,107	1,219	1,202	1,207	1,132	13,724
Web Search	189	181	214	251	224	206	191	227	333	288	300	360	2,964
Word of Mouth	52	72	92	74	98	113	80	128	81	77	125	141	1,133
WorkCover	9	14	16	13	10	12	6	9	15	13	11	16	144
Government Department	15	3	12	14	6	12	12	12	7	14	14	16	137
Insurer	10	12	14	12	7	12	5	4	10	12	11	9	118
Doctor	2	2	4	8	1	2	2	5	6	6	5	5	48
Union	1	3	4	5	6	5	1	1	3	3	3	1	36
Employer	2	-	6	2	1	-	-	1	3	4	3	2	24
Rehabilitation Provider	-	2	3	1	2	1	1	2	2	2	2	2	20
Other	58	78	62	59	50	39	50	38	51	51	67	57	660
Total	1,490	1,504	1,616	1,710	1,572	1,434	1,257	1,534	1,730	1,672	1,748	1,741	19,008

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

Shows how people injured in a motor vehicle collision found about the IRO Compulsory Third Party complaint and enquiry services, including referrals from lawyers, web searches, government agencies, and other sources.

2025-26													
Referral Source	July	August	September	October	November	December	January	February	March	April	May	June	Total
Web Search	31	47	58	43	41	38	42	43	39	40	34	48	504
Lawyer	24	22	19	22	14	17	13	13	16	23	33	16	232
Government Department	5	6	4	4	8	4	2	4	6	6	7	5	61
Word of Mouth	6	2	6	3	4	6	5	3	4	4	3	8	54
WorkCover	1	2	1	4	4	1	1	4	3	1	-	2	24
Insurer	-	-	-	3	5	3	1	1	-	3	1	1	18
Doctor	-	-	1	-	-	-	-	-	-	2	-	3	6
Union	-	-	1	-	-	-	-	-	-	-	-	-	1
Other	31	26	15	22	13	12	8	11	14	8	12	14	186
Total	98	105	105	101	89	81	72	79	82	87	90	97	1,086

1.4 Complaints and Enquiries: *Resolution Times*¹

Shows the time taken to resolve complaints and enquiries, from the same day through to more than thirty (30) days.

2025-26															
Scheme	Case Type	Resolution Times	July	August	September	October	November	December	January	February	March	April	May	June	Total
WC ²	Complaint	Same Day	66	42	60	51	79	55	32	94	77	65	64	73	758
		Next Day	47	56	49	59	64	33	46	68	73	67	66	46	674
		Within Two Weeks	643	620	717	738	694	676	445	642	736	620	739	604	7,874
		Between 14 and 30 Days	185	110	156	104	157	170	192	149	190	239	214	207	2,073
		More Than 30 Days	58	28	30	24	26	28	36	26	25	31	29	37	378
	Enquiry	Same Day	409	496	449	466	358	332	366	378	398	430	513	522	5,117
		Next Day	27	49	48	46	53	45	25	49	59	45	50	48	544
		Within Two Weeks	103	78	114	130	115	123	83	93	143	115	129	109	1,335
		Between 14 and 30 Days	13	8	8	13	8	20	12	1	4	10	5	5	107
		More Than 30 Days	-	-	-	2	1	43	3	1	-	1	-	1	52
CTP ³	Complaint	Same Day	-	-	1	6	1	1	4	1	1	-	1	2	18
		Next Day	-	1	1	3	-	6	1	2	-	7	-	-	21
		Within Two Weeks	64	73	70	68	49	58	26	38	36	45	31	40	598
		Between 14 and 30 Days	16	13	17	4	9	7	4	14	21	12	32	28	177
		More Than 30 Days	2	-	-	1	-	3	3	2	1	2	1	2	17
	Enquiry	Same Day	9	4	4	9	14	10	12	7	8	14	7	15	113
		Next Day	1	7	-	2	4	2	2	2	5	2	1	2	30
		Within Two Weeks	5	9	12	11	9	7	5	7	8	6	3	11	93
		Between 14 and 30 Days	-	-	-	-	-	-	-	-	-	-	1	-	1
		More Than 30 Days	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			1,648	1,594	1,736	1,737	1,641	1,619	1,297	1,574	1,785	1,711	1,886	1,752	19,980

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*

Shows the issues raised in Workers Compensation complaints and the insurers involved. The table below shows the top nine (9) issues.

Insurer	Delay in Determining Liability	Delay in payment	Denial of Liability	General Case Management	Weekly Benefits	Request for Documents	Work Capacity Decision	IME/IMC	Non-Insurer Complaint	Other	Total
Claims Service Provider	2,025	1,489	929	865	768	640	425	258	134	63	7,596
Allianz 701	296	192	90	72	91	79	33	18	11	9	891
Allianz Australia Workers Compensation (NSW) Ltd	59	44	8	12	8	8	1	3	5	-	148
CGU Workers Compensation (NSW) Ltd	1	1	-	-	-	-	-	-	-	-	2
DXC Technology	73	72	19	31	37	41	16	2	5	1	297
EML 701	702	510	420	373	298	178	197	121	61	28	2,888
EML 702	52	28	34	26	2	8	2	4	6	1	163
Employers Mutual NSW Limited	2	5	1	1	1	1	-	-	-	-	11
Gallagher Bassett 701	198	169	57	90	74	126	70	26	9	9	828
Gallagher Bassett Services Pty Ltd	1	-	-	-	-	-	1	-	-	-	2
GIO 701	215	191	128	90	117	62	51	33	15	8	910
GIO General Limited	147	83	63	71	33	36	12	8	6	-	459
icare Claims Operation Team	55	21	22	24	15	17	9	9	4	4	180
QBE 701	1	-	2	-	-	-	-	-	-	-	3
QBE Workers Compensation	189	162	78	68	90	78	32	32	9	3	741
Uninsured Liabilities	1	-	-	-	1	-	-	-	-	-	2
TMF	663	659	261	250	161	157	67	64	35	33	2,350
Allianz TMF	431	461	152	144	114	98	39	43	18	22	1,522
Employers Mutual NSW Ltd - TMF	125	126	98	79	34	29	19	15	13	8	546
QBE TMF	107	72	11	27	13	30	9	6	4	3	282

Insurer	Delay in Determining Liability	Delay in payment	Denial of Liability	General Case Management	Weekly Benefits	Request for Documents	Work Capacity Decision	IME/IMC	Non-Insurer Complaint	Other	Total
Self-Insurer	351	224	116	88	105	102	54	26	15	14	1,095
Adecco Holdings Pty Ltd	1	3	2	1	1	2	2	0	0	-	12
Aldi Stores	11	5	10	2	4	-	3	-	-	2	37
ANZ Banking Group Limited	1	-	1	-	-	1	-	-	-	-	3
Ausgrid Management Pty Ltd	-	1	2	-	-	-	-	-	-	-	3
Australian Unity Limited	5	8	6	-	2	4	3	2	-	-	30
BHP Group Limited	4	-	1	-	-	1	-	-	-	-	6
BIC Services Pty Limited	1	-	-	-	-	-	-	-	-	-	1
Blacktown City Council	6	1	2	-	1	-	-	1	-	3	14
Bluescope Steel Ltd	3	-	1	-	2	2	-	-	-	-	8
BOC Limited	2	-	-	1	-	-	-	-	-	-	3
Boral Limited	2	2	-	1	1	1	-	-	-	-	7
Busways Australia Pty Ltd	-	2	1	-	-	-	-	-	-	-	3
Campbelltown City Council	-	1	-	-	-	1	-	-	1	1	4
Canterbury Bankstown Council	1	-	-	-	2	-	-	-	-	-	3
Casino Food Company Limited	-	-	-	-	-	1	-	-	-	-	1
Central Coast Council	3	2	2	1	2	-	-	-	-	-	10
City of Sydney Council	-	-	1	-	-	-	-	-	-	-	1
Coca-Cola Amatil	-	1	2	-	-	-	-	-	-	-	3
Coles Group Ltd	22	11	6	8	5	1	2	1	2	-	58
Colin Joss & Co Pty Limited	-	-	3	1	-	-	-	-	2	-	6
ComfortDelGro Corporation Australia Pty Ltd	18	8	3	7	3	4	3	2	-	-	48
Commonwealth Bank Workers Compensation	1	-	-	-	1	-	-	-	-	-	2
Commonwealth Steel (Molycop)	2	1	-	-	-	2	-	-	-	-	5
CSR Limited	1	1	-	-	1	-	-	-	-	-	3

Insurer	Delay in Determining Liability	Delay in payment	Denial of Liability	General Case Management	Weekly Benefits	Request for Documents	Work Capacity Decision	IME/IMC	Non-Insurer Complaint	Other	Total
DAC Finance Pty Ltd (trading as Opal Aged Care)	3	9	3	3	4	3	3	-	-	-	28
Dimeo Group Holdings Pty Ltd	-	-	-	-	-	1	-	-	-	-	1
Electrolux Home Products Pty Ltd	1	-	-	-	-	-	-	-	-	-	1
Endeavour Energy	-	1	2	-	-	-	-	-	-	-	3
Endeavour Group Limited	4	2	-	1	3	-	2	2	-	-	14
Estia Investments Pty Ltd	3	1	1	-	-	2	-	-	-	-	7
Fairfield City Council	4	3	-	-	1	1	-	-	-	-	9
Fletcher International Exports Pty Ltd.	-	-	-	1	-	-	-	-	-	-	1
Food Investments Pty Ltd (George Weston Foods)	-	2	-	-	-	-	-	-	-	-	2
Hays Specialist Recruitment (Australia) Pty Limited	2	-	-	-	-	-	-	-	-	-	2
Healius Limited	1	-	-	-	-	-	3	-	-	-	4
Holcim (Aust) Holdings Pty Limited	3	-	1	-	1	-	-	-	-	-	5
Infrabuild (Manufacturing) Pty Limited	10	9	-	3	1	4	1	-	-	-	28
Inghams Enterprises Pty Ltd	2	2	-	-	-	-	-	1	-	-	5
ISS Property Services Pty Ltd	13	3	-	2	2	4	-	-	-	-	24
JB Hi-Fi Limited	-	-	-	-	1	-	-	-	-	-	1
Kelsian Group Ltd	5	2	3	1	1	-	-	-	1	-	13
Lake Macquarie City Council	1	-	-	1	-	-	-	-	-	-	2
Life Without Barriers	2	1	3	1	1	2	1	1	-	1	13
Liverpool City Council	1	-	-	-	1	-	-	-	-	-	2
McDonald's Australia Holdings Limited	-	-	-	-	-	-	1	-	-	-	1
Myer Holdings Ltd	-	-	-	-	-	1	-	-	-	-	1
Northern Beaches Council	-	-	1	-	-	-	-	-	-	-	1
NSW Trains	1	-	3	-	-	2	1	-	-	-	7
Pacific National (NSW) Pty Ltd	1	-	-	-	-	-	-	-	-	-	1

Insurer	Delay in Determining Liability	Delay in payment	Denial of Liability	General Case Management	Weekly Benefits	Request for Documents	Work Capacity Decision	IME/IMC	Non-Insurer Complaint	Other	Total
Pasminco Ltd	5	3	-	3	4	2	-	-	-	-	17
Persol Australia Pty Ltd	-	-	1	-	-	-	-	-	-	-	1
Qantas Airways Limited	7	3	8	5	-	3	2	1	-	-	29
Rail Corporation NSW	-	-	-	-	-	1	-	-	-	-	1
Randstad	1	1	3	1	1	1	1	-	-	-	9
RGF Staffing Melbourne One Pty Ltd	2	-	2	-	1	1	-	-	-	-	6
Rocla Pty Limited	3	-	-	-	-	-	-	-	-	-	3
Serco Group Pty Limited	1	-	1	-	-	-	1	-	-	-	3
Shoalhaven City Council	1	-	2	-	-	-	-	-	-	-	3
Sonic Healthcare Limited	6	1	1	2	-	-	-	-	-	-	10
Southern Meats Pty Ltd	-	-	-	-	1	-	-	-	-	-	1
Sutherland Shire Council	-	-	-	1	-	-	-	-	-	1	2
Sydney Trains	17	10	12	2	6	6	2	1	2	1	59
The Star Entertainment Group Ltd	2	5	1	-	3	2	-	2	-	-	15
Thomas Foods International Consolidated Pty Ltd	2	1	-	-	-	-	-	-	-	-	3
Toll Holdings Ltd	3	2	-	2	1	-	2	-	1	-	11
Tomago Aluminium	2	1	-	2	1	2	1	1	1	-	11
Transport for NSW Workers Compensation Services	2	1	-	-	-	-	-	-	-	-	3
Transport Service of NSW (State Transit Group)	-	2	-	-	-	-	-	-	-	-	2
UGL Rail Services Pty Limited	1	3	-	-	1	-	-	-	-	-	5
University of New South Wales	-	1	4	1	1	-	2	2	-	-	11
University of Wollongong	-	1	-	4	-	-	-	1	-	-	6
Ventia Australia Pty Ltd	6	3	-	3	5	-	2	1	1	1	22
Veolia Environmental Services (Australia) Pty Ltd	-	-	2	-	-	1	-	-	-	-	3
Wesfarmers Limited	8	7	2	2	4	2	-	1	-	-	26

Insurer	Delay in Determining Liability	Delay in payment	Denial of Liability	General Case Management	Weekly Benefits	Request for Documents	Work Capacity Decision	IME/IMC	Non-Insurer Complaint	Other	Total
Westpac Banking Corporation Ltd	3	2	4	2	3	4	-	-	-	-	18
Wollongong City Council	2	-	-	2	-	-	-	1	-	-	5
Woolworths Group Ltd	139	95	14	21	32	37	16	5	4	4	367
Specialised Insurer	126	112	89	62	53	35	38	30	15	11	571
Catholic Church Insurance Limited	18	19	18	12	5	1	5	1	2	-	81
Coal Mines Insurance Pty Limited	9	10	18	6	4	5	2	2	1	1	58
Guild Insurance Ltd	27	20	5	5	14	5	2	2	-	2	82
Hospitality Industry Insurance	32	29	26	18	11	7	17	13	2	1	156
Racing NSW Insurance Fund	7	13	4	4	2	5	6	-	2	-	43
StateCover Mutual Ltd	18	11	9	8	4	5	4	5	6	3	73
Trinity Insurance	15	10	9	9	13	7	2	7	2	4	78
Insurer Not Provided	41	15	72	41	10	7	8	4	31	1	230
Not Provided (Hearing Loss)	2	-	-	-	-	-	-	-	-	-	2
Not Provided (Unknown)	39	15	72	41	10	7	8	4	31	1	228
Total	3,209	2,499	1,467	1,306	1,097	941	592	382	230	122	11,845

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

Shows the issues raised in Compulsory Third Party complaints and the insurers involved. The table below shows the top fifteen (15) issues.

Insurer	Treatment and Care	Income Support / Weekly Payments	Claim Payments	Case Manager	Threshold Injury	Claim Liability	Common Law	Domestic Assistance	Insurer Internal Reviews	Claim Lodgement	Fault Status	Property Damage	Dispute Handling	Settlement	Investigations	Other	Total
CTP Insurer	217	160	82	71	69	52	31	26	14	10	10	3	9	7	7	47	815
AAMI	20	18	13	6	5	5	8	3	2	1	-	1	2	-	-	2	86
Allianz	35	22	9	3	5	17	1	3	2	1	5	1	2	-	2	7	115
GIO	28	14	4	8	13	7	3	2	1	2	-	-	1	3	-	12	98
icare (CTP Care)	16	1	2	2	-	-	-	4	1	-	-	-	-	-	-	3	29
icare (Lifetime Care)	2	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	3
NRMA	59	37	21	23	25	10	11	3	3	3	3	1	1	1	1	14	216
QBE	53	59	30	28	19	10	7	11	5	3	1	-	3	3	4	9	245
Youi	4	9	3	1	2	2	1	-	-	-	1	-	-	-	-	-	23
Insurer Not Provided	4	-	1	2	1	5	1	-	-	2	-	7	-	1	-	3	27
Not Provided (Unknown)	4	-	1	2	1	5	1	-	-	2	-	7	0	1	-	3	27
Total	221	160	83	73	70	57	32	26	14	12	10	10	9	8	7	50	842

1.7 Enquiries (Workers Compensation): *Issues by Insurer*

Shows the issues raised in Workers Compensation enquiries and the insurers involved. The table below shows the top thirteen (13) issues.

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
Claims Service Provider	904	641	100	370	368	304	255	167	165	121	122	66	17	113	3,712
Allianz 701	102	59	7	37	21	28	12	18	24	13	11	8	2	8	350
Allianz Australia Workers Compensation (NSW) Ltd	5	7	2	2	5	6	1	3	-	-	2	-	-	2	35
CGU Workers Compensation (NSW) Ltd	1	1	1	-	-	-	-	-	-	-	-	-	-	-	3
DXC Technology	8	34	2	1	3	8	8	6	1	7	3	1	-	6	88
EML 701	386	243	36	159	199	136	138	78	81	48	53	29	3	43	1,632
EML 702	55	89	2	21	28	5	3	9	5	1	6	-	1	7	232
Employers Mutual NSW Limited	-	-	1	5	2	-	-	-	-	1	-	-	-	-	9
Gallagher Bassett 701	61	51	10	34	17	29	48	14	11	17	11	5	1	11	320
GIO 701	110	58	11	29	19	45	22	14	15	17	13	15	-	12	380
GIO General Limited	62	52	15	46	39	11	4	9	9	1	8	1	6	12	275
icare Claims Operation Team	24	10	4	6	14	4	7	3	6	4	-	2	2	5	91
icare Complex Complaints Management Team	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Insurance and Care NSW (icare)	1	1	1	1	-	-	1	1	-	-	-	-	-	-	6
QBE 701	85	29	5	26	19	30	11	12	12	9	15	5	1	5	264
QBE Workers Compensation	-	1	1	-	-	-	-	-	-	-	-	-	1	1	4
Uninsured Liabilities (icare)	4	5	2	3	2	2	-	-	1	3	-	-	-	-	22

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
TMF	214	160	25	99	75	73	31	44	58	42	34	34	3	23	915
Allianz TMF	124	102	18	58	46	38	21	32	43	32	24	23	1	17	579
Employers Mutual NSW Ltd - TMF	60	38	6	30	21	24	9	6	10	7	6	6	-	3	226
GIO – NSW Treasury Management Fund	1	1	1	-	-	-	1	-	-	-	-	-	-	-	4
QBE TMF	29	19	-	11	8	11	-	6	5	3	4	5	2	3	106
Self-Insurer	119	58	42	56	46	36	18	29	26	27	24	17	7	17	522
ACE Insurance Limited	-	1	-	-	-	-	-	1	-	-	-	-	-	-	2
Adecco Holdings Pty Ltd	4	1	-	1	-	-	1	-	-	1	2	1	-	-	11
Aldi Stores	9	2	1	1	-	-	-	-	1	1	1	1	-	1	18
ANZ Banking Group Limited	-	1	-	-	-	-	-	-	-	-	-	-	2	-	3
Ausgrid Management Pty Ltd	2	1	-	2	-	-	1	-	-	1	-	-	-	1	8
Australian Unity Limited	7	-	2	-	1	-	-	-	2	1	1	-	-	-	14
Blacktown City Council	4	1	1	-	1	2	-	-	1	1	1	-	-	-	12
Bluescope Steel Ltd	-	-	-	1	-	-	-	1	-	-	-	-	-	-	2
BOC Limited	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Boral Limited	1	-	-	1	-	-	-	-	-	-	1	-	-	-	3
Brambles Industries Limited	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Busways Australia Pty Ltd	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1
Campbelltown City Council	1	-	1	2	-	2	-	-	-	-	-	-	-	-	6
Canterbury Bankstown Council	-	1	-	1	-	-	-	-	-	1	-	-	-	-	3
Casino Food Company Limited	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
Central Coast Council	-	-	-	1	-	2	-	-	-	-	-	1	1	-	5
City of Sydney Council	1	1	-	-	-	-	-	-	-	-	-	1	-	-	3
Coles Group Ltd	6	6	2	4	4	-	2	-	-	1	1	1	-	-	27
Colin Joss & Co Pty Limited	5	1	-	-	2	-	-	1	1	-	-	-	-	1	11
ComfortDelGro Corporation Australia Pty Ltd	5	1	-	-	2	-	-	1	1	-	-	-	-	1	11
Commonwealth Bank Workers Compensation	4	1	1	-	1	1	-	3	-	1	2	-	-	-	14
CSR Limited	-	-	-	-	-	2	-	-	-	-	-	-	-	-	2
DAC Finance Pty Ltd (trading as Opal Aged Care)	1	1	1	-	-	2	-	3	-	-	1	-	-	-	9
Endeavour Energy	1	-	-	-	1	1	-	-	-	-	-	-	-	-	3
Endeavour Group Limited	3	-	-	-	-	-	2	1	-	1	-	-	-	1	8
Estia Investments Pty Ltd	-	-	1	1	-	-	-	-	-	-	-	-	-	-	2
Fairfield City Council	-	1	-	1	-	-	-	-	-	-	-	-	-	-	2
Fletcher International Exports Pty Ltd.	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Forestry Corporation of NSW	-	-	-	-	-	-	-	-	1	-	-	-	-	-	1
Hays Specialist Recruitment (Australia) Pty Limited	-	-	4	-	-	-	-	-	-	-	-	-	-	-	4
Healius Limited	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Holcim (Aust) Holdings Pty Limited	-	-	1	-	-	1	-	-	-	-	-	-	-	-	2
Infrabuild (Manufacturing) Pty Limited	2	1	-	2	-	-	-	-	-	-	-	-	-	-	5
Inghams Enterprises Pty Ltd	1	-	1	-	2	-	-	-	-	-	-	-	-	-	4
Insurers Guarantee Fund	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
ISS Property Services Pty Ltd	4	-	-	-	-	-	-	-	-	1	-	-	-	-	5

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
Kelsian Group Ltd	2	1	-	3	1	3	-	1	1	-	-	-	-	1	13
Lake Macquarie City Council	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
Life Without Barriers	3	1	-	2	4	-	2	-	1	-	2	-	-	2	17
Liverpool City Council	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
MARS Australia Pty Ltd	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
McDonald's Australia Holdings Limited	-	1	1	1	1	-	-	-	-	-	-	-	-	-	4
Myer Holdings Ltd	-	-	-	-	-	-	-	-	-	1	1	-	-	-	2
Newcastle City Council	-	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Northern Beaches Council	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
NSW Trains	-	-	-	2	-	-	-	1	1	-	-	1	-	-	5
Pasminco Ltd	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Persol Australia Pty Ltd	2	-	2	1	-	-	-	-	-	-	-	-	-	-	5
Qantas Airways Limited	7	4	-	2	3	1	-	-	-	1	-	-	-	-	18
Rail Corporation NSW	-	1	-	-	-	-	-	-	-	-	-	-	-	1	2
Randstad	6	3	1	1	2	1	-	1	1	-	-	1	-	-	17
RGF Staffing Melbourne One Pty Ltd	4	1	-	-	-	1	-	2	1	-	-	-	-	1	10
Shoalhaven City Council	2	2	-	-	-	-	-	-	-	-	-	-	-	-	4
Sonic Healthcare Limited	-	-	-	-	-	-	1	-	-	-	-	2	-	-	3
Sutherland Shire Council	2	2	-	-	-	1	-	-	1	-	-	-	-	-	6
Sydney Trains	6	2	2	2	3	-	-	-	2	3	1	1	1	1	24
The Star Entertainment Group Ltd	1	-	1	-	-	-	-	-	-	-	-	-	-	-	2

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
Thomas Foods International Consolidated Pty Ltd	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1
Toll Holdings Ltd	1	1	1	3	4	1	1	-	1	1	1	-	-	-	15
Tomago Aluminium	-	1	-	-	-	-	-	1	-	-	-	-	-	-	2
Transport for NSW Workers Compensation Services	1	-	2	-	-	-	-	-	-	-	-	-	-	-	3
Transport Service of NSW (State Transit Group)	-	-	2	1	-	-	-	-	-	-	-	-	-	-	3
UGL Rail Services Pty Limited	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2
University of New South Wales	-	-	-	-	-	-	-	-	-	-	2	-	-	-	2
University of Wollongong	3	-	-	3	1	1	1	-	-	-	-	1	-	2	12
Ventia Australia Pty Ltd	1	-	-	1	-	1	-	-	1	-	1	1	-	-	6
Veolia Environmental Services (Australia) Pty Ltd	-	1	-	2	1	3	2	-	1	1	1	1	-	-	13
Wesfarmers Limited	-	-	1	-	-	-	-	-	-	-	-	-	-	-	1
Westpac Banking Corporation Ltd	3	2	4	1	1	-	1	4	1	-	-	-	1	-	18
Wollongong City Council	6	2	1	1	-	2	-	1	3	-	-	3	-	-	19
Woolworths Group Ltd	-	1	-	-	2	-	-	1	-	3	-	-	-	-	7
Specialised Insurer	64	45	19	37	28	20	21	19	13	11	9	9	2	12	309
Catholic Church Insurance Limited	5	5	1	3	7	1	2	3	2	-	1	-	-	1	31
Coal Mines Insurance Pty Limited	9	2	1	6	2	2	-	2	-	-	-	2	-	3	29
Guild Insurance Ltd	7	4	3	4	2	3	2	3	1	1	1	1	-	1	33
Hospitality Industry Insurance	16	17	9	9	8	8	14	5	8	5	3	2	2	2	108
Racing NSW Insurance Fund	2	2	1	1	-	-	-	2	-	-	-	-	-	-	8
StateCover Mutual Ltd	18	7	4	8	8	3	1	2	2	3	3	3	-	3	65

Insurer	Denial of Liability	General Case Management	How to Make a Claim	Query About WC Benefits	ILARS Lawyer Complaint	Weekly Benefits	Work Capacity Decision	Delay in Determining Liability	IME/IMC	Employer Complaint	Delay in Payment	Workplace Injury Management	Who is the Insurer?	Other	Total
Trinity Insurance	7	8	-	6	1	3	2	2	-	2	1	1	-	2	35
Insurer Not Provided	141	163	864	85	94	46	17	25	20	80	35	12	94	26	1,702
Not Provided (Hearing Loss)	-	-	7	1	3	-	-	-	1	-	-	-	-	1	13
Not Provided (Unknown)	141	163	857	83	91	46	17	25	19	80	35	12	94	25	1,688
Total	1,442	1,067	1,050	646	611	479	342	284	282	281	224	138	123	191	7,160

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

Shows the issues raised in Compulsory Third Party enquiries and the insurers involved. The table below shows the top nine (9) issues.

Insurer	General Case Management	Denial of Liability	Property Damage	Query About CTP Benefits	Threshold Injury	Weekly Benefits	Delay in Payment	Non-Insurer Complaint	Other	Total
CTP Insurer	31	31	15	29	22	22	10	5	18	183
AAMI	2	1	4	1	2	5	1	1	2	19
Allianz	1	3	3	8	5	1	-	-	3	24
GIO	9	4	4	2	1	3	2	1	1	27
icare (CTP Care)	3	2	-	1	-	-	-	1	1	8
NRMA	8	9	4	9	12	7	3	1	5	58
QBE	5	9	-	8	1	6	4	1	6	40
Youi	3	3	-	-	1	-	-	-	-	7
Insurer Not Provided	12	4	19	3	-	-	2	7	10	19
Not Provided (Unknown)	12	4	19	3	-	-	2	7	10	19
Total	43	35	34	32	22	22	12	12	28	240

1.9 Complaints (Workers Compensation): *Outcomes*

Shows outcomes achieved for Workers Compensation complaints. Outcomes may include claims being accepted, payments being corrected, information being provided, or referrals to other agencies.

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Delay in determining liability	1,848	606	332	114	24	2,924
Domestic Assistance	95	38	10	7	-	150
Accepted after IRO Complaint	26	15	5	-	-	46
ADL approved	30	10	3	4	-	47
Claim not made in accordance with 60AA	16	2	-	1	-	19
Declined after IRO Complaint	16	6	-	2	-	24
Entitlement exhausted	7	5	2	-	-	14
Initial Notification	57	19	18	9	2	105
Initial notification incomplete	4	-	2	-	1	7
Initial notification not received	4	-	3	-	1	8
No response provided and outside timeframes	4	1	3	-	-	8
Provisional liability inside timeframes	10	5	3	3	-	21
Provisional liability outside timeframes	-	3	1	-	-	4
Reasonable excuse applied in time	30	8	4	5	-	47

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Reasonable excuse defective	5	2	2	1	-	10
Recurrence / Whole Claim	132	33	24	4	1	194
Claim accepted inside timeframes	11	4	1	1	-	17
Claim accepted outside timeframes	27	3	4	1	-	35
Claim denied inside timeframes	23	5	2	1	-	31
Claim denied outside timeframes	27	4	3	-	-	34
Insurer not on risk	9	4	4	-	-	17
No decision and inside timeframes	18	3	3	1	-	25
No decision and outside timeframes	9	4	3	-	-	16
Recurrence not determined	1	2	-	-	-	3
Request not received	7	4	4	-	1	16
Section 287A	165	81	56	8	1	311
Claim accepted inside timeframes	4	2	-	-	-	6
Claim accepted outside timeframes	29	4	9	-	-	42
Claim denied inside timeframes	26	9	7	1	-	43
Claim denied outside timeframes	31	27	11	6	-	75
Insurer not on risk	4	1	-	-	1	6
No decision and inside timeframes	13	2	6	-	-	21
No decision and outside timeframes	43	27	10	-	-	80
Request not received	15	9	13	1	-	38

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Section 66	111	58	24	13	2	208
Claim accepted inside timeframes	11	1	1	-	-	13
Claim accepted outside timeframes	21	14	6	3	-	44
Claim denied inside timeframes	6	5	1	1	-	13
Claim denied outside timeframes	16	10	5	3	-	34
Claim not duly made	6	1	-	-	-	7
Insurer not on risk	3	1	-	-	-	4
No decision and inside timeframes	27	8	1	3	-	39
No decision and outside timeframes	17	8	7	2	1	35
Request not received	4	10	3	1	1	19
Weekly Benefits / Medical Treatment	1,288	377	200	73	18	1,956
Claim accepted inside timeframes	145	38	28	5	-	216
Claim accepted outside timeframes	397	121	65	22	1	606
Claim denied inside timeframes	111	25	13	8	1	158
Claim denied outside timeframes	224	66	34	13	-	337
Insurer not on risk	41	9	4	2	3	59
No decision and inside timeframes	125	27	12	8	2	174
No decision and outside timeframes	107	37	13	6	1	164
Request not received	138	54	31	9	10	242
Delay in payment	1,393	613	217	103	9	2,335

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
COD / Settlement	219	123	53	22	1	418
Centrelink and/or Medicare delay	89	38	15	8	-	150
Correct amount paid after IRO Complaint	92	55	24	9	-	180
Decision being appealed	-	-	1	-	-	1
Insurer admin error	11	11	4	2	-	28
Insurer within timeframes and not paid	4	1	1	-	1	7
Interest Obtained	-	1	1	-	-	2
Interpretation of terms dispute	7	4	2	-	-	13
Lawyer hasn't provided all documents required	15	12	5	3	-	35
Leave re-credited	1	1	-	-	-	2
Medical/Travel	370	243	62	29	3	707
Claim already paid	40	18	3	1	-	62
Claim disputed	21	6	3	1	1	32
Claim not received	6	3	4	-	-	13
Correct amount paid after IRO Complaint	222	174	37	19	-	452
Insufficient information / Invoices not provided	50	29	13	6	1	99
Insurer not on risk	21	7	-	1	-	29
Insurer within timeframes	10	6	2	1	1	20
Weekly benefits	804	247	102	52	5	1,210
Employer error making payments	112	10	14	6	-	142

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Employer error where insurer takes over payments	62	9	1	2	-	74
Insurer admin error	304	131	48	28	-	511
Irregular payments	63	19	7	1	-	90
No apparent error with payments	143	54	23	8	5	233
No COC	67	8	7	3	-	85
No EFT/TFN details	35	16	1	3	-	55
PID Certificate - no entitlement	18	-	1	1	-	20
Denial of liability	865	247	101	78	59	1,350
Defective form changed and reissued	8	1	-	-	-	9
Defective form withdrawn	2	1	1	-	-	4
Insurer maintain denial on review	37	10	4	4	-	55
Insurer overturns decision after PI	33	6	2	2	-	43
Matter referred for review or legal	769	223	93	68	59	1,212
Section 59A Applied	10	5	-	4	-	19
Section 59A Overturned	6	1	1	-	-	8
General Case Management	780	215	79	61	25	1,160
Insurer notified of complaint	435	120	42	36	1	634
Referred to insurer	261	83	34	19	14	411
Referred to SIRA, icare or other	84	12	3	6	10	115
IME/IMC	204	60	20	27	1	312

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Appointment cancelled - information from treating doctors received	18	-	1	-	-	19
Appointment cancelled - referral procedure not followed	17	5	1	1	-	24
Appointment maintained	97	35	11	10	1	154
Appointment rescheduled	59	11	6	11	-	87
Choice of 3 IMEs provided after IRO Complaint	2	4	-	1	-	7
Location changed	5	1	-	1	-	7
Travel organised	6	4	1	3	-	14
Non-insurer complaints	112	30	13	14	19	188
Employer Complaint	46	16	7	6	14	89
Referred to Fair Work or IRC	15	7	2	2	4	30
Referred to Other	9	3	2	2	5	21
Referred to SIRA/Safework	22	6	3	2	5	38
ILARS Lawyer Complaint	37	5	2	7	3	54
Refer worker to OLSC, Law Firm or Other	32	4	2	6	3	47
Updated the IRO Principal Lawyer	5	1	-	1	-	7
Privacy/Surveillance	5	2	1	-	-	8
Referred to IPC	4	2	1	-	-	7
Referred to Other	1	-	-	-	-	1
Service Provider	24	7	3	1	2	37
Referred to Other	13	5	2	1	1	22

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Referred to SIRA	11	2	1	-	1	15
Request for Documents	610	144	98	31	5	888
Liability Accepted	488	114	84	17	3	706
Docs not provided	42	14	4	1	1	62
Docs provided after PI	341	58	59	9	1	468
Docs provided to third party	15	3	3	2	-	23
Request not received	90	39	18	5	1	153
Liability Disputed	122	30	14	14	2	182
Docs not provided	20	6	-	2	2	30
Docs provided after IRO Complaint	88	21	13	10	-	132
Docs provided to third party only	5	1	1	1	-	8
Privilege Claimed	9	2	-	1	-	12
Weekly Benefits	655	137	84	42	4	922
Overpayment	43	4	3	1	-	51
Insurer or employer presses with recovery	24	2	2	1	-	29
Insurer stops recovery	19	2	1	-	-	22
Payments Changed	216	63	40	18	3	340
Change of entitlement period	7	4	-	2	-	13
Employer error where insurer takes over payments	18	3	-	1	-	22

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Employer not passing on correct payment	37	8	4	4	1	54
Indexation applied after PI	6	4	3	1	-	14
Legislative reduction in PIAWE	7	1	1	-	-	9
No apparent error with payments	118	36	28	9	2	193
Payments increased after PI (stat rate or 95%)	16	7	3	-	-	26
WCD or Section 40 assessment	7	-	1	1	-	9
Payments have not started	141	29	16	8	1	195
Employer error where insurer takes over payments	6	1	-	-	-	7
Employer not passing on weekly payments	12	3	1	-	-	16
Insurer maintains reasonable excuse	38	6	6	1	-	51
Reasonable excuse applied within time	30	6	3	2	1	42
Reasonable excuse withdrawn after IRO Complaint	55	13	6	5	-	79
Payments stopped	255	41	25	15	-	336
Correct rate applied	7	1	1	-	-	9
Employer error where insurer takes over payments	1	1	-	2	-	4
Employer not passing on weekly payments	7	2	1	1	-	11
Insurer admin error	52	7	7	2	-	68
Leave paid	1	1	1	-	-	3
No apparent error with payments	50	12	4	2	-	68
Non-attendance at IME	6	-	-	-	-	6

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Section 119 non-attendance IME applied	10	-	-	1	-	11
Section 119 non-attendance IME overturned	11	-	-	-	-	11
Section 39 limit applied	32	2	2	-	-	36
Section 39 overturned	10	2	-	1	-	13
Section 48A / 57 suspension applied	8	1	4	1	-	14
Section 48A / 57 suspension overturned	14	1	3	-	-	18
Section 52 retirement age applied	2	2	-	1	-	5
Section 52 retirement age overturned	2	1	-	-	-	3
WCD or Section 40 assessment	21	1	1	-	-	23
Weekly benefits declined	21	7	1	4	-	33
Work Capacity Decision	395	57	46	36	5	539
PIAWE	175	39	27	14	2	257
Insurer maintains decision	31	6	4	5	-	46
Not obvious error referred for review	82	24	17	5	2	130
PIAWE increased and back payment provided	58	8	5	4	-	75
PIAWE reduced where notice provided	4	1	1	-	-	6
Work Capacity Decisions (non-PIAWE)	220	18	19	22	3	282
Incorrect notice provided	2	-	1	-	-	3
IW referred to ALSP	180	18	16	18	3	235

	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Outcome						
New WCD issued	7	-	-	-	-	7
Stay not applied	1	-	-	1	-	2
WCD under review	9	-	2	3	-	14
WCD withdrawn	21	-	-	-	-	21
Workplace Injury Management	54	25	12	8	-	99
IMP	3	2	-	-	-	5
IW not compliant	3	1	-	-	-	4
No current IMP	-	1	-	-	-	1
Rehabilitation	28	10	6	5	-	49
Case conference cancelled	2	-	-	-	-	2
Case conference organised	3	1	-	-	-	4
Referred to IMC	2	1	-	2	-	5
Rehab not required	6	3	2	2	-	13
Rehab provided s41A	4	1	-	-	-	5
Rehab provider changed	11	4	4	1	-	20
Return to Work	23	13	6	3	-	45
Duties not provided by employer	6	7	-	2	-	15
Duties not suitable	4	-	2	1	-	7
Duties provided by employer after IRO Complaint	1	1	-	-	-	2

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Rehabilitation Allocated	4	1	1	-	-	6
RTW plan amended	1	1	1	-	-	3
Section 53 / JCPP Approved	2	-	1	-	-	3
Section 53 / JCPP Declined	4	2	-	-	-	6
Vocational Program Approved	-	-	1	-	-	1
Workplace assessment required	1	1	-	-	-	2
Complaint Declined	12	3	1	-	4	20
Premature, Refer to Insurer	2	-	-	-	1	3
Out of Jurisdiction	8	3	1	-	1	13
Frivolous/Vexatious	1	-	-	-	1	2
s27B(3)	1	-	-	-	1	2
Complaint Referred	11	3	6	4	-	24
Referred to ALSP	2	-	2	1	-	5
Referred to Employer	1	-	-	-	-	1
Referred to Fair Work or IRC	1	-	-	-	-	1
Referred to Information and Privacy Commission	-	-	1	-	-	1
Referred to Insurer	5	1	3	1	-	10
Referred to Other	1	2	-	1	-	4
Referred to Safework	1	-	-	-	-	1

Outcome	Claims Service Provider	TMF	Self-Insurer	Specialised Insurer	Insurer Not Provided	Total
Referred to the OLSC or Law Society	-	-	-	1	-	1
Information Given	30	8	3	3	-	44
Insurer Notified	4	1	-	-	-	5
Investigation Discontinued	3	-	1	-	-	4
No Action	613	185	91	48	77	1,014
Total	7,589	2,334	1,104	569	232	11,828

1.10 Complaints (Compulsory Third Party): *Outcomes*

Shows outcomes achieved for Compulsory Third Party complaints. Outcomes may include claims being accepted, payments being corrected, information being provided, or referrals to other agencies.

2025-26			
Outcome	CTP Insurer	Insurer Not Provided	Total
Resolved - Referred to Appropriate Entity	288	15	303
Resolved - Information	232	1	233
Resolved - Action	149	-	149
Resolved - Benefit	84	-	84
No Action ¹	62	4	66
Investigation Discontinued	2	-	2
Total	817	20	837

¹: A CTP 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

Shows the number of applications received for Independent Legal Assistance and Review Service (ILARS) funding and whether they were accepted, declined, closed for administrative reasons or remained pending.

2025-26													
Application Status	July	August	September	October	November	December	January	February	March	April	May	June	Total
Accepted	2,748	2,657	2,749	2,588	2,186	1,993	1,756	2,456	2,869	2,379	2,747	2,423	29,551
Closed (Admin)	3	9	11	7	5	4	6	3	10	9	8	5	80
Declined	201	181	185	162	171	168	140	231	280	211	204	523	2,657
Pending	10	5	8	6	14	14	15	14	19	12	13	64	194
Total	2,962	2,852	2,953	2,763	2,376	2,179	1,917	2,704	3,178	2,611	2,972	3,015	32,482

Shows the percentage of ILARS applications that were accepted, declined, pending or administratively closed during the year.

Grant Status	Percentage Proportion (%)
Accepted	91%
Closed (Admin)	< 1%*
Declined	8%
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 Primary Nature of Injury¹

Shows the main types of injuries involved in ILARS grant applications, such as psychological injuries, fractures, musculoskeletal injuries and hearing loss.

2025-26													
Nature of Injury	July	August	September	October	November	December	January	February	March	April	May	June	Total
A. Intracranial Injuries	34	21	40	28	22	34	33	29	33	19	38	19	350
B. Fractures	77	91	96	84	76	61	52	72	92	76	89	72	938
C. Wounds, Lacerations, Amputations and Internal Organ Damage	110	103	118	108	85	69	59	84	86	79	87	77	1,065
D. Burn	9	10	13	10	6	5	1	5	8	13	9	8	97
E. Injury to Nerves and Spinal Cord	27	30	31	32	32	22	19	75	75	58	20	27	448
F1. Trauma to Joints and Ligaments	1,216	1,132	1,086	1,064	838	611	508	790	1,112	948	1,171	1,211	11,687
F2. Trauma to Muscles and Tendons	236	259	302	292	252	371	429	490	441	241	215	198	3,726
G. Other Injuries	4	3	7	8	2	1	1	5	7	5	-	2	45
H1. Joint Diseases (Arthropathies) and Other Articular Cartilage Diseases	2	3	5	2	4	9	1	2	4	5	4	3	44
H2. Spinal Vertebrae and Intervertebral Disc Diseases	3	2	15	10	16	9	10	10	5	6	10	8	104
H3. Diseases Involving the Synovium and Related Tissue	-	-	-	-	-	-	-	-	-	-	-	-	-
H4. Diseases of Muscle, Tendon and Related Tissue	-	-	2	-	-	-	2	-	-	3	-	3	10
H5. Other Soft Tissue Diseases	5	8	4	8	7	3	8	12	8	14	8	4	89
I. Mental Health Conditions	807	773	846	768	671	647	560	773	912	773	897	938	9,365
J. Digestive System Diseases	-	1	-	1	1	-	-	2	2	2	-	3	12

2025-26

Nature of Injury	July	August	September	October	November	December	January	February	March	April	May	June	Total
K. Skin and Subcutaneous Tissue Diseases	-	-	7	6	3	5	2	7	5	6	3	5	49
L. Nervous System and Sense Organ Diseases	356	349	313	272	311	274	175	284	299	276	318	328	3,555
M. Respiratory System Diseases	8	6	6	9	9	9	5	9	9	11	6	7	94
N. Circulatory System Diseases	1	5	1	1	2	1	3	1	3	2	3	2	25
O. Infectious and Parasitic Diseases	-	-	-	1	-	-	-	-	-	1	1	2	5
P. Neoplasms (Cancer)	3	3	7	2	2	4	7	3	5	4	3	3	46
Q. Other Diseases	9	3	2	3	2	1	7	2	4	5	8	2	48
R. Other Claims	16	22	15	17	15	13	9	21	32	45	47	56	308
S. Death	39	28	37	34	19	27	26	27	35	17	35	36	360
Total	2,962	2,852	2,953	2,760	2,375	2,176	1,917	2,703	3,177	2,609	2,972	3,014	32,470

1: The totals pertain to **primary injuries** only.

2.3 ILARS: Grant Applications Received by Injury Location¹

Shows which parts of the body were affected in matters receiving ILARS funding applications, such as the spine, shoulder, knee, hearing-related conditions and psychological injuries.

2025-26													
Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
11 Cranium	39	37	38	23	20	23	24	26	25	12	30	20	317
12 Eye	11	17	4	21	12	9	5	13	15	12	9	11	139
13 Ear	356	342	310	268	305	268	171	271	292	271	317	325	3,496
14 Mouth	5	9	5	5	5	3	5	5	5	6	7	5	65
15 Nose	2	4	2	3	1	3	3	3	10	3	4	7	45
16 Face	9	15	17	13	7	9	8	8	12	6	10	17	131
18 Head - Multiple Locations	14	13	23	16	16	26	24	18	22	23	26	26	247
21 Neck	163	145	165	145	107	104	99	132	161	127	145	138	1,631
31 Back	477	425	451	451	346	322	264	430	494	408	451	448	4,967
33 Ribs	5	5	9	10	7	7	6	9	14	10	10	15	107
34/35 Abdomen and Pelvic Region	23	26	21	23	17	12	11	15	24	23	31	28	254
38 Trunk - Multiple Locations	7	2	3	1	5	6	4	6	-	2	2	3	41
41 Shoulder	275	258	266	255	215	176	144	257	302	227	266	261	2,902
42 Upper Arm	18	15	6	14	4	7	13	13	19	9	4	6	128
43 Elbow	34	42	32	37	17	13	20	30	49	42	33	31	380
44 Forearm	9	6	9	12	6	7	3	11	13	10	6	7	99
45 Wrist	75	85	83	93	58	53	52	80	84	70	54	69	856

2025-26

Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
46 Hand, Fingers, and Thumb	141	115	145	103	92	94	110	112	154	123	119	116	1,424
48 Upper Limb - Multiple Locations	31	23	37	44	39	41	32	31	35	34	34	41	422
51 Hip	31	34	28	25	36	26	20	30	52	30	33	36	381
52 Upper Leg	7	3	10	6	11	5	5	10	4	3	6	17	87
53 Knee	179	214	173	194	164	117	151	180	215	168	206	191	2,152
54 Lower Leg	21	25	12	8	6	13	9	17	13	11	10	14	159
55 Ankle	61	82	86	66	46	51	46	70	80	67	61	71	787
56 Foot and Toes	46	43	57	48	65	33	35	51	61	44	46	61	590
58 Lower limb - Multiple Locations	21	21	39	28	35	17	25	20	20	27	39	21	313
61 Multiple - Neck and Trunk	5	1	2	2	1	-	1	-	-	-	1	-	13
63 Multiple - Head and Other	-	-	-	1	-	-	-	1	-	-	1	-	3
64 Multiple - Trunk and Limbs	4	2	6	1	5	2	2	2	2	1	2	-	29
65 Multiple - Upper and Lower Limbs	1	-	1	1	-	-	2	-	1	-	1	-	7
66 Multiple - Neck and Shoulder	6	1	1	3	2	16	6	5	1	5	17	9	72
68 Multiple - Other	-	2	1	-	-	3	-	6	1	-	2	-	15
71 Circulatory System	7	5	2	3	6	1	4	1	1	3	7	4	44
72 Respiratory System	12	10	7	13	9	10	7	15	11	16	11	17	138
73 Digestive System	-	2	1	2	1	2	-	2	4	2	1	3	20
74 Genitourinary System	-	3	1	3	1	2	2	1	4	4	2	1	24

2025-26													
Body Location	July	August	September	October	November	December	January	February	March	April	May	June	Total
75 Nervous System	5	3	9	9	4	5	7	6	13	8	13	8	90
78 Other and Multiple Systemic Conditions	1	1	1	-	-	1	1	-	1	-	4	3	13
79 Unspecified Systemic Conditions	-	1	1	-	-	-	-	5	5	1	-	-	13
80 Psychological System	808	773	842	768	673	647	562	775	913	773	897	938	9,369
90 Unspecified Locations	14	13	10	8	12	16	8	9	10	11	18	10	139
91 Death	39	29	37	34	19	26	26	27	35	17	36	36	361
Total	2,962	2,852	2,953	2,760	2,375	2,176	1,917	2,703	3,177	2,609	2,972	3,014	32,470

1: The totals pertain to **primary injuries** only.

2.4 ILARS: Grant Applications Received by Body System¹

Shows ILARS applications grouped into broad body systems, such as psychological conditions, hearing, spine, upper and lower limbs, respiratory conditions and cardiovascular conditions.

2025-26													
Body System	July	August	September	October	November	December	January	February	March	April	May	June	Total
Cardiovascular System	7	6	2	3	6	1	4	1	1	3	7	4	45
Chronic Pain	7	6	2	3	9	2	1	1	3	4	4	4	46
Digestive Systems	5	11	9	9	10	4	9	6	7	14	10	8	102
Ear, Nose, Throat, and Related Structures	5	4	2	4	2	3	4	3	14	4	3	3	51
Haematopoietic System	-	1	1	-	-	1	-	-	-	1	1	1	6
Hearing	351	343	309	268	305	267	168	270	292	268	315	324	3,480
Lower Extremity	359	412	408	379	379	283	218	330	425	344	408	422	4,367
Not Recorded	44	38	43	42	25	108	305	223	115	33	48	41	1,065
Nervous System	23	14	28	24	19	24	18	21	23	22	30	19	265
Psychiatric and Psychological Conditions	816	776	846	775	674	652	564	781	919	775	900	942	9,420

Respiratory System	13	10	10	13	10	9	8	13	12	18	15	18	149
The Endocrine System	2	1	1	-	1	-	-	-	1	-	-	-	6
The Skin	10	8	10	10	11	8	7	7	6	5	13	10	105
The Spine	635	562	613	591	441	377	307	494	589	493	557	540	6,199
The Visual System	10	16	5	20	10	7	4	11	10	9	6	9	117
Upper Extremity	675	640	661	615	472	428	298	540	756	611	653	668	7,017
Urinary and Reproductive Systems	-	4	3	4	1	2	2	2	4	5	2	1	30
Total	2,962	2,852	2,953	2,760	2,375	2,176	1,917	2,703	3,177	2,609	2,972	3,014	32,470

1: The totals pertain to **primary injuries** only.

2.5 ILARS: Issues by Insurer*

Shows the types of legal disputes and issues associated with ILARS funding applications and the insurers involved. Examples include disputes about permanent impairment, claim liability, medical treatment and work capacity decisions. The table below shows the top twelve (12) issues.

Insurer	Stage 1*	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PIAWE Only	Death Claim	Hearing Loss TOD	Other	Total
Claims Service Provider	6,472	4,872	1,232	1,802	1,929	566	296	826	665	270	231	39	243	19,443
Allianz 701	692	438	102	233	197	54	18	119	33	17	10	3	12	1,928
Allianz Australia Workers Compensation (NSW) Ltd	64	70	7	19	19	4	-	6	1	-	1	-	8	199
CGU Workers Compensation (NSW) Ltd	2	1	1	-	-	-	-	1	-	-	-	-	1	6
DXC Technology	148	109	52	22	19	1	-	9	4	2	1	-	1	368
EML 701	3,271	2,811	681	905	1,029	332	190	426	426	122	102	25	90	10,410
EML 702	69	97	8	26	50	3	3	17	7	3	7	1	12	303
Employers Mutual NSW Limited	13	12	1	2	5	-	-	3	1	-	-	-	-	37
Gallagher Bassett 701	572	303	105	95	111	53	25	48	77	49	23	2	6	1,469
Gallagher Bassett Services Pty Ltd	21	19	5	4	4	-	-	-	3	1	-	-	-	57
GIO 701	863	441	142	279	233	51	31	110	39	44	52	1	26	2,312
GIO General Limited	134	179	21	27	109	6	3	25	14	5	11	-	80	614
icare Claims Operation Team	4	8	2	5	1	-	-	-	-	1	2	-	-	23
Insurance and Care NSW (icare)	9	11	2	7	2	1	-	3	2	-	1	1	-	39
QBE 701	588	353	95	168	145	60	22	53	56	24	21	4	5	1,594
QBE Workers Compensation	13	8	5	2	2	-	1	-	-	1	-	1	1	34

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PI/AWE Only	Death Claim	Hearing Loss TOD	Other	Total
Transit Systems	2	-	1	-	1	-	-	-	-	-	-	-	-	4
Uninsured Liabilities	7	12	2	8	2	1	3	6	2	1	-	1	1	46
TMF	917	848	243	381	250	41	16	130	66	27	13	5	15	2,952
Allianz TMF	643	608	167	231	160	33	15	79	28	20	5	4	9	2,002
Employers Mutual NSW Ltd - TMF	189	154	44	114	70	6	-	39	32	7	8	-	4	667
GIO - NSW Treasury Management Fund	-	1	-	-	-	-	-	-	-	-	-	-	-	1
QBE TMF	85	85	32	36	20	2	1	12	6	-	-	1	2	282
Self-Insurer	799	496	219	379	253	183	71	105	60	25	20	26	18	2,654
3M Australia Pty Ltd	1	-	-	-	-	1	-	-	-	-	-	1	-	3
Adecco Holdings Pty Ltd	17	1	3	8	2	-	-	2	4	-	-	-	-	37
AGL Energy Limited	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Aldi Stores	23	11	3	24	4	-	-	3	4	1	1	-	-	74
AMP Life Limited	1	-	-	-	-	-	-	-	-	-	-	-	-	1
ANZ Banking Group Limited	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Ausgrid Management Pty Ltd	7	3	3	3	3	3	1	1	-	-	7	-	-	31
Australian Unity Limited	26	8	2	16	6	-	-	2	1	1	-	-	-	62
BHP Group Limited	-	-	-	-	-	2	-	-	-	-	-	4	-	6
BIC Services Pty Ltd	-	-	-	-	1	-	-	-	-	-	-	-	-	1
Blacktown City Council	7	6	1	5	3	2	1	3	2	-	1	1	-	32
Bluescope Steel Ltd	34	26	4	3	3	34	8	1	-	-	1	11	-	125
BOC Limited	-	2	-	-	-	1	1	-	-	-	-	-	-	4
Boral Limited	9	7	3	5	10	5	-	2	1	-	-	-	2	44

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PI/AWE Only	Death Claim	Hearing Loss TOD	Other	Total
Brambles Industries Limited	1	2	-	-	-	-	-	-	-	-	-	-	-	3
Brickworks Ltd	1	1	-	-	-	-	1	-	-	-	3	-	-	6
Cambridge Integrated Services Australia Pty Ltd	4	-	2	2	3	-	-	-	-	-	-	-	-	11
Campbelltown City Council	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Canterbury Bankstown Council	4	4	2	8	1	2	-	1	1	-	-	-	-	23
Casino Food Company Limited	6	10	1	2	1	1	2	1	-	-	-	-	-	24
Central Coast Council	1	2	-	2	1	2	-	-	-	-	-	-	-	8
City of Sydney Council	7	8	1	2	1	5	1	3	1	-	-	-	3	32
Coca-Cola Amatil	6	4	2	2	1	2	-	2	-	-	-	-	1	20
Coles Group Ltd	2	2	-	3	-	-	-	-	-	-	-	-	-	7
Colin Joss & Co Pty Limited	65	34	26	25	33	3	1	4	13	2	-	-	1	207
ComfortDelGro Corporation Australia Pty Ltd	5	-	2	14	-	-	-	1	-	-	-	-	1	23
Commonwealth Bank Workers Compensation	15	10	6	3	7	-	1	4	1	1	-	-	-	48
Commonwealth Steel (Molycop)	1	-	-	-	-	-	-	-	-	-	-	-	-	1
CSR Limited	-	1	-	1	-	4	-	-	-	-	-	1	-	7
DAC Finance Pty Ltd (trading as Opal Aged Care)	2	1	-	2	2	1	-	1	-	1	-	-	1	11
Dimeo Group Holdings Pty Ltd	14	3	4	4	-	-	-	-	2	-	-	-	-	27
Electrolux Home Products Pty Ltd	1	-	-	4	-	1	-	2	-	-	-	-	-	8
Endeavour Energy	-	-	-	-	-	-	1	-	-	-	-	-	-	1
Endeavour Group Limited	7	5	-	3	2	3	3	-	-	-	-	-	-	23
Eraring Energy	3	-	2	3	5	-	-	-	-	-	-	-	-	13
Estia Investments Pty Ltd	6	5	-	4	1	-	-	-	-	-	-	-	-	16

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PLawe Only	Death Claim	Hearing Loss TOD	Other	Total
Fairfield City Council	1	-	-	4	1	-	-	1	-	-	-	-	-	7
Fletcher International Exports Pty Ltd.	1	-	-	-	-	-	1	-	-	-	-	-	-	2
Food Investments Pty Ltd (George Weston Foods)	1	-	-	3	2	-	-	1	-	-	-	-	-	7
Hawkesbury City Council	-	-	-	2	-	-	-	-	-	-	-	-	-	2
Hays Specialist Recruitment (Australia) Pty Limited	5	4	1	2	1	2	-	1	-	1	-	-	-	17
Healius Limited	9	6	2	2	3	-	-	1	2	-	-	-	-	25
Health & Injury Management Solutions	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Holcim (Aust) Holdings Pty Limited	2	-	2	1	1	-	-	1	-	-	-	-	-	7
Infrabuild (Manufacturing) Pty Limited	2	5	-	2	4	1	-	1	1	-	-	2	1	19
Inghams Enterprises Pty Ltd	6	-	1	2	1	-	1	1	-	-	-	-	-	12
Insurers Guarantee Fund	-	1	-	-	-	-	-	-	-	-	-	-	-	1
ISS Property Services Pty Ltd	14	7	4	6	6	1	1	-	-	-	-	-	-	39
JB Hi-Fi Limited	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Kelsian Group Ltd	13	5	7	13	9	5	-	3	1	-	-	-	-	56
Lake Macquarie City Council	-	4	-	3	1	1	1	-	-	-	-	-	1	11
Life Without Barriers	14	8	2	3	6	-	-	3	2	2	-	-	-	40
Liverpool City Council	6	4	1	8	1	-	1	1	-	-	-	-	-	22
MARS Australia Pty Ltd	2	1	-	-	-	1	1	-	-	-	-	-	-	5
McDonald's Australia Holdings Limited	5	-	-	-	-	-	-	2	-	-	-	-	-	7
Myer Holdings Ltd	3	4	4	1	1	-	-	-	-	-	-	-	-	13
Newcastle City Council	8	5	-	-	-	3	2	1	-	-	1	-	-	20
Northern Beaches Council	1	-	2	3	-	-	-	1	1	-	-	-	-	8

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PI/AWE Only	Death Claim	Hearing Loss TOD	Other	Total
NSW Trains	1	-	1	-	1	-	-	-	-	-	-	-	-	3
Pacific National (NSW) Pty Ltd	1	-	-	-	-	2	1	-	-	-	-	-	-	4
Persol Australia Pty Ltd	8	5	-	5	4	2	1	3	1	1	-	-	-	30
Qantas Airways Limited	35	30	12	17	9	24	8	8	-	-	-	3	-	146
Rail Corporation NSW	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Randstad	4	2	3	8	1	1	-	6	-	-	-	-	-	25
RGF Staffing Melbourne One Pty Ltd	6	10	4	7	11	-	-	2	2	-	-	-	-	42
Serco Group Pty Limited	3	2	-	-	-	-	-	-	-	-	-	-	-	5
Shellharbour City Council	-	-	1	-	-	-	-	-	-	-	-	-	-	1
Shoalhaven City Council	3	4	-	8	-	1	1	-	-	-	-	1	-	18
Sonic Healthcare Limited	5	8	1	-	4	-	-	-	-	-	-	-	-	18
Southern Meats Pty Ltd.	-	-	-	1	-	-	-	-	-	-	-	-	-	1
Sutherland Shire Council	3	10	-	3	1	2	1	-	-	-	-	-	-	20
Sydney Trains	20	11	4	9	6	3	-	1	3	-	-	-	-	57
Sydney Water Corporation	-	2	-	4	-	4	1	-	-	-	-	-	-	11
Team Global Express Pty Ltd	-	-	-	-	1	-	-	-	-	-	-	-	-	1
The Star Entertainment Group Ltd	5	3	2	3	2	-	1	-	-	-	-	-	-	16
Thomas Foods International Consolidated Pty Ltd	1	-	1	1	3	-	-	-	-	-	-	-	-	6
Toll Holdings Ltd	16	6	4	8	7	3	-	5	3	-	-	1	1	54
Tomago Aluminium	3	7	-	8	2	5	-	2	-	-	-	-	-	27
Transgrid	-	-	2	-	-	1	-	-	-	-	-	-	-	3
Transport for NSW Workers Compensation Services	32	39	6	13	15	27	15	3	-	2	1	1	4	158

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PI/AWE Only	Death Claim	Hearing Loss TOD	Other	Total
Transport Service of NSW (State Transit Group)	6	1	1	-	-	2	1	-	1	-	1	-	-	13
UGL Rail Services Pty Limited	-	-	-	-	-	1	1	-	-	-	-	-	-	2
Unilever Australia (Holdings) Pty Limited	-	1	-	2	-	-	-	-	-	-	-	-	-	3
University of New South Wales	11	3	3	4	3	-	-	1	1	1	-	-	-	27
University of Wollongong	3	1	-	2	2	-	-	-	1	-	-	-	-	9
Ventia Australia Pty Ltd	20	6	3	3	4	4	2	1	1	2	1	-	-	47
VENTORA Group Pty Ltd (formerly JELD-WEN)	1	-	-	3	1	-	1	-	-	-	-	-	-	6
Veolia Environmental Services (Australia) Pty Ltd	9	6	4	3	-	4	1	-	-	-	-	-	-	27
Wesfarmers Limited	44	27	22	14	14	3	1	3	4	2	2	-	-	136
Westpac Banking Corporation Ltd	20	14	5	13	7	-	1	10	-	-	-	-	-	70
Wollongong City Council	5	4	-	4	-	5	3	-	1	-	-	-	-	22
Woolworths Group Ltd	162	84	46	30	28	3	2	9	5	8	1	-	2	380
Zurich	1	-	-	-	-	-	-	-	-	-	-	-	-	1
Specialised Insurer	424	259	97	128	109	37	13	57	67	6	-	2	8	1,207
Catholic Church Insurance Limited	18	24	2	7	13	1	-	11	5	-	-	-	-	81
Coal Mines Insurance Pty Limited	10	2	1	1	-	2	-	1	-	-	-	-	1	18
Guild Insurance Ltd	49	30	6	13	9	-	-	2	5	-	-	-	1	115
Hospitality Industry Insurance	133	91	29	35	38	1	1	15	35	4	-	-	2	384
Racing NSW Insurance Fund	14	6	3	7	2	-	-	2	2	-	-	-	2	38
StateCover Mutual Ltd	137	81	30	34	33	33	12	15	13	2	-	2	2	394
Trinity Insurance	63	25	26	31	14	-	-	11	7	-	-	-	-	177
Insurer Not Provided	2,638	289	995	30	32	1,139	766	31	18	6	53	180	49	6,226

Insurer	Stage 1 *	Permanent Impairment	Advice Only	Denial of Liability	Medical Treatment	Hearing Aids	Hearing Loss WPI	Weekly Payments	Work Capacity Decision	WCD PLawe Only	Death Claim	Hearing Loss TOD	Other	Total
Not Provided (Hearing Loss)	63	1	3	-	1	1,119	747	-	-	-	-	178	2	2,114
Not Provided (Unknown)	2,575	288	992	30	31	20	19	31	18	6	53	2	47	4,112
Total	11,250	6,764	2,786	2,720	2,573	1,966	1,162	1,149	876	334	317	252	333	32,482

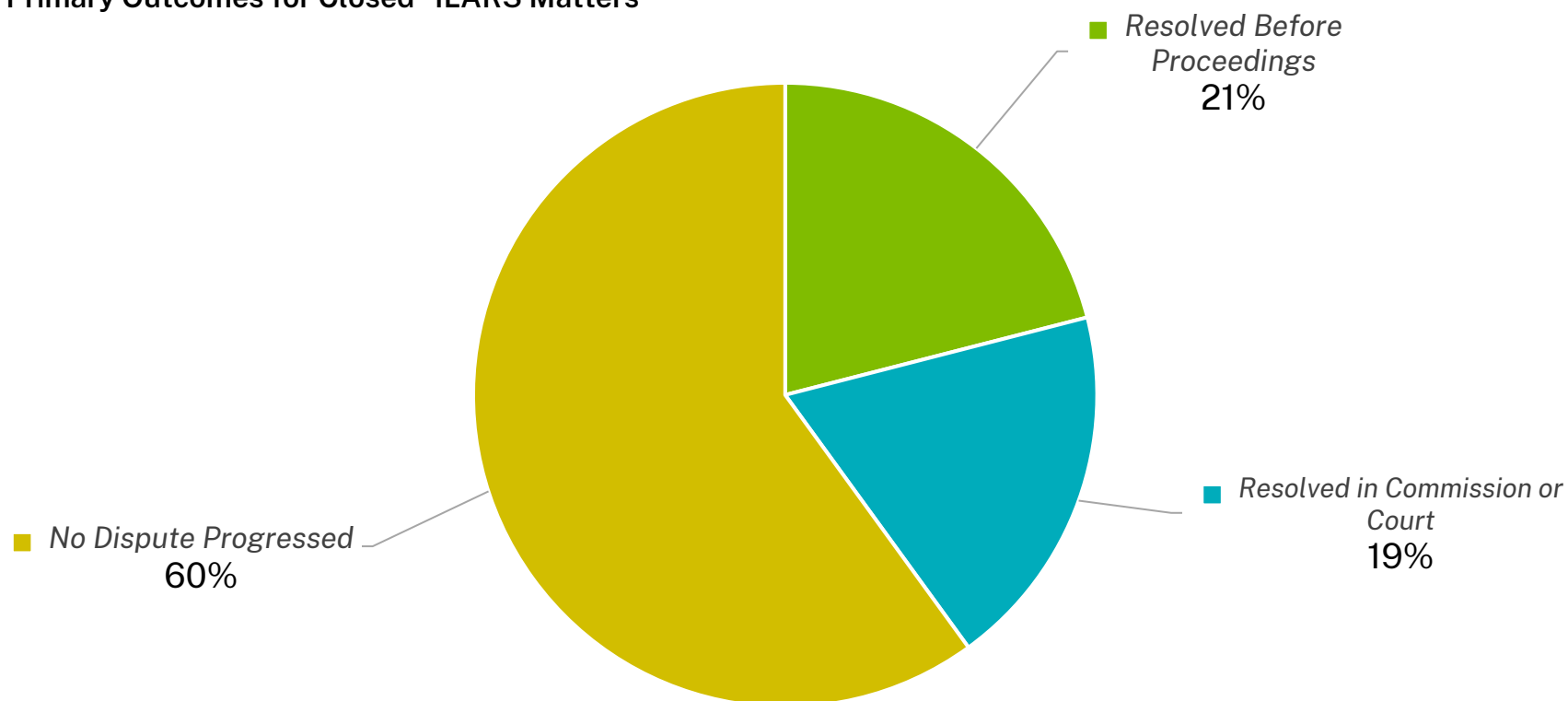
*: **Stage 1** represents a grant application where the specific issue has not yet been identified and may later be classified as Advice Only, Permanent Impairment, or another dispute type as the case progresses.

*: **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.

2.6 ILARS: *Primary Outcomes*

Shows the overall outcomes of closed ILARS matters, including matters resolved before formal legal proceedings, resolved through a commission or court process, or where the dispute did not progress further after legal advice was obtained.

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

Shows how closed ILARS matters were finalised, including settlements, decisions made by commissions or courts, appeals, matters that did not proceed and other outcomes. The table also includes associated legal costs and average expenditure.

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Appeals	344	\$4,498,130	\$13,077
Court of Appeal	2	\$24,723	\$12,362
By the worker in favour of Employer	1	\$14,580	\$14,580
By the worker in favour of Worker	1	\$10,143	\$10,143
Medical Appeal Panel	295	\$3,597,559	\$12,195
By the employer in favour of Employer	50	\$764,853	\$15,297
By the employer in favour of Worker	56	\$749,271	\$13,380
By the worker in favour of Employer	91	\$854,458	\$9,390
By the worker in favour of Worker	98	\$1,228,977	\$12,541
Non-presidential member to President	40	\$739,301	\$19,507
By the employer in favour of Employer	2	\$49,326	\$24,663
By the employer in favour of Worker	18	\$336,518	\$18,695
By the worker in favour of Employer	14	\$213,288	\$15,235
By the worker in favour of Worker	6	\$140,169	\$23,362
Supreme Court	7	\$136,547	\$14,926
By the employer in favour of Employer	4	\$75,859	\$18,965
By the worker in favour of Worker	1	\$13,277	\$13,277
By the worker in favour of Worker	2	\$47,411	\$23,706
ILARS Funding Withdrawn	1,214	\$522,330	\$430
Administrative reason	19	\$1,916	\$101
Consolidated with other grant	60	\$13,457	\$224
Duplicate grant	21	\$2,372	\$113

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Lawyer request	550	\$84,573	\$154
Matter resolved in other jurisdiction	14	\$59,953	\$4,282
No Response to ILARS Follow Up	498	\$351,220	\$705
Not eligible for funding	52	\$8,839	\$170
Instructions withdrawn	1,885	\$4,465,819	\$2,369
Instructions withdrawn	400	\$957,518	\$2,394
Worker retained new Lawyer	1,485	\$3,508,300	\$2,362
Not proceeding after preliminary grant	10,908	\$19,181,273	\$1,758
Below Threshold (Threshold issue)	31	\$121,756	\$3,928
Commutation negotiations failed	8	\$8,360	\$1,045
Lawyer Advice to Worker	6,999	\$6,866,555	\$981
Lost contact with Worker	481	\$940,658	\$1,956
Medical evidence not supportive	619	\$2,168,766	\$3,504
Not MMI	134	\$430,299	\$3,211
Not viable	168	\$422,242	\$2,513
s66 Below WPI threshold	1,117	\$4,797,801	\$4,295
Worker instructions	1,351	\$3,424,835	\$2,535
Resolved in Commission	4,296	\$36,967,661	\$112,126
Commutation	93	\$379,240	\$4,078
Registered	93	\$379,240	\$4,078
Conference	1,534	\$19,873,960	\$12,956
Closed Period	28	\$343,802	\$12,279
Death Benefits	65	\$761,075	\$11,709
Medicals	288	\$3,703,362	\$12,859
Not Recorded	6	\$64,282	\$10,714
Weeklies	199	\$2,438,704	\$12,255
Weeklies & Medicals	453	\$5,823,294	\$12,855

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
WPI	294	\$3,931,754	\$13,373
WPI & Medicals	44	\$623,321	\$14,166
WPI & Weeklies	26	\$352,602	\$13,562
WPI, Weeklies & Medicals	80	\$1,172,464	\$14,656
Wrap Up	51	\$659,300	\$12,927
Expedited Assessment	151	\$1,050,967	\$6,960
Consent Direction	95	\$642,746	\$6,766
Direction made	50	\$368,528	\$7,371
Direction not made	2	\$12,780	\$6,390
Not Recorded	1	\$2,970	\$2,970
Recommendation made	3	\$23,943	\$7,981
Recommendation not made	151	\$1,050,967	\$6,960
Following Hearing – COD SOR Employer	49	\$650,524	\$13,276
Following Hearing – COD SOR worker	280	\$4,072,111	\$14,543
Death Benefits	40	\$521,540	\$13,038
Medicals	93	\$1,307,885	\$14,063
Not Recorded	2	\$31,821	\$15,910
Weeklies	28	\$409,303	\$14,618
Weeklies & Medicals	68	\$950,154	\$13,973
WPI	34	\$554,641	\$16,313
WPI & Medicals	3	\$80,717	\$26,906
WPI & Weeklies	2	\$28,884	\$14,442
WPI, Weeklies & Medicals	10	\$187,165	\$18,717
Medical Assessment	1,517	\$12,857,526	\$8,476
Above threshold	8	\$72,250	\$9,031
COD s66 TOD	17	\$134,374	\$7,904
COD s66 WPI	1,062	\$9,234,845	\$8,696

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
Discontinued post MAC no COD	2	\$18,924	\$9,462
Discontinued pre MAC no COD	1	\$9,483	\$9,483
MAC Below Threshold Hearing Aids only	33	\$228,938	\$6,938
Not MMI MAC (s66 claim)	14	\$104,998	\$7,500
Not MMI MAC (threshold issue)	2	\$11,482	\$5,741
Not reached threshold (threshold issue)	7	\$59,810	\$8,544
s66 Not reached threshold	371	\$2,982,422	\$8,039
Resolved TC - settled by consent	874	\$8,672,403	\$9,923
Closed Period	9	\$90,592	\$10,066
Death Benefits	44	\$368,235	\$8,369
Medicals	241	\$2,360,745	\$9,796
Not Recorded	4	\$30,852	\$7,713
Weeklies	104	\$993,264	\$9,551
Weeklies & Medicals	131	\$1,293,431	\$9,874
WPI	248	\$2,544,756	\$10,261
WPI & Medicals	33	\$334,131	\$10,125
WPI & Weeklies	11	\$112,948	\$10,268
WPI, Weeklies & Medicals	32	\$361,911	\$11,310
Wrap Up	17	\$181,539	\$10,679
Settlement during Hearing	137	\$1,785,857	\$13,035
Death Benefits	9	\$115,063	\$12,785
Medicals	26	\$329,312	\$12,666
Weeklies	19	\$248,660	\$13,087
Weeklies & Medicals	42	\$537,766	\$12,804
WPI	29	\$389,597	\$13,434
WPI & Medicals	2	\$21,807	\$10,904
WPI & Weeklies	1	\$13,452	\$13,452

Outcomes	Total Closed Grant Matters	Total Amount Paid ²	Average Cost
WPI, Weeklies & Medicals	9	\$130,199	\$14,467
Resolved in common law claim	87	\$542,412	\$6,235
Resolved prior to Commission	5,912	27,435,782	\$4,641
Advice given not to proceed	7	\$12,177	\$1,740
Agreement with Insurer	53	\$189,167	\$3,569
Insurer Accepts Claim	1,685	\$3,754,074	\$2,228
Insurer withdraws Notice	315	\$1,366,291	\$4,337
Other outcome	1	\$7,674	\$7,674
Over threshold by agreement	10	\$44,434	\$4,443
Resolved after IRO enquiry or Internal Review.	600	\$2,538,207	\$4,230
Resolved by complying agreement after claim made	3,241	\$19,523,757	\$6,024
Discontinued from Commission - No result	207	\$1,561,736	\$7,545
Grand Total	24,853	\$95,175,143	\$3,830

1: The total for this table differs from **Table 2.8** as the **Total Amount Paid** column reflects **the total payments (across the grant life cycle)** for **approved** matters that were **finalised between 1-July 2024 to 30-June-2025**, based on data from IRO's internal case management system. Resultantly, 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: Payments¹

Shows payments made through the ILARS scheme, including legal fees and other costs such as medical reports, barrister fees, interpreters and travel expenses. It also shows the number of payments made and the average payment amount.

Payment Type	Total Amount	Number of Payments	Average Amount	Percentage Proportion	
Disbursements	\$44,111,753	63,255	\$549	40%	of Total Amount
Barrister Country Loading	\$8,518	13	\$655	<1%	of Total Disbursements
Barrister Fees	\$4,842,497	2,984	\$1,623	11%	
Clinical Notes	\$2,510,569	27,880	\$90	6%	
Interpreter	\$374,736	2,287	\$164	1%	
Meal Allowance	\$8,153	143	\$57	<1%	
Medico-legal	\$33,478,292	21,351	\$1,568	76%	
MRP Service Fee	\$165,948	1,879	\$88	<1%	
Non-attendance fee	\$128,293	270	\$475	<1%	
NTD Report	\$672,331	1,480	\$454	2%	
Other	\$246,029	618	\$398	1%	
Refund	\$116	2	\$58	<1%	
Solicitor Loading	\$9,203	11	\$837	<1%	
Travel	\$577,359	2,376	\$243	1%	
Treating Specialist Report	\$1,089,710	1,961	\$556	2%	
Professional Fees³	\$67,449,373	24,498	\$2,804	60%	of Total Amount
Appeal	\$626,004	316	\$2,109	1%	of Total Professional Fees
Complexity Uplift	\$557,491	439	\$1,274	1%	
Professional fees	\$66,265,878	23,743	\$2,843	98%	
Total	\$111,561,126	87,753	\$788	100%	

1: The total for this table differs from **Table 2.9** as the **Total Amount** column reflects **invoices that were approved and processed from 1-July 2025 to 30-June-2026**, 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.

3: Please note that **only Professional Fees include GST**.

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

Shows the outcomes of matters where there was no insurer response to a claim, grouped by insurer type. It highlights whether claims were accepted, denied, delayed or resolved in another way following IRO involvement.

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Delay in Determining Liability	37	5	6	2	1	51
Initial Notification	1	1	1	-	-	3
Initial notification incomplete	-	-	1	-	-	1
No response provided and outside timeframes	-	1	-	-	-	1
Reasonable excuse applied in time	1	-	-	-	-	1
Recurrence / Whole Claim	1	-	-	-	-	1
Claim accepted outside timeframes	1	-	-	-	-	1
Section 287A	2	-	1	-	-	3
Claim denied inside timeframes	1	-	-	-	-	1
Claim denied outside timeframes	1	-	1	-	-	2
Section 66	4	-	2	1	1	7
Claim accepted inside timeframes	2	-	1	-	-	3
Claim accepted outside timeframes	-	-	-	1	1	2
Claim denied outside timeframes	1	-	1	-	-	1
No decision and inside timeframes	1	1	-	-	-	1
Weekly Benefits/Medical Treatment	25	3	-	1	1	29
Claim accepted inside timeframes	2	-	-	-	-	2

	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Claim accepted outside timeframes	8	1	-	-	-	9
Claim denied inside timeframes	1	-	-	-	-	1
Claim denied outside timeframes	10	1	-	1	1	12
No decision and outside timeframes	4	1	-	-	-	5
Other outcome	4	1	2	-	-	8
Denial of Liability	56	11	12	3	1	83
Defective form withdrawn	5	-	-	-	-	5
Insurer maintain denial on review	11	5	6	2	-	24
Insurer overturns decision after PI	9	2	1	1	-	13
Matter referred for review or legal	16	2	-	-	-	18
Section 59a applied	2	-	-	-	-	2
Section 59a overturned	1	-	-	-	-	1
Other outcome	12	2	5	-	1	20
Initial Notification	1	1	-	-	-	2
Section 25 Death benefits	1	-	-	-	-	1
Claim accepted after enquiry	1	-	-	-	-	1
Section 287A	64	25	18	10	-	117
Claim accepted after enquiry	4	2	-	-	-	6
Claim accepted before enquiry	3	-	-	1	-	4
Claim denied after enquiry	11	9	2	3	-	25
Claim denied before enquiry	15	3	2	1	-	21
Insurer not on risk	1	-	-	-	-	1
Insurer inside timeframes	-	-	-	1	-	1

	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Insurer outside timeframes	19	4	5	2	-	30
Request not received	1	1	2	1	-	5
Other outcome	10	6	7	1	-	24
Section 60	27	7	8	2	5	49
Claim accepted after enquiry	4	3	-	-	-	7
Claim accepted before enquiry	2	1	-	-	-	3
Claim denied after enquiry	3	-	2	1	-	6
Claim denied before enquiry	5	-	1	-	-	4
Insurer outside timeframes	5	1	2	-	-	8
Request not received	1	-	-	-	-	1
Other outcome	10	2	3	1	5	21
Section 60AA	2	-	-	-	-	2
Claim accepted after enquiry	1	-	-	-	-	1
Claim accepted before enquiry	1	-	-	-	-	1
Section 66	150	41	40	15	3	249
Claim accepted after enquiry	7	-	1	-	-	8
Claim accepted before enquiry	2	1	-	-	-	3
Claim denied after enquiry	16	4	3	5	-	28
Claim denied before enquiry	7	2	1	1	-	11
Counter offer issued after enquiry	16	4	-	2	-	22
Counter offer issued before enquiry	4	1	-	1	-	6
Insurer not on risk	1	-	-	-	-	1
Insurer inside timeframes	22	6	-	-	-	28

Outcome	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Insurer outside timeframes	22	11	14	3	1	51
Request not received	3	2	1	-	-	6
Other outcome	53	10	20	3	2	88
Weekly Benefits	41	3	9	5	4	58
Payments Have Changed	2	-	1	-	-	3
No apparent error with payments	1	-	-	-	-	1
WCD or Section 40 assessment	1	-	1	-	-	2
Payments Have Not Started	5	-	-	1	-	6
Employer not passing on weekly payments	1	-	-	-	-	1
Insurer maintains reasonable excuse	2	-	-	1	-	3
Reasonable excuse applied within time	1	-	-	-	-	1
Reasonable excuse withdrawn after IRO complaint	1	-	-	-	-	1
Payments Have Stopped	15	-	1	2	-	18
Insurer admin error	4	-	-	1	-	5
No apparent error with payments	1	-	1	-	-	2
Section 39 limit applied	2	-	-	-	-	2
Section 39 overturned	3	-	-	-	-	3
Section 48A / 57 suspension applied	1	-	-	-	-	1
Section 52 retirement age applied	1	-	-	-	-	1
WCD or Section 40 assessment	2	-	-	-	-	2
Weekly benefits declined	1	-	-	1	1	2
Claim accepted after enquiry	2	-	1	-	-	3
Claim denied after enquiry	3	1	1	1	-	5

	Claims Service Provider	Self-Insurer	TMF	Specialised Insurer	Insurer Not Provided	Total
Outcome						
Claim denied before enquiry	2	-	-	1	-	3
Insurer outside timeframes	1	-	-	1	-	1
Request not received	-	1	1	-	-	2
Other outcome	12	1	4	2	-	19
Work Capacity Decision	15	1	-	1	-	17
PIAWE	5	1	-	-	-	6
Correct amount paid after IRO complaint	-	1	-	-	-	1
Insufficient information / invoices not provided	1	-	-	-	-	1
Insurer maintains decision	2	-	-	-	-	2
PIAWE increased and back payment provided	1	-	-	-	-	1
PIAWE reduced where notice provided	1	-	-	-	-	1
Weekly Benefits	2	-	-	-	-	2
Insurer admin error	1	-	-	-	-	1
No COC	1	-	-	-	-	1
Work Capacity Decisions (Non-PIAWE)	2	-	-	1	-	3
IW referred to ALSP	1	-	-	-	-	1
New WCD issued	1	-	-	-	-	1
WCD withdrawn	-	-	-	1	-	1
Other outcome	6	-	-	-	-	6
Other Issue	33	4	6	2	6	51
Other outcome	4	4	6	2	6	51
Total	427	98	99	40	16	680