



Workers Compensation independent review office

WIRO'S COMPLAINTS AND ILARS DATA FROM AN INSURER'S AND OUTCOME PERSPECTIVE

PHIL JEDLIN

DIRECTOR OPERATIONS

SYDNEY, 5 JUNE 2017

OVERVIEW

- What do we measure?
- What do we use our statistics for?
- Complaints and Enquiries stats
- Insurer stats
- Outcome stats
- Disclaimer

COMPLAINT & ENQUIRY ISSUES

Insurer	Communication	Delay	Denial of Liability	IME	Incorrect Calculations	Medical costs	Medical treatment	Rehabilitation Weekly Benefits	Work Capacity (general)	WPI	Insurer management of claim	Issues Relating to Liability	Non-Compliant Worker	Grand Total	Total	
Scheme agent	5%	5%	11%	1%	0%	5%	14%	5%	30%	7%	5%	3%	7%	0%	100%	3876
Allianz Australia Workers Compensation (NSW) Ltd	5%	5%	11%	1%	0%	6%	15%	6%	33%	5%	6%	2%	7%	0%	100%	1055
CGU Workers Compensation (NSW) Ltd	5%	6%	11%	1%	0%	6%	14%	5%	28%	8%	5%	3%	8%	0%	100%	634
Employers Mutual NSW Limited	7%	5%	9%	1%	0%	5%	15%	5%	31%	9%	5%	3%	4%	0%	100%	665
GIO General Limited	5%	5%	16%	2%	1%	4%	11%	4%	32%	5%	3%	3%	9%	0%	100%	628
QBE Workers Compensation	6%	5%	11%	2%	0%	6%	13%	6%	27%	10%	6%	3%	7%	0%	100%	883
Self-insured	8%	5%	9%	2%	0%	6%	19%	6%	25%	1%	3%	3%	12%	0%	100%	481
Coles Group Ltd	9%	4%	9%	2%	1%	3%	22%	3%	26%	3%	3%	5%	7%	0%	100%	95
Qantas Airways Limited	0%	0%	17%	17%	0%	25%	8%	8%	25%	0%	0%	0%	0%	0%	100%	12
Rail Corporation NSW		8%	0%	0%	0%	17%	17%	8%	17%	0%	8%	0%	8%	0%	100%	12
Transport for NSW Workers Compensation Services	9%	0%	9%	0%	0%	6%	22%	13%	22%	0%	3%	0%	16%	0%	100%	32
Transport Service of NSW (State Transit Group)		0%	33%	7%	0%	0%	7%	0%	20%	0%	0%	7%	13%	0%	100%	15
Woolworths Limited	6%	9%	7%	0%	0%	6%	19%	7%	26%	1%	5%	2%	13%	0%	100%	106
Specialised insurer	6%	5%	13%	1%	0%	5%	7%	7%	29%	7%	3%	2%	16%	0%	100%	231
Catholic Church Insurance Limited	6%	6%	14%	2%	0%	3%	6%	6%	29%	9%	3%	0%	17%	0%	100%	66
StateCover Mutual Ltd	5%	2%	12%	0%	0%	7%	10%	10%	29%	5%	2%	5%	14%	0%	100%	42
TMF	7%	7%	9%	2%	0%	4%	16%	6%	28%	5%	4%	3%	7%	0%	100%	758
Allianz TMF	6%	3%	5%	1%	0%	3%	21%	9%	37%	3%	4%	3%	5%	0%	100%	219
Employers Mutual NSW Ltd - TMF	9%	7%	10%	1%	1%	5%	12%	7%	24%	11%	5%	5%	4%	1%	100%	175
QBE TMF	7%	10%	11%	2%	0%	5%	14%	4%	25%	4%	4%	3%	9%	0%	100%	364
Grand Total	6%	6%	11%	1%	0%	5%	14%	5%	30%	7%	5%	3%	7%	0%	100%	5865

From 1 Jul 2016 to 31 Mar 2017

COMPLAINT OUTCOMES

Insurer	Resolved after Preliminary Enquiry														Resolved following further enquiry	Grand Total	Total Matters
	Communication	Delay in determining liability	Delay in Payment under COD or Settlement	Denial of Liability - s74 notice	ILARS Enquiry/Worker Complaint re Lawyer	Medico Legal Examination Issue/WPI Payment or reimbursement of Medicals/Travel expenses	Rehabilitation/RTW	Section 39 Suspension of benefits/Non-compliant worker	Weeklies	Weeklies - incorrect payment amount/PIAWE	Work Capacity/Stay	Resolved after Preliminary Enquiry Total					
Scheme agent	5%	10%	3%	12%	0%	20%	20%	7%	2%	1%	11%	6%	2%	100%	0%	100%	1299
Allianz Australia Workers Compensation	4%	8%	3%	12%	0%	24%	17%	9%	4%	1%	12%	5%	1%	100%	0%	100%	385
CGU Workers Compensation	8%	13%	3%	8%	0%	15%	20%	7%	0%	0%	15%	11%	0%	100%	0%	100%	201
Employers Mutual NSW Limited	8%	10%	1%	11%	0%	23%	19%	5%	3%	0%	8%	6%	5%	100%	0%	100%	221
GIO General Limited	5%	12%	4%	14%	0%	18%	18%	7%	0%	1%	11%	5%	2%	99%	1%	100%	239
QBE Workers Compensation	2%	10%	3%	13%	0%	19%	26%	6%	0%	2%	10%	6%	2%	100%	0%	100%	253
Self-insured	5%	12%	5%	14%	0%	21%	19%	7%	2%	0%	11%	2%	0%	99%	1%	100%	210
Specialised insurer	10%	15%	6%	7%	0%	22%	19%	4%	1%	0%	10%	3%	0%	97%	3%	100%	72
TMF	6%	16%	6%	11%	0%	15%	19%	8%	1%	0%	11%	6%	0%	99%	1%	100%	298
Allianz TMF	6%	16%	12%	6%	0%	7%	18%	12%	0%	0%	10%	10%	1%	99%	1%	100%	68
Employers Mutual NSW Ltd - TMF	17%	9%	9%	9%	0%	6%	26%	6%	6%	0%	6%	9%	0%	100%	0%	100%	35
QBE TMF	4%	18%	4%	13%	0%	19%	18%	7%	0%	1%	12%	4%	0%	99%	1%	100%	195
Grand Total	6%	12%	4%	12%	0%	20%	19%	7%	2%	1%	11%	6%	1%	99%	1%	100%	1894

ILARS ISSUES BY INSURER

Insurer	Death Claim	Denial of Liability	Medical treatment	Weekly Payments	WPI	Other	Commutation	2015 Lump Sum Reg	Total	Total Matters
Scheme agent	1%	7%	30%	19%	38%	1%	0%	5%	100%	7426
Allianz Australia Workers Compensation (NSW) Ltd	1%	7%	29%	18%	39%	1%	1%	5%	100%	2015
CGU Workers Compensation	1%	7%	30%	18%	39%	1%	0%	4%	100%	997
Employers Mutual NSW Limited	1%	7%	27%	18%	40%	1%	0%	6%	100%	1260
GIO General Limited	1%	8%	33%	23%	32%	0%	0%	2%	100%	1356
QBE Workers Compensation	1%	6%	29%	16%	40%	1%	0%	6%	100%	1754
Self-insured	0%	8%	36%	20%	32%	1%	0%	3%	100%	1026
Arrium Limited	0%	9%	51%	20%	17%	0%	0%	3%	100%	35
Ausgrid	0%	8%	43%	18%	33%	0%	0%	0%	100%	40
Bluescope Steel Ltd	0%	3%	51%	5%	35%	0%	0%	6%	100%	78
Broadspectrum (Australia) Pty Ltd	0%	14%	27%	27%	27%	0%	0%	5%	100%	22
Coles Group Ltd	0%	9%	34%	28%	27%	1%	0%	1%	100%	179
Qantas Airways Limited	1%	4%	28%	16%	49%	1%	0%	0%	100%	75
Toll Pty Ltd	0%	12%	30%	23%	33%	0%	0%	2%	100%	43
Woolworths Limited	0%	8%	25%	20%	35%	5%	0%	8%	100%	40
Specialised insurer	1%	7%	33%	25%	33%	0%	0%	1%	100%	405
Catholic Church Insurance Limited	2%	9%	32%	29%	28%	0%	0%	1%	100%	115
Hotel Employers Mutual	0%	8%	30%	31%	31%	0%	0%	0%	100%	64
Racing NSW Insurance Fund	0%	5%	14%	18%	59%	0%	0%	5%	100%	22
StateCover Mutual Ltd	0%	6%	38%	20%	34%	1%	1%	1%	100%	155
TMF	0%	12%	33%	22%	30%	1%	0%	2%	100%	826
Allianz TMF	0%	16%	31%	23%	28%	1%	0%	1%	100%	324
Employers Mutual NSW Ltd - TMF	1%	9%	28%	22%	35%	1%	0%	5%	100%	144
QBE TMF	0%	10%	37%	22%	30%	0%	0%	2%	100%	358
Total	1%	8%	31%	19%	37%	1%	0%	4%	100%	11557

From 1 Jul 2016 to 31 Mar 2017

INSURERS - ALL MATTERS

Insurer	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% of matters achieved desired result
Scheme agent	7%	9%	11%	31%	39%	3%	100%	17189	66%
Allianz Australia Workers Compensation	7%	10%	11%	30%	39%	3%	100%	4508	67%
CGU Workers Compensation (NSW) Ltd	7%	9%	11%	31%	40%	3%	100%	2495	67%
Employers Mutual NSW Limited	6%	10%	12%	32%	37%	2%	100%	2005	67%
GIO General Limited	8%	9%	11%	28%	41%	3%	100%	2800	68%
QBE Workers Compensation	7%	9%	12%	33%	36%	3%	100%	4291	66%
Self-insured	6%	10%	12%	28%	40%	4%	100%	2308	68%
Arrium Limited	5%	4%	3%	48%	34%	5%	100%	74	80%
Ausgrid	1%	3%	13%	41%	35%	6%	100%	69	72%
Bluescope Steel Ltd	4%	10%	9%	55%	21%	1%	100%	183	69%
Broadspectrum (Australia) Pty Ltd	3%	8%	11%	22%	54%	3%	100%	68	65%
Coles Group Ltd	6%	11%	15%	12%	53%	3%	100%	327	64%
Qantas Airways Limited	7%	10%	13%	38%	30%	2%	100%	179	66%
Rail Corporation NSW	9%	10%	12%	28%	37%	4%	100%	145	63%
Westpac Banking Corporation Ltd	13%	15%	13%	13%	43%	2%	100%	49	55%
Woolworths Limited	7%	11%	13%	18%	43%	8%	100%	259	65%
Specialised insurer	6%	9%	13%	22%	47%	3%	100%	878	67%
Catholic Church Insurance Limited	6%	10%	13%	8%	60%	3%	100%	212	67%
Hotel Employers Mutual	6%	9%	23%	17%	43%	3%	100%	73	55%
Racing NSW Insurance Fund	5%	16%	16%	16%	45%	3%	100%	60	60%
StateCover Mutual Ltd	6%	8%	10%	32%	41%	3%	100%	393	69%
TMF	6%	14%	12%	24%	42%	3%	100%	2716	64%
Allianz TMF	5%	18%	10%	22%	41%	3%	100%	955	61%
Employers Mutual NSW Ltd - TMF	8%	12%	13%	26%	38%	2%	100%	692	62%
QBE TMF	6%	11%	12%	24%	44%	2%	100%	1069	67%
Grand Total	7%	10%	11%	30%	39%	3%	100%	24234	64%

From 1 Jan 2015 to 31 Mar 2017

INSURERS - ALL NON HEARING LOSS MATTERS

Insurer	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% of matters achieved desired result
Scheme agent	9%	11%	13%	19%	45%	3%	100%	13693	62%
Allianz Australia Workers Compensation	9%	11%	13%	19%	45%	3%	100%	3519	62%
CGU Workers Compensation (NSW) Ltd	9%	10%	13%	19%	46%	3%	100%	1927	62%
Employers Mutual NSW Limited	7%	12%	14%	21%	43%	3%	100%	1654	62%
GIO General Limited	10%	10%	13%	14%	50%	3%	100%	2154	63%
QBE Workers Compensation	9%	10%	14%	22%	42%	3%	100%	3404	62%
Self-insured	8%	11%	14%	17%	45%	5%	100%	1663	64%
Arrium Limited	15%	4%	7%	11%	52%	11%	100%	27	74%
Ausgrid	3%	6%	19%	28%	41%	3%	100%	33	70%
Bluescope Steel Ltd	11%	14%	9%	37%	26%	3%	100%	70	61%
Broadspectrum (Australia) Pty Ltd	5%	7%	14%	14%	55%	5%	100%	45	62%
Coles Group Ltd	6%	11%	15%	12%	53%	3%	100%	325	64%
Qantas Airways Limited	11%	13%	16%	21%	36%	3%	100%	91	56%
Rail Corporation NSW	13%	12%	13%	15%	43%	5%	100%	107	58%
Westpac Banking Corporation Ltd	13%	16%	13%	11%	44%	2%	100%	48	54%
Woolworths Limited	8%	10%	13%	17%	44%	8%	100%	253	65%
Specialised insurer	7%	10%	14%	13%	52%	3%	100%	735	65%
Catholic Church Insurance Limited	6%	11%	13%	6%	61%	3%	100%	203	66%
Hotel Employers Mutual	6%	9%	23%	17%	42%	3%	100%	72	56%
Racing NSW Insurance Fund	5%	14%	16%	16%	45%	4%	100%	58	62%
StateCover Mutual Ltd	9%	8%	12%	17%	51%	3%	100%	279	66%
TMF	7%	15%	13%	15%	46%	3%	100%	2311	60%
Allianz TMF	6%	20%	11%	14%	45%	3%	100%	835	58%
Employers Mutual NSW Ltd - TMF	10%	13%	15%	17%	42%	3%	100%	610	58%
QBE TMF	7%	12%	14%	14%	50%	3%	100%	866	64%
Grand Total	9%	11%	13%	18%	45%	3%	100%	18717	62%

INSURERS - ALL HEARING LOSS MATTERS

Insurer	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% of matters achieved desired result
Scheme agent	1%	5%	3%	73%	17%	1%	100%	3496	84%
Allianz Australia Workers Compensation	1%	6%	4%	70%	19%	1%	100%	989	83%
CGU Workers Compensation (NSW) Ltd	0%	5%	2%	69%	23%	1%	100%	568	84%
Employers Mutual NSW Limited	0%	3%	3%	85%	9%	0%	100%	351	91%
GIO General Limited	1%	6%	4%	74%	14%	1%	100%	646	83%
QBE Workers Compensation	1%	6%	3%	75%	15%	2%	100%	887	83%
Self-insured	1%	6%	8%	60%	25%	1%	100%	645	80%
Arrium Limited	0%	4%	0%	70%	24%	2%	100%	47	83%
Ausgrid	0%	0%	8%	53%	31%	8%	100%	36	75%
Bluescope Steel Ltd	0%	7%	8%	66%	19%	0%	100%	113	74%
Broadspectrum (Australia) Pty Ltd	0%	9%	4%	35%	52%	0%	100%	23	70%
Coles Group Ltd	0%	0%	0%	0%	100%	0%	100%	2	50%
Qantas Airways Limited	2%	7%	10%	56%	23%	1%	100%	88	76%
Rail Corporation NSW	0%	5%	11%	63%	21%	0%	100%	38	76%
Westpac Banking Corporation Ltd	0%	0%	0%	100%	0%	0%	100%	1	100%
Woolworths Limited	0%	17%	17%	50%	17%	0%	100%	6	67%
Specialised insurer	1%	8%	5%	63%	22%	1%	100%	143	76%
Catholic Church Insurance Limited	0%	0%	0%	44%	56%	0%	100%	9	100%
Hotel Employers Mutual	0%	0%	0%	0%	100%	0%	100%	1	0%
Racing NSW Insurance Fund	0%	50%	0%	0%	50%	0%	100%	2	0%
StateCover Mutual Ltd	1%	8%	5%	67%	18%	1%	100%	114	78%
TMF	0%	6%	4%	72%	17%	1%	100%	405	83%
Allianz TMF	1%	3%	4%	73%	18%	1%	100%	120	83%
Employers Mutual NSW Ltd - TMF	0%	5%	1%	85%	9%	0%	100%	82	93%
QBE TMF	1%	8%	5%	65%	20%	2%	100%	203	80%
Grand Total	1%	6%	4%	72%	17%	1%	100%	5517	74%

INSURERS – ALL BACK WPI MATTERS

Insurer	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% of matters achieved desired result
Scheme agent	15%	9%	13%	25%	35%	3%	100%	2833	57%
Allianz Australia Workers Compensation	17%	10%	10%	23%	35%	4%	100%	685	56%
CGU Workers Compensation (NSW) Ltd	14%	9%	13%	25%	37%	3%	100%	384	58%
Employers Mutual NSW Limited	9%	10%	12%	28%	38%	2%	100%	383	63%
GIO General Limited	18%	8%	14%	16%	41%	5%	100%	382	56%
QBE Workers Compensation	14%	9%	14%	29%	30%	3%	100%	783	58%
Self-insured	13%	12%	13%	26%	31%	6%	100%	312	57%
Arrium Limited	20%	20%	0%	20%	20%	20%	100%	5	60%
Ausgrid	0%	0%	0%	100%	0%	0%	100%	3	100%
Bluescope Steel Ltd	18%	12%	12%	47%	12%	0%	100%	18	56%
Broadspectrum (Australia) Pty Ltd	22%	0%	11%	11%	56%	0%	100%	9	56%
Coles Group Ltd	8%	8%	18%	24%	36%	6%	100%	51	63%
Qantas Airways Limited	14%	23%	5%	36%	18%	5%	100%	22	55%
Rail Corporation NSW	24%	6%	6%	24%	35%	6%	100%	17	65%
Westpac Banking Corporation Ltd	29%	29%	0%	0%	43%	0%	100%	8	38%
Woolworths Limited	8%	13%	16%	19%	34%	10%	100%	66	56%
Specialised insurer	14%	5%	21%	19%	36%	5%	100%	102	55%
Catholic Church Insurance Limited	16%	0%	20%	4%	56%	4%	100%	26	62%
Hotel Employers Mutual	6%	12%	18%	35%	24%	6%	100%	17	53%
Racing NSW Insurance Fund	0%	17%	17%	0%	50%	17%	100%	7	71%
StateCover Mutual Ltd	19%	3%	25%	25%	25%	3%	100%	38	53%
TMF	15%	14%	16%	22%	31%	3%	100%	385	53%
Allianz TMF	19%	20%	10%	14%	33%	5%	100%	112	46%
Employers Mutual NSW Ltd - TMF	10%	13%	20%	27%	29%	2%	100%	124	55%
QBE TMF	15%	10%	16%	25%	31%	3%	100%	149	57%
Grand Total	15%	10%	13%	24%	34%	4%	100%	3680	56%

INSURERS - ALL PSYCHOLOGICAL – DENIAL OF LIABILITY MATTERS

Insurer	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after				Appeals	Grand Total	Total Matters	% of matters achieved desired result
			preliminary grant	Resolved prior to WCC	Resolved in WCC					
Scheme agent	5%	12%	4%	5%	72%	2%	100%	698	74%	
Allianz Australia Workers Compensation	6%	12%	5%	8%	68%	1%	100%	224	73%	
CGU Workers Compensation (NSW) Ltd	3%	18%	4%	5%	68%	3%	100%	81	73%	
Employers Mutual NSW Limited	4%	14%	1%	1%	75%	4%	100%	78	74%	
GIO General Limited	7%	8%	5%	5%	75%	0%	100%	122	75%	
QBE Workers Compensation	4%	12%	4%	1%	75%	3%	100%	161	75%	
Self-insured	0%	21%	8%	3%	69%	0%	100%	98	70%	
Arrium Limited	0%	0%	0%	0%	100%	0%	100%	1	100%	
Ausgrid	0%	0%	0%	0%	100%	0%	100%	1	100%	
Bluescope Steel Ltd	0%	0%	0%	0%	100%	0%	100%	1	100%	
Broadspectrum (Australia) Pty Ltd	0%	0%	33%	0%	67%	0%	100%	3	67%	
Coles Group Ltd	0%	24%	5%	0%	71%	0%	100%	21	71%	
Qantas Airways Limited	0%	0%	0%	0%	100%	0%	100%	1	100%	
Rail Corporation NSW	0%	0%	17%	17%	67%	0%	100%	6	83%	
Westpac Banking Corporation Ltd	0%	100%	0%	0%	0%	0%	100%	1	0%	
Woolworths Limited	0%	50%	0%	0%	50%	0%	100%	4	50%	
Specialised insurer	5%	11%	6%	2%	77%	0%	100%	86	81%	
Catholic Church Insurance Limited	3%	14%	6%	3%	74%	0%	100%	35	77%	
Hotel Employers Mutual	0%	0%	0%	0%	100%	0%	100%	4	100%	
Racing NSW Insurance Fund	100%	0%	0%	0%	0%	0%	100%	1	0%	
StateCover Mutual Ltd	4%	8%	8%	0%	79%	0%	100%	25	76%	
TMF	3%	23%	6%	5%	61%	2%	100%	346	67%	
Allianz TMF	1%	30%	6%	8%	53%	3%	100%	159	62%	
Employers Mutual NSW Ltd - TMF	5%	13%	10%	3%	69%	0%	100%	63	71%	
QBE TMF	4%	19%	5%	3%	67%	2%	100%	124	72%	
Grand Total	4%	16%	5%	5%	69%	2%	100%	1234	72%	

PRIMARY OUTCOMES

	ILARS Funding Withdrawn	Instructions withdrawn	Not proceeding after preliminary grant	Resolved prior to WCC	Resolved in WCC	Appeals	Grand Total	Total Matters	% of matters achieved desired result
Body Location									
13 Ear	1%	11%	8%	63%	16%	1%	100%	5400	74%
31 Back	12%	12%	12%	21%	41%	3%	100%	4423	62%
80 Psychological system	5%	15%	8%	8%	60%	4%	100%	2048	67%
41 Shoulder	8%	12%	16%	17%	43%	3%	100%	1680	60%
53 Knee	9%	10%	13%	19%	46%	4%	100%	1406	64%
21 Neck	13%	11%	9%	18%	45%	4%	100%	780	63%
46 Hand, fingers and thumb	6%	10%	22%	27%	32%	2%	100%	441	57%
45 Wrist	10%	11%	19%	16%	41%	3%	100%	384	53%
64 Multiple -Trunk and limbs	13%	13%	14%	18%	39%	4%	100%	336	56%
55 Ankle	11%	11%	23%	16%	37%	2%	100%	340	51%
54 Lower leg	11%	7%	17%	21%	37%	4%	100%	211	56%
42 Upper arm	18%	9%	14%	19%	38%	3%	100%	210	50%
Primary Issue									
Denial of Liability (S.74 Notice)	5%	13%	8%	7%	65%	2%	100%	5380	72%
Medical treatment	2%	12%	7%	61%	18%	1%	100%	3384	77%
Weekly Payments	6%	15%	7%	15%	55%	1%	100%	915	69%
WPI	9%	10%	16%	30%	31%	4%	100%	12776	59%
Nature of Injury									
Ligament, tendon and soft tissue injuries	11%	12%	15%	17%	43%	3%	100%	6507	59%
All Matters	7%	11%	12%	29%	38%	3%	100%	23078	65%

MATTERS RESOLVED IN WCC

	Resolved following MAC	Resolved WIM Dispute	Resolved TC - settled by consent	Resolved at Conciliation - settled by consent	Resolved at settlement during Arbitration	Resolved by Arbitration by Arbitrator - Worker	Resolved by Arbitration by Arbitrator - Employer	Total Matters	% Desired Result Arbitration process	% Desired Result MAC
Body Location										
31 Back	34%	1%	23%	26%	4%	12%	1%	1829	98%	87%
80 Psychological system	16%	1%	25%	42%	5%	8%	2%	1232	98%	81%
13 Ear	74%	0%	12%	6%	1%	4%	2%	854	92%	58%
41 Shoulder	37%	1%	21%	25%	3%	12%	1%	729	98%	83%
53 Knee	26%	1%	26%	29%	3%	14%	1%	642	98%	80%
21 Neck	34%	1%	23%	26%	3%	12%	2%	356	97%	89%
46 Hand, fingers and thumb	48%	1%	27%	15%	3%	6%	1%	141	97%	79%
45 Wrist	32%	1%	30%	21%	2%	12%	2%	159	95%	65%
64 Multiple -Trunk and limbs	46%	0%	17%	20%	2%	11%	4%	130	94%	93%
55 Ankle	39%	1%	20%	26%	4%	9%	1%	127	99%	76%
54 Lower leg	44%	0%	19%	21%	3%	11%	3%	80	96%	77%
48 Upper limb - multiple locations	43%	0%	23%	16%	2%	16%	0%	88	100%	71%
Primary Issue										
2015 Lump Sum Reg	83%	0%	8%	3%	1%	3%	1%	145	92%	88%
Denial of Liability	9%	1%	29%	40%	5%	15%	2%	3502	98%	83%
Medical treatment	33%	1%	29%	18%	3%	15%	1%	399	98%	56%
Weekly Payments	5%	2%	37%	39%	4%	11%	2%	502	98%	78%
WPI	67%	0%	13%	12%	2%	6%	1%	3319	95%	81%
Nature of Injury										
Ligament, tendon and soft tissue injuries	33%	1%	24%	26%	3%	12%	1%	2793	97%	81%
All Matters	37%	1%	22%	25%	3%	11%	1%	8832	97%	80%

MEDICAL ASSESSMENT MATTERS

	Medical Assessment							Appeal to Medical Panel					% achieved desired result
	COD for WPI	Not reached threshold	Not Recorded	Surgery not reasonably necessary	Surgery reasonably necessary	Total Matters	% achieved desired result	By the E in favour of E	By the E in favour of W	By the W in favour of E	By the W in favour of W	Total Matters	
Body Location													
31 Back	81%	12%	3%	1%	3%	614	74%	5%	27%	29%	40%	108	66%
80 Psychological system	74%	19%	5%	0%	1%	203	60%	10%	54%	21%	15%	72	69%
13 Ear	38%	42%	12%	2%	6%	634	52%	7%	13%	59%	22%	46	39%
41 Shoulder	74%	17%	4%	1%	4%	272	71%	9%	37%	23%	30%	43	67%
53 Knee	71%	18%	3%	1%	7%	166	64%	9%	29%	22%	40%	45	71%
21 Neck	83%	12%	2%	0%	4%	120	73%	12%	32%	20%	36%	25	72%
46 Hand, fingers and thumb	75%	21%	3%	0%	1%	67	72%	14%	29%	14%	43%	7	71%
45 Wrist	63%	35%	0%	0%	2%	51	54%	0%	50%	40%	10%	10	60%
64 Multiple -Trunk and limbs	90%	5%	2%	0%	3%	60	77%	7%	36%	29%	29%	14	64%
55 Ankle	70%	22%	4%	2%	2%	50	68%	17%	33%	33%	17%	6	67%
54 Lower leg	77%	20%	3%	0%	0%	35	64%	22%	11%	56%	11%	9	22%
42 Upper arm	69%	28%	3%	0%	0%	36	62%	33%	17%	33%	17%	6	33%
48 Upper limb - multiple locations	68%	29%	0%	3%	0%	38	51%	38%	31%	23%	8%	13	46%
Primary Issue													
2015 Lump Sum Reg	88%	12%	0%	0%	0%	121	85%	20%	20%	20%	40%	5	60%
Denial of Liability	49%	14%	21%	3%	13%	305	65%	11%	39%	19%	31%	83	72%
Medical treatment	21%	39%	14%	6%	20%	203	51%	0%	23%	46%	31%	13	62%
Weekly Payments	52%	19%	30%	0%	0%	27	65%	0%	57%	43%	0%	7	57%
WPI	61%	19%	19%	0%	1%	2617	69%	9%	30%	31%	30%	433	61%
Nature of Injury													
Ligament, tendon and soft tissue injuries	74%	19%	3%	1%	3%	921	67%	11%	33%	29%	28%	190	64%
All Matters	58%	19%	19%	1%	3%	3277	69%	9%	31%	30%	30%	542	63%

RESPONDENT LAWYERS

Insurer	Firm 1	Firm 2	Firm 3	Firm 4	Firm 5	Firm 6	Firm 7	Firm 8	Firm 9	Firm 10	Firm 11	Firm 12	Firm 13	Firm 14	Firm 15	Firm 16	Firm 17	Firm 18	Total	Grand Total
Scheme agent	14%	10%	8%	8%	7%	5%	3%	5%	4%	5%	5%	4%	3%	2%	2%	2%	1%	2%	1137	88%
Allianz Australia Workers Compensation	7%	12%	10%	10%	2%	2%	7%	0%	2%	0%	15%	15%	0%	0%	2%	0%	0%	0%	289	85%
CGU Workers Compensation (NSW) Ltd	23%	1%	6%	20%	14%	7%	1%	0%	1%	1%	2%	0%	0%	2%	2%	13%	1%	0%	190	92%
Employers Mutual NSW Limited	5%	11%	7%	2%	7%	9%	2%	0%	10%	2%	2%	0%	0%	5%	2%	0%	1%	14%	176	78%
GIO General Limited	22%	22%	1%	4%	12%	0%	0%	29%	0%	2%	0%	0%	0%	1%	0%	0%	0%	0%	203	95%
QBE Workers Compensation	14%	5%	12%	5%	3%	8%	2%	0%	8%	16%	0%	0%	13%	1%	2%	0%	1%	0%	279	91%
Self-insured	6%	4%	20%	3%	5%	9%	11%	0%	0%	1%	1%	0%	0%	4%	4%	0%	1%	0%	139	68%
Specialised insurer	6%	6%	3%	2%	15%	17%	3%	0%	6%	0%	0%	0%	0%	5%	2%	0%	24%	0%	66	88%
TMF	10%	0%	0%	14%	14%	12%	9%	0%	3%	0%	0%	0%	2%	0%	0%	0%	0%	0%	120	64%
Allianz TMF	5%	0%	0%	11%	21%	13%	5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	38	55%
Employers Mutual NSW Ltd - TMF	16%	0%	0%	13%	3%	13%	13%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	32	56%
QBE TMF	10%	0%	0%	18%	16%	10%	10%	0%	8%	0%	0%	0%	4%	0%	0%	0%	0%	0%	50	76%
Grand Total	12%	8%	8%	8%	8%	6%	4%	4%	4%	4%	4%	3%	3%	2%	2%	2%	2%	2%	1462	84%

From 1 Jan 2017 to 31 May 2017

INSURER PERFORMANCE REPORTS

- Over the last 18 months the ILARS team have visited over 40 law firms to discuss their relative performance in applying for grants and completing matters.
- Our performance report compares a law firm to the market average.
- The report includes the following
 - An analysis of the number of matters opened and closed for the firm and their ALSP's.
 - A table showing the number of emails exchanged per matter, the percentage of matters where ILARS asks for further information and the percentage of matters where there is an invoice error.
 - A look at their market share in the regions they have offices.
 - A comparison of what the issues for the matters are, which insurers are on the other side and what type of injuries do your client's have.
 - A analysis of the type of outcomes your firm's matters have and the relative costs of those matters.
- We have now created a performance report for insurers and we are happy to create a tailored report for you.

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