

INQUIRY INTO 2023 REVIEW OF THE WORKERS COMPENSATION SCHEME

Organisation: Supplementary submission - State Insurance Regulatory Authority
(SIRA)

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SIRA

Addendum to the 2022 Review of the Workers Compensation Scheme

Submission to the Standing Committee on Law and Justice
September 2023

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Executive summary

The State Insurance Regulatory Authority (SIRA) is pleased to provide an update to the [2022 Review of the Workers Compensation Scheme](#). This addendum to SIRA's original submission provides updated data from two further financial years; 2021-22 and 2022-23, as well as insights on shifts in trends or financial impacts since the original submission.

Since SIRA's original submission, the NSW workers compensation scheme has increased to cover an additional 300,000 workers and is funded by more than 350,000 employers. With the increase in size of the scheme also comes an increase in claims each year, at an additional 10,000 claims annually.

In line with the growth of the workers compensation scheme, there has been an increase in the amount being collected via premiums, growing by 11% to \$4.9 billion in value. With the increase in the number of claims in the scheme, the amount being paid in claims has also increased by seven percent.

For primary psychological injury claims there has been a significant increase in payments for three major industries. Payments made for primary psychological injury claims for Public Administration and Safety has increased by 56%, for Healthcare and social assistance increased by 51% and Education and training increased by 33%.

New and active claims

In 2022-23 psychological injury claims made up a small proportion (8%) of all new claims in the system. However poorer return-to-work rates when compared to non-psychological injury claims, leads to a higher proportion of all active claims (10%), with increased claim durations and costs.

This proportion of new claims is consistent with 2020-21 data. Whilst the proportion of active claims has plateaued with a slight decrease for Treasury Managed Fund (TMF) active claims.

Return to work

In 2022-23, nine out of 10 injured workers with a non-psychological injury claim were back at work within 13 weeks, compared to four out of 10 workers with a psychological injury claim. The 13-week return-to-work rates for all claims has slightly improved since 2018-19 (up from 80% to 82%) whilst the rates for workers with a psychological injury have decreased (from 48% to 42%).

However since January 2022, COVID-19 claims have elevated 13-week return-to-work performance, masking system performance. COVID-19 claims are currently 10% of the return-to-work cohort, down from a peak of 20% in June 2022. Excluding COVID-19, the 13 week return-to-work rate is 80% rather than 82%.

Claims payments

Payments for psychological injury claims across the workers compensation scheme are increasing at a higher proportion than non-psychological injury claims. In 2018-19 total payments for psychological injury claims represented 17% of the system payments. In 2022-23, psychological injury claim payments have increased to 25% of the system payments despite representing only 10% of active claims. Total payments for psychological injury claims increased by 114% from 2018-19 to 2022-23. The upward trajectory in payments has continued since 2021-22.

Scheme snapshot

as per data available September 2023

4.7 million workers covered

110,000 claims during the last 12 months

350,000 employers

\$4.9 billion in premiums collected



\$4.5 billion in payments made

In 2019-20, of the benefits paid to workers,



92% Nominal insurer funding ratio as at June 2022

100% Nominal insurer insurance ratio as at June 2022

Average yearly payment per claim in 2022-23 is

\$14k for non-psychological claims

\$52k for primary psychological claims

\$82k for physical injury with psychological payments

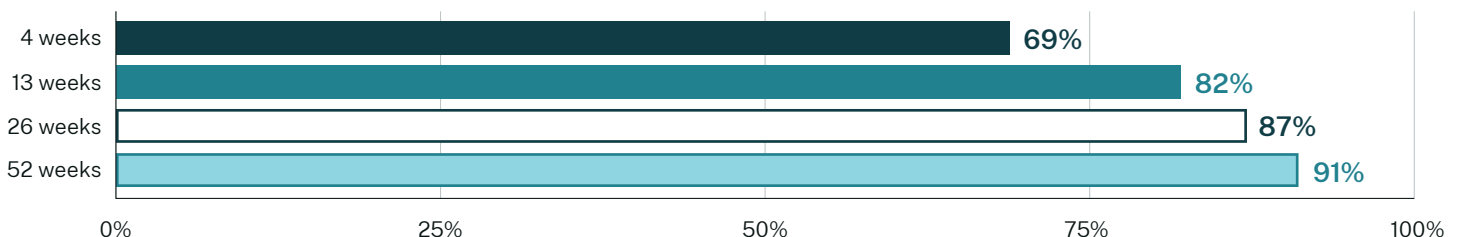
1 in 10 active claims are primary psychological claims



1 in 17 active claims are physical injury claims with psychological payments



Scheme return-to-work rate

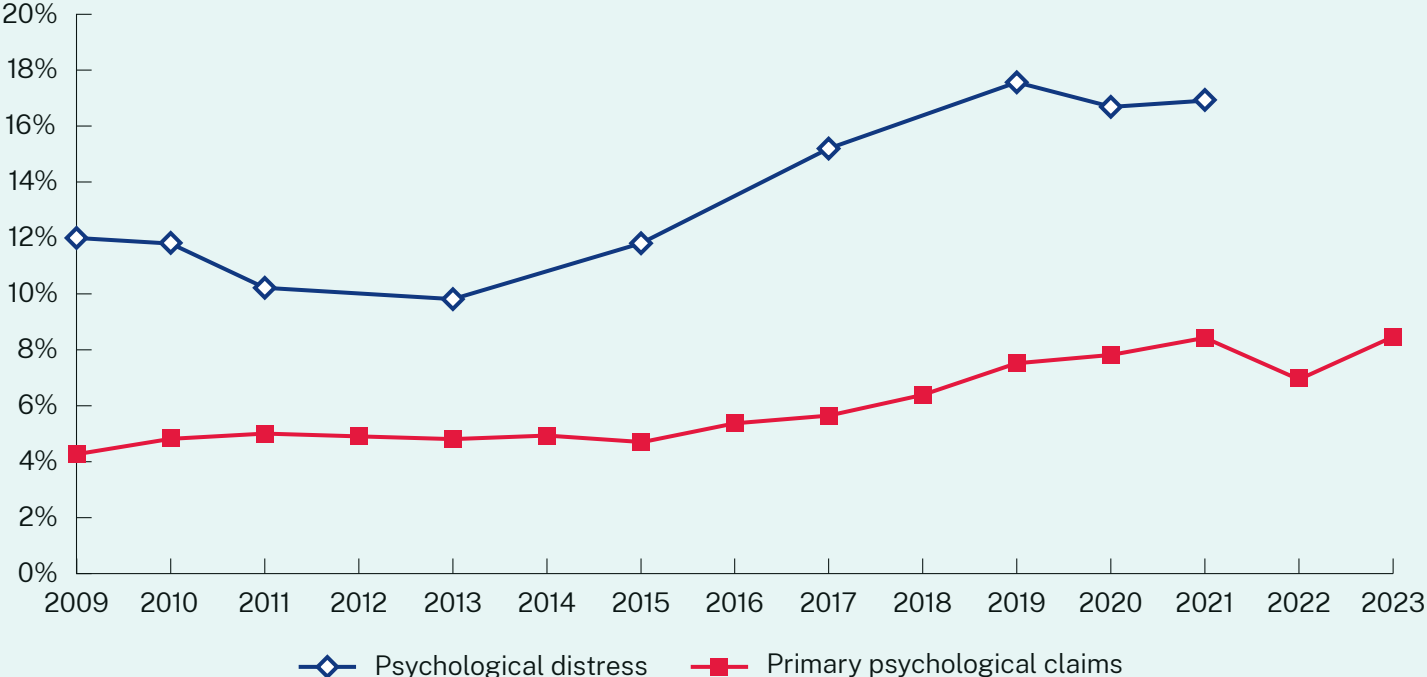


Primary psychological injuries

Primary psychological injury is defined in section 65A(5) of the *Workers Compensation Act 1987* as a psychological injury that is not a secondary psychological injury. Primary psychological injuries can be caused by incidents and events in the workplace that can trigger psychological reactions in workers and lead to a claim for psychological injury.

The upward trajectory of psychological injury claims is consistent with 2019-20 results with a slight dip in 2022.

Graph 1: Psychological distress in the NSW population versus primary psychological claims as a percentage total of claims¹

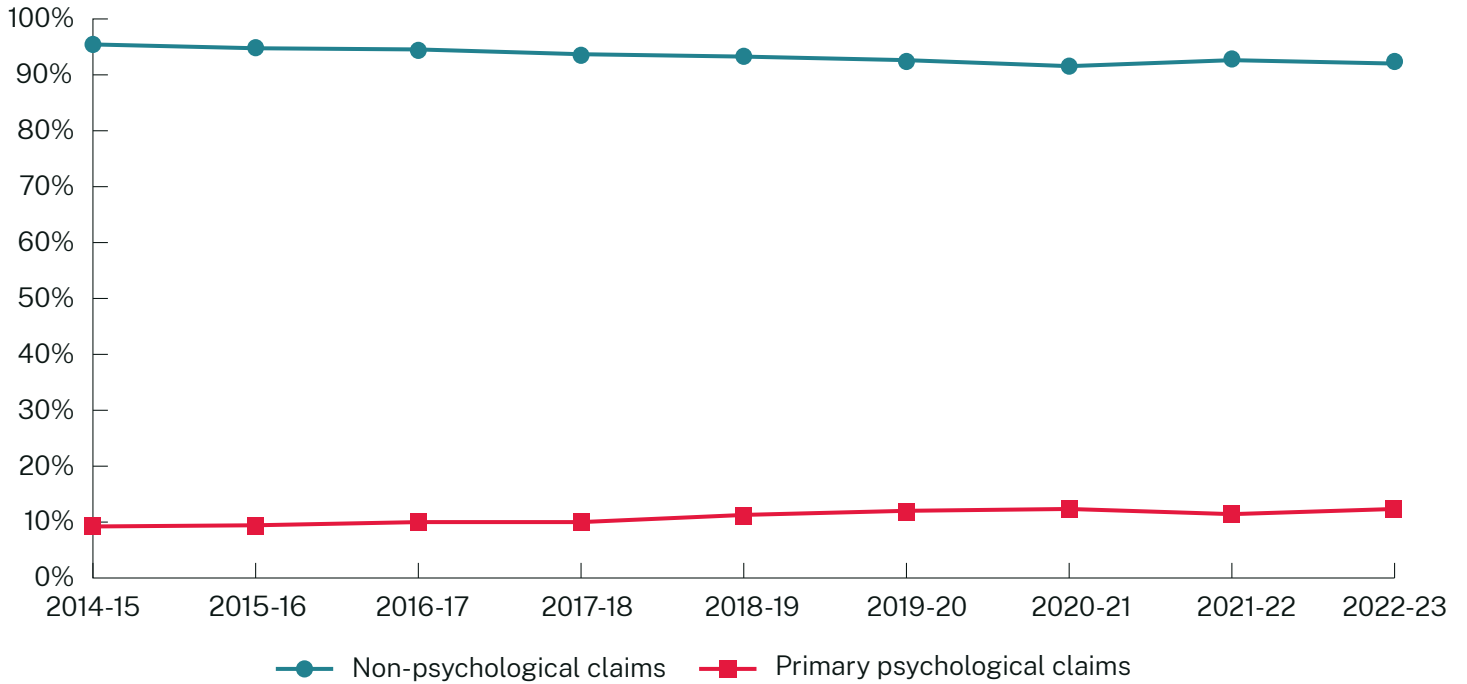


¹ Data from NSW Health for psychological distress only available for 2020-21.

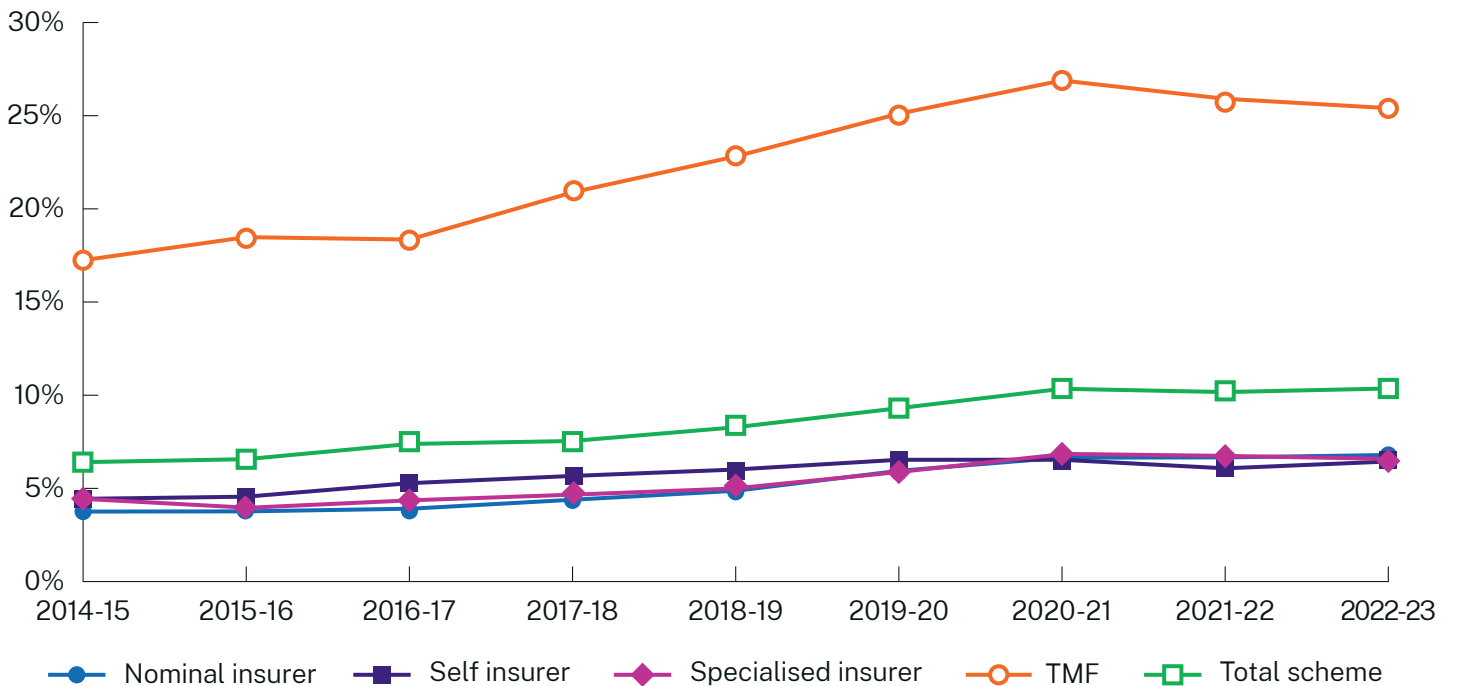
New and active primary psychological injury claims are increasing

New and active primary psychological injury claims have slightly increased to 8% and 10% respectively in 2022-23.

Graph 2: Percentage of total new claims in each category



Graph 3: Active primary psychological claims as a percentage of total active claims



For TMF, the percentage of active primary psychological injury claims increased to 25% in 2022-23, compared to 17% in 2014-15. For all other insurers, the percentage of active primary psychological claims increased to 7% in 2022-23, compared to 4% in 2014-15. Since 2020-21 the TMF trajectory has decreased by 2%, whilst all other insurers have remained relatively constant.

Table 1: Comparison of new and active primary psychological claims in 2020-21 and 2022-23

Insurer	2020-21			2022-23		
	New	Active	% of active claims	New	Active	% of active claims
Nominal insurer	3,674	8,759	7%	3,753	9,503	7%
Self-insurers	522	1,099	7%	605	1,329	7%
Specialised insurers	551	965	7%	485	1,099	7%
Treasury Managed Fund	3,335	9,422	27%	3,988	11,290	25%
Total	8,082	20,245	11%	8,831	23,221	10%

Since 2020-21 there has been an increase of 15% in active primary psychological injury claims.

NSW Government employers are disproportionately represented in primary psychological injury claims

The public sector workforce has traditionally had the highest percentage of people with psychological injury claims given the nature of the work they perform, and that remains true today.

In 2018-19, 17% of all new TMF claims were for psychological injury claims, in 2020-21 this had risen to 20% followed by a slight reduction in 2022-23 to 17%.

When considered against the system, TMF accounts for 20% of all active claims and 49% of all active primary psychological injury claims. This is a slight increase from 2020-21 when it was 46% of psychological injury claims and 18% of total claims.

While Health has slightly increased there has been a more pronounced increase of primary psychological claims for Education and Stronger Community portfolios.

Table 2: New TMF primary psychological claims from 2018-19

Cluster	2018-19	2019-20	2020-21	2021-22	2022-23	% of psychological claims in 2022-23
Stronger communities	1,153	1,180	1,498	1,652	1,887	47.33%
Education	947	870	1,025	893	1,165	29.22%
Health	621	635	682	692	751	18.84%
Customer Service	40	29	31	30	42	1.05%
Transport	34	34	42	43	54	1.35%
Planning	25	37	34	39	33	0.83%
Total TMF	2,838	2,814	3,335	3,366	3,987	45.15%

Return-to-work rates are declining for people with a primary psychological injury

Return-to-work rates have been declining across the workers compensation scheme since 2006. This issue is more pronounced for people with psychological injury claims.

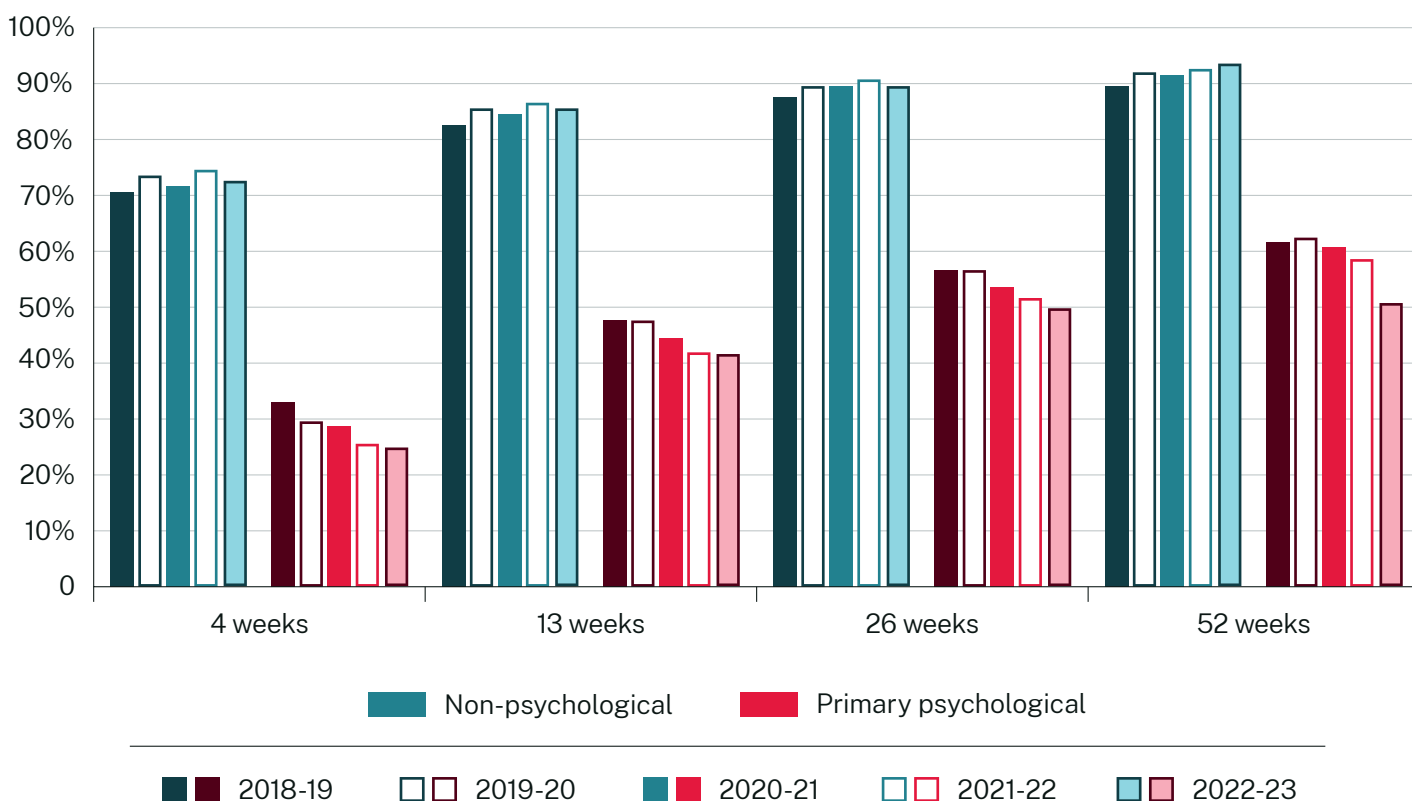
Currently, 13-week return-to-work rates for all claims has slightly increased since 2018-19. 13-week return-to-work rates for primary psychological injury claims has declined significantly since 2018-19.

Table 3: Change in the return-to-work rate for all claims and primary psychological claims from 2018-19 up to 2022-23

Duration	All claims	Psychological claims
4 weeks	1.48%	-7.46%
13 weeks	2.36%	-6.34%
26 weeks	1.77%	-6.46%
52 weeks	3.53%	-10.71%

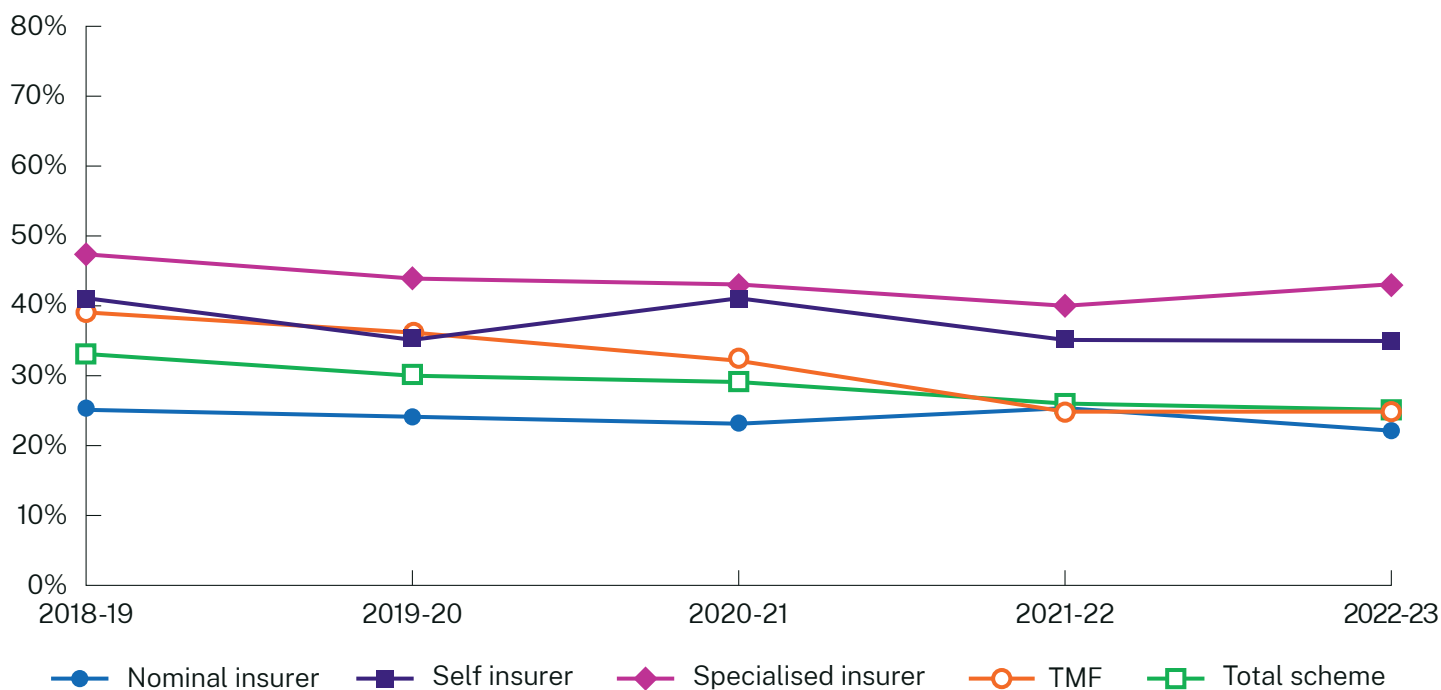
The graphs below show return-to-work rates for each insurer group. Appendix (Table 8) shows a detailed breakdown for both psychological and non-psychological injury claims.

Graph 4: Return-to-work for primary psychological and non-psychological claims

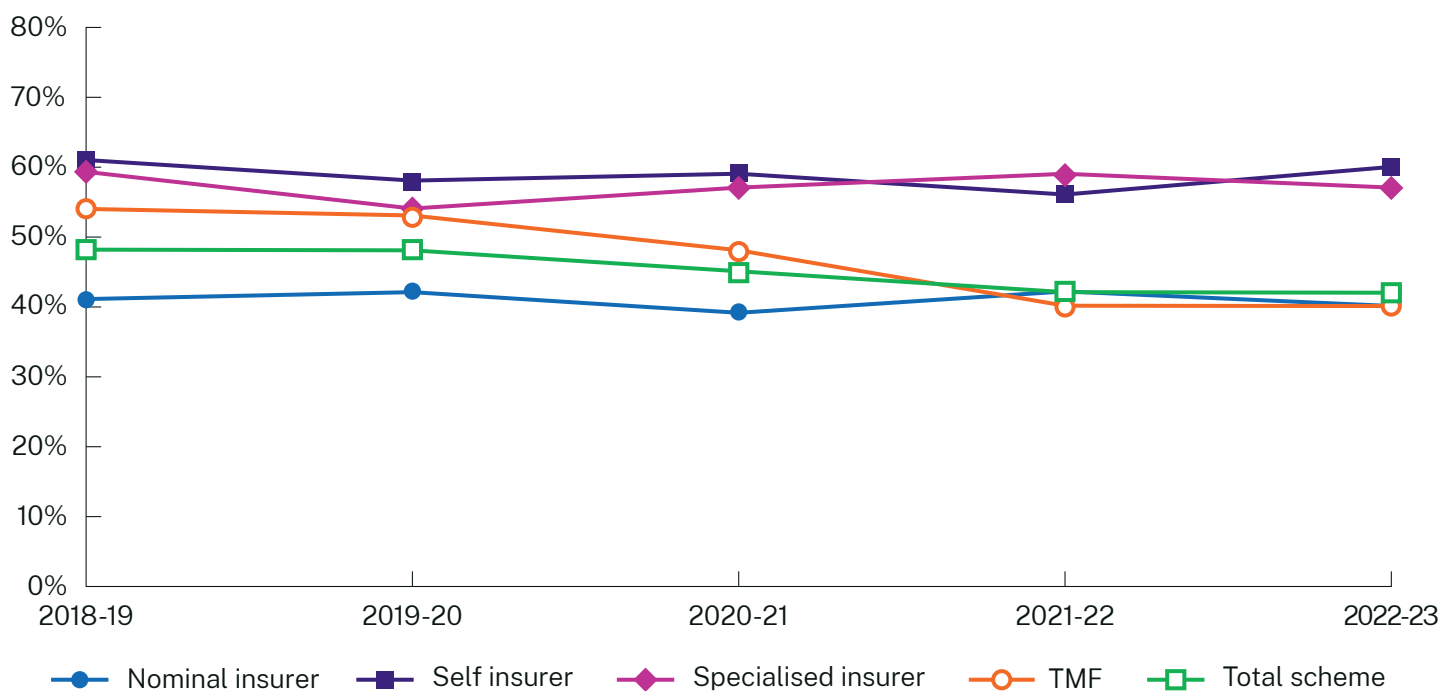


In 2021-22 the Nominal Insurer, TMF, self and specialised insurers all experienced a significant downward trend in return-to-work rates for people with a psychological injury claims across 4, 13, 26 and 52 week reference periods. In 2022-23 this trend has stabilised for the 4 and 13 week return-to-work rates but the downwards trend continues for 26 and 52 weeks, largely due to the performance of TMF.

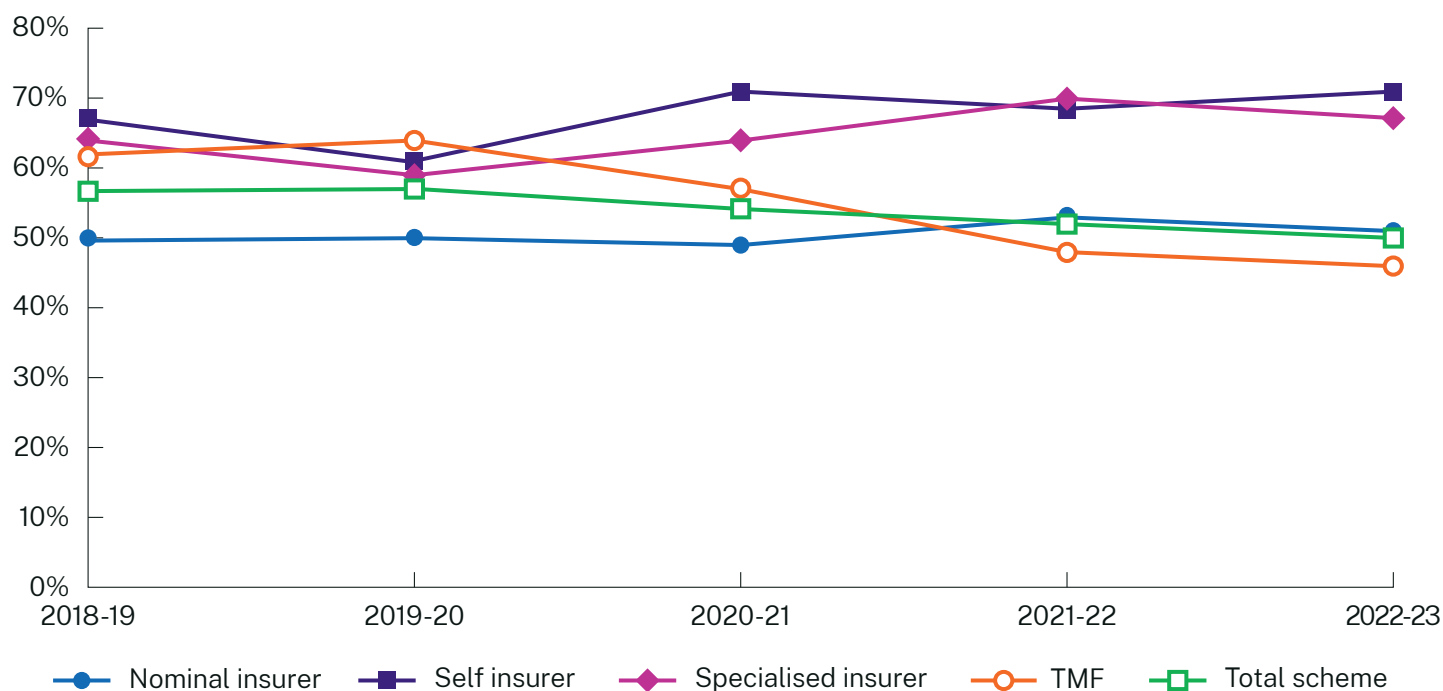
Graph 5: Return-to-work rates for primary psychological claims at 4 weeks by insurer type



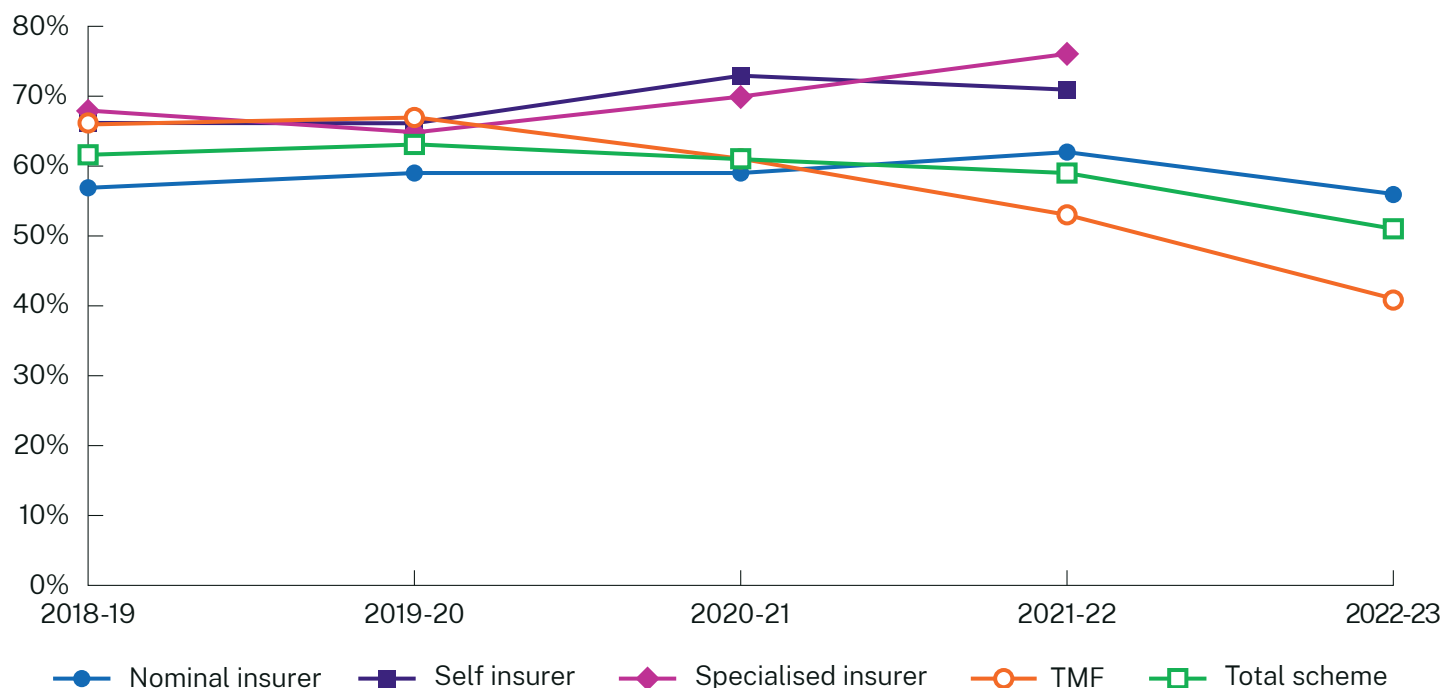
Graph 6: Return-to-work rates for primary psychological claims at 13 weeks by insurer type



Graph 7: Return-to-work rates for primary psychological claims at 26 weeks by insurer type



Graph 8: Return-to-work rates for primary psychological claims at 52 weeks by insurer type²



² Return-to-work rates are not shown where cohort size is less than or equal to 50 claims.

Liability for primary psychological injury claims is being accepted more often

In 2022-23, liability was accepted for 86% of primary psychological injury claims, which is a minor increase compared to the previous years.

Table 4: Liability status of primary psychological claims from 2018-19

Liability status	2018-19	2019-20	2020-21	2021-22	2022-23
Liability accepted	85.54%	84.00%	83.65%	83.76%	85.87%
Liability denied	12.81%	14.30%	14.49%	14.38%	11.58%
Reasonably excused	1.62%	1.67%	1.82%	1.84%	2.51%
Other	0.03%	0.03%	0.04%	0.02%	0.04%

The cost of primary psychological injury claims is increasing

As at 2022-23, primary psychological injury claims accounted for 25% of all claim payments, despite only representing 10% of all active claims in 2022-23. This is a 3% increase since 2020-21.

Table 5: Total payments on primary psychological claims from 2018-19

Financial year	Total payments of active claims	Total payments of active primary psychological claims	% of payment of active primary psychological claims of the total active claims payment
2018-19	\$3,293,874,621	\$571,984,341	17.37%
2019-20	\$3,767,089,485	\$763,922,942	20.28%
2020-21	\$4,271,075,969	\$913,644,169	21.39%
2021-22	\$4,459,998,769	\$1,030,359,173	23.1%
2022-23	\$4,976,748,541	\$1,222,674,220	24.57%

The three industries that accounted for the highest number of primary psychological injury claims in 2022-23 were Public Administration and Safety, Health Care and Social Assistance, Education and Training. This is consistent with the 2020-21 data.

The cost of claims for Public Administration and Safety increased by 56%, the cost for Education and Training increased by 51% and the cost for Health and Social Assistance increased by 33%

Table 6: Total payments on top three industries for primary psychological claims in 2020-21 and 2022-23

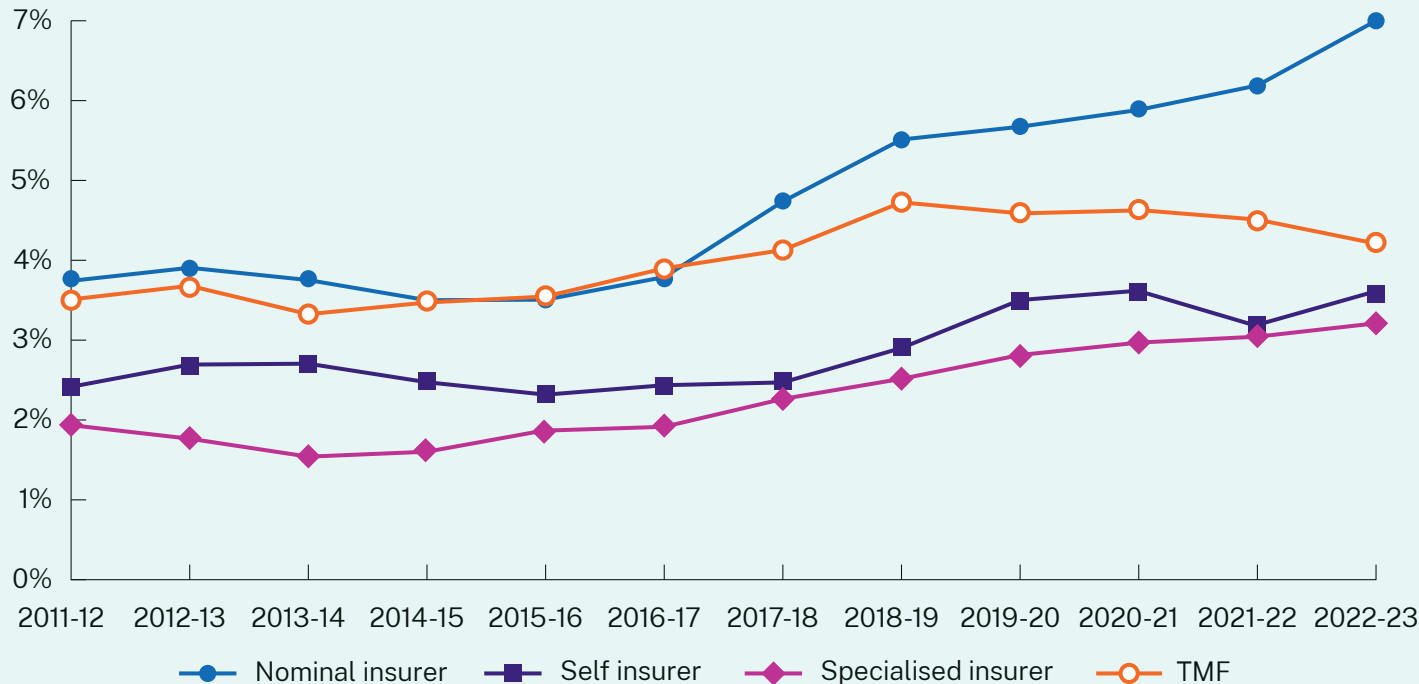
Industry	2020-21	2022-23
Public administration and safety	\$259,572,188	\$404,520,824
Healthcare and social assistance	\$176,595,307	\$235,205,267
Education and training	\$104,357,579	\$157,239,295

Psychological distress among people with physical injury claims

Secondary psychological injury is defined in section 65A(5) of the *Workers Compensation Act 1987* as a psychological injury to the extent that it arises as a consequence of, or secondary to, a physical injury.

The proportion of non-psychological injury claims that accessed psychological treatments has increased across the scheme since 2011-12. The increase is apparent across all insurer types and is more pronounced with the Nominal insurer. This trend continued from 2020-21 to 2022-23 for all insurers except TMF where there has been a slight decline in the use of psychological services by non-psychological injury claims.

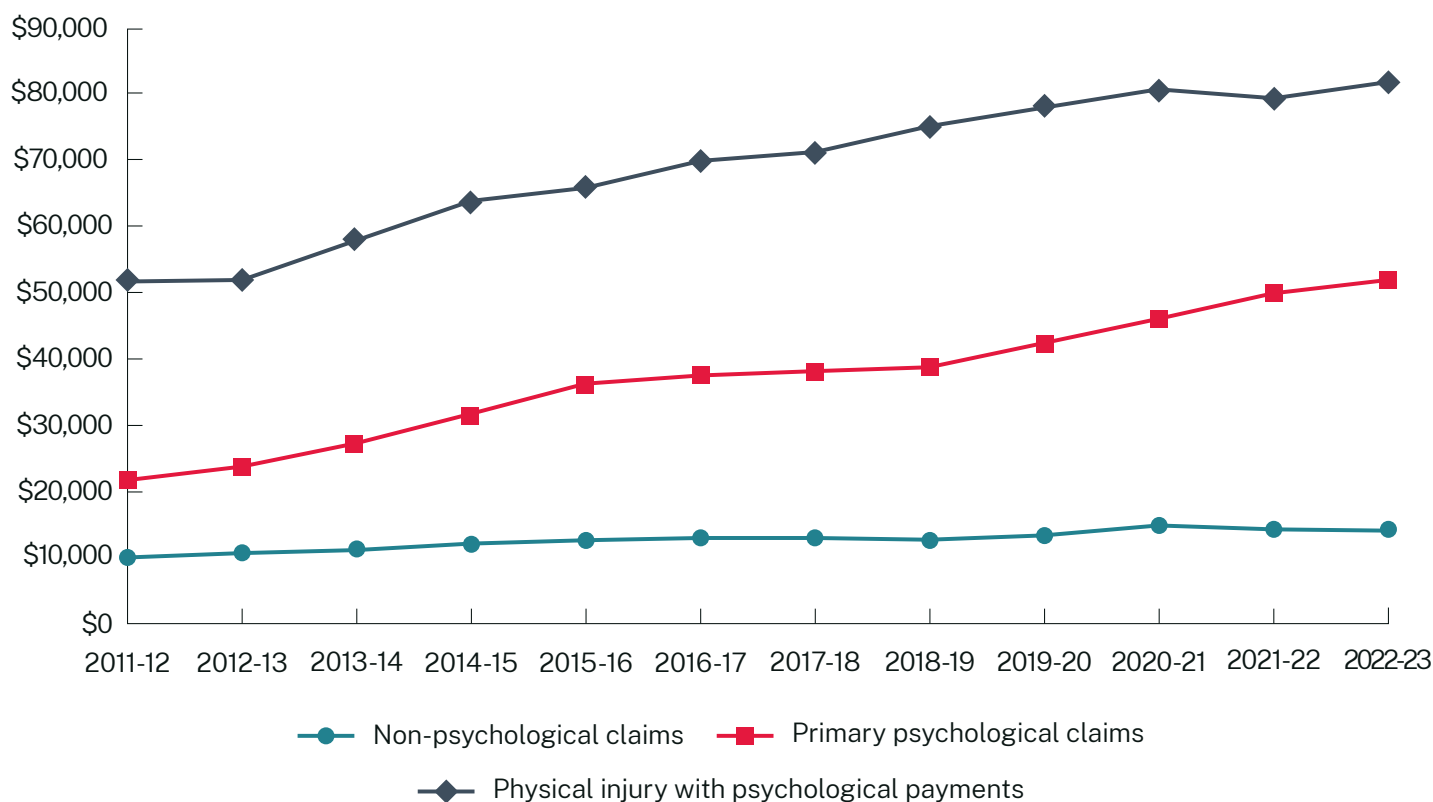
Graph 9: Physical injury claims with psychological payments as a percentage of total claims



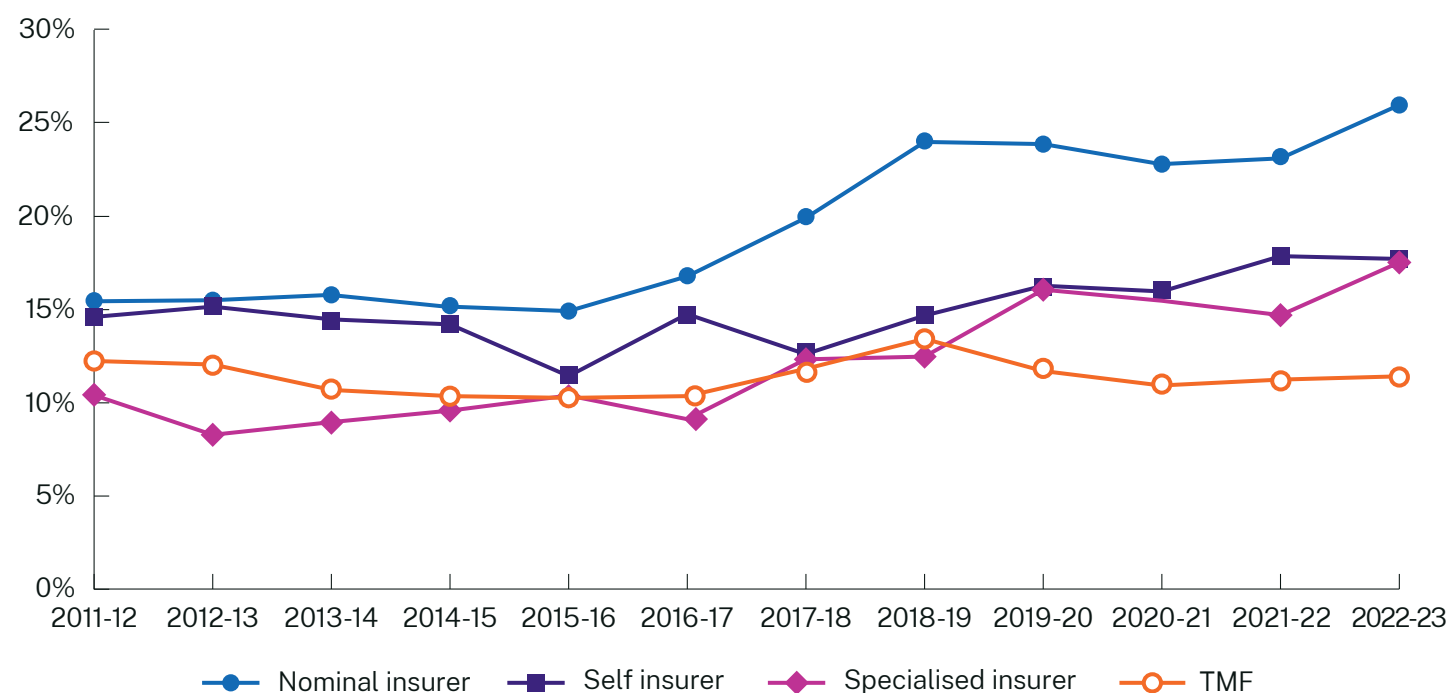
The cost of physical injury claims that access psychological services is growing

In 2022-23 the costs of non-psychological injury claims that include psychological services are six times higher than those that don't use psychological services. Average payments on these claims in 2022-23 was \$81,913. This is consistent with 2020-21 average payments of \$80,789.

Graph 10: Average claim payments for each claim type



Graph 11: Payments on physical injury claims that access psychological services as a percentage of total payments by insurer



The risk factors for psychological distress

There are many factors that can impact a person's recovery and their likelihood of experiencing psychological distress following an injury or illness. These factors include those related to the compensation process, the support of their workplace, and personal factors such as a person's own expectations of recovery, and ability to return to work. These factors can be assessed through screening assessments at claim lodgement to inform support requirements, including the requirements for psychological support.

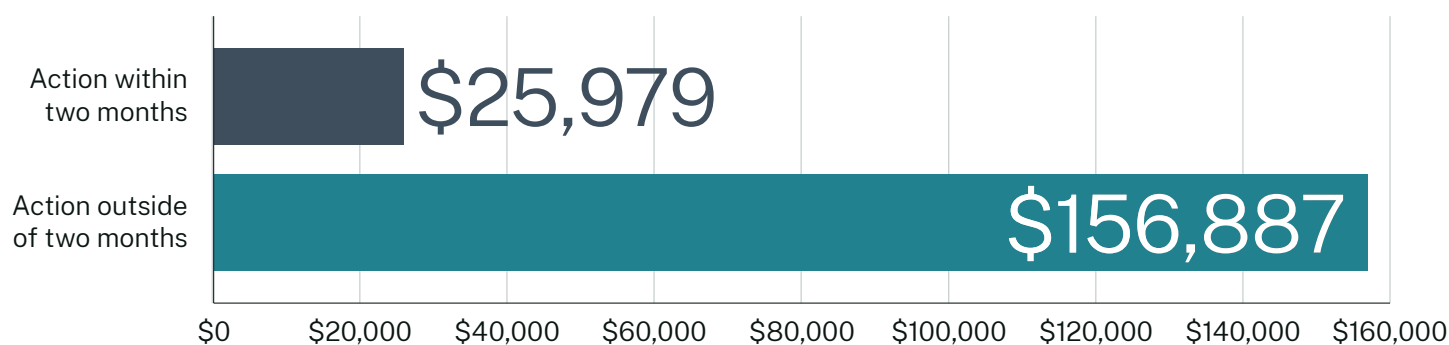
SIRA has set the same expectation of insurers in its guidance and standards.

The impact of early intervention

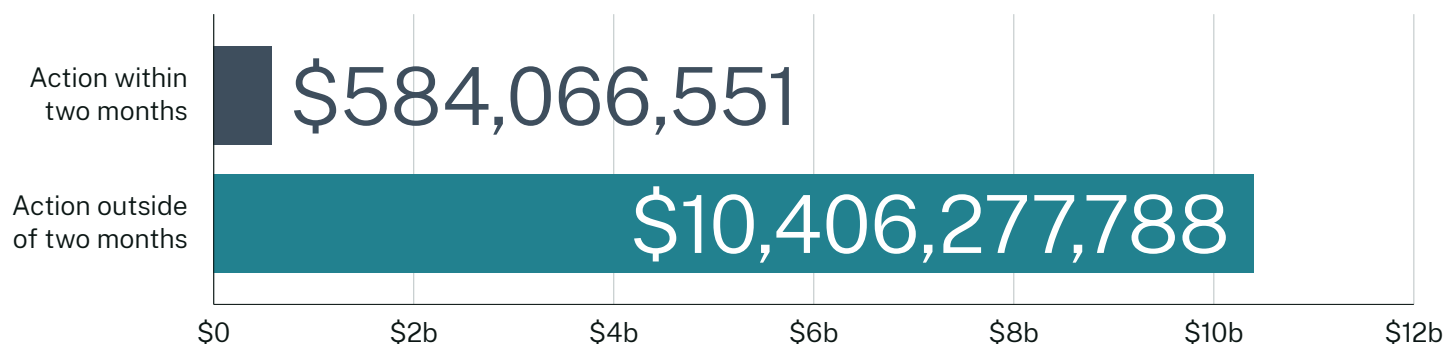
There are measurable benefits for people with non-psychological injury claims accessing psychological services sooner rather than later. The chart below shows a significant difference in claims costs where psychological services were accessed later in the claim. Similarly, people who received psychological services within two months were 1.5 times more likely to return to work. This data underscores the importance of early access to psychological services to improve recovery outcomes and reduce claims costs.

Graph 12: Median and total payments on claims that received their first psychological payment within and outside of two months based on data from 2009-10 to 2022-23

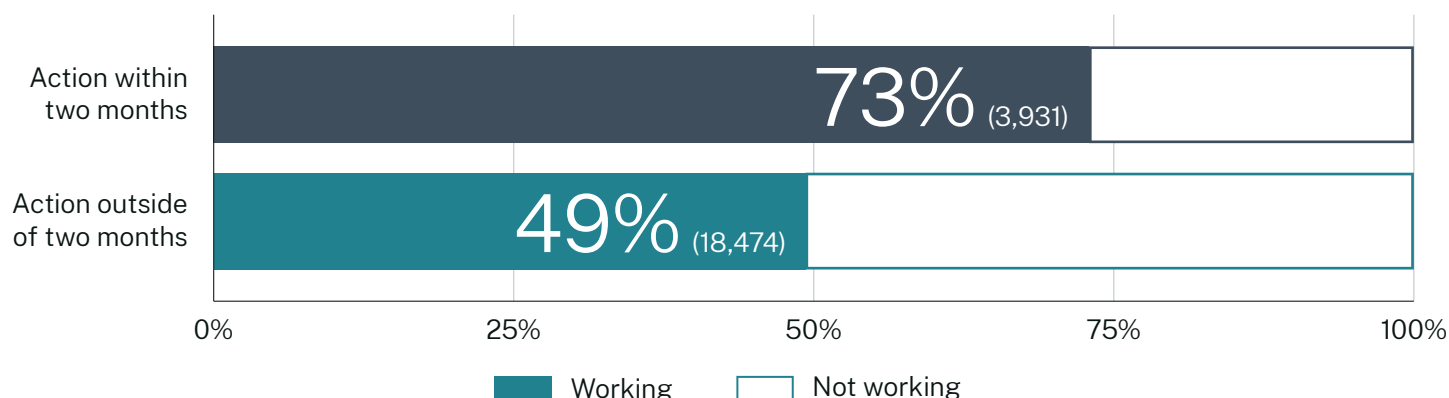
Median payments



Total payments



Graph 13: Different work outcomes for claims that received their first psychological payment within and outside of two months based on data from 2009-10 to 2022-23



Responding to psychological injuries

Since the submission of the 2022 Review of the Workers Compensation Scheme SIRA has continued to focus on lifting the bar on insurer, employer and health provider practices, to improve the prevention and management of workplace psychological injuries.

Regulating insurer compliance

TMF review

SIRA is near completion of the integrated compliance audit and performance review of TMF Government agencies' workers compensation claims where the audit sample comprised of 50% psychological claims. The primary objective of the review was to assess whether workers compensation activities for workers within the TMF agencies are being conducted in accordance with the Workers Compensation Acts, subordinate legislation and best practice expectations. These require the provision of prompt treatment and payments and effective, proactive management of injuries to assist workers' recovery and return to work. The results from the review will not only inform SIRA's consideration of alternative strategies and solutions to improve outcomes for injured workers across the public sector, but it will also consider solutions associated with psychological injury claims as 47% of psychological injury claims across the whole system fall within the public sector.

Insurer claim reviews

SIRA is also conducting ongoing quarterly audits of the Nominal Insurer's management of the first four weeks of a workers claim ensuring a reasonable proportion of claims for people with a psychological injury are included. The audits cover three key areas of data accuracy, compliance with Legislation and quality and compliance with Standards of Practice. The audits also include a small number of frontline case manager interviews across Claims Service Providers (CSP) to understand their comprehension and application of the Standards of Practice, and any perceived barriers to managing claims.

Transitioning to value-based health care

SIRA is undertaking data analysis to define the health care issues and challenges that exist in the NSW Workers Compensation scheme for people with psychological injuries. Following this analysis, SIRA will involve people with lived experience and subject matter experts in a collaborative effort to design and offer recommendations on a value-based healthcare approach to address the issues identified. SIRA will then put into action an integrated value-based healthcare approach to best support people experiencing psychological injuries.

SIRA engaged an expert on trauma-informed care from Melbourne University to facilitate a two-part training series for Workers Compensation Case Managers and frontline SIRA staff. The training aims to increase capabilities and skills to provide telephone support to people who are experiencing emotional or mental health difficulties following traumatic events.

Engaging with and supporting employers

Workplace Facilitated Discussions

In partnership, SIRA and the Australian Rehabilitation Providers Association (ARPA) worked to address issues affecting return to work for people with psychological injuries or physical injuries requiring psychological support through a brief voluntary intervention. Workplace facilitated discussions can be utilised when there is interpersonal conflict, disagreement or miscommunication affecting a worker's return to work.

This intervention aims to align expectations, reconcile divergent perspectives and effectively resolve any issues/barriers to a return to work. Facilitated discussions are useful in resetting expectations among all involved parties through a monitored plan of action. When utilised by workers with a psychological injury, preliminary findings indicate a marked improvement in the 13-week return-to-work rate.

Publications for employers

SIRA undertook a stocktake and vetting of the wealth of psychological resources for the workplace. The initiative aimed to identify and prioritise the most valuable resources for the benefit of both the workplace and individual dealing with mental health concerns. SIRA is engaging with employer groups and unions to gain feedback, identify perceived gaps for employers and opportunities for additional supports.

Investing in research

As part of SIRA's Mentally Healthy Workplaces program, SIRA has partnered with the Black Dog Institute through funding a research fellowship. SIRA will invest approximately \$400,000 in this fellowship program, which is expected to be completed by September 2024. This program of work aims to identify the barriers people with psychological injuries face and how workplaces can support them in their recovery. The research consists of updating the Mentally Healthy Workplace framework: an analysis of Norwegian data focusing on physiological musculoskeletal injuries with secondary psychological effects, a systematic review of psychological literature with an emphasis on the effectiveness of work-focused interventions aimed at supporting employees with mental health symptoms.

Engaging with and supporting workers

Reference group

SIRA continues to engage with the Recovery at Work Reference group (previously referred to as the recovery@work reference group), which includes business leaders, recovery at work experts and people who identify as having lived experience of workplace mental health recovery. This group collaborates and offer recommendations on projects relating to mental health and psychological injury. For example, the group provided recommendations to improve the ease of use and accessibility of the Recover at Work Toolkit.

Hear2Talk

To enhance accessibility to mental health support within the workplace, SIRA has extended the Hear2Talk peer run warm-line pilot, until April 2024. This extension is in accordance with SIRA's [Mental Health Recovery and Support Strategic Action Plan](#), which outlines an integrated and long-term approach to enable better mental health and psychological injury outcomes for people in the NSW personal injury schemes.

Resources for workers

SIRA has developed a suite of eight short [Wellbeing and Recovery videos](#) presented by Dr of Psychology Adrian Medhurst, an expertise in wellbeing and health. The Your Wellbeing and Recovery suite aims to support workers to take an active role in their recovery and includes topics such as the importance of [Mindful Action](#), [Rest](#), [Nourish](#), [Staying Active](#), [Staying Connected](#), [Calm Your Mind](#) and [Calm Your Mind - Exercise Instructions](#).

SIRA funded programs

SIRA continues to offer and fund a suite of vocational programs to support workers and employers to achieve work participation outcomes. The programs offer

- incentives for a different employer to employ an injured worker,
- funding training and workplace modifications,
- promoting work experience with a host employer and
- covering the costs of any barriers to job seeking and returning to work.

SIRA is undertaking an evaluation of these vocational programs to assess their alignment with intended goals, efficiency, and effectiveness of facilitating optimal return-to-work outcomes. Additionally, the evaluation will look to identify opportunities for enhancements, with a particular focus on understanding how these programs can be tailored to best suit the changes in the work environment and increased incidence of psychological injury claims.

Policy review

Ahead of the 2023 election, NSW Labor made a commitment to '... examine legislating presumption in workers compensation laws for post-traumatic stress disorder (PTSD) claims. This will mean that firefighters with PTSD, acquired through their service, will have more ease in the claims process..'. In accordance with this commitment, SIRA is undertaking a review to assess the benefits and implications of presumption laws for PTSD claims among firefighters and will provide advice to Government.

Appendix

The following data sets were submitted as part of SIRA’s original submission, these data sets have been updated to include the most recent financial years being 2021-22 and 2022-23.

Acronyms and shorthand references

- **NI** = Nominal insurer
- **Self** = Self insurer
- **Specialised** = Specialised insurer
- **TMF** = Treasury managed fund
- **RTW** = Return-to-work

Number of claims

Table 7: New and active reportable primary psychological claims by insurer type and financial year

Data as at 31 July 2023.

Payment type	Insurer type	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
Total new reportable primary psychological claims	NI	2,045	2,059	2,194	2,583	3,141	3,557	3,674	2,994	3,753
	Self	412	426	454	471	492	497	522	518	605
	Specialised	289	234	260	342	379	418	551	394	485
	TMF	1,734	1,929	2,116	2,215	2,838	2,814	3,335	3,367	3,988
	Total	4,480	4,648	5,024	5,611	6,850	7,286	8,082	7,273	8,831
Total number of new reportable claims	NI	61,337	60,604	61,247	63,402	66,208	63,510	65,673	62,160	68,672
	Self	10,467	9,633	8,722	8,518	8,523	8,117	8,642	11,048	10,120
	Specialised	6,889	6,985	6,660	7,331	7,951	7,698	8,103	7,976	8,599
	TMF	15,582	15,043	15,140	15,192	16,530	15,477	17,003	19,291	22,832
	Total	94,275	92,265	91,769	94,443	99,212	94,802	99,421	100,475	110,223

Payment type	Insurer type	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
% of primary psychological claims of the total new claims	NI	3%	3%	4%	4%	5%	6%	6%	5%	5%
	Self	4%	4%	5%	6%	6%	6%	6%	5%	6%
	Specialised	4%	3%	4%	5%	5%	5%	7%	5%	6%
	TMF	11%	13%	14%	15%	17%	18%	20%	17%	17%
	Total	5%	5%	5%	6%	7%	8%	8%	7%	8%
Total active primary psychological claims	NI	4,324	4,084	4,407	4,891	5,892	7,632	8,759	8,897	9,503
	Self	761	759	861	905	957	1,026	1,099	1,205	1,329
	Specialised	526	476	518	562	674	806	965	1,008	1,099
	TMF	5,578	5,653	7,639	6,367	7,432	8,416	9,422	9,800	11,290
	Total	11,189	10,972	13,425	12,725	14,955	17,880	20,245	20,910	23,221
Total number of active claims	NI	112,969	107,565	112,683	110,588	119,070	127,595	129,230	132,446	141,015
	Self	17,567	16,525	16,069	15,737	15,675	15,767	16,604	19,743	19,807
	Specialised	11,924	11,780	11,915	11,979	13,508	13,738	14,164	14,923	16,645
	TMF	32,320	30,462	41,828	30,412	32,670	33,498	34,986	37,682	44,398
	Total	174,780	166,332	182,495	168,716	180,923	190,598	194,984	204,794	221,865
% of primary psychological active claims of the total active claims	NI	4%	4%	4%	4%	5%	6%	7%	7%	7%
	Self	4%	5%	5%	6%	6%	7%	7%	6%	7%
	Specialised	4%	4%	4%	5%	5%	6%	7%	7%	7%
	TMF	17%	19%	18%	21%	23%	25%	27%	26%	25%
	Total	6%	7%	7%	8%	8%	9%	10%	10%	10%

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Return to work

Table 8: Return-to-work rates on each claim type by financial year

Data as at 31 July 2023.

Duration	Psychological type	2018-19	2019-20	2020-21	2021-22	2022-23
4 weeks	Non-psychological	73%	77%	75%	77%	74%
	Primary psychological	33%	30%	29%	26%	25%
	Physical with psychological payment	40%	38%	37%	35%	33%
	All claims	67%	71%	68%	71%	69%
	All claims excluding COVID	67%	71%	68%	66%	65%
13 weeks	Non-psychological	86%	88%	88%	89%	88%
	Primary psychological	48%	48%	45%	42%	42%
	Physical with psychological payment	46%	44%	45%	46%	48%
	All claims	80%	82%	82%	84%	82%
	All claims excluding COVID	80%	82%	82%	81%	80%
26 weeks	Non-psychological	91%	93%	93%	93%	92%
	Primary psychological	57%	57%	54%	52%	50%
	Physical with psychological payment	48%	47%	48%	51%	52%
	All claims	85%	87%	86%	88%	87%
	All claims excluding COVID	85%	87%	86%	86%	85%
52 weeks	Non-psychological	94%	95%	95%	95%	95%
	Primary psychological	62%	63%	61%	59%	51%
	Physical with psychological payment	48%	45%	49%	53%	58%
	All claims	88%	89%	89%	90%	91%
	All claims excluding COVID	88%	89%	89%	89%	89%
104 weeks	Non-psychological	95%	96%	96%	95%	-
	Primary psychological	65%	66%	64%	62%	-
	Physical with psychological payment	47%	46%	49%	49%	-
	All claims	89%	91%	90%	89%	-
	All claims excluding COVID	89%	91%	90%	89%	-

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Table 9: Return-to-work rates on primary psychological claims by insurer and financial year

Data as at 31 July 2023.

Duration	Insurer type	2018-19	2019-20	2020-21	2021-22	2022-23
4 weeks	NI	25%	24%	23%	25%	22%
	Self	41%	35%	41%	35%	35%
	Specialised	47%	44%	43%	40%	43%
	TMF	39%	36%	32%	25%	25%
	Total	33%	30%	29%	26%	25%
13 weeks	NI	41%	42%	39%	42%	40%
	Self	61%	58%	59%	56%	60%
	Specialised	59%	54%	57%	59%	57%
	TMF	54%	53%	48%	40%	40%
	Total	48%	48%	45%	42%	42%
26 weeks	NI	50%	50%	49%	53%	51%
	Self	67%	61%	71%	69%	71%
	Specialised	64%	59%	64%	70%	67%
	TMF	62%	64%	57%	48%	46%
	Total	57%	57%	54%	52%	50%
52 weeks	NI	57%	59%	59%	62%	56%
	Self	66%	66%	73%	71%	_*
	Specialised	68%	65%	70%	76%	_*
	TMF	66%	67%	61%	53%	41%
	Total	62%	63%	61%	59%	51%
104 weeks	NI	63%	66%	65%	66%	_*
	Self	66%	68%	75%	_*	_*
	Specialised	68%	67%	73%	_*	_*
	TMF	67%	67%	62%	55%	_*
	Total	65%	66%	64%	62%	_*

*RTW rates are not shown where cohort size is less than or equal to 50 claims.

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Table 10: Return-to-work rates on all claims by insurer and financial year

Data as at 31 July 2023.

Duration	Insurer type	2018-19	2019-20	2020-21	2021-22	2022-23
4 weeks	NI	64%	69%	67%	68%	67%
	Self	74%	76%	76%	83%	73%
	Specialised	76%	77%	77%	80%	77%
	TMF	74%	72%	68%	72%	71%
	Total	67%	71%	68%	71%	69%
13 weeks	NI	78%	82%	81%	83%	82%
	Self	83%	84%	86%	90%	84%
	Specialised	85%	85%	86%	89%	89%
	TMF	84%	84%	81%	82%	82%
	Total	80%	82%	82%	84%	82%
26 weeks	NI	84%	87%	86%	88%	87%
	Self	88%	85%	90%	93%	86%
	Specialised	88%	88%	89%	92%	91%
	TMF	88%	88%	85%	86%	87%
	Total	85%	87%	86%	88%	87%
52 weeks	NI	87%	89%	89%	90%	91%
	Self	90%	89%	91%	93%	90%
	Specialised	90%	90%	91%	93%	94%
	TMF	90%	90%	87%	88%	91%
	Total	88%	89%	89%	90%	91%
104 weeks	NI	88%	91%	91%	90%	-
	Self	89%	89%	91%	91%	-
	Specialised	90%	90%	92%	93%	-
	TMF	91%	90%	87%	84%	-
	Total	89%	91%	90%	89%	-

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Metro versus regional claims

Table 11: Primary psychological claims by metro and region and financial year

Data as at 31 July 2023.

Financial year	Metro	Regional	Unknown	Total new reportable primary psychological claims
2018-19	2,096	4,600	154	6,850
2019-20	2,131	4,903	252	7,286
2020-21	2,556	5,217	309	8,082
2021-22	2,322	4,691	260	7,273
2022-23	2,677	5,842	312	8,831

Mechanism

Data as 31 March 2022.

Table 12: Top three mechanism types for primary psychological claims in the Education and Training industry

Mechanism type	Number of psychological claims	Proportion %
Exposure to Workplace or Occupational Violence	599	11%
Work Pressure	2,229	41%
Work Related Harassment and/or Workplace Bullying	1,518	28%
Total primary psychological claims in Education and Training industry	5,471	-

Payments

Table 13: Payments on all claims by insurer and financial year

Data as at 31 July 2023.

Payment type	Insurer type	2018-19	2019-20	2020-21	2021-22	2022-23
Weekly payments	NI	\$806,384,518	\$1,022,549,366	\$1,180,247,894	\$1,274,759,709	\$1,391,644,609
	Self	\$63,992,610	\$73,220,043	\$93,496,787	\$107,982,483	\$123,287,535
	Specialised	\$51,693,339	\$60,829,244	\$71,467,082	\$83,124,722	\$87,312,492
	TMF	\$298,211,290	\$357,805,514	\$395,402,522	\$431,734,038	\$546,383,064
	Total scheme	\$1,220,281,757	\$1,514,404,167	\$1,740,614,285	\$1,897,600,952	\$2,148,627,701
Medical payments	NI	\$670,414,585	\$717,791,913	\$757,001,844	\$760,036,389	\$810,989,527
	Self	\$62,516,147	\$67,147,750	\$73,120,656	\$72,913,900	\$78,039,927
	Specialised	\$48,140,749	\$50,930,553	\$56,620,812	\$59,779,936	\$65,030,838
	TMF	\$141,444,808	\$174,547,778	\$171,718,295	\$172,243,373	\$188,811,098
	Total scheme	\$922,516,288	\$1,010,417,995	\$1,058,461,607	\$1,064,973,597	\$1,142,871,390
Common law	NI	\$311,733,341	\$317,612,767	\$421,705,083	\$402,822,409	\$401,261,048
	Self	\$39,262,235	\$35,889,514	\$49,473,844	\$48,458,433	\$53,256,201
	Specialised	\$23,850,658	\$25,056,315	\$32,988,498	\$36,563,710	\$34,700,329
	TMF	\$86,848,321	\$110,190,748	\$121,222,494	\$142,450,107	\$145,857,179
	Total scheme	\$461,694,555	\$488,749,343	\$625,389,919	\$630,294,659	\$635,074,757
Rehab treatment	NI	\$119,331,637	\$122,019,964	\$145,018,043	\$161,342,506	\$195,214,848
	Self	\$4,854,198	\$5,921,343	\$7,369,734	\$8,629,937	\$10,870,714
	Specialised	\$8,555,049	\$8,096,996	\$8,665,854	\$10,311,386	\$12,654,260
	TMF	\$25,755,879	\$30,089,311	\$30,220,205	\$31,355,256	\$38,178,730
	Total scheme	\$158,496,763	\$166,127,614	\$191,273,836	\$211,639,085	\$256,918,551

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Payment type	Insurer type	2018-19	2019-20	2020-21	2021-22	2022-23
Lump sum (S66 & S67) payments	NI	\$104,299,224	\$124,681,591	\$135,216,151	\$140,668,845	\$184,130,639
	Self	\$10,951,107	\$13,101,166	\$13,902,621	\$18,682,406	\$17,787,482
	Specialised	\$9,991,833	\$11,635,621	\$9,306,173	\$10,241,036	\$14,152,332
	TMF	\$30,813,333	\$38,053,111	\$44,874,647	\$44,206,253	\$60,048,752
	Total scheme	\$156,055,497	\$187,471,489	\$203,299,592	\$213,798,541	\$276,119,204
Total payments	NI	\$2,257,648,185	\$2,570,958,428	\$2,940,900,723	\$3,035,597,935	\$3,334,904,836
	Self	\$207,406,789	\$221,864,540	\$266,984,772	\$289,693,423	\$324,919,959
	Specialised	\$180,307,223	\$190,269,280	\$222,236,322	\$240,074,121	\$254,766,796
	TMF	\$648,196,478	\$783,253,808	\$840,567,409	\$894,897,168	\$1,062,191,504
	Total scheme	\$3,293,558,675	\$3,766,346,056	\$4,270,689,226	\$4,460,262,647	\$4,976,783,095

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Table 14: Payments on primary psychological claims by insurer and financial year

Data as at 31 July 2023.

Insurer type		2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
NI	Total payments	\$1,995,562,595	\$1,872,494,348	\$1,838,986,493	\$1,974,408,993	\$2,042,748,446	\$2,257,648,185	\$2,570,958,428	\$2,940,900,723	\$3,035,597,935	\$3,334,904,836
	Primary psychological payments	\$115,185,621	\$110,253,941	\$123,205,123	\$135,336,039	\$169,639,675	\$220,602,399	\$311,308,757	\$386,526,518	\$423,810,830	\$511,094,172
	%	5.77	5.89	6.7	6.85	8.3	9.77	12.11	13.14	13.96	15.33
Self	Total payments	\$204,647,641	\$184,394,923	\$180,270,199	\$194,279,387	\$191,359,784	\$207,406,789	\$221,864,540	\$266,984,772	\$289,693,423	\$324,919,959
	Primary psychological payments	\$13,553,747	\$16,889,463	\$17,984,028	\$20,343,647	\$23,111,612	\$29,099,127	\$32,086,533	\$49,023,300	\$50,721,772	\$55,152,434
	%	6.62	9.16	9.98	10.47	12.08	14.03	14.46	18.36	17.51	16.97
Specialised	Total payments	\$142,627,533	\$147,704,725	\$149,585,203	\$159,359,442	\$156,087,976	\$180,307,223	\$190,269,280	\$222,236,322	\$240,074,121	\$254,766,796
	Primary psychological payments	\$9,389,225	\$10,015,435	\$11,464,464	\$12,651,548	\$14,026,542	\$19,012,742	\$21,051,845	\$29,581,914	\$41,352,720	\$41,800,383
	%	6.58	6.78	7.66	7.94	8.99	10.54	11.06	13.31	17.22	16.41
TMF	Total payments	\$588,807,216	\$577,153,848	\$584,969,652	\$404,331,902	\$595,301,311	\$648,196,478	\$783,253,808	\$840,567,409	\$894,897,168	\$1,062,191,504
	Primary psychological payments	\$211,812,368	\$237,802,832	\$260,151,413	\$204,600,952	\$279,355,810	\$303,270,073	\$399,475,806	\$448,512,437	\$514,473,851	\$614,627,232
	%	35.97	41.2	44.47	50.6	46.93	46.79	51	53.36	57.49	57.86

NI = Nominal Insurer Self = Self insurer Specialised = Specialised insurer TMF = Treasury Managed Fund RTW = Return-to-work

Table 15: Payments on work pressure primary psychological claims by industry and financial year

Industry	2016-17	2017-18	2018-19	2019-20	2020-21
Agriculture, Forestry and Fishing	\$218,266.09	\$411,379.03	\$1,123,998.06	\$603,663.89	\$679,839.52
Mining	\$539,208.21	\$815,935.45	\$555,543.06	\$1,031,320.79	\$2,034,510.99
Manufacturing	\$2,910,476.54	\$2,598,751.38	\$4,187,587.92	\$6,784,625.51	\$9,716,280.54
Electricity, Gas, Water and Waste Services	\$622,207.74	\$530,992.08	\$1,256,880.03	\$1,540,142.56	\$1,605,020.41
Construction	\$1,141,683.84	\$1,040,082.17	\$1,791,816.44	\$4,163,417.86	\$4,547,667.18
Wholesale Trade	\$1,744,809.40	\$2,829,122.54	\$2,835,072.37	\$6,899,976.81	\$7,278,861.31
Retail Trade	\$2,754,074.78	\$4,356,065.83	\$5,668,889.78	\$6,129,313.74	\$7,373,526.12
Accommodation and Food Services	\$1,167,093.72	\$1,961,914.87	\$2,182,710.77	\$3,048,489.67	\$5,003,946.44
Accommodation, Cafés and Restaurants	\$189,908.87	\$453,468.11	\$31,073.60	\$36,035.29	\$20,858.81
Transport and Storage	\$777,764.33	-	-	-	-
Transport, Postal and Warehousing	\$1,024,366.61	\$1,470,526.05	\$2,253,979.40	\$3,558,620.61	\$4,185,815.32
Communication Services	\$186,325.66	\$209,607.28	\$320,344.78	\$168,925.99	\$136,805.10
Information Media and Telecommunications	\$399,920.35	\$1,333,396.46	\$754,415.17	\$1,914,213.97	\$1,752,490.31
Finance and Insurance	\$924,502.66	\$249,503.66	\$180,316.26	\$468,603.92	\$577,559.87
Financial and Insurance Services	\$2,005,134.67	\$4,221,911.37	\$5,261,694.92	\$7,245,430.07	\$10,822,048.89
Property and Business Services	\$306,395.95	\$348,557.36	\$228,943.93	\$186,032.25	\$146,168.19
Rental, Hiring and Real Estate Services	\$763,497.97	\$1,579,722.61	\$1,274,318.58	\$2,594,799.22	\$4,116,826.17
Government Administration and Defence	\$1,192,411.45	\$631,129.42	\$611,495.43	\$838,654.98	\$526,471.60
Professional, Scientific and Technical Services	\$2,604,704.55	\$4,402,657.04	\$5,912,520.98	\$7,960,741.25	\$10,949,451.43
Missing	-	-	-	\$1,360	\$743.76
Administrative and Support Services	\$1,076,617.14	\$2,063,915.92	\$2,188,394.48	\$4,309,971.18	\$4,115,143.07
Education	\$3,220,110.23	\$2,004,929.41	\$3,513,336.84	\$390,493.12	\$626,286.72
Health and Community Services	\$3,730,763.15	\$2,698,568.45	\$1,176,618.31	\$2,841,978.01	\$1,417,715.07
Public Administration and Safety	\$24,384,463.21	\$33,855,463.84	\$40,702,797.51	\$56,921,254.51	\$72,830,404.87
Cultural and Recreational Services	\$564,380.64	\$78,980.76	\$47,208.17	\$47,286.47	\$47,998.10
Education and Training	\$15,894,943.89	\$20,162,619.17	\$27,998,798.24	\$40,997,763.83	\$45,660,244.66

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Industry	2016-17	2017-18	2018-19	2019-20	2020-21
Health Care and Social Assistance	\$15,946,694.44	\$22,928,087.44	\$28,139,232.59	\$36,961,089.79	\$47,399,403.63
Personal and Other Services	\$23,319,352.42	\$17,758,777.16	\$14,269,990.64	\$11,963,314.51	\$10,623,168.85
Arts and Recreation Services	\$235,593.56	\$320,762.94	\$323,766.81	\$484,721.06	\$1,040,880.71
Other Services	\$1,765,256.58	\$5,441,731.62	\$5,339,784.17	5,584,979.07	\$6,493,136.03
Grand total	\$111,610,928.70	\$136,758,559.40	\$160,131,529.20	\$215,677,219.90	\$261,729,273.70

Table 16: Spend from the Workers Compensation Operational Fund (WCOF)

WCOF Funded Programs	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
SafeWork NSW	\$107.555m	\$112.105m	\$122.847m	\$132.904m	\$127.995m	\$128.892m	\$144.486m
SIRA	\$77.302m	\$72.364m	\$60.951m	\$59.136m	\$51.953m	\$53.303m	\$51.544m
Independent Review Office (Workers Compensation Independent Review Office to 28 February 2021)	\$4.898m	\$6.582m	\$7.343m	\$10.559m	\$10.967m	\$12.495m	\$13.277m
Independent Legal Assistance and Review Service	\$44.034m	\$49.864m	\$50.465m	\$57.313m	\$63.050m	\$73.613m	\$77.238m
Personal Injury Commission (Workers Compensation Commission to 28 February 2021)	\$21.828m	\$23.090m	\$26.283m	\$26.650m	\$25.285m	\$28.382m	\$26.720m
Total	\$255.617m	\$264.005m	\$267.889m	\$286.562m	\$279.250m	\$296.685m	\$313.265m

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