

Public Sector OSH & IM Community of Practice

Insurance Commission of Western Australia
Karen van der Hoeven



**Insurance Commission
of Western Australia**

About the Insurance Commission

State Government insurer: two core business units

1. Motor Injury Insurance

- Most claims paid when someone else is at fault.

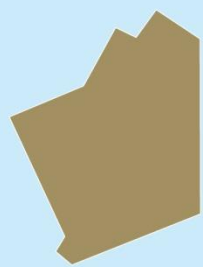


2. Government Insurance

- Workers' compensation, general liability and other insurance products for State Government.



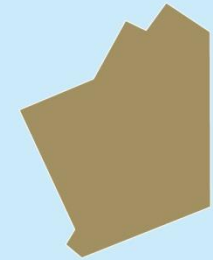
Our Contribution to Safer Workplaces



- Reporting and data analysis assisting Agencies to pinpoint areas needing attention and measure results
- Professional, consultative Claims Management
- eClaims – Claim lodgement tool
- Expert Injury Management advice, training and support



Services Funded in 2019



Services Provided



70,112

Vocational rehab sessions



43,951

Doctor appointments



42,740

Physiotherapy sessions



18,748

Chemist expenses



17,969

Exercise programs



7,891

Psychologist and psychiatrist appointments



7,754

Aids, appliances and equipment



7,573

Hospital appointments



6,542

X-rays



5,237

Occupational therapy appointments



2,960

Anaesthetics administered



1,148

Chiropractor appointments



1,147

Hydrotherapy sessions



661

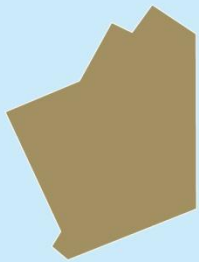
Massage appointments



110

Ambulance trips

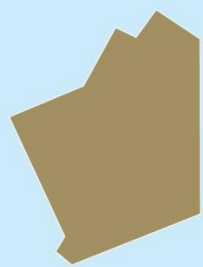
ICWA Data Resources



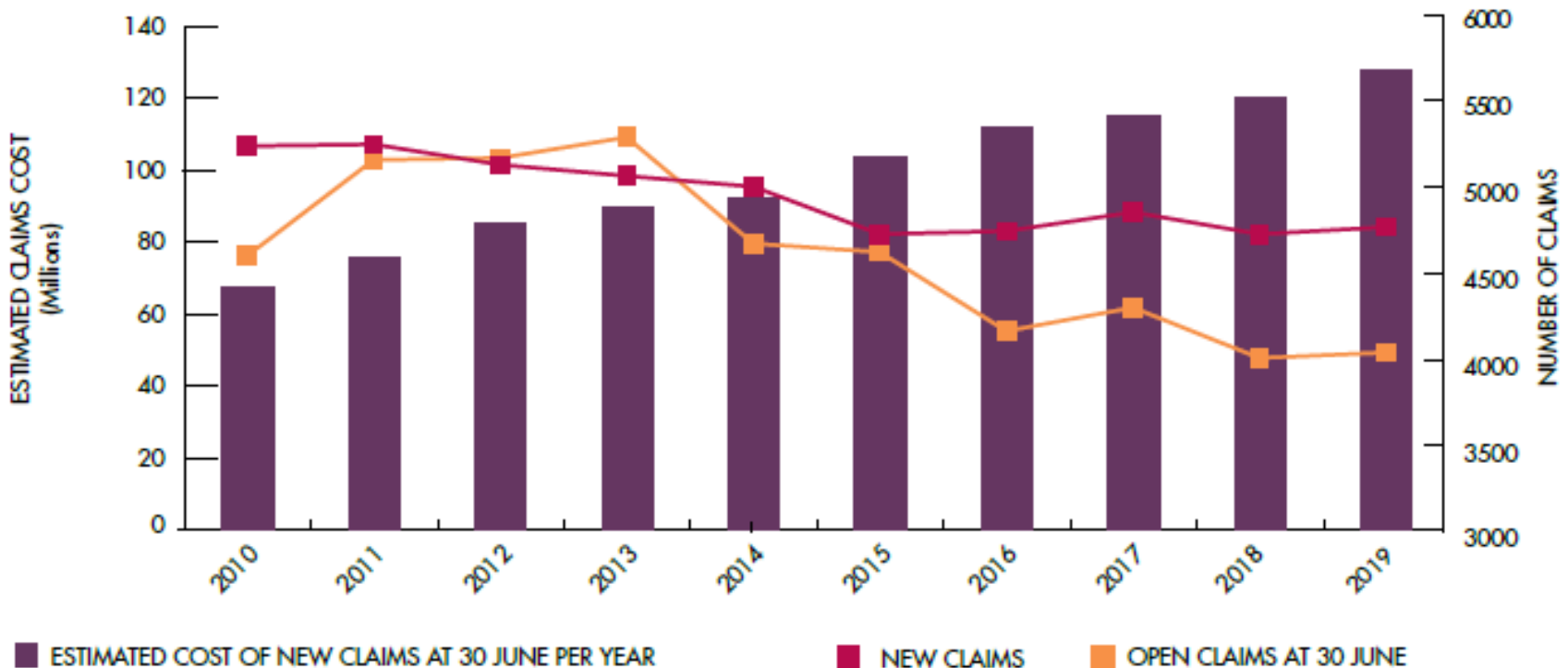
- WC Claims data base going back 25 years
- Comprehensive scheduled reporting regime to individual Agencies
- On-call customised reporting and analysis
- Business Intelligence & Analytics Section



Public Sector Data

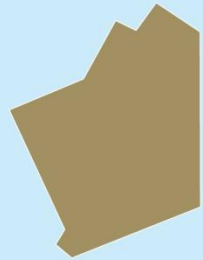


Workers' Compensation Claims Trends

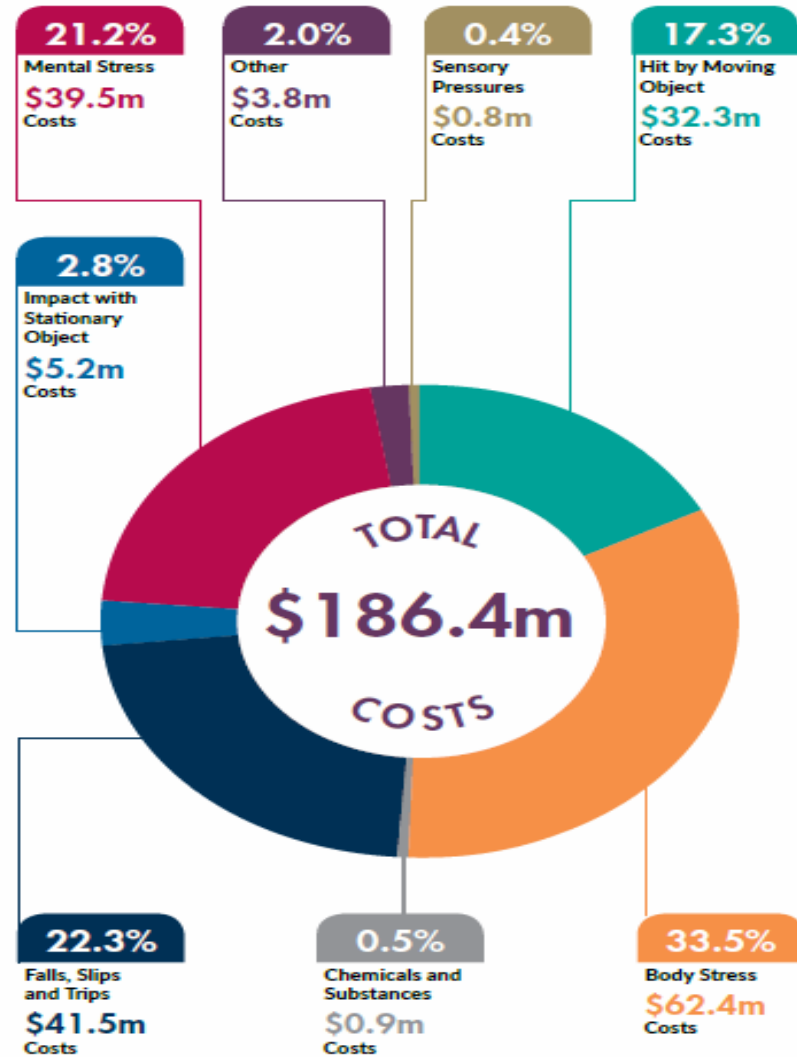
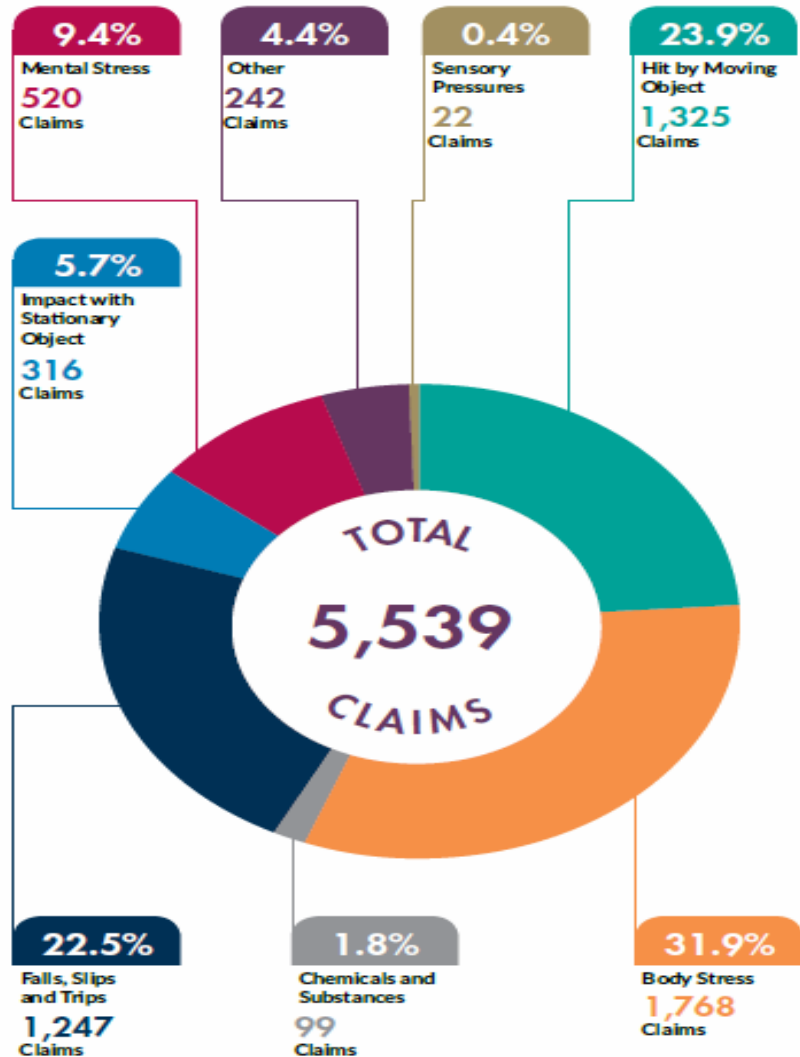


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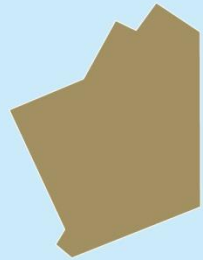
Public Sector Data



Finalised Workers' Compensation Claims - Injury Causes



Public Sector Data



Workers' Compensation Mental Stress Claims

Stress claims are more than twice the cost of physical injury claims and have longer durations

Approximately **56%** of mental stress claims in WA are lodged through the Insurance Commission despite public sector employees only accounting for 10% of WA's workforce

\$34.5m
Estimated cost of mental stress claims lodged with the Insurance Commission in 2019

Male
188
new claims
\$14.4m
estimated cost



Female
266
new claims
\$20.1m
estimated cost



Ages 30 and under
\$71,600
average cost per claim

Ages 41-50
\$84,900
average cost per claim

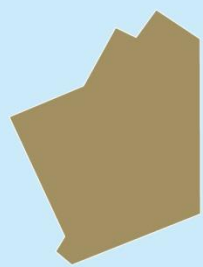
The most common mental stress claim causes were exposure to trauma (men) and harassment (women).

Injured workers with mental stress claims took an average of 123 days off work in 2019 compared to 67 days for all other lost time injury claims.

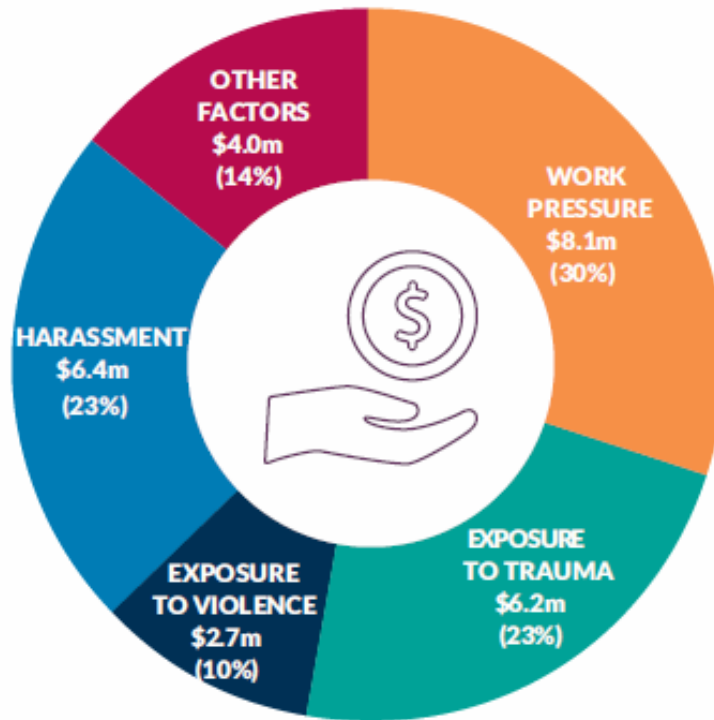
In 2019, mental stress claims made up 9.6% of new claims in the RiskCover Fund but represented 21.6% of the cost



Public Sector Data



Cost Breakdown



2019 Profile Comparison

	All New Claims	New Mental Stress Claims
Number of claims	4,747	454 (9.6%)
LTI claims	3,157	374 (11.8%)
Severe* claims	1,121	235 (21.0%)
Estimated average claim cost [^]	\$33,700	\$76,000
Estimated total claims cost [^]	\$160.0m	\$34.5m (21.6%)
Full-time equivalent absent from work	875	192
Average days lost per LTI	66.5	123.2

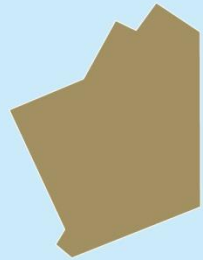
LTI: Lost Time Injury

*Severe is greater than 60 days

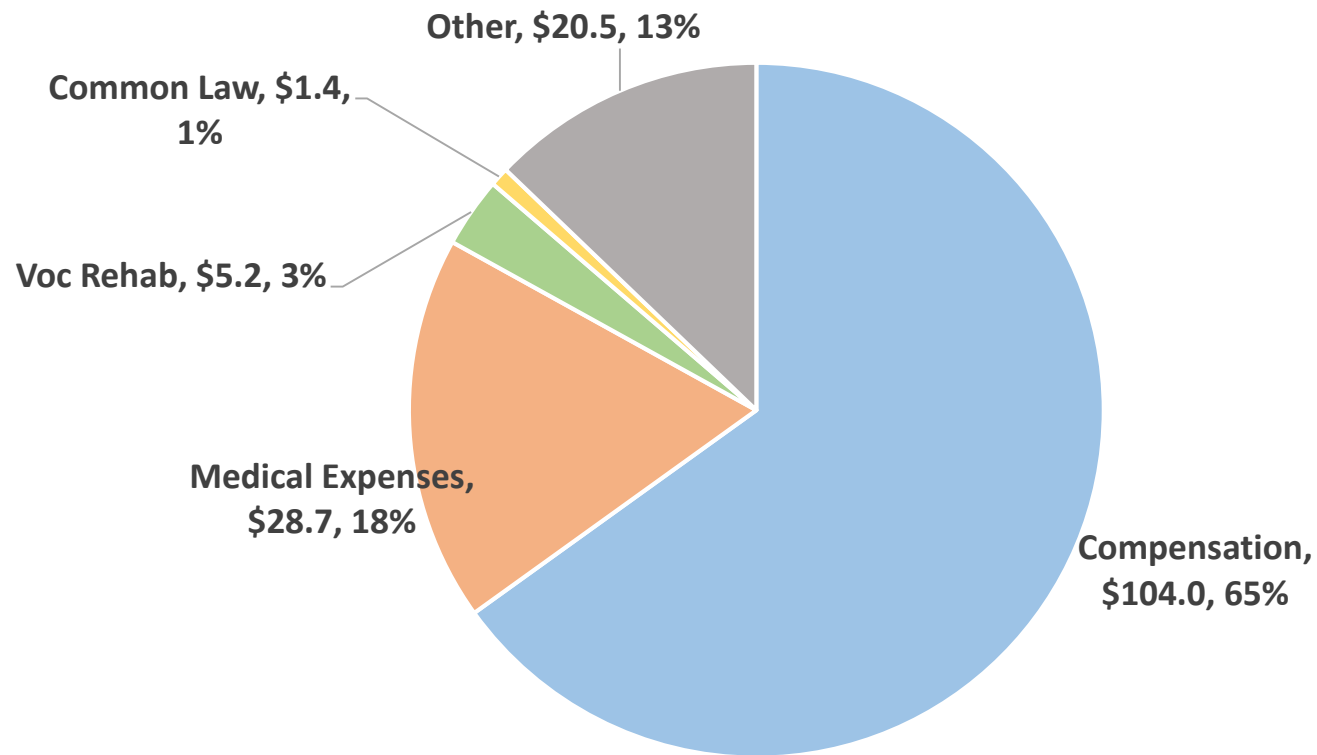
[^]Based on finalised claim costs



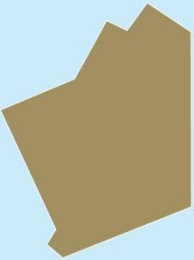
Public Sector Data



2018-19 Workers' Compensation Paid by Payment Type (\$m)



Areas of Focus for Agencies



Reduce Claim incidence through:

- Effective Work, Health, and Safety practices
- Good workplace environment and culture

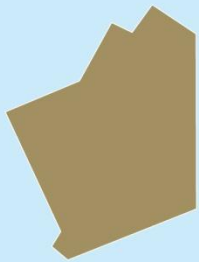
Claim cost can be addressed through:

- Effective Injury Management, Return to Work practices
- Effective “Person on Claim” claim management
- Good workplace environment and culture

Data driven decision making



For Assistance



Client Service Managers

- Mandy Leask 9264 3371
- Sharon French 9264 3406

Injury Management Advisor

- Michael Johnston 9264 3408

