



# Scheme overview

Leona Glasby  
Principal Policy Officer - Scheme Evaluation

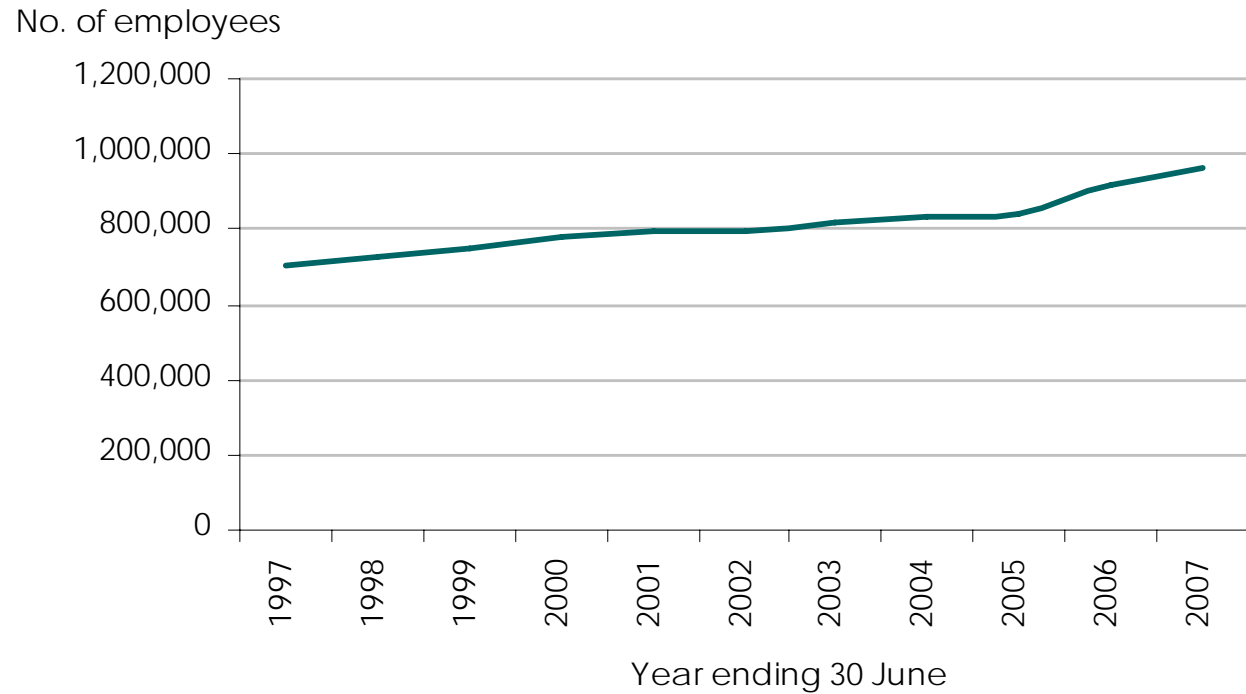


# Agenda

- Scheme overview
  - demographics
  - claims
  - costs
  - premiums
- Injury income claims
  - time frames
  - services

# Employees

1996/97 – 2006/07

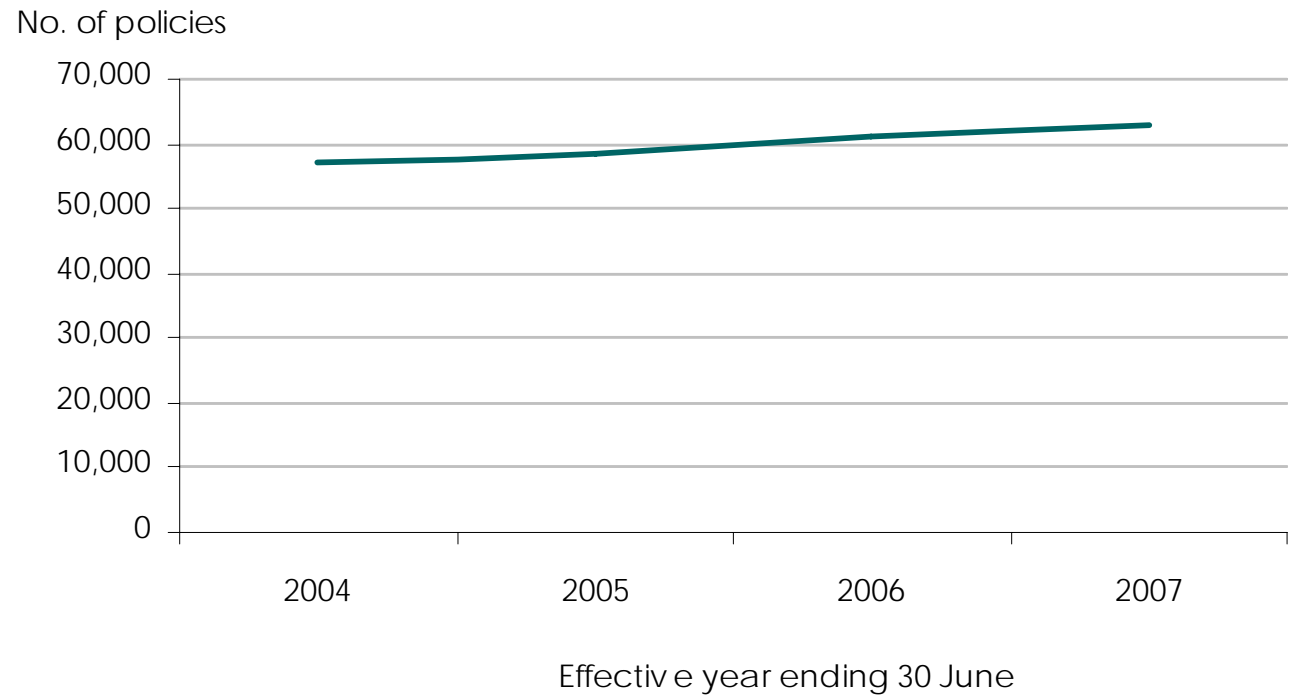


Source: ABS Labour Force Surveys



# Policies

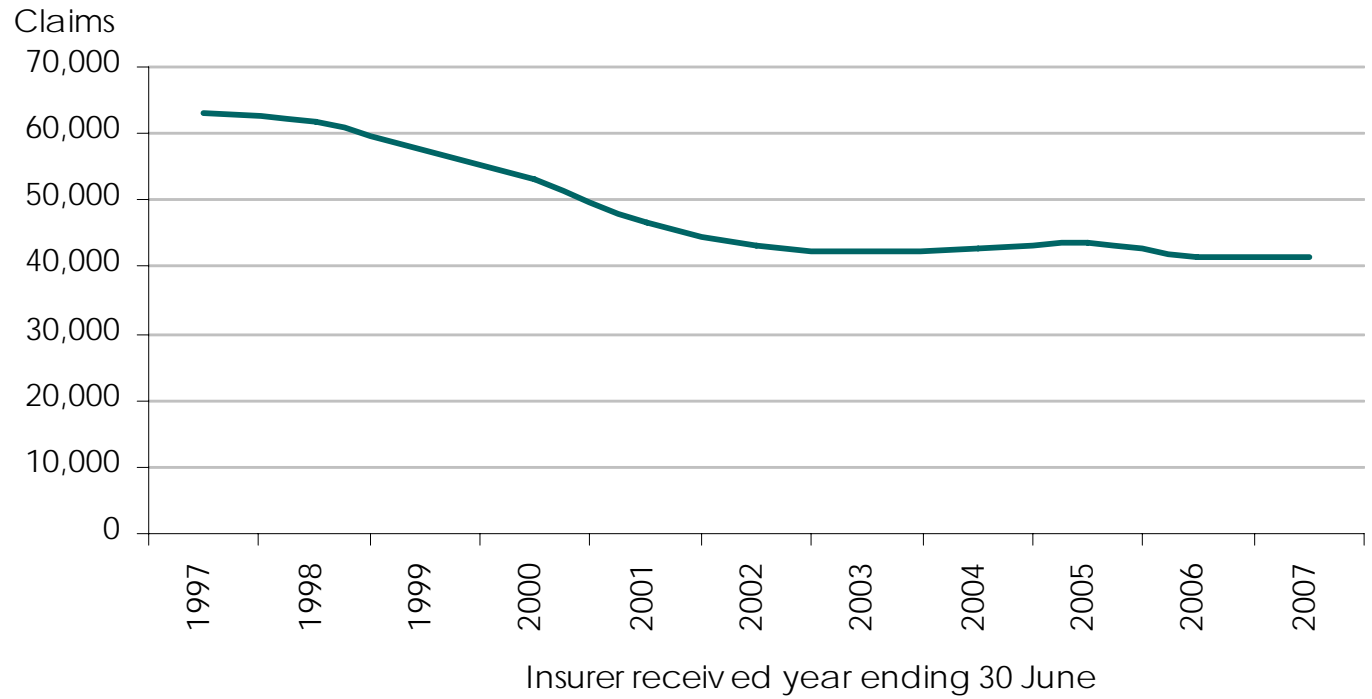
2003/04 to 2006/07\*



\*Approved insurer policies, excluding minimum premium policies

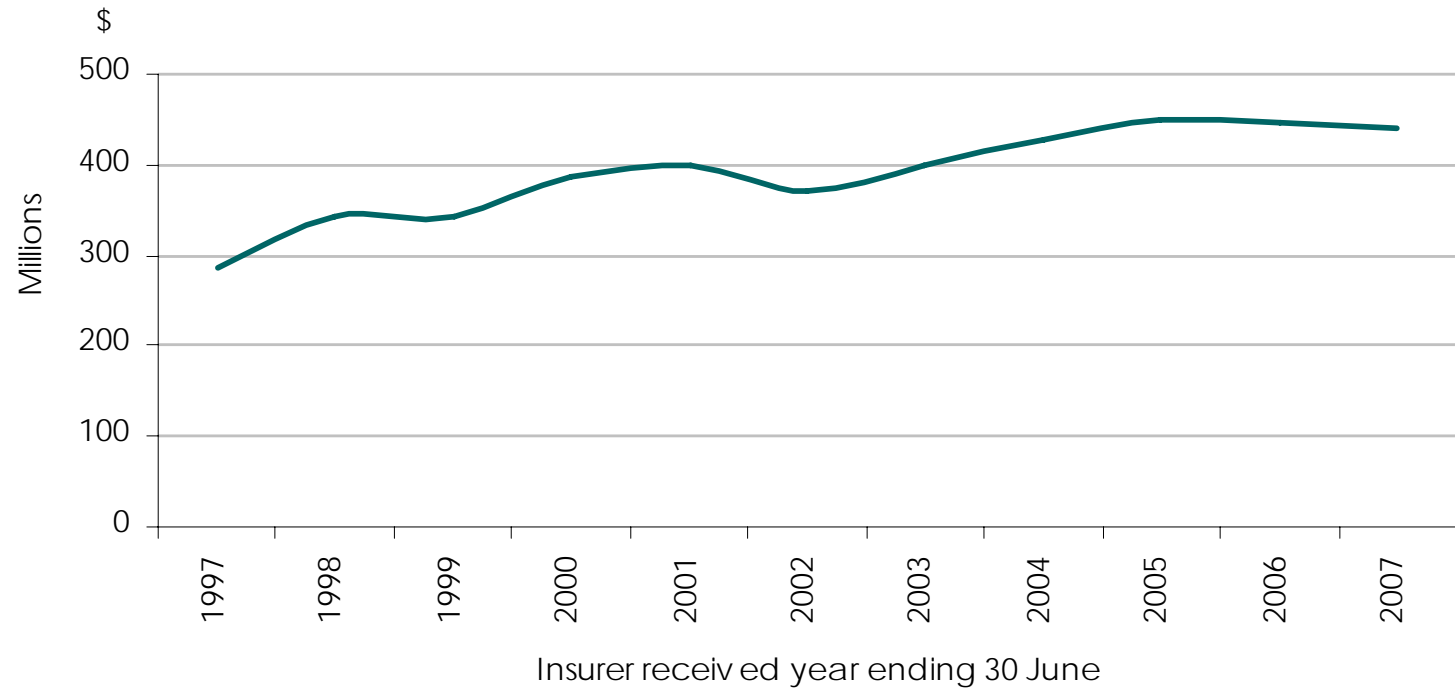
# New claims

1996/97 – 2006/07



# Claim estimates

1996/97 – 2006/07



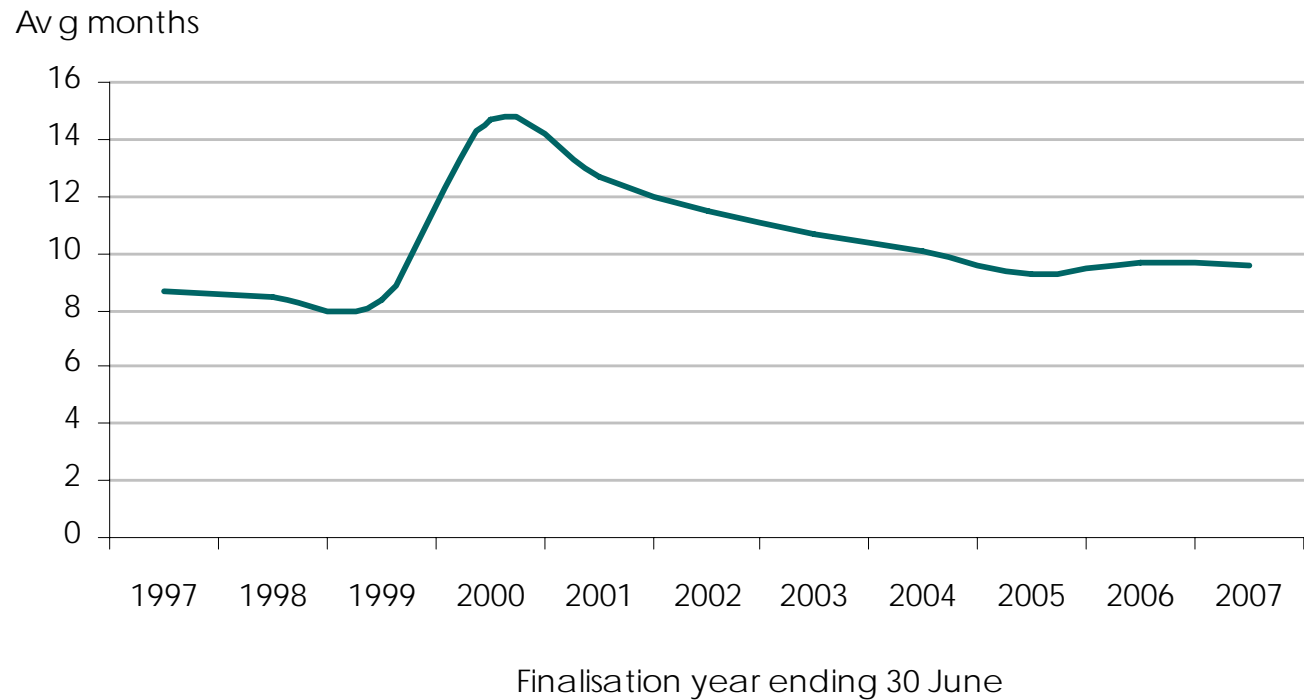
# Average claim size (\$)

1996/97 – 2006/07



# Claim duration

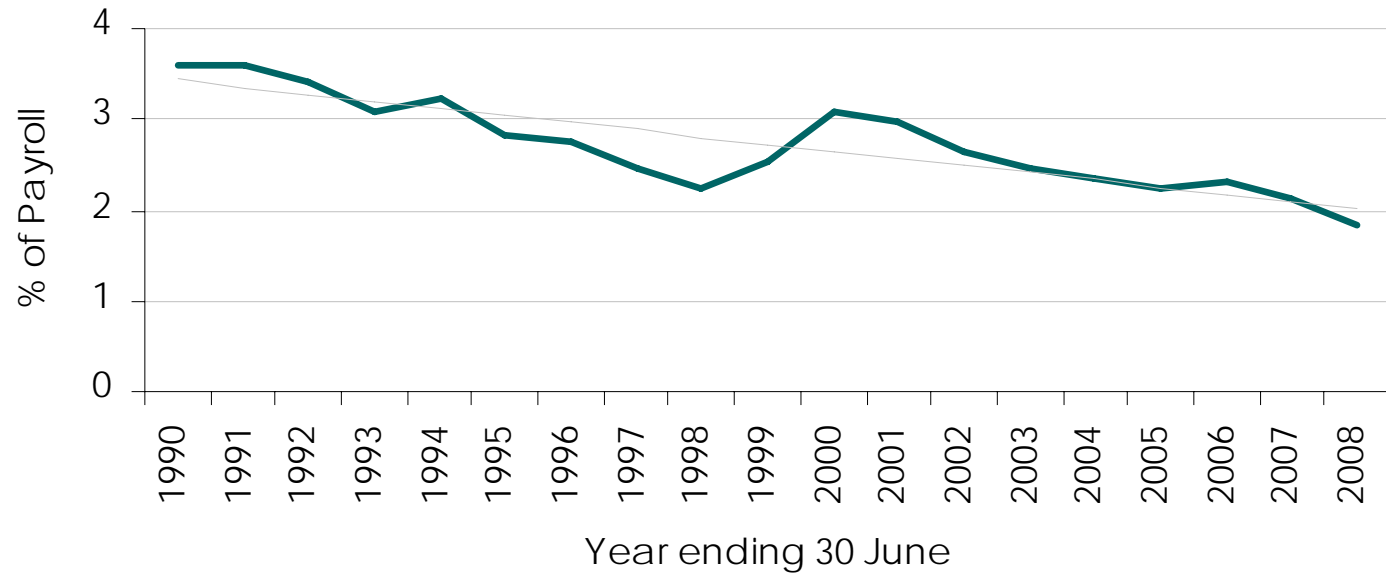
1996/97 – 2006/07



Claim duration is the number of months between the date the insurer received the claim and the date the claim was finalised.

# Premium rates

1989/1990 – 2007/08



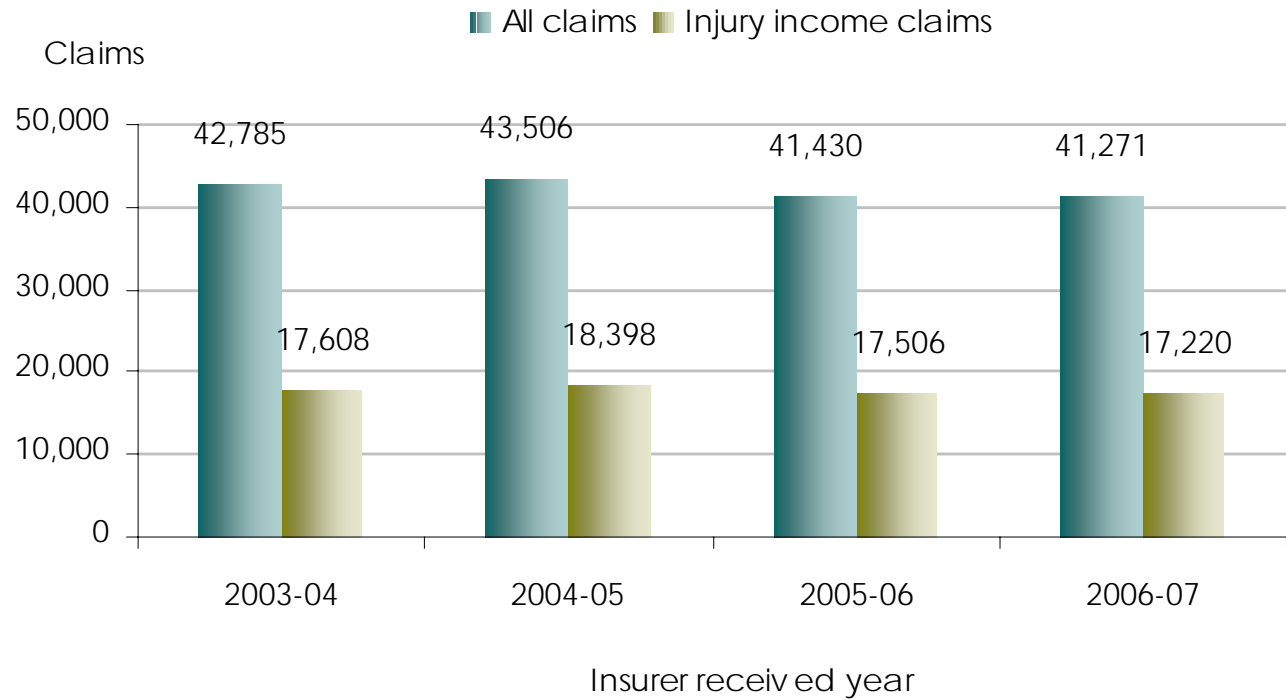
# Definition of injury income claim

- “Injury income claims” are classified as injuries according to the nature of injury code under TOOCS and have incurred weekly benefits.
- “All claims” include diseases and claims that did not incur weekly benefits.
- In 2006-07 around 42 per cent of claims were injury income claims.

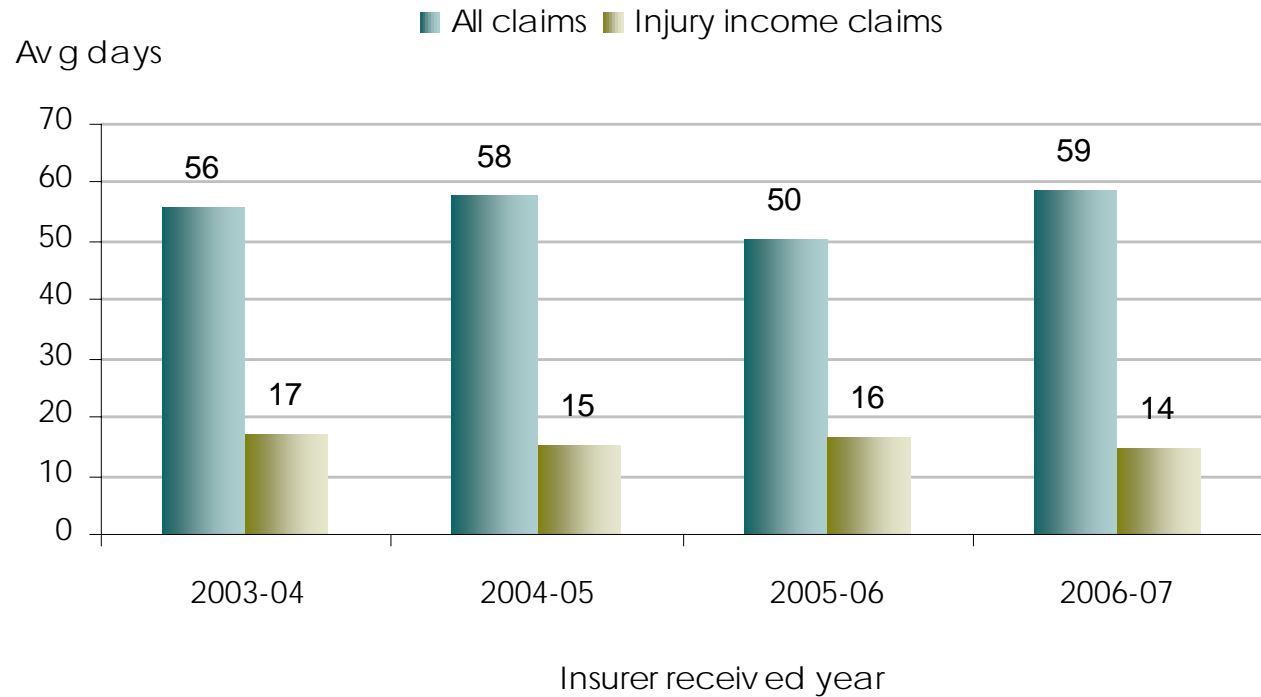
# Claim milestones

- Injury occurrence
- Employer receives claim
- Insurer receives claim
- Insurer makes a decision about liability
- Claim is finalised

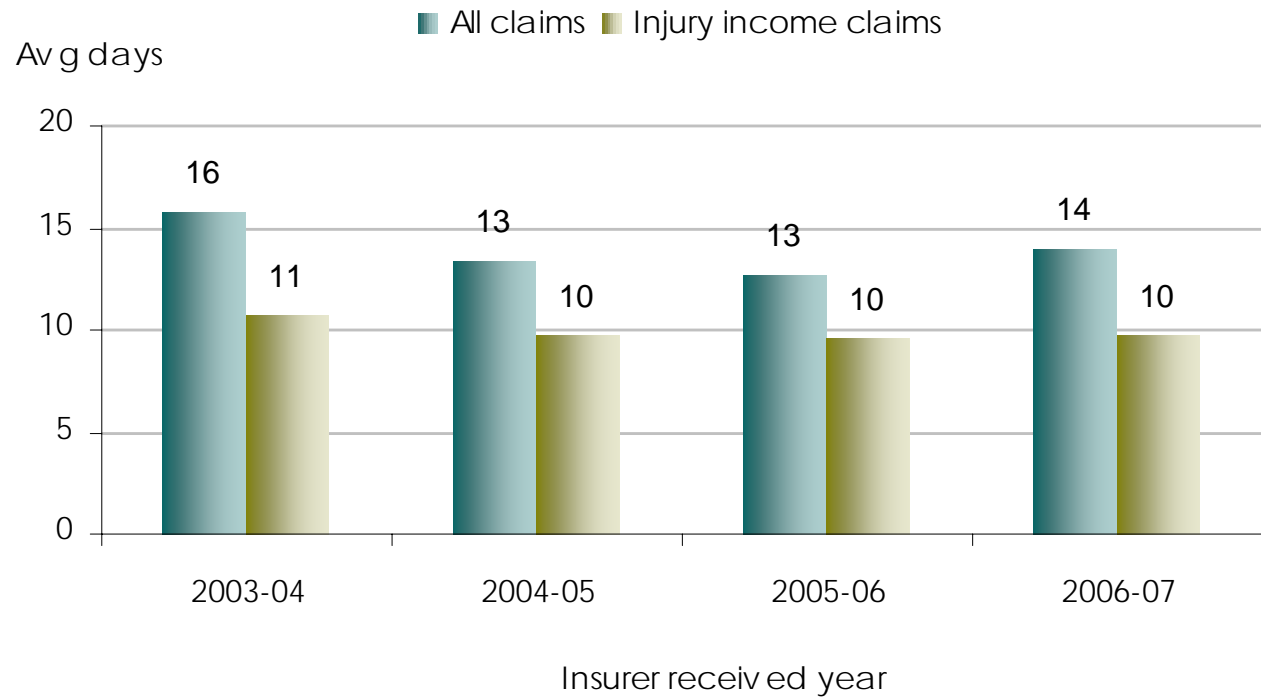
# Injury income claims



# Occurrence to employer period



# Employer to insurer period



# Insurer decision period



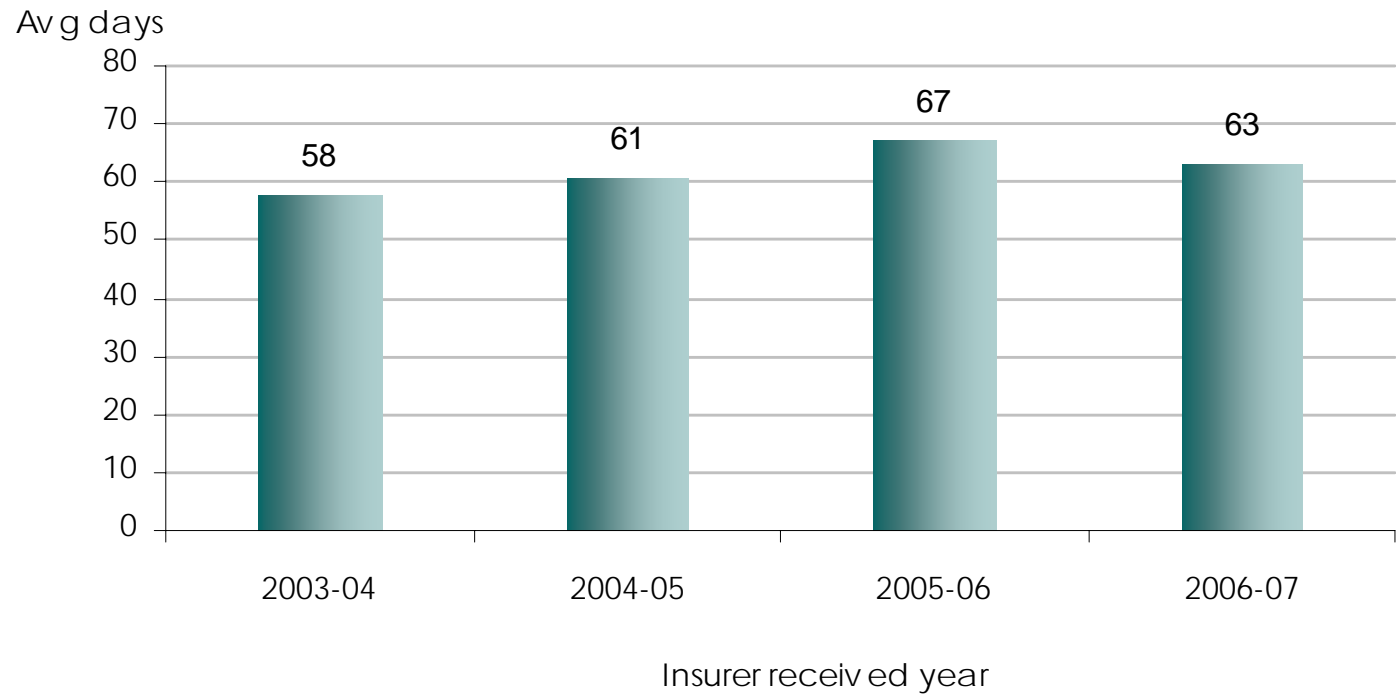
# Summary

For injury income claims received in 2006-07:

- Average period from occurrence to employer = 14 days
- Average period from employer to insurer = 10 days
- Average period for insurer decision = 10 days
- Average total = 34 days

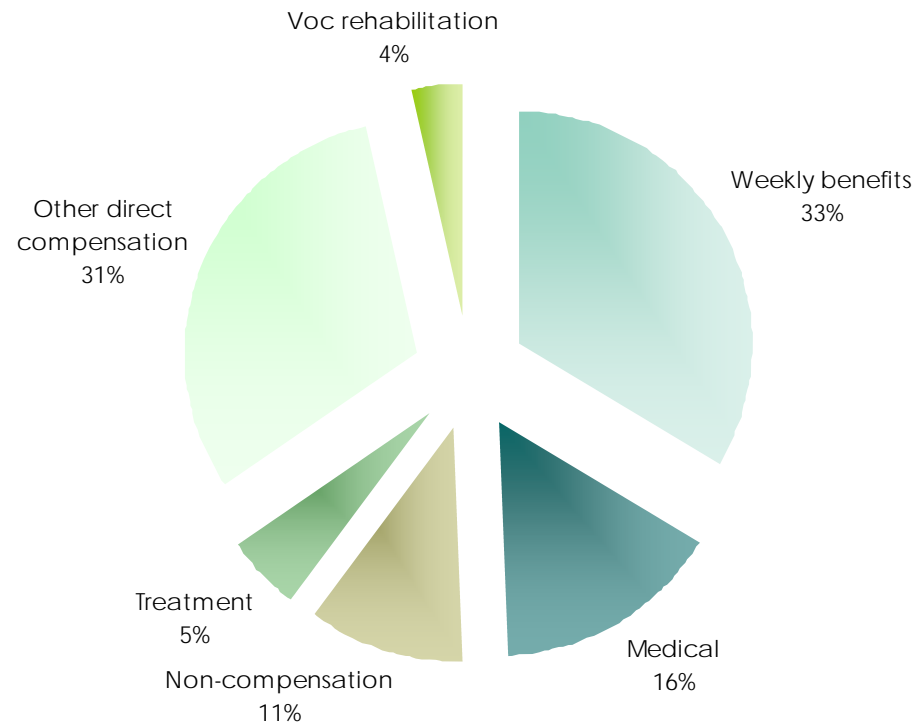
# Compensated days

## Injury income claims



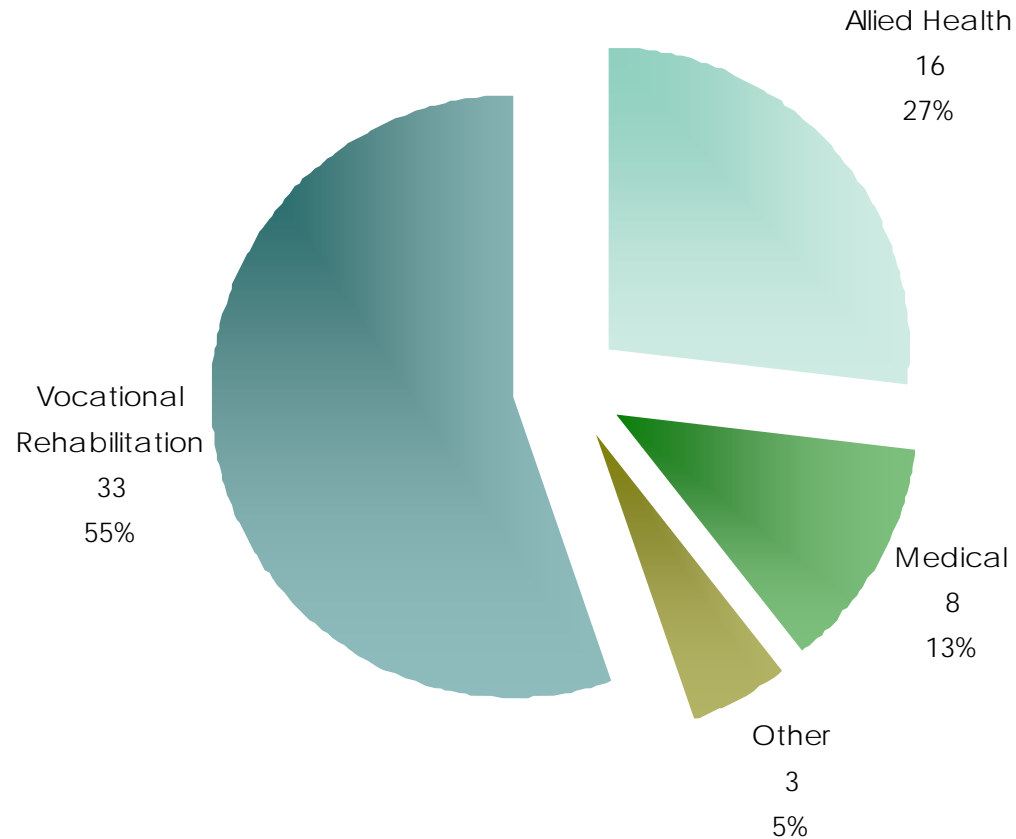
# Claim cost breakdown

All claims 2006/07



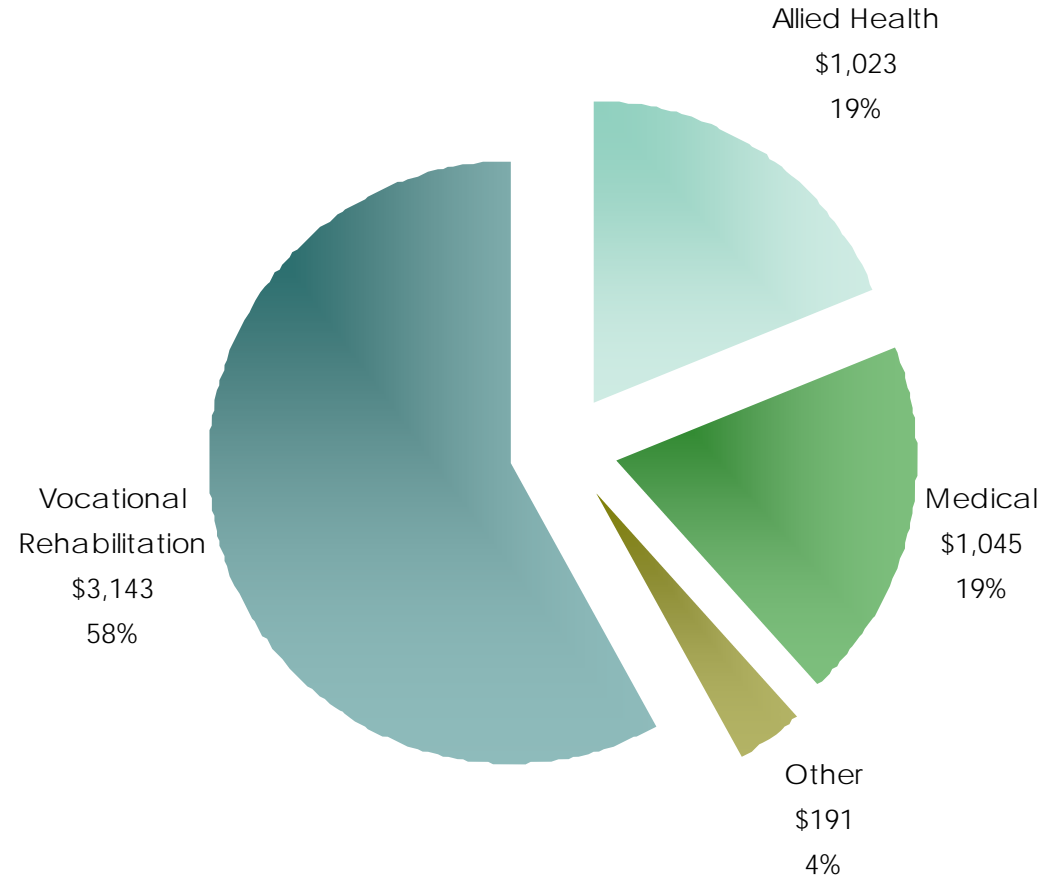
# Average services per claim

All service claims 2006/07



# Average service costs per claim

All service claims 2006/07





# Issues

- Return to work & injury management focus
- Data collection
- Monitoring and evaluation