Queensland workers' compensation scheme statistics 2022–23

Pocket book



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# 2022-23 Scheme highlights

## New claims up 2.3 per cent



## Statutory claim rate down



# Common law claims up 7.0 per cent



# Scheme payments up by 2.3 per cent



# Average work days lost around 72 days



# Average cost of a time lost claim is around \$28,000



#### Introduction

This booklet provides headline indicators of the Queensland workers' compensation scheme, including:

- claims information reported by Queensland's workers' compensation insurers for statutory and common law claims
- scheme-wide information about the major regulatory services including:
  - administrative review of insurers' decisions.
  - appeals to the Queensland Industrial Relations Commission (QIRC) and the Industrial Court (IC)
  - medical assessment tribunals (MATs).

All figures reported as at 30 June 2023 are true and correct as supplied by insurers.

# Queensland's workers' compensation scheme

The Workers' Compensation and Rehabilitation Act 2003 (the Act) and Workers' Compensation and Rehabilitation Regulation 2014 establish Queensland's system of workers' compensation. Under the Act, an employer must insure or self-insure against a work-related injury sustained by a worker of the employer where work is a significant contributing factor to the injury.

Queensland's workers' compensation scheme (encompassing both premium-paying employers and 27 self-insurers) covers approximately 177,000 employers and an estimated 2.8 million employed people.

Queensland's statutory workers' compensation scheme is a no fault scheme. An injured worker who meets the Act criteria is entitled to statutory compensation (as opposed to common law damages) regardless of whether it is the worker's or the employer's fault that the injury occurred. Statutory compensation includes income replacement, medical expenses, rehabilitation and return to work expenses and lump sum compensation for permanent impairment.

Issues of fault and negligence (including contributory negligence by a worker) may be dealt with in a common law action for damages.

## The Office of Industrial Relations

The Act is administrated by Workers' Compensation Regulatory Services (WCRS), within the Office of Industrial Relations (OIR), Department of Education (Queensland).

WCRS performs a range of functions under delegation from the Workers' Compensation Regulator (the Regulator). These functions include regulator, facilitator of legal and medical dispute resolution, educator and promoter of the workers' compensation scheme in Queensland.

#### Scheme at a glance

Overview							
		2022-23	2021-22	% change from previous year			
Statutory	New claims	92,547	90,424	2.3			
claims	Claims per 1000 employed people	33.1	33.7	-1.8			
	New psychological claims (%)	6.8%	6.1%	0.7			
	Compensated fatalities	73	65				
	Payments (\$M)	\$1411	\$1429	-1.3			
Statutory	Average time to decide (days)	10.7	11.4	-5.8			
decisions	Rejection rate – physical (%)	4.8%	3.8%	1			
	Rejection rate – psychological (%)	47.2%	50.3%	-3.1			
Outcomes	Average work days lost (days) (time lost claims)	72.3	72.0	0.4			
	Return to work rate (%)	91.9%	< 91.7%*	>0.2			
Common	New claims	3503	3275	7.0			
law	Payments (\$M)	\$582.3	\$520.2	11.9			
	Average damages cost	\$188,794	\$176,138	7.2			
	(excluding nil settlements)						
Regulator	Review applications	2753	2506	9.9			
functions	Appeals served	188	236	-20.3			
	MAT referrals	3387	3066	10.5			

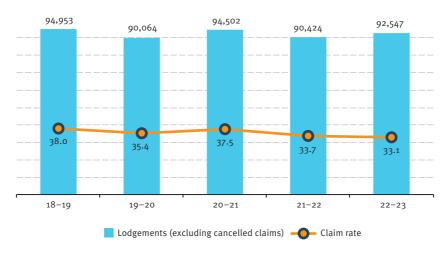
<sup>\*</sup>Please refer to page 13 for further details on the return to work rate.

# Total statutory claim lodgements

The following figure shows claim rates and claim lodgements in the scheme for the past five years. Lodgements for 2022–23 were 92,547 and have increased by 2.3 per cent from 2021–22 when they were 90,424. The claim rate between the two years has decreased 1.8 per cent. This is down from 33.7 to 33.1 claims per 1000 employed people.

Over the past five years, claim lodgements have reduced (2.5 per cent) along with claim rates (12.9 per cent).

#### o1 Claim rates (per 1000 employed people) and lodgements 2018-19 to 2022-23



Many factors influence the number of claims lodged and the overall claim rate in the Queensland workers' compensation scheme. Factors that have contributed to changes in the number of lodgements and the overall injury claim rate include:

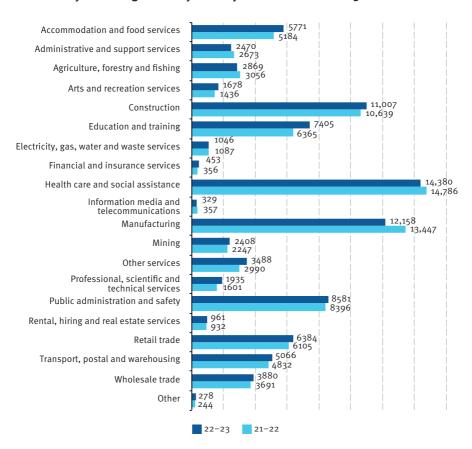
- injury prevention initiatives and interventions by Workplace Health and Safety Queensland (WHSQ) and WorkCover Queensland
- the changing industrial/services mix of the Queensland economy
- variations in the overall numbers of workers in the workforce
- work process changes within industry (e.g. automation, improved workplace health and safety practices)
- other external factors affecting economic activity (e.g. pandemic-related health orders).

# Claim lodgements by industry

The health care and social assistance industry accounted for the largest proportion of claim lodgements with 15.5 per cent of all scheme lodgements.

The largest claim increases were in education and training, which is up 16.3 per cent from 6365 to 7405, and accommodation and food services, is also up 11.3 per cent from 5184 to 5771.

#### 02 Statutory claim lodgements by industry 2021-22 and 2022-23

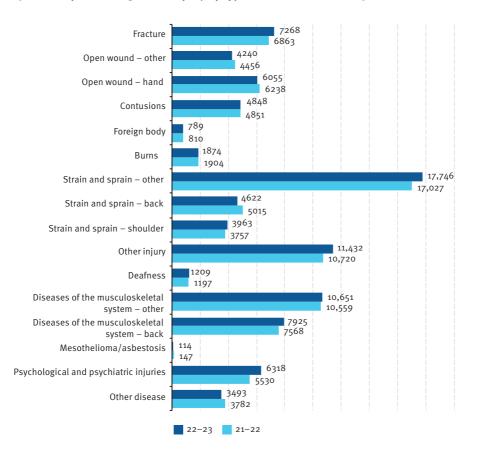


For industry 'Other', this includes injuries before July 1997 (pre-ANZSIC classifications), household workers, workplace personal injury insurance (self-employed, working directors) and volunteers.

# Claim lodgements by injury type

Strain and sprain injury claims accounted for over a quarter (28.5 per cent) of all injuries lodged in 2022–23. Of these, the back was the major bodily location (accounting for five per cent of all lodgements).

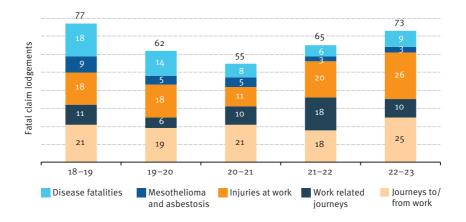
#### 03 Statutory claim lodgements by injury type 2021-22 and 2022-23



# Compensated fatalities

Compensated fatalities are included in the year a workers' compensation claim is lodged, not the year the worker died. Considerable time can elapse between the death of an injured worker and when the claim is lodged. Since these figures are subject to development over time, comparisons between years have not been made.

#### 04 Fatal claim lodgements 2018-19 to 2022-23

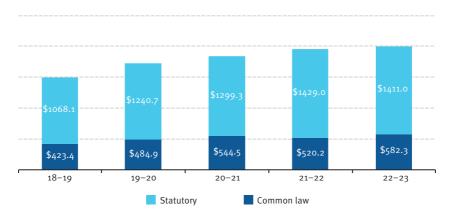


# Statutory payments

Total scheme payments increased by 2.3 per cent, with statutory payments decreasing by 1.3 per cent and common law payments increasing by 11.9 per cent.

Total payments for workers' compensation claims in 2022–23 were \$1,993.4 million. Common law payments made up 29.2 per cent (\$582.3 million) and statutory claim payments made up 70.8 per cent (\$1,411 million).

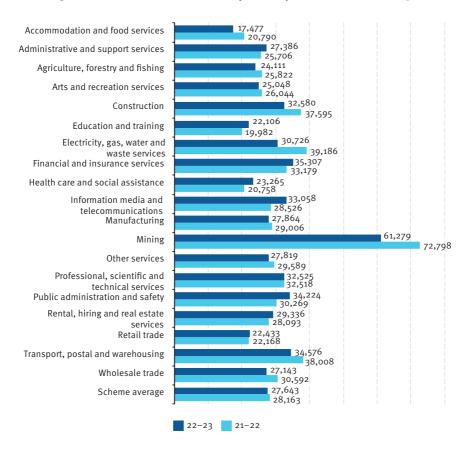
#### o5 Scheme payments 2018-19 to 2022-23



# Average statutory cost by industry

Of all industry claims, those from the mining industry had the highest average finalised time lost claim cost (\$61,279), partly due to the higher wages paid in the industry.

#### o6 Average finalised time lost claim costs by industry 2021-22 and 2022-23

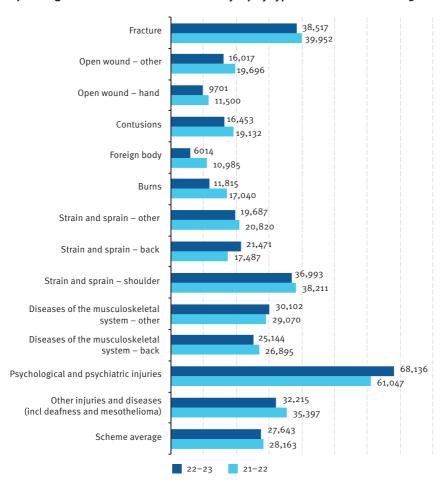


# Average statutory cost by injury type

Although psychological and psychiatric injury claims account for only 4.6 per cent of all time lost claims finalised, they are the most expensive, with an average finalised time lost claim cost of \$68,136 in 2022–23.

In 2022–23, the average duration of a psychological or psychiatric injury claim was 199.7 days (181.4 days in 2021–22), compared with the overall scheme average of 72.3 days. The long duration of psychological and psychiatric injury claims affects the average finalised time lost claim cost.

#### o7 Average finalised time lost claim cost by injury type 2021-22 and 2022-23



## Return to work outcomes

The return to work (RTW) rate for the 2022–23 financial year was 91.9 per cent. This is greater than the RTW rate for the 2021–22 financial year, which is likely to be less than 91.7 per cent.

During the 2021–22 financial year, WorkCover Queensland identified errors in recording the RTW outcome (for more information refer to the WorkCover Queensland Annual Report 2021–22). WorkCover Queensland self-reported this compliance issue to Workers' Compensation Regulatory Services and has actioned improvements to address this issue.

#### 08 Return to work status of finalised time lost claims 2022-23

Work status	Number of claims	% of time lost claims
Fit for work: same job/tasks with same employer	39,090	82.0
Fit for work: same job/tasks with different employer	801	1.7
Fit for work: different job/tasks with same employer	1172	2.5
Fit for work: different job/tasks with different employer	2746	5.8
Fit for work: no job	958	2.0
Fit for work: worker does not return	1485	3.1
Not fit for work	1354	2.8
Alternative outcome not claim related	58	0.1
Total	47,664	100

# Common law lodgements

In 2022–23, common law claim lodgements increased by seven per cent. The figure below shows the common law claim lodgements over the past eight years.

The majority of common law claims lodged, in any given year, are for injuries that occurred one to three years prior.

#### 09 Common law claim lodgements 2015-16 to 2022-23 by injury year

Injury year	Lodgement year							
	2015–16	2016–17	2017–18	2018–19	2019-20	2020-21	2021-22	2022-23
Pre 01/07/2006	30	33	25	28	33	33	34	8
2006-07	3	0	4	3	1	2	0	1
2007-08	6	4	4	4	1	1	1	0
2008-09	10	3	4	0	4	2	4	2
2009-10	12	4	3	1	0	0	1	0
2010-11	21	13	8	4	1	2	1	1
2011-12	40	12	12	2	6	5	3	1
2012-13	855	27	12	10	8	6	5	2
2013-14	852	634	47	11	6	6	4	2
2014-15	576	939	671	35	20	7	8	5
2015-16	108	1008	1003	737	61	28	15	4
2016-17	0	115	866	1048	771	121	45	29
2017-18	0	0	96	863	1074	781	126	39
2018-19	0	0	0	96	915	1194	913	224
2019-20	0	0	0	0	103	958	1222	965
2020-21	0	0	0	0	0	91	826	1356
2021-22	0	0	0	0	0	0	67	807
2022-23	0	0	0	0	0	0	0	57
Total	2513	2792	2755	2842	3004	3237	3275	3503

# Total common law payments

In 2022–23, common law claims cost a total of \$582.3 million. This is an 11.9 per cent increase from 2021–22, when it was \$520.2 million.

# Average common law settlement

Over the past year, the average settlement cost of a finalised common law claim (excluding nil settlements) has increased 7.2 per cent (\$176,138 in 2021–22 to \$188,794 in 2022–23). The average defendant and plaintiff cost has increased by 4.7 per cent (\$22,087 in 2021–22 to \$23,135 in 2022–23).

In 2022–23, there were 444 common law claims finalised with a nil settlement.

#### 10 Average costs for finalised common law claims 2018-19 to 2022-23

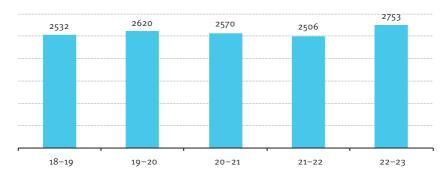


# Review applications received

A party aggrieved by an insurer decision may apply to WCRS for review.

Review applications received have increased 9.9 per cent (2506 in 2021–22 to 2753 in 2022–23).

#### 11 Review applications received 2018-19 to 2022-23



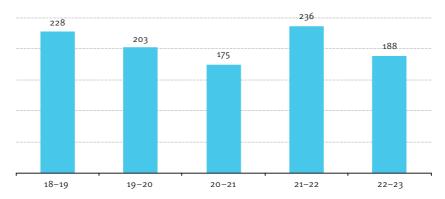
# Appeals of review decisions

A party aggrieved by a decision of WCRS may apply for appeal. In December 2010, the QIRC replaced the Industrial Magistrates Court as the appeal body for appeals of reviewable decisions (except for appeals about WorkCover Queensland premium decisions).

In 2022–23, 188 appeals were lodged with the QIRC. Of these, three further appealed to the Industrial Court.

Appeal lodgements have decreased 20.3 per cent in 2022-23 compared with 2021-22.

#### 12 Appeals lodged 2018-19 to 2022-23

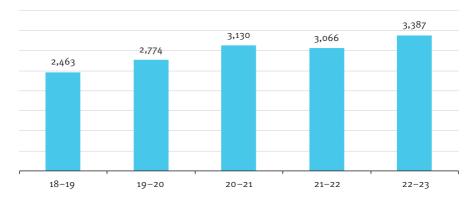


#### Medical assessment tribunals

Medical assessment tribunals (MATs) are coordinated by WCRS to determine ongoing incapacity of an injured worker or to assess permanent impairment.

In 2022–23, 3387 cases were referred to a MAT. This is a 10.5 per cent increase from 3066 cases referred in 2021–22.

#### 13 Medical assessment tribunal referrals received 2018-19 to 2022-23



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