

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

**INSURANCE SECTOR**

**ReturnToWorkSA**

**RSA01QW:**

- a) For rejected or denied insurance claims across all your products, what are the average and median times, from the initiation of a claim to the decision on it?
- b) For approved insurance claims across all your products, what are the average and median times, from the initiation of a claim to the decision on it?
- c) For each of the last three reporting years, please complete the table below for each of the following products (if provided): Workplace Insurance / Accident Insurance / Income protection insurance.

**Answer:**

ReturnToWorkSA provides insurance that protects businesses which employ workers in South Australia from the costs of a work injury.

Please note the figures below *exclude* withdrawn, pending, and self-insured claims. Under the Return to Work scheme, large businesses operating in South Australia may apply to be self-insured for work injuries as an alternative to insuring with ReturnToWorkSA. *Duration* is measured in days.

<b>SOUTH AUSTRALIA</b>	<b>No. of claims made</b>	<b>Number rejected</b>	<b>Number approved</b>	<b>Average duration from initiation of claim to decision</b>	<b>Median duration from initiation of claim to decision</b>	<b>Rejected claims - average duration from initiation of claim to decision</b>	<b>Rejected claims - median duration from initiation of claim to decision</b>	<b>Approved claims - average duration from initiation of claim to decision</b>	<b>Approved claims - median duration from initiation of claim to decision</b>
<b>2018</b>	13722	631	13091	21.2	12	67.1	54	19.0	11
<b>2019</b>	14494	695	13799	19.8	12	58.0	52	17.9	12
<b>2020</b>	13729	747	12982	19.8	12	72.4	65	16.8	12