



# Understanding the Self-Insured Statistics

## Key points

- ReturnToWorkSA publishes key performance data on an annual basis.
- Self-insured employer statistics have been included in the 2024-25 performance update, introducing a new and important addition to our published data.
- There are key differences between self-insurance and registered scheme (the Scheme) data that should be considered when interpreting the data.

## Background

The *Return to Work Act 2014* allows private employers to apply for registration as a self-insured employer. The Act also defines Crown agencies as self-insured employers.

Although covered by the same legislation, the management, systems, data and reporting processes for self-insured employers differ to those employers who participate in the work injury

insurance scheme operated by Return to Work SA Corporation.

With the release of the 2024-25 ReturntoWorkSA Statistics, a publicly available report on key performance data, self-insurance performance is being reported for the first time.

The differences in how claims are managed by the Scheme and self-insured employers means that there are reporting differences between these two claims management approaches. This fact sheet explains the differences between the measures reported on the RTWSA Statistics website.

## Understanding the reports

Each report displayed on the self-insured statistics page is described below.

### Claims by Notification Date and Type

Graph and table show the total number of claims received by self-insurers split by type (hearing loss\*, psychological and all other). \*Hearing loss data includes NIHL<sup>1</sup> and all other hearing loss claims.

<sup>1</sup> NIHL refers to Noise Induced Hearing Loss

Data presented for the past five financial years, based on the date the self-insured employer recorded as having received the claim.

*There is no comparable Scheme-data report for notifications. Scheme measures only report on claims received and determinations.*

**Number of Claims per \$m in Remuneration**

Graph shows the number of accepted claims received in FY2025 per million dollars in remuneration for self-insured employers grouped by their remuneration size.

Size of employer is categorised:

- Large - (remuneration greater than \$250m)
- Medium - (remuneration between \$75m to \$250m)
- Small – (remuneration less than \$75m).

*Scheme data for the number of accepted claims received per million dollars in remuneration for Scheme-insured employers is published in the report, Per \$1M in Remuneration by Employer Size.*

*As there are differences in the mix of employer sizes between Scheme insured and self-insurance, the definition of 'size' is different in the Scheme reports. Size of employer in the Scheme reports is categorised:*

- Large (remuneration greater than \$5.0m)
- Medium (remuneration between \$0.5m to \$5.0m)
- Small (remuneration less than \$0.5m).

**Claim Determination Rate**

Graph and table show the number and percentage of claims received with a first determination status (Accepted or Rejected). Withdrawn and pending claims are not included as they have not yet been determined. Data is displayed for the past five financial years, based on the date the self-insured employer received the claim.

*Scheme data for claim determination rate is published in the report, 'Received by Status. This data differs from self-insured data as it includes pending and withdrawn claims. These status types can be interim and subsequently superseded with a determination to accept or reject the claim – in these cases, the first determination date would be retrospectively updated to report the new determination.*

**Business Days to First Claim Determination**

Graph shows the time to first determination (Accepted or Rejected), measured from the date the self-insured employer received the claim. Number of claim determinations received in FY2025 (for all claim types) displayed in business day bandings:

- Up to 10 business days
- 11-30 business days
- 31-50 business days
- 51-70 business days
- 71+ business days.

*Scheme data on the time taken to make the first claim determination is published in the report, Time to Determine. Scheme data is reported in weeks and not business days. For both measures, withdrawn claims are not included.*

**Further information**

For further information please visit <https://www.rtwsa.com> or call 13 18 55 for more information.