

Ageing Australia

NSW/ACT conference
Friday 14th of August 2026

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Industry Relationship Manager



Please tell us about your educational needs



NSW data and statistics



Aged Care data - NSW

NI scheme workers compensation data [policy renewal year 2024]



9k
claims

80k claims



6.2k
policies

343k policies



245k
workers

3.8m workers



54
Ave days off

72 Days



76%
small business
employers

91%



\$210m
Total gross
incurred cost

\$2.9b

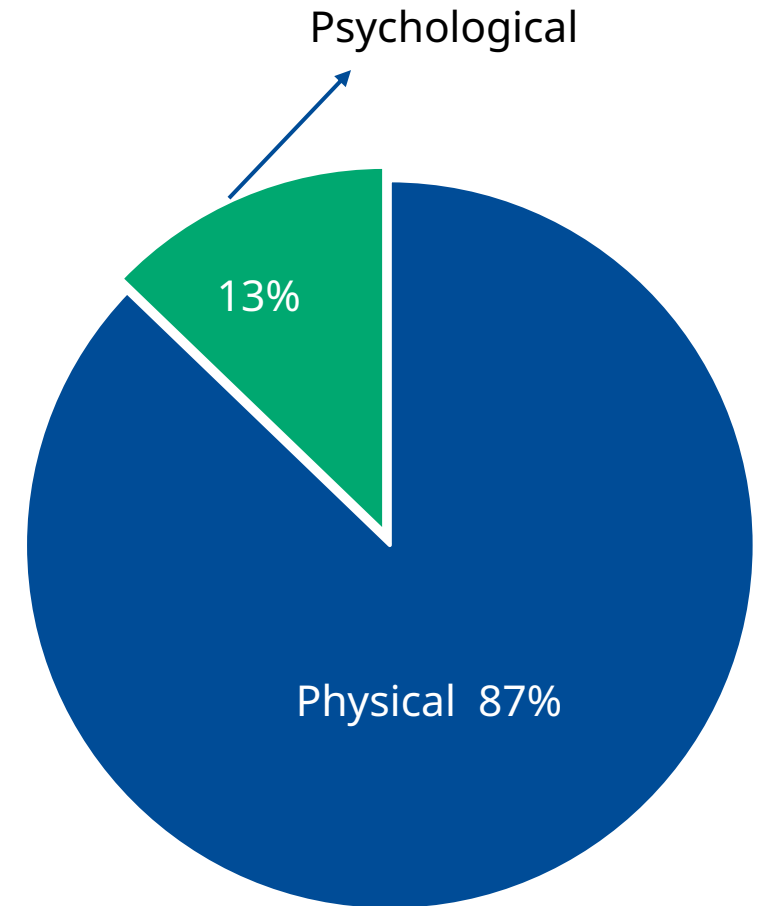
Psychological injuries vs physical injuries

Aged care data [PRY24]

13% of all claims lodged in the aged care sector are **psychological** and are **16%** of all **psychological** claims lodged in the **NI scheme**.

Psychological claims **5x longer** to return to work in comparison to a physical claim.

Psychological claims are **4x more expensive** on average gross incurred claims cost in comparison to a physical claim.



PRY24 - Physical vs psychological claims

By total gross incurred cost*

Mental Stress claims are 34% of the total gross incurred cost across all claims within the aged care sector.

Physical Claims

1. Body stressing	2,420 claims 49 average days off work \$24k average gross incurred cost \$57m total gross incurred cost
2. Falls, trips and slips of a person	1,482 claims 52 average days off work \$27k average gross incurred cost \$40m total gross incurred cost
3. Being hit by moving objects	1,513 claims 30 average days off work \$15k average gross incurred cost \$22m total gross incurred cost

Psychological Claims

1. Work Pressure	365 claims 216 average days off work \$78k average gross incurred cost \$28m total gross incurred cost
2. Work related harassment and/or workplace bullying	344 claims 217 average days off work \$75k average gross incurred cost \$26m total gross incurred cost
3. Exposure to workplace or occupational violence	155 claims 155 average days off work \$61k average gross incurred cost \$7m total gross incurred cost

NSW Workers Compensation Reforms Explained



Workers Compensation Reform

Changes from 1 July 2026

The primary purpose of the changes is to ensure the workers compensation scheme is sustainable and can continue to support workers and employers into the future.

- New rules and processes for supporting workers with an injury, managing claims, and meeting your obligations.
- Different rules may apply depending on the type of injury and when a claim was made or notified.

Key changes we will cover today:



Employer
excess



Psychological
injury



New penalties



Other



Employer excess

An amount the policy holder contributes to the cost of a claim



APPLIES TO

Claims for injury covered by a policy **taken out on or after 4pm 30 June 2026**. Claims where there are weekly payments of any kind.



AMOUNT

Equal to the **wage entitlement during the first two calendar weeks from day of first incapacity**. Includes interim and provisional wage payments.



EXPERIENCE-RATED

If you're an experience-rated employer, excess payments reduce the cost of claims used in your premium renewal calculation.

Excess payments apply during interim and provisional entitlement periods and are not reimbursed if the claim is declined.

Employer excess

How weekly payments are made

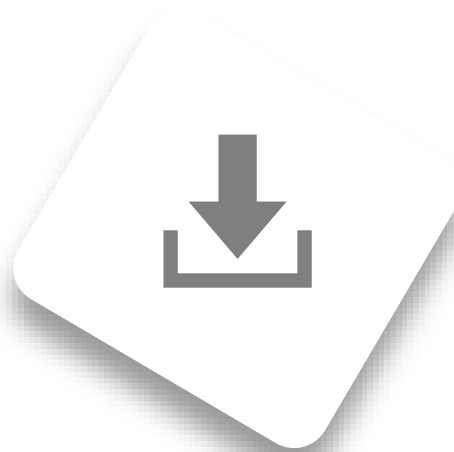
A YOUR PAYROLL

Your insurer will deduct the excess from what you will be reimbursed.



B BY THE INSURER

You will pay your excess to the insurer.

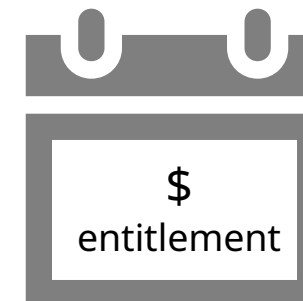


Excess period & amount

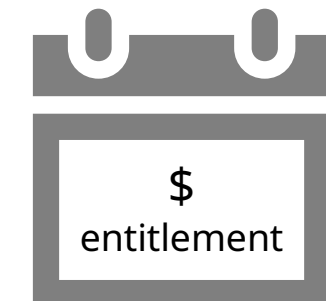
Excess applies to the first two calendar weeks from first incapacity entitlement to weekly payments.

It's calculated as any entitlement more than \$0, whether it is a full, interim or provisional weekly payment.

FIRST WEEK OF ENTITLEMENT



SECOND WEEK OF ENTITLEMENT



Psychological injury

Clearer definitions, new pathways and entitlements



TRAUMA

Being subjected to or witnessing a specific, significant and objectively traumatic incident.



CONDUCT

- bullying
- sexual harassment
- racial harassment
- excessive work demands

- There must be a **real and direct connection** between the relevant event/s and the worker's employment
- Employment is the **main contributing factor** to the injury.

Psychological injury

Reasonable management action is considered by the insurer when they assess the claim

A psychological injury claim will be declined if the cause of the injury was reasonable management action, including:

Managing absences
from work

Giving performance
feedback or counselling

Investigating
misconduct

Suspending or
standing down a worker

**Could you provide a
record of this activity if
needed quickly?**

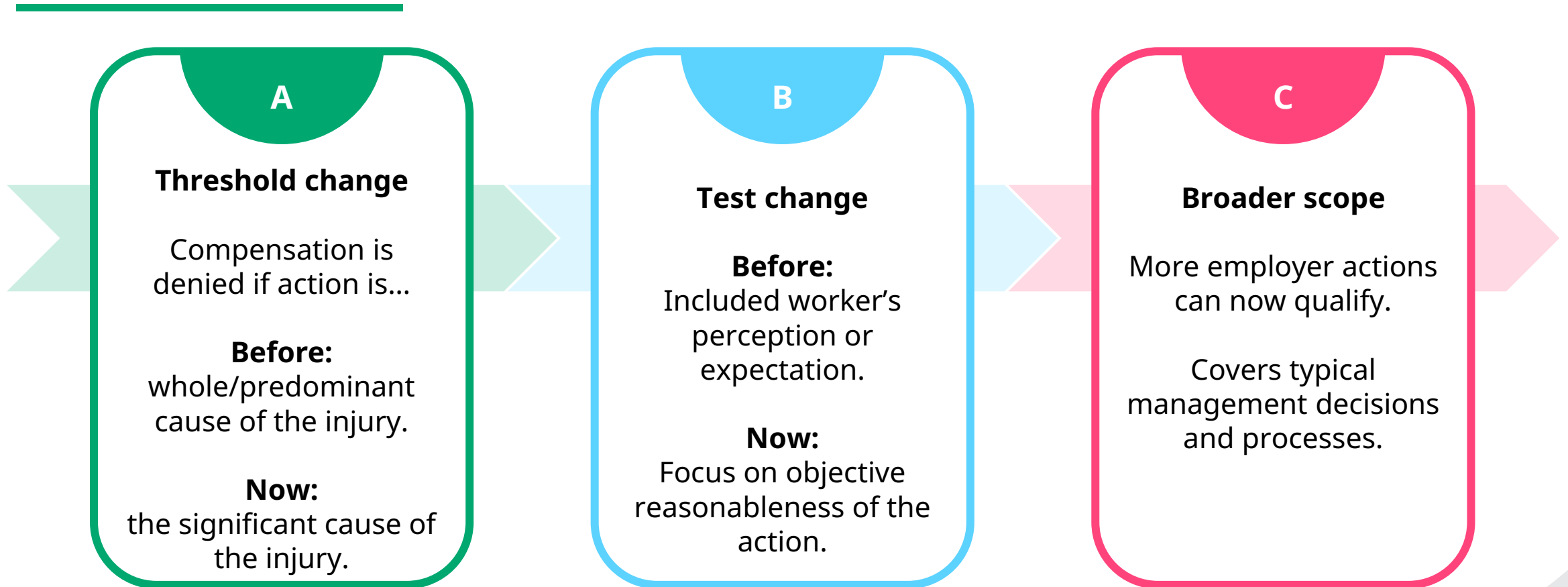
Allocating or changing
duties

Addressing behaviour
issues

Implementing
workplace policies or
procedures

Psychological injury

How reasonable management action is considered when assessing a claim



Psychological injury

What are the obligations when reported

- **Worker** must clearly identify the event + provide enough detail
- **Employer** must respond quickly with any reasonable management action information
- Regulations prescribe the **information required** to make a claim and what the insurer must consider
- **Act fast** to provide requested information, delays affect the insurer's ability to decide within timeframes
- Failure to decide within timeframes = deemed acceptance

Claim Type	Trauma Claim	Conduct Claim
Decision within	12 weeks	42 days (or = accept)
Weeklies	95% PIAWE	75% PIAWE
Treatment	\$10K	\$7.5K
Internal review	Optional	Mandatory
Disputes go to	Personal Injury Commission	Industrial Relations Commission

There are changes to the duration of support the worker can access for psychological injury claims.

Psychological injury

Responding to a conduct claim

Employer to provide

- Advice on **the cause, if known**: workplace conduct or reasonable management action?
- **Key evidence**: internal investigations + relevant documents
- **Management action**: what was done and why reasonable
- **Witnesses**: names and contact details

Worker to complete and provide

- SIRA [Worker's injury claim form](#) = worker's statement

Only for a conduct claim:

- The SIRA claim form must be completed by the worker.
- Interim entitlements can begin when the worker provides all minimum information.
- To dispute the outcome, an internal review is mandatory before lodging with the Industrial Relations Commission.

Psychological injury

New SIRA claim form - must be completed by the worker making a relevant conduct claim

Which relevant event or series of relevant events caused your psychological injury? You may select more than one, if applicable.

More information about each relevant event can be found on [page 12](#).

Note: Police officers, firefighters and paramedics do not need to complete this question.

- | | |
|---|---|
| ☐ An act of violence or a threat of violence | ☐ Serious criminal conduct |
| ☐ Witnessing a traumatic incident happen | ☐ Witnessing a dead or seriously injured person at the scene of a traumatic incident |
| ☐ Death of a person in your care from a traumatic incident | ☐ Experiencing vicarious trauma |
| ☐ Bullying* | ☐ Sexual harassment* |
| ☐ Racial harassment* | ☐ Excessive work demands* |

* If your psychological injury was caused by bullying, sexual harassment, racial harassment or excessive work demands, you must complete the following questions.

New penalties



SIRA has authority to issue new penalties



UNDER-INSURANCE

Avoid this penalty by submitting accurate actual wage declarations within four months of the end of your policy period.

From 1 July 2026, it is an offence to recklessly fail to provide information relevant to the premium calculation:

- Penalties may include **\$11,000** for a large employer, or **\$5,500** for any other employer.
- Employers could be issued a **court-imposed penalty** of at least \$110,000 and up to 2 years imprisonment for large employers, or \$55,000 and up to 6 months imprisonment for other employers.

Discounts to lower your premium

Employers that create safer, healthier workplaces and support injured workers to return to work may be rewarded with discounts that lower your premium.

Other ...

Changes to be aware of



PREMIUM RATE FREEZE

Two-year rate
freeze.

Individual
employer
premiums may
still vary.



REASONABLE & NECESSARY

From 1 October,
a new test for
medical
benefits.
Changed from
“reasonably
necessary”.



WHOLE PERSON IMPAIRMENT

One assessment of
the degree of
permanent
impairment for all
relevant injuries.



Other

Primary psychological injury – WPI thresholds

A worker can access more than 130 weeks of weekly payments if the psychological injury results in the minimum threshold for whole person impairment (WPI).

The WPI thresholds increase over time:

- **1 July 2026:** threshold for workers to receive weekly payments beyond 130 weeks to 25%
- **1 July 2027:** threshold for workers to receive weekly payments beyond 130 weeks to 26%
- **1 July 2029:** threshold for workers to receive weekly payments beyond 130 weeks to 28%



Business Case for Mental Health



Mental health statistics

Business return on investment

***91%** of Australian workers believe mental health at work is important

******A manager has more influence on an employee's mental health than their therapist or **doctor**

*****A mentally healthy workplace is the **second** most important consideration for job seekers



For every \$1 spent on building a mentally healthy workforce



There is a **\$2.30** gain

Wellbeing Benefits of a Mentally Healthy Workplace

By creating a supportive workplace culture that prioritises mental health, employers can unlock the potential of their workforce.



Improved productivity



Enhanced collaboration



Greater job satisfaction



Improved morale

Psychological injury

What you can do



icare injury prevention

The basics

- ☒ Maintain a current workers compensation policy.
- ☒ Keep accurate wage records.
- ☒ Notify all workplace injuries within 48 hours of becoming aware.
- ☒ Relevant staff available to respond to insurer requests for information.
- ☒ Stay connected with your injured worker

Take it further

- ☐ Identify suitable duties and facilitate return to work
- ☐ Keep a central location for records of reasonable management action, such as:
 - Performance discussions
 - Interpersonal conflicts
 - Formal management actions
 - Investigations into complaints and grievances
- ☐ Train managers on reasonable management action and psychological injury risks.
- ☐ Update relevant policies, procedures, risk mitigation and workplace training with the new psychological injury definitions.
- ☐ Review notification of injury processes and systems to capture relevant event(s) and provide the SIRA claim form for conduct claims.

Psychological injury

Creating safer, healthier workplaces

Managing an injury that is not work-related

Your worker may still be experiencing a psychological injury or illness, even if it isn't covered by workers compensation.

- **Talk with your worker**
- **Do a risk assessment**
- **Provide support**
- **Foster positive workplace mental health**



icare social connections toolkit



Return to work support

icare injury prevention resource hub

 icare return to work

What more could your business be doing?

Return to Work toolkit



Insurance and Care NSW

OFFICIAL

Checklist

Return to Work Injury Management System – Self assessment checklist

Management commitment			
Does the workplace have a clear injury management policy?	☐ Yes	☐ Yes, but not current	☐ No
Do managers and workers clearly understand their injury management responsibilities?	☐ Yes	☐ Yes, but not well	☐ No
Does the business allocate time and resources			

Return to Work (RTW) Toolkit

This toolkit is a collection of resources to assist Employers and Supervisors to proactively manage the initial stages (first 48 hours) of a worker’s injury and promote early RTW.

This toolkit contains the following documents and templates

Injury Process Flowchart for work related injuries (Decision Tree).....	3
Employee Medical Authority Consent Form (template).....	4 – 5
Letter to Nominated Treatment Doctor (template)	6
Identifying Suitable Duties Flowchart	7
Suitable Duties Form (template)	8
Recover at Work RTW Plan (template).....	9 – 11
Claims Lodgement Checklist	12 – 14
If you get injured at work poster (template)	15

Design for Care

A solution for Mental Health



Masterclass Series Overview

WHAT YOU WILL LEARN

- 1** The Principles of SMART Work Design
Understand the evidence-based principles that protect psychological wellbeing at work and what makes work genuinely healthy.

Interactive

- 2** Work redesign through PARRTH
Master a structured six-step process to identify challenges, co-design solutions, and embed change.

Facilitated

- 3** Real-world application in your own context
Practice applying SMART and PARRTH to a live workplace challenge, with expert facilitation and peer support throughout.

WHAT'S IN IT FOR YOU AND YOUR ORGANISATION



Strengthen your professional toolkit with a powerful, evidence-based skill set that supports your career growth



Learn directly from leading researchers and experts in work design



Build genuine connections with peers across NSW H&SA navigating similar challenges



Gain access to cutting-edge, evidence-based tools and resources for work design and apply techniques as you learn them



Create real, systemic change in your organisation as you learn

Masterclass Series Overview

WHO SHOULD PARTICIPATE



IDEAL HR, P&C, WHS, and OD Professionals

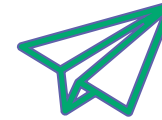
ALSO WELCOME Senior Managers

2 individuals per organisation

WHO IS ELIGIBLE

To be eligible, your organisation must be:

- ✓ A NSW H&SA service provider
- ✓ Insured by icare NSW
- ✓ In a position to apply learning directly - i.e., with access to a team and the organisational support to carry out work redesign
- ✓ Able to provide 2 learners per organisation



REGISTER YOUR INTEREST

Expressions of interest are now open

Places are limited – early expressions are encouraged



Key takeaways & resources

To help you navigate workers compensation

- **Reform FAQs:**
[Workers Compensation Reform FAQs | icare](#)
- **Employer Excess guidance:**
[Understanding excess](#)
- **Return to work toolkit**
[Toolkit to help you manage an early return to work](#)
- **Notify us of an injury or make a claim | icare**
Proactively managing the return-to-work process in the first 48 hours can lead to significantly reduced claims cost and improve culture
- **Wages Declaration - Policy Info | icare**
- **Safety locker program:** Quick, on demand, app-based learning. Free five-minute lessons to show your workers how to help build safe habits while working.
- **icare Small Business Hub** your one stop Shop for [everything you need](#) regarding Workers Compensation
- **Free education & training programs:** Our Injury Prevention & Risk Advisory team offers a range of free evidence-based learning programs to help boost your organisation's knowledge on workplace risks and build workforce capability to proactively identify hazards and prevent injuries
- **SafeWork Small Business rebate** and claim up to **\$1000** to [support a safer and healthier workplace](#)



Please come and talk to us at
the icare booth and
discuss your educational
needs



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[Insurance and Care NSW]

Disclaimer

Ageing Australia Conference NSW

Data was prepared on the 13th of July 2026. Claims and policy data is for policy renewal year 2024.

The data provided incorporates the following workers industry classification rates (WIC):

- Home care services
- Nursing homes
- Accommodation for the aged
- Non-residential care services nec

*NEC – Not elsewhere classified.

The mental health statistics (slide 20) have come from NSW Health and Safework NSW data & Price Waterhouse Coopers study (PWC).

The information provided is solely for the purpose for which it was originally intended.

Please note, this data was correct at the time in which it was extracted, however may change due to the progression of data and the application of regular data quality reviews.

This presentation is not to be forwarded to any other parties without the prior written consent of Insurance & Care NSW (icare).



Workers Industry Classification

Definitions

Nursing Homes

Includes employers mainly engaged in providing nursing or convalescent **home facilities** (including the provision of nursing or medical care as a basic part of the service).

Accommodation for the Aged

Includes employers mainly engaged in providing care, accommodation or homes for senior citizens where nursing or medical care is not required.

Home Care Services

Includes employers mainly engaged in providing paramedical, nursing or personal hygiene services to clients **in their homes**.

Non-Residential Care Services

Includes employers mainly engaged in providing welfare services as well as disability funding services or community transport services provided on account of government agencies or not-for-profit organisations, to clients who are aged and/or have a disability.