

ALERT



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IRO Inquiry Report: Delay in determining liability

The Independent review Office (IRO) *Inquiry Report: Delay in determining liability* has been released.

The Independent Review Officer has a function to inquire into and report to the Minister for Customer Service on matters arising in connection with the operation of the workers compensation and CTP schemes.

In 2020/21 IRO completed its first Inquiry into complaints by injured workers about insurer delays in determining liability. This is the most common cause of complaint to the IRO. The Report was provided to the Minister on 30 June 2021.

The Inquiry included an analysis of 100 complaints and consultation with insurers and the State Insurance Regulatory Authority (SIRA). The Inquiry established that common causes of these complaints include that insurers sometimes require more information to decide a claim, and poor case management and communication by insurers. However, sometimes there is no reason for the delay.

The IRO made 3 recommendations focused on sharing good case management practices, improving data about the timeliness of decisions and improving regulatory standards and guidance notes. IRO will continue to monitor this issue and follow up the Inquiry recommendations with insurers and SIRA before the end of 2021.

A PDF version of the Report is attached and can be viewed [here](#).

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