

# Information for employers

## How to set up weekly payments for injured workers

(for claims with a date of injury after 20 October 2019)

### What is PIAWE?

Pre-Injury Average Weekly Earnings, or PIAWE, refers to the average of a worker's earnings during a given period before their injury (relevant period) expressed as a weekly sum.

This amount will form the basis for calculating ongoing weekly payments for workers who have a worker's compensation claim.

### Why is it important?

It is important that PIAWE is calculated accurately to ensure that the worker receives their correct entitlements. It also ensures that errors are avoided as these could lead to over-payment or under-payment of entitlements. This may also assist in maintaining the worker's engagement in the return to work process and minimise any loss in productivity.

### How can you assist?

Employers will need to ensure the relevant information is provided to the insurer as soon as possible. This information should cover the period of 52 weeks before the worker's injury, or the period of employment if the worker has been employed less than 52 weeks. The information to provide is:

1. Details of all gross earnings received by the worker: payroll records in Excel format, or if that isn't possible, copies of payslips.
2. A completed PIAWE form - completing the form may reduce the need for your insurer to contact you for more information and will increase the likelihood that PIAWE will be calculated correctly.

**Note:** After reviewing this information, your insurer may request additional information depending on the employment circumstances of your worker. Such information may include, but is not limited to:

- A copy of the award/EBA/employment contract/ industrial instrument, or
- A copy of leave records for the past 12 months.

### When should you provide the information?

The insurer will need the worker's earnings information as soon as possible as the calculation of PIAWE can be difficult and time consuming. The earlier the information is provided, the more time the insurer has to clarify any details required and ensure that the calculation is accurate.

Providing this information as soon as possible will assist the insurer complete the calculation within 7 days, as required by legislation (when applicable). Within 2 days of notifying the insurer of the injury is preferable. Alternatively, the option exists for the employer and worker to choose to enter into an agreement on the amount of the worker's PIAWE within five days of notification. Find out more:

[www.icare.nsw.gov.au/piawe-agreements](http://www.icare.nsw.gov.au/piawe-agreements)

### What happens next?

The insurer will contact you and the worker within 3 business days of receiving the claim.

They will take you through the next steps which may include seeking some clarification regarding the earnings information that you and/or the worker have provided.

Generally, a decision regarding weekly compensation payments will be made by your insurer within 7 days of notification, unless an agreement has been reached.

It is the responsibility of your insurer to calculate PIAWE. If all relevant information is not provided to your insurer before the first weekly payment is due, your insurer will use the available information to make the best possible calculation of PIAWE (known as an "interim PIAWE").

**Weekly payments should continue to be made by you, in line with the worker's regular pay cycle, and will be reimbursed by the insurer. If your worker's next pay is due before the 7-day period and you have any concerns or questions regarding the payment and/or reimbursement of weekly payments, please contact your insurer.**

