

Allianz Fact Sheet

Calculating PIAWE Weekly Benefits and Overtime



Pre-Injury Average Weekly Earnings (PIAWE)

Injured workers are entitled to weekly payments if they are unable to perform their pre-injury duties. Weekly compensation payments are based on the injured worker's PIAWE, capped at a maximum rate and indexed annually.

PIAWE is the average weekly earnings of the worker for the previous 12 months or less, if employed continuously by the same employer for that period. It is equivalent to the ordinary time, weekly, pre-tax earnings and does not include overtime, penalties for shift workers or allowances.

Example: John has worked with ABC Company for nine months. He works 40 hours per week, and his hourly rate is \$17.50. John's gross ordinary earnings are \$700. John's PIAWE is, therefore, \$700.

If the worker had been employed for less than four weeks, then PIAWE is calculated on what the worker could reasonably have expected to earn, but for the injury. It's usually determined by looking at the average weekly wage of other workers employed in the same role.

Overtime and Shift Allowances

Weekly compensation payments for the first 52 weeks can also include a component of overtime and shift allowance, subject to some conditions. If the injured worker has earned any overtime or shift allowance in the 12 months prior to injury, the employer is required to provide payroll data to Allianz so that the worker's entitlement to overtime and shift allowance can be assessed.

Weekly Payments of Compensation

The rate of an injured worker's weekly compensation payments depends on:

1. The injured worker's PIAWE and overtime/shift allowance entitlement
2. How long the injured worker has been in receipt of benefits
3. Whether the injured worker has any earnings (i.e. from working in a partial capacity).

	Worker has returned to work (and is earning less than their PIAWE)	Worker has not returned to work
First 13 weeks	95% of PIAWE (capped at a max. rate), less what they have actually earned in the week	95% of PIAWE (capped at a max. rate)
14 weeks – 130 weeks*	80% of PIAWE (capped at a max. rate), less 80% of what they have actually earned in the week	80% of PIAWE (capped at a max. rate)
After 130 weeks*	Weekly payments cease after 130 weeks. An exception may apply if the injured worker has returned to work at least 15 hours per week and is earning at least \$151 per week.	Weekly payments cease unless the injured worker has no capacity for suitable alternative work and this is not likely to change. If compensation continues: 80% of PIAWE (capped at max. rate)

*For claims received by a WorkSafe Agent before 01/01/2005 the entitlement period is 104 weeks.