



Insurer claim activity report

September 2011

Data used in this report was extracted from the WorkCover WA Q1 database on 13 February 2012, and reflects insurer activities that occurred prior to and including September 2011.

WorkCover WA
Insurer claim activity report: September 2011
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Introduction

The Western Australia workers' compensation scheme

Western Australia (WA) operates a privately underwritten workers' compensation scheme. This means that private insurance agencies are approved by WorkCover WA to provide workers' compensation insurance to WA employers. There are currently eight approved insurers operating within the WA workers' compensation scheme. The Insurance Commission of WA (ICWA) is also an insurer within the WA scheme, providing workers' compensation insurance for government agencies. As a result, ICWA is usually 'grouped' with approved insurers.

In addition, WorkCover WA also exempts large employers, who have the material and financial resources to cover their own liabilities from any workplace injuries that may occur, from having to obtain workers' compensation from an approved insurer. Exempt employers are commonly referred to as self-insurers. Currently there are 27 self-insurers within the WA workers' compensation scheme.

Insurer claim activity report

The purpose of this report is to monitor claim activity and measure claim management performance of the eight approved insurers and ICWA. The eight approved insurers operating within the WA workers' compensation scheme are outlined in Table 1 below.

Table 1: Approved insurers operating within the WA workers' compensation scheme as at June 2011

Full name of insurer	Abbreviation used in this report
Allianz Australia Insurance Ltd	Allianz
Catholic Church Insurances Ltd	Catholic Church
GIO General Ltd	GIO
Guild Insurance Ltd	Guild
Insurance Australia Group Ltd trading as CGU Workers' Compensation	IAG/CGU
QBE Insurance Australia Ltd	QBE
Wesfarmers General Insurance Ltd	Wesfarmers
Zurich Australian Insurance Ltd	Zurich

It should be noted that throughout this report, the term "insurers" refers to current approved insurers and ICWA (i.e. self-insurers and former approved insurers are excluded).

The insurer claim activity report is presented in three sections:

1. At a glance

High level summary of indicators that shows claim activity and claim management (aggregate) for approved insurers and ICWA over the most recent four financial reporting quarters.

2. Trends and performance

This section provides further information about key trends in relation to claim activity and claim management for approved insurers and ICWA at two different levels:

- short term (last four financial quarters);
- long term (past four financial years).

3. Individual insurer summary

This provides a summary of claim activity and claim management for individual insurers and provides a comparison of trends and performance in relation to the insurer average. Tables and graphs are included in this section to supplement information presented in the report. A summary of claim activity for former approved insurers is also included in this section which represents run-off portfolios that are managed by current insurers.

Data source for this report












The data used in this report is supplied by approved insurers and ICWA in accordance with the Q1 specification which can be found on WorkCover WA's website: www.workcover.wa.gov.au.

Measures used in this report




Claim activity measures in this report

Measures	Definitions
New claims	The number of claims lodged with an insurer during a financial year/quarter. It includes claims where no workers' compensation payment has been recorded at the date of data extract.
Active claims	"Active claim" refers to a claim with one or more payments in a financial year/quarter.
Closed claims	The number of claims closed during a financial year/quarter i.e. a finalisation date is provided/received.
Claim payments	The aggregated expenses attributed to claims within the financial year/quarter where payments were made, regardless of the year in which the claim was lodged. It should be noted that payments are adjusted for inflation to allow meaningful comparisons over time.

Claim management measures in this report

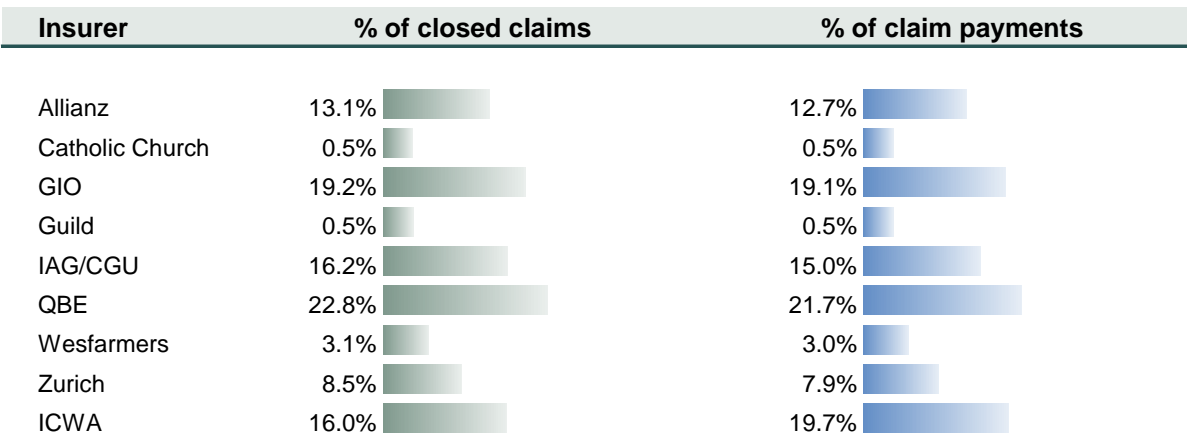
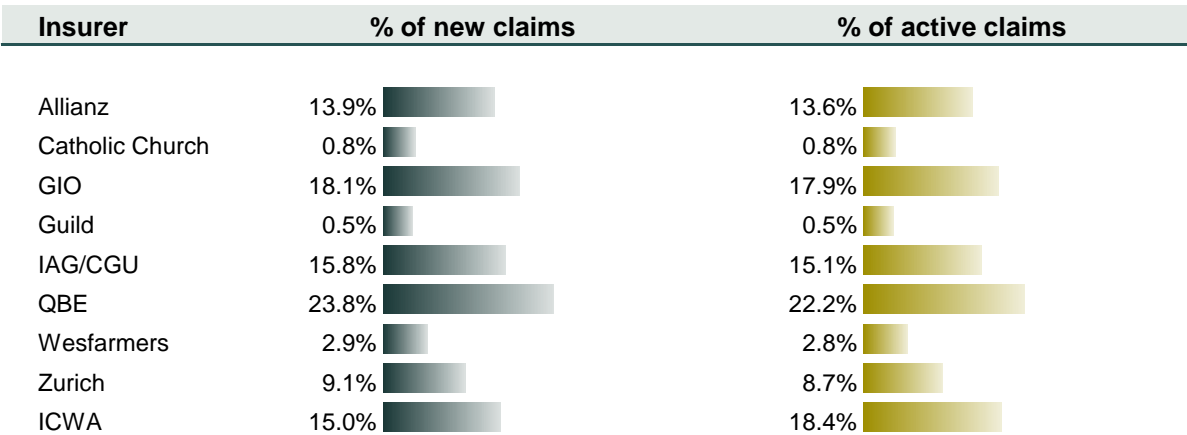
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of working days between the date the claim was lodged with the employer and the date the claim was lodged with the approved insurer, for income claims i.e. claims with weekly benefits.	<ul style="list-style-type: none">  Less than 50%  50% to 69%  70% to 85%  Greater than 85%
Initial liability confirmation period - excludes pended claims	Initial liability confirmation period (excludes pended claims) reports the number of calendar days between the date the income claim was lodged with the insurer and the first date on which the insurer made a confirmation (accepted or rejected) about liability for the claim.	<ul style="list-style-type: none">  Less than 50%  50% to 69%  70% to 85%  Greater than 85%
Initial liability confirmation period - pended claims	Initial liability confirmation period for pended claims reports the number of days taken for an insurer to make a confirmation (accepted or rejected) for a claim which was initially pended (a decision on liability had not been made). This indicator measures the number of calendar days between the date the pended claim was lodged with the insurer and the first date on which the insurer made a confirmation.	
Claim duration	Claim duration is the number of months between the date the claim was received by the insurer and the date at which the claim was first finalised.	<ul style="list-style-type: none">  10% or more above the insurer average  Within 10% of the insurer average  10% or more below the insurer average

Trend indicators in this report

Indicators	Definitions
	Increased by 5% or more
	Increased/decreased by less than 5%
	Decreased by 5% or more

Section 1: At a glance
Claim activity

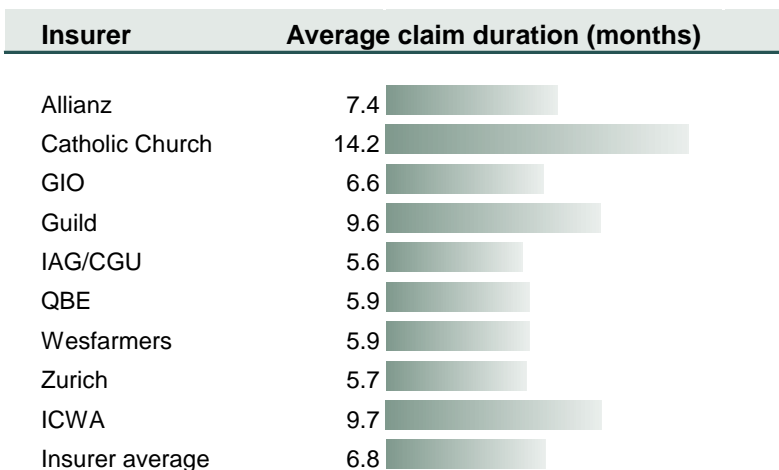
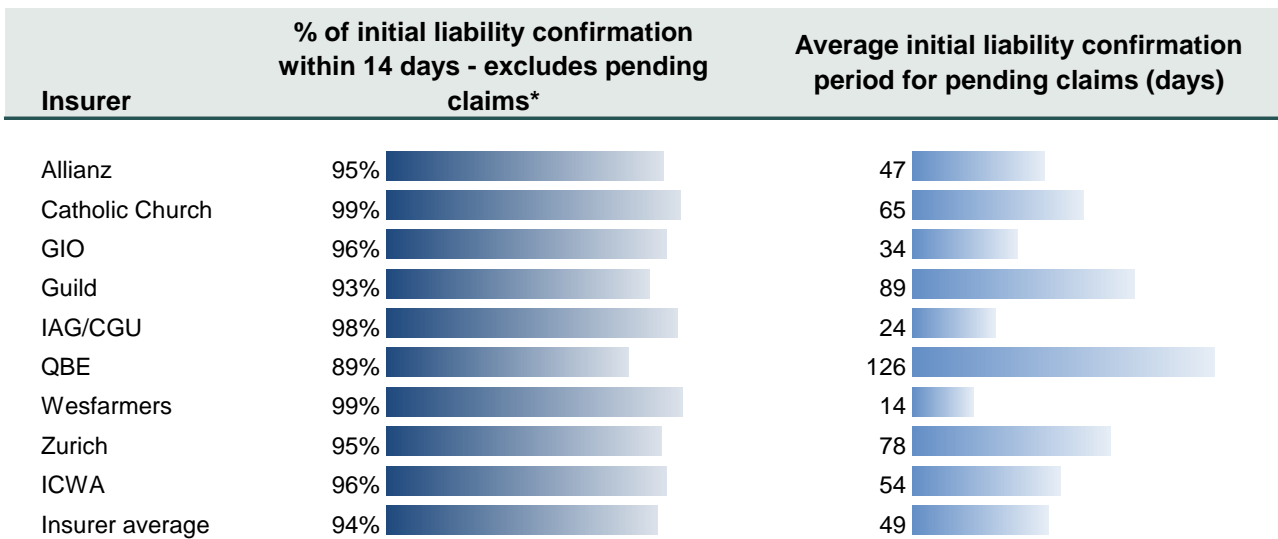
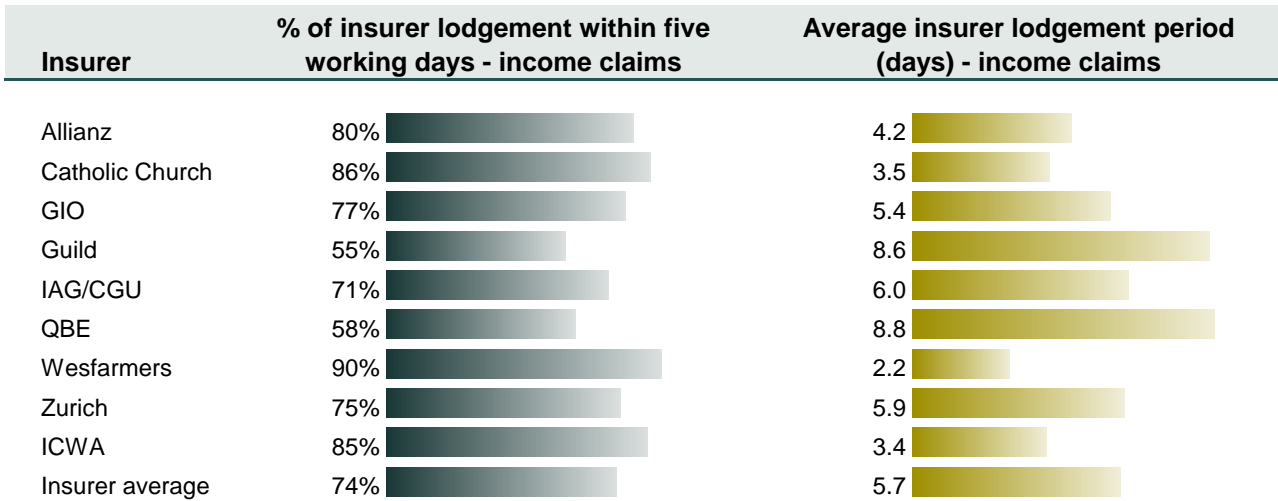
1.1.1 Claim activity from 2010/11 Q2 to 2011/12 Q1



These charts show average claim activity for the eight current approved insurers and ICWA. Proportions are based on claims for approved insurers and ICWA only i.e. not including all claims within the scheme.

Section 1: At a glance
Claim management

1.2.1 Claim management performance from 2010/11 Q2 to 2011/12 Q1



* Where a decision to accept or decline a workers' compensation claim is pending by an insurer until further information is obtained (e.g. medical information or details about a worker's weekly earnings).

Section 2: Trends and performance
Claim activity

2.1.1 Number of new claims

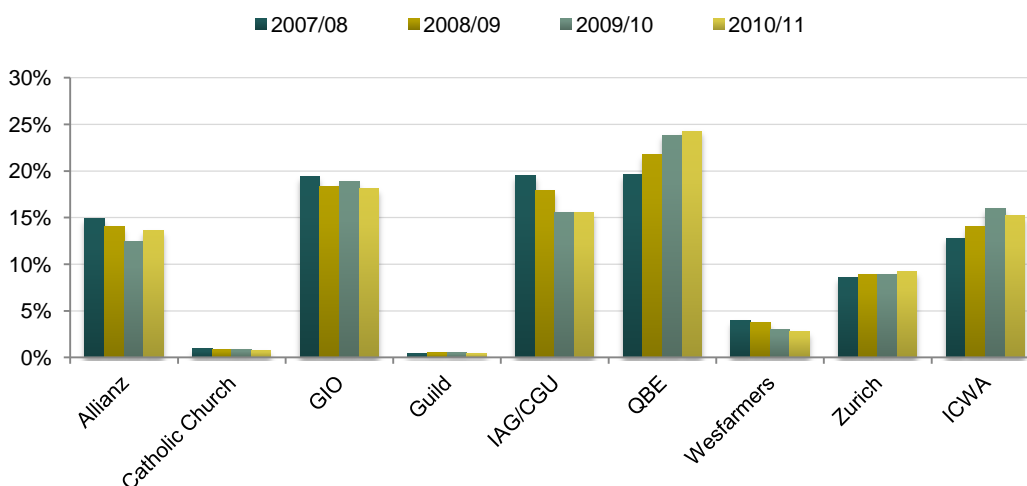
Number of new claims for the last four insurer received quarters

	2010/11 Q2	2010/11 Q3	2010/11 Q4	2011/12 Q1	Four quarter trend
Allianz	1,177	1,187	1,142	1,322	▲
Catholic Church	67	64	60	89	▲
GIO	1,560	1,503	1,557	1,669	▲
Guild	46	46	27	39	▼
IAG/CGU	1,397	1,358	1,325	1,407	■
QBE	2,137	2,079	2,039	2,012	▼
Wesfarmers	277	242	231	256	▼
Zurich	753	809	813	790	■
ICWA	1,300	1,274	1,289	1,346	■
Insurer total	8,714	8,562	8,483	8,930	■

Number of new claims for the past four insurer received years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	5,454	4,929	4,081	4,687	▼
Catholic Church	336	291	289	266	▼
GIO	7,088	6,441	6,158	6,237	▼
Guild	150	174	183	165	▲
IAG/CGU	7,121	6,300	5,097	5,328	▼
QBE	7,164	7,636	7,801	8,348	▲
Wesfarmers	1,459	1,313	975	965	▼
Zurich	3,129	3,117	2,896	3,152	■
ICWA	4,684	4,945	5,216	5,222	▲
Insurer total	36,585	35,146	32,696	34,370	▼

2.1.2 Proportion of new claims



Section 2: Trends and performance

Claim activity

2.1.3 Number of active claims

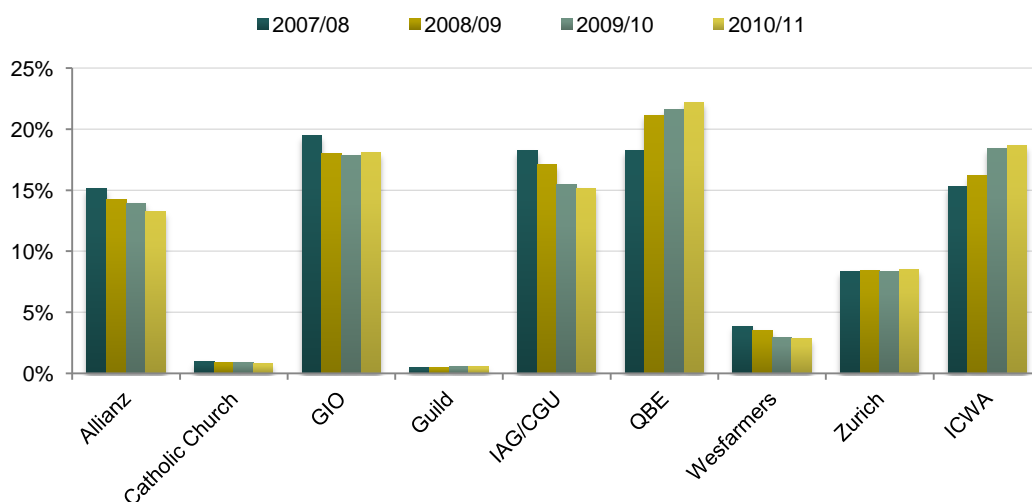
Number of active claims for the last four transaction quarters

	2010/11 Q2	2010/11 Q3	2010/11 Q4	2011/12 Q1	Four quarter trend
Allianz	3,302	3,281	3,433	3,700	▲
Catholic Church	182	194	192	188	■
GIO	4,392	4,403	4,453	4,653	▲
Guild	142	127	123	114	▼
IAG/CGU	3,638	3,552	3,668	3,597	■
QBE	4,932	5,225	5,470	5,612	▲
Wesfarmers	718	664	661	670	▼
Zurich	1,973	2,107	2,191	2,255	▲
ICWA	5,107	4,952	5,152	4,992	■
Insurer total	24,386	24,505	25,343	25,781	▲

Number of active claims for the past four transaction years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	8,257	7,942	7,248	7,020	▼
Catholic Church	518	495	473	431	▼
GIO	10,590	10,060	9,251	9,593	▼
Guild	239	268	287	284	▲
IAG/CGU	9,951	9,559	8,040	8,021	▼
QBE	9,918	11,813	11,211	11,752	▲
Wesfarmers	2,106	1,961	1,537	1,488	▼
Zurich	4,547	4,706	4,329	4,493	■
ICWA	8,321	9,039	9,569	9,867	▲
Insurer total	54,447	55,843	51,945	52,949	■

2.1.4 Proportion of active claims



Section 2: Trends and performance
Claim activity

2.1.5 Number of closed claims

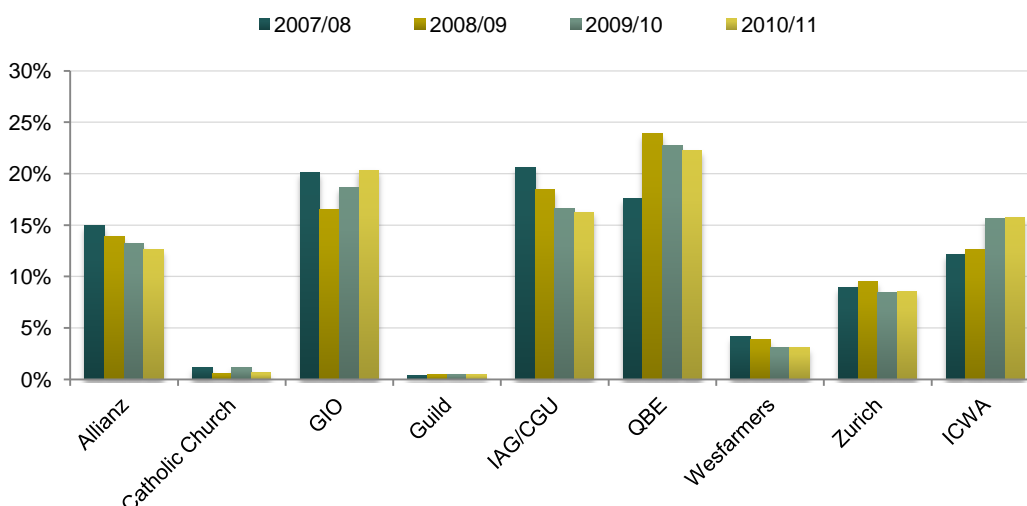
Number of closed claims for the last four finalisation quarters

	2010/11 Q2	2010/11 Q3	2010/11 Q4	2011/12 Q1	Four quarter trend
Allianz	1,080	1,045	1,214	1,226	▲
Catholic Church	43	19	79	20	▼
GIO	1,919	1,708	1,507	1,562	▼
Guild	56	34	48	46	▼
IAG/CGU	1,335	1,436	1,520	1,349	■
QBE	1,611	1,681	2,418	2,224	▲
Wesfarmers	250	314	259	265	▲
Zurich	707	674	827	761	▲
ICWA	1,357	1,296	1,471	1,463	▲
Insurer total	8,358	8,207	9,343	8,916	▲

Number of closed claims for the past four finalisation years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	5,272	5,071	4,473	4,370	▼
Catholic Church	413	214	382	221	▼
GIO	7,120	6,025	6,315	7,041	■
Guild	141	176	174	174	▲
IAG/CGU	7,274	6,710	5,616	5,629	▼
QBE	6,219	8,708	7,698	7,692	▲
Wesfarmers	1,473	1,404	1,041	1,075	▼
Zurich	3,146	3,472	2,868	2,955	▼
ICWA	4,287	4,613	5,289	5,456	▲
Insurer total	35,345	36,393	33,856	34,613	■

2.1.6 Proportion of closed claims



Section 2: Trends and performance
Claim activity

2.1.7 Total claim payments

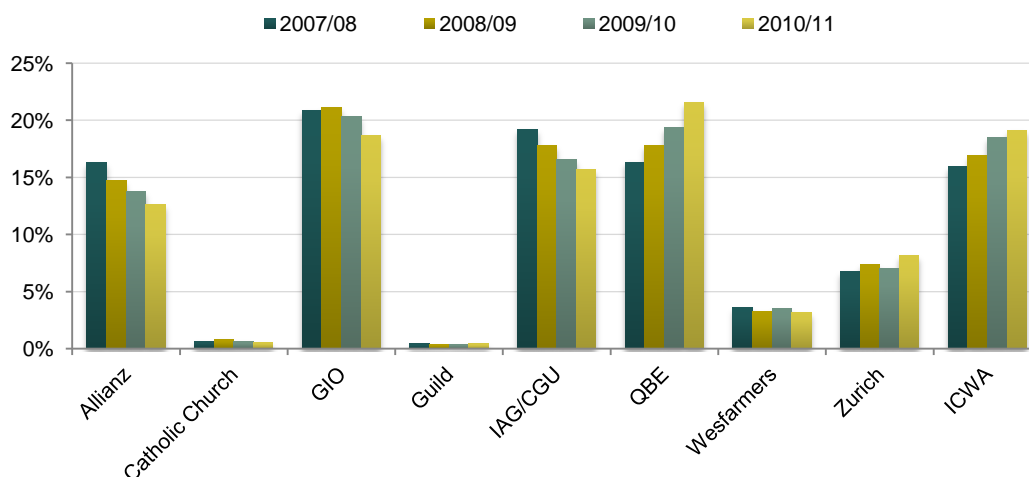
Total payments for the last four transaction quarters

	2010/11 Q2 \$m	2010/11 Q3 \$m	2010/11 Q4 \$m	2011/12 Q1 \$m	Four quarter trend
Allianz	18.3	17.9	22.6	21.9	▲
Catholic Church	0.8	0.8	0.8	0.7	▼
GIO	30.8	28.1	28.9	33.6	▲
Guild	0.6	0.8	0.8	0.8	▲
IAG/CGU	26.1	22.8	23.6	23.3	▼
QBE	32.1	32.5	36.0	38.1	▲
Wesfarmers	5.3	4.6	4.5	4.4	▼
Zurich	12.5	11.2	13.6	13.3	▲
ICWA	30.7	26.8	35.0	33.1	▲
Insurer total	157.2	145.5	165.9	169.2	▲

Total payments for the past four transaction years

	2007/08 \$m	2008/09 \$m	2009/10 \$m	2010/11 \$m	Four year trend
Allianz	95.5	92.3	88.6	78.5	▼
Catholic Church	3.9	4.8	3.9	3.4	▼
GIO	122.3	132.5	131.1	116.1	▼
Guild	2.4	2.4	2.5	2.7	▲
IAG/CGU	112.6	111.5	106.6	97.5	▼
QBE	95.9	111.6	124.5	133.8	▲
Wesfarmers	21.1	20.2	22.4	19.9	▼
Zurich	39.6	46.3	45.4	50.6	▲
ICWA	93.6	106.2	118.9	118.6	▲
Insurer total	587.0	627.8	644.1	621.1	▲

2.1.8 Proportion of total claim payments



Section 2: Trends and performance
Claim management

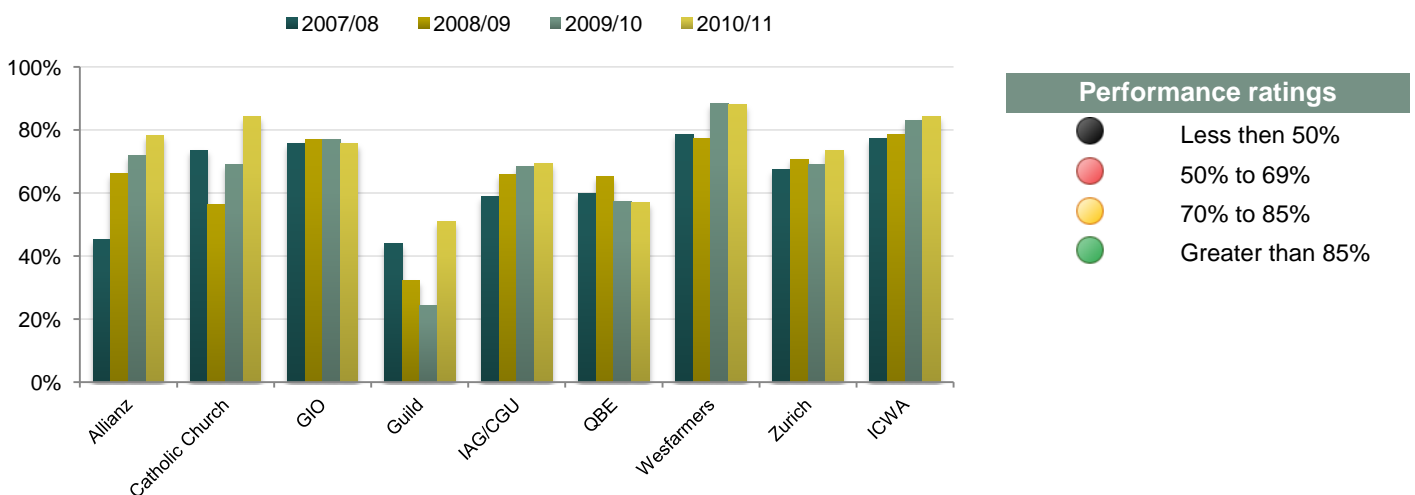
2.2.1 Proportion of insurer lodgement within five working days - income claims

Proportion of insurer lodgement within five working days for the last four insurer received quarters

	2010/11 Q2 %	2010/11 Q3 %	2010/11 Q4 %	2011/12 Q1 %	Four quarter trend	Average performance
Allianz	80	79	78	83	■	●
Catholic Church	89	90	80	85	■	●
GIO	77	72	76	83	▲	●
Guild	54	54	47	62	▲	●
IAG/CGU	68	72	69	74	▲	●
QBE	56	61	55	62	▲	●
Wesfarmers	91	91	88	91	■	●
Zurich	74	72	75	79	▲	●
ICWA	83	85	84	89	▲	●
Insurer average	72	73	72	77	▲	●

Proportion of insurer lodgement within five working days for the past four insurer received years

	2007/08 %	2008/09 %	2009/10 %	2010/11 %	Four year trend	Average performance
Allianz	45	66	72	78	▲	●
Catholic Church	74	56	69	84	▲	●
GIO	76	77	77	76	■	●
Guild	44	32	24	51	▲	●
IAG/CGU	59	66	68	69	▲	●
QBE	60	65	57	57	■	●
Wesfarmers	79	77	88	88	▲	●
Zurich	67	71	69	73	▲	●
ICWA	77	79	83	84	▲	●
Insurer average	65	70	71	72	▲	●



Section 2: Trends and performance
Claim management

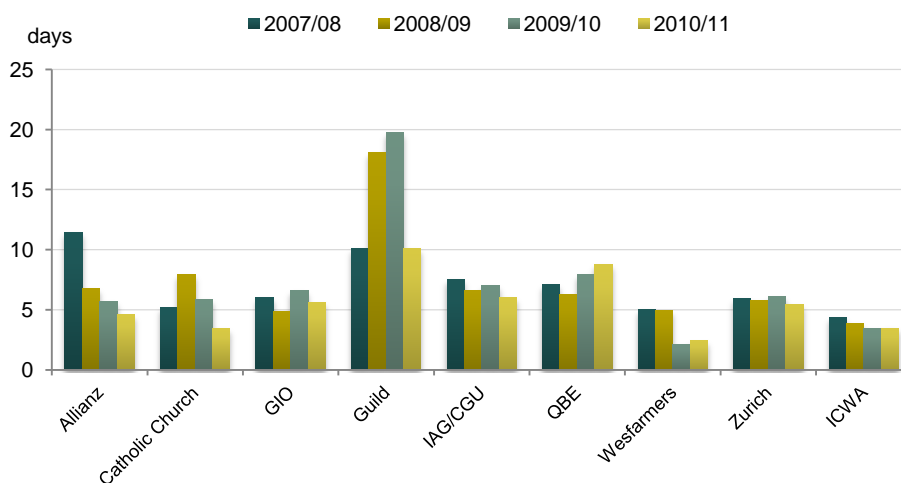
2.2.2 Average insurer lodgement period - income claims

Average insurer lodgement period for the last four insurer received quarters - income claims

	2010/11 Q2 days	2010/11 Q3 days	2010/11 Q4 days	2011/12 Q1 days	Four quarter trend	Average performance
Allianz	4.2	4.6	4.5	3.3	▼	●
Catholic Church	3.0	3.0	4.3	3.6	▲	●
GIO	4.3	8.0	5.3	4.0	▼	●
Guild	8.3	8.5	9.6	8.5	■	●
IAG/CGU	6.3	5.8	5.6	6.3	■	●
QBE	8.9	8.2	9.0	9.1	■	●
Wesfarmers	2.0	2.1	3.0	1.7	▼	●
Zurich	5.3	7.3	4.8	6.2	▲	●
ICWA	3.4	3.2	4.1	2.6	▼	●
Insurer average	5.6	6.1	5.8	5.4	■	

Average insurer lodgement period for the past four insurer received years - income claims

	2007/08 days	2008/09 days	2009/10 days	2010/11 days	Four year trend	Average performance
Allianz	11	7	6	5	▼	●
Catholic Church	5	8	6	3	▼	●
GIO	6	5	7	6	▼	●
Guild	10	18	20	10	■	●
IAG/CGU	8	7	7	6	▼	●
QBE	7	6	8	9	▲	●
Wesfarmers	5	5	2	2	▼	●
Zurich	6	6	6	5	▼	●
ICWA	4	4	3	3	▼	●
Insurer average	7	6	6	6	▼	



Performance ratings

- 10% or more above the insurer average
- Within 10% of the insurer average
- 10% or more below the insurer average

Section 2: Trends and performance
Claim management

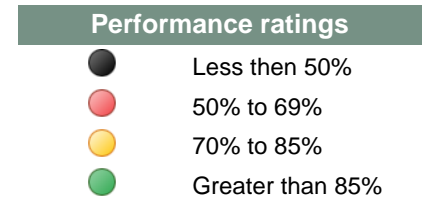
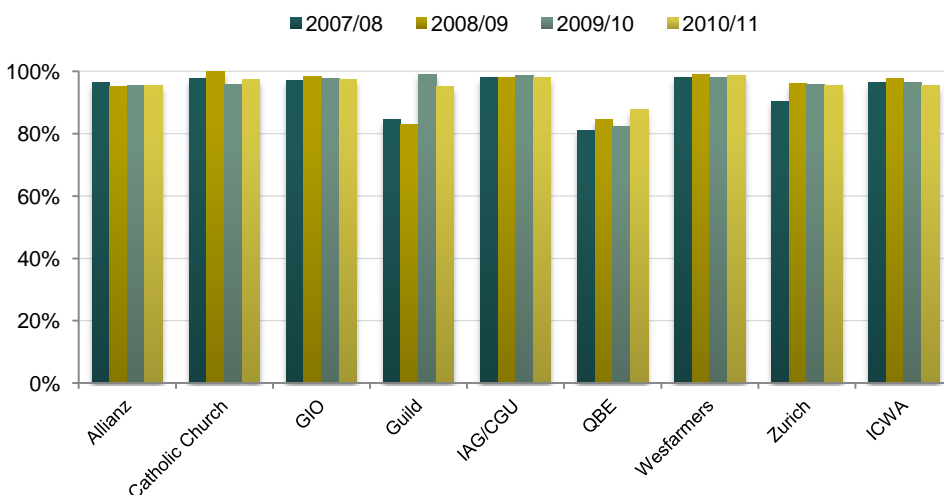
2.2.3 Proportion of initial liability confirmation period within 14 days - excludes pending claims

Proportion of initial liability confirmation within 14 days for the last four initial confirmation quarters

	2010/11 Q2 %	2010/11 Q3 %	2010/11 Q4 %	2011/12 Q1 %	Four quarter trend	Average performance
Allianz	95	94	97	96	■	●
Catholic Church	100	95	100	100	■	●
GIO	98	97	96	92	▼	●
Guild	92	91	100	92	■	●
IAG/CGU	98	98	97	99	■	●
QBE	90	84	89	94	■	●
Wesfarmers	99	100	98	99	■	●
Zurich	97	94	96	94	■	●
ICWA	97	96	95	96	■	●
Insurer average	95	93	94	95	■	●

Proportion of initial liability confirmation within 14 days for the past four initial confirmation years

	2007/08 %	2008/09 %	2009/10 %	2010/11 %	Four year trend	Average performance
Allianz	97	95	96	95	■	●
Catholic Church	98	100	96	97	■	●
GIO	97	98	98	97	■	●
Guild	84	83	99	95	▲	●
IAG/CGU	98	98	99	98	■	●
QBE	81	85	82	88	▲	●
Wesfarmers	98	99	98	99	■	●
Zurich	90	96	96	95	▲	●
ICWA	97	98	96	95	■	●
Insurer average	93	94	93	94	■	●



Section 2: Trends and performance
Claim management

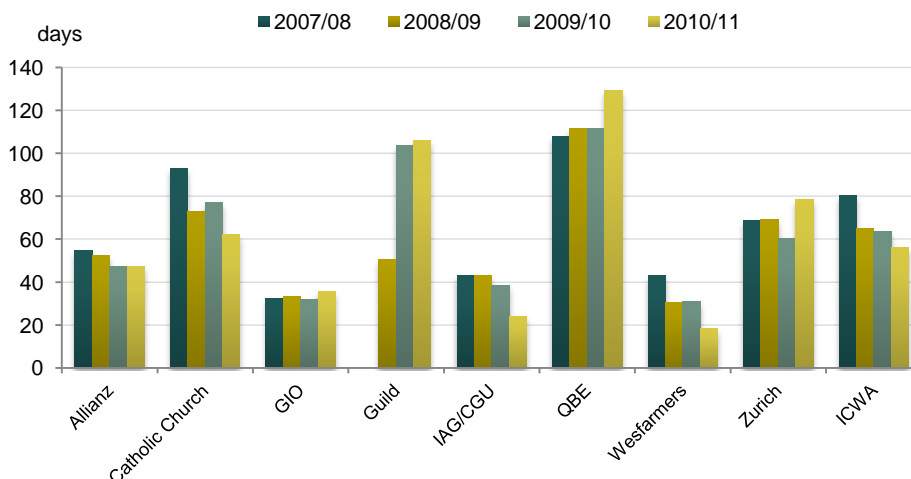
2.2.4 Average liability confirmation period for pended claims

Average initial liability confirmation period for pended claims for the last four initial confirmation quarters

	2010/11 Q2 days	2010/11 Q3 days	2010/11 Q4 days	2011/12 Q1 days	Four quarter trend	Average performance
Allianz	47	45	45	52	▲	●
Catholic Church	52	58	85	66	▲	●
GIO	33	44	32	27	▼	●
Guild	62	112	85	84	▲	●
IAG/CGU	26	27	23	20	▼	●
QBE	118	146	147	98	▼	●
Wesfarmers	15	11	13	19	▲	●
Zurich	73	79	72	85	▲	●
ICWA	51	54	52	61	▲	●
Insurer average	45	52	48	50	▲	

Average initial liability confirmation period for pended claims for the past four initial confirmation years

	2007/08 days	2008/09 days	2009/10 days	2010/11 days	Four year trend	Average performance
Allianz	55	52	47	47	▼	●
Catholic Church	93	73	77	62	▼	●
GIO	33	33	32	35	▲	●
Guild	n/a	51	104	106	▲	●
IAG/CGU	43	43	39	24	▼	●
QBE	108	112	111	129	▲	●
Wesfarmers	43	30	31	18	▼	●
Zurich	69	69	60	79	▲	●
ICWA	80	65	64	56	▼	●
Insurer average	60	54	53	49	▼	



Performance ratings

- 10% or more above the insurer average
- Within 10% of the insurer average
- 10% or more below the insurer average

Section 2: Trends and performance
Claim management

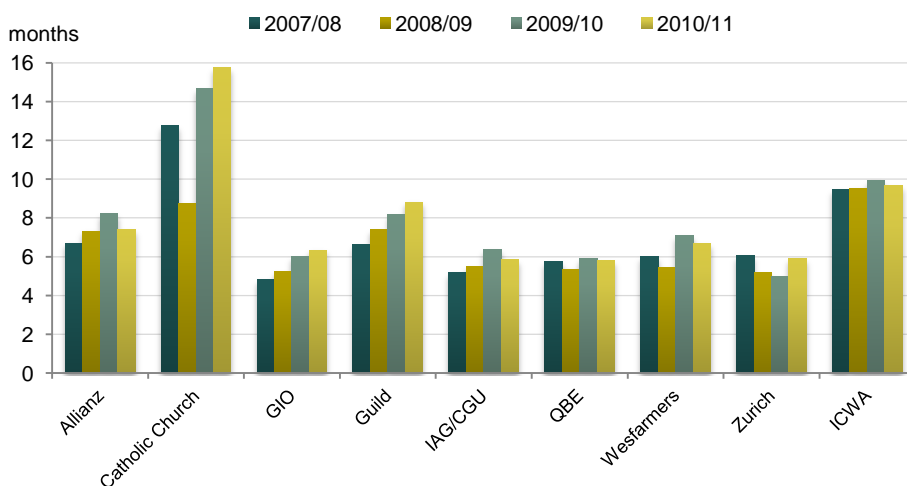
2.2.5 Average claim duration

Average claim duration for the last four initial finalisation quarters

	2010/11 Q2 months	2010/11 Q3 months	2010/11 Q4 months	2011/12 Q1 months	Four quarter trend	Average performance
Allianz	7.2	7.1	7.9	7.3	■	●
Catholic Church	17.2	15.1	14.4	6.4	▼	●
GIO	6.4	6.7	6.4	7.0	▲	●
Guild	9.1	10.4	7.9	11.5	▲	●
IAG/CGU	5.6	5.9	5.4	5.3	▼	●
QBE	5.7	5.7	6.1	6.1	▲	●
Wesfarmers	6.3	6.3	5.5	5.5	▼	●
Zurich	5.3	7.4	5.2	5.4	■	●
ICWA	9.4	9.2	10.1	9.9	▲	●
Insurer average	6.6	6.8	6.8	6.9	■	

Average claim duration for the past four initial finalisation years

	2007/08 months	2008/09 months	2009/10 months	2010/11 months	Four year trend	Average performance
Allianz	6.7	7.3	8.2	7.4	▲	●
Catholic Church	12.8	8.7	14.7	15.7	▲	●
GIO	4.8	5.2	6.0	6.3	▲	●
Guild	6.6	7.4	8.2	8.8	▲	●
IAG/CGU	5.2	5.5	6.4	5.8	▲	●
QBE	5.7	5.4	5.9	5.8	■	●
Wesfarmers	6.0	5.5	7.1	6.7	▲	●
Zurich	6.0	5.2	5.0	5.9	■	●
ICWA	9.5	9.5	9.9	9.7	■	●
Insurer average	6.2	6.2	7.0	6.8	▲	



Performance ratings

- 10% or more above the insurer average
- Within 10% of the insurer average
- 10% or more below the insurer average

Section 3: Individual insurer summary

Allianz

3.1.1 Individual insurer summary - Allianz

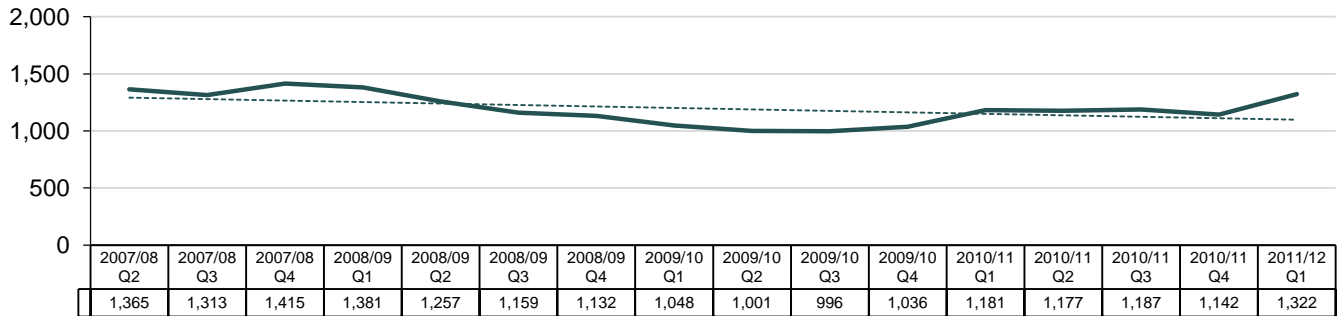
Claim activity	Allianz				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,322	15.8	▲	14.8	8,930	■
Total active claim count	3,700	7.8	▲	14.4	25,781	▲
Total closed claim count	1,226	1.0	▲	13.8	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	21.93	-3.0	▲	13.0	169.22	▲
Claim payments - excl Common law	18.86	-2.7	▲	12.5	150.67	▲
Claim payments - Common law	3.08	-4.8	▲	16.6	18.55	▼
Claim management						
Claim management	Allianz				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	82.5	4.3	■	●	77.3	▲
Average insurer lodgement period (days)	3.3	-25.4	▼	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	96.3	-0.3	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	52.0	15.1	▲	●	49.9	▲
Average claim duration (months)	7.3	-7.4	■	●	6.9	■

* Trend for the previous four quarters

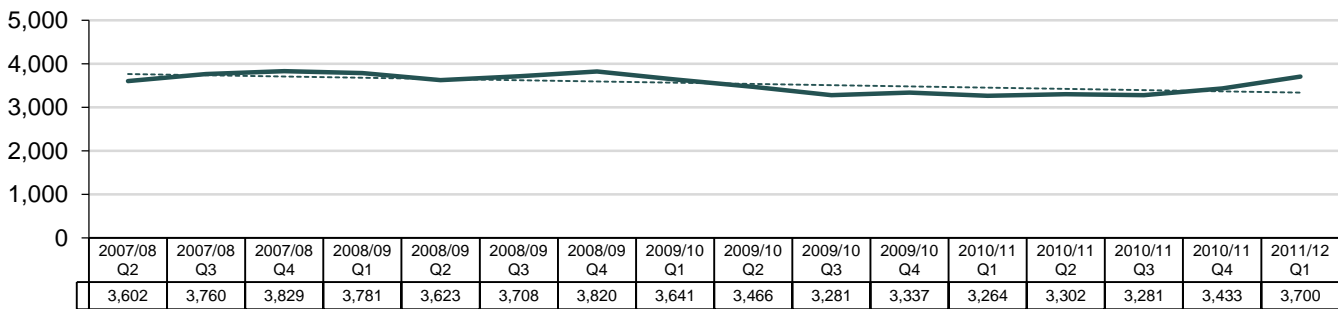
Section 3: Individual insurer summary
Allianz

3.1.2 Claim activity - Allianz

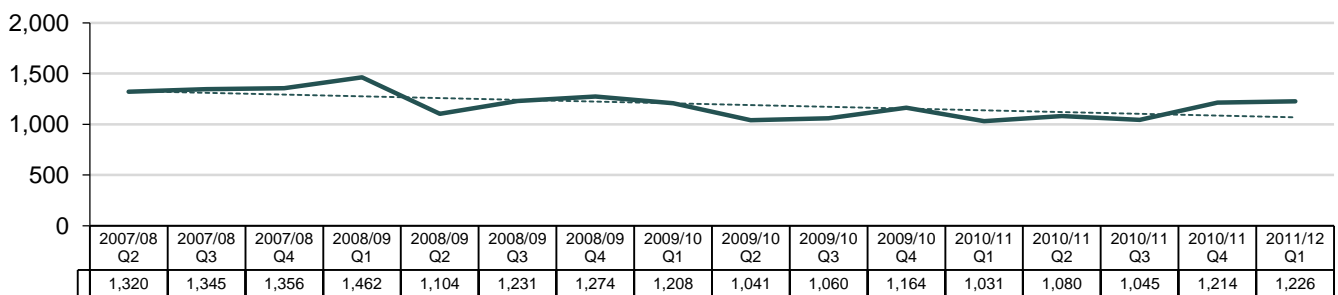
Total number of claims by insurer received quarter - Allianz



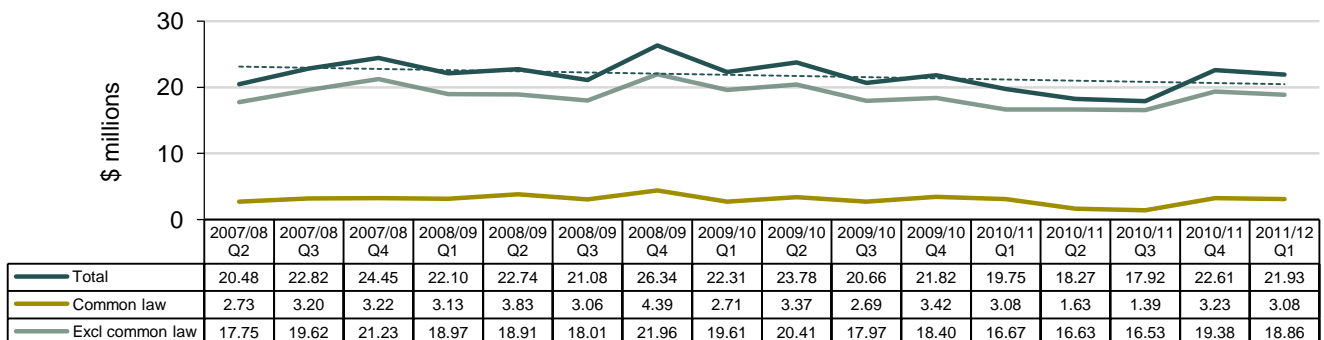
Total number of active claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



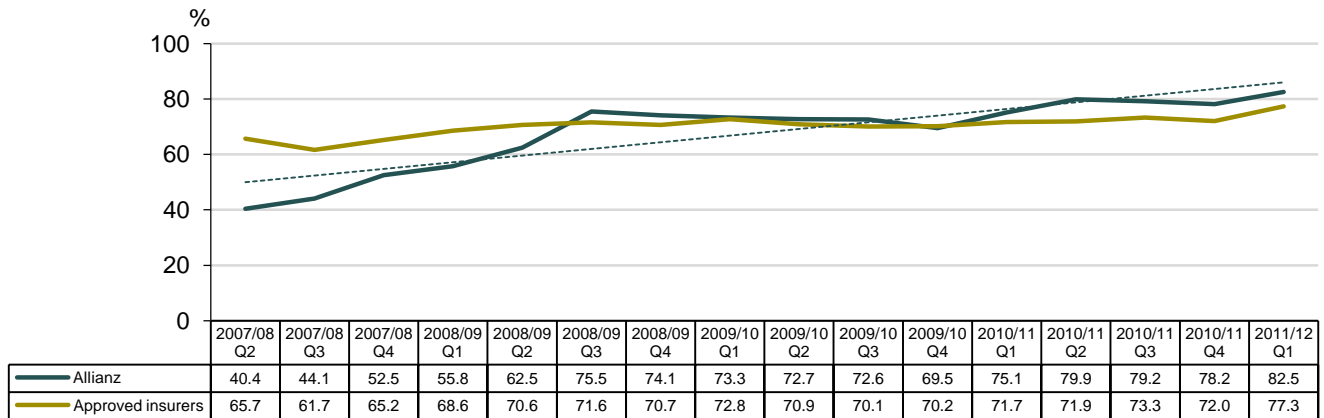
Total payments by transaction quarter - Allianz



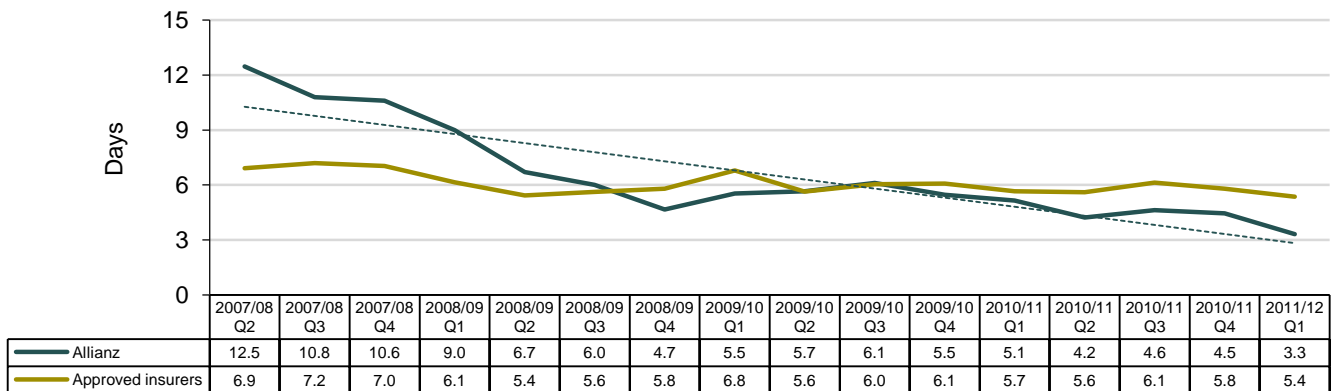
Section 3: Individual insurer summary
Allianz

3.1.3 Claim management - Allianz

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz



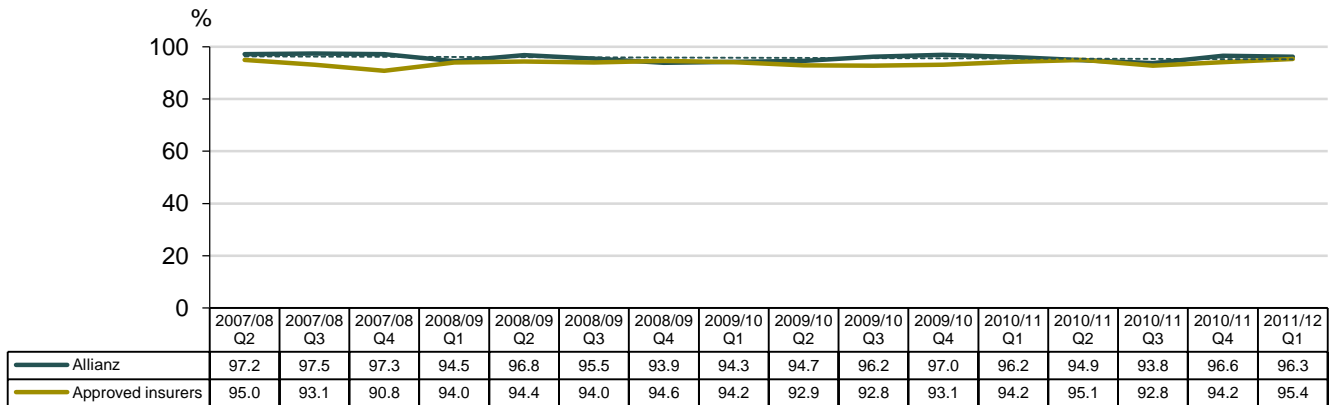
Average insurer lodgement period for income claims by insurer received quarter - Allianz



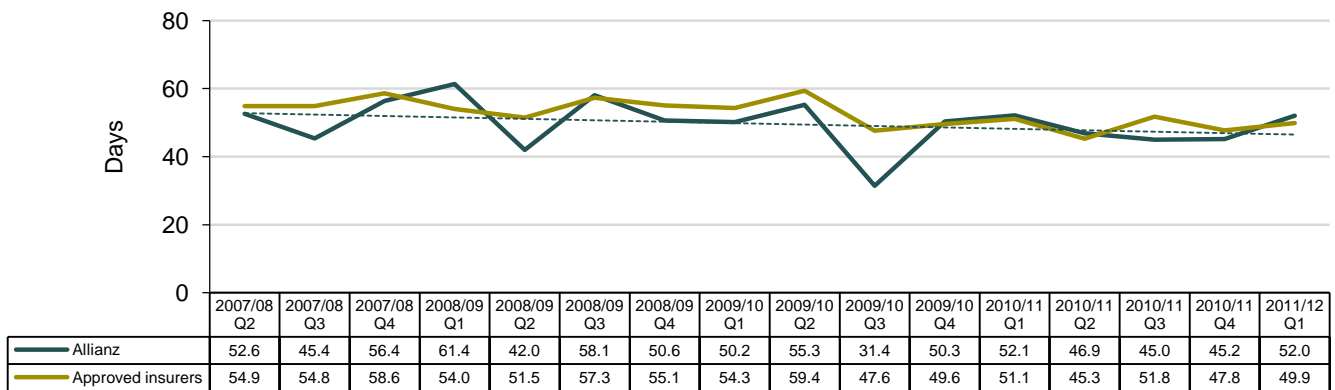
Section 3: Individual insurer summary
Allianz

3.1.3 Claim management - Allianz

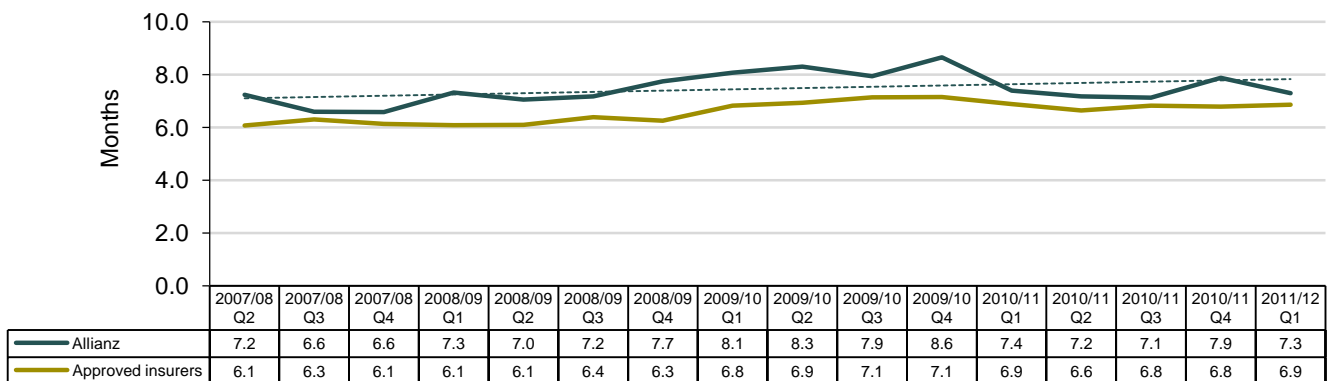
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - Allianz



Average initial liability confirmation period for pending claims by initial confirmation quarter - Allianz



Average claim duration (months) by initial finalisation quarter - Allianz



Section 3: Individual insurer summary

Catholic Church

3.2.1 Individual insurer summary - Catholic Church

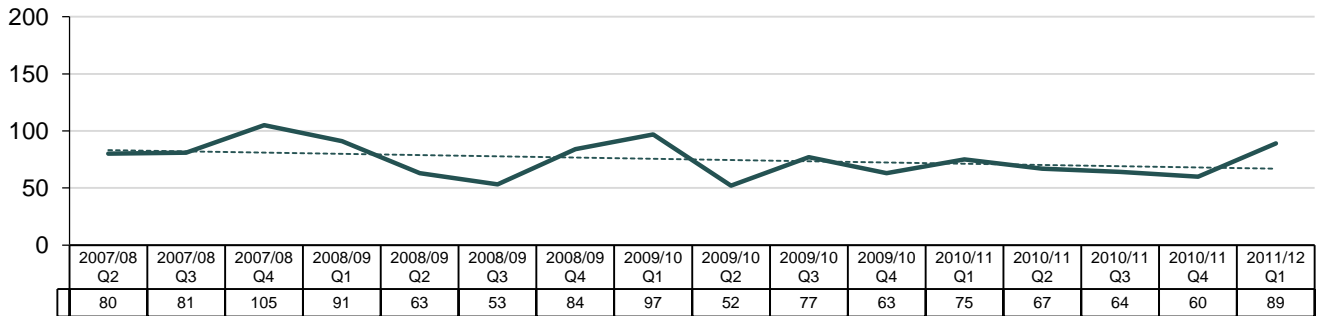
Claim activity	Catholic Church				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	89	48.3	▲	1.0	8,930	■
Total active claim count	188	-2.1	■	0.7	25,781	▲
Total closed claim count	20	-74.7	▼	0.2	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	.72	-12.8	▼	0.4	169.22	▲
Claim payments - excl Common law	.59	-23.2	▼	0.4	150.67	▲
Claim payments - Common law	.12	159.1	■	0.7	18.55	▼
Claim management	Catholic Church				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	84.6	4.6	■	●	77.3	▲
Average insurer lodgement period (days)	3.6	-16.8	▲	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	100.0	0.0	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	65.8	-22.4	▲	●	49.9	▲
Average claim duration (months)	6.4	-55.6	▼	●	6.9	■

* Trend for the previous four quarters

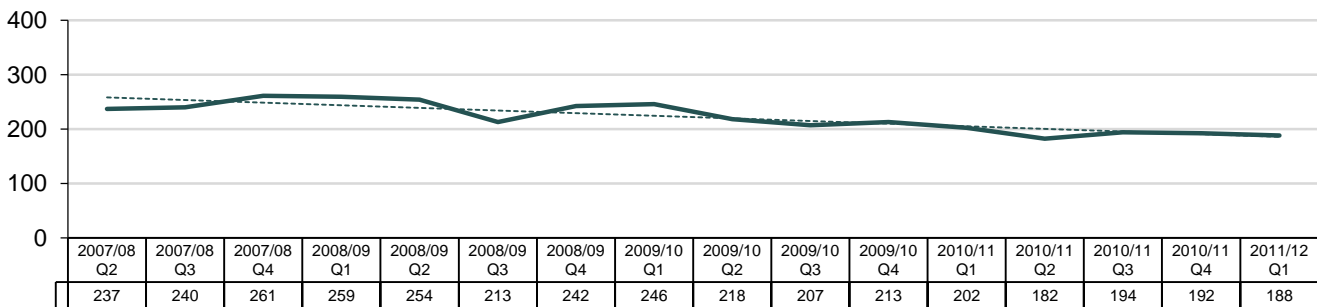
Section 3: Individual insurer summary
Catholic Church

3.2.2 Claim activity - Catholic Church

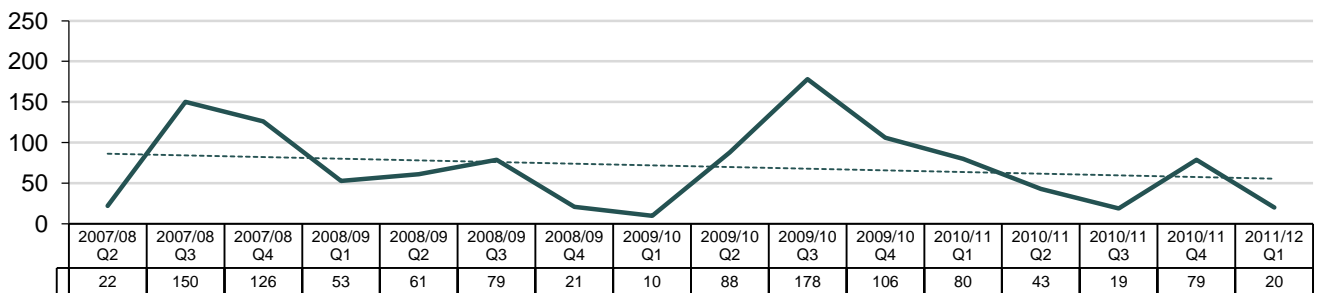
Total number of claims by insurer received quarter - Catholic Church



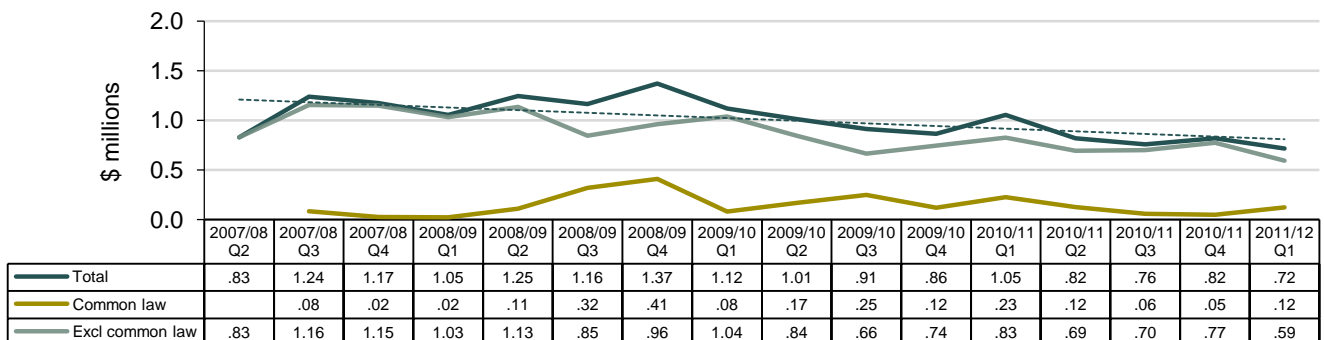
Total number of active claims by transaction quarter - Catholic Church



Total number of closed claims by initial finalisation quarter - Catholic Church



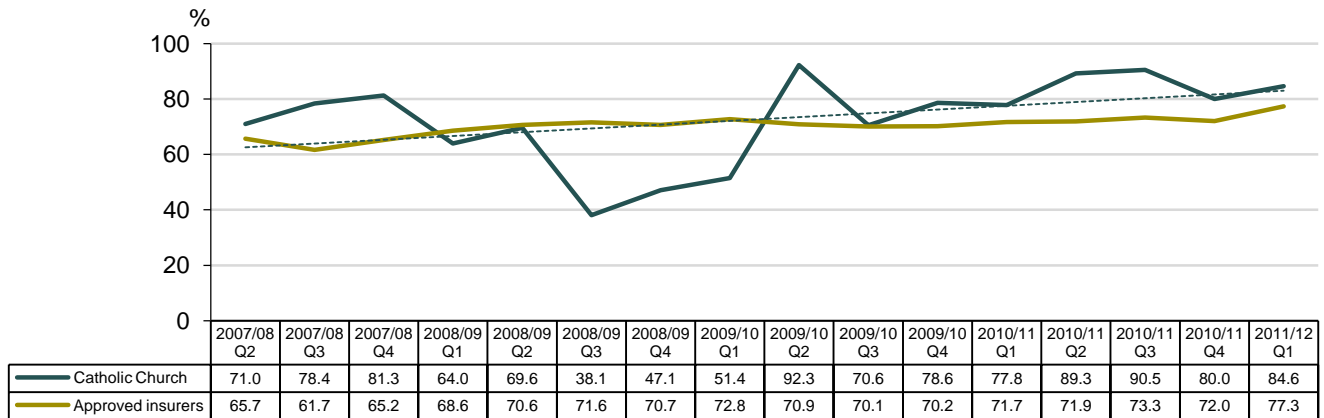
Total payments by transaction quarter - Catholic Church



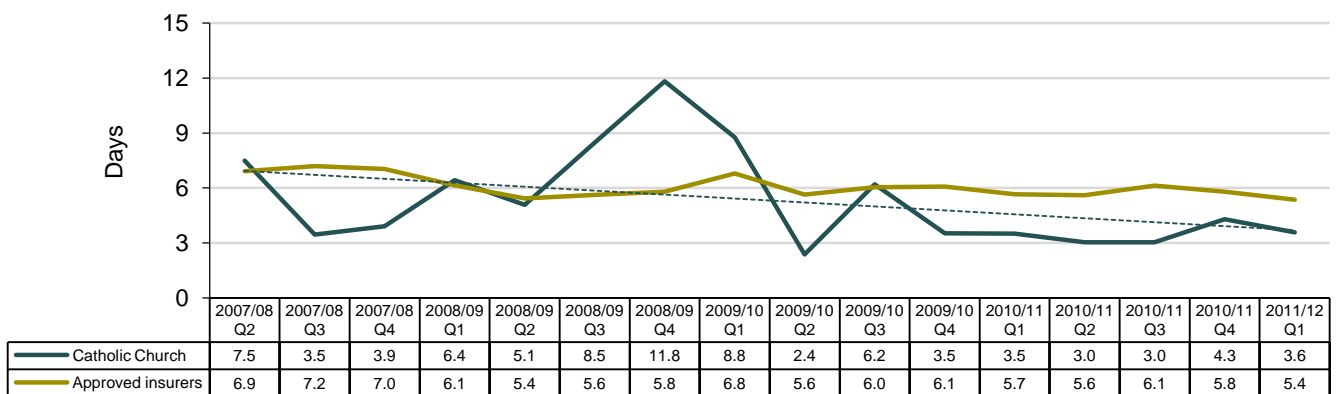
Section 3: Individual insurer summary
Catholic Church

3.2.3 Claim management - Catholic Church

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



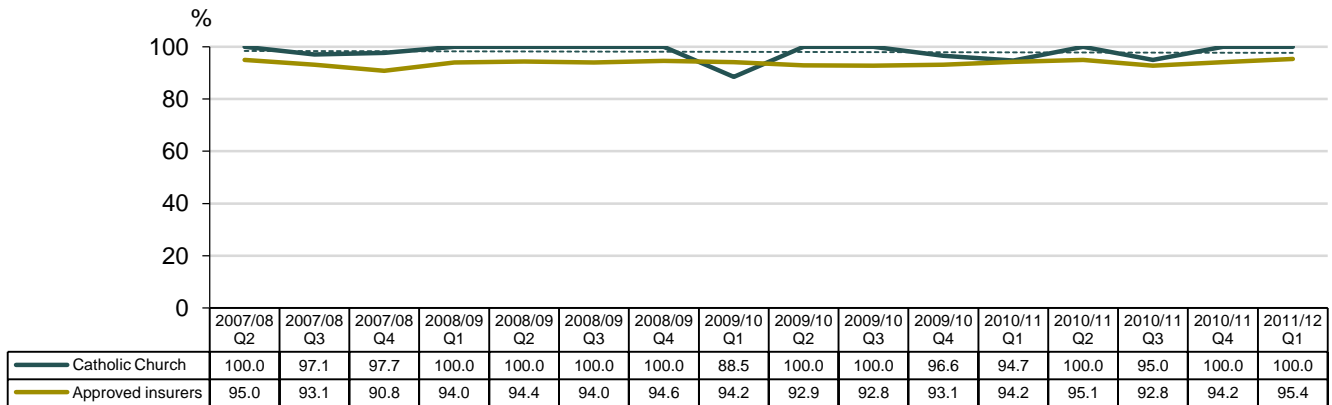
Average insurer lodgement period for income claims by insurer received quarter - Catholic Church



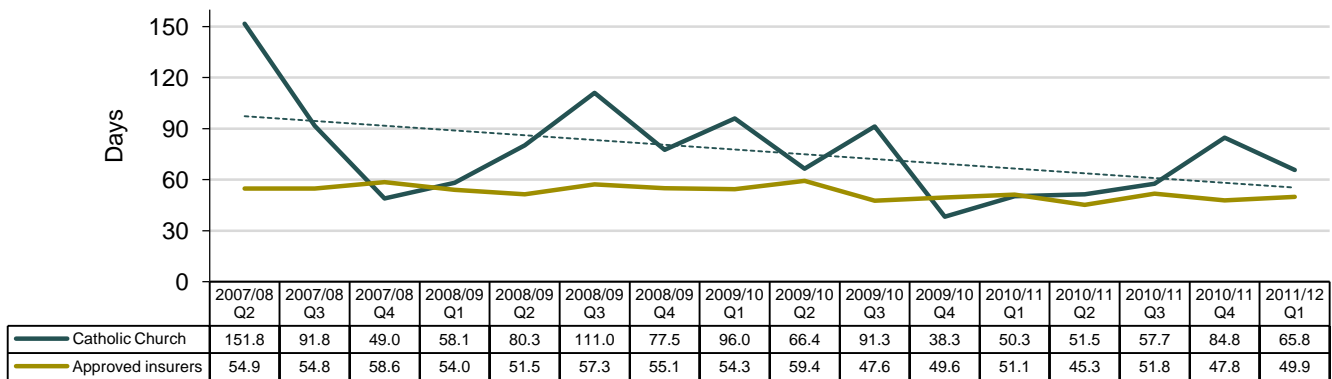
Section 3: Individual insurer summary
Catholic Church

3.2.3 Claim management - Catholic Church

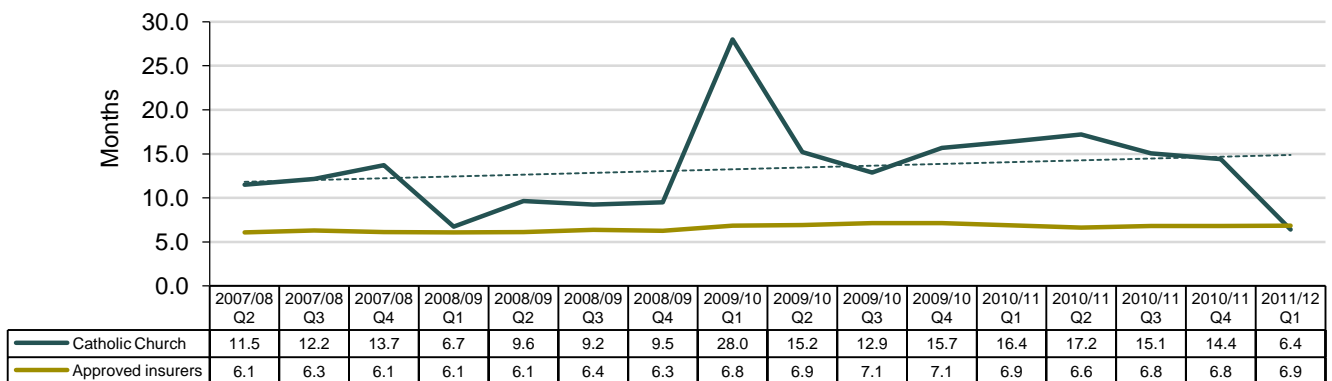
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - Catholic Church



Average initial liability confirmation period for pending claims by initial confirmation quarter - Catholic Church



Average claim duration (months) by initial finalisation quarter - Catholic Church



Section 3: Individual insurer summary

GIO

3.3.1 Individual insurer summary - GIO

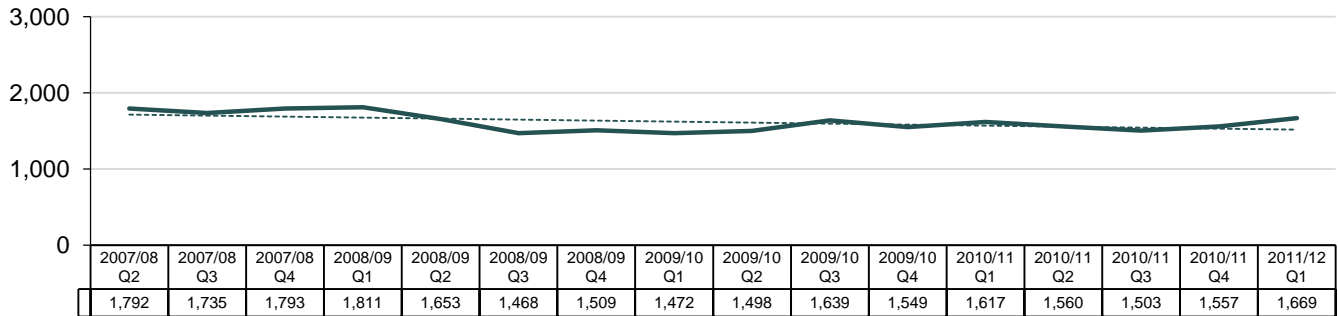
Claim activity	GIO				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,669	7.2	▲	18.7	8,930	■
Total active claim count	4,653	4.5	▲	18.0	25,781	▲
Total closed claim count	1,562	3.6	▼	17.5	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	33.63	16.2	▲	19.9	169.22	▲
Claim payments - excl Common law	25.99	2.5	▲	17.2	150.67	▲
Claim payments - Common law	7.64	113.2	▼	41.2	18.55	▼
Claim management						
Claim management	GIO				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	82.6	6.5	▲	●	77.3	▲
Average insurer lodgement period (days)	4.0	-25.1	▼	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	92.4	-3.3	▼	●	95.4	■
Average initial liability confirmation period for pending claims (days)	27.3	-14.5	▼	●	49.9	▲
Average claim duration (months)	7.0	8.9	▲	●	6.9	■

* Trend for the previous four quarters

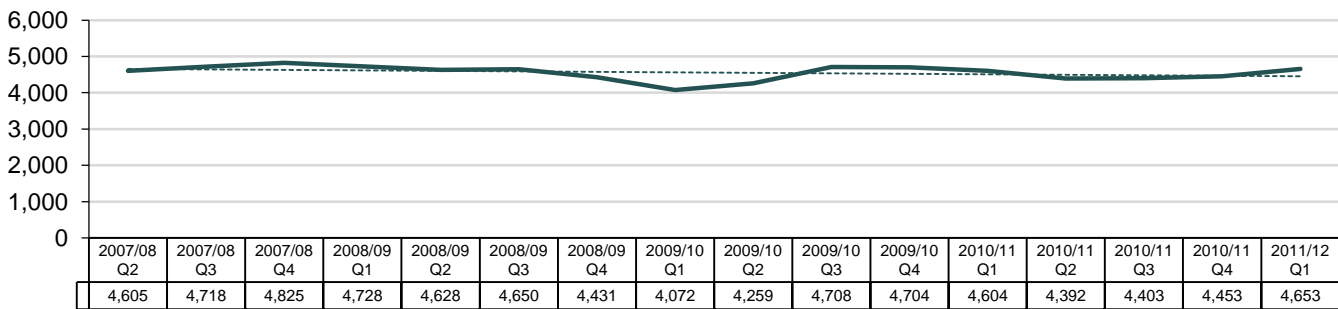
Section 3: Individual insurer summary
GIO

3.3.2 Claim activity - GIO

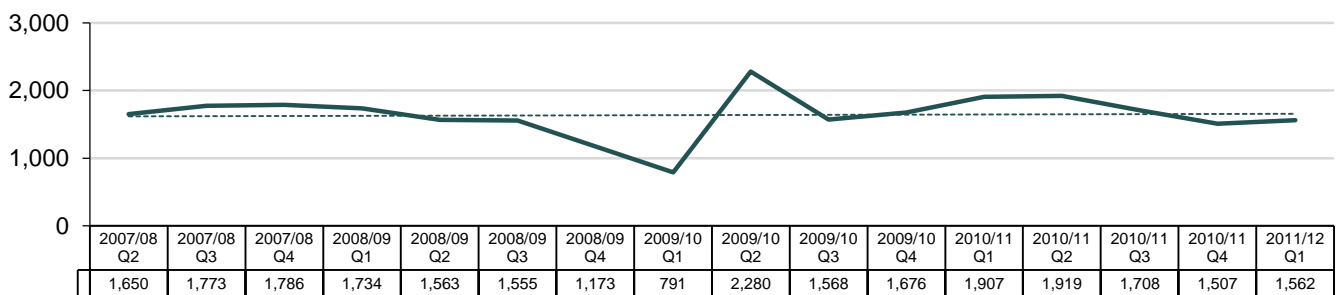
Total number of claims by insurer received quarter - GIO



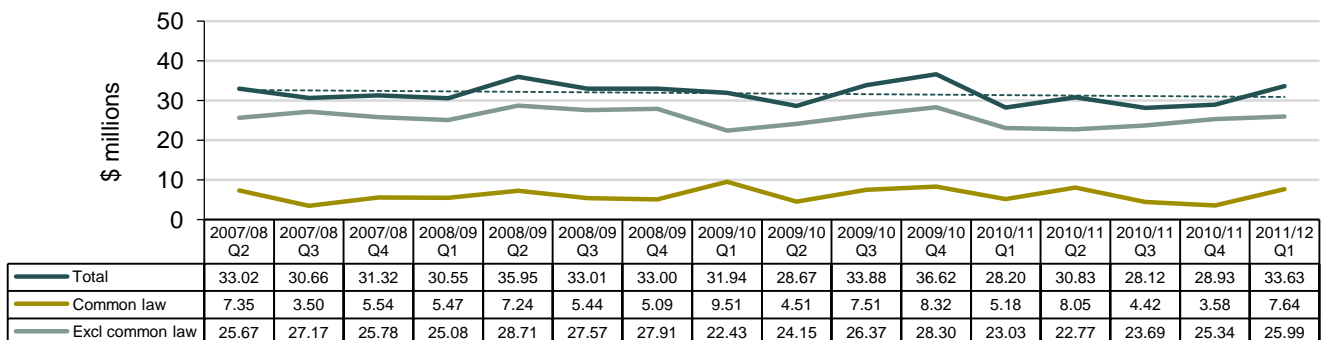
Total number of active claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



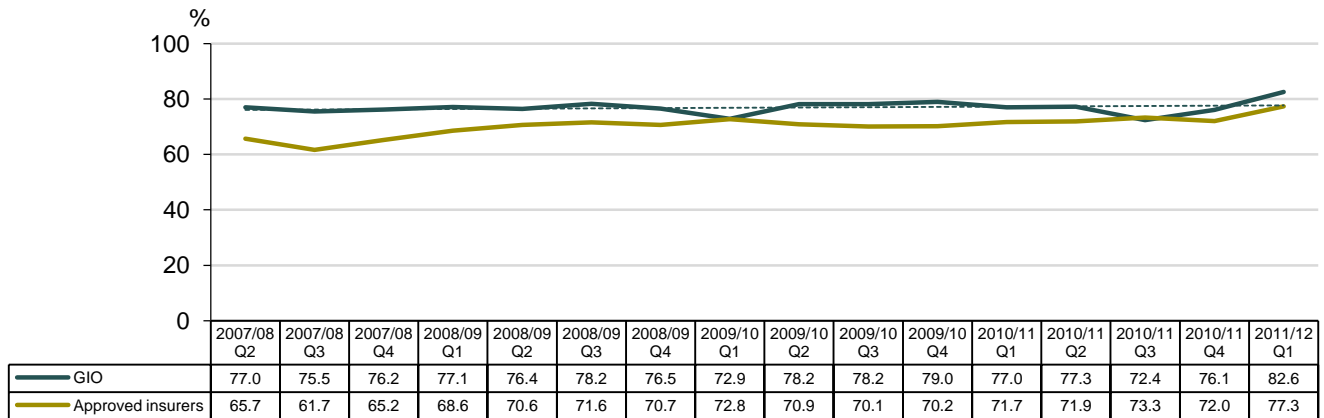
Total payments by transaction quarter - GIO



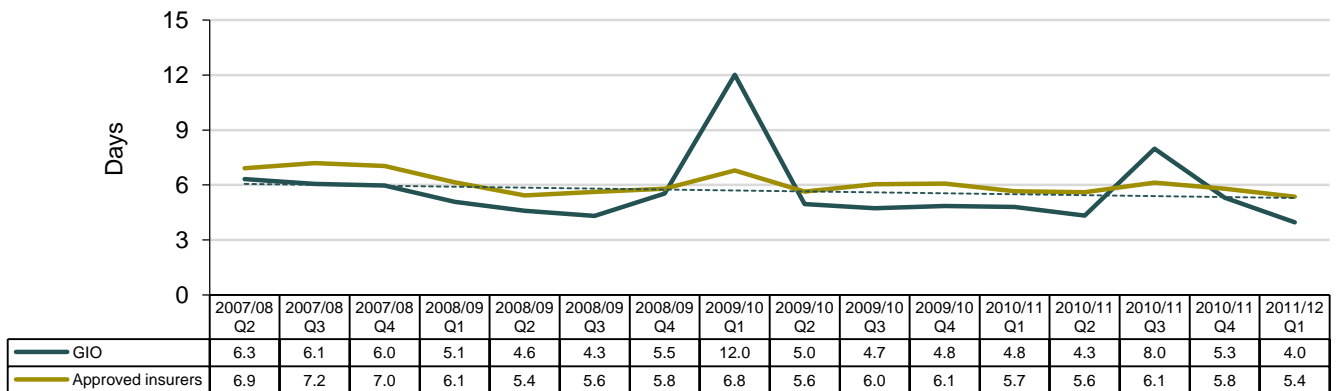
Section 3: Individual insurer summary
GIO

3.3.3 Claim management - GIO

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



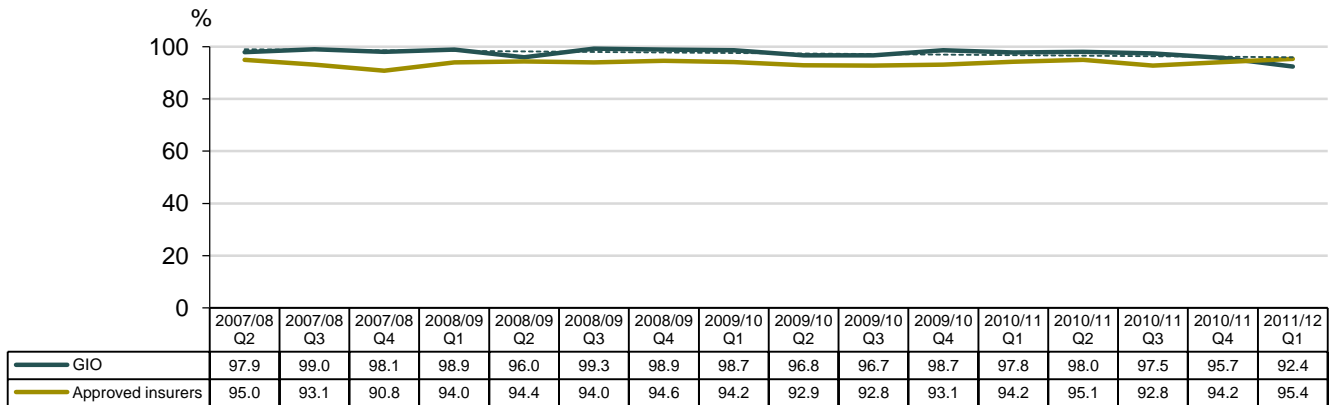
Average insurer lodgement period for income claims by insurer received quarter - GIO



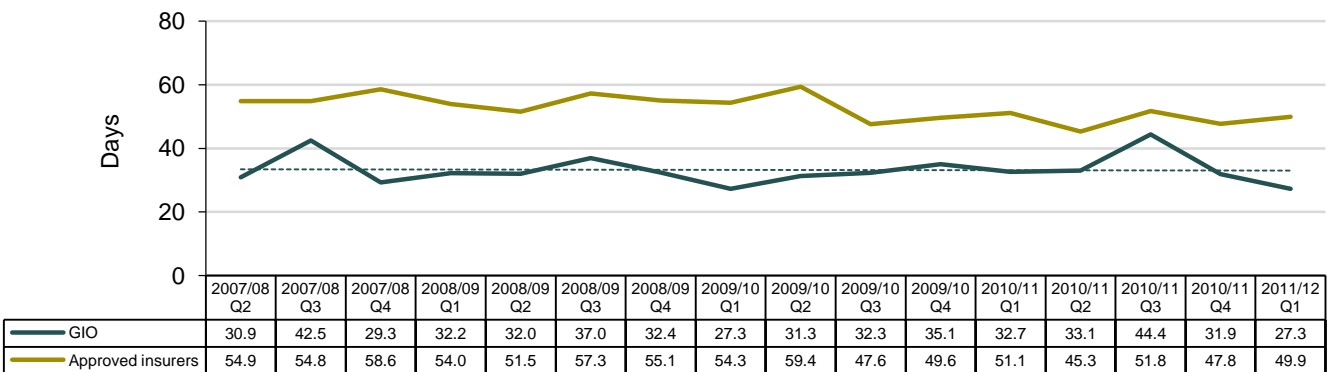
Section 3: Individual insurer summary
GIO

3.3.3 Claim management - GIO

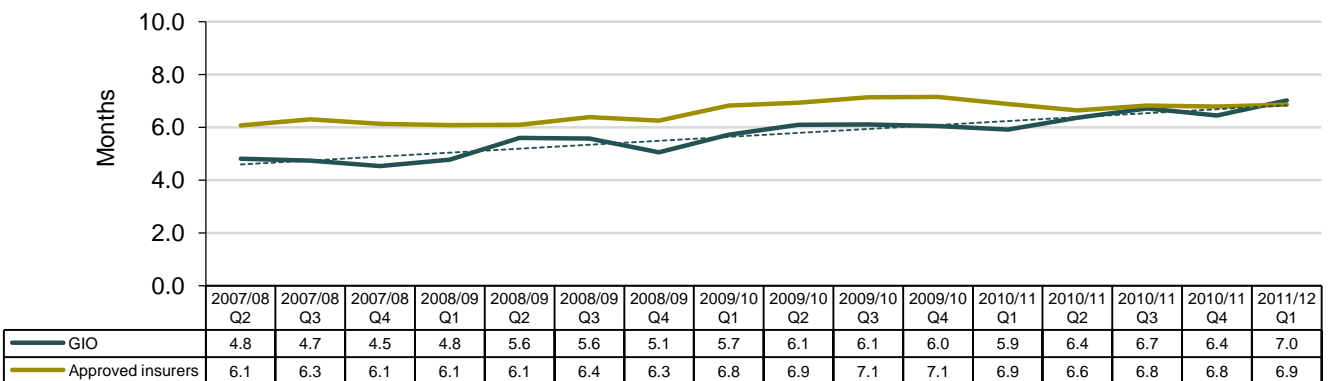
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - GIO



Average initial liability confirmation period for pending claims by initial confirmation quarter - GIO



Average claim duration (months) by initial finalisation quarter - GIO



Section 3: Individual insurer summary

Guild

3.4.1 Individual insurer summary - Guild

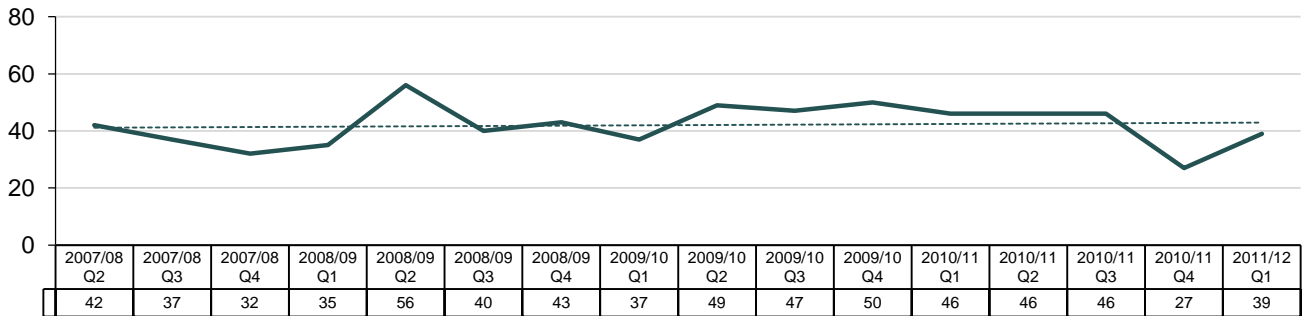
Claim activity	Guild				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	39	44.4	▼	0.4	8,930	■
Total active claim count	114	-7.3	▼	0.4	25,781	▲
Total closed claim count	46	-4.2	▼	0.5	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	.81	3.1	▲	0.5	169.22	▲
Claim payments - excl Common law	.71	-10.1	▲	0.5	150.67	▲
Claim payments - Common law	.10	#DIV/0!	▲	0.6	18.55	▼
Claim management						
Claim management	Guild				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	61.5	14.9	▲	●	77.3	▲
Average insurer lodgement period (days)	8.5	-11.1	■	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	91.7	-8.3	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	83.8	-1.9	▲	●	49.9	▲
Average claim duration (months)	11.5	46.0	▲	●	6.9	■

* Trend for the previous four quarters

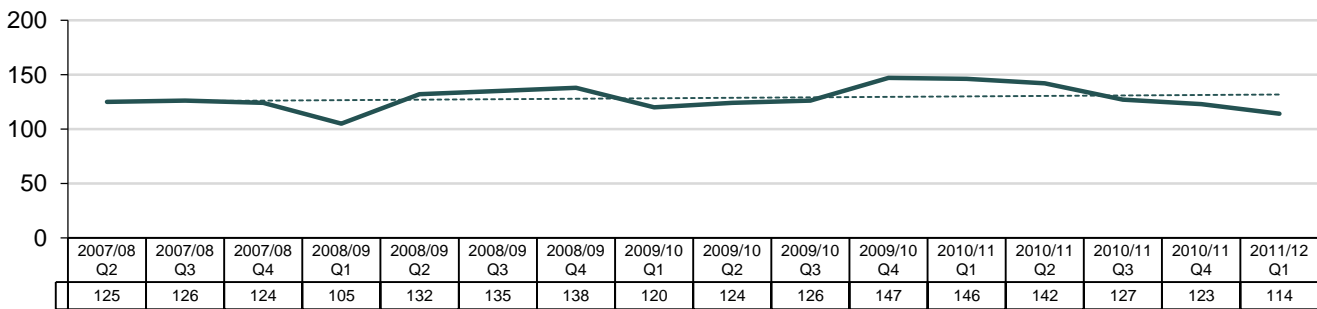
Section 3: Individual insurer summary
Guild

3.4.2 Claim activity - Guild

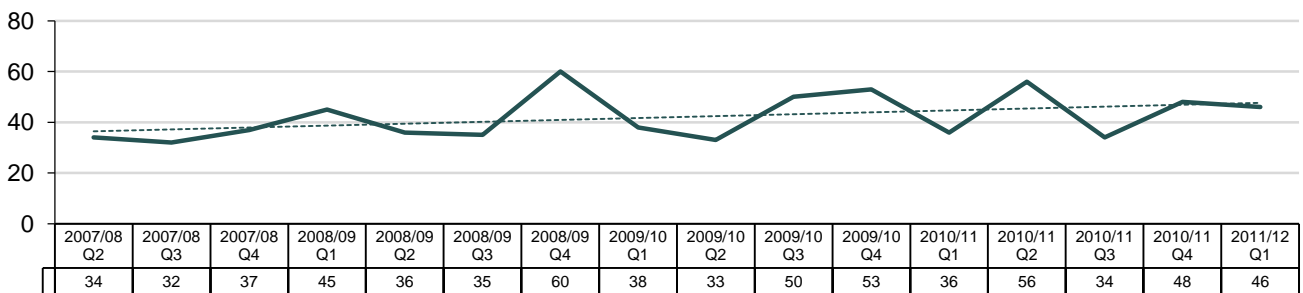
Total number of claims by insurer received quarter - Guild



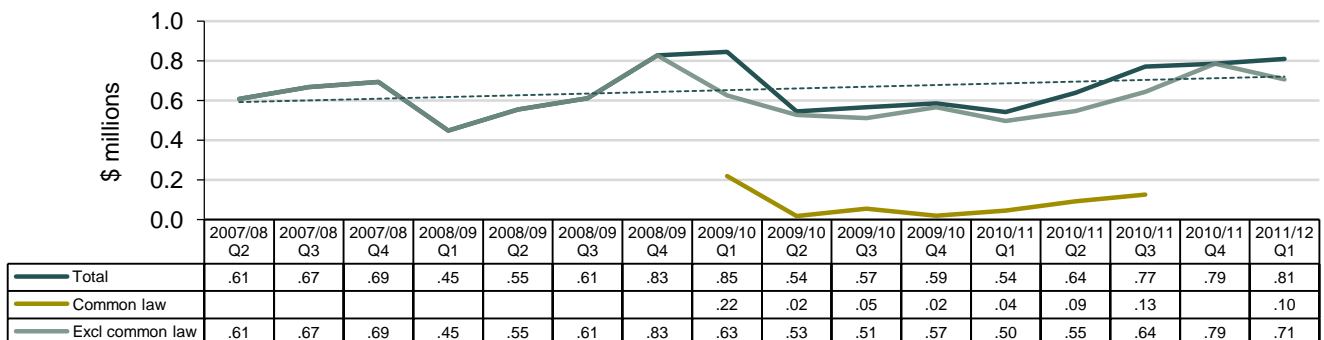
Total number of active claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



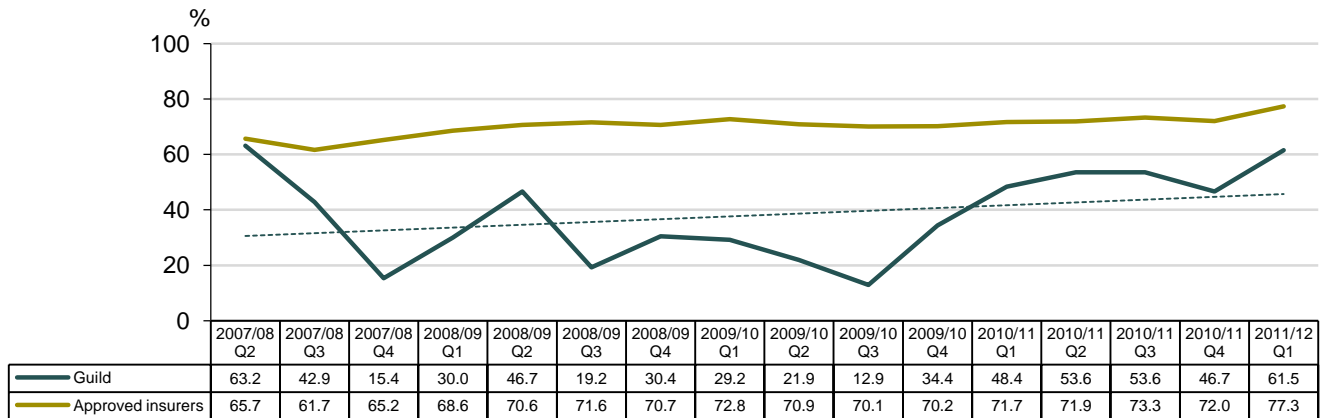
Total payments by transaction quarter - Guild



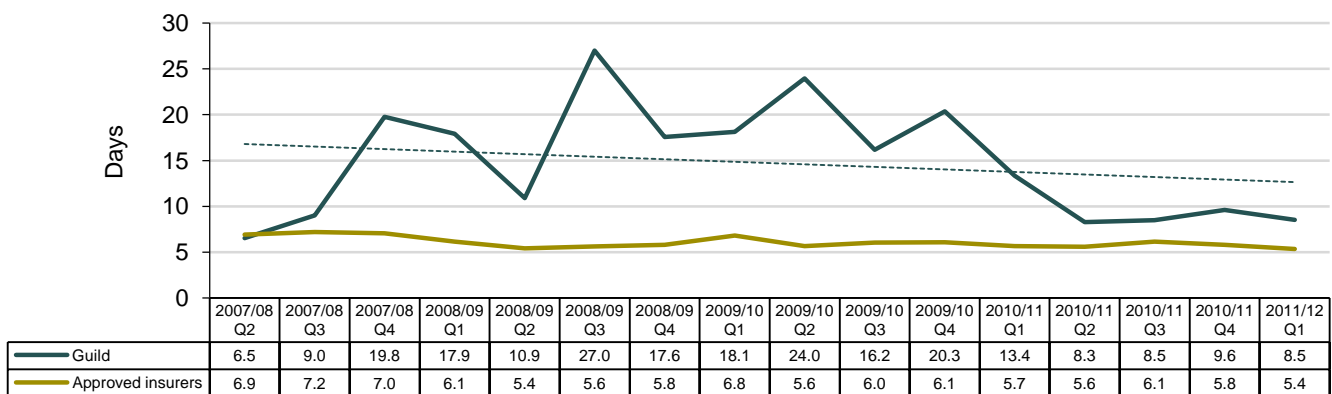
Section 3: Individual insurer summary
Guild

3.4.3 Claim management - Guild

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild



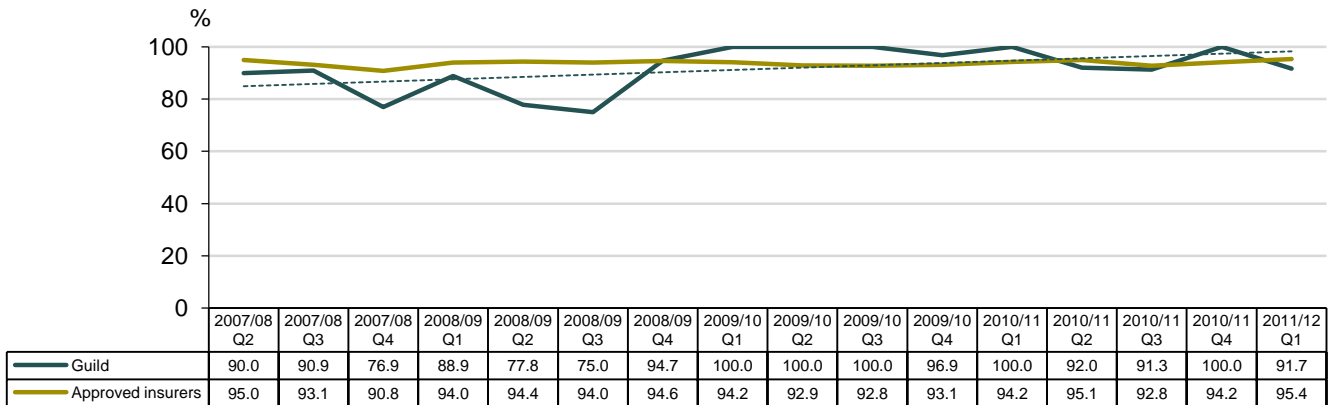
Average insurer lodgement period for income claims by insurer received quarter - Guild



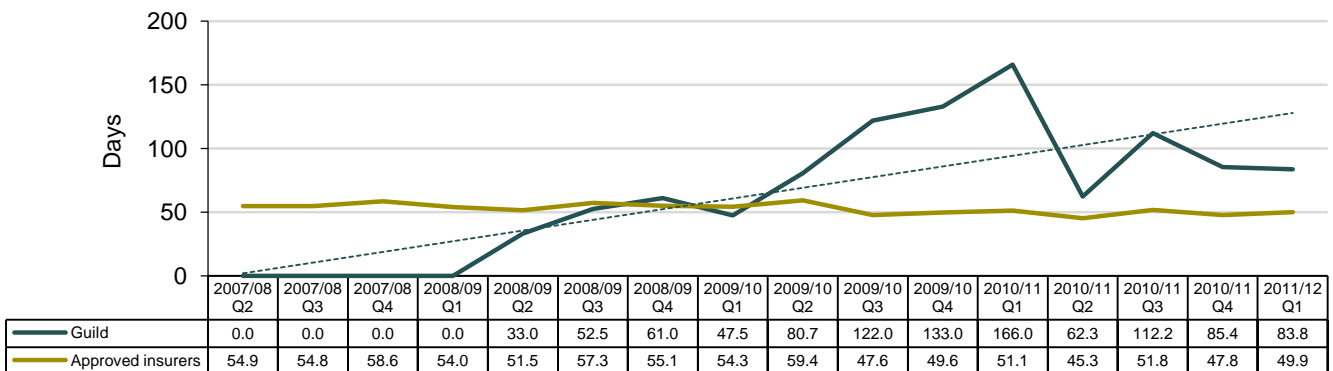
Section 3: Individual insurer summary
Guild

3.4.3 Claim management - Guild

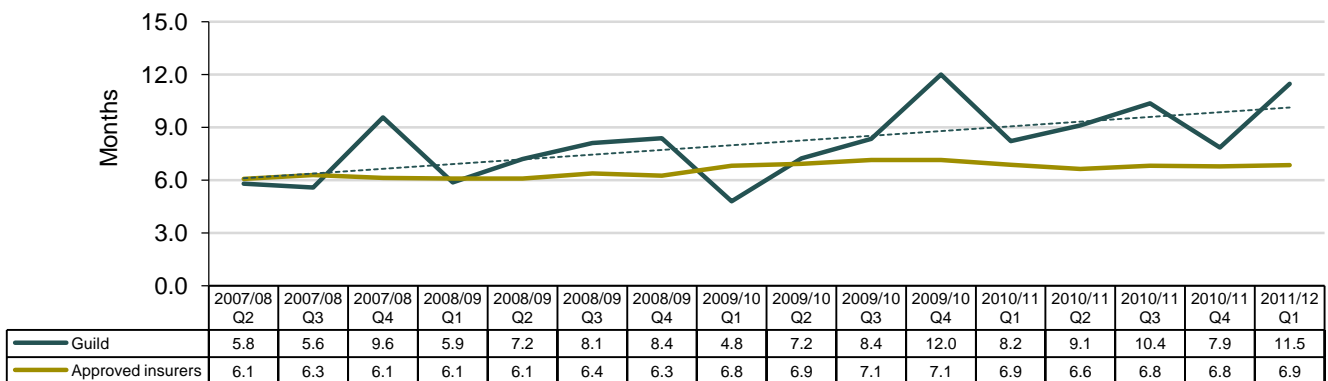
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - Guild



Average initial liability confirmation period for pending claims by initial confirmation quarter - Guild



Average claim duration (months) by initial finalisation quarter - Guild



Section 3: Individual insurer summary IAG/CGU

3.5.1 Individual insurer summary - IAG/CGU

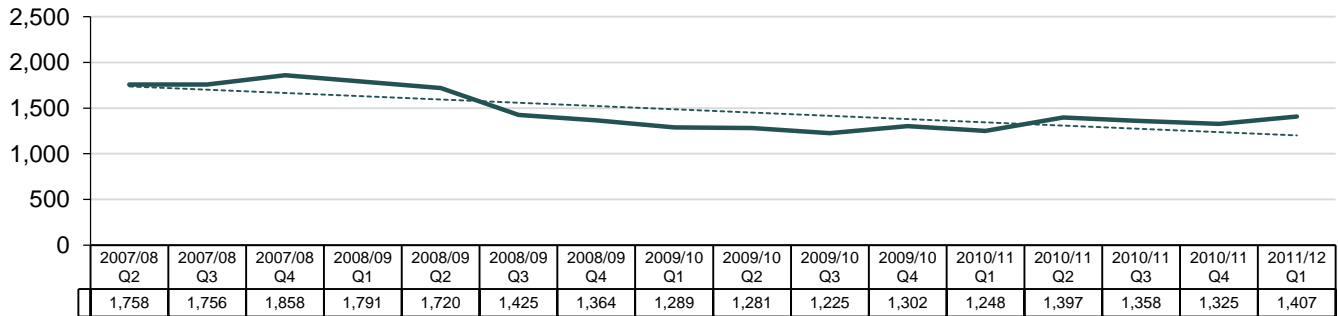
Claim activity	IAG/CGU				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,407	6.2	■	15.8	8,930	■
Total active claim count	3,597	-1.9	■	14.0	25,781	▲
Total closed claim count	1,349	-11.3	■	15.1	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	23.28	-1.5	▼	13.8	169.22	▲
Claim payments - excl Common law	22.09	4.7	■	14.7	150.67	▲
Claim payments - Common law	1.19	-52.9	▼	6.4	18.55	▼
Claim management						
Claim management	IAG/CGU				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	74.4	5.4	▲	●	77.3	▲
Average insurer lodgement period (days)	6.3	13.5	■	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	99.1	2.2	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	20.4	-10.3	▼	●	49.9	▲
Average claim duration (months)	5.3	-1.2	▼	●	6.9	■

* Trend for the previous four quarters

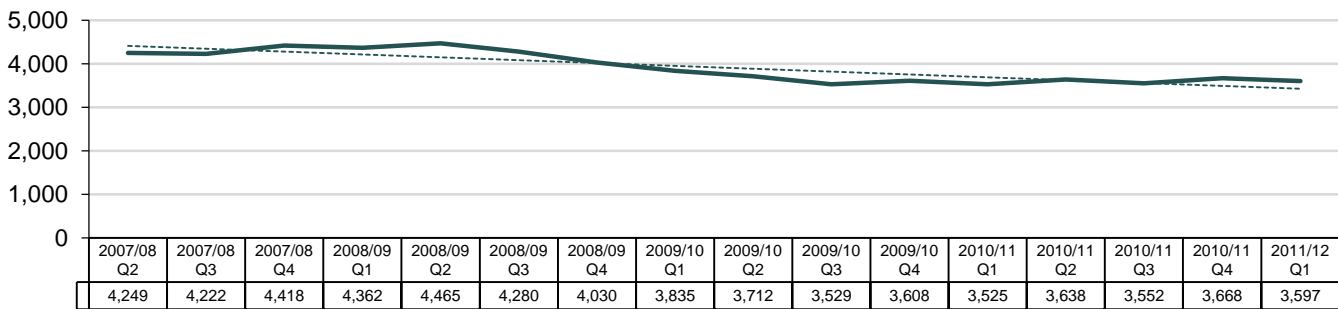
Section 3: Individual insurer summary
IAG/CGU

3.5.2 Claim activity - IAG/CGU

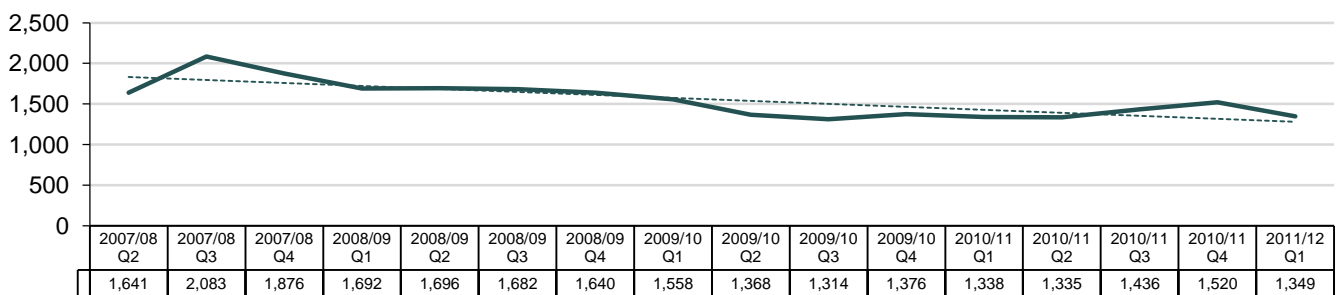
Total number of claims by insurer received quarter - IAG/CGU



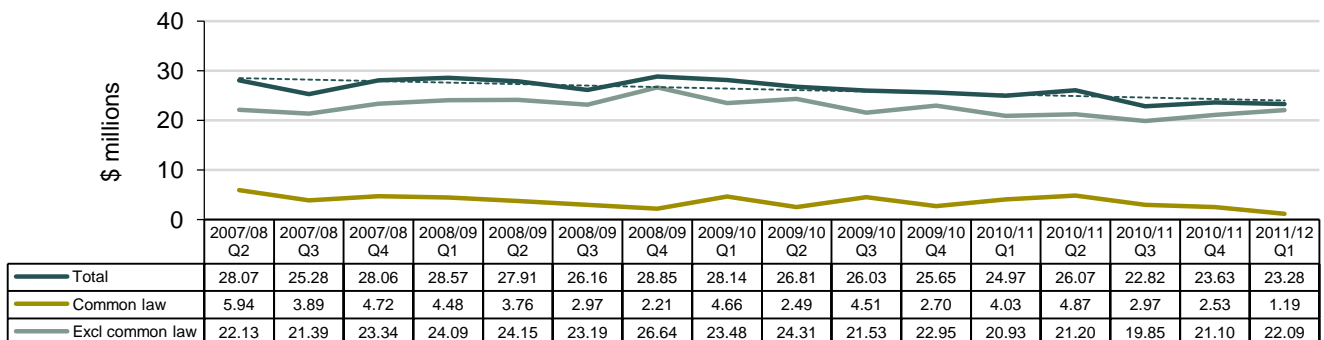
Total number of active claims by transaction quarter - IAG/CGU



Total number of closed claims by initial finalisation quarter - IAG/CGU



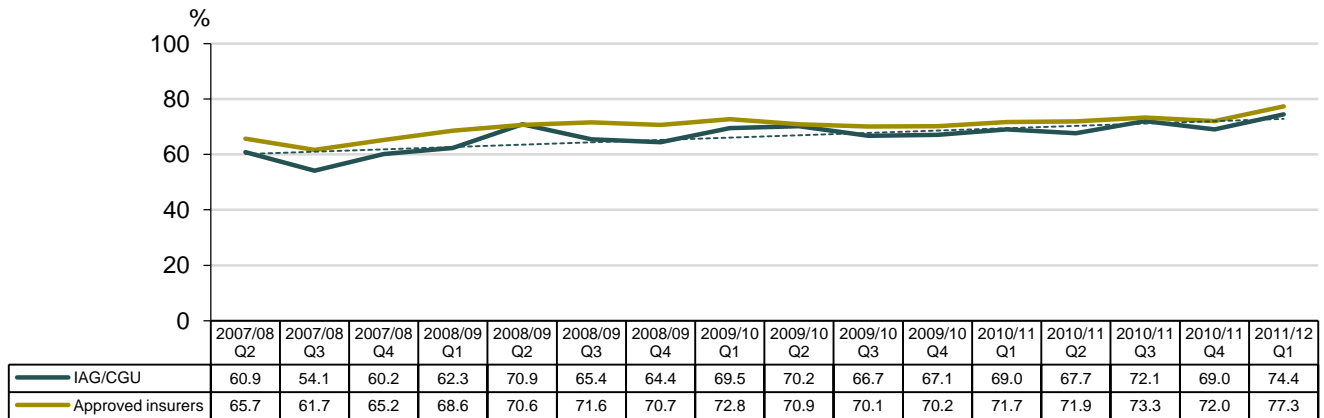
Total payments by transaction quarter - IAG/CGU



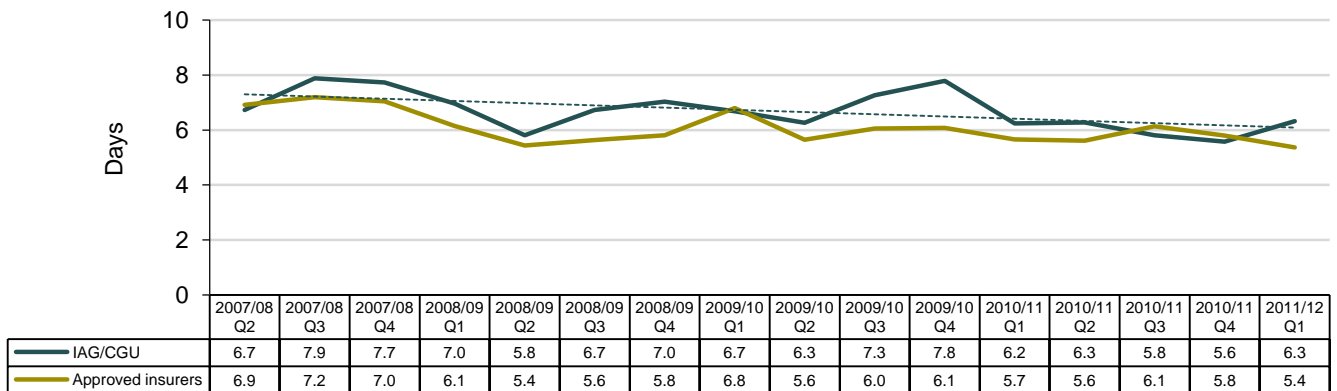
Section 3: Individual insurer summary
IAG/CGU

3.5.3 Claim management - IAG/CGU

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - IAG/CGU



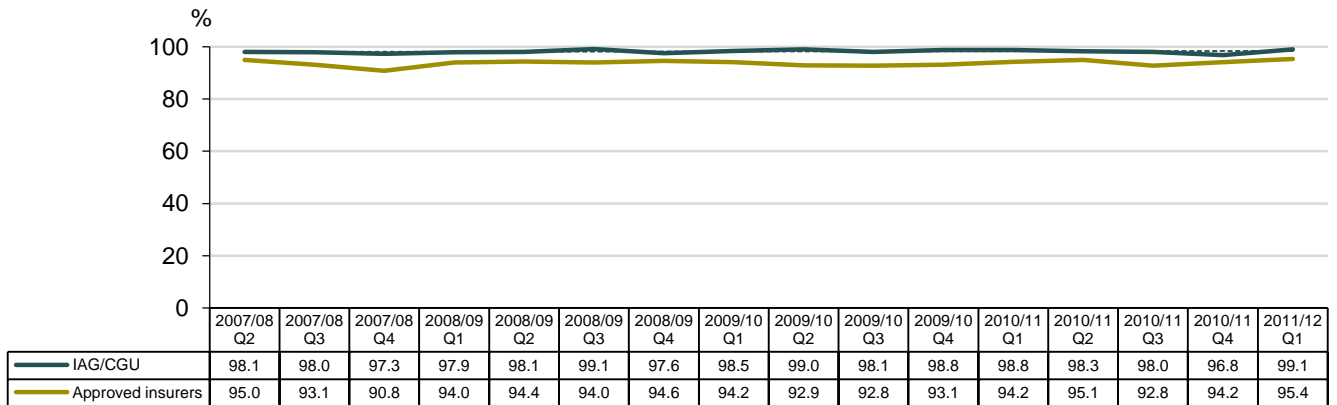
Average insurer lodgement period for income claims by insurer received quarter - IAG/CGU



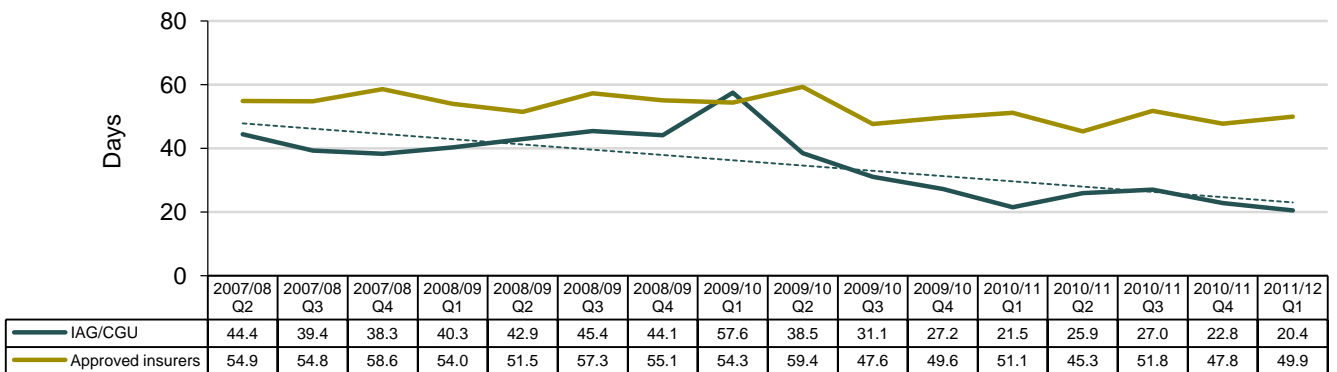
Section 3: Individual insurer summary
IAG/CGU

3.5.3 Claim management - IAG/CGU

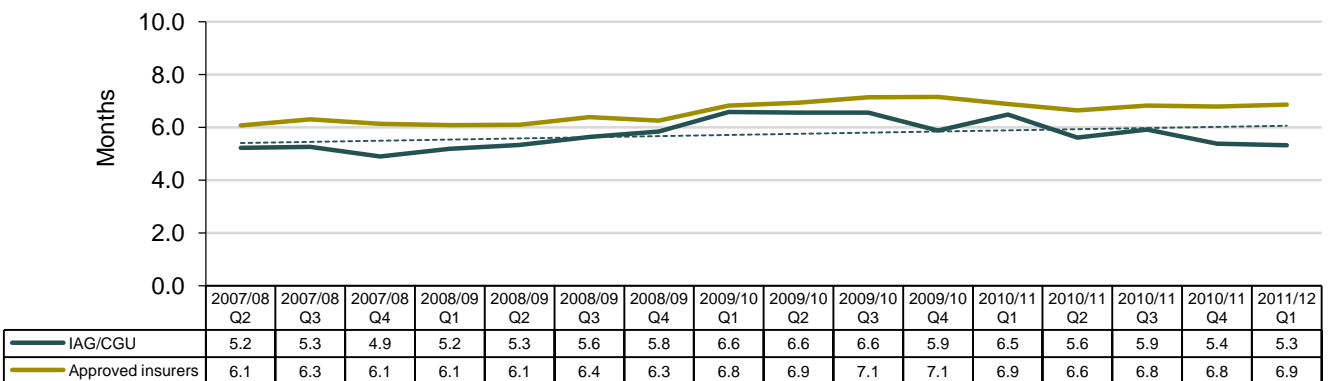
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - IAG/CGU



Average initial liability confirmation period for pending claims by initial confirmation quarter - IAG/CGU



Average claim duration (months) by initial finalisation quarter - IAG/CGU



Section 3: Individual insurer summary

ICWA

3.6.1 Individual insurer summary - ICWA

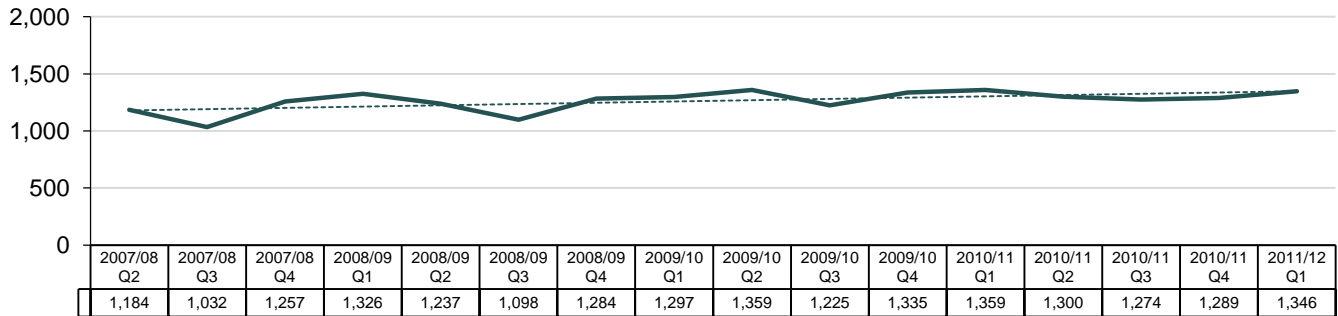
Claim activity	ICWA				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,346	4.4	■	15.1	8,930	■
Total active claim count	4,992	-3.1	■	19.4	25,781	▲
Total closed claim count	1,463	-0.5	▲	16.4	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	33.13	-5.3	▲	19.6	169.22	▲
Claim payments - excl Common law	30.49	-5.8	▲	20.2	150.67	▲
Claim payments - Common law	2.64	0.7	■	14.2	18.55	▼
Claim management						
Claim management	ICWA				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	89.0	4.8	▲	●	77.3	▲
Average insurer lodgement period (days)	2.6	-37.5	▼	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	96.4	1.6	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	60.9	16.6	▲	●	49.9	▲
Average claim duration (months)	9.9	-2.0	▲	●	6.9	■

* Trend for the previous four quarters

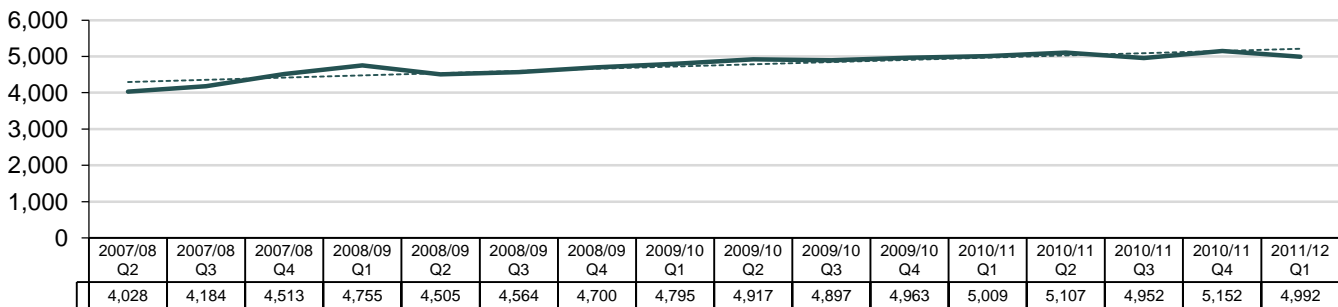
Section 3: Individual insurer summary
ICWA

3.6.2 Claim activity - ICWA

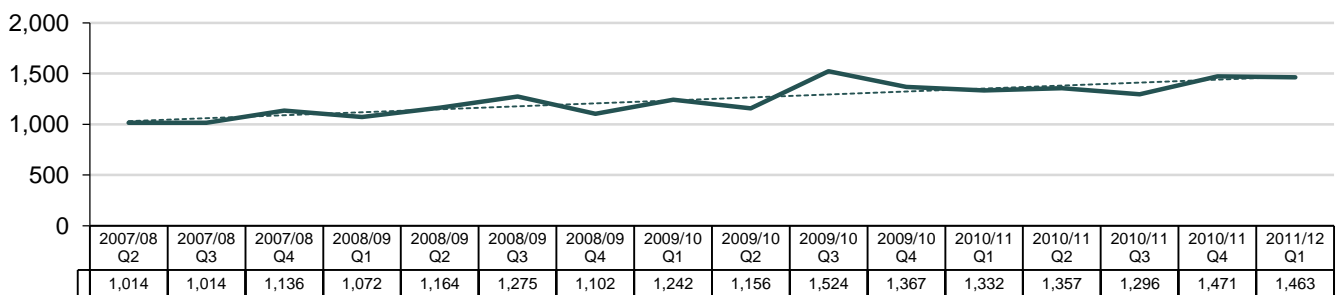
Total number of claims by insurer received quarter - ICWA



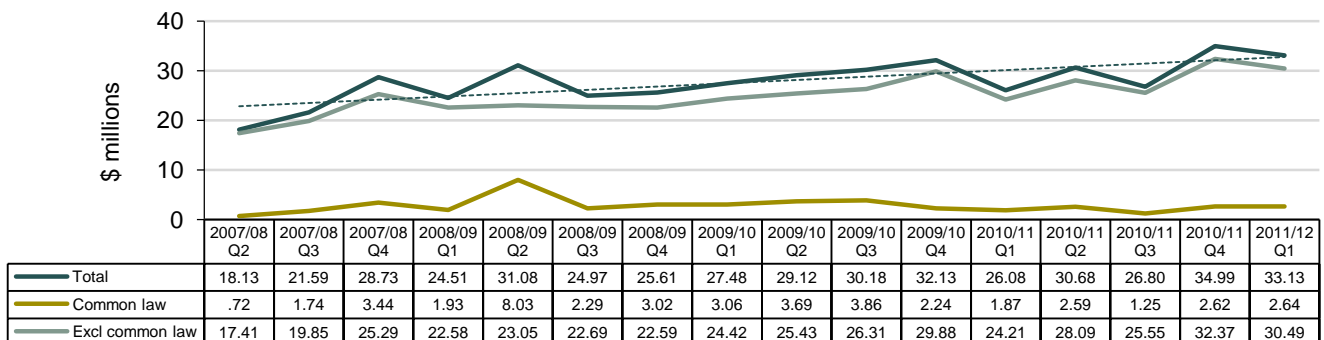
Total number of active claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



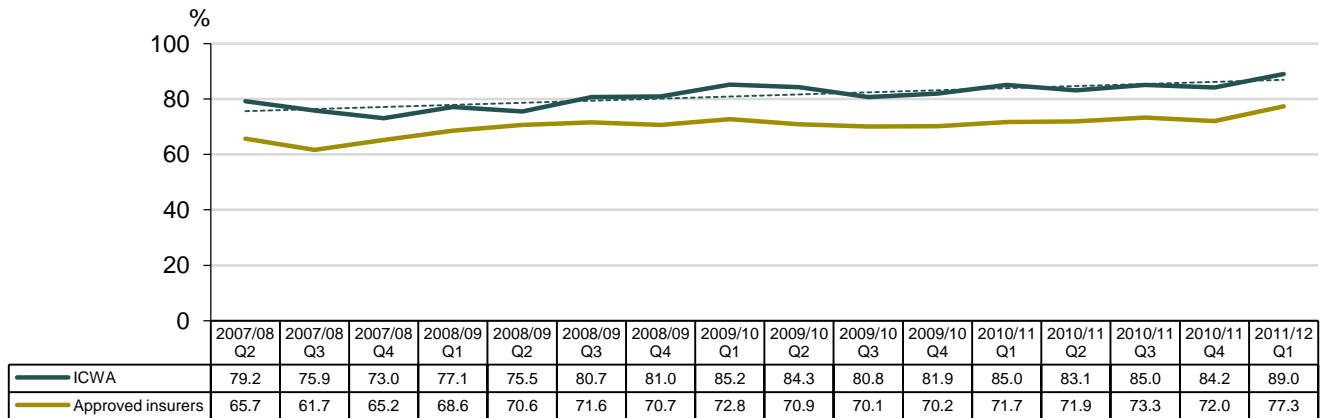
Total payments by transaction quarter - ICWA



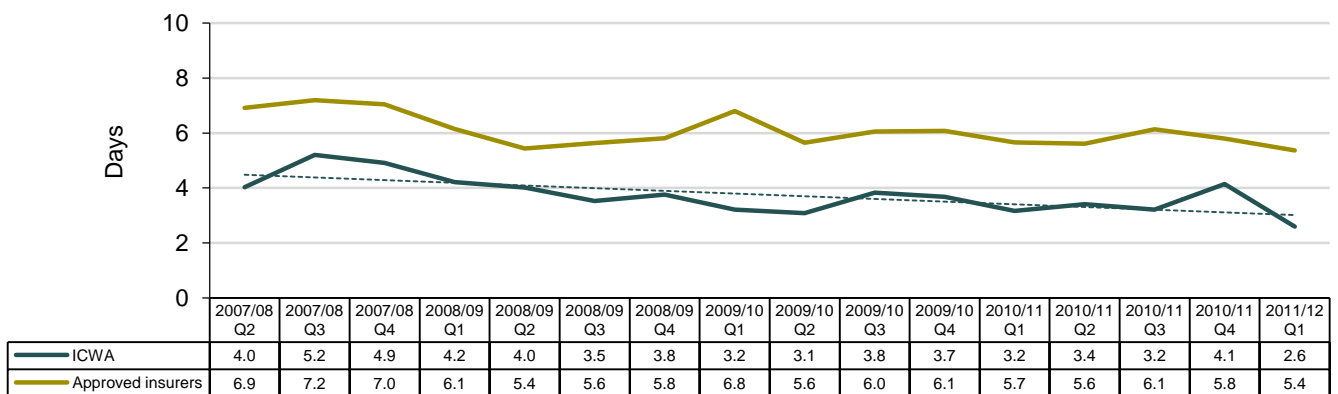
Section 3: Individual insurer summary
ICWA

3.6.3 Claim management - ICWA

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



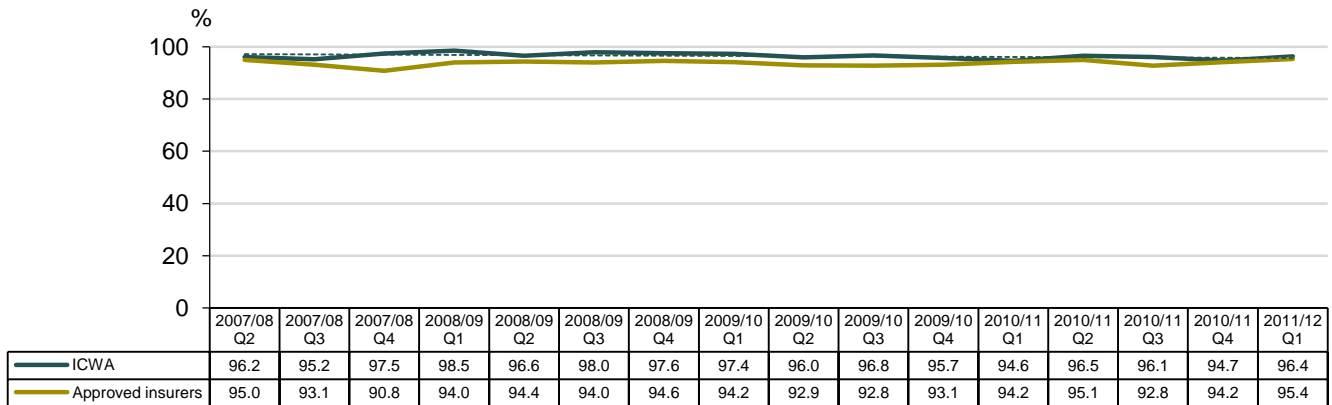
Average insurer lodgement period for income claims by insurer received quarter - ICWA



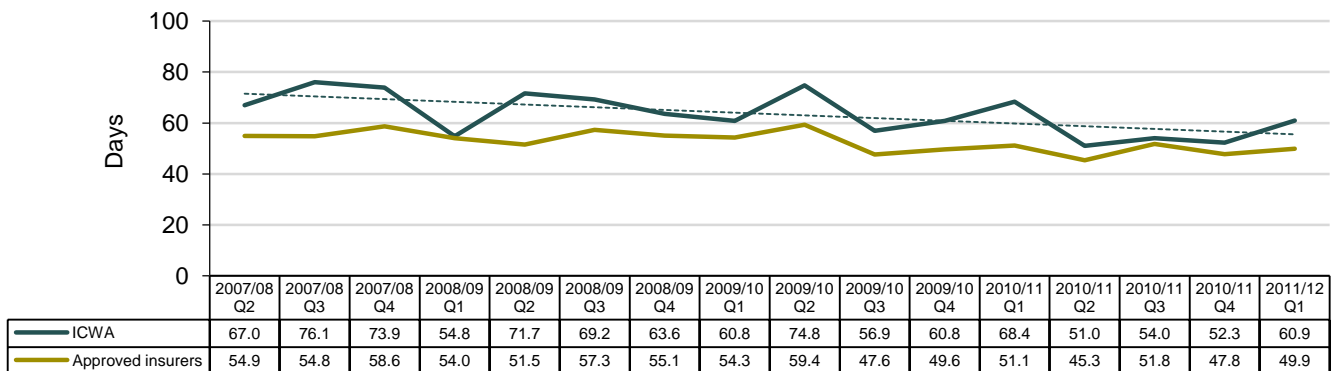
Section 3: Individual insurer summary
ICWA

3.6.3 Claim management - ICWA

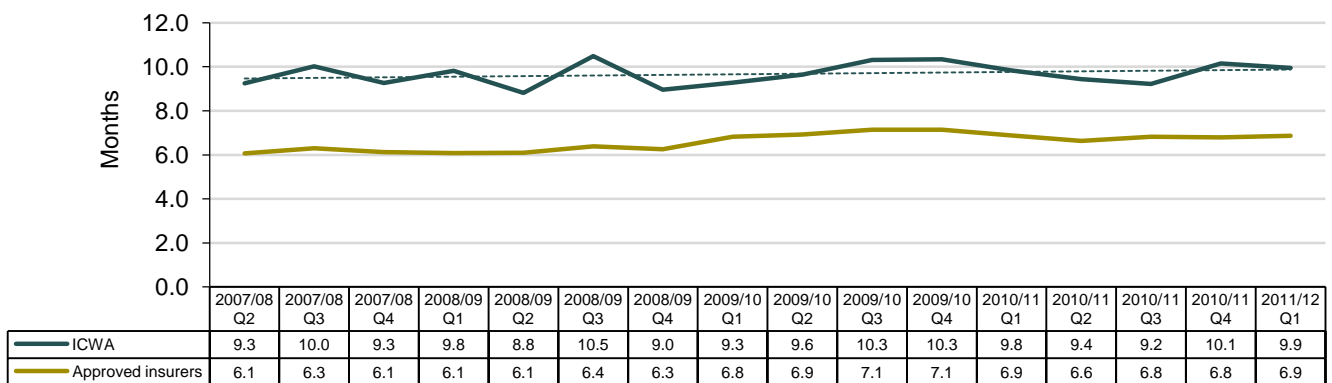
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - ICWA



Average initial liability confirmation period for pending claims by initial confirmation quarter - ICWA



Average claim duration (months) by initial finalisation quarter - ICWA



Section 3: Individual insurer summary

QBE

3.7.1 Individual insurer summary - QBE

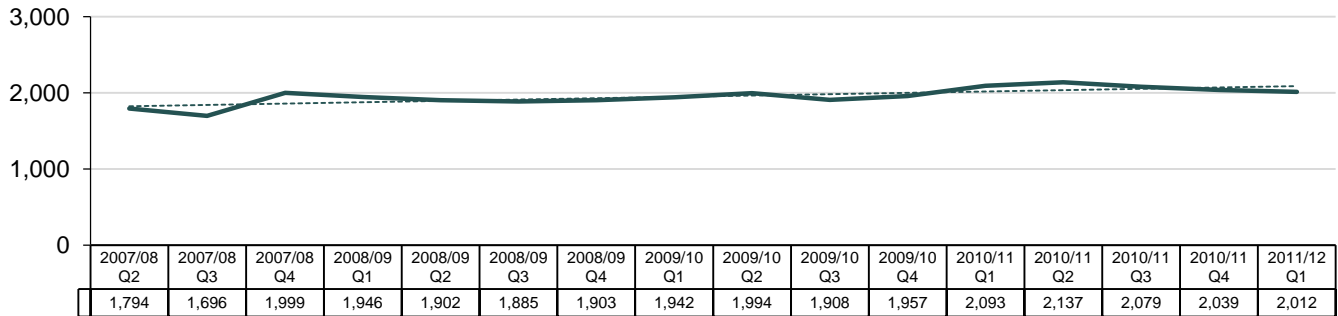
Claim activity	QBE				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	2,012	-1.3	▼	22.5	8,930	■
Total active claim count	5,612	2.6	▲	21.8	25,781	▲
Total closed claim count	2,224	-8.0	▲	24.9	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	38.06	5.6	▲	22.5	169.22	▲
Claim payments - excl Common law	35.87	5.9	▲	23.8	150.67	▲
Claim payments - Common law	2.19	0.6	▲	11.8	18.55	▼
Claim management						
Claim management	QBE				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	61.7	6.3	▲	●	77.3	▲
Average insurer lodgement period (days)	9.1	0.5	■	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	94.2	5.2	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	98.4	-33.1	▼	●	49.9	▲
Average claim duration (months)	6.1	-0.1	▲	●	6.9	■

* Trend for the previous four quarters

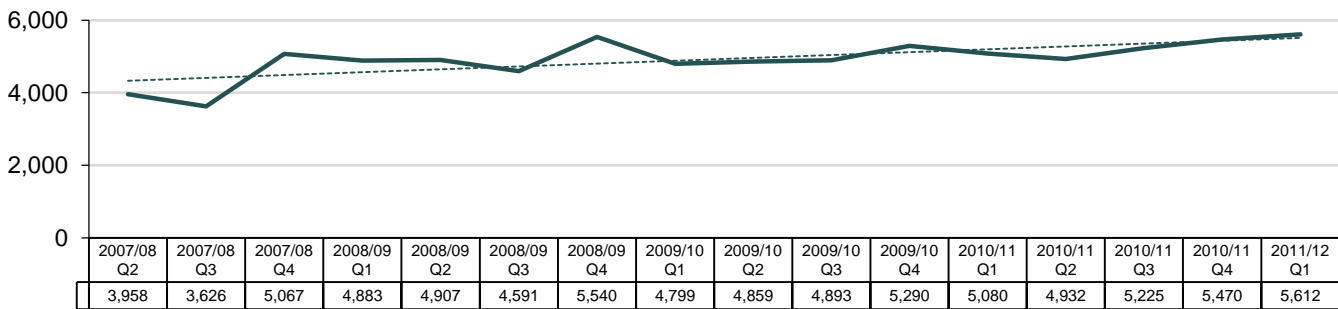
Section 3: Individual insurer summary
QBE

3.7.2 Claim activity - QBE

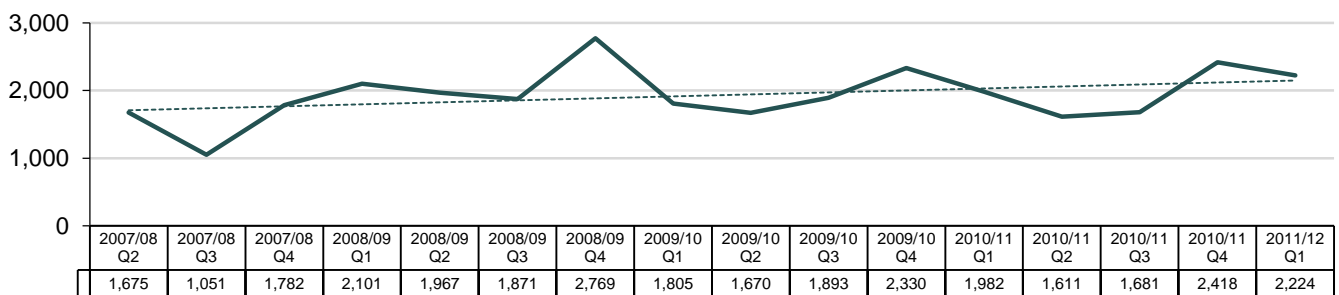
Total number of claims by insurer received quarter - QBE



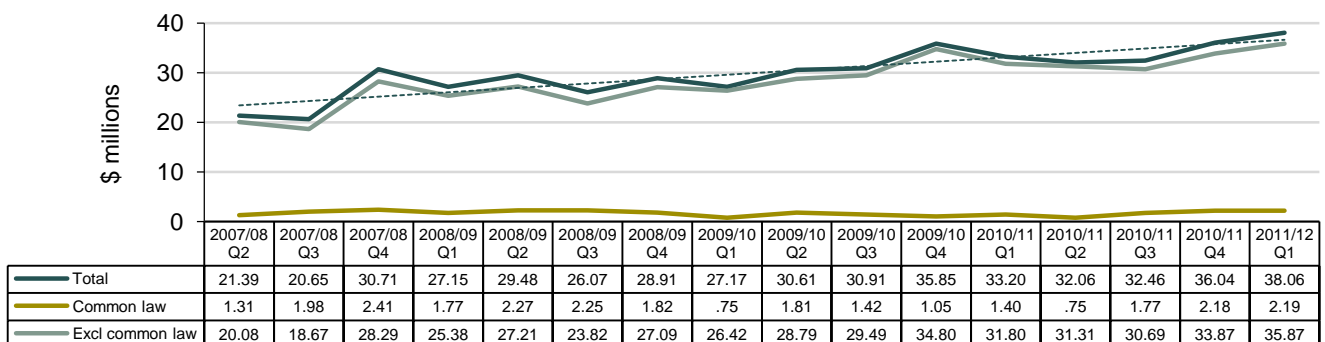
Total number of active claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



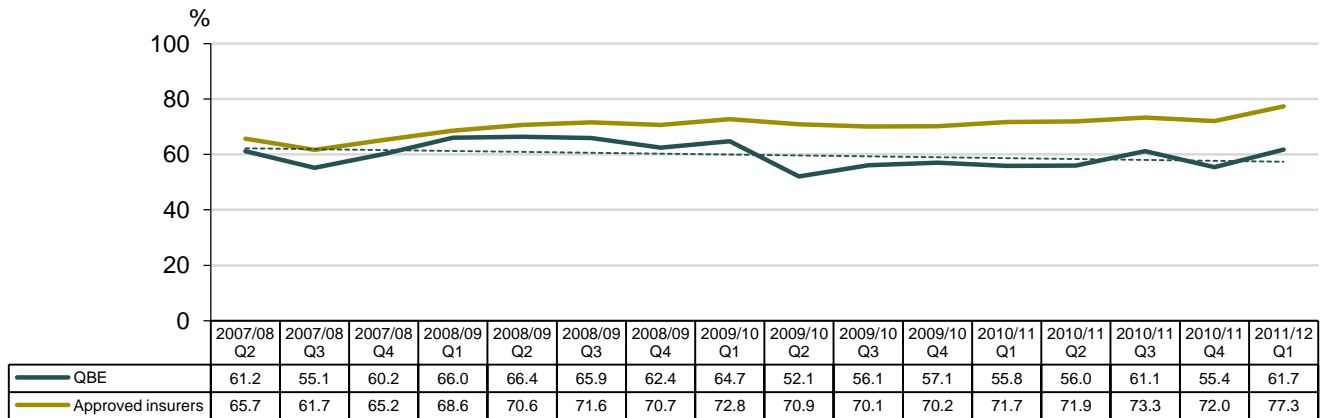
Total payments by transaction quarter - QBE



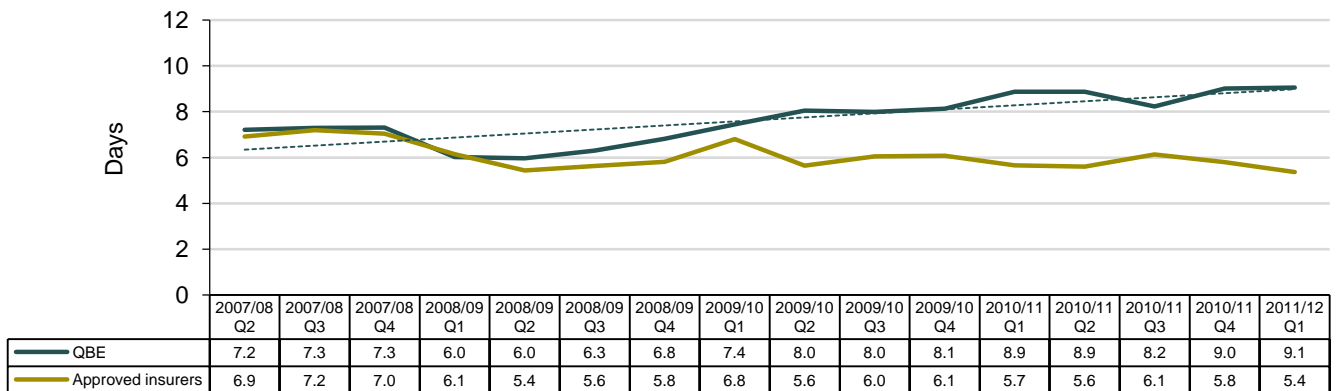
Section 3: Individual insurer summary
QBE

3.7.3 Claim management - QBE

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE



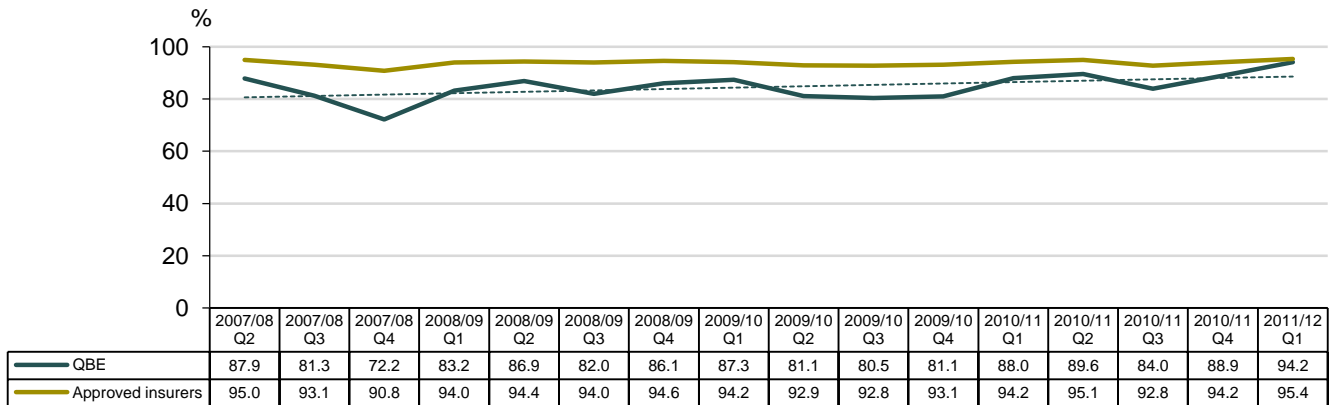
Average insurer lodgement period for income claims by insurer received quarter - QBE



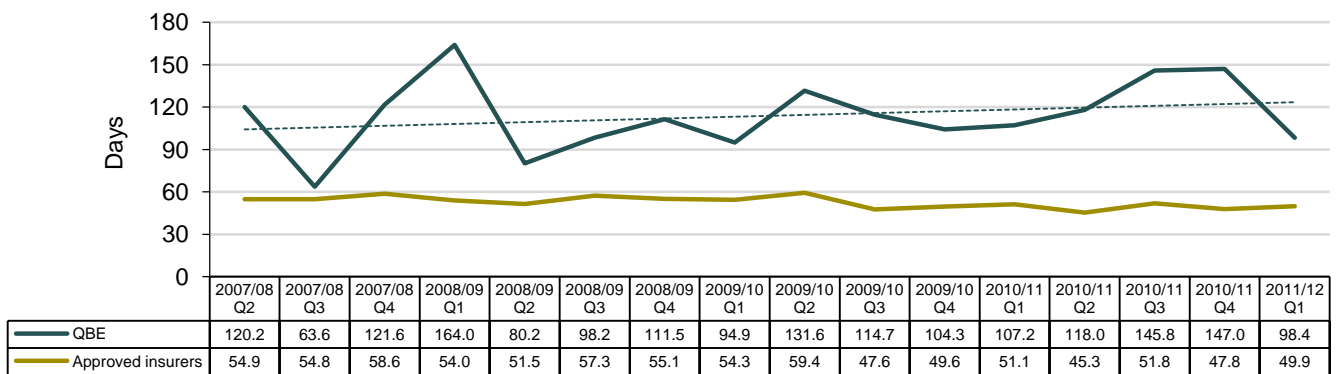
Section 3: Individual insurer summary
QBE

3.7.3 Claim management - QBE

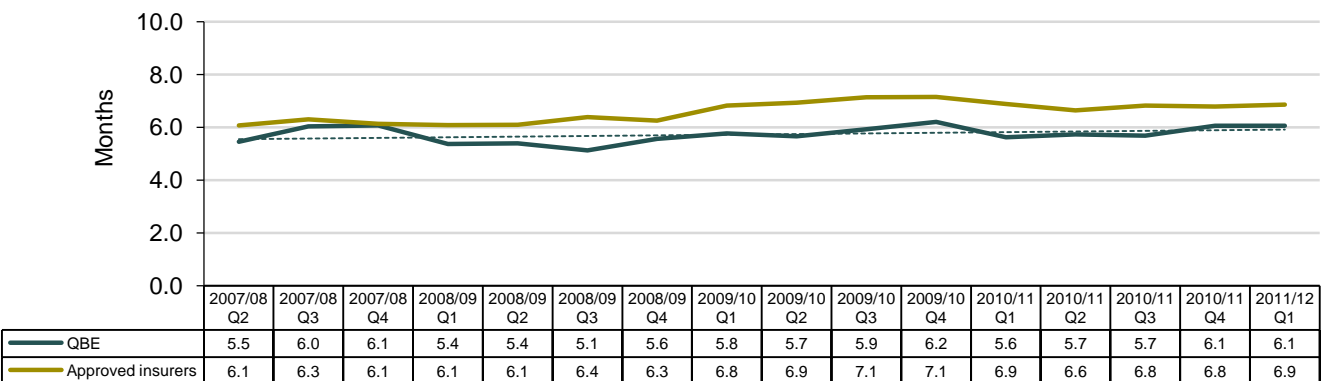
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - QBE



Average initial liability confirmation period for pending claims by initial confirmation quarter - QBE



Average claim duration (months) by initial finalisation quarter - QBE



Section 3: Individual insurer summary

Wesfarmers

3.8.1 Individual insurer summary - Wesfarmers

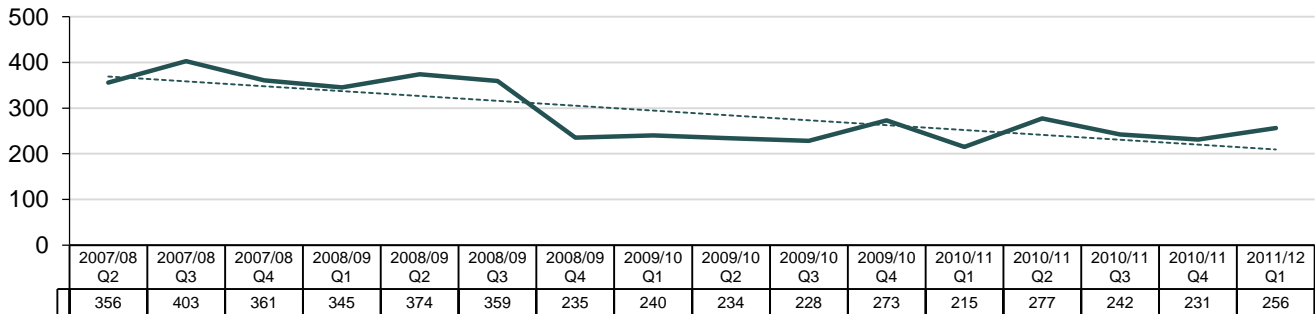
Claim activity	Wesfarmers				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	256	10.8	▼	2.9	8,930	■
Total active claim count	670	1.4	▼	2.6	25,781	▲
Total closed claim count	265	2.3	▲	3.0	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	4.41	-1.7	▼	2.6	169.22	▲
Claim payments - excl Common law	4.02	-7.5	▼	2.7	150.67	▲
Claim payments - Common law	.39	180.7	▼	2.1	18.55	▼
Claim management						
Claim management	Wesfarmers				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	90.6	2.7	■	●	77.3	▲
Average insurer lodgement period (days)	1.7	-42.8	▼	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	98.6	0.3	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	18.6	39.7	▲	●	49.9	▲
Average claim duration (months)	5.5	0.3	▼	●	6.9	■

* Trend for the previous four quarters

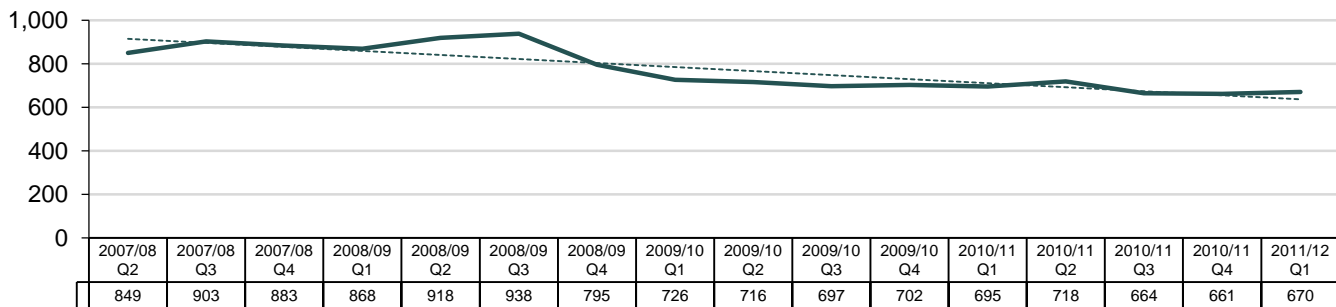
Section 3: Individual insurer summary
Wesfarmers

3.8.2 Claim activity - Wesfarmers

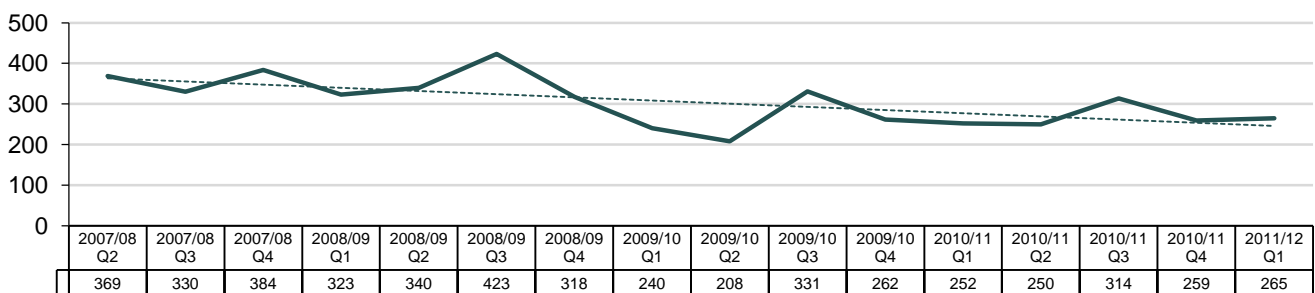
Total number of claims by insurer received quarter - Wesfarmers



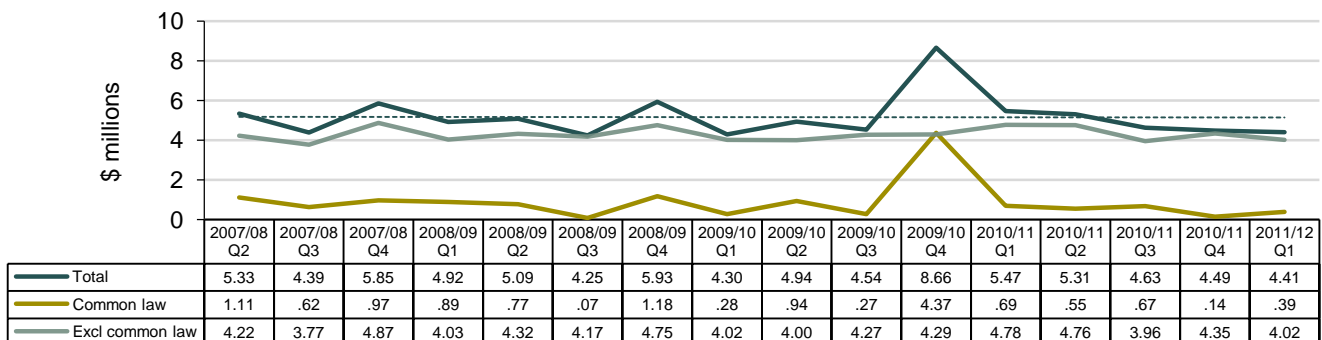
Total number of active claims by transaction quarter - Wesfarmers



Total number of closed claims by initial finalisation quarter - Wesfarmers



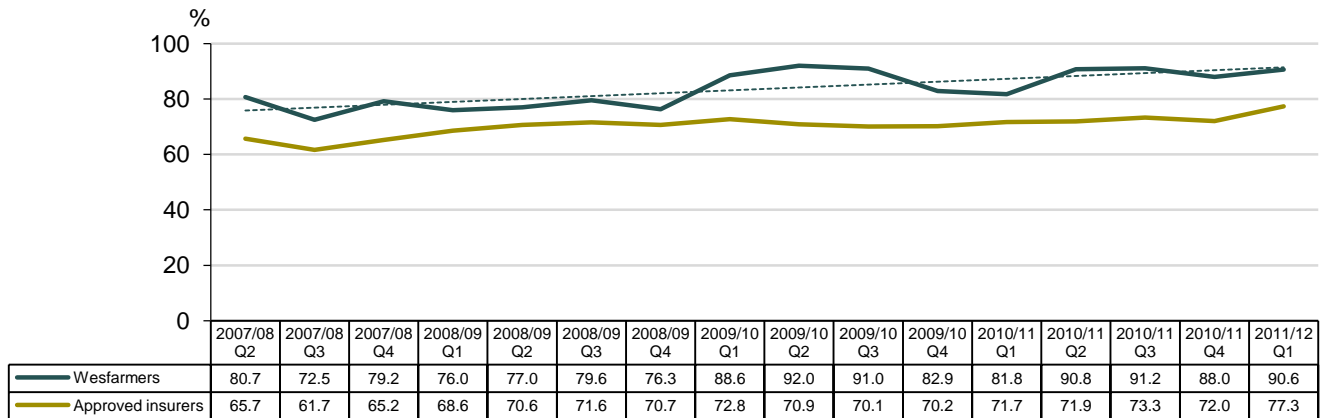
Total payments by transaction quarter - Wesfarmers



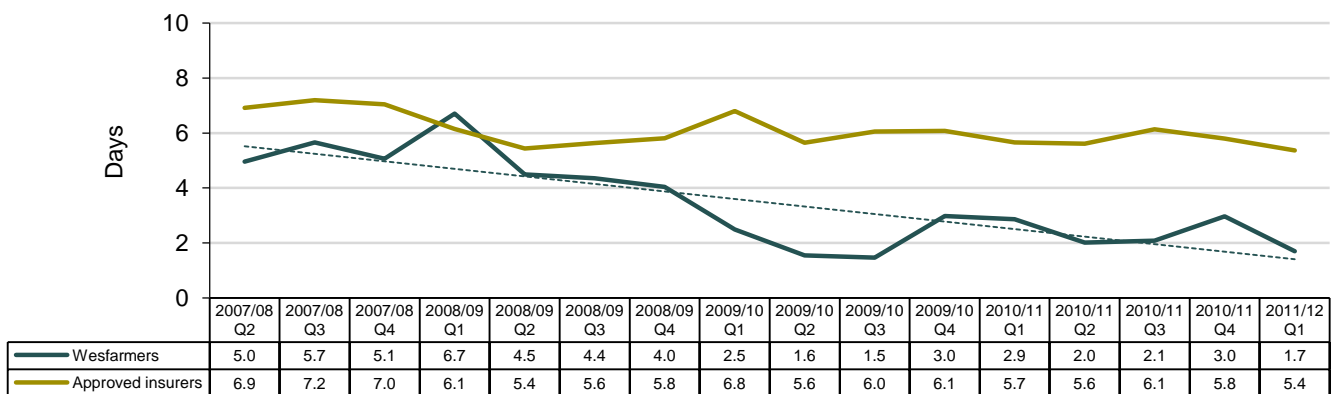
Section 3: Individual insurer summary
Wesfarmers

3.8.3 Claim management - Wesfarmers

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Wesfarmers



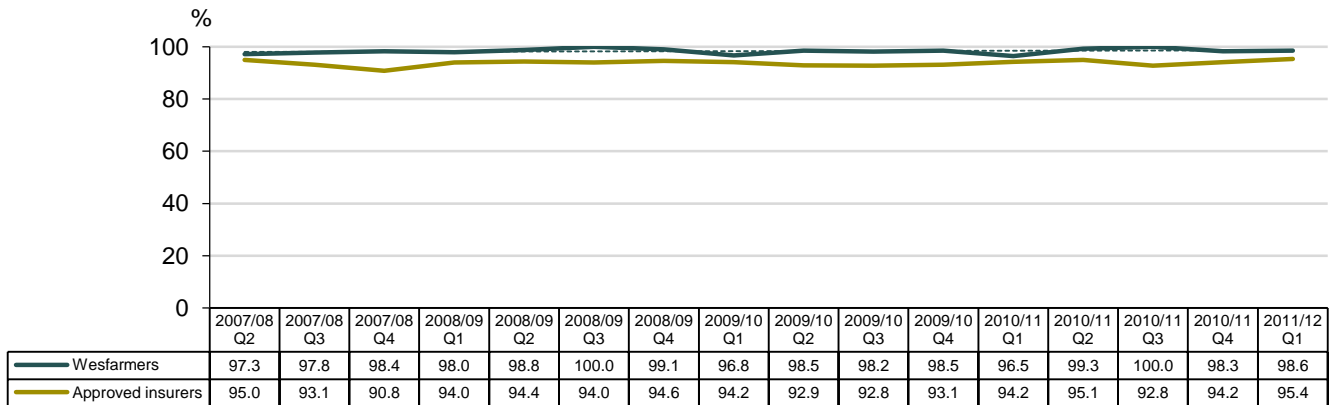
Average insurer lodgement period for income claims by insurer received quarter - Wesfarmers



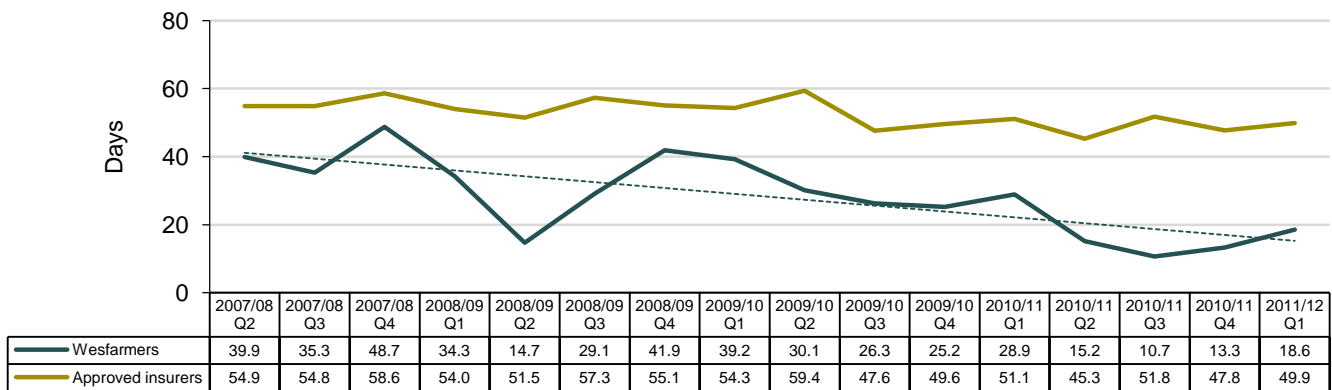
Section 3: Individual insurer summary
Wesfarmers

3.8.3 Claim management - Wesfarmers

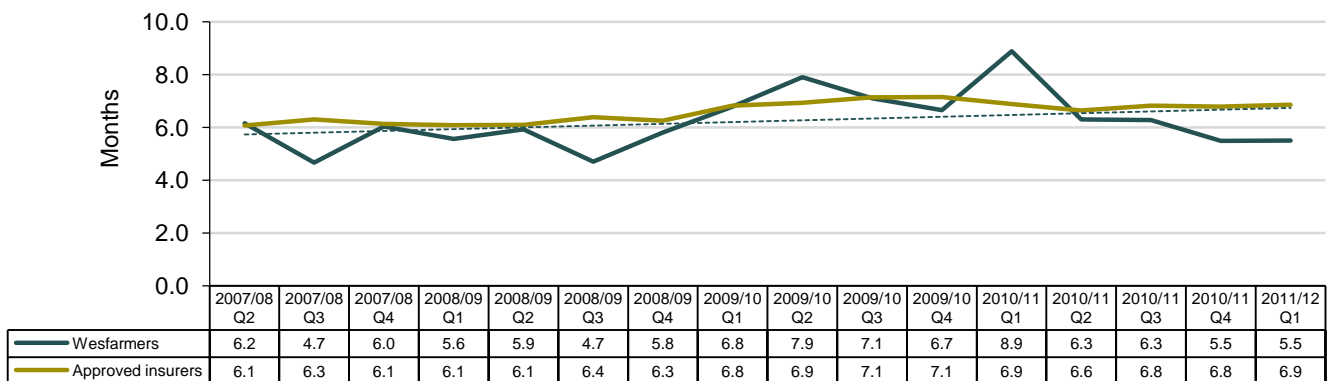
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - Wesfarmers



Average initial liability confirmation period for pending claims by initial confirmation quarter - Wesfarmers



Average claim duration (months) by initial finalisation quarter - Wesfarmers



Section 3: Individual insurer summary Zurich

3.9.1 Individual insurer summary - Zurich

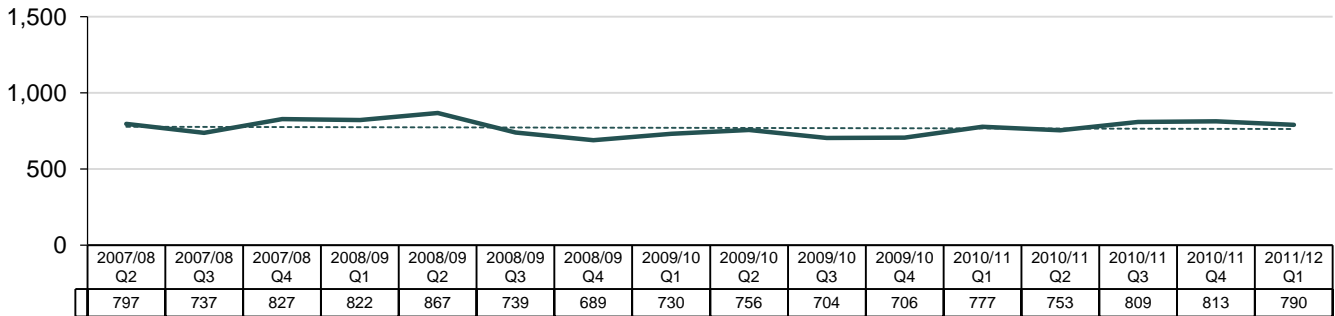
Claim activity	Zurich				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	790	-2.8	■	8.8	8,930	■
Total active claim count	2,255	2.9	▲	8.7	25,781	▲
Total closed claim count	761	-8.0	▲	8.5	8,916	▲
Claim payments (\$m)						
Total claim payments (\$m)	13.26	-2.4	▲	7.8	169.22	▲
Claim payments - excl Common law	12.06	-5.4	▲	8.0	150.67	▲
Claim payments - Common law	1.20	42.4	▼	6.4	18.55	▼
Claim management						
Claim management	Zurich				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	79.1	3.9	▲	●	77.3	▲
Average insurer lodgement period (days)	6.2	27.8	▲	●	5.4	■
Proportion (%) of initial liability confirmation within 14 days - excludes pending claims	93.5	-2.6	■	●	95.4	■
Average initial liability confirmation period for pending claims (days)	85.0	18.7	▲	●	49.9	▲
Average claim duration (months)	5.4	2.9	■	●	6.9	■

* Trend for the previous four quarters

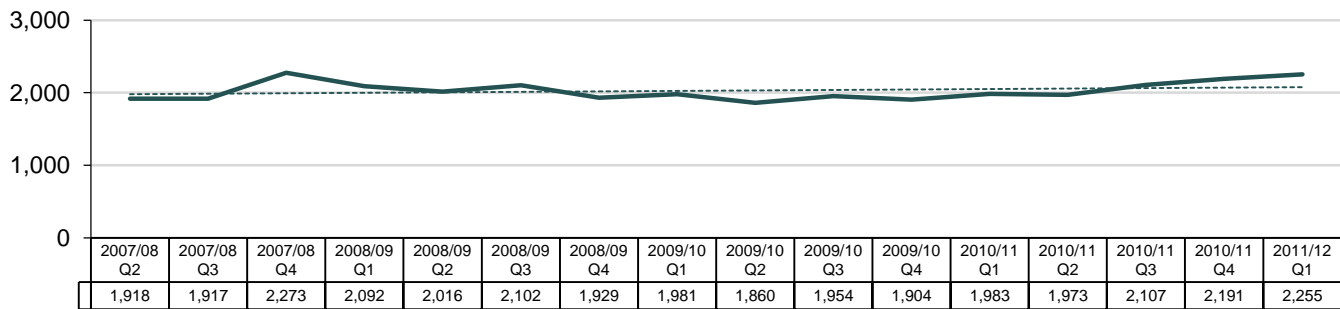
Section 3: Individual insurer summary
Zurich

3.9.2 Claim activity - Zurich

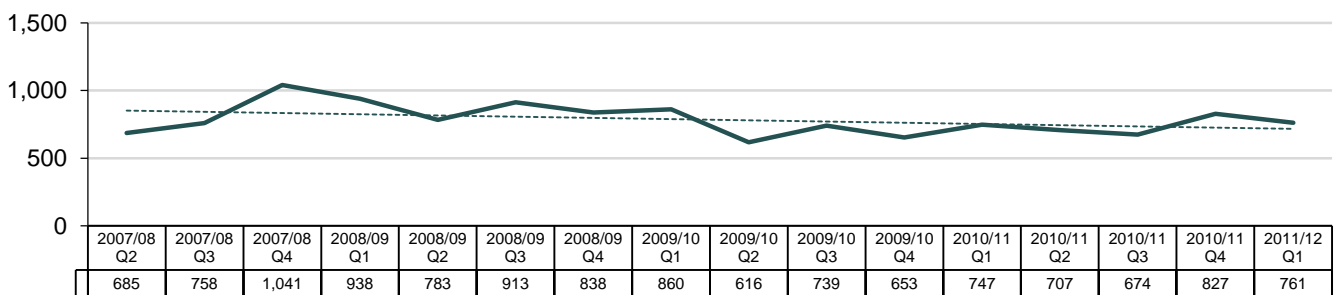
Total number of claims by insurer received quarter - Zurich



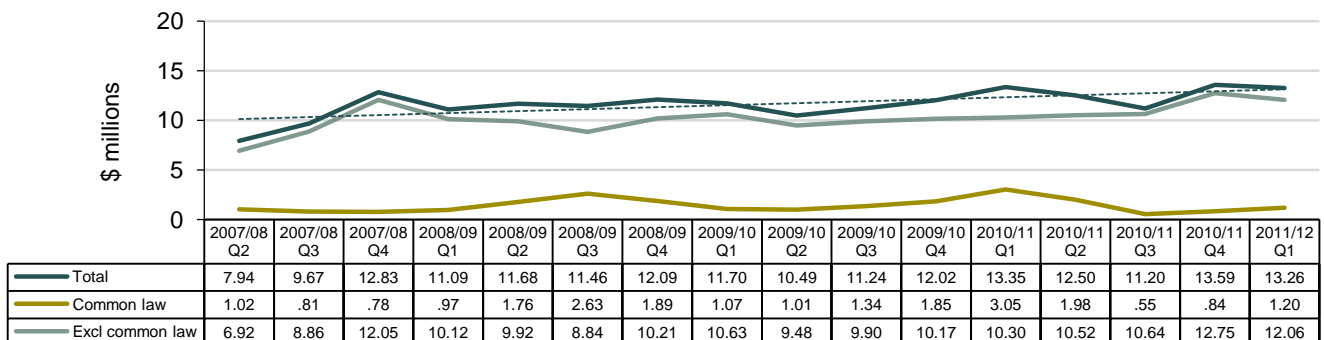
Total number of active claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



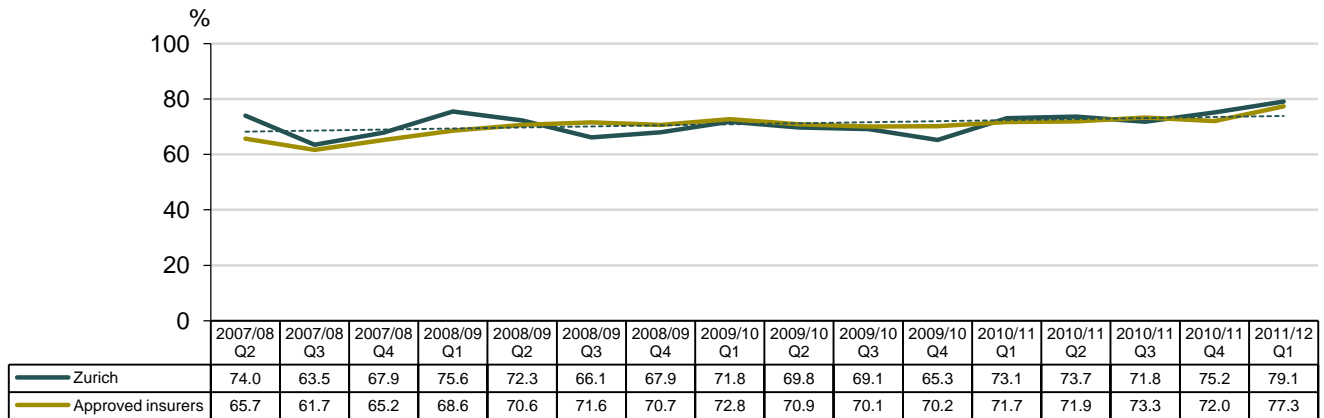
Total payments by transaction quarter - Zurich



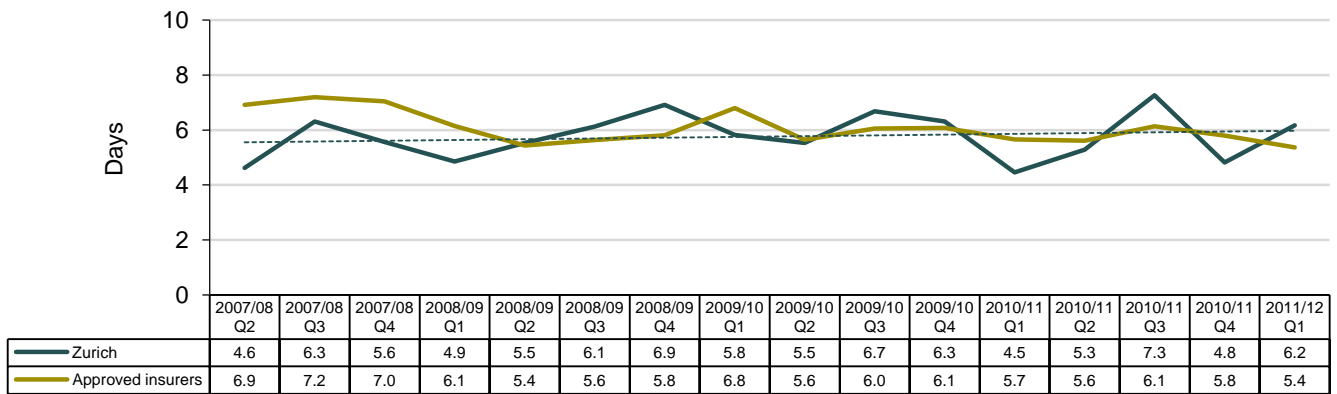
Section 3: Individual insurer summary
Zurich

3.9.3 Claim management - Zurich

Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



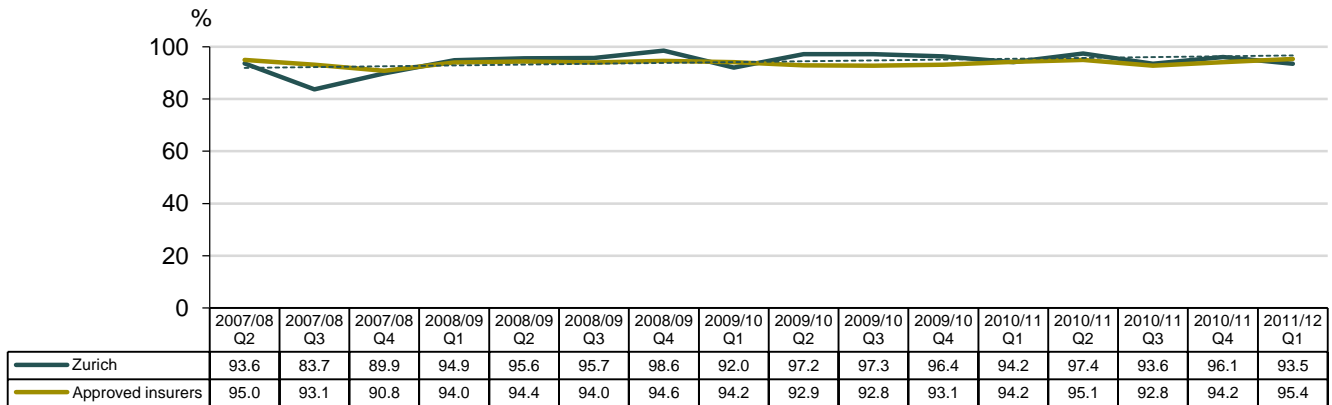
Average insurer lodgement period for income claims by insurer received quarter - Zurich



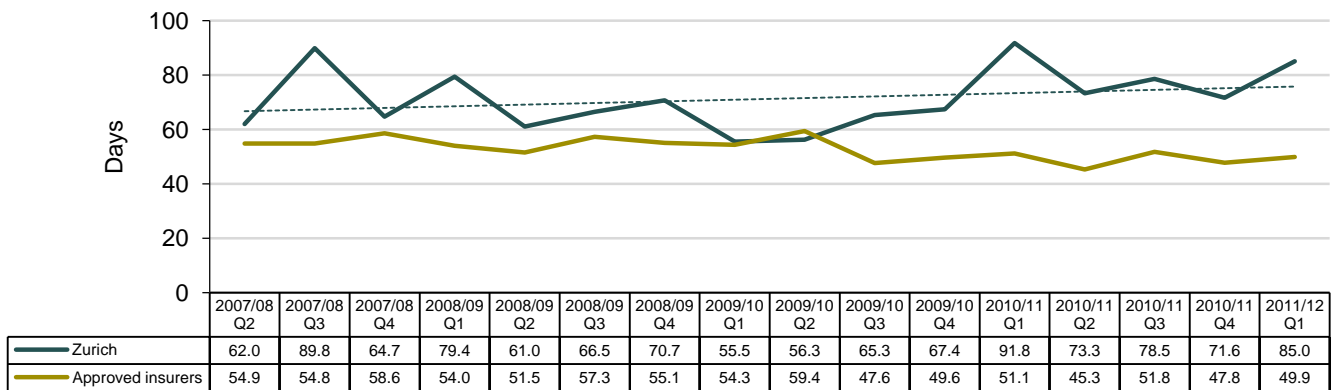
Section 3: Individual insurer summary
Zurich

3.9.3 Claim management - Zurich

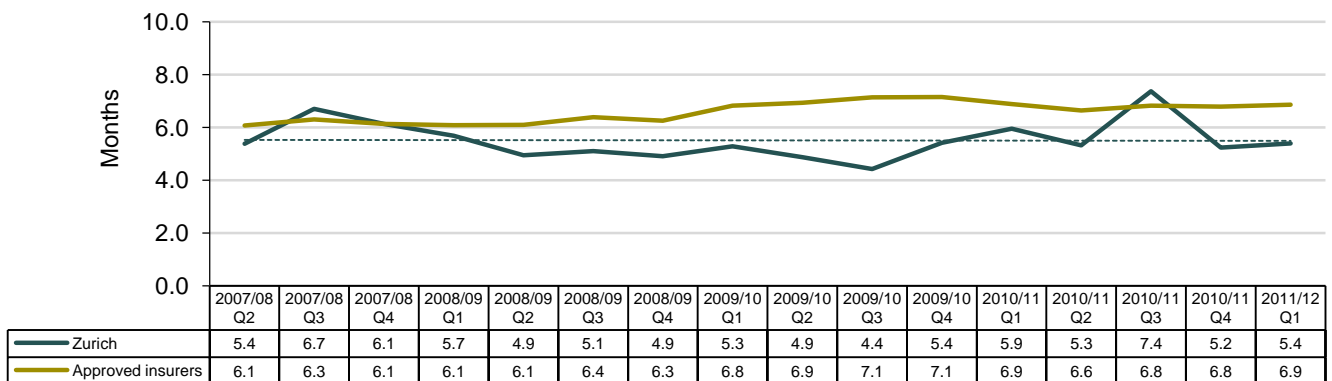
Proportion (%) of initial liability confirmation within 14 days by initial confirmation quarter - excludes pending claims - Zurich



Average initial liability confirmation period for pending claims by initial confirmation quarter - Zurich



Average claim duration (months) by initial finalisation quarter - Zurich



Section 3: Individual insurer summary Former insurers

3.10.1 Individual insurer summary - former insurers

Claim activity	Former insurers						All approved insurers*
	2010/11 Q2	2010/11 Q3	2010/11 Q4	2011/12 Q1	Last four quarters	% of insurer total	Last four quarters
Claim numbers							
Total claim count	16	8	21	15	60	0.2%	34,749
Total active claim count	198	142	124	118	582	1.1%	53,492
Total closed claim count	68	47	44	47	206	0.6%	35,030
Claim payments (\$m)							
Total claim payments (\$m)	1.73	.94	1.16	.84	4.66	0.7%	642.41
Claim payments - excl Common law	.78	.61	.35	.14	1.88	0.4%	520.30
Claim payments - Common law	.95	.33	.81	.70	2.78	2.3%	122.11

* Includes ICWA, current and former approved insurers.

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