



Self-insurer quarterly status report

June 2009

Data used in this report was extracted from the WorkCover WA Q1 database on 3 October 2009, and reflects scheme activities that occurred prior to and including June 2009.



Citation

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This scheme performance report contains information on outcomes and activity associated with self-insurers within the WA workers' compensation scheme.

The data used in the report is derived from data supplied by self-insurers in accordance with the Q1 specification. Some of the indicators are subject to development as claims mature.


































The report is based on three aspects of the role of self-insurers within the scheme:

- claims;
- claim transactions and;
- claim processing.

The report is designed to report trends across the scheme with a minimum of commentary or interpretation.

Indicators

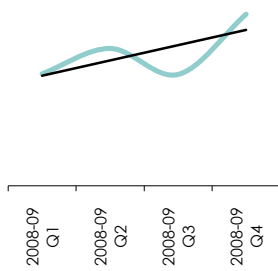
B Compensation

Indicator	Page	Long term trend	Current experience
B1 New claims	6	Stable 	Increasing 
B2 Active claims	7	Decreasing 	Increasing 
B3 Current open claims	8	Consistent with claim progress 	Consistent with claim progress 
B4 Estimated claim costs	9	Increasing 	Decreasing 
B5 Actual claim costs	10	Consistent with claim progress 	Consistent with claim progress 
B6 Outstanding claim costs	11	Consistent with claim progress 	Consistent with claim progress 
B7 Number of transactions	12	Decreasing 	Increasing 
B8 Total payments (by transaction date)	13	Increasing 	Increasing 
B9 Average transaction amount	14	Increasing 	Increasing 
B10 Average estimated claim costs	15	Decreasing 	Decreasing 
B11 Average reporting period	16	Stable 	Decreasing 
B12.1 Average employer lodgement period - injury income claims	17	Stable 	Stable 
B12.2 Average employer lodgement period - disease income claims	18	Decreasing 	Increasing 
B13 Average self-insurer lodgement period - income claims	19	Increasing 	Decreasing 
B14 Average initial liability decision period - income claims	20	Below the benchmark 	83% within 17 days in 2008-09
B15 Average service payment period	21	Decreasing 	Decreasing 
B16 Average duration of closed claims - initial closure	22	Decreasing 	Stable 

 = Monitoring

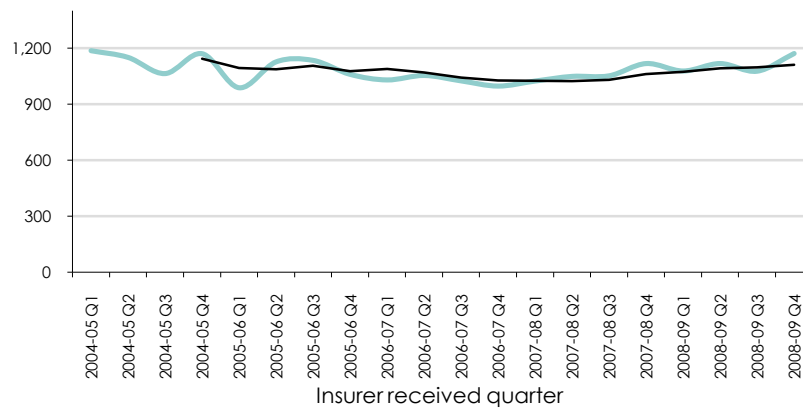
New claims

Current experience - new claims



B1.1 New claims - self-insurers

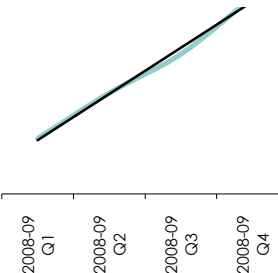
of claims



B1.2 New claims - self-insurers

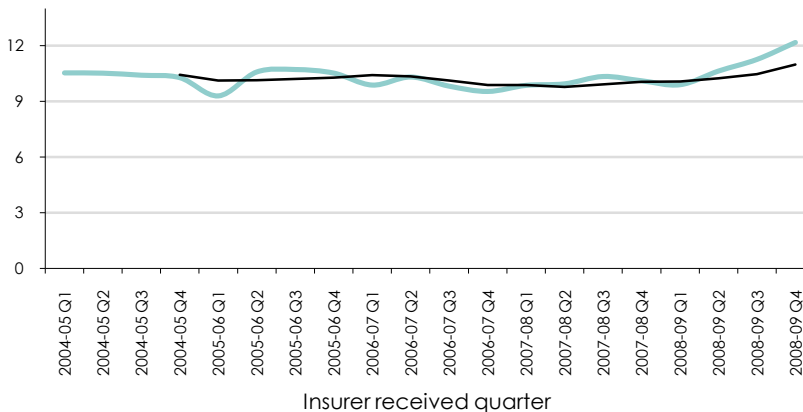
	2004-05	2005-06	2006-07	2007-08	2008-09 N				
	N	N	N	N	Q1	Q2	Q3	Q4	ytd
Current	4,542	4,252	4,080	4,222	1,077	1,117	1,076	1,171	4,441
Former	27	54	22	17	0	0	0	0	0
All self-insurers	4,569	4,306	4,102	4,239	1,077	1,117	1,076	1,171	4,441

Current experience - proportion of all new claims



B1.3 Proportion of all new claims - self-insurers

% of all



B1.4 Proportion of total new claims for self-insurers

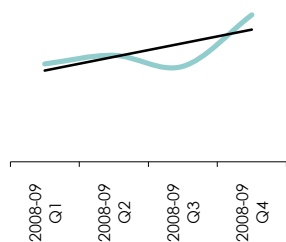
	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	99.4	98.7	99.5	99.6	100.0	100.0	100.0	100.0	100.0
Former	0.6	1.3	0.5	0.4	0.0	0.0	0.0	0.0	0.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

New claims reports the number of new claims lodged with a self-insurer.

Trends are 12 month moving average

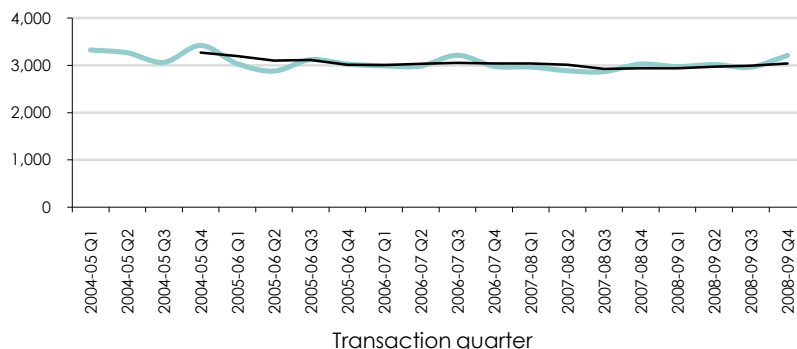
Active claims

Current experience - active claims



B2.1 Active claims - self-insurers

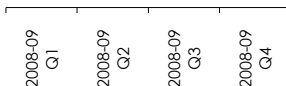
claims



B2.2 Active claims - self-insurers

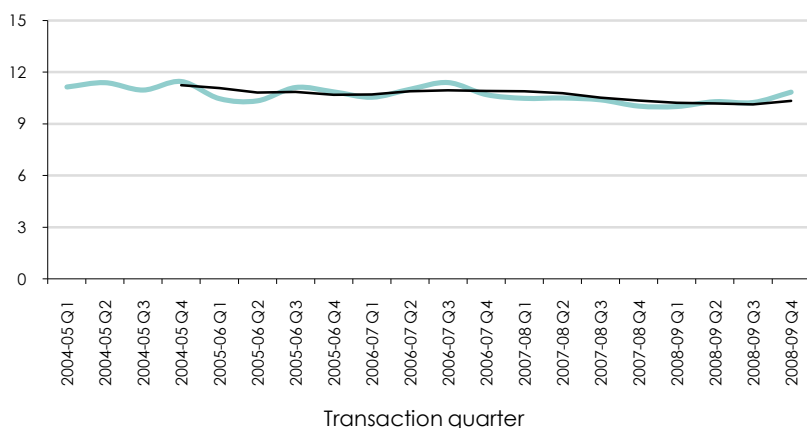
	2004-05	2005-06	2006-07	2007-08	2008-09 N				
	N	N	N	N	Q1	Q2	Q3	Q4	ytd
Current	7,119	6,606	6,568	6,422	2,956	3,002	2,952	3,208	6,729
Former	99	75	70	51	18	14	10	5	23
All self-insurers	7,218	6,681	6,638	6,473	2,974	3,016	2,962	3,213	6,752

Current experience - proportion of all active



B2.3 Proportion of all active claims - self-insurers

% of all



B2.4 Proportion of total active claims for self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
#REF!	98.6	98.9	98.9	99.2	99.4	99.5	99.7	99.8	99.7
#REF!	1.4	1.1	1.1	0.8	0.6	0.5	0.3	0.2	0.3
self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

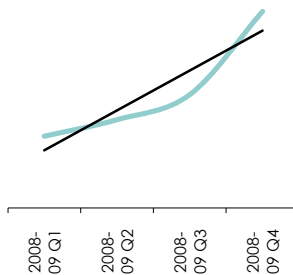
Active claims reports the number of claims with one or more transaction payments in a financial year/quarter regardless of the 'lodgement' year to which payments relate.

Trends are 12 month moving average

Open claims

The trend in numbers of open claims is consistent with the claim development cycle.

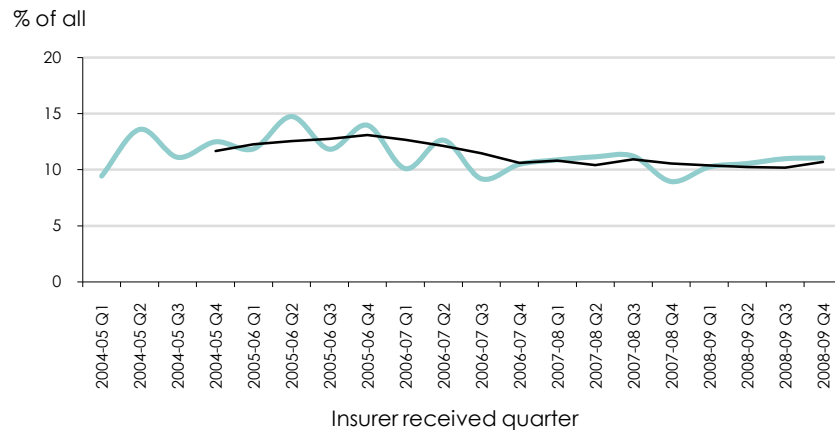
Current experience - proportions of open claims



B3.1 Open claims by self-insurer

	2004-05	2005-06	2006-07	2007-08	2008-09 N				
	N	N	N	N	Q1	Q2	Q3	Q4	ytd
Current	70	119	172	386	174	213	272	468	1,127
Former	1	1	1	1	0	0	0	0	0
All self-insurers	71	120	173	387	174	213	272	468	1,127

B3.2 Proportion of all open claims - self-insurers



B3.3 Proportion of total open claims for self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	98.6	99.2	99.4	99.7	100.0	100.0	100.0	100.0	100.0
Former	1.4	0.8	0.6	0.3	0.0	0.0	0.0	0.0	0.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

B3.4 Continuance rate for self-insurers

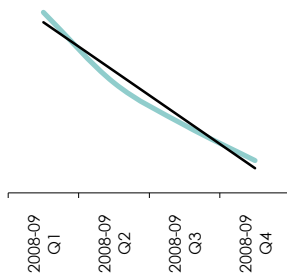
	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	2	3	4	9	16	19	25	40	25
Former	4	2	5	6	N/A	N/A	N/A	N/A	N/A
All self-insurers	2	3	4	9	16	19	25	40	25

Open claims reports the number of claims lodged in a financial year that remain open at the date of data extraction.

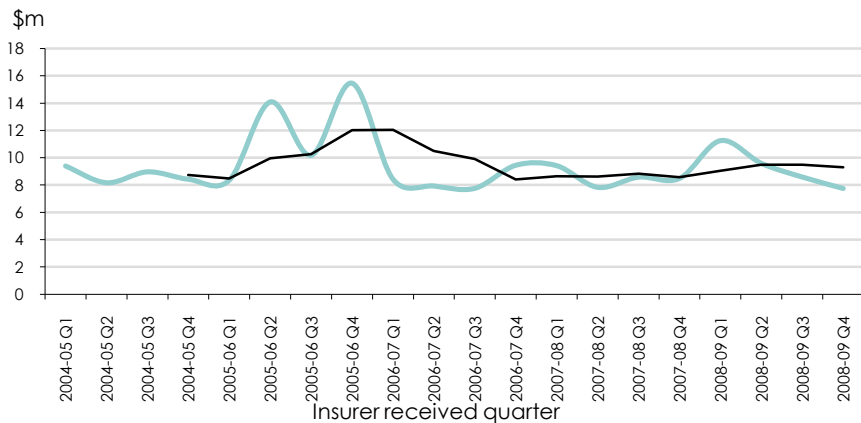
Trends are 12 month moving average

Total estimated claim costs

Current experience - estimated total claim costs



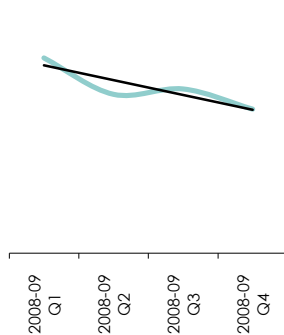
B4.1 Estimated claim costs - self-insurers



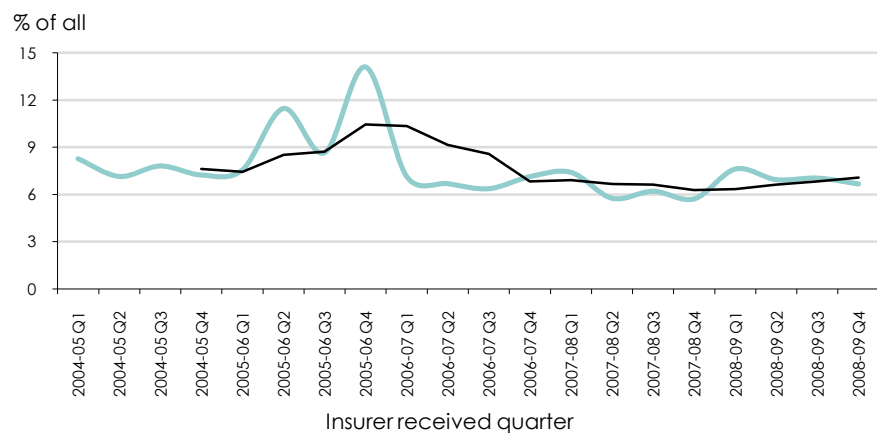
B4.2 Estimated claim costs - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 \$ '000				
	\$ '000	\$ '000	\$ '000	\$ '000	Q1	Q2	Q3	Q4	ytd
Current	34,610	47,380	33,426	34,230	11,258	9,594	8,594	7,757	37,203
Former	372	725	168	111	0	0	0	0	0
All self-insurers	34,983	48,105	33,594	34,341	11,258	9,594	8,594	7,757	37,203

Current experience - proportion of estimated total claim costs



B4.3 Proportion of all estimated claim costs - self-insurers



B4.4 Proportion of total estimated claim costs for self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	98.9	98.5	99.5	99.7	100.0	100.0	100.0	100.0	100.0
Former	1.1	1.5	0.5	0.3	0.0	0.0	0.0	0.0	0.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

B4.5 Estimated total claim costs for claims lodged in 2005-06

Reporting qtr	Sep-06	Sep-07	Sep-08	Jun-09	% change from
	\$ '000	\$ '000	\$ '000	\$ '000	Sep-06
Total	35,968	43,049	46,621	48,105	33.7

B4.6 Estimated total claim costs for claims lodged in 2006-07

Reporting qtr	Sep-07	Sep-08	Jun-09	% change from
	\$ '000	\$ '000	\$ '000	Sep-07
Total	26,202	32,272	33,594	28.2

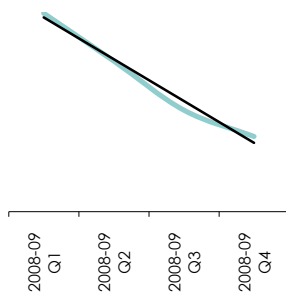
Estimated claim costs costs the current estimated total cost of claims lodged in a financial year. Estimates of outstanding liabilities associated with open claims are included.

This indicator is subject to significant development as insurer estimates of outstanding costs mature.

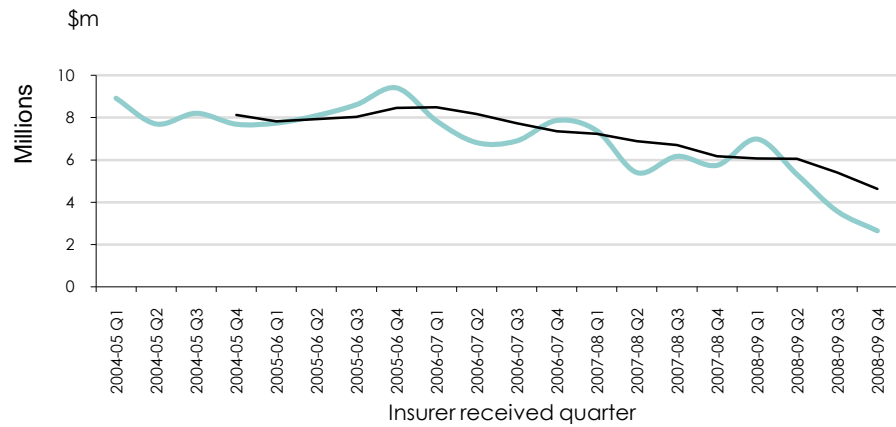
Trends are 12 month moving average

Actual claim costs

Current experience - actual claim costs



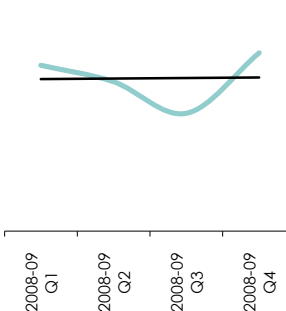
B5.1 Actual claim costs - self-insurers



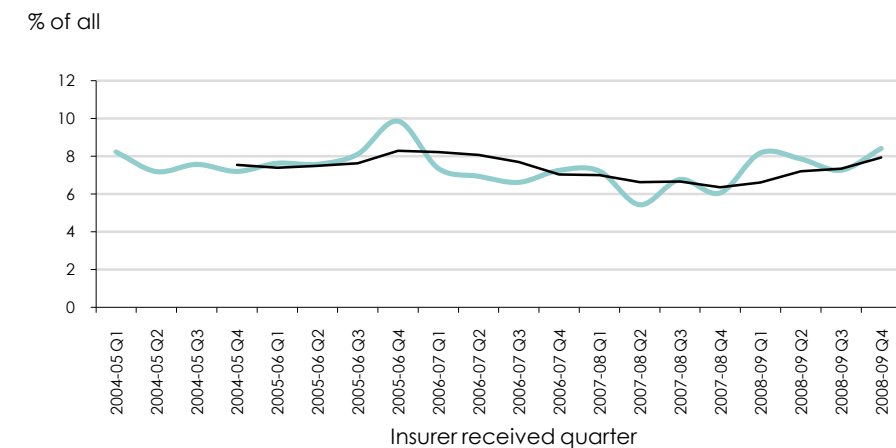
B5.2 Actual claim costs - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 \$ '000				
	\$ '000	\$ '000	\$ '000	\$ '000	Q1	Q2	Q3	Q4	ytd
Current	32,163	33,111	29,252	24,611	6,981	5,300	3,571	2,648	18,501
Former	333	725	161	72	0	0	0	0	0
All self-insurers	32,496	33,836	29,413	24,683	6,981	5,300	3,571	2,648	18,501

Current experience - self-insurer proportion of total actual claim costs



B5.3 Proportion of total actual claim costs - self-insurers



B5.4 Proportion of total actual claim costs for self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	99.0	97.9	99.5	99.7	100.0	100.0	100.0	100.0	100.0
Former	1.0	2.1	0.5	0.3	0.0	0.0	0.0	0.0	0.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

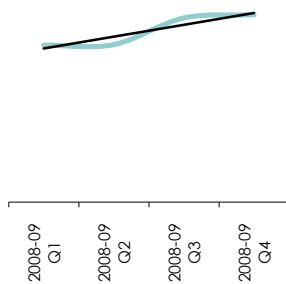
Actual claim costs reports actual costs in a financial year/quarter regardless of accident year, and does not reflect liabilities incurred but not yet paid.

Note: This indicator is subject to significant development as costs continue to be made on long duration claims.

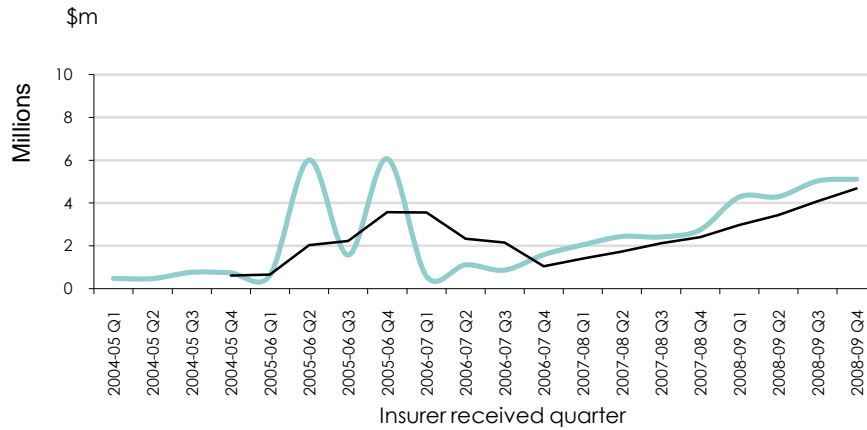
Trends are 12 month moving average

Estimated outstanding claim costs

Current experience - estimated outstanding claim costs



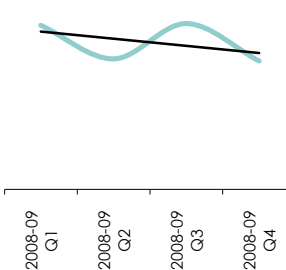
B6.1 Estimated outstanding claim costs - self-insurers



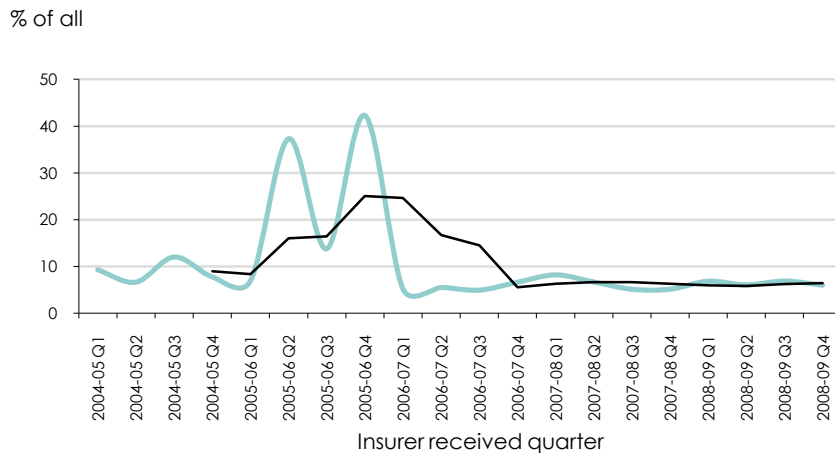
B6.2 Estimated outstanding claim costs - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 \$ '000				
	\$ '000	\$ '000	\$ '000	\$ '000	Q1	Q2	Q3	Q4	ytd
Current	2,448	14,269	4,174	9,619	4,277	4,294	5,023	5,109	18,702
Former	39	0	7	39	0	0	0	0	0
All self-insurers	2,487	14,269	4,181	9,658	4,277	4,294	5,023	5,109	18,702

Current experience - self-insurer proportion of estimated outstanding claim costs



B6.3 Proportion of total estimated outstanding claim costs - self-insurers



B6.4 Proportion of total actual claim costs for self-insurers

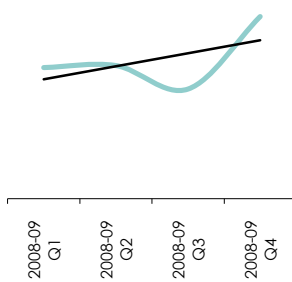
	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	98.4	100.0	99.8	99.6	100.0	100.0	100.0	100.0	100.0
Former	1.6	0.0	0.2	0.4	0.0	0.0	0.0	0.0	0.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated outstanding claim costs reports current outstanding costs in a financial year/quarter regardless of accident year for unfinalised claims.

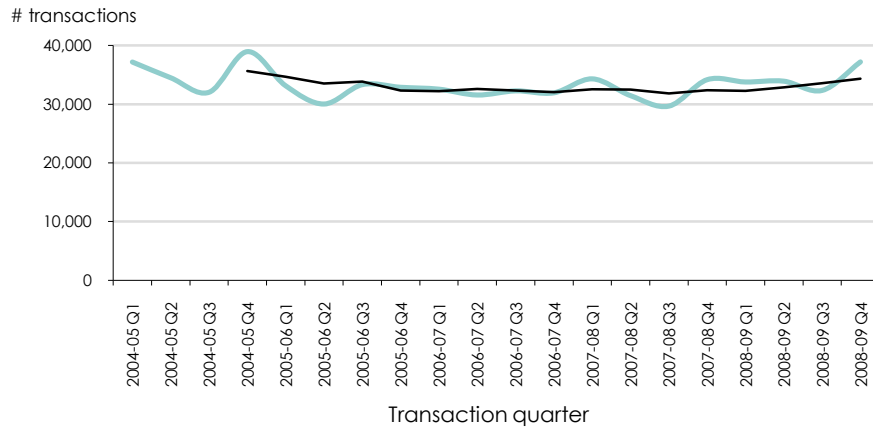
Trends are 12 month moving average

Claim transactions

Current experience - claim transactions



B7.1 Claim transactions - self-insurers



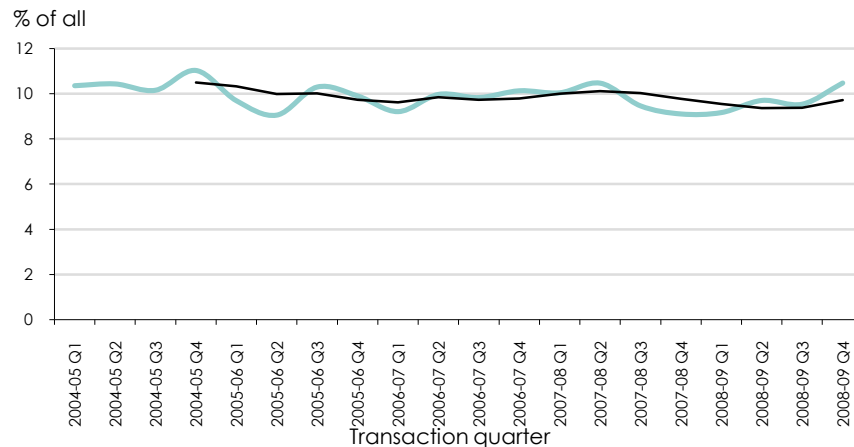
B7.2 Claim transactions - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 N				ytd
	N	N	N	N	Q1	Q2	Q3	Q4	
Current	140,414	127,438	126,265	128,151	33,619	33,744	32,264	37,192	136,819
Former	2,302	1,949	2,056	1,464	171	182	83	29	465
All self-insurers	142,716	129,387	128,321	129,615	33,790	33,926	32,347	37,221	137,284

Current experience - proportion of claim transactions



B7.3 Proportion of all claim transactions - self-insurers



B7.4 Proportion of claim transactions for self-insurers

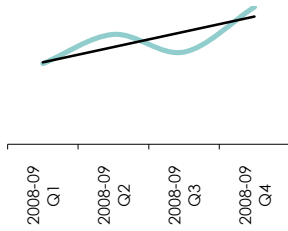
	2004-05	2005-06	2006-07	2007-08	2008-09 %				ytd
	%	%	%	%	Q1	Q2	Q3	Q4	
Current	98.4	98.5	98.4	98.9	99.5	99.5	99.7	99.9	99.7
Former	1.6	1.5	1.6	1.1	0.5	0.5	0.3	0.1	0.3
self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Claim transactions reports the aggregate number of claim transactions in a financial year regardless of the 'accident' year to which claim payments relate.

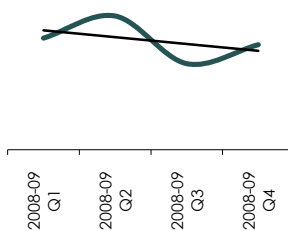
Trends are 12 month moving average

Total transaction payments

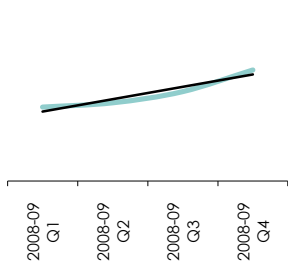
Current experience - total transaction payments



Current experience - common law payments



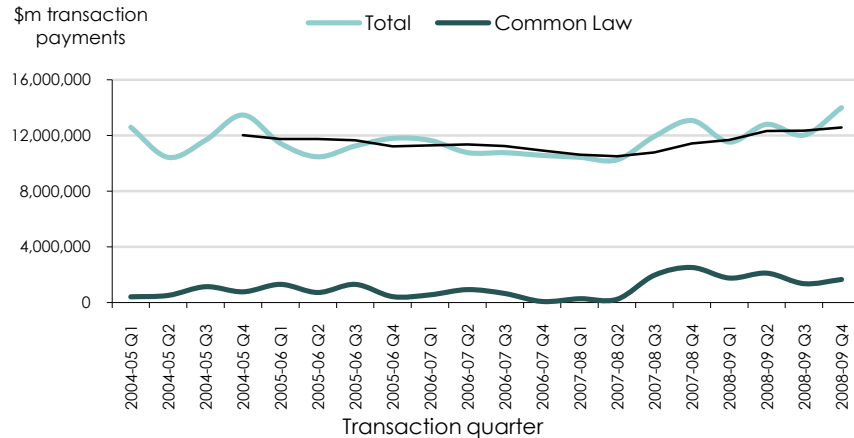
Current experience - proportion of all transaction payments



Total transaction payments reports the aggregate payments made in a financial year/quarter regardless of the 'accident' year to which payments relate.

Common law payments are claim payments relating to common law or other Act judgements or settlements

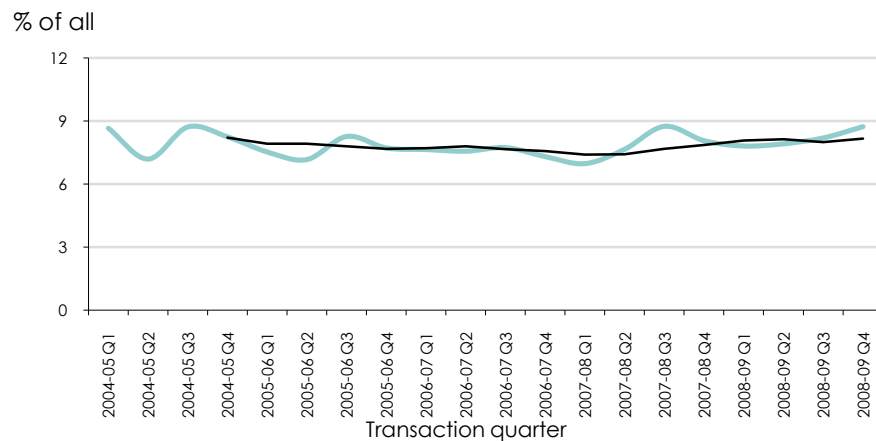
B8.1 Total transaction payments - self-insurers



B8.2 Total transaction payments - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 \$ '000				
	\$ '000	\$ '000	\$ '000	\$ '000	Q1	Q2	Q3	Q4	ytd
Current	46,904	43,996	43,026	44,899	11,426	12,574	11,855	13,979	49,835
Former	1,242	943	718	781	95	224	170	20	510
All self-insurers	48,146	44,939	43,744	45,680	11,521	12,798	12,026	14,000	50,344

B8.3 Proportion of all transaction payments - self-insurers



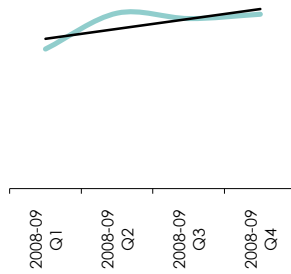
B8.4 Proportion of total transaction payments for self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	97.4	97.9	98.4	98.3	99.2	98.3	98.6	99.9	99.0
Former	2.6	2.1	1.6	1.7	0.8	1.7	1.4	0.1	1.0
All self-insurers	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

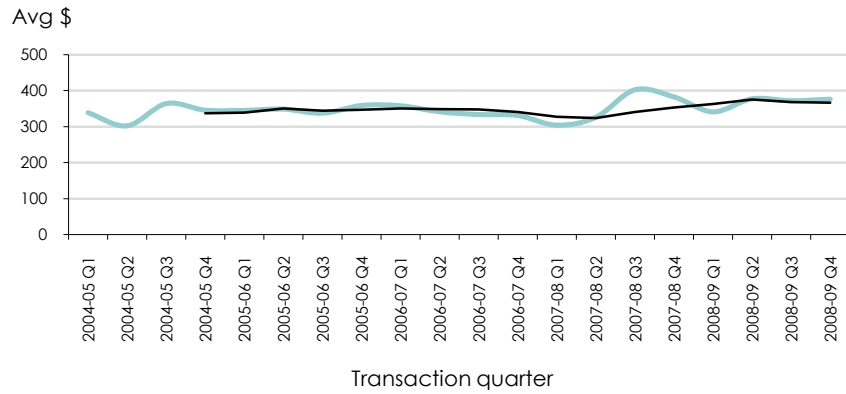
Trends are 12 month moving average

Average transaction amount

Current experience - average transaction



B9.1 Average transaction amount - self-insurers



B8.2 Average transaction amount - self-insurers

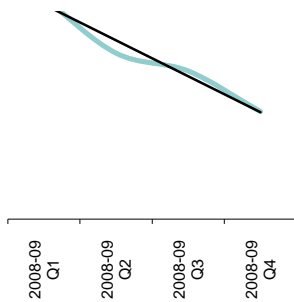
	2004-05	2005-06	2006-07	2007-08	2008-09 \$				
	\$	\$	\$	\$	Q1	Q2	Q3	Q4	ytd
Current	334	345	341	350	340	373	367	376	364
Former	539	484	349	534	557	1,230	2,050	701	1,096
All self-insurers	337	347	341	352	341	377	372	376	367

Average transaction payment reports the average payment made per transaction in a financial year regardless of the 'accident' year to which payments relate.

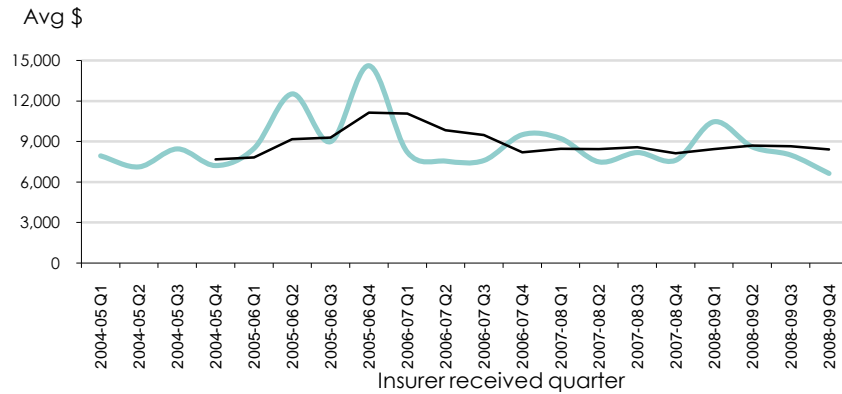
Trends are 12 month moving average

Average estimated claim costs

Current experience - average estimated claim costs



B10.1 Average estimated claim costs - self-insurers



B10.2 Average estimated claim costs - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 \$				
	\$	\$	\$	\$	Q1	Q2	Q3	Q4	ytd
Current	7,620	11,143	8,193	8,108	10,453	8,589	7,987	6,624	8,377
Former	13,783	13,425	7,653	6,531	0	0	0	0	0
All self-insurers	7,657	11,172	8,190	8,101	10,453	8,589	7,987	6,624	8,377

B10.3 : Average estimated total claim costs for claims lodged in 2005-06

Reporting qtr	Mar-07	Sep-07	Sep-08	Jun-09	% change from Mar-07
	\$	\$	\$	\$	
Average	9,326	10,087	10,923	11,172	19.8

Note: This indicator was not reported prior to March 2007

B10.4 : Average estimated total claim costs for claims lodged in 2006-07

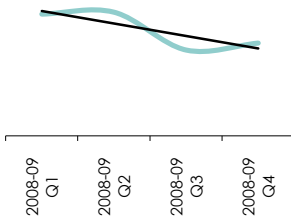
Reporting qtr	Sep-07	Sep-08	Jun-09	% change from Sep-07
	\$	\$	\$	
Average	6,397	7,879	8,190	28.0

Average estimated claim costs reports the estimated average total costs to be made per claim in a financial year regardless of the 'accident' year to which costs relate.

Trends are 12 month moving average

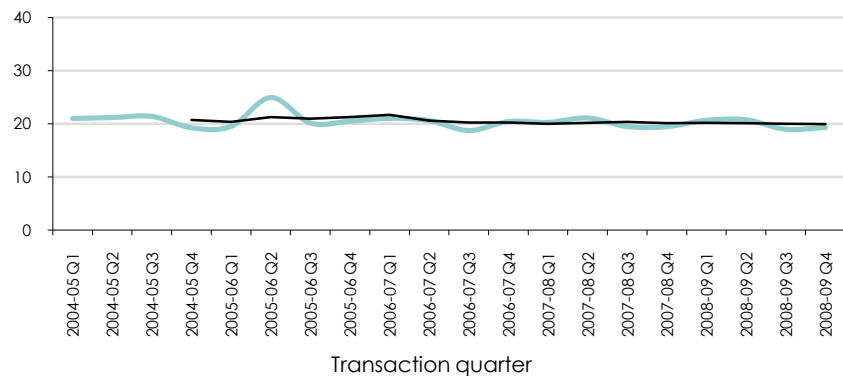
Average reporting period

Current experience - average reporting period



B11.1 Average reporting period

Avg days



B11.2 Average reporting period - self-insurers

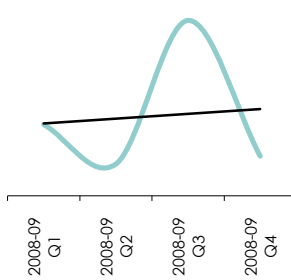
	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	21	21	20	20	21	21	19	19	20
Former	28	26	22	27	25	24	31	19	25
All self-insurers	21	21	20	20	21	21	19	19	20

Reporting period is the number of calendar days between a claim payment transaction and the date the transaction is recorded on the WorkCover WA database.

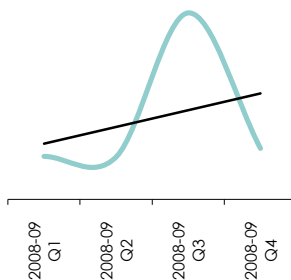
Trends are 12 month moving average

Average employer lodgement period for income claims

Current experience - average employer lodgement period for injury claims

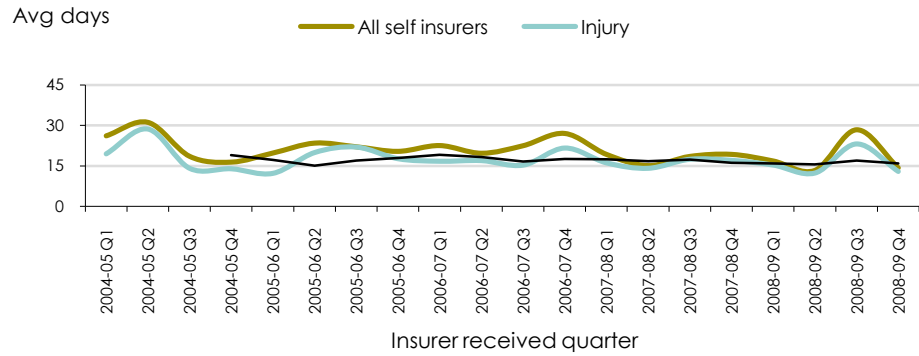


Current experience - average employer lodgement period for disease claims

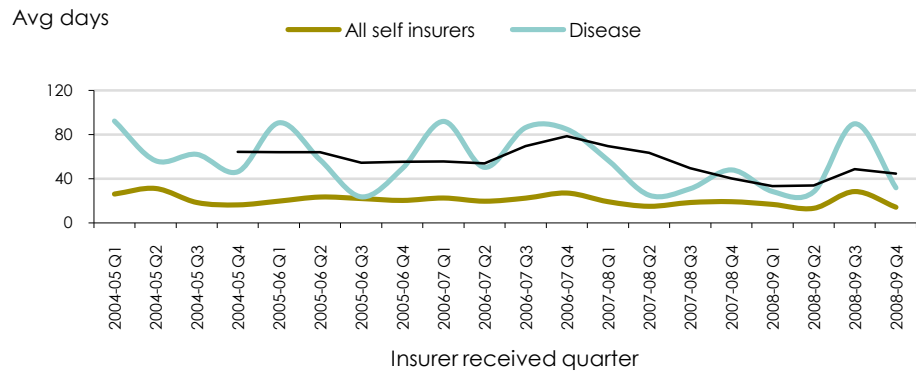


Employer lodgement period reports the number of calendar days between the date of occurrence and the claim was lodged with the employer.

B12.1 Average employer lodgement period - injury



B12.2 Average employer lodgement period - disease



B12.3 Average employer lodgement period - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	23	20	23	18	17	13	28	14	18
Former	34	188	35	67	0	0	0	0	0
All self-insurers	23	21	23	18	17	13	28	14	18

B12.4 Average employer lodgement period - self-insurers - injury claims

	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	19	17	18	16	15	12	23	13	16
Former	15	118	17	57	0	0	0	0	0
All self-insurers	19	18	18	16	15	12	23	13	16

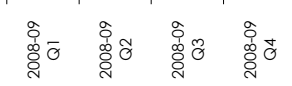
B12.5 Average employer lodgement period - self-insurers - disease claims

	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	64	46	79	39	28	28	90	32	44
Former	98	450	62	92	0	0	0	0	0
All self-insurers	65	57	78	40	28	28	90	32	44

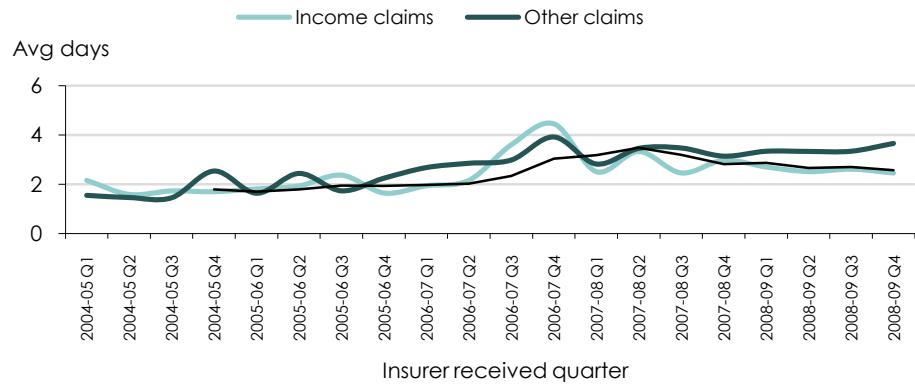
Trends are 12 month moving average

Average self-insurer lodgement period for income claims

Current experience - average self-insurer lodgement period



B13.1 Average self-insurer lodgement period



B13.2 Average self-insurer lodgement period - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	2	2	3	3	3	3	3	2	3
Former	0	0	0	0	0	0	0	0	0
All self-insurers	2	2	3	3	3	3	3	2	3

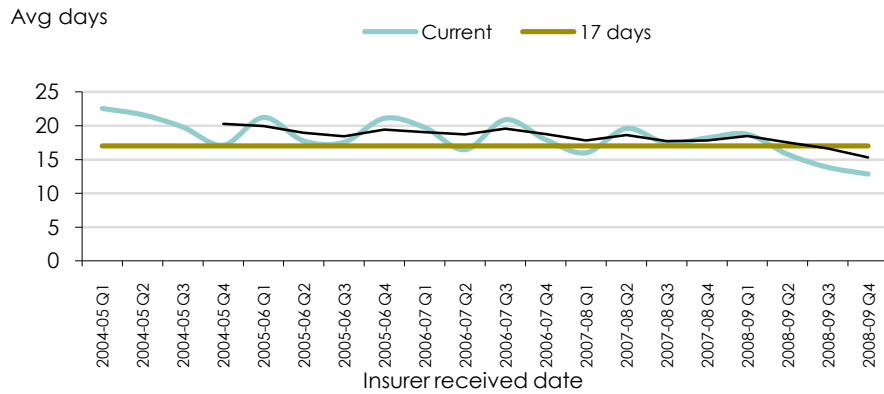
Insurer lodgement period reports the number of calendar days between the date the claim was lodged with the employer/branch and the date the claim was lodged with the self-insurer.

Trends are 12 month moving average

Average initial liability decision period for income claims

In 2008-09 the average initial liability decision period for current self-insurers was **lower** than the benchmark of 17 days.

B14.1 Average initial liability decision period



B14.2 Average initial liability decision period - self-insurers

	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	20	19	19	18	19	16	14	13	15
Former	6	11	1	17	0	0	0	0	0
All self-insurers	20	19	19	18	19	16	14	13	15

B14.3 Proportion of initial liability decisions made within 17 days

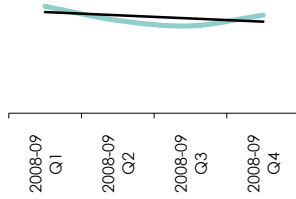
	2004-05	2005-06	2006-07	2007-08	2008-09 %				
	%	%	%	%	Q1	Q2	Q3	Q4	ytd
Current	77	78	77	79	77	79	82	82	80
Former	92	84	100	57	n/a	n/a	n/a	n/a	n/a
All self-insurers	77	79	77	78	77	79	82	82	80

Initial liability decision period reports the number of calendar days between the date the claim was lodged with the self-insurer and the first date on which the self-insurer made a decision about liability for the claim: for pending claims the decision date is replaced by the date of extract.

Trends are 12 month moving average

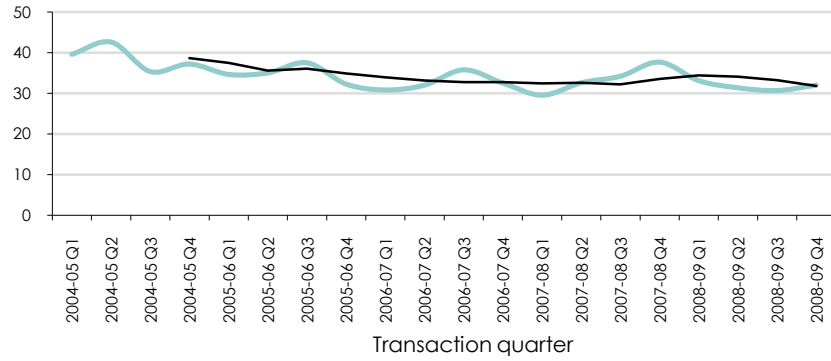
Average service payment period

Current experience - average service payment period



B15.1 Average service payment period

Avg days



B15.2 Average service payment period - self-insurers

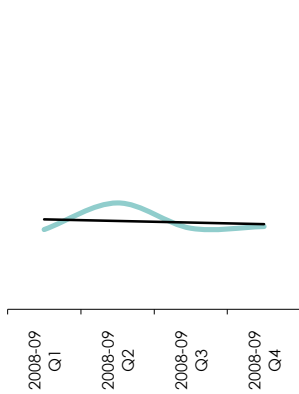
	2004-05	2005-06	2006-07	2007-08	2008-09 days				
	days	days	days	days	Q1	Q2	Q3	Q4	ytd
Current	39	35	33	34	33	31	31	32	32
Former	47	48	35	34	48	49	69	164	60
All self-insurers	39	39	39	39	39	39	39	39	39

Service payment period is the number of calendar days between the delivery of a service by a service provider and the date on which the self-insurer paid for the service.

Trends are 12 month moving average

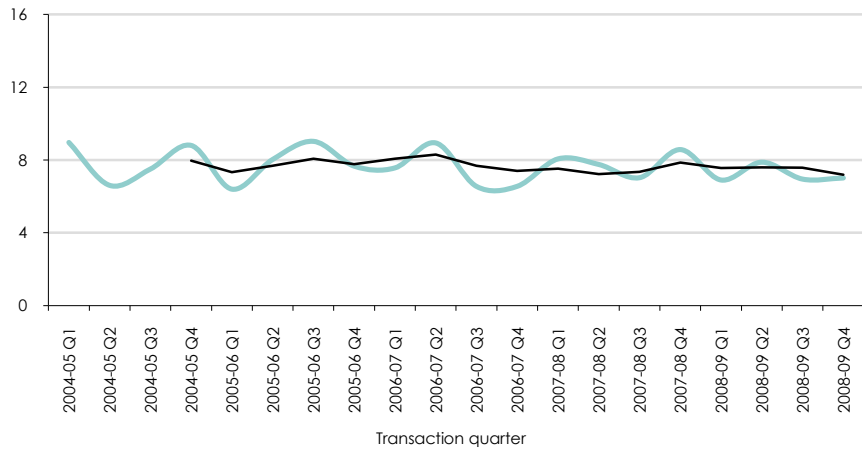
Average duration of closed claims - initial closure

Current experience - average closed claim duration - initial closure



B16.1 Average duration of closed claims - initial closure

of months



B16.2 Average duration of closed claims - initial closure

	2004-05	2005-06	2006-07	2007-08	2008-09 months				
	months	months	months	months	Q1	Q2	Q3	Q4	ytd
Current	8	8	7	8	7	8	7	7	7
Former	16	19	18	18	27	15	62	42	47
All self-insurers	8	8	7	8	7	8	7	7	7

Trends are 12 month moving average

Disclaimer

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