



# Insurer claim activity report

December 2011

Data used in this report was extracted from the WorkCover WA Q1 database on 2 April 2012, and reflects insurer activities that occurred prior to and including December 2011.

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Insurer claim activity report: December 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](http://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

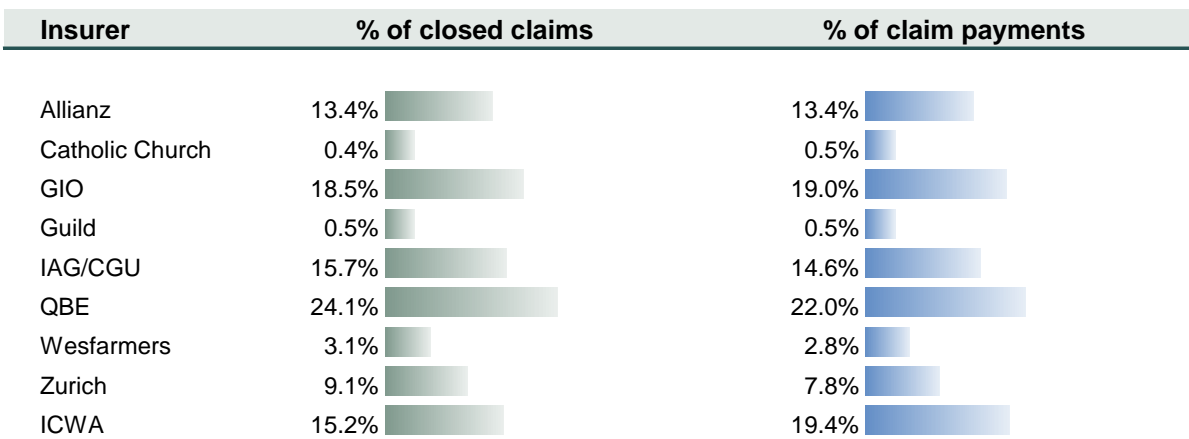
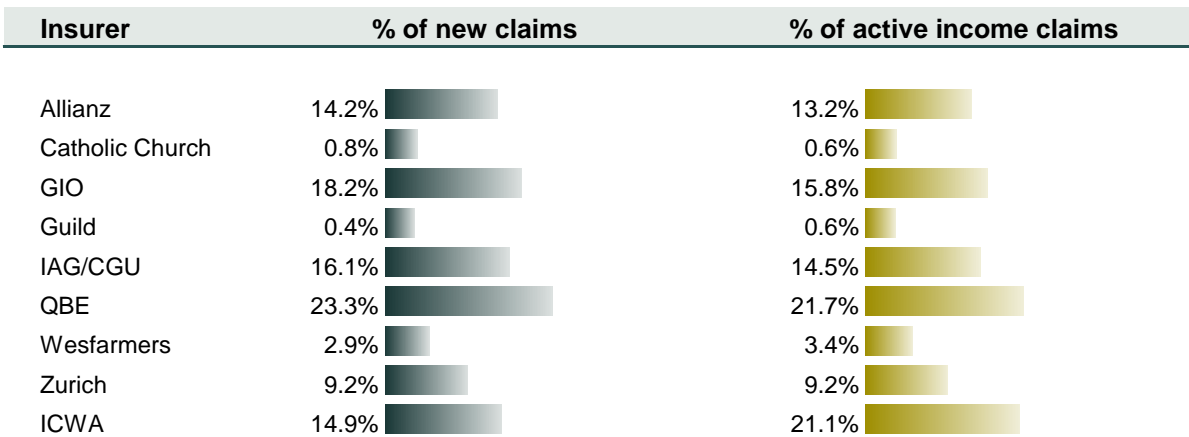
Measures	Definitions
Insurer lodgement period	Insurer lodgement period reports the number of working days between the date the claim was lodged with the employer and the date the claim was lodged with the approved insurer, for income claims i.e. claims with weekly benefits.
Initial liability decision period - excludes pended claims	Initial liability decision period (excludes claims which were initially pended) 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.
Initial liability confirmation period - claims which were initially pended	Initial liability confirmation period (initially pended claims) reports the number of days taken for an insurer to make a decision (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 decision.
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.

### 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

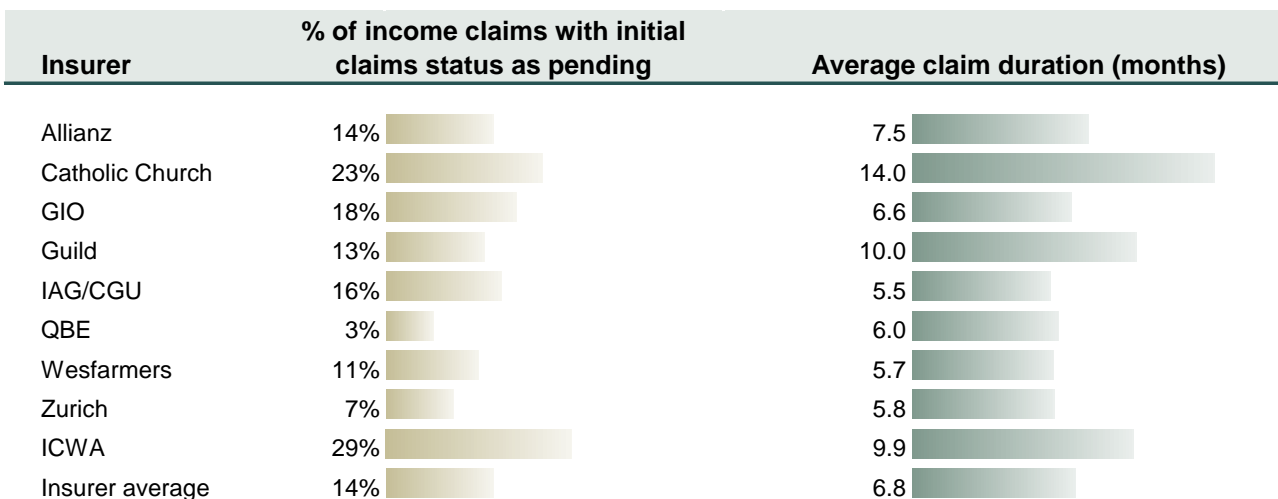
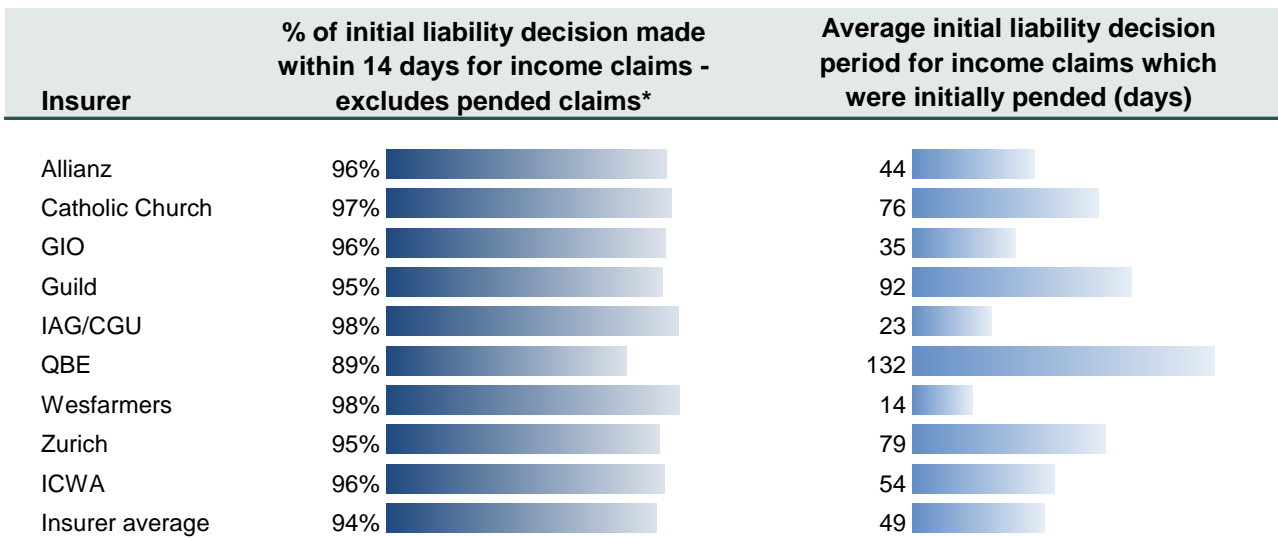
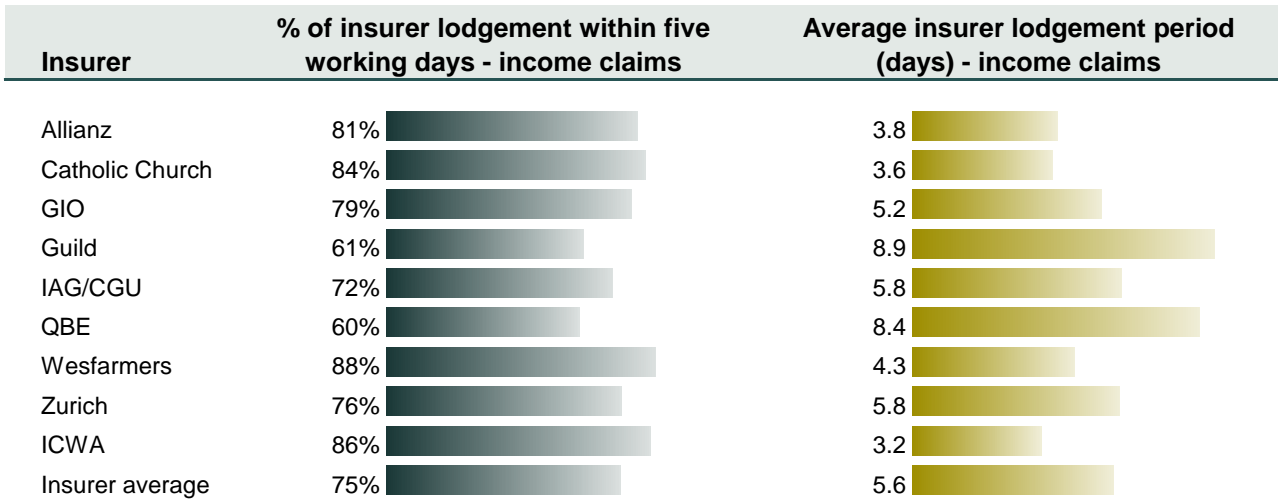
1.1.1 Claim activity from 2010/11 Q3 to 2011/12 Q2



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 Q3 to 2011/12 Q2



\* Where a decision to accept or decline a workers' compensation claim is pended 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

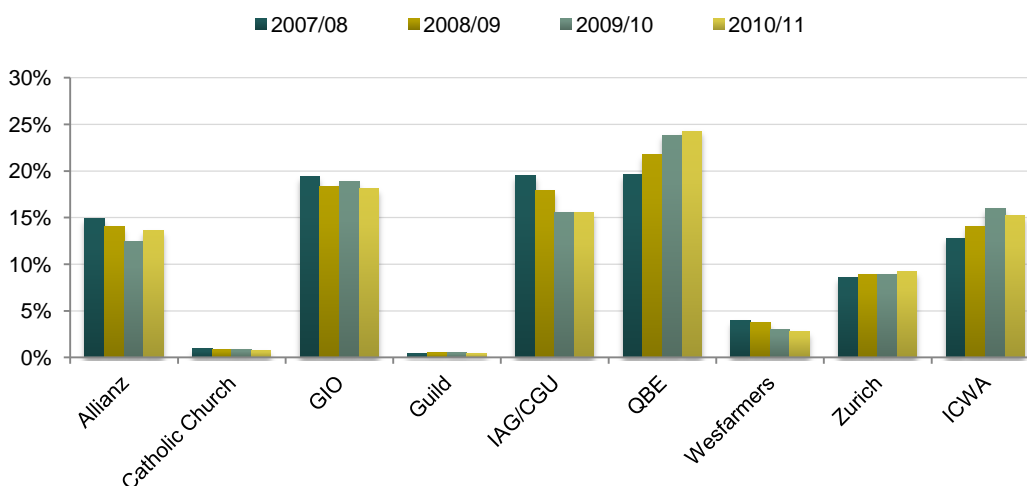
Number of new claims for the last four insurer received quarters

	2010/11 Q3	2010/11 Q4	2011/12 Q1	2011/12 Q2	Four quarter trend
Allianz	1,187	1,142	1,322	1,245	■
Catholic Church	64	60	89	72	▲
GIO	1,503	1,557	1,670	1,548	■
Guild	46	27	39	40	▼
IAG/CGU	1,358	1,325	1,407	1,463	▲
QBE	2,079	2,039	2,013	1,903	▼
Wesfarmers	242	231	256	255	▲
Zurich	809	813	790	779	■
ICWA	1,274	1,289	1,345	1,242	■
Insurer total	8,562	8,483	8,931	8,547	■

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	7,087	6,441	6,158	6,237	▼
Guild	150	174	183	165	▲
IAG/CGU	7,121	6,300	5,097	5,328	▼
QBE	7,164	7,635	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	36,584	35,145	32,696	34,370	▼

2.1.2 Proportion of new claims



Section 2: Trends and performance  
Claim activity

2.1.3 Number of active income claims

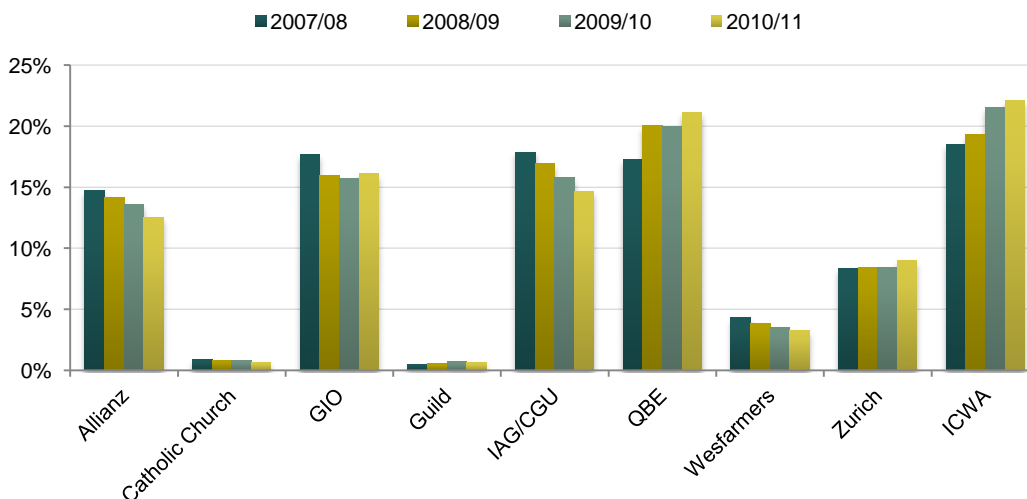
Number of active income claims for the last four transaction quarters

	2010/11 Q3	2010/11 Q4	2011/12 Q1	2011/12 Q2	Four quarter trend
Allianz	2,072	2,145	2,255	2,443	▲
Catholic Church	108	95	92	102	▼
GIO	2,652	2,685	2,742	2,734	■
Guild	92	85	86	79	▼
IAG/CGU	2,305	2,315	2,294	2,281	■
QBE	3,329	3,498	3,608	3,540	▲
Wesfarmers	513	493	530	514	■
Zurich	1,457	1,535	1,536	1,427	■
ICWA	3,725	3,883	3,697	3,498	▼
Insurer total	16,253	16,734	16,840	16,618	■

Number of active income claims for the past four transaction years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	4,471	4,505	4,072	3,871	▼
Catholic Church	262	262	239	209	▼
GIO	5,385	5,067	4,710	4,995	▼
Guild	144	166	206	193	▲
IAG/CGU	5,438	5,381	4,748	4,520	▼
QBE	5,241	6,391	5,993	6,529	▲
Wesfarmers	1,320	1,229	1,045	1,010	▼
Zurich	2,533	2,682	2,535	2,773	▲
ICWA	5,617	6,138	6,473	6,838	▲
Insurer total	30,411	31,821	30,021	30,938	■

2.1.4 Proportion of active income claims



Section 2: Trends and performance  
Claim activity

2.1.5 Number of closed claims

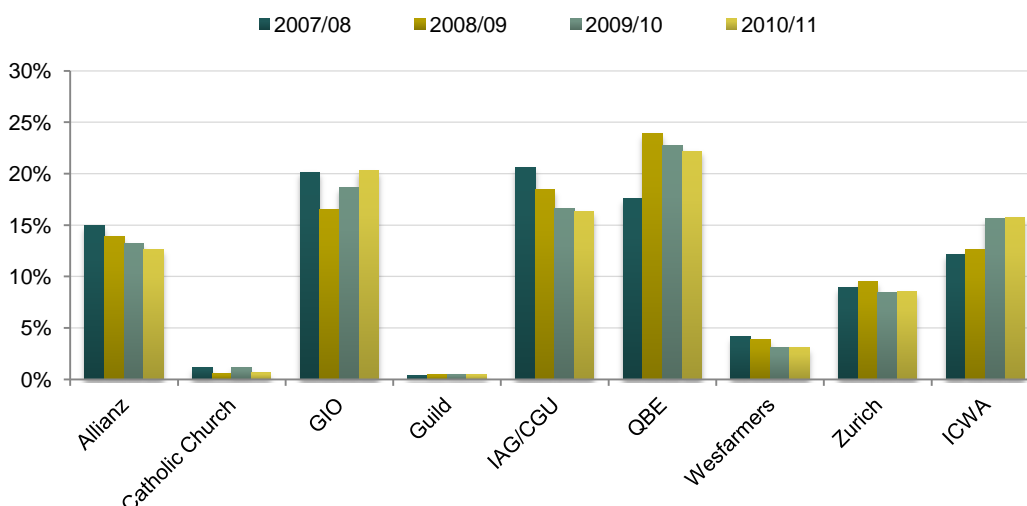
Number of closed claims for the last four finalisation quarters

	2010/11 Q3	2010/11 Q4	2011/12 Q1	2011/12 Q2	Four quarter trend
Allianz	1,044	1,211	1,225	1,379	▲
Catholic Church	19	79	20	14	▼
GIO	1,693	1,489	1,522	2,021	▲
Guild	34	48	46	37	▲
IAG/CGU	1,430	1,513	1,330	1,414	■
QBE	1,669	2,395	2,198	2,484	▲
Wesfarmers	312	259	264	275	▼
Zurich	673	820	753	1,071	▲
ICWA	1,290	1,449	1,432	1,349	■
Insurer total	8,164	9,263	8,790	10,044	▲

Number of closed claims for the past four finalisation years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	5,271	5,070	4,473	4,366	▼
Catholic Church	413	214	382	221	▼
GIO	7,120	6,022	6,303	6,999	■
Guild	141	176	174	173	▲
IAG/CGU	7,273	6,707	5,615	5,609	▼
QBE	6,218	8,705	7,690	7,648	▲
Wesfarmers	1,473	1,403	1,041	1,071	▼
Zurich	3,145	3,472	2,865	2,946	▼
ICWA	4,282	4,607	5,275	5,413	▲
Insurer total	35,336	36,376	33,818	34,446	■

2.1.6 Proportion of closed claims



Section 2: Trends and performance  
Claim activity

2.1.7 Total claim payments

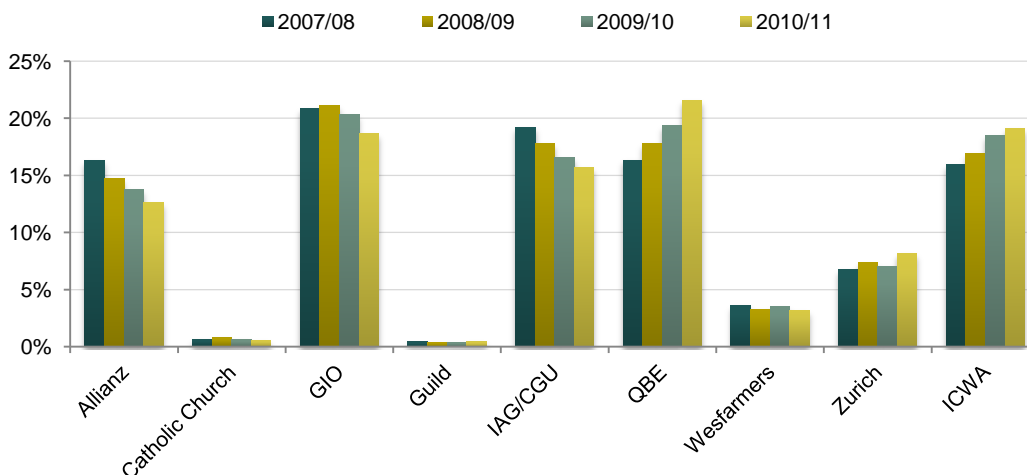
Total payments for the last four transaction quarters

	2010/11 Q3 \$m	2010/11 Q4 \$m	2011/12 Q1 \$m	2011/12 Q2 \$m	Four quarter trend
Allianz	17.9	22.6	21.9	23.7	▲
Catholic Church	0.8	0.8	0.7	0.8	■
GIO	28.1	28.9	33.6	31.1	▲
Guild	0.8	0.8	0.8	0.6	▼
IAG/CGU	22.8	23.6	23.3	23.8	■
QBE	32.5	36.0	38.1	34.7	▲
Wesfarmers	4.6	4.5	4.4	4.7	■
Zurich	11.2	13.6	13.3	12.1	▲
ICWA	26.8	35.0	33.1	29.2	▲
Insurer total	145.5	165.9	169.2	160.6	▲

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

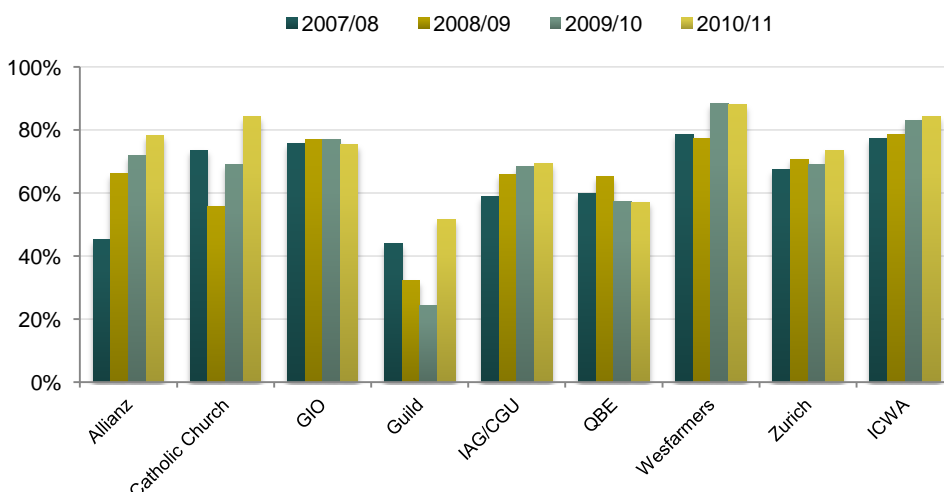
2.2.1 Proportion of insurer lodgement within three working days - income claims

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

	2010/11 Q3 %	2010/11 Q4 %	2011/12 Q1 %	2011/12 Q2 %	Four quarter trend
Allianz	79	78	83	86	▲
Catholic Church	90	80	86	79	▼
GIO	72	76	83	87	▲
Guild	55	47	63	76	▲
IAG/CGU	72	69	74	73	■
QBE	61	56	62	62	■
Wesfarmers	91	88	90	82	▼
Zurich	72	75	80	76	■
ICWA	85	84	90	86	■
Insurer average	73	72	78	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
Allianz	45	66	72	78	▲
Catholic Church	74	56	69	84	▲
GIO	76	77	77	75	■
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 Q3 days	2010/11 Q4 days	2011/12 Q1 days	2011/12 Q2 days	Four quarter trend
Allianz	4.6	4.4	3.3	2.4	▼
Catholic Church	3.0	4.3	3.4	3.6	▲
GIO	8.0	5.4	3.9	2.8	▼
Guild	8.2	9.6	8.3	9.9	▲
IAG/CGU	5.8	5.9	6.3	5.3	▼
QBE	8.2	9.0	8.8	7.4	▼
Wesfarmers	2.1	3.0	1.9	10.4	▲
Zurich	7.2	4.8	6.1	4.9	▼
ICWA	3.2	4.1	2.5	2.9	▼
Insurer average	6.1	5.8	5.3	4.9	▼

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
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	▼



Section 2: Trends and performance  
Claim management

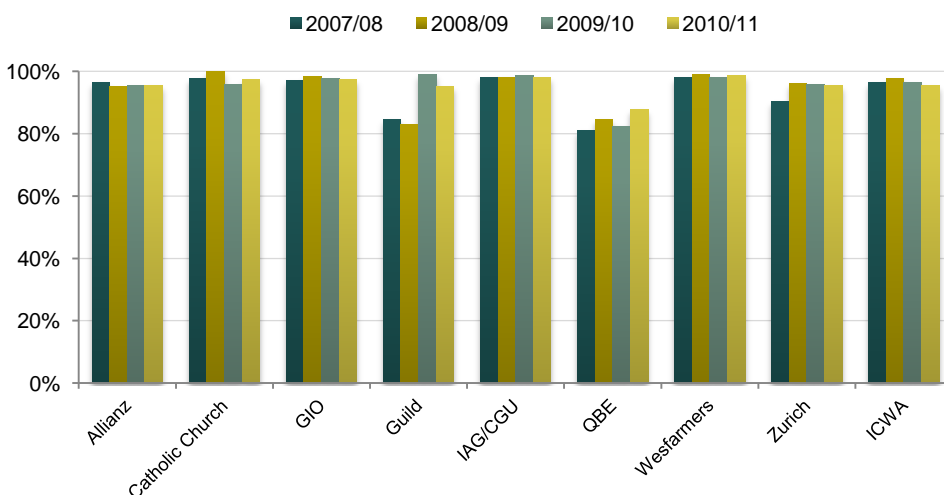
2.2.3 Proportion of initial liability decision period within 14 days - excludes pended claims

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

	2010/11 Q3 %	2010/11 Q4 %	2011/12 Q1 %	2011/12 Q2 %	Four quarter trend
Allianz	94	97	96	97	■
Catholic Church	95	100	100	92	■
GIO	97	96	93	98	■
Guild	92	100	92	100	▲
IAG/CGU	98	97	99	99	■
QBE	84	89	94	88	■
Wesfarmers	100	98	99	97	■
Zurich	94	96	93	96	■
ICWA	96	94	97	96	■
Insurer average	93	94	95	95	■

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

	2007/08 %	2008/09 %	2009/10 %	2010/11 %	Four year trend
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

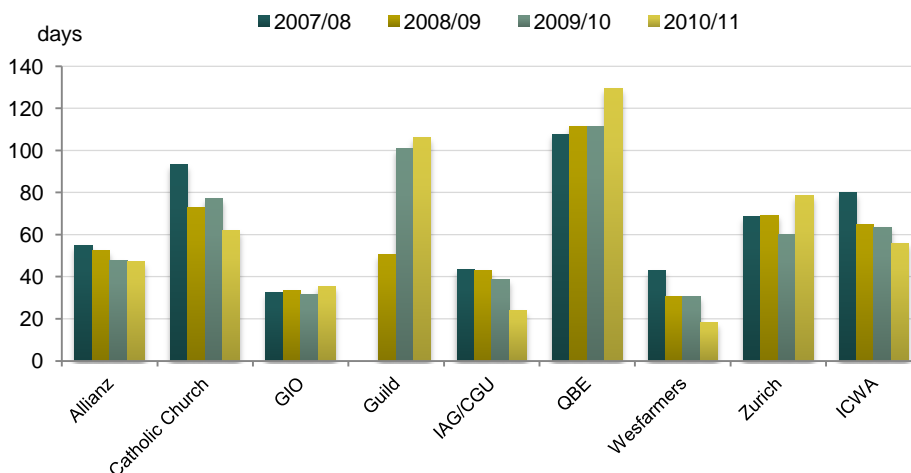
2.2.4 Average liability decision period for claims which were initially pending

Average initial liability decision period for claims which were initially pending for the last four initial decision quarters

	2010/11 Q3 days	2010/11 Q4 days	2011/12 Q1 days	2011/12 Q2 days	Four quarter trend
Allianz	45	45	49	39	▼
Catholic Church	58	85	66	83	▲
GIO	44	32	27	37	▼
Guild	112	85	84	31	▼
IAG/CGU	27	23	21	24	▼
QBE	146	147	97	157	▲
Wesfarmers	11	13	19	15	▲
Zurich	79	72	90	74	▼
ICWA	54	53	61	50	▼
Insurer average	52	48	50	47	▼

Average initial liability decision period for claims which were initially pending for the past four initial decision years

	2007/08 days	2008/09 days	2009/10 days	2010/11 days	Four year trend
Allianz	55	52	48	47	▼
Catholic Church	93	73	77	62	▼
GIO	33	33	32	35	▲
Guild	n/a	51	101	106	▲
IAG/CGU	43	43	39	24	▼
QBE	108	112	111	130	▲
Wesfarmers	43	30	31	18	▼
Zurich	69	69	60	79	▲
ICWA	80	65	64	56	▼
Insurer average	60	54	53	49	▼



Section 2: Trends and performance  
Claim management

2.2.5 Number of income claims with initial claims status as pending

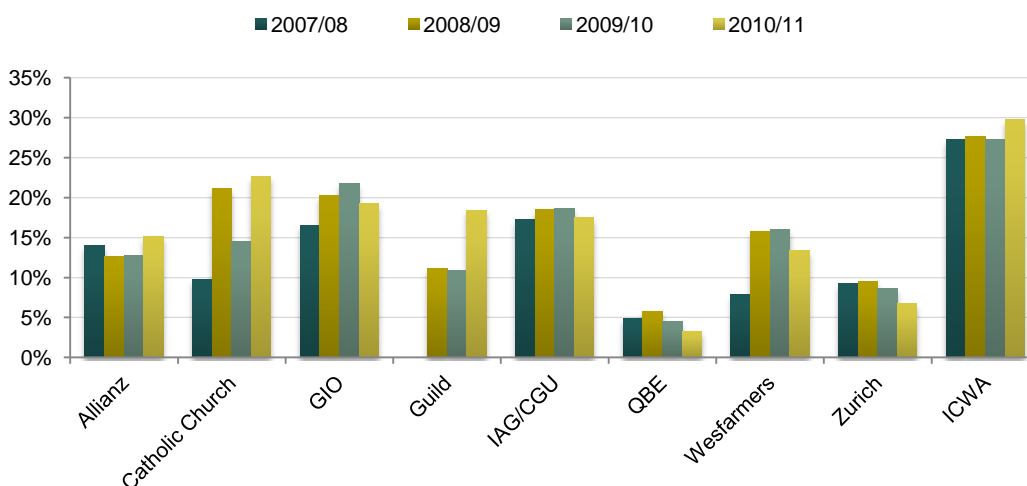
Number of income claims with initial claims status as pending for the last four insurer received quarters

	2010/11 Q3	2010/11 Q4	2011/12 Q1	2011/12 Q2	Four quarter trend
Allianz	72	63	96	48	▼
Catholic Church	2	8	7	3	▲
GIO	132	110	131	74	▼
Guild	5	3	1	3	▼
IAG/CGU	107	104	91	82	▼
QBE	30	35	30	19	▼
Wesfarmers	22	16	17	12	▼
Zurich	33	34	24	21	▼
ICWA	225	212	198	141	▼
Insurer total	628	585	595	403	▼

Number of income claims with initial claims status as pending for the past four insurer received years

	2007/08	2008/09	2009/10	2010/11	Four year trend
Allianz	340	283	229	306	▼
Catholic Church	14	27	16	22	▲
GIO	480	511	550	499	■
Guild	-	11	13	19	▲
IAG/CGU	560	545	459	431	▼
QBE	160	200	160	130	▼
Wesfarmers	63	109	90	76	▲
Zurich	135	140	126	114	▼
ICWA	711	777	794	888	▲
Insurer total	2,463	2,603	2,437	2,485	■

2.1.2 Proportion of income claims with initial claims status as pending



Section 2: Trends and performance  
Claim management

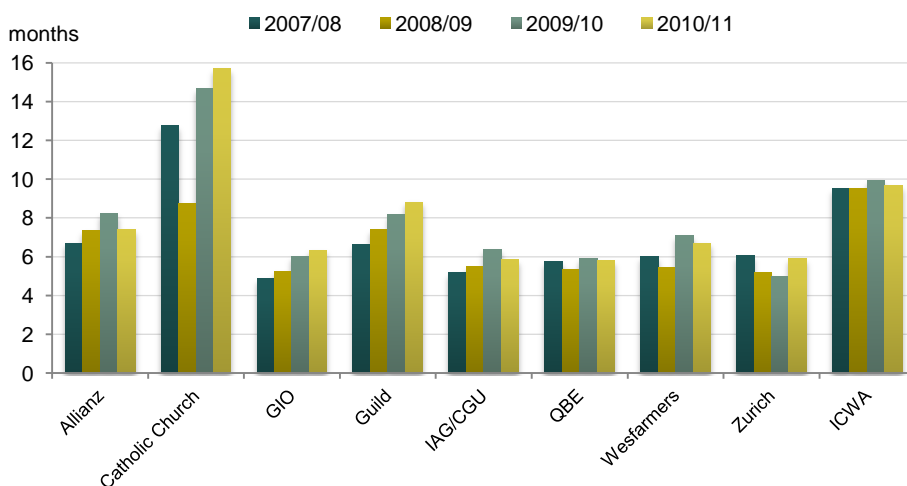
2.2.5 Average claim duration

Average claim duration for the last four initial finalisation quarters

	2010/11 Q3 months	2010/11 Q4 months	2011/12 Q1 months	2011/12 Q2 months	Four quarter trend
Allianz	7.1	7.9	7.3	7.7	▲
Catholic Church	14.8	14.4	6.4	21.5	▲
GIO	6.7	6.4	7.0	6.5	■
Guild	10.4	7.9	11.5	10.4	■
IAG/CGU	5.9	5.4	5.3	5.5	▼
QBE	5.7	6.1	6.0	6.0	▲
Wesfarmers	6.3	5.5	5.5	5.5	▼
Zurich	7.4	5.2	5.4	5.4	▼
ICWA	9.2	10.1	9.8	10.3	▲
Insurer average	6.8	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
Allianz	6.7	7.3	8.2	7.4	▲
Catholic Church	12.8	8.7	14.7	15.7	▲
GIO	4.9	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	▲



## Section 3: Individual insurer summary

# Allianz

### 3.1.1 Individual insurer summary - Allianz

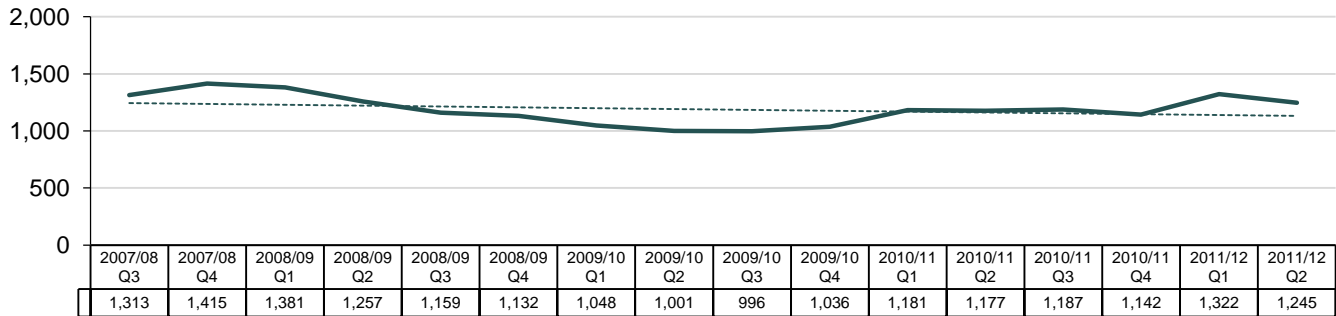
Claim activity	Allianz				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	1,245	-5.8	■	14.6	8,547	■
Total active income claim count	2,443	8.3	▲	14.7	16,618	■
Total closed claim count	1,379	12.6	▲	13.7	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	23.73	8.2	▲	14.8	160.62	▲
Claim payments - excl Common law	21.63	14.7	▲	14.6	147.72	▲
Claim payments - Common law	2.10	-31.9	▲	16.2	12.90	■
<b>Claim management</b>						
Claim management	Allianz				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	85.6	2.6	▲		77.0	■
Average insurer lodgement period (days)	2.4	-25.6	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	97.1	0.6	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	39.4	-19.5	▼		46.9	▼
Number of income claims with initial claims status as pending	48	-50	▼			
Average claim duration (months)	7.7	5.6	▲		6.9	■

\* Trend for the previous four quarters

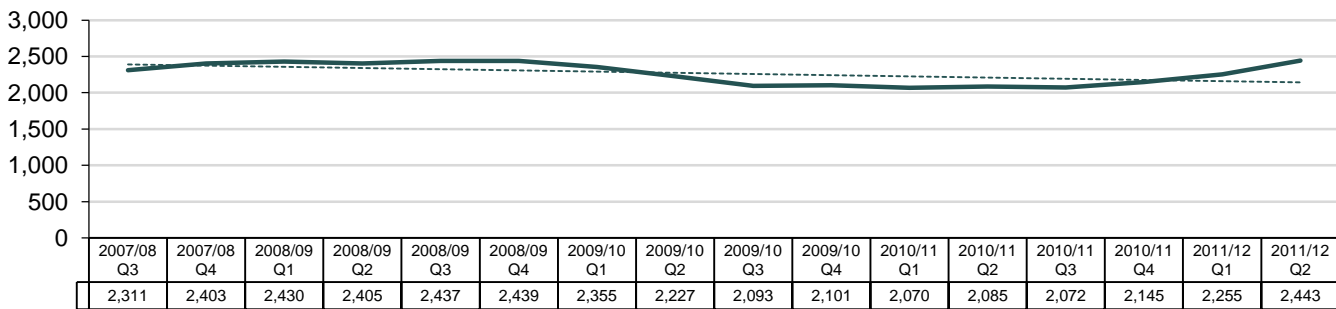
Section 3: Individual insurer summary  
**Allianz**

3.1.2 Claim activity - Allianz

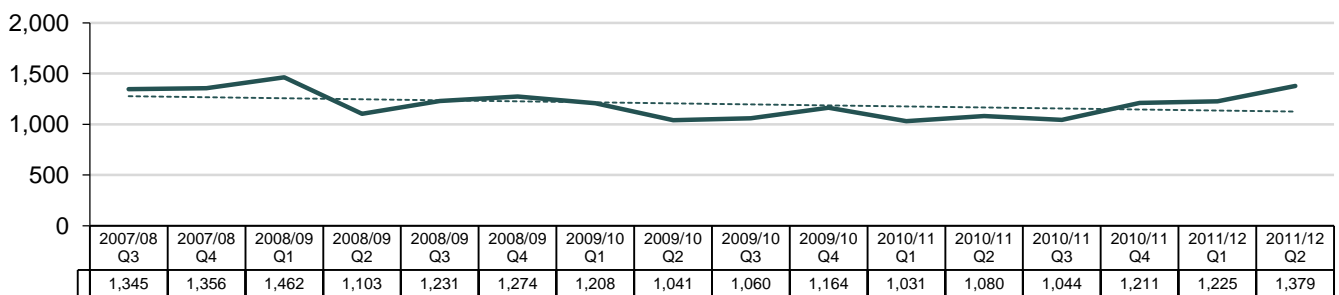
Total number of claims by insurer received quarter - Allianz



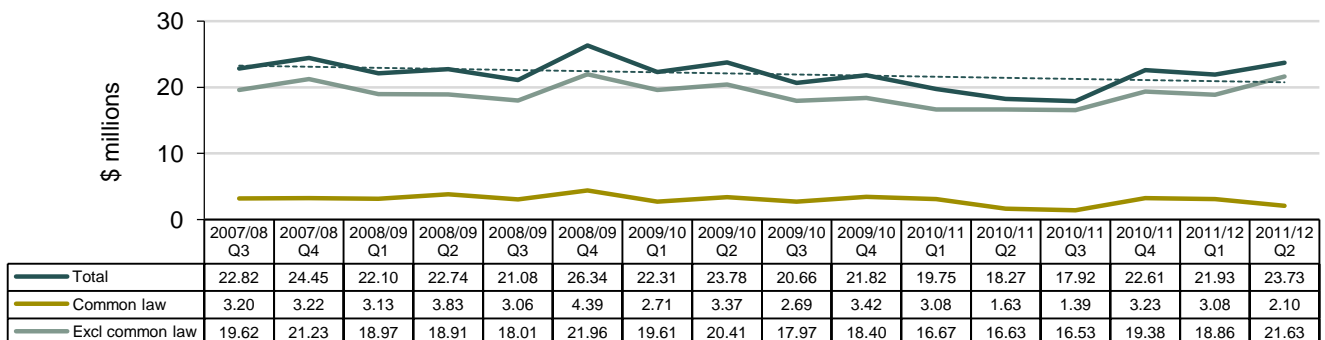
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



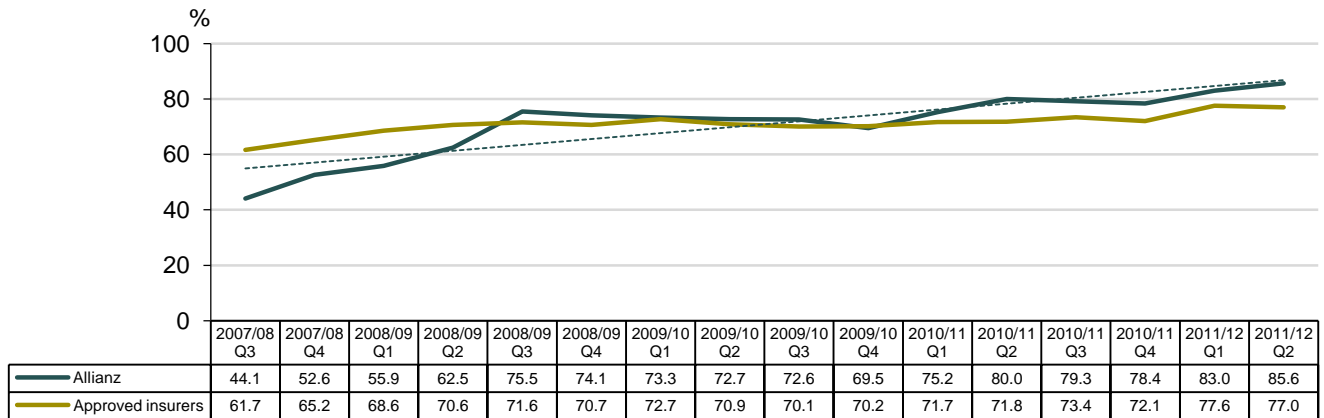
Total payments by transaction quarter - Allianz



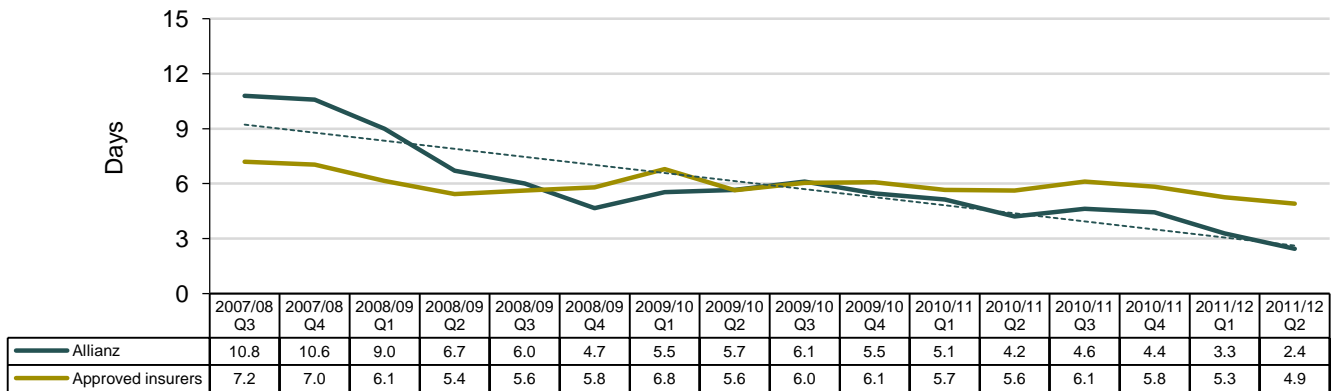
Section 3: Individual insurer summary  
**Allianz**

**3.1.3 Claim management - Allianz**

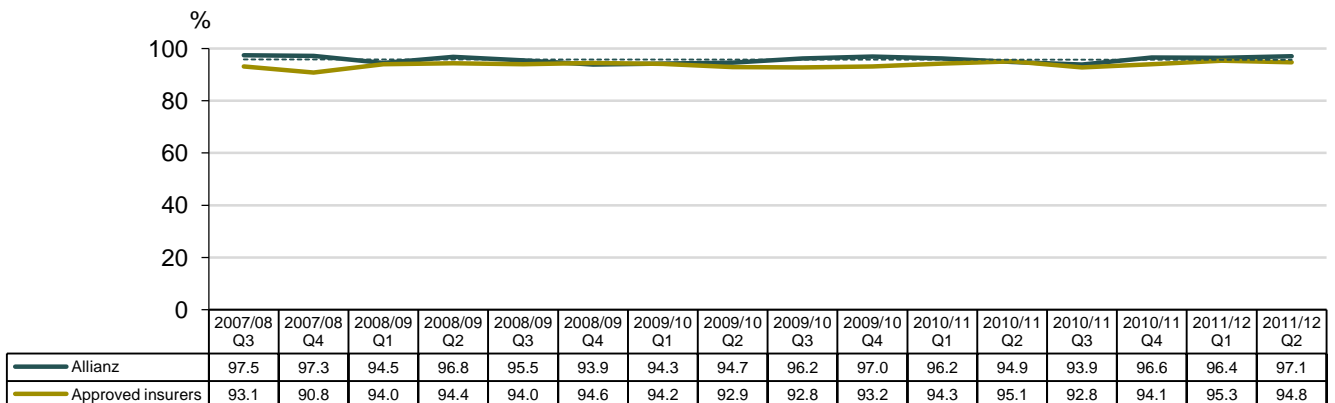
**Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz**



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



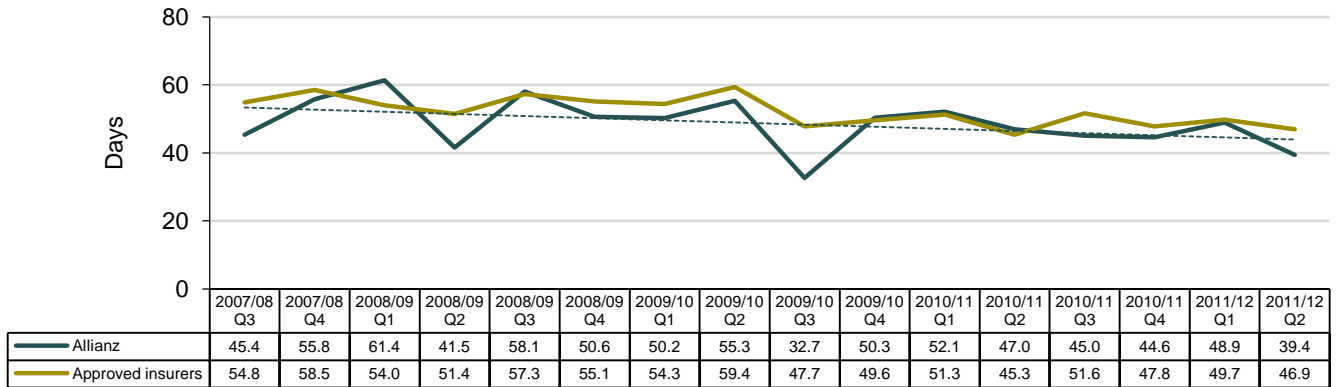
**Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - Allianz**



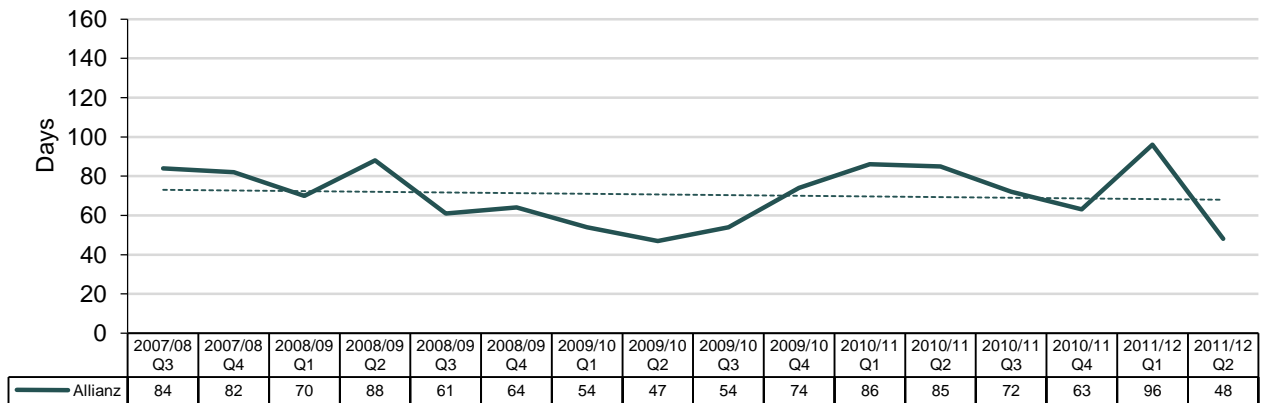
Section 3: Individual insurer summary  
**Allianz**

**3.1.3 Claim management - Allianz**

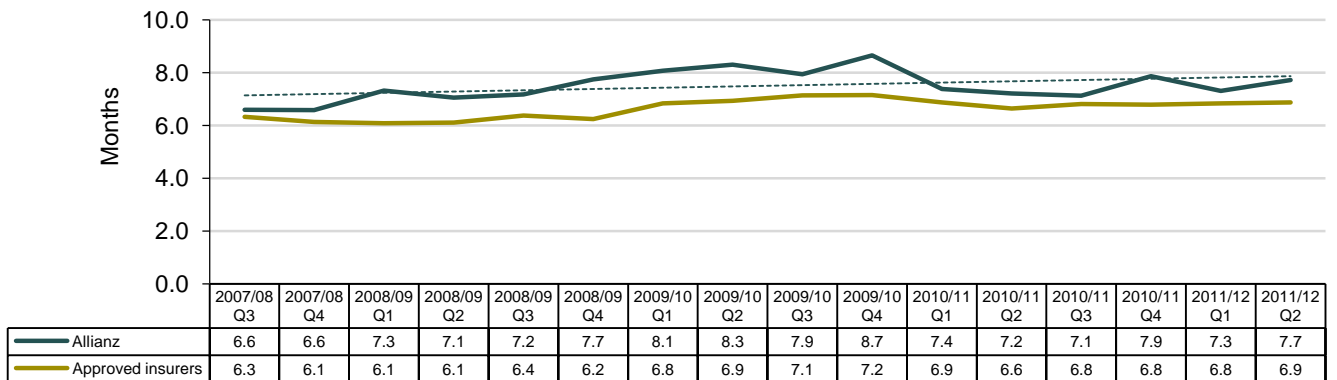
**Average initial liability decision period for claims which were initially pending by initial decision quarter - Allianz**



**Number of income claims with initial claims status as pending by insurer received 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

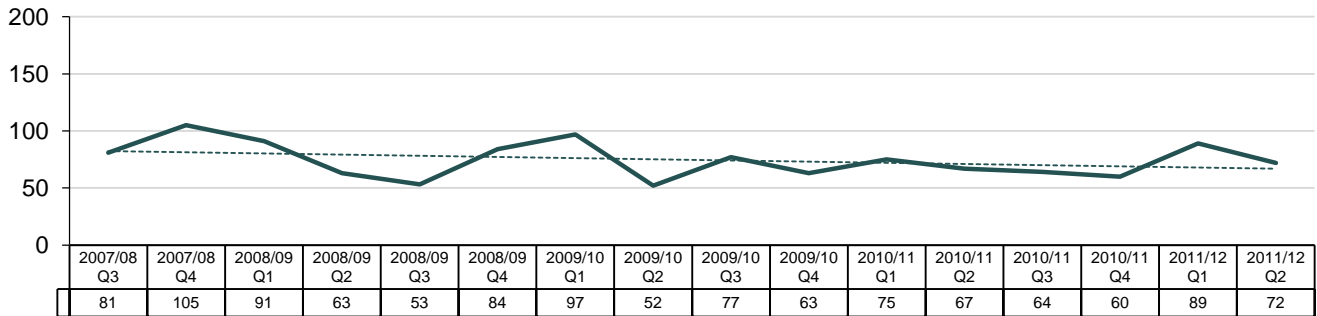
Claim activity	Catholic Church				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	72	-19.1	▲	0.8	8,547	■
Total active income claim count	102	10.9	▼	0.6	16,618	■
Total closed claim count	14	-30.0	▼	0.1	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	.78	8.9	■	0.5	160.62	▲
Claim payments - excl Common law	.66	10.8	▼	0.4	147.72	▲
Claim payments - Common law	.12	-0.2	▲	0.9	12.90	■
<b>Claim management</b>						
Claim management	Catholic Church				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	78.6	-7.1	▼		77.0	■
Average insurer lodgement period (days)	3.6	6.3	▲		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	91.7	-8.3	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	82.9	25.9	▲		46.9	▼
Number of income claims with initial claims status as pending	3	-57	▲			
Average claim duration (months)	21.5	237.1	▲		6.9	■

\* Trend for the previous four quarters

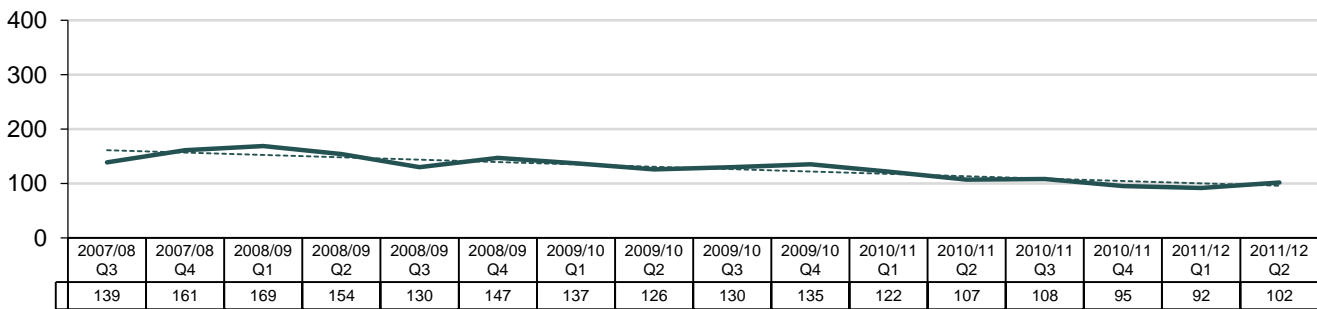
Section 3: Individual insurer summary  
**Catholic Church**

**3.2.2 Claim activity - Catholic Church**

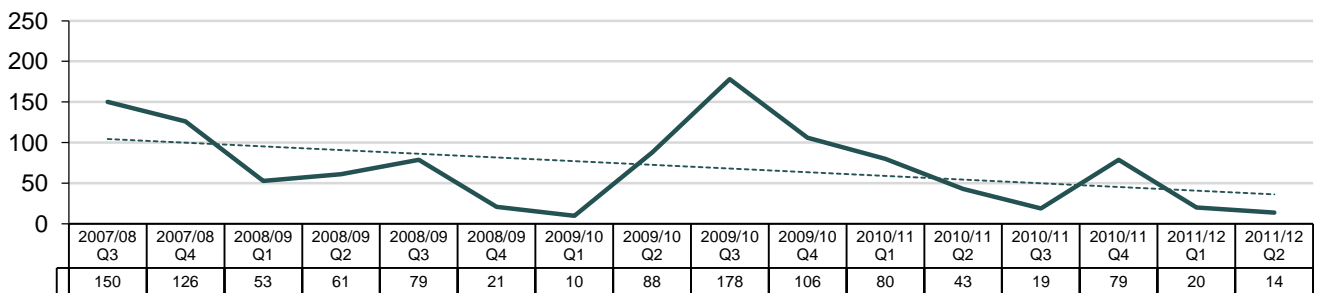
**Total number of claims by insurer received quarter - Catholic Church**



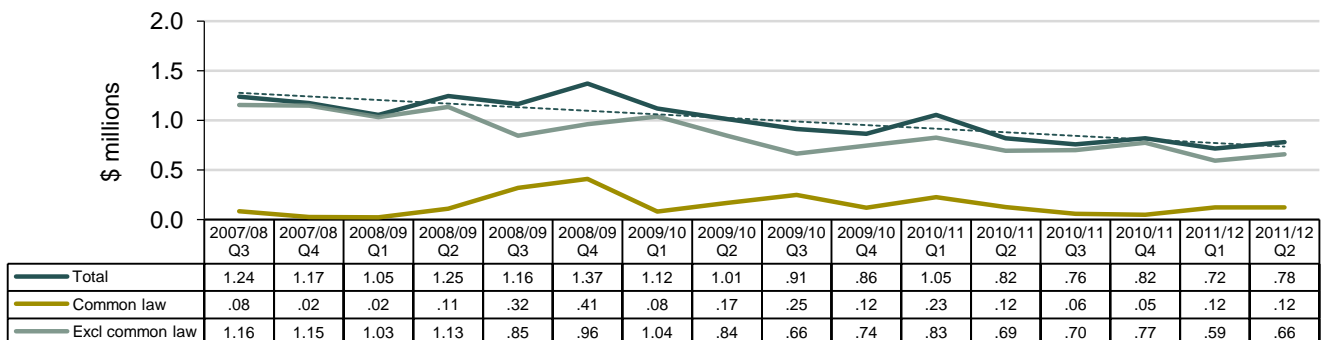
**Total number of active income claims by transaction quarter - Catholic Church**



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



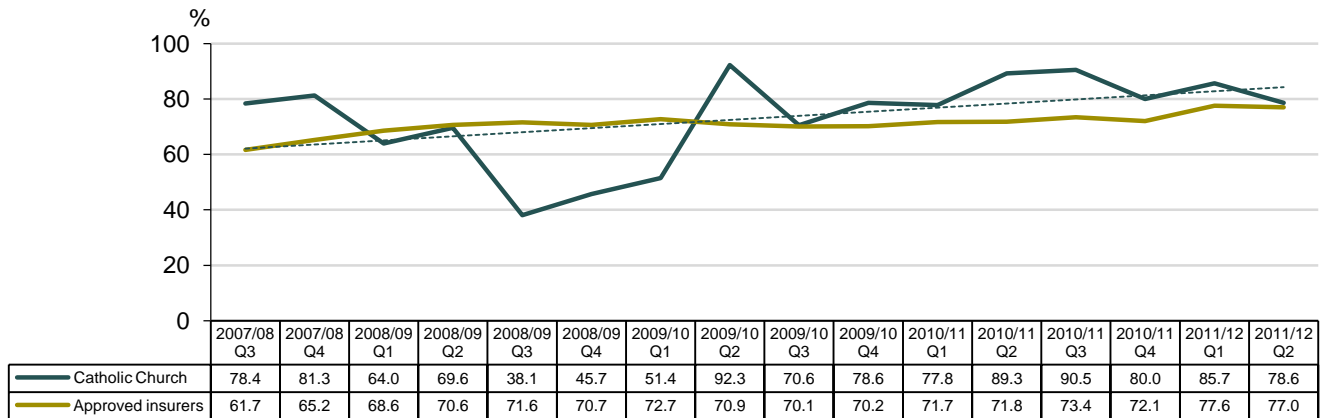
**Total payments by transaction quarter - Catholic Church**



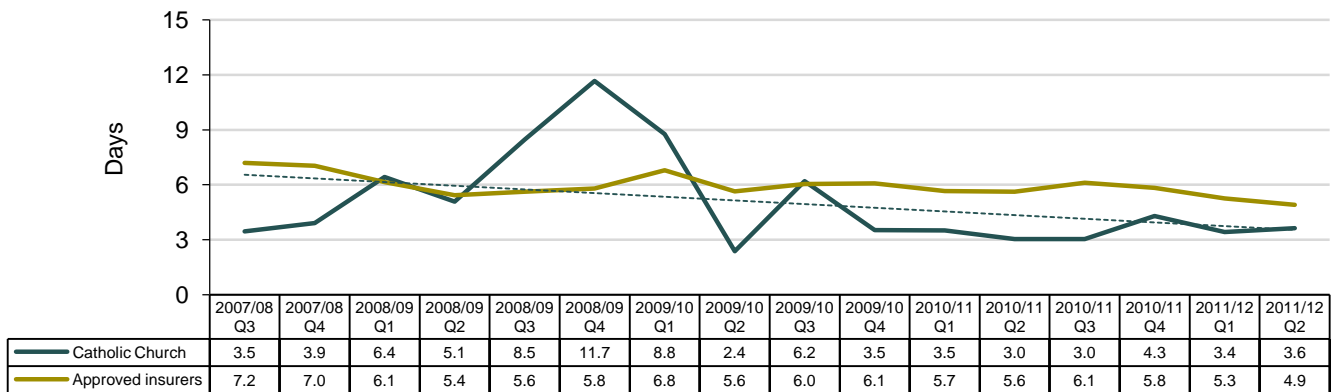
Section 3: Individual insurer summary  
Catholic Church

3.2.3 Claim management - Catholic Church

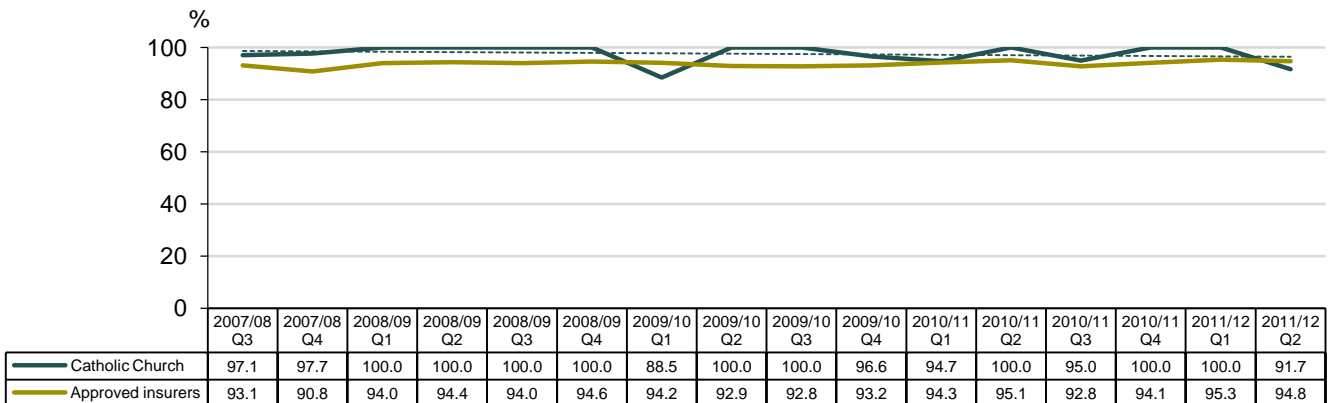
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



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



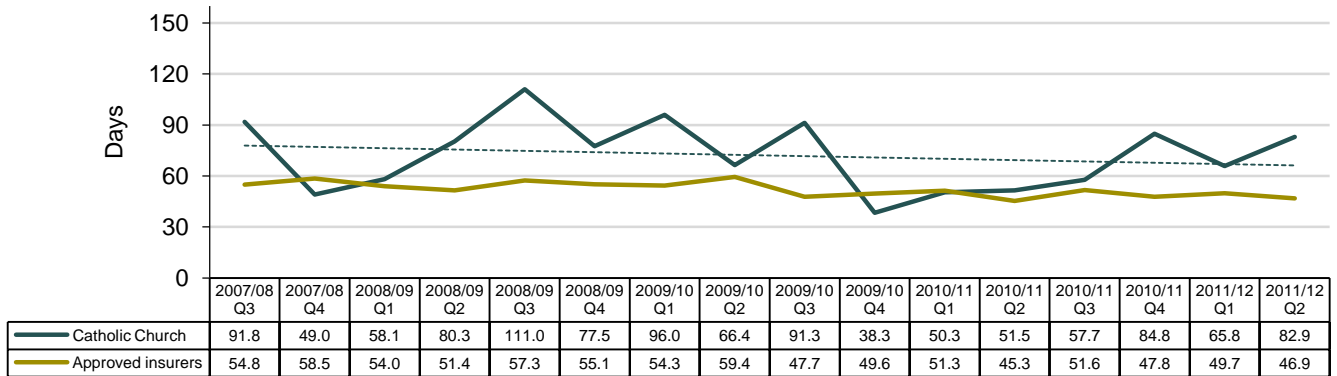
Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - Catholic Church



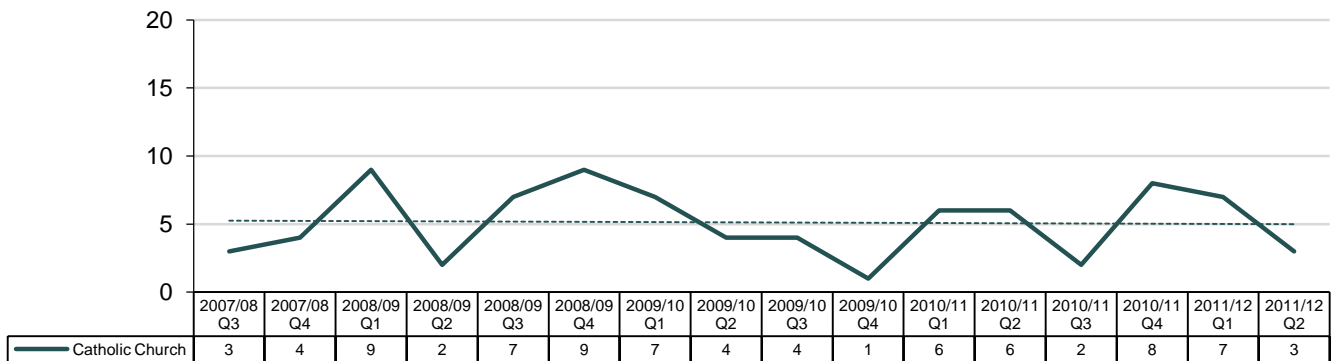
Section 3: Individual insurer summary  
**Catholic Church**

**3.2.3 Claim management - Catholic Church**

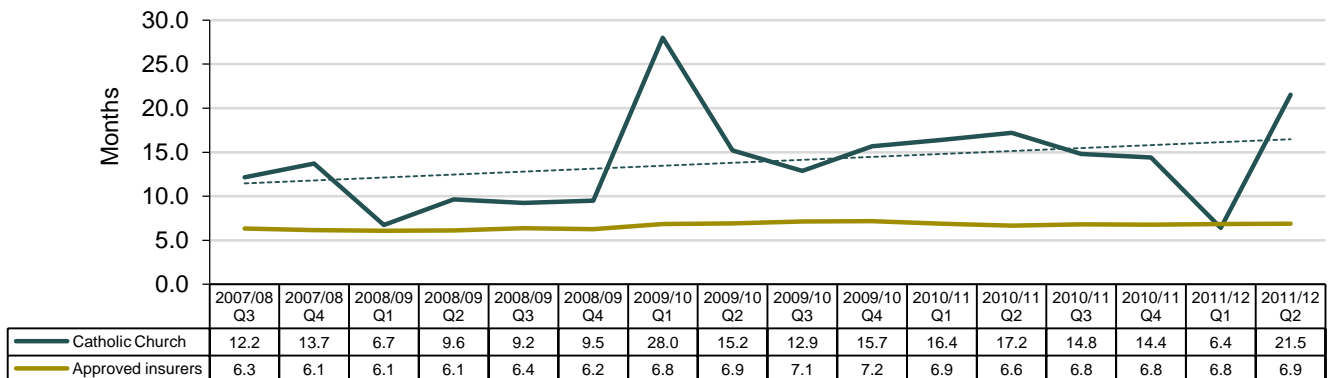
**Average initial liability decision period for claims which were initially pended by initial decision quarter - Catholic Church**



**Number of income claims with initial claims status as pending by insurer received 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

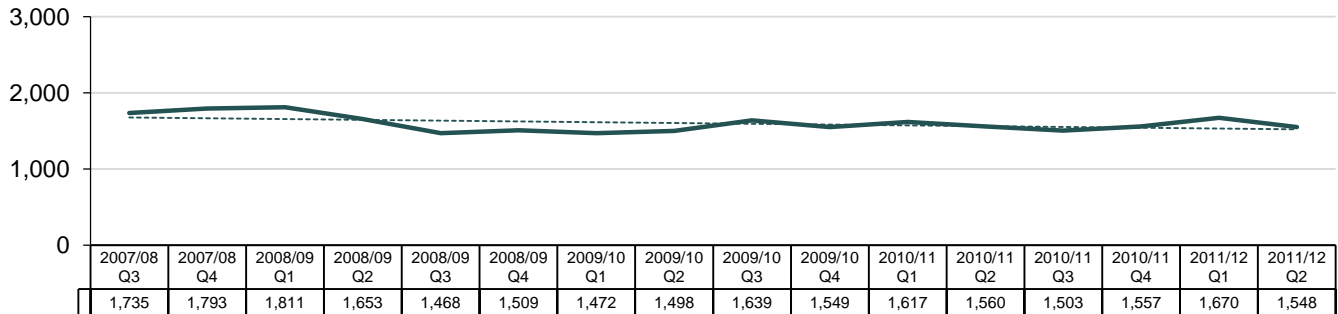
Claim activity	GIO				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	1,548	-7.3	■	18.1	8,547	■
Total active income claim count	2,734	-0.3	■	16.5	16,618	■
Total closed claim count	2,021	32.8	▲	20.1	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	31.08	-7.5	▲	19.4	160.62	▲
Claim payments - excl Common law	26.58	2.3	▲	18.0	147.72	▲
Claim payments - Common law	4.50	-41.1	■	34.9	12.90	■
<b>Claim management</b>						
Claim management	GIO				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	87.3	4.6	▲		77.0	■
Average insurer lodgement period (days)	2.8	-28.8	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	97.8	5.3	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	37.0	37.6	▼		46.9	▼
Number of income claims with initial claims status as pending	83	-38	▼			
Average claim duration (months)	6.5	-7.9	■		6.9	■

\* Trend for the previous four quarters

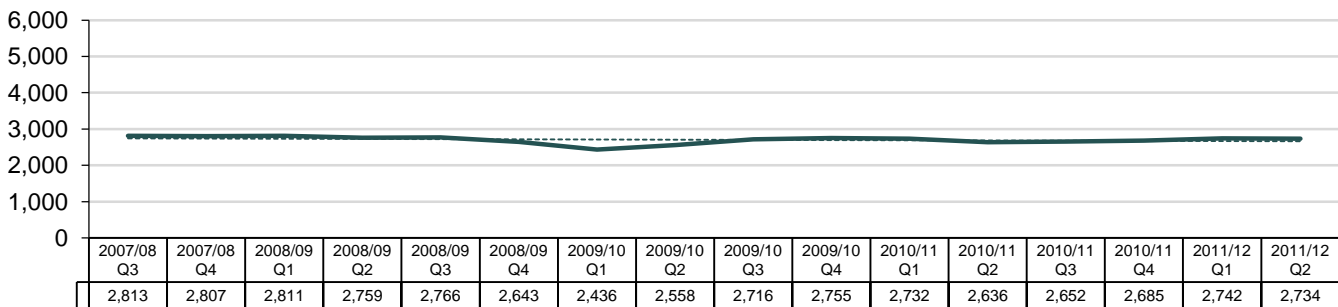
Section 3: Individual insurer summary  
GIO

3.3.2 Claim activity - GIO

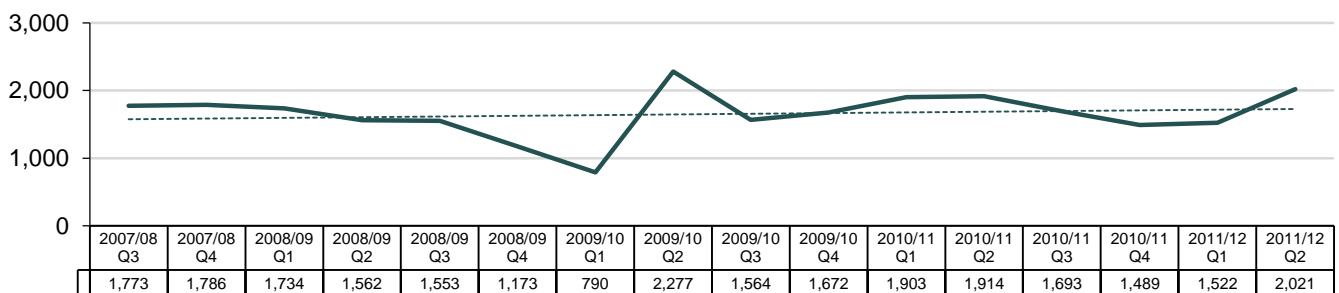
Total number of claims by insurer received quarter - GIO



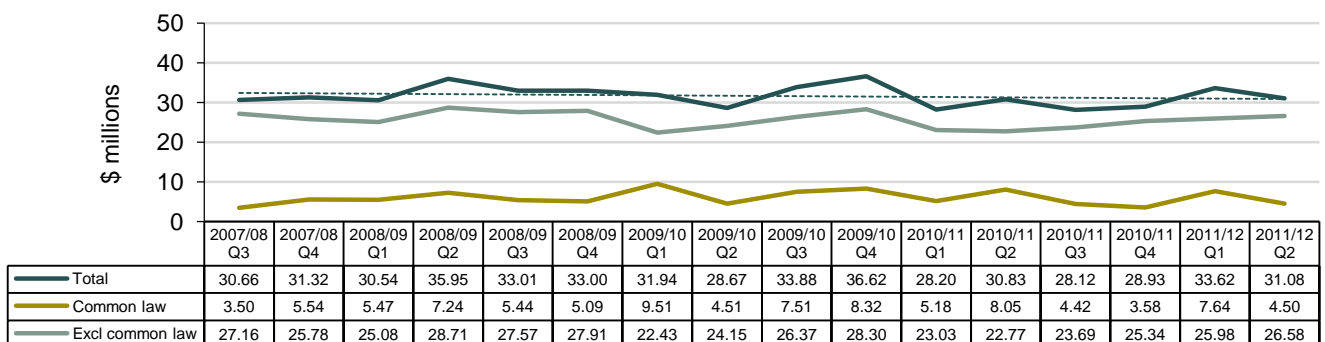
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



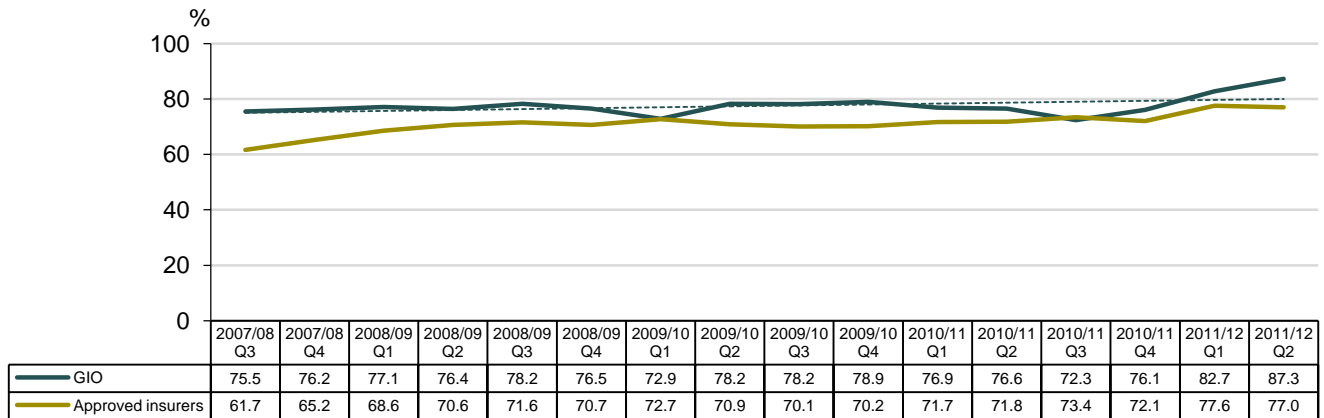
Total payments by transaction quarter - GIO



Section 3: Individual insurer summary  
GIO

3.3.3 Claim management - GIO

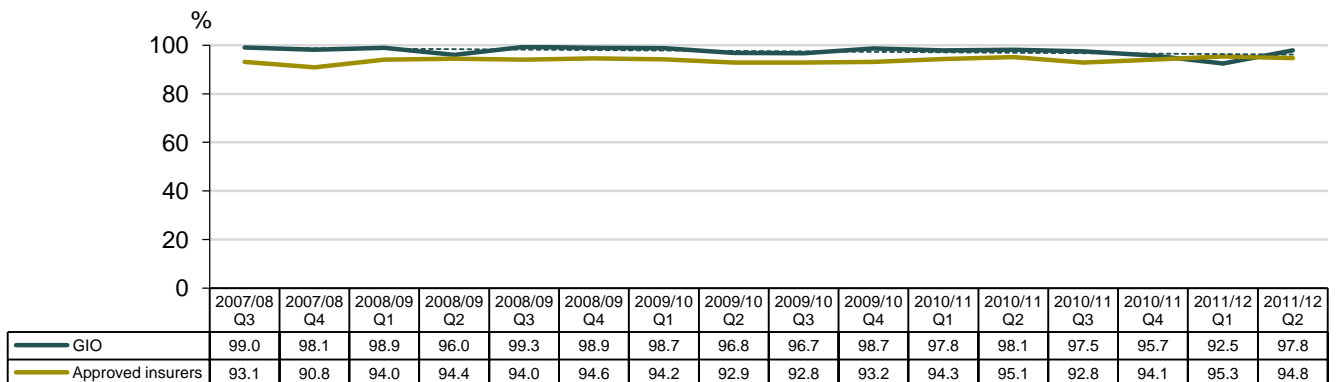
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



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



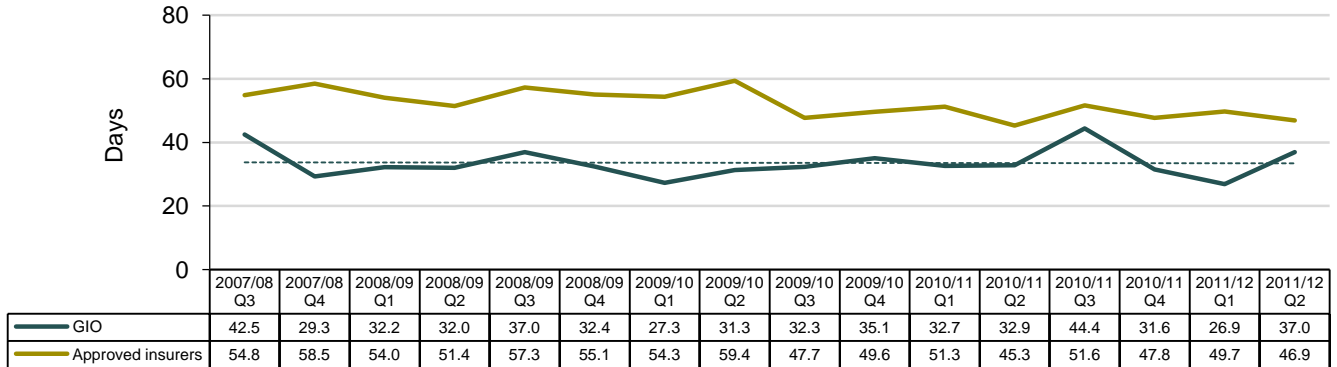
Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - GIO



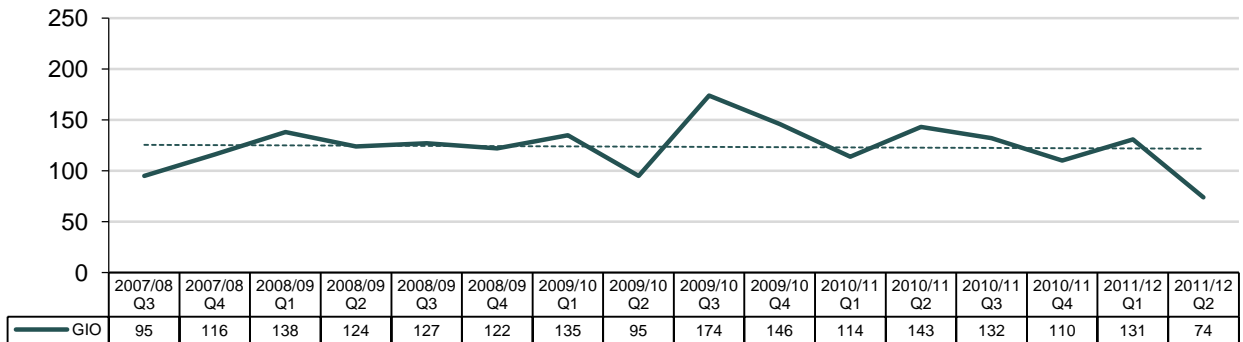
Section 3: Individual insurer summary  
**GIO**

**3.3.3 Claim management - GIO**

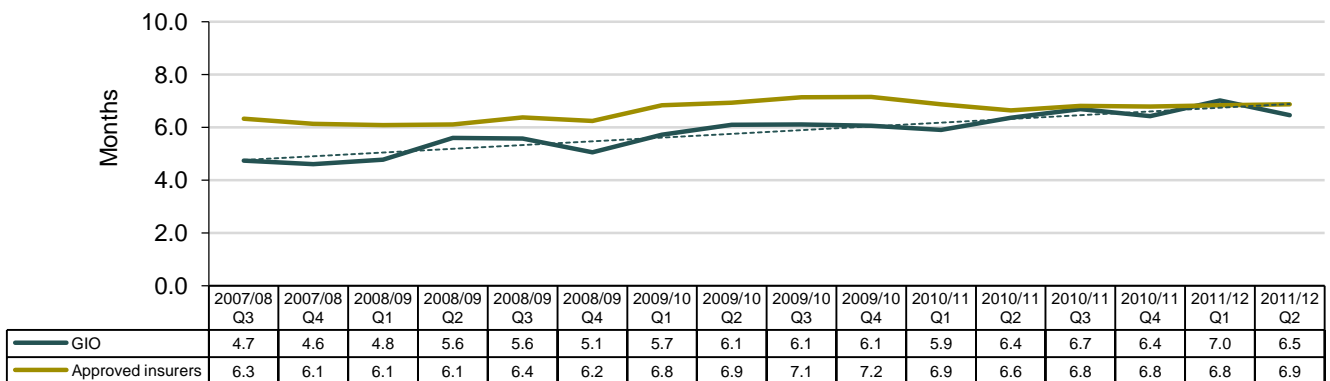
**Average initial liability decision period for claims which were initially pending by initial decision quarter - GIO**



**Number of income claims with initial claims status as pending by insurer received quarter - GIO**



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



## Section 3: Individual insurer summary Guild

### 3.4.1 Individual insurer summary - Guild

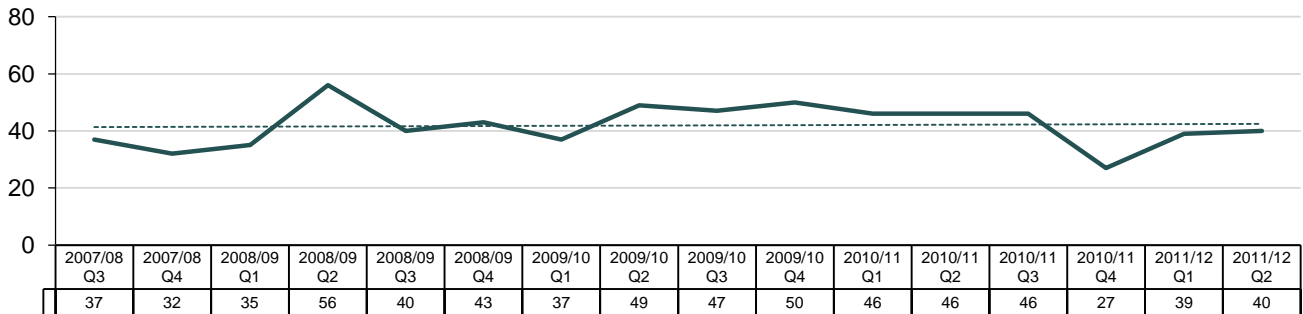
Claim activity	Guild				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	40	2.6	▼	0.5	8,547	■
Total active income claim count	79	-8.1	▼	0.5	16,618	■
Total closed claim count	37	-19.6	▲	0.4	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	.60	-25.7	▼	0.4	160.62	▲
Claim payments - excl Common law	.58	-17.6	▼	0.4	147.72	▲
Claim payments - Common law	.02	-81.2	▼	0.2	12.90	■
<b>Claim management</b>						
Claim management	Guild				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	76.0	13.0	▲		77.0	■
Average insurer lodgement period (days)	9.9	19.1	▲		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	100.0	8.0	▲		94.8	■
Average initial liability decision period for claims which were initially pending (days)	31.0	-63.0	▼		46.9	▼
Number of income claims with initial claims status as pending	3	200	▼			
Average claim duration (months)	10.4	-9.8	■		6.9	■

\* Trend for the previous four quarters

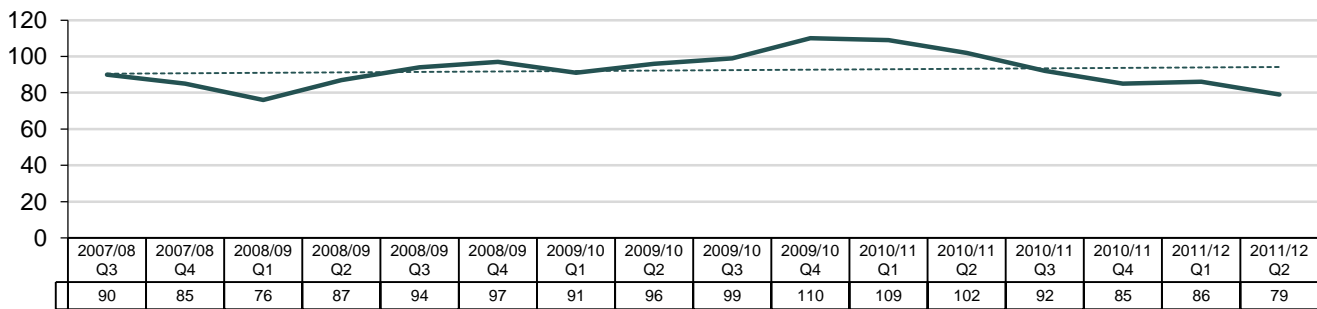
Section 3: Individual insurer summary  
**Guild**

3.4.2 Claim activity - Guild

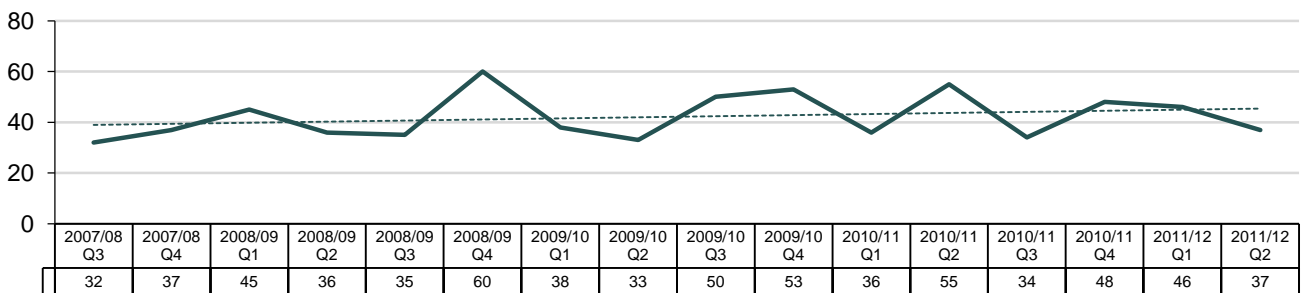
Total number of claims by insurer received quarter - Guild



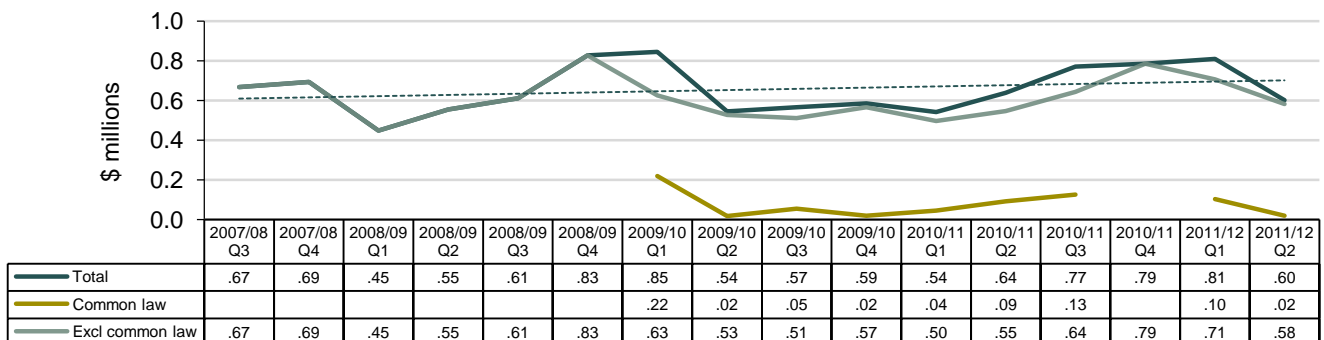
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



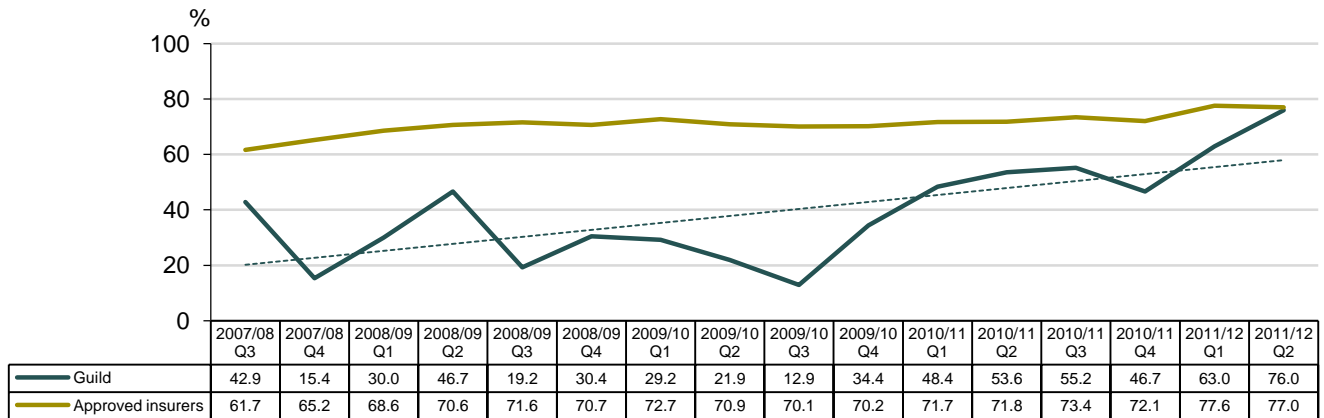
Total payments by transaction quarter - Guild



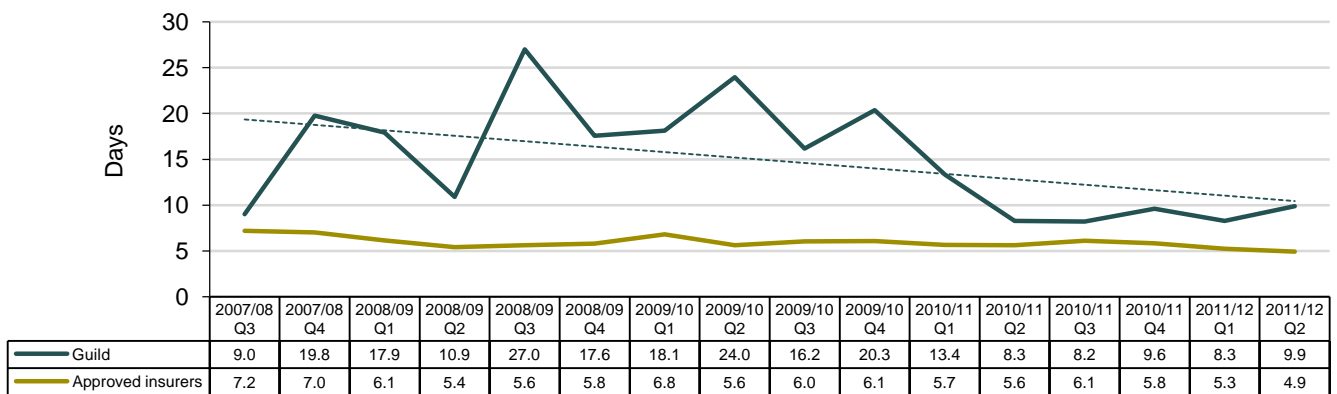
Section 3: Individual insurer summary  
**Guild**

**3.4.3 Claim management - Guild**

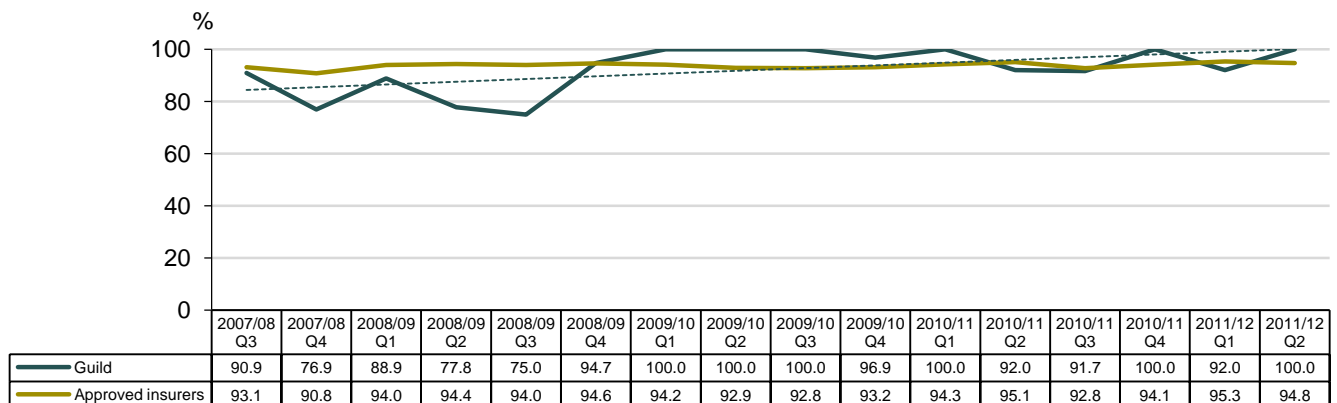
**Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild**



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



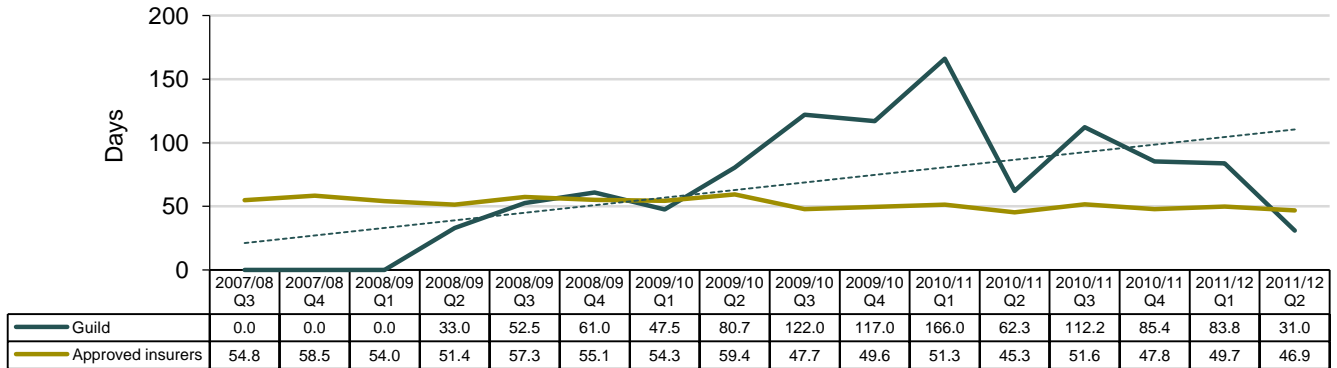
**Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - Guild**



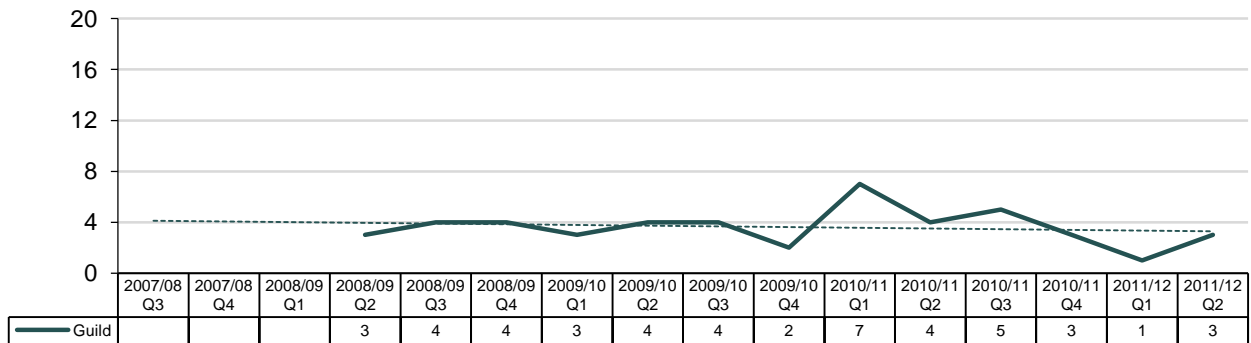
Section 3: Individual insurer summary  
**Guild**

**3.4.3 Claim management - Guild**

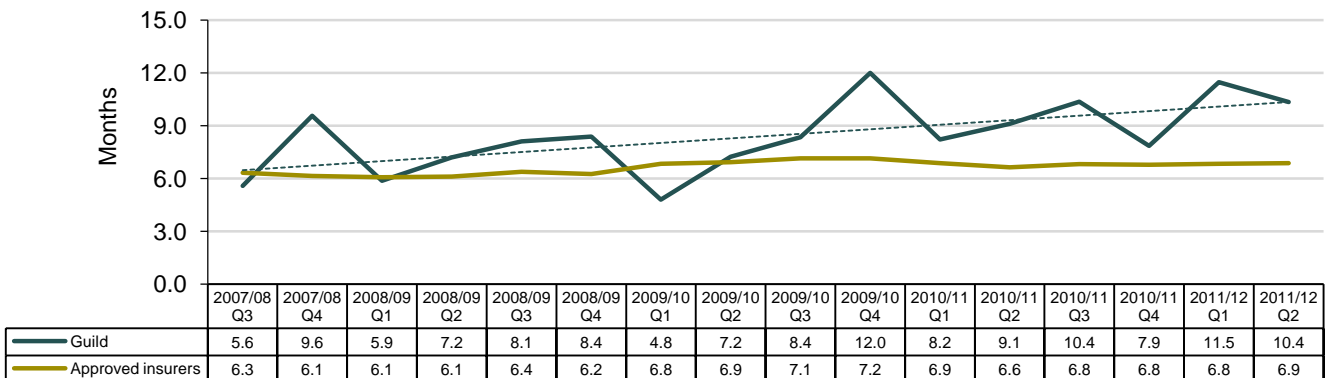
**Average initial liability decision period for claims which were initially pending by initial decision quarter - Guild**



**Number of income claims with initial claims status as pending by insurer received 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

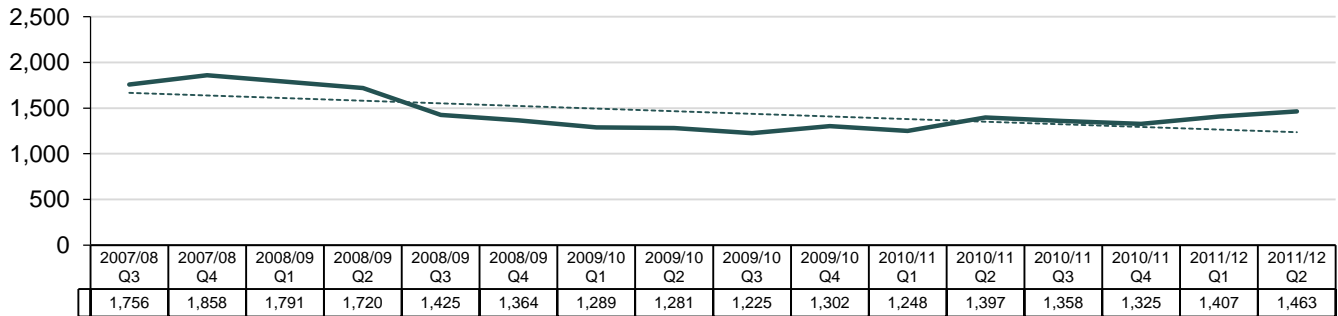
Claim activity	IAG/CGU				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	1,463	4.0	▲	17.1	8,547	■
Total active income claim count	2,281	-0.6	■	13.7	16,618	■
Total closed claim count	1,414	6.3	■	14.1	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	23.78	2.1	■	14.8	160.62	▲
Claim payments - excl Common law	21.24	-3.9	▲	14.4	147.72	▲
Claim payments - Common law	2.54	112.9	▼	19.7	12.90	■
<b>Claim management</b>						
Claim management	IAG/CGU				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	73.4	-0.8	■		77.0	■
Average insurer lodgement period (days)	5.3	-15.6	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	98.6	-0.5	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	23.7	13.7	▼		46.9	▼
Number of income claims with initial claims status as pending	82	-10	▼			
Average claim duration (months)	5.5	3.1	▼		6.9	■

\* Trend for the previous four quarters

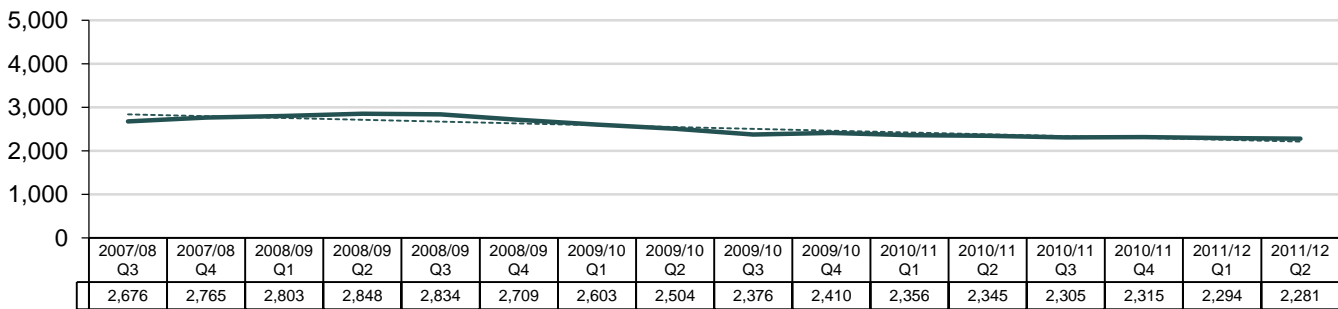
Section 3: Individual insurer summary  
IAG/CGU

3.5.2 Claim activity - IAG/CGU

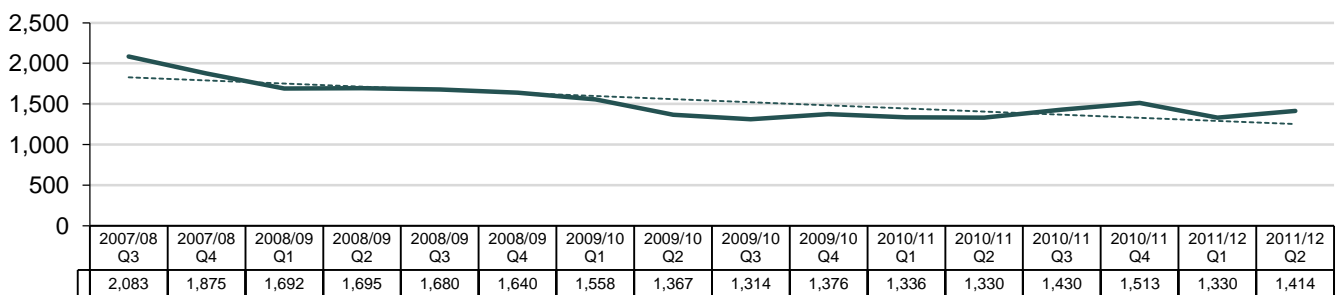
Total number of claims by insurer received quarter - IAG/CGU



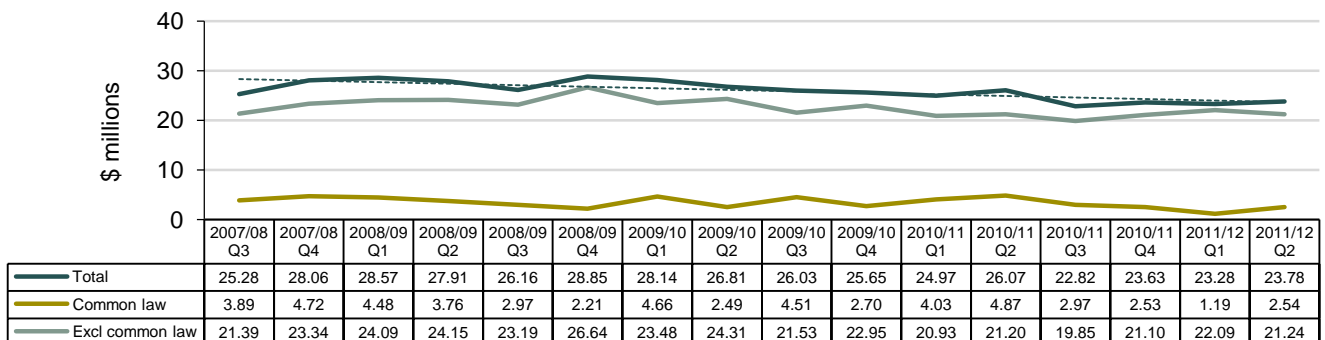
Total number of active income claims by transaction quarter - IAG/CGU



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



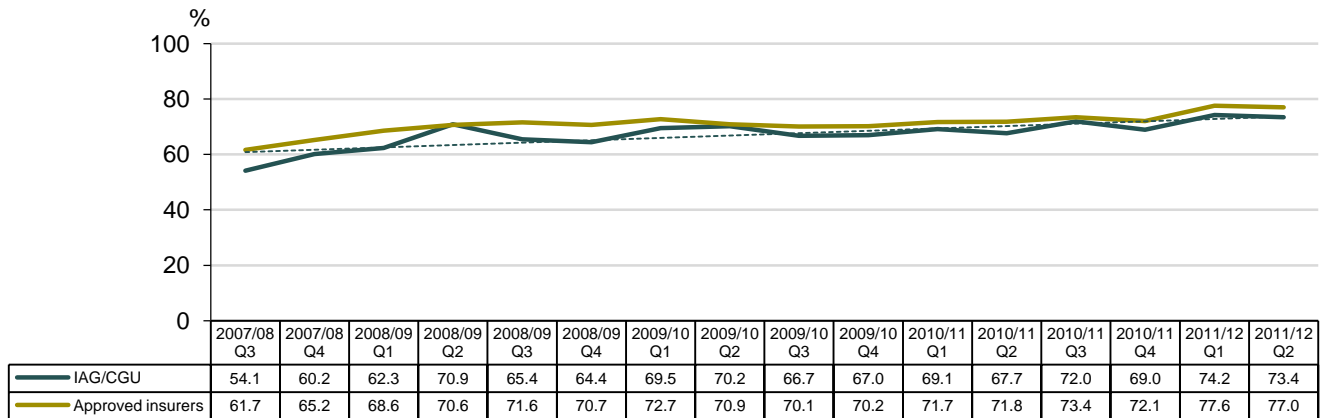
Total payments by transaction quarter - IAG/CGU



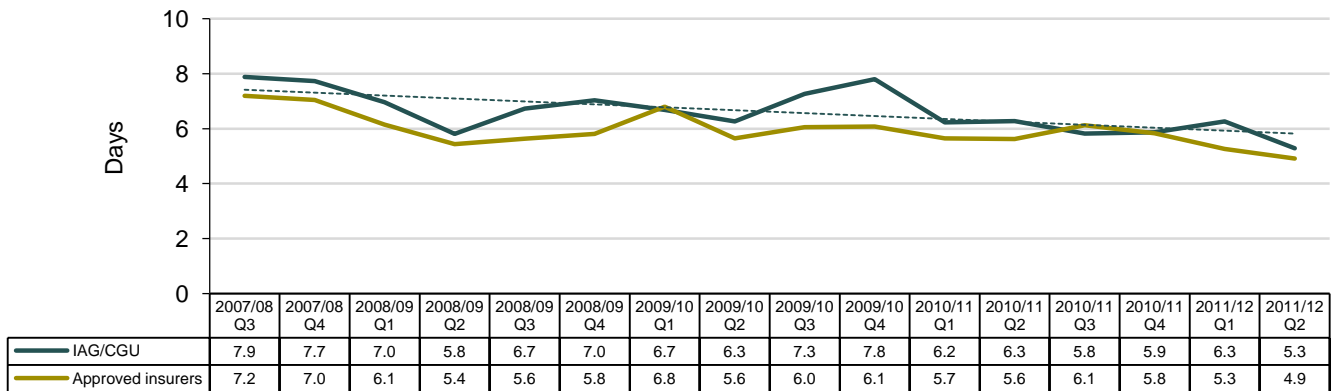
Section 3: Individual insurer summary  
IAG/CGU

3.5.3 Claim management - IAG/CGU

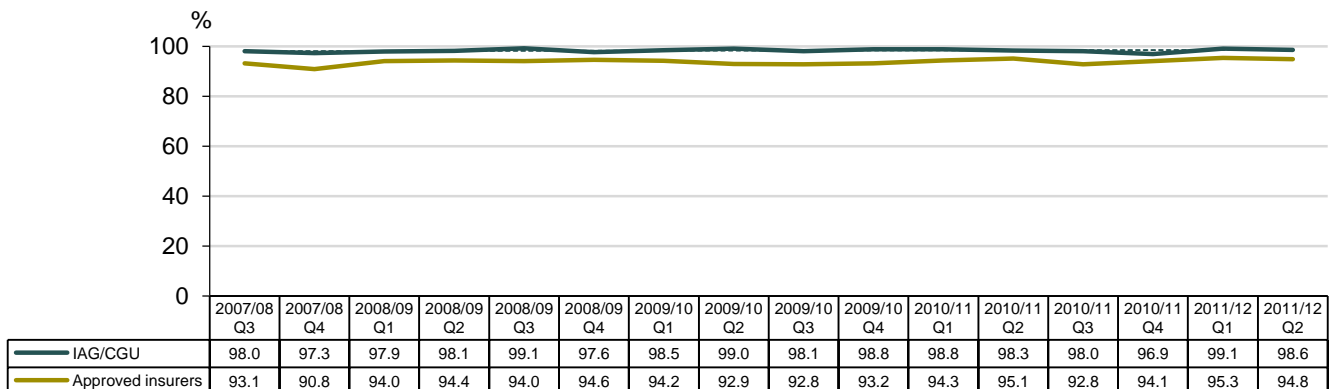
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - IAG/CGU



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



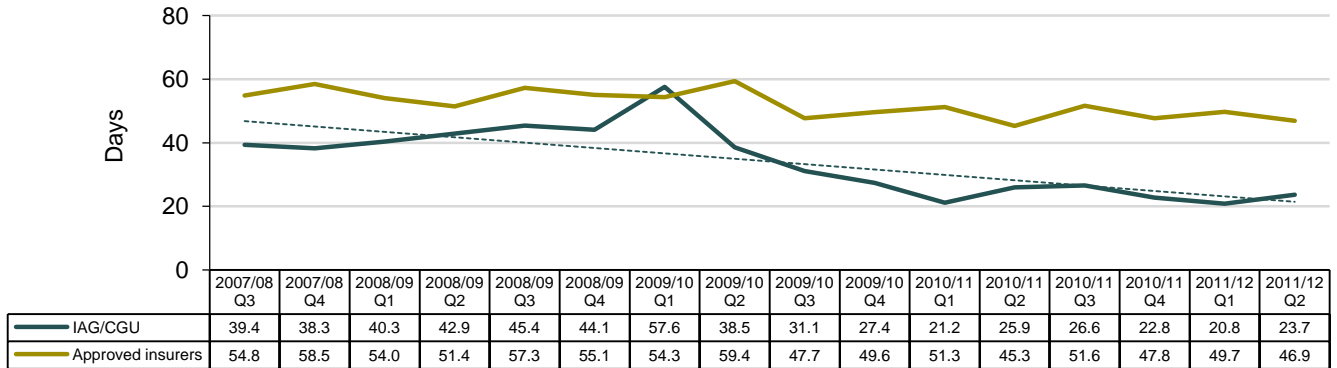
Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - IAG/CGU



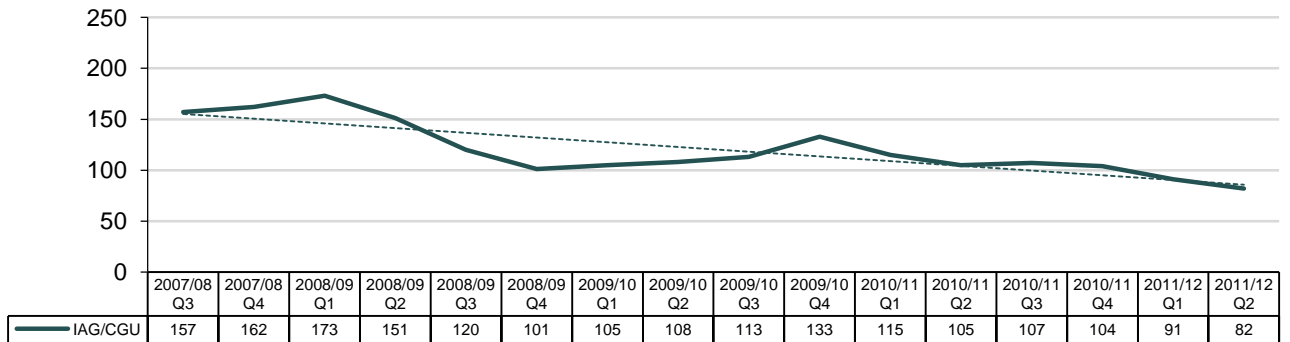
Section 3: Individual insurer summary  
IAG/CGU

3.5.3 Claim management - IAG/CGU

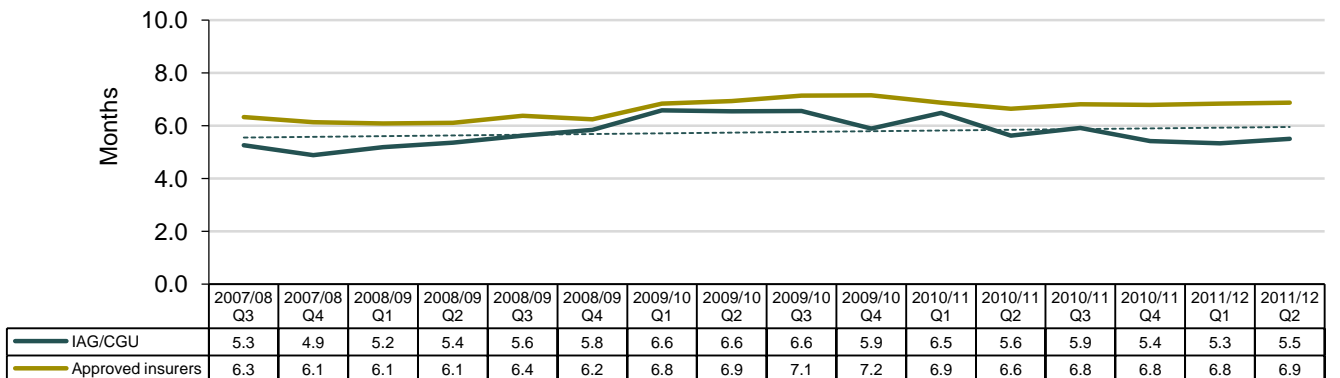
Average initial liability decision period for claims which were initially pending by initial decision quarter - IAG/CGU



Number of income claims with initial claims status as pending by insurer received 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

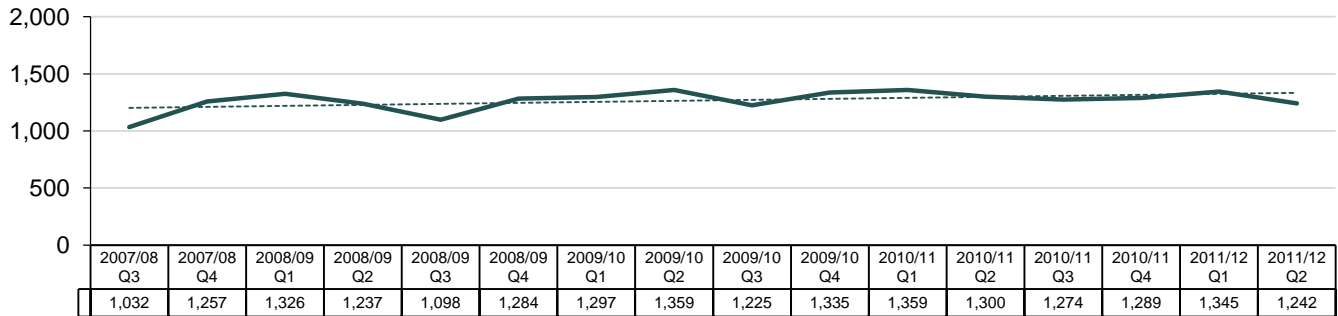
Claim activity	ICWA				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	1,242	-7.7	■	14.5	8,547	■
Total active income claim count	3,498	-5.4	▼	21.0	16,618	■
Total closed claim count	1,349	-5.8	■	13.4	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	29.20	-11.9	▲	18.2	160.62	▲
Claim payments - excl Common law	27.33	-10.4	▲	18.5	147.72	▲
Claim payments - Common law	1.87	-29.0	▲	14.5	12.90	■
<b>Claim management</b>						
Claim management	ICWA				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	86.4	-3.3	■		77.0	■
Average insurer lodgement period (days)	2.9	16.8	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	95.9	-0.7	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	49.6	-18.2	▼		46.9	▼
Number of income claims with initial claims status as pending	141	-29	▼			
Average claim duration (months)	10.3	5.1	▲		6.9	■

\* Trend for the previous four quarters

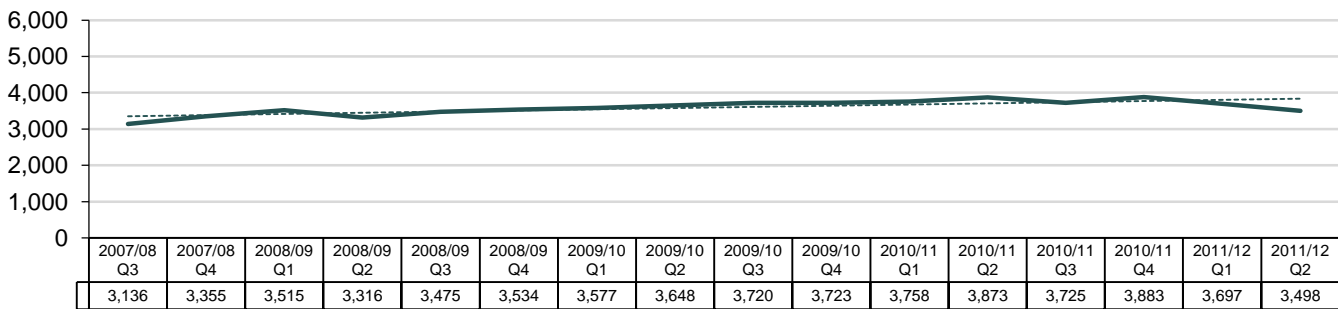
Section 3: Individual insurer summary  
ICWA

3.6.2 Claim activity - ICWA

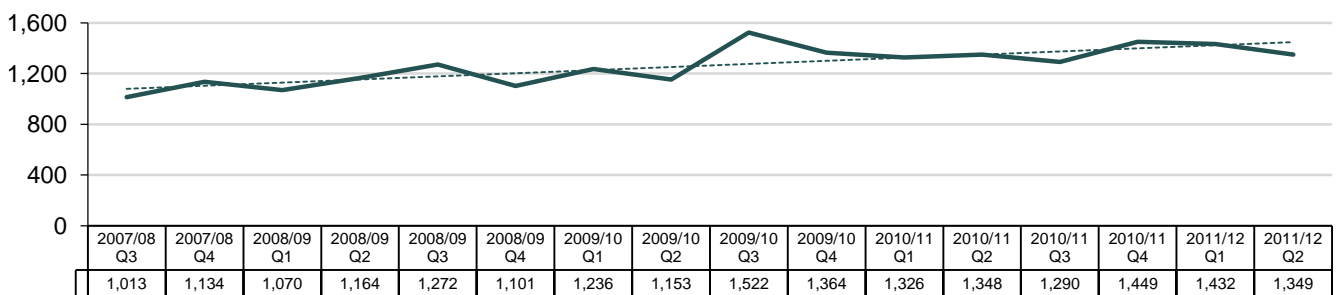
Total number of claims by insurer received quarter - ICWA



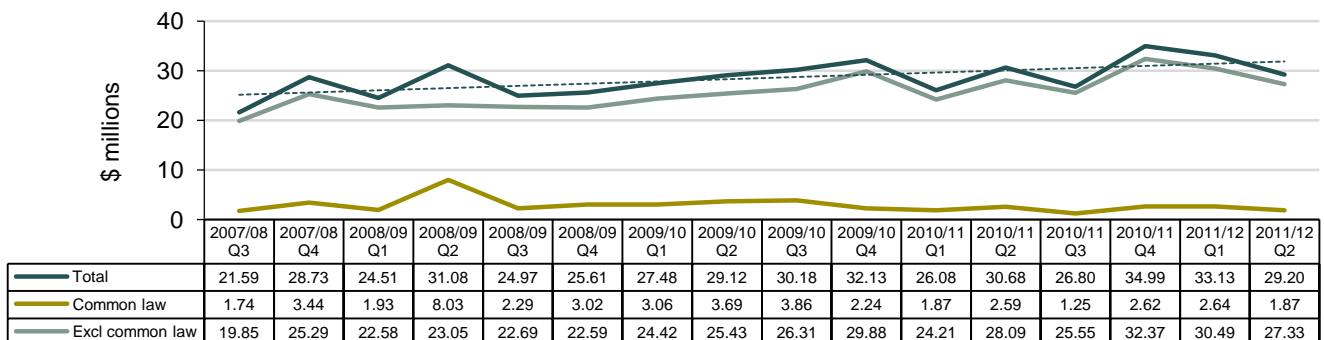
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



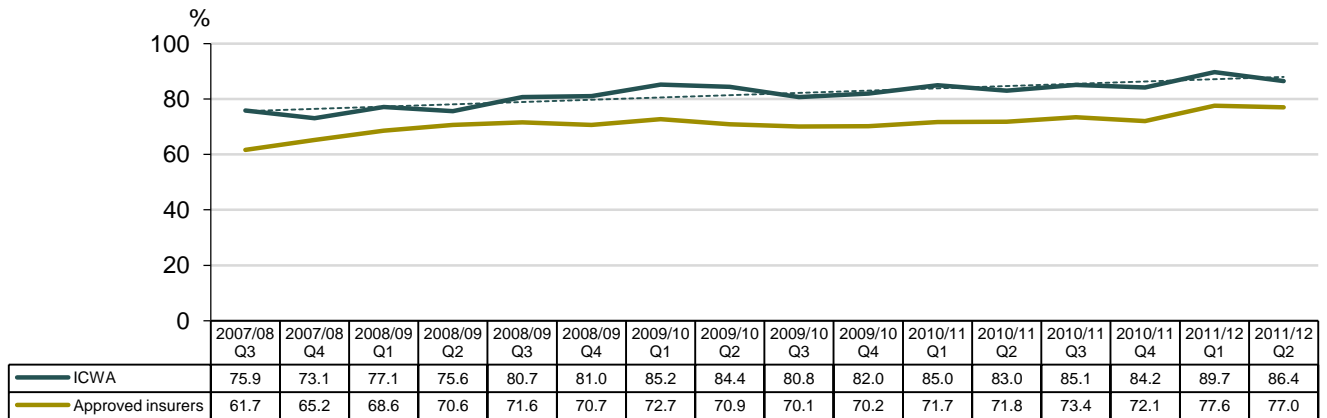
Total payments by transaction quarter - ICWA



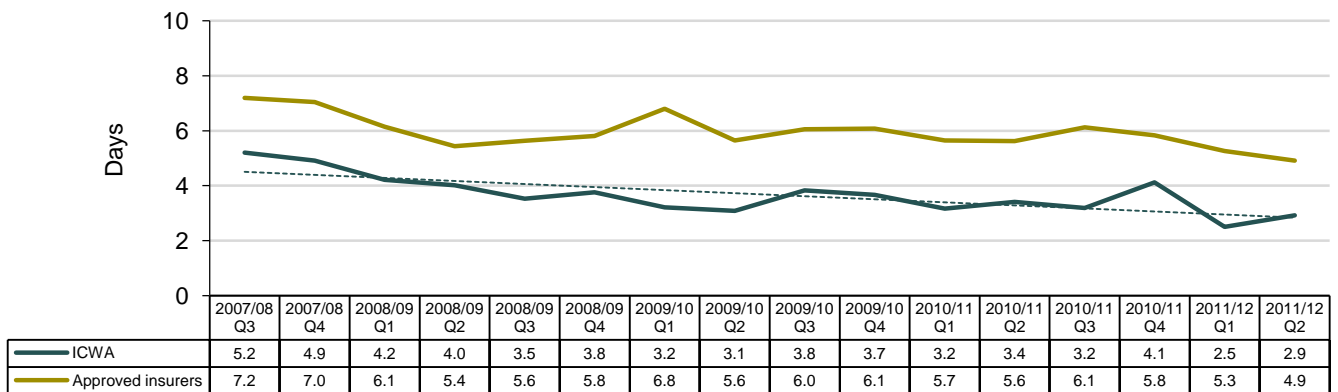
Section 3: Individual insurer summary  
ICWA

3.6.3 Claim management - ICWA

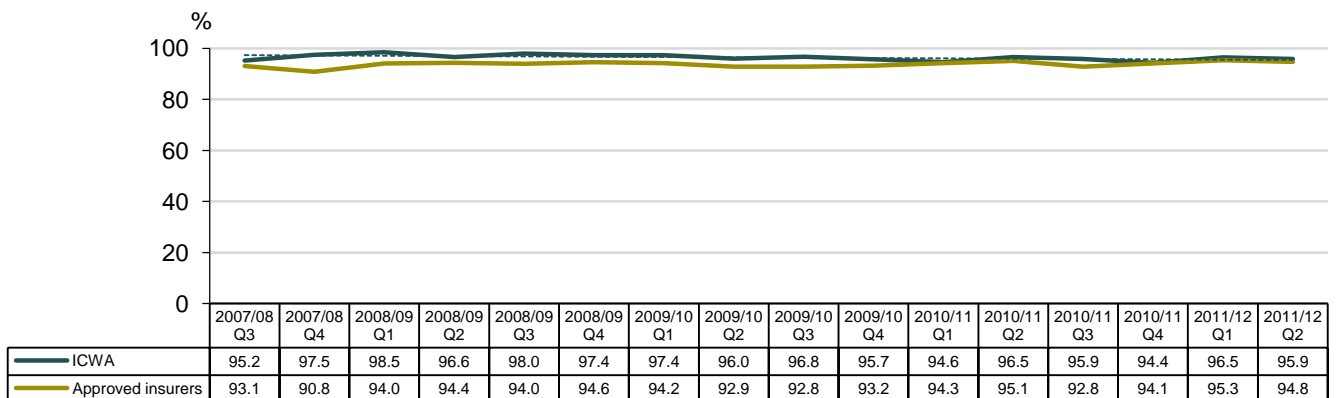
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



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



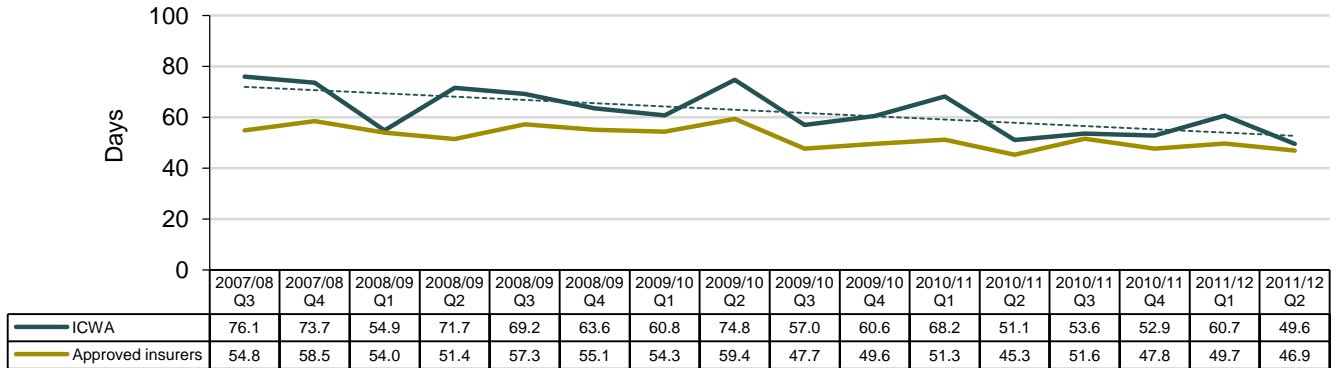
Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - ICWA



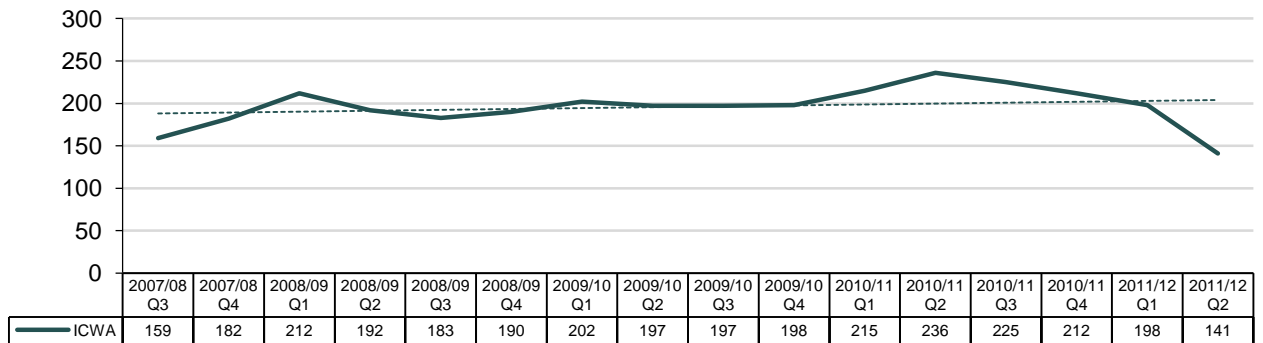
Section 3: Individual insurer summary  
**ICWA**

**3.6.3 Claim management - ICWA**

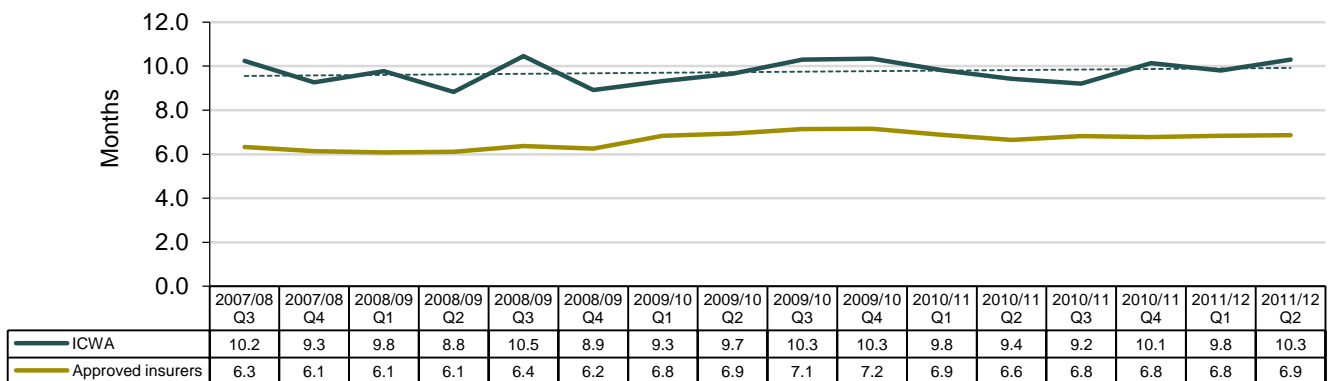
**Average initial liability decision period for claims which were initially pending by initial decision quarter - ICWA**



**Number of income claims with initial claims status as pending by insurer received quarter - ICWA**



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



## Section 3: Individual insurer summary

### QBE

#### 3.7.1 Individual insurer summary - QBE

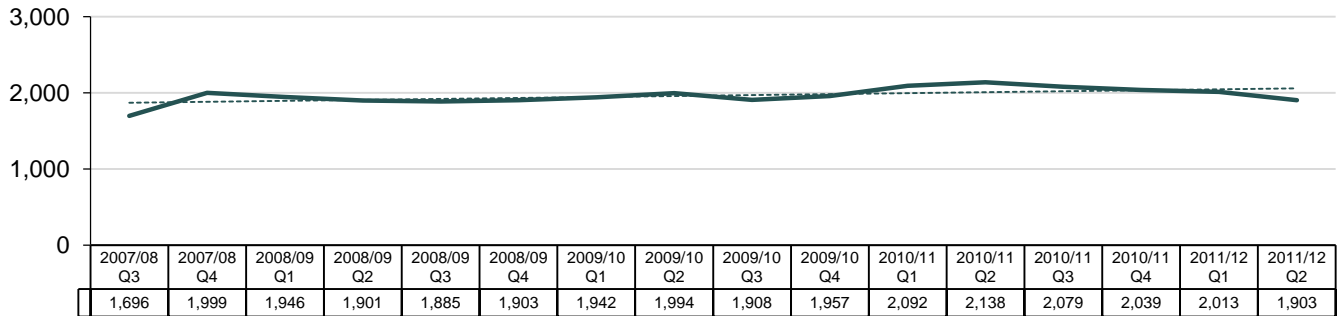
Claim activity	QBE				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	1,903	-5.5	▼	22.3	8,547	■
Total active income claim count	3,540	-1.9	▲	21.3	16,618	■
Total closed claim count	2,484	13.0	▲	24.7	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	34.67	-8.9	▲	21.6	160.62	▲
Claim payments - excl Common law	33.67	-6.1	▲	22.8	147.72	▲
Claim payments - Common law	1.00	-54.3	▼	7.7	12.90	■
<b>Claim management</b>						
Claim management	QBE				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	61.6	-0.2	■		77.0	■
Average insurer lodgement period (days)	7.4	-15.8	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	87.6	-6.3	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	157.1	61.8	▲		46.9	▼
Number of income claims with initial claims status as pending	19	-37	▼			
Average claim duration (months)	6.0	-1.1	▲		6.9	■

\* Trend for the previous four quarters

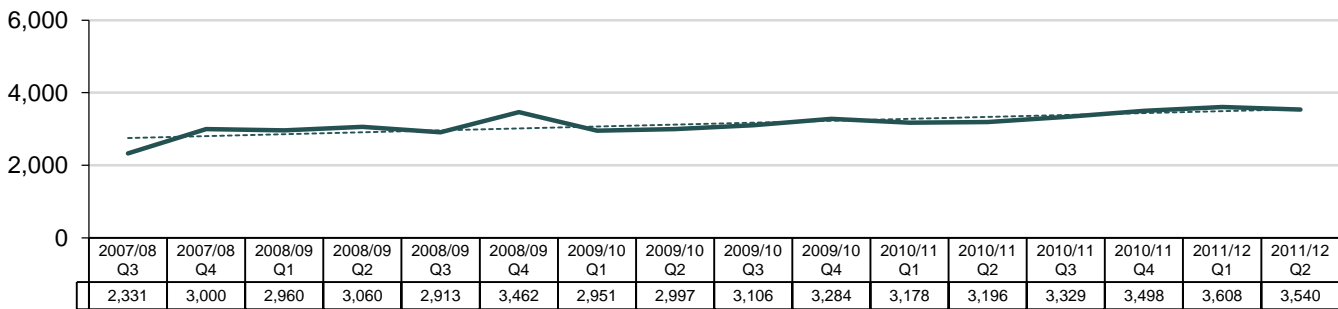
Section 3: Individual insurer summary  
QBE

3.7.2 Claim activity - QBE

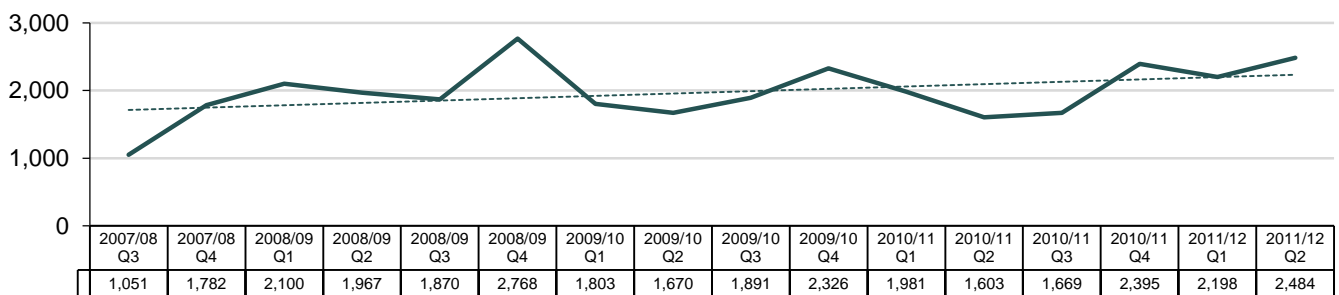
Total number of claims by insurer received quarter - QBE



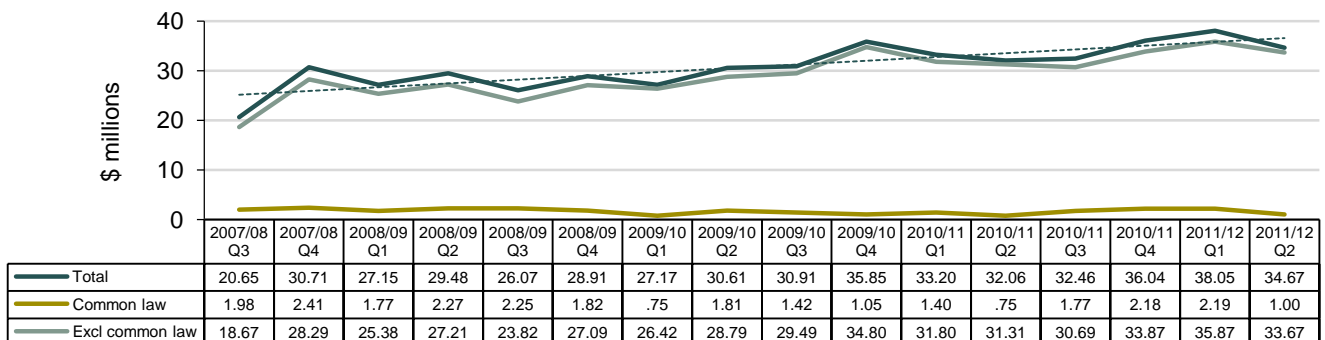
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



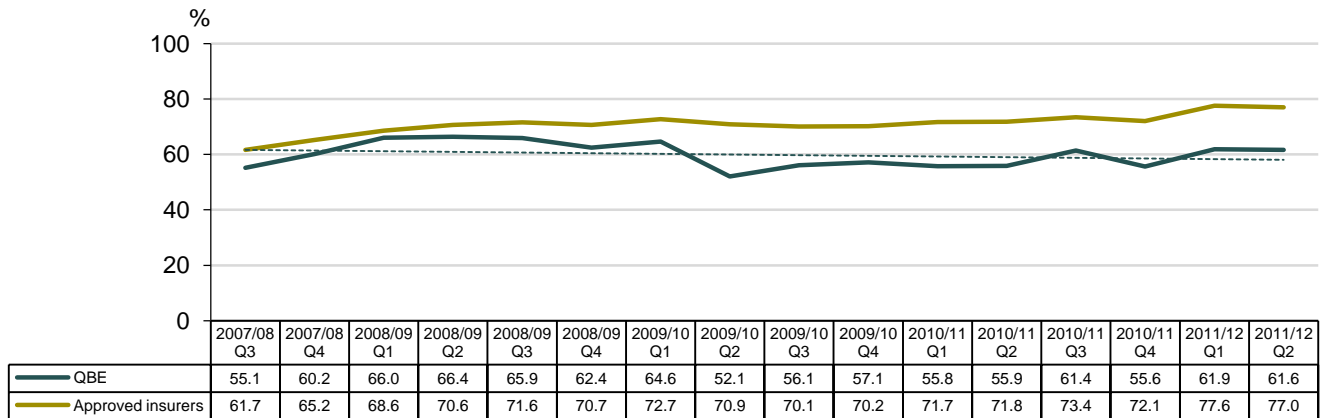
Total payments by transaction quarter - QBE



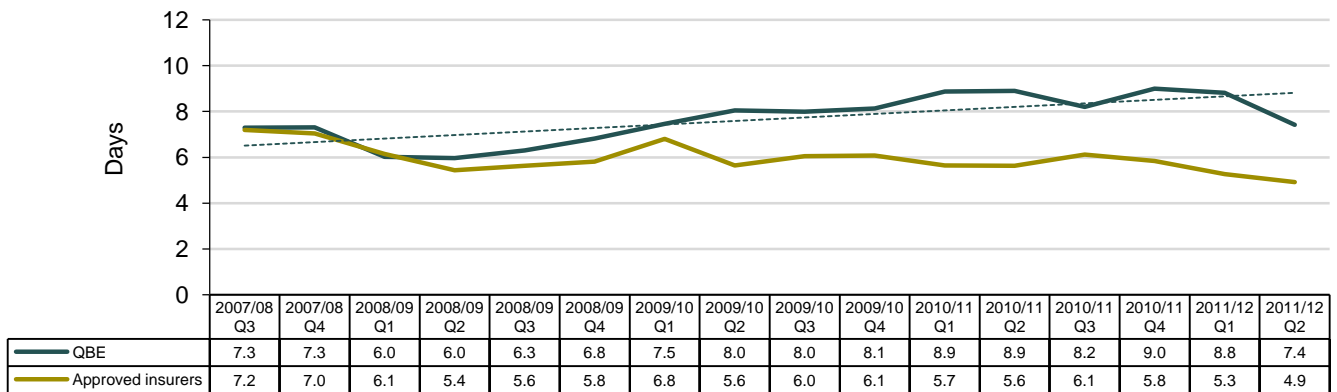
Section 3: Individual insurer summary  
**QBE**

**3.7.3 Claim management - QBE**

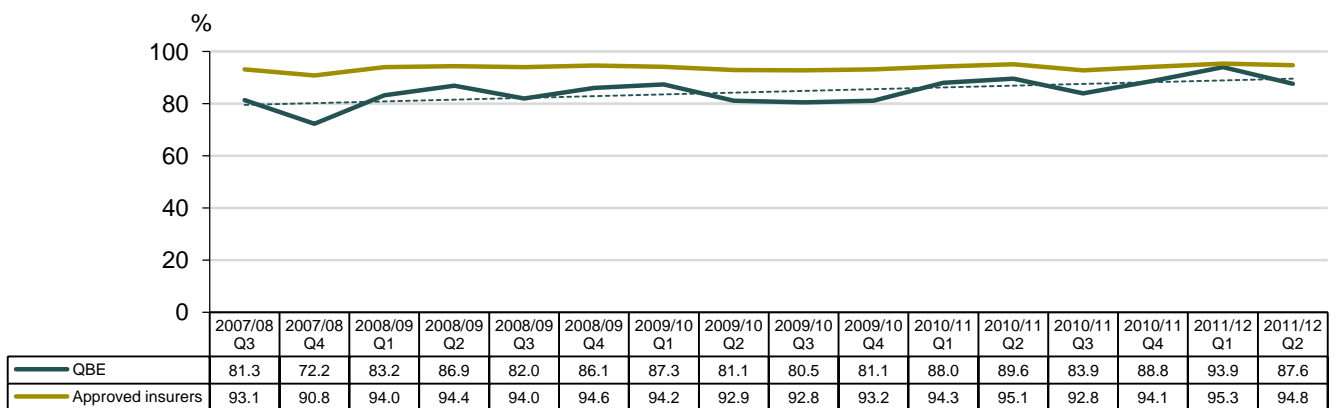
**Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE**



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



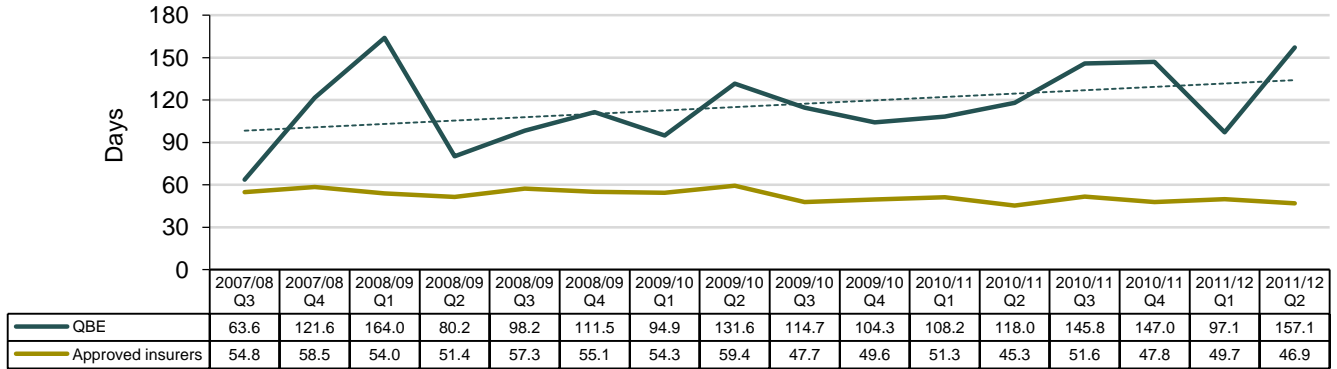
**Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - QBE**



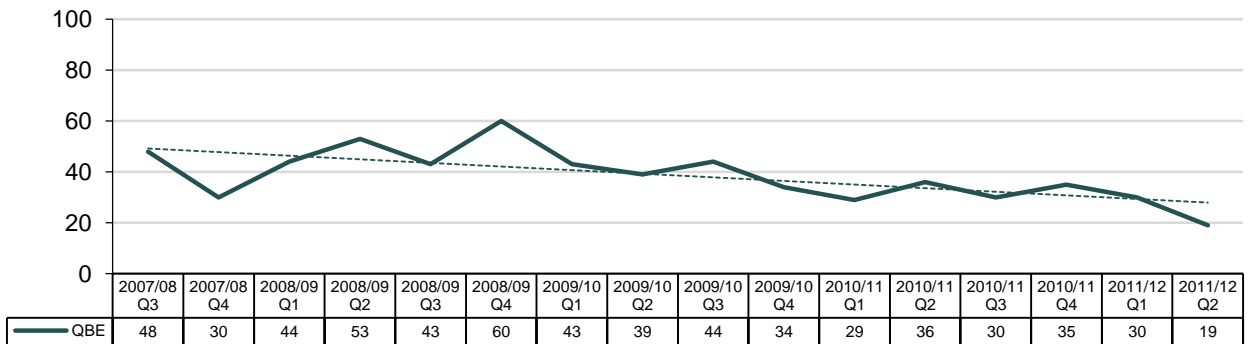
Section 3: Individual insurer summary  
QBE

3.7.3 Claim management - QBE

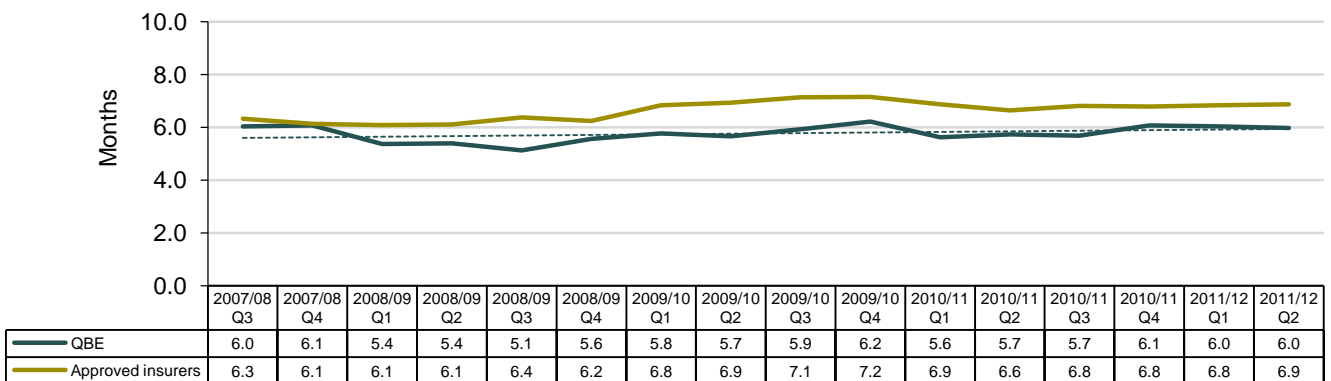
Average initial liability decision period for claims which were initially pending by initial decision quarter - QBE



Number of income claims with initial claims status as pending by insurer received 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
<b>Claim numbers</b>						
Total claim count	255	-0.4	▲	3.0	8,547	■
Total active income claim count	514	-3.0	■	3.1	16,618	■
Total closed claim count	275	4.2	▼	2.7	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	4.71	6.8	■	2.9	160.62	▲
Claim payments - excl Common law	4.56	13.5	▲	3.1	147.72	▲
Claim payments - Common law	.15	-62.0	▼	1.1	12.90	■
<b>Claim management</b>						
Claim management	Wesfarmers			Insurer average		
	Current quarter	% change from previous quarter	Current experience	Current quarter	Current experience	
Proportion (%) of insurer lodgement within five working days	82.3	-7.7	▼	77.0	■	
Average insurer lodgement period (days)^	n/a	n/a	n/a	4.9	▼	
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	97.1	-1.4	■	94.8	■	
Average initial liability decision period for claims which were initially pending (days)	15.0	-19.2	▲	46.9	▼	
Number of income claims with initial claims status as pending	12	-29	▼			
Average claim duration (months)	5.5	-0.4	▼	6.9	■	

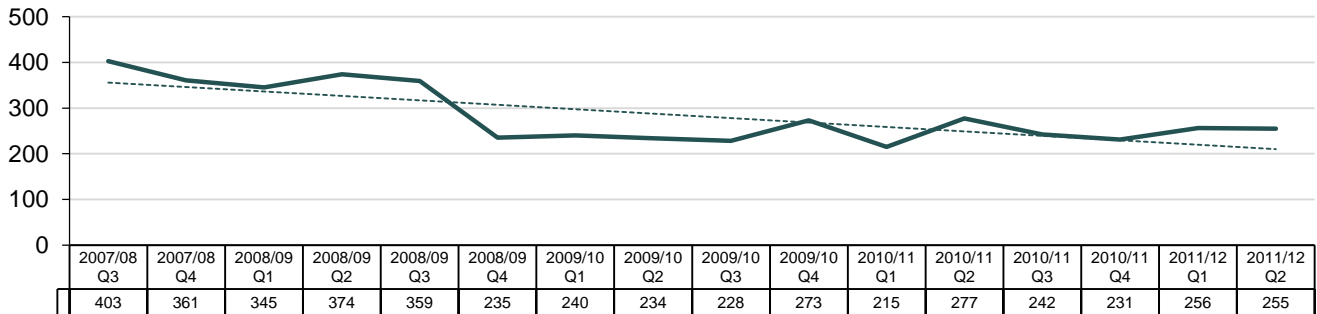
\* Trend for the previous four quarters

^ Data from Wesfarmers for 2011/12 Q2 is excluded from this indicator due to inaccuracies in data reporting.

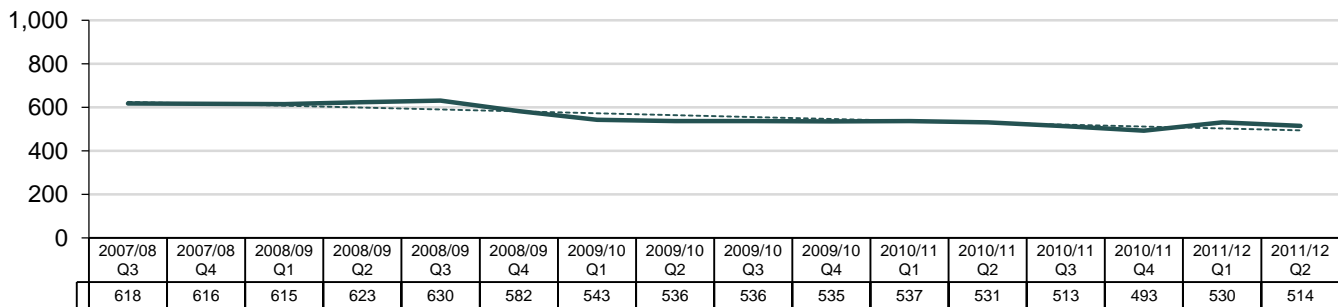
Section 3: Individual insurer summary  
**Wesfarmers**

**3.8.2 Claim activity - Wesfarmers**

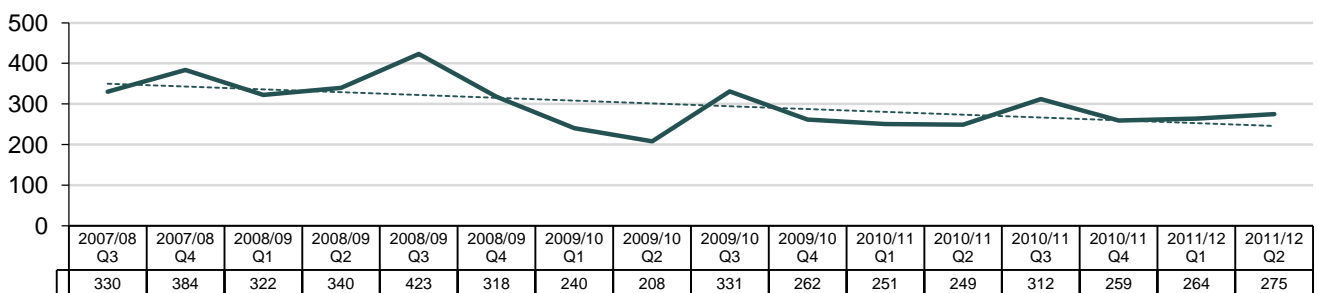
**Total number of claims by insurer received quarter - Wesfarmers**



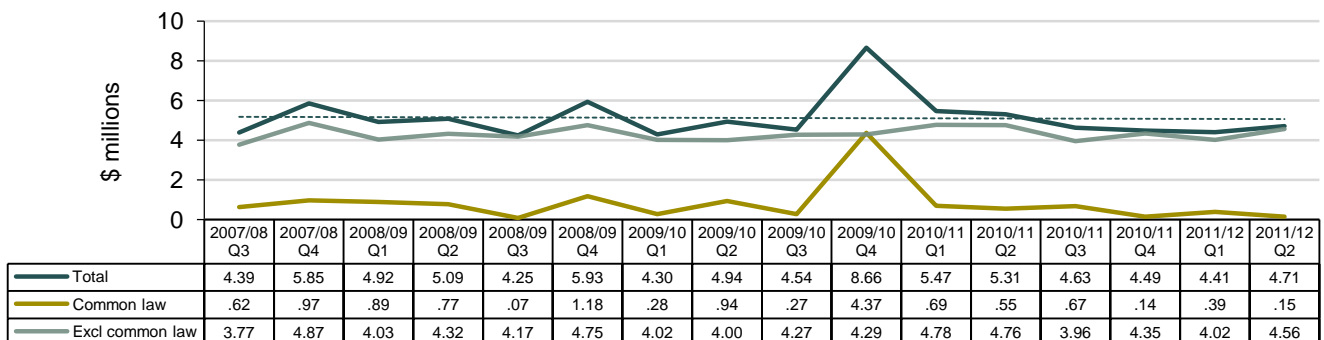
**Total number of active income claims by transaction quarter - Wesfarmers**



**Total number of closed claims by initial finalisation quarter - Wesfarmers**



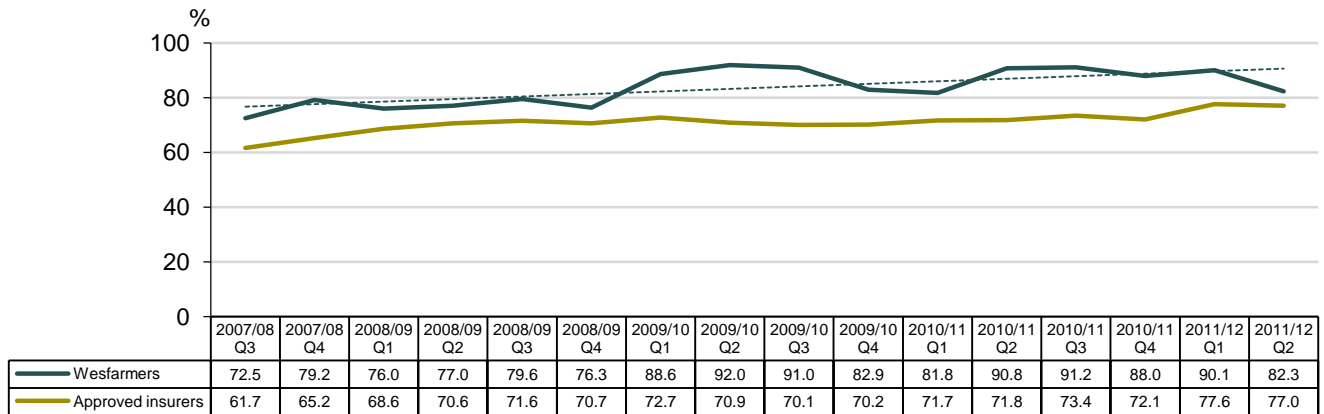
**Total payments by transaction quarter - Wesfarmers**



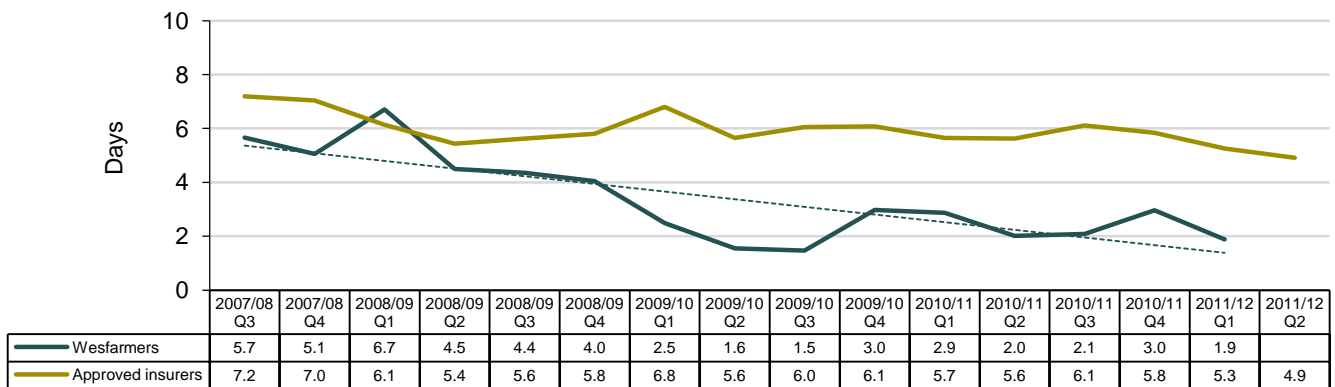
Section 3: Individual insurer summary  
**Wesfarmers**

**3.8.3 Claim management - Wesfarmers**

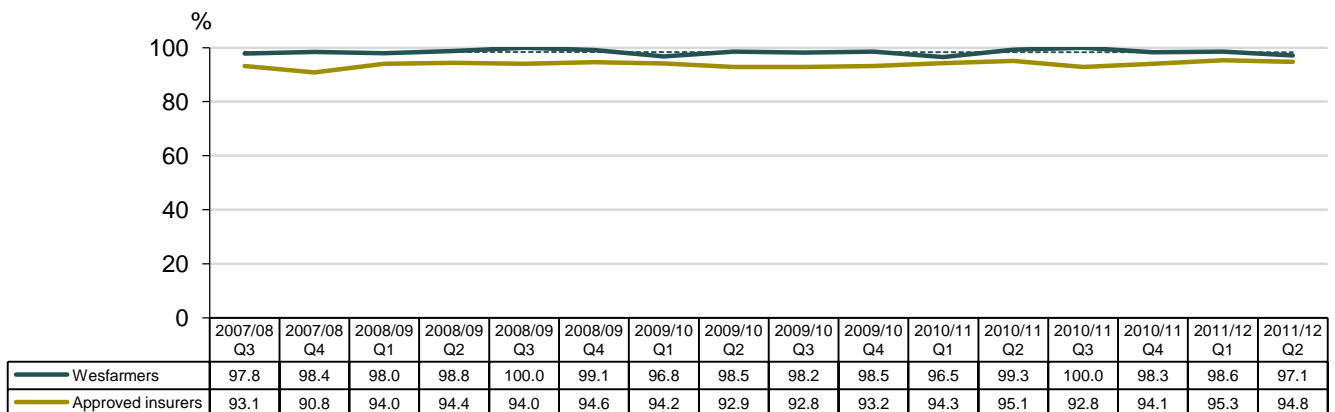
**Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Wesfarmers**



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



**Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - Wesfarmers**

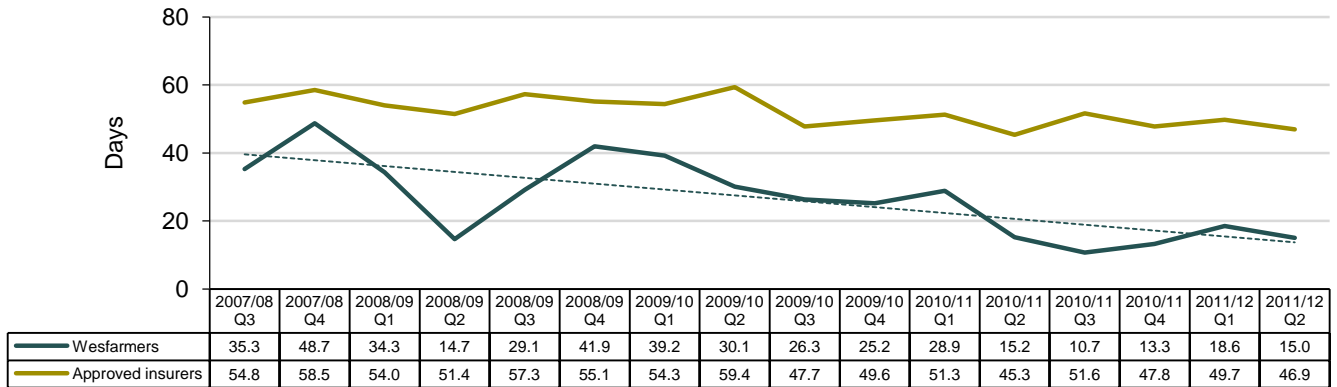


\* Data from Wesfarmers for 2011/12 Q2 is excluded from this indicator due to inaccuracies in data reporting.

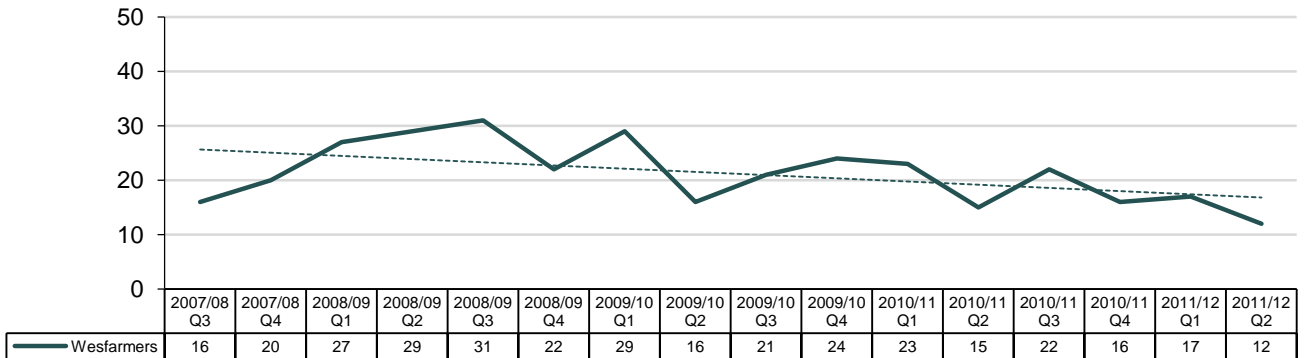
Section 3: Individual insurer summary  
**Wesfarmers**

**3.8.3 Claim management - Wesfarmers**

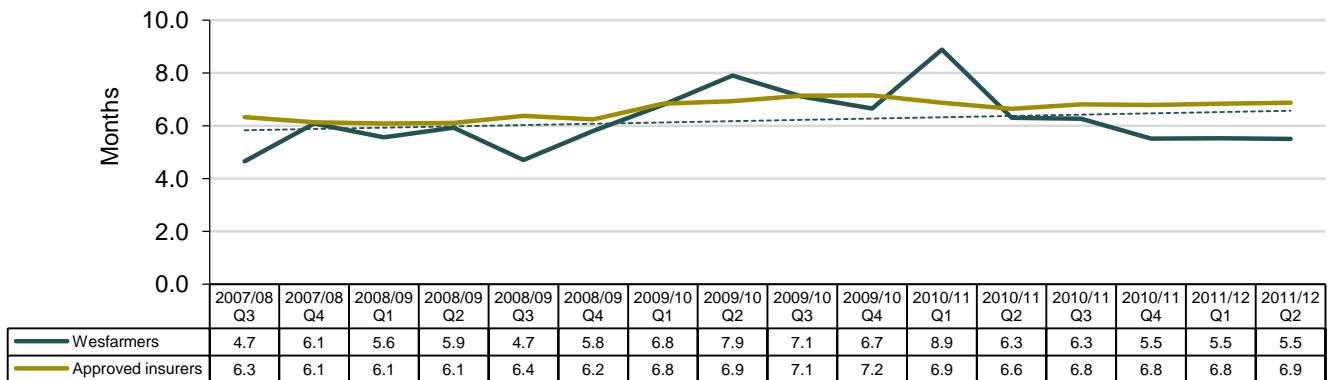
**Average initial liability decision period for claims which were initially pended by initial decision quarter - Wesfarmers**



**Number of income claims with initial claims status as pending by insurer received quarter - Wesfarmers**



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



### Section 3: Individual insurer summary

## Zurich

### 3.9.1 Individual insurer summary - Zurich

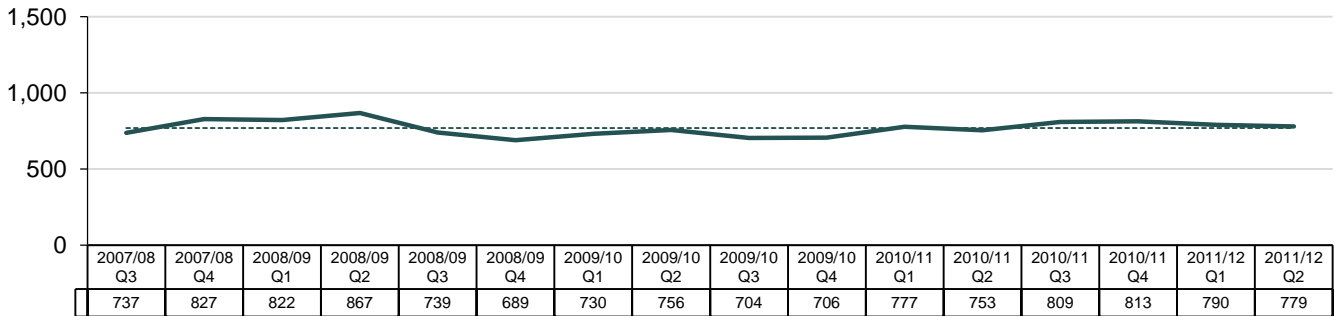
Claim activity	Zurich				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
<b>Claim numbers</b>						
Total claim count	779	-1.4	■	9.1	8,547	■
Total active income claim count	1,427	-7.1	■	8.6	16,618	■
Total closed claim count	1,071	42.2	▲	10.7	10,044	▲
<b>Claim payments (\$m)</b>						
Total claim payments (\$m)	12.06	-9.0	▲	7.5	160.62	▲
Claim payments - excl Common law	11.46	-5.0	▲	7.8	147.72	▲
Claim payments - Common law	.60	-49.6	▲	4.7	12.90	■
<b>Claim management</b>						
Claim management	Zurich				Insurer average	
	Current quarter	% change from previous quarter	Current experience		Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	76.1	-3.5	■		77.0	■
Average insurer lodgement period (days)	4.9	-18.9	▼		4.9	▼
Proportion (%) of initial liability decision made within 14 days - excludes pending claims	96.0	3.0	■		94.8	■
Average initial liability decision period for claims which were initially pending (days)	74.3	-17.4	▼		46.9	▼
Number of income claims with initial claims status as pending	23	-8	▼			
Average claim duration (months)	5.4	1.1	▼		6.9	■

\* Trend for the previous four quarters

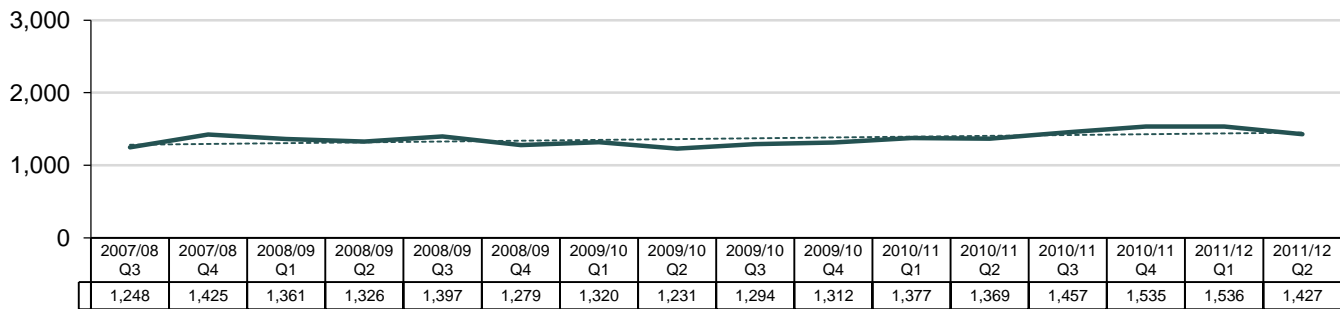
Section 3: Individual insurer summary  
**Zurich**

3.9.2 Claim activity - Zurich

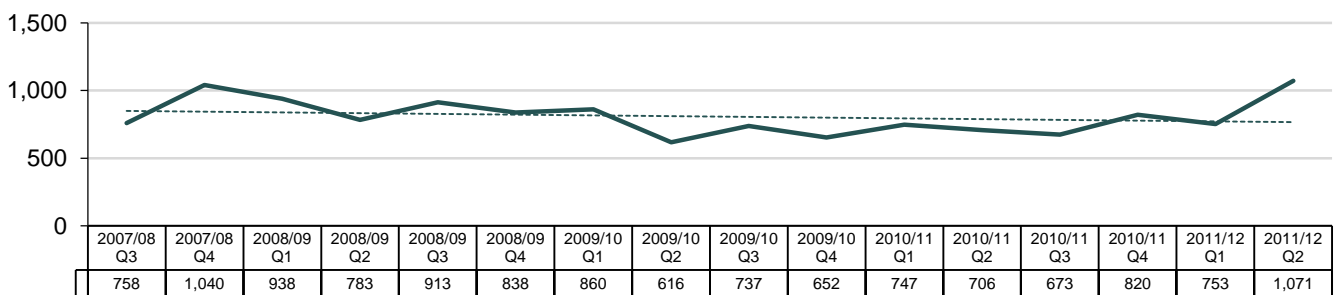
Total number of claims by insurer received quarter - Zurich



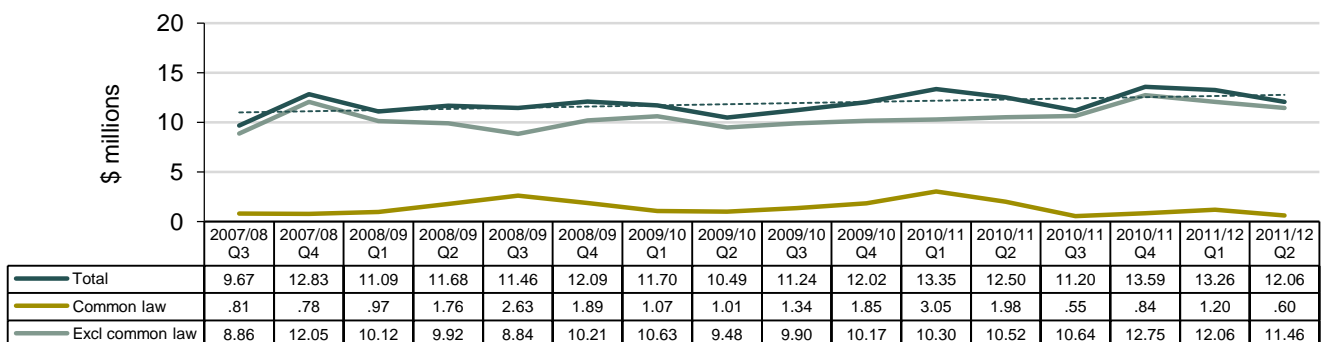
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



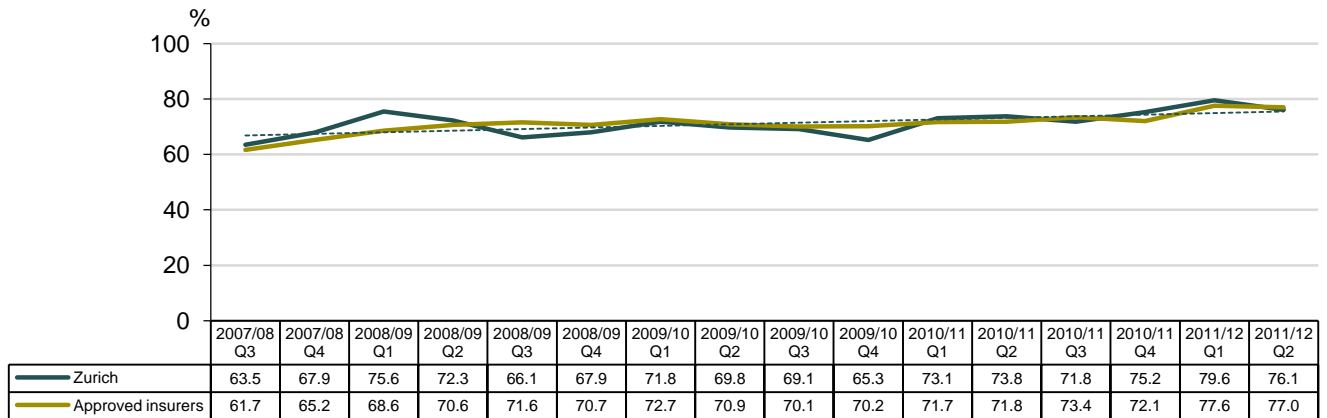
Total payments by transaction quarter - Zurich



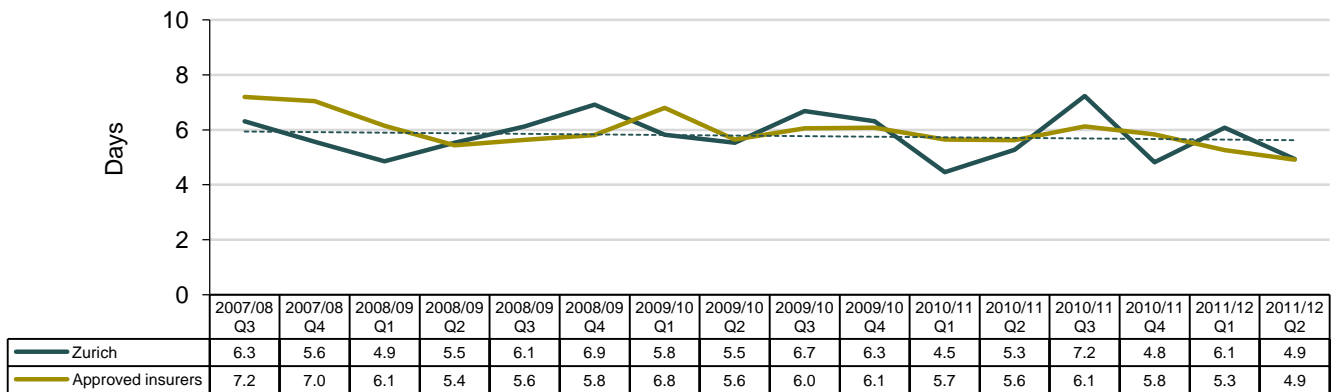
Section 3: Individual insurer summary  
Zurich

3.9.3 Claim management - Zurich

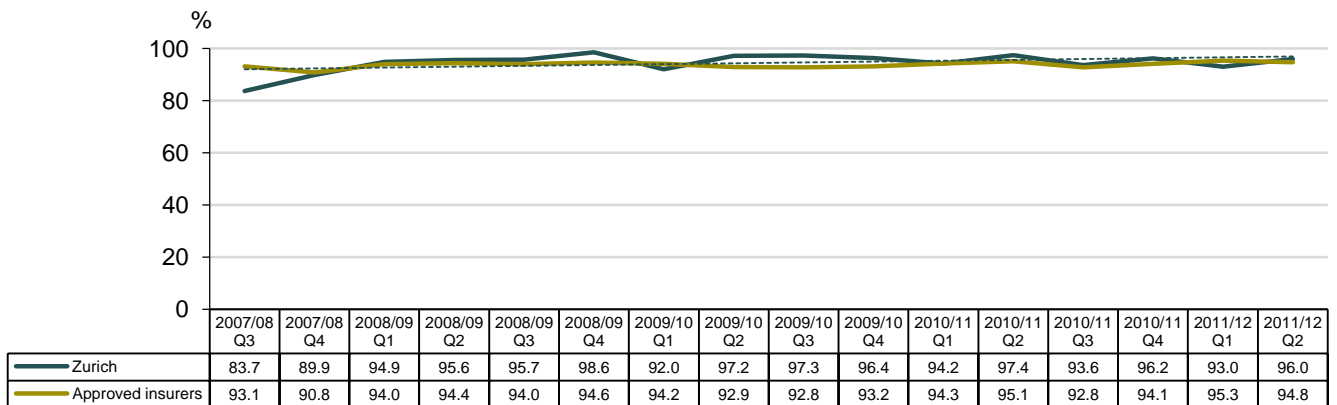
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



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



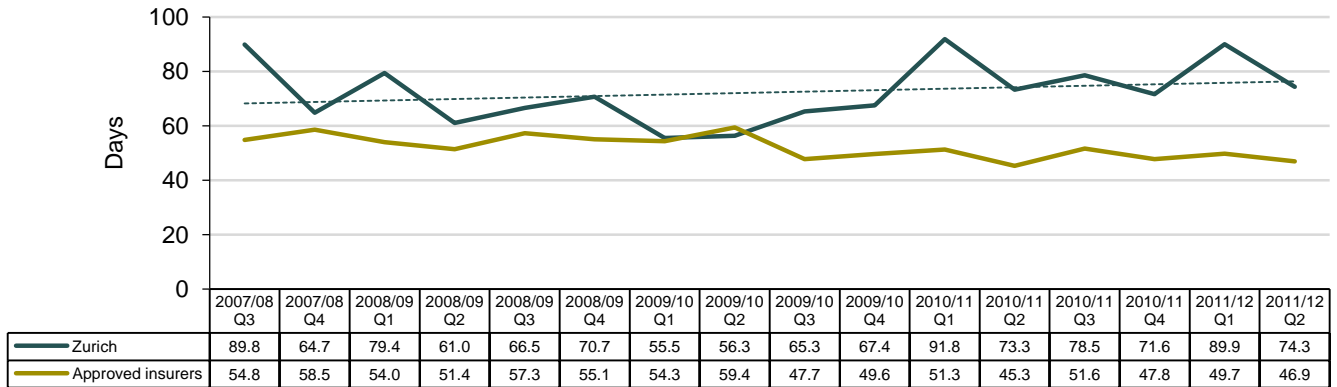
Proportion (%) of initial liability decision made within 14 days by initial decision quarter - excludes pended claims - Zurich



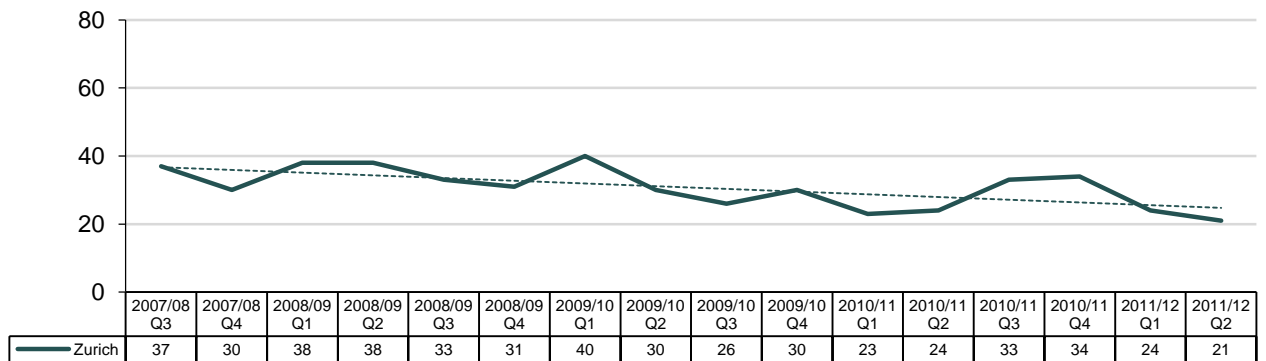
Section 3: Individual insurer summary  
**Zurich**

**3.9.3 Claim management - Zurich**

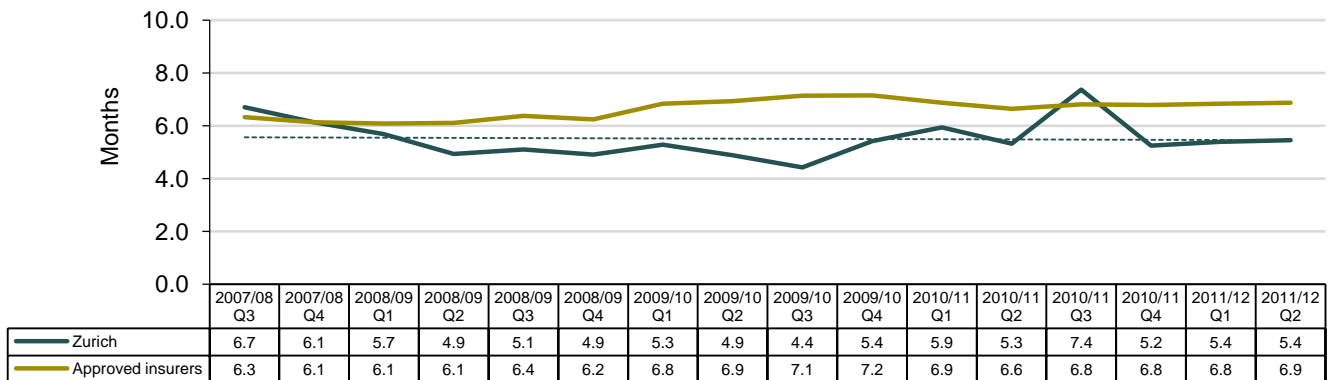
**Average initial liability decision period for claims which were initially pending by initial decision quarter - Zurich**



**Number of income claims with initial claims status as pending by insurer received 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 Q3	2010/11 Q4	2011/12 Q1	2011/12 Q2	Last four quarters	% of insurer total	Last four quarters
<b>Claim numbers</b>							
Total claim count	8	21	15	14	58	0.2%	34,581
Total active income claim count	86	74	63	51	274	0.9%	31,029
Total closed claim count	68	47	44	47	206	0.6%	34,751
<b>Claim payments (\$m)</b>							
Total claim payments (\$m)	1.73	.94	1.16	.84	4.66	0.7%	642.40
Claim payments - excl Common law	.76	.60	.34	.11	1.81	0.3%	518.78
Claim payments - Common law	.97	.34	.82	.73	2.86	2.3%	123.61

\* Includes ICWA, current and former approved insurers.

**Disclaimer**

- 1 Due to the dynamic nature of workers' compensation claims, the interpretation of data contained within this report (the data) must be undertaken with some caution. Data users are cautioned to consider carefully the provisional nature of the data before using it for decisions that concern personal or public safety or the conduct of business that involves substantial monetary or operational consequences.
- 2 The accuracy or reliability of the data is not guaranteed or warranted in any way. WorkCover WA has made a reasonable effort to ensure that the data is up-to-date, accurate, complete, and comprehensive at the time of disclosure. This data reflects data reported to this agency by insurers for the reporting periods indicated. Data users are responsible for ensuring by independent verification its accuracy, currency or completeness.
- 3 Neither WorkCover WA, or its agencies or representatives are responsible for data that is misinterpreted or altered in any way. Derived conclusions and analysis generated from this data are not to be considered attributable to WorkCover WA.
- 4 This data is provided as is and in no event shall WorkCover WA, its agencies or representatives be liable for any damages, including, without limitation, damages resulting from lost data or lost profits or revenue, the costs of recovering such data, the costs of substitute data, claims by third parties or for other similar costs, or any special, incidental, punitive or consequential damages, arising out of the use of the data.
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