



Insurer claim report

September 2016

Data used in this report was extracted from the WorkCover WA claims database on 27 February 2017, and reflects insurer activities that occurred prior to and including September 2016.

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Introduction

Insurer claim report

The purpose of the quarterly Insurer claim report is to monitor claim activity and measure claim management performance of approved insurers, in particular to:

- inform WorkCover WA performance monitoring activities.
- provide benchmarks for claim management indicators where insurers are 'rated' on their performance.
- present external stakeholders with an overview of claim activity and claim management across approved insurers in the WA workers' compensation scheme and key trends over time.

As ICWA provides workers' compensation insurance for Western Australian government agencies, they are 'grouped' with approved insurers. Self-insurers and former approved insurers are excluded in this report.

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 December 2016

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

The insurer claim report is presented in three sections:

1. At a glance

The high level summary of indicators in this section show claim activity and claim management (aggregate) for insurers 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 insurers at two different levels:

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

It should be noted that claim activity and claim management for smaller insurers (such as Catholic Church and Guild), may be subjected to greater variation across quarters because of the low number of claims lodged.

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.

Measures used in this report




Claim activity measures in this report

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

Claim management measures in this report

Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of working days between the date the claim was lodged with the employer and the date the claim was lodged with the approved insurer, for income claims only i.e. claims with weekly benefits.	<ul style="list-style-type: none">  Less than 60%  60% to 74%  75% to 89%  90% or more
Initial liability decision period	<p>Initial liability decision period 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 decision (accepted or rejected) about liability for the claim.</p> <p>S.57A (3) of the <i>Workers' Compensation and Injury Management Act 1981</i> requires approved insurers to make an initial decision as to whether to accept or decline liability for the claim within 14 days.</p>	<ul style="list-style-type: none">  Less than 60%  60% to 74%  75% to 89%  90% or more
Claim duration	Claim duration is the number of months between the date the claim was received by the insurer and the date at which the claim was first finalised.	<ul style="list-style-type: none">  Two months above the insurer median  One month above the insurer median  At or below the insurer median

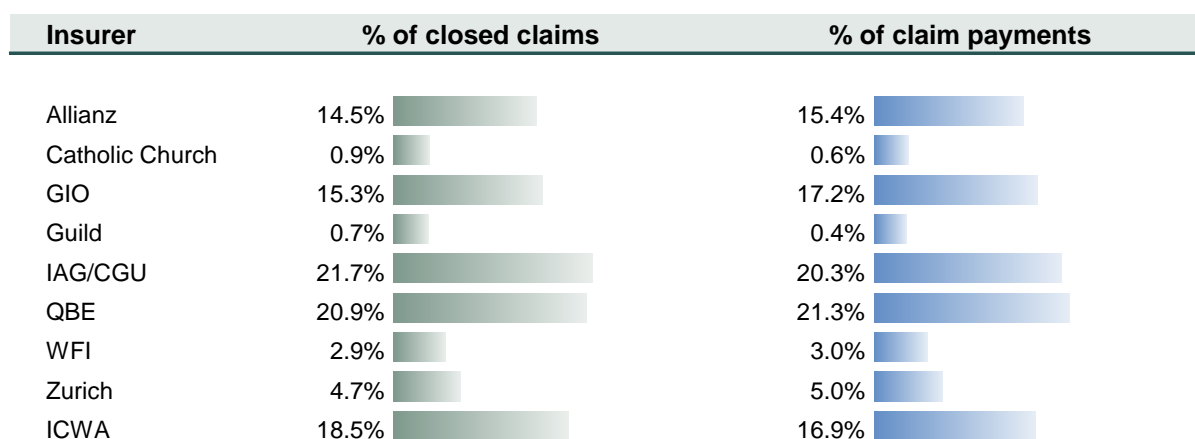
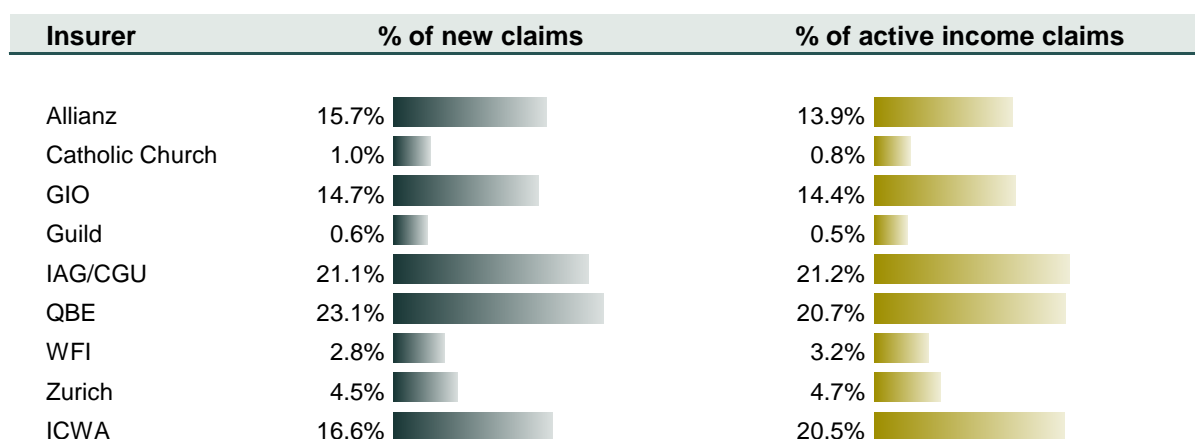
Trend indicators in this report

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 2015/16 Q2 to 2016/17 Q1

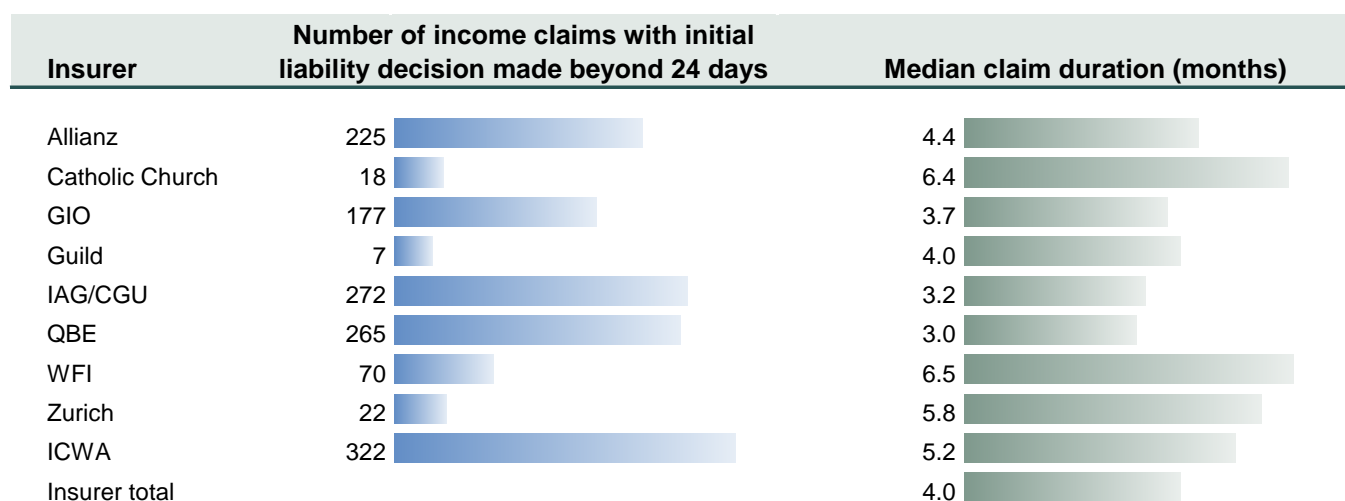
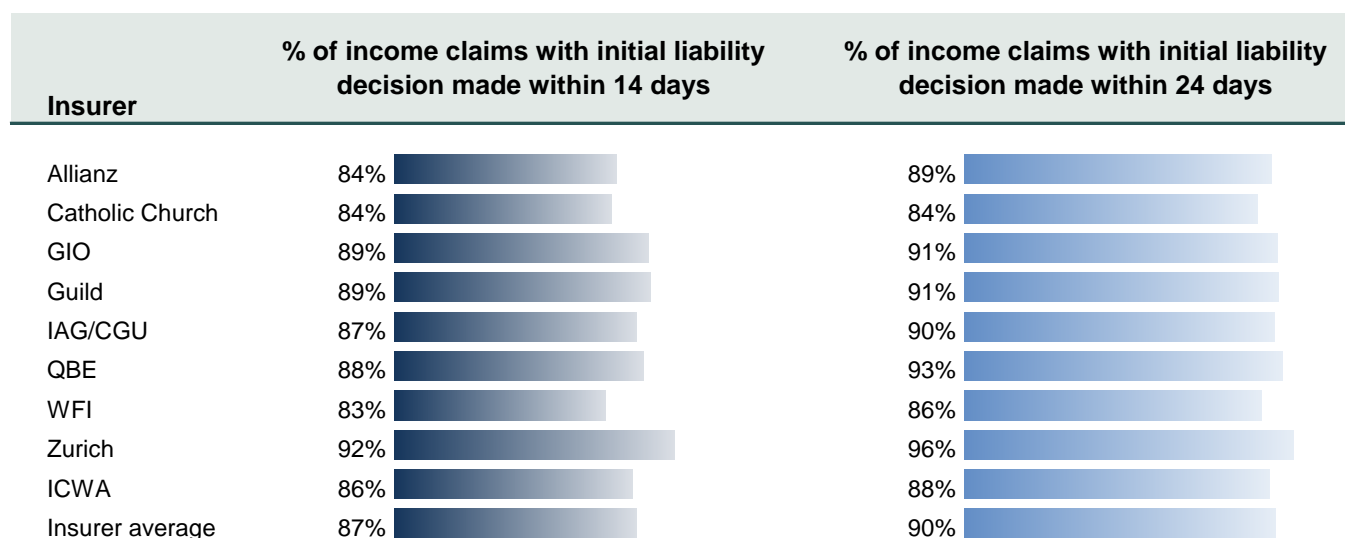
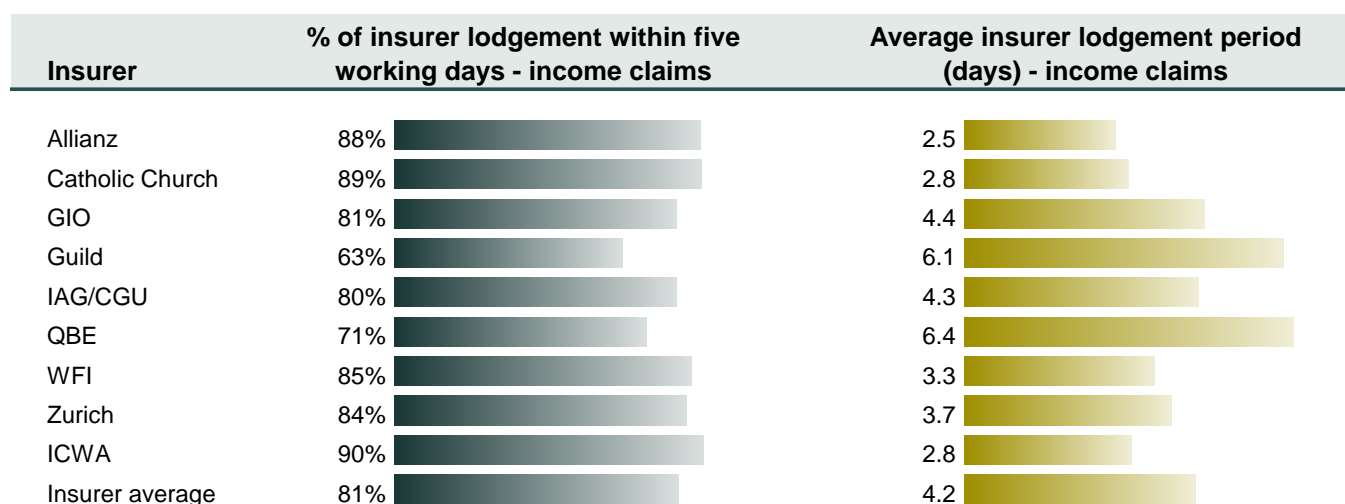


Proportions are based on claims for approved insurers and ICWA only i.e. not including all claims within the scheme.

Section 1: At a glance

Claim management

1.2.1 Claim management from 2015/16 Q2 to 2016/17 Q1



Section 2: Trends and performance

Claim activity

2.1.1 Number of new claims

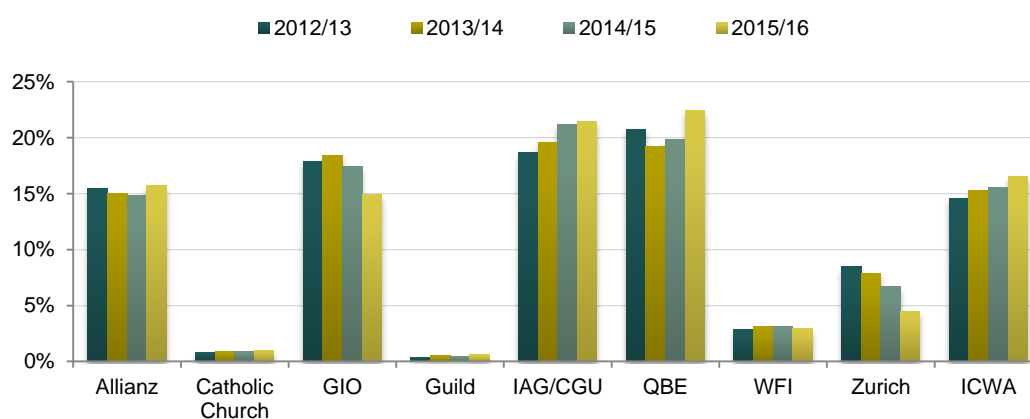
Number of new claims for the last four insurer received quarters

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarter trend
Allianz	1,197	1,052	1,125	1,062	▼
Catholic Church	70	58	71	81	▲
GIO	1,149	953	1,014	1,031	▼
Guild	47	47	40	36	▼
IAG/CGU	1,647	1,515	1,481	1,309	▼
QBE	1,642	1,572	1,706	1,587	■
WFI	218	213	176	179	▼
Zurich	356	287	301	314	▼
ICWA	1,165	1,081	1,226	1,216	■
Insurer total	7,491	6,778	7,140	6,815	▼

Number of new claims for the past four insurer received years

	2012/13	2013/14	2014/15	2015/16	Four year trend
Allianz	5,334	4,937	4,511	4,508	▼
Catholic Church	289	303	264	289	■
GIO	6,175	6,062	5,303	4,287	▼
Guild	135	175	141	173	▲
IAG/CGU	6,429	6,443	6,457	6,160	■
QBE	7,154	6,302	6,051	6,444	▼
WFI	999	1,028	951	837	▼
Zurich	2,938	2,597	2,048	1,291	▼
ICWA	5,034	5,024	4,726	4,748	▼
Insurer total	34,487	32,871	30,452	28,737	▼

2.1.2 Proportion of new claims



Section 2: Trends and performance

Claim activity

2.1.3 Number of active income claims

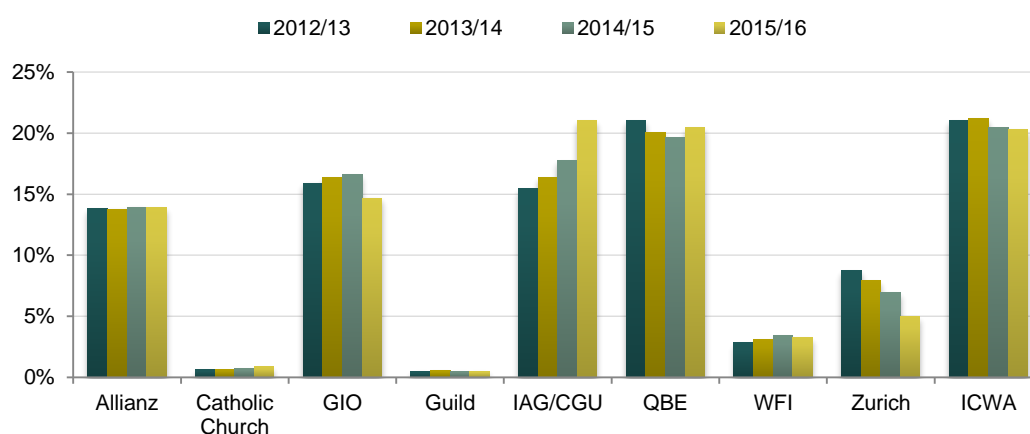
Number of active income claims for the last four transaction quarters

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarter trend
Allianz	2,328	2,329	2,482	2,403	■
Catholic Church	155	149	140	134	▼
GIO	2,660	2,441	2,377	2,295	▼
Guild	79	91	84	68	▼
IAG/CGU	3,203	3,084	4,095	2,995	▼
QBE	3,396	3,344	3,564	3,360	■
WFI	524	554	536	502	■
Zurich	917	778	744	686	▼
ICWA	3,760	3,511	3,497	3,418	▼
Insurer total	17,022	16,281	17,519	15,861	▼

Number of active income claims for the past four transaction years

	2012/13	2013/14	2014/15	2015/16	Four year trend
Allianz	4,669	4,573	4,398	4,338	▼
Catholic Church	216	215	233	266	▲
GIO	5,366	5,439	5,243	4,589	▼
Guild	159	183	160	159	■
IAG/CGU	5,224	5,431	5,592	6,577	▲
QBE	7,097	6,651	6,201	6,400	▼
WFI	961	1,019	1,075	1,022	▲
Zurich	2,944	2,636	2,183	1,567	▼
ICWA	7,097	7,037	6,446	6,338	▼
Insurer total	33,733	33,184	31,531	31,256	▼

2.1.4 Proportion of active income claims



Section 2: Trends and performance

Claim activity

2.1.5 Number of closed claims

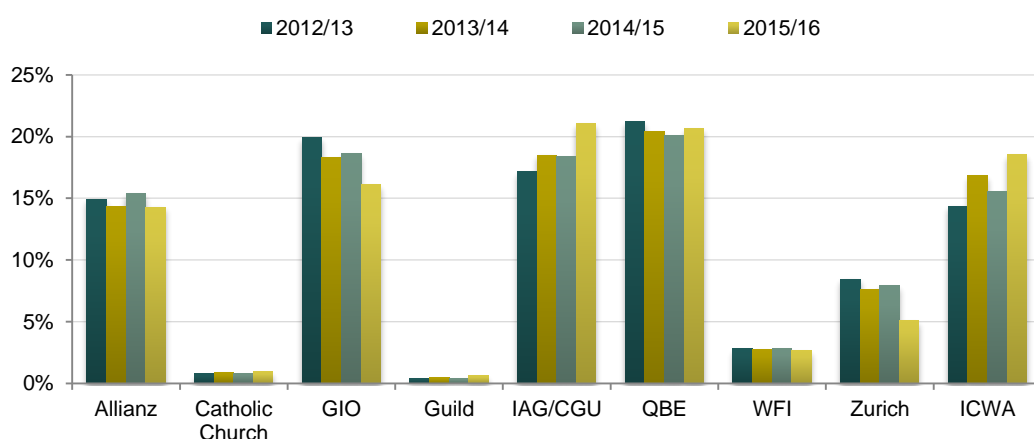
Number of closed claims for the last four finalisation quarters

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarter trend
Allianz	1,130	1,089	1,294	1,230	▲
Catholic Church	62	77	107	39	▼
GIO	1,343	1,230	1,266	1,166	▼
Guild	37	23	102	52	▲
IAG/CGU	1,835	1,681	1,791	1,803	■
QBE	1,607	1,581	1,974	1,711	▲
WFI	158	258	257	284	▲
Zurich	441	378	399	333	▼
ICWA	1,546	1,358	1,556	1,621	■
Insurer total	8,159	7,675	8,746	8,239	■

Number of closed claims for the past four finalisation years

	2012/13	2013/14	2014/15	2015/16	Four year trend
Allianz	5,194	4,923	5,079	4,688	▼
Catholic Church	265	305	271	317	▲
GIO	6,924	6,281	6,138	5,289	▼
Guild	148	169	140	213	▲
IAG/CGU	5,972	6,359	6,074	6,918	▲
QBE	7,379	7,006	6,631	6,772	▼
WFI	977	941	943	868	▼
Zurich	2,940	2,602	2,611	1,675	▼
ICWA	4,994	5,778	5,121	6,087	▲
Insurer total	34,793	34,364	33,008	32,827	▼

2.1.6 Proportion of closed claims



Section 2: Trends and performance

Claim activity

2.1.7 Total claim payments

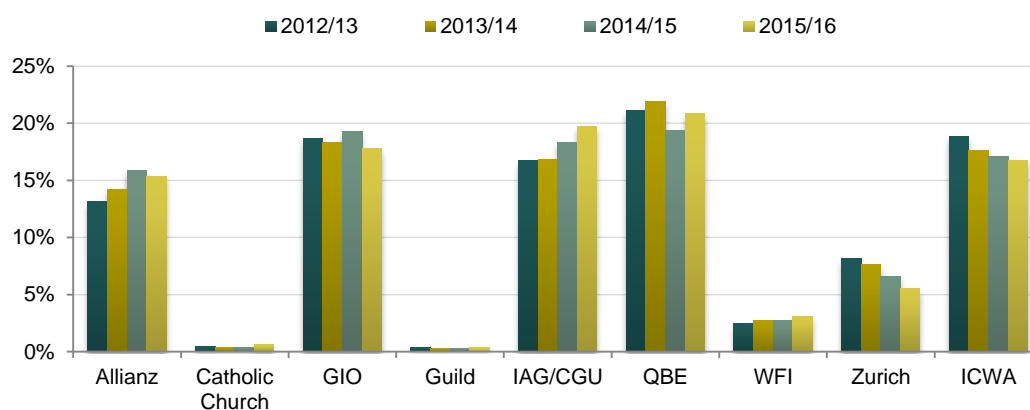
Total payments for the last four transaction quarters

	2015/16 Q2 \$m	2015/16 Q3 \$m	2015/16 Q4 \$m	2016/17 Q1 \$m	Four quarter trend
Allianz	31.7	33.7	37.5	32.8	■
Catholic Church	1.0	1.8	1.4	1.1	■
GIO	45.6	36.1	36.6	33.2	▼
Guild	0.7	0.8	1.0	0.8	▲
IAG/CGU	42.9	43.3	45.1	47.2	▲
QBE	45.2	46.2	49.7	46.4	■
WFI	7.0	6.6	7.1	6.2	▼
Zurich	12.8	10.3	11.7	9.2	▼
ICWA	40.1	35.1	36.8	37.0	▼
Insurer total	227.1	213.9	226.9	213.8	▼

Total payments for the past four transaction years

	2012/13 \$m	2013/14 \$m	2014/15 \$m	2015/16 \$m	Four year trend
Allianz	103.7	123.0	139.2	136.3	▲
Catholic Church	3.2	3.5	3.4	5.4	▲
GIO	147.1	158.4	169.2	157.9	▲
Guild	2.6	2.6	2.7	3.0	▲
IAG/CGU	131.7	145.5	160.6	174.6	▲
QBE	166.1	189.4	169.8	184.6	▲
WFI	19.7	23.8	23.9	27.5	▲
Zurich	64.1	65.8	58.1	48.7	▼
ICWA	148.4	151.8	150.1	148.5	■
Insurer total	786.6	863.8	877.0	886.6	▲

2.1.8 Proportion of total claim payments



Section 2: Trends and performance

Claim management

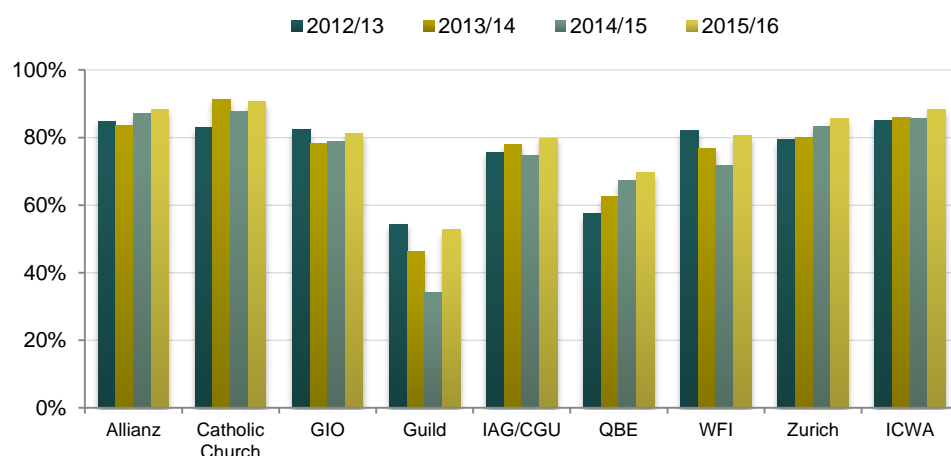
2.2.1 Proportion of insurer lodgement within five working days - income claims

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

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	87	90	89	88	■	●
Catholic Church	90	88	90	87	■	●
GIO	83	80	80	79	■	●
Guild	50	60	68	83	▲	●
IAG/CGU	79	79	81	83	■	●
QBE	70	69	72	72	■	●
WFI	83	87	79	92	▲	●
Zurich	86	84	85	79	▼	●
ICWA	87	90	92	89	■	●
Insurer average	80	80	82	82	■	●

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

	2012/13	2013/14	2014/15	2015/16	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	85	83	87	88	■	●
Catholic Church	83	91	88	91	▲	●
GIO	82	78	79	81	■	●
Guild	54	46	34	53	■	●
IAG/CGU	75	78	75	80	■	●
QBE	58	63	67	70	▲	●
WFI	82	77	72	81	■	●
Zurich	79	80	83	86	▲	●
ICWA	85	86	86	88	■	●
Insurer average	76	77	78	81	■	●



Performance ratings

- Less than 60%
- 60% to 74%
- 75% to 89%
- 90% or more

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

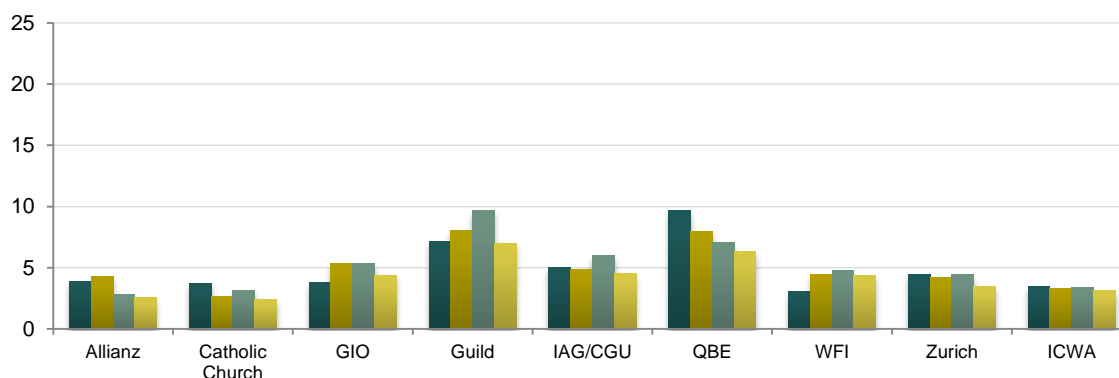
	2015/16 Q2 days	2015/16 Q3 days	2015/16 Q4 days	2016/17 Q1 days	Four quarter trend
Allianz	2.6	2.5	2.3	2.5	■
Catholic Church	2.3	2.2	3.3	3.2	▲
GIO	4.3	4.3	4.5	4.7	▲
Guild	7.1	6.7	5.5	4.1	▼
IAG/CGU	4.2	5.1	4.1	3.8	▼
QBE	6.5	6.7	5.7	6.5	■
WFI	3.6	4.2	3.6	1.7	▼
Zurich	3.4	3.1	4.3	4.0	▲
ICWA	3.1	2.7	2.6	2.9	■
Insurer average	4.3	4.5	4.0	4.2	■

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

	2012/13 days	2013/14 days	2014/15 days	2015/16 days	Four year trend
Allianz	3.9	4.3	2.8	2.6	▼
Catholic Church	3.7	2.6	3.2	2.4	▼
GIO	3.8	5.4	5.4	4.4	▲
Guild	7.1	8.1	9.7	7.0	■
IAG/CGU	5.0	4.9	6.0	4.5	▼
QBE	9.7	8.0	7.1	6.3	▼
WFI	3.0	4.4	4.8	4.3	▲
Zurich	4.5	4.2	4.4	3.5	▼
ICWA	3.5	3.3	3.4	3.2	▼
Insurer average	5.3	5.2	5.1	4.3	▼

Average days

■ 2012/13 ■ 2013/14 ■ 2014/15 ■ 2015/16



Section 2: Trends and performance

Claim management

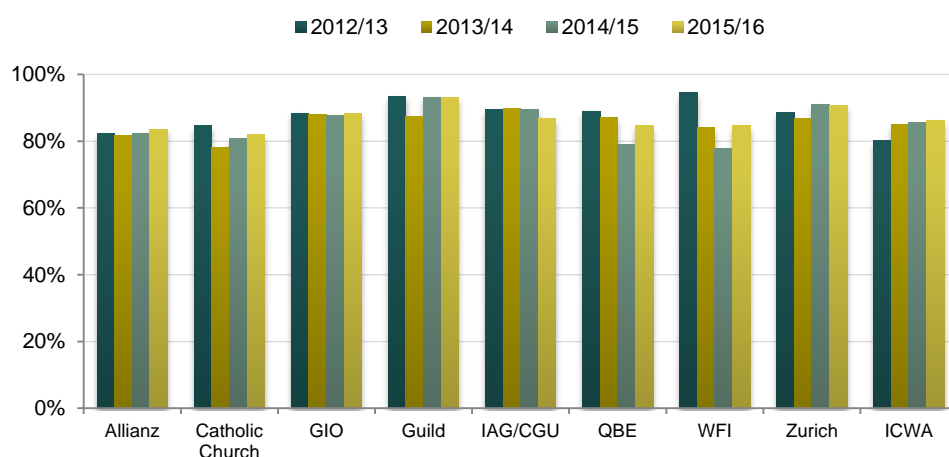
2.2.3 Proportion of income claims with initial liability decision made within 14 days

Proportion of income claims with initial liability decision made within 14 days for the last four insurer received quarters

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	83	82	86	86	■	●
Catholic Church	90	81	80	83	▼	●
GIO	88	87	89	91	■	●
Guild	88	88	100	75	▼	●
IAG/CGU	86	86	88	88	■	●
QBE	80	87	92	93	▲	●
WFI	78	85	88	81	■	●
Zurich	91	91	93	93	■	●
ICWA	86	84	86	89	■	●
Insurer average	85	85	89	89	■	●

Proportion of income claims with initial liability decision made within 14 days for the last four insurer received years

	2012/13	2013/14	2014/15	2015/16	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	82	82	82	84	■	●
Catholic Church	85	78	81	82	■	●
GIO	88	88	88	88	■	●
Guild	93	87	93	93	■	●
IAG/CGU	90	90	89	87	■	●
QBE	89	87	79	85	■	●
WFI	94	84	78	85	▼	●
Zurich	89	87	91	91	■	●
ICWA	80	85	85	86	▲	●
Insurer average	87	87	85	86	■	●



Performance ratings

- Less than 60%
- 60% to 74%
- 75% to 89%
- 90% or more

Section 2: Trends and performance

Claim management

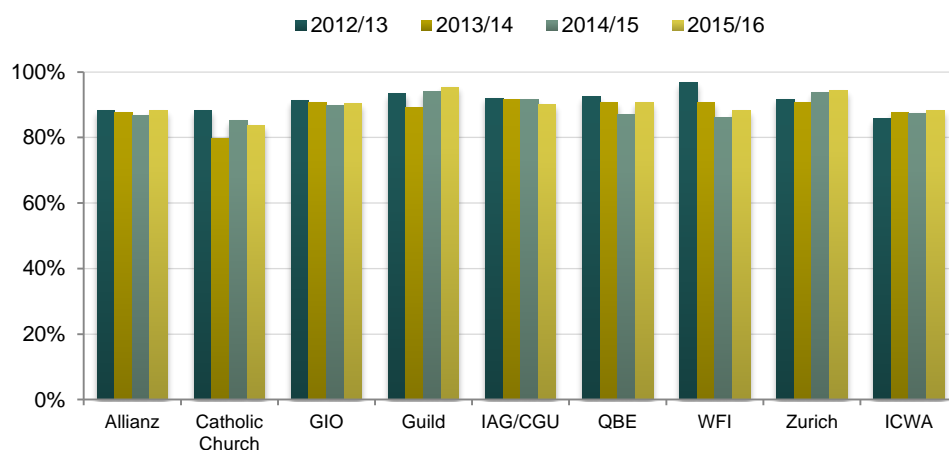
2.2.4 Proportion of income claims with initial liability decision made within 24 days

Proportion of income claims with initial liability decision made within 24 days for the last four insurer received quarters

	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	88	86	90	93	■	●
Catholic Church	93	81	80	83	▼	●
GIO	90	89	90	94	■	●
Guild	92	92	100	75	▼	●
IAG/CGU	89	89	92	90	■	●
QBE	89	92	95	95	▲	●
WFI	81	88	92	82	■	●
Zurich	94	96	98	98	■	●
ICWA	88	86	88	90	■	●
Insurer average	89	89	92	92	■	●

Proportion of income claims with initial liability decision made within 24 days for the last four insurer received years

	2012/13	2013/14	2014/15	2015/16	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	88	88	87	88	■	●
Catholic Church	88	80	85	84	■	●
GIO	91	91	90	90	■	●
Guild	93	89	94	95	■	●
IAG/CGU	92	92	92	90	■	●
QBE	92	91	87	91	■	●
WFI	97	91	86	88	▼	●
Zurich	92	91	94	94	■	●
ICWA	86	88	87	88	■	●
Insurer average	91	90	89	90	■	●



Performance ratings

- Less than 60%
- 60% to 74%
- 75% to 89%
- 90% or more

Section 2: Trends and performance

Claim management

2.2.5 Number of income claims with initial liability decision made beyond 24 days

Number of income claims with initial liability decision made beyond 24 days for the last four insurer received quarters

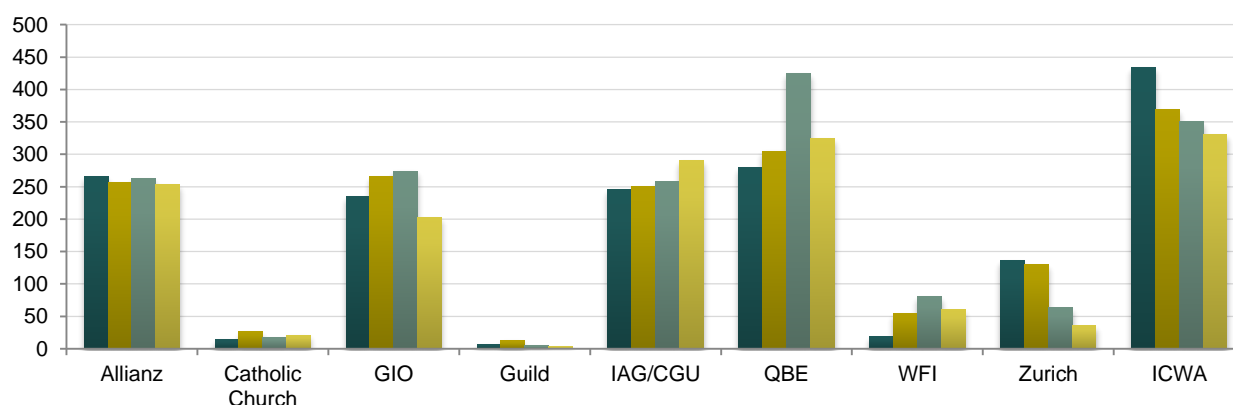
	2015/16 Q2 N	2015/16 Q3 N	2015/16 Q4 N	2016/17 Q1 N	Four quarter total	% of insurer total
Allianz	67	75	52	31	225	16%
Catholic Church	2	5	6	5	18	1%
GIO	53	51	46	27	177	13%
Guild	2	2	0	3	7	1%
IAG/CGU	82	76	57	57	272	20%
QBE	101	73	50	41	265	19%
WFI	24	17	9	20	70	5%
Zurich	10	6	3	3	22	2%
ICWA	85	85	84	68	322	23%
Insurer total	426	390	307	255	1,378	100%

Number of income claims with initial liability decision made beyond 24 days for the past four insurer received years

	2012/13 N	2013/14 N	2014/15 N	2015/16 N	Four year total	% of insurer total
Allianz	266	256	262	254	1,038	16%
Catholic Church	14	26	17	21	78	1%
GIO	235	265	274	202	976	15%
Guild	6	12	5	4	27	0%
IAG/CGU	246	251	258	290	1,045	16%
QBE	279	305	424	325	1,333	20%
WFI	19	55	80	60	214	3%
Zurich	136	130	63	36	365	6%
ICWA	434	369	350	330	1,483	23%
Insurer total	1,635	1,669	1,733	1,522	6,559	100%

Claim numbers

■ 2012/13 ■ 2013/14 ■ 2014/15 ■ 2015/16



Section 2: Trends and performance

Claim management

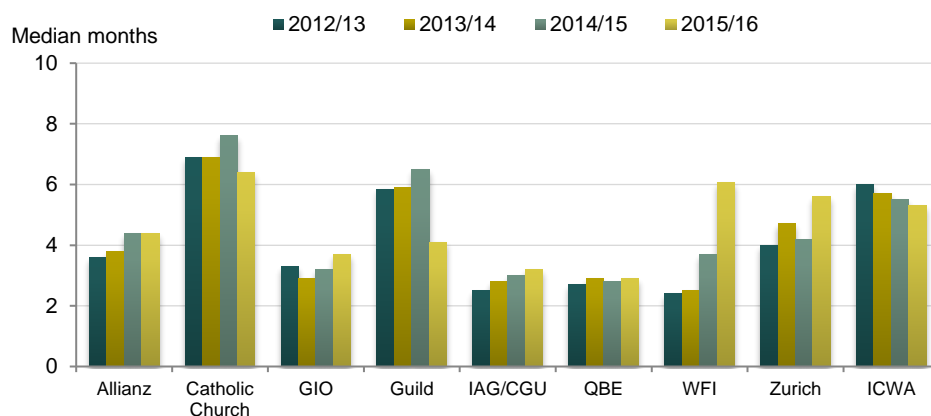
2.2.6 Median claim duration

Median claim duration for the last four initial finalisation quarters

	2015/16 Q2 months	2015/16 Q3 months	2015/16 Q4 months	2016/17 Q1 months	Four quarters	
					Trend	Performance
Allianz	3.9	4.3	4.8	4.6	▲	●
Catholic Church	6.4	6.6	6.5	6.1	■	●
GIO	3.8	3.8	3.7	3.4	▼	●
Guild	4.1	7.5	4.2	2.5	▼	●
IAG/CGU	3.0	3.2	3.1	3.4	▲	●
QBE	2.5	3.0	3.1	3.0	▲	●
WFI	4.4	6.5	7.4	7.9	▲	●
Zurich	5.7	5.8	6.2	5.2	▼	●
ICWA	5.0	5.7	5.2	5.1	■	●
Insurer median	3.7	4.1	4.1	4.0	▲	

Median claim duration for the past four initial finalisation years

	2012/13 months	2013/14 months	2014/15 months	2015/16 months	Four years	
					Trend	Performance
Allianz	3.6	3.8	4.4	4.4	▲	●
Catholic Church	6.9	6.9	7.6	6.4	▼	●
GIO	3.3	2.9	3.2	3.7	▲	●
Guild	5.9	5.9	6.5	4.1	▼	●
IAG/CGU	2.5	2.8	3.0	3.2	▲	●
QBE	2.7	2.9	2.8	2.9	▲	●
WFI	2.4	2.5	3.7	6.1	▲	●
Zurich	4.0	4.7	4.2	5.6	▲	●
ICWA	6.0	5.7	5.5	5.3	▼	●
Insurer median	3.5	3.6	3.7	3.9	▲	



Performance ratings

- Two months above the insurer median
- One month above the insurer median
- At or below the insurer median

Section 3: Individual insurer summary

Allianz

3.1.1 Individual insurer summary - Allianz

Claim activity	Allianz				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,062	-5.6	▼	15.6	6,815	▼
Total active income claim count	2,403	-3.2	■	15.2	15,861	▼
Total closed claim count	1,230	-4.9	▲	14.9	8,239	■
Claim payments (\$m)						
Total claim payments	32.8	-12.7	■	15.3	213.8	▼
Claim payments - excl lump sums	24.6	-13.4	▲	15.9	154.8	■
Claim payments - lump sums	8.1	-10.3	▼	13.8	59.0	▼
Claim management	Allianz				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	88	-1.4	■	●	82	■
Average insurer lodgement period (days)	2.5	9.6	■		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	86	0.9	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	93	2.9	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	31	-40.4				
Median claim duration (months)	4.6	-3.2	▲	●	4.0	▲

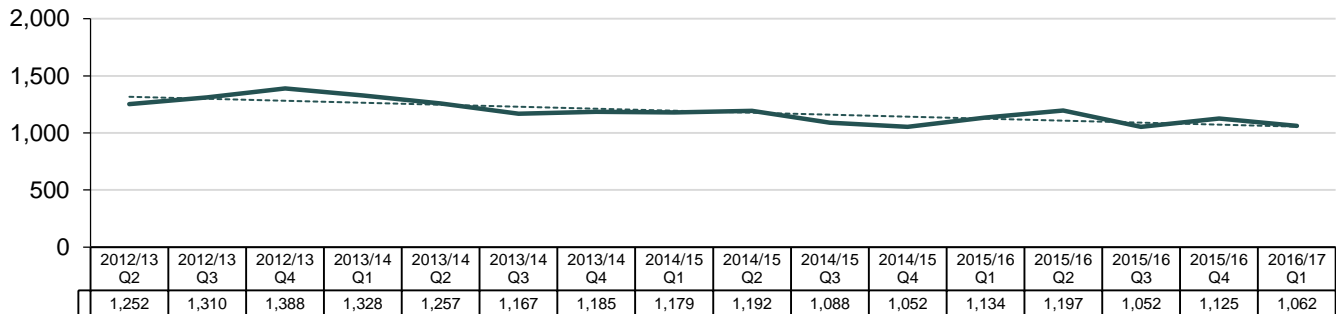
* Trend for the previous four quarters

Section 3: Individual insurer summary

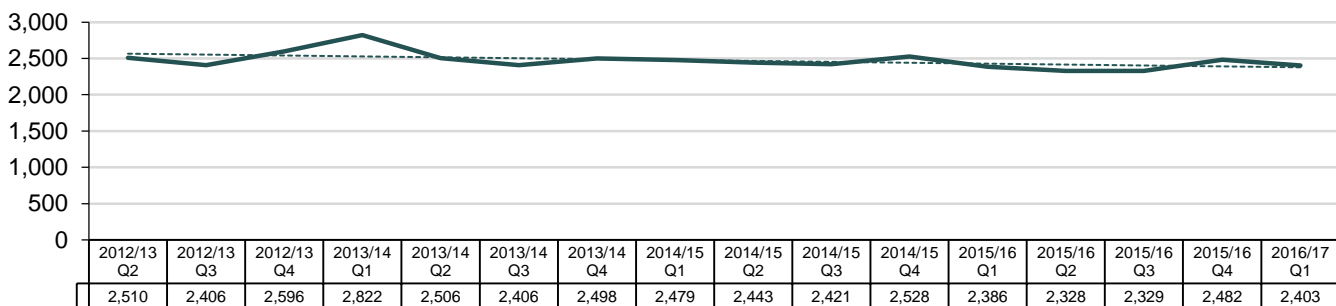
Allianz

3.1.2 Claim Activity - Allianz

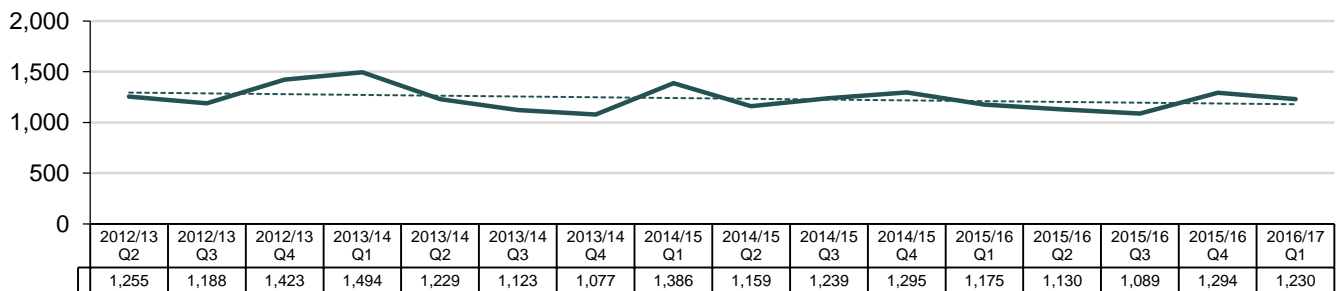
Total number of claims by insurer received quarter - Allianz



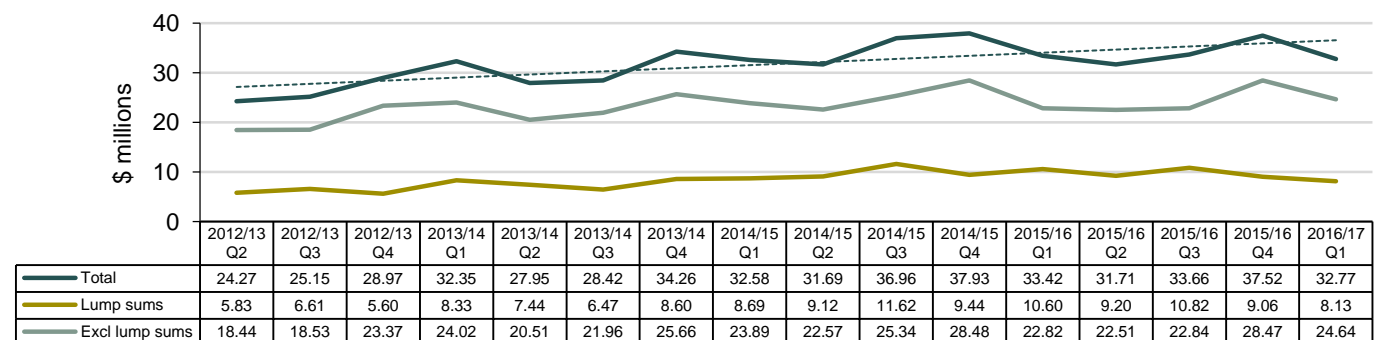
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



Total payments by transaction quarter - Allianz

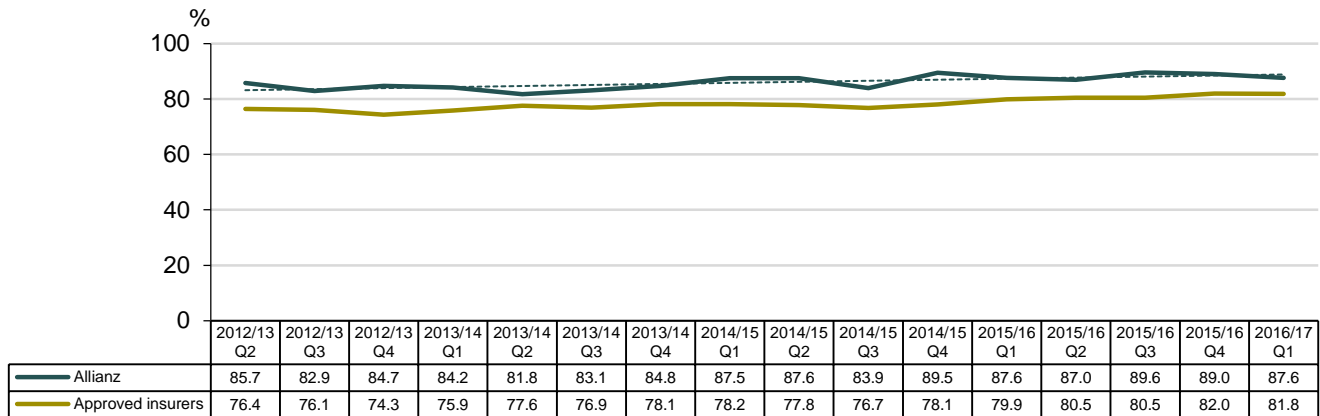


Section 3: Individual insurer summary

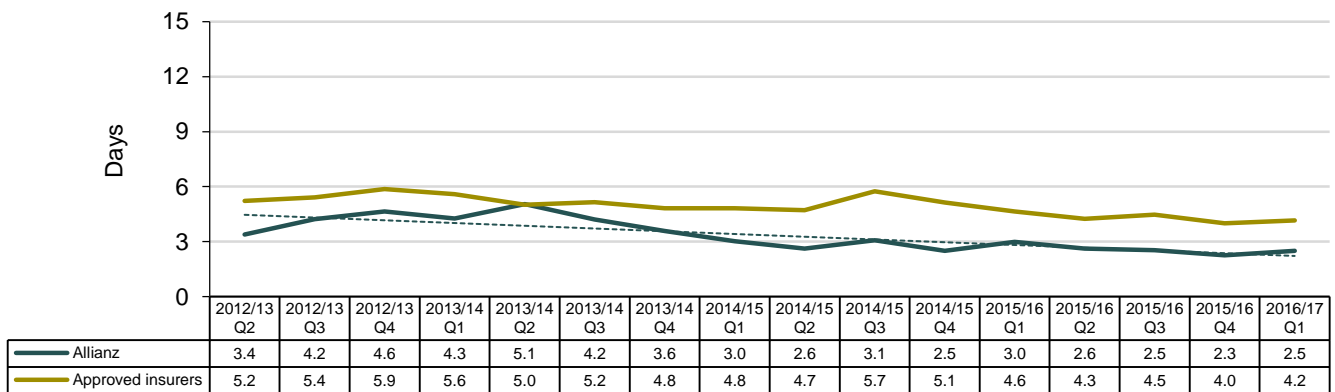
Allianz

3.1.3 Claim management - Allianz

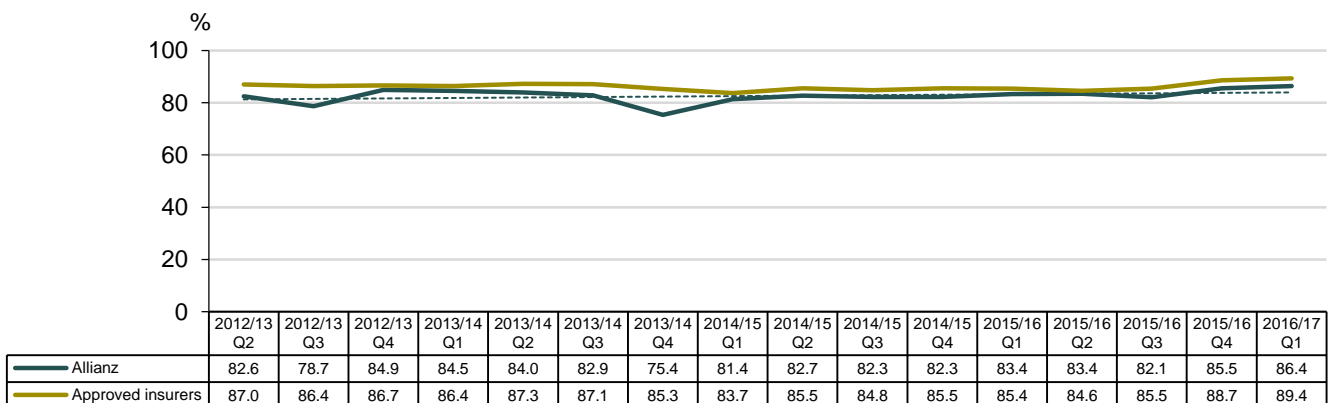
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Allianz

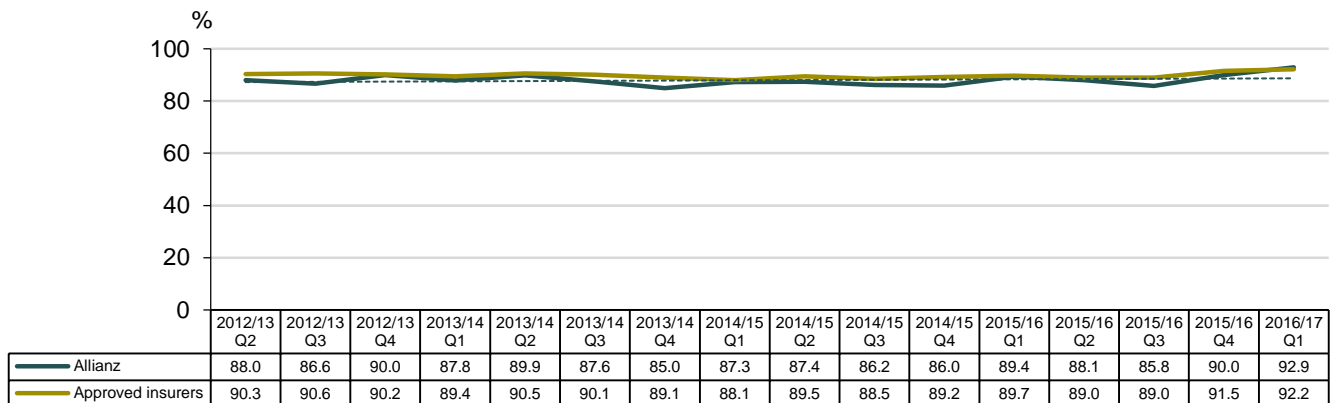


Section 3: Individual insurer summary

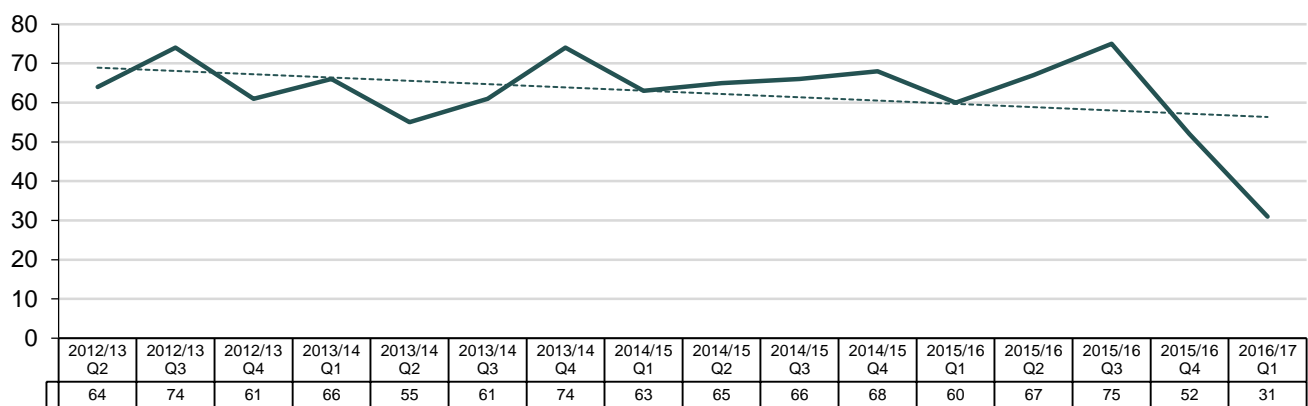
Allianz

3.1.3 Claim management - Allianz

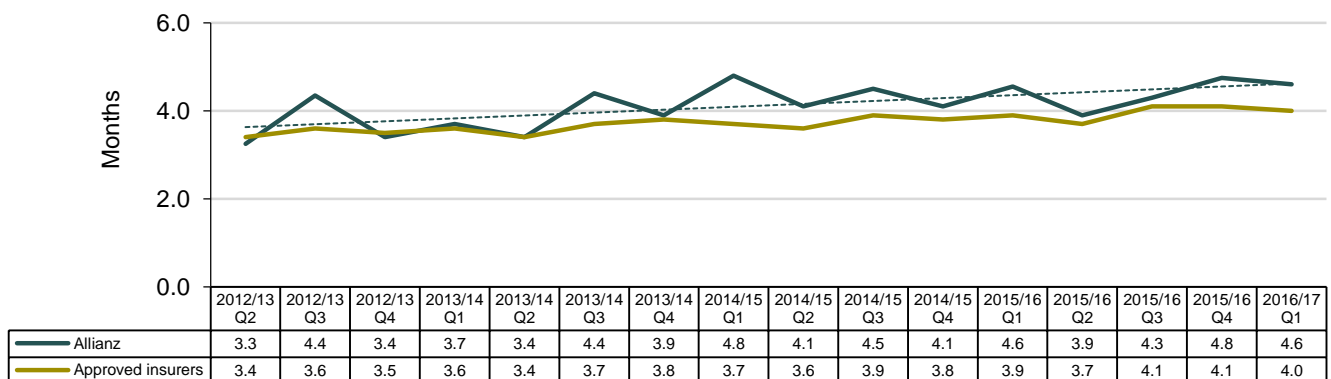
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Allianz



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - Allianz



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



Section 3: Individual insurer summary

Catholic Church

3.2.1 Individual insurer summary - Catholic Church

Claim activity	Catholic Church				Insurer total	
	Current quarter	% change from previous quarter^	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	81	14.1	▲	1.2	6,815	▼
Total active income claim count	134	-4.3	▼	0.8	15,861	▼
Total closed claim count	39	-63.6	▼	0.5	8,239	■
Claim payments (\$m)						
Total claim payments	1.1	-23.7	■	0.5	213.8	▼
Claim payments - excl lump sums	0.9	-6.4	▲	0.6	154.8	■
Claim payments - lump sums	0.2	-58.7	▼	0.3	59.0	▼
Claim management	Catholic Church				Insurer average	
	Current quarter	% change from previous quarter^	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	87	-3.3	■	●	82	■
Average insurer lodgement period (days)	3.2	-1.0	▲		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	83	3.3	▼	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	83	3.3	▼	●	92	■
Number of income claims with initial liability decision made beyond 24 days	5	-16.7				
Median claim duration (months)	6.1	-6.9	■	●	4.0	▲

* Trend for the previous four quarters

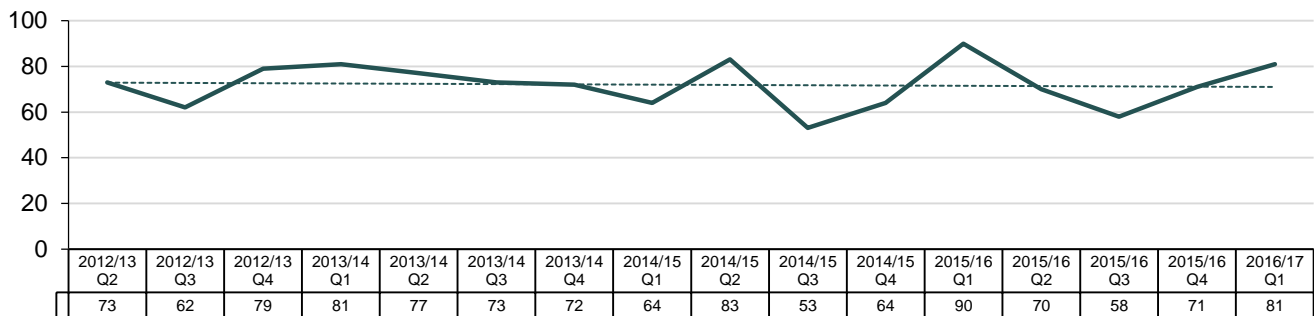
^ It should be noted that claim activity and claim management for smaller insurers may be subject to greater variation across quarters (short term trend) because of the low number of claims lodged.

Section 3: Individual insurer summary

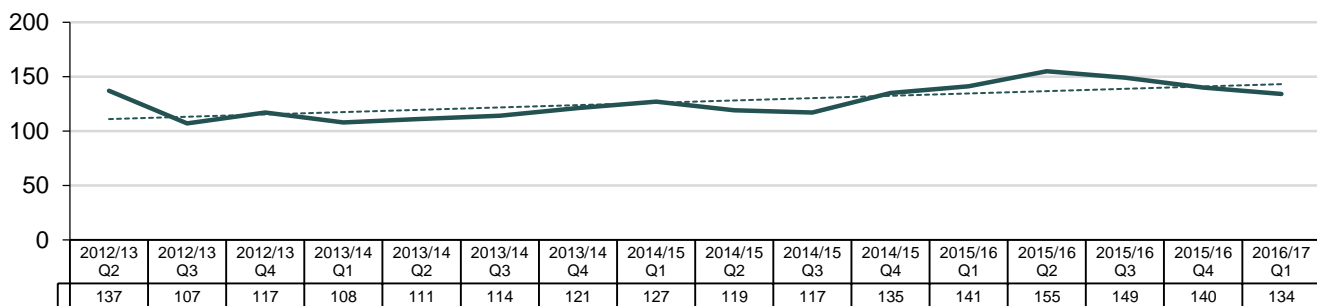
Catholic Church

3.2.2 Claim activity - Catholic Church

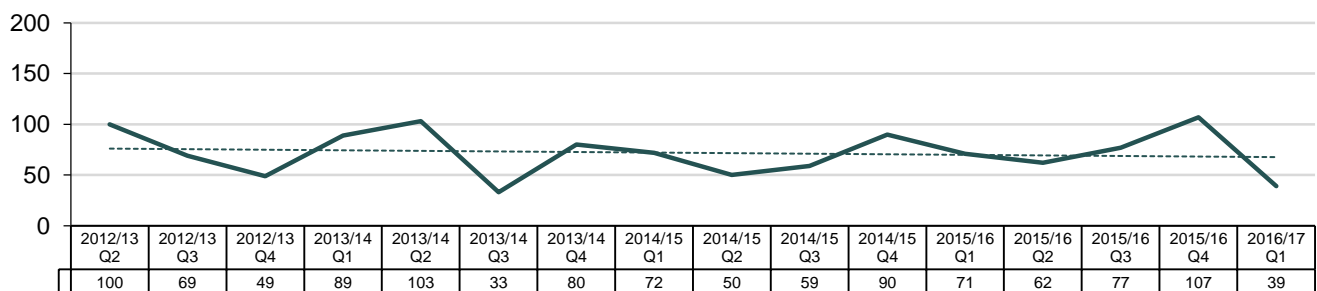
Total number of claims by insurer received quarter - Catholic Church



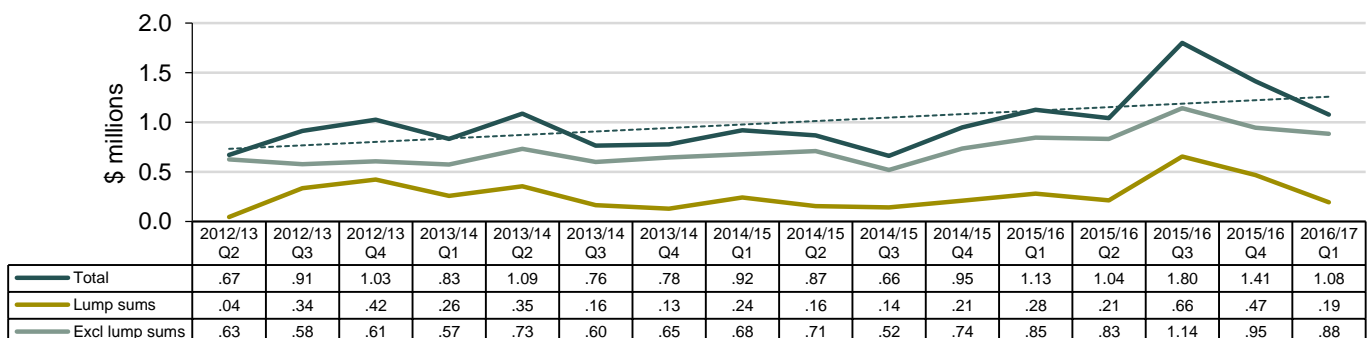
Total number of active income claims by transaction quarter - Catholic Church



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



Total payments by transaction quarter - Catholic Church

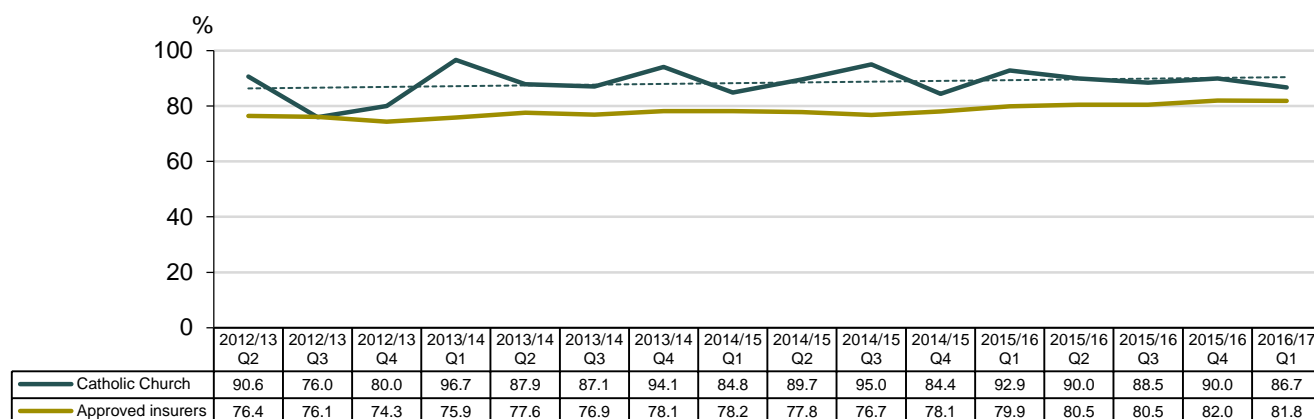


Section 3: Individual insurer summary

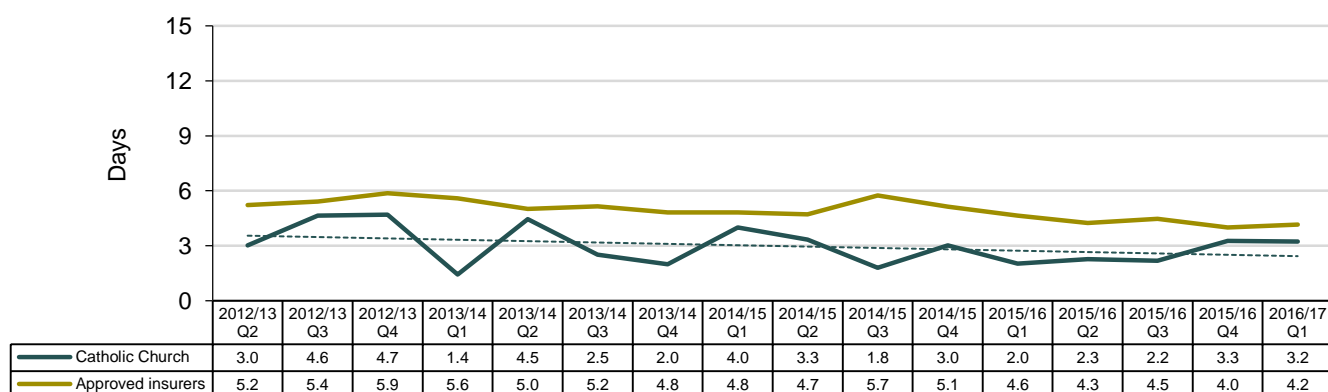
Catholic Church

3.2.3 Claim management - Catholic Church

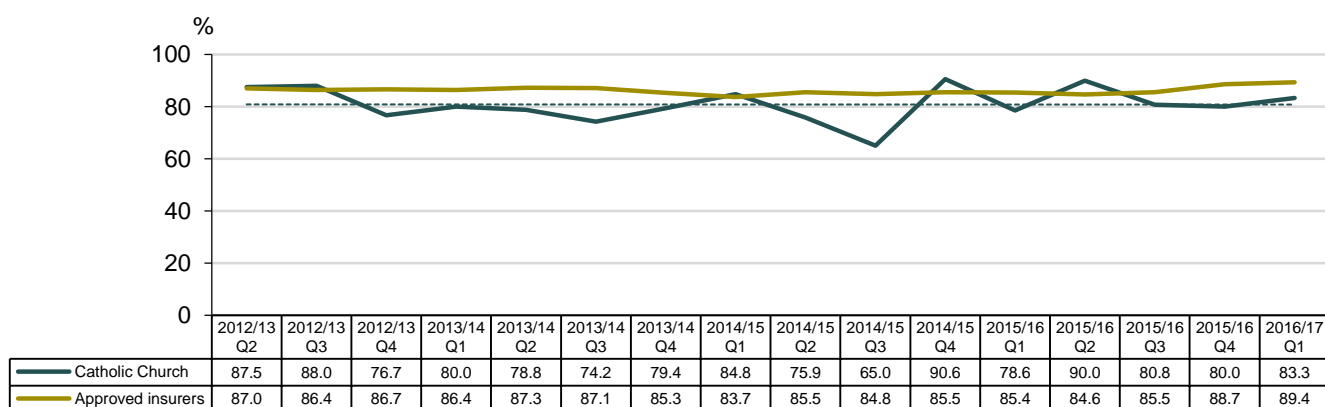
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Catholic Church

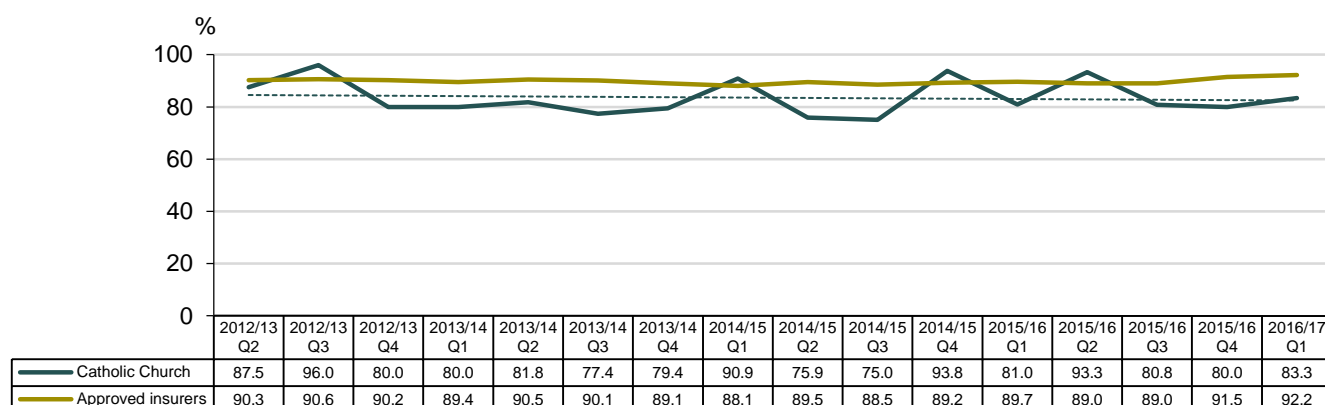


Section 3: Individual insurer summary

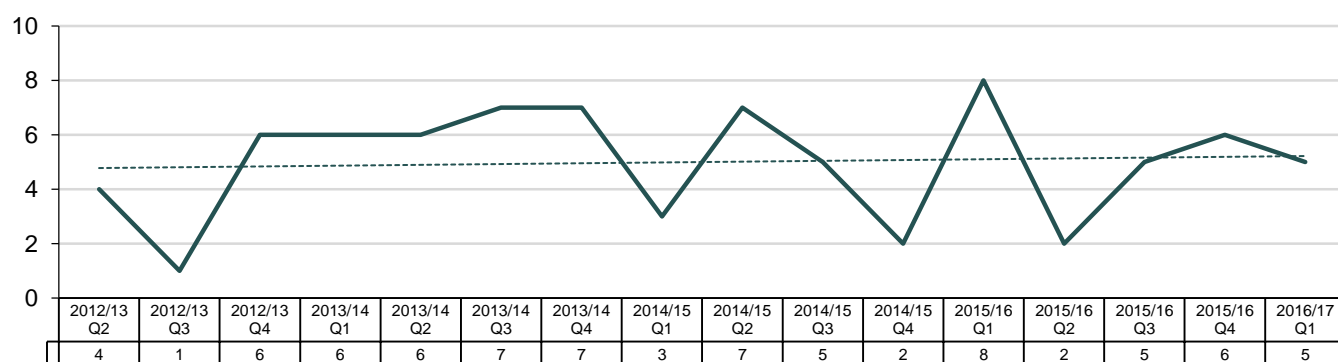
Catholic Church

3.2.3 Claim management - Catholic Church

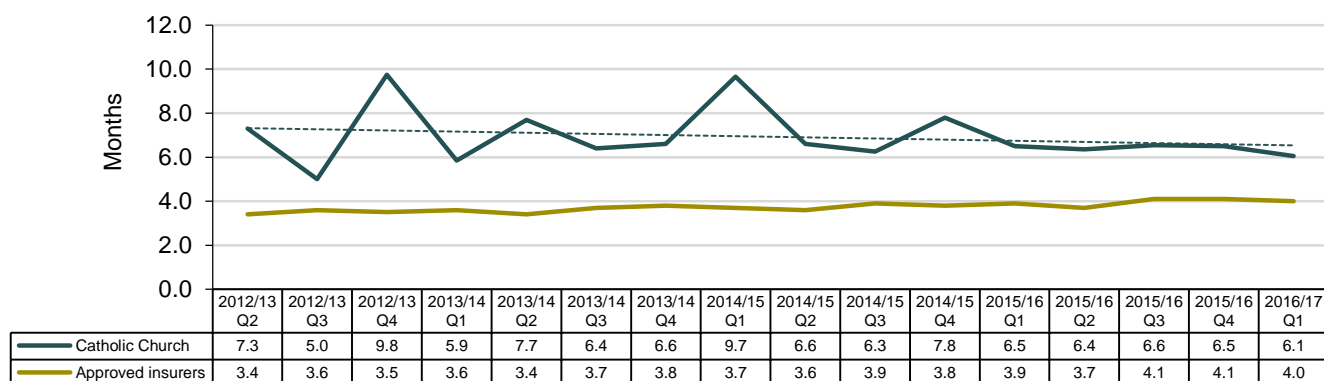
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Catholic Church



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - Catholic Church



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



Section 3: Individual insurer summary

GIO

3.3.1 Individual insurer summary - GIO

Claim activity	GIO				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,031	1.7	▼	15.1	6,815	▼
Total active income claim count	2,295	-3.4	▼	14.5	15,861	▼
Total closed claim count	1,166	-7.9	▼	14.2	8,239	■
Claim payments (\$m)						
Total claim payments	33.2	-9.4	▼	15.5	213.8	▼
Claim payments - excl lump sums	24.6	-3.2	▼	15.9	154.8	■
Claim payments - lump sums	8.6	-23.3	▼	14.5	59.0	▼
Claim management	GIO				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	79	-1.9	■	●	82	■
Average insurer lodgement period (days)	4.7	4.6	▲		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	91	1.8	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	94	3.8	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	27	-41.3				
Median claim duration (months)	3.4	-8.1	▼	●	4.0	▲

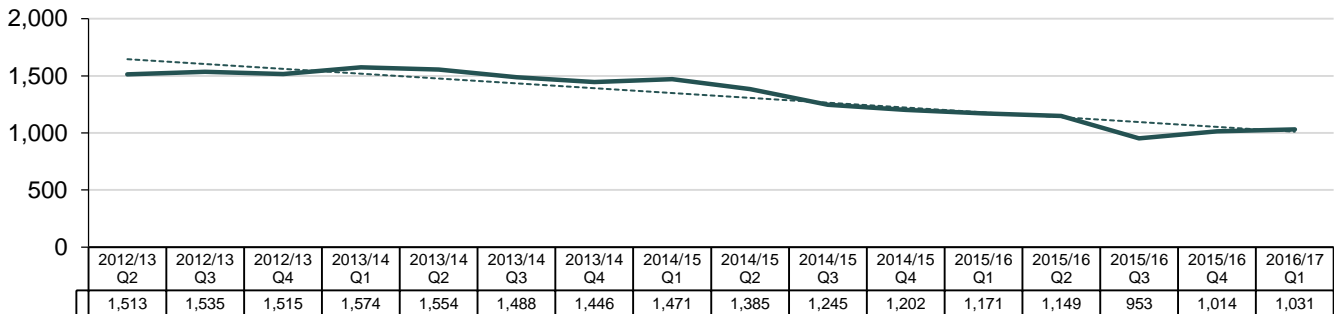
* Trend for the previous four quarters

Section 3: Individual insurer summary

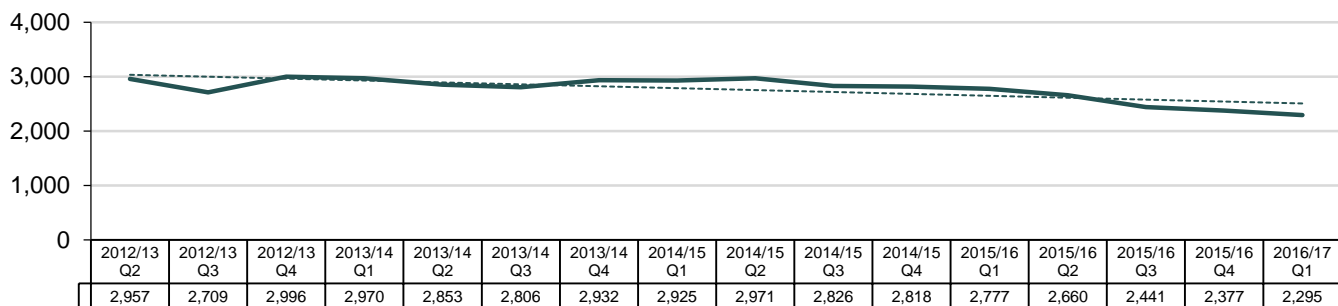
GIO

3.3.2 Claim activity - GIO

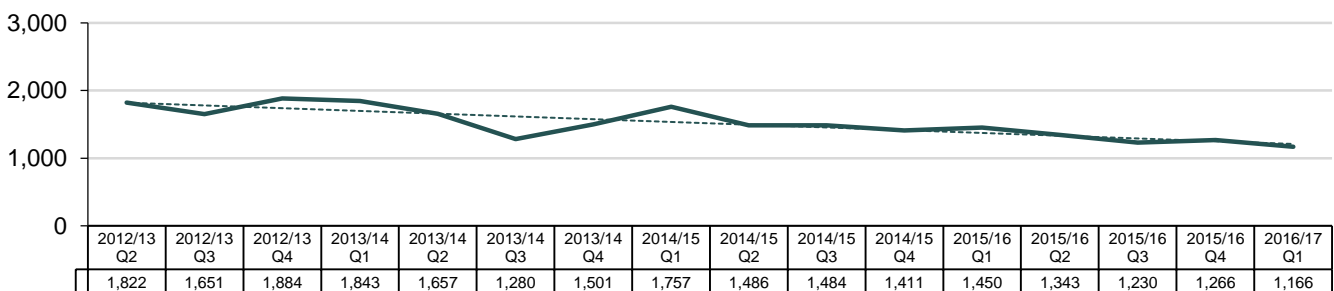
Total number of claims by insurer received quarter - GIO



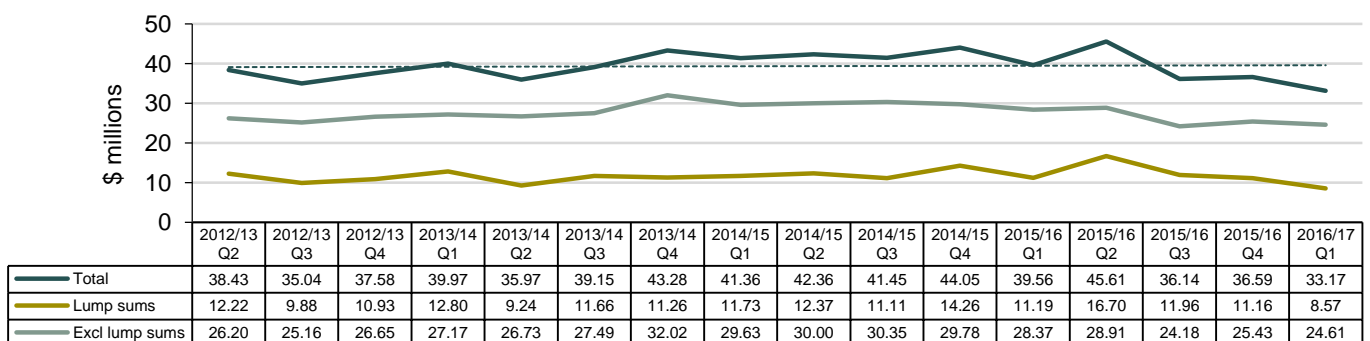
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



Total payments by transaction quarter - GIO

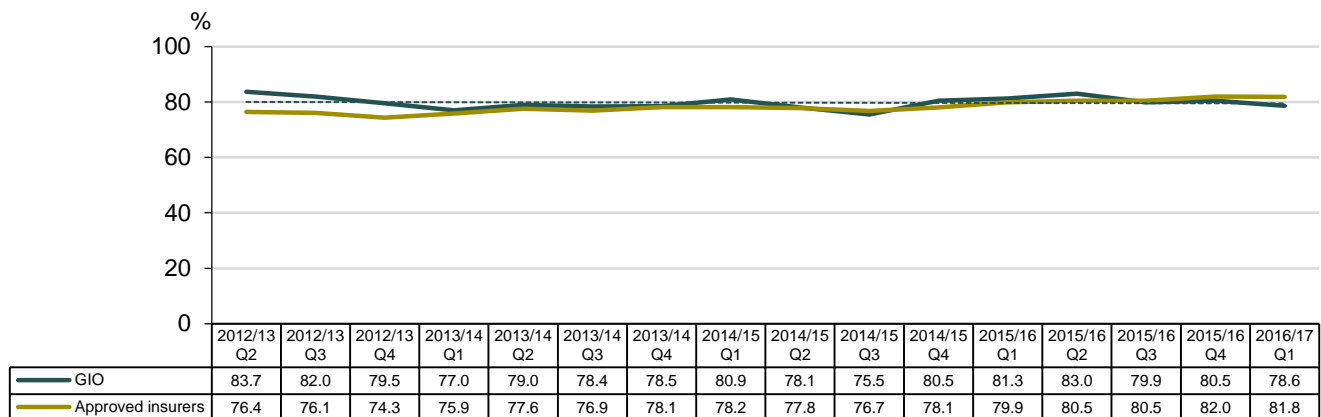


Section 3: Individual insurer summary

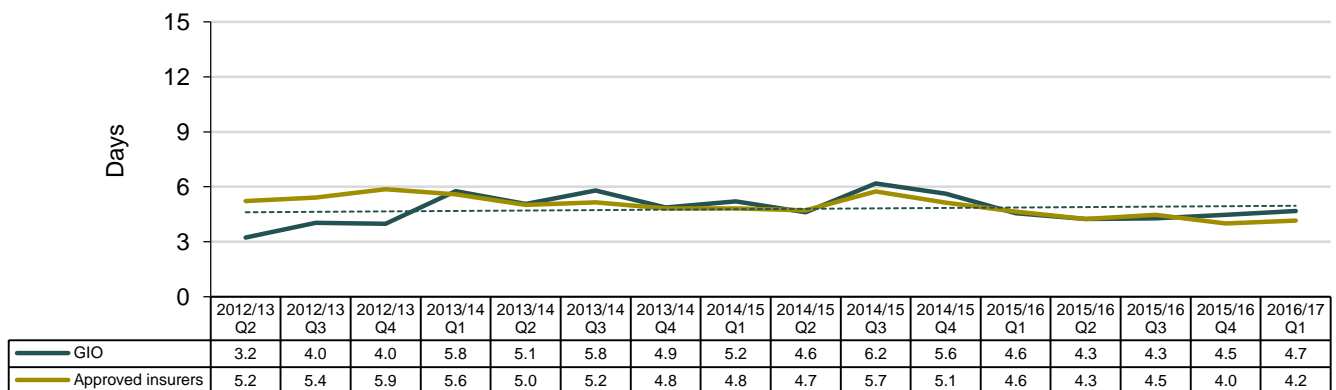
GIO

3.3.3 Claim management - GIO

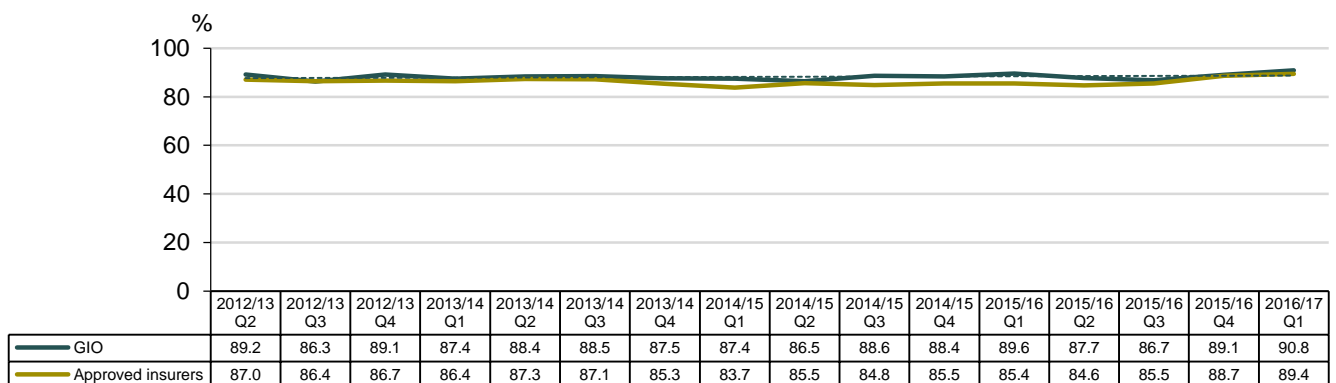
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - GIO

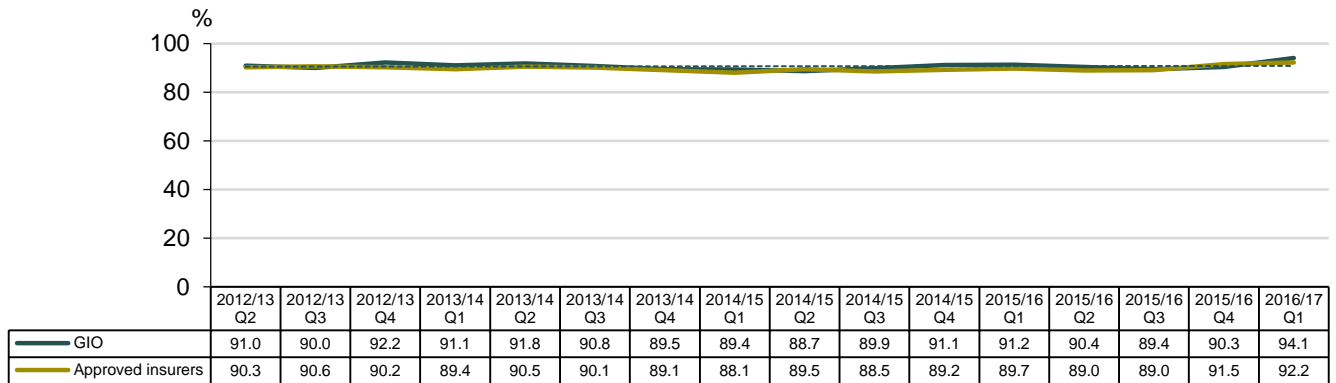


Section 3: Individual insurer summary

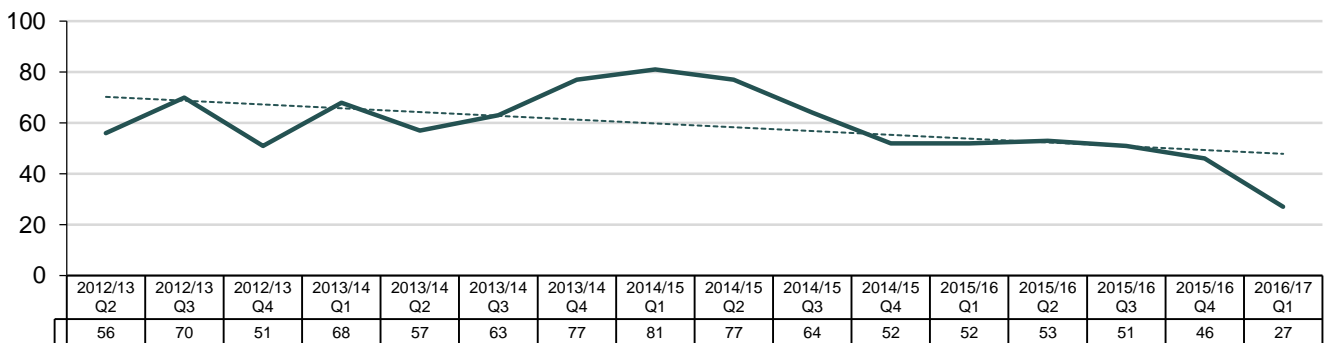
GIO

3.3.3 Claim management - GIO

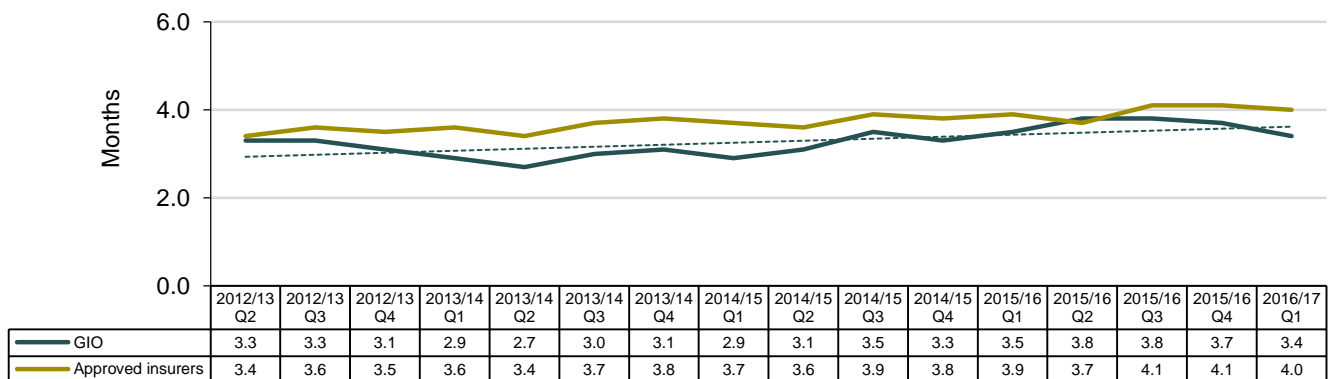
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - GIO



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - GIO



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



Section 3: Individual insurer summary

Guild

3.4.1 Individual insurer summary - Guild

Claim activity	Guild				Insurer total	
	Current quarter	% change from previous quarter^	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	36	-10.0	▼	0.5	6,815	▼
Total active income claim count	68	-19.0	▼	0.4	15,861	▼
Total closed claim count	52	-49.0	▲	0.6	8,239	■
Claim payments (\$m)						
Total claim payments	.8	-21.1	▲	0.4	213.8	▼
Claim payments - excl lump sums	0.4	-28.0	▼	0.3	154.8	■
Claim payments - lump sums	0.3	-8.7	▲	0.5	59.0	▼
Claim management	Guild				Insurer average	
	Current quarter	% change from previous quarter^	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	83	14.9	▲	●	82	■
Average insurer lodgement period (days)	4.1	-35.3	▼		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	75	-25.0	▼	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	75	-25.0	▼	●	92	■
Number of income claims with initial liability decision made beyond 24 days	3	n/a				
Median claim duration (months)	2.5	-40.5	▼	●	4.0	▲

* Trend for the previous four quarters

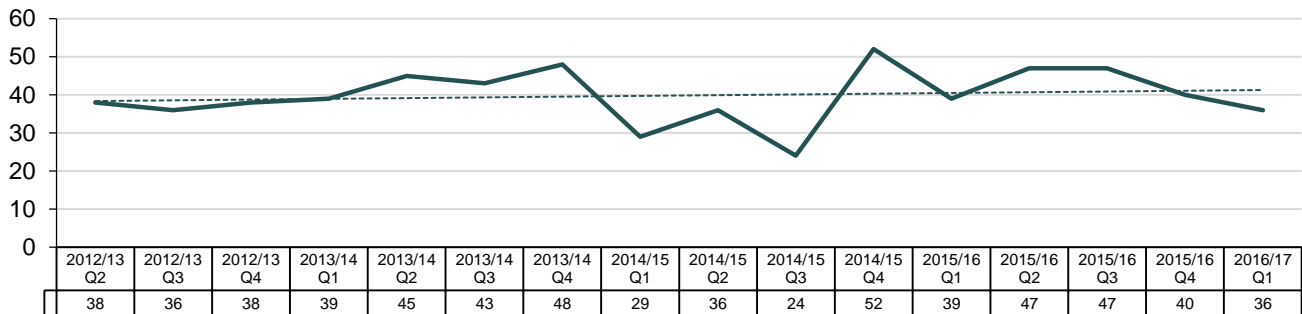
^ It should be noted that claim activity and claim management for smaller insurers may be subject to greater variation across quarters (short term trend) because of the low number of claims lodged.

Section 3: Individual insurer summary

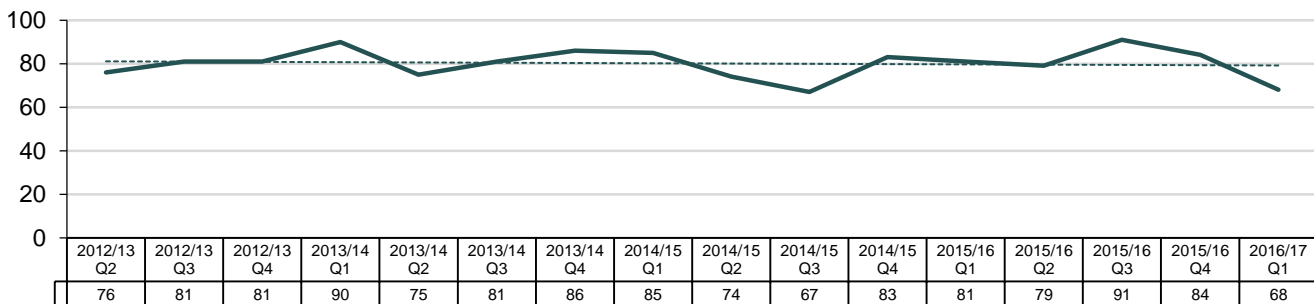
Guild

3.4.2 Claim activity - Guild

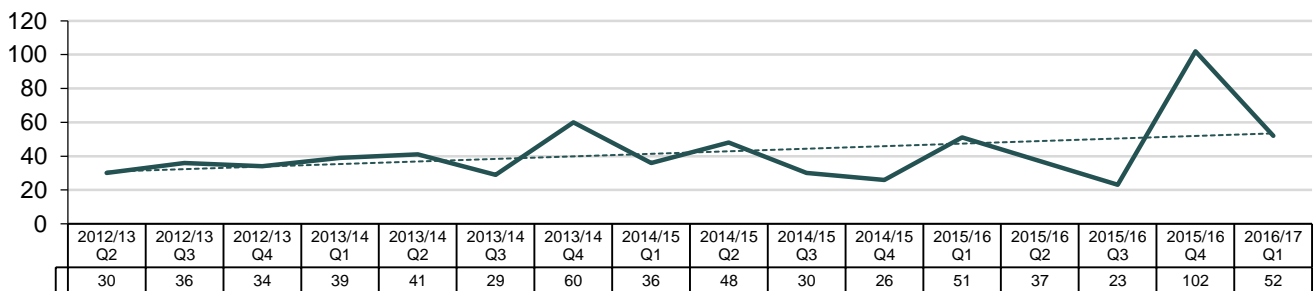
Total number of claims by insurer received quarter - Guild



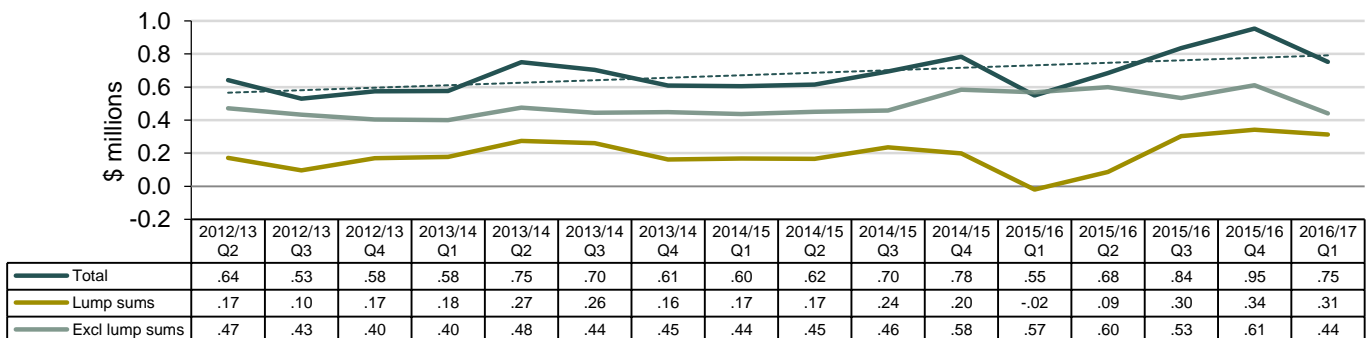
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



Total payments by transaction quarter - Guild

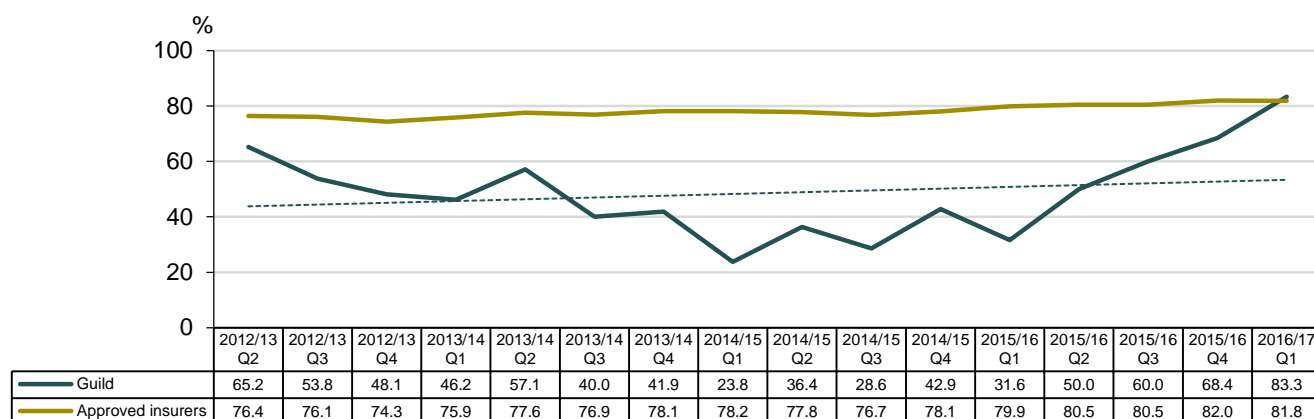


Section 3: Individual insurer summary

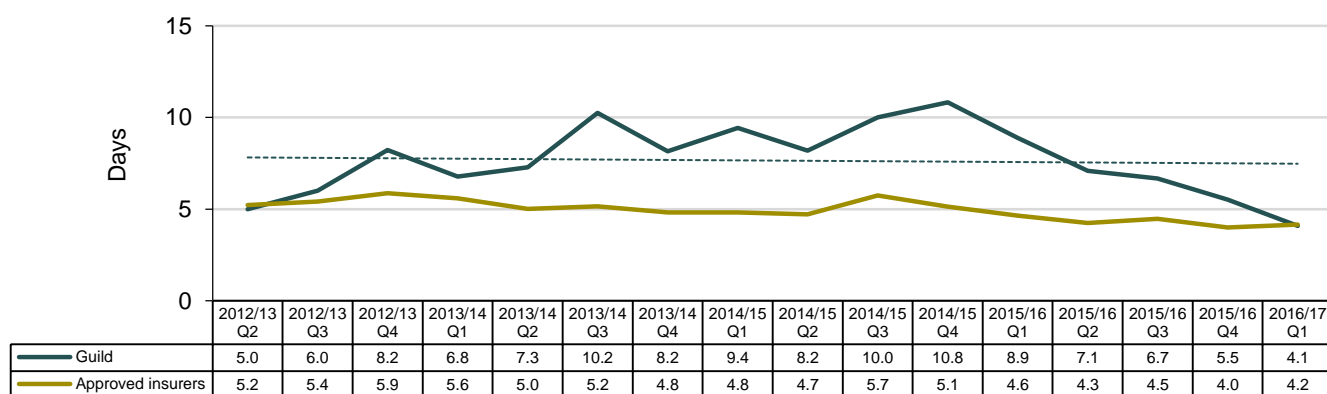
Guild

3.4.3 Claim management - Guild

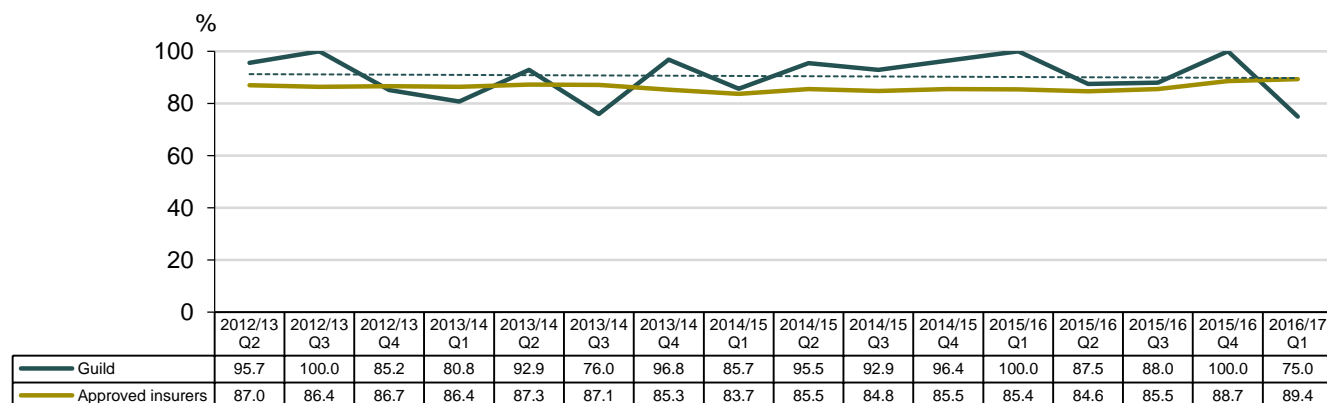
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Guild

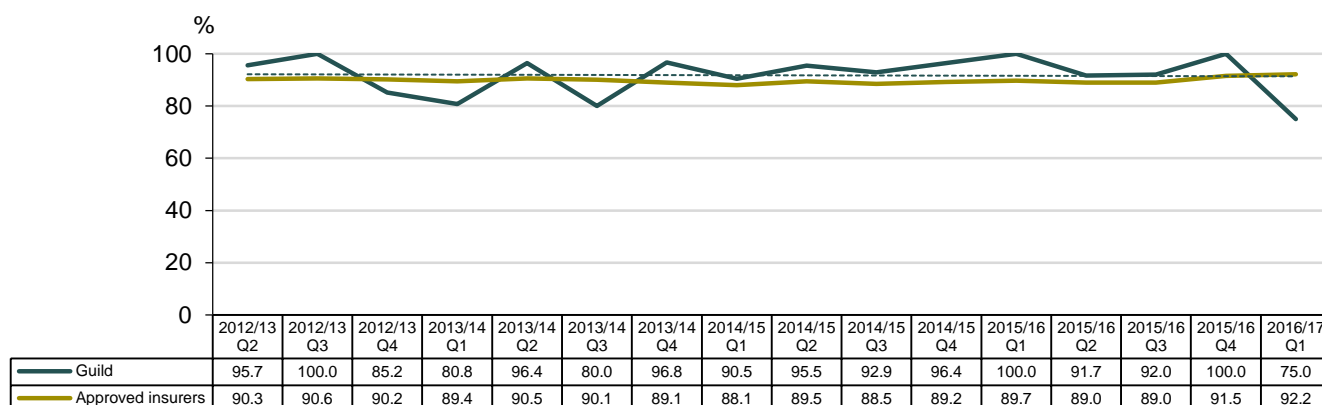


Section 3: Individual insurer summary

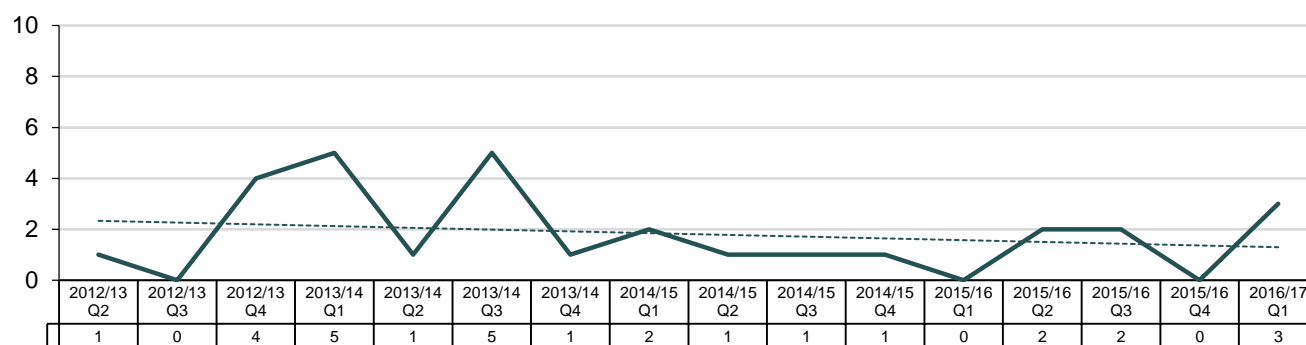
Guild

3.4.3 Claim management - Guild

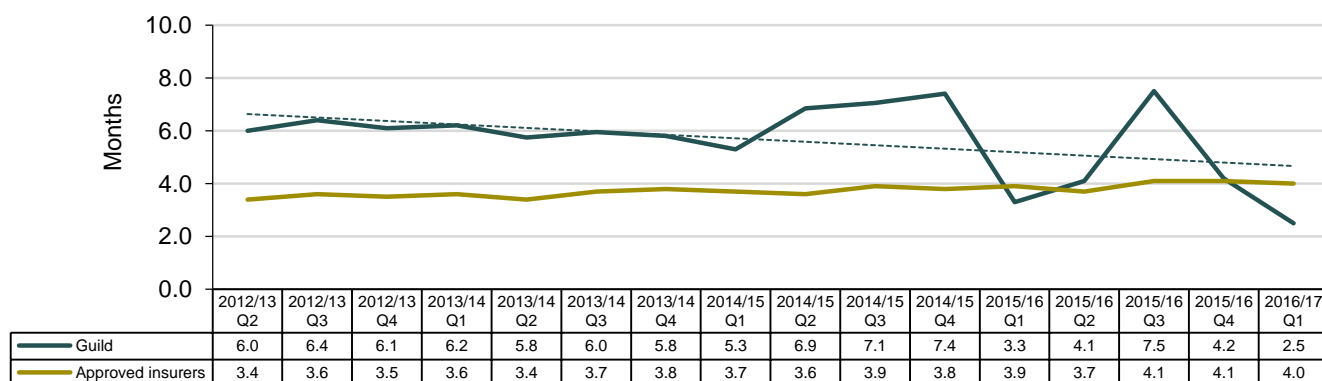
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Guild



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - Guild



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



Section 3: Individual insurer summary

IAG/CGU

3.5.1 Individual insurer summary - IAG/CGU

Claim activity	IAG/CGU				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,309	-11.6	▼	19.2	6,815	▼
Total active income claim count	2,995	-26.9	▼	18.9	15,861	▼
Total closed claim count	1,803	0.7	■	21.9	8,239	■
Claim payments (\$m)						
Total claim payments	47.2	4.5	▲	22.1	213.8	▼
Claim payments - excl lump sums	33.2	2.5	▲	21.5	154.8	■
Claim payments - lump sums	13.9	9.5	▲	23.6	59.0	▼
Claim management	IAG/CGU				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	83	2.1	■	●	82	■
Average insurer lodgement period (days)	3.8	-8.4	▼		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	88	-0.9	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	90	-1.6	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	57	0.0				
Median claim duration (months)	3.4	11.5	▲	●	4.0	▲

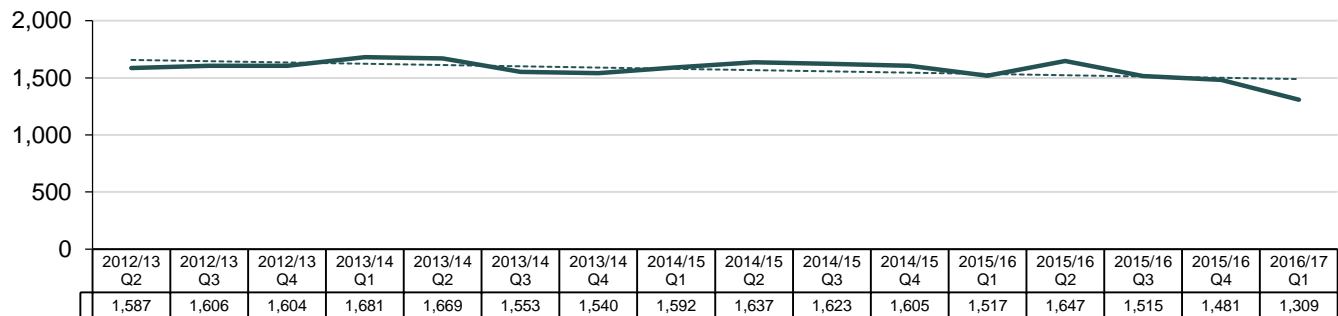
* Trend for the previous four quarters

Section 3: Individual insurer summary

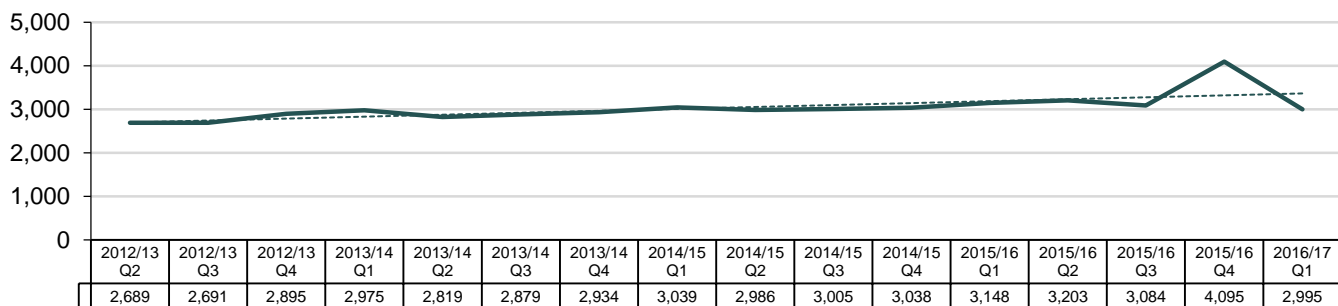
IAG/CGU

3.5.2 Claim activity - IAG/CGU

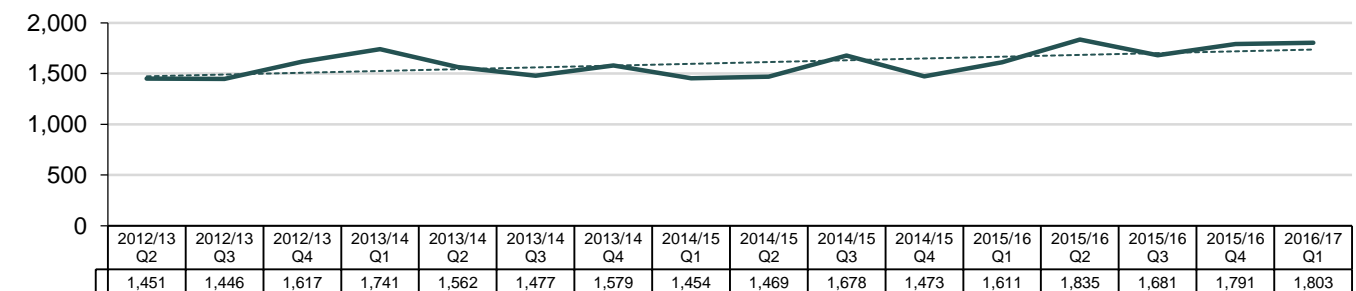
Total number of claims by insurer received quarter - IAG/CGU



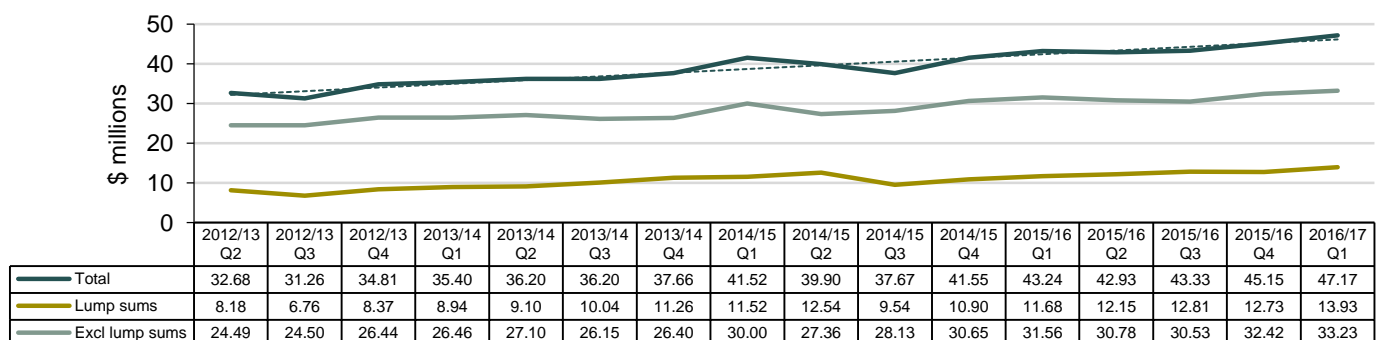
Total number of active income claims by transaction quarter - IAG/CGU



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



Total payments by transaction quarter - IAG/CGU

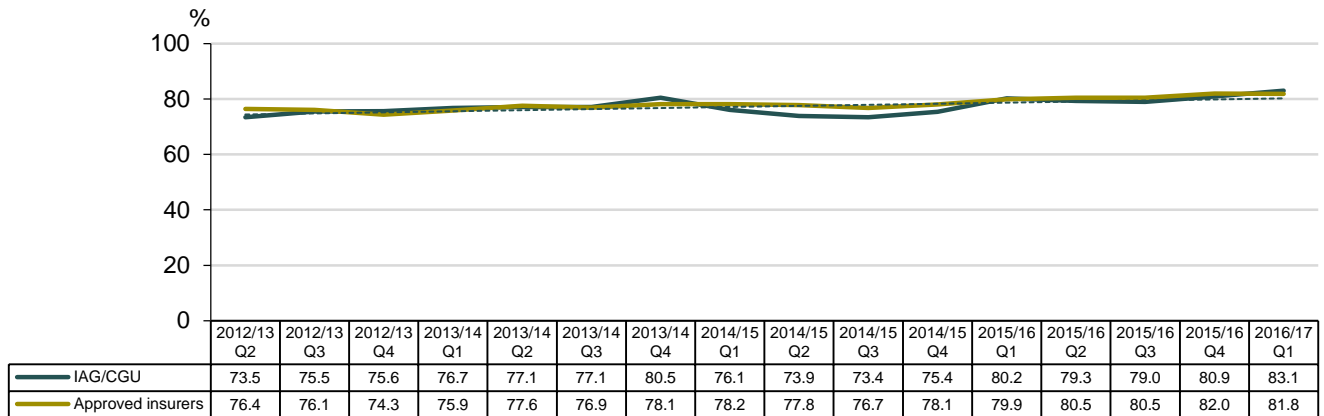


Section 3: Individual insurer summary

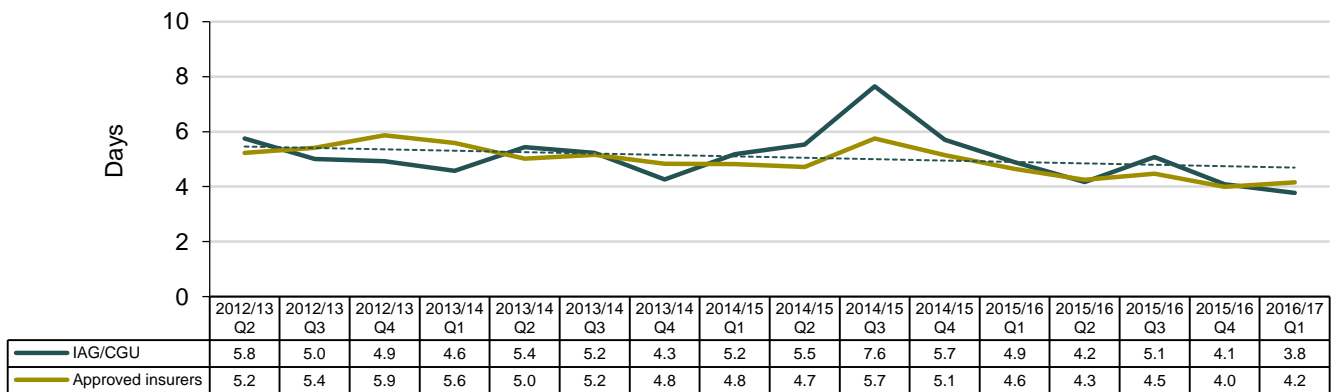
IAG/CGU

3.5.3 Claim management - IAG/CGU

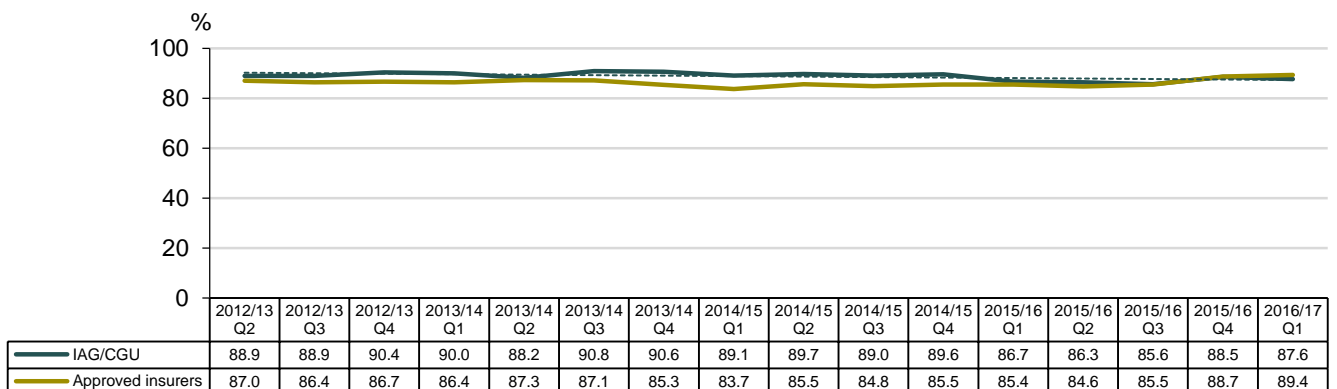
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - IAG/CGU



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - IAG/CGU

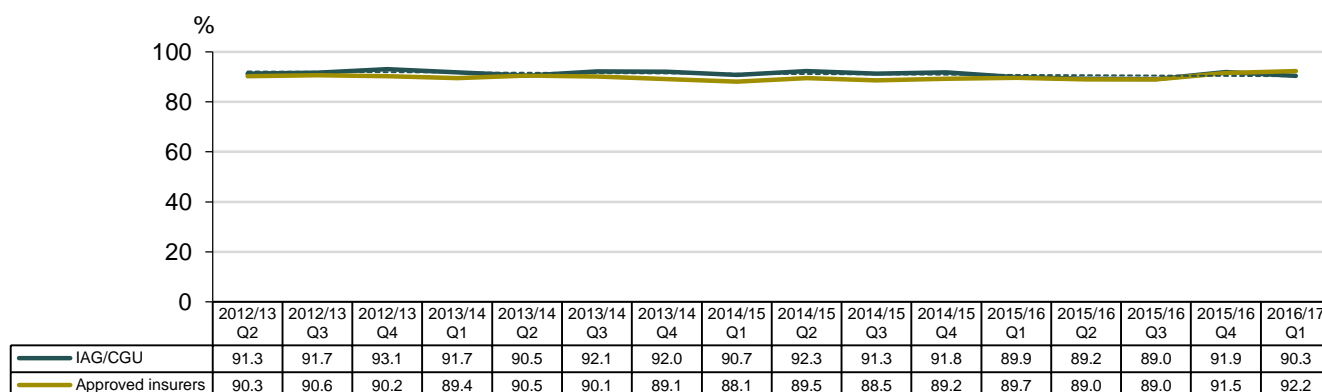


Section 3: Individual insurer summary

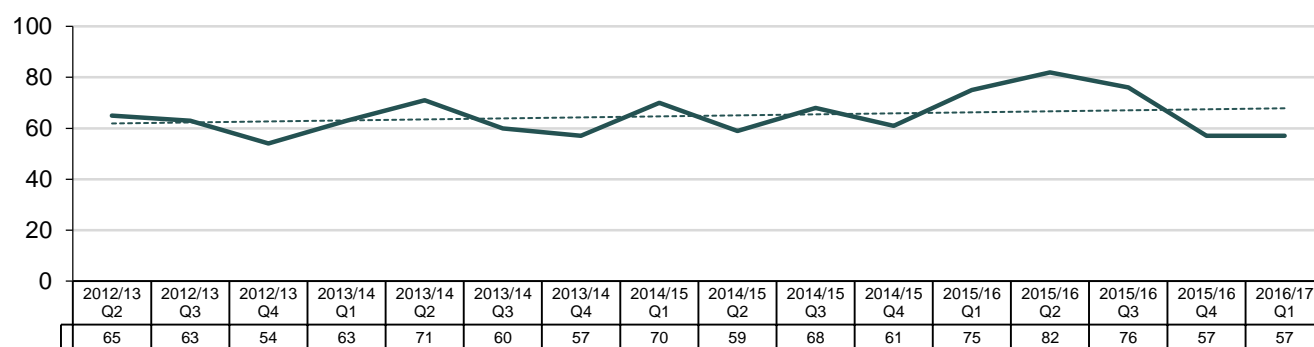
IAG/CGU

3.5.3 Claim management - IAG/CGU

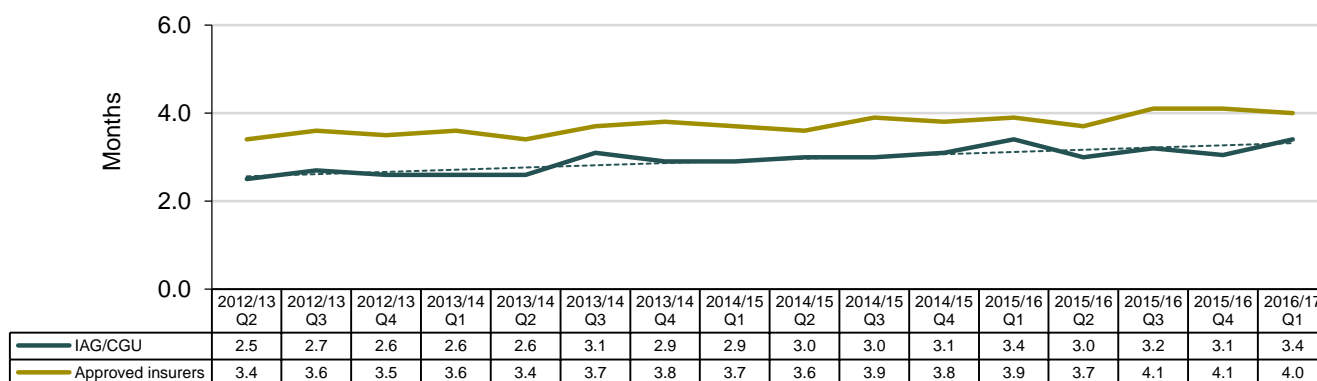
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - IAG/CGU



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - IAG/CGU



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



Section 3: Individual insurer summary

ICWA

3.6.1 Individual insurer summary - ICWA

Claim activity	ICWA				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,216	-0.8	■	17.8	6,815	▼
Total active income claim count	3,418	-2.3	▼	21.5	15,861	▼
Total closed claim count	1,621	4.2	■	19.7	8,239	■
Claim payments (\$m)						
Total claim payments	37.0	0.6	▼	17.3	213.8	▼
Claim payments - excl lump sums	27.2	-3.1	▼	17.5	154.8	■
Claim payments - lump sums	9.8	12.4	■	16.6	59.0	▼
Claim management	ICWA				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	89	-2.7	■	●	82	■
Average insurer lodgement period (days)	2.9	12.8	■		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	89	2.6	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	90	2.4	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	68	-19.0				
Median claim duration (months)	5.1	-1.9	■	●	4.0	▲

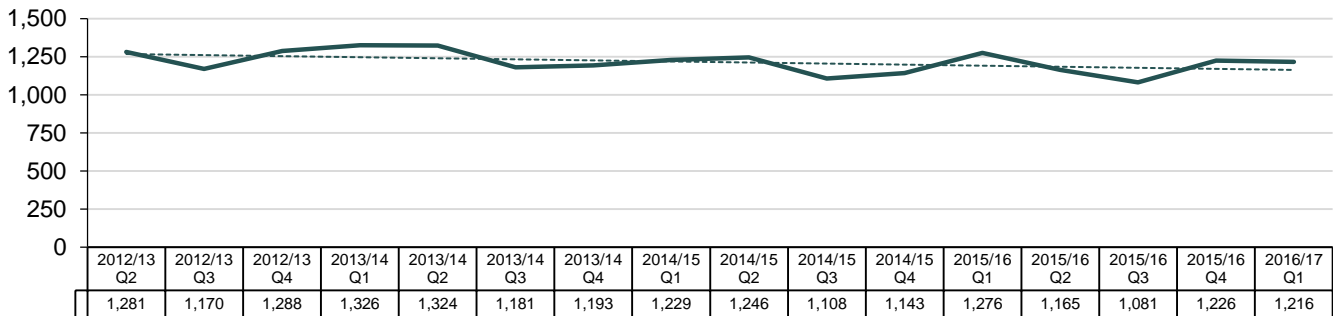
* Trend for the previous four quarters

Section 3: Individual insurer summary

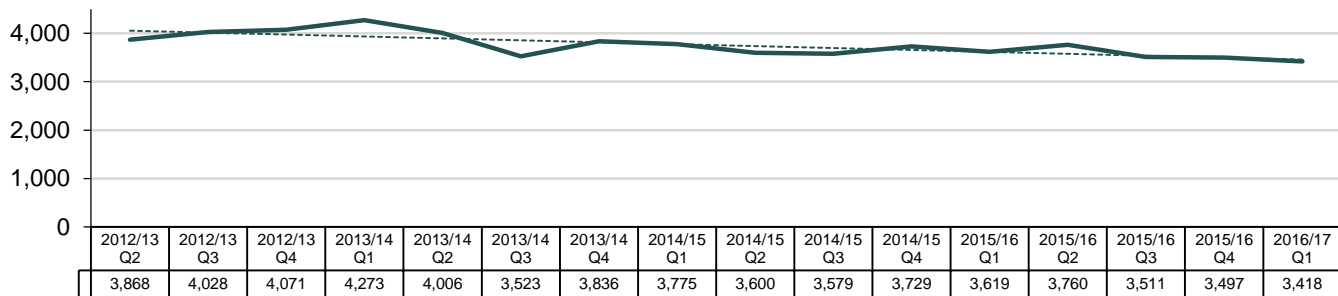
ICWA

3.6.2 Claim activity - ICWA

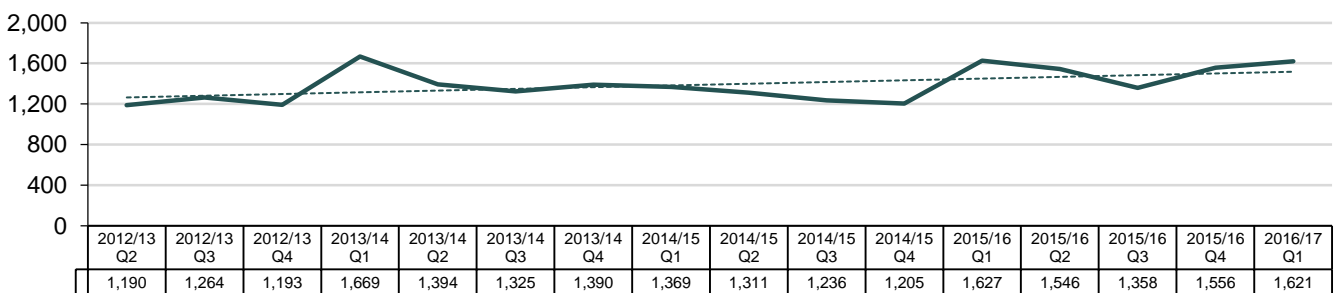
Total number of claims by insurer received quarter - ICWA



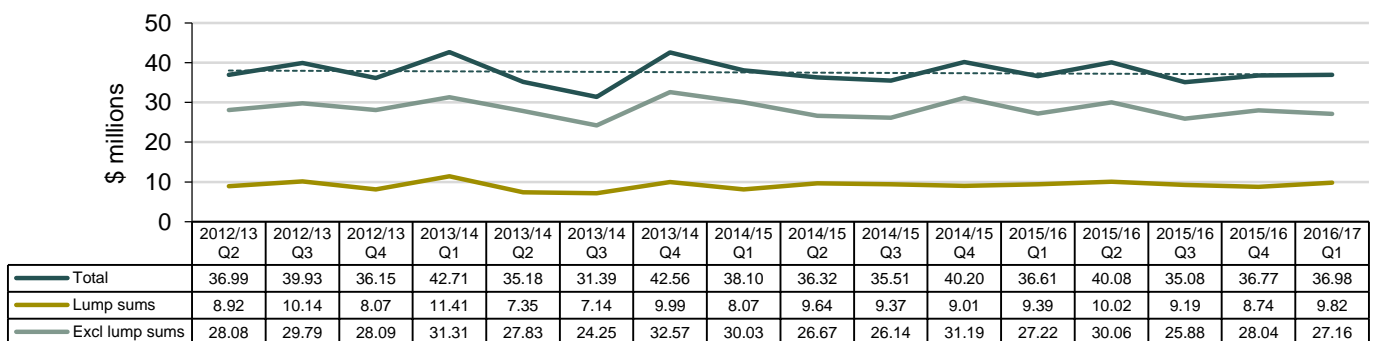
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



Total payments by transaction quarter - ICWA

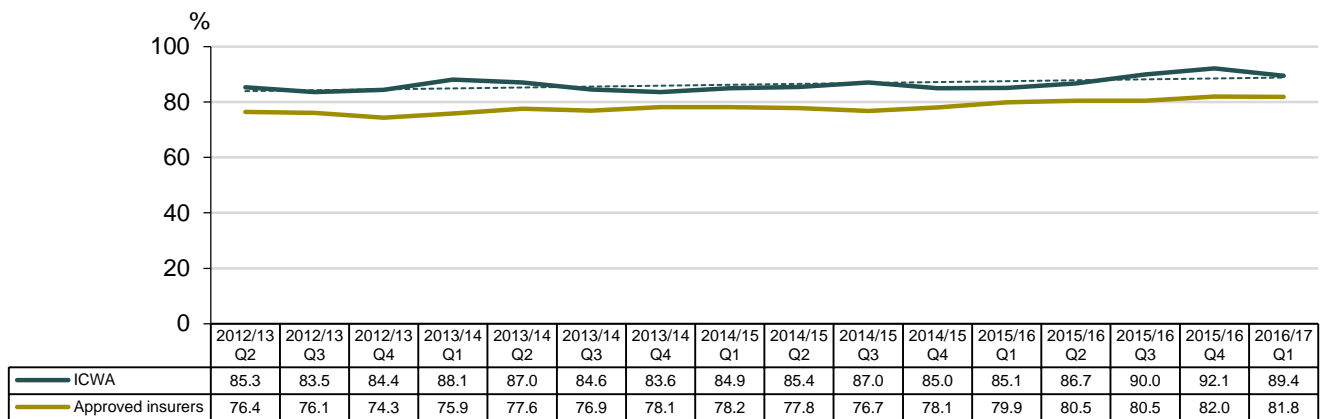


Section 3: Individual insurer summary

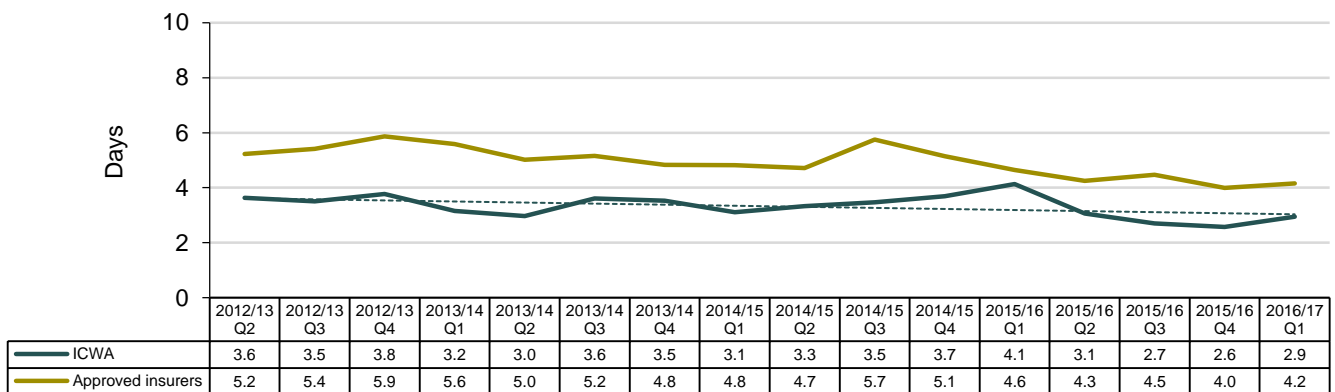
ICWA

3.6.3 Claim management - ICWA

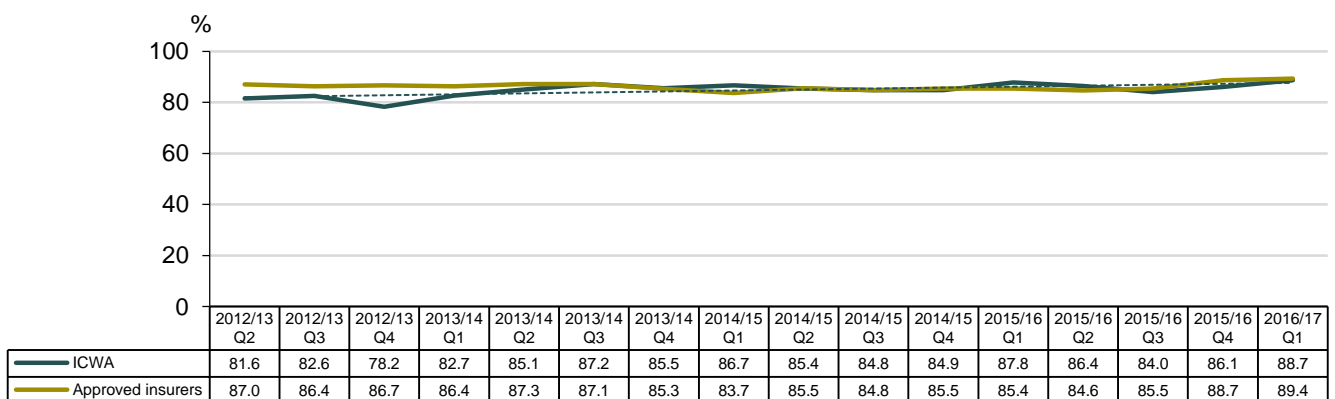
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - ICWA

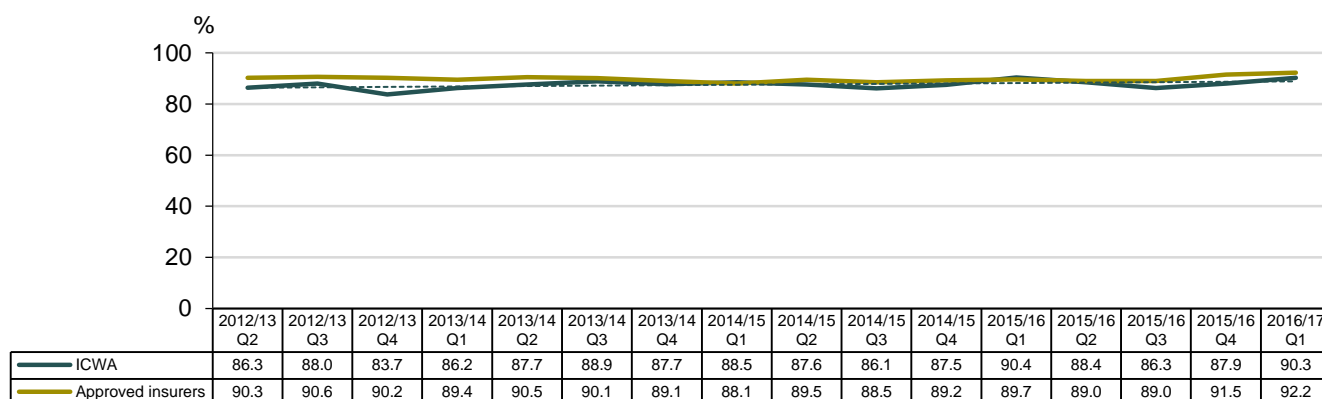


Section 3: Individual insurer summary

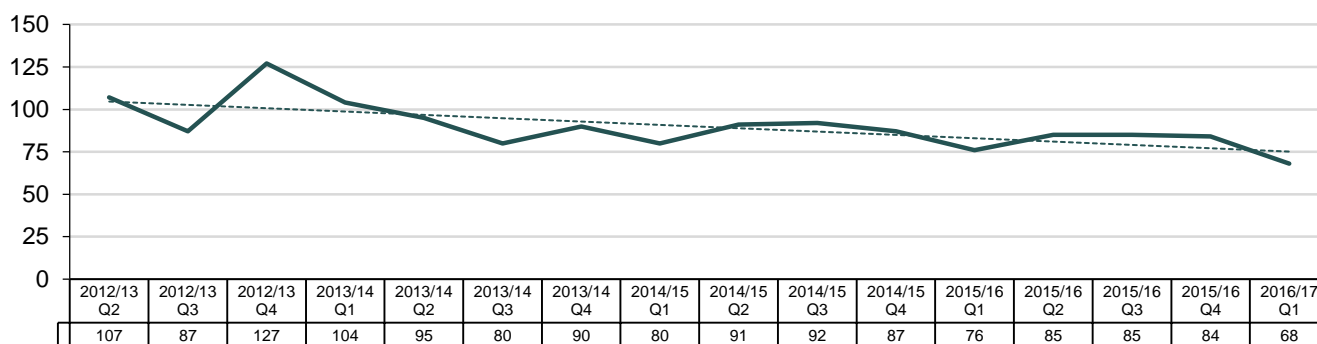
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3.6.3 Claim management - ICWA

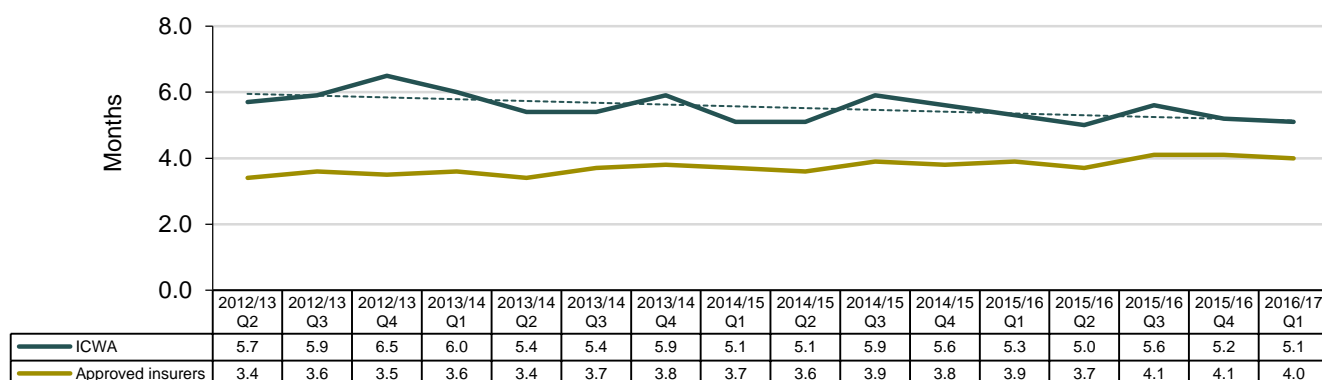
Proportion of income claims with initial liability decision made within 24 days by insurer received quarter - ICWA



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - ICWA



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



Section 3: Individual insurer summary

QBE

3.7.1 Individual Insurer Summary - QBE

Claim activity	QBE				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	1,587	-7.0	■	23.3	6,815	▼
Total active income claim count	3,360	-5.7	■	21.2	15,861	▼
Total closed claim count	1,711	-13.3	▲	20.8	8,239	■
Claim payments (\$m)						
Total claim payments	46.4	-6.6	■	21.7	213.8	▼
Claim payments - excl lump sums	33.2	-6.5	■	21.5	154.8	■
Claim payments - lump sums	13.2	-6.8	▲	22.4	59.0	▼
Claim management	QBE				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	72	0.3	■	●	82	■
Average insurer lodgement period (days)	6.5	11.3	■		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	93	1.1	▲	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	95	0.4	▲	●	92	■
Number of income claims with initial liability decision made beyond 24 days	41	-18.0				
Median claim duration (months)	3.0	-4.8	▲	●	4.0	▲

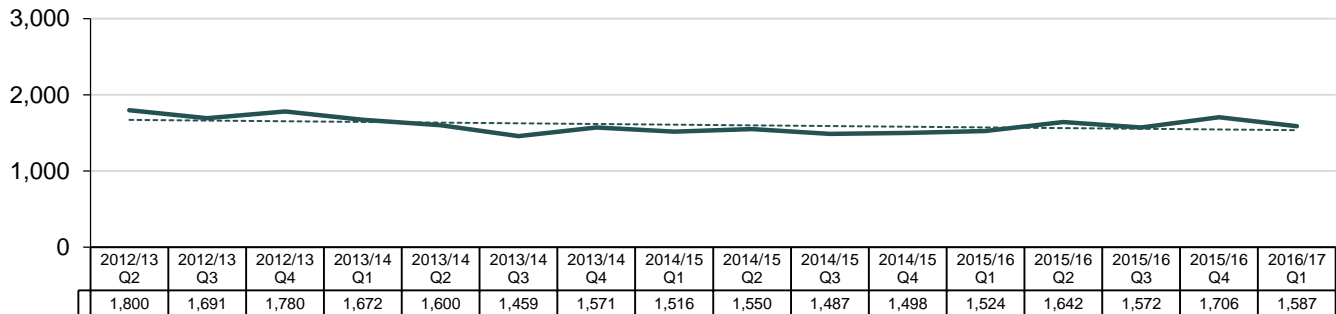
* Trend for the previous four quarters

Section 3: Individual insurer summary

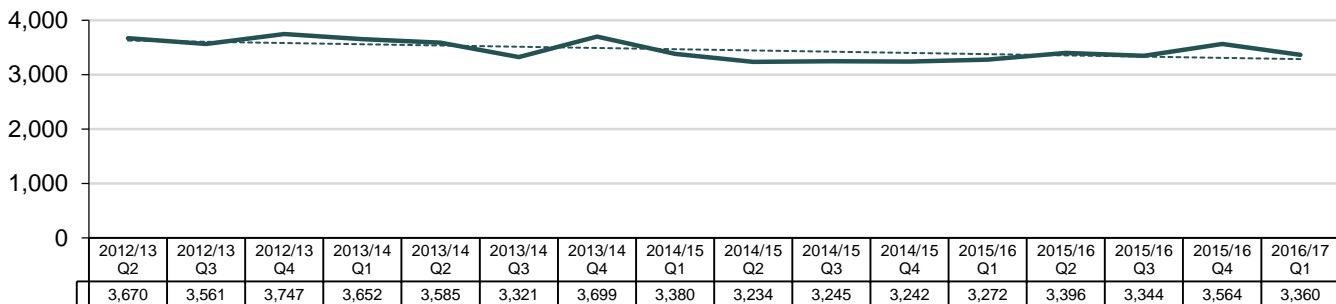
QBE

3.7.2 Claim activity - QBE

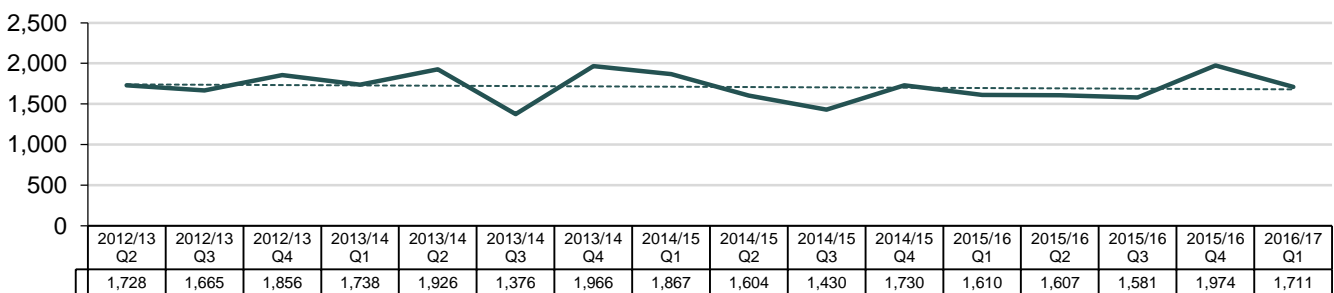
Total number of claims by insurer received quarter - QBE



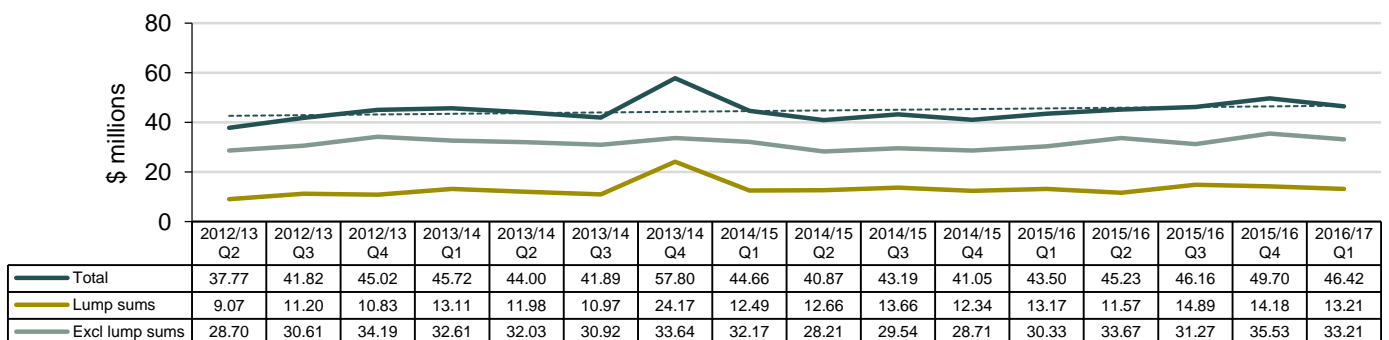
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



Total payments by transaction quarter - QBE

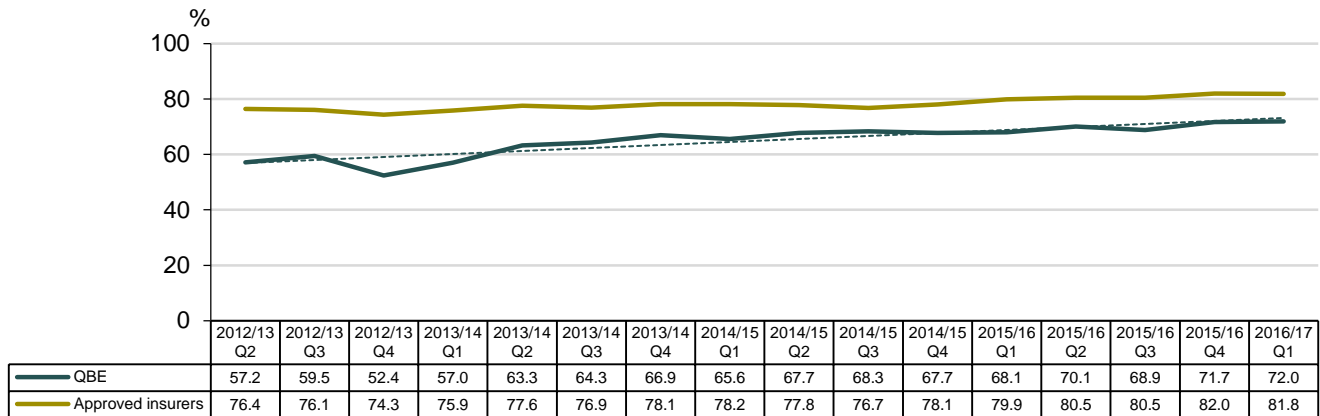


Section 3: Individual insurer summary

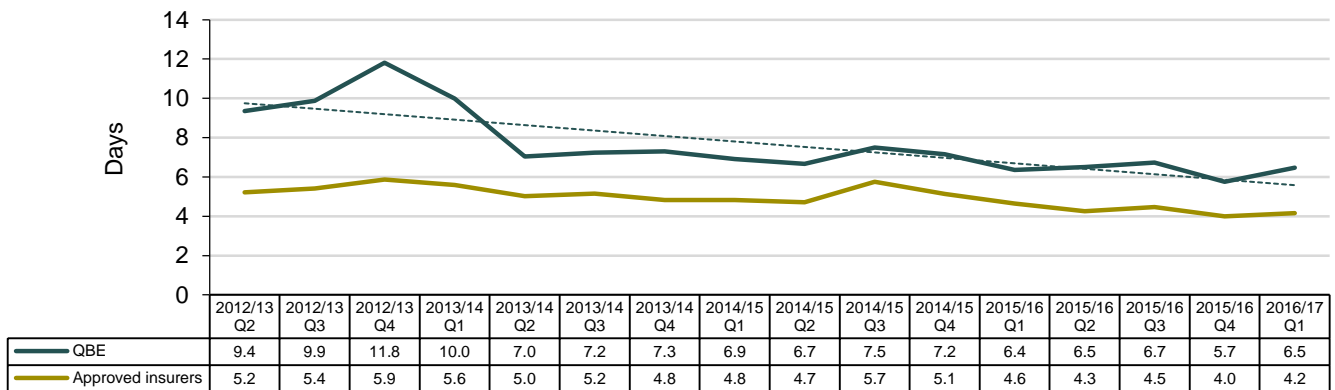
QBE

3.7.3 Claim management - QBE

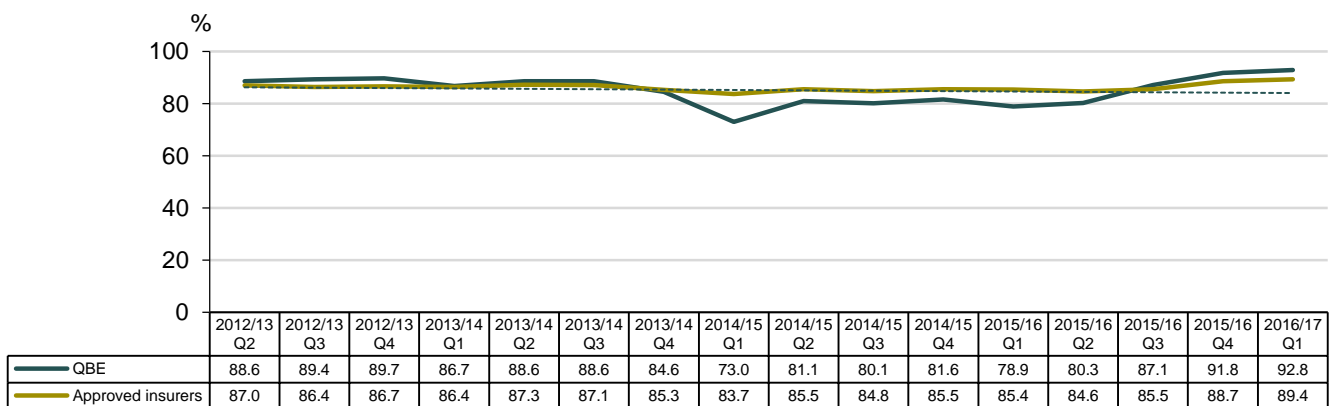
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - QBE

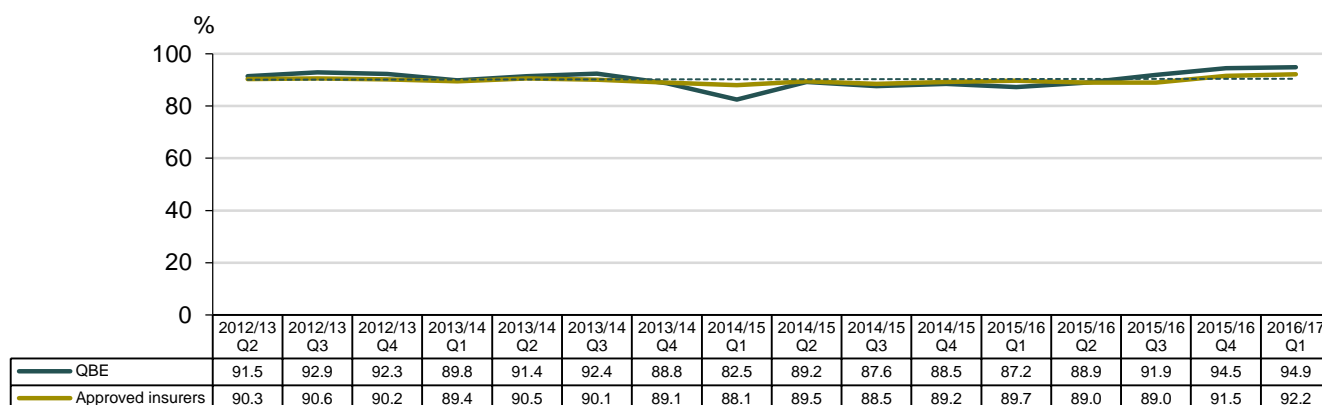


Section 3: Individual insurer summary

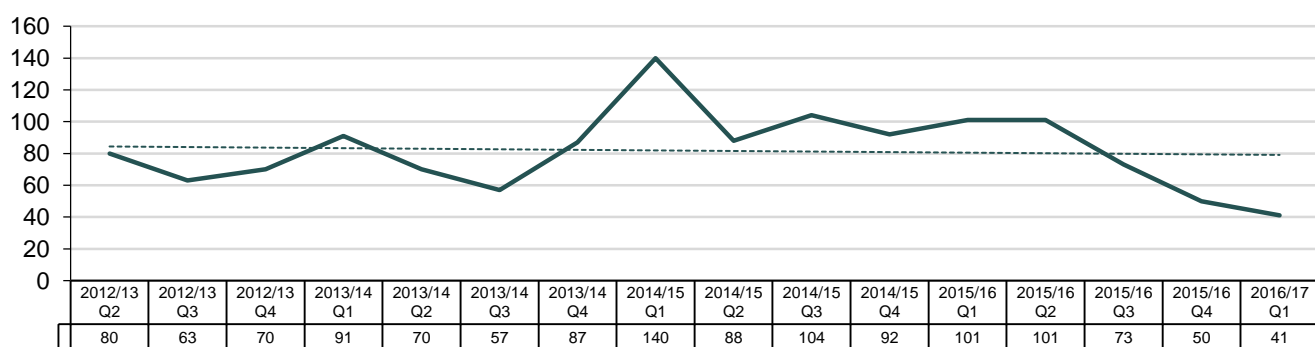
QBE

3.7.3 Claim management - QBE

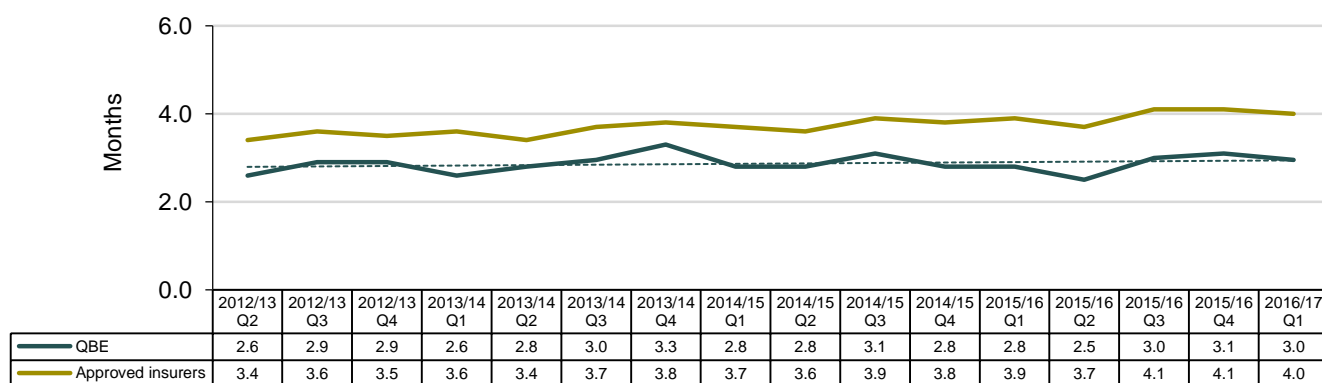
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - QBE



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - QBE



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



Section 3: Individual insurer summary

WFI

3.8.1 Individual insurer summary - WFI

Claim activity	WFI				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	179	1.7	▼	2.6	6,815	▼
Total active income claim count	502	-6.3	■	3.2	15,861	▼
Total closed claim count	284	10.5	▲	3.4	8,239	■
Claim payments (\$m)						
Total claim payments	6.2	-12.4	▼	2.9	213.8	▼
Claim payments - excl lump sums	4.0	-16.9	▼	2.6	154.8	■
Claim payments - lump sums	2.2	-2.6	▼	3.7	59.0	▼
Claim management	WFI				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	92	12.4	▲	●	82	■
Average insurer lodgement period (days)	1.7	-112.1	▼		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	81	-6.4	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	82	-10.0	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	20	122.2				
Median claim duration (months)	7.9	6.8	▲	●	4.0	▲

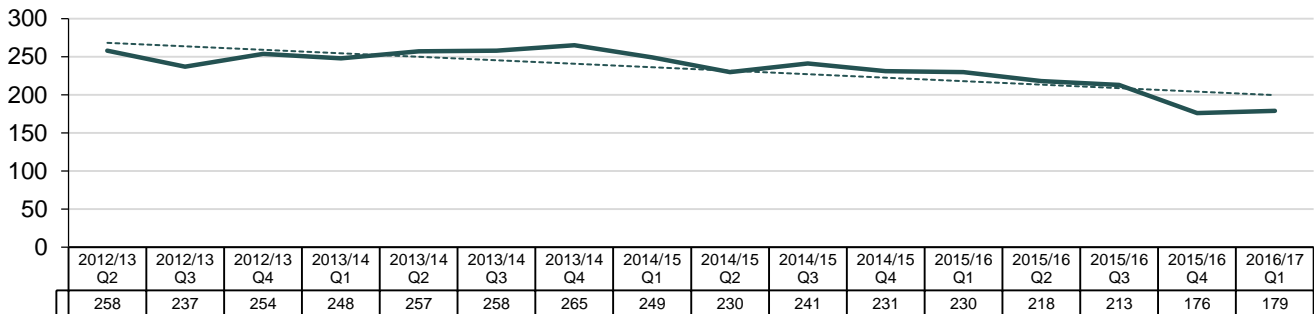
* Trend for the previous four quarters

Section 3: Individual insurer summary

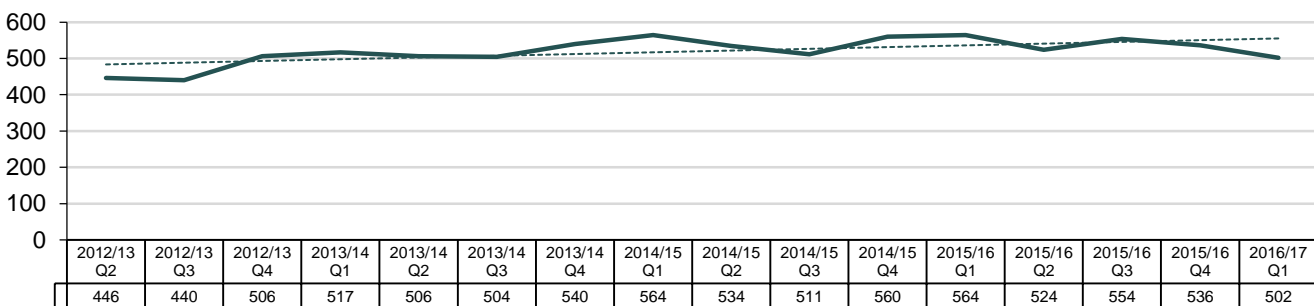
WFI

3.8.2 Claim activity - WFI

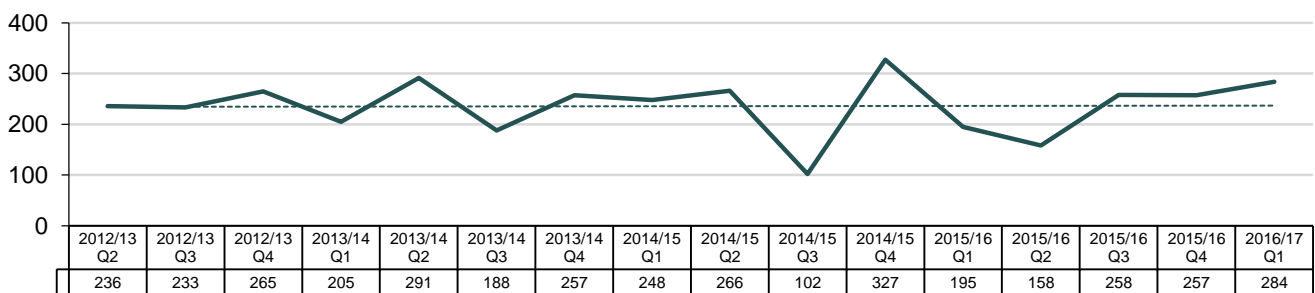
Total number of claims by insurer received quarter - WFI



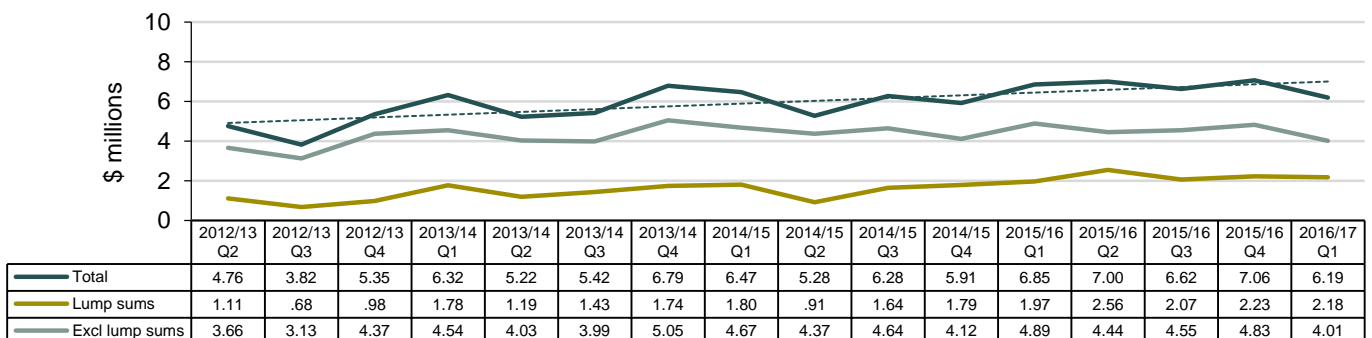
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI



Total payments by transaction quarter - WFI

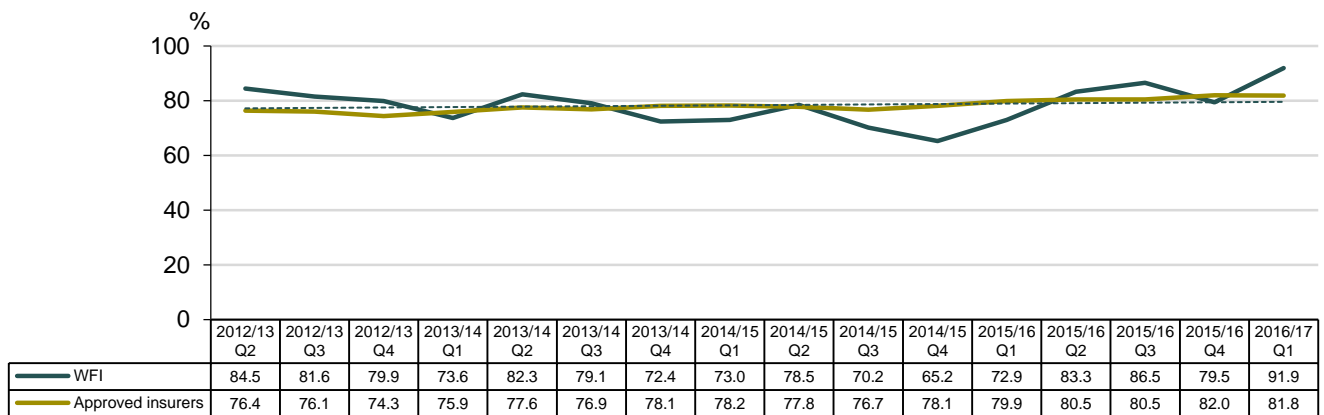


Section 3: Individual insurer summary

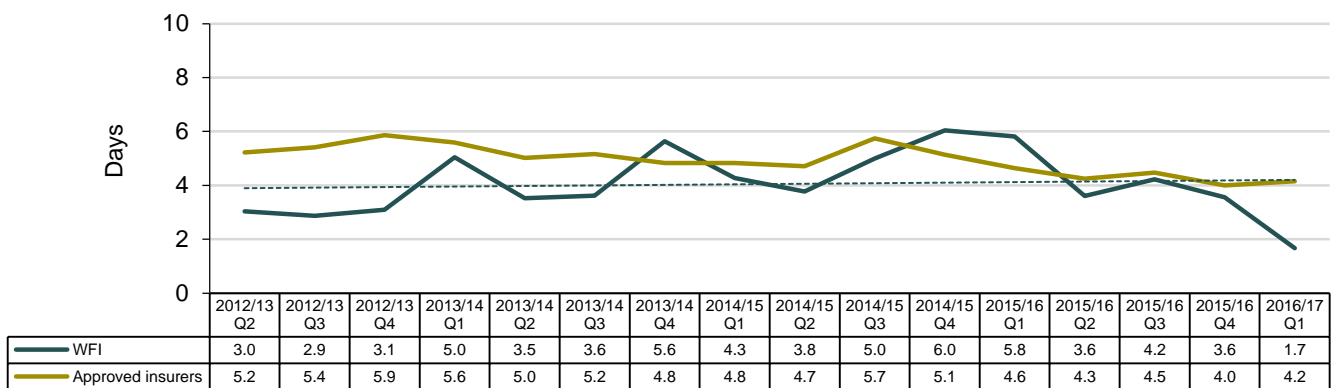
WFI

3.8.3 Claim management - WFI

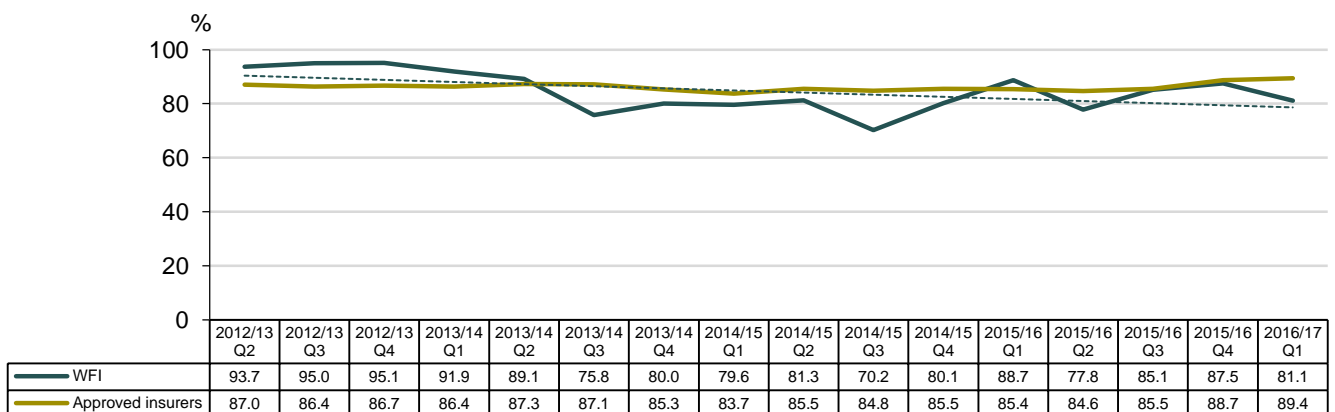
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - WFI



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - WFI

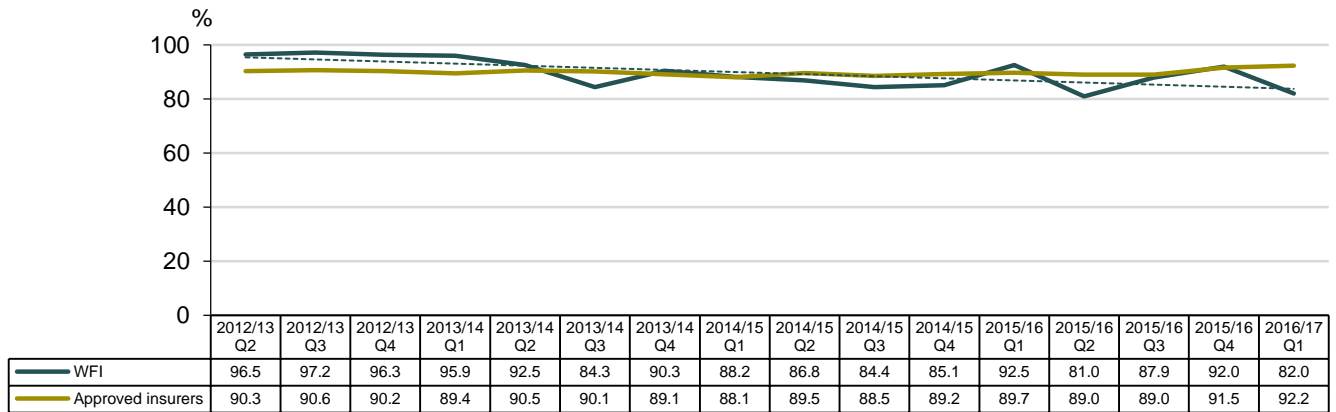


Section 3: Individual insurer summary

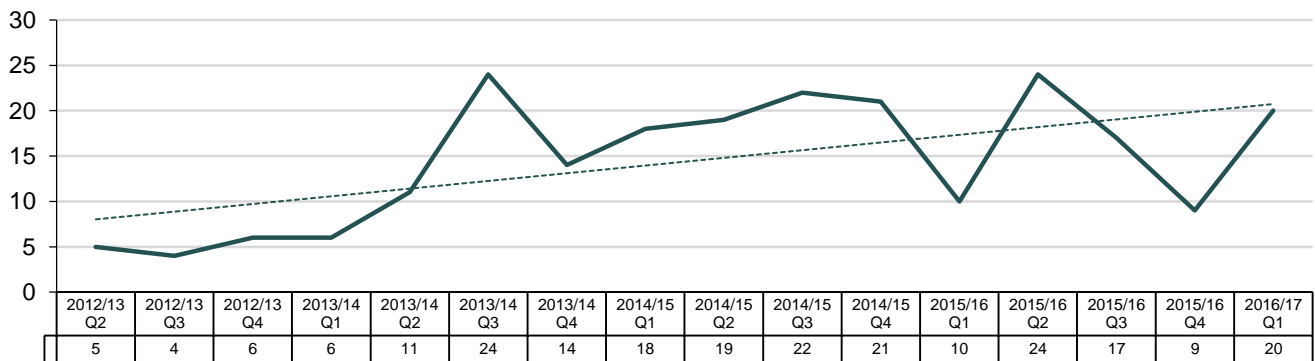
WFI

3.8.3 Claim management - WFI

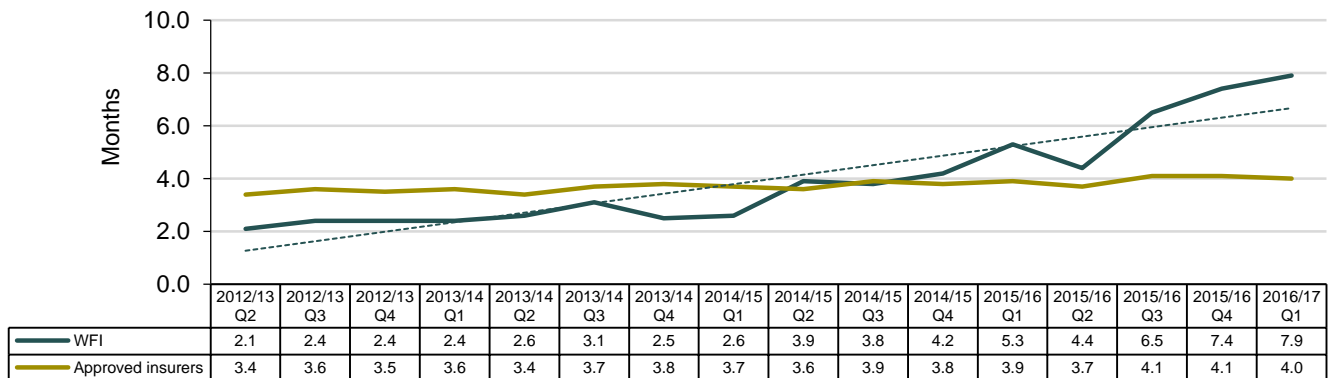
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - WFI



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - WFI



Median claim duration (months) by initial finalisation quarter - WFI



Section 3: Individual insurer summary

Zurich

3.9.1 Individual insurer summary - Zurich

Claim activity	Zurich				Insurer total	
	Current quarter	% change from previous quarter	Current experience*	% of approved insurers	Current quarter	Current experience
Claim numbers						
Total claim count	314	4.3	▼	4.6	6,815	▼
Total active income claim count	686	-7.8	▼	4.3	15,861	▼
Total closed claim count	333	-16.5	▼	4.0	8,239	■
Claim payments (\$m)						
Total claim payments	9.2	-20.8	▼	4.3	213.8	▼
Claim payments - excl lump sums	6.6	-9.2	▼	4.2	154.8	■
Claim payments - lump sums	2.7	-39.8	▼	4.5	59.0	▼
Claim management	Zurich				Insurer average	
	Current quarter	% change from previous quarter	Current experience	Average performance	Current quarter	Current experience
Proportion (%) of insurer lodgement within five working days	79	-5.7	▼	●	82	■
Average insurer lodgement period (days)	4.0	-8.0	▲		4.2	■
Proportion (%) of income claims with initial liability decision made within 14 days	93	0.5	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	98	-0.3	■	●	92	■
Number of income claims with initial liability decision made beyond 24 days	3	0.0				
Median claim duration (months)	5.2	-15.4	▼	●	4.0	▲

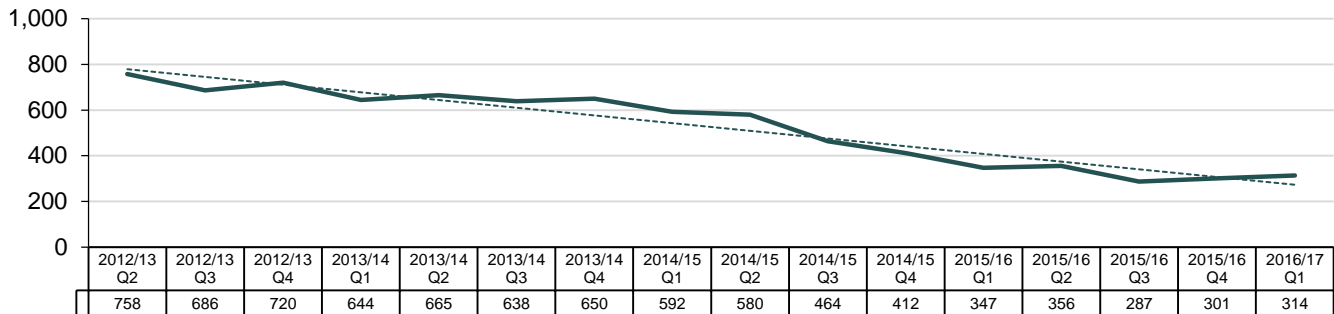
* Trend for the previous four quarters

Section 3: Individual insurer summary

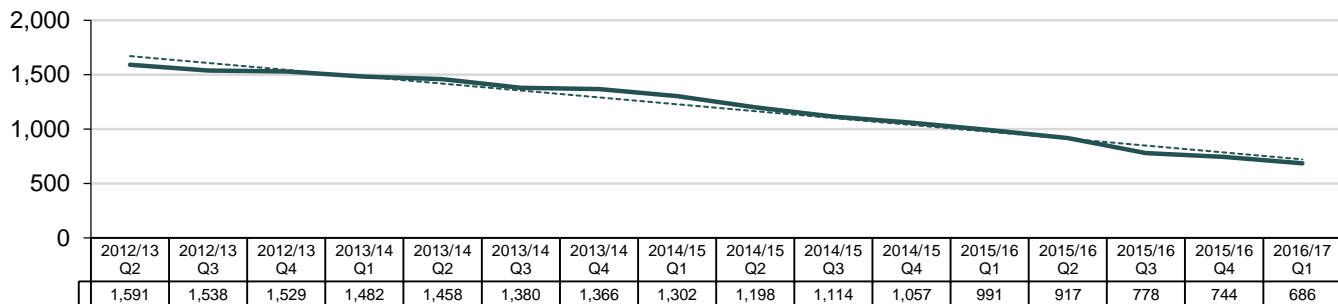
Zurich

3.9.2 Claim activity - Zurich

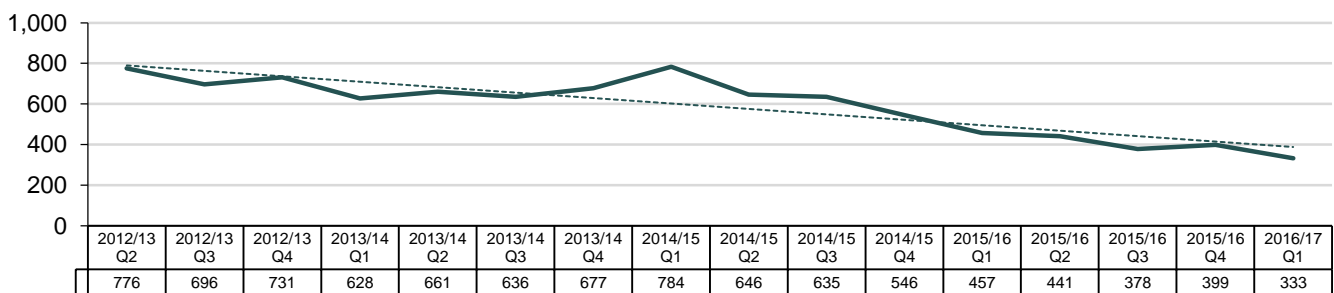
Total number of claims by insurer received quarter - Zurich



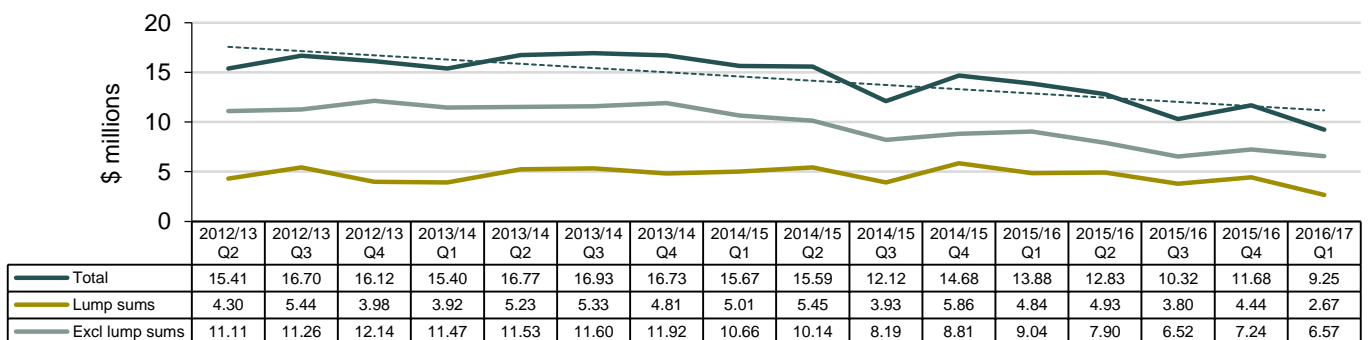
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



Total payments by transaction quarter - Zurich

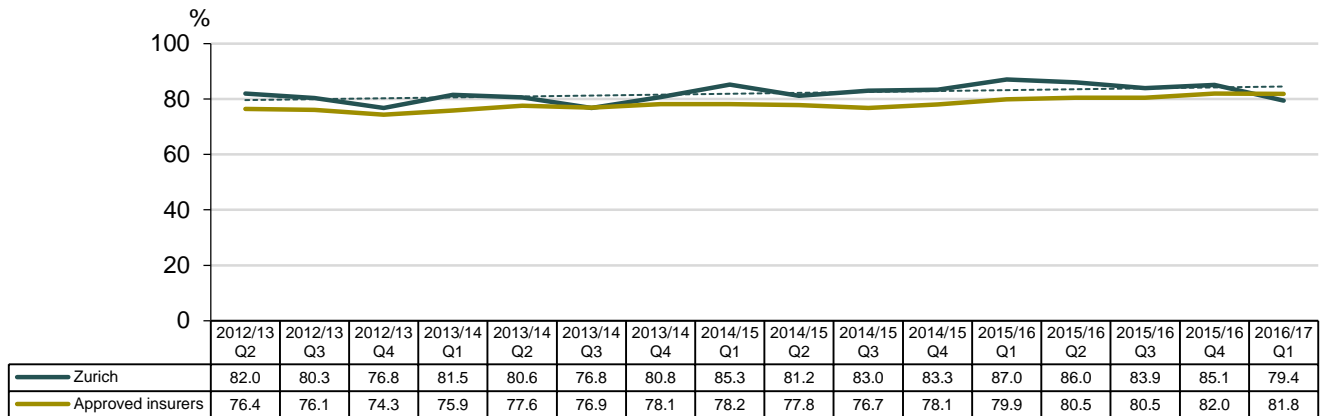


Section 3: Individual insurer summary

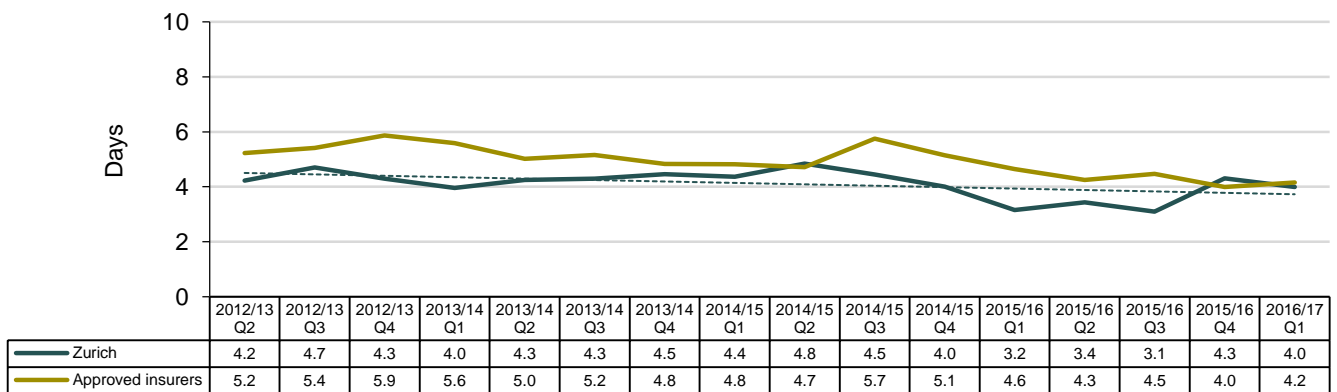
Zurich

3.9.3 Claim management - Zurich

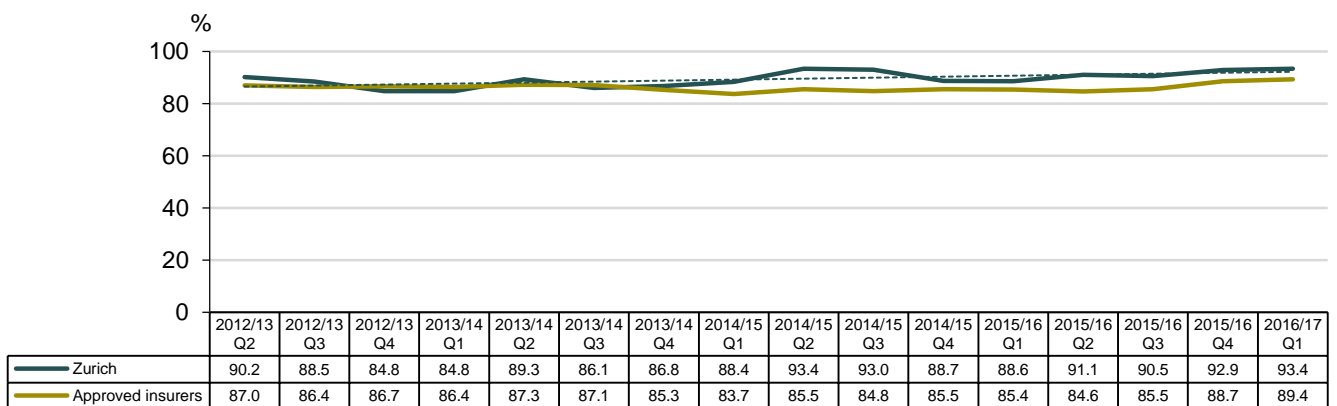
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



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



Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Zurich

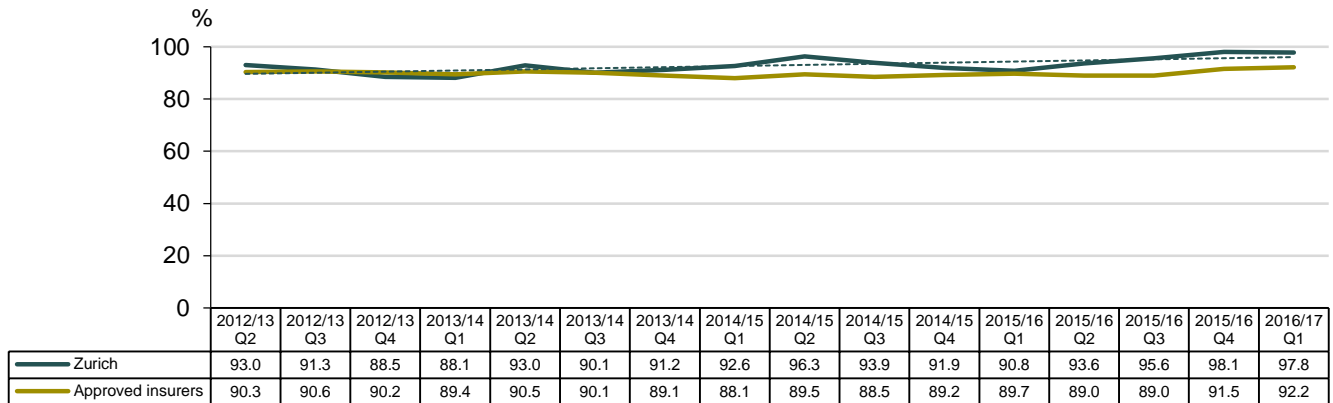


Section 3: Individual insurer summary

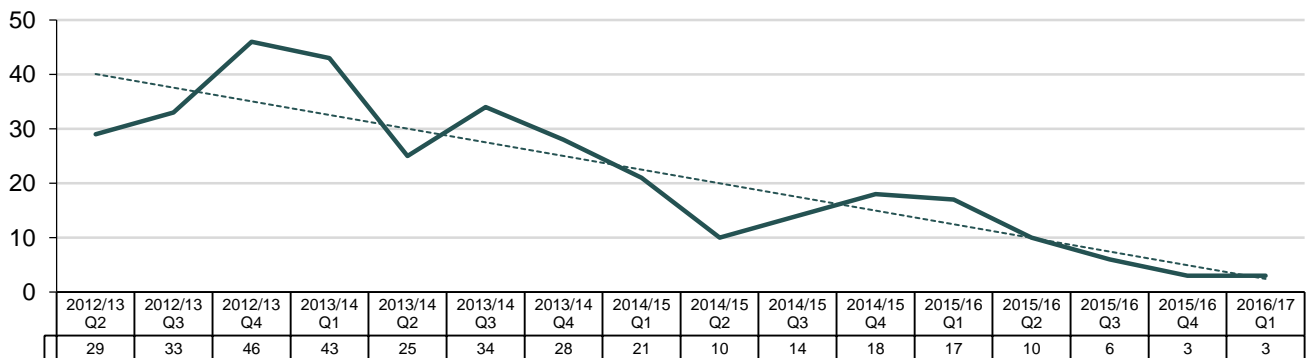
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3.9.3 Claim management - Zurich

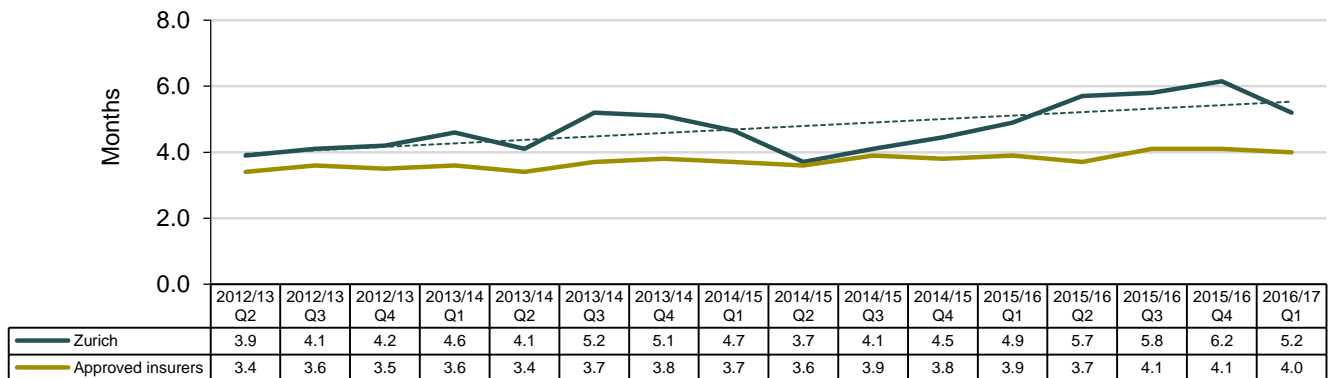
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Zurich



Number of income claims with initial liability decision made beyond 24 days by insurer received quarter - Zurich



Median 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*
	2015/16 Q2	2015/16 Q3	2015/16 Q4	2016/17 Q1	Last four quarters	% of insurer total	Last four quarters
Claim numbers							
Total claim count	25	31	29	19	104	0.4%	28,328
Total active income claim count	7	3	8	6	24	0.1%	30,753
Total closed claim count	23	29	35	32	119	0.4%	32,938
Claim payments (\$m)							
Total claim payments	0.2	0.2	0.7	1.1	2.2	24.4%	883.8
Claim payments - excl lump sums	0.1	0.1	0.2	0.2	0.5	0.1%	625.9
Claim payments - lump sums	0.1	0.2	0.5	0.9	1.7	0.7%	257.9

* Includes ICWA, current and former approved insurers.

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