



Claims Experience Status Report

December 2022

A workers'
compensation
and injury
management
scheme that
works for all



Citation



Claims Experience Status Report: December 2022

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Introduction

Claims Experience Status Report

WorkCover WA is the government agency responsible for overseeing the workers' compensation and injury management scheme in Western Australia (WA).

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. Additionally, 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 insurance from an approved insurer. Exempt employers are commonly referred to as self-insurers. Currently, there are eight approved insurers and 23 self-insurers operating within the WA workers' compensation scheme.

The *Claims Experience Status Report* is produced on a quarterly basis to measure trends and variations in relation to key elements of the WA workers' compensation scheme including:



CLAIM
NUMBERS



CASE
ESTIMATES



PAYMENT PER
CLAIM REPORTED

The statistics used in this report are presented in two sections covering:

1. The whole of WA workers compensation scheme (inclusive of insurers and self-insurers)
2. Premium rating returning entities only.

Claims data is derived from data supplied by insurers and self-insurers in accordance with the Q2 specification on WorkCover WA's website: workcover.wa.gov.au.

Key Findings

Claims experience for the whole scheme

Over the 2022/23 Q2 quarter:

Claims reported p.6

6,748 claims

▲ 0.9% change from last quarter

▼ -4.2% change from last year

Claims with more than 60 days time lost recorded p.7

*One quarter lag

1,955 claims

▲ 14.7% change from last quarter

▲ 16.4% change from last year

Active claims p.8

23,231 claims

▼ -0.2% change from last quarter

▼ -2.2% change from last year

Claim payments p.9

\$316 million

▲ 6.3% change from last quarter

▲ 2.8% change from last year

Case estimates p.14

\$1,266 million

▲ 2.0% change from last quarter

▲ 2.5% change from last year

Case estimates per active claim p.8 and p.14

\$54,488

▲ 2.2% change from last quarter

▲ 4.8% change from last year

Claims experience for premium rating returning entities only

Over the 2022/23 Q2 quarter:

Claim reports and claim payments p.15-16

As expected, claim reports and claim payments closely followed the trend of the whole scheme.

Payment per claim reported p.18-19

The average real payment per claim reported in current values continued to exhibit an increasing trend across accident years, due to the reduction in the number of small claims. The total cumulative payments have remained stable since the 2015 accident year.

Average total case estimates per reported claim p.21

There has been an increasing trend in the average total case estimate per claim reported across accident years. The 2017, 2018, 2019 and 2020 accident years are significantly higher than prior years at the same stage of development due to higher case estimates and small claims. The 2023 accident year is higher than the 2022 accident year for the latest development quarter (DQ1).

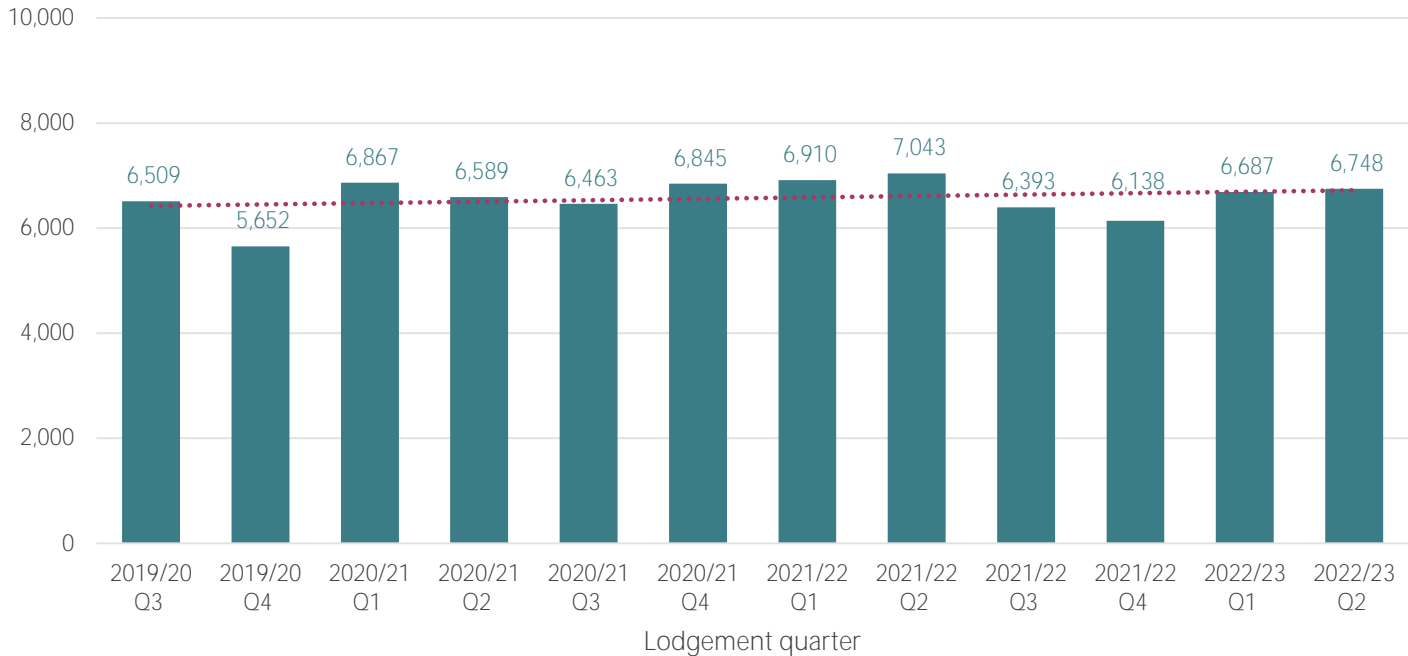
1 Claims experience for the whole scheme

1.1 Claims reported

1.1.1 All claims reported

The 6,748 reported claims in 2022/23 Q2 shows a steady to increasing trend over the reporting period.

Claims reported



The number of *claims reported* experienced a steady trend since 2019/20 Q3, albeit with some quarterly and seasonal variation.

Claims reported increased over the four quarters to 2022/23 Q2.

In 2022/23 Q2, there were 6,748 claims reported, which is:

- **61 (0.9%) higher than 2022/23 Q1**
- **295 (-4.2%) lower than 2021/22 Q2.**

13,435 claims have been reported in the current financial year to 2022/23 Q2. This is 518 (-3.7%) less than the 13,953 claims reported in the same period in the previous year.

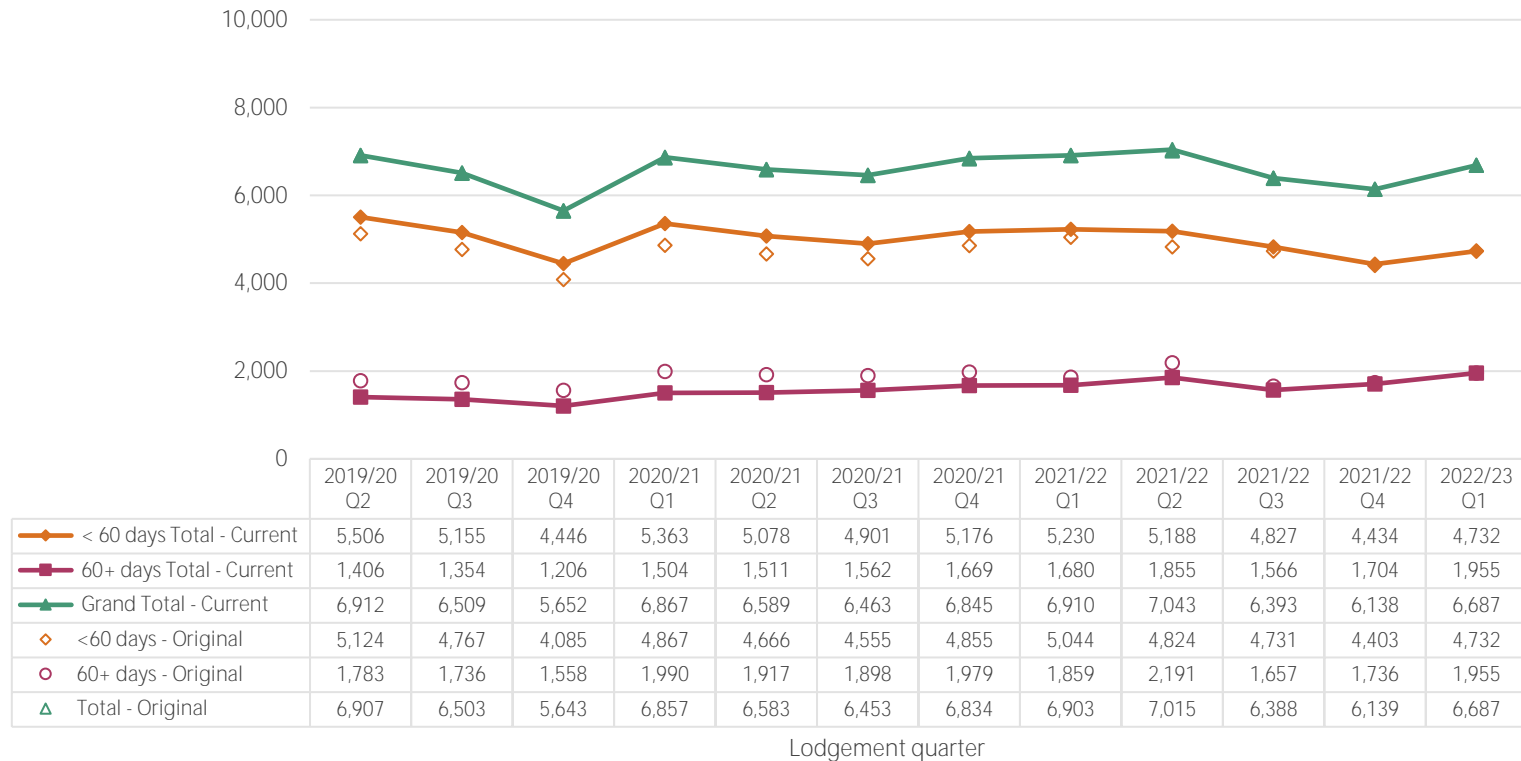
1 Claims experience for the whole scheme

1.1 Claims reported

1.1.2 Claims reported (<60 days and 60+ days lost)

Increasing trend in number of reported claims with 60+ days lost.

Number of claims reported to 2022/23 Q1



The data for the time lost analysis is lagged by one quarter due to the initial uncertainty in the estimated claim duration. As the data matures, a more accurate measure of the time spent on benefits can be attained, which as shown in the table below. Generally, this results in a reclassification of claims currently recorded as 60+ days lost recorded to less than 60 days lost.

The percentage of claims with more than 60 days time lost recorded reduces as the data matures. For the 2019/20 Q2 the original estimate was 25.8% of total claims having more than 60 days time lost recorded, this has reduced to 20.3%.

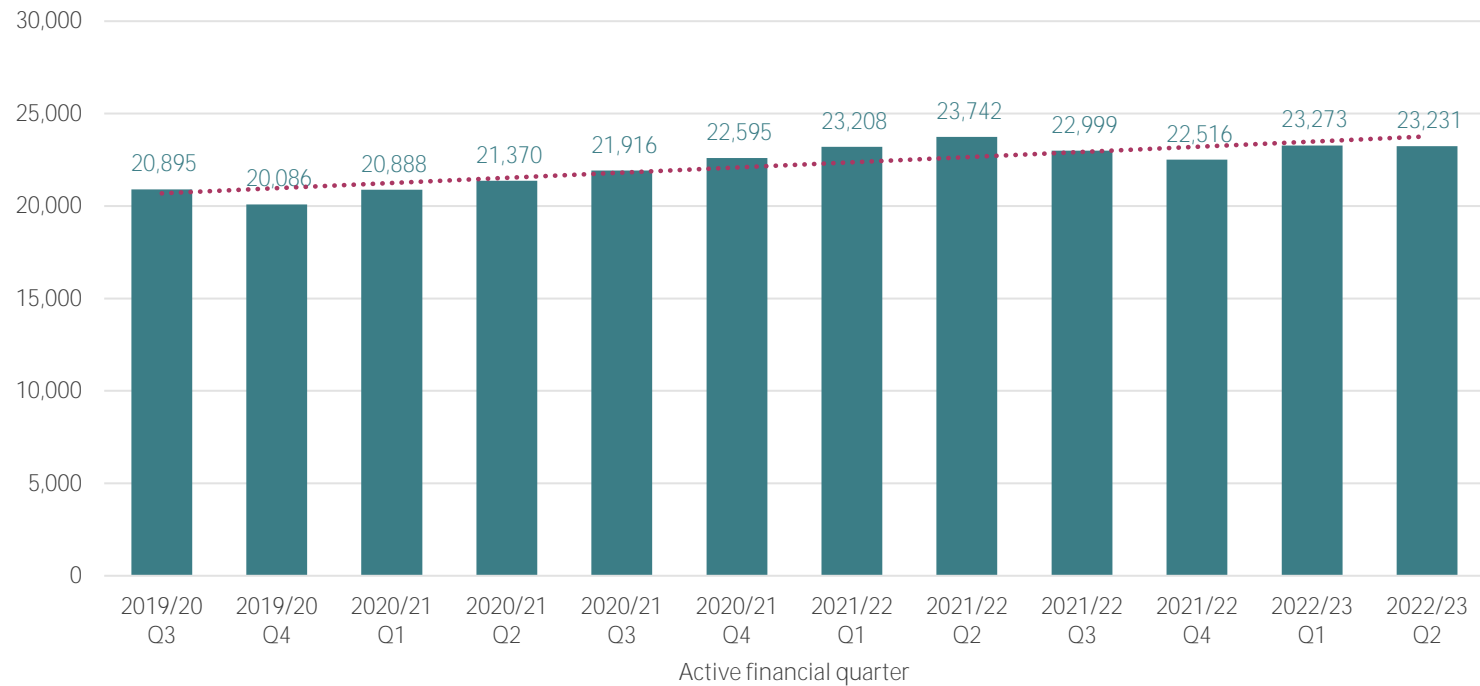
Quarter	2019/20 Q2	2019/20 Q3	2019/20 Q4	2020/21 Q1	2020/21 Q2	2020/21 Q3	2020/21 Q4	2021/22 Q1	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1
Original 60+ days	1,783	1,736	1,558	1,990	1,917	1,898	1,979	1,859	2,191	1,657	1,736	1,955
Original 60+ % of Total	25.8%	26.7%	27.6%	29.0%	29.1%	29.4%	29.0%	26.9%	31.2%	25.9%	28.3%	29.2%
Current 60+ days	1,406	1,354	1,206	1,504	1,511	1,562	1,669	1,680	1,855	1,566	1,704	1,955
Current 60+ % of Total	20.3%	20.8%	21.3%	21.9%	22.9%	24.2%	24.4%	24.3%	26.3%	24.5%	27.8%	29.2%

1 Claims experience for the whole scheme

1.2 Active claims

Increasing trend since 2019/20 Q3. Active claims at 2022/23 Q2 were 42 (-0.2%) lower than 2022/23 Q1.

Active claims



Active claims show an increasing trend since 2019/20 Q3, from 20,895 to 23,231 in 2022/23 Q2.

- The active claims at 2022/23 Q2 were:
- 42 (-0.2%) lower than at 2022/23 Q1
 - 511 (-2.2%) lower than at 2021/22 Q2.

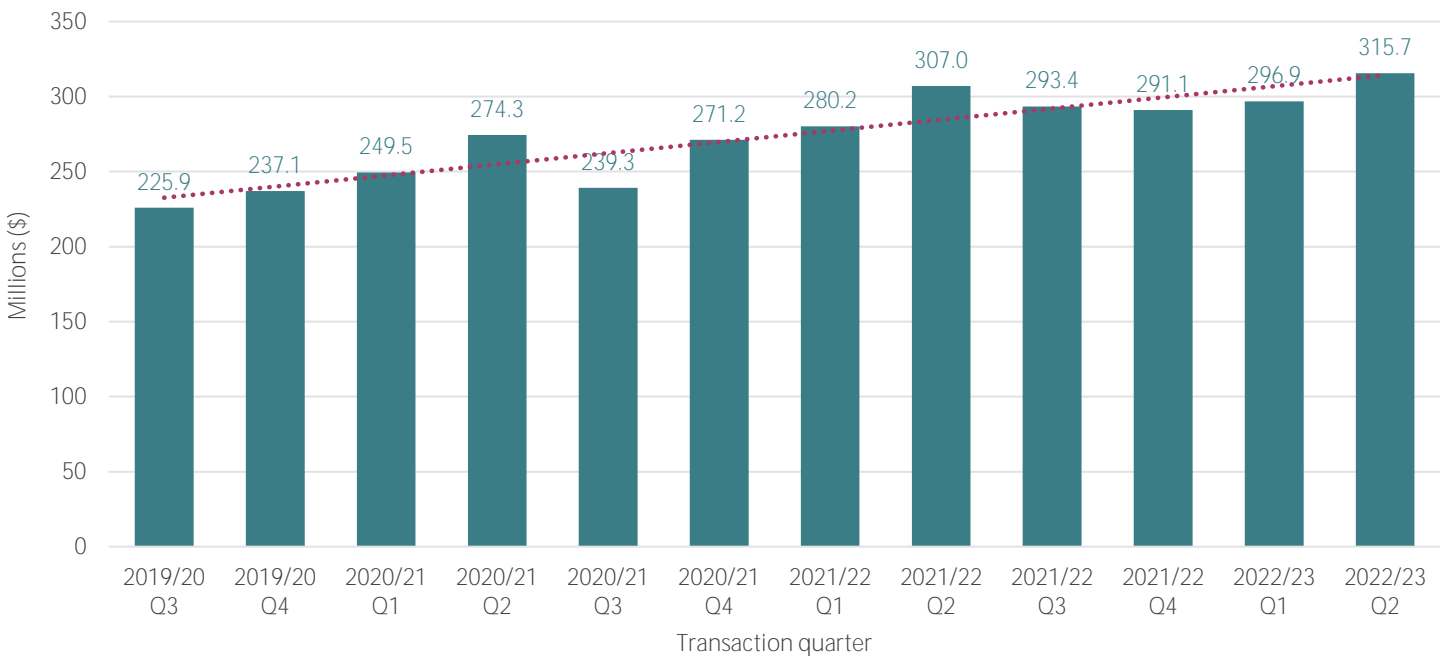
1 Claims experience for the whole scheme

1.3 Payments

1.3.1 Total payments

Increasing trend, payments in 2022/23 Q2 were \$315.7 million.

Total payments



Note these payments are actual payment values and have not been adjusted for inflation.

Total payments in the 2022/23 Q2 quarter were \$315.7 million, which is:

- \$18.8 million (6.3%) higher than 2022/23 Q1
- \$8.6 million (2.8%) higher than 2021/22 Q2.

Total payments in the financial year to 2022/23 Q2 were \$25.3 million (4.3%) higher than the same period last year.

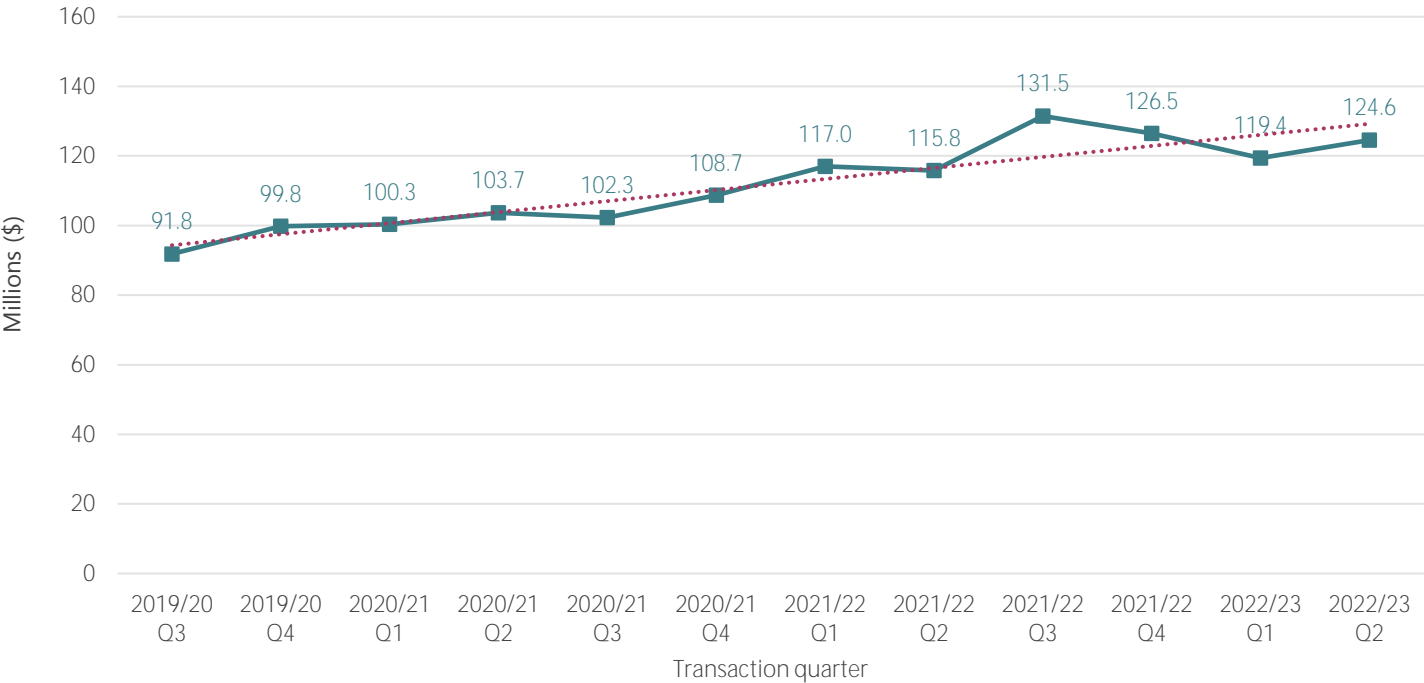
1 Claims experience for the whole scheme

1.3 Payments

1.3.2 Weekly payments

Increasing trend, increased in annual terms (7.5%), and over the quarter (4.3%).

Weekly payments



Weekly payments show an increasing trend, with some seasonal variation.

- Payments in 2022/23 Q2 were:
- \$5.2 million (4.3%) higher than 2022/23 Q1
 - \$8.7 million (7.5%) higher than 2021/22 Q2.

Weekly payments in the financial year to 2022/23 Q2 were \$11.2 million (4.8%) higher than the same period last year.

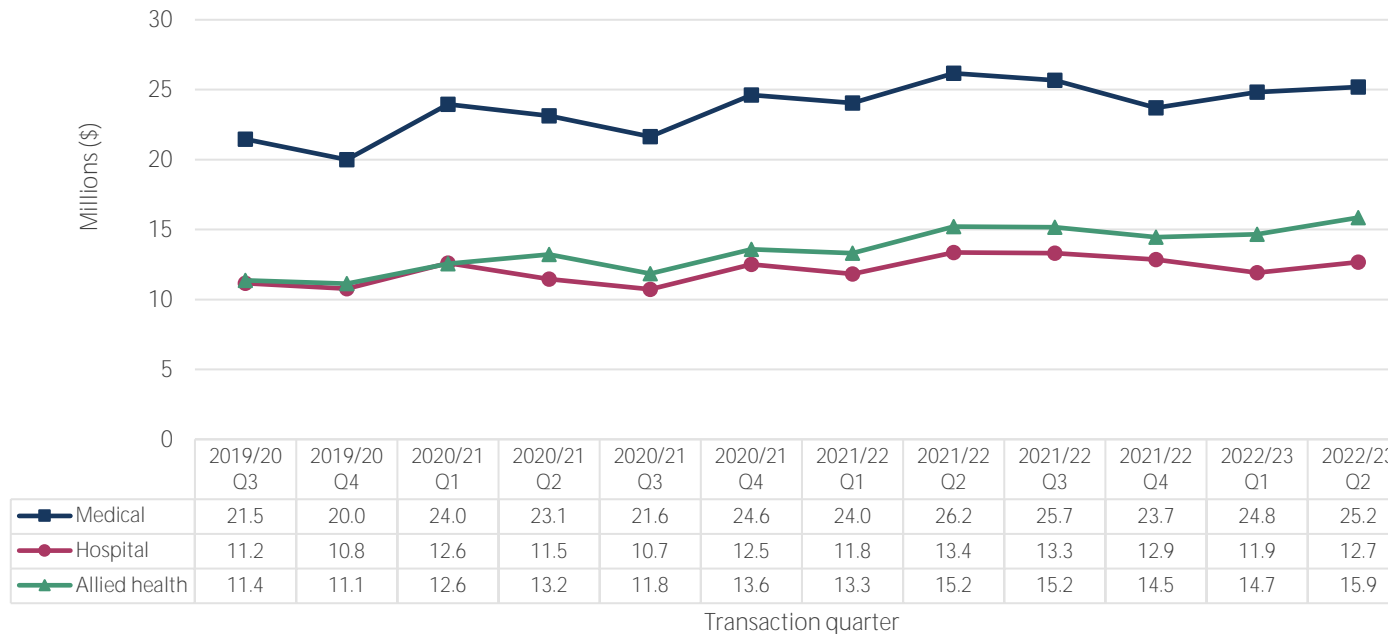
1 Claims experience for the whole scheme

1.3 Payments

1.3.3 Medical, hospital and allied health service payments

Stable to increasing trend, total payments for 2022/23 Q2 were \$2.3 million (4.5%) higher than 2022/23 Q1.

Medical, hospital and allied health service payments



Total medical, hospital and allied health service payments in 2022/23 Q2 were \$53.7 million, which was:

- \$2.3 million (4.5%) higher than 2022/23 Q1
- \$1.0 million (-1.9%) lower than 2021/22 Q2.

The service payments shown in the graph exhibit a generally stable to increasing trend over the period shown, albeit with some seasonal lows in the March (Q3) quarters.

The difference in payments for the current quarter compared to 2021/22 Q4 and 2022/23 Q2 are shown in the table below:

	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Medical	0.366	1.5	-0.974	-3.7
Hospital	0.741	6.2	-0.699	-5.2
Allied health	1.184	8.1	0.649	4.3
Total	2.291	4.5	-1.023	-1.9

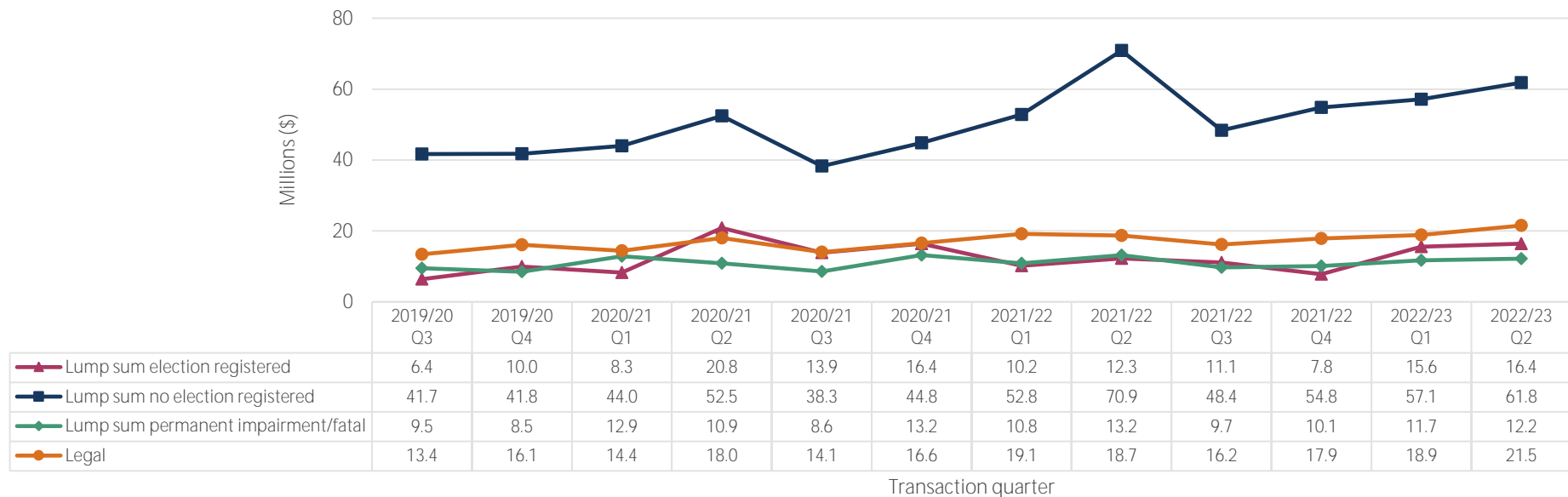
1 Claims experience for the whole scheme

1.3 Payments

1.3.4 Lump sums and legal payments

Annual increases in lump sum election registered (33.8%), and legal (15.1%). However, annual decreases in lump sum no election registered (-12.7%), and lump sum permanent impairment/fatal (-7.7%).

Lump sums and legal payments



	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Lump sum election registered	0.817	5.2	4.139	33.8
Lump sum no election registered	4.732	8.3	-9.018	-12.7
Lump sum permanent impairment/fatal	0.421	3.6	-1.014	-7.7
Legal	2.619	13.9	2.825	15.1
Total	8.589	8.3	-3.067	-2.7

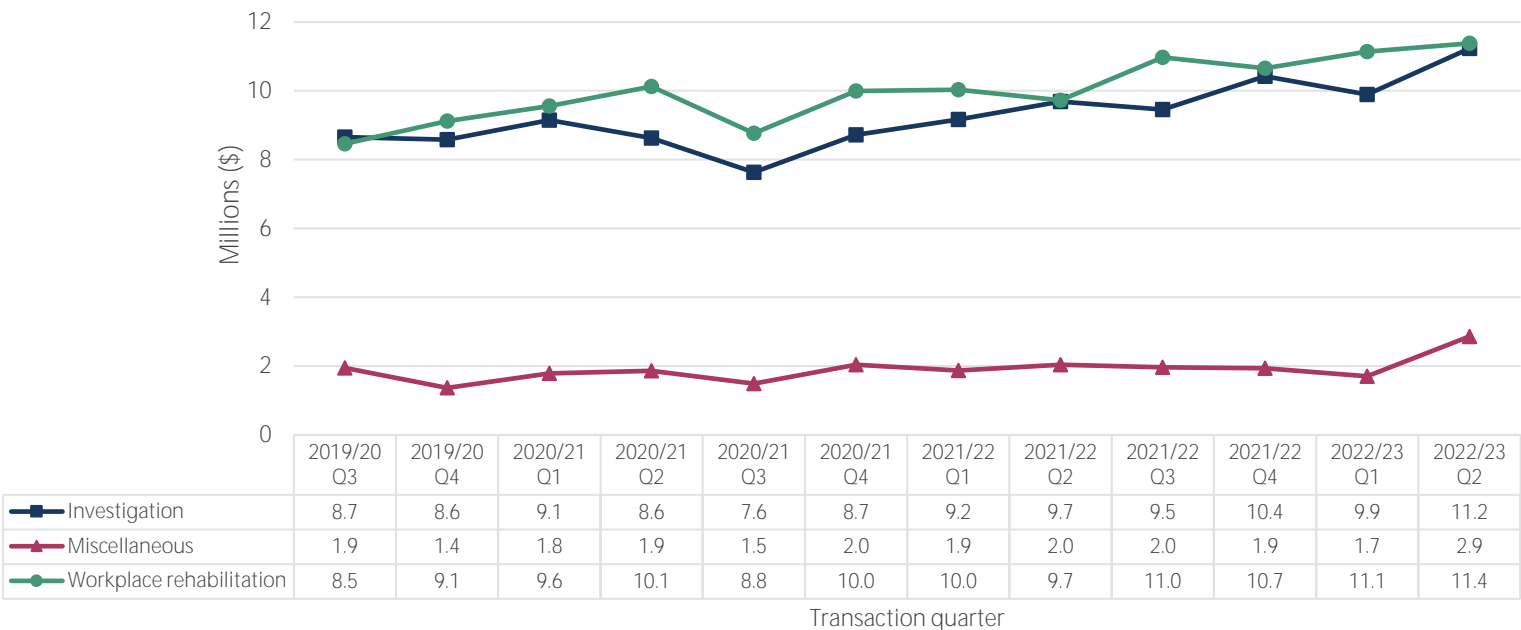
1 Claims experience for the whole scheme

1.3 Payments

1.3.5 Investigations, miscellaneous and workplace rehabilitation payments

Stable to increasing trend, 2022/23 Q2 total payments were higher (18.7%) than 2021/22 Q2.

Investigations, miscellaneous and workplace rehabilitation payments



Investigations, miscellaneous and workplace rehabilitation payments follow a generally cyclical trend, with seasonal lows in the March (Q3) quarters.

Total payments increased (12.0%) from the previous quarter - increases in *investigation* (13.6%), *miscellaneous* payments (67.5%), and *workplace rehabilitation* (2.1%).

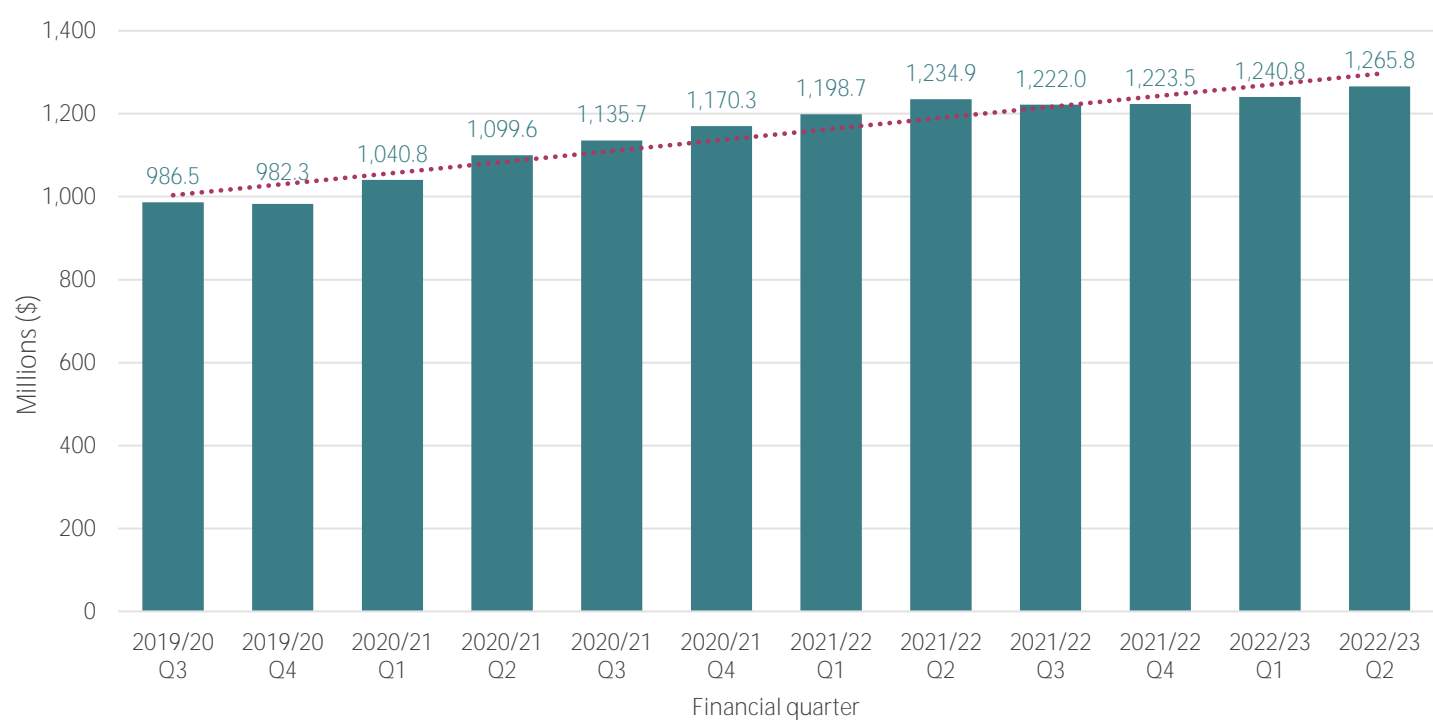
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Investigation	1.341	13.6	1.539	15.9
Miscellaneous	1.153	67.5	0.818	40.0
Workplace rehabilitation	0.236	2.1	1.655	17.0
Total	2.730	12.0	4.012	18.7

1 Claims experience for the whole scheme

1.4 Case estimates

Increasing trend, 2022/23 Q2 case estimates were \$1,265.8 million, which was \$25.0 million (2.0%) higher than 2022/23 Q1.

Case estimates



The *case estimates* of \$1,265.8 million as at 2022/23 Q2 were:

- \$25.0 million (2.0%) higher than 2022/23 Q1
- \$30.9 million (2.5%) higher than 2021/22 Q2.

Although not shown, *total estimates* (payments plus case estimates) for 2022/23 Q2 were \$1,581.5 million, which was:

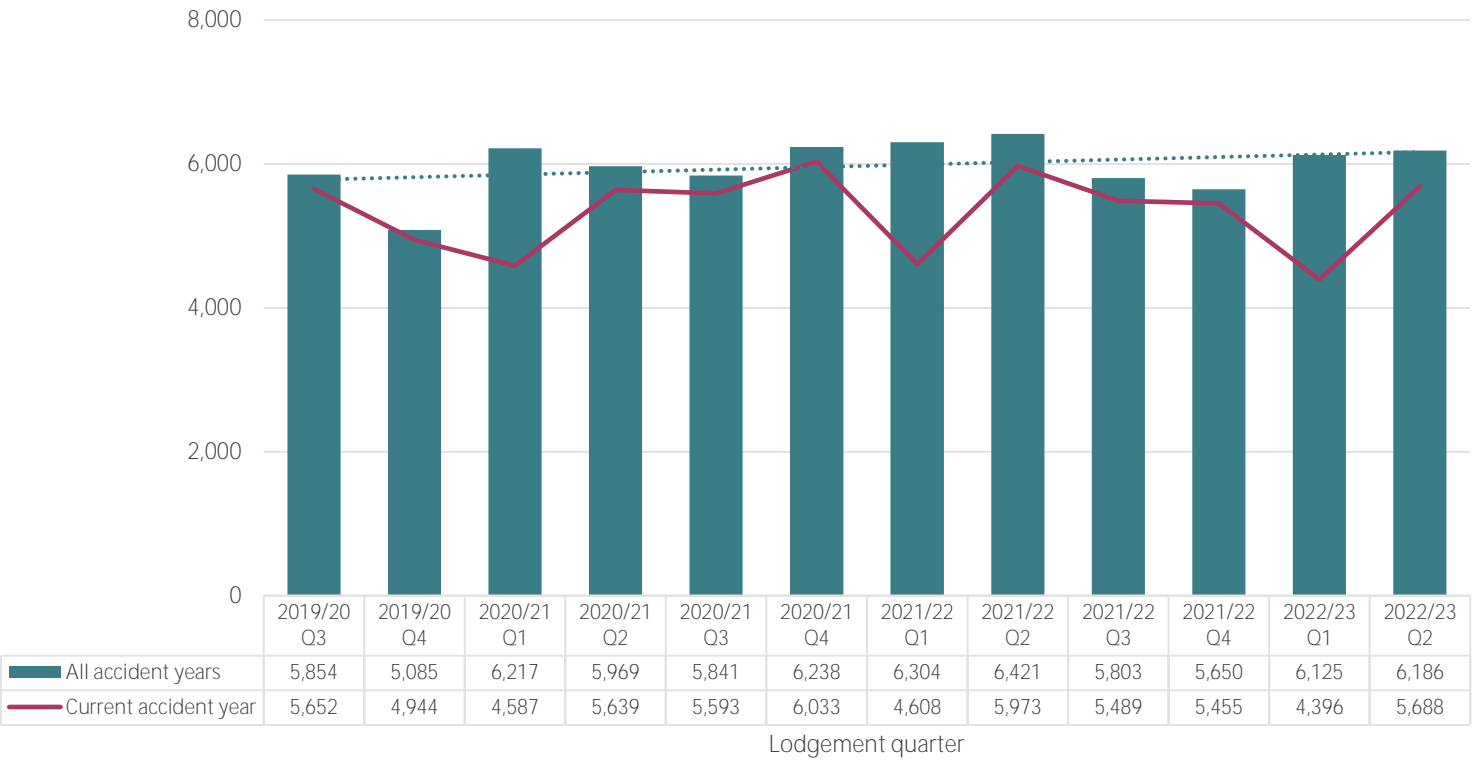
- \$43.8 million (2.8%) higher than 2022/23 Q1
- \$39.5 million (2.6%) higher than 2021/22 Q2.

2 Claims experience for premium rating returning entities

2.1 Claims reported

Claims reported shows a stable to increasing trend. Quarterly increase (1.0%) from 2022/23 Q1 to 2022/23 Q2.

Claims reported



Since 2019/20 Q3, there is a stable to increasing trend in *claims reported*. Claims reported in 2022/23 Q2 were:

- 61 (1.0%) higher than 2022/23 Q1
- 235 (-3.7%) lower than 2021/22 Q2.

2 Claims experience for premium rating returning entities

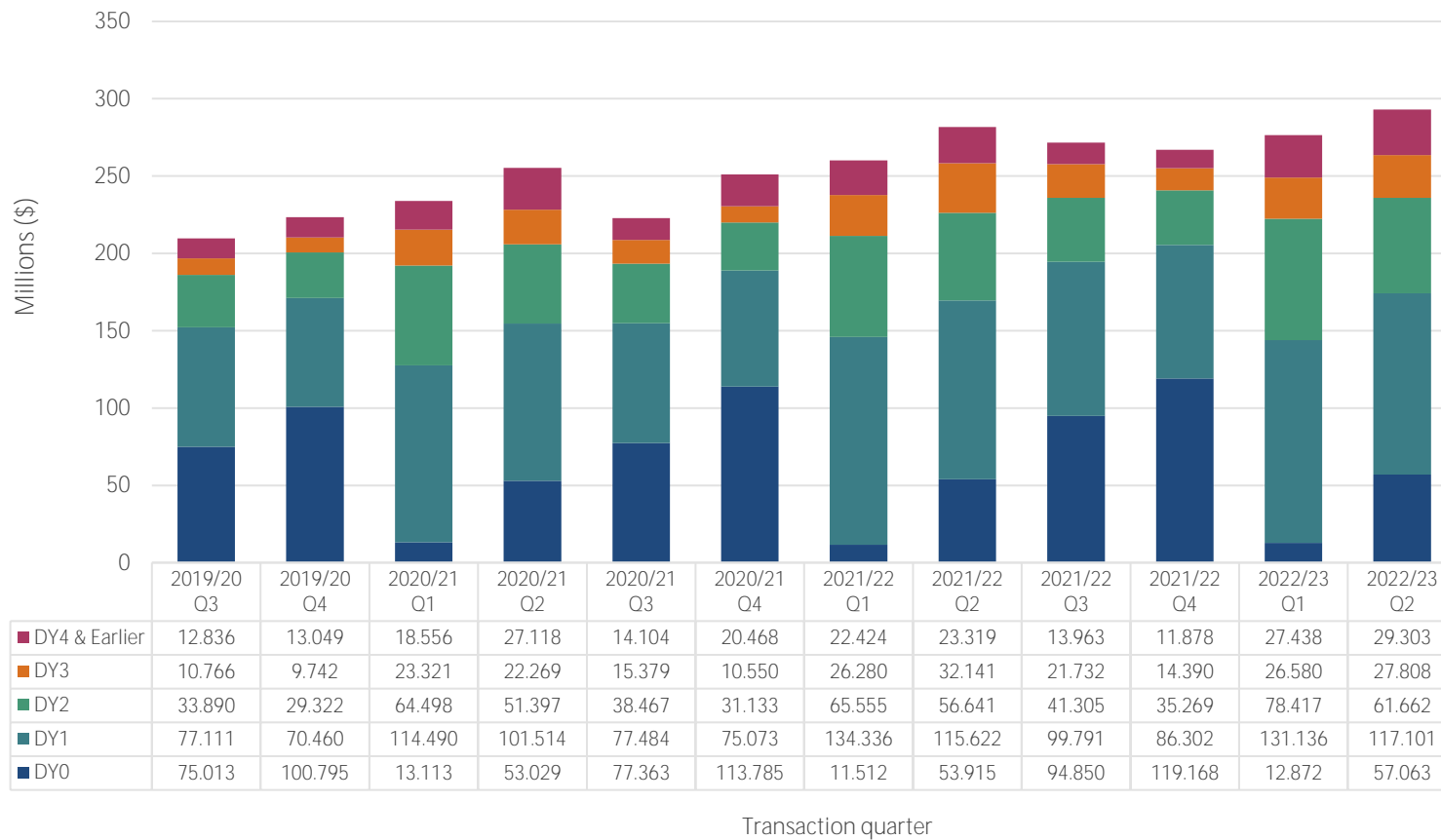
2.2 Actual claim payments

The payments in this section are not adjusted for inflation.

2.2.1 Total claim payments

2022/23 Q2 is \$11.3 million (4.0%) higher than 2021/22 Q2. For 2022/23 Q2, DY0 accounted for 19.5% and DY1 accounted for 40.0% of the total payments.

Total claim payments



In 2022/23 Q2, *total actual payments* (\$292.9 million) were:

- \$16.5 million (6.0%) higher than 2022/23 Q1
- \$11.3 million (4.0%) higher than 2021/22 Q2.

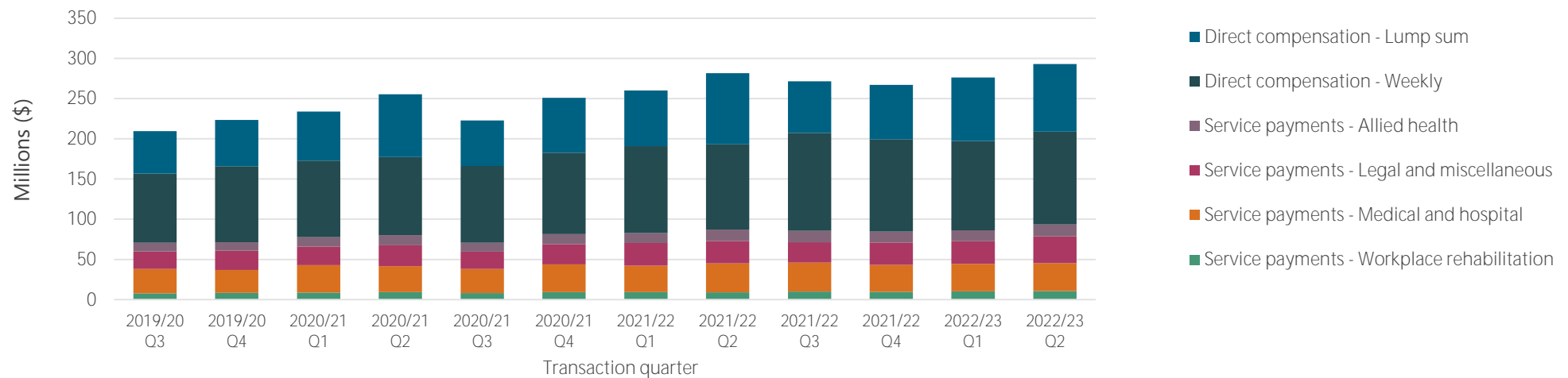
2 Claims experience for premium rating returning entities

2.2 Actual claim payments

2.2.2 Total by payment type

In 2022/23 Q2, weekly payments accounted for 39.4% of payments. For 2022/23 Q2, weekly payments increased (6.0%) between 2022/23 Q1, and 2021/22 Q2 (4.0%).

Total claim payments



	2019/20 Q3	2019/20 Q4	2020/21 Q1	2020/21 Q2	2020/21 Q3	2020/21 Q4	2021/22 Q1	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	% change to Dec 22 from	
Total payments (\$m)	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	2022/23 Q1	2021/22 Q2
Direct compensation - Lump Sum	53.0	57.3	61.0	78.1	56.5	68.4	69.2	88.6	64.2	67.5	79.3	84.1	6.0	-5.1
Direct compensation - Weekly	85.9	94.8	95.3	97.1	95.4	101.2	108.1	105.9	121.8	114.9	110.9	115.4	4.1	9.0
Service payments - Allied health	10.6	10.5	11.8	12.4	11.1	12.7	12.5	14.2	14.2	13.5	13.7	14.9	8.4	5.0
Service payments - Legal and miscellaneous	22.0	24.0	23.2	26.1	21.5	25.0	27.9	27.8	25.3	27.8	28.0	33.0	17.9	18.8
Service payments - Medical and hospital	30.2	28.4	33.9	32.2	30.0	34.5	33.1	36.3	36.1	33.4	34.1	34.8	1.9	-4.2
Service payments - Workplace rehabilitation	8.0	8.5	8.9	9.5	8.2	9.3	9.3	8.9	10.0	9.9	10.4	10.7	3.1	20.4
Total	209.6	223.4	234.0	255.3	222.8	251.0	260.1	281.6	271.6	267.0	276.4	292.9	6.0	4.0

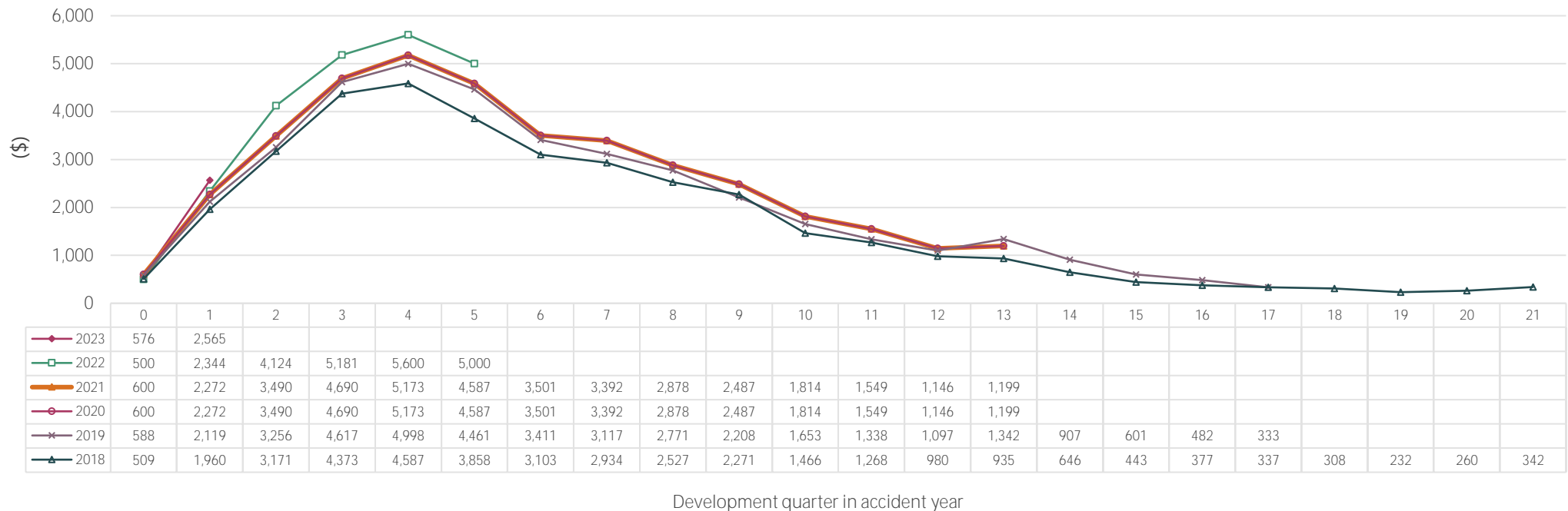
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.1 PPCR Incremental

Generally increasing trend across accident years.

Payment per claim reported



Note that only payments made up to 30 June 2022 have been adjusted (i.e. no adjustment for the current year's payment). This applies to the following sections (2.3.1 - 2.5.8).

This chart shows an increase in real *payments per claim reported* (PPCR) over time:

- 2023 accident year starts off generally higher than prior years
- 2022 accident year is higher than prior years, except for DQ0, DQ1 and DQ4
- 2021 accident year is generally higher than prior years.

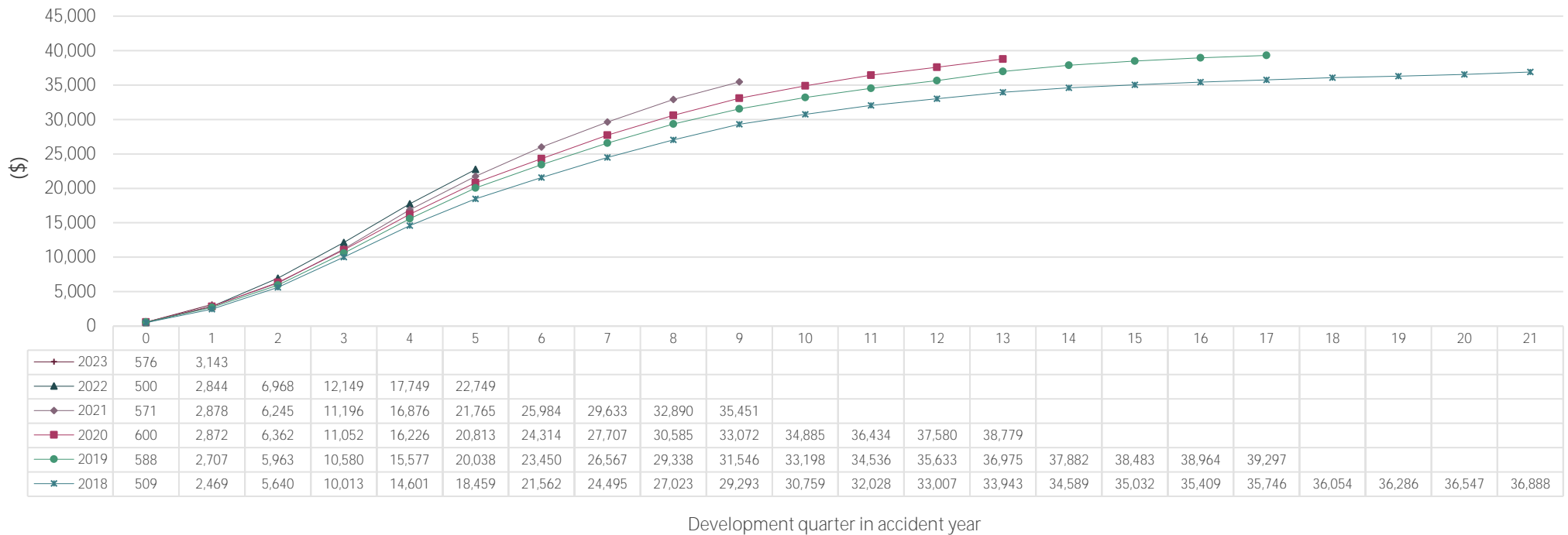
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.2 PPCR Cumulative

Strong increasing trend in cumulative PPCR across accident years.

Cumulative payment per claim reported



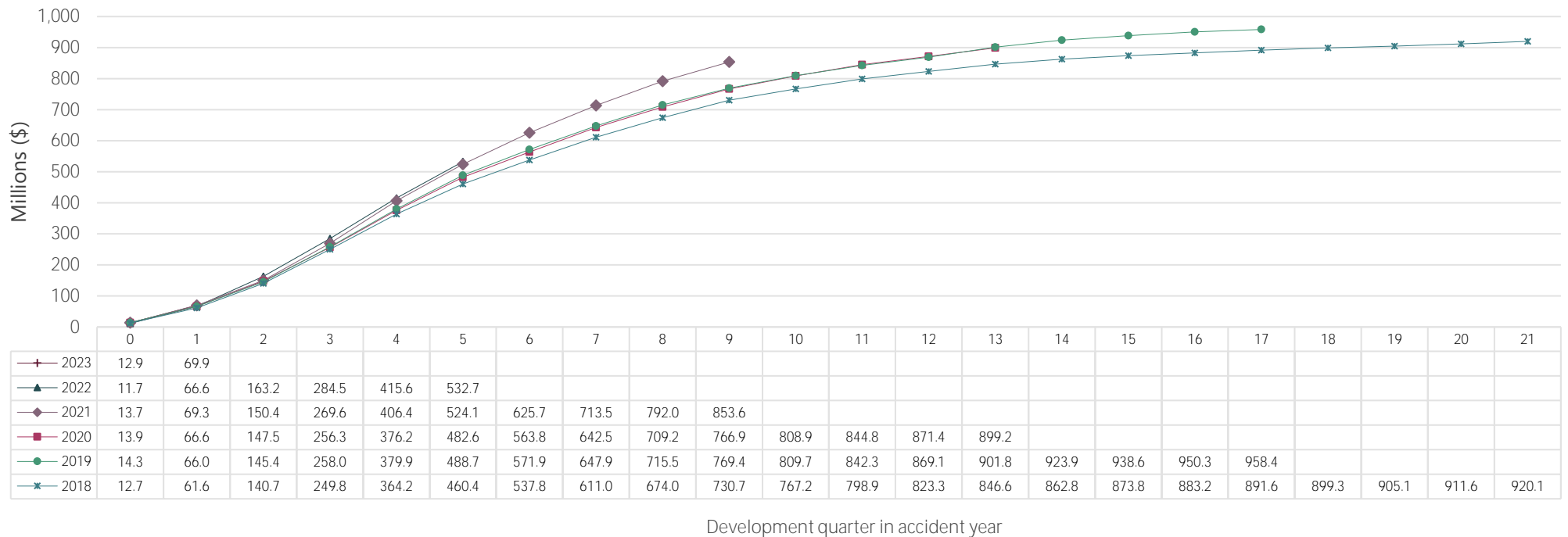
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.3 Total cumulative real payments by development quarter

No increasing trend in total cumulative payments from 2018 onwards, despite increase in PPCR.

Cumulative total payments



The cumulative payments by development quarter show:

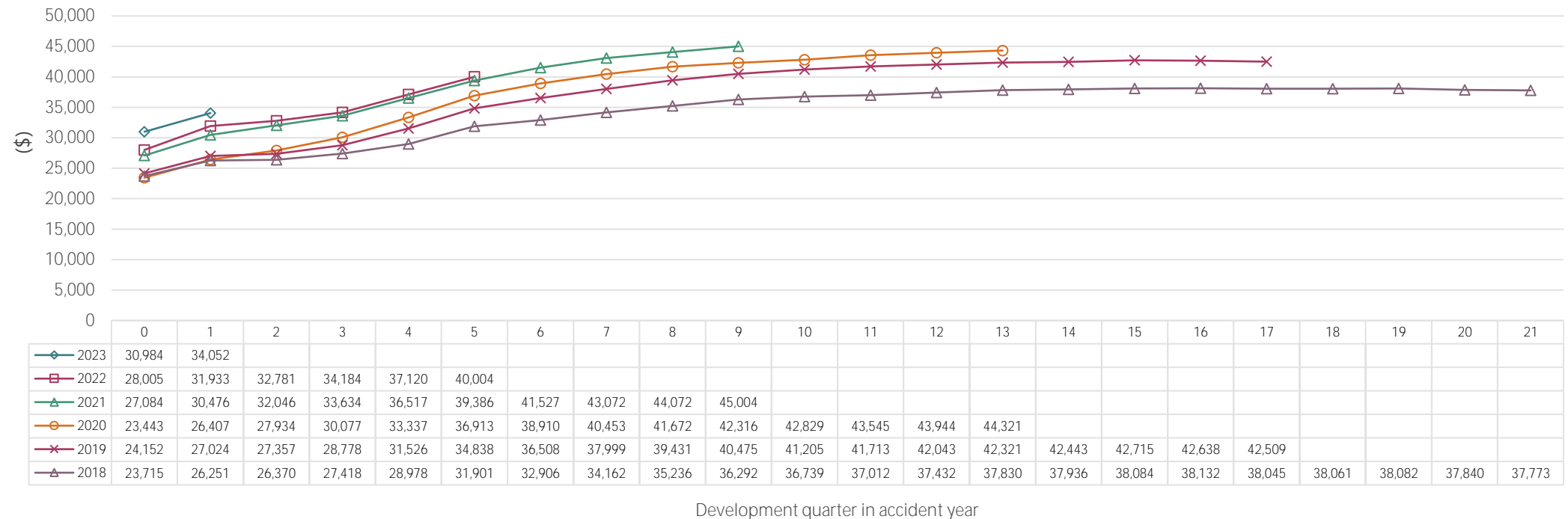
- 2023 accident year starts off generally on par or higher than prior years
- 2022 accident year is higher than prior years, except DQ0 and DQ1
- 2021 accident year is generally higher than prior years, particularly DQ4 onwards.

Note that only payments made up to 30 June 2022 have been adjusted (i.e. no adjustment for the current year's payment) and does not involve projections.

2 Claims experience for premium rating returning entities

2.4 Average total case estimate per reported claim

Average total case estimate per reported claim



This chart is based on cumulative real claim payments plus insurers' outstanding case estimates.

The key points are:

- All accident years increase steadily and stabilise around DQ9
- Each accident year is higher than prior years, except for DQ0 and DQ1 of 2020 accident year .

2 Claims experience for premium rating returning entities

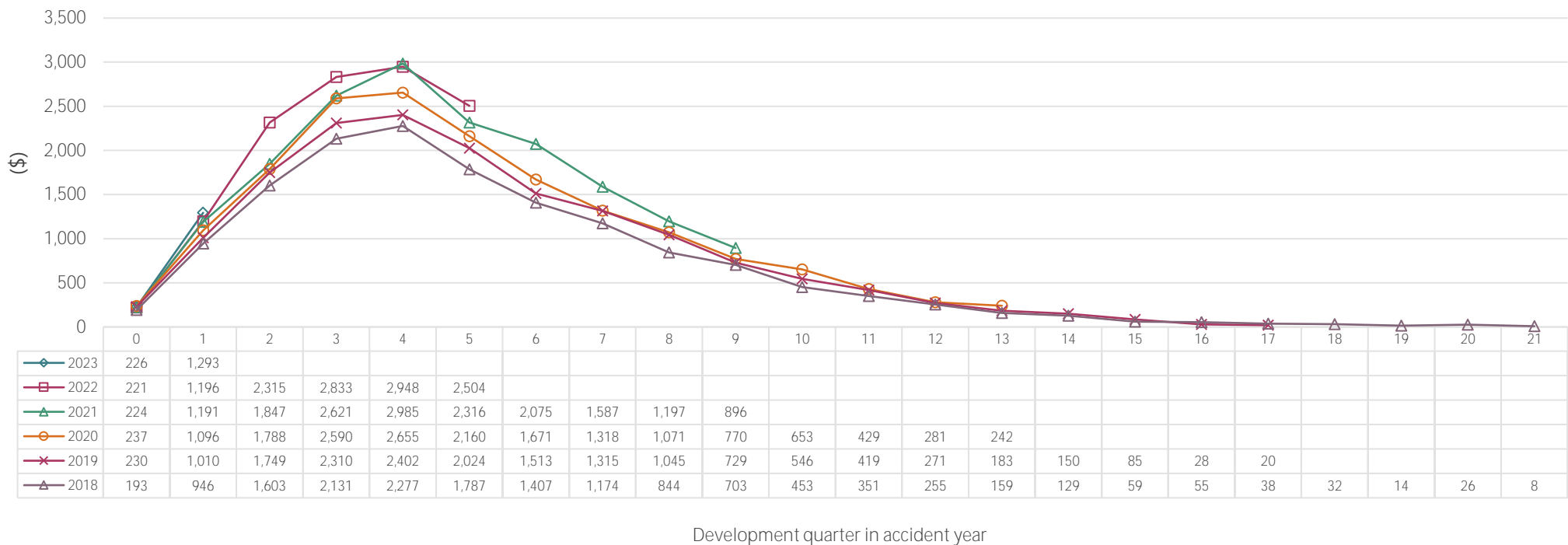
2.5 Payments per claim reported by payment type

2.5.1 Weekly payments

Reflects trend of total payments, with each accident year generally higher than prior years.

Payment per claim reported

Weekly payments



This chart follows the total PPCR payment trend (section 2.3.1) with each accident year being generally higher than the prior year, indicating that *weekly benefits* have continued to increase, reflecting longer claim durations. The key points are:

- 2023 accident year starts off generally higher than prior years
- 2022 accident year is generally on par with prior years, except for DQ2, DQ3 and DQ5
- 2021 accident year is higher than all prior years, except for DQ0
- Payments peak in DQ4 similar to total PPCR trends.

2 Claims experience for premium rating returning entities

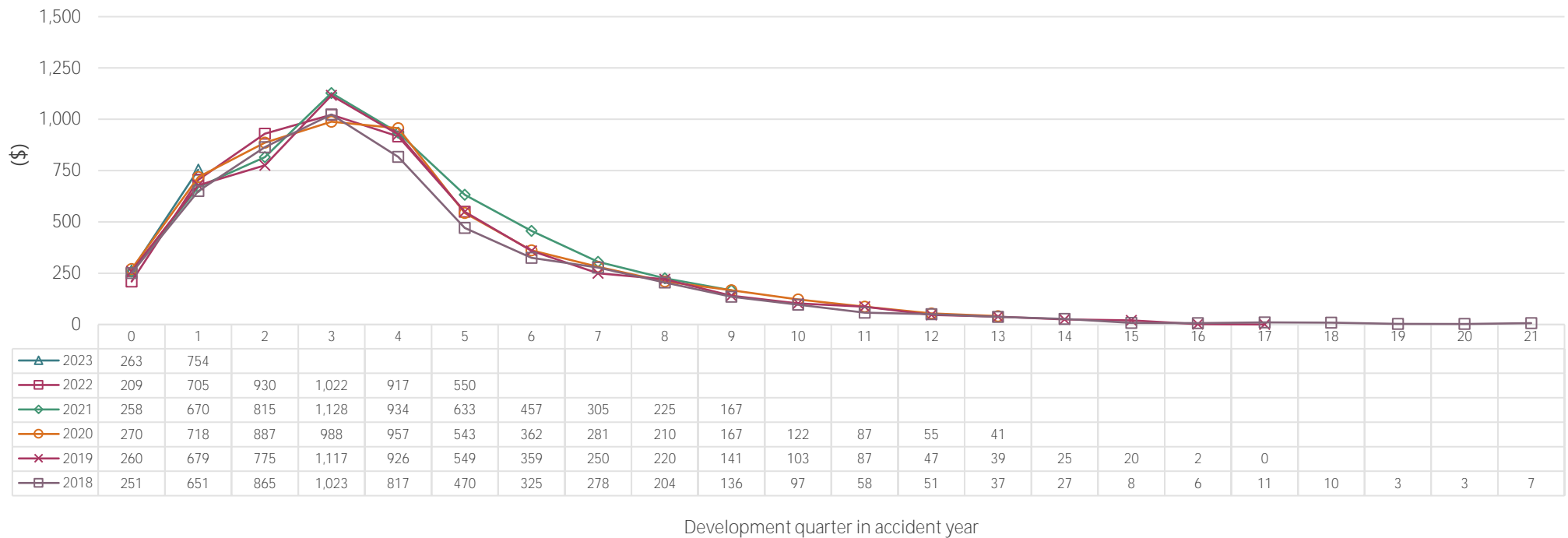
2.5 Payments per claim reported by payment type

2.5.2 Medical and hospital

Increasing cost by accident year, especially evident in the peak at DQ3.

Payment per claim reported

Medical and hospital



The key points regarding the *Medical and hospital* PPCR are as follows:

- 2023 accident year starts off higher than prior years
- 2022 accident year is generally lower than prior years, except for DQ1 and DQ2
- 2021 accident year is generally on par or higher than 2020.

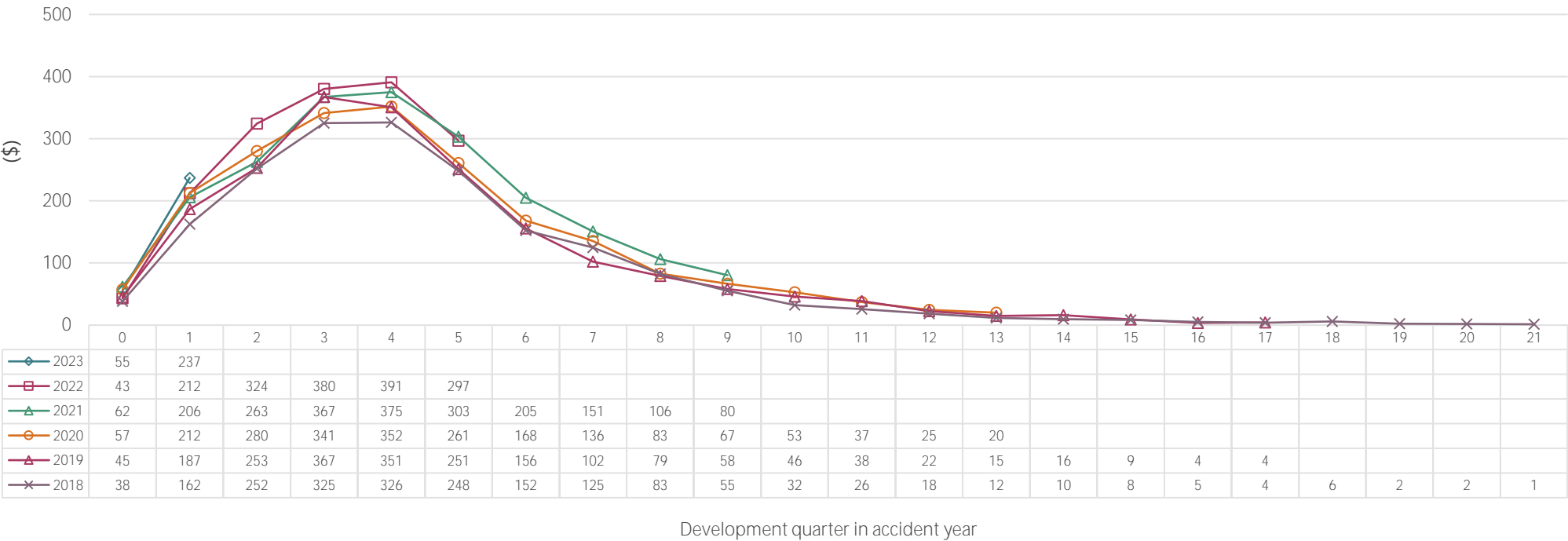
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.3 Allied health

Similar experience to weekly payments, allied health payments peak in DQ4.

Payment per claim reported
Allied health



Development quarter in accident year

The key points regarding the *Allied health* PPCR are as follows:

- The PPCR increases steadily up to a high in DQ3 and DQ4, before decreasing
- 2023 accident year starts off generally higher than prior years
- 2022 accident year is generally higher than prior years, except for DQ0 and DQ5
- 2021 accident year is generally higher than prior years.

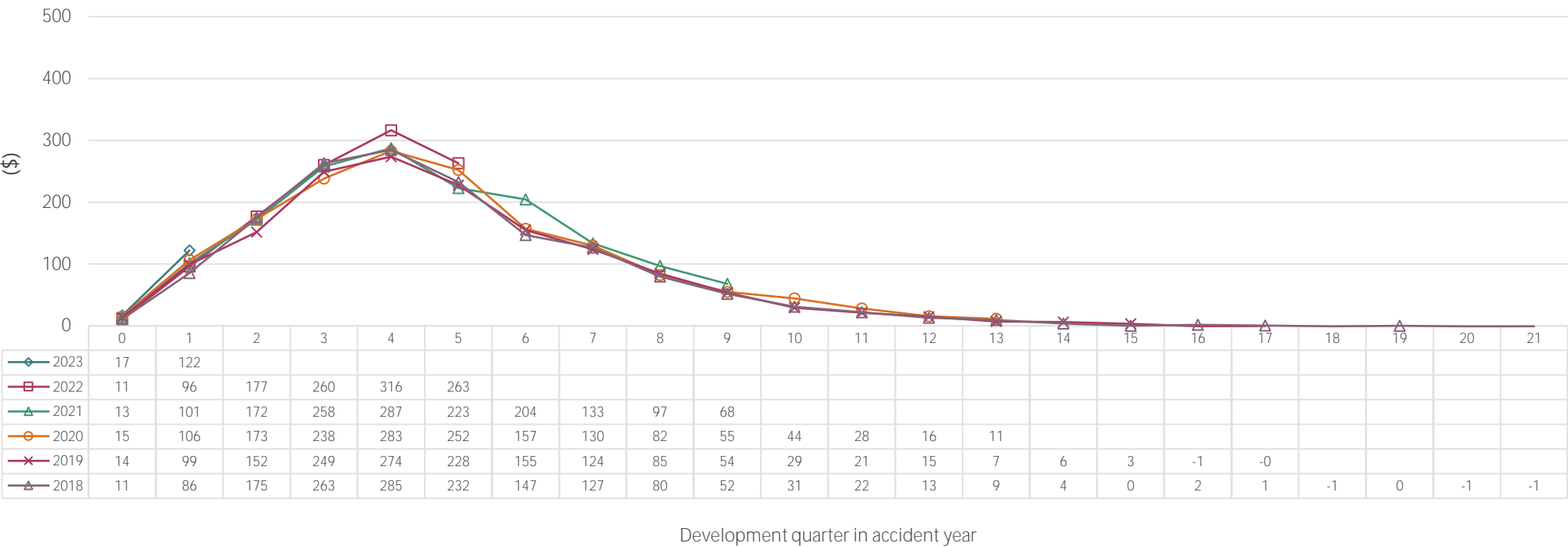
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.4 Workplace rehabilitation

Increasing trend across accident years, with 2022 significantly above prior years for DQ4.

Payment per claim reported
Workplace rehabilitation



Workplace rehabilitation trends show:

- The PPCR increases steadily up to a peak in DQ4, before decreasing
- There is an increasing trend across accident years, which is most significant from DQ2 to DQ4
- 2023 accident year starts off higher than prior years
- 2022 accident year is higher than prior years, except for DQ0 and DQ1
- 2020 and 2021 accident years are generally higher than prior years.

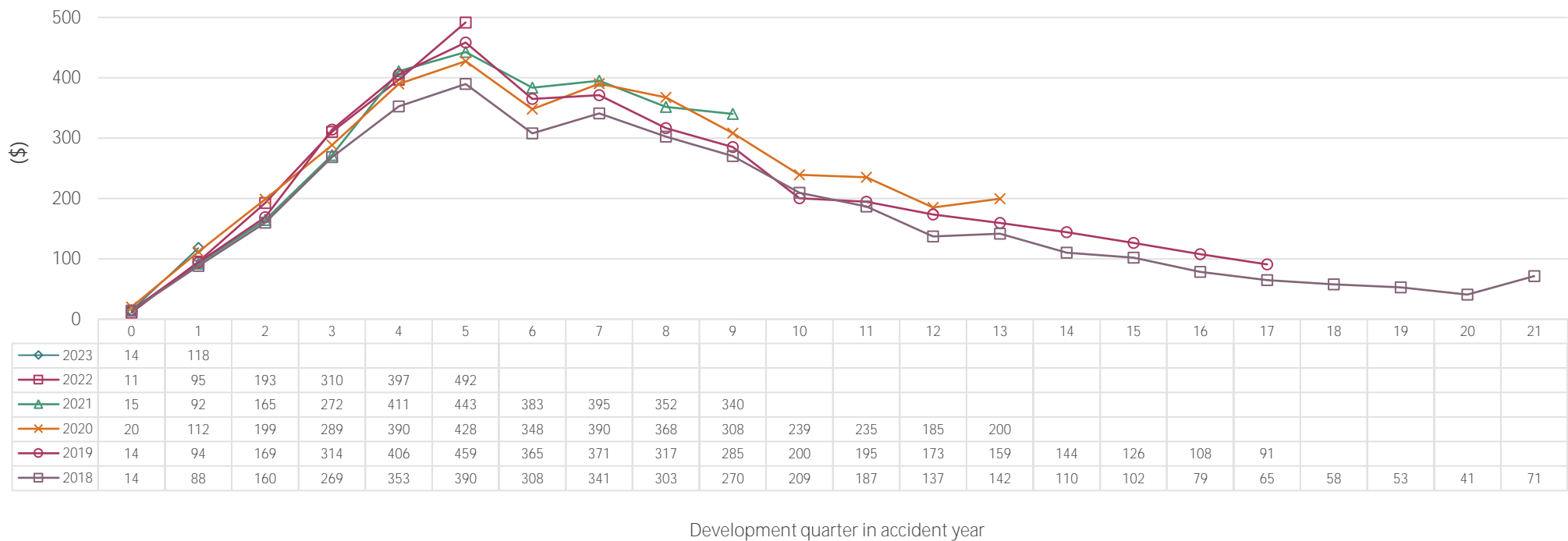
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.5 Legal and miscellaneous

Increasing trend for accident years 2019 and 2021 from DQ3 to DQ5.

Payment per claim reported
Legal and miscellaneous



The key points regarding the *legal and miscellaneous* PPCR are as follows:

- The PPCR increases steadily up to a high in DQ4 and DQ5, before decreasing
- 2023 accident year starts off on par or higher than prior years
- 2022 accident year generally higher than prior years, except for DQ0 and DQ4
- 2021 accident year is generally on par with prior years, except for DQ0, DQ1 and DQ3.

2 Claims experience for premium rating returning entities

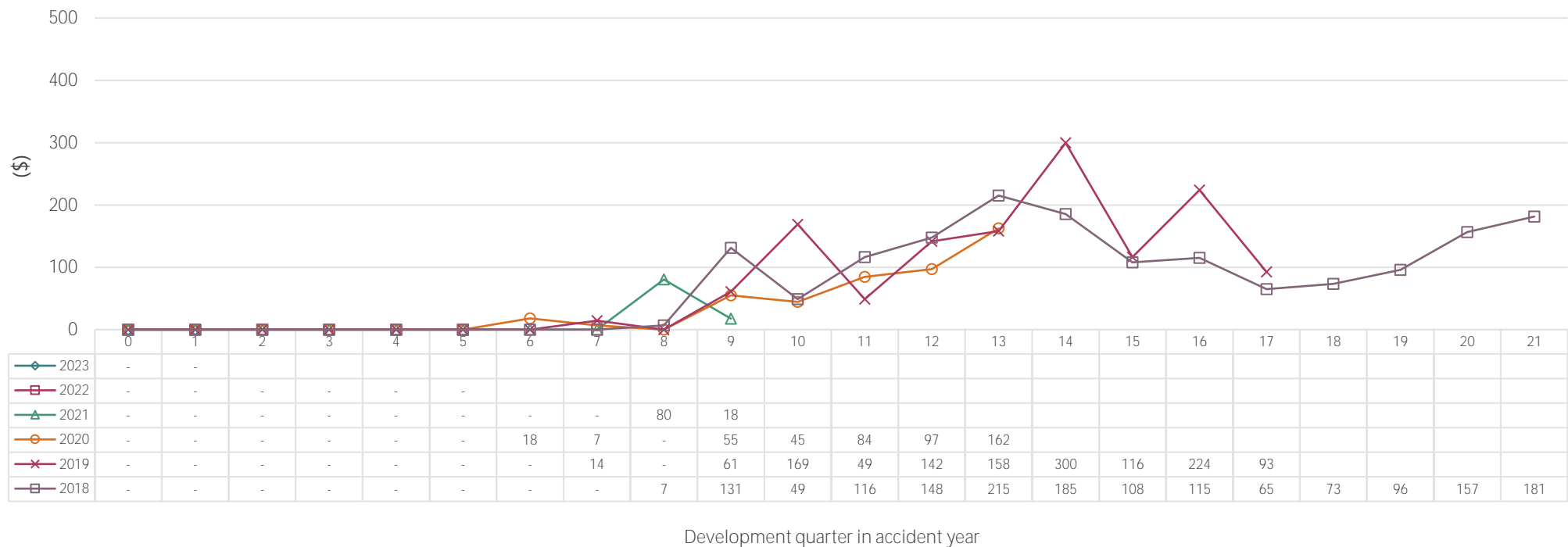
2.5 Payments per claim reported by payment type

2.5.6 Lump sum with election registered

Low payments for recent years in early development years. Spikes for 2019 DQ14 due to payments on large claims.

Payment per claim reported

Lump sum with election registered



The key points regarding the *lump sum with election registered* PPCR are:

- As expected, payment levels are very low during the first four development quarters.

2 Claims experience for premium rating returning entities

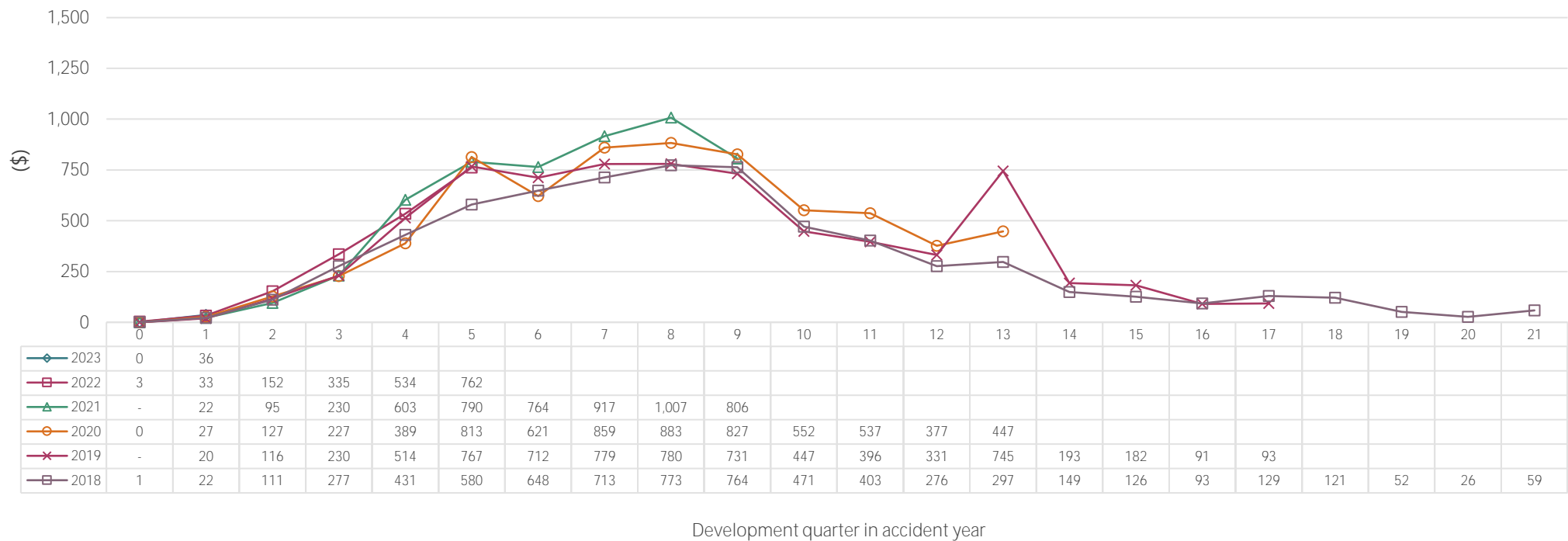
2.5 Payments per claim reported by payment type

2.5.7 Lump sum with no election registered

Increasing trend across accident years, with a spike in 2019 DQ13 due to large payments.

Payment per claim reported

Lump sum with no election registered



The key points regarding the *lump sum with no election registered* PPCR are:

- 2023 accident year starts off on par or higher than prior years
- 2022 accident year is generally higher than prior years
- 2021 accident year is generally higher than prior years, except for DQ1, DQ2, DQ5 and DQ9.

2 Claims experience for premium rating returning entities

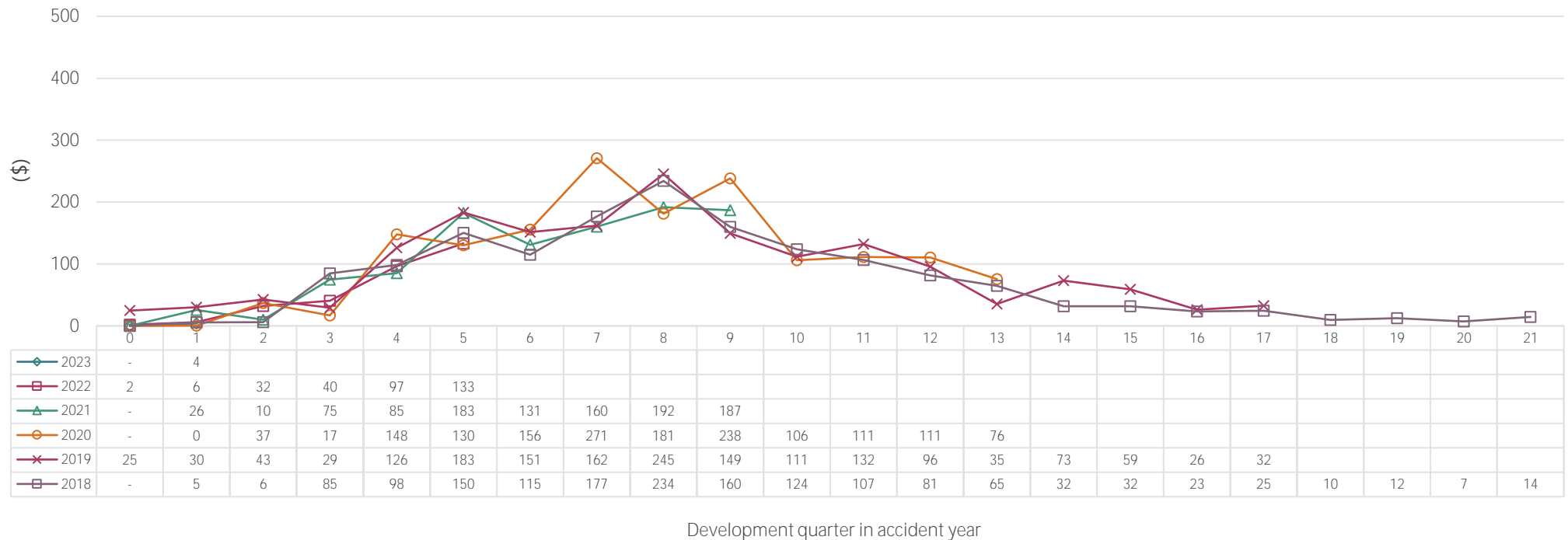
2.5 Payments per claim reported by payment type

2.5.8 Lump sum - permanent impairment/fatal

Accident year 2019 is significantly higher than prior accident years from DQ0 to DQ2. Accident year 2020 is significantly higher than prior years for DQ4, DQ7 and DQ9.

Payment per claim reported

Lump sum - permanent impairment/fatal



The key points regarding the *lump sum - permanent impairment/fatal* PPCR may be summarised as follows:

- 2023 accident year is on par with prior years, except for 2019 and 2021
- 2022 accident year is generally lower than prior years
- 2021 accident year is generally on par with 2020.

Note: Refer to page 31 for details regarding lump sum - permanent impairment/fatal payments.

Glossary

Active claims

The number of reported claims that remain open at the end of the reporting quarter.

Case estimates

The estimated outstanding amount of a claim.

Development year

The number of completed years since the end of the accident year. Development year zero refers to the financial year ending 30 June in which the accident event occurs. Development year is also abbreviated to DY in this report.

Payment per claim reported (PPCR) by accident year

This is calculated as:

claim payments by development year made to date (in 30 June 2022 values) divided by number of claims reported to date.

Note that only payments made up to 30 June 2021 have been adjusted (i.e no adjustment for the current year's payment).

PPCR Cumulative

The cumulative number of claims for the year.

PPCR Incremental

Based on the cumulative number of claims for the year, except for the most recent four quarters - these use the cumulative claim number from the previous occurrence year's corresponding quarter cumulative number, adjusted by the incremental claim count percentage difference.

Premium rating returning entities

Applicable approved private insurers and the Insurance Commission of Western Australia (ICWA).

Standard payment groups -

Weekly payments

1. Income payments (payments made for absences from work)
2. Fatal weekly payment (a periodic child's allowance for dependent children of a deceased worker)

Lump sum payments

1. Lump sum election registered (including redemption payments made under Schedule 1 and Negotiated Lump Sum Settlement where the claimant registered an Election to Retain Right to Seek Damages*)
2. Lump sum no election registered (including redemption payments made under Schedule 1 and Negotiated Lump Sum Settlement where the claimant did not register an Election to Retain Right to Seek Damages*)
3. Lump sum permanent impairment/fatal (specific injury payments made under Schedule 2 or fatal payments in the form of a lump sum).
The *Workers' Compensation and Injury Management Amendment Act 2018* commenced on 1 July 2018, increasing the WA fatality entitlements from \$308,339 to \$609,978. The amount is increased each year, in accordance with the Prescribed Amount - further details available on the WorkCover WA website.

*Under certain legislative provisions, an injured worker may be eligible to seek common law damages against an employer or other party in respect of an injury. The worker must advise of the intention to do so within a strict timeframe by lodging an Election to Retain Right to Seek Damages (Election).

Allied health payments

1. Allied health payments
2. Other treatment and appliance payments.

Legal and miscellaneous payments

1. Investigation expense
2. Legal expense
3. Other fatal payments including funeral expenses

Medical and hospital payments

1. Medical practitioner and specialist payments
2. Hospital expenses (hospital accommodation and hospital treatment)
3. Medical payments which are not included in the medical fees schedule

Workplace rehabilitation payments

1. Workplace rehabilitation payments

Total case estimate

This is calculated as:

claims payment plus insurers' outstanding case estimate.

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 and self-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.
- 5 Information concerning the accuracy and appropriate uses of the data or concerning other workers' compensation data may be obtained by contacting WorkCover WA.