



Insurer Claim Report

September 2022

Data used in this report was extracted from the WorkCover WA claims database on 13 February 2023, and reflects insurer activities that occurred prior to and including September 2022.

Citation

WorkCover WA
Insurer claim report: September 2022

Any queries or comments on this publication should be directed to:

Business Intelligence Services Branch
Corporate Services Division
WorkCover WA
Email: communications@workcover.wa.gov.au
Phone: 9388 5555
Fax: 9388 5550

© WorkCover WA, Government of Western Australia

There is no objection to this publication being copied in whole or part, provided there is due acknowledgement of any material quoted from the publication.

Published by the Western Australian Government

Publication date: February 2023

Table of Contents

	Page
Introduction	4
Measures used in this report	5
At a Glance	
1.1: Claim activity	6
1.2: Claim management	7
Trends and performance	
2.1.1 - 2.1.2: New claims	8
2.1.3 - 2.1.4: Active income claims	9
2.1.5 - 2.1.6: Closed claims	10
2.1.7 - 2.1.8: Claim payments	11
2.2.1 - 2.2.2: Insurer lodgement period	12
2.2.3 - 2.2.5: Liability decision period	14
2.2.6: Claim duration	17
Individual insurer summary	
3.1.1 - 3.1.4: Allianz	18
3.2.1 - 3.2.4: Catholic Church	23
3.3.1 - 3.3.4: GIO	28
3.4.1 - 3.4.4: Guild	33
3.5.1 - 3.5.4: CGU	38
3.6.1 - 3.6.4: ICWA	43
3.7.1 - 3.7.4: QBE	48
3.8.1 - 3.8.4: WFI	53
3.9.1 - 3.9.4: Zurich	58
3.10.1: Former insurers	63
Disclaimer	64

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 September 2022

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	CGU
QBE Insurance Australia Ltd	QBE
Insurance Australia Group Ltd trading as 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 show claim activity and claim management for insurers over the most recent four financial reporting quarters.

2. Trends and performance

More detailed 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

Supplementary information providing a summary of claim activity and claim management for individual insurers and provides a comparison of trends and performance in relation to the insurer total.

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	Claims 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 recorded.
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

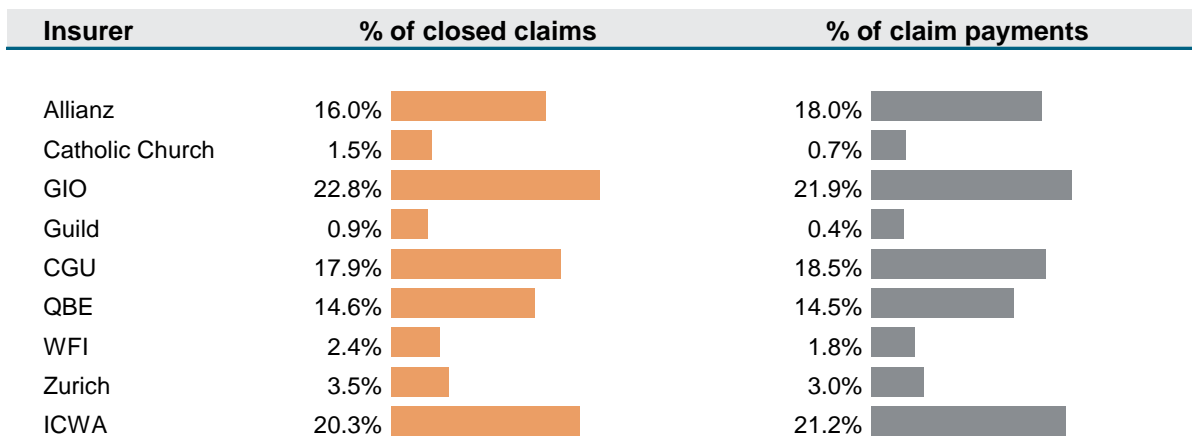
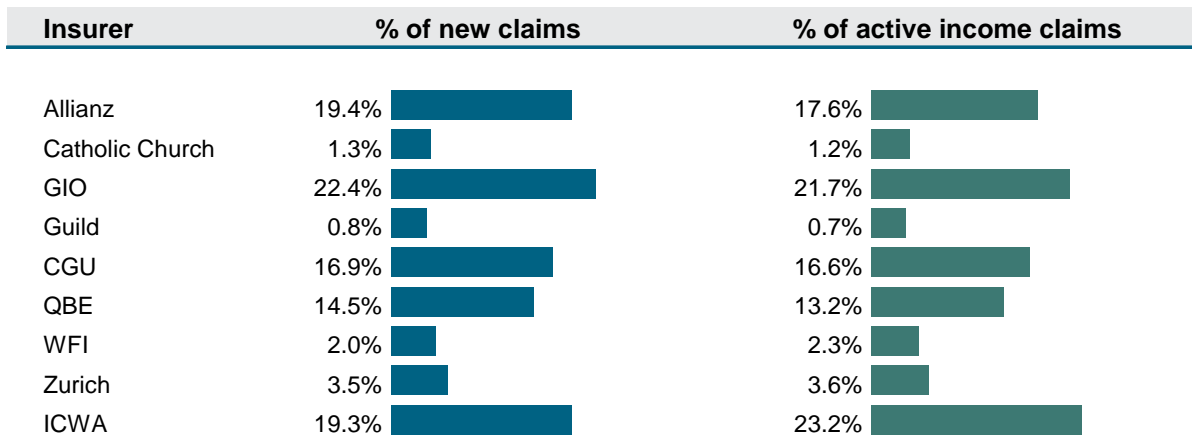
Trend indicators in this report

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 Claim activity from 2021/22 Q2 to 2022/23 Q1

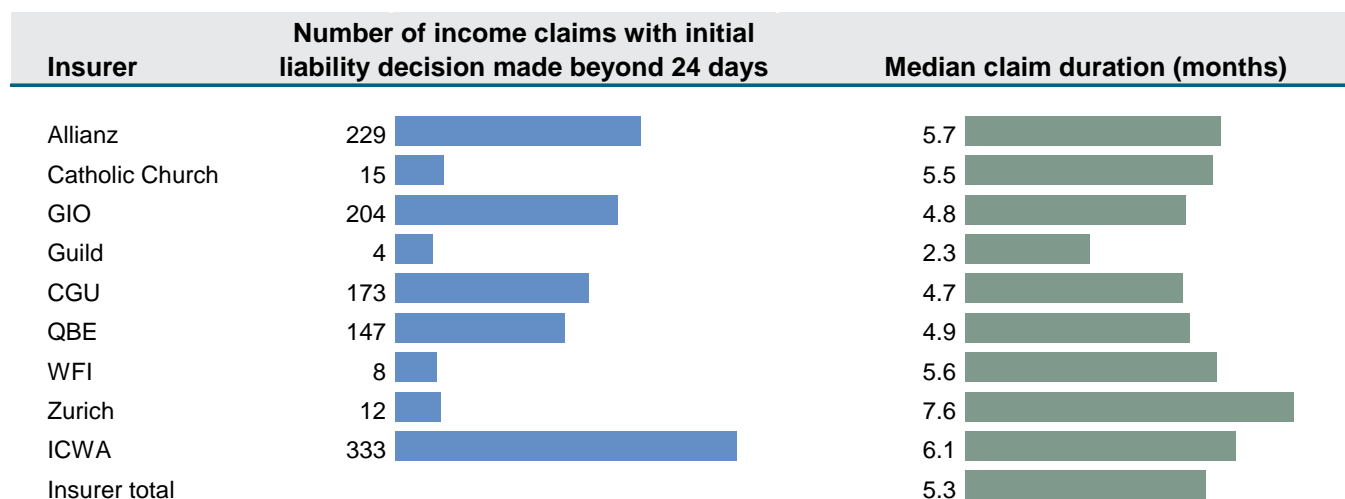
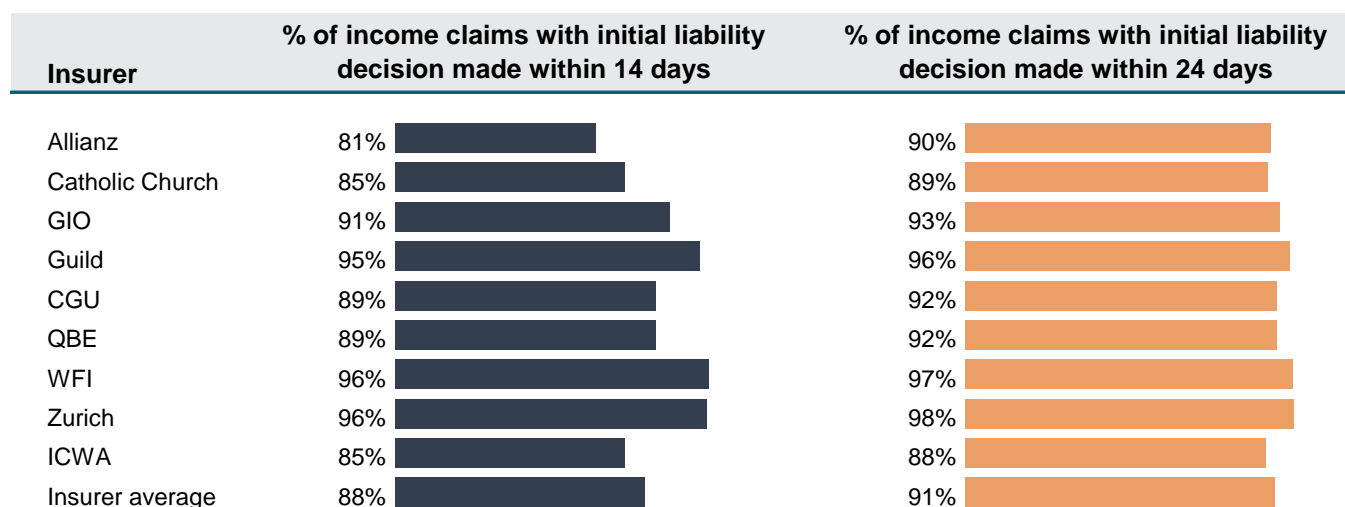
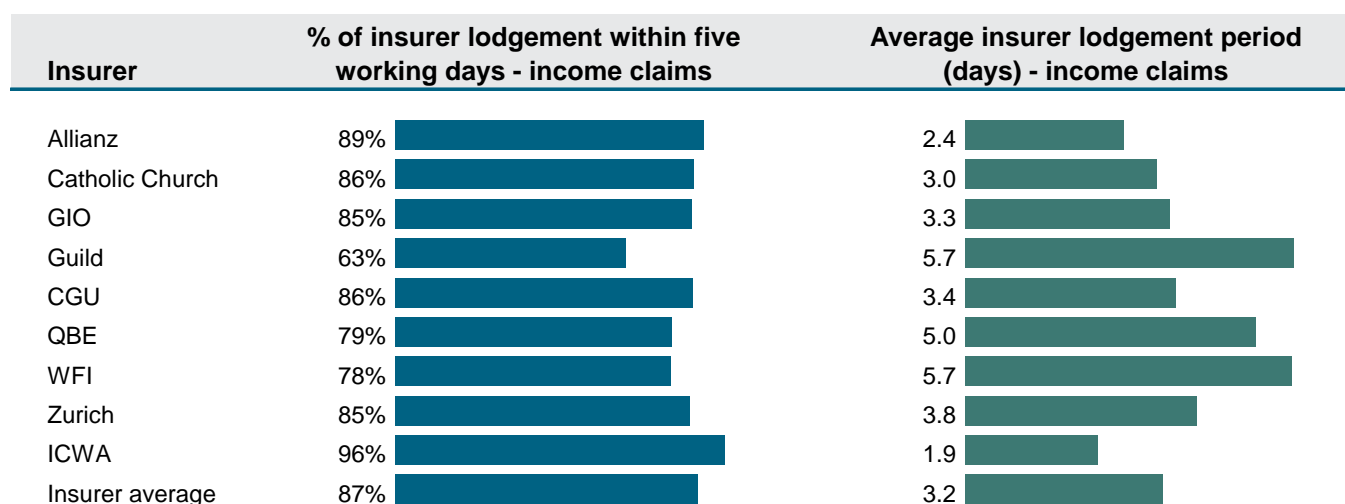


Proportions are based on claims for approved insurers and ICWA only i.e. not including all claims within the scheme.

Section 1: At a glance

Claim management

1.2 Claim management from 2021/22 Q2 to 2022/23 Q1



Section 2: Trends and performance

Claim activity

2.1.1 Number of new claims

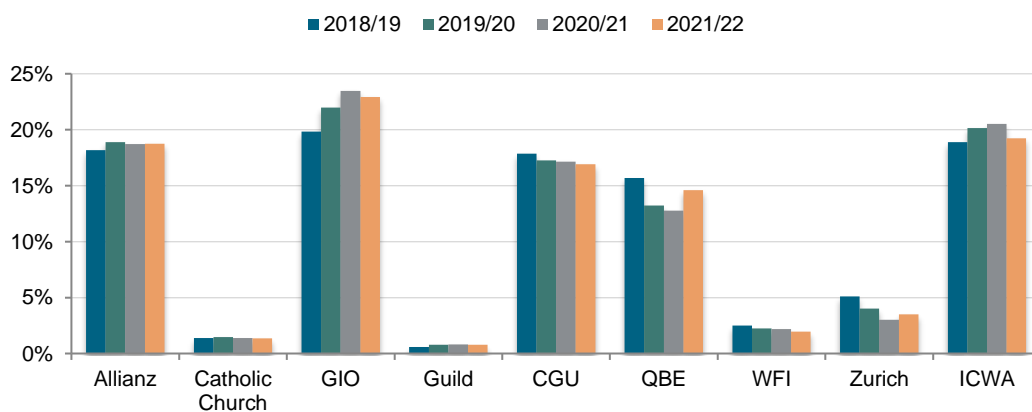
Number of new claims for the last four insurer received quarters

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarter trend
Allianz	1,201	1,114	1,103	1,244	■
Catholic Church	90	64	77	82	▼
GIO	1,453	1,329	1,277	1,338	▼
Guild	49	50	51	49	■
CGU	1,071	1,012	936	1,043	■
QBE	921	887	825	859	▼
WFI	135	119	104	116	▼
Zurich	233	193	212	205	▼
ICWA	1,304	1,061	1,075	1,205	▼
Insurer total	6,457	5,829	5,660	6,141	■

Number of new claims for the past four insurer received years

	2018/19	2019/20	2020/21	2021/22	Four year trend
Allianz	4,539	4,448	4,562	4,552	■
Catholic Church	345	347	336	328	■
GIO	4,959	5,174	5,718	5,565	▲
Guild	142	187	194	190	▲
CGU	4,464	4,066	4,179	4,107	▼
QBE	3,923	3,117	3,108	3,540	▼
WFI	627	525	531	473	▼
Zurich	1,274	945	736	852	▼
ICWA	4,720	4,741	4,999	4,668	■
Insurer total	24,993	23,550	24,363	24,275	■

2.1.2 Proportion of new claims



Section 2: Trends and performance

Claim activity

2.1.3 Number of active income claims

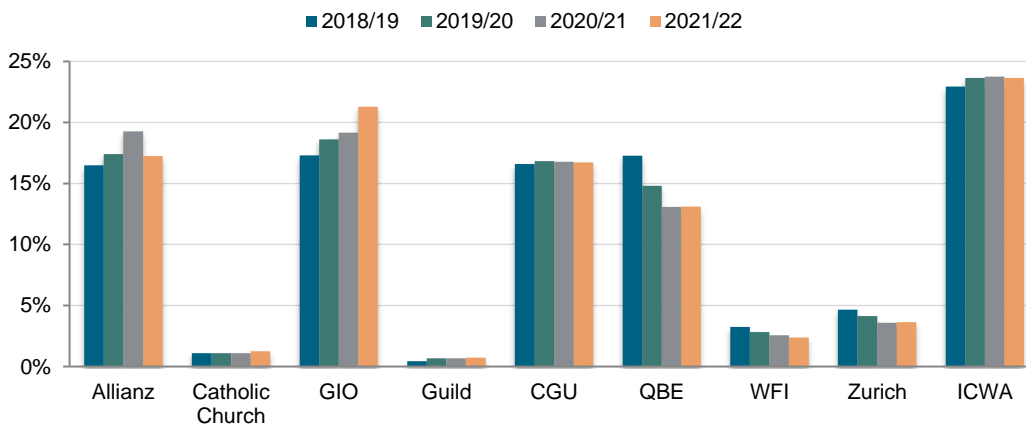
Number of active income claims for the last four transaction quarters

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarter trend
Allianz	2,980	2,819	2,938	2,942	■
Catholic Church	227	188	197	178	▼
GIO	3,602	3,723	3,673	3,544	■
Guild	110	106	99	95	▼
CGU	2,816	2,704	2,720	2,574	▼
QBE	2,078	2,151	2,072	2,120	■
WFI	403	385	353	339	▼
Zurich	614	561	627	557	▼
ICWA	4,173	3,994	3,875	3,809	▼
Insurer total	17,003	16,631	16,554	16,158	■

Number of active income claims for the past four transaction years

	2018/19	2019/20	2020/21	2021/22	Four year trend
Allianz	4,570	4,835	5,603	5,052	▲
Catholic Church	303	305	320	367	▲
GIO	4,796	5,168	5,571	6,233	▲
Guild	122	184	197	211	▲
CGU	4,596	4,675	4,879	4,894	▲
QBE	4,786	4,112	3,804	3,839	▼
WFI	897	782	745	697	▼
Zurich	1,292	1,145	1,039	1,065	▼
ICWA	6,355	6,570	6,905	6,925	▲
Insurer total	27,717	27,776	29,063	29,283	▲

2.1.4 Proportion of active income claims



Section 2: Trends and performance

Claim activity

2.1.5 Number of closed claims

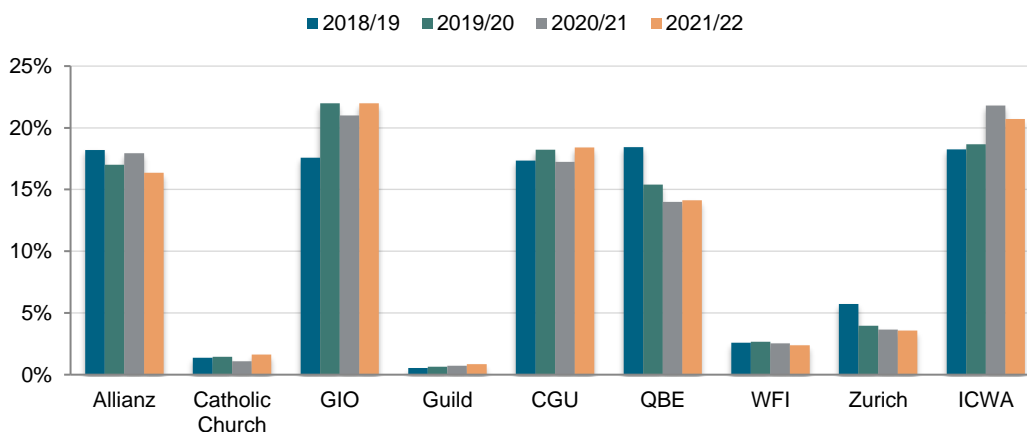
Number of closed claims for the last four finalisation quarters

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarter trend
Allianz	1,038	1,090	1,036	1,135	▲
Catholic Church	108	104	93	91	▼
GIO	1,367	1,638	1,571	1,577	▲
Guild	55	66	58	55	■
CGU	1,134	1,155	1,323	1,219	▲
QBE	904	1,051	861	1,127	▲
WFI	159	147	165	177	▲
Zurich	206	215	306	227	▲
ICWA	1,333	1,299	1,443	1,396	■
Insurer total	6,304	6,765	6,856	7,004	▲

Number of closed claims for the past four finalisation years

	2018/19	2019/20	2020/21	2021/22	Four year trend
Allianz	4,338	4,346	4,207	4,275	■
Catholic Church	325	369	255	427	▲
GIO	4,191	5,622	4,927	5,745	▲
Guild	127	166	169	223	▲
CGU	4,137	4,658	4,045	4,815	▲
QBE	4,396	3,938	3,287	3,692	▼
WFI	618	680	597	621	■
Zurich	1,363	1,012	856	932	▼
ICWA	4,355	4,770	5,118	5,412	▲
Insurer total	23,850	25,561	23,461	26,142	▲

2.1.6 Proportion of closed claims



Section 2: Trends and performance

Claim activity

2.1.7 Total claim payments

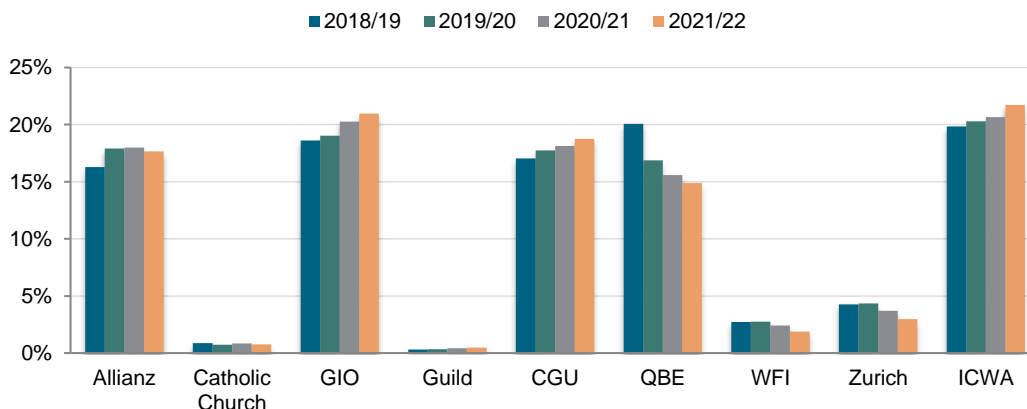
Total payments for the last four transaction quarters

	2021/22 Q2 \$m	2021/22 Q3 \$m	2021/22 Q4 \$m	2022/23 Q1 \$m	Four quarter trend
Allianz	52.6	46.3	48.7	52.3	■
Catholic Church	2.3	1.7	1.6	1.7	▼
GIO	52.4	63.9	64.2	62.5	▲
Guild	1.4	1.1	1.3	0.7	▼
CGU	58.6	48.0	49.5	49.6	▼
QBE	38.5	45.0	38.4	38.9	■
WFI	5.4	5.1	5.1	4.6	▼
Zurich	9.2	6.8	8.6	8.4	▼
ICWA	64.9	58.7	54.4	56.7	▼
Insurer total	285.3	276.5	271.7	275.5	■

Total payments for the past four transaction years

	2018/19 \$m	2019/20 \$m	2020/21 \$m	2021/22 \$m	Four year trend
Allianz	150.1	173.1	181.5	193.6	▲
Catholic Church	8.0	7.1	8.4	8.4	▲
GIO	171.5	183.8	204.4	229.9	▲
Guild	2.8	3.2	4.3	5.1	▲
CGU	157.1	171.4	182.9	205.7	▲
QBE	184.8	163.2	157.2	163.3	▼
WFI	25.0	26.7	24.2	20.5	▼
Zurich	39.3	42.1	37.2	32.5	▼
ICWA	182.9	196.0	208.1	238.3	▲
Insurer total	921.4	966.5	1,008.3	1,097.2	▲

2.1.8 Proportion of total claim payments



Section 2: Trends and performance

Claim management

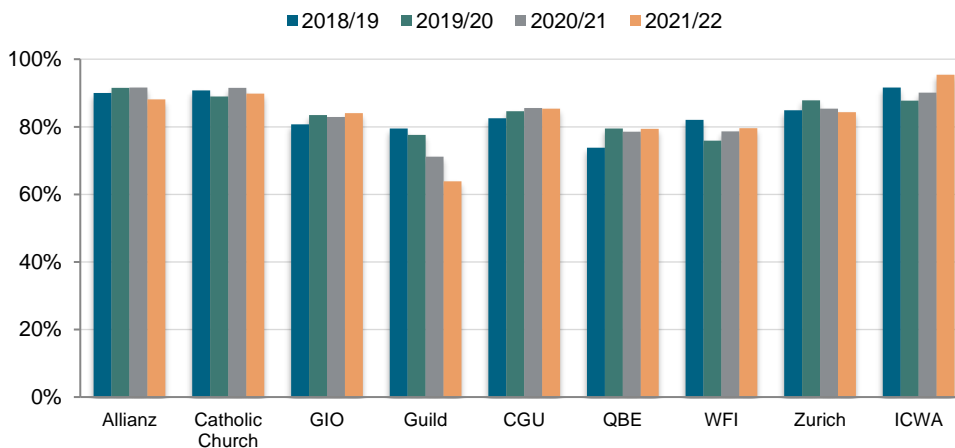
2.2.1 Proportion of insurer lodgement within five working days - income claims

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

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	89	89	90	90	■	●
Catholic Church	94	83	89	76	▼	●
GIO	81	84	88	88	▲	●
Guild	70	45	78	56	▼	●
CGU	83	85	88	86	■	●
QBE	81	80	76	76	■	●
WFI	78	85	80	70	▼	●
Zurich	84	86	84	86	■	●
ICWA	96	97	96	96	■	●
Insurer average	86	87	88	88	■	●

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

	2018/19	2019/20	2020/21	2021/22	Four years	
	%	%	%	%	Trend	Performance
Allianz	90	92	92	88	■	●
Catholic Church	91	89	92	90	■	●
GIO	81	83	83	84	■	●
Guild	79	78	71	64	▼	●
CGU	83	85	86	85	■	●
QBE	74	79	79	79	▲	●
WFI	82	76	79	80	■	●
Zurich	85	88	85	84	■	●
ICWA	92	88	90	95	■	●
Insurer average	84	86	86	87	■	●



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

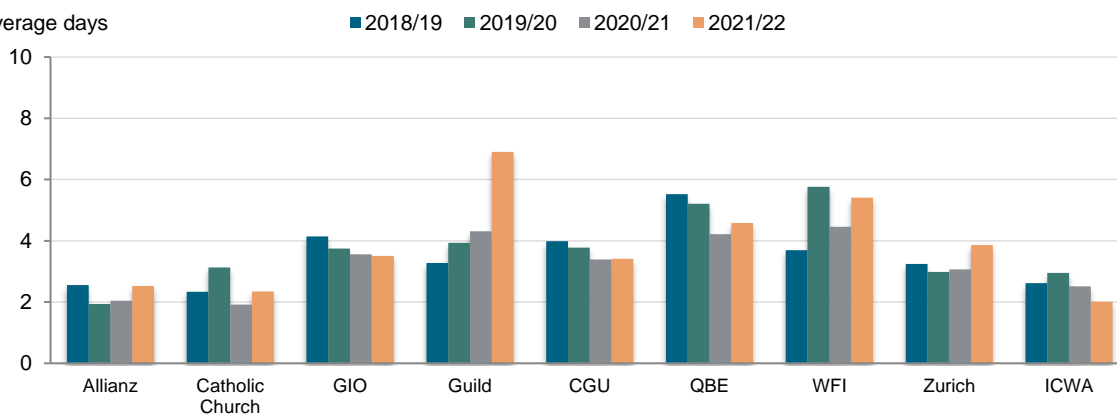
Average insurer lodgement period for the last four insurer received quarters - income claims

	2021/22 Q2 days	2021/22 Q3 days	2021/22 Q4 days	2022/23 Q1 days	Four quarter trend
Allianz	3.3	2.1	2.2	1.9	▼
Catholic Church	2.1	3.3	2.4	4.7	▲
GIO	3.9	3.6	3.1	2.6	▼
Guild	7.3	7.1	3.9	4.6	▼
CGU	4.4	2.9	3.1	3.0	▼
QBE	4.1	4.2	5.9	6.0	▲
WFI	3.9	5.5	7.8	6.5	▲
Zurich	5.1	3.2	3.8	2.6	▼
ICWA	2.1	1.9	1.8	1.7	▼
Insurer average	3.5	3.0	3.2	2.9	▼

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

	2018/19 days	2019/20 days	2020/21 days	2021/22 days	Four year trend
Allianz	2.6	1.9	2.0	2.5	■
Catholic Church	2.3	3.1	1.9	2.3	■
GIO	4.1	3.7	3.6	3.5	▼
Guild	3.3	3.9	4.3	6.9	▲
CGU	4.0	3.8	3.4	3.4	▼
QBE	5.5	5.2	4.2	4.6	▼
WFI	3.7	5.8	4.5	5.4	▲
Zurich	3.2	3.0	3.1	3.9	▲
ICWA	2.6	3.0	2.5	2.0	▼
Insurer average	3.6	3.4	3.1	3.2	▼

Average days



Section 2: Trends and performance

Claim management

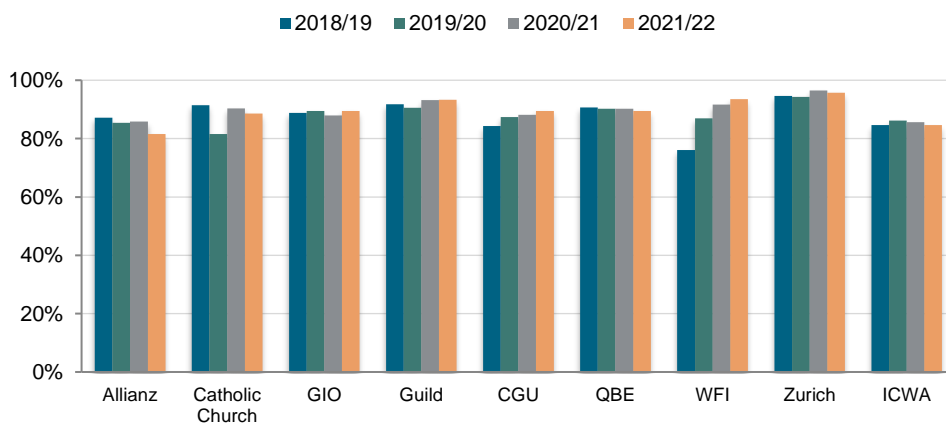
2.2.3 Proportion of income claims with initial liability decision made within 14 days

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

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	82	79	82	83	■	●
Catholic Church	88	89	86	76	▼	●
GIO	87	91	94	94	▲	●
Guild	100	86	100	92	▼	●
CGU	89	90	90	88	■	●
QBE	89	87	90	92	■	●
WFI	95	95	96	100	■	●
Zurich	96	96	95	98	■	●
ICWA	82	85	88	88	▲	●
Insurer average	86	87	89	89	■	●

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

	2018/19	2019/20	2020/21	2021/22	Four years	
	%	%	%	%	Trend	Performance
Allianz	87	85	86	82	▼	●
Catholic Church	91	82	90	89	■	●
GIO	89	89	88	89	■	●
Guild	92	91	93	93	■	●
CGU	84	87	88	89	▲	●
QBE	91	90	90	90	■	●
WFI	76	87	92	94	▲	●
Zurich	95	94	96	96	■	●
ICWA	85	86	86	85	■	●
Insurer average	87	88	88	87	■	●



Performance ratings

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

Section 2: Trends and performance

Claim management

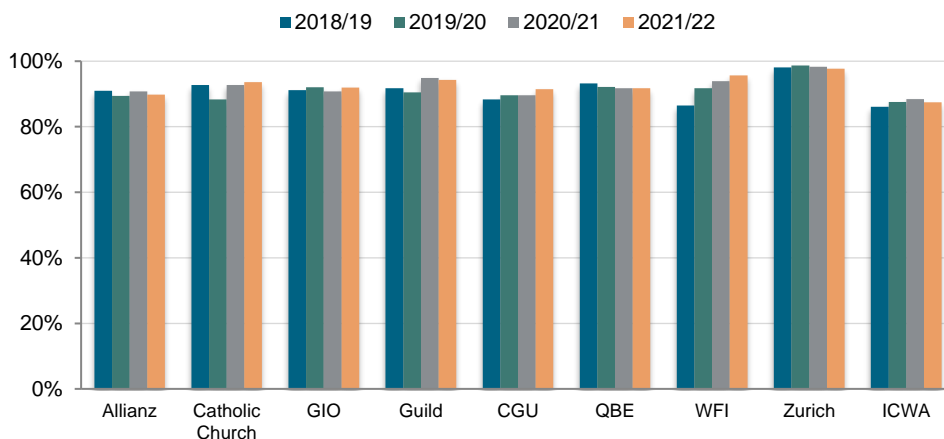
2.2.4 Proportion of income claims with initial liability decision made within 24 days

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

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	90	89	89	92	■	●
Catholic Church	91	92	92	79	▼	●
GIO	88	92	97	95	▲	●
Guild	100	91	100	92	▼	●
CGU	91	92	93	91	■	●
QBE	91	90	92	94	■	●
WFI	98	95	96	100	■	●
Zurich	98	97	98	98	■	●
ICWA	86	88	90	90	■	●
Insurer average	89	91	93	93	■	●

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

	2018/19	2019/20	2020/21	2021/22	Four years	
	%	%	%	%	Trend	Performance
Allianz	91	89	91	90	■	●
Catholic Church	93	88	93	94	■	●
GIO	91	92	91	92	■	●
Guild	92	91	95	94	■	●
CGU	88	90	90	91	■	●
QBE	93	92	92	92	■	●
WFI	86	92	94	96	▲	●
Zurich	98	99	98	98	■	●
ICWA	86	88	88	87	■	●
Insurer average	90	90	91	91	■	●



Performance ratings

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

Section 2: Trends and performance

Claim management

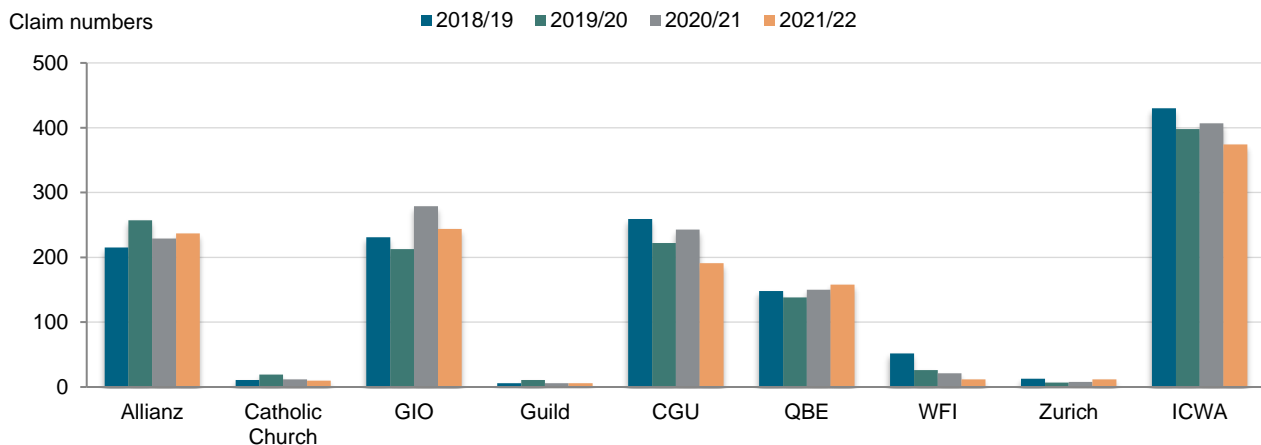
2.2.5 Number of income claims with initial liability decision made beyond 24 days

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

	2021/22 Q2 N	2021/22 Q3 N	2021/22 Q4 N	2022/23 Q1 N	Four quarter total	% of insurer total
Allianz	62	60	61	46	229	20%
Catholic Church	3	3	3	6	15	1%
GIO	89	61	22	32	204	18%
Guild	0	2	0	2	4	0%
CGU	54	40	36	43	173	15%
QBE	43	47	35	22	147	13%
WFI	2	4	2	0	8	1%
Zurich	3	4	3	2	12	1%
ICWA	122	82	63	66	333	30%
Insurer total	378	303	225	219	1,125	100%

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

	2018/19 N	2019/20 N	2020/21 N	2021/22 N	Four year total	% of insurer total
Allianz	215	257	229	237	938	18%
Catholic Church	11	19	12	10	52	1%
GIO	231	213	279	244	967	18%
Guild	6	11	6	6	29	1%
CGU	259	222	243	191	915	17%
QBE	148	138	150	158	594	11%
WFI	52	26	21	12	111	2%
Zurich	13	7	8	12	40	1%
ICWA	430	398	407	374	1,609	31%
Insurer total	1,365	1,291	1,355	1,244	5,255	100%



Section 2: Trends and performance

Claim management

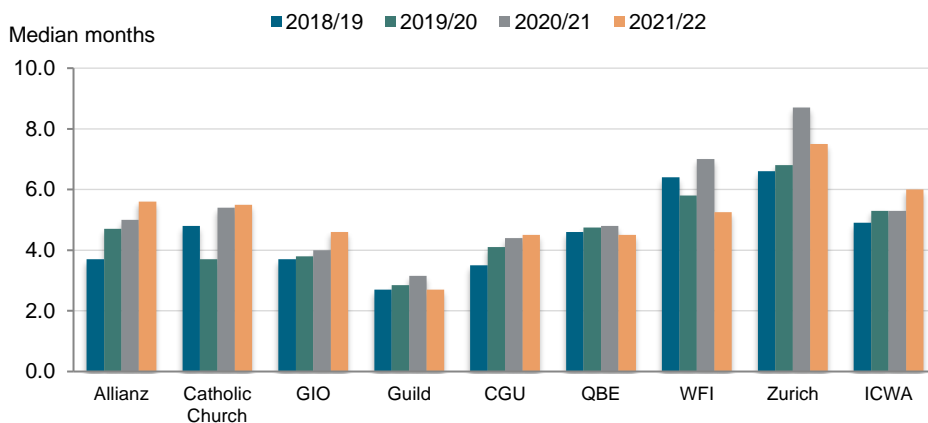
2.2.6 Median claim duration

Median claim duration for the last four initial finalisation quarters

	2021/22 Q2 months	2021/22 Q3 months	2021/22 Q4 months	2022/23 Q1 months	Four quarters	
					Trend	Performance
Allianz	5.1	5.5	5.7	6.2	▲	●
Catholic Church	6.1	4.4	4.9	6.8	▲	●
GIO	4.7	4.8	4.8	4.8	■	●
Guild	2.3	3.3	1.8	2.1	▼	●
CGU	4.9	4.5	4.6	5.3	▲	●
QBE	4.3	4.6	4.7	5.6	▲	●
WFI	7.5	4.3	5.0	5.1	▼	●
Zurich	8.5	8.3	6.9	8.0	▼	●
ICWA	5.6	6.3	6.2	6.7	▲	●
Insurer median	5.2	5.2	5.3	5.8	▲	

Median claim duration for the past four initial finalisation years

	2018/19 months	2019/20 months	2020/21 months	2021/22 months	Four years	
					Trend	Performance
Allianz	3.7	4.7	5.0	5.6	▲	●
Catholic Church	4.8	3.7	5.4	5.5	▲	●
GIO	3.7	3.8	4.0	4.6	▲	●
Guild	2.7	2.9	3.2	2.7	■	●
CGU	3.5	4.1	4.4	4.5	▲	●
QBE	4.6	4.8	4.8	4.5	■	●
WFI	6.4	5.8	7.0	5.3	▼	●
Zurich	6.6	6.8	8.7	7.5	▲	●
ICWA	4.9	5.3	5.3	6.0	▲	●
Insurer median	4.3	4.6	4.8	5.1	▲	



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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,244	12.8	■	20.3	6,141	■
Total active income claim count	2,942	0.1	■	18.2	16,158	■
Total closed claim count	1,135	9.6	▲	16.2	7,004	▲
Claim payments (\$m)						
Total claim payments	52.3	7.4	■	19.0	275.5	■
Claim payments - excl lump sums	35.8	-2.5	■	18.2	197.1	■
Claim payments - lump sums	16.5	37.9	■	21.1	78.4	▼
Claim management	Allianz				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	90	0.5	■	●	88	■
Average insurer lodgement period (days)	1.9	-9.8	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	83	1.5	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	92	2.6	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	46	-24.6				
Median claim duration (months)	6.2	8.8	▲	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

Allianz

3.1.2 Individual insurer summary - Allianz

Claim activity		Allianz						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,539	4,448	4,562	4,552	1,244	n/a	n/a	n/a
Accepted claims	4,370	4,290	4,387	4,323	1,147	n/a	n/a	n/a
Disallowed claims	86	102	98	106	27	n/a	n/a	n/a
Pended claims	0	5	9	49	55	n/a	n/a	n/a
Other claims	83	51	68	74	15	n/a	n/a	n/a

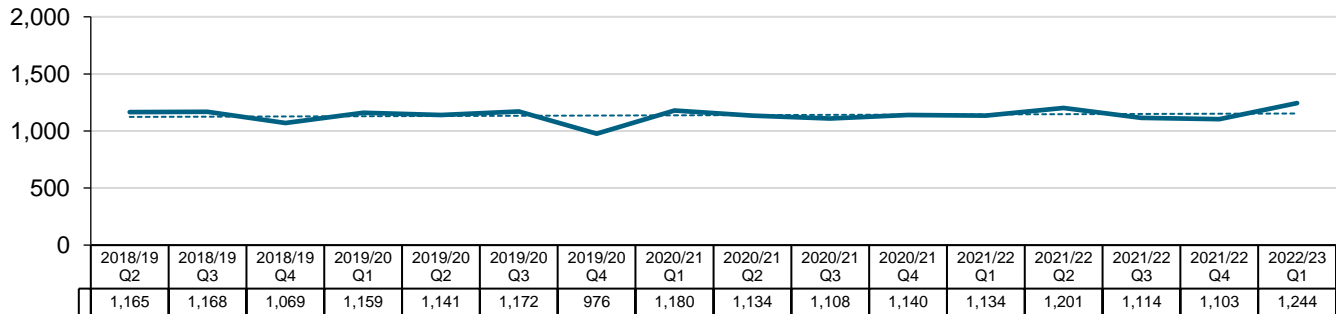
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

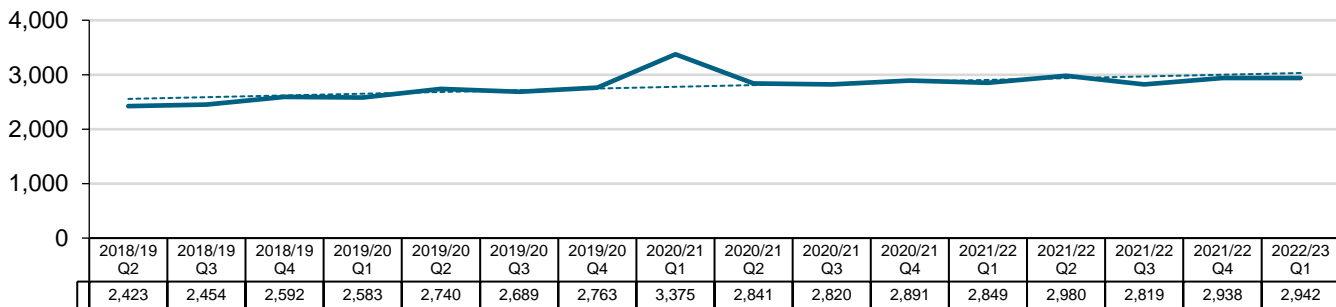
Allianz

3.1.3 Claim Activity - Allianz

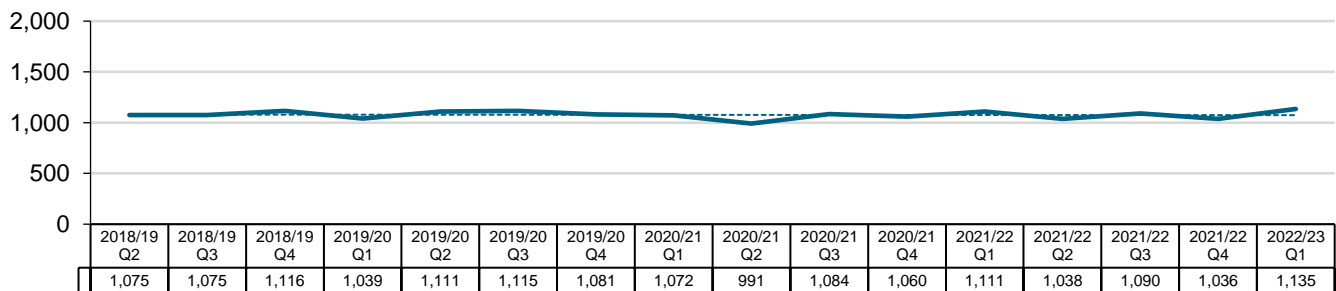
Total number of claims by insurer received quarter - Allianz



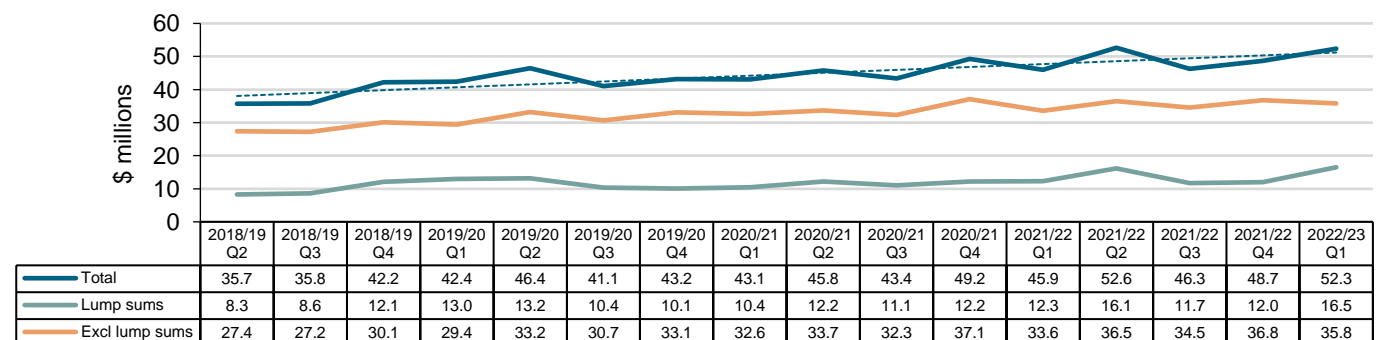
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



Total payments by transaction quarter - Allianz

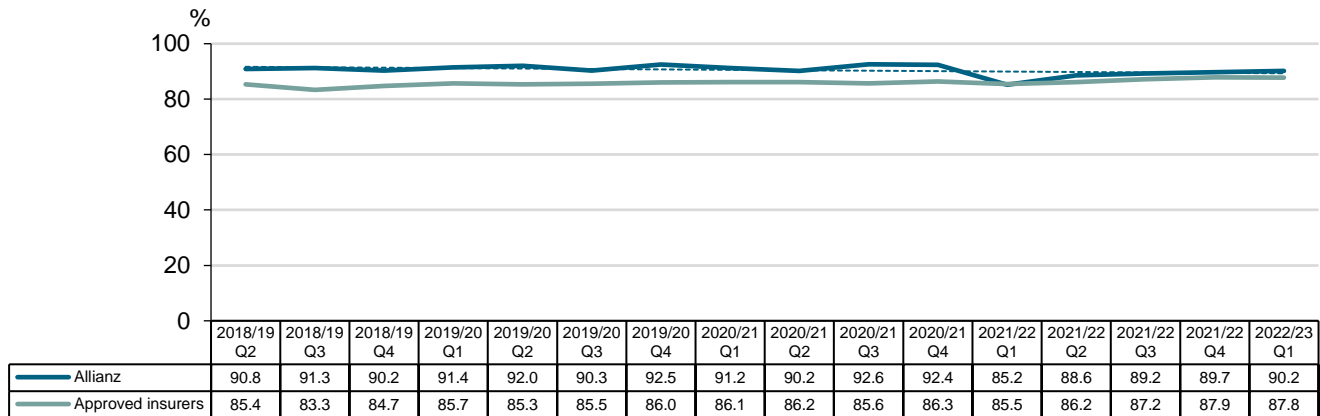


Section 3: Individual insurer summary

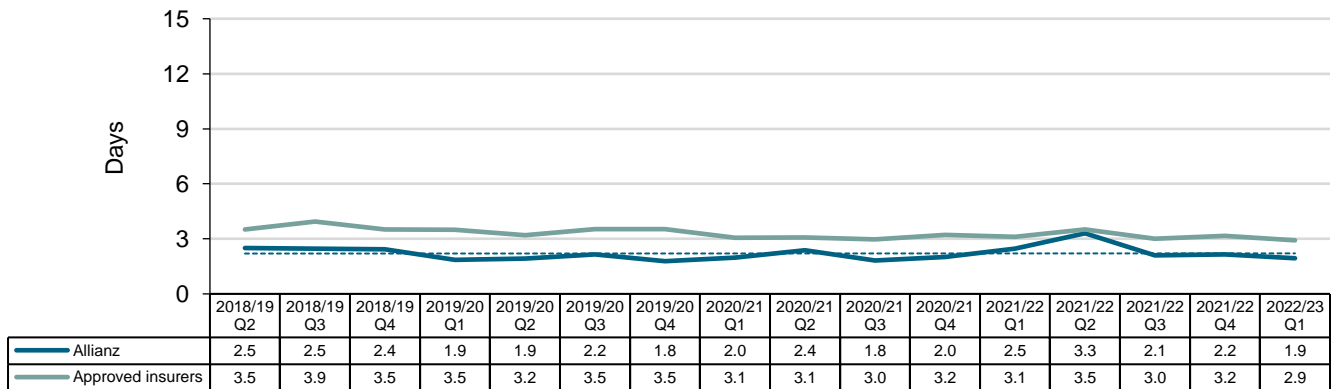
Allianz

3.1.4 Claim management - Allianz

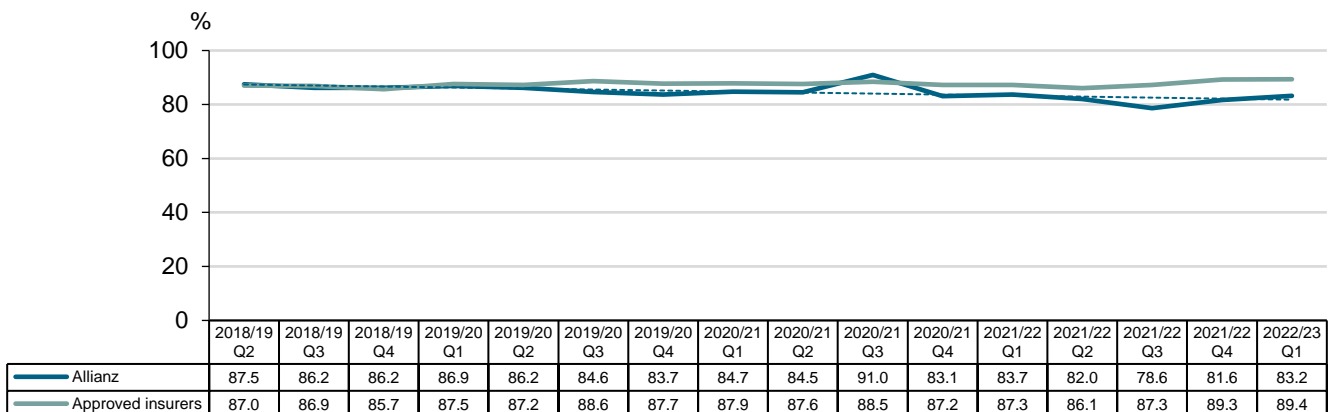
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz



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

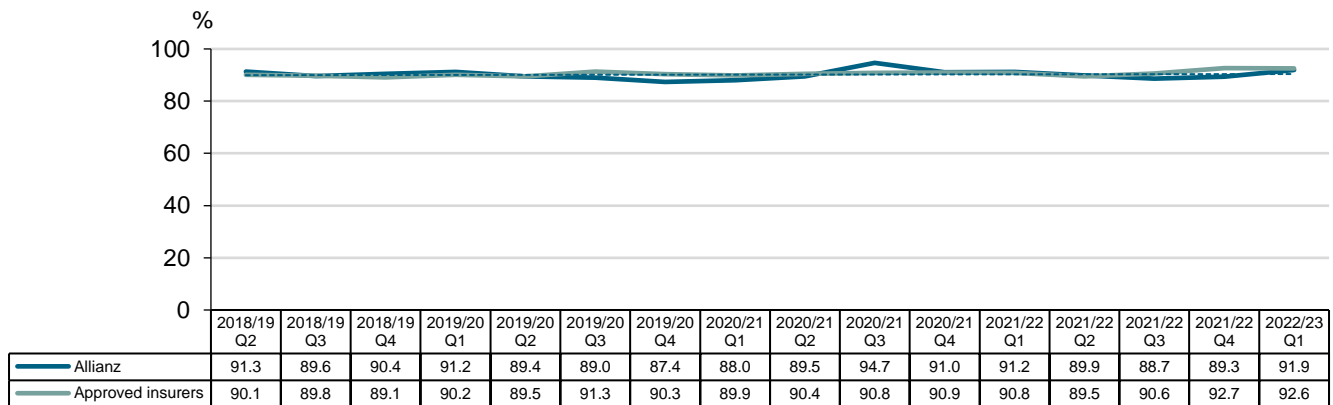


Section 3: Individual insurer summary

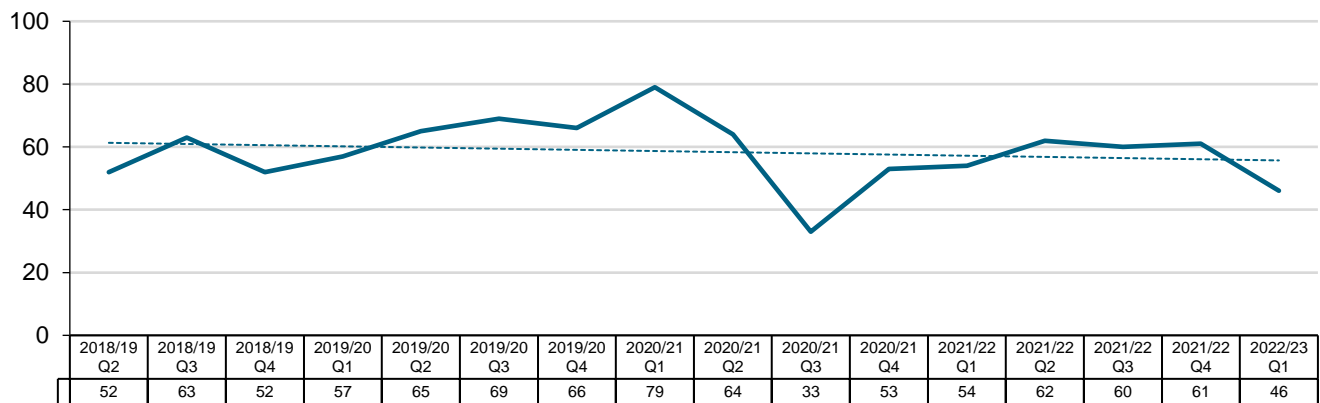
Allianz

3.1.4 Claim management - Allianz

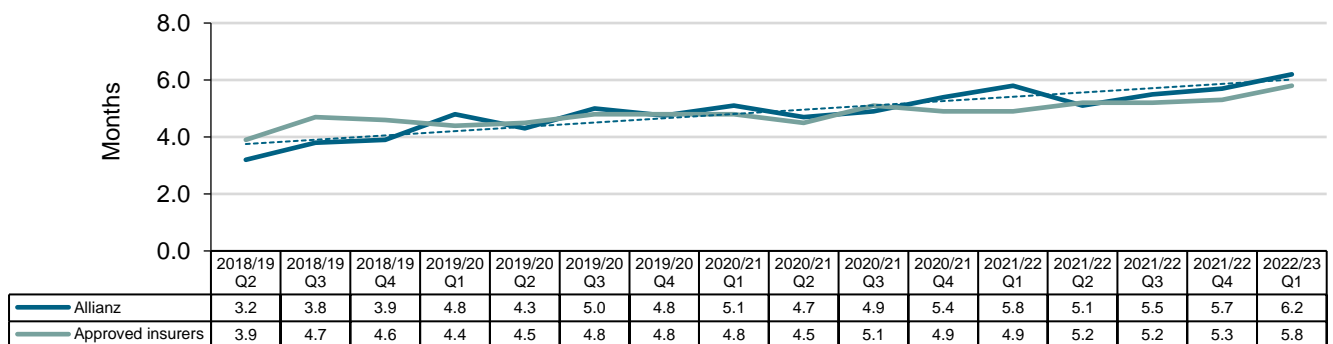
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Allianz



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 ¹	Current experience ²	% of approved insurers	Current quarter	Current experience ²
Claim numbers						
Total claim count	82	6.5	▼	1.3	6,141	■
Total active income claim count	178	-9.6	▼	1.1	16,158	■
Total closed claim count	91	-2.2	▼	1.3	7,004	▲
Claim payments (\$m)						
Total claim payments	1.7	7.5	▼	0.6	275.5	■
Claim payments - excl lump sums	1.2	5.4	▼	0.6	197.1	■
Claim payments - lump sums	0.5	13.3	▼	0.6	78.4	▼
Claim management	Catholic Church				Insurer average	
	Current quarter	% change from previous quarter ¹	Current experience ²	Average performance ³	Current quarter	Current experience ²
Proportion (%) of insurer lodgement within five working days	76	-13.3	▼	●	88	■
Average insurer lodgement period (days)	4.7	93.5	▲		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	76	-10.6	▼	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	79	-12.6	▼	●	93	■
Number of income claims with initial liability decision made beyond 24 days	6	100.0				
Median claim duration (months)	6.8	38.8	▲	●	5.8	▲

¹ 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.

² Trend based on change over the previous four quarters

³ Based on the previous four quarters

Section 3: Individual insurer summary

Catholic Church

3.2.2 Individual insurer summary - Catholic Church

Claim activity		Catholic Church						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	345	347	336	328	82	n/a	n/a	n/a
Accepted claims	306	308	313	288	62	n/a	n/a	n/a
Disallowed claims	29	24	16	33	13	n/a	n/a	n/a
Pended claims	0	0	0	2	3	n/a	n/a	n/a
Other claims	10	15	7	5	4	n/a	n/a	n/a

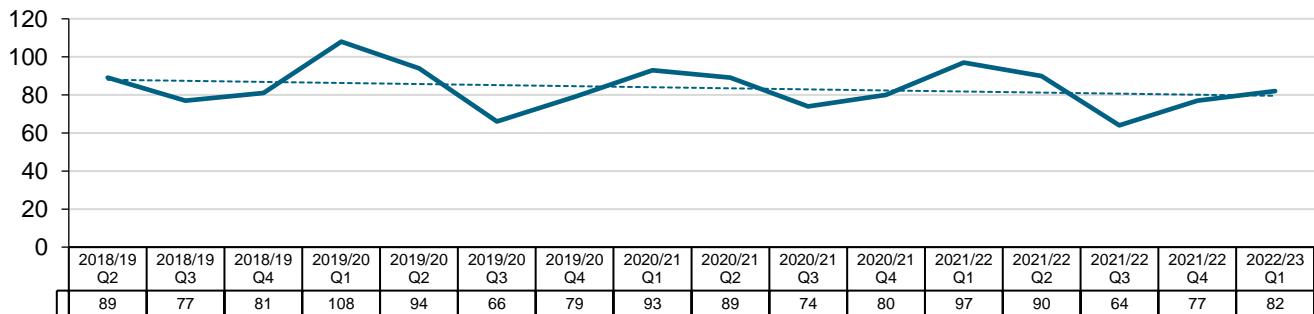
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

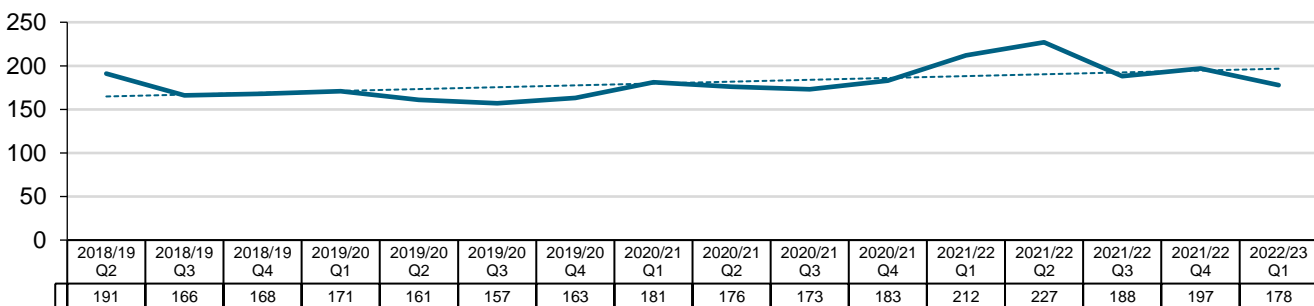
Catholic Church

3.2.3 Claim activity - Catholic Church

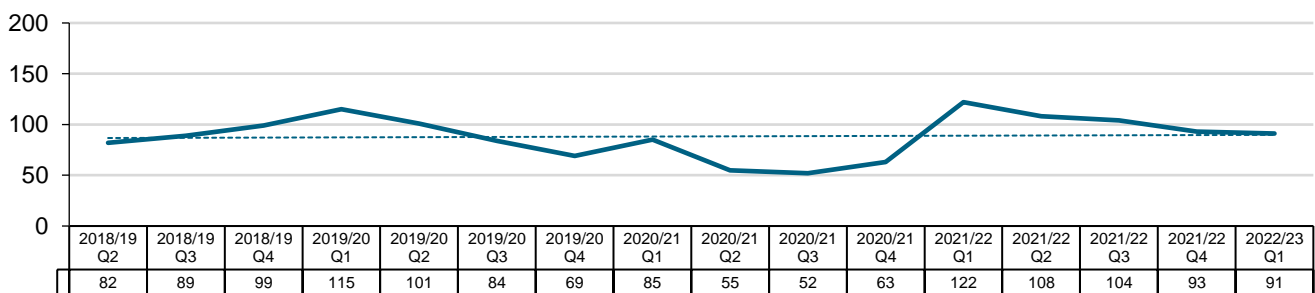
Total number of claims by insurer received quarter - Catholic Church



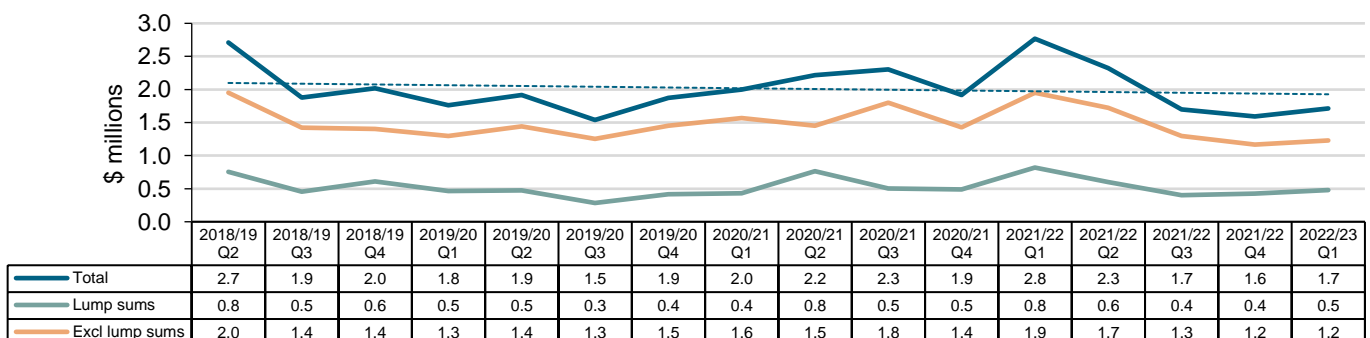
Total number of active income claims by transaction quarter - Catholic Church



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



Total payments by transaction quarter - Catholic Church

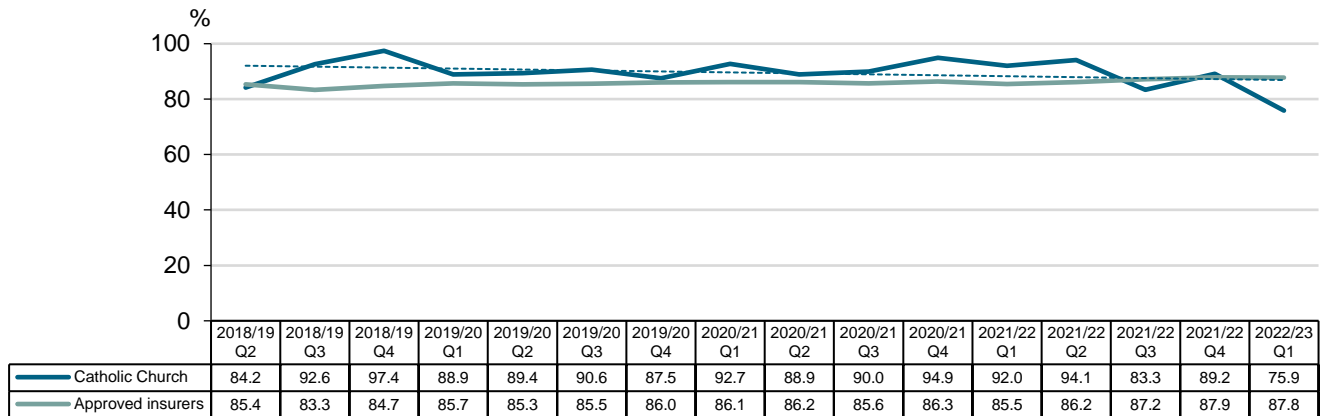


Section 3: Individual insurer summary

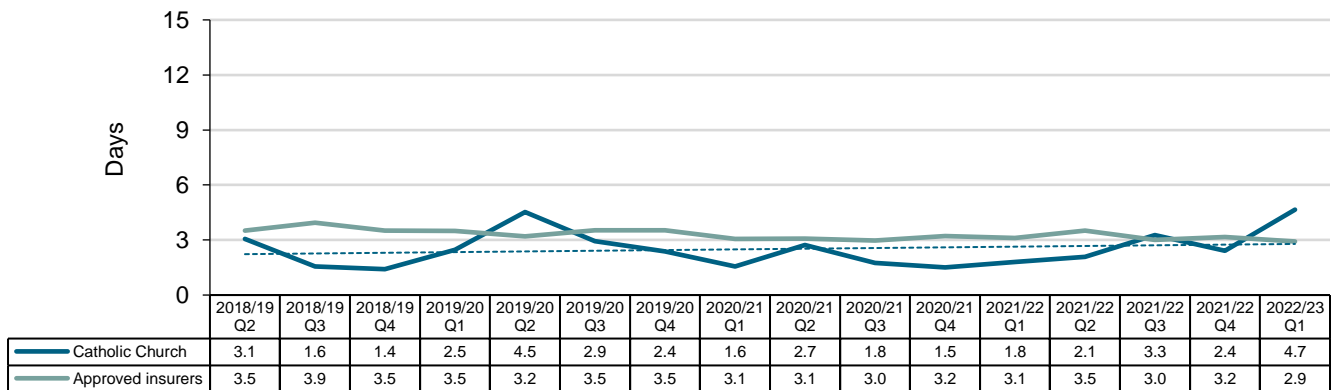
Catholic Church

3.2.4 Claim management - Catholic Church

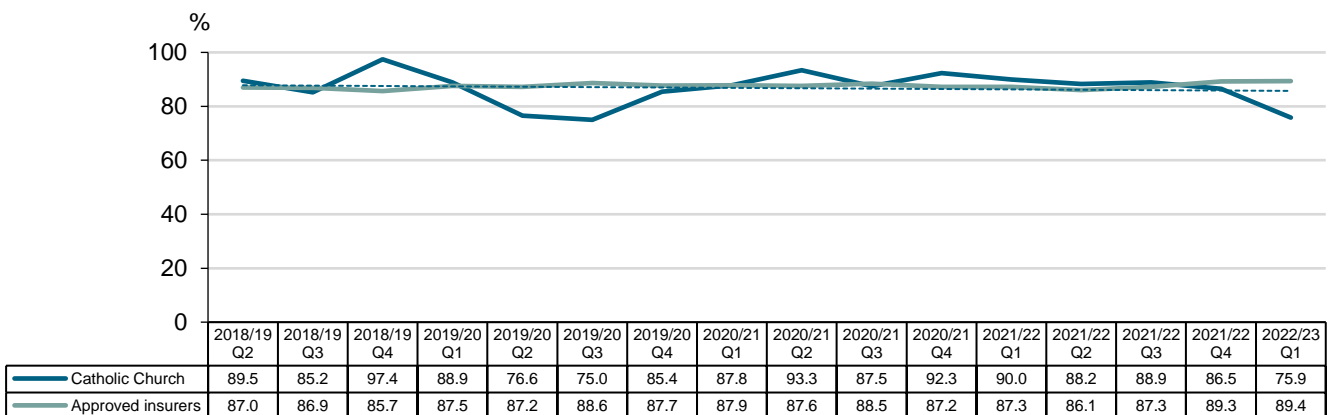
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



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

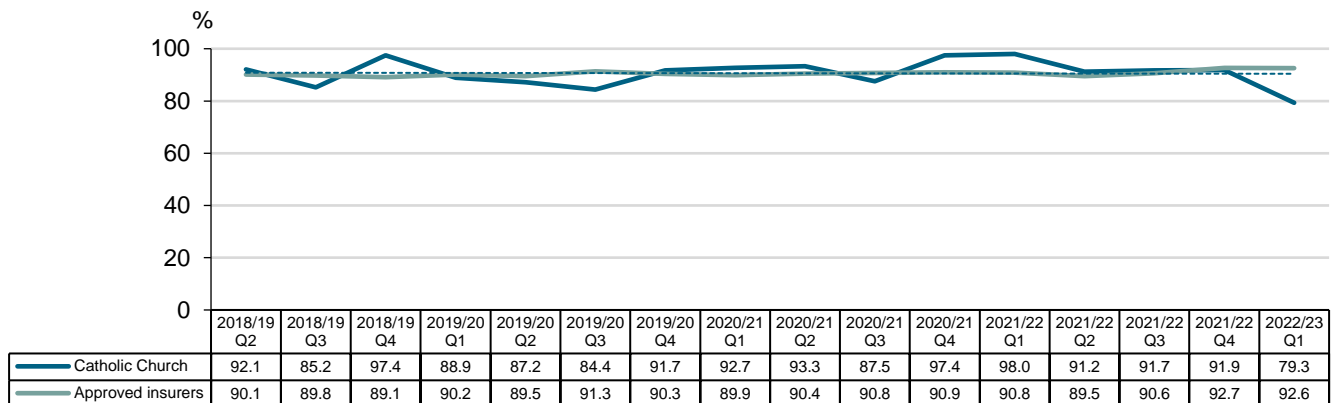


Section 3: Individual insurer summary

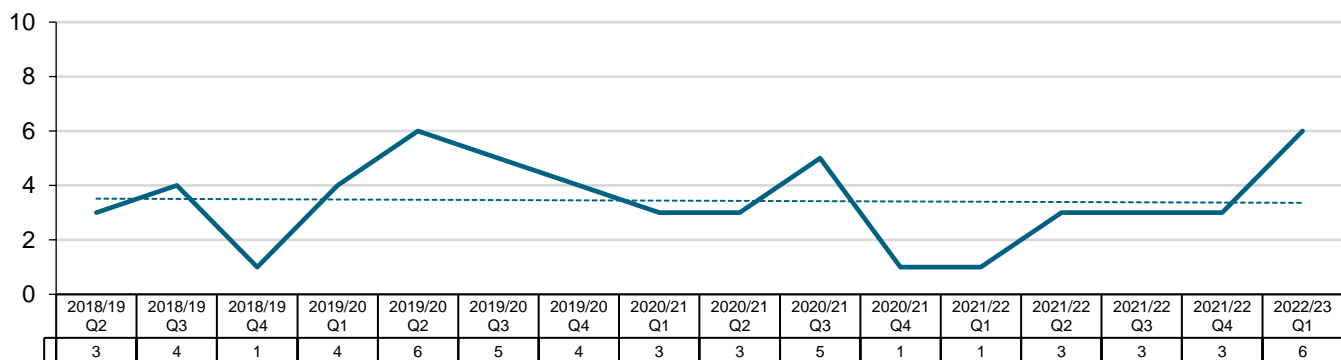
Catholic Church

3.2.4 Claim management - Catholic Church

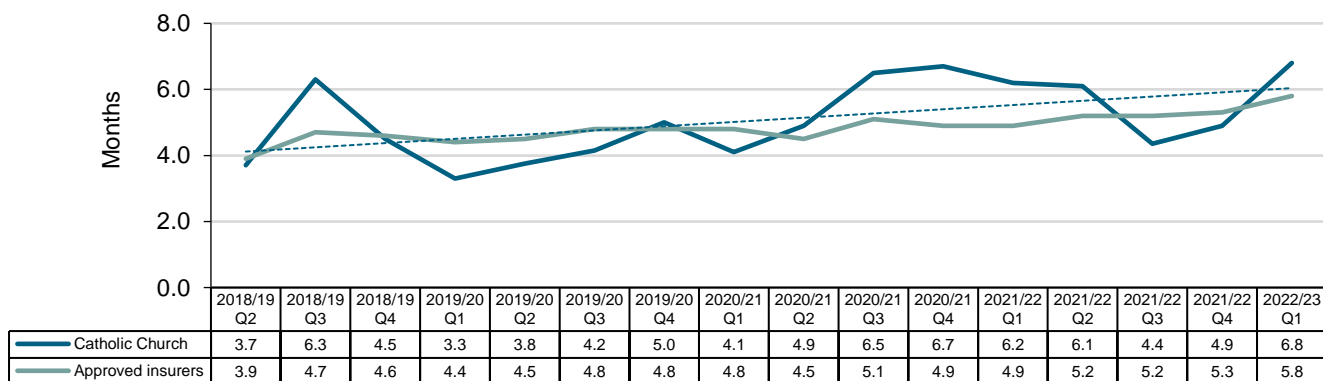
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Catholic Church



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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,338	4.8	▼	21.8	6,141	■
Total active income claim count	3,544	-3.5	■	21.9	16,158	■
Total closed claim count	1,577	0.4	▲	22.5	7,004	▲
Claim payments (\$m)						
Total claim payments	62.5	-2.6	▲	22.7	275.5	■
Claim payments - excl lump sums	44.8	-8.2	▲	22.7	197.1	■
Claim payments - lump sums	17.7	15.3	▲	22.6	78.4	▼
Claim management	GIO				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	88	0.5	▲	●	88	■
Average insurer lodgement period (days)	2.6	-14.7	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	94	-0.4	▲	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	95	-1.9	▲	●	93	■
Number of income claims with initial liability decision made beyond 24 days	32	45.5				
Median claim duration (months)	4.8	0.0	■	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

GIO

3.3.2 Individual insurer summary - GIO

Claim activity		GIO						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,959	5,174	5,718	5,565	1,338	n/a	n/a	n/a
Accepted claims	4,481	4,706	5,211	5,055	1,232	n/a	n/a	n/a
Disallowed claims	214	230	268	322	57	n/a	n/a	n/a
Pended claims	6	1	4	39	22	n/a	n/a	n/a
Other claims	258	237	235	149	27	n/a	n/a	n/a

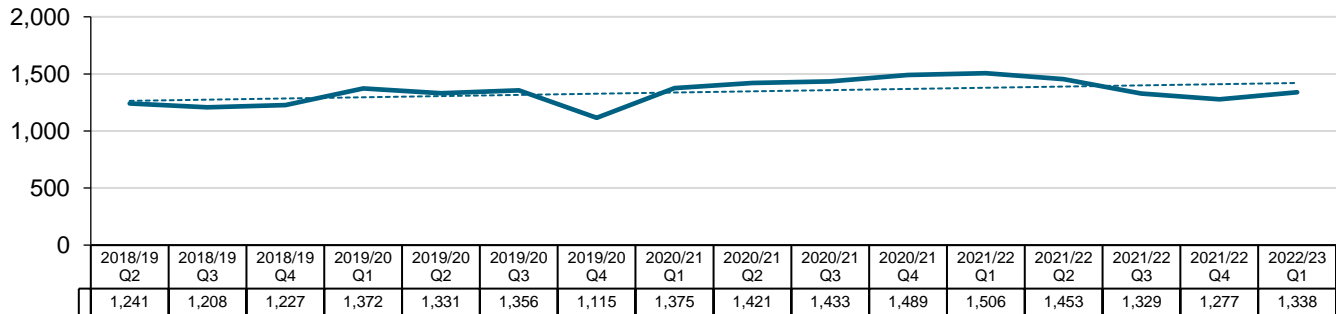
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

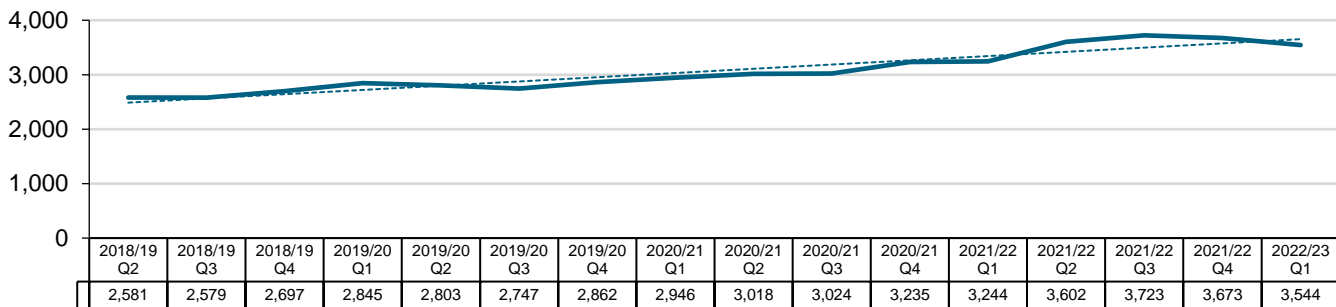
GIO

3.3.3 Claim activity - GIO

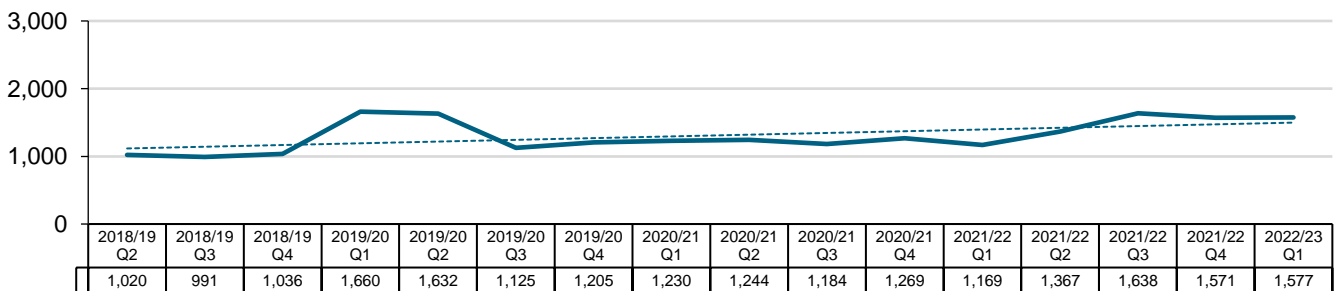
Total number of claims by insurer received quarter - GIO



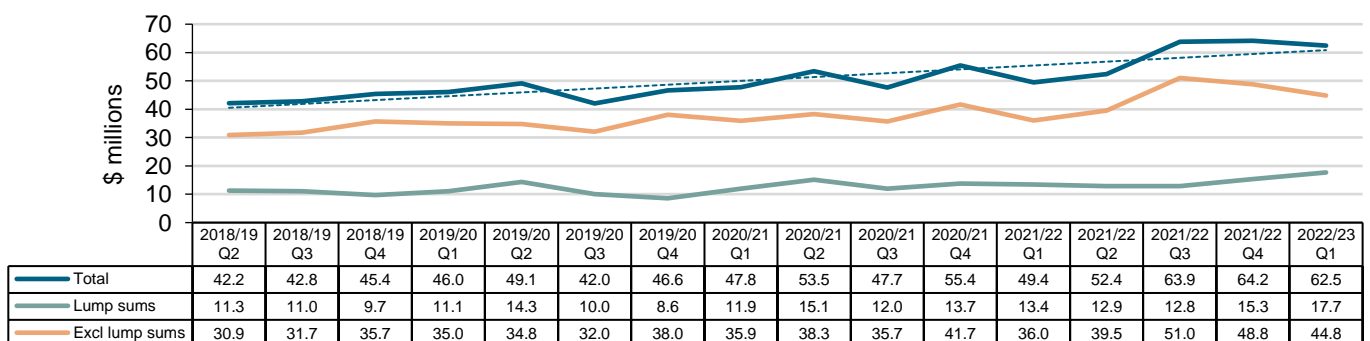
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



Total payments by transaction quarter - GIO

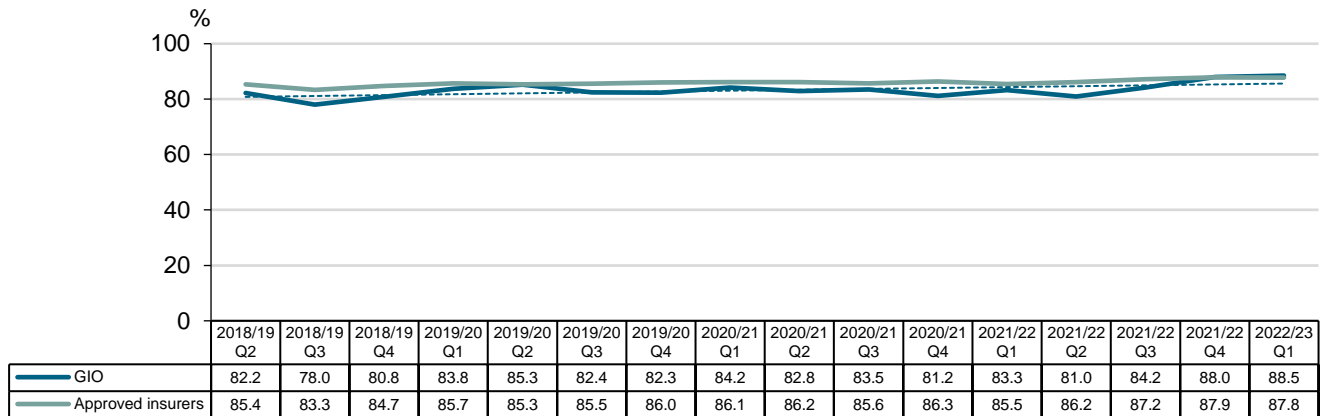


Section 3: Individual insurer summary

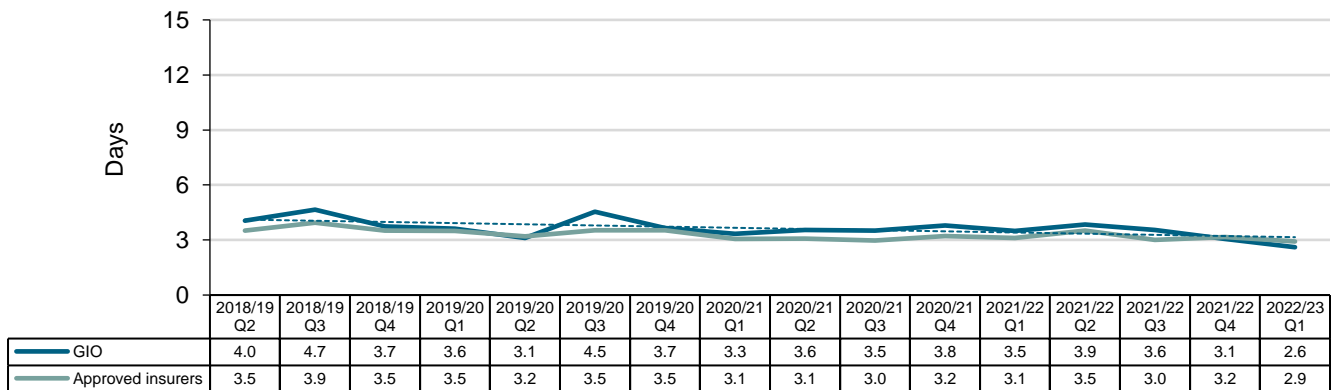
GIO

3.3.4 Claim management - GIO

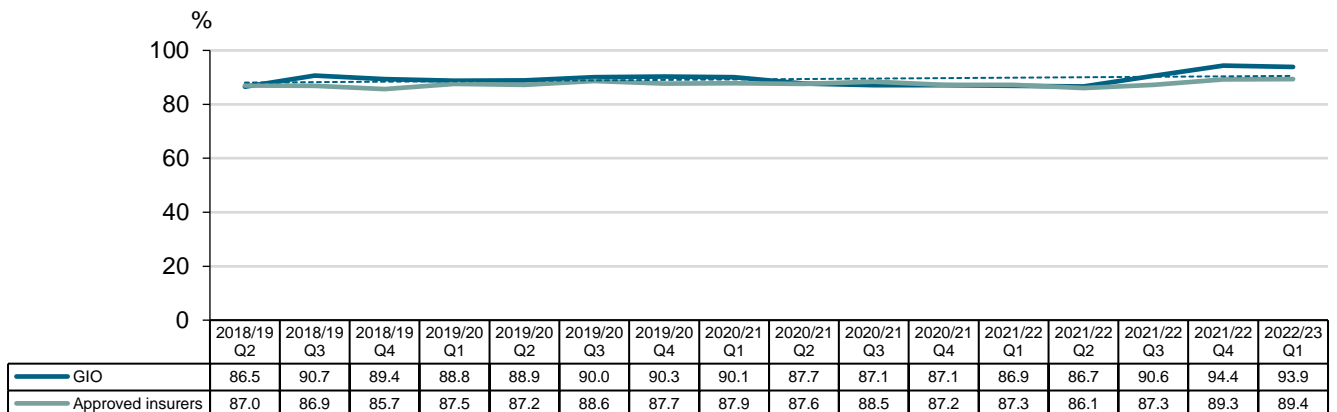
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



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

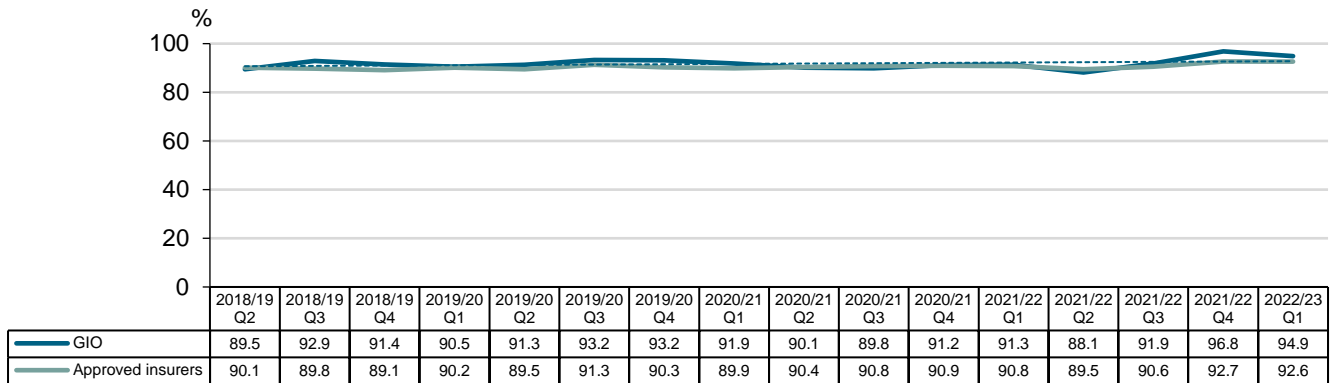


Section 3: Individual insurer summary

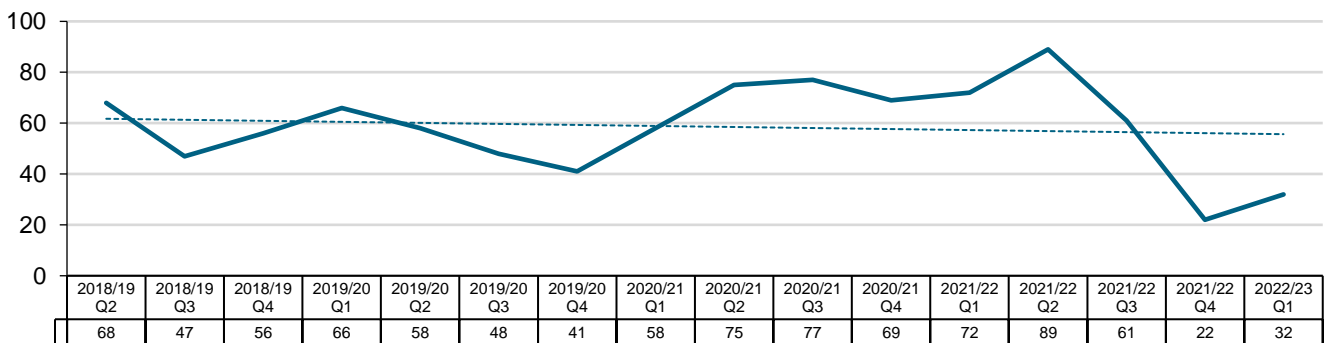
GIO

3.3.4 Claim management - GIO

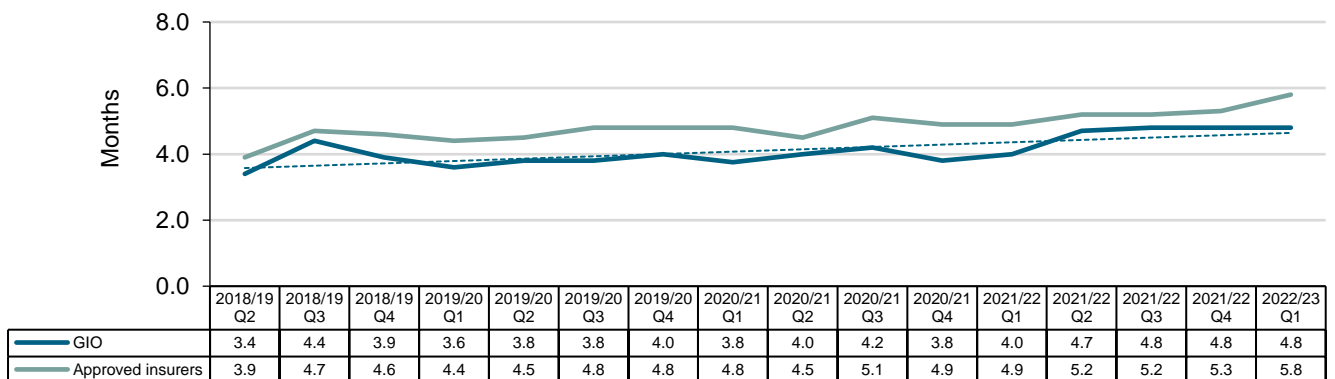
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - GIO



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 ¹	Current experience ²	% of approved insurers	Current quarter	Current experience ²
Claim numbers						
Total claim count	49	-3.9	■	0.8	6,141	■
Total active income claim count	95	-4.0	▼	0.6	16,158	■
Total closed claim count	55	-5.2	■	0.8	7,004	▲
Claim payments (\$m)						
Total claim payments	0.7	-41.7	▼	0.3	275.5	■
Claim payments - excl lump sums	0.6	-37.0	▼	0.3	197.1	■
Claim payments - lump sums	0.1	-56.0	▼	0.2	78.4	▼
Claim management	Guild				Insurer average	
	Current quarter	% change from previous quarter ¹	Current experience ²	Average performance ³	Current quarter	Current experience ²
Proportion (%) of insurer lodgement within five working days	56	-21.8	▼	●	88	■
Average insurer lodgement period (days)	4.6	19.4	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	92	-8.0	▼	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	92	-8.0	▼	●	93	■
Number of income claims with initial liability decision made beyond 24 days	2	n/a				
Median claim duration (months)	2.1	16.7	▼	●	5.8	▲

¹ 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.

² Trend based on change over the previous four quarters

³ Based on the previous four quarters

Section 3: Individual insurer summary

Guild

3.4.2 Individual insurer summary - Guild

Claim activity	Guild							
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	142	187	194	190	49	n/a	n/a	n/a
Accepted claims	133	176	184	179	47	n/a	n/a	n/a
Disallowed claims	4	7	1	3	0	n/a	n/a	n/a
Pended claims	0	1	0	1	0	n/a	n/a	n/a
Other claims	5	3	9	7	2	n/a	n/a	n/a

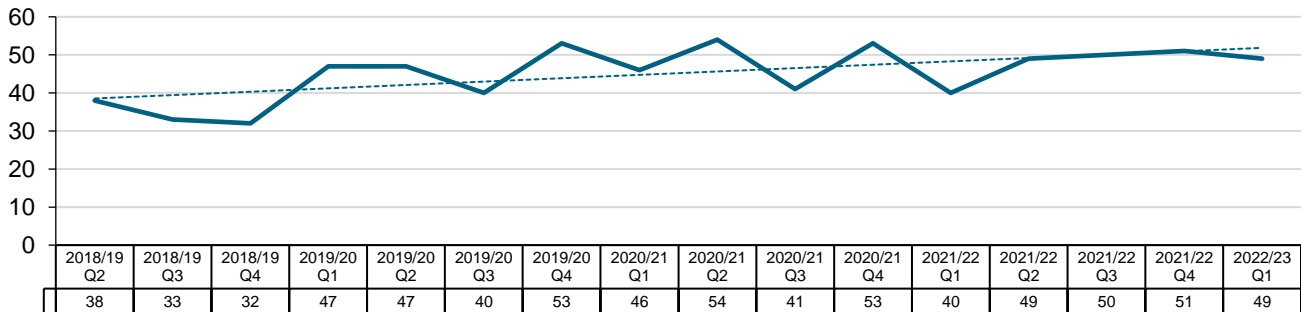
Claim activity	Insurer total							
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

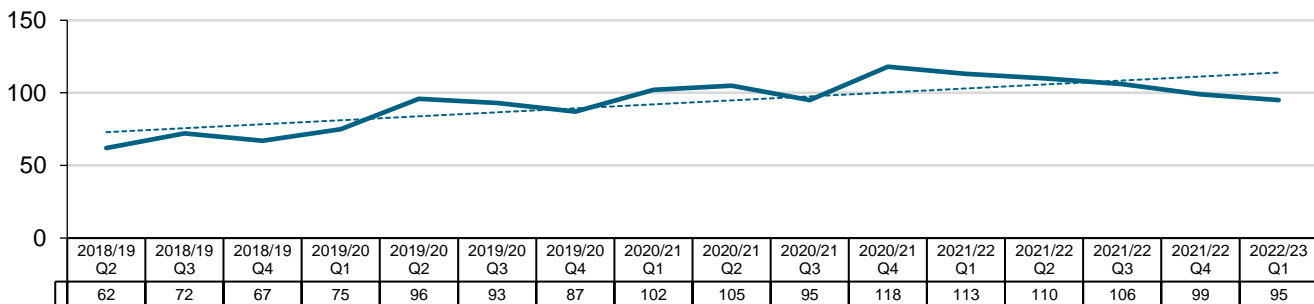
Guild

3.4.3 Claim activity - Guild

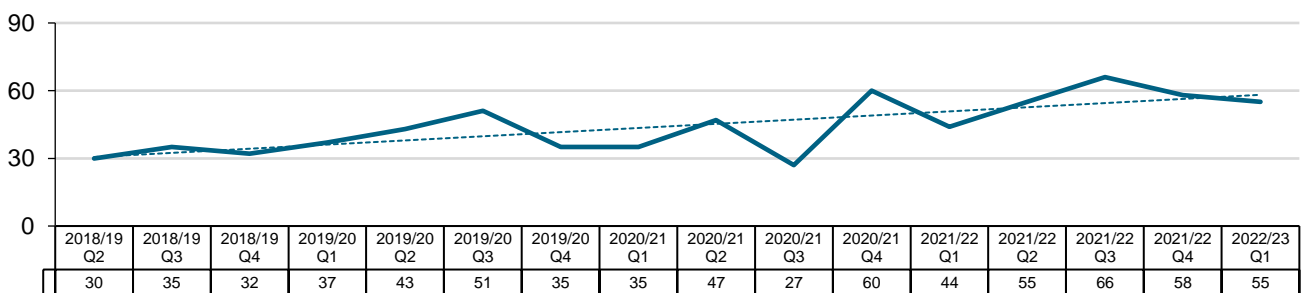
Total number of claims by insurer received quarter - Guild



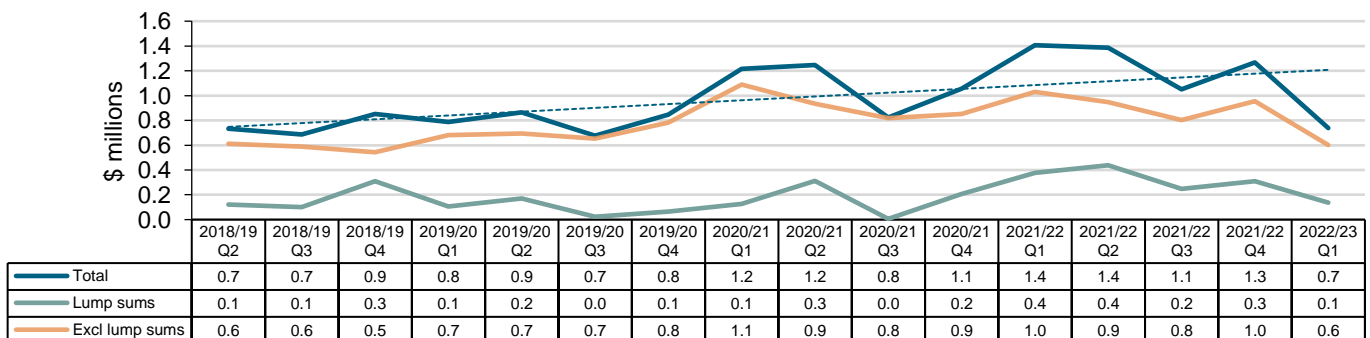
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



Total payments by transaction quarter - Guild

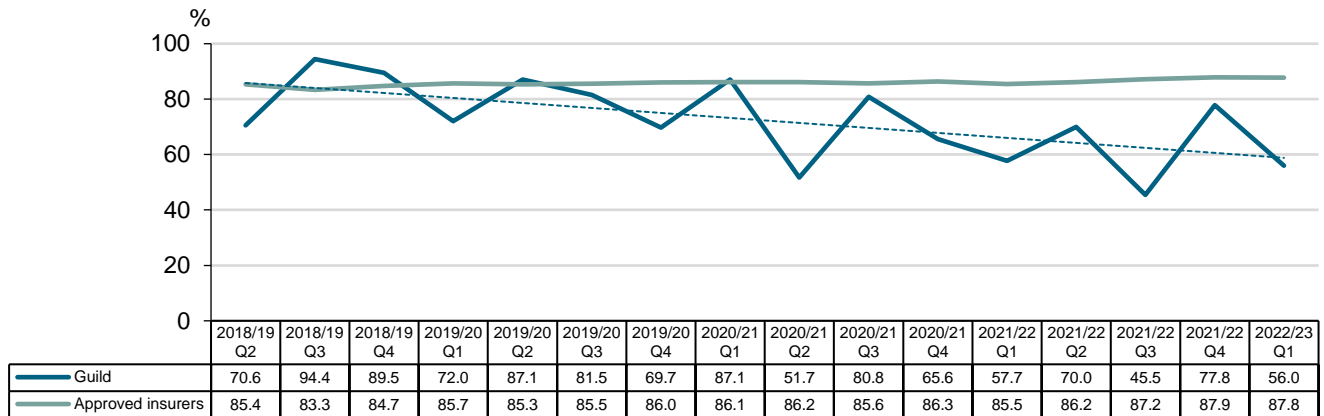


Section 3: Individual insurer summary

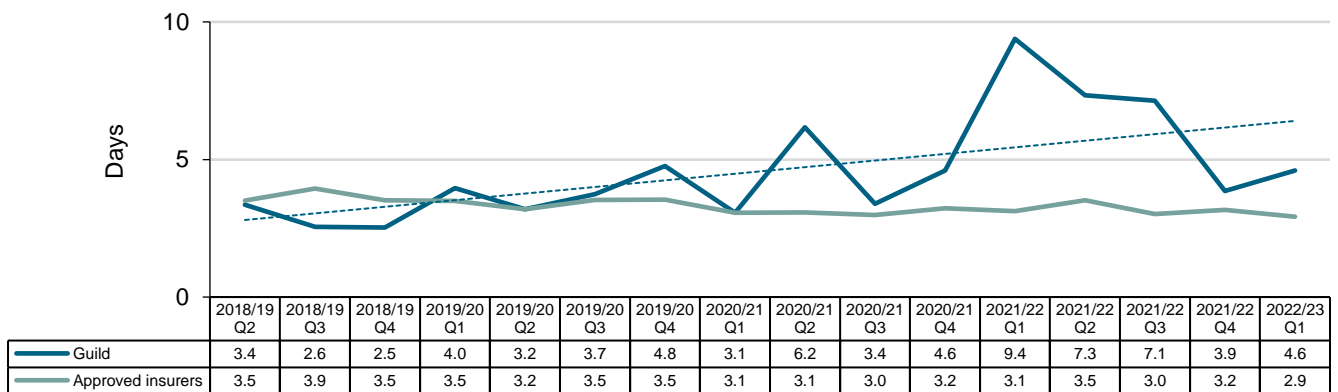
Guild

3.4.4 Claim management - Guild

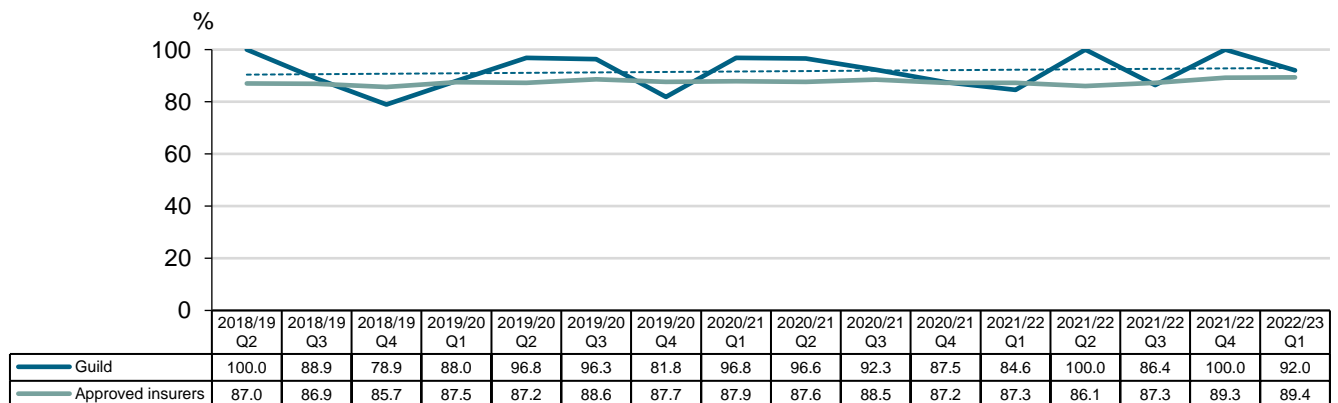
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild



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

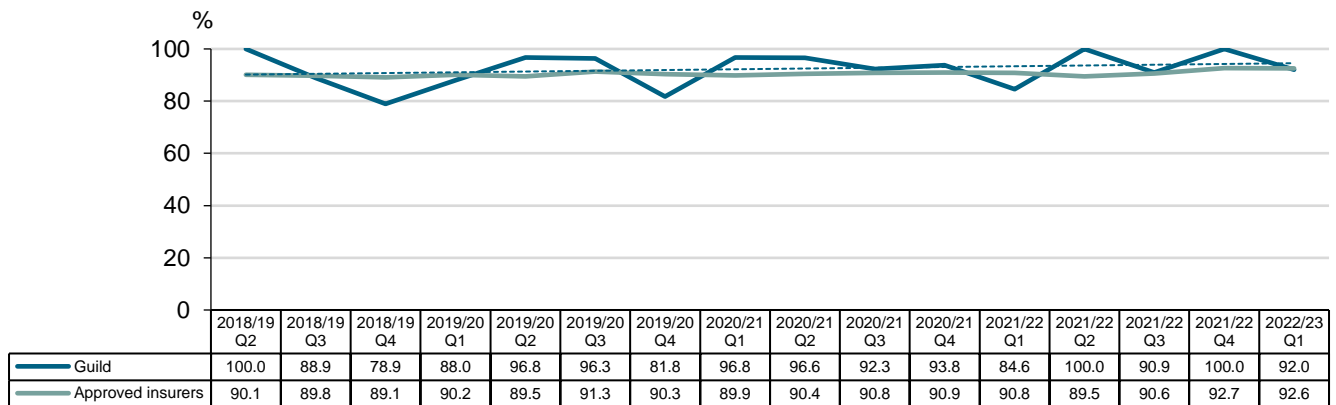


Section 3: Individual insurer summary

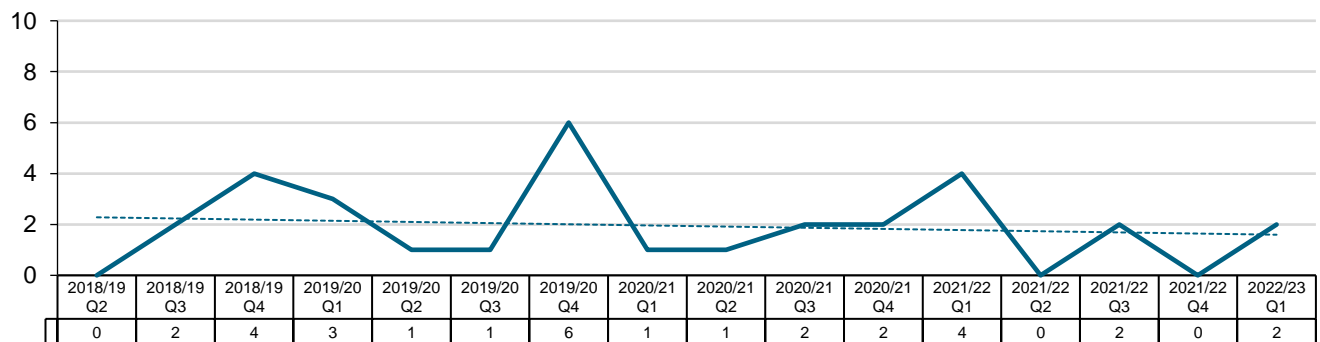
Guild

3.4.4 Claim management - Guild

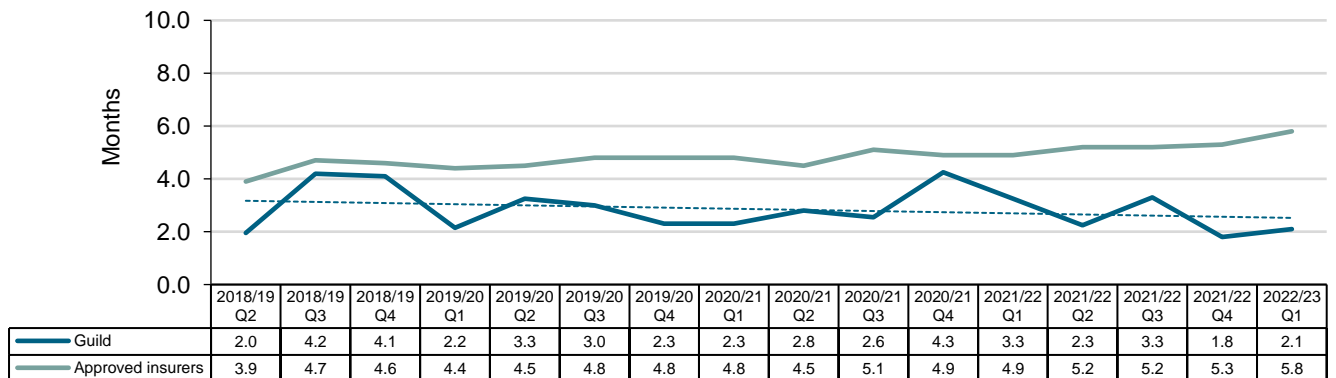
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Guild



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

CGU

3.5.1 Individual insurer summary - CGU

Claim activity	CGU				Insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,043	11.4	■	17.0	6,141	■
Total active income claim count	2,574	-5.4	▼	15.9	16,158	■
Total closed claim count	1,219	-7.9	▲	17.4	7,004	▲
Claim payments (\$m)						
Total claim payments	49.6	0.2	▼	18.0	275.5	■
Claim payments - excl lump sums	32.4	-11.2	■	16.4	197.1	■
Claim payments - lump sums	17.2	32.3	▼	22.0	78.4	▼
Claim management	CGU				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	86	-1.6	■	●	88	■
Average insurer lodgement period (days)	3.0	-4.4	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	88	-2.4	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	91	-1.3	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	43	19.4				
Median claim duration (months)	5.3	15.2	▲	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

CGU

3.5.2 Individual insurer summary - CGU

Claim activity		CGU						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,464	4,066	4,179	4,107	1,043	n/a	n/a	n/a
Accepted claims	4,049	3,660	3,770	3,669	933	n/a	n/a	n/a
Disallowed claims	292	339	331	346	65	n/a	n/a	n/a
Pended claims	42	13	5	10	28	n/a	n/a	n/a
Other claims	81	54	73	82	17	n/a	n/a	n/a

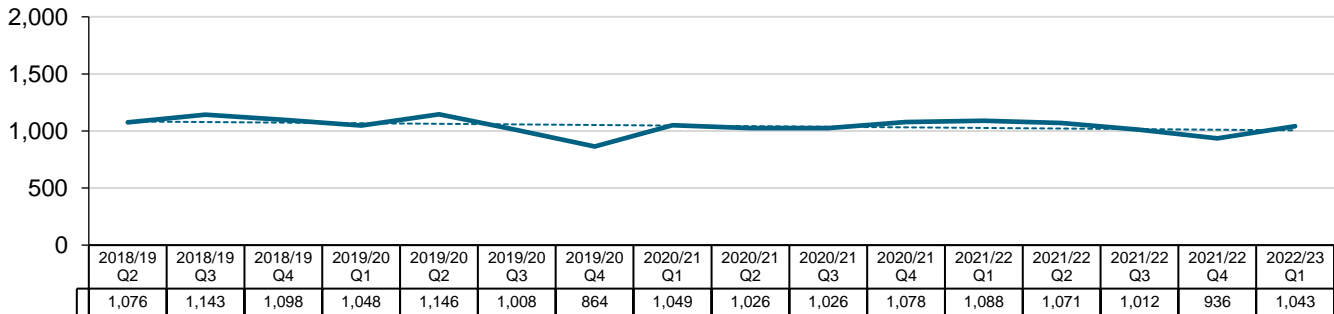
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

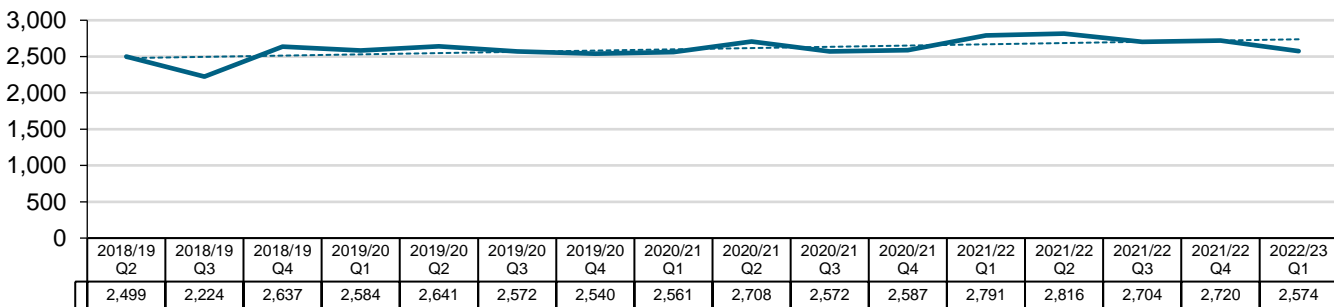
CGU

3.5.3 Claim activity - CGU

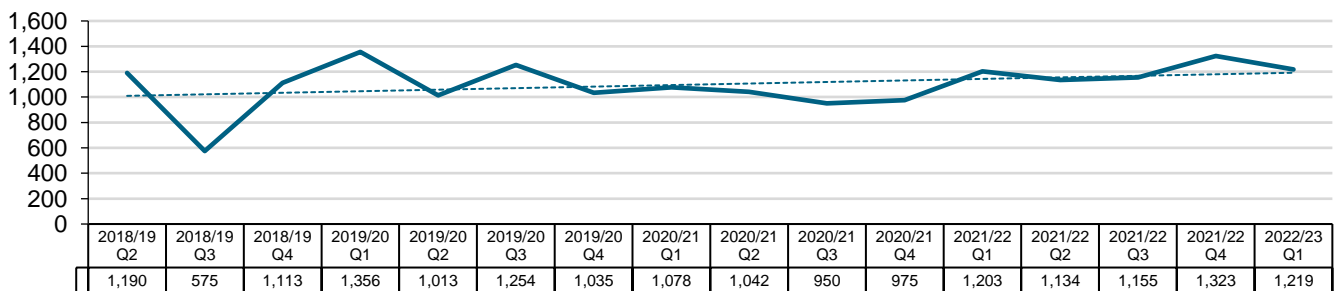
Total number of claims by insurer received quarter - CGU



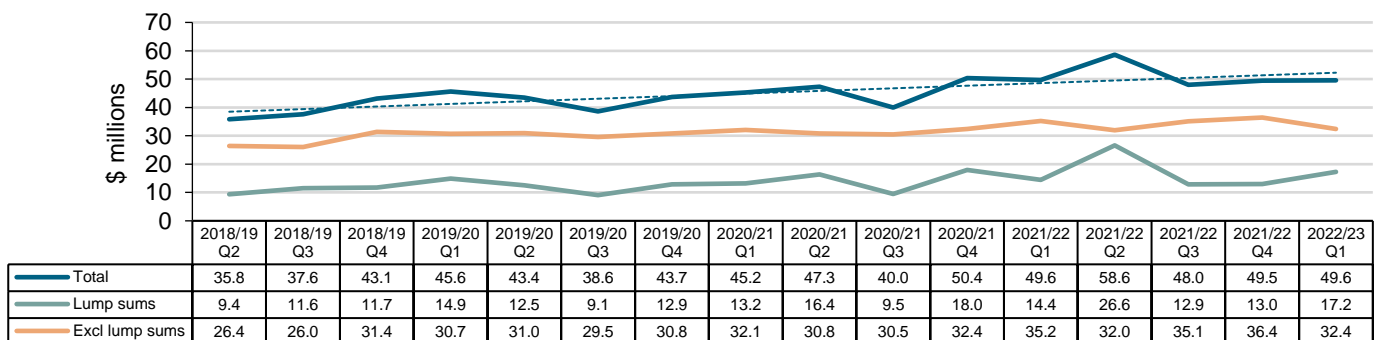
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU



Total payments by transaction quarter - CGU

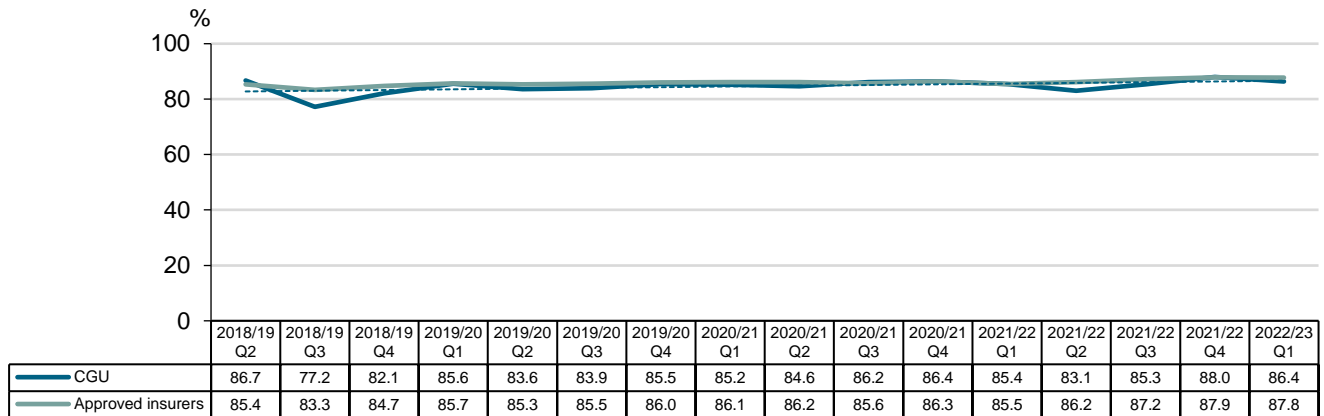


Section 3: Individual insurer summary

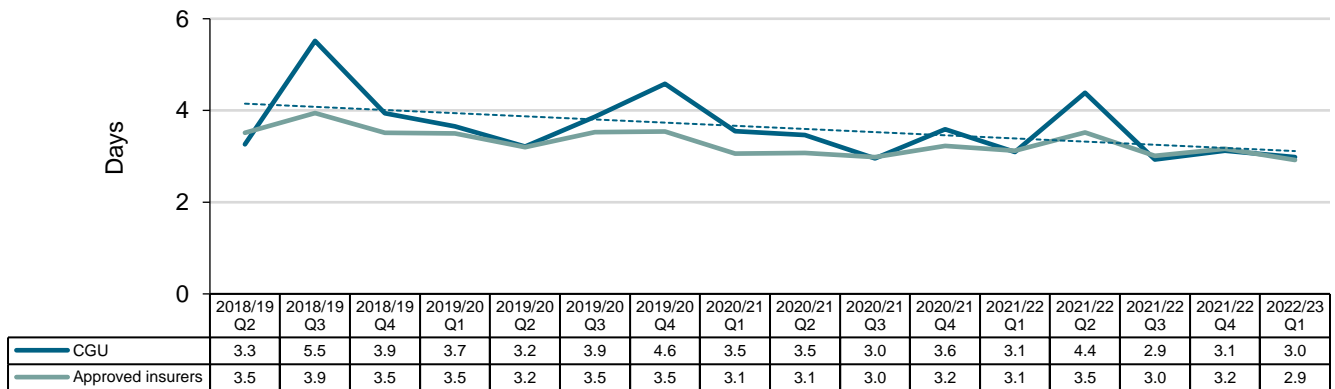
CGU

3.5.4 Claim management - CGU

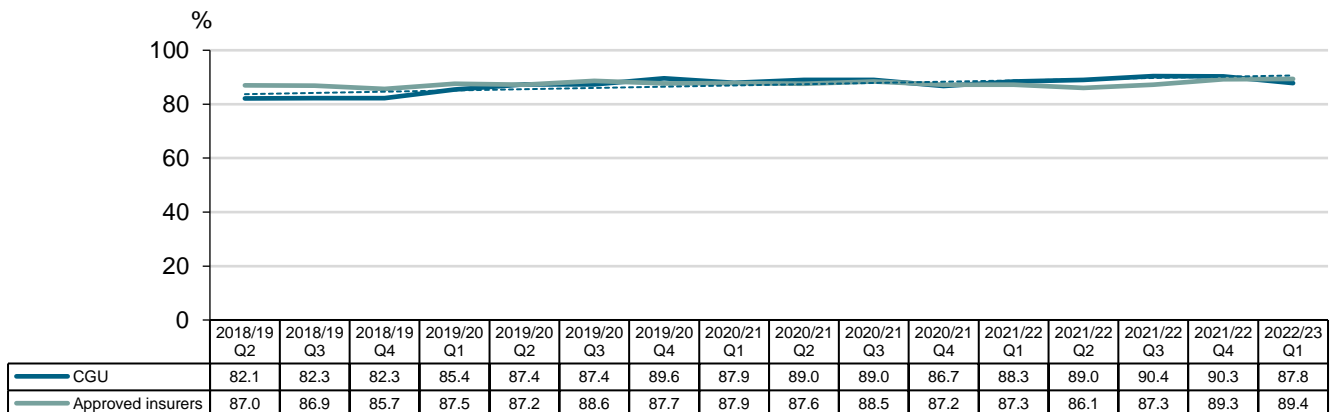
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - CGU



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



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

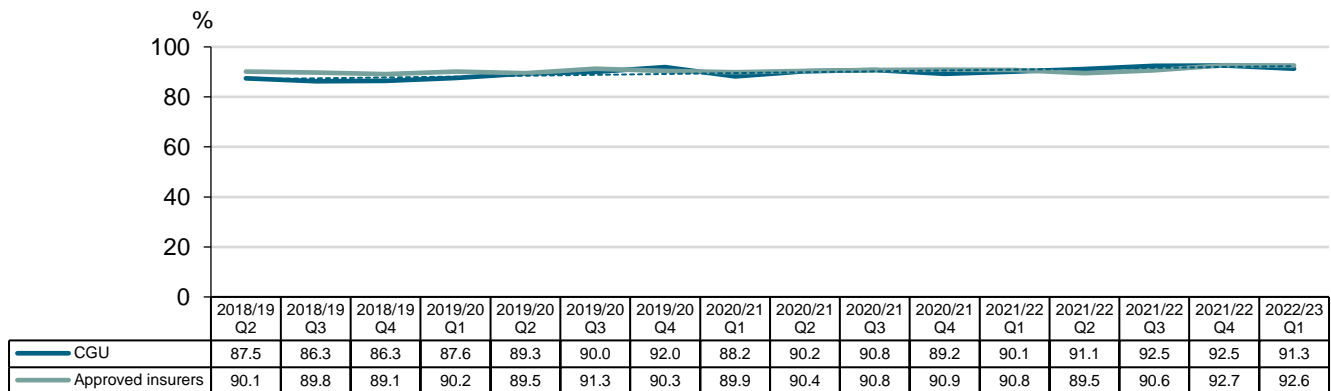


Section 3: Individual insurer summary

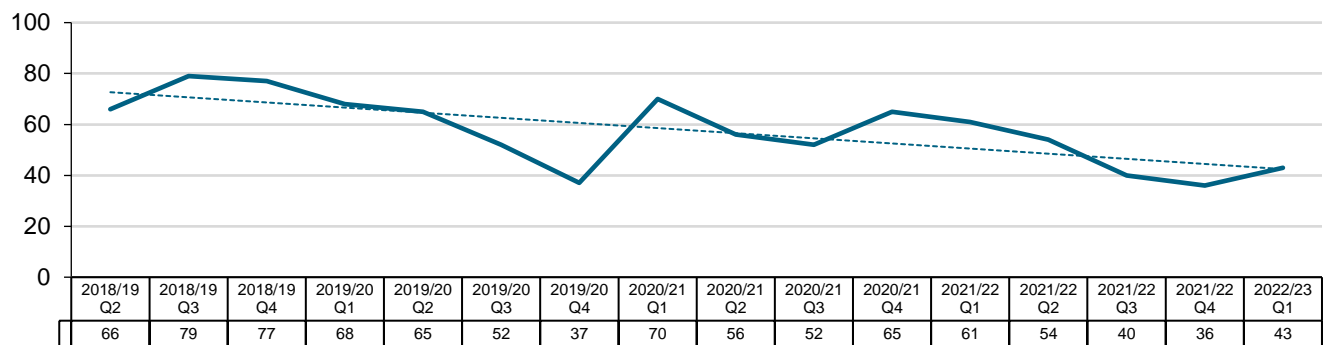
CGU

3.5.4 Claim management - CGU

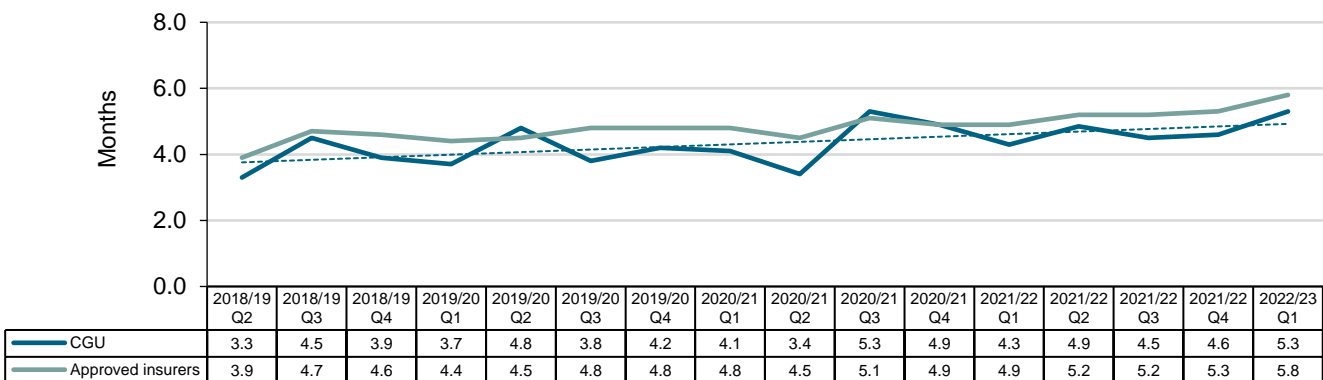
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - CGU



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



Median claim duration (months) by initial finalisation quarter - 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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,205	12.1	▼	19.6	6,141	■
Total active income claim count	3,809	-1.7	▼	23.6	16,158	■
Total closed claim count	1,396	-3.3	■	19.9	7,004	▲
Claim payments (\$m)						
Total claim payments	56.7	4.2	▼	20.6	275.5	■
Claim payments - excl lump sums	44.0	5.2	▼	22.3	197.1	■
Claim payments - lump sums	12.6	0.9	▼	16.1	78.4	▼
Claim management	ICWA				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	96	0.7	■	●	88	■
Average insurer lodgement period (days)	1.7	-3.6	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	88	0.2	▲	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	90	-0.2	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	66	4.8				
Median claim duration (months)	6.7	8.1	▲	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

ICWA

3.6.2 Individual insurer summary - ICWA

Claim activity		ICWA						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,720	4,741	4,999	4,668	1,205	n/a	n/a	n/a
Accepted claims	4,316	4,338	4,558	4,139	1,061	n/a	n/a	n/a
Disallowed claims	304	259	225	269	42	n/a	n/a	n/a
Pended claims	3	13	15	63	64	n/a	n/a	n/a
Other claims	97	131	201	197	38	n/a	n/a	n/a

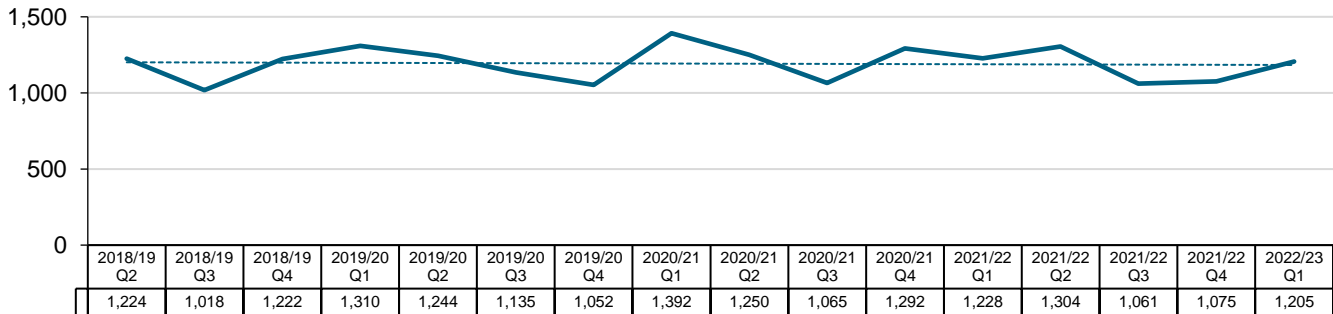
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

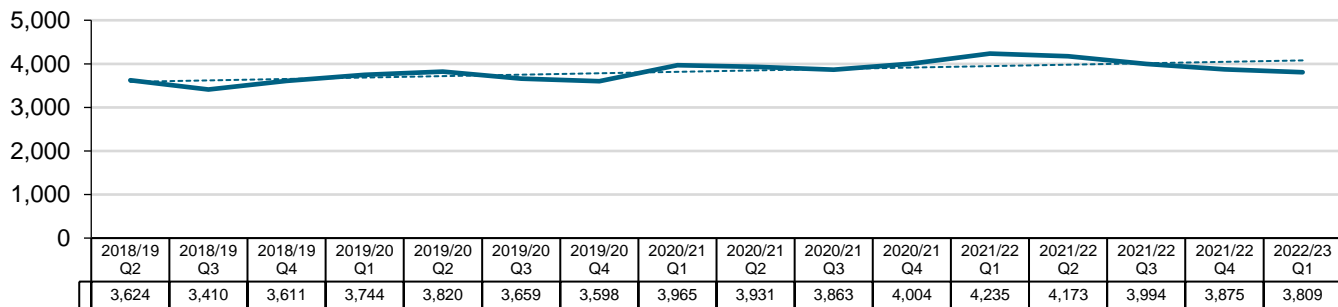
ICWA

3.6.3 Claim activity - ICWA

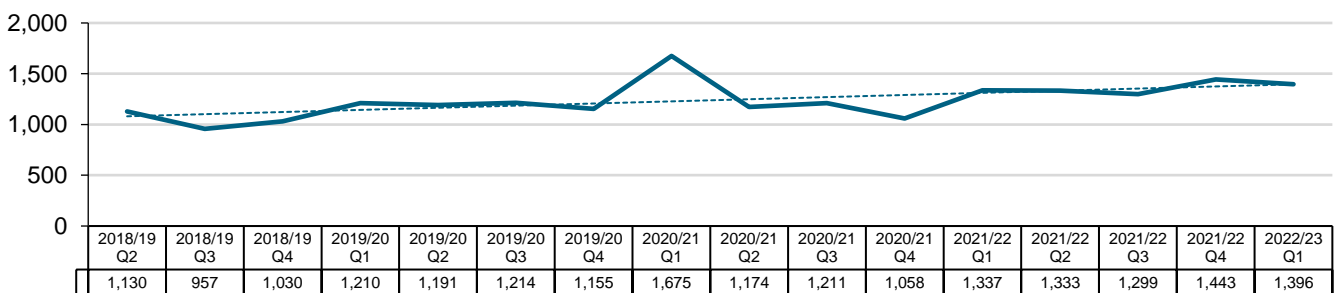
Total number of claims by insurer received quarter - ICWA



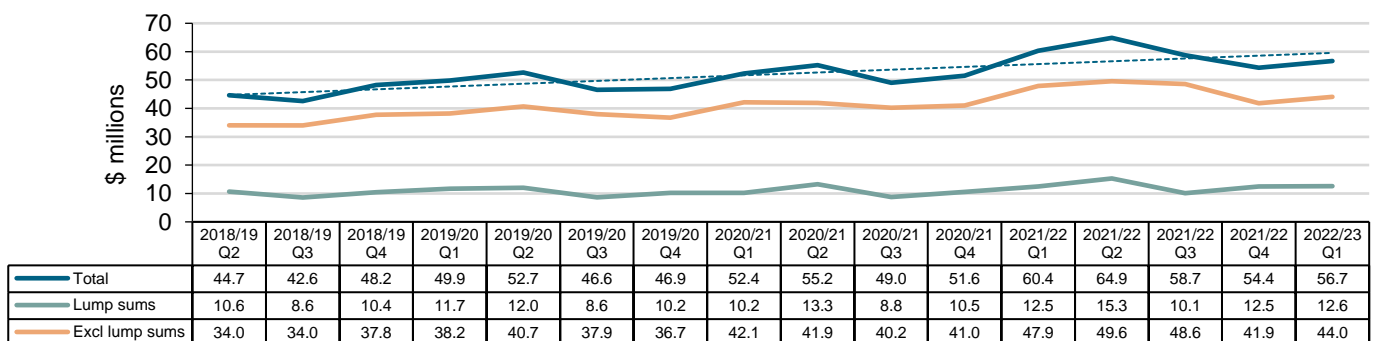
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



Total payments by transaction quarter - ICWA

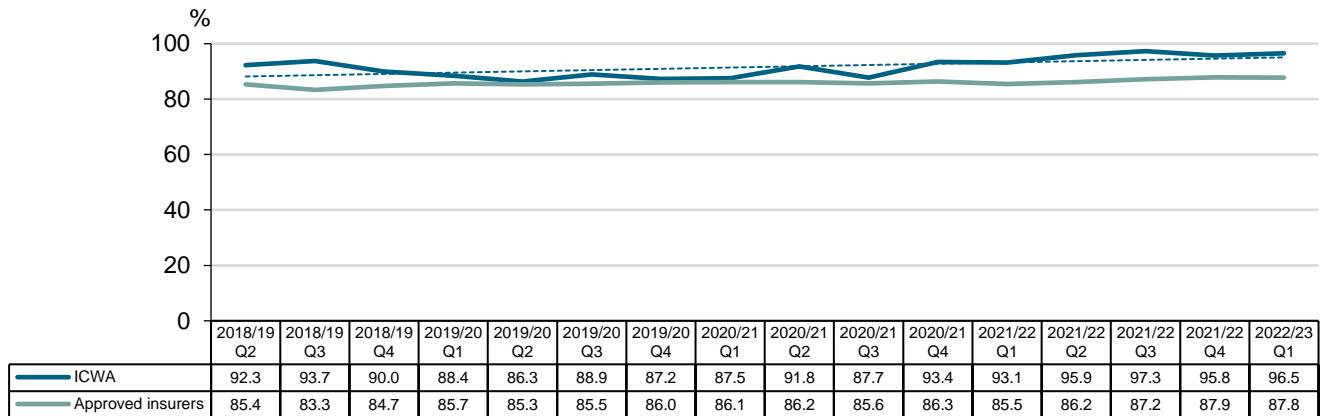


Section 3: Individual insurer summary

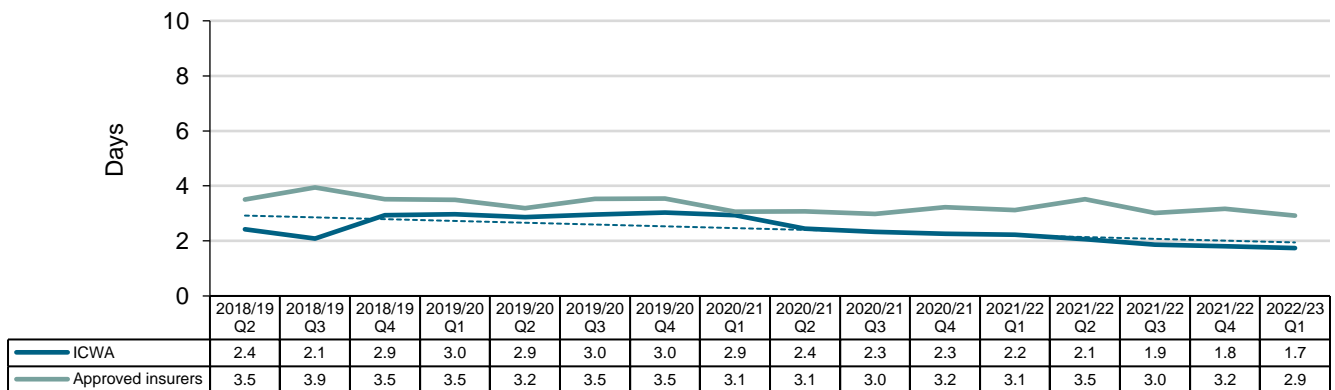
ICWA

3.6.4 Claim management - ICWA

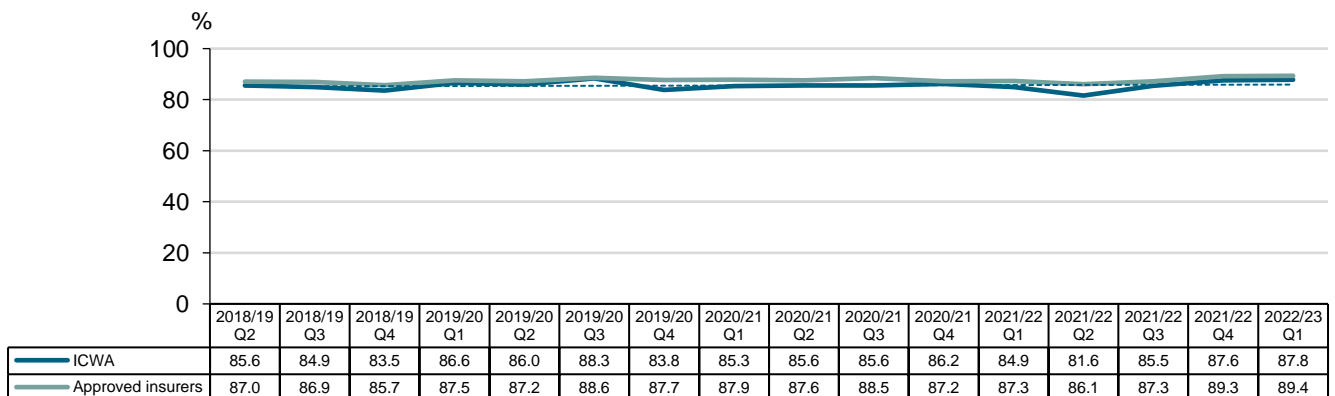
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



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

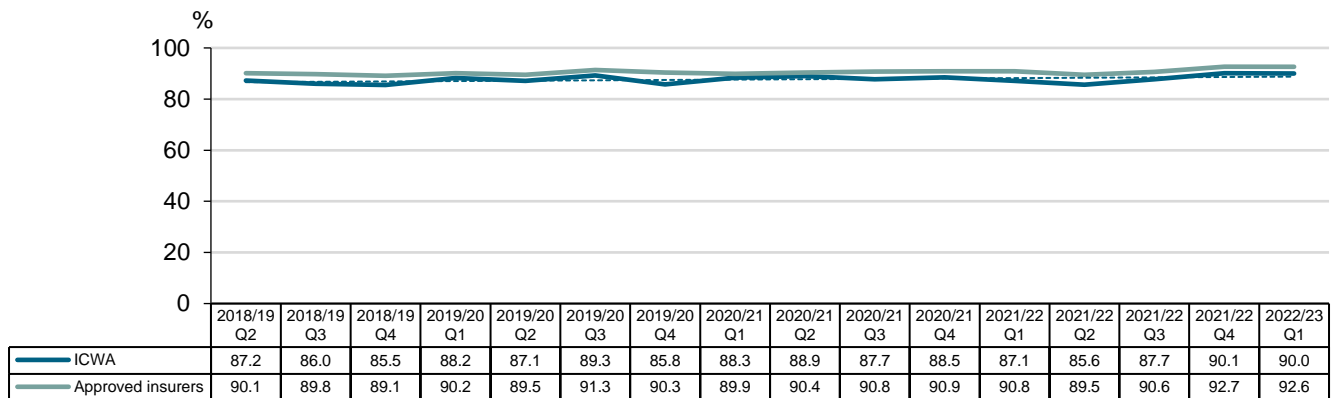


Section 3: Individual insurer summary

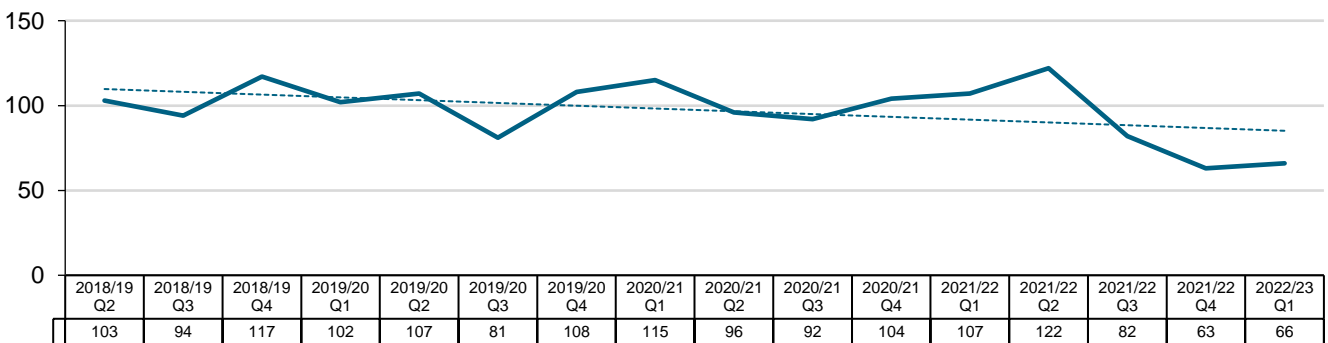
ICWA

3.6.4 Claim management - ICWA

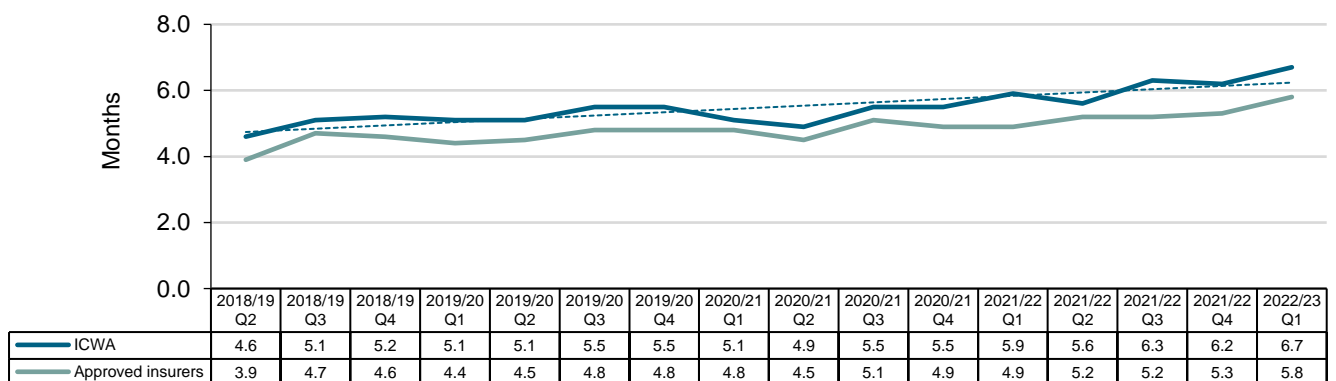
Proportion of income claims with initial liability decision made within 24 days by insurer received quarter - ICWA



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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	859	4.1	▼	14.0	6,141	■
Total active income claim count	2,120	2.3	■	13.1	16,158	■
Total closed claim count	1,127	30.9	▲	16.1	7,004	▲
Claim payments (\$m)						
Total claim payments	38.9	1.4	■	14.1	275.5	■
Claim payments - excl lump sums	28.5	5.8	▲	14.5	197.1	■
Claim payments - lump sums	10.4	-8.8	▼	13.3	78.4	▼
Claim management	QBE				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	76	-0.3	■	●	88	■
Average insurer lodgement period (days)	6.0	2.3	▲		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	92	2.9	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	94	2.2	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	22	-37.1				
Median claim duration (months)	5.6	19.1	▲	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

QBE

3.7.2 Individual insurer summary - QBE

Claim activity		QBE						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	3,923	3,117	3,108	3,540	859	n/a	n/a	n/a
Accepted claims	3,581	2,836	2,777	3,146	728	n/a	n/a	n/a
Disallowed claims	196	151	154	193	56	n/a	n/a	n/a
Pended claims	6	2	4	27	37	n/a	n/a	n/a
Other claims	140	128	173	174	38	n/a	n/a	n/a

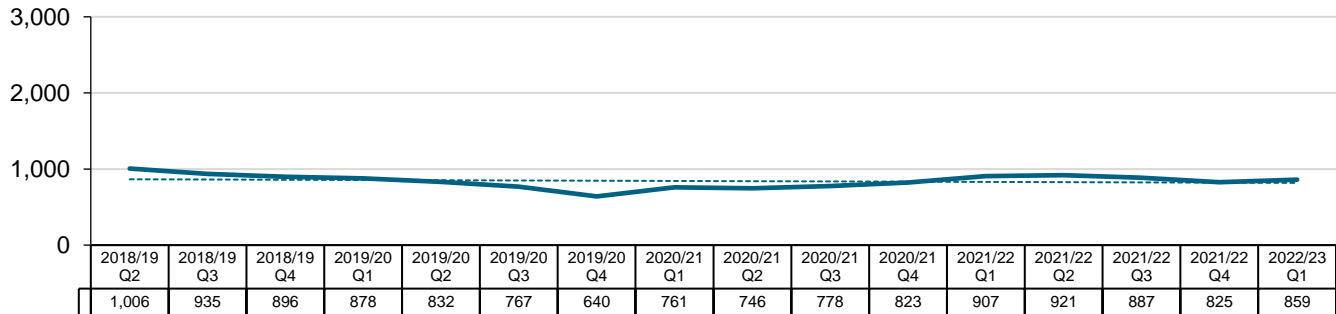
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

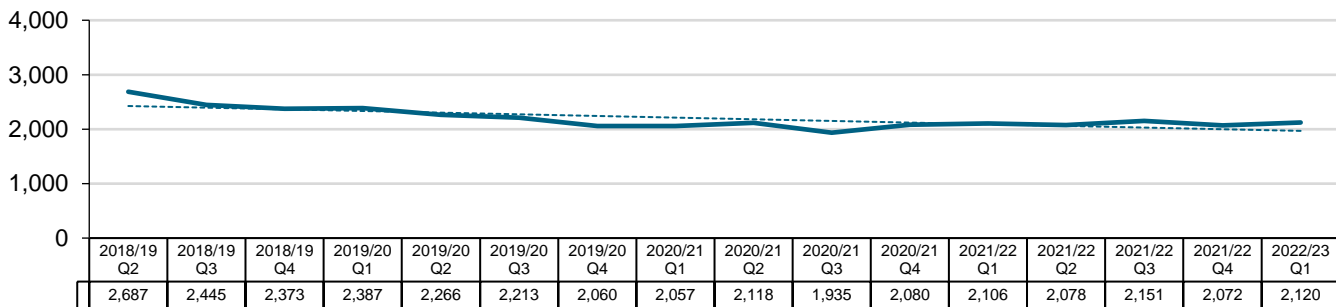
QBE

3.7.3 Claim activity - QBE

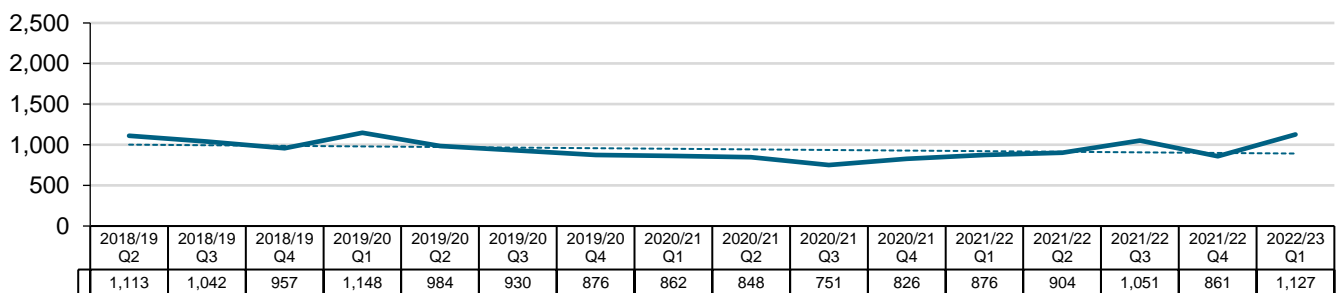
Total number of claims by insurer received quarter - QBE



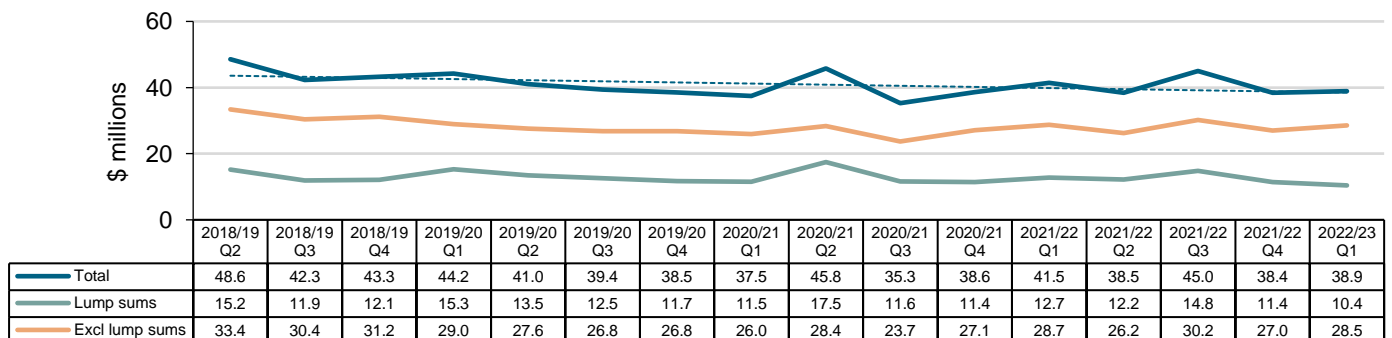
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



Total payments by transaction quarter - QBE

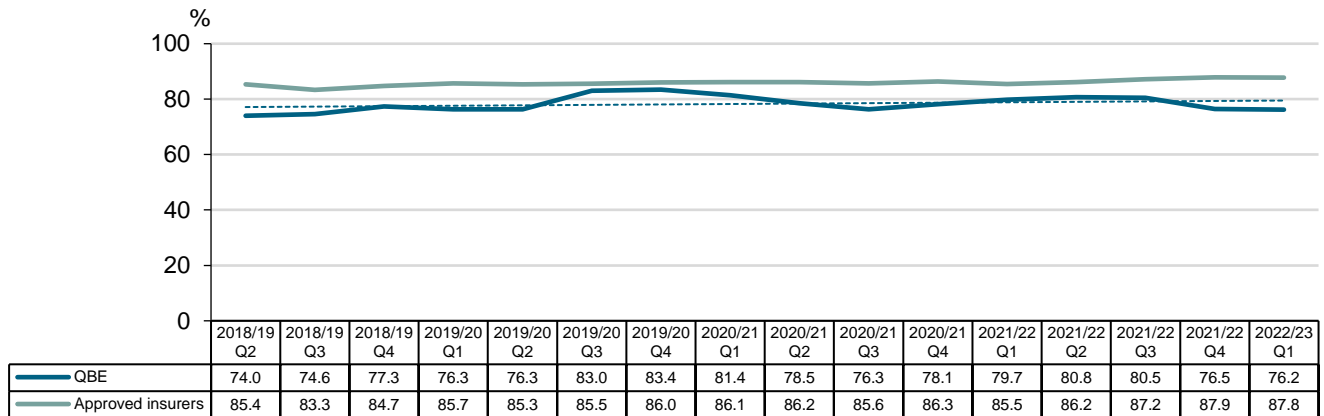


Section 3: Individual insurer summary

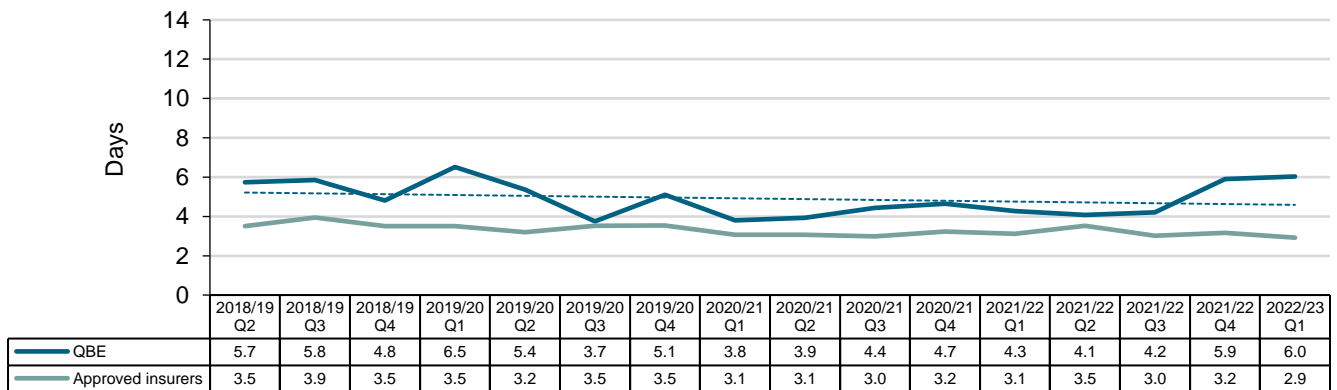
QBE

3.7.4 Claim management - QBE

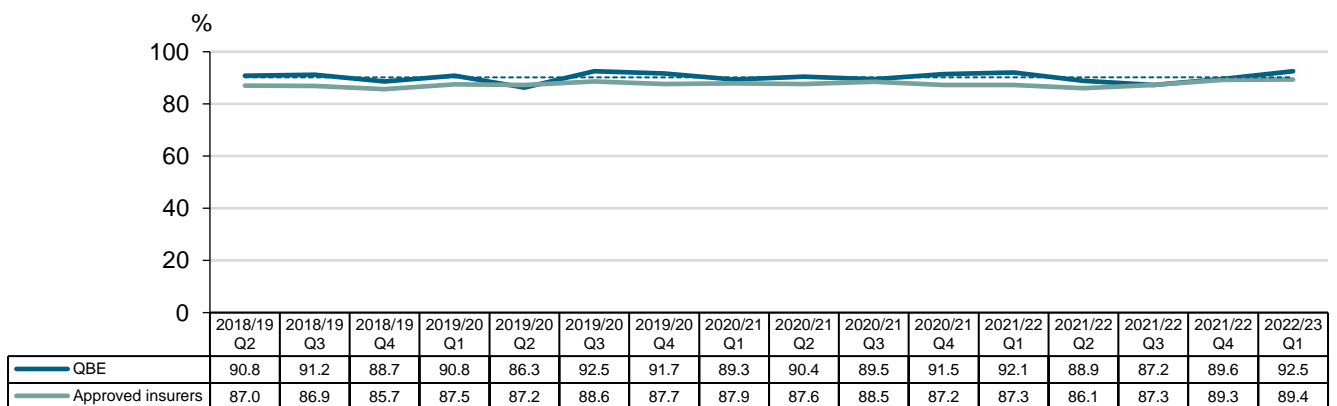
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE



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

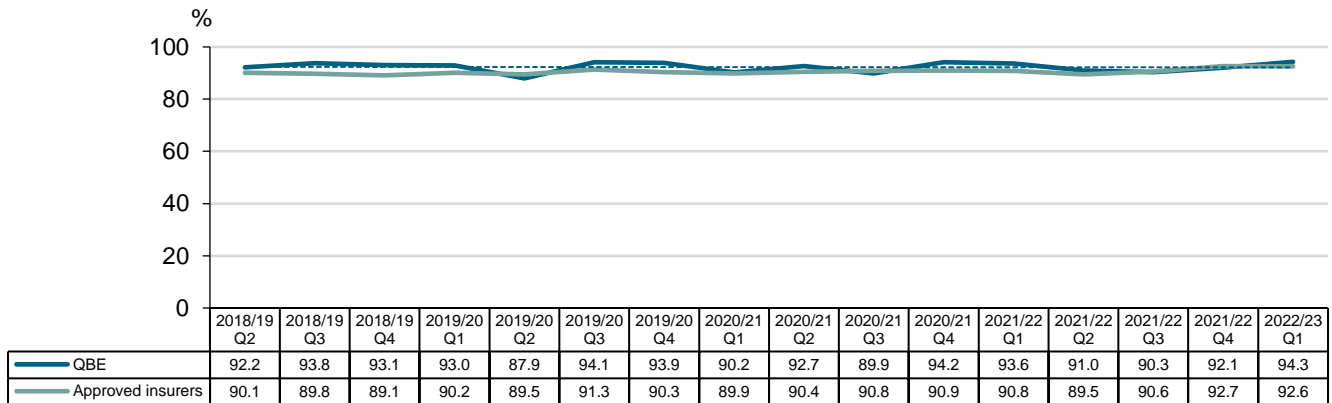


Section 3: Individual insurer summary

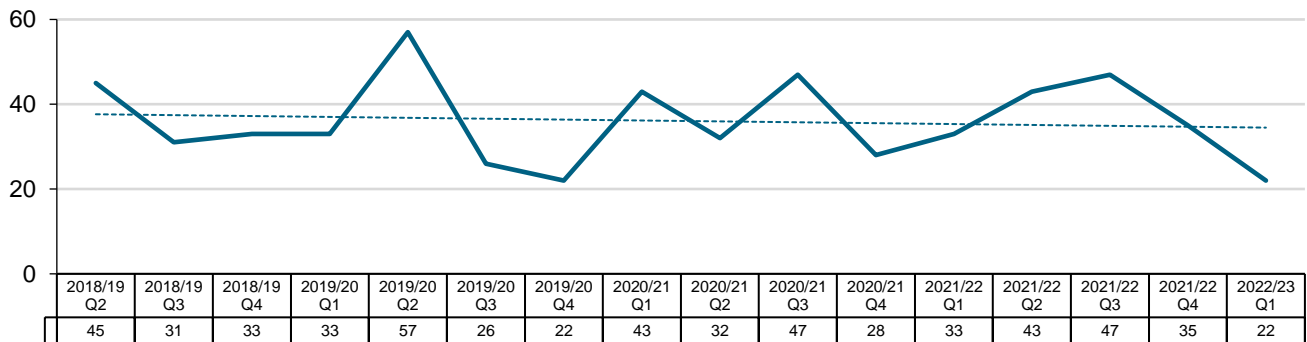
QBE

3.7.4 Claim management - QBE

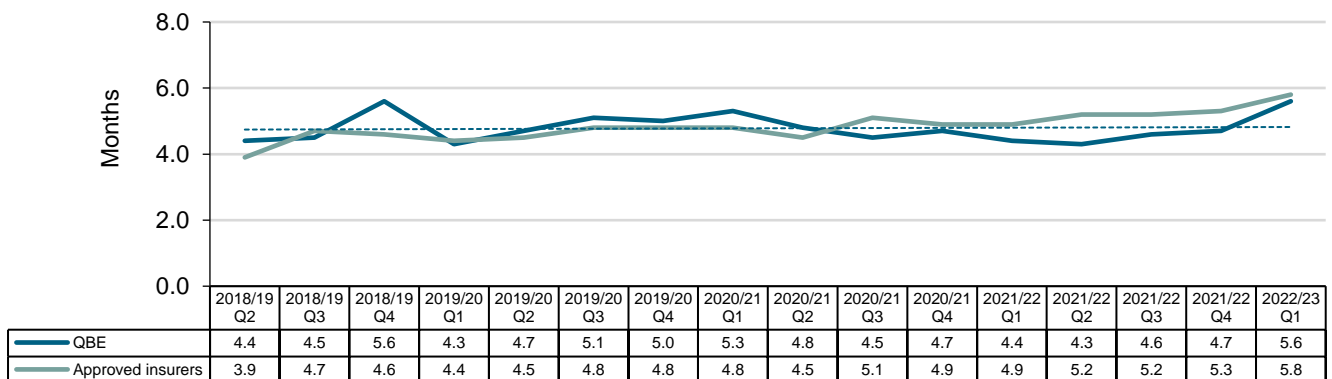
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - QBE



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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	116	11.5	▼	1.9	6,141	■
Total active income claim count	339	-4.0	▼	2.1	16,158	■
Total closed claim count	177	7.3	▲	2.5	7,004	▲
Claim payments (\$m)						
Total claim payments	4.6	-10.8	▼	1.7	275.5	■
Claim payments - excl lump sums	3.6	-1.2	■	1.8	197.1	■
Claim payments - lump sums	1.0	-34.8	▼	1.2	78.4	▼
Claim management	WFI				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	70	-9.8	▼	●	88	■
Average insurer lodgement period (days)	6.5	-16.3	▲		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	100	3.7	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	100	3.7	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	0	-100.0				
Median claim duration (months)	5.1	2.0	▼	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

WFI

3.8.2 Individual insurer summary - WFI

Claim activity		WFI						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	627	525	531	473	116	n/a	n/a	n/a
Accepted claims	592	505	505	442	106	n/a	n/a	n/a
Disallowed claims	19	12	20	25	8	n/a	n/a	n/a
Pended claims	5	2	2	1	0	n/a	n/a	n/a
Other claims	11	6	4	5	2	n/a	n/a	n/a

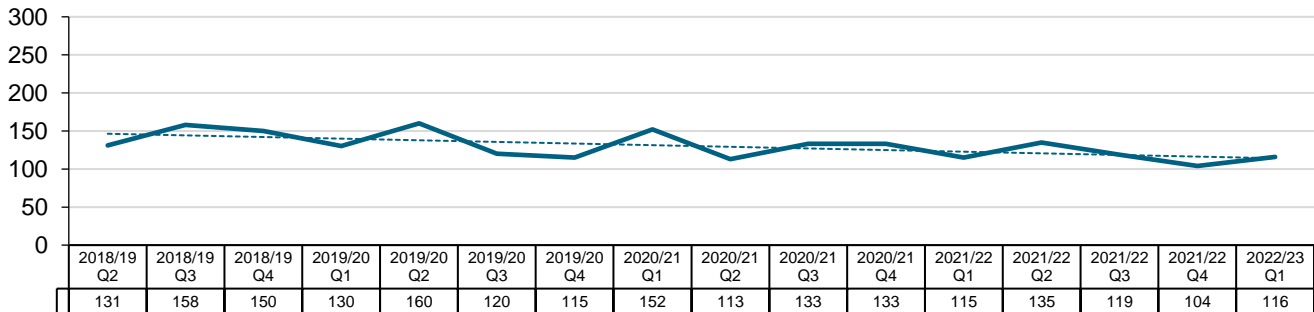
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

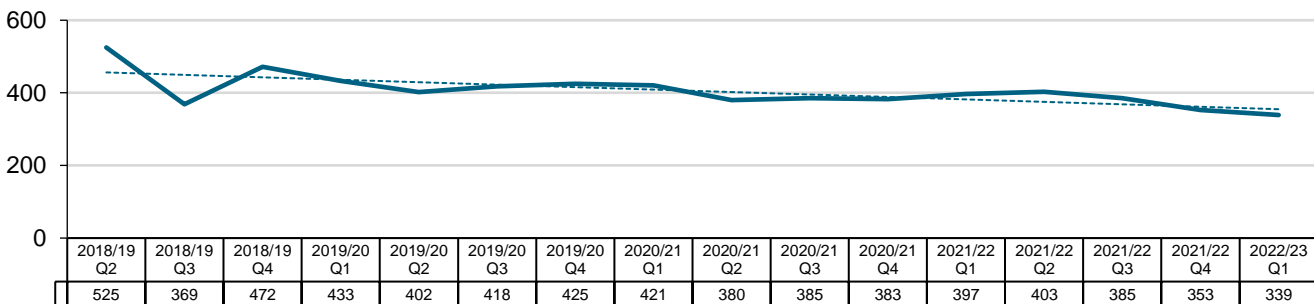
WFI

3.8.3 Claim activity - WFI

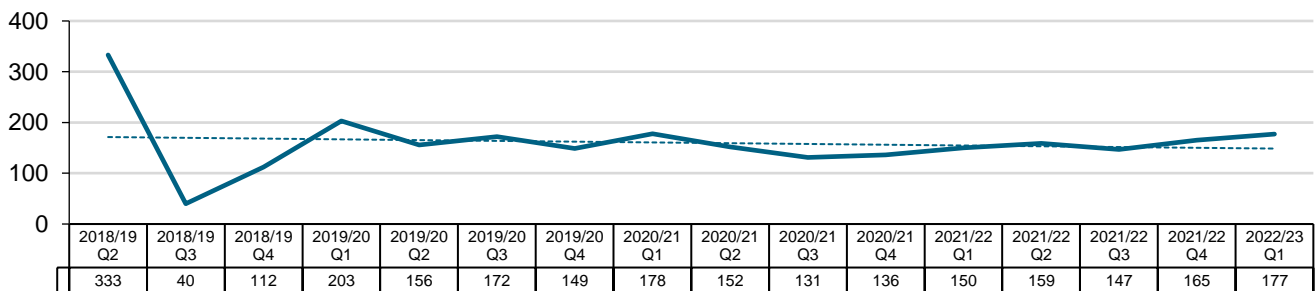
Total number of claims by insurer received quarter - WFI



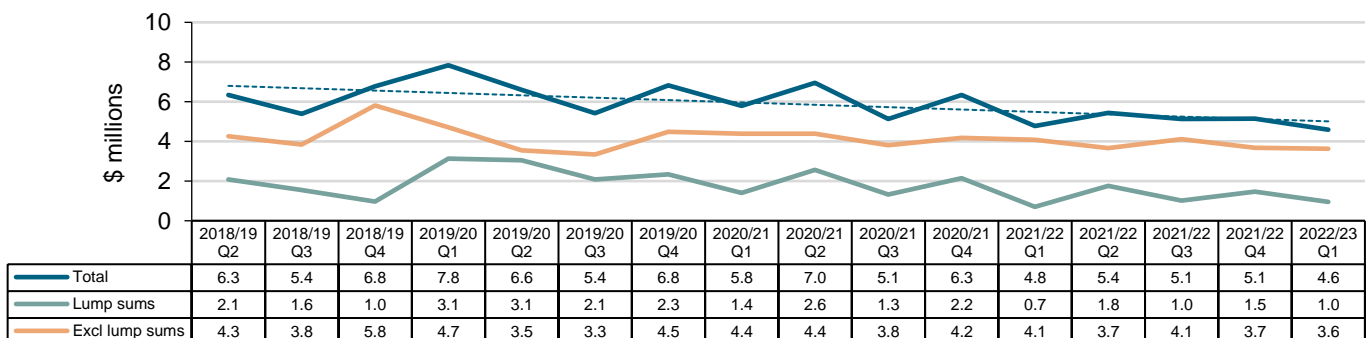
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI



Total payments by transaction quarter - WFI

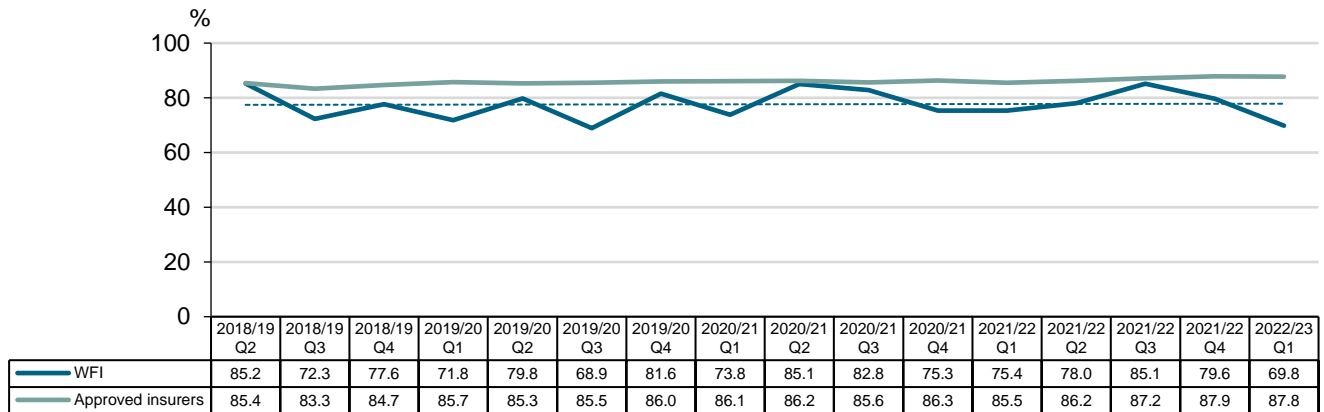


Section 3: Individual insurer summary

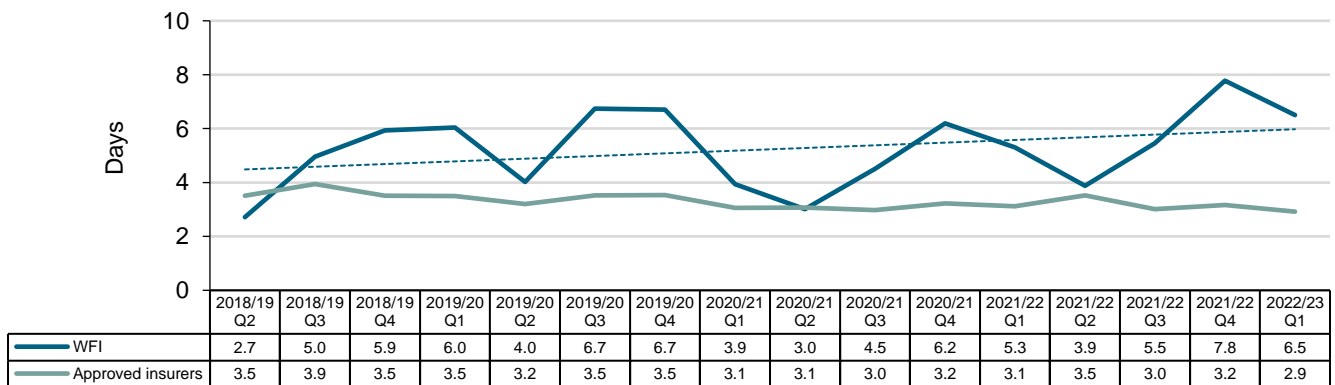
WFI

3.8.4 Claim management - WFI

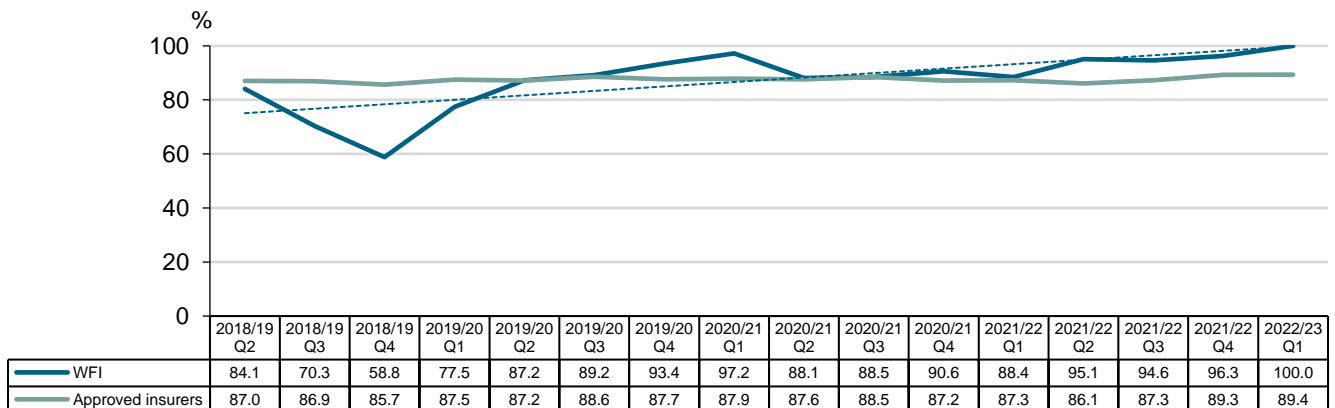
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - WFI



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

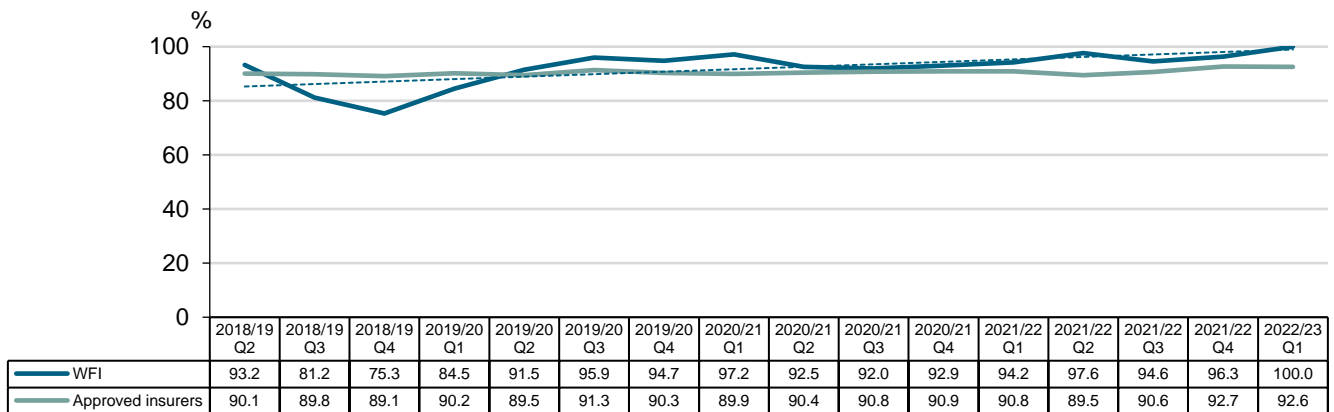


Section 3: Individual insurer summary

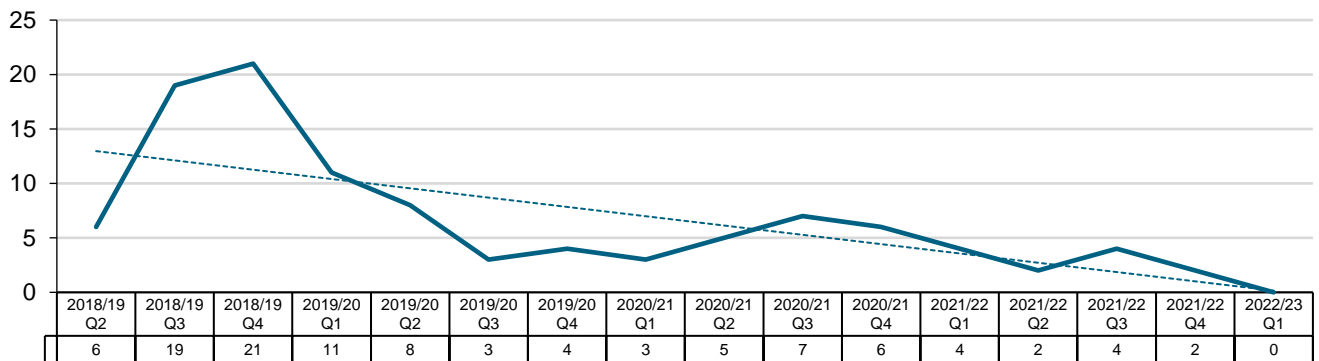
WFI

3.8.4 Claim management - WFI

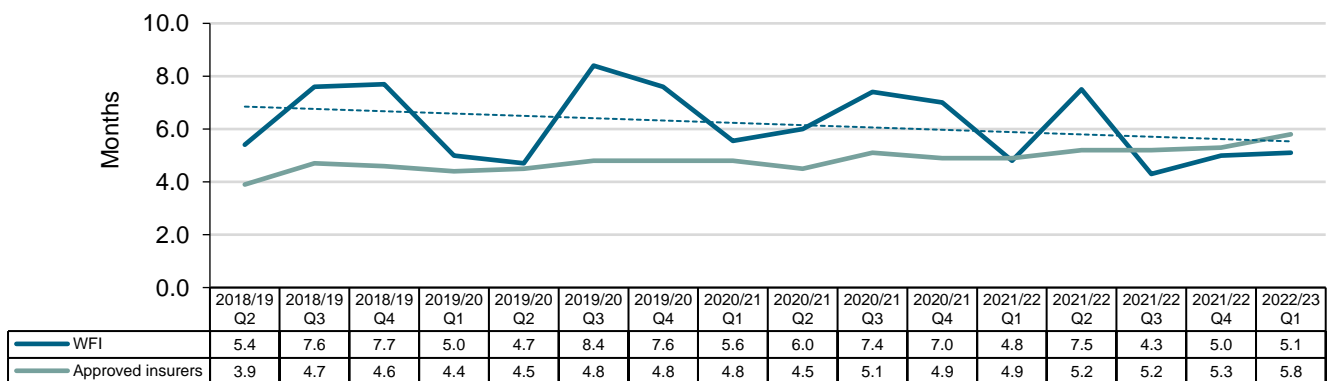
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - WFI



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 ¹	% of approved insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	205	-3.3	▼	3.3	6,141	■
Total active income claim count	557	-11.2	▼	3.4	16,158	■
Total closed claim count	227	-25.8	▲	3.2	7,004	▲
Claim payments (\$m)						
Total claim payments	8.4	-2.2	▼	3.0	275.5	■
Claim payments - excl lump sums	6.1	-4.8	■	3.1	197.1	■
Claim payments - lump sums	2.3	5.4	▼	3.0	78.4	▼
Claim management	Zurich				Insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within five working days	86	2.7	■	●	88	■
Average insurer lodgement period (days)	2.6	-31.4	▼		2.9	▼
Proportion (%) of income claims with initial liability decision made within 14 days	98	3.0	■	●	89	■
Proportion (%) of income claims with initial liability decision made within 24 days	98	0.5	■	●	93	■
Number of income claims with initial liability decision made beyond 24 days	2	-33.3				
Median claim duration (months)	8.0	15.9	▼	●	5.8	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

Section 3: Individual insurer summary

Zurich

3.9.2 Individual insurer summary - Zurich

Claim activity		Zurich						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	1,274	945	736	852	205	n/a	n/a	n/a
Accepted claims	1,132	835	670	767	179	n/a	n/a	n/a
Disallowed claims	28	26	16	25	5	n/a	n/a	n/a
Pended claims	0	0	0	0	0	n/a	n/a	n/a
Other claims	114	84	50	60	21	n/a	n/a	n/a

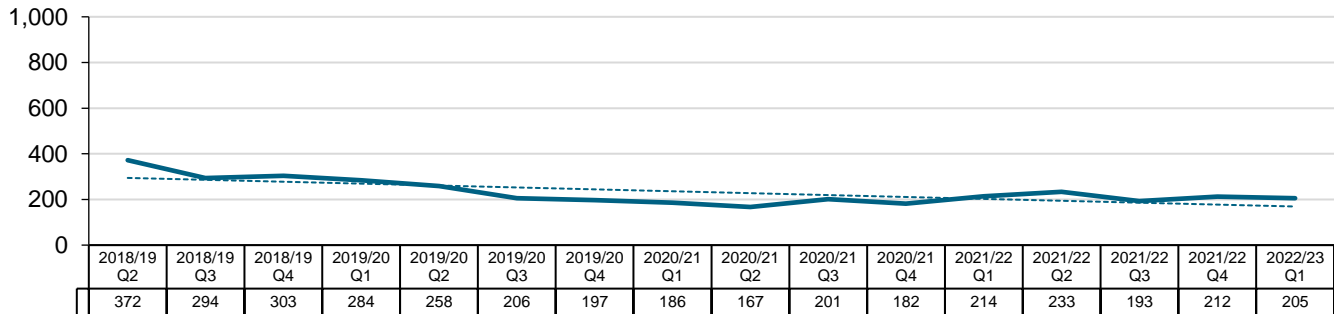
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,363	24,275	6,141	n/a	n/a	n/a
Accepted claims	22,960	21,654	22,375	22,008	5,495	n/a	n/a	n/a
Disallowed claims	1,172	1,150	1,129	1,322	273	n/a	n/a	n/a
Pended claims	62	37	39	192	209	n/a	n/a	n/a
Other claims	799	709	820	753	164	n/a	n/a	n/a

Section 3: Individual insurer summary

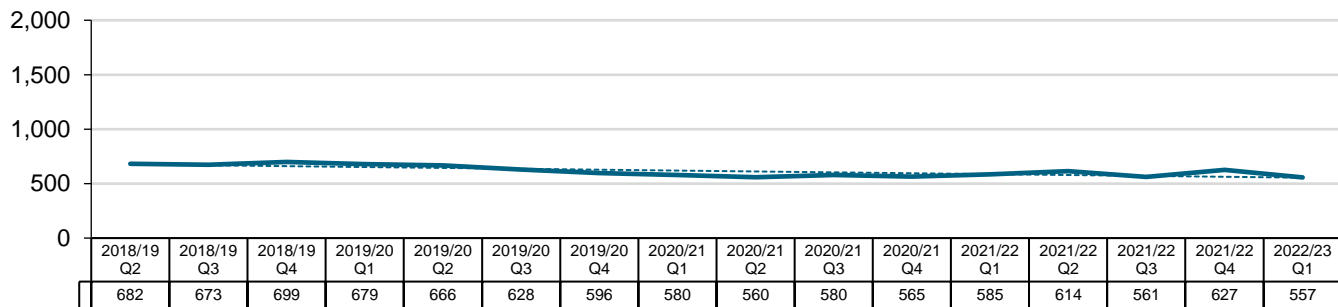
Zurich

3.9.3 Claim activity - Zurich

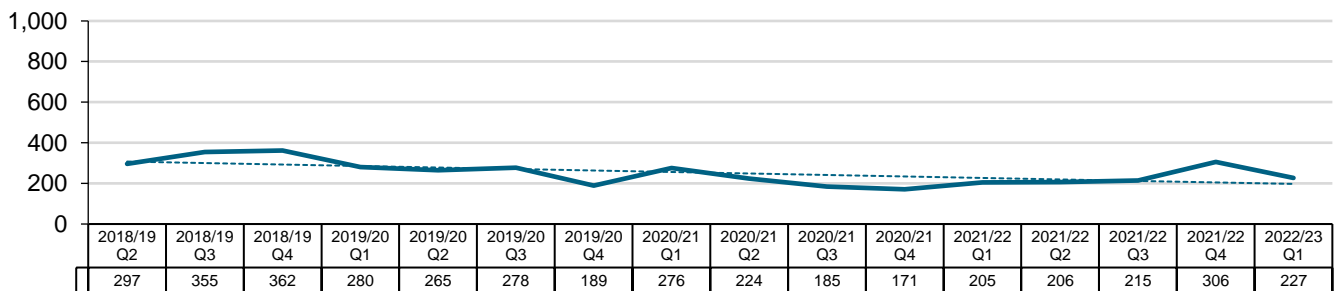
Total number of claims by insurer received quarter - Zurich



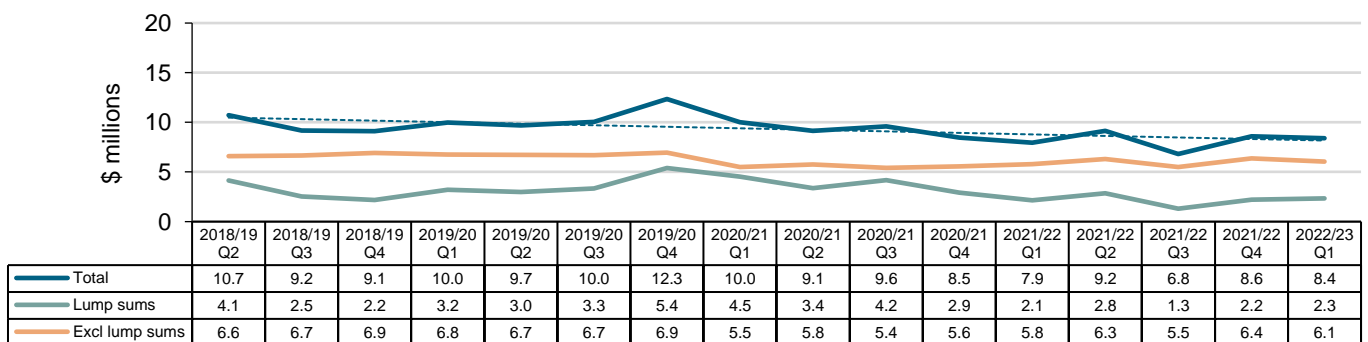
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



Total payments by transaction quarter - Zurich

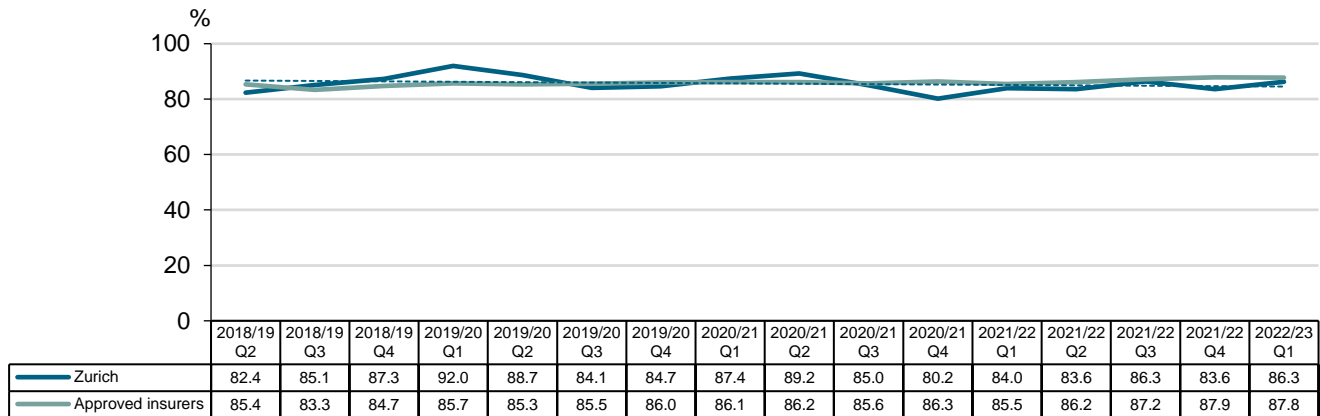


Section 3: Individual insurer summary

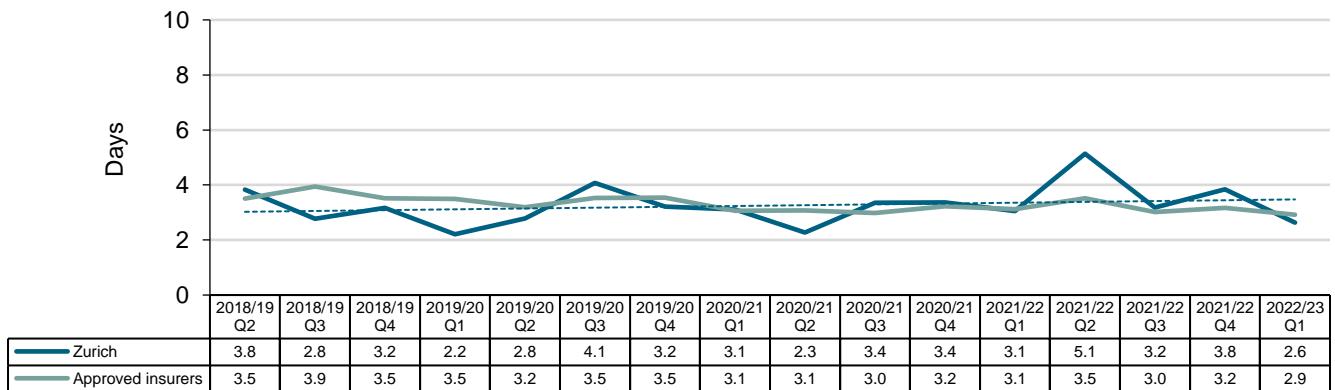
Zurich

3.9.4 Claim management - Zurich

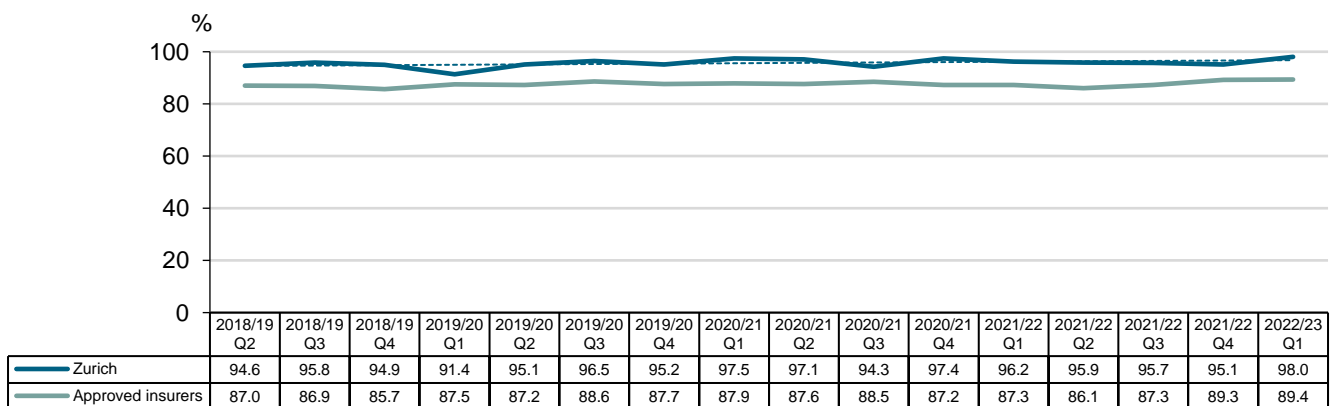
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



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

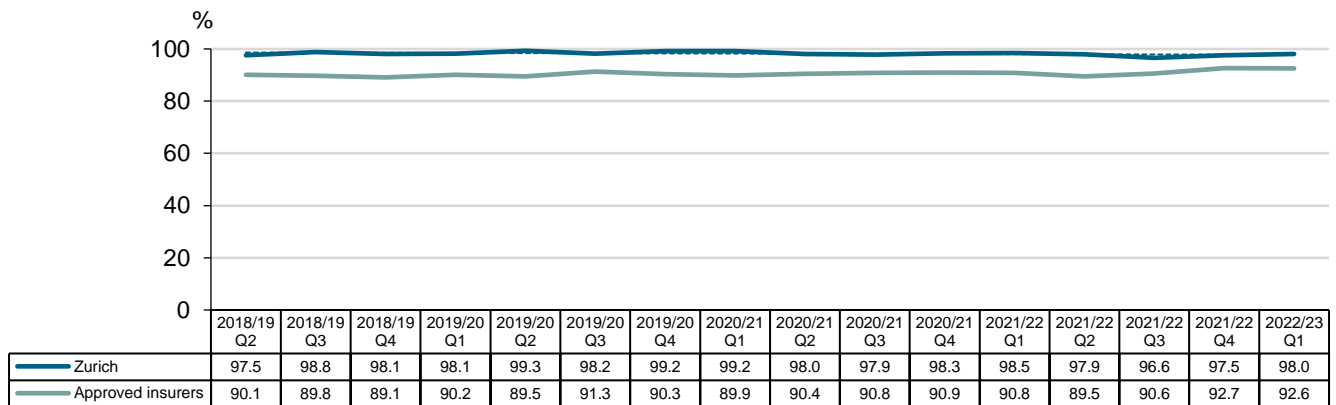


Section 3: Individual insurer summary

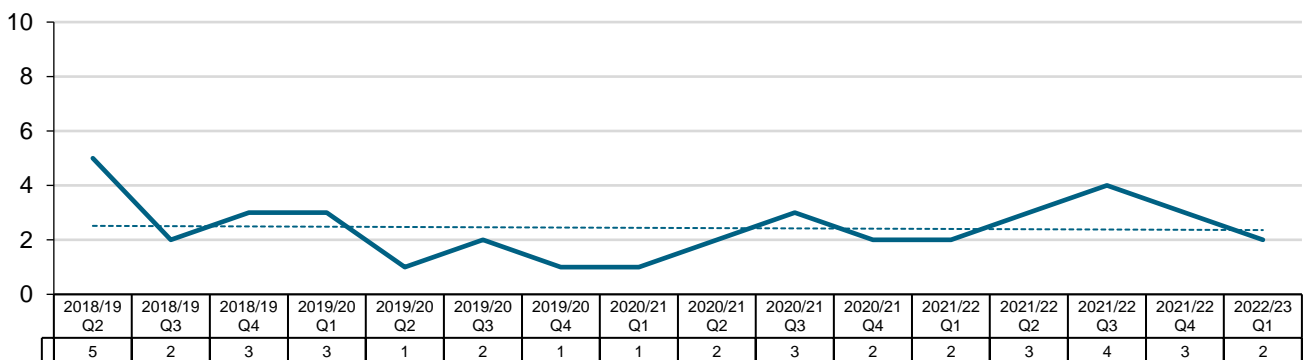
Zurich

3.9.4 Claim management - Zurich

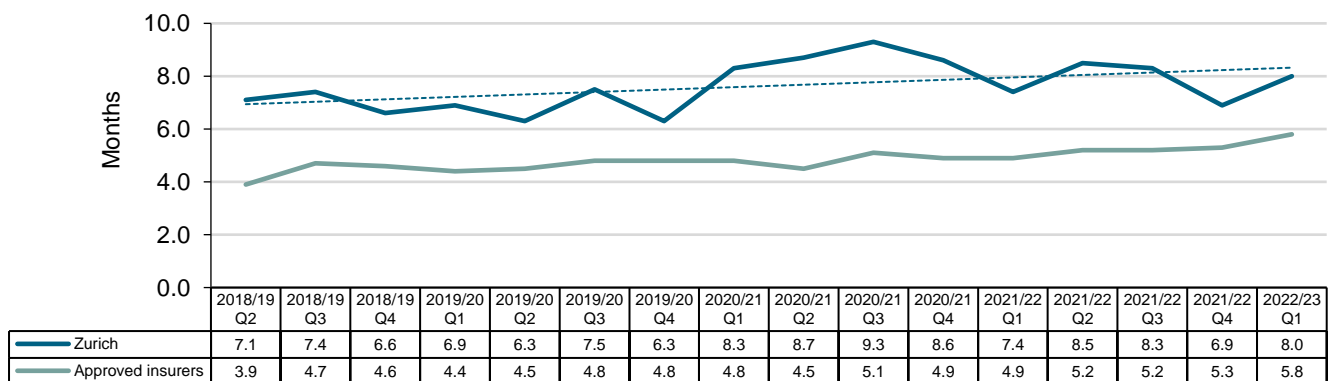
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Zurich



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*	
	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	Last four quarters	% of insurer total
					Last four quarters	
Claim numbers						
Total claim count	9	25	18	10	62	0.3%
Total active income claim count	0	0	1	0	1	100.0%
Total closed claim count	8	4	19	19	50	0.2%
Claim payments (\$m)						
Total claim payments	1.4	0.1	0.1	1.0	2.6	0.2%
Claim payments - excl lump sums	0.1	0.0	0.1	0.1	0.3	0.0%
Claim payments - lump sums	1.3	0.1	0.1	0.9	2.4	0.8%

* 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 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.