



Insurer Claim Report

December 2022

Data used in this report was extracted from the WorkCover WA claims database on 4 April 2023, and reflects insurer activities that occurred prior to and including December 2022.

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Introduction

Insurer claim report

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

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

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

The eight approved insurers operating within the WA workers' compensation scheme are outlined in Table 1 below.

Table 1: Approved insurers operating within the WA workers' compensation scheme as at December 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

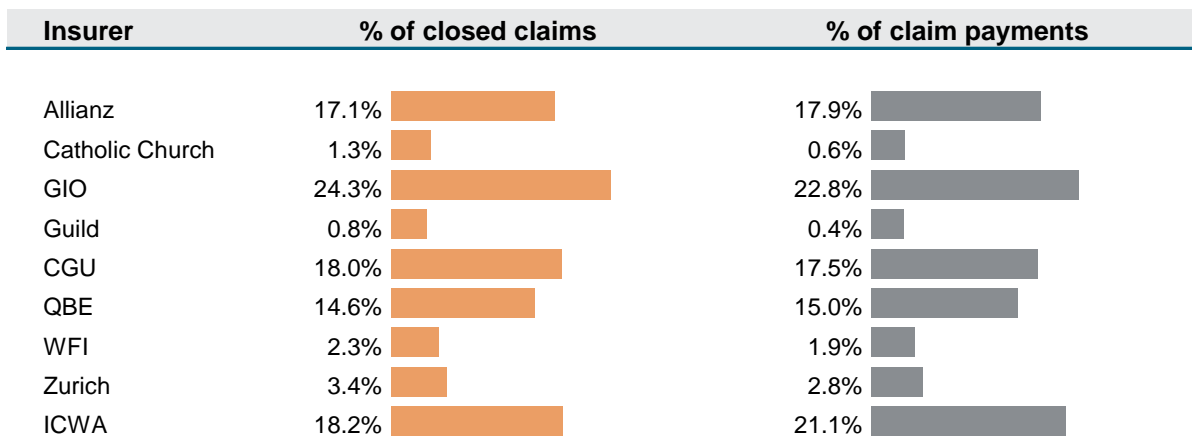
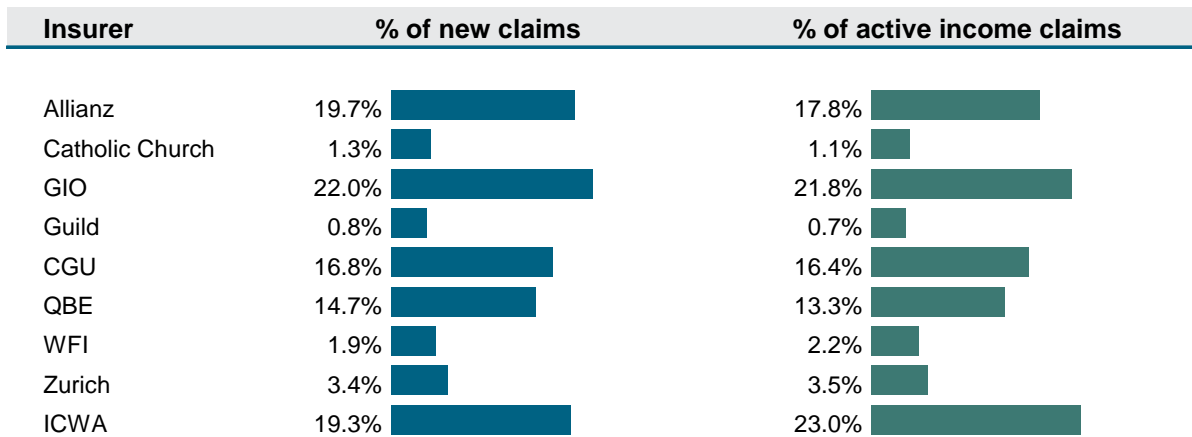
Trend indicators in this report

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 Q3 to 2022/23 Q2

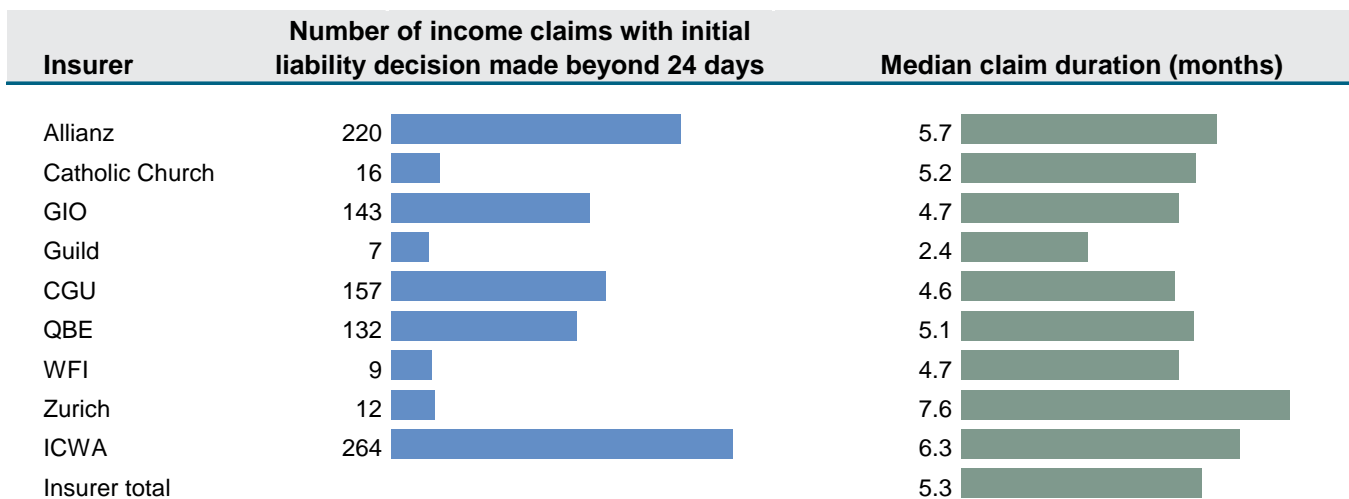
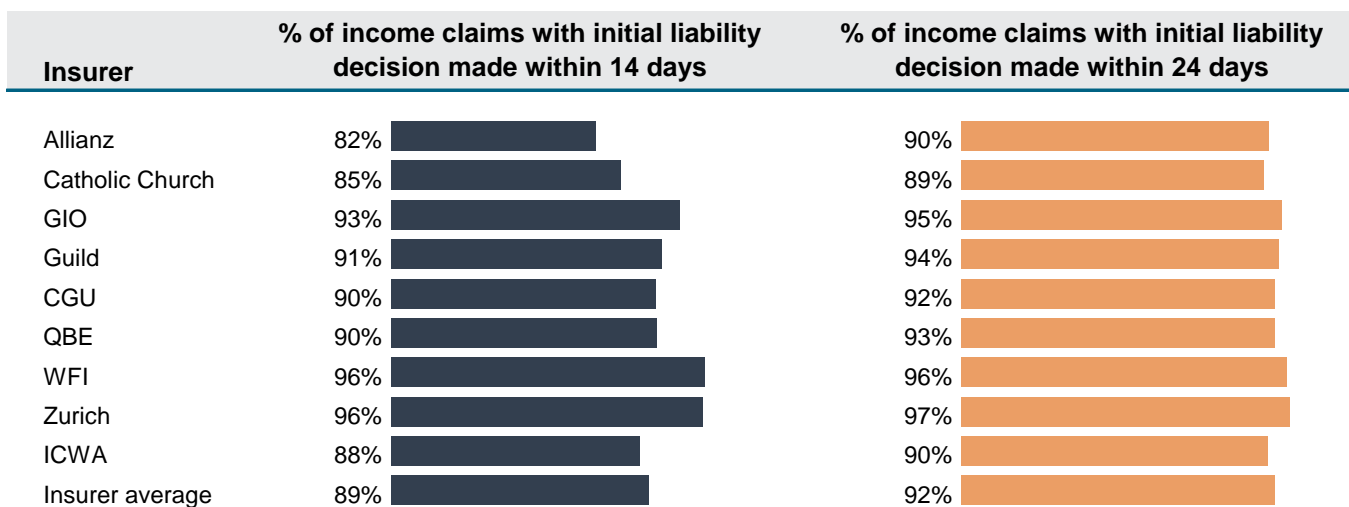
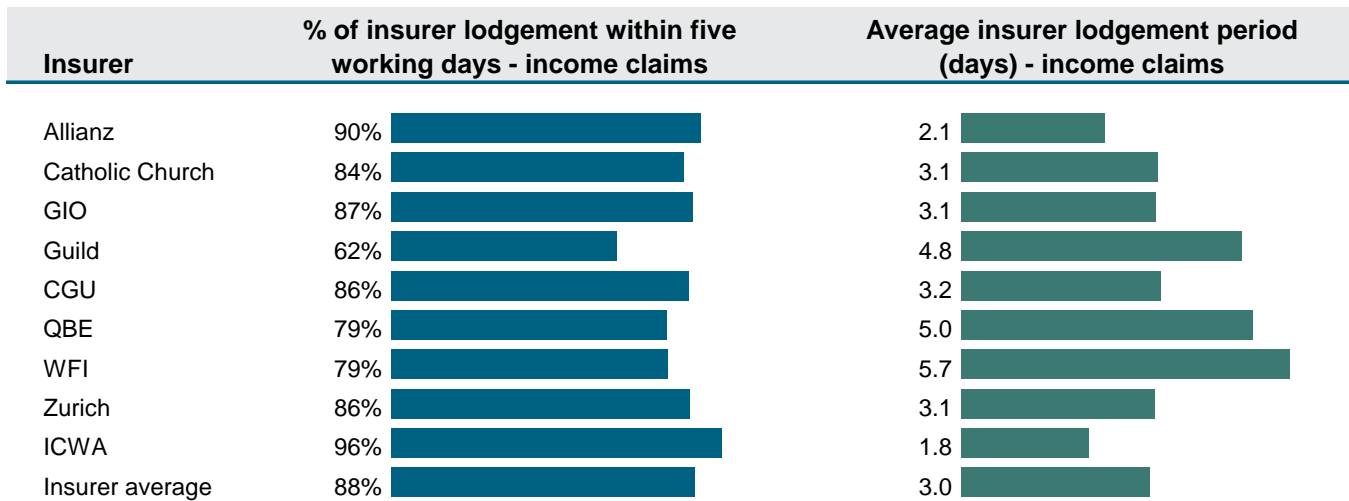


Proportions are based on claims for approved insurers and ICWA only i.e. not including all claims within the scheme.

Section 1: At a glance

Claim management

1.2 Claim management from 2021/22 Q3 to 2022/23 Q2



Section 2: Trends and performance

Claim activity

2.1.1 Number of new claims

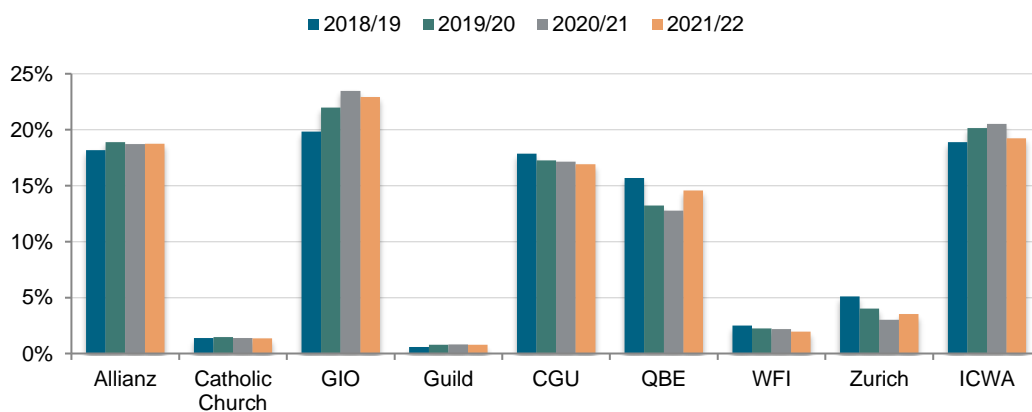
Number of new claims for the last four insurer received quarters

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarter trend
Allianz	1,114	1,104	1,245	1,230	▲
Catholic Church	64	77	82	92	▲
GIO	1,329	1,277	1,338	1,286	■
Guild	50	51	49	52	■
CGU	1,011	937	1,043	1,020	■
QBE	887	825	859	934	▲
WFI	119	104	116	113	▼
Zurich	193	213	205	208	▲
ICWA	1,061	1,075	1,205	1,248	▲
Insurer total	5,828	5,663	6,142	6,183	▲

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	4,553	■
Catholic Church	345	347	336	328	■
GIO	4,958	5,174	5,718	5,565	▲
Guild	142	187	194	190	▲
CGU	4,464	4,066	4,179	4,108	▼
QBE	3,923	3,117	3,107	3,539	▼
WFI	627	525	531	473	▼
Zurich	1,274	945	736	853	▼
ICWA	4,720	4,741	4,999	4,668	■
Insurer total	24,992	23,550	24,362	24,277	■

2.1.2 Proportion of new claims



Section 2: Trends and performance

Claim activity

2.1.3 Number of active income claims

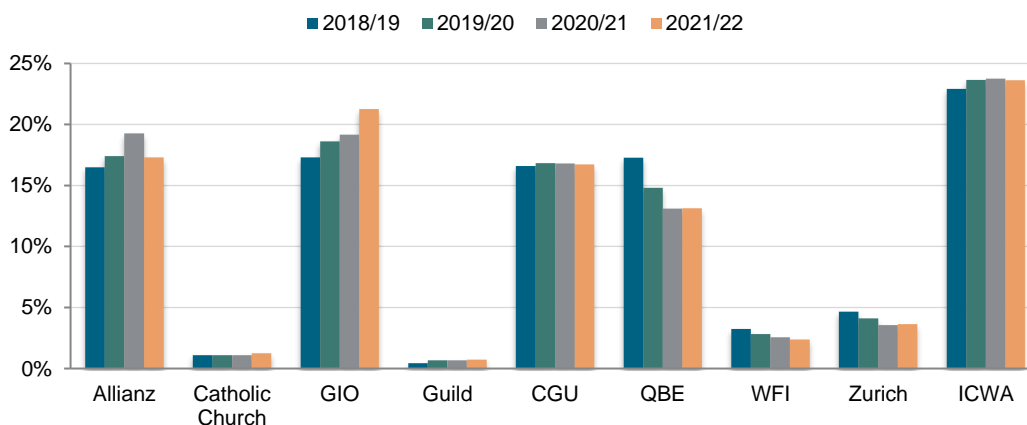
Number of active income claims for the last four transaction quarters

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarter trend
Allianz	2,841	2,969	3,010	2,963	■
Catholic Church	189	197	181	176	▼
GIO	3,731	3,688	3,583	3,563	■
Guild	107	102	99	102	■
CGU	2,718	2,743	2,616	2,510	▼
QBE	2,162	2,087	2,165	2,102	■
WFI	387	358	345	317	▼
Zurich	563	628	563	544	■
ICWA	4,000	3,893	3,855	3,942	■
Insurer total	16,698	16,665	16,417	16,219	■

Number of active income claims for the past four transaction years

	2018/19	2019/20	2020/21	2021/22	Four year trend
Allianz	4,568	4,834	5,603	5,086	▲
Catholic Church	303	305	320	368	▲
GIO	4,796	5,167	5,572	6,248	▲
Guild	122	184	197	214	▲
CGU	4,597	4,675	4,882	4,916	▲
QBE	4,786	4,113	3,810	3,857	▼
WFI	898	783	747	702	▼
Zurich	1,291	1,144	1,038	1,068	▼
ICWA	6,354	6,571	6,908	6,944	▲
Insurer total	27,715	27,776	29,077	29,403	▲

2.1.4 Proportion of active income claims



Section 2: Trends and performance

Claim activity

2.1.5 Number of closed claims

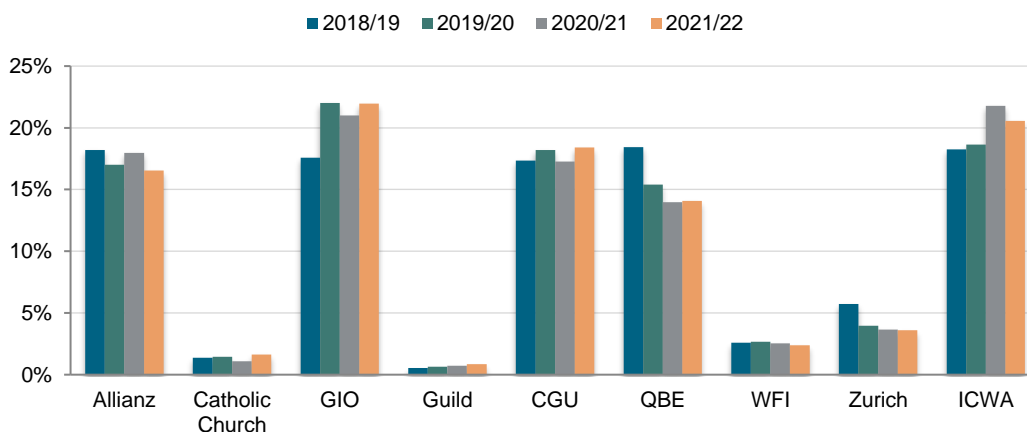
Number of closed claims for the last four finalisation quarters

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarter trend
Allianz	1,088	1,034	1,119	1,428	▲
Catholic Church	103	92	87	77	▼
GIO	1,622	1,541	1,538	1,912	▲
Guild	65	58	54	54	▼
CGU	1,141	1,297	1,163	1,296	▲
QBE	1,036	838	1,088	1,009	■
WFI	147	163	171	154	■
Zurich	214	303	224	179	▼
ICWA	1,268	1,399	1,320	964	▼
Insurer total	6,684	6,725	6,764	7,073	▲

Number of closed claims for the past four finalisation years

	2018/19	2019/20	2020/21	2021/22	Four year trend
Allianz	4,337	4,343	4,201	4,266	■
Catholic Church	325	368	254	423	▲
GIO	4,187	5,614	4,910	5,667	▲
Guild	127	166	167	220	▲
CGU	4,134	4,646	4,037	4,753	▲
QBE	4,392	3,931	3,265	3,633	▼
WFI	618	680	595	616	■
Zurich	1,363	1,012	852	926	▼
ICWA	4,351	4,758	5,087	5,304	▲
Insurer total	23,834	25,518	23,368	25,808	▲

2.1.6 Proportion of closed claims



Section 2: Trends and performance

Claim activity

2.1.7 Total claim payments

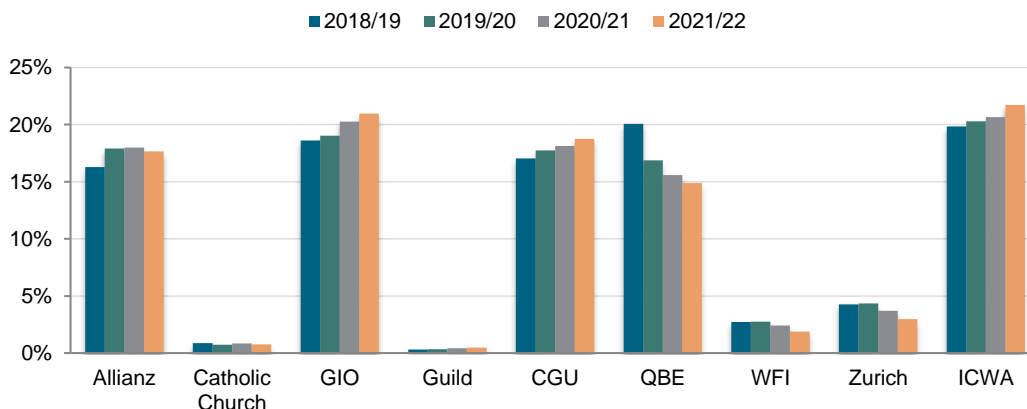
Total payments for the last four transaction quarters

	2021/22 Q3 \$m	2021/22 Q4 \$m	2022/23 Q1 \$m	2022/23 Q2 \$m	Four quarter trend
Allianz	46.3	48.7	52.3	52.7	▲
Catholic Church	1.7	1.6	1.7	1.4	▼
GIO	63.9	64.2	62.5	63.9	■
Guild	1.1	1.3	0.7	1.3	▲
CGU	48.0	49.5	49.6	48.4	■
QBE	45.0	38.4	38.9	44.9	■
WFI	5.1	5.1	4.6	5.8	▲
Zurich	6.8	8.6	8.4	7.4	▲
ICWA	58.7	54.4	56.7	65.7	▲
Insurer total	276.4	271.7	275.4	291.7	▲

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	163.2	▼
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

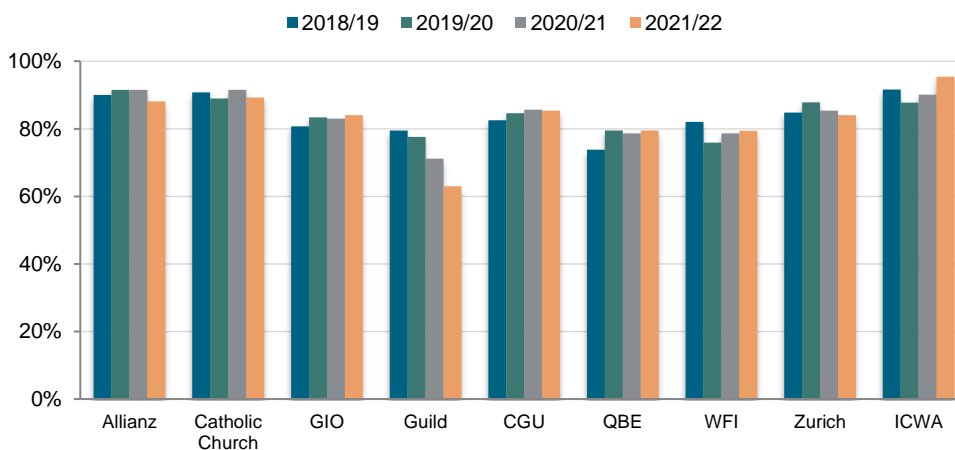
2.2.1 Proportion of insurer lodgement within five working days - income claims

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

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	89	90	90	90	■	●
Catholic Church	83	89	78	85	■	●
GIO	84	88	88	88	■	●
Guild	45	76	54	68	▲	●
CGU	85	88	85	84	■	●
QBE	80	77	77	80	■	●
WFI	84	80	70	80	■	●
Zurich	85	84	87	88	■	●
ICWA	97	96	97	96	■	●
Insurer average	87	88	87	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	89	■	●
GIO	81	83	83	84	■	●
Guild	79	78	71	63	▼	●
CGU	83	85	86	85	■	●
QBE	74	80	79	79	▲	●
WFI	82	76	79	79	■	●
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

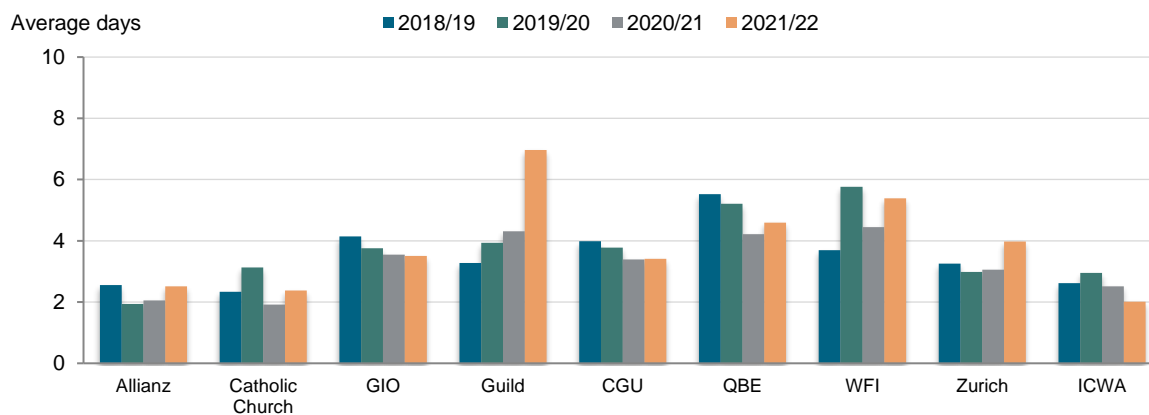
2.2.2 Average insurer lodgement period - income claims

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

	2021/22 Q3 days	2021/22 Q4 days	2022/23 Q1 days	2022/23 Q2 days	Four quarter trend
Allianz	2.1	2.1	2.0	2.3	▲
Catholic Church	3.3	2.4	4.1	2.8	▼
GIO	3.6	3.1	2.8	2.9	▼
Guild	7.1	4.1	4.9	3.7	▼
CGU	2.9	3.1	3.4	3.4	▲
QBE	4.2	5.8	5.8	4.2	■
WFI	5.5	7.6	6.4	3.4	▼
Zurich	3.7	3.8	2.6	2.1	▼
ICWA	1.9	1.8	1.8	1.7	▼
Insurer average	3.0	3.1	3.0	2.8	▼

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	2.4	■
GIO	4.1	3.8	3.6	3.5	▼
Guild	3.3	3.9	4.3	7.0	▲
CGU	4.0	3.8	3.4	3.4	▼
QBE	5.5	5.2	4.2	4.6	▼
WFI	3.7	5.8	4.4	5.4	▲
Zurich	3.3	3.0	3.1	4.0	▲
ICWA	2.6	3.0	2.5	2.0	▼
Insurer average	3.6	3.4	3.1	3.2	▼



Section 2: Trends and performance

Claim management

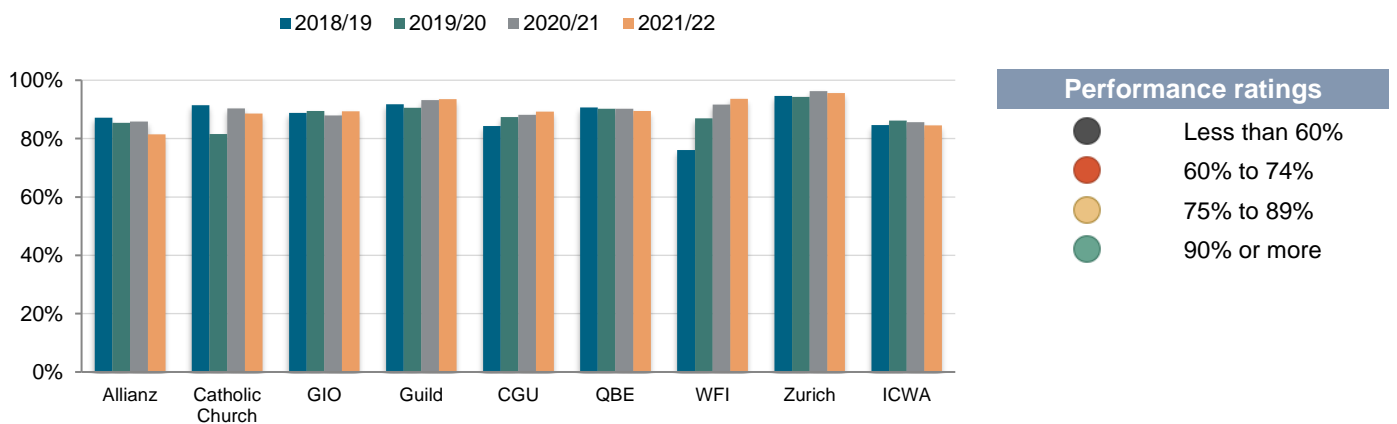
2.2.3 Proportion of income claims with initial liability decision made within 14 days

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

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	79	81	82	86	▲	●
Catholic Church	89	86	75	91	■	●
GIO	90	94	93	96	▲	●
Guild	86	100	92	84	■	●
CGU	90	90	86	93	■	●
QBE	87	90	92	92	▲	●
WFI	95	96	100	95	■	●
Zurich	96	94	98	96	■	●
ICWA	85	87	86	94	▲	●
Insurer average	87	89	88	92	▲	●

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	94	■	●
CGU	84	87	88	89	■	●
QBE	91	90	90	89	■	●
WFI	76	87	92	94	▲	●
Zurich	95	94	96	96	■	●
ICWA	85	86	86	84	■	●
Insurer average	87	88	88	87	■	●



Section 2: Trends and performance

Claim management

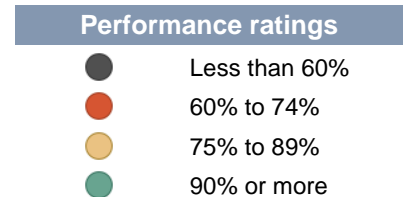
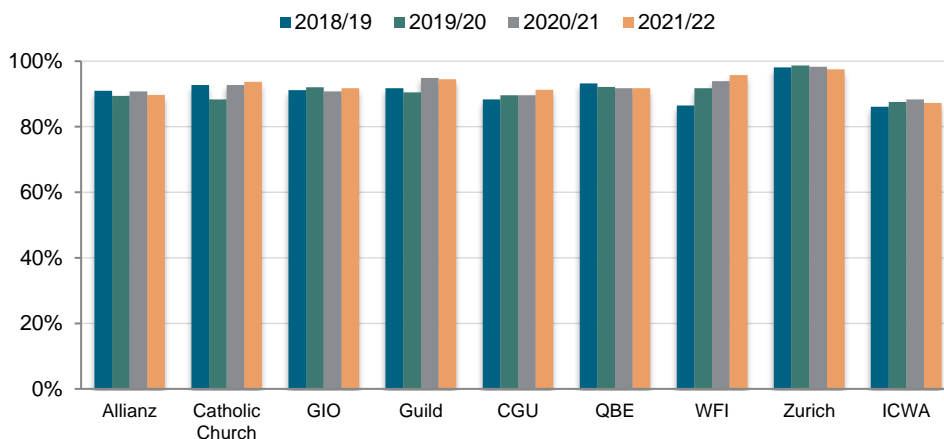
2.2.4 Proportion of income claims with initial liability decision made within 24 days

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

	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	88	89	91	93	■	●
Catholic Church	92	92	81	91	■	●
GIO	92	97	94	97	▲	●
Guild	91	100	92	90	■	●
CGU	92	92	90	95	■	●
QBE	90	92	94	95	▲	●
WFI	95	96	100	95	■	●
Zurich	97	97	98	98	■	●
ICWA	87	90	88	96	▲	●
Insurer average	90	92	91	95	■	●

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	97	■	●
ICWA	86	88	88	87	■	●
Insurer average	90	90	90	91	■	●



Section 2: Trends and performance

Claim management

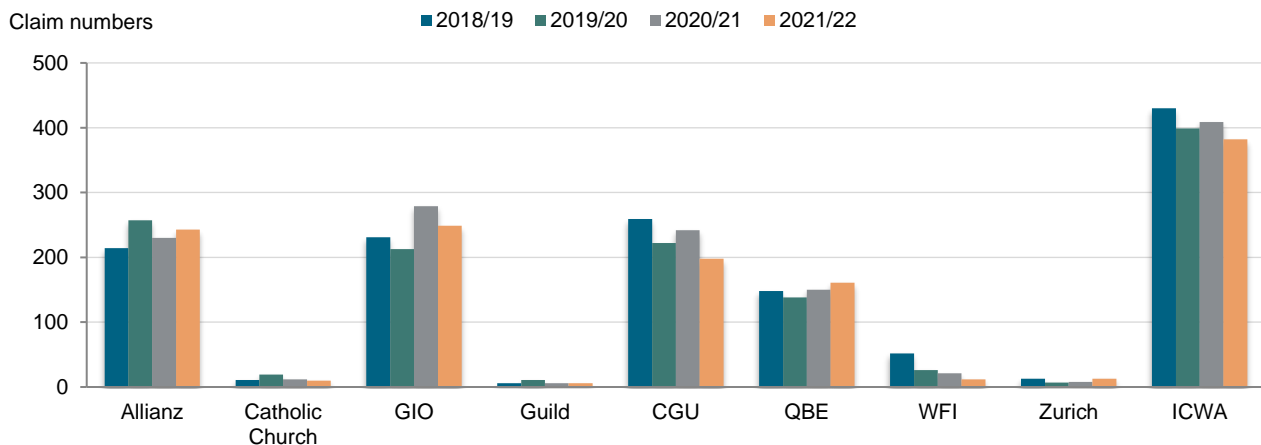
2.2.5 Number of income claims with initial liability decision made beyond 24 days

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

	2021/22 Q3 N	2021/22 Q4 N	2022/23 Q1 N	2022/23 Q2 N	Four quarter total	% of insurer total
Allianz	62	63	57	38	220	23%
Catholic Church	3	3	7	3	16	2%
GIO	63	24	39	17	143	15%
Guild	2	0	2	3	7	1%
CGU	41	37	54	25	157	16%
QBE	49	36	27	20	132	14%
WFI	4	2	0	3	9	1%
Zurich	4	4	2	2	12	1%
ICWA	84	68	84	28	264	28%
Insurer total	312	237	272	139	960	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	214	257	230	243	944	18%
Catholic Church	11	19	12	10	52	1%
GIO	231	213	279	249	972	18%
Guild	6	11	6	6	29	1%
CGU	259	222	242	198	921	17%
QBE	148	138	150	161	597	11%
WFI	52	26	21	12	111	2%
Zurich	13	7	8	13	41	1%
ICWA	430	399	409	382	1,620	31%
Insurer total	1,364	1,292	1,357	1,274	5,287	100%



Section 2: Trends and performance

Claim management

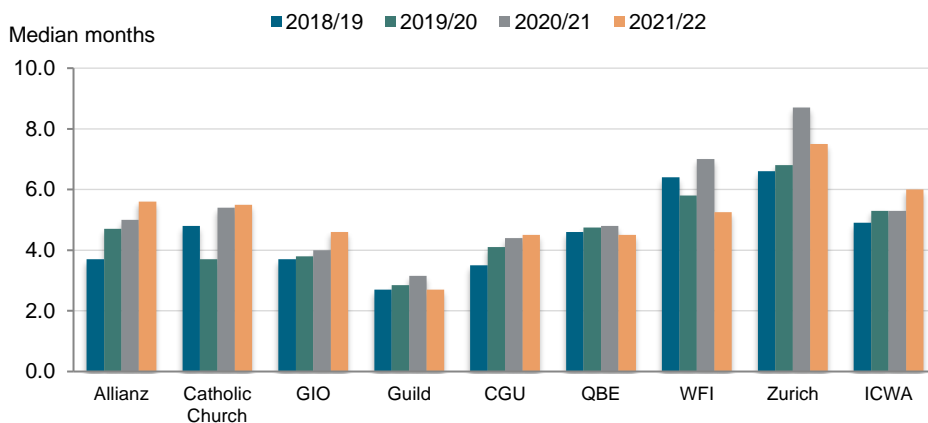
2.2.6 Median claim duration

Median claim duration for the last four initial finalisation quarters

	2021/22 Q3 months	2021/22 Q4 months	2022/23 Q1 months	2022/23 Q2 months	Four quarters	
					Trend	Performance
Allianz	5.5	5.7	6.2	5.5	■	●
Catholic Church	4.4	4.9	6.8	5.9	▲	●
GIO	4.8	4.8	4.8	4.6	■	●
Guild	3.3	1.8	2.1	2.5	▼	●
CGU	4.5	4.6	5.3	4.4	■	●
QBE	4.6	4.7	5.6	5.3	▲	●
WFI	4.3	5.0	5.1	4.4	■	●
Zurich	8.3	6.9	8.0	8.8	▲	●
ICWA	6.3	6.2	6.7	6.1	■	●
Insurer median	5.2	5.3	5.8	5.2	■	

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	1,230	-1.2	▲	19.9	6,183	▲
Total active income claim count	2,963	-1.6	■	18.3	16,219	■
Total closed claim count	1,428	27.6	▲	20.2	7,073	▲
Claim payments (\$m)						
Total claim payments	52.7	0.8	▲	18.1	291.7	▲
Claim payments - excl lump sums	37.9	5.7	▲	18.1	208.9	■
Claim payments - lump sums	14.9	-9.9	▲	18.0	82.8	▲
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	0.7	■	●	88	■
Average insurer lodgement period (days)	2.3	15.7	▲		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	86	3.4	▲	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	93	2.3	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	38	-33.3				
Median claim duration (months)	5.5	-11.3	■	●	5.2	■

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	4,553	1,245	1,230	n/a	n/a
Accepted claims	4,369	4,291	4,389	4,335	1,161	1,146	n/a	n/a
Disallowed claims	86	102	98	110	33	18	n/a	n/a
Pended claims	1	3	8	33	35	47	n/a	n/a
Other claims	83	52	67	75	16	19	n/a	n/a

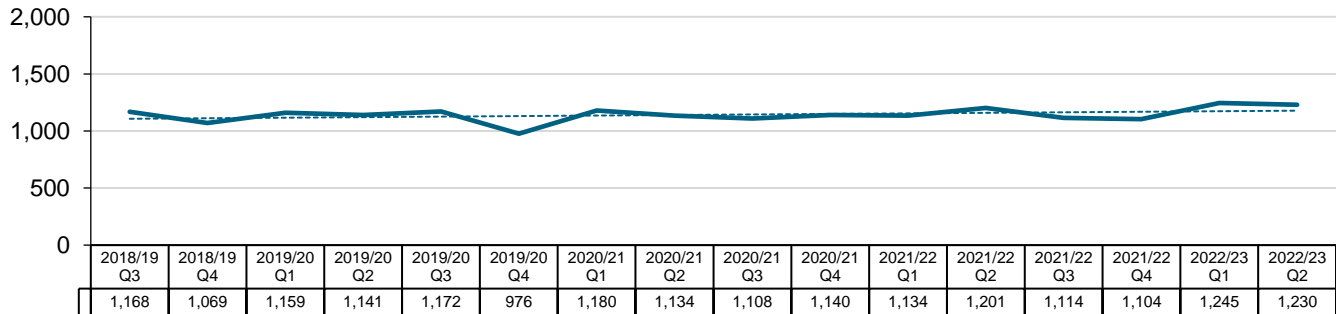
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

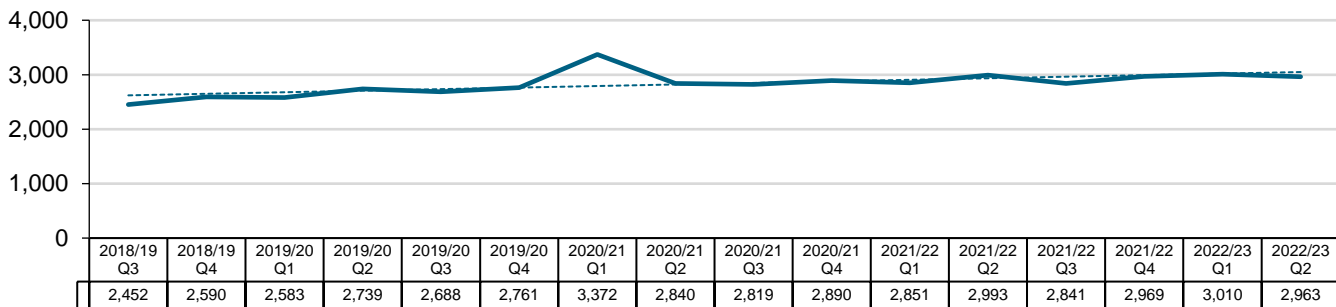
Allianz

3.1.3 Claim Activity - Allianz

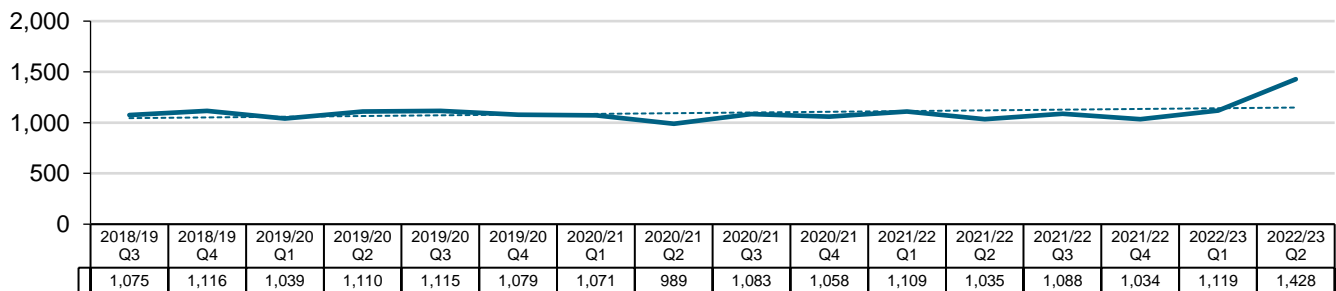
Total number of claims by insurer received quarter - Allianz



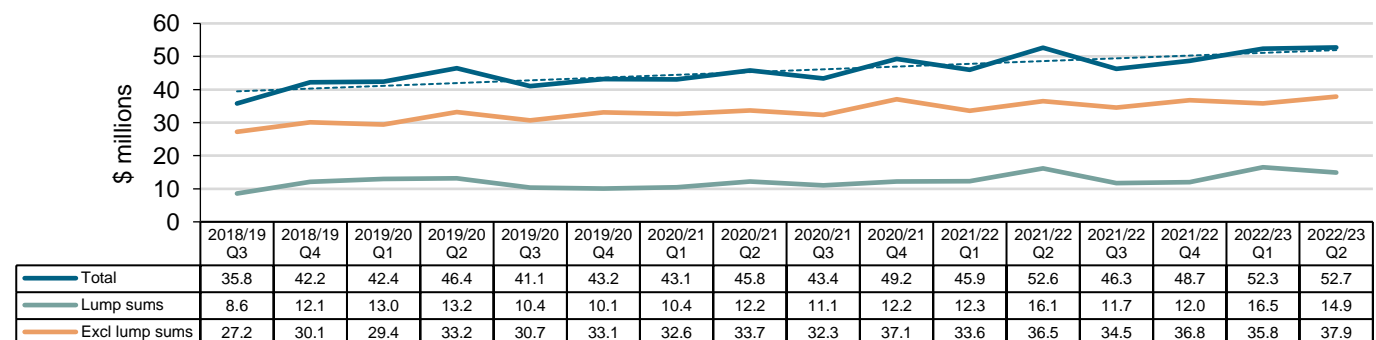
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



Total payments by transaction quarter - Allianz

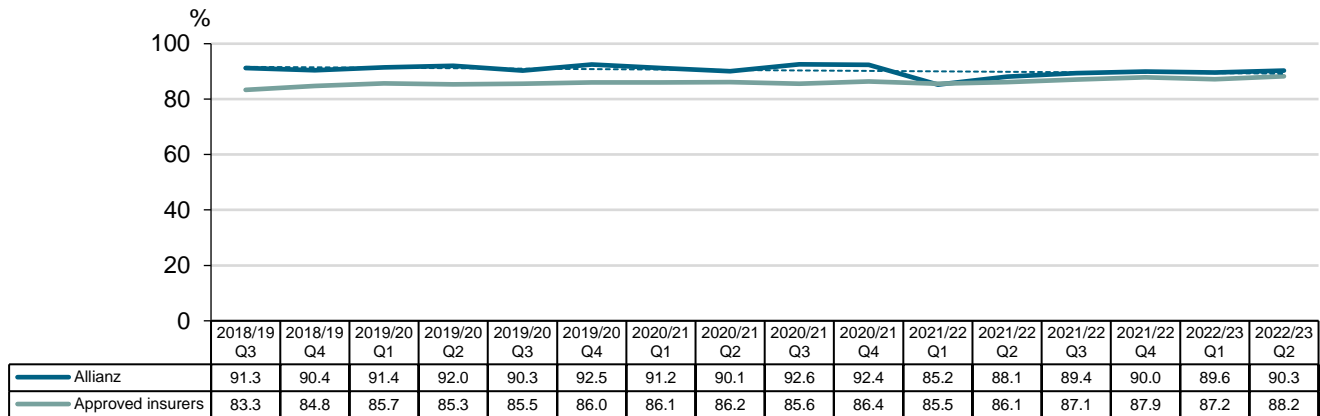


Section 3: Individual insurer summary

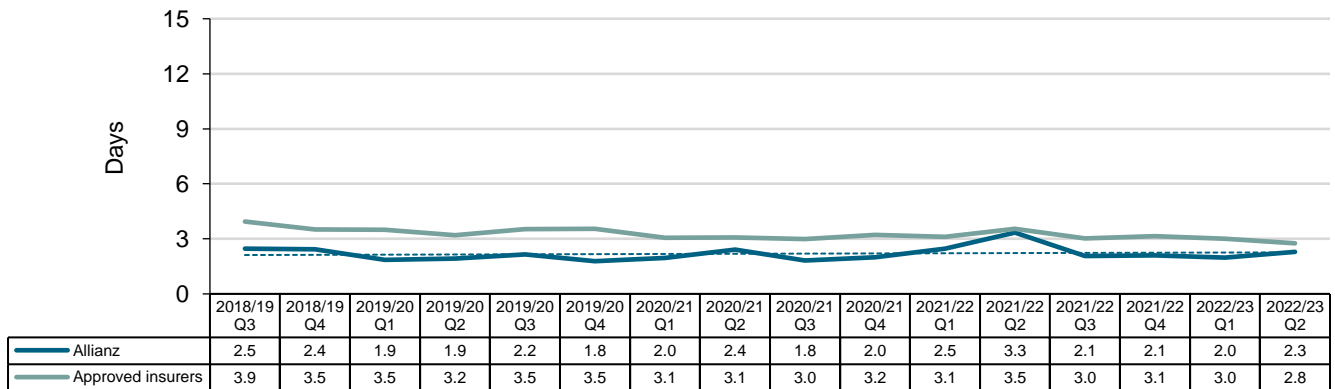
Allianz

3.1.4 Claim management - Allianz

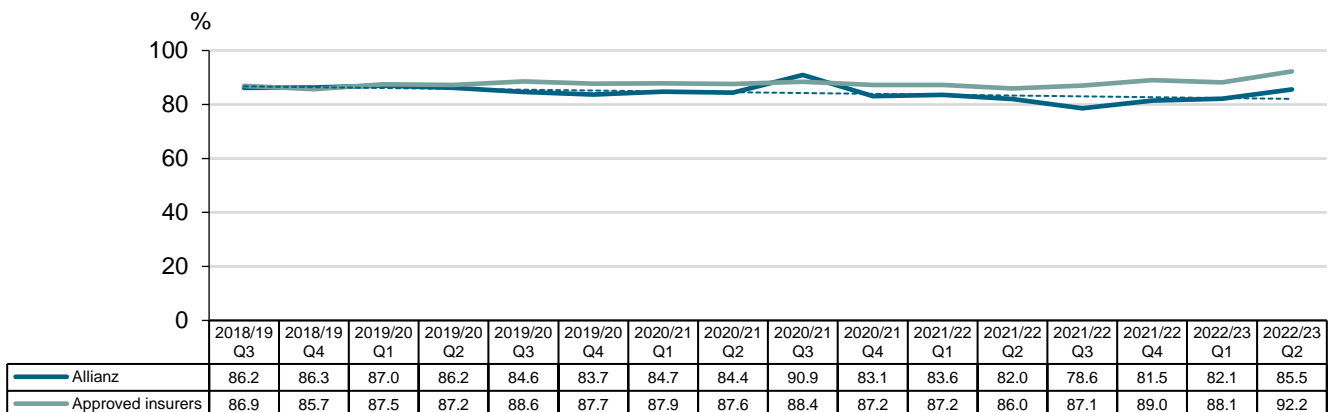
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz



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

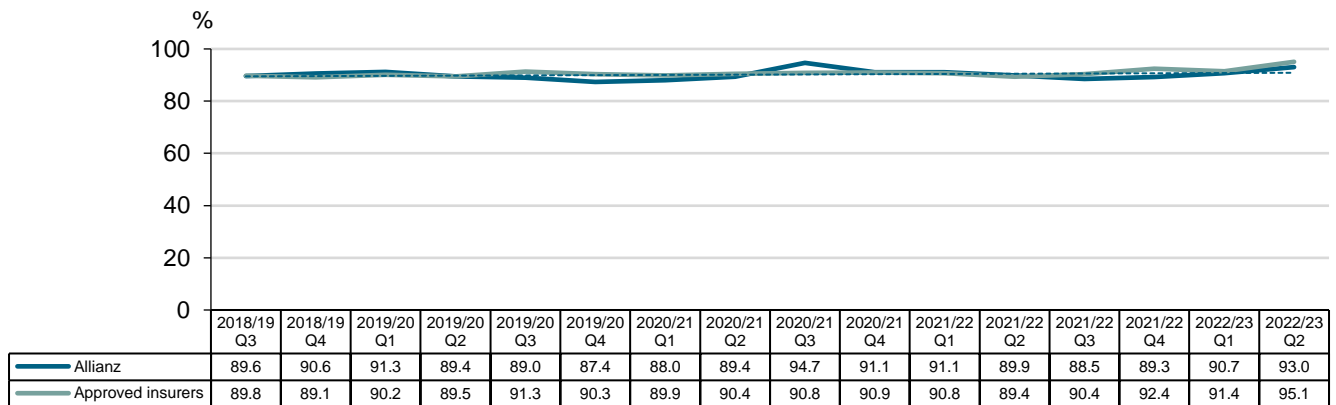


Section 3: Individual insurer summary

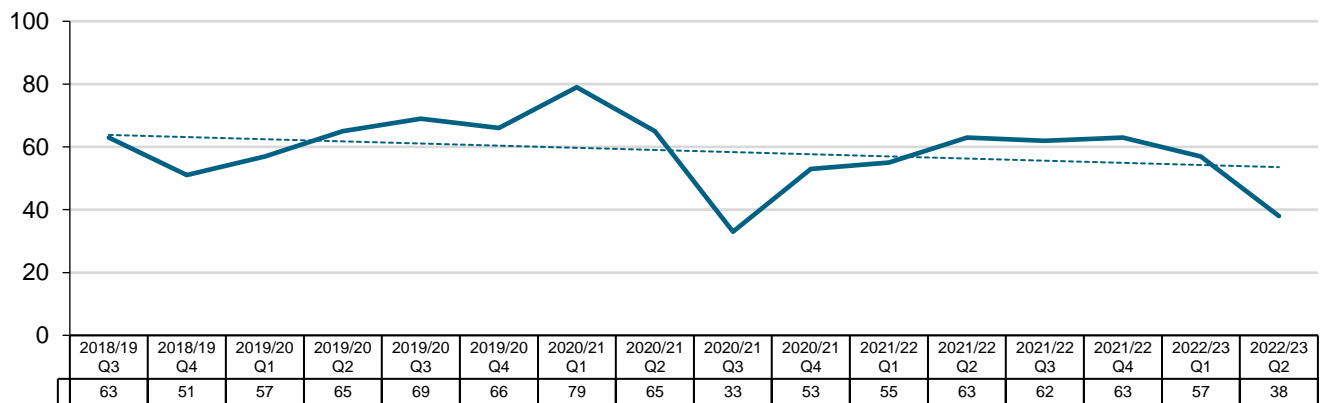
Allianz

3.1.4 Claim management - Allianz

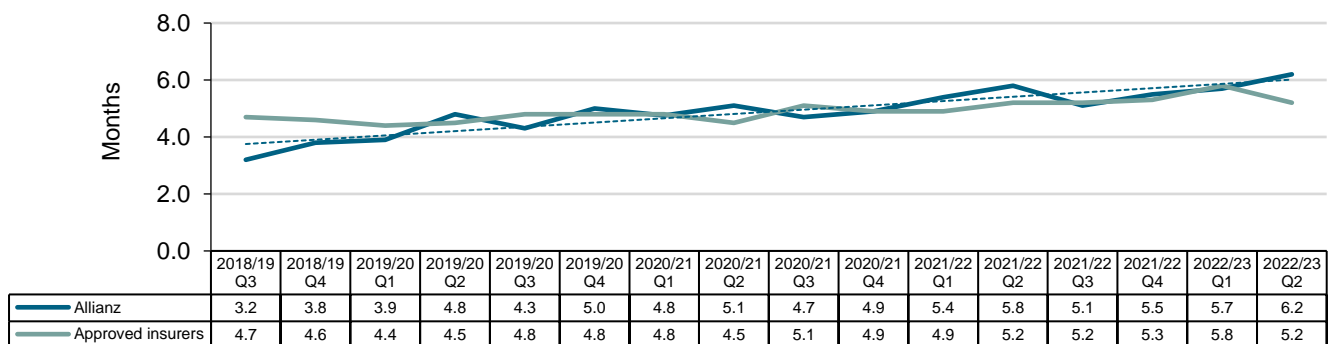
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Allianz



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	92	12.2	▲	1.5	6,183	▲
Total active income claim count	176	-2.8	▼	1.1	16,219	■
Total closed claim count	77	-11.5	▼	1.1	7,073	▲
Claim payments (\$m)						
Total claim payments	1.4	-16.6	▼	0.5	291.7	▲
Claim payments - excl lump sums	1.3	7.5	■	0.6	208.9	■
Claim payments - lump sums	0.1	-78.1	▼	0.1	82.8	▲
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	85	7.5	■	●	88	■
Average insurer lodgement period (days)	2.8	-33.2	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	91	16.2	■	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	91	10.6	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	3	-57.1				
Median claim duration (months)	5.9	-13.2	▲	●	5.2	■

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	92	n/a	n/a
Accepted claims	306	308	312	288	63	81	n/a	n/a
Disallowed claims	29	24	16	33	13	8	n/a	n/a
Pended claims	0	0	1	2	1	2	n/a	n/a
Other claims	10	15	7	5	5	1	n/a	n/a

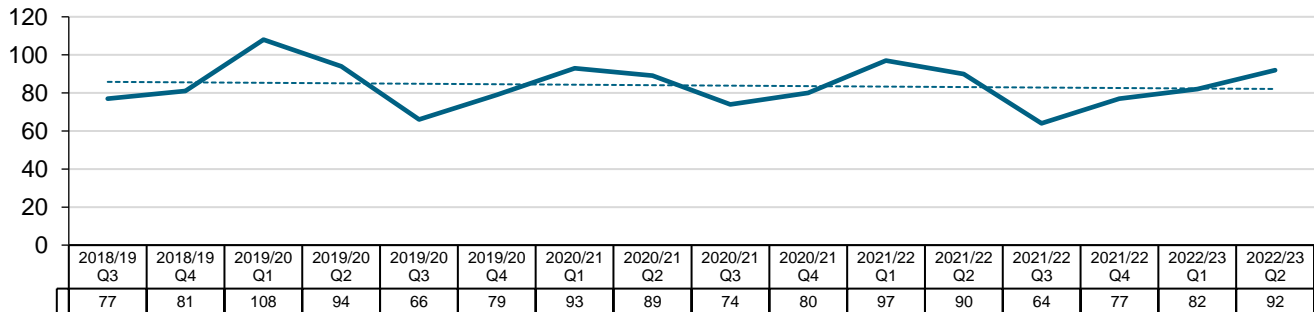
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

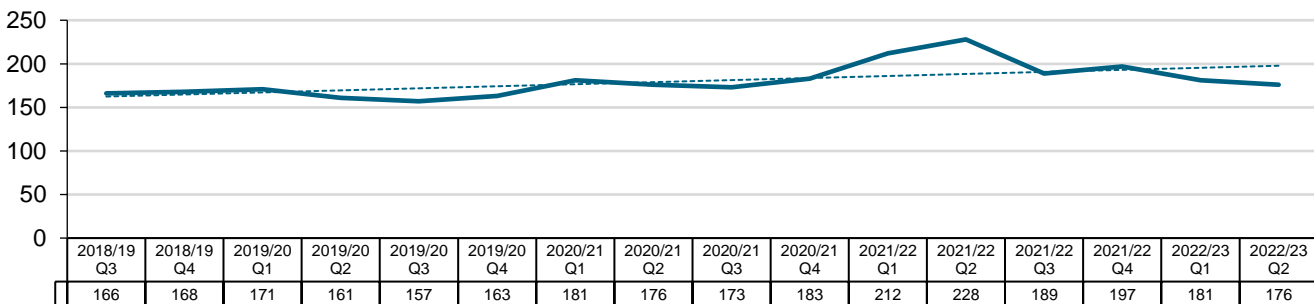
Catholic Church

3.2.3 Claim activity - Catholic Church

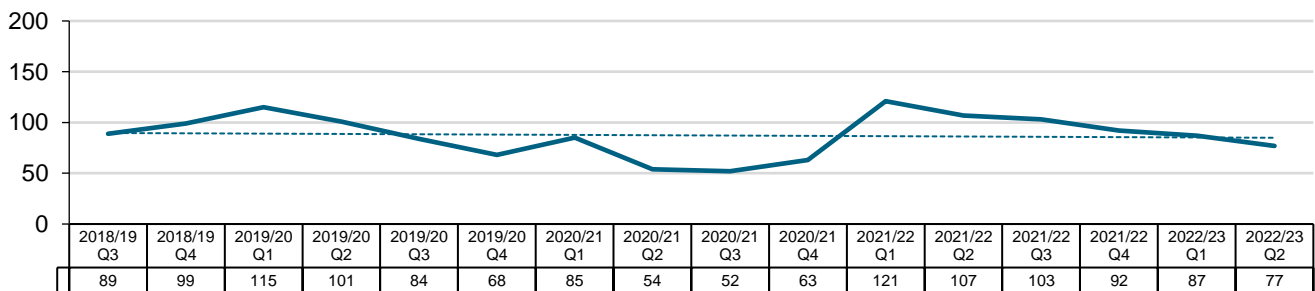
Total number of claims by insurer received quarter - Catholic Church



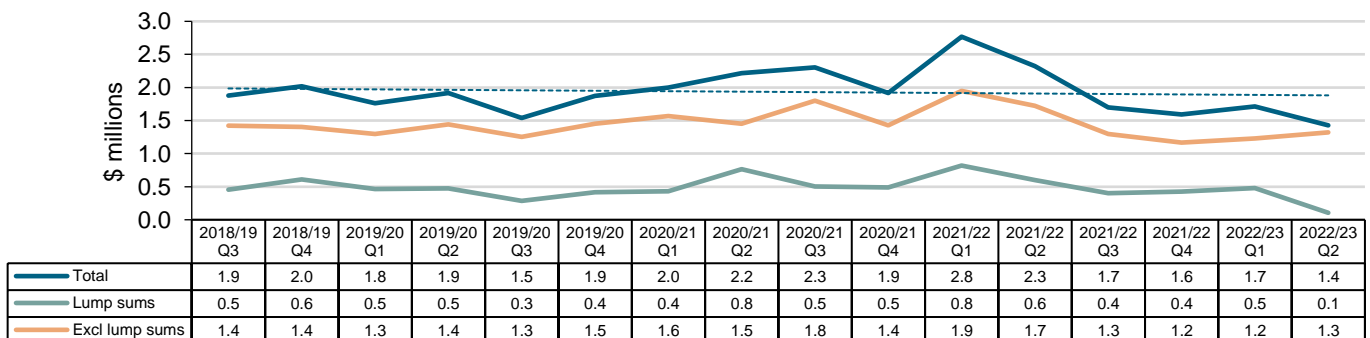
Total number of active income claims by transaction quarter - Catholic Church



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



Total payments by transaction quarter - Catholic Church

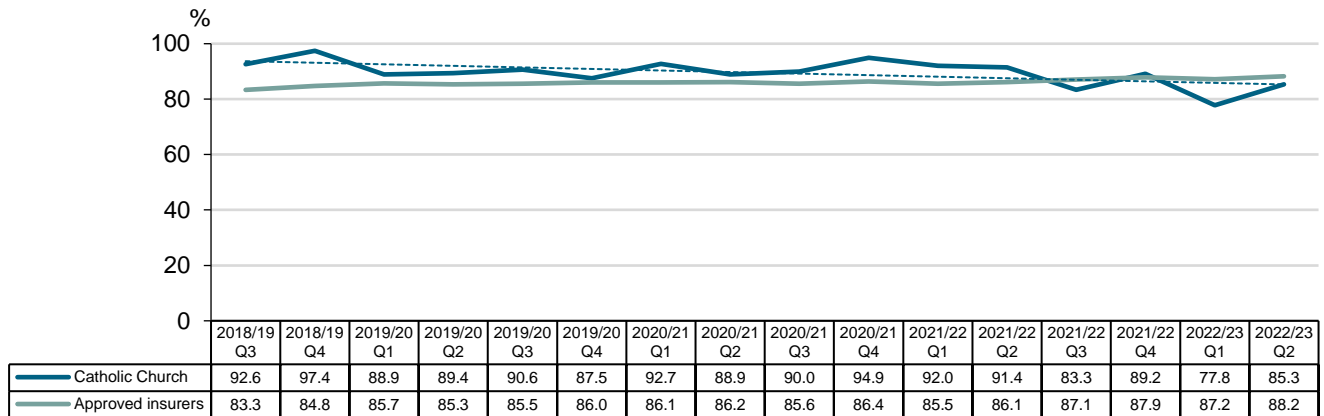


Section 3: Individual insurer summary

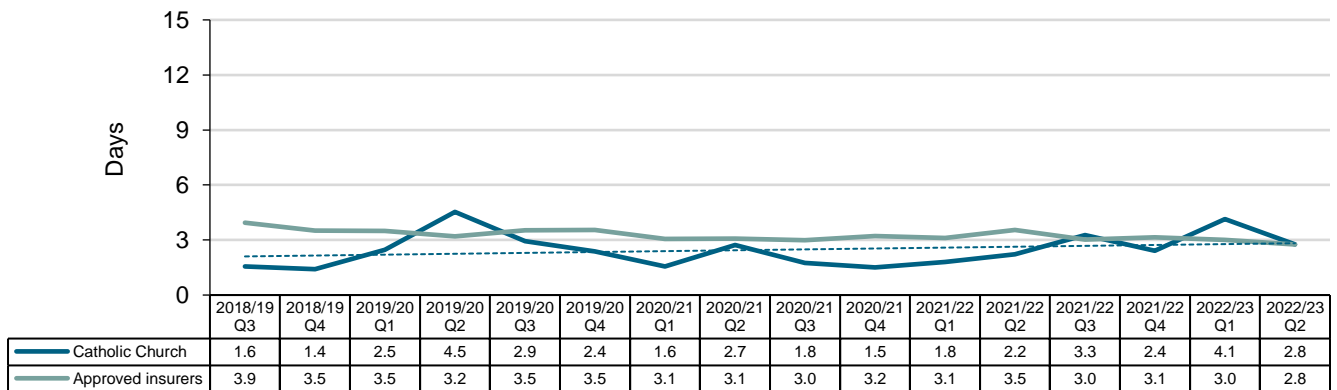
Catholic Church

3.2.4 Claim management - Catholic Church

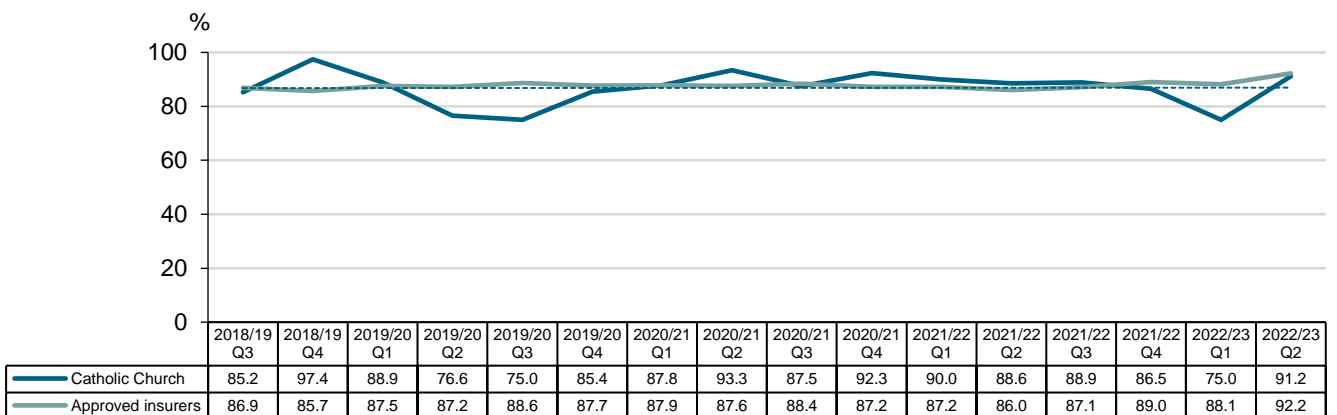
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



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

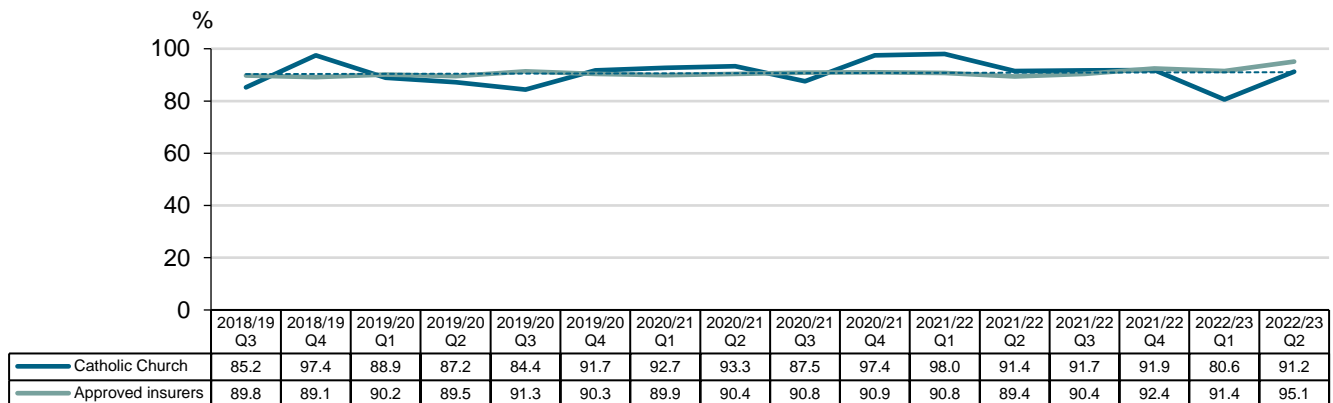


Section 3: Individual insurer summary

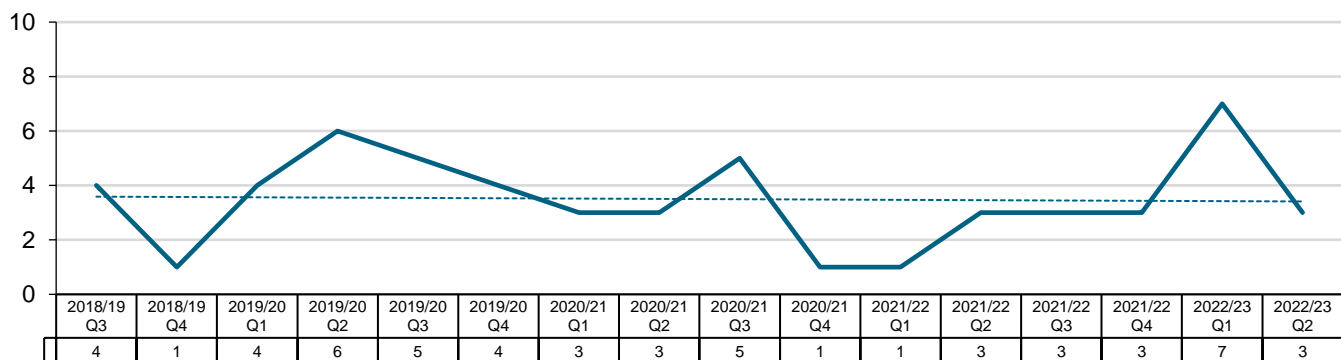
Catholic Church

3.2.4 Claim management - Catholic Church

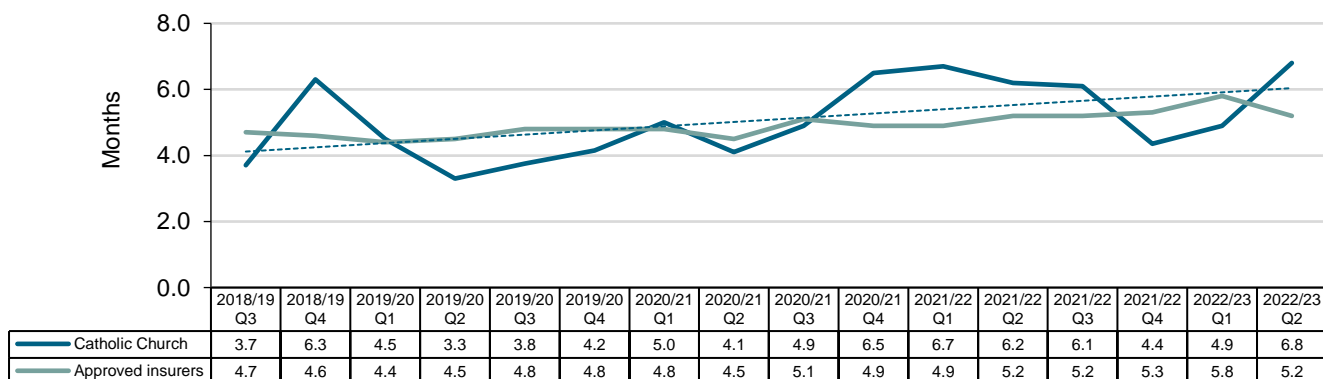
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Catholic Church



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	1,286	-3.9	■	20.8	6,183	▲
Total active income claim count	3,563	-0.6	■	22.0	16,219	■
Total closed claim count	1,912	24.3	▲	27.0	7,073	▲
Claim payments (\$m)						
Total claim payments	63.9	2.2	■	21.9	291.7	▲
Claim payments - excl lump sums	46.6	3.9	▼	22.3	208.9	■
Claim payments - lump sums	17.3	-2.0	▲	20.9	82.8	▲
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	0.4	■	●	88	■
Average insurer lodgement period (days)	2.9	3.9	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	96	2.9	▲	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	97	2.8	▲	●	95	■
Number of income claims with initial liability decision made beyond 24 days	17	-56.4				
Median claim duration (months)	4.6	-4.2	■	●	5.2	■

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	4,958	5,174	5,718	5,565	1,338	1,286	n/a	n/a
Accepted claims	4,481	4,705	5,211	5,057	1,233	1,163	n/a	n/a
Disallowed claims	214	231	265	331	58	42	n/a	n/a
Pended claims	5	2	4	26	18	70	n/a	n/a
Other claims	258	236	238	151	29	11	n/a	n/a

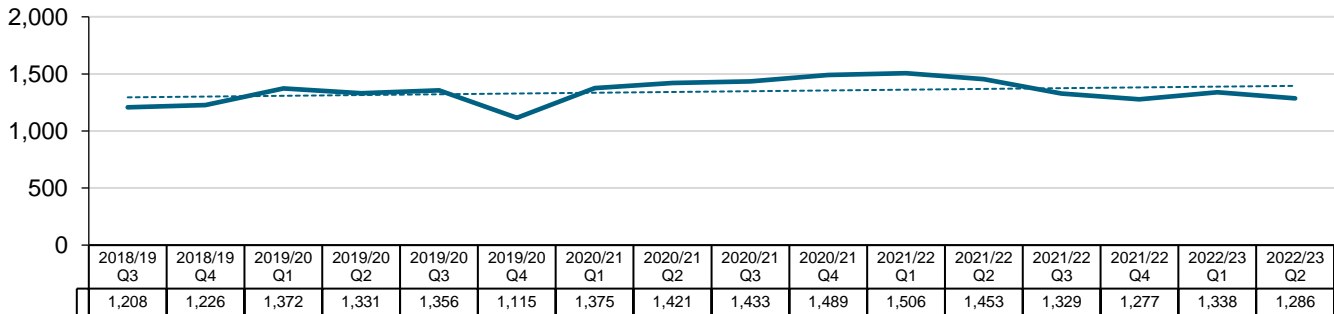
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

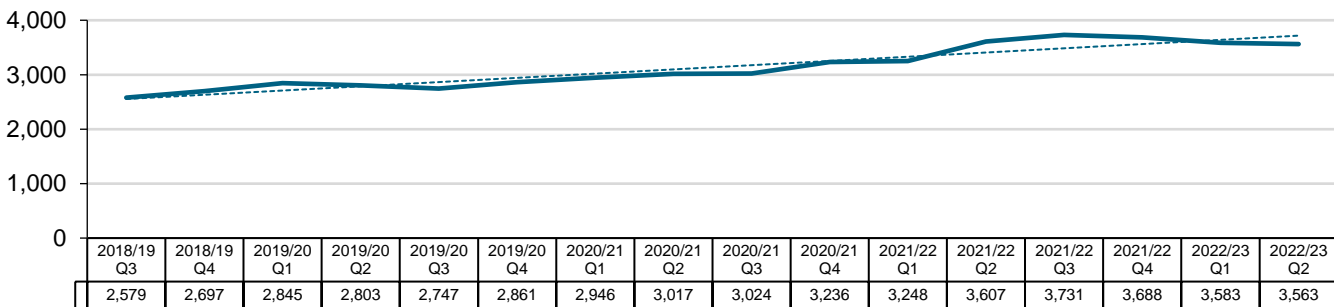
GIO

3.3.3 Claim activity - GIO

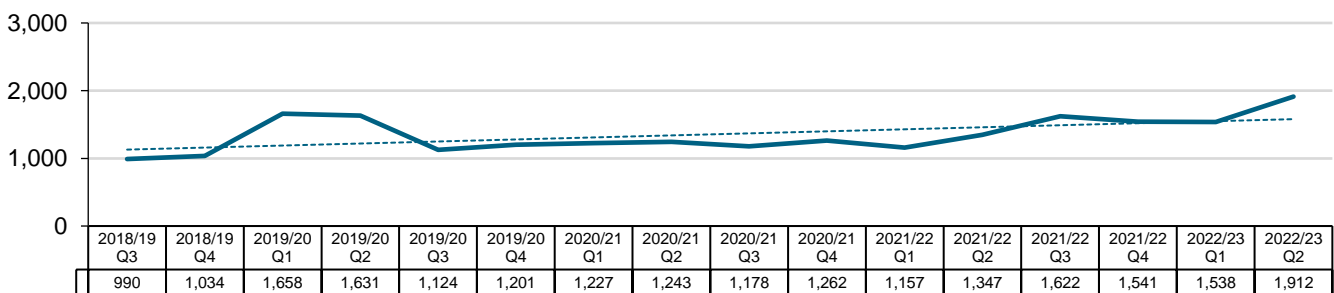
Total number of claims by insurer received quarter - GIO



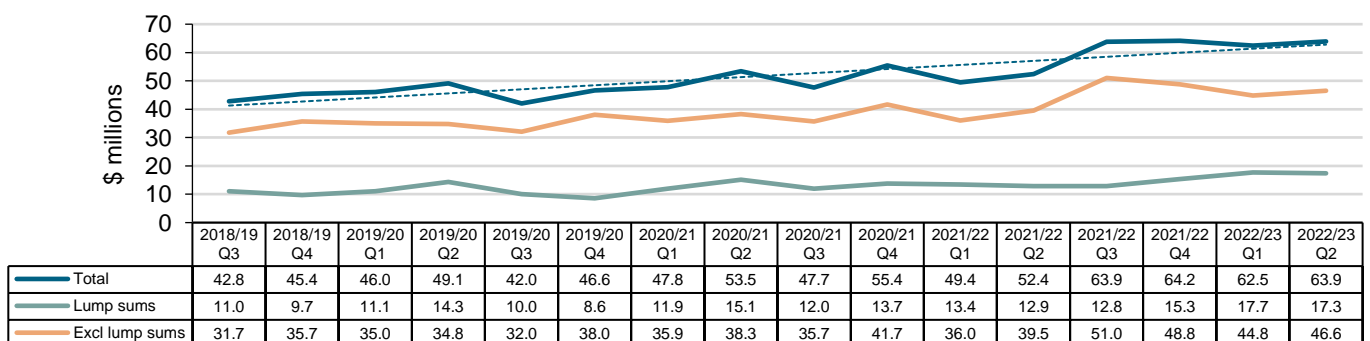
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



Total payments by transaction quarter - GIO

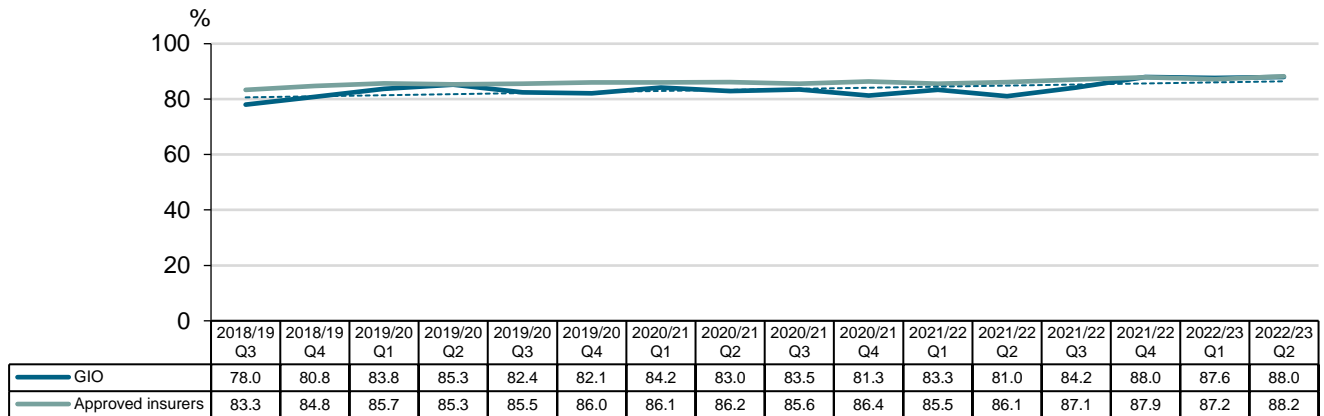


Section 3: Individual insurer summary

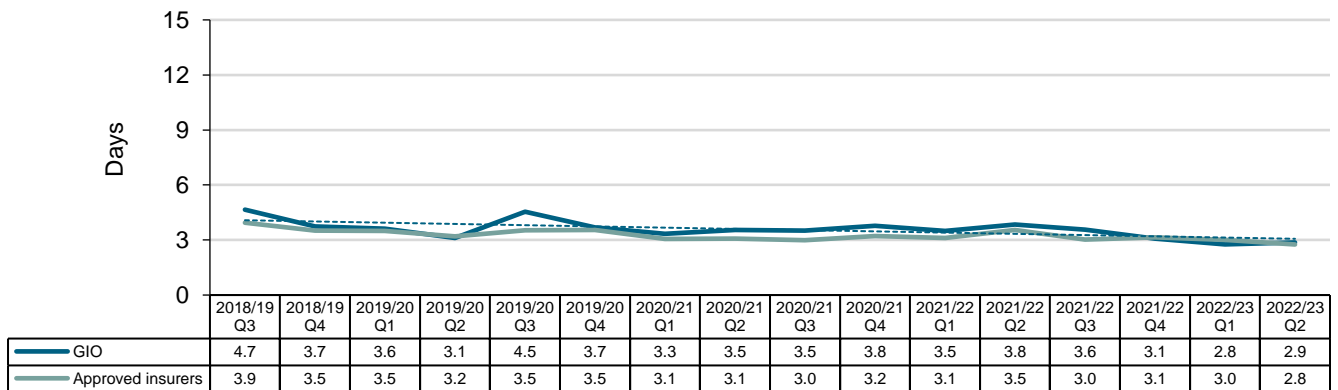
GIO

3.3.4 Claim management - GIO

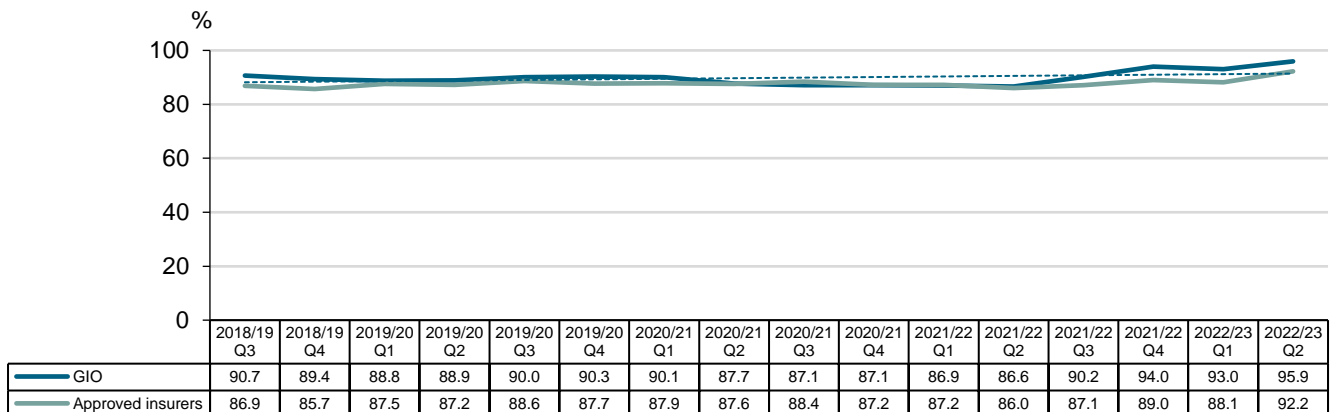
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



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

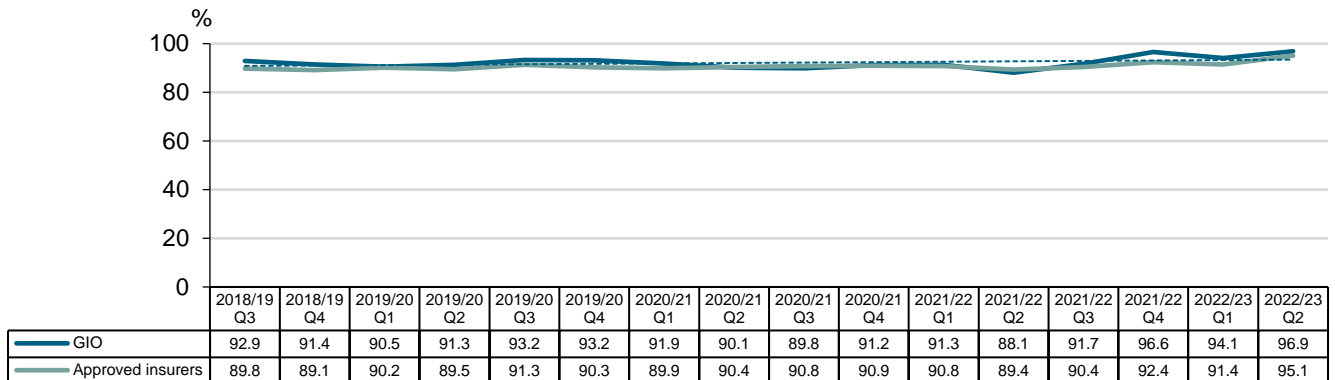


Section 3: Individual insurer summary

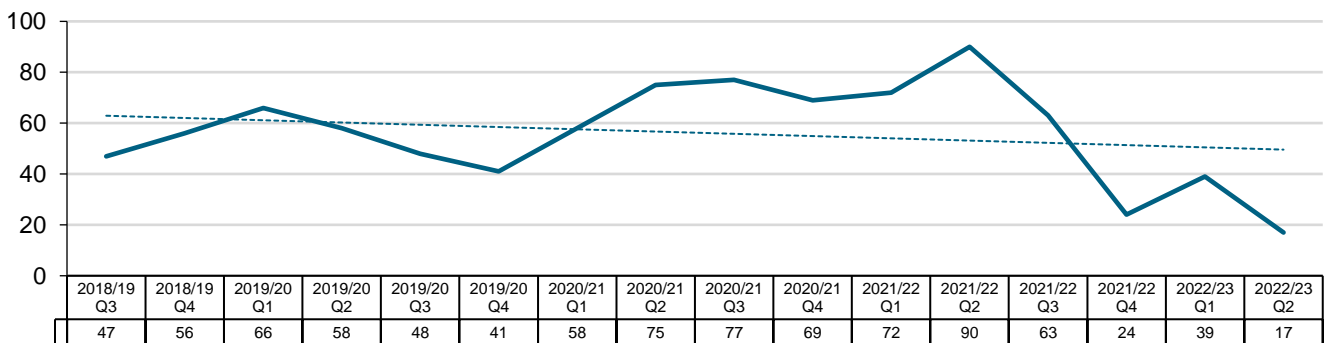
GIO

3.3.4 Claim management - GIO

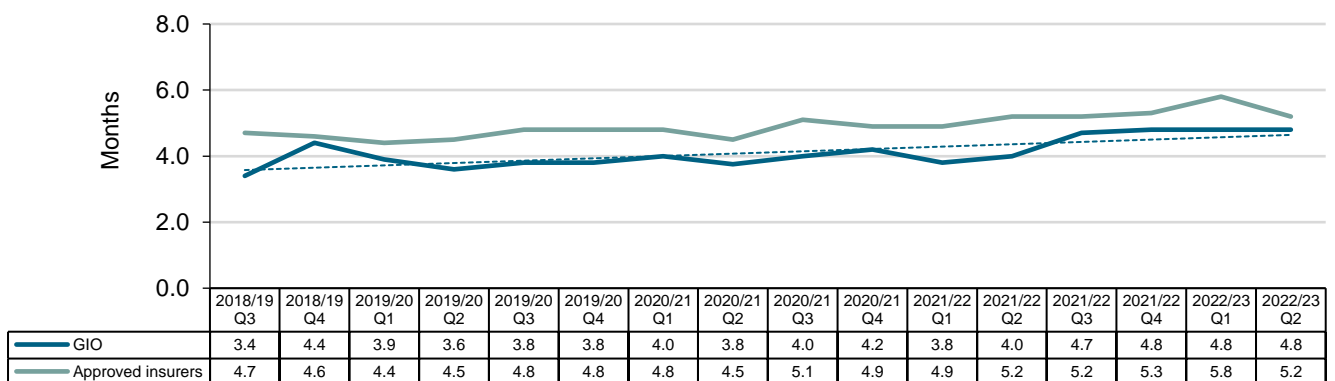
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - GIO



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	52	6.1	■	0.8	6,183	▲
Total active income claim count	102	3.0	■	0.6	16,219	■
Total closed claim count	54	0.0	▼	0.8	7,073	▲
Claim payments (\$m)						
Total claim payments	1.3	75.8	▲	0.4	291.7	▲
Claim payments - excl lump sums	0.8	25.5	▼	0.4	208.9	■
Claim payments - lump sums	0.5	297.2	▲	0.7	82.8	▲
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	68	13.9	▲	●	88	■
Average insurer lodgement period (days)	3.7	-24.1	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	84	-8.4	■	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	90	-2.0	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	3	50.0				
Median claim duration (months)	2.5	16.7	▼	●	5.2	■

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	52	n/a	n/a
Accepted claims	133	176	184	179	47	49	n/a	n/a
Disallowed claims	4	7	1	3	0	0	n/a	n/a
Pended claims	0	1	0	1	0	2	n/a	n/a
Other claims	5	3	9	7	2	1	n/a	n/a

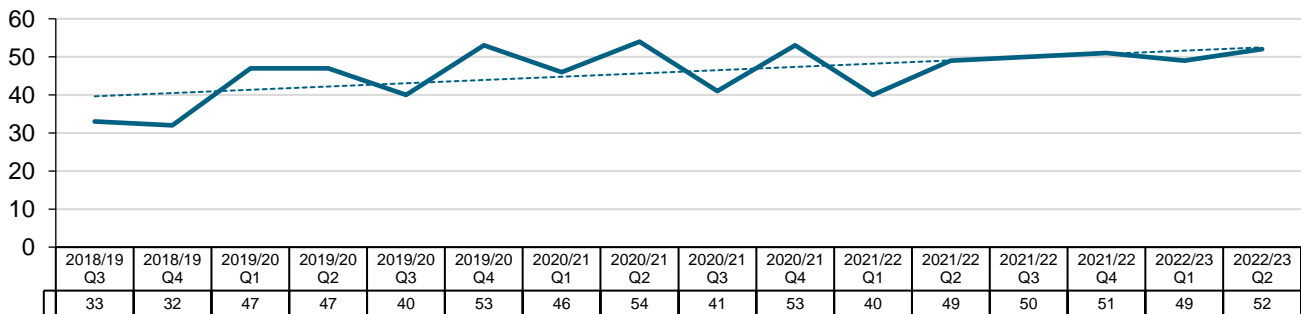
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

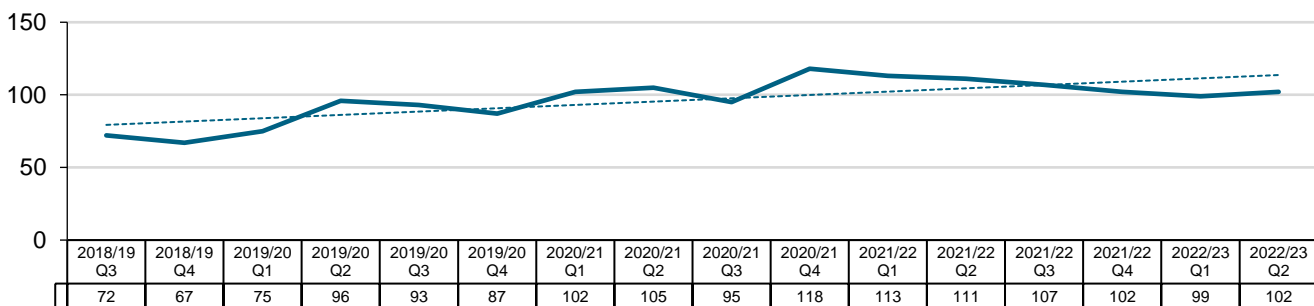
Guild

3.4.3 Claim activity - Guild

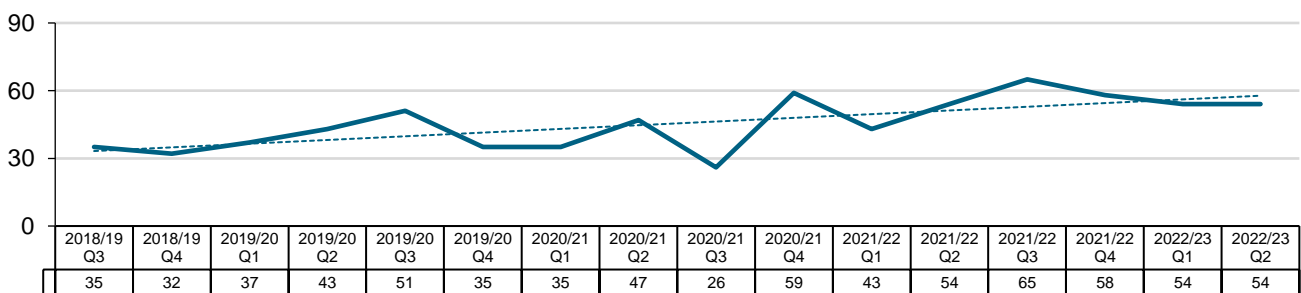
Total number of claims by insurer received quarter - Guild



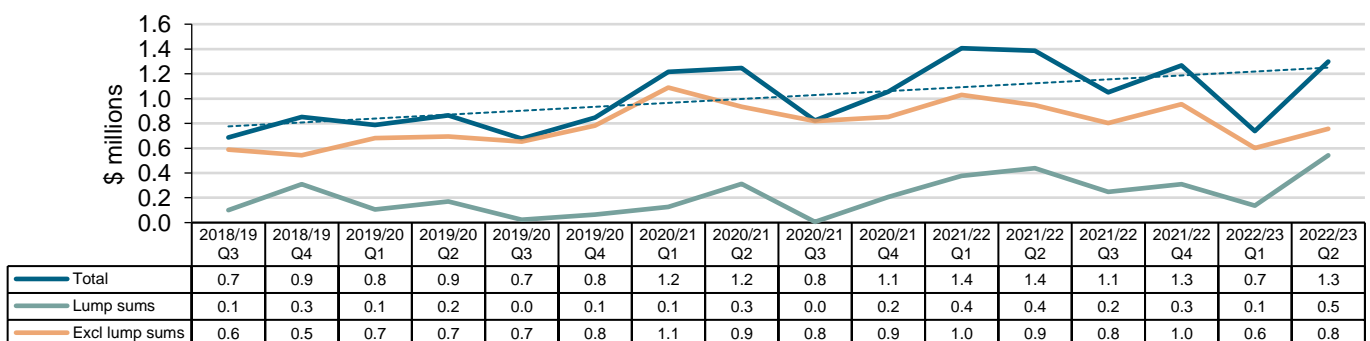
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



Total payments by transaction quarter - Guild

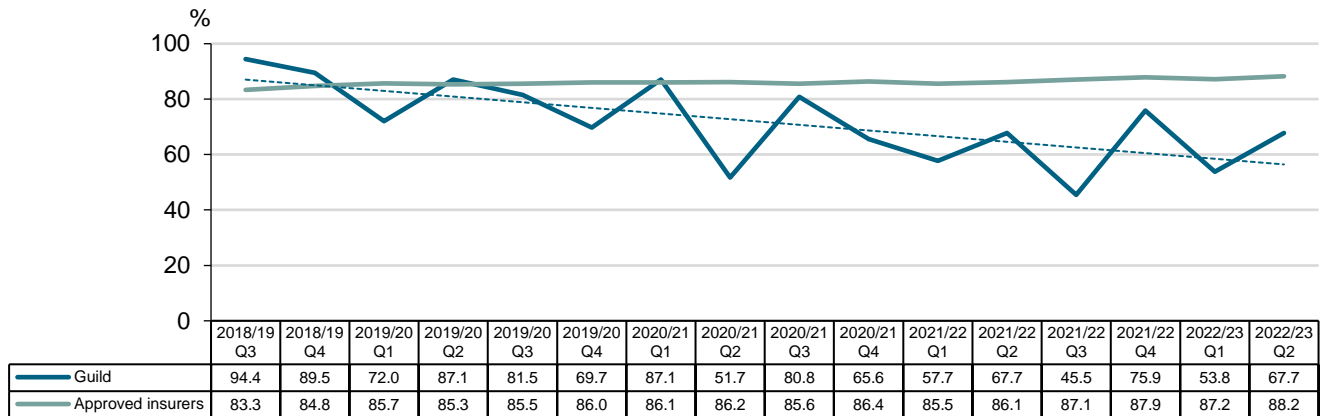


Section 3: Individual insurer summary

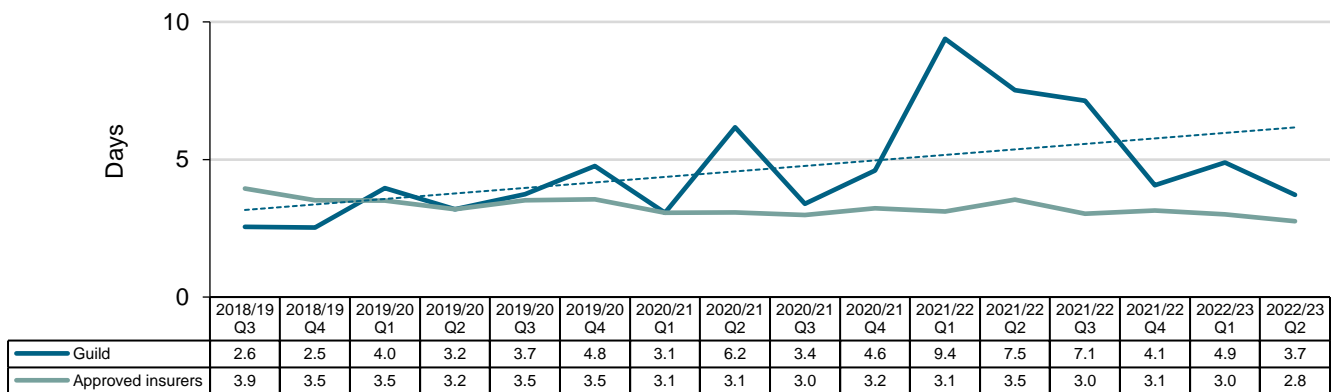
Guild

3.4.4 Claim management - Guild

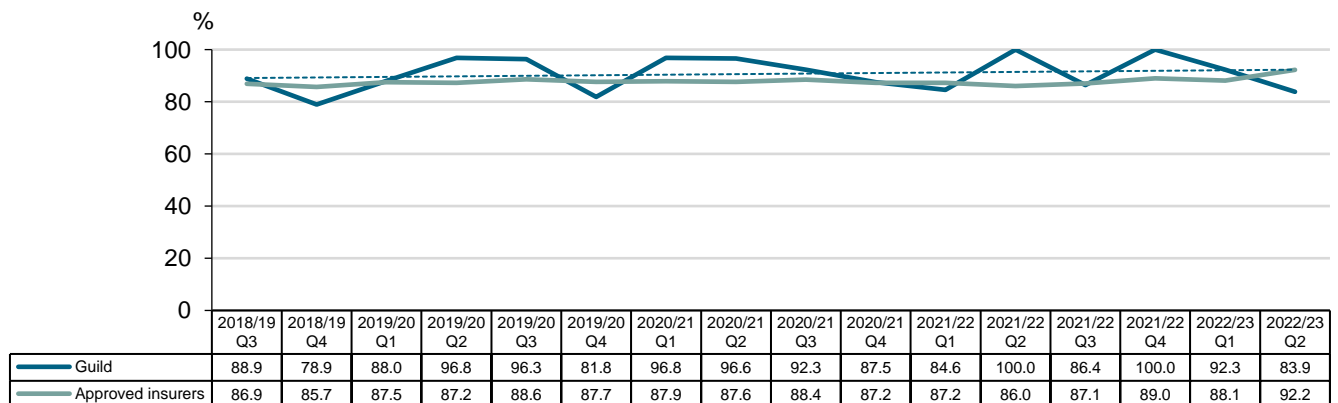
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild



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

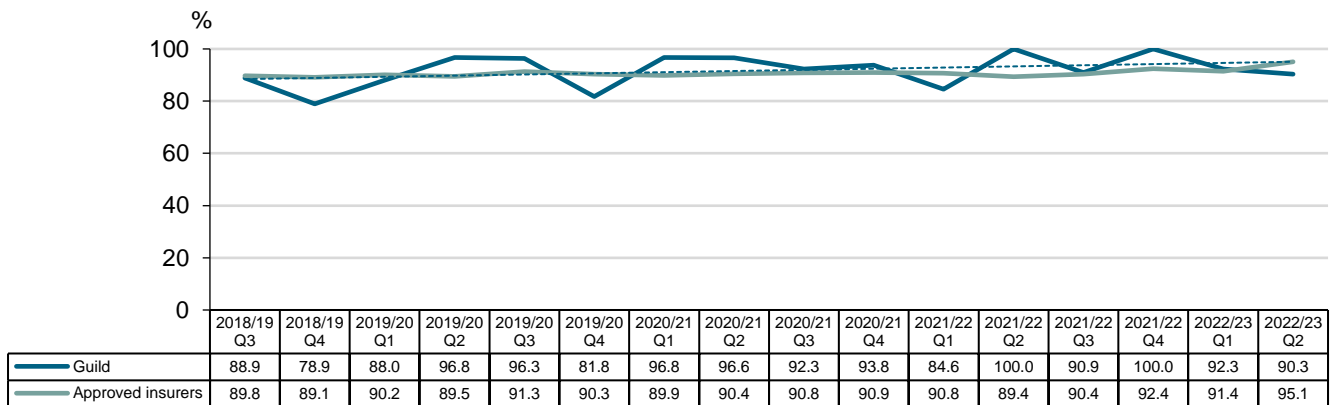


Section 3: Individual insurer summary

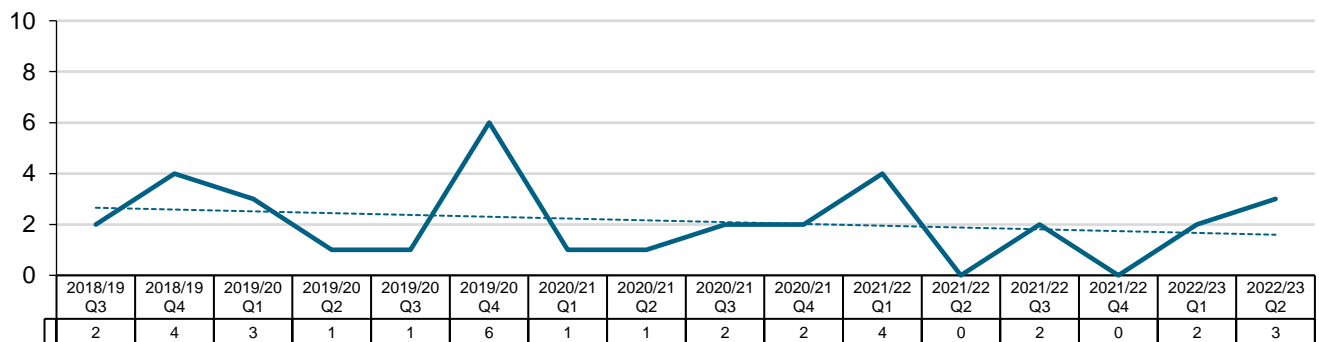
Guild

3.4.4 Claim management - Guild

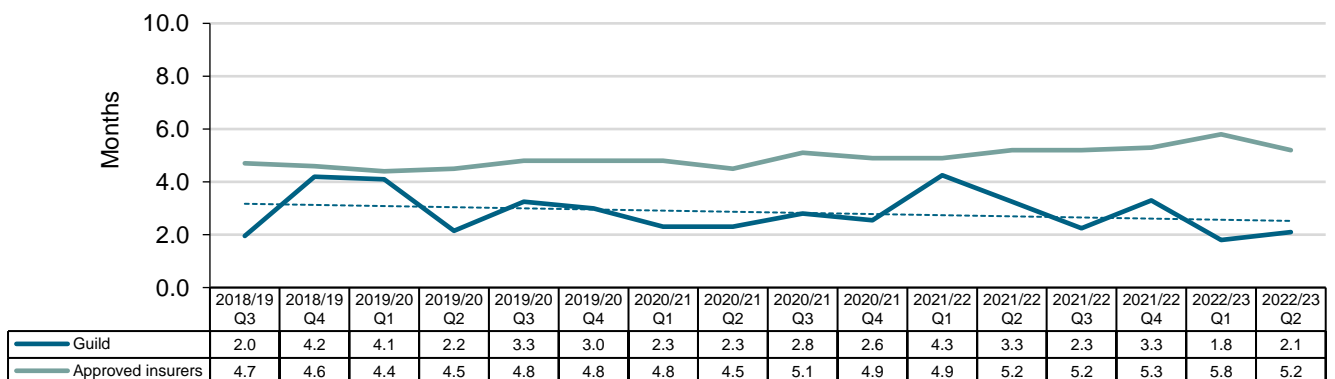
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Guild



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	1,020	-2.2	■	16.5	6,183	▲
Total active income claim count	2,510	-4.1	▼	15.5	16,219	■
Total closed claim count	1,296	11.4	▲	18.3	7,073	▲
Claim payments (\$m)						
Total claim payments	48.4	-2.3	■	16.6	291.7	▲
Claim payments - excl lump sums	33.3	2.9	▼	15.9	208.9	■
Claim payments - lump sums	15.1	-12.3	▲	18.2	82.8	▲
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	84	-0.4	■	●	88	■
Average insurer lodgement period (days)	3.4	0.4	▲		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	93	6.7	■	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	95	4.7	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	25	-53.7				
Median claim duration (months)	4.4	-17.0	■	●	5.2	■

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	4,108	1,043	1,020	n/a	n/a
Accepted claims	4,049	3,660	3,770	3,670	936	899	n/a	n/a
Disallowed claims	292	339	331	351	79	72	n/a	n/a
Pended claims	42	13	5	5	8	37	n/a	n/a
Other claims	81	54	73	82	20	12	n/a	n/a

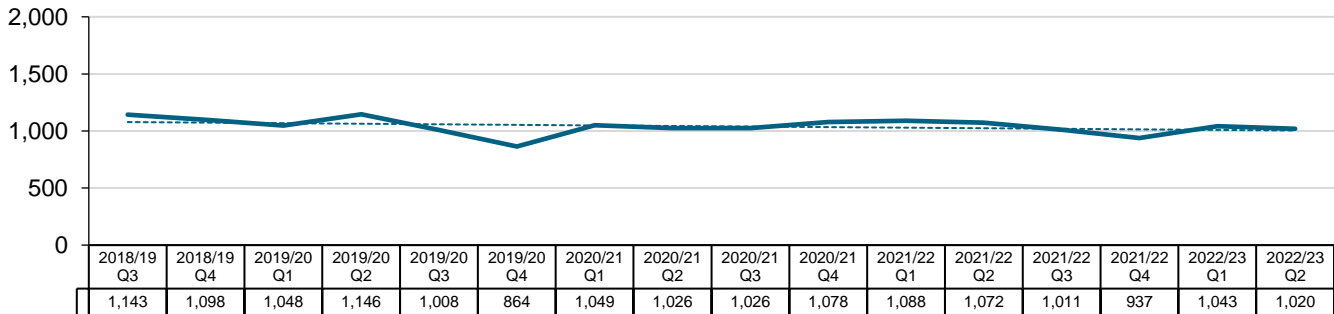
Claim activity	Insurer total							
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

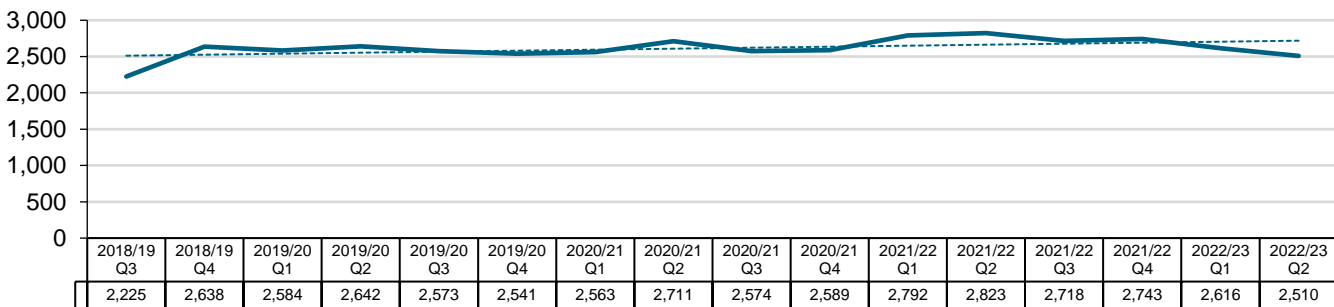
CGU

3.5.3 Claim activity - CGU

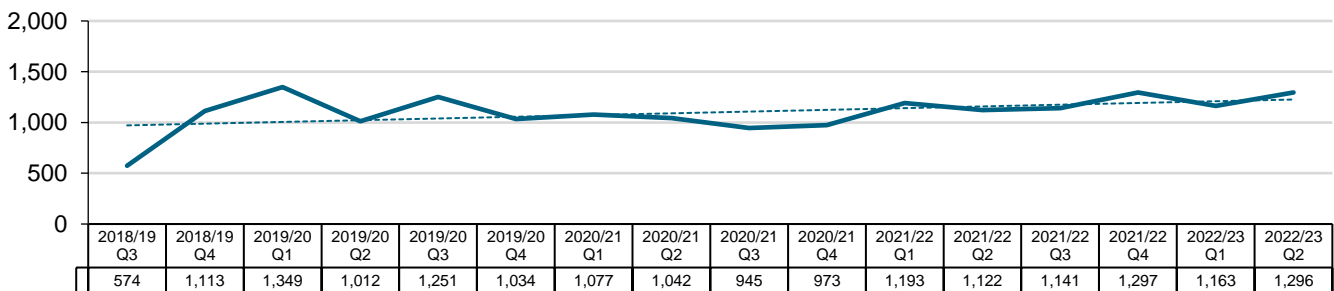
Total number of claims by insurer received quarter - CGU



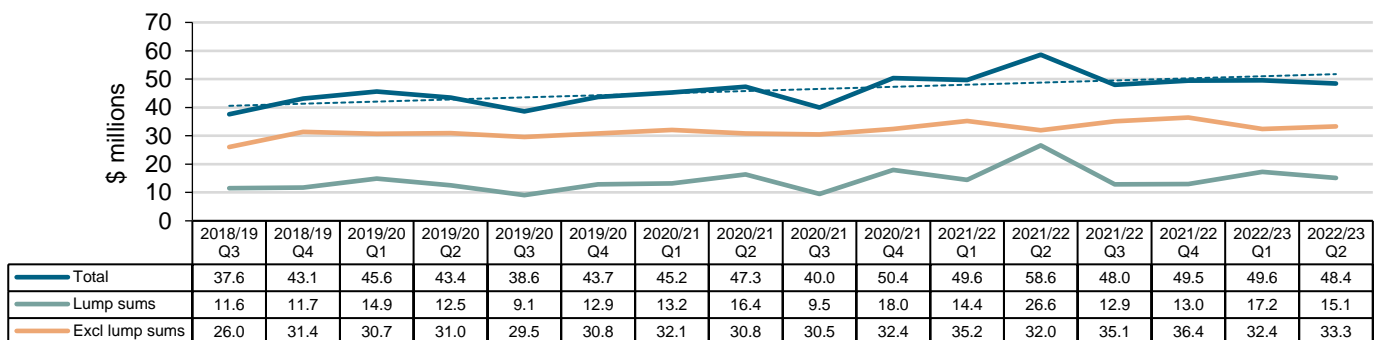
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU



Total payments by transaction quarter - CGU

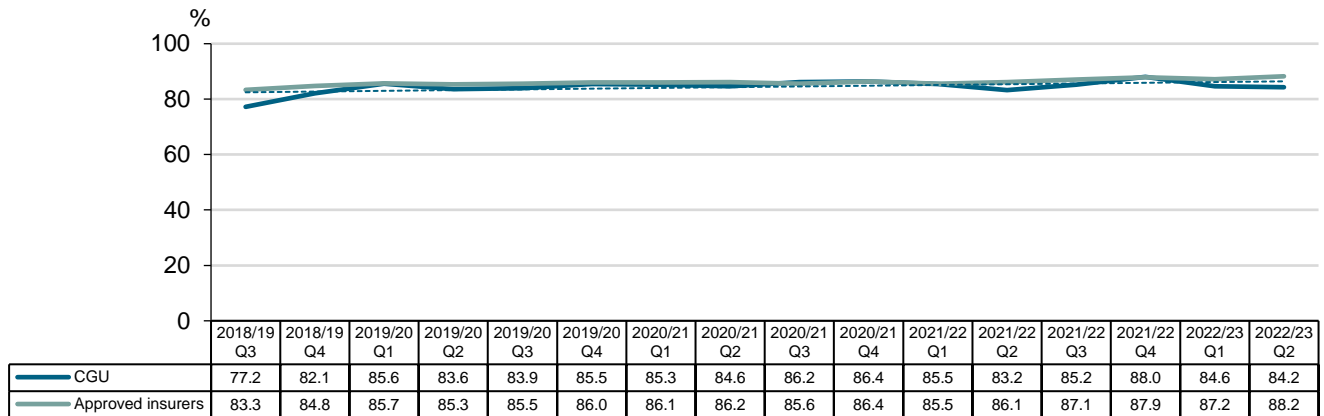


Section 3: Individual insurer summary

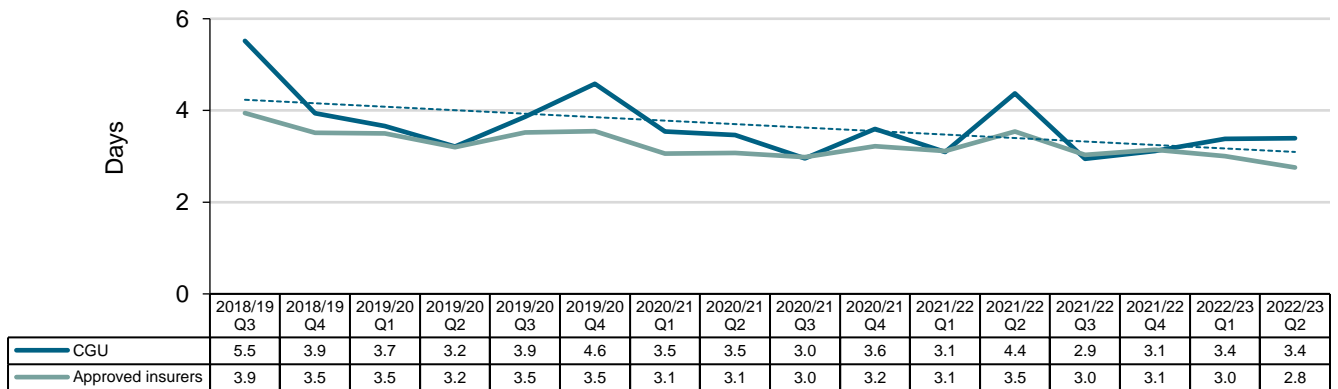
CGU

3.5.4 Claim management - CGU

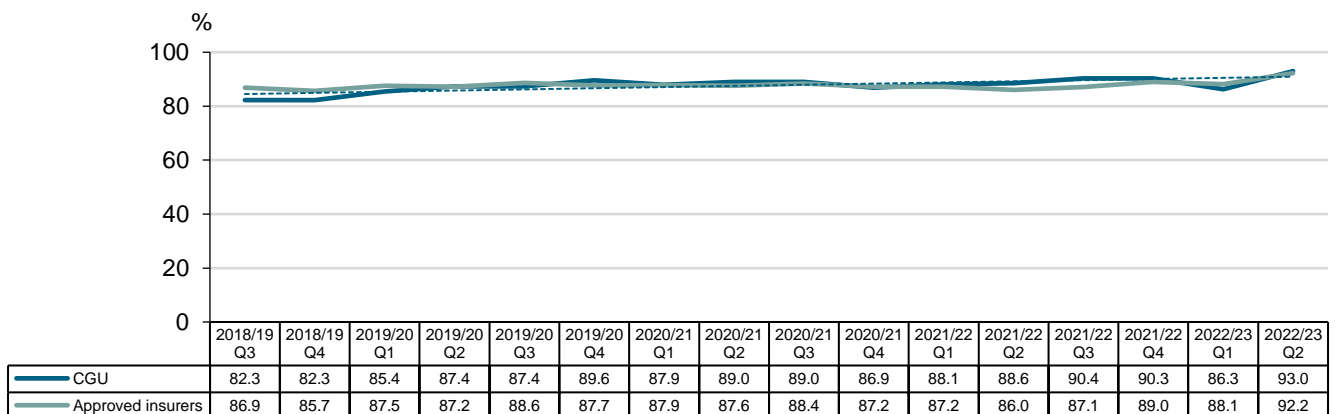
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - CGU



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

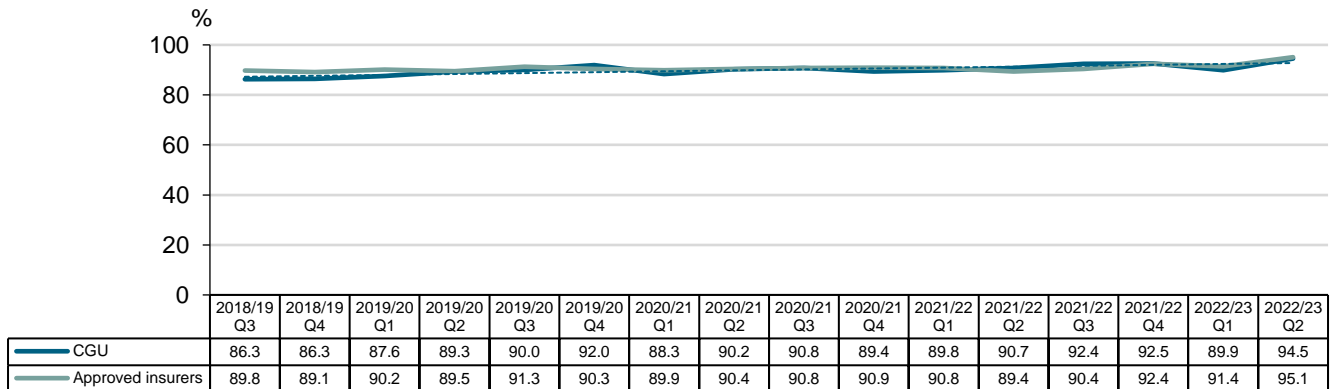


Section 3: Individual insurer summary

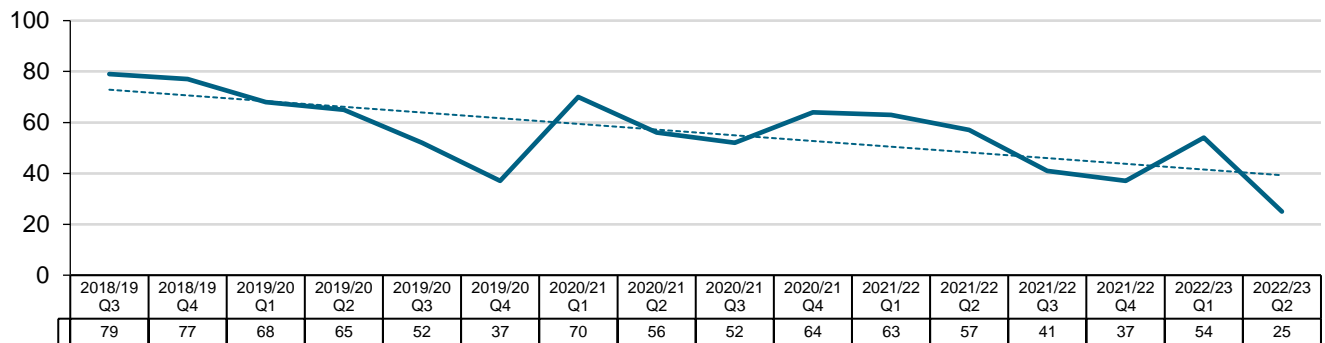
CGU

3.5.4 Claim management - CGU

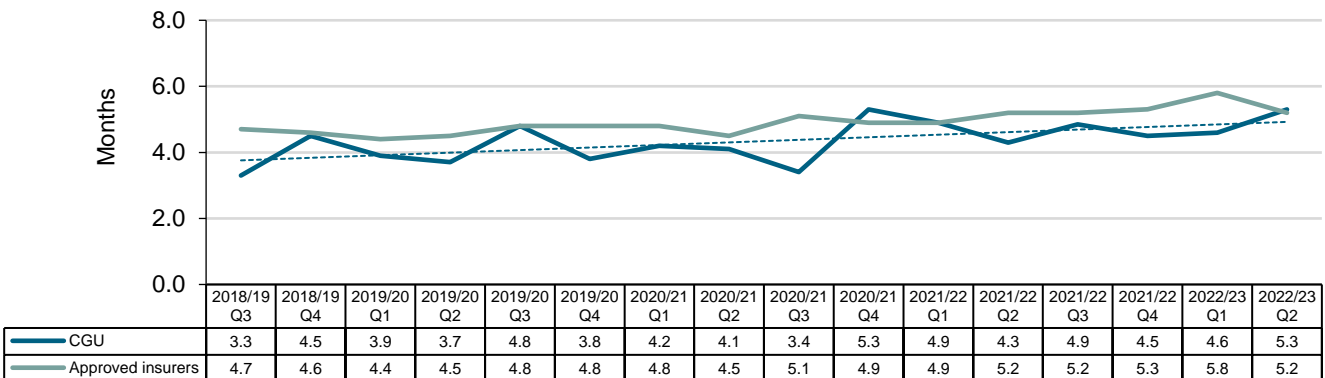
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - CGU



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	1,248	3.6	▲	20.2	6,183	▲
Total active income claim count	3,942	2.3	■	24.3	16,219	■
Total closed claim count	964	-27.0	▼	13.6	7,073	▲
Claim payments (\$m)						
Total claim payments	65.7	15.9	▲	22.5	291.7	▲
Claim payments - excl lump sums	49.4	12.1	■	23.6	208.9	■
Claim payments - lump sums	16.3	29.3	▲	19.7	82.8	▲
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	-0.3	■	●	88	■
Average insurer lodgement period (days)	1.7	-4.1	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	94	8.1	▲	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	96	7.7	▲	●	95	■
Number of income claims with initial liability decision made beyond 24 days	28	-66.7				
Median claim duration (months)	6.1	-9.0	■	●	5.2	■

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	1,248	n/a	n/a
Accepted claims	4,315	4,336	4,555	4,143	1,069	1,106	n/a	n/a
Disallowed claims	304	261	227	274	49	33	n/a	n/a
Pended claims	4	9	14	49	41	89	n/a	n/a
Other claims	97	135	203	202	46	20	n/a	n/a

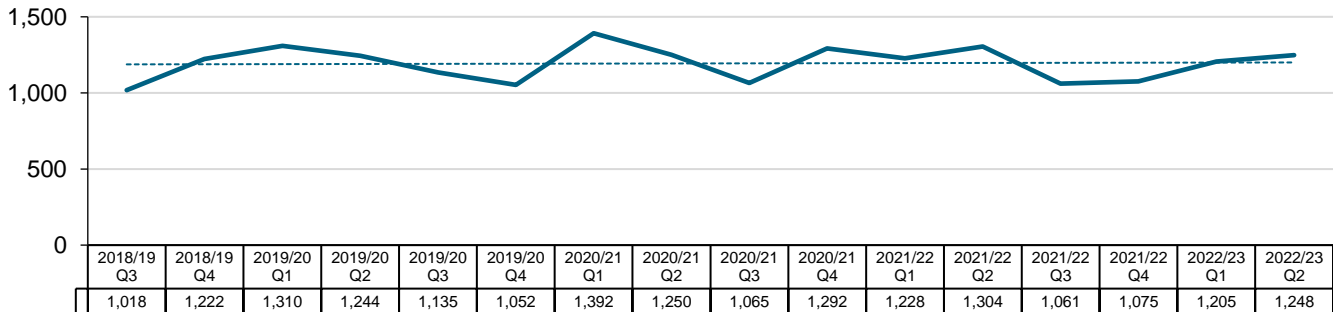
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

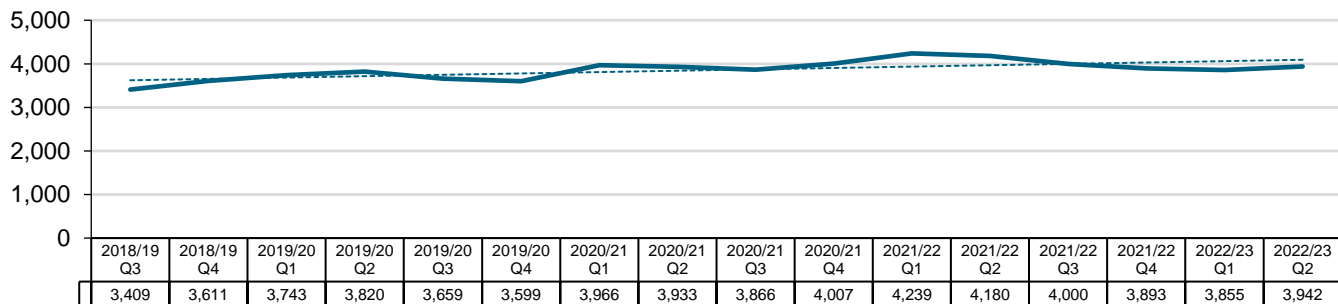
ICWA

3.6.3 Claim activity - ICWA

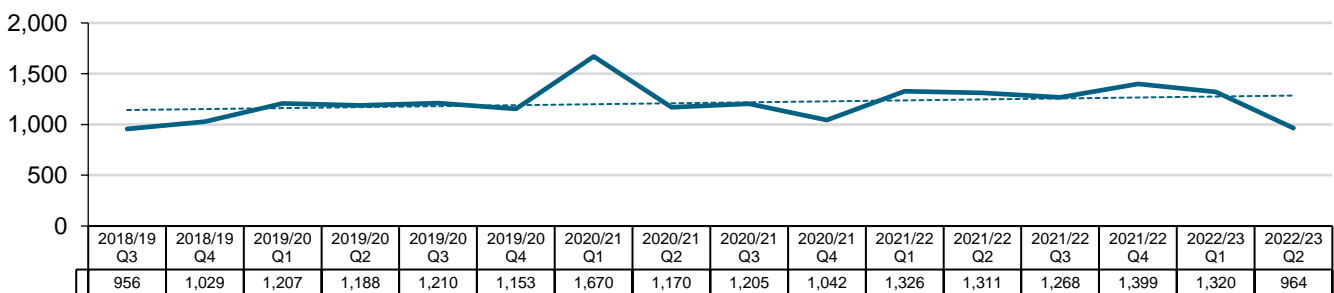
Total number of claims by insurer received quarter - ICWA



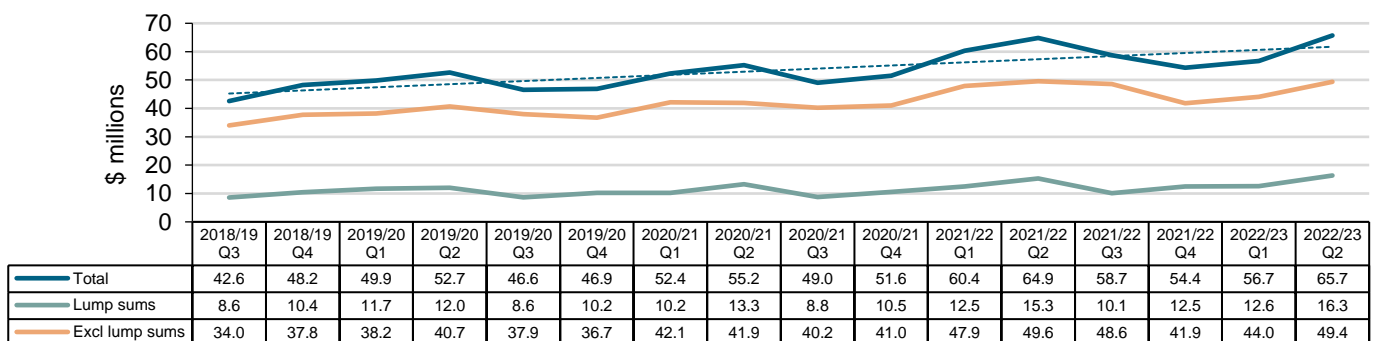
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



Total payments by transaction quarter - ICWA

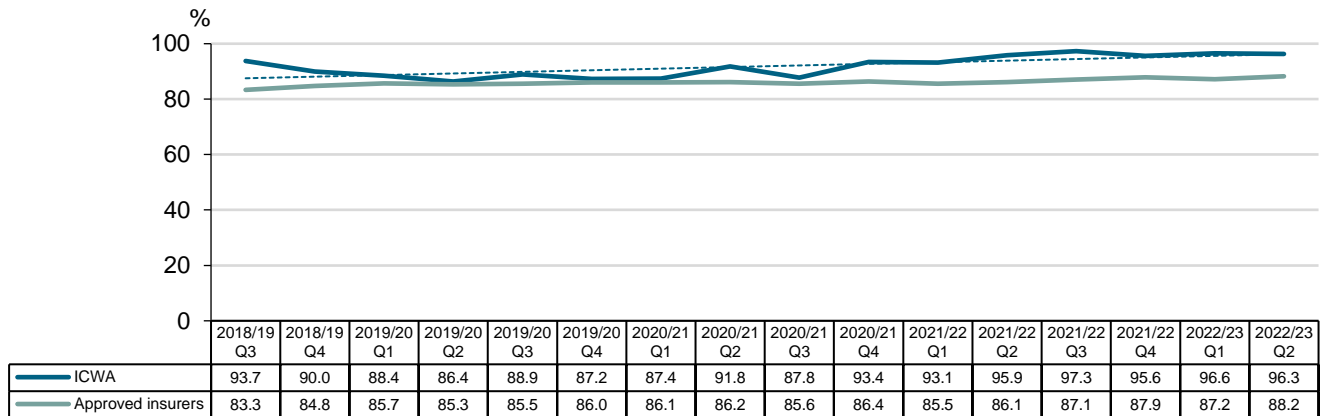


Section 3: Individual insurer summary

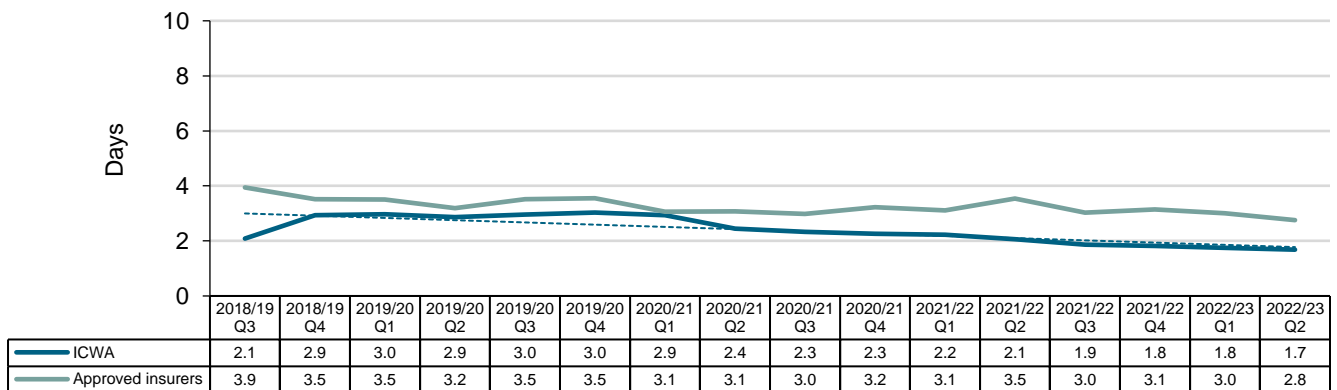
ICWA

3.6.4 Claim management - ICWA

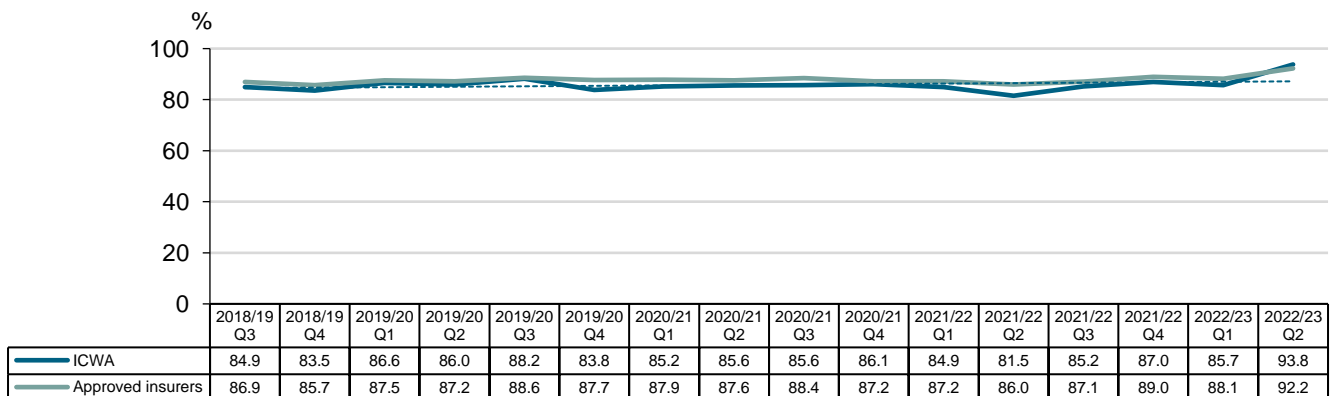
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



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

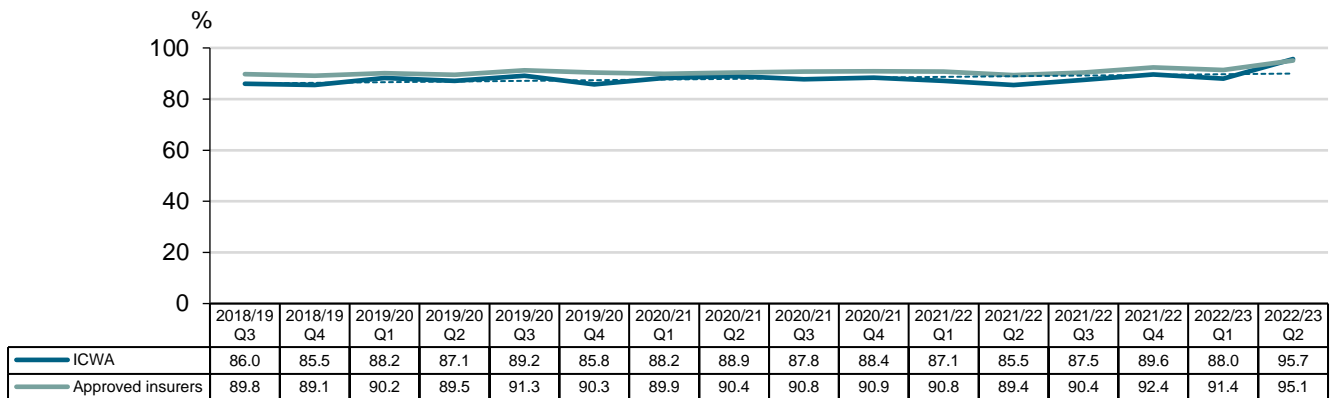


Section 3: Individual insurer summary

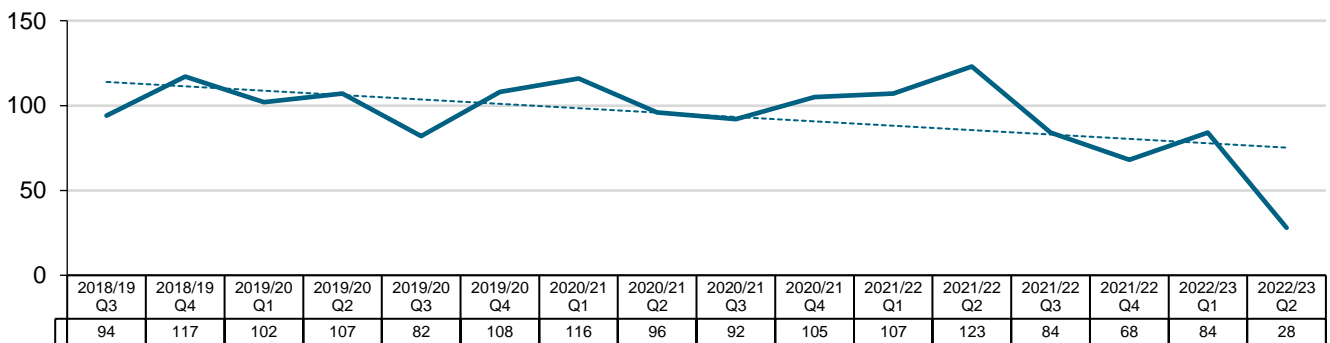
ICWA

3.6.4 Claim management - ICWA

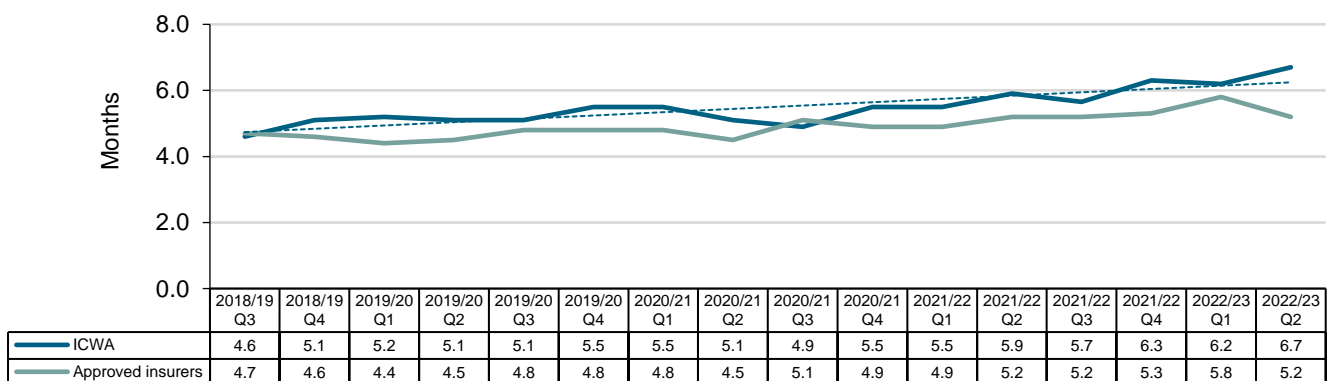
Proportion of income claims with initial liability decision made within 24 days by insurer received quarter - ICWA



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	934	8.7	▲	15.1	6,183	▲
Total active income claim count	2,102	-2.9	■	13.0	16,219	■
Total closed claim count	1,009	-7.3	■	14.3	7,073	▲
Claim payments (\$m)						
Total claim payments	44.9	15.4	■	15.4	291.7	▲
Claim payments - excl lump sums	30.5	7.1	■	14.6	208.9	■
Claim payments - lump sums	14.4	38.4	■	17.4	82.8	▲
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	80	3.7	■	●	88	■
Average insurer lodgement period (days)	4.2	-26.9	■		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	92	0.2	▲	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	95	1.3	▲	●	95	■
Number of income claims with initial liability decision made beyond 24 days	20	-25.9				
Median claim duration (months)	5.3	-5.4	▲	●	5.2	■

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	3,107	3,539	859	934	n/a	n/a
Accepted claims	3,581	2,837	2,776	3,144	727	816	n/a	n/a
Disallowed claims	196	151	154	191	62	34	n/a	n/a
Pended claims	6	1	3	20	24	63	n/a	n/a
Other claims	140	128	174	184	46	21	n/a	n/a

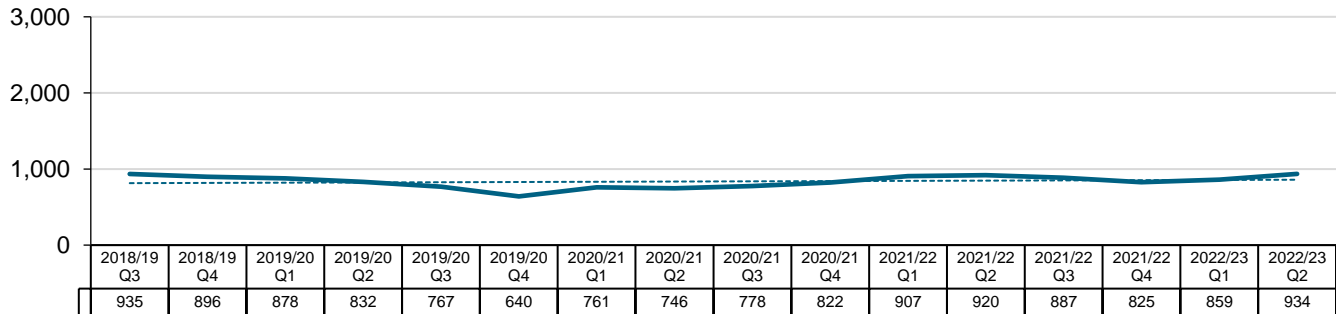
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

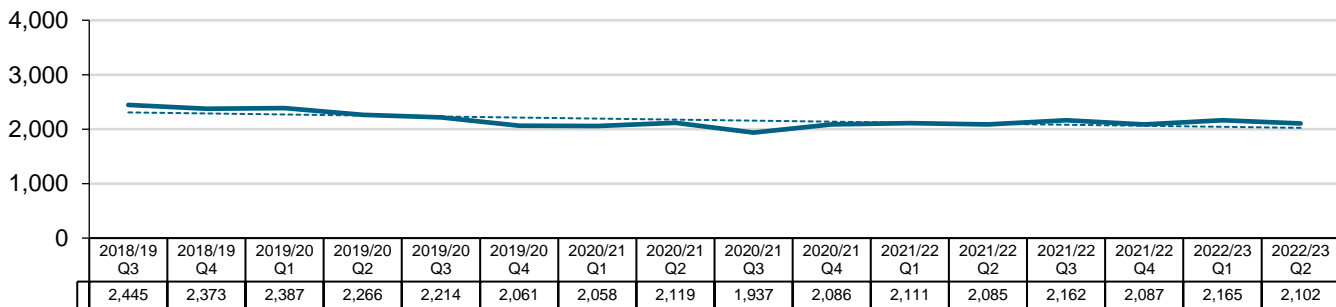
QBE

3.7.3 Claim activity - QBE

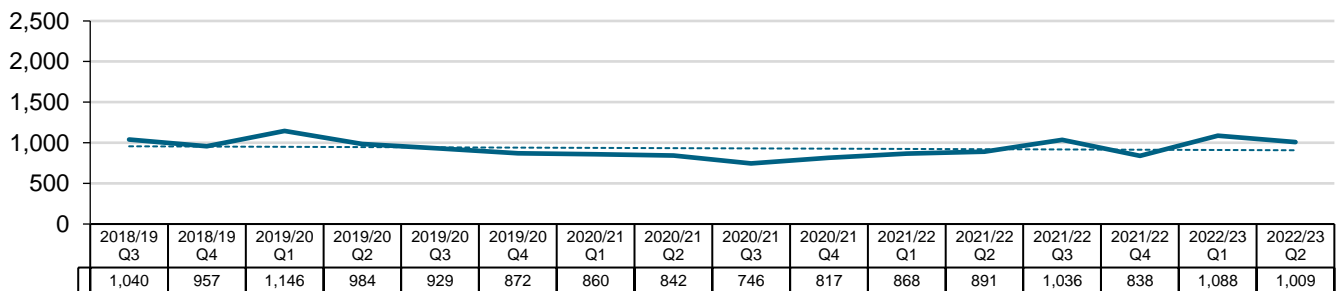
Total number of claims by insurer received quarter - QBE



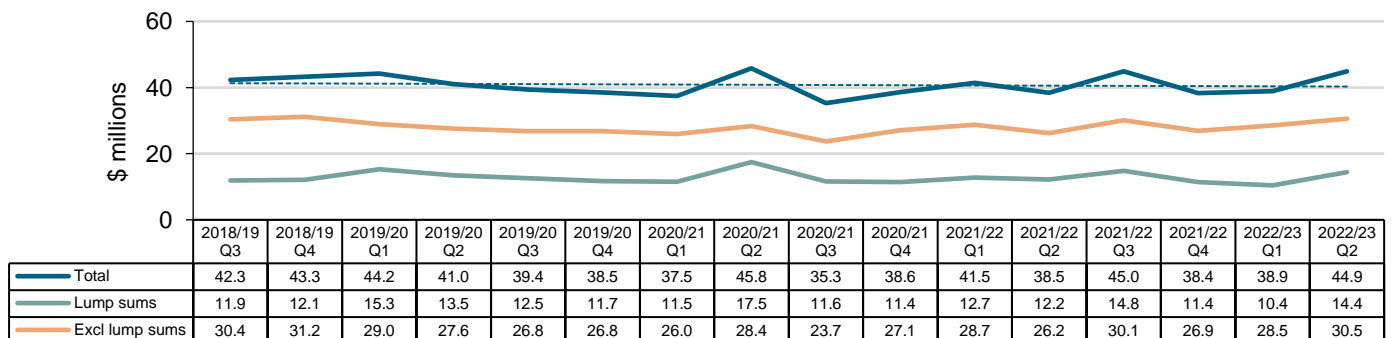
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



Total payments by transaction quarter - QBE

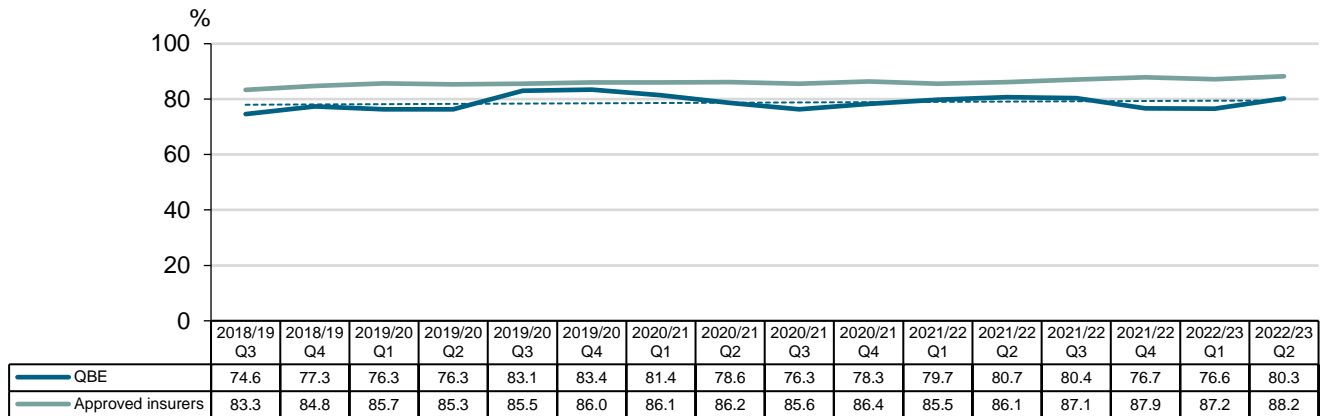


Section 3: Individual insurer summary

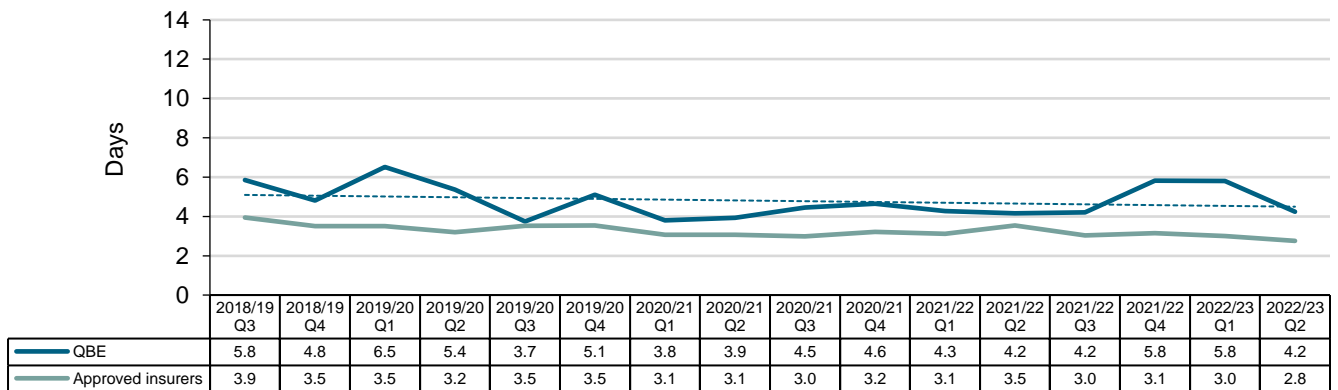
QBE

3.7.4 Claim management - QBE

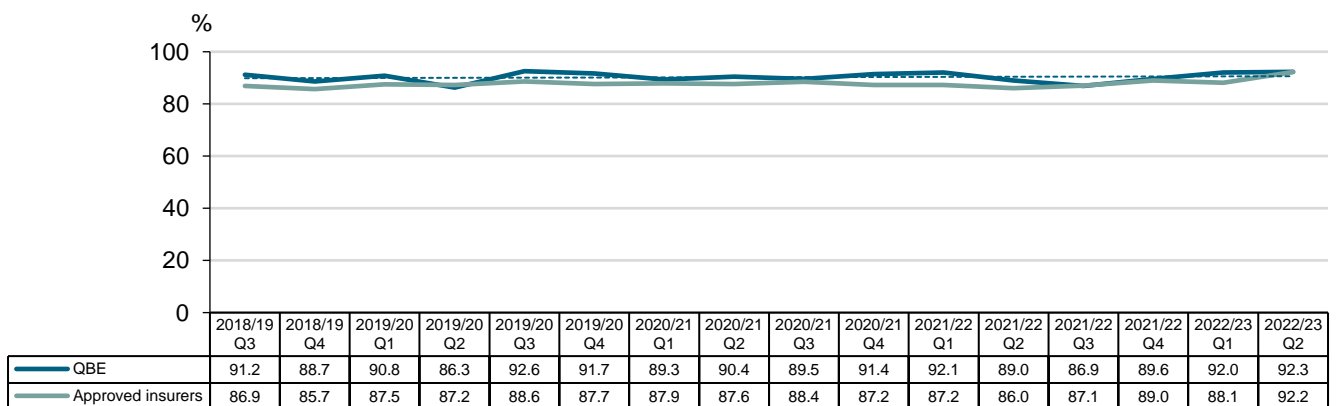
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE



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

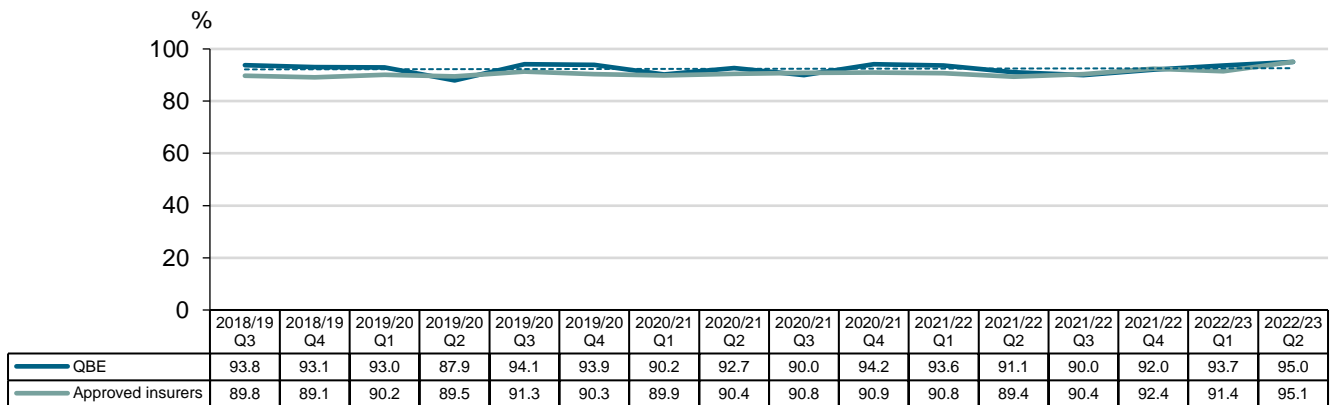


Section 3: Individual insurer summary

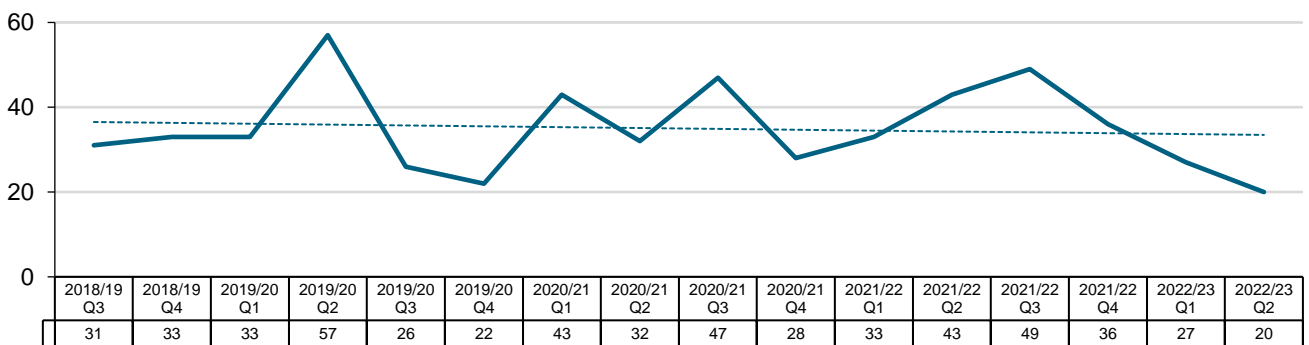
QBE

3.7.4 Claim management - QBE

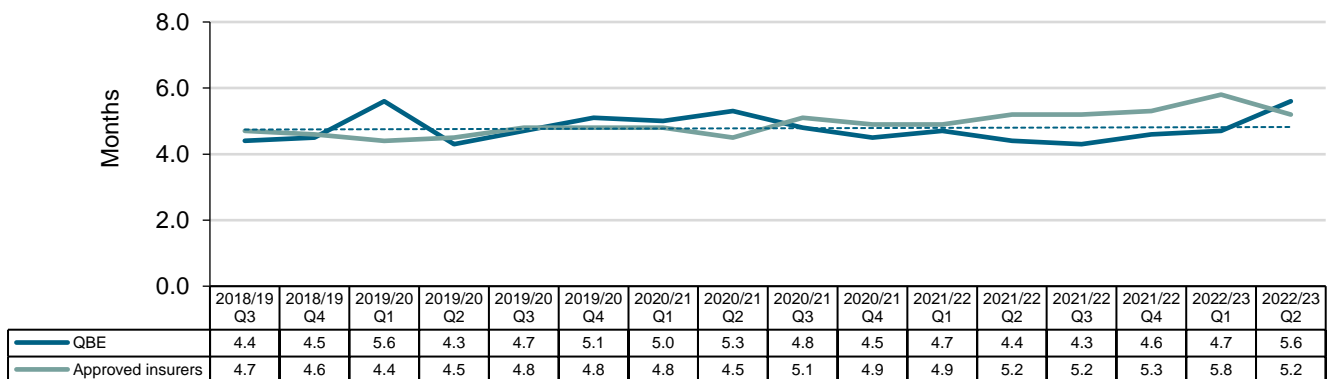
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - QBE



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	113	-2.6	▼	1.8	6,183	▲
Total active income claim count	317	-8.1	▼	2.0	16,219	■
Total closed claim count	154	-9.9	■	2.2	7,073	▲
Claim payments (\$m)						
Total claim payments	5.8	26.6	▲	2.0	291.7	▲
Claim payments - excl lump sums	3.7	0.9	▼	1.8	208.9	■
Claim payments - lump sums	2.1	124.0	▲	2.6	82.8	▲
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	80	10.0	■	●	88	■
Average insurer lodgement period (days)	3.4	-46.2	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	95	-5.4	■	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	95	-5.4	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	3	n/a				
Median claim duration (months)	4.4	-13.7	■	●	5.2	■

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	113	n/a	n/a
Accepted claims	592	505	505	442	106	108	n/a	n/a
Disallowed claims	19	12	20	25	8	3	n/a	n/a
Pended claims	5	2	2	1	0	0	n/a	n/a
Other claims	11	6	4	5	2	2	n/a	n/a

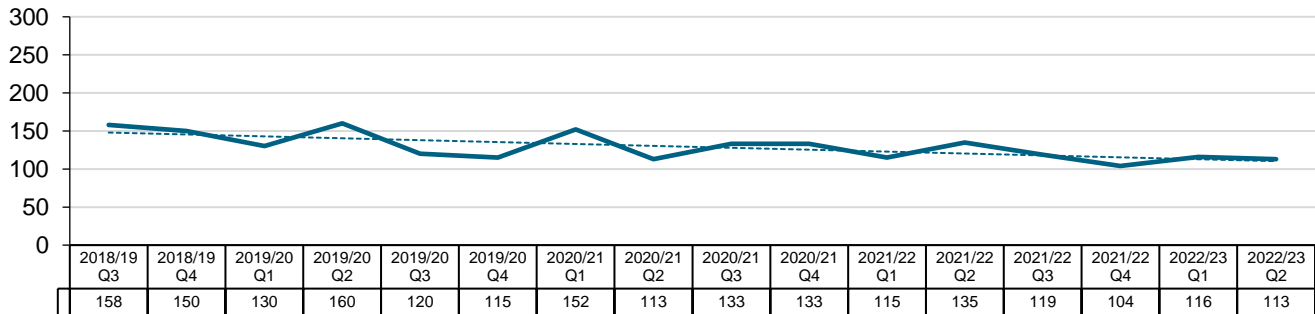
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

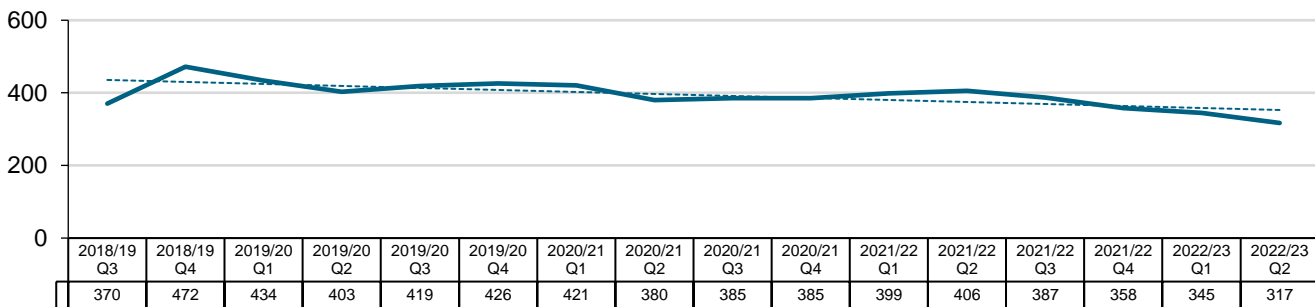
WFI

3.8.3 Claim activity - WFI

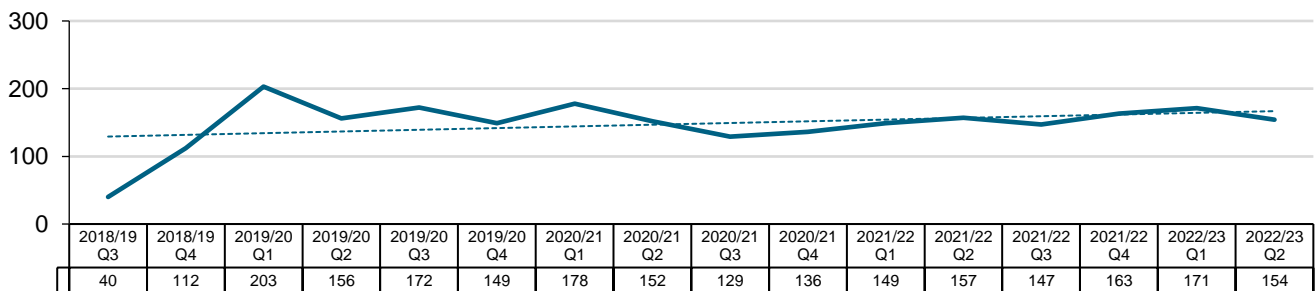
Total number of claims by insurer received quarter - WFI



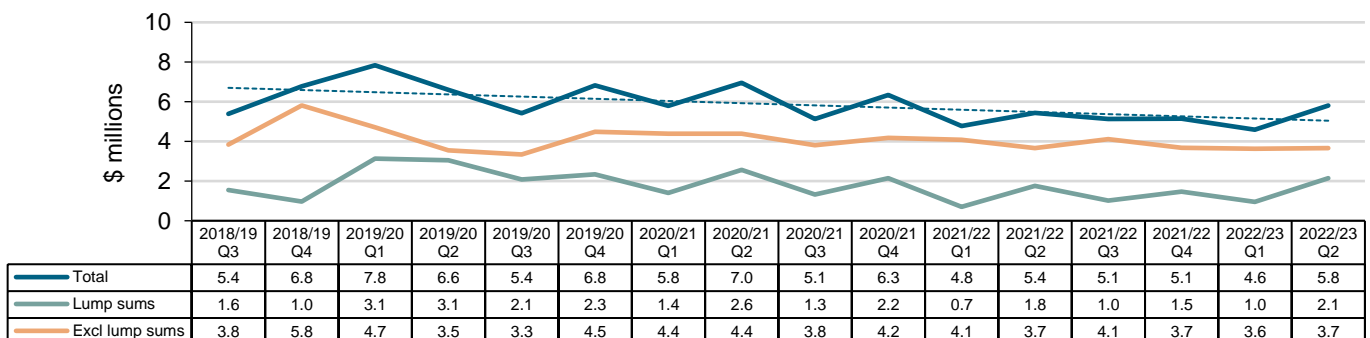
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI



Total payments by transaction quarter - WFI

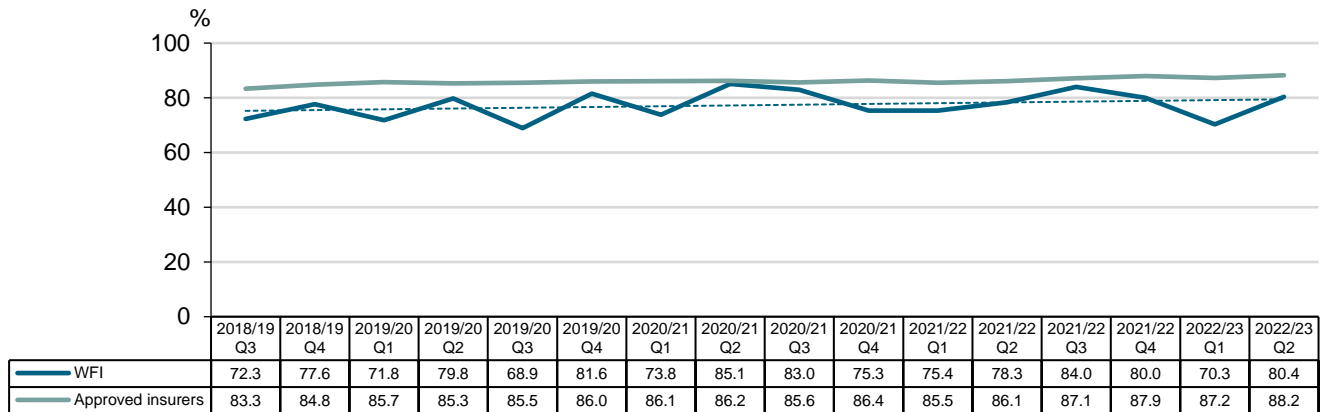


Section 3: Individual insurer summary

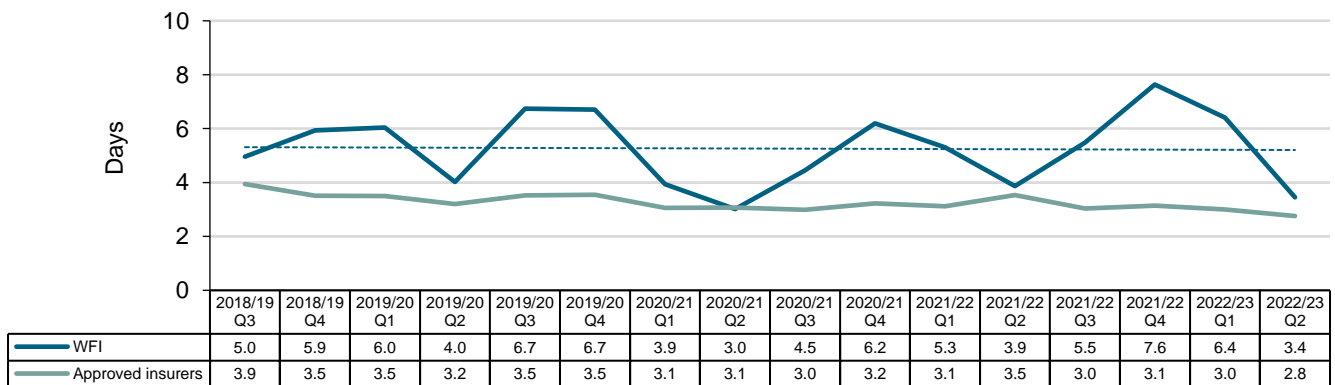
WFI

3.8.4 Claim management - WFI

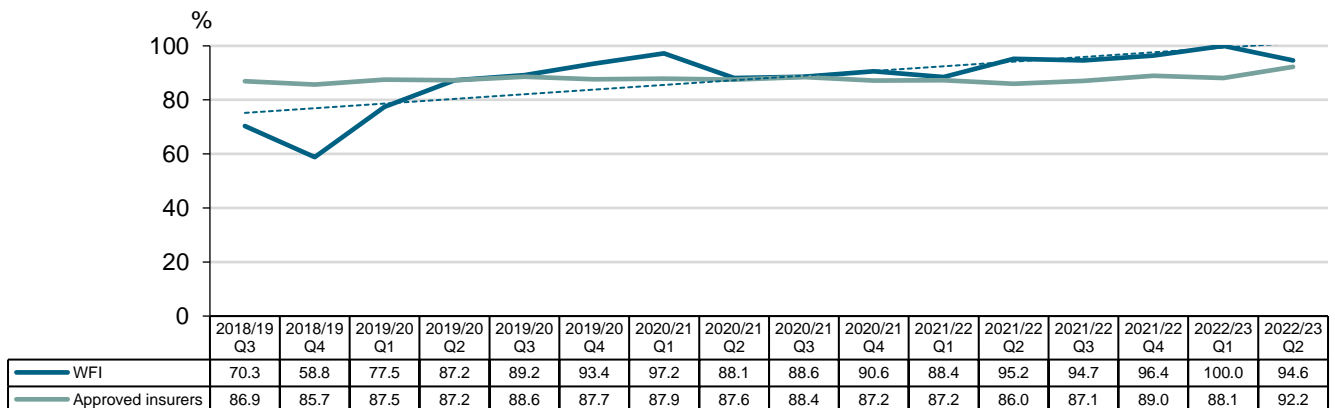
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - WFI



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

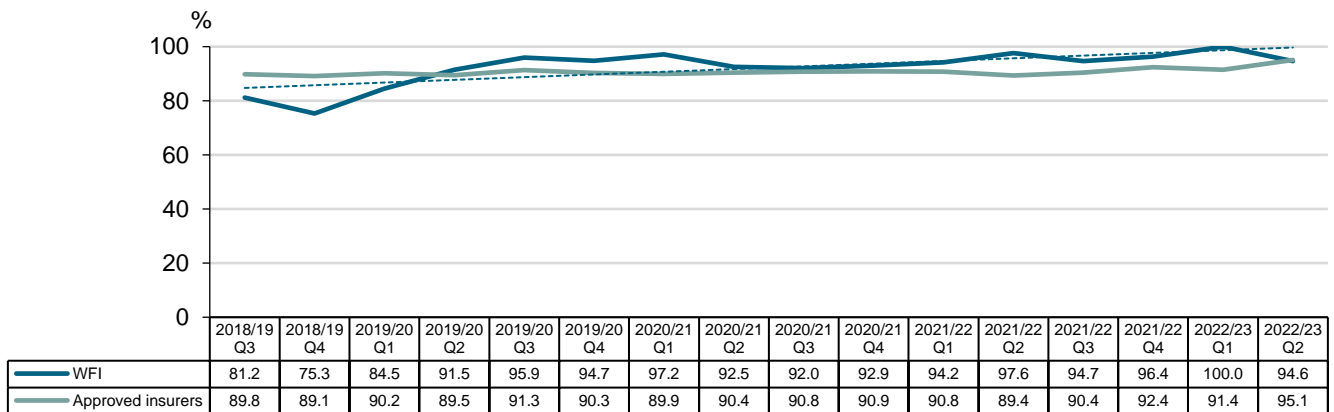


Section 3: Individual insurer summary

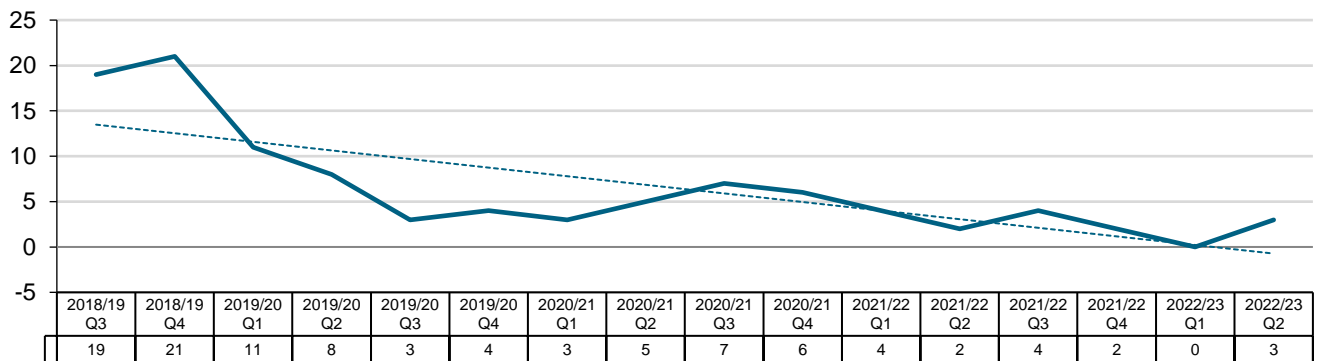
WFI

3.8.4 Claim management - WFI

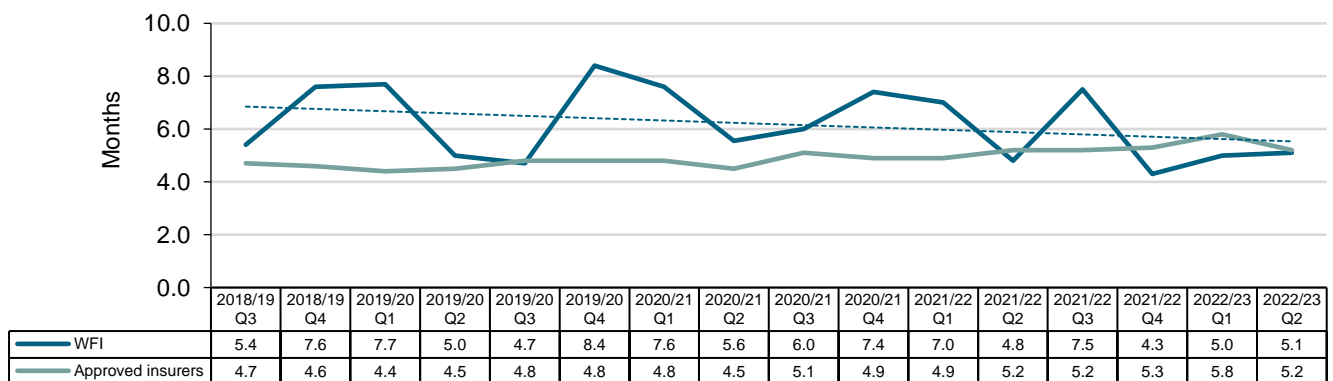
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - WFI



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	208	1.5	▲	3.4	6,183	▲
Total active income claim count	544	-3.4	■	3.4	16,219	■
Total closed claim count	179	-20.1	▼	2.5	7,073	▲
Claim payments (\$m)						
Total claim payments	7.4	-11.4	▲	2.6	291.7	▲
Claim payments - excl lump sums	5.5	-9.4	■	2.6	208.9	■
Claim payments - lump sums	2.0	-16.4	▲	2.4	82.8	▲
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	88	1.2	■	●	88	■
Average insurer lodgement period (days)	2.1	-17.6	▼		2.8	▼
Proportion (%) of income claims with initial liability decision made within 14 days	96	-1.7	■	●	92	▲
Proportion (%) of income claims with initial liability decision made within 24 days	98	0.0	■	●	95	■
Number of income claims with initial liability decision made beyond 24 days	2	0.0				
Median claim duration (months)	8.8	9.4	▲	●	5.2	■

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	853	205	208	n/a	n/a
Accepted claims	1,131	835	671	763	180	189	n/a	n/a
Disallowed claims	28	26	15	23	5	3	n/a	n/a
Pended claims	0	0	0	1	0	3	n/a	n/a
Other claims	115	84	50	66	20	13	n/a	n/a

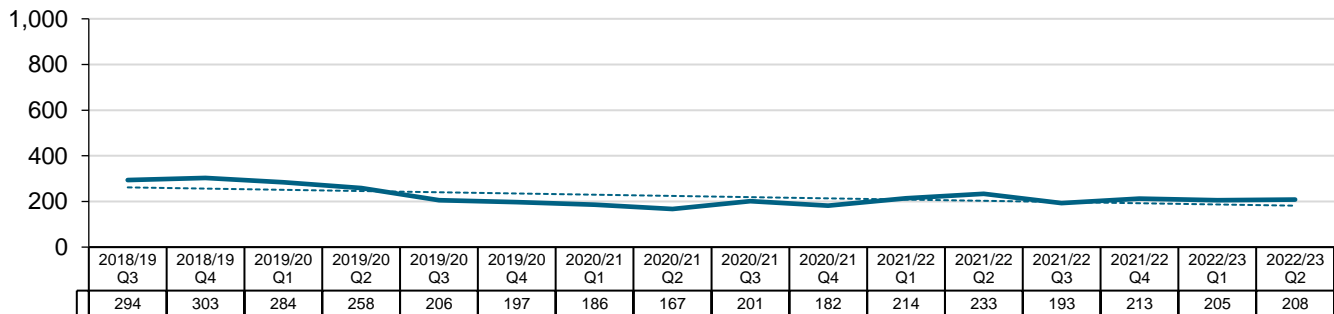
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,992	23,550	24,362	24,277	6,142	6,183	n/a	n/a
Accepted claims	22,957	21,653	22,373	22,021	5,522	5,557	n/a	n/a
Disallowed claims	1,172	1,153	1,127	1,341	307	213	n/a	n/a
Pended claims	63	31	37	138	127	313	n/a	n/a
Other claims	800	713	825	777	186	100	n/a	n/a

Section 3: Individual insurer summary

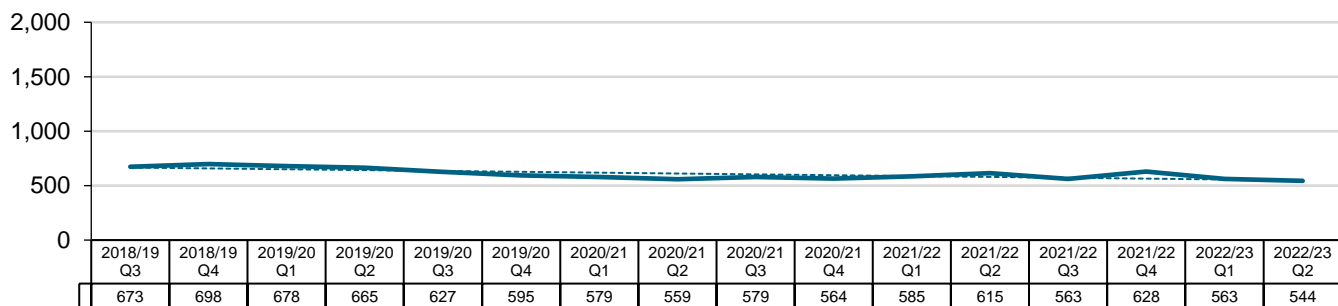
Zurich

3.9.3 Claim activity - Zurich

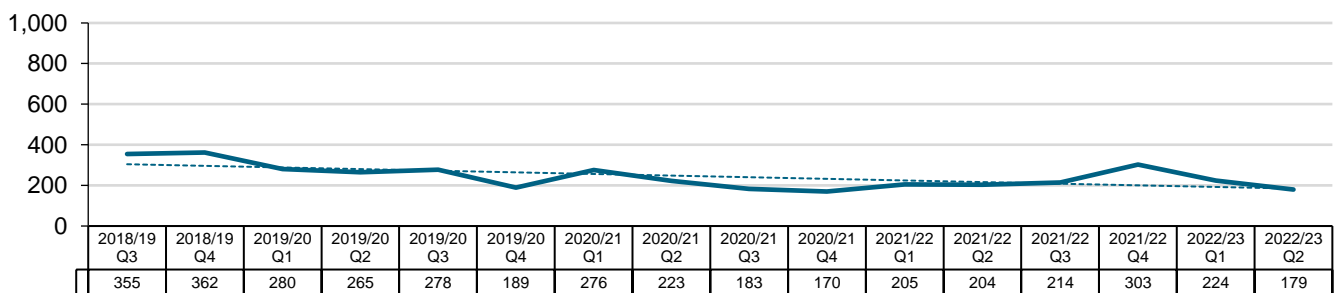
Total number of claims by insurer received quarter - Zurich



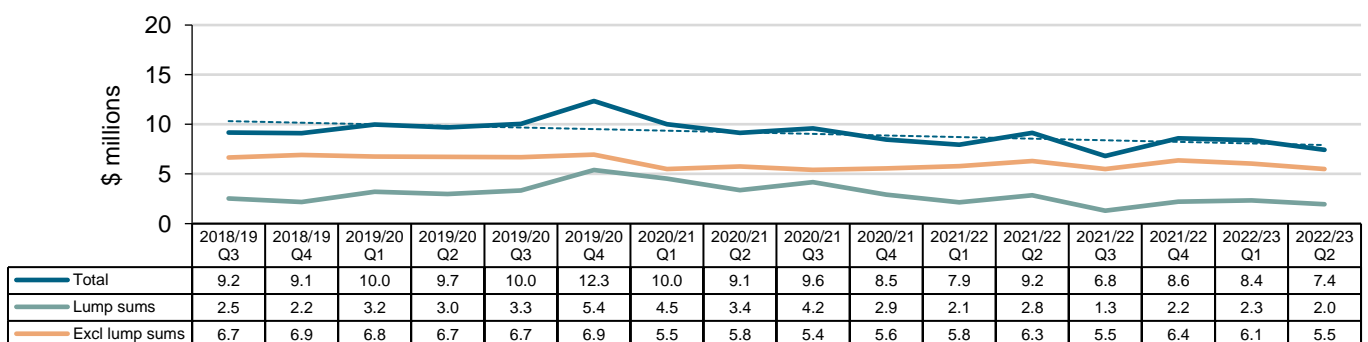
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



Total payments by transaction quarter - Zurich

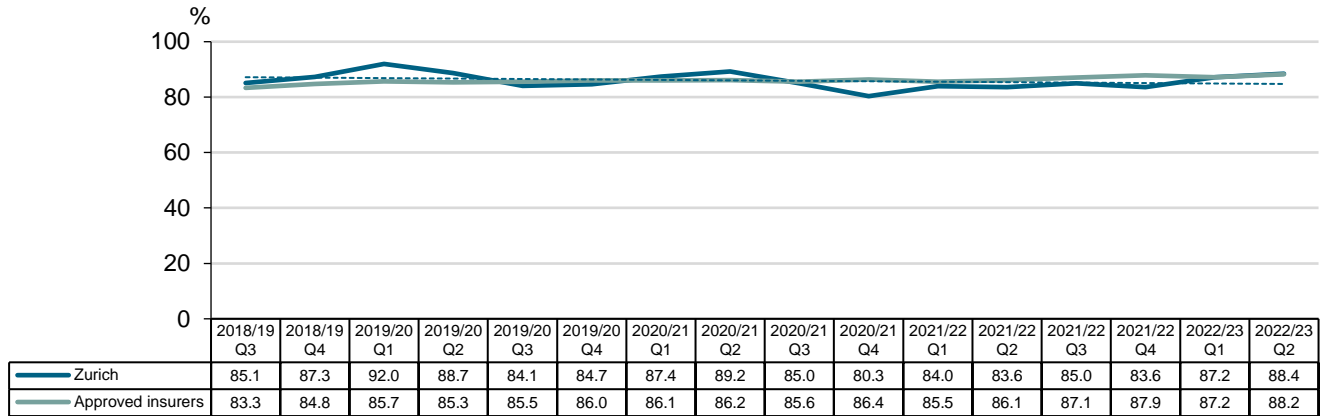


Section 3: Individual insurer summary

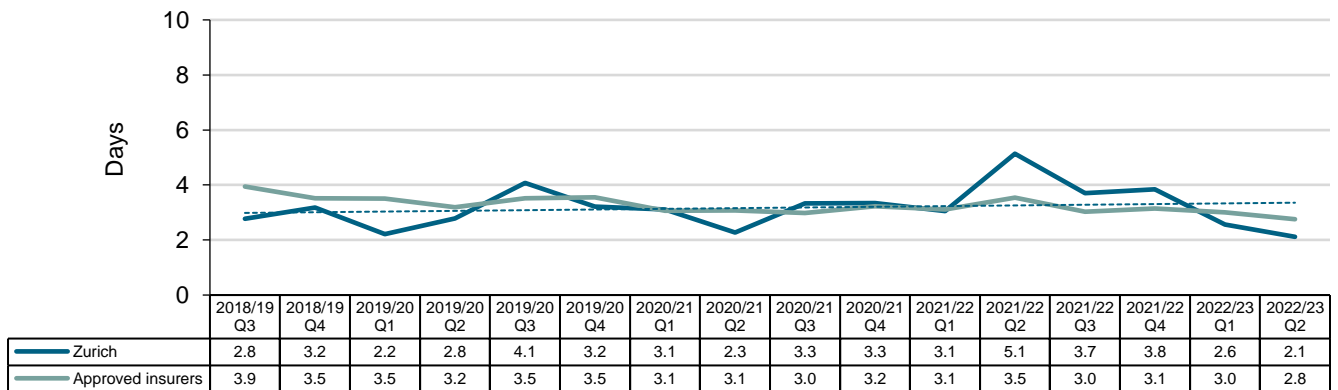
Zurich

3.9.4 Claim management - Zurich

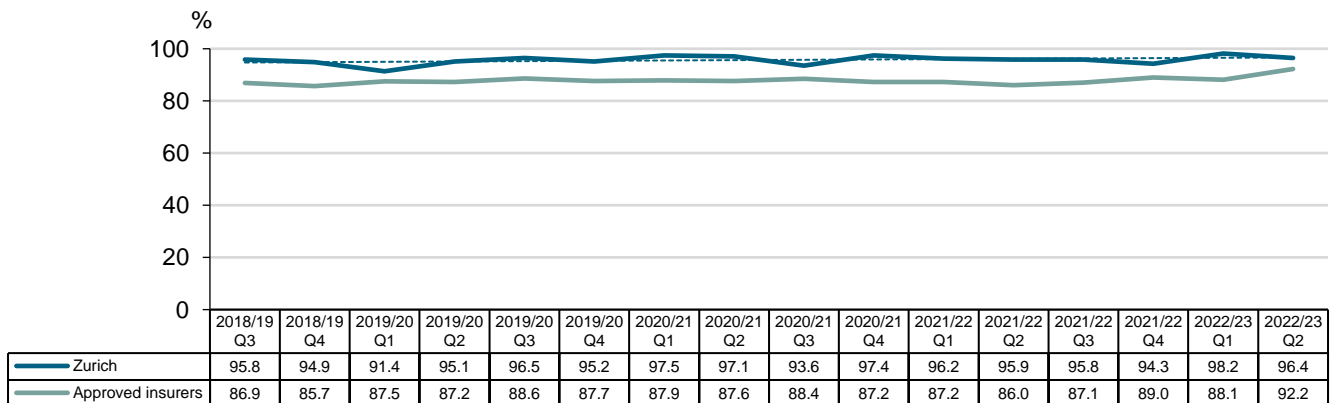
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



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

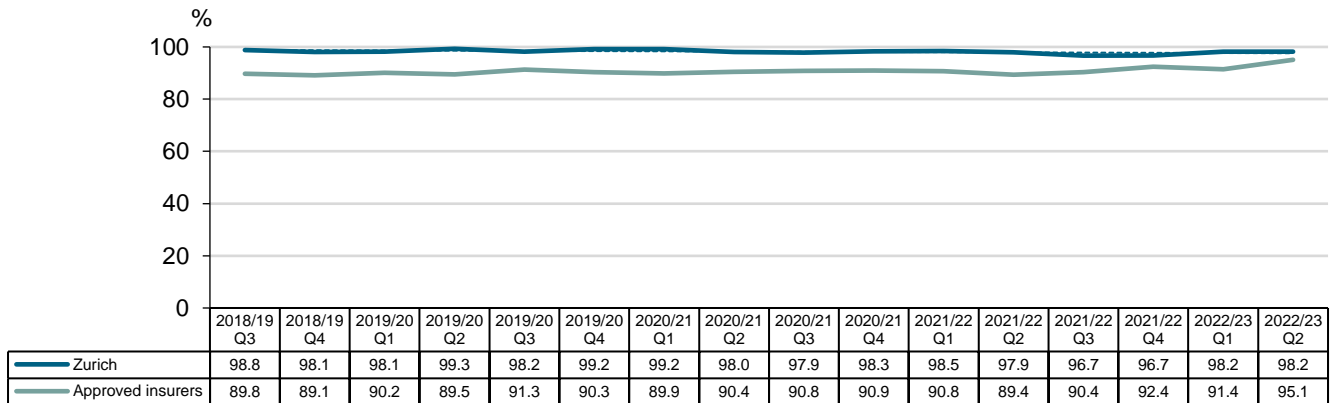


Section 3: Individual insurer summary

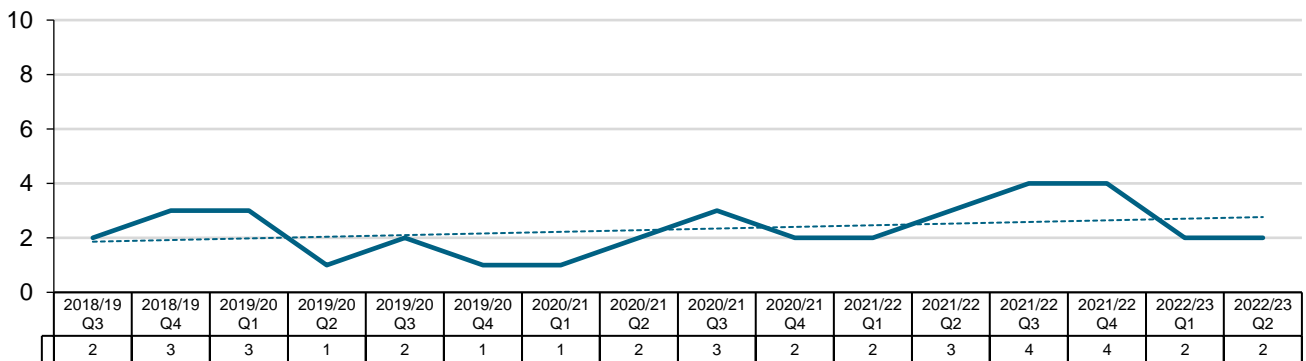
Zurich

3.9.4 Claim management - Zurich

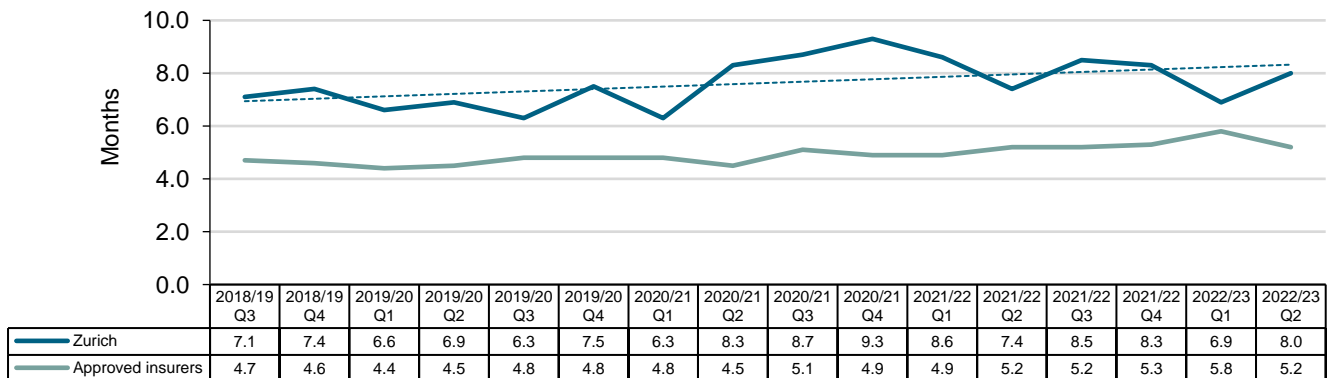
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Zurich



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 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	Last four quarters	% of insurer total	Last four quarters
Claim numbers							
Total claim count	25	18	10	19	72	0.3%	23,888
Total active income claim count	0	1	0	0	1	100.0%	1
Total closed claim count	19	18	21	14	72	0.3%	27,318
Claim payments (\$m)							
Total claim payments	0.1	0.1	1.0	1.3	2.5	0.2%	1,117.8
Claim payments - excl lump sums	0.0	0.1	0.1	0.1	0.2	0.0%	820.3
Claim payments - lump sums	0.1	0.1	0.9	1.3	2.3	0.8%	297.5

* 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.
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