



Insurer Claim Report

March 2023

Data used in this report was extracted from the WorkCover WA claims database on 10 July 2023, and reflects insurer activities that occurred prior to and including March 2023.

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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.

During the period referenced in this report, there were eight approved insurers operating within the WA workers' compensation scheme as outlined in Table 1 below.

Table 1: Approved insurers operating within the WA workers' compensation scheme as at March 2023

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

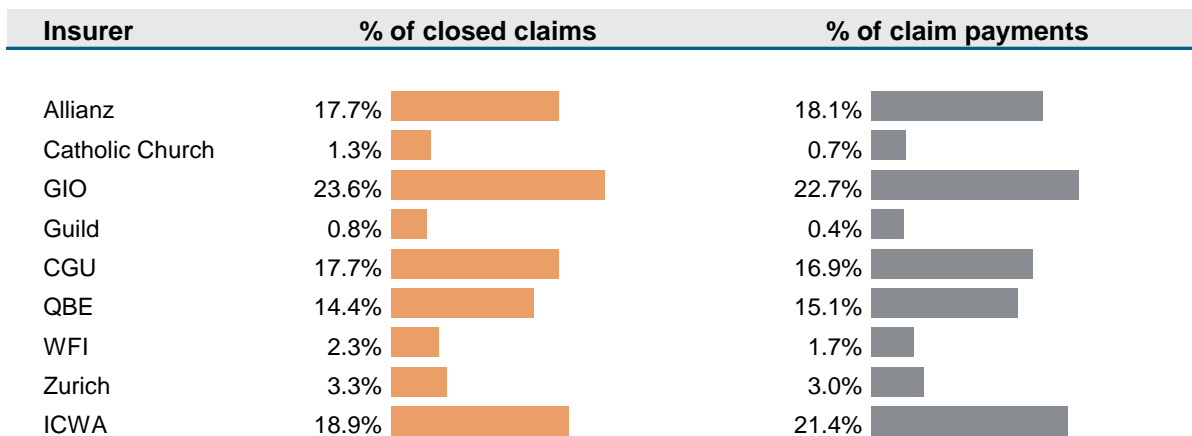
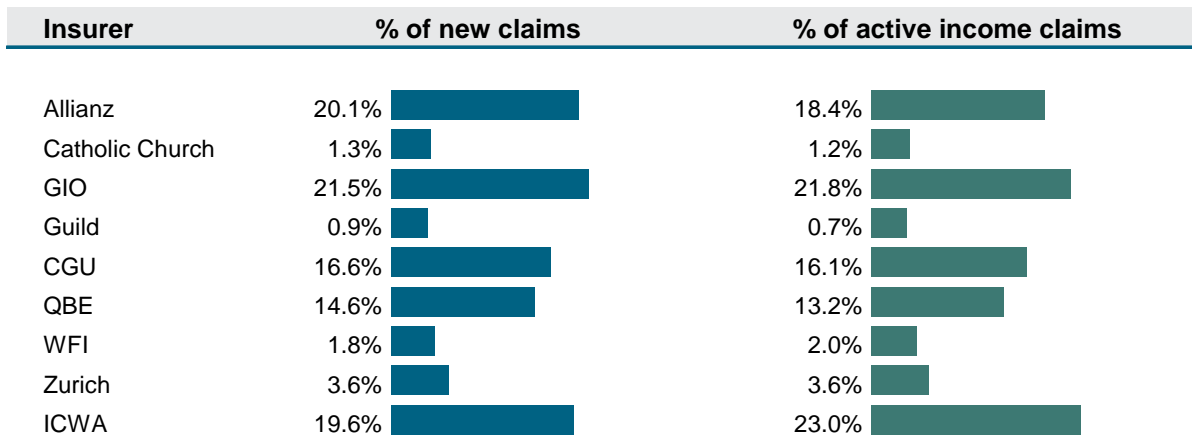
Trend indicators in this report

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 Q4 to 2022/23 Q3

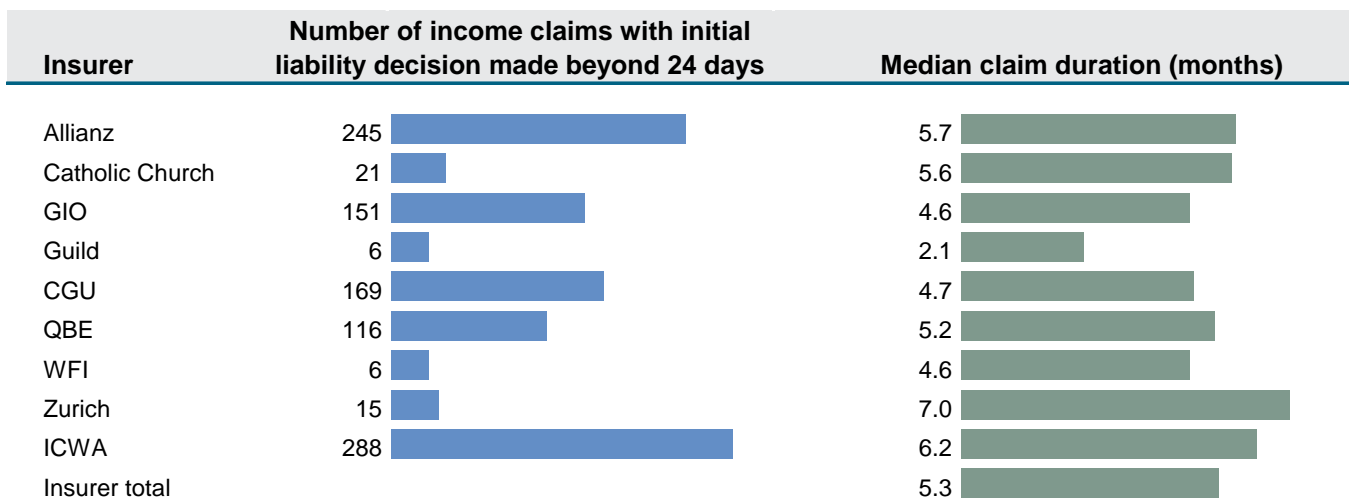
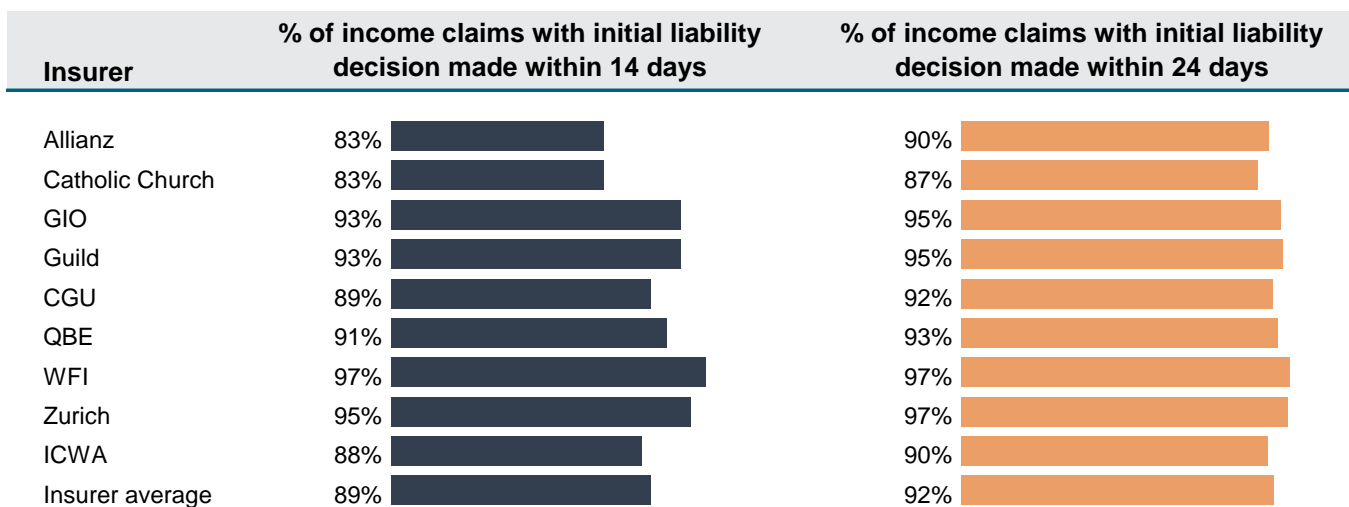
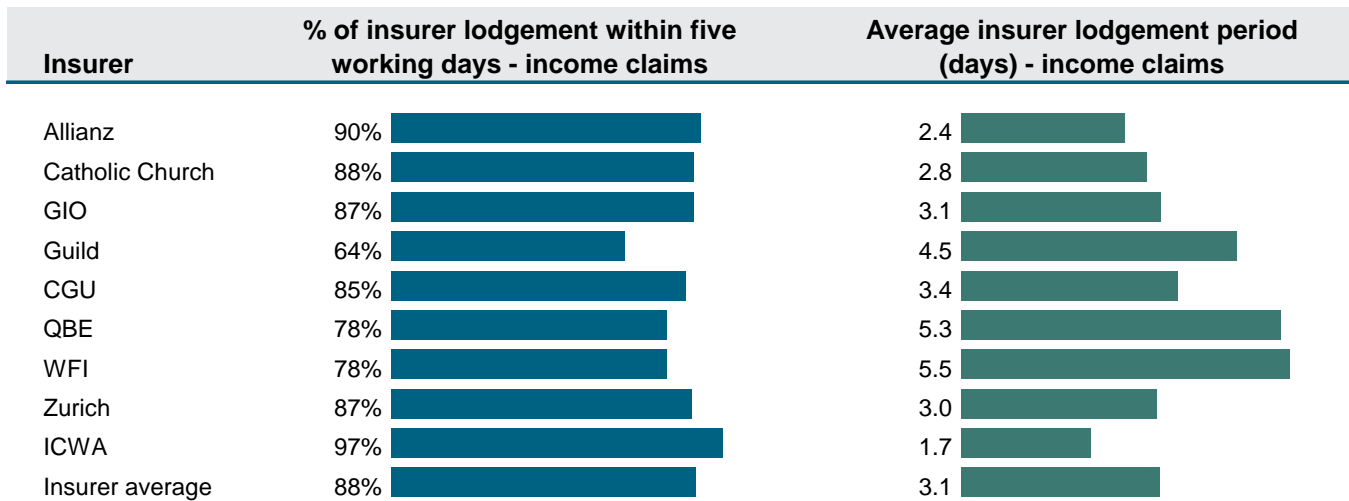


Proportions are based on claims for approved insurers and ICWA only i.e. not including all claims within the scheme.

Section 1: At a glance

Claim management

1.2 Claim management from 2021/22 Q4 to 2022/23 Q3



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

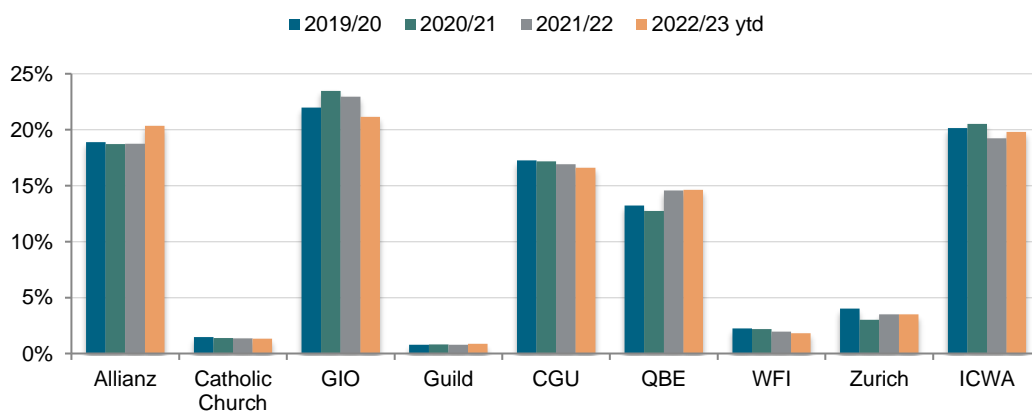
	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Four quarter trend
Allianz	1,104	1,248	1,238	1,340	▲
Catholic Church	77	82	92	76	■
GIO	1,280	1,339	1,286	1,352	▲
Guild	51	49	52	62	▲
CGU	937	1,046	1,020	1,056	▲
QBE	825	860	936	953	▲
WFI	104	116	113	113	▲
Zurich	213	205	210	244	▲
ICWA	1,075	1,205	1,248	1,272	▲
Insurer total	5,666	6,150	6,195	6,468	▲

Number of new claims for the past four insurer received years

	2019/20	2020/21	2021/22	2022/23 ytd	Four year trend*
Allianz	4,448	4,562	4,552	3,826	▲
Catholic Church	347	336	328	250	■
GIO	5,174	5,720	5,569	3,977	▲
Guild	187	194	190	163	▲
CGU	4,066	4,183	4,109	3,122	▼
QBE	3,117	3,107	3,539	2,749	■
WFI	525	531	473	342	▼
Zurich	945	736	853	659	▼
ICWA	4,741	4,999	4,668	3,725	▲
Insurer total	23,550	24,368	24,281	18,813	▲

*Four year trend includes the reporting quarter and the same quarter in each previous year.

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

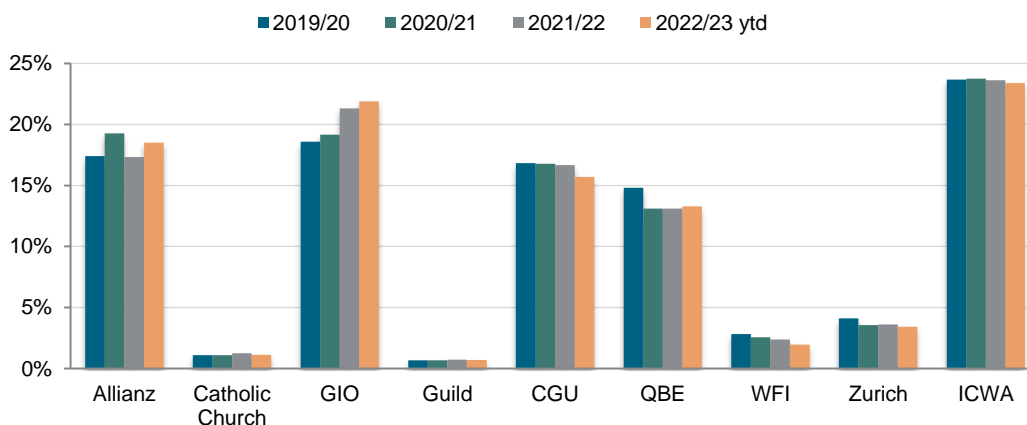
	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Four quarter trend
Allianz	2,988	3,060	3,055	3,063	■
Catholic Church	198	184	185	183	▼
GIO	3,732	3,668	3,768	3,567	■
Guild	103	100	105	105	■
CGU	2,751	2,633	2,585	2,472	▼
QBE	2,095	2,187	2,193	2,131	■
WFI	358	346	325	279	▼
Zurich	629	566	555	567	▼
ICWA	3,915	3,899	4,076	4,083	■
Insurer total	16,769	16,643	16,847	16,450	■

Number of active income claims for the past four transaction years

	2019/20	2020/21	2021/22	2022/23 ytd	Four year trend*
Allianz	4,832	5,604	5,111	4,713	▲
Catholic Church	305	320	369	287	▲
GIO	5,163	5,574	6,291	5,573	▲
Guild	184	198	215	177	▲
CGU	4,675	4,880	4,923	3,999	■
QBE	4,113	3,810	3,866	3,383	■
WFI	783	747	702	497	▼
Zurich	1,142	1,034	1,067	874	▼
ICWA	6,571	6,907	6,968	5,950	▲
Insurer total	27,768	29,074	29,512	25,453	▲

*Four year trend includes the reporting quarter and the same quarter in each previous year.

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

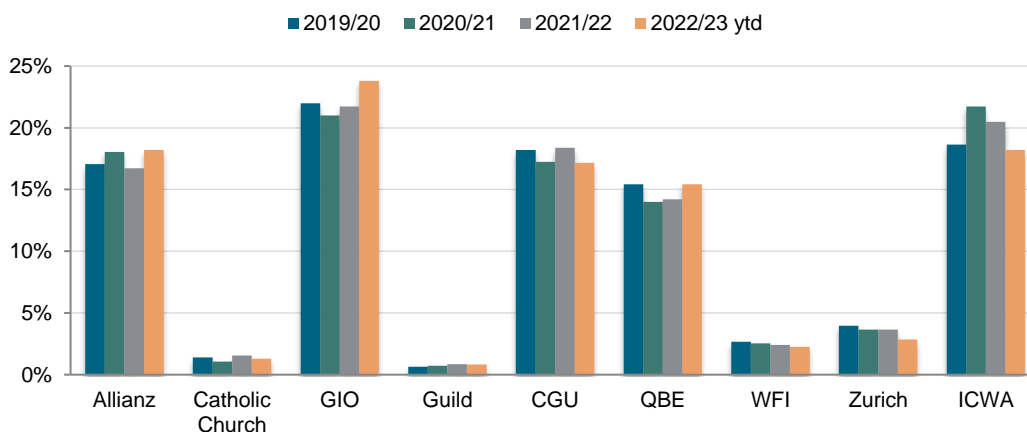
	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Four quarter trend
Allianz	1,026	1,110	1,376	1,300	▲
Catholic Church	87	77	69	123	▲
GIO	1,471	1,407	1,653	1,890	▲
Guild	57	52	51	68	▲
CGU	1,257	1,125	1,188	1,255	■
QBE	811	1,044	921	1,155	▲
WFI	162	169	146	151	▼
Zurich	302	220	177	192	▼
ICWA	1,355	1,253	912	1,620	▲
Insurer total	6,528	6,457	6,493	7,754	▲

Number of closed claims for the past four finalisation years

	2019/20	2020/21	2021/22	2022/23 ytd	Four year trend*
Allianz	4,338	4,188	4,231	3,786	▲
Catholic Church	358	249	394	269	▲
GIO	5,592	4,878	5,494	4,950	▲
Guild	166	165	213	171	▲
CGU	4,633	4,002	4,652	3,568	■
QBE	3,926	3,253	3,596	3,208	▲
WFI	680	591	611	466	▼
Zurich	1,011	851	922	592	▼
ICWA	4,741	5,047	5,178	3,785	▲
Insurer total	25,445	23,224	25,291	20,795	▲

*Four year trend includes the reporting quarter and the same quarter in each previous year.

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

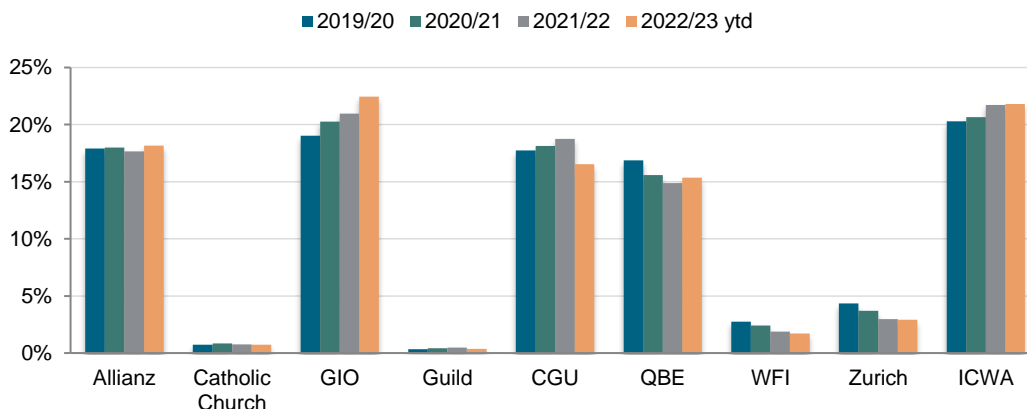
	2021/22 Q4 \$m	2022/23 Q1 \$m	2022/23 Q2 \$m	2022/23 Q3 \$m	Four quarter trend
Allianz	48.7	52.3	52.7	50.3	■
Catholic Church	1.6	1.7	1.4	3.0	▲
GIO	64.2	62.5	63.9	65.6	■
Guild	1.3	0.7	1.3	1.1	▼
CGU	49.5	49.6	48.4	43.3	▼
QBE	38.4	38.9	44.9	47.4	▲
WFI	5.1	4.6	5.8	4.1	▼
Zurich	8.6	8.4	7.4	9.0	■
ICWA	54.4	56.7	65.7	64.0	▲
Insurer total	271.7	275.4	291.7	287.7	▲

Total payments for the past four transaction years

	2019/20 \$m	2020/21 \$m	2021/22 \$m	2022/23 ytd \$m	Four year trend*
Allianz	173.1	181.5	193.6	155.3	▲
Catholic Church	7.1	8.4	8.4	6.1	▲
GIO	183.8	204.4	229.9	191.9	▲
Guild	3.2	4.3	5.1	3.2	▲
CGU	171.4	182.9	205.7	141.3	▲
QBE	163.2	157.2	163.2	131.3	▲
WFI	26.7	24.2	20.5	14.5	▼
Zurich	42.1	37.2	32.5	24.8	▼
ICWA	196.0	208.1	238.3	186.4	▲
Insurer total	966.5	1,008.3	1,097.2	854.8	▲

*Four year trend includes the reporting quarter and the same quarter in each previous year.

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

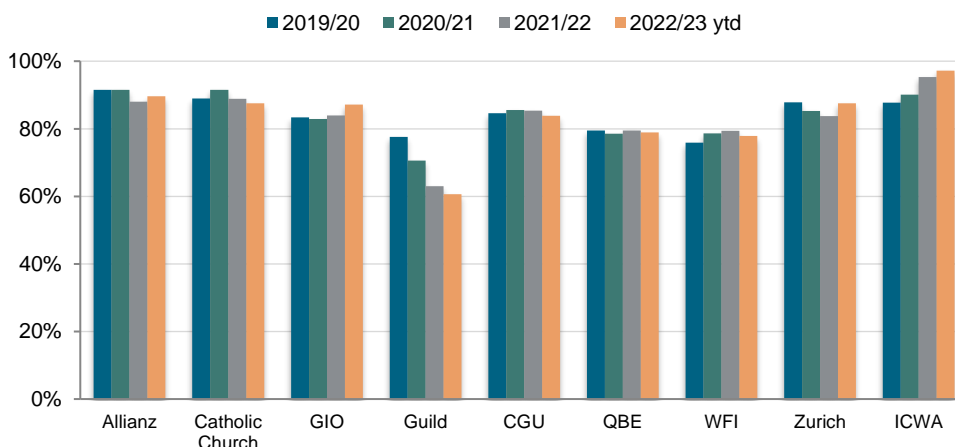
Proportion of insurer lodgement within five working days for the last four insurer received quarters

	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	89	89	89	90	■	●
Catholic Church	88	78	89	95	▲	●
GIO	88	87	87	87	■	●
Guild	76	56	69	57	▼	●
CGU	88	84	82	85	■	●
QBE	77	76	79	83	▲	●
WFI	80	71	81	83	■	●
Zurich	84	86	89	88	■	●
ICWA	95	97	97	98	■	●
Insurer average	88	87	87	89	■	●

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

	2019/20	2020/21	2021/22	2022/23 ytd	Four years	
	%	%	%	%	Trend*	Performance
Allianz	92	92	88	90	■	●
Catholic Church	89	92	89	88	■	●
GIO	83	83	84	87	▲	●
Guild	78	71	63	61	▼	●
CGU	85	86	85	84	■	●
QBE	79	79	79	79	■	●
WFI	76	79	79	78	▲	●
Zurich	88	85	84	88	■	●
ICWA	88	90	95	97	▲	●
Insurer average	86	86	87	88	■	●

*Trend includes the reporting quarter and the same quarter in each previous year.



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

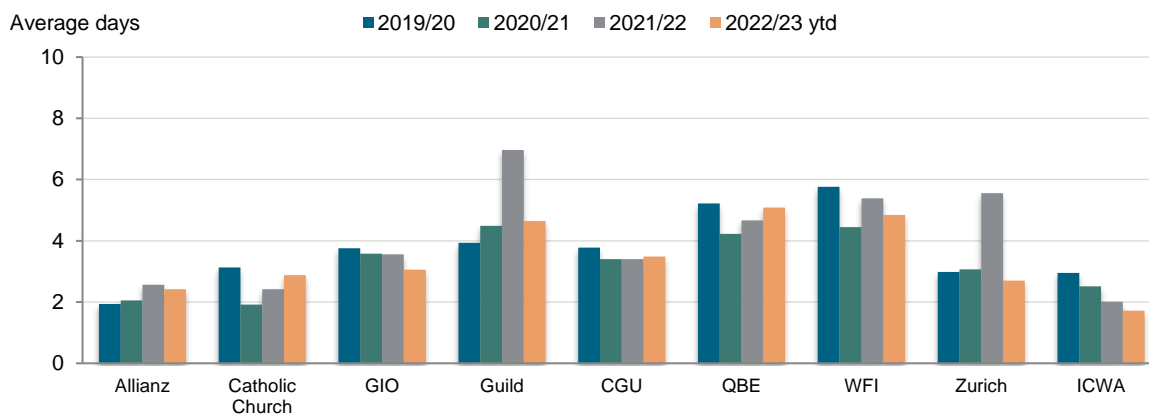
Average insurer lodgement period for the last four insurer received quarters - income claims

	2021/22 Q4 days	2022/23 Q1 days	2022/23 Q2 days	2022/23 Q3 days	Four quarter trend
Allianz	2.4	2.0	2.6	2.7	▲
Catholic Church	2.6	4.1	2.7	1.9	▼
GIO	3.1	2.9	3.1	3.2	■
Guild	4.1	4.9	3.6	5.5	▲
CGU	3.1	3.4	3.6	3.4	▲
QBE	6.1	5.9	4.4	5.0	▼
WFI	7.6	6.3	3.4	4.8	▼
Zurich	3.9	2.7	2.0	3.3	▼
ICWA	1.8	1.7	1.7	1.8	■
Insurer average	3.2	3.0	2.9	3.0	▼

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

	2019/20 days	2020/21 days	2021/22 days	2022/23 ytd days	Four year trend*
Allianz	1.9	2.1	2.6	2.4	▲
Catholic Church	3.1	1.9	2.4	2.9	▼
GIO	3.8	3.6	3.6	3.1	▼
Guild	3.9	4.5	7.0	4.6	▲
CGU	3.8	3.4	3.4	3.5	▼
QBE	5.2	4.2	4.7	5.1	▲
WFI	5.8	4.4	5.4	4.8	▼
Zurich	3.0	3.1	5.6	2.7	▼
ICWA	3.0	2.5	2.0	1.7	▼
Insurer average	3.4	3.1	3.3	3.0	▼

*Four year trend is measured including the reporting quarter and the same quarter in each previous year.



Section 2: Trends and performance

Claim management

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

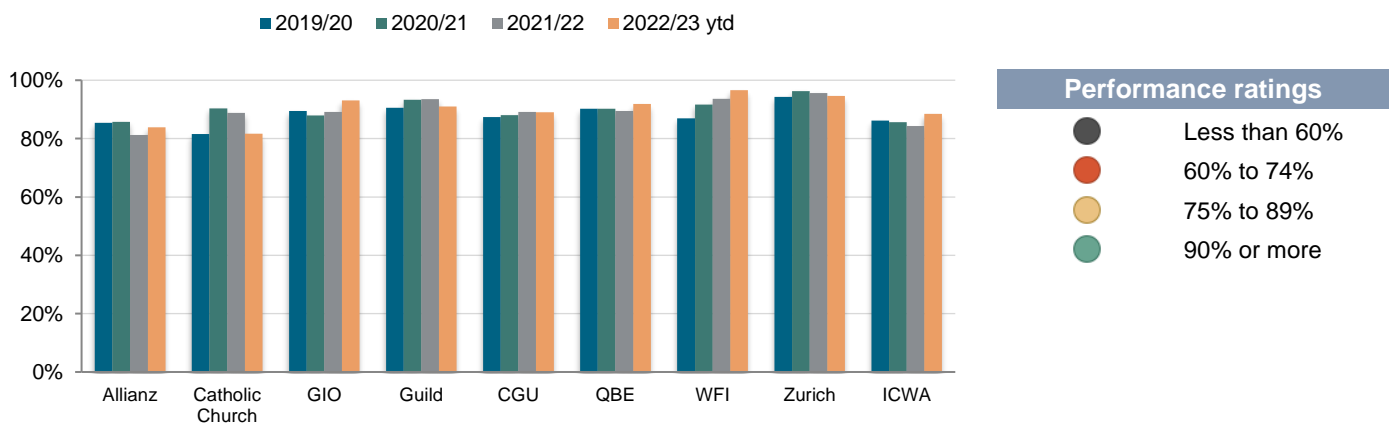
Proportion of income claims with initial liability decision made within 14 days for the last four insurer received quarters

	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	81	81	83	87	▲	●
Catholic Church	88	75	85	84	■	●
GIO	93	92	92	96	■	●
Guild	100	93	84	97	■	●
CGU	90	85	91	92	■	●
QBE	90	91	90	95	▲	●
WFI	96	100	95	94	■	●
Zurich	94	97	96	91	■	●
ICWA	86	84	90	91	■	●
Insurer average	88	87	89	92	■	●

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

	2019/20	2020/21	2021/22	2022/23 ytd	Four years	
	%	%	%	%	Trend*	Performance
Allianz	85	86	81	84	■	●
Catholic Church	82	90	89	82	▲	●
GIO	89	88	89	93	▲	●
Guild	91	93	94	91	■	●
CGU	87	88	89	89	■	●
QBE	90	90	90	92	■	●
WFI	87	92	94	97	■	●
Zurich	94	96	96	95	▼	●
ICWA	86	86	84	88	■	●
Insurer average	88	88	87	89	■	●

*Trend is measured including the reporting quarter and the same quarter in each previous year.



Section 2: Trends and performance

Claim management

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

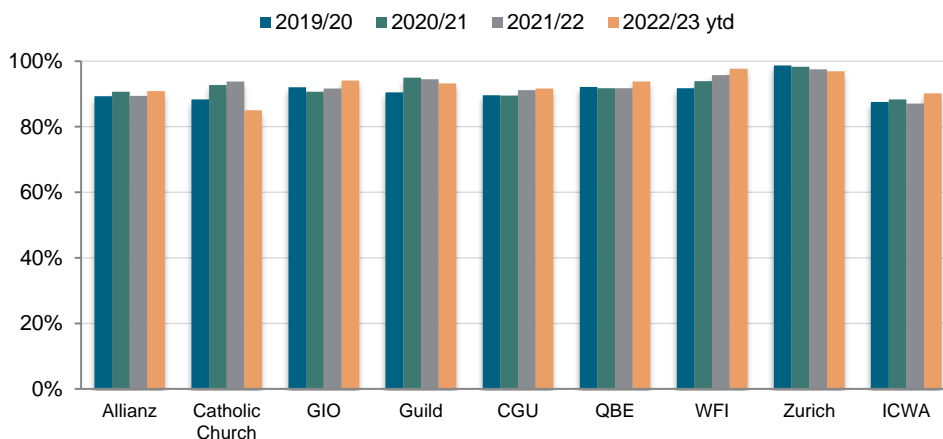
Proportion of income claims with initial liability decision made within 24 days for the last four insurer received quarters

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

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

	2019/20	2020/21	2021/22	2022/23 ytd	Four years	
	%	%	%	%	Trend*	Performance
Allianz	89	91	89	91	■	●
Catholic Church	88	93	94	85	■	●
GIO	92	91	92	94	■	●
Guild	91	95	94	93	■	●
CGU	90	90	91	92	■	●
QBE	92	92	92	94	■	●
WFI	92	94	96	98	■	●
Zurich	99	98	98	97	■	●
ICWA	88	88	87	90	■	●
Insurer average	90	90	91	92	■	●

*Trend is measured including the reporting quarter and the same quarter in each previous year.



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

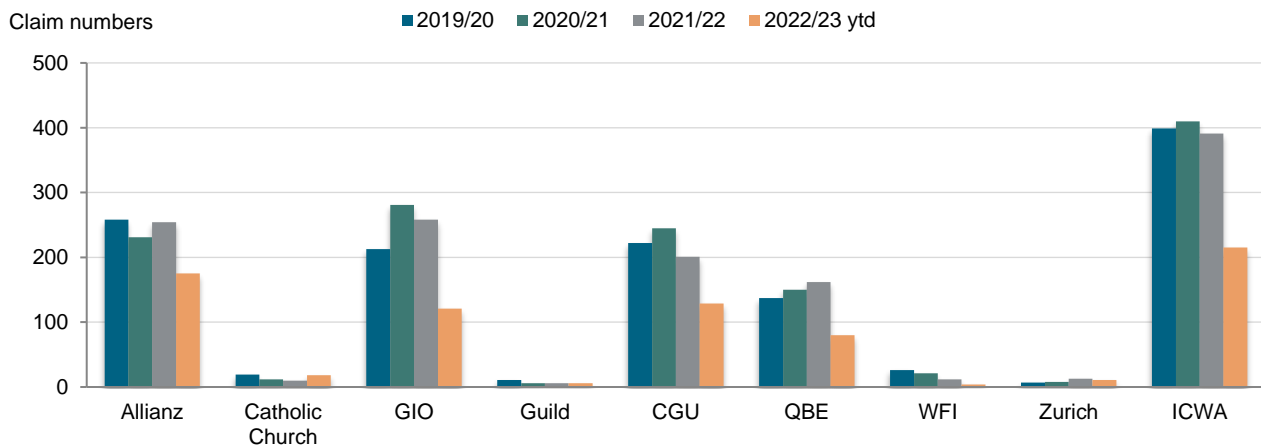
Number of income claims with initial liability decision made beyond 24 days for the last four insurer received quarters

	2021/22 Q4 N	2022/23 Q1 N	2022/23 Q2 N	2022/23 Q3 N	Four quarter total	% of insurer total
Allianz	70	69	52	54	245	24%
Catholic Church	3	7	6	5	21	2%
GIO	30	50	48	23	151	15%
Guild	0	2	3	1	6	1%
CGU	40	60	40	29	169	17%
QBE	36	35	35	10	116	11%
WFI	2	0	3	1	6	1%
Zurich	4	3	2	6	15	1%
ICWA	73	100	64	51	288	28%
Insurer total	258	326	253	180	1,017	100%

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

	2019/20 N	2020/21 N	2021/22 N	2022/23 ytd N	Four year* total	% of insurer total
Allianz	258	231	254	175	918	19%
Catholic Church	19	12	10	18	59	1%
GIO	213	281	258	121	873	18%
Guild	11	6	6	6	29	1%
CGU	222	245	201	129	797	17%
QBE	137	150	162	80	529	11%
WFI	26	21	12	4	63	1%
Zurich	7	8	13	11	39	1%
ICWA	399	410	391	215	1,415	30%
Insurer total	1,292	1,364	1,307	759	4,722	100%

*Four year total measured including the reporting quarter and each previous full years.



Section 2: Trends and performance

Claim management

2.2.6 Median claim duration

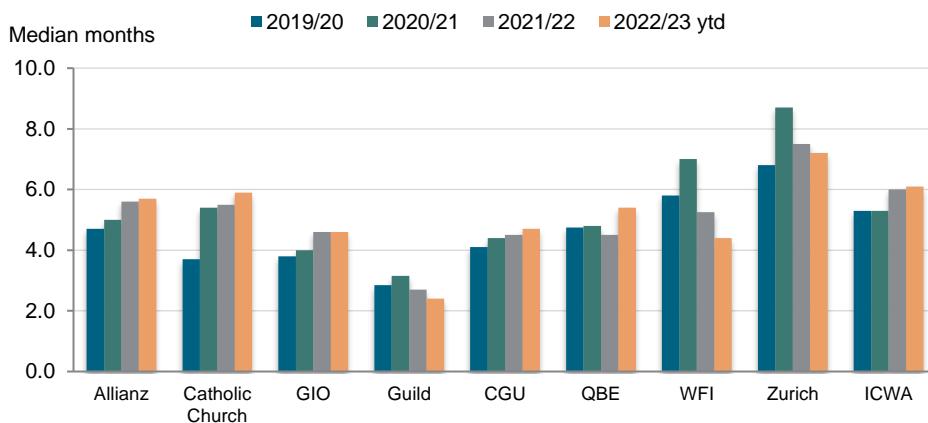
Median claim duration for the last four initial finalisation quarters

	2021/22 Q4 months	2022/23 Q1 months	2022/23 Q2 months	2022/23 Q3 months	Four quarters	
					Trend	Performance
Allianz	5.7	6.2	5.5	5.4	▼	●
Catholic Church	4.9	6.8	5.9	5.6	▲	●
GIO	4.8	4.8	4.6	4.5	▼	●
Guild	1.8	2.1	2.5	2.4	▲	●
CGU	4.6	5.3	4.4	4.8	■	●
QBE	4.7	5.6	5.3	5.1	▲	●
WFI	5.0	5.1	4.4	3.9	▼	●
Zurich	6.9	8.0	8.8	6.2	▼	●
ICWA	6.2	6.7	6.1	5.7	▼	●
Insurer median	5.3	5.8	5.2	5.1	■	

Median claim duration for the past four initial finalisation years

	2019/20 months	2020/21 months	2021/22 months	2022/23 ytd months	Four years	
					Trend*	Performance
Allianz	4.7	5.0	5.6	5.7	▲	●
Catholic Church	3.7	5.4	5.5	5.9	▲	●
GIO	3.8	4.0	4.6	4.6	▲	●
Guild	2.9	3.2	2.7	2.4	▼	●
CGU	4.1	4.4	4.5	4.7	▲	●
QBE	4.8	4.8	4.5	5.4	■	●
WFI	5.8	7.0	5.3	4.4	▼	●
Zurich	6.8	8.7	7.5	7.2	▼	●
ICWA	5.3	5.3	6.0	6.1	■	●
Insurer median	4.6	4.8	5.1	5.4	▲	

*Trend is measured including the reporting quarter and the same quarter in each previous year.



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	1,340	8.2	▲	20.7	6,468	▲
Total active income claim count	3,063	0.3	■	18.6	16,450	■
Total closed claim count	1,300	-5.5	▲	16.6	7,808	▲
Claim payments (\$m)						
Total claim payments	50.3	-4.7	■	17.5	287.7	▲
Claim payments - excl lump sums	37.1	-2.1	■	17.6	211.1	■
Claim payments - lump sums	13.2	-11.4	▲	17.2	76.6	▲
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	1.0	■	●	89	■
Average insurer lodgement period (days)	2.7	3.1	▲		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	87	3.8	▲	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	92	0.1	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	54	3.8				
Median claim duration (months)	5.4	-1.8	▼	●	5.1	■

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	1,248	1,238	1,340	n/a
Accepted claims	4,371	4,291	4,390	4,349	1,173	1,162	1,230	n/a
Disallowed claims	85	104	98	114	34	31	32	n/a
Pended claims	0	1	7	17	21	22	56	n/a
Other claims	83	52	67	72	20	23	22	n/a

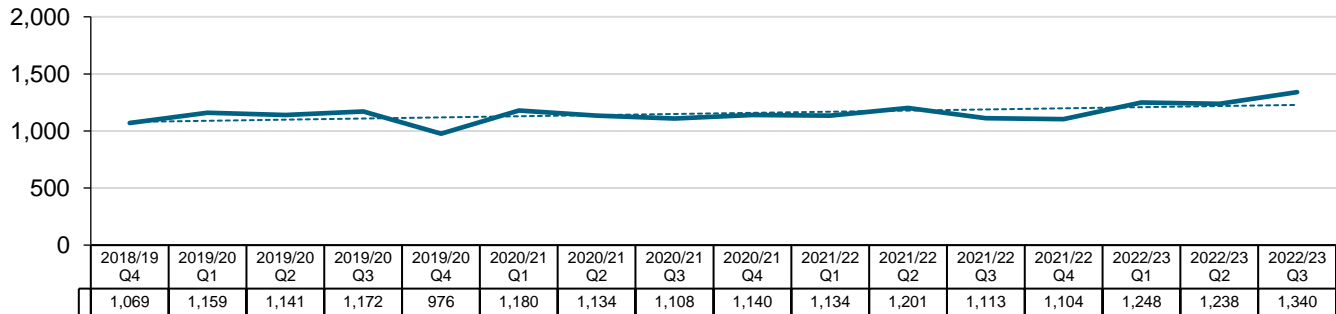
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

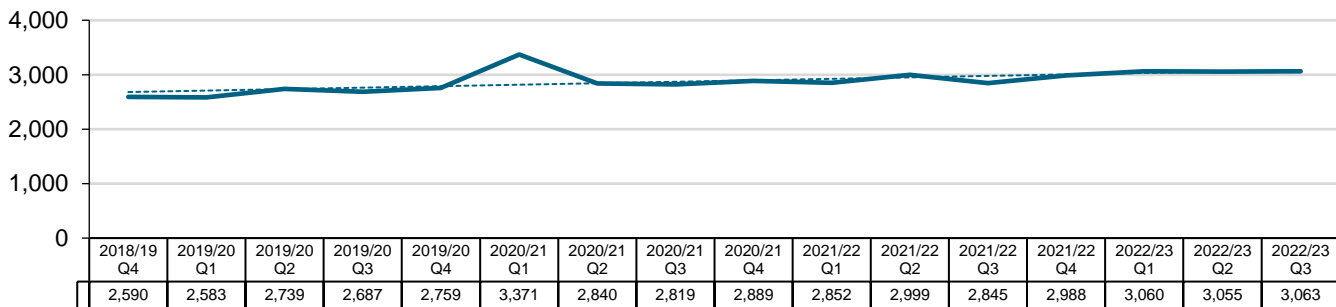
Allianz

3.1.3 Claim Activity - Allianz

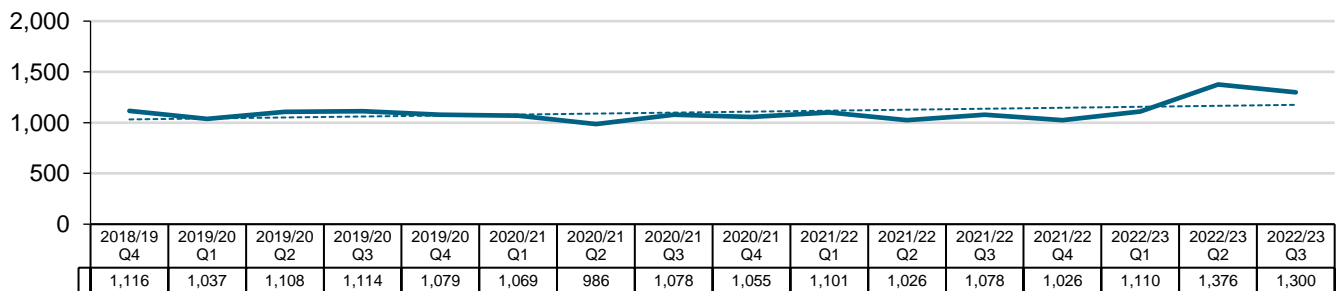
Total number of claims by insurer received quarter - Allianz



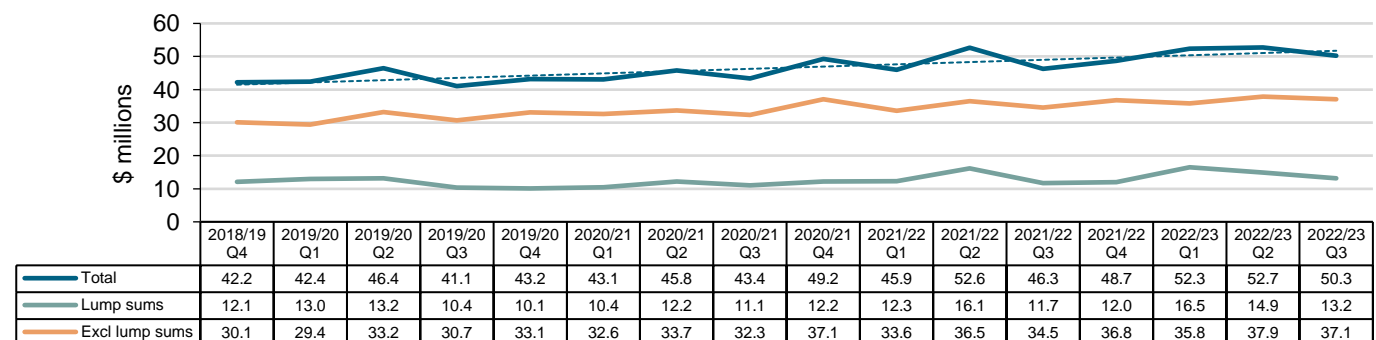
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz



Total payments by transaction quarter - Allianz

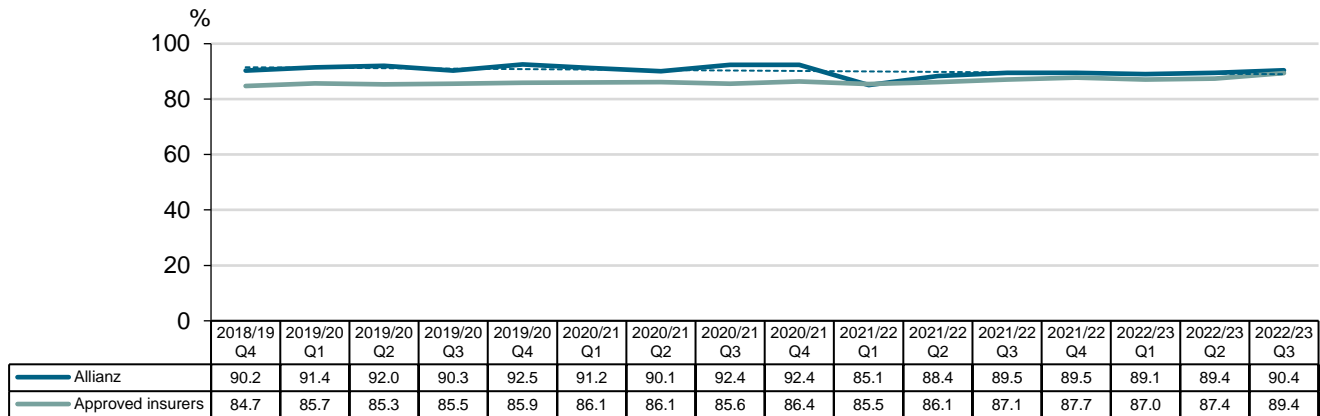


Section 3: Individual insurer summary

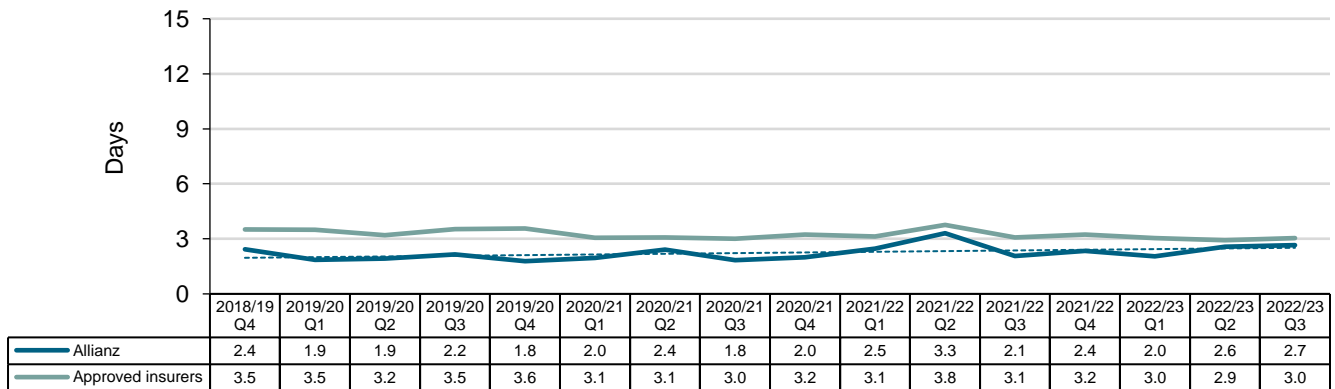
Allianz

3.1.4 Claim management - Allianz

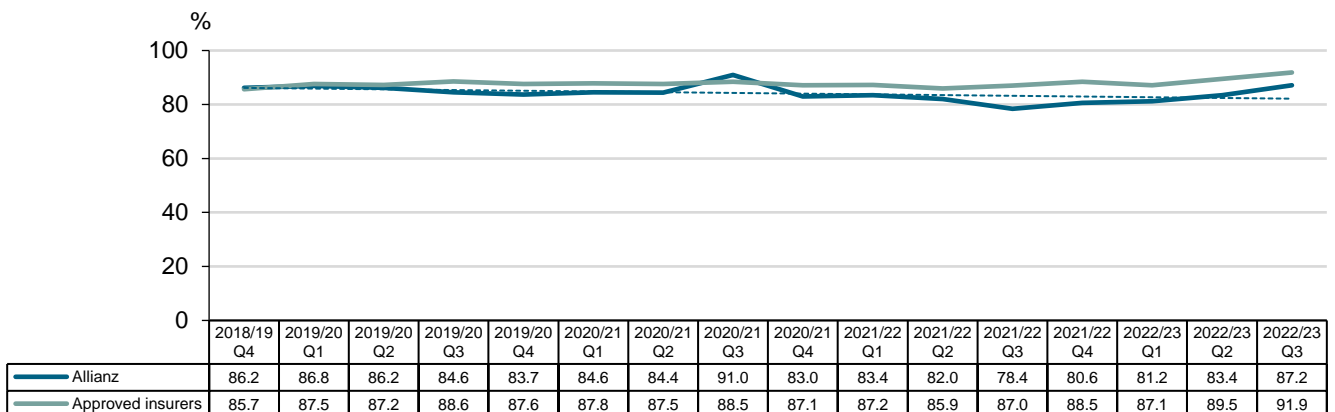
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Allianz



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

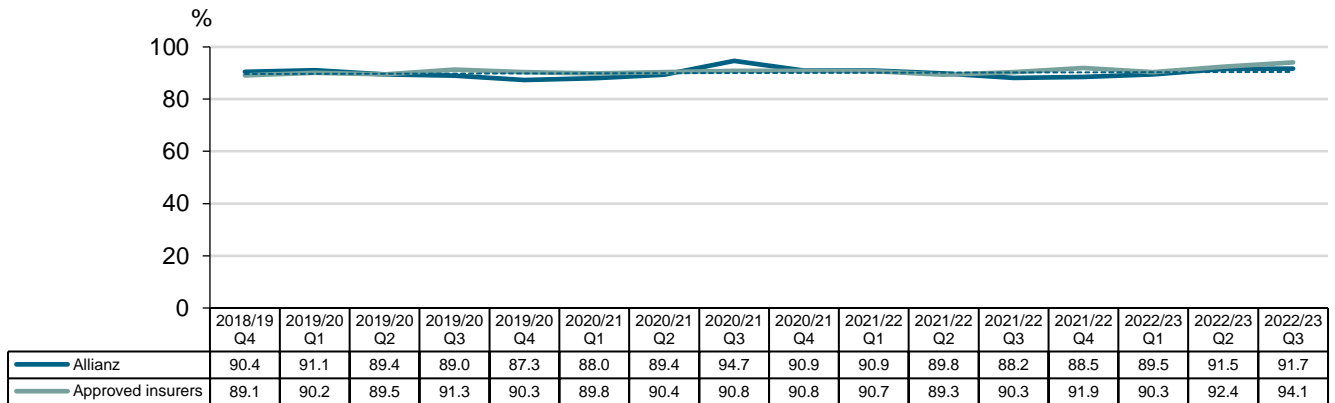


Section 3: Individual insurer summary

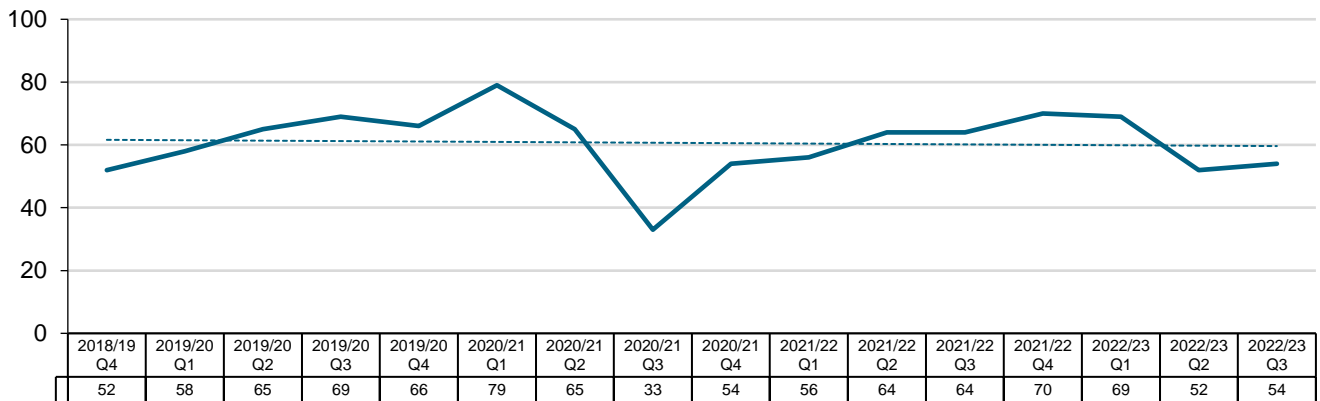
Allianz

3.1.4 Claim management - Allianz

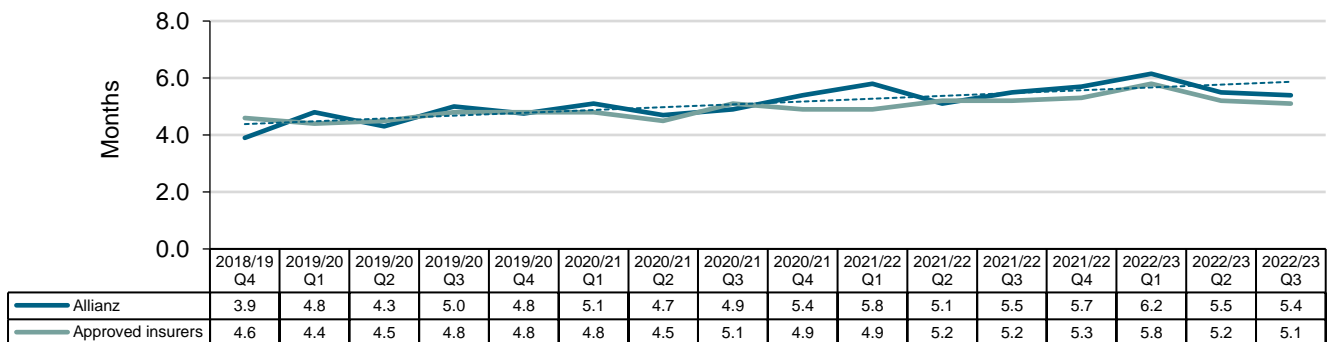
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Allianz



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	76	-17.4	■	1.2	6,468	▲
Total active income claim count	183	-1.1	▼	1.1	16,450	■
Total closed claim count	123	78.3	▲	1.6	7,808	▲
Claim payments (\$m)						
Total claim payments	3.0	109.1	▲	1.0	287.7	▲
Claim payments - excl lump sums	1.5	10.4	▲	0.7	211.1	■
Claim payments - lump sums	1.5	1351.6	▲	2.0	76.6	▲
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	95	5.6	▲	●	89	■
Average insurer lodgement period (days)	1.9	-27.2	▼		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	84	-0.6	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	87	-0.1	▼	●	94	■
Number of income claims with initial liability decision made beyond 24 days	5	-16.7				
Median claim duration (months)	5.6	-5.1	▲	●	5.1	■

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	76	n/a
Accepted claims	306	308	313	288	63	81	63	n/a
Disallowed claims	29	24	16	33	14	10	7	n/a
Pended claims	0	0	0	2	0	0	3	n/a
Other claims	10	15	7	5	5	1	3	n/a

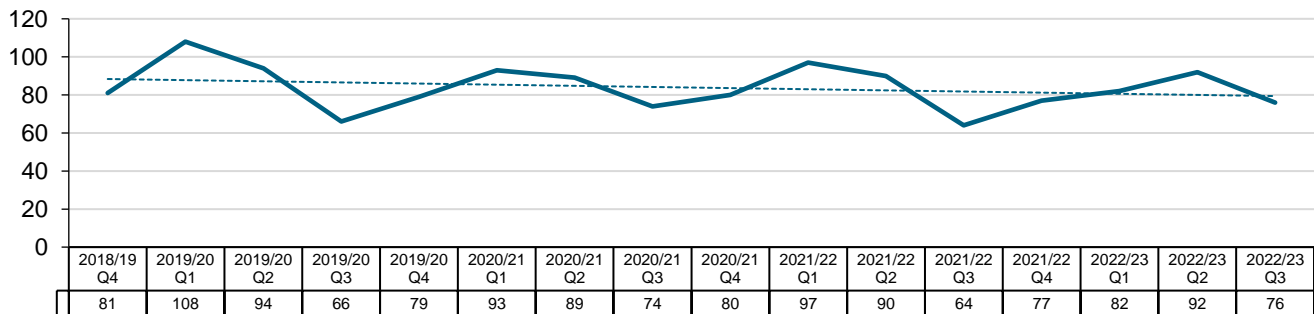
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

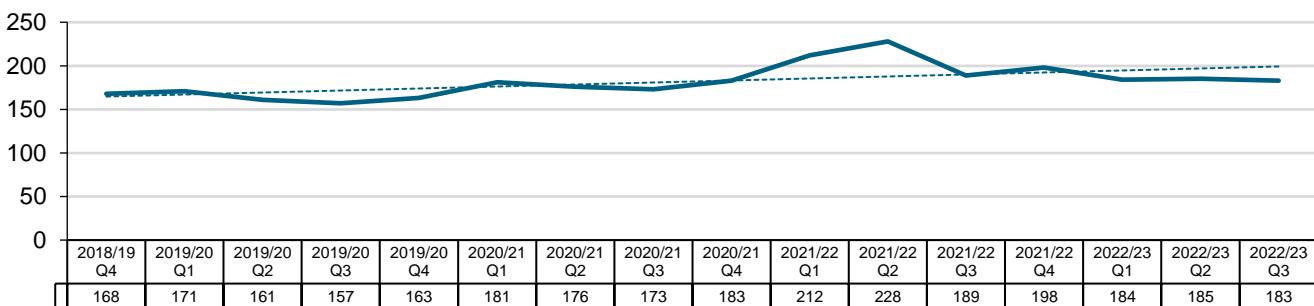
Catholic Church

3.2.3 Claim activity - Catholic Church

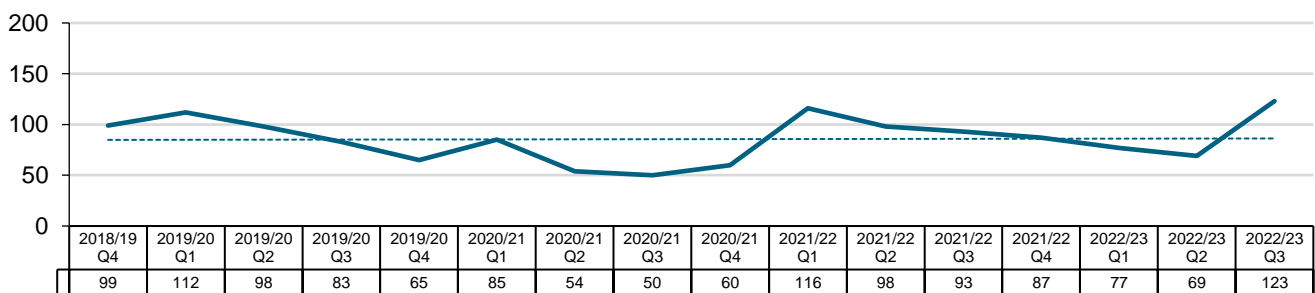
Total number of claims by insurer received quarter - Catholic Church



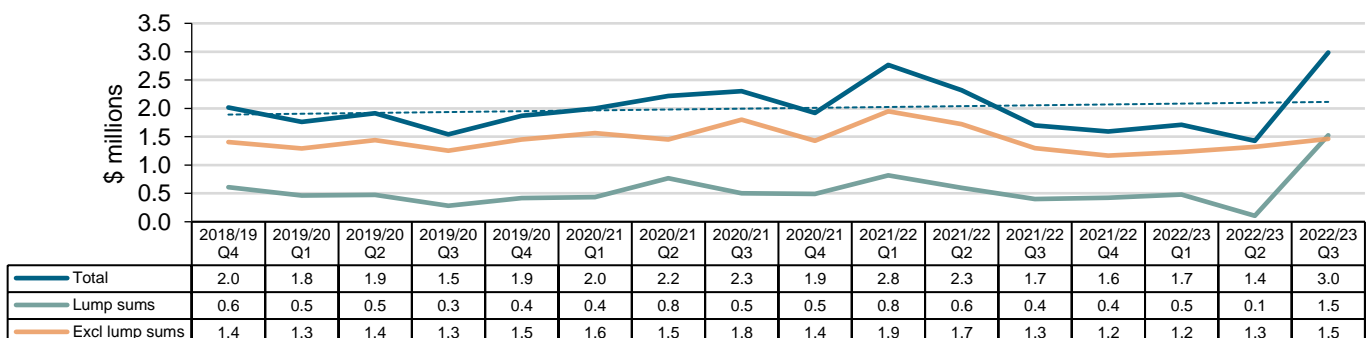
Total number of active income claims by transaction quarter - Catholic Church



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



Total payments by transaction quarter - Catholic Church

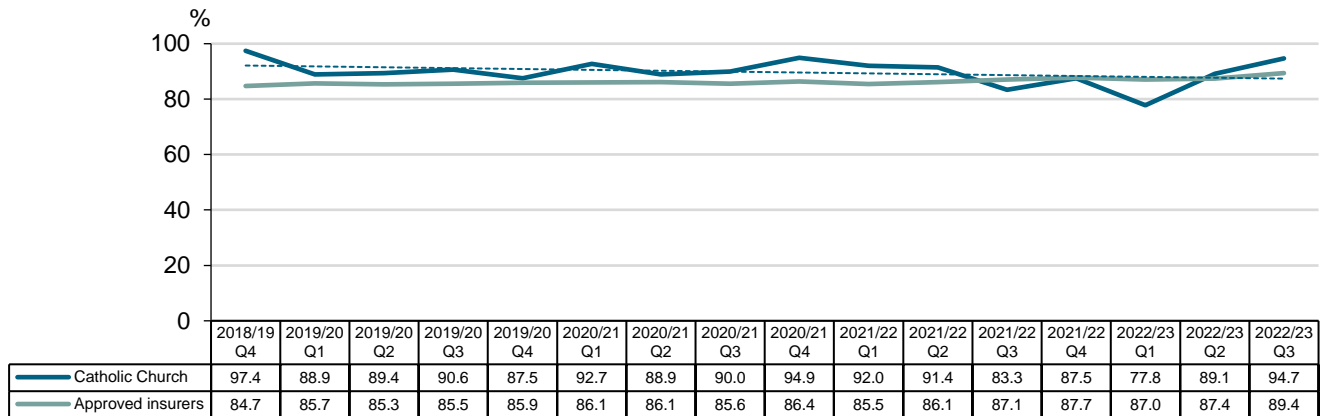


Section 3: Individual insurer summary

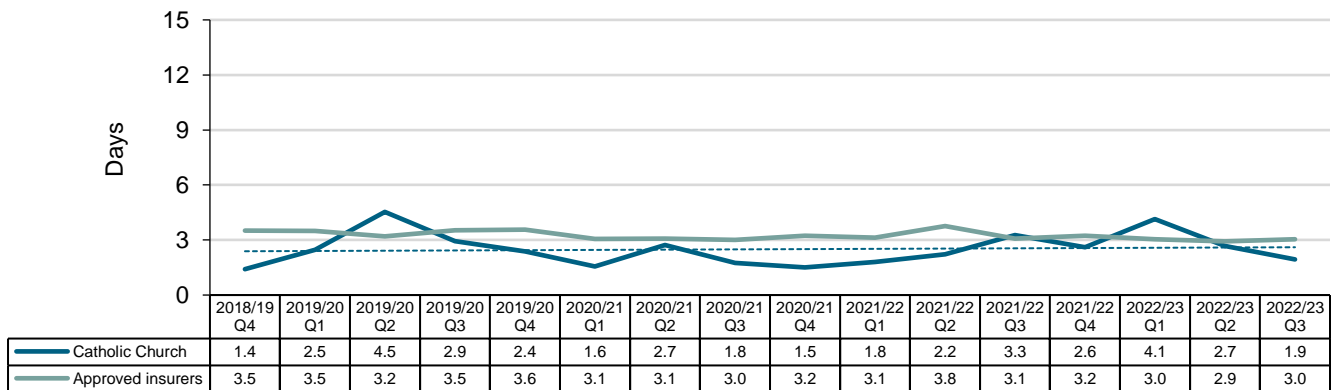
Catholic Church

3.2.4 Claim management - Catholic Church

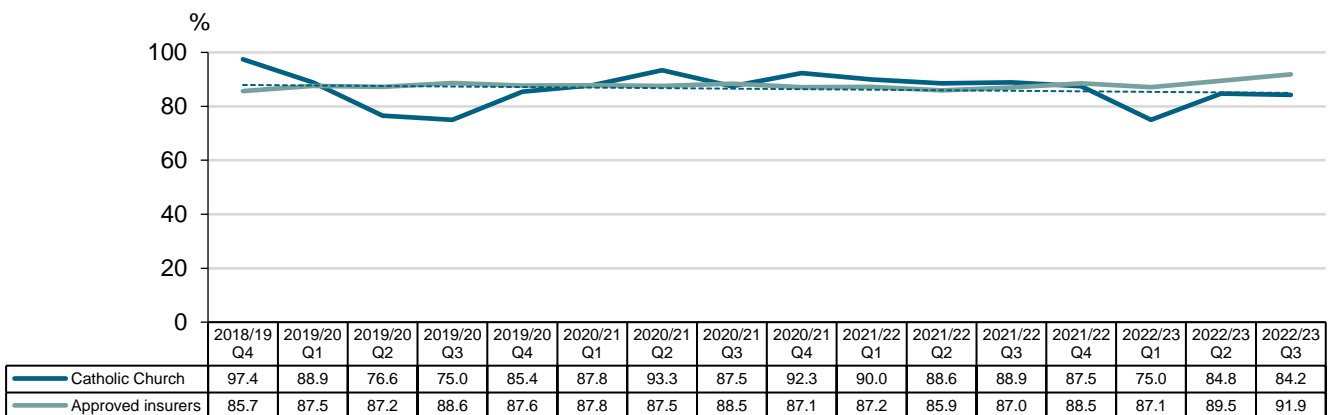
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Catholic Church



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

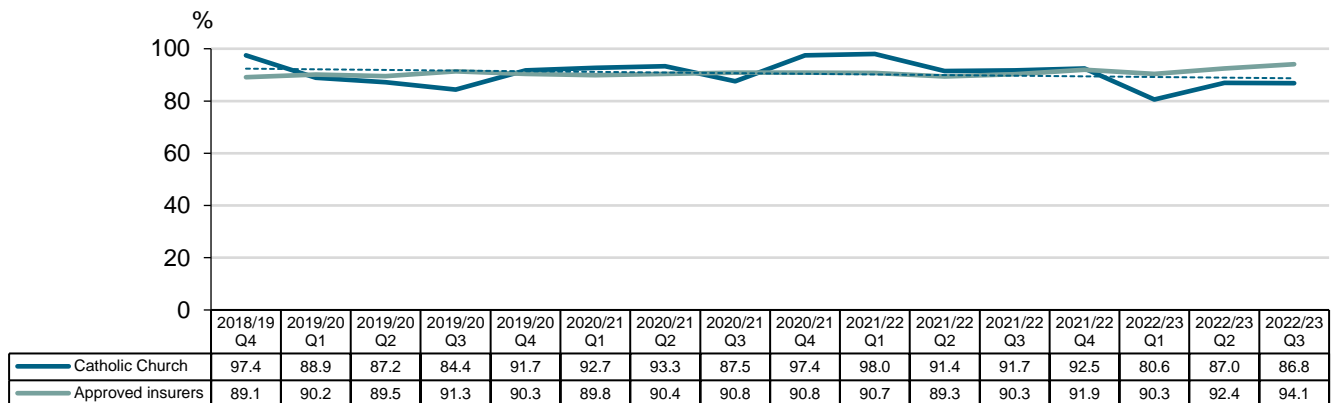


Section 3: Individual insurer summary

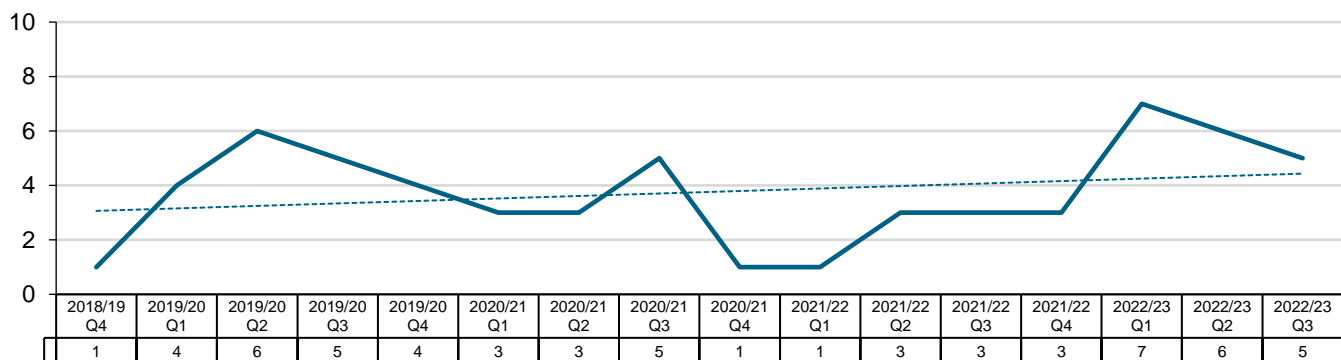
Catholic Church

3.2.4 Claim management - Catholic Church

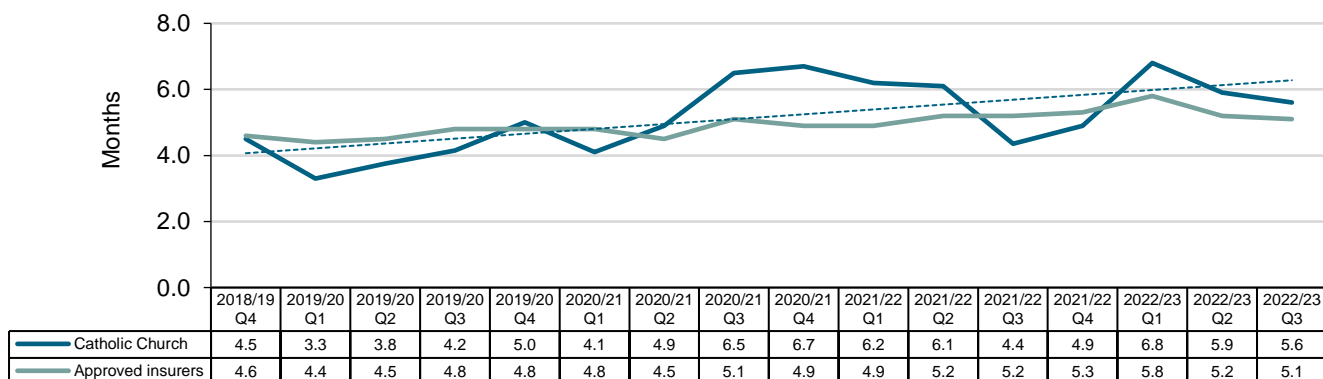
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Catholic Church



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	1,352	5.1	▲	20.9	6,468	▲
Total active income claim count	3,567	-5.3	■	21.7	16,450	■
Total closed claim count	1,890	14.3	▲	24.2	7,808	▲
Claim payments (\$m)						
Total claim payments	65.6	2.6	■	22.8	287.7	▲
Claim payments - excl lump sums	47.2	1.4	■	22.4	211.1	■
Claim payments - lump sums	18.3	5.8	▲	24.0	76.6	▲
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	87	0.4	■	●	89	■
Average insurer lodgement period (days)	3.2	4.2	■		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	96	3.4	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	96	3.2	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	23	-52.1				
Median claim duration (months)	4.5	-2.2	▼	●	5.1	■

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	5,720	5,569	1,339	1,286	1,352	n/a
Accepted claims	4,481	4,704	5,211	5,057	1,234	1,182	1,240	n/a
Disallowed claims	210	229	255	311	61	60	47	n/a
Pended claims	4	3	5	19	8	14	42	n/a
Other claims	263	238	249	182	36	30	23	n/a

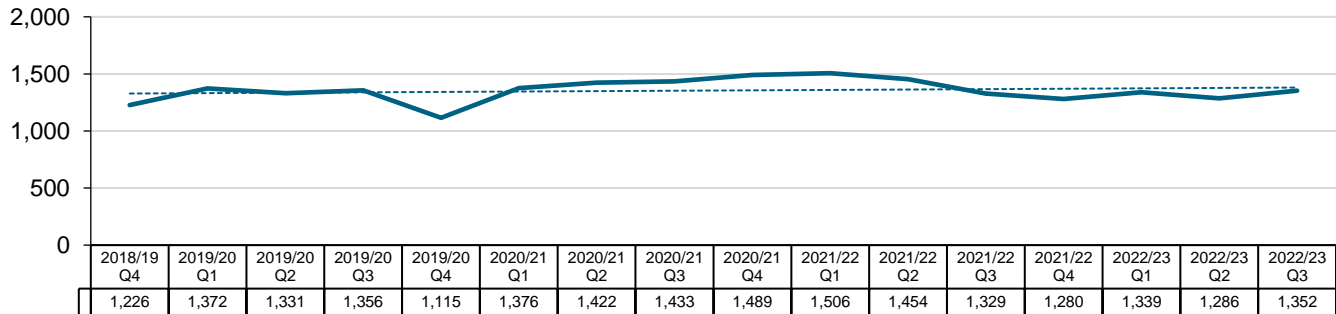
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

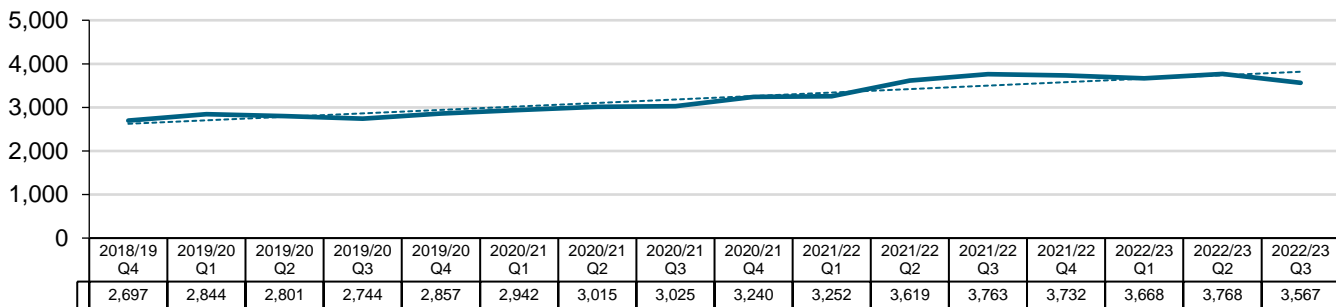
GIO

3.3.3 Claim activity - GIO

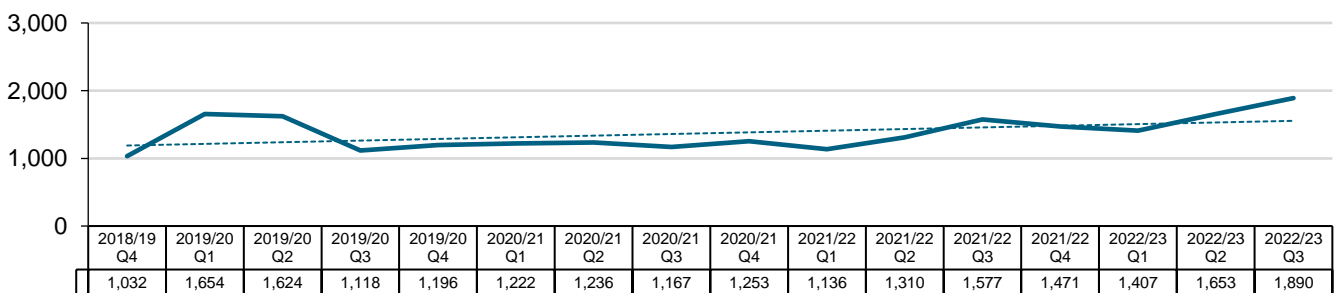
Total number of claims by insurer received quarter - GIO



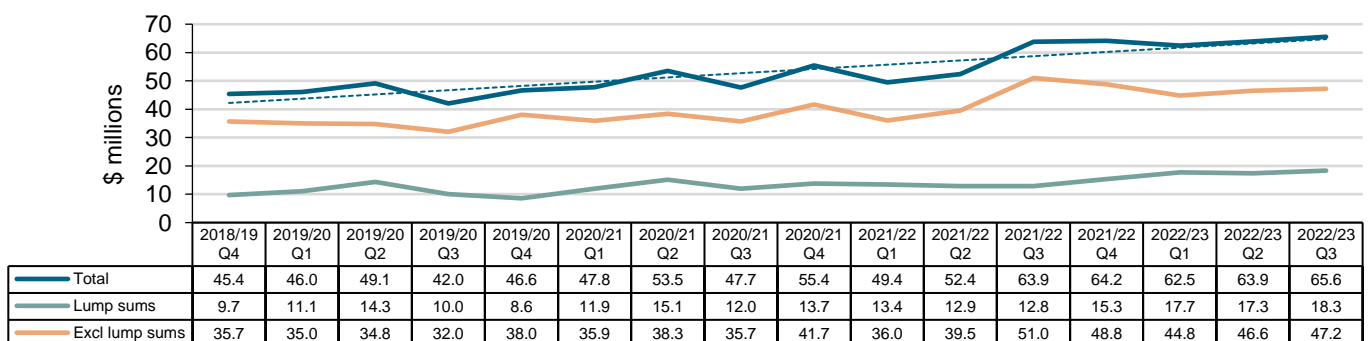
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



Total payments by transaction quarter - GIO

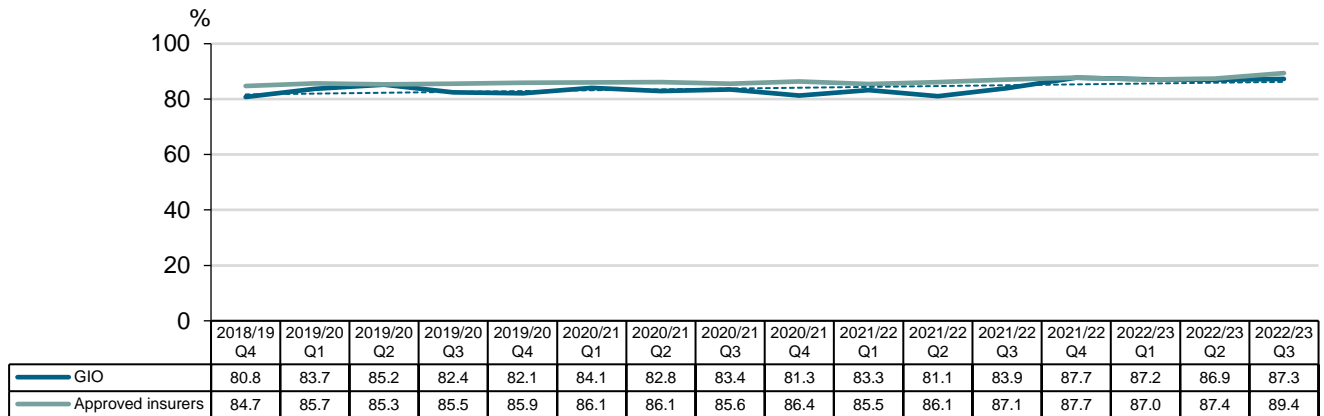


Section 3: Individual insurer summary

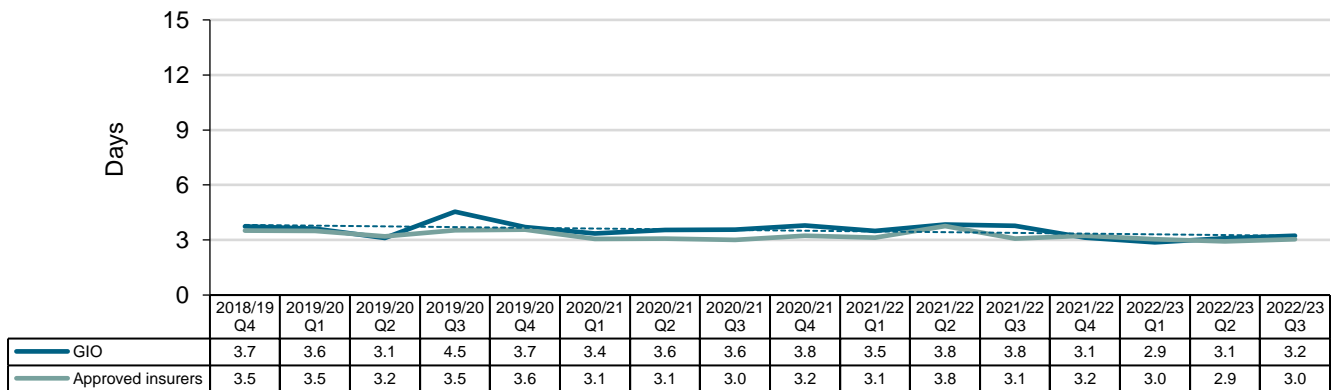
GIO

3.3.4 Claim management - GIO

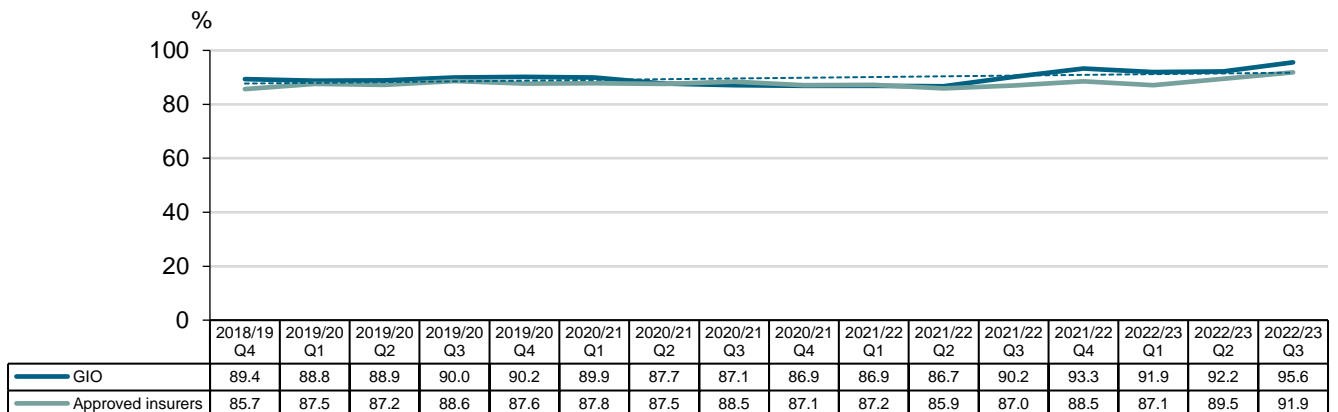
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - GIO



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

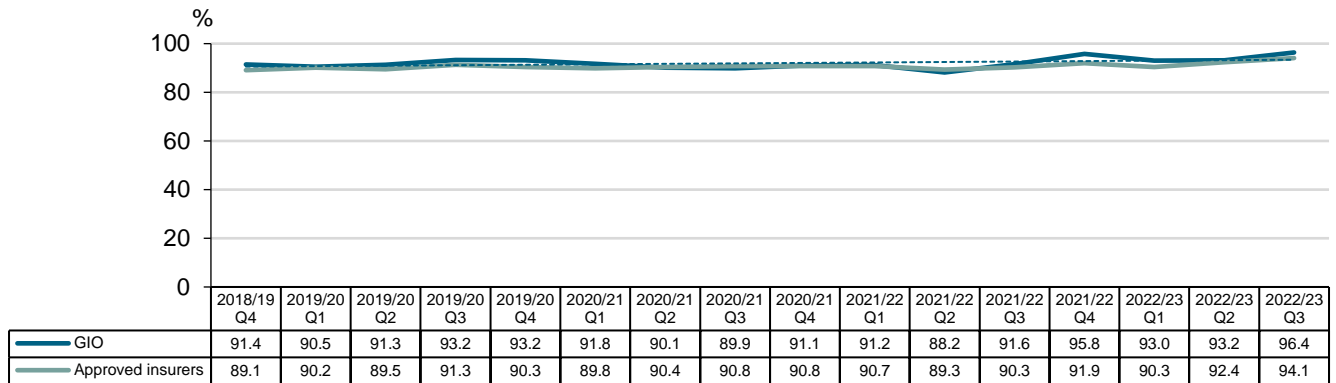


Section 3: Individual insurer summary

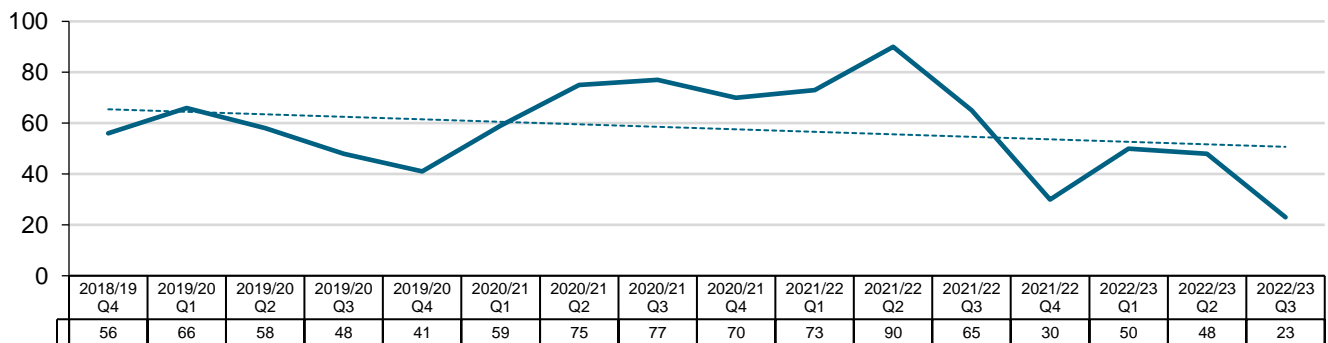
GIO

3.3.4 Claim management - GIO

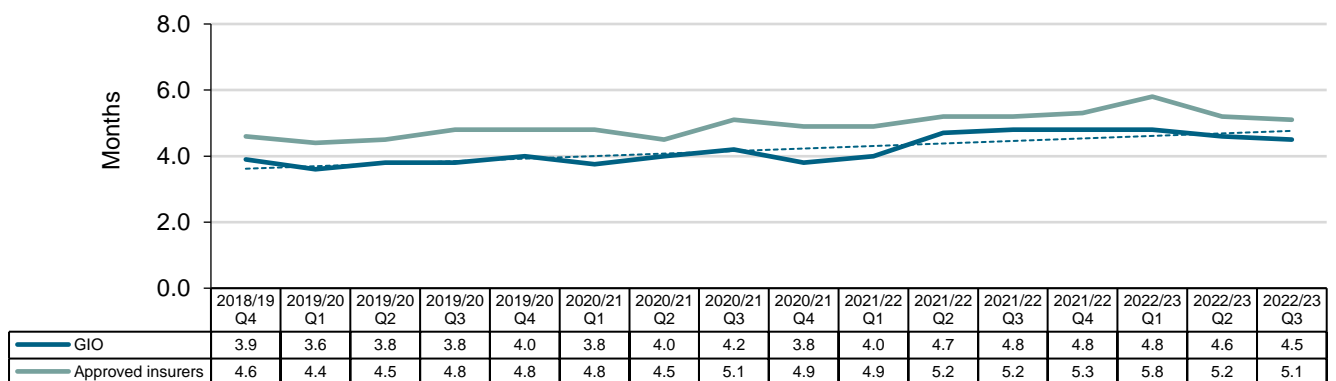
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - GIO



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	62	19.2	▲	1.0	6,468	▲
Total active income claim count	105	0.0	■	0.6	16,450	■
Total closed claim count	68	33.3	▲	0.9	7,808	▲
Claim payments (\$m)						
Total claim payments	1.1	-11.8	▼	0.4	287.7	▲
Claim payments - excl lump sums	0.8	10.4	▼	0.4	211.1	■
Claim payments - lump sums	0.3	-42.7	■	0.4	76.6	▲
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	57	-12.1	▼	●	89	■
Average insurer lodgement period (days)	5.5	51.7	▲		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	97	12.3	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	97	6.0	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	1	-66.7				
Median claim duration (months)	2.4	-2.0	▲	●	5.1	■

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	62	n/a
Accepted claims	133	177	184	179	47	49	57	n/a
Disallowed claims	4	7	1	3	0	0	3	n/a
Pended claims	0	0	0	0	0	1	1	n/a
Other claims	5	3	9	8	2	2	1	n/a

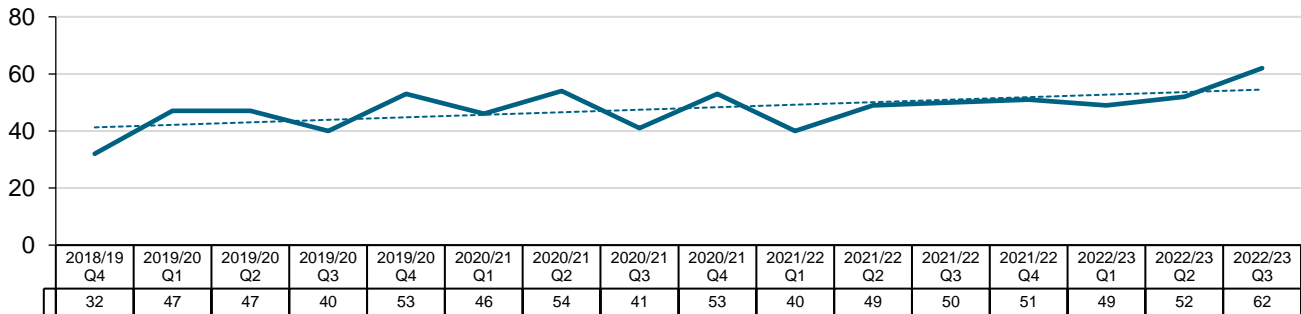
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

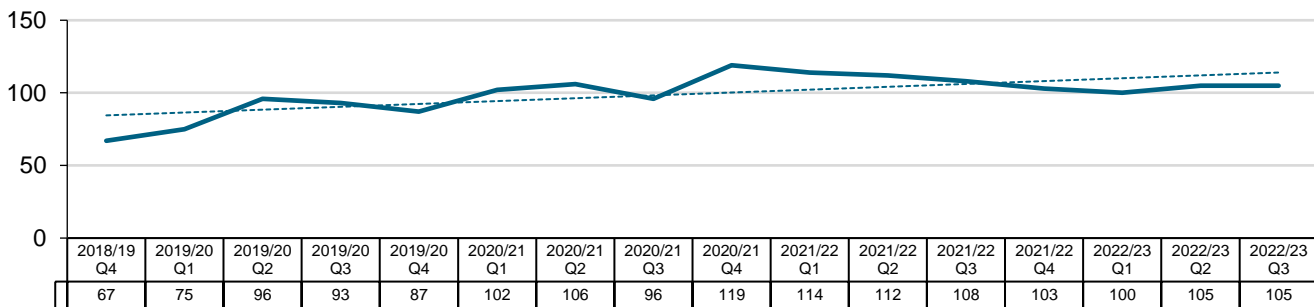
Guild

3.4.3 Claim activity - Guild

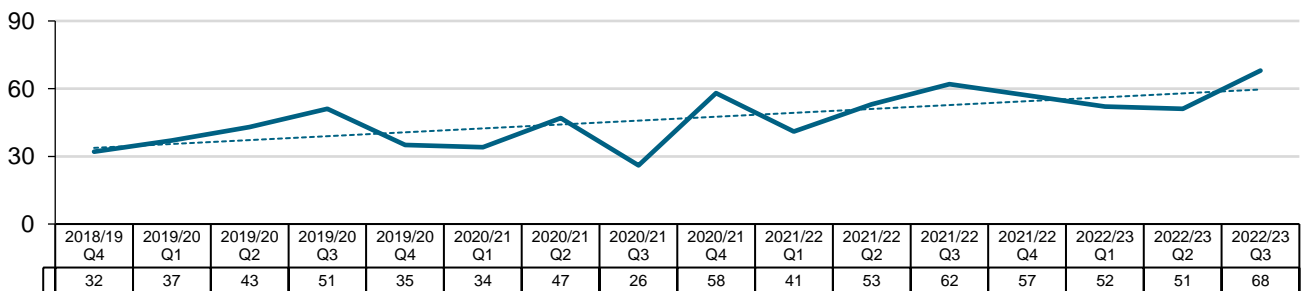
Total number of claims by insurer received quarter - Guild



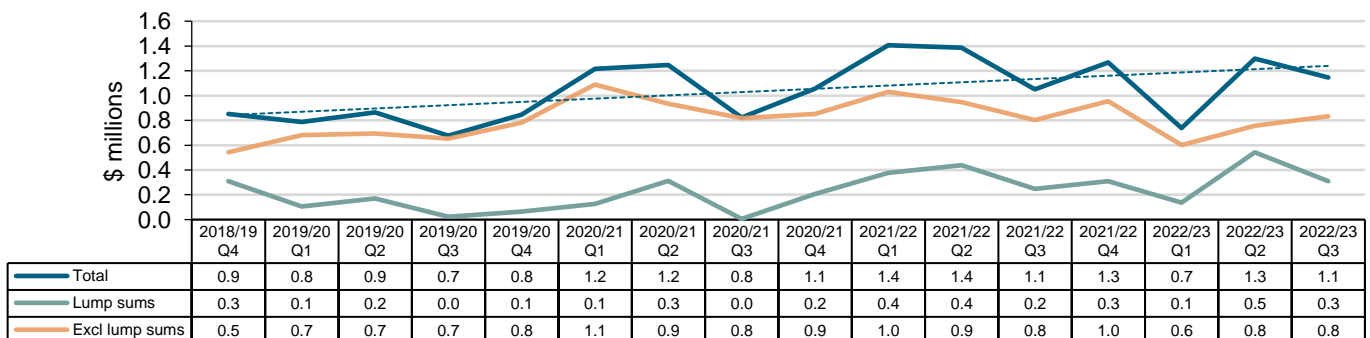
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild



Total payments by transaction quarter - Guild

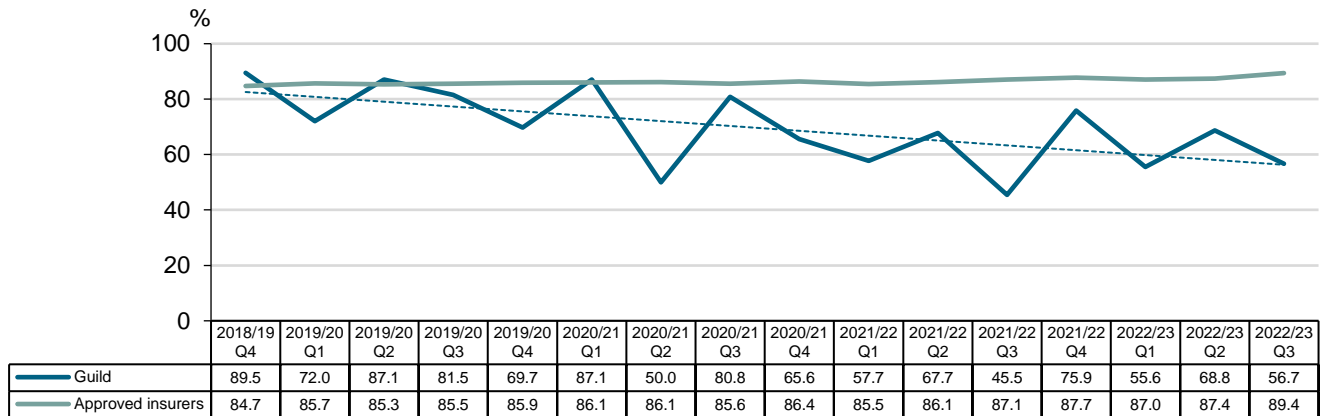


Section 3: Individual insurer summary

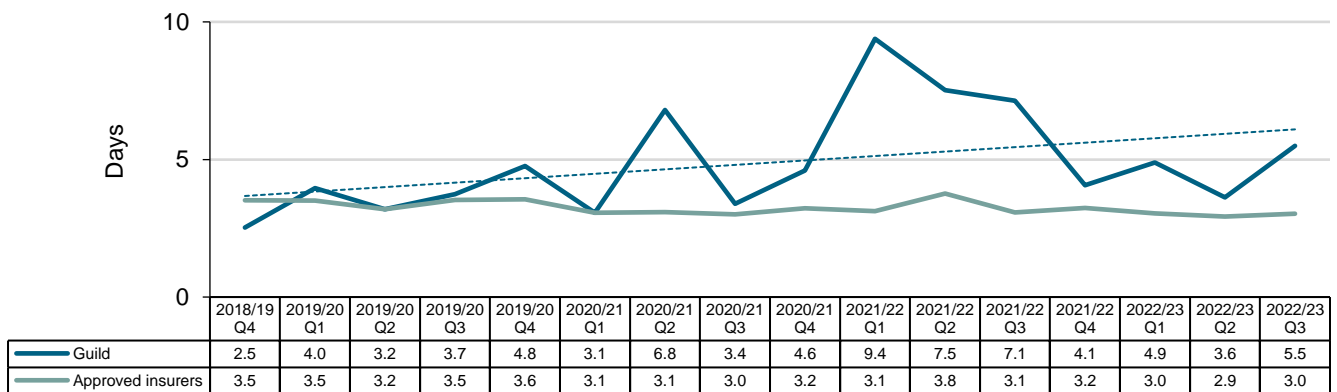
Guild

3.4.4 Claim management - Guild

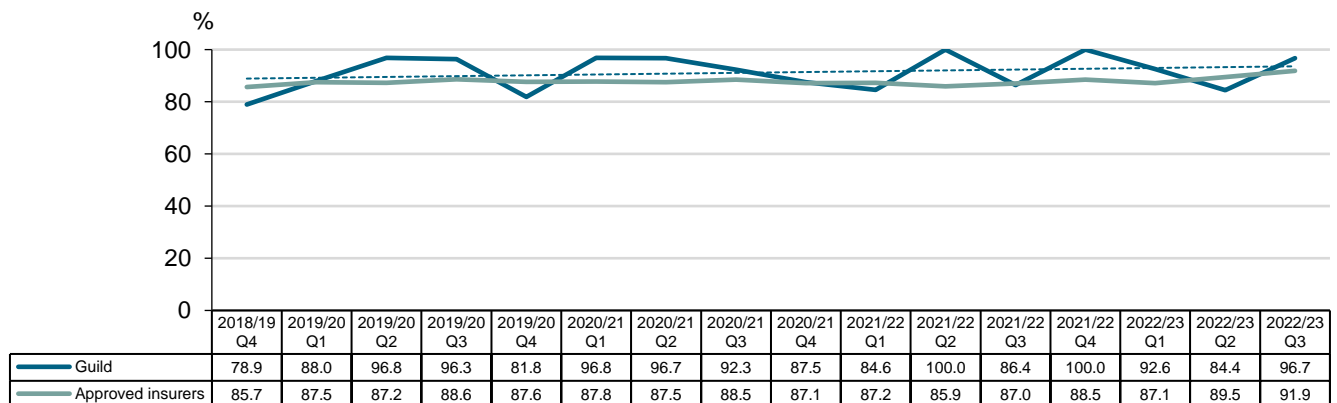
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Guild



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

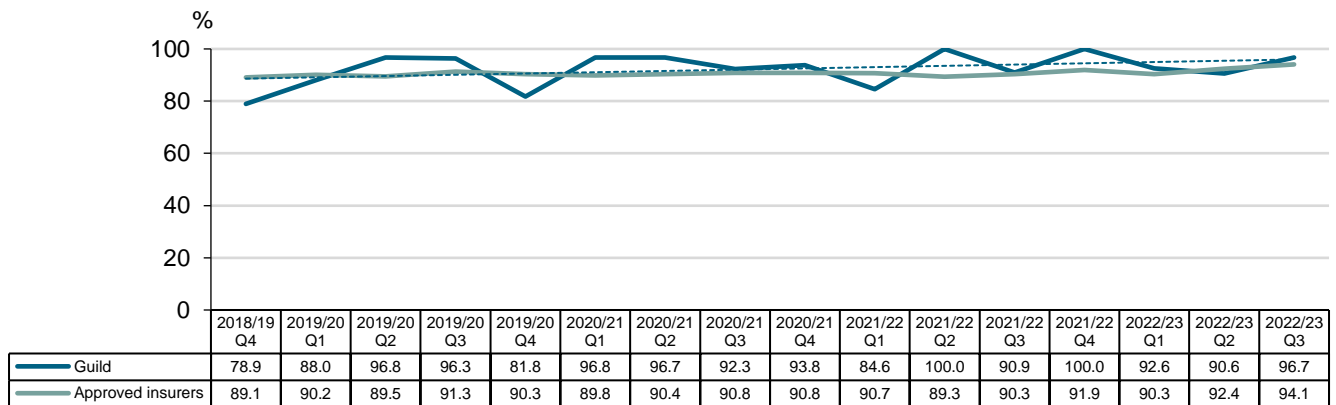


Section 3: Individual insurer summary

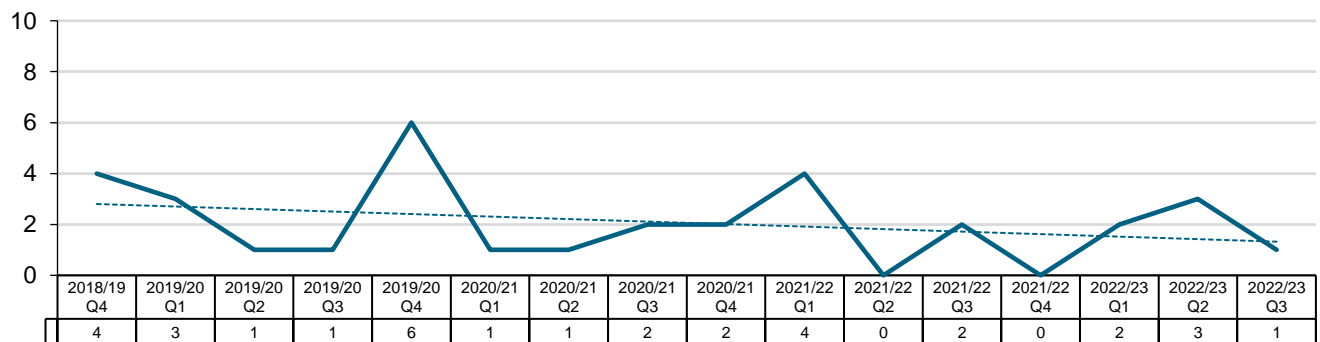
Guild

3.4.4 Claim management - Guild

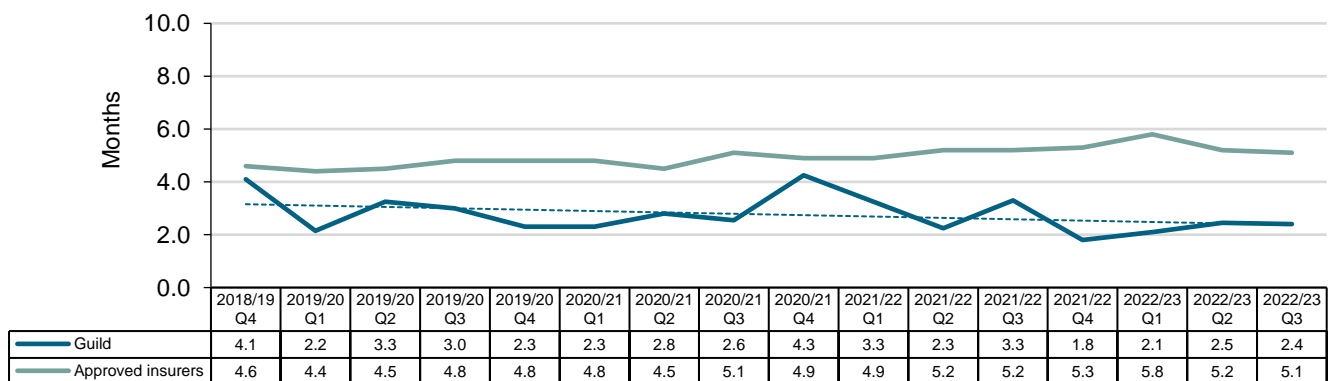
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Guild



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	1,056	3.5	▲	16.3	6,468	▲
Total active income claim count	2,472	-4.4	▼	15.0	16,450	■
Total closed claim count	1,255	5.6	■	16.1	7,808	▲
Claim payments (\$m)						
Total claim payments	43.3	-10.6	▼	15.0	287.7	▲
Claim payments - excl lump sums	31.9	-4.3	▼	15.1	211.1	■
Claim payments - lump sums	11.4	-24.5	▼	14.9	76.6	▲
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	85	2.8	■	●	89	■
Average insurer lodgement period (days)	3.4	-5.8	▲		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	92	0.9	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	94	1.3	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	29	-27.5				
Median claim duration (months)	4.8	9.1	■	●	5.1	■

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	4,183	4,109	1,046	1,020	1,056	n/a
Accepted claims	4,048	3,660	3,773	3,669	938	907	935	n/a
Disallowed claims	293	339	332	354	85	87	65	n/a
Pended claims	42	13	5	4	4	10	41	n/a
Other claims	81	54	73	82	19	16	15	n/a

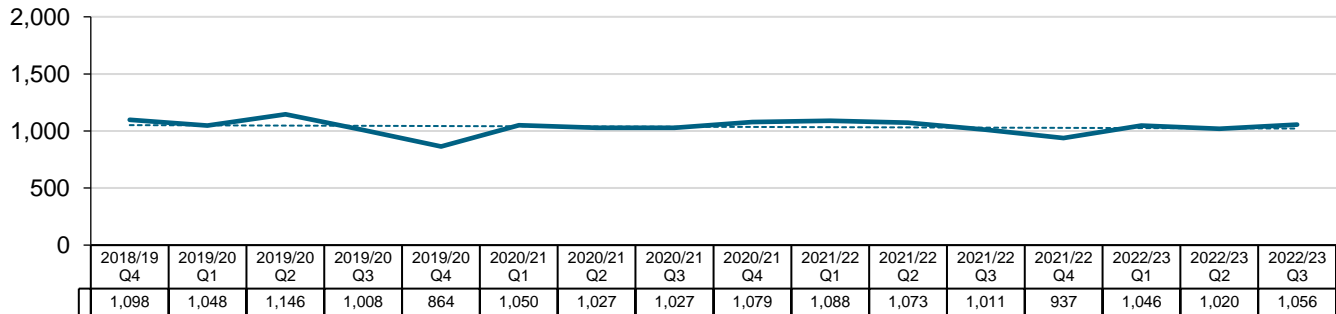
Claim activity	Insurer total							
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

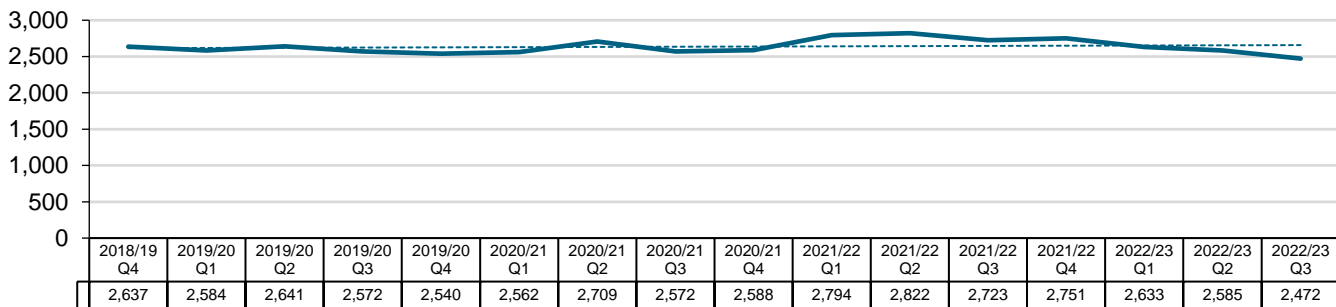
CGU

3.5.3 Claim activity - CGU

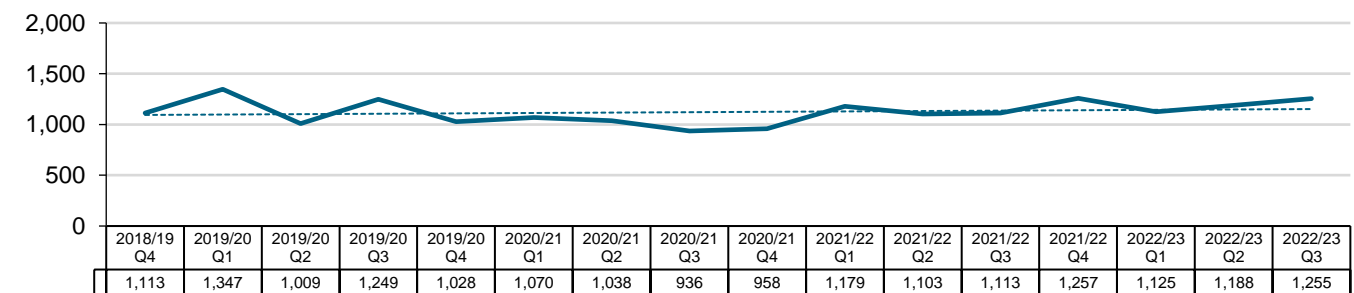
Total number of claims by insurer received quarter - CGU



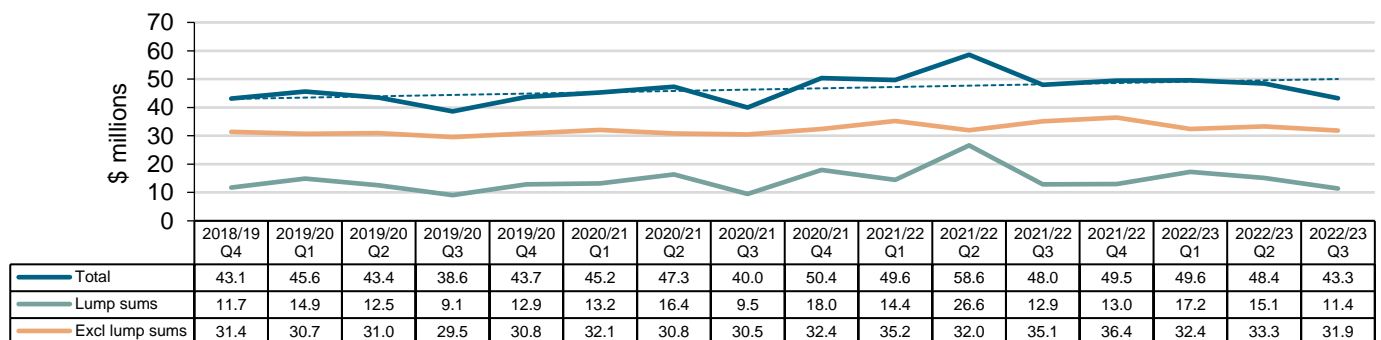
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU



Total payments by transaction quarter - CGU

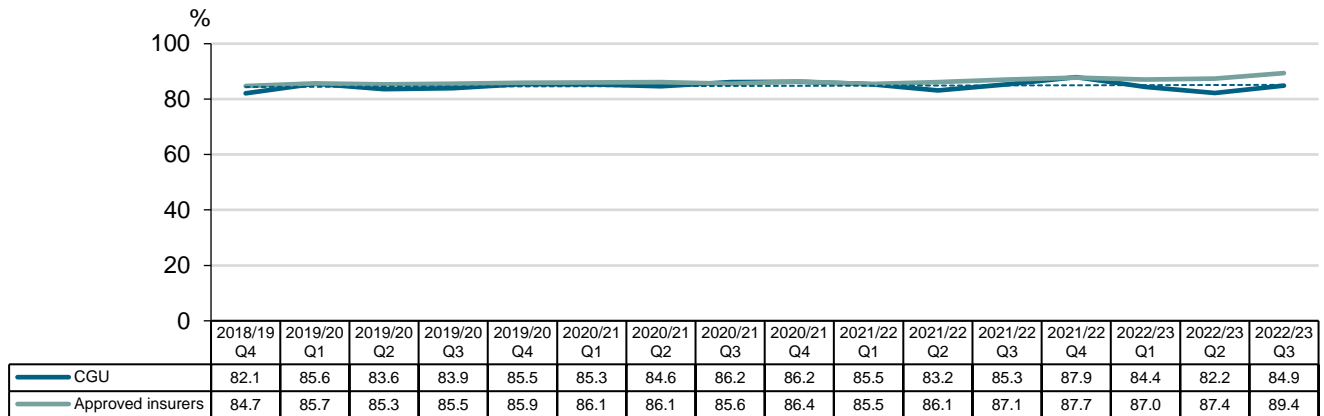


Section 3: Individual insurer summary

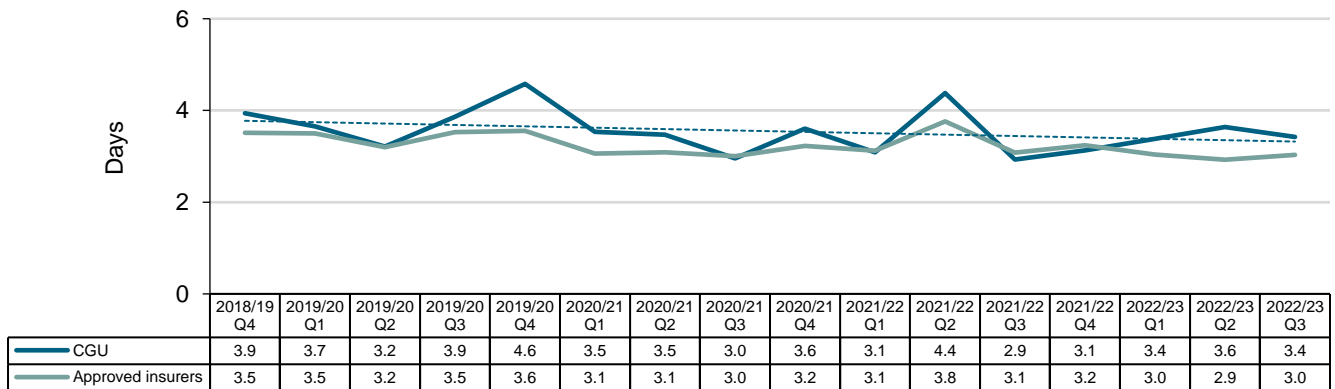
CGU

3.5.4 Claim management - CGU

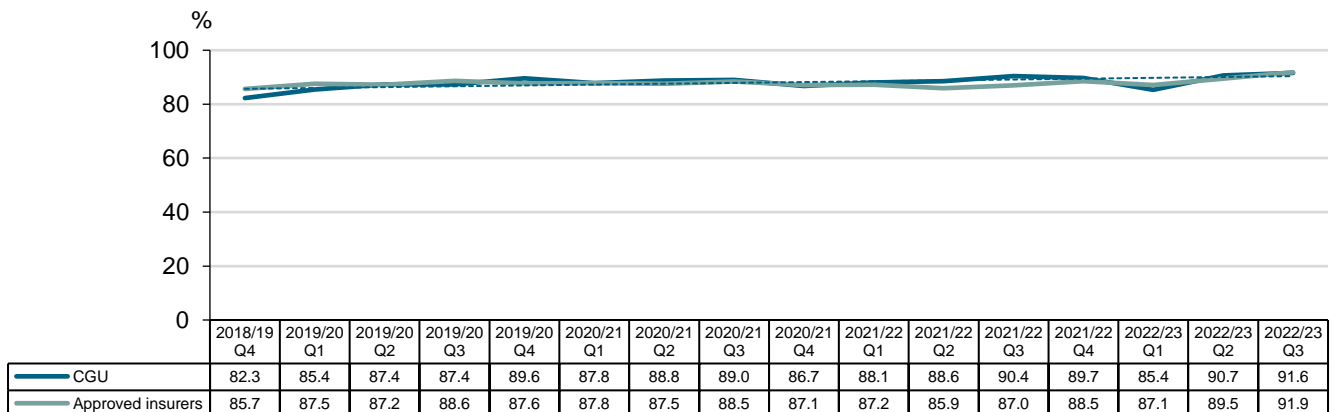
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - CGU



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

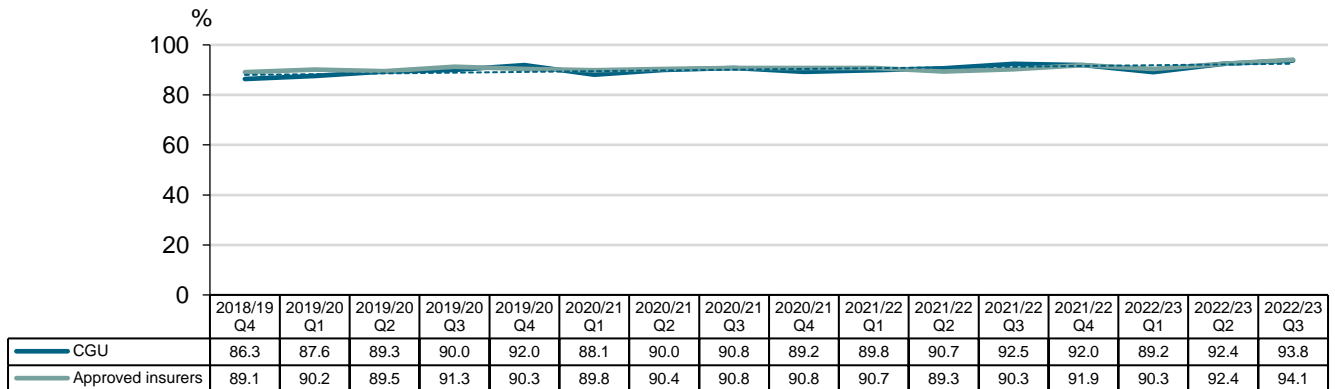


Section 3: Individual insurer summary

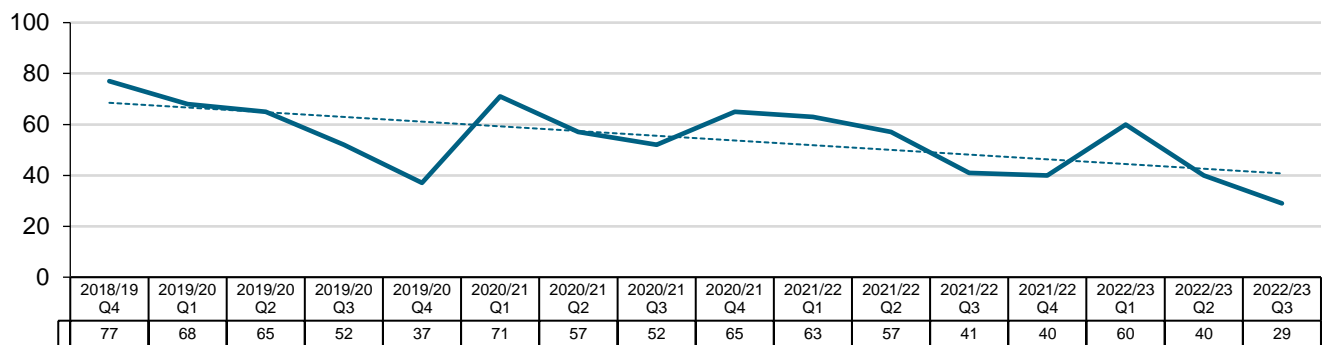
CGU

3.5.4 Claim management - CGU

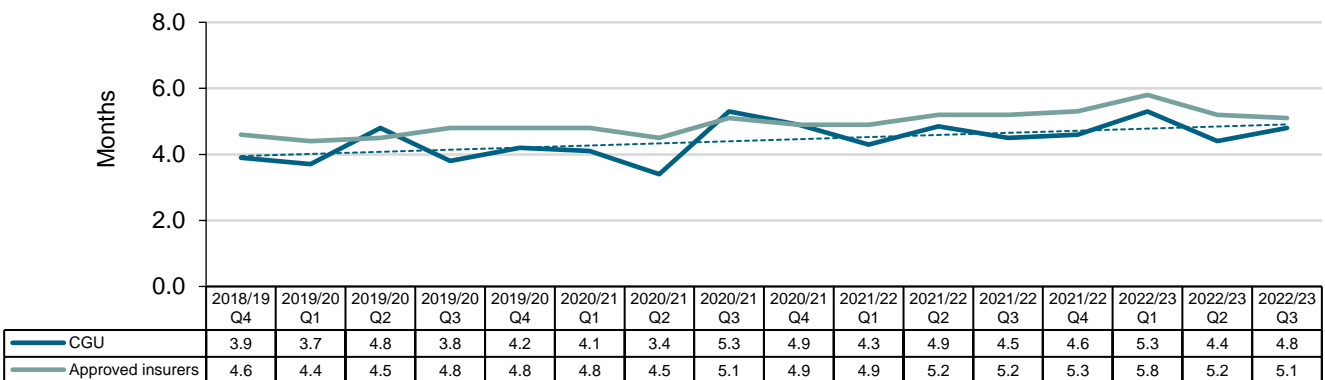
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - CGU



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	1,272	1.9	▲	19.7	6,468	▲
Total active income claim count	4,083	0.2	■	24.8	16,450	■
Total closed claim count	1,620	77.6	▲	20.7	7,808	▲
Claim payments (\$m)						
Total claim payments	64.0	-2.6	▲	22.2	287.7	▲
Claim payments - excl lump sums	50.2	1.7	▲	23.8	211.1	■
Claim payments - lump sums	13.8	-15.6	▲	18.0	76.6	▲
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	98	1.9	■	●	89	■
Average insurer lodgement period (days)	1.8	4.4	■		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	91	1.8	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	93	1.3	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	51	-20.3				
Median claim duration (months)	5.7	-6.6	▼	●	5.1	■

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	1,272	n/a
Accepted claims	4,311	4,337	4,556	4,145	1,074	1,138	1,145	n/a
Disallowed claims	305	262	230	277	61	56	41	n/a
Pended claims	6	7	13	32	11	12	66	n/a
Other claims	98	135	200	214	59	42	20	n/a

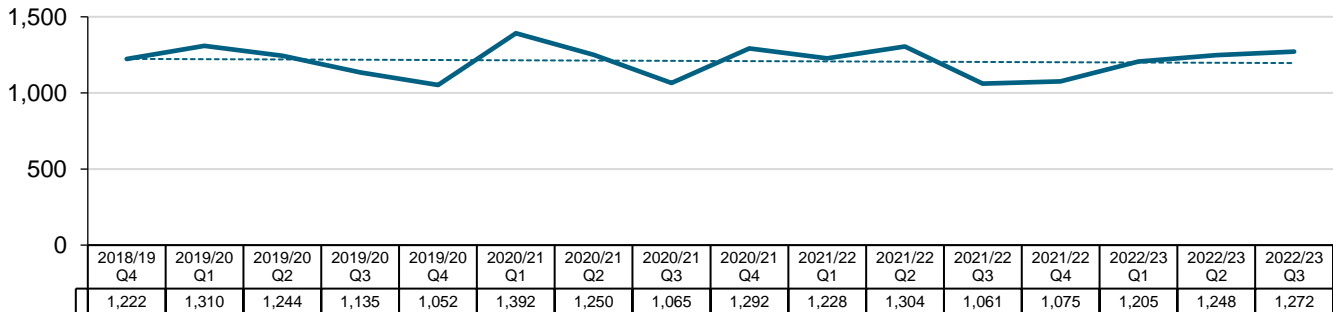
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

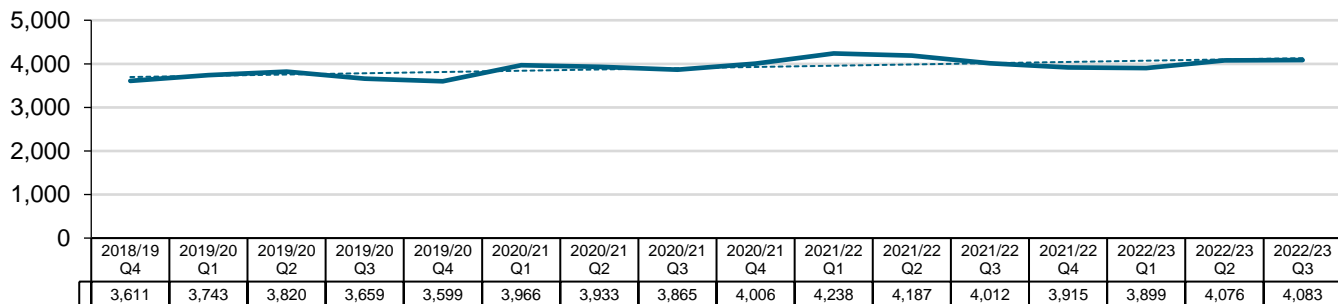
ICWA

3.6.3 Claim activity - ICWA

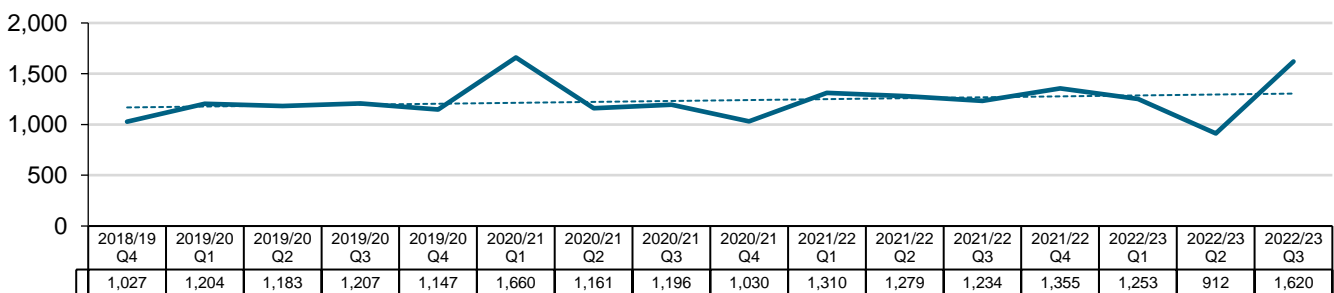
Total number of claims by insurer received quarter - ICWA



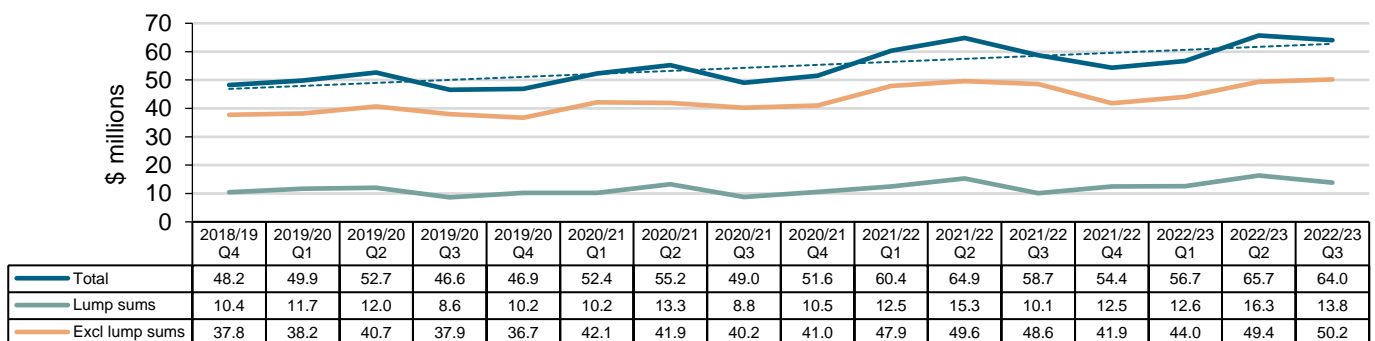
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA



Total payments by transaction quarter - ICWA

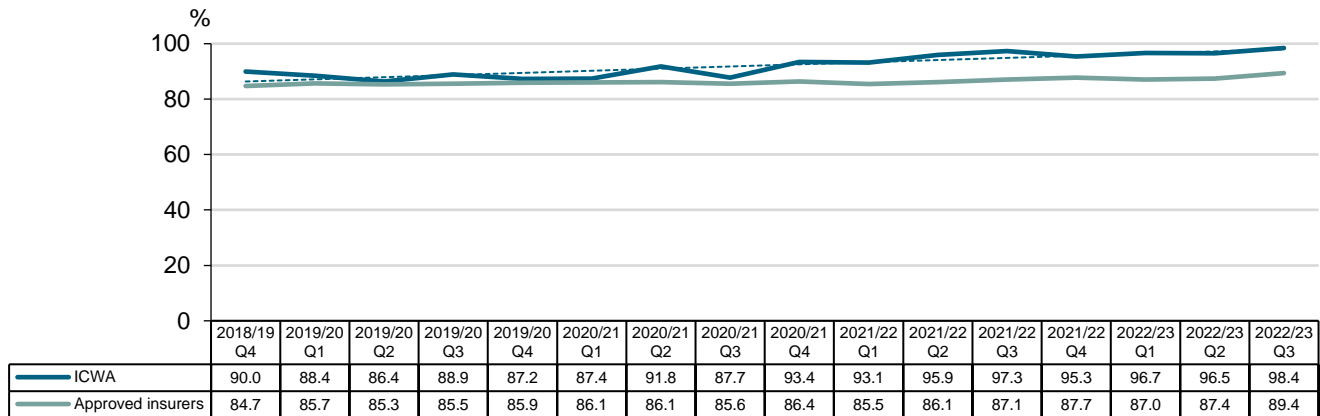


Section 3: Individual insurer summary

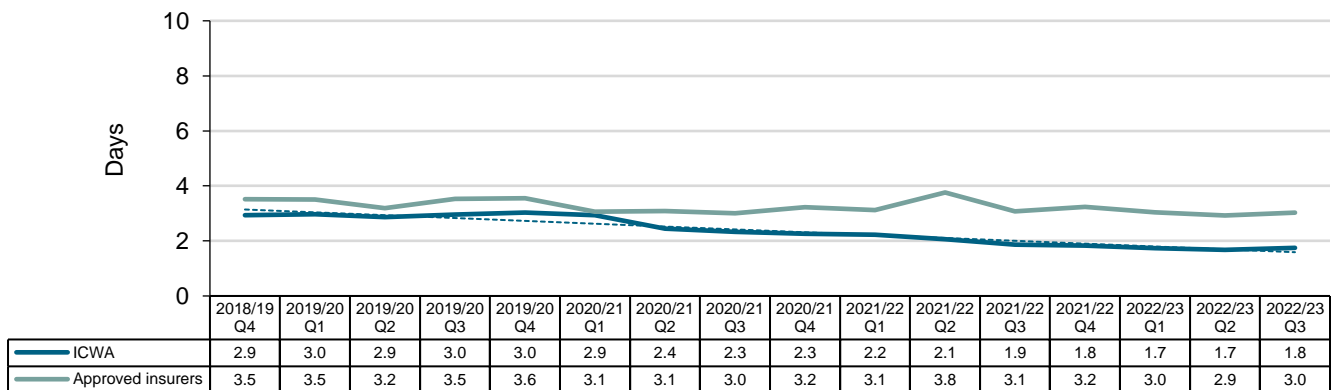
ICWA

3.6.4 Claim management - ICWA

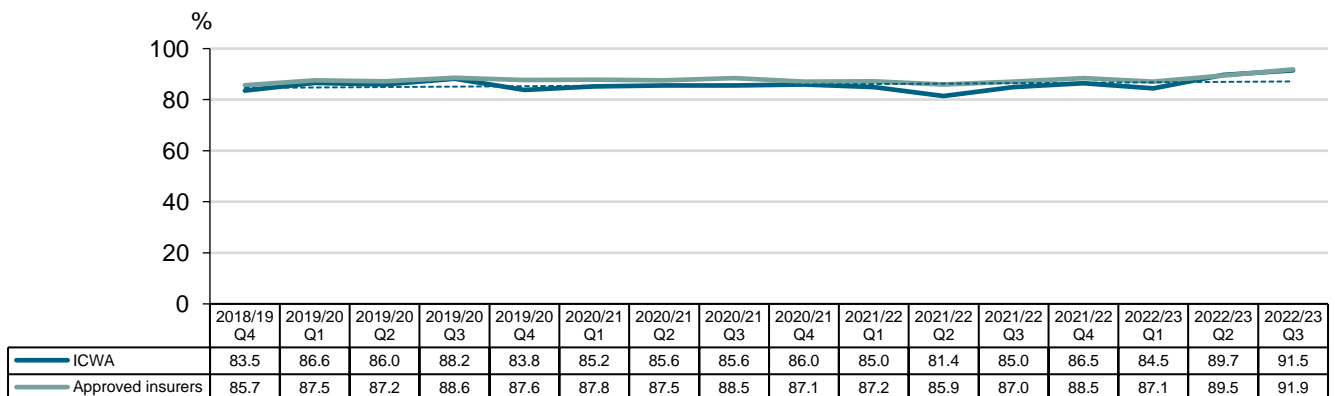
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - ICWA



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

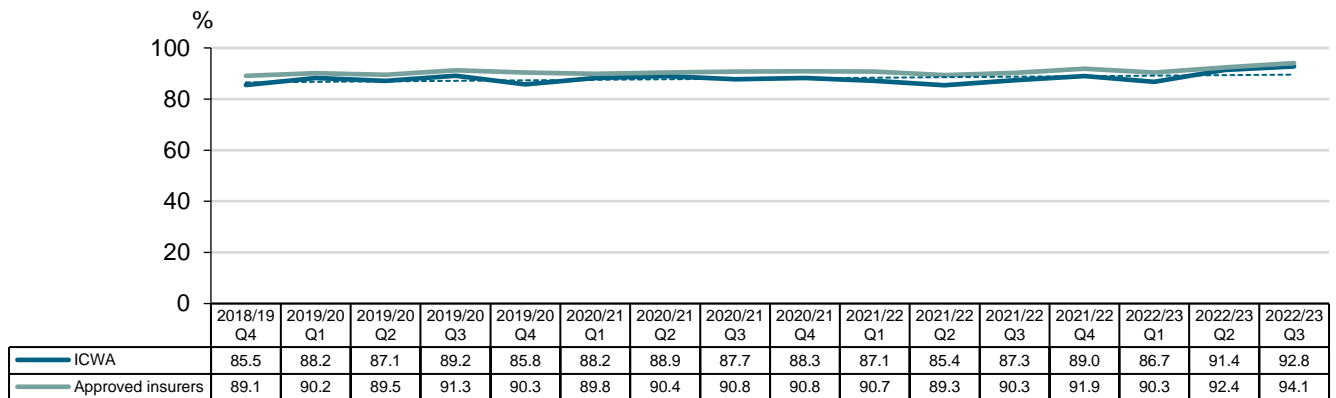


Section 3: Individual insurer summary

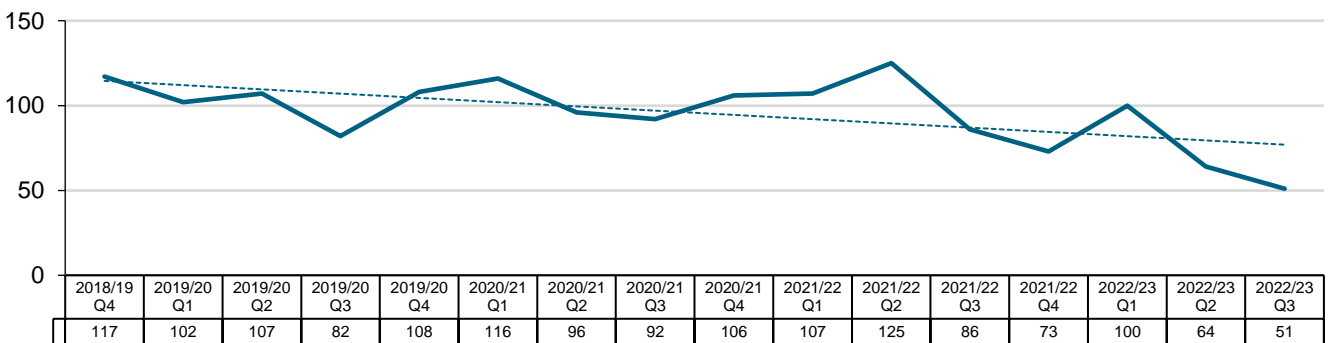
ICWA

3.6.4 Claim management - ICWA

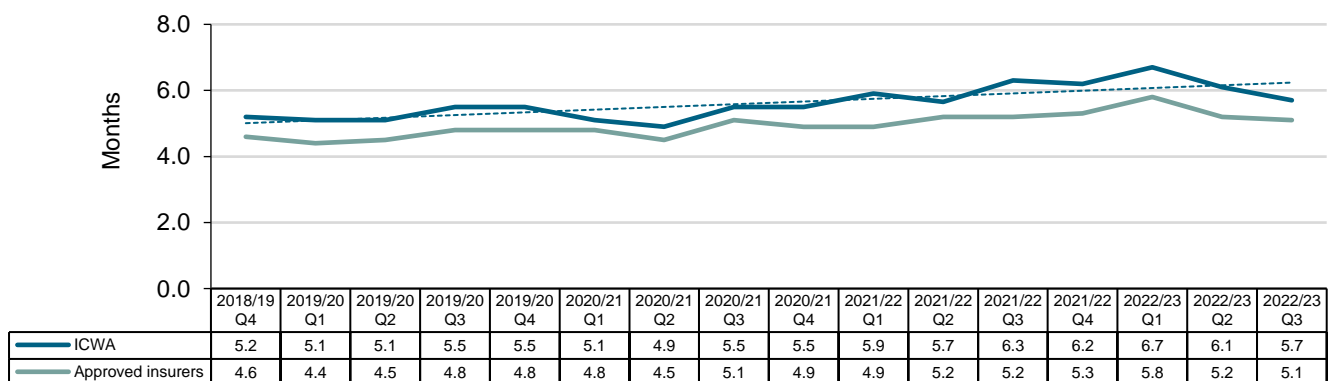
Proportion of income claims with initial liability decision made within 24 days by insurer received quarter - ICWA



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	953	1.8	▲	14.7	6,468	▲
Total active income claim count	2,131	-2.8	■	13.0	16,450	■
Total closed claim count	1,206	27.8	▲	15.4	7,808	▲
Claim payments (\$m)						
Total claim payments	47.4	5.4	▲	16.5	287.7	▲
Claim payments - excl lump sums	33.0	8.1	▲	15.6	211.1	■
Claim payments - lump sums	14.4	-0.3	▲	18.8	76.6	▲
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	83	3.7	▲	●	89	■
Average insurer lodgement period (days)	5.0	14.0	▼		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	95	5.3	▲	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	97	4.3	▲	●	94	■
Number of income claims with initial liability decision made beyond 24 days	10	-71.4				
Median claim duration (months)	5.1	-3.8	▲	●	5.1	■

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	3,924	3,117	3,107	3,539	860	936	953	n/a
Accepted claims	3,582	2,837	2,776	3,143	730	823	820	n/a
Disallowed claims	196	149	152	193	61	66	48	n/a
Pended claims	5	1	3	12	16	17	65	n/a
Other claims	141	130	176	191	53	30	20	n/a

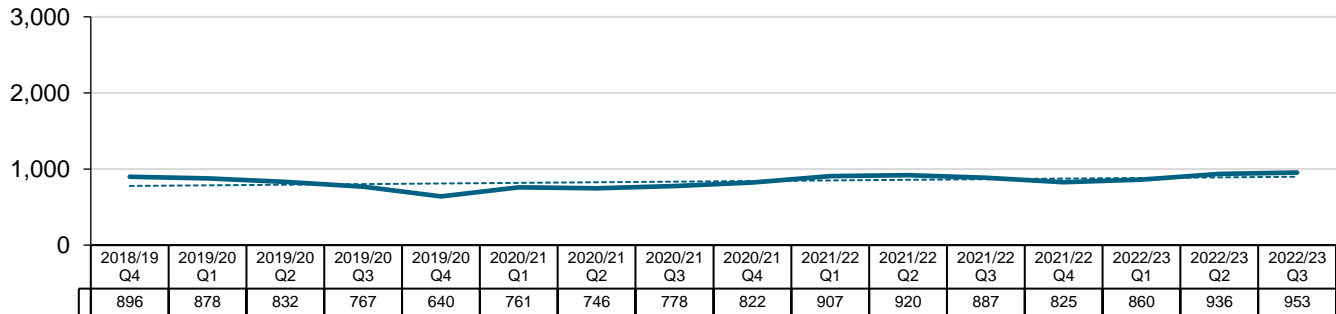
Claim activity	Insurer total							
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

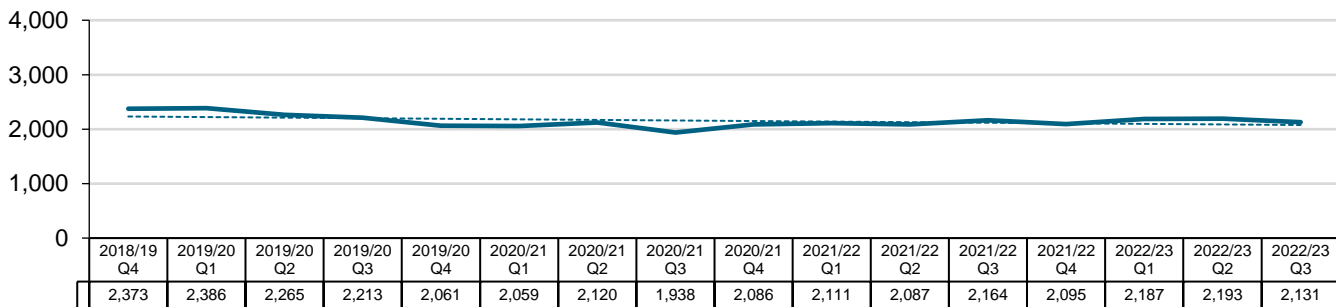
QBE

3.7.3 Claim activity - QBE

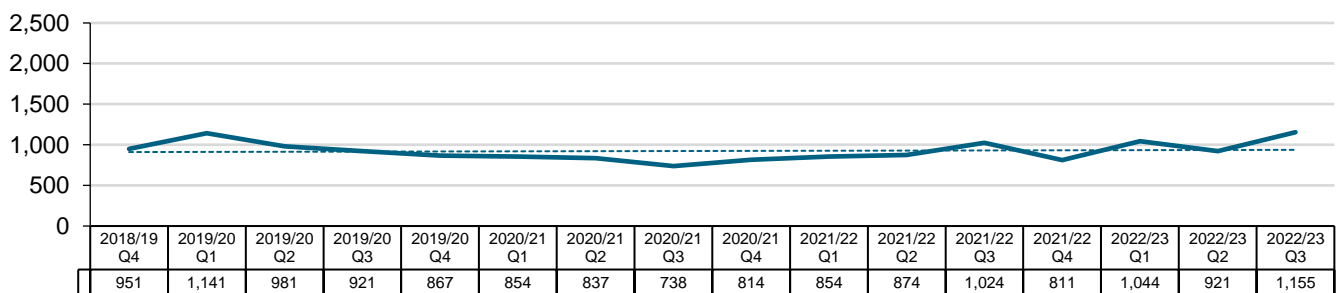
Total number of claims by insurer received quarter - QBE



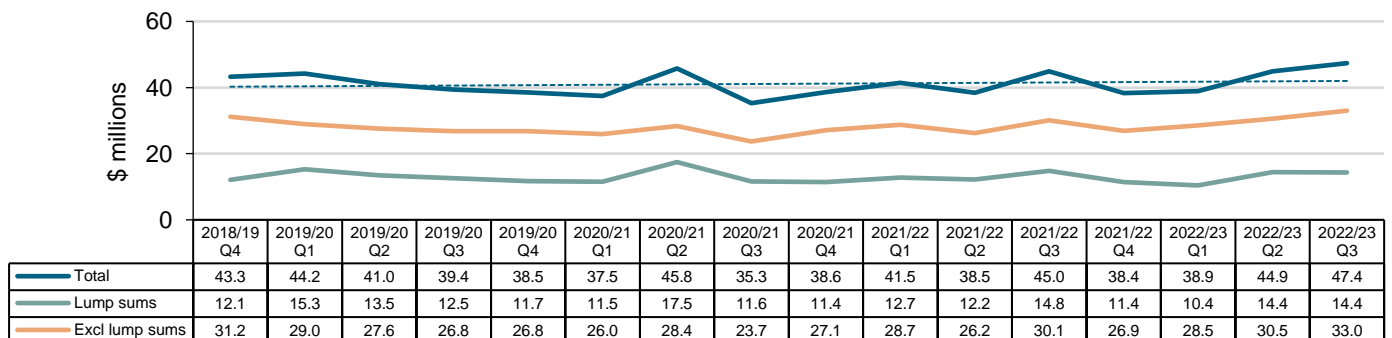
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE



Total payments by transaction quarter - QBE

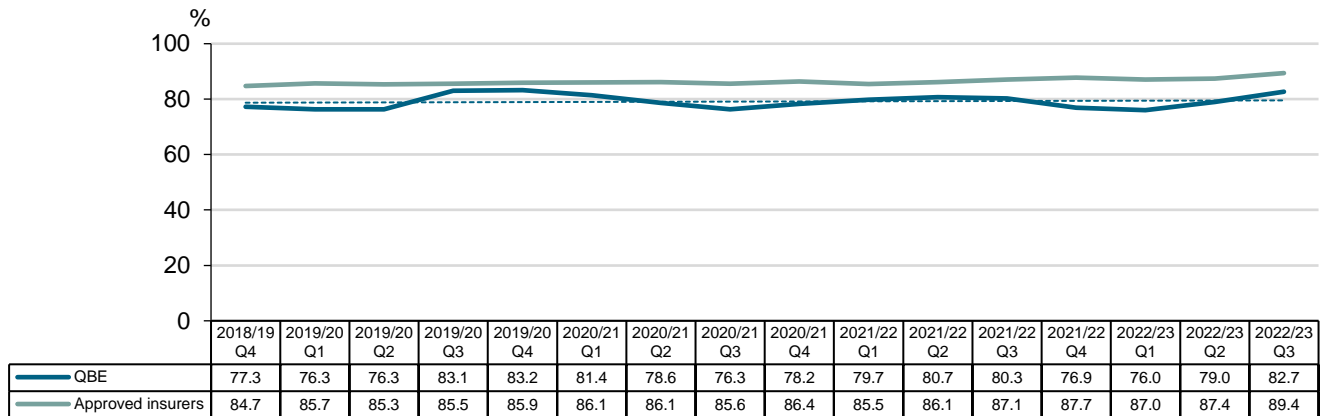


Section 3: Individual insurer summary

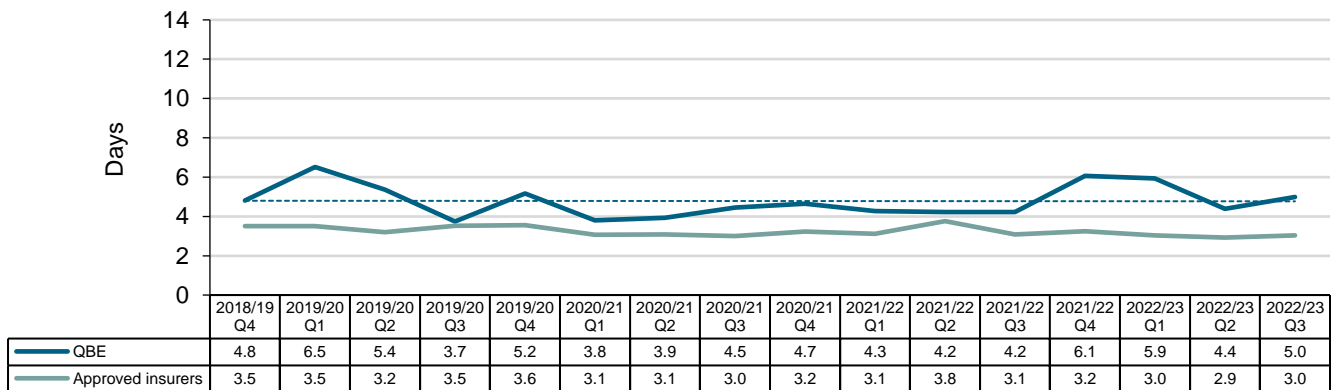
QBE

3.7.4 Claim management - QBE

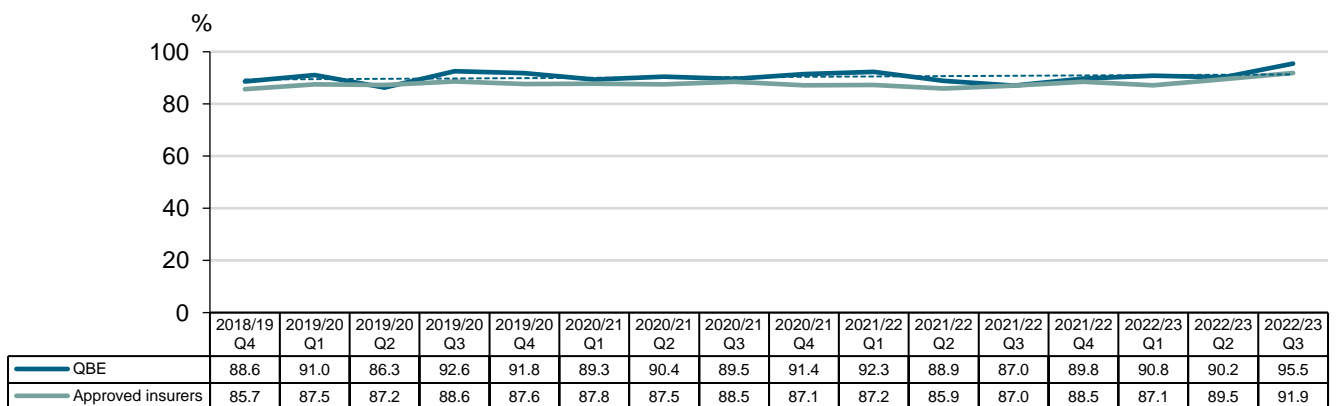
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - QBE



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

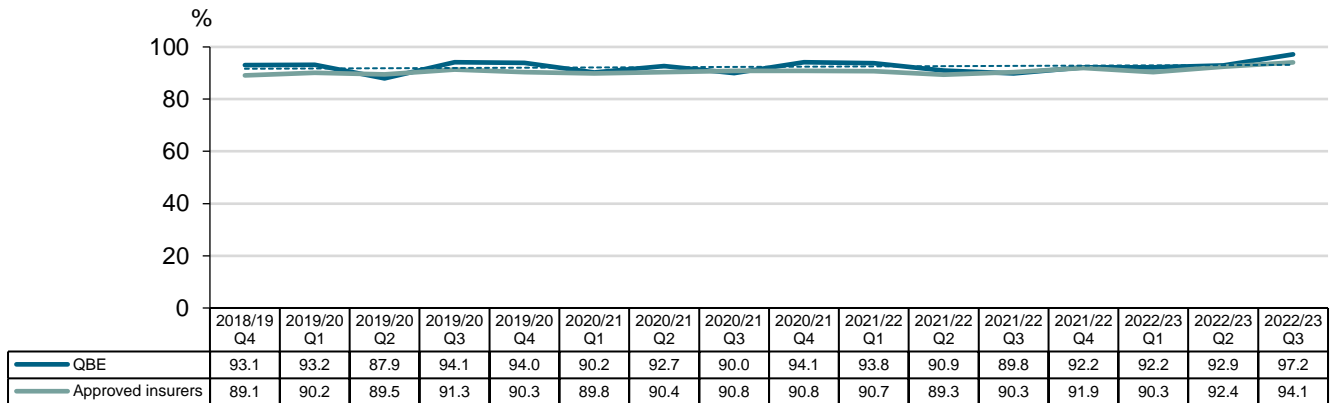


Section 3: Individual insurer summary

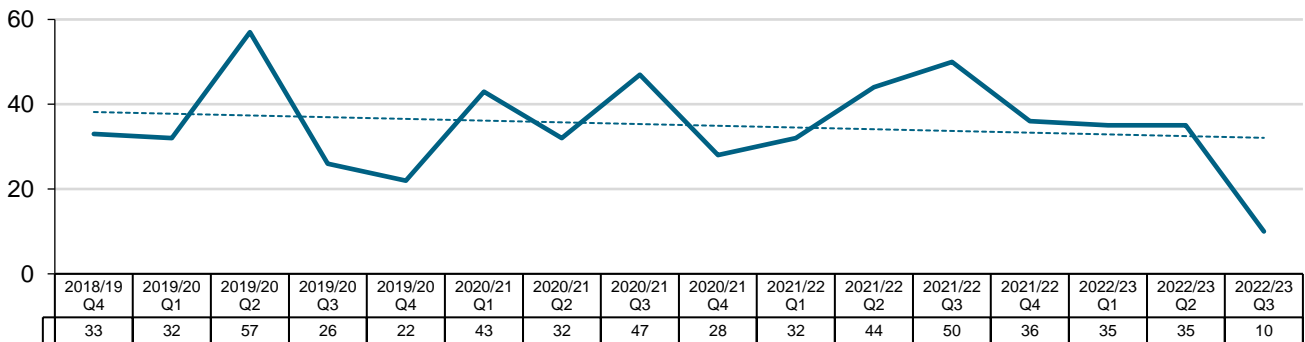
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3.7.4 Claim management - QBE

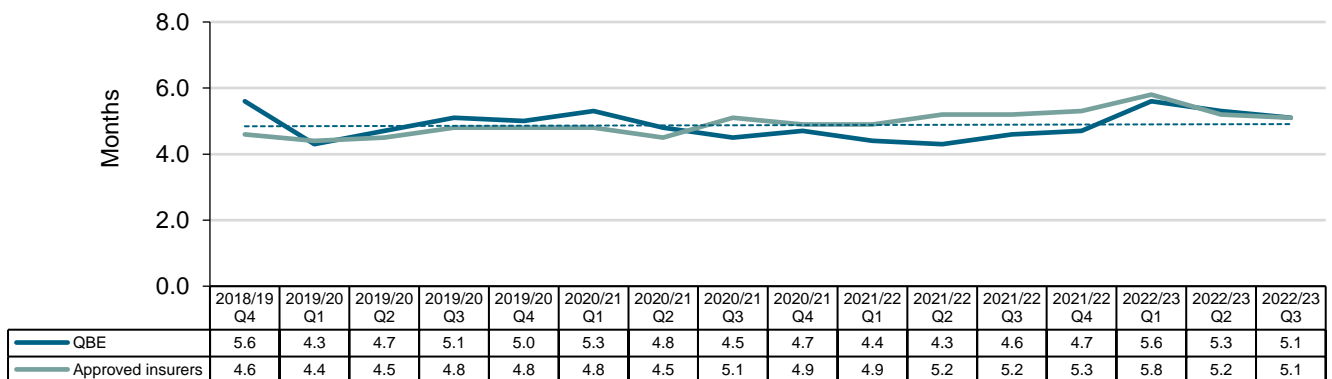
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - QBE



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	0.0	▲	1.7	6,468	▲
Total active income claim count	279	-14.2	▼	1.7	16,450	■
Total closed claim count	151	3.4	▼	1.9	7,808	▲
Claim payments (\$m)						
Total claim payments	4.1	-29.5	▼	1.4	287.7	▲
Claim payments - excl lump sums	3.2	-13.9	▼	1.5	211.1	■
Claim payments - lump sums	0.9	-56.2	▼	1.2	76.6	▲
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	83	2.0	■	●	89	■
Average insurer lodgement period (days)	4.8	42.2	▼		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	94	-1.6	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	98	2.6	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	1	-66.7				
Median claim duration (months)	3.9	-11.4	▼	●	5.1	■

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	113	n/a
Accepted claims	593	505	505	442	106	108	107	n/a
Disallowed claims	18	12	20	26	8	3	5	n/a
Pended claims	5	2	2	0	0	0	1	n/a
Other claims	11	6	4	5	2	2	0	n/a

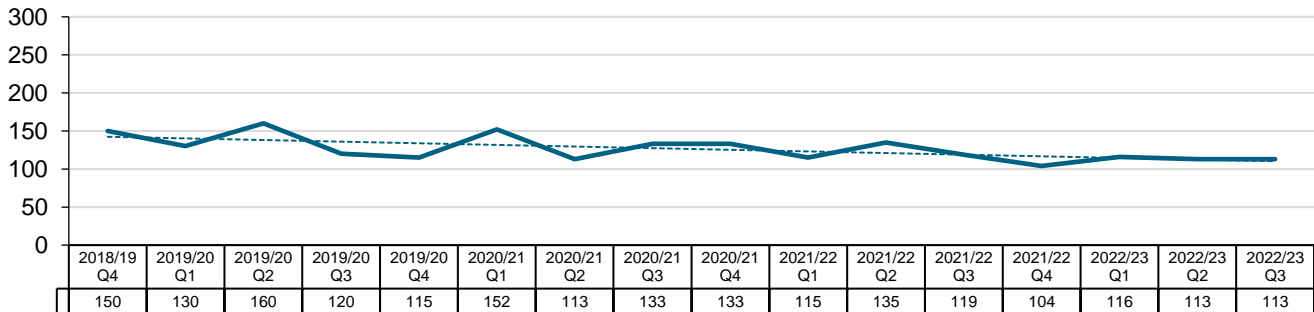
Claim activity					Insurer total			
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

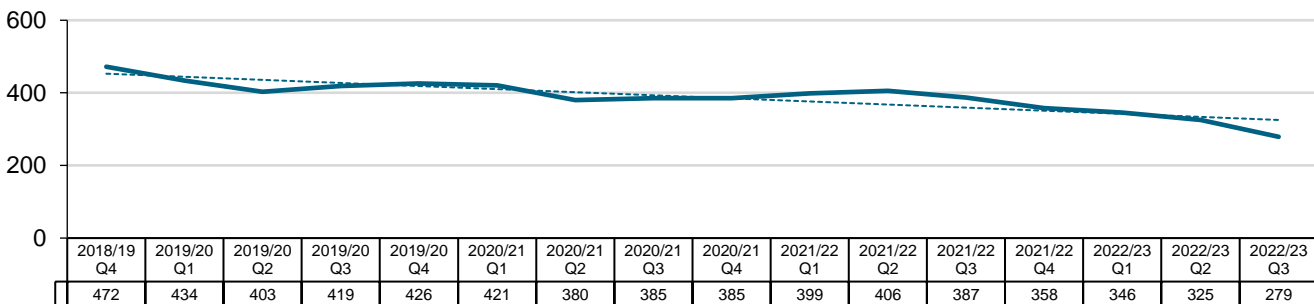
WFI

3.8.3 Claim activity - WFI

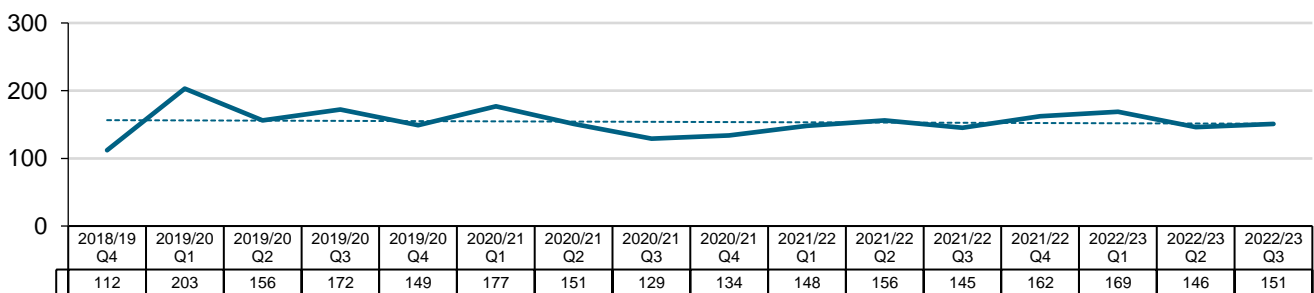
Total number of claims by insurer received quarter - WFI



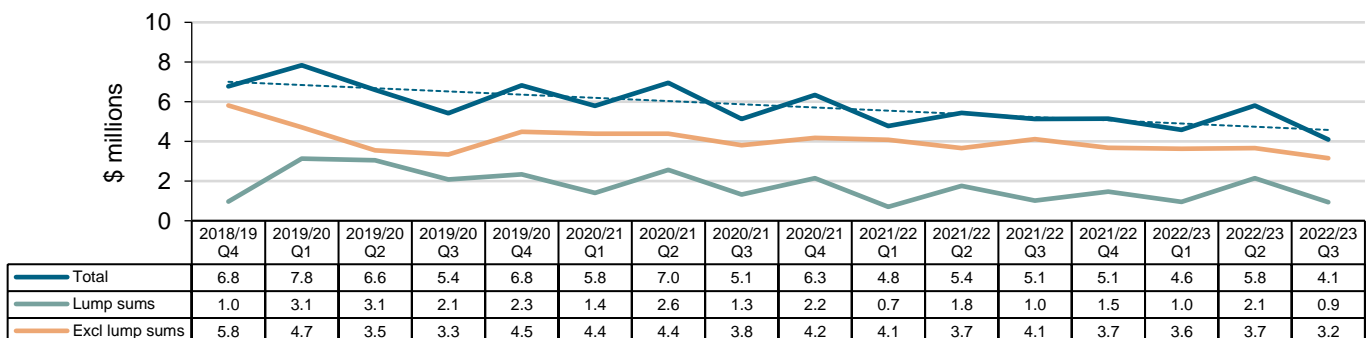
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI



Total payments by transaction quarter - WFI

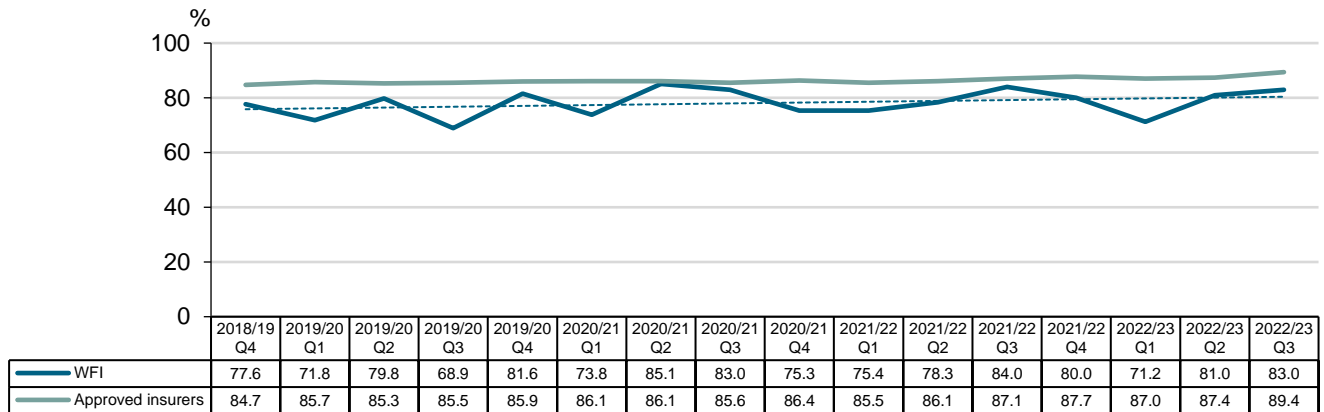


Section 3: Individual insurer summary

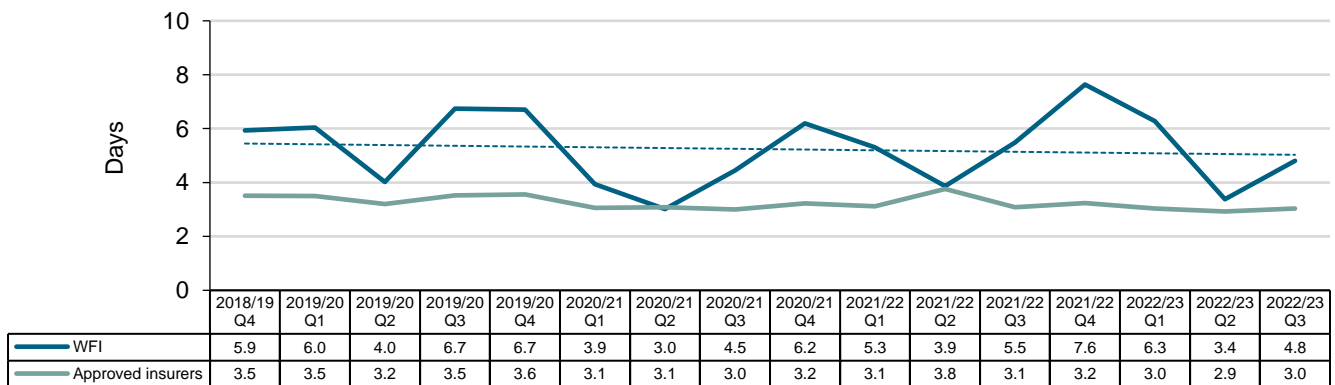
WFI

3.8.4 Claim management - WFI

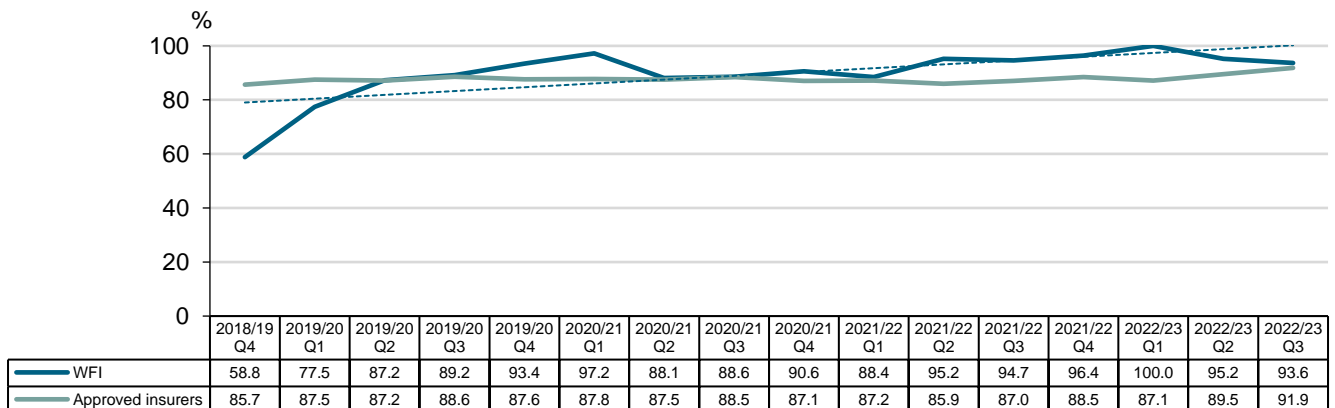
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - WFI



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

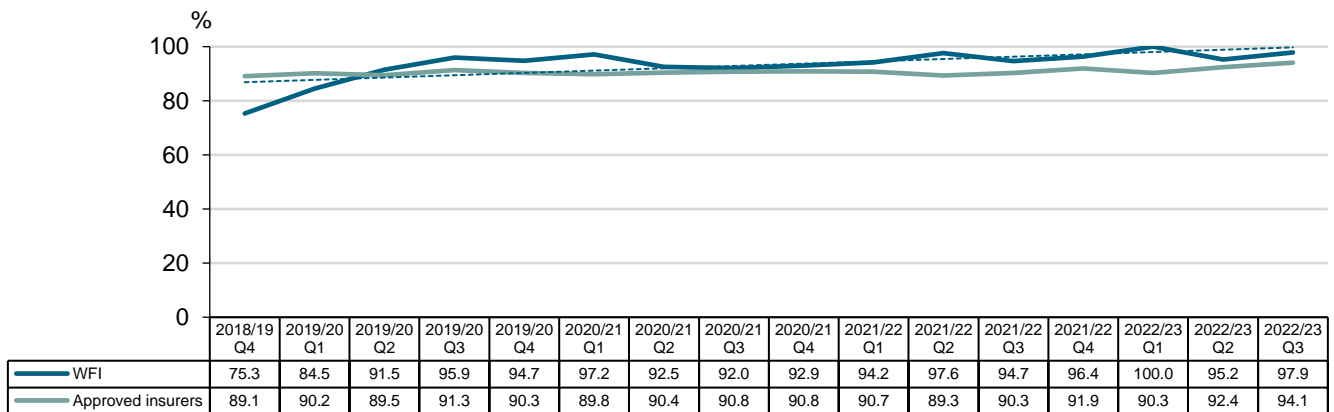


Section 3: Individual insurer summary

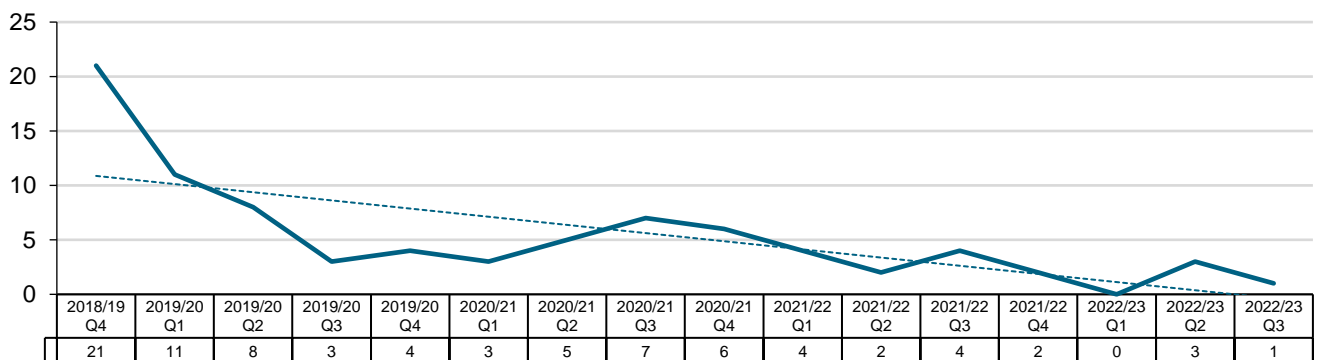
WFI

3.8.4 Claim management - WFI

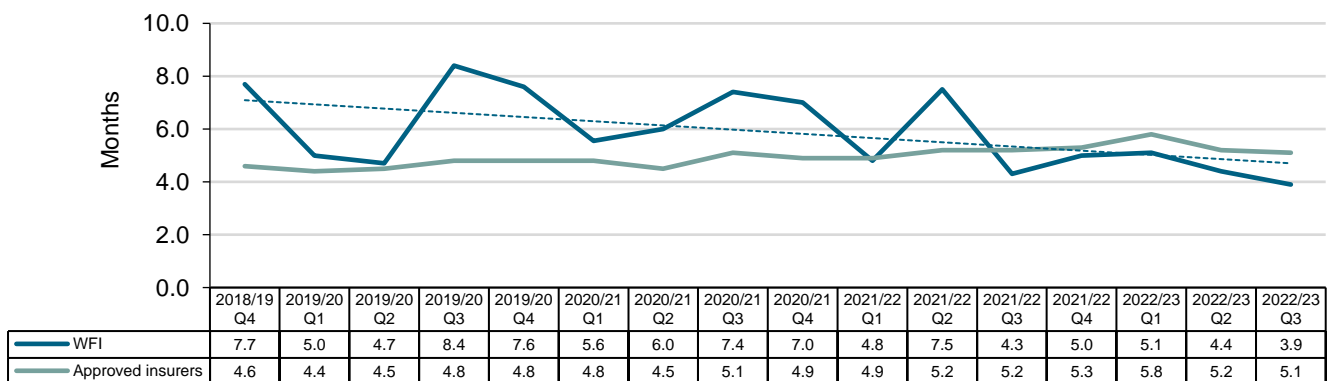
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - WFI



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	244	16.2	▲	3.8	6,468	▲
Total active income claim count	567	2.2	▼	3.4	16,450	■
Total closed claim count	195	10.2	▼	2.5	7,808	▲
Claim payments (\$m)						
Total claim payments	9.0	20.5	■	3.1	287.7	▲
Claim payments - excl lump sums	6.3	14.3	■	3.0	211.1	■
Claim payments - lump sums	2.7	37.8	▲	3.5	76.6	▲
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	-1.5	■	●	89	■
Average insurer lodgement period (days)	3.3	62.7	▼		3.0	▼
Proportion (%) of income claims with initial liability decision made within 14 days	91	-4.9	■	●	92	■
Proportion (%) of income claims with initial liability decision made within 24 days	95	-3.3	■	●	94	■
Number of income claims with initial liability decision made beyond 24 days	6	200.0				
Median claim duration (months)	6.2	-29.1	▼	●	5.1	■

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	210	244	n/a
Accepted claims	1,132	836	671	767	183	190	209	n/a
Disallowed claims	28	26	15	25	6	3	9	n/a
Pended claims	0	0	0	2	0	3	5	n/a
Other claims	114	83	50	59	16	14	21	n/a

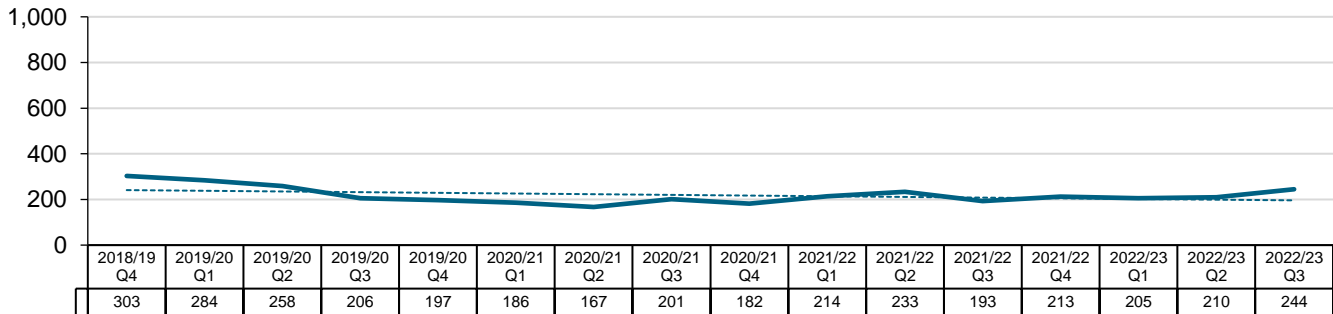
Claim activity		Insurer total						
Insurer received date	2018/19	2019/20	2020/21	2021/22	2022/23			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,993	23,550	24,368	24,281	6,150	6,195	6,468	n/a
Accepted claims	22,957	21,655	22,379	22,039	5,548	5,640	5,806	n/a
Disallowed claims	1,168	1,152	1,119	1,336	330	316	257	n/a
Pended claims	62	27	35	88	60	79	280	n/a
Other claims	806	716	835	818	212	160	125	n/a

Section 3: Individual insurer summary

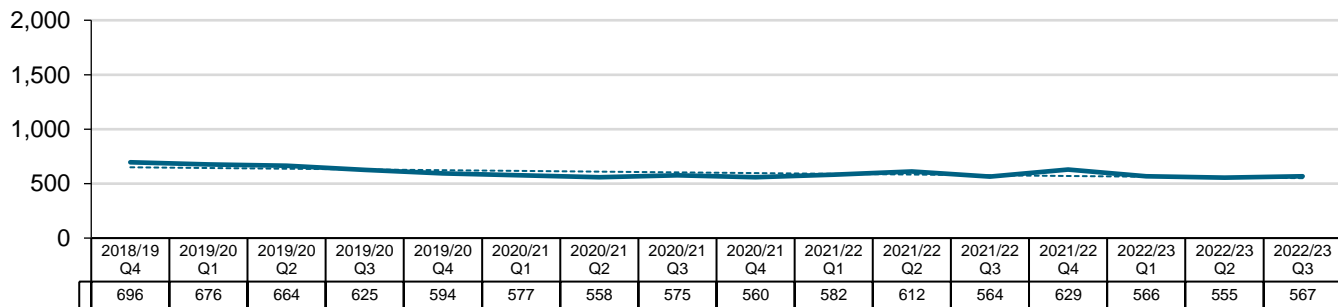
Zurich

3.9.3 Claim activity - Zurich

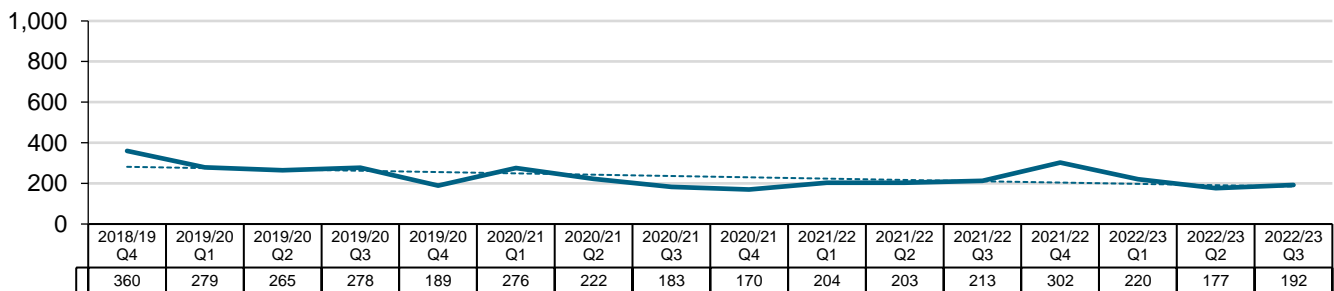
Total number of claims by insurer received quarter - Zurich



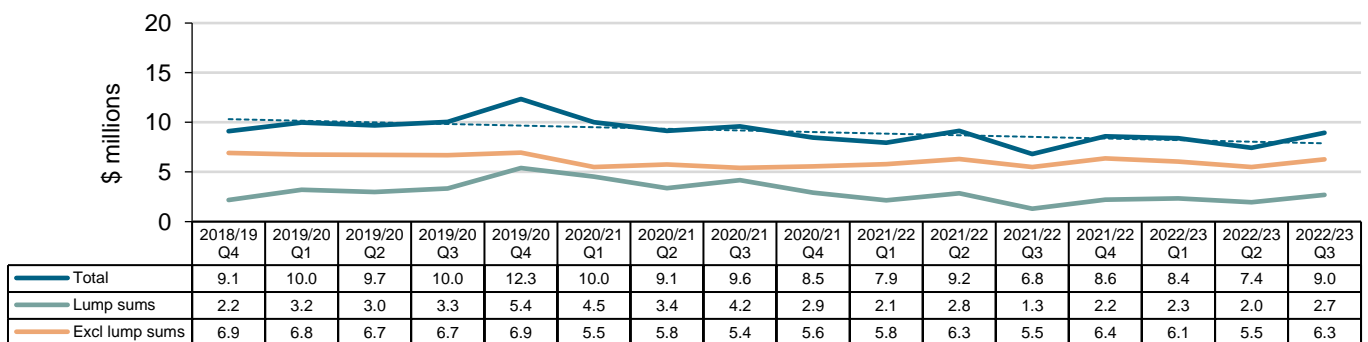
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich



Total payments by transaction quarter - Zurich

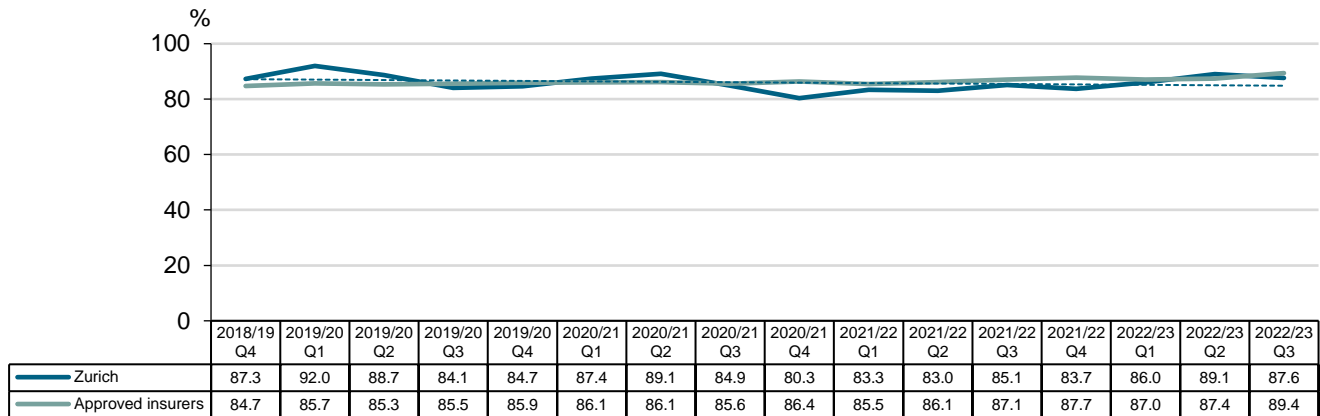


Section 3: Individual insurer summary

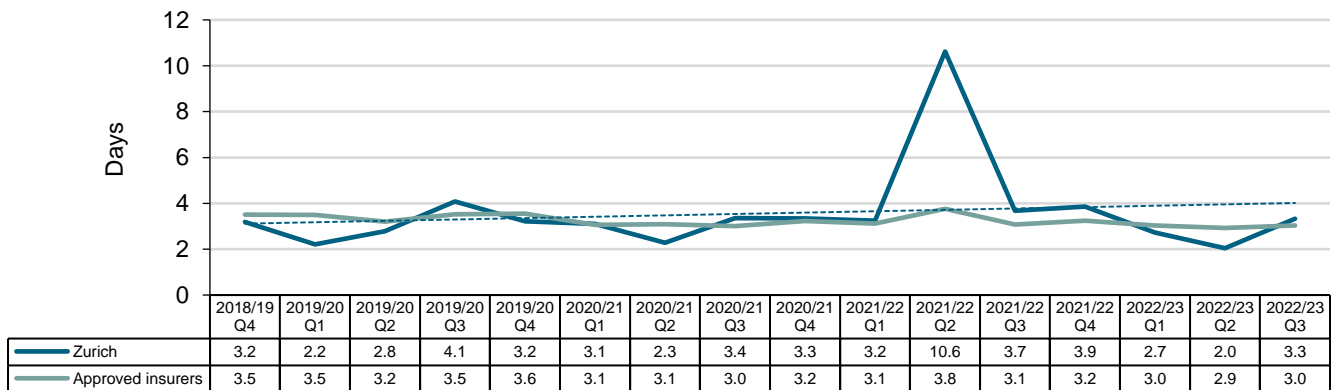
Zurich

3.9.4 Claim management - Zurich

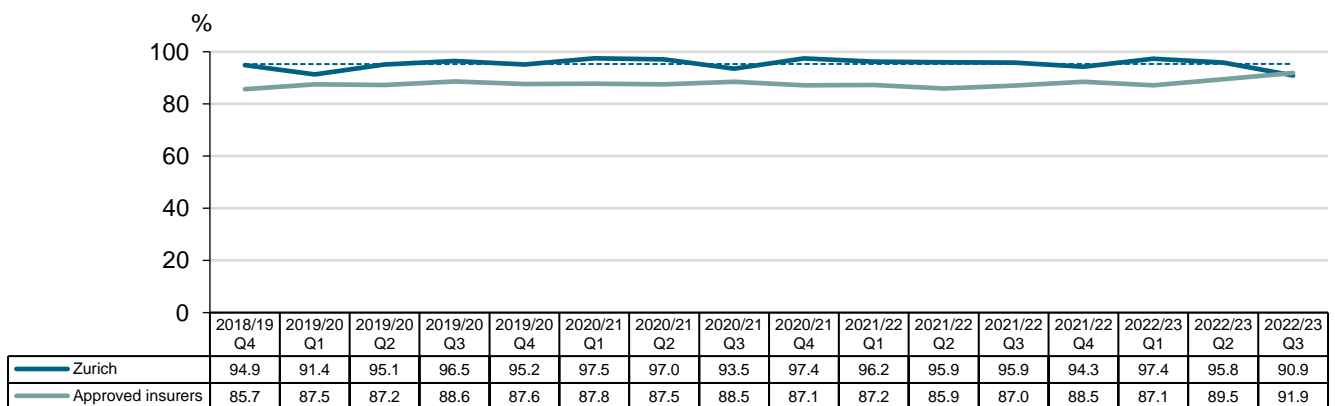
Proportion (%) of insurer lodgement period within five working days for income claims by insurer received quarter - Zurich



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

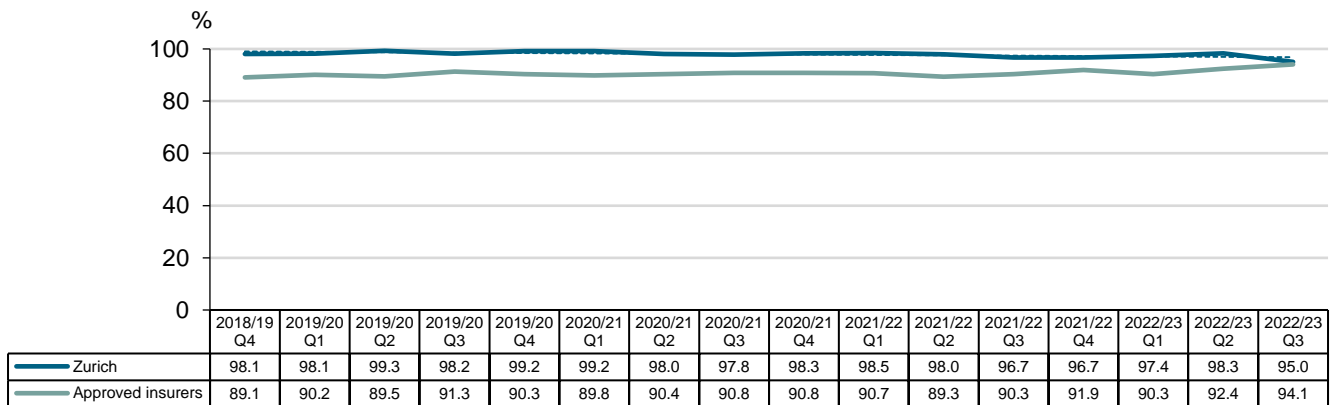


Section 3: Individual insurer summary

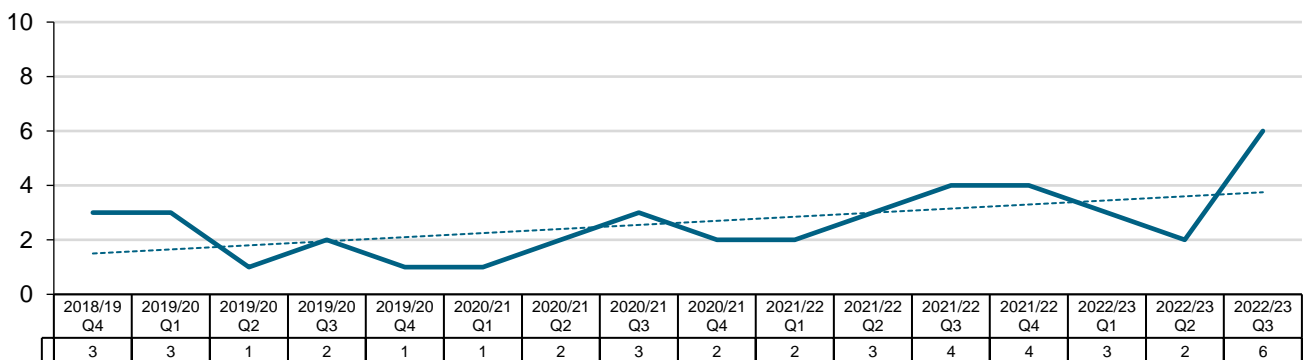
Zurich

3.9.4 Claim management - Zurich

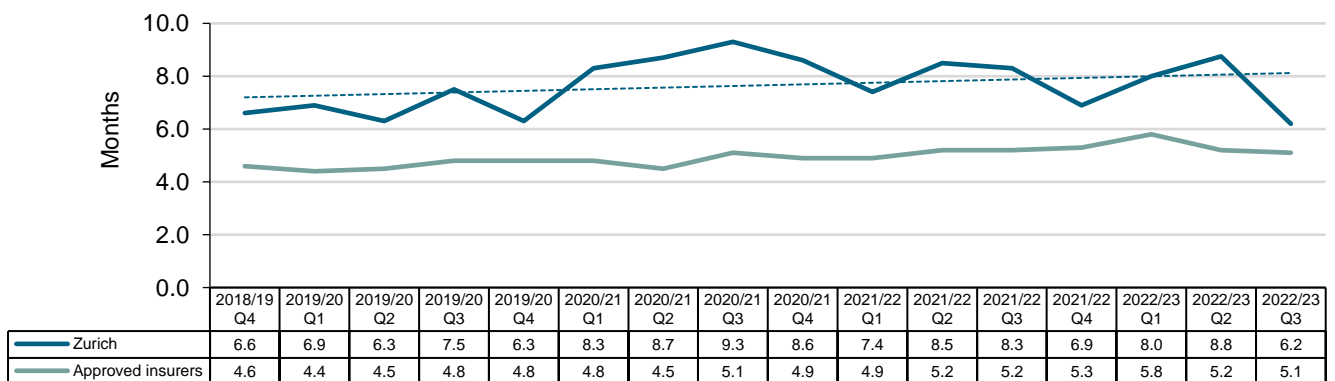
Proportion (%) of income claims with initial liability decision made within 24 days by insurer received quarter - Zurich



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 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	Last four quarters	% of insurer total	Last four quarters
Claim numbers							
Total claim count	18	10	19	18	65	0.3%	24,544
Total active income claim count	1	0	0	0	1	100.0%	1
Total closed claim count	17	20	14	21	72	0.3%	27,409
Claim payments (\$m)							
Total claim payments	0.1	1.0	1.3	0.1	2.5	0.2%	1,129.0
Claim payments - excl lump sums	0.1	0.1	0.1	0.0	0.2	0.0%	820.3
Claim payments - lump sums	0.1	0.9	1.3	0.0	2.3	0.7%	308.7

* Includes ICWA, current and former approved insurers.

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