



Workers' Compensation in Western Australia

# Annual Statistical Report

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




2022/23



Data and Analytics  
Corporate Services Division

2 Bedbrook Place  
Shenton Park WA 6008

 [workcover.wa.gov.au](https://workcover.wa.gov.au)

 [communications@workcover.wa.gov.au](mailto:communications@workcover.wa.gov.au)

 Advisory & Advice: 1300 794 744

WorkCover WA is the government agency responsible for overseeing the WA workers' compensation and injury management scheme. WorkCover WA undertakes a range of educational, advisory, enforcement and performance monitoring activities to ensure the WA workers' compensation scheme is fair, accessible and cost-effective for all participants.

Annual Statistical Report - 2019/20 - 2022/23p  
Published: November 2023

© WorkCover WA, Government of Western Australia

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

# TABLE OF CONTENTS

4

## ABOUT THIS REPORT

Purpose of report, changes to report, and claims data source

5

## SCHEME OVERVIEW

Overview summary of the number and type of claims lodged

6

## PREMIUM RATES

Recommended and actual premium rates calculated by WorkCover WA

9

## CLAIM ACTIVITIES

Detailed claim activities, including number of claims, payments, and costs

17

## CLAIMS MANAGEMENT

Timeframe of income claims, claims with weekly payments, continuance rates, return to work rate

21

## DISPUTES

Dispute numbers, dispute rates, dispute resolution timeframes, and arbitrations.

23

## SCHEME EXITS

Finalised claims exiting the scheme, settlements, and settlement payments

28

## CLAIMANT CHARACTERISTICS

Age groups, industry divisions, occupations, and region of occurrence

35

## INJURY ATTRIBUTES

Nature of injury/disease, extent of incapacity, fatalities mechanism of incident, bodily location, and agency of injury/disease

41

## GLOSSARY

An alphabetical list of terms and definitions used

46

## DISCLAIMER

Data limitations and considerations



# ABOUT THIS REPORT

## PURPOSE OF REPORT

---

WorkCover WA's annual statistical report is designed to provide stakeholders with an understanding of the overall activity and key trends within the WA workers' compensation scheme.

For the purposes of this report, only work-related injury and disease claims are reported, where claims were lodged between 2019/20 and 2022/23.

## CHANGES TO THE REPORT

---

WorkCover WA is committed to providing relevant and timely information to stakeholders. In doing so, the 2022/23 report has been changed to include data up to the most recently completed financial year (i.e. 2022/23p, where the 'p' signifies 'provisional data' - data that is subject to change over time as further information about the claims are received).

## CLAIMS DATA SOURCE

---

WorkCover WA collects data from approved insurers and self-insurers about workers' compensation claims lodged in the WA scheme. This includes data from current and former approved insurers, self-insurers and the Insurance Commission of Western Australia as at 29 September 2023.

Claim statistics are derived from data supplied by insurers and self-insurers in accordance with the Q2 data specification, which is available on the WorkCover WA website:

[workcover.wa.gov.au/service-providers/insurers](https://workcover.wa.gov.au/service-providers/insurers)

# WORK-RELATED INJURY & DISEASE CLAIMS

In 2022/23p, 27,574 claims were lodged in the WA workers' compensation scheme, with an increasing trend (+6.0%) over the last four years.

Of these claims, there were...



## CLAIM TYPES



### INJURY CLAIMS

86%

of claims were lodged as a result of a work-related injury

### DISEASE CLAIMS

14%

of claims were lodged as a result of disease contracted at work

## LOST-TIME & NO LOST-TIME



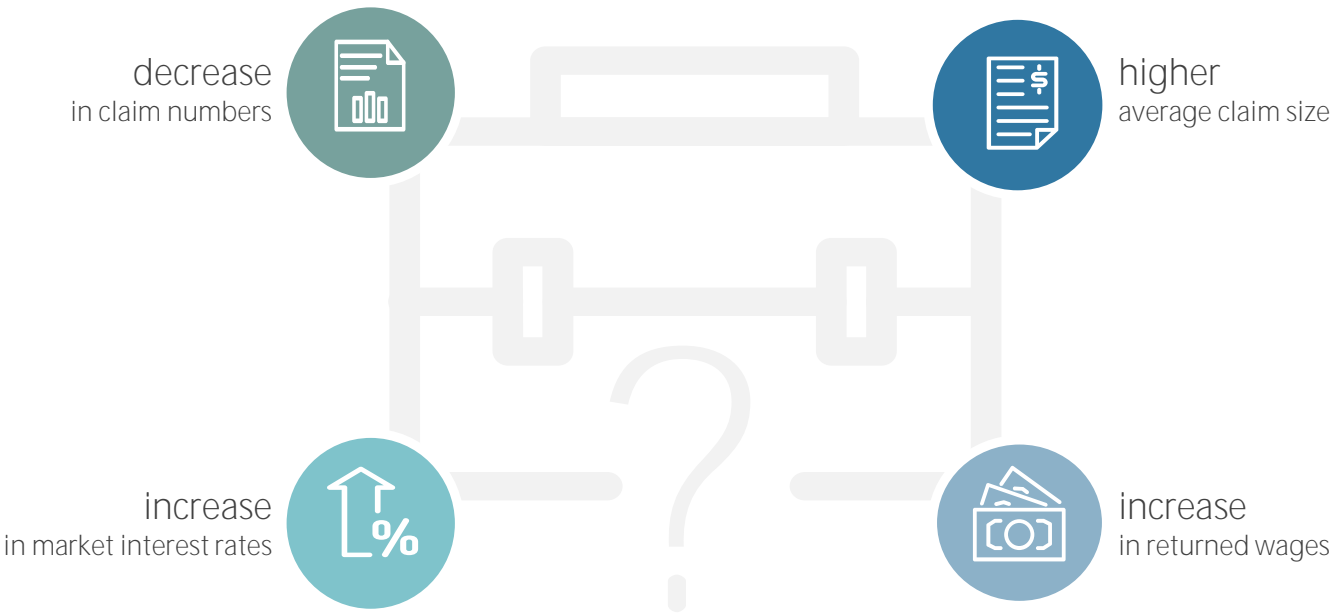
# RECOMMENDED PREMIUM RATES

WorkCover WA determines recommended industry premium rates on an annual basis, taking into account the latest available data on claims experience provided by insurers, and broader economic factors - movement in wages, employment rates, interest rates, and inflation.

For 2023/24, the average recommended premium rate is...



## CONTRIBUTING FACTORS



# PREMIUM RATES

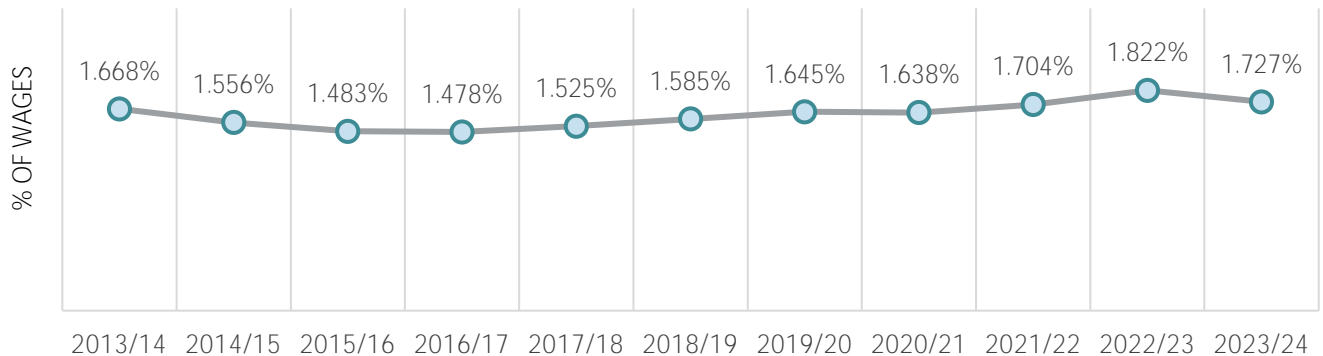
## AVERAGE RECOMMENDED PREMIUM RATE

	2020/21	2021/22	2022/23	2023/24
Recommended premium rate	1.638%	1.704%	1.822%	1.727%
Annual % change	-0.4%	+4.0%	+6.9%	-5.2%

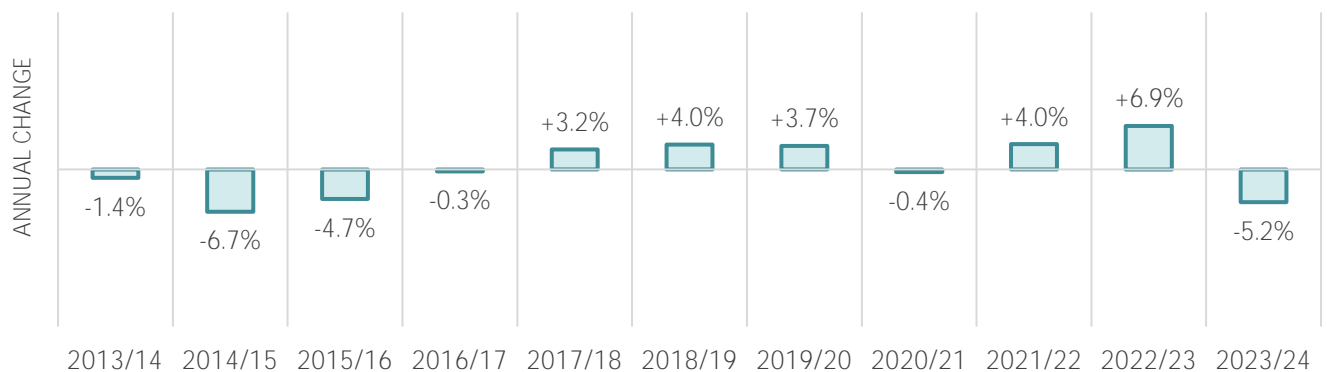


Recommended premium rates are expressed as a percentage of wages. An average premium rate of 1.727% means, on average, employers pay a premium of \$1.73 for every \$100 of wages paid to their employees.

## AVERAGE RECOMMENDED PREMIUM RATE PERCENTAGE OF WAGES



## AVERAGE RECOMMENDED PREMIUM RATE ANNUAL PERCENTAGE CHANGE



# PREMIUM RATES

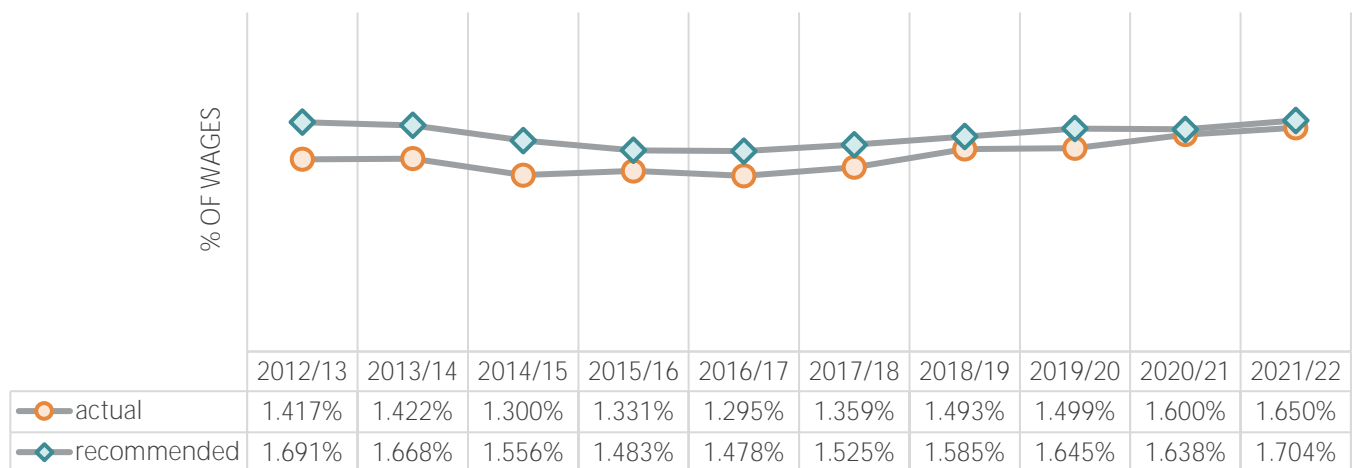
## AVERAGE ACTUAL PREMIUM RATE

	2018/19	2019/20	2020/21	2021/22
Average actual premium rate	1.493%	1.499%	1.600%	1.650%
Annual % change	+9.8%	+0.4%	+6.7%	+3.2%

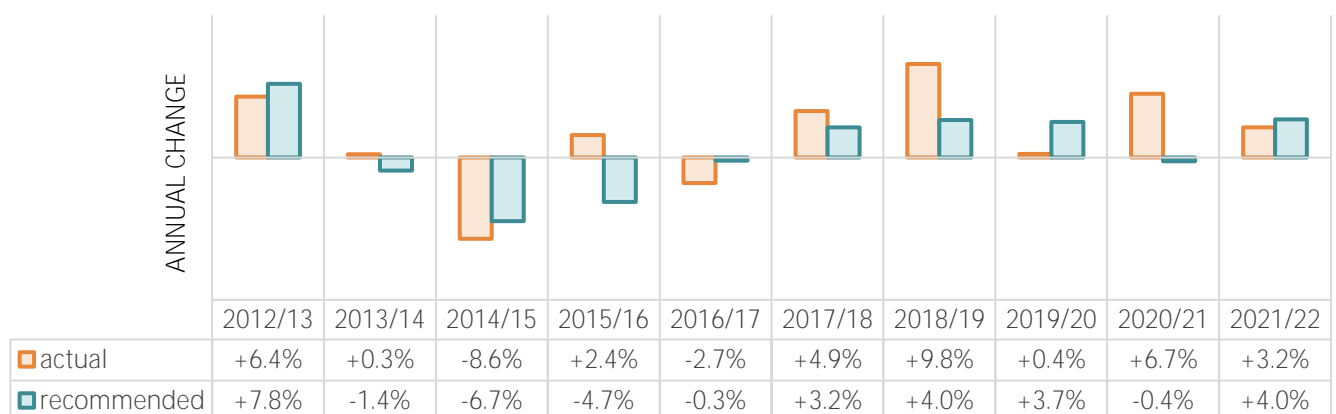


In addition to recommended premium rates, WorkCover WA annually calculates the average actual premium rate. The average actual premium rate is the total premiums paid as a percentage of the total wages paid by employers in a given year.

## AVERAGE ACTUAL PREMIUM RATE VS. AVERAGE RECOMMENDED PREMIUM RATE



## AVERAGE ACTUAL PREMIUM RATE ANNUAL PERCENTAGE CHANGE





## WORKERS' COMPENSATION CLAIMS

From 2019/20 to 2022/23p, the number of claims lodged increased by +6.2%, from 24,598 to 26,116 claims.

Claims with no lost-time decreased from 10,448 to 9,334, whereas lost-time claims increased from 14,150 to 16,782 over the same period.



26,116

CLAIMS LODGED  
work-related injuries  
& illnesses



36%

NO LOST-TIME  
claims with treatment  
services only



64%

LOST-TIME CLAIMS  
absence of a day/shift or  
more off work

## FREQUENCY RATE



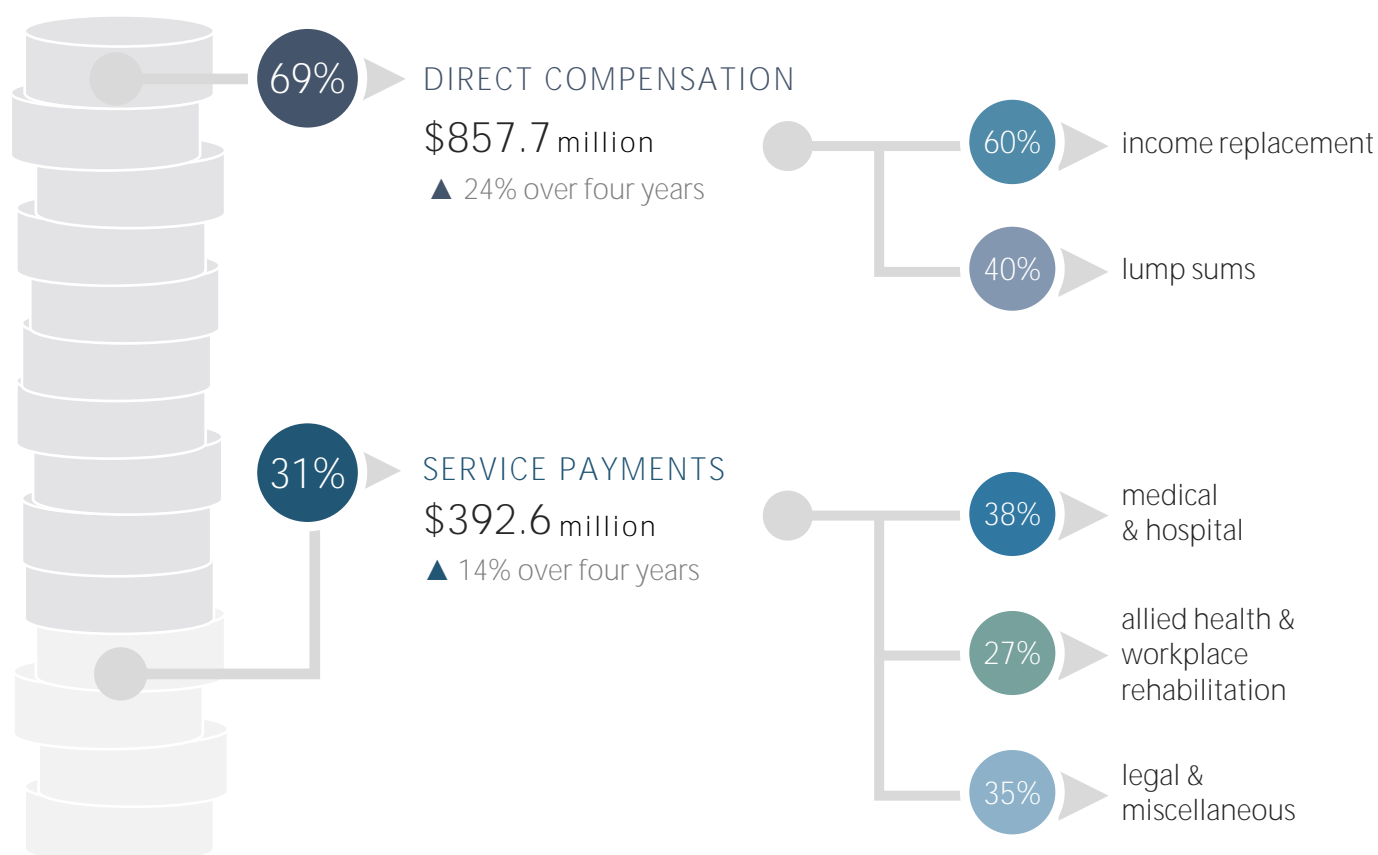
6.9

lost-time claims per  
MILLION HOURS  
WORKED  
in 2021/22

(frequency rates are only  
available for the previous  
financial year in line with  
Australian Bureau of  
Statistics' data releases)

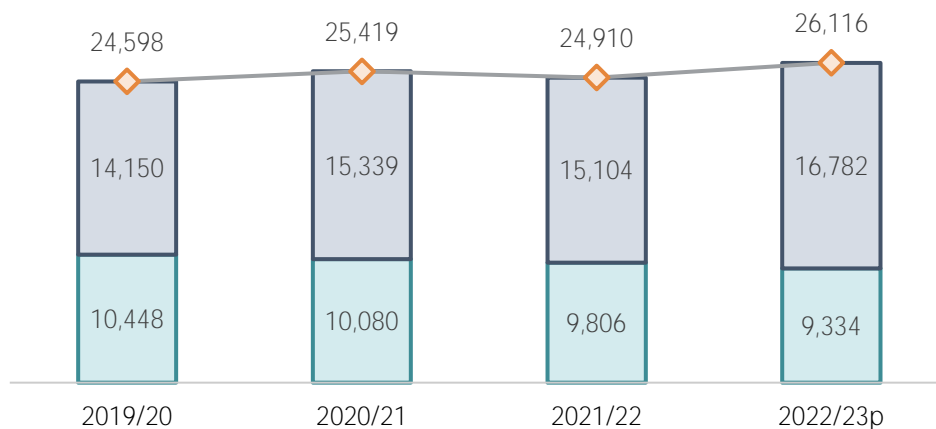
## CLAIM PAYMENTS

\$1.250 billion



# CLAIM ACTIVITIES

## CLAIM NUMBERS BY LOST-TIME STATUS



### ◆ All claims

The number of claims lodged over the last four years increased (+6.2%) from 24,598 to 26,116 claims.

### ■ Lost-time claims

The number of lost-time claims increased (+18.6%) from 14,150 in 2019/20 to 16,782 in 2022/23p.

### ■ No lost-time claims

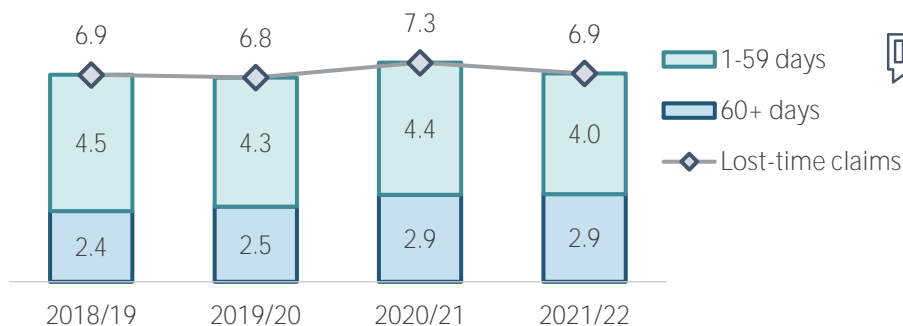
Claims with no time off work reduced (-10.7%) over the same period.

## CLAIM NUMBERS BY DAYS LOST

	2019/20	2020/21	2021/22	2022/23p
0 days	10,448	10,080	9,806	9,334
1 - 4 days	2,392	2,194	2,058	1,892
5 - 19 days	3,542	3,699	3,447	3,340
20 - 59 days	3,020	3,356	3,247	3,810
60 - 119 days	1,801	2,003	2,112	3,087
120 - 179 days	863	1,062	1,062	1,810
180+ days	2,532	3,025	3,178	2,843
All claims	24,598	25,419	24,910	26,116

# CLAIM ACTIVITIES

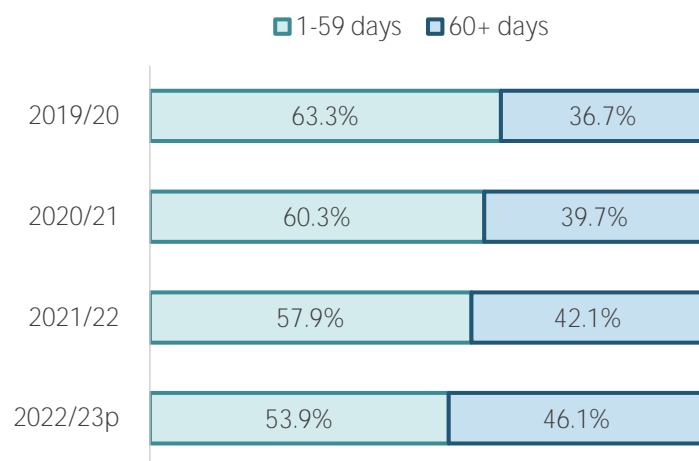
## FREQUENCY RATE LOST-TIME CLAIMS PER MILLION HOURS WORKED



The frequency rate shows a steady to increasing trend (+0.7%) over four years. Frequency rates are only available for the previous financial year in line with Australian Bureau of Statistics' data releases.

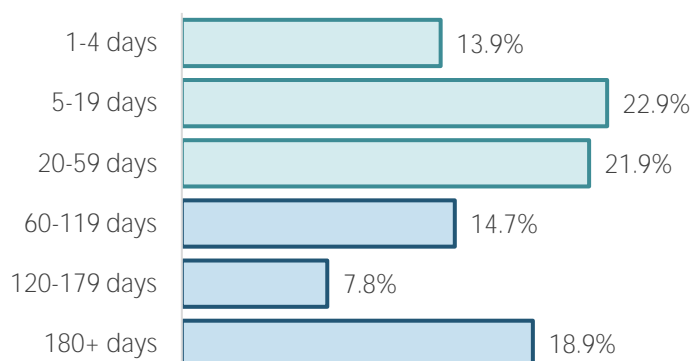
The frequency rate for claims with 1-59 days lost decreased (-11.4%), while the rate for claims with 60+ days lost increased (+24.1%) over the same period.

## LOST-TIME CLAIMS BY DAYS LOST



Over the last four years, the proportion of 1-59 days lost claims to all lost-time shows a decreasing trend.

## LOST-TIME CLAIMS 2019/20 to 2022/23p



Over the last four years, the highest proportion of days lost were for claims resulting in 5-19 days off work (22.9%).

# CLAIM ACTIVITIES

## CLAIM PAYMENTS TOTAL (\$MILLION)

	2019/20	2020/21	2021/22	2022/23p
<b>DIRECT COMPENSATION</b>				
Income payments	\$407.6m	\$434.8m	\$499.6m	\$512.3m
Lump sums	\$284.4m	\$298.2m	\$317.8m	\$345.5m
<b>SERVICE PAYMENTS</b>				
Medical & hospital	\$143.3m	\$147.4m	\$153.7m	\$149.6m
Allied health*	\$51.6m	\$53.7m	\$59.2m	\$61.5m
Workplace rehabilitation	\$38.8m	\$40.3m	\$42.1m	\$45.8m
Legal & miscellaneous	\$111.1m	\$109.3m	\$120.6m	\$135.7m
<b>Total claim payments</b>	<b>\$1,036.8m</b>	<b>\$1,083.7m</b>	<b>\$1,192.9m</b>	<b>\$1,250.3m</b>



### Claim payments

Payments are adjusted for inflation to allow for meaningful comparisons over time.

Over the last four years, total claim payments increased (+20.6%), driven by direct compensation payments to workers (+25.7%) and lump sum payments (+21.5%).

Service payments types show an increasing trend over four years.

\* Allied health includes 'other treatment services'.

## CLAIM PAYMENTS PROPORTION

	2019/20	2020/21	2021/22	2022/23p
<b>DIRECT COMPENSATION</b>				
Income payments	39.3%	40.1%	41.9%	41.0%
Lump sums	27.4%	27.5%	26.6%	27.6%
<b>SERVICE PAYMENTS</b>				
Medical & hospital	13.8%	13.6%	12.9%	12.0%
Allied health*	5.0%	5.0%	5.0%	4.9%
Workplace rehabilitation	3.7%	3.7%	3.5%	3.7%
Legal & miscellaneous	10.7%	10.1%	10.1%	10.9%
<b>Total claim payments</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>



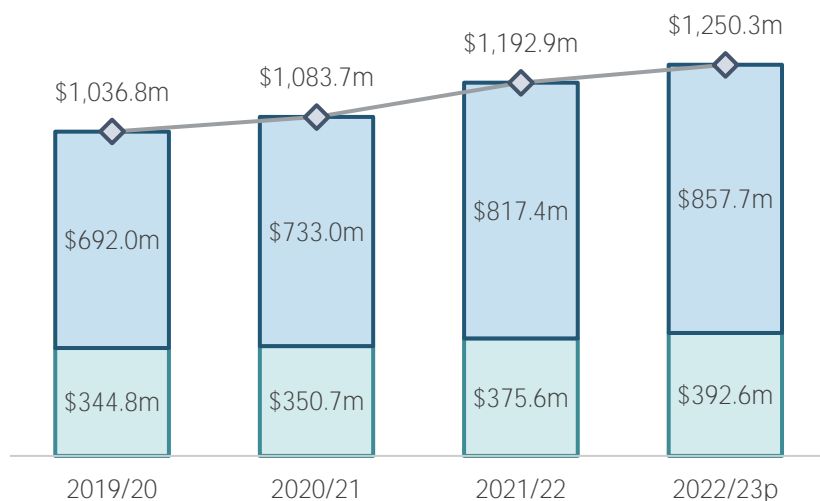
### Claim payments

Income payments (also known as weekly payments) compensate the injured worker for loss of earnings.

Income payments continues to account for the highest proportion of claim payments.

# CLAIM ACTIVITIES

TOTAL CLAIM PAYMENTS (\$MILLION) BY PAYMENT GROUP



Total claim payments increased (+20.6%) over the last four years.

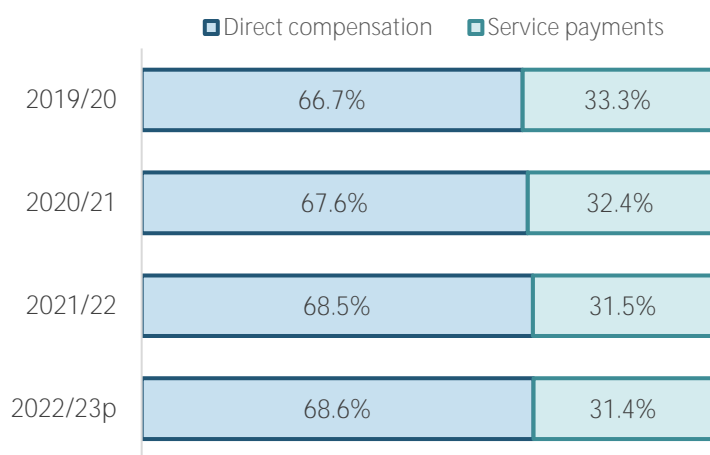


Direct compensation payments made directly to the worker (either by income replacement or lump sums) increased (+23.9%) from 2019/20 to 2022/23p.



Service payments also increased (+13.8%) over the last four years.

TOTAL CLAIM PAYMENTS PROPORTIONS BY PAYMENT GROUP



Direct compensation payments to workers accounted for the majority of claim payments, and increased to 68.6% in the latest year.

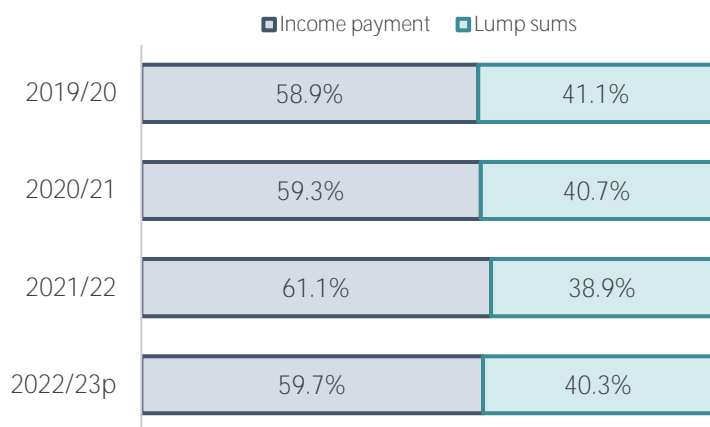


Service payments in turn, decreased over four years, accounting for less than a third of claim payments.



# CLAIM ACTIVITIES

## DIRECT COMPENSATION PAYMENTS PROPORTIONS BY PAYMENT TYPE

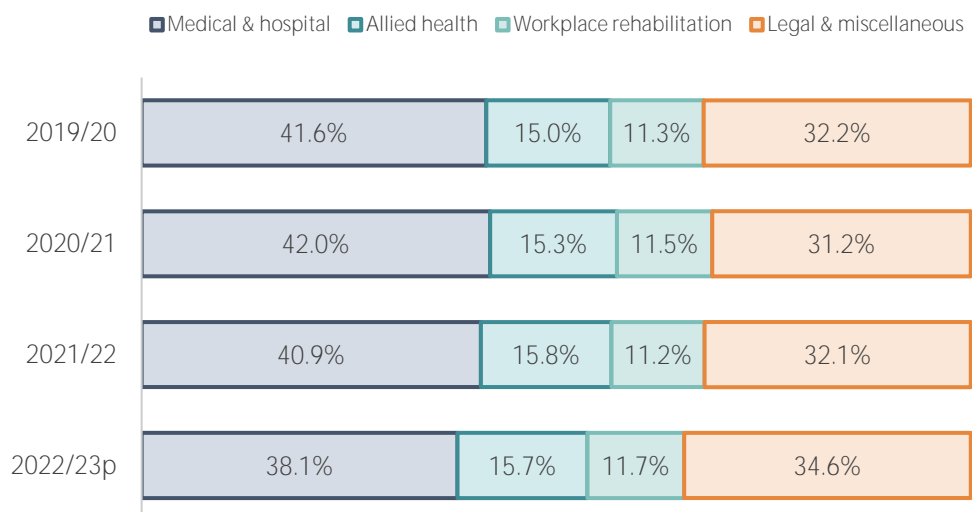


**Income payments** accounted for more than half of direct compensation payments to workers, with a increase over the last four years.



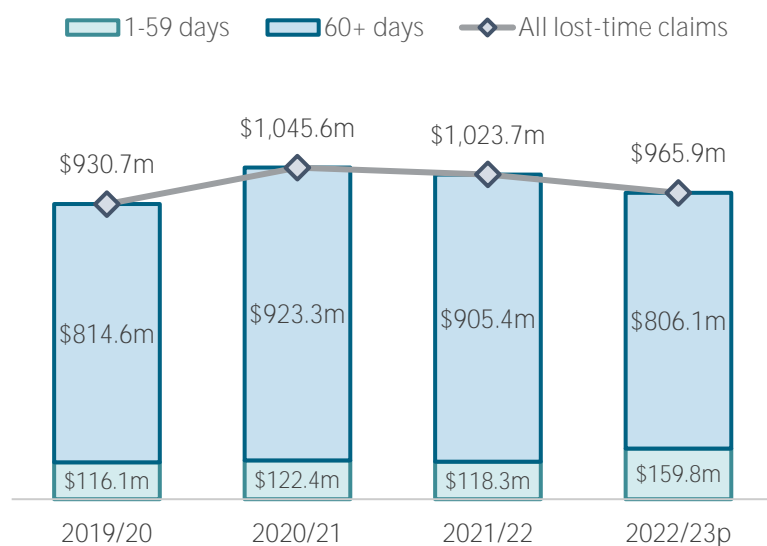
**Lump sums** accounted for 40.3% of direct compensation payments to workers in 2022/23p.

## SERVICE PAYMENTS PROPORTIONS BY PAYMENT TYPE



# CLAIM ACTIVITIES

## LOST-TIME CLAIM COSTS (\$MILLION) BY DAYS LOST



**Long duration claims** accounted for around 80% of total claim costs, although attributing to less than half of total claims lodged.



**Total lost-time claim costs** show a steady to increasing trend over four years, and stands at \$965.9 million for 2022/23p.

Total claim costs will revise to reflect the actual claim costs (especially in the latest year), as claim estimates associated with the higher proportion of unfinalised claims, and no lost-time claims becoming lost-time claims.



**Short duration claims (1-59 days lost)**

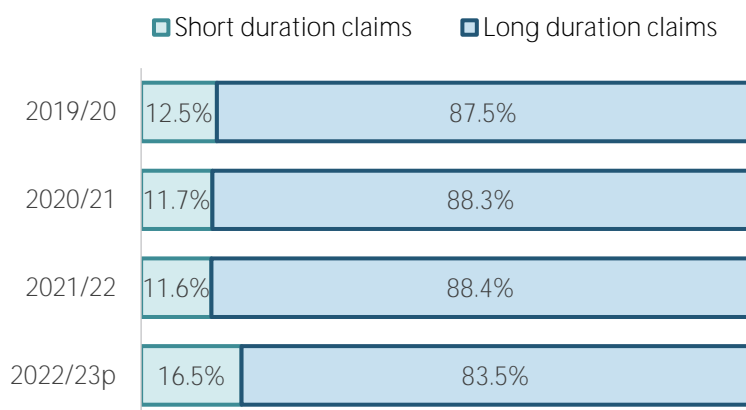
The total claim costs for claims with shorter duration increased (+37.6%) over the last four years.



**Long duration claims (60+ days lost)**

The total claim costs for long duration claims show a steady to increasing trend over the same period.

## CLAIM COSTS PROPORTION BY DAYS LOST



Long duration claims accounted for the majority of claim costs. This pattern is consistent each year.



In 2022/23p, claims with shorter duration accounted for 16.5% of total claim costs, while 83.5% of claim costs were associated with long duration claims.



Due to the evolving nature of claims, the proportion of long duration claims is expected to revise upwards, as more claims transition from short to long duration, particularly in the most recent year.

# CLAIM ACTIVITIES

## CLAIM COSTS\* TOTAL CLAIM COSTS BY DAYS LOST

	2019/20	2020/21	2021/22	2022/23p
1-4 days	\$8.4m	\$7.3m	\$7.1m	\$9.0m
5-19 days	\$30.9m	\$31.9m	\$30.2m	\$36.6m
20-59 days	\$76.8m	\$83.2m	\$81.1m	\$114.1m
60-119 days	\$99.9m	\$109.0m	\$112.9m	\$182.6m
120-179 days	\$85.5m	\$98.6m	\$98.3m	\$171.6m
180+ days	\$629.2m	\$715.6m	\$694.1m	\$451.9m
Lost-time claims	\$930.7m	\$1,045.6m	\$1,023.7m	\$965.9m



### Total claim costs

Claims with lost-time of 120-179 days increased the most (+\$86 million) over four years. Claims with 180 days or more, however, continues to account for the largest proportion of claim costs.

\* Lost-time claim costs and days lost is based on estimates and actuals reported by insurers. Data for the latest year has higher proportion of estimates, which is likely to change as claims develop over time.

## CLAIM COSTS\* AVERAGE CLAIM COSTS BY DAYS LOST

	2019/20	2020/21	2021/22	2022/23p
1-4 days	\$3,508	\$3,327	\$3,448	\$4,770
5-19 days	\$8,726	\$8,616	\$8,749	\$10,955
20-59 days	\$25,418	\$24,785	\$24,975	\$29,958
60-119 days	\$55,480	\$54,432	\$53,461	\$59,150
120-179 days	\$99,114	\$92,865	\$92,604	\$94,791
180+ days	\$248,486	\$236,563	\$218,418	\$158,967
Lost-time claims	\$65,773	\$68,166	\$67,779	\$57,554



### Average claim costs

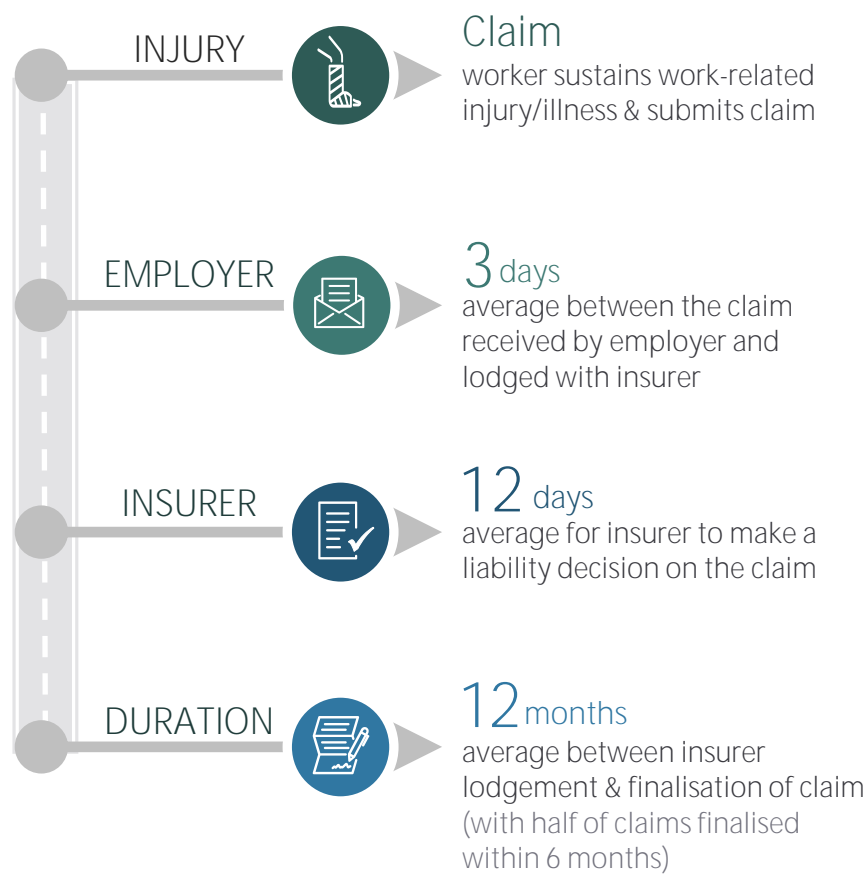
for all lost-time claims over the last four years average around \$65,000 per year.

\* Claim costs is expected to increase as claims develop over time due to a higher proportion of estimates of days lost and costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual days lost and costs.

# CLAIM PROGRESS TIMEFRAMES

Once an employer receives a workers' compensation claim, they are required to lodge it with their insurer within five working days. The insurer must assess the claim and advise the employer and the injured worker of their decision within 14 days. The advice must indicate whether the claim is accepted or disallowed, or if more time is needed to make a decision.

The following shows the average time taken at each step of a claim process in 2022/23p:



Over the last four years, the time for claims to be lodged by employers with their insurers improved, and the average time for insurers to make a decision regarding liability decreased from 13 to 12 days.

Overall, it took longer to finalise income claims (claims with weekly income replacement), increasing from a median of 6.2 months to 7.0 months between 2019/20 and 2022/23p.

# LIABILITY DECISIONS



89%

of income claims had  
**LIABILITY DECISIONS**  
made within the  
legislative timeframe

# RETURN TO WORK



Proportion of workers  
**RETURNING TO WORK**  
at some capacity at...

ONE MONTH  
64%

THREE MONTHS  
76%

SIX MONTHS  
81%

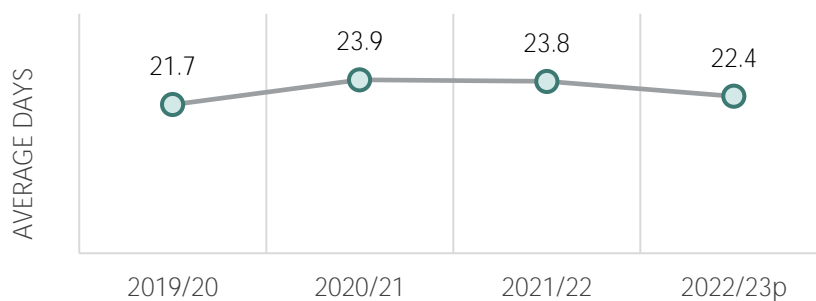
# CLAIMS MANAGEMENT

## CLAIMS MANAGEMENT INCOME CLAIMS



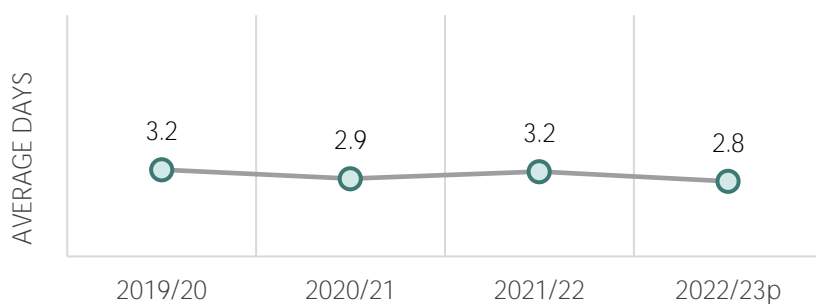
### WORKER TO EMPLOYER LODGEMENT

average days between injury occurrence and lodgement of claim with employer



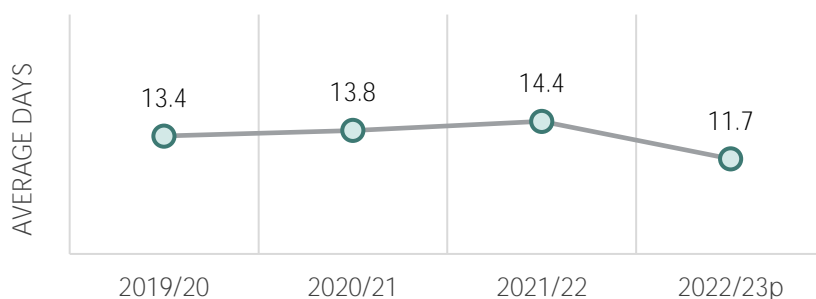
### EMPLOYER TO INSURER LODGEMENT

average days between employer receiving and lodging claim with insurer



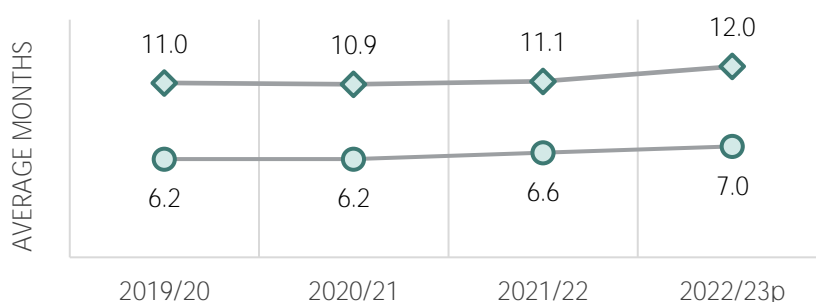
### LIABILITY DECISIONS

average days for insurer to make a liability decision on the claim



### CLAIM DURATION

average months between insurer lodgement and finalisation of claim



◆ average ● median



# CLAIMS MANAGEMENT

## CLAIMS WITH WEEKLY PAYMENTS\* INCOME CLAIMS

CLAIMS	2018/19	2019/20	2020/21	2021/22
at 1 month	6,967	6,984	8,123	8,066
at 3 months	4,678	4,747	5,707	5,678
at 6 months	3,261	3,419	4,026	3,889
at 12 months	2,046	2,124	2,471	2,288

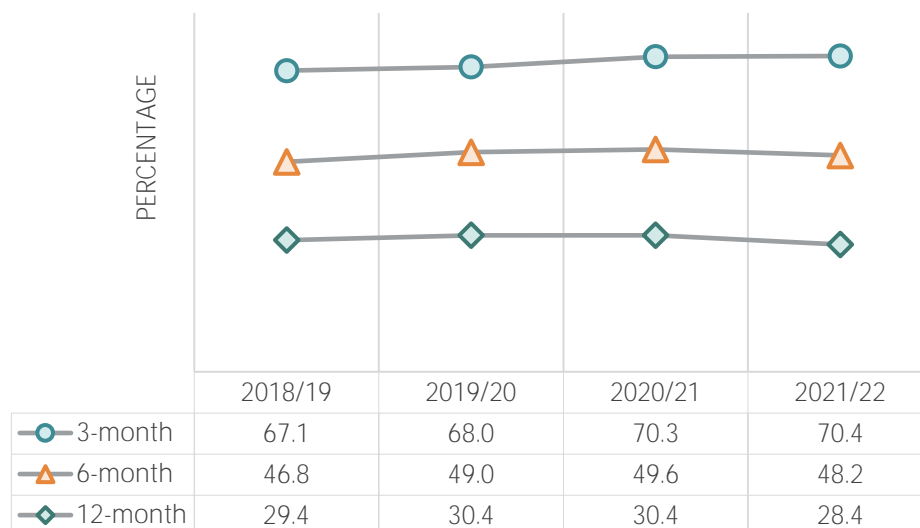
\* The 2022/23 continuance rates are not published due to data maturity and lack of time lapsed.



**Claims with weekly payments**  
or income claims, in total, increased over the last four years.

Claims with weekly payments are expected to revise upwards, as claimants can be reassessed as requiring time off work and therefore entitled to income replacement.

## CONTINUANCE RATES\* INCOME CLAIMS



\* The 2022/23 continuance rates are not published due to data maturity and lack of time lapsed.

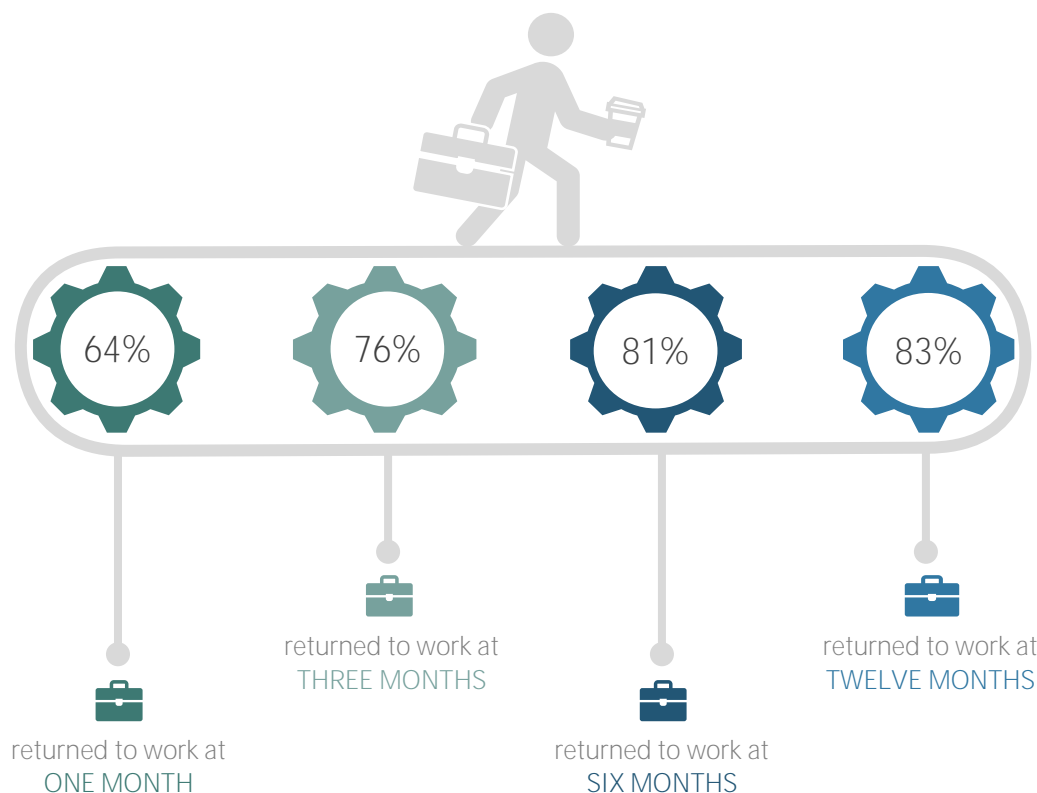


**Continuance rate**  
provides insight into claims' duration and scheme exits.

It shows the number of claims with weekly income replacement payments at three, six and 12 months, as a proportion of claims with weekly income replacement payments at one month.

# CLAIMS MANAGEMENT

## RETURN TO WORK RATE



Work status rate measures the proportion of workers who have been off work as a result of their work-related injury or disease and have returned to work in some capacity at one month, three months, six months and 12 months from the date of claim lodgement.

It is based on claim lodgement date as it is the date from which an insurer can influence return to work (RTW).

## RETURN TO WORK\* WORK STATUS RATE

Return to work rate	2019/20	2020/21	2021/22	2022/23p
at 1 month	70.9%	69.1%	67.4%	64.1%
at 3 months	81.6%	80.4%	78.5%	76.0%
at 6 months	86.8%	86.0%	84.5%	81.1%
at 12 months	88.8%	88.8%	87.3%	82.6%

\* Claims lodged towards the end of the financial year have not had sufficient time lapsed for the work status to be assessed. Therefore, the return to work rate is expected to revise upwards, especially at the 6 and 12 month mark.



In 2021/22, 87.3% of claimants returned to worked at some capacity 12 months after their claim was lodged.

# DISPUTE APPLICATIONS

## CONCILIATIONS

The majority of workers' compensation claims progress to the satisfaction of all parties involved, including the injured worker, the employer and their associated insurer. Occasionally, parties need assistance to resolve disputes about a claim. WorkCover WA provides conciliation and arbitration services.

Disputes can occur at any stage of a claim and arise over a broad range of matters, including the liability to pay compensation, the amount of weekly benefits to be paid, medical and related expenses, and return to work programs.

Conciliation involves parties in dispute coming to an agreement. The primary role of the Workers' Compensation Conciliation Service is to resolve workers' compensation disputes by agreement with the assistance of an independent and impartial Conciliation Officer.



DISPUTES  
2,350

dispute applications  
were accepted



DISPUTATION RATE  
4.7%

dispute applications per  
100 active claims

## ARBITRATIONS

Arbitration is a formal proceeding at which evidence is heard and a legally qualified Arbitrator makes a final determination. However, some matters are settled before a formal arbitration hearing is required.

Disputes must have been conciliated (or a certificate issued by the Director of Conciliation advising the matter is not suitable for conciliation) before an application can be made to the Workers' Compensation Arbitration Service.



529

ARBITRATION  
APPLICATIONS

as a result of 23%  
of disputes having  
proceeded to arbitration

## DISPUTE RESOLUTION TIMEFRAMES

The time it takes to resolve a dispute through conciliation or arbitration depends upon the complexity of the matter(s) in dispute and the proper preparation of materials by the parties.

Overall, 2022/23p showed a similar trend in dispute resolution timeframes to the previous year. In the latest year, most dispute matters were resolved within six months.



DISPUTE RESOLUTION  
TIMEFRAMES

82%

of dispute matters were  
resolved within  
six months

# DISPUTES

## DISPUTE APPLICATIONS

	2019/20	2020/21	2021/22	2022/23p
Conciliations	2,023	2,051	2,277	2,350
Disputation rate	4.3%	4.3%	4.7%	4.7%



### Conciliation

involves parties in dispute reaching an agreement, with the assistance of an independent and impartial Conciliation Officer.

## ARBITRATION APPLICATIONS

	2019/20	2020/21	2021/22	2022/23p
Applications	614	657	563	529
Subsequent arbitration rate	30.0%	32.7%	25.0%	22.9%



### Arbitration

is a formal proceeding at which evidence is heard and a legally qualified Arbitrator makes a final determination.



### Subsequent arbitrations

Disputes must have been conciliated by the Workers' Compensation Conciliation Service before an application can be made to the Workers' Compensation Arbitration Service.

## DISPUTE RESOLUTION TIMEFRAMES PROPORTION OF MATTERS

	2019/20	2020/21	2021/22	2022/23p
1 month	40.1%	36.0%	37.6%	31.2%
3 months	73.6%	72.3%	75.7%	74.0%
6 months	85.3%	82.7%	83.4%	82.3%
9 months	93.3%	91.0%	90.1%	88.0%



### Dispute resolution timeframes

Proportion of dispute matters resolved within key monthly timeframes.

# CLAIMS EXITING THE SCHEME

In 2022/23p, 26,099 claims exited the scheme compared to 26,844 in 2019/20.

Over the same period, 19,368 (72.9%) claims exited without lump sum payments, while 6,731 (27.1%) claims exited with lump sum payments. This represents a decrease of 6.5% and increase of 9.8% respectively since 2019/20.

The number of settlements and settlement payments increased by 17.7% and 26.3% respectively between 2019/20 and 2022/23p.

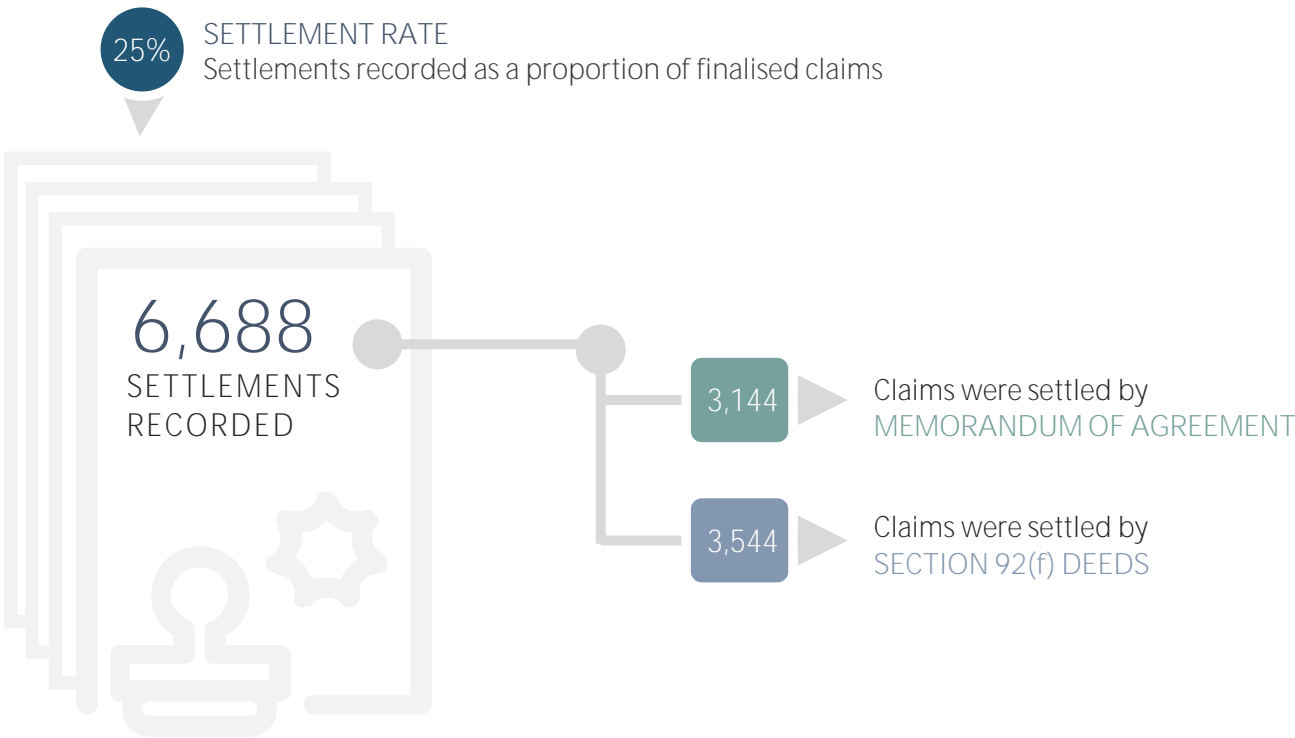
Of the 26,099 claims exiting the scheme in 2022/23p...



---

# SETTLEMENTS

6,688 settlements were recorded in 2022/23p. Of these, 3,144 were settled by Memorandum of Agreement (MoA) and 3,544 were settled by Section 92(f) deeds.





# SCHEME EXITS

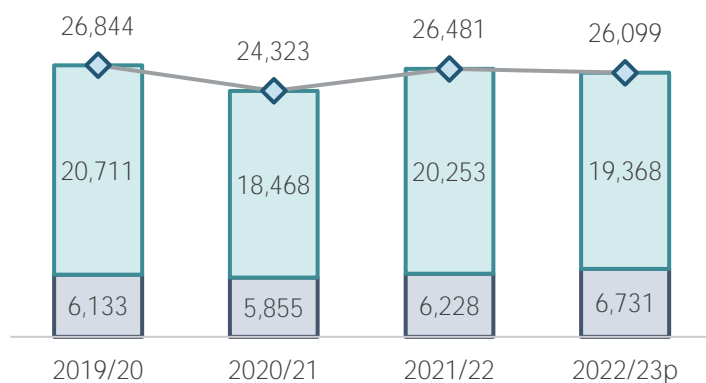
## FINALISED CLAIMS BY EXIT TYPE

	2019/20	2020/21	2021/22	2022/23p
Without lump sums	20,711	18,468	20,253	19,368
With lump sums	6,133	5,855	6,228	6,731
Total finalised claims	26,844	24,323	26,481	26,099



**Lump sum** is a single payment made for all outstanding liabilities, as opposed to having a number of smaller payouts or instalments. Acceptance of a lump sum generally finalises a claim.

## FINALISED CLAIMS BY EXIT TYPE



### ◆ All finalised claims

Overall, the number of finalised claims across four years shows a steady to decreasing trend.

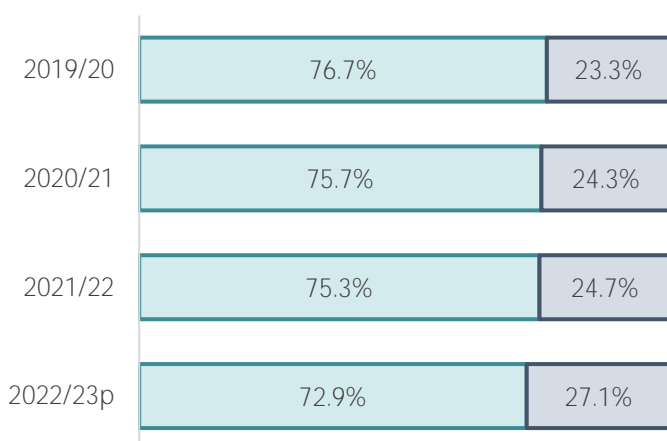
### ■ Finalised claims without lump sums

Over four years, the number of finalised claims without lump sum payments decreased (-6.5%).

### ■ Finalised claims with lump sums

Claims finalised with lump sum payments increased (+9.8%) over four years.

## FINALISED CLAIMS PROPORTIONS BY EXIT TYPE



### ■ Finalised claims without lump sums

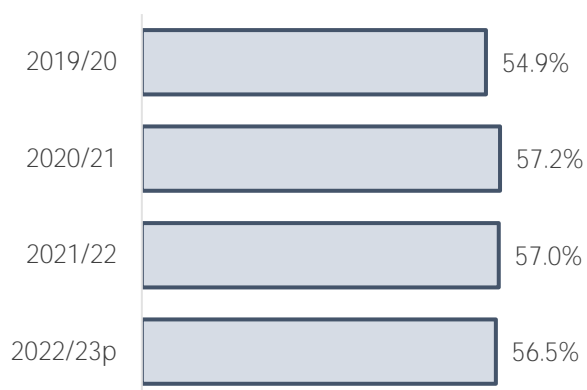
The majority of claims were finalised without lump sums, accounting for around three-quarters of claims over the last four years.

### ■ Finalised claims with lump sums

In turn, the proportion of claims finalised with lump sum payments also remained steady over four years.

# SCHEME EXITS

## INCOME REPLACEMENT PROPORTION OF FINALISED CLAIMS

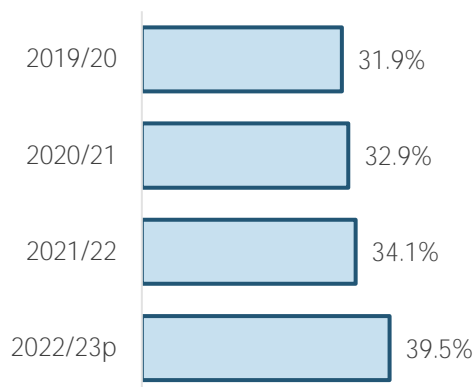


### Income replacement

Also known as 'weekly payments', income replacement is compensation for lost earnings due to an injured worker having time off work.

Over four years, the proportion of finalised claims with income replacement increased to 56.5%.

## WORKPLACE REHABILITATION PROPORTION OF LOST-TIME CLAIMS

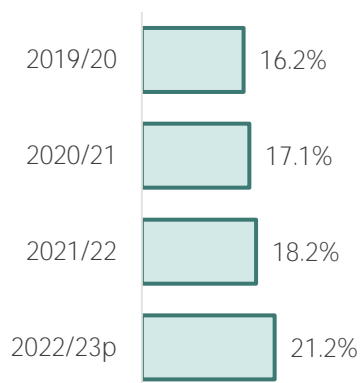


### Workplace rehabilitation

includes services such as case management, workplace activities, workplace assessments, vocational counselling and reports.

The proportion of lost-time claims accessing workplace rehabilitation services shows an increasing trend, from 31.9% in 2019/20 to 39.5% in 2022/23p.

## LEGAL EXPENSES PROPORTION OF FINALISED CLAIMS



### Legal expenses

The proportion of all claims exiting the scheme with legal expenses increased from 16.2% in 2019/20 to 21.2% in 2022/23p.

# SCHEME EXITS

## SETTLEMENTS

The *Workers' Compensation and Injury Management Act 1981* provides different **pathways for settling workers' compensation claims** depending on whether the settlement relates to a statutory compensation claim or a common law action.



### Section 92(f) deeds

Section 92(f) deeds allow for resolution of common law actions that do not proceed to judgement in a Court.

### MoA

A Memorandum of Agreement (MoA) is a legal instrument which, if registered with the Conciliation and Arbitration Services of WorkCover WA, records a statutory settlement **of a worker's compensation claim.**

## SETTLEMENTS NUMBER OF SETTLEMENTS

	2019/20	2020/21	2021/22	2022/23p
MoA	3,105	2,980	2,939	3,144
Section 92(f) deeds	2,575	2,573	2,982	3,544
Total settlements	5,680	5,553	5,921	6,688



### Settlements

increased (+17.7%) between 2019/20 and 2022/23p, driven by an increase in Section 92(f) deeds.

## SETTLEMENT RATE PROPORTION OF SETTLEMENTS TO FINALISED CLAIMS

	2019/20	2020/21	2021/22	2022/23p
MoA	11.6%	12.2%	11.1%	11.6%
Section 92(f) deeds	9.6%	10.6%	11.2%	13.1%
Total settlements	21.1%	22.8%	22.3%	24.6%



Settlement rate measures the number of settlements as a proportion of finalised claims.

The settlement rate for MoAs remained steady, however, the settlement rate for Section 92(f) deeds increased (+36.2%) over four years.

# SCHEME EXITS

## SETTLEMENT PAYMENTS \$MILLION

	2019/20	2020/21	2021/22	2022/23p
MoA	\$89.8m	\$85.6m	\$81.4m	\$82.3m
Section 92(f) deeds	\$197.6m	\$239.5m	\$238.5m	\$280.9m
Total settlements	\$287.5m	\$325.1m	\$319.8m	\$363.1m



**Settlement payments**  
increased (+26.3%) over four years,  
and stands at \$363.1 million.

## SETTLEMENT PAYMENTS AS A PROPORTION OF FINALISED CLAIM PAYMENTS

	2019/20	2020/21	2021/22	2022/23p
MoA	9.0%	8.6%	7.7%	6.9%
Section 92(f) deeds	19.8%	24.2%	22.5%	23.5%
Total settlements	28.8%	32.8%	30.1%	30.4%



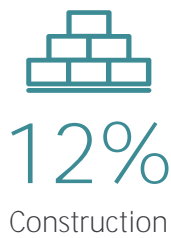
**Settlement payments**  
as a proportion of finalised claim  
payments, increased (+5.8%)  
between 2019/20 and 2022/23p.

INDUSTRY

Industries associated with manual labour are typically high risk industries, with the highest number and proportion of lost-time claims.

From 2019/20 to 2022/23p, the 'Health care & social assistance' industry consistently had the highest number of lost-time claims, followed by 'Construction'.

In 2022/23p, the top three industries with the highest proportion of lost-time claims were...

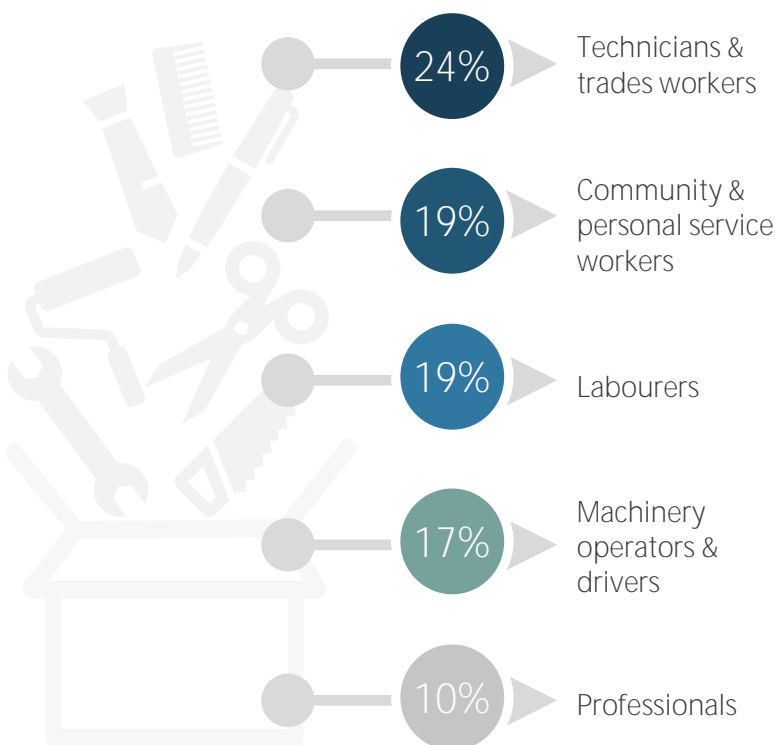


OCCURRENCE LOCATION

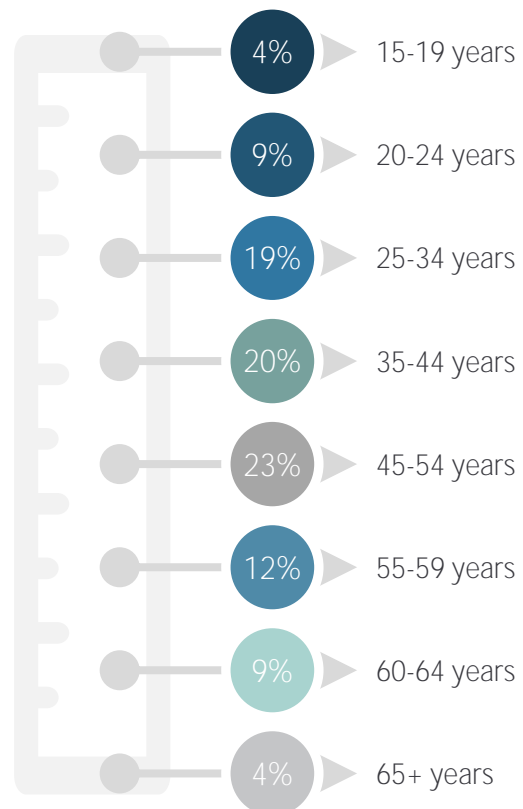


OCCUPATION

The top five occupations for lost-time claims were...



AGE GROUPS





# CLAIMANT CHARACTERISTICS

## LOST-TIME CLAIMS BY AGE GROUP

	2019/20	2020/21	2021/22	2022/23p
15-19 years	375	483	554	614
20-24 years	1,168	1,164	1,330	1,476
25-34 years	2,764	2,998	2,985	3,245
35-44 years	2,860	3,049	2,980	3,350
45-54 years	3,572	3,845	3,610	3,867
55-59 years	1,738	1,929	1,770	1,939
60-64 years	1,183	1,291	1,284	1,563
65+ years	486	579	585	724
Unknown	4	1	6	4
Lost-time claims	14,150	15,339	15,104	16,782



### Age groups

The 45-54 age group consistently lodged the most lost-time claims across the age groups, accounting for 23.0% of lost-time claims in 2022/23p.

## FREQUENCY RATE\* BY AGE GROUP

	2019/20	2020/21	2021/22	2022/23p
15-19 years	6.0	7.1	7.3	n/a
20-24 years	6.7	6.7	6.8	n/a
25-34 years	5.4	5.9	5.8	n/a
35-44 years	5.8	5.9	5.7	n/a
45-54 years	7.5	8.3	7.7	n/a
55-59 years	9.6	10.2	8.8	n/a
60-64 years	10.5	11.0	9.8	n/a
65+ years	7.4	9.2	8.3	n/a
Lost-time claims	6.8	7.3	6.9	n/a



### Age groups

The 60-64 age group consistently had the highest frequency rates, indicating a higher prevalence of lost-time claims over four years.

The youngest and oldest age groups increased the most across four years.

\* Frequency rates are only available for the previous financial year in line with Australian Bureau of Statistics' data releases.

# CLAIMANT CHARACTERISTICS

## LOST-TIME CLAIMS BY INDUSTRY

	2019/20	2020/21	2021/22	2022/23p
Accommodation & food services	636	791	818	874
Administrative & support services	355	384	413	466
Agriculture, forestry & fishing	545	545	551	535
Arts & recreation services	370	316	250	304
Construction	1,706	1,707	1,801	2,025
Education & training	1,411	1,663	1,426	1,762
Electricity, gas, water & waste services	140	185	161	227
Financial & insurance services	23	21	27	33
Health care & social assistance	2,288	2,520	2,269	2,475
Information media & telecommunications	27	22	33	33
Manufacturing	1,419	1,547	1,689	1,667
Mining	1,350	1,601	1,711	1,858
Other services	423	493	470	492
Professional, scientific & technical services	249	268	259	288
Public administration & safety	942	869	845	916
Rental, hiring & real estate services	114	105	104	158
Retail trade	852	874	885	1,020
Transport, postal & warehousing	788	872	892	1,061
Wholesale trade	512	556	500	582
Lost-time claims	14,150	15,339	15,104	16,776



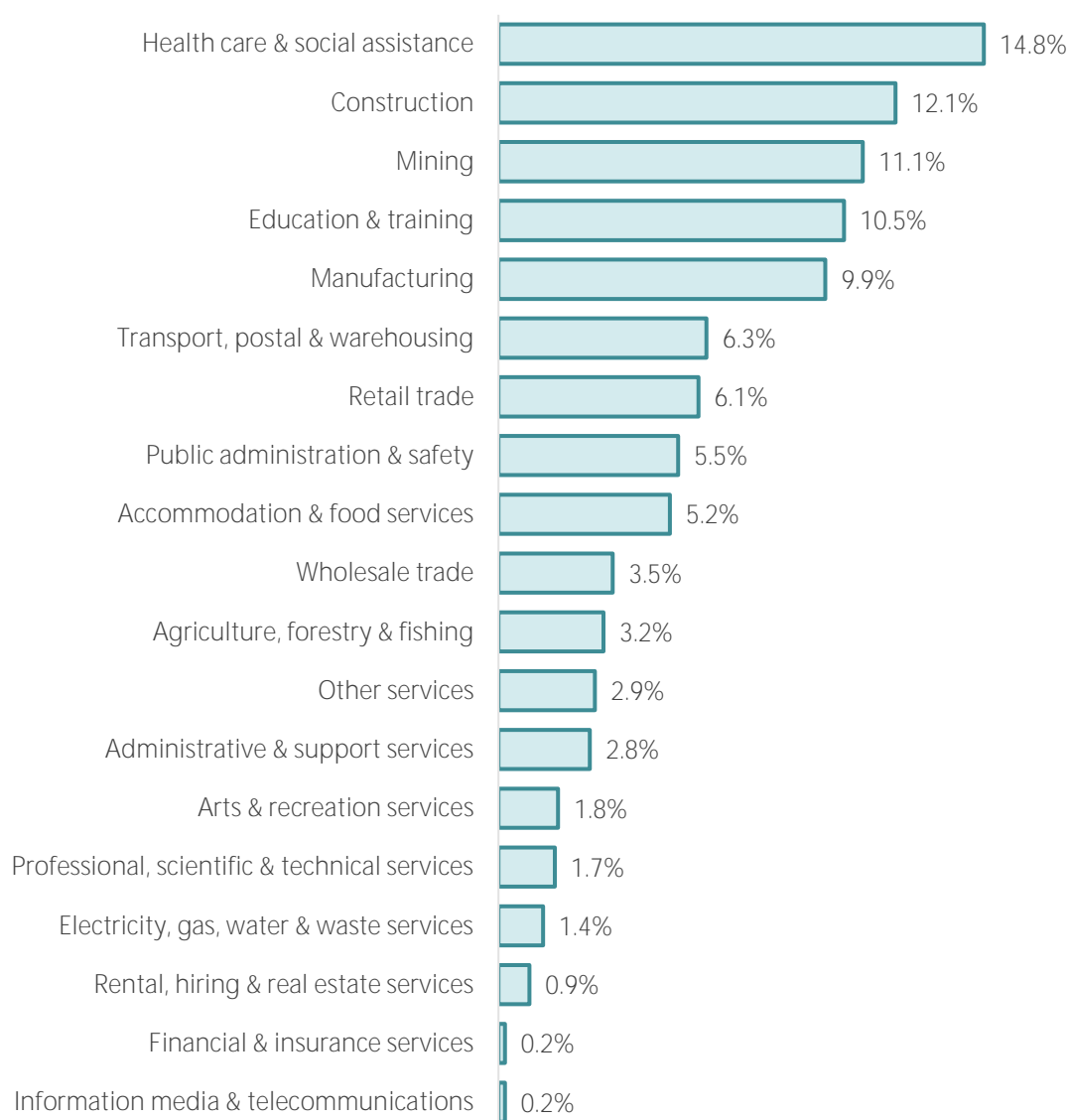
'Health care and social assistance' consistently had the highest number of lost-time claims lodged across four years.



'Financial and insurance services' had the least number of lost-time claims, followed by 'Information media & telecommunications' across four years.

# CLAIMANT CHARACTERISTICS

## LOST-TIME CLAIMS PROPORTIONS BY INDUSTRY 2022/23p

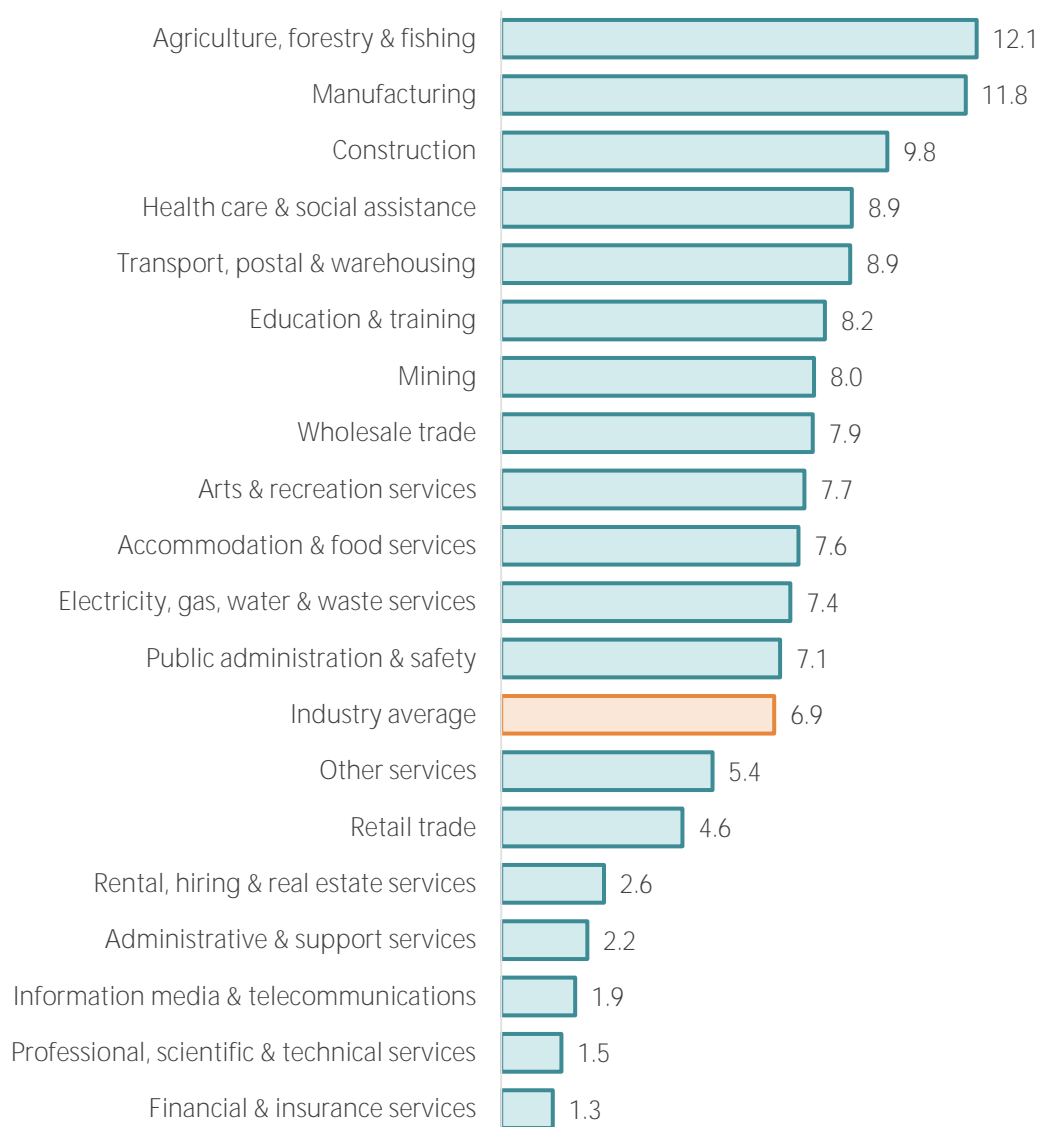


The 'Health care and social assistance' industry had the most lost-time claims lodged in the latest year, accounting for 14.8%. This division includes hospitals, medical, health, residential care, and social assistance services.

# CLAIMANT CHARACTERISTICS

## FREQUENCY RATE\* BY INDUSTRY 2021/22

\* Frequency rates are only available for the previous financial year in line with Australian Bureau of Statistics' data releases.



The risk associated with different industries is evident in frequency rates. For 2021/22, the average industry rate was 6.9 claims per million hours worked.



In 2021/22, industries with the highest frequency rates were 'Agriculture, forestry and fishing' (12.1), 'Manufacturing' (11.8), and 'Construction' (9.8).

# CLAIMANT CHARACTERISTICS

## LOST-TIME CLAIMS BY OCCUPATION

	2019/20	2020/21	2021/22	2022/23p
Clerical & administrative workers	455	472	470	542
Community & personal service workers	2,751	3,017	2,799	3,161
Labourers	2,762	3,001	2,995	3,127
Machinery operators & drivers	2,385	2,632	2,617	2,847
Managers	419	435	440	654
Professionals	1,342	1,511	1,401	1,710
Sales workers	577	628	612	731
Technicians & trades workers	3,459	3,643	3,770	4,004
Lost-time claims	14,150	15,339	15,104	16,776



'Technicians and trades workers' continued to lodge the most lost-time claims across four years.

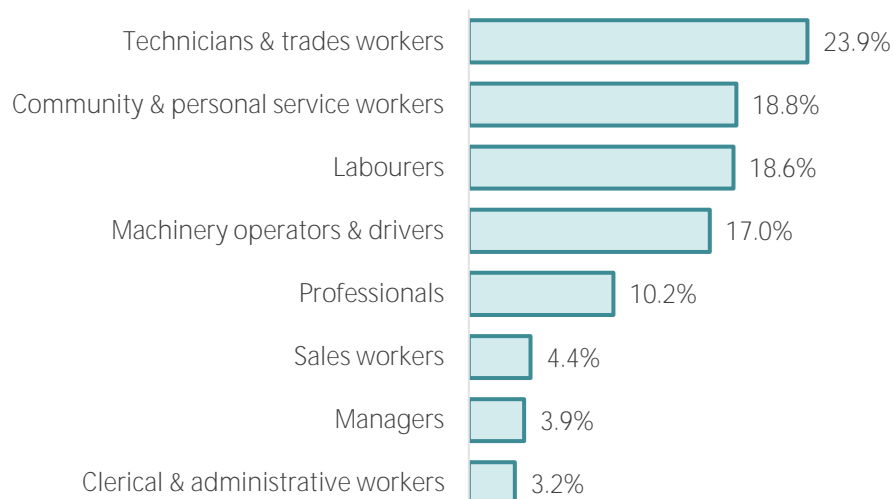


'Labourers' were the second highest occupation group with the most lost-time claims over four years.



'Managers' continued to lodge the least amount of lost-time claims, between 2019/20 and 2022/23p.

## LOST-TIME CLAIMS PROPORTION BY OCCUPATION 2022/23p



'Technicians and trades workers' accounted for the largest proportion (23.9%) of lost-time claims across all occupations, followed by 'Community & personal service workers' (18.8%), and 'Labourers' (18.6%).

# CLAIMANT CHARACTERISTICS

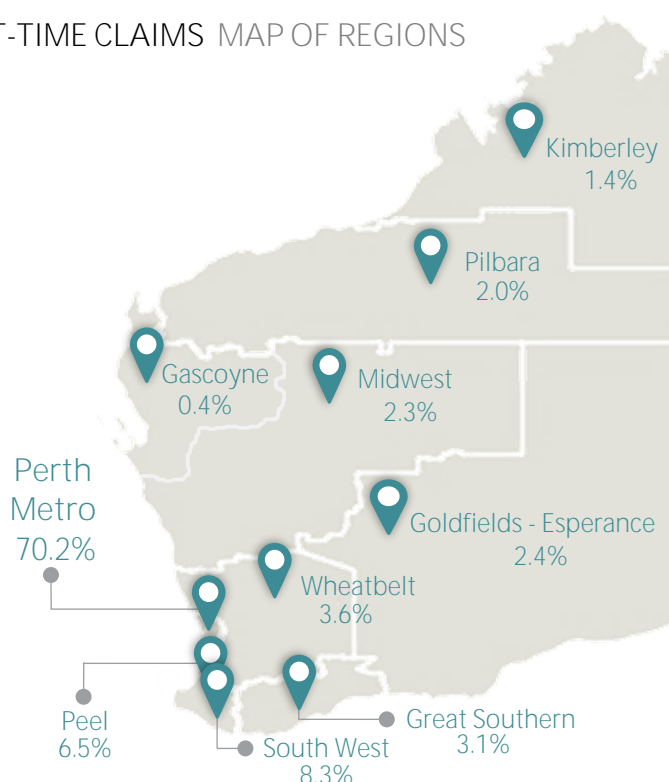
## LOST-TIME CLAIMS PROPORTIONS BY REGION

	2019/20	2020/21	2021/22	2022/23p
Metropolitan	68.9%	69.8%	70.5%	70.2%
South West	8.7%	8.6%	8.5%	8.3%
Peel	7.0%	6.7%	6.7%	6.5%
Wheatbelt	3.5%	3.5%	3.6%	3.6%
Great Southern	3.1%	2.9%	2.9%	3.1%
Goldfield - Esperance	2.5%	2.4%	2.1%	2.4%
Midwest	2.3%	2.3%	2.4%	2.3%
Pilbara	1.9%	2.1%	1.8%	2.0%
Kimberley	1.9%	2.1%	1.8%	1.4%
Gascoyne	0.3%	0.3%	0.3%	0.4%



Region is based on the address where the work-related incident occurred.

## LOST-TIME CLAIMS MAP OF REGIONS



The distribution of lost-time claims across WA is reflective of population and employment density.

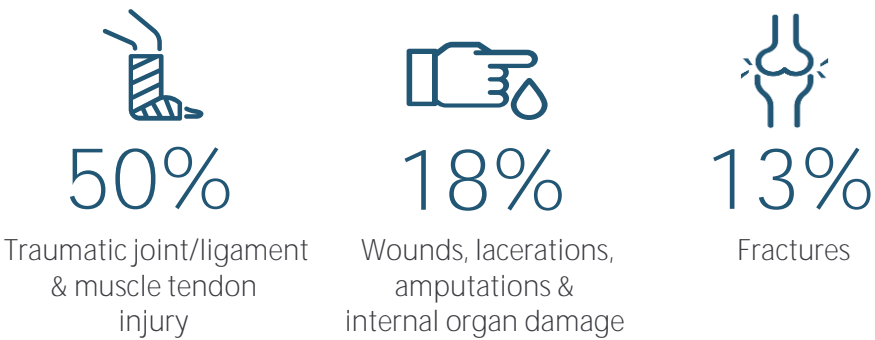
In 2022/23p, the majority of lost-time claims occurred in the Perth metropolitan area (70.2%), followed by the South West (8.3%) and Peel (6.5%) regions.

## TYPES OF INJURIES/DISEASES

The majority of work-related injuries and diseases resulted in temporary incapacity. This pattern is consistent over the four years.

Injuries resulting in permanent incapacity show a decreasing trend over the last four years. Care should be exercised for the latest year, as data is preliminary and extent of incapacity could be develop from the initial temporary incapacity to permanent incapacity at a later point.

In 2022/23p, the most common types of work-related injury/disease were...

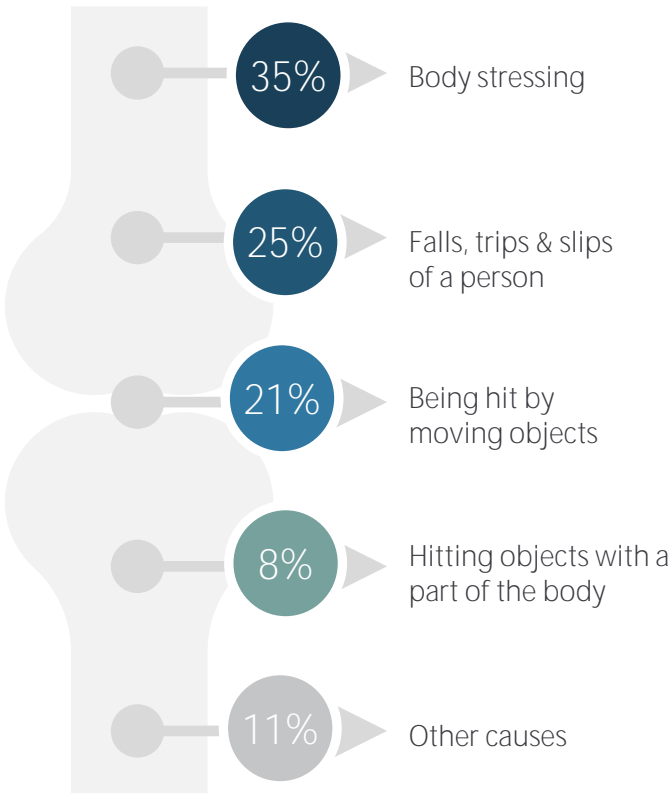


## EXTENT OF INCAPACITY\*

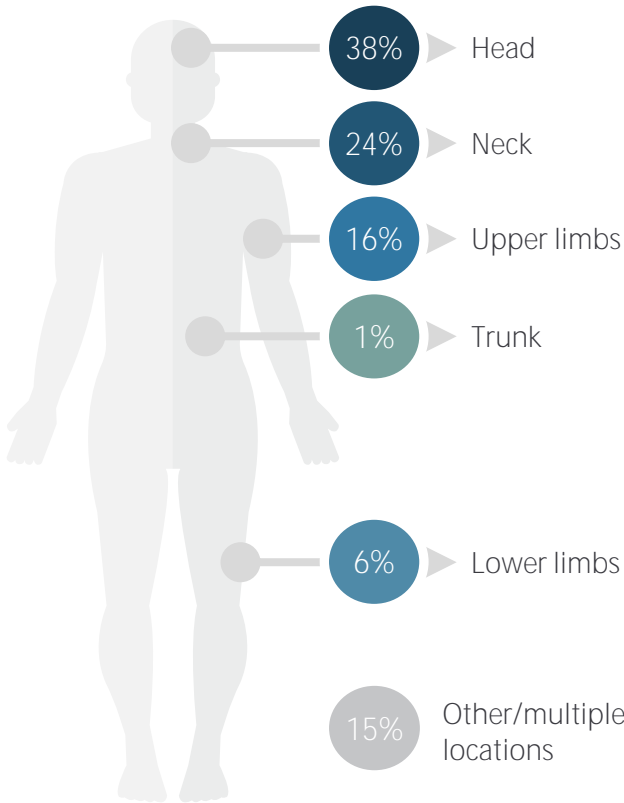


\* The incapacity rates are based on 2021/22, as the 2022/23p information is subject to significant change, as more claims transition into differing levels of incapacity.

## MECHANISM OF INCIDENT



## BODILY LOCATION





# INJURY ATTRIBUTES

## EXTENT OF INCAPACITY\* LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
Temporary incapacity	9,877	10,908	11,485	14,644
Permanent incapacity - partial	4,206	4,340	3,530	2,038
Permanent incapacity - total	49	67	71	41
No incapacity at any time	11	19	15	58

\* The incapacity data is subject to significant change, particularly in the most recent year, as more claims transition into differing levels of incapacity, as the extent of injuries revise, including:

- from temporary to permanent incapacity
- from no capacity to some level of incapacity.

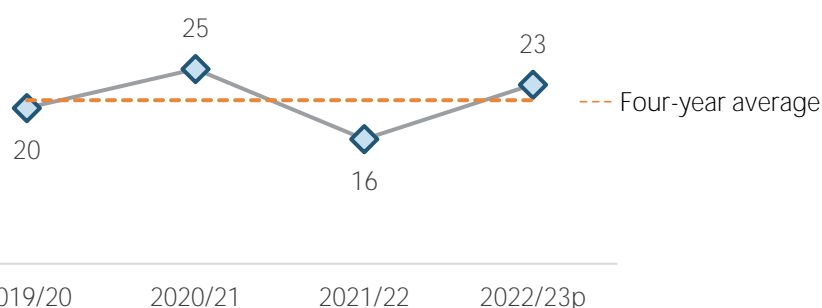
## EXTENT OF INCAPACITY\* PROPORTION OF LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
Temporary incapacity	69.8%	71.1%	76.1%	87.3%
Permanent incapacity - partial	29.7%	28.3%	23.4%	12.1%
Permanent incapacity - total	0.3%	0.4%	0.5%	0.2%
No incapacity at any time	0.1%	0.1%	0.1%	0.3%

\* The incapacity data is subject to significant change, particularly in the most recent year, as more claims transition into differing levels of incapacity, as the extent of injuries revise, including:

- from temporary to permanent incapacity
- from no capacity to some level of incapacity.

## WORKPLACE FATALITIES NUMBER OF COMPENSATED FATALITIES



Over four years, the number of compensated work-related fatalities ranged from 16 to 25, averaging 21 fatalities per year.

# INJURY ATTRIBUTES

## NATURE OF INJURY/DISEASE LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
INJURY				
Traumatic joint/ligament and muscle/tendon injury	7,515	8,425	7,545	8,312
Wounds, lacerations, amputations and internal organ damage	2,671	2,710	2,947	3,004
Fractures	1,798	1,867	2,076	2,230
Burn	300	285	346	349
Intracranial injuries	162	177	191	261
Other injuries	265	239	215	298
DISEASE				
Musculoskeletal & connective tissue diseases	501	639	781	947
Mental diseases	486	527	540	883
Digestive system diseases	185	175	155	172
Nervous system & sense organ diseases	141	174	120	132
Infectious and parasitic diseases	25	21	51	76
Skin & subcutaneous tissue diseases	43	45	41	38
Respiratory system diseases	15	17	14	17
Circulatory system diseases	12	8	12	13
Other diseases	31	30	70	50
Lost-time claims	14,150	15,339	15,104	16,782



The nature of injury or disease classification is intended to identify the most serious injury/disease suffered by the worker.



Traumatic joint/ligament and muscle/tendon injury (also referred to 'sprains and strains') was consistently the most common injury over four years.



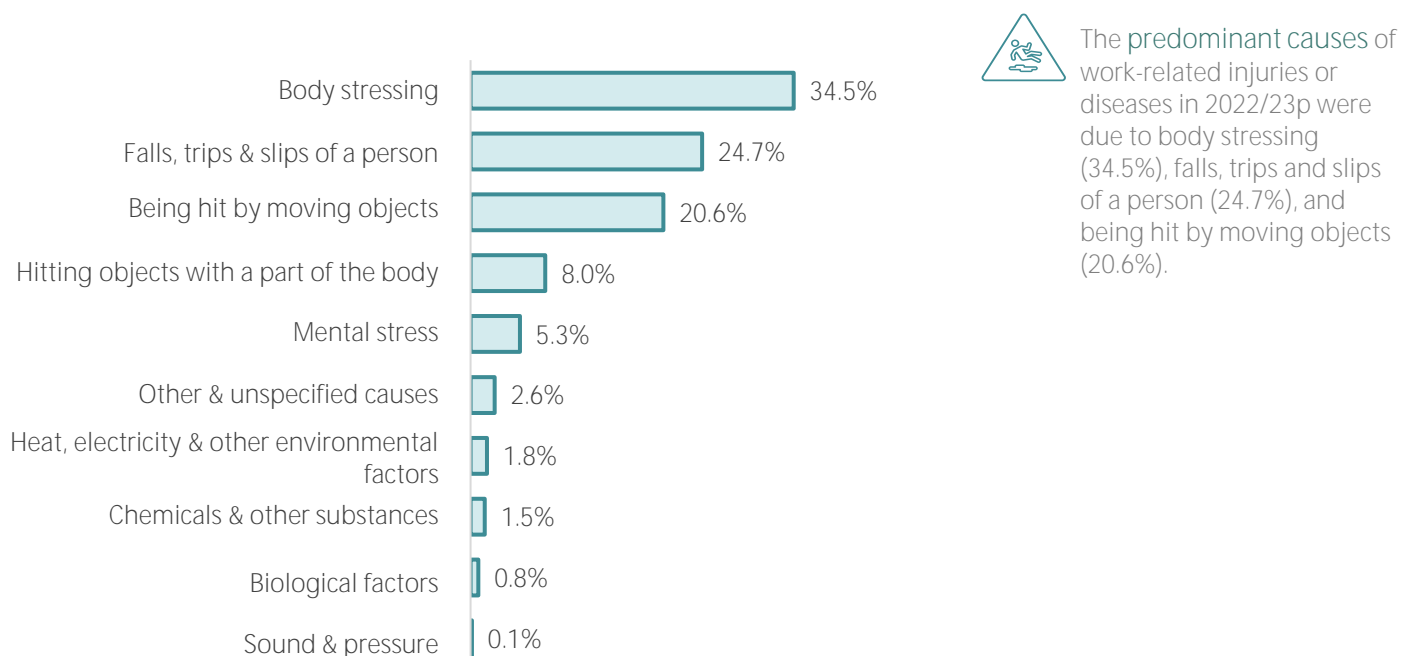
Musculoskeletal and connective tissue diseases were the most common type of disease for lost-time claims lodged between 2019/20 and 2022/23p.

# INJURY ATTRIBUTES

## MECHANISM OF INCIDENT LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
Body stressing	5,102	5,772	5,141	5,797
Falls, trips & slips of a person	3,617	3,931	4,015	4,153
Being hit by moving objects	2,993	3,125	3,200	3,460
Hitting objects with a part of the body	1,079	1,158	1,178	1,342
Mental stress	484	522	538	884
Other & unspecified causes	304	319	397	432
Heat, electricity & other environmental factors	246	242	286	296
Chemicals & other substances	209	183	226	257
Biological factors	96	70	108	138
Sound & pressure	20	17	15	23
Lost-time claims	14,150	15,339	15,104	16,782

## MECHANISM OF INCIDENT PROPORTION OF LOST-TIME CLAIMS 2022/23p

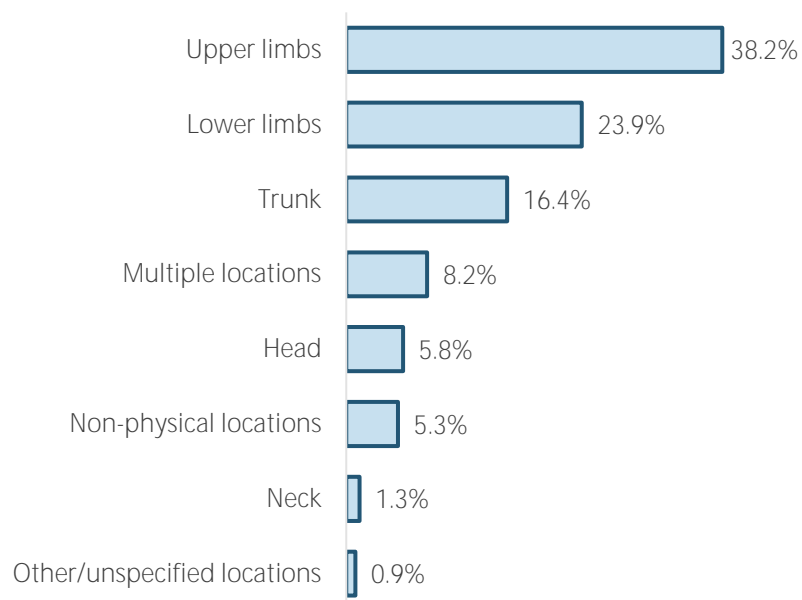


# INJURY ATTRIBUTES

## BODILY LOCATION OF INJURY/DISEASE LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
Upper limbs	5,561	5,969	5,926	6,416
Lower limbs	3,291	3,636	3,665	4,014
Trunk	2,442	2,694	2,539	2,745
Multiple locations	1,309	1,452	1,292	1,380
Head	789	826	828	967
Non-physical locations	486	527	540	883
Neck	177	185	196	224
Other/unspecified locations	95	50	118	153
Lost-time claims	14,150	15,339	15,104	16,782

## BODILY LOCATION OF INJURY/DISEASE PROPORTION OF LOST-TIME CLAIMS 2022/23p



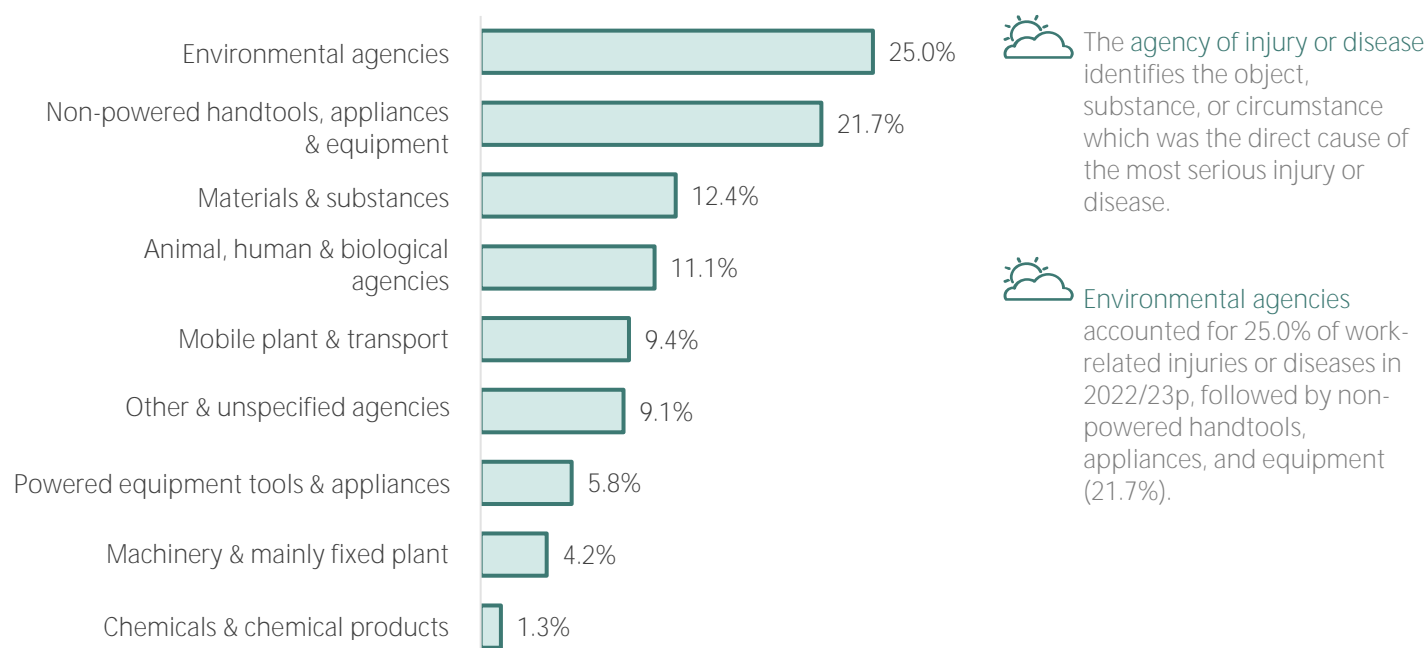
In the latest year, work-related injuries or diseases predominantly occurred to the upper and lower limbs (62.1%), followed by the trunk (16.4%).

# INJURY ATTRIBUTES

## AGENCY OF INJURY/DISEASE LOST-TIME CLAIMS

	2019/20	2020/21	2021/22	2022/23p
Environmental agencies	3,645	3,854	3,922	4,192
Non-powered handtools, appliances & equipment	3,233	3,551	3,368	3,641
Materials & substances	1,780	1,956	2,018	2,084
Animal, human & biological agencies	1,601	1,768	1,597	1,859
Mobile plant & transport	1,381	1,525	1,493	1,585
Other & unspecified agencies	1,010	1,063	990	1,527
Powered equipment tools & appliances	734	818	871	973
Machinery & mainly fixed plant	582	629	645	706
Chemicals & chemical products	184	175	200	215
Lost-time claims	14,150	15,339	15,104	16,782

## AGENCY OF INJURY/DISEASE PROPORTION OF LOST-TIME CLAIMS 2022/23p



# GLOSSARY

## Act

The *Workers' Compensation and Injury Management Act 1981*.

## Age

Chronological age (in years) of the worker at the date of injury or disease.

## Agency of injury or disease

The object, substance or circumstance that was principally involved in or most closely associated with the point at which things started to go wrong and which ultimately led to the most serious injury or disease. The agency classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia ([safeworkaustralia.gov.au](http://safeworkaustralia.gov.au)).

## Arbitration

If an agreement cannot be reached through conciliation, the dispute can proceed to a more formal process where an independent and impartial decision maker (arbitrator) will assess evidence presented by the worker and other parties at a formal hearing or series of hearings, and make a binding decision.

## Bodily location of injury or disease

The part of the body affected by the most serious injury or disease. The bodily location is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia ([safeworkaustralia.gov.au](http://safeworkaustralia.gov.au)).

## Claimant

A person who lodges a claim in the WA workers' compensation scheme.

## Claim costs

An estimate of costs for unfinalised claims, and total cost of finalised claims attributed to the year in which a claim was lodged. Due to the evolving nature of claims, data is subject to change particularly the most recent year. Claim costs are not adjusted for inflation.

## Claims data

**Information pertaining to workers' compensation claims is reported to WorkCover WA by approved insurers and self-insurers.** Information is collated based on the financial year in which a claim was lodged with the insurer. For the purposes of this report, certain types of claims were excluded:

- ▲ lost-time journey claims between home and work
- ▲ asbestos-related diseases, including mesothelioma and pneumoconiosis, caused by asbestos exposure
- ▲ duplicated or disallowed (by an insurer).

Due to the evolving nature of claims, data is subject to change particularly the most recent year.

# GLOSSARY

## Claims management

The *Workers' Compensation and Injury Management Act 1981* requires:

- ▲ an employer to lodge a claim with the insurer within five working days of receiving a claim form and first medical certificate.
- ▲ an approved insurer to give a worker and the respective employer notice of a decision on a lodged workers' compensation claim within 14 days.
- ▲ a self-insurer to give a worker and the respective employer notice of a decision on a lodged workers' compensation claim within 17 days.

## Claim payments

**Categories are based on WorkCover WA's Guidelines for Completing Form WC 101.** Claim payments are in contrast with claim costs as they do not reflect liabilities incurred but not yet paid. Claim payment information is collated based on the financial year during which payment was made, regardless of when the claim was lodged with the insurer. In this report, claim payments are reported both in adjusted and unadjusted formats. In relation to the former, payments are adjusted for inflation to allow for meaningful comparisons over time.

## Conciliation

Involves parties in dispute coming to their own agreement, with the assistance of an independent and impartial Conciliation Officer.

## Continuance rate

Provides insight into claim duration and scheme exits by monitoring claims over time from the date a claim was lodged with an insurer. The continuance rate shows the number of claims involving weekly income replacement payments at three months, six months and twelve months as a proportion of claims involving weekly income replacement payments at one month.

## Days lost

The number of hours off work divided by the number of hours usually worked each day. If the claim is finalised, actual hours off work are used, otherwise if the claim is not finalised, estimated hours off work are used.

## Direct compensation

Payments made directly to the worker either by income replacement (payments made for absences from work) or lump sums such as:

- ▲ redemption payments made under Schedule 1
- ▲ specific injury payments made under Schedule 2
- ▲ fatal payments including funeral expenses
- ▲ common law and other Acts payments.

## Disputation rate

The number of dispute applications per 100 active claims for the reference year.

## Dispute

A dispute over a workers' compensation claim by parties involved (e.g. worker, employer, insurer). A dispute can occur at any stage of a claim in relation to a number of matters.



# GLOSSARY

---

## Extent of incapacity

The outcome of the injury or disease as assessed by the insurer and a doctor. Categories include:

- ▲ temporary incapacity
- ▲ permanent incapacity - partial
- ▲ permanent incapacity - total.

## Frequency rate

The number of lost-time claims per million hours worked and indicates the prevalence of **workers' compensation claims. It is based on the number of hours worked by employed persons in Western Australia as supplied by the Australian Bureau of Statistics.**

## Income claims

Claims with weekly income replacement (weekly benefits).

## Industry

Based on the *Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006* published by the Australian Bureau of Statistics. The ANZSIC system groups together businesses that carry out similar economic activities and structured into a hierarchy of units reflecting different levels of description ([abs.gov.au](http://abs.gov.au)).

## Journey claims

Prior to 24 December 1993, workers' compensation claims could be lodged for injuries sustained while travelling to and from work. Journey claims have since been excluded from claims data.

## Liability decision period

The number of calendar days between the date the claim was lodged with the insurer and the first date on which the insurer made a decision (accepted or rejected) about liability for the claims.

## Lodgement year

The financial year in which the claim was lodged with the insurer.

## Long duration claims

Claims for which the injury or disease results in an absence from work of at least 60 days or shifts.

## Lost-time claims

Claims for which the work-related injury or disease results in an absence from work of at least one day or shift.

# GLOSSARY

## Mechanism of incident

The action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. The mechanism classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia ([safeworkaustralia.gov.au](http://safeworkaustralia.gov.au)).

## Nature of injury or disease

The most serious injury or disease suffered by the worker. The nature of injury or disease classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia ([safeworkaustralia.gov.au](http://safeworkaustralia.gov.au)).

## Occupation

Based on the *Australian and New Zealand Standard Classification of Occupations (ANZSCO)* published by the Australian Bureau of Statistics. It is a skill-based classification which encompasses all occupations in the Australian workforce ([abs.gov.au](http://abs.gov.au)).

## Region

Based on the address where the incident of injury or disease occurred.

## Service payments

Service payments include:

1. medical and hospital payments:
  - ▲ medical practitioner and specialist payments (consultation and treatment expenses rendered by general practitioners and medical specialists)
  - ▲ hospital expenses (hospital accommodation and hospital treatment)
2. allied health payments:
  - ▲ other treatment and appliance payments (includes payments made under clauses 17(1)(3), (4), (5) and (6) of Schedule 1 of the Act, other than medical and hospital expenses)
3. workplace rehabilitation payments:
  - ▲ workplace rehabilitation payments (includes payments made under clause 17 (1a) of Schedule 1 of the Act in respect to counselling, occupational training, work assessment, aids and appliances)
4. legal and miscellaneous:
  - ▲ legal expenses (comprises the cost of legal advice and representation incurred by approved insurers or exempt employers, witness fees and the costs of these services incurred by the worker where the approved insurer or exempt employer is ordered to meet the costs)
  - ▲ miscellaneous (includes general items that do not fit in any other category, for example travelling, meals and lodgings, under clause 19 of Schedule 1).

## Settlement

A pathway to finalising a worker's compensation claim depending on whether the settlement relates to a statutory compensation claim or a common law action.

# GLOSSARY

---

## Settlement rate

The number of settlements recorded as a proportion of finalised claims.

## Work status

The work status rate measures the proportion of workers who have been off work for at least one day as a result of their work-related injury/disease and have returned to work in any capacity at 1 month, 3 months, 6 months and 12 months from the date of claim lodgement.

## Worker

As defined in Section 5 of the *Workers' Compensation and Injury Management Act 1981*, a worker is defined as:

- a) any person to whose service any industrial award or industrial agreement applies;  
and
- b) any person engaged by another person to work for the purpose of the other person's trade or business under a contract with him for service, the remuneration by whatever means of the person so working being in substance for his personal manual labour or services.

# DISCLAIMER

- 1 **Due to the dynamic nature of workers' compensation claims, the interpretation of data contained** within this report (the data) must be undertaken with some caution. Data users are cautioned to consider carefully the provisional nature of the data before using it for decisions that concern personal or public safety or the conduct of business that involves substantial monetary or operational consequences.
- 2 The accuracy or reliability of the data is not guaranteed or warranted in any way. WorkCover WA has made a reasonable effort to ensure that the data is up-to-date, accurate, complete, and comprehensive at the time of disclosure. This data reflects data reported to this agency by insurers and self-insurers for the reporting periods indicated. Data users are responsible for ensuring by independent verification its accuracy, currency or completeness.
- 3 Neither WorkCover WA, or its agencies or representatives are responsible for data that is misinterpreted or altered in any way. Derived conclusions and analysis generated from this data are not to be considered attributable to WorkCover WA.
- 4 This data is provided as is and in no event shall WorkCover WA, its agencies or representatives be liable for any damages, including, without limitation, damages resulting from lost data or lost profits or revenue, the costs of recovering such data, the costs of substitute data, claims by third parties or for other similar costs, or any special, incidental, punitive or consequential damages, arising out of the use of the data.
- 5 Information concerning the accuracy and appropriate uses of the data or concerning other **workers' compensation data may be obtained by contacting WorkCover WA.**