



WorkCoverWA

Claims Experience Status Report

September 2023

A workers
compensation
and injury
management
scheme that
works for all



Citation



Claims Experience Status Report: September 2023

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Introduction

Claims Experience Status Report

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

WA operates a privately underwritten workers' compensation scheme. This means that private insurance agencies are approved by WorkCover WA to provide workers' compensation insurance to WA employers. Additionally, WorkCover WA also exempts large employers, who have the material and financial resources to cover their own liabilities from any workplace injuries that may occur, from having to obtain workers' compensation insurance from an approved insurer. Exempt employers are commonly referred to as self-insurers. Currently, there are seven approved insurers and 23 self-insurers operating within the WA workers compensation scheme.

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



CLAIM
NUMBERS



CASE
ESTIMATES



PAYMENT PER
CLAIM REPORTED

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

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

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

Key Findings

Claims experience for the whole scheme

Over the 2023/24 Q1 quarter:

Claims reported p.6

7,144 claims

- ▲ 2.0% change from last quarter
- ▲ 6.7% change from last year

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

*One quarter lag

2,201 claims

- ▲ 7.4% change from last quarter
- ▲ 46.6% change from last year

Active claims p.8

23,535 claims

- ▲ 2.1% change from last quarter
- ▲ 1.1% change from last year

Claim payments p.9

\$330 million

- ▲ 0.6% change from last quarter
- ▲ 11.2% change from last year

Case estimates p.14

\$1,434 million

- ▲ 7.1% change from last quarter
- ▲ 15.7% change from last year

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

\$60,918

- ▲ 4.9% change from last quarter
- ▲ 14.4% change from last year

Claims experience for premium rating returning entities only

Over the 2023/24 Q1 quarter:

Claim reports and claim payments p.15-16

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

Payment per claim reported p.18-19

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

Average total case estimates per reported claim p.21

There has been an increasing trend in the average total case estimate per claim reported across accident years. The 2019, 2020, 2021, 2022, and 2023 accident years are significantly higher than prior years at the same stage of development due to higher case estimates and small claims. The 2024 accident year is higher than the 2023 accident year for the latest development quarter (DQ1).

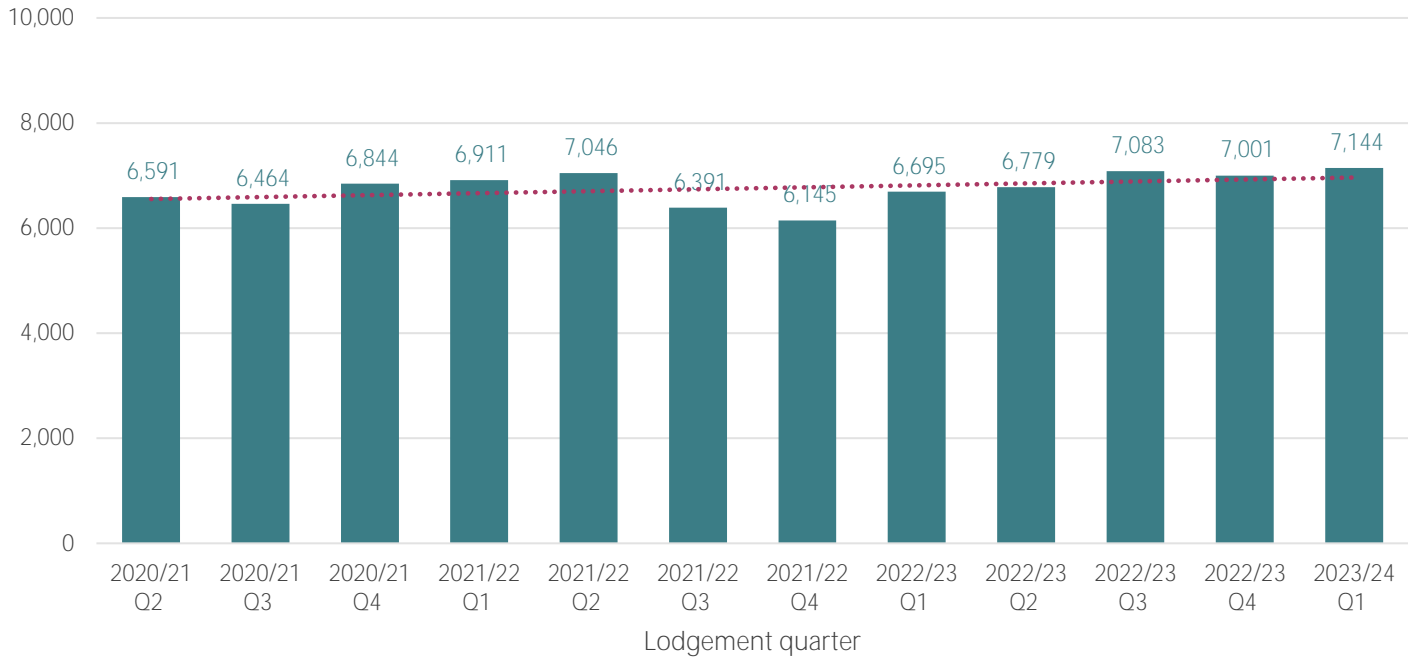
1 Claims experience for the whole scheme

1.1 Claims reported

1.1.1 All claims reported

The 7,144 reported claims in 2023/24 Q1 shows a steady to increasing trend over the reporting period.

Claims reported



The number of *claims reported* experienced a steady trend since 2020/21 Q2, albeit with some quarterly and seasonal variation.

Claims reported increased over the four quarters to 2023/24 Q1 .

In 2023/24 Q1, there were 7,144 claims reported, which is:

- 143 (+2.0%) higher than 2022/23 Q4
- 449 (+6.7%) higher than 2022/23 Q1.

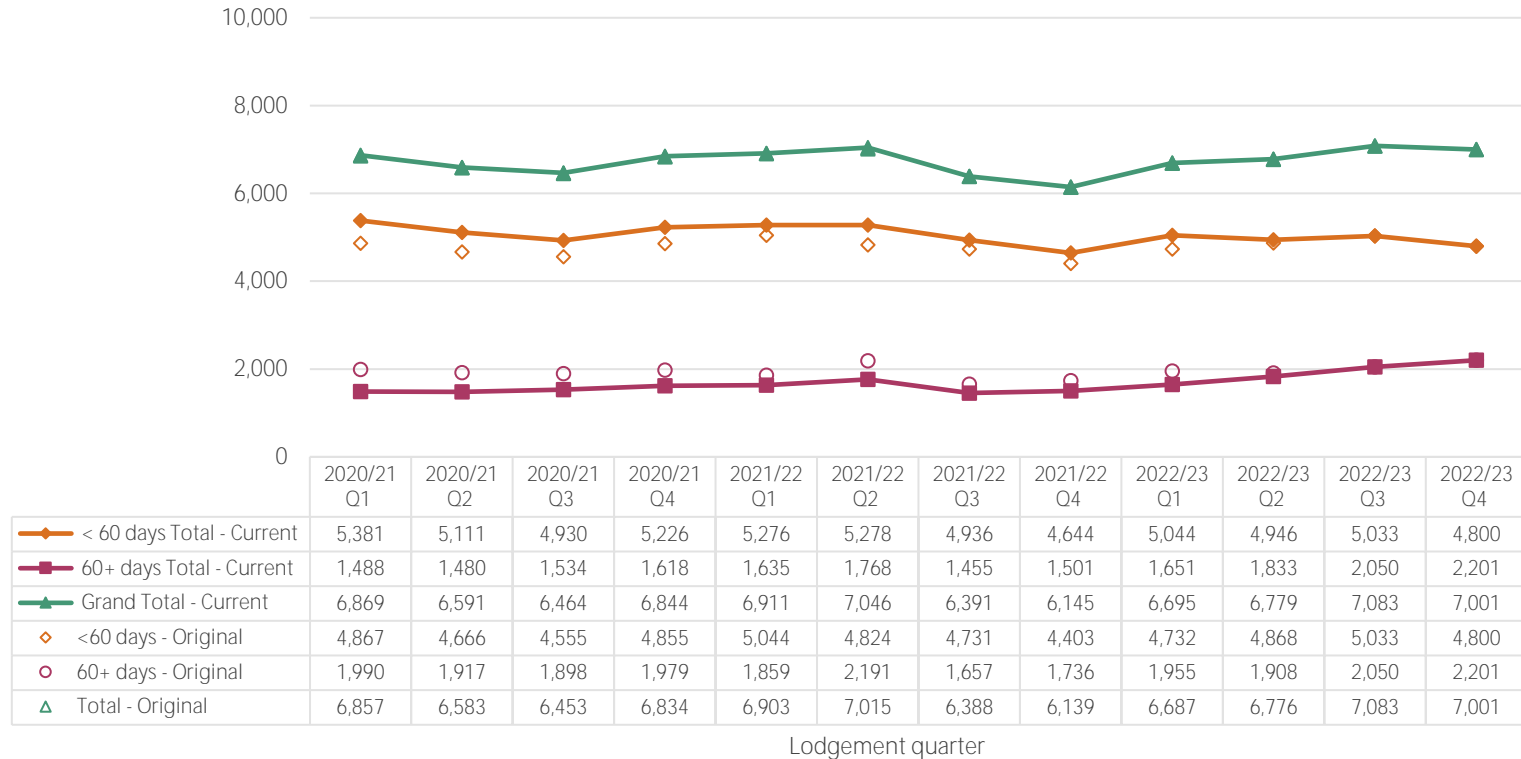
1 Claims experience for the whole scheme

1.1 Claims reported

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

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

Number of claims reported to 2022/23 Q4



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

The percentage of claims with 60+ days lost recorded reduces as the data matures. For 2020/21 Q1, the original estimate was 29.0% of total claims having 60+ days lost recorded, this has reduced to 21.7% as data matures.

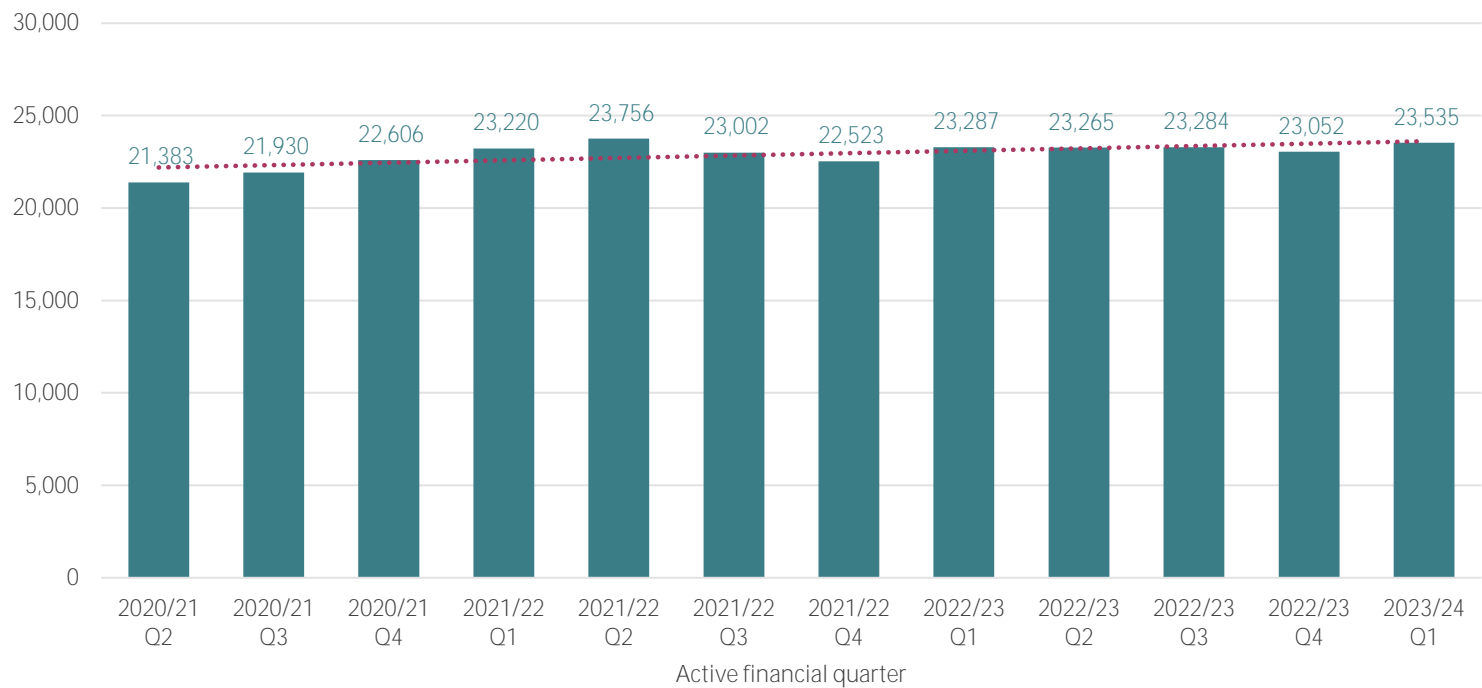
Quarter	2020/21 Q1	2020/21 Q2	2020/21 Q3	2020/21 Q4	2021/22 Q1	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4
Original 60+ days	1,990	1,917	1,898	1,979	1,859	2,191	1,657	1,736	1,955	1,908	2,050	2,201
Original 60+ % of Total	29.0%	29.1%	29.4%	29.0%	26.9%	31.2%	25.9%	28.3%	29.2%	28.2%	28.9%	31.4%
Current 60+ days	1,488	1,480	1,534	1,618	1,635	1,768	1,455	1,501	1,651	1,833	2,050	2,201
Current 60+ % of Total	21.7%	22.5%	23.7%	23.6%	23.7%	25.1%	22.8%	24.4%	24.7%	27.0%	28.9%	31.4%

1 Claims experience for the whole scheme

1.2 Active claims

Increasing trend since 2020/21 Q2. Active claims at 2023/24 Q1 were 483 (+2.1%) higher than 2022/23 Q4.

Active claims



Active claims show an increasing trend since 2020/21 Q2, from 21,383 to 23,535 in 2023/24 Q1.

- The active claims at 2023/24 Q1 were:
- 483 (+2.0%) higher than at 2022/23 Q4
 - 248 (+1.1%) higher than at 2022/23 Q1.

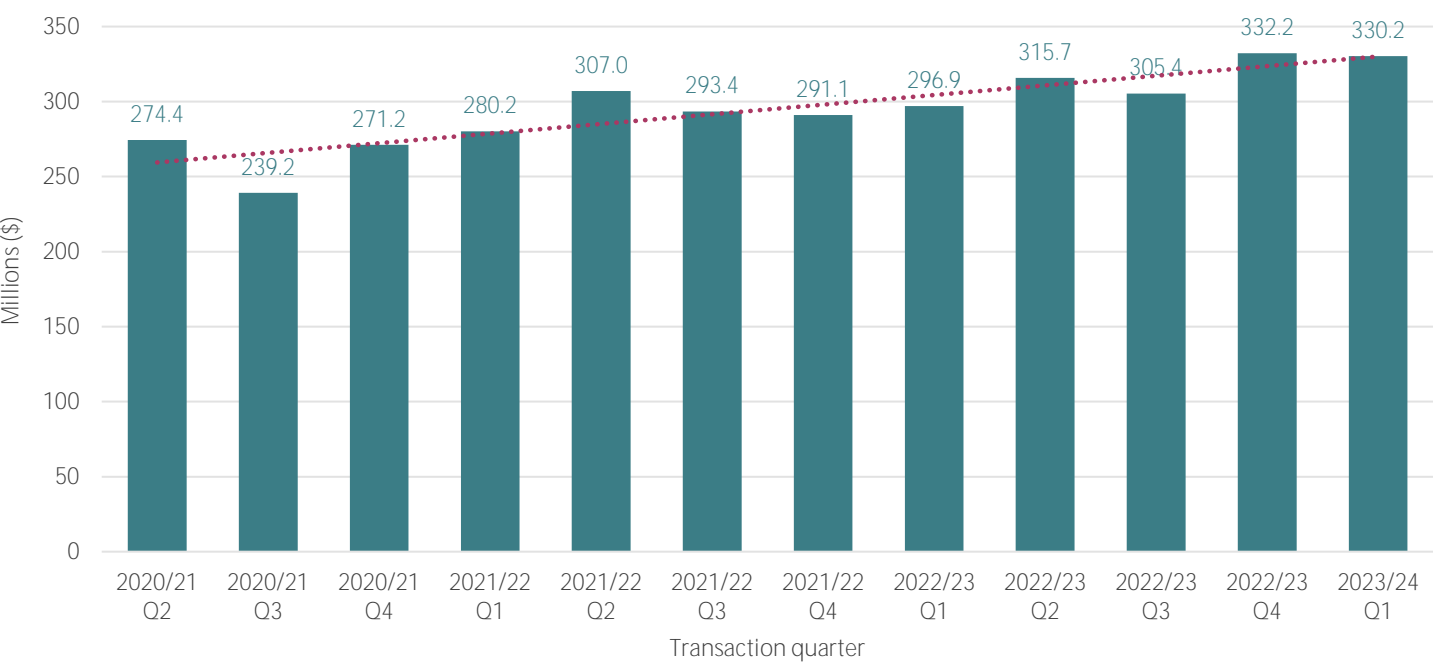
1 Claims experience for the whole scheme

1.3 Payments

1.3.1 Total payments

Increasing trend, payments in 2023/24 Q1 were \$330.2 million.

Total payments



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

- Total payments* in the 2023/24 Q1 quarter were \$330.2 million, which is:
- **\$2.0 million (-0.6%)** lower than 2022/23 Q4
 - **\$33.2 million (+11.2%)** higher than 2022/23 Q1.

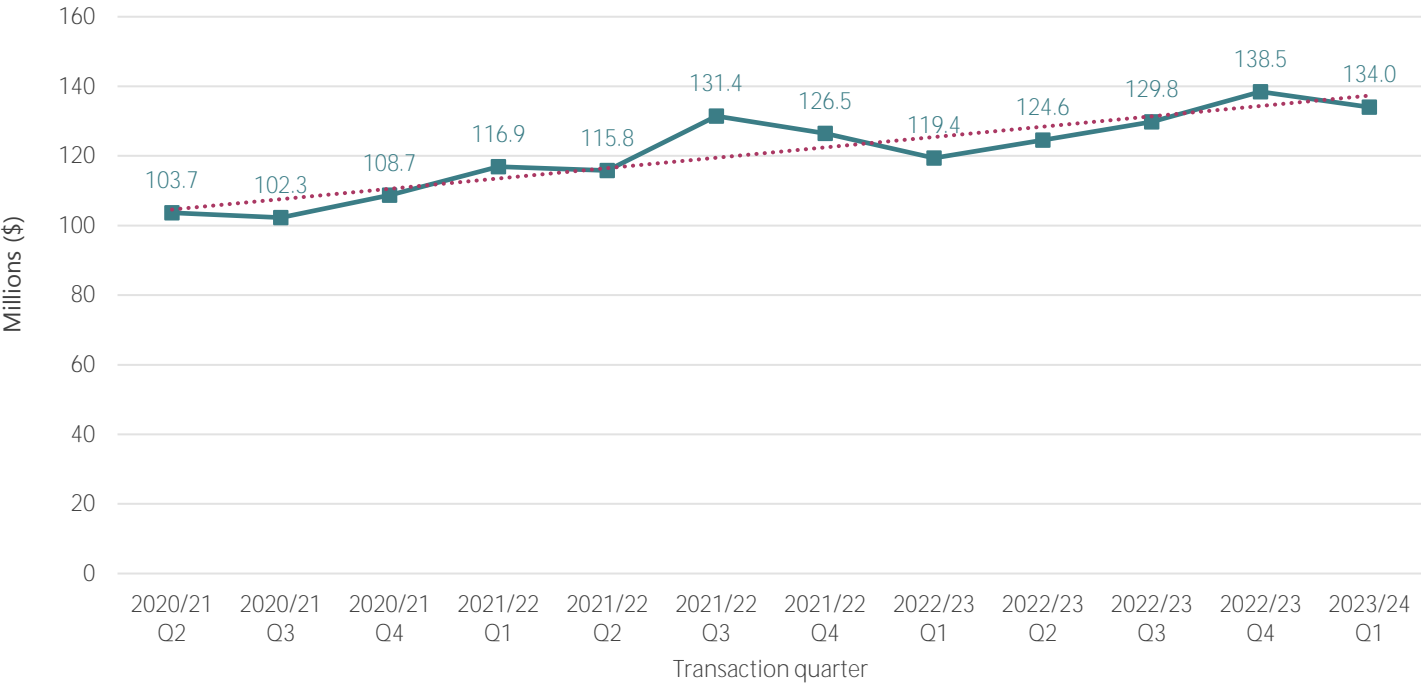
1 Claims experience for the whole scheme

1.3 Payments

1.3.2 Weekly payments

Increasing trend, increased in annual terms (+12.3%), however decreased over the quarter (-3.2%).

Weekly payments



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

- Payments in 2023/24 Q1 were:
- \$4.4 million (-3.2%) lower than 2022/23 Q4
 - \$14.6 million (+12.3%) higher than 2022/23 Q1.

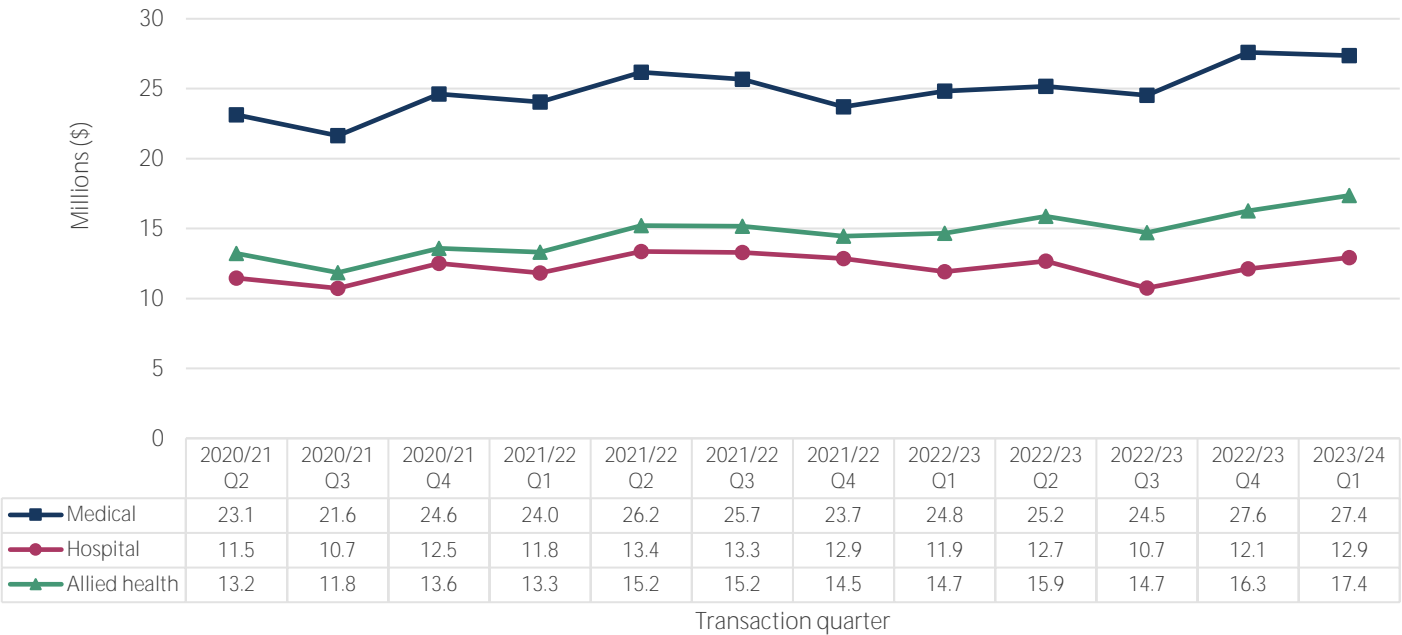
1 Claims experience for the whole scheme

1.3 Payments

1.3.3 Medical, hospital and allied health service payments

Stable to increasing trend, total payments for 2023/24 Q1 were \$1.7 million (+3.0%) higher than 2022/23 Q4.

Medical, hospital and allied health service payments



Total medical, hospital and allied health service payments in 2023/24 Q1 were \$57.7 million, which was:

- \$1.7 million (+3.0%) higher than 2022/23 Q4
- \$6.2 million (+12.1%) higher than 2022/23 Q1.

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

The difference in payments for the current quarter compared to 2022/23 Q1 and 2022/23 Q4 are shown in the table below:

	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Medical	-0.231	-0.8%	+2.534	+10.2%
Hospital	+0.811	+6.7%	+1.015	+8.5%
Allied health	+1.101	+6.8%	+2.693	+18.4%
Total	+1.680	+3.0%	+6.243	+12.1%

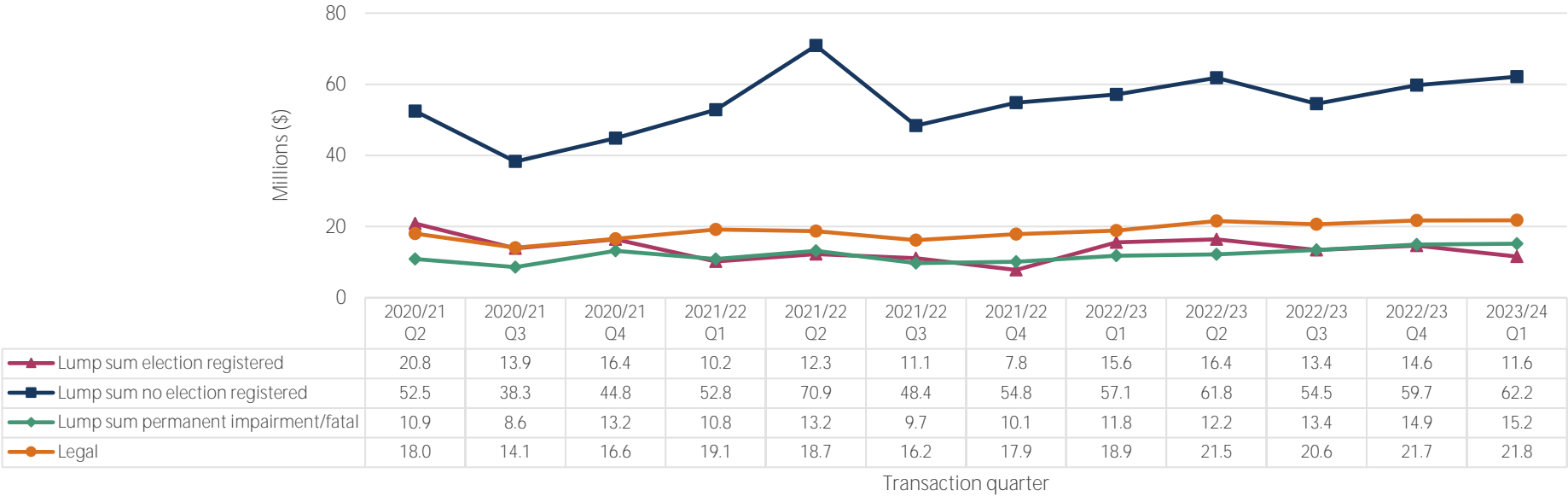
1 Claims experience for the whole scheme

1.3 Payments

1.3.4 Lump sums and legal payments

Quarterly increases in lump sum no election registered (+4.1%) , lump sum permanent impairment/fatal payment (+1.6%), and legal (+0.2%). Decrease in lump sum election registered (-20.8%) over the quarter.

Lump sums and legal payments



	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Lump sum election registered	-3.050	-20.8%	-4.001	-25.7%
Lump sum no election registered	+2.427	+4.1%	+5.047	+8.8%
Lump sum permanent impairment/fatal	+0.245	+1.6%	+3.403	+28.9%
Legal	+0.049	+0.2%	+2.853	+15.1%
Total	-0.330	-0.3%	+7.302	+7.1%

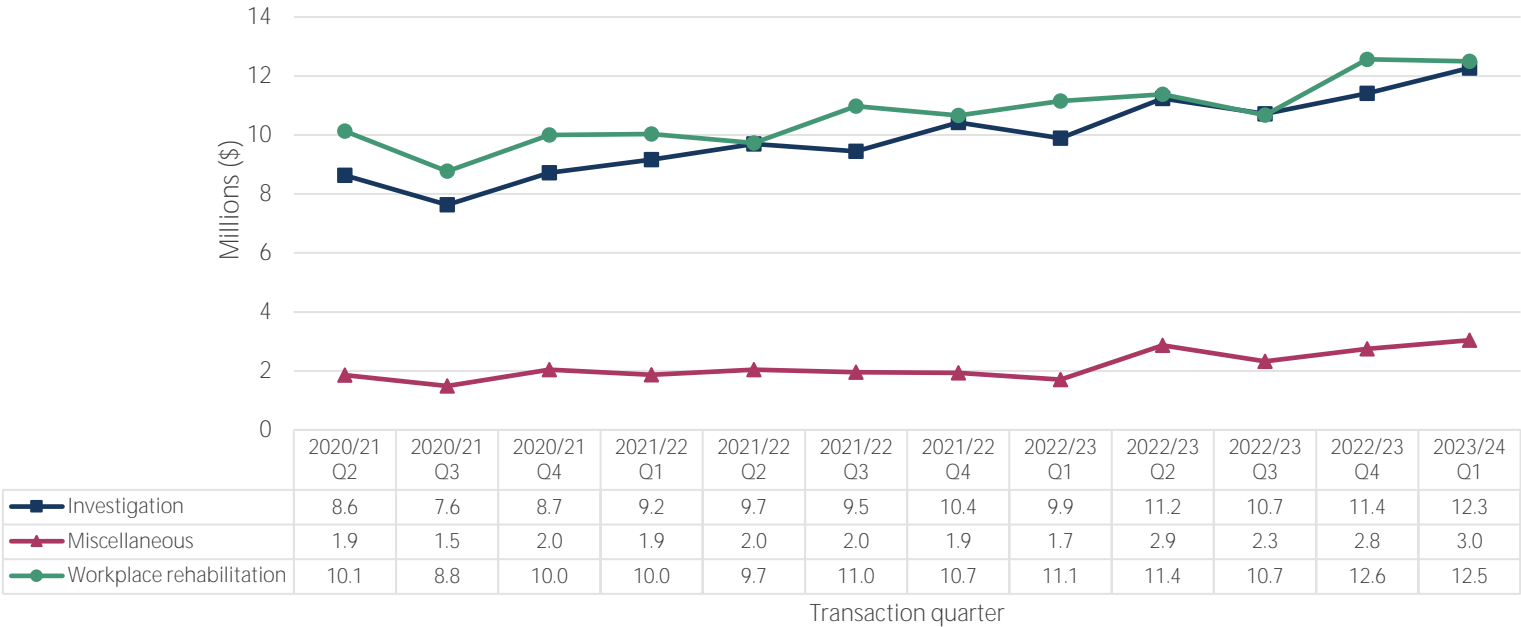
1 Claims experience for the whole scheme

1.3 Payments

1.3.5 Investigations, miscellaneous and workplace rehabilitation payments

Stable to increasing trend, 2023/24 Q1 total payments were higher (+22.3%) than 2022/23 Q1.

Investigations, miscellaneous and workplace rehabilitation payments



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

Total payments increased (+4.0%) from the previous quarter - increases in *investigation* (+7.5%), *miscellaneous* payments (+10.5%), however decrease in *workplace rehabilitation* (-0.5%).

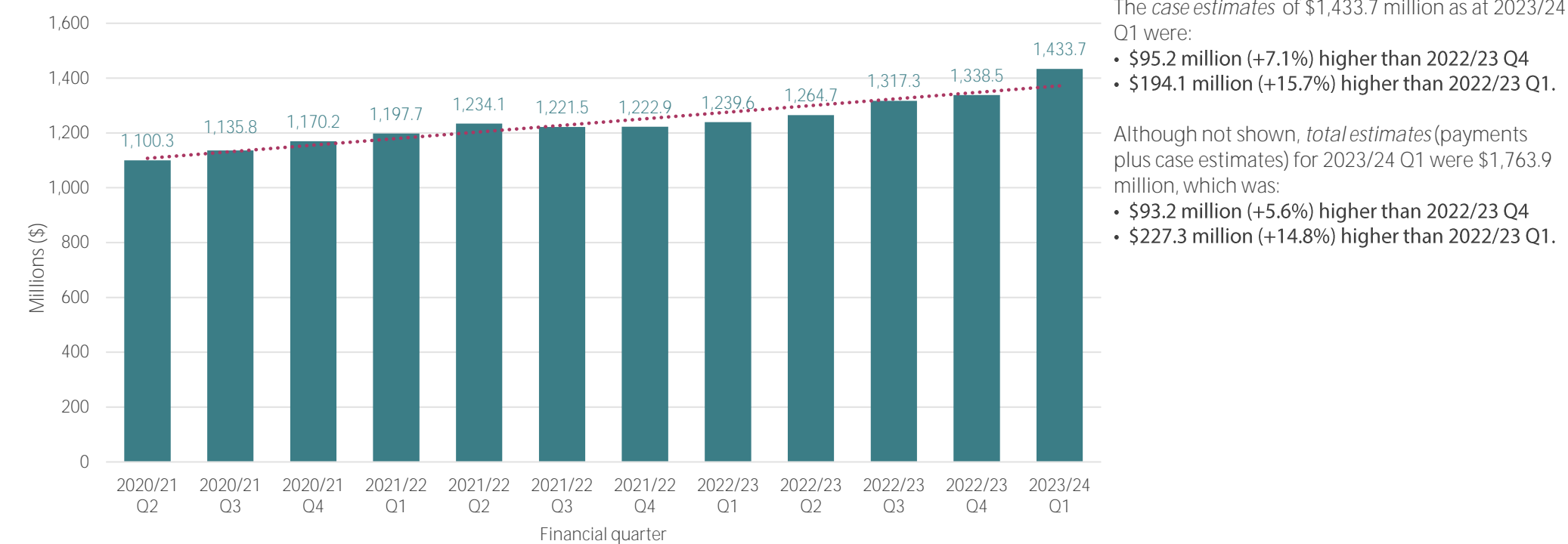
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Investigation	+0.856	+7.5%	+2.383	+24.1%
Miscellaneous	+0.289	+10.5%	+1.333	+78.0%
Workplace rehabilitation	-0.068	-0.5%	+1.349	+12.1%
Total	+1.077	+4.0%	+5.064	+22.3%

1 Claims experience for the whole scheme

1.4 Case estimates

Increasing trend, 2023/24 Q1 case estimates were \$1,433.7 million, which was \$95.2 million (+7.1%) higher than 2022/23 Q4.

Case estimates

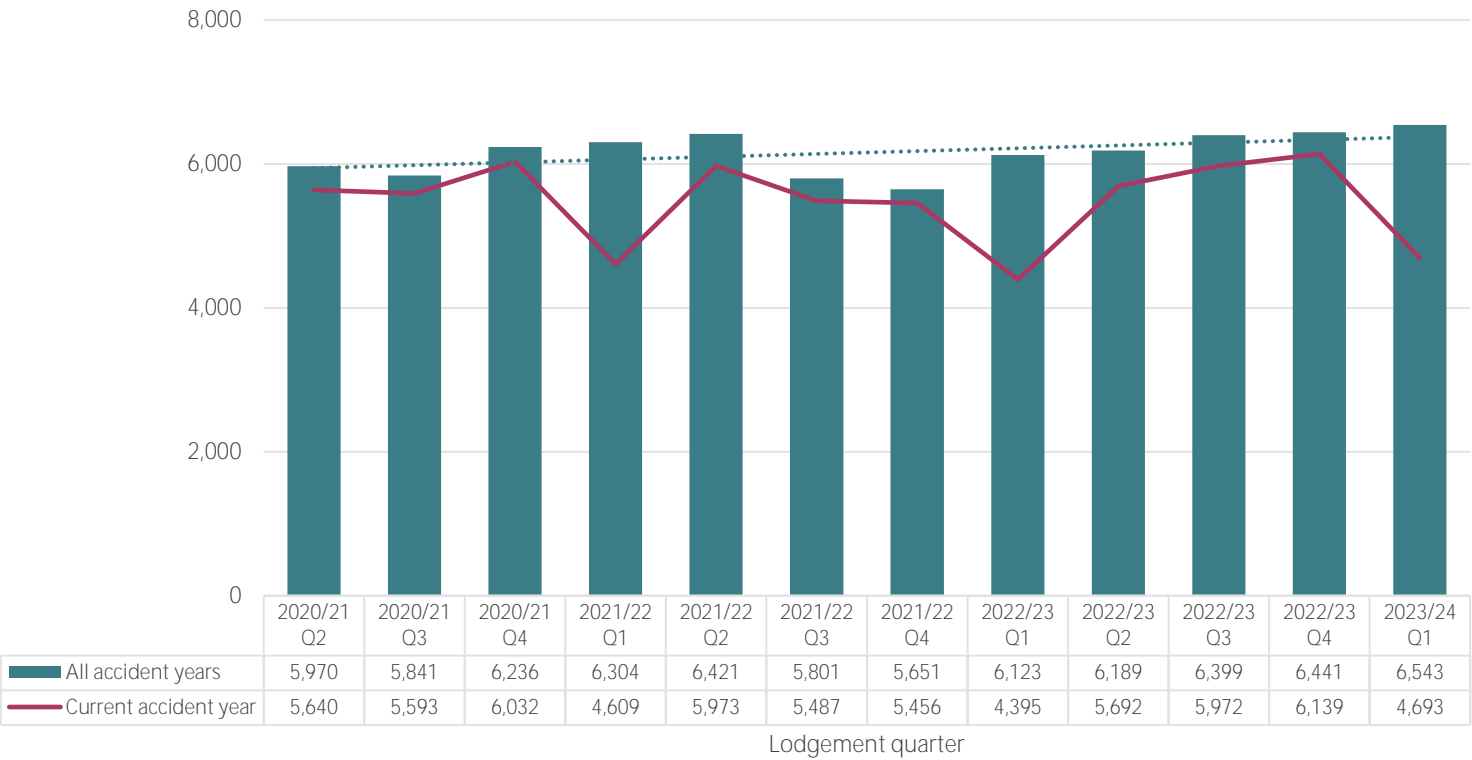


2 Claims experience for premium rating returning entities

2.1 Claims reported

Claims reported shows an increasing trend. Quarterly and annual increases (+1.6% and +6.9% respectively).

Claims reported



Since 2020/21 Q2, there is a stable to increasing trend in *claims reported*.

- Claims reported in 2023/24 Q1 were:
- 102 (+1.6%) higher than 2022/23 Q4
 - 420 (+6.9%) higher than 2022/23 Q1.

2 Claims experience for premium rating returning entities

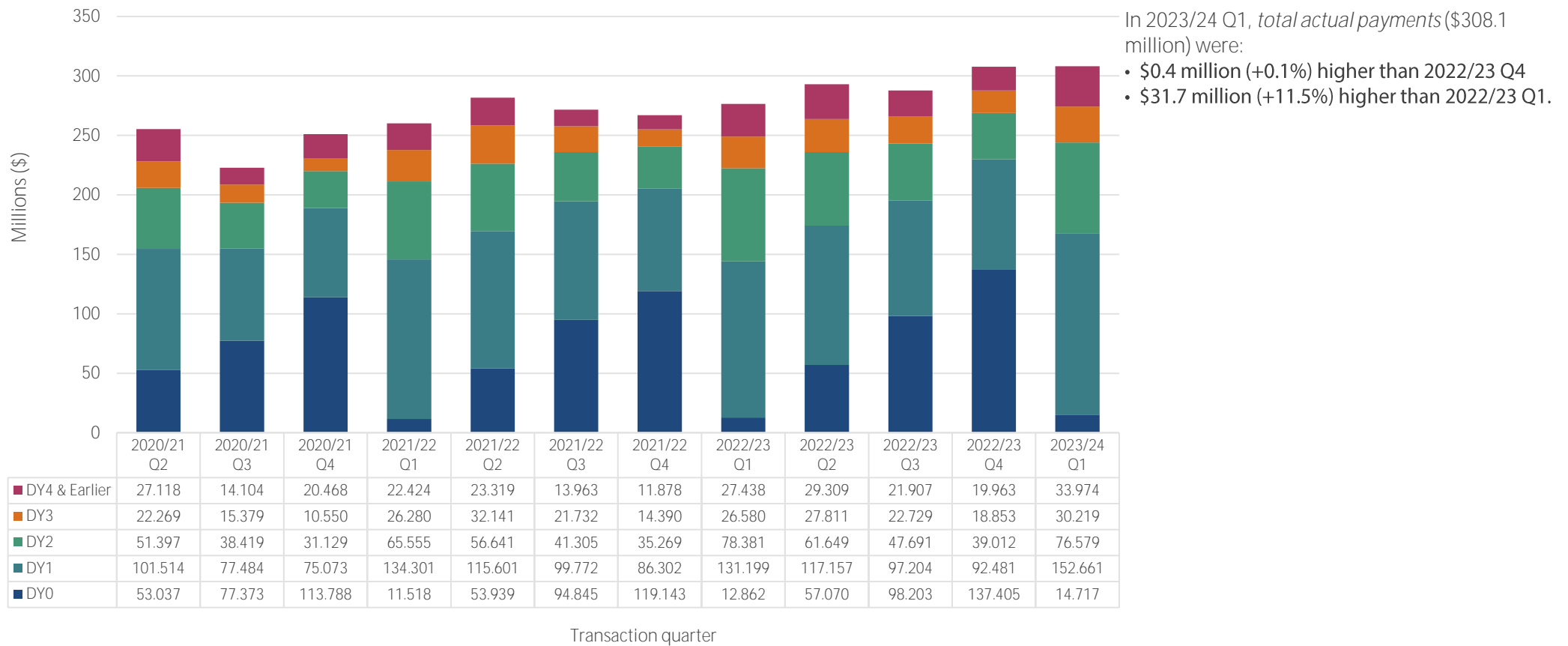
2.2 Actual claim payments

The payments in this section are not adjusted for inflation.

2.2.1 Total claim payments

2023/24 Q1 total was on par with previous quarter (+0.1%). For 2023/24 Q1, DY0 accounted for 4.8% and DY1 accounted for 49.5% of the total payments.

Total claim payments



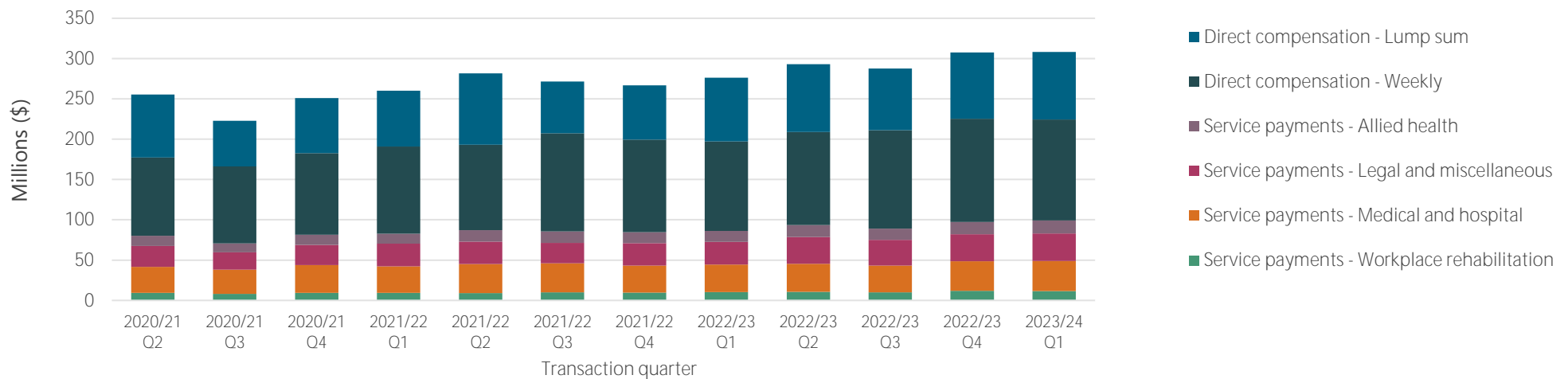
2 Claims experience for premium rating returning entities

2.2 Actual claim payments

2.2.2 Total by payment type

In 2023/24 Q1, weekly payments accounted for 40.5% of payments. For 2023/24 Q1, weekly payments decreased over the quarter (-2.7%), however increased over the year (+12.7%).

Total claim payments



	2020/21 Q2	2020/21 Q3	2020/21 Q4	2021/22 Q1	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4	2023/24 Q1	% change to Sep 23 from	
Total payments (\$m)	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	2022/23 Q4	2022/23 Q1
Direct compensation - Lump Sum	78.1	56.5	68.4	69.2	88.6	64.2	67.5	79.3	84.1	76.6	82.2	83.8	+2.0	+5.7
Direct compensation - Weekly	97.1	95.4	101.2	108.1	105.9	121.8	114.9	110.9	115.5	122.2	128.4	125.0	-2.7	+12.7
Service payments - Allied health	12.4	11.1	12.7	12.5	14.2	14.2	13.5	13.7	14.9	13.9	15.1	16.1	+6.6	+17.7
Service payments - Legal and miscellaneous	26.1	21.5	25.0	27.9	27.8	25.3	27.8	28.0	33.0	31.9	33.4	34.4	+2.9	+22.7
Service payments - Medical and hospital	32.2	30.0	34.5	33.1	36.3	36.1	33.4	34.1	34.8	33.1	36.8	37.2	+1.1	+9.0
Service payments - Workplace rehabilitation	9.5	8.2	9.3	9.3	8.9	10.0	9.9	10.4	10.7	10.1	11.9	11.7	-1.6	+12.0
Total	255.3	222.8	251.0	260.1	281.6	271.6	267.0	276.5	293.0	287.7	307.7	308.1	+0.1	+11.5

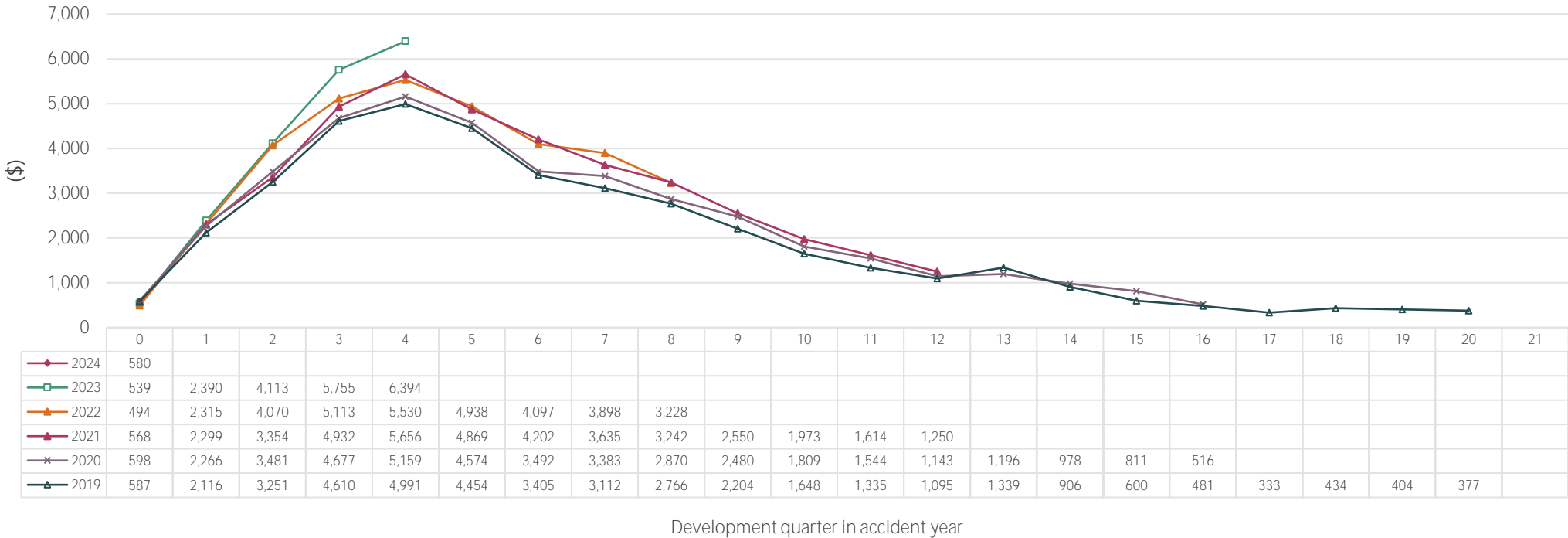
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.1 PPCR Incremental

Generally increasing trend across accident years. Significant increase for accident year 2023, from DQ3.

Payment per claim reported



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

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

- 2024 accident year starts off higher than prior years, except for 2019 and 2020
- 2023 accident year is generally higher than prior years, particularly DQ3 and DQ4
- 2022 accident year is higher than prior years, except for DQ0 and DQ6.

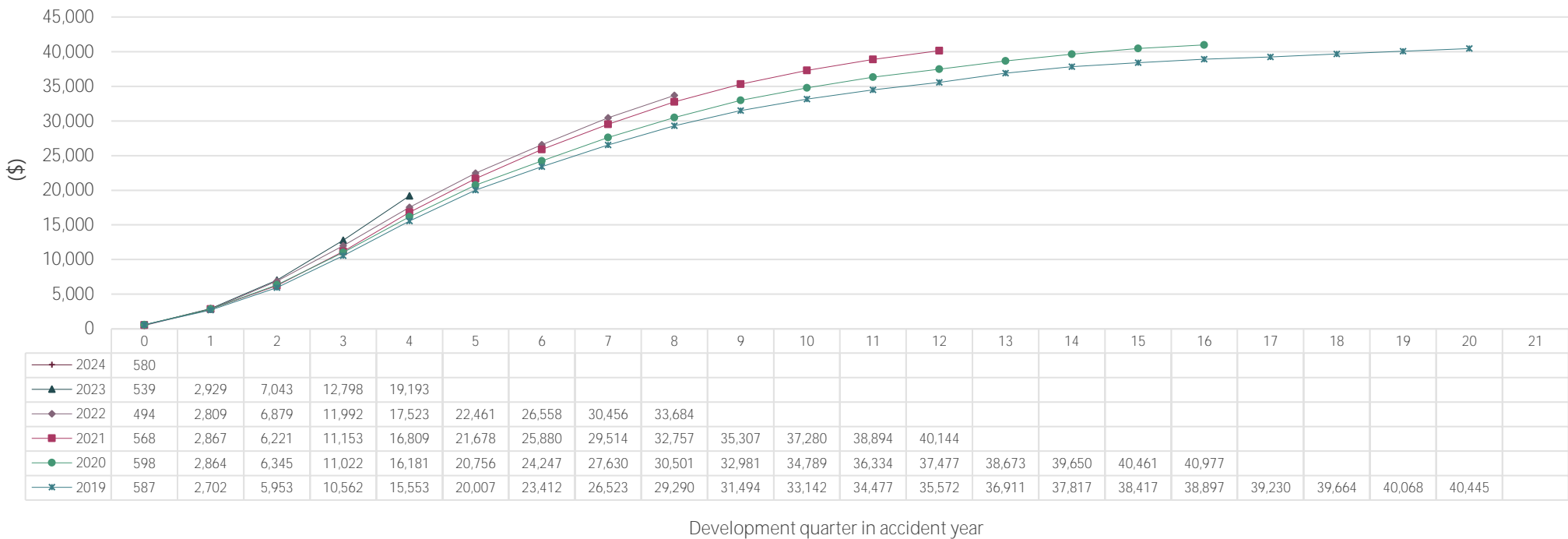
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.2 PPCR Cumulative

Strong increasing trend in cumulative PPCR across accident years.

Cumulative payment per claim reported



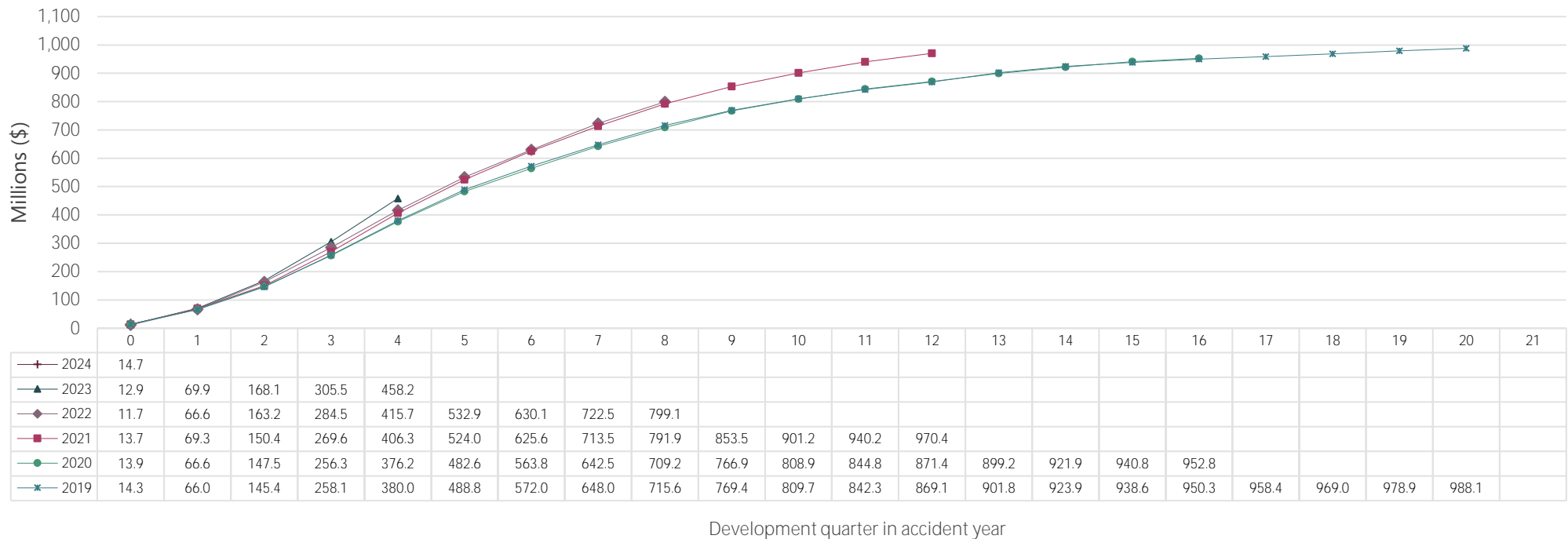
2 Claims experience for premium rating returning entities

2.3 Payments per claim reported

2.3.3 Total cumulative real payments by development quarter

No increasing trend in total cumulative payments from 2018 onwards, despite increase in PPCR. Significant increase for accident year 2023, from DQ4.

Cumulative total payments



The cumulative payments by development quarter show:

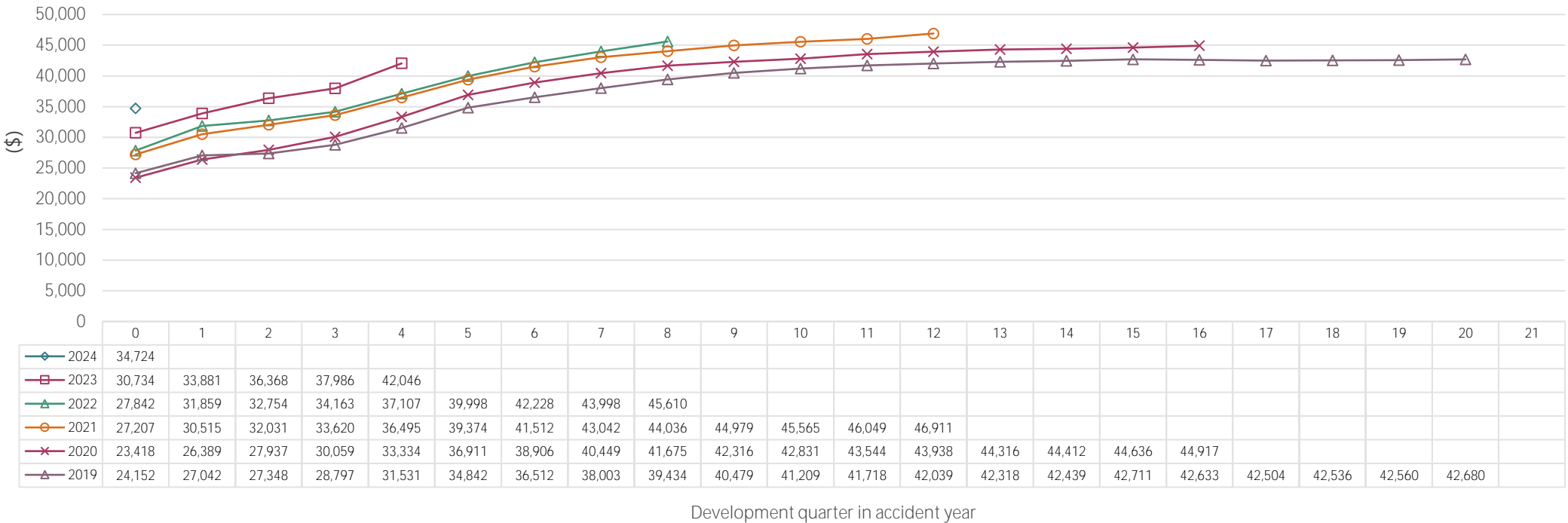
- 2024 accident year starts off higher than prior years.
- 2023 accident year starts off generally on par or higher than prior years
- 2022 accident year is higher than prior years, except for DQ0 and DQ1.

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

2 Claims experience for premium rating returning entities

2.4 Average total case estimate per reported claim

Average total case estimate per reported claim



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

The key points are:

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

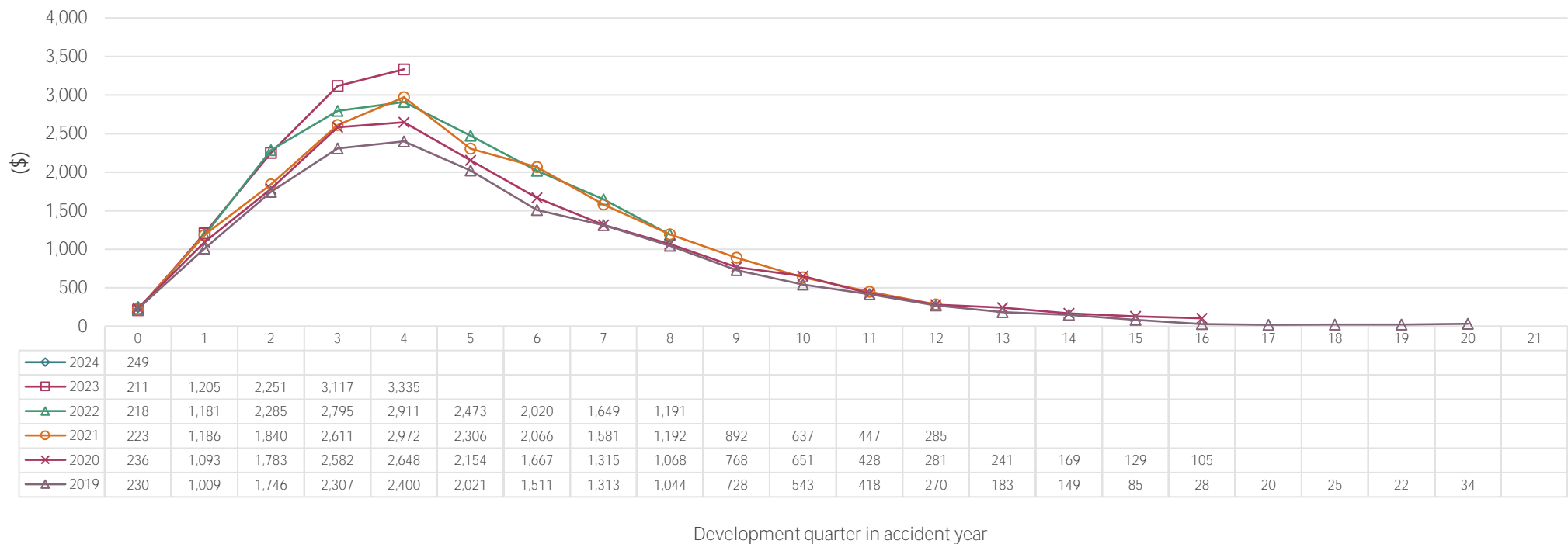
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.1 Weekly payments

Reflects trend of total payments, with each accident year generally higher than prior years. Significant increase for accident year 2023, from DQ2.

Payment per claim reported
Weekly payments



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

- 2024 accident year starts off generally higher than prior years
- 2023 accident year higher than prior years, except for DQ0 and DQ1
- 2022 accident year is generally on par with prior years
- Payments peak in DQ4 similar to total PPCR trends.

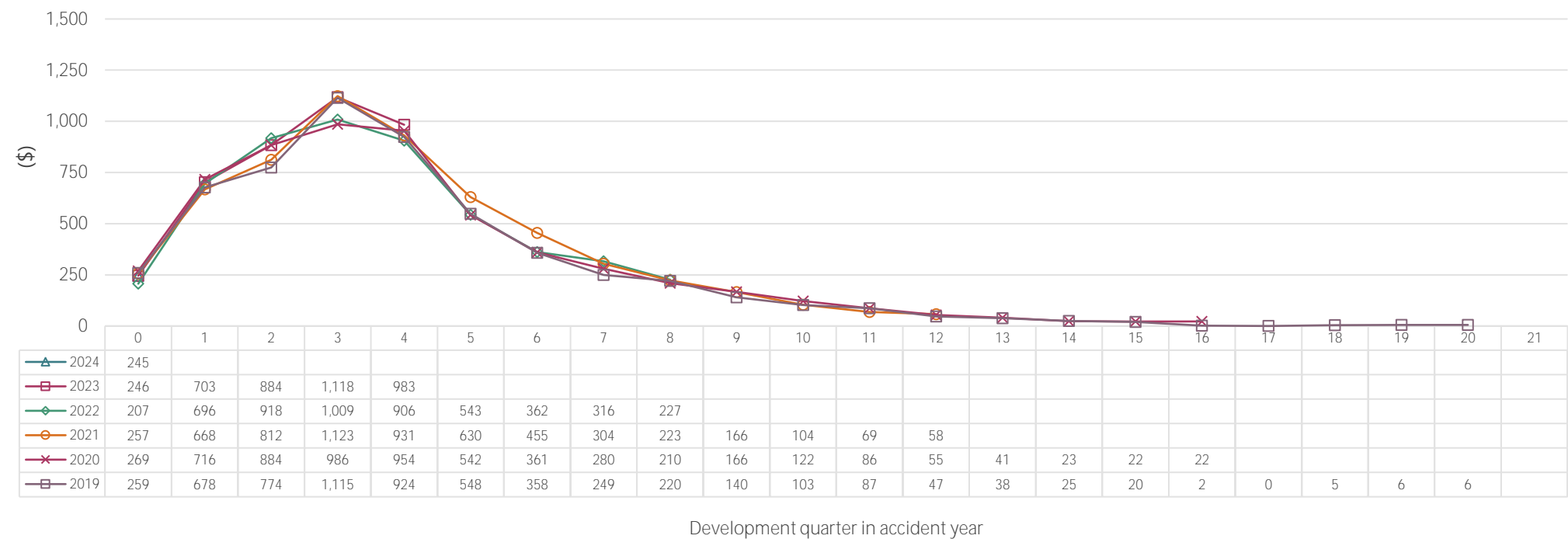
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.2 Medical and hospital

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

Payment per claim reported
Medical and hospital



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

- 2024 accident year starts off lower than prior years, except for 2022 accident year
- 2023 accident year is generally higher than prior years
- 2022 accident year is generally lower than prior years.

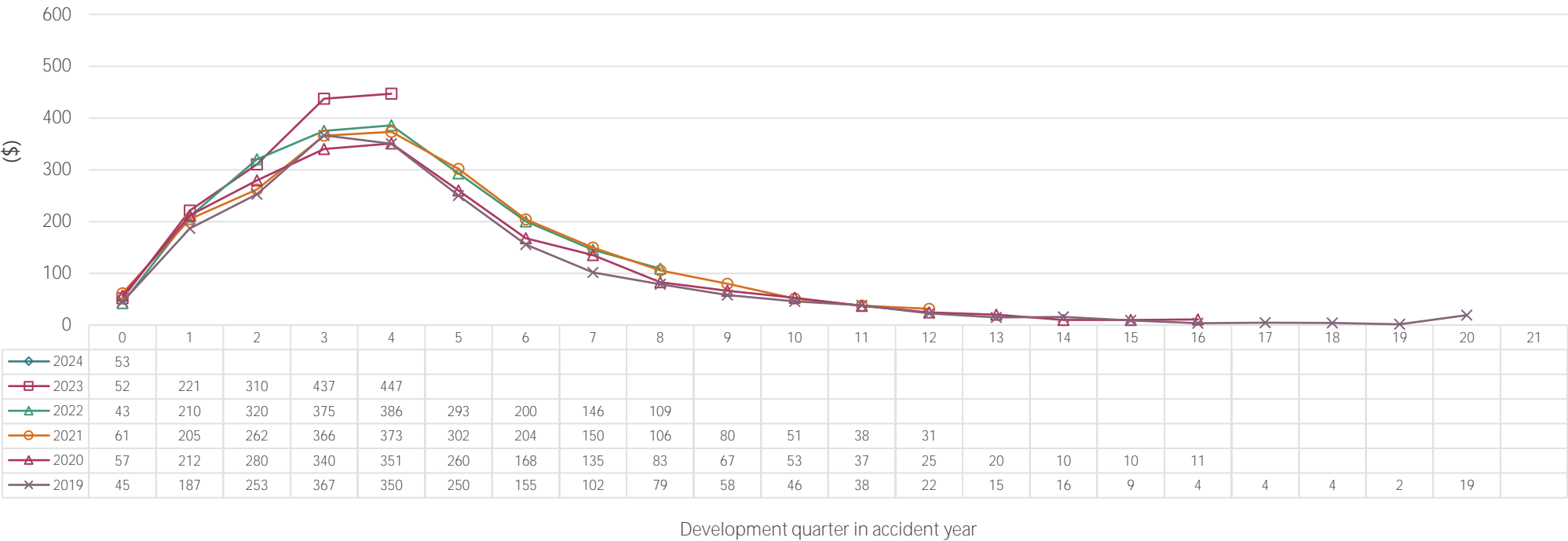
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.3 Allied health

Similar experience to weekly payments, allied health payments peak in DQ4. Significant increase for accident year 2023 from DQ3.

Payment per claim reported
Allied health



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

- The PPCR increases steadily up to a high in DQ3 and DQ4, before decreasing
- 2024 accident year starts off on on par with 2023 accident year
- 2023 accident year is generally higher than prior years, particularly DQ3 and DQ4
- 2022 accident year is generally higher than prior years, except for DQ0, DQ1, DQ6 and DQ7.

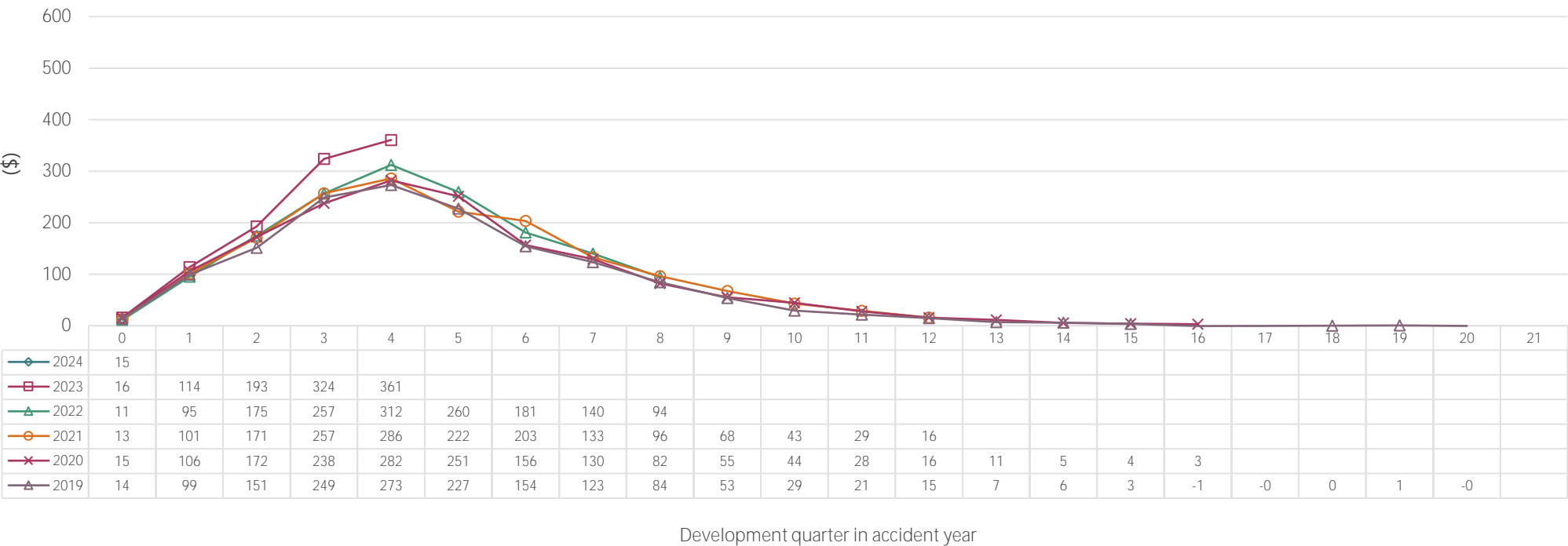
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.4 Workplace rehabilitation

Increasing trend across accident years, with 2023 above prior years for DQ1 onwards.

Payment per claim reported
Workplace rehabilitation



Workplace rehabilitation trends show:

- The PPCR increases steadily up to a peak in DQ4, before decreasing
- There is an increasing trend across accident years, which is most significant from DQ2 to DQ4
- 2024 accident year starts off generally on par with prior years
- 2023 accident year starts off higher than prior years, particularly DQ3 and DQ4
- 2022 accident year is higher than prior years, except for DQ0, DQ1, DQ6 and DQ8.

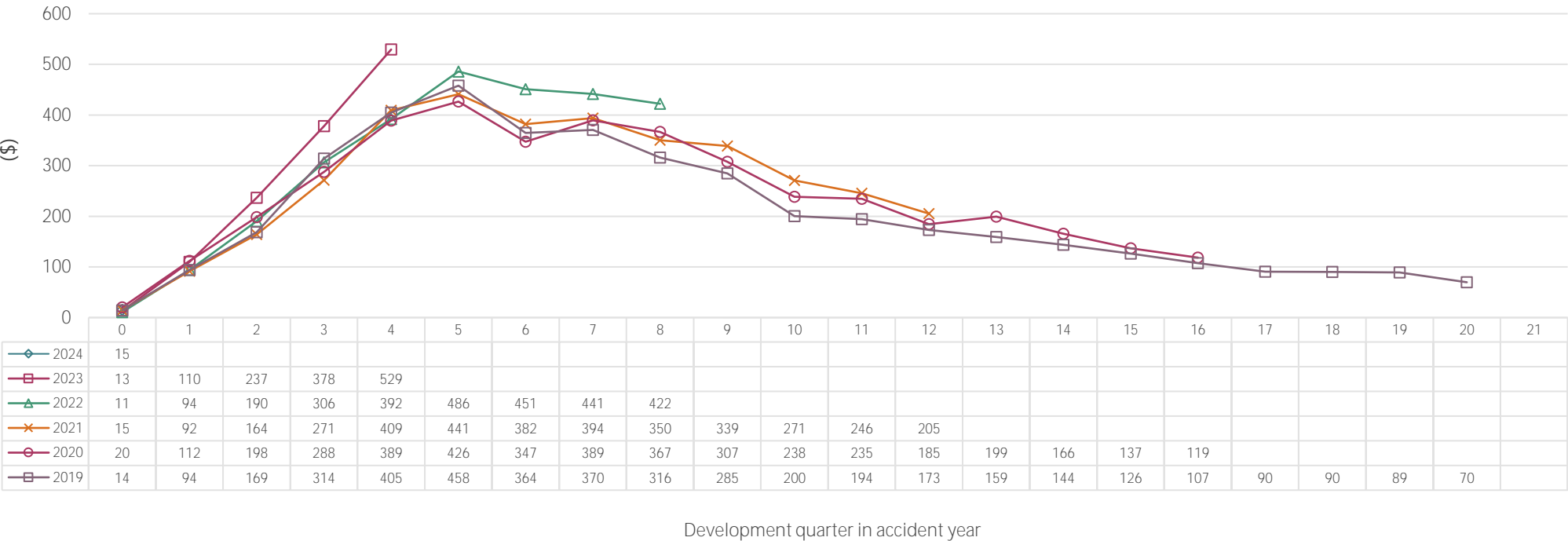
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.5 Legal and miscellaneous

Increasing trend for accident years 2019 and 2021 from DQ3 to DQ5. Significant increase for accident year 2023, from DQ1.

Payment per claim reported
Legal and miscellaneous



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

- The PPCR increases steadily up to a high in DQ4 and DQ5, before decreasing
- 2024 accident year is generally higher than prior years, except for 2020 accident year
- 2023 accident year is generally higher than prior years, particularly DQ2 to DQ4
- 2022 accident year is generally on par or higher than prior years.

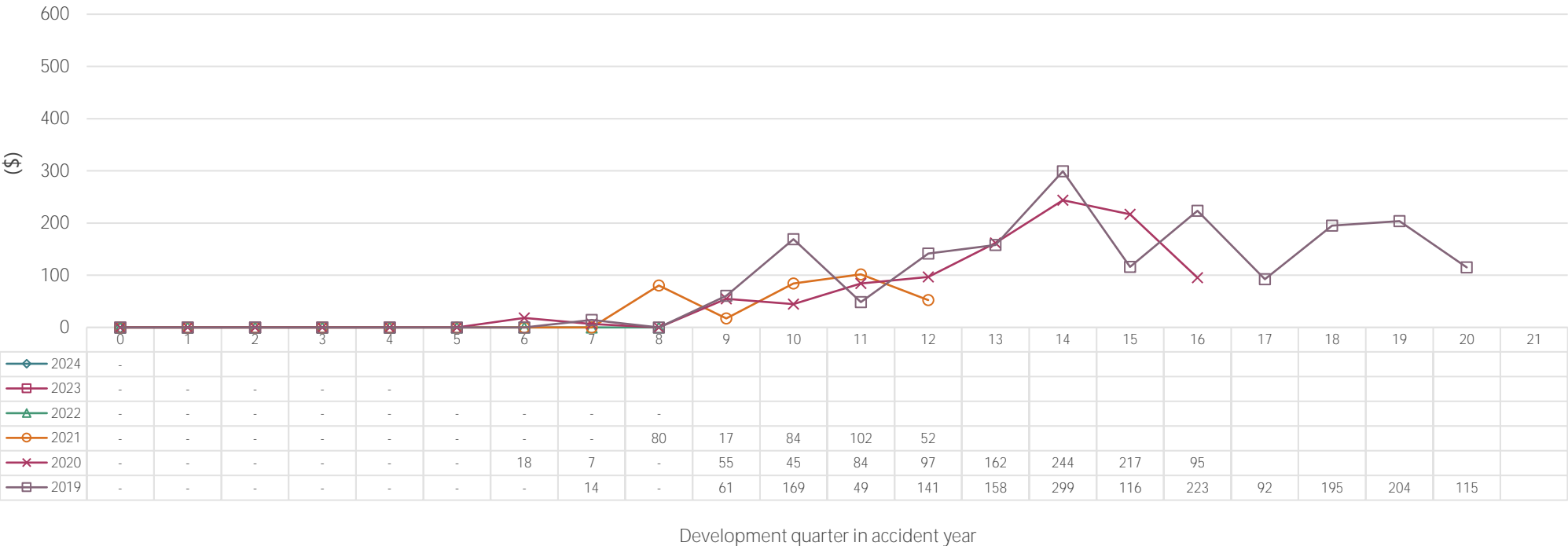
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.6 Lump sum with election registered

Low payments for recent years in early development years. Spikes for 2019 and 2020 DQ14 onwards due to payments on large claims.

Payment per claim reported
Lump sum with election registered



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

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

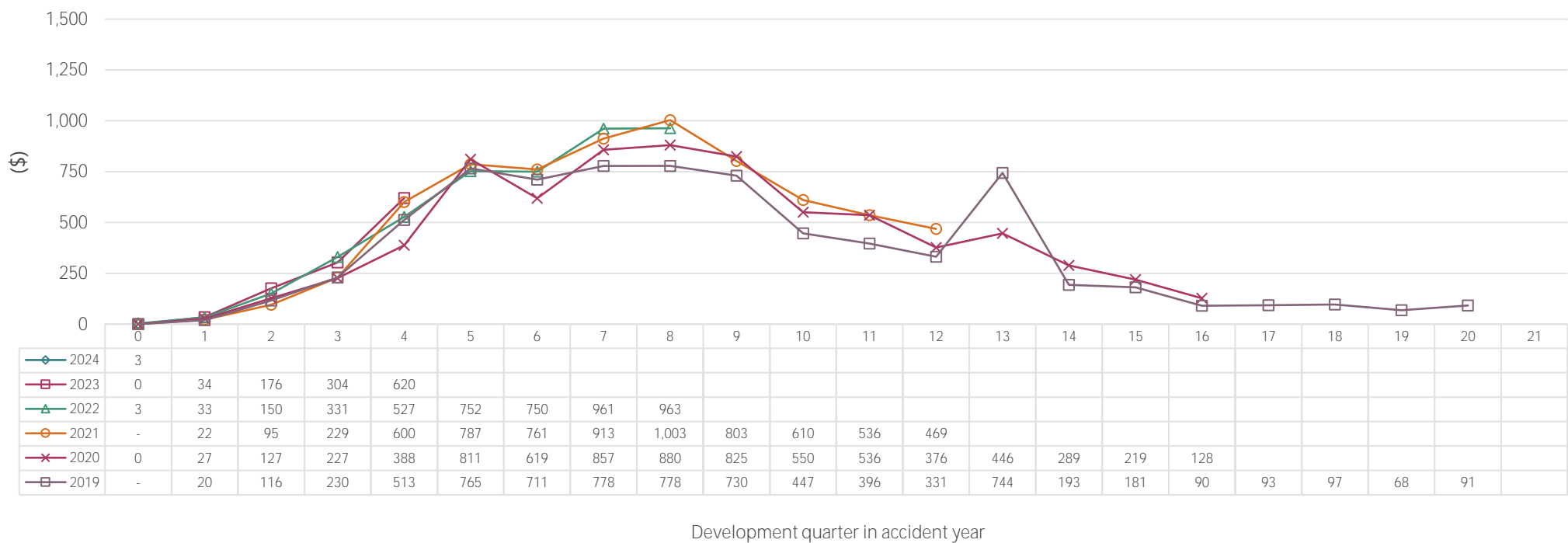
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.7 Lump sum with no election registered

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

Payment per claim reported
Lump sum with no election registered



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

- 2024 accident year starts off on par or higher than prior years
- 2023 accident year on par or higher than prior years
- 2022 accident year is generally higher than prior years.

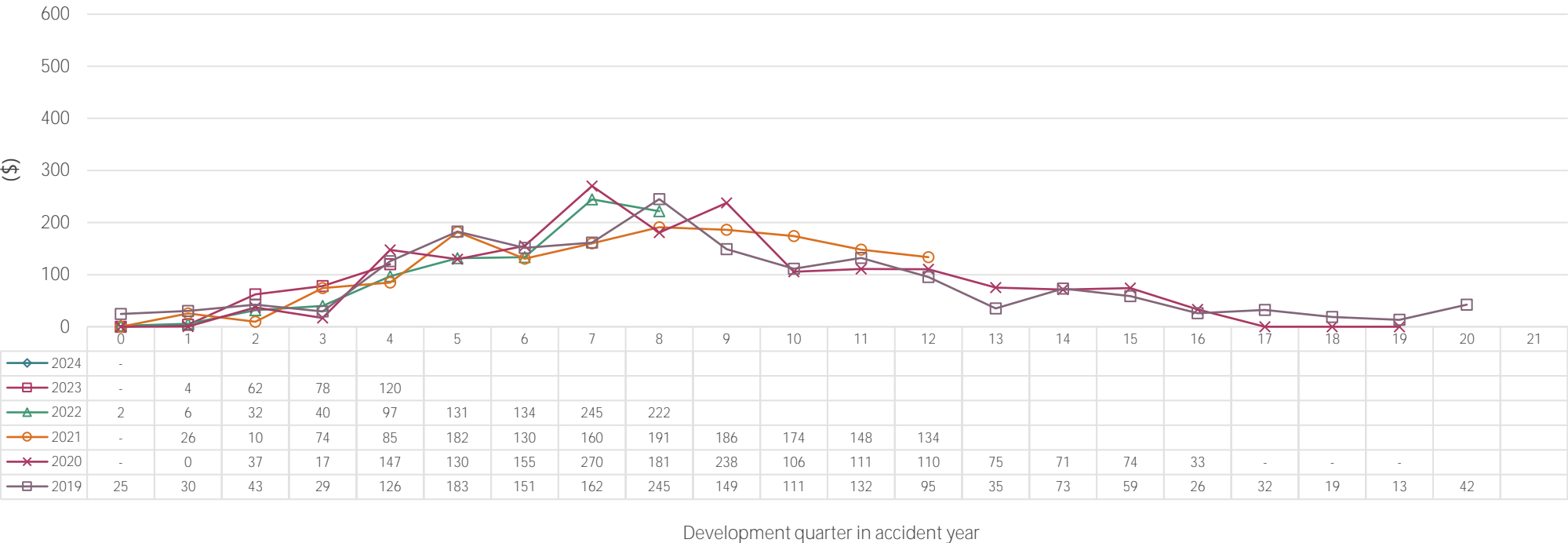
2 Claims experience for premium rating returning entities

2.5 Payments per claim reported by payment type

2.5.8 Lump sum - permanent impairment/fatal

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

Payment per claim reported
Lump sum - permanent impairment/fatal



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

- Peaks between DQ7 to DQ9
- 2023 accident year is on par or higher than prior years, except for 2019 and 2021
- 2022 accident year is generally lower than prior years.

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

Glossary

Active claims

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

Case estimates

The estimated outstanding amount of a claim.

Development year

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

Payment per claim reported (PPCR) by accident year

This is calculated as:

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

Note that only payments made up to 30 June 2022 have been adjusted (i.e no adjustment for the current year's payment).

PPCR Cumulative

The cumulative number of claims for the year.

PPCR Incremental

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

Premium rating returning entities

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

Standard payment groups -

Weekly payments

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

Lump sum payments

1. Lump sum election registered (including redemption payments made under Schedule 1 and Negotiated Lump Sum Settlement where the claimant registered an Election to Retain Right to Seek Damages*)
2. Lump sum no election registered (including redemption payments made under Schedule 1 and Negotiated Lump Sum Settlement where the claimant did not register an Election to Retain Right to Seek Damages*)
3. Lump sum permanent impairment/fatal (specific injury payments made under Schedule 2 or fatal payments in the form of a lump sum).
The *Workers' Compensation and Injury Management Amendment Act 2018* commenced on 1 July 2018, increasing the WA fatality entitlements from \$308,339 to \$631,810. The amount is increased each year, in accordance with the Prescribed Amount - further details available on the WorkCover WA website.

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

Allied health payments

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

Legal and miscellaneous payments

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

Medical and hospital payments

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

Workplace rehabilitation payments

1. Workplace rehabilitation payments

Total case estimate

This is calculated as:

claims payment plus insurers' outstanding case estimate.

Disclaimer

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