



# Claims Experience Status Report

December 2024

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

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





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## Claims Experience Status Report

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

This report is based on both the previous *Workers' Compensation and Injury Management Act 1981* (applicable up to 30 June 2024) and new *Workers Compensation and Injury Management Act 2023* (effective from 1 July 2024).

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 six 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 NIDS specification on WorkCover WA's website:

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

# KEY FINDINGS

## Claims experience for the whole scheme

Over the 2024/25 Q2 quarter:

Claims reported p.6

7,332 claims

- ▲ 0.9% change from last quarter
- ▲ 0.9% change from last year

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

\*One quarter lag

2,401 claims

- ▲ 5.4% change from last quarter
- ▲ 36.2% change from last year

Active claims p.8

26,279 claims

- ▲ 2.4% change from last quarter
- ▲ 8.0% change from last year

Claim payments p.9

\$402 million

- ▲ 12.9% change from last quarter
- ▲ 17.4% change from last year

Case estimates p.14

\$1,728 million

- ▲ 2.5% change from last quarter
- ▲ 15.5% change from last year

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

\$65,765

- ▲ 0.0% change from last quarter
- ▲ 6.9% change from last year

## Claims experience for premium rating returning entities only

Over the 2024/25 Q2 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

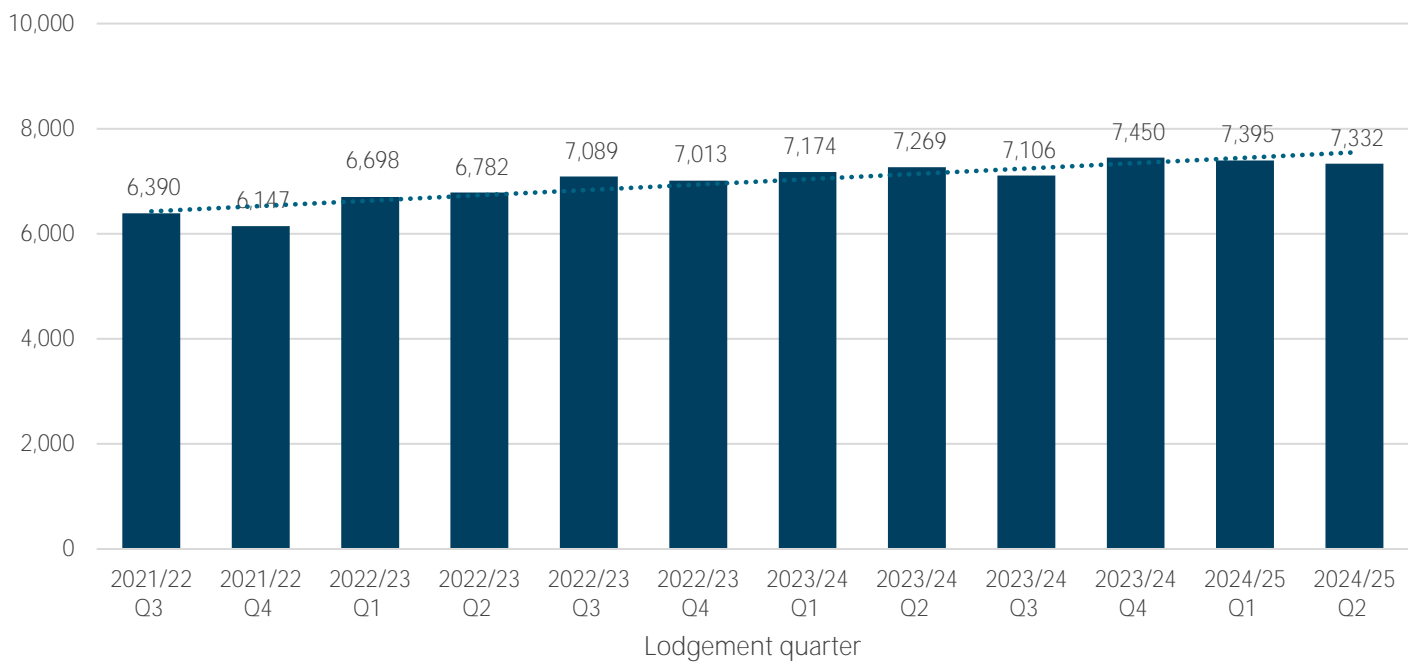
There has been an increasing trend in the average total case estimate per claim reported across accident years. The 2019, 2020, 2021, 2022, and 2023 accident years are significantly higher than prior years at the same stage of development due to higher case estimates and small claims. The 2025 accident year is higher than the 2024 accident year for the latest development quarter (DQ2).

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.1 Claims reported

### 1.1.1 All claims reported

Claims reported



The number of *claims reported* experienced a steady trend since 2021/22 Q3, albeit with some quarterly and seasonal variation.

Claims reported increased over the four quarters to 2024/25 Q2.

In 2024/25 Q2, there were 7,332 claims reported, which is:

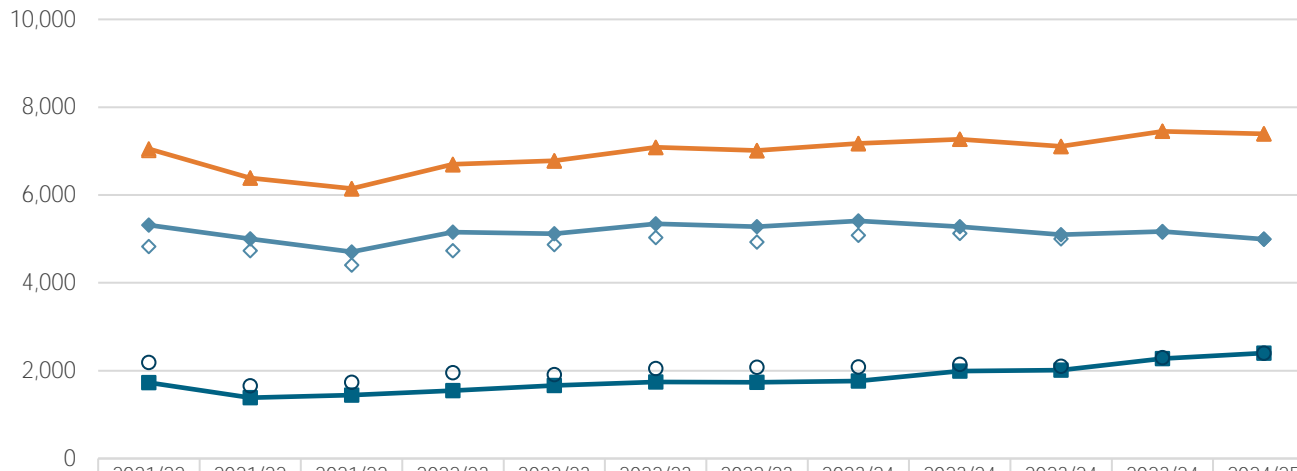
- 63 (-0.9%) lower than 2024/25 Q1
- 633 (+0.9%) higher than 2023/24 Q2.

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.1 Claims reported

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

Number of claims reported to 2024/25 Q1



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 2021/22 Q2, the original estimate was 31.2% of total claims having 60+ days lost recorded, this has reduced to 24.6% as data matures.

	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4	2023/24 Q1	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1
< 60 days - Original	4,824	4,731	4,403	4,732	4,868	5,033	4,929	5,079	5,125	5,003	5,158	4,994
60+ days - Original	2,191	1,657	1,736	1,955	1,908	2,050	2,077	2,087	2,143	2,101	2,294	2,401
Total - Original	7,015	6,388	6,139	6,687	6,776	7,083	7,006	7,166	7,268	7,104	7,452	7,395

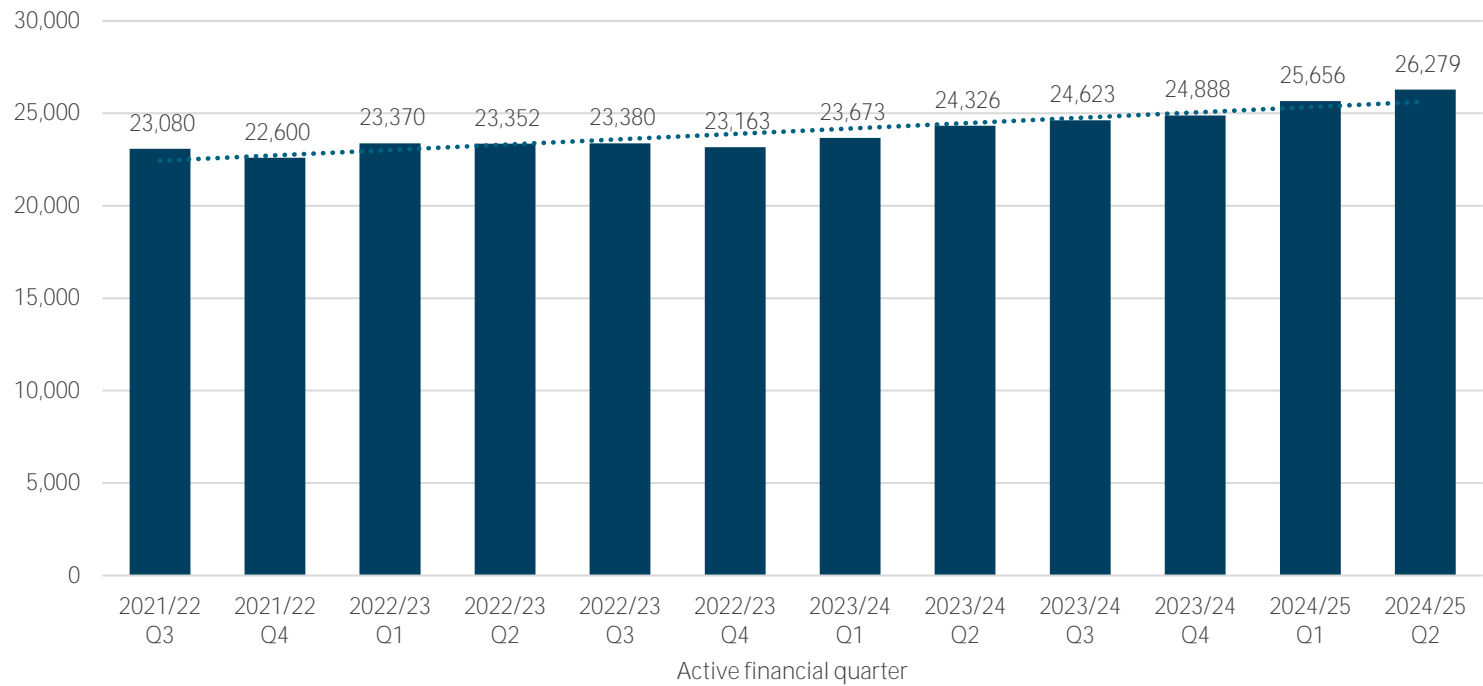
Lodgement quarter

Quarter	2021/22 Q2	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4	2023/24 Q1	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1
Original 60+ days	2,191	1,657	1,736	1,955	1,908	2,050	2,077	2,087	2,143	2,101	2,294	2,401
Original 60+ % of Total	31.2%	25.9%	28.3%	29.2%	28.2%	28.9%	29.6%	29.1%	29.5%	29.6%	30.8%	32.5%
Current 60+ days	1,731	1,385	1,441	1,545	1,660	1,744	1,735	1,763	1,990	2,011	2,279	2,401
Current 60+ % of Total	24.6%	21.7%	23.4%	23.1%	24.5%	24.6%	24.7%	24.6%	27.4%	28.3%	30.6%	32.5%

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.2 Active claims

Active claims



Active claims show an increasing trend since 2021/22 Q3, from 23,080 to 26,279 in 2024/25 Q2.

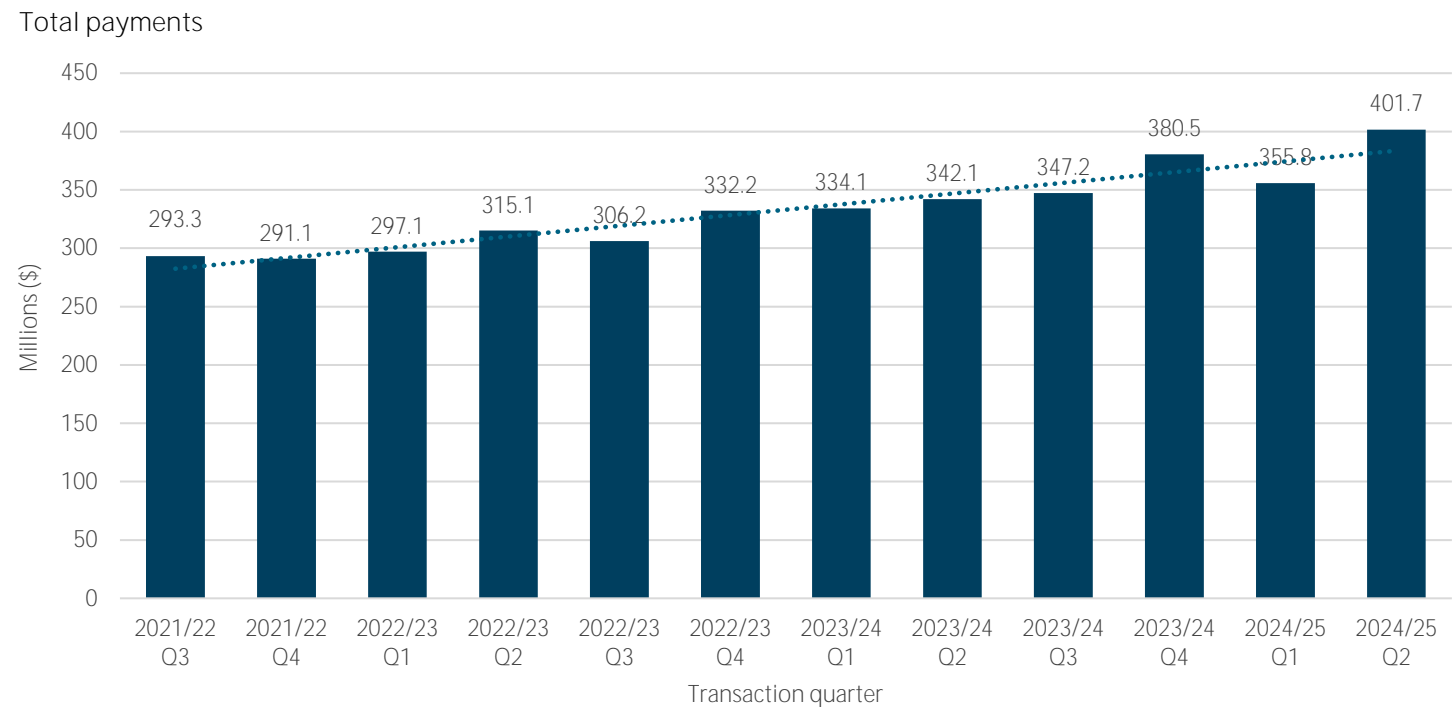
- The active claims at 2024/25 Q2 were:
- 623 (+2.4%) higher than at 2024/25 Q1
  - 1,953 (+8.0%) higher than at 2023/24 Q2.



# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.3 Payments

### 1.3.1 Total payments



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

*Total payments* in the 2024/25 Q2 quarter were \$401.7 million, which is:

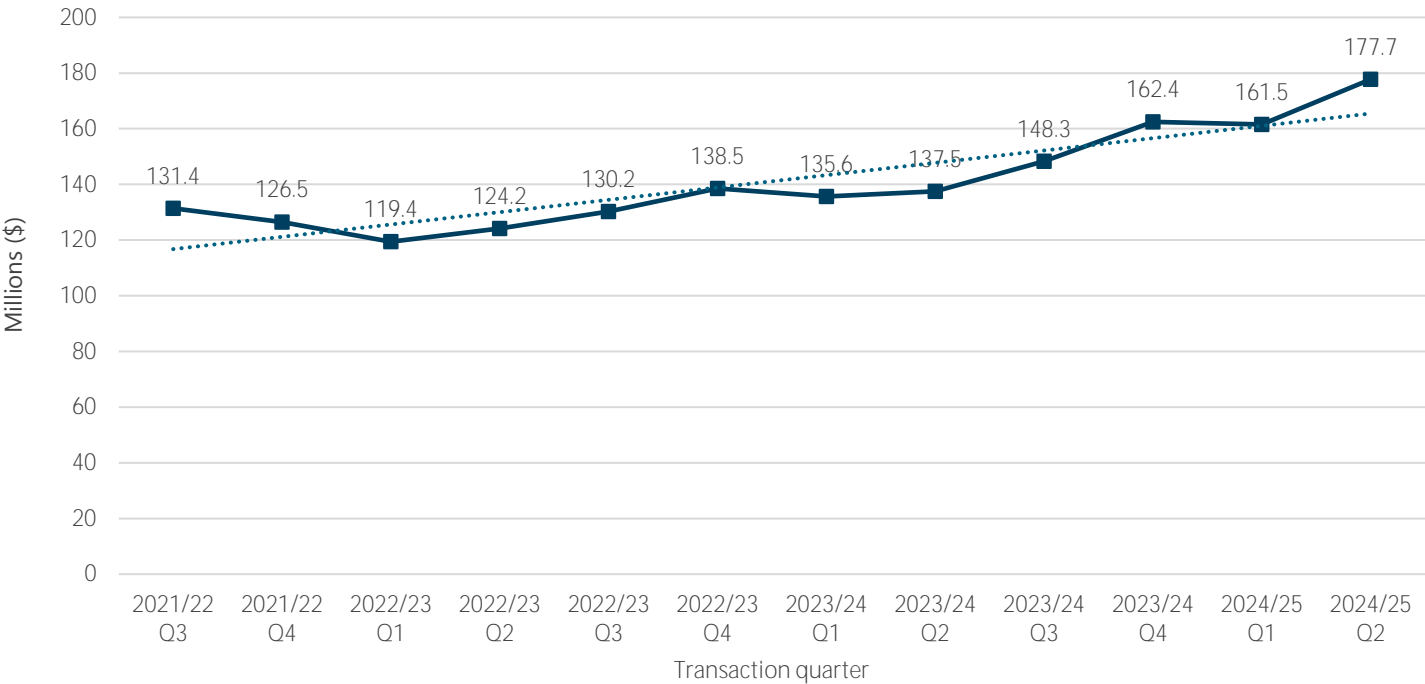
- \$45.9 million (+12.9%) higher than 2024/25 Q1
- \$59.6 million (+17.4%) higher than 2023/24 Q2.

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.3 Payments

### 1.3.2 Weekly payments

Weekly payments



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

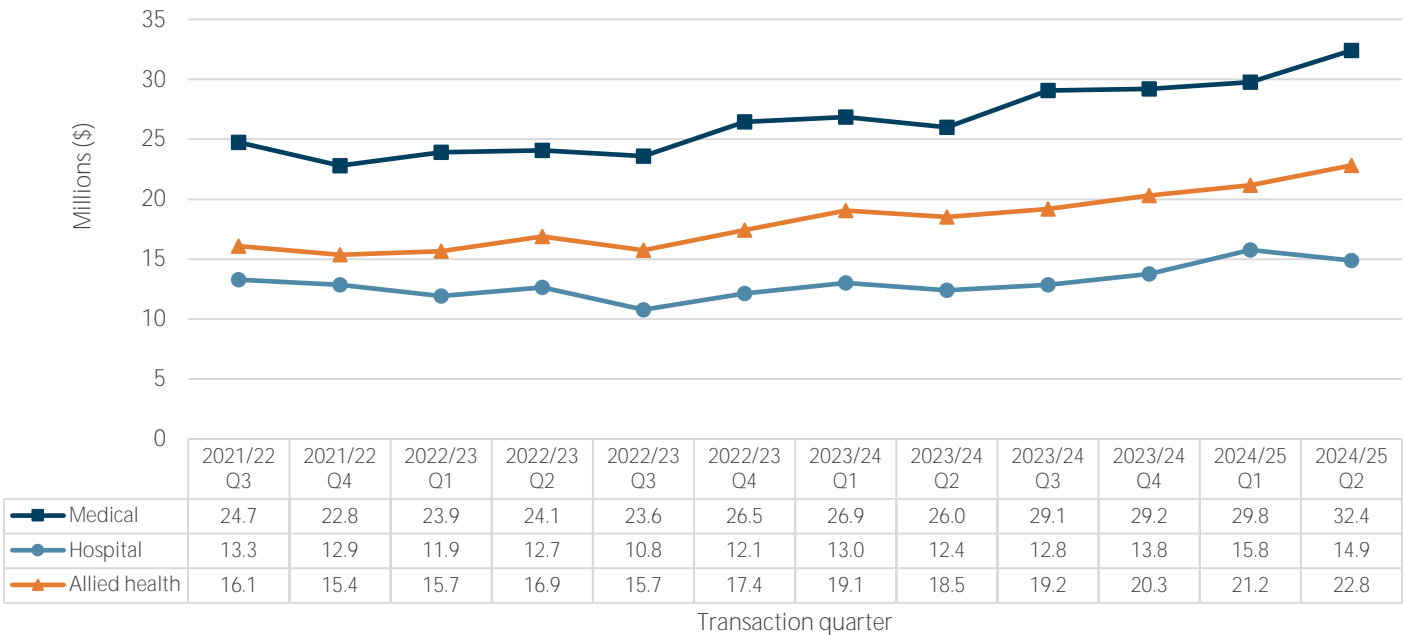
- Payments in 2024/25 Q2 were:
- \$16.2 million (+10.0%) higher than 2024/25 Q1
  - \$40.2 million (+29.2%) higher than 2023/24 Q2.

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.3 Payments

### 1.3.3 Medical, hospital and allied health service payments

Medical, hospital and allied health service payments



Total *medical, hospital and allied health service payments* in 2024/25 Q2 were \$70.1 million, which was:

- \$2.6 million (+3.9%) higher than 2024/25 Q1
- \$11.0 million (+19.3%) higher than 2023/24 Q2.

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 2023/24 Q2 and 2024/25 Q1 are shown in the table below:

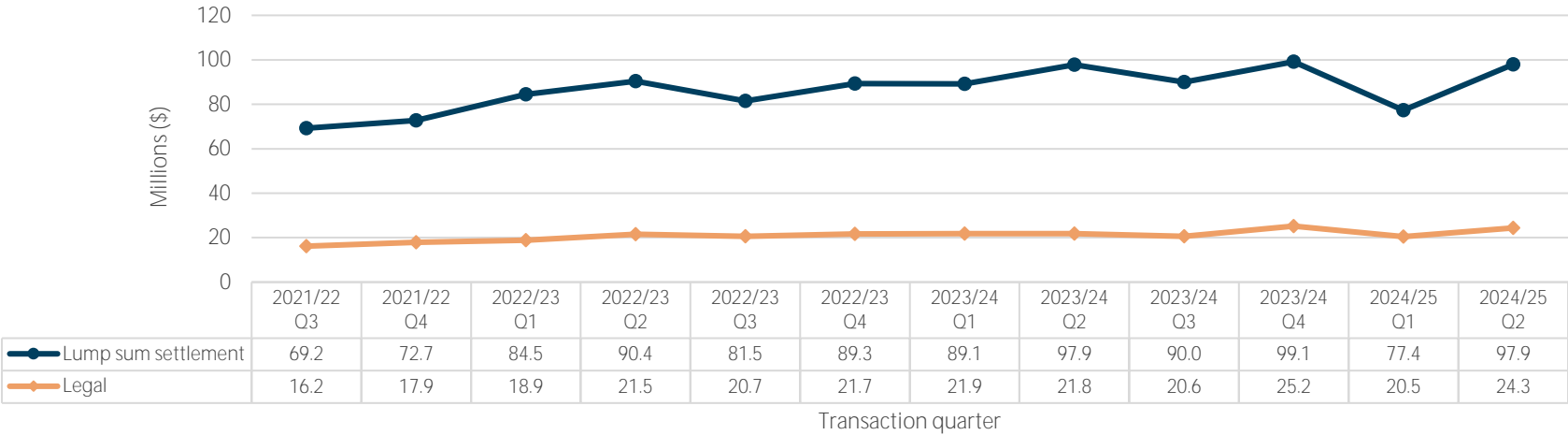
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Medical	+2.640	+8.9%	+6.408	+24.6%
Hospital	-0.876	-5.6%	+2.473	+19.9%
Allied health	+0.864	+4.3%	+2.113	+11.1%
Total	+2.628	+3.9%	+10.993	+19.3%

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.3 Payments

### 1.3.4 Settlements and legal payments

Settlements and legal payments



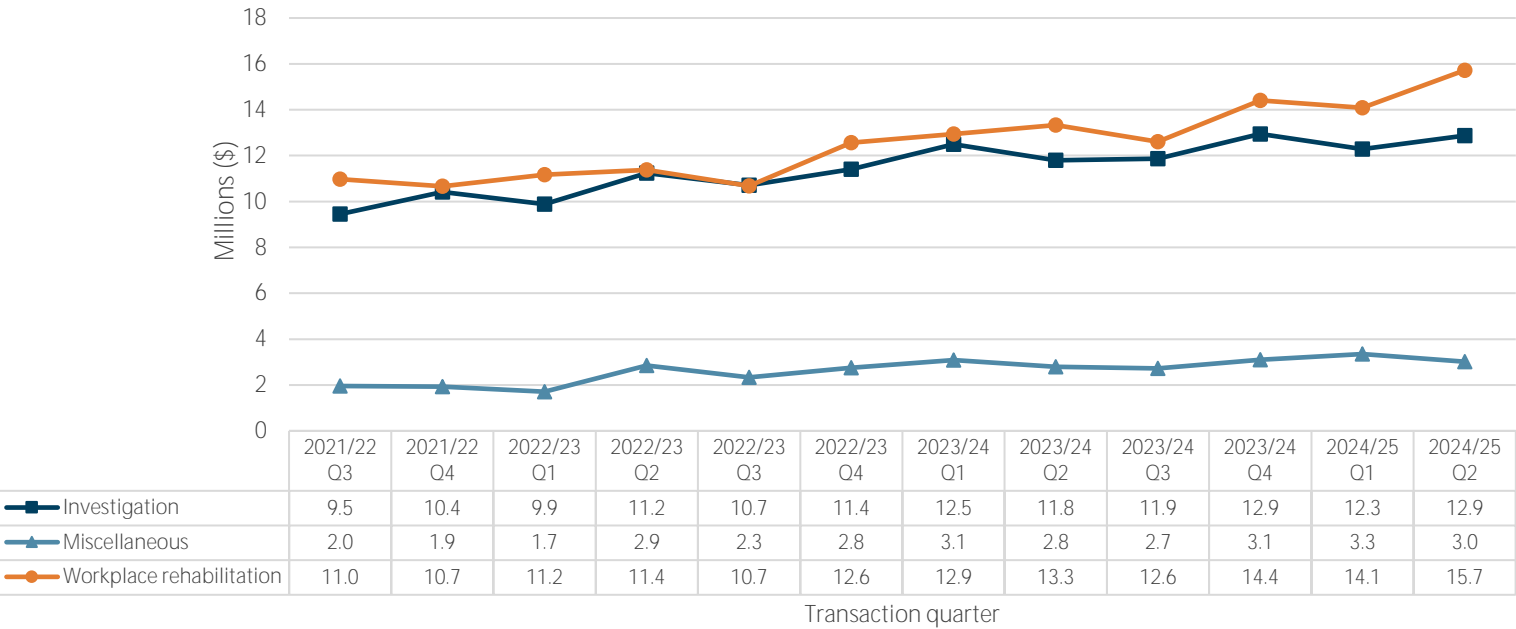
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Settlement	+20.534	+26.5%	+0.041	+0.0%
Legal	+3.847	+18.8%	+2.532	+11.6%
Total	+3.847	+3.9%	+2.573	+2.1%

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

## 1.3 Payments

### 1.3.5 Investigations, miscellaneous and workplace rehabilitation payments

Investigations, miscellaneous and workplace rehabilitation payments



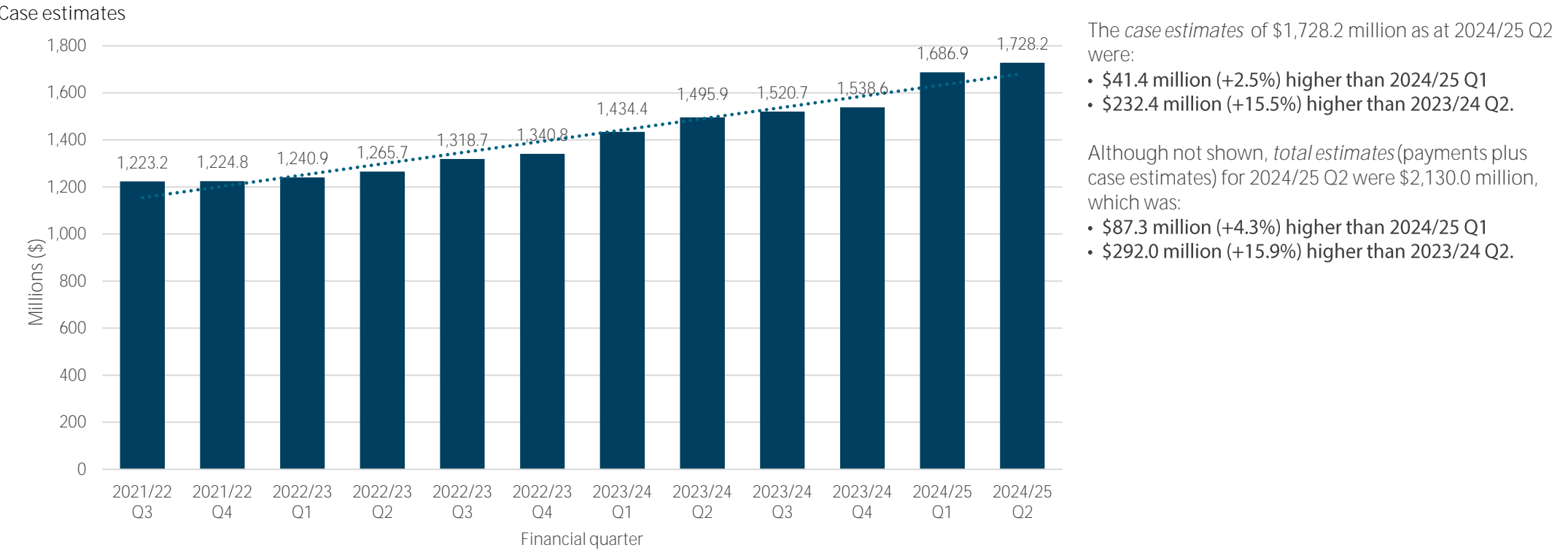
Investigations, miscellaneous and workplace rehabilitation payments follow a generally cyclical trend, with seasonal lows in the March (Q3) quarters.

Total payments increased (-6.4%) from the previous quarter: increases in investigation (+4.8%) and workplace rehabilitation (+11.7%), offset by decrease in miscellaneous payments (-10.0%).

	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Investigation	+0.588	+4.8%	+1.073	+9.1%
Miscellaneous	-0.336	-10.0%	+0.221	+7.9%
Workplace rehabilitation	+1.641	+11.7%	+2.384	+17.9%
Total	+1.893	+6.4%	+3.678	+13.2%

# 1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

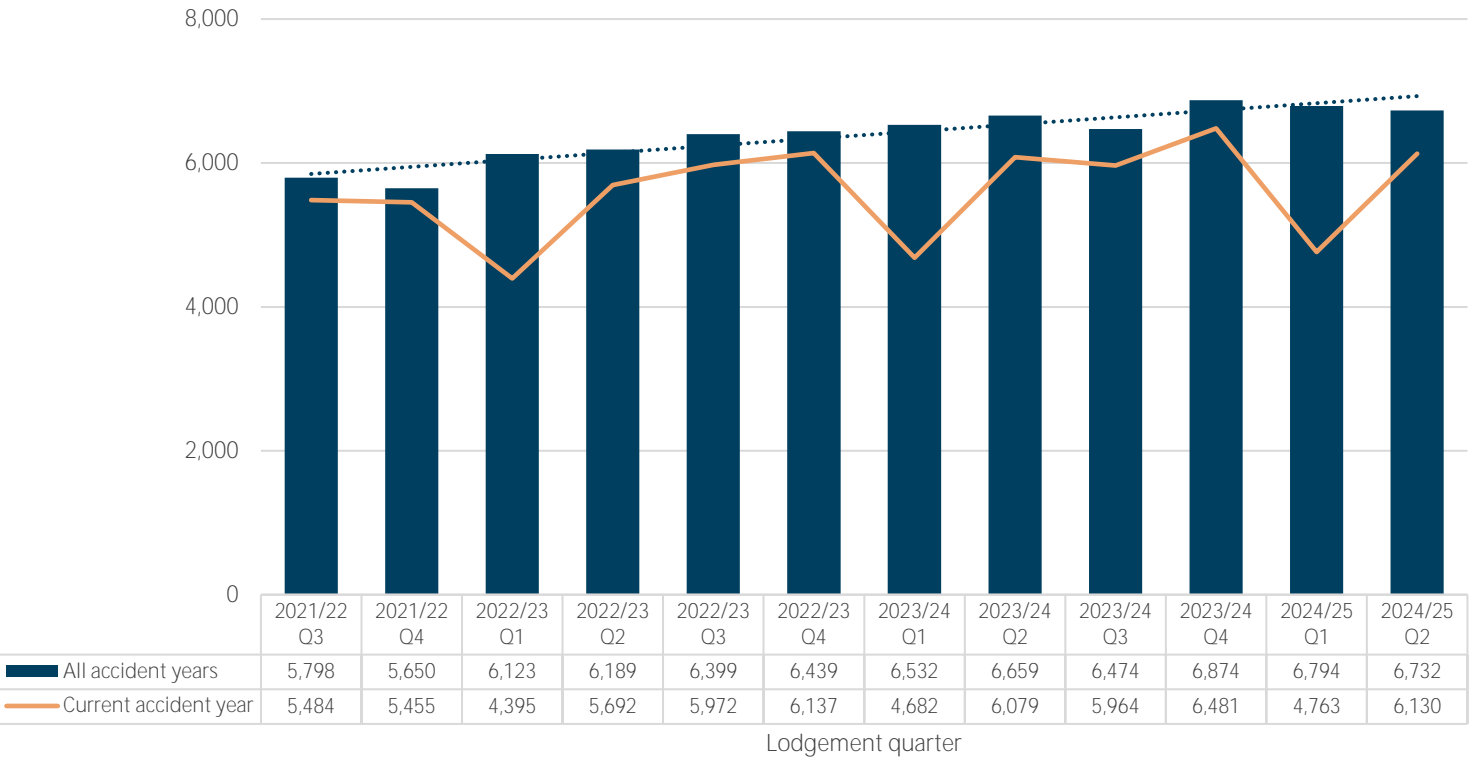
## 1.4 Case estimates



# 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

## 2.1 Claims reported

Claims reported



Since 2021/22 Q3, there is a stable to increasing trend in *claims reported*.

- Claims reported in 2024/25 Q2 were:
- 62 (-0.9%) lower than 2024/25 Q1
  - 73 (+1.1%) higher than 2023/24 Q2.

# 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

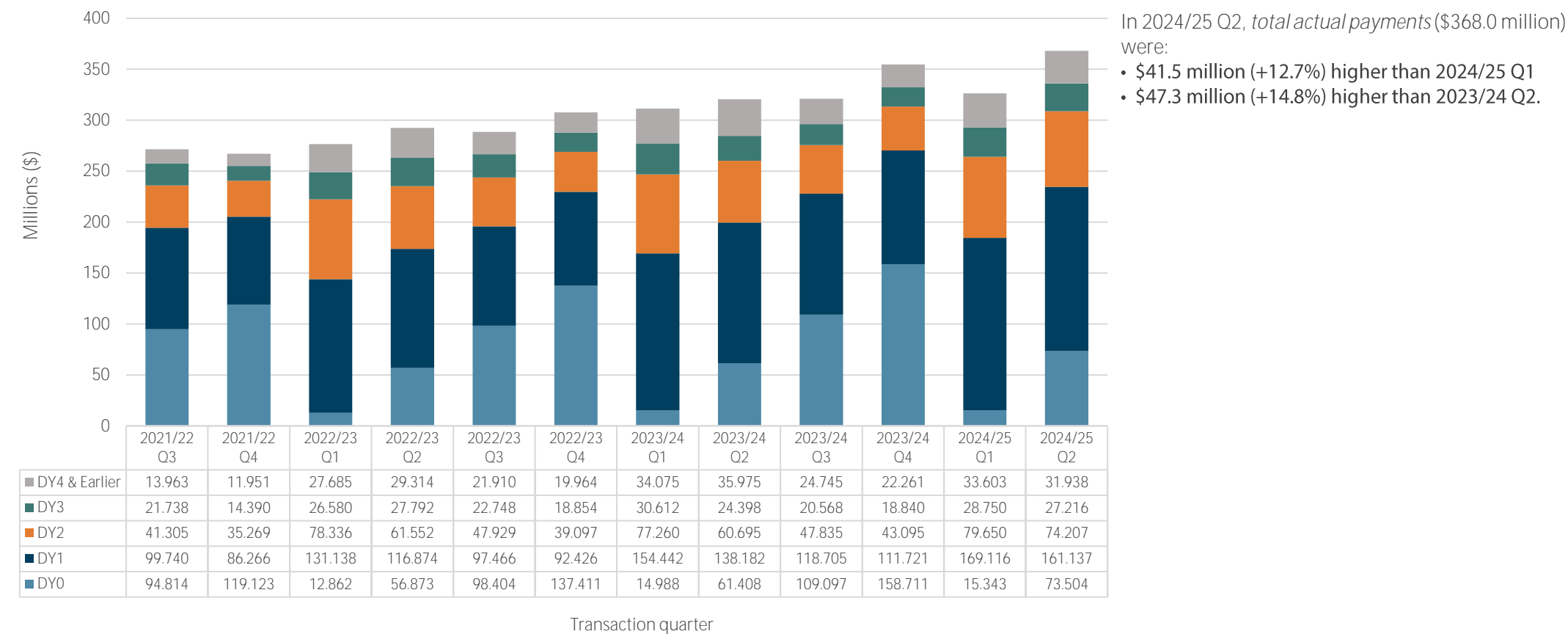
## 2.2 Actual claim payments

The payments in this section are not adjusted for inflation.

### 2.2.1 Total claim payments

For 2024/25 Q2, DY0 accounted for 20.0% and DY1 accounted for 43.8% of the total payments.

Total claim payments





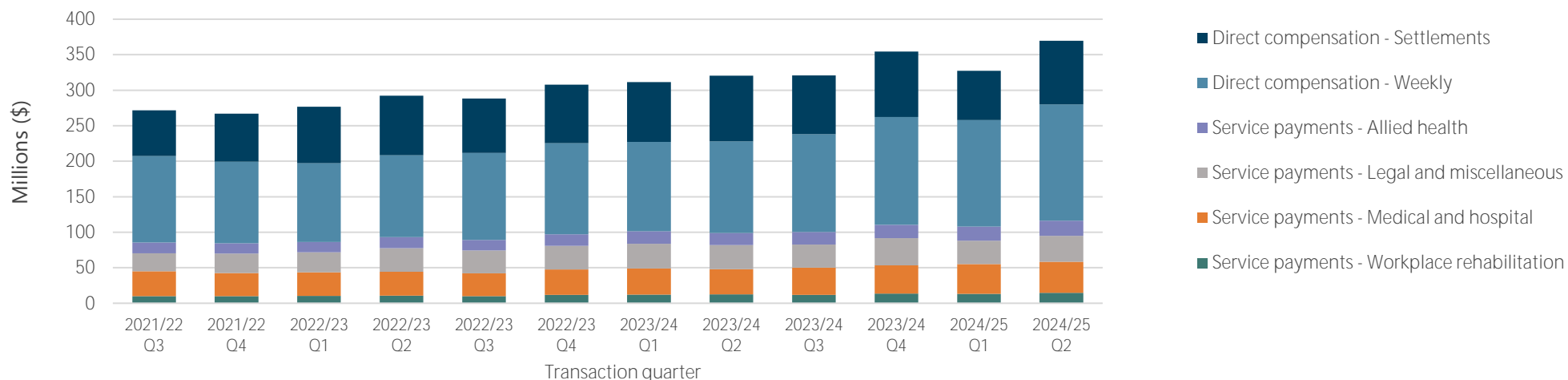
## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 2.2 Actual claim payments

#### 2.2.2 Total by payment type

In 2024/25 Q2, weekly payments accounted for 44.3% of payments.

Total claim payments



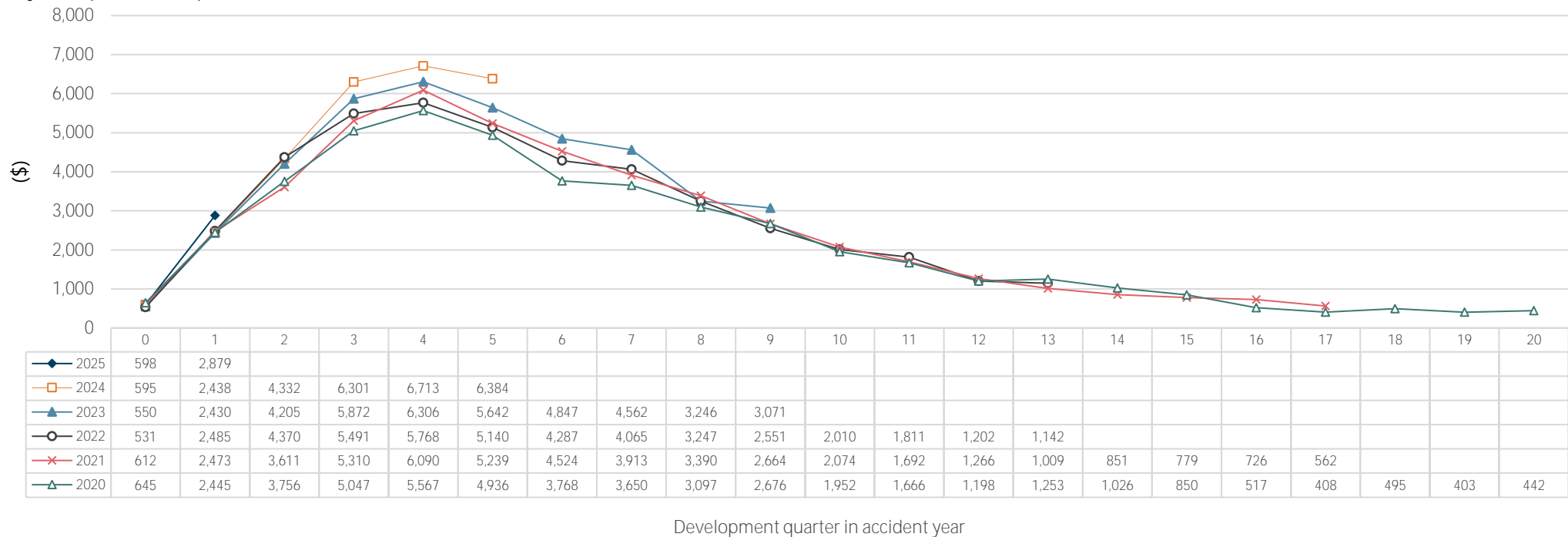
	2021/22 Q3	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4	2023/24 Q1	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Change to Dec 24 from 2024/25 Q1	Change to Dec 24 from 2023/24 Q2
Total payments (\$m)														
Direct compensation - Settlements	64.2	67.5	79.4	84.0	76.7	82.2	84.1	92.8	83.0	92.4	69.5	89.8	+29.2%	-3.2%
Direct compensation - Weekly	121.7	114.9	110.9	115.0	122.7	128.4	125.9	128.8	137.4	151.6	149.8	163.7	+9.3%	+27.1%
Service payments - Allied health	15.0	14.4	14.6	15.9	14.9	16.3	17.8	17.2	17.8	19.0	19.9	21.4	+7.2%	+23.9%
Service payments - Legal and miscellaneous	25.3	27.8	28.0	33.0	31.9	33.4	34.7	33.7	32.5	38.3	33.0	36.4	+10.3%	+8.0%
Service payments - Medical and hospital	35.2	32.5	33.3	33.7	32.3	35.7	36.8	35.6	38.4	39.8	42.0	43.9	+4.6%	+23.4%
Service payments - Workplace rehabilitation	10.0	9.9	10.4	10.7	10.1	11.9	12.1	12.5	11.8	13.6	13.1	14.6	+11.4%	+16.4%
Total	271.6	267.0	276.6	292.4	288.5	307.8	311.4	320.7	321.0	354.6	327.3	369.8	+13.0%	+15.3%

## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 2.3 Payments per claim reported

#### 2.3.1 PPCR Incremental

Payment per claim reported



Note that only payments made up to 30 June 2024 have been adjusted (i.e. no adjustment for the current accident 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:

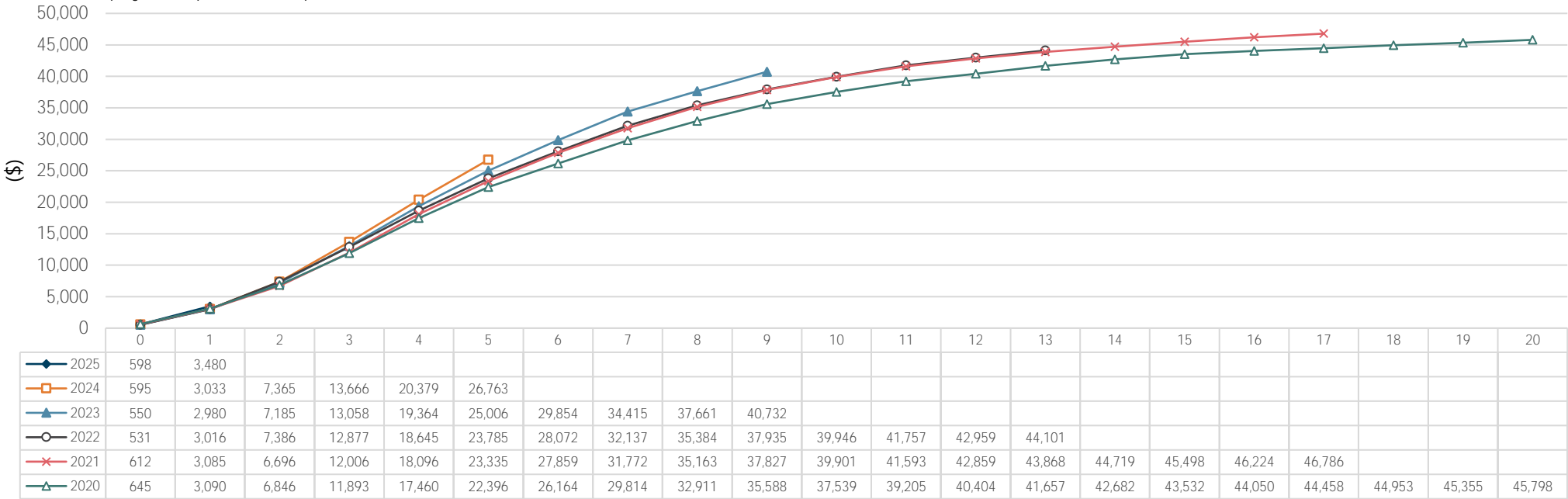
- 2025 accident year starts off generally on par or higher than prior years
- 2024 accident year starts off on par with prior years, DQ1 to DQ5 is higher than prior years
- 2023 accident year is generally higher than prior years, particularly DQ3 to DQ7.

# 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

## 2.3 Payments per claim reported

### 2.3.2 PPCR Cumulative

Cumulative payment per claim reported



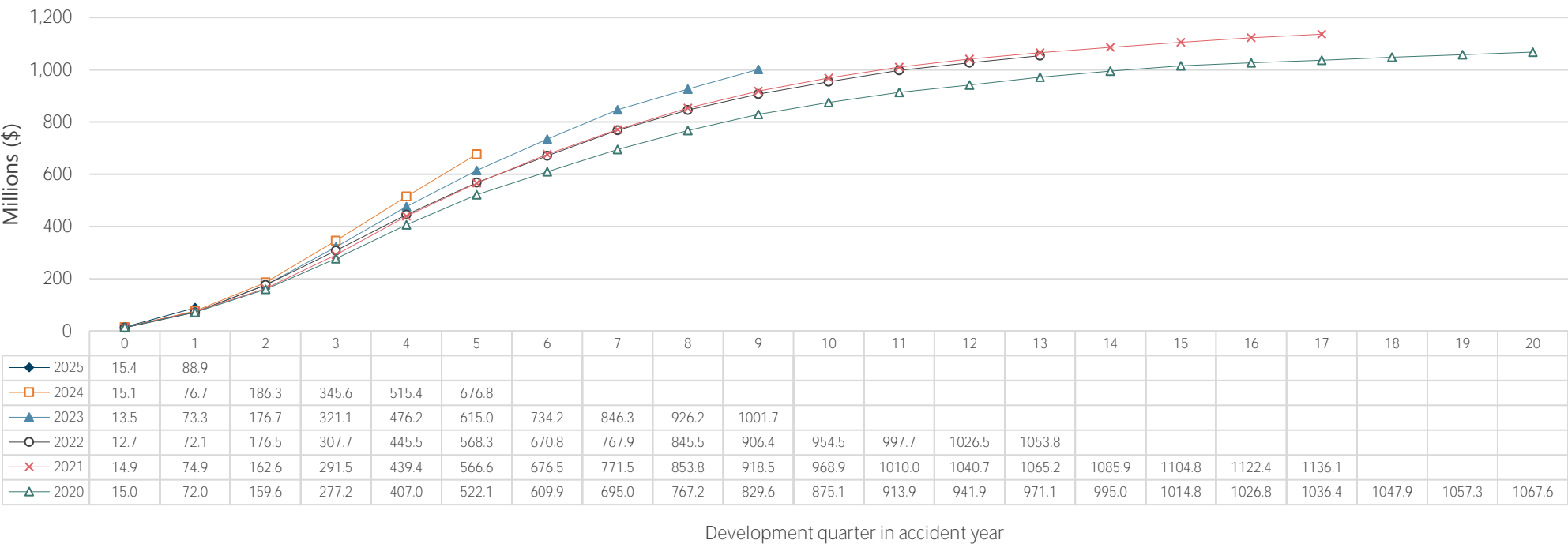
Development quarter in accident year

# 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

## 2.3 Payments per claim reported

### 2.3.3 Total cumulative real payments by development quarter

Cumulative total payments



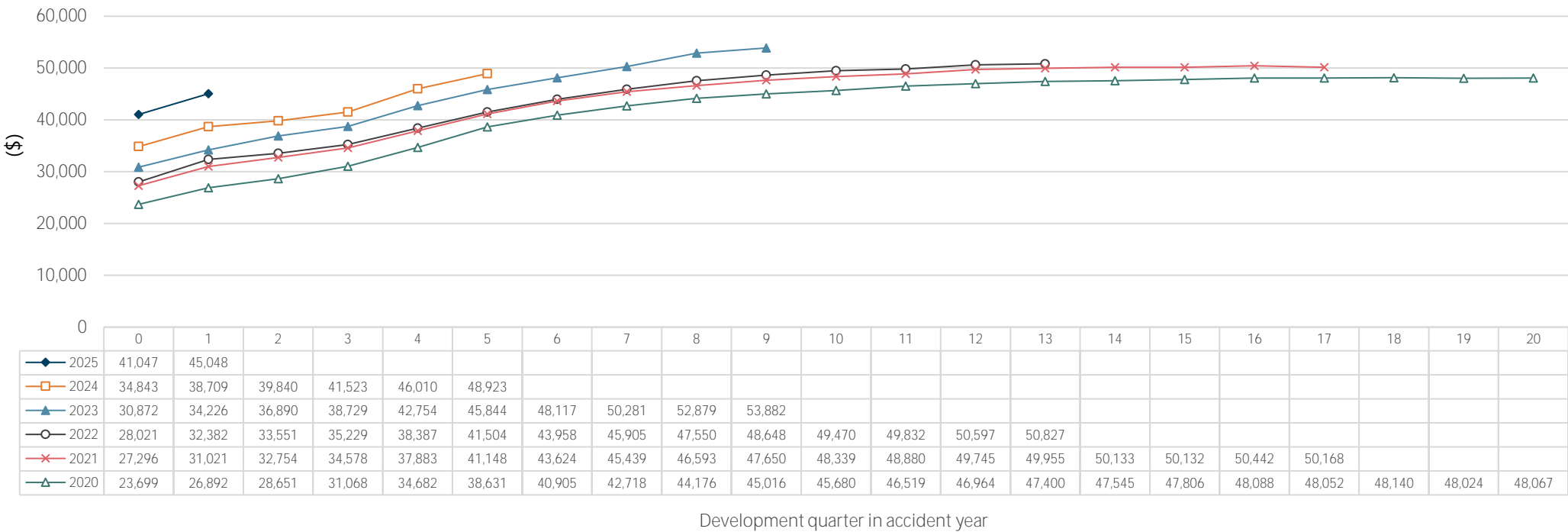
- The cumulative payments by development quarter show:
- 2025 accident year starts off higher than prior years
  - 2024 accident year is higher than prior years
  - 2023 accident year is higher than prior years.

Note that only payments made up to 30 June 2024 have been adjusted (i.e. no adjustment for the current accident 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:
- 2025 accident year starts off higher than prior years
  - 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

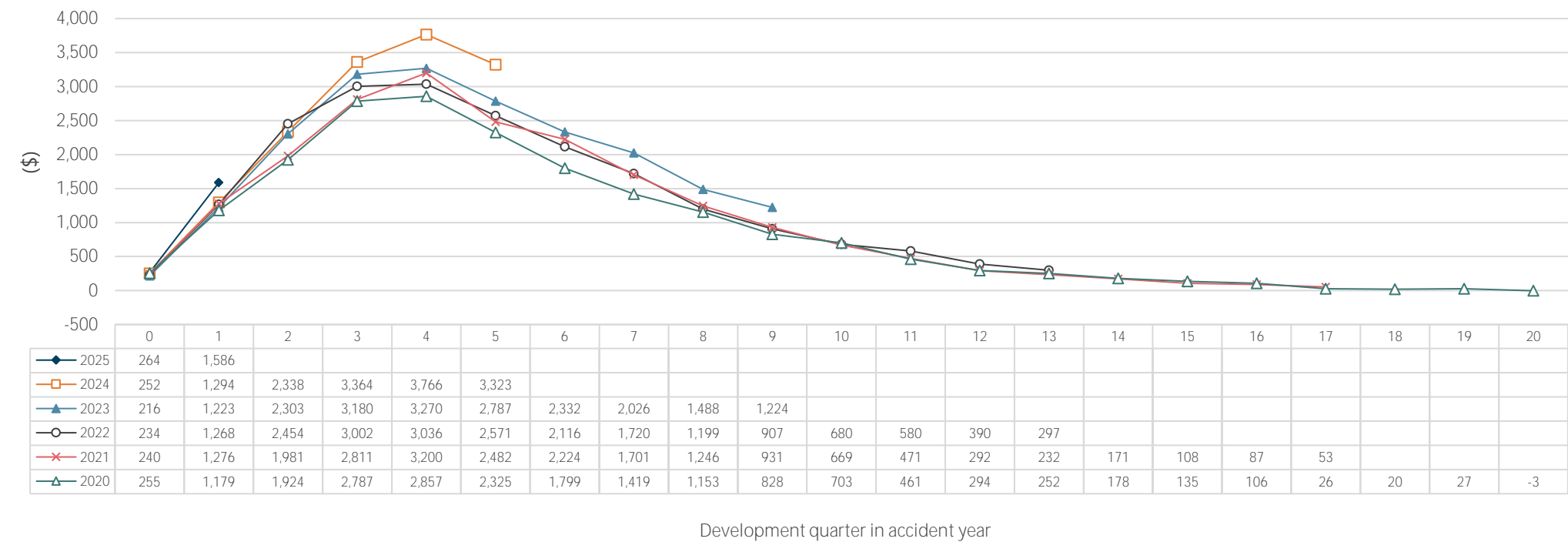
## 2.5 Payments per claim reported by payment type

### 2.5.1 Weekly payments

Reflects trend of total payments, with each accident year generally higher than prior years.

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:

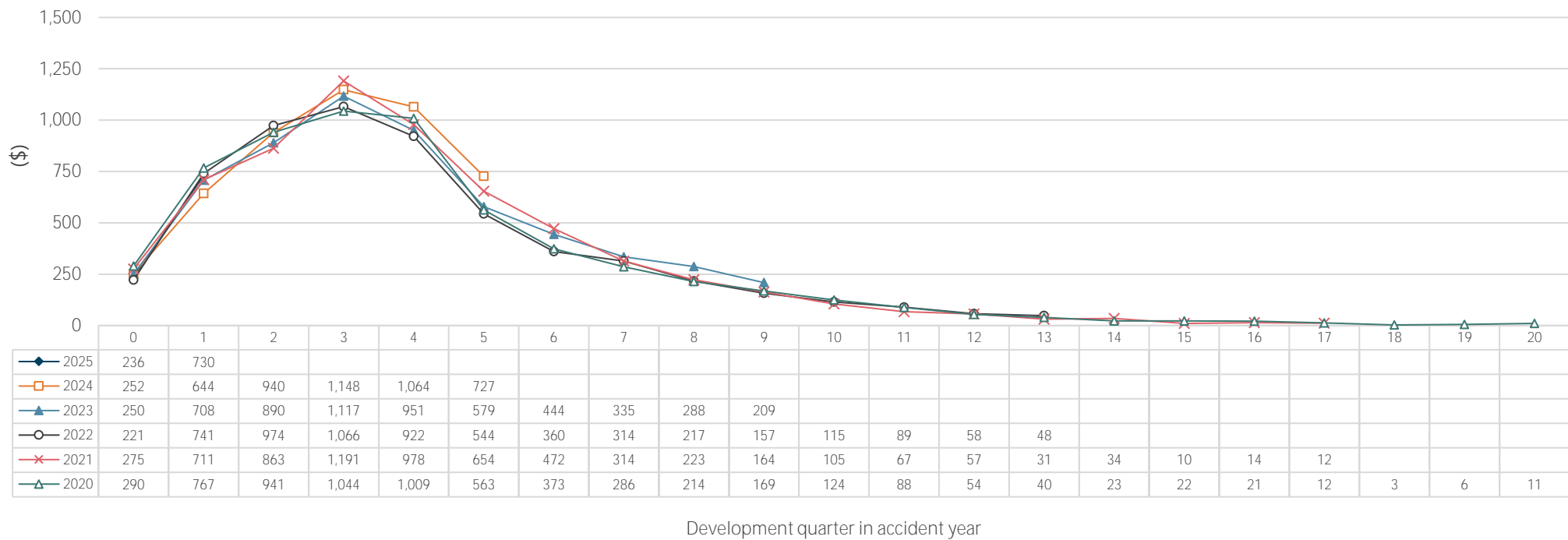
- 2025 accident year starts off higher than prior years
- 2024 accident year is generally higher than prior years
- 2023 accident year is higher than prior years, except for DQ0 to DQ2
- Payments peak in DQ4 similar to total PPCR trends.

# 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

## 2.5 Payments per claim reported by payment type

### 2.5.2 Medical and hospital

Payment per claim reported  
Medical and hospital



- The key points regarding the *Medical and hospital*PPCR are as follows:
- 2025 accident year starts off on par or higher than prior years
  - 2024 accident year is generally on par with prior years, except for DQ4 and DQ5 which are higher than prior years
  - 2023 accident year is higher than prior years, except DQ1 and DQ2.

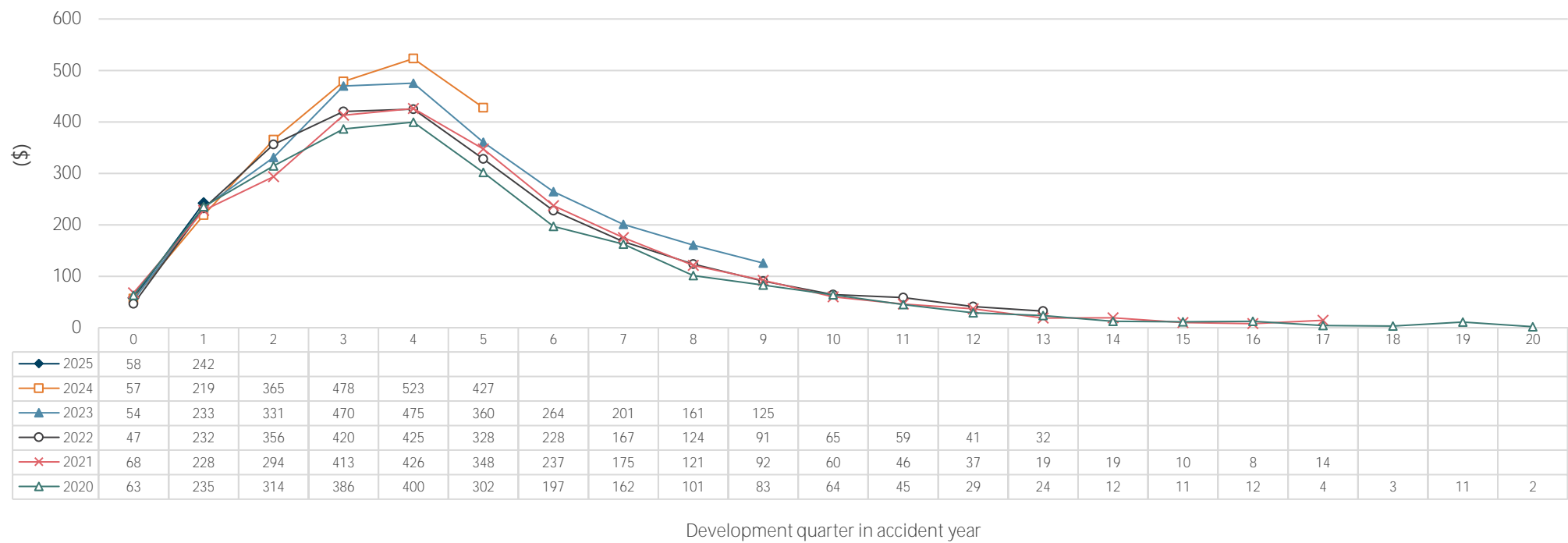
## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 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.

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
  - 2025 accident year starts off on par with prior years
  - 2024 accident year is generally higher than prior years, except for DQ1
  - 2023 accident year is generally higher than prior years.

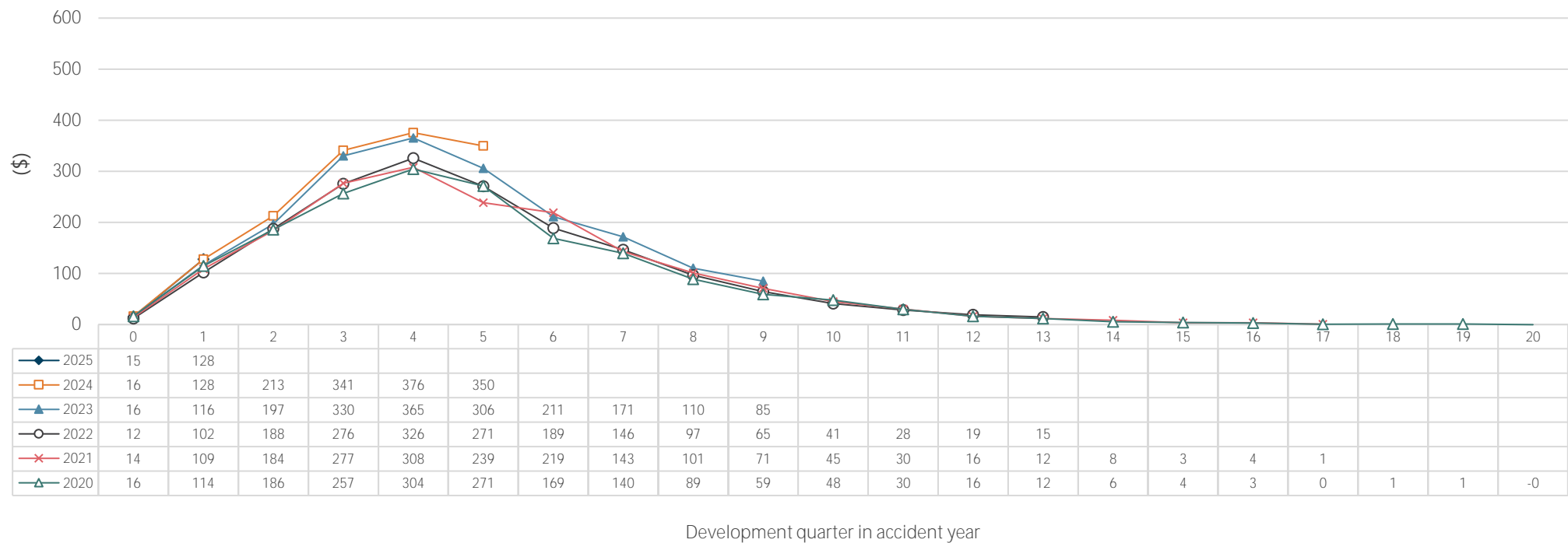


## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 2.5 Payments per claim reported by payment type

#### 2.5.4 Workplace rehabilitation

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
- 2025 accident year starts off on par with prior years
- 2024 accident year is generally higher than prior years
- 2023 accident year starts off higher than prior years, particularly DQ3 to DQ6.

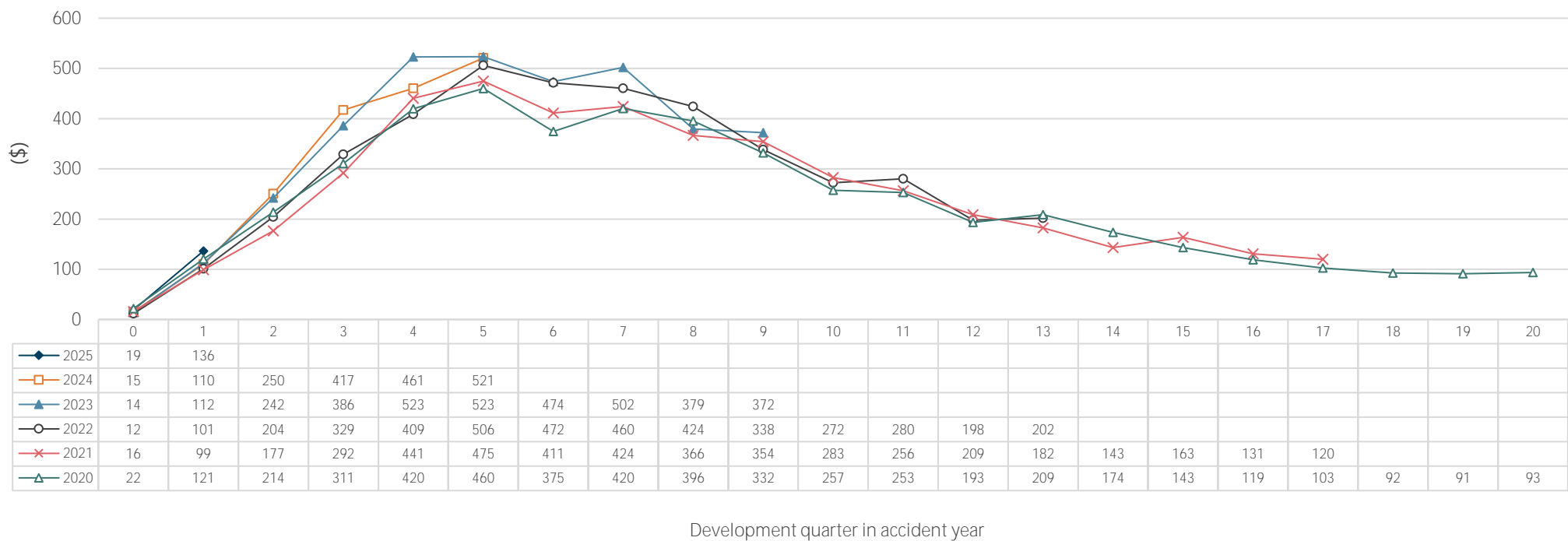
## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 2.5 Payments per claim reported by payment type

#### 2.5.5 Legal and miscellaneous

Upward trend for accident year 2023 from DQ2 onwards.

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
  - 2025 accident year starts off higher than prior years
  - 2024 accident year is generally higher than prior years, except DQ1 and DQ5
  - 2023 accident year is generally higher than prior years, particularly DQ2 to DQ7.

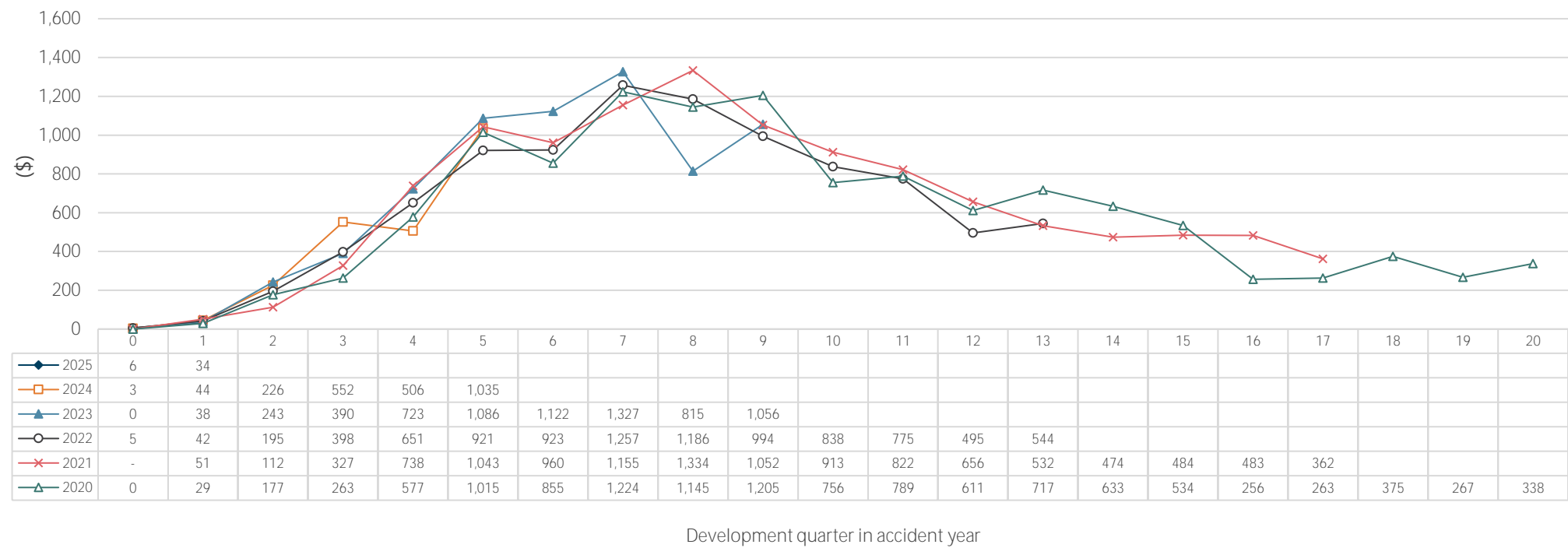
## 2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

### 2.5 Payments per claim reported by payment type

#### 2.5.6 Settlements

Low payments for recent years in early development years.

Payment per claim reported  
Settlements



- The key points regarding *settlements*PPCR are:
- As expected, payment levels are very low during the first four development quarters
  - Decreases in 2024 DQ4, 2023 DQ8, and 2022 DQ12 are likely due to changes in settlement processes with the new Act.

# GLOSSARY

## Act

This report is based on both the previous *Workers' Compensation and Injury Management Act 1981* (applicable up to 30 June 2024) and new *Workers Compensation and Injury Management Act 2023* (effective from 1 July 2024).

## 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 2024 values) divided by number of claims reported to date. Note that only payments made up to 30 June 2024 have been adjusted (i.e. no adjustment for the current accident 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

Income compensation as outlined under the *Workers Compensation and Injury Management Act 2023*:

1. Income payments (payments made for absences from work) - Part 2, Division 3, subdivision 2
2. Fatal weekly payment (a periodic child's allowance for dependent children of a deceased worker) - Part 2, Division 10, section 134.

### Settlements

Settlements are made under the *Workers Compensation and Injury Management Act 2023*, which includes:

1. Permanent impairment compensation - Part 2, Division 7
2. Noise induced hearing loss compensation - Part 2, Division 8
3. Dust disease compensation - Part 2, Division 9
4. Fatalities (death of worker) - Part 2, Division 10
5. Common law damages - Part 7.

### Allied health payments

Allied health payments as outlined under the *Workers Compensation and Injury Management Act 2023* under Division 4. These include:

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

### Legal and miscellaneous payments

Legal and miscellaneous payments as outlined under the *Workers Compensation and Injury Management Act 2023* under Part 2, Divisions 5 and 10. These include:

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

## Medical and hospital payments

Medical and hospital payments are outlined under the *Workers Compensation and Injury Management Act 2023* under Part 2, Division 4. These include:

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

Workplace rehabilitation payments as outlined under the *Workers Compensation and Injury Management Act 2023* under Part 2, Division 6.

## Total case estimate

This is calculated as:

claims payment plus insurers' outstanding case estimate.