



Claims Experience Status Report

March 2025

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

workcover.wa.gov.au





Claims Experience Status Report: March 2025


Publication date: May 2025

Data extraction date: 19 May 2025

Queries should be directed to:

Data and Analytics Branch
Corporate Services Division

WorkCover WA

 Advice & Assistance: 1300 794 744
 communications@workcover.wa.gov.au
 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.

KEY FINDINGS

Claims experience for the whole scheme

Over the 2024/25 Q3 quarter:

Claims reported p.6

7,110 claims

- ▼ 3.4% change from last quarter
- ▲ 0.1% change from last year

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

*One quarter lag

2,627 claims

- ▲ 16.7% change from last quarter
- ▲ 35.8% change from last year

Active claims p.8

26,051 claims

- ▼ 0.5% change from last quarter
- ▲ 6.1% change from last year

Claim payments p.9

\$435 million

- ▲ 8.2% change from last quarter
- ▲ 25.3% change from last year

Case estimates p.14

\$1,735 million

- ▲ 0.4% change from last quarter
- ▲ 14.0% change from last year

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

\$66,610

- ▲ 0.9% change from last quarter
- ▲ 7.5% change from last year

Claims experience for premium rating returning entities only

Over the 2024/25 Q3 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 upward 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

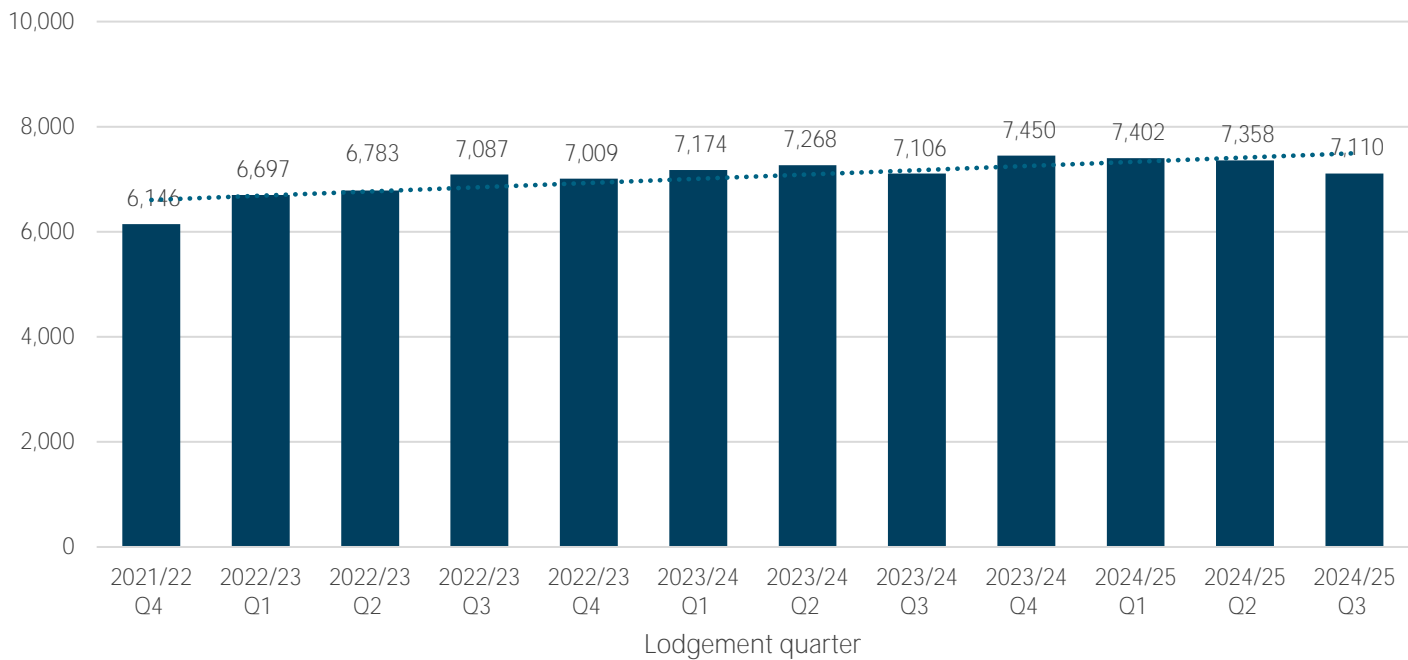
There has been an upward trend in the average total case estimate per claim reported across accident years. The 2019, 2020, 2021, 2022, and 2023 accident years are significantly higher than prior years at the same stage of development due to higher case estimates and small claims. The 2025 accident year is higher than the 2024 accident year for the latest development quarter (DQ3).

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 Q4, albeit with some quarterly and seasonal variation.

Claims reported decreased over the four quarters to 2024/25 Q3.

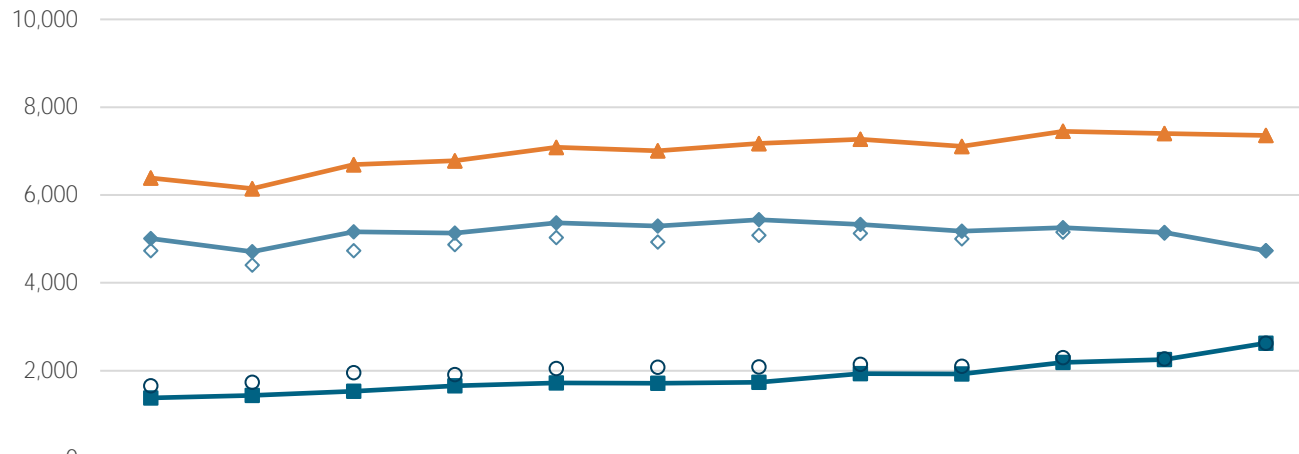
- In 2024/25 Q3, there were 7,110 claims reported, which is:
- 248 (-3.4%) lower than 2024/25 Q2
 - 4 (+0.1%) higher than 2023/24 Q3.

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 Q2



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 Q3, the original estimate was 25.9% of total claims having 60+ days lost recorded, this has reduced to 21.6% as data matures.

	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
< 60 days Total - Current	5,009	4,710	5,163	5,130	5,364	5,293	5,438	5,333	5,179	5,259	5,150	4,731
60+ days Total - Current	1,380	1,436	1,534	1,653	1,723	1,716	1,736	1,935	1,927	2,191	2,252	2,627
Grand Total - Current	6,389	6,146	6,697	6,783	7,087	7,009	7,174	7,268	7,106	7,450	7,402	7,358
<60 days - Original	4,731	4,403	4,732	4,868	5,033	4,929	5,079	5,125	5,003	5,158	5,134	4,731
60+ days - Original	1,657	1,736	1,955	1,908	2,050	2,077	2,087	2,143	2,101	2,294	2,268	2,627
Total - Original	6,388	6,139	6,687	6,776	7,083	7,006	7,166	7,268	7,104	7,452	7,402	7,358

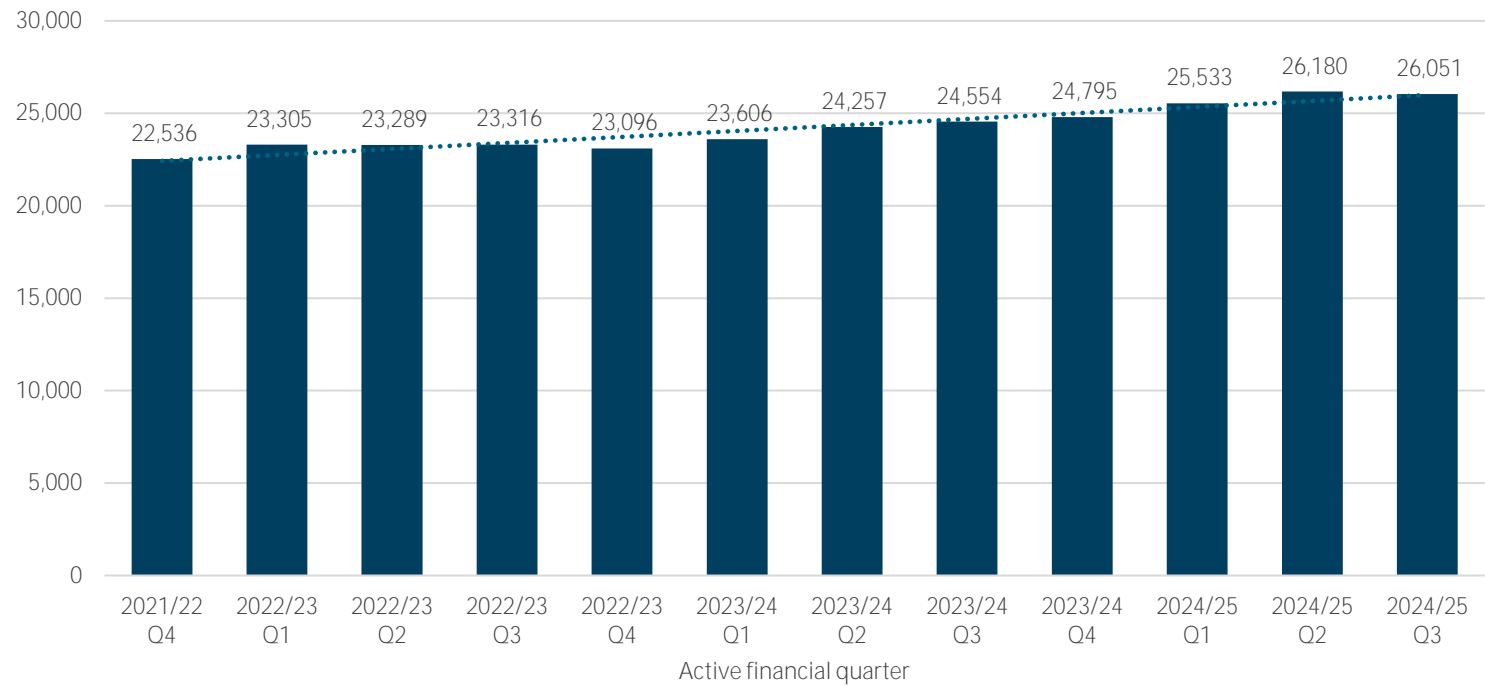
Lodgement quarter

Quarter	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
Original 60+ days	1,657	1,736	1,955	1,908	2,050	2,077	2,087	2,143	2,101	2,294	2,268	2,627
Original 60+ % of Total	25.9%	28.3%	29.2%	28.2%	28.9%	29.6%	29.1%	29.5%	29.6%	30.8%	30.6%	35.7%
Current 60+ days	1,380	1,436	1,534	1,653	1,723	1,716	1,736	1,935	1,927	2,191	2,252	2,627
Current 60+ % of Total	21.6%	23.4%	22.9%	24.4%	24.3%	24.5%	24.2%	26.6%	27.1%	29.4%	30.4%	35.7%

1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

1.2 Active claims

Active claims



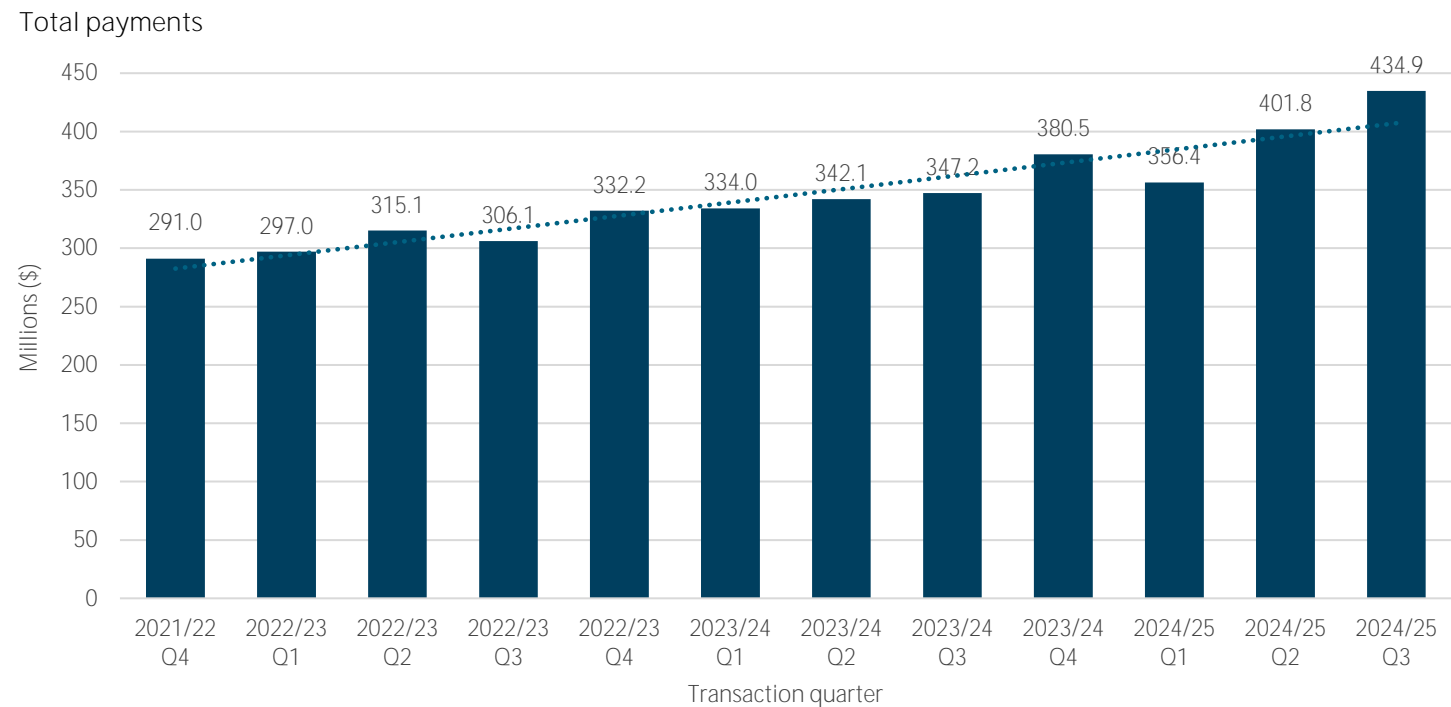
Active claims show an upward trend since 2021/22 Q4, from 22,536 to 26,051 in 2024/25 Q3.

- The active claims at 2024/25 Q3 were:
- 129 (-0.5%) lower than at 2024/25 Q2
 - 1,497 (+6.1%) higher than at 2023/24 Q3.

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 Q3 quarter were \$434.9 million, which is:

- \$33.1 million (+8.2%) higher than 2024/25 Q2
- \$87.7 million (+25.3%) higher than 2023/24 Q3.

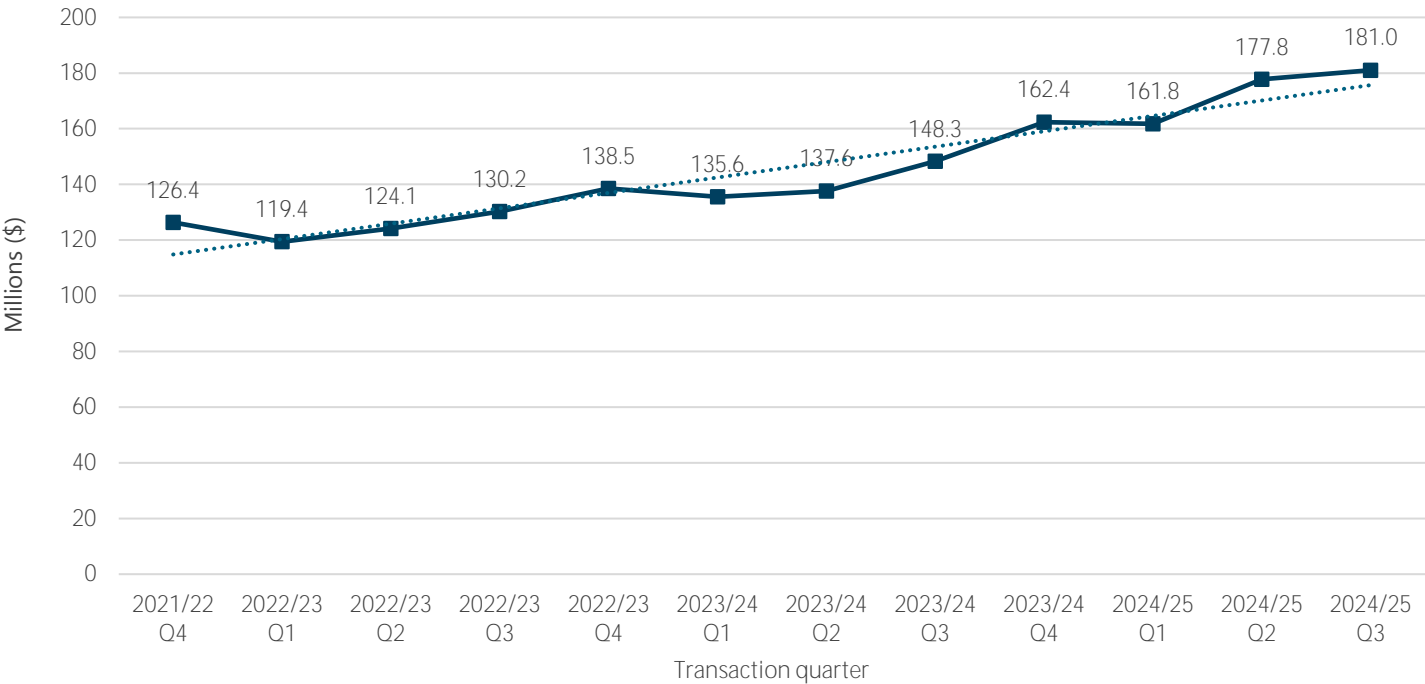
The increase in payments appears to be driven by lump sum settlement payments as show in 1.3.4.

1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

1.3 Payments

1.3.2 Income compensation

Income compensation payments



Income compensation payments show an upward trend, with some seasonal variation.

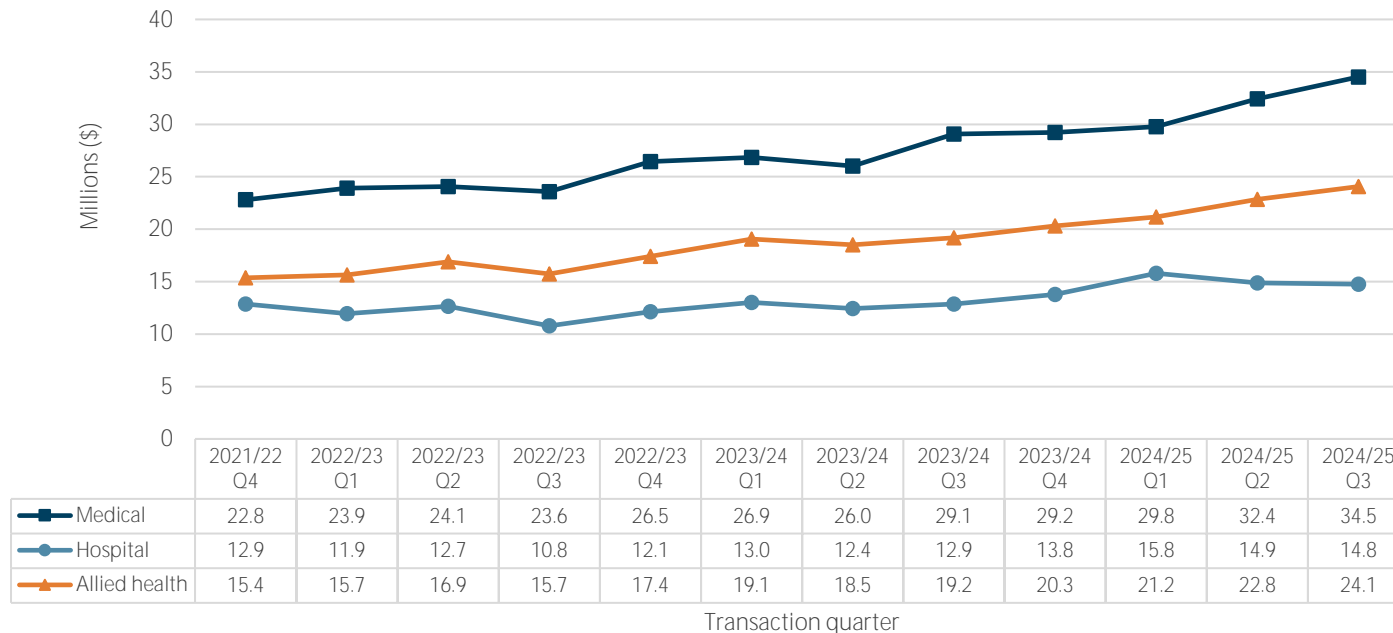
- Payments in 2024/25 Q3 were:
- \$3.2 million (+1.8%) higher than 2024/25 Q2
 - \$32.7 million (+22.1%) higher than 2023/24 Q3.

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 Q3 were \$73.3 million, which was:

- \$3.6 million (+5.2%) higher than 2024/25 Q2
- \$11.7 million (+19.1%) higher than 2023/24 Q3.

The service payments shown in the graph exhibit an upward 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 Q3 and 2024/25 Q2 are shown in the table below:

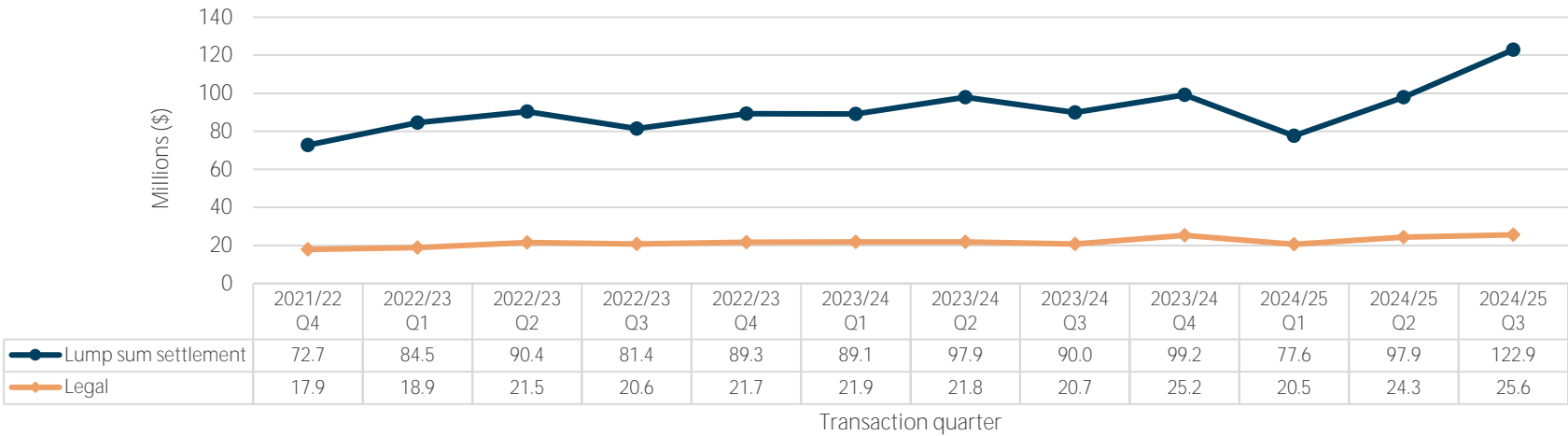
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Medical	+2.093	+6.5%	+5.451	+18.8%
Hospital	-0.122	-0.8%	+1.910	+14.9%
Allied health	+1.658	+7.8%	+4.319	+23.3%
Total	+3.629	+5.2%	+11.680	+19.1%

1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

1.3 Payments

1.3.4 Settlements and legal payments

Settlements and legal payments



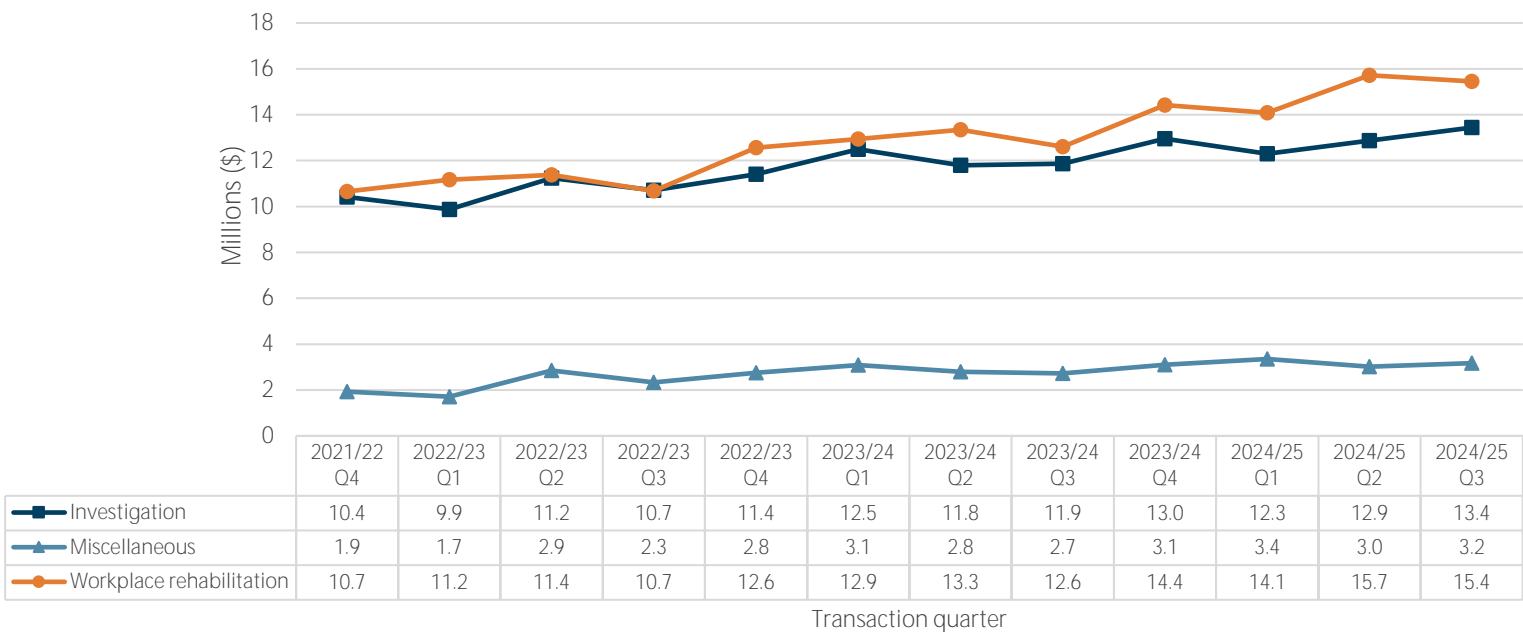
	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Settlement	+24.986	+25.5%	+32.925	+36.6%
Legal	+1.216	+5.0%	+4.911	+23.8%
Total	+1.216	+1.0%	+37.835	+34.2%

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



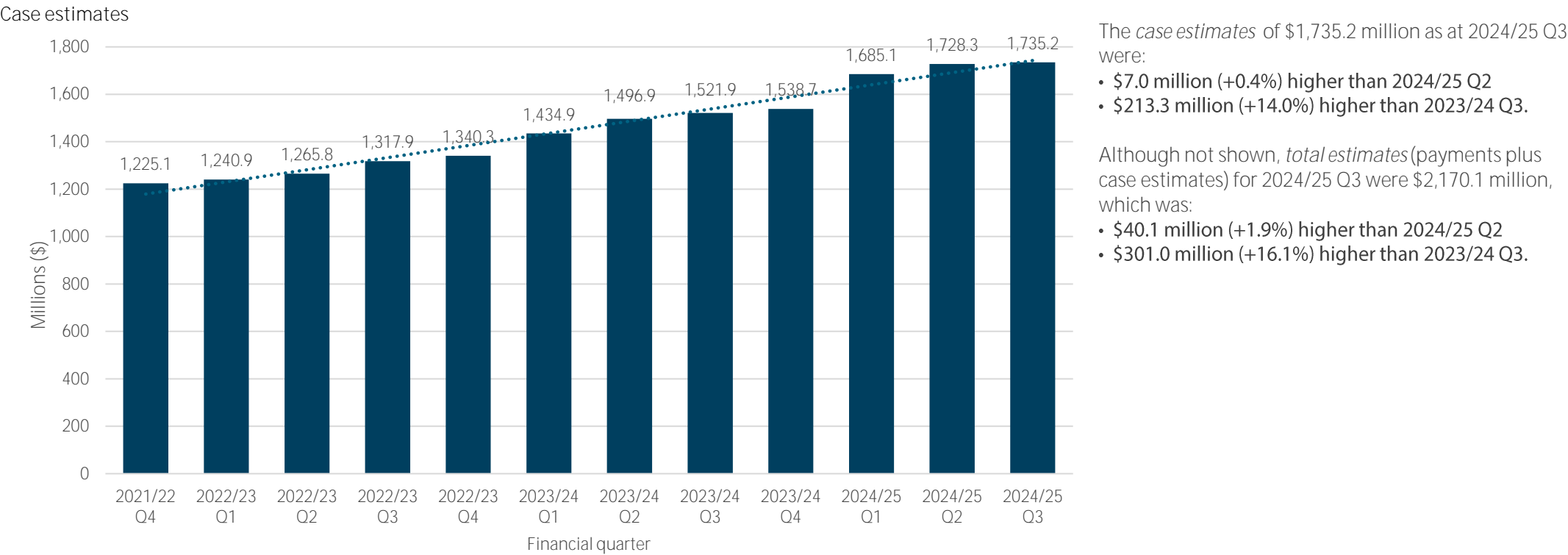
Investigations, miscellaneous and workplace rehabilitation payments follow a generally cyclical trend, with seasonal lows in the March (Q3) quarters.

Total payments increased (+1.4%) from the previous quarter: increases in investigation (+4.4%) and miscellaneous payments (+5.1%), offset by decrease in workplace rehabilitation (-1.7%).

	Difference since previous quarter		Difference since same quarter in previous year	
	Change (\$m)	Percentage	Change (\$m)	Percentage
Investigation	+0.572	+4.4%	+1.570	+13.2%
Miscellaneous	+0.154	+5.1%	+0.444	+16.3%
Workplace rehabilitation	-0.272	-1.7%	+2.845	+22.6%
Total	+0.455	+1.4%	+4.859	+17.9%

1 CLAIMS EXPERIENCE FOR THE WHOLE SCHEME

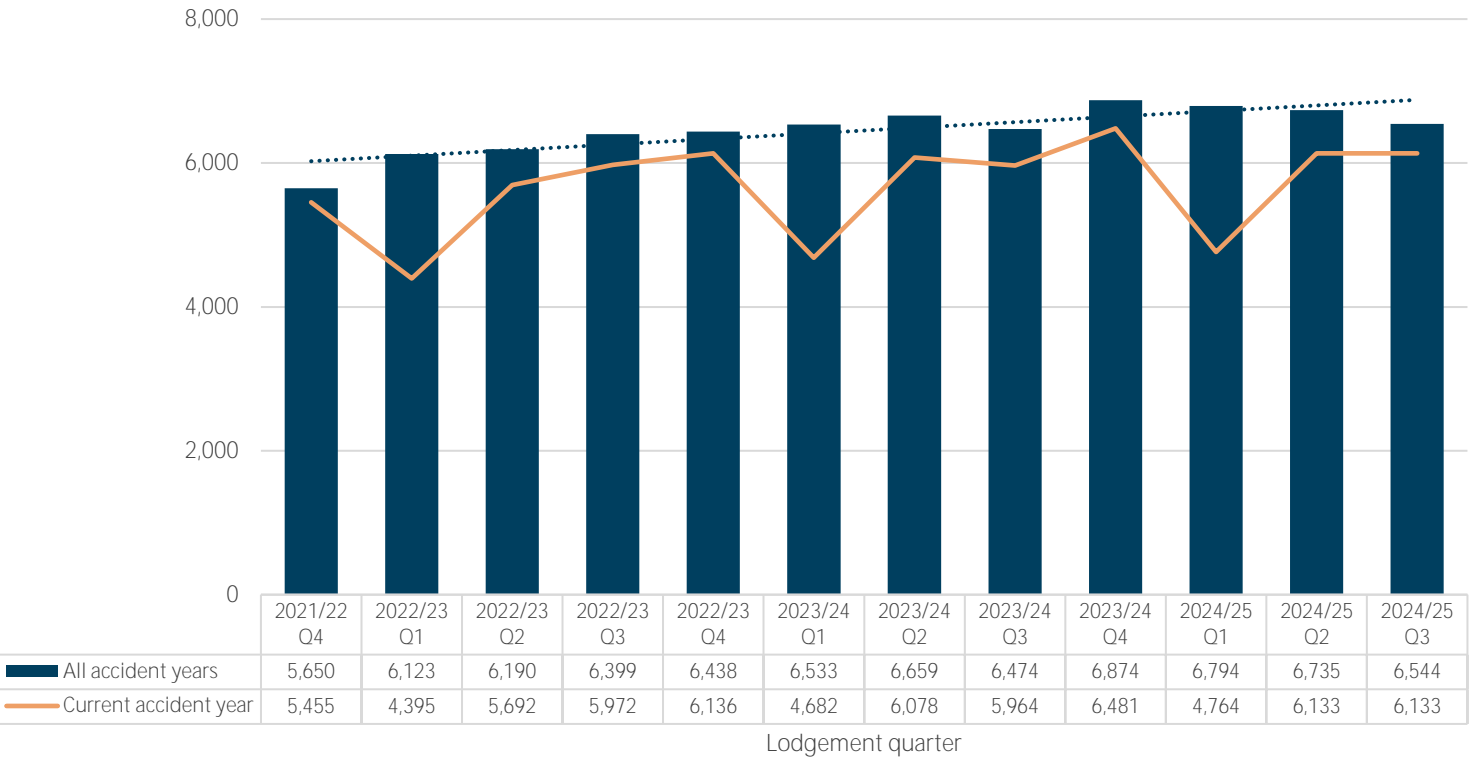
1.4 Case estimates



2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.1 Claims reported

Claims reported



Since 2021/22 Q4, there is an upward trend albeit a plateau in the last two quarters in *claims reported*.

- Claims reported in 2024/25 Q3 were:
- 191 (-2.8%) lower than 2024/25 Q2
 - 70 (+1.1%) higher than 2023/24 Q3.

2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

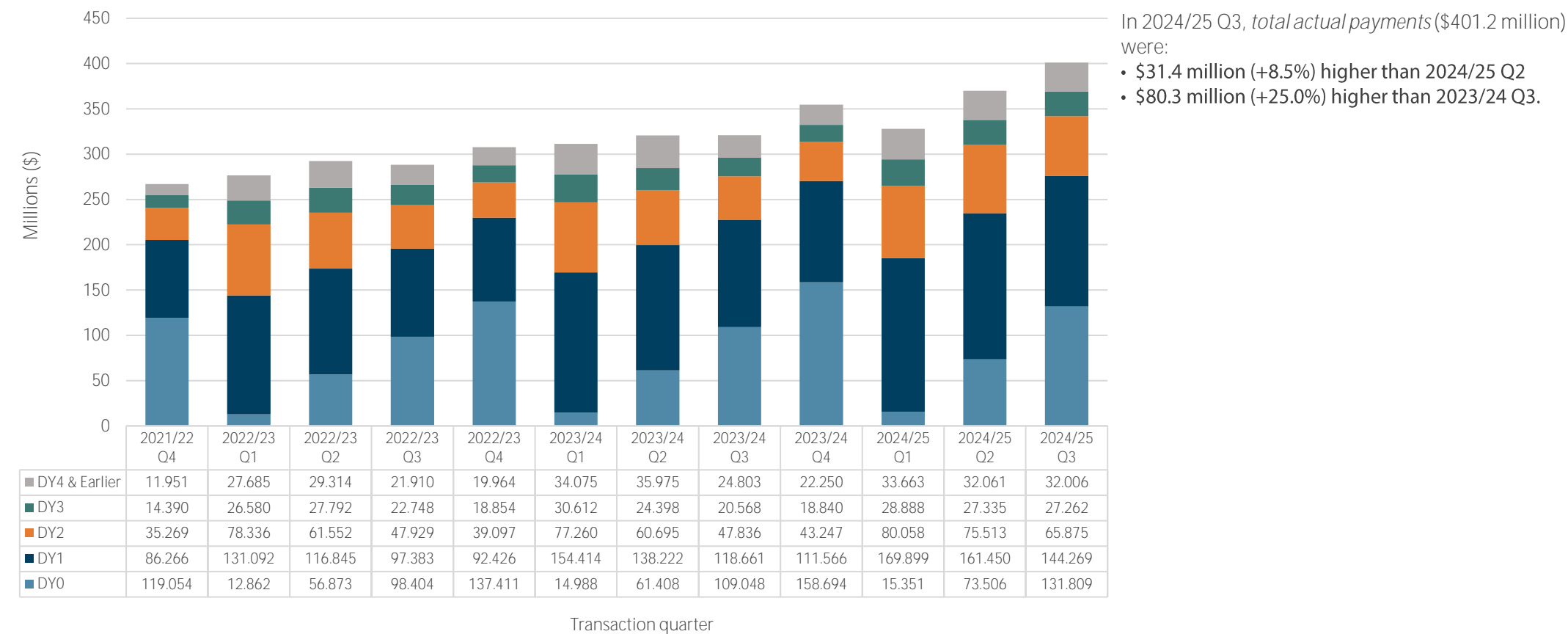
2.2 Actual claim payments

The payments in this section are not adjusted for inflation.

2.2.1 Total claim payments by development year

For 2024/25 Q3, DY0 accounted for 32.9% and DY1 accounted for 36.0% of the total payments.

Total claim payments



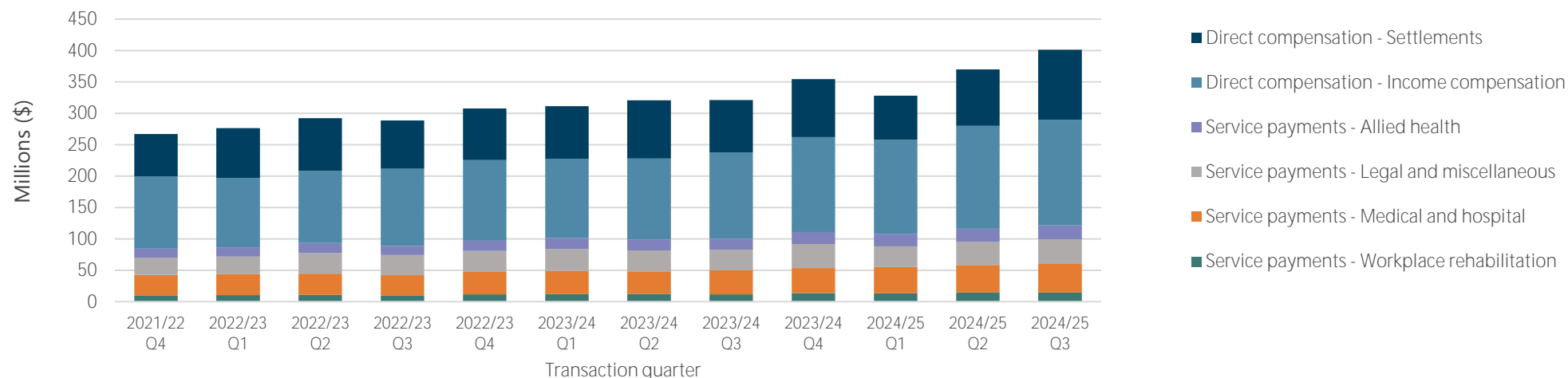
2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.2 Actual claim payments

2.2.2 Total by payment type

In 2024/25 Q3, income compensation accounted for 41.9% of payments.

Total claim payments

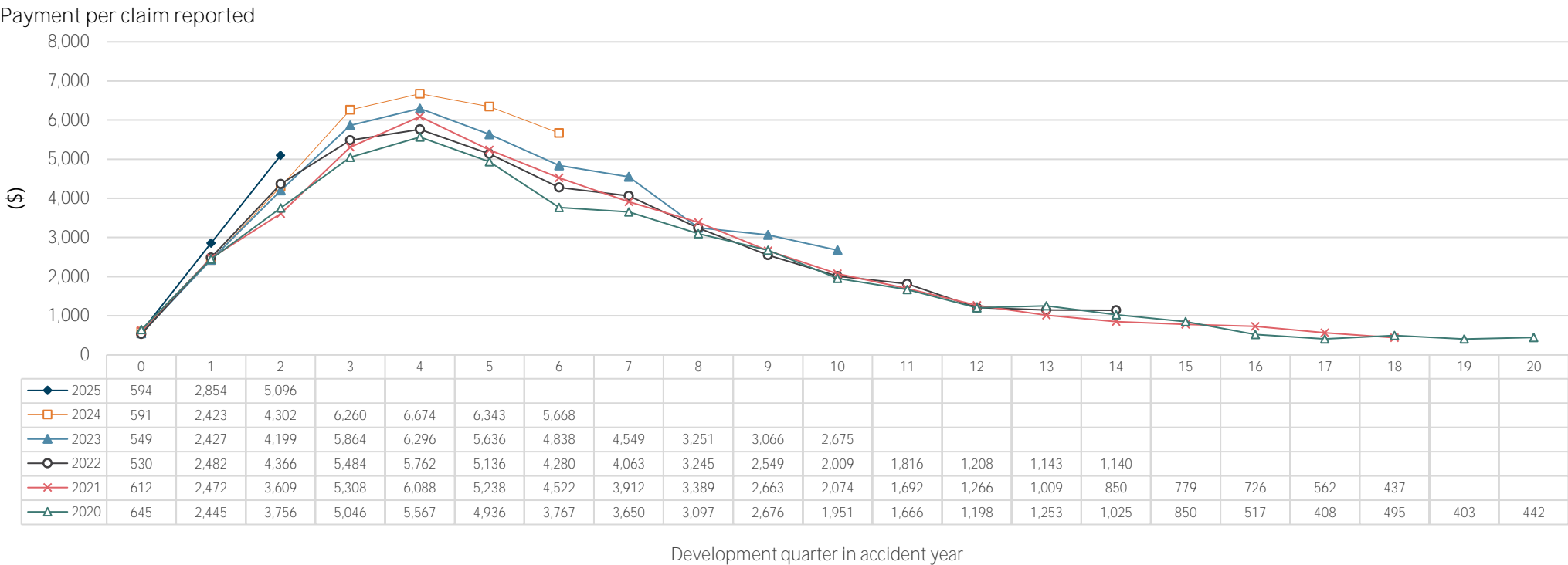


	2021/22 Q4	2022/23 Q1	2022/23 Q2	2022/23 Q3	2022/23 Q4	2023/24 Q1	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Change to Mar 25 from 2024/25 Q2	Change to Mar 25 from 2023/24 Q3
Total payments (\$m)														
Direct compensation - Settlements	67.5	79.3	84.0	76.6	82.2	84.1	92.8	83.0	92.4	69.7	89.8	111.6	+24.3%	+34.4%
Direct compensation - Weekly	114.9	110.9	115.0	122.7	128.4	125.9	128.9	137.4	151.5	150.1	163.8	168.0	+2.6%	+22.3%
Service payments - Allied health	14.4	14.6	15.9	14.9	16.3	17.8	17.2	17.8	19.0	19.9	21.4	22.6	+5.8%	+26.7%
Service payments - Legal and miscellaneous	27.7	28.0	33.0	31.9	33.4	34.7	33.7	32.5	38.3	33.0	36.4	38.9	+6.9%	+19.6%
Service payments - Medical and hospital	32.5	33.3	33.7	32.3	35.7	36.8	35.6	38.4	39.8	42.0	43.9	45.7	+3.9%	+18.9%
Service payments - Workplace rehabilitation	9.9	10.4	10.7	10.1	11.9	12.1	12.5	11.7	13.6	13.1	14.6	14.4	-1.2%	+22.7%
Total	266.9	276.6	292.4	288.4	307.8	311.3	320.7	320.9	354.6	327.9	369.9	401.2	+8.5%	+25.0%

2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.3 Payments per claim reported

2.3.1 PPCR Incremental



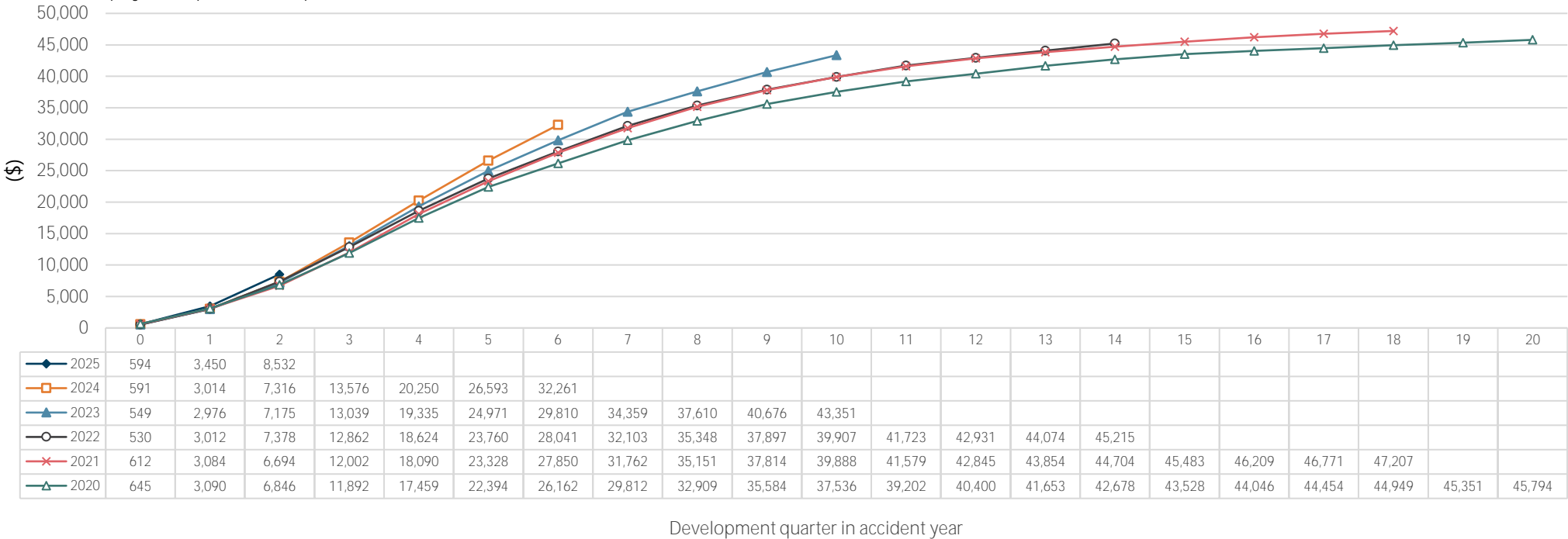
Note that only payments made up to 30 June 2024 have been adjusted (i.e. no adjustment for the current accident year's payment). This applies to the following sections (2.3.1 - 2.5.8).

2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.3 Payments per claim reported

2.3.2 PPCR Cumulative

Cumulative payment per claim reported

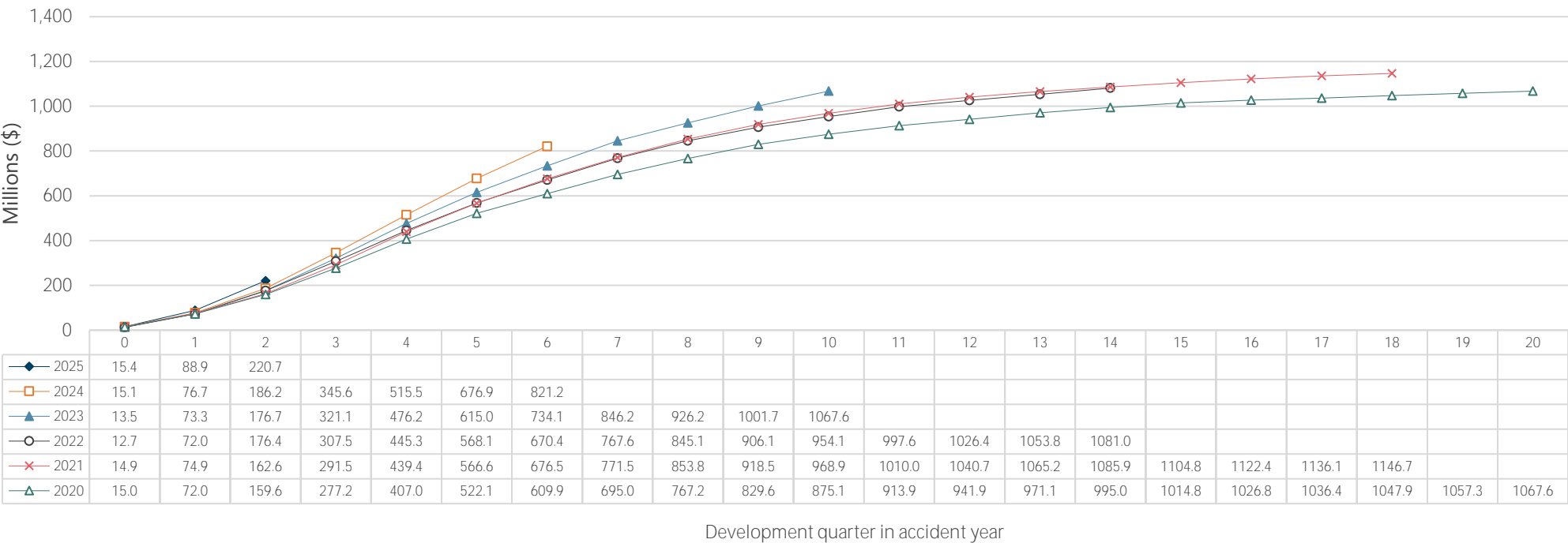


2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.3 Payments per claim reported

2.3.3 Total cumulative real payments by development quarter

Cumulative total payments

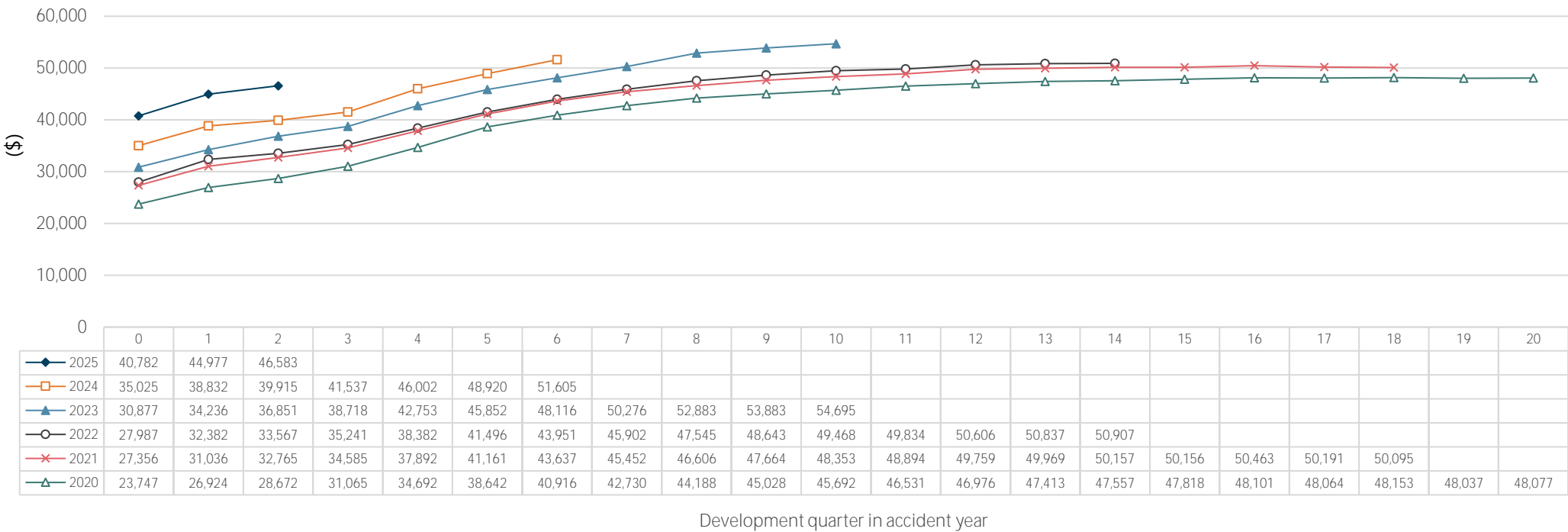


Note that only payments made up to 30 June 2024 have been adjusted (i.e. no adjustment for the current accident year's payment) and does not involve projections.

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.

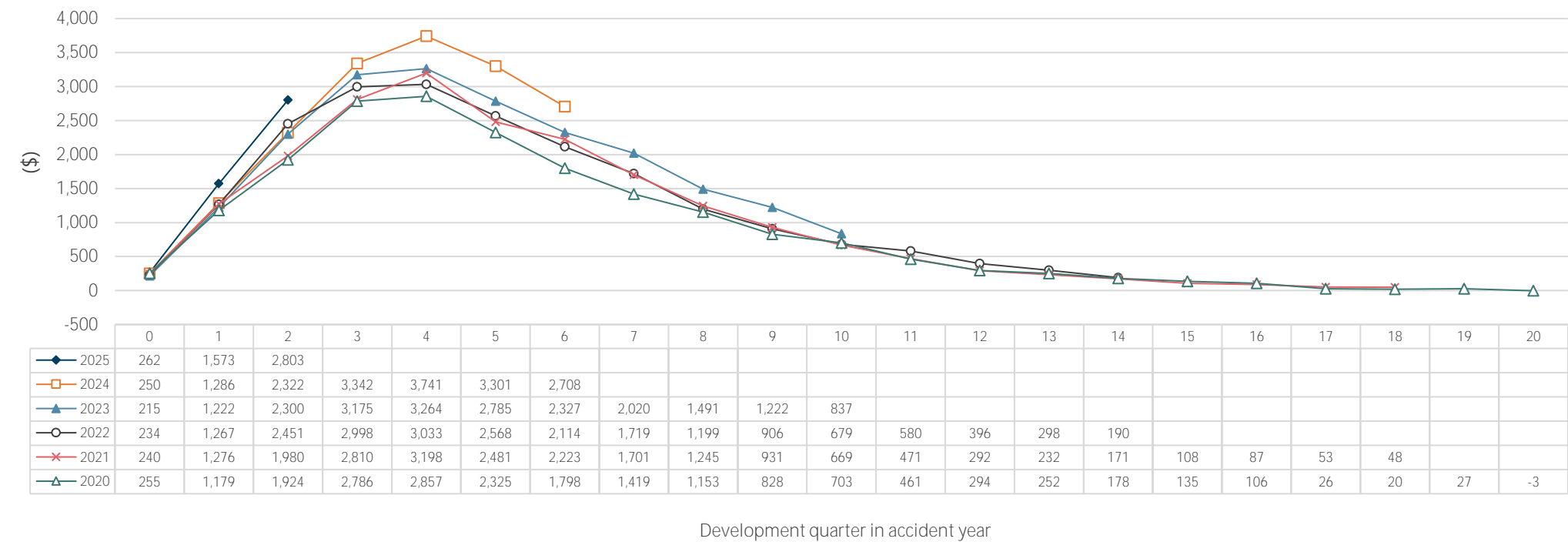
2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.5 Payments per claim reported by payment type

2.5.1 Income compensation payments

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

Payment per claim reported
Income compensation payments



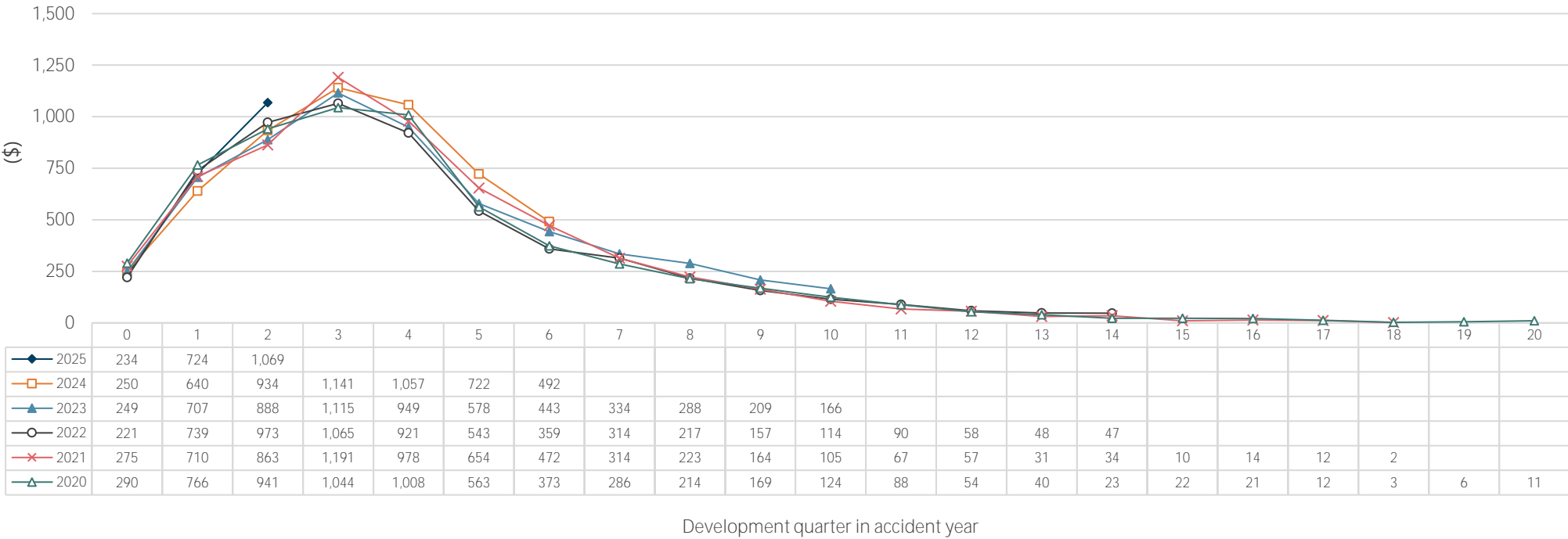
This chart follows the total PPCR payment trend (section 2.3.1) with each accident year being generally higher than the prior year, indicating that *weekly benefits* have continued to increase, reflecting longer claim durations.

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



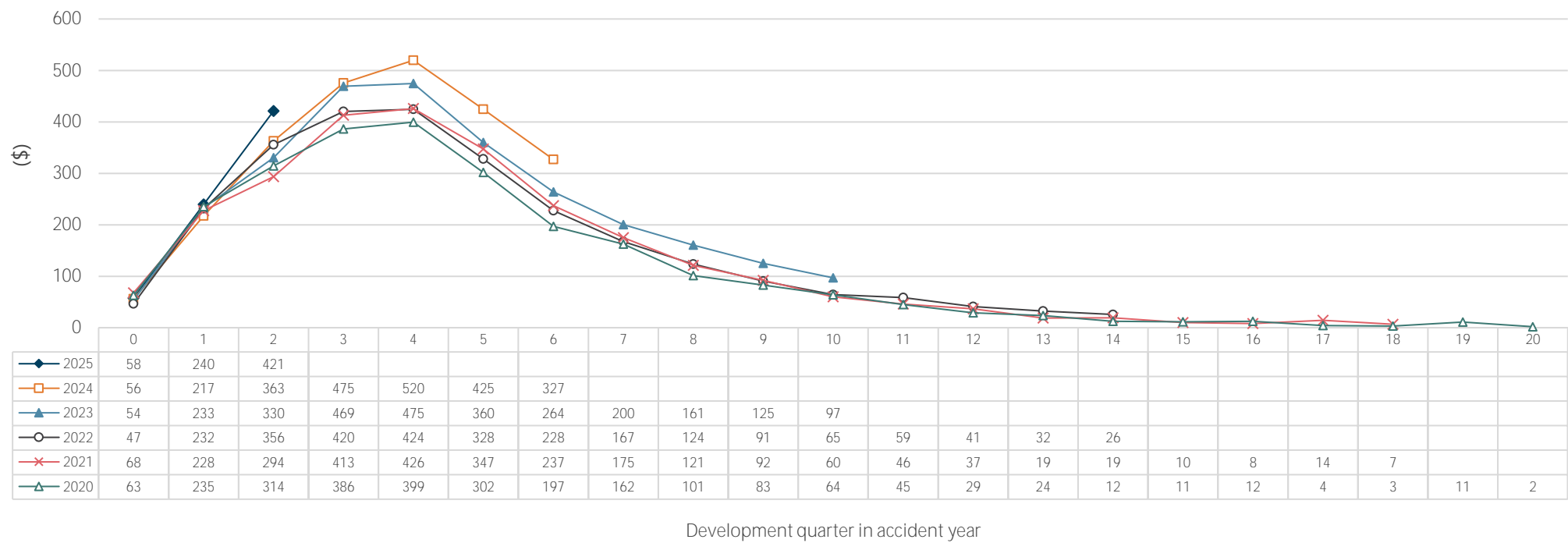
2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

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

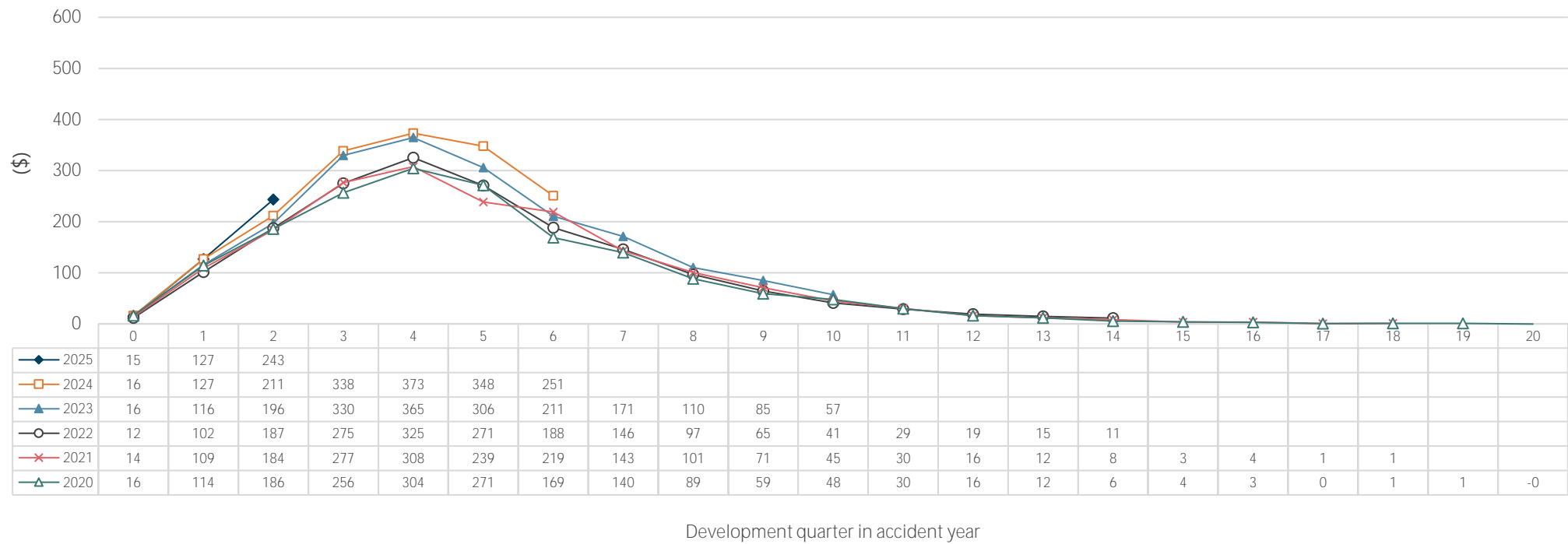


2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

2.5 Payments per claim reported by payment type

2.5.4 Workplace rehabilitation

Payment per claim reported
Workplace rehabilitation



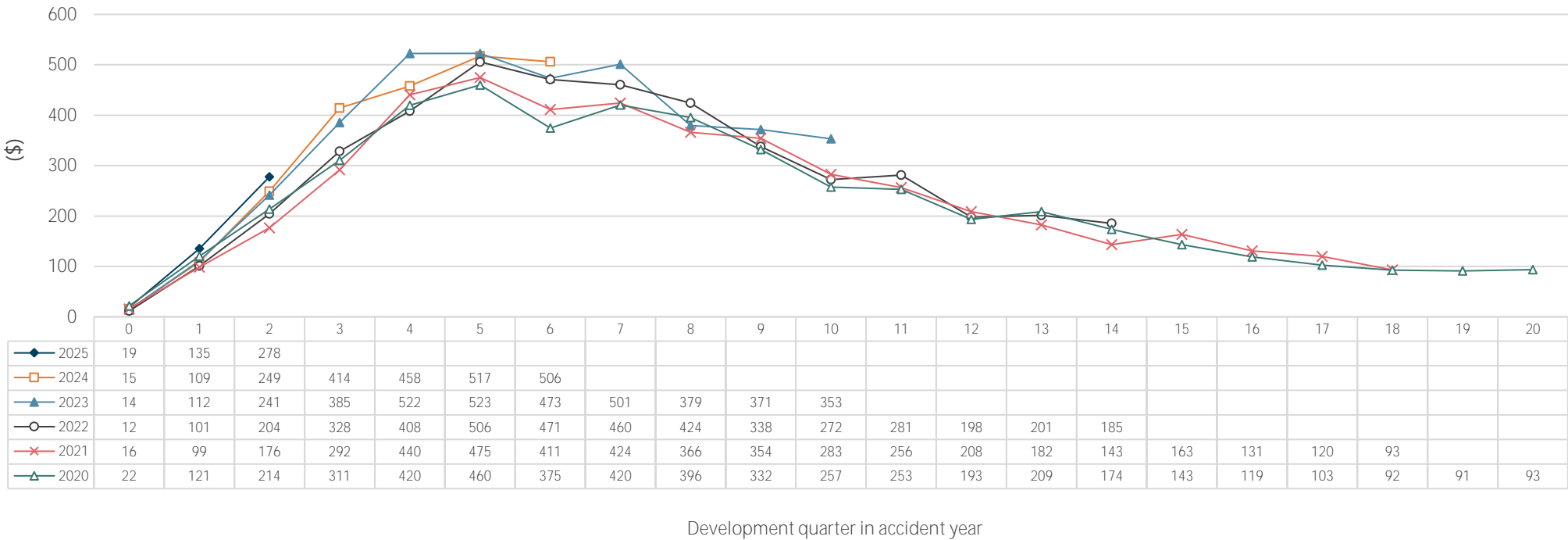
2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

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



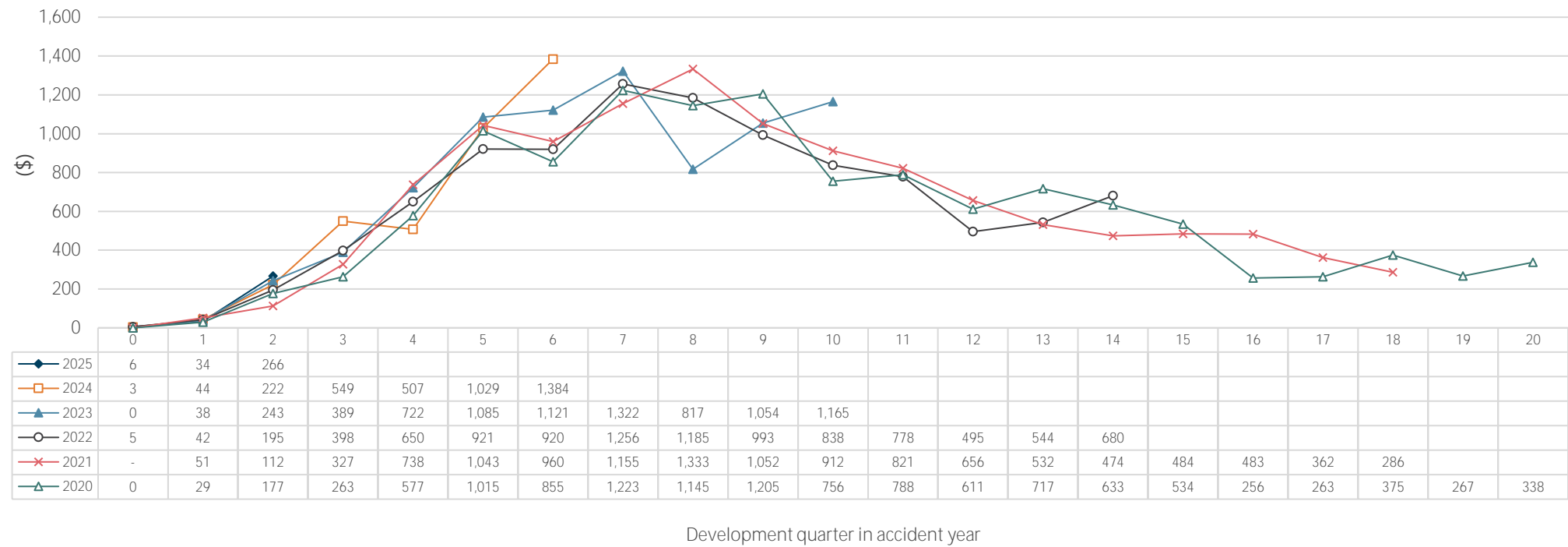
2 CLAIMS EXPERIENCE FOR PREMIUM RATING RETURNING ENTITIES

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



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 -

Income compensation 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.