



Insurer Claim Report

December 2024

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

workcover.wa.gov.au



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Insurer Claim Report

The quarterly Insurer Claim Report monitors claim activity and claim management performance of licensed insurers, in particular to:

- inform WorkCover WA performance monitoring activities
- provide benchmarks for claim management indicators where insurers are 'rated' on their performance
- present external stakeholders with an overview of claim activity and claim management across licensed insurers in the WA workers compensation scheme and key trends over time.

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).

During the period referenced in this report, there were six licensed insurers operating within the WA workers compensation scheme. For reporting and performance monitoring purposes, Insurance Australia Group Ltd (IAG) is divided into its trading entities, CGU Workers Compensation and WFI Insurance:

Table 1: licensed insurers operating within the WA workers compensation scheme as at December 2024

Short name	Full name
Allianz	Allianz Australia Insurance Ltd
GIO	AAI Ltd trading as GIO
Guild	Guild Insurance Ltd
CGU	Insurance Australia Group Ltd trading as CGU Workers' Compensation
WFI	Insurance Australia Group Ltd trading as WFI Insurance Holdings Pty Ltd
QBE	QBE Insurance Australia Ltd
Zurich	Zurich Australian Insurance Ltd

As Insurance Commission of Western Australia (ICWA) provides workers compensation insurance for Western Australian government agencies, they are grouped with licensed insurers. Self-insurers and former licensed insurers are excluded in this report.

The insurer claim report is presented in three sections:

1. **At a glance**
The high-level summary of indicators show claim activity and claim management for insurers over the most recent four financial reporting quarters.
2. **Trends and performance**
More detailed information about key trends in relation to claim activity and claim management for insurers at two different levels:
 - short term (last four financial quarters)
 - long term (past four financial years).
3. **Individual insurer summary**
Supplementary information providing a summary of claim activity and claim management for individual insurers and provides a comparison of trends and performance in relation to the Licensed insurer total.
A summary of claim activity for former licensed insurers is also included in this section which represents run-off portfolios that are managed by current insurers.

MEASURES USED IN THIS REPORT

Claim activity measures in this report

Measures	Definitions
New claims	The number of claims lodged with an insurer during a financial year/quarter. It includes claims where no workers compensation payment has been recorded at the date of data extract.
Active claims	Claims with one or more payments in a financial year/quarter.
Closed claims	The number of claims closed during a financial year/quarter i.e. a finalisation date is recorded.
Claim payments	The aggregated expenses attributed to claims within the financial year/quarter where payments were made, regardless of the year in which the claim was lodged. It should be noted that payments are adjusted for inflation to allow meaningful comparisons over time.

Claim management measures in this report

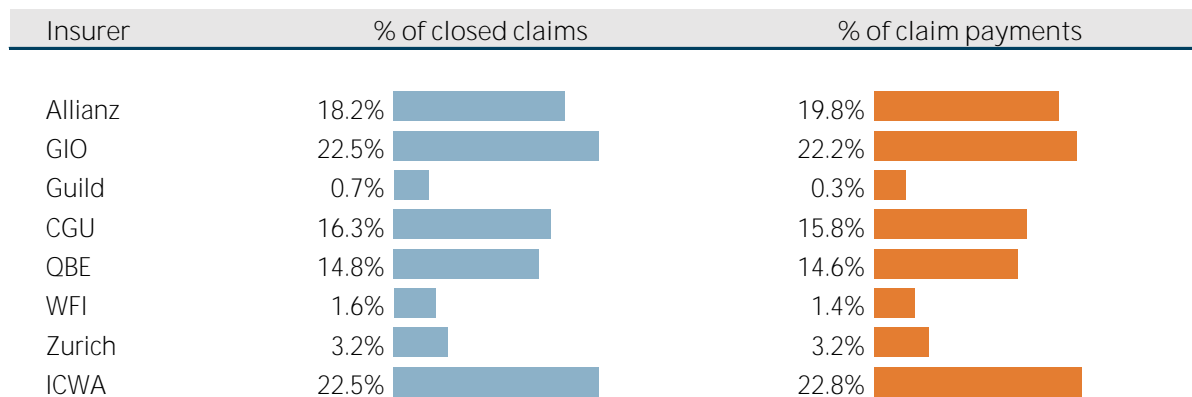
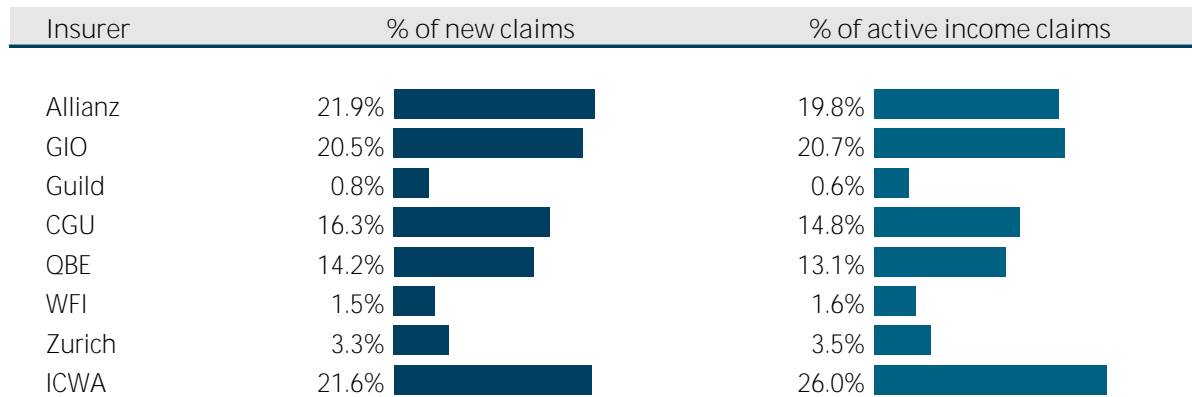
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of days between the date the claim was lodged with the employer and the date the claim was lodged with the licensed insurer, for income claims only i.e. claims with weekly benefits.	<div><div></div> Less than 60%</div> <div><div></div> 60% to 74%</div> <div><div></div> 75% to 89%</div> <div><div></div> 90% or more</div>
Initial liability decision period	<p>Initial liability decision period reports the number of calendar days between the date the income claim was lodged with the insurer and the first date on which the insurer made a decision (accepted or rejected) about liability for the claim.</p> <p>The <i>Workers Compensation and Injury Management Act 2023</i> requires insurers to make or defer to make an initial decision as to whether to accept or not accept liability for a claim within 14 days.</p>	<div><div></div> Less than 60%</div> <div><div></div> 60% to 74%</div> <div><div></div> 75% to 89%</div> <div><div></div> 90% or more</div>
Claim duration	Claim duration is the number of months between the date the claim was received by the insurer and the date the claim was first finalised.	<div><div></div> Two months above the insurer median</div> <div><div></div> One month above the insurer median</div> <div><div></div> At or below the insurer median</div>

Trend indicators in this report

Indicators	Definitions
▲	Increased by 5% or more
■	Increased/decreased by less than 5%
▼	Decreased by 5% or more

AT A GLANCE | CLAIM ACTIVITY

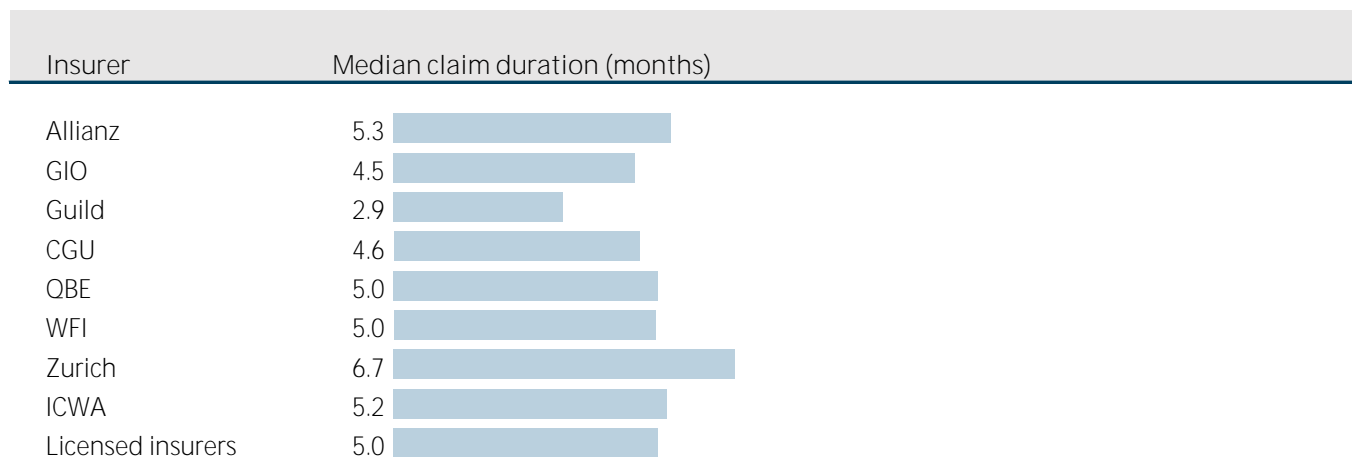
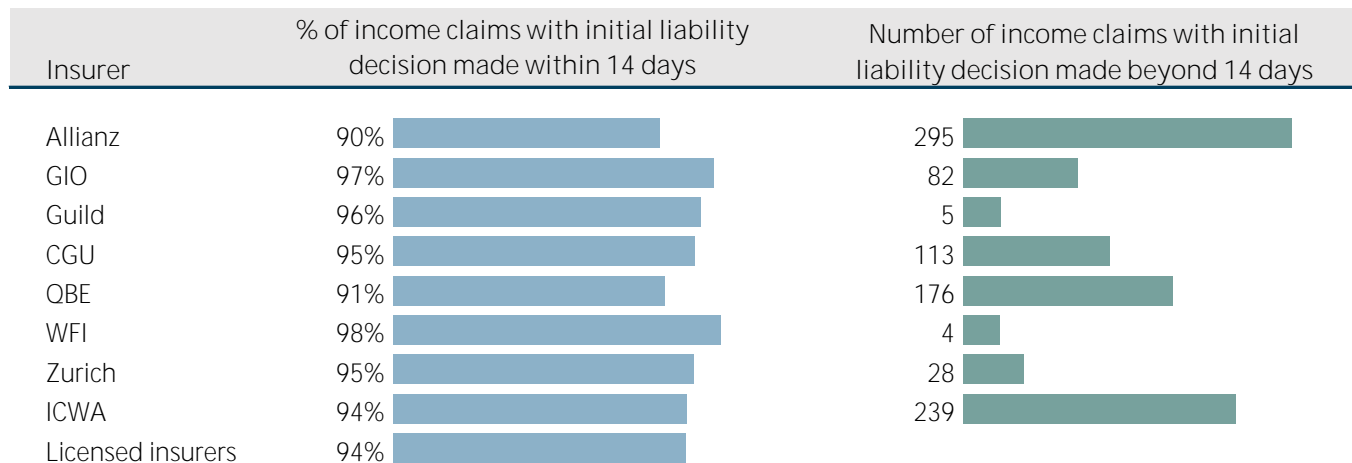
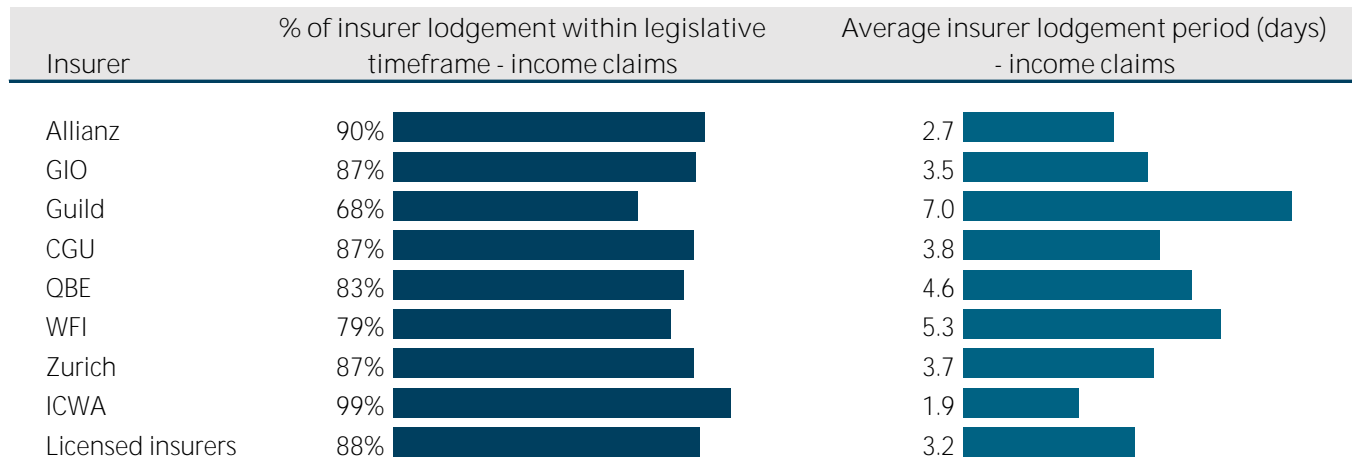
1.1 Claim activity from 2023/24 Q3 to 2024/25 Q2



Proportions are based on claims for licensed insurers and ICWA only (i.e. excludes self-insurers and Former licensed insurers).

AT A GLANCE | CLAIM MANAGEMENT

1.2 Claim management from 2023/24 Q3 to 2024/25 Q2



TRENDS & PERFORMANCE | CLAIM ACTIVITY

2.1.1 Number of new claims

Number of new claims for the last four insurer received quarters

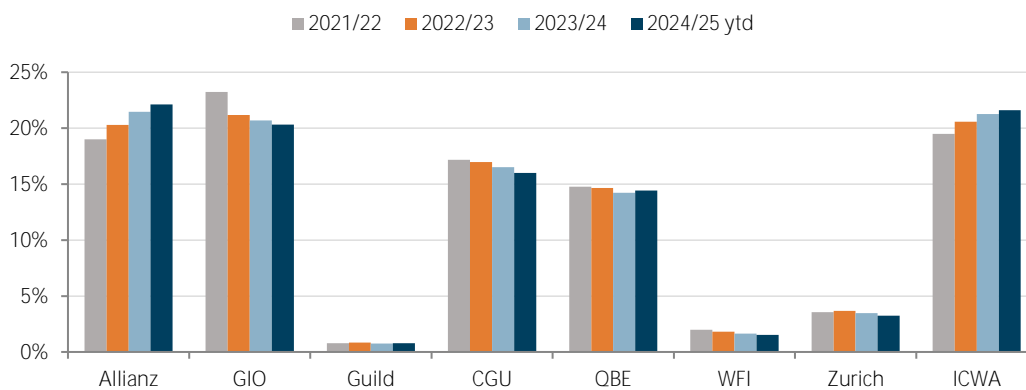
	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarter trend
Allianz	1,437	1,461	1,476	1,510	
GIO	1,346	1,414	1,336	1,407	
Guild	51	50	45	62	
CGU	1,092	1,112	1,105	1,057	
QBE	910	942	996	951	
WFI	94	107	94	113	
Zurich	229	225	215	222	
ICWA	1,314	1,554	1,516	1,403	
Licensed insurers	6,473	6,865	6,783	6,725	

Number of new claims for the past four insurer received years

	2021/22	2022/23	2023/24	2024/25 ytd	Four year trend*
Allianz	4,553	5,055	5,672	2,986	
GIO	5,568	5,279	5,466	2,743	
Guild	190	209	196	107	
CGU	4,111	4,232	4,362	2,162	
QBE	3,538	3,654	3,758	1,947	
WFI	473	451	432	207	
Zurich	852	914	920	437	
ICWA	4,668	5,128	5,620	2,919	
Licensed insurers	23,953	24,922	26,426	13,508	

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

2.1.2 Proportion of new claims



2.1.3 Number of active income claims

Number of active income claims for the last four transaction quarters

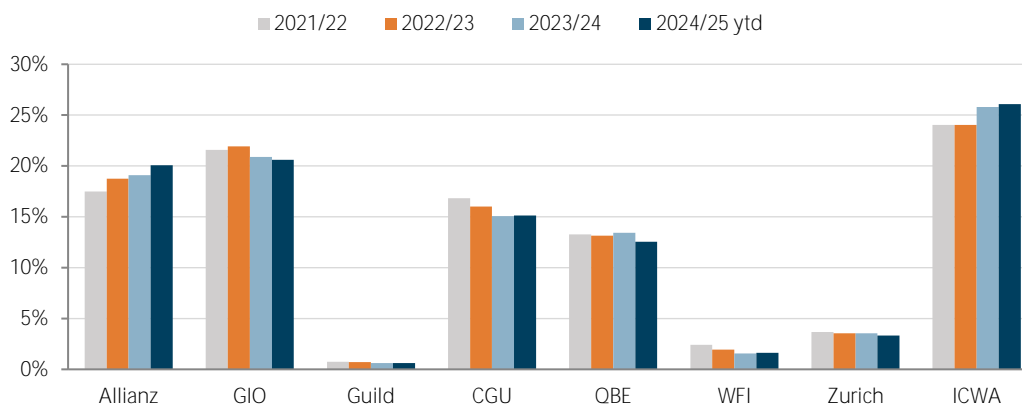
	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarter trend
Allianz	3,471	3,661	3,663	3,572	
GIO	3,634	3,926	3,747	3,567	
Guild	93	104	95	126	
CGU	2,608	2,775	2,767	2,724	
QBE	2,351	2,376	2,173	2,279	
WFI	265	275	294	275	
Zurich	628	618	578	584	
ICWA	4,635	4,886	4,763	4,890	
Licensed insurers	17,685	18,621	18,080	18,017	

Number of active income claims for the past four transaction years

	2021/22	2022/23	2023/24	2024/25 ytd	Four year trend*
Allianz	5,118	5,677	6,006	4,604	
GIO	6,310	6,643	6,570	4,729	
Guild	215	214	196	145	
CGU	4,923	4,850	4,736	3,470	
QBE	3,883	3,981	4,226	2,882	
WFI	704	588	496	375	
Zurich	1,070	1,070	1,117	762	
ICWA	7,037	7,280	8,117	5,986	
Licensed insurers	29,260	30,303	31,464	22,953	

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

2.1.4 Proportion of active income claims



2.1.5 Number of closed claims

Number of closed claims for the last four finalisation quarters

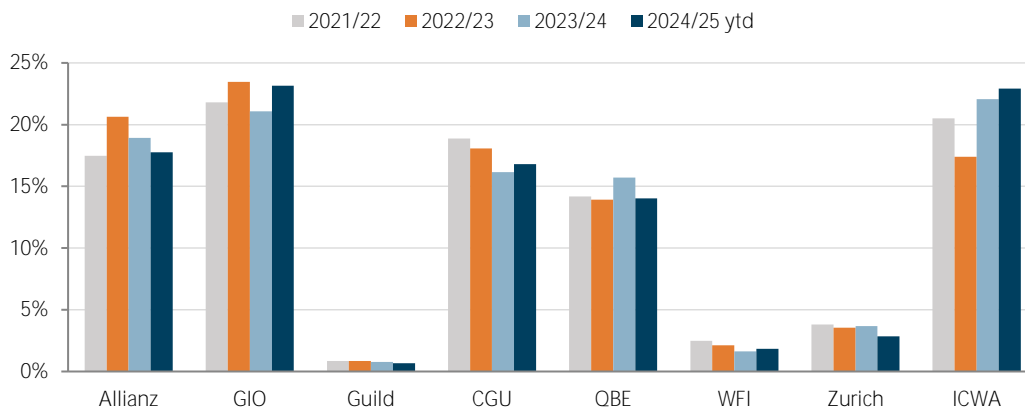
	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarter trend
Allianz	1,227	1,424	1,244	1,356	
GIO	1,454	1,667	1,722	1,670	
Guild	54	56	32	68	
CGU	1,046	1,216	1,222	1,237	
QBE	1,062	1,171	780	1,275	
WFI	99	101	139	129	
Zurich	267	250	177	239	
ICWA	1,435	1,724	1,625	1,732	
Licensed insurers	6,644	7,609	6,941	7,706	

Number of closed claims for the past four finalisation years

	2021/22	2022/23	2023/24	2024/25 ytd	Four year trend*
Allianz	4,184	5,132	5,114	2,600	
GIO	5,219	5,836	5,698	3,392	
Guild	206	214	207	100	
CGU	4,522	4,491	4,366	2,459	
QBE	3,393	3,463	4,250	2,055	
WFI	597	529	438	268	
Zurich	912	881	997	416	
ICWA	4,913	4,325	5,968	3,357	
Licensed insurers	23,946	24,871	27,038	14,647	

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

2.1.6 Proportion of closed claims



2.1.7 Total claim payments

Total payments for the last four transaction quarters

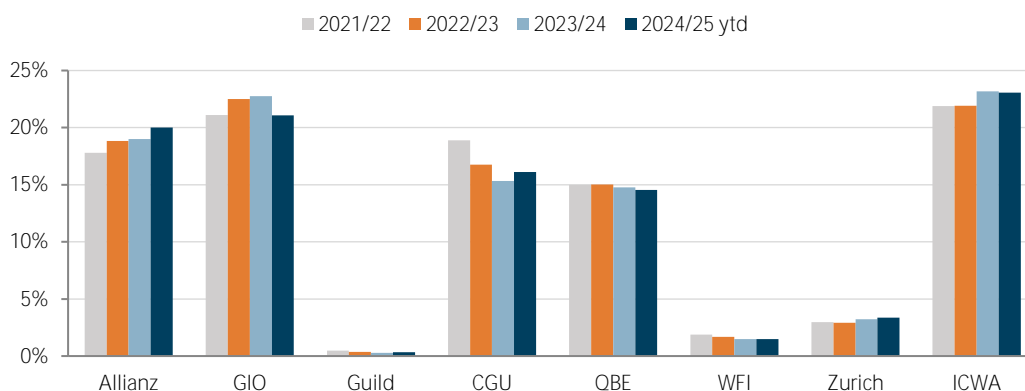
	2023/24 Q3 \$m	2023/24 Q4 \$m	2024/25 Q1 \$m	2024/25 Q2 \$m	Four quarter trend
Allianz	59.2	72.8	68.0	70.8	
GIO	75.1	82.0	68.2	78.0	
Guild	0.8	0.8	1.0	1.3	
CGU	47.3	56.6	54.1	57.7	
QBE	48.9	50.0	45.1	55.7	
WFI	4.4	4.2	5.8	4.4	
Zurich	8.9	11.2	11.9	11.5	
ICWA	75.8	75.6	72.3	87.6	
Licensed insurers	320.3	353.1	326.4	367.1	

Total payments for the past four transaction years

	2021/22 \$m	2022/23 \$m	2023/24 \$m	2024/25 ytd \$m	Four year trend*
Allianz	209.4	228.4	247.6	138.8	
GIO	248.5	272.8	296.7	146.2	
Guild	5.5	4.4	3.7	2.3	
CGU	222.4	203.1	199.6	111.8	
QBE	176.6	182.0	192.7	100.8	
WFI	22.2	20.5	19.4	10.2	
Zurich	35.1	35.2	41.9	23.4	
ICWA	257.7	265.5	302.0	160.0	
Licensed insurers	1,177.5	1,211.9	1,303.6	693.5	

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

2.1.8 Proportion of total claim payments



2.2.1 Proportion of insurer lodgement within legislative timeframe - income claims

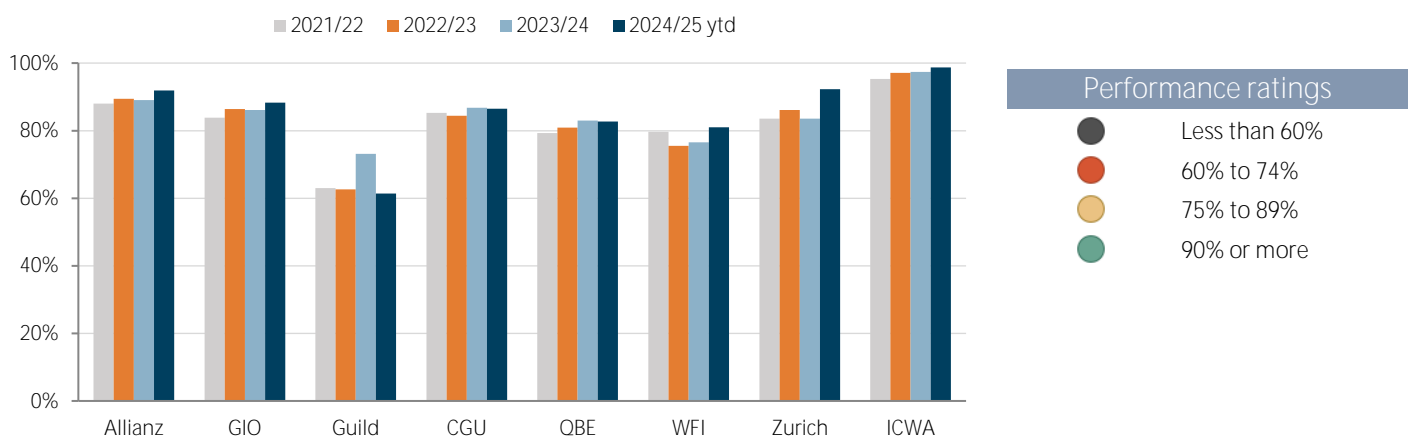
Proportion of insurer lodgement within legislative timeframe for the last four insurer received quarters

	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	88	90	91	92		
GIO	86	87	88	89		
Guild	72	70	57	65		
CGU	87	88	86	87		
QBE	85	83	81	85		
WFI	79	78	77	84		
Zurich	85	86	92	93		
ICWA	98	97	98	99		
Licensed insurers	89	89	90	91		

Proportion of insurer lodgement within legislative timeframe for the past four insurer received years










	2021/22	2022/23	2023/24	2024/25 ytd	Four years	
	%	%	%	%	Trend ¹	Performance
Allianz	88	89	89	92		
GIO	84	86	86	88		
Guild	63	63	73	61		
CGU	85	84	87	87		
QBE	79	81	83	83		
WFI	80	75	77	81		
Zurich	84	86	84	92		
ICWA	95	97	97	99		
Licensed insurers	86	88	89	91		

¹ Trend includes the reporting quarter and the same quarter in each previous year.











2.2.2 Average insurer lodgement period - income claims

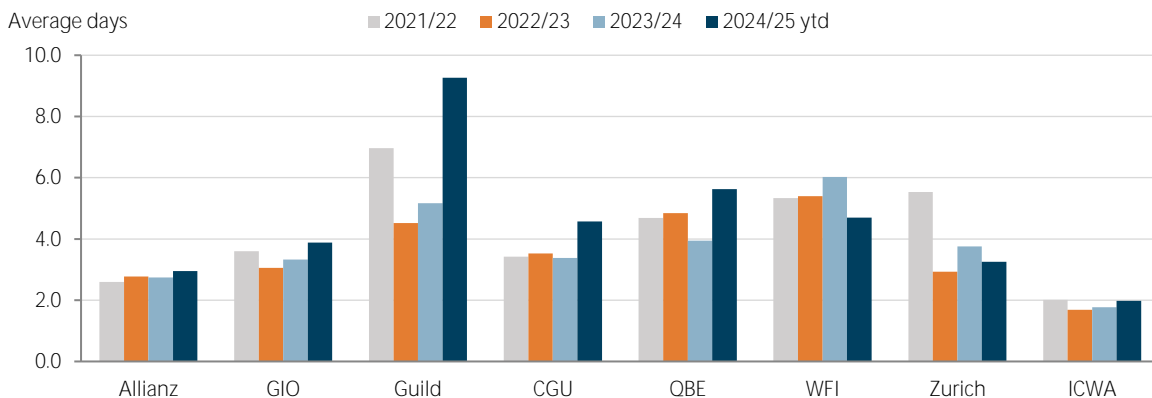
Average insurer lodgement period for the last four insurer received quarters - income claims

	2023/24 Q3 days	2023/24 Q4 days	2024/25 Q1 days	2024/25 Q2 days	Four quarter trend
Allianz	2.4	3.3	3.3	2.6	
GIO	3.1	3.8	4.5	3.3	
Guild	4.0	7.3	7.3	10.6	
CGU	3.6	3.6	4.7	4.5	
QBE	3.2	4.1	5.9	5.3	
WFI	4.0	4.4	4.6	4.8	
Zurich	3.4	3.2	3.1	3.4	
ICWA	1.7	2.0	2.2	1.7	
Licensed insurers	2.7	3.3	3.8	3.3	

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

	2021/22 days	2022/23 days	2023/24 days	2024/25 ytd days	Four year trend*
Allianz	2.6	2.8	2.7	3.0	
GIO	3.6	3.1	3.3	3.9	
Guild	7.0	4.5	5.2	9.3	
CGU	3.4	3.5	3.4	4.6	
QBE	4.7	4.8	3.9	5.6	
WFI	5.3	5.4	6.0	4.7	
Zurich	5.5	2.9	3.8	3.3	
ICWA	2.0	1.7	1.8	2.0	
Licensed insurers	3.3	3.1	3.0	3.6	

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



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

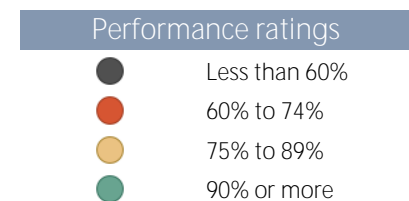
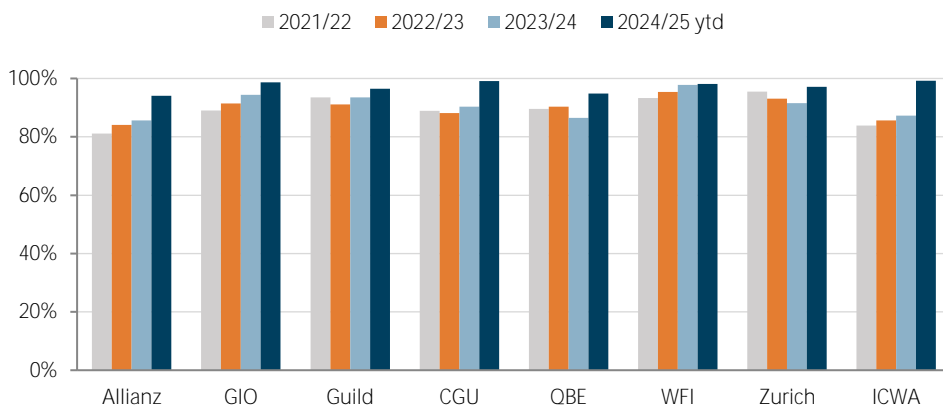
Proportion of income claims with initial liability decision made within 14 days for the last four insurer received quarters

	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	83	90	93	95		
GIO	96	96	99	99		
Guild	96	93	96	97		
CGU	89	93	99	100		
QBE	84	90	93	97		
WFI	100	97	100	96		
Zurich	93	92	98	97		
ICWA	88	89	99	100		
Licensed insurers	89	91	97	98		

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

	2021/22	2022/23	2023/24	2024/25 ytd	Four years	
	%	%	%	%	Trend*	Performance
Allianz	81	84	86	94		
GIO	89	91	94	99		
Guild	94	91	94	96		
CGU	89	88	90	99		
QBE	90	90	87	95		
WFI	93	95	98	98		
Zurich	95	93	92	97		
ICWA	84	86	87	99		
Licensed insurers	87	88	89	97		

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



2.2.5 Number of income claims with initial liability decision made beyond 14 days

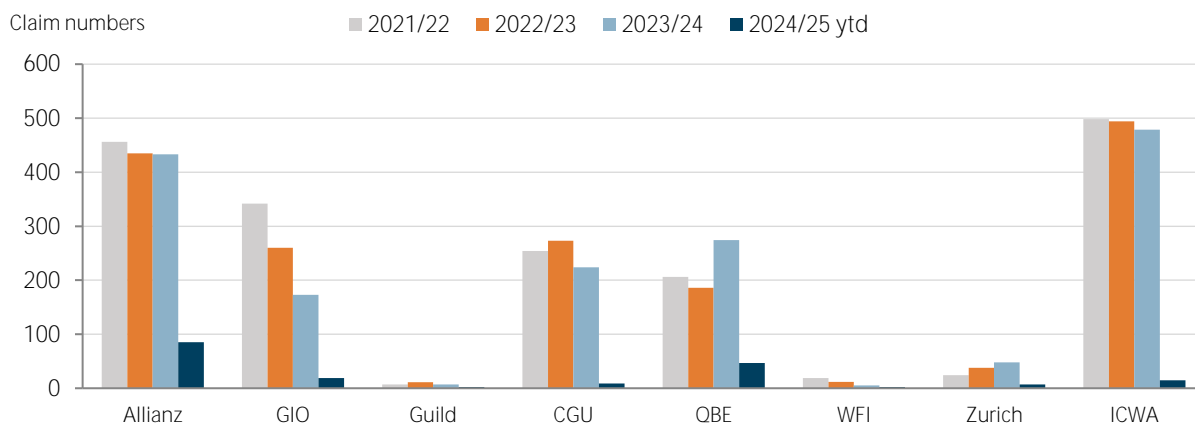
Number of income claims with initial liability decision made beyond 14 days for the last four insurer received quarters

	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Four quarter total	% of insurer total
Allianz	128	82	54	31	295	31%
GIO	32	31	9	10	82	9%
Guild	1	2	1	1	5	1%
CGU	62	42	8	1	113	12%
QBE	78	51	34	13	176	19%
WFI	0	2	0	2	4	0%
Zurich	10	11	3	4	28	3%
ICWA	109	115	13	2	239	25%
Licensed insurers	420	336	122	64	942	100%

Number of income claims with initial liability decision made beyond 14 days for the past four insurer received years

	2021/22	2022/23	2023/24	2024/25 ytd	Four year* total	% of insurer total
Allianz	456	435	433	85	1,409	26%
GIO	342	260	173	19	794	15%
Guild	7	11	7	2	27	1%
CGU	254	273	224	9	760	14%
QBE	206	186	274	47	713	13%
WFI	19	12	5	2	38	1%
Zurich	24	38	48	7	117	2%
ICWA	498	494	479	15	1,486	28%
Licensed insurers	1,806	1,709	1,643	186	5,344	100%

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



2.2.6 Median claim duration

Median claim duration for the last four initial finalisation quarters

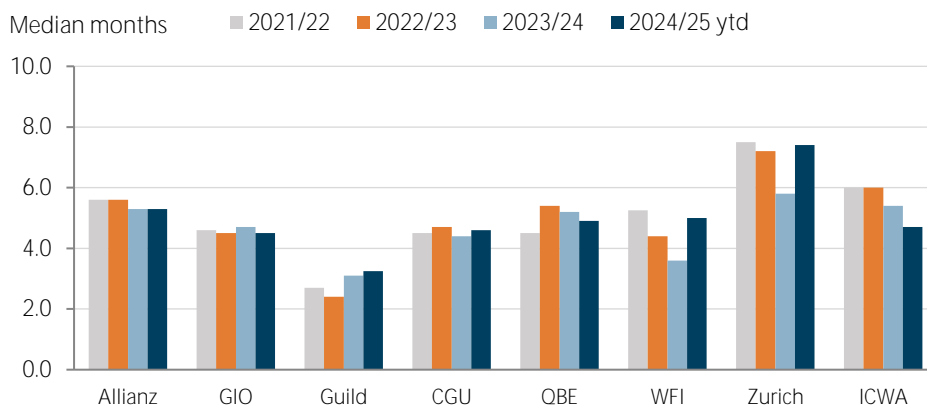
	2023/24 Q3 months	2023/24 Q4 months	2024/25 Q1 months	2024/25 Q2 months	Four quarters	
					Trend	Performance
Allianz	5.3	5.5	5.5	5.2		
GIO	4.4	4.9	4.2	4.8		
Guild	2.8	2.8	2.4	3.9		
CGU	4.4	4.8	4.4	4.7		
QBE	5.1	5.3	4.7	5.0		
WFI	4.0	5.3	6.5	5.0		
Zurich	5.9	6.2	6.9	7.6		
ICWA	6.0	5.3	4.5	5.0		
Licensed insurers	5.0	5.1	4.6	5.0		

Median claim duration for the past four initial finalisation years

	2021/22 months	2022/23 months	2023/24 months	2024/25 ytd months	Four years	
					Trend*	Performance
Allianz	5.6	5.6	5.3	5.3		
GIO	4.6	4.5	4.7	4.5		
Guild	2.7	2.4	3.1	3.3		
CGU	4.5	4.7	4.4	4.6		
QBE	4.5	5.4	5.2	4.9		
WFI	5.3	4.4	3.6	5.0		
Zurich	7.5	7.2	5.8	7.4		
ICWA	6.0	6.0	5.4	4.7		
Licensed insurers	5.1	5.3	5.0	4.8		

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

Median months



Performance ratings

- Two months above the insurer median
- One month above the insurer median
- At or below the insurer median

3.1.1 Individual insurer summary - Allianz

Claim activity		Allianz			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,510	2.3	▲	22.5	6,725	■
Total active income claim count	3,572	-2.5	■	19.8	18,017	■
Total closed claim count	1,356	9.0	▲	17.6	7,706	▲
Claim payments (\$m)						
Total claim payments	70.8	4.2	▲	19.3	367.1	▲
Claim payments - lump sums	16.8	-1.1	▲	19.1	88.0	▲
Claim payments - excl lump sums	54.0	5.9	▲	19.4	279.0	▲
Claim management		Allianz			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	92	0.9	■	●	91	■
Average insurer lodgement period (days)	2.6	-21.1	▼		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	95	2.4	▲	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	31	-42.6				
Median claim duration (months)	5.2	-6.4	■	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

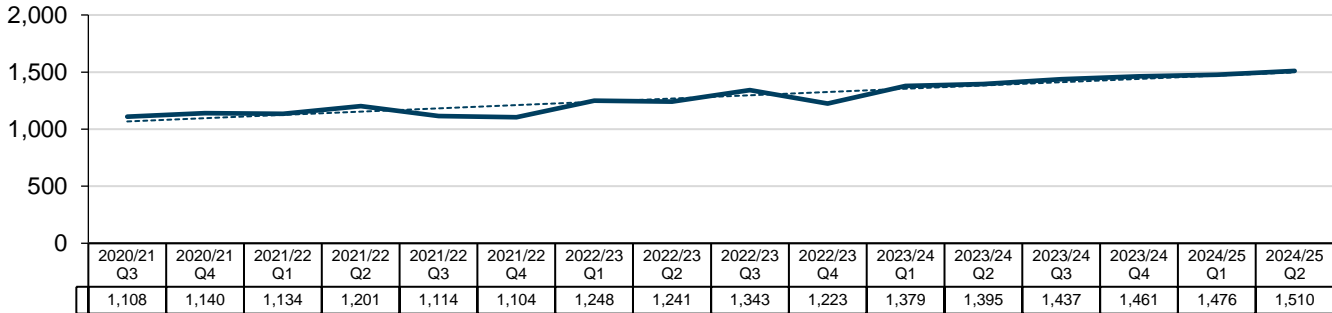
3.1.2 Individual insurer summary - Allianz

Claim activity					Allianz			
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,566	4,557	5,064	5,675	1,473	1,501	n/a	n/a
Accepted	4,411	4,387	4,841	5,308	1,328	1,324	n/a	n/a
Not accepted	97	109	137	202	123	68	n/a	n/a
Decision deferred / pending	1	0	12	86	13	100	n/a	n/a
All other statuses	57	61	74	79	9	9	n/a	n/a

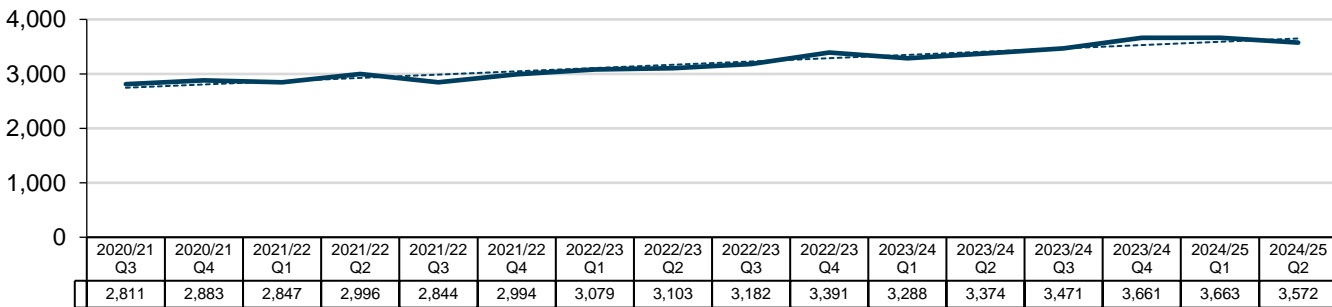
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	0	218	239	257	57	28	n/a	n/a

3.1.3 Claim Activity - Allianz

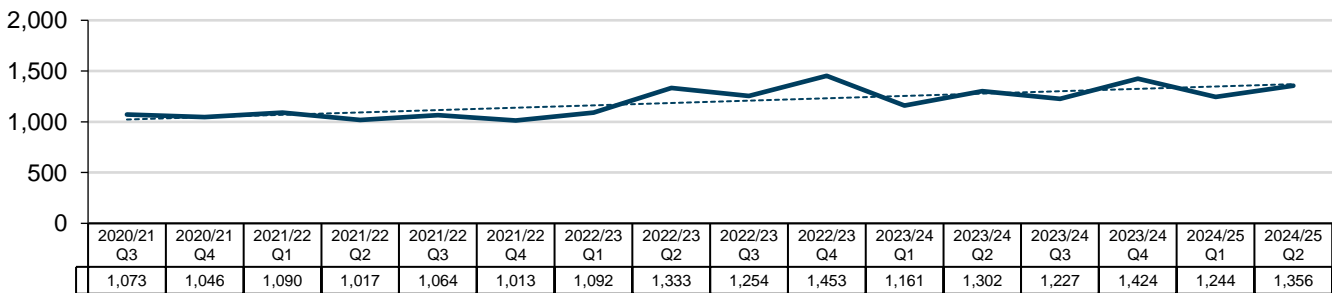
Total number of claims by insurer received quarter - Allianz



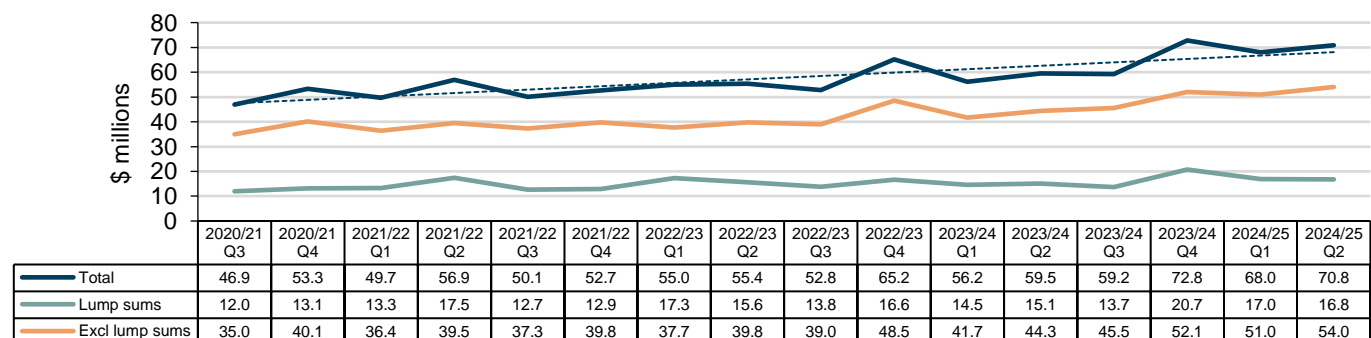
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz

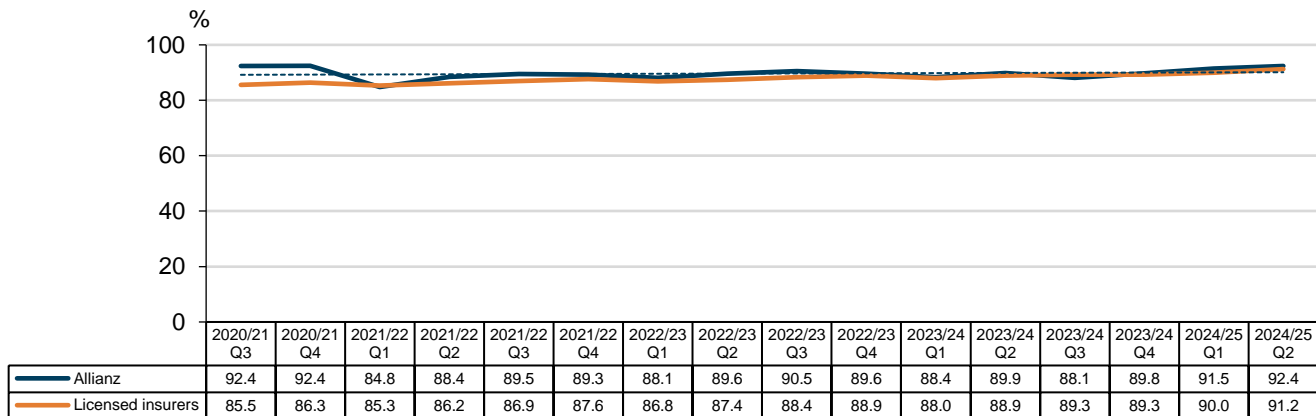


Total payments by transaction quarter - Allianz

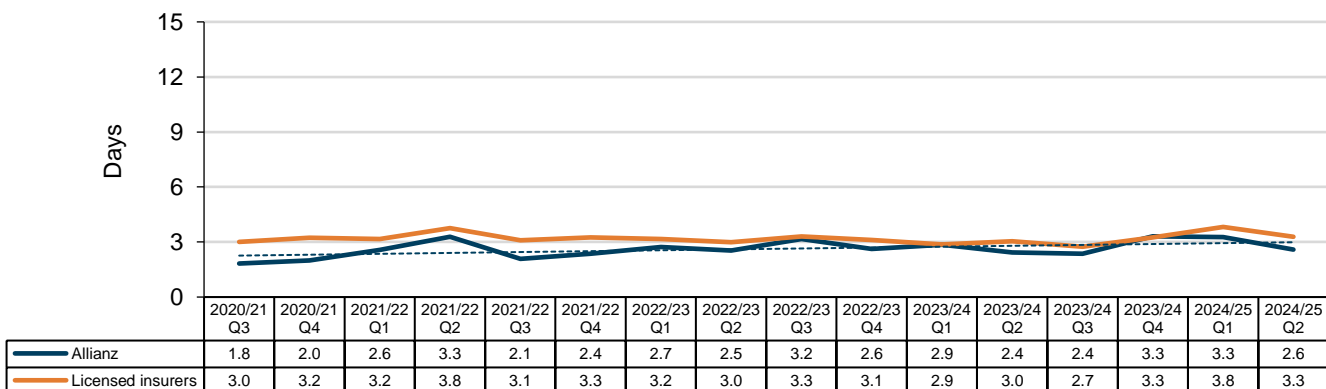


3.1.4 Claim management - Allianz

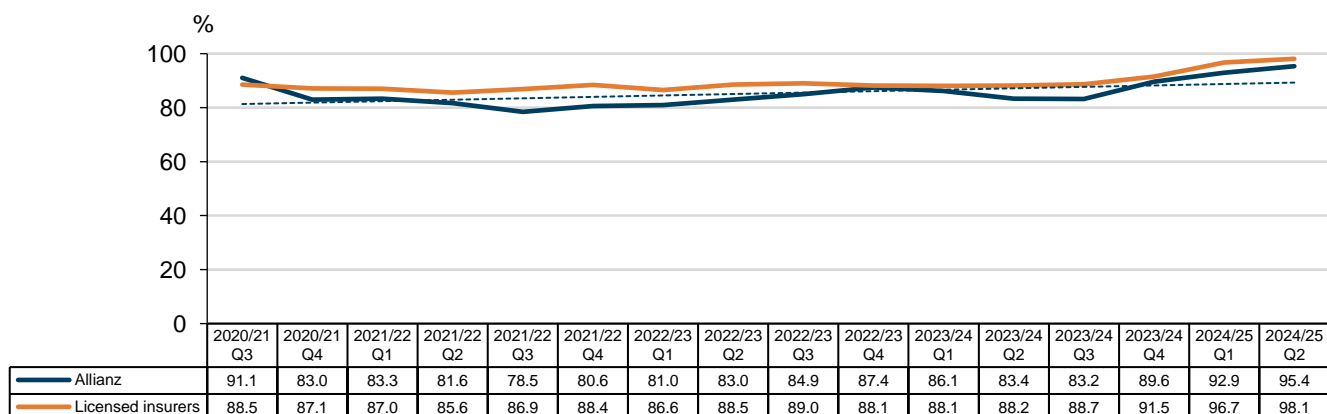
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Allianz



Average insurer lodgement period for income claims by insurer received quarter - Allianz

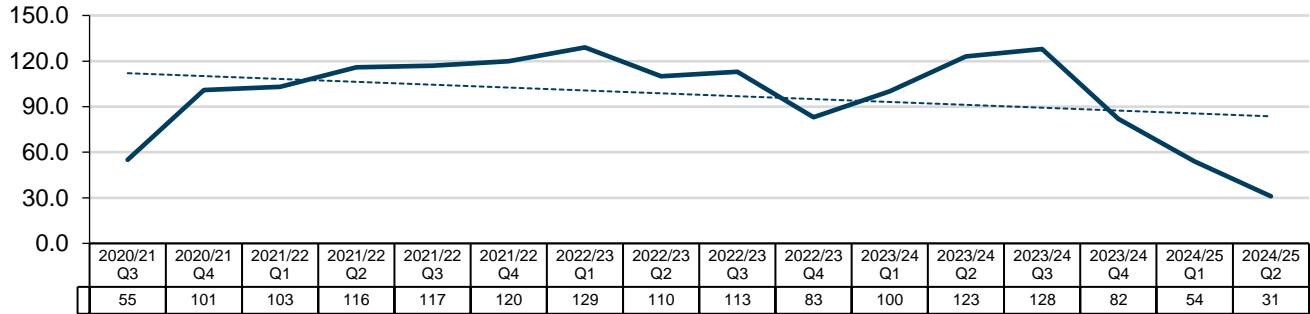


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Allianz

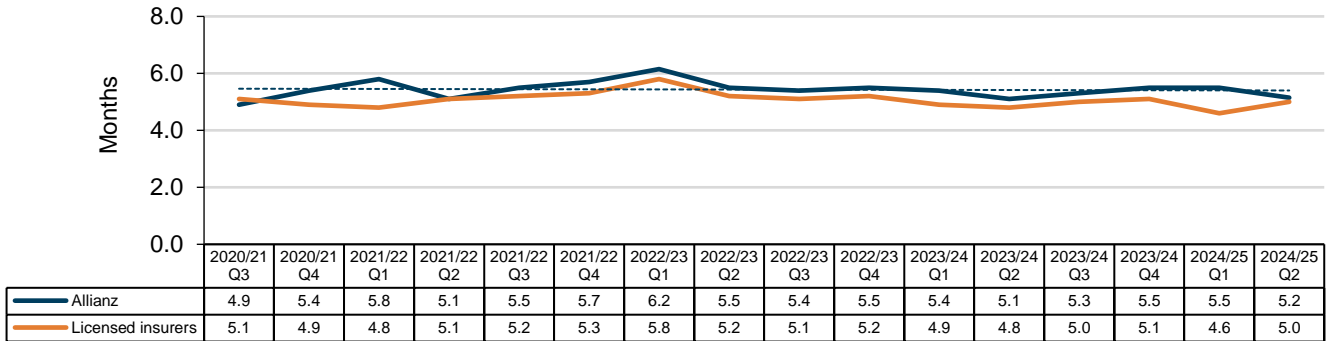


3.1.4 Claim management - Allianz

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - Allianz



Median claim duration (months) by initial finalisation quarter - Allianz



INDIVIDUAL SUMMARY | GIO

3.3.1 Individual insurer summary - GIO

Claim activity		GIO			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,407	5.3	■	20.9	6,725	■
Total active income claim count	3,567	-4.8	■	19.8	18,017	■
Total closed claim count	1,670	-3.0	▲	21.7	7,706	▲
Claim payments (\$m)						
Total claim payments	78.0	14.3	■	21.2	367.1	▲
Claim payments - lump sums	22.0	48.0	▼	25.0	88.0	▲
Claim payments - excl lump sums	55.9	4.9	▲	20.0	279.0	▲
Claim management		GIO			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	89	1.7	▲	●	91	■
Average insurer lodgement period (days)	3.3	-28.0	▼		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	99	-0.1	■	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	10	11.1				
Median claim duration (months)	4.8	14.3	▲	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

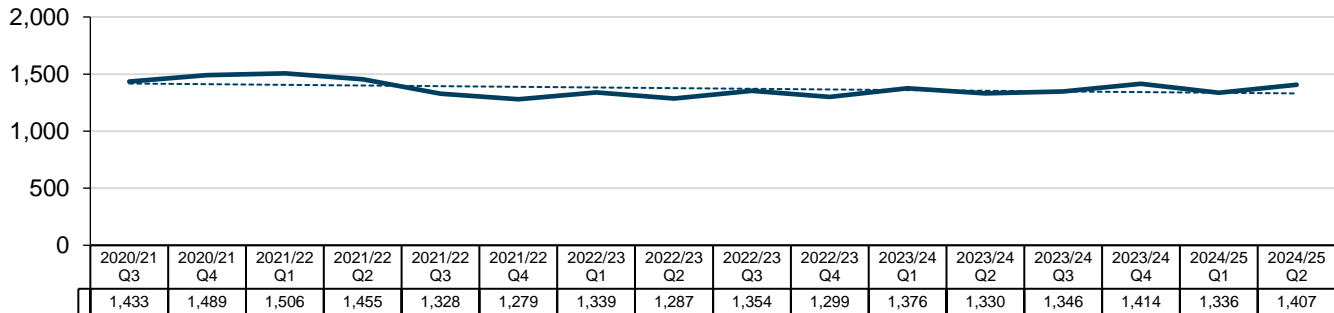
3.3.2 Individual insurer summary - GIO

Claim activity		GIO						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	5,718	5,568	5,279	5,466	1,336	1,405	n/a	n/a
Accepted	5,407	5,190	4,942	4,952	1,183	1,225	n/a	n/a
Not accepted	257	330	291	443	138	111	n/a	n/a
Decision deferred / pending	2	3	8	31	2	63	n/a	n/a
All other statuses	52	45	38	40	13	6	n/a	n/a

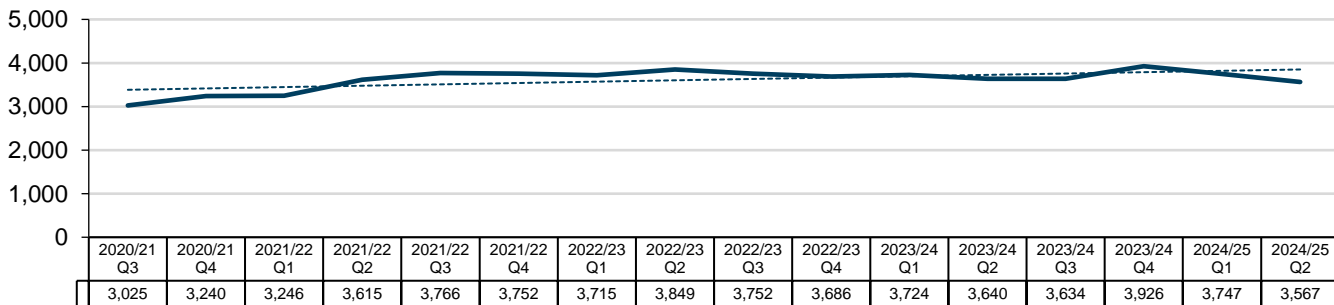
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	231	218	239	257	57	28	n/a	n/a

3.3.3 Claim activity - GIO

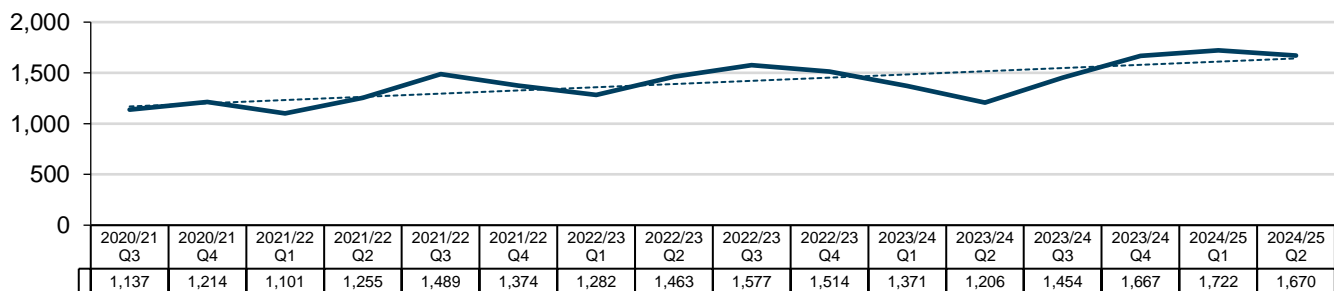
Total number of claims by insurer received quarter - GIO



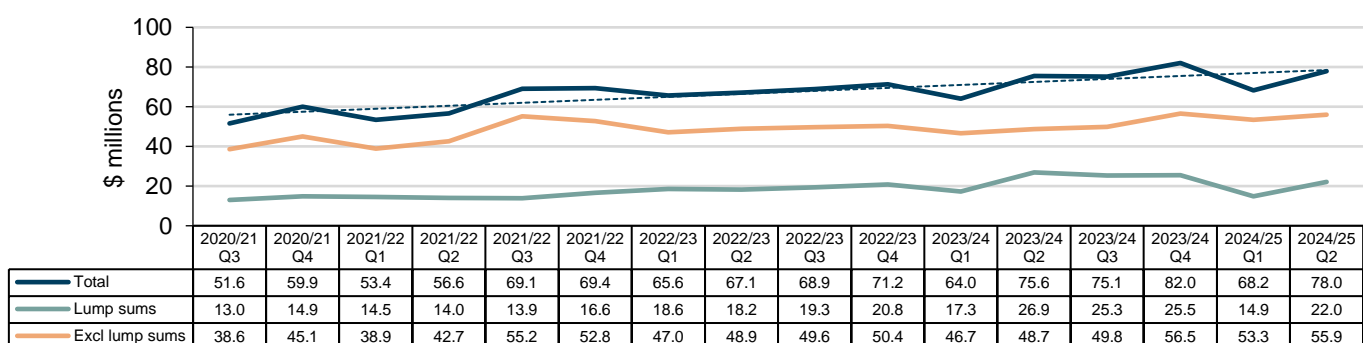
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO

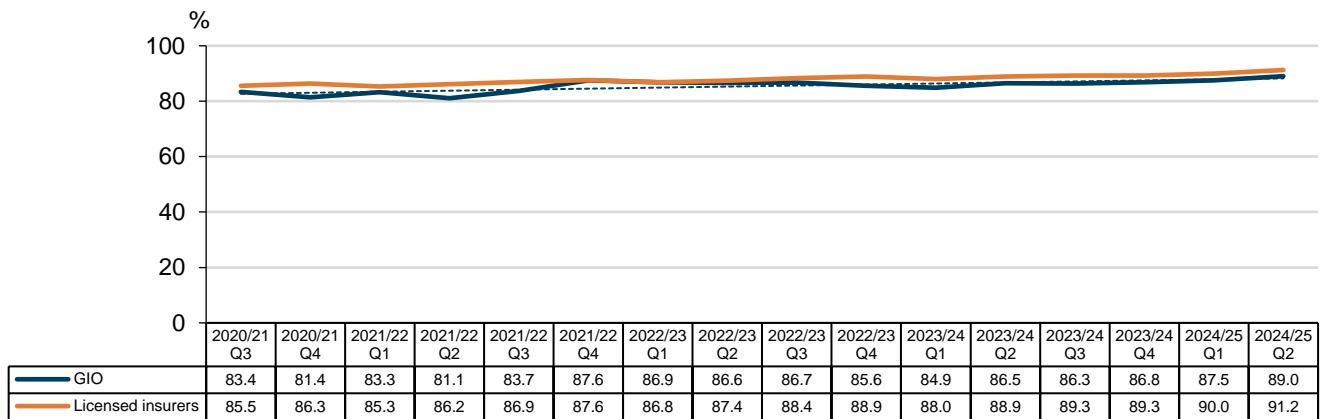


Total payments by transaction quarter - GIO

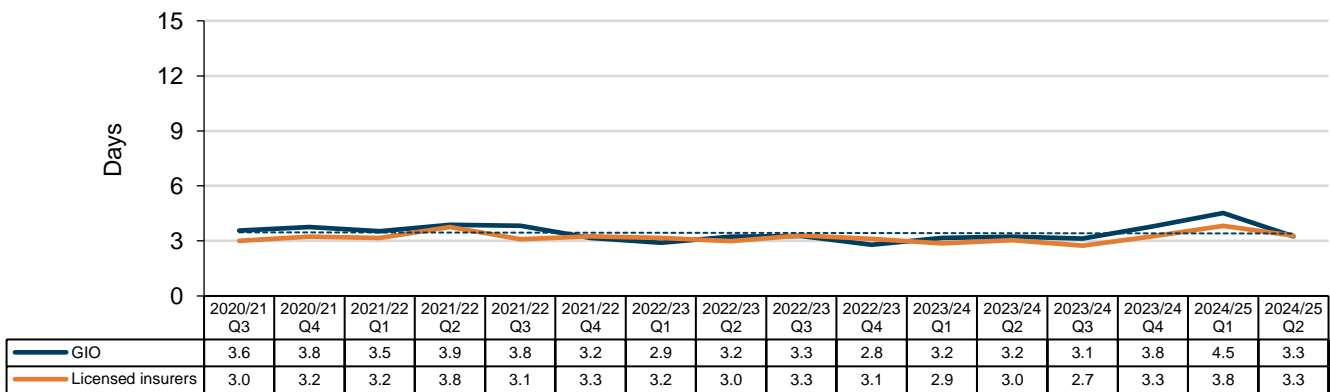


3.3.4 Claim management - GIO

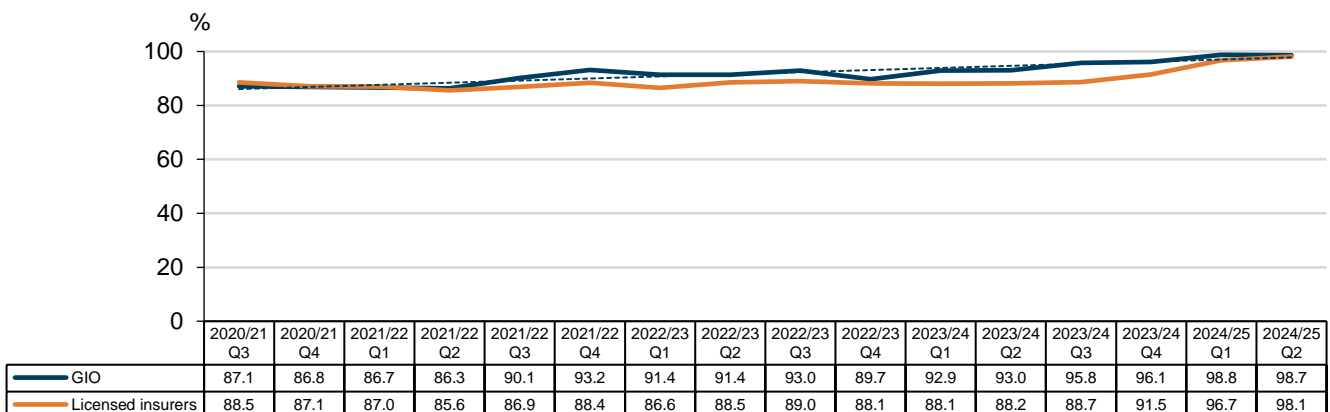
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - GIO



Average insurer lodgement period for income claims by insurer received quarter - GIO

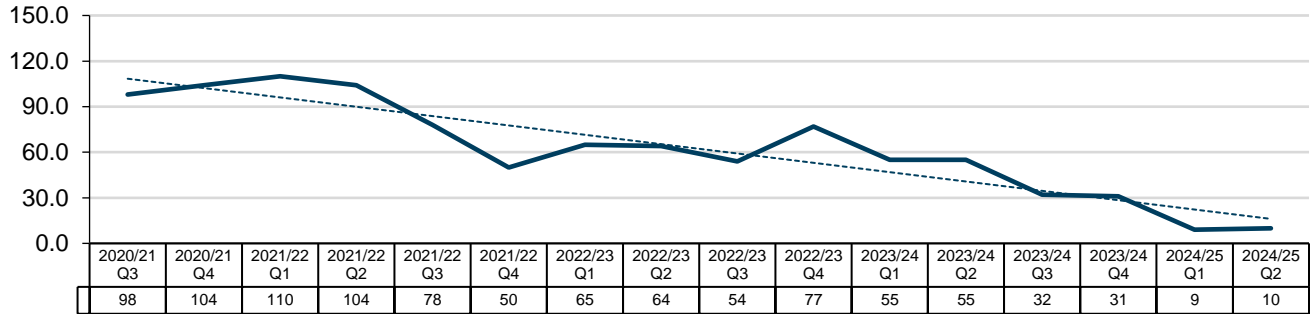


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - GIO

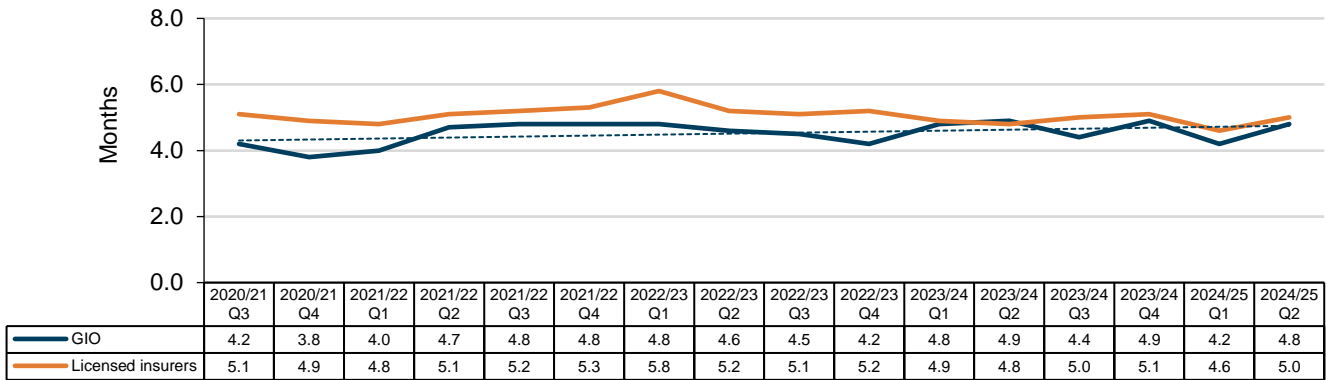


3.3.4 Claim management - GIO

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - GIO



Median claim duration (months) by initial finalisation quarter - GIO



3.4.1 Individual insurer summary - Guild

Claim activity		Guild			Licensed insurer total	
	Current quarter	% change from previous quarter ¹	Current experience ²	% of licensed insurers	Current quarter	Current experience ²
Claim numbers						
Total claim count	62	37.8	▲	0.9	6,725	■
Total active income claim count	126	32.6	▲	0.7	18,017	■
Total closed claim count	68	112.5	▲	0.9	7,706	▲
Claim payments (\$m)						
Total claim payments	1.3	26.2	▲	0.4	367.1	▲
Claim payments - lump sums	0.1	-28.0	▲	0.1	88.0	▲
Claim payments - excl lump sums	1.2	31.9	▲	0.4	279.0	▲
Claim management		Guild			Licensed insurer average	
	Current quarter	% change from previous quarter ¹	Current experience ²	Average performance ³	Current quarter	Current experience ²
Proportion (%) of insurer lodgement within legislative timeframe	65	14.5	▲	●	91	■
Average insurer lodgement period (days)	10.6	46.2	▲		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	97	1.4	■	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	1	0.0				
Median claim duration (months)	3.9	62.5	▲	●	5.0	■

¹ It should be noted that claim activity and claim management for smaller insurers may be subject to greater variation across quarters (short term trend) because of the low number of claims lodged.

² Trend based on change over the previous four quarters

³ Based on the previous four quarters

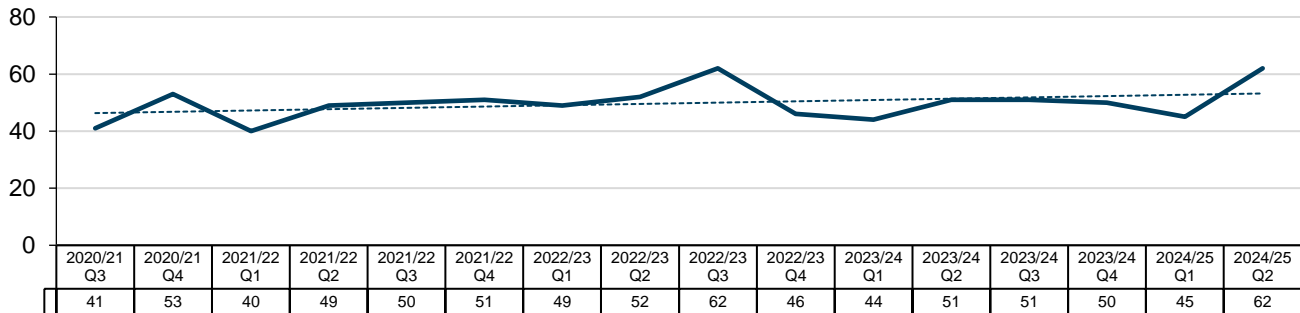
3.4.2 Individual insurer summary - Guild

Claim activity					Guild			
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	194	190	209	196	45	62	n/a	n/a
Accepted	192	186	205	189	45	57	n/a	n/a
Not accepted	1	3	3	5	0	0	n/a	n/a
Decision deferred / pending	0	0	0	2	0	5	n/a	n/a
All other statuses	1	1	1	0	0	0	n/a	n/a

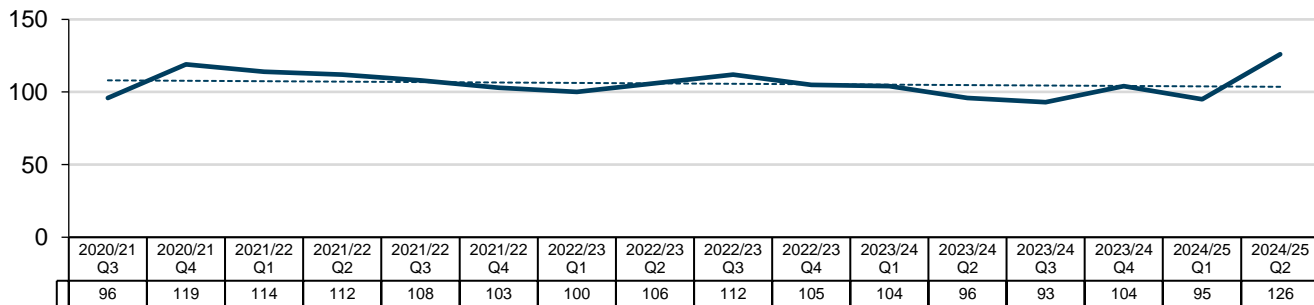
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	231	218	239	257	57	28	n/a	n/a

3.4.3 Claim activity - Guild

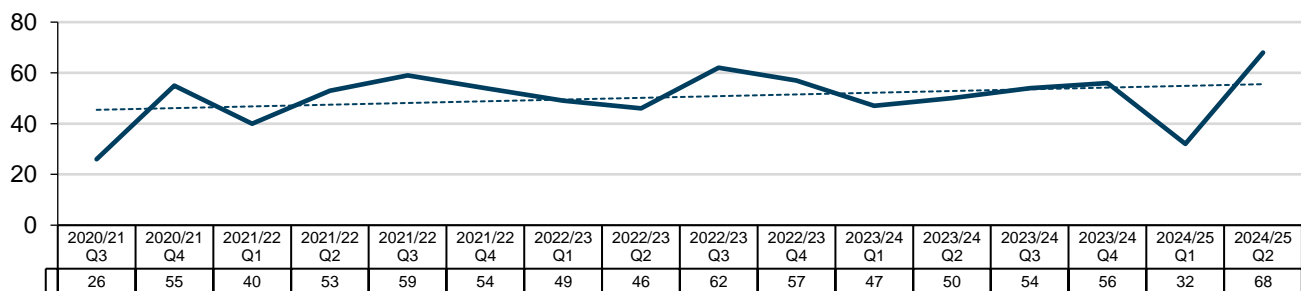
Total number of claims by insurer received quarter - Guild



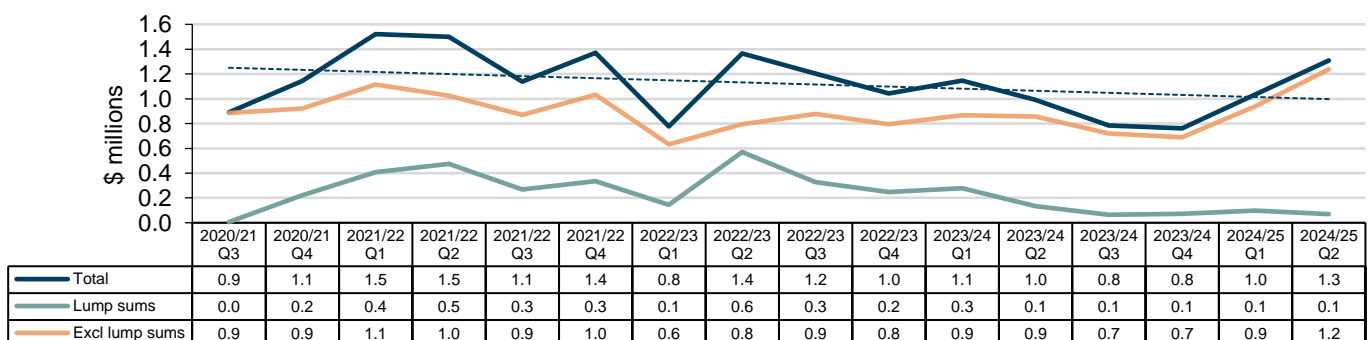
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild

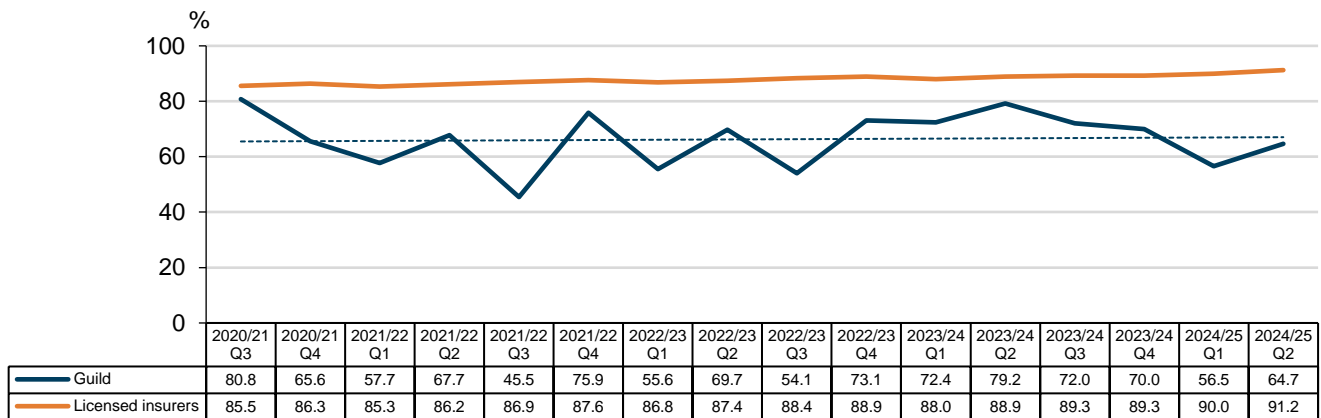


Total payments by transaction quarter - Guild

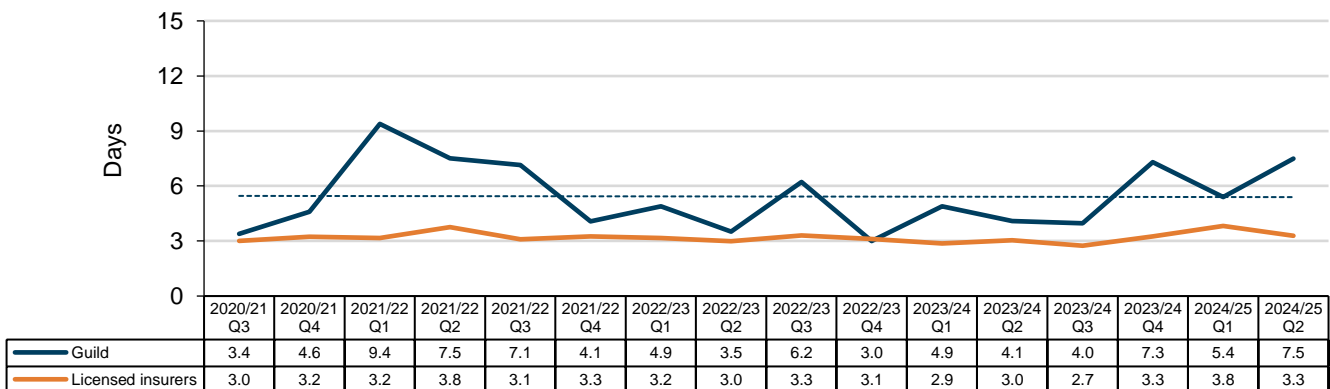


3.4.4 Claim management - Guild

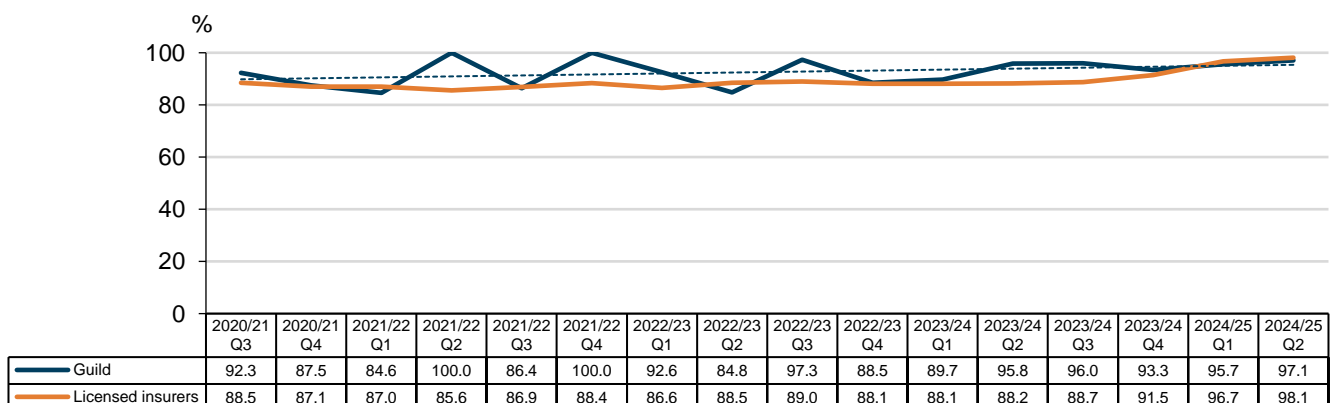
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Guild



Average insurer lodgement period for income claims by insurer received quarter - Guild

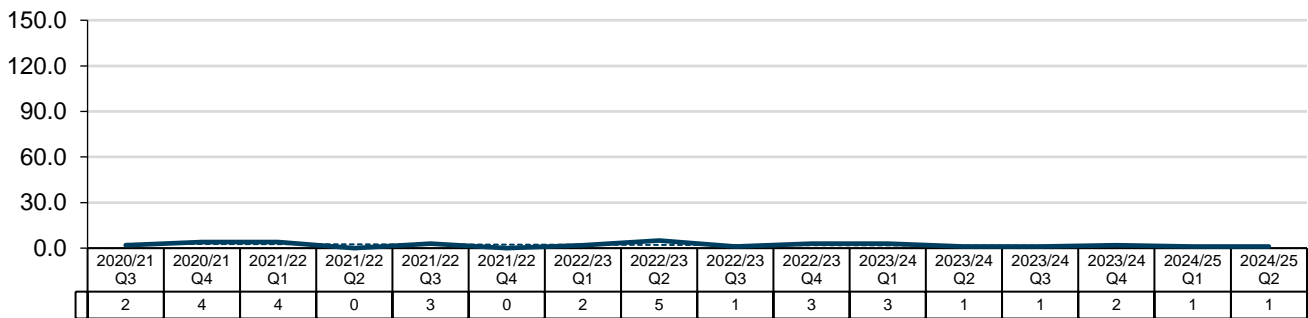


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Guild

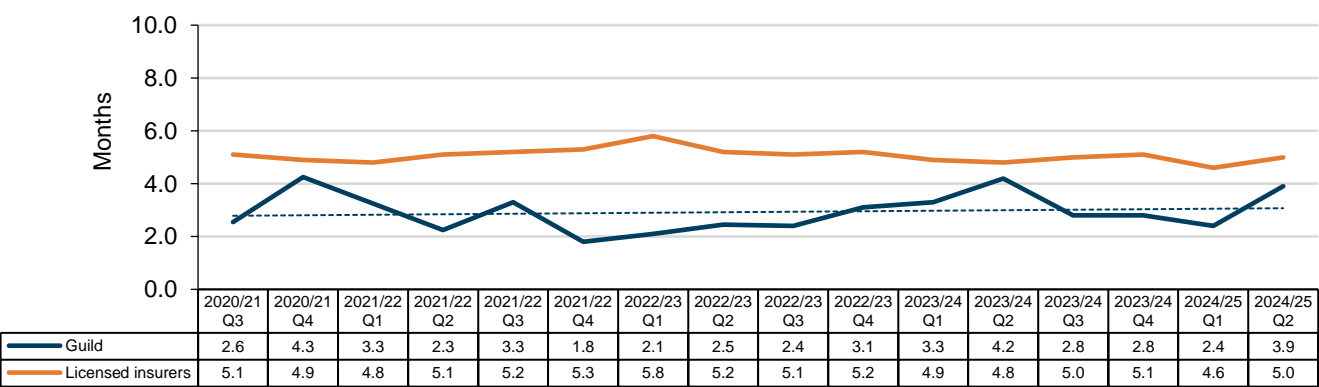


3.4.4 Claim management - Guild

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - Guild



Median claim duration (months) by initial finalisation quarter - Guild



3.5.1 Individual insurer summary - CGU

Claim activity		CGU			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,057	-4.3	■	15.7	6,725	■
Total active income claim count	2,724	-1.6	■	15.1	18,017	■
Total closed claim count	1,237	1.2	▲	16.1	7,706	▲
Claim payments (\$m)						
Total claim payments	57.7	6.6	▲	15.7	367.1	▲
Claim payments - lump sums	13.1	43.0	▲	14.9	88.0	▲
Claim payments - excl lump sums	44.5	-0.8	▲	16.0	279.0	▲
Claim management		CGU			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	87	0.5	▲	●	91	■
Average insurer lodgement period (days)	4.5	46.2	▲		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	100	1.3	▲	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	1	-87.5				
Median claim duration (months)	4.7	6.8	▲	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

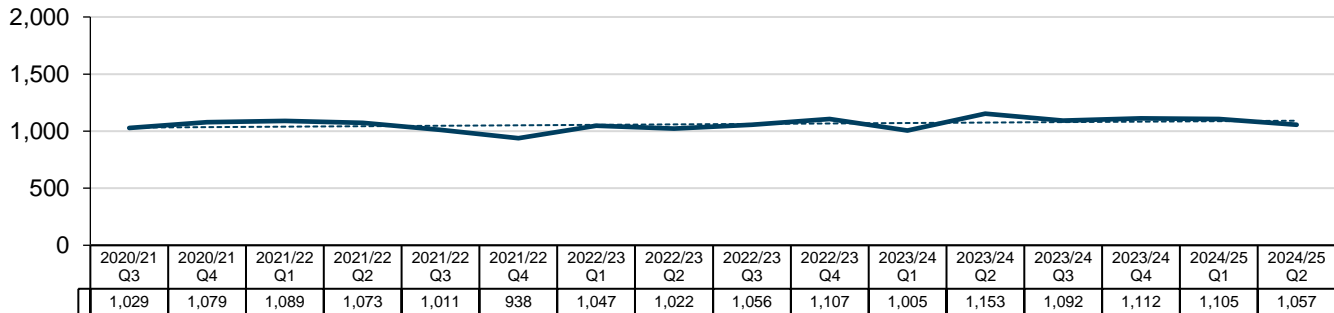
3.5.2 Individual insurer summary - CGU

Claim activity		CGU						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,188	4,113	4,232	4,362	1,105	1,056	n/a	n/a
Accepted	3,795	3,698	3,812	3,902	961	868	n/a	n/a
Not accepted	333	357	384	402	133	124	n/a	n/a
Decision deferred / pending	4	0	1	16	1	62	n/a	n/a
All other statuses	56	58	35	42	10	2	n/a	n/a

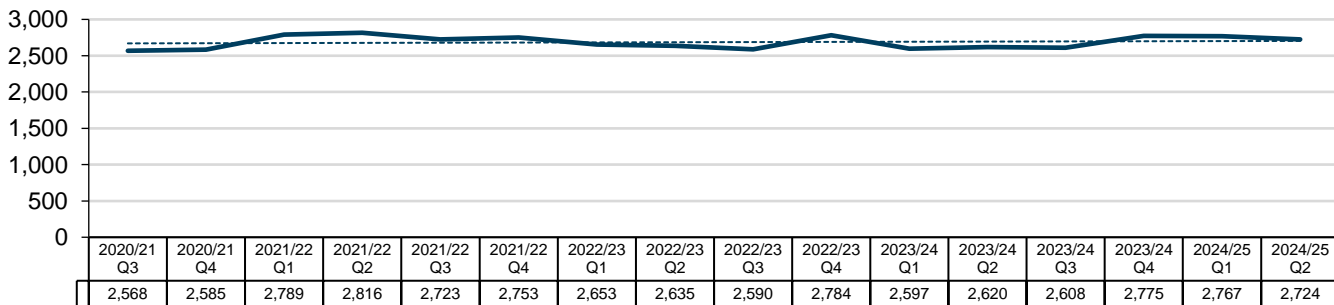
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	231	218	239	257	57	28	n/a	n/a

3.5.3 Claim activity - CGU

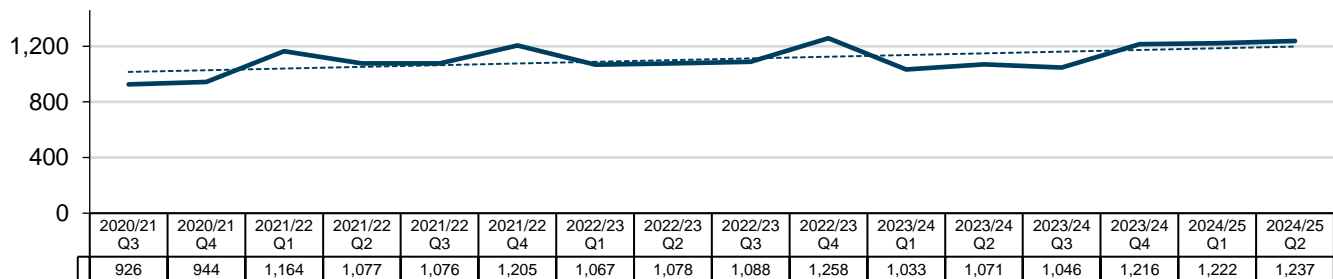
Total number of claims by insurer received quarter - CGU



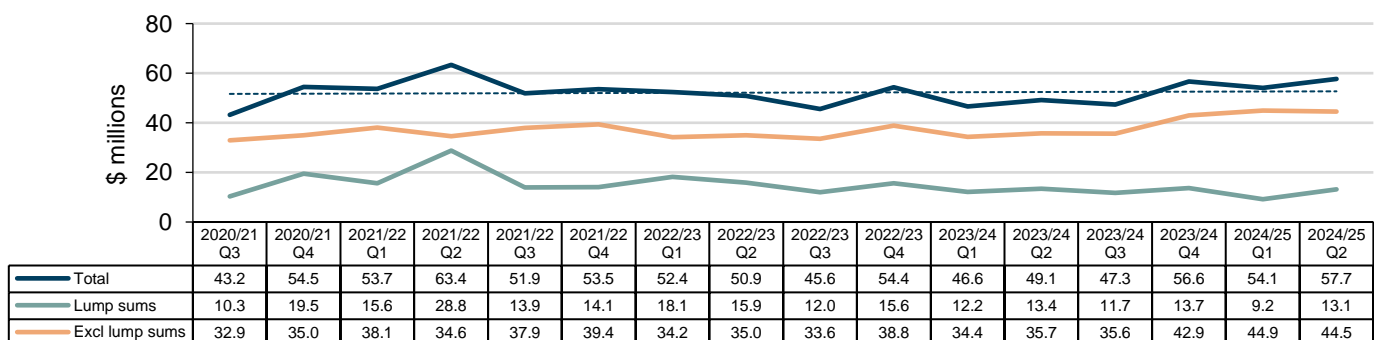
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU

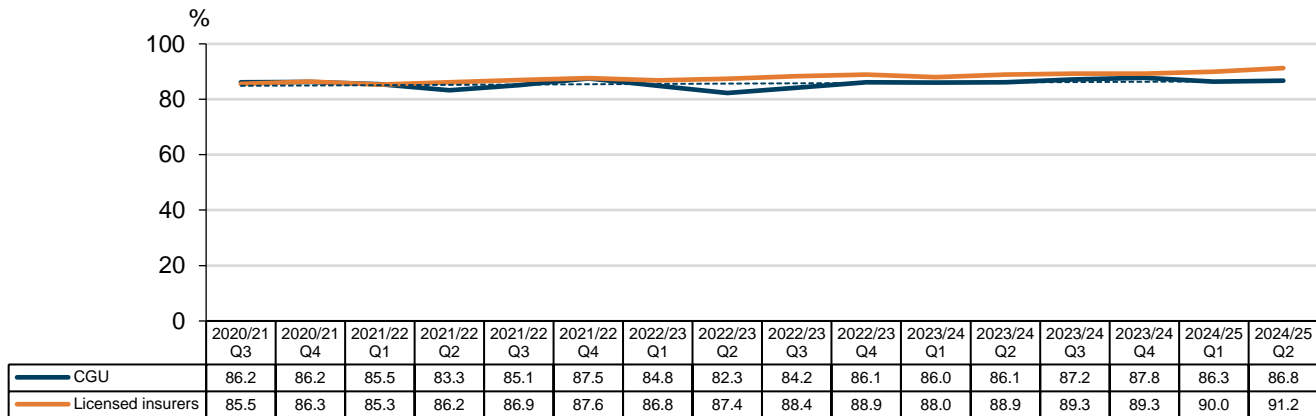


Total payments by transaction quarter - CGU

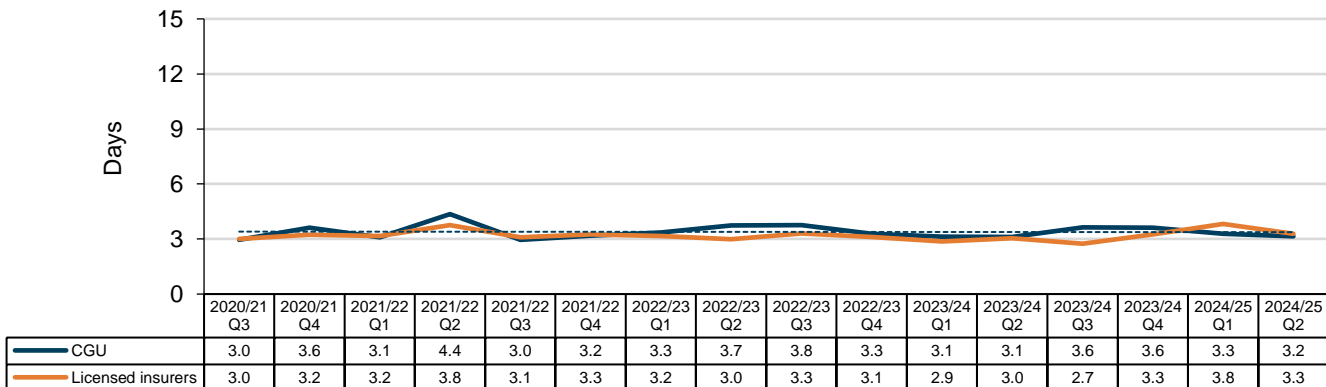


3.5.4 Claim management - CGU

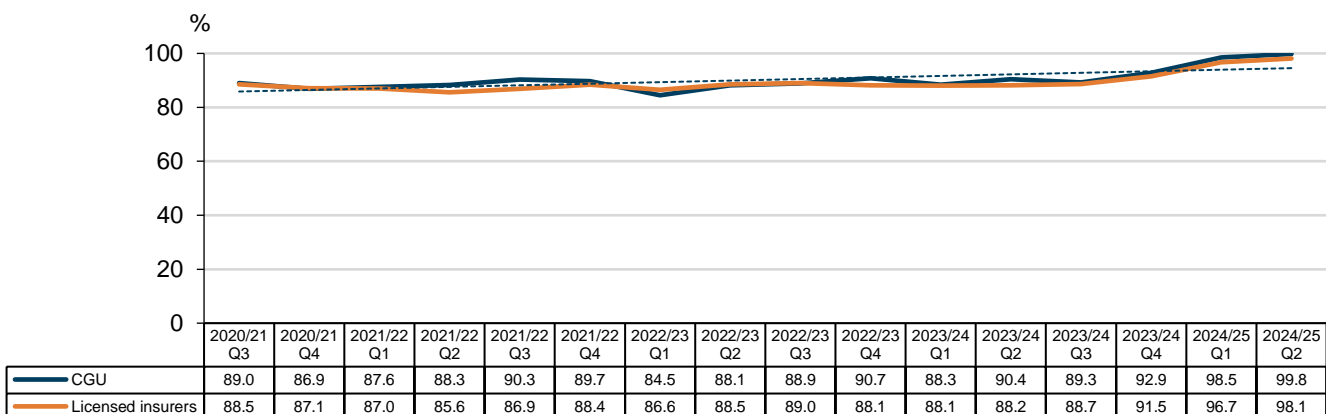
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - CGU



Average insurer lodgement period for income claims by insurer received quarter - CGU

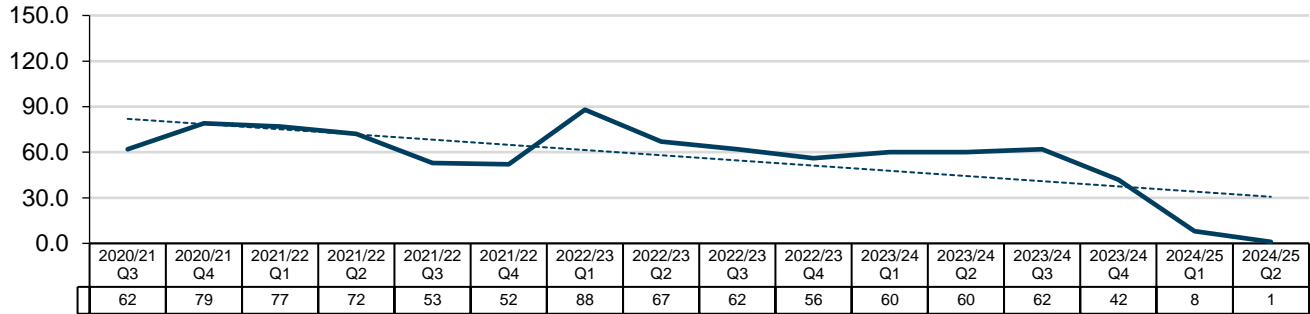


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - CGU

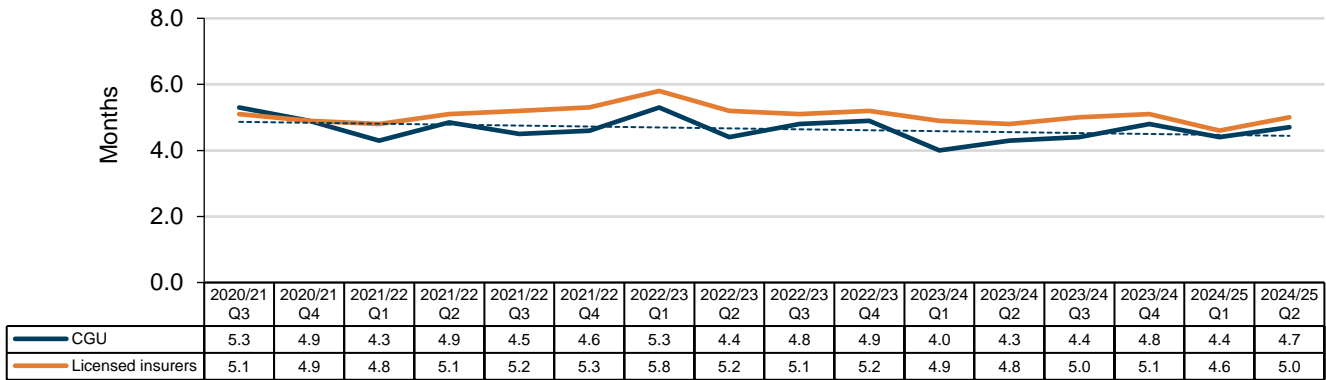


3.5.4 Claim management - CGU

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - CGU



Median claim duration (months) by initial finalisation quarter - CGU



INDIVIDUAL SUMMARY | ICWA

3.6.1 Individual insurer summary - ICWA

Claim activity		ICWA			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,403	-7.5	▲	20.9	6,725	■
Total active income claim count	4,890	2.7	▲	27.1	18,017	■
Total closed claim count	1,732	6.6	▲	22.5	7,706	▲
Claim payments (\$m)						
Total claim payments	87.6	21.2	▲	23.9	367.1	▲
Claim payments - lump sums	16.4	30.9	▲	18.6	88.0	▲
Claim payments - excl lump sums	71.3	19.2	▲	25.5	279.0	▲
Claim management		ICWA			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	99	1.1	▲	●	91	■
Average insurer lodgement period (days)	1.7	-22.4	▼		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	100	1.1	▲	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	2	-84.6				
Median claim duration (months)	5.0	11.1	▼	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

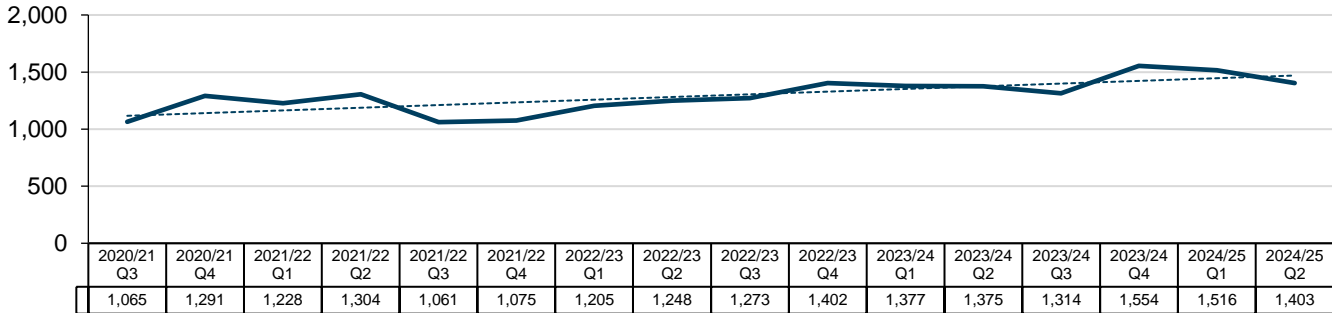
3.6.2 Individual insurer summary - ICWA

Claim activity		ICWA						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	4,998	4,668	5,128	5,620	1,515	1,403	n/a	n/a
Accepted	4,714	4,333	4,796	5,233	1,393	1,233	n/a	n/a
Not accepted	243	303	289	329	110	96	n/a	n/a
Decision deferred / pending	4	3	5	11	1	70	n/a	n/a
All other statuses	37	29	38	47	11	4	n/a	n/a

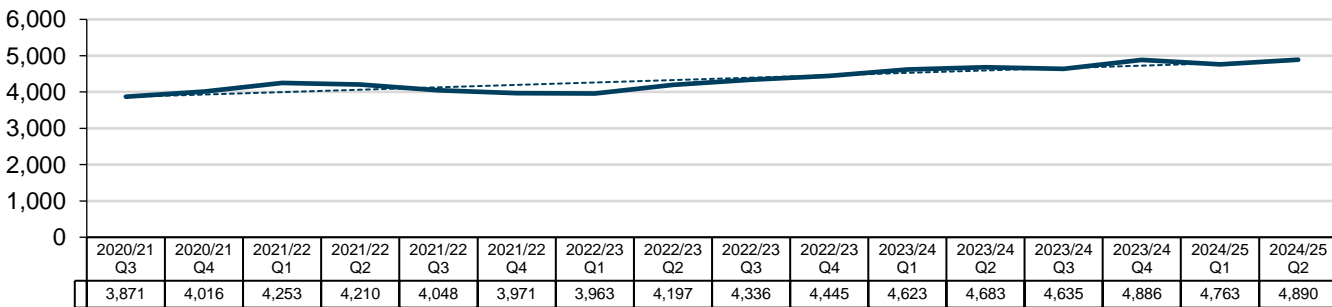
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	231	218	239	257	57	28	n/a	n/a

3.6.3 Claim activity - ICWA

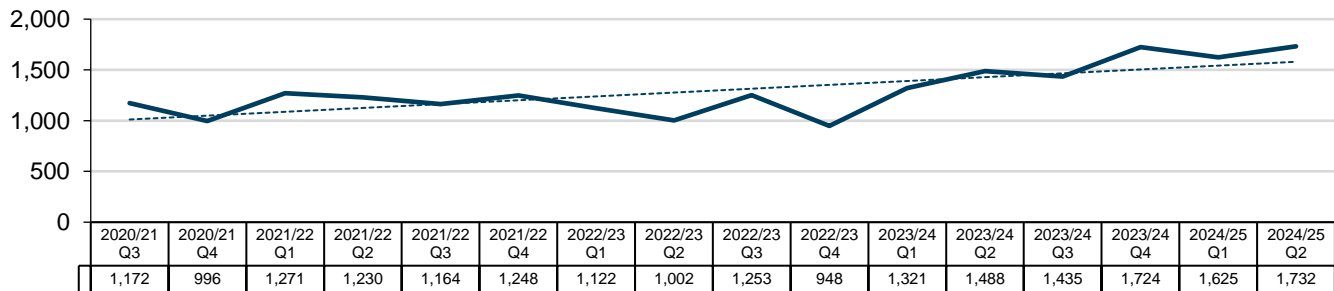
Total number of claims by insurer received quarter - ICWA



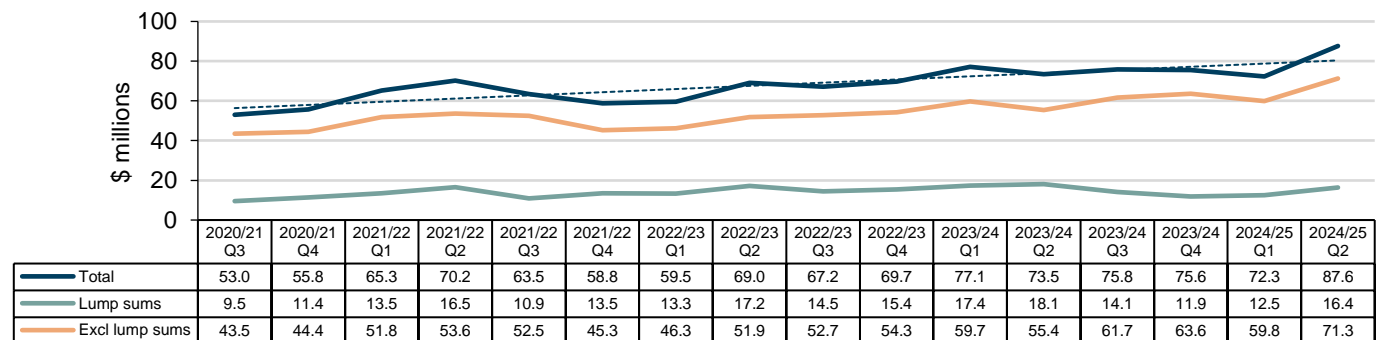
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA

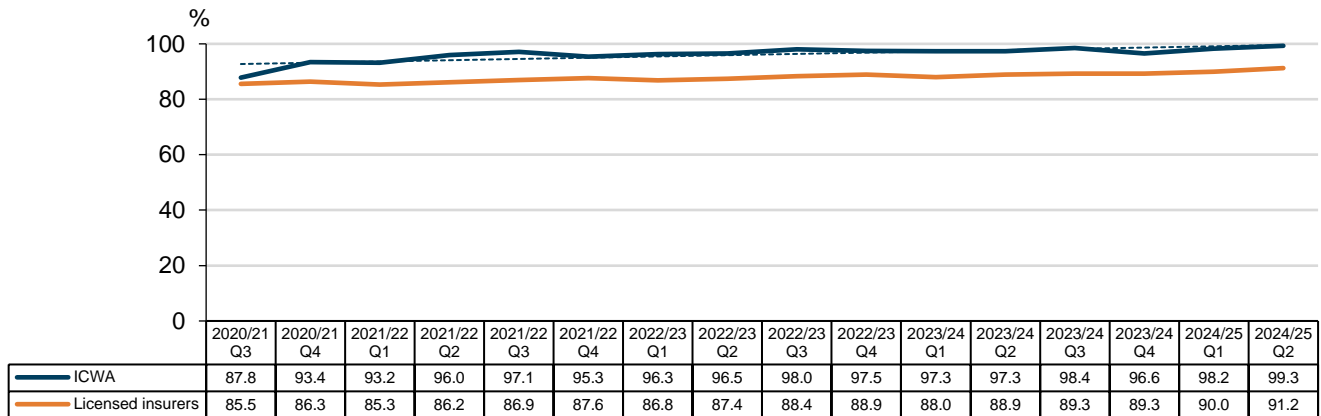


Total payments by transaction quarter - ICWA

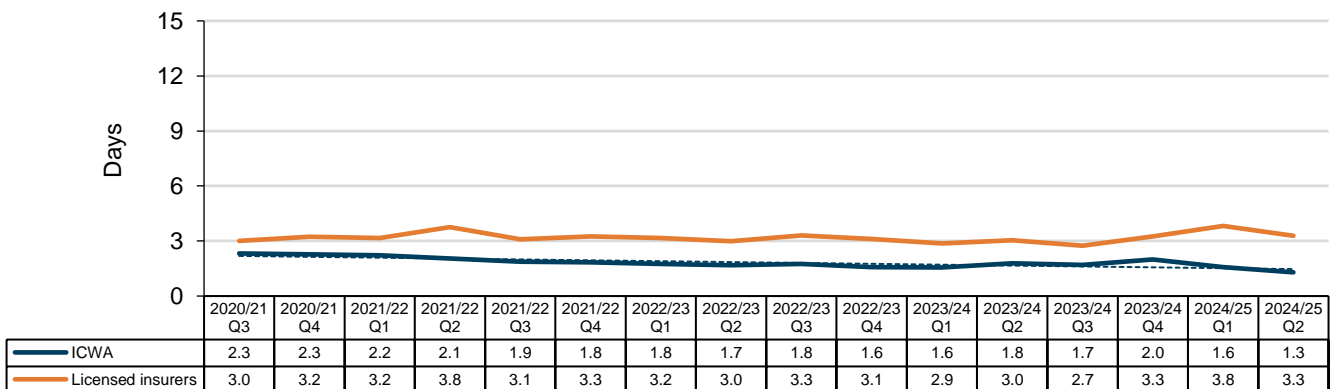


3.6.4 Claim management - ICWA

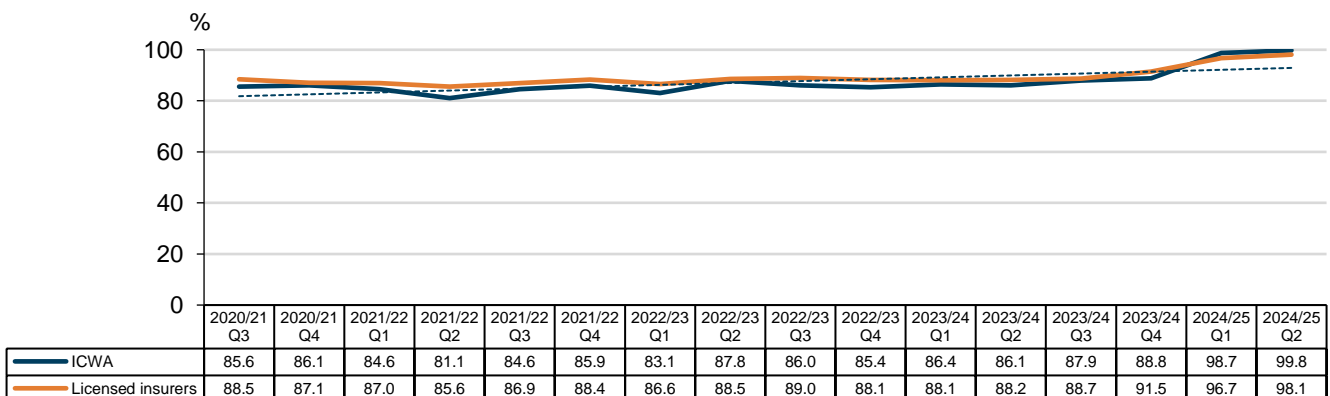
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - ICWA



Average insurer lodgement period for income claims by insurer received quarter - ICWA

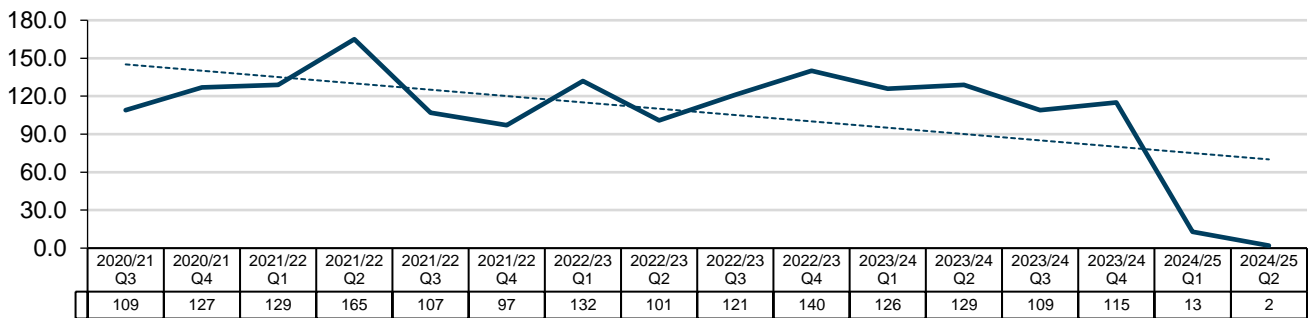


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - ICWA

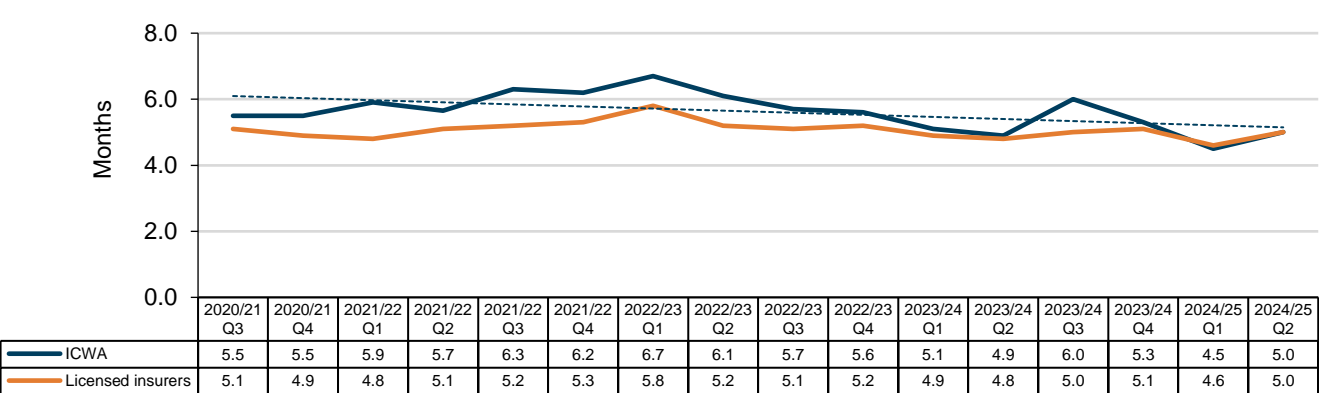


3.6.4 Claim management - ICWA

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - ICWA



Median claim duration (months) by initial finalisation quarter - ICWA



3.7.1 Individual Insurer Summary - QBE

Claim activity		QBE			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	951	-4.5	■	14.1	6,725	■
Total active income claim count	2,279	4.9	■	12.6	18,017	■
Total closed claim count	1,275	63.5	▲	16.5	7,706	▲
Claim payments (\$m)						
Total claim payments	55.7	23.7	▲	15.2	367.1	▲
Claim payments - lump sums	15.6	58.9	▲	17.7	88.0	▲
Claim payments - excl lump sums	40.2	13.9	▲	14.4	279.0	▲
Claim management		QBE			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	85	5.2	▲	●	91	■
Average insurer lodgement period (days)	5.3	-11.0	▼		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	97	3.7	▲	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	13	-61.8				
Median claim duration (months)	5.0	6.4	■	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

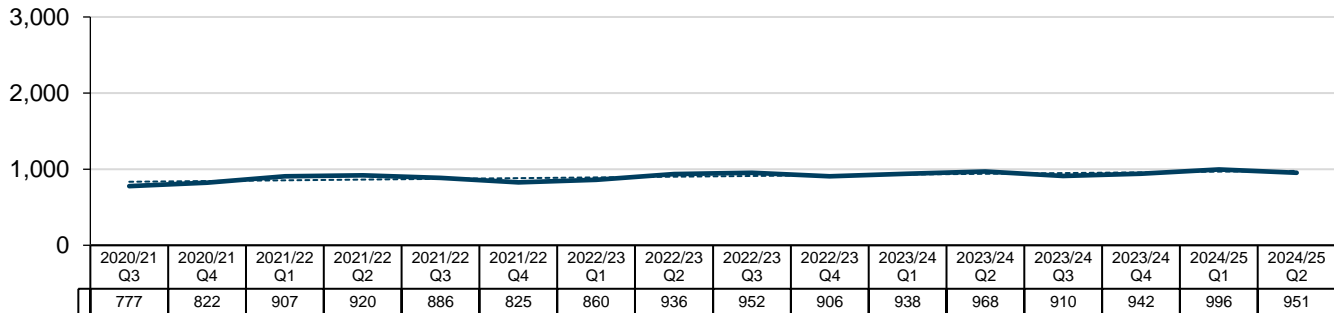
3.7.2 Individual insurer summary - QBE

Claim activity		QBE							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	3,106	3,538	3,654	3,758	996	949	n/a	n/a	
Accepted	2,941	3,336	3,367	3,319	867	765	n/a	n/a	
Not accepted	149	189	248	395	117	86	n/a	n/a	
Decision deferred / pending	0	1	1	5	1	91	n/a	n/a	
All other statuses	16	12	38	39	11	7	n/a	n/a	

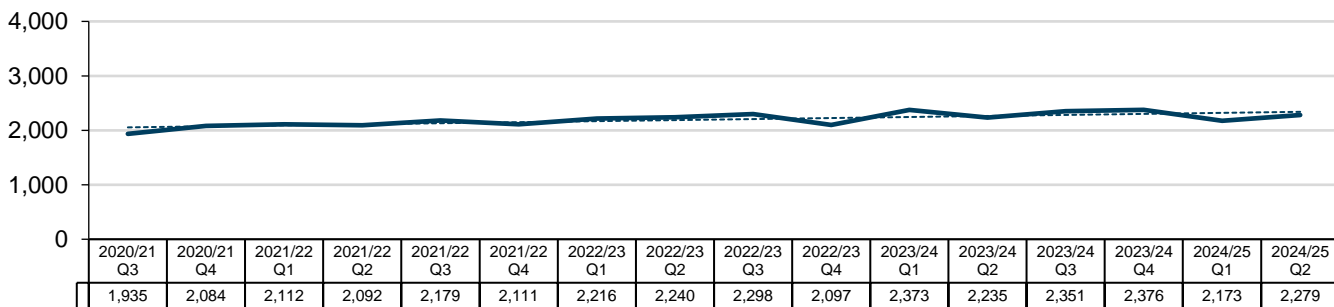
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a	
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a	
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a	
All other statuses	231	218	239	257	57	28	n/a	n/a	

3.7.3 Claim activity - QBE

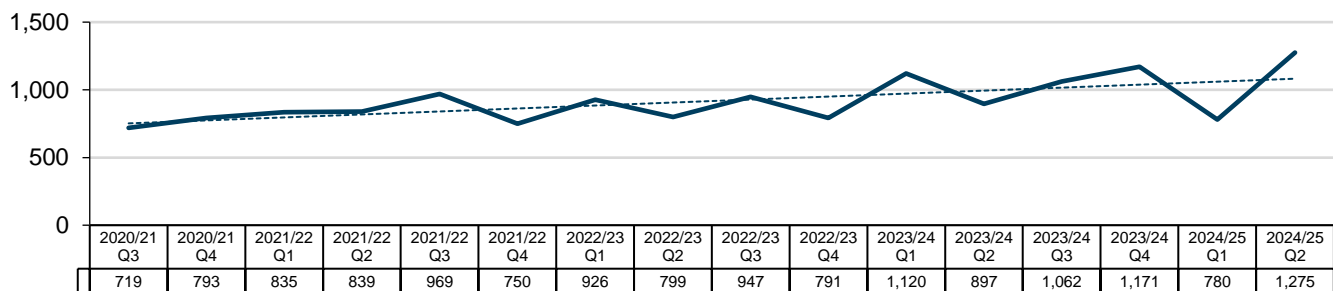
Total number of claims by insurer received quarter - QBE



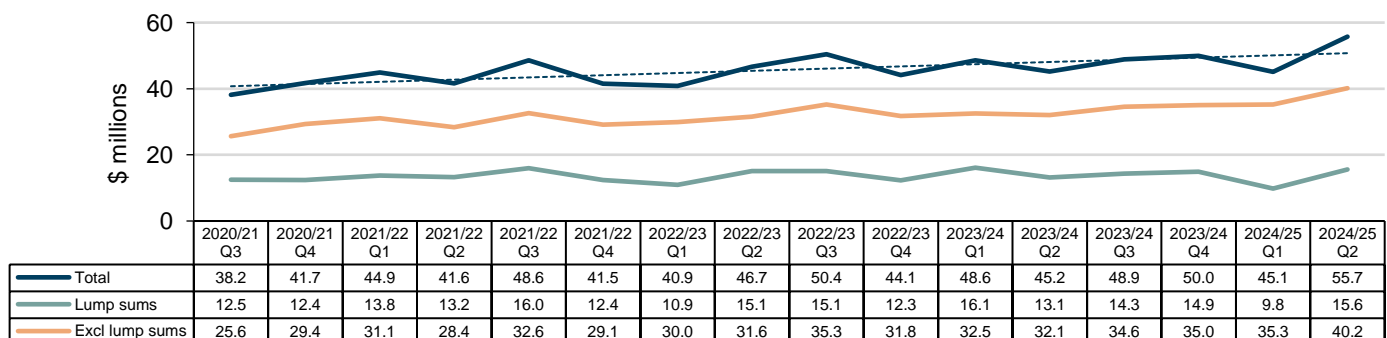
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE

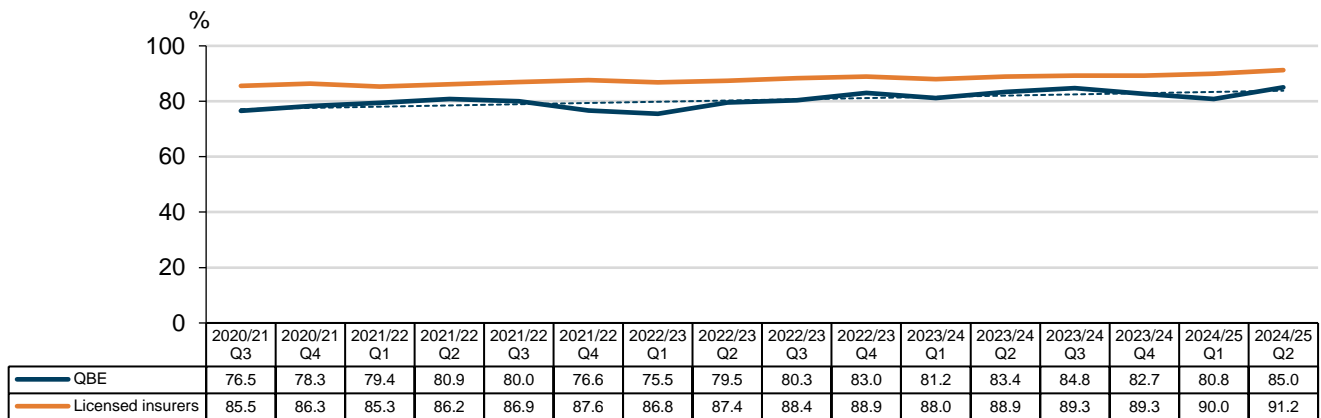


Total payments by transaction quarter - QBE

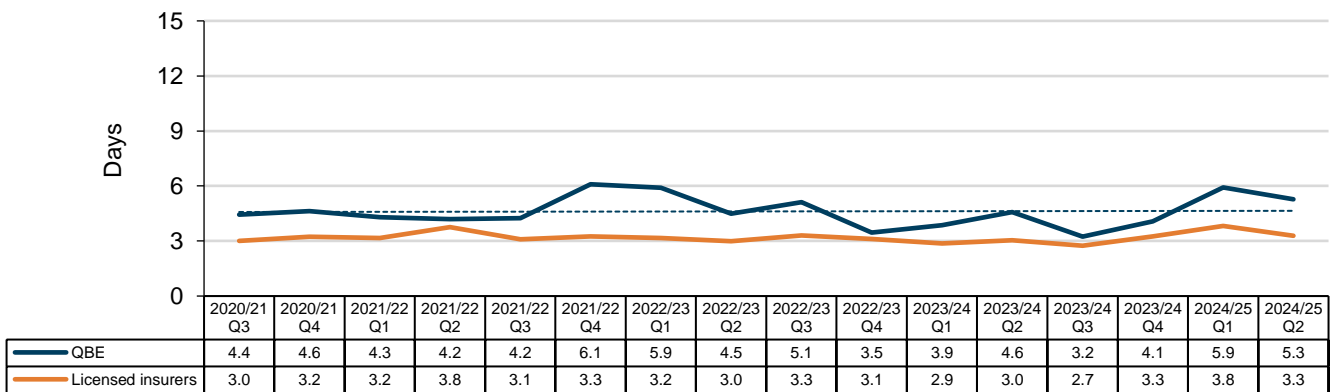


3.7.4 Claim management - QBE

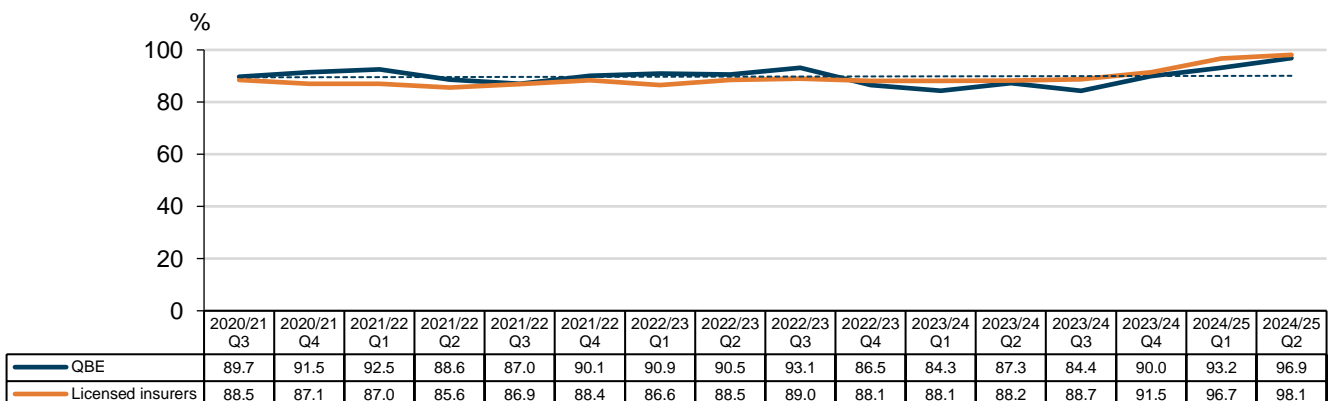
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - QBE



Average insurer lodgement period for income claims by insurer received quarter - QBE

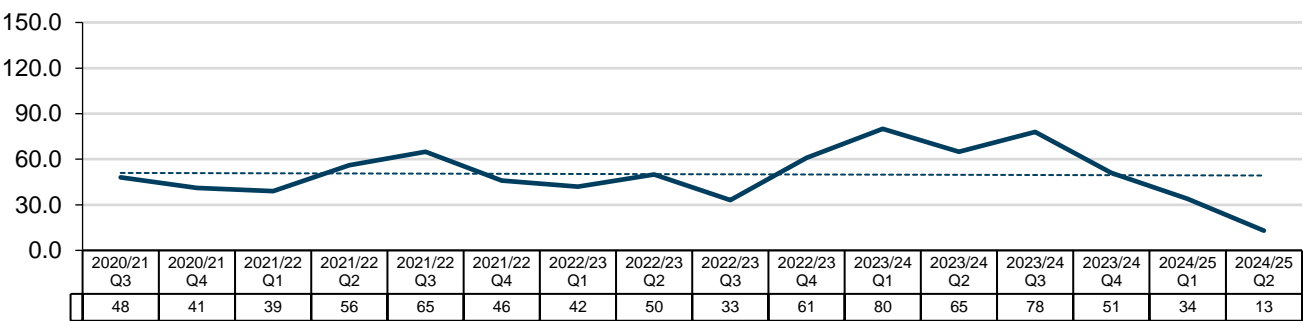


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - QBE

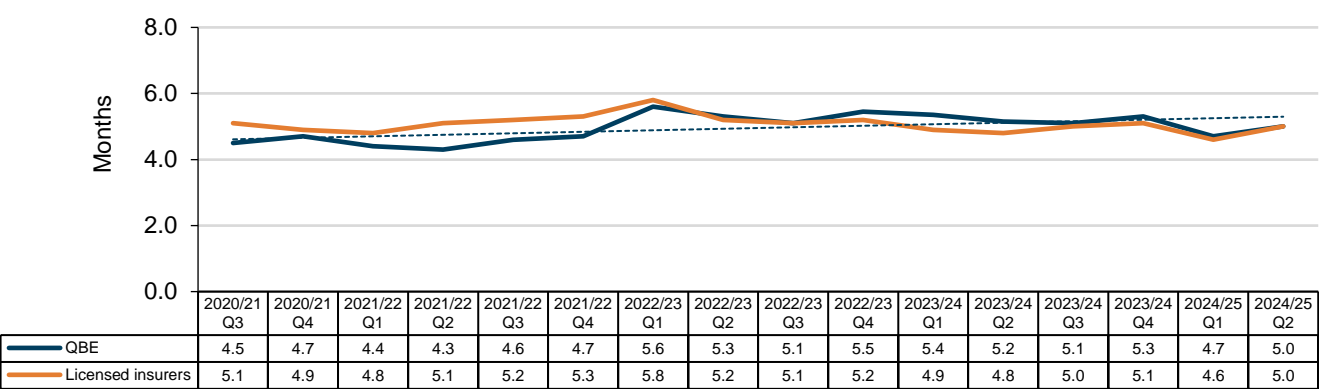


3.7.4 Claim management - QBE

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - QBE



Median claim duration (months) by initial finalisation quarter - QBE



INDIVIDUAL SUMMARY | WFI

3.8.1 Individual insurer summary - WFI

Claim activity		WFI			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	113	20.2	▲	1.7	6,725	■
Total active income claim count	275	-6.5	■	1.5	18,017	■
Total closed claim count	129	-7.2	▲	1.7	7,706	▲
Claim payments (\$m)						
Total claim payments	4.4	-24.1	■	1.2	367.1	▲
Claim payments - lump sums	0.6	-65.9	▼	0.7	88.0	▲
Claim payments - excl lump sums	3.8	-5.8	▲	1.4	279.0	▲
Claim management		WFI			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	84	9.2	▲	●	91	■
Average insurer lodgement period (days)	4.8	2.8	■		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	96	-3.5	■	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	2	n/a				
Median claim duration (months)	5.0	-23.8	▲	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

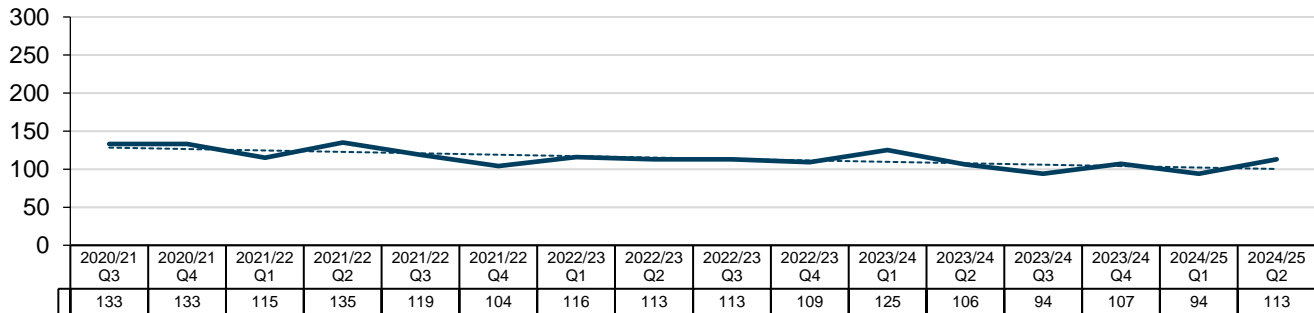
3.8.2 Individual insurer summary - WFI

Claim activity					WFI			
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	531	473	451	432	93	113	n/a	n/a
Accepted	507	444	425	414	85	104	n/a	n/a
Not accepted	20	26	21	18	6	4	n/a	n/a
Decision deferred / pending	2	0	0	0	0	5	n/a	n/a
All other statuses	2	3	5	0	2	0	n/a	n/a

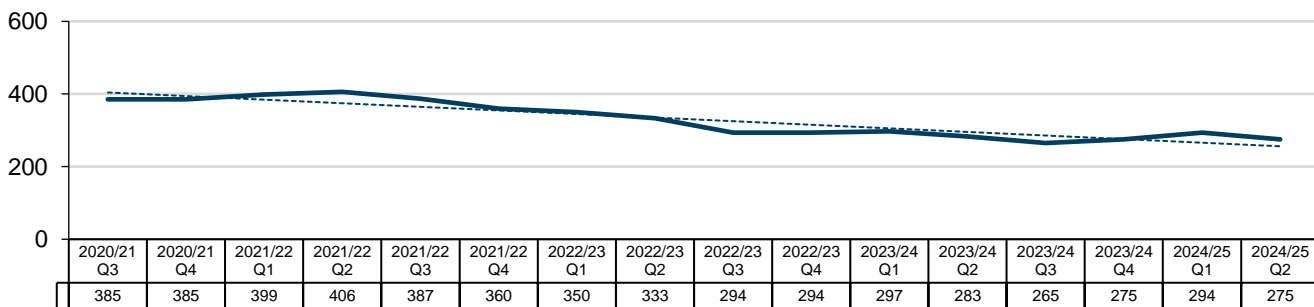
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a
All other statuses	231	218	239	257	57	28	n/a	n/a

3.8.3 Claim activity - WFI

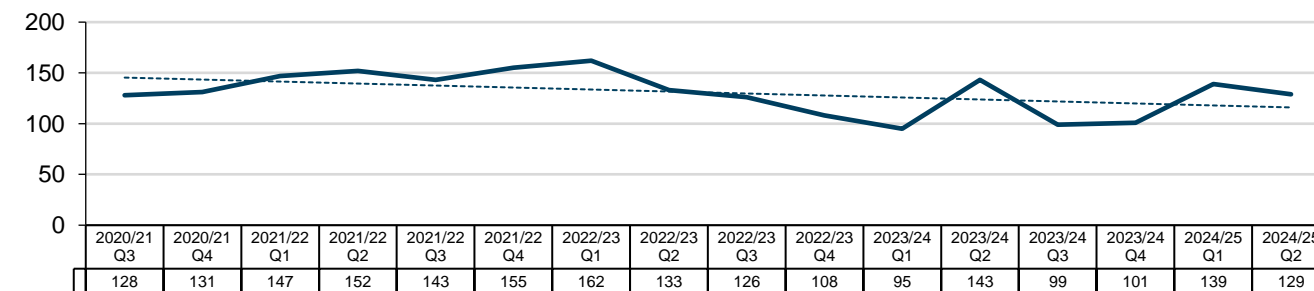
Total number of claims by insurer received quarter - WFI



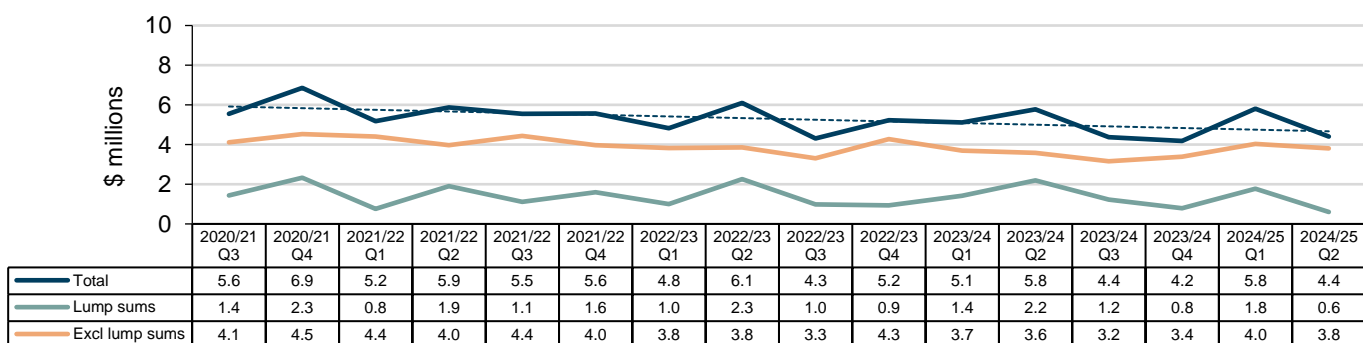
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI

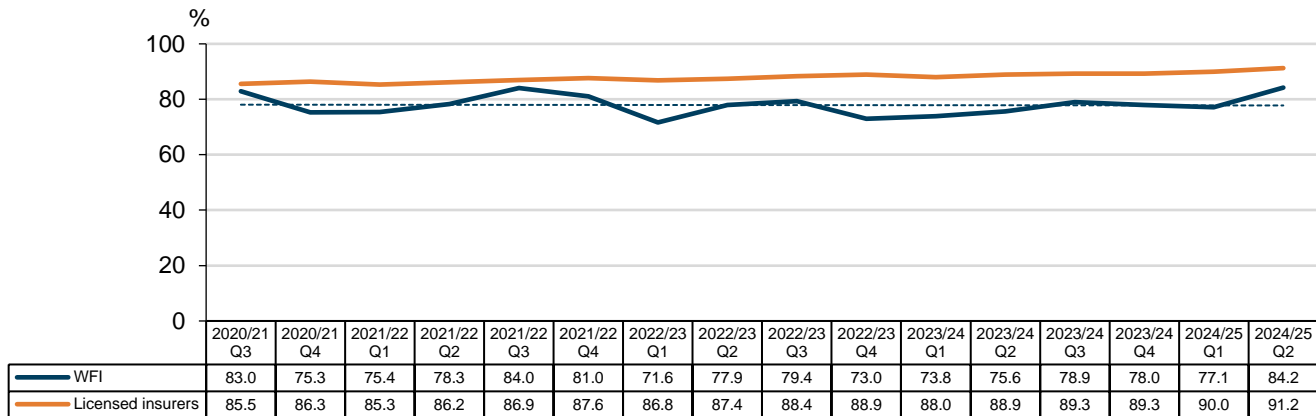


Total payments by transaction quarter - WFI

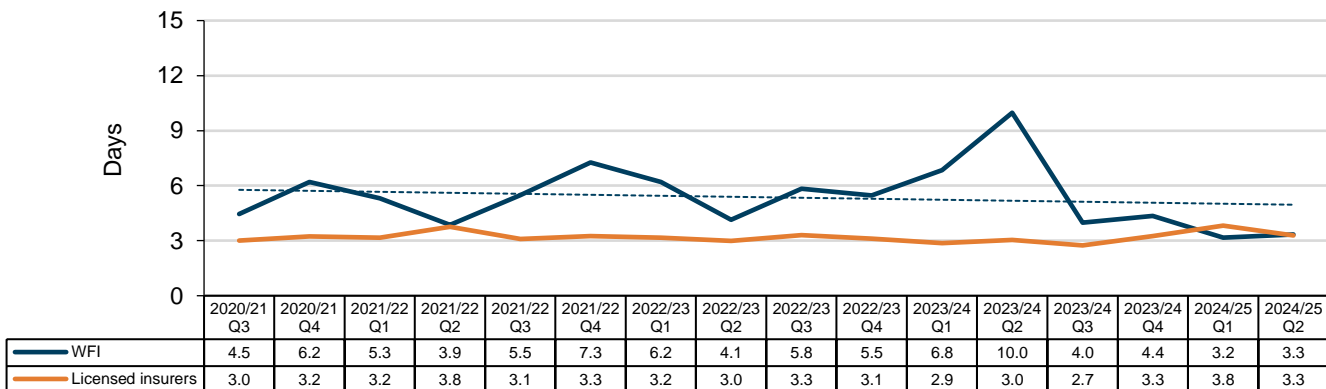


3.8.4 Claim management - WFI

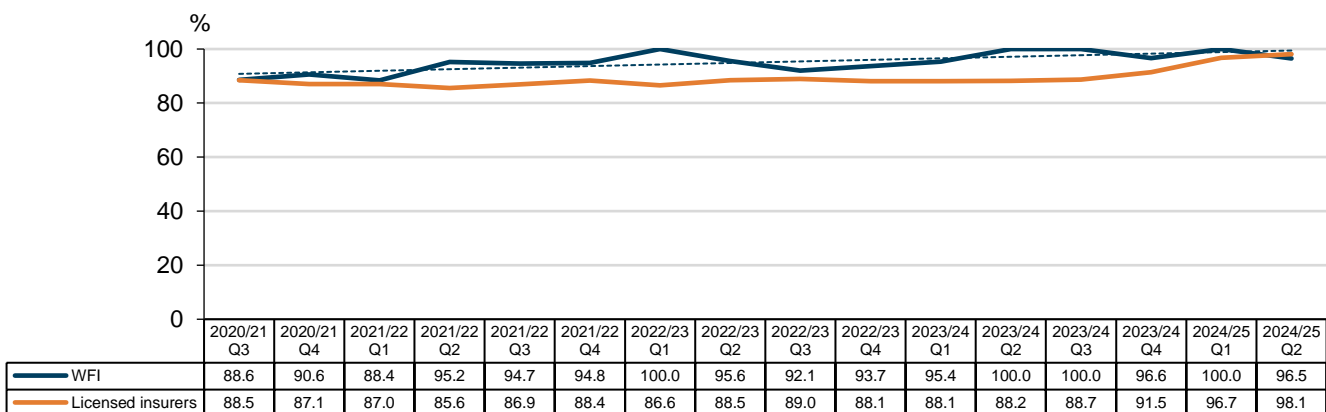
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - WFI



Average insurer lodgement period for income claims by insurer received quarter - WFI

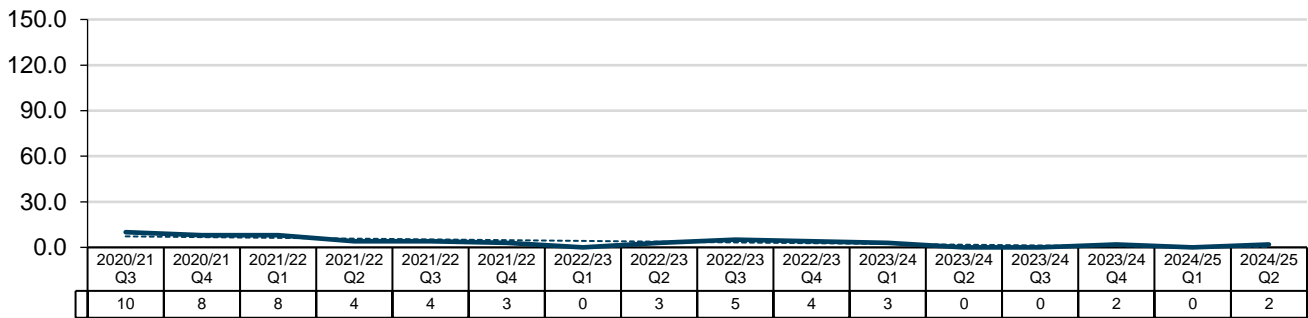


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - WFI

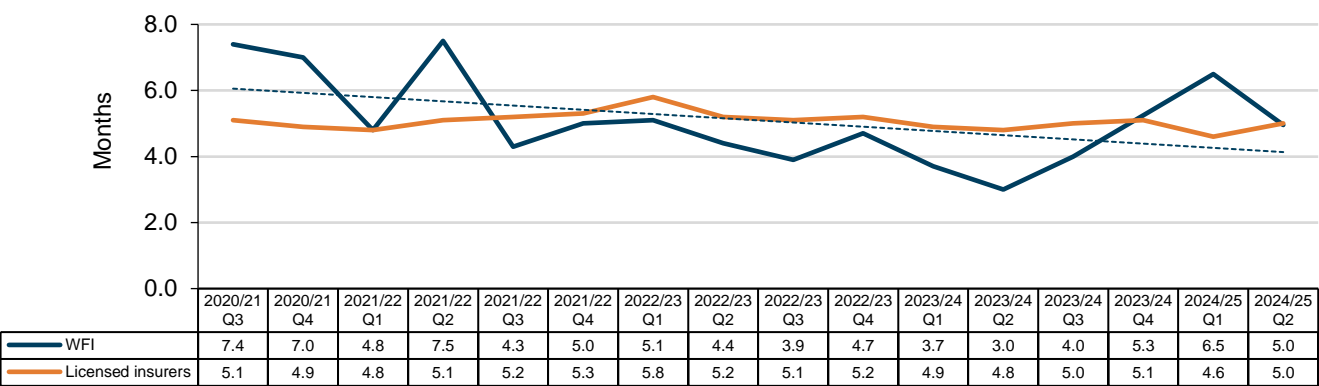


3.8.4 Claim management - WFI

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - WFI



Median claim duration (months) by initial finalisation quarter - WFI



INDIVIDUAL SUMMARY | ZURICH

3.9.1 Individual insurer summary - Zurich

Claim activity		Zurich			Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	222	3.3	■	3.3	6,725	■
Total active income claim count	584	1.0	▼	3.2	18,017	■
Total closed claim count	239	35.0	▼	3.1	7,706	▲
Claim payments (\$m)						
Total claim payments	11.5	-2.9	▲	3.1	367.1	▲
Claim payments - lump sums	3.5	-10.5	▲	3.9	88.0	▲
Claim payments - excl lump sums	8.1	0.8	▲	2.9	279.0	▲
Claim management		Zurich			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within legislative timeframe	93	1.0	▲	●	91	■
Average insurer lodgement period (days)	3.4	9.7	▲		3.3	▼
Proportion (%) of income claims with initial liability decision made within 14 days	97	-0.8	■	●	98	▲
Number of income claims with initial liability decision made beyond 14 days	4	33.3				
Median claim duration (months)	7.6	10.1	▲	●	5.0	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

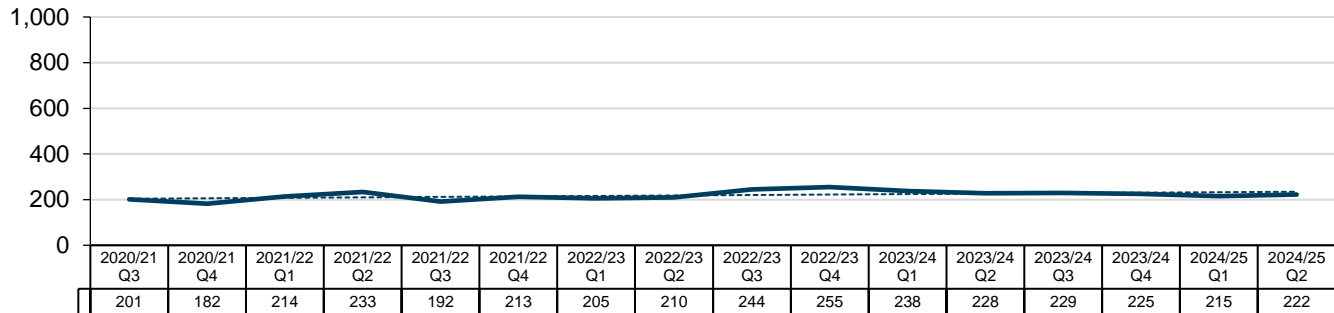
3.9.2 Individual insurer summary - Zurich

Claim activity		Zurich							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	736	852	914	920	215	222	n/a	n/a	
Accepted	507	444	425	414	85	104	n/a	n/a	
Not accepted	16	26	39	70	24	17	n/a	n/a	
Decision deferred / pending	0	0	0	3	1	13	n/a	n/a	
All other statuses	213	382	450	433	105	88	n/a	n/a	

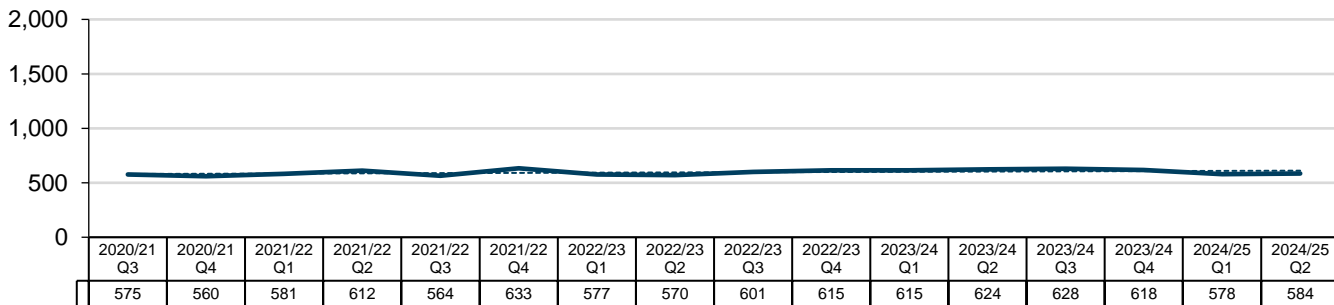
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	6,711	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	5,768	n/a	n/a	
Not accepted	1,116	1,343	1,412	1,864	651	506	n/a	n/a	
Decision deferred / pending	13	7	27	154	19	409	n/a	n/a	
All other statuses	231	218	239	257	57	28	n/a	n/a	

3.9.3 Claim activity - Zurich

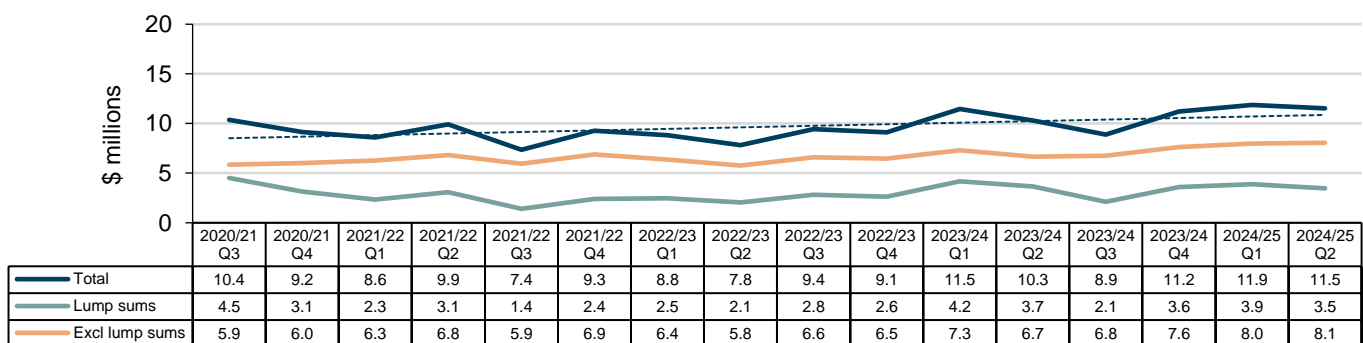
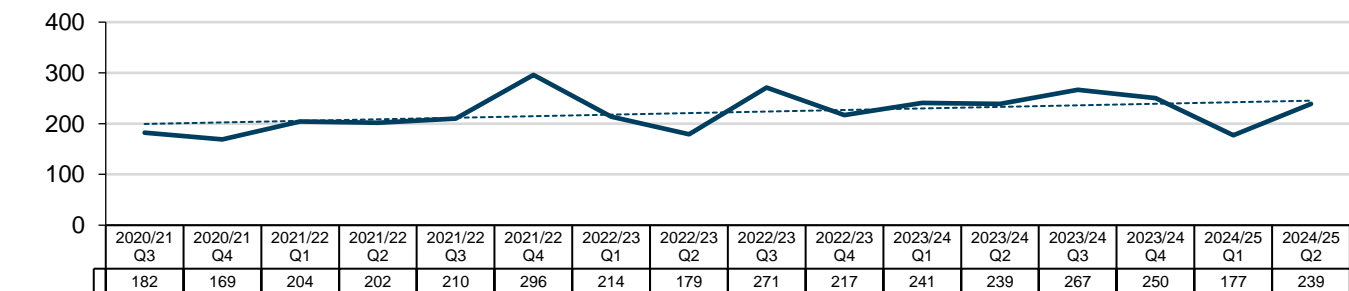
Total number of claims by insurer received quarter - Zurich



Total number of active income claims by transaction quarter - Zurich

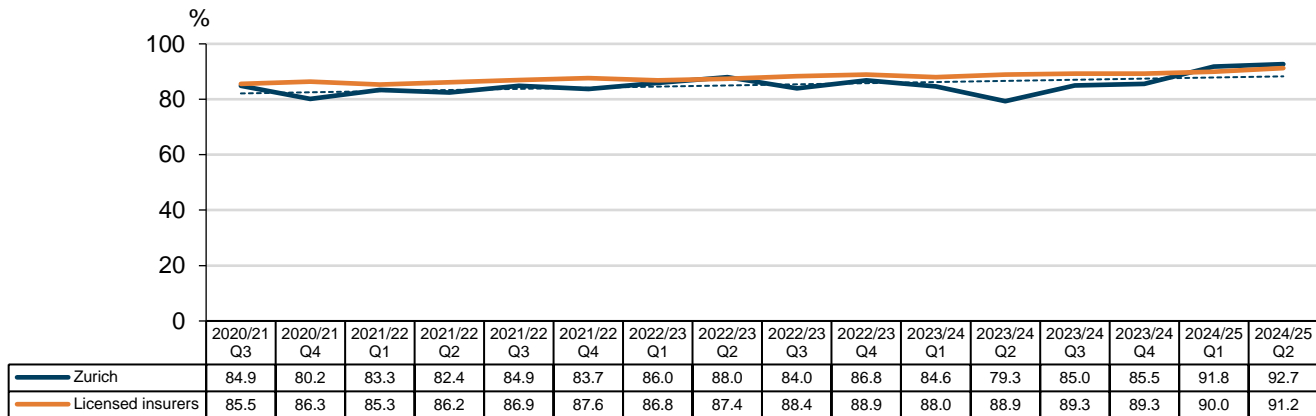


Total number of closed claims by initial finalisation quarter - Zurich

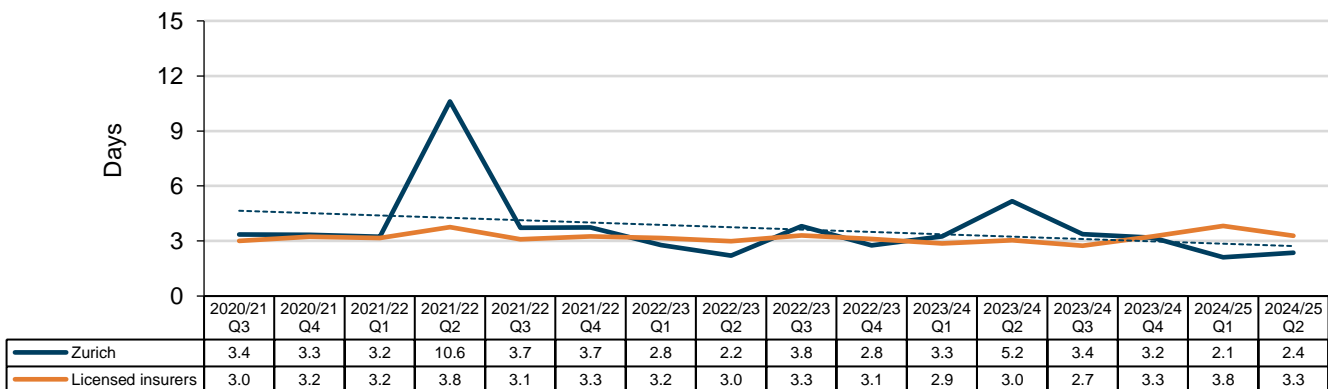


3.9.4 Claim management - Zurich

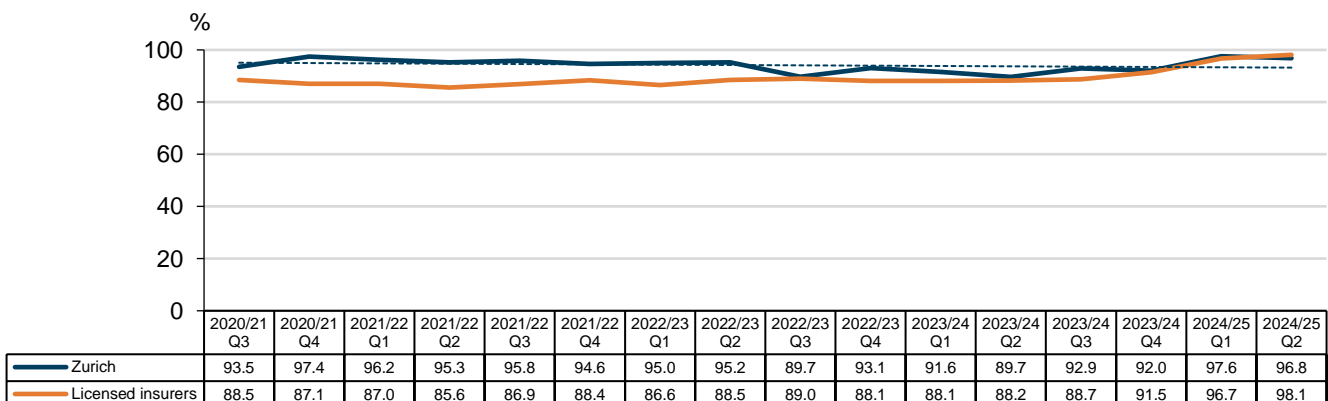
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Zurich



Average insurer lodgement period for income claims by insurer received quarter - Zurich

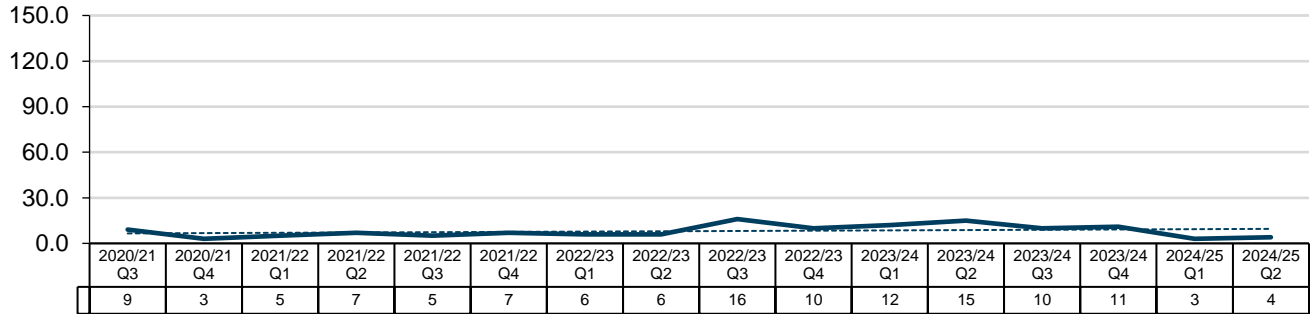


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Zurich

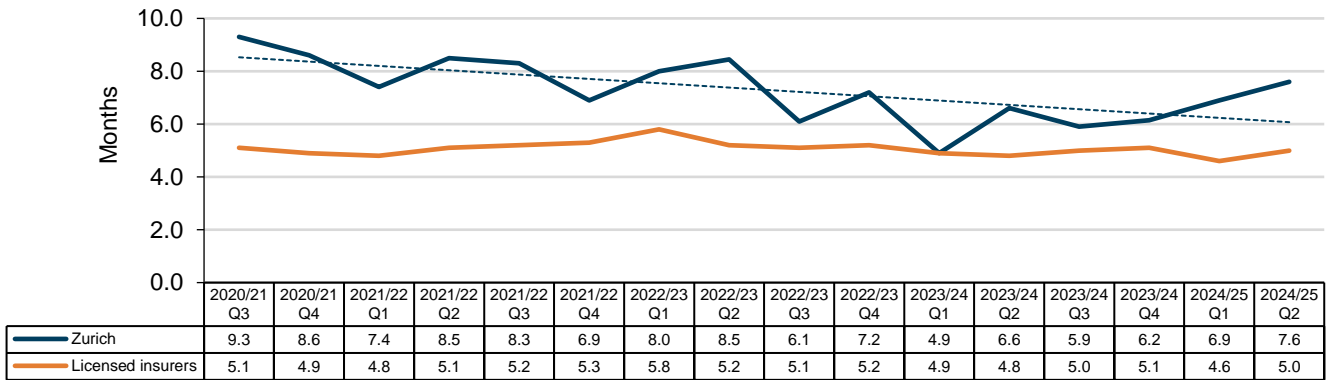


3.9.4 Claim management - Zurich

Number of income claims with initial liability decision made beyond 14 days by insurer received quarter - Zurich



Median claim duration (months) by initial finalisation quarter - Zurich



3.10.1 Individual insurer summary - Former licensed insurers

Claim activity	Former licensed insurers						All licensed insurers*
	2023/24 Q3	2023/24 Q4	2024/25 Q1	2024/25 Q2	Last four quarters	% of Licensed insurer total	Last four quarters
Claim numbers							
Total claim count	31	37	34	27	129	0.5%	26,975
Total active income claim count	125	123	87	72	162	0.5%	31,996
Total closed claim count	59	85	88	69	301	1.0%	29,201
Claim payments (\$m)							
Total claim payments	2.0	2.9	1.5	2.8	9.2	0.7%	1,376.1
Claim payments - lump sums	1.0	1.5	.6	1.8	5.0	1.5%	335.7
Claim payments - excl lump sums	1.0	1.4	.8	1.0	4.2	0.4%	1,040.4

* Includes ICWA, current and former licensed insurers.

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

Claims with one or more transaction payments in a quarter/year.

Claim count

The number of claims of lodged claims as notified by licensed insurers (includes all claim types and claim status).

Claim duration

The number of months between the date the claim was received by the insurer and the date the claim was first finalised.

Claim payments (adjusted)

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

Closed quarter

Refer to Initial finalisation quarter.

Income claims

Claims with income compensation for time off work (i.e. weekly benefits). Also known as lost-time claims.

Initial finalisation quarter

Based on the date the claim was first finalised.

Initial liability decision for licensed insurers

After receiving a workers compensation claim, an insurer within the WA workers compensation scheme is required to make an initial decision as to whether to accept or not accept liability for the claim within 14 days. See section 28 of the *Workers Compensation and Injury Management Act 2023*.

Initial liability decision period

The number of days between the date the income claim was lodged with the insurer and the first date the insurer made a decision to accept or not accept liability.

Insurer lodgement period

After receiving a workers compensation claim, an employer whose worker is covered by the workers compensation scheme is required to lodge the received claim with their insurer within five working days under the 1981 Act (up to 30 June 2024) or seven calendar days under the 2023 Act (effective 1 July 2024).

Insurer received quarter

Based on the date when claims were lodged with the insurer.

Lump sums

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. Payments include redemption of future expenses, permanent impairment injury, fatal (including funeral expenses), common law, and other Act payments.

Transaction quarter

Based on the date of when a payment was processed.