



Insurer Claim Report

September 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 September 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 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

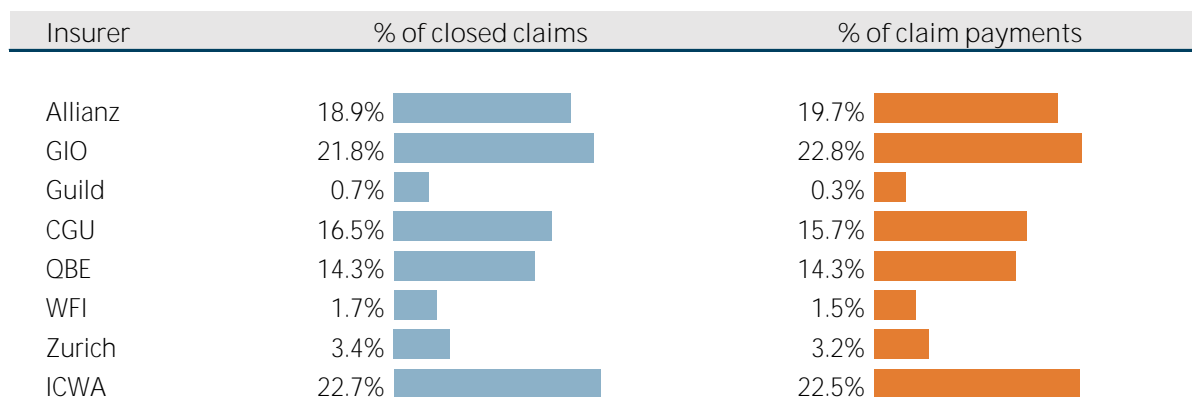
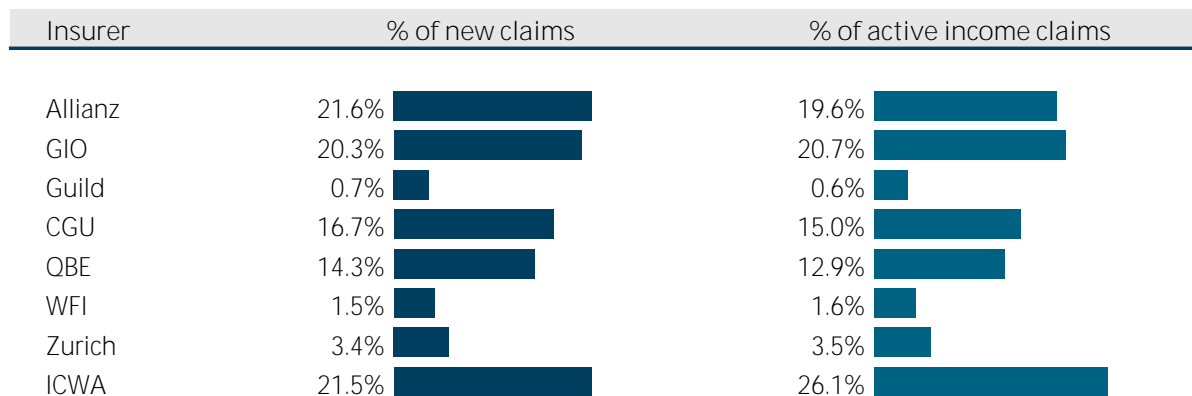
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of days between the date the claim was lodged with the employer and the date the claim was lodged with the licensed insurer, for income claims only i.e. claims with weekly benefits.	<div><div></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

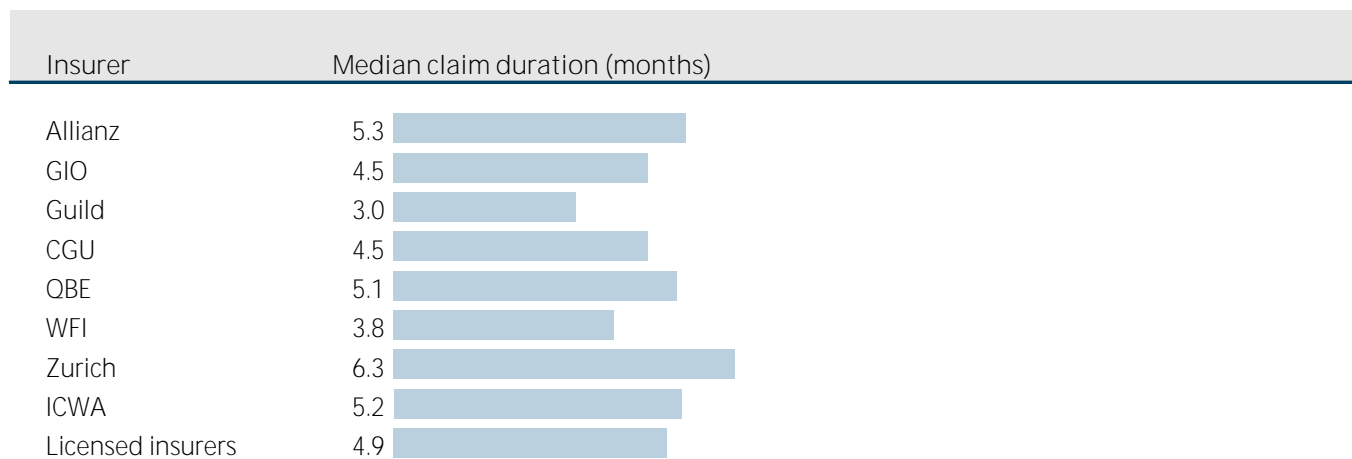
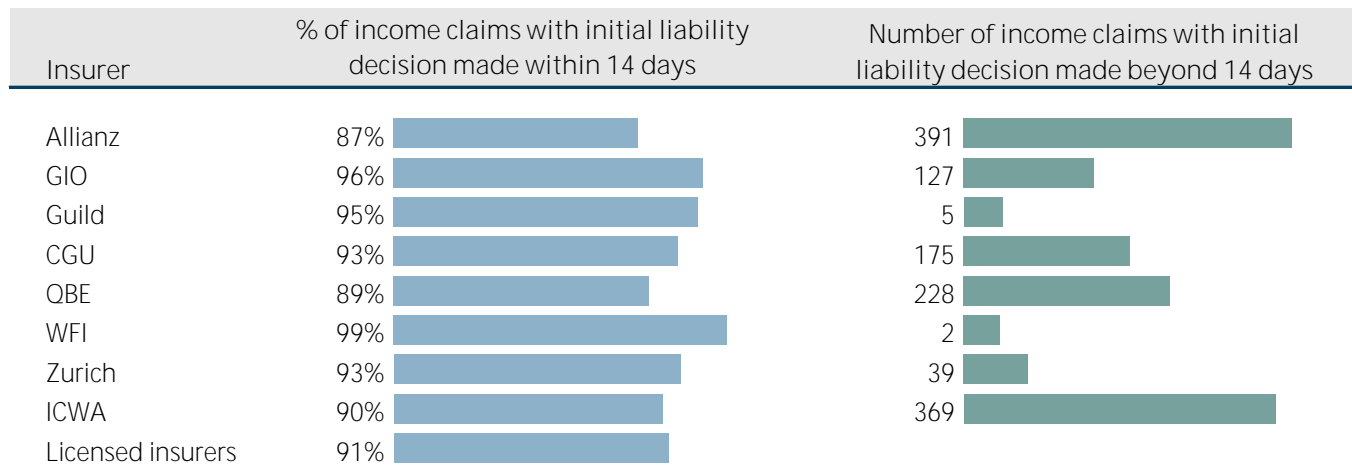
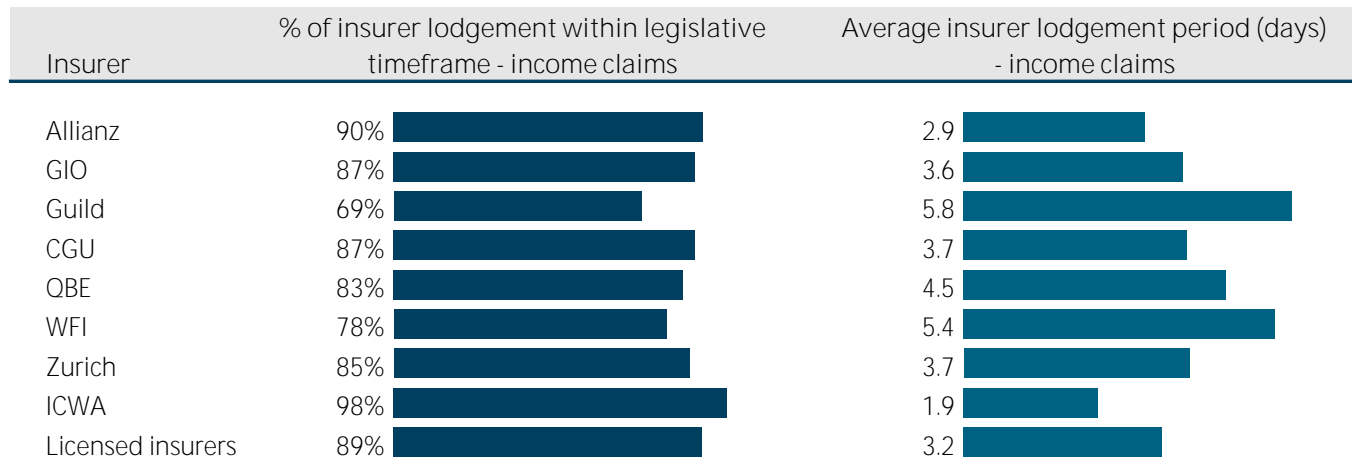
1.1 Claim activity from 2023/24 Q2 to 2024/25 Q1



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

AT A GLANCE | CLAIM MANAGEMENT

1.2 Claim management from 2023/24 Q2 to 2024/25 Q1



TRENDS & PERFORMANCE | CLAIM ACTIVITY

2.1.1 Number of new claims

Number of new claims for the last four insurer received quarters

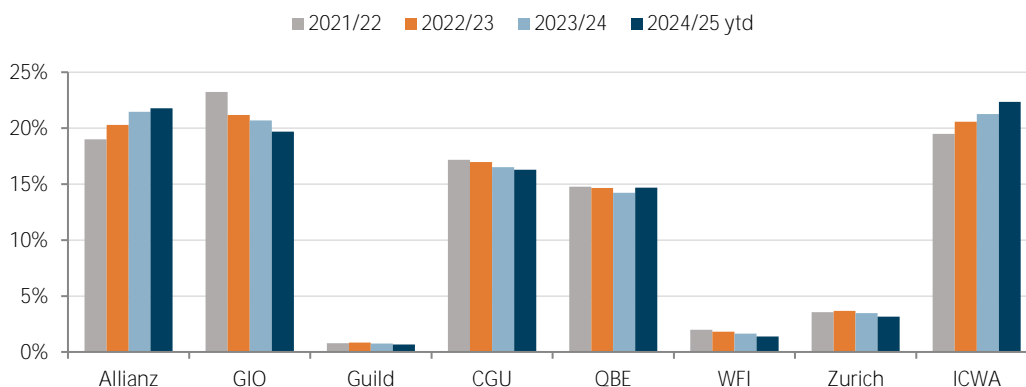
	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarter trend
Allianz	1,395	1,437	1,461	1,477	
GIO	1,330	1,346	1,414	1,336	
Guild	51	51	50	45	
CGU	1,153	1,092	1,112	1,105	
QBE	968	910	942	996	
WFI	106	94	107	94	
Zurich	228	229	225	215	
ICWA	1,375	1,314	1,554	1,516	
Licensed insurers	6,606	6,473	6,865	6,784	

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	1,477	
GIO	5,568	5,279	5,467	1,336	
Guild	190	209	196	45	
CGU	4,111	4,232	4,362	1,105	
QBE	3,538	3,654	3,758	996	
WFI	473	451	432	94	
Zurich	852	914	920	215	
ICWA	4,668	5,129	5,620	1,516	
Licensed insurers	23,953	24,923	26,427	6,784	

*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

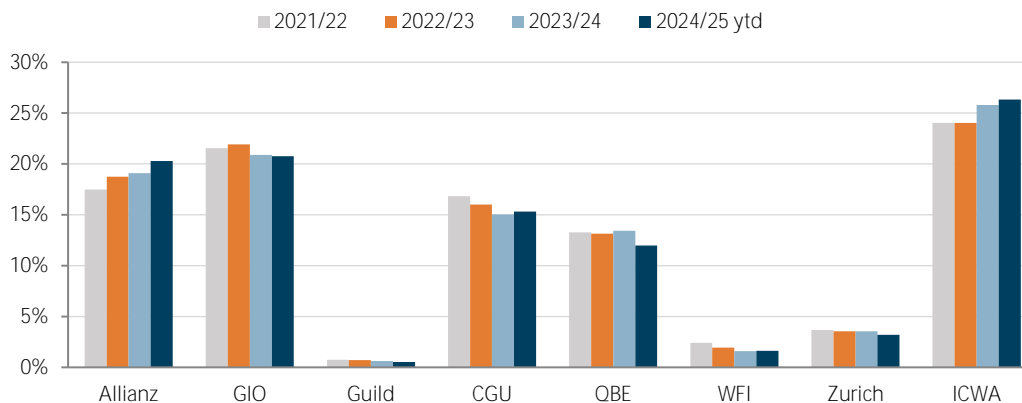
	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarter trend
Allianz	3,380	3,477	3,669	3,679	
GIO	3,641	3,638	3,933	3,768	
Guild	97	94	106	97	
CGU	2,619	2,608	2,779	2,776	
QBE	2,235	2,351	2,376	2,173	
WFI	283	266	275	295	
Zurich	624	628	618	578	
ICWA	4,684	4,636	4,893	4,777	
Licensed insurers	17,563	17,698	18,649	18,143	

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	5,682	6,015	3,679	
GIO	6,309	6,642	6,577	3,768	
Guild	215	214	198	97	
CGU	4,924	4,850	4,738	2,776	
QBE	3,883	3,981	4,226	2,173	
WFI	704	588	497	295	
Zurich	1,070	1,070	1,117	578	
ICWA	7,037	7,280	8,124	4,777	
Licensed insurers	29,260	30,307	31,492	18,143	

*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

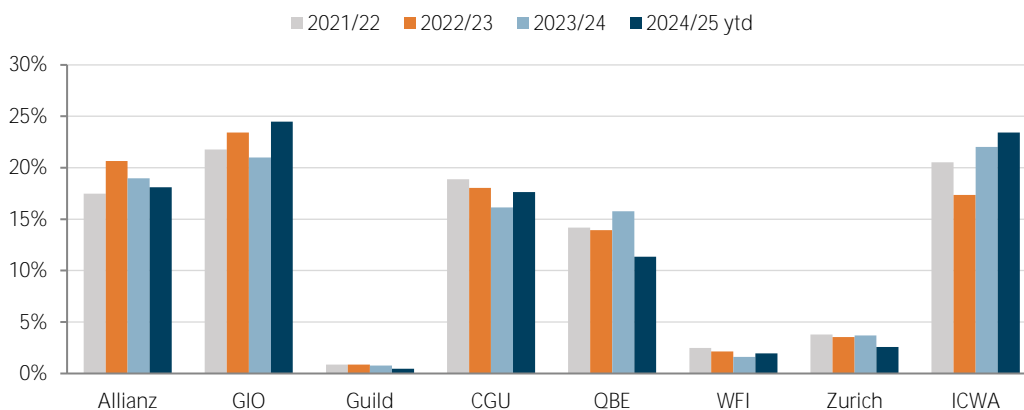
	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarter trend
Allianz	1,301	1,225	1,424	1,242	
GIO	1,202	1,442	1,650	1,680	
Guild	50	53	56	32	
CGU	1,067	1,043	1,210	1,211	
QBE	897	1,062	1,171	780	
WFI	141	99	100	135	
Zurich	239	265	250	177	
ICWA	1,481	1,428	1,709	1,608	
Licensed insurers	6,378	6,617	7,570	6,865	

Number of closed claims for the past four finalisation years

	2021/22	2022/23	2023/24	2024/25 ytd	Four year trend*
Allianz	4,182	5,132	5,110	1,242	
GIO	5,212	5,819	5,662	1,680	
Guild	204	214	206	32	
CGU	4,520	4,485	4,352	1,211	
QBE	3,393	3,463	4,250	780	
WFI	597	529	435	135	
Zurich	911	881	995	177	
ICWA	4,910	4,315	5,936	1,608	
Licensed insurers	23,929	24,838	26,946	6,865	

*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

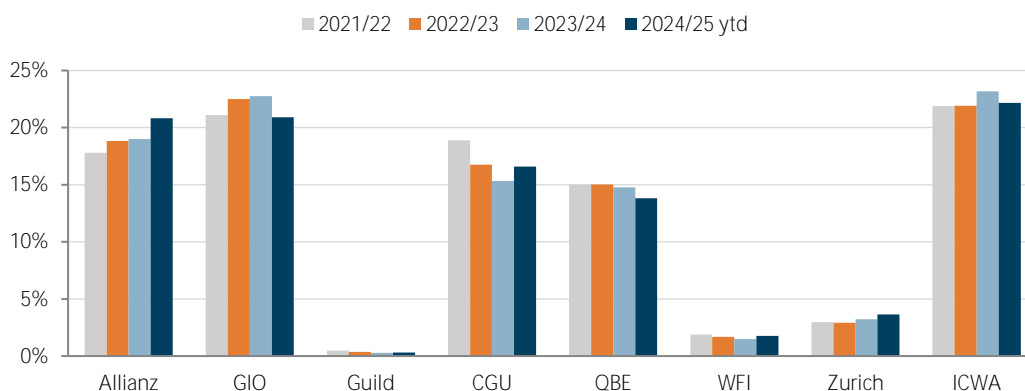
	2023/24 Q2 \$m	2023/24 Q3 \$m	2023/24 Q4 \$m	2024/25 Q1 \$m	Four quarter trend
Allianz	59.5	59.2	72.8	68.0	
GIO	75.6	75.1	82.0	68.2	
Guild	1.0	0.8	0.8	1.0	
CGU	49.1	47.3	56.6	54.1	
QBE	45.2	48.9	50.0	45.1	
WFI	5.8	4.4	4.2	5.8	
Zurich	10.3	8.9	11.2	11.9	
ICWA	73.5	75.8	75.6	72.3	
Licensed insurers	320.0	320.3	353.1	326.4	

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	68.0	
GIO	248.5	272.8	296.7	68.2	
Guild	5.5	4.4	3.7	1.0	
CGU	222.4	203.1	199.6	54.1	
QBE	176.6	182.0	192.7	45.1	
WFI	22.2	20.5	19.4	5.8	
Zurich	35.1	35.2	41.9	11.9	
ICWA	257.7	265.5	302.0	72.3	
Licensed insurers	1,177.5	1,211.9	1,303.6	326.4	

*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

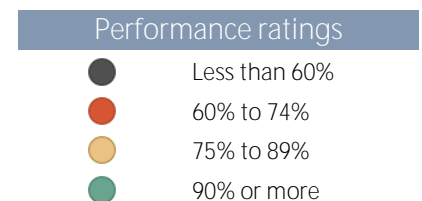
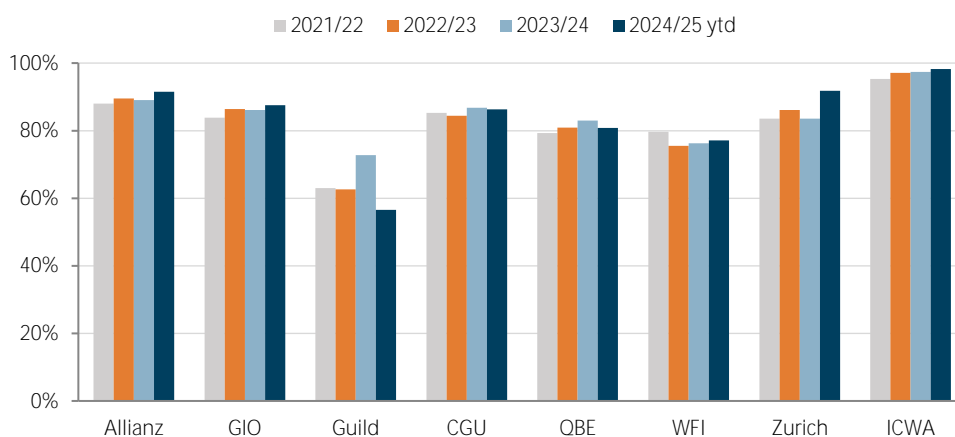
Proportion of insurer lodgement within legislative timeframe for the last four insurer received quarters

	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	90	88	90	91		
GIO	87	86	87	88		
Guild	76	72	71	57		
CGU	86	87	88	86		
QBE	83	85	83	81		
WFI	74	79	78	77		
Zurich	79	85	86	92		
ICWA	97	98	97	98		
Licensed insurers	89	89	89	90		

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	90	89	91		
GIO	84	86	86	88		
Guild	63	63	73	57		
CGU	85	84	87	86		
QBE	79	81	83	81		
WFI	80	75	76	77		
Zurich	84	86	84	92		
ICWA	95	97	97	98		
Licensed insurers	86	88	89	90		

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



2.2.2 Average insurer lodgement period - income claims

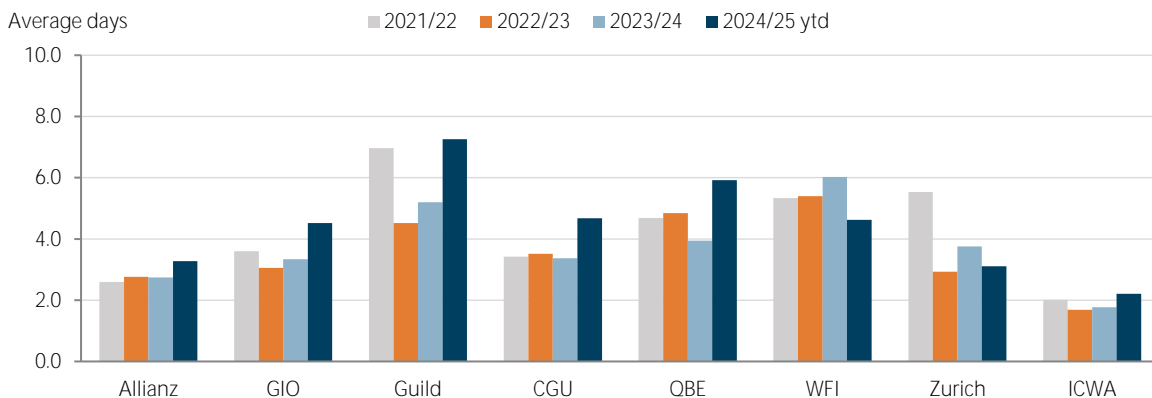
Average insurer lodgement period for the last four insurer received quarters - income claims

	2023/24 Q2 days	2023/24 Q3 days	2023/24 Q4 days	2024/25 Q1 days	Four quarter trend
Allianz	2.4	2.4	3.3	3.3	
GIO	3.2	3.1	3.8	4.5	
Guild	4.4	4.0	7.2	7.3	
CGU	3.1	3.6	3.6	4.7	
QBE	4.6	3.2	4.1	5.9	
WFI	9.9	4.0	4.4	4.6	
Zurich	5.2	3.4	3.2	3.1	
ICWA	1.8	1.7	2.0	2.2	
Licensed insurers	3.0	2.7	3.3	3.8	

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	3.3	
GIO	3.6	3.1	3.3	4.5	
Guild	7.0	4.5	5.2	7.3	
CGU	3.4	3.5	3.4	4.7	
QBE	4.7	4.8	3.9	5.9	
WFI	5.3	5.4	6.0	4.6	
Zurich	5.5	2.9	3.8	3.1	
ICWA	2.0	1.7	1.8	2.2	
Licensed insurers	3.3	3.1	3.0	3.8	

*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

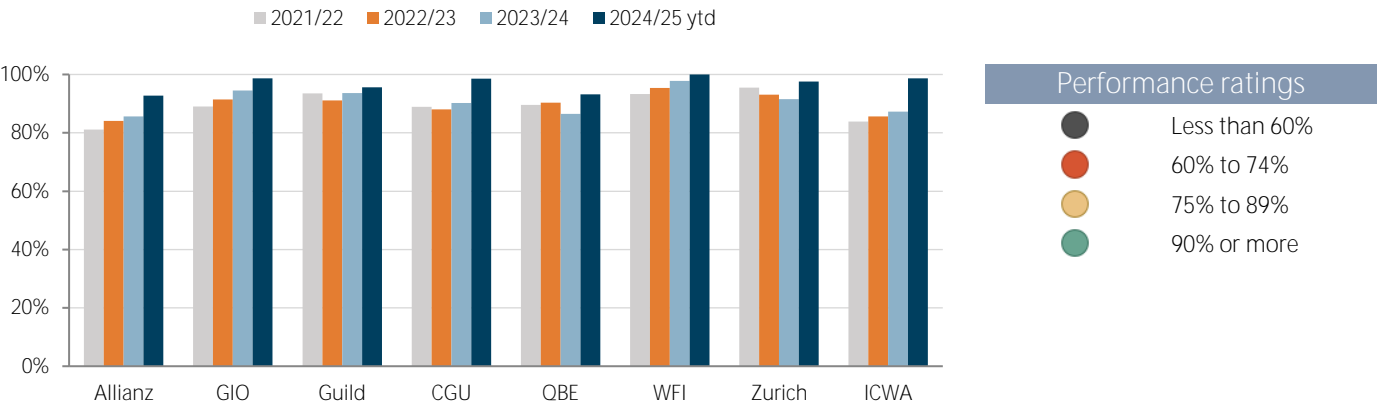
Proportion of income claims with initial liability decision made within 14 days for the last four insurer received quarters

	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	83	83	90	93		
GIO	93	96	96	99		
Guild	96	96	94	96		
CGU	90	89	93	99		
QBE	87	84	90	93		
WFI	100	100	97	100		
Zurich	90	93	92	98		
ICWA	86	88	89	99		
Licensed insurers	88	89	91	97		

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	93		
GIO	89	91	95	99		
Guild	94	91	94	96		
CGU	89	88	90	99		
QBE	90	90	87	93		
WFI	93	95	98	100		
Zurich	95	93	92	98		
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

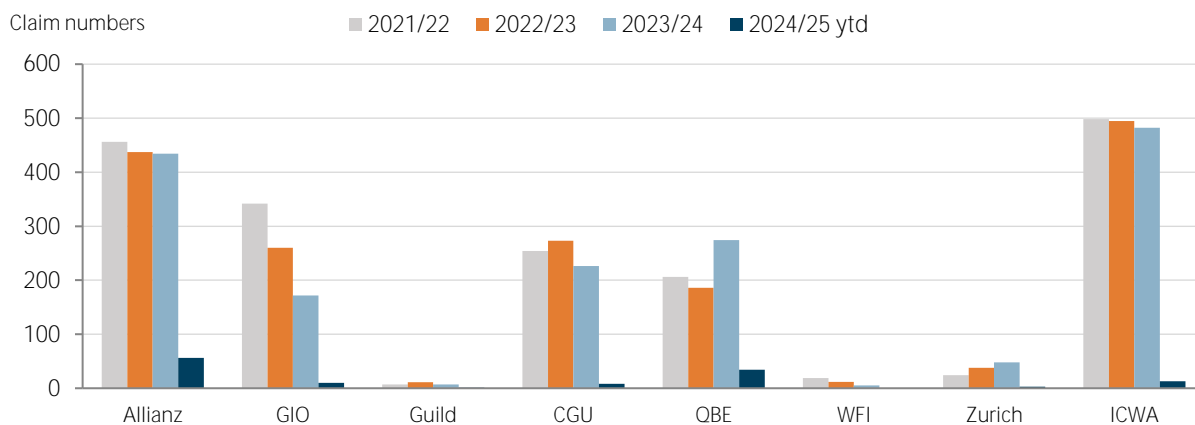
Number of income claims with initial liability decision made beyond 14 days for the last four insurer received quarters

	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Four quarter total	% of insurer total
Allianz	123	129	83	56	391	29%
GIO	55	31	31	10	127	10%
Guild	1	1	2	1	5	0%
CGU	61	63	43	8	175	13%
QBE	65	78	51	34	228	17%
WFI	0	0	2	0	2	0%
Zurich	15	10	11	3	39	3%
ICWA	129	109	118	13	369	28%
Licensed insurers	449	421	341	125	1,336	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	437	434	56	1,383	26%
GIO	342	260	172	10	784	15%
Guild	7	11	7	1	26	0%
CGU	254	273	226	8	761	14%
QBE	206	186	274	34	700	13%
WFI	19	12	5	0	36	1%
Zurich	24	38	48	3	113	2%
ICWA	498	495	482	13	1,488	28%
Licensed insurers	1,806	1,712	1,648	125	5,291	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

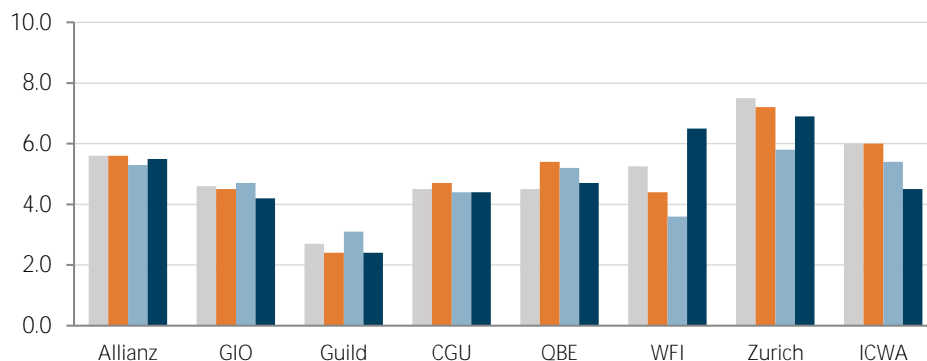
	2023/24 Q2 months	2023/24 Q3 months	2023/24 Q4 months	2024/25 Q1 months	Four quarters	
					Trend	Performance
Allianz	5.1	5.3	5.5	5.5		
GIO	4.9	4.4	4.9	4.2		
Guild	4.2	2.8	2.8	2.4		
CGU	4.3	4.4	4.8	4.4		
QBE	5.2	5.1	5.3	4.7		
WFI	3.0	4.0	5.3	6.5		
Zurich	6.6	5.9	6.2	6.9		
ICWA	4.9	6.0	5.3	4.5		
Licensed insurers	4.8	5.0	5.1	4.6		

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	5.5		
GIO	4.6	4.5	4.7	4.2		
Guild	2.7	2.4	3.1	2.4		
CGU	4.5	4.7	4.4	4.4		
QBE	4.5	5.4	5.2	4.7		
WFI	5.3	4.4	3.6	6.5		
Zurich	7.5	7.2	5.8	6.9		
ICWA	6.0	6.0	5.4	4.5		
Licensed insurers	5.1	5.3	5.0	4.6		

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

Median months ■ 2021/22 ■ 2022/23 ■ 2023/24 ■ 2024/25 ytd



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	1,477	1.1	▲	21.8	6,784	■
Total active income claim count	3,679	0.3	▲	20.3	18,143	■
Total closed claim count	1,242	-12.8	■	18.1	6,865	▲
Claim payments (\$m)						
Total claim payments	68.0	-6.6	▲	20.8	326.4	■
Claim payments - lump sums	17.0	-18.2	▲	24.6	69.1	▼
Claim payments - excl lump sums	51.0	-2.0	▲	19.8	257.3	▲
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	91	1.8	■	●	90	■
Average insurer lodgement period (days)	3.3	17.8	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	93	3.2	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	56	-32.5				
Median claim duration (months)	5.5	0.0	▲	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

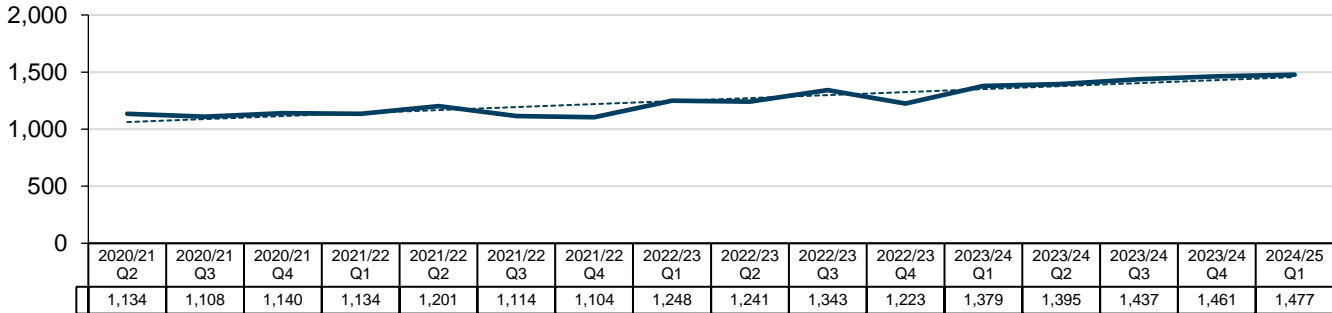
3.1.2 Individual insurer summary - Allianz

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	n/a	n/a	n/a	
Accepted	4,411	4,387	4,841	5,308	1,328	n/a	n/a	n/a	
Not accepted	97	109	137	202	123	n/a	n/a	n/a	
Decision deferred / pending	1	0	12	86	13	n/a	n/a	n/a	
All other statuses	57	61	74	79	9	n/a	n/a	n/a	

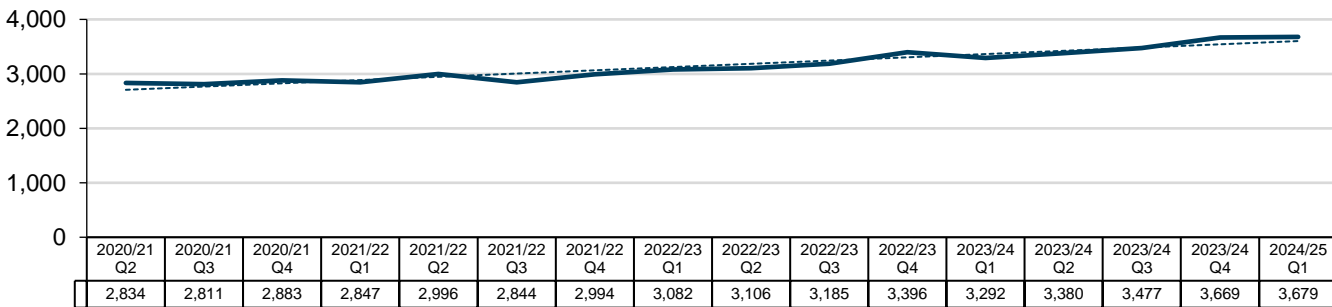
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a	
Not accepted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

3.1.3 Claim Activity - Allianz

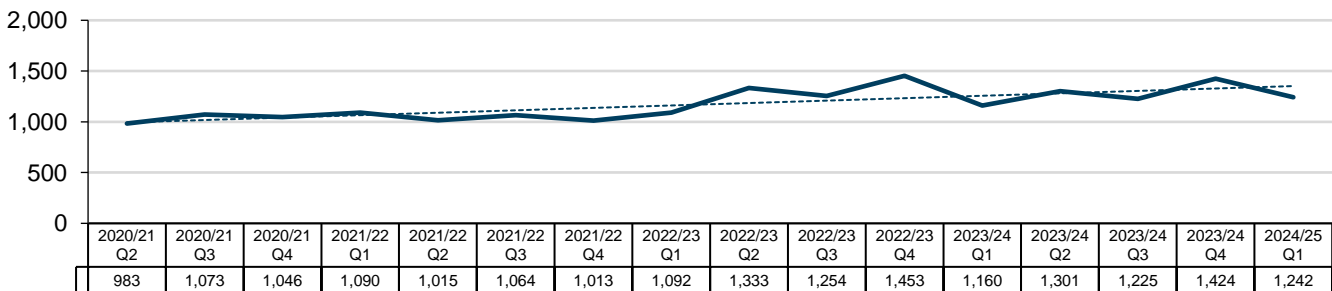
Total number of claims by insurer received quarter - Allianz



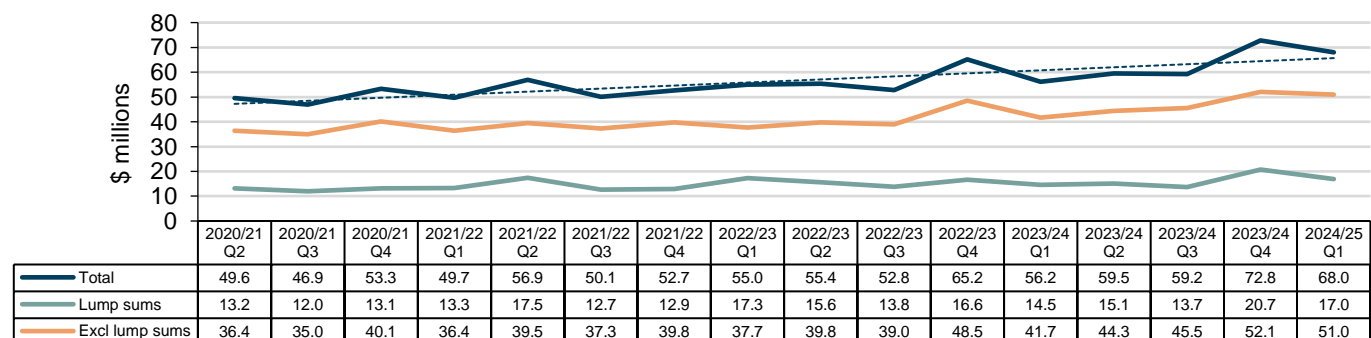
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz

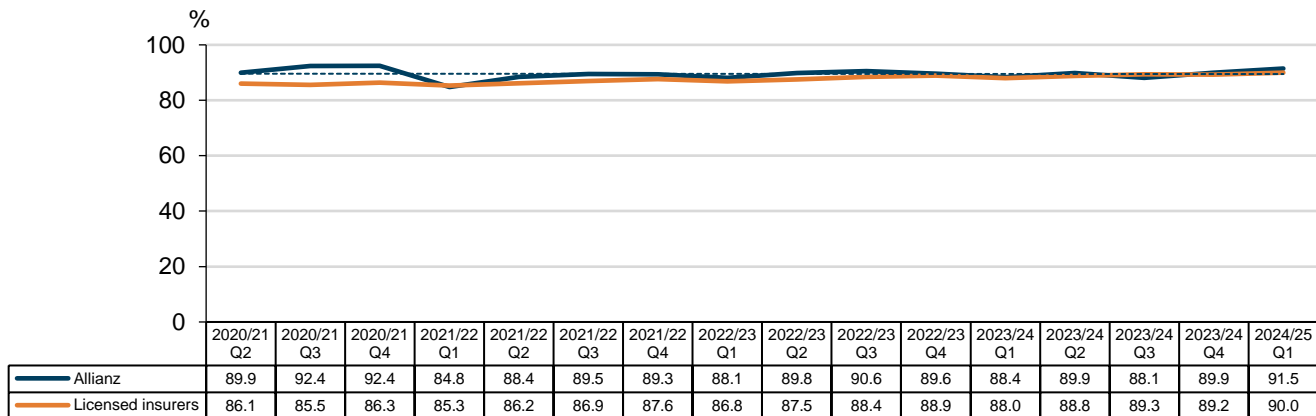


Total payments by transaction quarter - Allianz

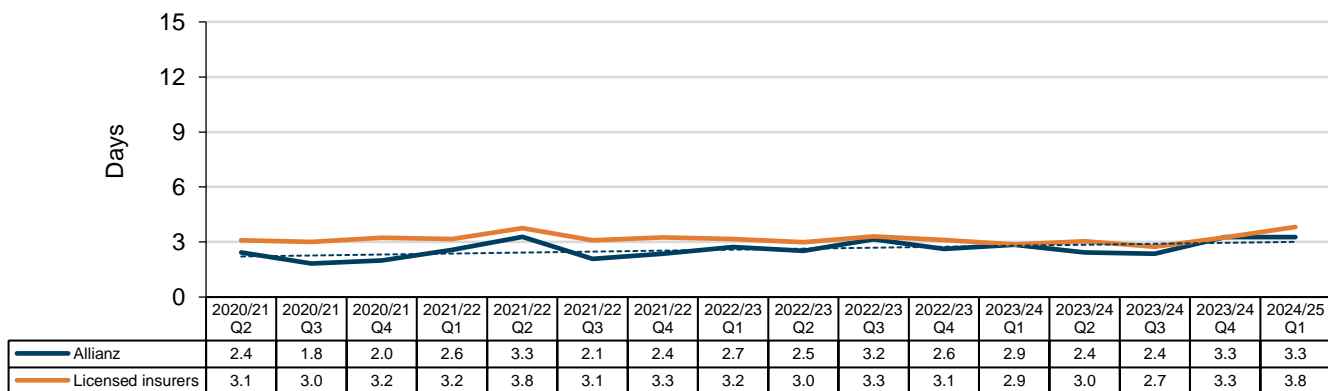


3.1.4 Claim management - Allianz

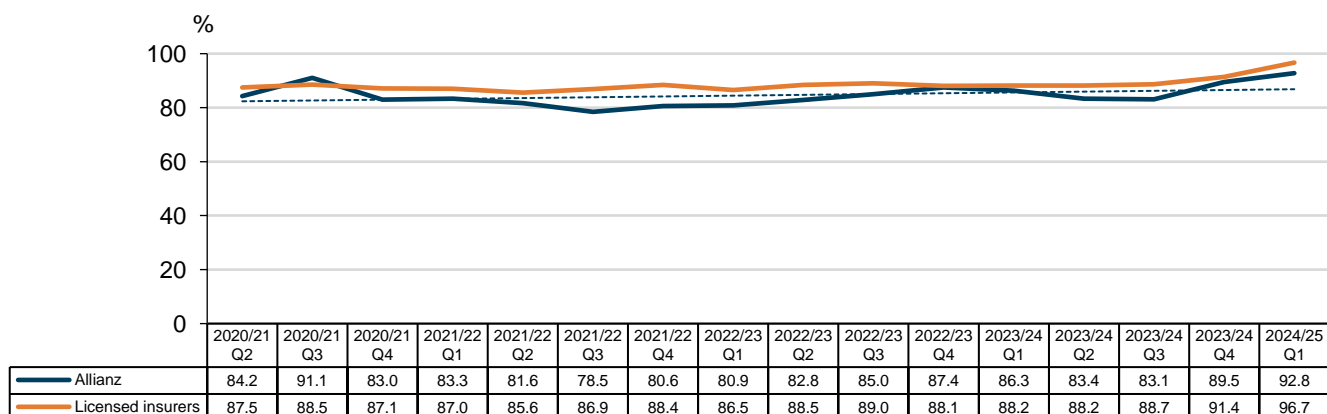
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Allianz



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

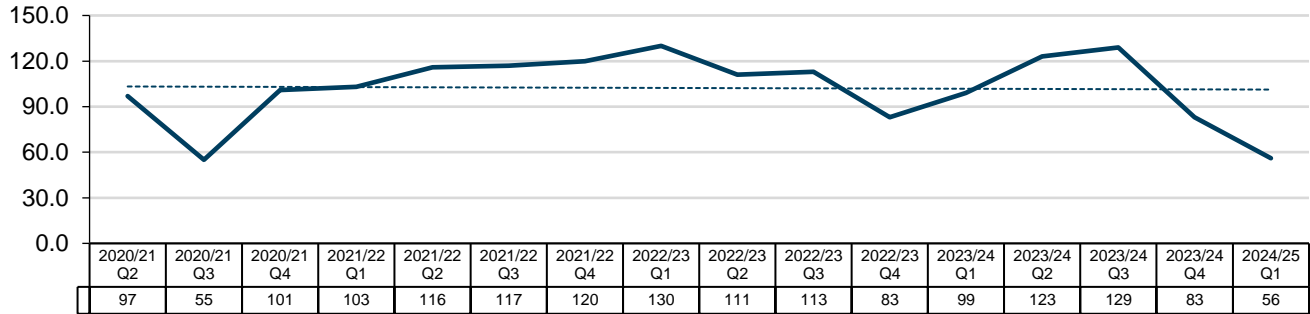


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Allianz

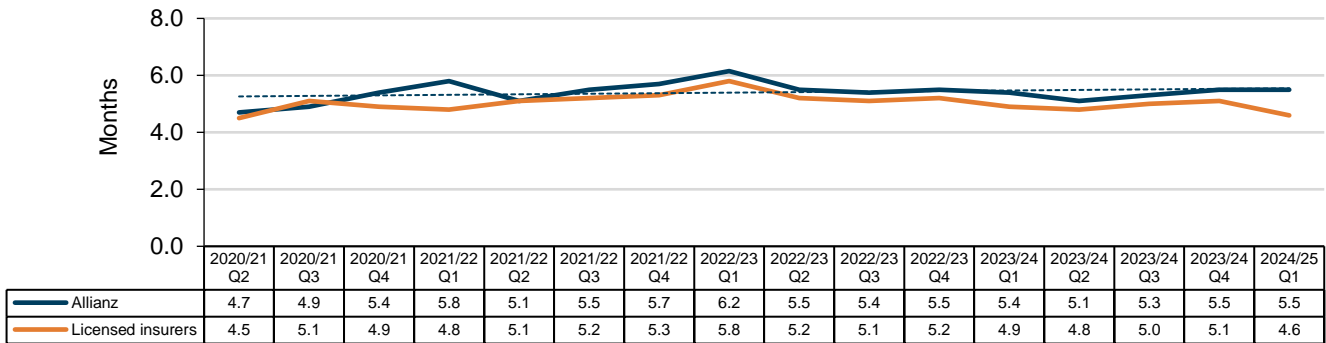


3.1.4 Claim management - Allianz

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	1,336	-5.5	■	19.7	6,784	■
Total active income claim count	3,768	-4.2	■	20.8	18,143	■
Total closed claim count	1,680	1.8	▲	24.5	6,865	▲
Claim payments (\$m)						
Total claim payments	68.2	-16.9	▼	20.9	326.4	■
Claim payments - lump sums	14.9	-41.6	▼	21.5	69.1	▼
Claim payments - excl lump sums	53.3	-5.7	▲	20.7	257.3	▲
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	88	1.1	▲	●	90	■
Average insurer lodgement period (days)	4.5	1.4	■		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	99	2.5	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	10	-67.7				
Median claim duration (months)	4.2	-14.3	▼	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

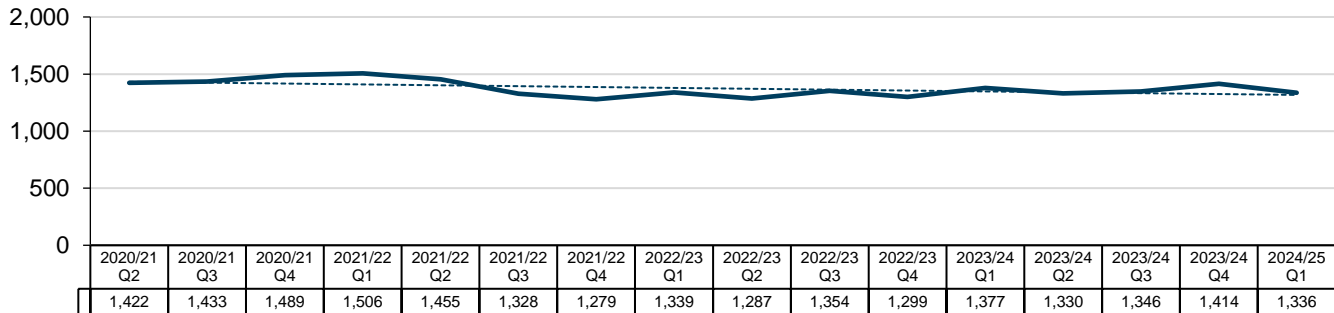
3.3.2 Individual insurer summary - GIO

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	n/a	n/a	n/a
Accepted	5,407	5,190	4,942	4,952	1,183	n/a	n/a	n/a
Not accepted	257	330	291	443	138	n/a	n/a	n/a
Decision deferred / pending	2	3	8	31	2	n/a	n/a	n/a
All other statuses	52	45	38	40	13	n/a	n/a	n/a

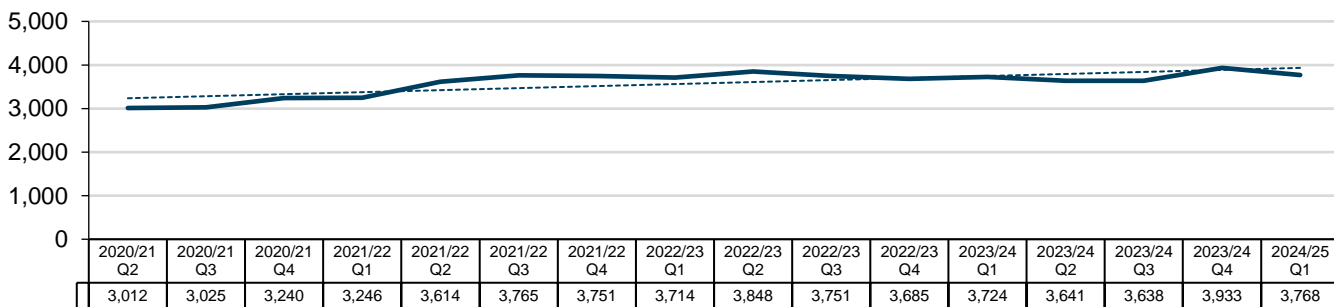
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a
Not accepted	1,116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

3.3.3 Claim activity - GIO

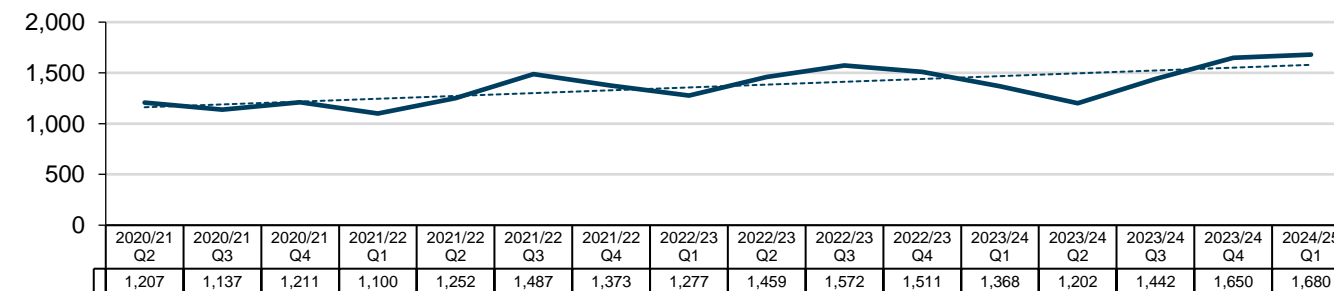
Total number of claims by insurer received quarter - GIO



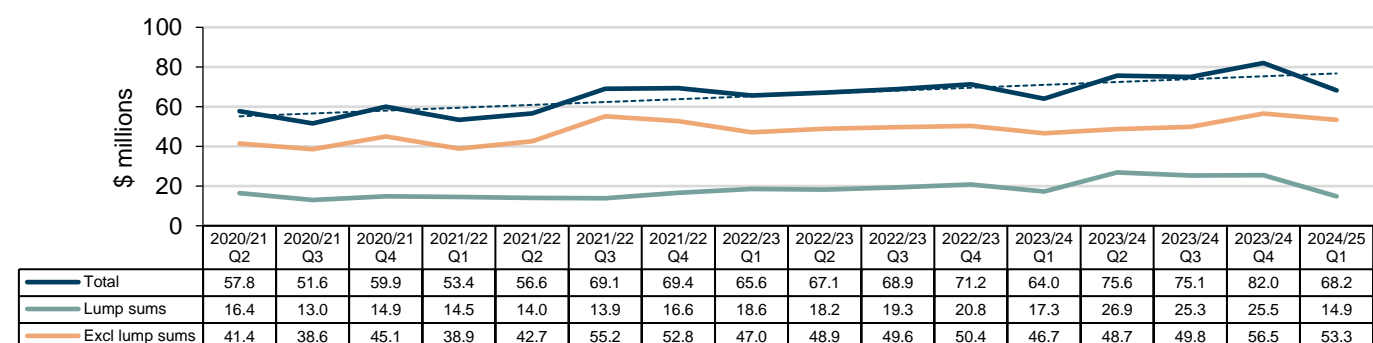
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO

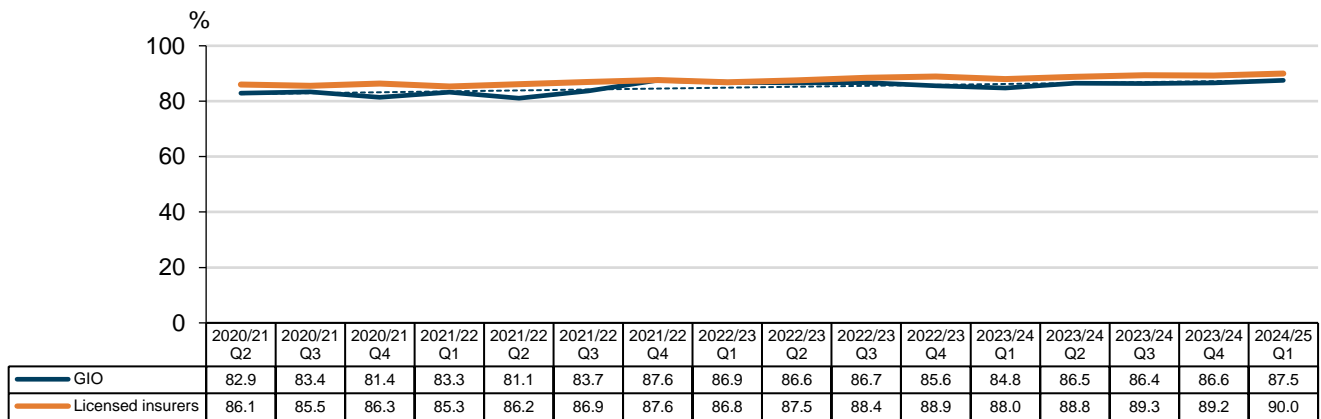


Total payments by transaction quarter - GIO

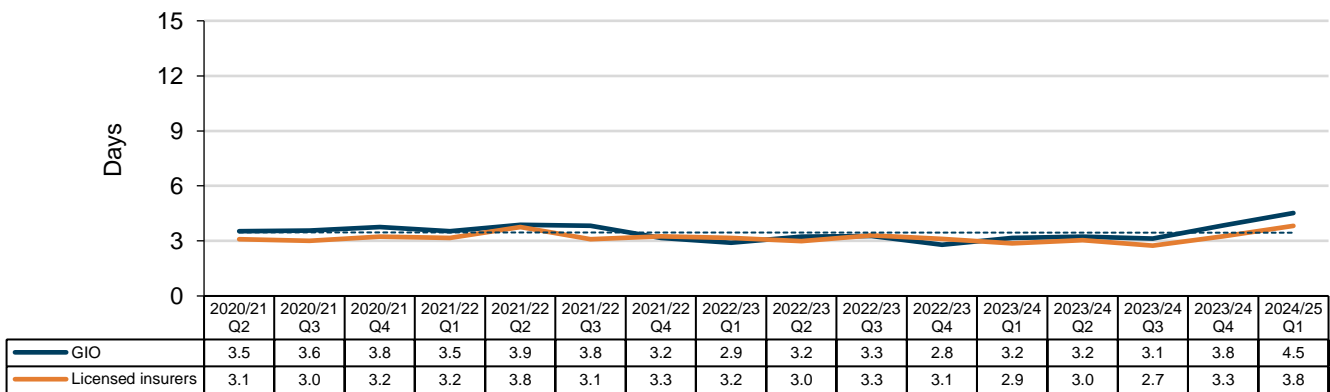


3.3.4 Claim management - GIO

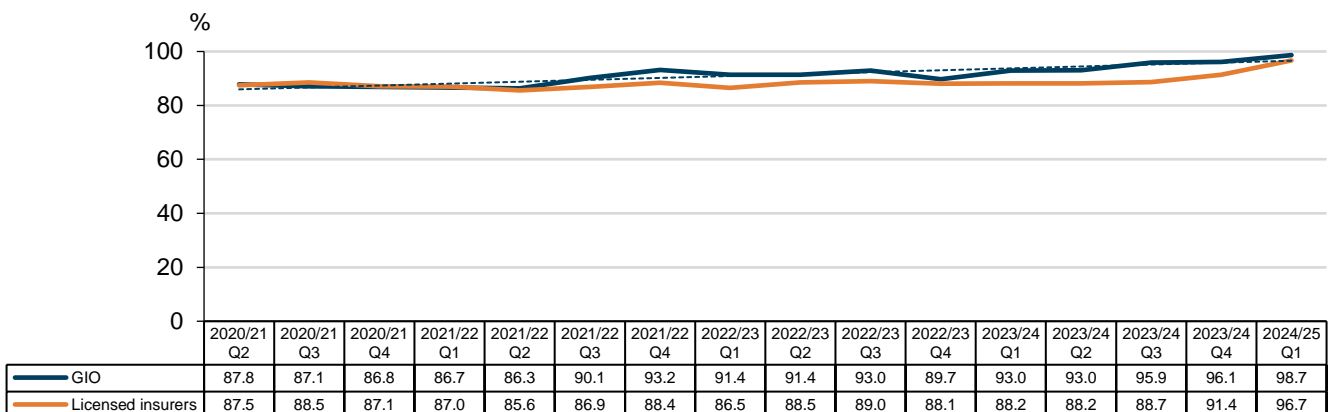
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - GIO



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

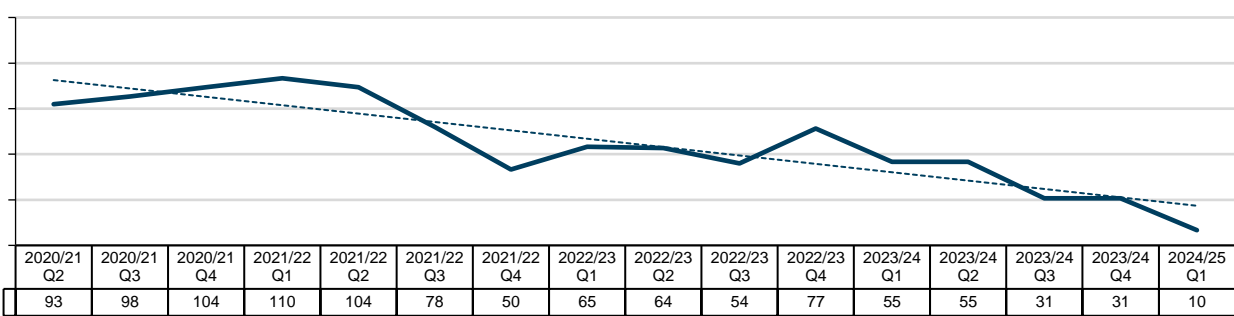


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - GIO

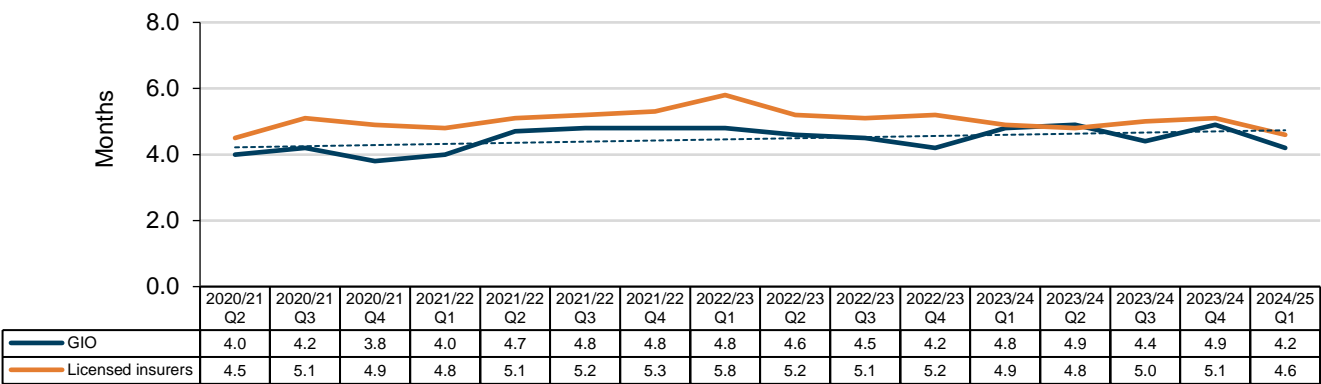


3.3.4 Claim management - GIO

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



INDIVIDUAL SUMMARY | GUILD

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	45	-10.0	▼	0.7	6,784	■
Total active income claim count	97	-8.5	■	0.5	18,143	■
Total closed claim count	32	-42.9	▼	0.5	6,865	▲
Claim payments (\$m)						
Total claim payments	1.0	36.0	■	0.3	326.4	■
Claim payments - lump sums	0.1	33.7	▼	0.1	69.1	▼
Claim payments - excl lump sums	0.9	36.3	▲	0.4	257.3	▲
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	57	-20.4	▼	●	90	■
Average insurer lodgement period (days)	7.3	29.6	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	96	2.1	■	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	1	-50.0				
Median claim duration (months)	2.4	-14.3	▼	●	4.6	■

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

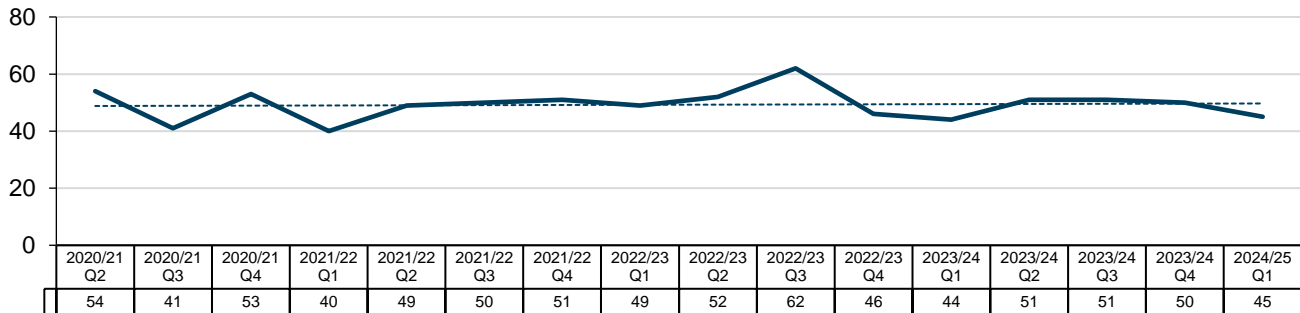
3.4.2 Individual insurer summary - Guild

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	n/a	n/a	n/a
Accepted	192	186	205	189	45	n/a	n/a	n/a
Not accepted	1	3	3	5	0	n/a	n/a	n/a
Decision deferred / pending	0	0	0	2	0	n/a	n/a	n/a
All other statuses	1	1	1	0	0	n/a	n/a	n/a

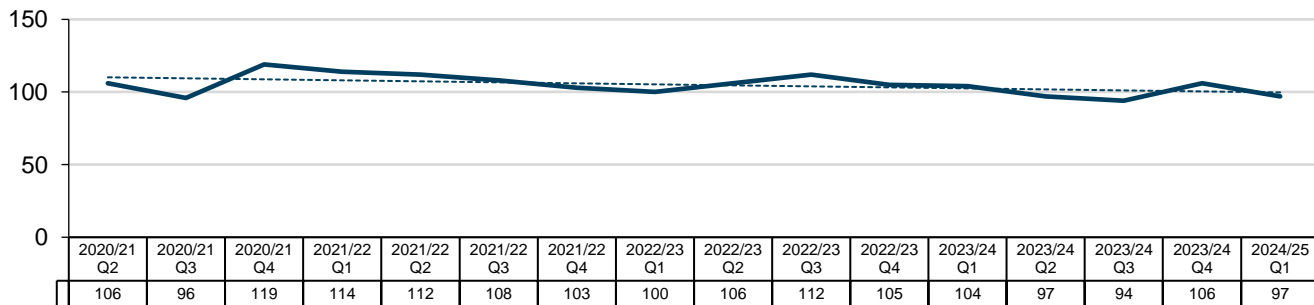
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a	
Not accepted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

3.4.3 Claim activity - Guild

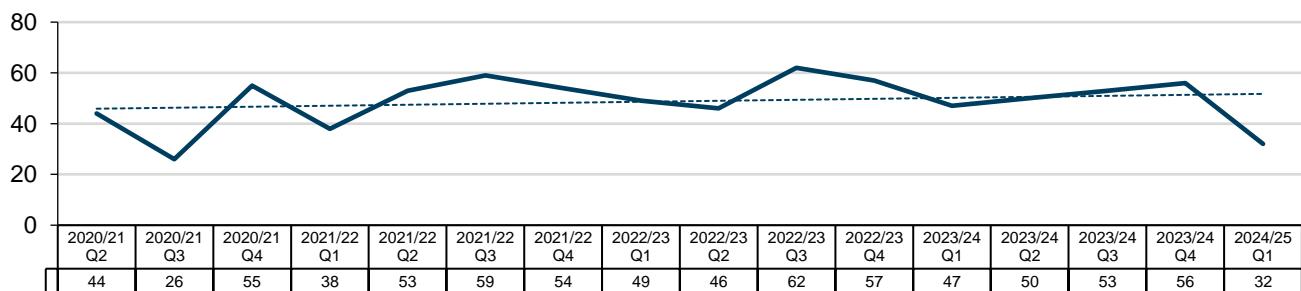
Total number of claims by insurer received quarter - Guild



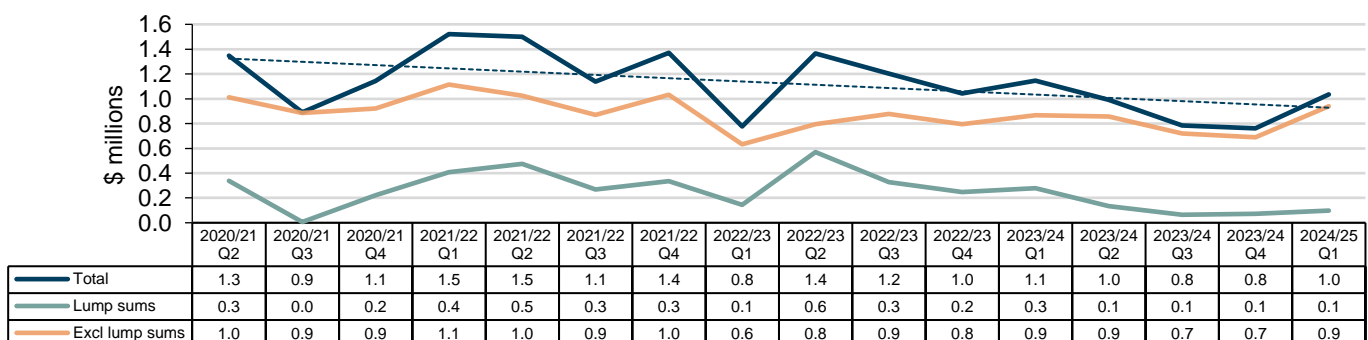
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild

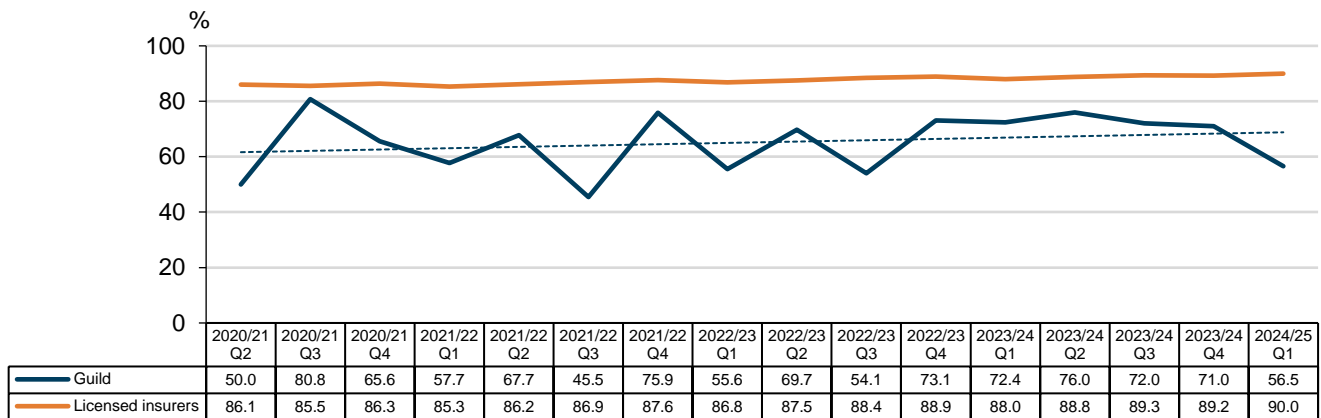


Total payments by transaction quarter - Guild

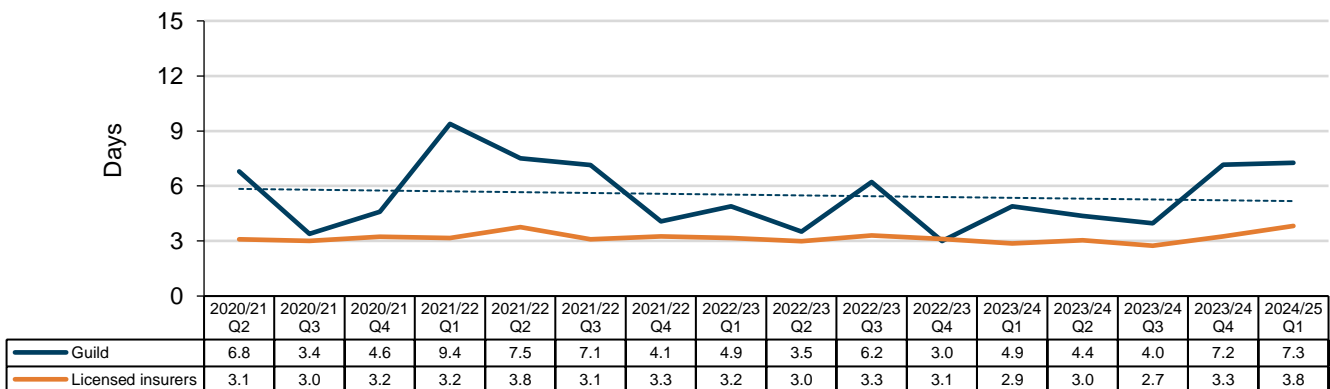


3.4.4 Claim management - Guild

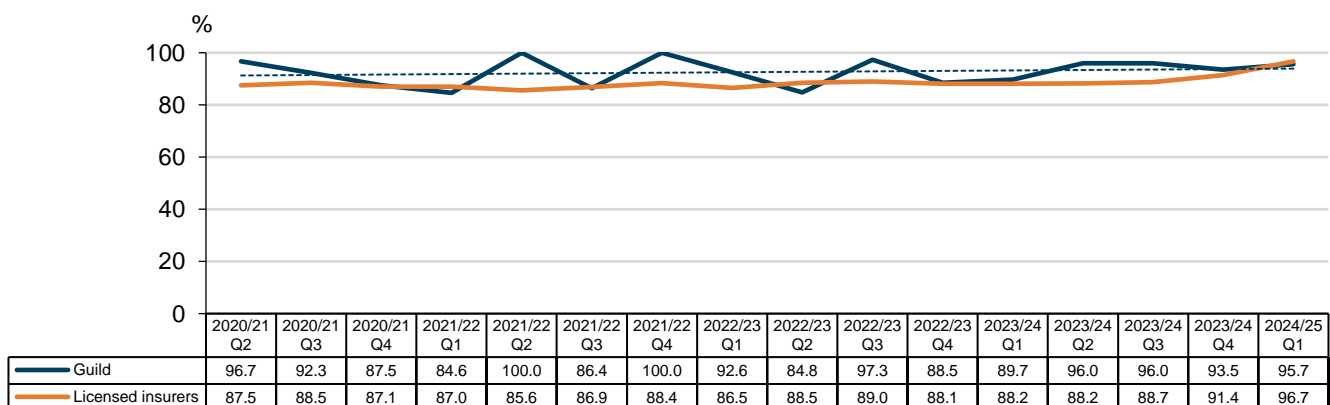
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Guild



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

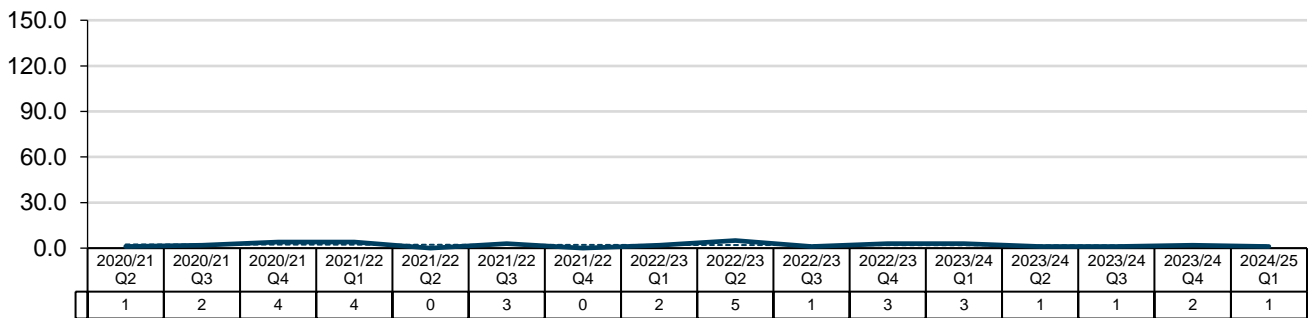


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Guild

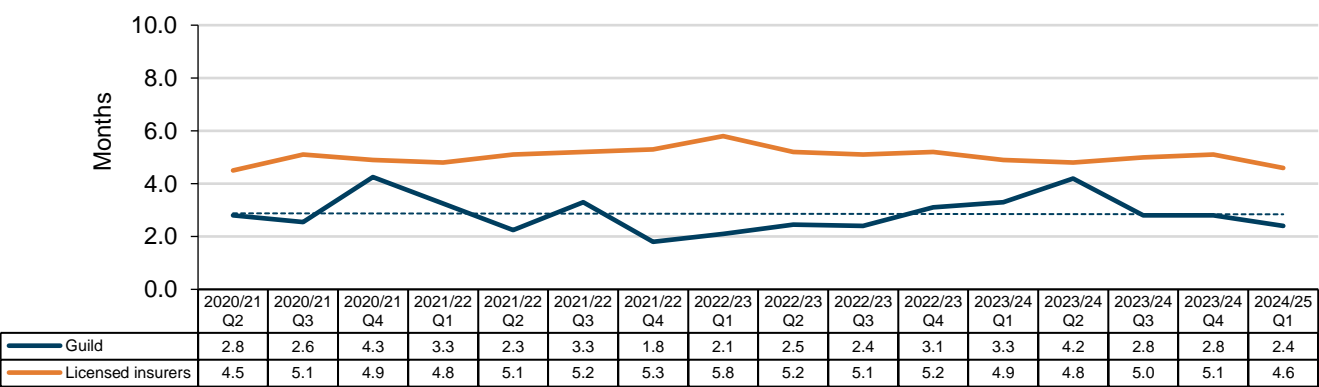


3.4.4 Claim management - Guild

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	1,105	-0.6	■	16.3	6,784	■
Total active income claim count	2,776	-0.1	▲	15.3	18,143	■
Total closed claim count	1,211	0.1	▲	17.6	6,865	▲
Claim payments (\$m)						
Total claim payments	54.1	-4.4	▲	16.6	326.4	■
Claim payments - lump sums	9.2	-32.9	▼	13.3	69.1	▼
Claim payments - excl lump sums	44.9	4.7	▲	17.5	257.3	▲
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	86	-1.7	▼	●	90	■
Average insurer lodgement period (days)	4.7	29.6	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	99	5.8	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	8	-81.4				
Median claim duration (months)	4.4	-8.3	■	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

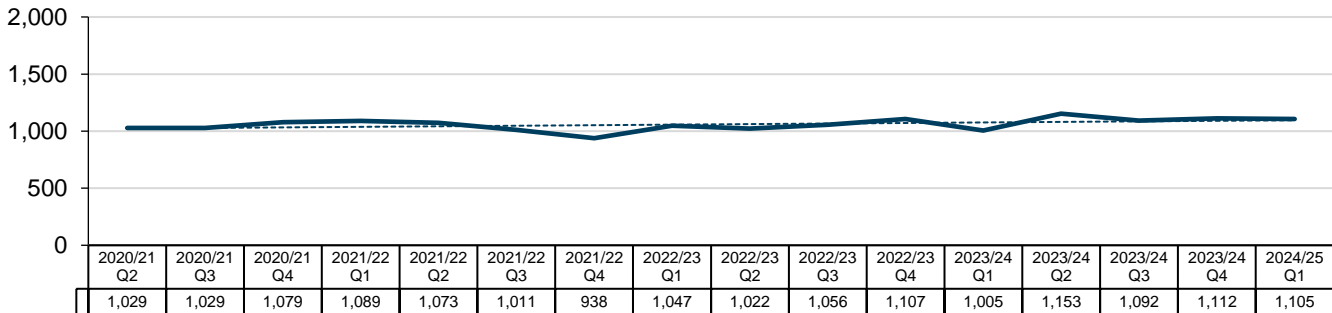
3.5.2 Individual insurer summary - CGU

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	n/a	n/a	n/a
Accepted	3,795	3,698	3,812	3,902	961	n/a	n/a	n/a
Not accepted	333	357	384	402	133	n/a	n/a	n/a
Decision deferred / pending	4	0	1	16	1	n/a	n/a	n/a
All other statuses	56	58	35	42	10	n/a	n/a	n/a

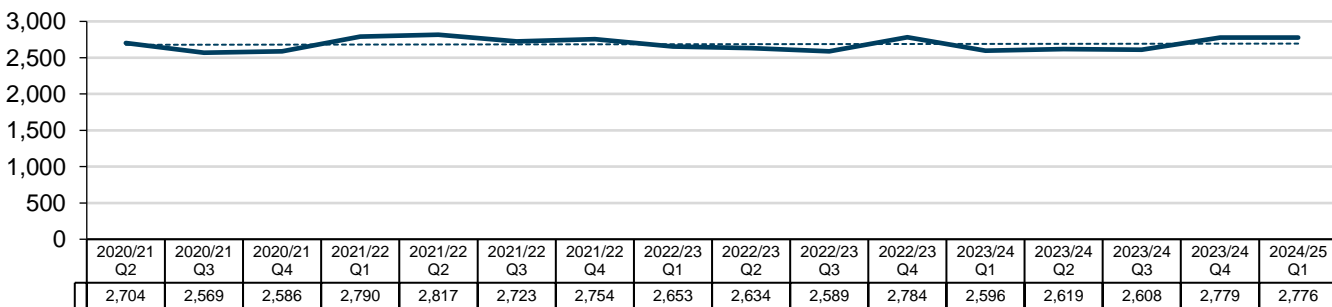
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a
Not accepted	1,116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

3.5.3 Claim activity - CGU

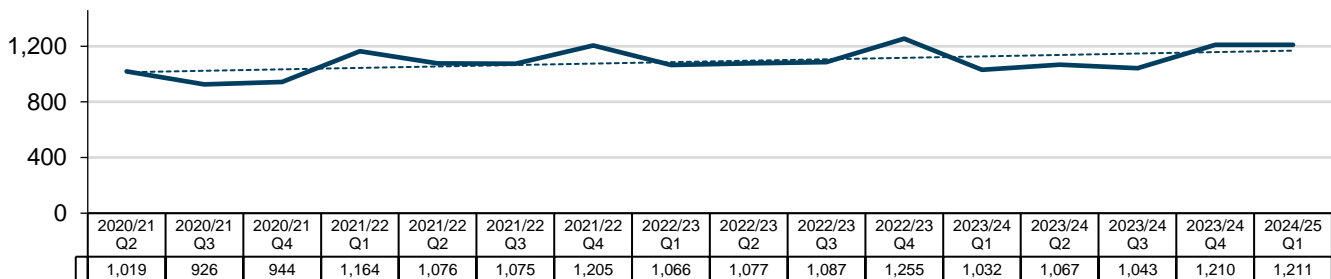
Total number of claims by insurer received quarter - CGU



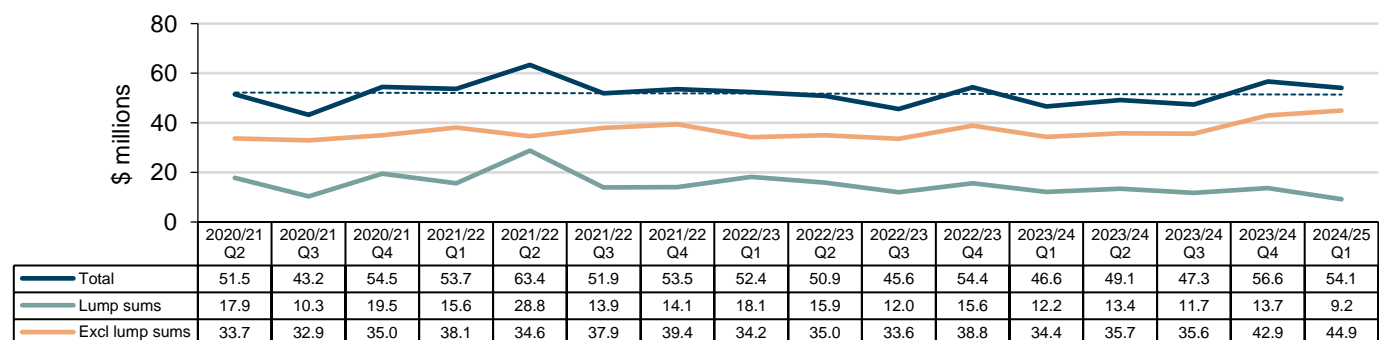
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU

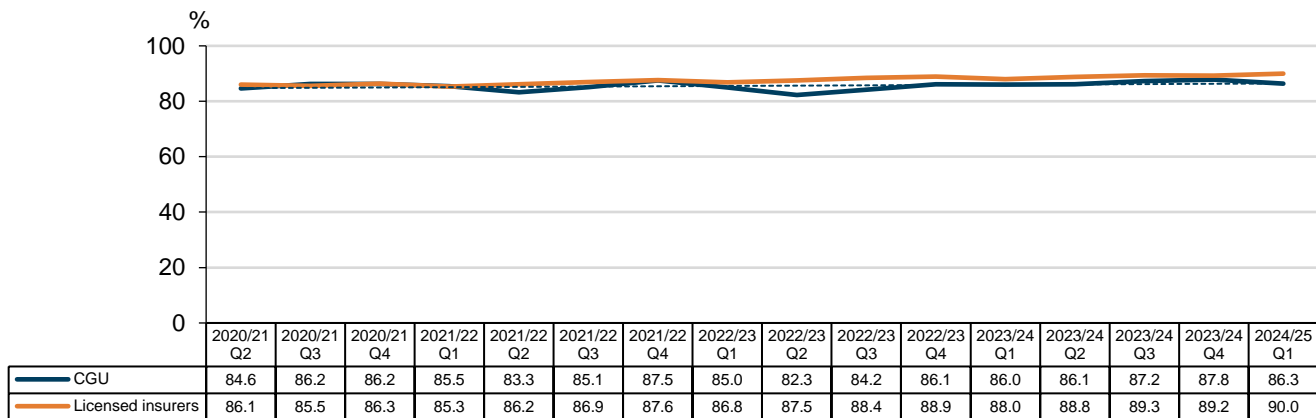


Total payments by transaction quarter - CGU

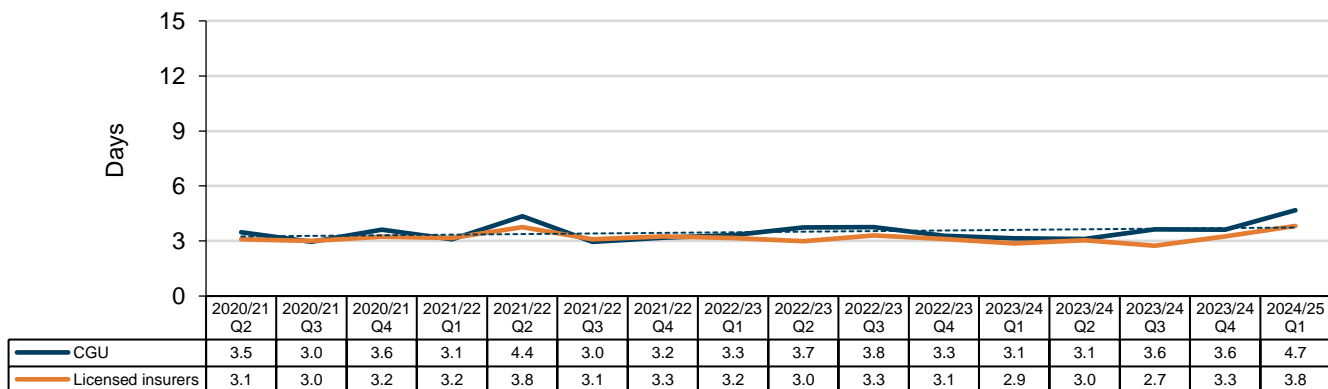


3.5.4 Claim management - CGU

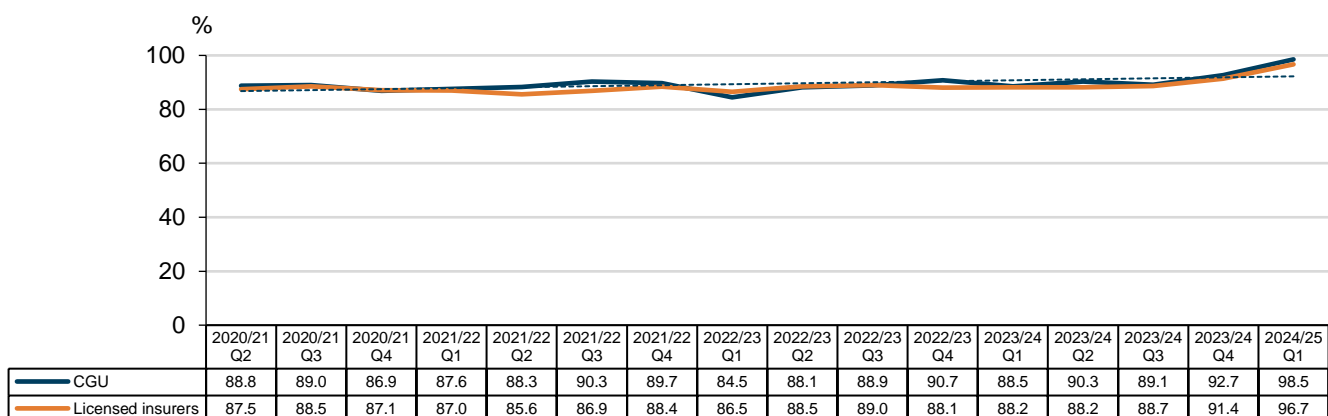
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - CGU



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

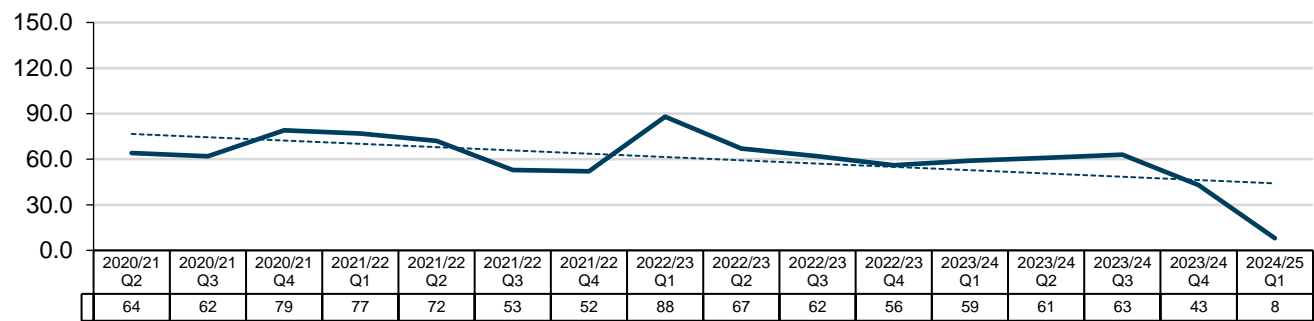


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - CGU

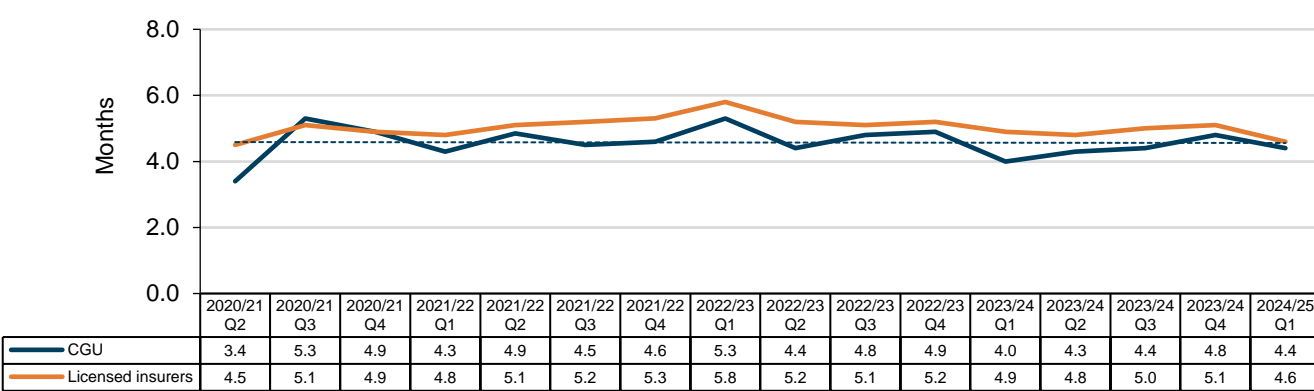


3.5.4 Claim management - CGU

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	1,516	-2.4	▲	22.3	6,784	■
Total active income claim count	4,777	-2.4	■	26.3	18,143	■
Total closed claim count	1,608	-5.9	▲	23.4	6,865	▲
Claim payments (\$m)						
Total claim payments	72.3	-4.3	■	22.2	326.4	■
Claim payments - lump sums	12.5	4.8	▼	18.1	69.1	▼
Claim payments - excl lump sums	59.8	-6.0	▲	23.2	257.3	▲
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	98	1.8	▲	●	90	■
Average insurer lodgement period (days)	2.2	-2.6	■		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	99	10.2	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	13	-89.0				
Median claim duration (months)	4.5	-15.1	▼	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

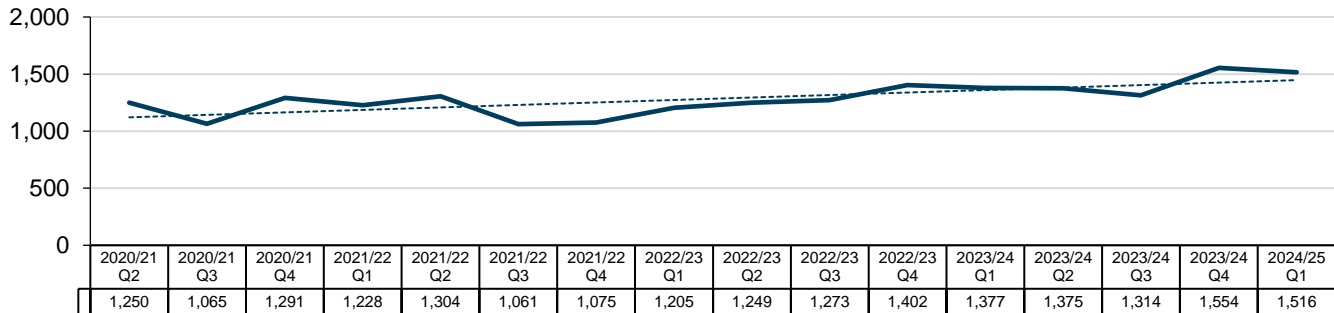
3.6.2 Individual insurer summary - ICWA

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	n/a	n/a	n/a
Accepted	4,714	4,333	4,796	5,233	1,393	n/a	n/a	n/a
Not accepted	243	303	289	329	110	n/a	n/a	n/a
Decision deferred / pending	4	3	5	11	1	n/a	n/a	n/a
All other statuses	37	29	38	47	11	n/a	n/a	n/a

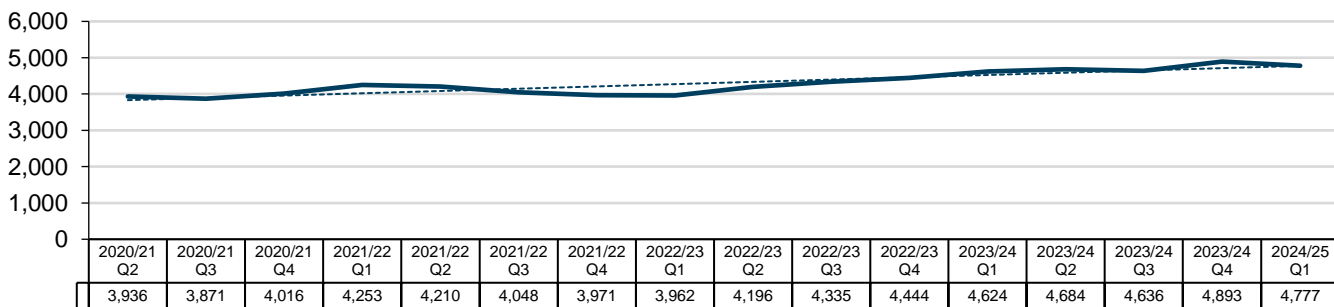
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a
Not accepted	1,116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

3.6.3 Claim activity - ICWA

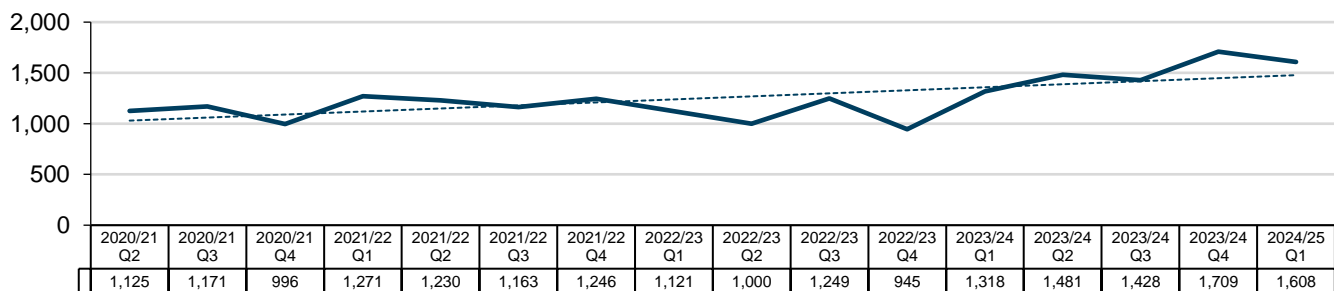
Total number of claims by insurer received quarter - ICWA



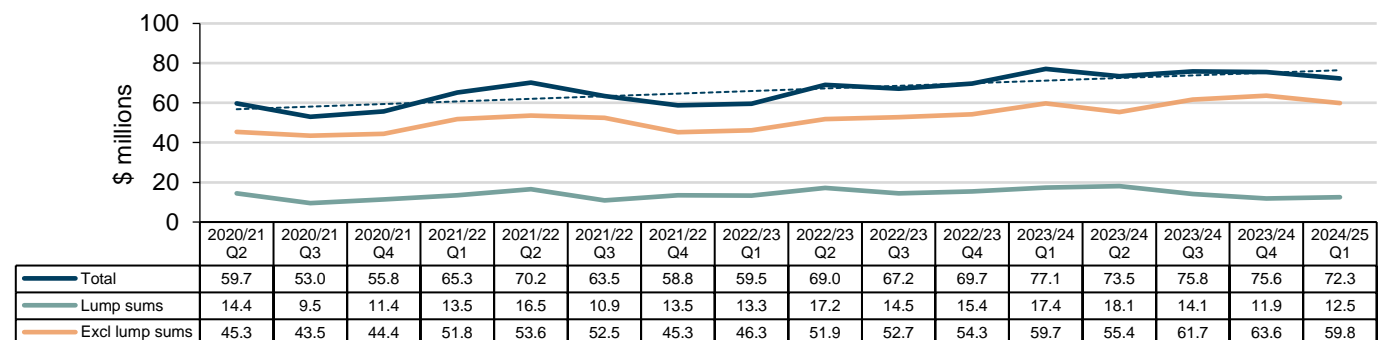
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA

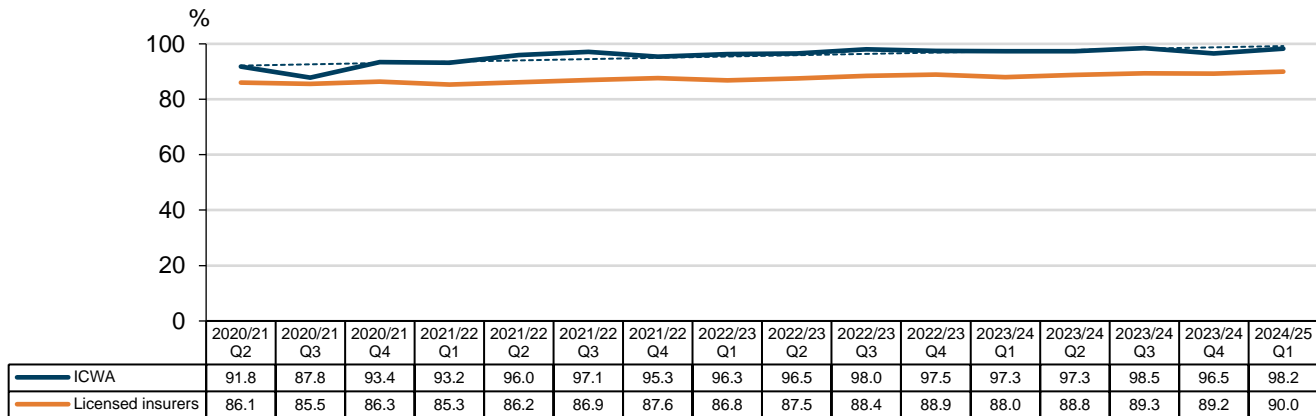


Total payments by transaction quarter - ICWA

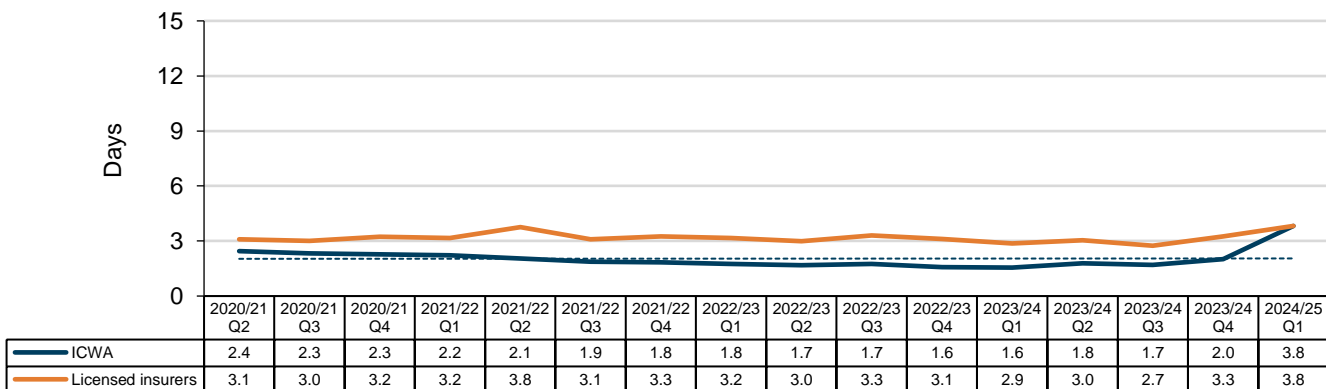


3.6.4 Claim management - ICWA

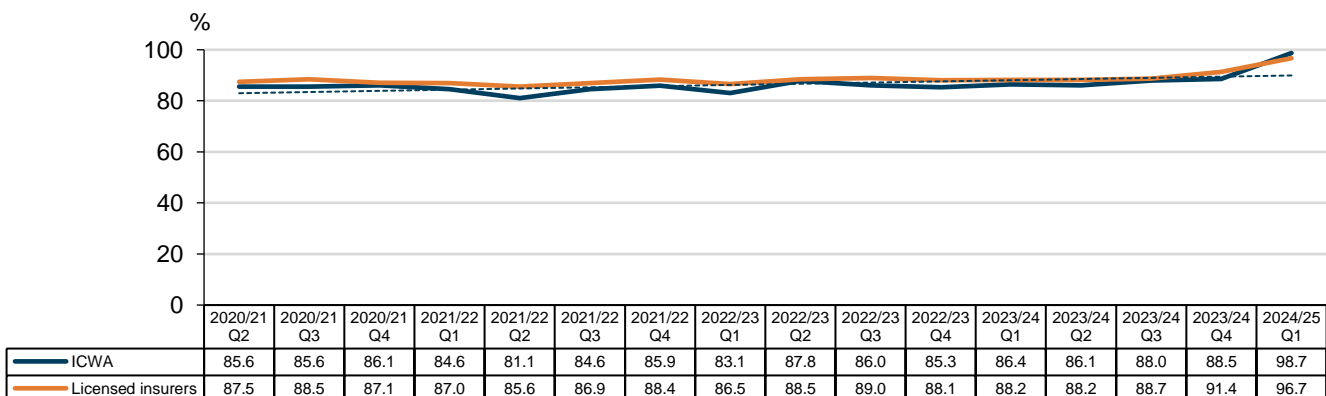
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - ICWA



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

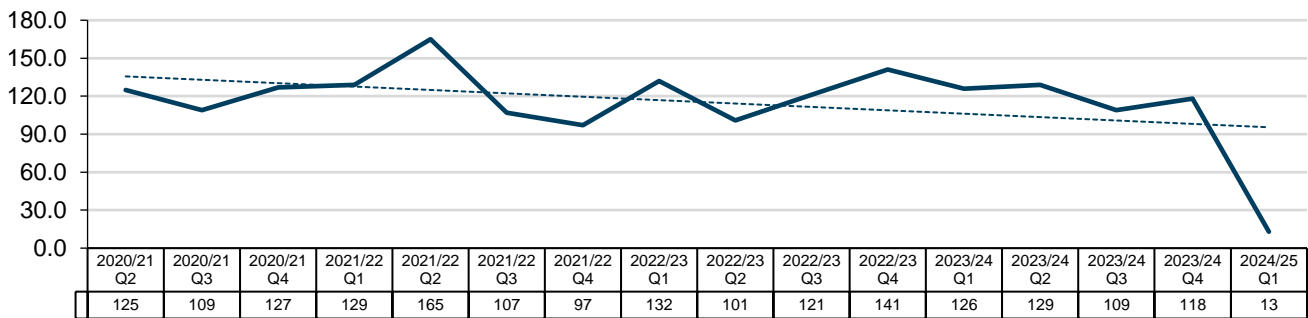


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - ICWA

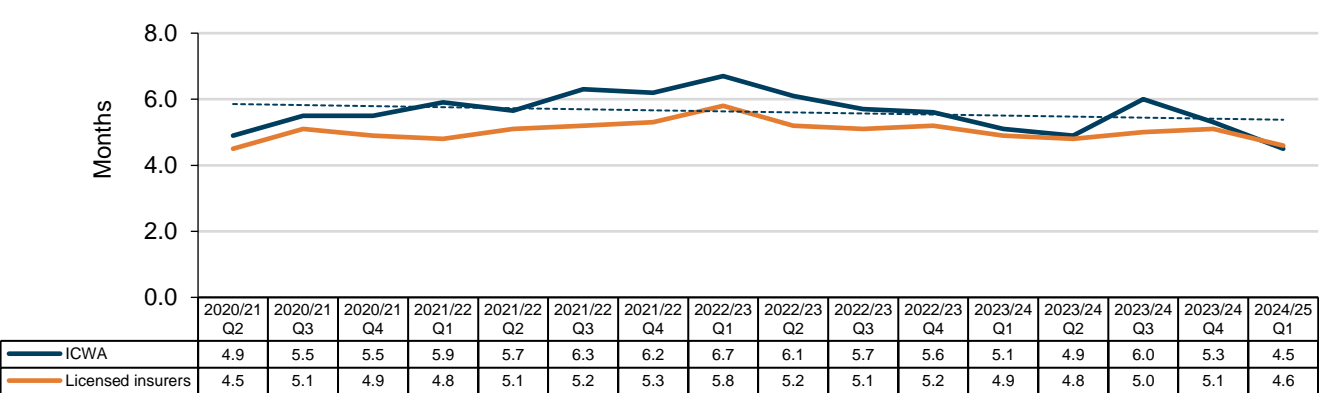


3.6.4 Claim management - ICWA

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	996	5.7	■	14.7	6,784	■
Total active income claim count	2,173	-8.5	■	12.0	18,143	■
Total closed claim count	780	-33.4	▼	11.4	6,865	▲
Claim payments (\$m)						
Total claim payments	45.1	-9.9	■	13.8	326.4	■
Claim payments - lump sums	9.8	-34.4	▼	14.2	69.1	▼
Claim payments - excl lump sums	35.3	0.6	▲	13.7	257.3	▲
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	81	-2.3	▼	●	90	■
Average insurer lodgement period (days)	5.9	6.2	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	93	3.2	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	34	-33.3				
Median claim duration (months)	4.7	-11.3	▼	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

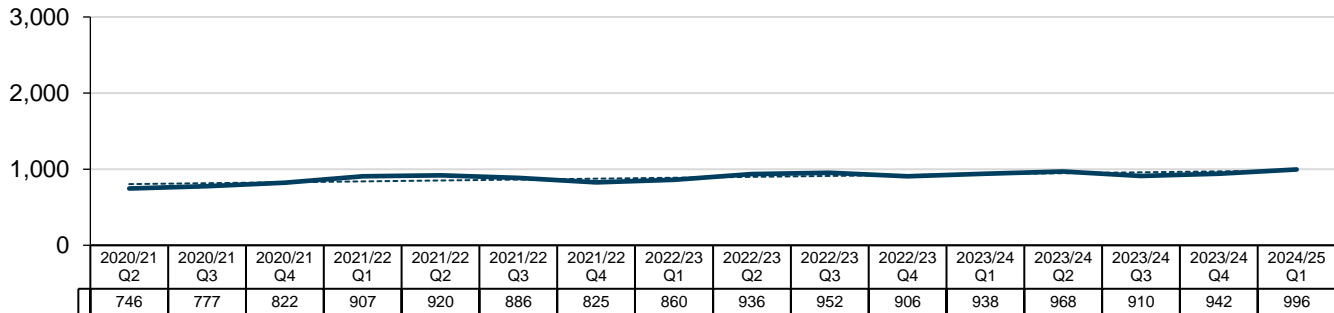
3.7.2 Individual insurer summary - QBE

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	n/a	n/a	n/a	
Accepted	2,941	3,336	3,367	3,319	867	n/a	n/a	n/a	
Not accepted	149	189	248	395	117	n/a	n/a	n/a	
Decision deferred / pending	0	1	1	5	1	n/a	n/a	n/a	
All other statuses	16	12	38	39	11	n/a	n/a	n/a	

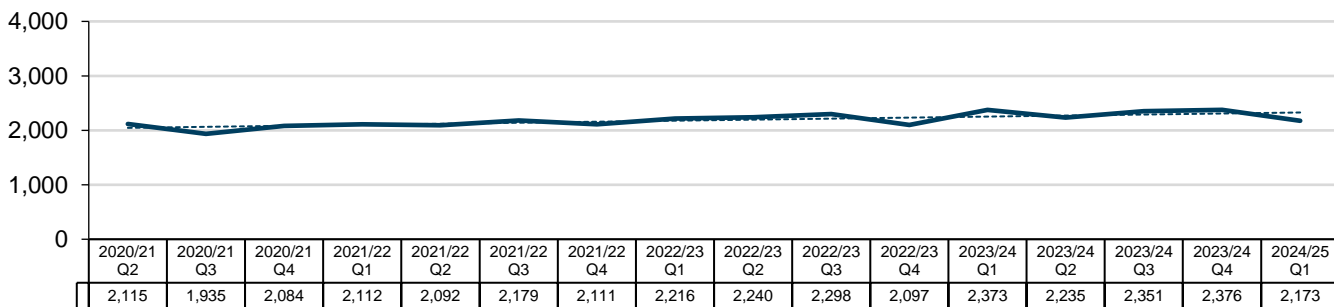
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a	
Not accepted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

3.7.3 Claim activity - QBE

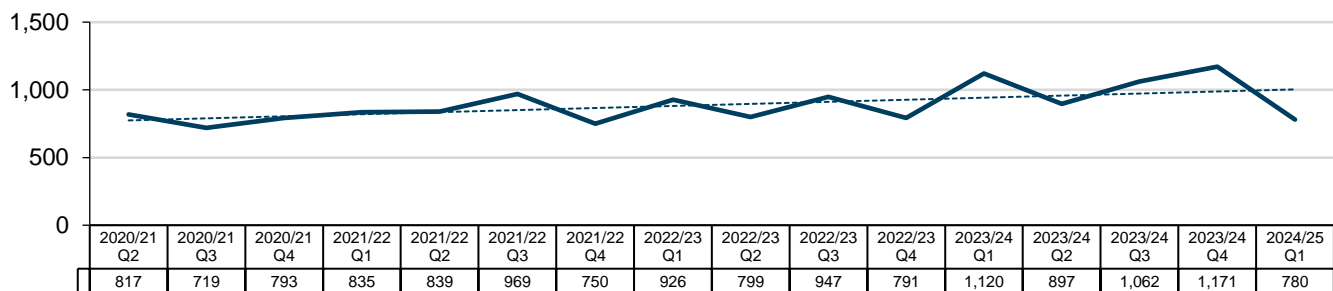
Total number of claims by insurer received quarter - QBE



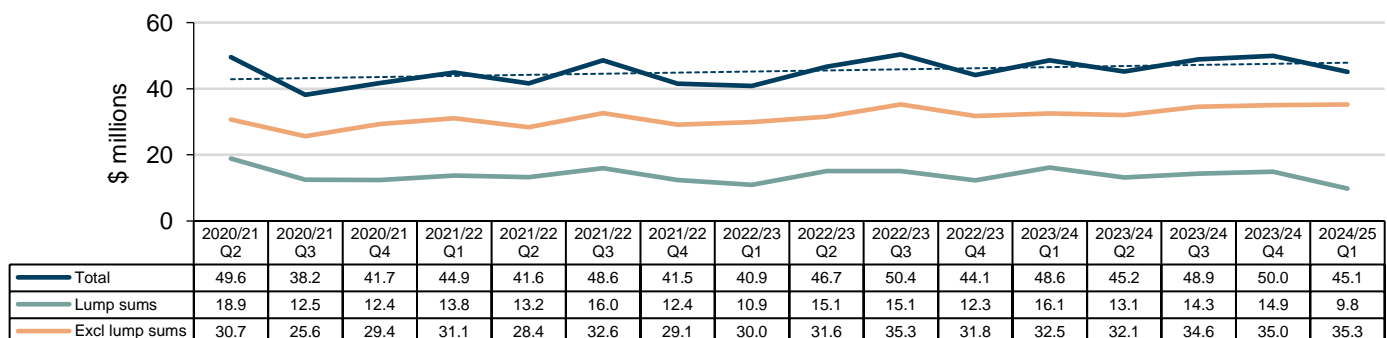
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE

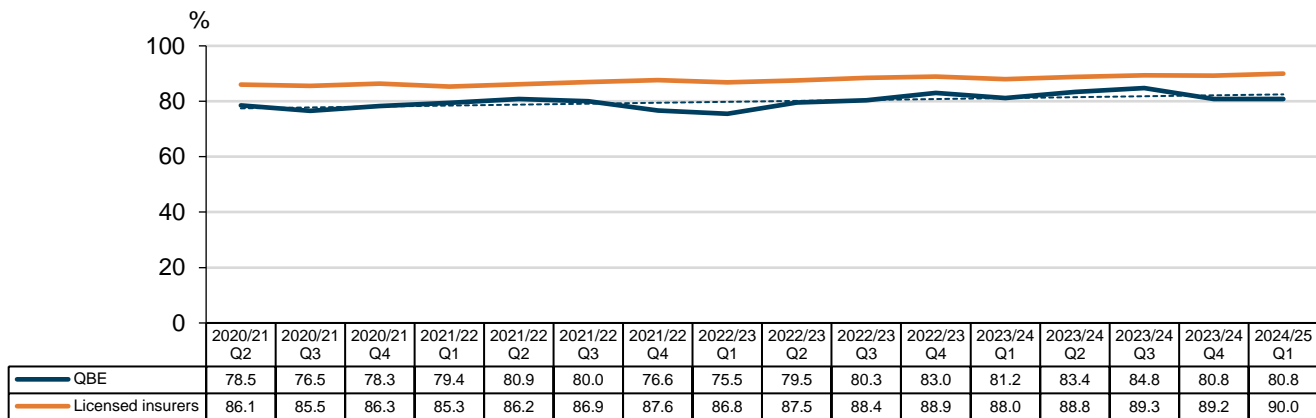


Total payments by transaction quarter - QBE

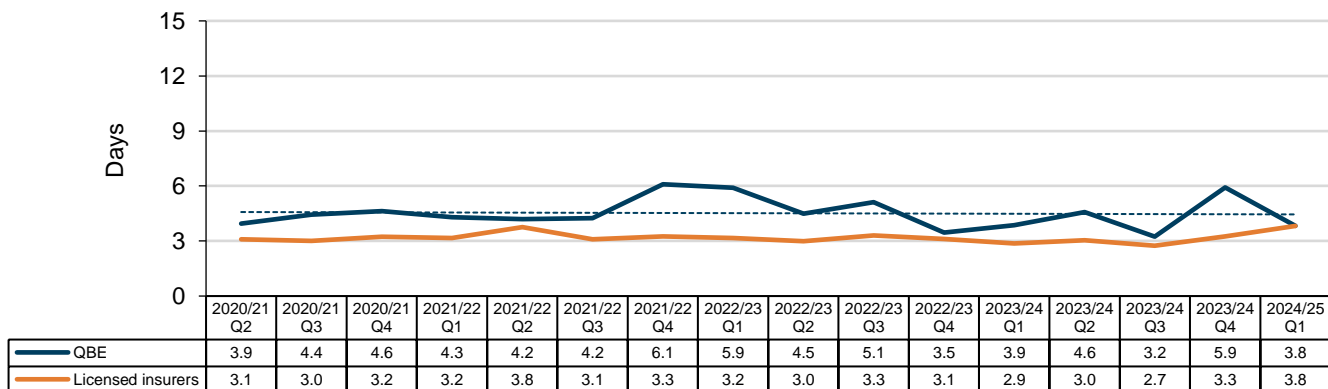


3.7.4 Claim management - QBE

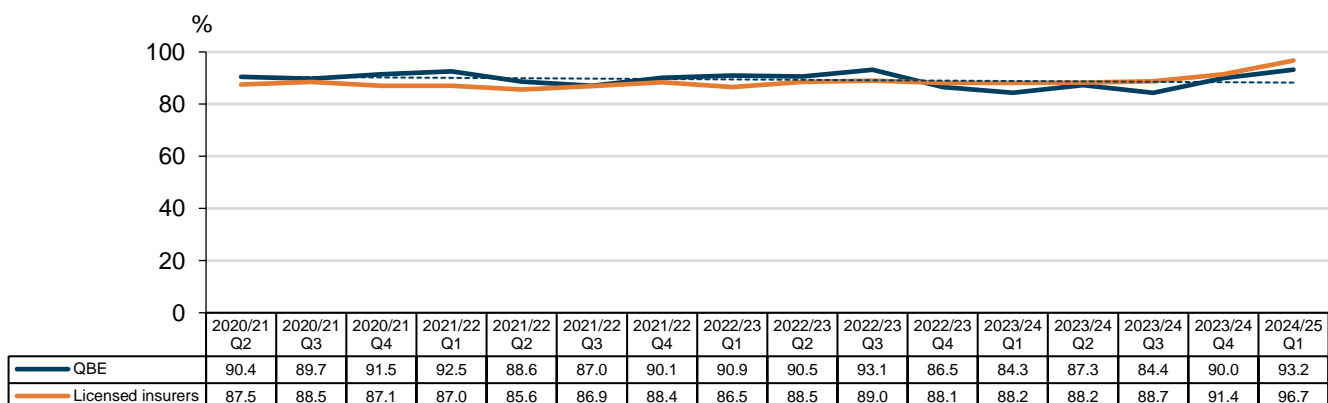
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - QBE



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

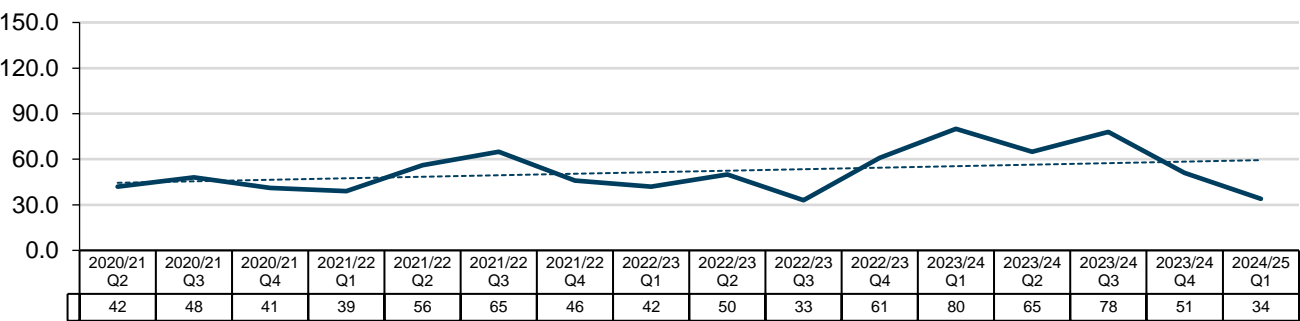


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - QBE

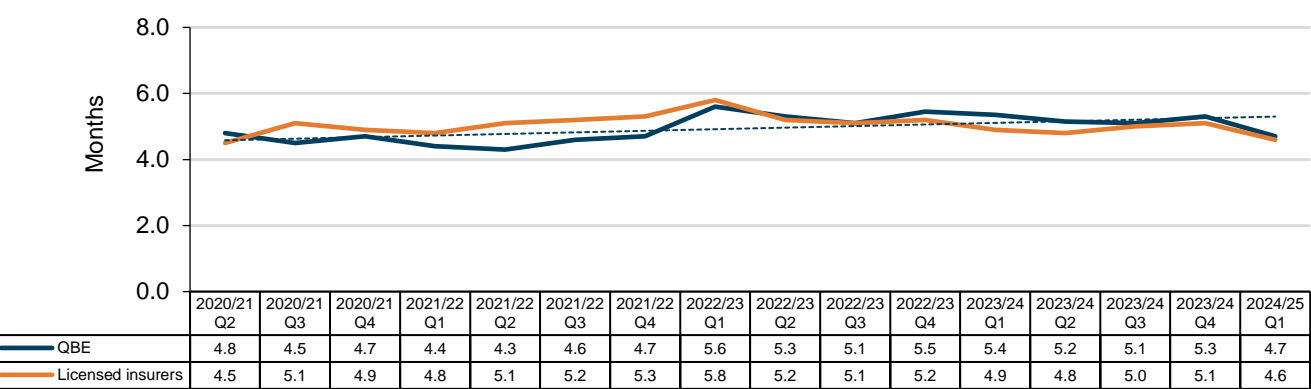


3.7.4 Claim management - QBE

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	94	-12.1	▼	1.4	6,784	■
Total active income claim count	295	7.3	■	1.6	18,143	■
Total closed claim count	135	35.0	■	2.0	6,865	▲
Claim payments (\$m)						
Total claim payments	5.8	38.8	■	1.8	326.4	■
Claim payments - lump sums	1.8	124.0	▼	2.6	69.1	▼
Claim payments - excl lump sums	4.0	18.9	▲	1.6	257.3	▲
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	77	-1.1	▼	●	90	■
Average insurer lodgement period (days)	4.6	10.3	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	100	3.4	■	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	0	-100.0				
Median claim duration (months)	6.5	23.8	▲	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

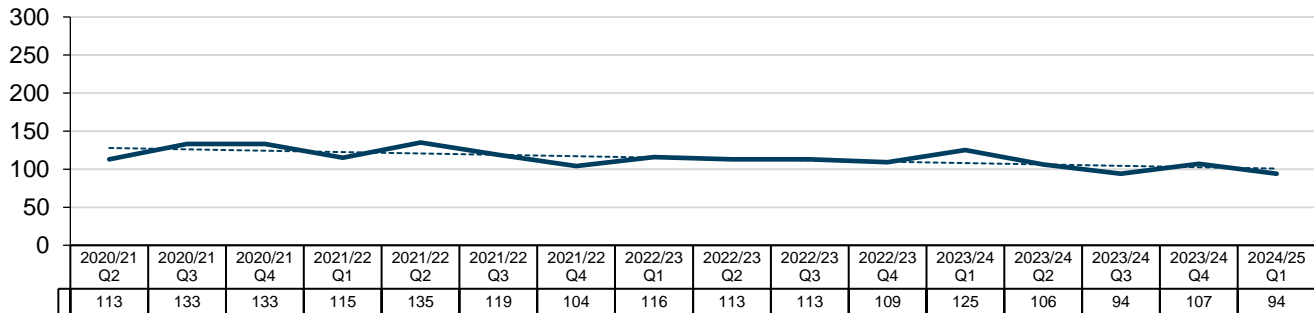
3.8.2 Individual insurer summary - WFI

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	n/a	n/a	n/a
Accepted	507	444	425	414	85	n/a	n/a	n/a
Not accepted	20	26	21	18	6	n/a	n/a	n/a
Decision deferred / pending	2	0	0	0	0	n/a	n/a	n/a
All other statuses	2	3	5	0	2	n/a	n/a	n/a

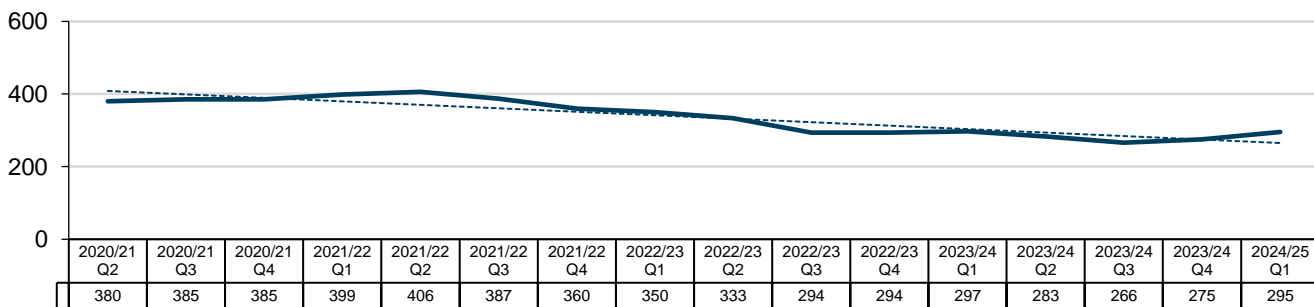
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a	
Not accepted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

3.8.3 Claim activity - WFI

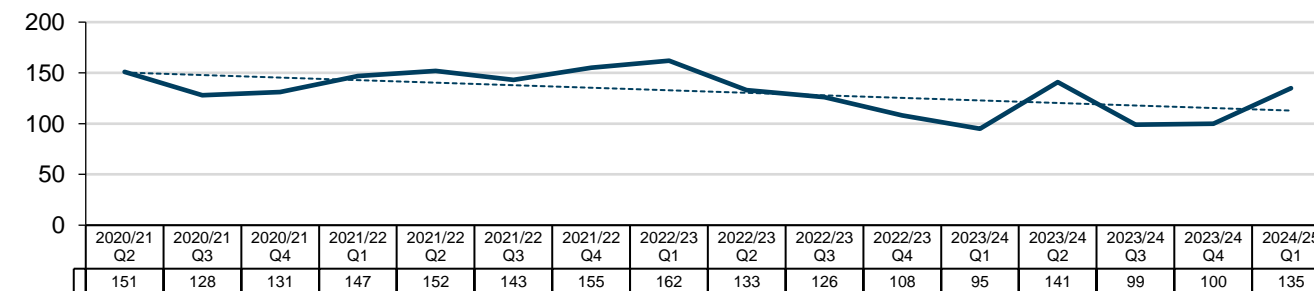
Total number of claims by insurer received quarter - WFI



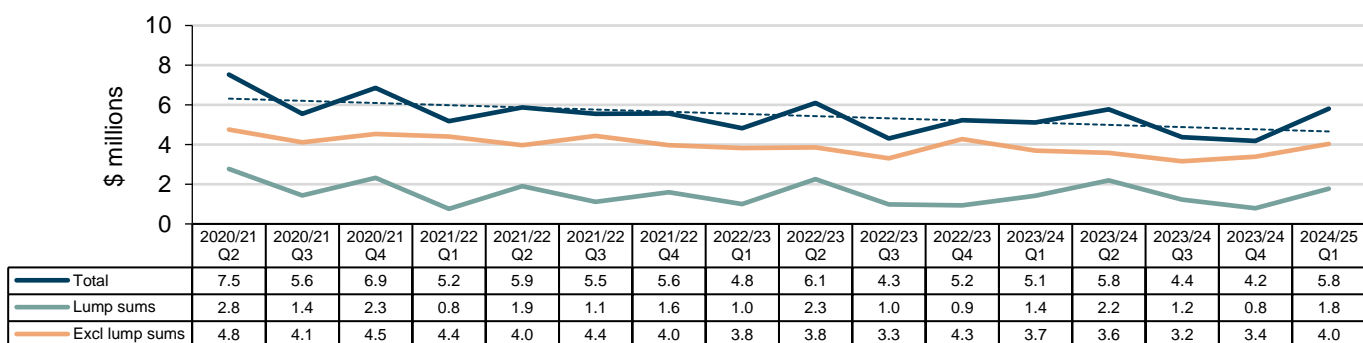
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI

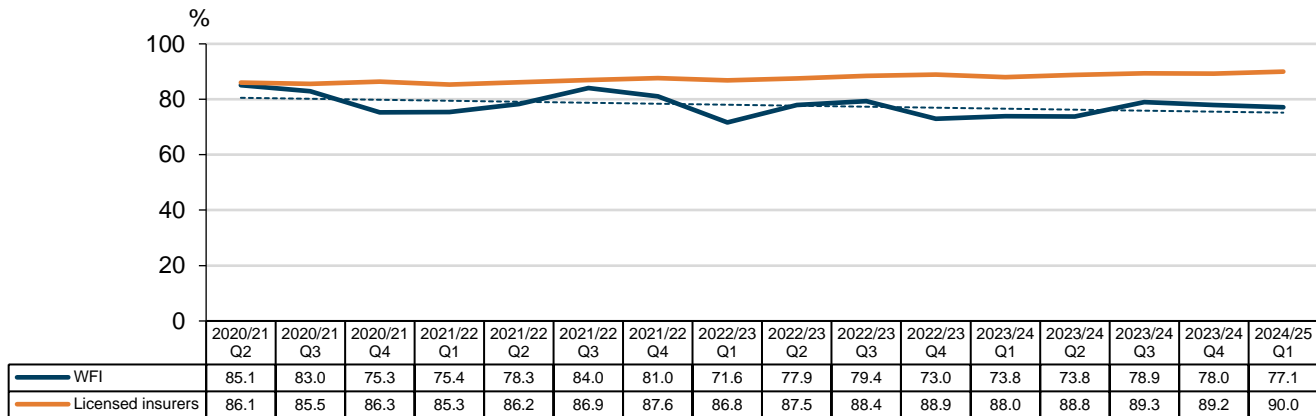


Total payments by transaction quarter - WFI

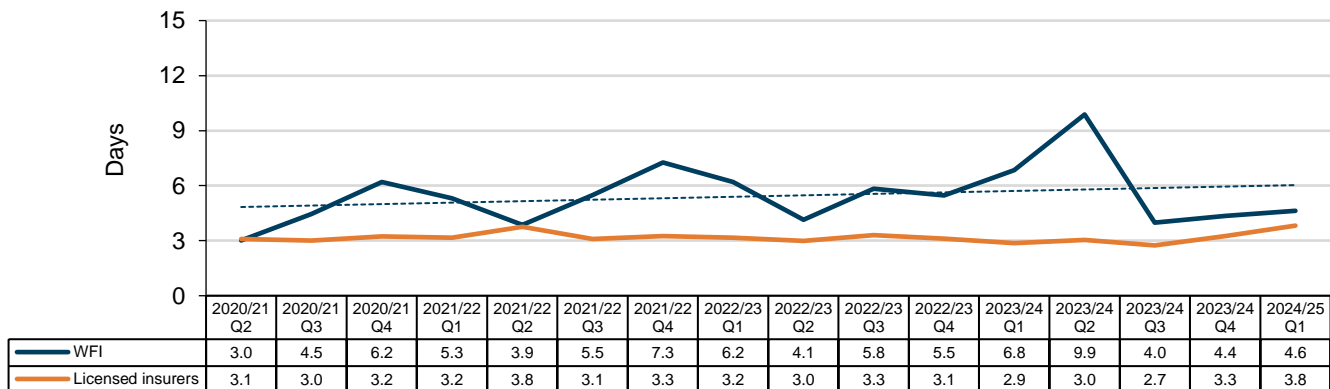


3.8.4 Claim management - WFI

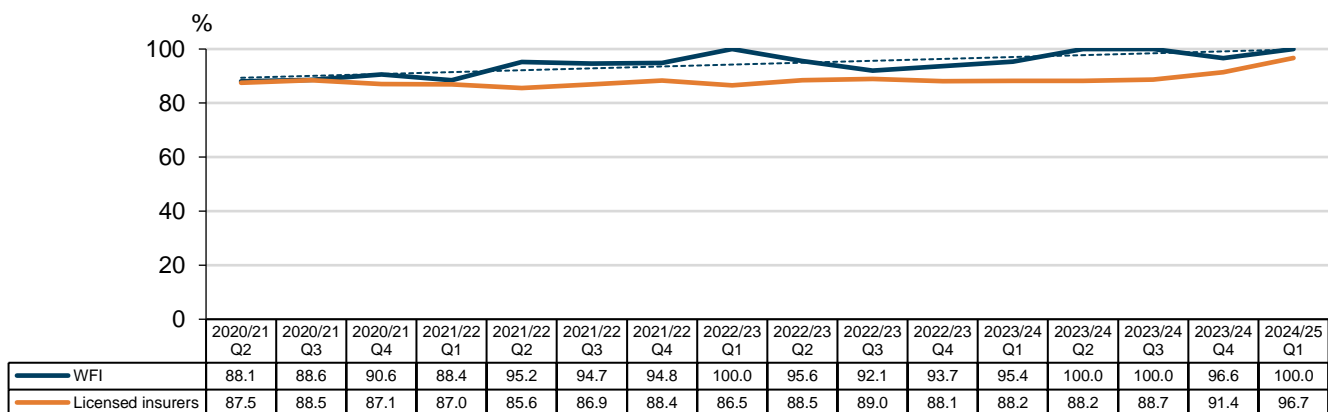
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - WFI



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

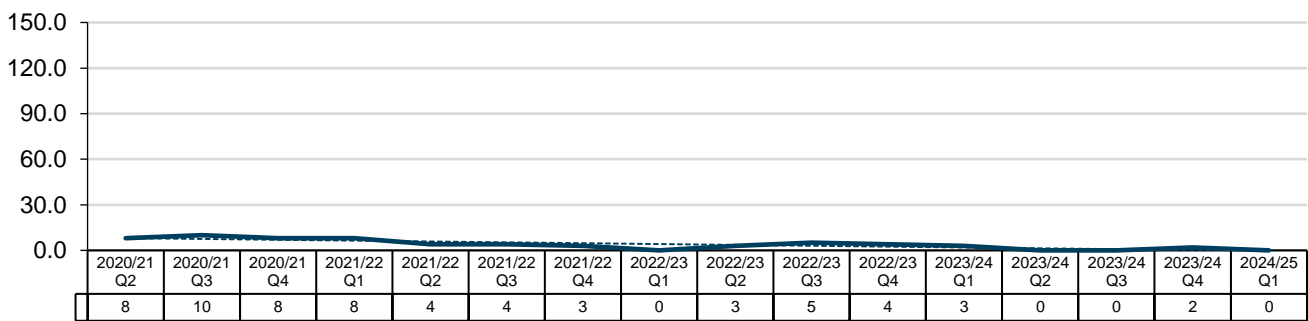


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - WFI

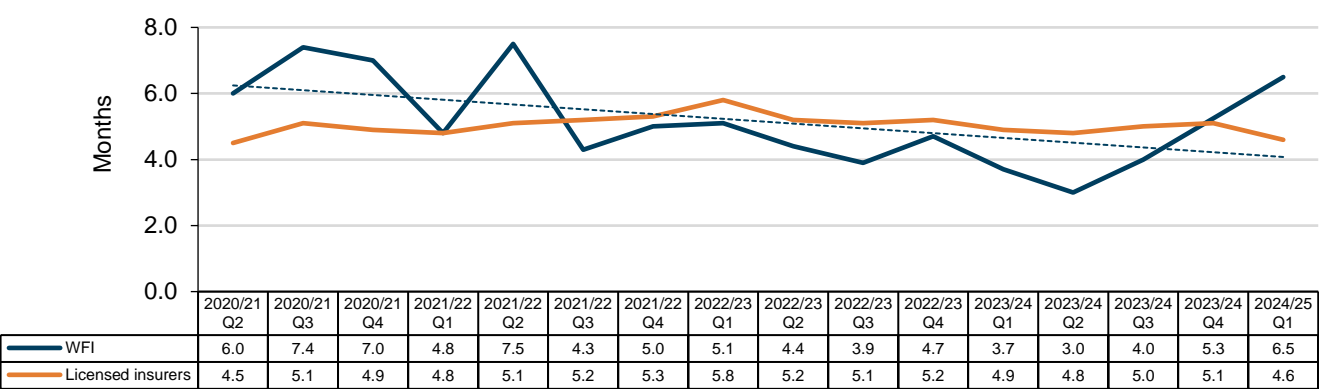


3.8.4 Claim management - WFI

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	215	-4.4	▼	3.2	6,784	■
Total active income claim count	578	-6.5	▼	3.2	18,143	■
Total closed claim count	177	-29.2	▼	2.6	6,865	▲
Claim payments (\$m)						
Total claim payments	11.9	5.9	▲	3.6	326.4	■
Claim payments - lump sums	3.9	8.2	▲	5.6	69.1	▼
Claim payments - excl lump sums	8.0	4.9	▲	3.1	257.3	▲
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	92	7.4	▲	●	90	■
Average insurer lodgement period (days)	3.1	17.4	▲		3.8	■
Proportion (%) of income claims with initial liability decision made within 14 days	98	5.6	▲	●	97	▲
Number of income claims with initial liability decision made beyond 14 days	3	-72.7				
Median claim duration (months)	6.9	12.2	■	●	4.6	■

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

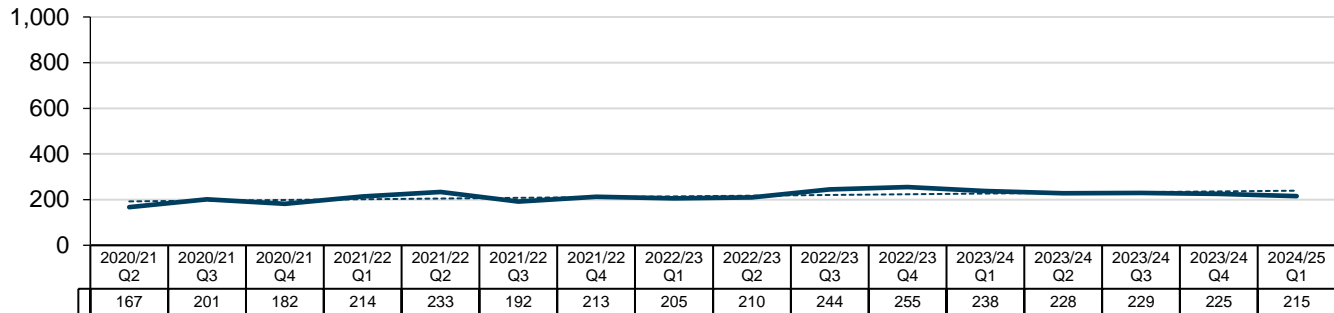
3.9.2 Individual insurer summary - Zurich

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	n/a	n/a	n/a	
Accepted	507	444	425	414	85	n/a	n/a	n/a	
Not accepted	16	26	39	70	24	n/a	n/a	n/a	
Decision deferred / pending	0	0	0	3	1	n/a	n/a	n/a	
All other statuses	213	382	450	433	105	n/a	n/a	n/a	

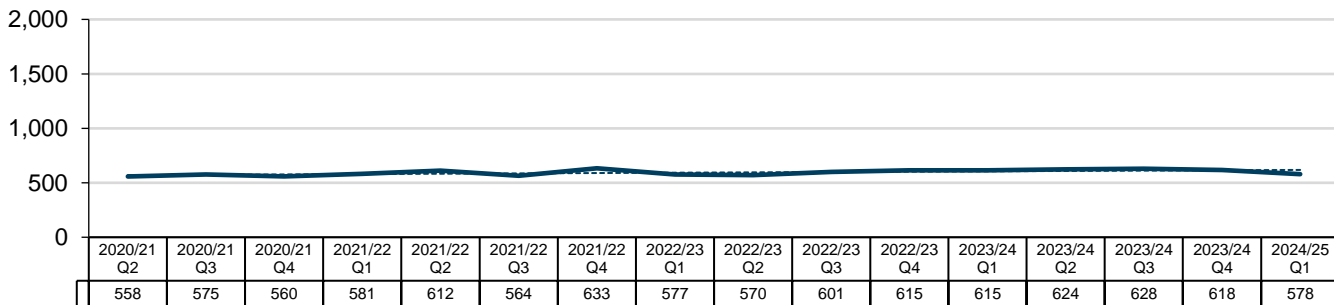
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,037	23,959	24,931	26,429	6,778	n/a	n/a	n/a	
Accepted	22,677	22,391	23,253	24,154	6,051	n/a	n/a	n/a	
Not accepted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

3.9.3 Claim activity - Zurich

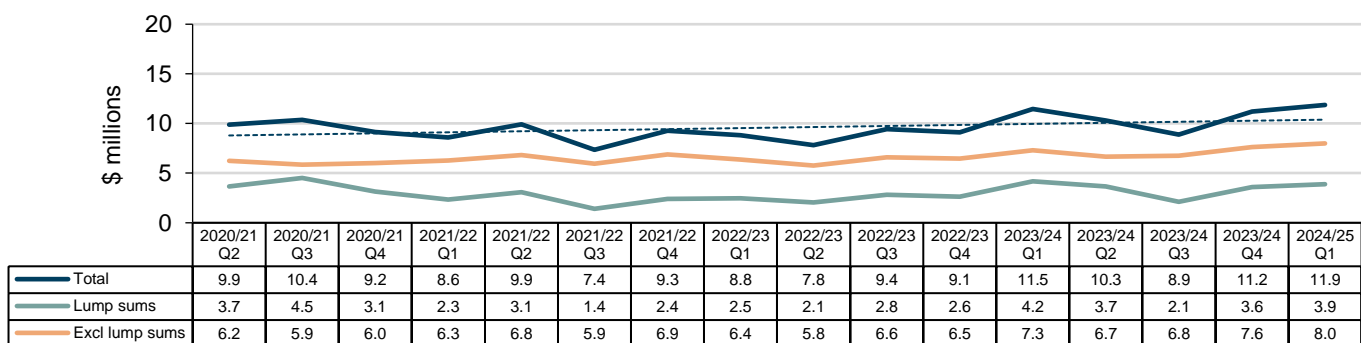
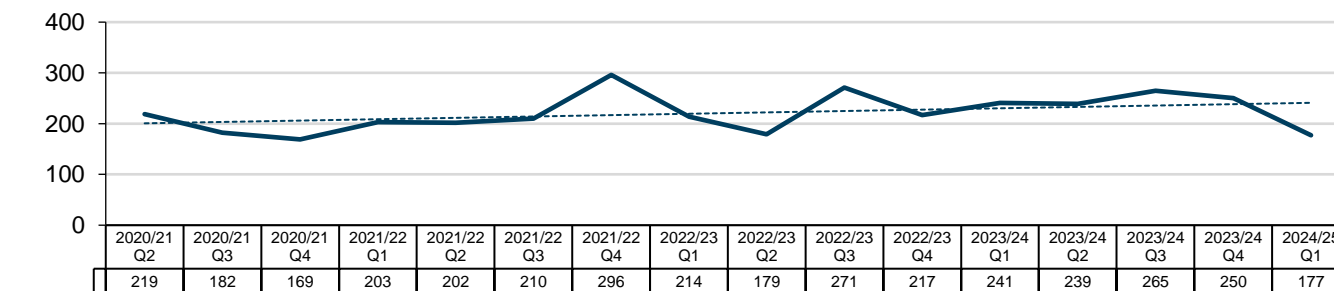
Total number of claims by insurer received quarter - Zurich



Total number of active income claims by transaction quarter - Zurich

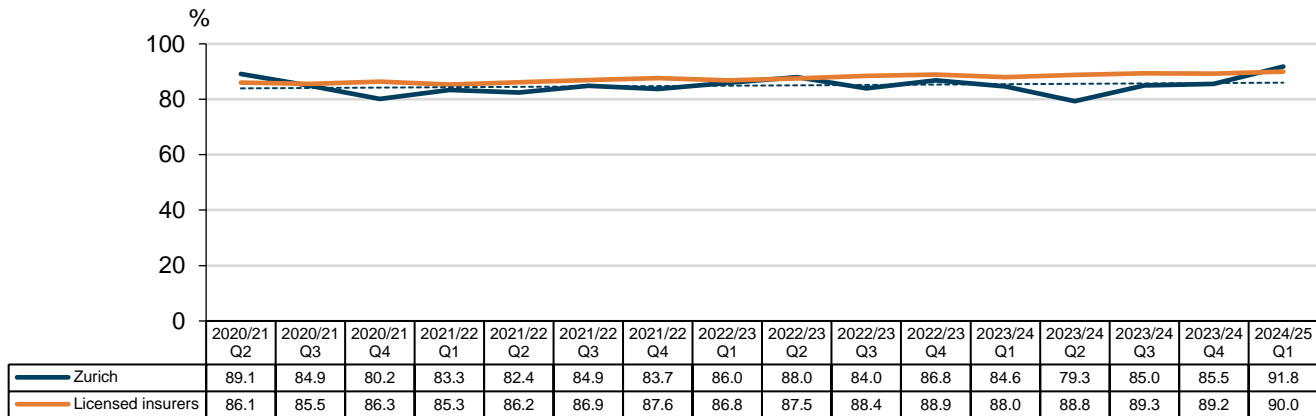


Total number of closed claims by initial finalisation quarter - Zurich

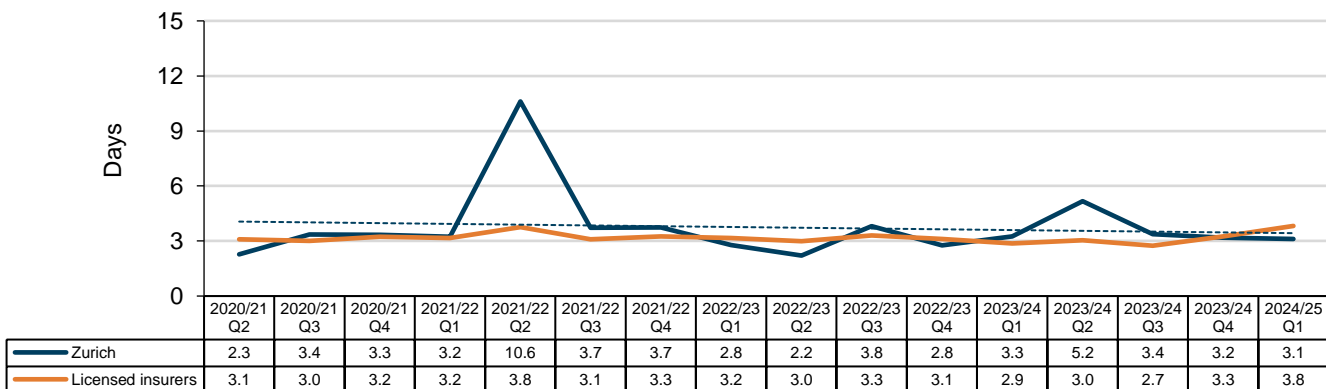


3.9.4 Claim management - Zurich

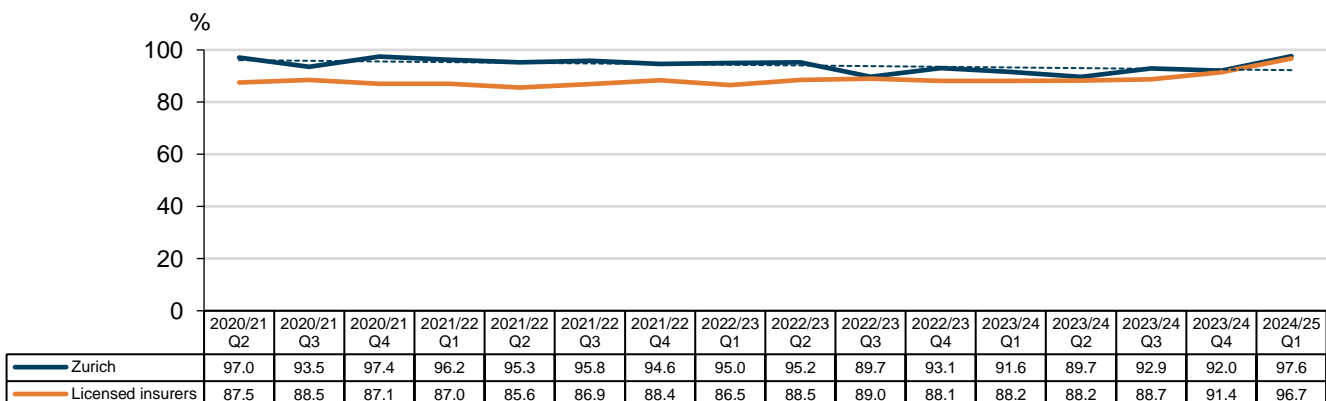
Proportion (%) of insurer lodgement period within legislative timeframe for income claims by insurer received quarter - Zurich



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

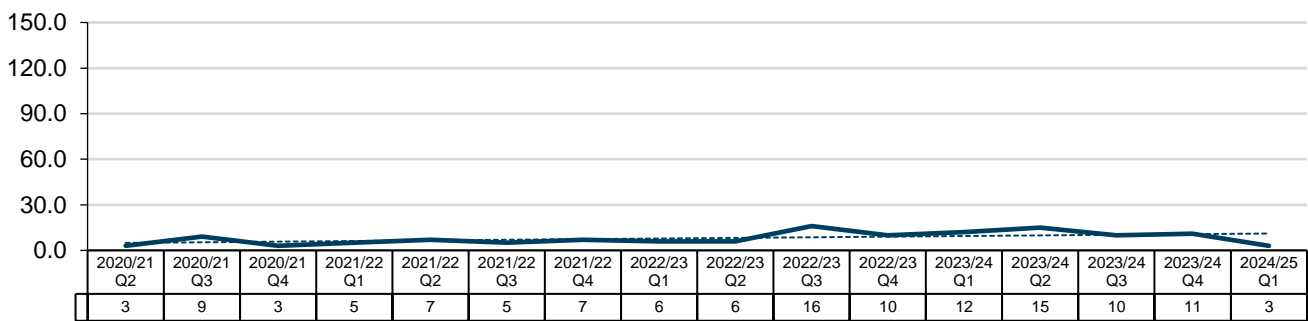


Proportion (%) of income claims with initial liability decision made within 14 days by insurer received quarter - Zurich

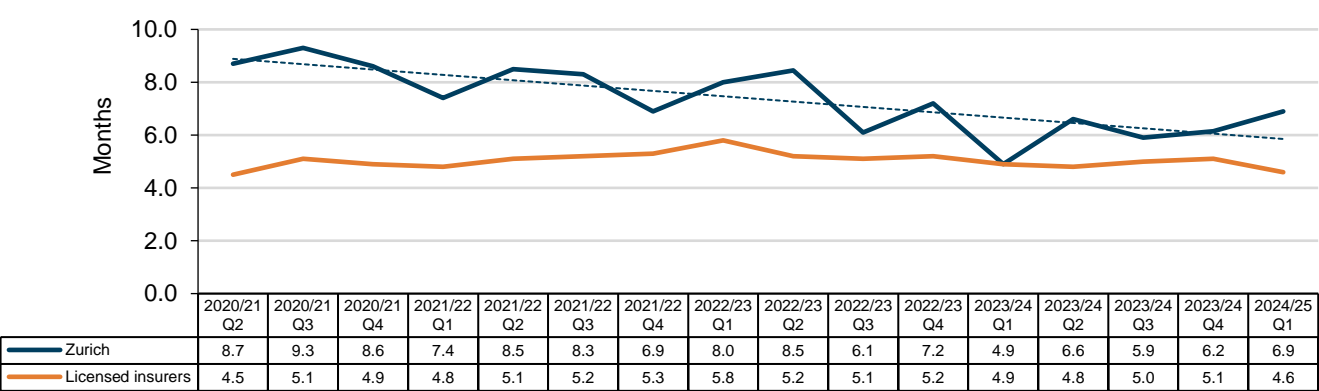


3.9.4 Claim management - Zurich

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 insurers

Claim activity	Former licensed insurers						All licensed insurers*
	2023/24 Q2	2023/24 Q3	2023/24 Q4	2024/25 Q1	Last four quarters	% of insurer total	Last four quarters
Claim numbers							
Total claim count	76	31	37	34	178	0.7%	26,906
Total active income claim count	160	125	123	87	201	0.6%	31,966
Total closed claim count	92	59	85	88	324	1.2%	27,754
Claim payments (\$m)							
Total claim payments	2.1	2.0	2.9	1.5	8.5	0.6%	1,328.2
Claim payments - lump sums	.6	1.0	1.5	.6	3.7	1.1%	339.1
Claim payments - excl lump sums	1.5	1.0	1.4	.8	4.7	0.5%	989.2

* 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 worker's 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 worker's 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.