



Insurer Claim Report

March 2025

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 March 2025

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

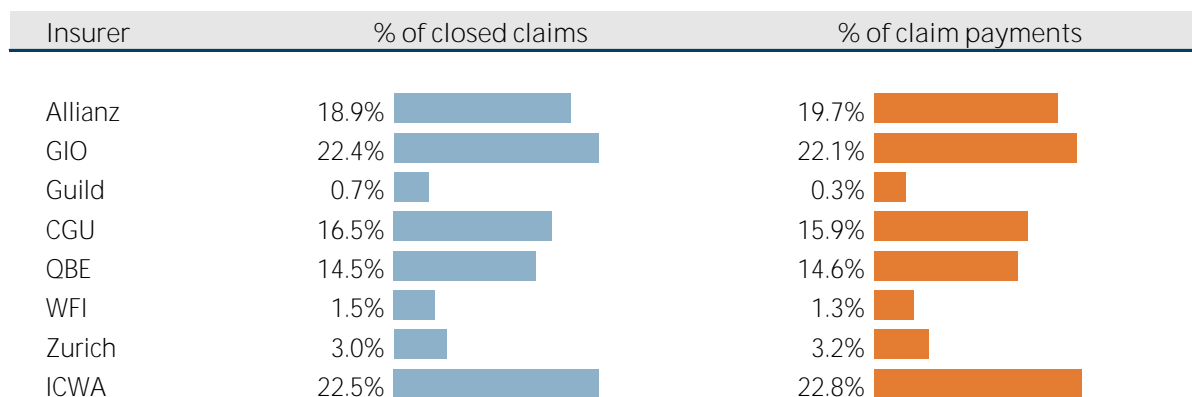
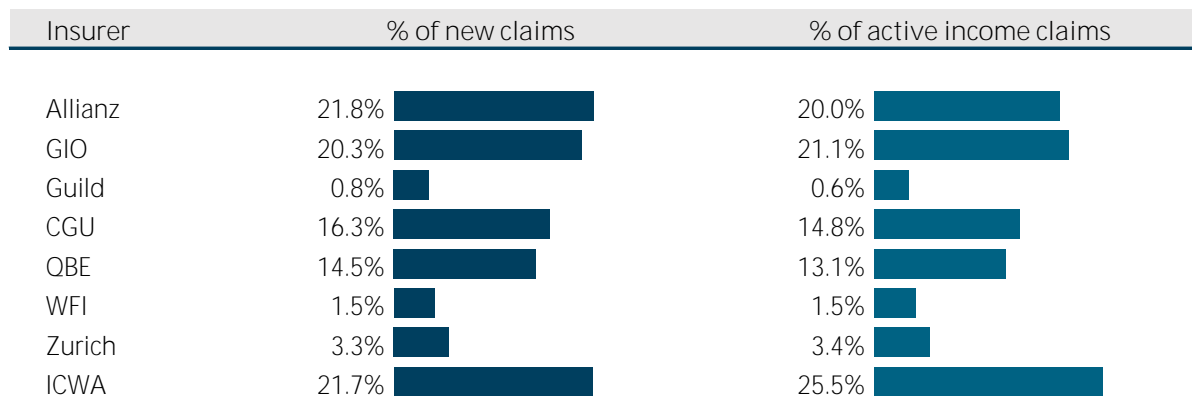
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of days between the date the claim was lodged with the employer and the date the claim was lodged with the licensed insurer, for income claims only i.e. claims with weekly benefits.	<div><div></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 action period	<p>Initial liability action period reports the number of calendar days between the date the income claim was lodged with the insurer and the first date the insurer made an action about liability for the claim (to accept, not accept, or defer).</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

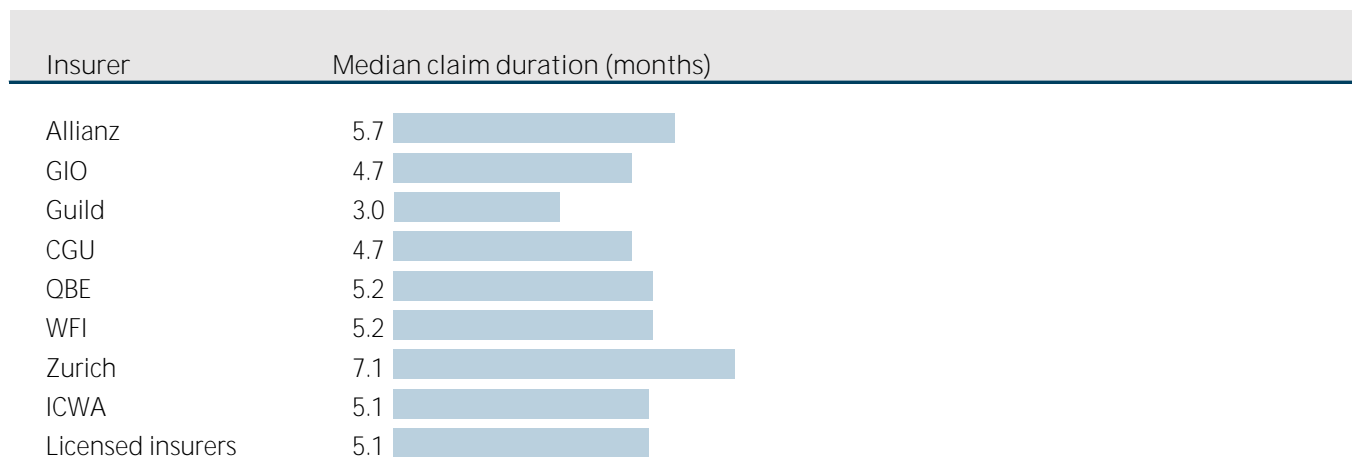
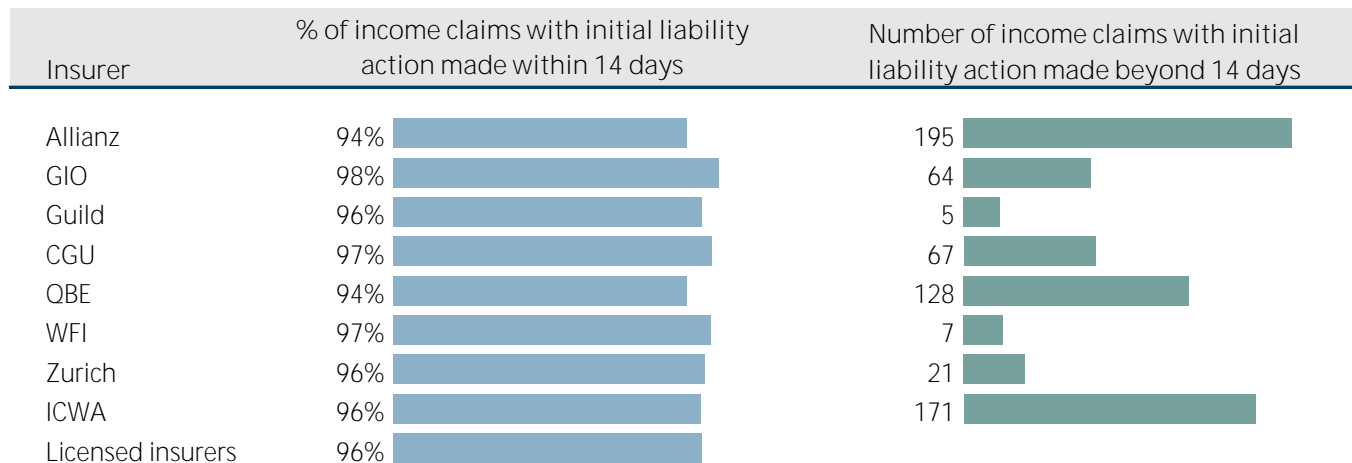
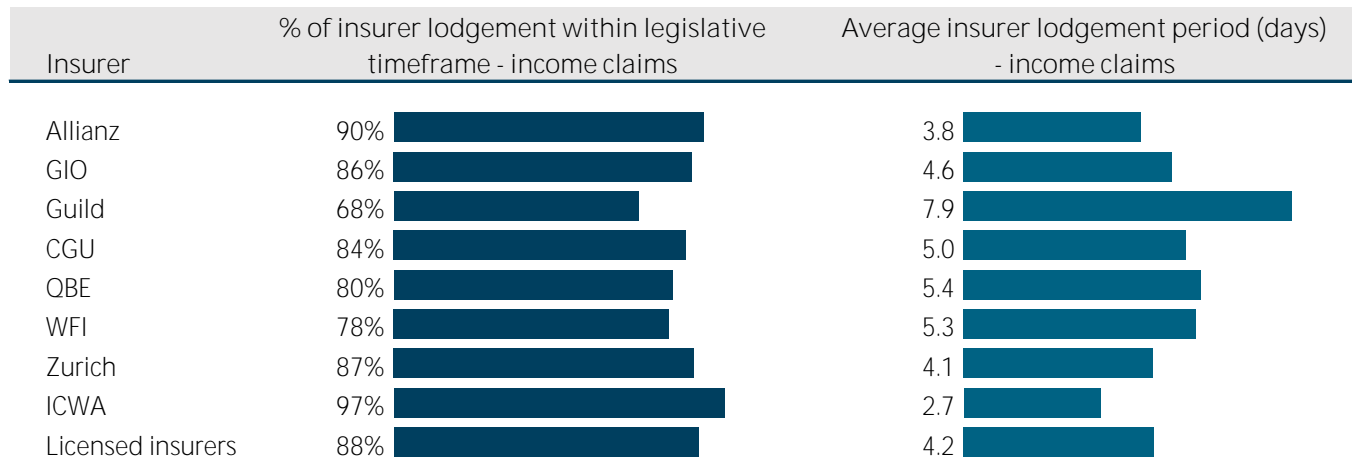
1.1 Claim activity from 2023/24 Q4 to 2024/25 Q3



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 Q4 to 2024/25 Q3



2.1.1 Number of new claims

Number of new claims for the last four insurer received quarters

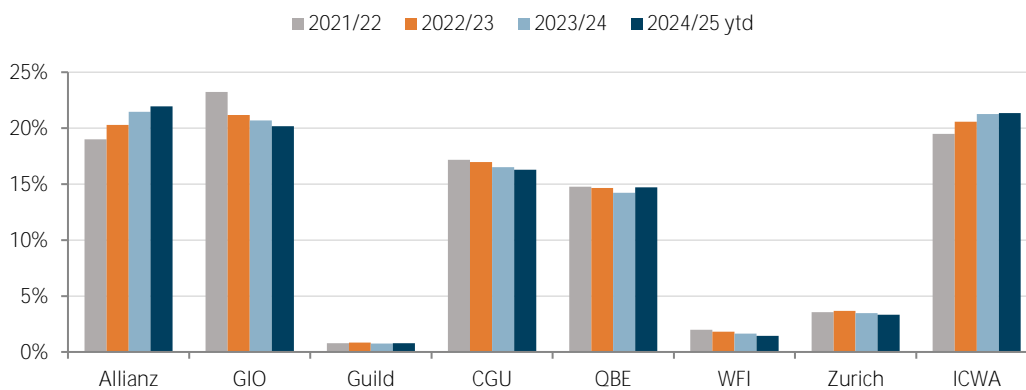
	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarter trend
Allianz	1,462	1,480	1,515	1,410	
GIO	1,412	1,337	1,408	1,305	
Guild	50	45	62	51	
CGU	1,112	1,106	1,063	1,098	
QBE	942	996	951	1,005	
WFI	107	94	113	83	
Zurich	225	215	221	230	
ICWA	1,554	1,516	1,403	1,363	
Licensed insurers	6,864	6,789	6,736	6,545	

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	5,056	5,673	4,405	
GIO	5,568	5,279	5,465	4,050	
Guild	190	209	196	158	
CGU	4,111	4,233	4,364	3,267	
QBE	3,538	3,654	3,758	2,952	
WFI	473	451	432	290	
Zurich	852	913	920	666	
ICWA	4,668	5,129	5,620	4,282	
Licensed insurers	23,953	24,924	26,428	20,070	

*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 by transaction quarter

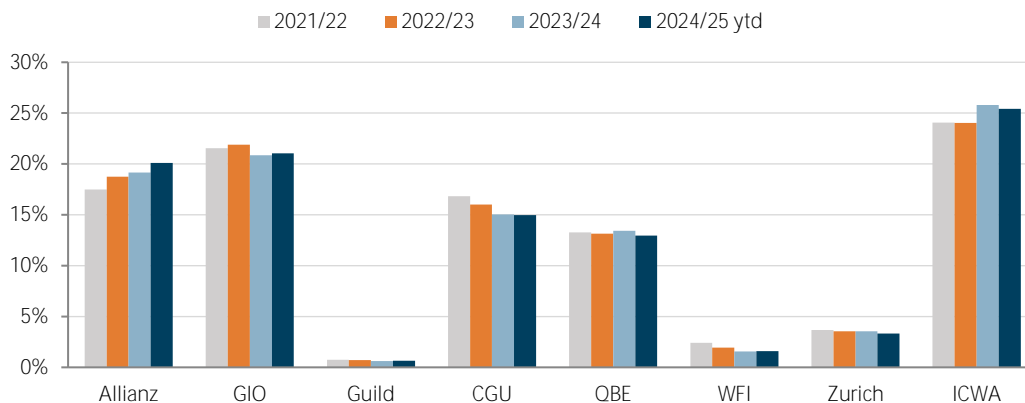
	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarter trend
Allianz	3,713	3,744	3,746	3,724	
GIO	3,949	3,804	3,718	3,945	
Guild	107	100	131	118	
CGU	2,789	2,794	2,812	2,737	
QBE	2,402	2,217	2,371	2,459	
WFI	275	297	289	272	
Zurich	620	584	600	596	
ICWA	4,919	4,818	4,999	4,929	
Licensed insurers	18,774	18,358	18,666	18,780	

Number of active income claims by transaction year

	2021/22	2022/23	2023/24	2024/25 ytd	Four year trend*
Allianz	5,118	5,683	6,059	5,640	
GIO	6,306	6,644	6,593	5,904	
Guild	215	214	200	179	
CGU	4,923	4,850	4,750	4,200	
QBE	3,879	3,982	4,251	3,632	
WFI	704	588	497	444	
Zurich	1,070	1,071	1,118	929	
ICWA	7,040	7,293	8,153	7,134	
Licensed insurers	29,255	30,325	31,621	28,062	

*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 by finalisation quarter

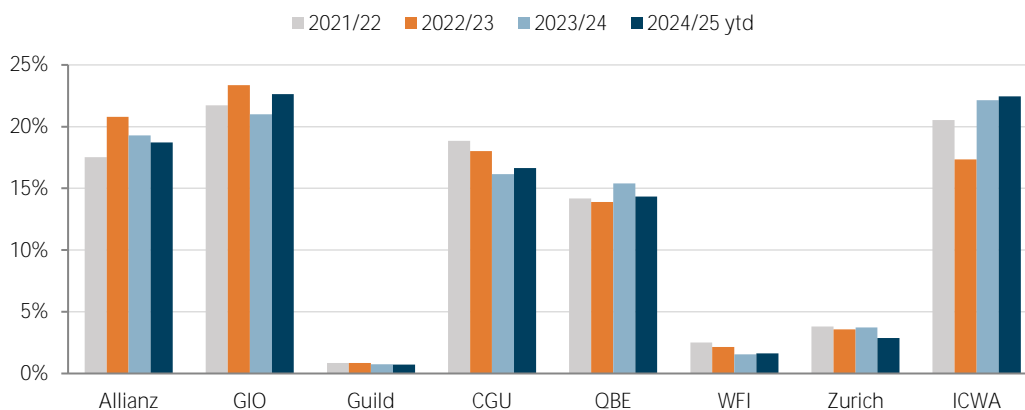
	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarter trend
Allianz	1,418	1,235	1,334	1,443	
GIO	1,611	1,609	1,487	1,758	
Guild	50	30	64	59	
CGU	1,181	1,164	1,163	1,244	
QBE	1,091	730	1,159	1,183	
WFI	94	125	120	106	
Zurich	247	175	231	208	
ICWA	1,670	1,558	1,605	1,650	
Licensed insurers	7,362	6,626	7,163	7,651	

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	5,128	5,095	4,012	
GIO	5,183	5,760	5,546	4,854	
Guild	204	213	197	153	
CGU	4,496	4,442	4,262	3,571	
QBE	3,383	3,426	4,063	3,072	
WFI	597	528	410	351	
Zurich	908	880	988	614	
ICWA	4,897	4,278	5,843	4,813	
Licensed insurers	23,850	24,655	26,404	21,440	

*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 by transaction quarter

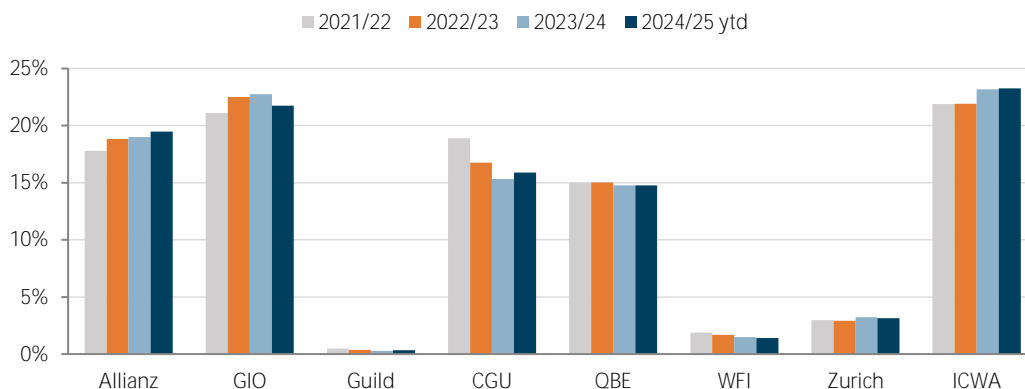
	2023/24 Q4 \$m	2024/25 Q1 \$m	2024/25 Q2 \$m	2024/25 Q3 \$m	Four quarter trend
Allianz	72.8	68.0	70.8	74.2	
GIO	82.0	68.2	78.4	91.4	
Guild	0.8	1.0	1.3	1.3	
CGU	56.6	54.1	57.6	62.1	
QBE	50.0	45.1	55.7	60.7	
WFI	4.2	5.8	4.4	5.1	
Zurich	11.2	11.9	11.5	11.0	
ICWA	75.6	72.3	87.6	94.5	
Licensed insurers	353.1	326.4	367.5	400.3	

Total payments by transaction year

	2021/22 \$m	2022/23 \$m	2023/24 \$m	2024/25 ytd \$m	Four year trend*
Allianz	209.4	228.4	247.6	213.0	
GIO	248.5	272.8	296.6	238.0	
Guild	5.5	4.4	3.7	3.7	
CGU	222.4	203.1	199.6	173.9	
QBE	176.6	182.0	192.7	161.5	
WFI	22.2	20.5	19.4	15.3	
Zurich	35.1	35.2	41.8	34.4	
ICWA	257.7	265.5	302.0	254.5	
Licensed insurers	1,177.5	1,211.9	1,303.5	1,094.2	



















*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

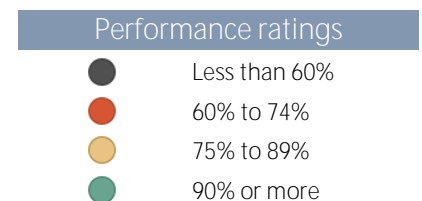
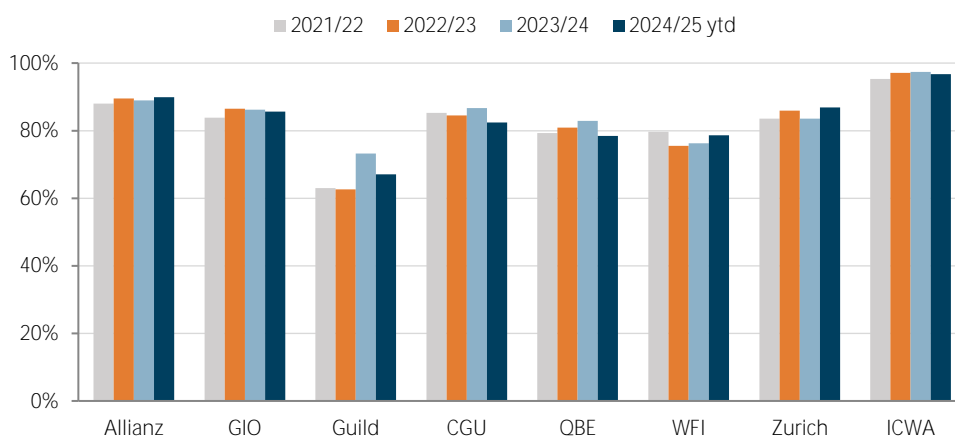
Proportion of insurer lodgement within legislative timeframe (7 days) by insurer received quarter

	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	90	88	91	91		
GIO	87	85	85	87		
Guild	72	48	64	92		
CGU	88	82	82	83		
QBE	83	75	77	83		
WFI	78	74	79	84		
Zurich	86	90	87	84		
ICWA	96	96	97	98		
Licensed insurers	89	86	88	89		

Proportion of insurer lodgement within legislative timeframe (7 days) by insurer received year










	2021/22	2022/23	2023/24	2024/25 ytd	Four years	
	%	%	%	%	Trend ¹	Performance
Allianz	88	89	89	90		
GIO	84	86	86	86		
Guild	63	63	73	67		
CGU	85	84	87	82		
QBE	79	81	83	78		
WFI	80	75	76	79		
Zurich	84	86	84	87		
ICWA	95	97	97	97		
Licensed insurers	86	88	89	88		

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




2.2.2 Average insurer lodgement period - income claims

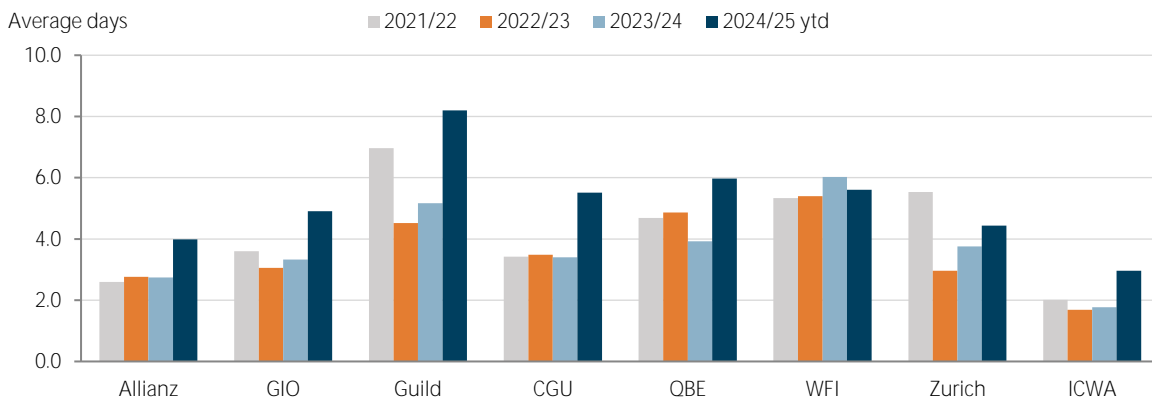
Average insurer lodgement period for income claims by insurer received quarter

	2023/24 Q4 days	2024/25 Q1 days	2024/25 Q2 days	2024/25 Q3 days	Four quarter trend
Allianz	3.3	4.2	3.8	4.0	
GIO	3.8	5.7	4.7	4.4	
Guild	7.0	9.0	11.1	3.1	
CGU	3.6	5.8	5.7	5.1	
QBE	3.8	6.9	6.2	4.8	
WFI	4.4	5.4	6.2	4.8	
Zurich	3.2	4.0	4.3	4.9	
ICWA	2.0	3.2	2.7	2.9	
Licensed insurers	3.2	4.9	4.4	4.1	

Average insurer lodgement period for income claims by insurer received year

	2021/22 days	2022/23 days	2023/24 days	2024/25 ytd days	Four year trend*
Allianz	2.6	2.8	2.7	4.0	
GIO	3.6	3.1	3.3	4.9	
Guild	7.0	4.5	5.2	8.2	
CGU	3.4	3.5	3.4	5.5	
QBE	4.7	4.9	3.9	6.0	
WFI	5.3	5.4	6.0	5.6	
Zurich	5.5	3.0	3.8	4.4	
ICWA	2.0	1.7	1.8	3.0	
Licensed insurers	3.3	3.1	3.0	4.5	

*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 action made within 14 days

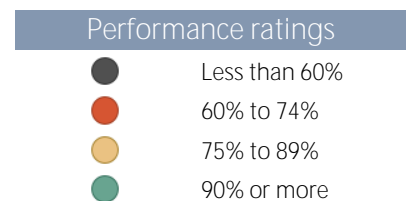
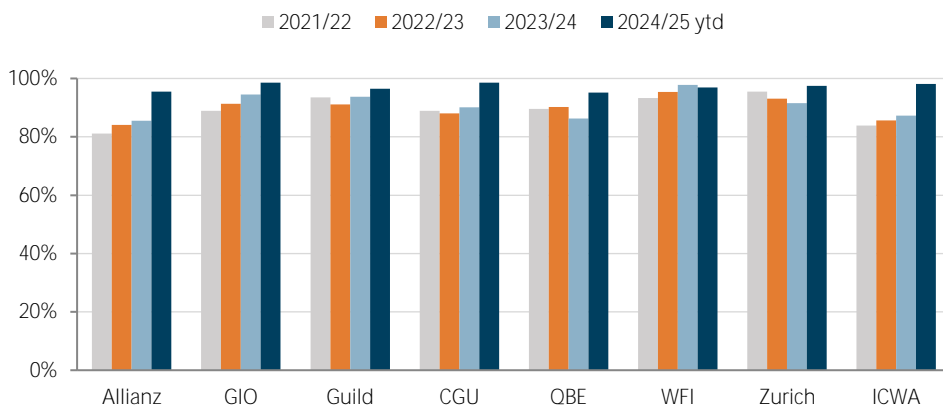
Proportion of income claims with initial liability action (accept, not accept, or defer) made within legislative timeframe (14 days) by insurer received quarter

	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	89	95	95	97		
GIO	96	98	98	99		
Guild	94	96	97	96		
CGU	93	98	99	98		
QBE	90	92	97	96		
WFI	97	100	94	98		
Zurich	92	98	97	98		
ICWA	89	99	100	96		
Licensed insurers	91	97	98	97		

Proportion of income claims with initial liability action (accept, not accept, or defer) made within legislative timeframe (14 days) by insurer received year

	2021/22	2022/23	2023/24	2024/25 ytd	Four years	
	%	%	%	%	Trend*	Performance
Allianz	81	84	86	95		
GIO	89	91	95	99		
Guild	94	91	94	96		
CGU	89	88	90	99		
QBE	90	90	86	95		
WFI	93	95	98	97		
Zurich	95	93	92	98		
ICWA	84	86	87	98		
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 action made beyond 14 days

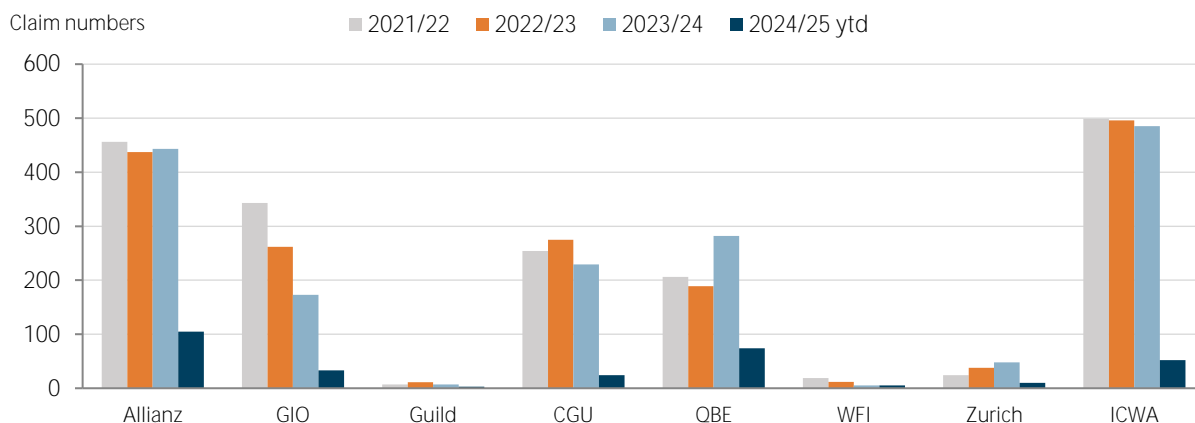
Number of income claims with initial liability action (accept, not accept, or defer) made beyond legislative timeframe (14 days) by insurer received quarter

	2023/24 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Four quarter total	% of insurer total
Allianz	90	43	40	22	195	30%
GIO	31	12	14	7	64	10%
Guild	2	1	1	1	5	1%
CGU	43	9	6	9	67	10%
QBE	54	39	17	18	128	19%
WFI	2	0	4	1	7	1%
Zurich	11	3	4	3	21	3%
ICWA	119	13	4	35	171	26%
Licensed insurers	352	120	90	96	658	100%

Number of income claims with initial liability action (accept, not accept, or defer) made beyond legislative timeframe (14 days) by insurer received year

	2021/22	2022/23	2023/24	2024/25 ytd	Four year* total	% of insurer total
Allianz	456	437	443	105	1,441	26%
GIO	343	262	173	33	811	15%
Guild	7	11	7	3	28	1%
CGU	254	275	229	24	782	14%
QBE	206	189	282	74	751	14%
WFI	19	12	5	5	41	1%
Zurich	24	38	48	10	120	2%
ICWA	499	496	485	52	1,532	28%
Licensed insurers	1,808	1,720	1,672	306	5,506	100%

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



2.2.6 Median claim duration

Median claim duration by initial finalisation quarter

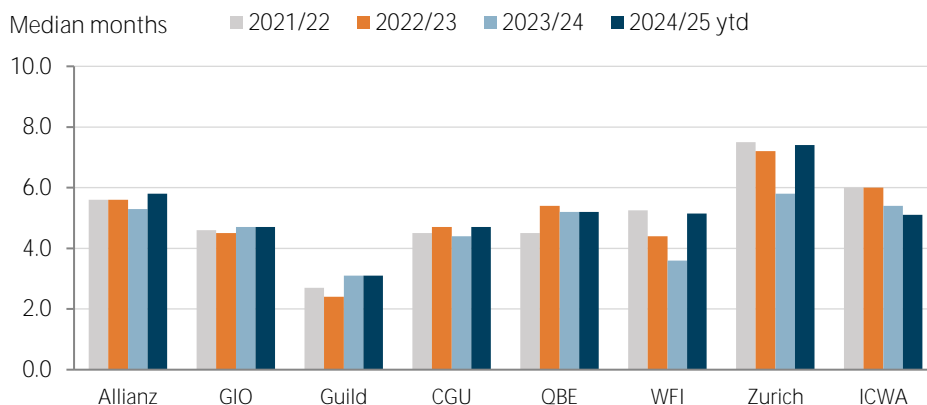
	2023/24 Q4 months	2024/25 Q1 months	2024/25 Q2 months	2024/25 Q3 months	Four quarters	
					Trend	Performance
Allianz	5.5	5.5	5.2	6.3		
GIO	4.9	4.2	4.8	5.0		
Guild	2.8	2.4	3.9	2.8		
CGU	4.8	4.4	4.7	5.1		
QBE	5.3	4.7	5.0	5.7		
WFI	5.3	6.5	5.0	6.6		
Zurich	6.2	6.9	7.6	7.2		
ICWA	5.3	4.5	5.0	5.9		
Licensed insurers	5.1	4.6	5.0	5.7		

Median claim duration by initial finalisation year

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

*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	1,410	-6.9	■	21.5	6,545	■
Total active income claim count	3,724	-0.6	■	19.8	18,780	■
Total closed claim count	1,443	8.2	■	18.9	7,651	■
Claim payments (\$m)						
Total claim payments	74.2	4.7	■	18.5	400.3	▲
Claim payments - lump sums	19.1	13.8	▼	17.3	110.3	▲
Claim payments - excl lump sums	55.1	1.9	▲	19.0	290.0	▲
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 7 days	91	-0.1	■	●	89	■
Average insurer lodgement period (days)	4.0	5.5	▲		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	97	1.9	▲	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	22	-45.0				
Median claim duration (months)	6.3	22.3	▲	●	5.7	▲

- ¹ Trend based on change over the previous four quarters
- ² Based on the previous four quarters
- ³ Initial liability action to accept, not accept or defer claims.

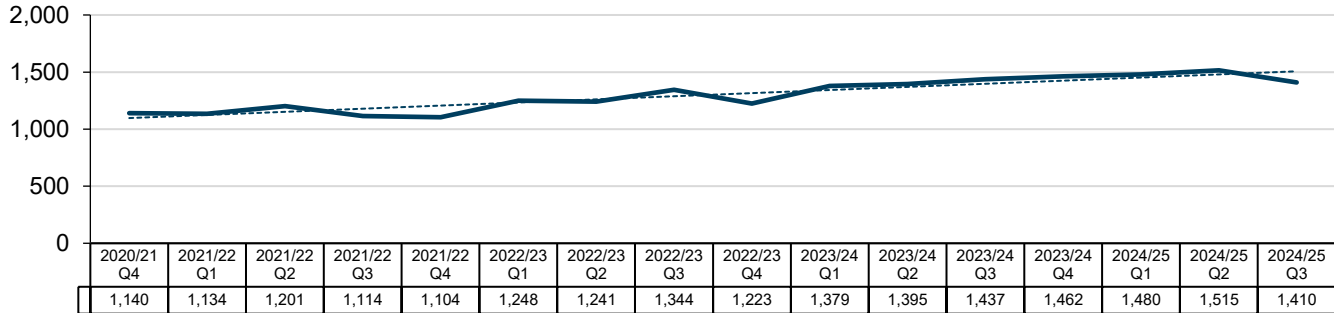
3.1.2 Individual insurer summary - Allianz

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	4,562	4,553	5,056	5,673	1,480	1,515	1,410	n/a
Accepted	4,410	4,389	4,844	5,307	1,338	1,383	1,261	n/a
Not accepted	97	107	136	219	120	107	118	n/a
Decision deferred / pending	1	1	10	65	9	10	20	n/a
All other statuses	54	56	66	82	13	15	11	n/a

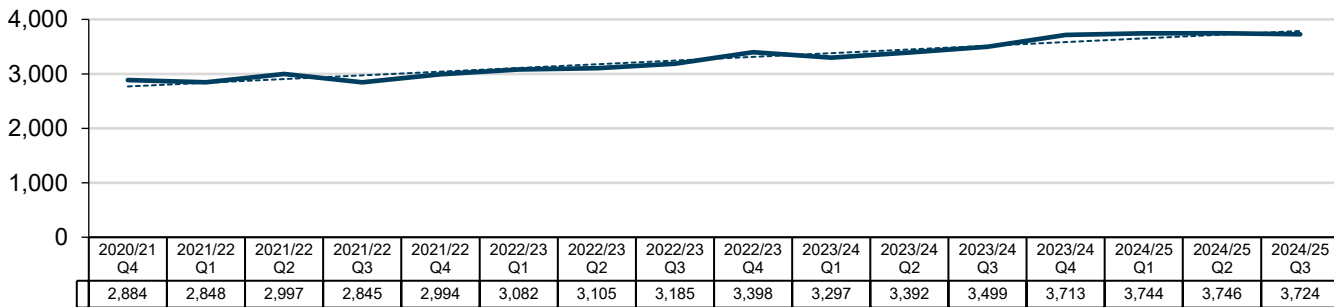
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	0	214	235	273	78	56	48	n/a

3.1.3 Claim Activity - Allianz

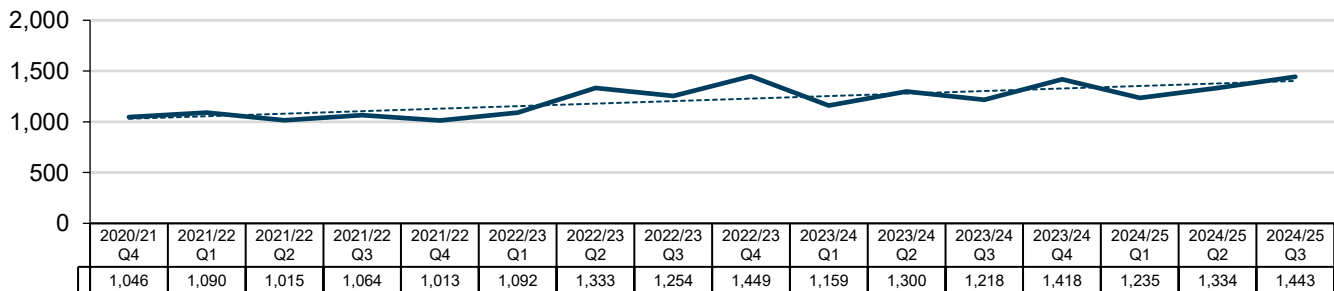
Total number of claims by insurer received quarter - Allianz



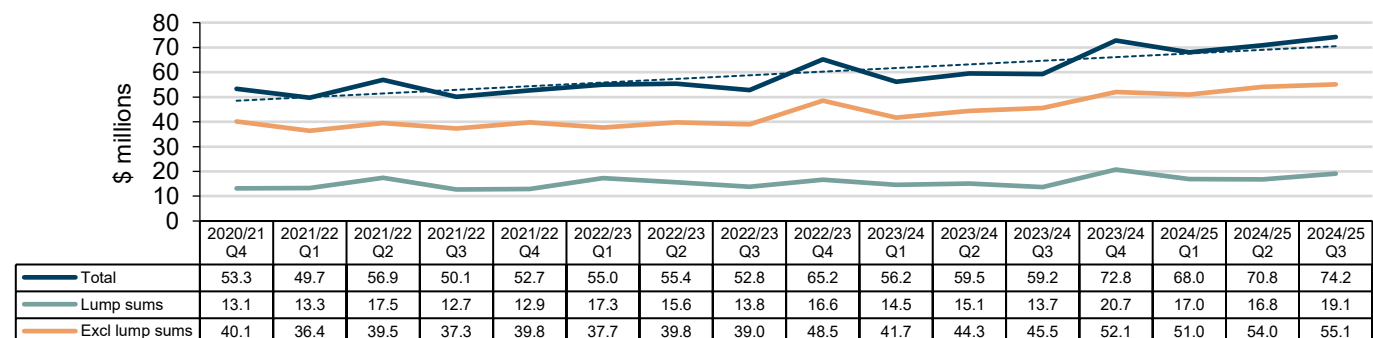
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz

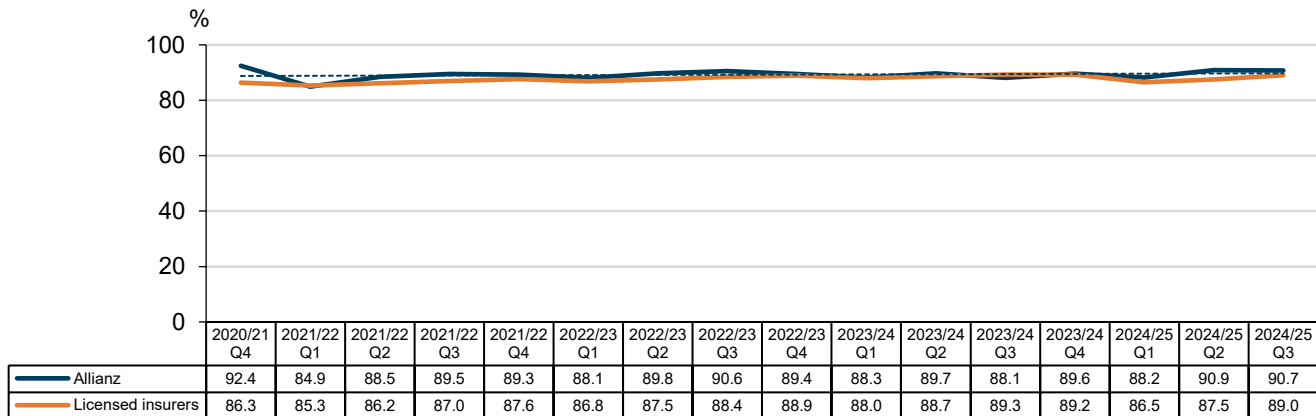


Total payments by transaction quarter - Allianz

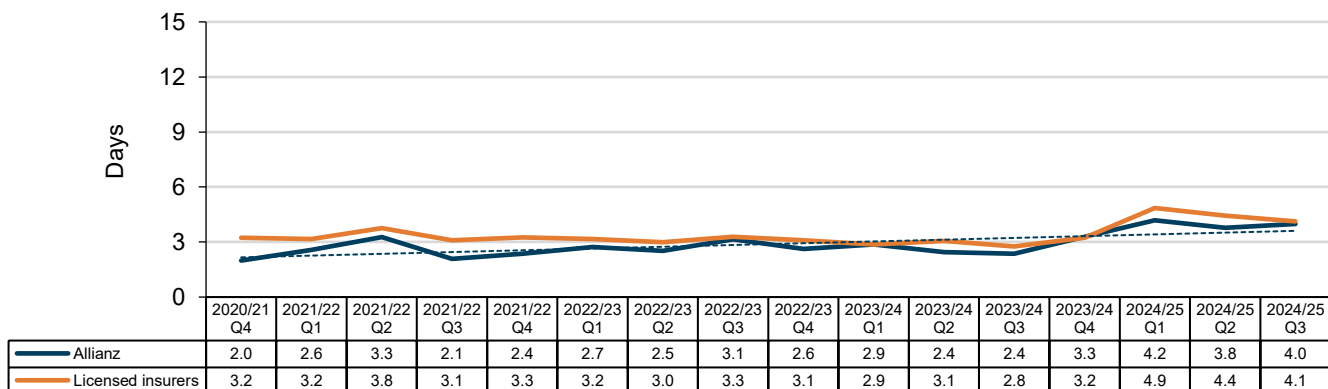


3.1.4 Claim management - Allianz

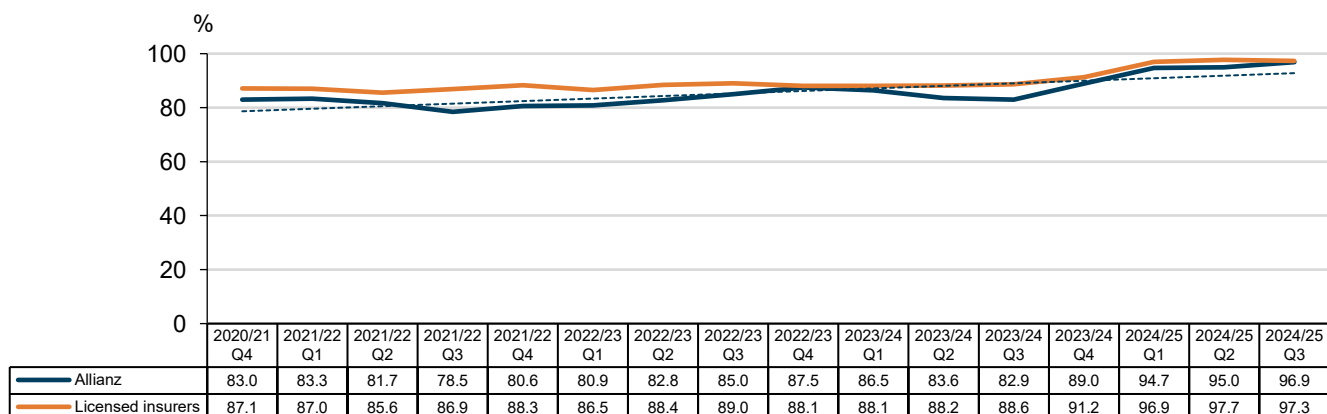
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Allianz



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

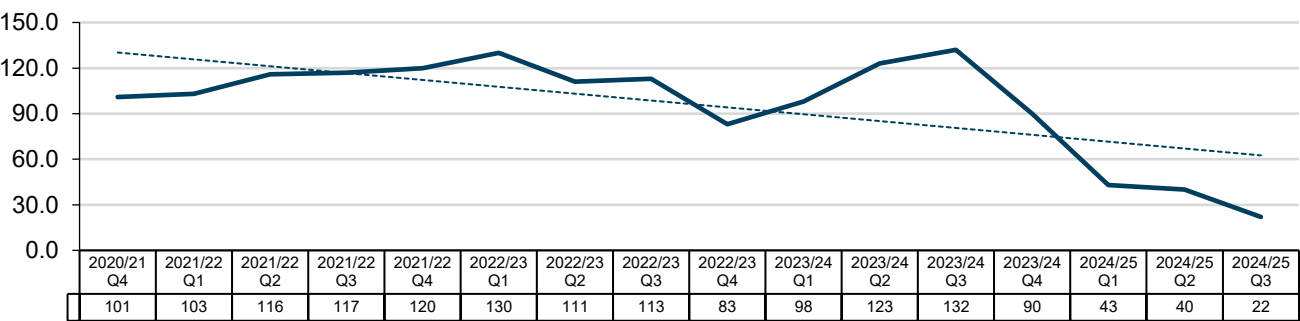


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Allianz

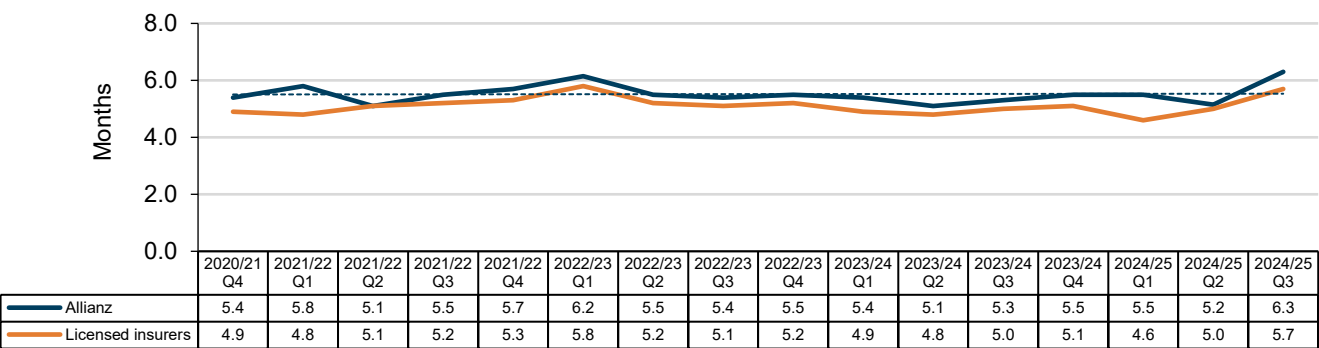


3.1.4 Claim management - Allianz

Number of income claims with initial liability action 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	1,305	-7.3	▼	19.9	6,545	■
Total active income claim count	3,945	6.1	■	21.0	18,780	■
Total closed claim count	1,758	18.2	▲	23.0	7,651	■
Claim payments (\$m)						
Total claim payments	91.4	16.5	▲	22.8	400.3	▲
Claim payments - lump sums	28.7	30.3	▲	26.0	110.3	▲
Claim payments - excl lump sums	62.7	11.1	▲	21.6	290.0	▲
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 7 days	87	1.9	▲	●	89	■
Average insurer lodgement period (days)	4.4	-5.8	▼		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	99	0.7	■	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	7	-50.0				
Median claim duration (months)	5.0	4.2	■	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

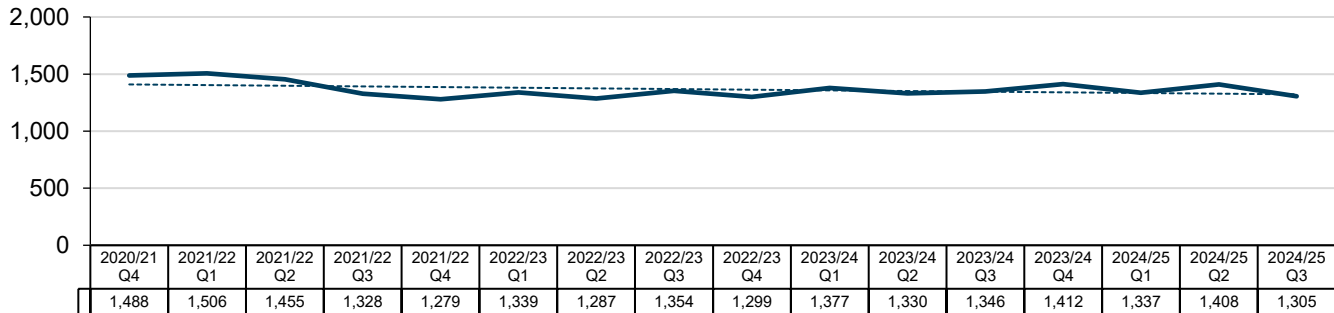
3.3.2 Individual insurer summary - GIO

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	5,717	5,568	5,279	5,465	1,337	1,408	1,305	n/a
Accepted	5,402	5,186	4,933	4,940	1,182	1,260	1,161	n/a
Not accepted	262	334	302	471	139	137	133	n/a
Decision deferred / pending	1	2	6	13	2	4	1	n/a
All other statuses	52	46	38	41	14	7	10	n/a

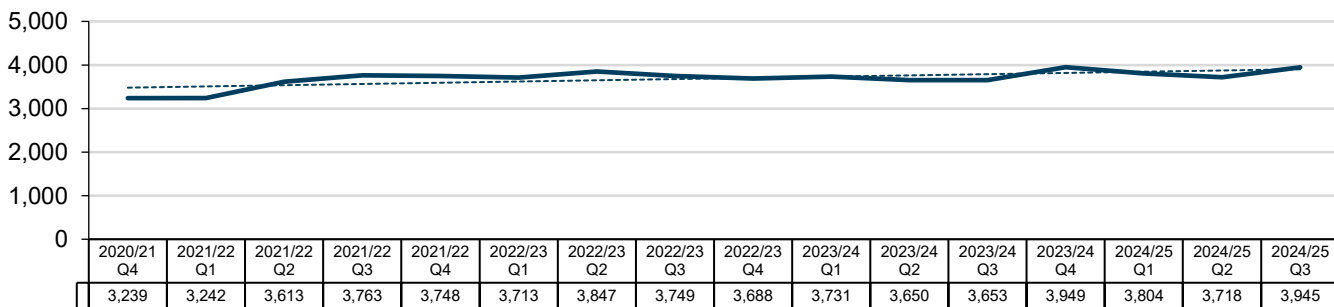
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	224	214	235	273	78	56	48	n/a

3.3.3 Claim activity - GIO

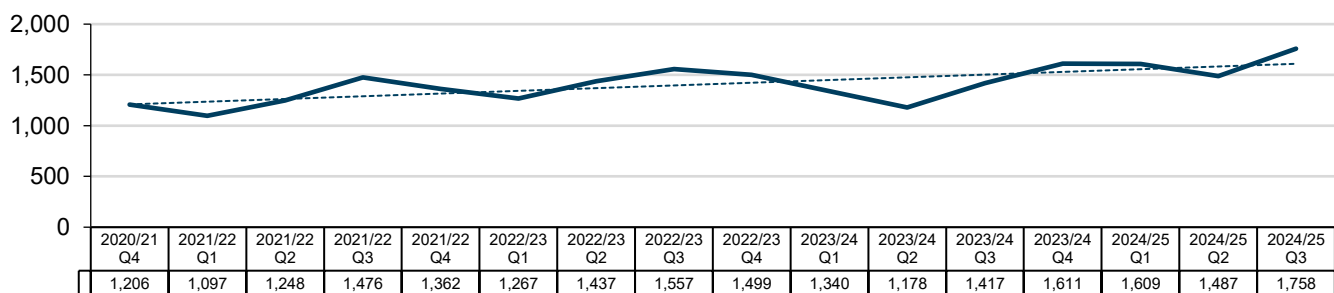
Total number of claims by insurer received quarter - GIO



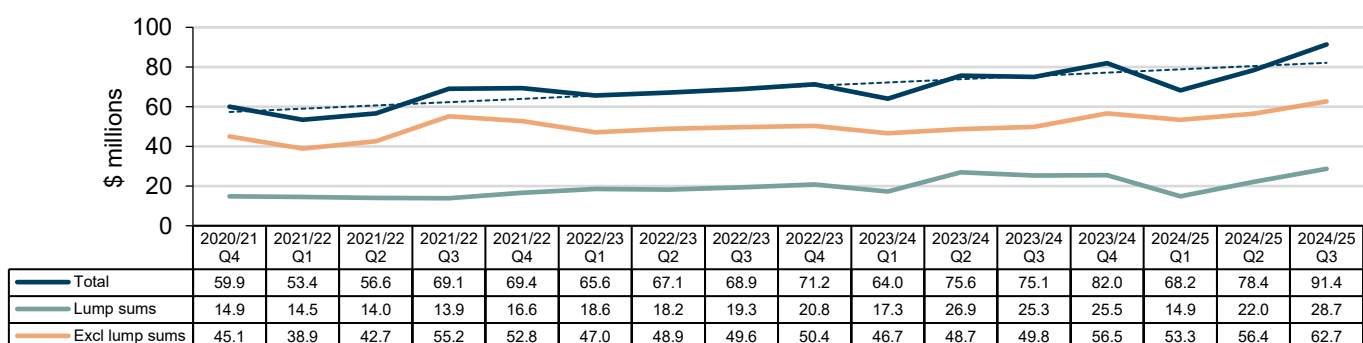
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO

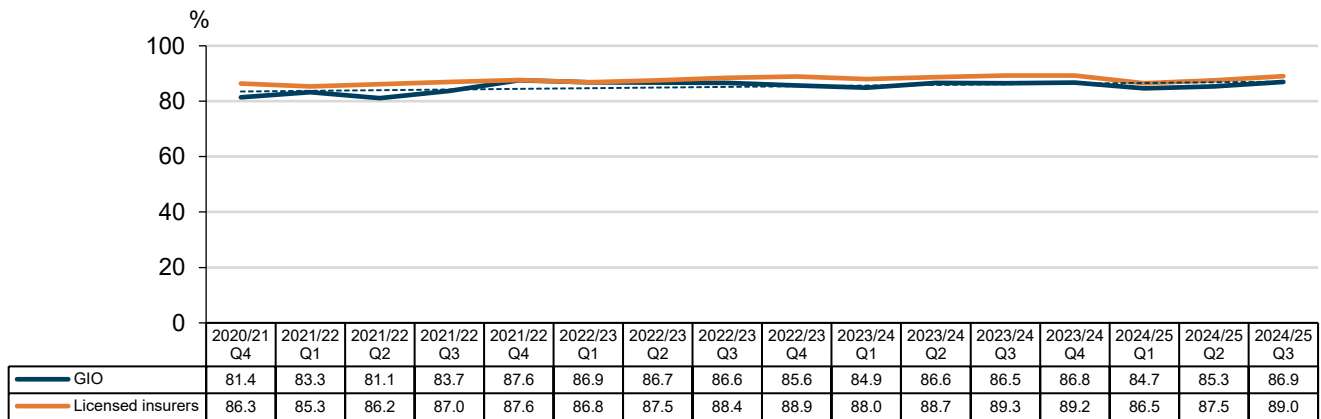


Total payments by transaction quarter - GIO

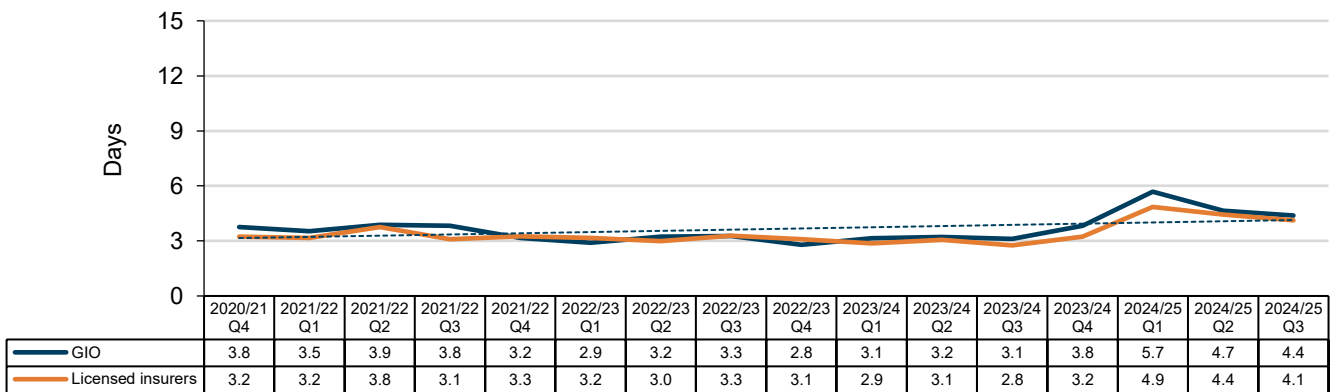


3.3.4 Claim management - GIO

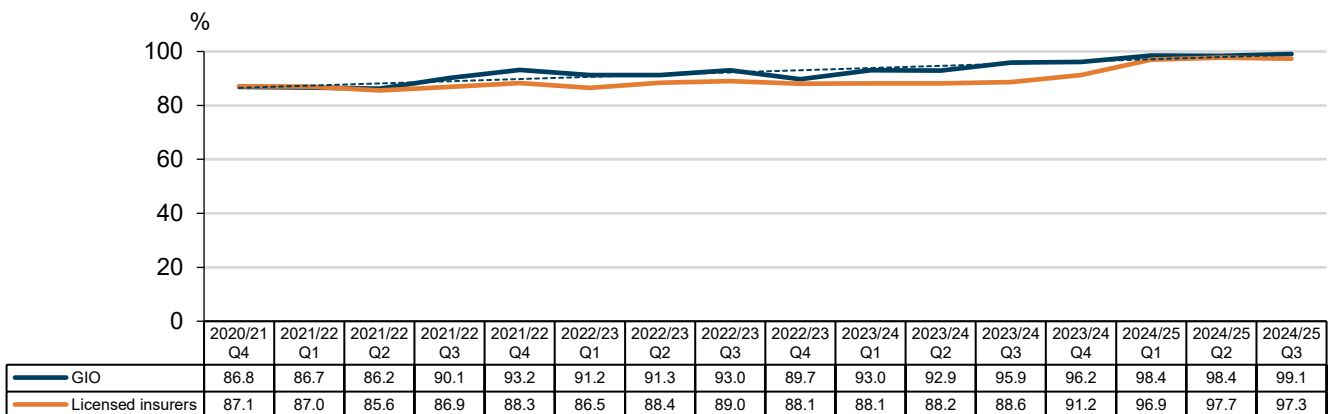
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - GIO



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

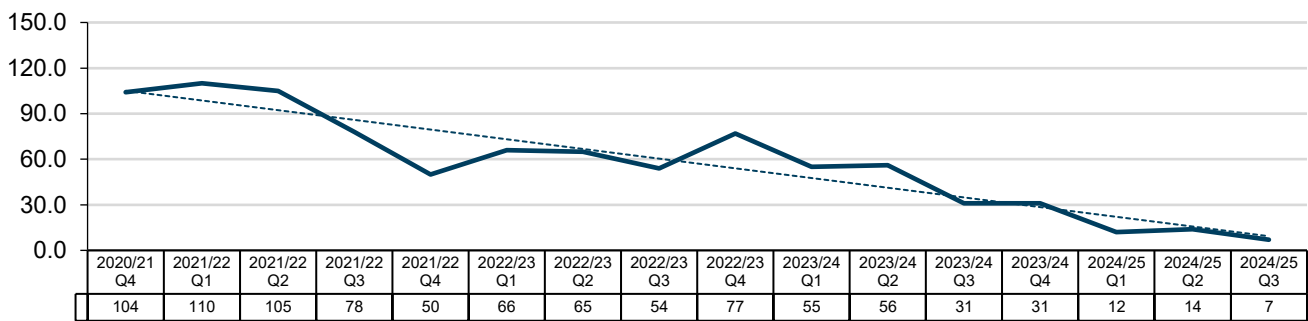


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - GIO

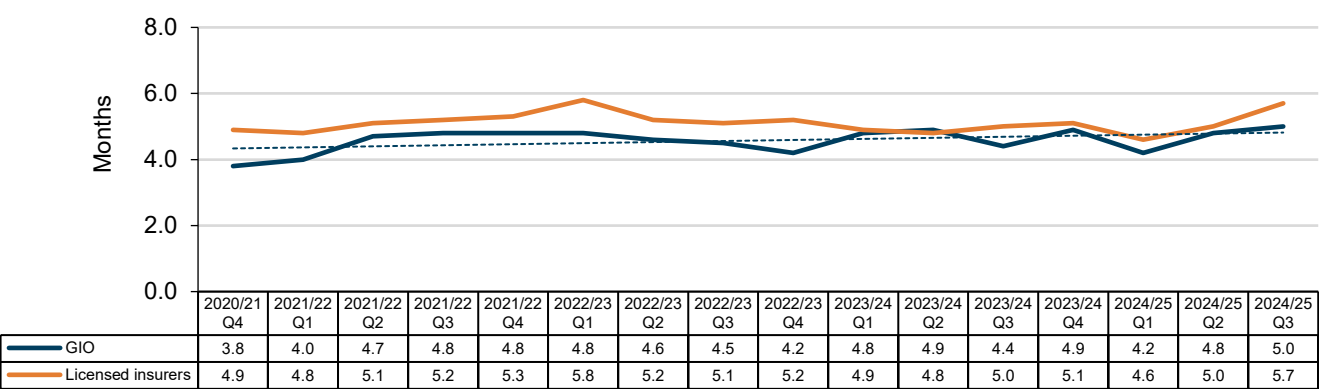


3.3.4 Claim management - GIO

Number of income claims with initial liability action 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	51	-17.7	■	0.8	6,545	■
Total active income claim count	118	-9.9	▲	0.6	18,780	■
Total closed claim count	59	-7.8	▲	0.8	7,651	■
Claim payments (\$m)						
Total claim payments	1.3	0.2	▲	0.3	400.3	▲
Claim payments - lump sums	0.0	-29.7	▼	0.0	110.3	▲
Claim payments - excl lump sums	1.3	1.9	▲	0.4	290.0	▲
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 7 days	92	43.5	▲	●	89	■
Average insurer lodgement period (days)	3.1	-71.7	▼		4.1	▲
Proportion (%) of income claims with initial liability action⁴ made within 14 days	96	-1.4	■	●	97	▲
Number of income claims with initial liability action⁴ made beyond 14 days	1	0.0				
Median claim duration (months)	2.8	-28.2	■	●	5.7	▲

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

⁴ Initial liability action to accept, not accept or defer claims.

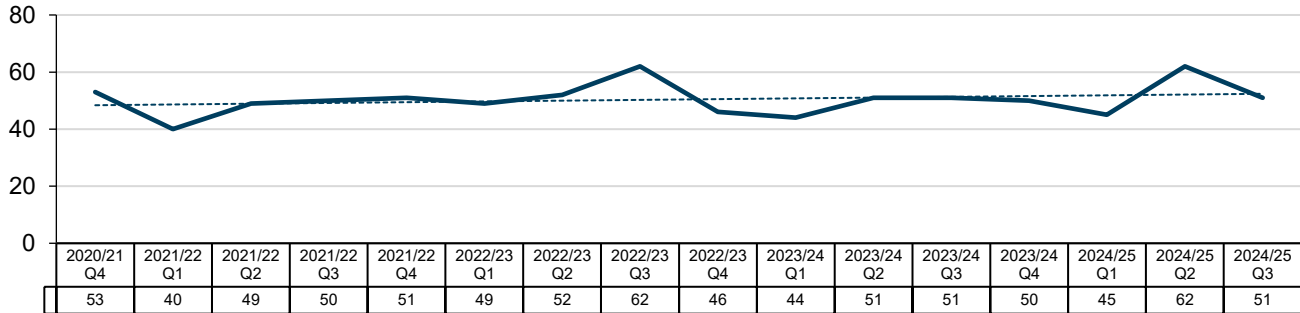
3.4.2 Individual insurer summary - Guild

Claim activity					Guild			
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25	Q2	Q3	Q4
					Q1			
Claim numbers by current claim status								
Total claims	194	190	209	196	45	62	51	n/a
Accepted	192	186	205	189	45	60	49	n/a
Not accepted	1	3	3	7	0	1	2	n/a
Decision deferred / pending	0	0	0	0	0	0	0	n/a
All other statuses	1	1	1	0	0	1	0	n/a

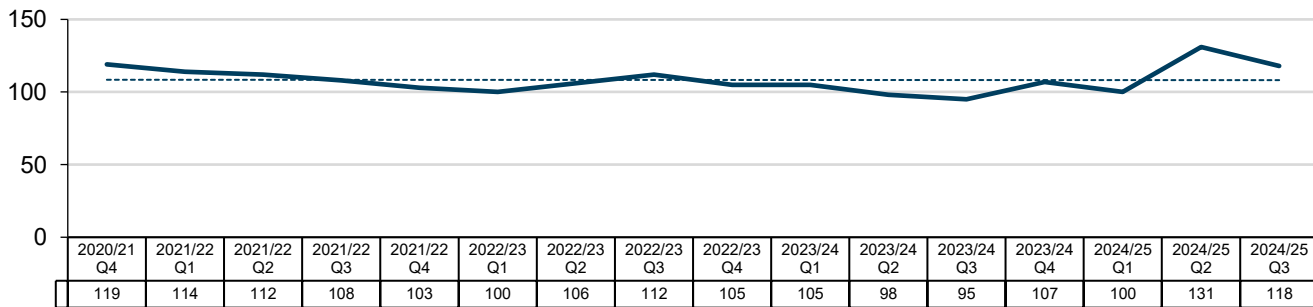
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545		n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775		n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692		n/a
Decision deferred / pending	13	7	23	93	14	20	30		n/a
All other statuses	224	214	235	273	78	56	48		n/a

3.4.3 Claim activity - Guild

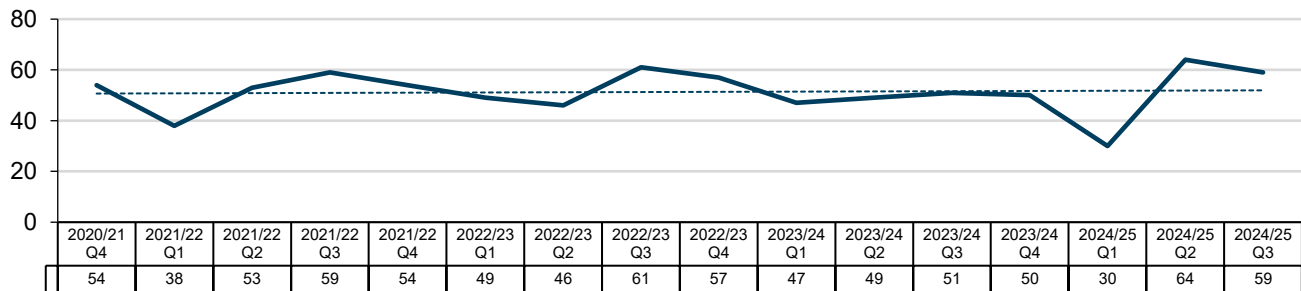
Total number of claims by insurer received quarter - Guild



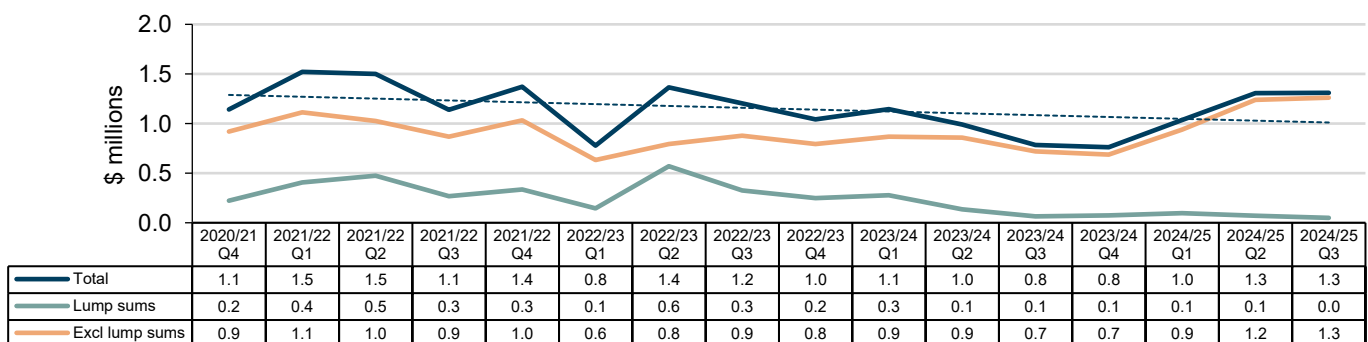
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild

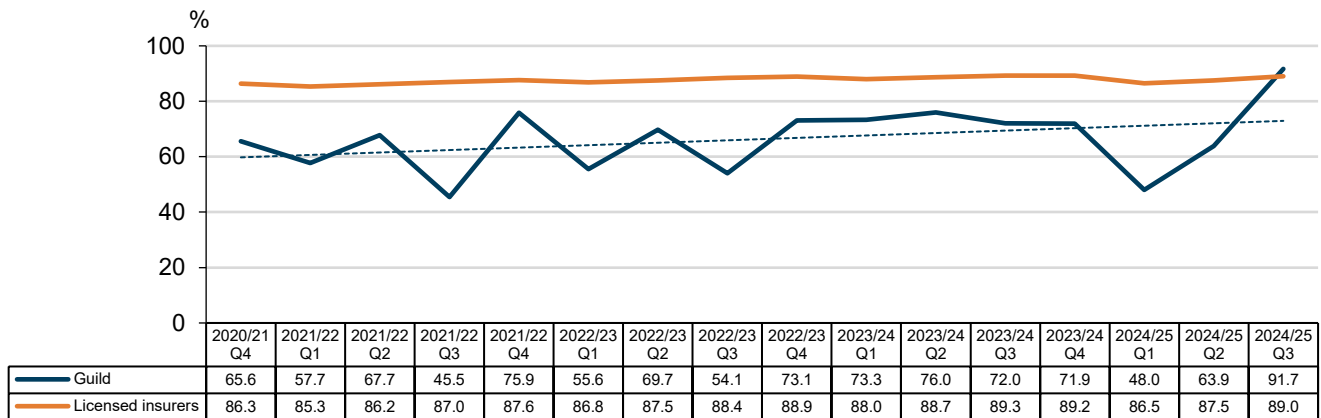


Total payments by transaction quarter - Guild

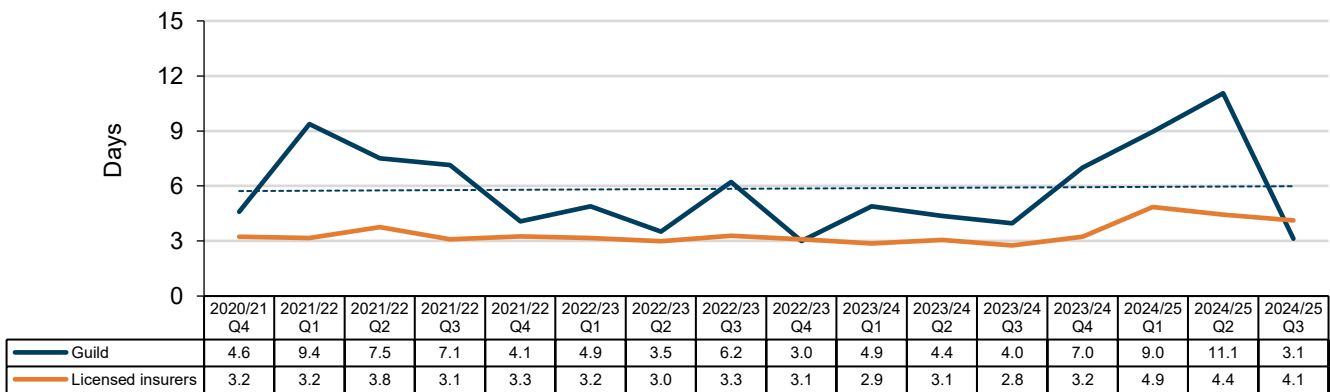


3.4.4 Claim management - Guild

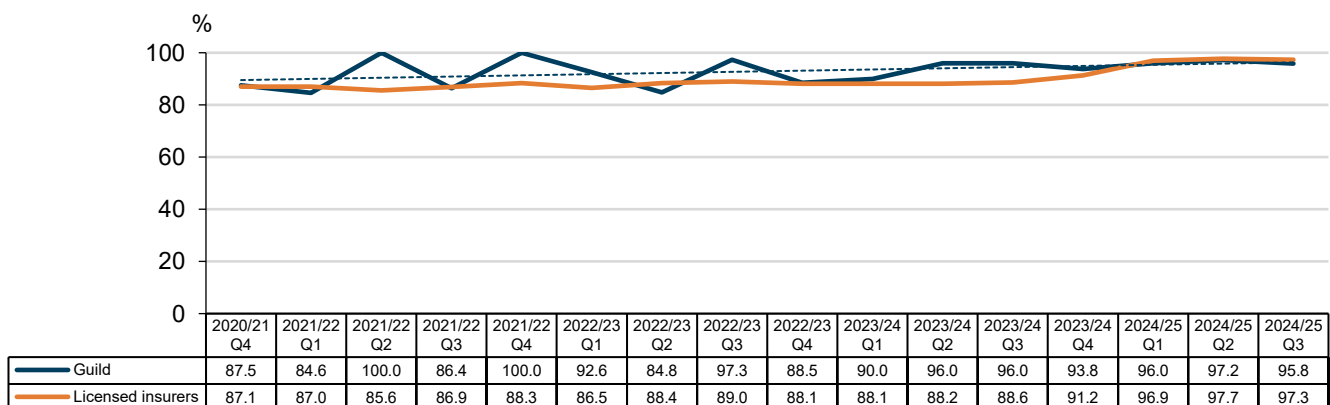
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Guild



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

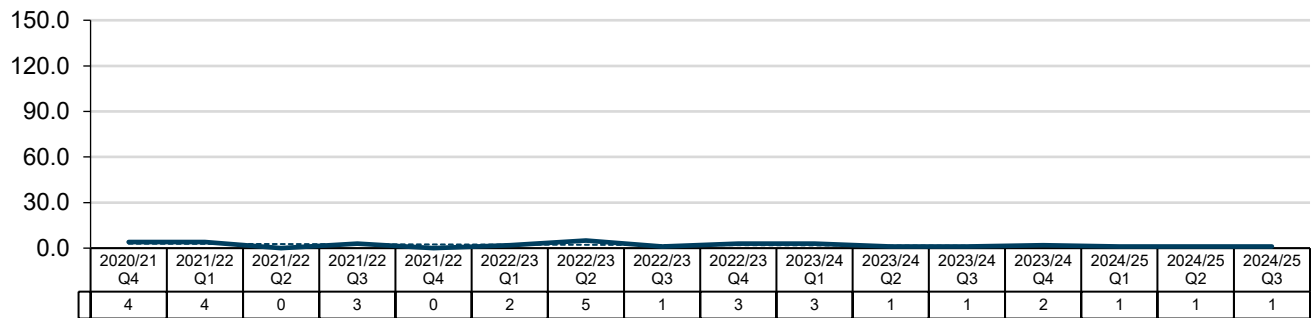


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Guild

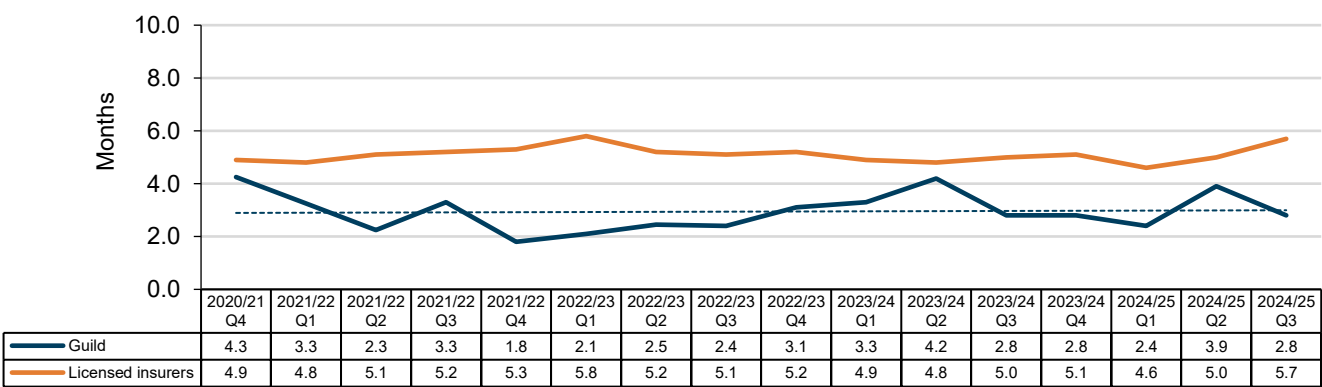


3.4.4 Claim management - Guild

Number of income claims with initial liability action 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	1,098	3.3	■	16.8	6,545	■
Total active income claim count	2,737	-2.7	■	14.6	18,780	■
Total closed claim count	1,244	7.0	▲	16.3	7,651	■
Claim payments (\$m)						
Total claim payments	62.1	7.9	▲	15.5	400.3	▲
Claim payments - lump sums	15.8	20.3	▲	14.3	110.3	▲
Claim payments - excl lump sums	46.3	4.2	▲	16.0	290.0	▲
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 7 days	83	0.7	▲	●	89	■
Average insurer lodgement period (days)	5.1	-10.8	▼		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	98	-0.7	▲	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	9	50.0				
Median claim duration (months)	5.1	8.5	▲	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

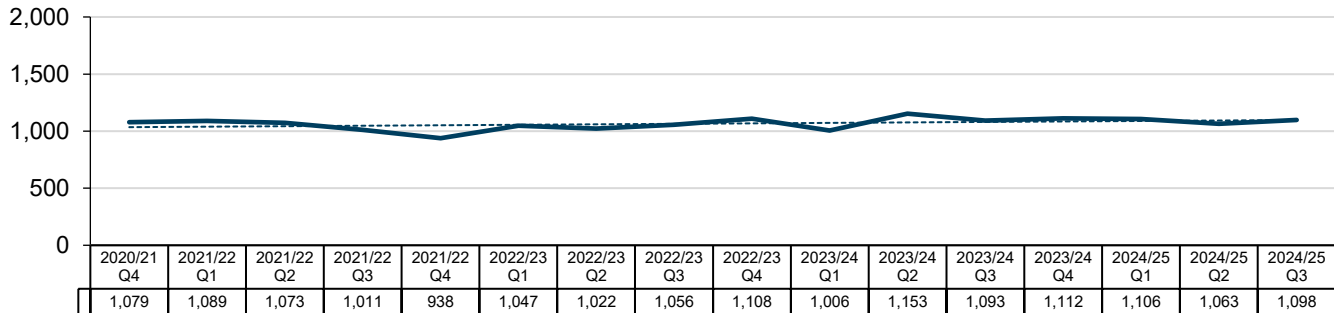
3.5.2 Individual insurer summary - CGU

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	4,111	4,233	4,364	1,106	1,063	1,098	n/a
Accepted	3,799	3,696	3,812	3,908	963	904	954	n/a
Not accepted	333	357	384	406	128	149	133	n/a
Decision deferred / pending	4	0	1	6	0	1	0	n/a
All other statuses	52	58	36	44	15	9	11	n/a

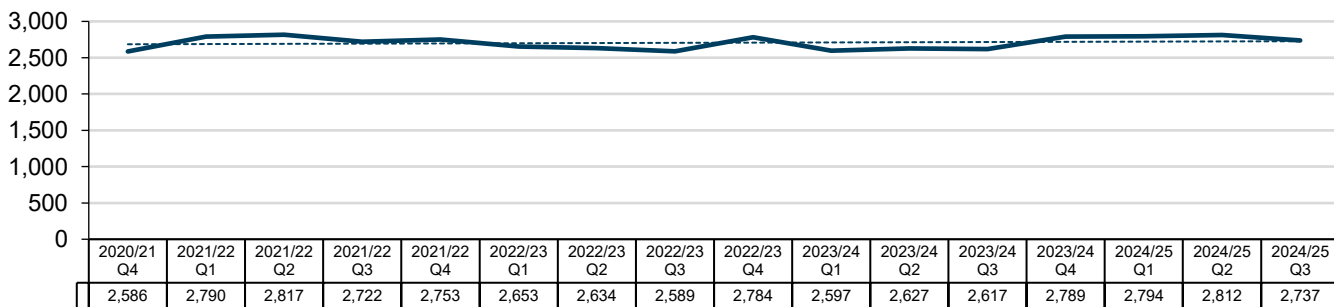
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	224	214	235	273	78	56	48	n/a

3.5.3 Claim activity - CGU

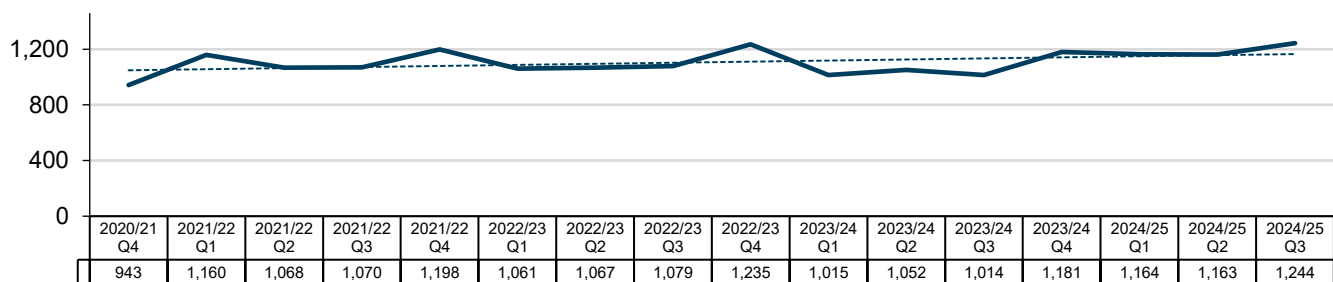
Total number of claims by insurer received quarter - CGU



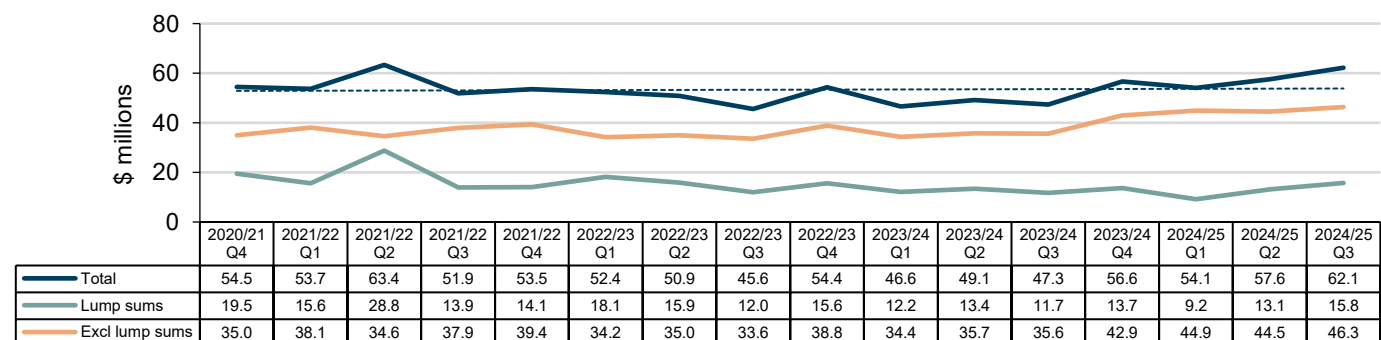
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU

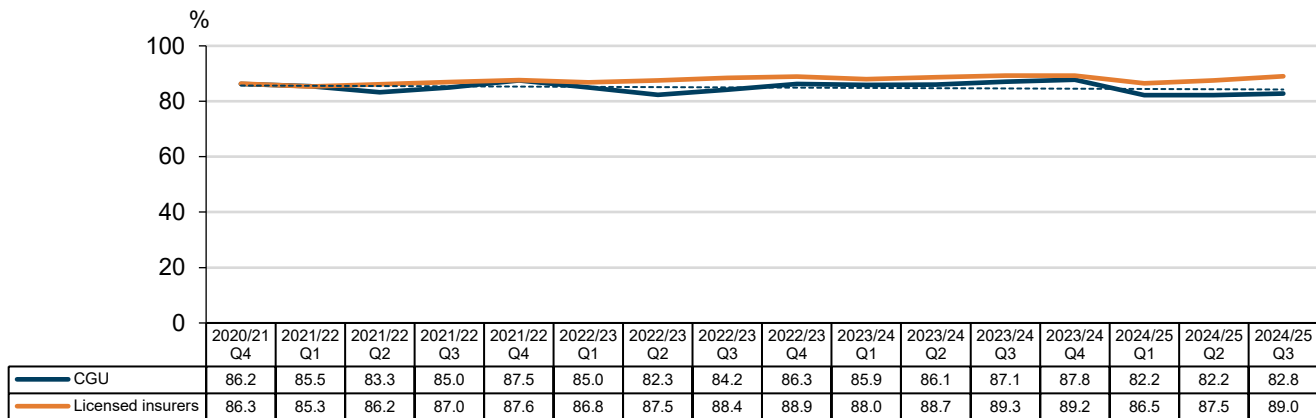


Total payments by transaction quarter - CGU

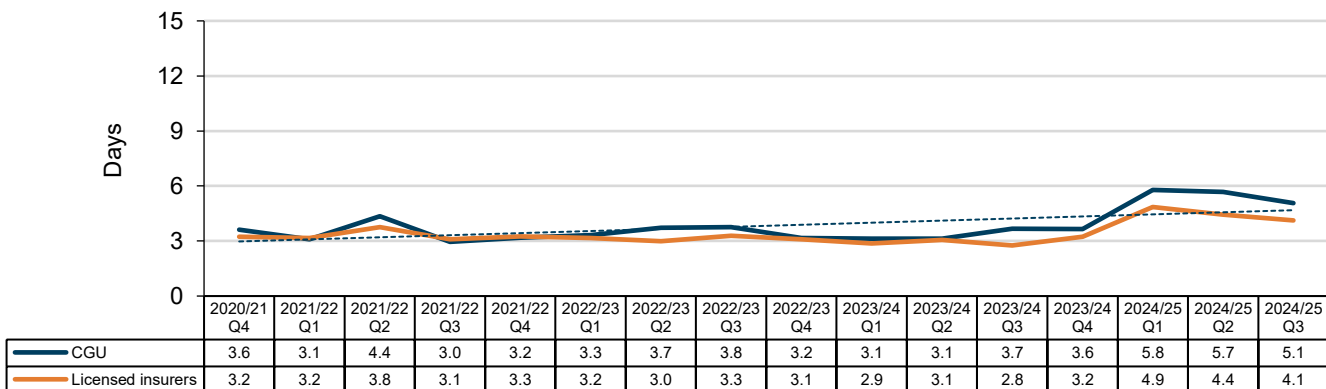


3.5.4 Claim management - CGU

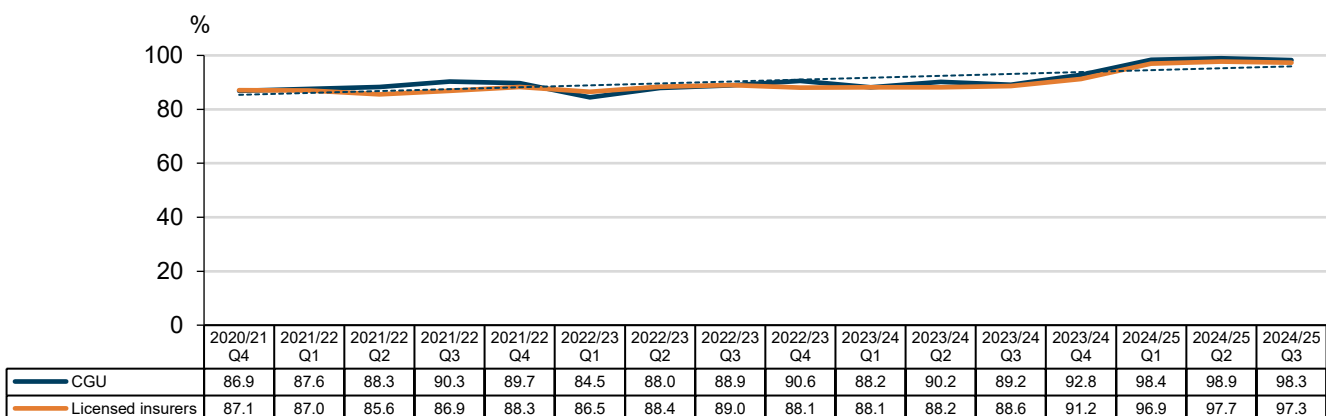
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - CGU



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

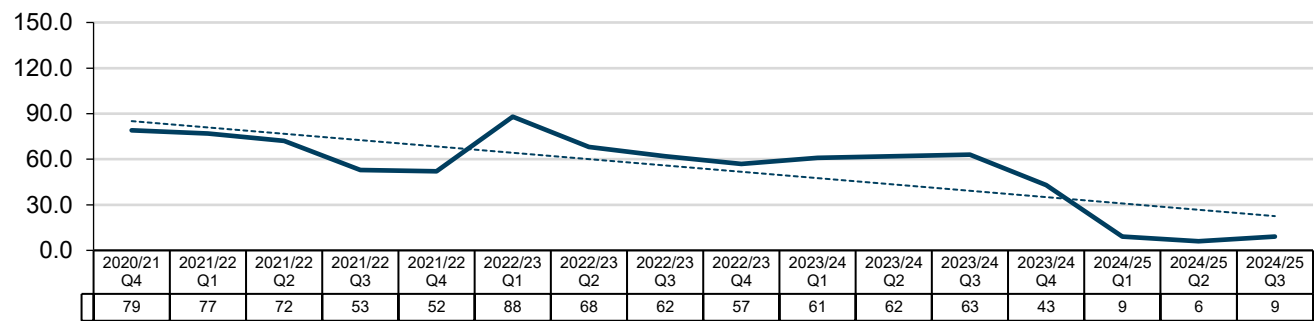


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - CGU

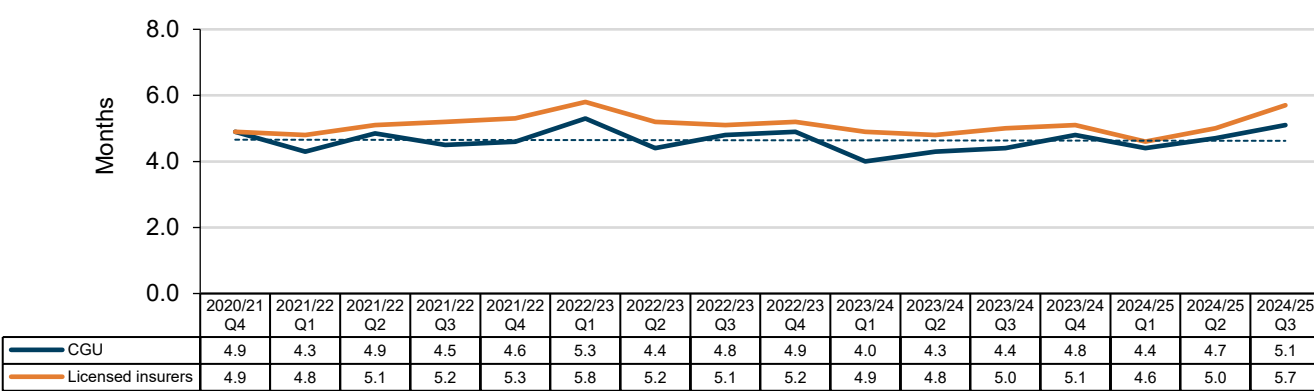


3.5.4 Claim management - CGU

Number of income claims with initial liability action 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	1,363	-2.9	▼	20.8	6,545	■
Total active income claim count	4,929	-1.4	■	26.2	18,780	■
Total closed claim count	1,650	2.8	■	21.6	7,651	■
Claim payments (\$m)						
Total claim payments	94.5	7.8	▲	23.6	400.3	▲
Claim payments - lump sums	20.8	26.9	▲	18.8	110.3	▲
Claim payments - excl lump sums	73.7	3.4	▲	25.4	290.0	▲
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 7 days	98	0.4	▲	●	89	■
Average insurer lodgement period (days)	2.9	6.2	▲		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	96	-3.6	▲	●	97	▲
Number of income claims with initial liability action made ³ beyond 14 days	35	775.0				
Median claim duration (months)	5.9	17.0	▲	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

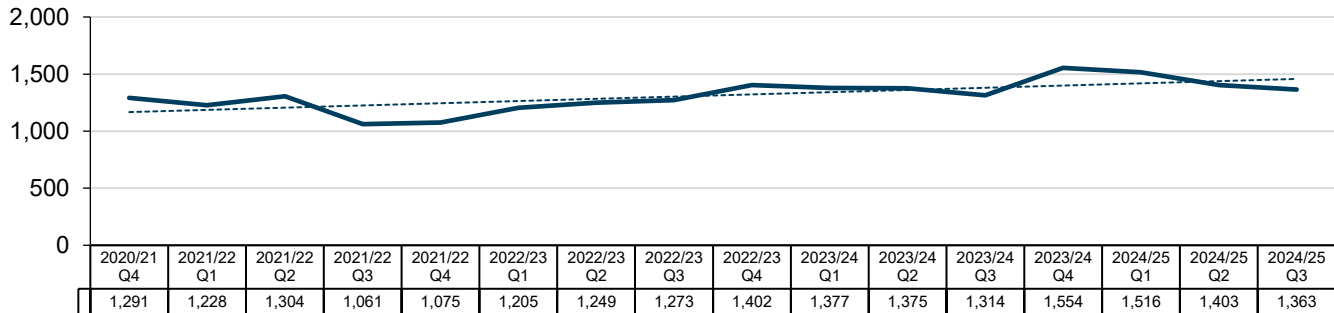
3.6.2 Individual insurer summary - ICWA

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	5,129	5,620	1,516	1,403	1,363	n/a
Accepted	4,711	4,328	4,794	5,227	1,390	1,275	1,210	n/a
Not accepted	245	308	293	336	106	118	146	n/a
Decision deferred / pending	5	3	3	5	1	1	2	n/a
All other statuses	37	29	39	52	19	9	5	n/a

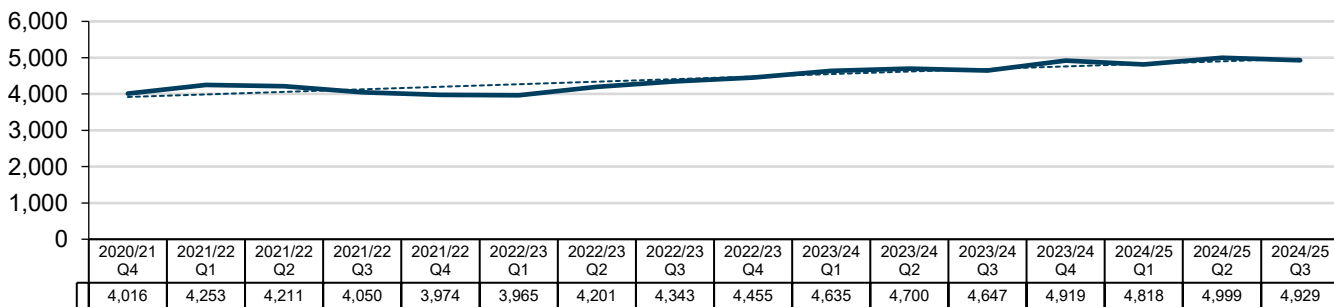
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	224	214	235	273	78	56	48	n/a

3.6.3 Claim activity - ICWA

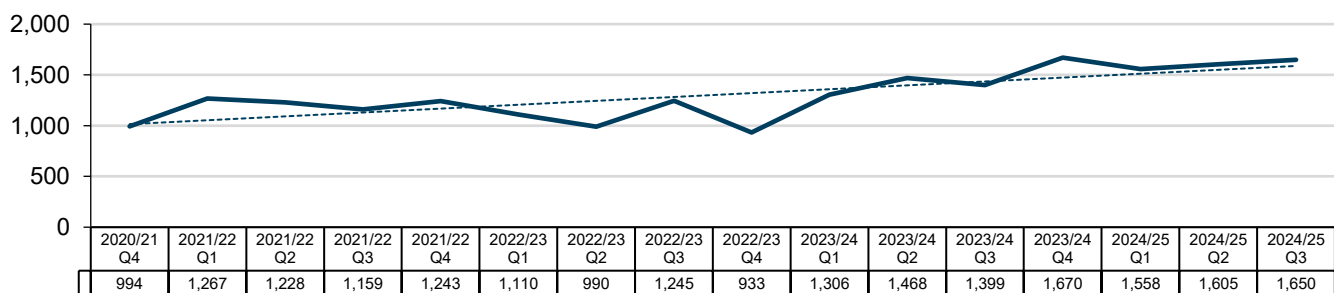
Total number of claims by insurer received quarter - ICWA



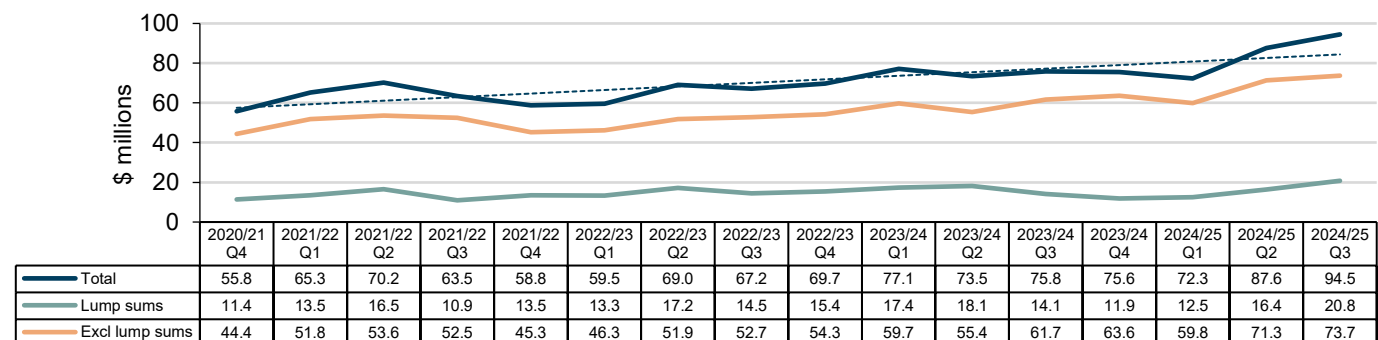
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA

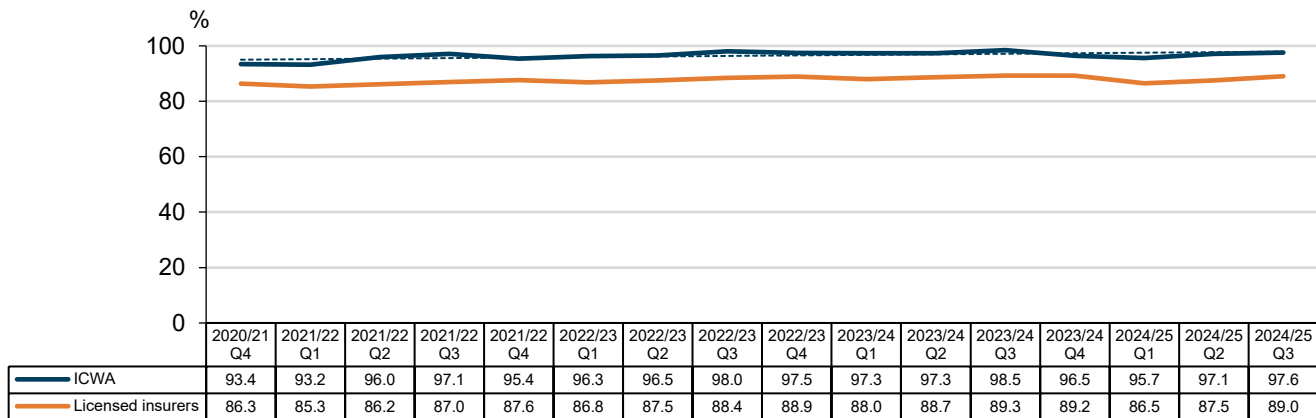


Total payments by transaction quarter - ICWA

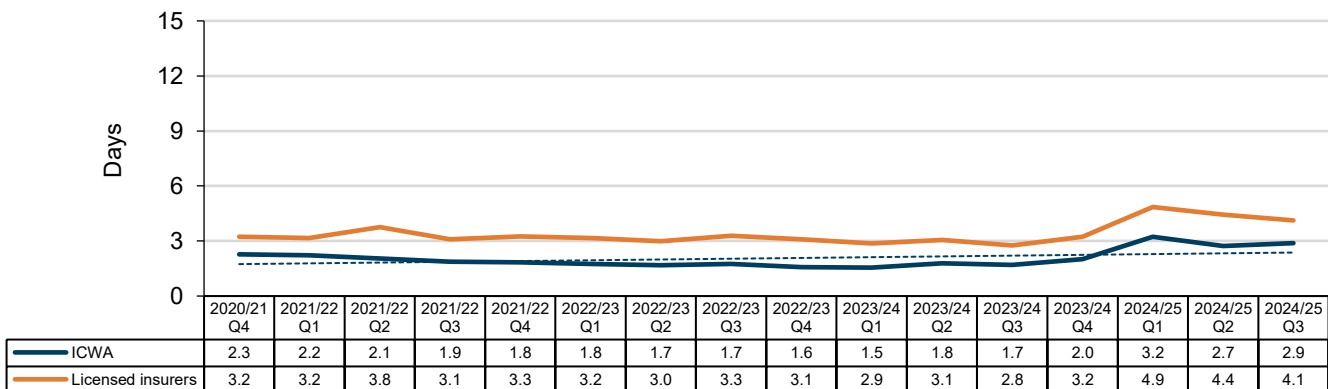


3.6.4 Claim management - ICWA

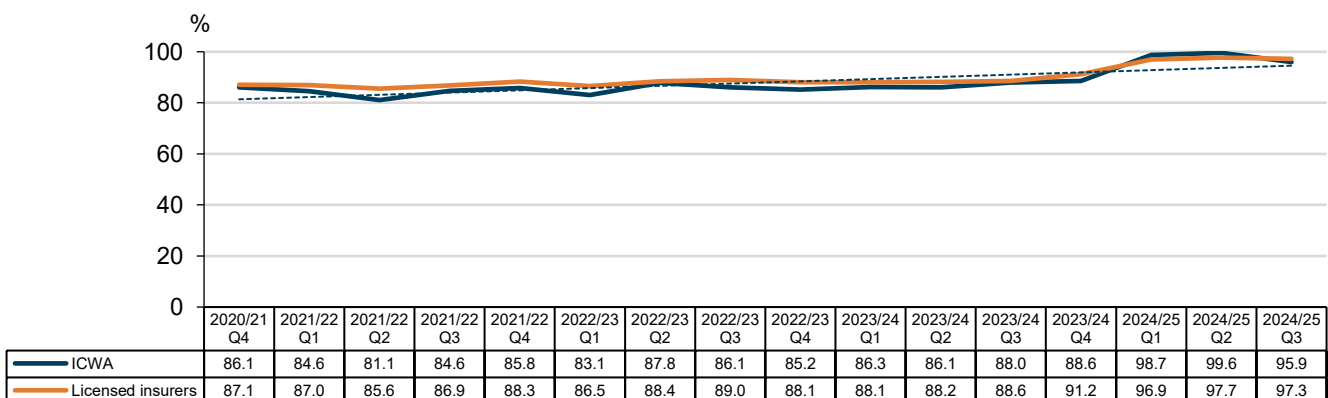
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - ICWA



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

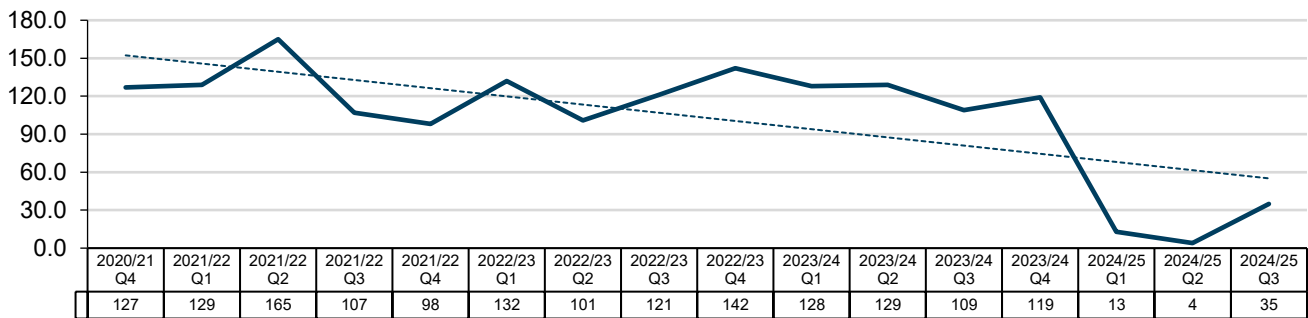


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - ICWA

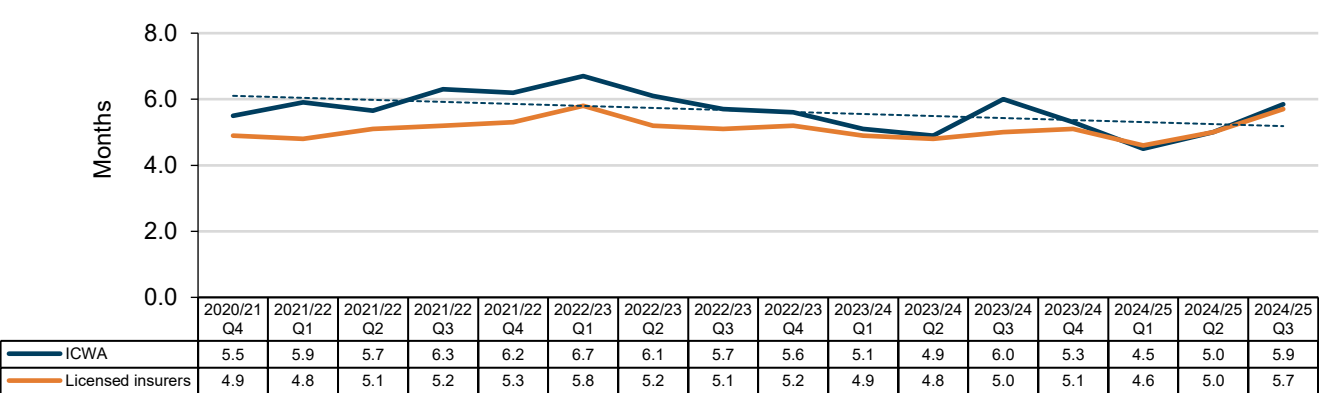


3.6.4 Claim management - ICWA

Number of income claims with initial liability action 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	1,005	5.7	▲	15.4	6,545	■
Total active income claim count	2,459	3.7	■	13.1	18,780	■
Total closed claim count	1,183	2.1	▲	15.5	7,651	■
Claim payments (\$m)						
Total claim payments	60.7	8.9	▲	15.2	400.3	▲
Claim payments - lump sums	20.9	34.2	▲	19.0	110.3	▲
Claim payments - excl lump sums	39.8	-0.9	▲	13.7	290.0	▲
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 7 days	83	7.6	▲	●	89	■
Average insurer lodgement period (days)	4.8	-21.6	▼		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	96	-0.4	▲	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	18	5.9				
Median claim duration (months)	5.7	14.0	▲	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

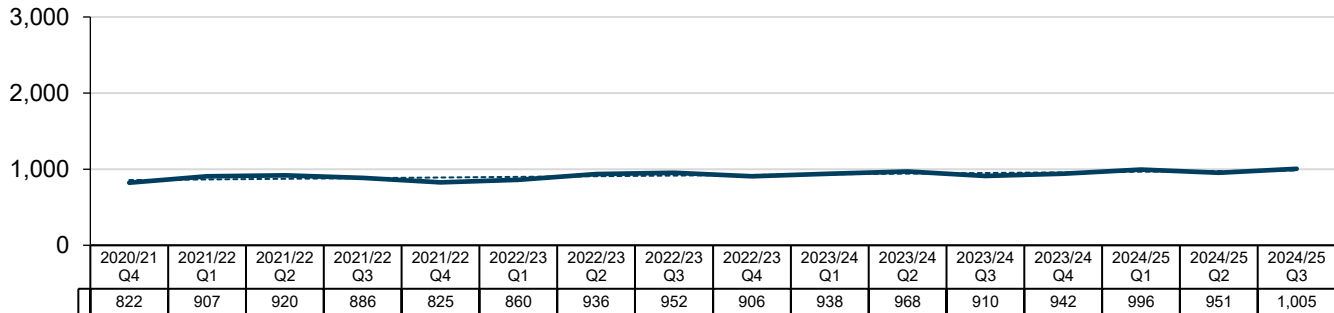
3.7.2 Individual insurer summary - QBE

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	951	1,005	n/a
Accepted	2,941	3,337	3,365	3,323	865	807	863	n/a
Not accepted	149	188	247	389	115	126	128	n/a
Decision deferred / pending	0	1	2	3	1	4	5	n/a
All other statuses	16	12	40	43	15	14	9	n/a

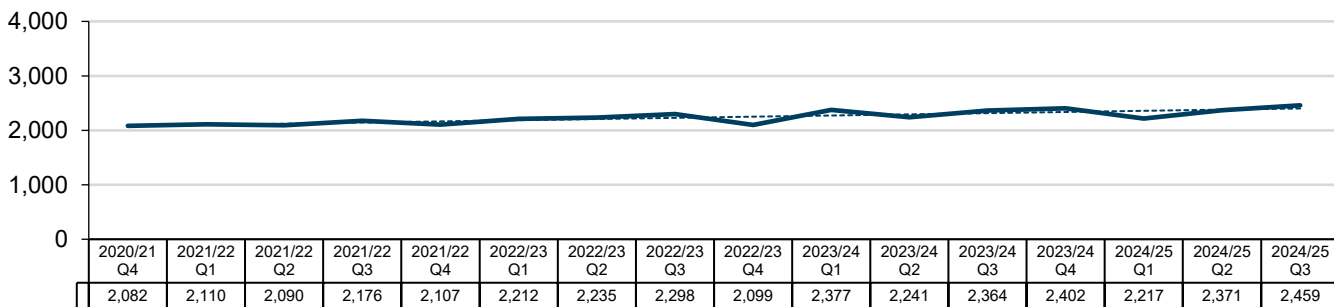
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	224	214	235	273	78	56	48	n/a

3.7.3 Claim activity - QBE

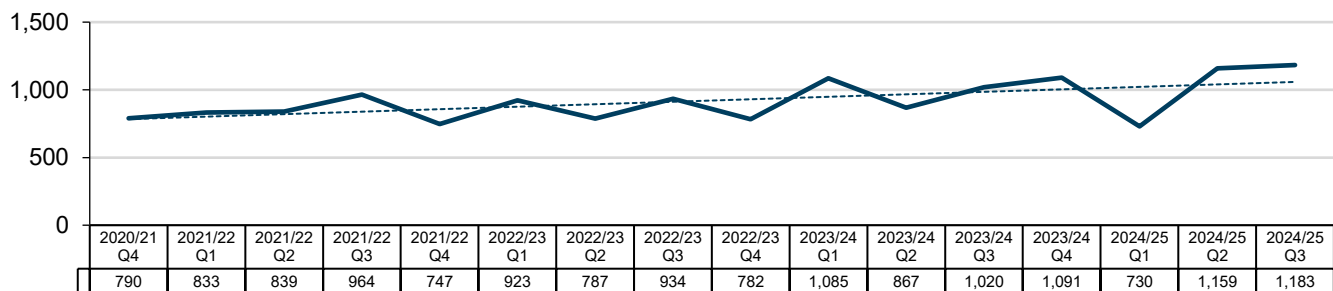
Total number of claims by insurer received quarter - QBE



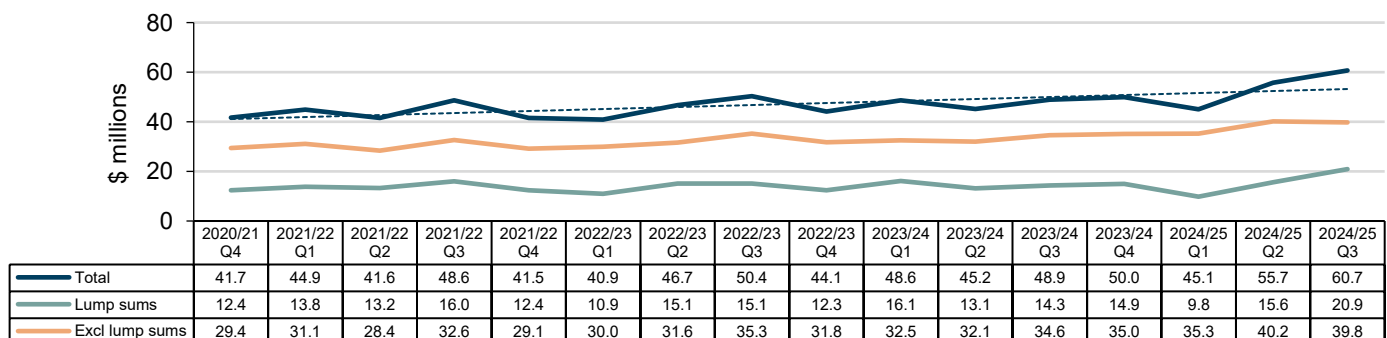
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE

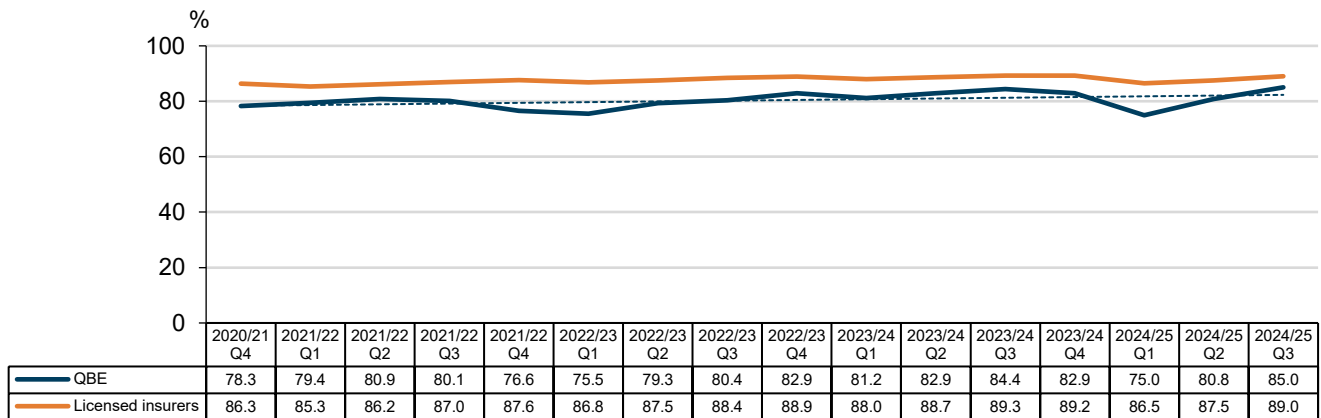


Total payments by transaction quarter - QBE

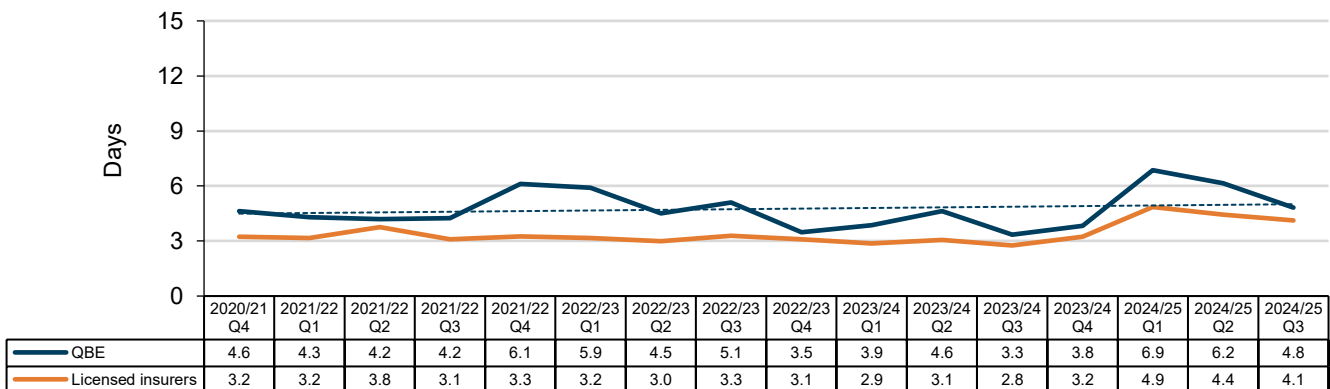


3.7.4 Claim management - QBE

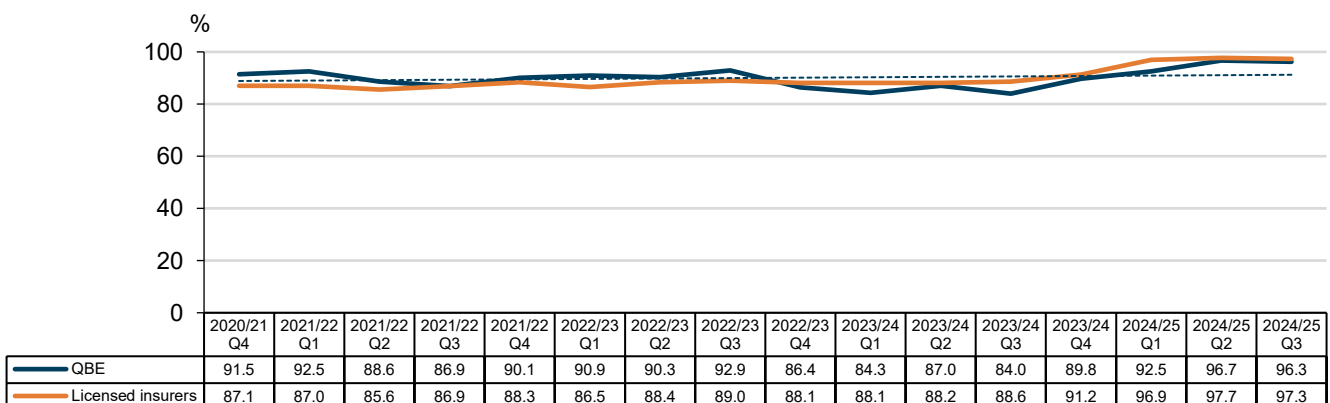
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - QBE



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

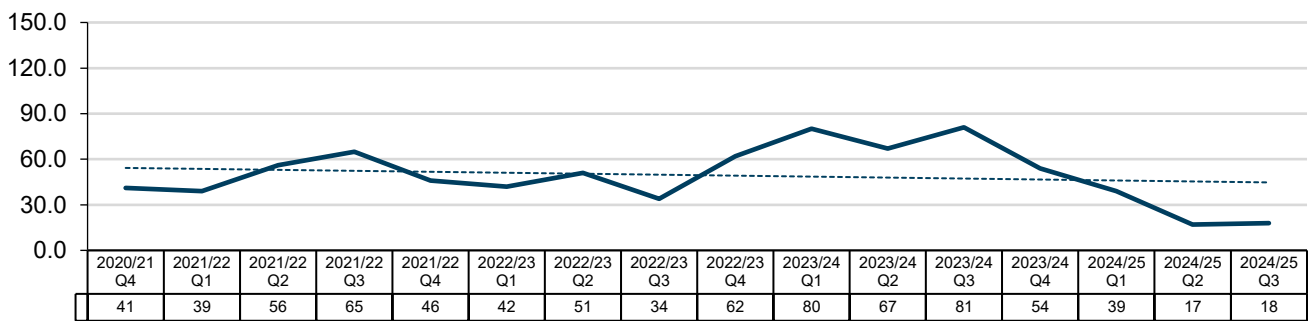


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - QBE

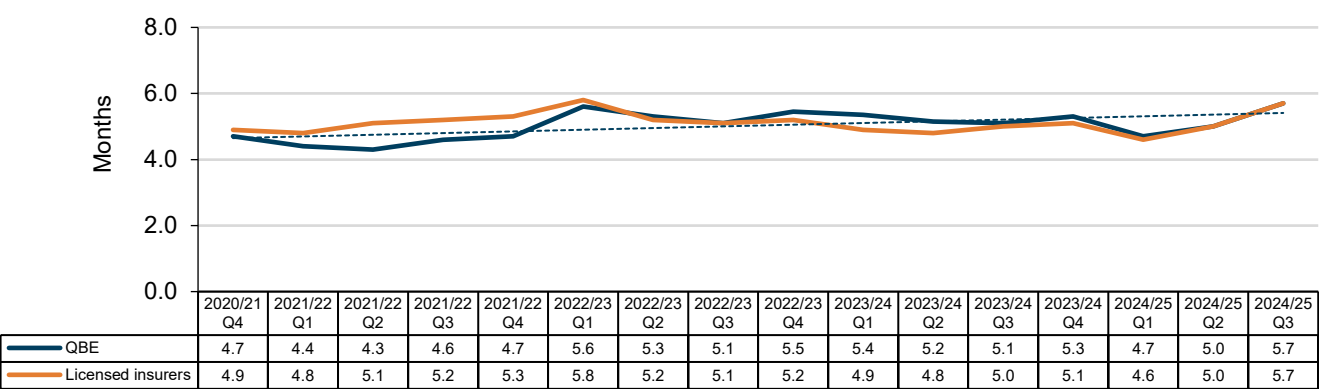


3.7.4 Claim management - QBE

Number of income claims with initial liability action 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	83	-26.5	▼	1.3	6,545	■
Total active income claim count	272	-5.9	■	1.4	18,780	■
Total closed claim count	106	-11.7	▲	1.4	7,651	■
Claim payments (\$m)						
Total claim payments	5.1	15.4	▲	1.3	400.3	▲
Claim payments - lump sums	1.4	130.4	▲	1.3	110.3	▲
Claim payments - excl lump sums	3.7	-2.8	▲	1.3	290.0	▲
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 7 days	84	6.1	▲	●	89	■
Average insurer lodgement period (days)	4.8	-22.9	▼		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	98	3.4	■	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	1	-75.0				
Median claim duration (months)	6.6	33.3	▲	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

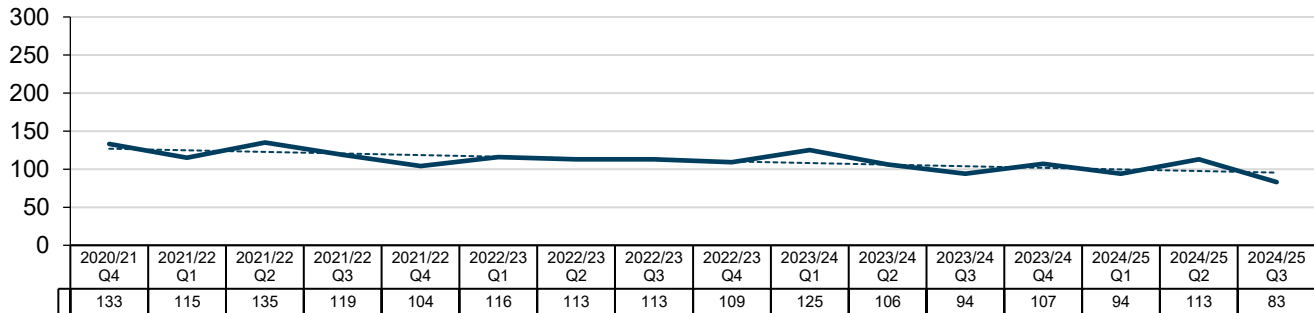
3.8.2 Individual insurer summary - WFI

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	94	113	83	n/a
Accepted	507	444	425	414	87	105	74	n/a
Not accepted	20	26	21	17	6	7	7	n/a
Decision deferred / pending	2	0	0	0	0	0	0	n/a
All other statuses	2	3	5	1	1	1	2	n/a

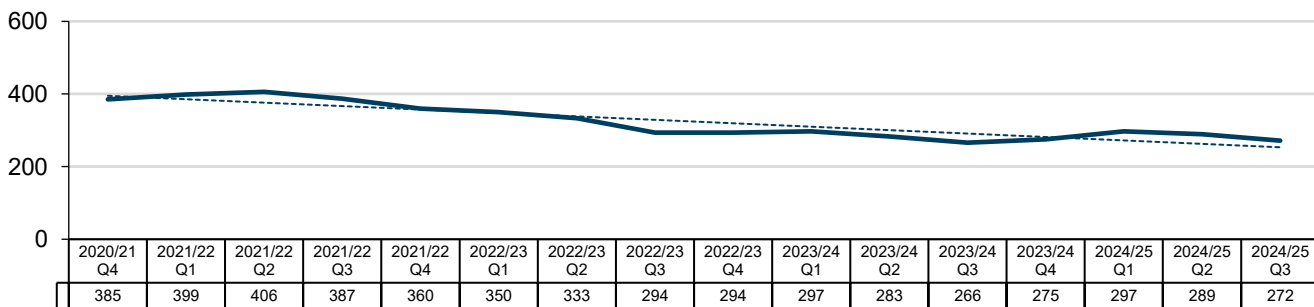
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a
Decision deferred / pending	13	7	23	93	14	20	30	n/a
All other statuses	224	214	235	273	78	56	48	n/a

3.8.3 Claim activity - WFI

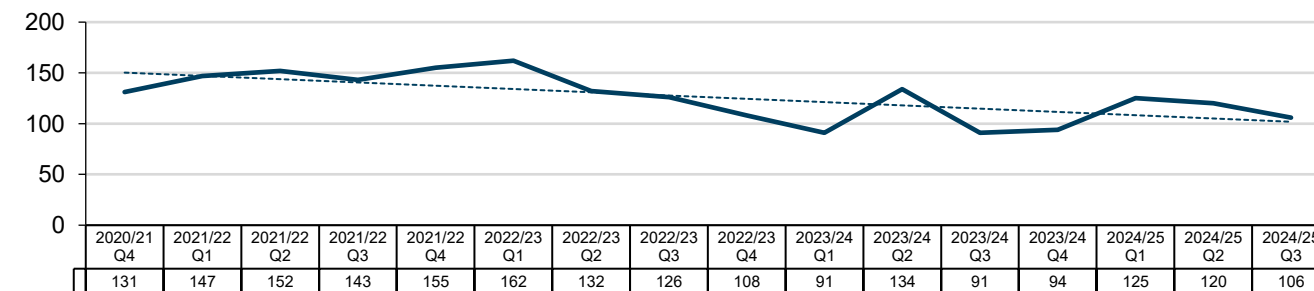
Total number of claims by insurer received quarter - WFI



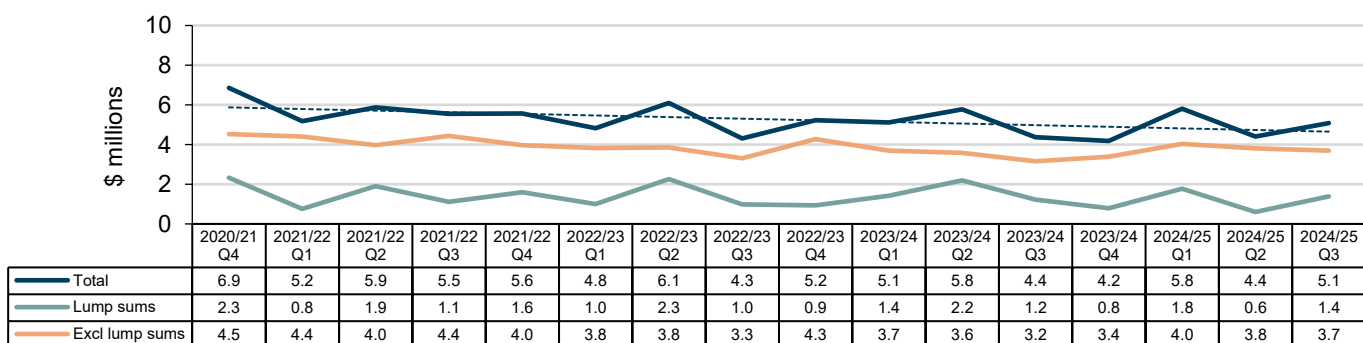
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI

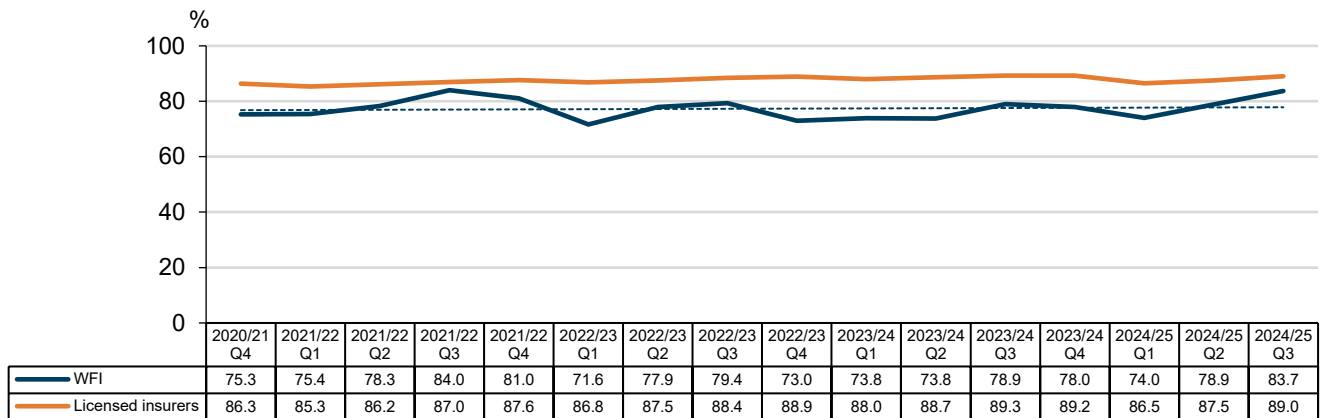


Total payments by transaction quarter - WFI

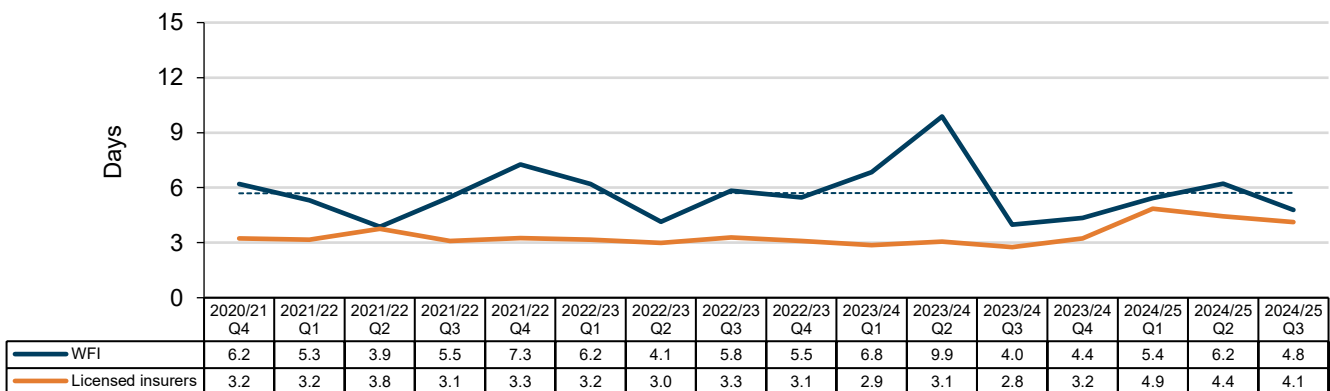


3.8.4 Claim management - WFI

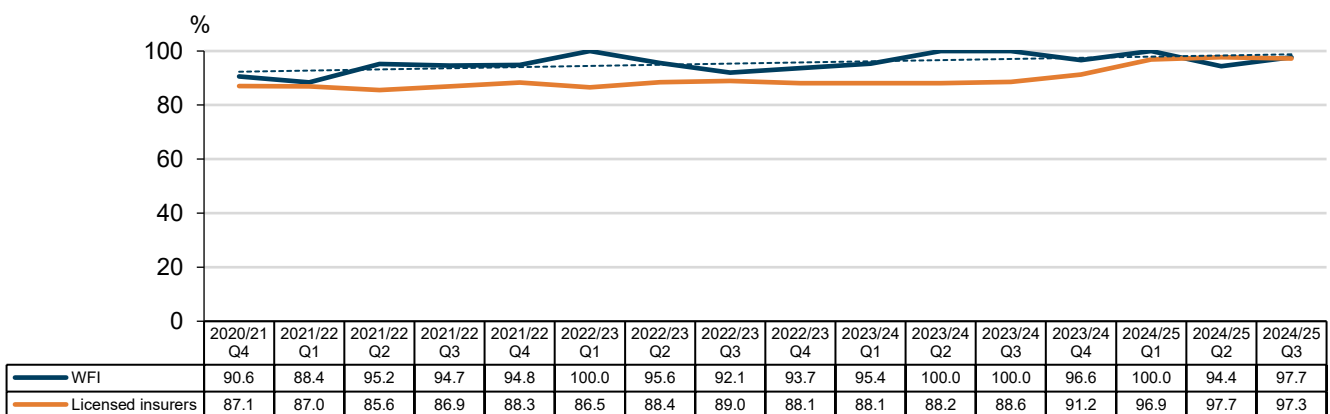
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - WFI



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

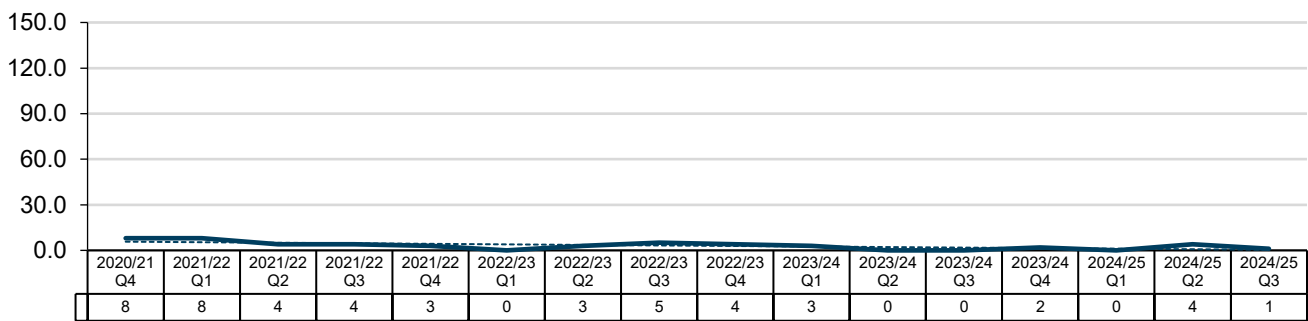


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - WFI

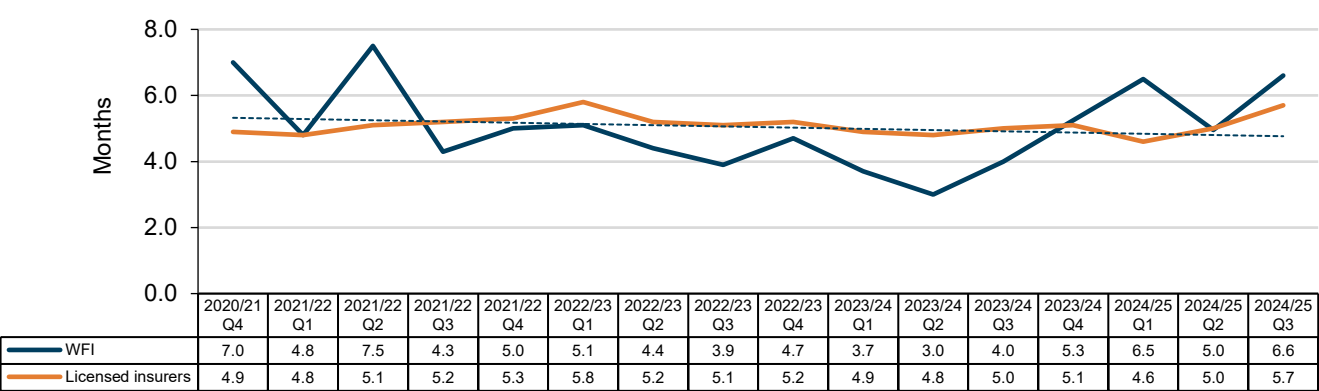


3.8.4 Claim management - WFI

Number of income claims with initial liability action 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	230	4.1	■	3.5	6,545	■
Total active income claim count	596	-0.7	■	3.2	18,780	■
Total closed claim count	208	-10.0	▼	2.7	7,651	■
Claim payments (\$m)						
Total claim payments	11.0	-4.2	■	2.8	400.3	▲
Claim payments - lump sums	3.6	4.0	■	3.3	110.3	▲
Claim payments - excl lump sums	7.4	-7.7	■	2.6	290.0	▲
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 7 days	84	-3.7	▼	●	89	■
Average insurer lodgement period (days)	4.9	13.3	▲		4.1	▲
Proportion (%) of income claims with initial liability action ³ made within 14 days	98	0.7	▲	●	97	▲
Number of income claims with initial liability action ³ made beyond 14 days	3	-25.0				
Median claim duration (months)	7.2	-5.3	▲	●	5.7	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

³ Initial liability action to accept, not accept or defer claims.

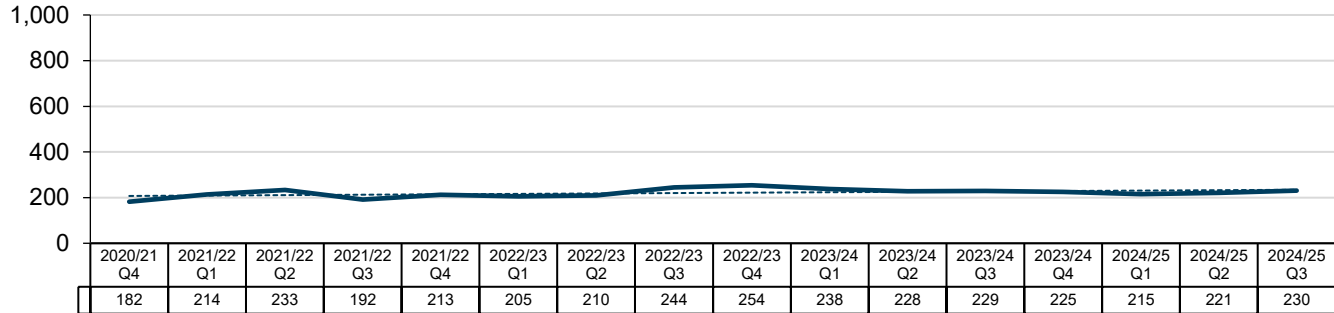
3.9.2 Individual insurer summary - Zurich

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	913	920	215	221	230	n/a	
Accepted	507	444	425	414	87	105	74	n/a	
Not accepted	16	26	38	73	24	19	25	n/a	
Decision deferred / pending	0	0	1	1	1	0	2	n/a	
All other statuses	213	382	449	432	103	97	129	n/a	

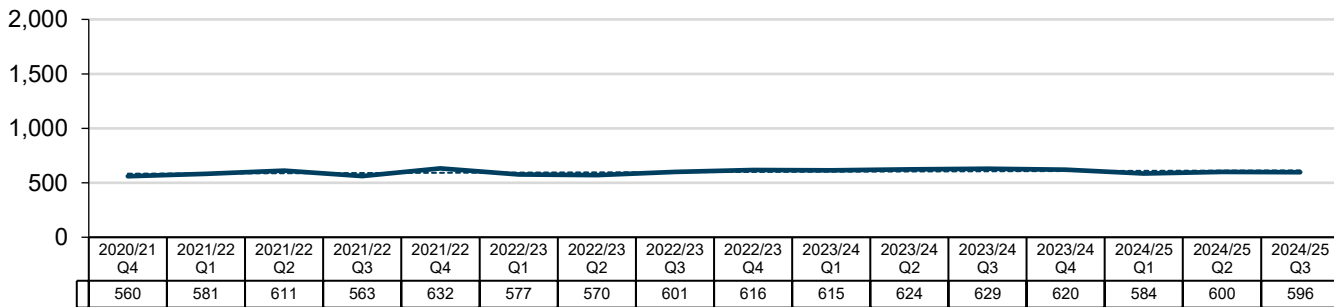
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	n/a	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	n/a	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	n/a	
Decision deferred / pending	13	7	23	93	14	20	30	n/a	
All other statuses	224	214	235	273	78	56	48	n/a	

3.9.3 Claim activity - Zurich

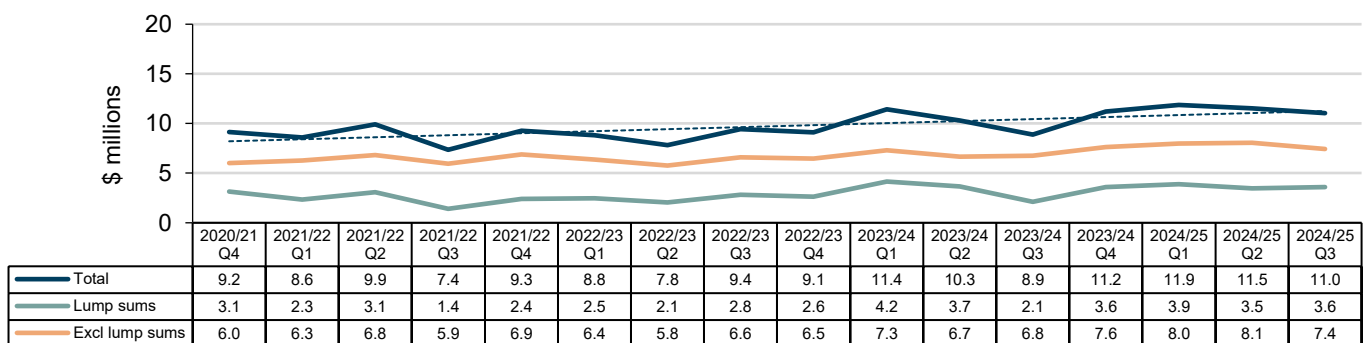
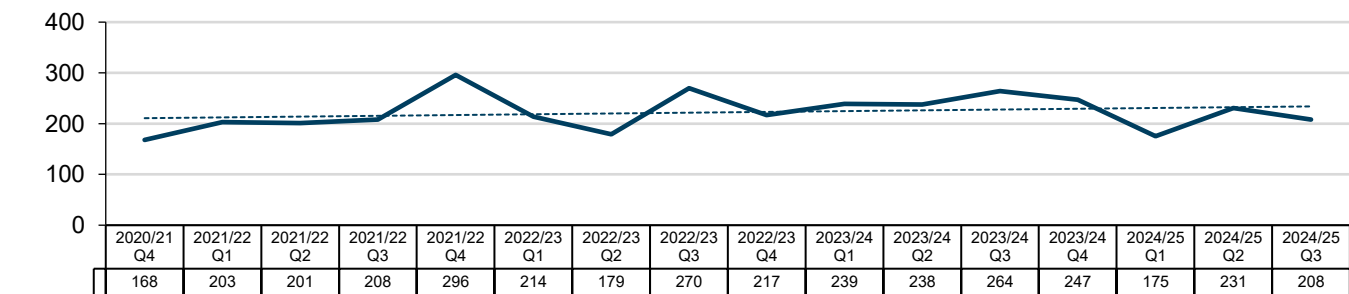
Total number of claims by insurer received quarter - Zurich



Total number of active income claims by transaction quarter - Zurich

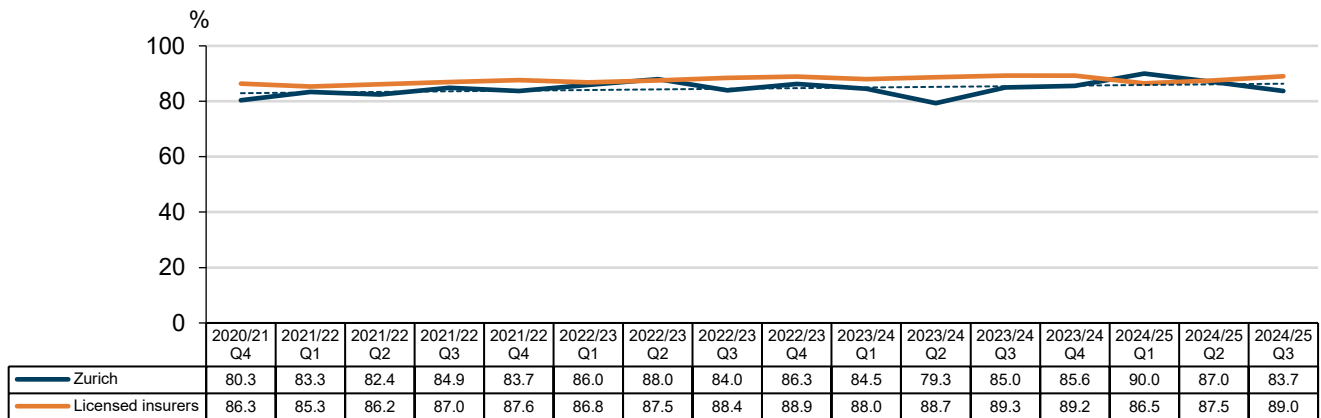


Total number of closed claims by initial finalisation quarter - Zurich

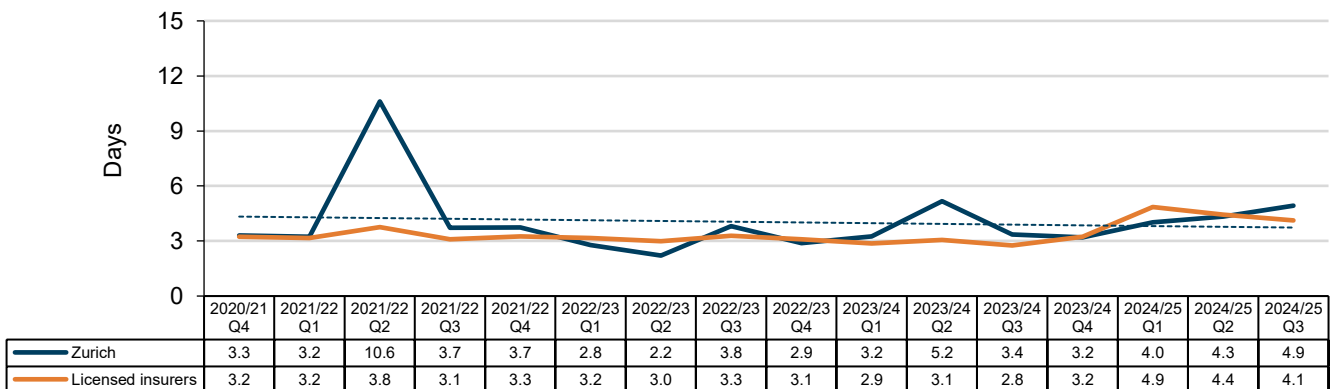


3.9.4 Claim management - Zurich

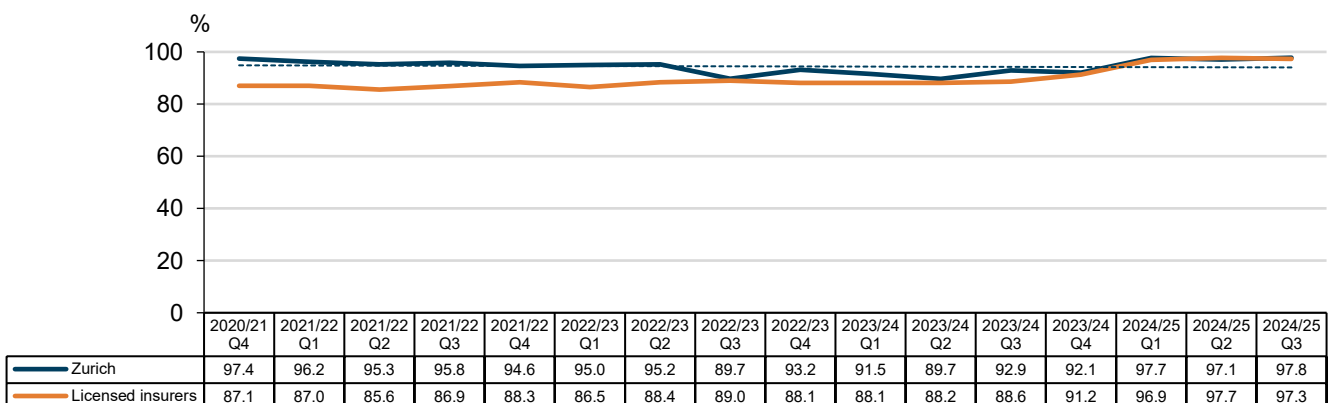
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Zurich



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

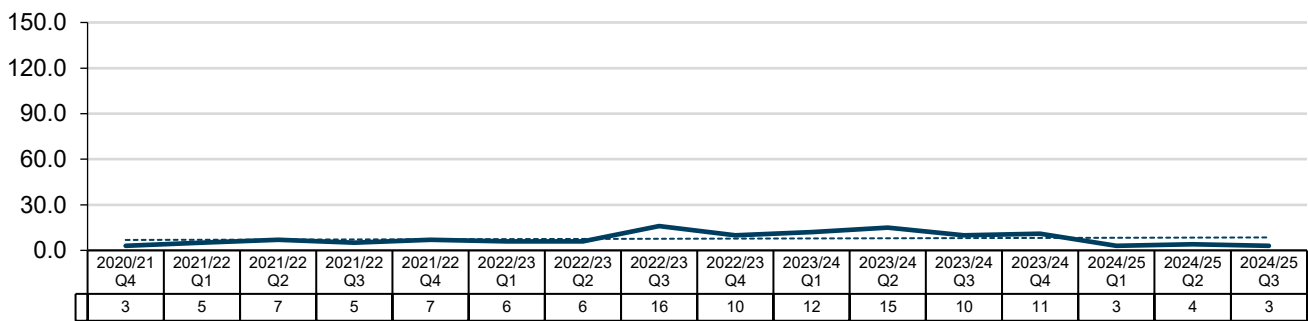


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Zurich

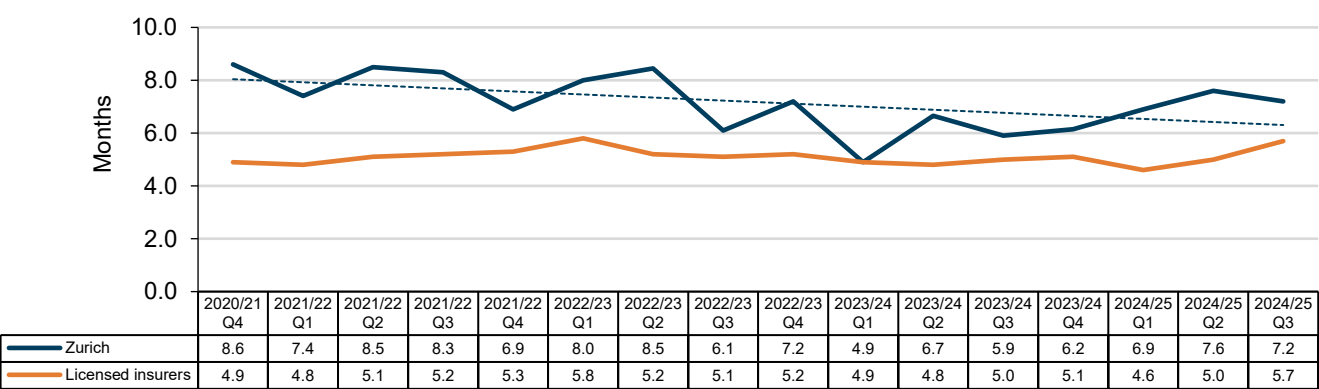


3.9.4 Claim management - Zurich

Number of income claims with initial liability action 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 Q4	2024/25 Q1	2024/25 Q2	2024/25 Q3	Last four quarters	% of Licensed insurer total	Last four quarters
Claim numbers							
Total claim count	37	34	27	7	105	0.4%	27,039
Total active income claim count	124	89	75	63	146	0.4%	32,824
Total closed claim count	81	86	67	67	301	1.0%	29,103
Claim payments (\$m)							
Total claim payments	2.9	1.5	2.8	1.9	9.1	0.6%	1,456.5
Claim payments - lump sums	1.5	.6	1.8	1.4	5.3	1.5%	364.0
Claim payments - excl lump sums	1.4	.8	1.0	.6	3.8	0.3%	1,092.5

* 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 action for licensed insurers

After receiving a workers compensation claim, an insurer within the WA workers compensation scheme is required to take initial action regarding liability of the claim within 14 days (accept, not accept, or defer). See section 28 of the *Workers Compensation and Injury Management Act 2023*.

Initial liability action period

The number of days between the date the income claim was lodged with the insurer and the first date the insurer took action on liability of the claim (accept, not accept, or defer the claim).

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.