

WA Public Sector Report

2024/25

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



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WA Public Sector Report

WorkCover WA

WorkCover WA is the government agency responsible for overseeing the workers compensation and injury management scheme in Western Australia (WA), constituted under the *Workers Compensation and Injury Management Act 2023*.

WA operates a privately underwritten workers compensation scheme, where private insurance agencies are approved by WorkCover WA to provide workers compensation insurance to WA employers. Additionally, WorkCover WA also exempts large employers, who have the material and financial resources to cover their own liabilities from any workplace injuries that may occur, from having to obtain workers compensation insurance from a licensed insurer. Exempt employers are commonly referred to as self-insurers. During the period referenced in this report, there were six licensed insurers and 23 self-insurers operating within the WA workers compensation scheme.

Data from the Insurance Commission of Western Australia (ICWA) is also included in this report. ICWA manages workers compensation arrangements for WA government agencies. Although not a licensed insurer within the WA workers compensation scheme, ICWA is considered to be more appropriately grouped with licensed insurers rather than self-insurers.

Purpose of report

WorkCover WA annually publishes this report providing insight into claims activity within the Western Australian public sector workers compensation scheme over a four-year period.

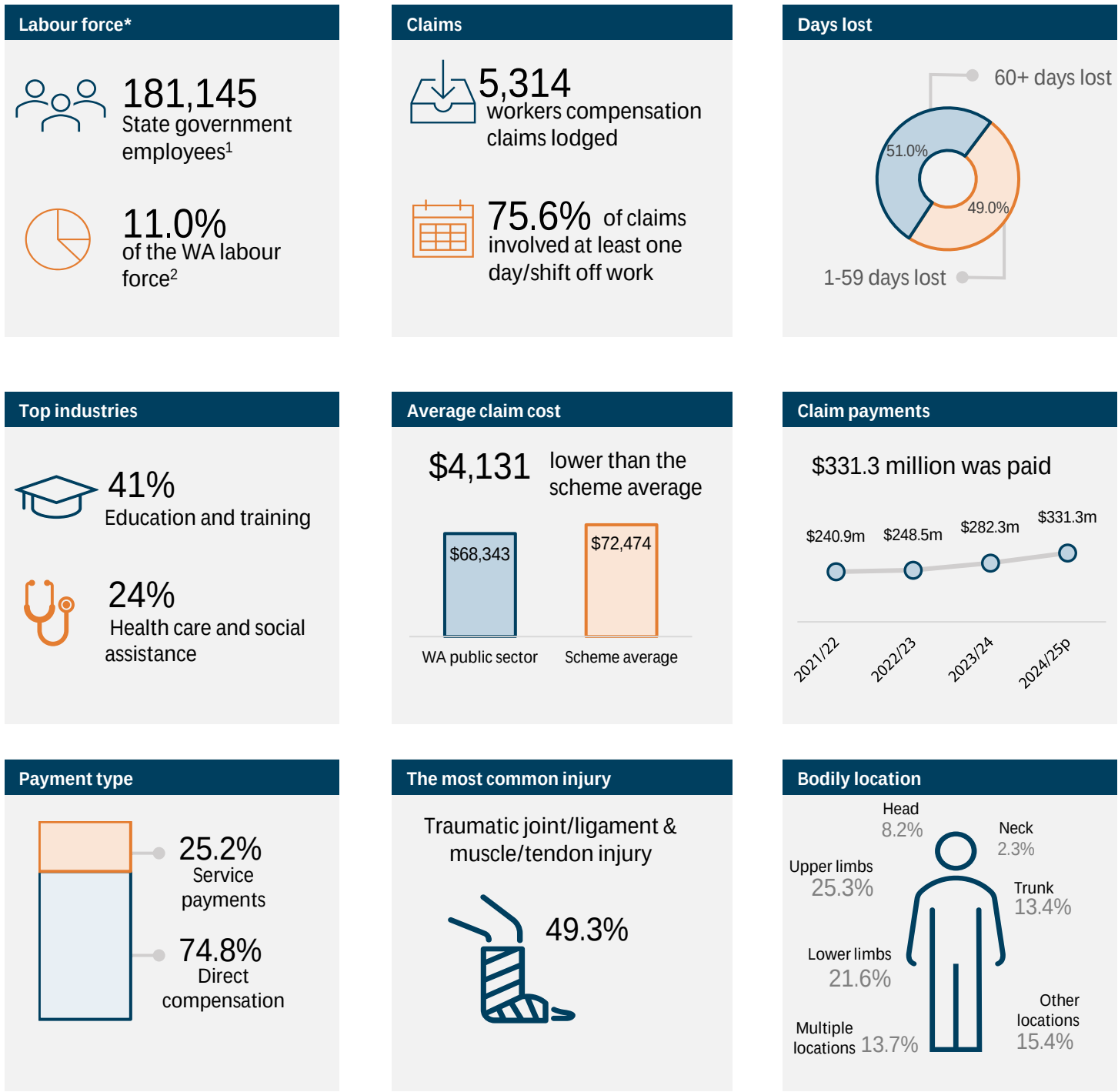
Things to note

As data for the most recent financial year is subject to develop over time due to the evolving nature of claims, care should be exercised when referencing and comparing against previous years. Developments are less likely to affect claim numbers but will have more impact on claim payments.

The 'p' in the reference period (2024/25p) signifies 'provisional data' - data that is subject to change over time as further information about the claims are received.

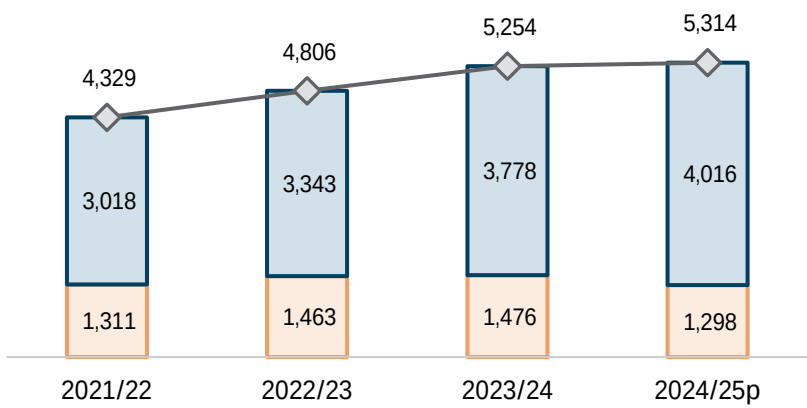
Information in the report should also be read with consideration of the statements set out in the disclaimer provided.

WA Public Sector at a glance 2024/25p



¹ Source: Western Australian Public Sector Workforce Report – March 2025 - Public Sector Commission
² Source: Labour Force, Australia, September 2025 - Australian Bureau of Statistics

Claim numbers number of claims lodged by lost-time

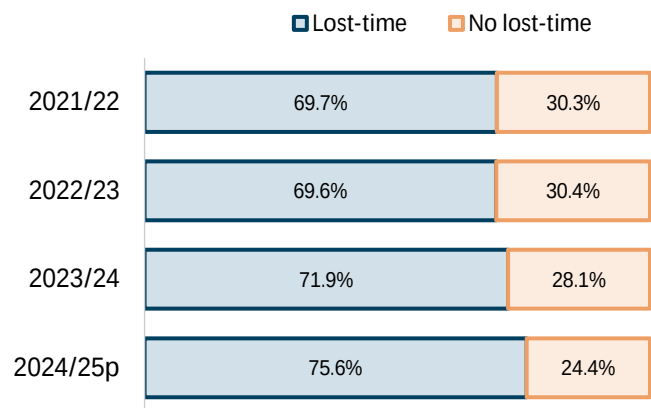


All claims
Total claims in the WA Public Sector increased (+22.8%) over four years.

Lost-time claims
Lost-time claims averaged 3,539 claims per year between 2021/22 and 2024/25p.

No lost-time claims
Claims with no time off work averaged 1,387 claims per year over four years.

Claim numbers proportion of claims lodged by lost-time

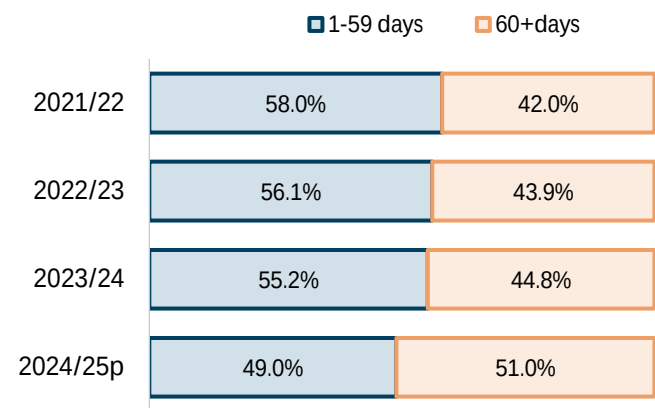


In 2024/25p, the WA Public Sector accounted for 21.0% of total claims lodged in the WA workers compensation scheme.

Claim numbers number of claims lodged by days lost

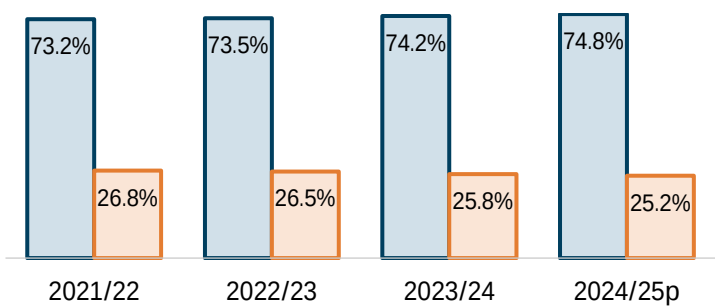
	2021/22	2022/23	2023/24	2024/25p
0 days	1,311	1,463	1,476	1,298
1 - 4 days	629	625	723	638
5 - 19 days	615	675	757	666
20 - 59 days	507	574	604	662
60 - 119 days	373	404	464	678
120 - 179 days	203	245	269	497
180+ days	691	820	961	875
Total claims	4,329	4,806	5,254	5,314

Lost-time claims proportions by days lost



In 2024/25p, the proportion of long duration claims in the WA Public Sector (51.0%) was higher than the rest of the scheme (44.5%)

Total claim payments proportions by payment group

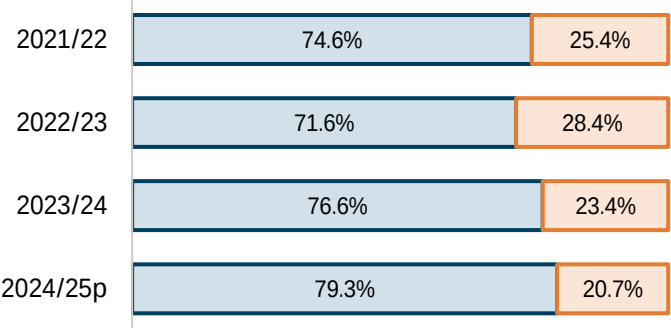


Direct compensation
payments made directly to the worker (either by income replacement or lump sums).



Service payments
includes medical & hospital, allied health, workplace rehabilitation and legal & miscellaneous payments.

Direct compensation payments proportions by payment type

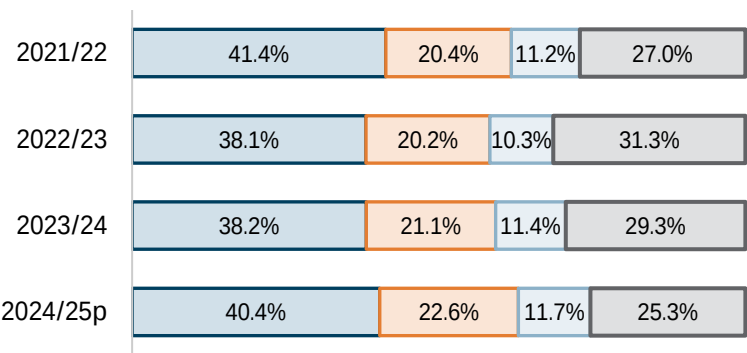


Income payments
accounted for around three-quarters of direct compensation payments over four years.



Lump sums
as a proportion of direct compensation payments ranged from 20.7% to 28.4% between 2021/22 and 2024/25p.

Service payments proportions by payment type



Medical & hospital



Allied health



Workplace rehabilitation



Legal & miscellaneous

Claim payments (\$million adjusted)

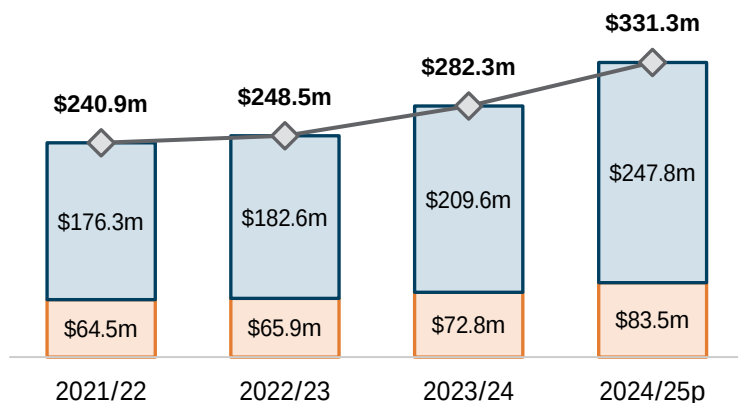
	2021/22	2022/23	2023/24	2024/25p
DIRECT COMPENSATION				
Income payments	\$131.5m	\$130.8m	\$160.5m	\$196.4m
Lump sums	\$44.9m	\$51.8m	\$49.1m	\$51.3m
SERVICE PAYMENTS				
Medical & hospital	\$26.7m	\$25.1m	\$27.8m	\$33.7m
Allied health*	\$13.2m	\$13.3m	\$15.4m	\$18.9m
Workplace rehabilitation	\$7.2m	\$6.8m	\$8.3m	\$9.8m
Legal & miscellaneous	\$17.4m	\$20.6m	\$21.3m	\$21.1m
Total claim payments	\$240.9m	\$248.5m	\$282.3m	\$331.3m



Total claim payments are adjusted for inflation to allow for meaningful comparisons over time.

* Allied health includes 'other treatment services'.

Total claim payments (\$million adjusted) by payment group



Direct compensation payments increased from \$176.3 million to \$247.8 million over four years.



Service payments increased from \$64.5 million in 2021/22 and stands at \$83.5 million in 2024/25p.

Payments for claims in the WA Public Sector in 2024/25p totalled \$331.3 million, accounting for 21.8% of total scheme payments.

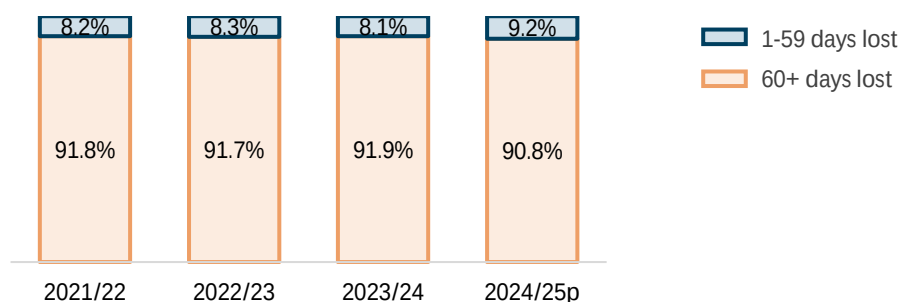
Claim costs* total claim costs by days lost

	2021/22	2022/23	2023/24	2024/25p
1-59 days lost	\$18.7m	\$22.4m	\$23.5m	\$25.3m
60+ days lost	\$210.3m	\$246.3m	\$265.4m	\$249.1m
Total claims	\$229.0m	\$268.7m	\$288.9m	\$274.5m

Provisional financial data expected to increase over time.

* Due to the evolving nature of claims, data is subject to change particularly in the most recent year.

Claim costs* proportions of claim costs by days lost



Claim costs* average claim costs by days lost

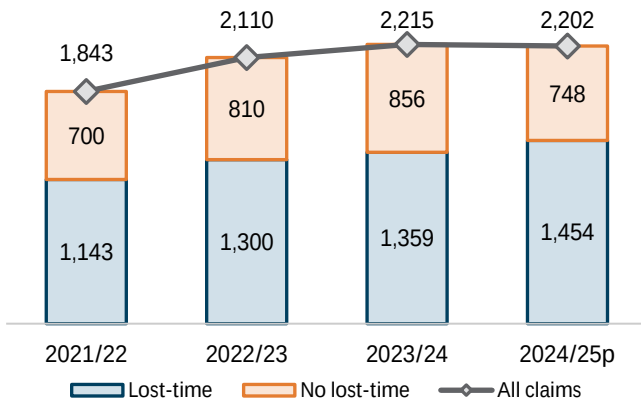
	2021/22	2022/23	2023/24	2024/25p
1-59 days lost	\$10,697	\$11,957	\$11,284	\$12,881
60+ days lost	\$165,996	\$167,687	\$156,641	\$121,532
Total claims	\$75,894	\$80,389	\$76,460	\$68,343

Provisional financial data expected to increase over time.

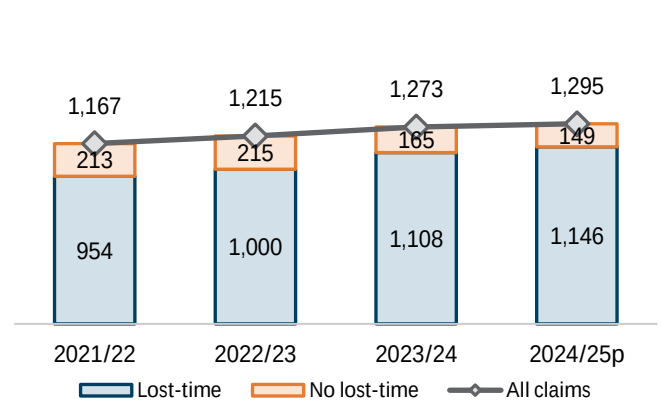
The average claim cost for the WA Public Sector was \$68,343 in 2024/25p, below the scheme average of \$72,402.

Claim numbers by lost-time per industry division

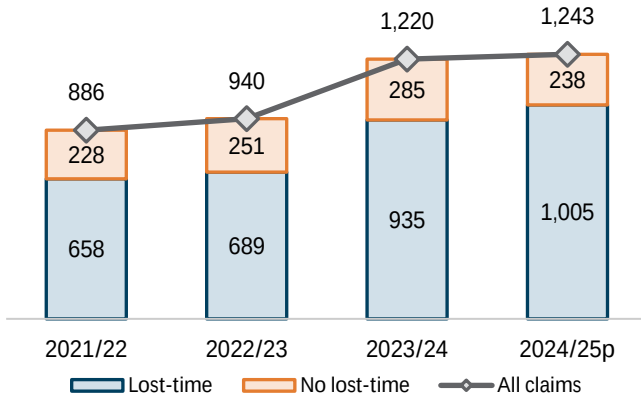
Education and training



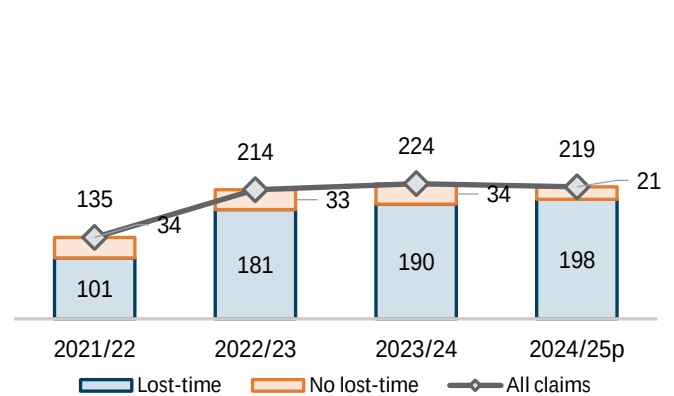
Health care and social assistance



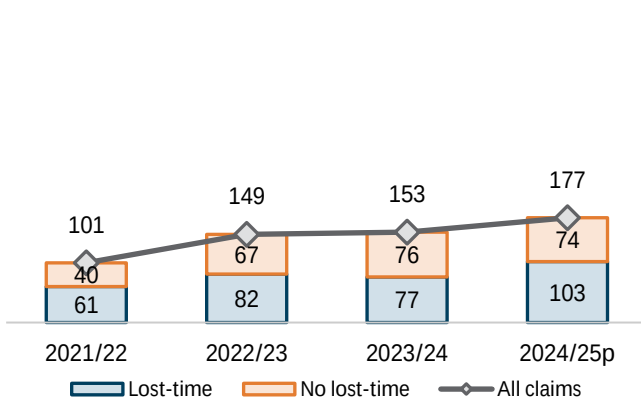
Public administration and safety



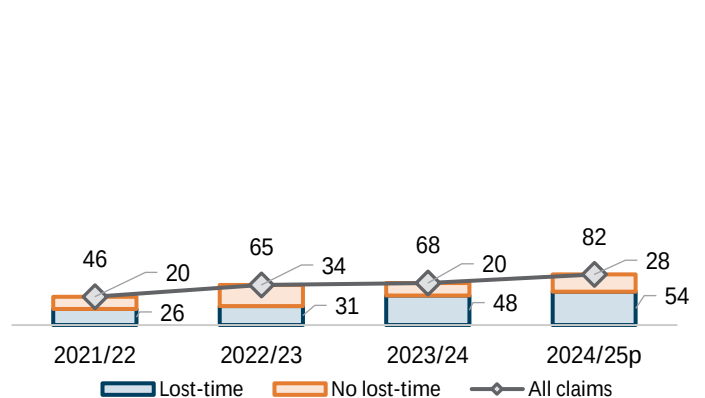
Transport, postal and warehousing



Arts and recreation services

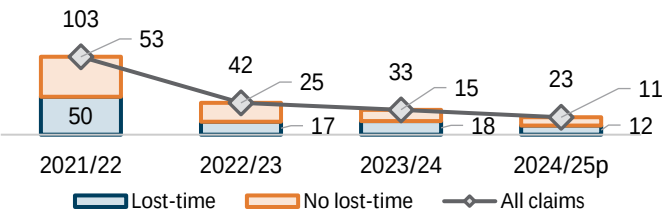


Electricity, gas, water and waste services

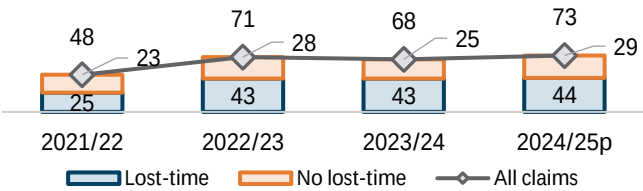


Claim numbers by lost-time per industry division

Agriculture, forestry and fishing



All other inudustries



Lost-time claims by industry division

	2021/22	2022/23	2023/24	2024/25p
Education and training	1,143	1,300	1,359	1,454
1-59 Days	774	818	829	813
60+ Days	369	482	530	641
Health care and social assistance	954	1,000	1,108	1,146
1-59 Days	481	529	602	524
60+ Days	473	471	506	622
Public administration and safety	658	689	935	1,005
1-59 Days	349	328	459	444
60+ Days	309	361	476	561
Transport, postal and warehousing	101	181	190	198
1-59 Days	43	92	79	77
60+ Days	58	89	111	121
Arts and recreation services	61	82	77	103
1-59 Days	35	55	48	52
60+ Days	26	27	29	51
Electricity, gas, water and waste services	26	31	48	54
1-59 Days	13	17	32	25
60+ Days	13	14	16	29
Agriculture, forestry and fishing	50	17	18	12
1-59 Days	36	9	11	6
60+ Days	14	8	7	6
All other industries	25	43	43	44
1-59 days lost	20	26	24	25
60+ days lost	5	17	19	19
Total claims	3,018	3,343	3,778	4,016

Work status rate lost-time claims

Return to work rate	2021/22	2022/23	2023/24	2024/25p
at 1 month	61.3%	58.7%	59.1%	56.7%
at 3 months	74.4%	72.3%	72.9%	71.3%
at 6 months	83.0%	80.4%	79.7%	77.7%
at 12 months	86.5%	84.9%	83.8%	n/a



The return to work rate measures the proportion of claimants who returned to work at any capacity at key intervals from the date of claim lodgement.

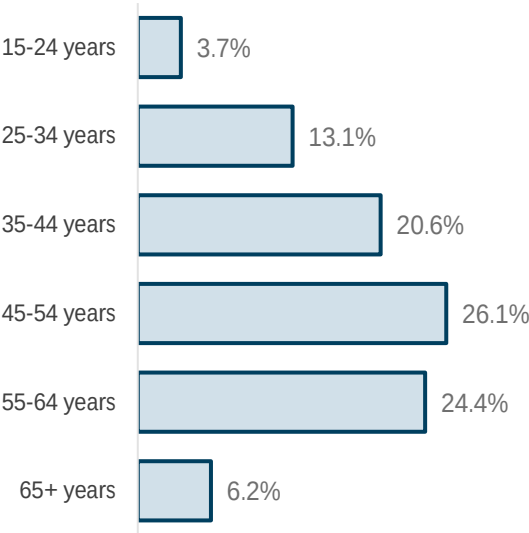
* Claims lodged towards the end of the financial year have not had sufficient time lapsed for the work status to be assessed. Therefore, the return to work rate is expected to revise upwards, especially at the 6 and 12 month mark.

In 2023/24, 83.8% of claimants in the WA Public Sector returned to work at some capacity 12 months from claim lodgement. This is below the total scheme (86.4%).

Lost-time claims by age group

	2021/22	2022/23	2023/24	2024/25p
15-24 years	89	119	147	164
25-34 years	369	415	527	649
35-44 years	613	684	827	894
45-54 years	911	1,016	1,050	1,085
55-64 years	852	903	978	973
65+ years	184	206	249	251
Total claims	3,018	3,343	3,778	4,016

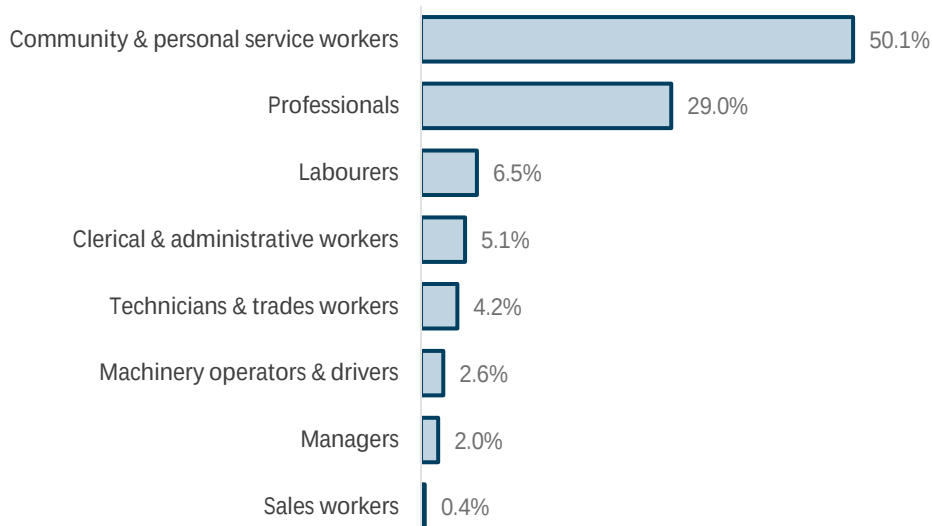
Lost-time claims proportions by age group 2024/25p



Lost-time claims by occupation

	2021/22	2022/23	2023/24	2024/25p
Community & personal service workers	1,419	1,632	1,879	2,013
Professionals	863	962	1,090	1,166
Labourers	235	237	245	261
Clerical & administrative workers	165	146	178	205
Technicians & trades workers	176	169	181	169
Machinery operators & drivers	65	66	90	104
Managers	68	87	95	80
Sales workers	27	44	20	18
Total claims	3,018	3,343	3,778	4,016

Lost-time claims proportions by occupation 2024/25p



Carers & aides and protective service workers accounted for over 90% of 'Community & personal service workers' in 2024/25p.

Lost-time claims by nature of injury/disease

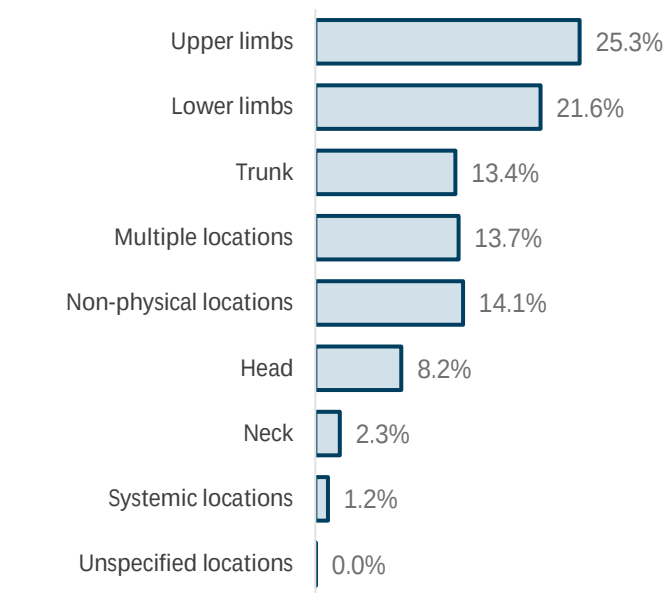
	2021/22	2022/23	2023/24	2024/25p
Traumatic joint/ligament & muscle/tendon injury	1,585	1,816	1,855	1,978
Wounds, lacerations, amputations & internal organ damage	494	481	594	707
Mental diseases	312	420	495	568
Fractures	225	233	253	270
Musculoskeletal & connective tissue diseases	149	141	198	194
Intracranial injuries	67	68	106	101
Other injuries	42	41	38	42
Burn	27	27	34	30
Infectious & parasitic diseases	1	39	79	29
Other claims	29	25	36	28
Respiratory system diseases	3	8	13	17
Neoplasms (cancer)	5	6	27	13
Nervous system & sense organ diseases	24	16	10	12
Digestive system diseases	17	9	22	12
Skin & subcutaneous tissue diseases	13	8	13	9
Circulatory system diseases	2	2	3	5
Other diseases	22	2	1	1
Injury to nerves & spinal cord	1	1	1	0
Total claims	3,018	3,343	3,778	4,016

Sprains and strains (traumatic joint/ligament and muscle/tendon injury) continued to be the leading injury for claims lodged from the WA Public Sector (49.3%), and the overall scheme (48.7%) in 2024/25p.

Lost-time claims by bodily location of injury/disease

	2021/22	2022/23	2023/24	2024/25p
Upper limbs	841	896	1,043	1,017
Lower limbs	694	731	799	866
Trunk	431	477	516	539
Multiple locations	413	434	437	551
Non-physical locations	312	420	495	568
Head	247	270	308	331
Neck	56	50	78	94
Systemic locations	23	61	98	48
Unspecified locations	1	4	4	2
Total claims	3,018	3,343	3,778	4,016

Lost-time claims proportions by bodily location of injury/disease 2024/25p

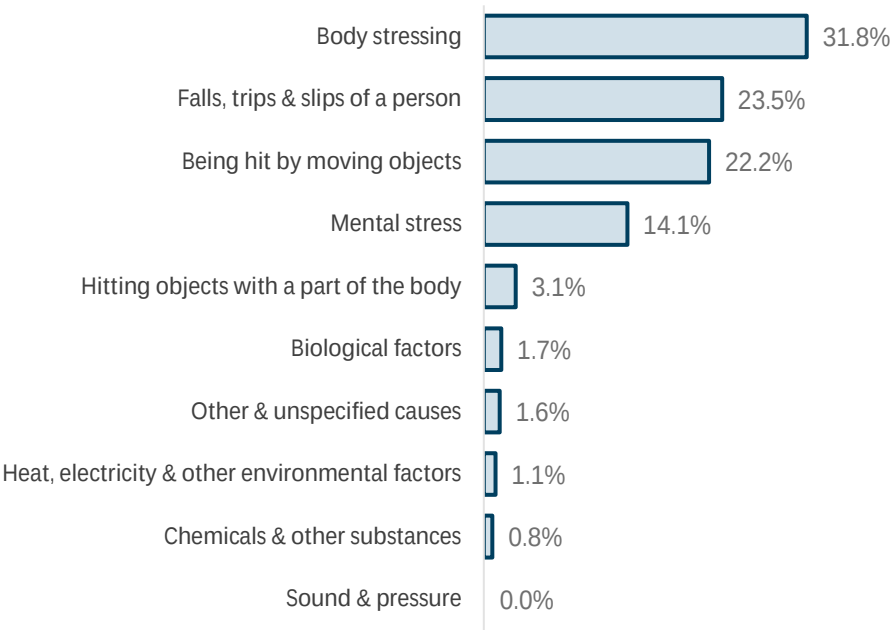


Upper and lower limb injuries accounted for around half of total claims lodged in 2024/25p.

Lost-time claims by mechanism of incident

	2021/22	2022/23	2023/24	2024/25p
Body stressing	948	1,091	1,167	1,277
Falls, trips & slips of a person	818	791	822	942
Being hit by moving objects	642	724	836	891
Mental stress	312	420	495	568
Hitting objects with a part of the body	130	136	177	126
Biological factors	32	66	120	69
Other & unspecified causes	40	32	49	63
Heat, electricity & other environmental factors	28	30	55	46
Chemicals & other substances	67	50	54	34
Sound & pressure	1	3	3	0
Total claims	3,018	3,343	3,778	4,016

Lost-time claims proportions by mechanism of incident 2024/25p

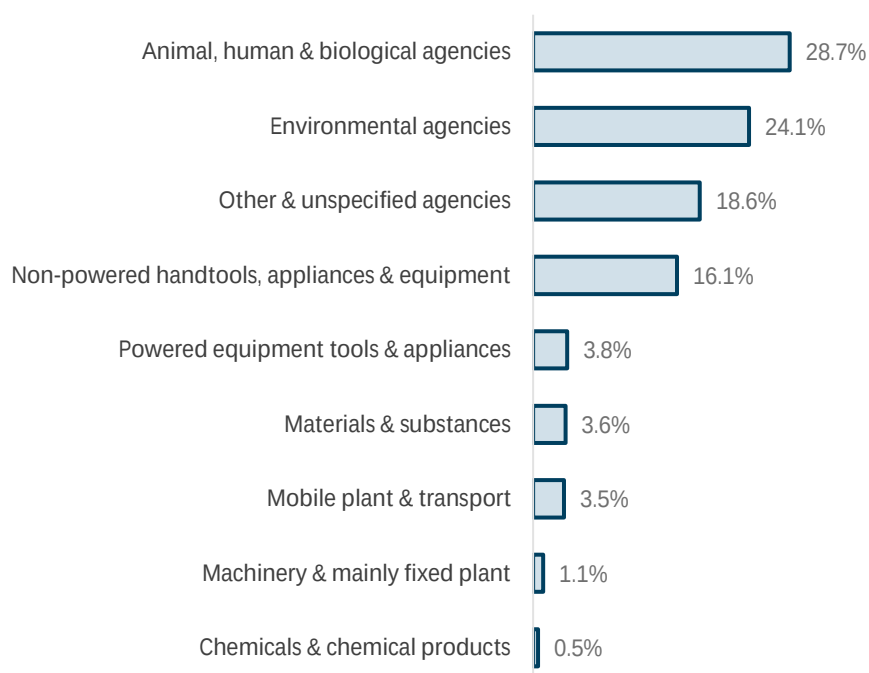


The number of claims resulting from mental stress was higher in the WA public sector (14.1%) than the rest of the scheme (2.9%) in in 2024/25p.

Lost-time claims by agency of injury/disease

	2021/22	2022/23	2023/24	2024/25p
Animal, human & biological agencies	756	906	1,075	1,151
Environmental agencies	839	839	855	968
Other & unspecified agencies	407	551	672	748
Non-powered handtools, appliances & equipment	530	573	662	645
Powered equipment tools & appliances	123	117	129	153
Materials & substances	149	146	151	145
Mobile plant & transport	139	134	152	139
Machinery & mainly fixed plant	26	36	39	45
Chemicals & chemical products	49	41	43	22
Total claims	3,018	3,343	3,778	4,016

Lost-time claims proportions by agency of injury/disease 2024/25p



TERM	DEFINITION / EXPLANATION OF TERM
Act	The <i>Workers Compensation and Injury Management Act 2023</i> , which took effect from 1 July 2024.
Age	Chronological age (in years) of the worker at the date of injury or disease.
Agency of injury or disease	The object, substance or circumstance that was principally involved in or most closely associated with the circumstances which ultimately led to the most serious injury or disease. A comprehensive list of this classification is available from <i>Safe Work Australia Type of Occurrence Classification System 3rd edition</i> (safeworkaustralia.gov.au).
Bodily location	The part of the body affected by the most serious injury or disease. A comprehensive list of this classification is available from <i>Safe Work Australia Type of Occurrence Classification System 3rd edition</i> (safeworkaustralia.gov.au).
Claimant	A person who lodges a claim in the WA workers compensation scheme.
Claim costs	An estimate of costs for unfinalised claims, and total cost of finalised claims attributed to the year in which a claim was lodged. Due to the evolving nature of claims, data is subject to change particularly the most recent year. Claim costs are not adjusted for inflation.
Claims data	Information pertaining to workers compensation claims is reported to WorkCover WA by licensed insurers and self-insurers. Information is collated based on the financial year in which a claim was lodged with the insurer. For the purposes of this report, certain types of claims were excluded: ▲ lost-time journey claims between home and work ▲ asbestos-related diseases, including mesothelioma and pneumoconiosis, caused by asbestos exposure ▲ duplicated or disallowed (by an insurer). Due to the evolving nature of claims, data is subject to change particularly the most recent year.
Claim payments	Categories are based on WorkCover WA's Guidelines for Completing Form WC 101. Claim payments are in contrast with claim costs as they do not reflect liabilities incurred but not yet paid. Claim payment information is collated based on the financial year during which payment was made, regardless of when the claim was lodged with the insurer. In this report, claim payments are reported both in adjusted and unadjusted formats. In relation to the former, payments are adjusted for inflation to allow for meaningful comparisons over time.
Days lost	The number of hours off work divided by the number of hours usually worked each day. If the claim is finalised, actual hours off work are used, otherwise if the claim is not finalised, estimated hours off work are used.
Direct compensation	Payments made directly to the worker either by income replacement (payments made for absences from work) or lump sums such as: ▲ future (redemption) payments ▲ permanent impairment (specific injury) payments ▲ fatal payments including funeral expenses ▲ common law and other Acts payments.
Industry	Based on the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006</i> published by the Australian Bureau of Statistics. The ANZSIC system groups together businesses that carry out similar economic activities and structured into a hierarchy of units reflecting different levels of description (abs.gov.au).

TERM	DEFINITION / EXPLANATION OF TERM
Long duration claims	Workers compensation claims for which the injury or disease results in an absence from work of at least 60 days or shifts.
Lost-time claims	Claims for which the injury or disease results in an absence from work of at least one day or shift.
Mechanism of incident	The action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. The full list of this classification is available from <i>Safe Work Australia's Type of Occurrence Classification System 3rd edition</i> (safeworkaustralia.gov.au).
Nature of injury or disease	The most serious injury or disease suffered by the worker. The full list of this classification is available from <i>Safe Work Australia's Type of Occurrence Classification System 3rd edition</i> (safeworkaustralia.gov.au).
Occupation	Based on the <i>Australian and New Zealand Standard Classification of Occupations (ANZSCO)</i> published by the Australian Bureau of Statistics. It is a skill-based classification which encompasses all occupations in the Australian workforce (abs.gov.au).
Service payments	Service payments include: 1. medical and hospital payments: ▀ medical practitioner and specialist payments (consultation and treatment expenses rendered by general practitioners and medical specialists) ▀ hospital expenses (hospital accommodation and hospital treatment). 2. allied health payments: ▀ payments for medical and health-related services provided by allied health professionals (such as physiotherapists, occupational therapists, etc) as part of a worker's injury management and rehabilitation plan. These payments cover the cost of treatment and rehabilitation services that help an injured worker recover and return to work. 3. workplace rehabilitation payments: ▀ payments for workplace rehabilitation services provided by an approved workplace rehabilitation provider when it is reasonably necessary for the worker's recovery and return to work. These include services such as functional capacity assessments, job task analysis, return-to-work planning, workplace modifications, and vocational counselling. 4. legal and miscellaneous: ▀ legal expenses (comprises the cost of legal advice and representation incurred by licensed insurers or self-insurers), witness fees and the costs of these services incurred by the worker where the insurer is ordered to meet the costs) ▀ miscellaneous expenses including first aid and emergency transport, a wheelchair or similar appliance, a suitable surgical appliance or artificial limb, as defined under Division 5 of the <i>Workers Compensation and Injury Management Act 2023</i>.
Worker	Under the <i>Workers Compensation and Injury Management Act 2023</i>, a worker is defined as: a) any person working under a contract of service or apprenticeship with an employer b) certain contractors, but only if: ▀ the work is not part of a trade or business regularly carried on by the contractor in their own name or business name ▀ the contractor does not sublet the contract ▀ if the contractor employs others, they personally perform part of the work.