

Scheme Status Report

June 2025

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

workcover.wa.gov.au



Scheme status report: June 2025

Publication date: December 2025

Data extraction date: 15 December 2025

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Scheme Status Report

WorkCover WA is the government agency responsible for overseeing the workers compensation and injury management scheme in Western Australia (WA).

WA operates a privately underwritten workers compensation scheme, where private insurance agencies are licensed by WorkCover WA to provide workers compensation insurance to WA employers. Additionally, WorkCover WA also exempts large employers, who have the material and financial resources to cover their own liabilities from any workplace injuries that may occur, from having to obtain workers compensation insurance from an 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.

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

The *Workers Compensation and Injury Management Act 2023* came into effect on 1 July 2024, replacing the *Workers' Compensation and Injury Management Act 1981*.

The Scheme Status Report is produced on a quarterly basis to measure trends and variations in relation to key elements of the WA workers compensation scheme including:



CLAIM
NUMBERS



CLAIM
PAYMENTS



ESTIMATED
COSTS





CLAIM
MANAGEMENT




DISPUTES AND
SETTLEMENTS

The report is presented in two sections:

- 
1. Key indicators: a high level overview that summarises long and short term trend changes for key elements within the WA workers compensation scheme.

2. licensed insurer and self-insurer comparison: detailed information for licensed insurers and self-insurers in relation to claim numbers, payments, estimated costs, claim management and settlements. This supplements information presented in Section 1.



Notes for the reader:

Different reporting timeframes for two indicators: lost-time and estimated claim costs

- Lost-time claim indicators (p.7) allow for lost-time estimates to mature and therefore are only reported up to the Dec (Q2) 2024/25 quarter (lag of two financial quarters).
- Claims data used in the report is derived from data supplied by insurers and exempt employers in accordance with the NIDS specification found on WorkCover WA's website at workcover.wa.gov.au.

CLAIM NUMBERS p. 6



Total claims lodged
7,392

+3.3% change from previous quarter



Incidence rate
1.15

+2.2% change from previous quarter



Active claims
28,849

+2.2% change from previous quarter

CLAIM PAYMENTS p. 8-10



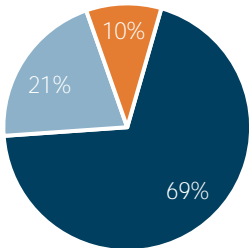
Total payments
\$450.9 m

+3.4% change from previous quarter



Average finalised payment
\$55,062

+2.7% change from previous quarter



- Direct compensation
- Treatment services
- Legal & other services

CLAIM MANAGEMENT p. 12



Median lost-time claim duration
7.4 months

-1.3% change from previous quarter



94.4%
of income claims

Initial liability action made within legislative timeframe

DISPUTES p. 13



Dispute applications
547 disputes

+5.0% change from previous quarter



Disputation rate
4.0 disputes
per 100 active claims

-8.2% change from previous quarter

SETTLEMENTS p. 14-15



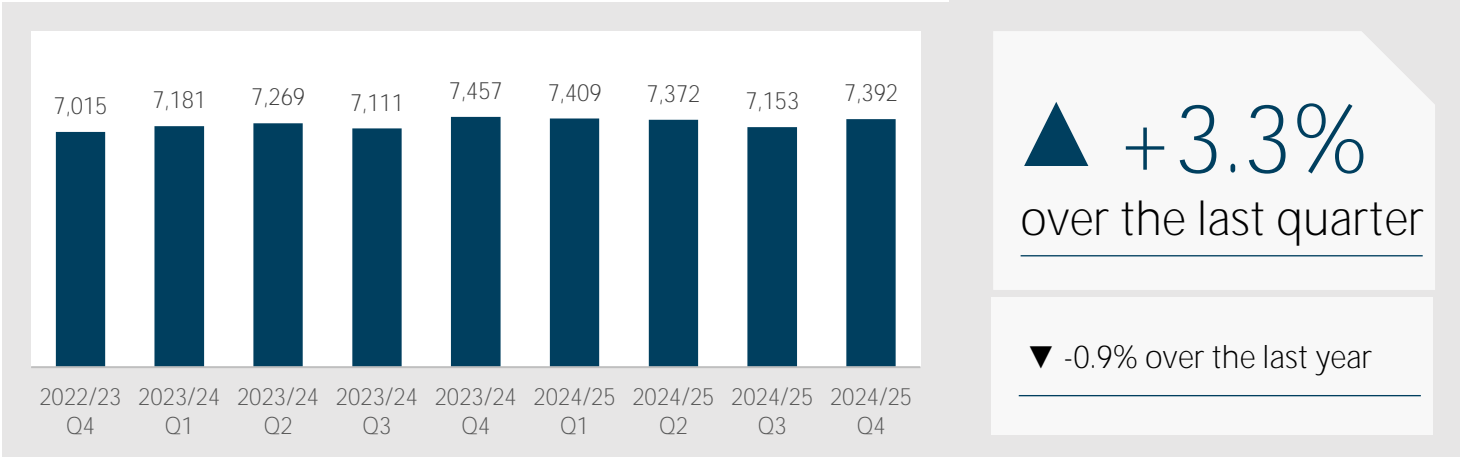
Proportion of claims finalised by
settlement agreement

25.2%

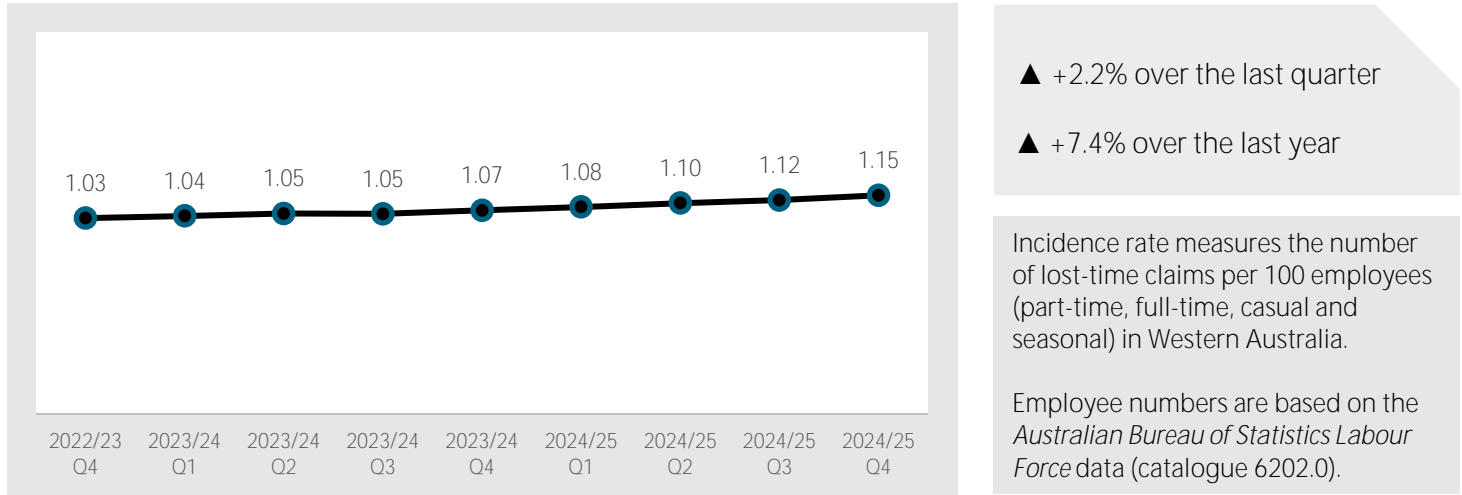
-5.4%p change from previous quarter

CLAIM NUMBERS

Total number of claims lodged | by insurer received quarter

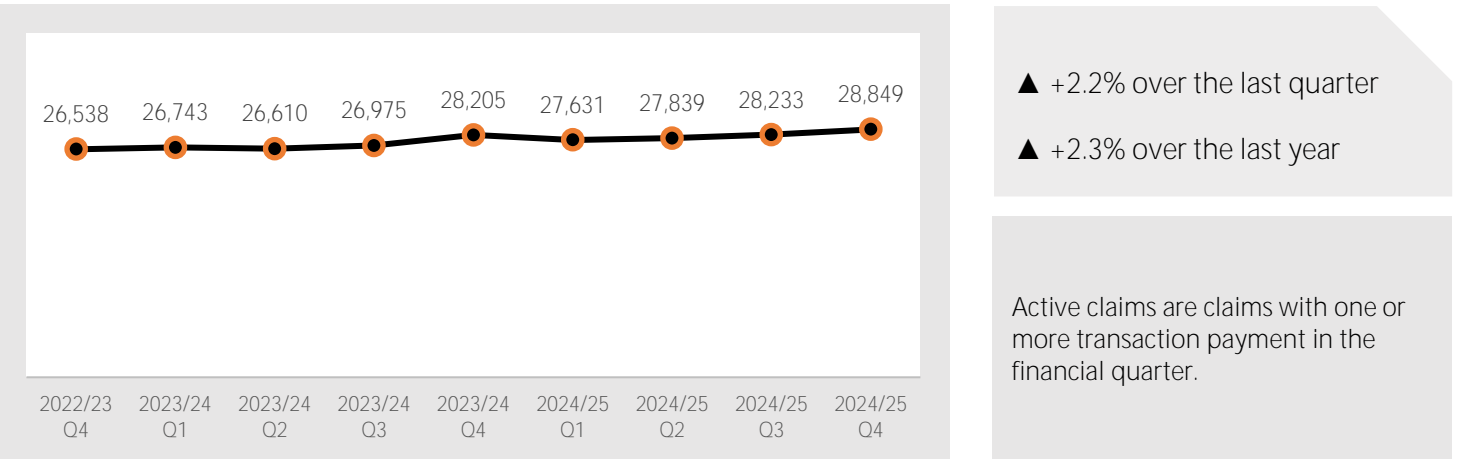


Incidence rate* | number of lost-time claims per 100 employed persons



* Incidence rate is based on a four-quarter rolling period.

Active claims | by transaction quarter



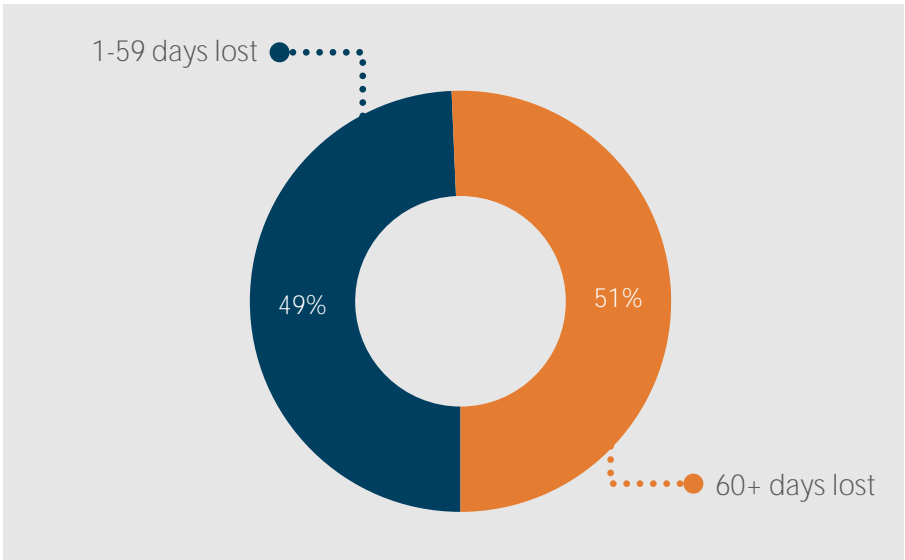
CLAIM NUMBERS

SHORT VS. LONG DURATION CLAIMS | 2024/25 Q2



Indicators on this page refer to long duration claims (60+ days lost). To allow for long duration claims to be realised, a six-month lag (two quarters) is applied.

Proportion of lost-time claims | 2024/25 Q2

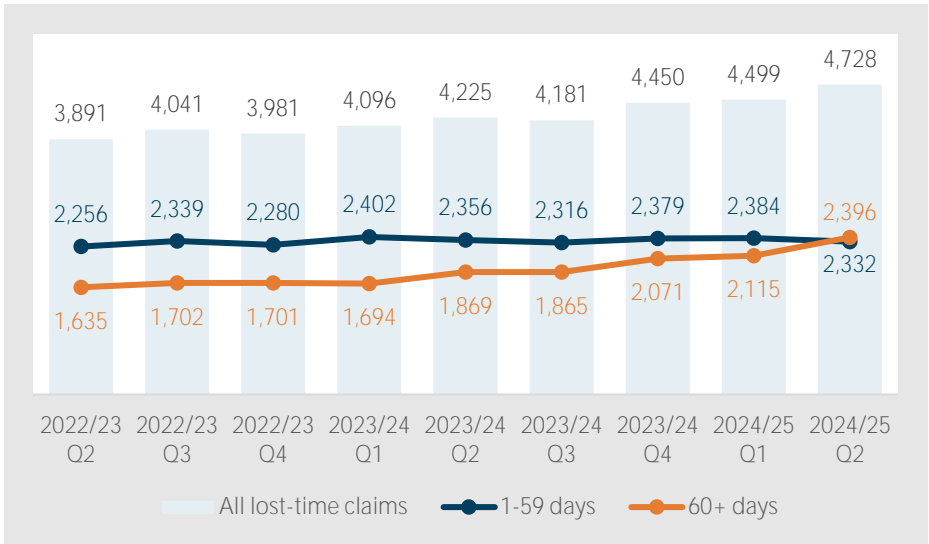


There were **4,728** lost-time claims lodged in Dec (Q2) 2024/25.

Short duration claims accounted for **49%** of lost-time claims and long duration claims accounted for **51%** of lost-time claims.

Long duration claims increased from **42%** to **51%** from Dec (Q2) 2022/23 to Dec (Q2) 2024/25. Short duration claims decreased from **58%** to **49%** over the same period.

Claim numbers | short vs. long duration claims



1-59 days lost

- ▼ -2.2% over the last quarter
- ▼ -1.0% over the last year

60+ days lost

- ▲ +13.3% over the last quarter
- ▲ +28.2% over the last year

Note: Recent quarters have shown an increase in long duration claims, primarily due to a higher proportion of unfinalised claims and their reporting based on estimates. This rise appears to reflect insurers' higher estimated days lost for these claims. As claims progress and more information becomes available, the number of long-duration claims is expected to change over time.

CLAIM PAYMENTS

2024/25 Q4 | AT A GLANCE

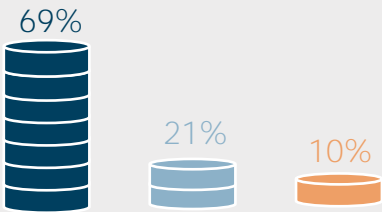


TOTAL PAYMENT TRANSACTIONS
\$450.9 m
▲ +3.4% over the last quarter



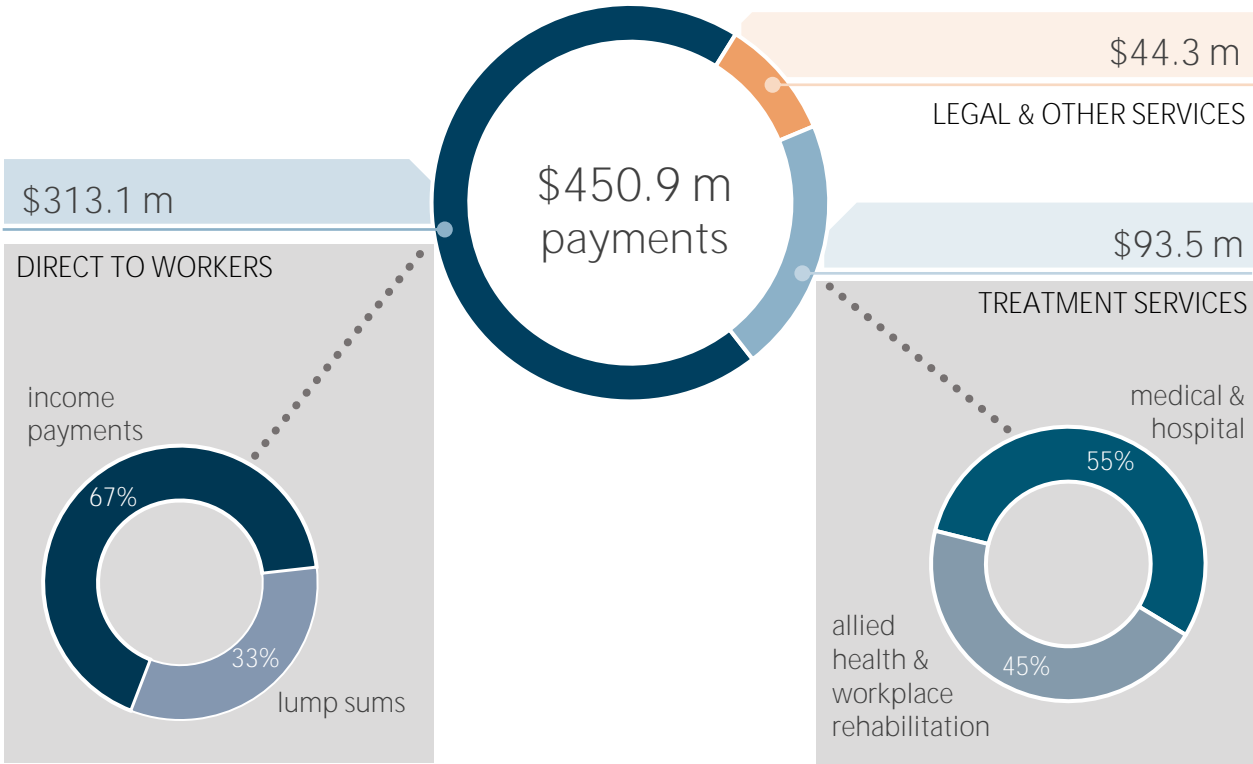
AVERAGE PAYMENT
\$55,062 per finalised claim
▲ +2.7% over the last quarter

TRANSACTION TYPES



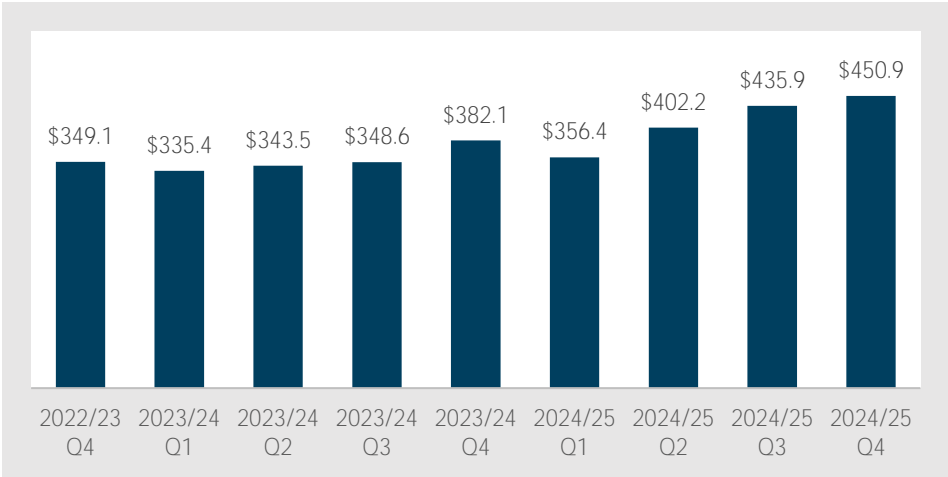
DIRECT TO WORKERS **\$313.1 m**
TREATMENT SERVICES **\$93.5 m**
LEGAL & OTHER SERVICES **\$44.3 m**

TRANSACTION TYPES BREAKDOWN



CLAIM PAYMENTS

Total claim payments | \$million

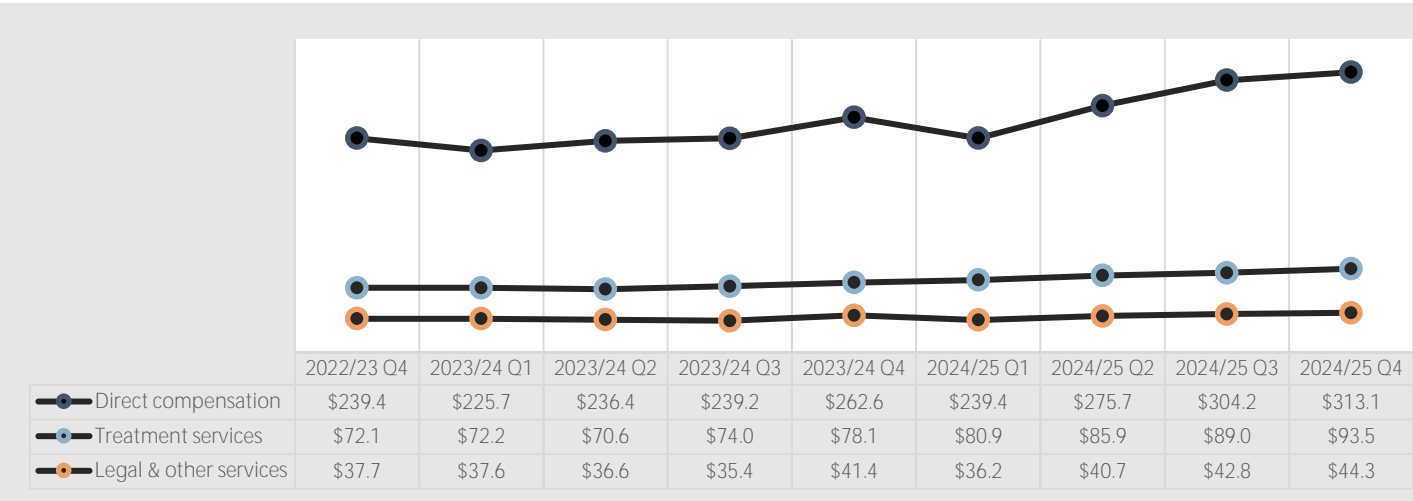


Payments are adjusted for inflation to allow for meaningful comparisons over time.

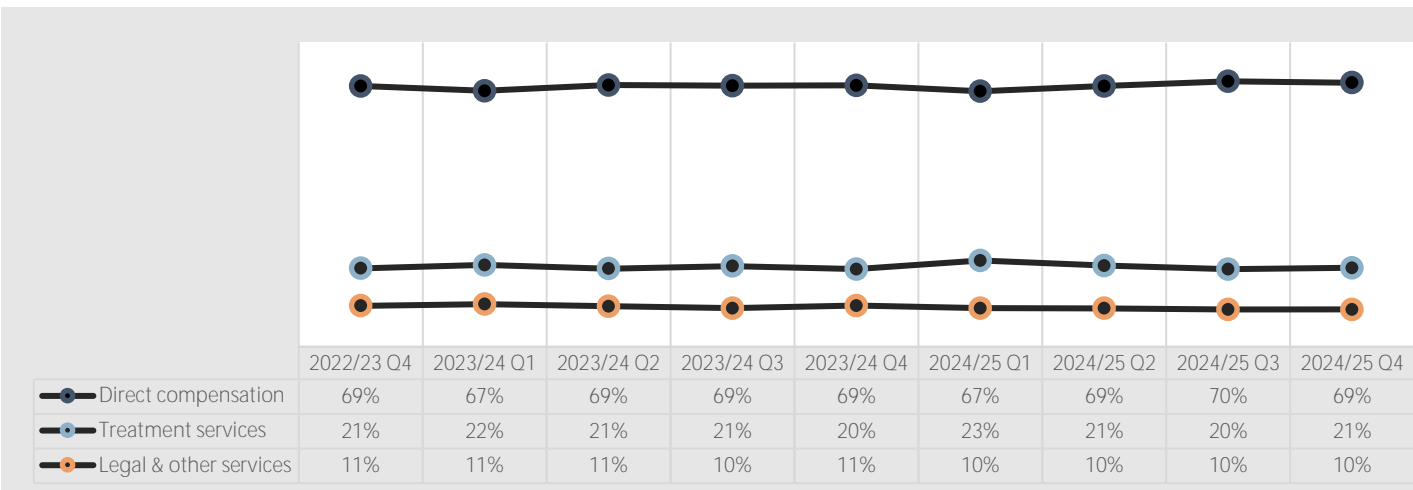
Total claim payments show an **increasing trend** over the reporting period.

- ▲ +3.4% over the last quarter
- ▲ +18.0% over the last year

Claim payments by payment type | \$million

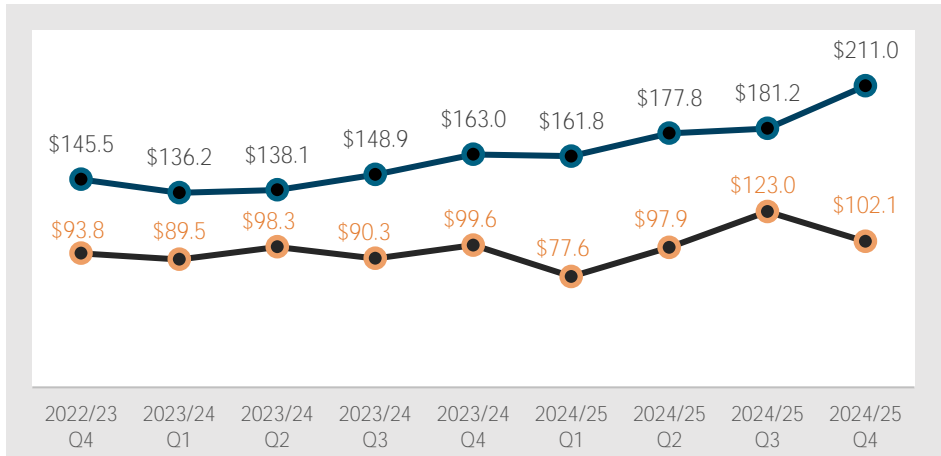


Claim payments | proportion of payment types



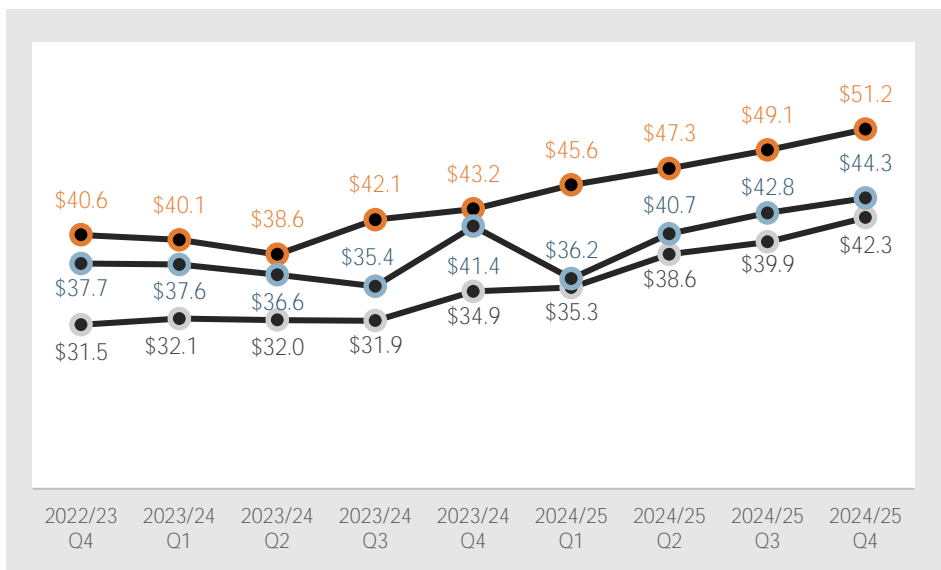
CLAIM PAYMENTS

Payments direct to workers | \$million



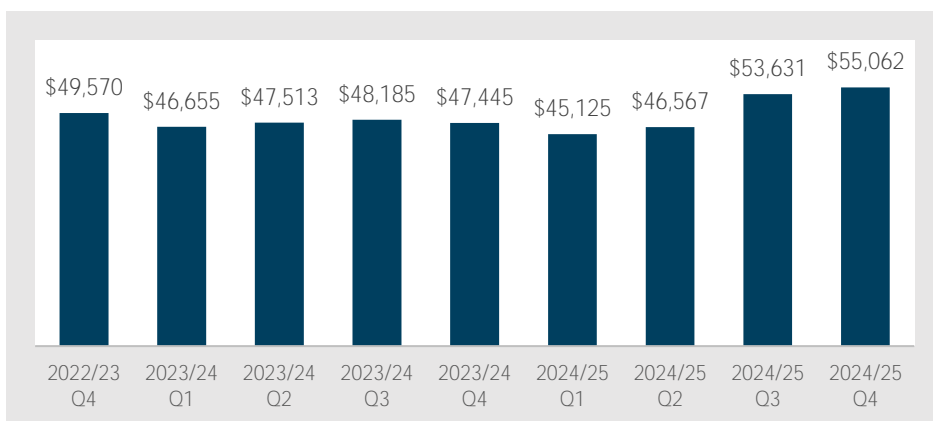
- Income payments
 - ▲ +16.4% over the last quarter
 - ▲ +29.4% over the last year
- Lump sums
 - ▼ -17.0% over the last quarter
 - ▲ +2.5% over the last year

Treatment services and legal & other services payments | \$million



- Medical & hospital
 - ▲ +4.2% over the last quarter
 - ▲ +18.6% over the last year
- Legal & other services
 - ▲ +3.5% over the last quarter
 - ▲ +6.8% over the last year
- Allied health & workplace rehab
 - ▲ +6.1% over the last quarter
 - ▲ +21.3% over the last year

Average claim payments | per finalised claim



Average finalised claim payments **increased** over the last quarter and currently stands at **\$55,062** for Jun (Q4) 2024/25.

▲ +16.1% over the last year

Increase in the average over the quarter was driven by fewer claims being finalised during the current quarter, while total claim payments remained unchanged.

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

2024/25 Q4 | AT A GLANCE



LOST-TIME CLAIM DURATION

MEDIAN 7.4 months ▼ -1.3% change over last quarter ▲ +7.2% over the last year



EMPLOYER LODGEMENT PERIOD
for income claims



INSURER LODGEMENT PERIOD
within 7 days



INITIAL LIABILITY ACTION
made within
legislative timeframe

injury claims: 19 days
disease claims: 59 days

Employer lodgement period is the time between occurrence of a work-related injury or diagnosis of a work-related disease and lodgement of a worker's compensation claim with the employer.

The average number of days between the occurrence and lodgement of a workers compensation claim with an employer will typically be less for injury than disease claims.

Disease claims usually have a longer latency period with symptoms taking an extended period to appear after exposure.

average days: 4.1 days

Insurer lodgement period is the time between an employer receiving a workers compensation claim and lodging the claim with their insurer.

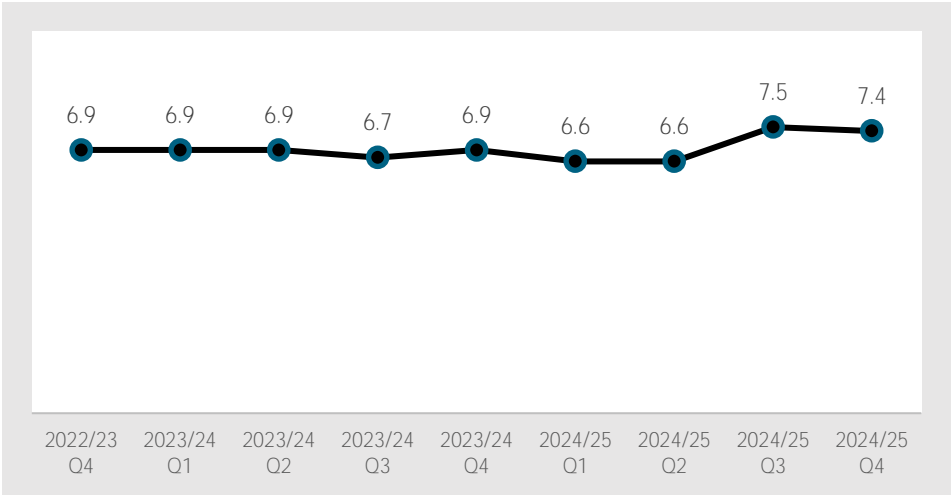
The legislative timeframe is within seven calendar days, and only applies to licensed insurers.

insurer: 94%
self-insurer: 95%

After receiving a worker's compensation claim from an employer, licensed insurers and self-insurers are required to take action regarding liability of the claim within 14 days (accept, not accept, or defer).

CLAIM MANAGEMENT

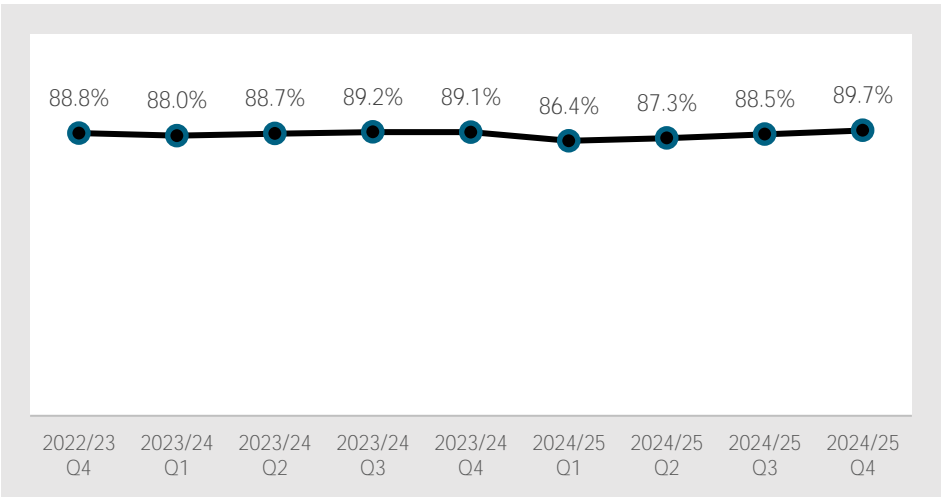
Median lost-time claim duration | months



▼ -1.3% change over last quarter
▲ +7.2% over the last year

Over the reporting period, the median lost-time claim duration ranges between **6.6** and **7.5** months.

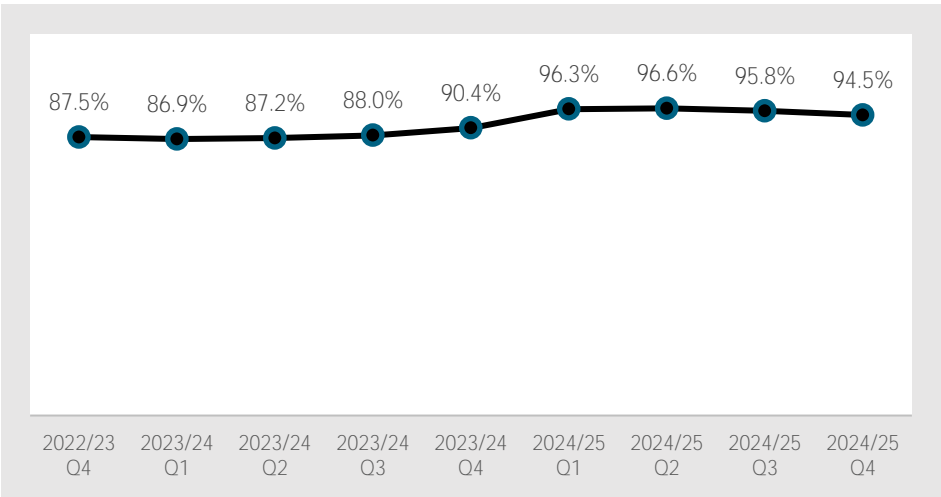
Proportion of income claims lodgement by insurers | within 7 days



▲ +1.2%p over the last quarter
▲ +0.6%p over the last year

After receiving a worker's compensation claim, an employer is required to lodge the received claim with their insurer within **seven** calendar days (insurer lodgement period).

Proportion of income claims with initial liability action made | within legislative timeframe

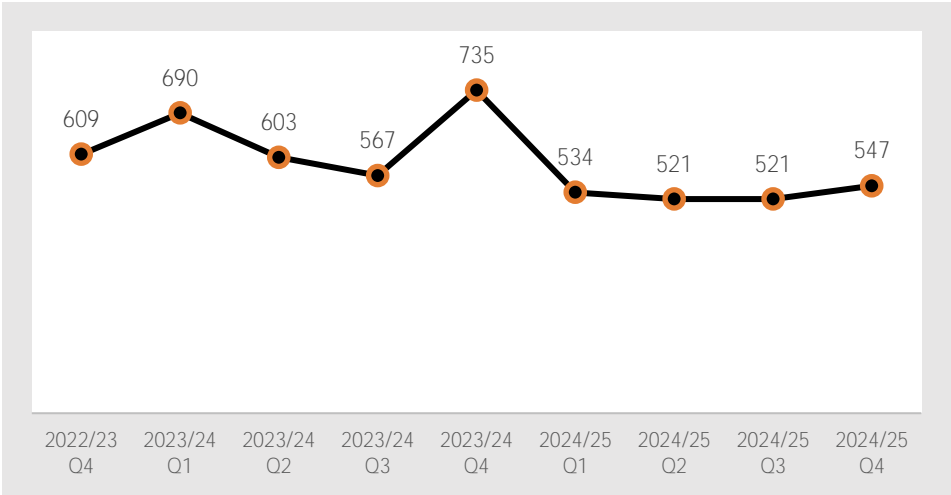


▼ -1.3%p over the last quarter
▲ +4.1%p over the last year

Licensed insurers and self-insurers are required to give a worker a liability action notice (accepted, not accepted or deferred) for the worker's claim within **14** days.

CLAIM DISPUTES

Number of dispute applications | by acceptance quarter

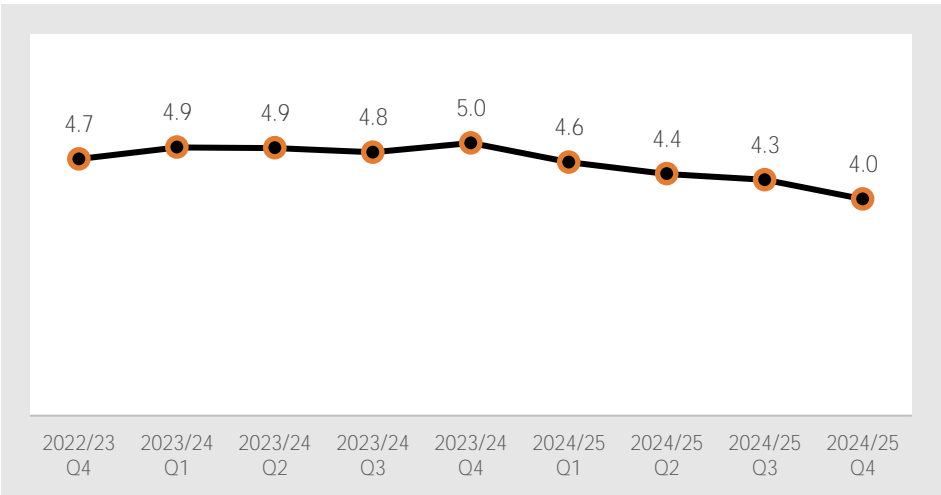


▲ +5.0% over the last quarter

▼ -25.6% over the last year

Over the quarter, the number of disputes accepted remained stable at **547 disputes**, with a spike in Jun (Q4) 2023/24 coinciding with the conclusion of the previous Act.

Disputation rate* | by acceptance quarter



▼ -8.2% over the last quarter

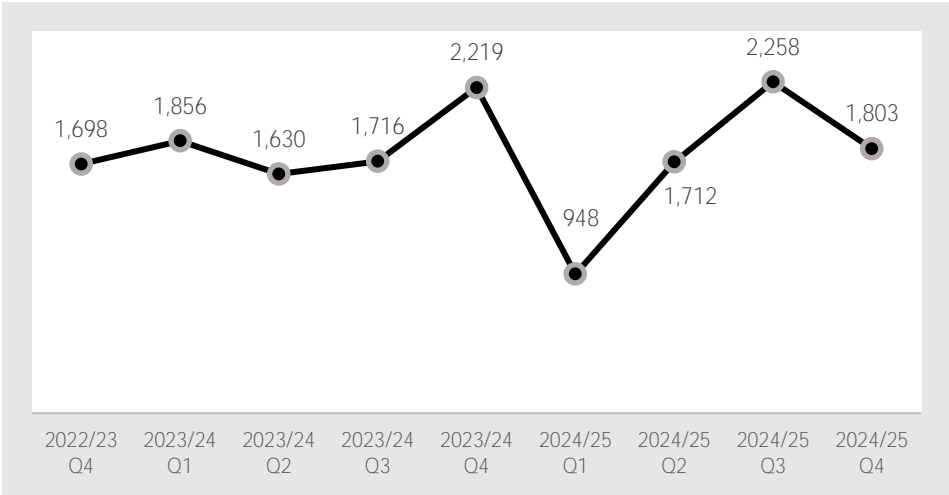
▼ -20.6% over the last year

For 12 months ending 31 Jun 2025 (2024/25 Q4), the disputation rate was **4.0 disputes** per 100 active claims.

* Disputation rate is based on a four-quarter rolling period.

CLAIM SETTLEMENTS

Number of settlement agreements | by settlement recorded quarter

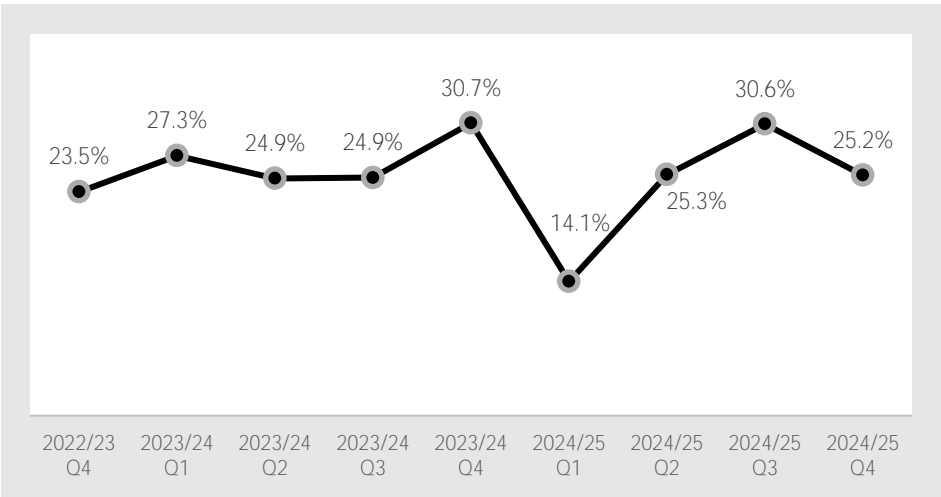


- ▼ -20.2% over the last quarter
- ▼ -18.7% over the last year

For Jun (Q4) 2024/25, there were 1,803 settlement agreements recorded.

Settlements prior to 1 July 2024 include both Memorandum of Agreements and section 92(f) deeds.

Settlement agreements | as a proportion of finalised claims



- ▼ -5.4%p over the last quarter
- ▼ -5.5%p over the last year

For Jun (Q4) 2024/25, the proportion of claims finalised by settlement agreement was 25.2%, in line with historical figures, other than the decrease in 2024/25 Q1, coinciding with the new Act.

LICENSED INSURER & SELF-INSURER COMPARISON

2024/25 Q4 | AT A GLANCE

Licensed Insurer

6,823 claims
92.3%

\$418.8 million
92.9%

\$55,094
per finalised claim

7.3 months

94.4%

25.3%



Claim Count



Claim Payments



Average Payment
Per Finalised Claim



Median Lost-Time
Claim Duration



Initial Liability Action Within
Legislative Timeframe



Settlement Rate

Self-Insurer

569 claims
7.7%

\$32.1 million
7.1%

\$54,713
per finalised claim

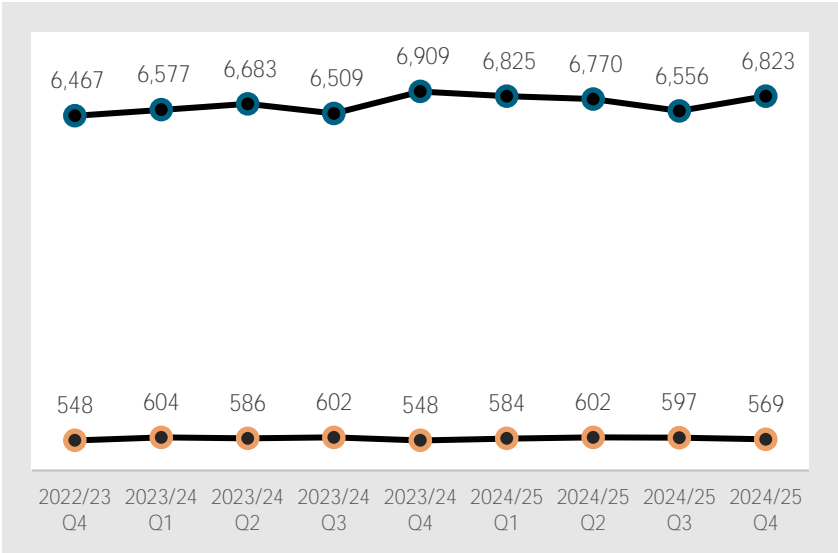
8.3 months

94.8%

24.2%

LICENSED INSURER & SELF-INSURER COMPARISON

Total number of claims lodged

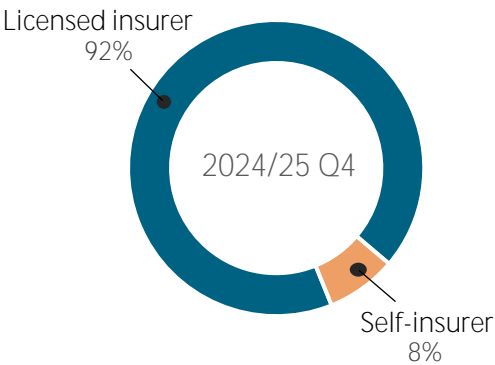
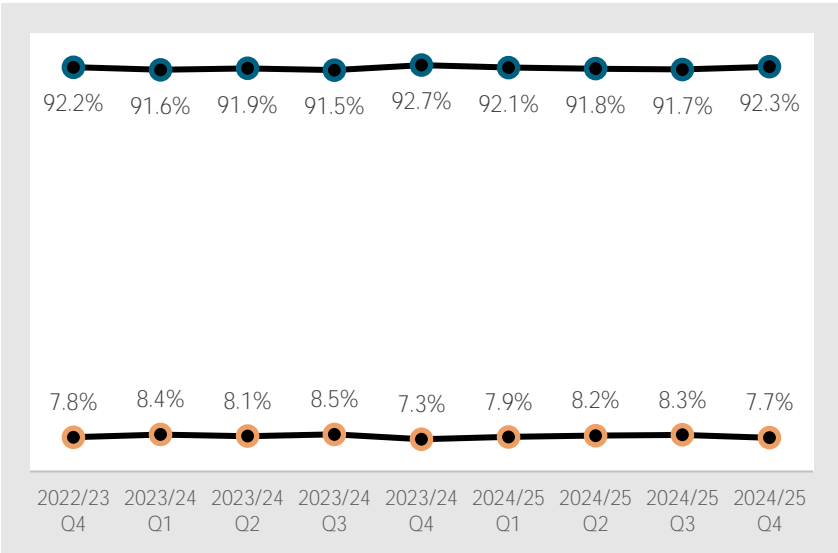


Over the reporting period, there is a steady trend for claims lodged by licensed insurers and for self-insurers.

Over the last year, the number of claims lodged decreased for licensed insurers (-1.2%) and increased for self-insurers (+3.8%).

- Licensed insurer
 - ▲ +4.1% over the last quarter
 - ▼ -1.2% over the last year
- Self-insurer
 - ▼ -4.7% over the last quarter
 - ▲ +3.8% over the last year

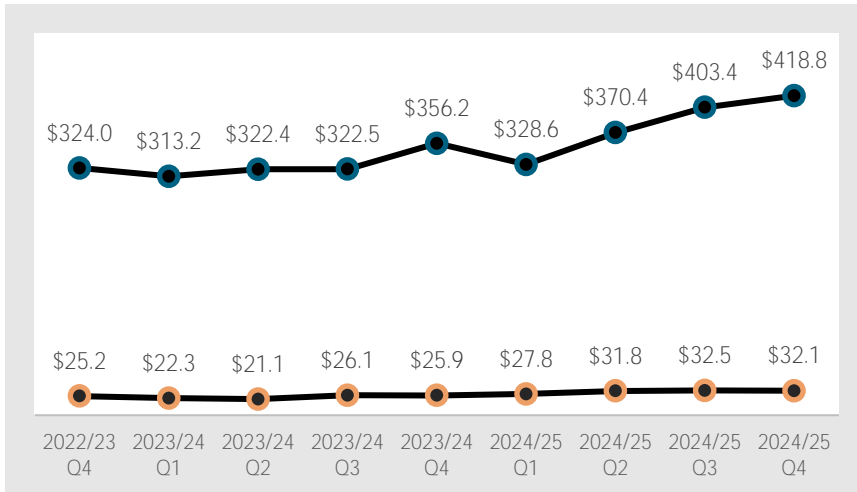
Proportion of claims



- Licensed insurer
 - ▲ +0.6%p over the last quarter
 - ▼ -0.3%p over the last year
- Self-insurer
 - ▼ -0.6%p over the last quarter
 - ▲ +0.3%p over the last year

LICENSED INSURER & SELF-INSURER COMPARISON

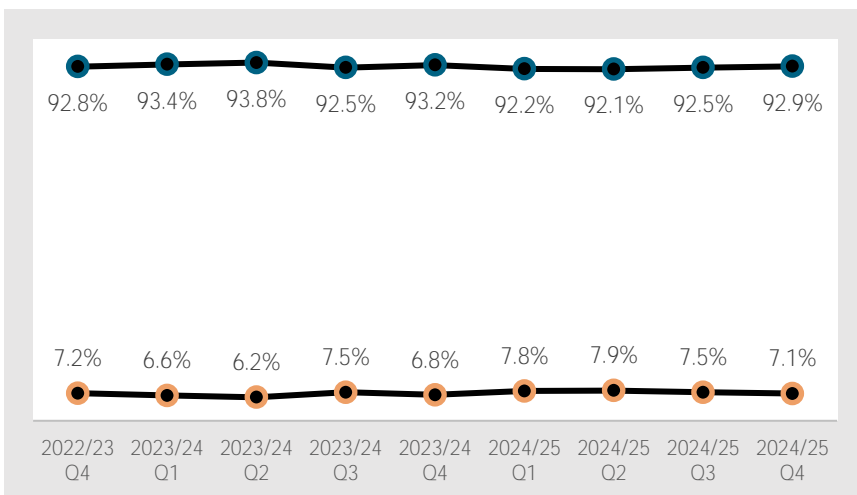
Total payments | \$million



Licensed insurer
 ▲ +3.8% over the last quarter
 ▲ +17.6% over the last year

Self-insurer*
 ▼ -1.3% over the last quarter
 ▲ +23.8% over the last year

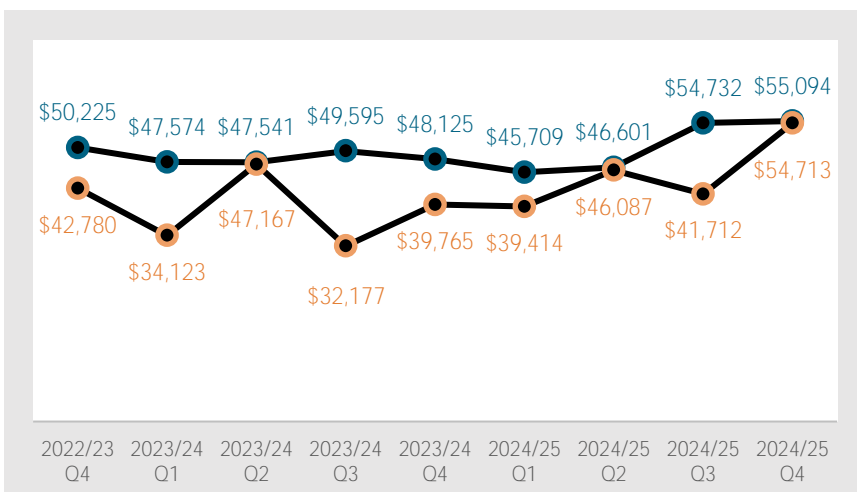
Proportion of payments



Licensed insurer
 ▲ +0.3%p over the last quarter
 ▼ -0.3%p over the last year

Self-insurer
 ▼ -0.3%p over the last quarter
 ▲ +1.7%p over the last year

Average claim payments | per finalised claim



Licensed insurer
 ▲ +0.7% over the last quarter
 ▲ +14.5% over the last year

Self-insurer*
 ▲ +31.2% over the last quarter
 ▲ +37.6% over the last year

* Self-insurers may be subject to greater variation across quarters due to the low number of claims lodged.

LICENSED INSURER & SELF-INSURER COMPARISON

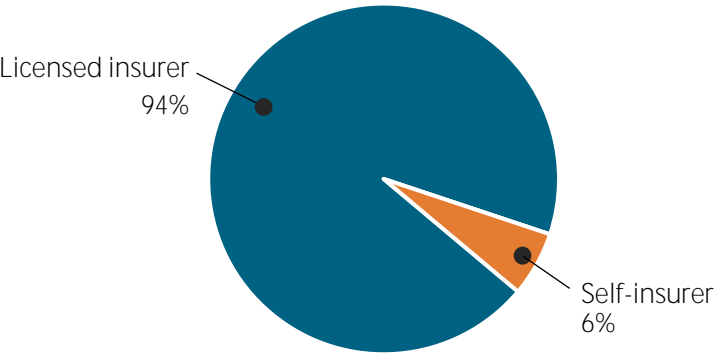
Current claim costs for open claims | Licensed Insurer

Insurer received year	Open claims	Total estimated \$	Actual paid \$	Outstanding estimated \$	% outstanding estimate for all open claims
All earlier years	62	15,632,019	11,310,906	4,321,113	27.6
2016/17	33	6,423,040	4,846,996	1,576,044	24.5
2017/18	40	8,537,674	6,249,822	2,287,852	26.8
2018/19	48	24,276,585	15,007,825	9,268,760	38.2
2019/20	130	45,756,309	30,578,562	15,177,747	33.2
2020/21	257	100,319,501	62,042,704	38,276,797	38.2
2021/22	578	188,920,957	104,765,812	84,155,145	44.5
2022/23	1,483	397,888,280	227,258,416	170,629,864	42.9
2023/24	3,028	704,470,690	409,121,564	295,349,127	41.9
2024/25	8,388	1,138,891,363	518,629,317	620,262,046	54.5
Total	14,047	2,631,116,417	1,389,811,923	1,241,304,494	47.2

Current claim costs for open claims | Self-Insurer

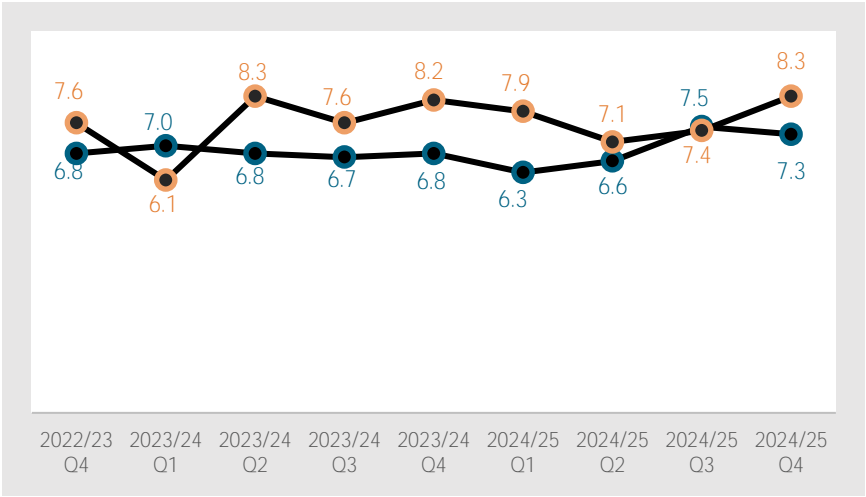
Insurer received year	Open claims	Total estimated \$	Actual paid \$	Outstanding estimated \$	% outstanding estimate for all open claims
All earlier years	5	676,521	575,868	100,653	14.9
2016/17	0	0	0	0	n/a
2017/18	5	1,193,116	755,391	437,724	36.7
2018/19	<5	1,603,834	1,555,831	48,003	3.0
2019/20	11	1,683,174	1,232,720	450,454	26.8
2020/21	21	6,801,591	4,474,297	2,327,294	34.2
2021/22	37	10,358,505	6,044,337	4,314,168	41.6
2022/23	108	28,021,002	17,971,907	10,049,095	35.9
2023/24	282	49,790,272	33,790,111	16,000,162	32.1
2024/25	743	67,636,846	40,438,650	27,198,196	40.2
Total	1,214	167,764,862	106,839,112	60,925,750	36.3

Proportion of total estimated claim costs for open claims | up to 30 June 2025



LICENSED INSURER & SELF-INSURER COMPARISON

Median lost-time claims duration by initial finalisation | months



self-insurers

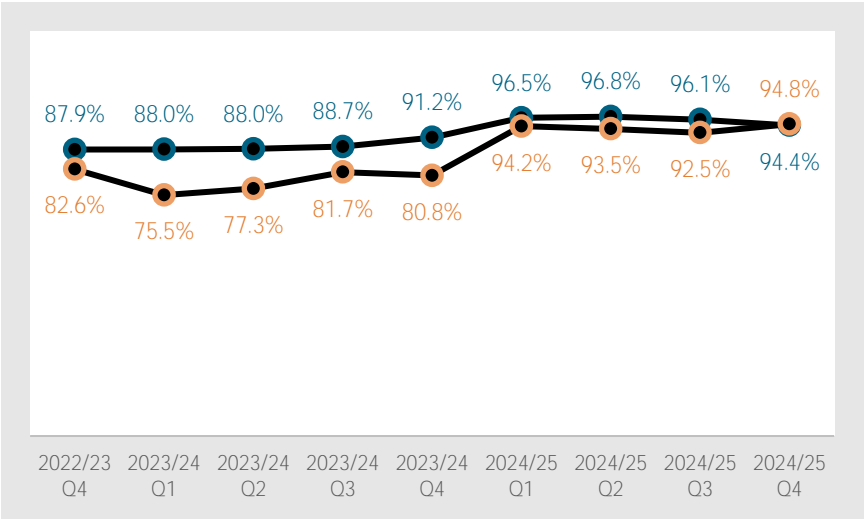
On average over the last two years, **licensed insurers** had shorter claim duration (6.9 months) compared to **self-insurers** (7.6 months).

- Licensed insurer

 - ▼ -2.7% over the last quarter
 - ▲ +7.4% over the last year
- Self-insurer

 - ▲ +12.2% over the last quarter
 - ▲ +1.2% over the last year

Proportion of income claims initial liability action made | within legislative timeframe



The proportion of income claims where an **licensed insurer/self-insurer** makes or defers an initial liability decision within the legislative time requirement (14 days) shows an increasing trend over the reference period.

Over the last two years, income claims with liability actions made within the required time for **licensed insurers** improved from 87.9% to 94.4%, and **self-insurers** from 82.6% to 94.8%.

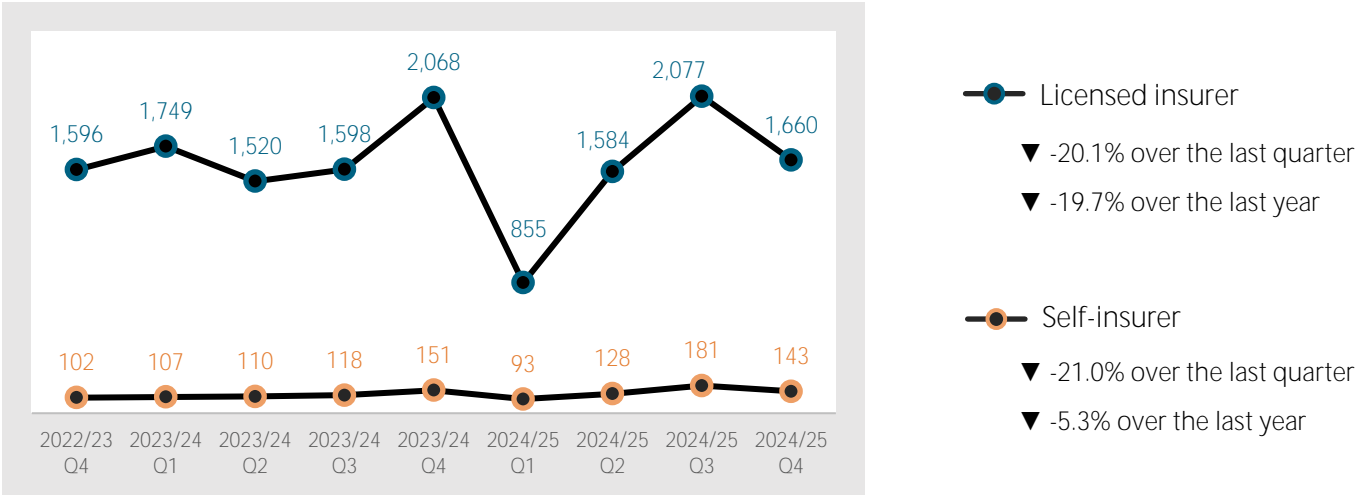
- Licensed insurer

 - ▼ -1.6%p over the last quarter
 - ▲ +3.2%p over the last year
- Self-insurer

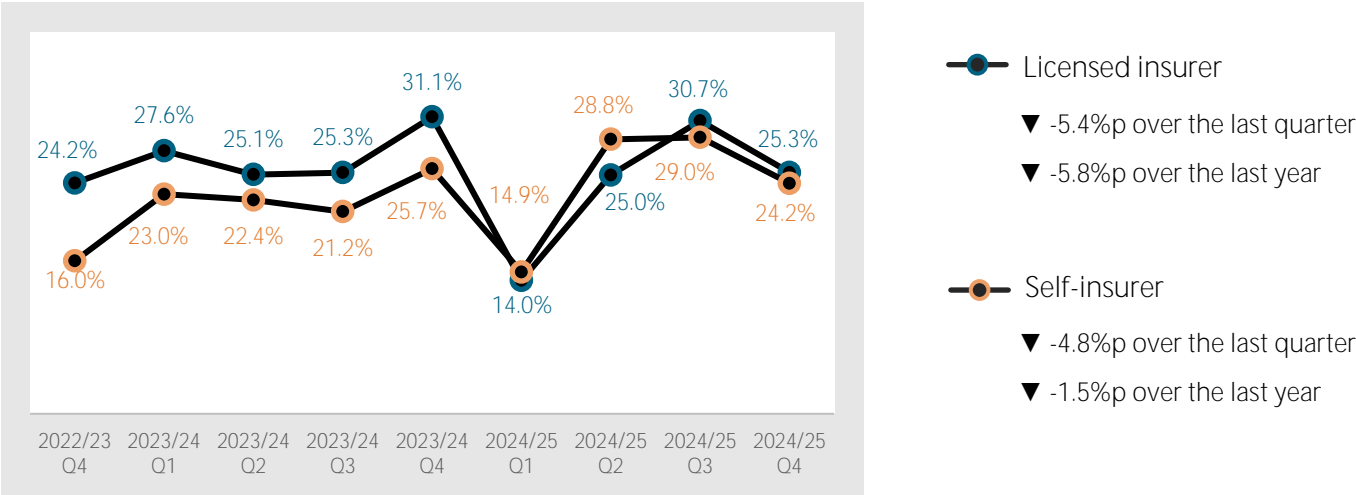
 - ▲ +2.3%p over the last quarter
 - ▲ +14.0%p over the last year

LICENSED INSURER & SELF-INSURER COMPARISON

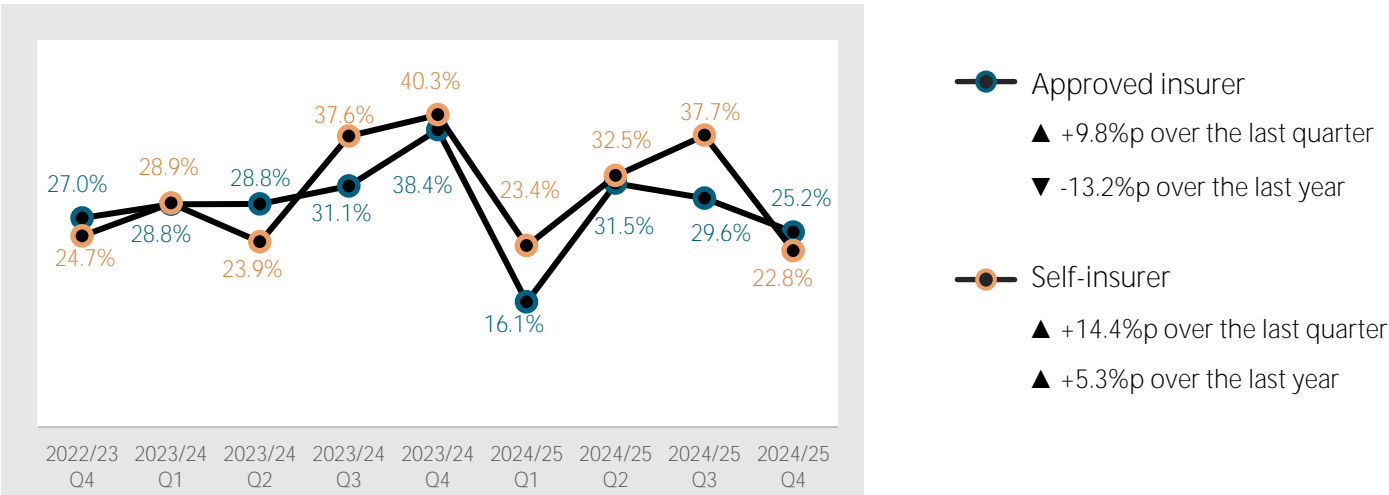
Number of settlement agreements | by settlement recorded quarter



Settlement agreements | as proportion of finalised claims



Settlement agreement payments | as proportion of finalised claim payments



GLOSSARY

TERM	DEFINITION / EXPLANATION
Act	The <i>Workers Compensation and Injury Management Act 2023</i> came into effect on 1 July 2024, replacing the <i>Workers' Compensation and Injury Management Act 1981</i> .
Active claim	A claim with one or more transaction payments in a financial year/quarter.
Average payments per finalised claim	The total cost of finalised claims divided by the number of finalised claims. Payments are attributed to the year claims were finalised.
Claim costs	An estimate of costs for unfinalised claims, and the total cost of finalised claims attributed to the year in which a claim was lodged with an insurer.
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 payment types	<p>Payments direct to worker:</p> <ol style="list-style-type: none"> 1. income payments (payments made for absences from work). 2. lump sum payments: <ul style="list-style-type: none"> - specific injury payments - fatal payments including funeral expenses. - common law and other Acts payments. <p>Payments for treatment services:</p> <ol style="list-style-type: none"> 1. medical and hospital payments: <ul style="list-style-type: none"> - medical practitioner and specialist payments - hospital expenses (hospital accommodation and hospital treatment). 2. allied health and workplace rehabilitation payments: <ul style="list-style-type: none"> - other treatment and appliance payments - workplace rehabilitation payments. <p>Payments for legal and other services:</p> <ol style="list-style-type: none"> 1. legal expenses 2. licensed medical specialist service payment and third party referred report 3. miscellaneous payments.
Disputation rate	The number of dispute applications as a proportion of all active claims based on a four-quarter rolling period.
Dispute	A dispute over a workers compensation claim by parties involved (e.g. worker, employer, insurer). A dispute can occur at any stage of a claim in relation to a number of matters.
Employer lodgement period	The number of days between occurrence of a work-related injury or diagnosis of a work-related disease and lodgement of a workers compensation claim with an employer.
Estimated claim cost	The total estimated incurred claim costs, exclusive of development estimate and incurred but not reported (IBNR) amounts. Estimated costs are not adjusted for inflation and are attributed to the year in which a claim was lodged with an insurer.

GLOSSARY

TERM	DEFINITION / EXPLANATION
Incidence rate	The number of lost-time claims per hundred employees (part-time, full-time, casual, and seasonal) in Western Australia. Employee numbers are based on the Australian Bureau of Statistics Labour Force data (catalogue number: 6202.0).
Initial liability action for licensed insurers and self-insurers insurers	After receiving a worker's compensation claim from an employer, a licensed insurer/self-insurer within the WA workers compensation scheme is required to make an initial decision action within 14 days, as to whether to accept, not accept, or defer their decision on the liability for the claim. See section 28 of the <i>Workers Compensation and Injury Management Act 2023</i> .
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 made a decision to accept or not accept liability.
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 <i>Workers Compensation and Injury Management Act 2023</i>) is required to lodge the received claim with their insurer within seven working days. See section 26 (1) of <i>Workers Compensation and Injury Management Act 2023</i> .
Long duration claims	Workers compensation claims where the work-related injury or disease results in an absence from work of at least 60 days or shifts.
Lost-time claims	Claims for which the injury/disease results in an absence from work of at least one day or shift.
Settlement agreement	A legal instrument which, if registered with the Conciliation and Arbitration Services of WorkCover WA, records a statutory settlement of a workers compensation claim.
Number of claims	Claims lodged during a given period and includes claims where no payment has been recorded at the date of data extract.
Outstanding estimated claim costs	Amount of liability that is yet to be paid for each incurred claim and as estimated by insurers.
Payment year or payment period or payment quarter	The year, period or quarter for when payments were made for workers compensation claims.
Payments	Also see claim payments. Payments are adjusted for inflation to allow meaningful comparisons over time.
Percentage point (%p)	The unit for the arithmetic difference between two percentages points. For example, moving up from 10% to 15% is an increase of 5%p.
Settlement rate	The number of settlements recorded as a proportion of finalised claims.
Transaction quarter	The date a payment was processed.