



# Insurer Claim Report

June 2025

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

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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 the *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 June 2025

Short name	Full name
Allianz	Allianz Australia Insurance Ltd
GIO	AAI Ltd trading as GIO
Guild	Guild Insurance Ltd
CGU	<b>Insurance Australia Group Ltd trading as CGU Workers' Compensation</b>
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

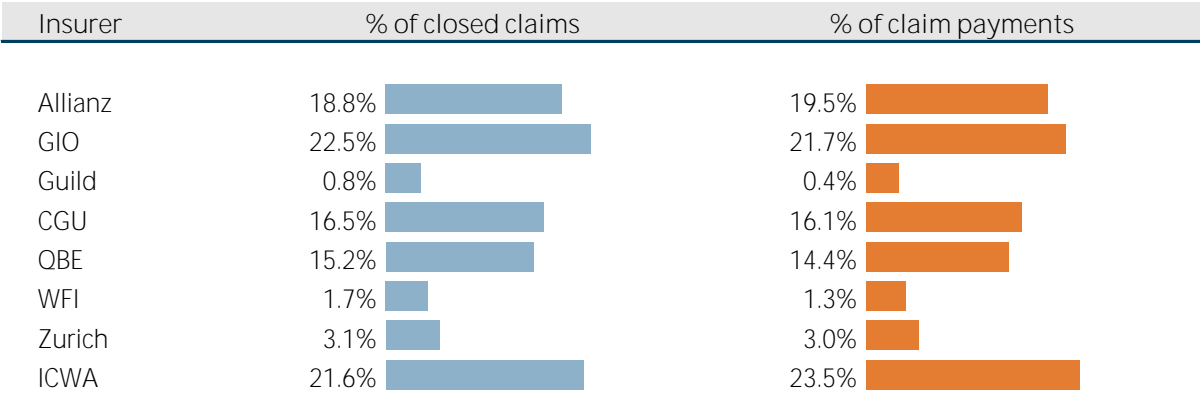
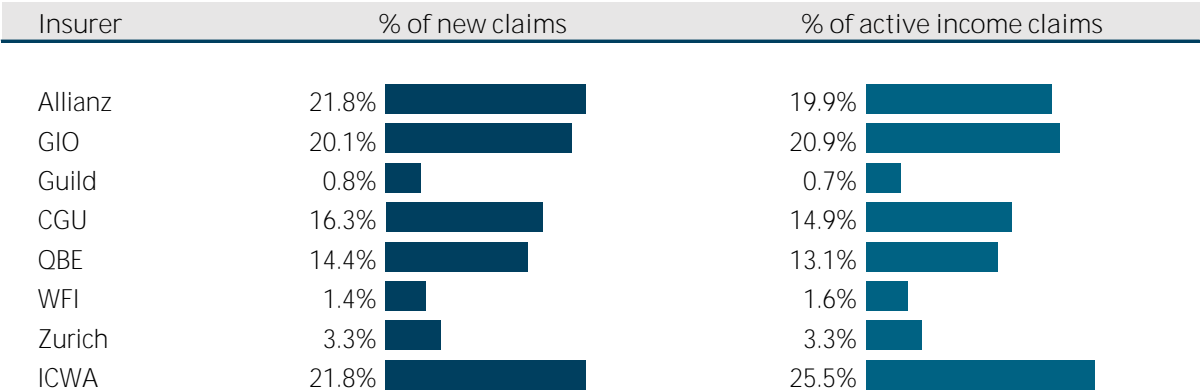
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of days between the date the claim was lodged with the employer and the date the claim was lodged with the licensed insurer, for income claims only i.e. claims with weekly benefits.	<div><div>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

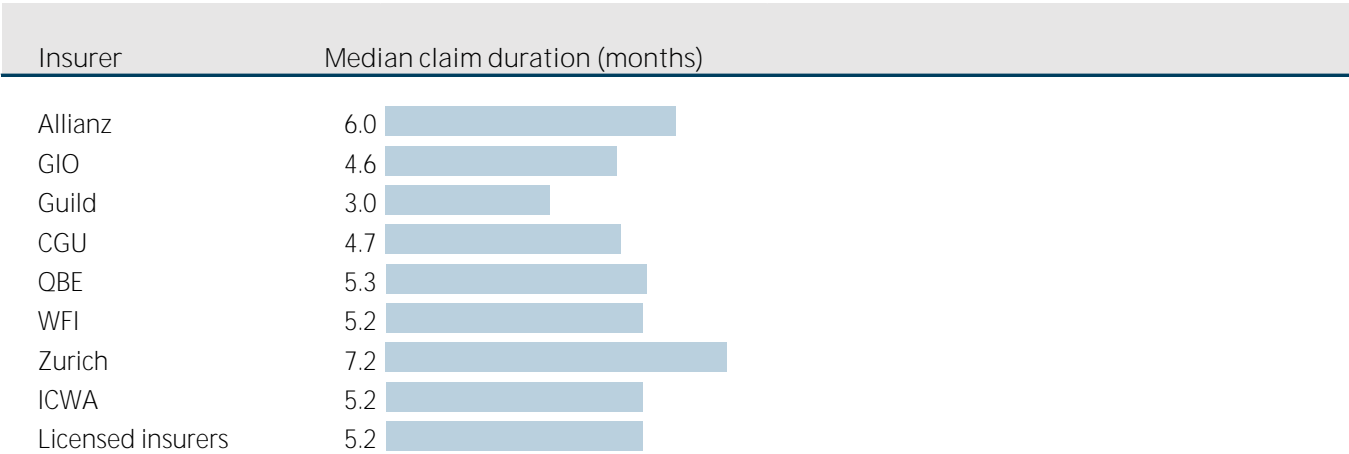
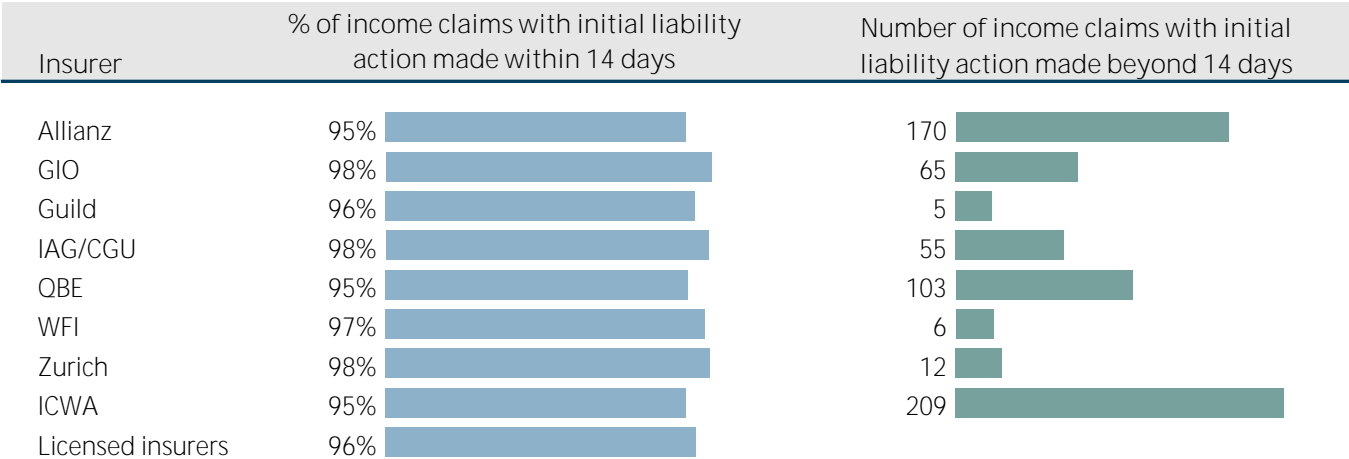
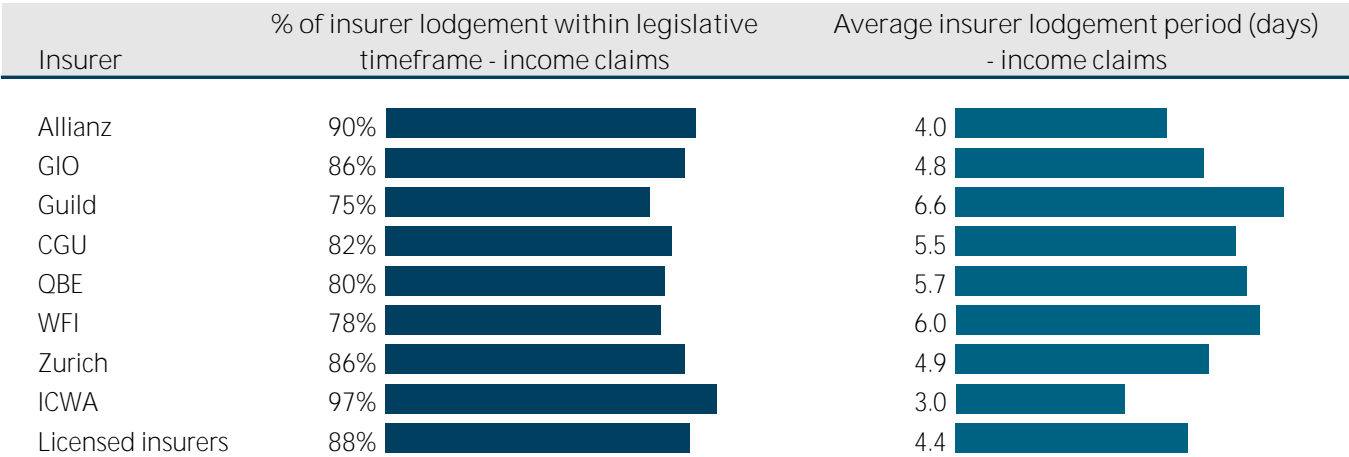
# AT A GLANCE | CLAIM ACTIVITY

## 1.1 Claim activity from 2024/25 Q1 to 2024/25 Q4



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

1.2 Claim management from 2024/25 Q1 to 2024/25 Q4



# TRENDS & PERFORMANCE | CLAIM ACTIVITY

## 2.1.1 Number of new claims

Number of new claims for the last four insurer received quarters

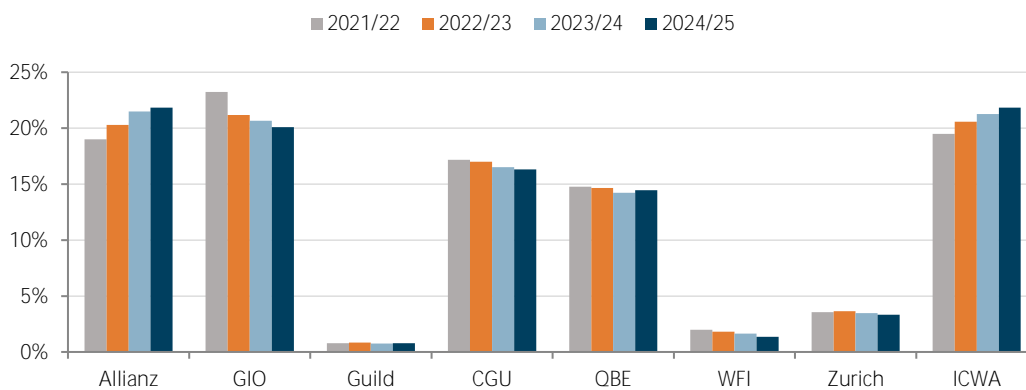
	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Four quarter trend
Allianz	1,481	1,514	1,410	1,466	
GIO	1,337	1,408	1,305	1,350	
Guild	45	62	51	53	
CGU	1,106	1,064	1,100	1,117	
QBE	996	952	1,005	931	
WFI	94	113	82	75	
Zurich	215	221	230	229	
ICWA	1,516	1,403	1,364	1,586	
Licensed insurers	6,790	6,737	6,547	6,807	

Number of new claims for the past four insurer received years

	2021/22	2022/23	2023/24	2024/25	Four year trend*
Allianz	4,553	5,056	5,678	5,871	
GIO	5,566	5,276	5,465	5,400	
Guild	190	209	196	211	
CGU	4,111	4,233	4,364	4,387	
QBE	3,538	3,654	3,757	3,884	
WFI	473	451	432	364	
Zurich	852	911	920	895	
ICWA	4,668	5,130	5,621	5,869	
Licensed insurers	23,951	24,920	26,433	26,881	

\*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

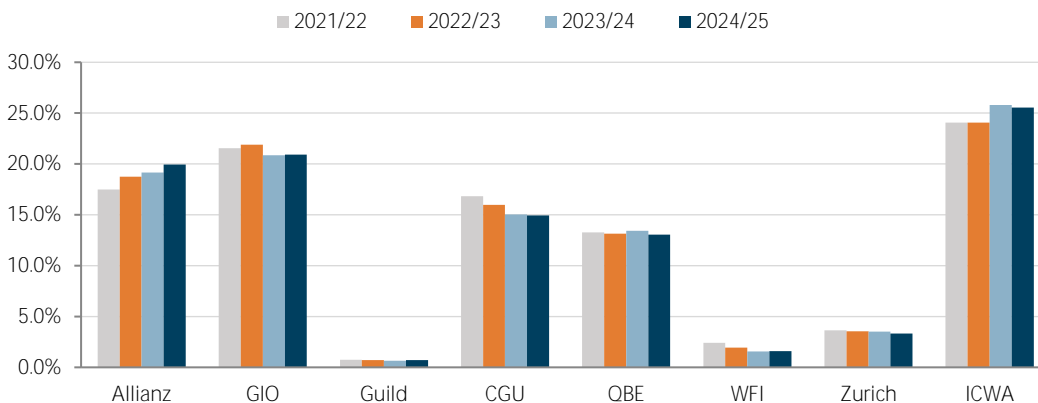
	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Four quarter trend
Allianz	3,767	3,797	3,818	3,807	
GIO	3,823	3,749	4,033	3,929	
Guild	102	134	123	132	
CGU	2,810	2,831	2,795	2,851	
QBE	2,222	2,386	2,506	2,506	
WFI	298	292	279	288	
Zurich	588	609	611	624	
ICWA	4,837	5,032	4,989	5,158	
Licensed insurers	18,447	18,830	19,154	19,295	

Number of active income claims by transaction year

	2021/22	2022/23	2023/24	2024/25	Four year trend*
Allianz	5,117	5,680	6,071	6,573	
GIO	6,299	6,635	6,604	6,892	
Guild	215	215	202	230	
CGU	4,923	4,849	4,762	4,922	
QBE	3,879	3,982	4,255	4,301	
WFI	704	588	497	521	
Zurich	1,068	1,071	1,117	1,099	
ICWA	7,043	7,300	8,173	8,412	
Licensed insurers	29,248	30,320	31,681	32,950	










\*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

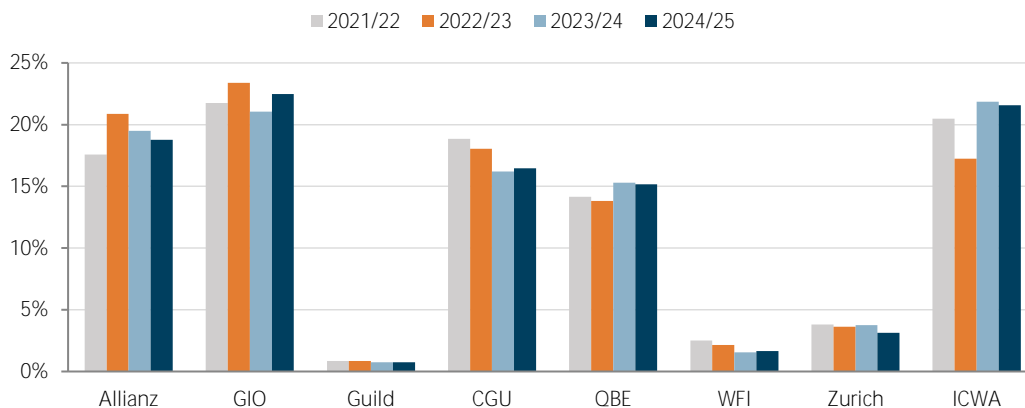
	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Four quarter trend
Allianz	1,233	1,331	1,418	1,325	
GIO	1,571	1,422	1,631	1,731	
Guild	30	64	58	62	
CGU	1,147	1,126	1,166	1,213	
QBE	726	1,139	1,124	1,300	
WFI	124	118	100	125	
Zurich	175	228	203	277	
ICWA	1,477	1,510	1,492	1,616	
Licensed insurers	6,483	6,938	7,192	7,649	

### Number of closed claims for the past four finalisation years

	2021/22	2022/23	2023/24	2024/25	Four year trend*
Allianz	4,181	5,120	5,084	5,307	
GIO	5,172	5,738	5,489	6,355	
Guild	204	212	197	214	
CGU	4,486	4,426	4,224	4,652	
QBE	3,367	3,391	3,990	4,289	
WFI	597	526	408	467	
Zurich	908	889	977	883	
ICWA	4,870	4,231	5,699	6,095	
Licensed insurers	23,785	24,533	26,068	28,262	

\*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

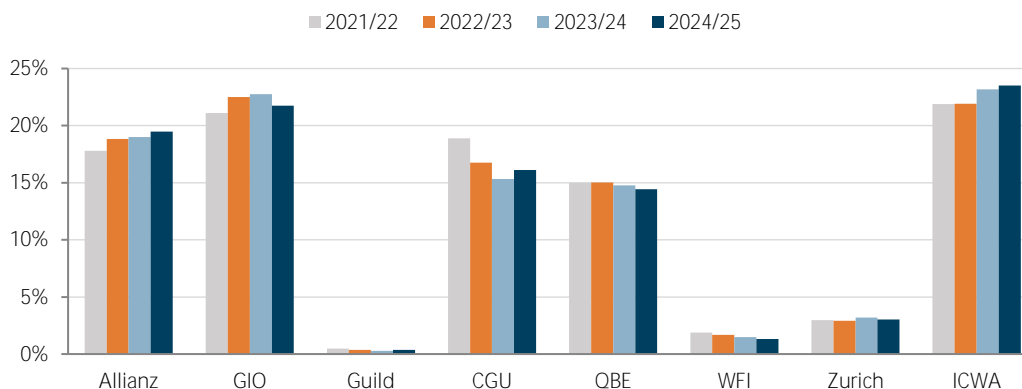
	2024/25 Q1 \$m	2024/25 Q2 \$m	2024/25 Q3 \$m	2024/25 Q4 \$m	Four quarter trend
Allianz	68.0	70.8	74.2	80.4	
GIO	68.2	78.4	91.4	89.5	
Guild	1.0	1.3	1.3	1.8	
CGU	54.1	57.6	62.2	68.9	
QBE	45.1	55.8	60.5	56.1	
WFI	5.8	4.4	5.1	4.6	
Zurich	11.9	11.5	11.0	11.1	
ICWA	72.3	87.6	94.5	99.8	
Licensed insurers	326.4	367.5	400.2	412.1	

Total payments by transaction year

	2021/22 \$m	2022/23 \$m	2023/24 \$m	2024/25 \$m	Four year trend*
Allianz	209.4	228.4	247.7	293.4	
GIO	248.4	272.8	296.7	327.5	
Guild	5.5	4.4	3.7	5.5	
CGU	222.4	203.1	199.6	242.8	
QBE	176.6	182.0	192.7	217.4	
WFI	22.2	20.5	19.4	19.9	
Zurich	35.1	35.2	41.7	45.5	
ICWA	257.7	265.5	302.0	354.2	
Licensed insurers	1,177.4	1,211.9	1,303.5	1,506.2	



















\*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

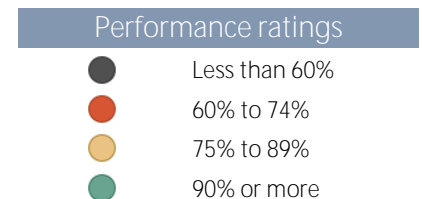
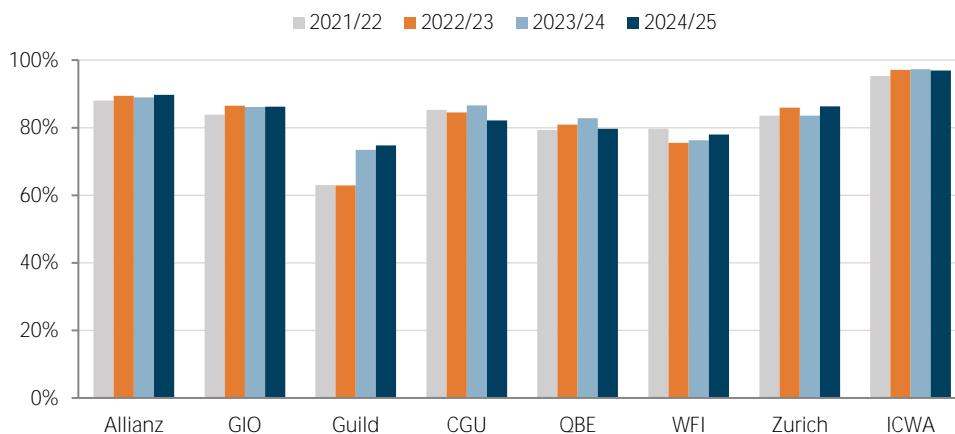
### Proportion of insurer lodgement within legislative timeframe (7 days) by insurer received quarter

	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	88	90	90	91		
GIO	85	85	87	88		
Guild	50	63	93	96		
IAG/CGU	82	83	82	81		
QBE	75	77	83	85		
WFI	75	78	80	79		
Zurich	90	86	83	86		
ICWA	96	97	97	97		
Licensed insurers	86	87	89	90		

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










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

<sup>1</sup> Trend includes the reporting quarter and the same quarter in each previous year.











## 2.2.2 Average insurer lodgement period - income claims

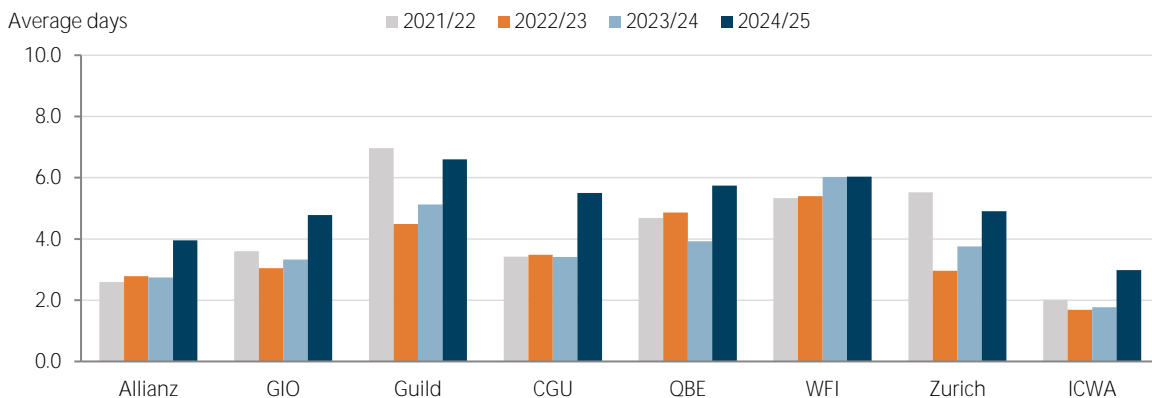
Average insurer lodgement period for income claims by insurer received quarter

	2024/25 Q1 days	2024/25 Q2 days	2024/25 Q3 days	2024/25 Q4 days	Four quarter trend
Allianz	4.2	3.8	4.0	3.7	
GIO	5.6	4.8	4.5	4.2	
Guild	8.7	10.7	3.0	2.6	
IAG/CGU	5.8	5.6	5.2	5.5	
QBE	6.9	6.2	5.1	4.7	
WFI	5.4	6.9	5.7	5.7	
Zurich	3.9	4.5	5.2	6.1	
ICWA	3.2	2.7	2.9	3.1	
Licensed insurers	4.8	4.5	4.2	4.1	

Average insurer lodgement period for income claims by insurer received year



















	2021/22 days	2022/23 days	2023/24 days	2024/25 days	Four year trend*
Allianz	2.6	2.8	2.7	4.0	
GIO	3.6	3.1	3.3	4.8	
Guild	7.0	4.5	5.1	6.6	
CGU	3.4	3.5	3.4	5.5	
QBE	4.7	4.9	3.9	5.7	
WFI	5.3	5.4	6.0	6.0	
Zurich	5.5	3.0	3.8	4.9	
ICWA	2.0	1.7	1.8	3.0	
Licensed insurers	3.3	3.1	3.0	4.4	

\*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

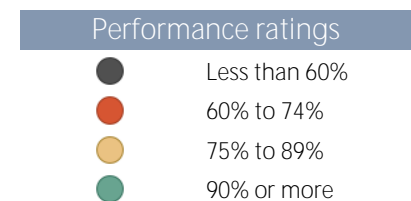
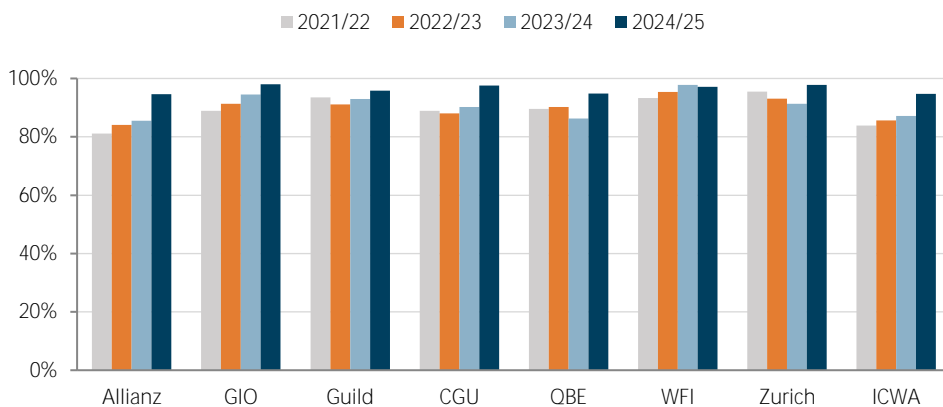
Proportion of income claims with initial liability action (accept, not accept, or defer) made within legislative timeframe (14 days) by insurer received quarter

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

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	Four years	
	%	%	%	%	Trend*	Performance
Allianz	81	84	86	95		
GIO	89	91	95	98		
Guild	94	91	93	96		
CGU	89	88	90	98		
QBE	90	90	86	95		
WFI	93	95	98	97		
Zurich	95	93	91	98		
ICWA	84	86	87	95		
Licensed insurers	87	88	89	96		

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



## 2.2.4 Number of income claims with initial liability action made beyond 14 days

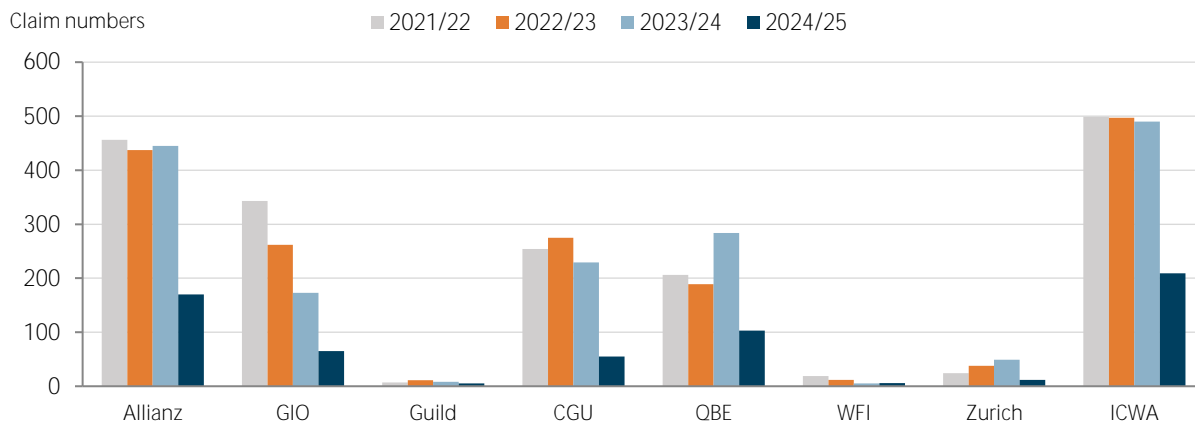
Number of income claims with initial liability action (accept, not accept, or defer) made beyond legislative timeframe (14 days) by insurer received quarter

	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Four quarter total	% of insurer total
Allianz	49	56	27	38	170	27%
GIO	15	19	15	16	65	10%
Guild	1	1	1	2	5	1%
CGU	12	11	16	16	55	9%
QBE	39	20	23	21	103	16%
WFI	0	5	1	0	6	1%
Zurich	4	4	3	1	12	2%
ICWA	18	12	63	116	209	33%
Licensed insurers	138	128	149	210	625	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	Four year* total	% of insurer total
Allianz	456	437	445	170	1,508	26%
GIO	343	262	173	65	843	14%
Guild	7	11	8	5	31	1%
CGU	254	275	229	55	813	14%
QBE	206	189	284	103	782	13%
WFI	19	12	5	6	42	1%
Zurich	24	38	49	12	123	2%
ICWA	499	497	490	209	1,695	29%
Licensed insurers	1,808	1,721	1,683	625	5,837	100%

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



## 2.2.5 Median claim duration

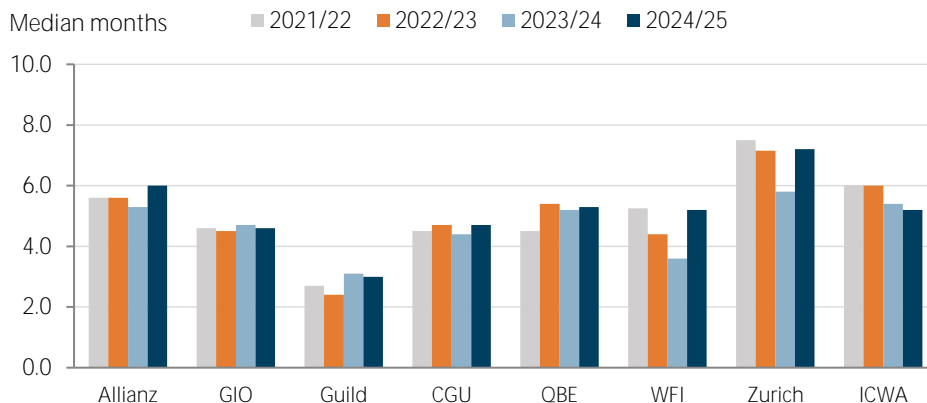
### Median claim duration by initial finalisation quarter

	2024/25 Q1 months	2024/25 Q2 months	2024/25 Q3 months	2024/25 Q4 months	Four quarters Trend	Performance
Allianz	5.5	5.1	6.3	6.7		●
GIO	4.2	4.8	5.0	4.2		●
Guild	2.4	3.9	2.8	3.0		●
CGU	4.4	4.7	5.1	4.9		●
QBE	4.7	5.0	5.7	5.8		●
WFI	6.3	4.9	6.4	6.1		●
Zurich	6.9	7.6	7.2	7.0		●
ICWA	4.5	5.0	5.9	5.5		●
Licensed insurers	4.6	5.0	5.7	5.5		●

### Median claim duration by initial finalisation year

	2021/22 months	2022/23 months	2023/24 months	2024/25 months	Four years Trend*	Performance
Allianz	5.6	5.6	5.3	6.0		●
GIO	4.6	4.5	4.7	4.6		●
Guild	2.7	2.4	3.1	3.0		●
CGU	4.5	4.7	4.4	4.7		●
QBE	4.5	5.4	5.2	5.3		●
WFI	5.3	4.4	3.6	5.2		●
Zurich	7.5	7.2	5.8	7.2		●
ICWA	6.0	6.0	5.4	5.2		●
Licensed insurers	5.1	5.3	5.0	5.2		●

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



#### 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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	1,466	+4.0	■	21.5	6,807	■
Total active income claim count	3,807	-0.3	■	19.7	19,295	■
Total closed claim count	1,325	-6.6	▼	17.3	7,649	▲
Claim payments (\$m)						
Total claim payments	80.4	+8.3	▲	19.5	412.1	▲
Claim payments - lump sums	17.0	-11.2	▼	18.9	89.6	▲
Claim payments - excl lump sums	63.4	+15.1	▲	19.7	322.4	▲
Claim management		Allianz			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	91	+0.4	■	●	90	▲
Average insurer lodgement period (days)	3.7	-7.5	▼		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	95	-1.6	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	38	+40.7				
Median claim duration (months)	6.7	+6.3	▲	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

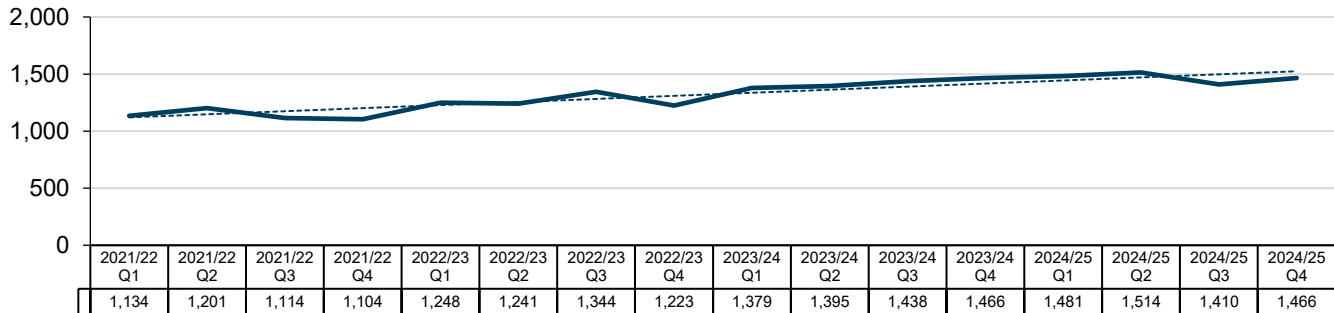
## 3.1.2 Individual insurer summary - Allianz

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	1,454	
Accepted	4,410	4,389	4,844	5,307	1,338	1,383	1,261	1,256	
Not accepted	97	107	136	219	120	107	118	78	
Decision deferred / pending	1	1	10	65	9	10	20	108	
All other statuses	54	56	66	82	13	15	11	12	

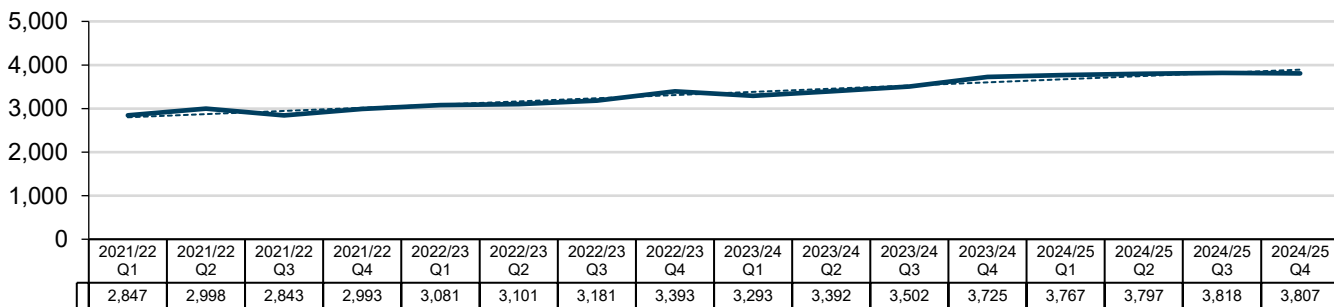
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	0	214	235	273	78	56	48	35	

## 3.1.3 Claim Activity - Allianz

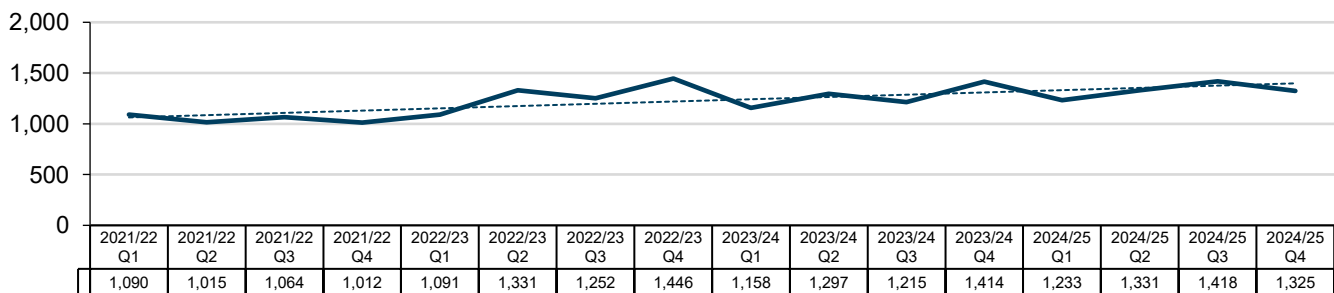
Total number of claims by insurer received quarter - Allianz



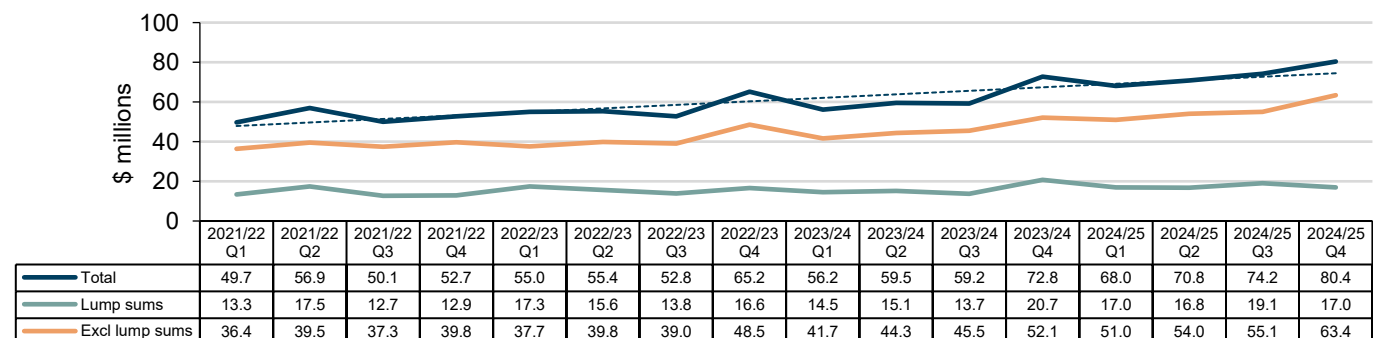
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz

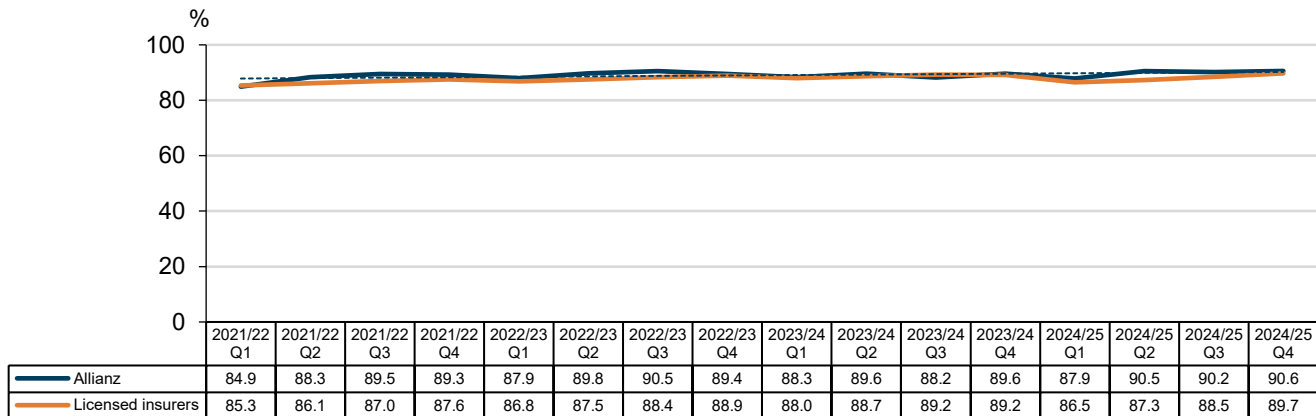


Total payments by transaction quarter - Allianz

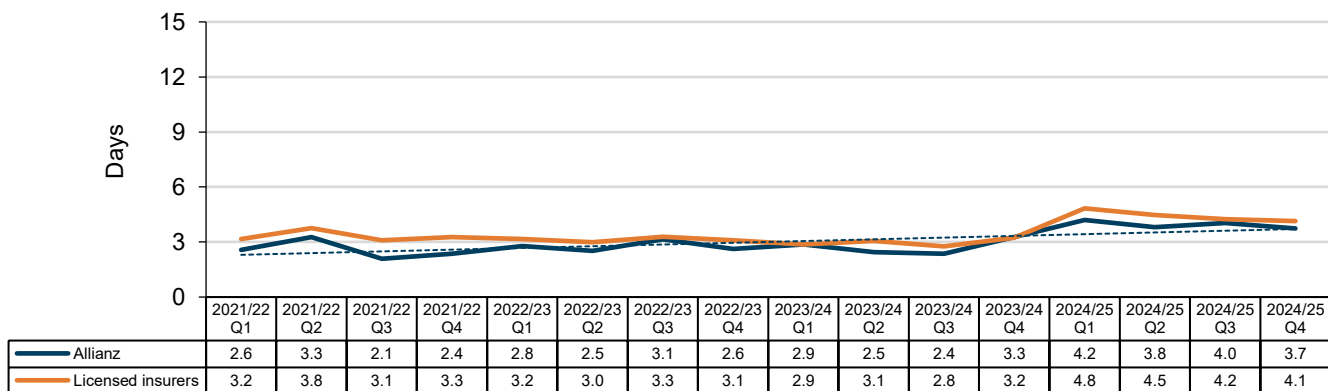


## 3.1.4 Claim management - Allianz

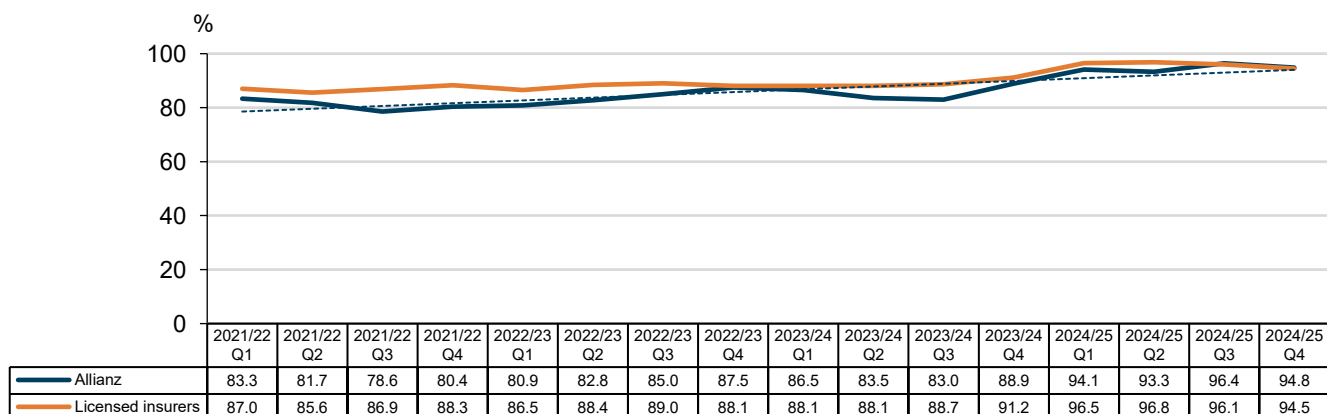
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Allianz



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

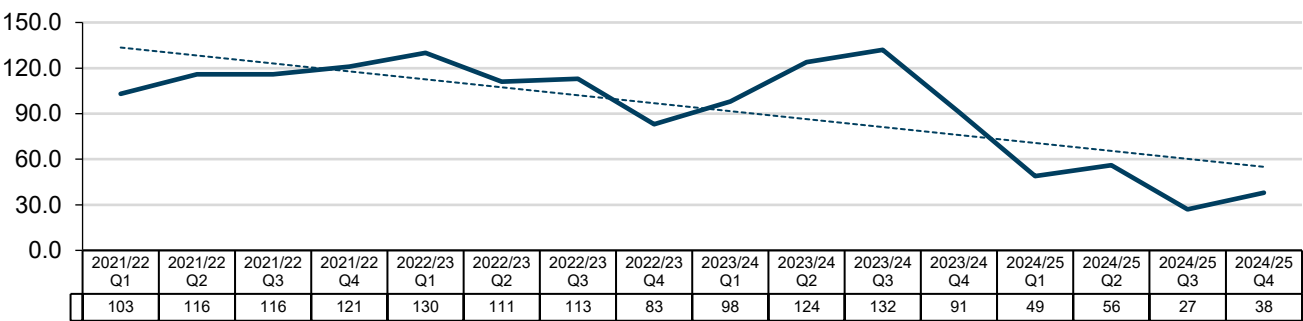


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Allianz

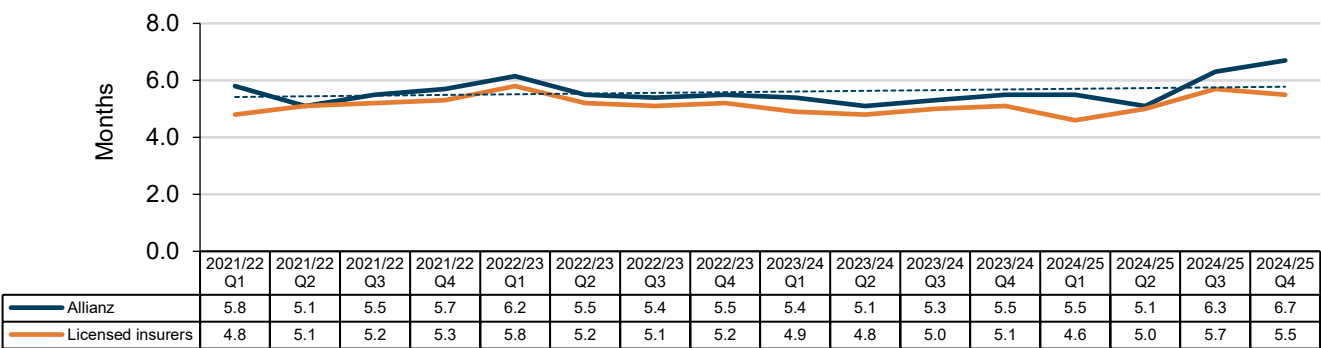


3.1.4 Claim management - Allianz

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	1,350	+3.4	■	19.8	6,807	■
Total active income claim count	3,929	-2.6	■	20.4	19,295	■
Total closed claim count	1,731	+6.1	▲	22.6	7,649	▲
Claim payments (\$m)						
Total claim payments	89.5	-2.0	■	21.7	412.1	▲
Claim payments - lump sums	22.1	-23.0	▼	24.6	89.6	▲
Claim payments - excl lump sums	67.4	+7.6	▲	20.9	322.4	▲
Claim management	GIO				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	88	+1.9	■	●	90	▲
Average insurer lodgement period (days)	4.2	-6.1	▼		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	98	-0.1	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	16	+6.7				
Median claim duration (months)	4.2	-16.0	▼	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

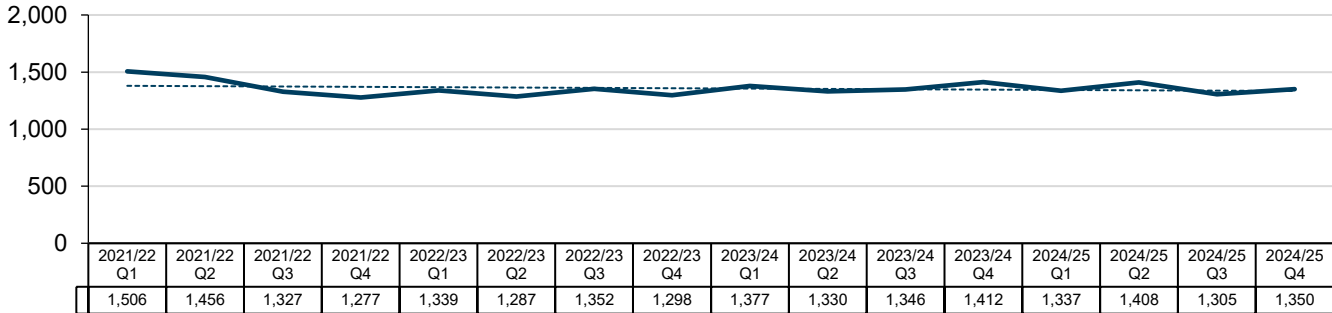
3.3.2 Individual insurer summary - GIO

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	1,348
Accepted	5,402	5,186	4,933	4,940	1,182	1,260	1,161	1,140
Not accepted	262	334	302	471	139	137	133	117
Decision deferred / pending	1	2	6	13	2	4	1	83
All other statuses	52	46	38	41	14	7	10	8

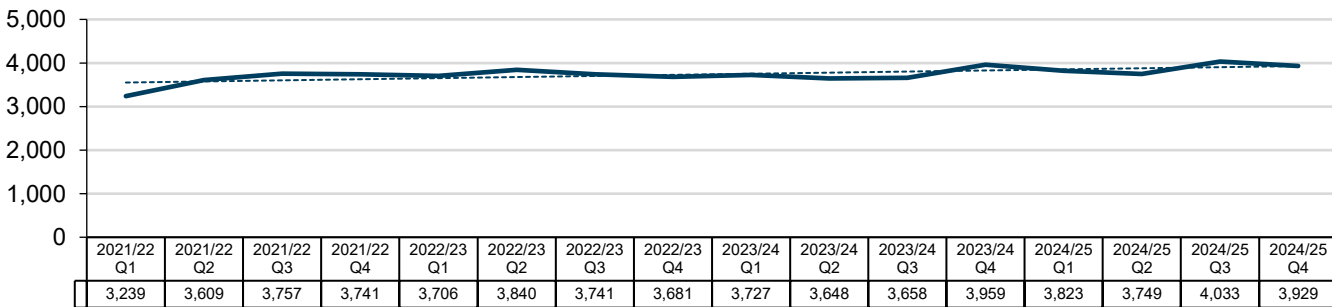
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547
Decision deferred / pending	13	7	23	93	14	20	30	461
All other statuses	224	214	235	273	78	56	48	35

## 3.3.3 Claim activity - GIO

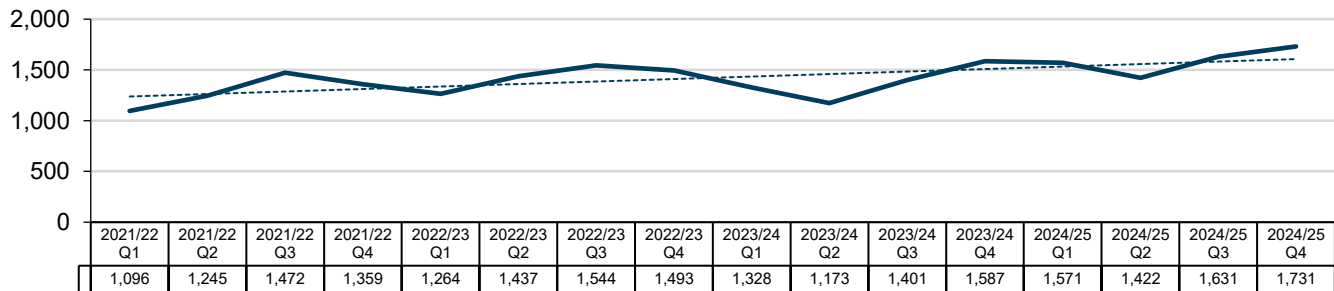
Total number of claims by insurer received quarter - GIO



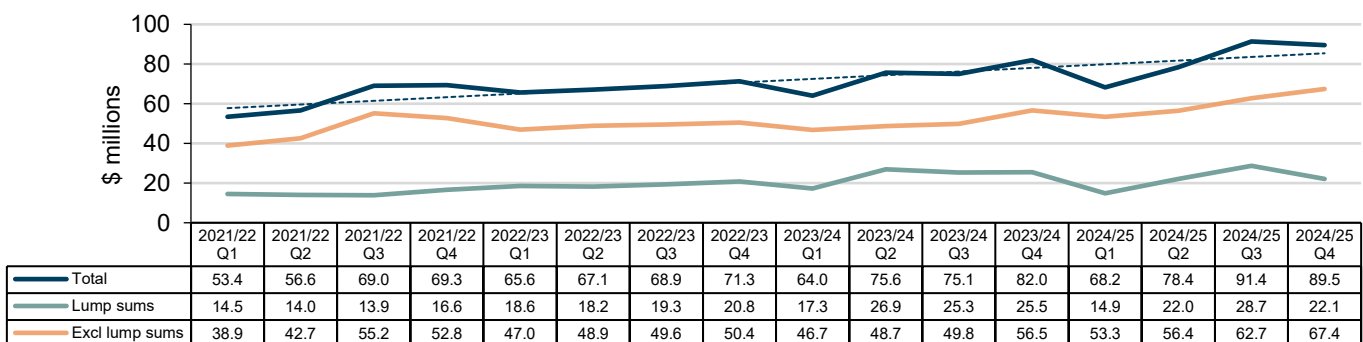
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO



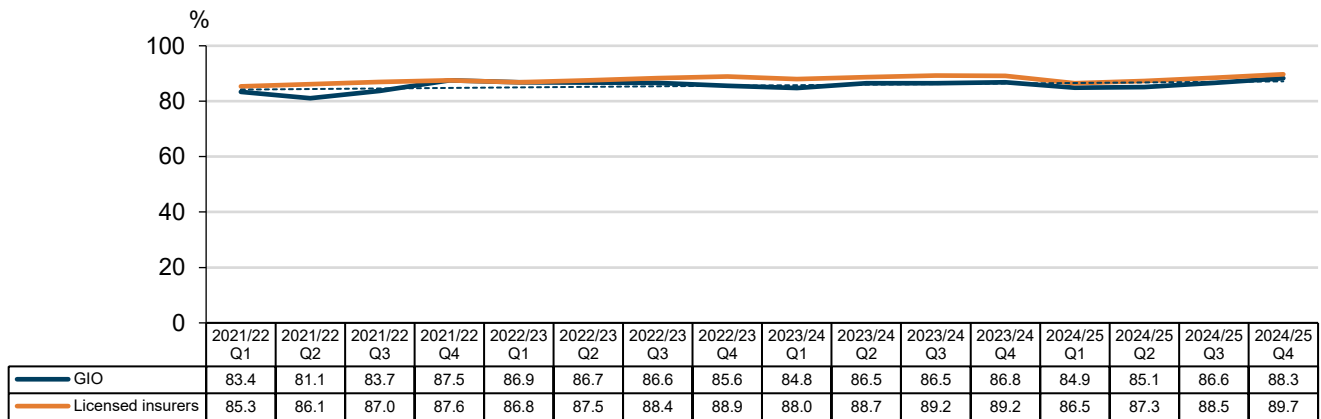
Total payments by transaction quarter - GIO



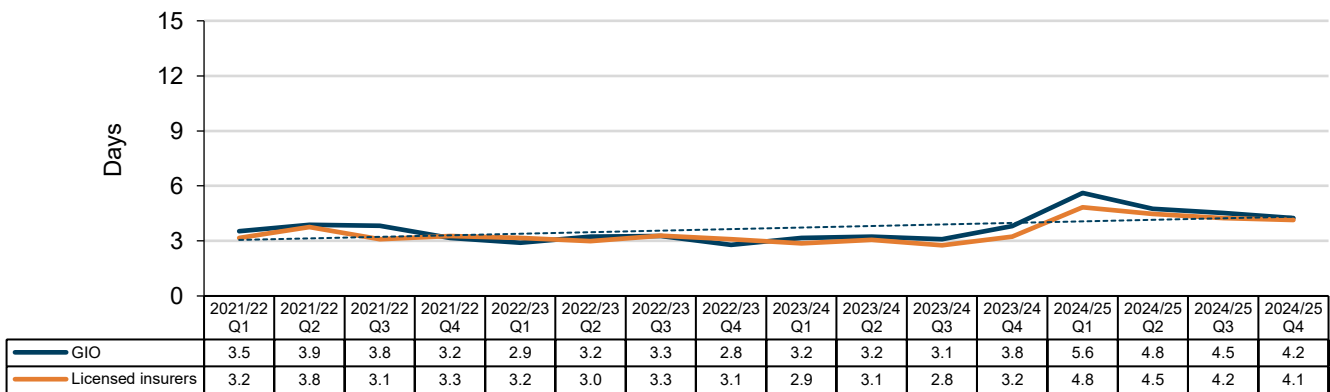


## 3.3.4 Claim management - GIO

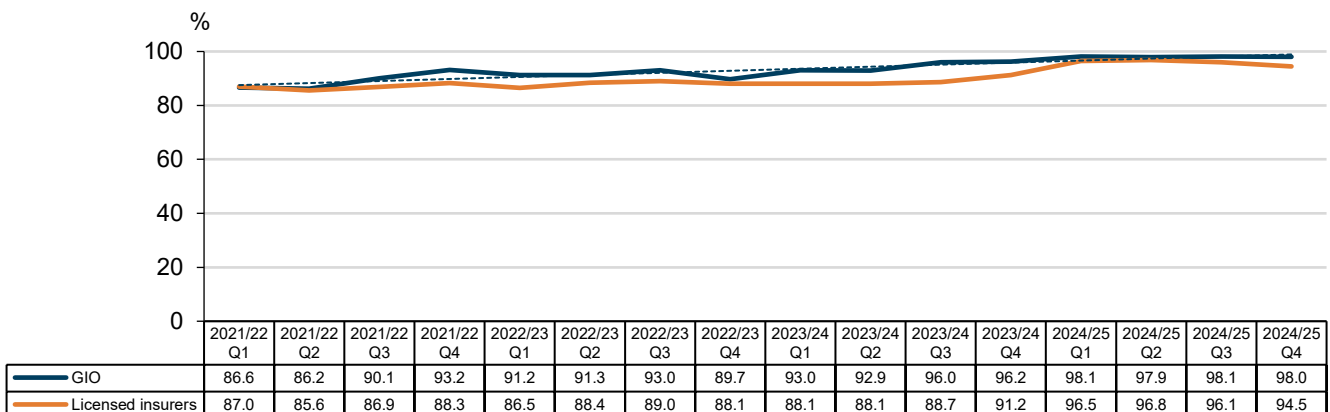
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - GIO



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

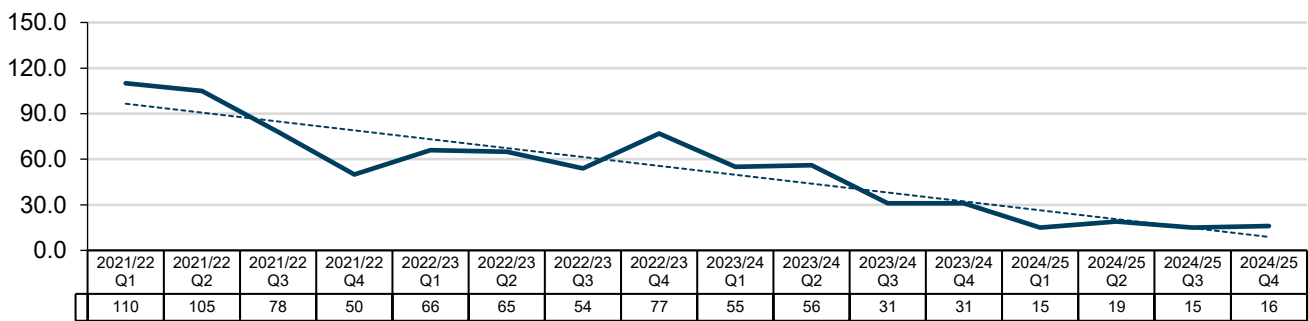


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - GIO

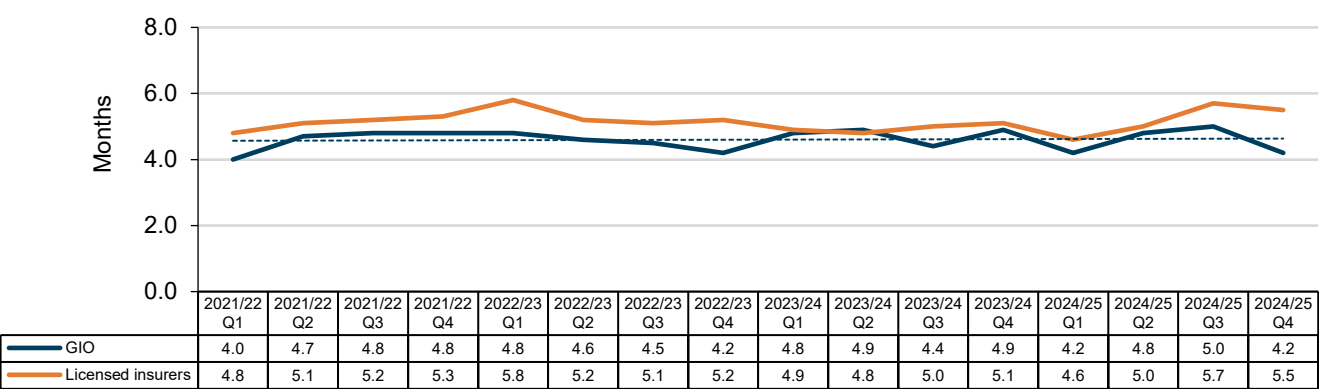


3.3.4 Claim management - GIO

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 <sup>1</sup>	Current experience <sup>2</sup>	% of licensed insurers	Current quarter	Current experience <sup>2</sup>
Claim numbers						
Total claim count	53	+3.9	■	0.8	6,807	■
Total active income claim count	132	+7.3	▲	0.7	19,295	■
Total closed claim count	62	+6.9	▲	0.8	7,649	▲
Claim payments (\$m)						
Total claim payments	1.8	+38.8	▲	0.4	412.1	▲
Claim payments - lump sums	0.4	+701.7	▲	0.4	89.6	▲
Claim payments - excl lump sums	1.4	+12.9	▲	0.4	322.4	▲
Claim management		Guild			Licensed insurer average	
	Current quarter	% change from previous quarter <sup>1</sup>	Current experience <sup>2</sup>	Average performance <sup>3</sup>	Current quarter	Current experience <sup>2</sup>
Proportion (%) of insurer lodgement within 7 days	96	+4.1	■	●	90	▲
Average insurer lodgement period (days)	2.6	-14.3	▼		4.1	▼
Proportion (%) of income claims with <b>initial liability action<sup>4</sup> made within 14 days</b>	93	-3.4	■	●	94	■
Number of income claims with <b>initial liability action<sup>4</sup> made beyond 14 days</b>	2	+100.0				
Median claim duration (months)	3.0	+7.1	▲	●	5.5	▲

<sup>1</sup> 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.

<sup>2</sup> Trend based on change over the previous four quarters

<sup>3</sup> Based on the previous four quarters

<sup>4</sup> Initial liability action to accept, not accept or defer claims.

3.4.2 Individual insurer summary - Guild

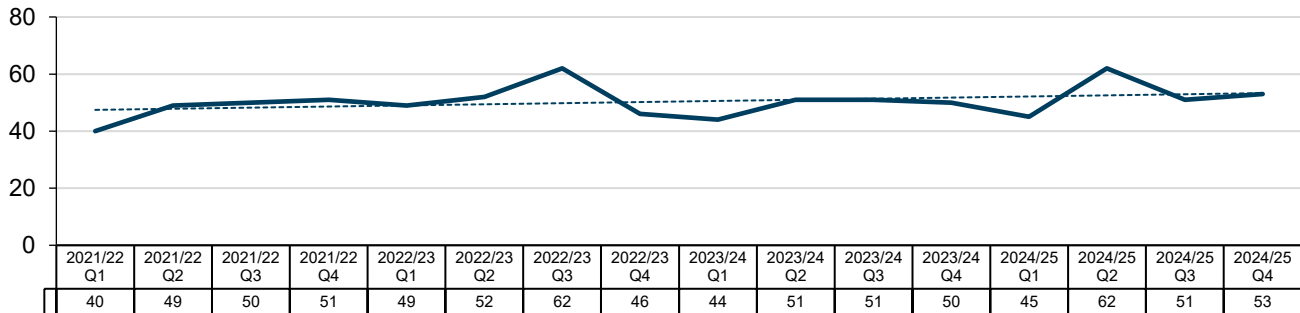
Claim activity		Guild							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	194	190	209	196	45	62	51	53	
Accepted	192	186	205	189	45	60	49	46	
Not accepted	1	3	3	7	0	1	2	4	
Decision deferred / pending	0	0	0	0	0	0	0	3	
All other statuses	1	1	1	0	0	1	0	0	

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	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	224	214	235	273	78	56	48	35	

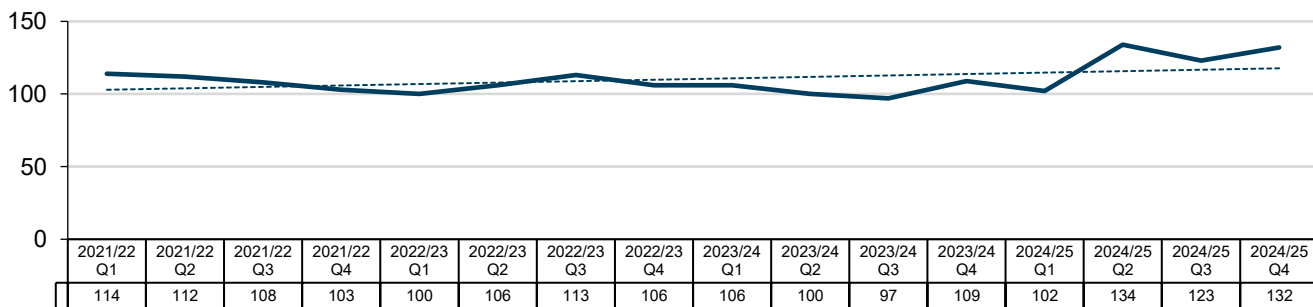
# INDIVIDUAL SUMMARY | GUILD

## 3.4.3 Claim activity - Guild

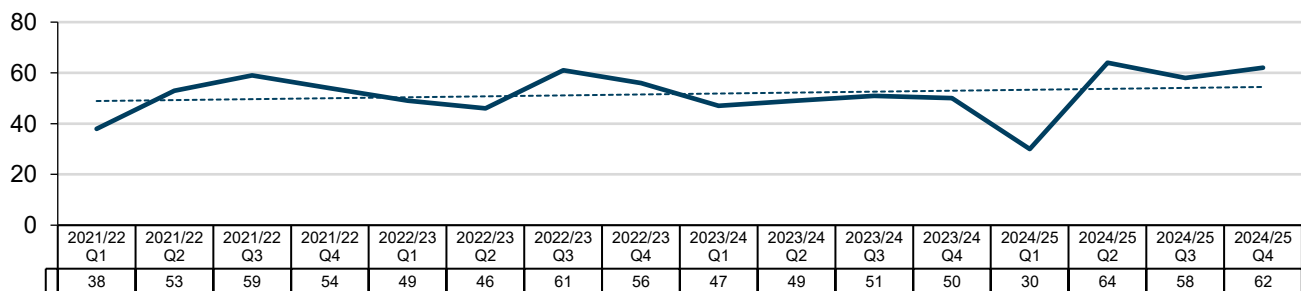
Total number of claims by insurer received quarter - Guild



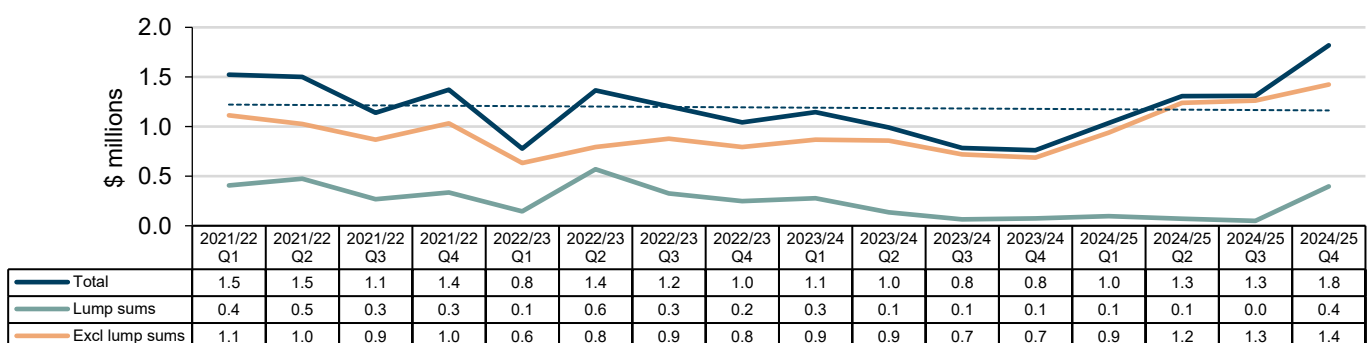
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild

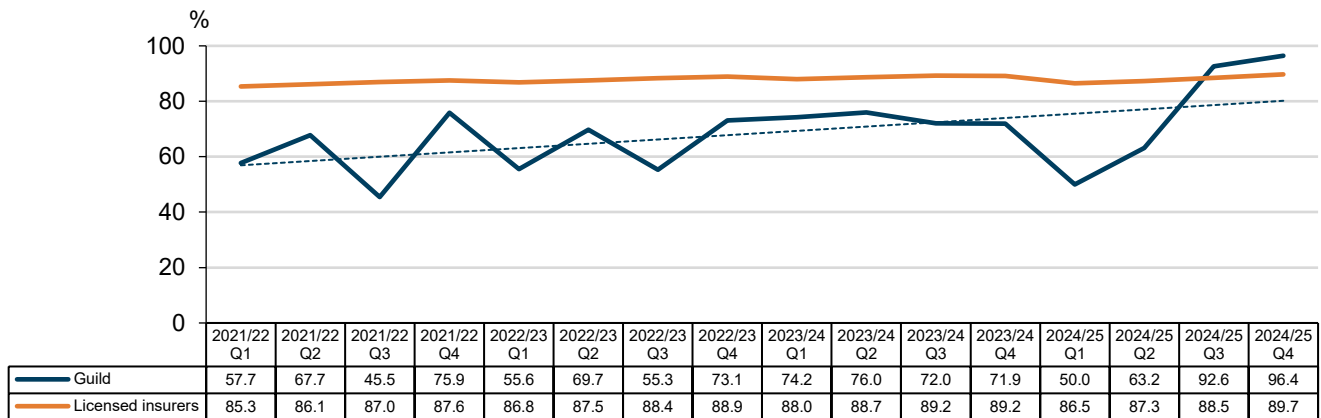


Total payments by transaction quarter - Guild

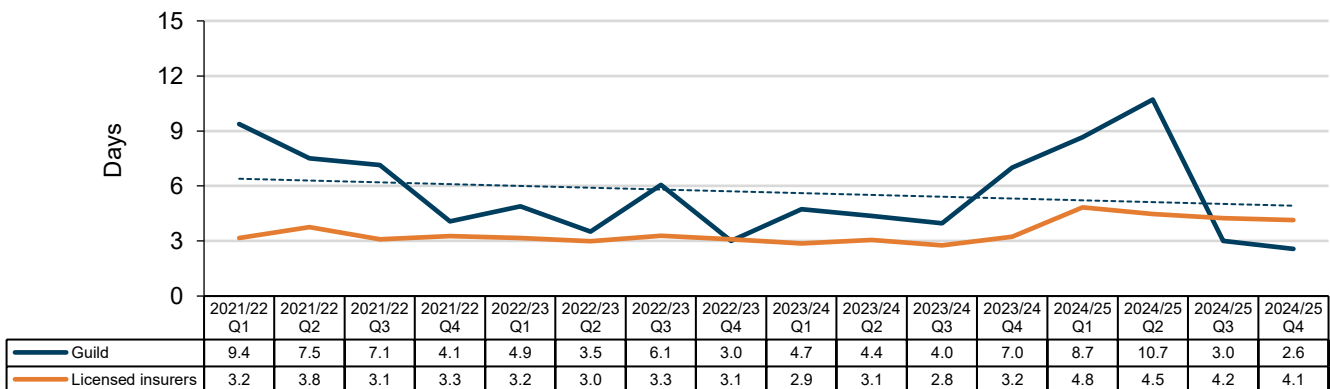


## 3.4.4 Claim management - Guild

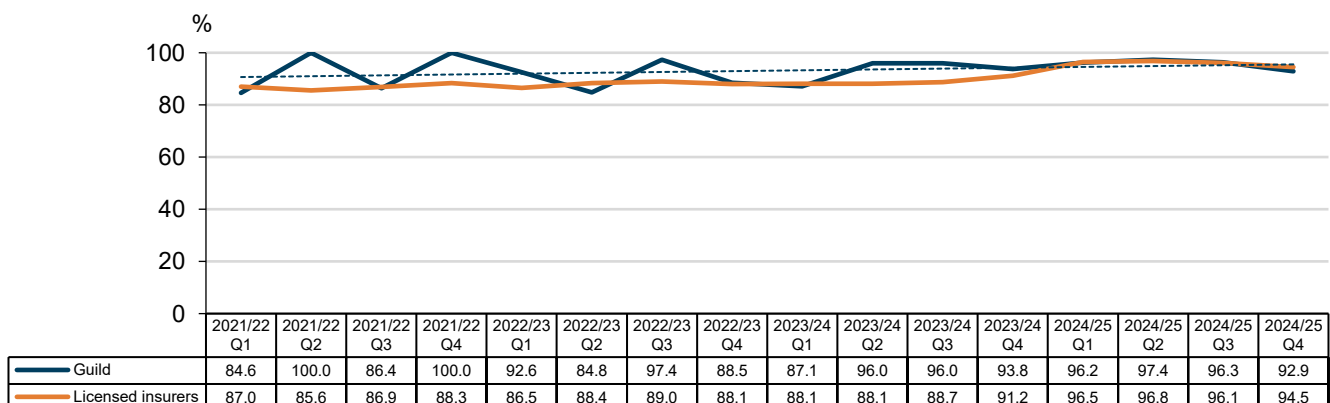
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Guild



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

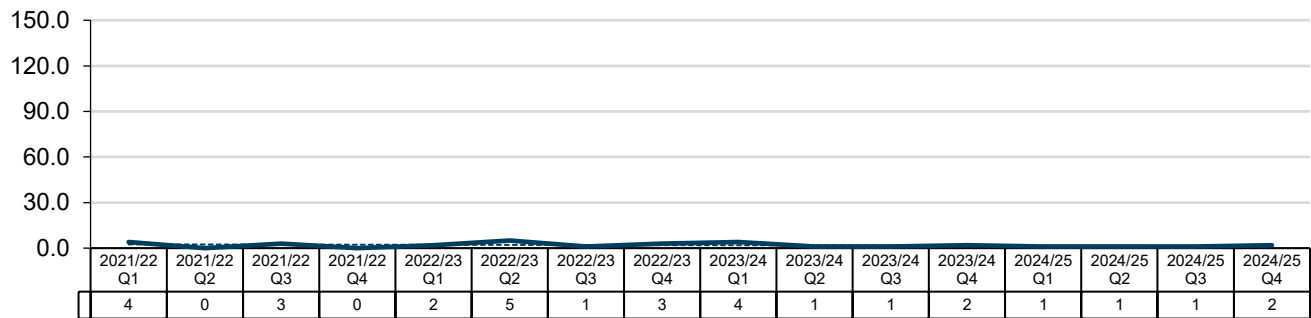


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Guild

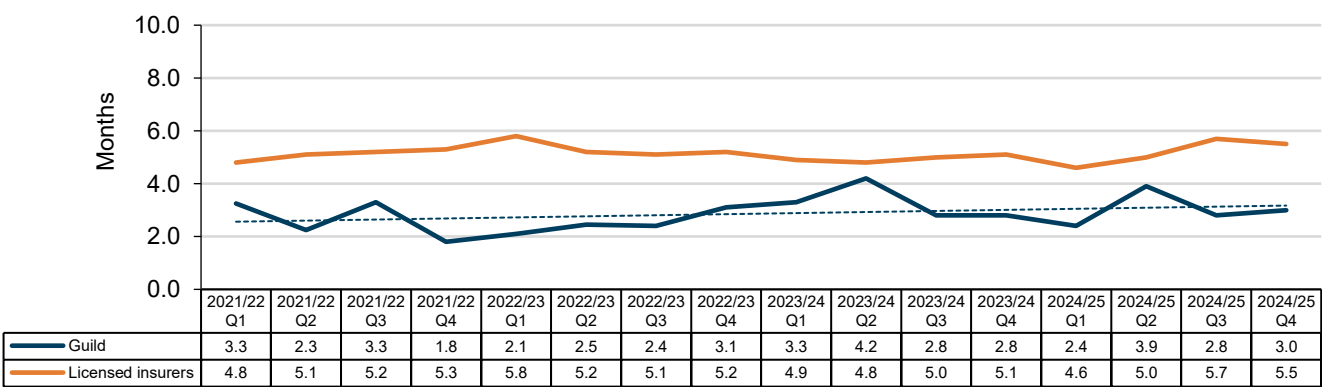


3.4.4 Claim management - Guild

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	1,117	+1.5	■	16.4	6,807	■
Total active income claim count	2,851	+2.0	■	14.8	19,295	■
Total closed claim count	1,213	+4.0	■	15.9	7,649	▲
Claim payments (\$m)						
Total claim payments	68.9	+10.9	▲	16.7	412.1	▲
Claim payments - lump sums	17.8	+12.9	▲	19.9	89.6	▲
Claim payments - excl lump sums	51.1	+10.2	▲	15.8	322.4	▲
Claim management		CGU			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	81	-1.2	■	●	90	▲
Average insurer lodgement period (days)	5.5	+5.4	▲		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	97	+0.0	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	16	0.0				
Median claim duration (months)	4.9	-3.9	■	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.



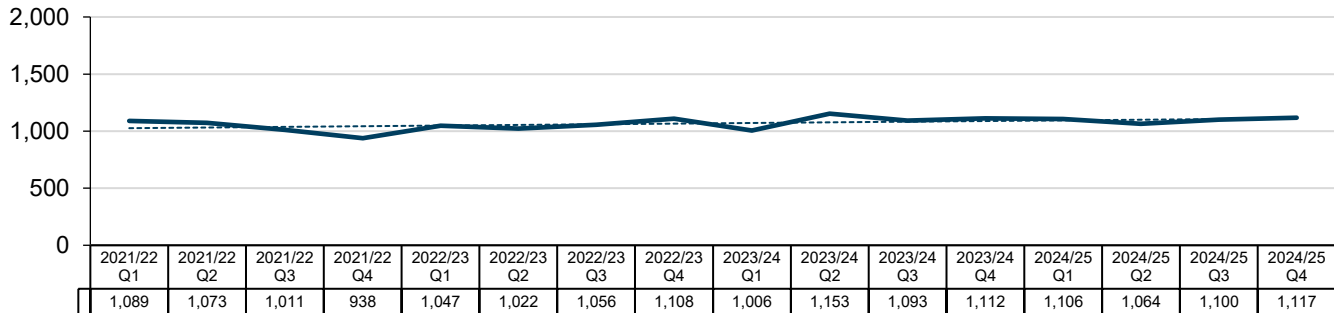
## 3.5.2 Individual insurer summary - CGU

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	1,116
Accepted	3,799	3,696	3,812	3,908	963	904	954	934
Not accepted	333	357	384	406	128	149	133	117
Decision deferred / pending	4	0	1	6	0	1	0	63
All other statuses	52	58	36	44	15	9	11	2

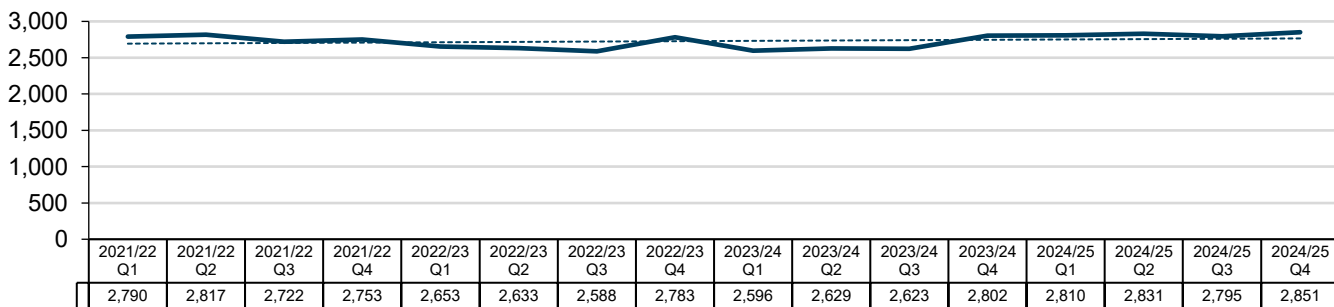
Claim activity		Licensed insurer total						
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547
Decision deferred / pending	13	7	23	93	14	20	30	461
All other statuses	224	214	235	273	78	56	48	35

## 3.5.3 Claim activity - CGU

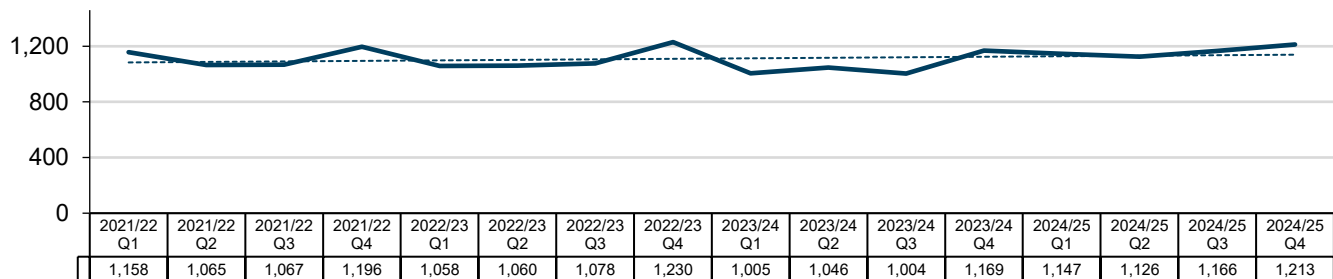
Total number of claims by insurer received quarter - CGU



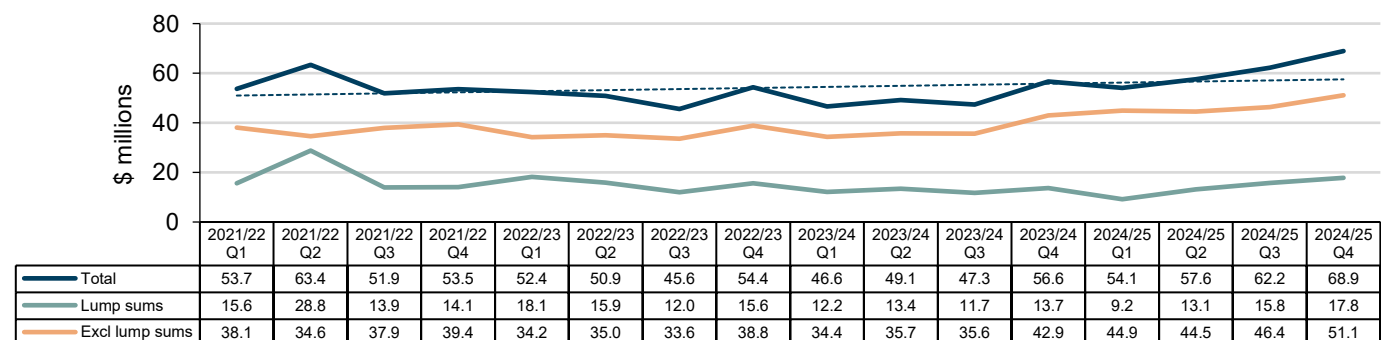
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU

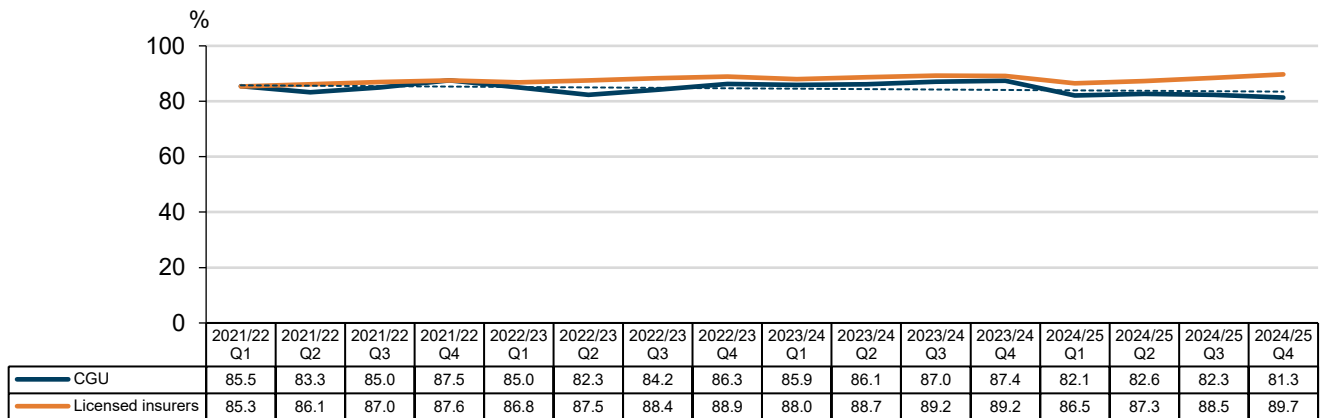


Total payments by transaction quarter - CGU

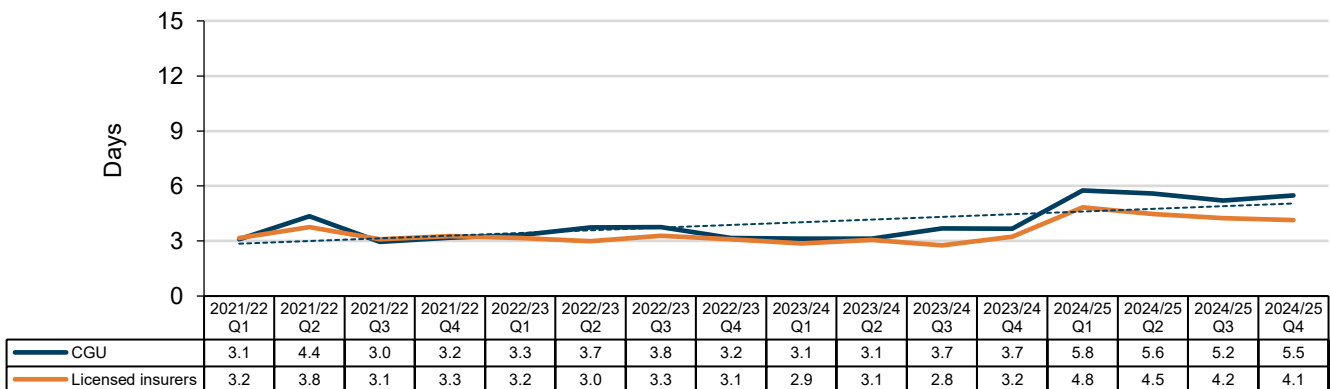


## 3.5.4 Claim management - CGU

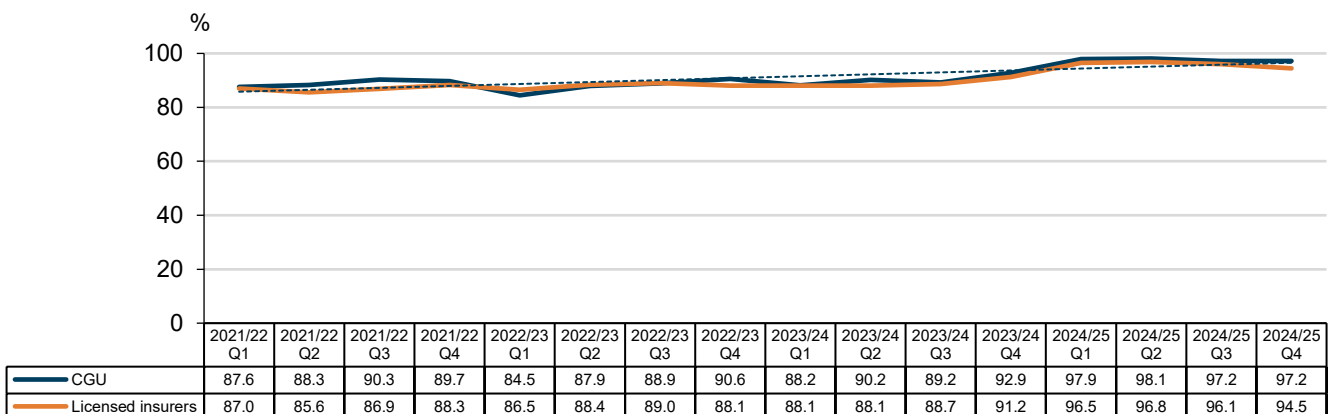
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - CGU



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

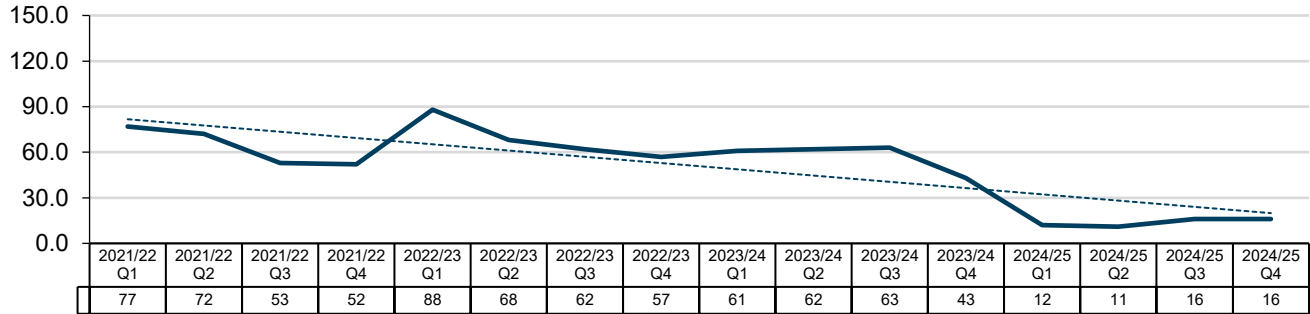


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - CGU

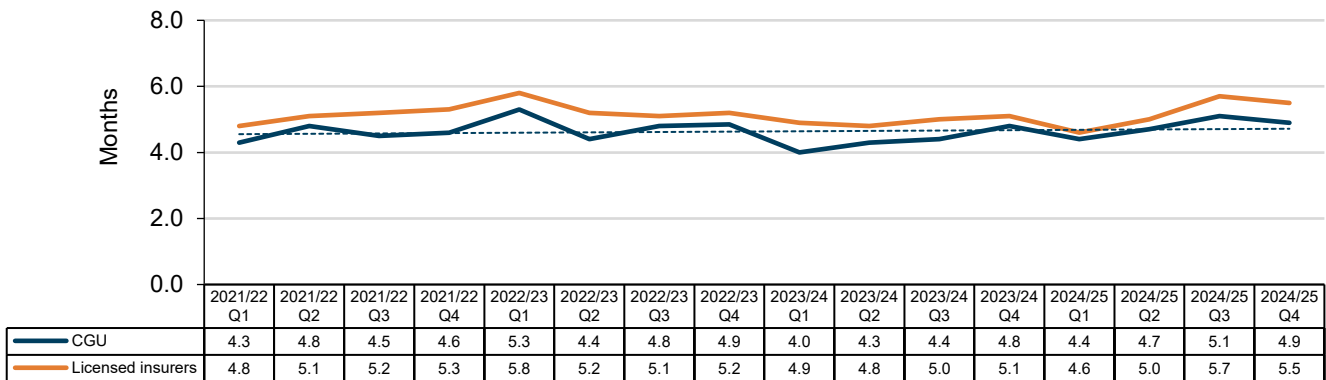


## 3.5.4 Claim management - CGU

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	1,586	+16.3	▲	23.3	6,807	■
Total active income claim count	5,158	+3.4	■	26.7	19,295	■
Total closed claim count	1,616	+8.3	▲	21.1	7,649	▲
Claim payments (\$m)						
Total claim payments	99.8	+5.6	▲	24.2	412.1	▲
Claim payments - lump sums	15.8	-23.7	▼	17.7	89.6	▲
Claim payments - excl lump sums	83.9	+13.9	▲	26.0	322.4	▲
Claim management		ICWA			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	97	-0.0	■	●	90	▲
Average insurer lodgement period (days)	3.1	+6.3	▲		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	89	-4.2	■	●	94	■
Number of income claims with initial liability action made <sup>3</sup> beyond 14 days	116	+84.1				
Median claim duration (months)	5.5	-6.0	▼	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

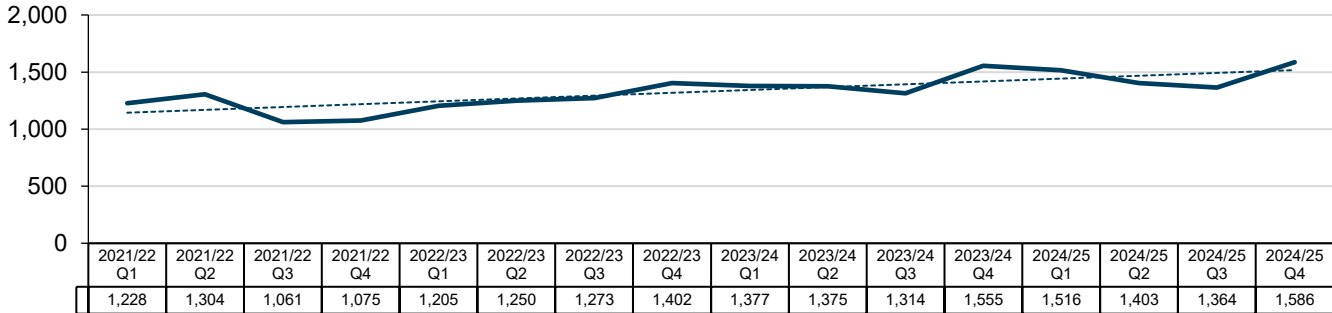
3.6.2 Individual insurer summary - ICWA

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	1,583	
Accepted	4,711	4,328	4,794	5,227	1,390	1,275	1,210	1,376	
Not accepted	245	308	293	336	106	118	146	122	
Decision deferred / pending	5	3	3	5	1	1	2	80	
All other statuses	37	29	39	52	19	9	5	5	

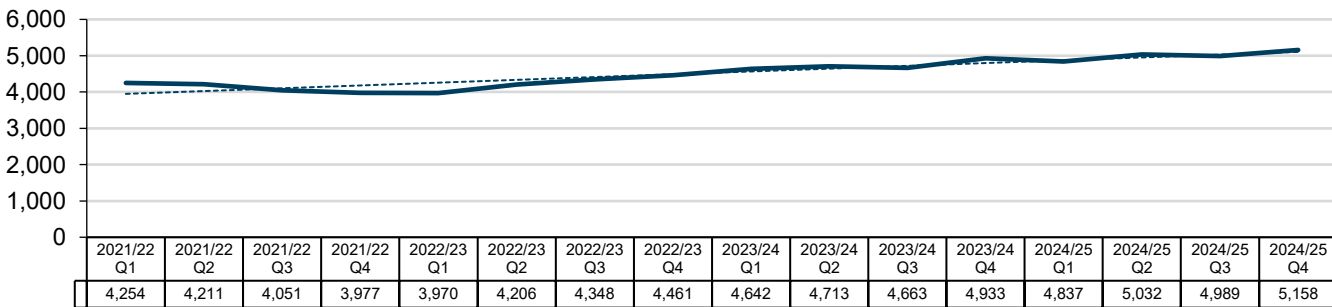
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	224	214	235	273	78	56	48	35	

## 3.6.3 Claim activity - ICWA

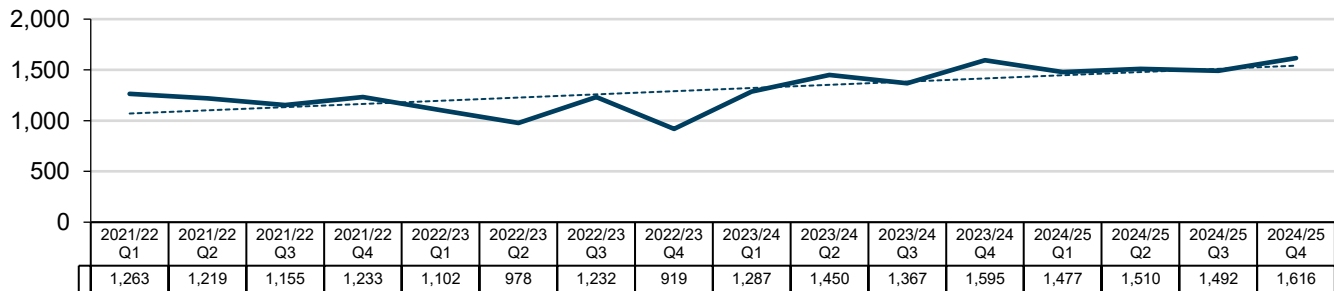
Total number of claims by insurer received quarter - ICWA



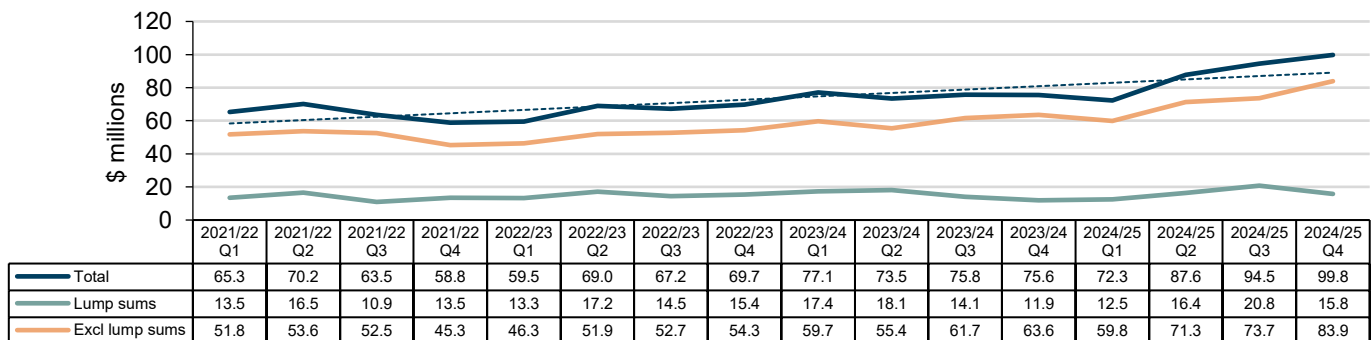
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA

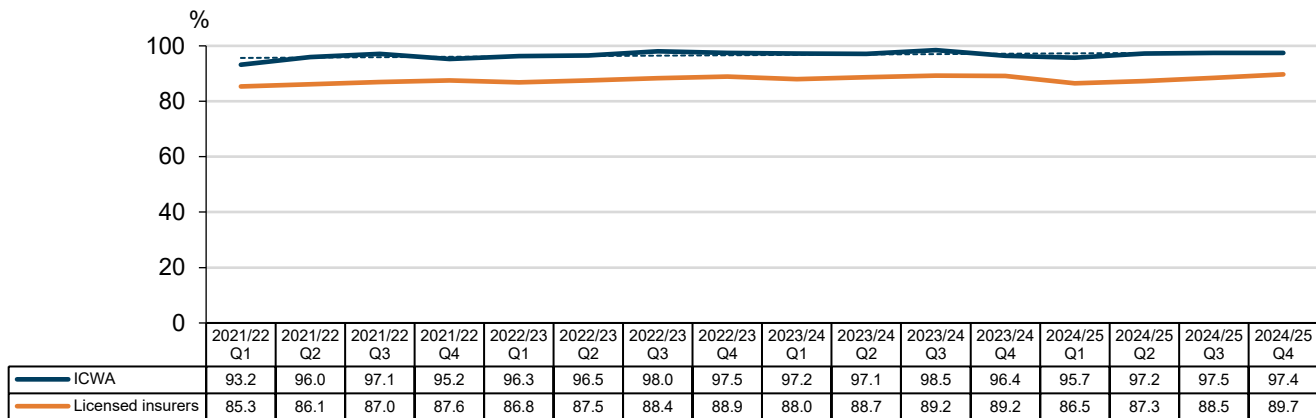


Total payments by transaction quarter - ICWA

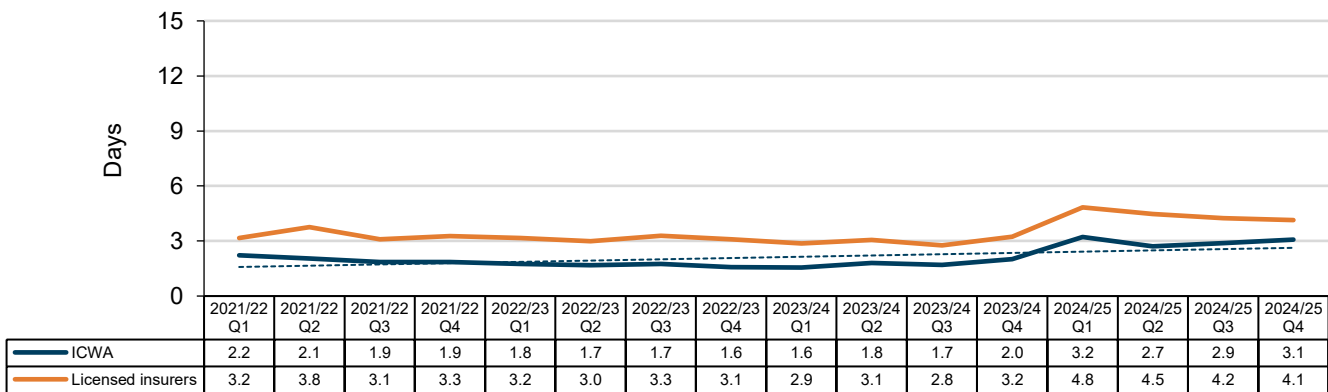


## 3.6.4 Claim management - ICWA

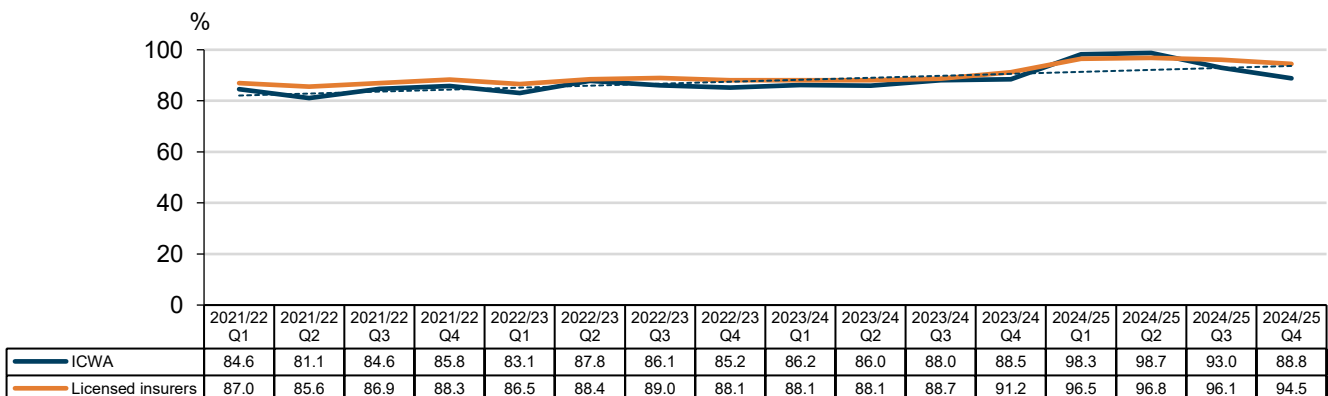
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - ICWA



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



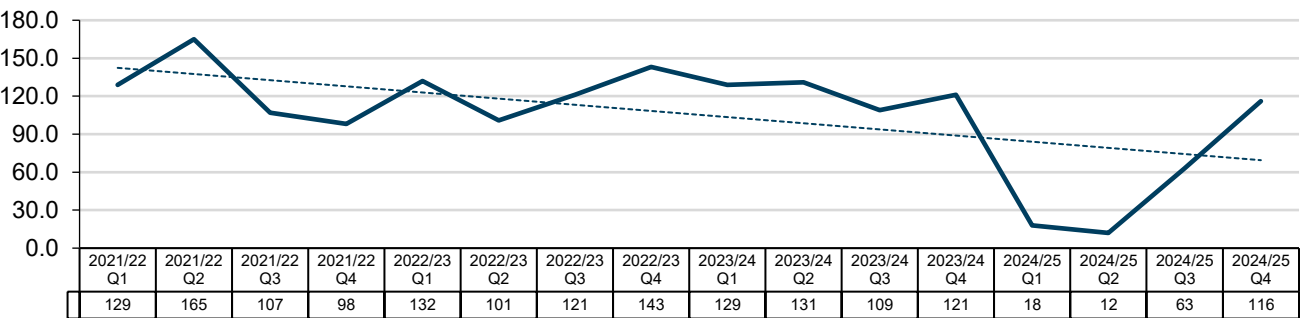
Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - ICWA



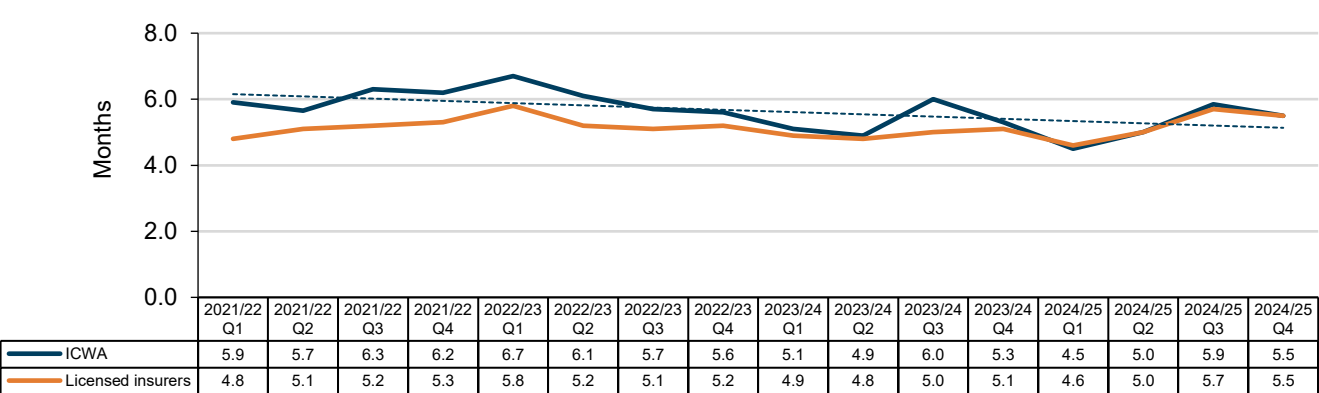


3.6.4 Claim management - ICWA

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	931	-7.4	▼	13.7	6,807	■
Total active income claim count	2,506	0.0	■	13.0	19,295	■
Total closed claim count	1,300	+15.7	▲	17.0	7,649	▲
Claim payments (\$m)						
Total claim payments	56.1	-7.4	▼	13.6	412.1	▲
Claim payments - lump sums	13.3	-36.2	▼	14.8	89.6	▲
Claim payments - excl lump sums	42.8	+7.6	▲	13.3	322.4	▲
Claim management		QBE			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	85	+3.3	■	●	90	▲
Average insurer lodgement period (days)	4.7	-7.2	▼		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	95	-0.3	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	21	-8.7				
Median claim duration (months)	5.8	+1.8	■	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

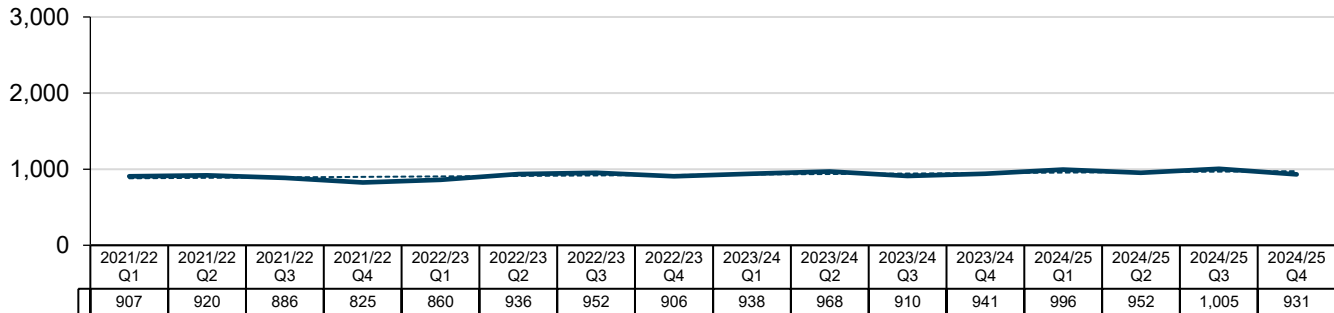
3.7.2 Individual insurer summary - QBE

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	932
Accepted	2,941	3,337	3,365	3,323	865	807	863	729
Not accepted	149	188	247	389	115	126	128	88
Decision deferred / pending	0	1	2	3	1	4	5	110
All other statuses	16	12	40	43	15	14	9	5

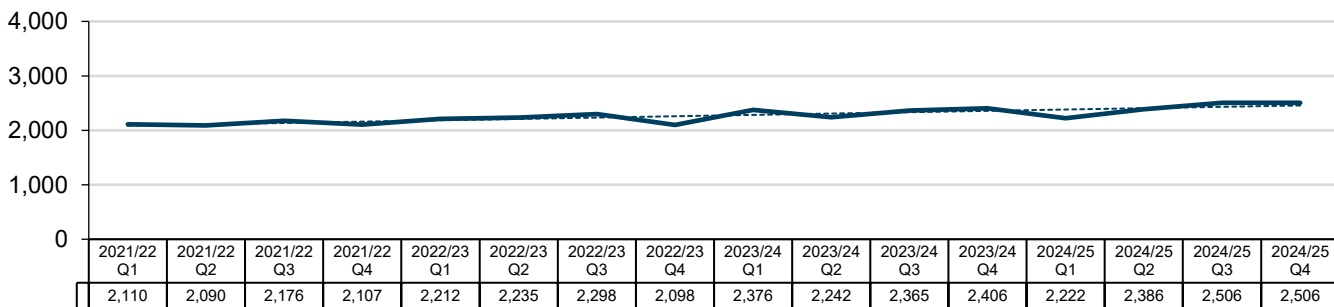
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	224	214	235	273	78	56	48	35	

## 3.7.3 Claim activity - QBE

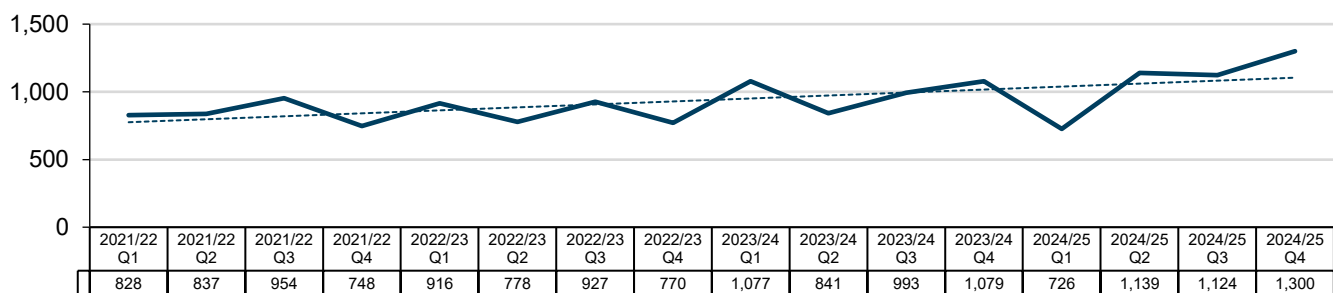
Total number of claims by insurer received quarter - QBE



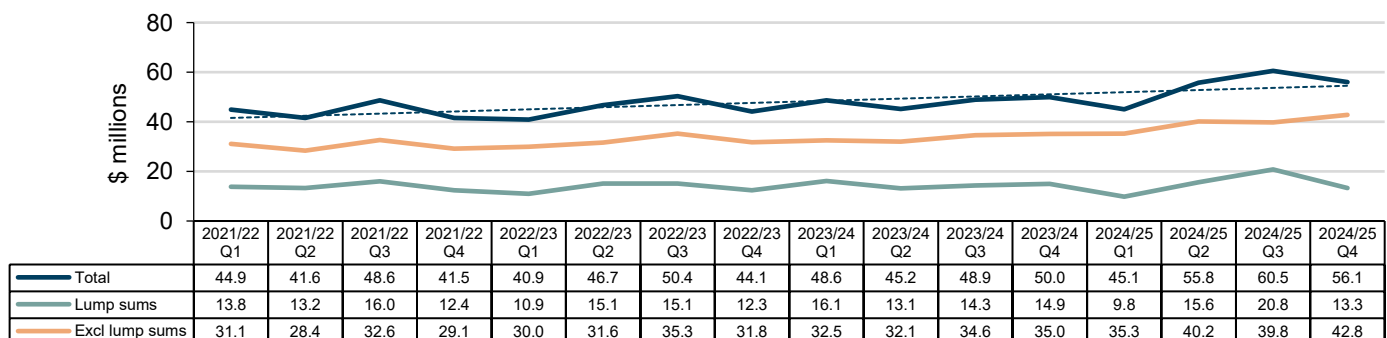
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE

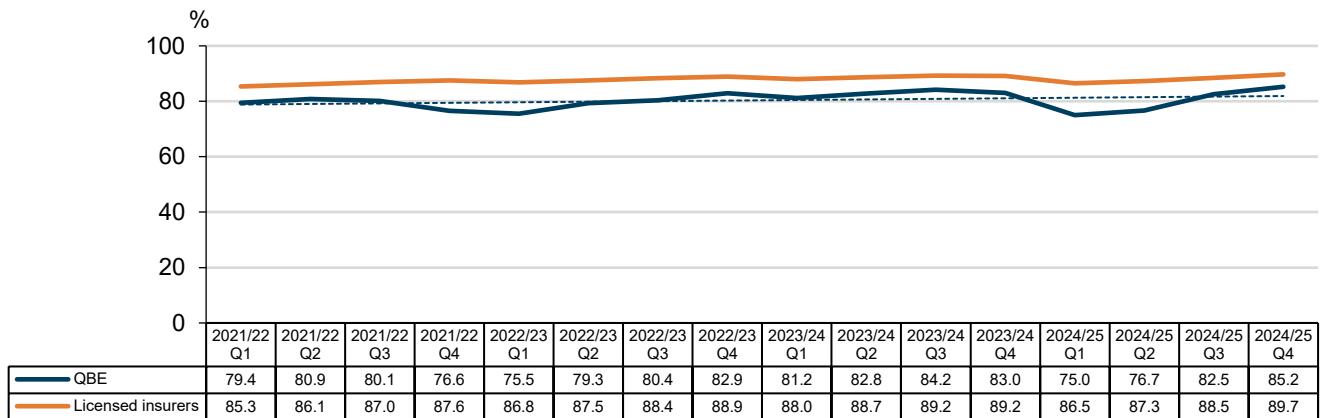


Total payments by transaction quarter - QBE

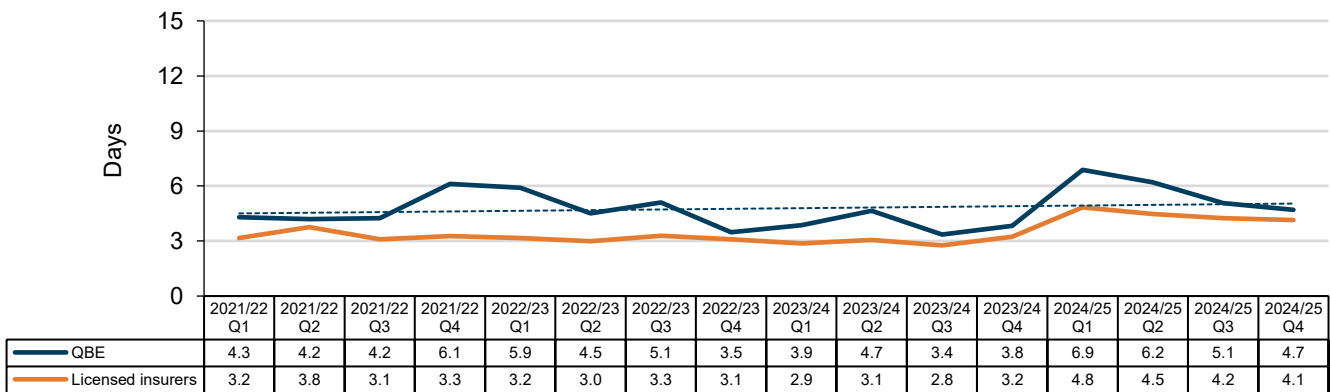


## 3.7.4 Claim management - QBE

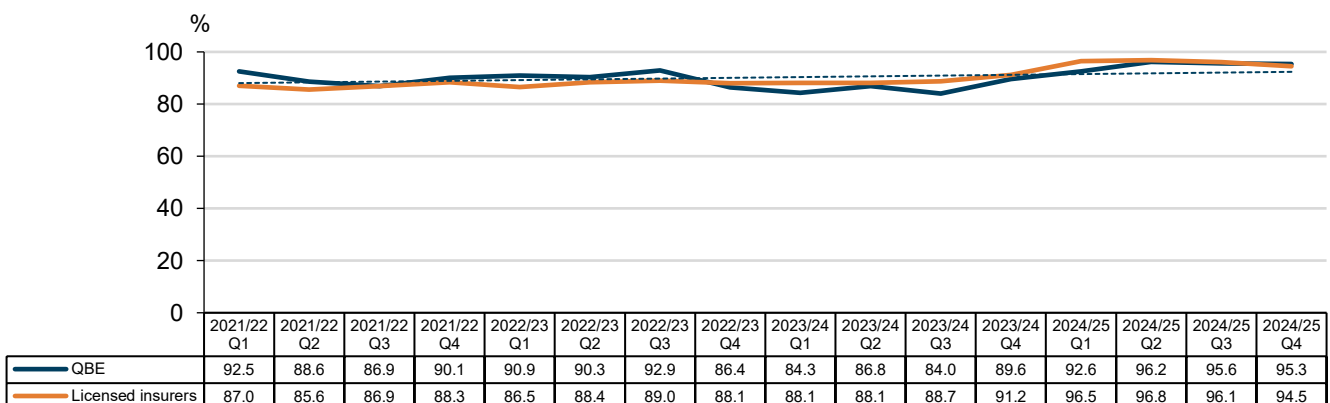
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - QBE



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

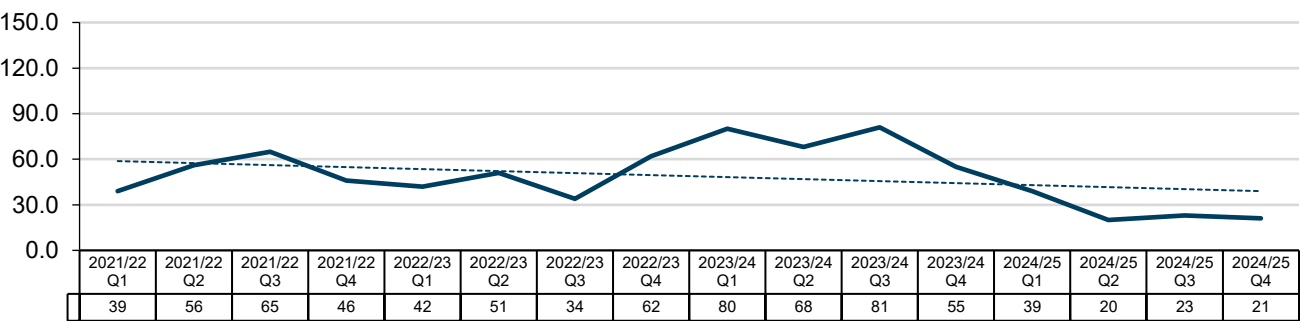


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - QBE

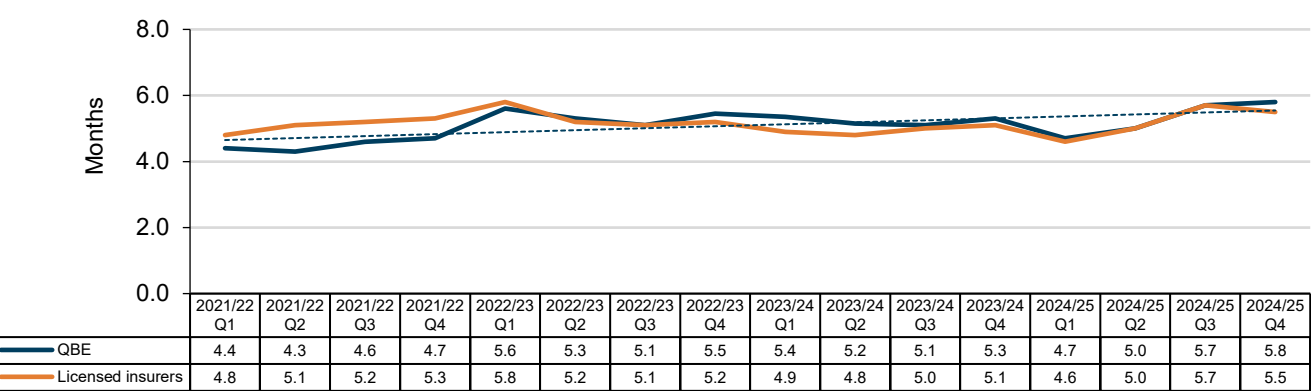


3.7.4 Claim management - QBE

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	75	-8.5	▼	1.1	6,807	■
Total active income claim count	288	+3.2	■	1.5	19,295	■
Total closed claim count	125	+25.0	▲	1.6	7,649	▲
Claim payments (\$m)						
Total claim payments	4.6	-10.0	▼	1.1	412.1	▲
Claim payments - lump sums	0.8	-41.5	▼	0.9	89.6	▲
Claim payments - excl lump sums	3.8	+1.8	■	1.2	322.4	▲
Claim management		WFI			Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	79	-0.1	■	●	90	▲
Average insurer lodgement period (days)	5.7	+0.9	■		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	100	+2.1	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	0	-100.0				
Median claim duration (months)	6.1	-4.7	■	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

3.8.2 Individual insurer summary - WFI

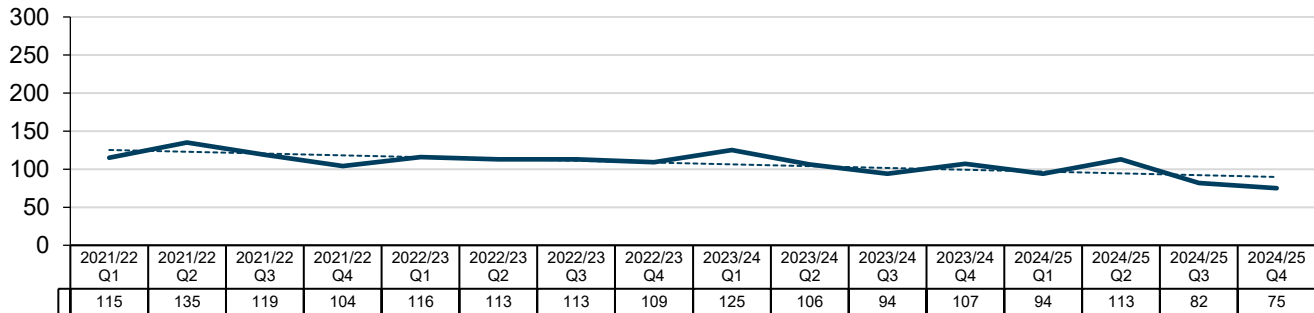
Claim activity					WFI			
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25			
					Q1	Q2	Q3	Q4
Claim numbers by current claim status								
Total claims	531	473	451	432	94	113	83	75
Accepted	507	444	425	414	87	105	74	68
Not accepted	20	26	21	17	6	7	7	5
Decision deferred / pending	2	0	0	0	0	0	0	1
All other statuses	2	3	5	1	1	1	2	1

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	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	224	214	235	273	78	56	48	35	

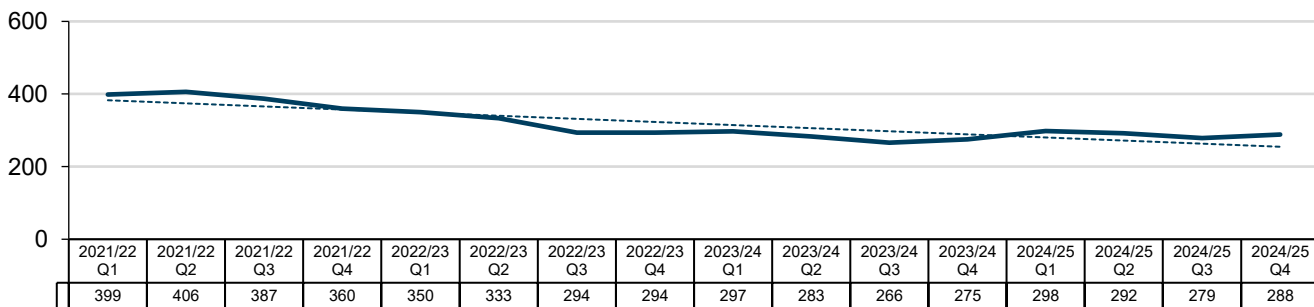


## 3.8.3 Claim activity - WFI

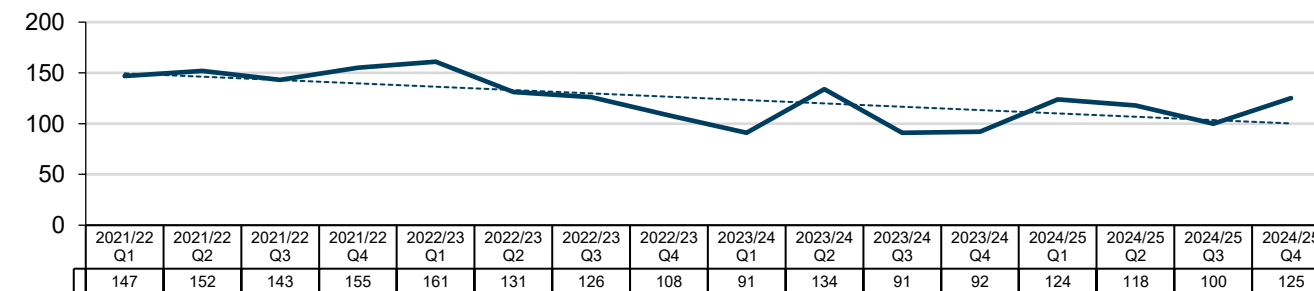
Total number of claims by insurer received quarter - WFI



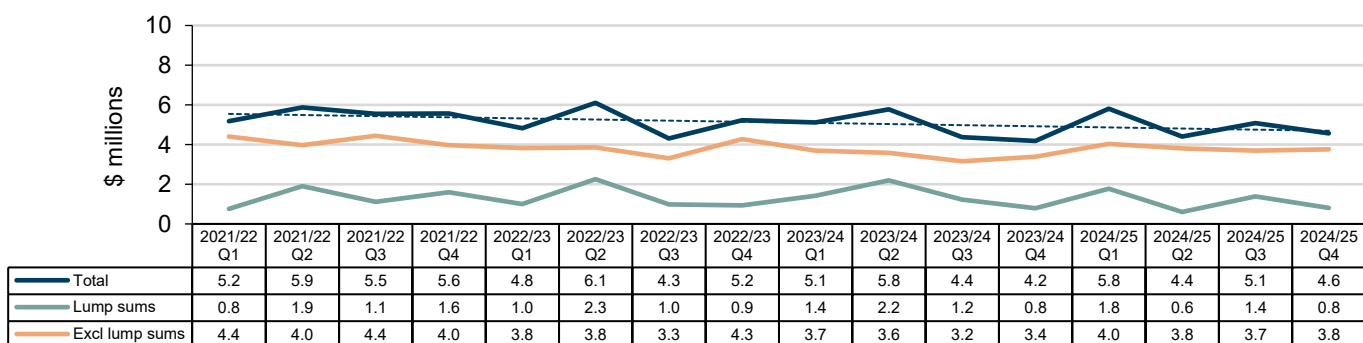
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI

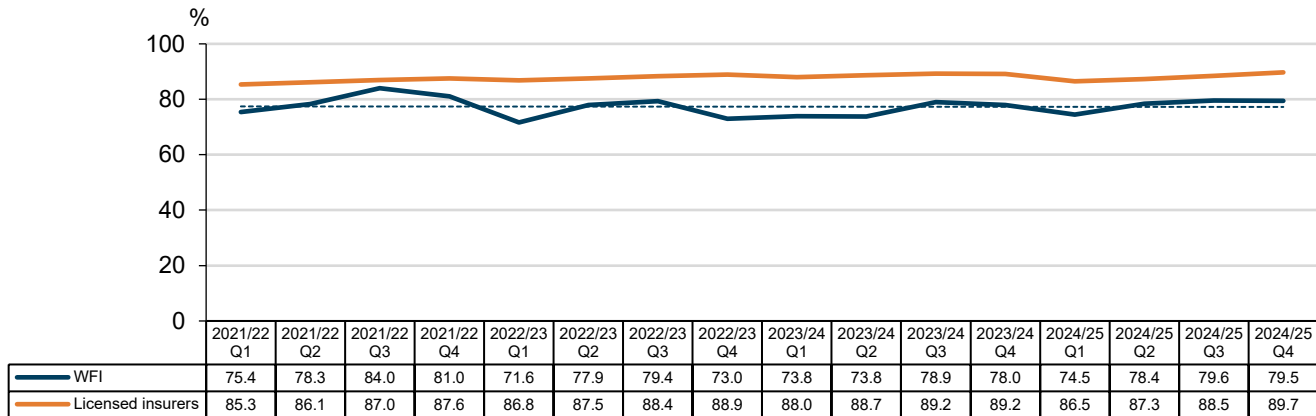


Total payments by transaction quarter - WFI

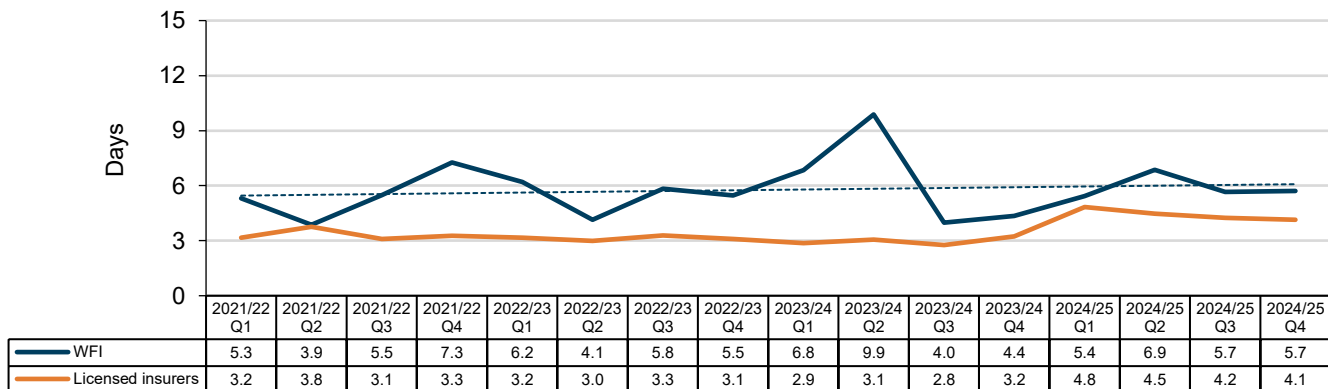


## 3.8.4 Claim management - WFI

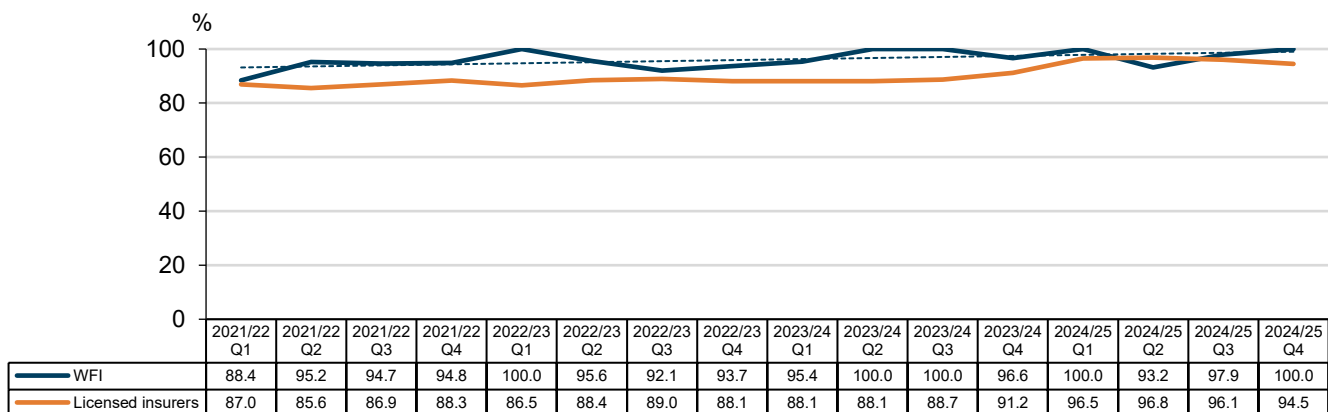
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - WFI



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

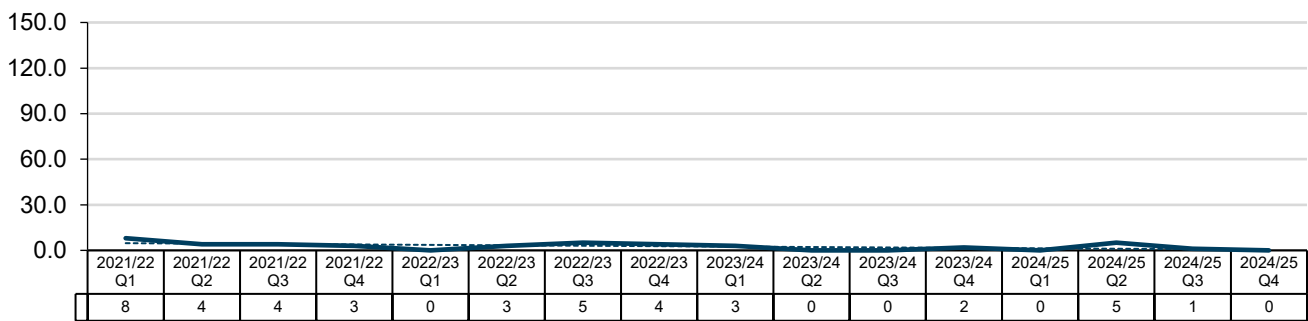


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - WFI

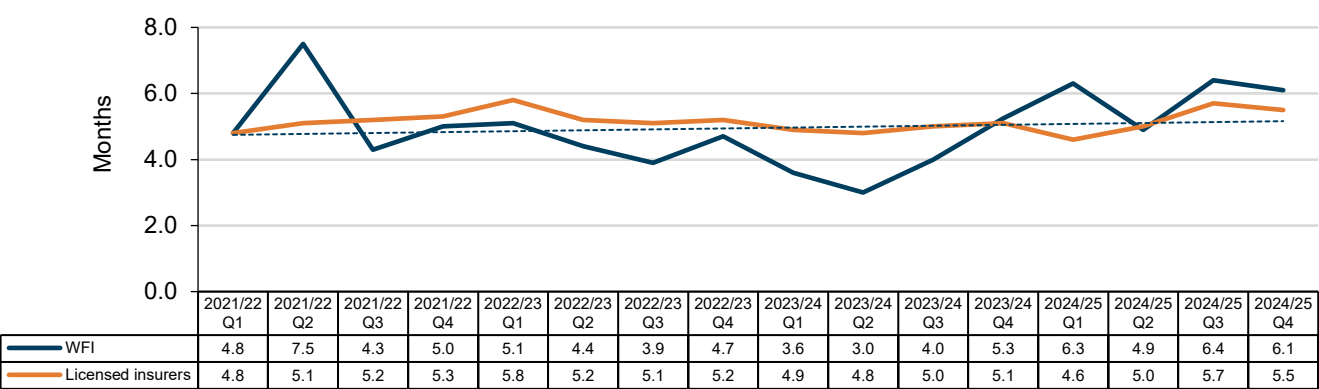


3.8.4 Claim management - WFI

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 <sup>1</sup>	% of licensed insurers	Current quarter	Current experience <sup>1</sup>
Claim numbers						
Total claim count	229	-0.4	■	3.4	6,807	■
Total active income claim count	624	+2.1	■	3.2	19,295	■
Total closed claim count	277	+36.5	▲	3.6	7,649	▲
Claim payments (\$m)						
Total claim payments	11.1	+0.1	■	2.7	412.1	▲
Claim payments - lump sums	2.4	-33.0	▼	2.7	89.6	▲
Claim payments - excl lump sums	8.6	+16.2	▲	2.7	322.4	▲
Claim management	Zurich				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience <sup>1</sup>	Average performance <sup>2</sup>	Current quarter	Current experience <sup>1</sup>
Proportion (%) of insurer lodgement within 7 days	86	+4.4	■	●	90	▲
Average insurer lodgement period (days)	6.1	+18.3	▲		4.1	▼
Proportion (%) of income claims with initial liability action <sup>3</sup> made within 14 days	99	+1.3	■	●	94	■
Number of income claims with initial liability action <sup>3</sup> made beyond 14 days	1	-66.7				
Median claim duration (months)	7.0	-2.8	■	●	5.5	▲

<sup>1</sup> Trend based on change over the previous four quarters

<sup>2</sup> Based on the previous four quarters

<sup>3</sup> Initial liability action to accept, not accept or defer claims.

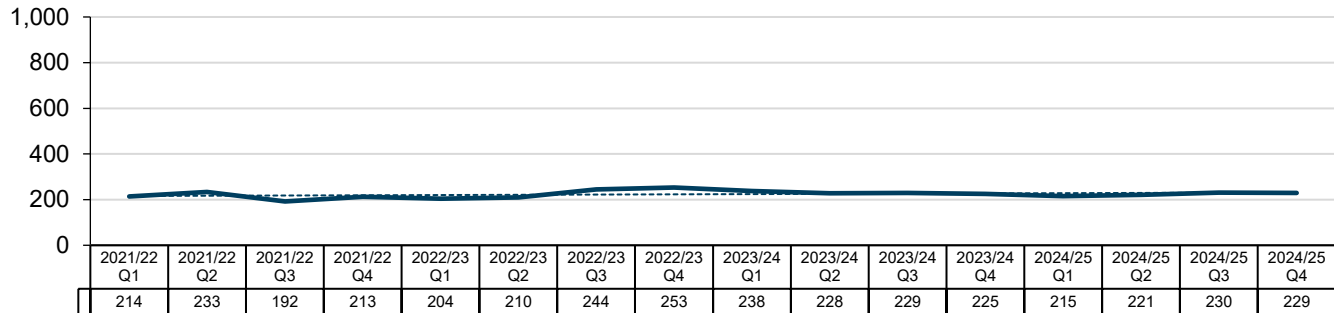
3.9.2 Individual insurer summary - Zurich

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	227	
Accepted	507	444	425	414	87	105	74	68	
Not accepted	16	26	38	73	24	19	25	16	
Decision deferred / pending	0	0	1	1	1	0	2	13	
All other statuses	213	382	449	432	103	97	129	130	

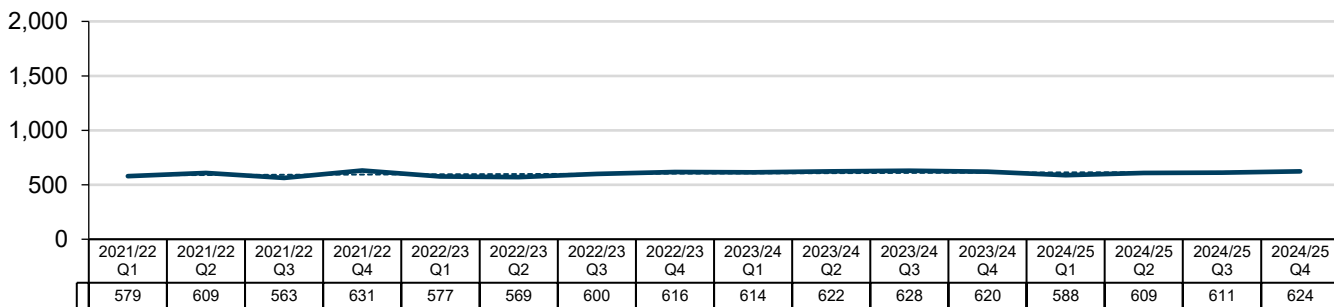
Claim activity		Licensed insurer total							
Insurer received date	2020/21	2021/22	2022/23	2023/24	2024/25				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	24,032	23,953	24,924	26,428	6,789	6,736	6,545	6,788	
Accepted	22,672	22,383	23,242	24,144	6,059	5,996	5,775	5,745	
Not accepted	1,123	1,349	1,424	1,918	638	664	692	547	
Decision deferred / pending	13	7	23	93	14	20	30	461	
All other statuses	224	214	235	273	78	56	48	35	

## 3.9.3 Claim activity - Zurich

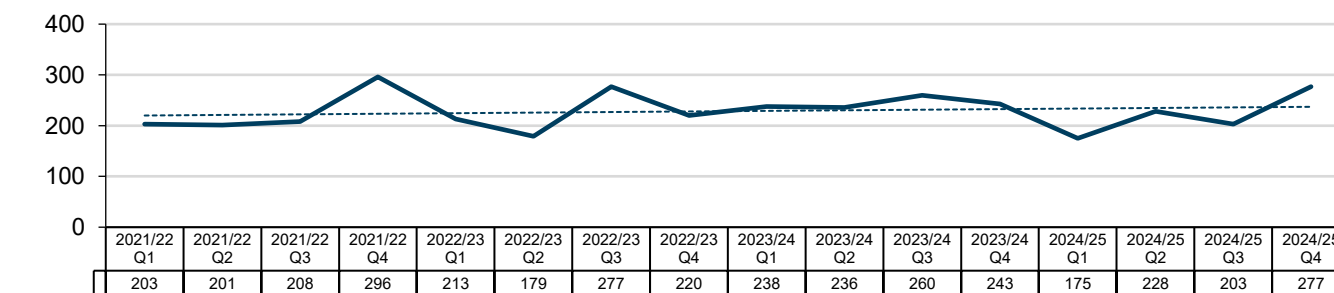
Total number of claims by insurer received quarter - Zurich



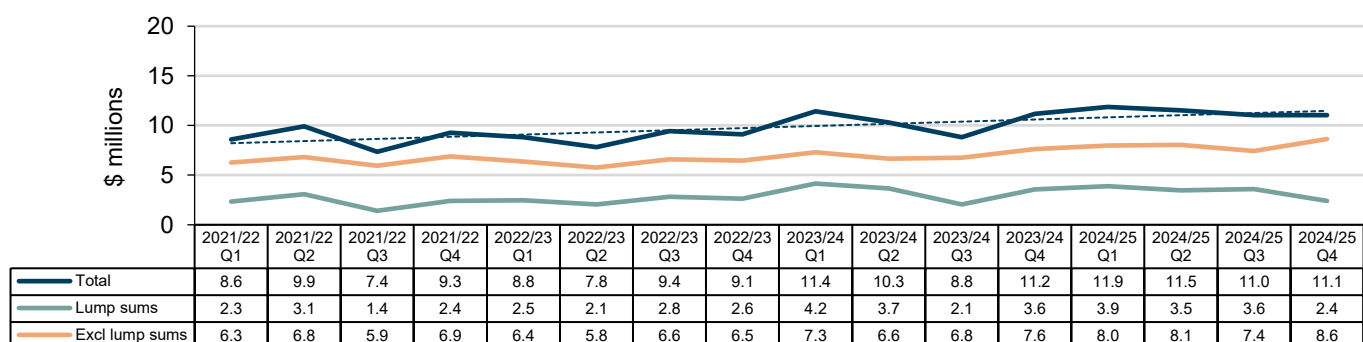
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich

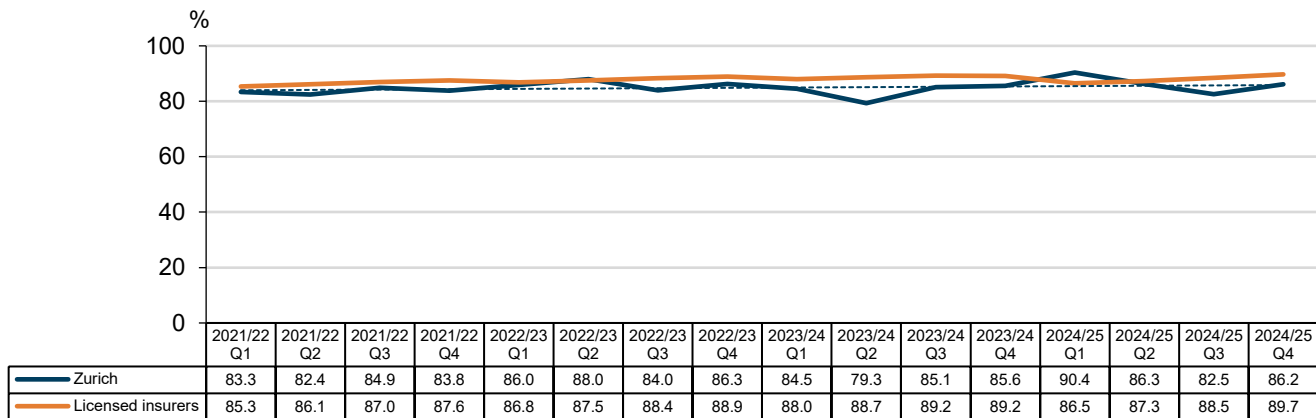


Total payments by transaction quarter - Zurich

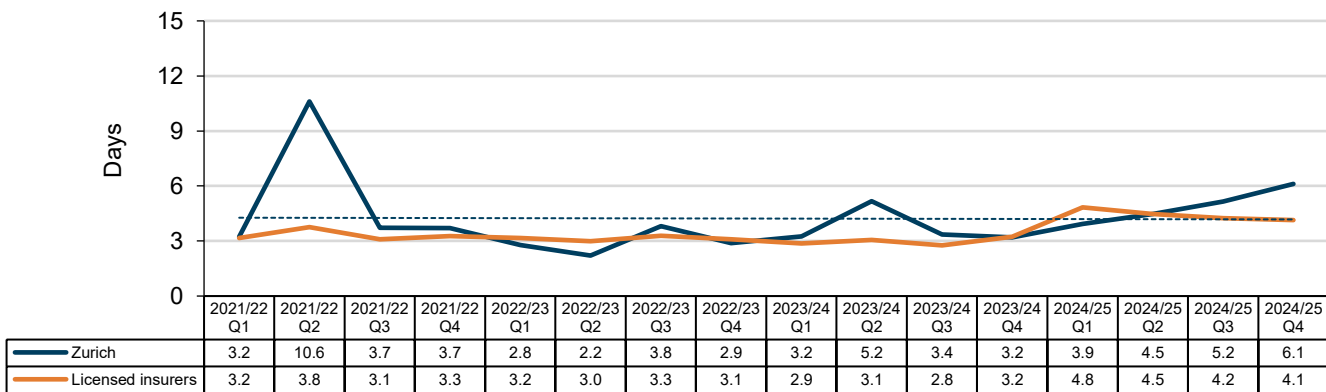


## 3.9.4 Claim management - Zurich

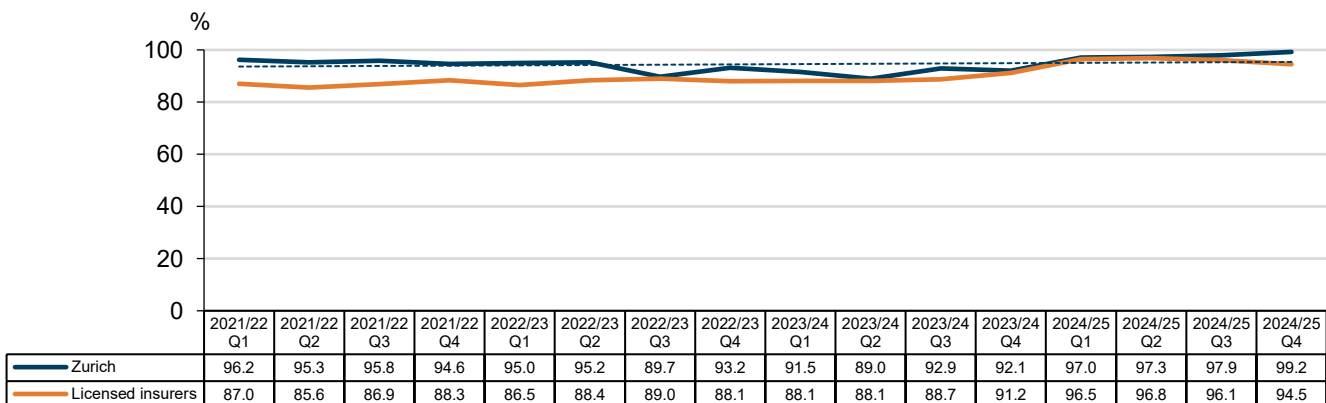
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Zurich



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

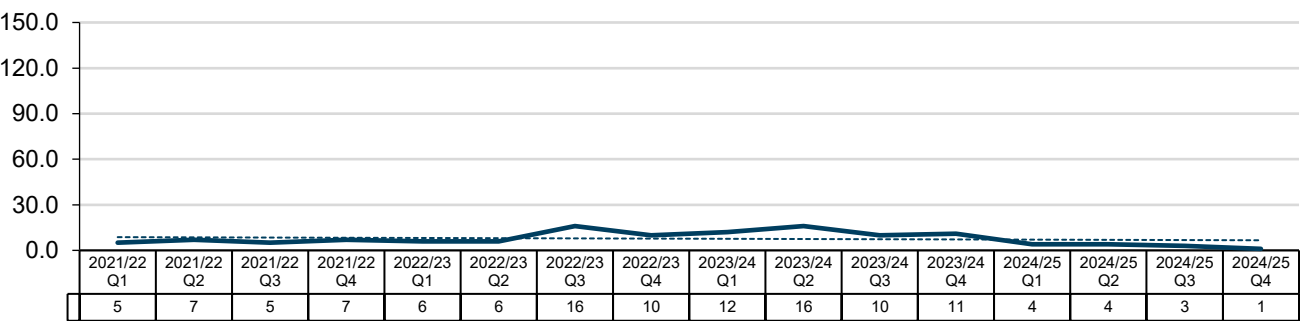


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Zurich

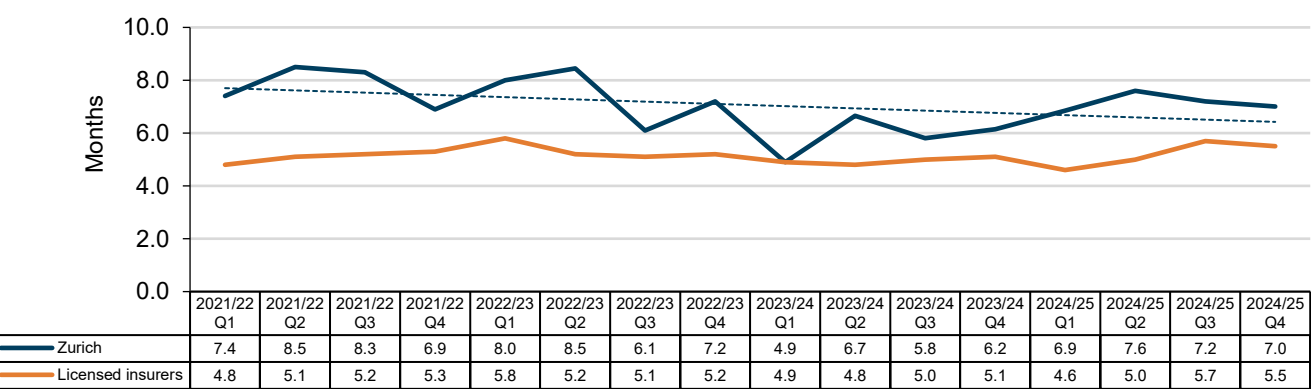


3.9.4 Claim management - Zurich

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*	
	2024/25 Q1	2024/25 Q2	2024/25 Q3	2024/25 Q4	Last four quarters	% of Licensed insurer total	Last four quarters
Claim numbers							
Total claim count	34	27	7	14	82	0.3%	26,963
Total active income claim count	89	75	63	41	114	0.3%	33,064
Total closed claim count	86	66	65	38	255	0.9%	28,517
Claim payments (\$m)							
Total claim payments	1.5	2.8	1.9	1.3	7.5	0.5%	1,513.7
Claim payments - lump sums	0.6	1.8	1.4	0.7	4.5	1.2%	361.5
Claim payments - excl lump sums	0.8	1.0	0.6	0.6	3.0	0.3%	1,152.2

\* Includes ICWA, current and former licensed insurers.

# GLOSSARY

## Act

This report is based on the *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.