



***Workers Compensation
in Western Australia***

Annual Statistical Report 2024/25

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



CITATION




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INTRODUCTION

WORKCOVER WA

WorkCover WA is the government agency responsible for overseeing the WA workers compensation and injury management scheme.

WorkCover WA undertakes a range of educational, advisory, enforcement and performance monitoring activities to ensure the WA workers compensation scheme is fair, accessible and cost-effective for all participants.

The 2025 Annual Statistical Report will reflect changes from the new *Workers Compensation and Injury Management Act 2023*, which came into effect from 1 July 2024.

PURPOSE OF REPORT

WorkCover WA's annual statistical report is designed to provide stakeholders with an understanding of the overall activity and key trends within the WA workers compensation scheme.

For the purposes of this report, only work-related injury and disease claims are reported, where claims were lodged between 2021/22 and 2024/25, which excludes:

- journey claims for commuting between home and work
- asbestos-related diseases caused by asbestos exposure
- duplicated or disallowed claims
- noise-induced hearing loss claims.

REPORTING TIMEFRAME

WorkCover WA is committed to providing relevant and timely information to stakeholders. In doing so, data reported includes the most recently completed financial year (i.e. 2024/25p, where the 'p' signifies 'provisional data' - data that is subject to change over time as further information about the claims are received).

CLAIMS DATA SOURCE

WorkCover WA collects data from approved insurers and self-insurers about claims lodged in the WA workers compensation scheme. This includes data from current and former approved insurers, self-insurers and the Insurance Commission of Western Australia as at 17 September 2025.

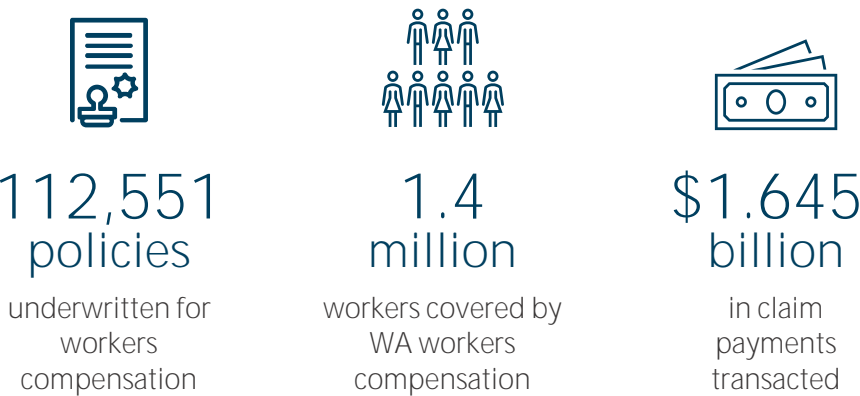
Claim statistics are derived from data supplied by insurers and self-insurers in **accordance with the WorkCover WA's National Insurer Data Specification Guidelines**, available on the WorkCover WA website.

WORKERS COMPENSATION COVERAGE

WorkCover WA is the government agency responsible for regulating and administering the workers compensation scheme in Western Australia.

The scheme ensures workers who suffer a work-related injury or illness are compensated for lost earnings, medical expenses, and other associated costs, and assists injured workers to achieve a safe and sustained return to work.

In 2024/25p, there were...



SERVICE PROVIDERS



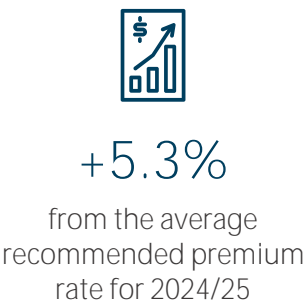
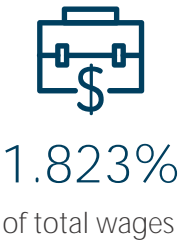
PERFORMANCE SNAPSHOT



RECOMMENDED PREMIUM RATES

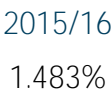
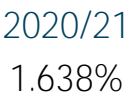
WorkCover WA determines recommended industry premium rates on an annual basis, taking into account the latest available data on claims experience provided by insurers, and broader economic factors - movement in wages, employment rates, interest rates, and inflation.

For 2025/26, the average recommended premium rate is...

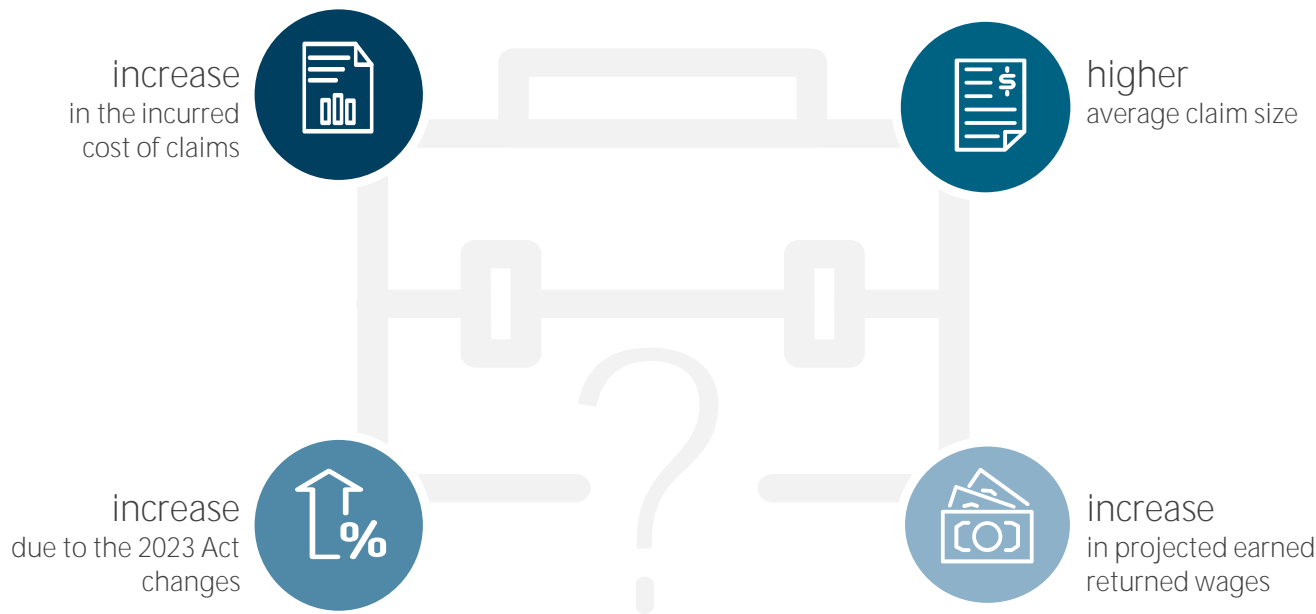


RATE TRENDS

▲ 22.9% over 10 years



CONTRIBUTING FACTORS



PREMIUM RATES

AVERAGE RECOMMENDED PREMIUM RATE

	2022/23	2023/24	2024/25	2025/26
Recommended premium rate	1.822%	1.727%	1.732%	1.823%
Annual % change	+6.9%	-5.2%	+0.3%	+5.3%

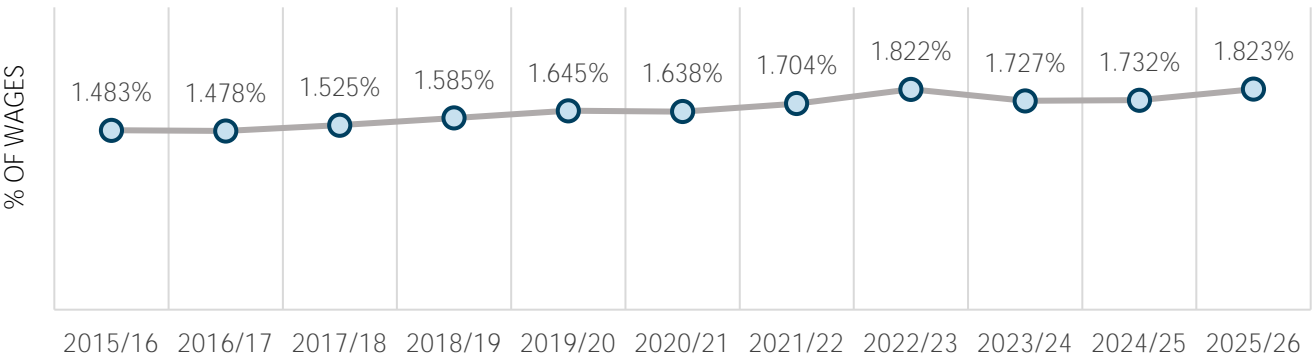


Recommended premium rates are expressed as a percentage of wages. An average premium rate of 1.823% means, on average, employers pay a premium of \$1.82 for every \$100 of wages paid to their employees.

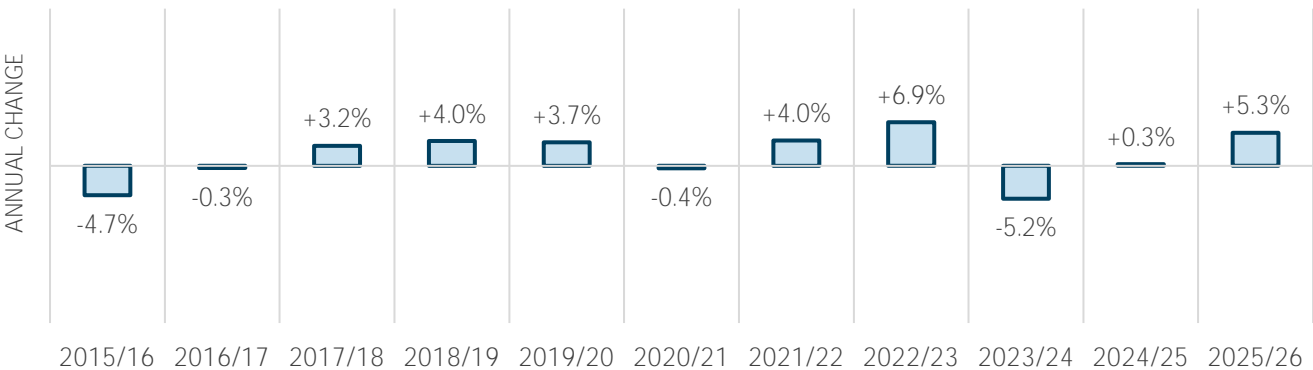
AVERAGE RECOMMENDED PREMIUM RATE PERCENTAGE OF WAGES

The average recommended premium rate is reviewed annually to ensure sufficient premium is collected to meet the costs of workers compensation claims.

The rate is based on independent assessments by the scheme actuary and consider the number and cost of workers compensation claims, together with external impacts such as movements in economic indicators.



AVERAGE RECOMMENDED PREMIUM RATE ANNUAL PERCENTAGE CHANGE



PREMIUM RATES

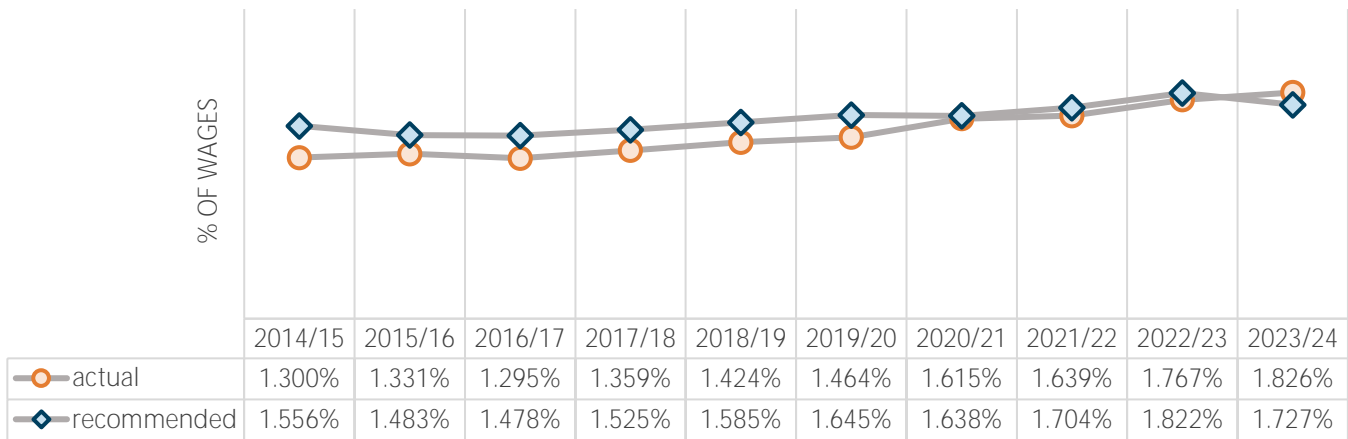
AVERAGE ACTUAL PREMIUM RATE

While WorkCover WA publishes recommended premium rates, insurers are able to determine their own premium rates. The average actual premium rate is the total premiums paid as a percentage of total wages paid by employers. Data on 'actual premium rates' typically have a one-year publication time lag due to the extensive data collection and monitoring process.

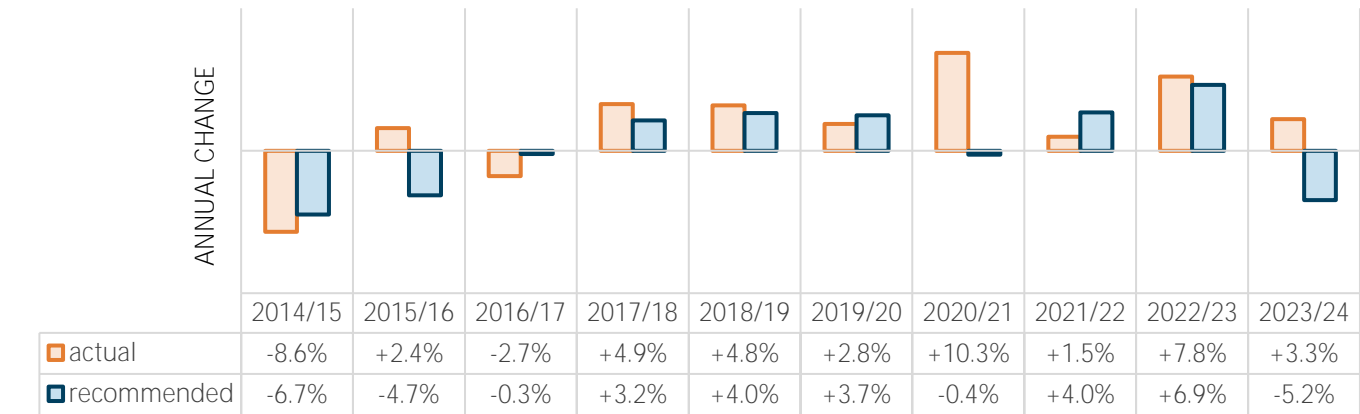
	2020/21	2021/22	2022/23	2023/24
Average actual premium rate	1.615%	1.639%	1.767%	1.826%
Annual % change	+10.3%	+1.5%	+7.8%	+3.3%

AVERAGE ACTUAL PREMIUM RATE VS. AVERAGE RECOMMENDED PREMIUM RATE

Average actual premium rate is the actual amount of premiums collected as a percentage of wages paid to employees. This is compared to the recommended premium rate, which ensures sufficient premium is collected to meet the costs of workers compensation claims.



AVERAGE ACTUAL PREMIUM RATE ANNUAL PERCENTAGE CHANGE



WORKERS COMPENSATION CLAIMS

From 2021/22 to 2024/25p, the total number of claims received in the WA scheme increased by +10.5%, from 26,515 to 29,304 claims.

Claims with no lost-time decreased from 10,099 to 7,385, whereas lost-time claims increased from 15,305 to 16,735 over the same period.

FREQUENCY RATE



7.1

lost-time claims per
MILLION HOURS
WORKED
in 2023/24*

(* frequency rates are only available up to the previous financial year in line with Australian Bureau of Statistics' data releases)



29,304

CLAIMS RECEIVED



29%

NO LOST-TIME
claims with treatment
services only



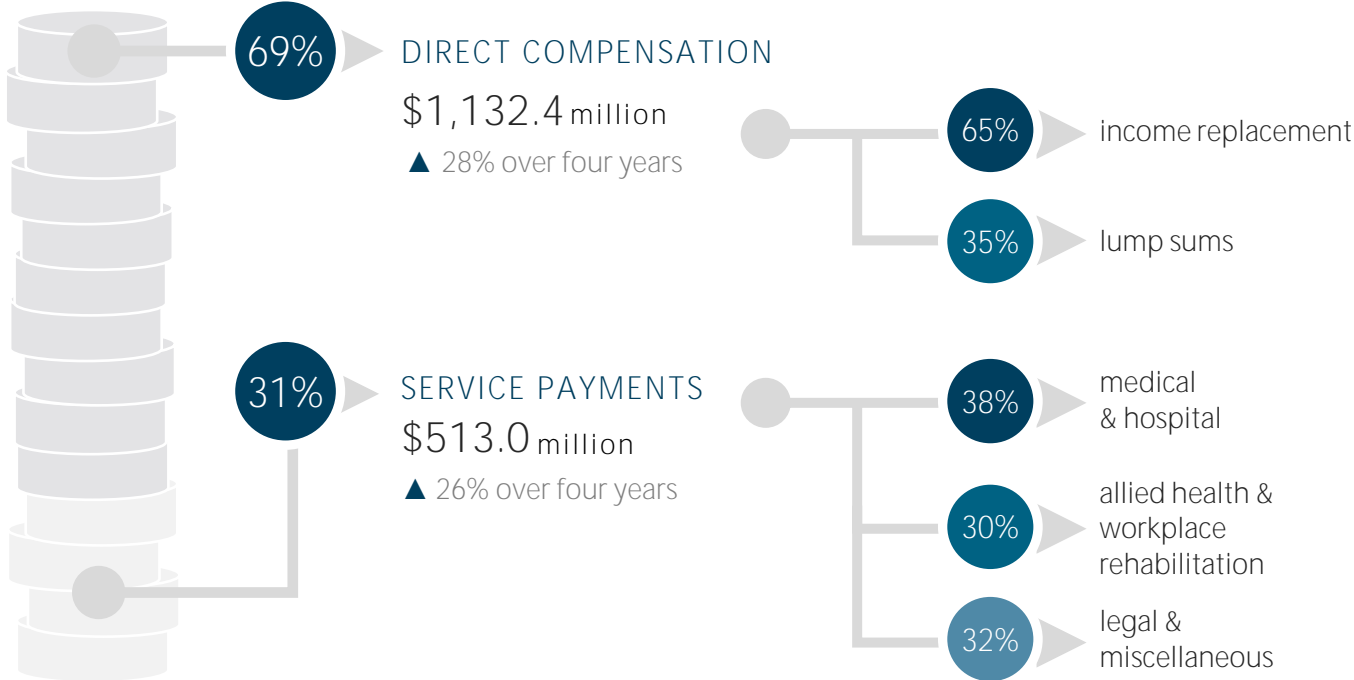
71%

LOST-TIME CLAIMS
absence of a day/shift or
more off work



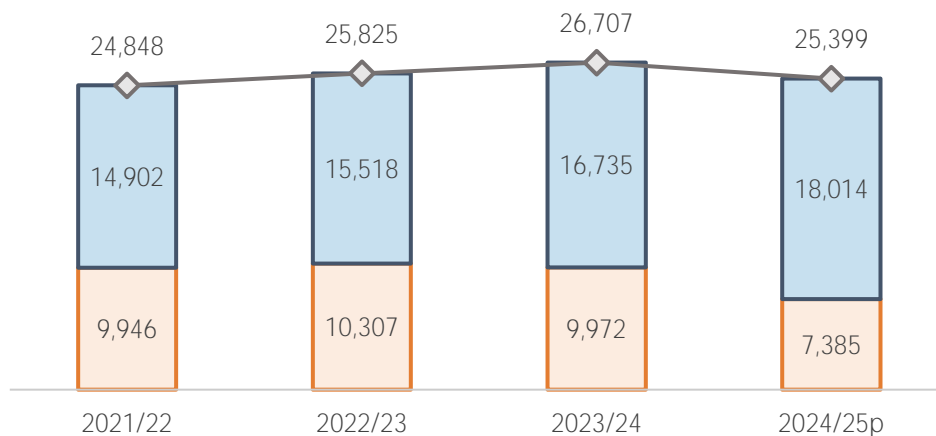
CLAIM PAYMENTS

\$1.645 billion



CLAIM ACTIVITIES

CLAIM NUMBERS BY LOST-TIME STATUS



◆ Claim numbers

The number of claims lodged show a stable to increasing trend over the last four years. These figures exclude disallowed, asbestos-related, journey and noise-induced hearing loss claims.

■ Lost-time claims

The number of lost-time claims increased (+9.3%) from 14,902 in 2021/22 to 18,014 in 2024/25p.

■ No lost-time claims

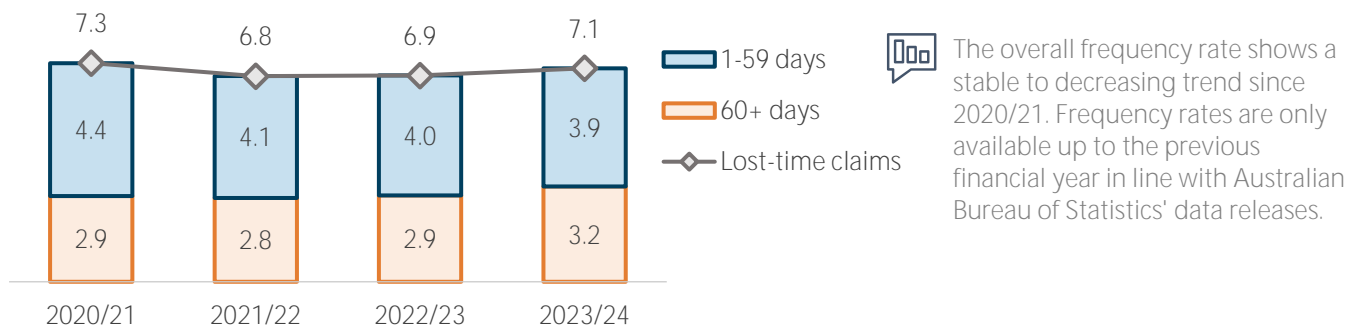
Claims with no time off work reduced (-26.9%) over the same period.

CLAIM NUMBERS BY DAYS LOST

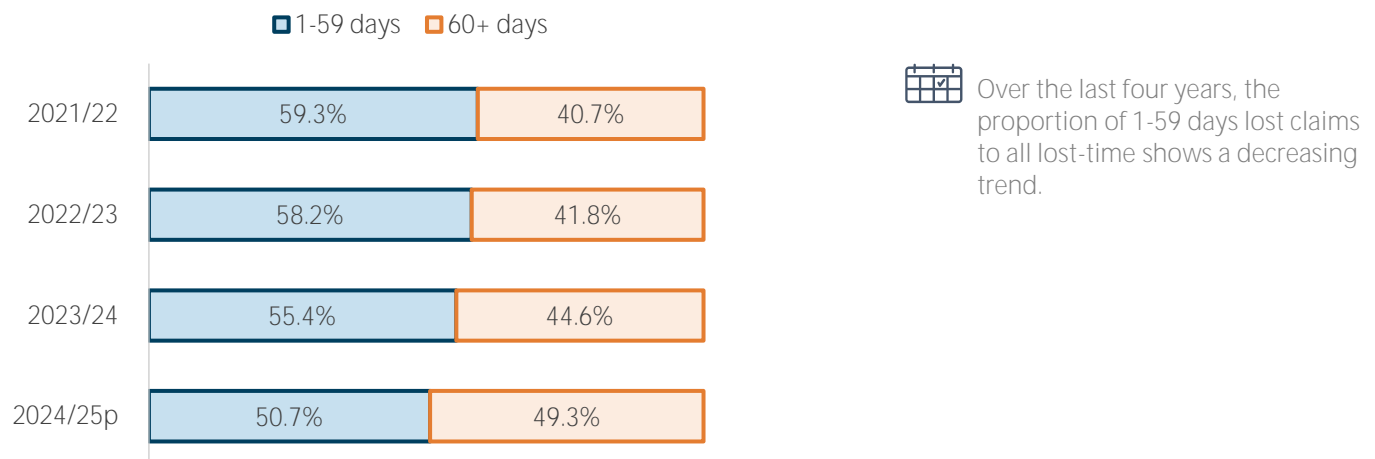
	2021/22	2022/23	2023/24	2024/25p
0 days	9,946	10,307	9,972	7,385
1 - 4 days	2,086	2,047	2,009	1,816
5 - 19 days	3,485	3,451	3,739	3,457
20 - 59 days	3,267	3,534	3,523	3,858
60 - 119 days	2,097	2,113	2,337	3,266
120 - 179 days	1,008	1,057	1,230	2,271
180+ days	2,959	3,316	3,897	3,346
All claims	24,848	25,825	26,707	25,399

CLAIM ACTIVITIES

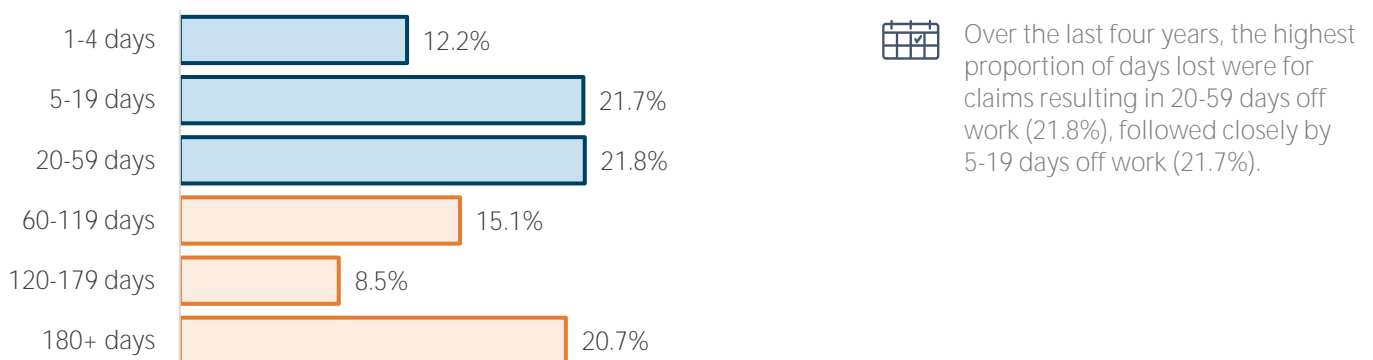
FREQUENCY RATE LOST-TIME CLAIMS PER MILLION HOURS WORKED



LOST-TIME CLAIMS BY DAYS LOST



LOST-TIME CLAIMS 2021/22 to 2024/25p



CLAIM ACTIVITIES

CLAIM PAYMENTS TOTAL

	2021/22	2022/23	2023/24	2024/25p
DIRECT COMPENSATION	\$883.9m	\$901.5m	\$963.9m	\$1,132.4m
Income payments	\$540.2m	\$538.3m	\$586.3m	\$731.8m
Lump sums	\$343.8m	\$363.1m	\$377.6m	\$400.6m
SERVICE PAYMENTS	\$406.1m	\$412.6m	\$445.8m	\$513.0m
Medical & hospital	\$161.9m	\$152.9m	\$163.9m	\$193.2m
Allied health*	\$68.2m	\$69.1m	\$77.4m	\$93.5m
Workplace rehabilitation	\$45.6m	\$48.1m	\$53.5m	\$62.5m
Legal & miscellaneous	\$130.4m	\$142.5m	\$151.0m	\$163.9m
Total claim payments	\$1,290.1m	\$1,314.1m	\$1,409.7m	\$1,645.5m



Claim payments

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

Over the last four years, total claim payments increased (+27.5%), driven by an increase in direct compensation to workers (+28.1%) in the form of income replacement and lump sums.

Service payments show an increasing trend over four years (+26.3%).

* Allied health includes 'other treatment services'.

CLAIM PAYMENTS PROPORTION

	2021/22	2022/23	2023/24	2024/25p
DIRECT COMPENSATION				
Income payments	41.9%	41.0%	41.6%	44.5%
Lump sums	26.6%	27.6%	26.8%	24.3%
SERVICE PAYMENTS				
Medical & hospital	12.6%	11.6%	11.6%	11.7%
Allied health*	5.3%	5.3%	5.5%	5.7%
Workplace rehabilitation	3.5%	3.7%	3.8%	3.8%
Legal & miscellaneous	10.1%	10.8%	10.7%	10.0%
Total claim payments	100%	100%	100%	100%



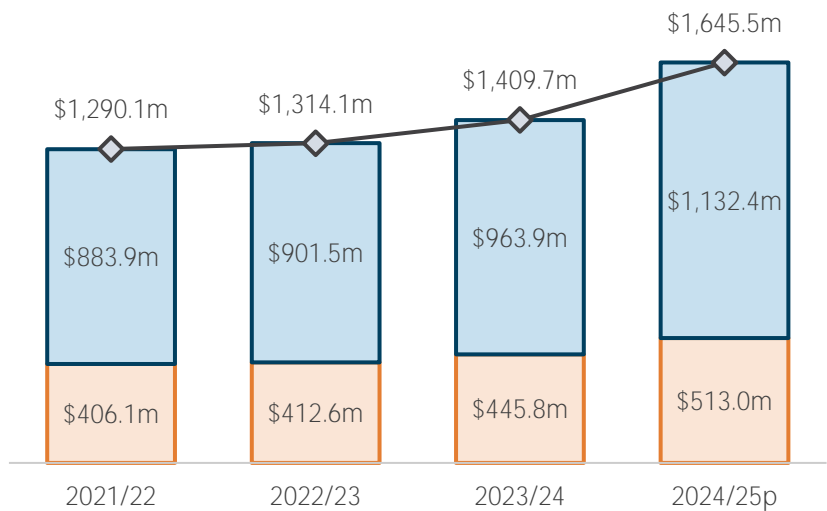
Claim payments

Income payments (also known as weekly payments) compensate the injured worker for loss of earnings.

Income payments continue to account for the highest proportion of claim payments.

CLAIM ACTIVITIES

TOTAL CLAIM PAYMENTS BY PAYMENT GROUP



Total claim payments increased (+27.5%) over the last four years to \$1,645.5 million.

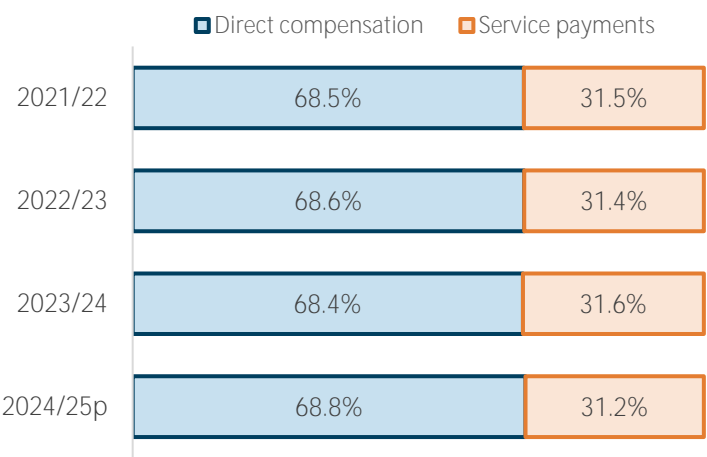


Direct compensation payments made directly to the worker (either by income replacement or lump sums) increased (+28.1%) from 2021/22 to 2024/25p.



Service payments also increased (+26.3%) over the last four years.

TOTAL CLAIM PAYMENTS PROPORTIONS BY PAYMENT GROUP



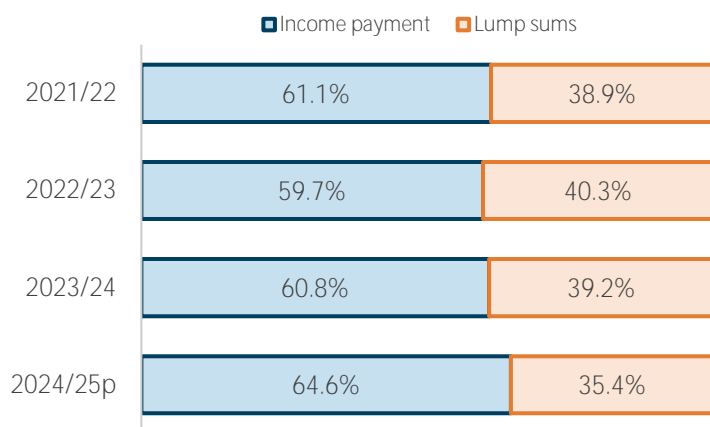
Direct compensation payments to workers accounted for the majority of claim payments, and increased to 68.8% in the latest year.



Service payments in turn, decreased over four years, accounting for less than a third of claim payments.

CLAIM ACTIVITIES

DIRECT COMPENSATION PAYMENTS PROPORTIONS BY PAYMENT TYPE

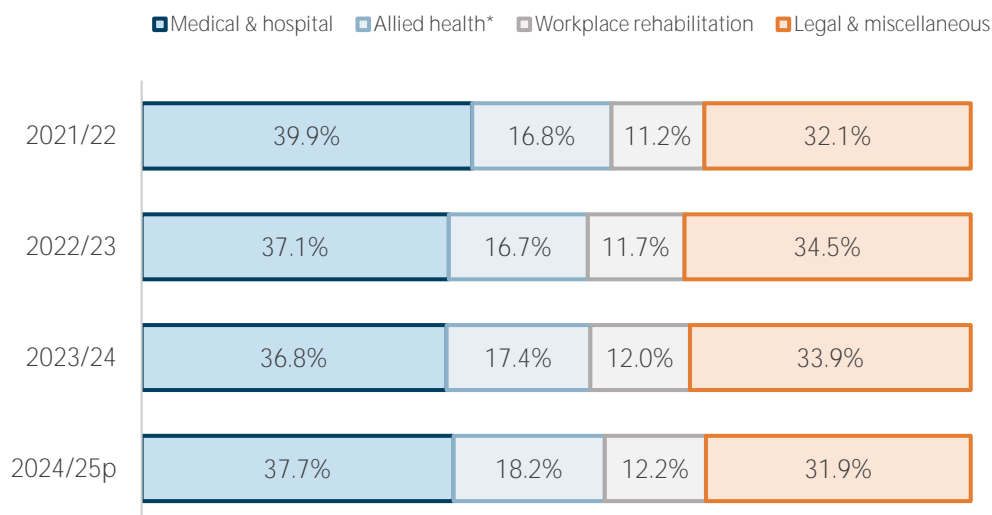


Income payments accounted for more than half of direct compensation payments to workers, with a increase over the last four years.



Lump sums accounted for 35.4% of direct compensation payments to workers in 2024/25p.

SERVICE PAYMENTS PROPORTIONS BY PAYMENT TYPE

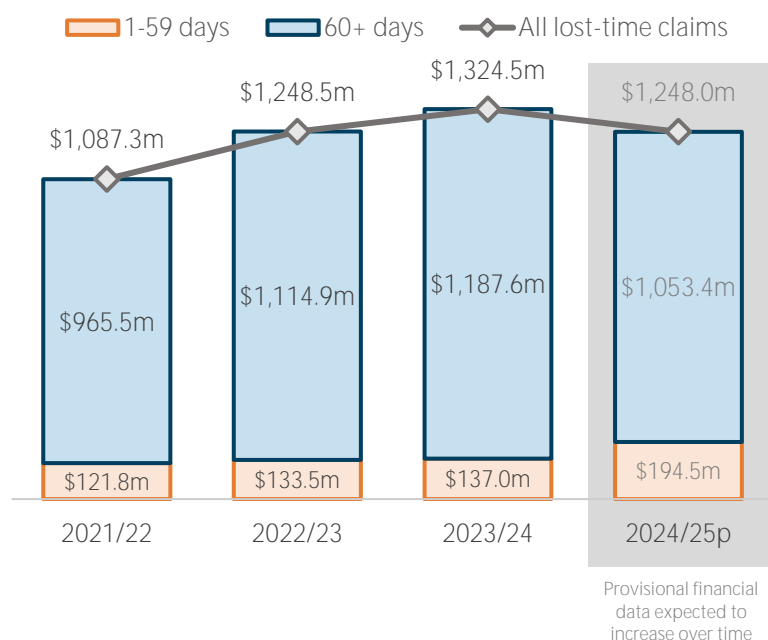


CLAIM ACTIVITIES

LOST-TIME CLAIM COSTS BY DAYS LOST

Total claim costs will revise to reflect the actual claim costs (especially in the latest year), as:

- claim estimates associated with the higher proportion of unfinalised claims
- no lost-time claims becoming lost-time claims.



Total lost-time claim costs show an increasing trend from 2021/22 to 2023/24. Claim costs for 2024/25 is expected to grow as claims lodged in that year continue to be finalised, so exercise caution when comparing with previous years.



Short duration claims (1-59 days lost)

The total claim costs for claims with shorter duration show a steady to increasing trend over the last four years.



Long duration claims (60+ days lost)

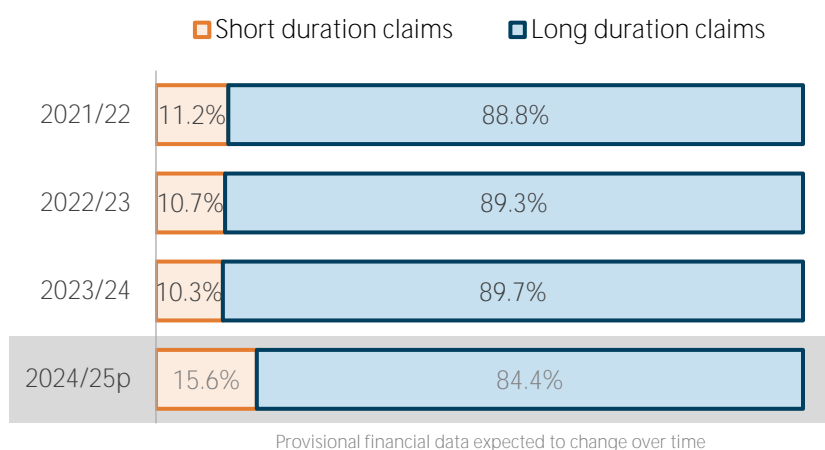
The total claim costs for long duration claims show an increasing trend over the same period.



Long duration claims

accounted for over 80% of total claim costs, although attributing to less than half of total claims lodged.

CLAIM COSTS PROPORTION BY DAYS LOST



Long duration claims accounted for the majority of claim costs. This pattern is consistent each year.



Due to the evolving nature of claims, the proportion of long duration claims is expected to revise upwards as more claims transition from short to long duration, particularly in the most recent year, so exercise caution when comparing with previous years.

CLAIM ACTIVITIES

CLAIM COSTS* TOTAL CLAIM COSTS BY DAYS LOST

Claim costs by days lost for 2024/25 is expected to change as claims lodged in that year continue to be finalised and claim durations grow, so exercise caution when comparing with previous years.

	2021/22	2022/23	2023/24	2024/25p
1-4 days	\$8.5m	\$8.5m	\$8.5m	\$11.5m
5-19 days	\$31.1m	\$31.6m	\$34.7m	\$45.6m
20-59 days	\$82.1m	\$93.4m	\$93.8m	\$137.5m
60-119 days	\$115.1m	\$122.6m	\$139.7m	\$226.8m
120-179 days	\$98.5m	\$109.0m	\$126.4m	\$238.5m
180+ days	\$751.9m	\$883.3m	\$921.5m	\$588.2m
Lost-time claims	\$1,087.3m	\$1,248.5m	\$1,324.5m	\$1,248.0m

Provisional financial data expected to increase over time



Total claim costs

* Lost-time claim costs and days lost is based on estimates and actuals reported by insurers. Data for the latest year has higher proportion of estimates, which is likely to change as claims develop over time.

CLAIM COSTS AVERAGE CLAIM COSTS BY DAYS LOST

Claim costs by days lost for 2024/25 is expected to change as claims lodged in that year continue to be finalised and claim durations grow, so exercise caution when comparing with previous years.

	2021/22	2022/23	2023/24	2024/25p
1-4 days	\$4,082	\$4,172	\$4,216	\$6,308
5-19 days	\$8,923	\$9,170	\$9,274	\$13,187
20-59 days	\$25,144	\$26,418	\$26,631	\$35,638
60-119 days	\$54,902	\$58,030	\$59,769	\$69,435
120-179 days	\$97,704	\$103,142	\$102,792	\$105,026
180+ days	\$254,106	\$266,367	\$236,456	\$175,779
Lost-time claims	\$72,961	\$80,452	\$79,148	\$69,278

Provisional financial data expected to increase over time



Average claim costs

Claim costs is expected to increase as claims develop over time due to a higher proportion of estimates of days lost and costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual days lost and costs.

CLAIM PROGRESS TIMEFRAMES

Under the *Workers Compensation And Injury Management Act 2023*, once an employer receives a workers compensation claim, they are required to lodge it with their insurer within seven working days. Within 14 days of lodging a claim, the insurer must assess the claim and provide the employer and the injured worker with a liability decision notice (whether to accept or not accept liability), or a deferred decision notice.

The following shows the average time taken at each step of the claim process in 2024/25p:



Over the last four years, both the time for claims to be lodged by employers with their insurers and the average time for insurers to make a decision regarding liability (accept or not accept) improved.

Overall, it took longer to finalise income claims (claims with weekly income replacement), increasing from a median of 6.6 to 7.1 months over the last four years.

LIABILITY ACTIONS



96%

of income claims had
LIABILITY ACTIONS
made within the
legislative timeframe

RETURN TO WORK



Proportion of workers
RETURNING TO WORK
at some capacity at...

ONE MONTH

62.2%

THREE MONTHS

73.9%

SIX MONTHS

78.6%

TWELVE MONTHS

80.2%

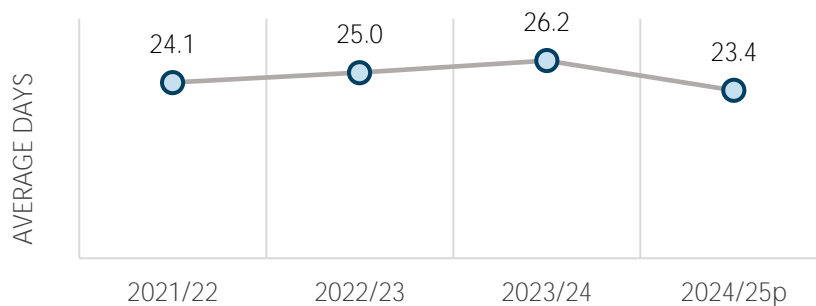
CLAIMS MANAGEMENT

CLAIMS MANAGEMENT INCOME CLAIMS



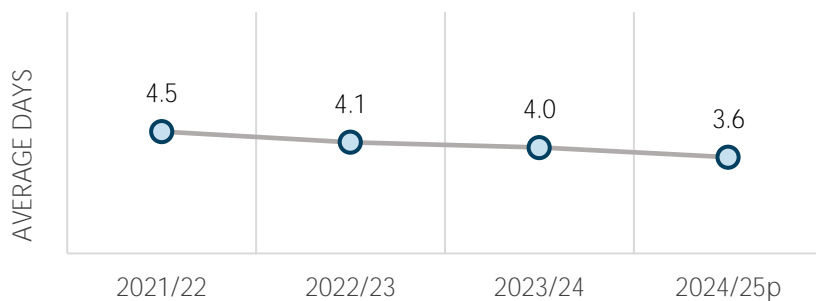
WORKER TO EMPLOYER LODGEMENT

days between injury occurrence and lodgement of an income claim with employer



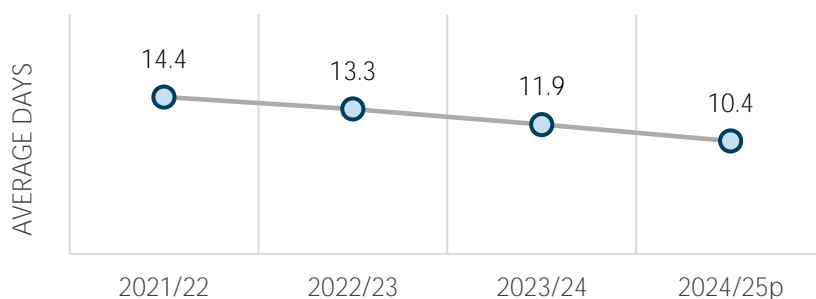
EMPLOYER TO INSURER LODGEMENT

calendar days between employer receiving and lodging an income claim with insurer



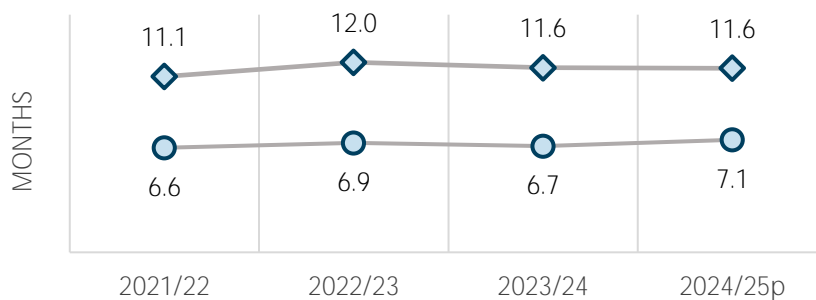
LIABILITY DECISIONS

days for insurer to make a liability decision (accept or not accept) for an income claim



CLAIM DURATION

months between insurer lodgement and finalisation of an income claim



◆ average ● median

CLAIMS MANAGEMENT

CLAIMS WITH WEEKLY PAYMENTS INCOME CLAIMS

The 2024/25 continuance rates are not published due to data maturity and lack of time lapsed to reflect payments up to 12 months.

CLAIMS	2020/21	2021/22	2022/23	2023/24
at 1 month	8,139	8,107	8,694	9,203
at 3 months	5,720	5,722	6,035	6,612
at 6 months	4,039	3,932	4,291	4,783
at 12 months	2,484	2,409	2,590	2,844



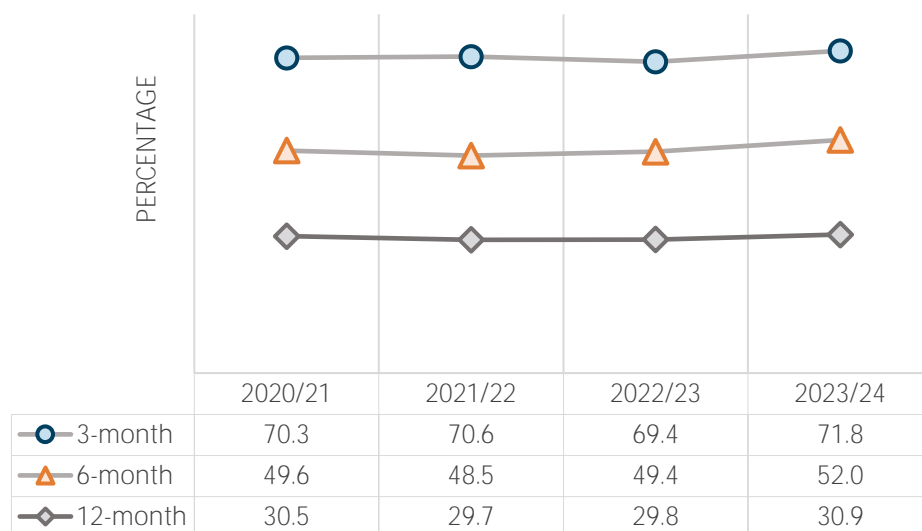
Claims with weekly payments

or income claims, in total, increased over the last four years.

Claims with weekly payments are expected to revise upwards, as claimants can be reassessed as requiring time off work and therefore entitled to income replacement.

CONTINUANCE RATES* INCOME CLAIMS

The 2024/25 continuance rates are not published due to data maturity and lack of time lapsed to reflect payments up to 12 months.



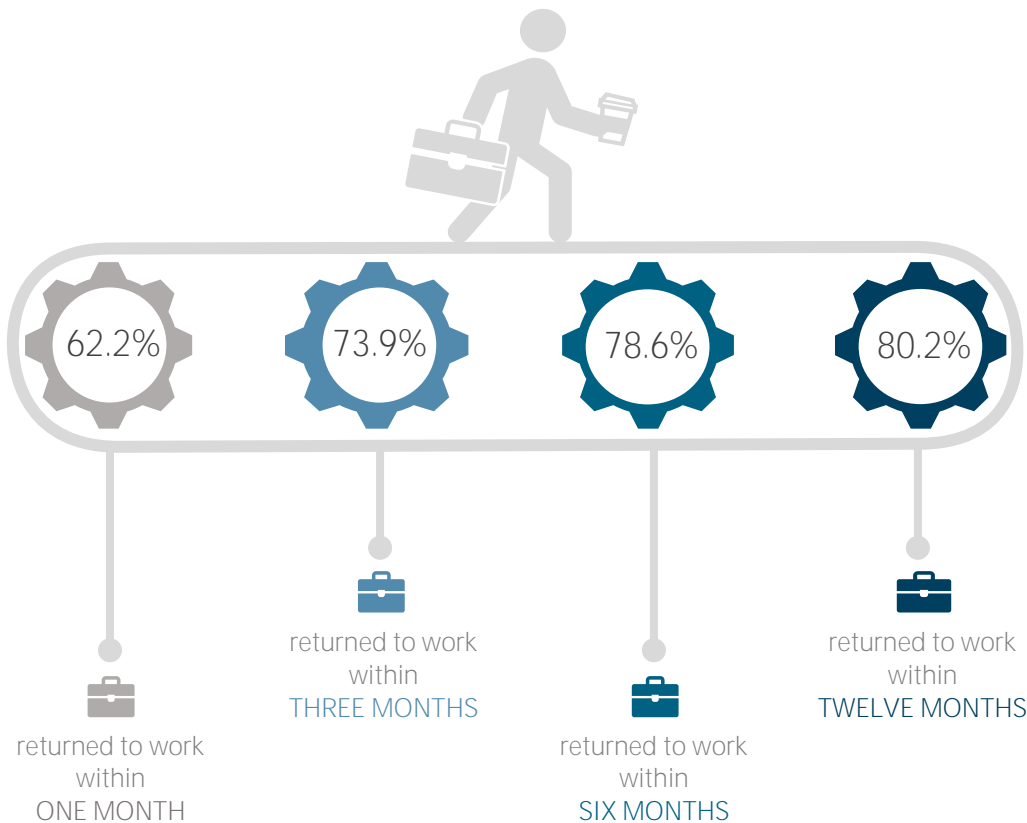
Continuance rate

provides insight into claims' duration and scheme exits.

It shows the number of claims with weekly income replacement payments at three, six and 12 months, as a proportion of claims with weekly income replacement payments at one month.

CLAIMS MANAGEMENT

RETURN TO WORK RATE



Work status rate measures the proportion of workers who have been off work as a result of their work-related injury or disease and have returned to work in some capacity within one month, three months, six months and 12 months from the date of claim lodgement.

RETURN TO WORK* WORK STATUS RATE

Return to work rate	2021/22	2022/23	2023/24	2024/25p
within 1 month	67.5%	64.7%	65.5%	62.2%
within 3 months	78.7%	77.8%	77.8%	73.9%
within 6 months	84.8%	84.4%	83.7%	78.6%
within 12 months	87.5%	87.5%	86.4%	80.2%



In 2024/25p, 78.6% of workers returned to work in some capacity within 6 months of lodging their claim.

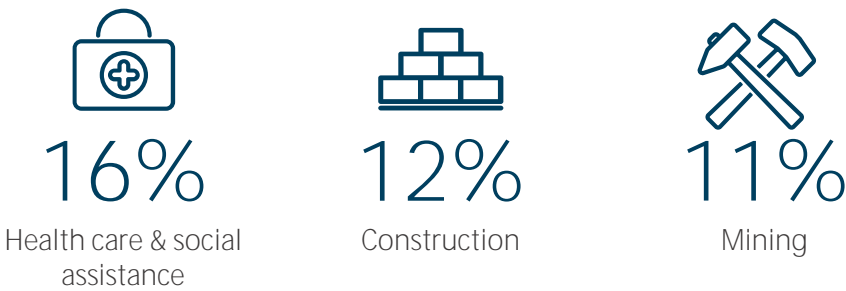
* Claims lodged towards the end of the financial year have not had sufficient time lapsed for the work status to be assessed. Therefore, the return to work rate is expected to revise upwards, especially at the 6 and 12 month mark.

INDUSTRY

Industries that are physically demanding are typically high risk industries, with the highest number and proportion of lost-time claims.

Over the last four years, the top two industries consistently had the highest number of lost-time claims were 'Health care & social assistance' and 'Construction'. 'Agriculture, forestry & fishing' had the largest decrease in lost-time claims over the same period.

In 2024/25p, the top three industries with the highest proportion of lost-time claims were...

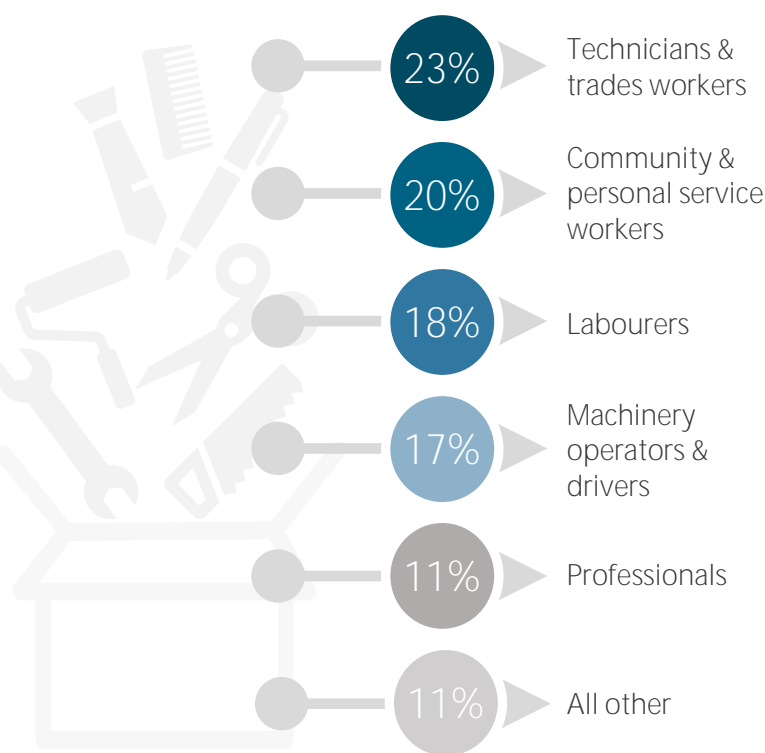


OCCURRENCE LOCATION



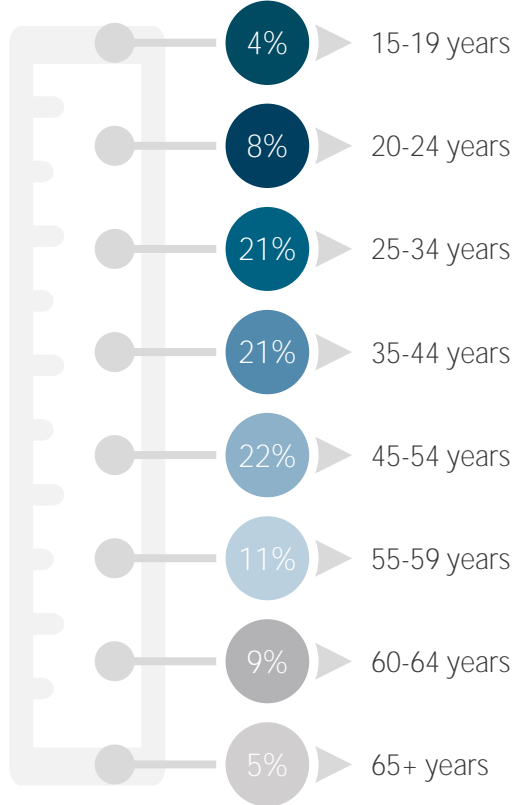
OCCUPATION

Proportion of lost-time claims by occupation group were...



AGE GROUPS

for lost-time claims were...



CLAIMANT CHARACTERISTICS

LOST-TIME CLAIMS BY AGE GROUP

	2021/22	2022/23	2023/24	2024/25p
15-19 years	551	577	629	683
20-24 years	1,322	1,374	1,394	1,421
25-34 years	2,964	3,005	3,421	3,790
35-44 years	2,936	3,090	3,431	3,750
45-54 years	3,552	3,567	3,720	3,958
55-59 years	1,735	1,810	1,888	2,018
60-64 years	1,270	1,434	1,437	1,533
65+ years	566	657	812	859
Unknown	6	4	3	2
Lost-time claims	14,902	15,518	16,735	18,014



Age groups

The 45-54 age group consistently lodged the most lost-time claims, accounting for 22.0% of lost-time claims in 2024/25p.

FREQUENCY RATE* BY AGE GROUP

	2021/22	2022/23	2023/24	2024/25p
15-19 years	7.3	6.9	7.3	n/a
20-24 years	6.8	6.3	6.7	n/a
25-34 years	5.8	5.5	5.8	n/a
35-44 years	5.6	5.7	6.0	n/a
45-54 years	7.6	7.5	7.6	n/a
55-59 years	8.6	9.4	10.0	n/a
60-64 years	9.7	10.4	10.3	n/a
65+ years	8.0	9.3	10.2	n/a
Lost-time claims	6.8	6.9	7.1	n/a



Age groups

The 60-64 age group consistently had the highest frequency rates, indicating a higher prevalence of lost-time claims over four years.

* Frequency rates are only available up to the previous financial year in line with Australian Bureau of Statistics' data releases.

CLAIMANT CHARACTERISTICS

LOST-TIME CLAIMS BY INDUSTRY

	2021/22	2022/23	2023/24	2024/25p
Accommodation & food services	801	794	838	870
Administrative & support services	398	403	350	338
Agriculture, forestry & fishing	548	517	467	418
Arts & recreation services	242	282	303	391
Construction	1,779	1,907	2,063	2,180
Education & training	1,412	1,626	1,747	1,846
Electricity, gas, water & waste services	159	217	252	258
Financial & insurance services	24	16	28	39
Health care & social assistance	2,248	2,333	2,522	2,851
Information media & telecommunications	32	23	26	44
Manufacturing	1,672	1,536	1,625	1,578
Mining	1,693	1,711	1,743	1,936
Other services	462	440	544	555
Professional, scientific & technical services	254	247	276	341
Public administration & safety	836	841	1,124	1,271
Rental, hiring & real estate services	106	134	129	143
Retail trade	878	964	1,024	1,072
Transport, postal & warehousing	875	1,009	1,098	1,271
Wholesale trade	483	517	576	612
Lost-time claims	14,902	15,517	16,735	18,014



Health care and social assistance consistently had the highest number of lost-time claims lodged across four years.

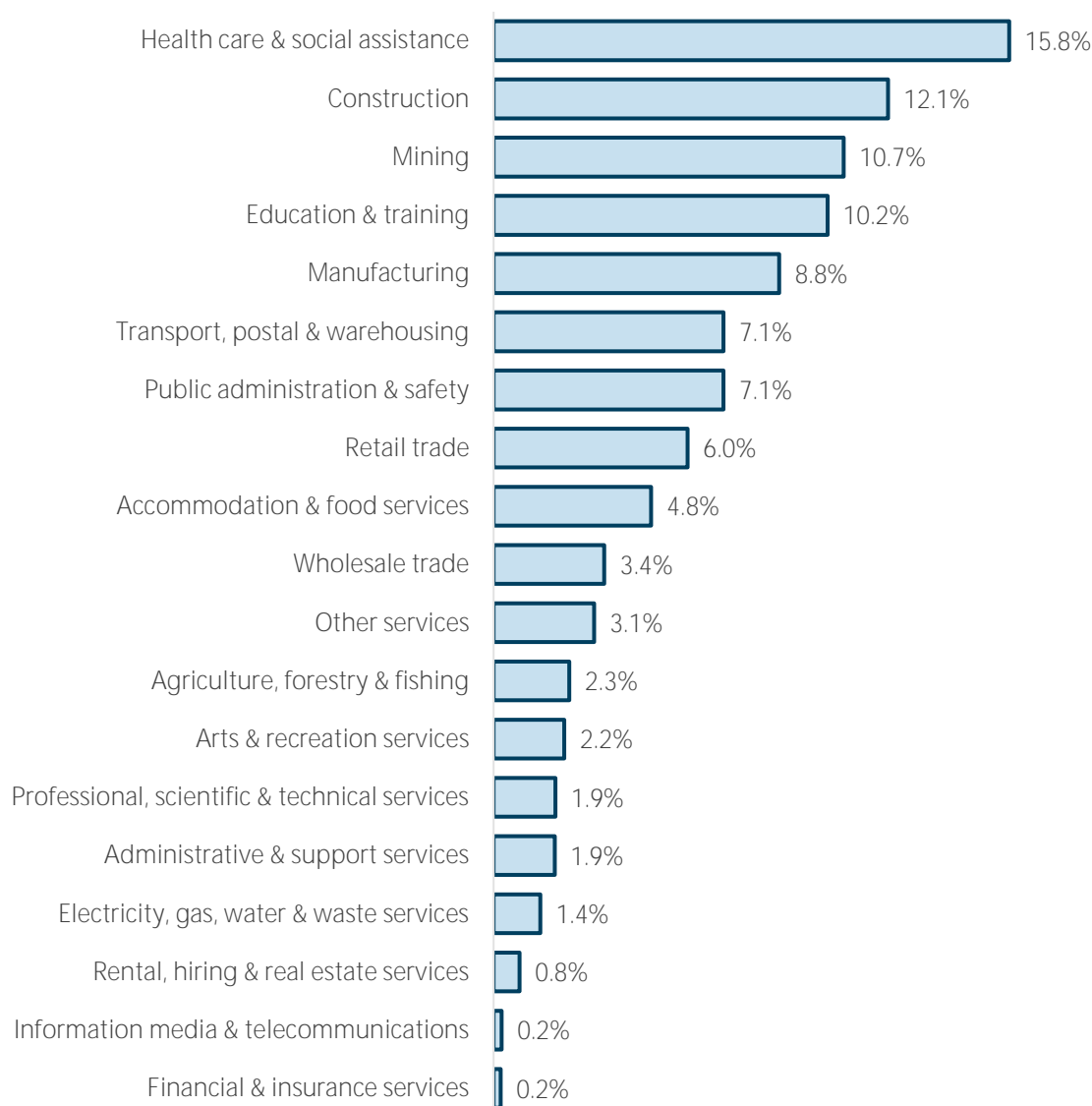


Financial and insurance services had the least number of lost-time claims, followed by 'Information media & telecommunications' across four years.

For more detailed information on specific industries, please visit the WorkCover WA website:
workcover.wa.gov.au → Resources → Reports and statistics

CLAIMANT CHARACTERISTICS

LOST-TIME CLAIMS PROPORTIONS BY INDUSTRY 2024/25p

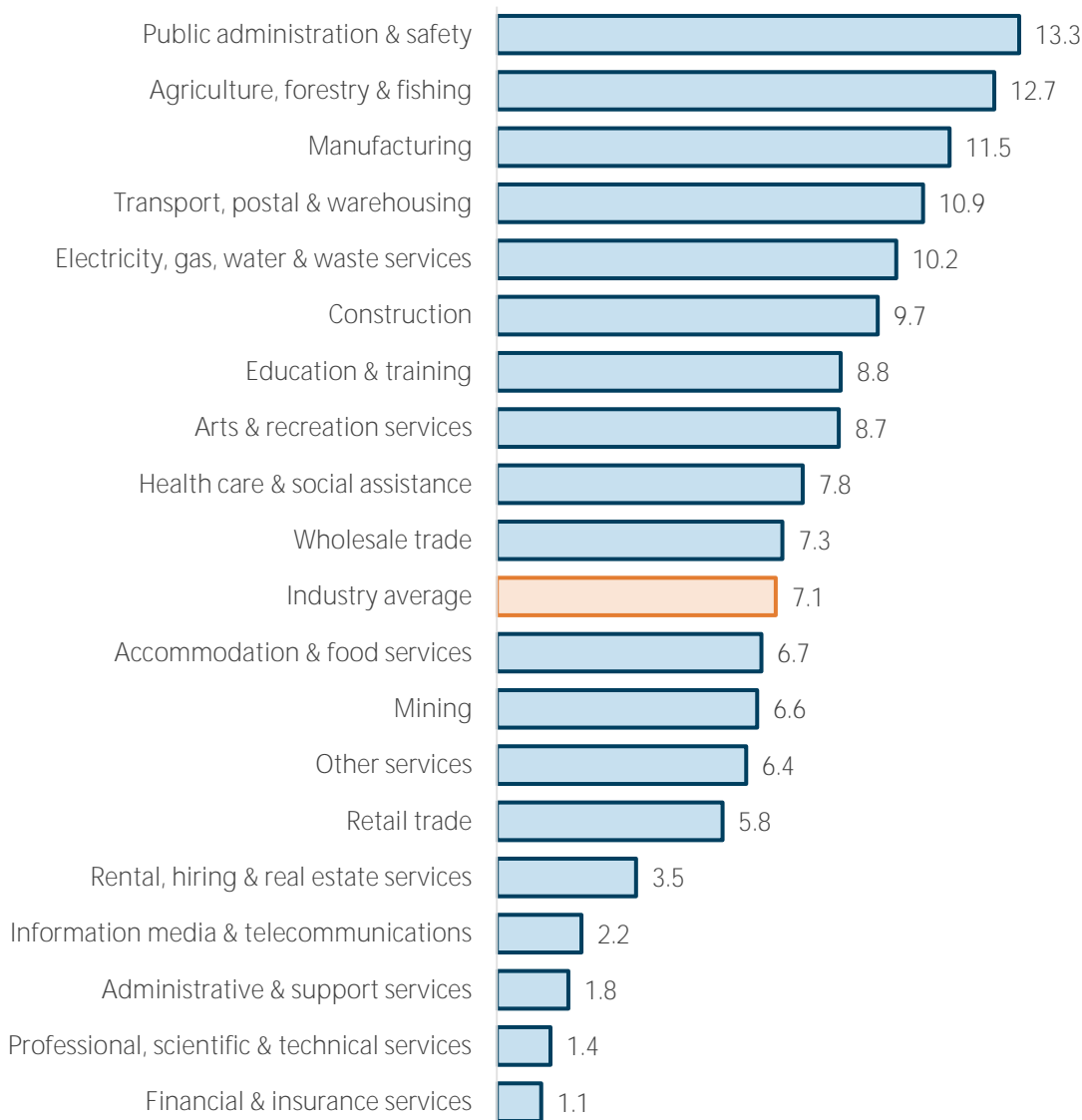


The 'Health care and social assistance' industry had the most lost-time claims lodged in the latest year, accounting for 15.8%. This industry division includes hospitals, medical, health, residential care, and social assistance services.

For more detailed information on specific industries, please visit the WorkCover WA website:
workcover.wa.gov.au → [Resources](#) → [Reports and statistics](#)

CLAIMANT CHARACTERISTICS

FREQUENCY RATE LOST-TIME CLAIMS PER MILLION HOURS WORKED BY INDUSTRY 2023/24
Frequency rates are only available up to the previous financial year in line with Australian Bureau of Statistics' data releases.



The risk associated with different industries is evident in frequency rates. For 2023/24, the average industry rate was 7.1 claims per million hours worked.



In 2023/24, industries with the highest frequency rates were 'Public administration & safety' (13.3), 'Agriculture, forestry & fishing' (12.7), and 'Manufacturing' (11.5).

For more detailed information on specific industries, please visit the WorkCover WA website:
workcover.wa.gov.au → Resources → Reports and statistics

CLAIMANT CHARACTERISTICS

LOST-TIME CLAIMS BY OCCUPATION

	2021/22	2022/23	2023/24	2024/25p
Clerical & administrative workers	457	458	544	629
Community & personal service workers	2,775	2,974	3,373	3,678
Labourers	2,968	2,937	3,005	3,206
Machinery operators & drivers	2,578	2,652	2,860	3,016
Managers	421	555	660	739
Professionals	1,373	1,535	1,726	1,954
Sales workers	602	673	615	644
Technicians & trades workers	3,728	3,733	3,952	4,148
Lost-time claims	14,902	15,517	16,735	18,014



'Technicians and trades workers' continued to lodge the most lost-time claims across four years.

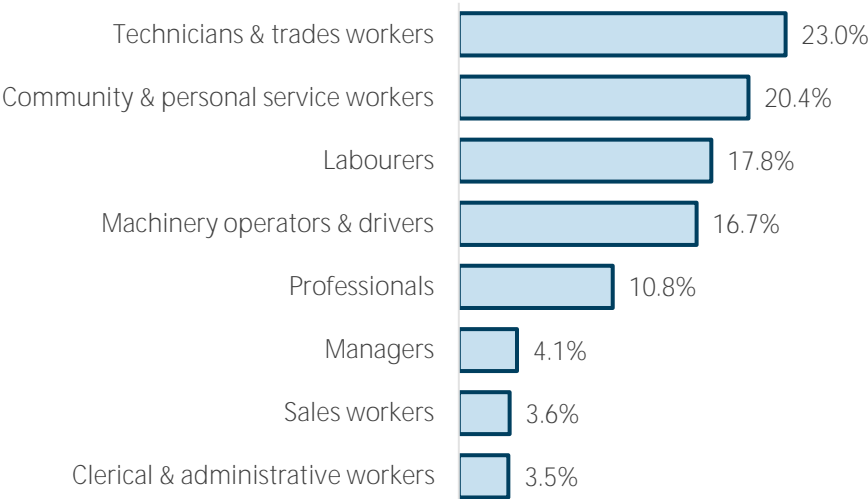


'Labourers' were the second highest occupation group with the most lost-time claims over four years.



'Managers' had the fewest lost-time claims between 2021/22 and 2024/25p.

LOST-TIME CLAIMS PROPORTION BY OCCUPATION 2024/25p



'Technicians and trades workers' accounted for the largest proportion (23.0%) of lost-time claims across all occupations, followed by 'Community & personal service workers' (20.4%), and 'Labourers' (17.8%).

CLAIMANT CHARACTERISTICS

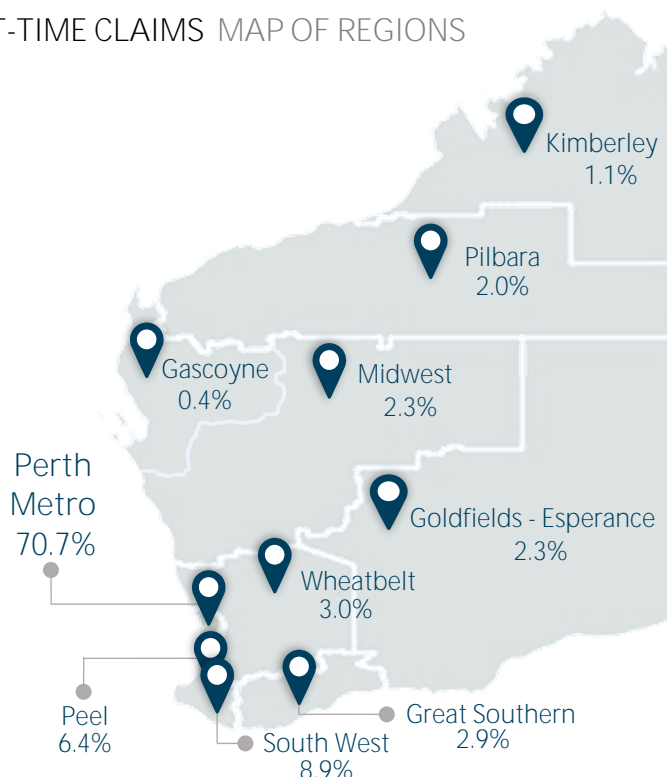
LOST-TIME CLAIMS PROPORTIONS BY REGION

	2021/22	2022/23	2023/24	2024/25p
Metropolitan	70.3%	70.2%	70.3%	70.7%
South West	8.5%	8.4%	9.0%	8.9%
Peel	6.8%	6.5%	6.9%	6.4%
Wheatbelt	3.6%	3.6%	3.2%	3.0%
Great Southern	2.9%	3.1%	2.7%	2.9%
Midwest	2.5%	2.2%	2.1%	2.3%
Goldfield - Esperance	2.1%	2.3%	2.2%	2.3%
Pilbara	1.7%	2.0%	2.0%	2.0%
Kimberley	1.7%	2.0%	2.0%	1.1%
Gascoyne	0.3%	0.4%	0.4%	0.4%



Region is based on the address where the work-related incident occurred.

LOST-TIME CLAIMS MAP OF REGIONS



The distribution of lost-time claims across WA is reflective of population and employment density.

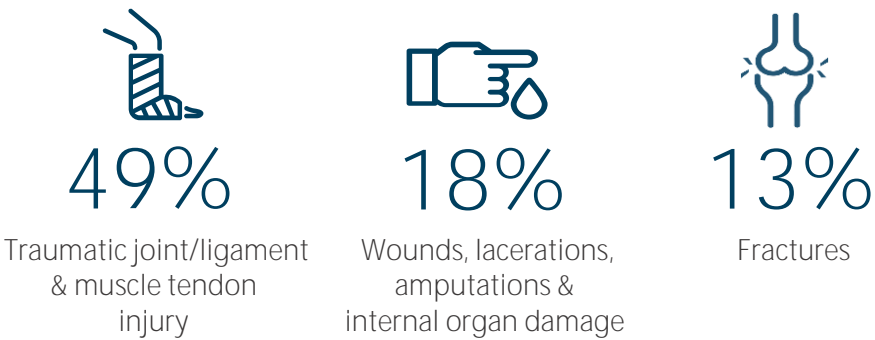
In 2024/25p, the majority of lost-time claims occurred in the Perth metropolitan area (70.7%), followed by the South West (8.9%) and Peel (6.4%) regions.

TYPES OF INJURIES/DISEASES

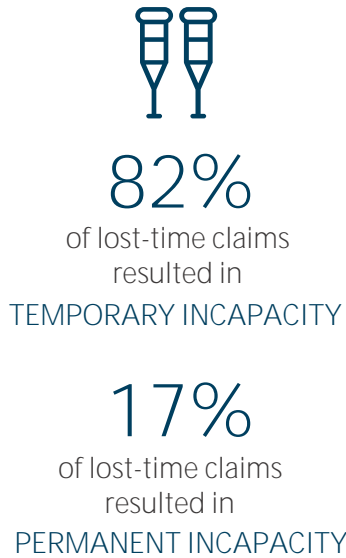
The majority of work-related injuries and diseases resulted in temporary incapacity. This pattern is consistent over the four years.

Injuries resulting in permanent incapacity show a decreasing trend over the last four years. For the latest year, data is preliminary and extent of incapacity could develop from the initial temporary incapacity to permanent incapacity at a later point.

In 2024/25p, the most common types of work-related injury/disease groups were...

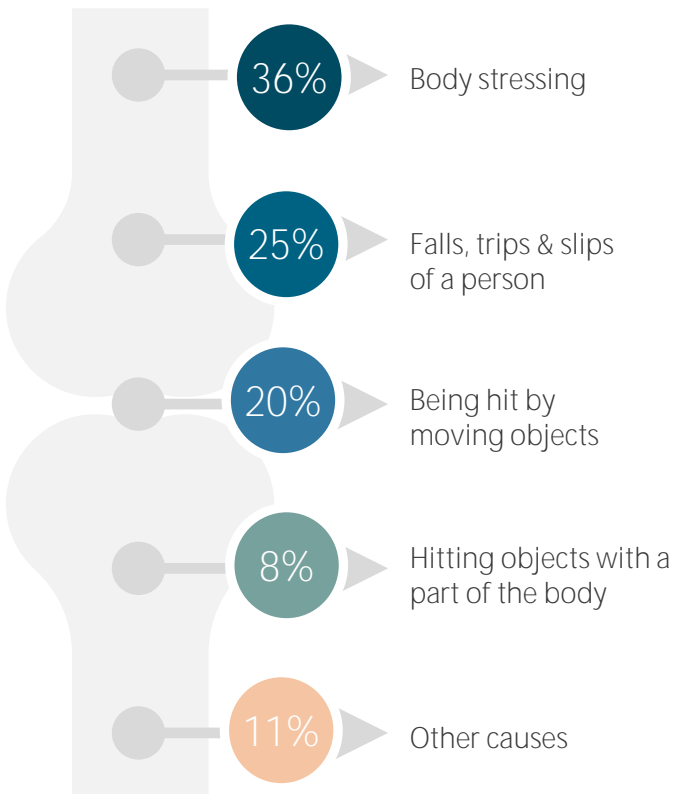


EXTENT OF INCAPACITY*

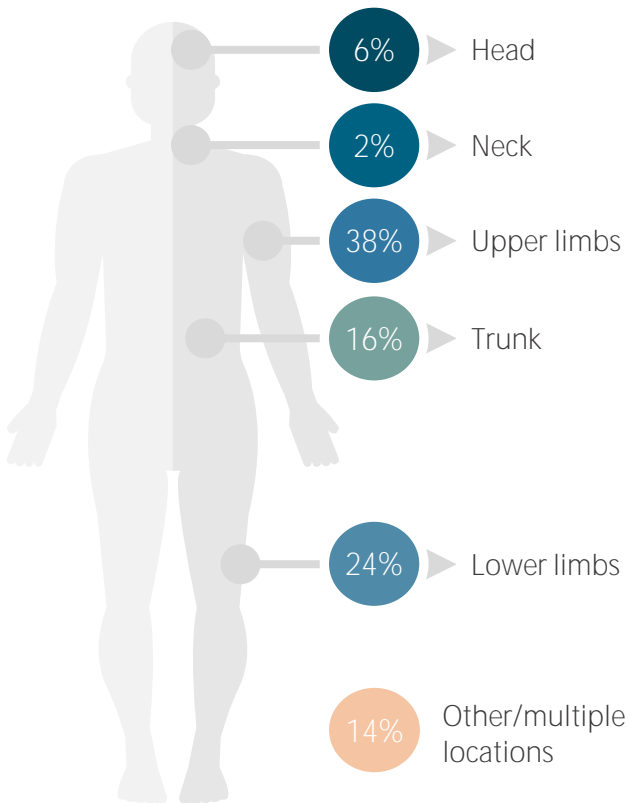


* These incapacity rates are based on 2023/24, as the 2024/25p information is subject to significant change, as more claims transition into differing levels of incapacity.

MECHANISM OF INCIDENT



BODILY LOCATION



INJURY ATTRIBUTES

EXTENT OF INCAPACITY* LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
Temporary incapacity	10,280	11,334	13,771	16,365
Permanent incapacity - partial	4,523	4,101	2,914	1,606
Permanent incapacity - total	86	72	37	24
No incapacity at any time	8	7	12	18

* The incapacity data is subject to significant change, particularly in the most recent year, as more claims transition into differing levels of incapacity, as the extent of injuries revise, including:

- from temporary to permanent incapacity
- from no capacity to some level of incapacity.

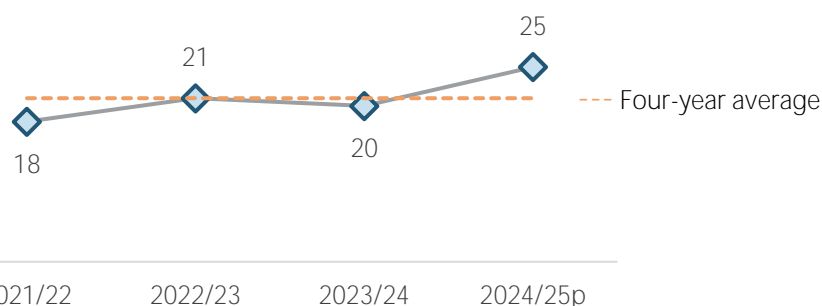
EXTENT OF INCAPACITY* PROPORTION OF LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
Temporary incapacity	69.0%	73.1%	82.3%	90.9%
Permanent incapacity - partial	30.4%	26.4%	17.4%	8.9%
Permanent incapacity - total	0.6%	0.5%	0.2%	0.1%
No incapacity at any time	0.1%	0.0%	0.1%	0.1%

* The incapacity data is subject to significant change, particularly in the most recent year, as more claims transition into differing levels of incapacity, as the extent of injuries revise, including:

- from temporary to permanent incapacity
- from no capacity to some level of incapacity.

WORKPLACE FATALITIES NUMBER OF COMPENSATED FATALITIES



Over four years, the number of compensated work-related fatalities averaged 21 fatalities per year.

INJURY ATTRIBUTES

NATURE OF INJURY/DISEASE LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
INJURY				
Traumatic joint/ligament and muscle/tendon injury	7,455	7,761	8,172	8,741
Wounds, lacerations, amputations and internal organ damage	2,926	2,853	2,951	3,326
Fractures	2,048	2,099	2,217	2,320
Burn	343	346	386	355
Intracranial injuries	189	246	308	297
Other injuries	216	272	244	256
DISEASE				
Musculoskeletal & connective tissue diseases	762	860	1,131	1,212
Mental diseases	509	627	752	1,006
Digestive system diseases	156	165	206	203
Nervous system & sense organ diseases	113	122	115	116
Infectious and parasitic diseases	51	71	102	49
Skin & subcutaneous tissue diseases	39	36	48	43
Other claims	69	34	44	38
Respiratory system diseases	10	11	19	26
Neoplasms (cancer)	5	6	28	12
Circulatory system diseases	11	9	12	14
Lost-time claims	14,902	15,518	16,735	18,014



Traumatic joint/ligament and muscle/tendon injury (also referred to as 'sprains and strains') was consistently the most common injury over four years.



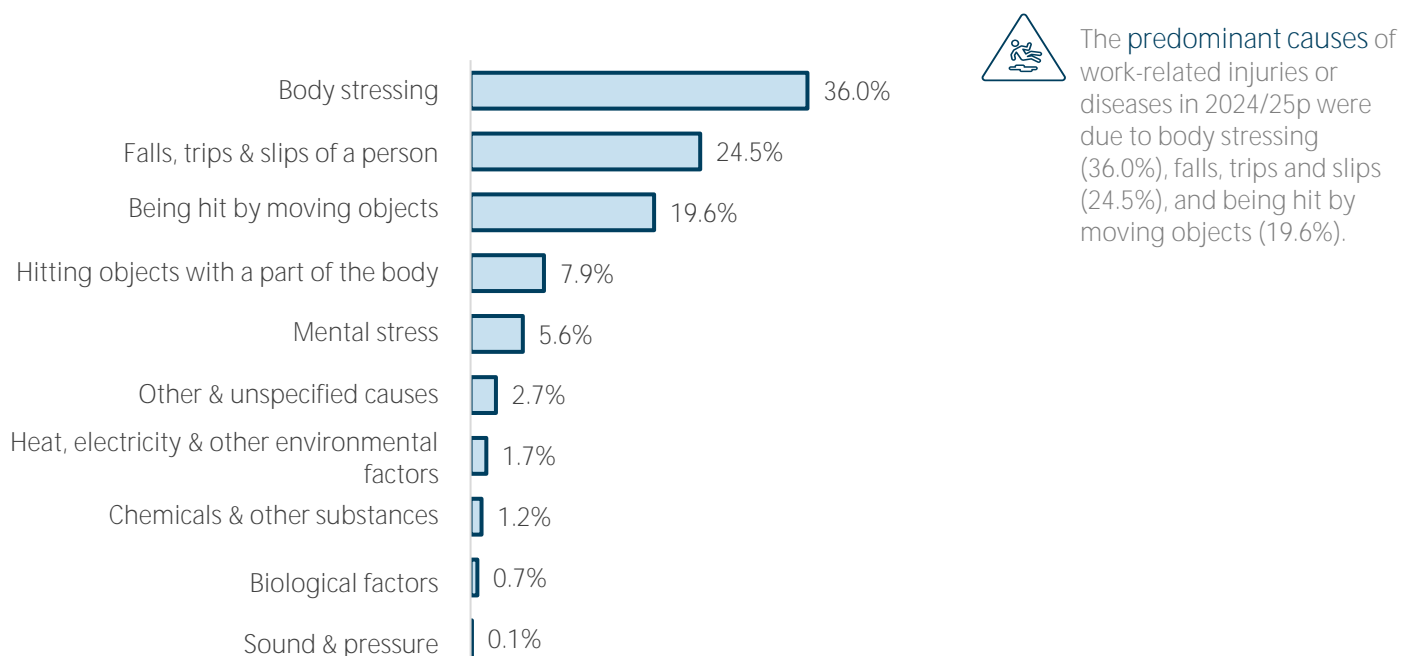
Neoplasms (cancer) claims increased in 2023/24 due to amendments to presumptive legislation for firefighters, recognising primary site melanoma and malignant mesothelioma as being work-related diseases. These amendments took effect on 6 May 2023.

INJURY ATTRIBUTES

MECHANISM OF INCIDENT LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
Body stressing	5,064	5,380	5,899	6,486
Falls, trips & slips of a person	3,973	3,933	4,074	4,420
Being hit by moving objects	3,178	3,268	3,429	3,536
Hitting objects with a part of the body	1,166	1,256	1,392	1,416
Mental stress	508	627	747	1,005
Other & unspecified causes	383	389	428	486
Heat, electricity & other environmental factors	283	293	321	301
Chemicals & other substances	226	227	246	210
Biological factors	108	129	178	128
Sound & pressure	13	16	21	26
Lost-time claims	14,902	15,518	16,735	18,014

MECHANISM OF INCIDENT PROPORTION OF LOST-TIME CLAIMS 2024/25p

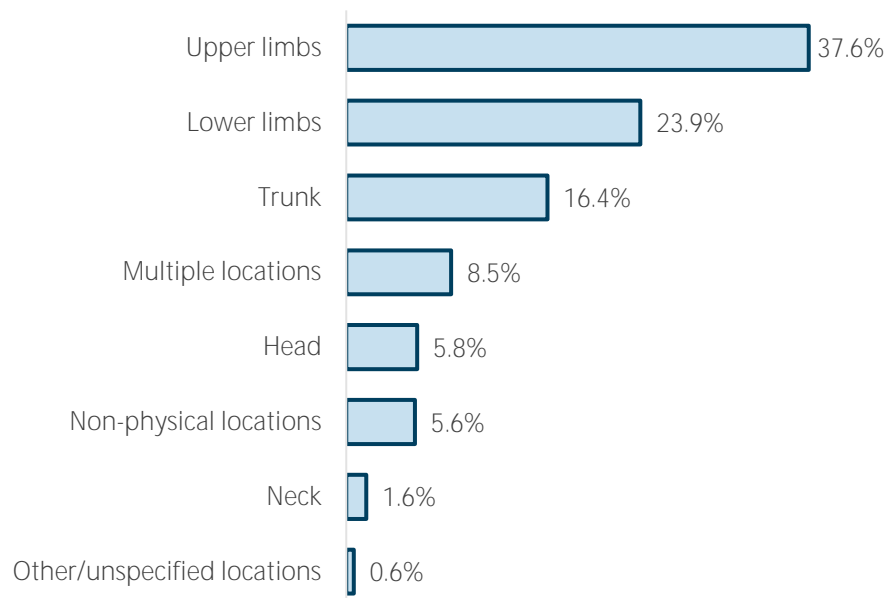


INJURY ATTRIBUTES

BODILY LOCATION OF INJURY/DISEASE LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
Upper limbs	5,848	6,000	6,461	6,775
Lower limbs	3,629	3,784	4,060	4,306
Trunk	2,513	2,567	2,721	2,946
Multiple locations	1,274	1,292	1,315	1,538
Head	820	912	994	1,038
Non-physical locations	509	627	752	1,006
Neck	193	203	272	295
Other/unspecified locations	116	133	160	110
Lost-time claims	14,902	15,518	16,735	18,014

BODILY LOCATION OF INJURY/DISEASE PROPORTION OF LOST-TIME CLAIMS 2024/25p



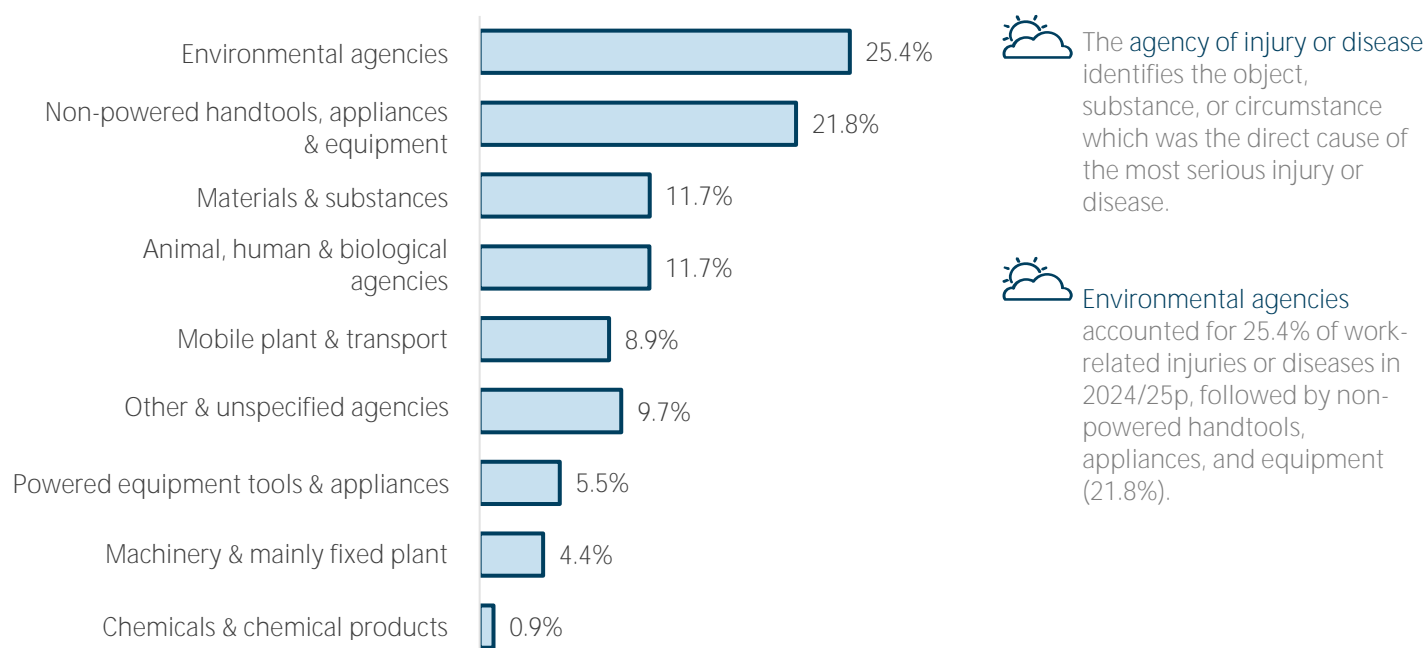
In the latest year, work-related injuries or diseases predominantly involved the upper and lower limbs (61.5%), followed by the trunk (16.4%).

INJURY ATTRIBUTES

AGENCY OF INJURY/DISEASE LOST-TIME CLAIMS

	2021/22	2022/23	2023/24	2024/25p
Environmental agencies	3,886	3,965	4,095	4,583
Non-powered handtools, appliances & equipment	3,320	3,394	3,731	3,919
Materials & substances	1,995	1,961	2,080	2,106
Animal, human & biological agencies	1,593	1,749	2,002	2,101
Mobile plant & transport	1,463	1,478	1,498	1,601
Other & unspecified agencies	950	1,210	1,447	1,755
Powered equipment tools & appliances	859	903	948	992
Machinery & mainly fixed plant	635	661	706	787
Chemicals & chemical products	201	197	228	170
Lost-time claims	14,902	15,518	16,735	18,014

AGENCY OF INJURY/DISEASE PROPORTION OF LOST-TIME CLAIMS 2024/25p



DISPUTE APPLICATIONS

CONCILIATIONS

The majority of workers compensation claims progress to the satisfaction of all parties involved, including the injured worker, the employer and their associated insurer. Occasionally, parties need assistance to resolve disputes about a claim, for which WorkCover WA provides conciliation and arbitration services.

Disputes can occur at any stage of a claim and arise over a broad range of matters, including the liability to pay compensation, the amount of weekly benefits to be paid, medical and related expenses, and return to work programs.

Conciliation involves parties in dispute coming to an agreement. The primary role of the Workers Compensation Conciliation Service is to resolve workers compensation disputes by agreement with the assistance of an independent and impartial Conciliation Officer.



DISPUTES

2,123

dispute applications
were accepted



DISPUTATION RATE

4.0%

dispute applications per
100 active claims

ARBITRATIONS

Arbitration is a formal proceeding at which evidence is heard and a legally qualified Arbitrator makes a final determination. However, some matters are settled before a formal arbitration hearing is required.

Disputes must have been conciliated (or a certificate issued by the Director of Conciliation advising the matter is not suitable for conciliation) before an application can be made to the Workers Compensation Arbitration Service.



480

ARBITRATION
APPLICATIONS

as a result of 22%
of disputes having
proceeded to arbitration

DISPUTE RESOLUTION TIMEFRAMES

The time it takes to resolve a dispute through conciliation or arbitration depends on the complexity of the matter(s) in dispute and the proper preparation of materials by the parties.

Overall, 2024/25p showed a similar trend in dispute resolution timeframes to the previous year. In the latest year, most dispute matters were resolved within six months.



DISPUTE RESOLUTION
TIMEFRAMES

84%

of dispute matters were
resolved within
six months

DISPUTES

DISPUTE APPLICATIONS ACCEPTANCE YEAR

	2021/22	2022/23	2023/24	2024/25p
Conciliations	2,277	2,350	2,595	2,123
Disputation rate	4.7%	4.7%	5.0%	4.0%



Conciliation

involves parties in dispute reaching an agreement, with the assistance of an independent and impartial Conciliation Officer.

ARBITRATION APPLICATIONS ACCEPTANCE YEAR

	2021/22	2022/23	2023/24	2024/25p
Applications	563	529	556	480
Subsequent arbitration rate	25.0%	22.9%	21.2%	21.6%



Arbitration

is a formal proceeding at which evidence is heard and an Arbitrator makes a final determination.



Subsequent arbitrations

If a dispute is not resolved at conciliation the parties can lodge an application for arbitration.

DISPUTE RESOLUTION TIMEFRAMES PROPORTION OF MATTERS

	2021/22	2022/23	2023/24	2024/25p
1 month	37.6%	31.2%	31.7%	31.3%
3 months	75.7%	74.0%	78.5%	77.9%
6 months	83.4%	82.3%	85.1%	84.4%
9 months	90.1%	88.0%	91.0%	89.7%



Dispute resolution timeframes

The cumulative proportion of dispute matters resolved within key monthly timeframes.

CLAIMS EXITING THE SCHEME

In 2024/25p, 27,986 claims exited the scheme compared to 26,523 in 2021/22.

Over the same period, 21,329 (76.2%) claims exited without lump sum payments, while the remaining 6,657 (23.8%) claims exited with lump sum payments. This represents an increase of +6.1% and +3.6% respectively since 2021/22.

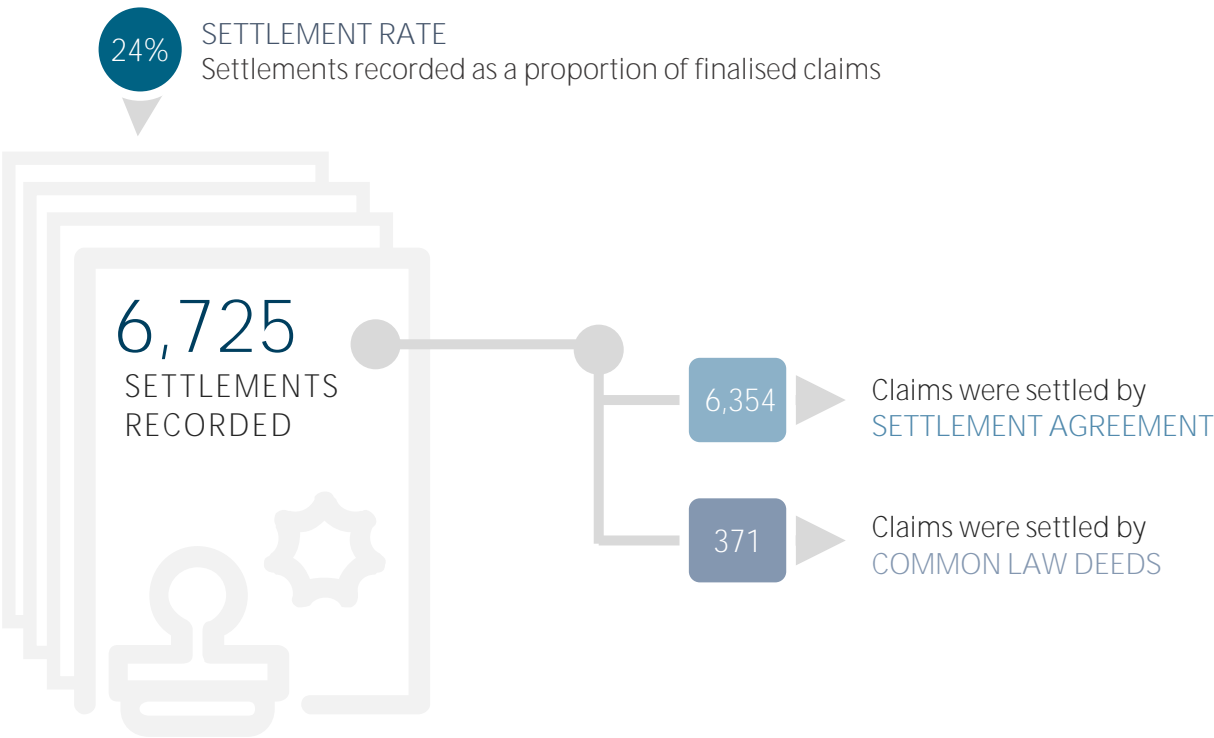
The total number of settlements increased by +13.6% and total settlement payments increased by +6.4% over the the last four years.

Of the 27,986 claims exiting the scheme in 2024/25p...



SETTLEMENTS

6,725 settlements were recorded in 2024/25p, totalling \$368.2 million.



SCHEME EXITS

FINALISED CLAIMS BY EXIT TYPE

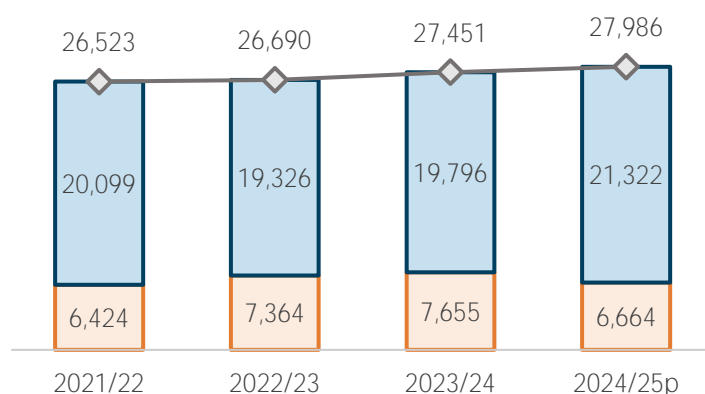
	2021/22	2022/23	2023/24	2024/25p
Without lump sums	20,099	19,326	19,796	21,322
With lump sums	6,424	7,364	7,655	6,664
Total finalised claims	26,523	26,690	27,451	27,986



Lump sum

is a single payment made for all outstanding liabilities, instead of smaller payouts or instalments. Acceptance of a lump sum generally finalises a claim.

FINALISED CLAIMS BY EXIT TYPE



◆ All finalised claims

Overall, the number of finalised claims across four years shows a steady to increasing trend.

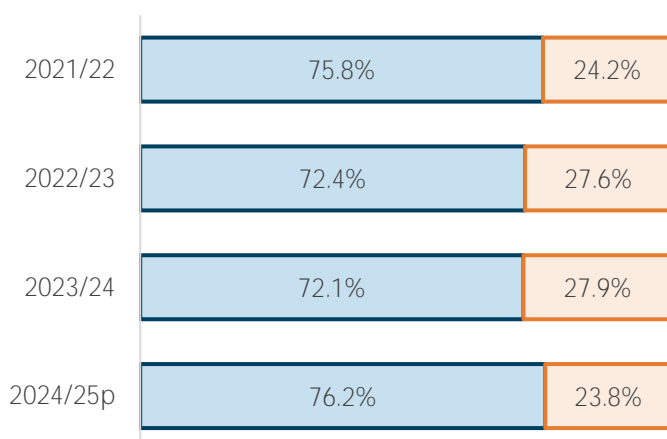
■ Finalised claims without lump sums

Over four years, the number of finalised claims without lump sum payments increased (+6.1%).

■ Finalised claims with lump sums

Claims finalised with lump sum payments increased (+3.7%) over four years.

FINALISED CLAIMS PROPORTIONS BY EXIT TYPE



■ Finalised claims without lump sums

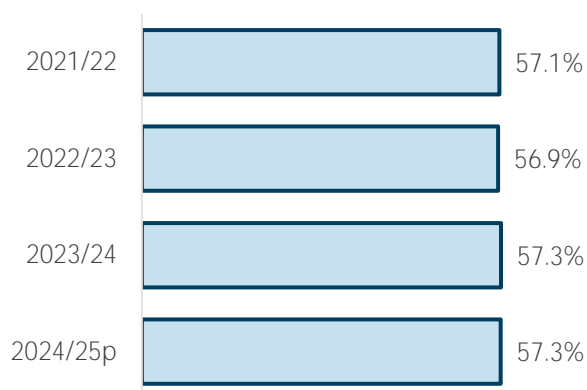
The majority of claims were finalised without lump sums, accounting for around three-quarters of claims over the last four years.

■ Finalised claims with lump sums

In turn, the proportion of claims finalised with lump sum payments also remained steady over four years.

SCHEME EXITS

INCOME REPLACEMENT PROPORTION OF FINALISED CLAIMS

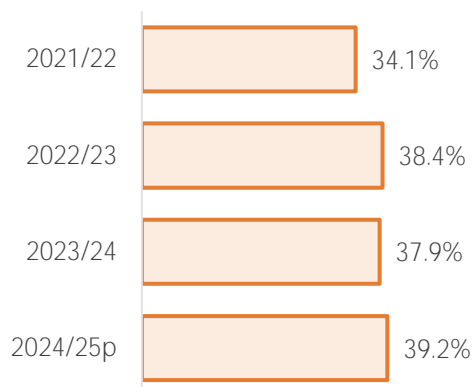


Income replacement

is compensation for lost earnings due to an injured worker having time off work.

Over four years, the proportion of finalised claims with income replacement remained stable.

WORKPLACE REHABILITATION PROPORTION OF LOST-TIME CLAIMS

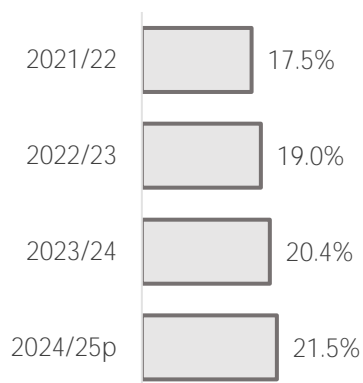


Workplace rehabilitation

includes services such as case management, workplace activities, workplace assessments, vocational counselling and reports.

The proportion of lost-time claims accessing workplace rehabilitation services shows an increasing trend, from 34.1% in 2021/22 to 39.2% in 2024/25p.

LEGAL EXPENSES PROPORTION OF FINALISED CLAIMS



Legal expenses

The proportion of all claims exiting the scheme with legal expenses increased from 17.5% in 2021/22 to 21.5% in 2024/25p.

SCHEME EXITS

SETTLEMENTS

A settlement finalises a workers compensation claim. If a worker enters into a settlement, they will not be entitled to any further compensation under the *Workers Compensation and Injury Management Act 2023*.


A settlement may include lump sum compensation for income compensation payments, future medical and health expenses, and/or permanent impairment compensation. A settlement may also prevent the worker from pursuing common law damages.

If a worker has commenced a common law action in relation to their injury, the parties may be able to enter a common law settlement.

SETTLEMENTS NUMBER AND SETTLEMENT RATE


	2021/22	2022/23	2023/24	2024/25p
Settlement numbers	5,921	6,688	7,423	6,725
Settlement rate	22.3%	24.6%	27.0%	24.0%


 **Settlements** increased (+13.6%) over four years.

 **Settlement rate** measures the number of settlements as a proportion of finalised claims. Over the last four years, the settlement rate shows an increasing trend.

SETTLEMENT PAYMENTS TOTAL AND PROPORTION TO FINALISED CLAIM PAYMENTS

	2021/22	2022/23	2023/24	2024/25p
Settlement payments	\$346.0m	\$381.6m	\$416.8m	\$368.2m
Settlement payment rate	32.2%	32.9%	31.9%	28.4%

 **Settlement payments** totalled \$386.2 million in 2024/25p.

 **Settlement payment rate** measures the total settlement payments as a proportion of finalised claim payments.

GLOSSARY

Act

The *Workers' Compensation and Injury Management Act 2023* implemented 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 point at which things started to go wrong and which ultimately led to the most serious injury or disease. The agency classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia (safeworkaustralia.gov.au).

Arbitration

If an agreement cannot be reached through conciliation, the dispute can proceed to a more formal process where an independent and impartial decision maker (arbitrator) will assess evidence presented by the worker and other parties at a formal hearing or series of hearings, and make a legally binding decision.

Bodily location of injury or disease

The part of the body affected by the most serious injury or disease. The bodily location is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia (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 approved 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.

GLOSSARY

Claims management

The *Workers' Compensation and Injury Management Act 2023* requires:

- ▲ an employer to lodge a claim with the insurer within seven days of receiving a claim form and first medical certificate.
- ▲ a licensed insurer or self-insurer to give a worker and the respective employer notice of a decision or deferred decision on a lodged workers compensation claim within 14 days.

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.

Common law settlements

Under the *Workers Compensation and Injury Management Act 2023*, a common law deed is a legal agreement where an injured worker settles a claim for damages (like pain and suffering or loss of future earnings) outside WA's workers compensation system, and therefore not part of the settlement process. The worker must have 15% or more permanent impairment and must elect to purpose common law using a specified form.

Conciliation

Involves parties in dispute coming to their own agreement, with the assistance of an independent and impartial Conciliation Officer.

Continuance rate

Provides insight into claim duration and scheme exits by monitoring claims over time from the date a claim was lodged with an insurer. The continuance rate shows the number of claims involving weekly income replacement payments at three months, six months and twelve months as a proportion of claims involving weekly income replacement payments at one month.

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.

Disputation rate

The number of dispute applications per 100 active claims for the reference year.

GLOSSARY

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.

Extent of incapacity

The outcome of the injury or disease as assessed by the insurer and a doctor. Categories include:

- ▲ temporary incapacity
- ▲ permanent incapacity - partial
- ▲ permanent incapacity - total.

Frequency rate

The number of lost-time claims per million hours worked and indicates the prevalence of **workers' compensation claims. It is based on the number of hours worked by employed persons in Western Australia as supplied by the Australian Bureau of Statistics.**

Income claims

Claims with income payments (weekly benefits) to compensate loss of earnings due to a work-related injury or illness.

Industry

Based on the *Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006* 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).

Journey claims

Prior to 24 December 1993, workers compensation claims could be lodged for injuries sustained while travelling to and from work. Journey claims have since been excluded from claims data.

Liability decision period

The number of days between the date the claim was lodged with the insurer and the first date on which the insurer made a decision (accepted or not accept) about liability for the claims.

Lodgement year

The financial year the claim was lodged with the insurer.

Long duration claims

Claims resulting in an absence from work of at least 60 days or shifts due to a work-related injury or illness.

Lost-time claims

Claims resulting in an absence from work of at least one day or shift due to a work-related injury or illness.

GLOSSARY

Mechanism of incident

The action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. The mechanism classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia (safeworkaustralia.gov.au).

Nature of injury or disease

The most serious injury or disease suffered by the worker. The nature of injury or disease classification is based on the *Type of Occurrence Classification System 3rd edition* published by Safe Work Australia (safeworkaustralia.gov.au).

Occupation

Based on the *Australian and New Zealand Standard Classification of Occupations (ANZSCO)* published by the Australian Bureau of Statistics. It is a skill-based classification which encompasses all occupations in the Australian workforce (abs.gov.au).

Region

Based on the address where the incident of injury or disease occurred.

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 *Workers Compensation and Injury Management Act 2023*.

GLOSSARY

Settlement

Under the *Workers Compensation and Injury Management Act 2023*, a settlement agreement is a formal written agreement between an injured worker and their employer that commutes the employer's liability to pay compensation into a lump sum, and permanently discharges the employer's liability for the injury. Settlements recorded are based on date of settlement registration, however, common law settlements are based on date of acknowledgment.

Settlement rate

The number of settlements recorded as a proportion of finalised claims.

Work status

The work status rate measures the proportion of workers who have been off work for at least one day as a result of their work-related injury/disease and have returned to work in any capacity at 1 month, 3 months, 6 months and 12 months from the date of claim lodgement.

Worker

Under the *Workers' Compensation and Injury Management Act 2023*, 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.