



Insurer Claim Report

September 2025

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

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CITATION

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Data and Analytics Branch
Corporate Services Division
WorkCover WA



Advice and Assistance: 1300 794 744



records@workcover.wa.gov.au



workcover.wa.gov.au

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Insurer Claim Report

The quarterly Insurer Claim Report monitors claim activity and claim management performance of licensed insurers, in particular to:

- inform WorkCover WA performance monitoring activities
- provide benchmarks for claim management indicators where insurers are 'rated' on their performance
- present external stakeholders with an overview of claim activity and claim management across licensed insurers in the WA workers compensation scheme and key trends over time.

This report is based on 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 September 2025

Short name	Full name
Allianz	Allianz Australia Insurance Ltd
GIO	AAI Ltd trading as GIO
Guild	Guild Insurance Ltd
CGU	Insurance Australia Group Ltd trading as CGU Workers' Compensation
WFI	Insurance Australia Group Ltd trading as WFI Insurance Holdings Pty Ltd
QBE	QBE Insurance Australia Ltd
Zurich	Zurich Australian Insurance Ltd

As Insurance Commission of Western Australia (ICWA) provides workers compensation insurance for Western Australian government agencies, they are grouped with licensed insurers. Self-insurers and former licensed insurers are excluded in this report.

The insurer claim report is presented in three sections:

1. At a glance

The high-level summary of indicators show claim activity and claim management for insurers over the most recent four financial reporting quarters.

2. Trends and performance

More detailed information about key trends in relation to claim activity and claim management for insurers at two different levels:

- short term (last four financial quarters)
- long term (past four financial years).

3. Individual insurer summary

Supplementary information providing a summary of claim activity and claim management for individual insurers and provides a comparison of trends and performance in relation to the Licensed insurer total.

A summary of claim activity for former licensed insurers is also included in this section which represents run-off portfolios that are managed by current insurers.

MEASURES USED IN THIS REPORT

Claim activity measures in this report

Measures	Definitions
New claims	The number of claims lodged with an insurer during a financial year/quarter. It includes claims where no workers compensation payment has been recorded at the date of data extract.
Active claims	Claims with one or more payments in a financial year/quarter.
Closed claims	The number of claims closed during a financial year/quarter i.e. a finalisation date is recorded.
Claim payments	The aggregated expenses attributed to claims within the financial year/quarter where payments were made, regardless of the year in which the claim was lodged. It should be noted that payments are adjusted for inflation to allow meaningful comparisons over time.

Claim management measures in this report

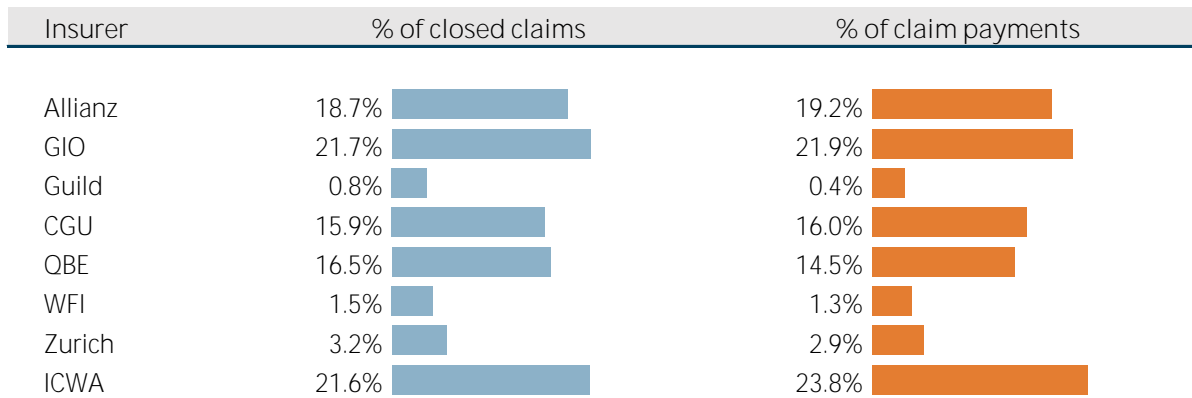
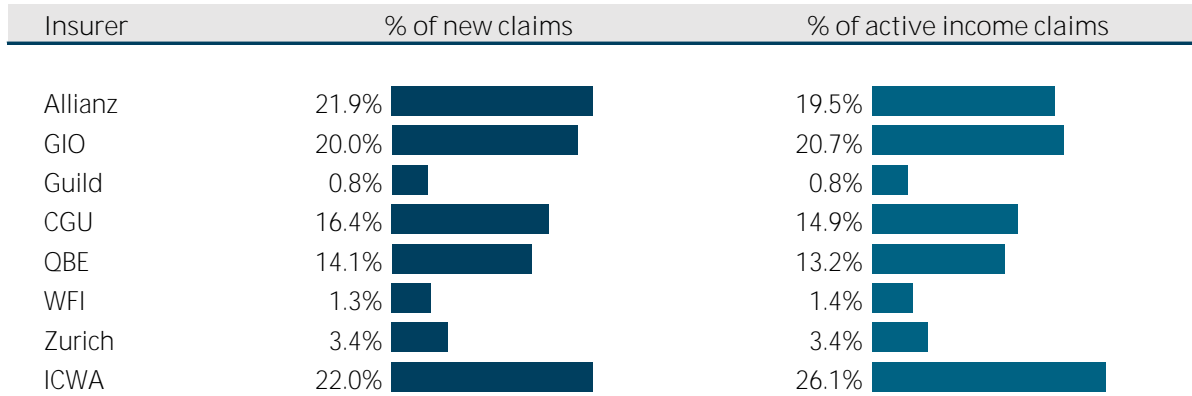
Measures	Definitions	Performance ratings
Insurer lodgement period	Insurer lodgement period reports the number of days between the date the claim was lodged with the employer and the date the claim was lodged with the licensed insurer, for income claims only i.e. claims with weekly benefits.	<ul style="list-style-type: none"> ● Less than 60% ● 60% to 74% ● 75% to 89% ● 90% or more
Initial liability action period	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). 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.	<ul style="list-style-type: none"> ● Less than 60% ● 60% to 74% ● 75% to 89% ● 90% or more
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.	<ul style="list-style-type: none"> ● Two months above the insurer median ● One month above the insurer median ● At or below the insurer median

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

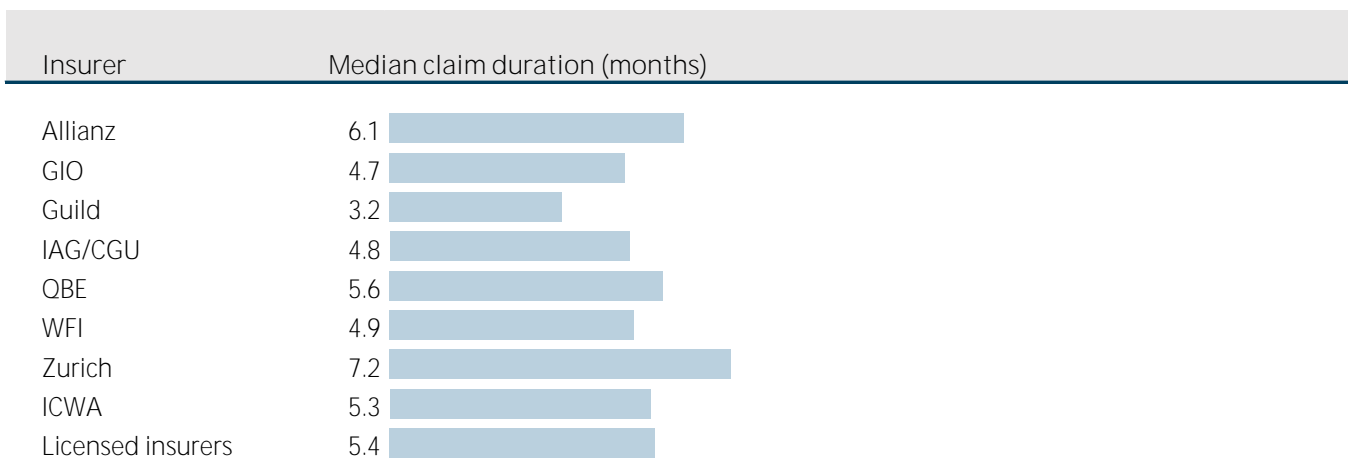
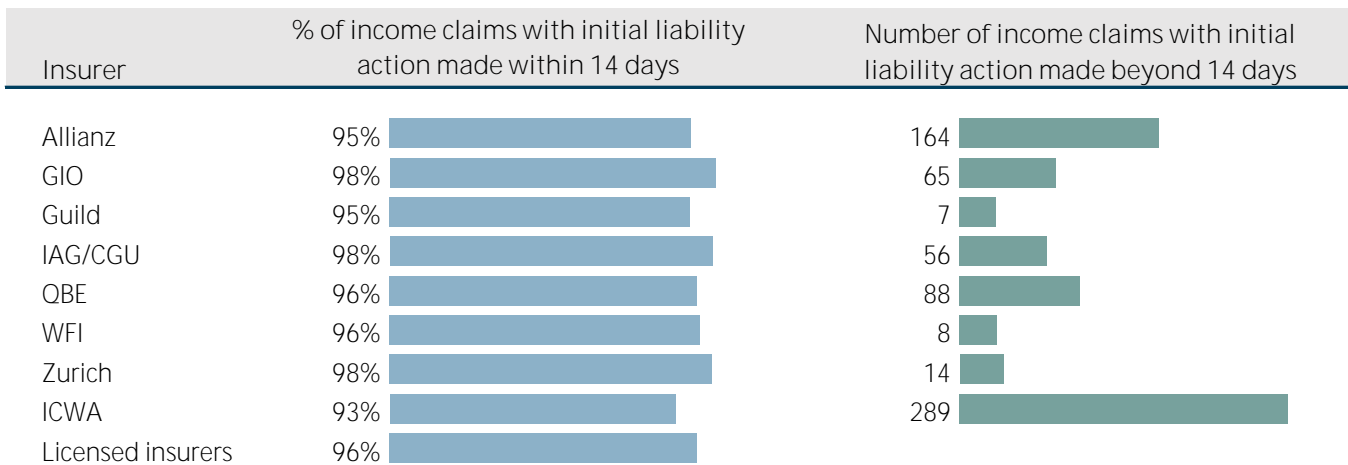
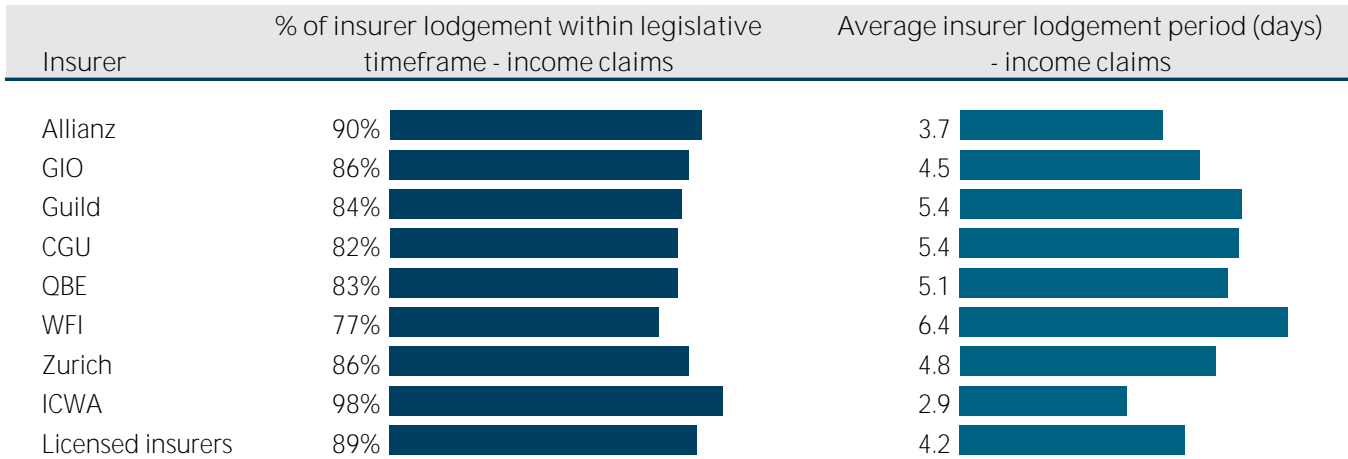
1.1 Claim activity from 2024/25 Q2 to 2025/26 Q1



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

AT A GLANCE | CLAIM MANAGEMENT

1.2 Claim management from 2024/25 Q2 to 2025/26 Q1



TRENDS & PERFORMANCE | CLAIM ACTIVITY

2.1.1 Number of new claims

Number of new claims for the last four insurer received quarters

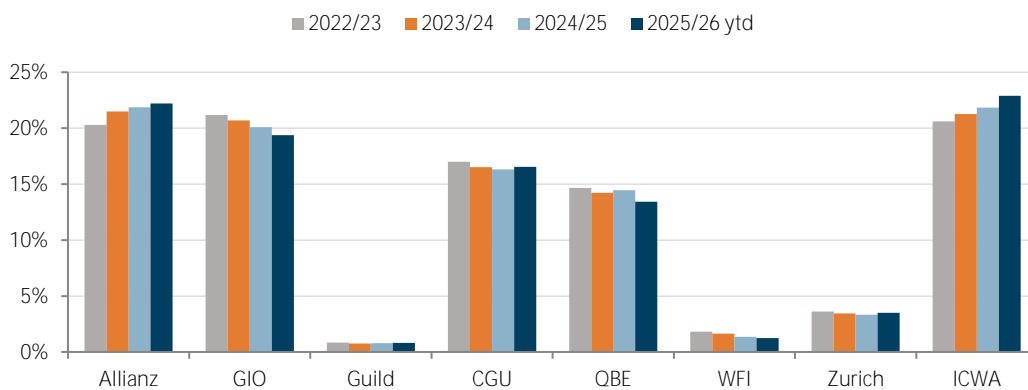
	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarter trend
Allianz	1,516	1,410	1,467	1,531	
GIO	1,408	1,305	1,350	1,336	
Guild	62	51	53	56	
CGU	1,064	1,101	1,117	1,140	
QBE	952	1,005	931	925	
WFI	113	81	75	86	
Zurich	221	230	229	242	
ICWA	1,403	1,364	1,586	1,579	
Licensed insurers	6,739	6,547	6,808	6,895	

Number of new claims for the past four insurer received years

	2022/23	2023/24	2024/25	2025/26 ytd	Four year trend*
Allianz	5,057	5,678	5,874	1,531	
GIO	5,276	5,465	5,399	1,336	
Guild	209	196	211	56	
CGU	4,233	4,365	4,389	1,140	
QBE	3,654	3,757	3,883	925	
WFI	451	432	363	86	
Zurich	903	913	895	242	
ICWA	5,130	5,621	5,869	1,579	
Licensed insurers	24,913	26,427	26,883	6,895	

*Four year trend includes the reporting quarter and the same quarter in each previous year.

2.1.2 Proportion of new claims



TRENDS & PERFORMANCE | CLAIM ACTIVITY

2.1.3 Number of active income claims

Number of active income claims by transaction quarter

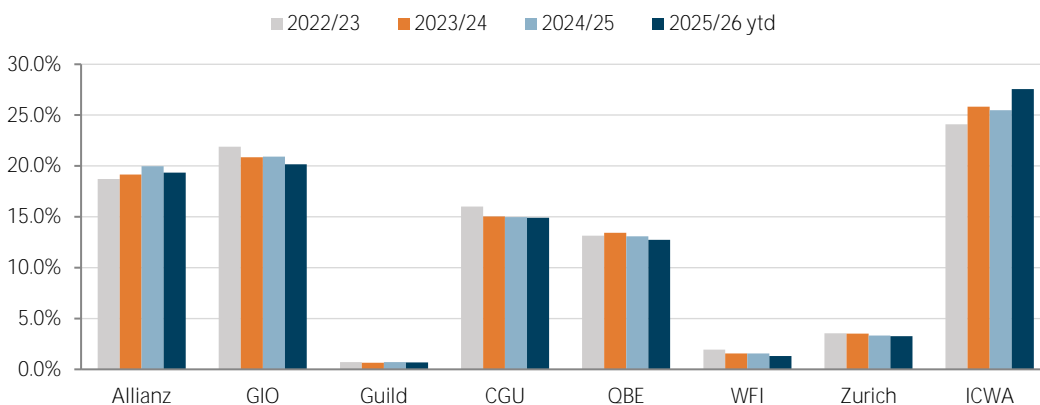
	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarter trend
Allianz	3,809	3,838	3,866	3,776	
GIO	3,765	4,054	3,983	3,937	
Guild	137	126	137	136	
CGU	2,845	2,816	2,894	2,911	
QBE	2,394	2,522	2,536	2,484	
WFI	292	279	289	258	
Zurich	607	611	632	638	
ICWA	5,045	5,014	5,199	5,382	
Licensed insurers	18,894	19,260	19,536	19,522	

Number of active income claims by transaction year

	2022/23	2023/24	2024/25	2025/26 ytd	Four year trend*
Allianz	5,674	6,067	6,632	3,776	
GIO	6,635	6,609	6,947	3,937	
Guild	215	202	235	136	
CGU	4,850	4,764	4,967	2,911	
QBE	3,983	4,259	4,339	2,484	
WFI	588	497	522	258	
Zurich	1,071	1,115	1,105	638	
ICWA	7,302	8,183	8,456	5,382	
Licensed insurers	30,318	31,696	33,203	19,522	

*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

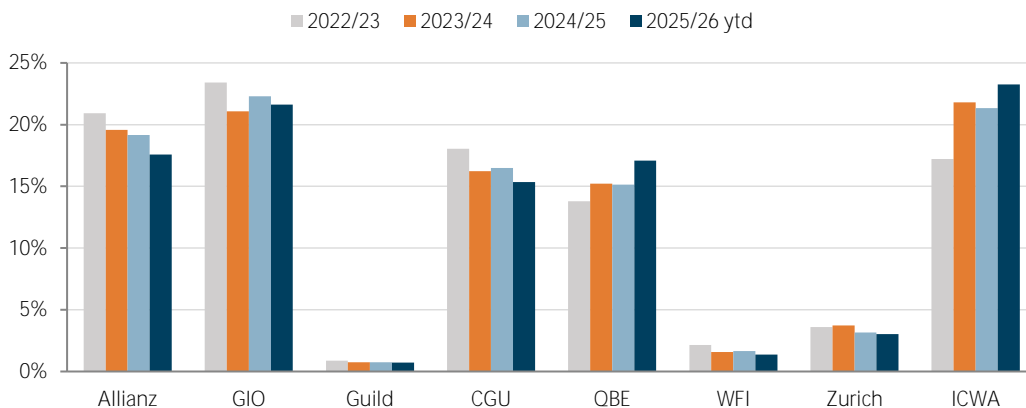
	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarter trend
Allianz	1,327	1,416	1,321	1,380	
GIO	1,405	1,566	1,633	1,698	
Guild	62	56	59	57	
CGU	1,110	1,140	1,172	1,205	
QBE	1,123	1,085	1,256	1,343	
WFI	115	97	124	108	
Zurich	226	201	276	238	
ICWA	1,466	1,442	1,534	1,826	
Licensed insurers	6,834	7,003	7,375	7,855	

Number of closed claims for the past four finalisation years

	2022/23	2023/24	2024/25	2025/26 ytd	Four year trend*
Allianz	5,116	5,074	5,295	1,380	
GIO	5,727	5,464	6,163	1,698	
Guild	212	197	207	57	
CGU	4,412	4,209	4,560	1,205	
QBE	3,372	3,946	4,189	1,343	
WFI	526	408	457	108	
Zurich	881	967	877	238	
ICWA	4,212	5,653	5,898	1,826	
Licensed insurers	24,458	25,918	27,646	7,855	

*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

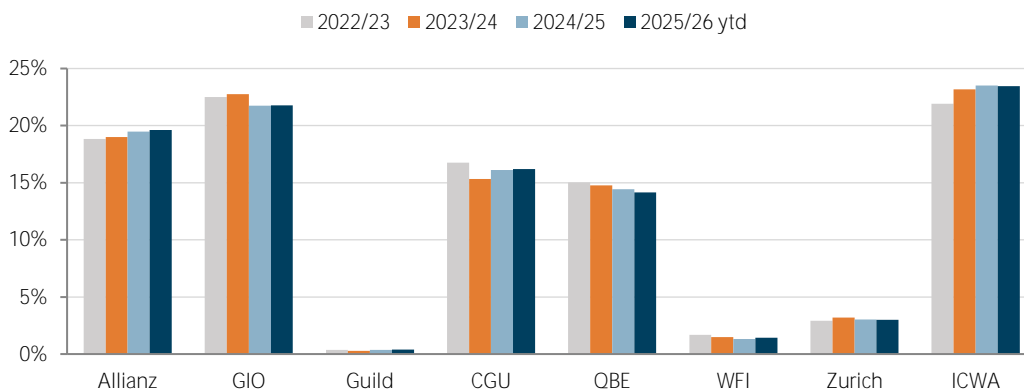
	2024/25 Q2 \$m	2024/25 Q3 \$m	2024/25 Q4 \$m	2025/26 Q1 \$m	Four quarter trend
Allianz	70.8	74.2	80.4	81.8	
GIO	78.4	91.3	89.6	90.8	
Guild	1.3	1.3	1.8	1.7	
CGU	57.6	62.2	68.9	67.6	
QBE	55.8	60.5	56.1	59.0	
WFI	4.4	5.1	4.6	6.0	
Zurich	11.5	11.0	11.1	12.5	
ICWA	87.6	94.5	99.8	97.9	
Licensed insurers	367.5	400.1	412.1	417.1	

Total payments by transaction year

	2022/23 \$m	2023/24 \$m	2024/25 \$m	2025/26 ytd \$m	Four year trend*
Allianz	228.4	247.7	293.4	81.8	
GIO	272.8	296.7	327.5	90.8	
Guild	4.4	3.7	5.5	1.7	
CGU	203.1	199.6	242.8	67.6	
QBE	182.0	192.7	217.4	59.0	
WFI	20.5	19.4	19.9	6.0	
Zurich	35.2	41.7	45.5	12.5	
ICWA	265.5	302.0	354.2	97.9	
Licensed insurers	1,211.9	1,303.5	1,506.2	417.1	

*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

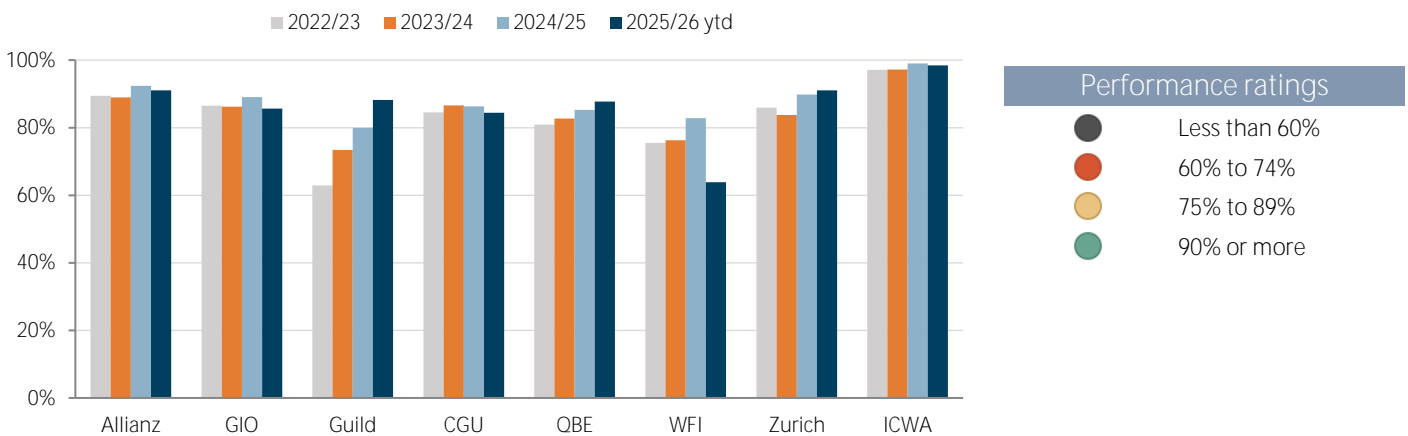
Proportion of insurer lodgement within legislative timeframe (7 days) by insurer received quarter

	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	91	90	90	91		
GIO	85	87	88	86		
Guild	66	93	97	88		
IAG/CGU	82	82	81	84		
QBE	76	82	85	88		
WFI	78	82	78	64		
Zurich	86	83	86	91		
ICWA	97	97	97	98		
Licensed insurers	87	88	89	90		

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

	2022/23	2023/24	2024/25	2025/26 ytd	Four years	
	%	%	%	%	Trend ¹	Performance
Allianz	89	89	92	91		
GIO	86	86	89	86		
Guild	63	73	80	88		
CGU	84	87	86	84		
QBE	81	83	85	88		
WFI	75	76	83	64		
Zurich	86	84	90	91		
ICWA	97	97	99	98		
Licensed insurers	88	89	91	90		

¹ Trend is measured using the reporting quarter and the corresponding quarter in each prior year.



2.2.2 Average insurer lodgement period - income claims

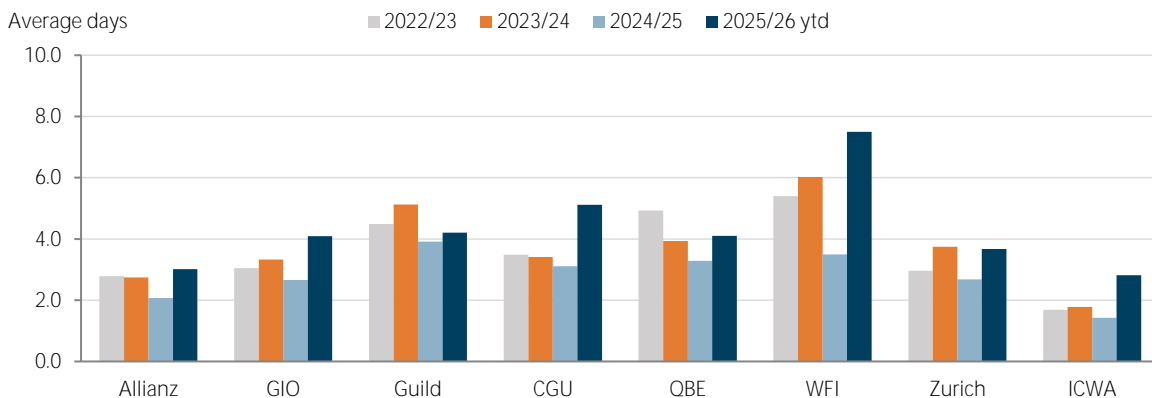
Average insurer lodgement period for income claims by insurer received quarter

	2024/25 Q2 days	2024/25 Q3 days	2024/25 Q4 days	2025/26 Q1 days	Four quarter trend
Allianz	3.8	4.1	3.8	3.0	
GIO	4.9	4.5	4.3	4.1	
Guild	10.1	2.9	2.5	4.2	
IAG/CGU	5.6	5.2	5.5	5.1	
OBE	6.4	5.1	4.6	4.1	
WFI	6.9	5.6	5.7	7.5	
Zurich	4.5	5.1	6.0	3.7	
ICWA	2.7	2.9	3.1	2.8	
Licensed insurers	4.5	4.2	4.2	3.7	

Average insurer lodgement period for income claims by insurer received year

	2022/23 days	2023/24 days	2024/25 days	2025/26 ytd days	Four year trend*
Allianz	2.8	2.7	2.1	3.0	
GIO	3.1	3.3	2.7	4.1	
Guild	4.5	5.1	3.9	4.2	
CGU	3.5	3.4	3.1	5.1	
OBE	4.9	3.9	3.3	4.1	
WFI	5.4	6.0	3.5	7.5	
Zurich	3.0	3.7	2.7	3.7	
ICWA	1.7	1.8	1.4	2.8	
Licensed insurers	3.1	3.0	2.4	3.7	

*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

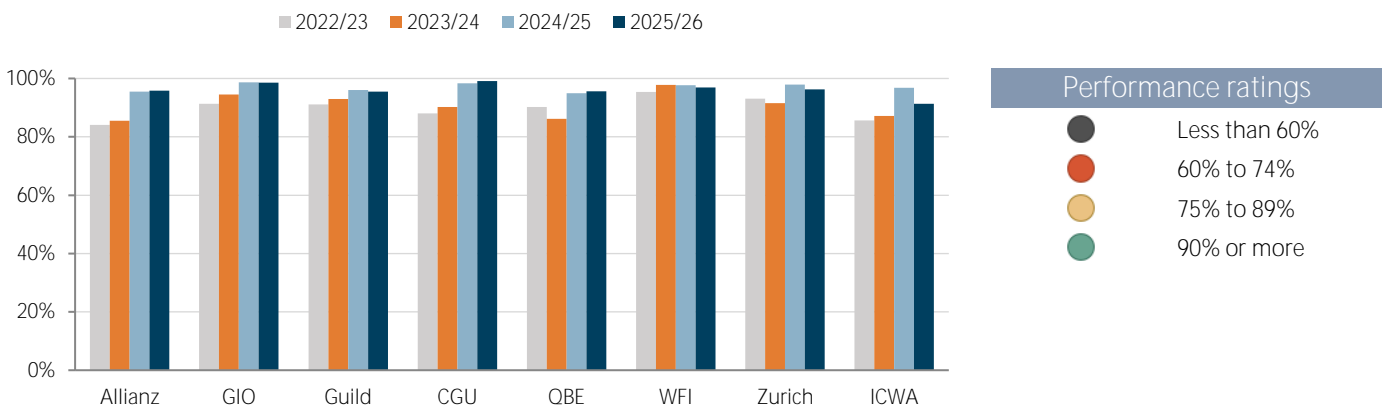
Proportion of income claims with initial liability action (accept, not accept, or defer) made within legislative timeframe (14 days) by insurer received quarter

	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarters	
	%	%	%	%	Trend	Performance
Allianz	93	96	95	95		●
GIO	98	98	98	98		●
Guild	98	96	93	91		●
IAG/CGU	98	97	97	99		●
QBE	96	95	95	95		●
WFI	93	98	100	94		●
Zurich	97	97	99	97		●
ICWA	99	93	89	91		●
Licensed insurers	97	96	94	95		●

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

	2022/23	2023/24	2024/25	2025/26	Four years	
	%	%	%	%	Trend*	Performance
Allianz	84	86	96	96		●
GIO	91	95	99	99		●
Guild	91	93	96	96		●
CGU	88	90	98	99		●
QBE	90	86	95	96		●
WFI	95	98	98	97		●
Zurich	93	92	98	96		●
ICWA	86	87	97	91		●
Licensed insurers	88	89	97	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

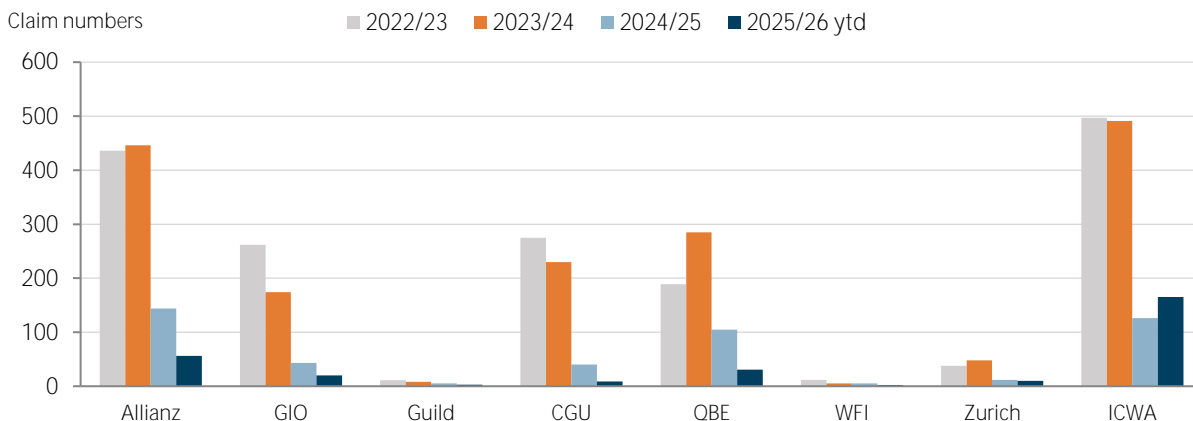
Number of income claims with initial liability action (accept, not accept, or defer) made beyond legislative timeframe (14 days) by insurer received quarter

	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarter total	% of insurer total
Allianz	57	29	41	37	164	24%
GIO	19	15	17	14	65	9%
Guild	1	1	2	3	7	1%
IAG/CGU	12	17	19	8	56	8%
QBE	20	24	24	20	88	13%
WFI	5	1	0	2	8	1%
Zurich	4	4	1	5	14	2%
ICWA	12	63	117	97	289	42%
Licensed insurers	130	154	221	186	691	100%

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

	2022/23	2023/24	2024/25	2025/26 ytd	Four year* total	% of insurer total
Allianz	436	446	144	56	1,082	26%
GIO	262	174	43	20	499	12%
Guild	11	8	5	3	27	1%
CGU	275	230	40	9	554	13%
QBE	189	285	105	31	610	15%
WFI	12	5	5	2	24	1%
Zurich	38	48	12	10	108	3%
ICWA	497	491	126	165	1,279	31%
Licensed insurers	1,720	1,687	480	296	4,183	100%

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



2.2.5 Median claim duration

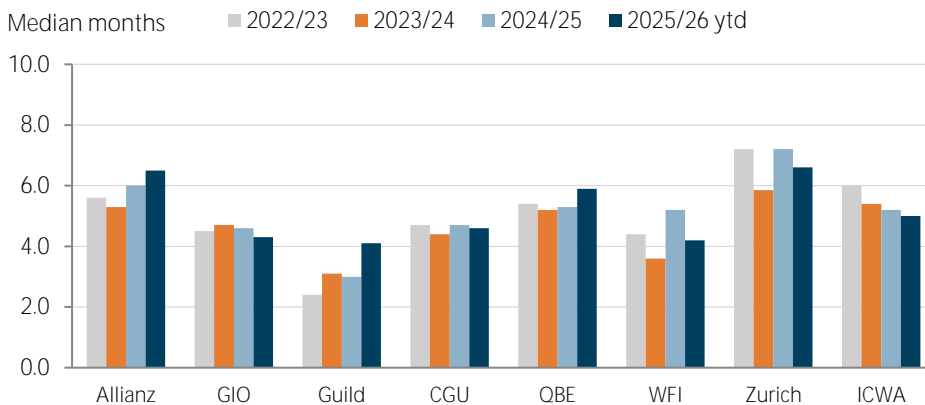
Median claim duration by initial finalisation quarter

	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Four quarters	
	months	months	months	months	Trend	Performance
Allianz	5.1	6.3	6.7	6.5		●
GIO	4.8	5.0	4.2	4.3		●
Guild	3.9	2.8	3.0	4.1		●
CGU	4.7	5.1	4.9	4.6		●
QBE	5.0	5.7	5.8	5.9		●
WFI	4.9	6.4	6.1	4.2		●
Zurich	7.6	7.2	7.0	6.6		●
ICWA	5.0	5.9	5.5	5.0		●
Licensed insurers	5.0	5.7	5.5	5.4		●

Median claim duration by initial finalisation year

	2022/23	2023/24	2024/25	2025/26 ytd	Four years	
	months	months	months	months	Trend*	Performance
Allianz	5.6	5.3	6.0	6.5		●
GIO	4.5	4.7	4.6	4.3		●
Guild	2.4	3.1	3.0	4.1		●
CGU	4.7	4.4	4.7	4.6		●
QBE	5.4	5.2	5.3	5.9		●
WFI	4.4	3.6	5.2	4.2		●
Zurich	7.2	5.9	7.2	6.6		●
ICWA	6.0	5.4	5.2	5.0		●
Licensed insurers	5.3	5.0	5.2	5.4		●

*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 ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,531	+4.4	■	22.2	6,895	■
Total active income claim count	3,776	-2.3	■	19.3	19,522	■
Total closed claim count	1,380	+4.5	■	17.6	7,855	▲
Claim payments (\$m)						
Total claim payments	81.8	+1.7	■	19.6	417.1	▲
Claim payments - lump sums	21.3	+25.6	▲	20.7	103.2	▲
Claim payments - excl lump sums	60.5	-4.6	■	19.3	314.0	▲
Claim management	Allianz				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	91	+0.7	■	●	90	▲
Average insurer lodgement period (days)	3.0	-19.7	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	95	+0.2	■	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	37	-9.8				
Median claim duration (months)	6.5	-3.0	■	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

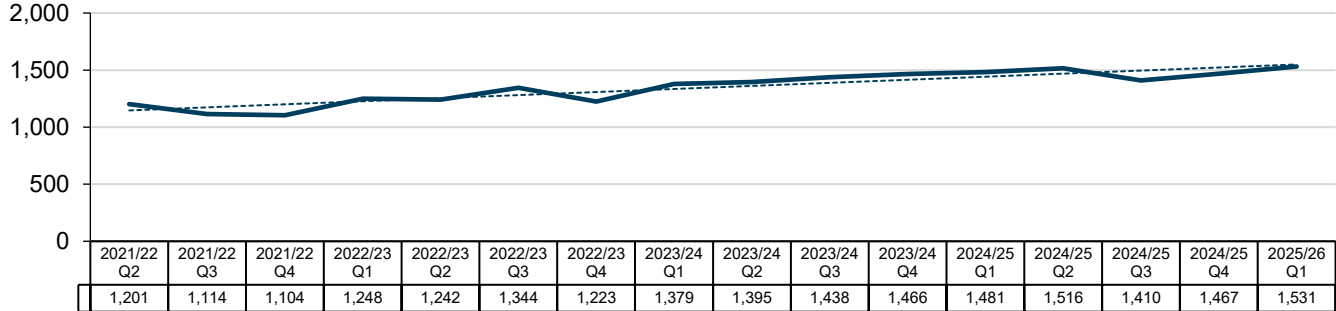
3.1.2 Individual insurer summary - Allianz

Claim activity		Allianz							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	4,553	5,057	5,678	5,874	1,531	n/a	n/a	n/a	
Accepted	4,389	4,844	5,310	5,316	1,384	n/a	n/a	n/a	
Not accepted	107	136	223	470	115	n/a	n/a	n/a	
Decision deferred / pending	1	10	61	34	21	n/a	n/a	n/a	
All other statuses	56	67	84	54	11	n/a	n/a	n/a	

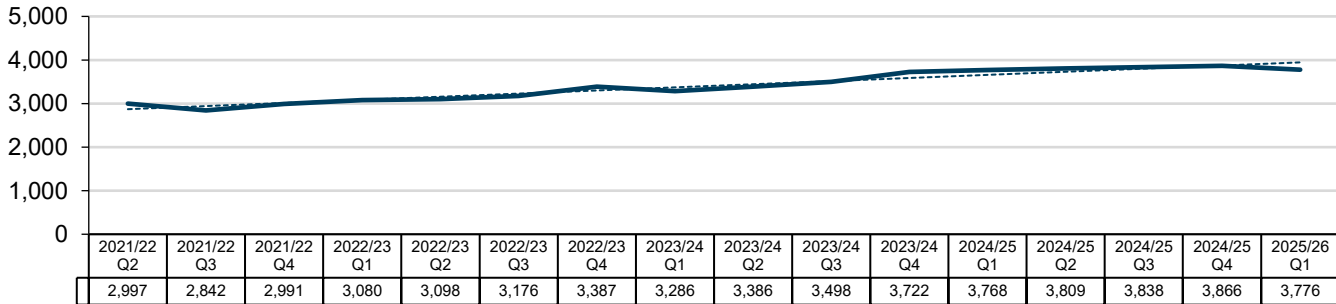
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	0	229	269	213	42	n/a	n/a	n/a	

3.1.3 Claim Activity - Allianz

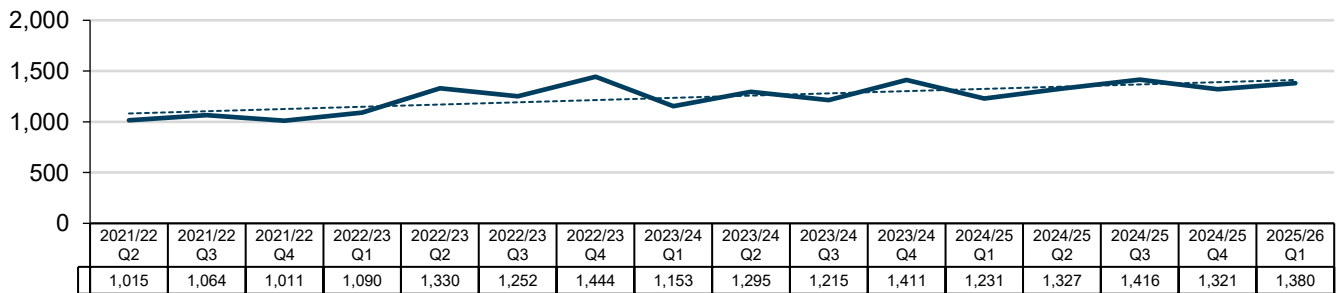
Total number of claims by insurer received quarter - Allianz



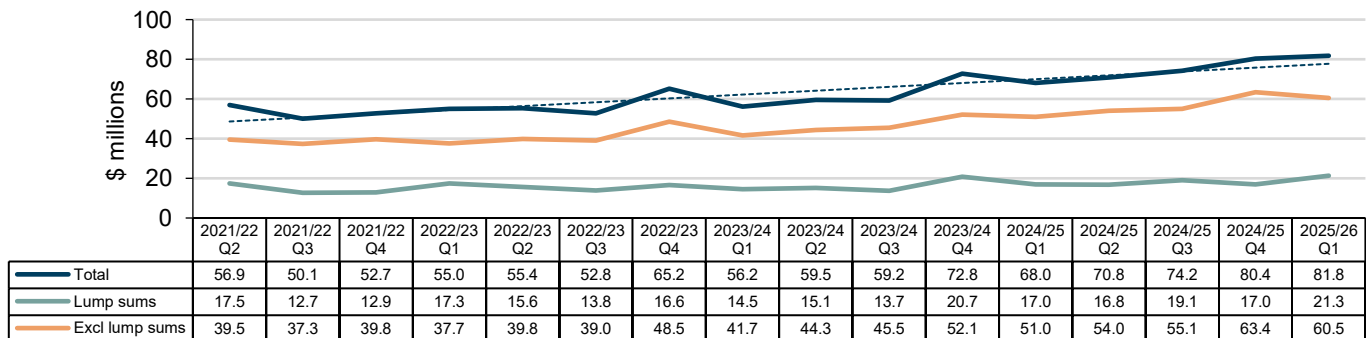
Total number of active income claims by transaction quarter - Allianz



Total number of closed claims by initial finalisation quarter - Allianz

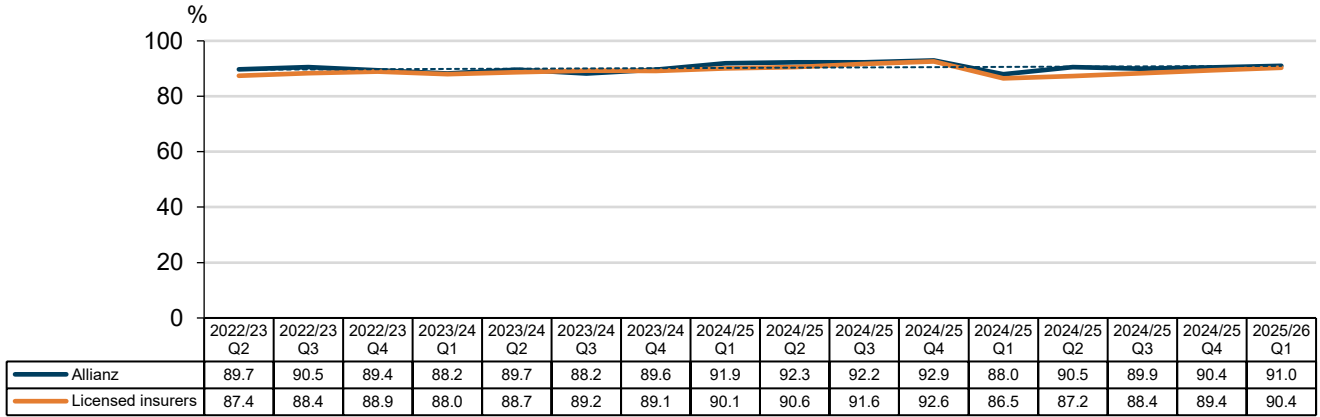


Total payments by transaction quarter - Allianz

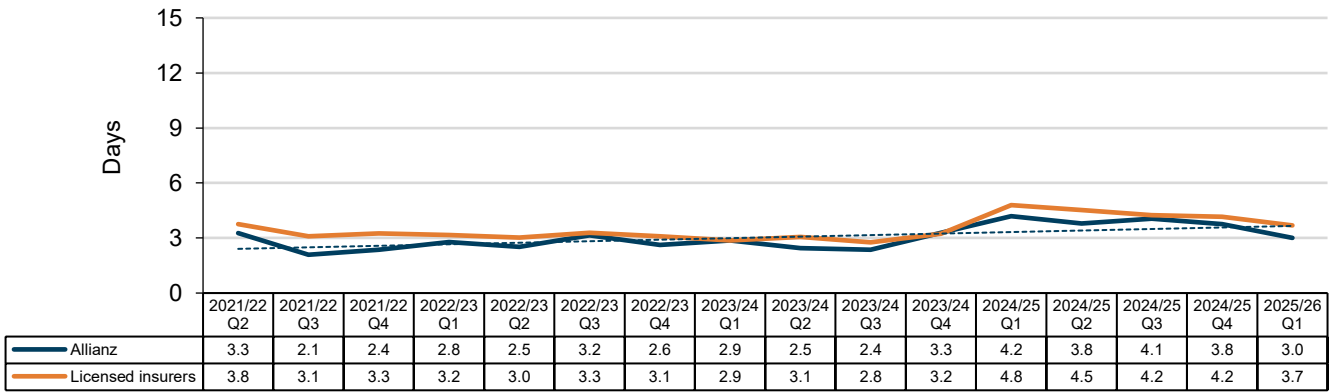


3.1.4 Claim management - Allianz

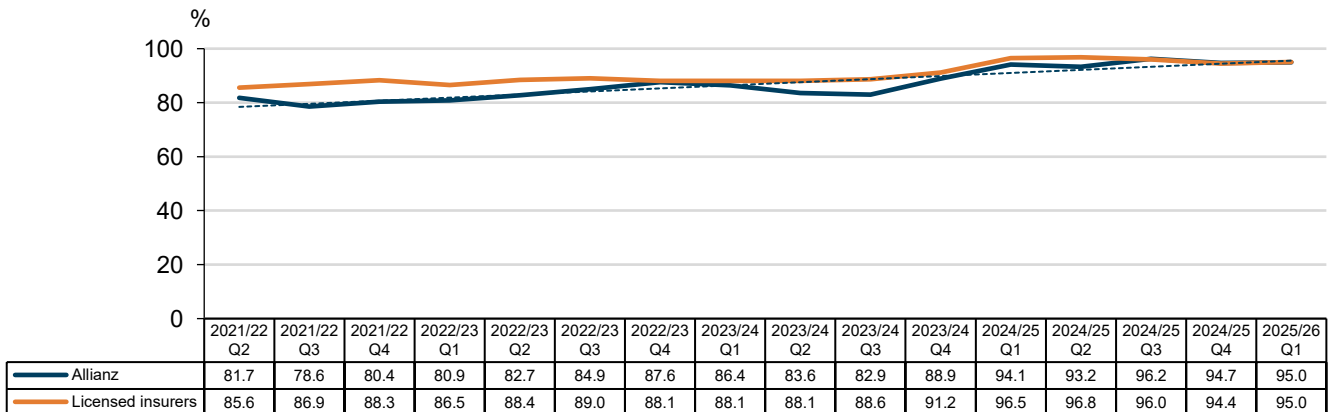
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Allianz



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

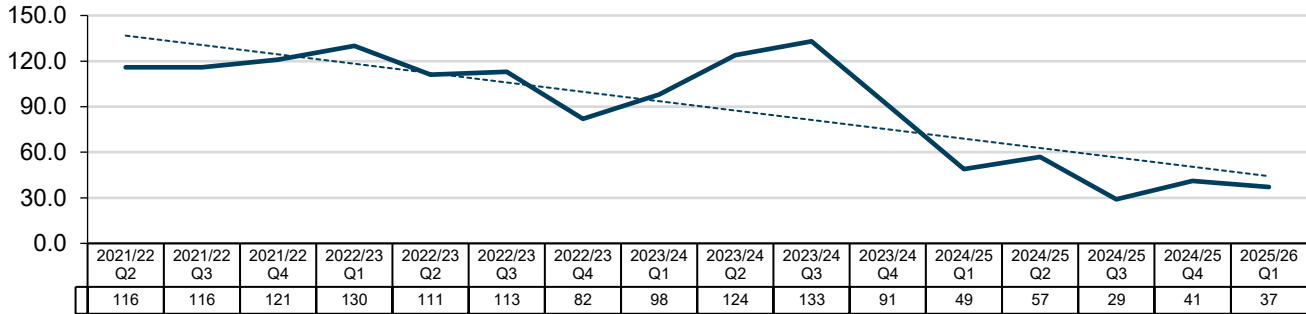


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Allianz

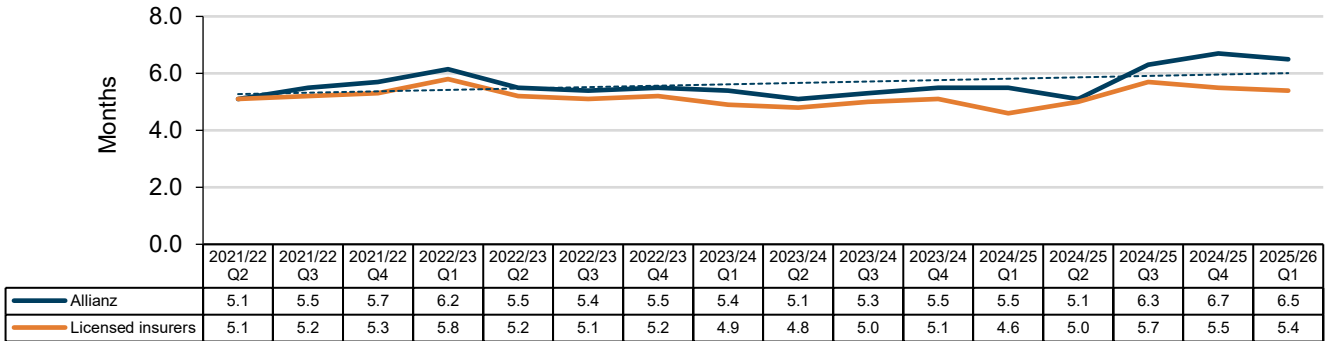


3.1.4 Claim management - Allianz

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - Allianz



Median claim duration (months) by initial finalisation quarter - Allianz



INDIVIDUAL SUMMARY | GIO

3.3.1 Individual insurer summary - GIO

Claim activity	GIO				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,336	-1.0	■	19.4	6,895	■
Total active income claim count	3,937	-1.2	■	20.2	19,522	■
Total closed claim count	1,698	+4.0	■	21.6	7,855	▲
Claim payments (\$m)						
Total claim payments	90.8	+1.4	■	21.8	417.1	▲
Claim payments - lump sums	24.3	+9.9	▲	23.5	103.2	▲
Claim payments - excl lump sums	66.5	-1.4	■	21.2	314.0	▲
Claim management	GIO				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	86	-2.3	■	●	90	▲
Average insurer lodgement period (days)	4.1	-5.7	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	98	+0.2	■	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	14	-17.6				
Median claim duration (months)	4.3	+2.4	■	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

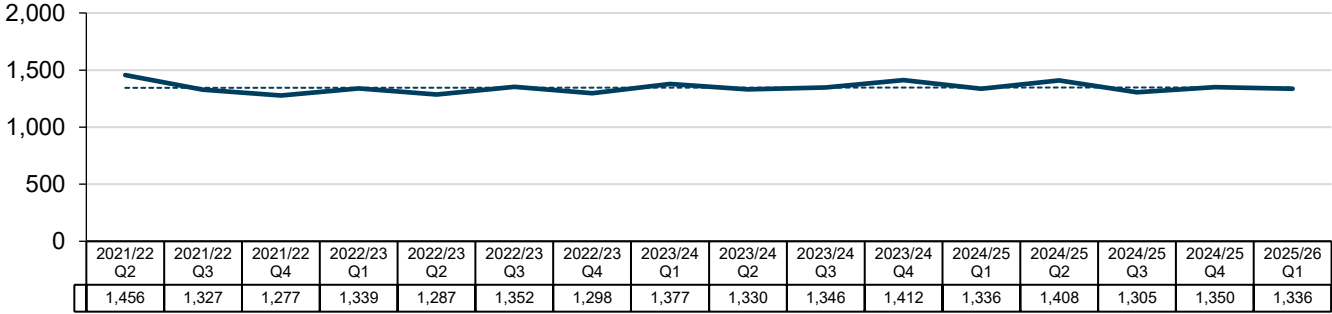
3.3.2 Individual insurer summary - GIO

Claim activity		GIO							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	5,566	5,276	5,465	5,399	1,336	n/a	n/a	n/a	
Accepted	5,182	4,924	4,935	4,783	1,214	n/a	n/a	n/a	
Not accepted	336	311	481	571	116	n/a	n/a	n/a	
Decision deferred / pending	2	3	8	8	3	n/a	n/a	n/a	
All other statuses	46	38	41	37	3	n/a	n/a	n/a	

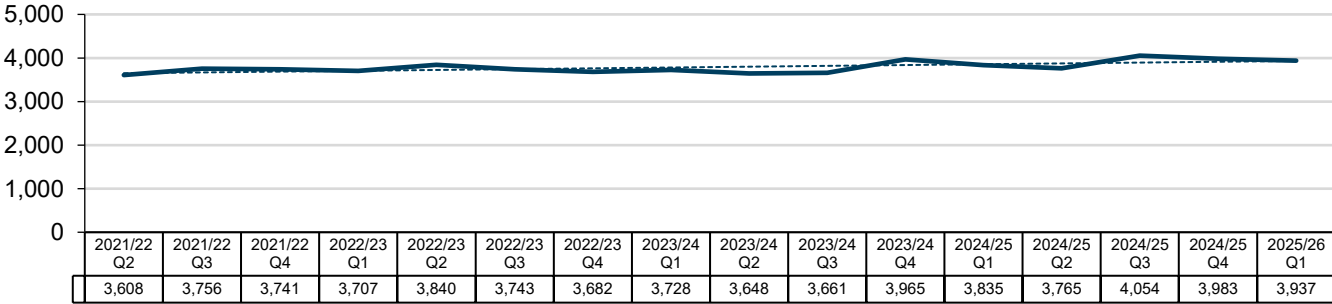
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.3.3 Claim activity - GIO

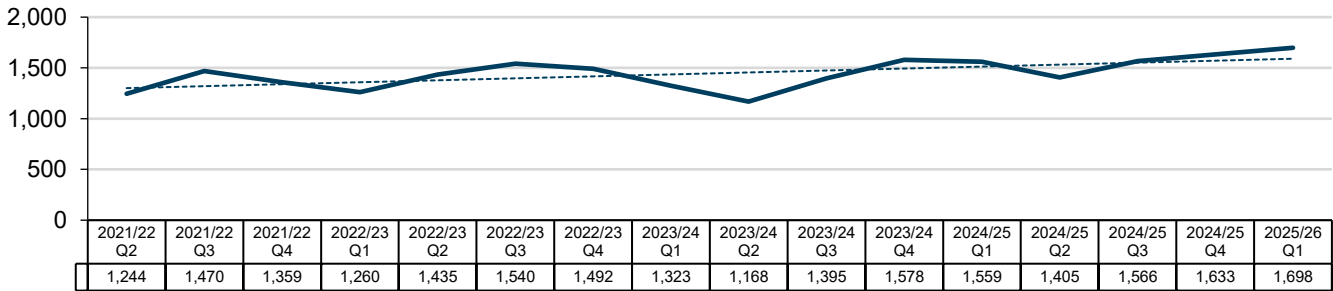
Total number of claims by insurer received quarter - GIO



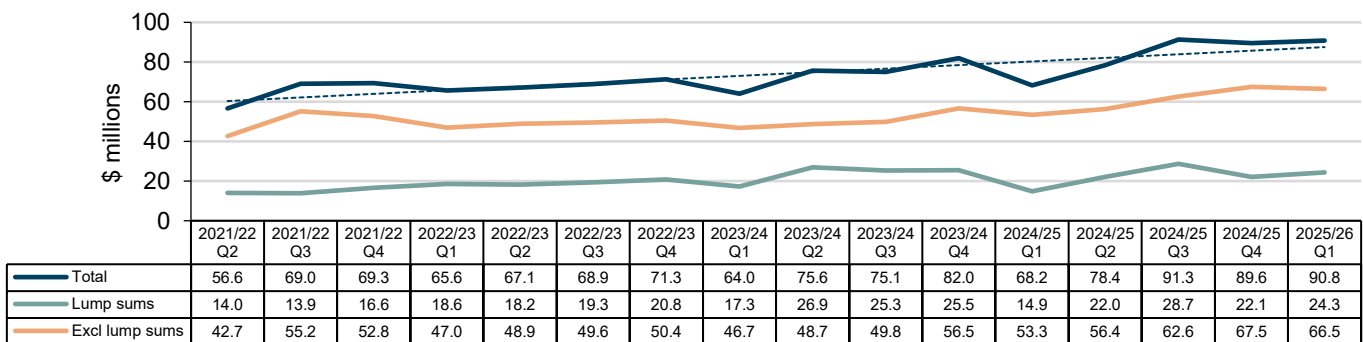
Total number of active income claims by transaction quarter - GIO



Total number of closed claims by initial finalisation quarter - GIO

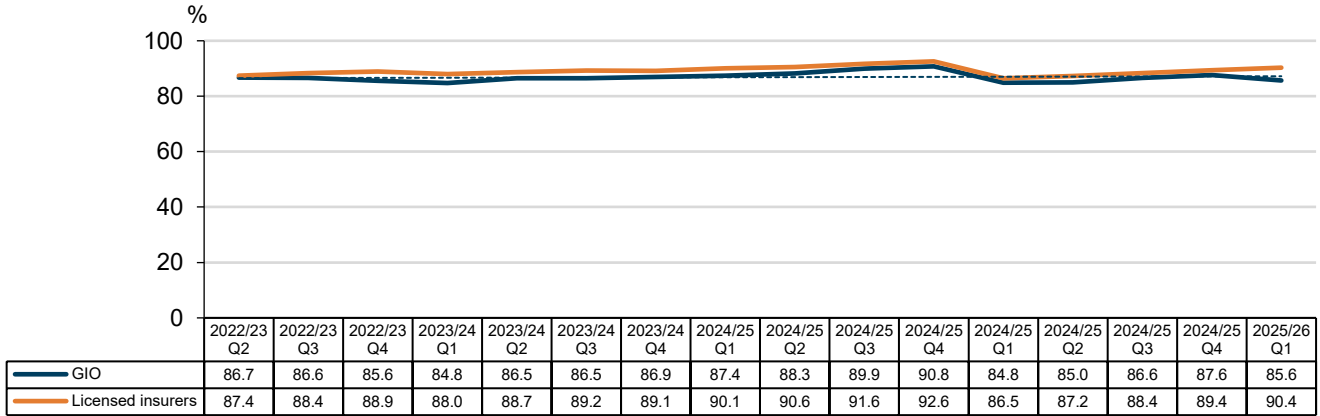


Total payments by transaction quarter - GIO

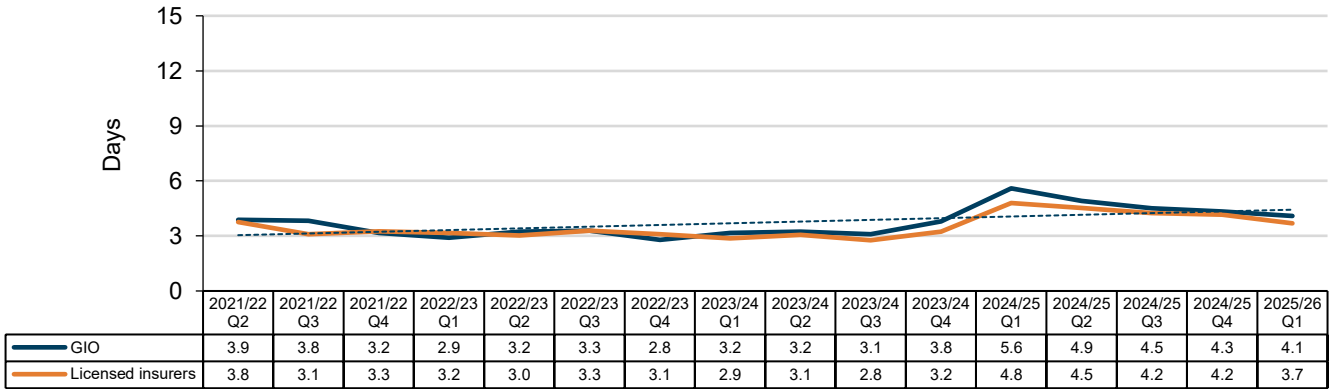


3.3.4 Claim management - GIO

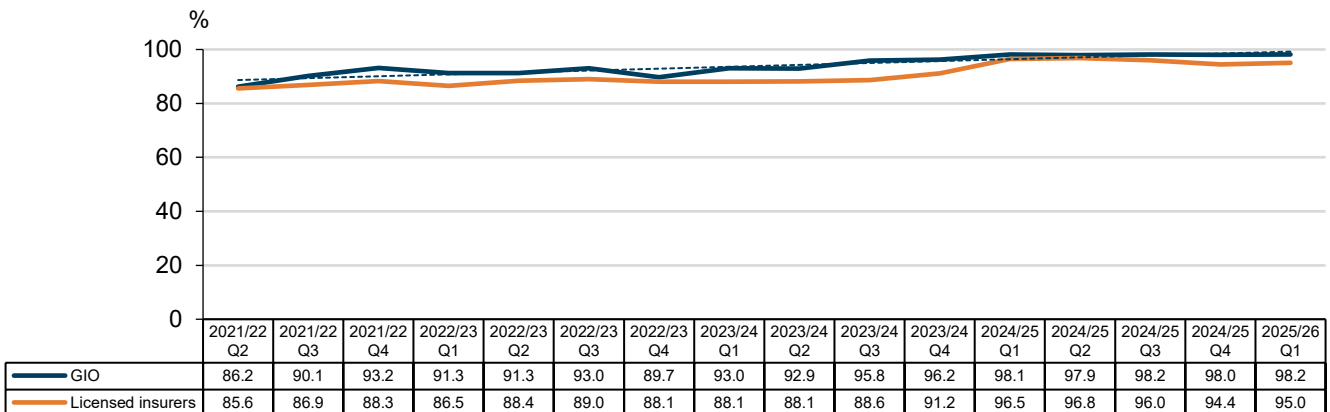
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - GIO



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

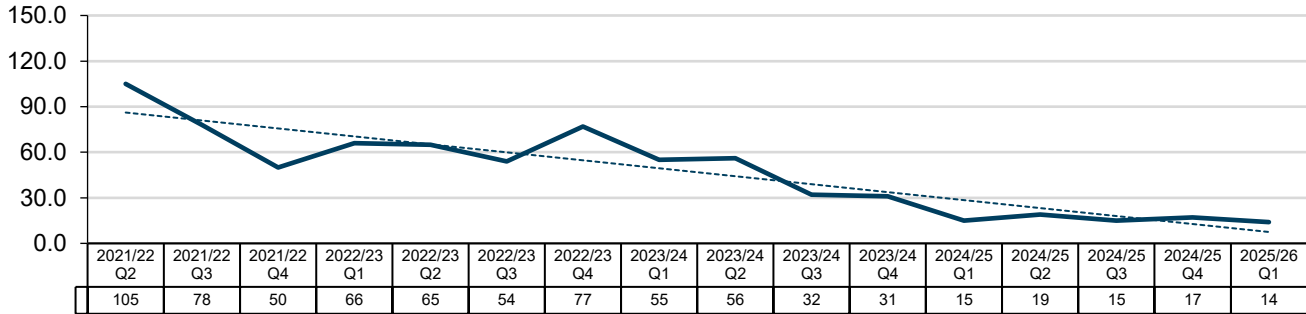


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - GIO

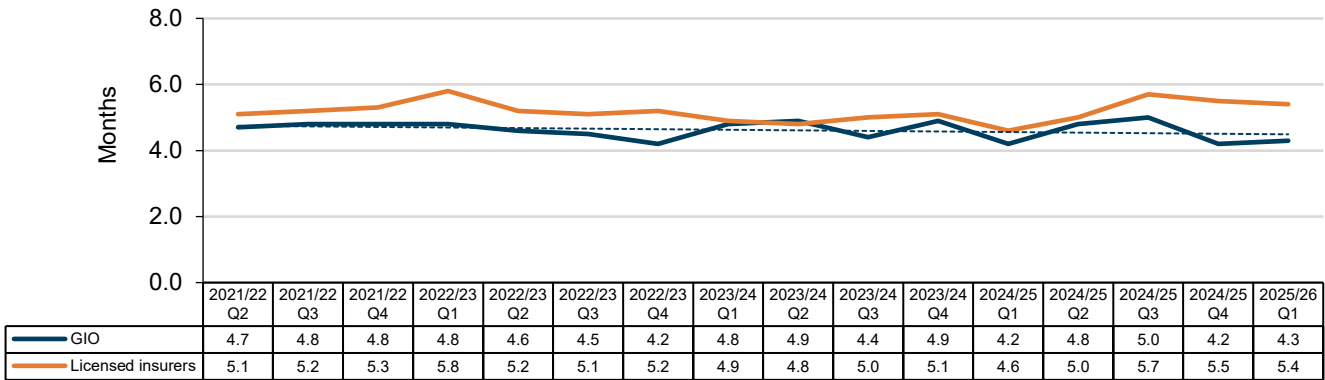


3.3.4 Claim management - GIO

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - GIO



Median claim duration (months) by initial finalisation quarter - GIO



INDIVIDUAL SUMMARY | GUILD

3.4.1 Individual insurer summary - Guild

Claim activity	Guild				Licensed insurer total	
	Current quarter	% change from previous quarter ¹	Current experience ²	% of licensed insurers	Current quarter	Current experience ²
Claim numbers						
Total claim count	56	+5.7	▲	0.8	6,895	■
Total active income claim count	136	-0.7	■	0.7	19,522	■
Total closed claim count	57	-3.4	■	0.7	7,855	▲
Claim payments (\$m)						
Total claim payments	1.7	-8.2	▼	0.4	417.1	▲
Claim payments - lump sums	0.3	-33.5	▼	0.3	103.2	▲
Claim payments - excl lump sums	1.4	-1.2	■	0.4	314.0	▲
Claim management	Guild				Licensed insurer average	
	Current quarter	% change from previous quarter ¹	Current experience ²	Average performance ³	Current quarter	Current experience ²
Proportion (%) of insurer lodgement within 7 days	88	-8.6	▼	●	90	▲
Average insurer lodgement period (days)	4.2	+67.1	▲		3.7	▼
Proportion (%) of income claims with initial liability action⁴ made within 14 days	91	-1.9	■	●	95	■
Number of income claims with initial liability action⁴ made beyond 14 days	3	+50.0				
Median claim duration (months)	4.1	+36.7	▲	●	5.4	▲

¹ It should be noted that claim activity and claim management for smaller insurers may be subject to greater variation across quarters (short term trend) because of the low number of claims lodged.

² Trend based on change over the previous four quarters

³ Based on the previous four quarters

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

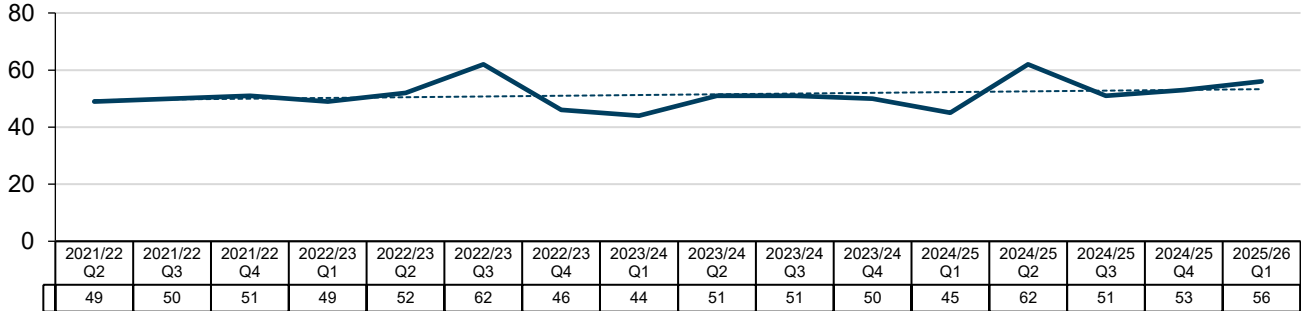
3.4.2 Individual insurer summary - Guild

Claim activity		Guild							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	190	209	196	211	56	n/a	n/a	n/a	
Accepted	186	205	189	203	52	n/a	n/a	n/a	
Not accepted	3	3	7	7	4	n/a	n/a	n/a	
Decision deferred / pending	0	0	0	0	0	n/a	n/a	n/a	
All other statuses	1	1	0	1	0	n/a	n/a	n/a	

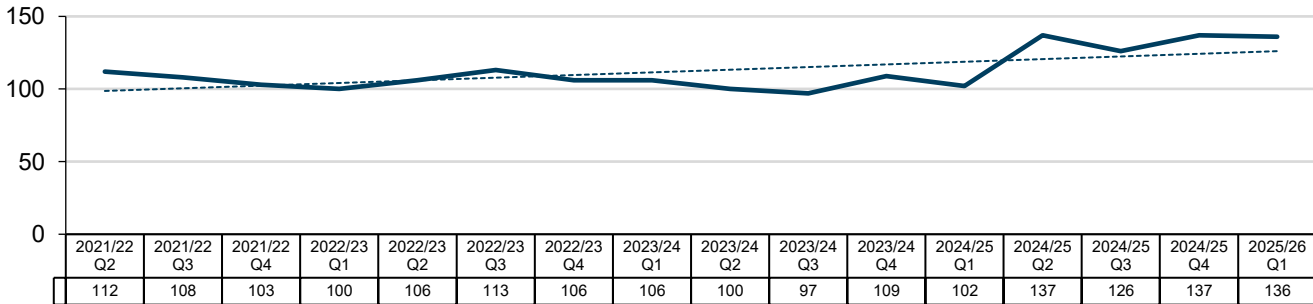
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.4.3 Claim activity - Guild

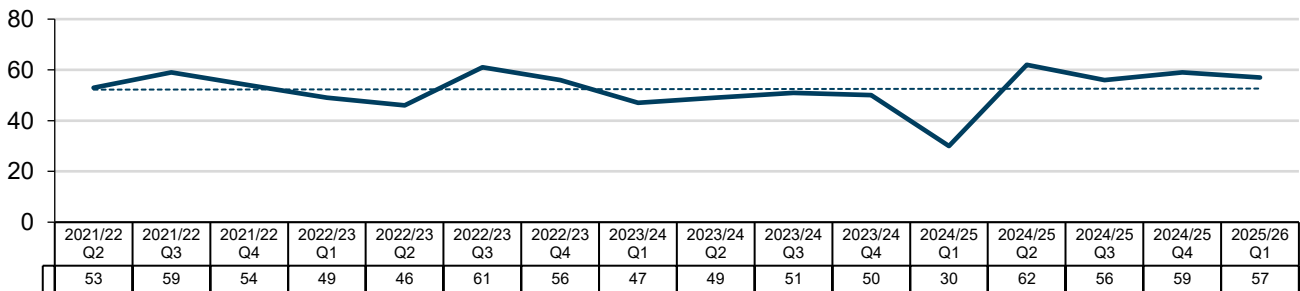
Total number of claims by insurer received quarter - Guild



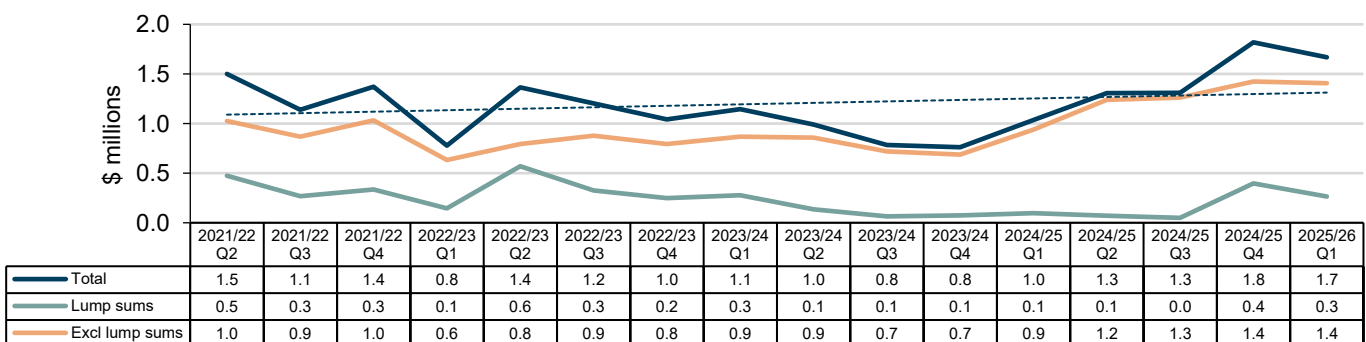
Total number of active income claims by transaction quarter - Guild



Total number of closed claims by initial finalisation quarter - Guild

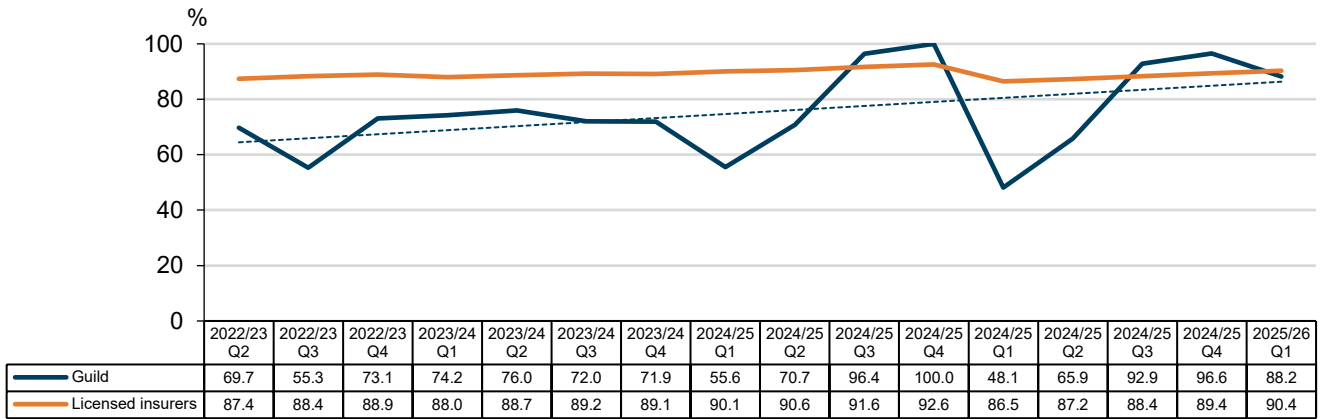


Total payments by transaction quarter - Guild

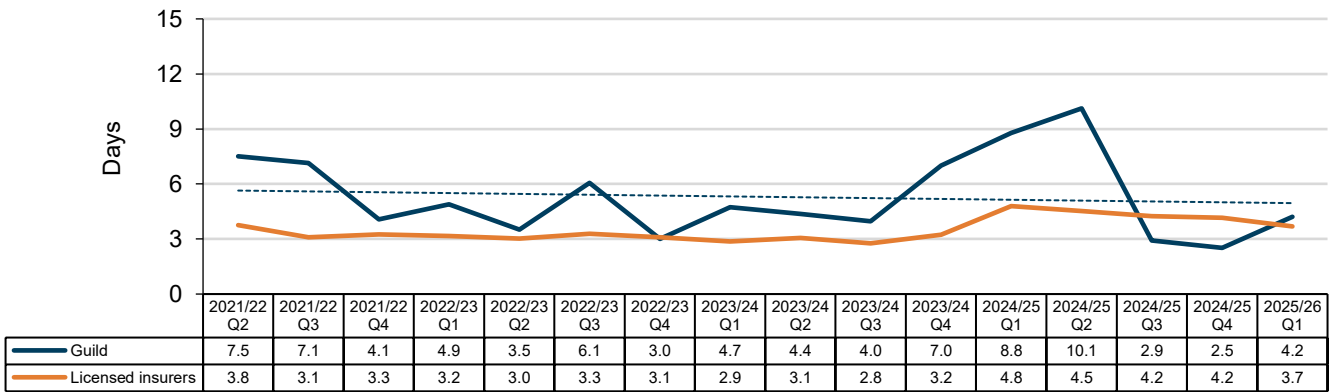


3.4.4 Claim management - Guild

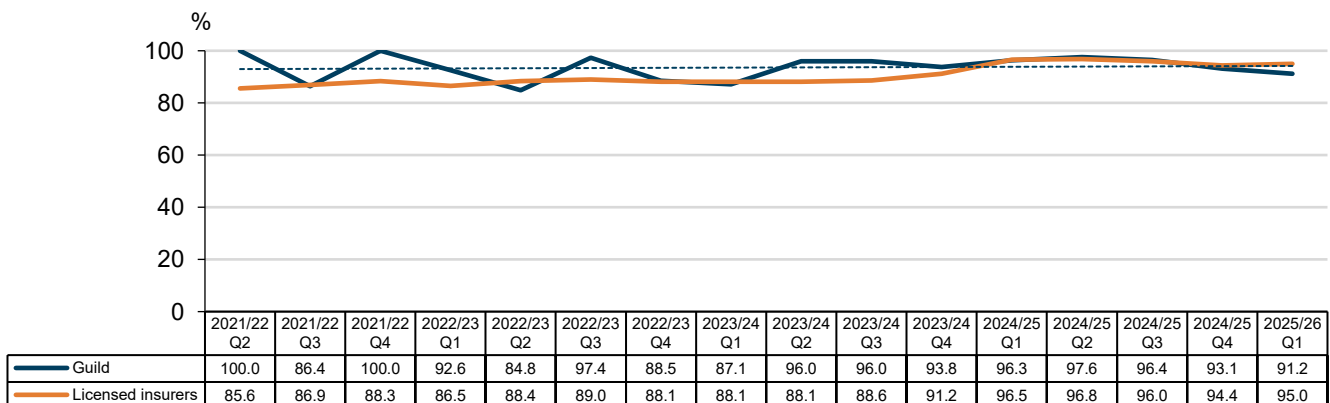
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Guild



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

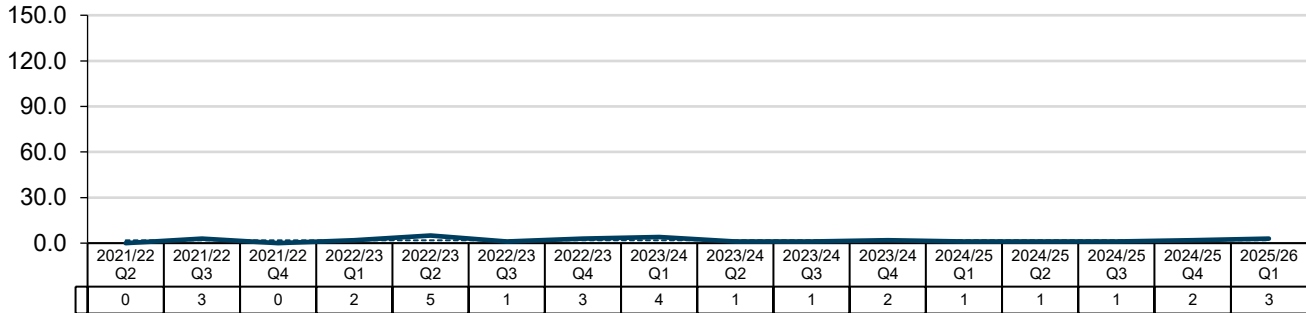


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Guild

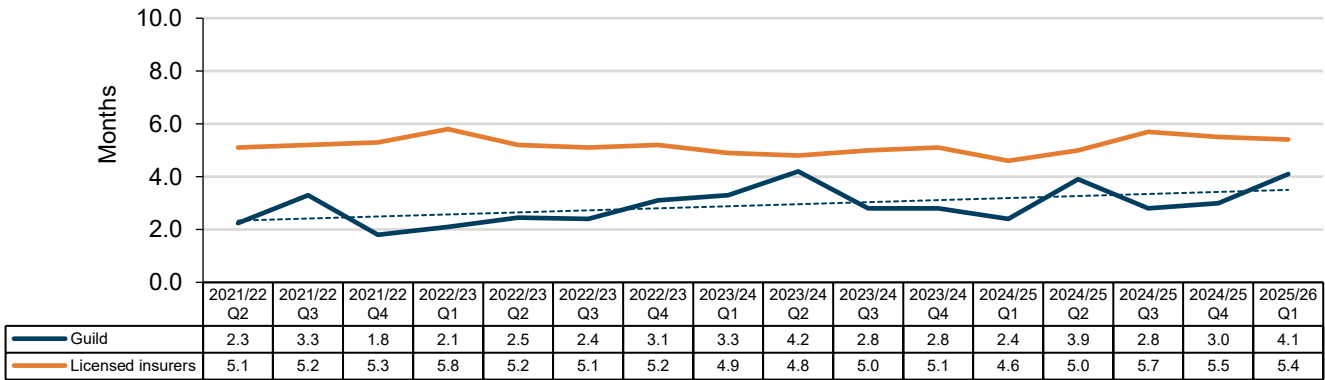


3.4.4 Claim management - Guild

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - Guild



Median claim duration (months) by initial finalisation quarter - Guild



3.5.1 Individual insurer summary - CGU

Claim activity	CGU				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,140	+2.1	■	16.5	6,895	■
Total active income claim count	2,911	+0.6	■	14.9	19,522	■
Total closed claim count	1,205	+2.8	■	15.3	7,855	▲
Claim payments (\$m)						
Total claim payments	67.6	-2.0	■	16.2	417.1	▲
Claim payments - lump sums	17.3	-2.7	■	16.8	103.2	▲
Claim payments - excl lump sums	50.2	-1.7	■	16.0	314.0	▲
Claim management	CGU				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	84	+4.2	■	●	90	▲
Average insurer lodgement period (days)	5.1	-6.3	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	99	+1.7	■	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	8	-57.9				
Median claim duration (months)	4.6	-6.1	▼	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

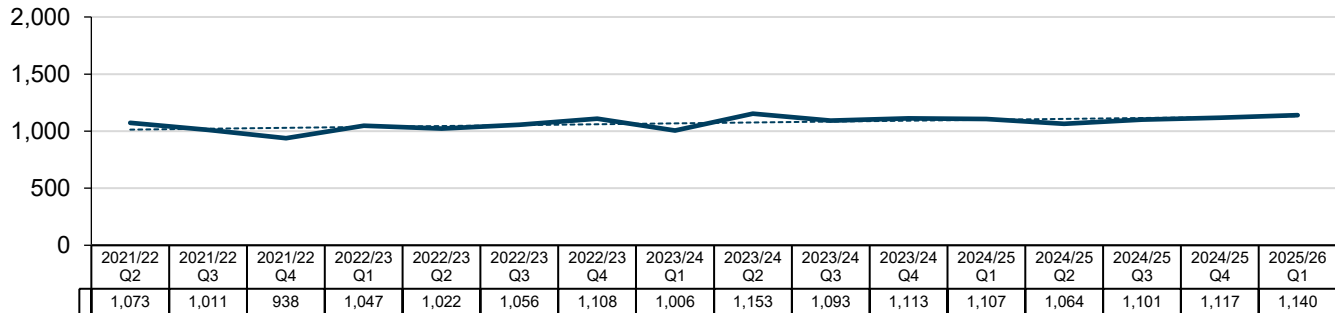
3.5.2 Individual insurer summary - CGU

Claim activity		CGU							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	4,111	4,233	4,365	4,389	1,140	n/a	n/a	n/a	
Accepted	3,696	3,812	3,909	3,791	952	n/a	n/a	n/a	
Not accepted	357	383	411	569	179	n/a	n/a	n/a	
Decision deferred / pending	0	1	2	1	1	n/a	n/a	n/a	
All other statuses	58	37	43	28	8	n/a	n/a	n/a	

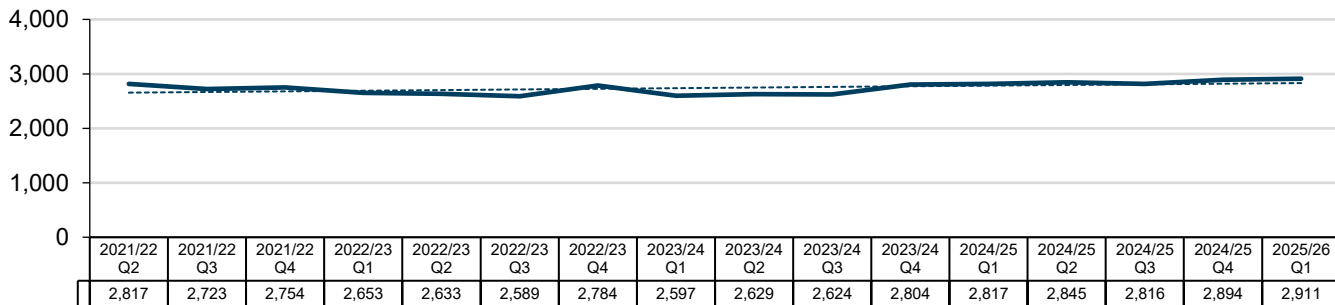
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.5.3 Claim activity - CGU

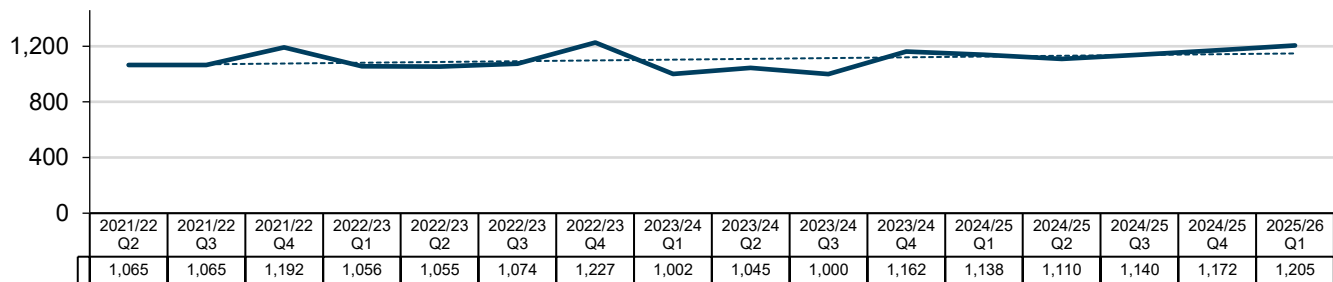
Total number of claims by insurer received quarter - CGU



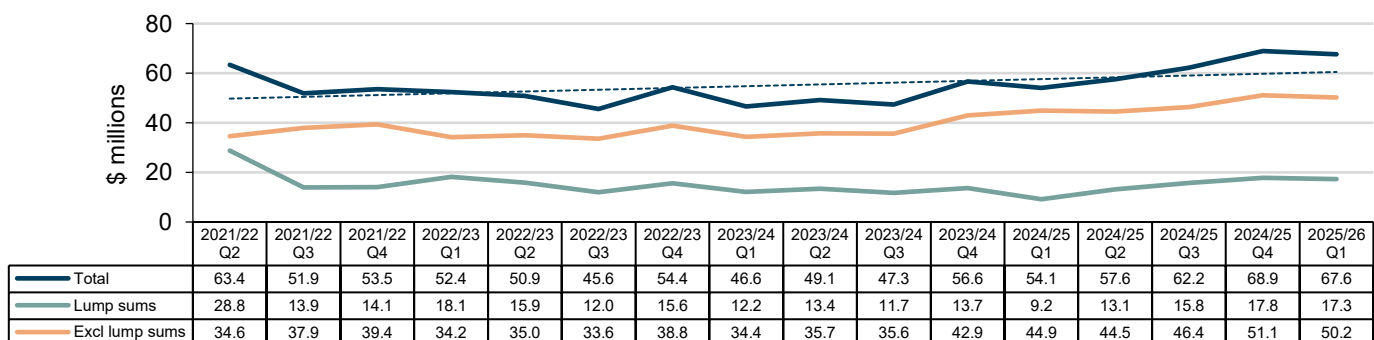
Total number of active income claims by transaction quarter - CGU



Total number of closed claims by initial finalisation quarter - CGU

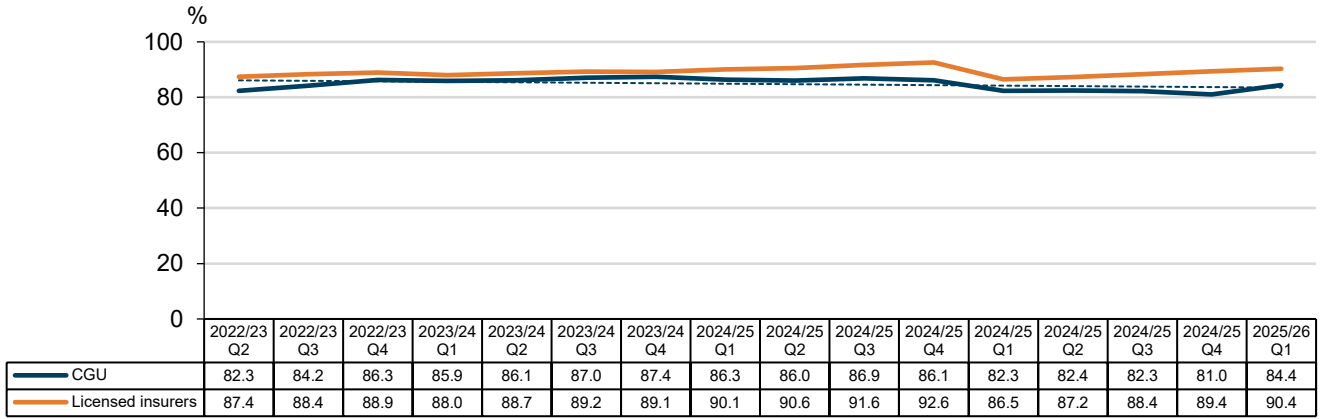


Total payments by transaction quarter - CGU

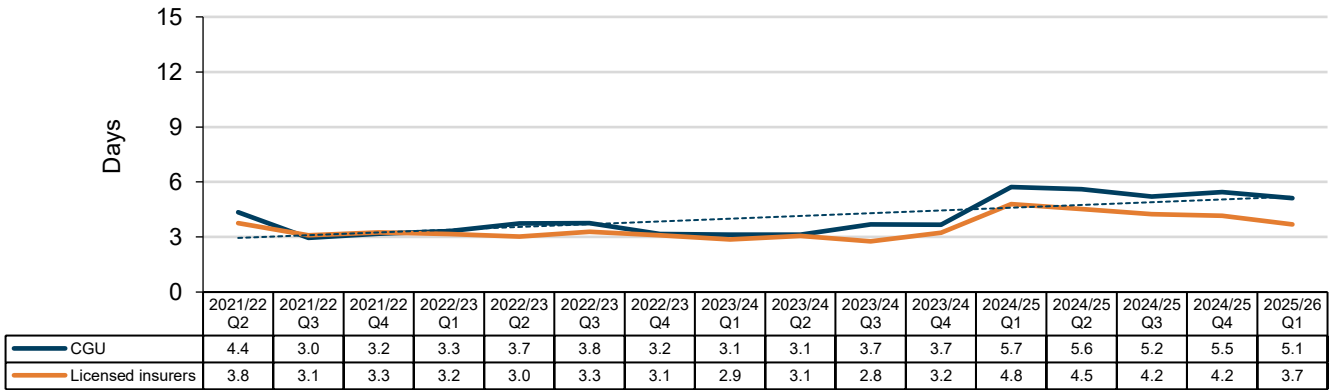


3.5.4 Claim management - CGU

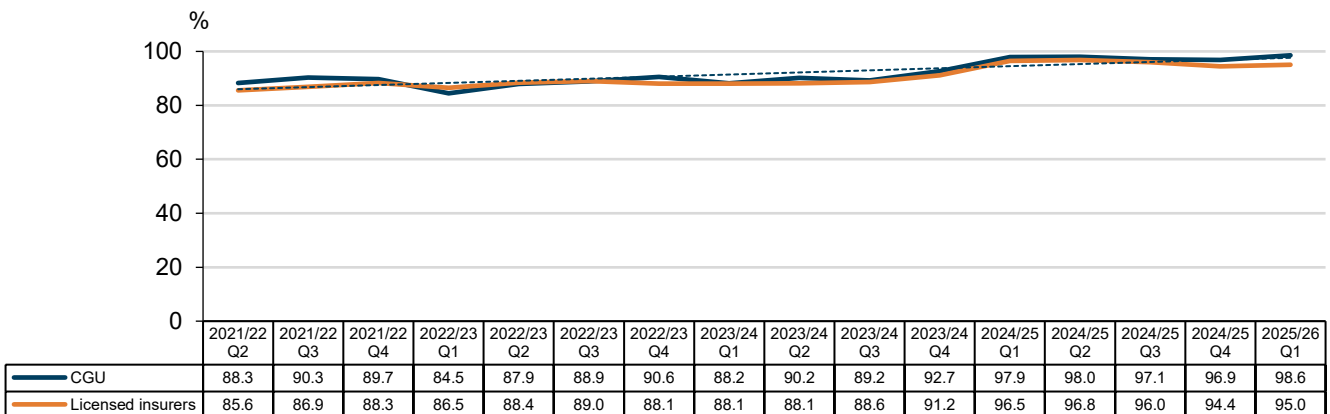
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - CGU



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

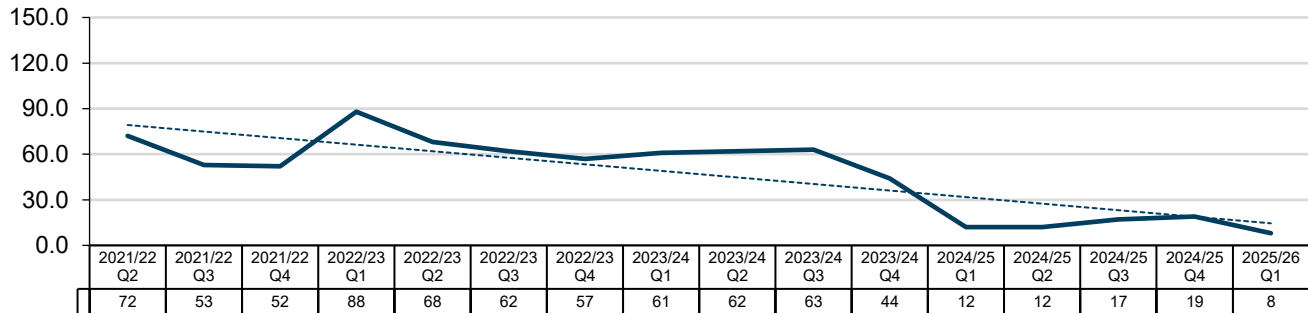


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - CGU

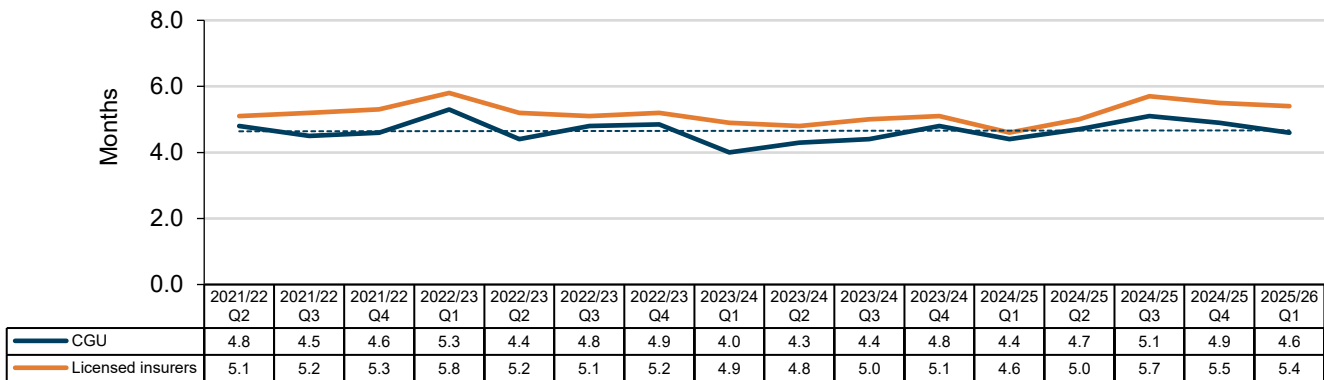


3.5.4 Claim management - CGU

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - CGU



Median claim duration (months) by initial finalisation quarter - CGU



INDIVIDUAL SUMMARY | ICWA

3.6.1 Individual insurer summary - ICWA

Claim activity	ICWA				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	1,579	-0.4	■	22.9	6,895	■
Total active income claim count	5,382	+3.5	■	27.6	19,522	■
Total closed claim count	1,826	+19.0	▲	23.2	7,855	▲
Claim payments (\$m)						
Total claim payments	97.9	-1.9	■	23.5	417.1	▲
Claim payments - lump sums	19.6	+23.7	▲	19.0	103.2	▲
Claim payments - excl lump sums	78.3	-6.7	▼	24.9	314.0	▲
Claim management	ICWA				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	98	+1.1	■	●	90	▲
Average insurer lodgement period (days)	2.8	-8.5	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	91	+1.7	■	●	95	■
Number of income claims with initial liability action made ³ beyond 14 days	97	-17.1				
Median claim duration (months)	5.0	-9.1	▼	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

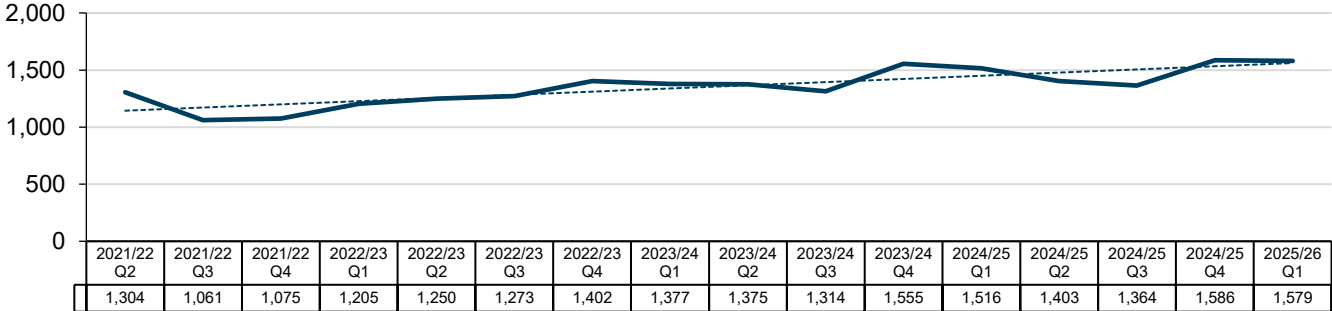
3.6.2 Individual insurer summary - ICWA

Claim activity	ICWA								
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	4,668	5,130	5,621	5,869	1,579	n/a	n/a	n/a	
Accepted	4,328	4,791	5,218	5,306	1,411	n/a	n/a	n/a	
Not accepted	308	295	343	514	155	n/a	n/a	n/a	
Decision deferred / pending	3	5	6	2	0	n/a	n/a	n/a	
All other statuses	29	39	54	47	13	n/a	n/a	n/a	

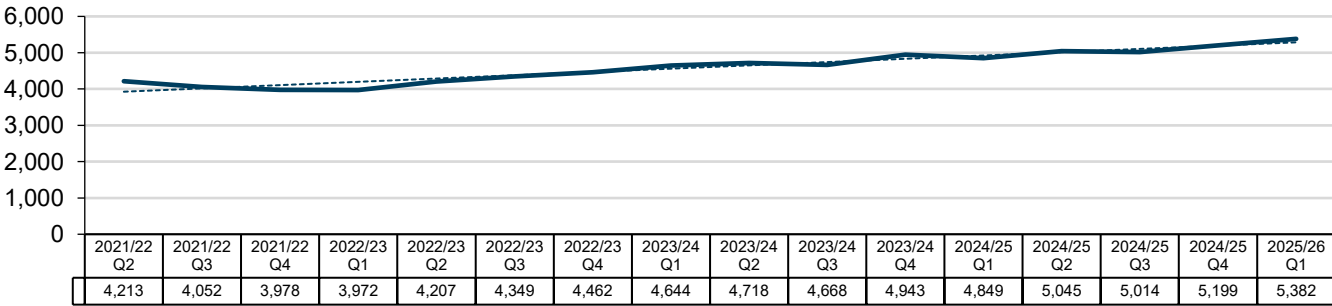
Claim activity	Licensed insurer total								
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.6.3 Claim activity - ICWA

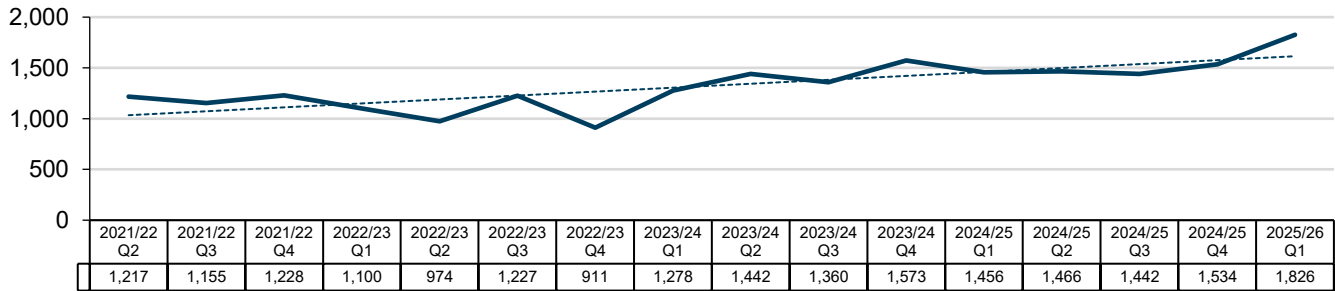
Total number of claims by insurer received quarter - ICWA



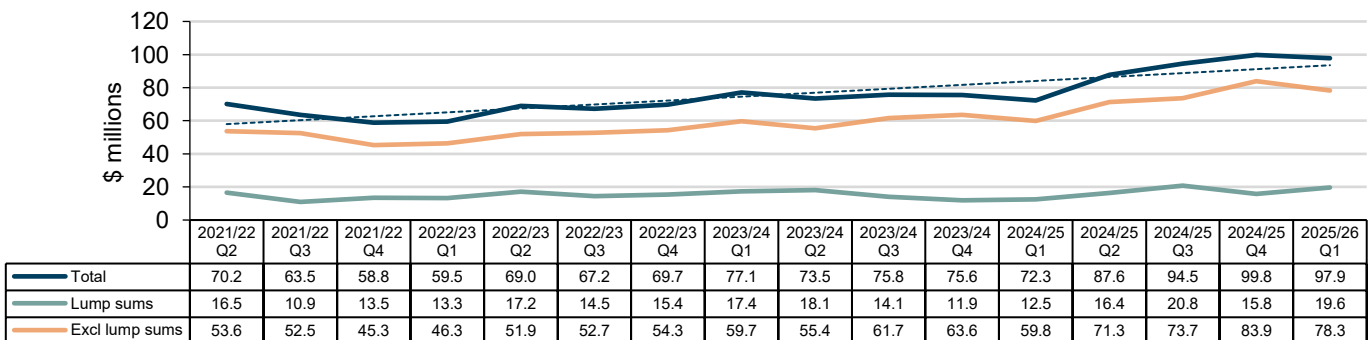
Total number of active income claims by transaction quarter - ICWA



Total number of closed claims by initial finalisation quarter - ICWA

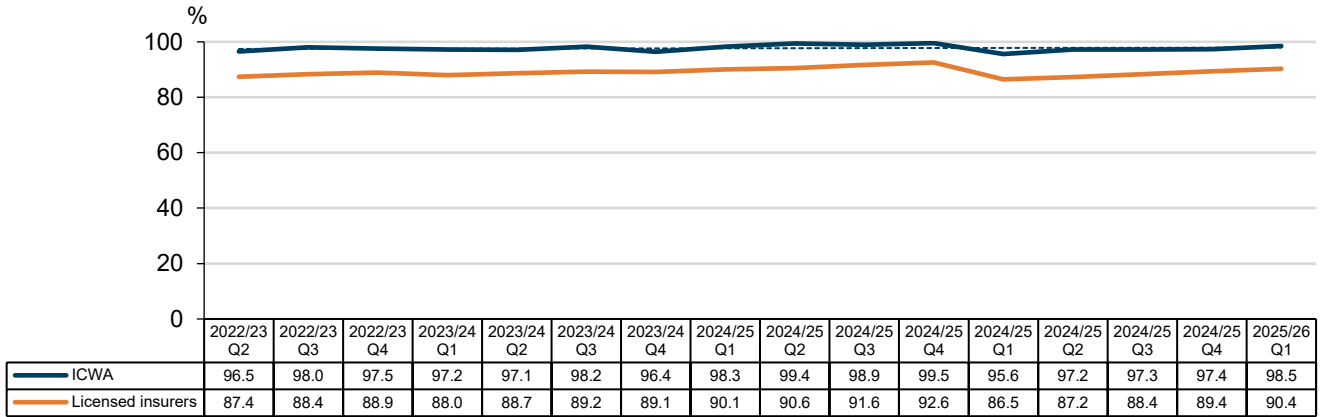


Total payments by transaction quarter - ICWA

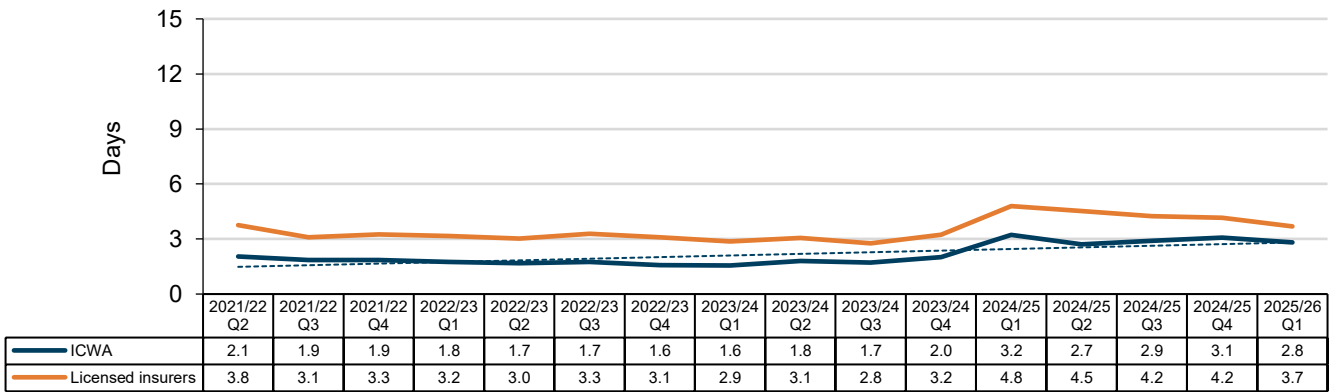


3.6.4 Claim management - ICWA

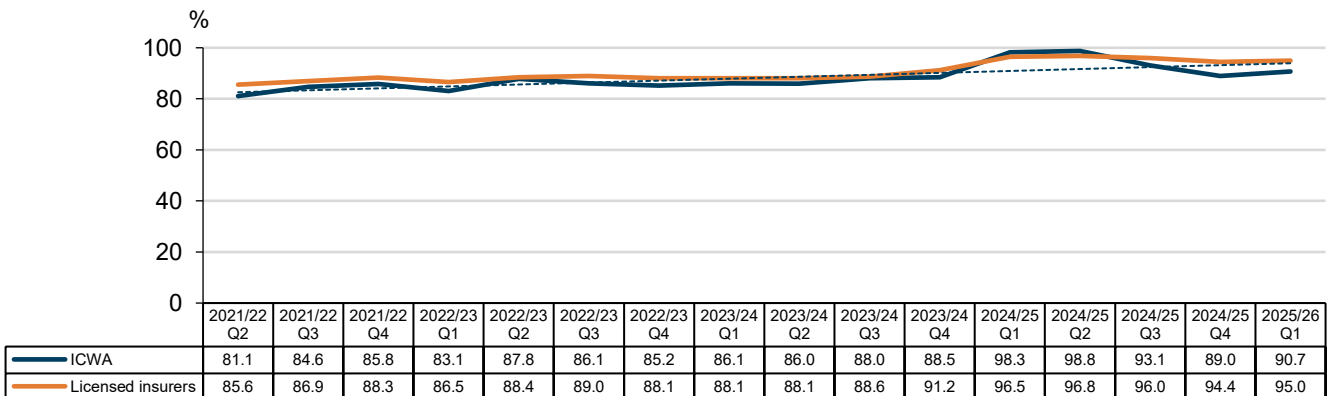
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - ICWA



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

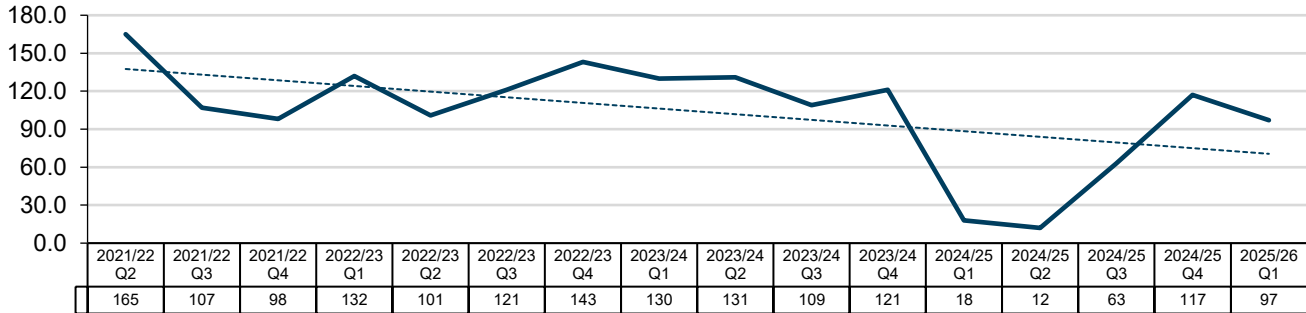


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - ICWA

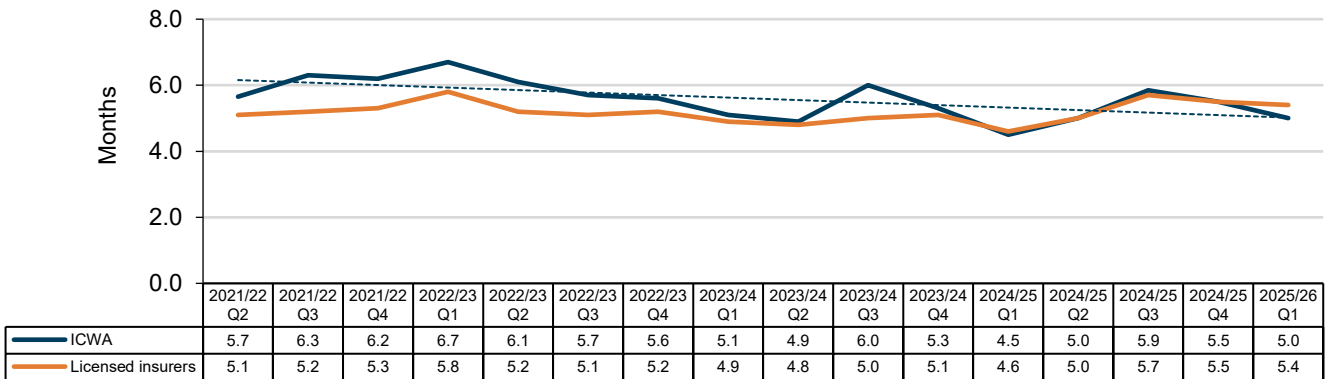


3.6.4 Claim management - ICWA

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - ICWA



Median claim duration (months) by initial finalisation quarter - ICWA



3.7.1 Individual Insurer Summary - QBE

Claim activity	QBE				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	925	-0.6	■	13.4	6,895	■
Total active income claim count	2,484	-2.1	■	12.7	19,522	■
Total closed claim count	1,343	+6.9	▲	17.1	7,855	▲
Claim payments (\$m)						
Total claim payments	59.0	+5.3	▲	14.2	417.1	▲
Claim payments - lump sums	14.7	+10.8	▲	14.2	103.2	▲
Claim payments - excl lump sums	44.3	+3.6	■	14.1	314.0	▲
Claim management	QBE				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	88	+3.1	■	●	90	▲
Average insurer lodgement period (days)	4.1	-11.1	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	95	+0.5	■	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	20	-16.7				
Median claim duration (months)	5.9	+1.7	■	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

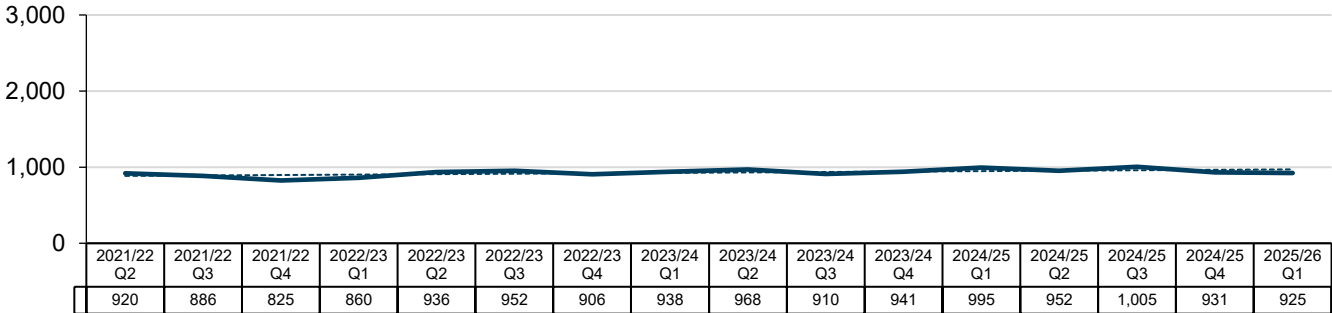
3.7.2 Individual insurer summary - QBE

Claim activity		QBE							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	3,538	3,654	3,757	3,883	925	n/a	n/a	n/a	
Accepted	3,337	3,365	3,322	3,322	759	n/a	n/a	n/a	
Not accepted	188	247	389	511	159	n/a	n/a	n/a	
Decision deferred / pending	1	2	3	8	2	n/a	n/a	n/a	
All other statuses	12	40	43	42	5	n/a	n/a	n/a	

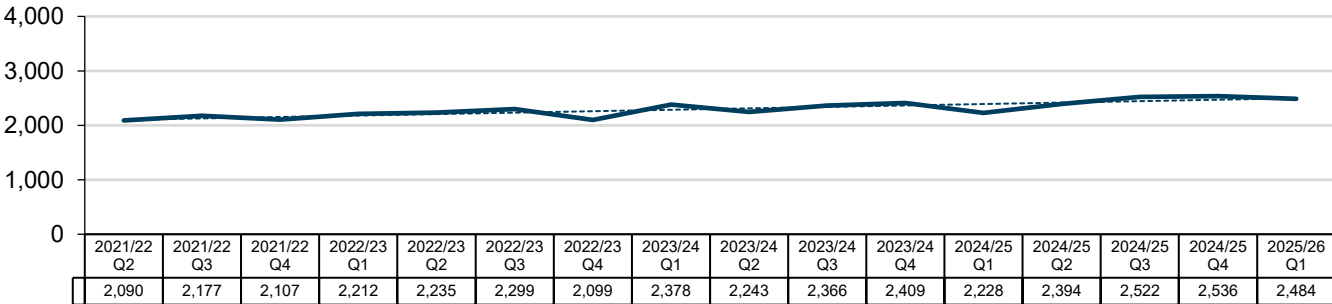
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.7.3 Claim activity - QBE

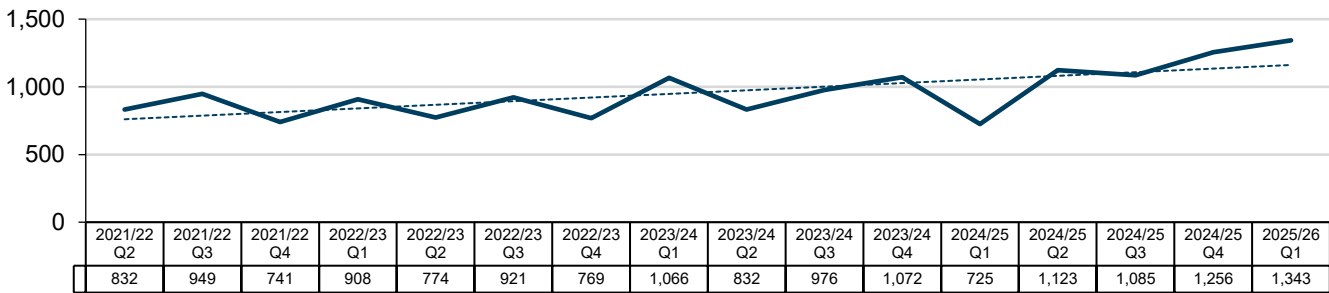
Total number of claims by insurer received quarter - QBE



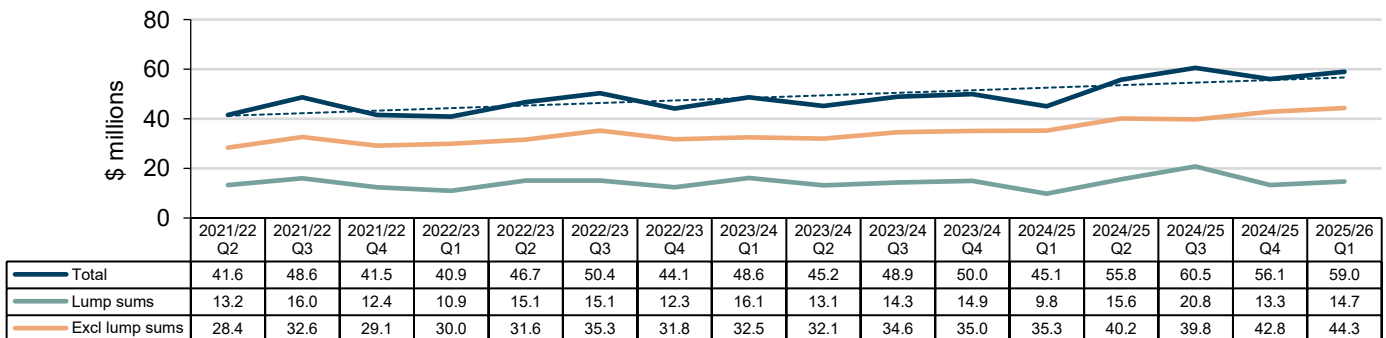
Total number of active income claims by transaction quarter - QBE



Total number of closed claims by initial finalisation quarter - QBE

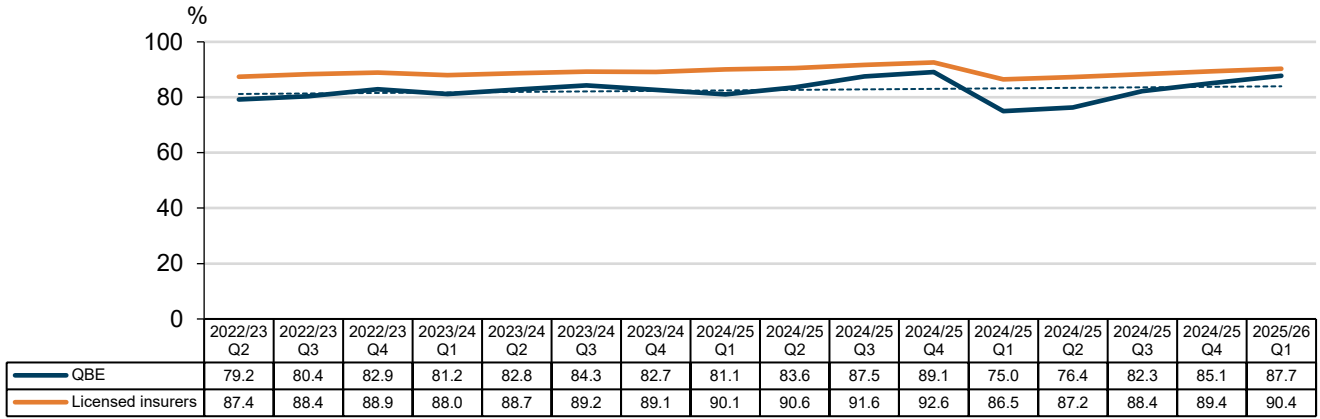


Total payments by transaction quarter - QBE

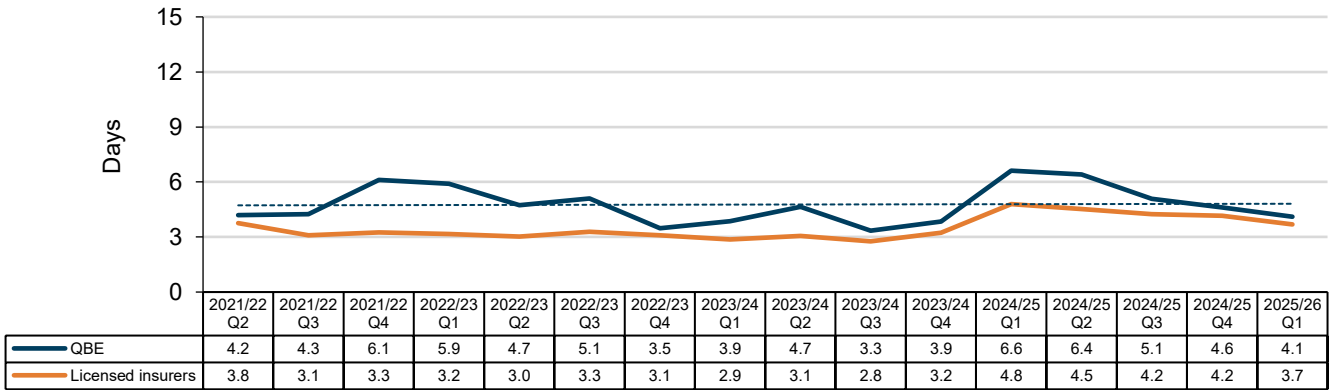


3.7.4 Claim management - QBE

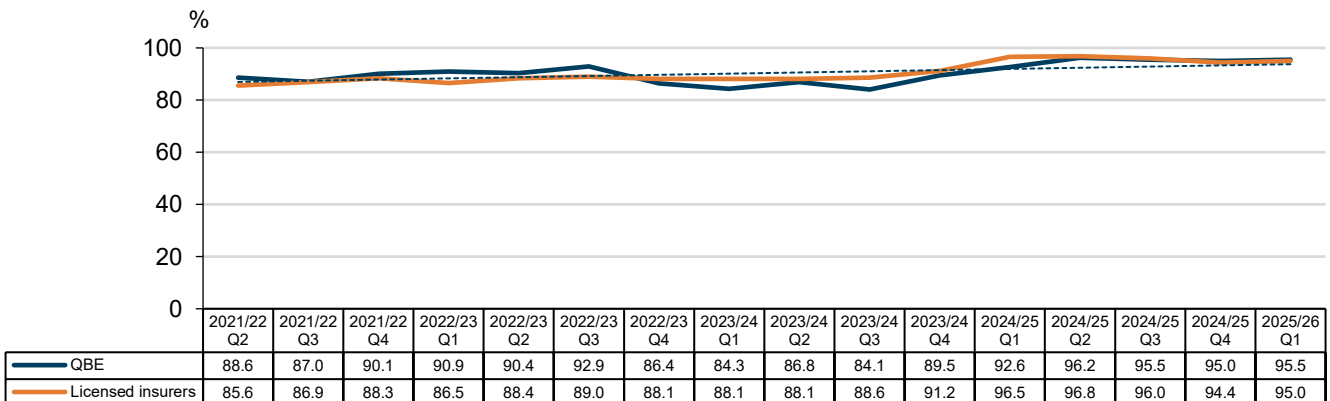
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - QBE



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

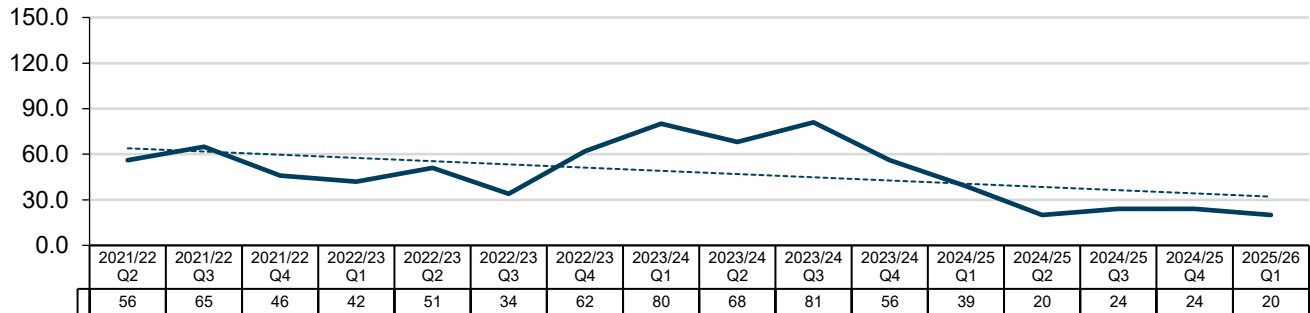


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - QBE

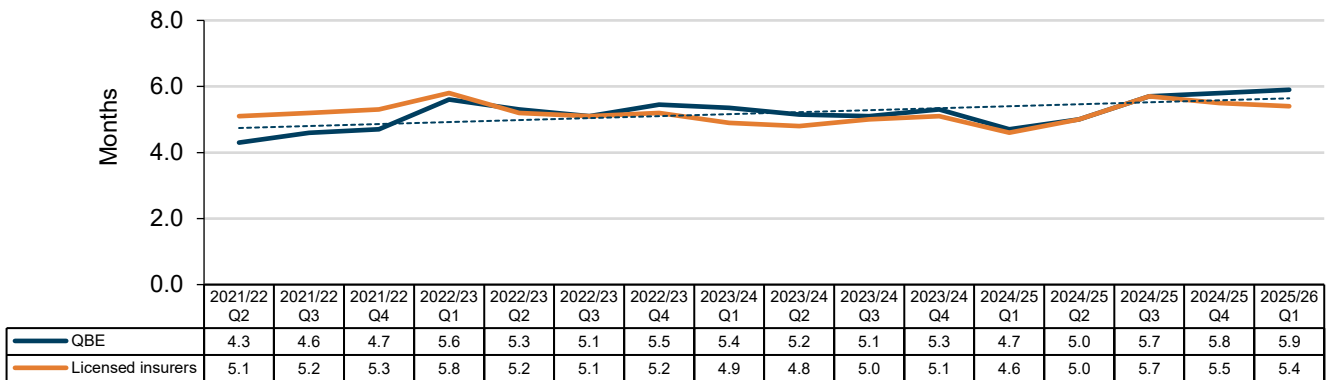


3.7.4 Claim management - QBE

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - QBE



Median claim duration (months) by initial finalisation quarter - QBE



INDIVIDUAL SUMMARY | WFI

3.8.1 Individual insurer summary - WFI

Claim activity	WFI				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	86	+14.7	▲	1.2	6,895	■
Total active income claim count	258	-10.7	▼	1.3	19,522	■
Total closed claim count	108	-12.9	▼	1.4	7,855	▲
Claim payments (\$m)						
Total claim payments	6.0	+30.2	▲	1.4	417.1	▲
Claim payments - lump sums	2.1	+156.0	▲	2.0	103.2	▲
Claim payments - excl lump sums	3.9	+3.1	■	1.2	314.0	▲
Claim management						
	WFI				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	64	-18.1	▼	●	90	▲
Average insurer lodgement period (days)	7.5	+30.9	▲		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	94	-5.6	▼	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	2	n/a				
Median claim duration (months)	4.2	-31.1	▼	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

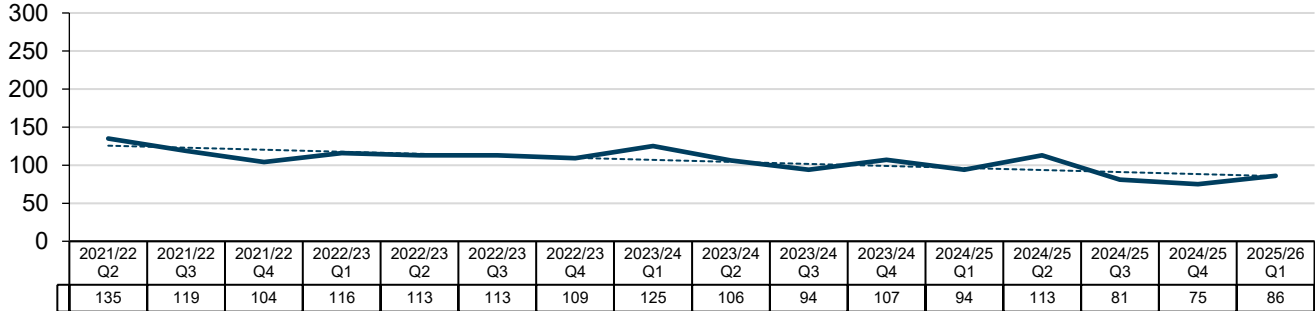
3.8.2 Individual insurer summary - WFI

Claim activity		WFI							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	473	451	432	363	86	n/a	n/a	n/a	
Accepted	444	425	414	332	78	n/a	n/a	n/a	
Not accepted	26	21	17	29	7	n/a	n/a	n/a	
Decision deferred / pending	0	0	0	0	0	n/a	n/a	n/a	
All other statuses	3	5	1	2	1	n/a	n/a	n/a	

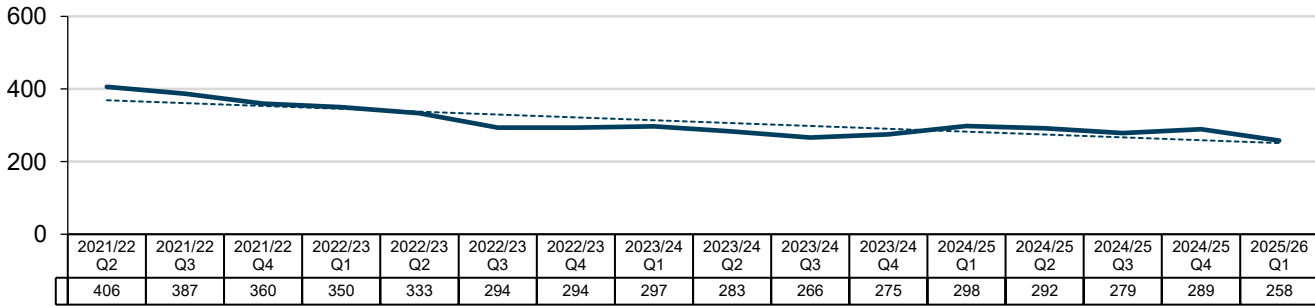
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.8.3 Claim activity - WFI

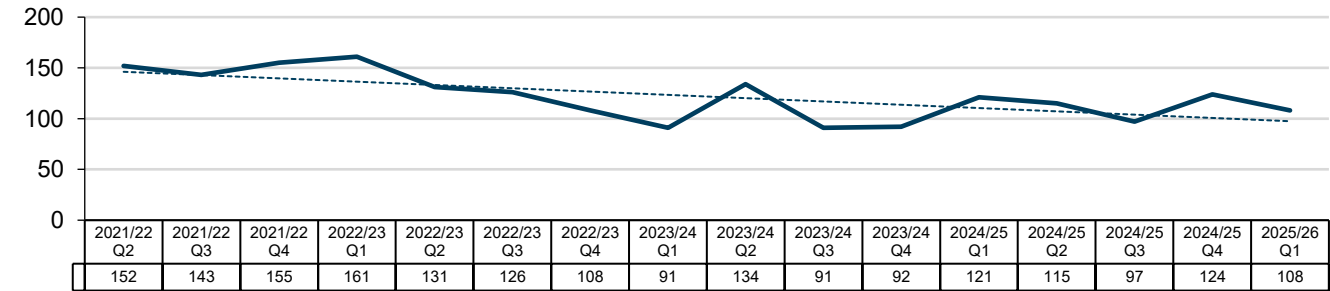
Total number of claims by insurer received quarter - WFI



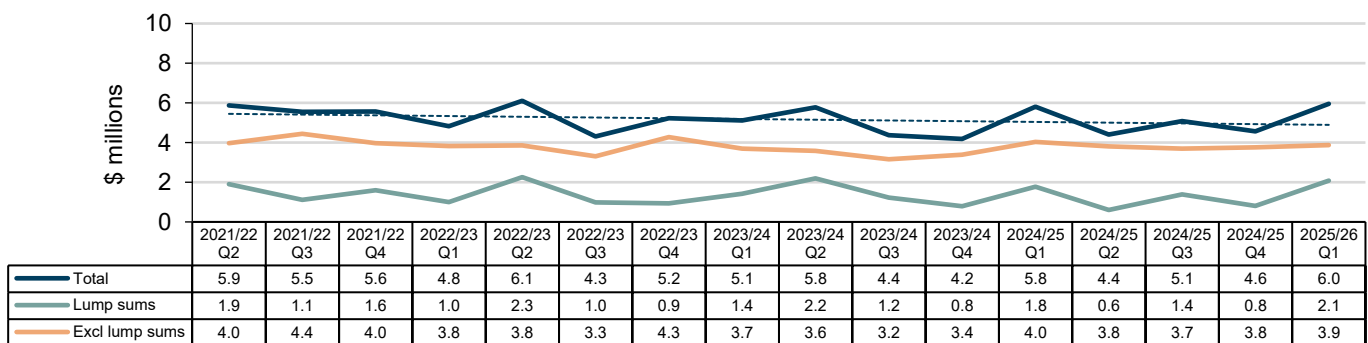
Total number of active income claims by transaction quarter - WFI



Total number of closed claims by initial finalisation quarter - WFI

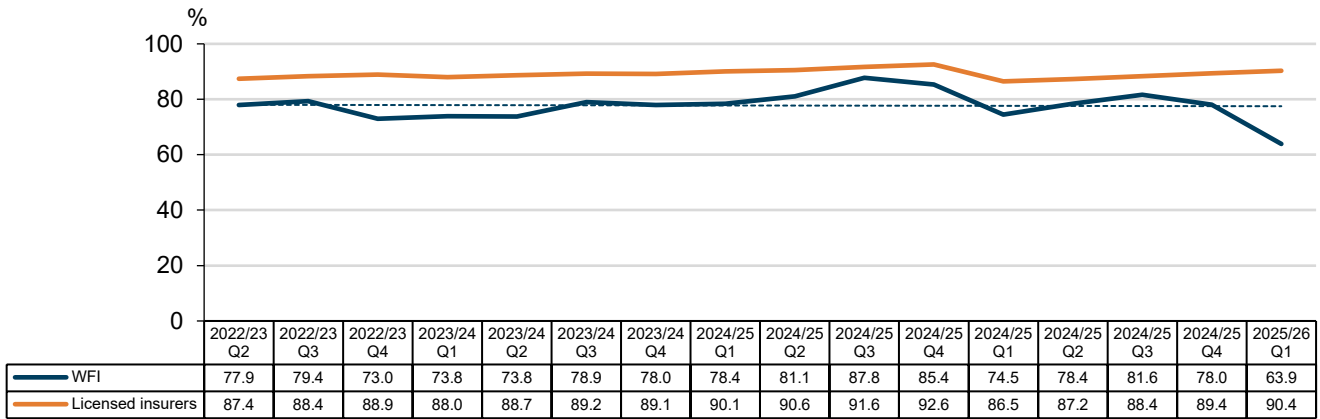


Total payments by transaction quarter - WFI

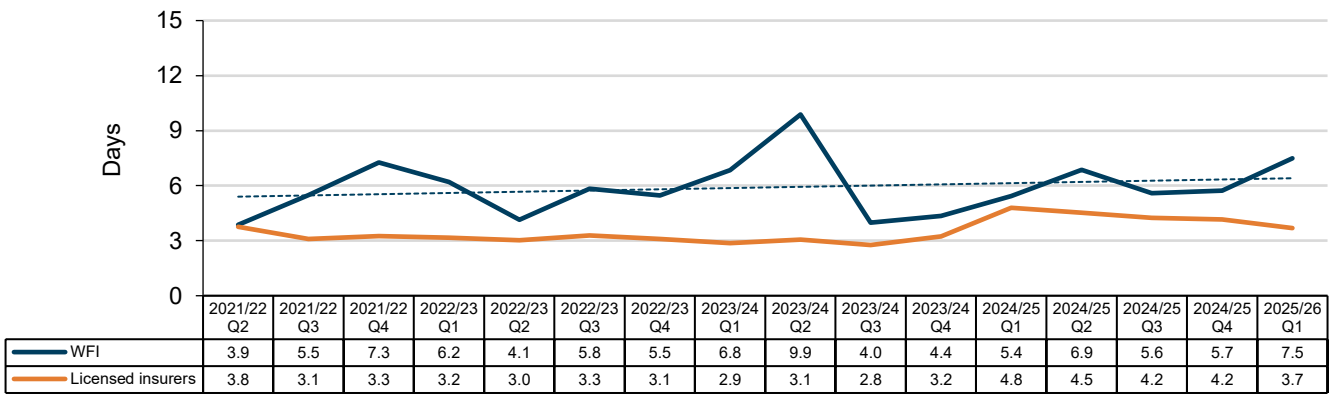


3.8.4 Claim management - WFI

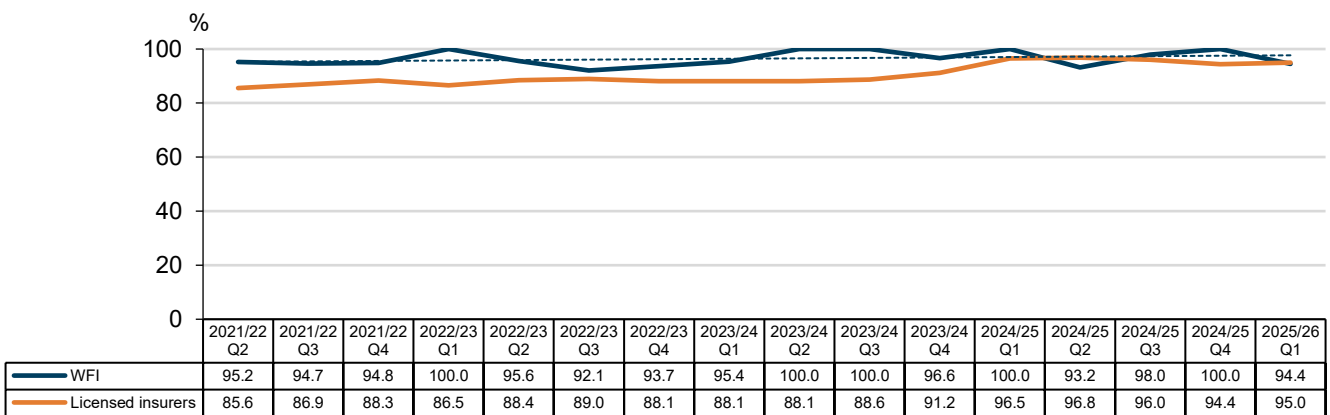
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - WFI



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

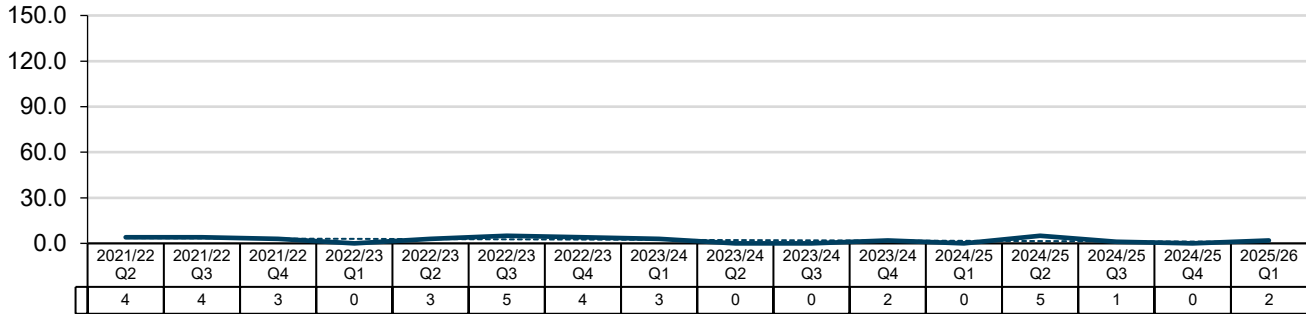


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - WFI

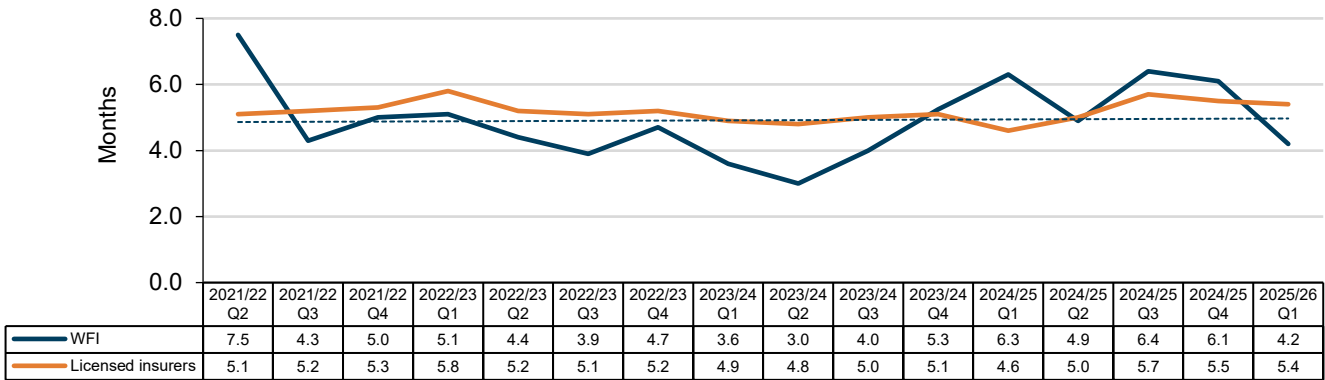


3.8.4 Claim management - WFI

Number of income claims with initial liability action made beyond 14 days by insurer received quarter - WFI



Median claim duration (months) by initial finalisation quarter - WFI



INDIVIDUAL SUMMARY | ZURICH

3.9.1 Individual insurer summary - Zurich

Claim activity	Zurich				Licensed insurer total	
	Current quarter	% change from previous quarter	Current experience ¹	% of licensed insurers	Current quarter	Current experience ¹
Claim numbers						
Total claim count	242	+5.7	▲	3.5	6,895	■
Total active income claim count	638	+0.9	■	3.3	19,522	■
Total closed claim count	238	-13.8	▼	3.0	7,855	▲
Claim payments (\$m)						
Total claim payments	12.5	+12.7	▲	3.0	417.1	▲
Claim payments - lump sums	3.6	+48.7	▲	3.5	103.2	▲
Claim payments - excl lump sums	8.9	+2.6	■	2.8	314.0	▲
Claim management	Zurich				Licensed insurer average	
	Current quarter	% change from previous quarter	Current experience ¹	Average performance ²	Current quarter	Current experience ¹
Proportion (%) of insurer lodgement within 7 days	91	+5.8	▲	●	90	▲
Average insurer lodgement period (days)	3.7	-39.0	▼		3.7	▼
Proportion (%) of income claims with initial liability action ³ made within 14 days	97	-2.7	■	●	95	■
Number of income claims with initial liability action ³ made beyond 14 days	5	+400.0				
Median claim duration (months)	6.6	-5.7	▼	●	5.4	▲

¹ Trend based on change over the previous four quarters

² Based on the previous four quarters

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

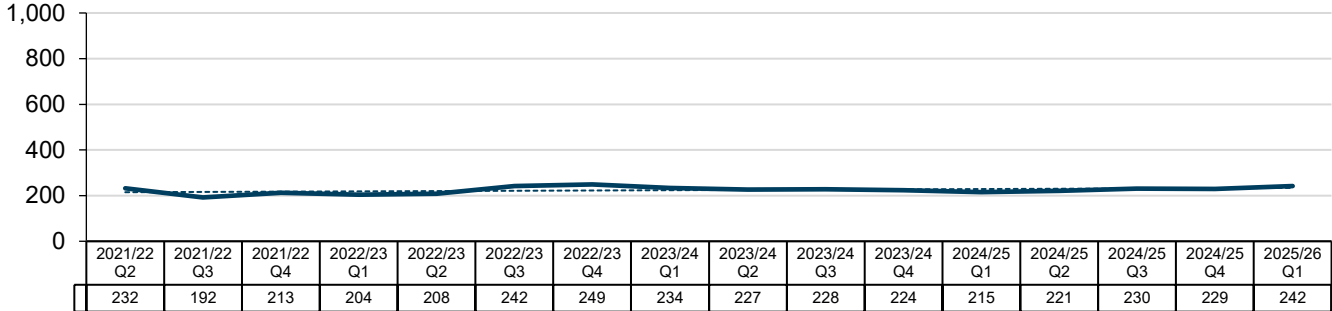
3.9.2 Individual insurer summary - Zurich

Claim activity		Zurich							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	849	903	913	895	242	n/a	n/a	n/a	
Accepted	444	425	414	332	78	n/a	n/a	n/a	
Not accepted	25	40	74	81	19	n/a	n/a	n/a	
Decision deferred / pending	0	0	0	3	6	n/a	n/a	n/a	
All other statuses	380	438	425	479	139	n/a	n/a	n/a	

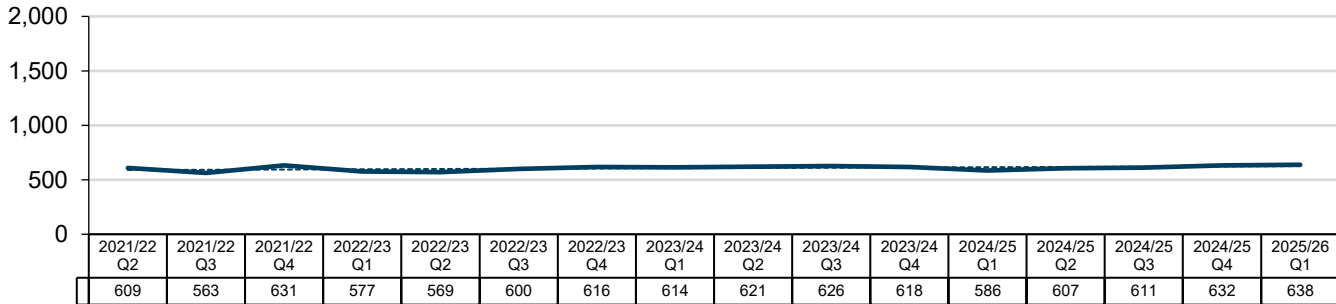
Claim activity		Licensed insurer total							
Insurer received date	2021/22	2022/23	2023/24	2024/25	2025/26				
					Q1	Q2	Q3	Q4	
Claim numbers by current claim status									
Total claims	23,948	24,913	26,427	26,883	6,895	n/a	n/a	n/a	
Accepted	22,380	23,227	24,133	23,862	6,066	n/a	n/a	n/a	
Not accepted	1,350	1,436	1,945	2,752	754	n/a	n/a	n/a	
Decision deferred / pending	7	21	80	56	33	n/a	n/a	n/a	
All other statuses	211	229	269	213	42	n/a	n/a	n/a	

3.9.3 Claim activity - Zurich

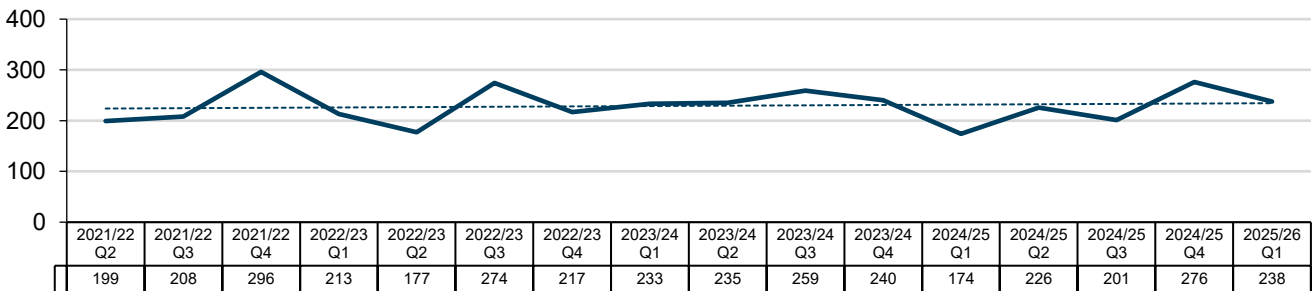
Total number of claims by insurer received quarter - Zurich



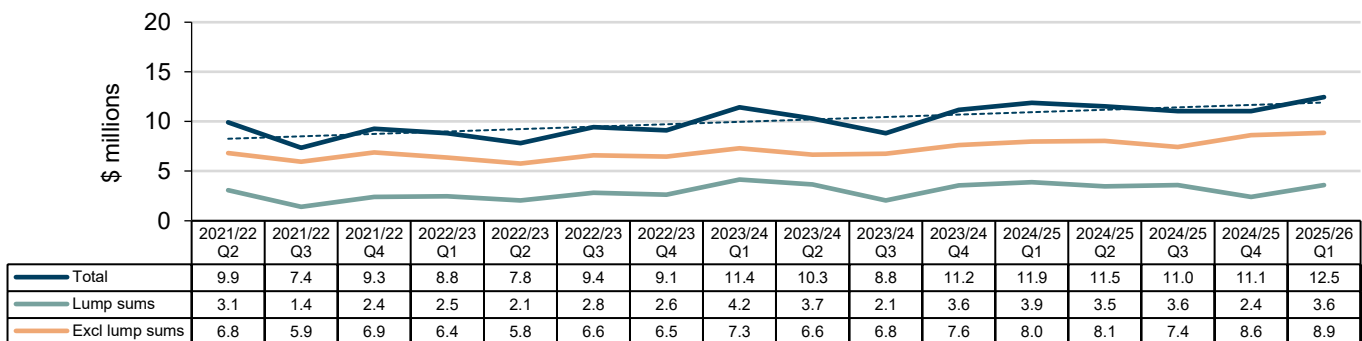
Total number of active income claims by transaction quarter - Zurich



Total number of closed claims by initial finalisation quarter - Zurich

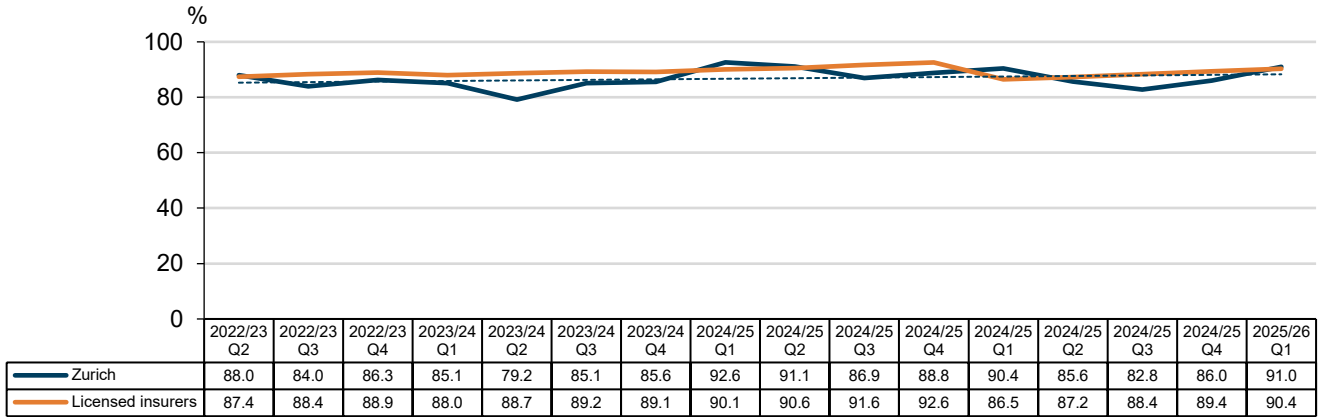


Total payments by transaction quarter - Zurich

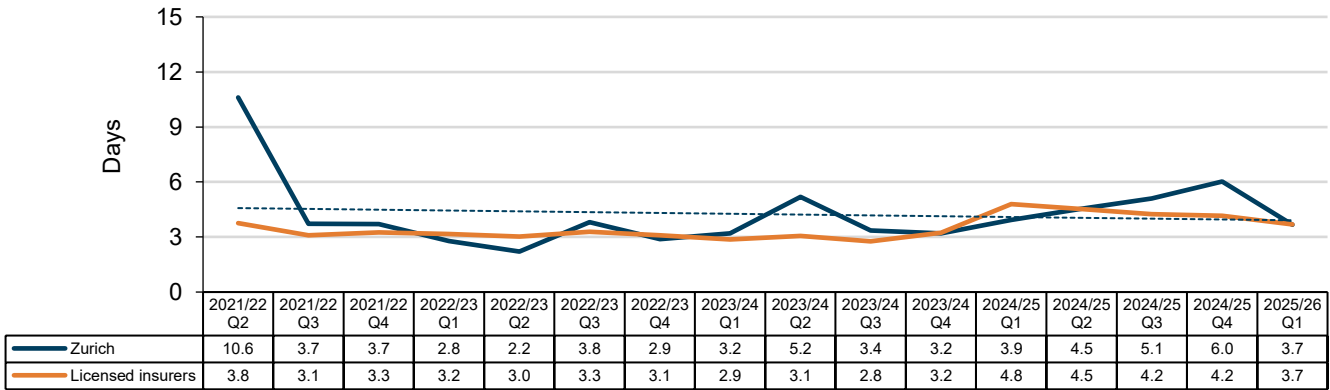


3.9.4 Claim management - Zurich

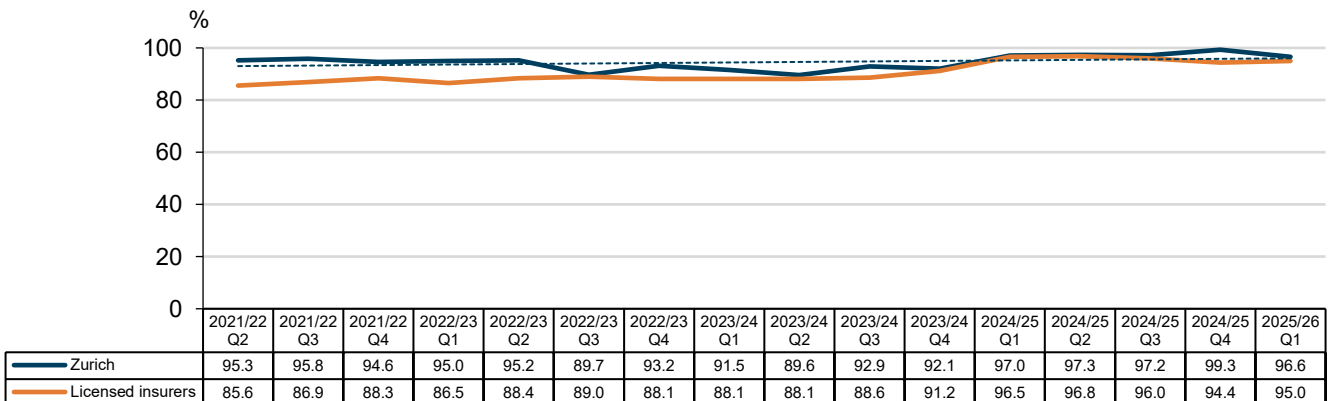
Proportion (%) of insurer lodgement period within 7 days for income claims by insurer received quarter - Zurich



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

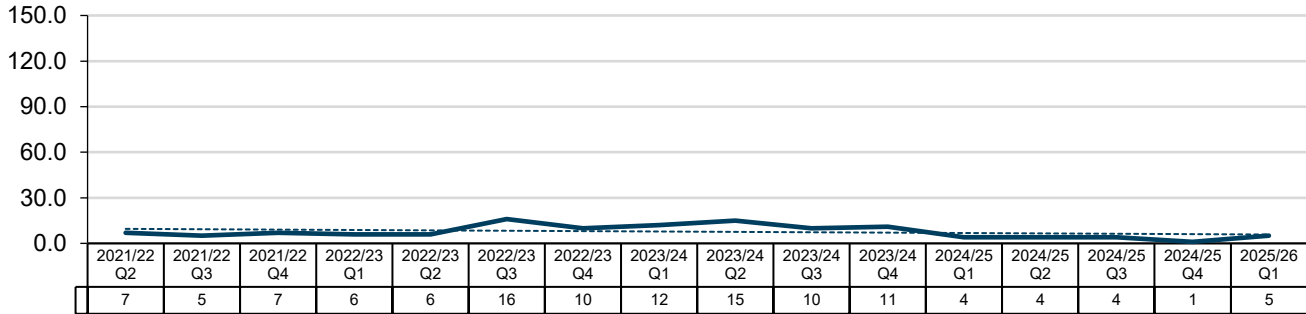


Proportion (%) of income claims with initial liability action made within 14 days by insurer received quarter - Zurich

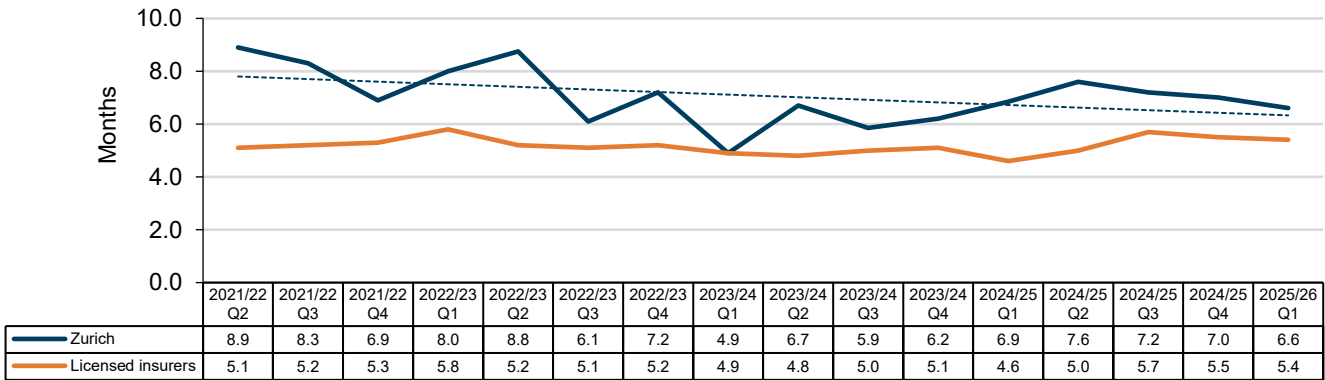


3.9.4 Claim management - Zurich

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



INDIVIDUAL SUMMARY | FORMER INSURERS

3.10.1 Individual insurer summary - Former licensed insurers

Claim activity	Former licensed insurers				All licensed insurers*		
	2024/25 Q2	2024/25 Q3	2024/25 Q4	2025/26 Q1	Last four quarters	% of Licensed insurer total	Last four quarters
Claim numbers							
Total claim count	27	7	14	20	68	0.3%	27,057
Total active income claim count	75	63	41	30	90	0.3%	33,448
Total closed claim count	63	64	36	27	190	0.6%	29,257
Claim payments (\$m)							
Total claim payments	2.8	1.9	1.3	1.1	7.1	0.4%	1,604.0
Claim payments - lump sums	1.8	1.4	0.7	0.6	4.4	1.1%	395.5
Claim payments - excl lump sums	1.0	0.6	0.6	0.5	2.6	0.2%	1,208.5

* Includes ICWA, current and former licensed insurers.

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.