

WA Public Sector Report

2023/24

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



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INTRODUCTION

WA Public Sector Report

WorkCover WA

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

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

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

This report is based on the *Workers' Compensation and Injury Management Act 1981*, as it was in effect during the period covered by this report (up to 30 June 2024). Future reports will reflect the changes introduced by the new *Workers Compensation and Injury Management Act 2023*, which took effect from 1 July 2024.

Purpose of report

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

Things to note

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

The 'p' in the reference period (2023/24p) signifies 'provisional data' - data that is subject to change over time as further information about the claims are received.

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

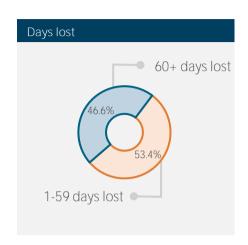
Frequency rates are based on the latest available data sourced from the Australian Bureau of Statistics, which lags by one year from this report's timeframe.

WA PUBLIC SECTOR | 2023/24p

WA Public Sector at a glance 2023/24p



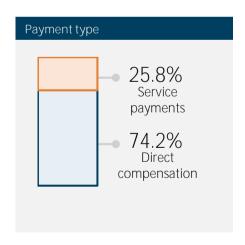


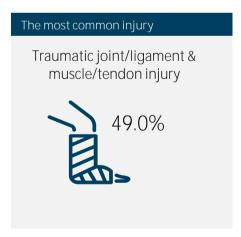


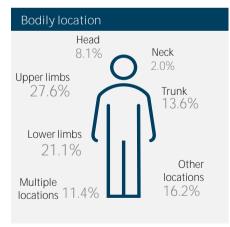








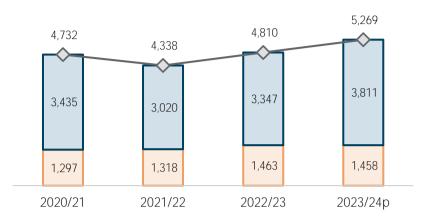




¹ Source: Western Australian Public Sector Workforce Report – September 2024 - Public Sector Commission

² Source: Labour Force, Australia, November 2024 - Australian Bureau of Statistics

Claim numbers number of claims lodged by lost-time



■ All claims

Total claims in the WA Public Sector increased (+11.3%) over four years.

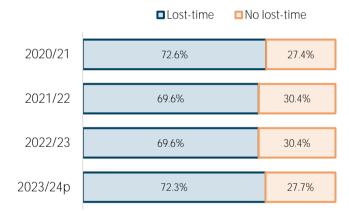
■ Lost-time claims

Lost-time claims averaged 3,403 claims per year between 2020/21 and 2023/24p.

■ No lost-time claims

Claims with no time off work averaged 1,384 claims per year over four years.

Claim numbers proportion of claims lodged by lost-time

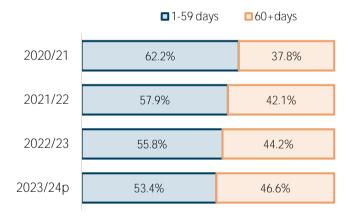


In 2023/24p, the WA Public Sector accounted for 19.6% of total claims lodged in the WA workers compensation scheme.

Claim numbers number of claims lodged by days lost

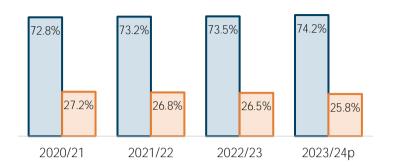
	2020/21	2021/22	2022/23	2023/24p
0 days	1,297	1,318	1,463	1,458
1 - 4 days	755	626	616	683
5 - 19 days	780	614	672	738
20 - 59 days	603	510	579	613
60 - 119 days	389	375	388	536
120 - 179 days	243	207	268	459
180+ days	665	688	824	782
Total claims	4,732	4,338	4,810	5,269

Lost-time claims proportions by days lost



In 2023/24p, the proportion of long duration Claims in the WA Public Sector (46.6%) was on par with the rest of the scheme (46.8%)

Total claim payments proportions by payment group





Direct compensation

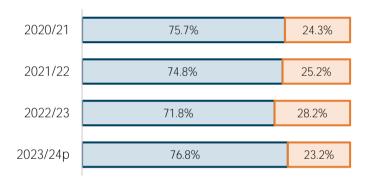
payments made directly to the worker (either by income replacement or lump sums).



Service payments

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

Direct compensation payments proportions by payment type





Income payments

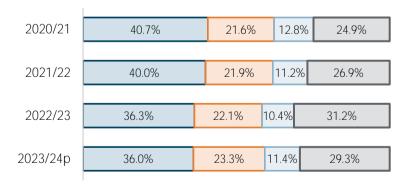
accounted for around three-quarters of direct compensation payments over four years.



Lump sums

as a proportion of direct compensation payments ranged from 24.3% to 28.2% between 2020/21 and 2023/24p.

Service payments proportions by payment type





Medical & hospital



Allied health



Workplace rehabilitation



Legal & miscellaneous

Claim payments (\$million adjusted)

	2020/21	2021/22	2022/23	2023/24p
DIRECT COMPENSATION				
Income payments	\$113.0m	\$128.8m	\$128.1m	\$160.1m
Lump sums	\$36.3m	\$43.4m	\$50.3m	\$48.4m
SERVICE PAYMENTS				
Medical & hospital	\$22.7m	\$25.2m	\$23.4m	\$26.1m
Allied health*	\$12.1m	\$13.8m	\$14.2m	\$16.9m
Workplace rehabilitation	\$7.1m	\$7.1m	\$6.7m	\$8.3m
Legal & miscellaneous	\$13.8m	\$16.9m	\$20.1m	\$21.2m
Total claim payments	\$205.1m	\$235.3m	\$242.9m	\$281.0m



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

* Allied health includes 'other treatment services'.

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





Direct compensation

payments increased from \$149.4 million to \$208.5 million over four years.



Service payments

increased from \$55.7 million in 2020/21 and stands at \$72.5 million in 2023/24p.

Payments for claims in the WA Public Sector in 2023/24p totalled \$281.0 million, accounting for 21.1% of total scheme payments.

Claim costs* total claim costs by days lost

	2020/21	2021/22	2022/23	2023/24p
1-59 days lost	\$23.0m	\$18.8m	\$21.9m	\$24.5m
60+ days lost	\$195.7m	\$204.5m	\$226.1m	\$209.2m
Total claims	\$218.7m	\$223.3m	\$248.0m	\$233.6m

Provisional financial data expected to increase over time.

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

Claim costs* proportions of claim costs by days lost



1-59 days lost
60+ days lost

Claim costs* average claim costs by days lost

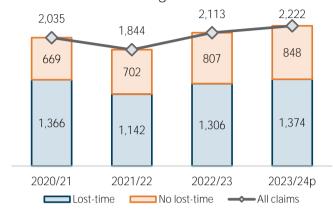
	2020/21	2021/22	2022/23	2023/24p
1-59 days lost	\$10,765	\$10,744	\$11,722	\$12,031
60+ days lost	\$150,885	\$161,037	\$152,777	\$117,710
Total claims	\$63,672	\$73,947	\$74,094	\$61,307

Provisional financial data expected to increase over time.

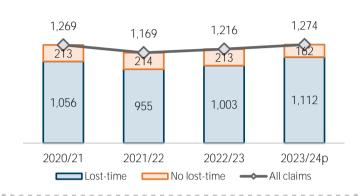
The average claim cost for the WA Public Sector was \$61,307 in 2023/24p, below the scheme average of \$66,957.

Claim numbers by lost-time per industry division

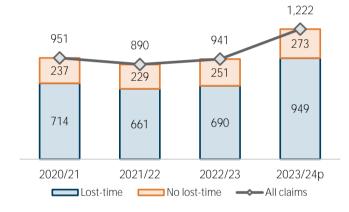
Education and training



Health care and social assistance



Public administration and safety



Transport, postal and warehousing



Arts and recreation services

Agriculture, forestry and fishing

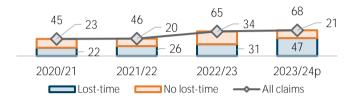




Claim numbers by lost-time per industry division

Electricity, gas, water and waste services

All other industries





Lost-time claims by industry division

	2019/20	2020/21	2021/22	2022/23p
Education and training	1,140	1,365	1,146	1,384
1-59 days lost	847	931	764	812
60+ days lost	293	434	382	572
Health care and social assistance	925	1,056	962	1,019
1-59 days lost	539	597	488	530
60+ days lost	386	459	474	489
Public administration and safety	797	717	664	716
1-59 days lost	474	418	348	315
60+ days lost	323	299	316	401
Transport, postal and warehousing	95	138	102	186
1-59 days lost	55	71	42	96
60+ days lost	40	67	60	90
Arts and recreation services	81	70	61	83
1-59 days lost	59	49	37	54
60+ days lost	22	21	24	29
Agriculture, forestry and fishing	14	44	49	17
1-59 days lost	9	37	33	9
60+ days lost	5	7	16	8
Electricity, gas, water and waste services	8	22	26	30
1-59 days lost	4	12	13	17
60+ days lost	4	10	13	13
All other inudustries	37	24	26	44
1-59 days lost	25	14	19	26
60+ days lost	12	10	7	18
Total claims	3,435	3,020	3,347	3,811

Work status rate lost-time claims

Return to work rate	2020/21	2021/22	2022/23	2023/24p
at 1 month	70.6%	61.1%	58.8%	58.6%
at 3 months	81.3%	74.3%	72.3%	72.0%
at 6 months	86.7%	82.9%	80.3%	78.8%
at 12 months	90.0%	86.4%	84.9%	n/a

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

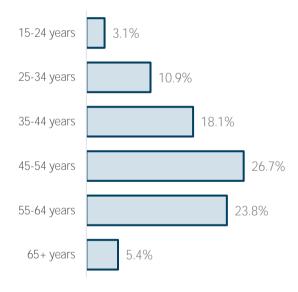
In 2022/23, 84.9% of claimants in the WA Public Sector returned to work at some capacity 12 months from claim lodgement. This is slightly below the total scheme (87.5%).

^{*} 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.

Lost-time claims by age group

	2020/21	2021/22	2022/23	2023/24p
15-24 years	99	89	117	148
25-34 years	394	369	414	526
35-44 years	708	610	689	835
45-54 years	1,075	913	1,016	1,063
55-64 years	976	856	907	990
65+ years	183	183	204	249
Total claims	3,435	3,020	3,347	3,811

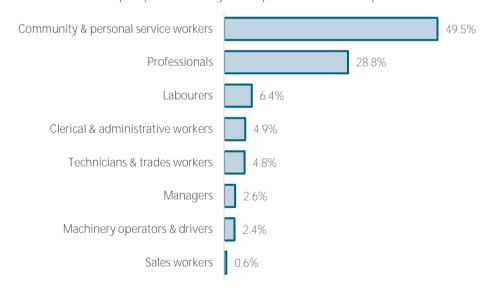
Lost-time claims proportions by age group 2023/24p



Lost-time claims by occupation

	2020/21	2021/22	2022/23	2023/24p
Community & personal service workers	1,606	1,421	1,636	1,888
Professionals	1,032	860	963	1,096
Labourers	284	237	238	245
Clerical & administrative workers	170	167	144	187
Technicians & trades workers	170	174	171	182
Managers	68	68	86	99
Machinery operators & drivers	73	66	65	93
Sales workers	32	27	44	21
Total claims	3,435	3,020	3,347	3,811

Lost-time claims proportions by occupation 2023/24p



Carers & aides and protective service workers accounted for over 90% of 'Community & personal service workers' in 2023/24p.

Lost-time claims by nature of injury/disease

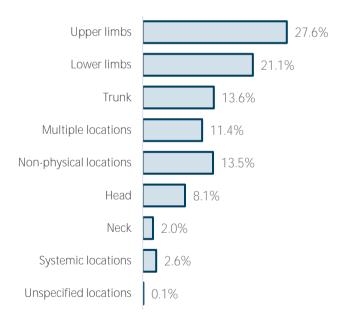
	2020/21	2021/22	2022/23	2023/24p
Traumatic joint/ligament & muscle/tendon injury	1,965	1,587	1,822	1,866
Wounds, lacerations, amputations & internal organ damage	503	494	481	598
Mental diseases	334	313	422	514
Fractures	263	226	233	255
Musculoskeletal & connective tissue diseases	121	150	143	199
Intracranial injuries	63	67	68	105
Infectious & parasitic diseases	16	1	39	79
Other injuries	52	41	39	36
Unspecified claims	21	28	25	35
Burn	22	27	24	33
Neoplasms (cancer)	1	5	6	29
Digestive system diseases	17	17	8	22
Respiratory system diseases	10	3	8	12
Nervous system & sense organ diseases	32	24	16	11
Skin & subcutaneous tissue diseases	12	13	8	11
Circulatory system diseases	1	2	2	3
Other diseases	2	21	2	2
Injury to nerves & spinal cord	0	1	1	1
Total claims	3,435	3,020	3,347	3,811

Sprains and strains (traumatic joint/ligament and muscle/tendon injury) continued to be the leading injury for claims lodged from the WA Public Sector (49.0%), and the overall scheme (48.6%) in 2023/24p.

Lost-time claims by bodily location of injury/disease

	2020/21	2021/22	2022/23	2023/24p
Upper limbs	960	844	899	1,052
Lower limbs	757	697	729	804
Trunk	565	428	477	519
Multiple locations	495	411	437	434
Non-physical locations	334	313	422	514
Head	259	247	268	309
Neck	40	56	51	75
Systemic locations	23	23	61	99
Unspecified locations	2	1	3	5
Total claims	3,435	3,020	3,347	3,811

Lost-time claims proportions by bodily location of injury/disease 2023/24p

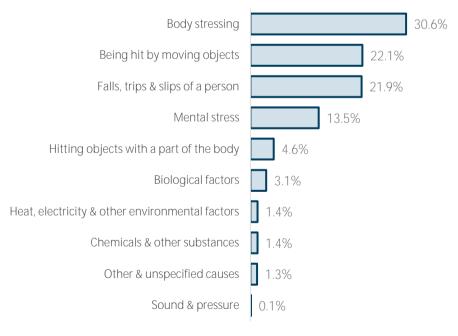


Upper and lower limb injuries accounted for around half of total claims lodged in 2023/24p.

Lost-time claims by mechanism of incident

	2020/21	2021/22	2022/23	2023/24p
Body stressing	1,162	952	1,095	1,168
Being hit by moving objects	716	64 1	725	840
Falls, trips & slips of a person	939	819	792	834
Mental stress	334	31 3	422	51 4
Hitting objects with a part of the body	133	130	136	175
Biological factors	41	32	66	119
Heat, electricity & other environmental factors	28	28	27	54
Chemicals & other substances	50	64	49	53
Other & unspecified causes	29	40	32	50
Sound & pressure	3	1	3	4
Total claims	3,435	3,020	3,347	3,811

Lost-time claims proportions by mechanism of incident 2023/24p

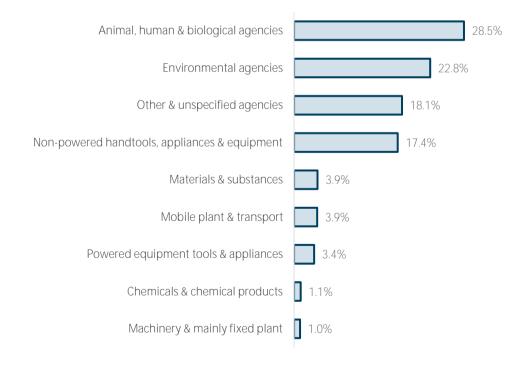


The number of claims resulting from mental stress was higher in the WA public sector (13.5%) than the rest of the scheme (2.3%) in in 2023/24p.

Lost-time claims by agency of injury/disease

	2020/21	2021/22	2022/23	2023/24p
Animal, human & biological agencies	881	75 6	909	1,08 4
Environmental agencies	913	840	839	869
Other & unspecified agencies	460	410	551	6 90
Non-powered handtools, appliances & equipment	675	531	574	662
Materials & substances	173	147	144	150
Mobile plant & transport	129	139	135	148
Powered equipment tools & appliances	134	123	117	128
Chemicals & chemical products	34	48	41	42
Machinery & mainly fixed plant	36	26	37	38
Total claims	3,435	3,020	3,347	3,811

Lost-time claims proportions by agency of injury/disease 2023/24p



TERM DEFINITION / EXPLANATION OF TERM

Act This report is based on the *Workers' Compensation and Injury Management Act 1981*, as it was in effect

during the period covered by this report (up to 30 June 2024). Future reports will reflect the changes introduced by the new *Workers Compensation and Injury Management Act 2023,* which took effect

from 1 July 2024.

Age Chronological age (in years) of the worker at the date of injury or disease.

Agency of injury or disease

The object, substance or circumstance that was principally involved in or most closely associated with the circumstances which ultimately led to the most serious injury or disease. A comprehensive list of this classification is available from *Safe Work Australia Type of Occurrence Classification System 3rd edition* (safeworkaustralia.gov.au).

Bodily location

The part of the body affected by the most serious injury or disease. A comprehensive list of this classification is available from *Safe Work Australia Type of Occurrence Classification System 3rd edition* (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.

Claim payments

Categories are based on WorkCover WA's Guidelines for Completing Form WC 101. Claim payments are in contrast with claim costs as they do not reflect liabilities incurred but not yet paid. Claim payment information is collated based on the financial year during which payment was made, regardless of when the claim was lodged with the insurer. In this report, claim payments are reported both in adjusted and unadjusted formats. In relation to the former, payments are adjusted for inflation to allow for meaningful comparisons over time.

Days lost

The number of hours off work divided by the number of hours usually worked each day. If the claim is finalised, actual hours off work are used, otherwise if the claim is not finalised, estimated hours off work are used.

Direct compensation

Payments made directly to the worker either by income replacement (payments made for absences from work) or lump sums under the *Workers' Compensation and Injury Management Act 1981* such as:

- redemption payments made under Schedule 1
- specific injury payments made under Schedule 2
- fatal payments including funeral expenses
- common law and other Acts payments.

TERM DEFINITION / EXPLANATION OF TERM

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.

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).

Long duration claims

Workers compensation claims for which the injury or disease results in an absence from work of at least 60 days or shifts.

Lost-time claims

Claims for which the injury or disease results in an absence from work of at least one day or shift.

Mechanism of incident

The action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. The full list of this classification is available from *Safe Work Australia's Type of Occurrence Classification System 3rd edition* (safeworkaustralia.gov.au).

Nature of injury or disease

The most serious injury or disease suffered by the worker. The full list of this classification is available from *Safe Work Australia's Type of Occurrence Classification System 3rd edition* (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).

Service payments

Service payments under the Workers' Compensation and Injury Management Act 1981 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:
 - ◆ other treatment and appliance payments (comprises payments made under clauses 17(1)(3), (4), (5) and (6) of Schedule 1 of the Act, other than medical and hospital expenses)
- 3. workplace rehabilitation payments:
 - workplace rehabilitation payments (comprises payments made under clause 17 (1a) of Schedule 1 of the Act in respect of counselling, occupational training, work assessment, aids and appliances)
- 4. legal and miscellaneous:
 - legal expenses (comprises the cost of legal advice and representation incurred by approved insurers or exempt employers, witness fees and the costs of these services incurred by the worker where the approved insurer or exempt employer is ordered to meet the costs)
 - miscellaneous (includes general items that do not fit in any other category, for example travelling, meals and lodgings, under clause 19 of Schedule 1).

Worker

As defined in Section 5 of the Workers' Compensation and Injury Management Act 1981, a worker is:

- a) any person to whose service any industrial award or industrial agreement applies; and
- b) any person engaged by another person to work for the purpose of the other person's trade or business under a contract with him for service, the remuneration by whatever means of the person so working being in substance for his personal manual labour or services.