Tasmania

# WORKERS COMPENSATION STATISTICAL REPORT

## 1999–00 to 2003–04

Prepared by the Scheme Analysis Unit
WorkCover Branch
Workplace Standards Tasmania
Department of Infrastructure, Energy and Resources

Presented to the WorkCover Tasmania Board at its meeting of 21 September 2004

# WORKERS COMPENSATION STATISTICAL REPORT 1999–00 to 2003–04

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## EXECUTIVE SUMMARY

*This year's statistical report has been expanded to include some of the indicators that have been identified in the recently completed review of workers compensation statistical outputs, using data available from the current statistical collection.*

*The summary below mainly provides a comparison of outcomes 2002–03 and 2003–04.*

1. Overall, a total of 10,260 claims were reported in 2003–04 — 232 claims lower than the number for the previous year of 10,492.

2. There has been a steady decline in the number of claims reported over the past five years, although the rates of decline over the past three years have been relatively slower.

3. Four fatalities were reported in the most recent year — one-third of the number reported in the previous year.

4. The industry divisions presented in this report are now based on the Australian Bureau of Statistics industry grouping and should line up with statistical information that may be available through other statistical collections.

5. Eleven out of eighteen industry divisions experienced reductions in claim numbers in 2003–04. The highest reductions were recorded for the mining industry and cultural and recreational services.

6. Seven industry divisions recorded increases in claim numbers, with the highest increases recorded for electricity, gas and water supply, education, and finance and insurance.

7. The average all claims frequency rate (ACFR) decreased by more than 4%, from 38 to 36 claims per million hours worked.

8. ACFRs for manufacturing, government administration, agriculture/fishing/hunting, construction, forestry, mining, and personal and other services were higher than the All Industries average for 2003–04.

9. By contrast, finance and insurance, communication services, property and business services, and accommodation, cafes and restaurants demonstrated significantly lower ACFRs than the All Industries average.

10. Decreases in ACFR were observed in 12 out of the 18 industry divisions.

11. Overall, there has been a consistent decline in the proportion of claims being reported by workers with their employers within one week. The proportion of claims being reported after one week, however, remains high at 50% or more in the past five years, with the relative proportions for various lag times increasing over time.

12. Over the past five years, there has been little improvement in the proportion of claims being reported by employers to insurers beyond five working days following notification by workers.

13. There has been significant improvement in the forwarding of claims by insurers to the WorkCover Board.

14. Lost time claims accounted for more than one-third of all active claims during the 2003–04 payment year.

15. The average lost time per claim decreased by 11%, from 12.4 working days in 2002–03 to 11.1 working days in 2003–04.

16. Total payments were lower by $20m (down from $118m to $98m), a reduction of nearly 17%. Note that all payments and costs information presented in the analysis have been inflated to November 2003 dollars. Claim payments in both historical and constant dollars are included in the statistical tables in Appendix A.

17. The reduction in total payments was mainly driven by the reduction in common law payments (down by 27%, from $36m to $22m), weekly benefits (down by 17%, from $29m to $24m), total medical costs (down by 11%, from $26m to $23m), and the reduction in legal and investigation costs (down by 16%, from $10m to $8m).

18. The relative composition of the combined common law and negotiated settlements has shifted considerably over the past three years, indicating a significant level of substitution effect between these particular categories of lump sum settlements.

19. Since the introduction of the 2000 amendments in July 2001, there have been 58 claims in receipt of impairment payments. Half of this number were assessed to be less than 5% impaired while a quarter have been assessed with impairment percentage between 5% and 9%. Note that the recorded number of claims in receipt of impairment payments is underestimated due to impairment payments being embedded in single lump sum amounts reported as negotiated settlements.

20. The total amount paid from March 2001 to June 2004 on HIH Insurance Group claims up to 2003–04 was more than $30m.

21. On average, employer excess payments accounted for 3% of total payments for licensed insurers (1.8% for the first 5-day weekly benefit excess and 1.2% for the first $200 of other benefit). From the licensed insurers data, the excess payments for 2003–04 accounted for 5% of the total incurred cost of claims that were active in that year. This percentage is more or less in line with the estimated impact of the employer excess provision introduced into the scheme in 1995, ie, a 5.75% cost reduction.

22. Overall, the average claim cost decreased by 6%, from $8,020 for claims reported in 2002–03 to $7,533 for claims reported in 2003–04. These figures should be viewed with caution as both years will be subject to further development as indicated in the general discussion in the report.

23. Overall, administration costs remained approximately at the same level over the past two years, at around $32m.

24. The actual average premium rate charged by insurers in 2003–04 was 2.78% of wages, which was 0.34 percentage points lower than the previous year's actual average premium rate charged of 3.12%, a decrease of 11%.

25. The actual average premium rates charged by licensed insurers ranged between 1.51% and 3.62% of wages in 2003–04.

26. In 2003–04, the two largest insurers held more than 55% of the total earned premium, and accounted for more than 58% of total earned wages.

27. The top 50 industries based on the number of employers in 2003–04 consisted of 8,109 employers, accounting for 59% of all employers (13,755).

28. Among the top 50 industries based on the number of employers, the highest average premium rates were recorded for the logging industry (13.73%), beef-cattle farming (6.86%), sheep farming (6.79%), and dairy cattle farming (6.50%).

29. The corresponding numbers for the top 50 industries based on total earned premium and total earned wages are also included in the report.

30. The following points highlight the trends in performance with respect to the different types of insurers:

    (a) **Licensed Insurers:**

    - 2% decrease in claim numbers
    - 15% decrease in average lost time
    - 19% decrease in total payments, with decreases in all major categories of claim payments except for total lump sum payments
    - 12% decrease in average weekly benefits
    - average claim cost remained stable
    - 2% decrease in administration costs

    (b) **Self-Insurers:**

    - 6% decrease in claim numbers
    - 5% decrease in average lost time
    - 12% decrease in total payments, with decrease in all major categories of claim payments
    - 18% decrease in average weekly benefits
    - 2% increase in average claim cost
    - administration costs remained stable

    (c) **Tasmanian State Service:**

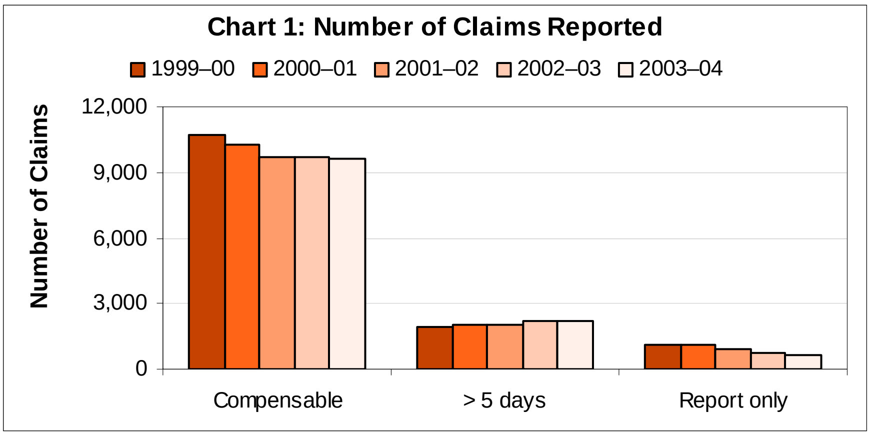
    - 2% decrease in claim numbers
    - 2% increase in average lost time
    - 12% decrease in total payments, decreases in weekly benefits, medical costs and legal and investigation costs offset by increases in combined common law and negotiated settlements and lump sums (particularly maims and impairment)
    - 3% decrease in average weekly benefits
    - 37% decrease in average claim cost
    - 10% increase in administration costs

## 1. CLAIMS REPORTED

### 1.1 Overall

1.1.1 Overall, the **total number of claims reported** in 2003-04 was 10,260 — 232 claims less than the total number reported of 10,492 claims in 2002–03, a decrease of slightly more than 2% (Table 1A).

1.1.2 There has been a steady decline in the number of claims reported over the past five years between 1999–00 and 2003–04, although the rates of decline over the past three years have been relatively marginal.




1.1.2 **Report year versus accident year. Report year** relates to the year (July to June) when claims were reported by employers to their insurer. **Accident year** relates to the year when the accident or injury occurred. This report recognises that accident year information is important both for injury intervention and workers compensation points of view. However, the use of accident year data for the purpose of general statistical reporting, particularly better comparability of numbers from year to year to track trends, can be problematic for various reasons: long latency occupational diseases or illnesses usually take time to be diagnosed and reported; administrative inefficiencies may contribute to delays in reporting of claims; the maximum period allowed for claim lodgement following an injury as prescribed under statute; and a range of other possible reasons (WorkCover Tasmania Board, 2002, *Timeliness of Claims Reporting*. Analysis of trends using accident year data is likely to produce different results, unless appropriate allowance for claims development (incurred but not reported (IBNR)) is factored into the data. Whilst this is achievable when reporting in aggregate numbers, this can be much more complicated when reporting at a more detailed level, for example, tracking trends in industries, occupations or type of injuries.

1.1.3 **Claims development over time.** Table 1B tracks the development in the number of claims incurred in each accident year as reported since the introduction of the *Workers Rehabilitation and Compensation Act 1988*. The presentation of the figures is made purposely different to assist readers that are not well acquainted with actuarial claims development triangulations. The numbers reported in each accident year are as received by the WorkCover Board (the Board) by 31 July 2004.

1.1.4 <u>How to interpret numbers in claims development table</u>. Example: For **accident year** 2000–01: 10,562 claims were reported in 2000–01; 730 claims were reported in 2001–02; 31 were reported in 2002–03 and 8 were reported in 2003–04; giving a total number for the 2000–01 accident year of 11,331 claims incurred. For **report year** 2000–01: 10,562 claims were incurred in 2000–01; 771 claims were incurred in 1999–00 10 were incurred in 1998–99; and so on up the column, giving a total number for the 2000–01 report year of 11,854.

1.1.5 The table clearly shows how significantly 'undeveloped' the accident year number for 2003–04 is (9,464), which supports the argument for using report year as a more appropriate basis for general statistical reporting.

1.1.6 **Compensable claims** are claims with either a payment record or an outstanding case estimate (outstanding liability) on the Board's workers compensation system as at end of June 2004. On average over the past five years from 1999–00 to 2003–04, compensable claims constituted 92% of all claims. The number of compensable claims remained relatively constant between 2001-02 and 2003–04.

1.1.7 **Report only claims** are claims where neither a claim payment nor an outstanding case estimate has been recorded on the workers compensation system. The number of report only claims (644) declined by more than 14% in 2003–04 relative to the number for 2002–03 (751). On average, report only claims constituted 8% of all claims.

1.1.8 **Claims over 5 days.** The number of claims with lost time of more than five days has steadily increased since 1999–00. The number for 2003–04 (2,241) increased by 3% compared with the number for 2002–03 (2,176).

1.1.9 The trends seen for compensable claims, report only claims and claims over 5 days appear to support anecdotal evidence that the type of claims being generally reported through the workers compensation system are the more serious claims or those that generally go beyond the employer five-day excess.

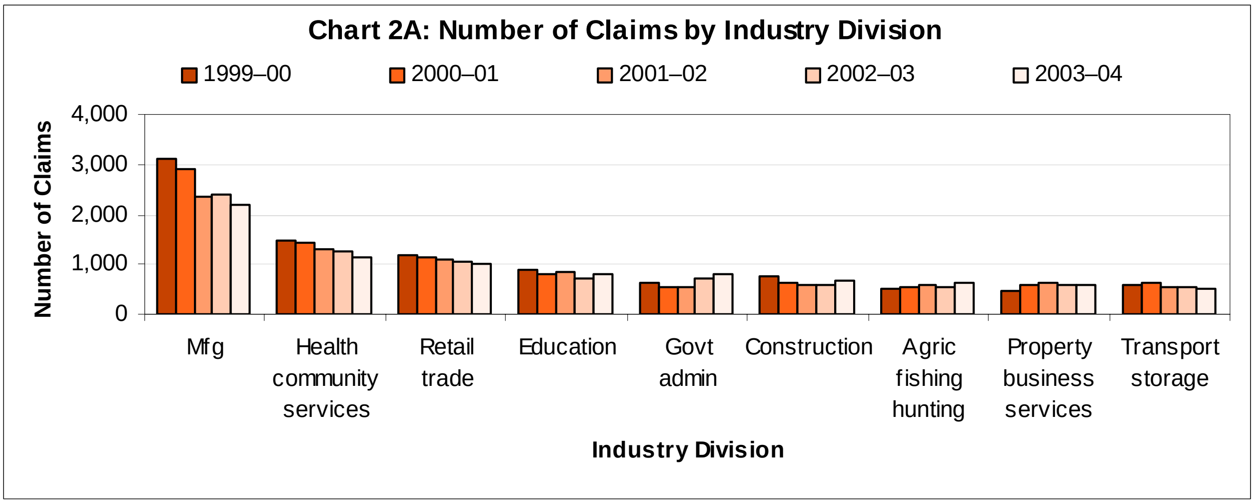
1.1.10 Four **fatalities** were reported in 2003–04. This is one-third of the number reported in the previous year. The four fatalities comprised:

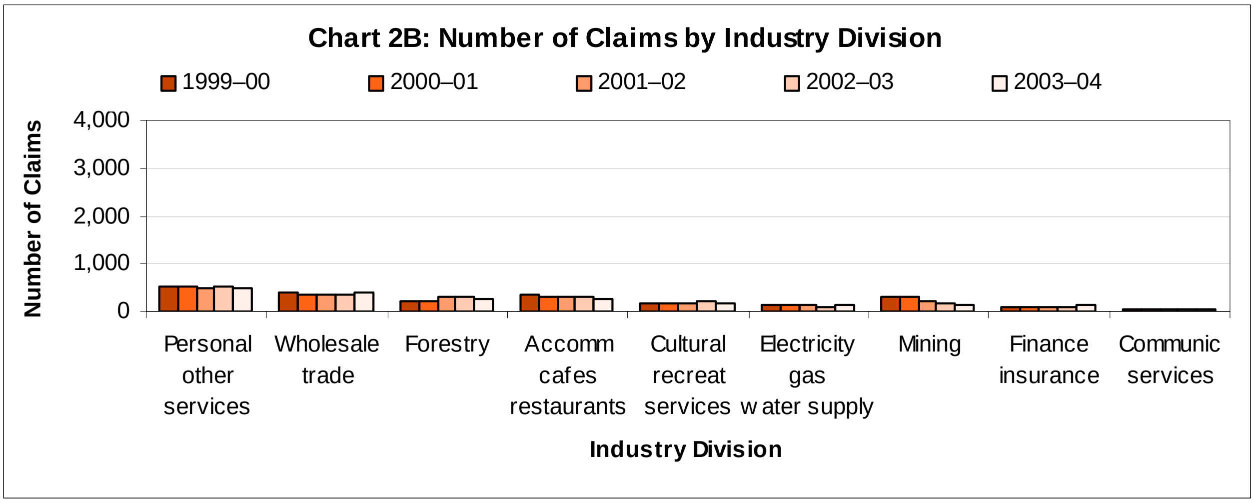
- 1 farm hand employed by a dairy cattle farming operation who was killed when he was thrown from an all terrain vehicle (ATV) while driving on rough terrain when gathering cows for milking;
- 1 truck driver employed by an employment service company who was killed in a vehicle accident;
- 2 metal fitters/machinists: one was employed by a plant hiring/leasing operation who was killed when a boat positioned on a trailer shifted and the mobile crane fell onto him; the other was employed by a construction business who died of mesothelioma due to exposure to asbestos.

## 1.2 Industry division: claim numbers

1.2.1 Manufacturing, the second largest of the 18 industry divisions (accounting for 21% of the total number of hours worked), recorded the highest number of claims reported in 2003–04. The claim number for this industry division represents a decrease of 9% compared with the number reported in 2002–03 (Table 2).

1.2.2 Communication services, the smallest of the industry divisions (accounting for less than 1% of the total number of hours worked), also recorded the lowest number of claims reported (39 claims) in 2003–04, and a reduction of 7%.




1.2.3 Nine other industry divisions experienced reductions in claim numbers in 2003–04. The highest reductions were noted for the mining industry (down by 33%) and cultural and recreational services (down by 21%).

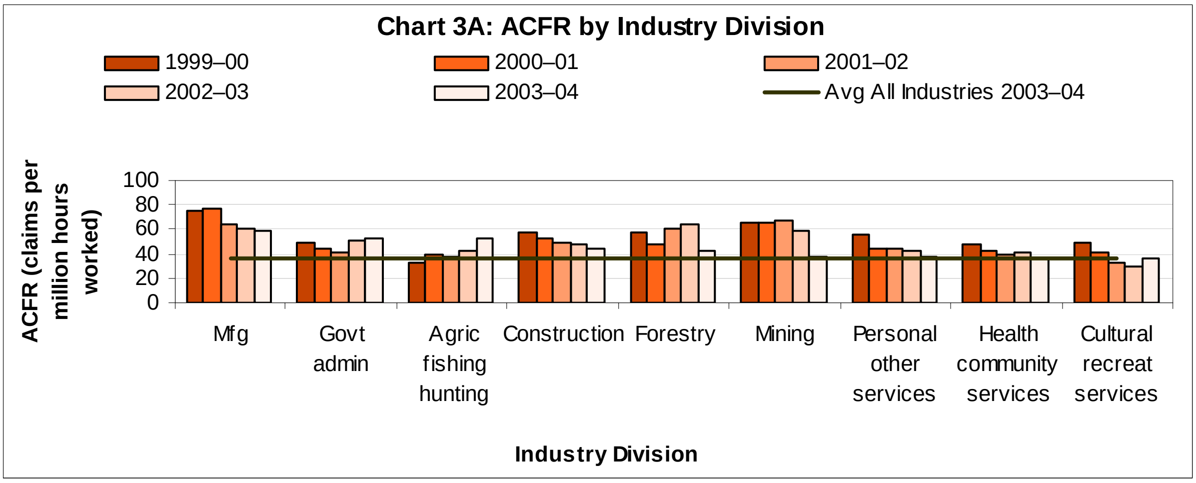
1.2.4 Seven industry division experienced increases in claim numbers, with the highest increases recorded for electricity, gas and water supply (up by 27%), education (up by 15%), and finance and insurance (also up by 15%). Note that electricity, gas and water supply and finance and insurance are comparably small industry divisions in terms of hours worked in these industries.

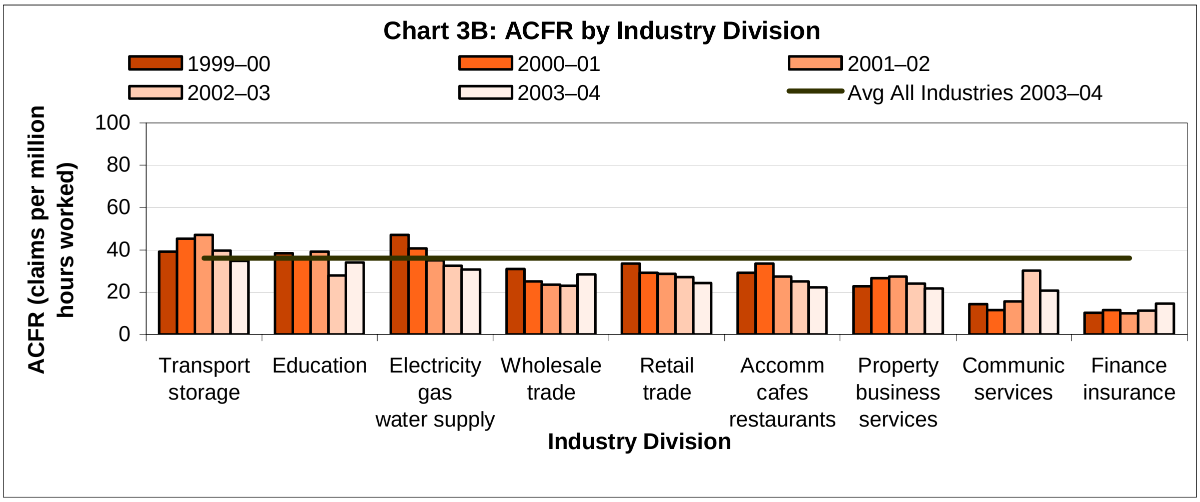
## 1.3 Industry division: all claims frequency rate (ACFR)

1.3.1 In 2003-04, the average ACFR for All Industries was 36 claims per million hours worked, representing a decrease of slightly more than 4%, from 38 claims per million hours worked for the previous year (Table 3).

1.3.2 ACFRs for manufacturing (60), government administration (52), agriculture, fishing, hunting (52), construction (43), forestry (42), mining (38), and personal and other services (38) were higher than the All Industries average for 2003–04.

1.3.3 By contrast, four industry divisions demonstrated significantly lower ACFRs than the All Industries average. They were finance and insurance (14), communication services (22), property and business services (22), and accommodation, cafes and restaurants (22).




1.3.4 Decreases in ACFR were observed in 12 of the 18 industry divisions, with notable reductions in ACFR recorded for forestry (down by 35%), mining (down by 34%), and communication services (down by 32%).

1.3.5 ACFR increased for six industry sectors, with significant increases noted for finance and insurance (up by 30%), wholesale trade (up by 23%), education (up by 22%), agriculture, fishing and hunting (up by 21%), and cultural and recreational services (up by 17%).

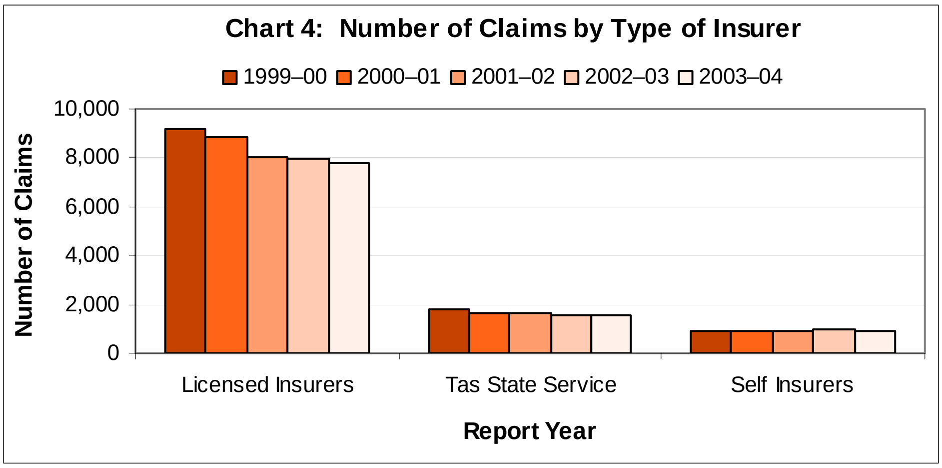
## 1.4 Number of claims by type of insurer

1.4.1 All types of insurers experienced a reduction in claim numbers reported in 2003–04 compared with the numbers reported for 2002–03 (Table 4).

1.4.2 Licensed insurers experienced a small reduction of nearly 2% from 7,933 to 7,798.

1.4.3 The number for self-insurers decreased by more than 6%, from 972 to 913.

1.4.4 The Tasmanian State Service (TSS) recorded a decrease of over 2% from 1,615 to 1,549.




## 2. TIMELINESS OF CLAIMS REPORTING

### 2.1 Overall

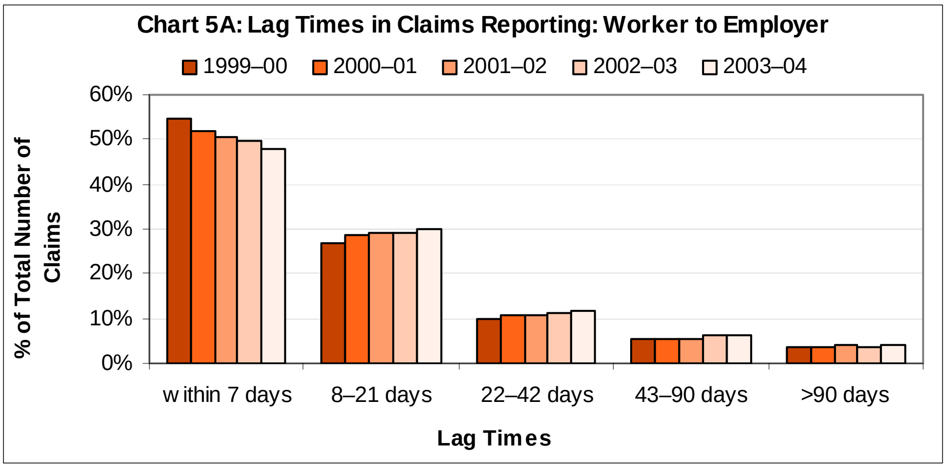
2.1.1 Under the Tasmanian Scheme, there are various points at which claims are progressively reported and recorded:

(1) from worker to employer
(2) from employer to insurer
(3) from insurer to the WorkCover Tasmania Board (Board)
(4) from the Board to workers compensation system entry

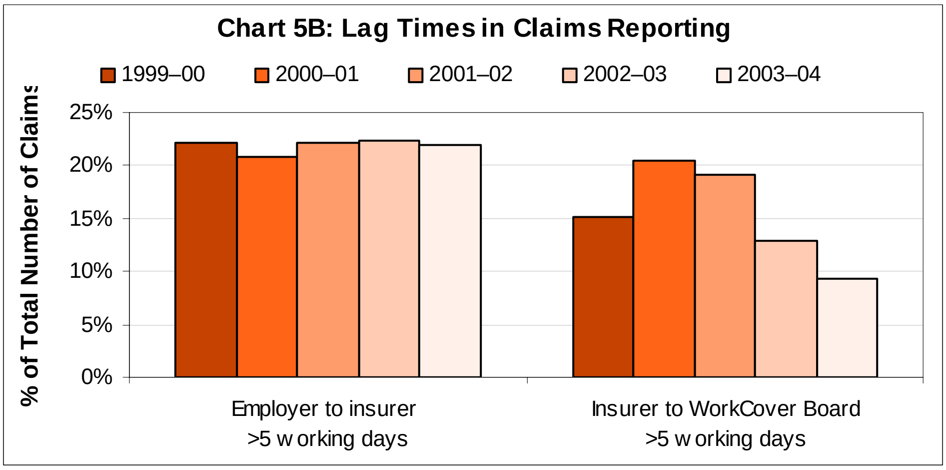
2.1.2 This section tracks the lag times relating to points (1) to (3) above. A detailed discussion of the legislative provisions and the merits of early claims reporting is provided in the WorkCover Board report of August 2002 on timeliness of claims reporting as mentioned in the earlier section of this report.

2.1.3 **Worker to employer.** Overall, there has been a consistent decline in the proportion of claims being reported by workers with their employers within one week, with the relative proportion recorded for 2003–04 at 48%, a decrease from 50% in 2002–03 (Table 5).

2.1.4 The proportion of claims being reported after one week remains high at 50% or more in the past five years, with relative proportions for various lag times increasing over time.



2.1.5 **Employer to insurer.** The number of claims as a proportion of the total number being reported by employers to insurers beyond five working days has remained practically constant at 22% between 1999–00 and 2003–04.




2.1.6 **Insurer to the WorkCover Board.** There has been significant improvement in the forwarding of claims by insurers to the WorkCover Board — a reduction of 27% in 2003–04 relative to the previous year, and a reduction of more than half since the WorkCover Board report on the timeliness of claims reporting was released in 2002.

## 3. LOST TIME

### 3.1 Overall

3.1.1 Lost time claims accounted for more than one-third of all active claims during the payment year 2003–04 (Table 6A).

3.1.2 The number of lost time claims decreased by 4% in 2003–04 compared with the number for 2002–03.

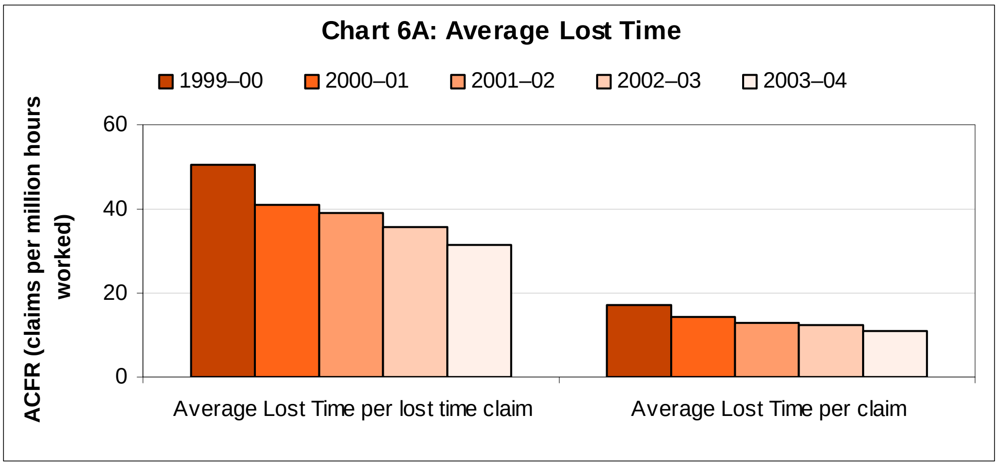
3.1.3 The average lost time per claim for 2003-04 was 11.1 working days or less than one working day per month or less than one-quarter of a working day per week.

3.1.4 Average lost time per claim decreased by 11%, from 12.4 working days in 2002–03.

3.1.5 The average lost time per lost time claim for 2003–04 was 31.6 working days or 2.6 working days per month or nearly two-thirds of a working day per week.

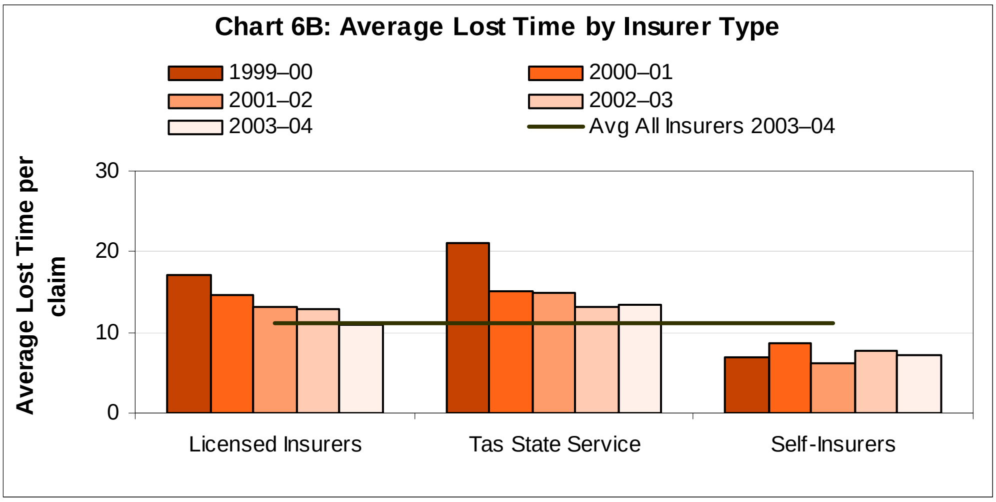
3.1.6 Average lost time per lost time claim decreased by 12%, from 35.9 working days in 2002–03.

3.1.7 Unlike what has been observed between 2001–02 and 2002–03, when average lost time moved in the opposite direction to the number of lost time claims, the trend observed between 2002–03 and 2003–04 shows average lost time moving in the same direction as the number of lost time claims and the total number of active claims.




### 3.2 Average lost time per claim by type of insurer

3.2.1 The average lost times per claim for both the licensed insurers and the TSS have been historically relatively higher than the average lost time per claim for self-insurers (Table 6B).



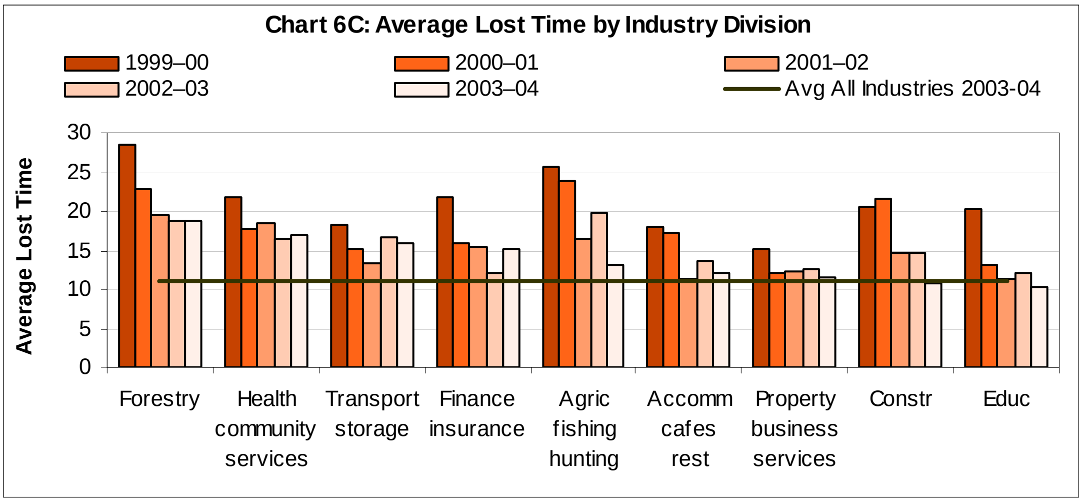

3.2.2 Between 2002–03 and 2003-04, the average lost time per claim for both the licensed insurers and the self-insurers have decreased, by 15% and 5%, respectively.

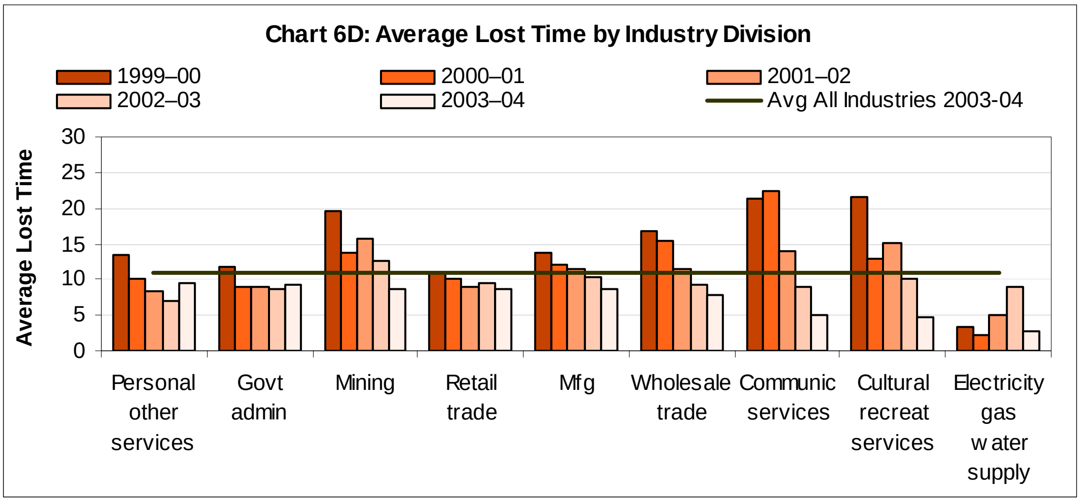
3.2.3 Average lost time per claim, however, increased slightly for TSS (up by 2%).

### 3.3 Average lost time per claim by industry division

3.3.1 Average lost time per claim was higher than the All Industries average for 2003–04 for the following industry divisions: forestry (19 working days); health and community services (17 working days); transport and storage (16); finance and insurance (15); agriculture, forestry, fishing (13); accommodation, cafes and restaurants (12), and property and business services (12).

3.3.2 Average lost time was lower than the All Industries average for: education (10 working days); personal and other services (9); government administration (9); mining (9); retail trade (9); manufacturing (9); wholesale trade (8); communication services (5); cultural and recreational services (5); and electricity, gas and water supply (3).




3.3.3 Increases in average lost time between 2002–03 and 2003–04 were experienced by five industry divisions, with the highest increases noted for personal and other services (up by 33%); finance and insurance (up by 24%), and government administration (up by 7%).

3.3.4 Reductions in average lost time have been observed for 13 industry divisions, with notable reductions in electricity, gas and water supply (down by 70%); cultural and recreational services (down by 54%); communication services (down by 43%); agriculture, fishing, hunting (down by 33%); mining (down by 30%); and construction (down by 26%)

## 4. Payments

### 4.1 Overall

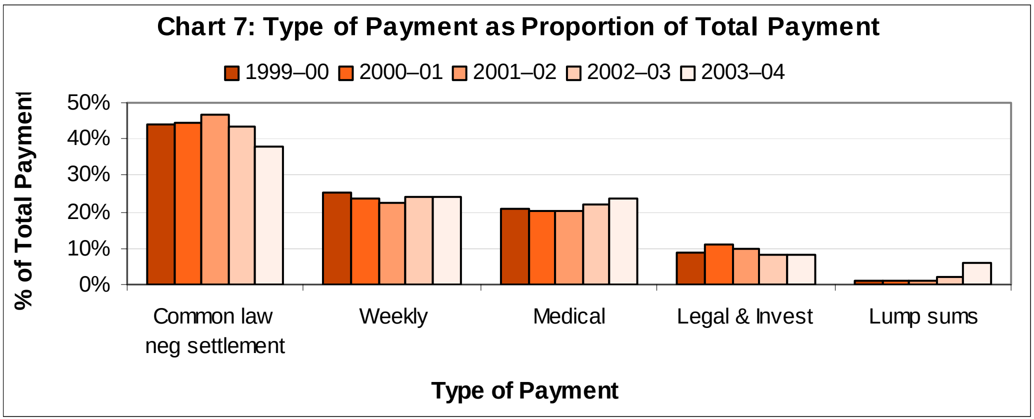
4.1.1 The analysis of claim payments in this and foregoing sections have been based on claim payments expressed in real terms (in constant November 2003 dollars). The relevant tables in Appendix A, however, will show claim payments in both historical and constant dollars. All payments have been adjusted for inflation using the Australian Bureau of Statistics (ABS) trend series data on Average Weekly Earnings (AWE) for Tasmania for the November quarter series, full time adult persons ordinary time earnings. The November quarter has been selected as this is mid-way between each financial year.

4.1.2 The AWEs used were:

| | |
|---|---|
| November 1999: | $714.60 |
| November 2000: | $741.40 |
| November 2001: | $774.50 |
| November 2002: | $819.70 |
| November 2003: | $834.50 |

4.1.3 In 2003–04, a total of $98m was paid on claims incurred prior to and during that year. This is nearly $20m lower than the total amount paid in 2002–03 of approximately $118m, a reduction of nearly 17% (Table 7A).

4.1.4 While continuing to be the major component of total payments, the combined **common law and negotiated settlements** was significantly reduced, from $51m in 2002–03 to $37m in 2003–04, a decrease of 27%. It accounted for 38% of total payments in 2003–04 (down from 43% in the previous year) (Table 7B).




4.1.5 The 27% decrease in common law and negotiated settlements was mainly driven by the 38% reduction in common law payments (down from $36m to $22m), which is largely attributed to restricted access to common law as a result of the 2001 legislative changes. Negotiated settlements, however, remained stable at $15.3million between 2002–03 and 2003–04, although this figure has increased from approximately $10m in 2001–02.

4.1.6 The relative composition of the combined common law and negotiated settlements has shifted dramatically over the past three years, from common law accounting for 84% and negotiated settlements accounting for 16% of combined common law and negotiated settlements in 2001–02 to common law accounting for 59% and negotiated settlements accounting for 41% of combined common law and negotiated settlements in 2003–04, indicating a significant level of substitution effect between these particular categories of lump sum settlement.

4.1.7 During the 2003–04 payment year, 301 claims received negotiated settlements. Of this number, 214 related to claims incurred from 1 July 2001, with total settlements amounting to $9.7m; 31 settlements related to claims incurred in 2000–01, with total settlements amounting to $1.8m; the remainder (57 settlements) related to claims incurred between 1988-89 and 1999–00, with total settlements amounting to $3.9m.

4.1.8 Settlements made in 2003–04 ranged between $1 and $477,000, with an average settlement of $50,979 and a median settlement of $35,000. The single $1 settlement was made for common law deed of release.

4.1.9 Based on claims incurred from 1 July 2001 and settled in 2003-04 (214 claims), settlements ranged between $1 and $477,000, with an average settlement of $45,509 and a median settlement of $28,000. The following shows the lag times (time taken from claim lodgement with insurer to the month of settlement) and average settlements for these claims:

| *Lag times* | *Number Settled* | *Average Settlement ($)* |
|---|---|---|
| Within 1 month | 1 | 2,300 |
| 2–3 months | 17 | 11,619 |
| 4–6 months | 19 | 26,959 |
| 7–12 months | 49 | 32,884 |
| 13–18 months | 64 | 53,279 |
| 19–24 months | 40 | 57,194 |
| over 24 months | 24 | 71,582 |
| Total | 214 | 45,509 |

4.1.10 The figures above show a good degree of positive correlation between the delay in settlement and the average size of settlement.

4.1.11 **Lump sum payments** contributed 6% to total payments in 2003–04. Lump sum payments constitute redemptions, maims payments (payments made based on the old Table of Maims), death benefits (death lump sum, death benefits to spouse and death benefits to children), and impairment payment). Total lump sum payments more than doubled (up by 126%) in 2003–04 relative to the previous year (Table 7C).

4.1.12 There are a number of features contributing to the trend in lump sum payments. **Death benefits** decreased by 44%, from $0.33m to $0.18m. **Maims payments** remained relatively stable at $0.3m. **Impairment payments** have started to pick up with this payment category increasing by more than four-fold in 2003-04 relative to the previous year, from $0.2m to $0.9m. It should be noted that these impairment payments do not include those that would relate to cases receiving impairment payments but which would have been reported as a single negotiated settlement amount.

4.1.13 Altogether, there have been 58 claims in receipt of **impairment payments** since the 2000 changes to the legislation were introduced in July 2001. The details relating to each of these claims are provided at the end of Appendix A. The following shows the number of cases by impairment percentage and the lag times (time taken from the date of accident to the month of impairment payment).

| *% Impairment* | *Number* | *Lag in months* |
|---|---|---|
| <5 | 29 | 11 |
| 5–9 | 15 | 13 |
| 10–14 | 7 | 9 |
| 15–19 | 0 | 0 |
| 20–24 | 2 | 13 |
| 25–29 | 1 | 19 |
| 30 and over | 4 | 14 |
| Total | 58 | 12 |

4.1.14 Another major driver of the increase in total lump sum payments is **redemptions**. The reader is again drawn to some of the issues associated with this payment category as highlighted in last year's statistical report section of the WorkCover Board's Annual Report for 2002–03.

4.1.15 The reintroduction of redemptions from July 2001 imposed two main criteria on eligibility for redemptions: the injury is stable and stationary and a period of 12 months has elapsed since the date of claim lodgement. In 2003–04, a total of $4.4m was paid in redemptions, more than 2.5 times the corresponding payment of $1.7m made in 2002–03.

4.1.16 The amount paid for **weekly benefits** took the second major slice of total payments, accounting for 24% of all payments made in 2003–04.

4.1.17 Weekly benefits decreased by $5m (down by 17%), from $29m in 2002–03 to $24m in 2003–04.

4.1.18 In overall terms, **total medical costs** accounted for 24% of total payments, decreasing by 11%, from $26m to $23m (Table 7D).

4.1.19 With the exception of hospital costs (up by 4%), the cost of all other medical services decreased in 2003–04: doctor (down by 8%), rehabilitation (down by 18%), allied medical (down by 13%), and miscellaneous costs (down by 11%).

4.1.20 The **combined legal and investigation costs** accounted for 8% of total payments. An overall decrease of 16% has been recorded for this cost category (Table 7E).

4.1.21 **Legal costs** (include those associated with services provided by legal practitioners; payments made with respect to legal advice; legal representation and costs arising from Workers Rehabilitation and Compensation Tribunal proceedings; and legal costs incurred by worker or insurer) accounted for 53% of the combined legal and investigation costs in 2003–04. Legal costs decreased by 16%, from $5.1m to $4.3m.

4.1.22 **Investigation costs** (those associated with claims investigations such as provision of medico-legal reports, services of a loss assessor/adjuster, police reports, court attendances of doctors and witnesses during the course of investigation, etc) accounted for 47% of the combined legal and investigation costs in 2003–04. Investigation costs also decreased by 16%, from $4.6m to $3.9m.

## 4.2 Payments on HIH Insurance Group claims

4.2.1 The total amount paid on claims incurred relating to the HIH Insurance Group was $30.4m broken down as follows:

| Payment Year | Total Paid ($m) (historical $) | Total Paid ($m) (constant Nov 2003$) |
|---|---|---|
| March to June 2001 | 4.9 | 5.7 |
| 2001–02 | 12.3 | 13.3 |
| 2002–03 | 7.4 | 7.5 |
| 2003–04 | 3.9 | 3.9 |
| Total | 28.5 | 30.4 |

## 4.3 Employer excess

4.3.1 Over the five years covered by this report, employer excess payments, on average, accounted for 3% of total payments for licensed insurers (1.8% for the first 5-day weekly benefit excess and 1.2% for the first $200 of other benefits).

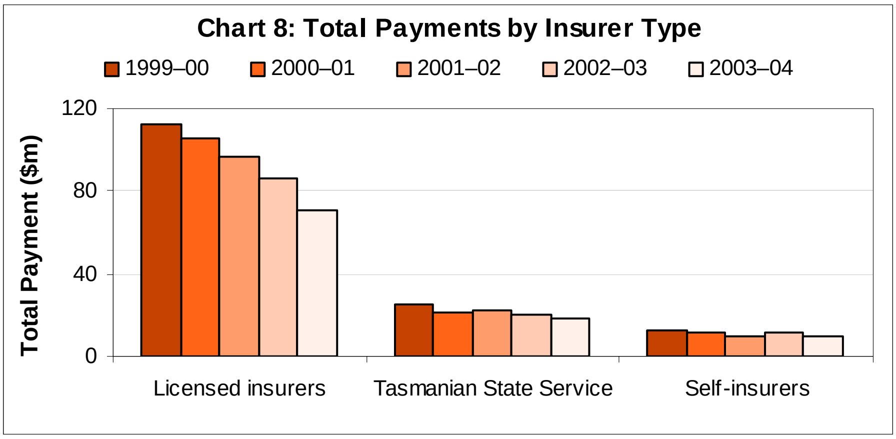
4.3.2 Self-insurers do not report employer excess payments.

4.3.3 On average, the TSS excess payments accounted for more than 7% of TSS total payments. This proportion is significantly higher than that for licensed insurers, but is consistent with the different excess options of 1, 8, 13, or 26 weeks that are available to the different State Government agencies. The excess component being taken up by the TSS is only for weekly benefits.

4.3.4 From the licensed insurers data, the excess payments for 2003–04 accounted for 5% of the total incurred cost of claims that were active in that year. With the introduction of the employer excess provision into the scheme in 1995, it was estimated that employer excess will result in a 5.75% cost reduction.

## 4.4 Payments by insurer type: overall

4.4.1 Licensed insurers paid a total of $70m in 2003–04 (Table 8A). This is a decrease of 19% over the amount paid in the previous year. With the exception of an increase in total lump sum payments (particularly redemptions, maims and impairment), decreases in all major categories of claim payments have been noted for licensed insurers.




*4.4.2* Self-insurers paid a total of $10m, a decrease of 12% from the total paid in the previous year of more than $11m. This decrease was due to decreases in all categories of claim payments. No lump sum payments have been recorded for self-insurers over the past two payment years.

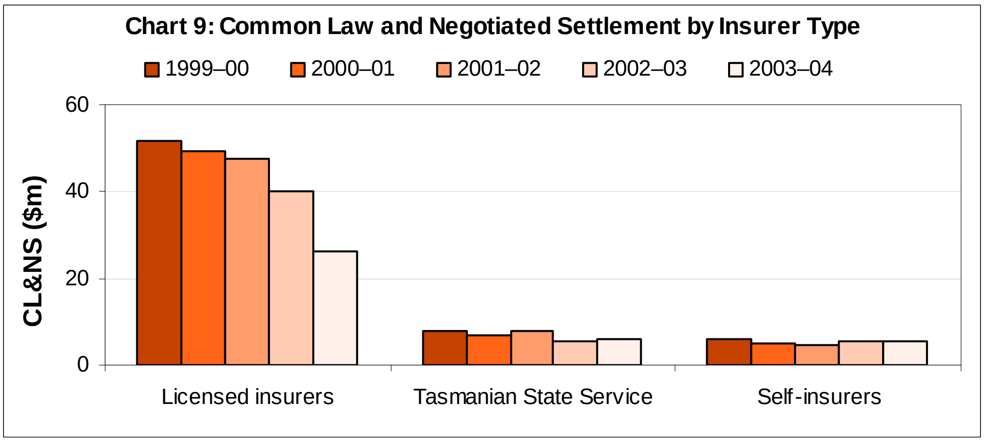
4.4.3 The TSS paid a total of $18m in 2003–04, a decrease of 12% from the previous year's total of $20m. The TSS recorded decreases in weekly benefits, medical costs, and legal and investigation costs. These decreases, however, have been offset by increases in combined common law and negotiated settlements and lump sum payments (particularly those relating to maims and impairment).

## 4.5 Payments by insurer type: common law and negotiated settlements

4.5.1 Licensed insurers paid a total of $26m in combined common law and negotiated settlements in 2003–04, a reduction of 35% over the amount paid in 2002–03 of $40m (Table 8B).

4.5.2 Self-insurers paid more than $5.4m, a decrease of 6% from the previous year's combined settlements of $5.7m.

4.5.3 The TSS paid $5.9m, an increase of 8% from the previous year's amount of $5.5m.




4.5.4 All insurers paid out a total of $22m in common law payments in 2003–04. This represents 59% of the combined common law and negotiated settlements for that year.

4.5.5 Licensed insurers paid out nearly $18m, with self-insurers paying $1m, and the TSS paying $3.3m.

4.5.6 During 2003–04, all insurers paid out $15.3m in negotiated settlements. This represents 41% of the combined total of common law payments and negotiated settlements for that year.

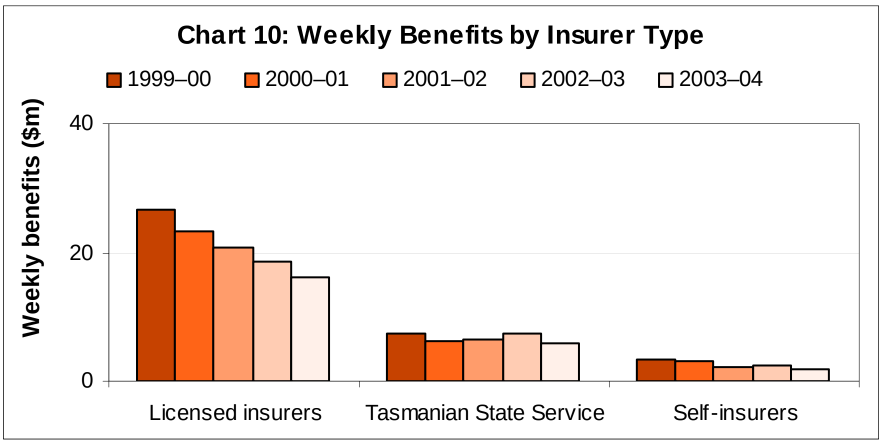
4.5.7 Licensed insurers paid out the bulk of negotiated settlements ($8.5m), with self-insurers paying $4.3m and the TSS paying $2.6m. The ratio of negotiated settlements to common law payments was much higher for self-insurers (8.0:2.0) than for either the licensed insurers (3.2:6.8) or the TSS (4.3:5.6).

**Common Law and Negotiated Settlements, 2003–04**

| | *Licensed Insurers* | *Tasmanian State Service* | *Self-Insurer* | *All Insurers* |
|---|---|---|---|---|
| *Common Law $m* | 17.65 | 3.35 | 1.06 | 22.05 |
| *Negotiated Settlements $m* | 8.46 | 2.57 | 4.30 | 15.34 |

## 4.6 Payments by insurer type: weekly benefits

4.6.1 Licensed insurers paid $16m in weekly benefits in 2003–04, representing a decrease of nearly 15% from the amount paid in 2002–03 of $19m (Table 8C).



4.6.2 Self-insurers paid approximately $1.9m, a decrease of 24% on the amount previously paid of $2.5m. The TSS also recorded a decrease in weekly benefits, from $7.4m to $5.8m (down by 22%).

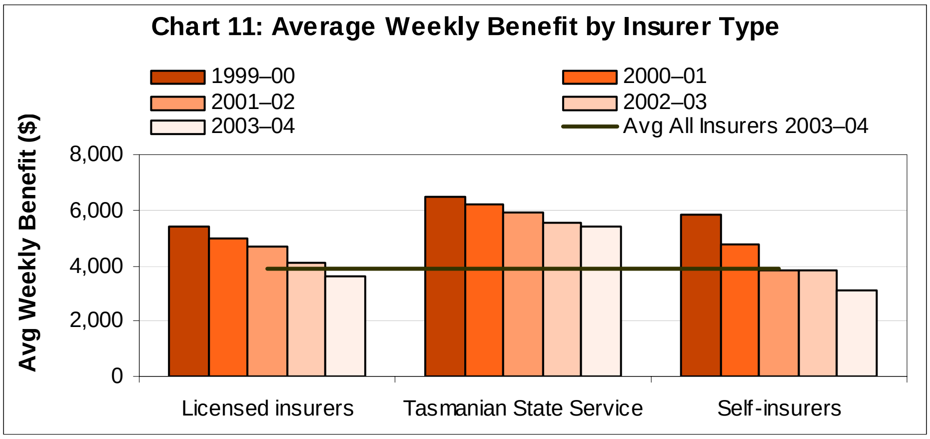
### 4.7 Average weekly benefits

4.7.1 Over the past five payment years, the number of claims receiving weekly benefits, on average, accounted for approximately 37% of all active claims (Table 8D).

4.7.2 Overall, the average weekly benefit per claim in 2003–04 was $3,902 or $325 per month or $75 per week. The average weekly benefit of $3,902 is a decrease of more than 11% compared with the average weekly benefit per claim in the previous year of $4,402.

4.7.3 The average weekly benefit per claim decreased for all types of insurer: licensed insurers (down by 12%), the TSS (down by 3%), and self-insurers (down by 18%) (Table 8E).

4.7.4 The average weekly benefit, however, has been consistently highest for the TSS, with average weekly benefit in 2003–04 of $5,427 — more than half that for licensed insurers ($3,639), and nearly more than three-quarters that for self-insurers ($3,130).

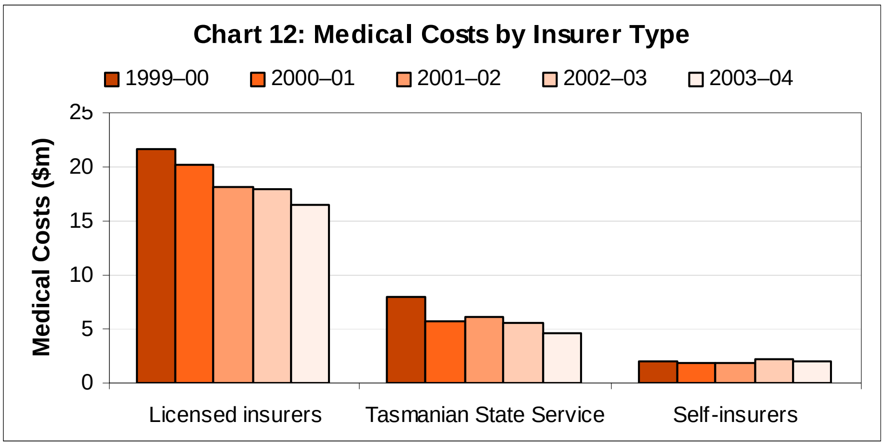



### 4.8 Payments by insurer type: medical costs

4.8.1 The total cost of medical services for licensed insurers in 2003–04 was $16.5m, a decrease of 8% over total medical costs of $18m in the previous year (Tables 8F, 8F1–8F5). This reduction was largely attributable to decreases in doctor (down by 8%), rehabilitation (down by 17%), allied medical services (down by 10%), and miscellaneous costs associated with medical treatment of workers (down by 6%). Hospital costs increased by 10%.

4.8.2 The total cost of medical services for self-insurers was $2.0m, a decrease of 12% from $2.3m in the previous year. With the exception of rehabilitation costs, which remained steady between 2002–03 and 2003–04, reductions in all other types of medical services contributed to the overall trend, with significant reductions noted for hospital (down by 50%), doctor (down by 10%), and miscellaneous costs (down by 29%).

4.8.3 The total cost of medical services for the TSS decreased from $5.6m to $4.6m, a reduction of 18%. The TSS recorded reductions in all types of medical services, with significant reductions observed for: rehabilitation (down by 23%), allied medical services (down by 21%), miscellaneous costs (down by 21%), and doctor (down by 9%).




## 4.9 Payments by insurer type: legal and investigation costs

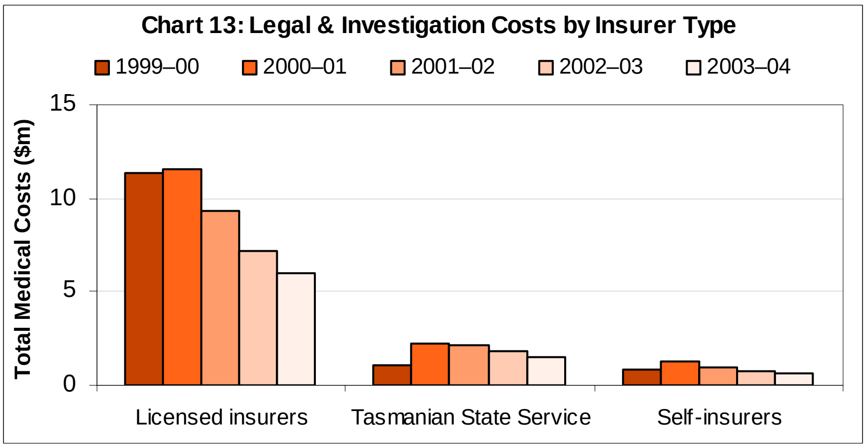
4.9.1 Overall, legal costs accounted for 52% of the combined legal and investigation costs in 2003–04. The relative proportions were: licensed insurers: 53% legal, 47% investigation; self-insurers: 75% legal, 25% investigation; and TSS: 43% legal, 57% investigation (Tables 8G, 8G1–8G2).

4.9.2 Legal and investigation costs decreased for all types of insurers.

4.9.3 Legal and investigation costs for licensed insurers amounted to $6m, down by 16% from $7.2m.

4.9.4 Self-insurers paid $0.7m in 2003-04, down by 15%, from $0.8m.

4.9.5 Legal and investigation costs decreased by 15% for the TSS, from $1.8m to $1.5m.

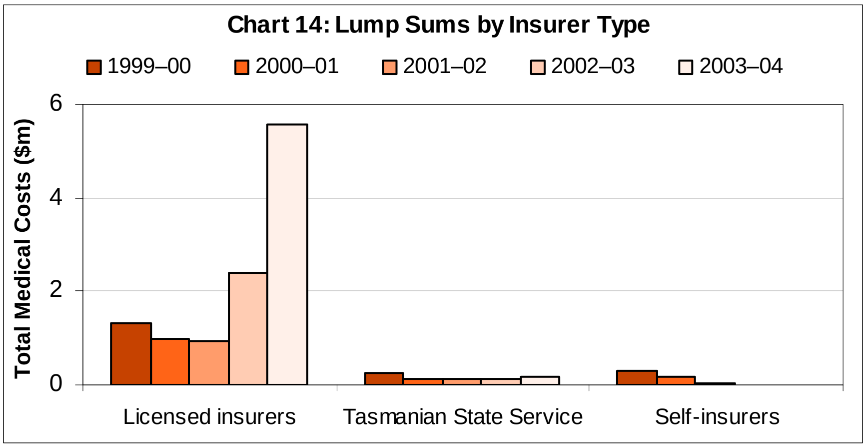



## 4.10 Payments by insurer type: lump sum payments

4.10.1 The total amount of lump sum payments for licensed insurers in 2003–04 was more than twice the amount for 2002–03. This increase is largely attributable to redemption and impairment payments.

4.10.2 No lump sum payments were made by self-insurers in the past two years.

4.10.3 Lump sum payments for the TSS increased by 17%, which is mainly accounted for impairment payments now beginning to be recorded for the TSS.

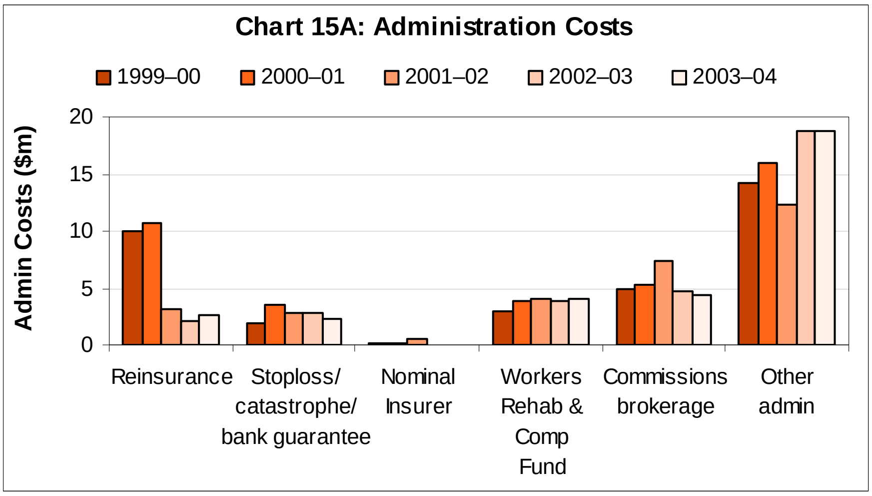



# 5. ADMINISTRATION COSTS

## 5.1 Overall

5.1.1 Administration costs remained approximately at the same level over the past two years at around $32m (Table 9A).

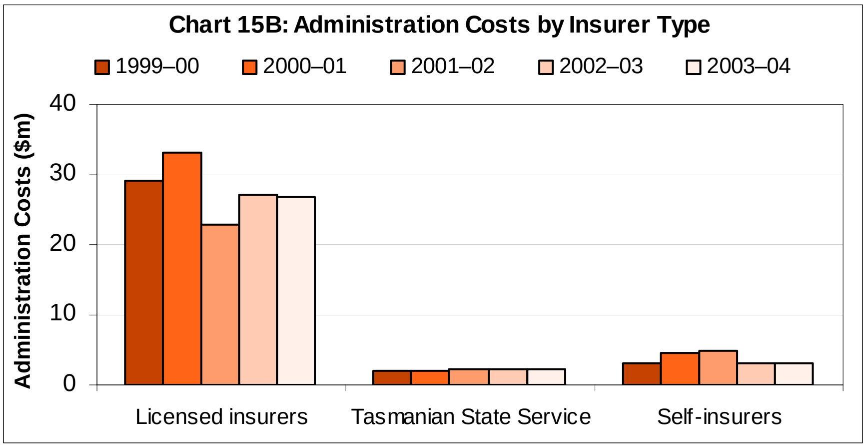
5.1.2 Other administration costs (those that relate to insurers' operational expenses such as overhead/personnel costs, premises/office accommodation, motor vehicles, entertainment and travel, communications, advertising and promotion, professional fees for accounting, audit, management, head office expenses, safety, medical or legal advice, finance and banking fees and computing) comprised the highest proportion of total administration costs, accounting for 59% of total administration costs in 2003–04, followed by commissions/brokerage (14%), and contribution to the Workers Rehabilitation and Compensation Fund (13%).




5.1.3 There is a notable drop in reinsurance costs in the past three years relative to reinsurance costs for 1999–00 and 2000–01. This is due to HIH Insurance reporting extremely high reinsurance costs for 1999–00 and 2000–01 ($7.3m and $8.2m, respectively) compared with nil reinsurance costs reported from 2001–02 following the collapse of HIH.

### 5.2 Administration costs by insurer type

5.2.1 Administration costs decreased marginally for licensed insurers (down by 2%), from $27.3m in 2002–03 to $26.8m in 2003–04 (Table 9B).




5.2.2 Administration costs also decreased marginally for self-insurers, from $3.04m to $3.01m.

5.2.3 Administration costs, however, increased by more than 10% for the TSS, from $2.2m to $2.4m.

## 6. AVERAGE CLAIM COST

### 6.1 Overall

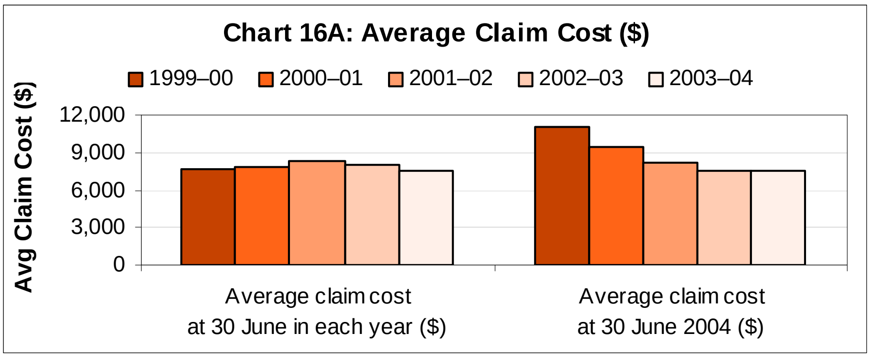
6.1.1 The average claim costs presented in this section have been estimated as total incurred cost divided by the total number of claims reported, where total incurred cost equals total payments made plus outstanding case estimates. Note that the total claim payments do not include administration costs as discussed in section 5 of this report.

6.1.2 There are two average claim cost figures presented: one series has been based on total incurred cost at end of each year (for example, for claims reported in 2002–03 total incurred cost has been estimated as total payments to 30 June, 2003 plus outstanding case estimates at 30 June 2003); the other series has been based on total incurred cost at end of June 2004 (total payments to 30 June 2004 plus outstanding case estimates at 30 June 2004) (Table 10A).

6.1.3 Note that in the case of the latter series, the average claim cost for more recent report years would be subject to further development, although analysis of claims development for much more recent years tends to show total incurred cost decreasing as claims develop, indicating that insurers were being much more prudent and allowing for higher case estimates in the earlier life of the claims (as evident for 2001–02 and 2002–03 in Chart 16A below). As a rule, however, the usual caveat applies, ie, care must be taken when interpreting the trends shown for average claim size.

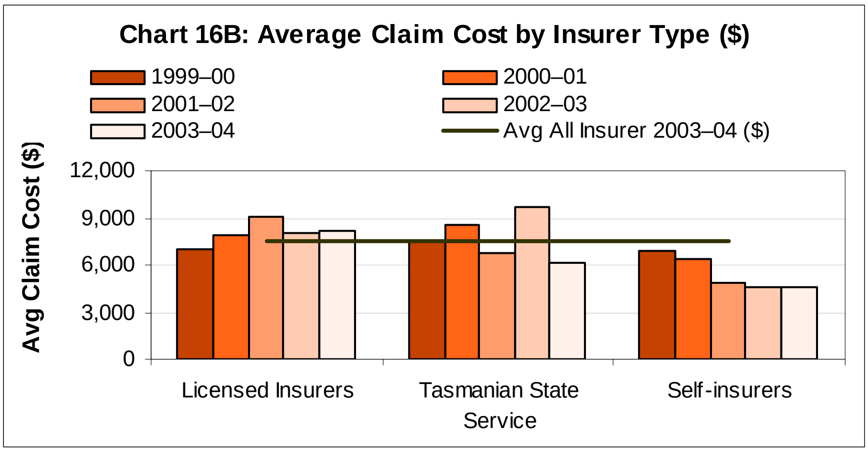
6.1.4 The average claim cost figures have been adjusted for inflation.

6.1.5 The average claim cost for claims reported in 2003–04 was $7,533, a decrease of 6% compared with average claim cost estimated for 2002–03 of $8,020. The 2003–04 figure, however, remained almost constant when compared with the 2002–03 figure of $7,489 as estimated after one year of development.




## 6.2 Average claim cost by insurer type

6.2.1 The comparison of average claim costs between insurers as presented in this section is based on the average claim cost at 30 June of each year (Table 10B).




6.2.2 The average claim cost for licensed insurers remained practically stable at $8,172 in 2003–04 ($8,105 in 2002–03).

6.2.3 A marginal increase of 2% has been recorded for self-insurers, from $4,647 in 2002–03 to $4,557 in 2003–04.

6.2.4 The average claim cost for the TSS in 2003–04 of $6,072 represents a significant decrease of 37%, from $9,660. The significantly higher average claim cost for 2002–03 than the average claim cost for either 2001–02 or 2003–04 was largely driven by significantly more cases of larger size claims in 2002–03 than the other two years.

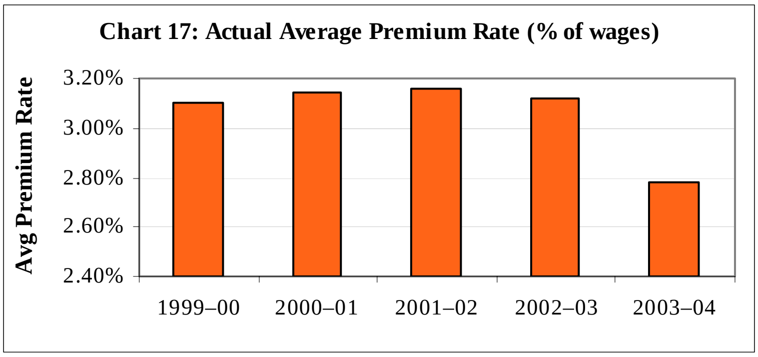
# 7. PREMIUMS

## 7.1 Overall

7.1.1 The **total earned premium pool** for licensed insurers for 2003–04 was $110m, approximately $10m lower than the total earned premium pool of nearly $120m for the previous year, a reduction of 8% (Table 11A).

7.1.2 By contrast, **total earned wages** increased by almost $46m in real terms (in Nov 2003 dollars), from $3.908b in 2002–03 to $3.954b in 2003–04, an increase of 1.2%.

7.1.3 Overall, the **actual average premium rate charged** by insurers in 2003-04 was 2.78% of wages, which was 0.34 percentage points lower than the actual average premium rate charged of 3.12% in the previous year, representing a decrease of 11%.




7.1.4 The actual average premium rates charged by insurers have been on the decline since 2001–02.

7.1.5 The average premium rate that was recommended by the consulting actuary for 2003–04 (Bendzulla Actuarial Pty Ltd) was 2.48% of wages. The average premium rate actually charged by insurers was 0.30 percentage points higher than the rate suggested, indicating that insurers have a less optimistic view of the market than the view held by the consultants at the time of the development of the suggested rates.

7.1.6 Note that the actual premium rates charged for more recent years would be subject to further change over time as no adjustments to the premium data have been made for special policies such as burning cost, minimum deposit premium and like policies. The only policies excluded from the data were nominal policies.

### 7.2 Actual average premium rates charged by insurers

7.2.1 The actual average premium rates charged by licensed insurers in 2003–04 ranged between 1.51% (Catholic Church) and 3.62% (Zurich) (Table 11B).

7.2.2 Decreases in actual average premium rates were recorded for six insurers with percentage decreases ranging from 7% (Allianz) to 17% (CGU).

7.2.3 Increases in actual average premium rates were recorded for two insurers: Guild (up by 5%) and Catholic Church (up by 6%).

7.2.4 Premium rating is influenced by a range of factors including the type of risk exposure, the industry mix in an insurer's portfolio, claims experience (eg, trend in claim numbers, average cost per claim, payment patterns), Tasmanian and national experience overall, allowance for prudential margins, and economic assumptions on applicable inflation, interest and discount rates.

7.2.5 The latter part of 2003–04 has been observed as a period of intense market competition, with significant discounting of premium rates reported to have taken place. Based on the *June Renewal Rate Survey* of underwriters and brokers conducted by JP Morgan and Deloitte (*JPMorgan/Deloitte 2004 General Insurance Survey* — released on 3 August 2004), there was a 4% weighted average reduction in workers compensation premium rates in Tasmania and the Territories at the June renewal season. The survey also indicated that *'the almost universal reason given by survey participants to explain the reduction in premium rates was the* *increased level of competition in the market'*, made possible partly by insurers being in a good profitable position.

**7.3 Insurer's industry market share**

7.3.1 In 2003–04, individual insurer's market share, as a percentage of the total earned premium pool, ranged from half a per cent (Catholic Church) to 32% (Allianz) (Table 11C).

7.3.2 Individual insurer's market share, as a percentage of total earned wages, ranged between 1% (Catholic Church) and 31% (Allianz).

7.3.3 In 2003–04, the two largest insurers, Allianz and CGU, held more than 55% of the total earned premium, and accounted for more than 58% of total earned wages.

**7.4 Actual industry average premium rates for the top 50 industries**

7.4.1 The top 50 industries were ranked based on the number of employers, earned premiums and earned wages (Tables 12A to 12C).

***Top 50 industries based on number of employers***

7.4.2 During 2003–04, the top 50 industries consisted of 8,109 employers, accounting for 59% of all employers (13,755).

7.4.3 The actual average premium rates charged by insurers varied considerably by industry.

7.4.4 Among the top 50 industries based on the number of employers, the highest average premium rates for all insurers were recorded for the logging industry (13.73%), beef-cattle farming (6.86%), sheep farming (6.79%), and dairy cattle farming (6.50%).

7.4.5 The lowest average premium rates were recorded for real estate agents (0.75%), computer consultancy services (0.79%), and accounting services (0.79%).

***Top 50 industries based on earned premiums***

7.4.6 During 2003–04, the total earned premium for the top 50 industries was $63m, accounting for 57% of total earned premium ($110m).

7.4.7 Again, the actual average premium rates charged by insurers varied considerably by industry.

7.4.8 Among the top 50 industries based on earned premiums, the highest average premium rates for all insurers were recorded for the boat building industry (26.89%), logging (13.73%), and crop and plant growing nec (9.54%).

7.4.9 The lowest average premium rates were recorded for higher education (0.53%) and electricity supply (0.68%).

***Top 50 industries based on earned wages***

7.4.10 During 2003–04, the total earned wages for the top 50 industries was $2.2b, accounting for 56% of total earned wages ($3.9b).

7.4.11 Among the top 50 industries, the highest average premium rates for all insurers were recorded for logging (13.73%), road freight transport (4.37%), log sawmilling (5.36%), and site preparation services (5.24%).

7.4.12 The lowest average premium rates were recorded for higher education (0.53%) and electricity supply (0.68%).

# APPENDIX A
# STATISTICAL TABLES

**Table 1A: Total Number of Claims Reported**

| *Type of Claims* | *Report Year* | | | | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|---|---|
| | *1999-00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Compensable | 10,714 | 10,268 | 9,689 | 9,741 | 9,616 | -1.3% |
| Report only | 1,140 | 1,103 | 888 | 751 | 644 | -14.2% |
| >5 days | 1,938 | 1,972 | 1,974 | 2,176 | 2,241 | 3.0% |
| Fatalities | 5 | 10 | 10 | 12 | 4 | -66.7% |
| All claims | 11,854 | 11,371 | 10,577 | 10,492 | 10,260 | -2.2% |

**Table 1B: Claims Development** (overleaf)

**Table 2: Number of Claims by Industry Division**

| *Industry Division* | *Report Year* | | | | | *% Change 2002–03 to 2003–04* | *% of Total 2003–04* |
|---|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | | |
| Manufacturing | 3,111 | 2,920 | 2,362 | 2,387 | 2,182 | -8.6% | 21.3% |
| Health and community service | 1,482 | 1,422 | 1,290 | 1,247 | 1,140 | -8.6% | 11.1% |
| Retail trade | 1,168 | 1,130 | 1,080 | 1,042 | 1,007 | -3.4% | 9.8% |
| Education | 878 | 781 | 832 | 699 | 802 | 14.7% | 7.8% |
| Government administration | 646 | 549 | 547 | 729 | 784 | 7.5% | 7.6% |
| Construction | 761 | 642 | 575 | 606 | 656 | 8.3% | 6.4% |
| Agriculture, fishing, hunting | 512 | 555 | 583 | 564 | 612 | 8.5% | 6.0% |
| Property and business services | 484 | 597 | 646 | 589 | 574 | -2.5% | 5.6% |
| Transport and storage | 604 | 644 | 553 | 533 | 519 | -2.6% | 5.1% |
| Personal and other services | 507 | 518 | 493 | 506 | 477 | -5.7% | 4.6% |
| Wholesale trade | 397 | 358 | 364 | 361 | 375 | 3.9% | 3.7% |
| Forestry | 231 | 209 | 289 | 298 | 277 | -7.0% | 2.7% |
| Accommodation, cafes and restaurants | 341 | 323 | 296 | 288 | 277 | -3.8% | 2.7% |
| Cultural and recreational services | 185 | 183 | 184 | 200 | 159 | -20.5% | 1.5% |
| Electricity, gas and water supply | 127 | 125 | 132 | 105 | 133 | 26.7% | 1.3% |
| Mining | 303 | 309 | 221 | 193 | 129 | -33.2% | 1.3% |
| Finance and insurance | 85 | 76 | 89 | 103 | 118 | 14.6% | 1.2% |
| Communication services | 32 | 30 | 41 | 42 | 39 | -7.1% | 0.4% |
| All Industries | 11,854 | 11,371 | 10,577 | 10,492 | 10,260 | -2.2% | 100.0% |

## Table 1B: Claims Development

| *Accident Year* | *Report Year* | | | | | | | | | | | | | | | *Accident Year Total* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | *prior to 1990–91* | *1990–91* | *1991–92* | *1992–93* | *1993–94* | *1994–95* | *1995–96* | *1996–97* | *1997–98* | *1998–99* | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| prior to 1990–91 | 22,869 | 11 | 68 | 24 | 6 | 56 | 10 | 2 | 1 | 1 | | | 1 | | | 23,049 |
| 1990–91 | | 19,540 | 965 | 37 | 10 | 132 | 6 | 3 | 1 | 1 | | | | | | 20,695 |
| 1991–92 | | | 18,442 | 1,422 | 43 | 8 | 5 | 7 | 1 | 4 | | | | 1 | | 19,933 |
| 1992–93 | | | | 18,020 | 1,304 | 47 | 8 | 6 | 3 | 1 | 2 | 1 | | | | 19,392 |
| 1993–94 | | | | | 18,208 | 1,423 | 28 | 6 | 5 | 2 | 1 | | 1 | | 1 | 19,675 |
| 1994–95 | | | | | | 17,984 | 1,271 | 22 | 15 | 2 | 1 | 1 | 1 | 1 | 1 | 19,299 |
| 1995–96 | | | | | | | 15,717 | 1,181 | 25 | 10 | 8 | 1 | 3 | 2 | 1 | 16,948 |
| 1996–97 | | | | | | | | 13,777 | 878 | 19 | 8 | 6 | 4 | 2 | 2 | 14,696 |
| 1997–98 | | | | | | | | | 12,342 | 864 | 10 | 5 | 7 | 8 | 2 | 13,238 |
| 1998–99 | | | | | | | | | | 11,588 | 794 | 24 | 10 | 3 | 4 | 12,423 |
| 1999–00 | | | | | | | | | | | 11,030 | 771 | 23 | 5 | 3 | 11,832 |
| 2000–01 | | | | | | | | | | | | 10,562 | 730 | 31 | 8 | 11,331 |
| 2001–02 | | | | | | | | | | | | | 9,797 | 785 | 16 | 10,598 |
| 2002–03 | | | | | | | | | | | | | | 9,654 | 758 | 10,412 |
| 2003–04 | | | | | | | | | | | | | | | 9,464 | 9,464 |
| *Report Year Total* | 22,869 | 19,551 | 19,475 | 19,503 | 19,571 | 19,650 | 17,045 | 15,004 | 13,271 | 12,492 | 11,854 | 11,371 | 10,577 | 10,492 | 10,260 | |

### Table 3: All Claims Frequency Rate (ACFR) by Industry Division

| *Industry Division* | *Report Year* | | | | | *% Change 2002–03 to 2003–04* | *% of Total Hours Worked 2003–04* |
|---|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | | |
| Manufacturing | 75 | 78 | 65 | 61 | 60 | -1.8% | 13% |
| Government administration | 49 | 44 | 41 | 51 | 52 | 3.2% | 5% |
| Agriculture, fishing, hunting | 32 | 39 | 37 | 43 | 52 | 21.5% | 4% |
| Construction | 57 | 53 | 49 | 48 | 43 | -10.1% | 5% |
| Forestry | 58 | 47 | 61 | 64 | 42 | -34.7% | 2% |
| Mining | 66 | 66 | 67 | 59 | 38 | -34.4% | 1% |
| Personal and other services | 56 | 44 | 44 | 43 | 38 | -10.7% | 4% |
| Health and community services | 47 | 43 | 40 | 42 | 35 | -14.9% | 11% |
| Cultural and recreational services | 49 | 41 | 32 | 30 | 35 | 17.4% | 2% |
| Transport and storage | 39 | 45 | 47 | 40 | 35 | -12.1% | 5% |
| Education | 38 | 36 | 39 | 28 | 34 | 22.3% | 8% |
| Electricity, gas and water supply | 47 | 41 | 35 | 32 | 31 | -5.7% | 2% |
| Wholesale trade | 31 | 25 | 24 | 23 | 28 | 23.5% | 5% |
| Retail trade | 34 | 29 | 29 | 27 | 24 | -10.4% | 15% |
| Accommodation, cafes and restaurants | 29 | 33 | 27 | 25 | 22 | -11.5% | 4% |
| Property and business services | 23 | 27 | 27 | 24 | 22 | -8.9% | 9% |
| Communication services | 14 | 12 | 16 | 30 | 21 | -32.1% | 1% |
| Finance and insurance | 10 | 11 | 10 | 11 | 14 | 30.0% | 3% |
| All Industries | 44 | 42 | 39 | 38 | 36 | -4.1% | 284m |

Note: No industry division above has an RSE (relative standard error of 50% or more).

### Table 4: Number of Claims Reported by Insurer Type

| *Insurer Type* | *Report Year* | | | | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|---|---|
| | *1999-00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Licensed insurers | 9,188 | 8,827 | 8,022 | 7,933 | 7,798 | -1.7% |
| Tas State Service | 1,764 | 1,609 | 1,637 | 1,587 | 1,549 | -2.4% |
| Self-insurers | 902 | 935 | 918 | 972 | 913 | -6.1% |
| All insurers | 11,854 | 11,371 | 10,577 | 10,492 | 10,260 | -2.2% |

### Table 5: Lag Times in Claims Reporting: Worker to Employer

| *Lag Times* | *Report Year* | | | | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|---|---|
| | *1999-00* | *2000-01* | *2001–02* | *2002–03* | *2003–04* | |
| **Worker to employer:** | | | | | | |
| within 7 days | 54% | 52% | 51% | 50% | 48% | -4% |
| 8–21 days | 27% | 29% | 29% | 29% | 30% | 2% |
| 22–42 days | 10% | 11% | 11% | 11% | 12% | 4% |
| 43–90 days | 5% | 5% | 5% | 6% | 6% | 6% |
| >90 days | 4% | 4% | 4% | 4% | 4% | 5% |
| **Employer to insurer:** | | | | | | |
| >5 working days | 22% | 21% | 22% | 22% | 22% | -2% |

| Lag Times | Report Year | | | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|---|---|
| | 1999-00 | 2000-01 | 2001–02 | 2002–03 | 2003–04 | |
| **Insurer to WorkCover Board:** | | | | | | |
| >5 working days | 15% | 20% | 19% | 13% | 9% | -27% |

**Table 6A: Average Lost Time per Claim**

| Lost Time (working days) | Payment Year | | | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|---|---|
| | 1999-00 | 2000-01 | 2001–02 | 2002–03 | 2003–04 | |
| Lost time | 305,592 | 243,993 | 219,840 | 214,165 | 180,987 | -15.5% |
| Average lost time per lost time claim | 50.4 | 41.1 | 38.8 | 35.9 | 31.6 | -12.0% |
| Average lost time per claim | 17.1 | 14.2 | 12.8 | 12.4 | 11.1 | -10.7% |
| Number of claims with lost time | 6,059 | 5,937 | 5,664 | 5,964 | 5,725 | -4.0% |
| Total number of claims in payment year | 17,884 | 17,198 | 17,172 | 17,261 | 16,340 | -5.3% |

**Table 6B: Average Lost time per Claim by Type of Insurer**

| Insurer Type | Payment Year | | | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|---|---|
| | 1999-00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| Licensed insurers | 17.1 | 14.7 | 13.1 | 12.9 | 10.9 | -14.8% |
| Tas State Service | 21.2 | 15.0 | 14.9 | 13.2 | 13.5 | 2.1% |
| Self-insurers | 6.9 | 8.6 | 6.2 | 7.6 | 7.3 | -4.7% |
| All insurers | 17.1 | 14.2 | 12.8 | 12.4 | 11.1 | -10.7% |

**Table 6C: Average Lost Time per Claim by Industry Division**

| Industry Division | Payment Year | | | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| Forestry | 29 | 23 | 20 | 19 | 19 | 0.2% |
| Health and community services | 22 | 18 | 18 | 16 | 17 | 3.0% |
| Transport and storage | 18 | 15 | 13 | 17 | 16 | -4.5% |
| Finance and insurance | 22 | 16 | 15 | 12 | 15 | 23.8% |
| Agriculture, fishing, hunting | 26 | 24 | 16 | 20 | 13 | -33.2% |
| Accommodation, cafes, & rest. | 18 | 17 | 11 | 14 | 12 | -12.0% |
| Property and business services | 15 | 12 | 12 | 13 | 12 | -7.8% |
| Construction | 20 | 21 | 15 | 15 | 11 | -26.1% |
| Education | 20 | 13 | 11 | 12 | 10 | -14.6% |
| Personal and other services | 13 | 10 | 8 | 7 | 9 | 33.3% |
| Government administration | 12 | 9 | 9 | 9 | 9 | 7.1% |
| Mining | 20 | 14 | 16 | 13 | 9 | -29.9% |
| Retail trade | 11 | 10 | 9 | 10 | 9 | -8.1% |
| Mfg | 14 | 12 | 11 | 10 | 9 | -16.1% |
| Wholesale trade | 17 | 15 | 12 | 9 | 8 | -14.4% |
| Communication services | 21 | 22 | 14 | 9 | 5 | -43.2% |

| *Industry Division* | *Payment Year* | | | | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Cultural, recreational services | 22 | 13 | 15 | 10 | 5 | -53.8% |
| Electricity, gas, water supply | 3 | 2 | 5 | 9 | 3 | -69.5% |
| All Industries | 17 | 14 | 13 | 12 | 11 | -10.7% |

**Table 7A: Claim Payments**

| *Type of Payment* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Common law and negotiated settlement | 56.25 | 54.51 | 55.95 | 50.25 | 37.37 | -25.6% |
| Weekly | 32.14 | 28.98 | 27.39 | 28.14 | 23.68 | -15.9% |
| Medical | 27.04 | 24.71 | 24.27 | 25.39 | 23.10 | -9.0% |
| Legal & Invest | 11.41 | 13.49 | 11.57 | 9.61 | 8.24 | -14.2% |
| Lump sums | 1.64 | 1.13 | 1.03 | 2.49 | 5.75 | 131.3% |
| Total | 128.49 | 122.82 | 120.22 | 115.88 | 98.14 | -15.3% |
| **in constant November 2003 dollars** | | | | | | |
| Common law and negotiated settlement | 65.69 | 61.35 | 60.29 | 51.16 | 37.37 | -26.9% |
| Weekly | 37.54 | 32.62 | 29.51 | 28.65 | 23.68 | -17.4% |
| Medical | 31.57 | 27.81 | 26.15 | 25.84 | 23.10 | -10.6% |
| Legal & Invest | 13.33 | 15.18 | 12.47 | 9.79 | 8.24 | -15.8% |
| Lump sums | 1.92 | 1.27 | 1.11 | 2.53 | 5.75 | 126.3% |
| Total | 150.05 | 138.24 | 129.53 | 117.98 | 98.14 | -16.8% |
| **Type of Payment as a Proportion of Total Payments** | | | | | | |
| Common law and negotiated settlement | 44% | 44% | 47% | 43% | 38% | -12.2% |
| Weekly | 25% | 24% | 23% | 24% | 24% | -0.7% |
| Medical | 21% | 20% | 20% | 22% | 24% | 7.5% |
| Legal & Invest | 9% | 11% | 10% | 8% | 8% | 1.3% |
| Lump sums | 1% | 1% | 1% | 2% | 6% | 173.1% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 7B: Common Law and Negotiated Settlements (CLNS)**

| *Common Law/ Negotiated Settlement* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Common law | 44.04 | 42.68 | 46.79 | 35.21 | 22.05 | -37.4% |
| Negotiated settlement | 12.21 | 11.83 | 9.16 | 15.05 | 15.32 | 1.9% |
| Total | 56.25 | 54.51 | 55.95 | 50.25 | 37.37 | -25.6% |
| **in constant November 2003 dollars** | | | | | | |
| Common law | 51.43 | 48.05 | 50.42 | 35.84 | 22.05 | -38.5% |
| Negotiated settlement | 14.26 | 13.31 | 9.87 | 15.32 | 15.32 | 0.1% |
| Total | 65.69 | 61.36 | 60.29 | 51.16 | 37.37 | -26.9% |

| Common Law/ Negotiated Settlement | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| **As a Proportion of Total Common Law and Negotiated Settlement** | | | | | | |
| Common law | 78% | 78% | 84% | 70% | 59% | -15.8% |
| Negotiated settlement | 22% | 22% | 16% | 30% | 41% | 37.0% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 7C: Lump Sum Payments**

| Lump Sum | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| **in historical/current dollars** | | | | | | |
| Redemption | 0.00 | -0.02 | -0.05 | 1.69 | 4.37 | 158.6% |
| Maim | 1.35 | 0.72 | 0.49 | 0.27 | 0.28 | 3.2% |
| Impairment | 0.00 | 0.00 | 0.03 | 0.20 | 0.92 | 338.0% |
| Death benefits | 0.29 | 0.43 | 0.57 | 0.32 | 0.18 | -43.0% |
| Total | 1.64 | 1.13 | 1.03 | 2.49 | 5.75 | 130.4% |
| **in constant November 2003 dollars** | | | | | | |
| Redemption | 0.00 | -0.03 | -0.06 | 1.72 | 4.37 | 154.0% |
| Maim | 1.58 | 0.81 | 0.53 | 0.28 | 0.28 | 1.3% |
| Impairment | 0.00 | 0.00 | 0.03 | 0.21 | 0.92 | 330.2% |
| Death benefits | 0.34 | 0.48 | 0.61 | 0.33 | 0.18 | -44.0% |
| Total | 1.92 | 1.27 | 1.11 | 2.53 | 5.75 | 126.3% |
| **As a Proportion of Total Lump Sum** | | | | | | |
| Redemption | 0% | -2% | -5% | 68% | 76% | 12.3% |
| Maim | 82% | 64% | 47% | 11% | 5% | -55.2% |
| Impairment | 0% | 0% | 3% | 8% | 16% | 90.1% |
| Death benefits | 18% | 38% | 55% | 13% | 3% | -75.2% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 7D: Medical Costs**

| Medical Cost | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| **in historical/current dollars** | | | | | | |
| Doctor | 7.10 | 8.32 | 8.47 | 8.72 | 8.13 | -6.7% |
| Hospital | 2.87 | 2.55 | 2.37 | 2.99 | 3.16 | 5.5% |
| Rehabilitation | 6.85 | 7.43 | 7.40 | 7.24 | 6.07 | -16.2% |
| Allied medical | 7.34 | 4.62 | 4.43 | 4.85 | 4.30 | -11.2% |
| Miscellaneous | 2.88 | 1.79 | 1.61 | 1.58 | 1.44 | -9.3% |
| Total | 27.04 | 24.71 | 24.27 | 25.39 | 23.10 | -9.0% |
| **in constant November 2003 dollars** | | | | | | |
| Doctor | 8.29 | 9.36 | 9.12 | 8.88 | 8.13 | -8.4% |
| Hospital | 3.35 | 2.87 | 2.55 | 3.05 | 3.16 | 3.7% |
| Rehabilitation | 8.00 | 8.37 | 7.97 | 7.37 | 6.07 | -17.7% |
| Allied medical | 8.57 | 5.20 | 4.77 | 4.94 | 4.30 | -12.8% |
| Miscellaneous | 3.37 | 2.02 | 1.74 | 1.61 | 1.44 | -10.9% |

| *Medical Cost* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Total | 31.57 | 27.82 | 26.15 | 25.84 | 23.10 | -10.6% |
| **As a Proportion of Total Medical** | | | | | | |
| Doctor | 26% | 34% | 35% | 34% | 35% | 2.5% |
| Hospital | 11% | 10% | 10% | 12% | 14% | 16.0% |
| Rehabilitation | 25% | 30% | 30% | 29% | 26% | -7.9% |
| Allied medical | 27% | 19% | 18% | 19% | 19% | -2.5% |
| Miscellaneous | 11% | 7% | 7% | 6% | 6% | -0.3% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 7E: Legal and Investigation Costs**

| *Legal/ Investigation Costs* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Legal | 11.41 | 13.49 | 7.01 | 5.05 | 4.34 | -13.9% |
| Investigation | 0.00 | 0.00 | 4.56 | 4.57 | 3.90 | -14.6% |
| Total | 11.41 | 13.49 | 11.57 | 9.61 | 8.24 | -14.2% |
| **in constant November 2003 dollars** | | | | | | |
| Legal | 13.33 | 15.19 | 7.56 | 5.14 | 4.34 | -15.5% |
| Investigation | 0.00 | 0.00 | 4.91 | 4.65 | 3.90 | -16.1% |
| Total | 13.33 | 15.19 | 12.47 | 9.79 | 8.24 | -15.8% |
| **As a Proportion of Total Legal and Investigation** | | | | | | |
| Legal | 100% | 100% | 61% | 52% | 53% | 0.4% |
| Investigation | 0% | 0% | 39% | 48% | 47% | -0.4% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

Note: The split of data between legal and investigation costs began only from July 2001.

**Table 8A: Total Payments by Insurer Type**

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 96.25 | 93.70 | 90.05 | 84.74 | 70.24 | -17.1% |
| Tasmanian State Service | 21.37 | 18.82 | 20.98 | 20.10 | 18.00 | -10.4% |
| Self-insurers | 10.87 | 10.30 | 9.18 | 11.04 | 9.90 | -10.3% |
| Total | 128.49 | 122.82 | 120.22 | 115.88 | 98.14 | -15.3% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 112.40 | 105.48 | 97.03 | 86.27 | 70.24 | -18.6% |
| Tasmanian State Service | 24.95 | 21.18 | 22.61 | 20.46 | 18.00 | -12.0% |
| Self-insurers | 12.70 | 11.60 | 9.89 | 11.24 | 9.90 | -11.9% |
| Total | 150.05 | 138.26 | 129.53 | 117.98 | 98.14 | -16.8% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 75% | 76% | 75% | 73% | 72% | -2.1% |
| Tasmanian State Service | 17% | 15% | 17% | 17% | 18% | 5.7% |
| Self-insurers | 8% | 8% | 8% | 10% | 10% | 5.9% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

## Table 8B: Common Law and Negotiated Settlements by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 44.09 | 43.87 | 44.17 | 39.26 | 26.11 | -33.5% |
| Tasmanian State Service | 6.91 | 6.01 | 7.34 | 5.39 | 5.92 | 10.0% |
| Self-insurers | 5.25 | 4.62 | 4.45 | 5.61 | 5.36 | -4.5% |
| Total | 56.25 | 54.51 | 55.95 | 50.25 | 37.39 | -25.6% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 51.48 | 49.39 | 47.59 | 39.97 | 26.11 | -34.7% |
| Tasmanian State Service | 8.07 | 6.76 | 7.91 | 5.48 | 5.92 | 8.0% |
| Self-insurers | 6.14 | 5.21 | 4.79 | 5.71 | 5.36 | -6.2% |
| Total | 65.69 | 61.36 | 60.29 | 51.16 | 37.39 | -26.9% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 78% | 80% | 79% | 78% | 70% | -10.6% |
| Tasmanian State Service | 12% | 11% | 13% | 11% | 16% | 47.8% |
| Self-insurers | 9% | 8% | 8% | 11% | 14% | 28.3% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

## Table 8B1: Common Law Settlements by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 34.60 | 35.42 | 36.19 | 30.34 | 17.65 | -41.8% |
| Tasmanian State Service | 6.86 | 5.98 | 7.31 | 2.47 | 3.35 | 35.6% |
| Self-insurers | 2.58 | 1.29 | 3.29 | 2.40 | 1.06 | -55.9% |
| Total | 44.04 | 42.68 | 46.79 | 35.21 | 22.05 | -37.4% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 40.40 | 39.88 | 39.00 | 30.89 | 17.65 | -42.9% |
| Tasmanian State Service | 8.01 | 6.73 | 7.87 | 2.51 | 3.35 | 33.2% |
| Self-insurers | 3.02 | 1.45 | 3.55 | 2.44 | 1.06 | -56.7% |
| Total | 51.43 | 48.05 | 50.42 | 35.84 | 22.05 | -38.5% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 79% | 83% | 77% | 86% | 80% | -7.1% |
| Tasmanian State Service | 16% | 14% | 16% | 7% | 15% | 116.5% |
| Self-insurers | 6% | 3% | 7% | 7% | 5% | -29.6% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

## Table 8B2: Common Law Settlements by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 9.49 | 8.45 | 7.97 | 8.92 | 8.46 | -5.1% |
| Tasmanian State Service | 0.05 | 0.03 | 0.03 | 2.92 | 2.57 | -11.8% |
| Self-insurers | 2.67 | 3.34 | 1.15 | 3.21 | 4.30 | 33.7% |

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Total | 12.21 | 11.83 | 9.16 | 15.05 | 15.34 | 1.9% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 11.08 | 9.52 | 8.59 | 9.08 | 8.46 | -6.7% |
| Tasmanian State Service | 0.06 | 0.04 | 0.04 | 2.97 | 2.57 | -13.3% |
| Self-insurers | 3.12 | 3.76 | 1.24 | 3.27 | 4.30 | 31.4% |
| Total | 14.26 | 13.31 | 9.87 | 15.32 | 15.34 | 0.1% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 78% | 71% | 87% | 59% | 55% | -6.8% |
| Tasmanian State Service | 0% | 0% | 0% | 19% | 17% | -13.4% |
| Self-insurers | 22% | 28% | 13% | 21% | 28% | 31.2% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 8C: Weekly Benefits by Insurer Type**

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 22.82 | 20.72 | 19.42 | 18.40 | 16.01 | -13.0% |
| Tasmanian State Service | 6.50 | 5.63 | 5.94 | 7.30 | 5.78 | -20.9% |
| Self-insurers | 2.83 | 2.64 | 2.02 | 2.44 | 1.89 | -22.5% |
| Total | 32.14 | 28.98 | 27.39 | 28.14 | 23.68 | -15.9% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 26.64 | 23.32 | 20.93 | 18.74 | 16.01 | -14.5% |
| Tasmanian State Service | 7.59 | 6.34 | 6.40 | 7.44 | 5.78 | -22.3% |
| Self-insurers | 3.31 | 2.97 | 2.18 | 2.48 | 1.89 | -23.9% |
| Total | 37.54 | 32.63 | 29.51 | 28.65 | 23.68 | -17.4% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 71% | 71% | 71% | 65% | 68% | 3.4% |
| Tasmanian State Service | 20% | 19% | 22% | 26% | 24% | -5.9% |
| Self-insurers | 9% | 9% | 7% | 9% | 8% | -7.9% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 8D: Average Weekly Benefit**

| *Weekly Benefit* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in constant November 2003 dollars** | | | | | | |
| Weekly benefits ($m) | 37.537 | 32.628 | 29.507 | 28.650 | 23.677 | -17.4% |
| Number of claims with weekly benefits | 6,663 | 6,302 | 6,083 | 6,508 | 6,068 | -6.8% |
| Average weekly benefit per claim ($) | 5,634 | 5,177 | 4,851 | 4,402 | 3,902 | -11.4% |
| Total number of claims in payment year Total | 17,884 | 17,198 | 17,172 | 17,261 | 16,340 | -5.3% |

### Table 8E: Average Weekly Benefit by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 5,414 | 5,006 | 4,719 | 4,140 | 3,639 | -12.1% |
| Tasmanian State Service | 6,463 | 6,218 | 5,944 | 5,574 | 5,427 | -2.6% |
| Self-insurers | 5,819 | 4,758 | 3,812 | 3,820 | 3,130 | -18.1% |
| Total | 5,634 | 5,177 | 4,851 | 4,402 | 3,902 | -11.4% |

### Table 8F: Medical Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 18.48 | 17.96 | 16.90 | 17.65 | 16.51 | -6.5% |
| Tasmanian State Service | 6.76 | 5.04 | 5.63 | 5.51 | 4.60 | -16.4% |
| Self-insurers | 1.79 | 1.71 | 1.74 | 2.23 | 1.99 | -10.6% |
| Total | 27.04 | 24.71 | 24.27 | 25.39 | 23.10 | -9.0% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 21.58 | 20.22 | 18.21 | 17.97 | 16.51 | -8.1% |
| Tasmanian State Service | 7.89 | 5.67 | 6.07 | 5.61 | 4.60 | -17.9% |
| Self-insurers | 2.10 | 1.92 | 1.87 | 2.27 | 1.99 | -12.2% |
| Total | 31.57 | 27.82 | 26.15 | 25.84 | 23.10 | -10.6% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 68% | 73% | 70% | 70% | 71% | 2.8% |
| Tasmanian State Service | 25% | 20% | 23% | 22% | 20% | -8.2% |
| Self-insurers | 7% | 7% | 7% | 9% | 9% | -1.7% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

### Table 8F1: Doctors Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 5.49 | 6.01 | 5.88 | 6.40 | 6.00 | -6.3% |
| Tasmanian State Service | 0.91 | 1.57 | 1.83 | 1.43 | 1.32 | -7.8% |
| Self-insurers | 0.70 | 0.74 | 0.76 | 0.89 | 0.81 | -8.4% |
| Total | 7.10 | 8.32 | 8.47 | 8.72 | 8.13 | -6.7% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 6.41 | 6.77 | 6.33 | 6.52 | 6.00 | -7.9% |
| Tasmanian State Service | 1.07 | 1.76 | 1.97 | 1.46 | 1.32 | -9.4% |
| Self-insurers | 0.82 | 0.83 | 0.82 | 0.90 | 0.81 | -10.0% |
| Total | 8.29 | 9.36 | 9.12 | 8.88 | 8.13 | -8.4% |

### Table 8F2: Hospital Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 2.21 | 2.03 | 1.85 | 2.37 | 2.66 | 12.2% |
| Tasmanian State Service | 0.49 | 0.40 | 0.37 | 0.40 | 0.38 | -4.2% |
| Self-insurers | 0.18 | 0.12 | 0.14 | 0.22 | 0.11 | -48.9% |
| Total | 2.87 | 2.55 | 2.37 | 2.99 | 3.16 | 5.5% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 2.58 | 2.29 | 1.99 | 2.42 | 2.66 | 10.2% |
| Tasmanian State Service | 0.57 | 0.45 | 0.40 | 0.41 | 0.38 | -5.9% |
| Self-insurers | 0.20 | 0.13 | 0.16 | 0.22 | 0.11 | -49.8% |
| Total | 3.35 | 2.87 | 2.55 | 3.05 | 3.16 | 3.7% |

### Table 8F3: Rehabilitation Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 4.95 | 5.28 | 4.92 | 4.68 | 3.96 | -15.4% |
| Tasmanian State Service | 1.61 | 1.83 | 2.17 | 2.09 | 1.63 | -21.7% |
| Self-insurers | 0.29 | 0.32 | 0.31 | 0.47 | 0.48 | 0.8% |
| Total | 6.85 | 7.43 | 7.40 | 7.24 | 6.07 | -16.2% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 5.78 | 5.95 | 5.30 | 4.76 | 3.96 | -16.9% |
| Tasmanian State Service | 1.88 | 2.06 | 2.34 | 2.13 | 1.63 | -23.1% |
| Self-insurers | 0.34 | 0.36 | 0.33 | 0.48 | 0.48 | -1.0% |
| Total | 8.00 | 8.37 | 7.97 | 7.37 | 6.07 | -17.7% |

### Table 8F4: Allied Medical Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 4.18 | 3.32 | 3.10 | 3.05 | 2.79 | -8.5% |
| Tasmanian State Service | 2.77 | 0.93 | 0.94 | 1.32 | 1.05 | -20.6% |
| Self-insurers | 0.39 | 0.37 | 0.40 | 0.48 | 0.47 | -2.6% |
| Total | 7.34 | 4.62 | 4.43 | 4.85 | 4.30 | -11.2% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 4.88 | 3.74 | 3.34 | 3.10 | 2.79 | -10.2% |
| Tasmanian State Service | 3.23 | 1.05 | 1.01 | 1.34 | 1.05 | -22.0% |
| Self-insurers | 0.45 | 0.41 | 0.43 | 0.49 | 0.47 | -4.3% |
| Total | 8.57 | 5.20 | 4.77 | 4.94 | 4.30 | -12.8% |

### Table 8F5: Miscellaneous Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 1.65 | 1.31 | 1.16 | 1.15 | 1.10 | -4.4% |
| Tasmanian State Service | 0.99 | 0.31 | 0.33 | 0.27 | 0.21 | -19.2% |
| Self-insurers | 0.25 | 0.16 | 0.13 | 0.17 | 0.12 | -27.4% |
| Total | 2.88 | 1.79 | 1.61 | 1.58 | 1.44 | -9.3% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 1.93 | 1.48 | 1.25 | 1.17 | 1.10 | -6.1% |
| Tasmanian State Service | 1.15 | 0.35 | 0.35 | 0.27 | 0.21 | -20.6% |
| Self-insurers | 0.29 | 0.18 | 0.14 | 0.17 | 0.12 | -28.7% |
| Total | 3.37 | 2.02 | 1.74 | 1.61 | 1.44 | -10.9% |

### Table 8G: Legal and Investigation Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 9.73 | 10.27 | 8.68 | 7.08 | 6.05 | -14.6% |
| Tasmanian State Service | 0.96 | 2.03 | 1.95 | 1.76 | 1.53 | -13.3% |
| Self-insurers | 0.73 | 1.19 | 0.94 | 0.77 | 0.67 | -13.5% |
| Total | 11.41 | 13.49 | 11.57 | 9.61 | 8.24 | -14.2% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 11.36 | 11.56 | 9.36 | 7.21 | 6.05 | -16.1% |
| Tasmanian State Service | 1.12 | 2.29 | 2.10 | 1.80 | 1.53 | -14.8% |
| Self-insurers | 0.85 | 1.34 | 1.01 | 0.78 | 0.67 | -15.1% |
| Total | 13.33 | 15.19 | 12.47 | 9.79 | 8.24 | -15.8% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 85% | 76% | 75% | 74% | 73% | -0.4% |
| Tasmanian State Service | 8% | 15% | 17% | 18% | 19% | 1.1% |
| Self-insurers | 6% | 9% | 8% | 8% | 8% | 0.8% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

### Table 8G1: Legal Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 9.73 | 10.27 | 10.27 | 3.67 | 3.19 | -13.1% |
| Tasmanian State Service | 0.96 | 2.03 | 2.03 | 0.81 | 0.66 | -19.4% |
| Self-insurers | 0.73 | 1.19 | 1.19 | 0.57 | 0.50 | -11.4% |
| Total | 11.41 | 13.49 | 13.49 | 5.05 | 4.34 | -13.9% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 11.36 | 11.56 | 11.07 | 3.73 | 3.19 | -14.7% |
| Tasmanian State Service | 1.12 | 2.29 | 2.19 | 0.83 | 0.66 | -20.8% |
| Self-insurers | 0.85 | 1.34 | 1.28 | 0.58 | 0.50 | -12.9% |

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Total | 13.33 | 15.19 | 14.53 | 5.14 | 4.34 | -15.5% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 85% | 76% | 76% | 73% | 73% | 0.9% |
| Tasmanian State Service | 8% | 15% | 15% | 16% | 15% | -6.3% |
| Self-insurers | 6% | 9% | 9% | 11% | 12% | 3.0% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

### Table 8G2: Investigation Costs by Insurer Type

| *Insurer Type* | *Payment Year* | | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|
| | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | |
| Licensed insurers | 3.80 | 3.41 | 2.86 | -16.1% |
| Tasmanian State Service | 0.57 | 0.95 | 0.87 | -8.1% |
| Self-insurers | 0.19 | 0.20 | 0.16 | -19.6% |
| Total | 4.56 | 4.57 | 3.90 | -14.6% |
| **in constant November 2003 dollars** | | | | |
| Licensed insurers | 4.09 | 3.47 | 2.86 | -17.6% |
| Tasmanian State Service | 0.61 | 0.97 | 0.87 | -9.7% |
| Self-insurers | 0.21 | 0.21 | 0.16 | -21.0% |
| Total | 4.91 | 4.65 | 3.90 | -16.1% |
| **Insurer Type as a Proportion of Total** | | | | |
| Licensed insurers | 83% | 75% | 73% | -1.8% |
| Tasmanian State Service | 12% | 21% | 22% | 7.6% |
| Self-insurers | 4% | 4% | 4% | -5.8% |
| Total | 100% | 100% | 100% | 0.0% |

Note: The split of data between legal and investigation costs began only from July 2001.

### Table 8H: Lump Sum Payments by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 1.14 | 0.87 | 0.88 | 2.35 | 5.57 | 136.9% |
| Tasmanian State Service | 0.24 | 0.11 | 0.12 | 0.14 | 0.16 | 19.6% |
| Self-insurers | 0.27 | 0.15 | 0.03 | 0.00 | 0.00 | 0.0% |
| Total | 1.64 | 1.13 | 1.03 | 2.49 | 5.73 | 130.4% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 1.33 | 0.98 | 0.94 | 2.39 | 5.57 | 132.7% |
| Tasmanian State Service | 0.28 | 0.13 | 0.13 | 0.14 | 0.16 | 17.5% |
| Self-insurers | 0.31 | 0.17 | 0.04 | 0.00 | 0.00 | 0.0% |
| Total | 1.92 | 1.27 | 1.11 | 2.53 | 5.73 | 126.3% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 69% | 77% | 85% | 94% | 97% | 2.8% |

| Insurer Type | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| Tasmanian State Service | 14% | 10% | 12% | 6% | 3% | -48.1% |
| Self-insurers | 16% | 13% | 3% | 0% | 0% | 0.0% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 8H1: Redemptions by Insurer Type**

| Insurer Type | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 0.00 | -0.02 | -0.05 | 1.69 | 4.37 | 158.6% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 0.00 | -0.03 | -0.06 | 1.72 | 4.37 | 154.0% |

Note: Reported for licensed insurers only.

**Table 8H2: Maim Payments by Insurer Type**

| Insurer Type | Payment Year ($million) | | | | | % Change 2002–03 to 2003-04 |
|---|---|---|---|---|---|---|
| | 1999–00 | 2000–01 | 2001–02 | 2002–03 | 2003–04 | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 0.85 | 0.47 | 0.33 | 0.17 | 0.24 | 46.9% |
| Tasmanian State Service | 0.24 | 0.11 | 0.12 | 0.11 | 0.04 | -65.7% |
| Self-insurers | 0.27 | 0.15 | 0.03 | 0.00 | 0.00 | 0.0% |
| Total | 1.35 | 0.72 | 0.49 | 0.27 | 0.28 | 3.2% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 0.99 | 0.53 | 0.36 | 0.17 | 0.24 | 44.3% |
| Tasmanian State Service | 0.28 | 0.12 | 0.13 | 0.11 | 0.04 | -66.3% |
| Self-insurers | 0.31 | 0.17 | 0.04 | 0.00 | 0.00 | 0.0% |
| Total | 1.58 | 0.81 | 0.53 | 0.28 | 0.28 | 1.3% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 63% | 65% | 68% | 61% | 87% | 42.4% |
| Tasmanian State Service | 17% | 15% | 25% | 39% | 13% | -66.7% |
| Self-insurers | 20% | 21% | 7% | 0% | 0% | 0.0% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 8H3: Impairment Payments by Insurer Type**

| Insurer Type | Payment Year | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|
| | 2001–02 | 2002–03 | 2003–04 | |
| **in historical/current dollars** | | | | |
| Licensed insurers | 0.03 | 0.20 | 0.77 | 275.3% |
| Tasmanian State Service | 0.00 | 0.00 | 0.13 | 100.0% |
| Self-insurers | 0.001 | 0.00 | 0.00 | 0.0% |
| Total | 0.03 | 0.20 | 0.90 | 338.0% |
| **in constant November 2003 dollars** | | | | |
| Licensed insurers | 0.03 | 0.21 | 0.77 | 268.6% |

| Insurer Type | Payment Year | | | % Change 2002–03 to 2003–04 |
|---|---|---|---|---|
| | *2001–02* | *2002–03* | *2003–04* | |
| Tasmanian State Service | 0.00 | 0.00 | 0.13 | 100.0% |
| Self-insurers | 0.002 | 0.00 | 0.00 | 0.0% |
| Total | 0.03 | 0.21 | 0.90 | 330.2% |
| **Insurer Type as a Proportion of Total** | | | | |
| Licensed insurers | 96% | 100% | 86% | -14.3% |
| Tasmanian State Service | 0% | 0% | 14% | 100.0% |
| Self-insurers | 4% | 0% | 0% | 0.0% |
| Total | 100% | 100% | 100% | 0.0% |

**Table 8H4: Death Benefits by Insurer Type**

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 0.29 | 0.43 | 0.57 | 0.29 | 0.18 | -36.6% |
| Tasmanian State Service | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 | -100.0% |
| Total | 0.29 | 0.43 | 0.57 | 0.32 | 0.18 | -43.0% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 0.34 | 0.48 | 0.61 | 0.29 | 0.18 | -37.7% |
| Tasmanian State Service | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 | -100.0% |
| Total | 0.34 | 0.48 | 0.61 | 0.33 | 0.18 | -44.0% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 100% | 99% | 100% | 90% | 100% | 11.1% |
| Tasmanian State Service | 0% | 1% | 0% | 10% | 0% | -100.0% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

## Table 9A: Administration Costs

| *Administration Costs* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Reinsurance | 8.52 | 9.49 | 2.98 | 2.14 | 2.61 | 21.9% |
| Stoploss/catastrophe/ bank guarantee | 1.63 | 3.17 | 2.53 | 2.79 | 2.27 | -18.6% |
| Nominal Insurer | 0.16 | 0.18 | 0.43 | 0.00 | 0.00 | 0.0% |
| Workers Rehabilitation & Compensation Fund | 2.56 | 3.50 | 3.77 | 3.85 | 4.04 | 5.2% |
| Commissions/brokerage | 4.22 | 4.72 | 6.83 | 4.65 | 4.43 | -4.7% |
| Other administration costs | 12.23 | 14.23 | 11.32 | 18.49 | 18.83 | 1.9% |
| Total | 29.33 | 35.30 | 27.87 | 31.92 | 32.19 | 0.8% |
| **in constant November 2003 dollars** | | | | | | |
| Reinsurance | 9.95 | 10.68 | 3.21 | 2.18 | 2.61 | 19.7% |
| Stoploss/catastrophe/ bank guarantee | 1.90 | 3.57 | 2.73 | 2.84 | 2.27 | -20.0% |
| Nominal Insurer | 0.19 | 0.21 | 0.46 | 0.00 | 0.00 | 0.0% |
| Workers Rehabilitation & Compensation Fund | 2.99 | 3.94 | 4.06 | 3.92 | 4.04 | 3.3% |
| Commissions/brokerage | 4.93 | 5.31 | 7.36 | 4.74 | 4.43 | -6.4% |
| Other administration costs | 14.29 | 16.02 | 12.20 | 18.83 | 18.83 | 0.0% |
| Total | 34.25 | 39.74 | 30.02 | 32.49 | 32.19 | -0.9% |
| **As a Proportion of Total Administration Costs** | | | | | | |
| Reinsurance | 29% | 27% | 11% | 7% | 8% | 21% |
| Stoploss/catastrophe/ bank guarantee | 6% | 9% | 9% | 9% | 7% | -19% |
| Nominal Insurer | 1% | 1% | 2% | 0% | 0% | 0% |
| Workers Rehabilitation & Compensation Fund | 9% | 10% | 14% | 12% | 13% | 4% |
| Commissions/brokerage | 14% | 13% | 25% | 15% | 14% | -6% |
| Other administration costs | 42% | 40% | 41% | 58% | 59% | 1% |
| Total | 100% | 100% | 100% | 100% | 100% | 0% |

## Table 9B: Administration Costs by Insurer Type

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Licensed insurers | 24.93 | 29.46 | 21.26 | 26.77 | 26.76 | -0.1% |
| Tasmanian State Service | 1.62 | 1.80 | 2.08 | 2.16 | 2.42 | 12.2% |
| Self-insurers | 2.79 | 4.04 | 4.52 | 2.99 | 3.01 | 0.8% |
| Total | 29.33 | 35.30 | 27.87 | 31.92 | 32.19 | 0.8% |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 29.11 | 33.16 | 22.91 | 27.26 | 26.76 | -1.8% |

| *Insurer Type* | *Payment Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Tasmanian State Service | 1.89 | 2.02 | 2.25 | 2.20 | 2.42 | 10.2% |
| Self-insurers | 3.25 | 4.55 | 4.87 | 3.04 | 3.01 | -1.0% |
| Total | 34.25 | 39.74 | 30.02 | 32.49 | 32.19 | -0.9% |
| **Insurer Type as a Proportion of Total** | | | | | | |
| Licensed insurers | 85% | 83% | 76% | 84% | 83% | -0.9% |
| Tasmanian State Service | 6% | 5% | 7% | 7% | 8% | 11.2% |
| Self-insurers | 9% | 11% | 16% | 9% | 9% | -0.1% |
| Total | 100% | 100% | 100% | 100% | 100% | 0.0% |

**Table 10A: Average Claim Cost ($)**

| *Average Claim Cost* | *Report Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in constant November 2003 dollars** | | | | | | |
| Number of claims reported | 10,854 | 11,371 | 10,577 | 10,492 | 10,260 | -2.2% |
| Total incurred cost at 30 June in each year ($m) | 83.97 | 89.44 | 88.23 | 84.14 | 77.29 | -8.1% |
| Average claim cost at 30 June in each year ($) | 7,736 | 7,866 | 8,341 | 8,020 | 7,533 | -6.1% |
| Total incurred cost at 30 June 2004 ($m) | 119.80 | 106.96 | 86.88 | 78.57 | 77.29 | -1.6% |
| Average claim cost at 30 June 2004 ($) | 11,037 | 9,407 | 8,214 | 7,489 | 7,533 | 0.6% |

**Table 10B: Average Claim Cost by Insurer Type**

| *Insurer Type* | *Report Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in constant November 2003 dollars** | | | | | | |
| Licensed insurers | 7,031 | 7,886 | 9,065 | 8,105 | 8,172 | 0.8% |
| Tasmanian State Service | 7,483 | 8,606 | 6,718 | 9,660 | 6,072 | -37.1% |
| Self-insurers | 6,835 | 6,400 | 4,910 | 4,647 | 4,557 | -2.0% |
| Total | 7,736 | 7,866 | 8,341 | 8,020 | 7,533 | -6.1% |

**Table 11A: Policies and Premiums**

| *Policies/Premiums* | *Policy Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| **in historical/current dollars** | | | | | | |
| Number of policies | 13,886 | 13,438 | 12,960 | 13,006 | 13,755 | 6% |
| Number of exposed workers | 158,052 | 162,152 | 157,916 | 158,135 | 155,478 | -2% |
| Earned wages ($m) | 3,409.1 | 3,736.0 | 3,791.0 | 3,839.0 | 3,954.3 | 3% |

| *Policies/Premiums* | *Policy Year ($million)* | | | | | *% Change 2002–03 to 2003-04* |
|---|---|---|---|---|---|---|
| | *1999–00* | *2000–01* | *2001–02* | *2002–03* | *2003–04* | |
| Earned premiums ($m) | 105.87 | 117.30 | 119.82 | 119.70 | 109.95 | -8% |
| Actual average premium rate (% of wages) | 3.11% | 3.14% | 3.16% | 3.12% | 2.78% | -11% |
| | | | **in constant November 2003 dollars** | | | |
| Earned wages ($m) | 3,981.1 | 4205.88 | 4084.69 | 3908.33 | 3954.30 | 1.2% |
| Earned premiums ($m) | 123.6 | 132.05 | 129.10 | 121.86 | 109.95 | -9.8% |

**Table 11B: Average Premium Rates Charged by Insurers**

| *Insurer* | *2002–03* | *2003–04* | *% Change 2002–03 to 2003-04* |
|---|---|---|---|
| Allianz | 3.04% | 2.84% | -6.6% |
| Catholic | 1.43% | 1.51% | 5.6% |
| CGU | 2.88% | 2.39% | -17.0% |
| GIO | 3.48% | 3.15% | -9.5% |
| Guild | 1.97% | 2.06% | 4.6% |
| QBE | 3.00% | 2.68% | -10.7% |
| Vero | 3.82% | 3.45% | -9.7% |
| Zurich | 4.22% | 3.62% | -14.2% |
| All Insurers | 3.12% | 2.78% | -10.9% |

**Table 11C: Insurer's Industry Market Share**

| *Insurer* | *Market Share Based on Earned Premiums* | | *% Change 2002–03 to 2003–04* | *Market Share Based on Earned Wages* | | *% Change 2002–03 to 2003–04* |
|---|---|---|---|---|---|---|
| | *2002–03* | *2003–04* | | *2002–03* | *2003–04* | |
| Allianz | 34.0% | 31.7% | -6.8% | 34.9% | 31.1% | -11.0% |
| Catholic | 0.5% | 0.5% | 12.5% | 1.0% | 0.9% | -4.9% |
| CGU | 23.9% | 23.5% | -2.1% | 25.9% | 27.3% | 5.2% |
| GIO | 8.4% | 8.4% | 0.6% | 7.5% | 7.4% | -1.0% |
| Guild | 0.8% | 1.0% | 22.2% | 1.3% | 1.4% | 4.4% |
| QBE | 15.6% | 17.6% | 13.3% | 16.2% | 18.3% | 13.2% |
| Vero | 9.9% | 9.4% | -5.3% | 8.1% | 7.5% | -6.6% |
| Zurich | 6.9% | 7.9% | 14.1% | 5.1% | 6.1% | 18.6% |
| All Insurers | 100.0% | 100.0% | 0.0% | 100.0% | 100.0% | 0.0% |

## Table 12A: Premium Rates: Top 50 Industries Based on Number of Employers, 2003–04 (% of wages)

| *ANZSIC* | *Description* | *Number of Employers* | *Industry as % of Number of Employers* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5730 | Cafes and Restaurants | 424 | 3.1% | 2.38 | - | 2.29 | 3.34 | 2.74 | 1.91 | 2.49 | 2.06 | 2.19 |
| 6110 | Road Freight Transport | 376 | 2.7% | 4.79 | - | 5.21 | 5.90 | - | 5.36 | 7.33 | 5.84 | 5.37 |
| 5125 | Takeaway Food Retailing | 348 | 2.5% | 2.39 | - | 2.18 | 2.92 | - | 1.75 | 2.62 | 1.90 | 1.99 |
| 0123 | Dairy Cattle Farming | 336 | 2.4% | 9.47 | - | 7.06 | 8.93 | 36.06 | 6.47 | 14.45 | 5.76 | 6.50 |
| 0130 | Sheep-Beef Cattle Farming | 313 | 2.3% | 4.89 | - | 6.50 | 6.41 | - | 5.59 | 9.88 | 5.18 | 5.60 |
| 0124 | Sheep Farming | 285 | 2.1% | 11.31 | - | 7.60 | 10.49 | - | 6.55 | 8.69 | 5.50 | 6.79 |
| 5710 | Accommodation | 282 | 2.1% | 2.76 | 4.30 | 2.49 | 3.58 | 5.57 | 2.37 | 2.97 | 2.47 | 2.59 |
| 8621 | General Practice Medical Services | 263 | 1.9% | 0.88 | - | 0.98 | 0.91 | 1.08 | 0.82 | 2.17 | 1.15 | 0.89 |
| 9526 | Hairdressing and Beauty Salons | 262 | 1.9% | 2.13 | - | 1.69 | 1.77 | 2.20 | 1.58 | 1.73 | 1.83 | 1.71 |
| 5329 | Automotive Repair and Services | 260 | 1.9% | 2.77 | - | 2.64 | 2.71 | - | 2.64 | 2.45 | 2.85 | 2.70 |
| 4111 | House Construction | 216 | 1.6% | 5.36 | - | 6.02 | 7.77 | - | 5.32 | 6.62 | 6.09 | 5.62 |
| 0113 | Vegetable Growing | 203 | 1.5% | 4.29 | - | 6.45 | 6.15 | 23.90 | 4.53 | 7.49 | 5.46 | 5.34 |
| 5720 | Pubs, Taverns and Bars | 196 | 1.4% | 3.29 | - | 2.14 | 2.98 | 8.01 | 2.50 | 2.50 | 2.88 | 2.46 |
| 7855 | Business Management Services | 196 | 1.4% | 1.16 | - | 1.17 | 0.96 | 1.62 | 1.41 | 1.25 | 1.09 | 1.19 |
| 4232 | Electrical Services | 172 | 1.3% | 3.37 | - | 2.60 | 3.91 | - | 2.76 | 7.29 | 3.13 | 2.92 |
| 7834 | Computer Consultancy Services | 168 | 1.2% | 0.62 | - | 0.89 | 0.81 | 1.39 | 1.20 | 0.99 | 1.14 | 0.79 |
| 5259 | Retailing n.e.c. | 168 | 1.2% | 1.51 | - | 1.71 | 2.83 | 7.16 | 1.52 | 1.30 | 1.45 | 1.59 |
| 7854 | Business Administrative Services | 157 | 1.1% | 0.93 | 0.66 | 1.20 | 0.88 | 0.96 | 1.49 | 1.18 | 1.51 | 1.09 |
| 4210 | Site Preparation Services | 152 | 1.1% | 5.35 | - | 5.06 | 6.36 | - | 5.09 | 6.58 | 4.41 | 5.24 |
| 5321 | Automotive Fuel Retailing | 150 | 1.1% | 2.39 | - | 2.38 | 2.49 | - | 2.10 | 3.13 | 3.54 | 2.45 |
| 5251 | Pharmaceutical, Cosmetic Retailing | 149 | 1.1% | 1.80 | - | 1.55 | 1.55 | 1.24 | 1.02 | 1.62 | 1.04 | 1.26 |
| 5110 | Supermarket and Grocery Stores | 146 | 1.1% | 1.98 | - | 2.14 | 2.75 | 2.88 | 2.27 | 2.43 | 2.58 | 2.15 |
| 7842 | Accounting Services | 146 | 1.1% | 0.71 | - | 0.84 | 0.91 | - | 0.83 | 0.89 | 0.75 | 0.79 |
| 5243 | Newspaper, Book and Stationery Retailing | 139 | 1.0% | 1.11 | 1.40 | 1.26 | 0.90 | 1.39 | 1.17 | 1.32 | 1.78 | 1.20 |
| 5221 | Clothing Retailing | 138 | 1.0% | 1.33 | - | 1.08 | 1.28 | 1.89 | 1.79 | 1.26 | 1.35 | 1.35 |
| 5740 | Clubs (Hospitality) | 131 | 1.0% | 3.31 | - | 2.28 | 3.55 | - | 2.38 | 3.34 | 2.73 | 2.62 |
| 7823 | Consulting Engineering Services | 130 | 0.9% | 1.14 | - | 0.94 | 1.37 | 1.27 | 0.83 | 1.27 | 0.90 | 1.03 |

| *ANZSIC* | *Description* | *Number of Employers* | *Industry as % of Number of Employers* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7720 | Real Estate Agents | 124 | 0.9% | 0.67 | - | 0.73 | 0.77 | 1.07 | 0.83 | 0.79 | 0.90 | 0.75 |
| 0122 | Grain-Sheep and Grain-Beef Cattle Farming | 117 | 0.9% | 8.42 | - | 5.36 | 8.61 | - | 5.82 | 6.40 | 5.78 | 5.64 |
| 8622 | Specialist Medical Services | 116 | 0.8% | 1.45 | - | 1.06 | 0.65 | - | 1.11 | 1.39 | 1.08 | 1.13 |
| 5233 | Domestic Hardware and Houseware Retailing | 115 | 0.8% | 1.74 | - | 1.74 | 2.28 | 1.88 | 2 | 3.36 | 2.65 | 1.91 |
| 0125 | Beef Cattle Farming | 115 | 0.8% | 8.38 | - | 8.88 | 10.56 | 8.42 | 6.17 | 18.98 | 5.75 | 6.86 |
| 7841 | Legal Services | 113 | 0.8% | 1.76 | - | 1.35 | 1.63 | 1.05 | 1.12 | 1.08 | 0.94 | 1.21 |
| 7866 | Cleaning Services | 110 | 0.8% | 5.60 | - | 6.21 | 9.44 | 6.49 | 5.38 | 6.88 | 5.14 | 5.55 |
| 0302 | Logging | 110 | 0.8% | 13.32 | - | 16.19 | 16.64 | - | 12.12 | 13.20 | - | 13.73 |
| 8623 | Dental Services | 102 | 0.7% | 0.86 | - | 1.01 | 0.99 | 1.38 | 0.82 | - | 0.97 | 0.92 |
| 9629 | Interest Groups n.e.c. | 98 | 0.7% | 1.99 | 3.45 | 1.32 | 3.58 | 2.21 | 1.50 | 4.76 | 1.93 | 3.39 |
| 5124 | Bread and Cake Retailing | 95 | 0.7% | 1.97 | - | 1.94 | 2.36 | 2.55 | 1.49 | - | 1.96 | 1.85 |
| 6122 | Short Distance Bus Transport | 93 | 0.7% | 3.49 | - | 2.06 | 3.64 | - | 4.43 | 4.11 | 4.23 | 3.61 |
| 5121 | Fresh Meat, Fish and Poultry Retailing | 92 | 0.7% | 3.79 | - | 3.24 | 3.53 | 3.25 | 6.52 | 4.56 | 3.49 | 3.95 |
| 6123 | Taxi and Other Road Passenger Transport | 88 | 0.6% | 11.59 | - | 4.57 | | - | 3.97 | 6.46 | 5.78 | 5.40 |
| 0219 | Services to Agriculture n.e.c. | 84 | 0.6% | 4.96 | - | 6.16 | 10.45 | - | 4.88 | 9.31 | 2.28 | 5.27 |
| 5323 | Smash Repairing | 83 | 0.6% | 2.77 | - | 3.04 | 3.89 | - | 3.24 | 3.81 | 3.36 | 2.98 |
| 9621 | Business and Professional Associations | 81 | 0.6% | 1.30 | - | 1.46 | 1.04 | 1.61 | 1.01 | 3.28 | 2.41 | 1.13 |
| 7520 | Services to Insurance | 80 | 0.6% | 0.56 | - | 1.20 | 0.95 | - | 1.25 | 0.97 | 0.93 | 0.92 |
| 9312 | Sports Grounds and Facilities | 80 | 0.6% | 4.71 | - | 3.84 | 2.58 | 3 | 2.96 | 2.96 | 3.15 | 3.30 |
| 4244 | Painting and Decorating Services | 78 | 0.6% | 5.69 | - | 5.03 | 6.03 | - | 4.75 | 7.51 | 5.24 | 4.98 |
| 4231 | Plumbing Services | 78 | 0.6% | 4.04 | - | 4.24 | 9.87 | - | 4.25 | 6.98 | 5.75 | 4.23 |
| 4242 | Carpentry Services | 77 | 0.6% | 5.96 | - | 4.74 | 10.61 | - | 4.83 | 4.81 | 5.10 | 5.11 |
| 9311 | Horse and Dog Racing | 74 | 0.5% | 4.02 | - | - | 16.39 | - | 8.54 | 5.74 | 5.02 | 4.12 |

n.e.c. = not elsewhere classified

## Table 12B: Premium Rates: Top 50 Industries Based on Earned Premium, 2003–04 (% of wages)

| *ANZSIC* | *Description* | *Earned Premium ($m)* | *Industry as % of Earned Premium* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 8613 | Nursing homes | 5.72 | 5.2% | 6.00 | - | 4.25 | 5.40 | - | 4.35 | 5.34 | 3.64 | 4.86 |
| 6110 | Road Freight Transport | 4.52 | 4.1% | 4.79 | - | 5.21 | 5.90 | - | 5.36 | 7.33 | 5.84 | 5.37 |
| 0302 | Logging | 3.77 | 3.4% | 13.32 | - | 16.19 | 16.64 | - | 12.12 | 13.20 | - | 13.73 |
| 8113 | Local government administration | 3.17 | 2.9% | 2.44 | - | 1.62 | 3.05 | - | 2.08 | 2.30 | 2.26 | 2.26 |
| 2311 | Log sawmilling | 2.02 | 1.8% | 7.87 | - | 2.08 | 18.21 | - | 9.71 | 9.66 | 11.86 | 5.36 |
| 4210 | Site Preparation Services | 1.93 | 1.8% | 5.35 | - | 5.06 | 6.36 | - | 5.09 | 6.58 | 4.41 | 5.24 |
| 0420 | Aquaculture | 1.81 | 1.6% | 3.99 | - | 4.75 | 5.25 | - | 5.29 | 6.76 | 5.70 | 4.47 |
| 5710 | Accommodation | 1.55 | 1.4% | 2.76 | 4.30 | 2.49 | 3.58 | 5.57 | 2.37 | 2.97 | 2.47 | 2.59 |
| 8611 | Hospitals | 1.47 | 1.3% | 3.27 | - | 1.47 | 8.87 | - | - | - | - | 1.65 |
| 7861 | Employment placement services | 1.45 | 1.3% | 1.86 | - | 2.07 | 2.43 | - | 6.83 | 3.85 | - | 2.56 |
| 2130 | Fuit and vegetable processing | 1.33 | 1.2% | 3.90 | - | 0.82 | 3.58 | - | 4.44 | - | 2.24 | 2.24 |
| 7862 | Contract staff services | 1.30 | 1.2% | - | - | 5.29 | 7.84 | 5.31 | 2.01 | 8.42 | 4.86 | 3.68 |
| 8722 | Residential care services nec | 1.19 | 1.1% | 5.87 | 4.33 | 6.17 | 5.00 | 3.13 | 4.98 | 4.82 | 3.64 | 5.65 |
| 5720 | Pubs, Taverns and Bars | 1.18 | 1.1% | 3.29 | - | 2.14 | 2.98 | 8.01 | 2.50 | 2.50 | 2.88 | 2.46 |
| 5730 | Cafes and Restaurants | 1.16 | 1.1% | 2.38 | - | 2.29 | 3.34 | 2.74 | 1.91 | 2.49 | 2.06 | 2.19 |
| 2769 | Fabricated Metal Product Manufacturing | 1.14 | 1.0% | 5.32 | - | 4.05 | 4.83 | - | 4.78 | 7.09 | 3.23 | 4.71 |
| 4232 | Electrical Services | 1.04 | 0.9% | 3.37 | - | 2.60 | 3.91 | - | 2.76 | 7.29 | 3.13 | 2.92 |
| 8729 | Non-residential care services nec | 1.04 | 0.9% | 4.95 | 1.20 | 3.56 | 6.41 | - | 2.72 | 4.21 | 6.12 | 3.54 |
| 5233 | Domestic Hardware and Houseware Retailing | 1.03 | 0.9% | 1.74 | - | 1.74 | 2.28 | 1.88 | 2.00 | 3.36 | 2.65 | 1.91 |
| 6402 | Scheduled Domestic Air Transport | 1.03 | 0.9% | 3.66 | - | 2.68 | - | - | 5.80 | - | 2.54 | 3.61 |
| 6509 | Transport nec | 1.02 | 0.9% | 4.91 | - | 6.25 | 6.29 | - | 6.38 | 4.77 | 5.25 | 6.27 |
| 9633 | Fire brigade services | 0.99 | 0.9% | 4.38 | - | - | - | - | 2.30 | - | 4.68 | 4.38 |
| 1314 | Gold ore mining | 0.95 | 0.9% | 8.08 | - | 3.91 | 2.60 | - | - | - | - | 4.13 |
| 5329 | Automotive Repair and Services | 0.94 | 0.9% | 2.77 | - | 2.64 | 2.71 | - | 2.64 | 2.45 | 2.85 | 2.70 |
| 2822 | Boatbuilding | 0.93 | 0.8% | 4.57 | - | 39.06 | 7.80 | - | 9.27 | 6.44 | 15.61 | 26.89 |
| 2869 | Industrial machinery and equipment | 0.93 | 0.8% | 3.04 | - | 3.03 | 3.21 | 50.05 | 4.06 | 6.50 | 3.76 | 3.18 |
| 0123 | Sheep-Beef Cattle Farming | 0.90 | 0.8% | 9.47 | - | 7.06 | 8.93 | 36.06 | 6.47 | 14.45 | 5.76 | 6.50 |

| *ANZSIC* | *Description* | *Earned Premium ($m)* | *Industry as % of Earned Premium* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 9629 | Interest Groups n.e.c. | 0.89 | 0.8% | 1.99 | 3.45 | 1.32 | 3.58 | 2.21 | 1.50 | 4.76 | 1.93 | 3.39 |
| 0169 | Crop and plant growing nec | 0.89 | 0.8% | 11.68 | - | 8.86 | 8.51 | - | 4.27 | 8.04 | 5.90 | 9.54 |
| 0130 | Dairy Cattle Farming | 0.87 | 0.8% | 4.89 | - | 6.50 | 6.41 | - | 5.59 | 9.88 | 5.18 | 5.60 |
| 7120 | Telecommunication services | 0.87 | 0.8% | 0.77 | - | 2.01 | 2.47 | - | 1.90 | 1.58 | 52.00 | 2.16 |
| 4121 | Road and bridge construction | 0.85 | 0.8% | 6.13 | - | 5.05 | 5.96 | - | 5.91 | 5.60 | 3.62 | 5.36 |
| 0113 | Vegetable Growing | 0.85 | 0.8% | 4.29 | - | 6.45 | 6.15 | 23.90 | 4.53 | 7.49 | 5.46 | 5.34 |
| 7866 | Cleaning services | 0.84 | 0.8% | 5.60 | - | 6.21 | 9.44 | 6.49 | 5.38 | 6.88 | 5.14 | 5.55 |
| 0124 | Sheep Farming | 0.84 | 0.8% | 11.31 | - | 7.60 | 10.49 | - | 6.55 | 8.69 | 5.50 | 6.79 |
| 2129 | Dairy product manufacturing nec | 0.84 | 0.8% | - | - | - | 4.16 | - | 4.33 | 5.81 | 8.07 | 6.01 |
| 2111 | Meat processing | 0.81 | 0.7% | 10.04 | - | 18.50 | 6.04 | - | 6.91 | - | 10.10 | 6.55 |
| 4113 | Non-residential building construction | 0.78 | 0.7% | 4.30 | - | 3.09 | 4.91 | - | 3.83 | 21.82 | 5.13 | 3.79 |
| 4111 | House Construction | 0.78 | 0.7% | 5.36 | - | 6.02 | 7.77 | - | 5.32 | 6.62 | 6.09 | 5.62 |
| 6122 | Short Distance Bus Transport | 0.77 | 0.7% | 3.49 | - | 2.06 | 3.64 | - | 4.43 | 4.11 | 4.23 | 3.61 |
| 3610 | Electricity supply | 0.77 | 0.7% | 2.54 | - | 0.61 | - | - | - | - | 3.00 | 0.68 |
| 2173 | Seafood processing | 0.76 | 0.7% | 7.13 | - | 5.71 | 8.46 | - | 5.21 | 8.08 | 6.31 | 6.29 |
| 4122 | Non-building construction nec | 0.72 | 0.7% | 4.85 | - | 1.69 | 3.92 | - | 4.63 | 5.29 | 5.73 | 3.23 |
| 2741 | Structural steel fabricating | 0.72 | 0.7% | 6.43 | - | 4.99 | 6.93 | - | 5.82 | - | 3.90 | 4.88 |
| 5125 | Takeaway Food Retailing | 0.69 | 0.6% | 2.39 | - | 2.18 | 2.92 | - | 1.75 | 2.62 | 1.90 | 1.99 |
| 5311 | Car retailing | 0.67 | 0.6% | 1.32 | - | 1.04 | 1.98 | - | 1.06 | 1.87 | 1.86 | 1.22 |
| 1319 | Metal ore mining nec | 0.61 | 0.6% | 3.13 | - | 6.50 | - | - | - | 6.81 | - | 3.46 |
| 4619 | Machinery and equipment wholesaling nec | 0.59 | 0.5% | 3.28 | - | 1.76 | 3.59 | 2.00 | 2.06 | 2.70 | 2.21 | 2.86 |
| 2421 | Newspaper printing or publishing | 0.58 | 0.5% | 1.30 | - | 2.64 | 2.17 | - | 1.85 | 2.20 | - | 1.91 |
| 8431 | Higher education | 0.57 | 0.5% | 0.50 | - | 1.40 | - | - | 0.66 | 0.84 | - | 0.53 |

n.e.c. = not elsewhere classified

## Table 12C: Premium Rates: Top 50 Industries Based on Earned Wages, 2003–04 (% of wages)

| *ANZSIC* | *Description* | *Earned Wages ($m)* | *Industry as % of Earned Wages* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 8113 | Local government administration | 140.5 | 3.6% | 2.44 | - | 1.62 | 3.05 | - | 2.08 | 2.30 | 2.26 | 2.26 |
| 8613 | Nursing homes | 117.5 | 3.0% | 6.00 | - | 4.25 | 5.40 | - | 4.35 | 5.34 | 3.64 | 4.86 |
| 3610 | Electricity supply | 112.9 | 2.9% | 2.54 | - | 0.61 | - | - | - | - | 3 | 0.68 |
| 8431 | Higher education | 108.1 | 2.7% | 0.50 | - | 1.40 | - | - | 0.66 | 0.84 | | 0.53 |
| 8611 | Hospitals | 89.0 | 2.3% | 3.27 | - | 1.47 | 8.87 | - | - | - | | 1.65 |
| 6110 | Road Freight Transport | 84.1 | 2.1% | 4.79 | - | 5.21 | 5.90 | - | 5.36 | 7.33 | 5.84 | 5.37 |
| 5710 | Accommodation | 59.9 | 1.5% | 2.76 | 4.30 | 2.49 | 3.58 | 5.57 | 2.37 | 2.97 | 2.47 | 2.59 |
| 2130 | Fruit and vegetable processing | 59.2 | 1.5% | 3.90 | - | 0.82 | 3.58 | - | 4.44 | - | 2.24 | 2.24 |
| 7861 | Employment placement services | 56.7 | 1.4% | 1.86 | - | 2.07 | 2.43 | - | 6.83 | 3.85 | | 2.56 |
| 5311 | Car retailing | 55.1 | 1.4% | 1.32 | - | 1.04 | 1.98 | - | 1.06 | 1.87 | 1.86 | 1.22 |
| 7720 | Real Estate Agents | 54.9 | 1.4% | 0.67 | - | 0.73 | 0.77 | 1.07 | 0.83 | 0.79 | 0.9 | 0.75 |
| 5233 | Domestic Hardware and Houseware Retailing | 53.9 | 1.4% | 1.74 | - | 1.74 | 2.28 | 1.88 | 2.00 | 3.36 | 2.65 | 1.91 |
| 8423 | Combined primary and secondary education | 53.3 | 1.3% | 0.89 | 1.56 | 1.57 | 0.98 | - | 0.69 | 1.16 | | 1.01 |
| 5730 | Cafes and Restaurants | 52.8 | 1.3% | 2.38 | - | 2.29 | 3.34 | 2.74 | 1.91 | 2.49 | 2.06 | 2.19 |
| 5720 | Pubs, Taverns and Bars | 48.0 | 1.2% | 3.29 | - | 2.14 | 2.98 | 8.01 | 2.50 | 2.50 | 2.88 | 2.46 |
| 9322 | Casinos | 47.6 | 1.2% | 1.05 | - | - | - | - | - | - | | 1.05 |
| 7842 | Accounting Services | 43.4 | 1.1% | 0.71 | - | 0.84 | 0.91 | - | 0.83 | 0.89 | 0.75 | 0.79 |
| 8621 | General Practice Medical Services | 43.3 | 1.1% | 0.88 | - | 0.98 | 0.91 | 1.08 | 0.82 | 2.17 | 1.15 | 0.89 |
| 420 | Aquaculture | 40.6 | 1.0% | 3.99 | - | 4.75 | 5.25 | - | 5.29 | 6.76 | 5.7 | 4.47 |
| 7120 | Telecommunication services | 40.3 | 1.0% | 0.77 | - | 2.01 | 2.47 | - | 1.90 | 1.58 | 52 | 2.16 |
| 2311 | Log sawmilling | 37.7 | 1.0% | 7.87 | - | 2.08 | 18.21 | - | 9.71 | 9.66 | 11.86 | 5.36 |
| 4210 | Site Preparation Services | 36.9 | 0.9% | 5.35 | - | 5.06 | 6.36 | - | 5.09 | 6.58 | 4.41 | 5.24 |
| 4232 | Electrical Services | 35.6 | 0.9% | 3.37 | - | 2.60 | 3.91 | - | 2.76 | 7.29 | 3.13 | 2.92 |
| 7862 | Contract staff services | 35.3 | 0.9% | - | - | 5.29 | 7.84 | 5.31 | 2.01 | 8.42 | 4.86 | 3.68 |
| 7841 | Legal Services | 35.2 | 0.9% | 1.76 | - | 1.35 | 1.63 | 1.05 | 1.12 | 1.08 | 0.94 | 1.21 |
| 5329 | Automotive Repair and Services | 34.8 | 0.9% | 2.77 | - | 2.64 | 2.71 | - | 2.64 | 2.45 | 2.85 | 2.7 |
| 5125 | Takeaway Food Retailing | 34.6 | 0.9% | 2.39 | - | 2.18 | 2.92 | - | 1.75 | 2.62 | 1.9 | 1.99 |

| *ANZSIC* | *Description* | *Earned Wages ($m)* | *Industry as % of Earned Wages* | *Allianz* | *Catholic* | *CGU* | *GIO* | *Guild* | *QBE* | *Vero* | *Zurich* | *All Insurers* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 7823 | Consulting Engineering Services | 33.4 | 0.8% | 1.14 | - | 0.94 | 1.37 | 1.27 | 0.83 | 1.27 | 0.9 | 1.03 |
| 2331 | Pulp, paper and paperboard manufacturing | 31.7 | 0.8% | - | - | 5.07 | - | - | 1.24 | 1.65 | | 1.3 |
| 7834 | Computer Consultancy Services | 31.0 | 0.8% | 0.62 | - | 0.89 | 0.81 | 1.39 | 1.20 | 0.99 | 1.14 | 0.79 |
| 2421 | Newspaper printing or publishing | 30.2 | 0.8% | 1.30 | - | 2.64 | 2.17 | - | 1.85 | 2.20 | | 1.91 |
| 7855 | Business Management Services | 29.3 | 0.7% | 1.16 | - | 1.17 | 0.96 | 1.62 | 1.41 | 1.25 | 1.09 | 1.19 |
| 2869 | Industrial machinery and equipment mfg nec | 29.3 | 0.7% | 3.04 | - | 3.03 | 3.21 | 50.05 | 4.06 | 6.50 | 3.76 | 3.18 |
| 8729 | Non-residential care services nec | 29.3 | 0.7% | 4.95 | 1.20 | 3.56 | 6.41 | - | 2.72 | 4.21 | 6.12 | 3.54 |
| 8622 | Specialist Medical Services | 29.2 | 0.7% | 1.45 | - | 1.06 | 0.65 | - | 1.11 | 1.39 | 1.08 | 1.13 |
| 5251 | Pharmaceutical, Cosmetic Retailing | 28.5 | 0.7% | 1.8 | - | 1.55 | 1.55 | 1.24 | 1.02 | 1.62 | 1.04 | 1.26 |
| 6402 | Scheduled domestic air transport | 28.5 | 0.7% | 3.66 | - | 2.68 | - | - | 5.80 | - | 2.54 | 3.61 |
| 302 | Logging | 27.5 | 0.7% | 13.32 | - | 16.19 | 16.64 | - | 12.12 | 13.20 | | 13.73 |
| 7422 | General insurance | 27.0 | 0.7% | 0.72 | 1.23 | 4.65 | 3.10 | 1.4 | - | 0.83 | | 1.73 |
| 9629 | Interest Groups n.e.c. | 26.2 | 0.7% | 1.99 | 3.45 | 1.32 | 3.58 | 2.21 | 1.50 | 4.76 | 1.93 | 3.39 |
| 7854 | Business Administrative Services | 25.9 | 0.7% | 0.93 | 0.66 | 1.20 | 0.88 | 0.96 | 1.49 | 1.18 | 1.51 | 1.09 |
| 4519 | Farm produce and supplies wholesaling nec | 25.5 | 0.6% | 1.97 | - | 1.39 | 3.82 | 3.00 | 2.92 | 14.99 | 2.68 | 1.8 |
| 2769 | Fabricated Metal Product Manufacturing | 24.2 | 0.6% | 5.32 | - | 4.05 | 4.83 | - | 4.78 | 7.09 | 3.23 | 4.71 |
| 2412 | Printing | 23.7 | 0.6% | 1.49 | - | 1.98 | 3.73 | - | 1.25 | 1.87 | 2.76 | 1.65 |
| 5259 | Retailing n.e.c. | 23.3 | 0.6% | 1.51 | - | 1.71 | 2.83 | 7.16 | 1.52 | 1.30 | 1.45 | 1.59 |
| 1314 | Gold ore mining | 23.1 | 0.6% | 8.08 | - | 3.91 | 2.60 | - | - | - | | 4.13 |
| 8421 | Primary education | 22.8 | 0.6% | 0.84 | 1.47 | 0.63 | 1.24 | - | 1.30 | 1.55 | | 1.42 |
| 2819 | Automotive component manufacturing nec | 22.6 | 0.6% | 2.46 | - | 1.49 | - | - | 2.12 | - | 52 | 1.56 |
| 9633 | Fire brigade services | 22.5 | 0.6% | 4.38 | - | - | - | - | 2.30 | - | 4.68 | 4.38 |
| 4122 | Non-building construction nec | 22.2 | 0.6% | 4.85 | - | 1.69 | 3.92 | - | 4.63 | 5.29 | 5.73 | 3.23 |

n.e.c. = not elsewhere classified

## Claims Receiving Payments for Permanent Impairment

| Claim | % Impairment | Occupation of worker | Description of injury[a] | Impairment Payment | Weekly benefits | Medical | Legal & Invest | Settlement | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 1 | Storeperson | Releasing dock leveller, released it quickly, partial amputation of right index finger | 1,412 | 3,685 | 1,835 | 1,481 | 0 | 8,413 | 37 | 6 | Woolworths | Closed | Full RTW same employer pre-injury duties |
| 2 | 1 | Labourer | Using mechanical log splitter with co-worker, axe operated early, partial amputation of left finger | 1,411 | 1,440 | 3,375 | 1,464 | 0 | 7,690 | 14 | 8 | Allianz | Closed | Full RTW same employer pre-injury duties |
| 3 | 1 | Paving and surfacing labourer | Positioning guard rail post, co-worker rammed post and crushed three left-hand fingers | 1,448 | 17,886 | 19,289 | 4,204 | 0 | 42,827 | 149 | 14 | NRMA | Closed | Full RTW same employer pre-injury duties |
| 4 | 1 | Handyperson | Caught hand in chain drive wheel when adjusting chain, partial amputation of left finger | 1,448 | 7,043 | 6,372 | 130 | 0 | 15,353 | 48 | 6 | QBE | Closed | Full RTW same employer pre-injury duties |
| 5 | 1 | Structural steel and welding tradesperson | While locating hole for pin, co-worker hammered pin thru cutting left index finger | 1,447 | 0 | 2,860 | 125 | 0 | 4,432 | 0 | 13 | Allianz | Open | Full RTW same employer pre-injury duties |
| 6 | 1 | Metal fitter/machinist | Amputated left index finger between roller and bracket when fitting roller to conveyor | 1,448 | 484 | 2,375 | 1,043 | 0 | 5,350 | 4 | 20 | CGU | Open | Full RTW same employer pre-injury duties |
| 7 | 1 | Farm hand | Cow slipped against gate while closing - amputated finger | 1,513 | 10,791 | 13,061 | 1,601 | 0 | 26,966 | 127 | 12 | GIO | Closed | Cleared full RTW but did not RTW with employer |
| 8 | 1 | Metal fitter/machinist | Left ring finger amputated when it made contact with cut off sawblade | 1,513 | 0 | 1,213 | 550 | 0 | 3,276 | 0 | 15 | QBE | Open | Full RTW same employer pre-injury duties |
| 9 | 1 | Chef | Cut tip of left index finger off when looking up to talk to person entering kitchen | 1,512 | 404 | 449 | 400 | 0 | 2,765 | 4 | 8 | Allianz | Open | Full RTW same employer pre-injury duties |

| Claim | % Impair-ment | Occupation of worker | Description of injury[a] | Impair-ment Payment | Weekly benefits | Medical | Legal & Invest | Settle-ment | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10 | 1 | Other process worker | Finger trapped between forklift and blade | 1,591 | 2,375 | 1,920 | 0 | 0 | 5,886 | 33 | 2 | Allianz | Closed | Full RTW same employer pre-injury duties |
| 11 | 2 | Wood products factory hand | Stacker came down and caught foot and toes, amputation of two toes | 2,824 | 21,841 | 22,238 | 13,010 | 0 | 59,913 | 297 | 17 | Allianz | Open | Casual employee and has left employer |
| 12 | 2 | Construction and plumber's assistant | Plugged holes after they were drilled, drill re-entered hole, amputated three fingers | 2,895 | 6,456 | 3,880 | 400 | 0 | 13,631 | 50 | 7 | Allianz | Closed | Full RTW same employer pre-injury duties |
| 13 | 2 | Carpentry and joinery tradesperson | Dressing timber on buzzer and hand slipped, partial amputation left fingers | 2,824 | 5,760 | 3,875 | 1,755 | 5,000ns | 19,214 | 36 | 9 | NRMA | Closed | Full RTW same employer pre-injury duties |
| 14 | 2 | Specialist medical practitioner | Fracture of left thumb when caught in x-ray machine | 2,895 | 4,349 | 1,120 | 0 | 0 | 8,364 | 13 | 17 | Allianz | Open | Full RTW same employer pre-injury duties |
| 15 | 2 | General mechanical engineering tradesperson | Hydraulic equipment being raised by crane slipped and fell on right little finger - fracture | 2,632 | 5,018 | 2,908 | 680 | 0 | 11,238 | 26 | 11 | CGU | Open | Full RTW same employer pre-injury duties |
| 16 | 2 | Meat tradesperson | When sawing through lamb, bone chipped and amputated tip of finger | 2,895 | 1,392 | 2,040 | 0 | 0 | 6,327 | 12 | 10 | QBE | Closed | Full RTW same employer pre-injury duties |
| 17 | 2 | Sales assistant | While pushing capsicum down in motorised grater, fingers caught and severed end of right mid finger | 2,895 | 827 | 2,706 | 750 | 0 | 7,178 | 30 | 13 | QBE | Closed | Full RTW same employer pre-injury duties |
| 18 | 2 | Meat and fish process worker | Cutting leg of cow and amputated left index finger | 3,026 | 2,762 | 3,794 | 0 | 0 | 9,582 | 22 | 5 | GIO | Closed | Full RTW same employer pre-injury duties |
| 19 | 3 | Metal casting tradesperson | Replacing spout on teapot ladle, lifting chain slipped causing | 4,235 | 2,119 | 940 | 750 | 0 | 8,044 | 15 | 10 | GIO | Closed | Full RTW same employer |

| Claim | % Impair-ment | Occupation of worker | Description of injury[a] | Impair-ment Payment | Weekly benefits | Medical | Legal & Invest | Settle-ment | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | finger to be squashed between teapot and ladle | | | | | | | | | | | pre-injury duties |
| 20 | 3 | Forklift driver | Blowing down machine, didn't see head turning and mutilated right finger | 4,342 | 2,003 | 8,456 | 0 | 0 | 14,801 | 17 | 5 | Allianz | Closed | Full RTW same employer pre-injury duties |
| 21 | 3 | Sales assistant | While carrying metalling equipment, dropped it, tried to catch it and cut thumb | 4,235 | 564 | 8,045 | 500 | 0 | 13,344 | 22 | 22 | Allianz | Open | Resigned to go to mainland to study |
| 22 | 3 | Mobile construction plant operator | Angle grinder wheel broke and fragments hit right hand - fracture | 4,538 | 12,550 | 13,872 | 338 | 0 | 31,298 | 114 | 14 | QBE | Closed | Full RTW same employer pre-injury duties |
| 23 | 3 | Meat tradesperson | Cut little finger when caught in boot | 4,539 | 545 | 1,069 | 450 | 0 | 6,603 | 5 | 9 | GIO | Closed | Full RTW same employer pre-injury duties |
| 24 | 3 | Farm hand | While cutting timber, timber caught on saw and pulled thum in - amputattion | 4,539 | 7,020 | 10,128 | 0 | 0 | 21,687 | 70 | 5 | QBE | Open | Full RTW same employer pre-injury duties |
| 25 | 4 | Labourer | Jammed finger between dog spike and sledgehammer, fractured finger, loss of joint function | 5,790 | 16,404 | 7,662 | 0 | 0 | 29,856 | 122 | 11 | RSA | Closed | Full RTW pre-injury duties |
| 26 | 4 | Crop farmer | Used hand to start slipping belt on pump, belt gripped, cut and crushed right fingers | 5,647 | 6,410 | 4,078 | 1,204 | 0 | 17,339 | 52 | 10 | Allianz | Open | Full RTW same employer pre-injury duties |
| 27 | 4 | Mining construction labourer | Securing load holding sling, relifted by crane and caught finger degloving left finger | 5,647 | 31,268 | 14,270 | 126 | 0 | 51,311 | 222 | 18 | RSA | Closed | Full RTW same employer pre-injury duties |
| 28 | 4 | Miner | Squashed right index finger between drilling bit and rock - amputated first finger joint | 5,790 | 4,007 | 6,800 | 150 | 0 | 16,747 | 24 | 17 | Allianz | Open | Full RTW same employer pre-injury duties |
| 29 | 4 | Engineering production process | Hand slipped when grate was moved back into place - | 5,501 | 2,820 | 6,747 | 886 | 0 | 15,954 | 25 | 12 | CGU | Open | Full RTW same employer |

| Claim | % Impair-ment | Occupation of worker | Description of injury[a] | Impair-ment Payment | Weekly benefits | Medical | Legal & Invest | Settle-ment | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | worker | amputated right little finger | | | | | | | | | | | pre-injury duties |
| 30 | 4 | Carpentry and joinery tradesperson | Amputated tip of right thumb while cutting drawer sides on rip saw | 6,051 | 854 | 3,470 | 0 | 0 | 10,375 | 7 | 3 | QBE | Open | Full RTW same employer pre-injury duties |
| 31 | 4 | Structural steel and welding tradesperson | Co-worker pushed machine press down on left ring finger - crush injury | 6,051 | 3,902 | 11,661 | 125 | 0 | 21,739 | 24 | 3 | Allianz | Open | Current employment status unkwnown |
| 32 | 5 | Food factory hand | Cutting butter, knife slipped and cut finger | 7,941 | 0 | 1,924 | 1,414 | 0 | 11,279 | 0 | 17 | GIO | Closed | Full RTW same employer pre-injury duties |
| 33 | 5 | Transport and despatching clerk | When loading coach, skid fell on hand and fractured right hand | 7,941 | 1,166 | 798 | 662 | 0 | 10,567 | 13 | 15 | GIO | Closed | Full RTW same employer pre-injury duties |
| 34 | 5 | Structural steel and welding tradesperson | Jammed right index finger between two pieces of steel | 8,143 | 0 | 4,323 | 450 | 0 | 12,916 | 0 | 11 | Allianz | Closed | Full RTW same employer pre-injury duties |
| 35 | 5 | Structural steel and welding tradesperson | Crushed left mid-finger between steel and hook on crane | 8,143 | 3,720 | 3,750 | 0 | 0 | 15,613 | 41 | 7 | RSA | Closed | Full RTW same employer pre-injury duties |
| 36 | 5 | Farm hand | Motor vehicle accident, riding motor bike uphill, bike flipped and fell on head, head injury | 3,000 | 10,718 | 36,912 | 16,663 | 0 | 67,293 | 318 | 14 | GIO | Open | % impairment still to be assessed worker refused organised RTW |
| 37 | 5 | Structural steel and welding tradesperson | Strained lower back when lifting and twisting beam into roof gable | 8,952 | 2,181 | 3,813 | 1,298 | 0 | 16,244 | 23 | 25 | QBE | Open | Will RTW same employer alternative duties |
| 38 | 5 | Building/surveying associate professional | Fracture of thoracic vertebra as as result of vehicle accident | 7,237 | 0 | 4,309 | 882 | 0 | 12,428 | 0 | 11 | Allianz | Open | Full RTW same employer pre-injury duties |
| 39 | 5 | Meat and fish process worker | Hand slipped while removing offal and cut left forearm - | 8,510 | 6,882 | 4,282 | 0 | 0 | 19,674 | 63 | 14 | GIO | Closed | Full RTW same employer |

| Claim | % Impair-ment | Occupation of worker | Description of injury[a] | Impair-ment Payment | Weekly benefits | Medical | Legal & Invest | Settle-ment | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | process worker | tendon injury | | | | | | | | | | | pre-injury duties |
| 40 | 5 | Farm hand | When moving sprayer, draw bar fell on finger and amputated tip of finger | 7,564 | 3,683 | 4,556 | 400 | 0 | 16,203 | 35 | 10 | Allianz | Open | Full RTW same employer pre-injury duties |
| 41 | 6 | Electrician | Fell off ladder when ladder slipped on floor and fractured right heel | 10,585 | 666 | 8,592 | 2,360 | 0 | 22,203 | 5 | 17 | Allianz | Open | Full RTW same employer pre-injury duties |
| 42 | 7 | Other miscellaneous labourer | Strained left shoulder when throwing logs on truck and stub on log caught glove | 12,705 | 1,306 | 22,593 | 2,285 | 0 | 38,889 | 10 | 32 | Allianz | Open | Full RTW new job same employer |
| 43 | 8 | Farm hand | Capstain rope wound aroung capstan, finger caught and amputated mid right finger | 12,732 | 6,256 | 8,377 | 0 | 0 | 27,365 | 41 | 3 | Allianz | Open | Will RTW to pre-injury duties |
| 44 | 9 | Truck driver | Lower back disc injury when lifting steel pipe | 17,914 | 30,544 | 11,936 | 21,024 | 172,581rd | 253,999 | 79 | 12 | CGU | Open | work status unknown |
| 45 | 9 | Electrician | Nut wound onto finger when retrieving it from rattle gun - amputation of left index finger | 18,722 | 0 | 6,944 | 0 | 0 | 25,666 | 0 | 1 | QBE | Open | Full RTW same employer pre-injury duties |
| 46 | 10 | Minister of religion | Attempting to sit on stool, stool fell, herniated disc lower back | 19,853 | 14,428 | 24,592 | 3,976 | 0 | 62,849 | 104 | 13 | GIO | Open | partial RTW |
| 47 | 10 | Wood products factory hand | Rolled ankle, put left hand out to save self, put hand on knives of machine and cut hand | 20,356 | 25,123 | 19,085 | 1,596 | 23,500rd | 89,660 | 249 | 8 | Allianz | Open | Full RTW alternative duties |
| 48 | 11 | Special education teacher | Hit moving saw blade with hand, amputated left thumb | 22,235 | 150 | 2,616 | 1,658 | 0 | 26,659 | 20 | 8 | RSA | Closed | Full RTW same employer pre-injury duties |
| 49 | 11 | Police officer | Strained lower back when struggling with offender | 11,807 | 20,226 | 26,754 | 2,196 | 0 | 60,983 | 142 | 18 | TRMF | Open | No RTW |
| 50 | 11 | Wood products factory hand | Stacking and pulling timber off table, splintered hand and severed nerve | 23,827 | 17,953 | 14,178 | 1,100 | 0 | 57,058 | 138 | 8 | Allianz | Open | Current employment status |

| Claim | % Impair-ment | Occupation of worker | Description of injury[a] | Impair-ment Payment | Weekly benefits | Medical | Legal & Invest | Settle-ment | Total | Lost Time (in days) | Lag[b] (in months) | Insurer | Claim Status | RTW Outcome[c] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | unkwnown |
| 51 | 14 | Metal fitter/machinist | Amputation of left index and second fingers when crushed between two plates of refiner | 31,486 | 0 | 8,302 | 0 | 0 | 39,788 | 0 | 2 | QBE | Open | Full RTW same employer selected duties |
| 52 | 21 | Sales assistant | Hit by roll vinyl being carried by co-worker and cut under eye, function loss | 46,059 | 10,404 | 16,386 | 2,295 | 0 | 75,144 | 107 | 17 | Allianz | Open | Full RTW same employer pre-injury duties |
| 53 | 24 | Structural steel and welding tradesperson | Punctured left eye | 53,206 | 24,794 | 43,673 | 5,658 | 0 | 127,331 | 225 | 9 | QBE | Open | Full RTW same employer alternative duties pre-injury hours no wage loss |
| 54 | 27 | Fishing hand | While working on tug, arm caught in rotating capstan and was crushed by recoiling rope | 61,884 | 57,762 | 47,801 | 4,384 | 0 | 171,831 | 288 | 19 | CGU | Open | No RTW anticipated |
| 55 | 50 | Secondary school teacher | Head injury incurred while ice skating with students | 116,498 | 68,723 | 57,474 | 5,380 | 12,944ns | 261,019 | 396 | 22 | TRMF | Open | No RTW anticipated |
| 56 | 60 | Electrical distribution tradesperson | Burns to right arm, thigh, chest and neck from electrical flashover | 130,731 | 41,906 | 142,050 | 31,021 | 0 | 345,708 | 220 | 24 | CGU | Open | No RTW anticipated |
| 57 | 70 | Electrician | Inhaling asbestos fibres working on hot air dryer insulation - mesothelioma | 174,000 | 21,306 | 5,660 | 5,134 | 76,000cl | 282,100 | 127 | 7 | Allianz | Open | Has since died of work related mesothelioma |
| 58 | 70 | Electrical distribution tradesperson | Paraplegia - fell off 12 meter ladder and fractured thoracic spine and both ankles | 174,452 | 27,196 | 230,041 | 116,854 | 0 | 548,543 | 176 | 4 | CGU | Open | No RTW |

[a] As described by worker on the claim form.  Note that the medical assessment may differ from the worker's description of injury.
[b] Lag between the date of accident and the month when the permanent impairment payment was made by the insurer.
[c] Information obtained from insurer.