

*March 2023*

# WorkCover Tasmania

**Suggested Industry Premium Rates for 2023/24**



# Disclaimer

The executive summary and report rely on the completeness and accuracy of information compiled and provided by WorkSafe Tasmania (“WorkSafe”). We have not verified that data is accurate or complete, but we have checked it for internal consistency and for consistency with information in the Previous Suggested Premium Rates Report. We note that WorkSafe is reliant on the accuracy of the data supplied by licensed insurers.

Suggested premium rates are a guide for licensed insurers and insurers should undertake their own analysis in determining premium rates.

There is a limitation to the accuracy of the results contained in this report because of the inherent uncertainty of any estimation of outstanding claim liabilities. The issue of uncertainty is expanded upon in Section 4 of this report. Furthermore, the small volume of data at the individual ANZSIC level necessarily limits the analysis.

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WorkCover Tasmania Board  
WorkSafe Tasmania  
30 Gordons Hill Road, Rosny Park  
Tasmania 7018

31 March 2023

Please find enclosed our report on the suggested industry premium rates for 2023/24.

The key findings of our reports are:

- We have suggested an average industry rate of 1.90% of wages (excluding GST). This is a decrease of 0.13% of wages (a 6.6% proportional decrease) from the suggested rate in 2022/23.
- Premium rates across different ANZSIC Classes range from 0.40% of wages to 9.17% of wages.
- Around 83% of ANZSICs (accounting for 81% of wages) had a reduction in the premium rate. Around 9% of ANZSICs (accounting for 12% of wages) had no change in the premium rate. Around 9% of ANZSICs (accounting for 7% of wages) had an increase in the premium rate.

We look forward to discussing the report with you.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Andrew Smith".

*Andrew Smith*

Fellow of the Institute of Actuaries of Australia

A handwritten signature in black ink, appearing to read "Alisa Zheng".

*Alisa Zheng*

Fellow of the Institute of Actuaries of Australia

PricewaterhouseCoopers Consulting (Australia) Pty Limited, ABN 20 607 773 295  
One International Towers Sydney, Watermans Quay, Barangaroo NSW 2000, GPO BOX 2650 Sydney NSW 2001  
T: +61 2 8266 0000, F: +61 2 8266 9999, [www.pwc.com.au](http://www.pwc.com.au)  
Level 11, 1PSQ, 169 Macquarie Street, Parramatta NSW 2150, PO Box 1155 Parramatta NSW 2124  
T: +61 2 9659 2476, F: +61 2 8266 9999, [www.pwc.com.au](http://www.pwc.com.au)

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# Part I: Executive summary



# Part I: Executive summary

## 1 Introduction and background

PricewaterhouseCoopers Consulting (Australia) Pty Ltd (PwC) has been engaged by WorkCover Tasmania (WorkCover) to develop a set of actuarially assessed industry premium rates for the 2023/24 underwriting year. These rates are published, providing a guide to employers and workers compensation insurers.

This work has been performed under our contract with WorkCover Tasmania, dated 30 September 2019.

### COVID-19 pandemic

Compared to other Australian states, Tasmania was less affected by COVID-19 in 2020 and 2021, and instead had the majority of cases in 2022. We have not made explicit COVID-19 allowances in the suggested premium rate for the 2023/24 and have instead considered the potential impact of COVID-19 on the emerging experience and elected to adjust assumptions only where we believe there has been a permanent change in claim behaviour.

## 2 Suggested premium rates for 2023/24

### Average premium rate

We suggest an average industry rate of 1.90% of wages (excluding GST).

This is a decrease of 0.13% of wages (a 6.6% proportionate decrease) from the suggested rate of 2.03% for the 2022/23 underwriting year, as shown below.

**Table 1: Reconciliation with 2022/23 average premium rate**

	Average premium rate % wages	Increase/(decrease) % wages
Suggested rate for 2022/23	2.03%	
Expected rate for 2023/24	2.03%	0.003%
<b>Changes made in basis for 2023/24</b>		
Change in claim frequency		-0.15%
Change in average claim size		0.06%
Change in discount rate		-0.08%
Change in inflation rate		0.02%
Change in payment pattern		0.00%
Change in expenses		0.03%
<b>Total change</b>		-0.13%
<b>Suggested rate for 2023/24 (excluding GST)</b>	<b>1.90%</b>	

Note: Figures may not sum to the total due to rounding.

## Part I: Executive summary

The main reasons for the decrease are:

- Decreases in claim frequency as a continuation of the consistent downward trend. Claims have not grown as strongly as wages in Tasmania, contributing to recent claim frequency reductions.
- Increase in discount rates due to an increase in the yield curve, slightly offset by higher forecast inflation rates

This is partially offset by:

- An overall increase in average claim size. This is made up of an increase driven by a higher proportion of mental health claims (who tend to remain on benefit for longer), partially offset by a reduction to allow for the Section 87 legislative changes relating to weekly benefit cessations for those injured close to or after the pension age.
- Slightly offset by an increase in expenses.

### Premium rates at the ANZSIC class level

The suggested premium rates are tabulated by the individual ANZSIC 2006 classes in Part II.

Our suggested rates range from 0.40% of wages to 9.17% of wages (0.40% to 9.48% in 2022/23).

The distribution of the change in the suggested premium rates for 2023/24 relative to 2022/23 is shown below:

**Table 2: Movement in premium rates (% wages)**

Movement in premium rate	Classes Excl. Zero Wages	Wages
Decreased by 0.20% or more	37%	34%
Decreased by 0.10% to 0.20%	19%	23%
Decreased by 0.01% to 0.10%	27%	23%
No change	9%	12%
Increased by 0.01% to 0.10%	6%	3%
Increased by 0.10% to 0.20%	2%	4%
Increased by 0.20% or more	1%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Around 83% of ANZSICs (accounting for 81% of wages) had a reduction in the premium rate.

Around 9% of ANZSICs (accounting for 12% of wages) had no change in the premium rate.

Around 9% of ANZSICs (accounting for 7% of wages) had an increase in the premium rate.

The ANZSICs with the largest absolute rate increases are as follows:

**Table 3: ANZSIC classes with the largest *increase* in premium**

ANZSIC 06	Description	2022/23 rate % wages	2023/24 rate % wages
2090	Other Non-Metallic Mineral Product Manufacturing	7.55%	9.17%

A significant proportion of the historical silicosis claims have come from this class, resulting in its unfavourable experience over the last few years. The suggested rate for 2023/24 still remains lower than the achieved rate in 2021/22 of 10.54%.

ANZSIC 06	Description	2022/23 rate % wages	2023/24 rate % wages
5101, 5102	Postal Services, Courier Pick-up and Delivery Services  Both the claim frequency and payments relativity have increased for these ANZSIC classes due to recent experience. This has driven the suggested premium rate to increase for 2023/24, reducing the gap to the achieved rate.	2.72%	2.96%
0171, 0172, 0199, 0420, 6620	Farming related ANZSIC classes such as Poultry Farming, Other Livestock Farming, Hunting and Trapping, Farm Animal and Bloodstock Leasing  As a group, these ANZSIC classes have had a relatively unchanged number of claims and payments in recent experience, despite a drop in wages from 2019/20 underwriting year onwards. This has increased their claim frequency and payments relativity.	4.53%	4.72%

The ANZSIC classes with the largest proportionate rate increases include ANZSIC classes related to electricity generation (2611, 2612, 2619, 2620, 2630, 2640), Other Non-Metallic Mineral Product Manufacturing (2090), Postal Services and Courier Pick-up (5101), and Delivery Services (5102).

The ANZSICs with the largest absolute rate decreases are as follows:

**Table 4: ANZSIC classes with the largest *decrease* in premium**

ANZSIC 06	Description	2022/23 rate % wages	2023/24 rate % wages
1111	Meat Processing  Both the claim frequency and the payments relativity of this class has decreased, driving a decrease in the suggested rate. This decrease moves Meat Processing closer to the achieved rate.	7.35%	6.11%
9121, 9129, 9131, 9139	Horse and Dog Racing Administration and Track Operation, Other Horse and Dog Racing Activities, Amusement Parks and Centres Operation, Amusement and Other Recreational Activities  Previously, these ANZSIC divisions were the highest relativity due to historical experience. Favourable experience in recent periods has led to a decrease in the suggested rate for these ANZSIC classes.	9.46%	8.24%
0302	Logging  Continual favourable experience has driven a reduction in suggested rate for this ANZSIC class.	6.44%	5.28%

The ANZSIC class with the largest proportionate rate decrease is Other Store-Based Retailing n.e.c. (4279).

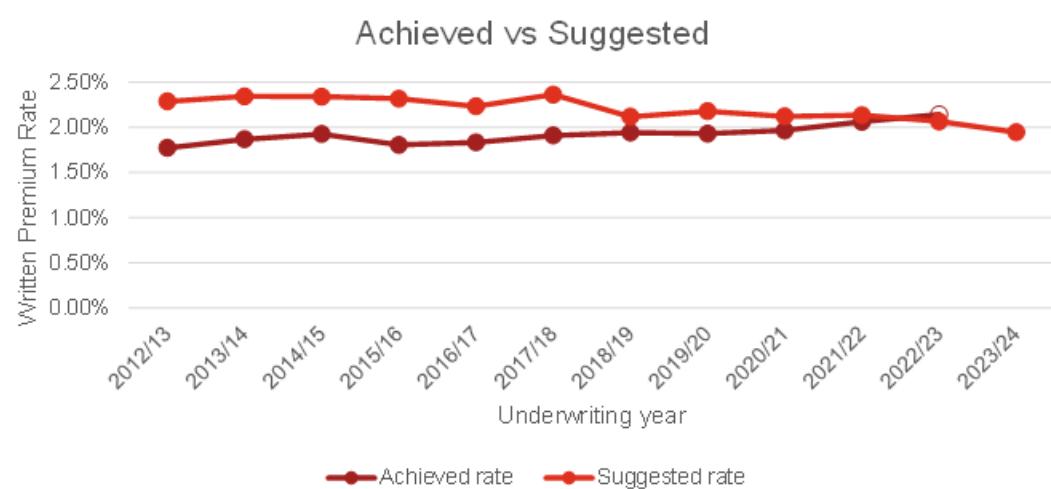
### 3 Trends in overall premium rate

The suggested and achieved rates for the Scheme have moved in a broadly similar fashion over the 2013 to 2018 underwriting financial years. Experience to date suggests that the gap between suggested and achieved rates has reduced since 2018/19, driven largely by reductions to the suggested premium rates for 2018/19, and has remained narrow since.

## Part I: Executive summary

Relative to 2022, for 2023 there has been a 3.3% decrease (0.07% of wages) in suggested rates and a 3.9% increase (0.08% of wages) in the preliminary achieved rates.

**Figure 1: Suggested versus Achieved rates<sup>1</sup>**



<sup>1</sup> Achieved and suggested rates for recent years are preliminary and will change as final premiums and wages are recorded. In particular, the suggested rate for 2021/22 and 2022/23 may change when reweighted on actual wages, and the achieved rate for 2021/22 and 2022/23 may change as premium adjustments are received.

The reweighted 2022/23 suggested rate is 2.07%, higher than the 2.03% suggested in the Previous Report. This is due to the changes in the mix of wages within the Industry Divisions as updated wages data is received.

## 4 Claims experience

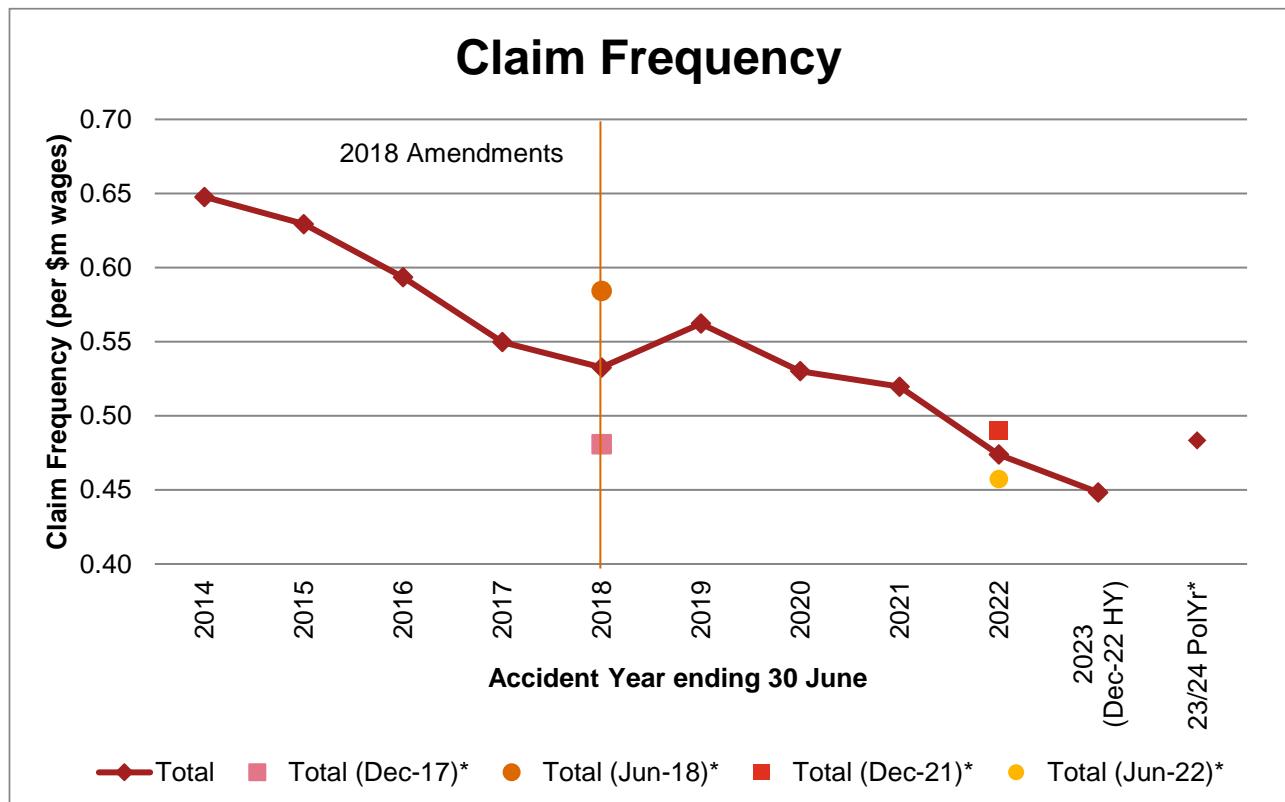
### Claim frequency

**Table 5: Adopted claim frequency**

Adopted claim frequency (all claims)	Per \$m wages Dec-22 values	Per \$m wages Jun-23 values	Per \$m wages 2023/24 values <sup>1</sup>
2023/24 premium rates	0.48	0.48	0.47
2022/23 premium rates <sup>2</sup>	0.52		
Change, % 2022/23 premium rates	-7.3%		

The trend in claim frequency is shown below:

**Figure 2: Claim frequency**



\*Note: Markers for Dec-17 and Dec-21 represent the claim frequency from the first half of accident year 2018 and 2022 respectively and markers for Jun-18 and Jun-22 represent the claim frequency from the second half of accident year 2018 and 2022 respectively.

From 2014 to 2017, total claim frequency trended downward. From 1 January 2018, the 2018 legislative amendments came into effect, and this has led to an increased number of observed claims due to a combination of below excess claims being

<sup>1</sup> Decreased for wage inflation and economic growth from December 2022 values to 2023/24 underwriting year values (at the estimated average accident date of 15 March 2024). Adopted wage inflation is 3.25% to June 2022, 3.75% to December 2023, 3.50% to thereafter on the 2023/24 basis, and adopted economic growth was 1.5% p.a. for the 2023/24 underwriting year.

<sup>2</sup> The 2022/23 premium rates assumed 0.54 claim frequency, in December 2021 values. This has been reduced by 2.9% wage inflation from December 2021 to December 2022.

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lodged, along with some behavioural effects. This increase in claim frequency was temporary, as a downward trend re-emerged from 2018/19 onwards.

Claim frequency for accident years 2021/22 and 2022/23 are emerging much lower than 2020/2021. These periods (particularly calendar year 2022) coincide with the reopening of state borders, which led to Tasmania's highest number of COVID-19 cases and a shift in responsibility for COVID-19 safety of employees from Public Health to employers. We consider there to be a potential temporary behavioural impact during this initial wave of COVID-19 infection that has led to the drop in claim frequency that may revert once workplace behaviours return to pre-COVID norms.

Hence, in setting our claim frequency assumption for 2023/24, we have not given full credibility to the experience from 2021/22 and onwards, and instead based our assumption on a continuation of the downward trend prior to 2021/22. In the two years to the 2020/21 accident year there was approximately a 2.5% p.a. decrease in claim frequency. Extrapolating this experience forward to 2023/24, this results in a claim frequency of 0.48 claims per \$million wages.

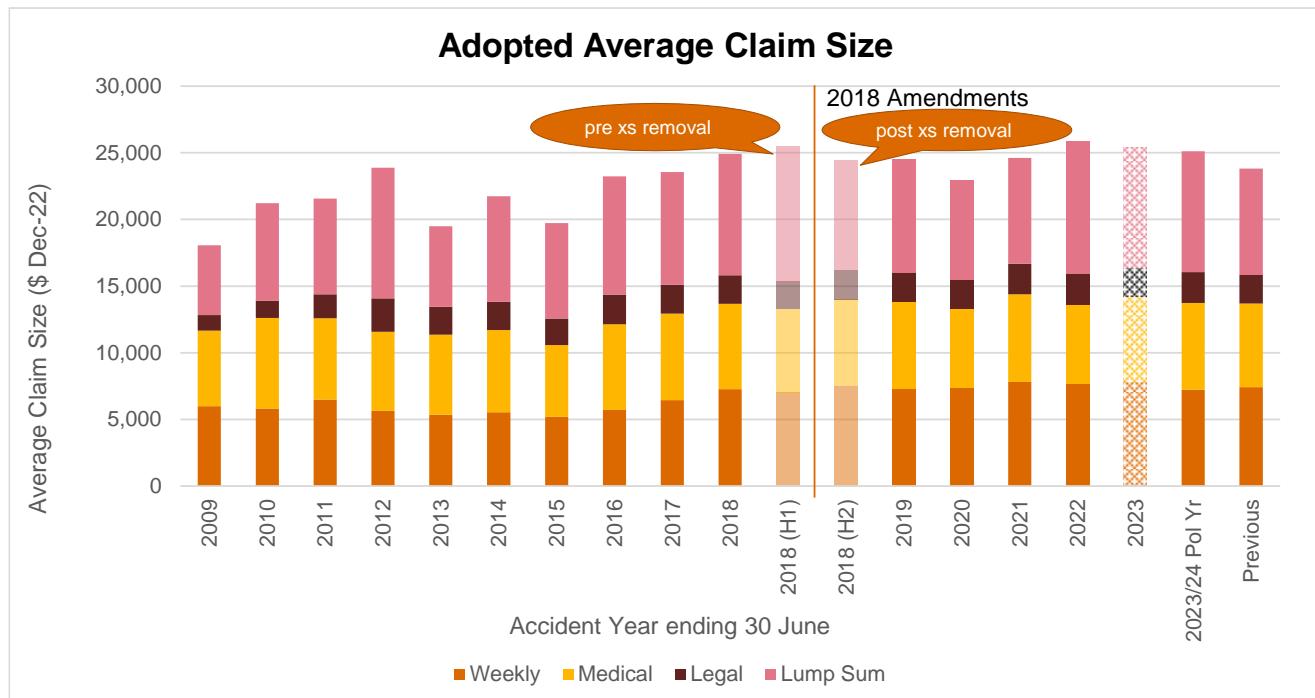
### Claim size

**Table 6: Adopted claim size**

Adopted claim size (all claims)	Dec-22 values	Jun-23 values	2023/24 values
2023/24 premium rates	25,101	25,451	25,951
2022/23 premium rates <sup>3</sup>	24,484		
Change, % 2022/23 premium rates	2.5%		

The trend in claim size is shown below:

**Figure 3: Claim size**



<sup>3</sup> The 2022/23 premium rates review assumed \$23,612 average claim size, in December 2021 values. This has been increased by 2.9% wage inflation and 0.75% superimposed inflation from December 2021 to December 2022.

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Our adopted 2023/24 average size of \$25,101 (Dec-22 values) is derived by projecting forward from a model of claims sizes for historic accident years, with an allowance for the impact of the Section 87 legislative changes (discussed below). This is higher than the average size of \$24,484 (Dec-22 values) adopted at the previous review.

### Allowance for the 2022 Section 87 legislative changes

As stated in Section 2, on 1 March 2023 a change was made to the benefit entitlements for those injured close to or after the pension age.

Previously, weekly benefits ceased as follows:

- If the injury occurs 12 months or more before the date on which the worker attains the pension age – benefits cease on the date on which the worker attains the pension age.
- If the injury occurs less than 12 months before the date on which the worker attains the pension age – benefits cease on the date one year after the injury occurs.
- No constraints specified for workers injured on or after the date on which they attain the pension age. Payments continue regardless of age, without the need to refer to the Tribunal.

The 2022 Amendment Bill changes the benefits, such that weekly benefits cease as follows:

- If the injury occurs two years or more before the date on which the worker attains the pension age – benefits cease on the date on which the worker attains the pension age.
- If the injury occurs less than two years before the date on which the worker attains the pension age – benefits cease on the date two years after the injury occurs.
- If the injury occurs on or after the date on which the worker attains the pension age – benefits cease on the date two years after which the injury occurs.

The change with the greatest impact is the inclusion of a cessation date for those injured after the pension age. Previously the provision did not refer to these individuals, and hence they were not subject to a cessation date on weekly benefits.

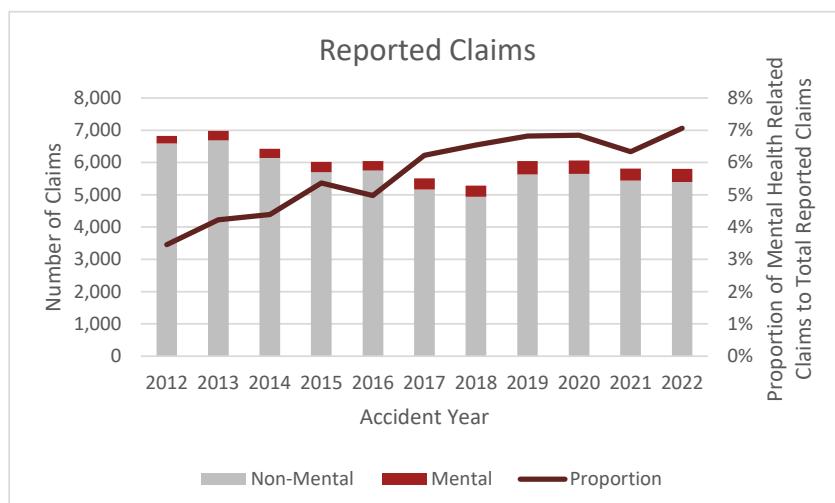
We performed a costing of the impact of this change in a report titled 'Section 87 Costing' (dated 21 June 2022). This estimated the impact of the amendment to be a reduction of 0.04% of wages on the risk premium.

We have adopted this cost impact estimate in our current review of the suggested premium rates for 2023/24 and have adjusted the adopted average claim size accordingly. This results in a reduction in the suggested rate of 0.05% of wages after allowing for both expenses and profit margin.

### Mental health claims

As shown in the graph below, the proportion of mental health claims being reported has almost doubled over the last decade and is currently around 7.5% of all claims. Approximately a third of these claims are from the Healthcare and Social Assistance division, particularly from the aged and residential care and social assistance classes.

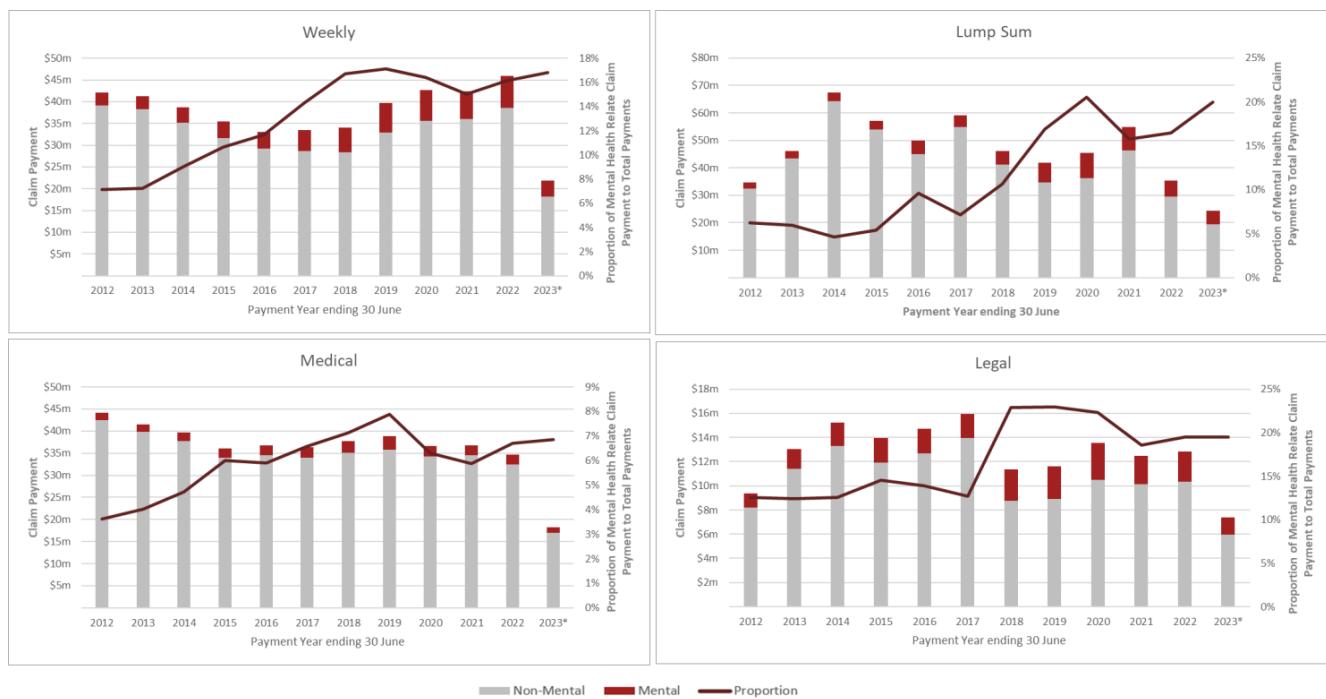
**Figure 4: Reported Claims – Mental Health**



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Similar to the growth observed in mental health claim numbers, the proportion of claim payments made to mental health claimants has increased over the last decade.

**Figure 5: Claim Payments – Mental Health**



\*Note: 2023 only includes the December 2022 half-year.

There has been a broad upward trend in the proportion of mental health related payments across all benefit types since the 2012 payment year.

- For Weekly benefits, the proportion of mental health claim related payments has doubled over the last decade, and now comprises 17% of weekly payments. This can be attributed to both the growing proportion of mental health claims, and the propensity of mental health claims to remain on weekly benefits for longer than physical injury claims.
- For Lump sum benefits, although volatile, the proportion of mental health related payments has more than doubled over the last decade. Mental health related claims have a higher propensity to receive lump sum benefits.

We will continue to monitor the impact of mental health claims on claim experience.

## Silicosis claims experience

Over the last few years, there has been concern across Australia regarding an increase in exposure to silica dust particularly through the manufacturing and use of engineered stone. We have provided some historical information for reference but at this review we have not made any explicit adjustments to the suggested premium rates. At this time, any claims that have arisen from silicosis are included like all other claims in our analysis and hence would only impact the suggested premium rates as far as the historical experience suggests that it is warranted.

In total there are 13 known silicosis claimants to date reported in Tasmania, from 16 policies, of which 12 have been accepted – one more than observed at the previous Suggested Premium Rates review. A number of claimants have claimed under multiple policies and hence the claim numbers are fewer than the number of impacted policies.

Of the 12 accepted claimants, 3 are from accident years 1997 and prior, 1 claim is from the 2011 accident year, and the remaining 8 claims from accident years 2018 and later, noting that 'accident' date is generally the date of diagnosis for gradual onset claims. Payments to date are around \$2.6m in total in historical values, including \$1.8m from the most recent 8 claims. There are also \$2.4m in outstanding case estimates on these claims, almost all of which are from the most recent 8 claims. The claims experience of the five most recent years is considered in setting the premium rate relativities underlying the suggested premium rates.

The industry divisions with the greatest number of reported claims, payments to date, and outstanding case estimates are C: Manufacturing, followed by B: Mining. Most silicosis-related claims in the C: Manufacturing division come from the 2090

## Part I: Executive summary

ANZSIC. Other industry divisions with fewer reported claims and reasonably small payments and case estimates to date are F: Wholesale Trade, D: Electricity, Gas, Water and Waste Services, and E: Construction.

The 2090 ANZSIC is currently in its own relativity group. This is to recognise its silicosis exposure and to not penalise other ANZISCs.

**Table 7: Summary of ‘accepted’ silicosis claims experience**

Accident Year	Industry Division	ANZSIC Code	Relativity Group (2023/24)	Number of claimants	Payments to Date \$000	Outstanding Case Estimates \$000
1990	Mining	0807	9	1	286	0
1992	Electricity, Gas, Water and Waste Services	2619	32	1	6	27
1997	Construction	3212	34	1	4	0
2011	Wholesale Trade	3319	44	1	343	10
2018	Manufacturing	2090	40	1	121	0
2019	Manufacturing	2090	40	4	1,289	1,006
2020	Manufacturing	2090	40	1	144	167
2020	Mining	0911	10	1	194	624
2021	Manufacturing	2090	40	1	94	611

Note: Shaded rows represent claimants from self-insured employers.

## 5 Economic assumptions

Economic assumptions are as follows:

**Table 8: Discount Rates**

Year ending	2023/24 PRY	2022/23 PRY	Change
Mar-25	3.6%	1.8%	1.8%
Mar-26	3.8%	2.1%	1.7%
Mar-27	4.0%	2.0%	2.0%
Mar-28	4.2%	1.9%	2.3%
Mar-29	4.4%	1.9%	2.4%
Mar-30	4.5%	2.0%	2.5%
Mar-31	4.6%	2.1%	2.5%
Mar-32	4.7%	2.3%	2.4%
Mar-33	4.7%	2.5%	2.2%
Mar-34	4.7%	2.7%	2.0%
Mar-35	4.7%	2.8%	1.9%
Mar-36	4.7%	2.9%	1.8%
Mar-37	4.7%	3.0%	1.7%
Mar-38	4.7%	3.1%	1.6%

The discount rate has increased at all durations given the changing economic environment post-COVID, reflecting the movement in yields available on Commonwealth Government bonds. The increases in discount rate results in a decrease to the required premium rate. In practice, insurers may earn higher than the risk-free rate, with the additional earnings contributing to profits. Alternatively, the higher earnings may explain the willingness of insurers to charge lower than the suggested premium rates.

**Table 9: AWE inflation**

Period to	2023/24 PRY	2022/23 PRY	Change
Jun-23	3.25%	3.00%	0.25%
Dec-23	3.75%	3.00%	0.75%
Thereafter	3.50%	3.25%	0.25%

Wage inflation assumptions have increased across all durations at the current review.

### *Superimposed inflation*

The allowance for inflation over and above normal wage inflation has been maintained at 0.75% p.a. across all benefit types.

## **6 Expense loadings**

The expense loading is 21.94% (\$53.8m, in values of the 2023/24 underwriting year) of the average premium rate for 2023/24. This is higher in percentage terms than the 21.02% (\$52.5m, in values of the 2022/23 underwriting year) in the 2022/23 filing, due to increases across most types of expenses.

## **7 Insurer margins**

We have adopted an insurer margin of 13%, unchanged from that of the 2022/23 premium basis.

## 8 Summary of key assumptions

Tabulated below are the key assumptions underpinning the suggested average premium rate for 2023/24.

**Table 10: Key assumptions**

<b>Key assumptions</b>	
Claim frequency per \$m of wages in June 2023 values	0.48
Claim size in June 2023 values	25,451
Average risk premium (% of wages in June 2023 values)	1.24%
Claims handling expenses (% of risk premium)	n/a <sup>4</sup>
Net cost of reinsurance (% average premium excluding GST)	0.41%
Commission & brokerage	3.21%
Acquisition & policy handling expenses (% average premium excluding GST)	14.43%
Nominal insurer levy (% average premium excluding GST)	0
Rehabilitation and Compensation Fund Levy (% average premium excluding GST)	3.89%
Other assumptions (specify nature and value of assumption)	n/a
Profit margin (% average premium excluding GST)	13.00%
Average premium excluding GST on premiums (% of wages)	1.90%
Average premium including GST on premiums (% of wages)	2.09%
Period premiums are to apply	01-Jul-23 to 30-Jun-24

Year ending:	Risk Free Rates of Return (%)	AWE Inflation (%)	Superimposed Inflation (%)	Development year	Payment pattern (% paid)
31/03/2025	3.6%	3.5%	0.75%	0	30.7%
31/03/2026	3.8%	3.5%	0.75%	1	27.0%
31/03/2027	4.0%	3.5%	0.75%	2	16.8%
31/03/2028	4.2%	3.5%	0.75%	3	10.9%
31/03/2029	4.4%	3.5%	0.75%	4	5.7%
31/03/2030	4.5%	3.5%	0.75%	5	3.4%
31/03/2031	4.6%	3.5%	0.75%	6	2.2%
31/03/2032	4.7%	3.5%	0.75%	7	1.4%
31/03/2033	4.7%	3.5%	0.75%	8+	1.9%

<sup>4</sup> Claims handling expenses are included in the acquisition and policy expense loading.

## Part II: Summary of Suggested Rates



# Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
0111	Nursery Production (Under Cover)	1	0.7	105	97	115	120	2.13%
0112	Nursery Production (Outdoors)	1	8.6	105	97	115	120	2.13%
0113	Turf Growing	1	0.1	105	97	115	120	2.13%
0114	Floriculture Production (Under Cover)	1	0.6	105	97	115	120	2.13%
0115	Floriculture Production (Outdoors)	1	7.1	105	97	115	120	2.13%
0121	Mushroom Growing	2	0.0	302	195	165	150	3.06%
0122	Vegetable Growing (Under Cover)	3	2.5	131	108	120	125	2.22%
0123	Vegetable Growing (Outdoors)	3	54.1	131	108	120	125	2.22%
0131	Grape Growing	2	16.4	302	195	165	150	3.06%
0132	Kiwifruit Growing	3	0.0	131	108	120	125	2.22%
0133	Berry Fruit Growing	3	87.8	131	108	120	125	2.22%
0134	Apple and Pear Growing	3	24.8	131	108	120	125	2.22%
0135	Stone Fruit Growing	3	16.5	131	108	120	125	2.22%
0136	Citrus Fruit Growing	3	0.0	131	108	120	125	2.22%
0137	Olive Growing	3	0.2	131	108	120	125	2.22%
0139	Other Fruit and Tree Nut Growing	3	6.5	131	108	120	125	2.22%
0141	Sheep Farming (Specialised)	4	14.9	188	261	240	245	4.44%
0142	Beef Cattle Farming (Specialised)	4	23.9	188	261	240	245	4.44%
0143	Beef Cattle Feedlots (Specialised)	4	2.4	188	261	240	245	4.44%
0144	Sheep-Beef Cattle Farming	4	17.3	188	261	240	245	4.44%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
0145	Grain-Sheep or Grain-Beef Cattle Farming	4	15.5	188	261	240	245	4.44%
0146	Rice Growing	2	0.0	302	195	165	150	3.06%
0149	Other Grain Growing	2	1.2	302	195	165	150	3.06%
0151	Sugar Cane Growing	2	0.0	302	195	165	150	3.06%
0152	Cotton Growing	2	0.0	302	195	165	150	3.06%
0159	Other Crop Growing n.e.c.	2	6.5	302	195	165	150	3.06%
0160	Dairy Cattle Farming	4	71.0	188	261	240	245	4.44%
0171	Poultry Farming (Meat)	5	0.9	192	345	255	230	4.72%
0172	Poultry Farming (Eggs)	5	5.0	192	345	255	230	4.72%
0180	Deer Farming	4	0.0	188	261	240	245	4.44%
0191	Horse Farming	4	1.5	188	261	240	245	4.44%
0192	Pig Farming	4	3.2	188	261	240	245	4.44%
0193	Beekeeping	4	1.7	188	261	240	245	4.44%
0199	Other Livestock Farming n.e.c.	5	0.7	192	345	255	230	4.72%
0201	Offshore Longline and Rack Aquaculture	6	13.8	91	130	125	120	2.31%
0202	Offshore Caged Aquaculture	6	68.1	91	130	125	120	2.31%
0203	Onshore Aquaculture	6	93.2	91	130	125	120	2.31%
0301	Forestry	2	3.0	302	195	165	150	3.06%
0302	Logging	7	52.8	140	264	285	315	5.28%
0411	Rock Lobster and Crab Potting	6	0.4	91	130	125	120	2.31%
0412	Prawn Fishing	6	0.0	91	130	125	120	2.31%
0413	Line Fishing	6	0.1	91	130	125	120	2.31%
0414	Fish Trawling, Seining and Netting	6	0.2	91	130	125	120	2.31%
0419	Other Fishing	6	0.1	91	130	125	120	2.31%
0420	Hunting and Trapping	5	0.8	192	345	255	230	4.72%
0510	Forestry Support Services	8	15.8	191	185	155	140	2.87%
0521	Cotton Ginning	3	0.0	131	108	120	125	2.22%
0522	Shearing Services	4	10.5	188	261	240	245	4.44%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
0529	Other Agriculture and Fishing Support Services	3	51.9	131	108	120	125	2.22%
0600	Coal Mining	9	9.2	50	50	55	50	1.02%
0700	Oil and Gas Extraction	9	2.7	50	50	55	50	1.02%
0801	Iron Ore Mining	9	108.1	50	50	55	50	1.02%
0802	Bauxite Mining	9	0.0	50	50	55	50	1.02%
0803	Copper Ore Mining	10	3.1	55	137	115	115	2.13%
0804	Gold Ore Mining	10	81.9	55	137	115	115	2.13%
0805	Mineral Sand Mining	9	2.5	50	50	55	50	1.02%
0806	Nickel Ore Mining	9	4.3	50	50	55	50	1.02%
0807	Silver-Lead-Zinc Ore Mining	9	1.6	50	50	55	50	1.02%
0809	Other Metal Ore Mining	10	42.4	55	137	115	115	2.13%
0911	Gravel and Sand Quarrying	10	9.9	55	137	115	115	2.13%
0919	Other Construction Material Mining	9	10.6	50	50	55	115	1.02%
0990	Other Non-Metallic Mineral Mining and Quarrying	10	0.0	55	137	115	115	2.13%
1011	Petroleum Exploration	9	0.0	50	50	55	50	1.02%
1012	Mineral Exploration	11	7.8	74	79	90	90	1.67%
1090	Other Mining Support Services	11	36.0	74	79	90	90	1.67%
1111	Meat Processing	12	53.6	295	328	330	365	6.11%
1112	Poultry Processing	13	12.3	127	140	155	170	2.87%
1113	Cured Meat and Smallgoods Manufacturing	14	4.2	121	90	95	85	1.76%
1120	Seafood Processing	13	38.0	127	140	155	170	2.87%
1131	Milk and Cream Processing	15	44.9	67	71	80	80	1.48%
1132	Ice Cream Manufacturing	15	0.8	67	71	80	80	1.48%
1133	Cheese and Other Dairy Product Manufacturing	15	60.2	67	71	80	80	1.48%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
1140	Fruit and Vegetable Processing	14	93.2	121	90	95	85	1.76%
1150	Oil and Fat Manufacturing	14	1.0	121	90	95	85	1.76%
1161	Grain Mill Product Manufacturing	14	0.8	121	90	95	85	1.76%
1162	Cereal, Pasta and Baking Mix Manufacturing	14	0.0	121	90	95	85	1.76%
1171	Bread Manufacturing (Factory based)	16	13.1	180	168	155	145	2.87%
1172	Cake and Pastry Manufacturing (Factory based)	16	5.6	180	168	155	145	2.87%
1173	Biscuit Manufacturing (Factory based)	16	0.2	180	168	155	145	2.87%
1174	Bakery Product Manufacturing (Non-factory based)	14	52.2	121	90	95	85	1.76%
1181	Sugar Manufacturing	14	0.0	121	90	95	85	1.76%
1182	Confectionery Manufacturing	14	2.4	121	90	95	85	1.76%
1191	Potato, Corn and Other Crisp Manufacturing	14	0.0	121	90	95	85	1.76%
1192	Prepared Animal and Bird Feed Manufacturing	16	18.7	180	168	155	145	2.87%
1199	Other Food Product Manufacturing n.e.c.	14	10.5	121	90	95	85	1.76%
1211	Soft Drink, Cordial and Syrup Manufacturing	16	8.7	180	168	155	145	2.87%
1212	Beer Manufacturing	14	23.9	121	90	95	85	1.76%
1213	Spirit Manufacturing	14	19.1	121	90	95	85	1.76%
1214	Wine and Other Alcoholic Beverage Manufacturing	14	30.4	121	90	95	85	1.76%
1220	Cigarette and Tobacco Product Manufacturing	14	0.0	121	90	95	85	1.76%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
1311	Wool Scouring	17	0.0	105	133	125	125	2.31%
1312	Natural Textile Manufacturing	17	0.1	105	133	125	125	2.31%
1313	Synthetic Textile Manufacturing	17	0.0	105	133	125	125	2.31%
1320	Leather Tanning, Fur Dressing and Leather Product Manufacturing	17	0.9	105	133	125	125	2.31%
1331	Textile Floor Covering Manufacturing	17	0.2	105	133	125	125	2.31%
1332	Rope, Cordage and Twine Manufacturing	17	2.9	105	133	125	125	2.31%
1333	Cut and Sewn Textile Product Manufacturing	17	5.5	105	133	125	125	2.31%
1334	Textile Finishing and Other Textile Product Manufacturing	17	0.7	105	133	125	125	2.31%
1340	Knitted Product Manufacturing	17	0.1	105	133	125	125	2.31%
1351	Clothing Manufacturing	17	1.5	105	133	125	125	2.31%
1352	Footwear Manufacturing	17	0.0	105	133	125	125	2.31%
1411	Log Sawmilling	18	13.6	422	259	315	340	5.83%
1412	Wood Chipping	19	16.3	168	160	145	130	2.69%
1413	Timber Resawing and Dressing	19	26.2	168	160	145	130	2.69%
1491	Prefabricated Wooden Building Manufacturing	19	1.0	168	160	145	130	2.69%
1492	Wooden Structural Fitting and Component Manufacturing	19	13.9	168	160	145	130	2.69%
1493	Veneer and Plywood Manufacturing	18	3.6	422	259	315	340	5.83%
1494	Reconstituted Wood Product Manufacturing	19	0.1	168	160	145	130	2.69%
1499	Other Wood Product Manufacturing n.e.c.	19	8.6	168	160	145	130	2.69%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
1510	Pulp, Paper and Paperboard Manufacturing	20	33.3	44	48	50	50	0.93%
1521	Corrugated Paperboard and Paperboard Container Manufacturing	20	7.3	44	48	50	50	0.93%
1522	Paper Bag Manufacturing	20	0.0	44	48	50	50	0.93%
1523	Paper Stationery Manufacturing	20	0.0	44	48	50	50	0.93%
1524	Sanitary Paper Product Manufacturing	20	0.0	44	48	50	50	0.93%
1529	Other Converted Paper Product Manufacturing	20	0.2	44	48	50	50	0.93%
1611	Printing	20	16.9	44	48	50	50	0.93%
1612	Printing Support Services	20	0.4	44	48	50	50	0.93%
1620	Reproduction of Recorded Media	20	0.6	44	48	50	50	0.93%
1701	Petroleum Refining and Petroleum Fuel Manufacturing	22	0.0	135	166	145	135	2.69%
1709	Other Petroleum and Coal Product Manufacturing	22	0.7	135	166	145	135	2.69%
1811	Industrial Gas Manufacturing	22	0.2	135	166	145	135	2.69%
1812	Basic Organic Chemical Manufacturing	22	1.7	135	166	145	135	2.69%
1813	Basic Inorganic Chemical Manufacturing	22	0.7	135	166	145	135	2.69%
1821	Synthetic Resin and Synthetic Rubber Manufacturing	22	4.1	135	166	145	135	2.69%
1829	Other Basic Polymer Manufacturing	22	3.2	135	166	145	135	2.69%
1831	Fertiliser Manufacturing	22	9.3	135	166	145	135	2.69%
1832	Pesticide Manufacturing	22	8.2	135	166	145	135	2.69%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
1841	Human Pharmaceutical and Medicinal Product Manufacturing	23	21.8	55	112	60	55	1.11%
1842	Veterinary Pharmaceutical and Medicinal Product Manufacturing	23	2.9	55	112	60	55	1.11%
1851	Cleaning Compound Manufacturing	24	0.4	116	80	150	160	2.78%
1852	Cosmetic and Toiletry Preparation Manufacturing	24	1.5	116	80	150	160	2.78%
1891	Photographic Chemical Product Manufacturing	23	0.0	55	112	60	55	1.11%
1892	Explosive Manufacturing	22	2.2	135	166	145	135	2.69%
1899	Other Basic Chemical Product Manufacturing n.e.c.	24	0.6	116	80	150	160	2.78%
1911	Polymer Film and Sheet Packaging Material Manufacturing	24	0.0	116	80	150	160	2.78%
1912	Rigid and Semi-Rigid Polymer Product Manufacturing	24	11.3	116	80	150	160	2.78%
1913	Polymer Foam Product Manufacturing	24	0.0	116	80	150	160	2.78%
1914	Tyre Manufacturing	25	0.1	139	85	120	125	2.22%
1915	Adhesive Manufacturing	24	0.0	116	80	150	160	2.78%
1916	Paint and Coatings Manufacturing	24	0.1	116	80	150	160	2.78%
1919	Other Polymer Product Manufacturing	25	10.5	139	85	120	125	2.22%
1920	Natural Rubber Product Manufacturing	25	3.9	139	85	120	125	2.22%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
2010	Glass and Glass Product Manufacturing	26	7.8	158	113	145	160	2.69%
2021	Clay Brick Manufacturing	26	3.5	158	113	145	160	2.69%
2029	Other Ceramic Product Manufacturing	26	0.0	158	113	145	160	2.69%
2031	Cement and Lime Manufacturing	26	16.4	158	113	145	160	2.69%
2032	Plaster Product Manufacturing	26	0.4	158	113	145	160	2.69%
2033	Ready-Mixed Concrete Manufacturing	26	10.2	158	113	145	160	2.69%
2034	Concrete Product Manufacturing	26	26.0	158	113	145	160	2.69%
2090	Other Non-Metallic Mineral Product Manufacturing	40	3.9	392	1,244	495	160	9.17%
2110	Iron Smelting and Steel Manufacturing	27	1.4	147	132	140	140	2.59%
2121	Iron and Steel Casting	27	4.0	147	132	140	140	2.59%
2122	Steel Pipe and Tube Manufacturing	27	4.2	147	132	140	140	2.59%
2131	Alumina Production	28	0.0	34	57	55	55	1.02%
2132	Aluminium Smelting	28	68.5	34	57	55	55	1.02%
2133	Copper, Silver, Lead and Zinc Smelting and Refining	27	0.3	147	132	140	140	2.59%
2139	Other Basic Non-Ferrous Metal Manufacturing	27	0.0	147	132	140	140	2.59%
2141	Non-Ferrous Metal Casting	26	0.0	158	113	145	160	2.69%
2142	Aluminium Rolling, Drawing, Extruding	26	0.0	158	113	145	160	2.69%
2149	Other Basic Non-Ferrous Metal Product Manufacturing	26	0.0	158	113	145	160	2.69%

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ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
2210	Iron and Steel Forging	27	0.0	147	132	140	140	2.59%
2221	Structural Steel Fabricating	27	45.8	147	132	140	140	2.59%
2222	Prefabricated Metal Building Manufacturing	27	4.9	147	132	140	140	2.59%
2223	Architectural Aluminium Product Manufacturing	27	20.9	147	132	140	140	2.59%
2224	Metal Roof and Guttering Manufacturing (except Aluminium)	27	1.1	147	132	140	140	2.59%
2229	Other Structural Metal Product Manufacturing	27	2.9	147	132	140	140	2.59%
2231	Boiler, Tank and Other Heavy Gauge Metal Container Manufacturing	27	10.6	147	132	140	140	2.59%
2239	Other Metal Container Manufacturing	27	4.3	147	132	140	140	2.59%
2240	Sheet Metal Product Manufacturing (except Metal Structural and Container Products)	27	10.7	147	132	140	140	2.59%
2291	Spring and Wire Product Manufacturing	27	0.1	147	132	140	140	2.59%
2292	Nut, Bolt, Screw and Rivet Manufacturing	27	0.0	147	132	140	140	2.59%
2293	Metal Coating and Finishing	27	8.5	147	132	140	140	2.59%
2299	Other Fabricated Metal Product Manufacturing n.e.c.	27	28.8	147	132	140	140	2.59%
2311	Motor Vehicle Manufacturing	29	0.1	294	216	115	105	2.13%
2312	Motor Vehicle Body and Trailer Manufacturing	29	16.4	294	216	115	105	2.13%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
2313	Automotive Electrical Component Manufacturing	29	0.0	294	216	115	105	2.13%
2319	Other Motor Vehicle Parts Manufacturing	29	4.6	294	216	115	105	2.13%
2391	Shipbuilding and Repair Services	29	10.5	294	216	115	105	2.13%
2392	Boatbuilding and Repair Services	29	37.1	294	216	115	105	2.13%
2393	Railway Rolling Stock Manufacturing and Repair Services	29	0.0	294	216	115	105	2.13%
2394	Aircraft Manufacturing and Repair Services	29	1.2	294	216	115	105	2.13%
2399	Other Transport Equipment Manufacturing n.e.c.	29	0.1	294	216	115	105	2.13%
2411	Photographic, Optical and Ophthalmic Equipment Manufacturing	23	0.8	55	112	60	55	1.11%
2412	Medical and Surgical Equipment Manufacturing	23	0.6	55	112	60	55	1.11%
2419	Other Professional and Scientific Equipment Manufacturing	30	9.5	143	70	120	135	2.22%
2421	Computer and Electronic Office Equipment Manufacturing	23	2.4	55	112	60	55	1.11%
2422	Communications Equipment Manufacturing	23	0.3	55	112	60	55	1.11%
2429	Other Electronic Equipment Manufacturing	23	3.7	55	112	60	55	1.11%
2431	Electric Cable and Wire Manufacturing	30	0.8	143	70	120	135	2.22%
2432	Electric Lighting Equipment Manufacturing	30	2.5	143	70	120	135	2.22%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
2439	Other Electrical Equipment Manufacturing	30	4.1	143	70	120	135	2.22%
2441	Whiteware Appliance Manufacturing	30	0.0	143	70	120	135	2.22%
2449	Other Domestic Appliance Manufacturing	30	0.1	143	70	120	135	2.22%
2451	Pump and Compressor Manufacturing	26	0.2	158	113	145	160	2.69%
2452	Fixed Space Heating, Cooling and Ventilation Equipment Manufacturing	26	0.2	158	113	145	160	2.69%
2461	Agricultural Machinery and Equipment Manufacturing	27	7.0	147	132	140	140	2.59%
2462	Mining and Construction Machinery Manufacturing	31	32.7	39	17	35	35	0.65%
2463	Machine Tool and Parts Manufacturing	27	5.6	147	132	140	140	2.59%
2469	Other Specialised Machinery and Equipment Manufacturing	26	1.9	158	113	145	160	2.69%
2491	Lifting and Material Handling Equipment Manufacturing	27	19.5	147	132	140	140	2.59%
2499	Other Machinery and Equipment Manufacturing n.e.c.	26	12.4	158	113	145	160	2.69%
2511	Wooden Furniture and Upholstered Seat Manufacturing	30	36.7	143	70	120	135	2.22%
2512	Metal Furniture Manufacturing	26	0.0	158	113	145	160	2.69%
2513	Mattress Manufacturing	26	2.4	158	113	145	160	2.69%
2519	Other Furniture Manufacturing	26	2.8	158	113	145	160	2.69%

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<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
2591	Jewellery and Silverware Manufacturing	23	1.4	55	112	60	55	1.11%
2592	Toy, Sporting and Recreational Product Manufacturing	26	1.3	158	113	145	160	2.69%
2599	Other Manufacturing n.e.c.	27	1.6	147	132	140	140	2.59%
2611	Fossil Fuel Electricity Generation	32	0.0	35	47	35	30	0.65%
2612	Hydro-Electricity Generation	32	272.0	35	47	35	30	0.65%
2619	Other Electricity Generation	32	5.5	35	47	35	30	0.65%
2620	Electricity Transmission	32	1.4	35	47	35	30	0.65%
2630	Electricity Distribution	32	8.7	35	47	35	30	0.65%
2640	On Selling Electricity and Electricity Market Operation	32	25.8	35	47	35	30	0.65%
2700	Gas Supply	33	10.7	47	73	85	95	1.57%
2811	Water Supply	33	109.5	90	136	85	100	1.57%
2812	Sewerage and Drainage Services	34	1.9	90	136	110	100	2.04%
2911	Solid Waste Collection Services	35	40.1	176	100	160	175	2.96%
2919	Other Waste Collection Services	35	2.2	176	100	160	175	2.96%
2921	Waste Treatment and Disposal Services	35	1.5	176	100	160	175	2.96%
2922	Waste Remediation and Materials Recovery Services	35	5.6	176	100	160	175	2.96%
3011	House Construction	36	206.9	181	135	150	155	2.78%
3019	Other Residential Building Construction	36	25.9	181	135	150	155	2.78%

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ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
3020	Non-Residential Building Construction	38	132.6	114	125	125	140	2.31%
3101	Road and Bridge Construction	38	93.0	114	125	125	140	2.31%
3109	Other Heavy and Civil Engineering Construction	39	76.3	128	176	160	160	2.96%
3211	Land Development and Subdivision	39	1.0	128	176	160	160	2.96%
3212	Site Preparation Services	34	204.4	90	136	110	100	2.04%
3221	Concreting Services	37	30.4	154	168	170	185	3.15%
3222	Bricklaying Services	37	11.2	154	168	170	185	3.15%
3223	Roofing Services	37	22.2	154	168	170	185	3.15%
3224	Structural Steel Erection Services	37	1.7	154	168	170	185	3.15%
3231	Plumbing Services	41	68.8	139	117	125	125	2.31%
3232	Electrical Services	42	188.0	74	68	70	65	1.30%
3233	Air Conditioning and Heating Services	41	58.7	139	117	125	125	2.31%
3234	Fire and Security Alarm Installation Services	41	23.5	139	117	125	125	2.31%
3239	Other Building Installation Services	41	8.3	139	117	125	125	2.31%
3241	Plastering and Ceiling Services	41	28.7	139	117	125	125	2.31%
3242	Carpentry Services	41	18.6	139	117	125	125	2.31%
3243	Tiling and Carpeting Services	41	9.1	139	117	125	125	2.31%
3244	Painting and Decorating Services	41	32.3	139	117	125	125	2.31%
3245	Glazing Services	37	21.1	154	168	170	185	3.15%
3291	Landscape Construction Services	43	15.9	201	179	215	235	3.98%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
3292	Hire of Construction Machinery with Operator	37	4.5	154	168	170	185	3.15%
3299	Other Construction Services n.e.c.	37	25.0	154	168	170	185	3.15%
3311	Wool Wholesaling	44	1.4	74	68	60	55	1.11%
3312	Cereal Grain Wholesaling	44	1.2	74	68	60	55	1.11%
3319	Other Agricultural Product Wholesaling	44	35.6	74	68	60	55	1.11%
3321	Petroleum Product Wholesaling	45	25.0	144	181	115	105	2.13%
3322	Metal and Mineral Wholesaling	45	19.1	144	181	115	105	2.13%
3323	Industrial and Agricultural Chemical Product Wholesaling	46	12.7	80	66	75	80	1.39%
3331	Timber Wholesaling	46	10.8	80	66	75	80	1.39%
3332	Plumbing Goods Wholesaling	46	11.3	80	66	75	80	1.39%
3339	Other Hardware Goods Wholesaling	58	54.8	105	115	120	135	2.22%
3411	Agricultural and Construction Machinery Wholesaling	44	45.5	74	68	60	55	1.11%
3419	Other Specialised Industrial Machinery and Equipment Wholesaling	44	15.5	74	68	60	55	1.11%
3491	Professional and Scientific Goods Wholesaling	47	20.5	49	47	40	35	0.74%
3492	Computer and Computer Peripheral Wholesaling	47	4.8	49	47	40	35	0.74%
3493	Telecommunications Goods Wholesaling	47	1.1	49	47	40	35	0.74%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
3494	Other Electrical and Electronic Good Wholesaling	47	43.2	49	47	40	35	0.74%
3499	Other Machinery and Equipment Wholesaling n.e.c.	47	28.6	49	47	40	35	0.74%
3501	Car Wholesaling	48	0.2	104	80	80	75	1.48%
3502	Commercial Vehicle Wholesaling	48	15.3	104	80	80	75	1.48%
3503	Trailer and Other Motor Vehicle Wholesaling	48	0.0	104	80	80	75	1.48%
3504	Motor Vehicle New Parts Wholesaling	48	17.0	104	80	80	75	1.48%
3505	Motor Vehicle Dismantling and Used Parts Wholesaling	48	5.4	104	80	80	75	1.48%
3601	General Line Grocery Wholesaling	49	18.2	142	138	135	135	2.50%
3602	Meat, Poultry and Smallgoods Wholesaling	49	2.9	142	138	135	135	2.50%
3603	Dairy Produce Wholesaling	49	0.1	142	138	135	135	2.50%
3604	Fish and Seafood Wholesaling	49	6.3	142	138	135	135	2.50%
3605	Fruit and Vegetable Wholesaling	49	36.6	142	138	135	135	2.50%
3606	Liquor and Tobacco Product Wholesaling	50	10.4	57	96	70	65	1.30%
3609	Other Grocery Wholesaling	49	39.1	142	138	135	135	2.50%
3711	Textile Product Wholesaling	50	3.3	57	96	70	65	1.30%
3712	Clothing and Footwear Wholesaling	50	14.7	57	96	70	65	1.30%
3720	Pharmaceutical and Toiletry Goods Wholesaling	50	17.2	57	96	70	65	1.30%
3731	Furniture and Floor Covering Wholesaling	50	5.7	57	96	70	65	1.30%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
3732	Jewellery and Watch Wholesaling	50	0.2	57	96	70	65	1.30%
3733	Kitchen and Diningware Wholesaling	50	2.0	57	96	70	65	1.30%
3734	Toy and Sporting Goods Wholesaling	50	0.8	57	96	70	65	1.30%
3735	Book and Magazine Wholesaling	50	0.3	57	96	70	65	1.30%
3736	Paper Product Wholesaling	46	4.1	80	66	75	80	1.39%
3739	Other Goods Wholesaling n.e.c.	46	4.8	80	66	75	80	1.39%
3800	Commission-Based Wholesaling	50	11.9	57	96	70	65	1.30%
3911	Car Retailing	48	100.4	104	80	80	75	1.48%
3912	Motor Cycle Retailing	48	6.1	104	80	80	75	1.48%
3913	Trailer and Other Motor Vehicle Retailing	48	2.9	104	80	80	75	1.48%
3921	Motor Vehicle Parts Retailing	48	17.3	104	80	80	75	1.48%
3922	Tyre Retailing	51	18.9	83	164	165	185	3.06%
4000	Fuel Retailing	52	38.3	121	141	130	135	2.41%
4110	Supermarket and Grocery Stores	53	70.4	99	80	65	60	1.20%
4121	Fresh Meat, Fish and Poultry Retailing	52	16.8	121	141	130	135	2.41%
4122	Fruit and Vegetable Retailing	52	10.9	121	141	130	135	2.41%
4123	Liquor Retailing	53	21.1	99	80	65	60	1.20%
4129	Other Specialised Food Retailing	52	47.7	121	141	130	135	2.41%
4211	Furniture Retailing	58	19.5			120	120	2.22%
4212	Floor Coverings Retailing	55	14.5	80	81	90	95	1.67%
4213	Houseware Retailing	54	3.6	74	47	65	70	1.20%
4214	Manchester and Other Textile Goods Retailing	55	11.3	80	81	90	95	1.67%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
4221	Electrical, Electronic and Gas Appliance Retailing	54	53.4	74	47	65	70	1.20%
4222	Computer and Computer Peripheral Retailing	56	4.7	49	42	45	45	0.83%
4229	Other Electrical and Electronic Goods Retailing	57	10.0	61	54	35	30	0.65%
4231	Hardware and Building Supplies Retailing	58	107.3	105	115	120	135	2.22%
4232	Garden Supplies Retailing	58	15.2	105	115	120	135	2.22%
4241	Sport and Camping Equipment Retailing	56	26.4	49	42	45	45	0.83%
4242	Entertainment Media Retailing	56	1.7	49	42	45	45	0.83%
4243	Toy and Game Retailing	56	4.8	49	42	45	45	0.83%
4244	Newspaper and Book Retailing	56	18.6	49	42	45	45	0.83%
4245	Marine Equipment Retailing	56	6.3	49	42	45	45	0.83%
4251	Clothing Retailing	56	46.3	49	42	45	45	0.83%
4252	Footwear Retailing	56	9.0	49	42	45	45	0.83%
4253	Watch and Jewellery Retailing	57	12.3	61	54	35	30	0.65%
4259	Other Personal Accessory Retailing	56	2.0	49	42	45	45	0.83%
4260	Department Stores	54	9.1	74	47	65	70	1.20%
4271	Pharmaceutical, Cosmetic and Toiletry Goods Retailing	56	86.4	49	42	45	45	0.83%
4272	Stationery Goods Retailing	54	6.6	74	47	65	70	1.20%
4273	Antique and Used Goods Retailing	59	4.8	104	65	80	80	1.48%
4274	Flower Retailing	54	3.0	74	47	65	70	1.20%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
4279	Other Store-Based Retailing n.e.c.	59	47.2			80	120	1.48%
4310	Non-Store Retailing	55	4.9	80	81	90	95	1.67%
4320	Retail Commission-Based Buying and/or Selling	55	0.4	80	81	90	95	1.67%
4400	Accommodation	60	172.6	118	97	100	105	1.85%
4511	Cafes and Restaurants	61	248.5	64	47	60	65	1.11%
4512	Takeaway Food Services	62	128.0	145	55	80	85	1.48%
4513	Catering Services	61	7.6	64	47	60	65	1.11%
4520	Pubs, Taverns and Bars	60	117.9	118	97	100	105	1.85%
4530	Clubs (Hospitality)	63	12.8	103	99	100	105	1.85%
4610	Road Freight Transport	64	254.8	158	248	220	215	4.07%
4621	Interurban and Rural Bus Transport	65	20.1	38	95	115	125	2.13%
4622	Urban Bus Transport (Including Tramway)	66	44.1	165	174	175	175	3.24%
4623	Taxi and Other Road Transport	65	5.2	38	95	115	125	2.13%
4710	Rail Freight Transport	67	30.5	89	92	90	85	1.67%
4720	Rail Passenger Transport	67	0.0	89	92	90	85	1.67%
4810	Water Freight Transport	67	3.9	89	92	90	85	1.67%
4820	Water Passenger Transport	67	20.3	89	92	90	85	1.67%
4900	Air and Space Transport	68	30.4	52	64	65	60	1.20%
5010	Scenic and Sightseeing Transport	65	7.8	38	95	115	125	2.13%
5021	Pipeline Transport	69	0.0	148	177	190	195	3.52%
5029	Other Transport n.e.c.	69	0.3	148	177	190	195	3.52%
5101	Postal Services	21	18.4	176	259	160	145	2.96%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
5102	Courier Pick-up and Delivery Services	21	14.9	176	259	160	145	2.96%
5211	Stevedoring Services	70	28.1	91	205	170	160	3.15%
5212	Port and Water Transport Terminal Operations	71	37.8	47	49	55	55	1.02%
5219	Other Water Transport Support Services	71	7.5	47	49	55	55	1.02%
5220	Airport Operations and Other Air Transport Support Services	72	25.0	88	67	85	85	1.57%
5291	Customs Agency Services	73	0.4	33	35	35	35	0.65%
5292	Freight Forwarding Services	74	9.4	63	66	140	145	2.59%
5299	Other Transport Support Services n.e.c.	69	6.4	148	177	190	195	3.52%
5301	Grain Storage Services	75	0.0	88	77	80	80	1.48%
5309	Other Warehousing and Storage Services	75	16.2	88	77	80	80	1.48%
5411	Newspaper Publishing	20	20.9	44	48	50	50	0.93%
5412	Magazine and Other Periodical Publishing	20	0.6	44	48	50	50	0.93%
5413	Book Publishing	20	0.7	44	48	50	50	0.93%
5414	Directory and Mailing List Publishing	20	0.3	44	48	50	50	0.93%
5419	Other Publishing (except Software, Music and Internet)	20	0.4	44	48	50	50	0.93%
5420	Software Publishing	20	5.6	44	48	50	50	0.93%
5511	Motion Picture and Video Production	76	20.4	33	14	25	25	0.46%
5512	Motion Picture and Video Distribution	76	0.0	33	14	25	25	0.46%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
5513	Motion Picture Exhibition	76	5.4	33	14	25	25	0.46%
5514	Post-production Services and Other Motion Picture and Video Activities	76	1.4	33	14	25	25	0.46%
5521	Music Publishing	76	0.2	33	14	25	25	0.46%
5522	Music and Other Sound Recording Activities	76	0.5	33	14	25	25	0.46%
5610	Radio Broadcasting	76	12.3	33	14	25	25	0.46%
5621	Free-to-Air Television Broadcasting	76	2.8	33	14	25	25	0.46%
5622	Cable and Other Subscription Broadcasting	76	1.4	33	14	25	25	0.46%
5700	Internet Publishing and Broadcasting	20	1.9	44	48	50	50	0.93%
5801	Wired Telecommunications Network Operation	77	6.2	61	83	85	90	1.57%
5802	Other Telecommunications Network Operation	77	12.2	61	83	85	90	1.57%
5809	Other Telecommunications Services	77	11.0	61	83	85	90	1.57%
5910	Internet Service Providers and Web Search Portals	77	6.2	61	83	85	90	1.57%
5921	Data Processing and Web Hosting Services	78	6.6	42	29	35	35	0.65%
5922	Electronic Information Storage Services	78	0.3	42	29	35	35	0.65%
6010	Libraries and Archives	78	0.0	42	29	35	35	0.65%
6020	Other Information Services	76	0.3	33	14	25	25	0.46%
6210	Central Banking	80	0.1	10	14	15	15	0.40%
6221	Banking	80	14.5	10	14	15	15	0.40%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
6222	Building Society Operation	80	37.4	10	14	15	15	0.40%
6223	Credit Union Operation	80	0.1	10	14	15	15	0.40%
6229	Other Depository Financial Intermediation	80	5.0	10	14	15	15	0.40%
6230	Non-Depository Financing	80	2.9	10	14	15	15	0.40%
6240	Financial Asset Investing	80	7.6	10	14	15	15	0.40%
6310	Life Insurance	80	1.8	10	14	15	15	0.40%
6321	Health Insurance	80	12.1	10	14	15	15	0.40%
6322	General Insurance	81	34.4	14	62	45	45	0.83%
6330	Superannuation Funds	80	55.0	10	14	15	15	0.40%
6411	Financial Asset Broking Services	80	11.7	10	14	15	15	0.40%
6419	Other Auxiliary Finance and Investment Services	82	50.3	8	20	30	35	0.56%
6420	Auxiliary Insurance Services	82	45.3	8	20	30	35	0.56%
6611	Passenger Car Rental and Hiring	48	20.0	104	80	80	75	1.48%
6619	Other Motor Vehicle and Transport Equipment Rental and Hiring	83	9.4	87	120	80	75	1.48%
6620	Farm Animal and Bloodstock Leasing	5	0.0	192	345	255	230	4.72%
6631	Heavy Machinery and Scaffolding Rental and Hiring	83	14.1	87	120	80	75	1.48%
6632	Video and Other Electronic Media Rental and Hiring	76	0.3	33	14	25	25	0.46%
6639	Other Goods and Equipment Rental and Hiring n.e.c.	59	8.6	104	65	80	80	1.48%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
6640	Non-Financial Intangible Assets (Except Copyrights) Leasing	80	0.0	10	14	15	15	0.40%
6711	Residential Property Operators	84	12.4	82	61	65	65	1.20%
6712	Non-Residential Property Operators	84	8.3	82	61	65	65	1.20%
6720	Real Estate Services	80	150.6	10	14	15	15	0.40%
6910	Scientific Research Services	85	16.2	16	22	20	20	0.40%
6921	Architectural Services	85	41.9	16	22	20	20	0.40%
6922	Surveying and Mapping Services	85	27.7	16	22	20	20	0.40%
6923	Engineering Design and Engineering Consulting Services	85	161.2	16	22	20	20	0.40%
6924	Other Specialised Design Services	73	13.2	33	35	35	35	0.65%
6925	Scientific Testing and Analysis Services	85	25.9	16	22	20	20	0.40%
6931	Legal Services	80	106.2	10	14	15	15	0.40%
6932	Accounting Services	80	106.2	10	14	15	15	0.40%
6940	Advertising Services	73	13.2	33	35	35	35	0.65%
6950	Market Research and Statistical Services	73	7.2	33	35	35	35	0.65%
6961	Corporate Head Office Management Services	86	53.0	38	40	40	35	0.74%
6962	Management Advice and Related Consulting Services	86	183.0	38	40	40	35	0.74%
6970	Veterinary Services	87	46.4	179	108	100	90	1.85%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
6991	Professional Photographic Services	59	1.8	104	65	80	80	1.48%
6999	Other Professional, Scientific and Technical Services n.e.c.	85	14.9	16	22	20	20	0.40%
7000	Computer System Design and Related Services	80	184.3	10	14	15	15	0.40%
7211	Employment Placement and Recruitment Services	88	75.2	81	126	145	160	2.69%
7212	Labour Supply Services	89	101.0	177	197	205	230	3.80%
7220	Travel Agency and Tour Arrangement Services	57	13.9	61	54	35	30	0.65%
7291	Office Administrative Services	73	49.9	33	35	35	35	0.65%
7292	Document Preparation Services	20	0.8	44	48	50	50	0.93%
7293	Credit Reporting and Debt Collection Services	73	2.3	33	35	35	35	0.65%
7294	Call Centre Operation	73	14.7	33	35	35	35	0.65%
7299	Other Administrative Services n.e.c.	73	16.6	33	35	35	35	0.65%
7311	Building and Other Industrial Cleaning Services	90	68.1	137	178	190	210	3.52%
7312	Building Pest Control Services	90	5.3	137	178	190	210	3.52%
7313	Gardening Services	43	18.0	201	179	215	235	3.98%
7320	Packaging Services	20	2.4	44	48	50	210	0.93%
7510	Central Government Administration	86	0.6	38	40	40	35	0.74%
7520	State Government Administration	86	1.2	38	40	40	35	0.74%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
7530	Local Government Administration	93	303.7	167	118	130	125	2.41%
7540	Justice	86	1.2	38	40	40	35	0.74%
7551	Domestic Government Representation	86	0.0	38	40	40	35	0.74%
7552	Foreign Government Representation	86	0.0	38	40	40	35	0.74%
7600	Defence	86	0.0	38	40	40	35	0.74%
7711	Police Services	94	0.0	33	5	180	180	3.33%
7712	Investigation and Security Services	95	39.4	49	201	160	160	2.96%
7713	Fire Protection and Other Emergency Services	95	0.1	49	201	160	160	2.96%
7714	Correctional and Detention Services	94	0.9	33	5	180	180	3.33%
7719	Other Public Order and Safety Services	94	2.6	33	5	180	180	3.33%
7720	Regulatory Services	86	3.8	38	40	40	35	0.74%
8010	Preschool Education	96	1.8	64	44	55	60	1.02%
8021	Primary Education	96	71.2	64	44	55	60	1.02%
8022	Secondary Education	96	69.4	64	44	55	60	1.02%
8023	Combined Primary and Secondary Education	96	225.4	64	44	55	60	1.02%
8024	Special School Education	97	2.6	212	122	125	115	2.31%
8101	Technical and Vocational Education and Training	96	42.6	64	44	55	60	1.02%
8102	Higher Education	98	372.4	13	20	15	15	0.40%
8211	Sports and Physical Recreation Instruction	99	10.9	74	47	90	100	1.67%
8212	Arts Education	97	2.2	212	122	125	115	2.31%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
8219	Adult, Community and Other Education n.e.c.	97	16.4	212	122	125	115	2.31%
8220	Educational Support Services	96	14.1	64	44	55	60	1.02%
8401	Hospitals (Except Psychiatric Hospitals)	100	164.0	85	95	70	65	1.30%
8402	Psychiatric Hospitals	100	6.6	85	95	70	65	1.30%
8511	General Practice Medical Services	101	115.8	21	16	25	25	0.46%
8512	Specialist Medical Services	101	83.8	21	16	25	25	0.46%
8520	Pathology and Diagnostic Imaging Services	102	94.2	35	35	40	45	0.74%
8531	Dental Services	102	45.0	35	35	40	45	0.74%
8532	Optometry and Optical Dispensing	103	25.1	9	5	15	15	0.40%
8533	Physiotherapy Services	101	36.2	21	16	25	25	0.46%
8534	Chiropractic and Osteopathic Services	101	5.0	21	16	25	25	0.46%
8539	Other Allied Health Services	105	64.1	155	104	115	115	2.13%
8591	Ambulance Services	100	7.4	85	95	70	65	1.30%
8599	Other Health Care Services n.e.c.	105	47.8	155	104	115	115	2.13%
8601	Aged Care Residential Services	106	375.1	219	211	225	225	4.17%
8609	Other Residential Care Services	107	208.5	130	172	165	165	3.06%
8710	Child Care Services	105	128.4	155	104	115	115	2.13%
8790	Other Social Assistance Services	104	468.8	172	171	190	190	3.52%
8910	Museum Operation	78	26.8	42	29	35	35	0.65%

Part II: Summary of Suggested Rates

ANZSIC06	Description	Rel. Group	Estimated Wages for 2023/24 (\$m)	Claim Freq Rel. - last 3 years	Capped Payment Rel. - last 5 years	2023/24 Selected Relativity	2022/23 Selected Relativity	2023/24 Suggested Premium Rate
8921	Zoological and Botanical Gardens Operation	63	5.1	103	99	100	105	1.85%
8922	Nature Reserves and Conservation Parks Operation	63	1.1	103	99	100	105	1.85%
9001	Performing Arts Operation	63	12.6	103	99	100	105	1.85%
9002	Creative Artists, Musicians, Writers and Performers	63	3.9	103	99	100	90	1.85%
9003	Performing Arts Venue Operation	63	4.1	103	99	100	105	1.85%
9111	Health and Fitness Centres and Gymnasia Operation	99	21.0	74	47	90	100	1.67%
9112	Sports and Physical Recreation Clubs and Sports Professionals	99	7.2	74	47	90	100	1.67%
9113	Sports and Physical Recreation Venues, Grounds and Facilities Operation	99	14.9	74	47	90	100	1.67%
9114	Sports and Physical Recreation Administrative Service	99	13.6	74	47	90	100	1.67%
9121	Horse and Dog Racing Administration and Track Operation	110	0.5	375	499	445	460	8.24%
9129	Other Horse and Dog Racing Activities	110	13.9	375	499	445	460	8.24%
9131	Amusement Parks and Centres Operation	110	2.1	375	499	445	460	8.24%
9139	Amusement and Other Recreational Activities n.e.c.	110	11.1	375	499	445	460	8.24%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
9201	Casino Operation	111	91.0	122	92	90	80	1.67%
9202	Lottery Operation	111	0.0	122	92	90	80	1.67%
9209	Other Gambling Activities	111	1.0	122	92	90	80	1.67%
9411	Automotive Electrical Services	29	8.7	294	216	115	105	2.13%
9412	Automotive Body, Paint and Interior Repair	51	41.6	83	164	165	185	3.06%
9419	Other Automotive Repair and Maintenance	42	61.9	74	68	70	65	1.30%
9421	Domestic Appliance Repair and Maintenance	113	5.9	116	131	120	115	2.22%
9422	Electronic (except Domestic Appliance) and Precision Equipment Repair and Maintenance	78	16.2	42	29	35	35	0.65%
9429	Other Machinery and Equipment Repair and Maintenance	113	46.0	116	131	120	115	2.22%
9491	Clothing and Footwear Repair	56	2.4	49	42	45	45	0.83%
9499	Other Repair and Maintenance n.e.c.	113	2.5	116	131	120	115	2.22%
9511	Hairdressing and Beauty Services	114	51.0	50	39	50	50	0.93%
9512	Diet and Weight Reduction Centre Operation	114	0.7	50	39	50	50	0.93%
9520	Funeral, Crematorium and Cemetery Services	59	8.9	104	65	80	80	1.48%
9531	Laundry and Dry-Cleaning Services	116	21.8	375	204	235	230	4.35%
9532	Photographic Film Processing	59	0.0	104	65	80	80	1.48%

Part II: Summary of Suggested Rates

<b>ANZSIC06</b>	<b>Description</b>	<b>Rel. Group</b>	<b>Estimated Wages for 2023/24 (\$m)</b>	<b>Claim Freq Rel. - last 3 years</b>	<b>Capped Payment Rel. - last 5 years</b>	<b>2023/24 Selected Relativity</b>	<b>2022/23 Selected Relativity</b>	<b>2023/24 Suggested Premium Rate</b>
9533	Parking Services	68	1.4	52	64	65	60	1.20%
9534	Brothel Keeping and Prostitution Services	114	0.0	50	39	50	50	0.93%
9539	Other Personal Services n.e.c.	114	5.8	50	39	50	50	0.93%
9540	Religious Services	117	77.2	114	147	135	135	2.50%
9551	Business and Professional Association Services	73	48.0	33	35	35	35	0.65%
9552	Labour Association Services	73	17.1	33	35	35	35	0.65%
9559	Other Interest Group Services n.e.c.	118	53.1	84	105	100	100	1.85%
9601	Private Households Employing Staff	114	1.0	50	39	50	50	0.93%
9602	Undifferentiated Goods-Producing Activities of Private Households for Own Use	114	0.0	50	39	50	50	0.93%
9603	Undifferentiated Service-Producing Activities of Private Households for Own Use	114	0.0	50	39	50	50	0.93%

# Part III



# Part III

## 1 Introduction and background

### Purpose and scope of report

PricewaterhouseCoopers Consulting (Australia) Pty Ltd (“PwC”) has been engaged by WorkCover Tasmania to develop a set of suggested workers compensation industry premium rates for the 2023/24 underwriting year.

WorkSafe Tasmania ('WorkSafe') is the organisation responsible for the oversight of workers' compensation and work health and safety in Tasmania, with its Board referred to as WorkCover.

A report of this type has been published by WorkSafe in each year since 2002/03, providing a guide to employers' and workers compensation insurers, noting that insurers should undertake their own analysis to support their premium rates.

This is the eighth time we have undertaken the premium analysis. The previous report on the 2022/23 suggested rates was titled 'Suggested Industry Premium Rates for 2022/23', dated 31 March 2022 ('Previous Report', '2022/23 premium basis'). We also completed a more recent review of the Scheme operations and performance, including insured sector performance, in the report 'Scheme Review to 30 June 2022' dated October 2022 ('Previous Scheme Report'). Unless otherwise noted, all comparisons are to the 2022/23 premium basis.

Our work has been conducted for the purpose of suggesting premium rates for the 2023/24 year, both in total and at the ANZSIC level. It is not intended, nor necessarily suitable, for any other purpose.

### COVID-19 pandemic

Compared to other Australian states, Tasmania was less affected by COVID-19 in 2020 and 2021, and instead had the majority of cases in 2022. We have not made explicit COVID-19 allowances in the suggested premium rate for the 2023/24 and have instead considered the potential impact of COVID-19 on the emerging experience and elected to adjust assumptions only where we believe there has been a permanent change in claim behaviour.

### Objectives of industry premium rates

The suggested rates are actuarially assessed, with regard to WorkSafe's objectives:

- Ensuring a fully funded Workers Compensation Scheme
- Providing relative stability in the marketplace
- Providing fair and equitable premiums in relation to risk
- Ensuring minimal cross-subsidisation between employers
- Ensuring increased transparency in the premium setting process
- Providing a benchmark for comparing suggested rates against the filed rates and the actual average rates charged by individual insurers
- Identifying major scheme trends, and the effects of legislative changes.

Inevitably, some compromises between the above objectives are required. The overall aim of pricing is to charge each employer a fair premium while still collecting an overall premium pool which is sufficient to cover claims costs and the expenses and provide insurers with a reasonable return on the capital required.

### Our approach

Our suggested premium rates are based on a 'central estimate' of the expected future claim costs, net of non-reinsurance recoveries, and include allowance for both future normal and superimposed inflation. Our estimate of the expected future claim costs is from our analysis of wages, claim counts and payments for licensed insurers to 31 December 2022.

The estimate is discounted for the time value of money. Expenses and a profit margin are added to derive a gross average premium rate.

Consideration is then given to the extent to which risks differ at an ANZSIC level, with relative risk factors developed. The relative risk factors are applied to the average premium rate, to derive premiums at the individual ANZSIC level.

Risks at an ANZSIC level are not necessarily homogenous, and insurers may apply other criteria in setting the premium rate for an individual employer.

## Data used

We have prepared our premium advice using data as at 31 December 2022 from WorkSafe's Information Management System (WIMS).

We have made use of unit record policy, coverage, claims and payment transaction files. We have performed checks on the overall data, and spot checks on individual items to the Previous Report. We note that some retrospective adjustments and data development can be expected. Within these limits, we are satisfied that the data provided is consistent with that underlying the 2022/23 premium basis.

Total estimated payments, and the derived outstanding amount from WIMS have not been used in our consideration of claim costs except where further verification of the estimates has been sought. This is because case estimating practices can vary amongst insurers and can vary over time, which limits their usefulness for the purposes of examining claims experience relativities across industries.

Appendix A has further details on the data used.

## Scheme environment

An overview of recent legislative and operational changes is set out below:

**Table 11: Scheme environment**

Item	Comment
<b>2022 Amendment Bill</b>	Effective from 1 March 2023. Tasmania's <i>Workers Rehabilitation and Compensation Act 1988</i> was reviewed and amended in Section 27 – pertaining to presumptive claims for firefighters – and Section 87 – cessation date on compensation. The amendments are as follows: <ul style="list-style-type: none"><li>• Section 27: Ensures that employees of the Bushfire Risk Unit of the Tasmanian Fire Service are entitled to the presumptive cancer clause as other Tasmanian firefighters.</li><li>• Section 87: Sets the cessation date for receiving compensation at the pension age (if the injury occurred two years or more before the pension date) or two years after the date of injury if the recipient is injured less than 2 years before the pension age or after the pension age. This addresses an inconsistency in the previous provision whereby workers injured after their pension age were not subject to benefit cessation.</li></ul>
<b>2016 Amendment Bill</b>	Effective from 1 January 2018. Tasmania's <i>Workers Rehabilitation and Compensation Act 1988</i> was reviewed and amended to remove excessive 'red tape', this included removal of the employers excess and aligning to the Social Security pension age.
<b>2013 Amendments</b>	Certain cancers for firefighters are presumptive, with this clause further strengthened in 2017 removing the requirement for volunteers to attend a certain number of events before presumption applies.
<b>Work Health &amp; Safety Laws</b>	In line with the model developed by Safe Work Australia, the laws commenced 1 January 2013.
<b>Guidelines for Assessing Permanent Impairment</b>	Version 2 came into effect 1 April 2011, with version 3 issued on 1 October 2011 (incorporating AMA% for respiratory assessments)
<b>Asbestos Compensation Fund</b>	Established in 2011.
<b>June 2009 legislative amendments</b>	Apply to injuries on or after 1 July 2010. A number of changes were made, notably: <ul style="list-style-type: none"><li>• Weekly benefit step downs were increased, increasing the available weekly compensation for longer duration claimants</li><li>• The threshold for common law was reduced from 30% to 20% Whole Person Impairment</li><li>• There are no restrictions on redemptions two years after the date a claim is made.</li><li>• More detail is in Appendix B.</li></ul>
<b>Primary Treating Medical Practitioner role</b>	From 1 July 2010, medical professionals spend more time with the claimant in the initial consultation phase

# 2 Claim Assumptions

## Key Points

Estimated wages have been higher than expected for the 2021/22 underwriting year. In response, the estimated wages for the 2023/24 underwriting year are estimated to be \$12.5b (December 2022 values).

The claim frequency has decreased since the previous review to an estimated 0.48 claims per \$m wages (December 2022 values), equivalent to around 6,041 claims.

Claim payments in the 12 months to 31 December 2022 have slightly increased from the prior calendar year in real terms. We have adopted an estimated claim size of \$25,101 (December 2022 values) per total claim, which is higher than our assumption underlying the 2023/24 premiums and is in line with recent experience.

This section describes our findings regarding trends in the scheme experience. It also sets out our assumptions regarding wages, claim frequency and average size for the 2023/24 underwriting year.

## Allowance for the 2022 Amendment Bill

On 1 March 2023 a change was made to the benefit entitlements for those injured close to or after the pension age.

Previously, weekly benefits ceased as follows:

- If the injury occurs 12 months or more before the date on which the worker attains the pension age – benefits cease on the date on which the worker attains the pension age.
- If the injury occurs less than 12 months before the date on which the worker attains the pension age – benefits cease on the date one year after the injury occurs.
- No constraints specified for workers injured on or after the date on which they attain the pension age. Payments continue regardless of age, without the need to refer to the Tribunal.

The 2022 Amendment Bill changes the benefits, such that weekly benefits cease as follows:

- If the injury occurs two years or more before the date on which the worker attains the pension age – benefits cease on the date on which the worker attains the pension age.
- If the injury occurs less than two years before the date on which the worker attains the pension age – benefits cease on the date two years after the injury occurs.
- If the injury occurs on or after the date on which the worker attains the pension age – benefits cease on the date two years after which the injury occurs.

The change with the greatest impact is the inclusion of a cessation date for those injured after the pension age. Previously the provision did not refer to these individuals, and hence they were not subject to a cessation date on weekly benefits.

We performed a costing of the impact of this change in a report titled 'Section 87 Costing' (dated 21 June 2022). This estimated the impact of the amendment to be a reduction of 0.04% of wages on the risk premium.

We have adopted this cost impact estimate in our current review of the suggested premium rates for 2023/24 and have adjusted the adopted average claim size accordingly. This results in a reduction in the suggested rate of 0.05% of wages after allowing for both expenses and profit margin.

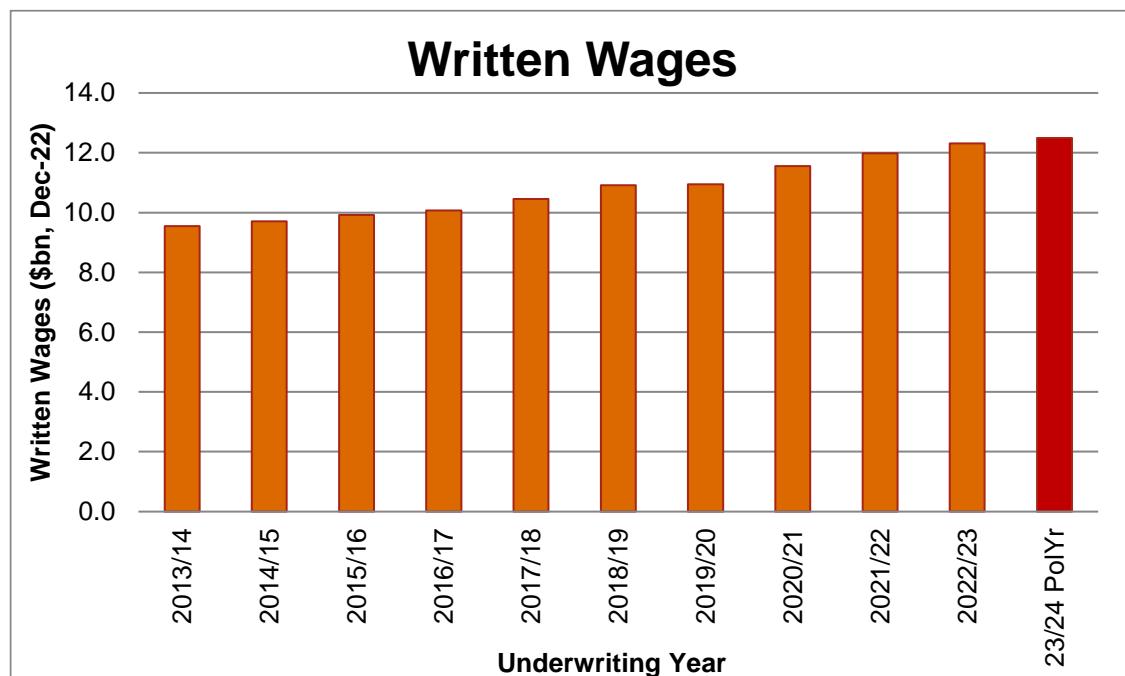
## Written Wages

Written wages are projected at \$12.5b (December 2022 values) for the 2023/24 underwriting year.

This is higher than the level of \$12.2b (December 2022 values) underlying the 2022/23 premium basis.

Figure 6 below shows wages for licensed insurers for past underwriting years and the 2023/24 underwriting year. The figures shown are estimates based on actual amounts to 31 December 2022. Please refer to Appendix D for further details. All amounts are expressed in December 2022 values.

**Figure 6: Wages for Licensed Insurers**



Over 2014 to 2019, wages have experienced minimal to small growth year-on-year. Growth between 2019 and 2020 was minimal which is consistent with the economic impact of COVID-19. Preliminary figures for 2022 show strong growth of 3.7%, driven by Tasmania's low unemployment and rebounding economy.

We have estimated that the 2022/23 underwriting year wages will be higher than estimated in our Previous Report (\$12.3b in December 2022 values, compared with \$12.2b in December 2022 values as per the Previous Report).

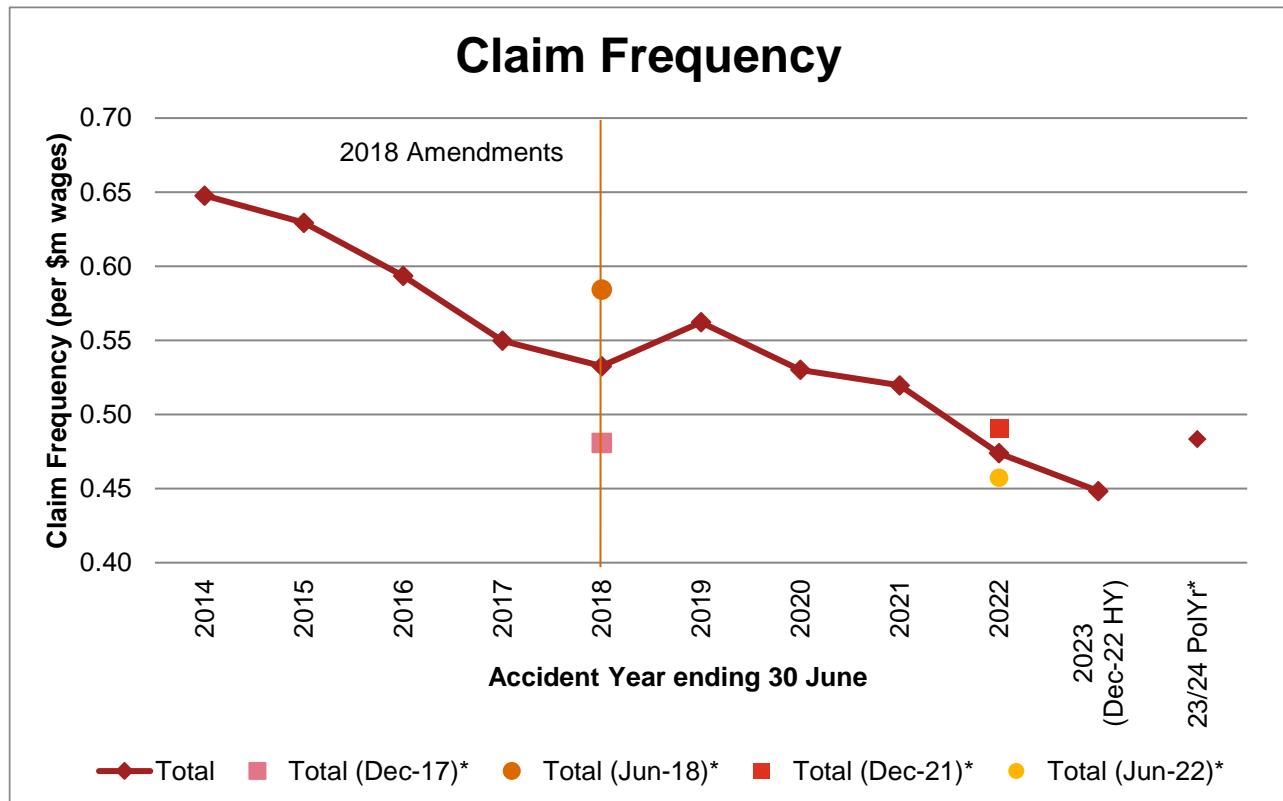
Based on estimates from the Department of Treasury and Finance, we have assumed that the economy will grow at 1.5% in the next twelve months, and hence are projecting wages for the 2023/24 underwriting year to be \$12.5b in December 2022 values.

## Claim Numbers and Frequency

Our adopted total claim frequency is 0.48 claims per \$million wages (in December 2022 values), which is equivalent to 6,041 claims on \$12.5b wages.

The graph below shows the claim frequency (i.e. claims divided by earned wages in December 2022 values) by accident year.

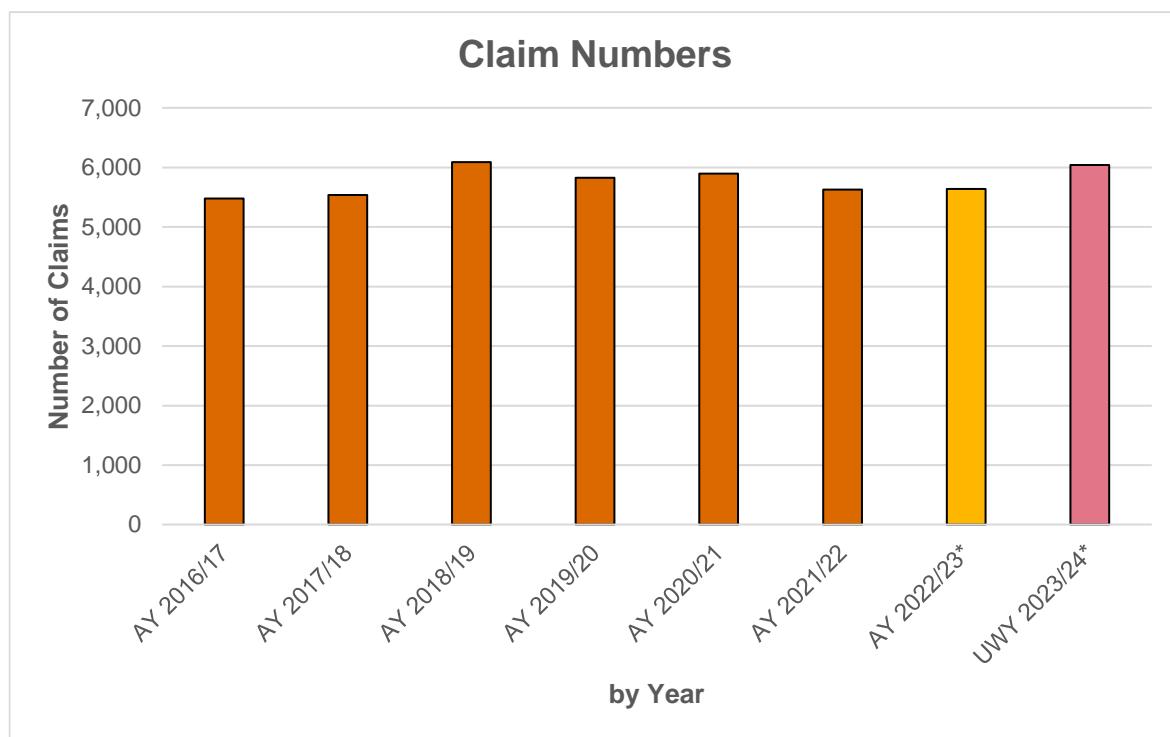
Figure 7: Total Claim Frequency (by Accident Year ending 30 June)



Note 1: Markers for Dec-17 and Dec-21 represent the claim frequency from the first half of accident year 2018 and 2022 respectively, and markers for Jun-18 and Jun-22 represent the claim frequency from the second half of accident year 2018 and 2022 respectively.

Note 2: Throughout this and subsequent sub-sections, the accident year ending 30 June 2023 refers to the Dec-22 half year.

**Figure 8: Number of Claims (by Years ending 30 June)**



\*Note: Accident Year 2022/23 and Underwriting Year 2023/24 are based on projected claim numbers. Underwriting Year 2023/24 is shown here, which is a slightly different basis from Accident Year.

From 2014 to 2017, total claim frequency trended downward. From 1 January 2018, the 2018 legislative amendments came into effect, and this has led to an increased number of observed claims due to a combination of below excess claims being lodged, along with some behavioural effects. This increase in claim frequency was temporary, as a downward trend re-emerged from 2018/19 onwards.

Claim frequency for accident years 2021/22 and 2022/23 are emerging much lower than 2020/21. These periods (particularly calendar year 2022) coincide with the reopening of state borders, which led to Tasmania's highest number of COVID-19 cases and a shift in responsibility for COVID-19 safety of employees from Public Health to employers. We consider there to be a potential temporary behavioural impact during this initial wave of COVID-19 infection that has led to the drop in claim frequency that may revert once workplace behaviours return to pre-COVID norms.

Hence, in setting our claim frequency assumption for 2023/24, we have not given full credibility to the experience from 2021/22 and onwards, and instead based our assumption on a continuation of the downward trend prior to 2021/22. In the two years to the 2020/21 accident year there was approximately a 2.5% p.a. decrease in claim frequency. Extrapolating this experience forward to 2023/24, this results in a claim frequency of 0.48 claims per \$million wages.

## *Adopted Claim Frequency Assumption*

**Table 12: Adopted claim frequency**

Adopted claim frequency (all claims)	Per \$m wages Dec-22 values	Per \$m wages Jun-23 values	Per \$m wages 2023/24 values <sup>5</sup>
2023/24 premium rates	0.48	0.48	0.47
2022/23 premium rates <sup>6</sup>	0.52		
Change, % 2022/23 premium rates	-7.3%		

Our adopted frequency for the 2023/24 underwriting year considers both the decreasing trend observed since the removal of the employers' excess, and the potential impact of COVID-19 on claim frequency.

We have observed that claim frequency during the June 2022 and December 2022 accident half-years (0.46 and 0.45 claims per \$m wages respectively) have been significantly lower than previous periods. We recognise there were a high number of COVID-19 cases in Tasmania during this time, which may have led to changes in workplace practices.

There is potential that the lower claim frequency in calendar year 2022 is a temporary impact of COVID-19. Given the limited experience, we have adopted a lower claim frequency which extrapolates the experience prior to 2022 but does not give full weight to the low frequency in 2022. This results in an adopted claim frequency of 0.48 per \$m wages for the 2023/24 underwriting year.

The adopted claim frequency translates to 6,041 claims for the 2023/24 underwriting year, on estimated wages of \$12.5b (2023/24 underwriting year, December 2022 values). This is lower than the estimated claim frequency at the previous premium review.

Appendix E shows the numbers of claims that have been reported to insurers by 31 December 2022, our projection of future reports for past accident years (Incurred But Not Reported or IBNR claims) and the resultant ultimate claim number projections for each accident year.

## **Claim Payments and Average Claim Size**

**Our adopted average claim size per total claim is \$25,101 in December 2022 values. This is higher than the \$24,481 in December 2022 values underlying the 2022/23 premium basis.**

At an overall level, payment experience in the 12 months to 31 December 2022 was \$7.5m lower than expected. This was driven by lower than expected lump sum and medical payments, offset by weekly and legal payments which were higher than expected. Lump sum experience can be volatile due to the large size of payments.

Although the last 12 month payment experience was lower than expected, there has been a general upward trend in average claim sizes over the last two accident years, driven by an increase in mental health claims which typically receive higher weekly and lump sum benefits. Mental health claims are discussed further later in this section.

<sup>5</sup> Decreased for wage inflation and economic growth from December 2022 values to 2023/24 underwriting year values (at the estimated average accident date of 15 March 2024). Adopted wage inflation is 3.25% to June 2022, 3.75% to December 2023, 3.50% to thereafter on the 2023/24 basis, and adopted economic growth was 1.5% p.a. for the 2023/24 underwriting year.

<sup>6</sup> The 2022/23 premium rates assumed 0.54 claim frequency, in December 2021 values. This has been reduced by 2.9% wage inflation from December 2021 to December 2022.

## Adopted Claim Size Assumption

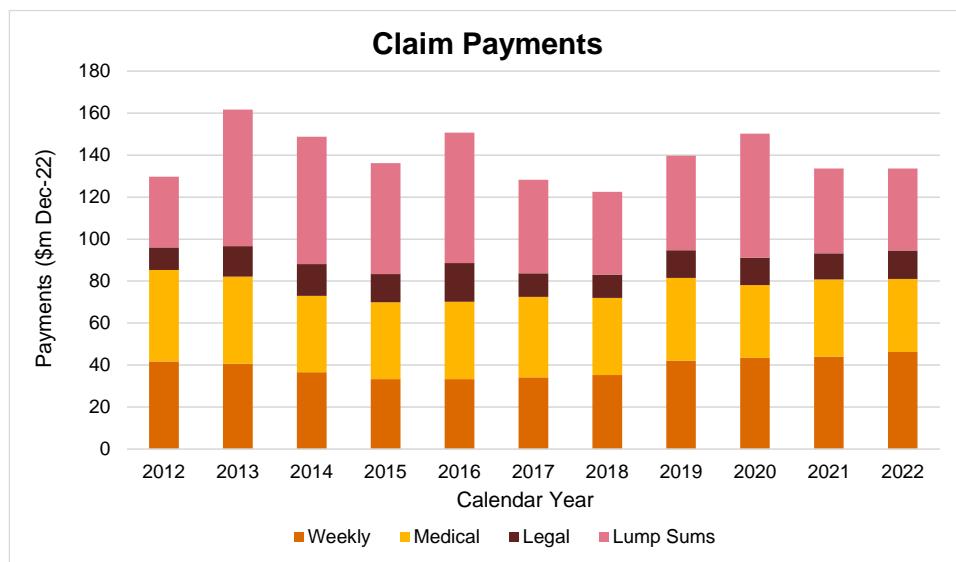
**Table 13: Adopted claim size**

Adopted claim size (all claims)	Dec-22 values	Jun-23 values	2023/24 values
2023/24 premium rates	25,101	25,451	25,951
2022/23 premium rates <sup>7</sup>	24,484		
Change, % 2022/23 premium rates	2.5%		

## Claim payments

The amount paid from year to year is variable, with lump sums as the most variable payment type, as shown below:

**Figure 9: Claim payments (Current Values)**



At \$133.6m in current values, payments in the 12 months to December 2022 were 0.3% higher in real terms than 2021. Experience shown in the graph above shows:

- Payments for the 2013 calendar year were high, with a catch-up in lump sum payments following the legislative changes restricting access to lump sums redemptions until two years after the date of injury for claims incurred on or after 1 July 2010.
- Payments for the 2016 calendar year were high due to a large lump sum payment.
- Payments for the 2019 and 2020 calendar years have emerged at a higher level than the 2017 and 2018 years. In 2019, this was largely driven by higher weekly payments, with higher numbers of claims receiving benefits for longer. In 2020, this was driven by larger lump sum claims and claims remaining on weekly benefits for longer which may partly be due to the impact of COVID-19.
- Payments for the 2021 and 2022 calendar year were low due to a lower number of lump sum payments, despite the average size of these payments being higher. As mentioned earlier, lump sum payment experience can be volatile.

<sup>7</sup> The 2022/23 premium rates review assumed \$23,612 average claim size, in December 2021 values. This has been increased by 2.9% wage inflation and 0.75% superimposed inflation from December 2021 to December 2022.

## *Payment experience in the 12 months to 31 December 2022*

Table 14 below sets out claim payments (in actual values) over the 12 months to 31 December 2022 for licensed insurers, compared to expected payments from the Previous Suggested Premium Rate report.

**Table 14: Actual vs Expected Payments**

<b>Accident Year (ending June)</b>	<b>Actual \$k</b>	<b>Expected \$k</b>	<b>Difference \$k</b>	<b>Percentage Difference</b>
Prior	81	68	12	18%
2009	0	39	-38	-99%
2010	1	40	-40	-98%
2011	2	118	-116	-98%
2012	260	266	-6	-2%
2013	794	513	280	55%
2014	828	674	154	23%
2015	1,300	1,170	130	11%
2016	265	1,989	-1,724	-87%
2017	3,361	3,216	145	5%
2018	5,623	6,167	-545	-9%
2019	11,399	11,444	-45	0%
2020	19,869	20,507	-638	-3%
2021	28,603	30,118	-1,515	-5%
Dec-21 (half-year)	25,140	23,929	1,210	5%
Jun-22 (half-year)	24,741	28,480	-3,738	-13%
Dec-22 (half-year)	10,515	11,554	-1,039	-9%
<b>Total to Dec-21 accidents</b>	<b>97,525</b>	<b>100,258</b>	<b>-2,733</b>	<b>-3%</b>
<b>Total for all accident years</b>	<b>132,781</b>	<b>140,292</b>	<b>-7,511</b>	<b>-5%</b>

Actual payments for licensed insurers were \$97.5m for December 2021 and prior accident periods, which was \$2.7m (-3%) lower than expected, due to fewer and smaller lump sum payments than expected. Actual payments for the June 2022 and December 2022 accident half years emerged lower than expected, and was lower than expected across all payment types.

Table 15 below provides further analysis of the favourable experience by payment type across accident periods up to the December 2021 accident half year.

**Table 15: Actual vs Expected Payments by benefit type to December 2021 accidents**

Payment Type	Actual \$k	Expected \$k	Difference \$k	Percentage Difference
Weekly benefits	28,843	26,374	2,470	9%
Medical benefits	19,783	19,945	-162	-1%
Lump Sums	38,525	44,562	-6,037	-14%
Legal Costs	10,374	9,377	997	11%
<b>Total to Dec-21 accidents</b>	<b>97,525</b>	<b>100,258</b>	<b>-2,733</b>	<b>-3%</b>

Lump sum benefits were lower than expected over the past 12 months for accidents up to December 2021. Lump sum payments can be volatile, and the lower than expected experience for recent accident periods is expected to be caught up in the future. This was partially offset by weekly and legal benefits, and medical benefits were close to expected.

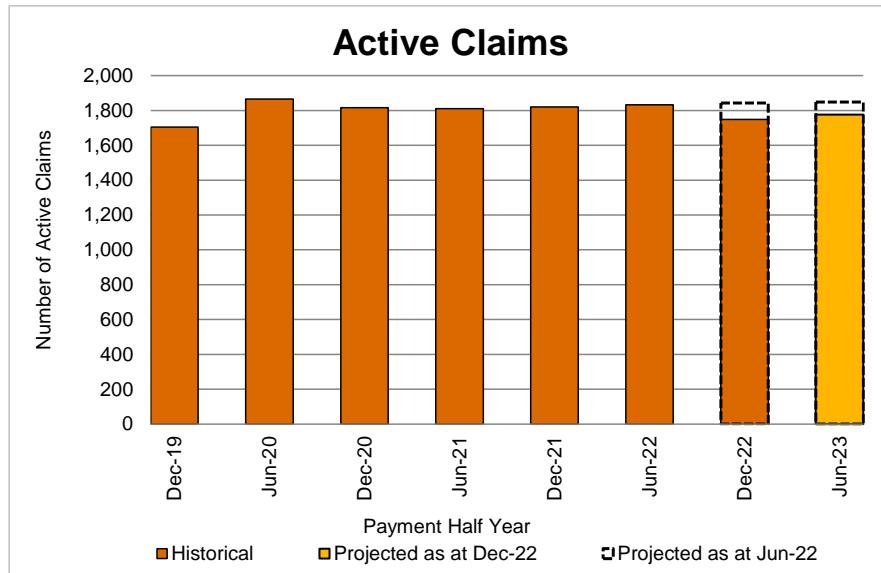
## Weekly Benefits

### Active Claims and Continuance Rates

The projection of weekly benefits is a function of the expected number of active claims, and the payment per claim. We have defined a claim as active with respect to weekly benefits if the claimant received a positive weekly benefit in the previous quarter. We then model the weekly continuance rates, which measures the proportion of claims remaining on weekly benefits at the end of the quarter, relative to the number of claims on weekly benefits at the start of the quarter.

The chart below shows the number of active weekly claims by payment half year.

**Figure 10: Active claims by payment half year**

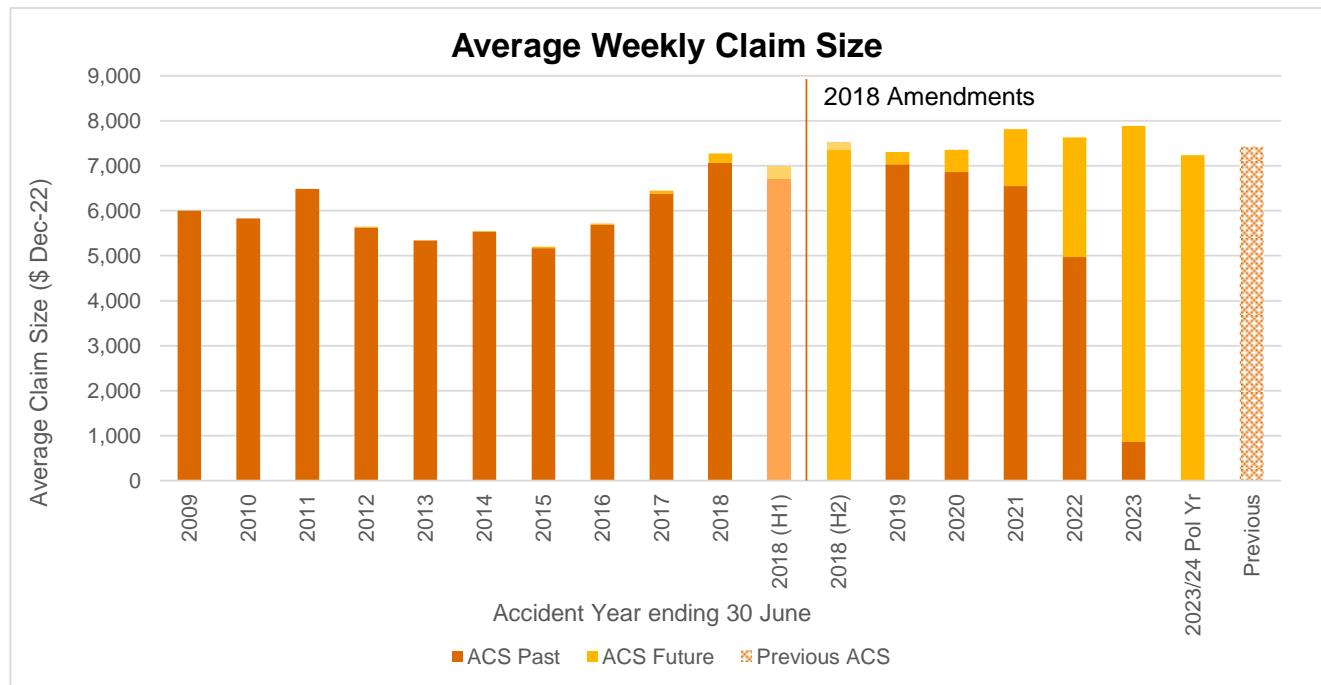


At June 2020, we observed an increase in active claims, which may have related to delays in returning to work during COVID-19. Between December 2020 and June 2022, active claim numbers stabilised at around 1,800 active claims before decreasing in December 2022. The active claims are projected to remain relatively stable at around 1,800 claims, which is a decrease from the previous projection driven by the lower claim frequency.

## Average Claim Size

To project future weekly benefit payments, we have adopted the Payments Per Active claim (PPAC) methodology. The resultant ultimate average claim sizes by accident year are shown below.

**Figure 11: Average weekly claim sizes<sup>8</sup>**



In the last 12 months, Payments Per Active Claim were higher than expected driven by recent accident years. Accident years 2019/20 and earlier are more than 90% paid, and thus the uncertainty in the ultimate payments for these years is small.

As discussed earlier, the Section 87 legislative amendments will impact the weekly benefit entitlements of those who are injured close to or after the pension age. Overall, this is expected to reduce the average weekly claim size by approximately \$700.

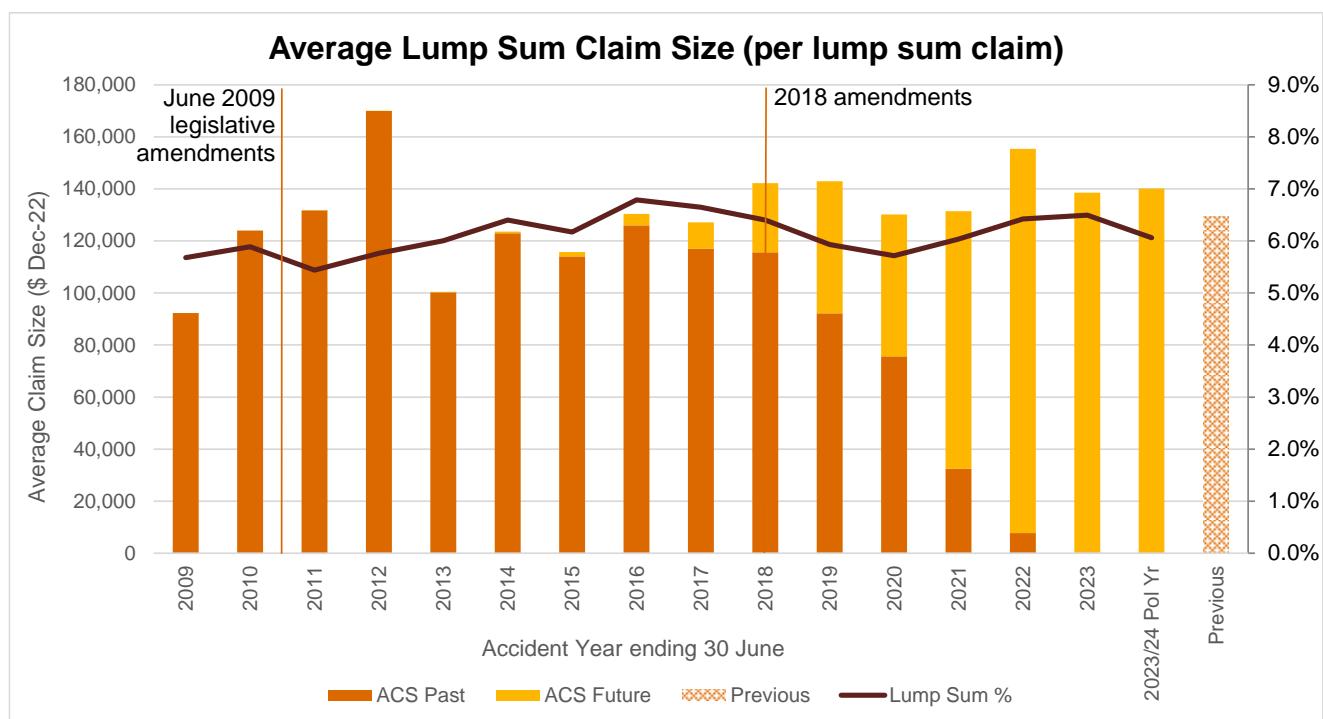
We have selected an average weekly benefit claim size of \$7,230 per total claim in December 2022 values for the 2023/24 policy year, which is lower than the recent experience to allow for the impact of the Section 87 legislative amendments.

<sup>8</sup> The 2022 year is based on accidents in the 6 months to December 2021.

## Lump Sum Benefits

For lump sums we adopted a Payments per Claim receiving a Lump Sum to determine ultimate lump sum claims costs. Historical and selected lump sum average costs per claim receiving a lump sum, and the number of claims receiving a lump sum (as a percentage of total claims) are shown graphically below.

**Figure 12: Average lump sum claim sizes (per claim receiving a lump sum)**



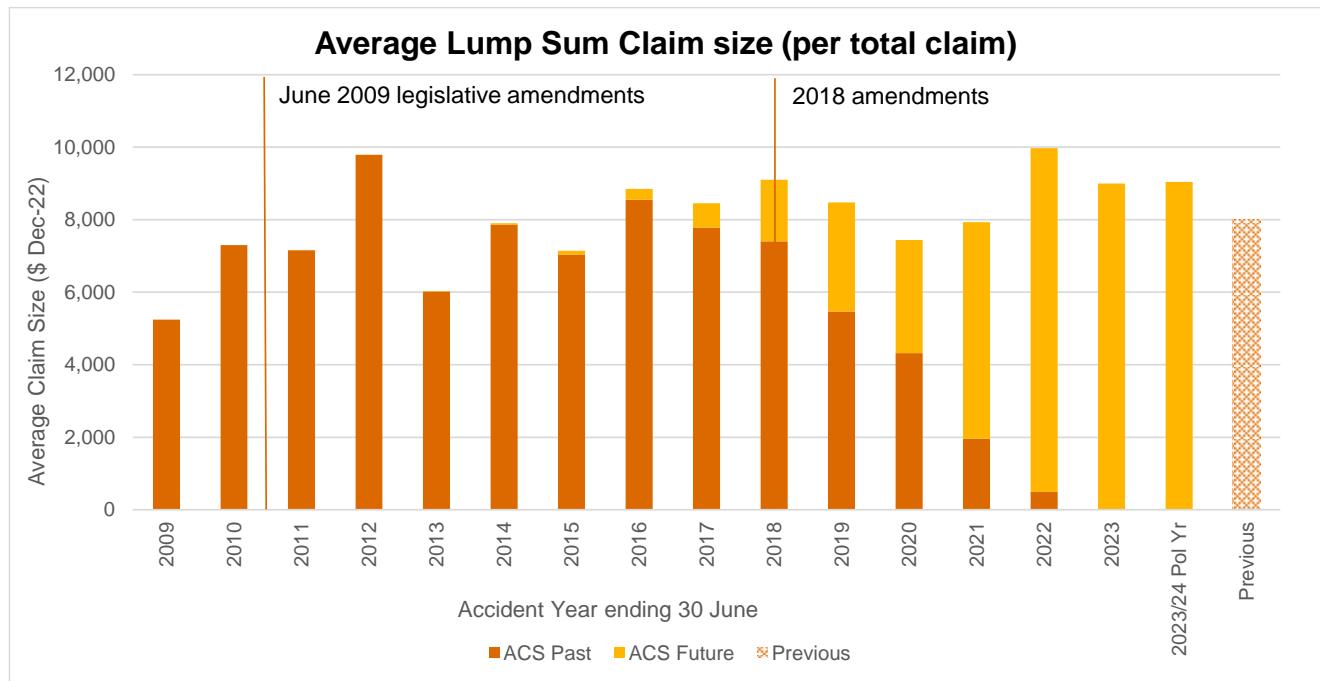
The proportion of claims receiving a lump sum fell between accident years 2016 to 2020. From 2021, the selected ultimate number of claims receiving a lump sum are a blend of emerging experience and the a priori assumption based on the experience of accident years 2016 to 2020 at around 360 lump sum claims per annum. The resulting proportion of claims receiving a lump sum is around 6% p.a.

The average lump sum claim size was as expected in the 12 months to 31 December 2022. Our modelled lump sum size for past accident years is in line with longer term experience, excluding large claims, due to the volatility in the size of individual lump sum claims. We have adjusted the claim sizes for individual accident years to allow for large (>\$2m) case estimated amounts outstanding, which is consistent with how we allowed for large claims at the 2022 Scheme Review.

We have selected an average lump sum claim size of \$140,137 per lump sum claim in December 2022 values, which is close to the six-year average estimated average lump sum claim size, and higher than the assumption adopted previously. This includes an additional allowance of \$9,900 per lump sum claim in December 2022 values to allow for occasional large claims. This is slightly lower than the allowance of \$10,250 per lump sum claim in December 2022 values adopted at the Previous Review.

The resultant ultimate average claim sizes (per total claim, not just those receiving a lump sum, including large claim allowances) by accident year are shown below.

**Figure 13: Average lump sum claim sizes (per total claim)**



Lump Sum claims take time to develop. Accident year 2017/18 is about 81% paid so there continues to be some uncertainty in the ultimate payments for this and later years. By accident year:

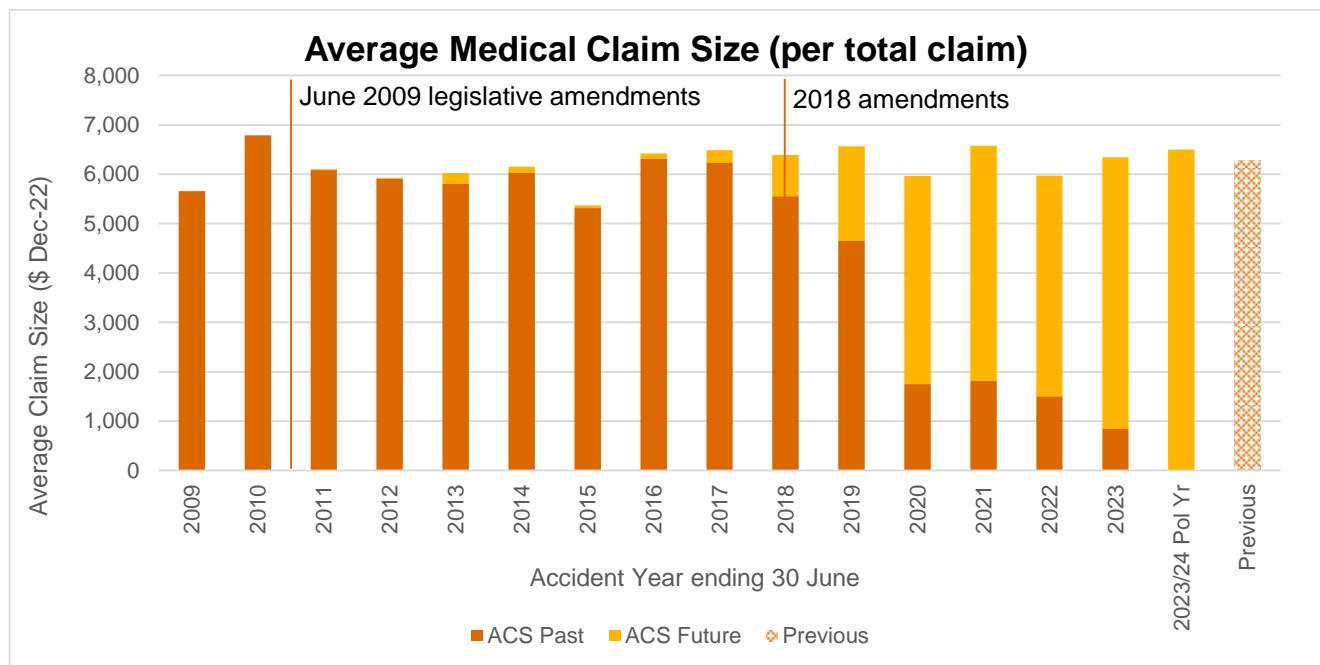
- The size for the 2011/12 year is high due to a very large common law claim.
- The size for the 2015/16 year is higher than that of 2012/13 to 2014/15, due to high payments to date and a high number of lump sum claims relative to total claims.
- The size for the 2019/20 year is lower due to the absence of large claims to date. This accident year is about 64% paid.
- We have modelled the 2020/21 to 2022/23 years with a similar average claim size to that of the four years prior, noting these years are at a very early stage of development. The 2021/22 accident year is high due to two large claims.

We have selected an average claim size across all claims of \$9,040 per total claim in December 2022 values for the 2023/24 underwriting year, which is in line with the average experience from 2013 onwards.

## Medical and Related Payments

A Payments per Claim Incurred (PPCI) model was employed to project medical benefits. The resultant average sizes per total claim are shown below.

**Figure 14: Average medical claim sizes (per total claim)**

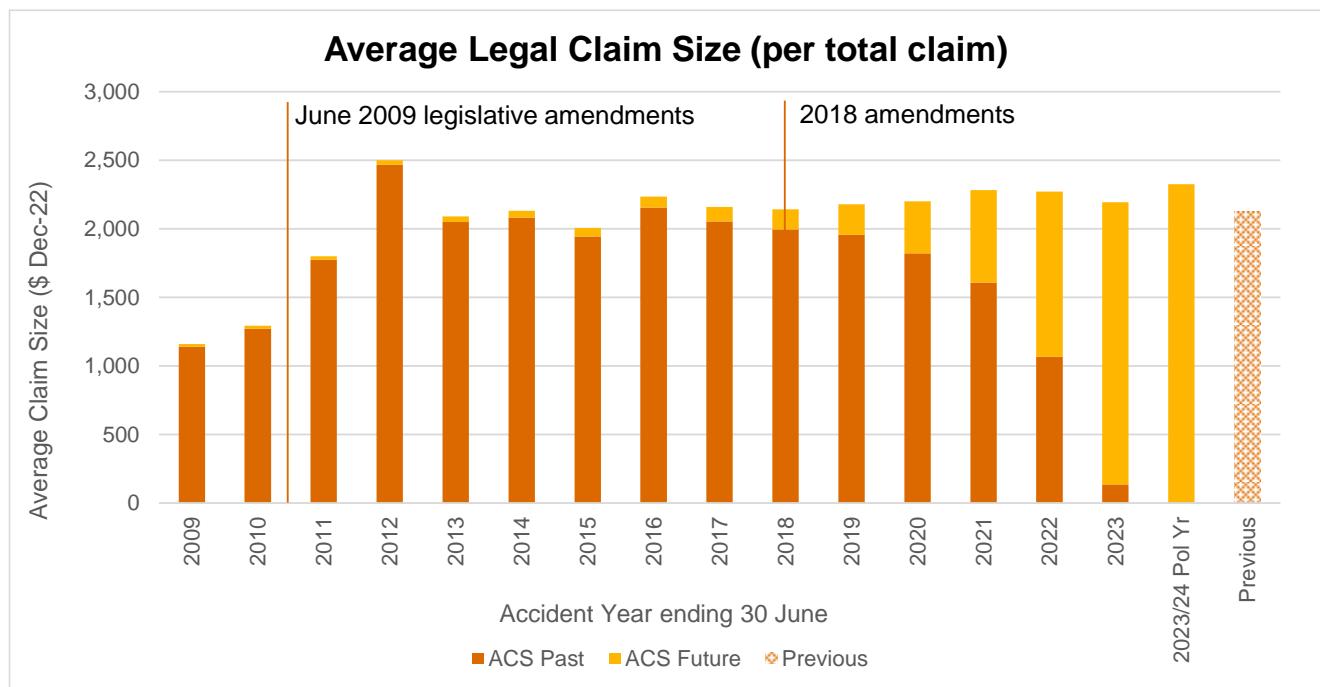


We have selected an average medical claim cost of \$6,500 per total claim in December 2022 values for the 2023/24 underwriting year. This allows for an approximately \$70 reduction in average medical claim cost as a result of flow-on impacts from the Section 87 legislative changes.

## Legal and Investigation Payments

A PPCI model was also used to project legal benefits. Actual and projected sizes per total claim are shown below.

**Figure 15: Average legal and investigation claim sizes**



Our adopted assumption for the 2023/24 underwriting year is an average legal cost of \$2,330 per total claim in December 2022 values. This is in line with estimated average claim sizes for the last five accident years.

## Adopted Claim Size for 2023/24

In selecting an average claim size for the 2023/24 policy year, we have considered the following:

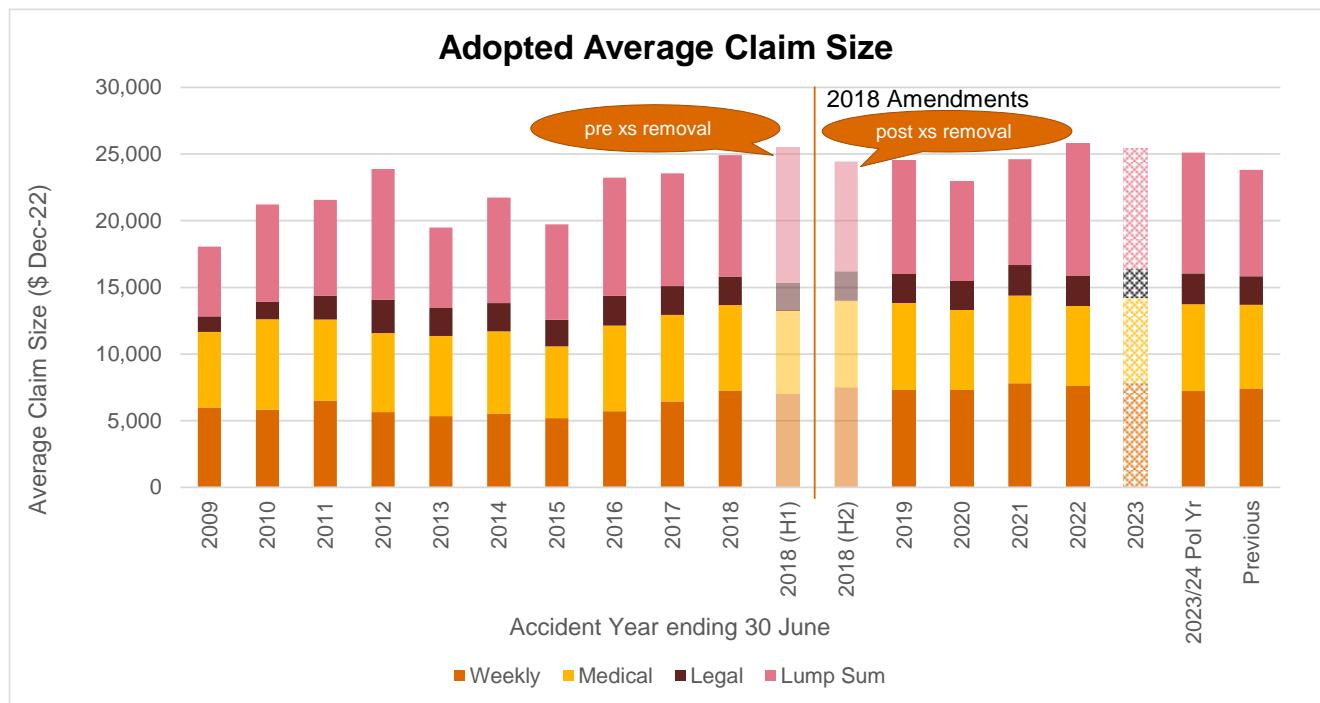
- Recent experience: There has been a gradual increase in claim sizes since June 2019, driven by a higher proportion of mental health claims which typically remain on benefits for longer. The increase in mental health claims is discussed further in the section below.
- Section 87 legislative changes: As discussed at the beginning of this section, the legislative changes are expected to decrease the average claim size, with the key driver being those injured after the pension age now being subject to a 2-year limit to their weekly benefits. This is estimated to reduce the average claim size by approximately \$770.

This results in an adopted average size of \$25,101 compares to the 2022/23 premium basis of \$24,484<sup>9</sup> in December 2022 values.

<sup>9</sup> The 2021/22 premium basis assumed a claim size per total claim of \$23,612 in December 2021 values. This has been updated by wage inflation to December 2022 values.

Figure 16 below shows the total average claims sizes for past accident years, together with our selections.

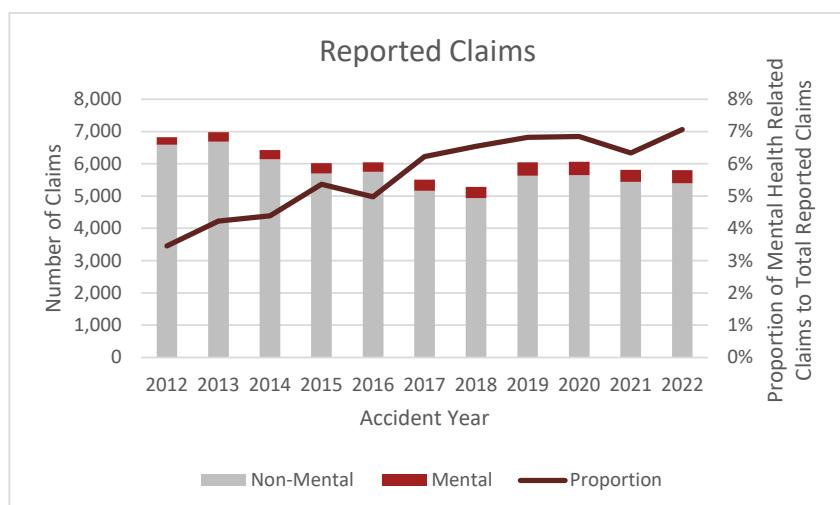
**Figure 16: Total Adopted Average Claim Size**



## Mental health claims

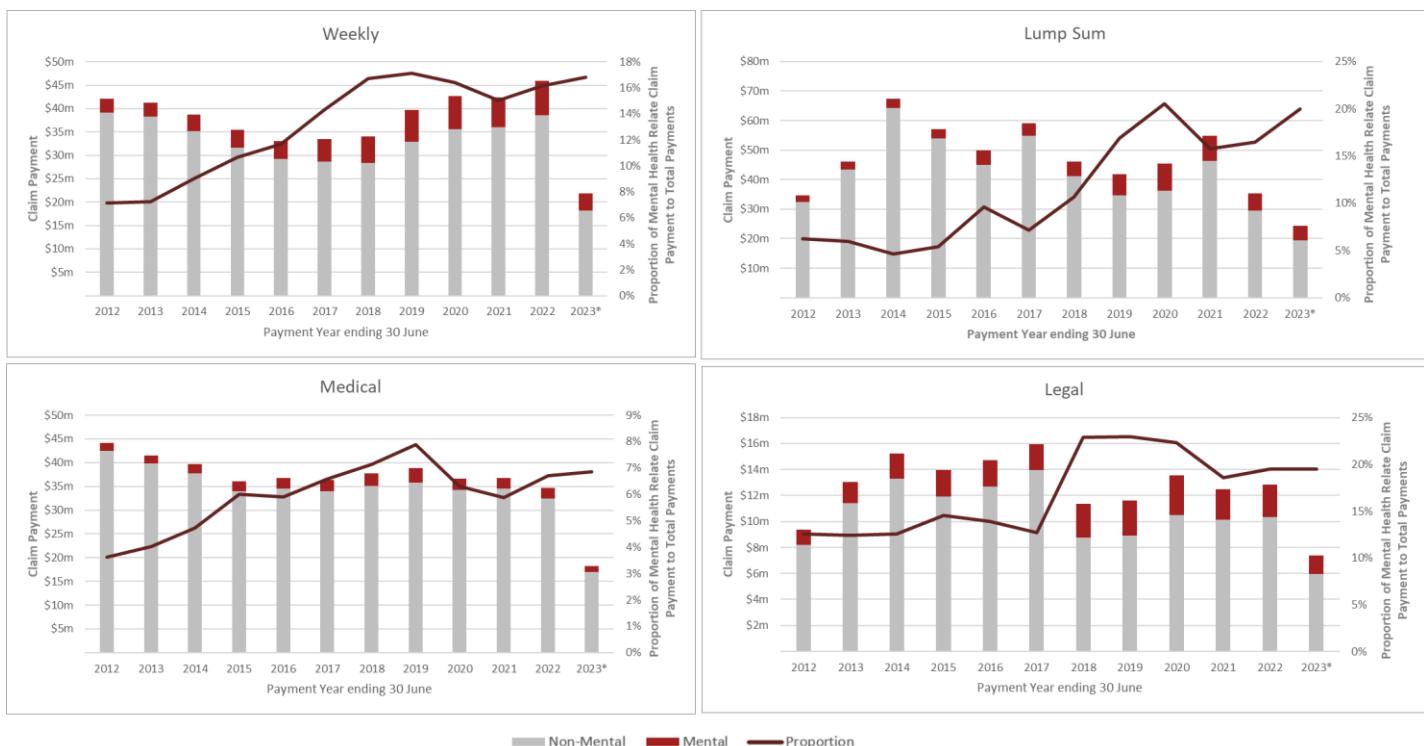
As shown in the graph below, the proportion of mental health claims being reported has almost doubled over the last decade and is currently around 7.5% of all claims. Approximately a third of these claims are from the Healthcare and Social Assistance division, particularly from the aged and residential care and social assistance classes.

**Figure 17: Reported Claims – Mental Health**



Similar to the growth observed in mental health claim numbers, the proportion of claim payments made to mental health claimants has increased over the last decade.

**Figure 18: Claim Payments – Mental Health**



\*Note: 2023 only includes the December 2022 half-year.

There has been a broad upward trend in the proportion of mental health related payments across all benefit types since the 2012 payment year.

- For Weekly benefits, the proportion of mental health claim related payments has doubled over the last decade, and now comprises 17% of weekly payments. This can be attributed to both the growing proportion of mental health claims, and the propensity of mental health claims to remain on weekly benefits for longer than physical injury claimants.
- For Lump sum benefits, although volatile, the proportion of mental health related payments has more than doubled over the last decade. Mental health related claims have a higher propensity to receive lump sum benefits.

We will continue to monitor the impact of mental health claims on claim experience.

## Silicosis claims experience

Over the last few years, there has been concern across Australia regarding an increase in exposure to silica dust particularly through the manufacturing and use of engineered stone. We have provided some historical information for reference but at this review we have not made any explicit adjustments to the suggested premium rates. At this time, any claims that have arisen from silicosis are included like all other claims in our analysis and hence would only impact the suggested premium rates as far as the historical experience suggests that it is warranted.

In total there are 13 known silicosis claimants to date reported in Tasmania, from 16 policies, of which 12 have been accepted – one more than observed at the previous Suggested Premium Rates review. A number of claimants have claimed under multiple policies and hence the claim numbers are fewer than the number of impacted policies.

Of the 12 accepted claimants, 3 are from accident years 1997 and prior, 1 claim is from the 2011 accident year, and the remaining 8 claims from accident years 2018 and later, noting that 'accident' date is generally the date of diagnosis for gradual onset claims. Payments to date are around \$2.6m in total in historical values, including \$1.8m from the most recent 8 claims. There are also \$2.4m in outstanding case estimates on these claims, almost all of which are from the most recent 8 claims. The claims experience of the five most recent years is considered in setting the premium rate relativities underlying the suggested premium rates.

The industry divisions with the greatest number of reported claims, payments to date, and outstanding case estimates are C: Manufacturing, followed by B: Mining. Most silicosis-related claims in the C: Manufacturing division come from the 2090 ANZSIC. Other industry divisions with fewer reported claims and reasonably small payments and case estimates to date are F: Wholesale Trade, D: Electricity, Gas, Water and Waste Services, and E: Construction.

The 2090 ANZSIC is currently in its own relativity group. This is to recognise its silicosis exposure and to not penalise other ANZISCs.

**Table 16: Summary of 'accepted' silicosis claims experience**

Accident Year	Industry Division	ANZSIC Code	Relativity Group (2023/24)	Number of claimants	Payments to Date \$000	Outstanding Case Estimates \$000
1990	Mining	0807	9	1	286	0
1992	Electricity, Gas, Water and Waste Services	2619	32	1	6	27
1997	Construction	3212	34	1	4	0
2011	Wholesale Trade	3319	44	1	343	10
2018	Manufacturing	2090	40	1	121	0
2019	Manufacturing	2090	40	4	1,289	1,006
2020	Manufacturing	2090	40	1	144	167
2020	Mining	0911	10	1	194	624
2021	Manufacturing	2090	40	1	94	611
<b>Total</b>				<b>12</b>	<b>2,483</b>	<b>2,445</b>

Note: Shaded rows represent claimants from self-insured employers.

# 3 Economic, Expense and Insurer Margin Assumptions

## Discount rate

We have adopted a discount rate in line with the yields available on Commonwealth Government bonds at 31 December 2022. The adopted rates are compared with the 2022/23 underwriting year basis below:

**Table 17: Discount rate**

Year ending	2023/24 PRY	2022/23 PRY	Change
Mar-25	3.6%	1.8%	1.8%
Mar-26	3.8%	2.1%	1.7%
Mar-27	4.0%	2.0%	2.0%
Mar-28	4.2%	1.9%	2.3%
Mar-29	4.4%	1.9%	2.4%
Mar-30	4.5%	2.0%	2.5%
Mar-31	4.6%	2.1%	2.5%
Mar-32	4.7%	2.3%	2.4%
Mar-33	4.7%	2.5%	2.2%
Mar-34	4.7%	2.7%	2.0%
Mar-35	4.7%	2.8%	1.9%
Mar-36	4.7%	2.9%	1.8%
Mar-37	4.7%	3.0%	1.7%
Mar-38	4.7%	3.1%	1.6%

The discount rate has increased at all durations given the changing economic environment post-COVID, reflecting the movement in yields available on Commonwealth Government bonds. The increases in discount rate results in a decrease to the required premium rate. In practice, insurers may earn higher than the risk-free rate, with the additional earnings contributing to profits. Alternatively, the higher earnings may explain the willingness of insurers to charge lower than the suggested premium rates.

## Inflation

Two types of inflation are included in our forecast of claim costs: normal economic inflation, and superimposed inflation.

### *Economic inflation*

We have adopted wage inflation as a measure of economic inflation, as the majority of benefit payments are related directly or indirectly to wage inflation.

After considering the economic forecasts from NAB, Westpac and the Reserve Bank of Australia, our adopted rates of future wage inflation, and that underlying the 2023/24 premium basis, are as follows:

**Table 18: AWE inflation**

Period to	2023/24 PRY	2022/23 PRY	Change
Jun-23	3.25%	3.00%	0.25%
Dec-23	3.75%	3.00%	0.75%
Thereafter	3.50%	3.25%	0.25%

Wage inflation assumptions have increased across all durations at the current review.

### *Superimposed inflation*

The cost of benefits can increase at rates higher than normal economic inflation. This can include:

- Longer periods on benefits – for example, weekly payments
- Increased medical costs due to increased utilisation and the higher cost of technology
- Increased utilisation of certain heads of benefits, for example, more use of lump sums.

Some drivers of superimposed inflation can be built directly into the payment models. For example, we have modelled weekly benefits as a cost per claim on weekly benefits, and a weekly benefit continuance rate. However, other potential sources of superimposed inflation remain.

For the 2023/24 premium rates, we have maintained the assumption of 0.75% p.a., across all benefit types, consistent with that underlying the 2022/23 premium basis.

### **Economic growth**

Economic growth was 4.3% for 2021/22 and, based on estimates from the Tasmanian Treasury, is projected to grow by 2.75% for 2022/23, and 1.5% for 2023/24. Higher than expected household consumption, private investment, government projects, and international exports supported by fiscal and monetary policy, enabled Tasmania's strong economic growth throughout 2021/22<sup>10</sup>.

We have adopted a growth rate of 1.5% for 2023/24, in line with the Tasmanian Treasury forecast for 2023/24 and below the 2.25% growth rate underlying the 2022/23 premium rates. The Tasmanian Treasury projects economic growth to slow driven by inflationary pressures.

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<sup>10</sup> Revised Estimates Report 2022-23 (including the December Quarterly Report), Department of Treasury and Finance, Tasmanian Government

# Expenses

Our adopted expense loadings, and the equivalent dollar amounts, are as follows.

**Table 19: Expenses**

Item	Loading as a % of premium 2023/24	Loading as a % of premium 2022/23	Equivalent dollars (December 2022 values) \$m
Net cost of reinsurance	0.41%	0.41%	1.0
Commission and brokerage	3.21%	3.40%	7.6
Other administration expenses	14.43%	13.57%	34.3
Nominal insurer levy	0.00%	0.00%	0.0
Rehabilitation and Compensation Fund (RCF) levy	3.89%	3.65%	9.2
<b>Total</b>	<b>21.94%</b>	<b>21.02%</b>	52.1

Our adopted expenses are based on the past expenses of licensed insurers submitted by insurers to WorkSafe. Our analysis is summarised in Appendix G. Expenses have increased as a proportion of premium across most expense types.

## *Net cost of reinsurance*

Our adopted gross cost is in line with the actual cost for 2021/22 as a percentage of written premiums. This is then reduced for anticipated recoveries of around 50% of reinsurance premiums. This has resulted in a reduction in the cost of reinsurance loading.

## *Commission and brokerage*

Our adopted rate is in line with the actual cost for 2021/22, as a percentage of written premiums, which is slightly lower than that of the previous year.

## *Other administration expenses*

Other reported expenses have increased year on year from 2011/12, by an average of \$1.6m p.a.. The items constituting other expenses are not reported separately, but include operating expenses in respect of workers' compensation such as overhead/personnel costs, premises/office accommodation, motor vehicles, entertainment and travel, communications, advertising and promotion, professional fees for accounting, audit, management, legal interpretations (if they relate to a specific claim they should be in claim costs), head office expenses, safety and medical advice, finance such as banking fees and charges on transactions, and computing. Insurers also need to supply certification of the reported figures.

We have used the average reported expenses over the two years to 2021/22 as the starting point for our projection. Other expenses averaged \$30.3m across all participating insurers. Allowing for wage inflation and economic growth to the 2023/24 underwriting year, we have allowed for an increase in expenses at about 5.7% p.a. from the average of the 2020/21 and 2021/22 financial years, to the average policy date for the 2023/24 year, or \$34.3m. This is equivalent to a premium loading of 14.43%.

## *Nominal insurer levy*

We understand that no levy will apply for the 2023/24 underwriting year, and accordingly have adopted a 0% levy rate.

## *RCF levy*

The 2023/24 levy will be known late in 2023. The invoice comprises the expected costs for the forthcoming year, as well as an adjustment amount for the prior year. Our adopted rate is based on a preliminary estimate of the RCF levy amount for 2022/23 provided by WorkCover multiplied by an inflation factor for 2023/24.

## **Insurer margin**

Our adopted insurer margin, at 13% of premium, is unchanged from the 2022/23 premium basis. We note the margin is within the range adopted by insurers in the pro formas.

# 4 Suggested Average Premium Rate

## **Key Points**

Our suggested average premium rate for 2023/24 is 1.90% of wages.

This compares with 2.03% of wages in the 2022/23 premium basis, and an expected achieved premium rate of 2.03% for 2023/24. The decrease in the suggested rate is mainly due to a reduction in claim frequency, higher discount rates and allowance for the Section 87 legislation changes, partially offset by higher inflation and higher average claim size.

## **Suggested Average Premium Rate**

The average risk premium for 2023/24 represents the total expected claim costs, and is derived as total claim numbers adopted for 2023/24 times the adopted average claim size (refer Section 2.4), plus allowance for inflation and discounting (refer Sections 3.1 and 3.2). This results in a risk premium of \$154.4m (December 2022 values), or 1.24% of wages.

When expenses (Section 3.4) and insurer margins (Section 3.5) are added to the risk premium, our estimate of the total premium pool required for 2023/24 is \$237.4m (December 2022 values), equivalent to a suggested average premium of 2.03% of wages. Table 20 shows the breakdown of this amount into the component parts.

**Table 20: Average Premium Rate**

Premium Rate Component	December 2022 Values (\$m)	2023/24 Values (\$m)
Risk premium pool	154.4	159.6
Expense loading	52.1	53.8
Insurer margin	30.9	31.9
Total premium pool	237.4	245.4
Wage estimate	12,499	12,920
Average risk premium (% wages)		1.24%
Average premium rate (% wages)		1.90%

## Comparison with 2022/23 Suggested Premium Rates

**Table 21: Reconciliation with 2022/23 average premium rate**

	Average premium rate % wages	Increase/(decrease) % wages
Suggested rate for 2022/23	2.03%	
Expected rate for 2023/24	2.03%	0.003%
<b>Changes made in basis for 2023/24</b>		
• Change in claim frequency		-0.15%
• Change in average claim size		0.06%
• Change in discount rate		-0.08%
• Change in inflation rate		0.02%
• Change in payment pattern		0.00%
• Change in expenses		0.03%
<b>Total change</b>		-0.13%
<b>Suggested rate for 2023/24 (excluding GST)</b>	<b>1.90%</b>	

The numbers may not sum to the total due to rounding

The main reasons for the decrease are:

- Decreases in claim frequency as a continuation of the consistent downward trend. Claims have not grown as strongly as wages in Tasmania, contributing to recent claim frequency reductions.
- Increase in discount rates due to an increase in the yield curve, slightly offset by higher forecast inflation rates

This is partially offset by:

- An overall increase in average claim size. This is made up of an increase driven by a higher proportion of mental health claims (who tend to remain on benefit for longer), partially offset by a reduction due to Section 87 legislative changes relating to weekly benefit cessations for those injured close to or after the pension age.
- Slightly offset by an increase in expenses.

## Sensitivity Analysis

The estimate of the average premium rate is sensitive to the assumptions used, and the selection of our assumptions is subject to uncertainty. The effect on the average premium rate of changing each of the assumptions is shown in Table 22. Note that:

- Each scenario shown is an adverse scenario; equal but opposite scenarios will have the same impact on the suggested average premium rate
- The scenarios tested do not indicate the full range of possible outcomes for the average premium rate. It is possible for actual outcomes to be outside the ranges of scenarios shown
- Each scenario shown is independent of the others shown.

**Table 22: Sensitivity**

	Best Estimate Value <sup>1</sup>	Sensitivity Assump.	Premium Rate	Difference	Percentage Difference
Best Estimate	1.90%				
<b>Sensitivities</b>					
Discount rate -0.5% p.a.	3.90%	3.40%	1.92%	0.02%	1%
Claim frequency +5%	0.48	0.51	1.97%	0.07%	4%
Weekly benefit average size +10%	7,230	7,953	1.94%	0.04%	2%
Medical benefit average size +10%	6,500	7,150	1.94%	0.04%	2%
Lump sum average size +10% (equivalently, +10% in the number of lump sums)	9,040	9,944	1.95%	0.05%	3%
Expense loading +1% of premium	21.94%	22.94%	1.92%	0.02%	1%
Insurer margin +1% of premium	13.00%	14.00%	1.92%	0.02%	1%
Long term inflation +0.5%	3.50%	4.00%	1.92%	0.02%	1%

<sup>1</sup> December 2022 values

Whilst we have only shown the downside risk, the sensitivities are close to symmetrical, with a similar upside potential from the assumption changing in the opposite direction.

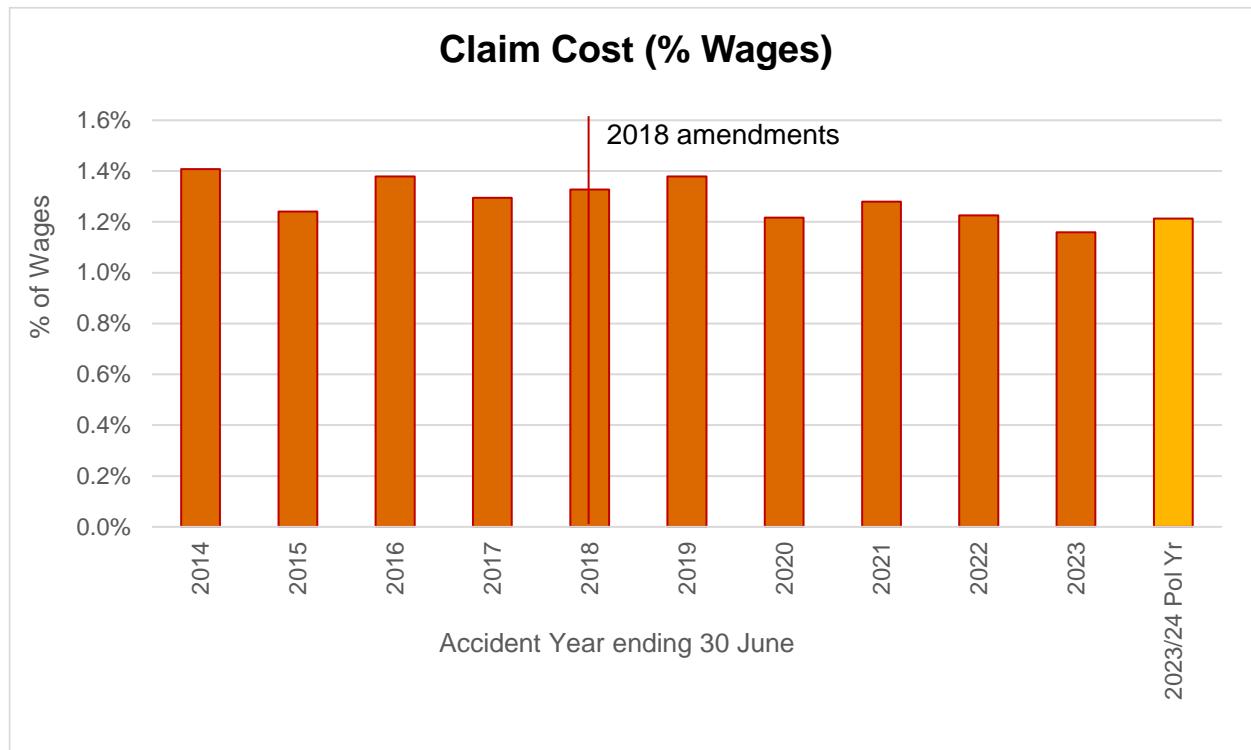
To provide some context for the claim frequency and claim size sensitivities, a 5% increase in the claim frequency is equivalent to assuming a claim frequency equal to the experience in the 2021 calendar accident year. The quantum of lump sums is the more uncertain of the payment types, and a 5% increase in the overall average claim size is equivalent to around a 14% increase in the lump sum average claim size.

The scenarios presented show that the suggested average premium rate could increase or decrease by between 1% and 4% of premiums by varying our adopted assumptions. This does not represent the possible range of alternative outcomes, but rather plausible alternatives given recent experience. It is also important to note that each sensitivity is considered in isolation to the others and combinations of outcomes are possible.

## Claim cost per \$m wages

Our estimate of the 2023/24 claim cost, in December 2022 values, is compared with the claim cost per \$m wages for past accident years.

**Figure 19: Claim Cost (% Wages)**



Prior to 2020, the estimated claim cost fluctuated between 1.29% and 1.41% of wages. Accident years 2020, 2022 and 2023 are lower than usual, which is attributed to a partial decrease in claim frequency due to COVID-19. Our estimate of the 2023/24 cost of 1.21% of wages (in December 2022 values), which gives partial weight to the lower experience in recent years and allows for the Section 87 legislative changes.

# 5 Suggested Relativities and Premium Rates

## **Key Points**

Suggested rates range from 0.40% of wages to 9.17% of wages (similar to 2022/23).

ANZSICs with the largest increase or decrease in premium are discussed in a sub-section below.

## **Suggested Relativities**

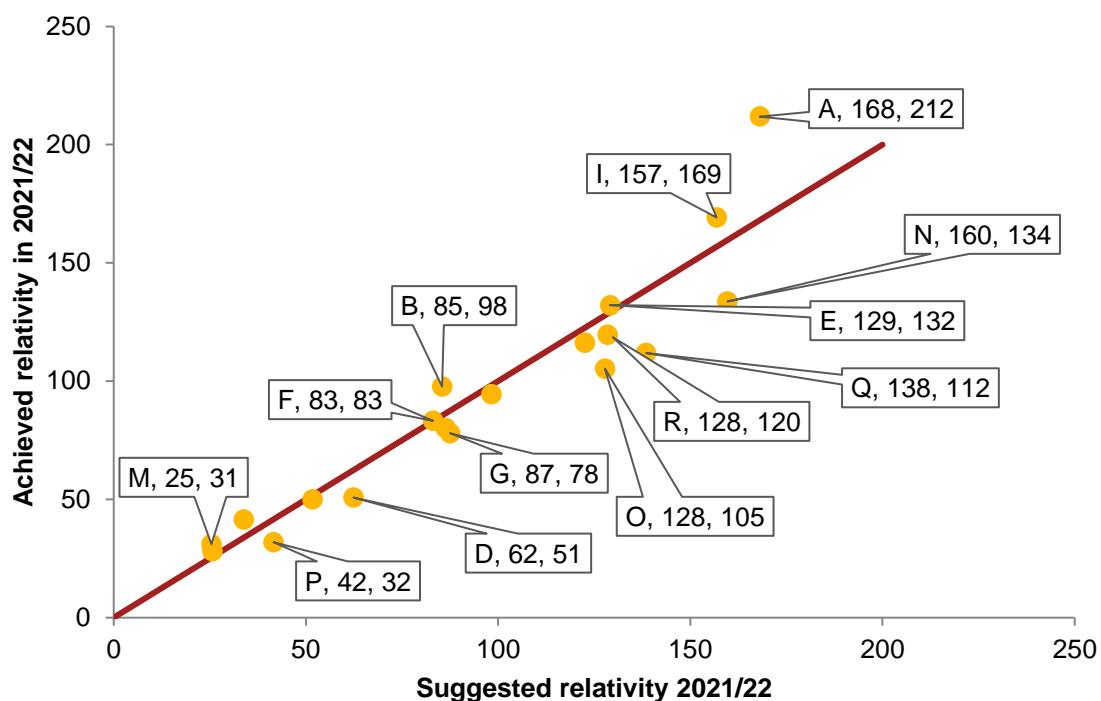
The ANZSIC classes, as based on the 2006 classification system, have been grouped into 111 different groups, with 45 unique suggested relativities. The suggested relativities range from 15% for the lowest sub-groups (which includes financial and related service industries such as Accounting Services, Legal Services, Computer System Design and Related Services, Banking, Insurance, Superannuation Funds, Higher Education, and Optometry) to 495% for the highest sub-group (which is a standalone group for Other Non-Metallic Mineral Product Manufacturing). Part II contains detail of the experience relativities.

## **Comparison with Insurer Relativities**

Figure 17 shows a comparison of the suggested premium rate relativities for 2021/22 with the licensed insurers' achieved premium rate relativities for 2021/22. We have used insurer achieved rates for 2021/22 as this is the latest year for which wages and premium data are sufficiently developed to give an accurate comparison. Each point on the graph represents one of the 19 ANZSIC divisions. We note that the suggested relativities shown below are weighted by the estimated wages at the time the relativities were derived.

The 45-degree line indicates suggested relativities that are equal to the achieved relativities. Points above the line represent suggested relativities below achieved relativities (for example, A has an achieved relativity of 212, and a suggested relativity of 168), whereas points below the line represent suggested relativities that are higher than achieved relativities. For most industries, the achieved premium is less than the suggested premium. For an industry above the line, the achieved premium has a smaller discount to the suggested premium compared to the scheme as a whole. For an industry below the line, the achieved premium is at a greater discount. Differences in the level of discount may indicate insurers have a different view of the relative riskiness of industries than that presented in this report.

**Figure 20: Suggested versus Achieved Premium Relativities**



In general, for the larger Divisions the relationship between achieved and suggested relativities are similar to those observed in the Previous Report. The exceptions are:

- A Agriculture, Forestry and Fishing, the suggested relativity has decreased further whereas the achieved relativity has only slight decreased, resulting in a larger difference to the Previous report.
- B Mining, for which the achieved relativity has decreased while the suggested relativity has slightly increased compared to the Previous Report.
- R Arts and Recreation, both the suggested and achieved relativity increased compared to the Previous report. The suggested relativity has increased more in comparison to the achieved rate.
- F Wholesale Trade, previously the suggested relativity was lower than the achieved relativity, but the achieved relativity has now decreased to be equal to the suggested relativity.
- G Retail Trade, the suggested relativity has slightly increased, but the achieved relativity has decreased, leading to wider gap between the two.

At the Division level, where the suggested relativity is below 100, achieved relativities are generally close to or higher than suggested relativities.

For the Divisions where suggested relativities are higher than 100, only one Division has a significantly higher achieved relativity (A: Agriculture, Forestry and Fishing). Conversely, three (Q: Health Care and Social Assistance, O: Public Administration and Safety, and N: Administrative and support services) have distinctively lower achieved relativities.

Insurers tend to use some level of self-experience rating for the larger employers, whilst smaller employers tend to be rated closer to the suggested rates. Thus, the achieved premium rate within an industry is likely to differ by size of employer.

## Suggested Premium Rates

The suggested rates by ANZSIC are tabulated in Part II, together with the supporting information, including:

- ANZSIC 2006 code and description
- Adopted group for rating purposes
- Estimated 2023/24 wages
- Claim frequency relativity (average over the latest 3 years)

- Capped payment relativity (average over the latest 5 years)
- Suggested relativity for 2023/24 (excluding large claim allowance)
- Suggested relativity for 2023/24
- Suggested relativity for 2022/23
- Suggested premium rate for 2023/24

These rates are intended to provide a guide to employers and licensed insurers. The rates charged by an insurer for an individual employer can be expected to differ from the suggested rates, due to such factors as:

- Riskiness of individual employers within an ANZSIC
- Pricing and marketing strategy
- Expense structure and required return on capital

It is expected that an insurer will perform their own analysis to support their pricing, including analysis of the average premium rate, and at the level of individual risks.

## **ANZSIC classes with large changes in the premium rates**

The ANZSIC classes with the largest proportionate rate increases include ANZSIC classes related to electricity generation (2611, 2612, 2619, 2620, 2630, 2640), Other Non-Metallic Mineral Product Manufacturing (2090), Postal Services and Courier Pick-up (5101), and Delivery Services (5102).

The rating groups and the associated ANZSICs with the largest absolute rate increases are as follows:

**Table 23: ANZSIC classes with the largest increase in premium**

ANZSIC 06	Description	2022/23 rate % wages	2023/24 rate % wages
2090	Other Non-Metallic Mineral Product Manufacturing	7.55%	9.17%
	A significant proportion of the historical silicosis claims have come from this class, resulting in its unfavourable experience over the last few years. The suggested rate for 2023/24 still remains lower than the achieved rate in 2021/22 of 10.54%.		
5101, 5102	Postal Services, Courier Pick-up and Delivery Services	2.72%	2.96%
	Both the claim frequency and payments relativity have increased for these ANZSIC classes due to recent experience. This has driven the suggested premium rate to increase for 2023/24, reducing the gap to the achieved rate.		
0171, 0172, 0199, 0420, 6620	Farming related ANZSIC classes such as Poultry Farming, Other Livestock Farming, Hunting and Trapping, Farm Animal and Bloodstock Leasing	4.53%	4.72%
	As a group, these ANZSIC classes have had a relatively unchanged number of claims and payments in recent experience, despite a drop in wages from 2019/20 underwriting year onwards. This has increased their claim frequency and payments relativity.		

The ANZSIC class with the largest proportionate rate decrease is Other Store-Based Retailing n.e.c. (4279).

The rating groups and the associated ANZSICs with the largest absolute rate decreases are as follows:

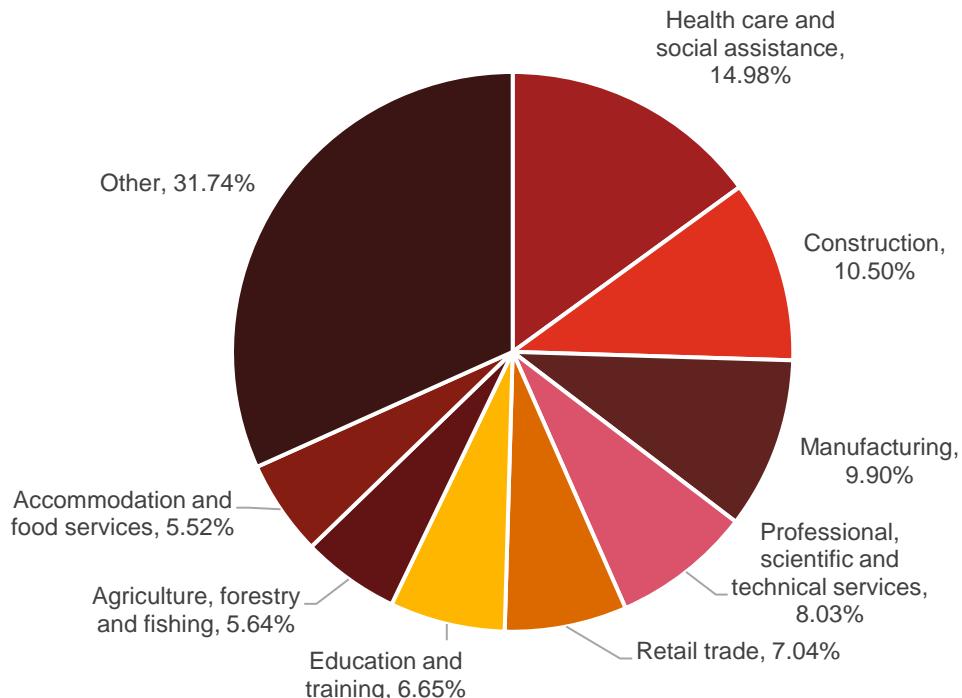
**Table 24: ANZSIC classes with the largest decrease in premium**

ANZSIC 06	Description	2022/23 rate % wages	2023/24 rate % wages	
1111	Meat Processing	7.35%	6.11%	
9121, 9129, 9131, 9139	Both the claim frequency and the payments relativity of this class has decreased, driving a decrease in the suggested rate. This decrease moves Meat Processing closer to the achieved rate.	9.46%	8.24%	
0302	Horse and Dog Racing Administration and Track Operation, Other Horse and Dog Racing Activities, Amusement Parks and Centres Operation, Amusement and Other Recreational Activities	Previously, these ANZSIC divisions were the highest relativity due to historical experience. Favourable experience in recent periods has led to a decrease in the suggested rate for these ANZSIC classes.	6.44%	5.28%
	Logging	Continual favourable experience has driven a reduction in suggested rate for this ANZSIC class.		

## Trends in Achieved and Suggested Rates by Division graphs

This section sets out the trends in both the suggested and achieved premium rates at the ANZSIC Division level for the years 2008/09 to 2023/24. The figure below shows the proportion of 2021/22 reported wages in each ANZSIC Division.

**Figure 21: Wages by ANZSIC Division**



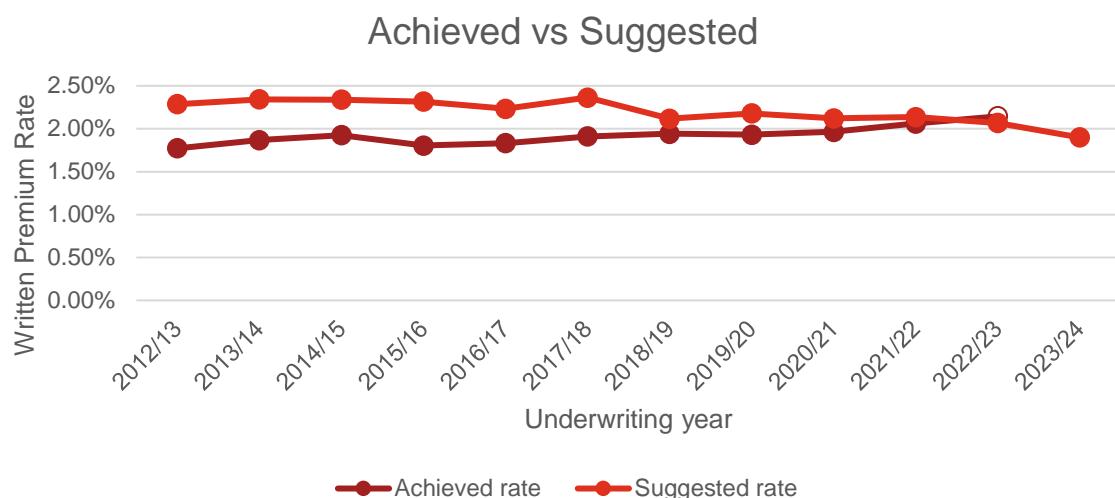
The five largest divisions represent more than 50% of wages. The suggested and achieved premium rates for these divisions are illustrated in the graphs that follow. The premium rates for the remaining 14 ANZSIC Divisions are grouped together and are also shown below.

The suggested rates for years prior to 2015/16 have been supplied to us by WorkSafe and have been taken from actuarial reports on suggested rates that have been produced each year since 2006/07. Prior to 2014/15, suggested rates were developed using ANZSIC 1993. For these years, we have mapped ANZSICs back to the current ANZSIC 2006 Division. We have calculated suggested rates at the Subdivision level for all but the 2022/23 and 2023/24 years by weighting the suggested rates by the actual wages for each underwriting year. For 2023 and 2024, we have used estimated wages to derive an overall suggested rate by Subdivision. The suggested rates can change when recalculated on final wages, as the wage mix by ANZSIC can change from year to year.

The achieved rates have been compiled from the WIMS data supplied by WorkSafe. For more recent years, in particular 2021/22, we note that the achieved rates are subject to revision, as wage and premium adjustments are made over the next 12-18 months.

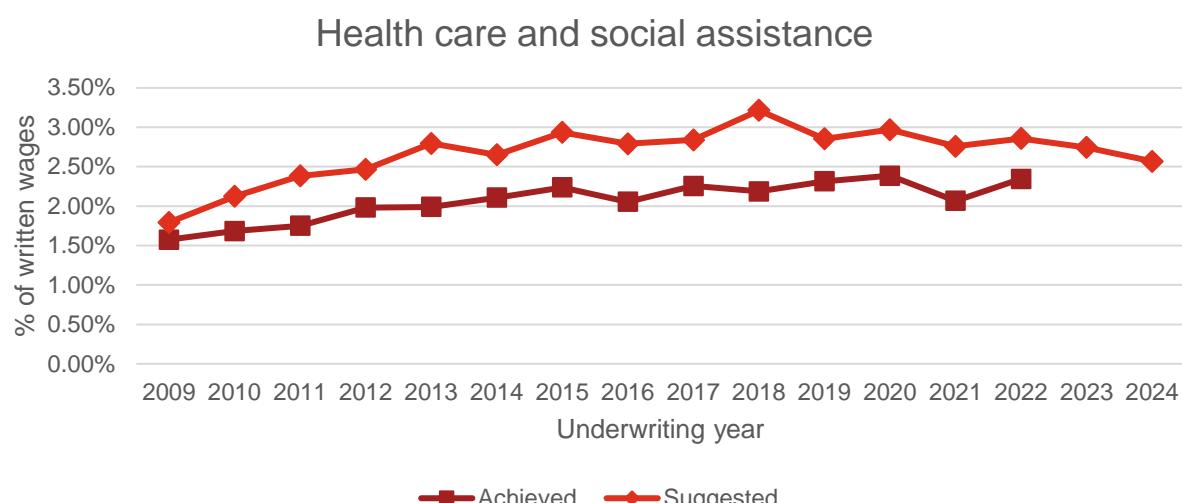
The suggested and achieved rates for the Scheme as a whole are compared below:

**Figure 22: Suggested versus Achieved Rates – Scheme**



The suggested and achieved rates for the Scheme have moved in a broadly similar fashion over the 2013 to 2018 underwriting financial years. Experience to date suggests that the gap between suggested and achieved rates has reduced since 2018/19, driven largely by reductions to the suggested premium rates for 2018/19, and has remained narrow since. Relative to 2022, for 2023 there has been a 3.2% decrease (0.07% of wages) in suggested rates and a 3.9% increase (0.08% of wages) in the preliminary achieved rates.

**Figure 23: Suggested versus Achieved Rates – Health Care and Social Assistance**



The suggested and achieved rates for the Health Care and Social Assistance industry have experienced similar movements between 2010 to 2022, with a broadly upward trend between 2010 to 2020 and a slight downward trend thereafter. For 2021/22, achieved rates were around 82% of suggested rates, a slightly smaller gap compared to the previous year.

Across this Division in total, 2023/24 suggested rates are 0.18% of wages lower than 2022/23 suggested rates.

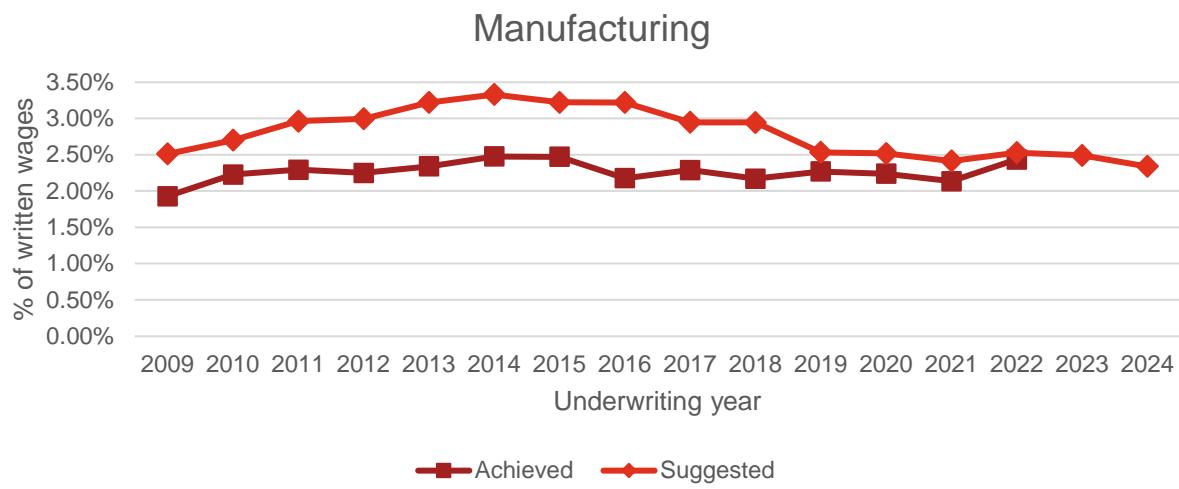
**Figure 24: Suggested versus Achieved Rates – Construction**



The suggested and achieved rates for Construction have shown similar trends over 2008/09 to 2013/14. In 2014/15, the gap between suggested rates and achieved rates fell, and the gap has remained small thereafter. In 2021/22, the achieved rate moved above the suggested rate.

Across this Division in total, 2023/24 suggested rates are 0.22% of wages lower than 2022/23 suggested rates.

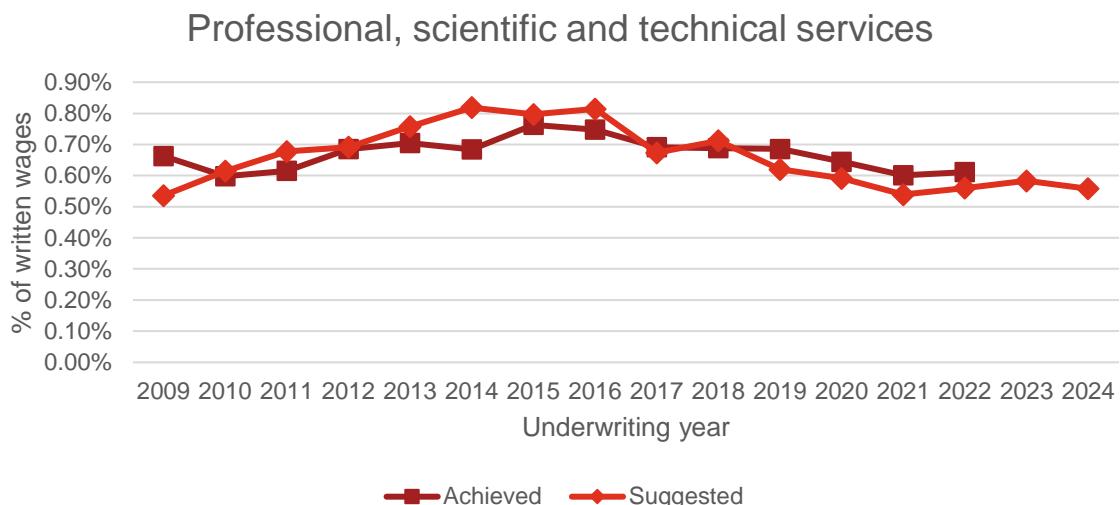
**Figure 25: Suggested versus Achieved Rates – Manufacturing**



The gap between suggested and achieved rates widened for the Manufacturing industry over 2008/09 to 2017/18, but then narrowed thereafter. In 2021/22, the achieved rate increased and is now around the suggested rate. For 2021/22, achieved rates were around 96% of suggested rates, a narrower gap compared to the previous year.

Across this Division in total, 2023/24 suggested rates are 0.21% of wages lower than 2022/23 suggested rates.

**Figure 26: Suggested versus Achieved Rates – Professional, Scientific and Technical Services**



For this industry, achieved and suggested rates have been similar over the period shown in the figure above. Across 2018/19 to 2021/22, the achieved rate has been slightly higher than the suggested rate.

Across this Division in total, 2023/24 suggested rates are 0.03% of wages lower than 2022/23 suggested rates.

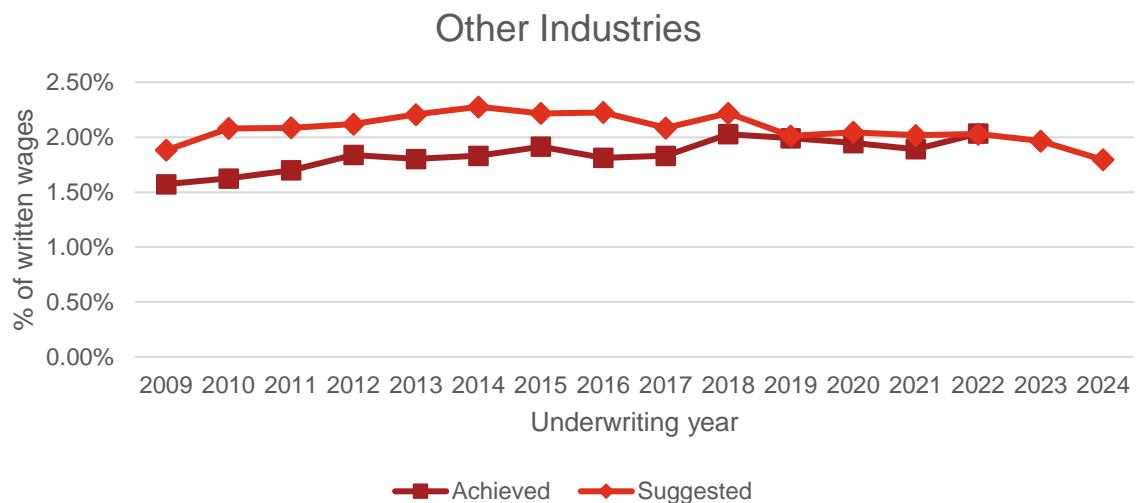
**Figure 27: Suggested versus Achieved Rates – Retail trade**



The achieved rate has consistently been below the suggested rate over the period shown. In 2022, the gap narrowed such that the achieved rate was 91% of the suggested rate.

Across this Division in total, 2023/24 suggested rates are 0.18% of wages lower than 2022/23 suggested rates. This decrease is driven by favourable claim and payment experience.

**Figure 28: Suggested versus Achieved Rates – Other Industries**

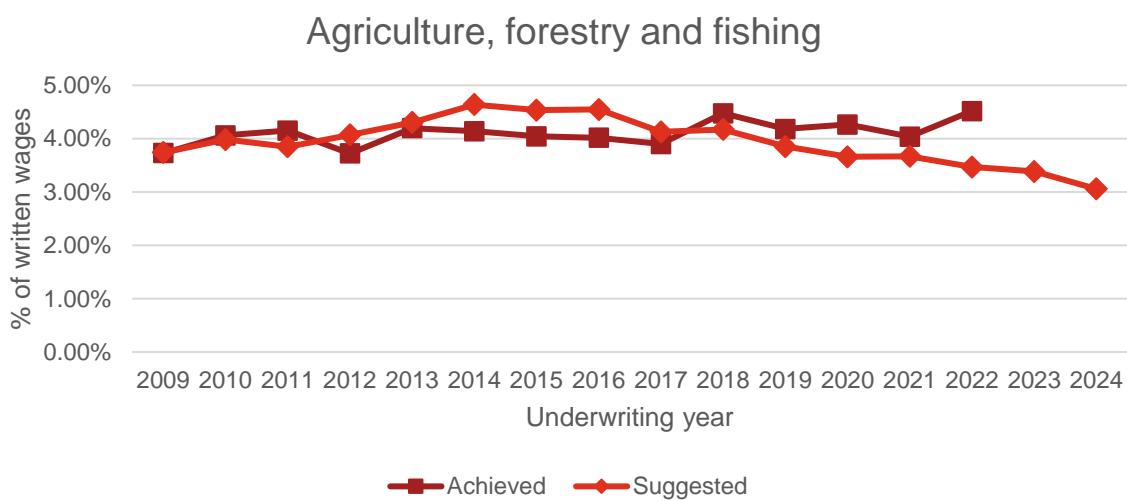


Across the remaining 14 Divisions, achieved rates have consistently been 13% to 22% lower than the suggested rates from 2008/09 to 2016/17. The gap narrowed significantly between 2017/18 and 2021/22. For 2021/22, the achieved and suggested rates were approximately equal.

Across these divisions, 2023/24 suggested rates are 0.17% of wages lower than 2022/23 suggested rates.

Agriculture, Forestry and Fishing is included as a Division in Other Industries.

**Figure 29: Suggested versus Achieved Rates – Agriculture, Forestry and Fishing**



This Division has the highest suggested and achieved rate due to its riskier nature and large claim experience. In 2009/10 and 2010/11, there were two particularly large claims of around \$10m and \$20m each.

The achieved rate for Agriculture, Forestry and Fishing was relatively stable between 2012/13 to 2016/17 but had an upward step-change in 2018/19. It then remained flat until 2021/22 which has emerged higher by 0.48% of wages. On the other hand, the suggested rate has decreased since 2015/16, giving credibility to the reduced level of large claims since the high experience over a decade ago.

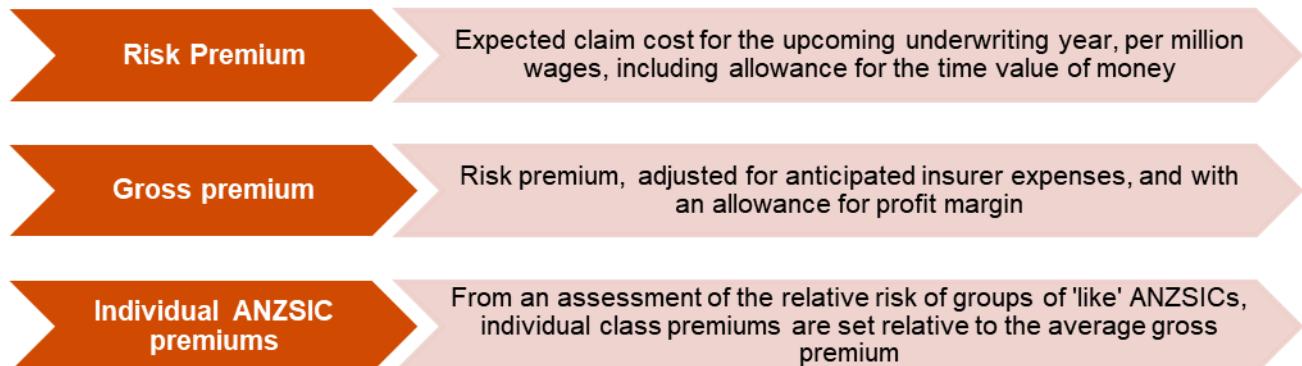
For 2021/22, suggested rate was around 77% of achieved rate, a wider gap compared to the previous year.

Across this Division in total, 2023/24 suggested rates are 0.33% of wages lower than 2022/23 suggested rates.

# 6 Our Approach

Our approach for developing the individual ANZSIC level premiums is shown schematically below:

**Figure 30: Diagram for setting individual ANZSIC premium**



## Risk premium

Using historical data on wages, claim counts and payments, and allowing for the anticipated impact of observed trends and the anticipated impact of legislative changes, we project the claim cost for past accident years. The claim cost is assessed separately by the major benefit types: weekly, medical, lump sums and legal and other costs. This resulting claim cost is compared with that underlying both the Previous Scheme Review, the 2022/23 premium basis, and the claims experience over the last two 6 month periods relative to the expectations of these analyses.

This claim cost is then translated into the expected claim cost for the 2023/24 underwriting year, with allowance for economic growth, future inflation and the time value of money.

Expressed as a percentage of wages, this is the average risk premium across all industries for the 2023/24 year.

## Gross premium

Allowance was added for both insurer expenses and profit margin.

Projected insurer expenses have been set from an assessment of the recent history of expenses, as provided to WorkCover by the licensed insurers in the End of Year Reconciliations.

The profit margin is set at a level that is anticipated to provide a reasonable return on the insurers capital, and has regard to the profit margins shown in past pro-formas.

## ANZSIC premiums

The ANZSIC premiums are set as a relativity factor multiplied by the gross premium. Thus, expenses are assumed to be broadly pro-rata to the risk premium.

The relativity factor is a measure of the riskiness of the ANZSIC class, relative to the overall scheme. With around 500 separate ANZSICs, it is necessary to apply some grouping to the ANZSICs, thereby reducing the claims volatility and improving the rate stability. Nevertheless, some degree of judgment is required in selecting the adopted relativity.

The initial groups (112) were set in line with the 2022/23 premium basis.

The raw group relativity is set as a weighted average of the claim frequency, and claim cost relativity, with the weights being 25%/75%. More weight is given to the claim cost as this represents the true risk cost. As case estimates are not utilised, claim cost is based only on claim payments (in December 2022 values). A large claim cap of \$300,000 at December 2015 values is applied to the claim payments on individual claims.

The raw individual relativity of each ANZSIC within a group is examined, together with the group relativity, and a small number of ANZSICs may be reassigned to a new group based on a consideration of the observed claims experience for the class and the group as a whole, and the activities undertaken by the class and group. For most ANZSICs, the volume of

claims experience is small and is below a statistically credible level. Necessarily, judgement is applied in considering whether to reassign an ANZSIC as the volume of data at the class level is small; of the 500 ANZSCs 85% have less than 20 claims per annum. Therefore, as well as placing weight on the absolute claim experience, we have also considered the consistency of that experience across the years. For each class for which the relativity was +/- 20% different from the group and for which the volume of experience was of moderate size (wages greater than \$25m p.a. or claims greater than 15 p.a.) we considered whether to reassign the ANZSIC to another group with a similar relativity and with a reasonable match of activities. For classes without a reasonable match, a new standalone relativity group was created for itself.

ANZSICs reassigned at the current review include:

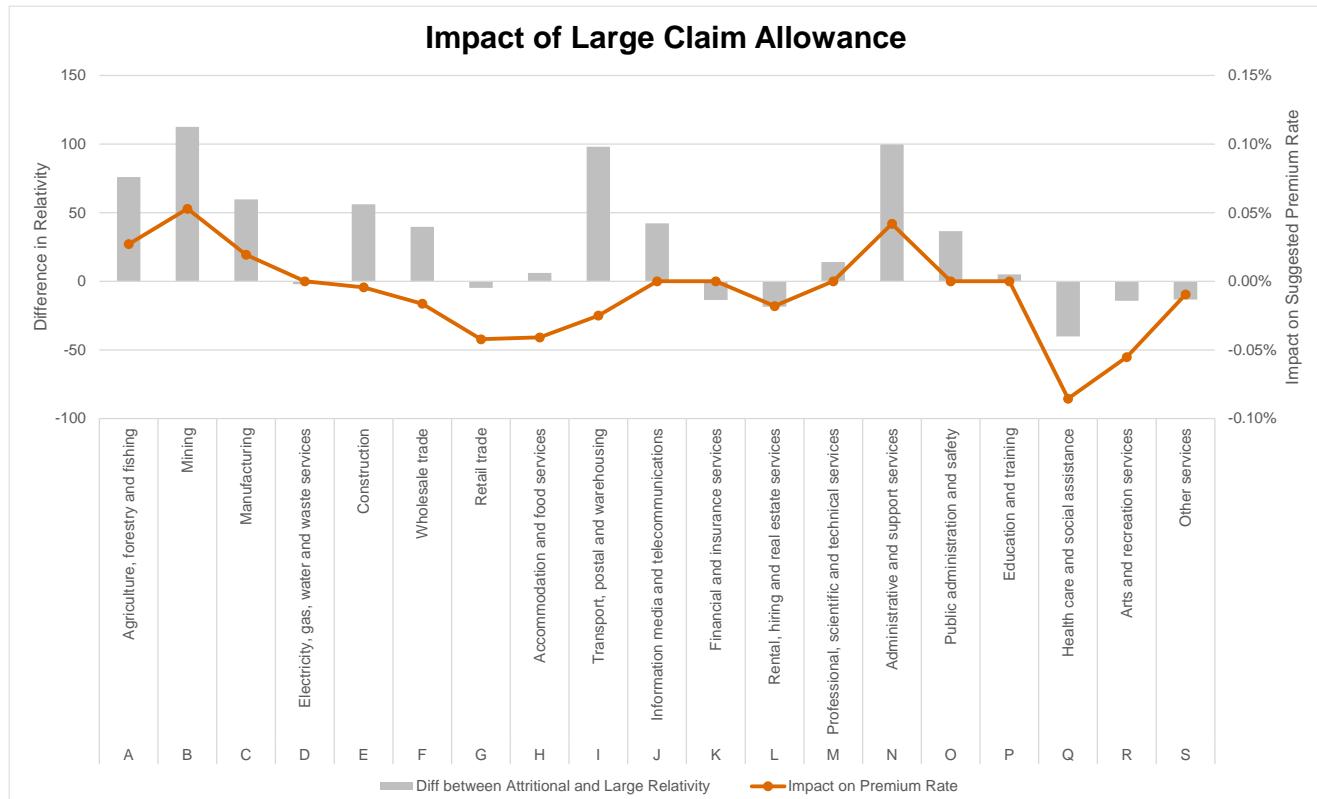
- 4211 Furniture Retailing, this is now in Group 58 which is a predominantly Retail.
- 4279 Other Store-Based Retailing n.e.c., this is now included in Group 59 which is primarily Retail and a mix of different services.
- 2811 Water Supply, this is now included in Group 33 with Gas Supply as both belong to utilities.

For each class reassigned, the relative claims experience and the activities appear to be a reasonable match to the adopted group. The raw group relativity is recalculated for the realigned groups, with a stability factor applied to weight the 2023/24 relativity.

Once the groupings are performed on the attritional claim payments (i.e. excluding large claims), a large claim allowance is applied to the relativity groups that are representative of the division from which the large claims arise. In other words, the large claim allowance effectively spreads the large claims between \$300,000 and \$500,000 in December 2015 values across all relativity groups from the same division. This large claim allowance is based on experience over the 10 underwriting years prior to the last 4 underwriting years (which can be underdeveloped).

The principle for this methodology is that all employers are susceptible to a large claim in the future, but certain divisions are at of higher risk than others. This methodology gives a good balance between risk and affordability.

**Figure 31: Impact of Large Claim Allowance by Division**



The graph above shows the impact of the large claim allowance by division. Generally, the greater the difference between the large claim relativity and attritional relativity (i.e. payments below \$300,000 in December 2015 values), the greater the impact on the suggested premium rate. For divisions with smaller volumes of wages, the difference between the large claim

and attritional relativity has a smaller impact on the suggested premium rate (e.g. Divisions I and J). For Division F and I, there is a positive difference between the large claim and attritional relativity, however there is a negative impact on the suggested premium rate. This is because the large claims primarily come from relativity groups with smaller volumes of wages, and relativity groups with higher volumes of wages had a comparatively smaller volume of large claims.

Once the attritional and large claim relativities are combined, the larger absolute movements in the resulting relativities are re-examined together with the underlying claims experience and judgement is again applied in the selected relativity. The selected relativities are rounded to the nearest 5 units.

The selected relativities are applied to the gross average premium, with the resulting premiums normalised to ensure the overall suggested average premium is achieved (based on the estimated wages for 2023/24).

# 7 Reliances and limitations

The report relies on the completeness and accuracy of information compiled and provided by WorkSafe. We have not verified that data is accurate or complete, but we have checked it for internal consistency and for consistency with information in the Previous Report. We note that WorkSafe is reliant on the accuracy of the data supplied by licensed insurers.

Suggested premium rates are a guide for licensed insurers and insurers should undertake their own analysis in determining premium rates.

There is a limitation to the accuracy of the results contained in this report because of the inherent uncertainty of any estimation of outstanding claim liabilities. The issue of uncertainty is expanded upon in Section 4 of this report. Furthermore, the small volume of data at the individual ANZSIC level necessarily limits the analysis.

We accept no liability for loss or damage howsoever arising in the use of this report by WorkSafe for any purpose other than the purpose stated above, nor for any use of this report, without full understanding of the reliance and limitations noted above, or for errors or omissions arising from the provision of inaccurate or incomplete information to us. We accept no liability for loss or damages howsoever arising in the use of this report by third parties.

# Appendices



# Appendices

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# Appendix A Data

## Data Supplied

We have received data for payments, claims, coverages, policies, and case estimates as at 31 December 2022. The claim and policy information comprised of the following components:

- Individual claim file, with Claim ID, ANZSIC Class, accident and report date and insurer number
- Claim payment transaction file with payments made (by payment type)
- Individual policy file, with ANZSIC Class and insurer number for each policy
- Coverage file with policy number, coverage ID, effective and expiry date, initial and final wages, initial and final premium and coverage type codes.
- End of Year Reconciliations for each licensed insurer and self-insurer for 2021-22 financial year, which includes gross earned premium, total payments and expenses.
- Case estimates file, with ClaimID, Claim Number, insurer name and number, total estimated payments, total payment amount to date, and total outstanding payments.

We also received data for silicosis claims to date for this review ("WCT Silica Injuries 21.02.2023.xlsx") which contained claim information, injury details, industry, insurer and employer information, payments to date, and total estimated payments.

## Individual Claim File

We received an individual claim file ("Claim Extract 31.01.2023.csv") for all claims incurred since 1 July 1988, the important variables that are used in our analysis are listed below:

- 1 Claim identification ("ClaimID")
- 2 Coverage identification
- 3 Accident date
- 4 Report date, the date the claim was notified to the insurer
- 5 ANZSIC06
- 6 Insurer number, which is used to identify the insurer segment ("Insurer Number")
- 7 Mechanism of injury ("Mechanism")
- 8 Agency causing the injury ("Agency")
- 9 Type of injury ("Injury")

## Payment Transaction File

We received an individual claim payment transaction file ("Payment extract as at 31.01.2023 wf trsctype.csv") for all payments made since 1 July 1988, the important variables that are used in our analysis are listed below:

- 10 Claim identification ("ClaimID")
- 11 Insurer number ("Insurer Number")
- 12 Transaction date
- 13 Payment amount
- 14 Benefit type
- 15 Indicator of above and below excess claims (Payment Source Type Code)

This indicator was used to categorise claims as above or below excess.

## Coverage File

We received an individual coverage file (“*Coverage Extraction - (with column headings) 31.01.2023.csv*”) for all policies with effective date after 1 July 1988, the important variables that are used in our analysis are listed below:

- 16 Policy identification (“PolicyID”)
- 17 Insurer number
- 18 ANZSIC Class (“ANZSIC93” and “ANZSIC06”)
- 19 Effective and expiry date of the policy
- 20 Number of workers (“Estimated Workers” and “Actual Workers”)
- 21 Wages (“Estimated Wages” and “Actual Wages”)
- 22 Premiums charged (“Initial Deposit”, “Adjusted Amount” and “Actual Final Premium”)

## Individual Policy File

We received an individual policy listing (“*Policy extract as at 31.01.2023.csv*”) for all policies with effective date after 1 July 1988 that included the variables below:

- 23 Policy identification (“PolicyID”)
- 24 Insurer number
- 25 ABN of the employer

## Case Estimates File

We received case estimates file (“*Case Estimates as at 31.01.2023.csv*”) with all outstanding case estimates that included the variables below:

- 26 Claim Identification (“ClaimID”, “Claim Number”)
- 27 Insurer Number (“Insurer Number”)
- 28 Insurer Name (“Insurer Name”)
- 29 Total estimated payments (“Total Estimated Payments”)
- 30 Payments to date (“Total Payment Amount”)
- 31 Outstanding estimate (“Outstanding Amount”)

## Data Reconciliation

In preparing for this report, we have relied on the information provided by WorkSafe Tasmania in regard to how to use the data and what each field means. The data was reviewed and checked for consistency and reasonableness. For data up to December 2022, we have cross-checked the different data sources as well as with the Previous Scheme Review. The following areas were checked for consistency:

- 32 Claim counts and payments
- 33 Written and earned wages
- 34 Written and earned premiums.

Overall, we found that the data up until December 2022 is of high quality and had no material differences that would alter our findings.

## Data Summaries

For the wages and premiums calculations, we have:

## Appendix A Data

- 35 Disregarded records that are duplicates i.e. same effective date, same policy ID and same ANZSIC06 code
- 36 Adjusted for missing entries of wages and premiums
- 37 Allocated wages and claims across underwriting years covered by a multi-year policy.

# Appendix B Legislative Reforms

## 2009 Legislative Reforms

The 2009 legislative amendments to the Act is summarised in this section. The amendments only apply to injury occurred on or after 1 July 2010.

The main amendments to the Act that impact the scheme costs and benefits are:

Weekly benefit step downs and replacement ratios

Duration	Pre 2009 Amendments	Post 2009 Amendments
First 13 weeks	100%	100%
14 to 26 weeks	85%	100%
27 to 78 weeks	85%	90%, or 95% if the injured worker is able to perform suitable alternative duties but the employer does not enable it
79 weeks to maximum duration	80%	80%, or 85% if the injured worker is able to perform suitable alternative duties but the employer does not enable it

The step down shown above do not apply if the worker engages in work for more than 50% of their normal weekly hours in accordance with their return to work plan.

The maximum duration varied based on the level of the worker's assessed whole person impairment (WPI) as follows:

WPI	Duration
<15%	9 years
≥15% to 20%	12 years
≥20% to 30%	20 years
≥30%	to retirement age

- 1 Weekly benefits for dependent children were increased from 10% to 15% of the Basic Salary
- 2 The lump sum death benefit was increased from 369 units to 415 units (from around \$225,000 to \$265,000)
- 3 The maximum lump sum permanent impairment benefit was increased from 369 units to 415 units (from around \$225,000 to \$265,000)
- 4 The minimum threshold of WPI for common law proceedings decreased to 20% (previously 30%)
- 5 Claims can only be settled by agreement between parties within two years of the claim being lodged if the Tribunal is satisfied that either:
  - a All reasonable rehabilitation and return to work management steps have been taken, or the worker has returned to work; and the worker has received advice about the implications of settling the claim and the entitlement to permanent impairment benefits has been considered, or
  - b In the case of a dispute regarding entitlement, the settlement is in the best interest of the worker
  - c Special circumstances exist that make rehabilitation impracticable.
  - d Agreements between parties made more than two years after the claim is made are unrestricted (although agreement may be referred to the Tribunal for review)

- e Previously for an agreement between parties to occur, the injury had to be stable and stationary and 12 months elapsed from date of claim.
- 6 Benefits for medical and related services have been expanded to include household services, road accident rescue services and counselling services to the worker's family members (in the case of the death of a worker)
- 7 The maximum payment period for medical and related services has been changed to one year following the cessation of weekly benefits, or, if not entitled to weekly benefits, one year following the date the claim is made. This can be extended at the Tribunal's discretion. Previously, the maximum payment period was 10 years.
- 8 If the employer does not notify their insurer of a claim within three days, the employer is liable for weekly benefits of the claimants from day three up to the date the claim is reported.

A number of procedural and other changes have also been made to the Act.

## **2013 Amendments**

In 2013, amendments to the Act established a presumption that a certain class of cancers developed by fire-fighters were taken to be work-related, unless proven otherwise, thus making the process of claiming compensation less onerous for this class of injured workers. In 2017, this presumptive clause was further strengthened by an additional amendment, which removed requirements for volunteer fire-fighters to have attended a specified number of exposure events before the presumption would apply.

## **January 2018 Amendments**

The 2018 amendments to remove excessive 'red tape' associated with the Scheme were introduced on 1 January 2018. The amendments included:

- Removal of the employer excess for the first weekly payment payable, and the first \$200 of any other benefits payable, and a requirement for employers to insure the full amount of their liabilities.
- Age restrictions have been removed for weekly benefits and replaced with a link to the Social Securities Act 1991. This ensures there is no gap between when a person's entitlement to weekly compensation payments stops on account of age and when any entitlement to the Age Pension may begin. This amendment applies to workers whether their injury occurred before or after the start of the amendment.

A number of other procedural and general changes were also made to the Act.

## **2022 Amendment Bill**

The 2022 Amendment Bill changes the benefits, such that weekly benefits cease as follows:

- If the injury occurs two years or more before the date on which the worker attains the pension age – benefits cease on the date on which the worker attains the pension age.
- If the injury occurs less than two years before the date on which the worker attains the pension age – benefits cease on the date two years after the injury occurs.
- If the injury occurs on or after the date on which the worker attains the pension age – benefits cease on the date two years after which the injury occurs.

The change with the greatest impact is the inclusion of a cessation date for those injured after the pension age. Previously the provision did not refer to these individuals, and hence they were not subject to a cessation date on weekly benefits.

The amendment also made changes that ensured employees of the Bushfire Risk Unit of the Tasmanian Fire Service are entitled to the presumptive cancer clause as other Tasmanian firefighters.

## **Proposed amendments**

There are currently no proposed amendments.

# Appendix C Valuation Approach

## Chain Ladder Method

The Chain Ladder Ratio (CLR) method is typically used for projecting claim numbers. It looks at patterns in the development of claim numbers from one development period to the next. The selected ratios of development (the chain ladder ratios) are multiplied with the current level of claim numbers to project future numbers.

We have used the CLR method in a number of situations.

In the case of claim reports we have used the CLR method to project the ultimate number of reported claims for past accident years. The analysis was based on cumulative number of reports to reduce the volatility in the experience.

## Payments per Claims Incurred Method

The PPCI method considers the average amount paid per claim incurred at intervals subsequent to the injury. In all cases we have developed the model by injury period and period of development. The claims exposure is the number of claims incurred for each accident quarter.

Summarised payments are divided by the corresponding number of claims incurred to get the average payment per claim incurred by accident period and development period.

## Payments per Lump Sum Claim Method

The numbers of claims receiving the lump sum benefit are summarised by accident period.

Payments for the lump sum payment type being considered are divided by the ultimate number of claims receiving a lump sum. Patterns in the average lump sum by development period and over time are analysed and selected pattern(s) for future average payments per lump sum claim.

## Payments per Active Claim Method

The Payments per Active Claim (PPAC) method is particularly useful for modelling payment types where payments are made at regular intervals (periodic payment types). It considers the average amount paid to claims on benefits (the “active” claims) during intervals subsequent to injury.

A claim is defined as active when it has received a payment of the benefit type being modelled in the development quarter. The number of active claims for the weekly payment type is then tabulated by injury half year and development quarter.

Using the active claim tabulation, we model the likelihood of active claims remaining on weekly benefits at each consecutive development quarter (continuance rates).

The main driver in the PPAC modelling methodology is the number of active claims, and in particular the number of active claims in the latest diagonal as the selected continuance rates assumptions are applied to the latest diagonal to project future active claims.

Where the active claims experience in the latest diagonal has differed significantly from historical experience, we may make adjustments to the active claims so that the projection of future active claims is more in line with historical experience.

Payments are divided by the number of active claims tabulated by accident half year and development quarter to get the average payments per active claim. A payment pattern is then fitted for each accident quarter, and payments are projected for each future delay.

The projected average payments per active claim are multiplied by the projected number of active claims in each period of future development to estimate the future level of payments.

# Appendix D Wages and Premiums

## Wages

Wages in the coverage database can change retrospectively as employers update their initial estimates over the course of the policy. We have adopted a gross-up factor for each accident year in order to calculate the final wages. The table below shows the initial wages (Reported), the gross-up factor and the final wages in nominal dollars and in December 2022 values. The factor for older accident years is one as we expect minimal development for these years.

Policy Year Ending 30 June	Reported in \$m	Gross-up Factor	Estimated Final in \$m	Inflated Final in \$m
2013	7,470.81	1.0	7,470.81	9,517.02
2014	7,592.67	1.0	7,592.67	9,543.76
2015	7,846.51	1.0	7,846.51	9,703.07
2016	8,312.14	1.0	8,312.14	9,924.85
2017	8,565.94	1.0	8,565.94	10,069.41
2018	9,033.93	1.0	9,033.93	10,450.86
2019	9,740.06	1.0	9,740.06	10,915.64
2020	10,134.35	1.0	10,134.35	10,945.21
2021	10,989.40	1.00000	10,989.40	11,559.72
2022	11,762.60	1.00066	11,770.41	11,976.58
2023	9,443.23	1.30401	12,314.10	9,443.34

## Premiums

Similar to wages, premiums can also change retrospectively due to the same reason. Thus, we have also applied gross-up factors to accident years that have yet to develop fully.

Policy Year Ending 30 June	Reported in \$m	Gross-up Factor	Estimated Final in \$m	Inflated Final in \$m
2013	136.34	1	136.34	168.66
2014	145.92	1	145.92	178.27
2015	155.56	1	155.56	186.80
2016	154.50	1	154.50	179.18
2017	161.53	1	161.53	184.50
2018	177.74	1	177.74	199.64
2019	194.71	1	194.71	212.00
2020	201.44	1	201.44	211.34
2021	222.00	1.002	222.38	226.81
2022	243.60	1.018	247.89	242.79
2023	191.41	1.379	263.88	191.41

# Appendix E Claim counts

## All claims

*WorkCover Tasmania*

Insurer segment

**Table 25: E1.1 Cumulative Number of Claims – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Dec-88	41	42	42	42	42	42	42	44	44	44	44	44	48	48
Jun-89	423	425	427	427	428	433	435	449	449	449	449	451	454	454
Dec-89	6,554	6,559	6,560	6,560	6,565	6,568	6,570	6,570	6,570	6,570	6,572	6,572	6,573	6,573
Jun-90	6,927	6,930	6,933	6,949	6,951	6,954	6,954	6,954	6,955	6,988	6,988	6,988	6,991	6,991
Dec-90	6,449	6,455	6,494	6,505	6,512	6,515	6,515	6,517	6,581	6,581	6,581	6,581	6,582	6,582
Jun-91	6,107	6,523	6,573	6,586	6,590	6,593	6,593	6,604	6,604	6,606	6,606	6,606	6,607	6,607
Dec-91	5,904	6,567	6,596	6,605	6,609	6,611	6,612	6,613	6,614	6,614	6,614	6,615	6,615	6,615
Jun-92	6,035	6,903	6,943	6,963	6,966	6,966	6,967	6,967	6,968	6,970	6,970	6,970	6,974	6,974
Dec-92	5,934	6,659	6,700	6,708	6,715	6,716	6,718	6,719	6,720	6,720	6,720	6,721	6,721	6,721
Jun-93	5,983	6,815	6,849	6,865	6,871	6,872	6,873	6,875	6,875	6,876	6,876	6,876	6,878	6,878
Dec-93	6,136	6,949	6,993	7,003	7,004	7,005	7,006	7,006	7,006	7,006	7,006	7,006	7,006	7,006
Jun-94	6,299	7,268	7,303	7,310	7,312	7,313	7,313	7,314	7,314	7,316	7,316	7,316	7,318	7,318
Dec-94	6,365	7,226	7,257	7,265	7,269	7,269	7,271	7,271	7,271	7,271	7,271	7,271	7,271	7,271
Jun-95	6,557	7,420	7,451	7,454	7,456	7,459	7,461	7,462	7,462	7,462	7,462	7,462	7,463	7,463
Dec-95	5,404	6,137	6,158	6,161	6,162	6,162	6,162	6,164	6,165	6,165	6,165	6,166	6,166	6,166
Jun-96	5,075	5,793	5,811	5,818	5,821	5,822	5,822	5,824	5,825	5,825	5,825	5,825	5,828	5,828
Dec-96	4,512	5,022	5,042	5,047	5,050	5,053	5,053	5,053	5,054	5,054	5,054	5,054	5,056	5,056
Jun-97	4,171	4,718	4,737	4,741	4,743	4,745	4,747	4,747	4,749	4,749	4,750	4,750	4,752	4,752
Dec-97	4,263	4,715	4,745	4,751	4,754	4,755	4,756	4,756	4,757	4,758	4,759	4,760	4,761	4,761

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Jun-98	4,083	4,612	4,638	4,639	4,641	4,641	4,641	4,641	4,641	4,641	4,643	4,643	4,643	4,643
Dec-98	4,042	4,471	4,496	4,503	4,506	4,509	4,511	4,512	4,512	4,512	4,513	4,513	4,514	4,514
Jun-99	4,021	4,481	4,503	4,513	4,515	4,516	4,519	4,519	4,519	4,519	4,521	4,521	4,521	4,521
Dec-99	3,657	4,058	4,078	4,086	4,090	4,092	4,094	4,094	4,095	4,095	4,095	4,095	4,097	4,097
Jun-00	3,694	4,195	4,212	4,216	4,218	4,218	4,218	4,219	4,219	4,221	4,221	4,221	4,222	4,222
Dec-00	3,497	3,932	3,947	3,949	3,957	3,958	3,959	3,961	3,962	3,962	3,962	3,962	3,963	3,963
Jun-01	3,414	3,839	3,867	3,874	3,877	3,879	3,879	3,880	3,880	3,880	3,880	3,880	3,880	3,880
Dec-01	3,113	3,532	3,547	3,551	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552	3,552
Jun-02	3,261	3,716	3,741	3,746	3,752	3,754	3,756	3,757	3,757	3,757	3,757	3,757	3,759	3,759
Dec-02	3,265	3,637	3,652	3,657	3,658	3,660	3,660	3,660	3,660	3,660	3,660	3,660	3,663	3,663
Jun-03	3,166	3,626	3,652	3,656	3,659	3,660	3,663	3,663	3,664	3,664	3,664	3,664	3,664	3,664
Dec-03	3,199	3,575	3,585	3,586	3,587	3,588	3,589	3,589	3,589	3,589	3,589	3,589	3,589	3,589
Jun-04	3,211	3,694	3,712	3,715	3,719	3,720	3,720	3,720	3,720	3,720	3,720	3,720	3,721	3,721
Dec-04	3,177	3,534	3,549	3,555	3,555	3,556	3,557	3,557	3,557	3,557	3,558	3,558	3,558	3,558
Jun-05	3,402	3,868	3,880	3,885	3,886	3,886	3,886	3,886	3,886	3,886	3,887	3,887	3,889	3,889
Dec-05	3,139	3,534	3,547	3,551	3,554	3,554	3,554	3,555	3,555	3,556	3,557	3,557	3,557	3,557
Jun-06	3,167	3,630	3,644	3,651	3,653	3,654	3,654	3,655	3,657	3,657	3,657	3,657	3,659	3,659
Dec-06	3,013	3,417	3,438	3,440	3,440	3,441	3,441	3,441	3,441	3,442	3,442	3,442	3,442	3,442
Jun-07	3,185	3,660	3,687	3,692	3,697	3,697	3,697	3,699	3,699	3,699	3,699	3,699	3,700	3,700
Dec-07	3,158	3,573	3,596	3,600	3,601	3,601	3,603	3,604	3,604	3,604	3,604	3,604	3,604	3,604
Jun-08	3,277	3,761	3,781	3,785	3,786	3,788	3,789	3,791	3,791	3,791	3,791	3,792	3,793	3,793
Dec-08	3,208	3,638	3,656	3,662	3,666	3,667	3,667	3,667	3,667	3,667	3,667	3,667	3,668	3,668
Jun-09	2,994	3,436	3,459	3,462	3,463	3,466	3,466	3,467	3,467	3,467	3,467	3,467	3,467	3,467
Dec-09	2,932	3,310	3,335	3,339	3,342	3,345	3,346	3,348	3,349	3,349	3,349	3,349	3,349	3,349
Jun-10	2,932	3,381	3,406	3,414	3,419	3,419	3,419	3,419	3,419	3,419	3,419	3,419	3,420	3,420
Dec-10	3,147	3,521	3,532	3,540	3,545	3,546	3,547	3,548	3,549	3,549	3,549	3,549	3,550	3,550
Jun-11	3,031	3,469	3,496	3,503	3,505	3,507	3,508	3,508	3,509	3,509	3,509	3,509	3,509	3,509
Dec-11	2,927	3,284	3,306	3,310	3,312	3,312	3,313	3,314	3,316	3,316	3,316	3,316	3,316	3,316

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Jun-12	3,234	3,652	3,667	3,676	3,677	3,678	3,678	3,678	3,678	3,678	3,678	3,679	3,679	3,679
Dec-12	2,895	3,271	3,290	3,294	3,295	3,296	3,297	3,297	3,297	3,297	3,298	3,298	3,299	3,299
Jun-13	2,829	3,232	3,249	3,255	3,255	3,258	3,261	3,262	3,262	3,262	3,263	3,263	3,264	3,264
Dec-13	2,825	3,142	3,154	3,157	3,158	3,159	3,160	3,160	3,160	3,160	3,160	3,160	3,160	3,160
Jun-14	2,615	2,956	2,972	2,975	2,978	2,980	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981
Dec-14	2,719	3,020	3,031	3,033	3,036	3,037	3,038	3,038	3,039	3,040	3,040	3,040	3,040	3,040
Jun-15	2,699	3,045	3,063	3,068	3,068	3,068	3,068	3,069	3,070	3,070	3,070	3,070	3,071	3,071
Dec-15	2,605	2,955	2,968	2,974	2,975	2,975	2,976	2,977	2,977	2,977	2,977	2,978	2,978	2,978
Jun-16	2,486	2,801	2,809	2,814	2,815	2,817	2,817	2,817	2,817	2,817	2,818	2,818	2,818	2,818
Dec-16	2,391	2,664	2,683	2,689	2,689	2,690	2,691	2,691	2,692	2,692	2,692	2,692	2,692	2,692
Jun-17	2,456	2,769	2,780	2,781	2,785	2,785	2,786	2,786	2,787	2,787	2,787	2,787	2,787	2,787
Dec-17	2,231	2,488	2,494	2,497	2,499	2,499	2,499	2,499	2,499	2,499	2,501			2,501
Jun-18	2,662	2,995	3,026	3,031	3,032	3,036	3,037	3,038	3,038	3,038				3,038
Dec-18	2,709	2,986	2,996	2,999	3,001	3,004	3,004	3,004	3,004					3,004
Jun-19	2,697	3,062	3,073	3,078	3,082	3,086	3,087	3,087						3,087
Dec-19	2,693	2,954	2,966	2,971	2,973	2,977	2,977							2,977
Jun-20	2,481	2,823	2,837	2,841	2,843	2,845								2,845
Dec-20	2,657	2,941	2,961	2,965	2,966									2,966
Jun-21	2,592	2,904	2,916	2,918										2,918
Dec-21	2,619	2,890	2,901											2,901
Jun-22	2,404	2,692												2,692
Dec-22	2,432													2,432

**Table 26: E1.2 Chain Ladder Factors – Development Half Year**

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	12+
Dec-88		1.024	1.000	1.000	1.000	1.000	1.000	1.048	1.000	1.000	1.000	1.000
Jun-89		1.005	1.005	1.000	1.002	1.012	1.005	1.032	1.000	1.000	1.000	1.004
Dec-89		1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-90		1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000
Dec-90		1.001	1.006	1.002	1.001	1.000	1.000	1.000	1.010	1.000	1.000	1.000
Jun-91		1.068	1.008	1.002	1.001	1.000	1.000	1.002	1.000	1.000	1.000	1.000
Dec-91		1.112	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-92		1.144	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-92		1.122	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-93		1.139	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-93		1.132	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-94		1.154	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-94		1.135	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95		1.132	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-95		1.136	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-96		1.141	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-96		1.113	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-97		1.131	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-97		1.106	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-98		1.130	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-98		1.106	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-99		1.114	1.005	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Dec-99		1.110	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-00		1.136	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-00		1.124	1.004	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Jun-01		1.124	1.007	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-01		1.135	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	12+
Jun-02		1.140	1.007	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Dec-02		1.114	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03		1.145	1.007	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Dec-03		1.118	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04		1.150	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04		1.112	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05		1.137	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05		1.126	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06		1.146	1.004	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Dec-06		1.134	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07		1.149	1.007	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Dec-07		1.131	1.006	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Jun-08		1.148	1.005	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Dec-08		1.134	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-09		1.148	1.007	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-09		1.129	1.008	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Jun-10		1.153	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-10		1.119	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-11		1.145	1.008	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-11		1.122	1.007	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Jun-12		1.129	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-12		1.130	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-13		1.142	1.005	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Dec-13		1.112	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-14		1.130	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-14		1.111	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-15		1.128	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-15		1.134	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	12+
Jun-16		1.127	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-16		1.114	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-17		1.127	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-17		1.115	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Jun-18		1.125	1.010	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-18		1.102	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-19		1.135	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-19		1.097	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-20		1.138	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-20		1.107	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-21		1.120	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-21		1.103	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-22		1.120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-22		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.1174	1.0051	1.0014	1.0007	1.0008	1.0002	1.0001	1.0002	1.0000	1.0001	1.0001	1.0000

**Table 27: E1.3 Summary – All Claims**

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
1989	502	0	502		
1990	13,564	0	13,564		
1991	13,189	0	13,189		
1992	13,589	0	13,589		
1993	13,599	0	13,599		
1994	14,324	0	14,324		

Appendix E Claim counts

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
1995	14,734	0	14,734		
1996	11,994	0	11,994		
1997	9,808	0	9,808		
1998	9,404	0	9,404		
1999	9,035	0	9,035		
2000	8,319	0	8,319		
2001	7,843	0	7,843		
2002	7,311	0	7,311		
2003	7,327	0	7,327		
2004	7,310	0	7,310		
2005	7,447	0	7,447		
2006	7,216	0	7,216		
2007	7,142	0	7,142		
2008	7,397	0	7,397		
2009	7,135	0	7,135		
2010	6,769	0	6,769		
2011	7,059	0	7,059		
2012	6,995	0	6,995	9,689,616	0.72
2013	6,563	0	6,563	9,561,929	0.69
2014	6,141	0	6,141	9,481,954	0.65
2015	6,111	0	6,111	9,710,078	0.63
2016	5,796	0	5,796	9,765,909	0.59
2017	5,479	1	5,480	9,967,993	0.55

Appendix E Claim counts

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
2018	5,539	1	5,540	10,402,055	0.53
2019	6,091	2	6,093	10,837,649	0.56
2020	5,822	4	5,826	10,989,628	0.53
2021	5,884	11	5,895	11,342,378	0.52
2022	5,593	34	5,627	11,874,222	0.47
2023	2,432	3,207	5,639	12,227,453	0.46

Table 28: E1.4 Incremental Projected Number of Claims – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Dec-88	41	1	0	0	0	0	0	2	0	0	0	0	4	48
Jun-89	423	2	2	0	1	5	2	14	0	0	0	2	3	454
Dec-89	6,554	5	1	0	5	3	2	0	0	0	2	0	1	6,573
Jun-90	6,927	3	3	16	2	3	0	0	1	33	0	0	3	6,991
Dec-90	6,449	6	39	11	7	3	0	2	64	0	0	0	1	6,582
Jun-91	6,107	416	50	13	4	3	0	11	0	2	0	0	1	6,607
Dec-91	5,904	663	29	9	4	2	1	1	1	0	0	1	0	6,615
Jun-92	6,035	868	40	20	3	0	1	0	1	2	0	0	4	6,974
Dec-92	5,934	725	41	8	7	1	2	1	1	0	0	1	0	6,721
Jun-93	5,983	832	34	16	6	1	1	2	0	1	0	0	2	6,878
Dec-93	6,136	813	44	10	1	1	1	0	0	0	0	0	0	7,006
Jun-94	6,299	969	35	7	2	1	0	1	0	2	0	0	2	7,318
Dec-94	6,365	861	31	8	4	0	2	0	0	0	0	0	0	7,271
Jun-95	6,557	863	31	3	2	3	2	1	0	0	0	0	1	7,463
Dec-95	5,404	733	21	3	1	0	0	2	1	0	0	1	0	6,166
Jun-96	5,075	718	18	7	3	1	0	2	1	0	0	0	3	5,828
Dec-96	4,512	510	20	5	3	3	0	0	1	0	0	0	2	5,056

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Jun-97	4,171	547	19	4	2	2	2	0	2	0	1	0	2	4,752
Dec-97	4,263	452	30	6	3	1	1	0	1	1	1	1	1	4,761
Jun-98	4,083	529	26	1	2	0	0	0	0	0	2	0	0	4,643
Dec-98	4,042	429	25	7	3	3	2	1	0	0	1	0	1	4,514
Jun-99	4,021	460	22	10	2	1	3	0	0	0	2	0	0	4,521
Dec-99	3,657	401	20	8	4	2	2	0	1	0	0	0	2	4,097
Jun-00	3,694	501	17	4	2	0	0	1	0	2	0	0	1	4,222
Dec-00	3,497	435	15	2	8	1	1	2	1	0	0	0	1	3,963
Jun-01	3,414	425	28	7	3	2	0	1	0	0	0	0	0	3,880
Dec-01	3,113	419	15	4	1	0	0	0	0	0	0	0	0	3,552
Jun-02	3,261	455	25	5	6	2	2	1	0	0	0	0	2	3,759
Dec-02	3,265	372	15	5	1	2	0	0	0	0	0	0	3	3,663
Jun-03	3,166	460	26	4	3	1	3	0	1	0	0	0	0	3,664
Dec-03	3,199	376	10	1	1	1	1	0	0	0	0	0	0	3,589
Jun-04	3,211	483	18	3	4	1	0	0	0	0	0	0	1	3,721
Dec-04	3,177	357	15	6	0	1	1	0	0	0	1	0	0	3,558
Jun-05	3,402	466	12	5	1	0	0	0	0	0	1	0	2	3,889
Dec-05	3,139	395	13	4	3	0	0	1	0	1	1	0	0	3,557
Jun-06	3,167	463	14	7	2	1	0	1	2	0	0	0	2	3,659
Dec-06	3,013	404	21	2	0	1	0	0	0	1	0	0	0	3,442
Jun-07	3,185	475	27	5	5	0	0	2	0	0	0	0	1	3,700
Dec-07	3,158	415	23	4	1	0	2	1	0	0	0	0	0	3,604
Jun-08	3,277	484	20	4	1	2	1	2	0	0	0	1	1	3,793
Dec-08	3,208	430	18	6	4	1	0	0	0	0	0	0	1	3,668
Jun-09	2,994	442	23	3	1	3	0	1	0	0	0	0	0	3,467
Dec-09	2,932	378	25	4	3	3	1	2	1	0	0	0	0	3,349
Jun-10	2,932	449	25	8	5	0	0	0	0	0	0	0	1	3,420
Dec-10	3,147	374	11	8	5	1	1	1	1	0	0	0	1	3,550
Jun-11	3,031	438	27	7	2	2	1	0	1	0	0	0	0	3,509

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Dec-11	2,927	357	22	4	2	0	1	1	2	0	0	0	0	3,316
Jun-12	3,234	418	15	9	1	1	0	0	0	0	0	1	0	3,679
Dec-12	2,895	376	19	4	1	1	1	0	0	0	1	0	1	3,299
Jun-13	2,829	403	17	6	0	3	3	1	0	0	1	0	1	3,264
Dec-13	2,825	317	12	3	1	1	1	0	0	0	0	0	0	3,160
Jun-14	2,615	341	16	3	3	2	1	0	0	0	0	0	0	2,981
Dec-14	2,719	301	11	2	3	1	1	0	1	1	0	0	0	3,040
Jun-15	2,699	346	18	5	0	0	0	1	1	0	0	0	1	3,071
Dec-15	2,605	350	13	6	1	0	1	1	0	0	0	1	0	2,978
Jun-16	2,486	315	8	5	1	2	0	0	0	0	1	0	0	2,818
Dec-16	2,391	273	19	6	0	1	1	0	1	0	0	0	0	2,692
Jun-17	2,456	313	11	1	4	0	1	0	1	0	0	0	0	2,787
Dec-17	2,231	257	6	3	2	0	0	0	0	0	2	0	0	2,501
Jun-18	2,662	333	31	5	1	4	1	1	0	0	0	0	0	3,039
Dec-18	2,709	277	10	3	2	3	0	0	0	0	0	0	0	3,005
Jun-19	2,697	365	11	5	4	4	1	0	0	0	0	0	0	3,088
Dec-19	2,693	261	12	5	2	4	0	0	0	0	0	0	0	2,979
Jun-20	2,481	342	14	4	2	2	1	0	0	0	0	0	0	2,847
Dec-20	2,657	284	20	4	1	2	1	0	0	0	0	0	0	2,971
Jun-21	2,592	312	12	2	2	2	1	0	0	0	0	0	0	2,924
Dec-21	2,619	271	11	4	2	2	1	0	0	0	0	0	0	2,911
Jun-22	2,404	288	14	4	2	2	1	0	0	0	0	0	0	2,716
Dec-22	2,432	286	14	4	2	2	1	0	0	0	0	0	0	2,741

## Lost time claims

*WorkCover Tasmania*

Insurer segment

Lost Time Claims

WorkCover Tasmania

PwC

Appendix E Claim counts

**Table 29: E3.1 Cumulative claims incurred by half years – Delay (half years)**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Dec-88	0	0	20	22	25	25	26	26	26	26	26	26	26	26
Jun-89	2	202	236	272	279	288	292	294	294	296	296	297	298	299
Dec-89	3,241	4,390	4,494	4,510	4,520	4,521	4,523	4,523	4,525	4,526	4,526	4,526	4,527	4,527
Jun-90	3,367	4,610	4,716	4,749	4,756	4,758	4,760	4,761	4,764	4,764	4,764	4,764	4,765	4,766
Dec-90	3,023	4,202	4,287	4,292	4,297	4,299	4,303	4,303	4,305	4,305	4,305	4,305	4,306	4,306
Jun-91	3,071	4,229	4,306	4,317	4,322	4,331	4,332	4,333	4,333	4,333	4,333	4,333	4,333	4,335
Dec-91	3,125	4,226	4,282	4,305	4,313	4,316	4,316	4,316	4,318	4,318	4,318	4,319	4,319	4,319
Jun-92	3,256	4,401	4,474	4,490	4,491	4,491	4,492	4,492	4,493	4,493	4,493	4,493	4,493	4,493
Dec-92	2,916	4,068	4,165	4,189	4,197	4,198	4,203	4,204	4,204	4,204	4,204	4,204	4,204	4,204
Jun-93	3,153	4,271	4,340	4,361	4,371	4,375	4,376	4,376	4,377	4,378	4,380	4,381	4,382	4,382
Dec-93	3,140	4,321	4,403	4,427	4,433	4,438	4,439	4,440	4,440	4,441	4,441	4,442	4,442	4,442
Jun-94	3,185	4,546	4,640	4,663	4,671	4,676	4,677	4,678	4,679	4,679	4,680	4,680	4,680	4,680
Dec-94	3,062	4,467	4,562	4,577	4,584	4,588	4,590	4,592	4,592	4,592	4,592	4,592	4,592	4,593
Jun-95	3,431	4,684	4,768	4,793	4,797	4,801	4,804	4,807	4,809	4,809	4,809	4,809	4,809	4,809
Dec-95	2,489	3,685	3,742	3,761	3,767	3,773	3,774	3,776	3,778	3,778	3,778	3,779	3,779	3,780
Jun-96	2,419	3,322	3,382	3,396	3,409	3,416	3,416	3,418	3,419	3,419	3,420	3,420	3,420	3,420
Dec-96	1,631	2,059	2,109	2,122	2,125	2,126	2,128	2,129	2,131	2,131	2,131	2,131	2,131	2,132
Jun-97	1,167	1,724	1,774	1,789	1,796	1,799	1,800	1,805	1,805	1,806	1,806	1,806	1,806	1,806
Dec-97	1,095	1,645	1,692	1,710	1,725	1,726	1,728	1,728	1,728	1,729	1,729	1,730	1,730	1,730
Jun-98	1,018	1,541	1,609	1,629	1,634	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635
Dec-98	914	1,397	1,463	1,480	1,499	1,501	1,503	1,506	1,507	1,508	1,508	1,508	1,508	1,508
Jun-99	1,003	1,501	1,562	1,595	1,601	1,603	1,605	1,609	1,609	1,609	1,610	1,610	1,610	1,610
Dec-99	826	1,317	1,368	1,380	1,386	1,387	1,388	1,388	1,388	1,388	1,388	1,388	1,388	1,388
Jun-00	912	1,433	1,496	1,516	1,526	1,527	1,527	1,527	1,528	1,529	1,529	1,529	1,529	1,529
Dec-00	817	1,339	1,387	1,406	1,415	1,419	1,421	1,421	1,422	1,422	1,422	1,422	1,422	1,423
Jun-01	898	1,410	1,450	1,468	1,475	1,477	1,480	1,481	1,482	1,483	1,483	1,483	1,483	1,483
Dec-01	836	1,300	1,345	1,355	1,357	1,358	1,359	1,359	1,360	1,361	1,361	1,361	1,361	1,361

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Jun-02	846	1,372	1,420	1,430	1,438	1,444	1,444	1,445	1,446	1,447	1,447	1,447	1,447	1,447
Dec-02	846	1,340	1,394	1,403	1,411	1,413	1,413	1,413	1,413	1,413	1,413	1,413	1,413	1,413
Jun-03	918	1,413	1,443	1,458	1,468	1,468	1,469	1,470	1,470	1,470	1,470	1,470	1,470	1,470
Dec-03	915	1,386	1,432	1,446	1,446	1,448	1,449	1,450	1,450	1,451	1,451	1,451	1,451	1,451
Jun-04	936	1,506	1,549	1,557	1,557	1,560	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
Dec-04	972	1,459	1,506	1,517	1,523	1,525	1,525	1,528	1,528	1,528	1,529	1,529	1,529	1,529
Jun-05	1,137	1,624	1,696	1,706	1,714	1,718	1,719	1,719	1,719	1,719	1,719	1,719	1,720	1,720
Dec-05	842	1,457	1,509	1,526	1,532	1,534	1,534	1,534	1,534	1,534	1,534	1,535	1,535	1,535
Jun-06	1,017	1,574	1,625	1,633	1,640	1,642	1,642	1,643	1,643	1,643	1,643	1,643	1,643	1,643
Dec-06	851	1,417	1,463	1,477	1,483	1,484	1,484	1,485	1,485	1,485	1,486	1,486	1,486	1,486
Jun-07	989	1,530	1,595	1,609	1,615	1,618	1,620	1,622	1,622	1,622	1,622	1,622	1,622	1,622
Dec-07	933	1,525	1,578	1,588	1,593	1,597	1,598	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Jun-08	944	1,580	1,629	1,642	1,646	1,649	1,652	1,652	1,653	1,653	1,653	1,653	1,653	1,653
Dec-08	941	1,626	1,686	1,696	1,700	1,704	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
Jun-09	991	1,571	1,637	1,658	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661
Dec-09	866	1,423	1,518	1,535	1,540	1,542	1,543	1,544	1,546	1,548	1,548	1,548	1,548	1,548
Jun-10	906	1,500	1,576	1,597	1,600	1,600	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601
Dec-10	929	1,497	1,574	1,588	1,590	1,592	1,593	1,593	1,594	1,594	1,595	1,595	1,595	1,595
Jun-11	866	1,456	1,505	1,524	1,529	1,535	1,537	1,537	1,539	1,539	1,540	1,540	1,540	1,540
Dec-11	760	1,315	1,379	1,397	1,401	1,407	1,408	1,411	1,413	1,413	1,413	1,413	1,413	1,413
Jun-12	893	1,510	1,583	1,599	1,603	1,608	1,608	1,609	1,609	1,610	1,610	1,611	1,611	1,611
Dec-12	770	1,352	1,411	1,422	1,428	1,431	1,432	1,433	1,433	1,433	1,433	1,433	1,433	1,433
Jun-13	831	1,388	1,445	1,461	1,463	1,465	1,466	1,467	1,467	1,467	1,467	1,467	1,467	1,467
Dec-13	863	1,356	1,405	1,412	1,417	1,417	1,417	1,419	1,420	1,420	1,420	1,420	1,420	1,420
Jun-14	823	1,285	1,342	1,354	1,356	1,356	1,361	1,365	1,365	1,365	1,365	1,365	1,365	1,365
Dec-14	709	1,186	1,247	1,259	1,264	1,275	1,275	1,275	1,276	1,276	1,277	1,277	1,277	1,277
Jun-15	726	1,232	1,288	1,303	1,312	1,316	1,318	1,318	1,318	1,318	1,318	1,318	1,319	1,319
Dec-15	709	1,237	1,286	1,299	1,304	1,310	1,314	1,315	1,315	1,316	1,316	1,317	1,317	1,317

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Jun-16	767	1,246	1,301	1,312	1,317	1,322	1,324	1,324	1,324	1,325	1,326	1,326	1,326	1,326
Dec-16	669	1,186	1,253	1,262	1,268	1,271	1,271	1,272	1,273	1,273	1,274	1,274	1,274	1,274
Jun-17	697	1,236	1,290	1,316	1,326	1,328	1,332	1,333	1,333	1,336	1,336	1,336	1,336	1,336
Dec-17	607	1,065	1,118	1,128	1,130	1,132	1,133	1,133	1,134	1,134	1,135			
Jun-18	1,062	1,699	1,781	1,796	1,802	1,806	1,808	1,810	1,810	1,810				
Dec-18	1,091	1,743	1,816	1,832	1,835	1,837	1,837	1,837	1,837					
Jun-19	1,231	1,880	1,934	1,951	1,954	1,958	1,959	1,960						
Dec-19	1,158	1,833	1,887	1,894	1,899	1,902	1,903							
Jun-20	1,202	1,786	1,856	1,866	1,871	1,872								
Dec-20	1,241	1,818	1,893	1,907	1,915									
Jun-21	1,181	1,885	1,946	1,959										
Dec-21	1,165	1,917	1,977											
Jun-22	1,088	1,764												
Dec-22	1,107													

**Table 30: E3.1 Cumulative claims incurred by half years – Delay (half years)**

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	Payment Half Year
Dec-88	26	27	27	27	27	27	27	27	27	27	27	27	27
Jun-89	299	299	299	299	299	301	301	301	301	301	301	301	301
Dec-89	4,528	4,528	4,529	4,529	4,530	4,530	4,531	4,531	4,531	4,531	4,531	4,531	4,531
Jun-90	4,767	4,769	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770
Dec-90	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306
Jun-91	4,335	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336
Dec-91	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319
Jun-92	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493
Dec-92	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,205	4,205	4,205	4,205	4,205	4,205

## Appendix E Claim counts

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	Payment Half Year
Jun-93	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,383	4,383	4,383	4,383	4,383	4,383
Dec-93	4,442	4,442	4,442	4,442	4,442	4,442	4,442	4,442	4,443	4,443	4,443	4,443	4,443
Jun-94	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680
Dec-94	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593
Jun-95	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809
Dec-95	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780
Jun-96	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420
Dec-96	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132
Jun-97	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806
Dec-97	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730
Jun-98	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635
Dec-98	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508
Jun-99	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610
Dec-99	1,388	1,388	1,388	1,388	1,388	1,388	1,388	1,389	1,389	1,389	1,389	1,389	1,389
Jun-00	1,529	1,529	1,529	1,529	1,529	1,529	1,530	1,530	1,530	1,530	1,530	1,530	1,530
Dec-00	1,423	1,423	1,423	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424
Jun-01	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483
Dec-01	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361
Jun-02	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447
Dec-02	1,413	1,413	1,413	1,414	1,414	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Jun-03	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470
Dec-03	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451
Jun-04	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
Dec-04	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530
Jun-05	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720
Dec-05	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535
Jun-06	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643
Dec-06	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486

## Appendix E Claim counts

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	Payment Half Year
Jun-07	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622
Dec-07	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Jun-08	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653
Dec-08	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
Jun-09	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661
Dec-09	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548
Jun-10	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601
Dec-10	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Jun-11	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540		1,540
Dec-11	1,414	1,414	1,414	1,414	1,414	1,415	1,415	1,415	1,415	1,415			1,415
Jun-12	1,611	1,611	1,611	1,611	1,611	1,612	1,612	1,612					1,612
Dec-12	1,433	1,433	1,433	1,433	1,433	1,433	1,433						1,433
Jun-13	1,467	1,467	1,467	1,467	1,467	1,467							1,467
Dec-13	1,420	1,420	1,420	1,420	1,420								1,420
Jun-14	1,365	1,365	1,365	1,365									1,365
Dec-14	1,277	1,277	1,277										1,277
Jun-15	1,319	1,319											1,319
Dec-15	1,317												1,317
Jun-16													1,326
Dec-16													1,274
Jun-17													1,336
Dec-17													1,135
Jun-18													1,810
Dec-18													1,837
Jun-19													1,960
Dec-19													1,903
Jun-20													1,872
Dec-20													1,915

## Appendix E Claim counts

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	Payment Half Year
Jun-21													1,959
Dec-21													1,977
Jun-22													1,764
Dec-22													1,107

**Table 31: E3.2 Chain ladder factors – Development Quarter**

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12	12:13
Dec-88				1.100	1.136	1.000	1.040	1.000	1.000	1.000	1.000	1.000	1.000
Jun-89		101.000	1.168	1.153	1.026	1.032	1.014	1.007	1.000	1.007	1.000	1.003	1.003
Dec-89		1.355	1.024	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-90		1.369	1.023	1.007	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Dec-90		1.390	1.020	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-91		1.377	1.018	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-91		1.352	1.013	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-92		1.352	1.017	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-92		1.395	1.024	1.006	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-93		1.355	1.016	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-93		1.376	1.019	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-94		1.427	1.021	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-94		1.459	1.021	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95		1.365	1.018	1.005	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Dec-95		1.481	1.015	1.005	1.002	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000
Jun-96		1.373	1.018	1.004	1.004	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Dec-96		1.262	1.024	1.006	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000
Jun-97		1.477	1.029	1.008	1.004	1.002	1.001	1.003	1.000	1.001	1.000	1.000	1.000
Dec-97		1.502	1.029	1.011	1.009	1.001	1.001	1.000	1.000	1.001	1.000	1.001	1.000

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12	12:13
Jun-98	1.514	1.044	1.012	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-98	1.528	1.047	1.012	1.013	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000
Jun-99	1.497	1.041	1.021	1.004	1.001	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000
Dec-99	1.594	1.039	1.009	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-00	1.571	1.044	1.013	1.007	1.001	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000
Dec-00	1.639	1.036	1.014	1.006	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Jun-01	1.570	1.028	1.012	1.005	1.001	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Dec-01	1.555	1.035	1.007	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000
Jun-02	1.622	1.035	1.007	1.006	1.004	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Dec-02	1.584	1.040	1.006	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	1.539	1.021	1.010	1.007	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	1.515	1.033	1.010	1.000	1.001	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000
Jun-04	1.609	1.029	1.005	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	1.501	1.032	1.007	1.004	1.001	1.000	1.002	1.000	1.000	1.000	1.001	1.000	1.000
Jun-05	1.428	1.044	1.006	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Dec-05	1.730	1.036	1.011	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
Jun-06	1.548	1.032	1.005	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	1.665	1.032	1.010	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000
Jun-07	1.547	1.042	1.009	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	1.635	1.035	1.006	1.003	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Jun-08	1.674	1.031	1.008	1.002	1.002	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000
Dec-08	1.728	1.037	1.006	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-09	1.585	1.042	1.013	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-09	1.643	1.067	1.011	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000
Jun-10	1.656	1.051	1.013	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-10	1.611	1.051	1.009	1.001	1.001	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000
Jun-11	1.681	1.034	1.013	1.003	1.004	1.001	1.000	1.001	1.001	1.000	1.001	1.000	1.000
Dec-11	1.730	1.049	1.013	1.003	1.004	1.004	1.001	1.002	1.001	1.000	1.000	1.000	1.000

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12	12:13
Jun-12		1.691	1.048	1.010	1.003	1.003	1.000	1.001	1.000	1.001	1.000	1.001	1.000
Dec-12		1.756	1.044	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Jun-13		1.670	1.041	1.011	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Dec-13		1.571	1.036	1.005	1.004	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000
Jun-14		1.561	1.044	1.009	1.001	1.000	1.004	1.003	1.000	1.000	1.000	1.000	1.000
Dec-14		1.673	1.051	1.010	1.004	1.009	1.000	1.000	1.001	1.000	1.001	1.000	1.000
Jun-15		1.697	1.045	1.012	1.007	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.001
Dec-15		1.745	1.040	1.010	1.004	1.005	1.003	1.001	1.000	1.001	1.000	1.001	1.000
Jun-16		1.625	1.044	1.008	1.004	1.004	1.002	1.000	1.000	1.001	1.001	1.000	1.000
Dec-16		1.773	1.056	1.007	1.005	1.002	1.000	1.001	1.001	1.000	1.001	1.000	1.000
Jun-17		1.773	1.044	1.020	1.008	1.002	1.003	1.001	1.000	1.002	1.000	1.000	
Dec-17		1.755	1.050	1.009	1.002	1.002	1.001	1.000	1.001	1.000	1.000	1.001	
Jun-18		1.600	1.048	1.008	1.003	1.002	1.001	1.001	1.000	1.000			
Dec-18		1.598	1.042	1.009	1.002	1.001	1.000	1.000	1.000				
Jun-19		1.527	1.029	1.009	1.002	1.002	1.001	1.001					
Dec-19		1.583	1.029	1.004	1.003	1.002	1.001						
Jun-20		1.486	1.039	1.005	1.003	1.001							
Dec-20		1.465	1.041	1.007	1.004								
Jun-21		1.596	1.032	1.007									
Dec-21		1.645	1.031										
Jun-22		1.621											
Dec-22													
Selected	1.5405	1.0413	1.0089	1.0034	1.0025	1.0012	1.0008	1.0004	1.0008	1.0004	1.0000	1.0000	1.0000

Appendix E Claim counts

**Table 32: E3.2 Chain ladder factors – Development Quarter**

Accident Half-year	13:14	14:15	15:16	16:17	17:18	18:19	19:20	20:21	21:22	22:23	23:24	24:25	25:26
Dec-88	1.000	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-89	1.000	1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-89	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-91	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-91	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-92	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-92	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-93	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-93	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-94	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-94	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-95	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-95	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-97	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-97	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-98	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-98	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-99	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-99	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Jun-00	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Dec-00	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-01	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-01	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

## Appendix E Claim counts

Accident Half-year	13:14	14:15	15:16	16:17	17:18	18:19	19:20	20:21	21:22	22:23	23:24	24:25	25:26
Jun-02	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-02	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-03	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-03	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-04	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-04	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-05	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-05	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-06	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-06	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-07	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-07	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-08	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-08	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-09	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-09	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Dec-10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Jun-11	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
Dec-11	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000				
Jun-12	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000					
Dec-12	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Jun-13	1.000	1.000	1.000	1.000	1.000	1.000							
Dec-13	1.000	1.000	1.000	1.000	1.000								
Jun-14	1.000	1.000	1.000	1.000									
Dec-14	1.000	1.000	1.000										
Jun-15	1.000	1.000											
Dec-15	1.000												

## Appendix E Claim counts

Accident Half-year	13:14	14:15	15:16	16:17	17:18	18:19	19:20	20:21	21:22	22:23	23:24	24:25	25:26
Jun-16													
Dec-16													
Jun-17													
Dec-17													
Jun-18													
Dec-18													
Jun-19													
Dec-19													
Jun-20													
Dec-20													
Jun-21													
Dec-21													
Jun-22													
Dec-22													
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Table 33: E3.3 Cumulative claims incurred by half years – Delay (half years)

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Dec-88	0	0	20	22	25	25	26	26	26	26	26	26	26	26
Jun-89	2	202	236	272	279	288	292	294	294	296	296	297	298	299
Dec-89	3,241	4,390	4,494	4,510	4,520	4,521	4,523	4,523	4,525	4,526	4,526	4,526	4,527	4,527
Jun-90	3,367	4,610	4,716	4,749	4,756	4,758	4,760	4,761	4,764	4,764	4,764	4,764	4,765	4,766
Dec-90	3,023	4,202	4,287	4,292	4,297	4,299	4,303	4,303	4,305	4,305	4,305	4,305	4,306	4,306
Jun-91	3,071	4,229	4,306	4,317	4,322	4,331	4,332	4,333	4,333	4,333	4,333	4,333	4,333	4,335
Dec-91	3,125	4,226	4,282	4,305	4,313	4,316	4,316	4,316	4,318	4,318	4,319	4,319	4,319	4,319
Jun-92	3,256	4,401	4,474	4,490	4,491	4,491	4,492	4,492	4,493	4,493	4,493	4,493	4,493	4,493

Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Dec-92	2,916	4,068	4,165	4,189	4,197	4,198	4,203	4,204	4,204	4,204	4,204	4,204	4,204	4,204
Jun-93	3,153	4,271	4,340	4,361	4,371	4,375	4,376	4,376	4,377	4,378	4,380	4,381	4,382	4,382
Dec-93	3,140	4,321	4,403	4,427	4,433	4,438	4,439	4,440	4,440	4,441	4,441	4,442	4,442	4,442
Jun-94	3,185	4,546	4,640	4,663	4,671	4,676	4,677	4,678	4,679	4,679	4,680	4,680	4,680	4,680
Dec-94	3,062	4,467	4,562	4,577	4,584	4,588	4,590	4,592	4,592	4,592	4,592	4,592	4,592	4,593
Jun-95	3,431	4,684	4,768	4,793	4,797	4,801	4,804	4,807	4,809	4,809	4,809	4,809	4,809	4,809
Dec-95	2,489	3,685	3,742	3,761	3,767	3,773	3,774	3,776	3,778	3,778	3,778	3,779	3,779	3,780
Jun-96	2,419	3,322	3,382	3,396	3,409	3,416	3,416	3,418	3,419	3,419	3,420	3,420	3,420	3,420
Dec-96	1,631	2,059	2,109	2,122	2,125	2,126	2,128	2,129	2,131	2,131	2,131	2,131	2,131	2,132
Jun-97	1,167	1,724	1,774	1,789	1,796	1,799	1,800	1,805	1,805	1,806	1,806	1,806	1,806	1,806
Dec-97	1,095	1,645	1,692	1,710	1,725	1,726	1,728	1,728	1,728	1,729	1,729	1,730	1,730	1,730
Jun-98	1,018	1,541	1,609	1,629	1,634	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635
Dec-98	914	1,397	1,463	1,480	1,499	1,501	1,503	1,506	1,507	1,508	1,508	1,508	1,508	1,508
Jun-99	1,003	1,501	1,562	1,595	1,601	1,603	1,605	1,609	1,609	1,609	1,610	1,610	1,610	1,610
Dec-99	826	1,317	1,368	1,380	1,386	1,387	1,388	1,388	1,388	1,388	1,388	1,388	1,388	1,388
Jun-00	912	1,433	1,496	1,516	1,526	1,527	1,527	1,527	1,528	1,529	1,529	1,529	1,529	1,529
Dec-00	817	1,339	1,387	1,406	1,415	1,419	1,421	1,421	1,422	1,422	1,422	1,422	1,422	1,423
Jun-01	898	1,410	1,450	1,468	1,475	1,477	1,480	1,481	1,482	1,483	1,483	1,483	1,483	1,483
Dec-01	836	1,300	1,345	1,355	1,357	1,358	1,359	1,359	1,360	1,361	1,361	1,361	1,361	1,361
Jun-02	846	1,372	1,420	1,430	1,438	1,444	1,444	1,445	1,446	1,447	1,447	1,447	1,447	1,447
Dec-02	846	1,340	1,394	1,403	1,411	1,413	1,413	1,413	1,413	1,413	1,413	1,413	1,413	1,413
Jun-03	918	1,413	1,443	1,458	1,468	1,468	1,469	1,470	1,470	1,470	1,470	1,470	1,470	1,470
Dec-03	915	1,386	1,432	1,446	1,446	1,448	1,449	1,450	1,450	1,451	1,451	1,451	1,451	1,451
Jun-04	936	1,506	1,549	1,557	1,557	1,560	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
Dec-04	972	1,459	1,506	1,517	1,523	1,525	1,525	1,528	1,528	1,528	1,529	1,529	1,529	1,529
Jun-05	1,137	1,624	1,696	1,706	1,714	1,718	1,719	1,719	1,719	1,719	1,719	1,719	1,720	1,720
Dec-05	842	1,457	1,509	1,526	1,532	1,534	1,534	1,534	1,534	1,534	1,534	1,535	1,535	1,535
Jun-06	1,017	1,574	1,625	1,633	1,640	1,642	1,642	1,643	1,643	1,643	1,643	1,643	1,643	1,643

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Dec-06	851	1,417	1,463	1,477	1,483	1,484	1,484	1,485	1,485	1,485	1,486	1,486	1,486	1,486
Jun-07	989	1,530	1,595	1,609	1,615	1,618	1,620	1,622	1,622	1,622	1,622	1,622	1,622	1,622
Dec-07	933	1,525	1,578	1,588	1,593	1,597	1,598	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Jun-08	944	1,580	1,629	1,642	1,646	1,649	1,652	1,652	1,653	1,653	1,653	1,653	1,653	1,653
Dec-08	941	1,626	1,686	1,696	1,700	1,704	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
Jun-09	991	1,571	1,637	1,658	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661
Dec-09	866	1,423	1,518	1,535	1,540	1,542	1,543	1,544	1,546	1,548	1,548	1,548	1,548	1,548
Jun-10	906	1,500	1,576	1,597	1,600	1,600	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601
Dec-10	929	1,497	1,574	1,588	1,590	1,592	1,593	1,593	1,594	1,594	1,595	1,595	1,595	1,595
Jun-11	866	1,456	1,505	1,524	1,529	1,535	1,537	1,537	1,539	1,539	1,540	1,540	1,540	1,540
Dec-11	760	1,315	1,379	1,397	1,401	1,407	1,408	1,411	1,413	1,413	1,413	1,413	1,413	1,413
Jun-12	893	1,510	1,583	1,599	1,603	1,608	1,608	1,609	1,609	1,610	1,610	1,611	1,611	1,611
Dec-12	770	1,352	1,411	1,422	1,428	1,431	1,432	1,433	1,433	1,433	1,433	1,433	1,433	1,433
Jun-13	831	1,388	1,445	1,461	1,463	1,465	1,466	1,467	1,467	1,467	1,467	1,467	1,467	1,467
Dec-13	863	1,356	1,405	1,412	1,417	1,417	1,417	1,419	1,420	1,420	1,420	1,420	1,420	1,420
Jun-14	823	1,285	1,342	1,354	1,356	1,356	1,361	1,365	1,365	1,365	1,365	1,365	1,365	1,365
Dec-14	709	1,186	1,247	1,259	1,264	1,275	1,275	1,275	1,276	1,276	1,277	1,277	1,277	1,277
Jun-15	726	1,232	1,288	1,303	1,312	1,316	1,318	1,318	1,318	1,318	1,318	1,318	1,319	1,319
Dec-15	709	1,237	1,286	1,299	1,304	1,310	1,314	1,315	1,315	1,316	1,316	1,317	1,317	1,317
Jun-16	767	1,246	1,301	1,312	1,317	1,322	1,324	1,324	1,324	1,325	1,326	1,326	1,326	1,326
Dec-16	669	1,186	1,253	1,262	1,268	1,271	1,271	1,272	1,273	1,273	1,274	1,274	1,274	1,274
Jun-17	697	1,236	1,290	1,316	1,326	1,328	1,332	1,333	1,333	1,336	1,336	1,336	1,336	1,336
Dec-17	607	1,065	1,118	1,128	1,130	1,132	1,133	1,133	1,134	1,134	1,135	1,135	1,135	1,135
Jun-18	1,062	1,699	1,781	1,796	1,802	1,806	1,808	1,810	1,810	1,810	1,811	1,811	1,811	1,811
Dec-18	1,091	1,743	1,816	1,832	1,835	1,837	1,837	1,837	1,837	1,838	1,839	1,839	1,839	1,839
Jun-19	1,231	1,880	1,934	1,951	1,954	1,958	1,959	1,960	1,961	1,962	1,963	1,963	1,963	1,963
Dec-19	1,158	1,833	1,887	1,894	1,899	1,902	1,903	1,905	1,905	1,907	1,907	1,907	1,908	1,908
Jun-20	1,202	1,786	1,856	1,866	1,871	1,872	1,874	1,876	1,876	1,878	1,879	1,879	1,879	1,879

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Dec-20	1,241	1,818	1,893	1,907	1,915	1,920	1,922	1,924	1,924	1,926	1,927	1,927	1,927	1,927
Jun-21	1,181	1,885	1,946	1,959	1,966	1,971	1,973	1,975	1,975	1,977	1,978	1,978	1,978	1,978
Dec-21	1,165	1,917	1,977	1,995	2,001	2,006	2,009	2,011	2,011	2,013	2,014	2,014	2,014	2,014
Jun-22	1,088	1,764	1,837	1,853	1,860	1,864	1,867	1,868	1,869	1,870	1,871	1,871	1,871	1,871
Dec-22	1,107	1,705	1,776	1,792	1,798	1,802	1,804	1,806	1,807	1,808	1,809	1,809	1,809	1,809

**Table 34: E3.3 Cumulative claims incurred by half years – Delay (half years)**

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	26
Dec-88	26	27	27	27	27	27	27	27	27	27	27	27	27
Jun-89	299	299	299	299	299	301	301	301	301	301	301	301	301
Dec-89	4,528	4,528	4,529	4,529	4,530	4,530	4,531	4,531	4,531	4,531	4,531	4,531	4,531
Jun-90	4,767	4,769	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770	4,770
Dec-90	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306	4,306
Jun-91	4,335	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336	4,336
Dec-91	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319	4,319
Jun-92	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493	4,493
Dec-92	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,205	4,205	4,205	4,205	4,205	4,205
Jun-93	4,382	4,382	4,382	4,382	4,382	4,382	4,382	4,383	4,383	4,383	4,383	4,383	4,383
Dec-93	4,442	4,442	4,442	4,442	4,442	4,442	4,442	4,442	4,443	4,443	4,443	4,443	4,443
Jun-94	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680
Dec-94	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593	4,593
Jun-95	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809	4,809
Dec-95	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780	3,780
Jun-96	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420	3,420
Dec-96	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132	2,132
Jun-97	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806

## Appendix E Claim counts

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	26
Dec-97	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730	1,730
Jun-98	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635	1,635
Dec-98	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508	1,508
Jun-99	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610	1,610
Dec-99	1,388	1,388	1,388	1,388	1,388	1,388	1,388	1,389	1,389	1,389	1,389	1,389	1,389
Jun-00	1,529	1,529	1,529	1,529	1,529	1,529	1,530	1,530	1,530	1,530	1,530	1,530	1,530
Dec-00	1,423	1,423	1,423	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424	1,424
Jun-01	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483
Dec-01	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361	1,361
Jun-02	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447	1,447
Dec-02	1,413	1,413	1,413	1,414	1,414	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Jun-03	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470	1,470
Dec-03	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,451
Jun-04	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561	1,561
Dec-04	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530	1,530
Jun-05	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720	1,720
Dec-05	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535	1,535
Jun-06	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643
Dec-06	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486	1,486
Jun-07	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622	1,622
Dec-07	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600
Jun-08	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653	1,653
Dec-08	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
Jun-09	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661	1,661
Dec-09	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548	1,548
Jun-10	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601	1,601
Dec-10	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595	1,595
Jun-11	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540	1,540

## Appendix E Claim counts

Accident Half-year	14	15	16	17	18	19	20	21	22	23	24	25	26
Dec-11	1,414	1,414	1,414	1,414	1,414	1,415	1,415	1,415	1,415	1,415	1,415	1,415	1,415
Jun-12	1,611	1,611	1,611	1,611	1,611	1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612
Dec-12	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433	1,433
Jun-13	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467	1,467
Dec-13	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420
Jun-14	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365	1,365
Dec-14	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277
Jun-15	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319
Dec-15	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317
Jun-16	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326	1,326
Dec-16	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274
Jun-17	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336	1,336
Dec-17	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135
Jun-18	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811	1,811
Dec-18	1,839	1,839	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840	1,840
Jun-19	1,963	1,963	1,963	1,964	1,964	1,964	1,964	1,964	1,964	1,964	1,964	1,964	1,964
Dec-19	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908	1,908
Jun-20	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879	1,879
Dec-20	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927	1,927
Jun-21	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978
Dec-21	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014	2,014
Jun-22	1,871	1,871	1,871	1,871	1,871	1,872	1,872	1,872	1,872	1,872	1,872	1,872	1,872
Dec-22	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809	1,809

## Lump sum claims

### WorkCover Tasmania

Insurer segment

Lump Sums

**Table 35: E4.1 Cumulative Number of Claims – Development Half Years**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Dec-88	0	0	0	0	5	7	9	11	12	13	15	16	19	19
Jun-89	1	6	11	26	39	59	79	93	106	118	125	137	171	171
Dec-89	8	21	38	61	81	94	113	127	139	147	156	161	189	189
Jun-90	6	14	38	66	92	118	129	149	155	166	177	185	220	220
Dec-90	4	10	34	60	87	116	131	147	159	166	173	177	200	200
Jun-91	4	19	47	69	100	120	135	146	161	175	184	187	211	211
Dec-91	7	26	47	81	104	118	140	158	175	186	197	207	230	230
Jun-92	10	29	63	88	108	136	160	183	198	219	229	234	256	256
Dec-92	5	21	56	88	129	157	192	203	215	224	231	236	253	253
Jun-93	6	27	52	104	147	185	213	235	250	261	268	271	305	305
Dec-93	11	35	92	137	184	223	262	283	300	312	317	324	351	351
Jun-94	8	56	108	191	232	278	302	324	336	346	351	363	387	387
Dec-94	11	58	119	183	240	282	313	331	355	373	387	393	413	413
Jun-95	23	72	115	194	251	297	335	361	388	406	413	428	453	453
Dec-95	19	46	115	162	202	233	261	281	305	324	334	341	367	367
Jun-96	15	70	119	191	236	285	313	352	369	388	397	413	433	433
Dec-96	15	63	119	162	213	245	281	309	327	334	349	354	372	372
Jun-97	15	68	117	173	210	263	288	318	333	342	357	364	380	380
Dec-97	22	77	130	169	232	261	286	298	315	325	338	343	362	362
Jun-98	14	65	135	206	249	301	325	356	373	390	396	405	420	420
Dec-98	19	63	139	184	224	263	297	311	332	342	351	354	364	364

Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Jun-99	16	95	175	246	288	326	351	378	392	400	410	414	428	428
Dec-99	45	95	151	191	240	272	307	321	329	338	345	350	361	361
Jun-00	26	94	142	216	268	302	324	341	346	359	368	372	384	384
Dec-00	20	86	155	195	249	287	310	321	328	337	345	349	358	358
Jun-01	20	84	134	192	228	260	288	304	309	320	325	329	340	340
Dec-01	4	35	80	120	154	175	186	191	198	200	209	211	220	220
Jun-02	4	22	79	124	148	172	181	197	201	204	208	210	223	223
Dec-02	2	26	69	110	141	155	166	173	182	186	194	196	203	203
Jun-03	4	28	74	107	132	150	163	172	180	185	188	191	194	194
Dec-03	8	24	71	99	135	152	162	169	173	178	179	181	188	188
Jun-04	3	19	54	84	104	127	138	152	164	171	176	178	183	183
Dec-04	6	12	36	64	86	103	129	138	147	154	155	158	167	167
Jun-05	2	10	37	82	105	130	141	151	159	163	164	166	180	180
Dec-05	0	8	37	74	103	123	131	140	149	150	151	153	162	162
Jun-06	0	10	40	85	105	133	148	161	170	178	182	186	196	196
Dec-06	4	14	36	70	102	130	138	149	154	158	161	163	171	171
Jun-07	5	13	37	66	89	114	127	135	143	147	149	154	165	165
Dec-07	4	20	65	88	118	135	151	164	169	174	181	184	195	195
Jun-08	5	24	50	93	126	152	171	181	188	195	200	205	215	215
Dec-08	7	21	57	90	133	159	179	184	193	201	206	207	211	211
Jun-09	8	22	48	84	111	135	147	155	166	171	178	183	194	194
Dec-09	3	20	46	79	112	129	147	159	168	175	180	183	193	193
Jun-10	1	12	33	67	95	131	157	179	186	189	194	198	205	205
Dec-10	1	10	30	49	89	131	158	170	184	188	193	193	198	198
Jun-11	1	9	26	41	74	116	136	158	164	168	175	179	185	185
Dec-11	2	21	36	53	97	123	146	154	160	166	172	174	182	182
Jun-12	1	12	32	62	105	152	174	195	206	211	212	216	221	221
Dec-12	4	15	38	70	115	143	160	172	180	187	191	192	196	196

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Reported to date
Jun-13	1	11	36	77	103	144	165	179	186	188	189	190	195	195
Dec-13	2	24	53	79	110	142	164	170	177	177	179	181	185	185
Jun-14	3	19	42	76	120	155	167	182	189	193	193	199	203	203
Dec-14	2	21	53	93	126	139	160	168	174	177	180	182	185	185
Jun-15	2	21	45	85	120	145	155	165	168	178	183	185	187	187
Dec-15	3	24	59	99	154	173	187	198	203	207	210	210	213	213
Jun-16	1	15	32	64	94	117	141	154	163	165	169	170	170	170
Dec-16	1	10	41	79	111	127	146	159	171	176	178	180	182	182
Jun-17	1	16	42	77	108	122	145	155	160	164	169	172		172
Dec-17	3	25	45	73	101	121	140	144	150	151	157			157
Jun-18	1	6	33	66	101	133	153	170	175	179				179
Dec-18	1	18	48	71	117	143	157	164	171					171
Jun-19	2	13	48	85	117	133	142	152						152
Dec-19	1	10	40	72	100	122	146							146
Jun-20	3	14	42	77	100	117								117
Dec-20	1	13	43	72	105									105
Jun-21	2	19	43	68										68
Dec-21	4	16	46											46
Jun-22	1	12												12
Dec-22	4													4

**Table 36: E4.2 Chain Ladder Factors – Development Half Year**

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12
Dec-88						1.400	1.286	1.222	1.091	1.083	1.154	1.067
Jun-89	6.000	1.833	2.364	1.500	1.513	1.339	1.177	1.140	1.113	1.059	1.096	
Dec-89	2.625	1.810	1.605	1.328	1.160	1.202	1.124	1.094	1.058	1.061	1.032	
Jun-90	2.333	2.714	1.737	1.394	1.283	1.093	1.155	1.040	1.071	1.066	1.045	

Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12
Dec-90	2.500	3.400	1.765	1.450	1.333	1.129	1.122	1.082	1.044	1.042	1.042	1.023
Jun-91	4.750	2.474	1.468	1.449	1.200	1.125	1.081	1.103	1.087	1.051	1.051	1.016
Dec-91	3.714	1.808	1.723	1.284	1.135	1.186	1.129	1.108	1.063	1.059	1.059	1.051
Jun-92	2.900	2.172	1.397	1.227	1.259	1.176	1.144	1.082	1.106	1.046	1.046	1.022
Dec-92	4.200	2.667	1.571	1.466	1.217	1.223	1.057	1.059	1.042	1.031	1.031	1.022
Jun-93	4.500	1.926	2.000	1.413	1.259	1.151	1.103	1.064	1.044	1.027	1.027	1.011
Dec-93	3.182	2.629	1.489	1.343	1.212	1.175	1.080	1.060	1.040	1.016	1.016	1.022
Jun-94	7.000	1.929	1.769	1.215	1.198	1.086	1.073	1.037	1.030	1.014	1.014	1.034
Dec-94	5.273	2.052	1.538	1.311	1.175	1.110	1.058	1.073	1.051	1.038	1.038	1.016
Jun-95	3.130	1.597	1.687	1.294	1.183	1.128	1.078	1.075	1.046	1.017	1.017	1.036
Dec-95	2.421	2.500	1.409	1.247	1.153	1.120	1.077	1.085	1.062	1.031	1.031	1.021
Jun-96	4.667	1.700	1.605	1.236	1.208	1.098	1.125	1.048	1.051	1.023	1.023	1.040
Dec-96	4.200	1.889	1.361	1.315	1.150	1.147	1.100	1.058	1.021	1.045	1.045	1.014
Jun-97	4.533	1.721	1.479	1.214	1.252	1.095	1.104	1.047	1.027	1.044	1.044	1.020
Dec-97	3.500	1.688	1.300	1.373	1.125	1.096	1.042	1.057	1.032	1.040	1.040	1.015
Jun-98	4.643	2.077	1.526	1.209	1.209	1.080	1.095	1.048	1.046	1.015	1.023	
Dec-98	3.316	2.206	1.324	1.217	1.174	1.129	1.047	1.068	1.030	1.026	1.009	
Jun-99	5.938	1.842	1.406	1.171	1.132	1.077	1.077	1.037	1.020	1.025	1.010	
Dec-99	2.111	1.589	1.265	1.257	1.133	1.129	1.046	1.025	1.027	1.021	1.014	
Jun-00	3.615	1.511	1.521	1.241	1.127	1.073	1.052	1.015	1.038	1.025	1.011	
Dec-00	4.300	1.802	1.258	1.277	1.153	1.080	1.035	1.022	1.027	1.024	1.012	
Jun-01	4.200	1.595	1.433	1.188	1.140	1.108	1.056	1.016	1.036	1.016	1.012	
Dec-01	8.750	2.286	1.500	1.283	1.136	1.063	1.027	1.037	1.010	1.045	1.010	
Jun-02	5.500	3.591	1.570	1.194	1.162	1.052	1.088	1.020	1.015	1.020	1.010	
Dec-02	13.000	2.654	1.594	1.282	1.099	1.071	1.042	1.052	1.022	1.043	1.010	
Jun-03	7.000	2.643	1.446	1.234	1.136	1.087	1.055	1.047	1.028	1.016	1.016	
Dec-03	3.000	2.958	1.394	1.364	1.126	1.066	1.043	1.024	1.029	1.006	1.011	
Jun-04	6.333	2.842	1.556	1.238	1.221	1.087	1.101	1.079	1.043	1.029	1.011	

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12
Dec-04	2.000	3.000	1.778	1.344	1.198	1.252	1.070	1.065	1.048	1.006	1.019	
Jun-05	5.000	3.700	2.216	1.280	1.238	1.085	1.071	1.053	1.025	1.006	1.012	
Dec-05		4.625	2.000	1.392	1.194	1.065	1.069	1.064	1.007	1.007	1.013	
Jun-06		4.000	2.125	1.235	1.267	1.113	1.088	1.056	1.047	1.022	1.022	
Dec-06	3.500	2.571	1.944	1.457	1.275	1.062	1.080	1.034	1.026	1.019	1.012	
Jun-07	2.600	2.846	1.784	1.348	1.281	1.114	1.063	1.059	1.028	1.014	1.034	
Dec-07	5.000	3.250	1.354	1.341	1.144	1.119	1.086	1.030	1.030	1.040	1.017	
Jun-08	4.800	2.083	1.860	1.355	1.206	1.125	1.058	1.039	1.037	1.026	1.025	
Dec-08	3.000	2.714	1.579	1.478	1.195	1.126	1.028	1.049	1.041	1.025	1.005	
Jun-09	2.750	2.182	1.750	1.321	1.216	1.089	1.054	1.071	1.030	1.041	1.028	
Dec-09	6.667	2.300	1.717	1.418	1.152	1.140	1.082	1.057	1.042	1.029	1.017	
Jun-10	12.000	2.750	2.030	1.418	1.379	1.198	1.140	1.039	1.016	1.026	1.021	
Dec-10	10.000	3.000	1.633	1.816	1.472	1.206	1.076	1.082	1.022	1.027	1.000	
Jun-11	9.000	2.889	1.577	1.805	1.568	1.172	1.162	1.038	1.024	1.042	1.023	
Dec-11	10.500	1.714	1.472	1.830	1.268	1.187	1.055	1.039	1.038	1.036	1.012	
Jun-12	12.000	2.667	1.938	1.694	1.448	1.145	1.121	1.056	1.024	1.005	1.019	
Dec-12	3.750	2.533	1.842	1.643	1.243	1.119	1.075	1.047	1.039	1.021	1.005	
Jun-13	11.000	3.273	2.139	1.338	1.398	1.146	1.085	1.039	1.011	1.005	1.005	
Dec-13	12.000	2.208	1.491	1.392	1.291	1.155	1.037	1.041	1.000	1.011	1.011	
Jun-14	6.333	2.211	1.810	1.579	1.292	1.077	1.090	1.038	1.021	1.000	1.031	
Dec-14	10.500	2.524	1.755	1.355	1.103	1.151	1.050	1.036	1.017	1.017	1.011	
Jun-15	10.500	2.143	1.889	1.412	1.208	1.069	1.065	1.018	1.060	1.028	1.011	
Dec-15	8.000	2.458	1.678	1.556	1.123	1.081	1.059	1.025	1.020	1.014	1.000	
Jun-16	15.000	2.133	2.000	1.469	1.245	1.205	1.092	1.058	1.012	1.024	1.006	
Dec-16	10.000	4.100	1.927	1.405	1.144	1.150	1.089	1.075	1.029	1.011	1.011	
Jun-17	16.000	2.625	1.833	1.403	1.130	1.189	1.069	1.032	1.025	1.030	1.018	
Dec-17	8.333	1.800	1.622	1.384	1.198	1.157	1.029	1.042	1.007	1.040		
Jun-18	6.000	5.500	2.000	1.530	1.317	1.150	1.111	1.029	1.023			

## Appendix E Claim counts

Accident Half-year	0:1	1:2	2:3	3:4	4:5	5:6	6:7	7:8	8:9	9:10	10:11	11:12
Dec-18	18.000	2.667	1.479	1.648	1.222	1.098	1.045	1.043				
Jun-19	6.500	3.692	1.771	1.376	1.137	1.068	1.070					
Dec-19	10.000	4.000	1.800	1.389	1.220	1.197						
Jun-20	4.667	3.000	1.833	1.299	1.170							
Dec-20	13.000	3.308	1.674	1.458								
Jun-21	9.500	2.263	1.581									
Dec-21	4.000	2.875										
Jun-22	12.000											
Dec-22												
Selected	8.3333	2.8600	1.7688	1.4250	1.1907	1.1328	1.0630	1.0413	1.0285	1.0195	1.0125	

**Table 37: E4.3 Summary - Lump Sum**

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
1989	190	0	190		
1990	409	0	409		
1991	411	0	411		
1992	486	0	486		
1993	558	0	558		
1994	738	0	738		
1995	866	0	866		
1996	800	0	800		
1997	752	0	752		
1998	782	0	782		
1999	792	0	792		

Appendix E Claim counts

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
2000	745	0	745		
2001	698	0	698		
2002	443	0	443		
2003	397	0	397		
2004	371	0	371		
2005	347	0	347		
2006	358	0	358		
2007	336	0	336		
2008	410	0	410		
2009	405	0	405		
2010	398	0	398		
2011	383	1	384		
2012	403	0	403		
2013	391	3	394	9,689,616	0.041
2014	388	5	393	9,561,929	0.041
2015	372	5	377	9,481,954	0.040
2016	383	11	394	9,710,078	0.041
2017	354	10	364	9,765,909	0.037
2018	336	19	355	9,967,993	0.036
2019	323	38	361	10,402,055	0.035
2020	263	70	333	10,837,649	0.031
2021	173	183	356	10,989,628	0.032
2022	58	303	361	11,342,378	0.032

Appendix E Claim counts

Acc Year Ending 30 Jun	Reported Claims	IBNR	Selected Ultimate	Earned Wages \$'000s	Frequency per \$m wages
2023	4	362	366	11,874,222	0.031

Table 38: E4.4 Incremental Projected Number of Claims – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Dec-88	0	0	0	0	5	2	2	2	1	1	2	1	3	19
Jun-89	1	5	5	15	13	20	20	14	13	12	7	12	34	171
Dec-89	8	13	17	23	20	13	19	14	12	8	9	5	28	189
Jun-90	6	8	24	28	26	26	11	20	6	11	11	8	35	220
Dec-90	4	6	24	26	27	29	15	16	12	7	7	4	23	200
Jun-91	4	15	28	22	31	20	15	11	15	14	9	3	24	211
Dec-91	7	19	21	34	23	14	22	18	17	11	11	10	23	230
Jun-92	10	19	34	25	20	28	24	23	15	21	10	5	22	256
Dec-92	5	16	35	32	41	28	35	11	12	9	7	5	17	253
Jun-93	6	21	25	52	43	38	28	22	15	11	7	3	34	305
Dec-93	11	24	57	45	47	39	39	21	17	12	5	7	27	351
Jun-94	8	48	52	83	41	46	24	22	12	10	5	12	24	387
Dec-94	11	47	61	64	57	42	31	18	24	18	14	6	20	413
Jun-95	23	49	43	79	57	46	38	26	27	18	7	15	25	453
Dec-95	19	27	69	47	40	31	28	20	24	19	10	7	26	367
Jun-96	15	55	49	72	45	49	28	39	17	19	9	16	20	433
Dec-96	15	48	56	43	51	32	36	28	18	7	15	5	18	372
Jun-97	15	53	49	56	37	53	25	30	15	9	15	7	16	380
Dec-97	22	55	53	39	63	29	25	12	17	10	13	5	19	362
Jun-98	14	51	70	71	43	52	24	31	17	17	6	9	15	420
Dec-98	19	44	76	45	40	39	34	14	21	10	9	3	10	364
Jun-99	16	79	80	71	42	38	25	27	14	8	10	4	14	428

Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Dec-99	45	50	56	40	49	32	35	14	8	9	7	5	11	361
Jun-00	26	68	48	74	52	34	22	17	5	13	9	4	12	384
Dec-00	20	66	69	40	54	38	23	11	7	9	8	4	9	358
Jun-01	20	64	50	58	36	32	28	16	5	11	5	4	11	340
Dec-01	4	31	45	40	34	21	11	5	7	2	9	2	9	220
Jun-02	4	18	57	45	24	24	9	16	4	3	4	2	13	223
Dec-02	2	24	43	41	31	14	11	7	9	4	8	2	7	203
Jun-03	4	24	46	33	25	18	13	9	8	5	3	3	3	194
Dec-03	8	16	47	28	36	17	10	7	4	5	1	2	7	188
Jun-04	3	16	35	30	20	23	11	14	12	7	5	2	5	183
Dec-04	6	6	24	28	22	17	26	9	9	7	1	3	9	167
Jun-05	2	8	27	45	23	25	11	10	8	4	1	2	14	180
Dec-05	0	8	29	37	29	20	8	9	9	1	1	2	9	162
Jun-06	0	10	30	45	20	28	15	13	9	8	4	4	10	196
Dec-06	4	10	22	34	32	28	8	11	5	4	3	2	8	171
Jun-07	5	8	24	29	23	25	13	8	8	4	2	5	11	165
Dec-07	4	16	45	23	30	17	16	13	5	5	7	3	11	195
Jun-08	5	19	26	43	33	26	19	10	7	7	5	5	10	215
Dec-08	7	14	36	33	43	26	20	5	9	8	5	1	4	211
Jun-09	8	14	26	36	27	24	12	8	11	5	7	5	11	194
Dec-09	3	17	26	33	33	17	18	12	9	7	5	3	10	193
Jun-10	1	11	21	34	28	36	26	22	7	3	5	4	7	205
Dec-10	1	9	20	19	40	42	27	12	14	4	5	0	5	198
Jun-11	1	8	17	15	33	42	20	22	6	4	7	4	6	185
Dec-11	2	19	15	17	44	26	23	8	6	6	6	2	8	182
Jun-12	1	11	20	30	43	47	22	21	11	5	1	4	5	221
Dec-12	4	11	23	32	45	28	17	12	8	7	4	1	5	197
Jun-13	1	10	25	41	26	41	21	14	7	2	1	1	7	197

## Appendix E Claim counts

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12+	Ultimate Claims
Dec-13	2	22	29	26	31	32	22	6	7	0	2	2	6	187
Jun-14	3	16	23	34	44	35	12	15	7	4	0	6	7	206
Dec-14	2	19	32	40	33	13	21	8	6	3	3	2	5	187
Jun-15	2	19	24	40	35	25	10	10	3	10	5	2	5	190
Dec-15	3	21	35	40	55	19	14	11	5	4	3	0	8	218
Jun-16	1	14	17	32	30	23	24	13	9	2	4	1	5	175
Dec-16	1	9	31	38	32	16	19	13	12	5	2	2	7	187
Jun-17	1	15	26	35	31	14	23	10	5	4	5	3	6	178
Dec-17	3	22	20	28	28	20	19	4	6	1	6	1	4	162
Jun-18	1	5	27	33	35	32	20	17	5	4	4	2	8	193
Dec-18	1	17	30	23	46	26	14	7	7	5	3	2	7	188
Jun-19	2	11	35	37	32	16	9	10	6	4	3	2	6	173
Dec-19	1	9	30	32	28	22	24	6	5	3	2	1	5	169
Jun-20	3	11	28	35	23	17	17	9	6	4	3	2	6	164
Dec-20	1	12	30	29	33	21	17	9	6	5	3	2	7	176
Jun-21	2	17	24	25	35	23	19	10	7	5	4	2	7	180
Dec-21	4	12	30	33	32	21	17	9	6	5	3	2	6	181
Jun-22	1	11	29	34	33	21	18	9	7	5	3	2	7	180
Dec-22	4	13	28	34	33	21	17	9	7	5	3	2	7	183

# Appendix F Claim payments

## Weekly benefits PPAC model

*WorkCover Tasmania*

Weekly benefit

**Table 39: F1.1 Uninflated Weekly Benefit Payments (\$'000s) – Development Quarter**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	0	0	37	93	57	62	66	37	65	37	25	21	22	12	14
Jun-89	0	6	517	529	392	372	423	399	368	324	282	195	246	166	150	97	-4
Dec-89	638	1,558	1,408	726	745	609	501	417	360	311	334	271	290	259	106	112	79
Jun-90	522	1,709	1,915	891	747	706	506	366	544	300	264	214	183	165	103	123	84
Dec-90	753	1,514	1,567	955	725	535	530	488	370	279	211	194	229	84	109	121	36
Jun-91	527	1,834	1,887	885	821	687	493	383	369	256	250	243	223	149	203	155	35
Dec-91	838	1,862	1,740	982	789	604	454	459	503	319	304	297	292	270	186	87	120
Jun-92	584	2,074	1,757	1,107	762	844	778	479	474	402	389	328	278	208	178	183	204
Dec-92	696	1,701	1,582	1,229	980	783	736	681	648	348	346	322	234	194	105	104	134
Jun-93	523	2,141	2,260	1,301	1,262	1,075	877	668	629	514	425	390	392	264	208	104	53
Dec-93	896	2,174	2,200	1,596	1,107	905	739	693	636	572	552	392	331	298	214	156	99
Jun-94	635	2,469	2,430	1,472	1,390	1,163	988	755	773	493	582	434	357	363	188	198	126
Dec-94	712	1,934	2,227	1,481	1,047	1,019	984	748	609	513	446	556	350	401	208	227	48
Jun-95	710	2,642	2,660	1,974	1,541	1,351	1,126	1,062	973	884	702	525	316	362	161	191	175
Dec-95	695	1,810	2,104	1,684	1,114	881	886	849	737	538	460	605	325	250	228	243	251
Jun-96	522	1,908	2,350	1,388	1,132	1,282	959	854	648	727	525	461	326	277	416	282	190
Dec-96	641	1,538	1,784	1,245	1,120	739	734	784	614	445	461	423	267	269	267	101	180
Jun-97	498	1,476	1,720	1,140	932	786	706	600	450	533	404	384	323	302	285	178	125
Dec-97	459	1,410	1,492	1,037	610	676	533	578	473	413	340	211	187	174	132	98	94

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-98	320	1,533	1,738	1,351	996	1,216	831	829	712	648	459	360	289	290	70	-2	59
Dec-98	343	1,278	1,454	1,256	873	781	736	495	431	483	293	276	216	185	134	118	67
Jun-99	299	1,508	1,792	1,351	1,168	869	754	537	541	389	522	190	270	195	205	105	28
Dec-99	385	1,150	1,697	1,100	731	664	422	485	445	341	321	218	151	76	91	76	-52
Jun-00	368	1,378	1,677	1,243	1,087	890	782	580	418	447	457	224	178	172	93	96	114
Dec-00	334	1,341	1,622	1,091	1,025	666	590	499	371	303	198	236	122	134	90	49	29
Jun-01	362	1,394	1,774	1,037	817	646	554	451	480	398	292	294	228	102	78	41	46
Dec-01	399	1,357	1,660	1,066	804	606	419	336	289	173	114	127	92	81	59	80	60
Jun-02	311	1,523	1,956	1,081	796	582	439	315	289	200	169	415	97	-57	98	30	52
Dec-02	414	1,560	1,642	984	762	590	402	269	304	280	179	247	144	126	97	81	49
Jun-03	383	1,603	1,771	1,015	623	496	380	290	171	295	218	187	94	114	57	67	37
Dec-03	435	1,447	1,719	1,151	757	668	356	523	256	207	234	179	151	119	85	105	37
Jun-04	363	1,691	1,929	1,177	566	550	419	374	368	306	247	206	224	129	122	91	94
Dec-04	516	1,640	1,549	1,561	736	553	460	338	252	245	228	260	184	109	67	68	28
Jun-05	394	2,257	2,008	1,140	1,015	758	630	378	389	330	248	257	169	179	105	100	102
Dec-05	455	1,473	2,104	1,400	809	591	441	464	235	266	176	228	116	-51	119	136	42
Jun-06	428	2,118	2,650	1,281	937	805	552	432	405	366	227	261	150	201	139	107	87
Dec-06	482	1,606	2,202	1,426	1,021	676	593	580	467	444	234	330	144	123	130	83	80
Jun-07	459	2,383	2,323	1,349	1,050	1,002	698	491	413	351	231	206	186	187	121	70	94
Dec-07	519	1,852	2,428	1,822	1,035	661	416	462	557	273	335	222	149	140	234	96	122
Jun-08	365	2,218	2,968	1,700	1,132	1,073	765	584	474	391	399	340	342	234	209	166	176
Dec-08	699	2,216	2,664	2,241	1,221	1,024	922	922	530	348	412	281	353	266	84	201	132
Jun-09	480	2,423	2,397	1,271	1,447	779	887	632	491	468	468	317	263	350	135	184	170
Dec-09	579	1,815	2,635	1,789	1,221	748	677	681	658	376	406	372	276	251	257	169	161
Jun-10	414	2,202	2,562	1,678	1,256	1,255	1,051	771	539	749	366	326	233	304	165	132	120
Dec-10	524	2,260	3,020	2,492	1,910	1,269	864	1,341	849	727	504	593	280	290	184	184	126
Jun-11	382	2,474	3,078	2,097	1,324	1,185	855	902	638	623	576	518	386	303	244	165	-5
Dec-11	463	1,903	2,423	1,901	1,338	1,016	758	798	495	444	284	238	219	99	111	64	80

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-12	517	2,449	3,320	2,158	1,449	1,454	1,112	889	641	602	707	303	240	329	171	134	78
Dec-12	505	2,099	2,836	2,088	1,345	1,028	872	813	559	331	387	312	149	165	93	112	57
Jun-13	373	2,353	3,129	1,930	1,338	1,024	861	750	406	533	480	241	140	206	111	45	3
Dec-13	581	2,250	2,708	1,749	1,106	871	759	560	414	358	188	274	213	68	141	41	47
Jun-14	508	2,407	2,957	1,633	1,336	1,201	842	716	625	454	377	283	148	221	57	21	152
Dec-14	499	2,271	2,682	1,922	1,157	695	711	688	385	344	294	274	158	189	70	102	65
Jun-15	364	2,180	2,795	1,657	1,130	1,006	857	539	489	550	361	217	5	196	160	114	105
Dec-15	473	2,006	2,971	2,270	1,407	846	755	720	663	461	222	226	139	100	115	190	17
Jun-16	332	2,420	3,122	1,860	1,456	1,112	719	628	595	598	402	272	275	282	207	181	-44
Dec-16	548	2,245	3,190	2,340	1,483	1,052	836	735	508	447	319	416	253	186	41	202	152
Jun-17	399	2,268	3,365	2,066	1,153	1,125	787	762	604	502	466	266	339	271	178	140	140
Dec-17	550	2,185	2,987	2,153	1,346	733	764	809	503	405	377	324	274	285	205	136	162
Jun-18	563	2,991	3,766	2,429	1,906	1,656	1,247	1,040	738	628	551	529	343	390	322	341	177
Dec-18	775	2,855	3,583	2,882	1,559	1,380	1,247	907	728	748	474	549	304	341	554	262	274
Jun-19	729	3,707	3,906	2,442	1,602	1,503	989	1,058	640	679	494	472	402	365	355	352	
Dec-19	836	3,386	3,977	2,968	1,712	1,322	833	809	730	603	499	527	487	170			
Jun-20	784	4,249	4,141	2,574	1,501	1,289	1,112	836	625	622	580	503					
Dec-20	1,045	3,615	4,271	2,654	2,157	1,454	1,159	1,106	784	719							
Jun-21	796	3,861	5,121	3,046	1,937	1,501	1,075	956									
Dec-21	926	3,322	4,812	3,174	1,794	1,444											
Jun-22	680	3,690	4,834	2,953													
Dec-22	938	3,904															

Table 40: F1.1 Uninflated Weekly Benefit Payments (\$'000s) – Development Quarter (cont.)

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	6	5	6	2	0	3	1	1	0	0	2	0	0	5	15	593	0

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-89	69	51	11	-52	17	14	9	13	-56	32	20	12	8	3	76	4,686	6
Dec-89	88	68	53	13	9	25	21	-33	9	4	1	13	43	5	131	9,177	3,372
Jun-90	80	34	-60	23	22	42	-31	24	63	9	-49	4	-7	4	28	9,527	5,248
Dec-90	15	32	16	7	13	-2	4	5	-33	1	8	-7	0	0	29	8,788	7,353
Jun-91	56	45	21	25	25	49	68	-15	4	8	11	10	23	16	25	9,769	8,049
Dec-91	82	92	52	46	28	12	11	5	-19	9	26	22	17	23	-17	10,495	8,798
Jun-92	89	92	60	52	71	20	22	8	11	5	-46	1	2	0	-35	11,383	9,799
Dec-92	111	62	67	19	19	4	7	-14	6	0	3	15	1	0	6	11,129	9,474
Jun-93	11	3	24	56	3	45	28	24	21	39	11	41	19	9	-130	13,291	9,666
Dec-93	90	54	131	24	24	57	42	24	-107	13	4	24	3	0	51	13,995	11,738
Jun-94	157	36	40	48	74	0	3	5	7	19	7	7	43	0	18	15,280	12,987
Dec-94	105	68	39	-107	4	6	5	13	-6	7	-79	45	5	0	-77	13,538	12,809
Jun-95	235	85	101	26	96	40	4	7	5	12	4	0	-7	0	61	18,025	13,804
Dec-95	155	89	55	39	-34	13	50	19	-44	12	10	2	14	9	4	14,054	14,086
Jun-96	177	175	137	103	65	-80	13	14	10	19	0	0	7	-3	36	14,918	14,522
Dec-96	87	56	94	36	59	46	-37	28	-60	-103	18	0	-48	0	3	11,791	13,770
Jun-97	86	84	66	-62	-23	-11	-1	1	0	5	5	6	19	12	81	11,107	13,458
Dec-97	92	58	124	79	46	51	16	8	6	0	0	0	0	0	0	9,395	12,377
Jun-98	96	83	44	40	36	-107	25	5	-2	2	0	0	8	2	14	11,944	11,839
Dec-98	43	45	52	46	11	-18	-103	-16	10	15	0	0	0	0	0	9,506	10,652
Jun-99	61	43	45	20	-136	-27	0	0	0	0	0	0	0	0	-151	10,577	11,656
Dec-99	37	19	34	10	26	34	27	23	5	6	6	6	-19	0	1	8,518	11,353
Jun-00	17	113	-95	13	68	11	21	21	-19	7	15	4	5	6	52	10,445	11,463
Dec-00	-8	-26	-23	-21	-10	4	5	3	7	0	-1	0	0	0	-70	8,558	10,431
Jun-01	73	-60	52	12	6	7	0	0	3	2	1	2	2	11	9	9,112	10,288
Dec-01	67	50	130	60	41	37	26	29	19	16	27	18	16	11	37	8,307	10,083
Jun-02	101	85	33	47	21	15	8	3	8	0	0	5	10	9	44	8,686	9,399
Dec-02	48	42	33	38	21	16	47	14	21	10	13	32	25	19	13	8,519	9,596

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-03	70	35	34	50	30	1	-21	1	0	4	6	0	1	2	21	8,032	8,865
Dec-03	34	25	6	31	26	14	14	15	25	13	31	23	17	3	0	8,706	8,301
Jun-04	73	45	26	31	27	24	10	11	1	0	0	0	0	0	12	9,115	7,898
Dec-04	60	14	51	12	30	15	8	0	0	0	0	5	-45	7	24	8,976	8,875
Jun-05	55	24	27	19	27	-1	34	15	20	1	19	19	29	5	66	10,820	9,136
Dec-05	37	23	-6	23	22	8	3	-40	23	1	6	0	9	0	7	9,118	8,562
Jun-06	56	59	27	10	12	10	39	17	20	30	47	0	-30	0	-12	11,434	10,511
Dec-06	49	27	37	41	15	21	13	14	10	4	2	3	2	0	14	10,872	10,134
Jun-07	63	40	32	37	27	20	14	0	0	0	56	3	8	0	-20	11,894	11,194
Dec-07	49	79	75	52	32	73	22	22	18	14	24	14	14	14	32	11,856	10,515
Jun-08	153	157	98	104	68	166	74	55	66	54	72	34	57	53	211	14,959	12,059
Dec-08	77	98	131	85	68	26	-136	3	9	3	2	0	-35	0	-1	14,845	12,389
Jun-09	74	90	69	92	79	13	32	25	18	0	34	0	0	61	-9	13,739	13,068
Dec-09	47	114	36	87	109	62	60	45	46	46	33	38	33	33	-48	13,812	11,853
Jun-10	-126	133	66	46	36	39	37	31	18	13	7	15	13	13	-218	14,245	13,457
Dec-10	104	58	85	43	63	54	79	40	35	12	0	10	0	0	-7	17,992	12,982
Jun-11	137	50	81	62	-38	31	29	23	22	23	5	0	0	0	-15	16,155	15,116
Dec-11	136	82	104	78	55	42	22	7	28	25	12	17	12	18	125	13,396	15,678
Jun-12	74	29	32	3	0	-17	51	16	17	18	1	29	9	15	325	17,154	15,678
Dec-12	-184	32	24	28	24	7	9	9	9	-26	14	9	8	9	74	13,799	16,028
Jun-13	62	56	26	-127	40	49	18	5	-56	14	6	19	9	7	63	14,114	16,215
Dec-13	59	55	64	8	13	11	70	24	51	25	9	23	11	22	77	12,851	16,092
Jun-14	58	37	43	64	71	41	34	63	48	6	66	14	49	21	72	14,624	14,633
Dec-14	66	81	78	-102	21	27	17	-1	-44	0	0	-4	0	0	0	12,644	14,414
Jun-15	77	107	19	49	100	36	91	29	84	31	41	28	37	30	44	13,526	14,028
Dec-15	-147	59	71	31	-67	76	24	26	12	0	-101	12	21			13,599	13,194
Jun-16	54	-165	54	33	24	-99	23	13	11	-2	4					14,366	14,350
Dec-16	23	53	36	39	41	52	22	48	11							15,278	13,702

## Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-17	85	42	-50	47	38	8	10									15,009	14,746
Dec-17	126	109	129	140	153											14,857	14,373
Jun-18	152	157	114													20,038	14,891
Dec-18	167															19,586	15,859
Jun-19																19,695	19,310
Dec-19																18,859	18,624
Jun-20																18,817	20,679
Dec-20																18,963	19,969
Jun-21																18,293	20,175
Dec-21																15,473	22,149
Jun-22																12,157	22,729
Dec-22																4,842	23,113

**Table 41: F1.2 Inflated Weekly Benefit Payments (\$'000s) – Development Quarter**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	0	0	119	294	174	189	201	111	193	111	73	61	63	33	38
Jun-89	0	20	1,665	1,684	1,208	1,135	1,274	1,191	1,087	958	817	564	703	470	423	273	-11
Dec-89	2,056	4,955	4,342	2,214	2,247	1,819	1,480	1,232	1,043	902	955	770	819	729	295	311	218
Jun-90	1,609	5,212	5,775	2,658	2,207	2,089	1,467	1,060	1,555	850	744	602	509	459	282	332	225
Dec-90	2,269	4,519	4,628	2,826	2,099	1,550	1,515	1,384	1,044	784	588	539	630	227	291	326	97
Jun-91	1,556	5,426	5,467	2,564	2,348	1,947	1,392	1,075	1,027	713	686	656	595	401	544	405	93
Dec-91	2,427	5,398	4,975	2,785	2,227	1,698	1,263	1,277	1,383	861	813	801	780	707	489	227	314
Jun-92	1,670	5,880	4,959	3,111	2,121	2,347	2,137	1,293	1,269	1,083	1,041	859	734	543	467	470	519
Dec-92	1,965	4,781	4,404	3,418	2,694	2,112	1,968	1,833	1,733	913	913	841	612	498	267	260	337
Jun-93	1,456	5,952	6,211	3,508	3,377	2,897	2,346	1,752	1,658	1,340	1,112	1,000	997	660	525	255	127
Dec-93	2,462	5,862	5,888	4,298	2,959	2,373	1,947	1,809	1,667	1,466	1,402	981	836	727	512	376	234

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-94	1,699	6,651	6,495	3,858	3,662	3,034	2,588	1,936	1,964	1,234	1,471	1,059	853	875	446	460	290
Dec-94	1,904	5,071	5,868	3,863	2,743	2,613	2,499	1,873	1,539	1,253	1,066	1,338	831	934	481	530	111
Jun-95	1,870	6,891	6,966	5,064	3,915	3,382	2,843	2,593	2,328	2,129	1,669	1,221	730	846	373	441	399
Dec-95	1,821	4,642	5,344	4,217	2,814	2,151	2,119	2,044	1,751	1,253	1,061	1,413	757	575	522	569	578
Jun-96	1,325	4,778	5,935	3,388	2,708	3,086	2,278	1,987	1,496	1,698	1,221	1,061	745	647	959	634	425
Dec-96	1,619	3,756	4,267	2,997	2,660	1,722	1,694	1,830	1,427	1,025	1,054	989	616	606	599	223	397
Jun-97	1,191	3,552	4,086	2,655	2,150	1,834	1,641	1,381	1,029	1,246	932	864	723	666	628	391	272
Dec-97	1,090	3,282	3,443	2,420	1,417	1,557	1,220	1,352	1,089	930	761	465	412	382	287	211	204
Jun-98	738	3,578	4,040	3,111	2,278	2,842	1,914	1,865	1,594	1,426	1,011	790	630	627	152	-4	124
Dec-98	798	2,943	3,326	2,935	2,011	1,757	1,649	1,090	949	1,059	639	597	466	391	279	245	136
Jun-99	684	3,523	4,126	3,040	2,617	1,913	1,663	1,179	1,179	840	1,126	400	563	405	416	210	55
Dec-99	886	2,588	3,802	2,422	1,611	1,457	921	1,048	959	718	669	454	305	153	182	151	-103
Jun-00	824	3,035	3,698	2,727	2,370	1,922	1,688	1,222	870	930	925	450	355	342	184	191	227
Dec-00	736	2,941	3,537	2,354	2,211	1,403	1,228	1,037	751	607	394	468	242	267	179	97	55
Jun-01	789	3,008	3,827	2,184	1,702	1,343	1,120	904	957	791	582	583	454	199	149	79	87
Dec-01	861	2,860	3,457	2,217	1,627	1,215	835	668	574	343	226	248	176	154	112	152	112
Jun-02	648	3,167	3,958	2,170	1,588	1,156	873	625	573	392	323	787	185	-107	182	55	96
Dec-02	837	3,130	3,275	1,955	1,515	1,172	799	526	580	532	339	468	268	234	177	146	90
Jun-03	763	3,186	3,522	2,014	1,238	973	724	551	325	559	405	347	172	206	105	118	64
Dec-03	865	2,873	3,416	2,255	1,444	1,268	676	992	475	383	428	323	276	210	146	176	63
Jun-04	721	3,313	3,681	2,235	1,074	1,044	778	693	673	552	450	363	388	216	205	151	156
Dec-04	984	3,113	2,941	2,961	1,368	1,026	840	609	459	431	394	437	309	182	111	114	47
Jun-05	747	4,280	3,731	2,115	1,856	1,368	1,149	665	672	555	418	428	280	300	173	161	162
Dec-05	845	2,731	3,847	2,526	1,476	1,039	762	780	396	444	292	382	190	-81	190	215	64
Jun-06	782	3,823	4,836	2,254	1,620	1,352	930	721	671	613	374	419	239	319	212	160	130
Dec-06	880	2,824	3,807	2,395	1,721	1,127	982	973	768	713	372	522	220	185	194	121	115
Jun-07	793	4,003	3,915	2,249	1,739	1,680	1,148	789	657	556	351	309	278	272	175	99	131
Dec-07	875	3,086	4,022	3,053	1,703	1,062	662	732	847	408	499	324	214	199	326	132	166

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-08	604	3,717	4,884	2,732	1,801	1,699	1,164	875	707	570	575	483	478	323	285	224	236
Dec-08	1,150	3,560	4,236	3,550	1,858	1,533	1,376	1,345	764	494	575	387	481	358	113	266	173
Jun-09	763	3,837	3,647	1,903	2,160	1,137	1,280	897	684	645	638	428	352	464	176	238	216
Dec-09	881	2,718	3,934	2,610	1,762	1,062	945	939	897	508	544	494	362	325	328	212	201
Jun-10	618	3,212	3,697	2,382	1,752	1,731	1,431	1,041	723	993	479	422	296	381	206	165	151
Dec-10	756	3,209	4,212	3,438	2,602	1,712	1,159	1,777	1,112	940	642	743	350	362	232	235	159
Jun-11	533	3,414	4,193	2,829	1,777	1,571	1,119	1,166	812	780	722	647	487	385	308	207	-6
Dec-11	630	2,568	3,251	2,520	1,751	1,314	965	1,000	619	555	359	303	277	123	137	79	97
Jun-12	694	3,246	4,346	2,791	1,845	1,822	1,393	1,111	808	766	893	379	297	405	207	161	93
Dec-12	661	2,714	3,611	2,617	1,683	1,285	1,100	1,035	705	415	481	385	181	199	112	134	68
Jun-13	475	2,949	3,917	2,413	1,688	1,303	1,086	940	504	656	584	289	168	245	132	53	3
Dec-13	728	2,813	3,416	2,225	1,396	1,091	942	689	504	431	225	326	253	80	166	48	55
Jun-14	641	3,063	3,732	2,046	1,659	1,478	1,025	862	748	539	447	333	174	259	67	25	176
Dec-14	630	2,844	3,329	2,366	1,408	836	850	818	456	406	345	321	185	221	81	117	74
Jun-15	452	2,683	3,400	1,994	1,351	1,195	1,015	635	575	645	423	254	5	225	182	129	118
Dec-15	576	2,413	3,553	2,698	1,666	998	887	845	777	539	257	259	159	114	129	212	19
Jun-16	397	2,876	3,696	2,194	1,712	1,304	842	735	691	688	459	308	310	315	229	198	-48
Dec-16	648	2,648	3,751	2,744	1,737	1,230	970	845	580	507	359	465	280	204	44	216	162
Jun-17	469	2,659	3,941	2,417	1,337	1,294	899	864	679	561	515	291	366	289	190	149	147
Dec-17	644	2,556	3,465	2,476	1,537	831	860	904	556	443	408	346	292	304	216	142	168
Jun-18	653	3,440	4,300	2,753	2,144	1,849	1,378	1,138	797	669	588	564	361	407	334	351	181
Dec-18	885	3,236	4,031	3,218	1,724	1,510	1,347	967	776	797	500	573	315	351	565	265	275
Jun-19	821	4,140	4,318	2,672	1,730	1,602	1,055	1,128	675	708	512	485	410	369	357	352	
Dec-19	924	3,704	4,294	3,165	1,825	1,410	878	844	756	620	509	533	490	170			
Jun-20	846	4,530	4,414	2,745	1,583	1,345	1,152	860	638	629	583	503					
Dec-20	1,114	3,854	4,503	2,768	2,235	1,496	1,182	1,118	788	719							
Jun-21	839	4,027	5,306	3,135	1,976	1,518	1,081	956									
Dec-21	960	3,419	4,909	3,210	1,804	1,444											

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-22	693	3,732	4,861	2,953													
Dec-22	943	3,904															

**Table 42: F1.2 Inflated Weekly Benefit Payments (\$'000s) – Development Quarter**

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	18	14	15	5	0	7	2	3	0	0	5	0	0	13	26	1,770	0
Jun-89	192	141	30	-139	45	36	23	33	-147	84	51	29	19	7	178	14,042	20
Dec-89	238	183	143	35	25	66	54	-85	23	10	2	34	105	12	298	27,527	10,773
Jun-90	215	90	-158	60	56	111	-79	61	159	21	-119	9	-16	8	39	28,094	16,083
Dec-90	38	86	42	18	33	-4	9	13	-81	2	20	-17	0	0	68	25,542	22,064
Jun-91	147	117	53	65	63	123	166	-36	8	18	25	22	53	38	63	27,819	23,792
Dec-91	209	233	130	117	68	28	27	13	-45	20	61	52	39	51	-41	29,390	25,493
Jun-92	224	233	145	125	170	48	52	18	25	11	-105	1	5	0	-83	31,372	27,902
Dec-92	270	148	162	46	43	10	16	-33	13	0	6	35	1	0	12	30,278	26,682
Jun-93	25	6	56	130	8	104	64	56	48	91	25	92	42	21	-265	35,675	26,887
Dec-93	210	124	307	56	55	131	98	55	-240	30	8	52	7	0	94	36,786	31,968
Jun-94	366	84	91	110	173	-1	8	11	15	42	16	16	94	0	36	39,637	34,872
Dec-94	242	155	90	-247	9	13	12	28	-12	15	-172	98	10	0	-166	34,593	33,928
Jun-95	550	195	227	59	212	88	9	16	10	26	9	1	-14	0	96	45,145	36,184
Dec-95	349	200	121	87	-75	28	108	41	-94	26	21	4	29	19	6	34,499	36,514
Jun-96	389	386	300	225	140	-172	26	30	21	38	0	0	14	-6	65	35,829	36,630
Dec-96	190	121	204	77	124	96	-78	57	-120	-204	35	0	-95	0	6	27,892	34,238
Jun-97	185	182	140	-128	-48	-23	-2	2	1	9	9	11	36	24	151	25,787	32,300
Dec-97	193	120	258	161	91	101	32	15	12	0	0	1	0	0	0	21,506	29,120
Jun-98	201	168	89	79	71	-213	51	10	-4	4	0	0	15	3	6	27,195	27,495
Dec-98	87	90	104	92	21	-35	-201	-31	19	29	0	0	0	0	0	21,444	24,644

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-99	121	85	90	39	-266	-52	0	0	0	0	0	0	0	0	-239	23,718	26,983
Dec-99	73	37	68	19	50	65	51	42	10	12	11	10	-33	0	1	18,640	25,852
Jun-00	34	216	-180	25	129	20	39	38	-34	12	27	7	8	10	82	22,392	25,472
Dec-00	-15	-49	-44	-40	-18	8	9	6	12	0	-2	0	0	0	-119	18,257	22,942
Jun-01	139	-112	96	21	11	12	0	0	6	3	2	4	3	18	14	18,974	22,318
Dec-01	124	92	235	110	71	63	44	48	32	26	45	30	26	18	59	16,861	21,520
Jun-02	182	155	58	82	35	25	13	6	13	0	0	9	15	14	67	17,344	19,555
Dec-02	84	72	55	65	35	26	78	22	33	15	20	48	38	28	20	16,685	19,340
Jun-03	117	59	57	83	50	1	-34	2	0	5	9	0	1	3	31	15,654	17,649
Dec-03	56	41	10	51	42	23	22	23	38	20	46	32	24	5	1	16,701	16,494
Jun-04	123	74	42	49	43	37	15	16	2	0	0	0	0	0	17	17,110	15,584
Dec-04	97	22	81	18	44	23	12	0	0	0	0	7	-61	10	32	16,612	16,891
Jun-05	87	36	41	28	39	-1	48	21	28	2	25	26	39	7	85	19,571	17,331
Dec-05	55	34	-9	33	32	11	5	-55	31	1	8	0	12	0	10	16,264	15,896
Jun-06	82	86	39	14	16	14	53	23	26	40	60	0	-38	0	-12	19,856	19,087
Dec-06	69	38	50	55	20	28	18	18	13	5	2	4	2	0	21	18,261	18,185
Jun-07	87	55	43	50	35	26	18	0	0	0	70	3	11	0	-21	19,520	19,056
Dec-07	66	106	100	68	41	93	28	27	23	18	30	18	18	17	41	19,004	17,624
Jun-08	202	205	127	132	86	208	93	70	84	68	90	42	70	64	254	23,152	20,104
Dec-08	99	124	164	106	85	33	-173	4	11	4	3	0	-43	0	0	22,638	20,150
Jun-09	93	113	87	117	100	17	40	31	22	0	40	0	0	72	-9	20,188	20,735
Dec-09	59	143	45	110	137	77	74	54	56	54	39	45	39	39	-52	19,638	17,901
Jun-10	-161	168	83	57	44	47	44	37	21	15	9	17	15	15	-254	19,841	19,862
Dec-10	131	72	105	53	75	64	94	47	41	14	0	12	0	0	-8	24,340	18,582
Jun-11	168	61	98	74	-45	37	34	27	26	27	5	0	0	0	-15	21,441	20,962
Dec-11	163	98	124	93	65	49	25	9	33	29	14	19	13	20	130	17,434	21,259
Jun-12	88	34	38	4	0	-20	60	18	20	20	2	33	10	17	351	21,931	20,890
Dec-12	-216	38	28	32	28	8	11	11	11	-29	15	10	8	10	77	17,425	20,858

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-13	73	65	31	-148	46	56	21	6	-62	16	6	20	9	8	65	17,616	20,472
Dec-13	70	64	74	9	15	12	78	27	56	27	10	24	12	23	80	15,966	20,133
Jun-14	66	42	48	72	79	45	37	68	51	7	70	15	51	21	73	18,018	18,537
Dec-14	75	91	87	-113	23	30	18	-1	-47	0	0	-4	0	0	0	15,445	18,127
Jun-15	86	118	21	52	106	39	97	30	87	32	42	28	38	31	44	16,135	17,334
Dec-15	-161	64	75	33	-72	80	25	27	13	0	-102	12	21			16,118	15,965
Jun-16	57	-176	58	35	26	-103	23	13	11	-2	4					16,851	17,103
Dec-16	24	56	38	41	42	53	22	48	11							17,724	16,194
Jun-17	89	43	-51	48	39	8	10									17,251	17,316
Dec-17	130	111	130	141	153											16,812	16,824
Jun-18	153	158	114													22,332	17,190
Dec-18	167															21,500	18,043
Jun-19																21,333	21,637
Dec-19																20,123	20,479
Jun-20																19,829	22,174
Dec-20																19,779	21,288
Jun-21																18,838	21,154
Dec-21																15,746	22,873
Jun-22																12,240	23,085
Dec-22																4,848	23,179

Table 43: F1.3 Average Weekly Benefit – Development Quarter

Accident Half-year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0					23	12	11	13	7	21	8	8	9	13	6
Jun-89	0		832	11	9	10	14	10	12	11	10	8	13	9	8	6
Dec-89	2,056	4	2	2	7	7	9	11	10	8	12	11	14	12	6	9

Appendix F Claim payments

Accident Half-year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-90	1,609	5	2	2	5	9	7	7	15	9	9	9	10	14	7	10
Dec-90	2,269	4	2	2	5	6	10	10	10	9	8	10	10	5	8	10
Jun-91	1,556	6	2	2	7	7	8	9	10	9	9	10	9	10	16	13
Dec-91	2,427	4	2	2	6	8	8	12	12	10	11	13	13	13	10	6
Jun-92	1,670	6	2	2	5	11	10	8	12	11	13	12	12	10	10	11
Dec-92	1,965	4	2	3	6	8	10	12	14	8	9	12	8	8	5	8
Jun-93	1,456	7	3	3	8	11	10	9	11	10	10	12	13	9	9	6
Dec-93	2,462	5	3	3	6	8	9	10	11	12	13	9	10	10	9	8
Jun-94	1,699	7	3	3	7	10	9	9	11	8	13	10	10	14	7	9
Dec-94	1,904	5	3	3	5	9	10	10	9	9	10	15	10	12	7	11
Jun-95	1,870	6	3	3	6	10	9	11	11	12	10	9	6	11	4	8
Dec-95	1,821	5	3	3	5	7	10	11	10	9	9	14	6	7	10	12
Jun-96	1,325	6	3	3	6	10	9	9	8	12	7	9	8	10	15	10
Dec-96	1,619	4	3	3	7	7	9	11	10	8	11	12	8	10	13	5
Jun-97	1,191	5	4	3	6	8	8	8	8	12	10	11	10	11	12	9
Dec-97	1,090	6	3	3	4	6	8	12	10	9	10	8	7	8	9	9
Jun-98	738	9	4	4	6	11	8	11	11	12	11	8	9	10	3	0
Dec-98	798	7	3	4	5	7	10	8	8	12	7	9	8	10	7	8
Jun-99	684	11	4	4	7	7	9	8	9	9	14	5	11	9	13	7
Dec-99	886	7	5	4	5	7	6	9	11	8	9	8	6	4	6	7
Jun-00	824	8	4	4	7	8	10	8	8	11	11	6	6	9	5	6
Dec-00	736	9	5	3	7	7	9	9	9	8	7	11	7	9	7	7
Jun-01	789	9	4	3	6	7	8	7	10	10	8	11	11	5	5	3
Dec-01	861	9	4	3	5	6	6	7	8	6	5	10	6	8	7	12
Jun-02	648	10	5	3	5	6	6	6	8	7	6	17	6	-5	10	3
Dec-02	837	9	4	3	5	7	7	6	8	9	6	13	6	9	8	9
Jun-03	763	10	4	3	4	6	6	7	5	14	9	10	6	8	5	6
Dec-03	865	8	4	3	5	7	5	13	6	8	11	12	11	10	9	15

Appendix F Claim payments

Accident Half-year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-04	721	11	4	3	3	7	6	7	10	10	9	9	11	7	8	7
Dec-04	984	8	3	5	4	6	7	7	6	7	9	11	9	5	5	7
Jun-05	747	13	3	3	6	6	8	7	8	8	7	8	6	10	6	8
Dec-05	845	8	5	3	4	6	7	9	5	9	7	12	7	-4	13	15
Jun-06	782	12	5	3	5	7	6	7	9	9	6	10	6	11	8	8
Dec-06	880	8	5	3	5	6	8	11	9	10	6	14	6	7	11	9
Jun-07	793	14	4	3	6	8	8	7	8	9	7	8	9	12	8	7
Dec-07	875	10	5	4	4	5	5	8	11	6	10	7	6	8	14	6
Jun-08	604	15	6	3	5	8	7	7	8	8	10	9	10	7	10	8
Dec-08	1,150	10	5	5	4	7	9	10	7	6	9	8	12	10	3	17
Jun-09	763	16	4	2	8	6	9	8	7	9	10	8	9	15	5	10
Dec-09	881	9	6	4	5	5	6	9	9	6	10	11	7	10	10	7
Jun-10	618	13	5	3	5	8	7	8	7	13	5	8	7	12	8	9
Dec-10	756	11	5	5	6	6	6	14	8	9	7	11	5	8	5	10
Jun-11	533	15	5	4	5	7	6	9	7	9	9	10	10	10	8	6
Dec-11	630	11	5	4	5	7	6	8	7	9	6	7	8	5	12	6
Jun-12	694	13	6	4	5	7	8	7	8	9	12	6	7	12	7	8
Dec-12	661	11	6	4	4	6	7	9	8	5	10	10	5	9	6	10
Jun-13	475	15	5	3	5	6	7	9	6	11	10	6	5	16	7	4
Dec-13	728	10	5	4	4	6	8	7	7	7	5	10	8	4	12	5
Jun-14	641	13	5	3	6	7	7	8	8	8	8	7	5	12	3	2
Dec-14	630	14	6	4	5	5	8	9	6	8	8	9	4	8	4	10
Jun-15	452	15	5	3	5	7	8	6	9	11	8	7	0	12	10	8
Dec-15	576	13	6	4	5	5	8	9	10	8	5	9	6	5	9	18
Jun-16	397	18	5	4	6	7	6	8	10	13	9	7	9	10	10	11
Dec-16	648	13	7	5	5	6	7	9	7	8	6	9	7	8	2	18
Jun-17	469	18	6	4	4	7	7	8	8	8	9	6	11	9	9	9
Dec-17	644	13	7	5	5	5	8	11	7	8	8	10	8	9	7	6

## Appendix F Claim payments

Accident Half-year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-18	653	13	5	4	6	9	7	9	7	9	8	11	8	11	12	15
Dec-18	885	9	5	4	4	7	8	8	8	10	7	11	7	11	19	11
Jun-19	821	13	4	3	5	8	7	11	7	10	8	10	9	9	10	12
Dec-19	924	10	5	4	4	7	6	8	9	9	8	11	10	5		
Jun-20	846	14	4	4	4	7	7	7	7	9	11	10				
Dec-20	1,114	9	5	4	6	6	7	9	8	10						
Jun-21	839	13	5	3	4	6	6	8								
Dec-21	960	9	5	4	4	6										
Jun-22	693	14	5	4												
Dec-22	943	12														

**Table 44: F1.3 Average Weekly Benefit – Development Quarter**

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	6	5	15	3	0		2	3	0		0				0	177	0
Jun-89	11	8	2	-14	6	6	5	6	-24	12	7	6	4	2	109	1,107	0
Dec-89	11	9	8	3	2	11	18	-21	5	3	2	34	53	4	222	2,552	2,926
Jun-90	11	4	-11	5	5	14	-10	10	20	3	-30	1	-3	2	65	1,825	1,659
Dec-90	2	6	3	3	11	-1	2	13	-81	1	20	-8	0	0	104	2,457	2,336
Jun-91	8	10	4	9	9	31	42	-9	2	9	8	6	18	13	7	1,852	1,652
Dec-91	8	10	7	8	6	3	4	2	-11	3	20	13	13	17	-31	2,637	2,514
Jun-92	6	7	6	8	15	7	7	3	12	3	-21	0	5	0	0	1,878	1,802
Dec-92	11	8	9	3	4	1	8	-17	4	0		18	1	0	0	2,149	2,100
Jun-93	1	0	5	14	1	15	11	14	12	18	4	23	7	5	-13	1,708	1,608
Dec-93	7	6	18	3	6	16	14	8	-48	4	2	26	2	0	133	2,791	2,611
Jun-94	10	3	5	6	13	0	2	4	8	14	5	4	31	0	0	1,942	1,868
Dec-94	7	7	4	-16	1	3	4	6	-3	8	-86	33	3	0	4	2,008	2,068
Jun-95	15	5	8	3	11	6	1	2	2	13	3	0	-14	0	45	2,100	2,039

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-95	8	6	4	3	-5	3	14	4	-13	9	5	1	29	9	-11	2,021	1,997
Jun-96	9	10	12	10	7	-10	2	7	7	19	0			-3	29	1,557	1,552
Dec-96	6	6	10	4	7	6	-8	5	-12	-34	6	0		0	0	1,747	1,867
Jun-97	7	10	9	-9	-3	-2	0	0	0	9	9	11	36	12	89	1,502	1,418
Dec-97	11	6	14	11	6	10	4	3	4	0			0		0	1,281	1,313
Jun-98	9	10	5	8	7	-27	8	2	-1	1	0	0		3	-43	842	1,019
Dec-98	4	6	12	11	3	-7	-101	-10	6	15	0		0		0	855	1,052
Jun-99	9	11	11	4	-67	-13	0						0	0	0	769	1,127
Dec-99	4	4	10	2	13	13	13	10	3	12	11	10	-33	0	0	1,053	1,023
Jun-00	2	13	-10	2	13	2	13	9	-8	4	27	4	4	5	77	1,102	1,049
Dec-00	-1	-7	-15	-20	-5	4	9	6	12	0		0			0	837	917
Jun-01	13	-7	12	3	3	4	0		3	1	4	3	18	14	967	988	
Dec-01	9	7	39	9	10	8	7	12	8	13	22	10	13	9	49	1,195	1,146
Jun-02	20	16	5	14	6	5	4	3	7	0		9	15	14	70	937	787
Dec-02	5	9	9	11	6	9	16	6	17	5	10	24	19	9	20	1,127	986
Jun-03	17	7	7	14	12	0	-34	1	0		9	0		3	36	943	914
Dec-03	6	4	3	25	10	11	11	12	19	10	23	16	8	2	2	1,161	1,020
Jun-04	9	7	7	10	11	9	4	8	2	0				-9		902	725
Dec-04	11	2	27	3	11	6	4	0				-20	2		25	1,158	1,144
Jun-05	6	3	8	4	10	0	10	3	7	1	13	13	19	3	61	1,025	948
Dec-05	5	3	-2	5	6	4	1	-27	10	0	4	0		0	0	967	938
Jun-06	7	12	8	2	8	7	27	11	13	20	60	0		0	-5	1,074	1,047
Dec-06	9	6	8	14	5	9	4	6	4	2	1	2	1	0	-5	1,078	1,089
Jun-07	9	8	5	8	6	4	6	0			3	11	0	-10	970	1,010	
Dec-07	5	13	8	5	5	13	4	7	6	4	30	9	18	9	53	1,182	1,054
Jun-08	11	10	9	11	9	30	10	10	14	11	18	6	12	11	63	973	874
Dec-08	6	10	15	13	12	7	-58	1	11	4	3	0		0	0	1,306	1,400
Jun-09	5	6	8	10	9	1	5	6	6	0		0		0	0	953	1,078

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-09	3	12	5	12	27	13	12	11	14	14	10	15	13	13	-89	1,086	1,244
Jun-10	-13	21	8	7	6	12	7	9	7	8	9	17	15	15	-240	633	896
Dec-10	6	6	13	8	19	11	16	9	8	5	0	0	0	0	0	982	1,014
Jun-11	9	4	11	8	-4	5	8	7	9	9	1	0	0	0	-1	721	744
Dec-11	20	10	18	10	8	8	6	4	33	14	7	10	7	7	108	1,018	818
Jun-12	9	4	8	1	0		30	9	10	20	1	33	3	6	303	1,255	976
Dec-12	-27	6	7	11	9	2	11	11	11	-29	8	5	8	5	59	876	948
Jun-13	12	11	8	-37	9	14	7	3	-21	5	3	20	5	4	23	656	720
Dec-13	12	11	19	1	15	6	78	9	28	13	10	12	2	5	76	1,132	965
Jun-14	4	5	10	14	13	9	9	14	10	1	17	3	17	7	12	904	811
Dec-14	7	10	10	-16	3	6	5	-1	-8	0	0	0	0	0	0	760	896
Jun-15	7	13	2	6	18	4	9	3	29	5	8	7	13	8	11	718	715
Dec-15	-15	7	11	4	-18	13	8	9	3	0	6	21				745	849
Jun-16	6	-20	6	7	5	-26	6	4	6	-2	2					521	670
Dec-16	2	11	6	8	7	13	6	16	4							848	856
Jun-17	6	4	-3	5	8	2	2									627	723
Dec-17	6	7	10	11	14											819	680
Jun-18	10	11	9													823	843
Dec-18	8															1,033	984
Jun-19																948	1,113
Dec-19																1,019	1,369
Jun-20																929	1,120
Dec-20																1,177	1,215
Jun-21																886	1,139
Dec-21																988	1,242
Jun-22																716	989
Dec-22																955	1,239

## Appendix F Claim payments

**Table 45: F1.4 Average: Inflated Payments per Active Claim – Development Quarter**

Accident Half-year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
Selected																					
Jul-04 to Jun-10	10,271	4,314	3,444	4,382	6,366	6,865	8,795	7,566	9,071	7,924	8,751	8,751	8,751	8,751	8,751	4,867	4,867	4,867	4,867	4,867	
Post Jul-10	11,177	4,821	3,646	4,640	6,740	7,067	8,795	7,566	9,071	7,924	8,751	8,751	8,751	8,751	8,751	4,867	4,867	4,867	4,867	4,867	

**Table 46: F1.4 Average: Inflated Payments per Active Claim – Development Quarter**

Accident Half-year	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail
Selected																						
Jul-04 to Jun-10	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	
Post Jul-10	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	6,544	

**Table 47: F1.5 Actual and Projected Weekly Payments Inflated to Payment Date (\$'000s) – Development Quarter**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	0	0	37	93	57	62	66	37	65	37	25	21	22	12	14
Jun-89	0	6	517	529	392	372	423	399	368	324	282	195	246	166	150	97	-4
Dec-89	638	1,558	1,408	726	745	609	501	417	360	311	334	271	290	259	106	112	79
Jun-90	522	1,709	1,915	891	747	706	506	366	544	300	264	214	183	165	103	123	84
Dec-90	753	1,514	1,567	955	725	535	530	488	370	279	211	194	229	84	109	121	36
Jun-91	527	1,834	1,887	885	821	687	493	383	369	256	250	243	223	149	203	155	35
Dec-91	838	1,862	1,740	982	789	604	454	459	503	319	304	297	292	270	186	87	120
Jun-92	584	2,074	1,757	1,107	762	844	778	479	474	402	389	328	278	208	178	183	204
Dec-92	696	1,701	1,582	1,229	980	783	736	681	648	348	346	322	234	194	105	104	134
Jun-93	523	2,141	2,260	1,301	1,262	1,075	877	668	629	514	425	390	392	264	208	104	53
Dec-93	896	2,174	2,200	1,596	1,107	905	739	693	636	572	552	392	331	298	214	156	99
Jun-94	635	2,469	2,430	1,472	1,390	1,163	988	755	773	493	582	434	357	363	188	198	126

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-94	712	1,934	2,227	1,481	1,047	1,019	984	748	609	513	446	556	350	401	208	227	48
Jun-95	710	2,642	2,660	1,974	1,541	1,351	1,126	1,062	973	884	702	525	316	362	161	191	175
Dec-95	695	1,810	2,104	1,684	1,114	881	886	849	737	538	460	605	325	250	228	243	251
Jun-96	522	1,908	2,350	1,388	1,132	1,282	959	854	648	727	525	461	326	277	416	282	190
Dec-96	641	1,538	1,784	1,245	1,120	739	734	784	614	445	461	423	267	269	267	101	180
Jun-97	498	1,476	1,720	1,140	932	786	706	600	450	533	404	384	323	302	285	178	125
Dec-97	459	1,410	1,492	1,037	610	676	533	578	473	413	340	211	187	174	132	98	94
Jun-98	320	1,533	1,738	1,351	996	1,216	831	829	712	648	459	360	289	290	70	-2	59
Dec-98	343	1,278	1,454	1,256	873	781	736	495	431	483	293	276	216	185	134	118	67
Jun-99	299	1,508	1,792	1,351	1,168	869	754	537	541	389	522	190	270	195	205	105	28
Dec-99	385	1,150	1,697	1,100	731	664	422	485	445	341	321	218	151	76	91	76	-52
Jun-00	368	1,378	1,677	1,243	1,087	890	782	580	418	447	457	224	178	172	93	96	114
Dec-00	334	1,341	1,622	1,091	1,025	666	590	499	371	303	198	236	122	134	90	49	29
Jun-01	362	1,394	1,774	1,037	817	646	554	451	480	398	292	294	228	102	78	41	46
Dec-01	399	1,357	1,660	1,066	804	606	419	336	289	173	114	127	92	81	59	80	60
Jun-02	311	1,523	1,956	1,081	796	582	439	315	289	200	169	415	97	-57	98	30	52
Dec-02	414	1,560	1,642	984	762	590	402	269	304	280	179	247	144	126	97	81	49
Jun-03	383	1,603	1,771	1,015	623	496	380	290	171	295	218	187	94	114	57	67	37
Dec-03	435	1,447	1,719	1,151	757	668	356	523	256	207	234	179	151	119	85	105	37
Jun-04	363	1,691	1,929	1,177	566	550	419	374	368	306	247	206	224	129	122	91	94
Dec-04	516	1,640	1,549	1,561	736	553	460	338	252	245	228	260	184	109	67	68	28
Jun-05	394	2,257	2,008	1,140	1,015	758	630	378	389	330	248	257	169	179	105	100	102
Dec-05	455	1,473	2,104	1,400	809	591	441	464	235	266	176	228	116	-51	119	136	42
Jun-06	428	2,118	2,650	1,281	937	805	552	432	405	366	227	261	150	201	139	107	87
Dec-06	482	1,606	2,202	1,426	1,021	676	593	580	467	444	234	330	144	123	130	83	80
Jun-07	459	2,383	2,323	1,349	1,050	1,002	698	491	413	351	231	206	186	187	121	70	94
Dec-07	519	1,852	2,428	1,822	1,035	661	416	462	557	273	335	222	149	140	234	96	122
Jun-08	365	2,218	2,968	1,700	1,132	1,073	765	584	474	391	399	340	342	234	209	166	176

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-08	699	2,216	2,664	2,241	1,221	1,024	922	922	530	348	412	281	353	266	84	201	132
Jun-09	480	2,423	2,397	1,271	1,447	779	887	632	491	468	468	317	263	350	135	184	170
Dec-09	579	1,815	2,635	1,789	1,221	748	677	681	658	376	406	372	276	251	257	169	161
Jun-10	414	2,202	2,562	1,678	1,256	1,255	1,051	771	539	749	366	326	233	304	165	132	120
Dec-10	524	2,260	3,020	2,492	1,910	1,269	864	1,341	849	727	504	593	280	290	184	184	126
Jun-11	382	2,474	3,078	2,097	1,324	1,185	855	902	638	623	576	518	386	303	244	165	-5
Dec-11	463	1,903	2,423	1,901	1,338	1,016	758	798	495	444	284	238	219	99	111	64	80
Jun-12	517	2,449	3,320	2,158	1,449	1,454	1,112	889	641	602	707	303	240	329	171	134	78
Dec-12	505	2,099	2,836	2,088	1,345	1,028	872	813	559	331	387	312	149	165	93	112	57
Jun-13	373	2,353	3,129	1,930	1,338	1,024	861	750	406	533	480	241	140	206	111	45	3
Dec-13	581	2,250	2,708	1,749	1,106	871	759	560	414	358	188	274	213	68	141	41	47
Jun-14	508	2,407	2,957	1,633	1,336	1,201	842	716	625	454	377	283	148	221	57	21	152
Dec-14	499	2,271	2,682	1,922	1,157	695	711	688	385	344	294	274	158	189	70	102	65
Jun-15	364	2,180	2,795	1,657	1,130	1,006	857	539	489	550	361	217	5	196	160	114	105
Dec-15	473	2,006	2,971	2,270	1,407	846	755	720	663	461	222	226	139	100	115	190	17
Jun-16	332	2,420	3,122	1,860	1,456	1,112	719	628	595	598	402	272	275	282	207	181	-44
Dec-16	548	2,245	3,190	2,340	1,483	1,052	836	735	508	447	319	416	253	186	41	202	152
Jun-17	399	2,268	3,365	2,066	1,153	1,125	787	762	604	502	466	266	339	271	178	140	140
Dec-17	550	2,185	2,987	2,153	1,346	733	764	809	503	405	377	324	274	285	205	136	162
Jun-18	563	2,991	3,766	2,429	1,906	1,656	1,247	1,040	738	628	551	529	343	390	322	341	177
Dec-18	775	2,855	3,583	2,882	1,559	1,380	1,247	907	728	748	474	549	304	341	554	262	274
Jun-19	729	3,707	3,906	2,442	1,602	1,503	989	1,058	640	679	494	472	402	365	355	352	137
Dec-19	836	3,386	3,977	2,968	1,712	1,322	833	809	730	603	499	527	487	170	246	201	91
Jun-20	784	4,249	4,141	2,574	1,501	1,289	1,112	836	625	622	580	503	369	302	247	202	92
Dec-20	1,045	3,615	4,271	2,654	2,157	1,454	1,159	1,106	784	719	597	539	440	360	295	241	110
Jun-21	796	3,861	5,121	3,046	1,937	1,501	1,075	956	729	729	531	480	392	321	263	215	98
Dec-21	926	3,322	4,812	3,174	1,794	1,444	1,008	918	659	659	480	434	355	291	238	195	89
Jun-22	680	3,690	4,834	2,953	1,733	1,415	1,092	996	715	715	522	471	386	316	258	211	96

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-22	938	3,904	4,381	2,957	1,904	1,555	1,201	1,096	787	788	574	519	425	347	284	233	106

**Table 48: F1.5 Actual and Projected Weekly Payments Inflated to Payment Date (\$'000s) – Development Quarter**

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-88	6	5	6	2	0	3	1	1	0	0	2	0	0	5	26	1	0
Jun-89	69	51	11	-52	17	14	9	13	-56	32	20	12	8	3	178	5	0
Dec-89	88	68	53	13	9	25	21	-33	9	4	1	13	43	5	298	9	0
Jun-90	80	34	-60	23	22	42	-31	24	63	9	-49	4	-7	4	39	10	0
Dec-90	15	32	16	7	13	-2	4	5	-33	1	8	-7	0	0	68	9	0
Jun-91	56	45	21	25	25	49	68	-15	4	8	11	10	23	16	63	10	0
Dec-91	82	92	52	46	28	12	11	5	-19	9	26	22	17	23	-41	10	0
Jun-92	89	92	60	52	71	20	22	8	11	5	-46	1	2	0	-83	11	0
Dec-92	111	62	67	19	19	4	7	-14	6	0	3	15	1	0	12	11	0
Jun-93	11	3	24	56	3	45	28	24	21	39	11	41	19	9	-265	13	0
Dec-93	90	54	131	24	24	57	42	24	-107	13	4	24	3	0	94	14	0
Jun-94	157	36	40	48	74	0	3	5	7	19	7	7	43	0	36	15	0
Dec-94	105	68	39	-107	4	6	5	13	-6	7	-79	45	5	0	-166	13	0
Jun-95	235	85	101	26	96	40	4	7	5	12	4	0	-7	0	96	18	0
Dec-95	155	89	55	39	-34	13	50	19	-44	12	10	2	14	9	6	14	0
Jun-96	177	175	137	103	65	-80	13	14	10	19	0	0	7	-3	65	15	0
Dec-96	87	56	94	36	59	46	-37	28	-60	-103	18	0	-48	0	6	12	0
Jun-97	86	84	66	-62	-23	-11	-1	1	0	5	5	6	19	12	151	11	0
Dec-97	92	58	124	79	46	51	16	8	6	0	0	0	0	0	0	9	0
Jun-98	96	83	44	40	36	-107	25	5	-2	2	0	0	8	2	6	12	0
Dec-98	43	45	52	46	11	-18	-103	-16	10	15	0	0	0	0	0	10	0
Jun-99	61	43	45	20	-136	-27	0	0	0	0	0	0	0	0	-239	10	0

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-99	37	19	34	10	26	34	27	23	5	6	6	6	-19	0	1	9	0
Jun-00	17	113	-95	13	68	11	21	21	-19	7	15	4	5	6	82	10	0
Dec-00	-8	-26	-23	-21	-10	4	5	3	7	0	-1	0	0	0	-119	9	0
Jun-01	73	-60	52	12	6	7	0	0	3	2	1	2	2	11	14	9	0
Dec-01	67	50	130	60	41	37	26	29	19	16	27	18	16	11	59	8	0
Jun-02	101	85	33	47	21	15	8	3	8	0	0	5	10	9	67	9	0
Dec-02	48	42	33	38	21	16	47	14	21	10	13	32	25	19	20	9	0
Jun-03	70	35	34	50	30	1	-21	1	0	4	6	0	1	2	31	8	0
Dec-03	34	25	6	31	26	14	14	15	25	13	31	23	17	3	1	9	0
Jun-04	73	45	26	31	27	24	10	11	1	0	0	0	0	0	17	9	0
Dec-04	60	14	51	12	30	15	8	0	0	0	0	5	-45	7	32	9	0
Jun-05	55	24	27	19	27	-1	34	15	20	1	19	19	29	5	85	11	0
Dec-05	37	23	-6	23	22	8	3	-40	23	1	6	0	9	0	10	9	0
Jun-06	56	59	27	10	12	10	39	17	20	30	47	0	-30	0	-12	11	0
Dec-06	49	27	37	41	15	21	13	14	10	4	2	3	2	0	21	11	0
Jun-07	63	40	32	37	27	20	14	0	0	0	56	3	8	0	-21	12	0
Dec-07	49	79	75	52	32	73	22	22	18	14	24	14	14	14	41	12	0
Jun-08	153	157	98	104	68	166	74	55	66	54	72	34	57	53	254	15	0
Dec-08	77	98	131	85	68	26	-136	3	9	3	2	0	-35	0	0	15	0
Jun-09	74	90	69	92	79	13	32	25	18	0	34	0	0	61	-9	14	0
Dec-09	47	114	36	87	109	62	60	45	46	46	33	38	33	33	-52	14	0
Jun-10	-126	133	66	46	36	39	37	31	18	13	7	15	13	13	-254	14	0
Dec-10	104	58	85	43	63	54	79	40	35	12	0	10	0	0	-8	18	0
Jun-11	137	50	81	62	-38	31	29	23	22	23	5	0	0	0	-15	16	0
Dec-11	136	82	104	78	55	42	22	7	28	25	12	17	12	18	188	13	0
Jun-12	74	29	32	3	0	-17	51	16	17	18	1	29	9	15	409	17	0
Dec-12	-184	32	24	28	24	7	9	9	9	-26	14	9	8	9	78	14	0
Jun-13	62	56	26	-127	40	49	18	5	-56	14	6	19	9	7	67	14	0

## Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-13	59	55	64	8	13	11	70	24	51	25	9	23	11	22	84	13	0
Jun-14	58	37	43	64	71	41	34	63	48	6	66	14	49	21	173	15	0
Dec-14	66	81	78	-102	21	27	17	-1	-44	0	0	-4	0	0	0	13	0
Jun-15	77	107	19	49	100	36	91	29	84	31	41	28	37	30	268	14	0
Dec-15	-147	59	71	31	-67	76	24	26	12	0	-101	12	21	7	50	14	0
Jun-16	54	-165	54	33	24	-99	23	13	11	-2	4	13	12	10	79	14	0
Dec-16	23	53	36	39	41	52	22	48	11	20	17	15	13	12	92	15	0
Jun-17	85	42	-50	47	38	8	10	26	23	20	17	15	13	12	92	15	0
Dec-17	126	109	129	140	153	92	78	67	58	50	44	39	34	30	237	16	1
Jun-18	152	157	114	54	61	52	44	38	33	28	25	22	19	17	133	21	1
Dec-18	167	83	69	58	66	56	48	41	35	31	27	24	21	18	144	20	1
Jun-19	113	93	78	65	74	63	53	46	40	34	30	26	23	21	163	21	1
Dec-19	75	62	52	44	49	42	36	31	27	23	20	18	16	14	109	20	1
Jun-20	76	63	52	44	50	42	36	31	27	23	20	18	16	14	110	21	2
Dec-20	90	75	62	52	59	50	43	37	32	28	24	21	19	17	132	22	3
Jun-21	81	67	56	47	53	45	38	33	28	25	22	19	17	15	118	23	4
Dec-21	73	60	50	42	48	41	35	30	26	22	20	17	15	13	107	21	6
Jun-22	79	66	55	46	52	44	38	32	28	24	21	19	16	15	116	22	10
Dec-22	87	72	60	50	57	49	41	36	31	27	23	21	18	16	128	23	18

## Medical benefits PPCI model

*WorkCover Tasmania*

Insurer Segment

Medical and Related Costs

Modelled per LI claim

## Appendix F Claim payments

**Table 49: F2.1 Incremental Uninflated Payments (\$'000s) – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Dec-88	0	0	55	46	42	55	34	26	21	17	8	10	12	1	3	4	0	0	0	6	0	0	1	
Jun-89	8	738	368	582	309	235	198	185	112	75	30	74	24	64	31	22	9	7	3	11	3	4	3	0
Dec-89	1,084	1,024	591	368	209	160	152	171	111	42	87	68	25	19	17	26	21	14	9	8	8	3	6	27
Jun-90	1,137	1,391	710	368	252	151	160	431	500	104	74	68	57	33	24	31	45	-155	4	3	3	1	0	0
Dec-90	1,158	1,218	511	351	270	212	155	138	50	50	54	49	51	26	34	37	48	34	41	50	37	51	39	58
Jun-91	1,331	1,445	734	489	277	208	249	135	120	55	49	72	35	26	21	25	13	26	4	8	1	1	5	5
Dec-91	1,607	1,750	754	385	229	287	246	118	142	121	102	74	41	53	45	36	10	6	2	2	1	6	2	3
Jun-92	1,660	1,756	748	469	321	322	159	113	94	88	54	35	60	23	31	6	9	-6	3	3	3	4	0	0
Dec-92	1,785	1,693	731	354	408	223	187	58	78	46	37	16	17	43	8	4	2	1	5	2	2	1	0	2
Jun-93	2,027	2,000	791	620	388	267	209	143	97	96	70	71	71	46	6	8	4	11	1	-76	1	6	0	-14
Dec-93	1,770	1,592	1,032	585	572	432	277	253	141	113	55	73	-107	22	15	13	14	9	1	1	1	1	0	0
Jun-94	1,718	2,245	1,172	795	520	467	341	207	121	97	44	31	17	29	16	7	5	5	3	1	1	1	0	1
Dec-94	2,148	2,113	1,277	824	594	340	310	167	144	80	55	46	37	33	39	-60	11	2	2	5	0	1	0	1
Jun-95	2,668	3,060	1,611	978	635	551	309	247	197	128	98	45	19	57	14	18	11	10	7	13	7	7	7	8
Dec-95	2,288	2,830	1,458	855	587	451	323	215	205	119	24	113	-30	27	12	4	3	5	7	1	4	4	6	2
Jun-96	2,399	2,882	1,387	1,007	682	450	352	239	168	115	57	6	23	22	22	19	10	5	10	21	3	1	1	0
Dec-96	2,261	2,470	1,250	748	638	408	292	174	146	92	-45	25	-31	21	9	6	9	5	4	8	6	4	2	2
Jun-97	2,216	2,459	1,195	845	515	436	260	201	101	62	-30	7	12	17	54	18	10	22	9	4	1	1	0	2
Dec-97	2,231	2,339	1,162	653	464	265	175	178	99	9	38	22	8	3	2	2	0	0	1	0	0	0	1	1
Jun-98	2,245	3,160	1,499	1,091	640	499	252	174	145	110	74	13	69	18	10	-29	-2	5	0	1	1	1	0	0
Dec-98	2,426	2,529	1,297	752	570	301	205	85	45	40	-44	-25	6	4	5	10	3	2	2	2	0	10	3	0
Jun-99	2,503	3,286	1,367	907	541	368	283	169	116	67	81	74	51	49	98	41	57	36	31	2	-404	1	0	0
Dec-99	2,029	2,562	1,250	738	571	259	160	132	52	52	30	31	19	6	-7	1	0	4	1	1	0	0	0	0
Jun-00	2,304	2,890	1,457	877	440	435	206	314	76	59	24	8	5	34	21	33	9	-24	3	2	8	3	0	0
Dec-00	2,115	2,653	1,344	646	431	254	184	52	53	23	-28	11	13	-6	4	6	6	10	5	3	3	4	4	4
Jun-01	2,235	2,967	1,259	848	630	355	200	136	143	25	5	8	25	9	7	2	1	1	7	0	0	0	0	0
Dec-01	2,034	2,689	1,450	678	387	148	137	77	59	102	46	40	15	13	11	12	5	-18	1	0	14	14	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Jun-02	2,137	3,154	1,252	693	318	273	92	117	54	52	42	35	24	16	20	18	9	9	6	0	11	0	1	0
Dec-02	2,352	2,677	1,136	421	385	258	185	106	62	77	55	60	50	54	11	11	3	6	0	1	7	1	0	0
Jun-03	2,270	2,826	1,075	532	356	197	139	45	76	54	21	-2	12	14	23	36	23	23	14	11	16	1	0	0
Dec-03	2,414	3,077	1,339	710	542	309	202	98	38	22	38	17	8	2	37	6	7	7	0	0	7	0	0	0
Jun-04	2,368	3,230	991	602	443	536	312	145	104	48	24	13	4	3	8	10	7	27	6	4	1	0	0	0
Dec-04	2,561	2,911	1,199	788	635	345	201	93	53	22	11	9	8	17	115	7	10	8	10	8	3	6	0	0
Jun-05	2,875	4,008	1,736	1,064	805	564	452	367	234	251	234	142	211	173	302	172	285	205	63	12	26	1	0	0
Dec-05	2,232	3,178	1,247	603	410	271	136	75	68	40	91	40	-126	40	35	1	0	1	3	0	2	0	0	0
Jun-06	3,142	4,013	1,534	850	539	507	284	150	149	71	32	44	22	28	-198	3	3	1	4	7	0	0	0	0
Dec-06	2,959	3,536	1,841	1,067	617	399	231	138	119	76	3	20	24	17	11	11	1	2	91	14	2	0	0	0
Jun-07	2,879	4,001	1,872	1,062	705	490	242	223	155	98	119	35	12	10	8	9	7	5	2	28	4	-1	0	0
Dec-07	3,180	4,114	1,707	1,135	734	381	292	225	23	81	60	45	41	35	1	21	8	20	4	0	2	6	0	-1
Jun-08	3,698	5,368	2,436	1,547	883	711	426	488	310	263	223	99	66	38	145	70	47	68	20	13	23	2	0	1
Dec-08	3,382	4,785	2,105	1,222	918	742	398	235	100	79	33	-48	14	8	-21	1	16	0	0	0	0	1	0	0
Jun-09	3,222	4,266	1,755	1,290	779	634	313	195	84	81	123	83	44	6	1	6	1	1	0	0	-1	0	0	-6
Dec-09	3,292	4,564	2,315	1,745	1,007	856	761	521	367	315	280	284	219	244	201	245	203	239	189	168	48	0	-8	0
Jun-10	2,986	5,094	2,841	1,516	957	626	347	230	20	110	126	56	14	32	31	67	25	2	0	0	0	-9	-41	12
Dec-10	3,397	6,171	2,869	1,658	930	687	404	220	163	66	46	30	102	7	18	5	7	2	2	0	-4	0	0	0
Jun-11	3,505	5,397	2,389	1,283	1,157	558	271	155	97	138	33	81	42	49	6	1	0	0	0	-11	0	3	0	0
Dec-11	3,382	5,115	2,335	1,349	1,310	525	218	165	218	66	128	31	121	45	42	15	12	1	16	12	6	3	-123	
Jun-12	4,356	6,169	2,468	1,634	804	616	283	229	71	66	31	37	10	59	-8	65	12	7	10	2	1	2		
Dec-12	3,337	5,347	2,390	1,351	1,029	631	383	217	-23	226	252	196	198	279	205	221	254	274	275	102	0			
Jun-13	3,717	5,388	2,049	1,360	858	541	198	202	48	74	2	76	-47	16	15	10	11	-62	12	12				
Dec-13	4,161	4,731	1,866	980	692	1,576	307	178	202	274	161	102	86	18	26	7	7	2	0					
Jun-14	3,913	4,826	2,297	1,284	781	530	303	270	99	130	73	110	62	32	85	70	63	18						
Dec-14	3,438	4,800	2,214	1,010	586	376	299	188	157	69	30	7	-88	0	1	1	1							
Jun-15	3,905	5,127	1,725	1,225	591	391	284	276	107	51	3	29	12	-85	4	6								
Dec-15	3,939	5,048	2,335	1,567	1,038	475	171	134	186	107	43	58	17	16	7									

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Jun-16	4,335	5,994	2,138	1,474	1,009	592	396	236	-156	-155	23	-11	63	35										
Dec-16	3,752	5,482	2,411	1,310	865	435	360	177	62	74	59	22	19											
Jun-17	3,874	6,477	1,985	1,334	616	518	248	142	93	-344	35	19												
Dec-17	4,163	4,617	2,026	966	651	360	159	133	195	39	116													
Jun-18	4,137	6,305	2,558	1,597	876	713	348	332	140	141														
Dec-18	4,638	6,681	3,198	1,481	1,053	584	554	416	279															
Jun-19	4,788	6,176	2,091	1,351	899	521	403	326																
Dec-19	4,763	5,269	2,172	1,208	674	523	407																	
Jun-20	4,693	6,127	2,395	1,396	665	516																		
Dec-20	5,153	6,583	2,754	1,406	1,561																			
Jun-21	5,031	6,885	2,357	1,462																				
Dec-21	4,391	6,129	2,510																					
Jun-22	3,918	6,007																						
Dec-22	4,820																							

**Table 50: F2.1 Incremental Uninflated Payments (\$'000s) – Development Half Year**

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	347	0
Jun-89	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	3,099	8
Dec-89	49	7	7	5	5	7	7	8	0	7	0	11	6	6	7	5	7	6	7	151	4,560	1,877
Jun-90	1	1	22	4	10	2	10	1	11	4	30	27	21	3	2	0	0	1	0	14	5,557	2,576
Dec-90	7	0	0	0	0	0	1	0	1	0	0	0	0	0	1	0	0	0	0	2	4,731	3,764
Jun-91	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5,337	3,991
Dec-91	3	1	6	0	0	0	0	0	1	0	8	0	0	0	0	0	0	2	0	0	6,044	4,409
Jun-92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,955	5,130

Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total	
Dec-92	2	1	1	0	0	0	1	0	0	0	0	1	4	0	3	3	0	0	0	0	5,720	5,562	
Jun-93	7	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6,860	5,801	
Dec-93	0	0	0	0	0	0	0	15	6	7	0	0	0	0	0	0	0	0	0	0	6,893	6,189	
Jun-94	0	0	2	3	8	0	0	5	1	0	0	0	0	0	0	0	0	0	0	4	7,868	6,031	
Dec-94	0	0	0	0	0	0	0	0	0	8	7	0	0	0	0	0	0	0	0	0	8,186	7,482	
Jun-95	6	11	7	9	19	6	7	8	7	7	9	9	7	24	17	11	10	11	7	146	11,042	7,763	
Dec-95	0	7	-9	6	19	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,541	8,970	
Jun-96	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	2	3	0	0	0	9,881	9,308	
Dec-96	3	3	1	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	8,515	9,523	
Jun-97	1	1	3	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	5	8,433	8,889
Dec-97	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	7,660	9,071	
Jun-98	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,977	8,690	
Dec-98	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,231	9,649	
Jun-99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	9,758	9,313	
Dec-99	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7,897	9,597	
Jun-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	9,185	8,883	
Dec-00	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	7,815	9,076	
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,863	8,888	
Dec-01	0	0	0	0	0	0	0	0	1	0	0	0	0	0	-2	0	0	0	0	0	7,915	8,858	
Jun-02	0	0	0	0	0	0	0	0	0	0	0	0	0	-2	0	0	0	0	0	0	8,330	8,046	
Dec-02	0	0	0	0	0	0	0	0	0	0	0	0	-2	0	0	0	0	0	0	0	7,916	9,191	
Jun-03	0	0	0	0	0	0	0	0	0	0	-1	-1	0	0	0	0	0	0	0	0	7,760	8,459	
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,881	8,484	
Jun-04	0	0	0	0	0	0	0	0	0	-3	0	0	0	0	0	0	0	0	0	0	8,882	8,024	
Dec-04	0	4	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	9,022	8,893	
Jun-05	0	0	0	0	0	0	0	-4	1	0	0	0	0	0	0	0	0	0	0	0	14,179	8,621	
Dec-05	0	0	0	0	0	0	-4	0	0	0	0	0	0	0	0	0	0	0	0	0	8,343	9,255	
Jun-06	0	0	0	0	0	-3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,183	10,181	

## Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-06	0	0	0	0	-4	0	0	0	0												11,175	10,991
Jun-07	-1	0	0	-5	-1	0	0	0													11,959	10,506
Dec-07	0	0	-5	-2	0	0	0														12,105	11,525
Jun-08	0	-14	-1	0	0	0	0														16,929	12,462
Dec-08	-9	7	1	0	0																13,968	13,375
Jun-09	-1	0	0	0																	12,874	13,109
Dec-09	0	0	0																		18,054	13,274
Jun-10	0	0																			15,041	12,677
Dec-10	0																				16,780	14,788
Jun-11																					15,152	17,048
Dec-11																					14,990	16,110
Jun-12																					16,924	16,871
Dec-12																					17,142	16,428
Jun-13																					14,481	16,182
Dec-13																					15,375	16,973
Jun-14																					14,946	14,490
Dec-14																					13,089	14,310
Jun-15																					13,653	14,784
Dec-15																					15,140	15,292
Jun-16																					15,973	15,453
Dec-16																					15,027	15,662
Jun-17																					14,997	15,218
Dec-17																					13,426	17,568
Jun-18																					17,148	14,942
Dec-18																					18,883	17,254
Jun-19																					16,554	17,343
Dec-19																					15,016	18,329
Jun-20																					15,792	15,488

## Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-20																					17,458	17,012
Jun-21																					15,733	17,813
Dec-21																					13,030	17,666
Jun-22																					9,926	16,351
Dec-22																					4,820	18,178

**Table 51: F2.2 Inflated Payment Per Claim Incurred – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Dec-88	0	0	3,121	2,492	2,210	2,865	1,753	1,287	1,054	829	400	462	538	34	136	167	3	0	0	0	261	0	0	57
Jun-89	51	4,395	2,103	3,254	1,713	1,275	1,051	971	582	380	151	363	119	305	146	100	43	32	11	48	14	17	10	0
Dec-89	446	404	228	141	78	59	55	61	39	15	29	23	8	6	5	8	6	4	3	2	2	1	2	8
Jun-90	422	505	255	130	87	51	54	141	164	33	23	21	17	10	7	9	13	-43	1	1	1	0	0	0
Dec-90	446	465	191	128	98	76	54	48	17	17	18	16	16	8	10	11	14	10	12	14	10	14	11	16
Jun-91	506	539	268	177	99	72	86	46	40	18	16	22	11	8	6	8	4	8	1	2	0	0	1	1
Dec-91	599	638	272	138	79	99	83	40	47	39	32	23	12	16	13	11	3	2	0	0	0	2	1	1
Jun-92	574	601	254	154	105	103	50	35	29	26	16	10	17	6	9	2	2	-2	1	1	1	1	0	0
Dec-92	634	595	249	121	135	73	61	18	24	14	11	5	5	13	2	1	1	0	1	1	1	0	0	1
Jun-93	696	666	263	201	125	85	65	43	29	28	20	20	20	13	2	2	1	3	0	-19	0	1	0	-3
Dec-93	579	520	328	185	178	131	82	74	40	32	15	21	-29	6	4	3	4	2	0	0	0	0	0	0
Jun-94	537	684	355	237	151	133	95	56	33	26	12	8	4	7	4	2	1	1	1	0	0	0	0	0
Dec-94	658	644	383	241	169	96	84	46	39	22	15	12	9	8	10	-15	3	1	0	1	0	0	0	0
Jun-95	793	894	460	272	174	146	82	65	53	33	24	11	5	14	3	4	3	2	2	3	1	1	2	2
Dec-95	809	977	491	284	188	145	103	69	63	36	7	34	-9	8	3	1	1	1	2	0	1	1	1	0
Jun-96	876	1,026	487	342	232	151	120	78	54	37	18	2	7	7	6	5	3	2	3	6	1	0	0	0
Dec-96	928	1,000	489	294	247	160	111	64	54	33	-16	9	-10	7	3	2	3	2	1	2	2	1	1	1
Jun-97	954	1,024	499	348	215	175	102	79	39	23	-11	3	4	6	19	6	4	7	3	1	0	0	0	1
Dec-97	927	975	478	273	186	104	69	69	37	3	14	8	3	1	1	0	0	0	0	0	0	0	0	0
Jun-98	959	1,333	641	450	258	200	100	67	55	40	27	5	25	6	4	-10	-1	2	0	0	0	0	0	0
Dec-98	1,052	1,113	550	312	235	122	81	33	17	15	-16	-9	2	2	2	4	1	1	1	0	3	1	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Jun-99	1,100	1,390	566	374	219	146	111	64	44	25	30	27	18	17	33	14	18	11	10	1	-120	0	0	0
Dec-99	948	1,171	569	330	250	112	67	54	22	21	12	12	7	2	-2	0	0	1	0	0	0	0	0	0
Jun-00	1,022	1,277	633	372	184	176	82	126	30	22	9	3	2	12	7	11	3	-8	1	1	2	1	0	0
Dec-00	995	1,228	608	288	186	108	78	22	21	9	-11	4	5	-2	1	2	2	4	1	1	1	1	1	1
Jun-01	1,057	1,369	574	373	274	154	86	57	59	10	2	3	9	3	3	1	0	0	2	0	0	0	0	0
Dec-01	1,026	1,338	696	322	184	70	62	35	26	44	19	16	6	5	4	4	2	-6	0	0	5	5	0	0
Jun-02	1,005	1,431	563	311	141	117	40	49	22	21	16	13	9	6	7	6	3	3	2	0	3	0	0	0
Dec-02	1,095	1,235	523	192	169	114	80	44	25	30	21	23	19	20	4	4	1	2	0	0	2	0	0	0
Jun-03	1,047	1,301	489	234	156	85	58	19	30	21	8	-1	4	5	8	12	8	7	4	3	5	0	0	0
Dec-03	1,135	1,428	602	319	238	132	84	39	15	9	14	6	3	1	13	2	2	2	0	0	2	0	0	0
Jun-04	1,060	1,401	429	255	183	215	120	55	40	18	9	4	1	1	3	3	2	8	2	1	0	0	0	0
Dec-04	1,161	1,319	531	340	267	138	80	37	20	8	4	3	3	5	37	2	3	2	3	2	1	2	0	0
Jun-05	1,192	1,624	685	409	296	205	165	129	81	82	75	44	64	51	87	49	78	56	17	3	7	0	0	0
Dec-05	989	1,370	524	242	163	109	52	28	24	14	31	13	-41	13	11	0	0	0	1	0	1	0	0	0
Jun-06	1,317	1,639	599	329	210	189	105	52	50	23	10	14	7	8	-58	1	1	0	1	2	0	0	0	0
Dec-06	1,285	1,467	757	441	245	156	86	50	42	26	1	6	8	5	3	4	0	1	27	4	1	0	0	0
Jun-07	1,111	1,532	721	392	256	169	81	73	49	30	36	10	3	3	2	3	2	1	1	8	1	0	0	0
Dec-07	1,250	1,626	647	424	259	131	98	73	7	25	18	13	12	10	0	6	2	6	1	0	1	2	0	0
Jun-08	1,389	1,932	865	519	289	226	132	148	92	76	63	28	19	11	40	19	13	18	5	3	6	0	0	0
Dec-08	1,259	1,756	730	413	302	237	124	72	30	23	10	-14	4	2	-6	0	4	0	0	0	0	0	0	0
Jun-09	1,251	1,566	628	449	263	210	102	62	26	25	38	25	13	2	0	2	0	0	0	0	0	0	0	-1
Dec-09	1,251	1,690	834	611	345	288	250	166	116	102	89	89	67	74	60	73	60	70	55	48	13	0	-2	0
Jun-10	1,083	1,797	974	508	315	201	108	72	6	34	39	17	4	9	9	19	7	1	0	0	0	-2	-11	3
Dec-10	1,358	2,398	1,090	619	339	243	142	79	57	23	15	10	34	2	6	2	2	1	1	0	-1	0	0	0
Jun-11	1,378	2,075	902	473	413	199	98	55	34	47	11	27	14	16	2	0	0	0	-3	0	1	0	0	0
Dec-11	1,376	2,044	911	510	494	201	82	61	79	24	46	11	43	15	14	5	4	0	5	4	2	1	-37	
Jun-12	1,569	2,169	841	555	278	210	95	75	23	21	10	12	3	18	-2	19	4	2	3	0	0	0	0	0
Dec-12	1,308	2,031	906	521	391	235	140	78	-8	80	89	68	68	94	68	72	82	87	86	31	0			
Jun-13	1,427	2,064	799	522	323	200	72	73	17	26	1	26	-16	6	5	3	4	-20	4	4				
Dec-13	1,646	1,905	739	382	263	593	114	66	75	100	58	36	30	6	9	2	2	1	0					

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Jun-14	1,670	2,027	948	518	312	210	119	106	38	49	27	40	22	11	30	24	21	6						
Dec-14	1,416	1,943	876	395	227	145	115	71	58	26	11	3	-31	0	0	0	0							
Jun-15	1,565	2,008	668	471	226	149	106	102	39	18	1	10	4	-29	1	2								
Dec-15	1,591	2,015	925	617	408	184	65	50	68	38	15	20	6	6	2									
Jun-16	1,828	2,508	890	612	412	238	157	92	-59	-59	8	-4	23	12										
Dec-16	1,643	2,388	1,047	560	364	181	146	70	25	29	23	8	7											
Jun-17	1,630	2,718	819	542	247	203	95	54	35	-127	13	7												
Dec-17	1,947	2,123	918	431	285	153	68	56	80	16	46													
Jun-18	1,566	2,352	940	575	307	250	120	113	47	46														
Dec-18	1,750	2,483	1,164	525	374	203	190	140	93															
Jun-19	1,731	2,188	722	466	304	174	132	105																
Dec-19	1,750	1,886	778	423	233	177	137																	
Jun-20	1,757	2,294	877	505	236	181																		
Dec-20	1,849	2,312	954	479	526																			
Jun-21	1,795	2,422	815	500																				
Dec-21	1,552	2,129	862																					
Jun-22	1,459	2,212																						
Dec-22	1,758																							

**Table 52: F2.2 Inflated Payment Per Claim Incurred – Development Half Year**

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	71	0	6	18	6	0	0	2	0	0	0	0	0	0	0	0	0	0	0	83	17,855	0
Jun-89	0	1	0	0	0	0	0	0	1	8	0	0	0	0	0	0	0	0	0	0	17,145	51
Dec-89	13	2	2	1	1	2	2	2	0	2	0	2	1	1	2	1	1	1	1	24	1,697	7,961
Jun-90	0	0	5	1	2	0	2	0	2	1	6	6	4	1	0	0	0	0	0	2	1,937	5,420
Dec-90	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,724	6,643
Jun-91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,940	5,945
Dec-91	1	0	1	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2,154	4,565

Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,996	4,091
Dec-92	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	1,969	3,914
Jun-93	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2,265	3,384
Dec-93	0	0	0	0	0	0	0	3	1	1	0	0	0	0	0	0	0	0	0	0	2,182	2,815
Jun-94	0	0	0	1	2	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	2,353	2,571
Dec-94	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	2,429	3,217
Jun-95	1	2	1	2	4	1	1	1	1	1	1	1	1	3	2	2	1	1	1	18	3,095	2,523
Dec-95	0	2	-2	1	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,224	3,235
Jun-96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	3,463	3,356
Dec-96	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,390	3,384
Jun-97	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3,506	3,322
Dec-97	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	3,150	3,424
Jun-98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,162	3,401
Dec-98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,521	4,192
Jun-99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	4,103	3,883
Dec-99	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,577	4,037
Jun-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,968	3,827
Dec-00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,561	4,015
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,037	3,928
Dec-01	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	0	3,863	4,021
Jun-02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,766	3,747
Dec-02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,603	4,162
Jun-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,502	3,810
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,046	3,873
Jun-04	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	3,808	3,619
Dec-04	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,971	3,911
Jun-05	0	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	5,399	3,735
Dec-05	0	0	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	3,544	3,921

## Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-06	0	0	0	0	0	-1	0	0	0	0											4,500	4,255
Dec-06	0	0	0	0	-1	0	0	0	0	0											4,614	4,549
Jun-07	0	0	0	-1	0	0	0	0	0	0											4,482	4,149
Dec-07	0	0	-1	-1	0	0	0	0	0	0											4,610	4,487
Jun-08	0	-3	0	0	0	0	0	0	0	0											5,888	4,823
Dec-08	-2	2	0	0	0	0															4,948	4,928
Jun-09	0	0	0	0																	4,660	4,879
Dec-09	0	0	0																		6,347	4,780
Jun-10	0	0																			5,194	4,526
Dec-10	0																				6,421	5,318
Jun-11																					5,743	6,337
Dec-11																					5,895	5,999
Jun-12																					5,905	6,205
Dec-12																					6,427	5,943
Jun-13																					5,540	5,904
Dec-13																					6,027	6,342
Jun-14																					6,181	5,744
Dec-14																					5,256	5,686
Jun-15																					5,342	5,816
Dec-15																					6,010	5,951
Jun-16																					6,659	6,132
Dec-16																					6,491	6,397
Jun-17																					6,236	6,308
Dec-17																					6,123	7,454
Jun-18																					6,316	6,155
Dec-18																					6,921	6,685
Jun-19																					5,822	6,478
Dec-19																					5,383	6,684

## Appendix F Claim payments

Accident Half-year	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-20																					5,851	5,607
Dec-20																					6,120	6,182
Jun-21																					5,532	6,305
Dec-21																					4,543	6,192
Jun-22																					3,672	5,743
Dec-22																					1,758	6,477

Table 53: F2.3 Average: Inflated Payments per Claim Incurred – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Selected																					
Pre Jan-18	1,913	2,539	998	561	335	208	130	90	29	26	23	20	18	16	14	12	11	9	8	7	6
Post Jan-18	1,913	2,539	998	561	335	208	130	90	29	26	23	20	18	16	14	12	11	9	8	7	6

Table 54: F2.3 Average: Inflated Payments per Claim Incurred – Development Half Year

Accident Half-year	21	22	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail
Selected																					
Pre Jan-18	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	
Post Jan-18	5	4	4	3	3	2	2	2	1	1	1	1	1	1	1	0	0	0	0	0	

Table 52: F2.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	176	141	125	162	99	73	60	47	23	26	30	2	8	9	0
Jun-89	27	2,347	1,123	1,738	915	681	562	519	311	203	80	194	64	163	78	54	23
Dec-89	3,447	3,123	1,764	1,090	606	453	428	475	300	112	228	178	63	48	42	63	48
Jun-90	3,468	4,150	2,099	1,067	714	423	444	1,162	1,346	273	192	175	144	80	58	71	105
Dec-90	3,456	3,603	1,480	994	759	589	418	371	130	131	138	122	125	62	78	87	110

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-91	3,936	4,188	2,080	1,374	770	560	671	355	314	142	122	175	84	61	49	59	30
Dec-91	4,659	4,962	2,118	1,071	618	772	644	308	365	304	250	179	95	125	105	83	22
Jun-92	4,707	4,933	2,081	1,265	864	844	414	291	237	215	129	83	141	52	73	13	19
Dec-92	5,014	4,708	1,972	953	1,070	581	479	145	191	110	87	37	40	100	19	9	5
Jun-93	5,635	5,393	2,131	1,624	1,011	684	524	350	235	224	163	164	166	103	14	17	8
Dec-93	4,774	4,289	2,704	1,525	1,468	1,081	676	610	329	263	126	171	-240	49	32	28	30
Jun-94	4,627	5,885	3,058	2,039	1,301	1,141	821	482	284	223	104	71	38	63	35	14	10
Dec-94	5,630	5,511	3,276	2,064	1,450	818	721	390	333	186	125	101	81	72	82	-126	23
Jun-95	6,959	7,849	4,035	2,388	1,528	1,282	722	569	461	288	215	99	42	121	28	37	22
Dec-95	5,868	7,088	3,560	2,058	1,367	1,052	745	502	460	261	54	244	-63	56	25	8	6
Jun-96	6,007	7,037	3,340	2,346	1,591	1,035	824	538	370	253	122	13	48	45	43	37	19
Dec-96	5,521	5,946	2,911	1,747	1,469	954	658	382	320	198	-94	51	-62	41	18	13	17
Jun-97	5,334	5,726	2,790	1,946	1,203	981	572	440	218	130	-62	14	24	33	105	34	20
Dec-97	5,194	5,460	2,677	1,526	1,043	583	385	385	209	19	76	43	16	5	4	4	1
Jun-98	5,240	7,279	3,504	2,456	1,409	1,095	544	367	301	221	148	26	135	34	19	-54	-4
Dec-98	5,588	5,909	2,919	1,657	1,250	649	431	177	90	80	-87	-49	11	8	9	19	6
Jun-99	5,850	7,396	3,010	1,989	1,167	775	589	340	231	133	158	141	97	90	177	73	96
Dec-99	4,567	5,642	2,742	1,592	1,204	539	322	261	104	101	57	60	36	10	-12	2	1
Jun-00	5,074	6,341	3,144	1,847	914	873	409	624	150	111	45	16	9	60	36	55	15
Dec-00	4,640	5,727	2,833	1,343	865	505	366	102	100	43	-52	19	22	-9	7	11	10
Jun-01	4,825	6,251	2,619	1,701	1,251	705	392	258	271	46	8	14	42	15	12	2	2
Dec-01	4,285	5,592	2,909	1,347	768	291	260	146	110	184	81	68	25	22	18	18	8
Jun-02	4,443	6,328	2,489	1,376	622	518	175	217	97	91	71	58	40	26	32	27	13
Dec-02	4,719	5,322	2,255	826	730	489	343	191	108	130	91	100	81	85	17	16	5
Jun-03	4,511	5,609	2,106	1,011	674	365	251	80	128	90	36	-3	19	21	33	52	32
Dec-03	4,791	6,029	2,542	1,347	1,005	558	356	165	63	36	61	26	12	3	53	9	10
Jun-04	4,639	6,131	1,879	1,117	799	942	524	242	175	77	38	19	5	4	12	13	10
Dec-04	4,861	5,520	2,223	1,423	1,116	579	335	156	85	34	17	13	11	23	155	9	13

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-05	5,453	7,432	3,133	1,872	1,352	940	757	590	370	376	342	202	291	233	400	222	357
Dec-05	4,138	5,735	2,192	1,012	683	455	219	119	102	59	129	55	-170	53	46	1	0
Jun-06	5,671	7,057	2,577	1,416	903	815	450	224	217	100	45	60	30	37	-248	3	4
Dec-06	5,204	5,940	3,067	1,787	991	632	347	201	169	105	4	26	31	21	14	14	2
Jun-07	4,837	6,667	3,137	1,706	1,116	734	353	316	213	132	158	46	15	12	11	12	9
Dec-07	5,300	6,894	2,742	1,797	1,100	555	415	311	31	107	78	56	51	45	1	25	9
Jun-08	6,197	8,623	3,858	2,317	1,288	1,009	587	659	411	340	280	124	84	47	178	84	56
Dec-08	5,432	7,578	3,152	1,783	1,303	1,023	537	312	129	99	41	-61	17	10	-25	1	19
Jun-09	5,103	6,389	2,560	1,831	1,075	855	415	252	105	101	156	104	54	7	1	7	1
Dec-09	4,930	6,657	3,286	2,408	1,358	1,135	984	653	459	401	351	350	264	290	237	287	237
Jun-10	4,356	7,231	3,919	2,045	1,268	810	435	288	25	138	155	67	17	38	36	78	28
Dec-10	4,822	8,514	3,871	2,198	1,203	861	506	280	204	81	55	36	121	8	21	6	8
Jun-11	4,835	7,281	3,167	1,660	1,450	698	344	194	119	166	39	96	49	57	7	1	0
Dec-11	4,563	6,779	3,020	1,691	1,638	668	272	203	262	78	151	36	142	51	47	16	13
Jun-12	5,774	7,978	3,093	2,043	1,023	771	349	276	85	78	36	43	12	66	-9	71	13
Dec-12	4,315	6,702	2,988	1,719	1,289	777	461	257	-28	265	294	225	224	312	224	236	271
Jun-13	4,659	6,737	2,608	1,704	1,055	651	235	239	57	86	2	86	-53	18	16	10	12
Dec-13	5,202	6,020	2,337	1,206	832	1,873	362	208	237	315	182	114	94	19	27	7	7
Jun-14	4,979	6,043	2,827	1,545	929	625	355	316	114	147	82	120	66	34	88	72	63
Dec-14	4,305	5,907	2,663	1,201	691	441	350	216	177	78	33	8	-94	0	1	1	1
Jun-15	4,806	6,167	2,051	1,445	693	458	326	313	120	56	4	31	12	-88	4	6	32
Dec-15	4,738	6,000	2,754	1,838	1,214	547	193	149	204	114	46	60	18	17	7	37	32
Jun-16	5,153	7,069	2,508	1,724	1,160	671	442	259	-166	-166	24	-12	64	35	41	35	30
Dec-16	4,425	6,428	2,820	1,507	981	486	394	188	67	77	61	22	19	44	39	33	29
Jun-17	4,543	7,576	2,283	1,512	688	567	265	152	97	-354	35	19	51	45	41	35	30
Dec-17	4,870	5,311	2,297	1,079	713	384	169	139	201	40	116	51	46	41	37	31	27
Jun-18	4,759	7,147	2,856	1,748	934	760	364	342	142	141	62	56	50	45	40	34	29
Dec-18	5,257	7,461	3,499	1,578	1,123	609	570	420	279	69	62	55	50	44	40	34	29

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-19	5,347	6,757	2,230	1,440	937	536	407	326	80	71	64	57	51	46	41	35	30
Dec-19	5,212	5,617	2,316	1,260	694	529	407	242	77	69	62	55	49	44	40	34	29
Jun-20	5,002	6,532	2,498	1,437	672	516	333	232	74	66	59	53	47	42	38	33	28
Dec-20	5,494	6,868	2,834	1,422	1,561	555	349	243	78	70	62	56	50	44	40	34	29
Jun-21	5,248	7,084	2,383	1,462	878	548	344	240	77	69	61	55	49	44	39	34	29
Dec-21	4,518	6,199	2,510	1,466	878	548	344	240	77	69	61	55	49	44	39	34	29
Jun-22	3,963	6,007	2,431	1,372	822	513	322	224	72	64	57	51	46	41	37	32	27
Dec-22	4,820	6,245	2,464	1,390	833	520	327	227	73	65	58	52	47	42	37	32	27

**Table 56: F2.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year**

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding	
Dec-88	0	0	0	15	0	0	3	4	0	0	1	0	0	0	0	5	1,008	0
Jun-89	17	6	26	8	9	6	0	0	1	0	0	0	0	0	0	5	9,157	0
Dec-89	34	20	18	18	7	13	58	102	14	14	11	9	15	14	307	13,121	0	
Jun-90	-357	10	7	7	2	1	0	2	3	44	8	20	3	19	189	15,928	0	
Dec-90	79	93	111	80	111	81	120	14	0	0	0	0	0	1	5	13,349	0	
Jun-91	59	9	17	3	2	11	9	0	0	0	2	0	0	0	3	15,083	0	
Dec-91	12	4	4	3	12	4	6	6	1	11	0	0	0	1	18	16,761	0	
Jun-92	-12	6	5	5	7	0	0	0	0	0	0	0	0	0	1	16,373	0	
Dec-92	3	11	4	5	1	0	5	4	2	1	0	0	0	1	15	15,571	0	
Jun-93	24	1	-153	1	11	0	-26	13	0	0	1	0	0	0	12	18,331	0	
Dec-93	18	2	2	2	1	0	0	0	0	0	0	0	0	0	42	17,983	0	
Jun-94	9	7	3	1	2	1	2	0	0	3	5	13	0	0	14	20,255	0	
Dec-94	4	3	10	0	1	0	2	0	0	0	1	0	0	0	21	20,782	0	
Jun-95	19	13	24	12	12	13	14	10	18	11	15	31	9	10	319	27,177	0	
Dec-95	9	13	2	8	8	10	3	1	13	-14	9	28	5	0	0	23,387	0	
Jun-96	10	19	38	5	1	1	0	0	0	0	0	0	0	1	1	23,745	0	

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-96	10	8	14	11	7	3	4	5	4	2	0	0	0	2	1	20,162	0
Jun-97	42	16	6	2	2	1	3	2	2	4	1	0	0	1	11	19,601	0
Dec-97	1	1	1	0	0	2	2	0	0	0	0	0	0	0	7	17,644	0
Jun-98	8	1	1	1	2	1	0	-1	0	0	1	0	0	0	0	22,733	0
Dec-98	4	3	4	0	16	4	0	0	0	1	0	0	0	0	0	18,701	0
Jun-99	59	52	3	-640	1	0	1	1	0	0	0	0	0	0	33	21,823	0
Dec-99	6	2	2	0	0	0	0	1	0	4	0	0	0	0	0	17,243	0
Jun-00	-39	4	3	11	4	0	0	0	0	0	0	0	0	0	1	19,709	0
Dec-00	16	7	5	4	5	5	5	3	3	2	2	1	2	1	11	16,604	0
Jun-01	2	10	0	0	0	0	0	0	0	0	0	0	0	0	-1	18,428	0
Dec-01	-26	2	0	19	19	0	0	0	0	0	0	0	0	0	-2	16,145	0
Jun-02	13	9	-1	14	0	1	0	0	0	0	0	0	0	0	-2	16,656	0
Dec-02	9	0	1	8	1	0	0	0	0	0	0	0	0	0	-2	15,526	0
Jun-03	31	19	15	20	1	0	0	0	0	0	0	0	0	0	-3	15,098	0
Dec-03	9	0	0	9	0	0	0	0	0	0	0	0	0	0	-1	17,084	0
Jun-04	35	7	5	1	0	0	0	0	0	0	0	0	0	0	-3	16,671	0
Dec-04	10	13	10	3	7	0	0	0	4	0	0	0	0	0	-1	16,621	0
Jun-05	256	80	15	32	2	0	0	0	0	0	0	0	0	0	-3	24,703	0
Dec-05	1	4	0	2	0	0	0	0	0	0	0	0	0	-4	0	14,831	0
Jun-06	1	5	8	0	0	0	0	0	0	0	0	0	-3	0	0	19,371	0
Dec-06	3	110	17	3	0	0	0	0	0	0	0	-4	0	0	0	18,683	0
Jun-07	6	3	33	5	-1	0	0	-1	0	0	-6	-1	0	0	0	19,512	0
Dec-07	24	5	0	2	7	0	-1	0	0	-6	-2	0	0	0	0	19,546	0
Jun-08	80	23	16	26	2	0	1	0	-15	-1	0	0	0	0	0	26,275	-16
Dec-08	1	0	0	0	0	1	0	-10	7	1	0	0	0	0	0	21,351	-2
Jun-09	1	0	0	-1	0	0	-6	-1	0	0	0	0	0	0	0	19,009	-7
Dec-09	275	215	188	52	0	-9	0	0	0	0	0	0	0	0	0	25,007	-9
Jun-10	2	0	0	0	-9	-43	12	0	0	0	0	0	0	0	0	20,898	-40

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-10	2	3	0	-5	0	0	0	0	9	8	7	6	5	4	26	22,858	60
Jun-11	0	0	-12	0	3	0	0	11	9	8	7	6	5	4	26	20,228	66
Dec-11	1	17	12	7	3	-123	12	10	9	7	6	6	5	4	25	19,632	-1
Jun-12	8	11	2	1	2	15	13	11	10	8	7	6	5	5	27	21,833	144
Dec-12	286	283	103	0	16	14	12	10	9	7	6	6	5	4	25	21,316	1,292
Jun-13	-64	12	12	18	16	14	12	10	9	7	6	5	5	4	24	18,213	129
Dec-13	2	0	21	18	15	13	11	10	8	7	6	5	5	4	24	19,194	211
Jun-14	18	23	20	17	15	13	11	9	8	7	6	5	4	4	23	18,588	506
Dec-14	27	24	20	17	15	13	11	9	8	7	6	5	4	4	23	16,174	112
Jun-15	28	24	21	18	15	13	11	10	8	7	6	5	4	4	23	16,635	199
Dec-15	27	23	20	17	15	13	11	9	8	7	6	5	4	4	23	18,158	521
Jun-16	26	22	19	16	14	12	10	9	8	7	6	5	4	4	22	19,053	67
Dec-16	25	21	18	16	13	12	10	9	7	6	5	5	4	3	21	17,794	753
Jun-17	26	22	19	16	14	12	10	9	8	7	6	5	4	4	22	17,766	597
Dec-17	23	20	17	15	13	11	9	8	7	6	5	4	4	3	19	15,713	1,444
Jun-18	25	22	19	16	14	12	10	9	7	6	6	5	4	4	21	19,687	3,177
Dec-18	25	22	19	16	14	12	10	9	7	6	5	5	4	3	21	21,358	5,141
Jun-19	26	22	19	16	14	12	10	9	8	7	6	5	4	4	22	18,640	6,535
Dec-19	25	22	18	16	14	12	10	9	7	6	5	5	4	3	21	16,912	11,701
Jun-20	24	21	18	15	13	11	10	8	7	6	5	5	4	3	20	17,834	12,832
Dec-20	25	22	19	16	14	12	10	9	7	6	6	5	4	3	21	19,966	14,472
Jun-21	25	21	18	16	14	12	10	9	7	6	5	5	4	3	21	18,821	13,573
Dec-21	25	21	18	16	14	12	10	9	7	6	5	5	4	3	21	17,335	12,817
Jun-22	23	20	17	15	13	11	9	8	7	6	5	4	4	3	20	16,247	12,284
Dec-22	24	20	17	15	13	11	9	8	7	6	5	4	4	3	20	17,426	12,606

## Lump sum PPCS model

### WorkCover Tasmania

Insurer segment

Lump Sums

Modelled per Lump Sum claim

**Table 53: F3.1 Incremental Uninflated Settlements (\$'000s) – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-88	0	0	0	0	406	55	50	35	40	26	255	10	118	0	119	0	0	0	0	0	26	0	0
Jun-89	2	170	344	495	430	855	670	890	1,090	832	624	854	14	927	497	362	16	180	5	37	128	63	25
Dec-89	6	329	352	324	608	581	827	850	1,005	573	1,144	308	351	103	261	105	248	129	24	57	53	26	52
Jun-90	11	238	551	748	647	1,259	563	1,666	306	941	811	432	714	211	259	257	167	135	25	451	170	687	0
Dec-90	118	106	593	787	1,027	1,070	798	551	1,112	429	896	68	84	212	526	19	337	250	23	10	7	115	6
Jun-91	70	259	744	668	1,301	820	474	756	994	702	570	210	340	173	53	136	467	227	389	8	7	426	49
Dec-91	121	322	771	936	1,344	387	1,334	2,682	1,170	701	1,127	919	11	643	414	336	910	146	0	1	61	22	0
Jun-92	113	429	983	765	646	1,618	1,650	1,281	1,356	1,880	945	577	625	462	458	38	185	402	0	0	50	0	273
Dec-92	185	299	861	1,248	2,052	1,269	2,541	344	1,085	791	393	270	194	218	1	181	150	25	0	0	36	20	0
Jun-93	42	284	708	2,189	1,967	2,026	1,172	1,676	1,756	691	261	716	192	476	749	289	251	164	284	94	0	47	70
Dec-93	132	335	1,727	1,847	2,217	1,531	1,869	1,280	1,746	633	1,330	557	426	259	116	204	722	107	149	4	0	0	15
Jun-94	37	686	1,319	2,713	1,672	2,160	1,656	1,289	655	795	560	961	432	799	528	158	14	50	112	70	0	0	0
Dec-94	205	743	1,729	2,073	2,580	1,660	2,590	1,212	1,771	1,168	572	975	962	670	259	214	288	169	21	577	20	7	0
Jun-95	117	556	1,144	2,623	2,267	2,643	2,044	1,930	3,114	1,586	1,001	1,371	345	1,046	377	149	427	277	146	214	80	0	4
Dec-95	213	604	1,822	1,495	1,978	1,624	1,748	1,620	1,880	2,316	1,524	335	917	296	311	242	65	0	35	435	0	0	0
Jun-96	391	694	1,014	2,370	1,509	2,534	1,876	2,947	1,551	1,427	758	1,939	246	593	147	50	394	162	-2	112	-110	117	128
Dec-96	81	542	1,396	1,211	2,257	1,996	1,998	1,574	1,379	763	698	540	762	725	307	122	12	0	16	15	0	259	0
Jun-97	166	548	943	2,069	1,672	2,292	1,562	2,525	1,265	1,264	1,164	832	541	173	368	319	0	110	0	200	0	0	5
Dec-97	125	580	1,457	1,135	2,965	1,592	2,585	1,125	945	382	1,266	247	544	95	165	5	65	61	218	0	30	0	0
Jun-98	75	654	1,589	3,861	2,400	4,352	1,757	2,449	1,099	1,762	540	1,218	19	890	12	20	8	130	96	0	0	0	35
Dec-98	101	604	1,343	1,971	2,313	2,925	2,944	1,572	2,329	718	923	472	398	178	716	33	39	0	0	0	0	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Jun-99	56	1,009	2,254	3,084	2,510	2,572	2,172	2,826	738	586	514	623	173	61	168	58	28	0	0	0	-3	0	41
Dec-99	118	644	1,801	1,564	4,185	2,030	2,384	960	910	272	637	1,088	852	127	112	18	56	0	0	43	0	0	80
Jun-00	165	1,014	1,422	3,012	2,562	3,181	1,616	2,220	343	1,527	1,533	306	110	70	449	186	281	0	-11	0	50	0	10
Dec-00	178	893	2,182	1,649	3,275	2,547	2,088	1,217	775	100	359	365	600	302	0	0	44	6	0	0	0	0	0
Jun-01	213	1,442	1,076	2,722	2,448	2,323	2,066	1,408	397	1,028	457	579	122	236	0	111	0	4	3	50	0	0	0
Dec-01	177	528	1,731	1,495	1,712	956	543	330	308	52	640	209	142	0	16	0	29	12	16	0	0	0	0
Jun-02	39	316	1,638	2,025	1,430	1,393	549	1,391	201	235	471	72	247	76	0	20	0	0	72	28	0	10	8
Dec-02	14	445	1,787	1,722	1,618	820	807	491	712	69	516	109	0	41	0	194	90	-4	0	13	0	0	0
Jun-03	192	976	1,403	1,281	1,063	1,446	673	843	429	452	230	45	0	10	50	0	0	3	0	0	900	0	0
Dec-03	138	195	1,059	1,364	1,967	2,167	948	749	398	416	14	345	0	87	115	91	25	0	0	0	0	0	14
Jun-04	18	126	904	1,073	1,146	1,385	446	1,161	1,156	404	245	596	181	12	0	0	0	38	60	0	0	0	0
Dec-04	25	105	943	1,380	1,040	854	2,202	974	337	380	35	182	467	0	2	24	49	0	0	60	0	0	30
Jun-05	31	140	890	1,634	1,536	2,255	800	933	812	326	132	-11	259	354	57	0	25	103	17	0	50	0	0
Dec-05	0	310	691	1,249	1,114	1,523	564	540	967	-60	491	20	35	252	102	0	300	115	0	0	0	0	0
Jun-06	0	108	875	1,769	1,532	1,678	1,132	1,587	1,116	716	116	305	113	139	27	0	0	0	54	19	0	0	0
Dec-06	101	183	529	1,388	2,224	2,518	1,015	1,477	441	866	112	96	129	110	119	88	0	0	0	0	23	0	0
Jun-07	41	70	779	2,056	1,678	3,019	1,460	949	748	411	172	712	146	30	42	0	66	28	0	78	0	0	0
Dec-07	212	451	1,420	1,453	2,019	1,514	1,682	892	1,583	558	822	310	159	40	170	47	72	80	19	205	0	0	0
Jun-08	401	585	800	1,684	2,424	1,654	2,232	1,545	693	758	2,165	351	154	22	621	76	0	404	0	0	0	0	0
Dec-08	55	172	1,293	1,716	2,644	2,216	2,176	1,094	733	841	1,052	120	380	0	-130	3	6	0	12	0	0	0	0
Jun-09	64	205	774	1,772	1,465	2,194	1,388	1,191	1,071	640	788	280	657	254	0	81	0	307	39	0	-2	0	60
Dec-09	21	638	1,191	1,844	3,329	1,619	1,569	1,620	2,135	1,114	955	235	30	286	140	325	208	0	-205	0	5	0	0
Jun-10	10	225	800	1,889	2,378	3,483	2,592	1,492	922	1,173	466	936	304	28	22	854	118	0	0	94	0	0	0
Dec-10	33	171	676	1,077	3,416	4,570	2,538	2,237	3,200	1,486	379	-15	1,057	575	200	0	0	0	0	206	0	0	246
Jun-11	12	560	390	495	2,850	3,853	2,416	3,517	1,132	280	312	599	880	529	5	144	36	360	0	0	0	4	0
Dec-11	70	782	914	742	3,528	5,582	2,759	588	2,466	533	1,259	353	94	324	267	0	1,081	0	0	12	0	0	263
Jun-12	7	364	695	1,547	5,089	4,600	3,109	3,059	2,473	552	140	208	0	0	8	425	-4	89	0	658	-2	30	
Dec-12	48	370	568	1,434	3,371	3,137	2,703	1,197	1,011	226	1,013	-3	238	-20	-120	0	241	0	-1	528	0		
Jun-13	11	206	723	2,776	2,010	4,521	2,251	1,605	1,387	397	51	383	0	126	134	69	0	0	54	0			
Dec-13	13	1,576	916	2,533	3,424	2,752	2,329	1,386	1,043	192	428	676	500	258	130	440	2	320	0				

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Jun-14	337	761	787	1,932	3,789	3,686	2,116	1,723	882	491	22	382	1,830	39	255	69	350	0					
Dec-14	355	503	1,685	2,401	1,843	1,328	2,978	846	991	481	1,229	724	-65	0	75	190	53						
Jun-15	20	703	1,244	2,223	3,717	2,382	765	684	434	1,037	1,692	437	0	0	100	715							
Dec-15	67	1,339	1,940	2,272	4,343	2,308	3,427	1,268	949	331	485	0	520	82	0								
Jun-16	8	361	873	2,974	1,973	2,249	4,795	1,980	786	536	2,015	482	0	0									
Dec-16	17	366	1,439	2,880	3,040	2,172	2,993	1,244	2,486	722	685	60	743										
Jun-17	8	519	1,278	2,600	3,433	1,709	3,346	1,724	659	325	999	1,038											
Dec-17	97	1,345	1,158	1,954	2,491	3,002	3,459	1,155	1,861	30	2,309												
Jun-18	11	237	1,224	2,227	3,871	4,133	3,071	3,683	645	522													
Dec-18	26	368	1,658	2,009	4,798	3,240	2,554	1,010	1,135														
Jun-19	389	566	1,794	3,601	2,893	1,568	1,330	2,840															
Dec-19	43	307	1,696	2,001	2,394	3,191	4,551																
Jun-20	892	633	2,053	2,638	2,229	1,938																	
Dec-20	16	332	1,485	1,870	3,976																		
Jun-21	38	691	1,242	1,780																			
Dec-21	79	387	2,017																				
Jun-22	12	282																					
Dec-22	78																						

Table 58: F3.1 Incremental Uninflated Settlements (\$'000s) – Development Half Year

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,160	0
Jun-89	0	20	5	17	0	0	0	0	0	0	0	0	7	0	0	0	0	51	0	0	0	9,610	2
Dec-89	19	38	59	0	0	35	0	20	0	0	0	50	0	0	0	0	0	0	0	0	500	9,038	176
Jun-90	0	0	0	158	17	205	0	0	20	0	0	50	0	0	0	0	0	0	0	0	67	11,764	684
Dec-90	805	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,947	1,609
Jun-91	58	0	344	0	885	2	0	70	0	0	0	0	0	0	0	0	0	0	0	0	52	11,257	1,536

Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-91	25	0	0	0	0	0	0	0	0	0	0	0	0	74	0	0	0	0	0	0	0	14,456	3,234
Jun-92	15	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104	14,860	3,899	
Dec-92	13	15	0	0	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,240	6,096
Jun-93	-7	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,142	7,159
Dec-93	0	0	0	0	0	0	0	148	0	0	70	-30	0	0	0	0	0	0	0	0	0	17,395	8,761
Jun-94	65	0	0	41	0	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0	0	16,795	5,900
Dec-94	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,565	14,737
Jun-95	140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	23,623	14,150
Dec-95	0	0	14	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	0	0	0	19,524	17,873
Jun-96	-7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,840	12,940
Dec-96	0	0	0	6	220	322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,201	18,724
Jun-97	-5	10	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,068	15,422
Dec-97	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,679	17,740
Jun-98	0	25	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,001	12,657
Dec-98	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,613	19,129
Jun-99	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,493	18,075
Dec-99	0	60	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,948	24,200
Jun-00	-199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,845	20,575
Dec-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,580	27,026
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,686	17,717
Dec-01	29	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	8,931	27,611
Jun-02	-8	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	10,258	17,374
Dec-02	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,473	25,126
Jun-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,995	16,426
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,091	18,870
Jun-04	0	0	181	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,133	12,617
Dec-04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,089	14,158

Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total	
Jun-05	0	0	0	0	0	0	0	0	0	0	0	0	0									10,342	9,219	
Dec-05	0	0	0	0	0	0	0	0	0	0	0	0										8,214	11,811	
Jun-06	10	0	0	0	0	0	0	0	0	0	0											11,294	8,668	
Dec-06	0	0	0	-95	0	0	0	0	0	0	0											11,321	10,755	
Jun-07	0	0	0	0	0	0	0	0	0	0	0											12,486	8,602	
Dec-07	0	0	0	0	0	0	0	0	0	0	0											13,710	11,393	
Jun-08	50	0	0	55	35	0	0																16,709	10,306
Dec-08	0	0	0	0	0	0	0																14,382	10,705
Jun-09	0	0	0	0	0																		13,228	10,403
Dec-09	0	0	0	0																			17,057	12,955
Jun-10	0	0	0																				17,784	12,316
Dec-10	0	0																					22,052	12,997
Jun-11	0																						18,374	11,808
Dec-11																							21,618	15,155
Jun-12																							23,048	10,713
Dec-12																							15,939	15,015
Jun-13																							16,704	19,164
Dec-13																							18,919	18,650
Jun-14																							19,451	22,897
Dec-14																							15,615	25,234
Jun-15																							16,153	17,560
Dec-15																							19,333	22,697
Jun-16																							19,033	18,958
Dec-16																							18,849	19,489
Jun-17																							17,637	16,679
Dec-17																							18,860	21,327
Jun-18																							19,625	13,017

## Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-18																						16,798	16,163
Jun-19																						14,980	17,239
Dec-19																						14,182	19,691
Jun-20																						10,383	22,483
Dec-20																						7,679	24,507
Jun-21																						3,751	18,940
Dec-21																						2,483	20,051
Jun-22																						295	14,629
Dec-22																						78	24,269

Table 59: F3.2 Inflated Payment Per Settlement (\$'000s) – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-88	0	0	0	0	70	9	8	6	7	4	40	2	18	0	18	0	0	0	0	0	3	0	0
Jun-89	0	3	7	10	8	16	12	16	19	14	11	14	0	15	8	6	0	3	0	1	2	1	0
Dec-89	0	6	6	6	10	10	14	14	16	9	17	5	5	2	4	1	3	2	0	1	1	0	1
Jun-90	0	4	8	11	9	18	8	22	4	12	11	6	9	3	3	3	2	2	0	5	2	8	0
Dec-90	2	2	9	12	16	16	12	8	16	6	13	1	1	3	7	0	4	3	0	0	0	1	0
Jun-91	1	4	11	10	19	12	7	10	14	9	7	3	4	2	1	2	6	3	4	0	0	5	1
Dec-91	2	4	10	12	17	5	17	33	14	8	13	11	0	7	5	4	10	2	0	0	1	0	0
Jun-92	1	5	12	9	7	18	18	14	15	20	10	6	6	5	5	0	2	4	0	0	0	0	2
Dec-92	2	4	10	15	23	14	28	4	12	8	4	3	2	2	0	2	1	0	0	0	0	0	0
Jun-93	0	3	7	21	19	19	11	15	15	6	2	6	2	4	6	2	2	1	2	1	0	0	0
Dec-93	1	3	14	15	18	12	14	10	13	5	10	4	3	2	1	1	5	1	1	0	0	0	0
Jun-94	0	5	10	20	12	15	11	9	4	5	4	6	3	5	3	1	0	0	1	0	0	0	0
Dec-94	1	5	12	14	17	11	16	8	11	7	3	6	6	4	1	1	2	1	0	3	0	0	0
Jun-95	1	3	7	16	13	15	12	11	18	9	5	7	2	5	2	1	2	1	1	1	0	0	0
Dec-95	2	5	13	11	14	11	12	11	13	15	10	2	6	2	2	1	0	0	0	2	0	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Jun-96	2	4	6	14	9	15	11	17	9	8	4	10	1	3	1	0	2	1	0	1	-1	1	1
Dec-96	1	4	10	8	15	14	13	10	9	5	4	3	5	4	2	1	0	0	0	0	0	1	0
Jun-97	1	4	6	14	11	15	10	16	8	8	7	5	3	1	2	2	0	1	0	1	0	0	0
Dec-97	1	4	10	8	20	11	17	7	6	2	8	1	3	1	1	0	0	0	1	0	0	0	0
Jun-98	0	4	10	23	14	25	10	14	6	9	3	6	0	4	0	0	0	1	0	0	0	0	0
Dec-98	1	4	9	13	15	19	19	10	14	4	6	3	2	1	4	0	0	0	0	0	0	0	0
Jun-99	0	6	13	17	14	14	12	15	4	3	3	3	1	0	1	0	0	0	0	0	0	0	0
Dec-99	1	4	12	10	27	13	15	6	6	2	4	6	5	1	1	0	0	0	0	0	0	0	0
Jun-00	1	6	9	18	15	18	9	13	2	8	8	2	1	0	2	1	1	0	0	0	0	0	0
Dec-00	1	6	14	11	20	16	13	7	5	1	2	2	3	2	0	0	0	0	0	0	0	0	0
Jun-01	1	10	7	18	16	15	13	9	2	6	3	3	1	1	0	1	0	0	0	0	0	0	0
Dec-01	2	5	17	15	17	9	5	3	3	0	6	2	1	0	0	0	0	0	0	0	0	0	0
Jun-02	0	3	16	20	14	13	5	13	2	2	4	1	2	1	0	0	0	0	0	0	0	0	0
Dec-02	0	5	19	18	17	8	8	5	7	1	5	1	0	0	0	2	1	0	0	0	0	0	0
Jun-03	2	11	16	14	11	15	7	8	4	4	2	0	0	0	0	0	0	0	0	0	6	0	0
Dec-03	2	2	12	15	21	23	10	7	4	4	0	3	0	1	1	1	0	0	0	0	0	0	0
Jun-04	0	1	10	12	12	15	5	12	12	4	2	5	2	0	0	0	0	0	0	0	0	0	0
Dec-04	0	1	12	16	12	9	24	11	4	4	0	2	4	0	0	0	0	0	0	0	1	0	0
Jun-05	0	2	10	18	16	23	8	9	8	3	1	0	2	3	0	0	0	1	0	0	0	0	0
Dec-05	0	4	8	14	13	17	6	6	10	-1	5	0	0	2	1	0	3	1	0	0	0	0	0
Jun-06	0	1	8	17	14	15	10	13	9	6	1	2	1	1	0	0	0	0	0	0	0	0	0
Dec-06	1	2	6	15	23	26	10	14	4	8	1	1	1	1	1	1	0	0	0	0	0	0	0
Jun-07	0	1	9	22	18	30	14	9	7	4	2	6	1	0	0	0	1	0	0	1	0	0	0
Dec-07	2	4	13	13	17	12	13	7	12	4	6	2	1	0	1	0	0	1	0	1	0	0	0
Jun-08	3	5	6	13	18	12	16	11	5	5	14	2	1	0	4	0	0	2	0	0	0	0	0
Dec-08	0	1	10	13	20	16	15	8	5	5	7	1	2	0	-1	0	0	0	0	0	0	0	0
Jun-09	1	2	6	14	11	17	10	9	8	5	6	2	5	2	0	1	0	2	0	0	0	0	0
Dec-09	0	5	10	14	26	12	12	12	15	8	7	2	0	2	1	2	1	0	-1	0	0	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Jun-10	0	2	6	14	17	24	17	10	6	8	3	6	2	0	0	5	1	0	0	1	0	0	0
Dec-10	0	1	5	7	22	29	16	14	20	9	2	0	6	3	1	0	0	0	0	1	0	0	1
Jun-11	0	4	3	3	19	26	17	24	8	2	2	4	6	3	0	1	0	2	0	0	0	0	0
Dec-11	1	6	6	5	24	39	19	4	16	3	8	2	1	2	2	0	7	0	0	0	0	0	1
Jun-12	0	2	4	9	29	26	17	17	13	3	1	1	0	0	0	2	0	0	0	3	0	0	0
Dec-12	0	2	4	9	21	20	16	7	6	1	6	0	1	0	-1	0	1	0	0	3	0	0	0
Jun-13	0	1	5	18	13	28	14	10	8	2	0	2	0	1	1	0	0	0	0	0	0	0	0
Dec-13	0	11	6	17	22	17	15	9	7	1	3	4	3	1	1	2	0	2	0	2	0	0	0
Jun-14	2	5	5	11	22	21	12	10	5	3	0	2	9	0	1	0	2	0	0	0	0	0	0
Dec-14	2	3	11	15	12	8	19	5	6	3	7	4	0	0	0	1	0	0	0	0	0	0	0
Jun-15	0	4	8	14	23	15	5	4	3	6	9	2	0	0	1	4	0	0	0	0	0	0	0
Dec-15	0	7	10	12	23	12	18	6	5	2	2	0	2	0	0	0	0	0	0	0	0	0	0
Jun-16	0	2	6	20	13	15	31	12	5	3	12	3	0	0	0	0	0	0	0	0	0	0	0
Dec-16	0	2	9	18	18	13	18	7	14	4	4	0	4	0	0	0	0	0	0	0	0	0	0
Jun-17	0	3	8	17	22	11	20	10	4	2	6	6	0	0	0	0	0	0	0	0	0	0	0
Dec-17	1	10	8	13	17	20	23	7	12	0	14	0	0	0	0	0	0	0	0	0	0	0	0
Jun-18	0	1	7	13	21	23	17	20	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-18	0	2	10	11	27	18	14	5	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-19	3	4	11	22	17	9	8	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-19	0	2	11	12	15	19	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-20	6	4	13	16	14	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-20	0	2	9	11	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-21	0	4	7	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-21	0	2	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun-22	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec-22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Appendix F Claim payments

**Table 60: F3.2 Inflated Payment Per Settlement (\$'000s) – Development Half Year**

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-88	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	187	0
Jun-89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	168	0
Dec-89	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	3	137	4
Jun-90	0	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	153	13
Dec-90	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	143	91
Jun-91	1	0	4	0	9	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	147	34
Dec-91	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	176	61
Jun-92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	160	66
Dec-92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	136	97
Jun-93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	143	109
Dec-93	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	132	156
Jun-94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	115	77
Dec-94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	129	188
Jun-95	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	132	151
Dec-95	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	133	196
Jun-96	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	119	116
Dec-96	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	155
Jun-97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	115	123
Dec-97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104	128
Jun-98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	130	91
Dec-98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	125	136
Jun-99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	105	127
Dec-99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112	162
Jun-00	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	115	134
Dec-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	102	172
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106	110
Dec-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87	171

Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		96	115
Dec-02	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		96	156
Jun-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		102	114
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		106	142
Jun-04	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		94	101
Dec-04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		101	111
Jun-05	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		104	78
Dec-05	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		89	106
Jun-06	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		99	87
Dec-06	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		113	100
Jun-07	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		124	80
Dec-07	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		112	113
Jun-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		119	104
Dec-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		103	104
Jun-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		100	100
Dec-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		128	115
Jun-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		122	101
Dec-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		140	103
Jun-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		123	91
Dec-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		147	113
Jun-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		128	78
Dec-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		98	105
Jun-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		102	127
Dec-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		120	124
Jun-14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		110	151
Dec-14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		97	162
Jun-15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		97	110
Dec-15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		102	140

## Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-16																						121	114
Dec-16																						112	118
Jun-17																						108	101
Dec-17																						125	129
Jun-18																						108	80
Dec-18																						94	97
Jun-19																						90	107
Dec-19																						86	117
Jun-20																						65	132
Dec-20																						44	145
Jun-21																						21	111
Dec-21																						14	115
Jun-22																						2	84
Dec-22																						0	139

Table 61: F3.3 Average: Inflated Payments per Claim (\$'000s) – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Selected																					
Pre Legislation	1	3	10	15	21	17	13	11	8	7	5	4	3	3	2	1	1	0	0	0	
Post Legislation	1	3	10	15	21	17	13	11	8	7	5	4	3	3	2	1	1	0	0	0	

Table 62: F3.3 Average: Inflated Payments per Claim (\$'000s) – Development Half Year

Accident Half-year	21	22	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail
Selected																					
Pre Legislation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Post Legislation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Appendix F Claim payments

**Table 63: F3.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	0	0	1,211	163	146	99	112	72	688	27	308	0	305	0	0
Jun-89	5	542	1,049	1,479	1,271	2,479	1,900	2,501	3,031	2,244	1,679	2,240	37	2,378	1,245	884	40
Dec-89	18	1,004	1,049	959	1,761	1,646	2,323	2,364	2,709	1,544	3,000	805	900	259	636	253	577
Jun-90	32	710	1,629	2,167	1,836	3,537	1,566	4,493	824	2,467	2,115	1,107	1,788	514	624	599	390
Dec-90	352	313	1,719	2,231	2,885	2,975	2,151	1,483	2,916	1,119	2,298	171	205	511	1,225	43	775
Jun-91	207	750	2,111	1,878	3,616	2,211	1,278	1,983	2,592	1,802	1,428	514	819	402	123	314	1,090
Dec-91	351	912	2,165	2,601	3,624	1,043	3,497	6,997	3,001	1,756	2,751	2,212	26	1,501	954	784	2,047
Jun-92	321	1,206	2,732	2,063	1,740	4,241	4,304	3,286	3,395	4,590	2,274	1,343	1,458	1,065	1,069	86	407
Dec-92	520	832	2,322	3,363	5,378	3,309	6,519	861	2,649	1,903	915	630	448	508	2	399	329
Jun-93	116	765	1,906	5,739	5,130	5,196	2,934	4,092	4,228	1,609	609	1,649	448	1,071	1,650	635	542
Dec-93	355	903	4,527	4,819	5,686	3,834	4,565	3,080	4,065	1,478	3,063	1,302	960	569	255	441	1,521
Jun-94	99	1,799	3,440	6,958	4,187	5,273	3,987	3,002	1,528	1,831	1,308	2,162	951	1,753	1,139	333	28
Dec-94	537	1,939	4,435	5,192	6,300	3,995	6,032	2,830	4,078	2,728	1,287	2,146	2,111	1,447	545	445	577
Jun-95	304	1,426	2,864	6,405	5,456	6,154	4,771	4,446	7,276	3,569	2,205	3,008	745	2,204	784	299	849
Dec-95	545	1,512	4,448	3,599	4,606	3,790	4,026	3,785	4,232	5,100	3,343	722	1,932	616	623	481	129
Jun-96	979	1,695	2,440	5,519	3,523	5,836	4,385	6,634	3,414	3,132	1,637	4,086	512	1,189	293	99	771
Dec-96	198	1,304	3,250	2,828	5,199	4,665	4,497	3,465	3,025	1,648	1,472	1,123	1,528	1,442	609	238	23
Jun-97	400	1,276	2,201	4,766	3,907	5,160	3,440	5,540	2,732	2,663	2,421	1,669	1,075	343	721	606	0
Dec-97	291	1,354	3,356	2,651	6,675	3,506	5,672	2,429	1,991	794	2,539	491	1,080	186	312	10	121
Jun-98	175	1,506	3,712	8,692	5,284	9,547	3,792	5,160	2,284	3,535	1,072	2,418	37	1,688	23	37	15
Dec-98	232	1,411	3,022	4,341	5,074	6,315	6,204	3,269	4,672	1,427	1,832	925	755	338	1,328	59	68
Jun-99	131	2,272	4,963	6,766	5,419	5,418	4,517	5,670	1,467	1,163	1,008	1,183	328	114	303	102	46
Dec-99	265	1,418	3,952	3,376	8,817	4,220	4,784	1,907	1,807	533	1,209	2,064	1,579	230	197	30	93
Jun-00	363	2,224	3,070	6,347	5,327	6,382	3,211	4,408	671	2,899	2,907	567	198	123	754	310	471
Dec-00	390	1,928	4,597	3,428	6,570	5,063	4,146	2,386	1,471	189	667	659	1,055	507	0	0	71
Jun-01	460	3,038	2,237	5,462	4,866	4,610	4,049	2,672	753	1,907	824	1,017	206	394	0	179	0
Dec-01	374	1,097	3,474	2,971	3,398	1,873	1,030	625	571	94	1,125	352	237	0	26	0	43

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-02	81	633	3,257	4,019	2,803	2,645	1,041	2,580	362	414	791	119	413	122	0	30	0
Dec-02	28	885	3,547	3,375	3,072	1,554	1,497	885	1,252	115	860	183	0	4,183	0	282	128
Jun-03	381	1,938	2,750	2,431	2,015	2,682	1,215	1,482	720	752	386	71	0	15	73	0	0
Dec-03	274	383	2,011	2,586	3,647	3,910	1,666	1,258	664	698	22	546	0	127	163	126	34
Jun-04	35	240	1,714	1,989	2,069	2,435	750	1,935	1,938	649	389	892	265	17	0	0	0
Dec-04	47	199	1,749	2,491	1,830	1,435	3,670	1,632	541	602	52	265	663	0	3	32	63
Jun-05	58	259	1,605	2,873	2,581	3,758	1,340	1,499	1,287	489	192	-15	357	478	75	0	31
Dec-05	0	559	1,216	2,098	1,856	2,553	907	856	1,449	-88	697	28	47	335	132	0	375
Jun-06	0	189	1,471	2,947	2,568	2,696	1,792	2,377	1,629	1,016	160	411	150	179	34	0	0
Dec-06	177	307	881	2,326	3,573	3,988	1,520	2,154	626	1,195	150	127	167	138	149	111	0
Jun-07	69	117	1,306	3,303	2,657	4,522	2,130	1,348	1,032	554	228	921	183	38	53	0	81
Dec-07	354	756	2,282	2,302	3,024	2,208	2,388	1,230	2,136	740	1,063	389	199	52	213	58	86
Jun-08	673	940	1,267	2,522	3,536	2,348	3,080	2,084	918	980	5,384	2,939	196	28	4,655	91	0
Dec-08	88	272	1,936	2,504	3,753	3,057	2,936	1,450	948	1,053	1,315	153	476	0	-156	4	7
Jun-09	102	307	1,130	2,515	2,021	2,959	1,840	1,540	1,342	800	1,002	351	809	305	0	95	0
Dec-09	32	931	1,691	2,544	4,491	2,145	2,030	2,030	2,669	1,417	1,195	289	36	340	165	381	243
Jun-10	15	319	1,103	2,548	3,152	4,505	3,248	1,865	1,173	1,469	574	1,125	361	33	25	999	136
Dec-10	47	236	912	1,428	4,418	5,728	3,173	2,846	4,007	1,829	456	-18	1,246	674	234	0	0
Jun-11	16	755	517	640	3,573	4,817	3,075	4,405	1,394	336	371	706	1,032	618	6	163	40
Dec-11	94	1,036	1,182	930	4,411	7,102	3,455	723	2,967	634	14,983	414	110	373	303	0	1,183
Jun-12	9	471	871	1,934	6,475	5,761	3,827	3,680	2,939	651	164	244	0	0	9	465	-5
Dec-12	62	464	710	1,825	4,221	3,860	3,251	1,423	1,192	264	1,185	-3	269	-22	-131	0	257
Jun-13	13	258	920	3,476	2,474	5,439	2,675	1,893	1,626	464	59	434	0	138	143	74	0
Dec-13	16	2,006	1,147	3,117	4,119	3,271	5,855	1,625	1,220	221	485	755	547	276	139	459	2
Jun-14	429	953	969	2,325	4,504	4,348	2,481	2,015	1,015	556	24	418	1,951	42	266	71	354
Dec-14	444	619	2,027	2,854	2,173	1,557	3,483	973	1,124	537	1,345	771	6,327	0	77	192	53
Jun-15	25	846	1,479	2,622	4,359	2,786	880	776	484	1,135	1,804	466	0	0	101	715	154
Dec-15	81	1,591	2,288	2,665	5,080	8,751	3,884	1,416	1,039	353	517	0	535	83	0	292	177

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-16	10	426	1,024	3,478	2,270	2,549	5,356	2,167	838	572	2,102	496	0	0	387	235	143
Dec-16	20	430	1,683	3,313	3,446	2,426	3,275	1,326	2,650	754	705	61	743	516	414	252	153
Jun-17	10	607	1,470	2,947	3,834	1,870	3,567	4,435	687	334	1,011	1,038	614	492	395	240	146
Dec-17	113	1,547	1,313	2,182	2,725	3,200	3,688	1,205	1,915	30	2,309	1,393	1,115	892	714	433	263
Jun-18	13	268	1,367	2,437	4,127	4,406	3,204	3,789	653	522	1,044	837	671	538	432	263	160
Dec-18	30	411	1,814	2,142	5,115	3,380	2,628	1,022	1,135	2,840	2,273	1,819	1,456	1,165	932	566	343
Jun-19	435	619	1,912	3,839	3,018	1,614	1,345	2,840	1,469	1,178	945	758	608	487	391	238	144
Dec-19	47	327	1,808	2,087	2,463	3,227	4,551	1,789	1,435	1,151	923	740	594	476	382	232	141
Jun-20	951	675	2,142	2,714	2,254	1,938	2,186	1,753	1,406	1,127	904	725	581	466	374	227	138
Dec-20	17	347	1,528	1,891	3,976	3,035	2,461	1,997	1,625	1,327	1,088	896	742	619	520	363	267
Jun-21	39	711	1,257	1,780	3,700	3,121	2,530	2,053	1,670	1,363	1,116	919	761	633	532	370	272
Dec-21	82	391	2,017	2,908	4,034	3,392	2,747	2,226	1,808	1,473	1,205	989	817	679	568	392	285
Jun-22	13	282	2,162	3,285	4,556	3,815	3,084	2,495	2,023	1,645	1,342	1,099	905	749	624	426	305
Dec-22	78	460	1,803	2,741	3,803	3,205	2,598	2,107	1,713	1,397	1,144	941	778	648	543	377	276

Table 64: F3.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-88	0	0	0	59	0	0	0	0	0	0	44	0	0	0	0	3,235	0
Jun-89	419	12	85	299	141	54	0	42	10	34	0	0	0	0	93	26,193	0
Dec-89	302	56	133	120	57	113	42	81	123	0	0	69	0	38	674	23,615	0
Jun-90	311	58	1,014	374	1,508	0	0	0	0	313	34	402	0	0	201	30,613	0
Dec-90	583	51	22	14	248	13	1,674	0	0	0	0	0	0	0	0	25,977	0
Jun-91	511	857	19	15	897	103	117	0	683	0	1,680	4	0	126	64	28,192	0
Dec-91	322	0	2	130	45	0	50	0	0	0	0	0	0	0	111	36,882	0
Jun-92	883	0	0	104	0	542	30	0	0	0	11	0	0	0	126	37,277	0
Dec-92	54	0	0	71	40	0	25	28	0	0	90	0	0	0	0	31,195	0

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Jun-93	346	591	189	0	93	137	-13	87	0	0	0	0	0	0	0	39,748	0
Dec-93	222	299	8	0	0	28	0	0	0	0	0	0	0	238	60	42,279	0
Jun-94	99	224	139	0	0	0	121	0	0	68	0	0	0	0	31	40,463	0
Dec-94	335	42	1,131	38	14	0	0	176	0	0	0	0	0	0	0	48,360	0
Jun-95	551	285	406	151	0	7	246	0	0	0	0	0	0	0	28	54,440	0
Dec-95	0	66	825	0	0	0	0	0	23	0	0	0	0	75	0	44,478	0
Jun-96	307	-4	207	-198	205	215	-12	0	0	0	0	0	0	0	0	46,864	0
Dec-96	0	30	27	0	435	0	0	0	0	9	320	458	0	0	0	37,792	0
Jun-97	204	0	352	0	0	8	-7	16	64	0	0	0	0	0	0	39,556	0
Dec-97	110	384	0	50	0	0	144	0	0	0	0	0	0	0	0	34,146	0
Jun-98	229	161	0	0	0	55	0	36	18	0	0	0	0	0	0	49,478	0
Dec-98	0	0	0	0	0	0	0	0	0	0	0	47	0	0	0	41,317	0
Jun-99	0	0	0	-5	0	60	31	0	0	0	0	0	0	0	0	40,956	0
Dec-99	0	0	68	0	0	114	0	81	0	11	0	0	0	0	0	36,753	0
Jun-00	0	-18	0	73	0	14	-269	0	0	0	0	0	0	0	0	40,031	0
Dec-00	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,134	0
Jun-01	6	4	71	0	0	0	0	0	0	0	0	0	0	0	0	32,756	0
Dec-01	18	23	0	0	0	0	37	0	0	0	0	0	0	0	7	17,373	0
Jun-02	0	99	37	0	13	10	-10	0	0	0	0	0	54	0	0	19,513	0
Dec-02	-6	0	17	0	0	0	38	0	0	0	0	0	0	0	0	21,895	0
Jun-03	4	0	0	1,128	0	0	0	0	0	0	0	0	0	0	0	18,044	0
Dec-03	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	18,131	0
Jun-04	49	75	0	0	0	0	0	0	213	0	0	0	0	0	0	15,653	0
Dec-04	0	0	76	0	0	36	0	0	0	0	0	0	0	0	0	15,385	0
Jun-05	12,632	22	0	62	0	0	0	0	0	0	0	0	0	0	0	29,582	0
Dec-05	146	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,165	0
Jun-06	0	66	23	0	0	0	11	0	0	0	0	0	0	0	0	17,719	0
Dec-06	0	0	0	27	0	0	0	0	0	-104	0	0	0	0	0	17,512	0

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Jun-07	34	0	91	0	0	0	0	0	0	0	0	0	0	0	0	18,668	0
Dec-07	95	23	241	0	0	0	0	0	0	0	0	0	0	0	0	19,837	0
Jun-08	477	0	0	0	0	0	55	0	0	57	36	0	0	0	0	32,265	0
Dec-08	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	19,810	0
Jun-09	359	45	0	-2	0	64	0	0	0	0	0	0	0	0	0	17,586	0
Dec-09	0	-232	4,244	5	0	0	0	0	0	0	0	0	0	0	0	26,645	0
Jun-10	0	0	102	0	0	0	0	0	0	0	0	0	0	0	0	22,754	0
Dec-10	0	0	220	0	0	253	0	0	2	1	1	0	0	0	0	27,694	4
Jun-11	394	0	0	0	4	0	0	3	2	1	1	0	0	0	0	22,869	7
Dec-11	0	0	13	0	0	263	4	3	2	1	1	0	0	0	0	40,189	11
Jun-12	95	0	677	-2	30	9	5	3	2	1	1	0	0	0	0	28,318	23
Dec-12	0	-1	534	0	13	8	5	3	2	1	1	0	0	0	0	19,394	33
Jun-13	0	55	0	21	13	8	5	3	2	1	1	0	0	0	0	20,196	55
Dec-13	324	0	34	20	12	8	5	3	2	1	1	0	0	0	0	25,670	86
Jun-14	0	61	37	23	14	8	5	3	2	1	1	0	0	0	0	22,876	156
Dec-14	92	56	34	21	13	8	5	3	2	1	1	0	0	0	0	24,790	234
Jun-15	93	57	35	21	13	8	5	3	2	1	1	0	0	0	0	18,868	392
Dec-15	108	66	40	24	15	9	5	3	2	1	1	0	0	0	0	29,028	744
Jun-16	87	53	32	20	12	7	4	3	2	1	1	0	0	0	0	22,273	986
Dec-16	93	57	34	21	13	8	5	3	2	1	1	0	0	0	0	22,402	1,571
Jun-17	89	54	33	20	12	7	4	3	2	1	1	0	0	0	0	23,922	2,113
Dec-17	160	97	59	36	22	13	8	5	3	2	1	1	0	0	0	25,444	5,216
Jun-18	97	59	36	22	13	8	5	3	2	1	1	0	0	0	0	24,979	4,193
Dec-18	208	126	77	47	28	17	10	6	4	2	1	1	1	0	0	29,599	11,922
Jun-19	88	53	32	20	12	7	4	3	2	1	1	0	0	0	0	22,062	6,441
Dec-19	86	52	32	19	12	7	4	3	2	1	1	0	0	0	0	22,592	8,082
Jun-20	84	51	31	19	11	7	4	3	2	1	1	0	0	0	0	20,776	10,103
Dec-20	209	174	152	51	12	7	5	3	2	1	1	0	0	0	0	23,317	15,558

## Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Jun-21	212	175	153	51	13	8	5	3	2	1	1	0	0	0	0	23,450	19,663
Dec-21	220	180	156	53	14	8	5	3	2	1	1	0	0	0	0	26,656	24,166
Jun-22	232	188	161	56	15	9	6	3	2	1	1	0	0	0	0	29,487	29,192
Dec-22	214	177	154	52	13	8	5	3	2	1	1	0	0	0	0	25,244	25,165

## Legal payments PPCI model

WorkCover Tasmania

Insurer segment

Legal Claims

Modelled per LI claim

**Table 65: F4.1 Incremental Uninflated Payments (\$'000s) – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-88	0	0	11	9	15	9	20	3	6	4	6	11	0	2	47	2	3	1	1	0	7	1	0
Jun-89	0	72	61	124	97	116	100	154	170	152	26	56	30	71	33	33	22	22	14	12	20	10	6
Dec-89	65	93	173	158	143	104	147	104	202	58	75	65	42	46	44	25	37	14	50	12	5	11	4
Jun-90	60	234	172	122	90	114	85	158	133	280	127	104	137	71	46	67	66	45	21	38	25	66	6
Dec-90	85	188	198	124	106	74	150	73	109	171	96	118	50	33	59	37	21	71	17	64	6	37	2
Jun-91	80	166	173	142	129	190	111	140	83	86	93	110	65	116	35	43	90	31	69	0	60	95	12
Dec-91	96	186	188	120	167	173	271	145	197	153	101	131	50	117	94	111	24	15	4	12	14	4	1
Jun-92	77	199	161	267	168	274	361	221	226	232	132	130	143	123	39	30	32	44	0	17	31	4	9
Dec-92	75	229	178	144	367	195	250	118	246	139	148	0	21	84	18	36	0	7	0	1	6	0	0
Jun-93	113	372	223	283	246	270	221	236	235	90	199	169	110	34	59	34	22	29	-45	12	-11	8	
Dec-93	163	253	338	238	302	358	315	340	255	222	183	181	111	72	41	73	111	11	-8	1	75	7	2
Jun-94	198	405	281	316	297	327	337	252	175	168	130	133	60	87	40	24	18	4	1	5	6	0	1
Dec-94	217	422	317	338	413	287	372	290	348	229	119	99	137	56	28	33	36	14	12	7	0	7	0
Jun-95	267	449	374	428	389	471	366	397	494	276	195	298	113	85	60	124	32	39	11	3	23	0	3

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-95	228	406	330	371	360	303	320	259	280	311	151	74	164	68	36	45	15	4	30	14	1	0	1
Jun-96	222	487	405	418	398	459	491	373	279	221	140	175	23	35	20	9	16	20	5	11	8	11	22
Dec-96	234	446	428	391	402	413	308	278	227	180	123	93	52	23	44	13	17	7	4	6	28	49	0
Jun-97	223	505	431	448	423	386	373	371	176	164	110	108	39	13	18	10	15	11	23	13	5	0	3
Dec-97	235	498	434	483	387	300	255	179	156	90	102	102	59	31	13	15	6	25	27	23	28	0	10
Jun-98	252	735	550	587	461	459	313	337	199	155	102	70	19	49	23	29	17	12	28	1	3	11	8
Dec-98	311	665	483	423	448	457	334	190	160	105	55	75	29	64	66	15	1	2	0	1	0	0	0
Jun-99	409	864	540	721	412	349	277	247	75	86	131	62	37	47	25	15	16	11	15	10	35	6	6
Dec-99	352	706	620	479	471	321	249	97	118	41	72	58	41	24	12	20	16	11	25	14	13	1	7
Jun-00	393	928	570	517	403	311	187	193	103	172	137	82	44	46	61	41	18	-14	1	3	12	69	6
Dec-00	465	792	540	315	373	263	186	154	136	90	26	29	81	67	3	-16	3	1	3	1	0	0	0
Jun-01	418	840	466	467	346	302	212	173	93	100	63	100	28	28	8	12	7	1	4	2	0	0	0
Dec-01	370	618	481	332	302	200	118	91	68	104	99	31	13	2	5	8	14	1	4	0	0	0	1
Jun-02	325	698	423	326	206	278	105	104	95	43	32	22	15	13	8	1	7	3	7	2	7	2	0
Dec-02	326	590	452	349	246	159	106	113	69	34	29	12	20	38	1	6	8	3	0	6	5	9	3
Jun-03	281	509	505	338	246	154	74	82	53	51	33	15	19	14	6	8	13	26	9	7	82	0	0
Dec-03	243	529	435	310	209	176	210	55	38	56	12	16	3	5	12	8	0	0	6	0	0	1	0
Jun-04	252	544	333	258	232	191	133	92	83	91	35	36	7	9	8	14	65	54	1	0	0	0	0
Dec-04	302	433	374	359	253	188	184	81	20	15	25	28	21	1	12	0	5	1	2	3	3	0	0
Jun-05	330	614	433	368	252	202	149	129	91	58	48	17	22	35	25	46	61	204	6	7	13	1	0
Dec-05	309	529	361	270	188	124	84	63	70	23	28	19	7	20	11	18	3	5	0	1	4	0	0
Jun-06	252	532	393	316	217	230	226	167	37	31	18	24	17	18	16	3	3	0	3	2	1	0	0
Dec-06	276	486	396	342	277	160	86	78	40	26	24	12	21	19	40	14	-16	1	11	12	3	3	7
Jun-07	265	495	370	337	187	165	86	91	59	35	43	34	33	10	16	3	20	6	7	2	0	0	0
Dec-07	275	580	449	302	307	165	106	108	208	70	68	56	42	21	29	22	23	5	7	6	0	0	0
Jun-08	284	644	409	453	304	281	139	148	121	125	309	275	53	161	173	36	98	311	2	1	0	2	4
Dec-08	299	614	500	347	305	181	199	119	114	105	34	20	14	7	13	9	2	0	5	0	0	0	0
Jun-09	242	598	393	234	234	226	140	157	158	154	61	58	36	26	18	28	4	28	0	0	0	0	0
Dec-09	271	498	373	301	282	154	255	226	209	178	120	8	39	38	21	58	40	18	11	12	107	0	0
Jun-10	229	532	369	336	281	397	281	180	117	175	62	75	23	20	20	23	75	7	3	4	27	6	3

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-10	297	864	695	598	621	517	354	217	204	71	43	39	40	15	28	4	14	0	11	15	27	47	56
Jun-11	319	945	600	610	624	515	342	260	142	115	108	101	99	39	28	12	23	4	0	-5	0	1	0
Dec-11	354	783	611	554	575	426	271	116	144	842	3,182	75	51	45	31	28	16	3	0	1	19	3	4
Jun-12	394	1,121	874	750	788	538	384	247	207	64	37	48	27	36	75	15	13	19	44	146	4	10	
Dec-12	425	1,069	867	677	633	359	290	158	395	133	71	15	28	23	30	11	0	1	-1	9	8		
Jun-13	506	1,249	946	845	671	508	308	290	79	52	50	30	21	43	24	32	3	14	7	7			
Dec-13	609	1,442	730	613	513	413	332	115	156	38	91	40	54	43	25	5	19	9	0				
Jun-14	614	1,251	728	689	663	467	199	114	69	112	47	79	94	24	27	57	10	0					
Dec-14	627	1,144	816	606	453	307	247	132	102	93	94	90	257	18	25	7	7						
Jun-15	688	1,393	802	620	323	226	164	175	109	121	110	72	52	86	37	40							
Dec-15	780	1,438	862	648	541	265	230	155	130	72	81	44	60	31	23								
Jun-16	730	1,266	728	722	597	382	326	236	148	60	143	18	15	34									
Dec-16	542	1,146	825	673	491	292	408	173	165	47	58	26	37										
Jun-17	533	1,317	785	659	436	350	264	321	126	100	88	42											
Dec-17	512	1,122	639	521	438	361	208	119	97	138	129												
Jun-18	632	1,318	838	864	605	475	401	316	136	147													
Dec-18	661	1,506	1,064	755	687	524	329	195	216														
Jun-19	712	1,566	837	722	460	310	269	251															
Dec-19	926	1,507	953	552	520	391	435																
Jun-20	767	1,450	832	767	594	415																	
Dec-20	728	1,418	1,038	788	849																		
Jun-21	637	1,703	1,094	982																			
Dec-21	727	1,694	1,177																				
Jun-22	557	1,807																					
Dec-22	769																						

Appendix F Claim payments

**Table 66: F4.1 Incremental Uninflated Payments (\$'000s) – Development Half Year**

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total	
Dec-88	1	0	1	3	6	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	171	0	
Jun-89	0	2	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,409	0	
Dec-89	31	3	8	1	0	4	1	0	4	0	3	4	0	0	1	0	0	0	0	0	19	1,757	147	
Jun-90	1	2	3	2	4	12	0	2	2	0	0	3	0	0	0	0	0	0	0	2	0	17	2,317	223
Dec-90	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,907	632	
Jun-91	8	39	4	0	18	2	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	17	2,216	706
Dec-91	3	4	1	0	0	5	6	9	5	1	1	1	0	13	6	0	0	0	0	3	0	0	2,432	862
Jun-92	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	2,958	856
Dec-92	12	5	5	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,289	1,129
Jun-93	-6	4	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2	0	3,151	1,189
Dec-93	3	2	1	1	1	8	12	5	7	1	0	0	0	0	0	0	0	0	0	0	0	0	3,683	2,007
Jun-94	1	0	3	1	0	5	1	0	0	0	0	0	0	0	3	0	6	0	0	0	0	0	3,284	1,572
Dec-94	0	10	35	0	1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	3,830	2,815
Jun-95	15	0	2	1	0	0	0	0	0	0	0	0	0	0	7	0	1	0	0	0	0	1	4,925	2,634
Dec-95	8	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,787	2,998
Jun-96	0	0	1	0	0	0	1	5	2	0	0	0	0	0	0	1	0	0	0	0	0	0	4,256	3,162
Dec-96	6	89	122	33	219	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	4,303	3,647
Jun-97	4	3	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,881	3,628
Dec-97	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,459	4,161
Jun-98	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,426	3,841
Dec-98	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,893	4,819
Jun-99	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	4,411	5,342
Dec-99	5	10	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,788	4,945
Jun-00	-53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,229	4,782
Dec-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,512	5,611
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	3,669	4,660

Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Dec-01	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,863	4,950	
Jun-02	0	0	4	1	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2,731	3,734	
Dec-02	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,595	3,936	
Jun-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,526	3,144	
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,325	3,124	
Jun-04	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,444	2,926	
Dec-04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,311	3,068	
Jun-05	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,113	2,615	
Dec-05	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,135	2,632	
Jun-06	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,508	2,665	
Dec-06	6	6	12	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,372	2,871	
Jun-07	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,266	2,567	
Dec-07	0	0	0	0	-2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,846	2,441	
Jun-08	13	6	5	1	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,365	2,423	
Dec-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,887	2,784	
Jun-09	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,799	2,635	
Dec-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,221	2,847	
Jun-10	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,244	2,526	
Dec-10	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,779	2,552	
Jun-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,882	2,718	
Dec-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,133	3,530	
Jun-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,841	3,468	
Dec-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,202	4,723	
Jun-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,687	5,524	
Dec-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,247	6,096	
Jun-14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,245	5,968	
Dec-14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,025	5,949	

## Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-15																						5,017	5,280
Dec-15																						5,358	5,784
Jun-16																						5,404	6,529
Dec-16																						4,882	9,023
Jun-17																						5,020	4,539
Dec-17																						4,283	5,054
Jun-18																						5,731	4,750
Dec-18																						5,937	5,036
Jun-19																						5,127	5,276
Dec-19																						5,285	6,602
Jun-20																						4,825	5,926
Dec-20																						4,821	6,311
Jun-21																						4,417	5,506
Dec-21																						3,598	6,472
Jun-22																						2,364	6,116
Dec-22																						769	7,391

Table 67: F4.2 Inflated Payment Per Claim Incurred – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-88	0	0	1,023	776	1,317	819	1,660	258	455	324	482	867	0	183	3,493	117	227	63	90	0	466	44	3
Jun-89	0	705	569	1,142	887	1,038	872	1,335	1,458	1,267	214	450	238	565	252	248	166	158	103	84	141	68	43
Dec-89	44	60	110	100	88	63	88	62	116	34	42	36	23	25	23	13	18	7	24	6	3	5	2
Jun-90	37	140	102	71	51	64	47	85	72	147	66	53	69	34	22	31	31	21	10	17	11	29	3
Dec-90	54	118	122	75	63	44	86	42	61	95	53	63	26	17	29	18	10	35	8	30	3	17	1
Jun-91	50	102	104	84	76	109	64	78	46	47	49	57	33	57	17	21	44	15	32	0	28	43	5
Dec-91	59	112	112	70	95	99	150	80	107	81	52	67	25	58	46	55	12	7	2	5	6	2	1
Jun-92	44	112	90	144	91	144	189	114	114	114	64	61	67	57	18	14	14	19	0	7	13	2	4

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-92	44	133	100	81	200	106	133	62	125	70	72	0	10	41	8	16	0	3	0	0	2	0	0
Jun-93	64	204	122	151	131	141	123	110	116	111	43	93	80	51	15	26	15	10	12	-18	5	-5	3
Dec-93	88	136	177	124	155	179	154	163	118	104	84	84	50	32	18	31	47	5	-3	0	30	3	1
Jun-94	102	203	140	155	142	153	155	112	78	74	58	57	25	37	17	10	7	2	0	2	2	0	1
Dec-94	110	212	157	163	194	133	167	130	154	103	51	42	58	23	11	13	14	5	5	3	0	3	0
Jun-95	131	216	176	196	176	206	160	171	217	117	80	123	46	34	23	47	12	15	4	1	8	0	1
Dec-95	133	231	183	203	190	160	167	138	143	156	75	36	78	32	16	20	7	2	13	6	0	0	0
Jun-96	133	286	234	234	223	254	275	202	147	116	73	88	12	17	10	4	8	9	2	5	3	4	9
Dec-96	158	298	276	253	256	267	192	169	138	107	72	54	29	13	24	7	9	4	2	3	14	23	0
Jun-97	158	346	296	304	291	256	242	240	112	102	67	64	23	7	10	6	8	6	12	7	3	0	2
Dec-97	161	342	294	332	256	195	164	114	97	55	60	59	34	18	7	9	3	13	14	11	14	0	5
Jun-98	177	510	388	399	306	304	204	214	125	94	61	42	11	28	13	16	9	7	14	1	1	5	4
Dec-98	222	482	337	289	305	306	218	122	100	65	34	46	17	38	38	9	0	1	0	1	0	0	0
Jun-99	296	602	369	490	276	228	178	153	46	53	80	37	21	27	14	8	8	5	8	5	17	3	3
Dec-99	271	531	464	353	339	228	171	66	80	28	47	38	26	15	7	11	9	7	13	8	6	1	3
Jun-00	287	675	408	361	278	207	123	127	67	108	86	50	26	27	34	23	10	-8	0	2	6	32	3
Dec-00	361	604	402	231	264	185	130	107	91	61	17	19	50	40	2	-10	1	1	2	1	0	0	0
Jun-01	325	639	350	338	248	216	150	118	64	67	41	63	17	17	5	7	4	0	2	1	0	0	0
Dec-01	307	506	381	260	236	155	88	68	50	74	69	21	9	1	3	5	8	1	2	0	0	0	0
Jun-02	252	522	313	241	150	197	74	72	64	28	20	14	9	8	5	0	4	2	3	1	3	1	0
Dec-02	250	448	343	261	178	115	75	78	46	22	19	8	12	23	1	4	4	2	0	3	2	4	1
Jun-03	214	386	378	245	178	109	51	55	34	33	21	9	12	8	4	4	7	13	4	3	39	0	0
Dec-03	188	404	322	229	151	124	144	36	24	36	8	10	2	3	7	5	0	0	3	0	0	1	0
Jun-04	186	388	237	180	157	126	84	57	53	55	21	20	4	5	4	7	33	26	0	0	0	0	0
Dec-04	225	323	273	255	175	124	121	54	12	9	15	16	12	1	6	0	3	1	1	2	2	0	0
Jun-05	225	410	281	233	153	121	90	74	52	31	25	9	11	17	12	22	27	92	3	3	6	0	0
Dec-05	225	376	250	179	124	82	53	39	41	13	16	10	4	10	6	9	2	2	0	0	2	0	0
Jun-06	174	358	252	201	139	141	137	95	21	17	9	12	9	9	8	1	2	0	1	1	0	0	0
Dec-06	197	332	269	233	181	103	53	46	23	15	13	6	11	10	20	7	-8	0	5	6	2	1	3
Jun-07	168	312	235	205	112	94	48	49	31	18	21	17	16	5	8	1	9	3	3	1	0	0	0

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
Dec-07	178	377	280	186	179	93	59	58	109	36	34	27	20	11	14	11	11	2	3	3	0	0	0	
Jun-08	176	382	239	251	164	147	71	74	59	60	143	127	25	74	78	16	43	136	1	0	0	1	2	
Dec-08	183	371	286	193	166	96	103	60	56	50	16	10	7	3	6	4	1	0	2	0	0	0	0	
Jun-09	155	361	231	134	131	123	75	82	80	78	32	30	18	12	9	13	2	13	0	0	0	0	0	
Dec-09	170	304	222	174	159	85	138	118	109	95	63	4	20	19	10	28	20	9	5	6	49	0	0	
Jun-10	137	309	209	185	152	210	144	92	61	90	31	37	11	10	10	11	35	3	1	2	12	3	1	
Dec-10	119	336	264	223	226	183	125	78	72	24	15	13	13	5	9	1	4	0	3	4	8	14	16	
Jun-11	125	363	227	225	223	184	124	93	50	39	37	34	33	13	9	4	7	1	0	-2	0	0	0	
Dec-11	144	313	238	209	217	164	102	43	52	302	1,132	27	18	16	11	9	5	1	0	0	6	1	1	
Jun-12	142	394	298	255	272	183	128	81	67	20	12	15	9	11	23	4	4	5	13	41	1	1	3	
Dec-12	167	406	329	261	240	134	106	57	141	47	25	5	10	8	10	4	0	0	0	3	2			
Jun-13	194	478	369	324	253	187	112	105	29	19	18	10	7	14	8	10	1	4	2	2				
Dec-13	241	581	289	239	195	155	124	43	58	14	33	14	19	14	8	2	6	3	0					
Jun-14	262	526	301	278	264	185	78	45	27	43	18	29	34	9	9	20	3	0						
Dec-14	258	463	323	237	176	119	95	50	38	34	34	32	90	6	9	2	2							
Jun-15	276	546	310	238	123	86	62	64	40	43	38	25	18	29	12	13								
Dec-15	315	574	341	255	212	102	88	58	48	26	29	15	21	10	8									
Jun-16	308	530	303	300	244	154	129	92	56	23	53	6	6	12										
Dec-16	237	499	358	288	207	121	166	69	65	18	22	10	14											
Jun-17	224	553	324	268	175	137	101	123	47	37	32	15												
Dec-17	240	516	289	233	191	154	88	50	40	56	52													
Jun-18	239	492	308	311	212	167	138	107	45	48														
Dec-18	249	560	388	268	244	182	112	66	72															
Jun-19	258	555	289	249	155	103	88	81																
Dec-19	340	540	341	193	180	133	146																	
Jun-20	287	543	305	277	211	146																		
Dec-20	261	498	360	268	286																			
Jun-21	227	599	378	336																				
Dec-21	257	588	404																					
Jun-22	208	665																						

## Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Dec-22	281																						

**Table 68: F4.2 Inflated Payment Per Claim Incurred – Development Half Year**

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total	
Dec-88	38	4	54	185	392	17	11	0	27	82	0	0	0	0	0	0	0	0	0	0	0	13,475	0	
Jun-89	0	10	29	18	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	12,060	0	
Dec-89	14	2	4	0	0	2	0	0	2	0	1	2	0	0	0	0	0	0	0	0	5	1,022	1,772	
Jun-90	0	1	1	1	2	5	0	1	1	0	0	1	0	0	0	0	0	0	0	1	0	4	1,231	1,442
Dec-90	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,078	2,763	
Jun-91	4	17	2	0	7	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	4	1,199	2,076	
Dec-91	1	2	0	0	0	2	2	3	2	0	0	0	0	4	2	0	0	0	1	0	0	1,322	3,140	
Jun-92	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	1,505	1,578	
Dec-92	5	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,218	2,357	
Jun-93	-2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1,603	2,368	
Dec-93	1	1	0	1	0	2	4	1	2	0	0	0	0	0	0	0	0	0	0	0	0	1,793	2,778	
Jun-94	0	0	1	0	0	2	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	1,537	1,923	
Dec-94	0	3	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,767	1,912	
Jun-95	5	0	1	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2,166	1,777	
Dec-95	3	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,997	5,544	
Jun-96	0	0	0	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	2,352	1,979	
Dec-96	3	39	54	14	89	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,591	2,340	
Jun-97	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,568	2,149	
Dec-97	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,257	2,463	
Jun-98	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,935	2,268	
Dec-98	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2,633	3,324	
Jun-99	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	2,932	3,405	
Dec-99	2	5	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,732	3,132	

Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-00	-24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,909	3,082
Dec-00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,558	3,652
Jun-01	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,672	3,183
Dec-01	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,244	3,529
Jun-02	0	0	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,987	2,993
Dec-02	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,905	2,733
Jun-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,808	2,210
Dec-03	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,697	2,210
Jun-04	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,647	2,120
Dec-04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,628	2,225
Jun-05	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,898	1,818
Dec-05	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,442	1,808
Jun-06	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,590	1,805
Dec-06	3	3	6	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,553	1,898
Jun-07	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,355	1,614
Dec-07	0	0	0	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,690	1,555
Jun-08	5	2	2	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,280	1,548
Dec-08	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,612	1,682
Jun-09	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,580	1,571
Dec-09	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,806	1,648
Jun-10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,756	1,415
Dec-10	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,757	1,369
Jun-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,790	1,303
Dec-11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,011	1,598
Jun-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,981	1,477
Dec-12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,955	1,936
Jun-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,148	2,192
Dec-13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,038	2,397

## Appendix F Claim payments

Accident Half-year	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail	Acc Hf-Yr Total	Pmt Hf-Yr Total
Jun-14																						2,129	2,373
Dec-14																						1,967	2,373
Jun-15																						1,922	2,079
Dec-15																						2,102	2,253
Jun-16																						2,214	2,534
Dec-16																						2,074	3,457
Jun-17																						2,035	1,844
Dec-17																						1,908	2,096
Jun-18																						2,067	1,970
Dec-18																						2,140	1,986
Jun-19																						1,779	2,015
Dec-19																						1,873	2,460
Jun-20																						1,769	2,154
Dec-20																						1,673	2,292
Jun-21																						1,541	1,946
Dec-21																						1,250	2,255
Jun-22																						873	2,131
Dec-22																						281	2,590

Table 69: F4.3 Average: Inflated Payments per Claim Incurred – Development Half Year

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Selected																					
Pre Jan-18	298	668	415	307	221	159	116	84	62	45	33	24	17	13	9	8	7	6	5	5	4
Post Jan-18	272	531	332	261	198	142	104	76	55	40	29	21	16	11	8	7	6	5	5	4	4

Appendix F Claim payments

**Table 70: F4.3 Average: Inflated Payments per Claim Incurred – Development Half Year**

Accident Half-year	21	22	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	Tail
Selected																					
Pre Jan-18	4	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	
Post Jan-18	3	3	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	

**Table 71: F4.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year**

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Dec-88	0	0	35	27	45	28	57	9	16	11	17	30	0	6	120	4	8
Jun-89	0	229	185	370	288	337	283	433	473	411	70	146	77	183	82	80	54
Dec-89	205	284	516	468	413	296	412	290	546	158	195	170	109	116	106	61	87
Jun-90	184	699	510	355	255	319	237	426	359	733	332	266	342	172	110	157	155
Dec-90	254	557	575	352	299	206	404	195	286	447	247	295	121	78	137	86	48
Jun-91	237	481	490	398	359	514	300	368	217	222	233	270	157	270	82	100	210
Dec-91	279	527	528	333	450	467	709	377	506	382	248	315	117	273	217	259	55
Jun-92	217	558	447	719	452	719	943	568	567	567	318	302	335	284	91	69	71
Dec-92	212	636	481	388	962	508	641	296	601	335	345	-1	49	196	39	79	1
Jun-93	313	1,004	600	742	643	693	604	540	568	546	209	457	394	248	76	128	73
Dec-93	439	681	887	621	775	897	769	817	593	518	421	422	250	158	91	157	233
Jun-94	534	1,062	733	810	743	798	812	587	408	387	303	300	132	191	86	50	37
Dec-94	570	1,100	814	848	1,009	690	866	678	802	536	267	217	300	121	59	68	73
Jun-95	697	1,152	938	1,046	937	1,097	855	913	1,154	621	428	653	243	180	125	248	63
Dec-95	585	1,018	807	893	839	706	737	606	629	686	332	160	345	142	71	90	30
Jun-96	555	1,190	974	972	930	1,057	1,146	840	613	485	302	368	48	70	40	19	31
Dec-96	572	1,075	996	912	925	964	694	611	497	388	258	193	104	45	87	26	31
Jun-97	537	1,175	1,006	1,033	989	870	820	814	379	346	228	218	77	25	35	20	29
Dec-97	548	1,163	999	1,127	870	662	559	387	329	187	206	202	116	61	24	29	11

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-98	587	1,692	1,286	1,322	1,014	1,007	677	711	413	312	202	139	37	93	44	53	30
Dec-98	716	1,555	1,088	931	984	987	704	395	321	209	109	147	56	121	122	28	2
Jun-99	956	1,946	1,190	1,581	890	735	575	496	149	171	258	118	69	88	45	26	26
Dec-99	792	1,554	1,359	1,034	992	668	499	193	234	81	138	110	76	43	21	33	26
Jun-00	865	2,035	1,230	1,089	838	623	372	382	202	327	260	151	80	81	103	69	30
Dec-00	1,021	1,710	1,139	655	748	523	369	302	258	171	49	53	142	112	4	-27	4
Jun-01	901	1,771	969	937	689	599	415	328	176	186	114	176	47	46	13	19	12
Dec-01	780	1,284	966	660	599	392	223	172	126	187	175	52	22	3	9	13	21
Jun-02	676	1,401	842	648	403	528	199	193	171	76	54	37	25	21	13	1	10
Dec-02	654	1,172	898	683	466	301	197	205	121	57	49	20	32	61	2	9	11
Jun-03	559	1,009	990	642	466	286	133	144	89	85	56	25	30	21	9	11	18
Dec-03	483	1,037	827	588	387	317	369	93	63	93	19	26	5	7	17	12	0
Jun-04	494	1,032	631	478	418	335	223	153	140	146	56	54	11	13	12	19	87
Dec-04	573	821	693	647	444	316	307	136	32	23	37	41	30	2	16	0	7
Jun-05	625	1,139	781	647	424	337	250	207	144	87	70	25	31	47	33	60	76
Dec-05	572	955	634	454	314	207	135	100	104	34	39	26	9	27	14	22	4
Jun-06	454	936	659	526	365	370	358	250	55	43	25	33	23	23	21	3	4
Dec-06	485	816	661	573	445	254	129	114	57	36	32	16	27	24	50	17	-20
Jun-07	445	824	621	541	295	247	126	129	82	47	57	44	42	13	21	4	25
Dec-07	459	972	721	478	461	240	151	148	281	92	87	70	52	27	37	27	27
Jun-08	476	1,035	648	679	444	399	191	200	160	161	387	344	67	202	213	44	116
Dec-08	480	972	750	506	434	250	269	157	147	132	42	25	18	8	16	11	3
Jun-09	384	895	573	332	323	306	185	203	198	193	78	73	44	31	22	33	5
Dec-09	406	727	530	416	381	204	330	283	262	226	151	10	47	45	24	68	47
Jun-10	334	755	510	453	372	513	352	225	149	219	76	90	27	24	24	26	86
Dec-10	422	1,193	937	792	803	648	443	276	255	87	52	47	47	18	32	4	16
Jun-11	440	1,274	795	789	782	645	435	326	175	139	128	119	116	46	32	13	26
Dec-11	477	1,037	790	694	719	542	340	143	173	1,000	3,753	88	60	52	35	31	17

Appendix F Claim payments

Accident Half-year	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Jun-12	523	1,450	1,095	937	1,002	674	472	297	246	75	43	56	31	40	84	16	14
Dec-12	550	1,340	1,084	861	792	442	349	187	466	156	83	17	32	25	33	12	0
Jun-13	634	1,562	1,203	1,059	826	612	366	342	93	61	58	34	24	47	26	34	4
Dec-13	761	1,835	914	755	618	490	391	135	182	44	104	45	59	45	27	6	20
Jun-14	781	1,567	896	829	788	551	234	133	80	127	52	86	101	26	28	58	10
Dec-14	785	1,407	982	721	535	360	289	151	116	104	103	96	274	19	26	7	7
Jun-15	846	1,676	953	731	379	264	189	198	122	132	117	77	54	89	37	40	22
Dec-15	939	1,710	1,017	760	633	305	261	173	142	77	86	46	61	31	23	24	21
Jun-16	868	1,493	854	845	686	433	364	259	157	64	149	18	16	34	26	23	20
Dec-16	639	1,343	965	774	556	326	447	185	176	49	60	26	37	34	25	22	19
Jun-17	626	1,541	903	747	486	383	281	342	131	103	89	42	49	36	26	23	20
Dec-17	599	1,291	724	582	479	384	221	124	100	140	129	60	44	32	24	21	18
Jun-18	727	1,494	936	945	645	506	418	325	138	147	89	65	48	35	26	22	20
Dec-18	749	1,682	1,165	805	732	547	338	198	216	121	89	65	48	35	25	22	19
Jun-19	796	1,713	893	769	480	319	272	251	171	125	92	67	49	36	26	23	20
Dec-19	1,013	1,607	1,016	576	535	396	435	226	165	121	89	65	47	35	25	22	19
Jun-20	817	1,546	867	789	601	415	296	217	159	116	85	62	46	33	24	21	19
Dec-20	776	1,479	1,068	797	849	423	310	227	166	122	89	65	48	35	26	22	20
Jun-21	664	1,753	1,107	982	579	418	306	224	164	120	88	64	47	35	25	22	19
Dec-21	748	1,713	1,177	762	578	418	306	224	164	120	88	64	47	34	25	22	19
Jun-22	564	1,807	902	713	542	391	286	210	154	112	82	60	44	32	24	21	18
Dec-22	769	1,459	914	723	549	397	290	213	156	114	83	61	45	33	24	21	18

Table 72: F3.4 Actual & Projected Payments Inflated to Payment Date (\$'000s) – Development Half Year

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-88	2	3	0	16	1	0	1	0	2	6	13	1	0	0	4	449	0
Jun-89	50	32	26	44	21	14	0	3	9	6	0	0	0	0	3,801	0	

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-88	2	3	0	16	2	0	1	0	2	6	13	1	0	0	4	462	0
Jun-89	51	33	27	46	22	14	0	3	9	6	0	0	0	0	0	3,911	0
Dec-89	33	114	28	12	24	8	67	7	17	1	0	7	1	0	46	4,797	0
Jun-90	103	48	85	55	144	12	1	3	7	4	8	24	1	4	34	6,145	0
Dec-90	165	39	140	13	80	4	38	0	0	0	0	0	0	0	0	5,067	0
Jun-91	70	153	1	130	201	25	17	78	8	1	34	3	0	9	21	5,657	0
Dec-91	34	9	25	30	9	3	6	8	1	0	0	9	11	15	44	6,247	0
Jun-92	96	0	35	64	9	18	14	0	0	0	0	0	0	0	37	7,499	0
Dec-92	15	0	2	11	1	0	24	10	9	5	3	0	0	0	0	5,848	0
Jun-93	47	60	-89	23	-23	15	-11	7	0	1	0	0	0	0	4	7,875	0
Dec-93	24	-17	2	148	14	4	6	3	2	3	2	13	20	7	13	8,973	0
Jun-94	8	1	11	11	0	3	1	0	5	2	0	8	2	0	11	8,037	0
Dec-94	28	24	15	0	13	0	1	17	59	0	2	1	0	0	1	9,177	0
Jun-95	77	22	5	44	0	5	27	1	3	2	0	0	0	0	11	11,549	0
Dec-95	9	57	27	1	0	2	14	1	7	1	0	0	0	0	0	8,795	0
Jun-96	38	9	21	14	19	37	0	0	2	0	0	0	1	7	4	9,793	0
Dec-96	14	7	11	49	83	0	10	142	193	50	320	97	0	0	1	9,358	0
Jun-97	20	41	23	9	1	5	7	5	6	0	0	0	0	0	0	8,718	0
Dec-97	45	48	38	46	0	16	4	0	0	0	0	0	0	0	0	7,676	0
Jun-98	22	47	2	5	17	13	0	10	0	0	0	0	0	0	0	9,734	0
Dec-98	3	0	2	0	0	0	0	0	0	0	0	6	0	0	3	8,488	0
Jun-99	18	26	16	55	9	9	4	0	0	0	0	0	0	0	12	9,467	0
Dec-99	19	39	22	19	2	10	7	13	2	3	2	0	0	0	0	7,994	0
Jun-00	-23	2	5	17	98	9	-71	0	0	0	0	0	0	0	0	8,773	0
Dec-00	2	5	2	0	0	0	0	0	0	0	0	0	0	0	0	7,241	0
Jun-01	1	6	3	0	0	0	0	0	0	0	0	0	0	0	-1	7,406	0
Dec-01	2	5	0	0	0	1	2	0	0	0	0	0	0	0	0	5,694	0
Jun-02	4	9	2	9	3	0	0	0	5	1	0	1	3	0	0	5,336	0

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-02	4	0	8	6	11	4	13	1	0	0	0	0	0	0	0	4,985	0
Jun-03	34	11	9	103	0	0	0	0	0	0	0	0	0	0	0	4,733	0
Dec-03	0	8	0	0	2	0	0	0	0	0	0	0	0	0	0	4,351	0
Jun-04	69	1	1	0	0	0	0	0	9	0	0	0	0	0	0	4,378	0
Dec-04	2	3	4	4	0	1	0	0	0	0	0	0	0	0	0	4,138	0
Jun-05	255	8	9	16	1	0	0	0	0	2	1	0	0	0	0	5,273	0
Dec-05	6	0	1	4	0	0	0	0	0	0	0	0	0	0	0	3,663	0
Jun-06	0	4	3	1	0	0	1	2	0	0	0	0	0	0	0	4,156	0
Dec-06	1	13	14	4	4	8	7	7	14	34	0	0	0	0	0	3,819	0
Jun-07	8	8	2	0	0	0	0	0	0	0	0	0	0	0	0	3,582	0
Dec-07	6	8	8	0	0	0	0	0	0	0	-3	0	0	0	59	4,408	0
Jun-08	367	2	1	0	3	4	14	6	5	2	4	2	0	4	62	6,243	66
Dec-08	0	5	0	0	1	0	0	0	0	0	0	0	4	4	60	4,292	68
Jun-09	33	0	0	0	0	0	2	0	0	0	0	5	4	4	57	3,982	69
Dec-09	21	12	13	118	0	0	0	0	0	0	5	4	4	3	55	4,393	72
Jun-10	7	3	4	29	6	3	0	1	0	6	5	5	4	3	57	4,369	80
Dec-10	1	12	16	29	49	58	0	3	7	6	5	5	4	4	59	6,329	90
Jun-11	4	0	-5	0	1	0	0	8	7	6	5	5	4	4	59	6,378	98
Dec-11	3	0	1	20	3	4	9	8	7	6	5	4	4	3	56	10,085	102
Jun-12	20	46	150	4	10	11	10	9	7	7	6	5	4	4	62	7,413	124
Dec-12	1	-1	9	8	12	10	9	8	7	6	5	4	4	3	56	6,572	124
Jun-13	15	7	7	13	12	10	9	8	7	6	5	4	4	3	55	7,147	136
Dec-13	9	0	15	13	11	10	9	7	7	6	5	4	4	3	54	6,586	147
Jun-14	0	16	14	12	11	9	8	7	6	5	5	4	4	3	51	6,502	155
Dec-14	19	16	14	12	11	9	8	7	6	6	5	4	4	3	52	6,158	177
Jun-15	19	16	14	13	11	10	8	7	6	6	5	4	4	3	53	6,105	201
Dec-15	18	16	14	12	11	9	8	7	6	5	5	4	4	3	51	6,481	220
Jun-16	17	15	13	12	10	9	8	7	6	5	5	4	3	3	49	6,473	235

Appendix F Claim payments

Accident Half-year	17	18	19	20	21	22	23	24	25	26	27	28	29	30	Tail	Acc Hf-Yr Ultimate	Acc Hf-Yr Outstanding
Dec-16	17	15	13	11	10	9	7	6	6	5	4	4	3	3	47	5,842	260
Jun-17	17	15	13	12	10	9	8	7	6	5	4	4	3	3	49	5,992	319
Dec-17	16	14	12	10	9	8	7	6	5	5	4	4	3	3	44	5,120	347
Jun-18	17	15	13	11	10	9	8	7	6	5	4	4	3	3	48	6,749	468
Dec-18	17	15	13	11	10	9	8	7	6	5	4	4	3	3	48	7,017	586
Jun-19	18	15	13	12	10	9	8	7	6	5	5	4	3	3	49	6,268	775
Dec-19	17	15	13	11	10	9	8	7	6	5	4	4	3	3	47	6,554	976
Jun-20	16	14	12	11	9	8	7	6	6	5	4	4	3	3	46	6,269	1,232
Dec-20	17	15	13	11	10	9	8	7	6	5	4	4	3	3	48	6,684	1,714
Jun-21	17	15	13	11	10	9	7	7	6	5	4	4	3	3	47	6,779	2,273
Dec-21	17	15	13	11	10	9	7	7	6	5	4	4	3	3	47	6,671	3,033

# Appendix G Expenses

## Expenses (\$)

**Table 54: Expenses (\$m – Licensed insurers)**

Year	Gross Reinsurance Cost	Other Admin	Commission & Brokerage	Nominal Insurer Levy	RCF Levy	Total Expenses	Written Premium
2014	2.10	18.59	5.19	0.00	7.53	33.41	149.40
2015	1.85	18.62	5.51	0.00	6.84	32.81	155.56
2016	1.70	20.93	5.47	0.00	6.24	34.35	154.50
2017	2.33	21.69	5.83	0.00	6.98	36.83	161.41
2018	2.65	24.89	6.64	0.00	7.09	41.26	176.44
2019	2.38	26.77	7.16	0.00	5.58	41.89	194.36
2020	1.46	28.39	6.64	0.00	6.70	43.19	204.59
2021	1.87	29.58	7.74	0.00	6.65	45.84	229.93
2022	2.13	30.92	8.30	0.00	7.68	49.03	258.35

## Expenses (% premium)

**Table 55: Expense Rates (% of Written Premium)**

Year	Gross Reinsurance Cost	Other Admin	Commission & Brokerage	Nominal Insurer Levy	RCF Levy	Total Expenses
2014	1.41%	12.44%	3.47%	0.00%	5.04%	22.36%
2015	1.19%	11.97%	3.54%	0.00%	4.40%	21.09%
2016	1.10%	13.55%	3.54%	0.00%	4.04%	22.23%
2017	1.44%	13.44%	3.61%	0.00%	4.32%	22.82%
2018	1.50%	14.11%	3.76%	0.00%	4.02%	23.38%
2019	1.22%	13.77%	3.68%	0.00%	2.87%	21.55%
2020	0.71%	13.88%	3.25%	0.00%	3.28%	21.11%
2021	0.81%	12.87%	3.36%	0.00%	2.89%	19.93%
2022	0.83%	11.97%	3.21%	0.00%	2.97%	18.98%

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