



Workers' Compensation in Western Australia Statistical Report 2004/05 to 2007/08

September 2009

WorkCoverWA

Workers' Compensation in Western Australia Statistical Report 2004/05 to 2007/08

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Foreword

WorkCover WA is pleased to present the annual statistical report covering workers' compensation claim statistics for the period 2004/05 to 2007/08. This report is published electronically, and is part of a series of reports that provide information on claims, claims cost and the incidence of workplace injuries and diseases in Western Australia.

Part A of this document provides an overview of workers' compensation issues. WorkCover WA is the statutory authority responsible for regulating and administering the *Workers' Compensation and Injury Management Act 1981* (the Act) on behalf of the State. The primary role and objective of WorkCover WA is to minimise the social and economic impact on workers with work-related injury and/or disease, and achieve cost effectiveness for employers and the community.

Part B of this document provides information on the characteristics of lost-time workers' compensation claims to assist individuals and organisations in their endeavours to prevent workplace injury and disease. The WorkSafe division of the Department of Commerce (WorkSafe) is the Western Australian Government agency responsible for the administration of the *Occupational Safety and Health Act 1984*. The principal objective of the *Occupational Safety and Health Act 1984* is to promote and secure the safety and health of persons in the workplace.

WorkCover WA trusts that the information contained in the report is of interest and assistance to parties not only in Western Australia, but also other occupational safety and health and workers' compensation jurisdictions.

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Explanatory notes

Nature of the information

The data used in this report is derived from workers' compensation claims lodged in accordance with the *Workers' Compensation and Injury Management Act 1981* (the Act). Claims may be lodged by any person who is a 'worker', as defined by section 5 of the Act. This includes working directors who are deemed 'workers' under the Act and have some ownership of the company, as well as employed family members and private household workers (for whom workers' compensation cover is optional).

Self-employed persons, Commonwealth Government workers (including defence service personnel), workers covered by Comcare, police officers (except for work-related fatalities), unpaid volunteers and students on work experience are excluded from workers' compensation data.

WorkCover WA collects information about claims from approved insurers and self-insurers (see Appendix A: Glossary) for definition. This report is based on two fundamentally different types of information:

1. Claim payments – Section 2 - 7
2. Claim data – Sections 8 - 11

Claim payments

Claim payment information represents aggregated expenses attributed to the financial year in which a payment is made, regardless of the year in which the relevant claim is lodged. Claim payment information includes the expenses for all workers' compensation claims lodged in Western Australia in accordance with the Act. Readers should note that claim payment information in this report is adjusted for inflation.

Section 3 includes adjusted and unadjusted figures as indicated.

Claim data

Claim data represents information on lost-time claims by the financial year in which the claim was lodged with the insurer. This is in contrast to claim payments, which reflect actual payments during a financial year regardless of when the claim was lodged.

As claim data is dynamic in nature, this report should be considered as a snapshot of the workers' compensation system in WA as at 31 January 2009. For further information on claim data please see Part B of this report.

Part A – Workers' compensation summary

- The current average recommended premium rate is 1.74% of payroll, which is a 9.9% increase from the previous year. An average premium rate of 1.74% means that employers on average pay a premium of \$1.74 for every \$100 in wages paid to their employees.
- 41,942 claims were lodged in 2007/08, excluding journey claims between home and work, asbestos related diseases, and duplicated or disallowed claims.
- Total claim payments (adjusted) have been stable for the period between 2004/05 and 2007/08.
- The average overall cost for lost-time claims in 2006/07 was \$23,747.
- For 85% of claims, approved insurers provide notifications to the injured worker within the required time.
- For the annual report and other statistical reports produced by WorkCover WA, please visit www.workcover.wa.gov.au

Data Note

Estimates of claim costs for unfinalised claims are revised as claims progress. Therefore, as claims mature, the estimates are more reflective of the final amounts. To present the most accurate and comparable data, costs for the most recent financial year (2007/08) are not included, due to the high percentage of unfinalised claims at the date of extract (31 January 2009).

Section 1: Premium rates

Data note

The key drivers of average recommended premium rates are:

- number of claims incurred
- average claim size
- expense and margin loading
- wagheroll returned
- estimated incurred cost of claims.

Section 152 of the Act stipulates that recommended premium rates can be surcharged by a maximum of 75% of the applicable rate before approval is required from the WorkCover WA Board, however, there are no limitations on discounting. The WorkCover WA Board seeks actuarial advice in determining the recommended premium rate for each industry classification.

Average recommended premium rates

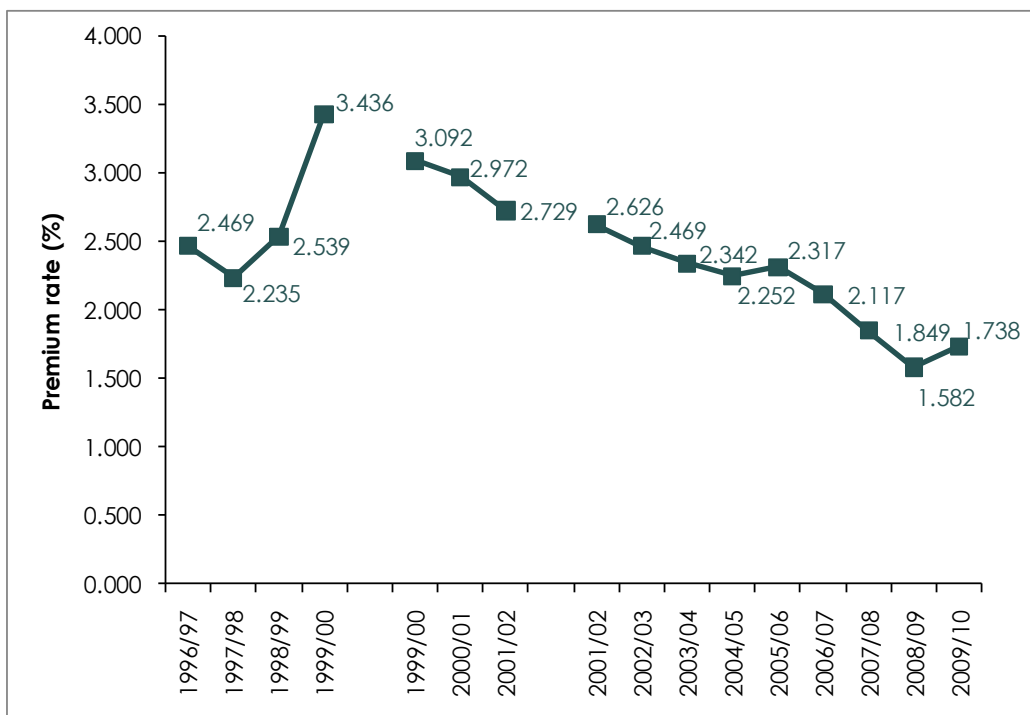


Figure 1.1: - Recommended premium rates by underwriting year

Note:

- (a) In 1999-2000 the recommended premium rates were revised as a result of legislative change (October 1999 amendments). Both the original and revised rates are presented in Figure 1.1, with a break to show the revision.
- (b) In 2001-02 a one-off reduction of 3.5% occurred with the removal of brokerage from premiums. Both the rates inclusive and exclusive of the allowance are presented in Figure 1.1, with a break to show the revision.

Variation in premium rates

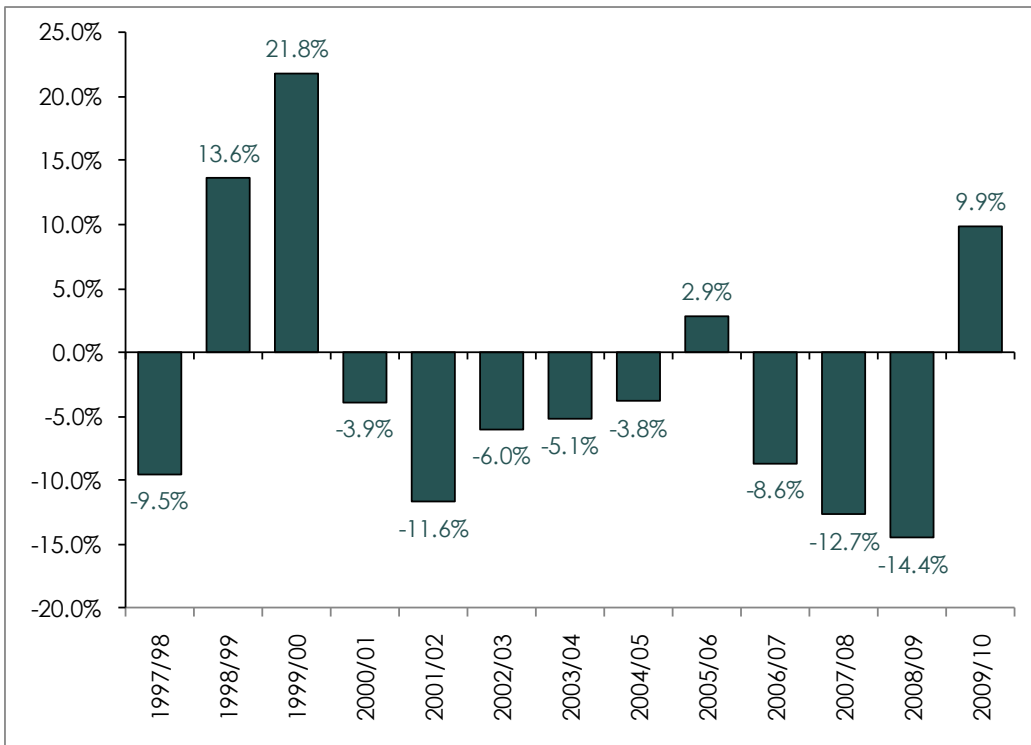


Figure 1.2: - Variation in average recommended premium rates

Average recommended premium rates by industry for 2009/10

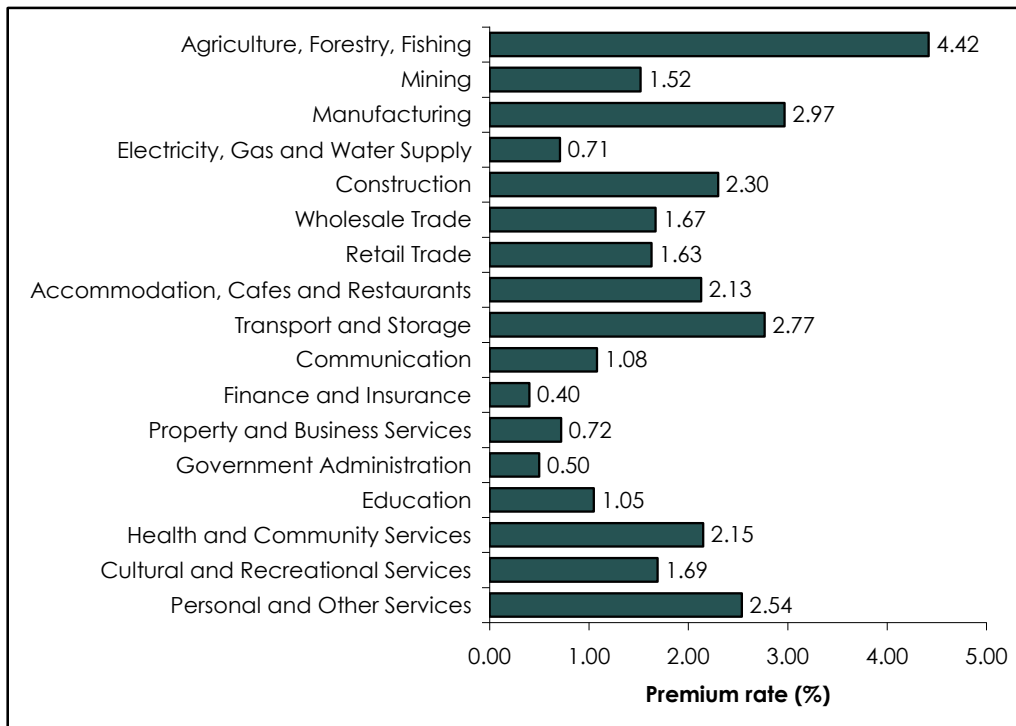


Figure 1.3: - Average recommended premium rates by industry for 2009/10

Section 2: Lodgement of claims

Data note

Claim data represents information on claims by the financial year in which the claim was lodged.

WorkCover WA continuously updates its claims database as information is received from approved insurers and self-insurers. As claims data is dynamic in nature, this report should be considered a snapshot of the workers' compensation system in WA as at 31 January 2009.

To maintain consistency with previous reports, the following types of claims have been excluded from the analysis of claims:

- Journey claims between home and work
- Asbestos related diseases, including mesothelioma and pneumoconiosis
- Duplicated or disallowed (rejected) claims

Number of claims lodged

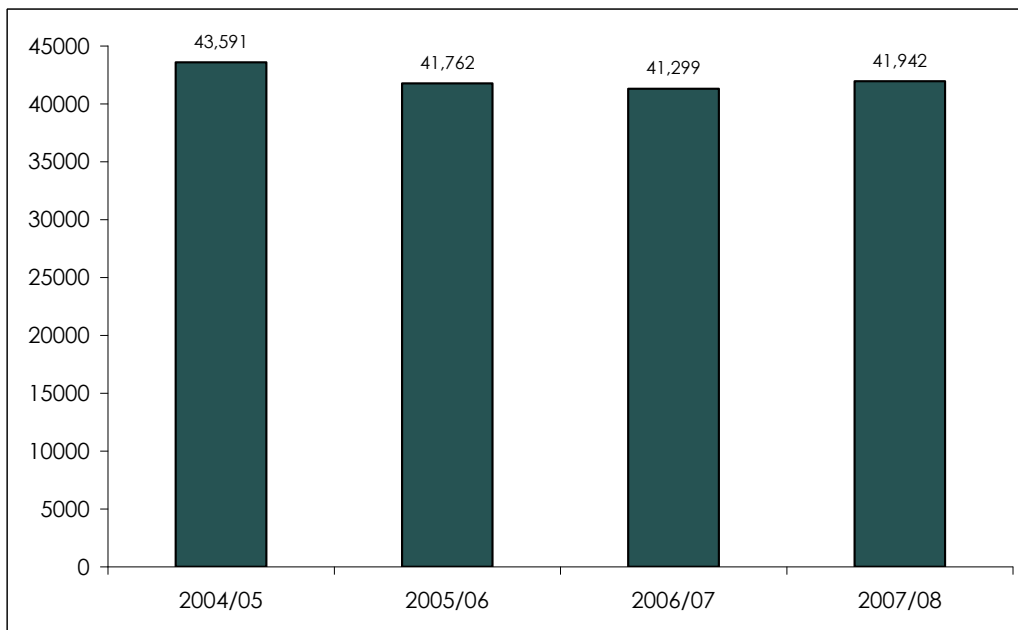


Figure 2.1: - Number of claims lodged

Section 3: Claim payments

Data note

Claim payment information consists of aggregated expenses attributed to the financial year of payments, regardless of the year in which the claims were lodged. Claim payment information includes the expenses for all workers' compensation claims reported by approved and formerly approved insurers, the Insurance Commission of Western Australia and self-insurers.

Claim payments by year (unadjusted)

Table 3.1: - Claim payments by type of payment (unadjusted)

	2004/05		2005/06		2006/07		2007/08	
	Payments (\$m)	% of Total	Payments (\$m)	% of Total	Payments (\$m)	% of Total	Payments (\$m)	% of Total
Allied Health and Voc Rehabilitation	41.622	9.7%	41.977	9.3%	42.674	8.9%	45.969	8.8%
Other Treatment or Appliance Payment	24.600	5.8%	24.556	5.4%	25.593	5.3%	29.289	5.6%
Vocational Rehabilitation Payment	17.023	4.0%	17.422	3.9%	17.081	3.6%	16.680	3.2%
Weekly Payment	135.264	31.7%	146.560	32.4%	161.201	33.5%	182.717	34.8%
Common Law or Other Act Payment	53.650	12.6%	60.059	13.3%	65.895	13.7%	75.320	14.4%
Fatal Payment	1.004	0.2%	1.614	0.4%	1.313	0.3%	2.359	0.4%
Legal Expense Payment	30.239	7.1%	27.174	6.0%	26.945	5.6%	24.667	4.7%
Redemption Payment	59.666	14.0%	62.787	13.9%	63.905	13.3%	64.244	12.2%
Specific Injury Payment	17.059	4.0%	17.871	4.0%	17.413	3.6%	17.698	3.4%
Medical or Hospital	67.777	15.9%	72.417	16.0%	76.703	16.0%	87.467	16.7%
Hospital Expense Payment	21.028	4.9%	23.253	5.1%	25.112	5.2%	29.242	5.6%
Medical Practitioner or Specialist Payment	46.749	10.9%	49.165	10.9%	51.591	10.7%	58.225	11.1%
Miscellaneous Payment	20.832	4.9%	21.350	4.7%	24.553	5.1%	24.434	4.7%
Total	427.114		451.809		480.601		524.875	

Note: Medical or Hospital expenses are the sum of medical practitioners and specialists, hospital expenses and all other treatments

To help provide useful time series comparisons, the data in Table 3.2 has been adjusted for inflation.

It should be noted that from the statistical report published in 2005 onwards, claim payments are adjusted to the value of the year in which the report refers. Payment values are therefore updated in each annual statistical report and will not be the same as the values published in other years. Appendix E of the *WorkCover WA Actuarial Assessment of the Recommended Premium Rates for 2009-10*, PricewaterhouseCoopers Actuarial Pty Ltd, available on the WorkCover WA website, contains information about the indexing procedure.

Adjustment figures used in statistical reports published prior to 2005 were adjusted using the ABS Consumer Price Index.

Claim payments by year (adjusted)

Table 3.2: - Claim payments by type of payment (adjusted)

	2004/05		2005/06		2006/07		2007/08	
	Payments (\$m)	% of Total	Payments (\$m)	% of Total	Payments (\$m)	% of Total	Payments (\$m)	% of Total
Allied Health and Voc Rehabilitation	57.230	9.7%	54.487	9.3%	51.337	8.9%	50.934	8.8%
Other Treatment or Appliance Payment	33.824	5.8%	31.873	5.4%	30.789	5.3%	32.453	5.6%
Vocational Rehabilitation Payment	23.406	4.0%	22.613	3.9%	20.548	3.6%	18.481	3.2%
Weekly Payment	185.988	31.7%	190.235	32.4%	193.924	33.5%	202.451	34.8%
Common Law or Other Act Payment	73.769	12.6%	77.956	13.3%	79.271	13.7%	83.455	14.4%
Fatal Payment	1.381	0.2%	2.095	0.4%	1.580	0.3%	2.614	0.4%
Legal Expense Payment	41.579	7.1%	35.272	6.0%	32.415	5.6%	27.331	4.7%
Redemption Payment	82.041	14.0%	81.498	13.9%	76.878	13.3%	71.182	12.2%
Specific Injury Payment	23.456	4.0%	23.197	4.0%	20.948	3.6%	19.609	3.4%
Medical or Hospital	93.193	15.9%	93.998	16.0%	92.274	16.0%	96.913	16.7%
Hospital Expense Payment	28.914	4.9%	30.182	5.1%	30.210	5.2%	32.400	5.6%
Medical Practitioner or Specialist Payment	64.279	10.9%	63.816	10.9%	62.064	10.7%	64.513	11.1%
Miscellaneous Payment	28.644	4.9%	27.712	4.7%	29.537	5.1%	27.073	4.7%
Total	587.281		586.448		578.163		581.561	

Note: Medical or Hospital expenses are the sum of medical practitioners and specialists, hospital expenses and all other treatments

Direct compensation and service payments as a percentage of total claim payments

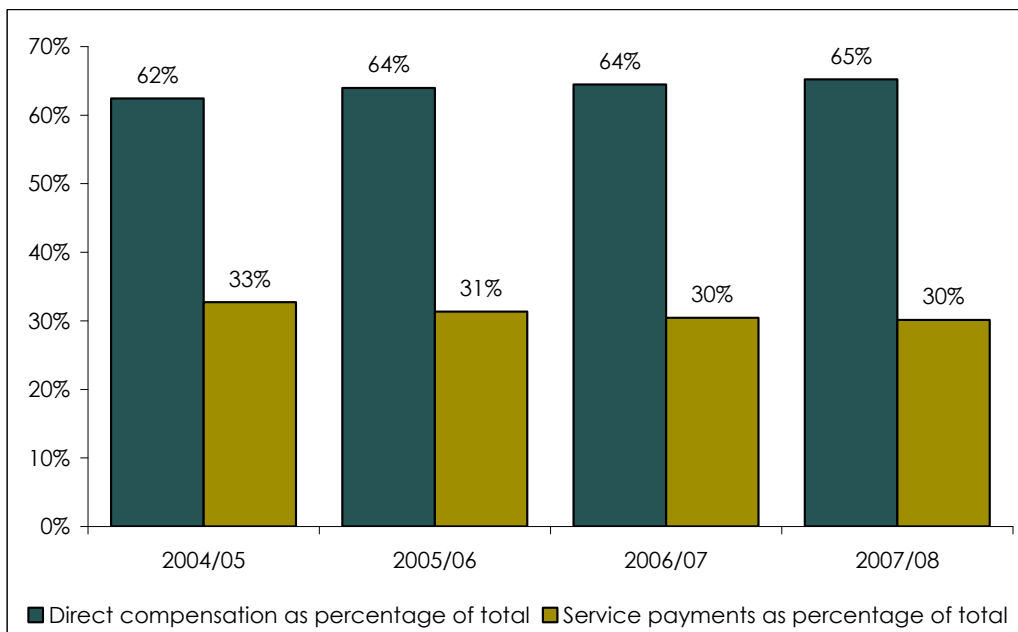


Figure 3.1: - Direct compensation and service payments as a percentage of total claim payments

Proportion of direct compensation by type

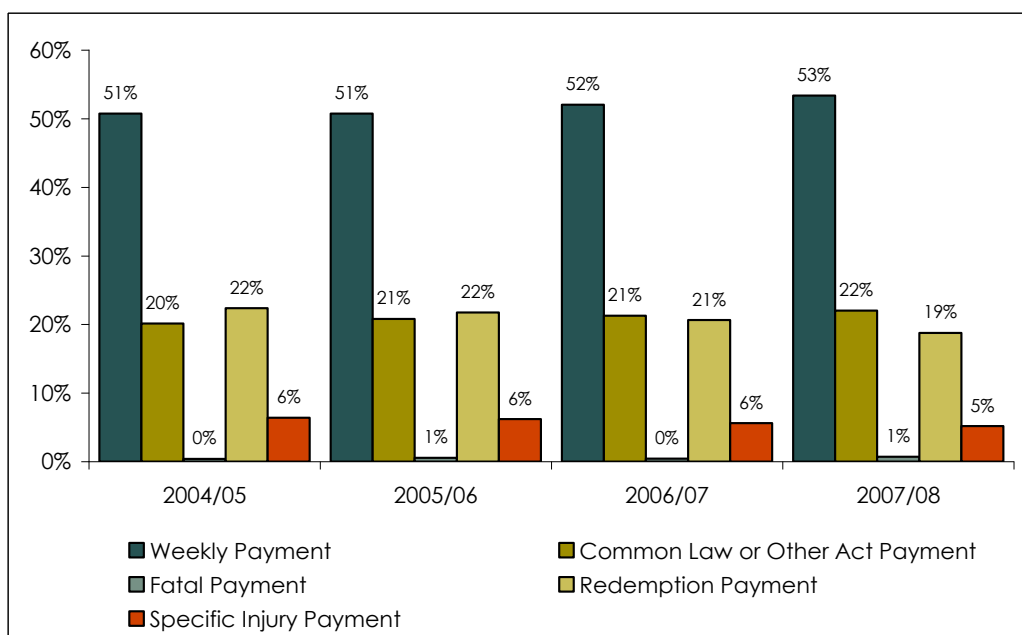


Figure 3.2: - Proportion of direct compensation by type

Proportion of service payment by type

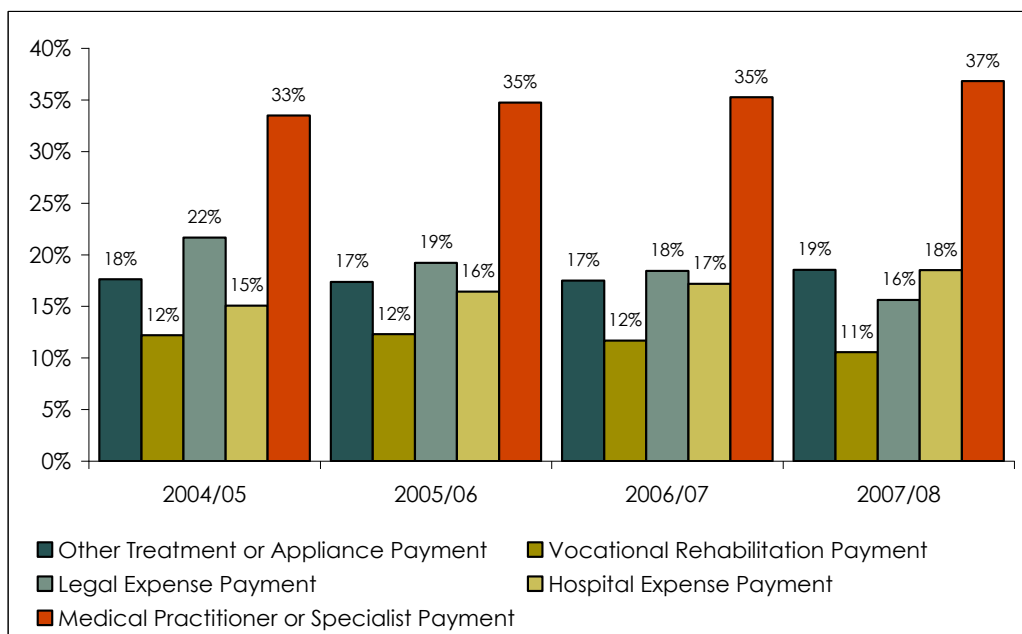


Figure 3.3: - Proportion of service payment by type

Section 4: Claim costs

Data note

Claim costs information represents aggregated expenses attributed to the financial year in which a claim is lodged, regardless of the year in which the payment is made. Claims costs takes into account estimated and actual costs for unfinalised claims and actual costs for finalised.

Estimates of costs for unfinalised claims are revised as claims progress, therefore, as claims mature, the estimates are more reflective of the finalised costs.

To present the most accurate and comparable data, the most recent financial year (2007/08) on costs is not included, due to the high percentage of unfinalised claims.

Average cost of lost-time claims

Table 4.1: - Average claim cost by year

	2003/04	2004/05	2005/06	2006/07
	Average cost	Average cost	Average cost	Average cost
All persons				
1 day	\$907	\$1,303	\$833	\$872
2-5 days	\$1,496	\$1,553	\$1,597	\$1,622
6-20 days	\$4,650	\$4,701	\$5,045	\$5,214
21-59 days	\$14,020	\$14,459	\$15,651	\$16,405
60-120 days	\$32,858	\$31,556	\$34,314	\$36,574
121+ days	\$130,954	\$135,421	\$131,872	\$123,699
Average overall	\$21,283	\$21,850	\$23,237	\$23,747
Total lost-time cost	\$391,721,530	\$417,172,524	\$424,943,259	\$435,044,119
Males				
1 day	\$869	\$1,407	\$779	\$807
2-5 days	\$1,488	\$1,551	\$1,549	\$1,580
6-20 days	\$4,654	\$4,895	\$5,003	\$5,299
21-59 days	\$14,132	\$14,821	\$15,702	\$16,673
60-120 days	\$35,399	\$32,538	\$35,824	\$39,287
121+ days	\$141,093	\$143,851	\$140,472	\$136,405
Average overall	\$20,945	\$21,069	\$21,962	\$23,535
Total lost-time cost	\$276,729,800	\$286,261,530	\$280,976,140	\$299,908,615
Females				
1 day	\$1,003	\$1,043	\$967	\$1,032
2-5 days	\$1,519	\$1,559	\$1,716	\$1,722
6-20 days	\$4,637	\$4,153	\$5,150	\$5,000
21-59 days	\$13,734	\$13,474	\$15,517	\$15,754
60-120 days	\$27,866	\$29,337	\$31,032	\$31,012
121+ days	\$112,167	\$121,241	\$118,940	\$103,557
Average overall	\$22,144	\$23,776	\$26,209	\$24,231
Total lost-time cost	\$114,991,729	\$130,910,994	\$143,967,119	\$135,135,505

Percentage of claims and costs by days lost

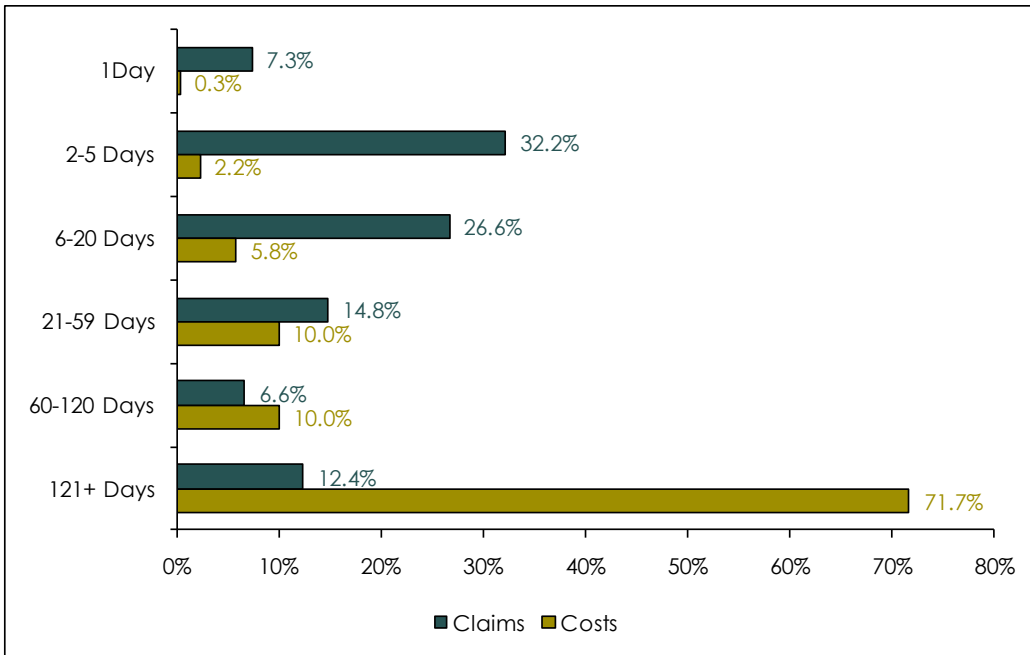


Figure 4.1: - Percentage of claims cost by days lost 2003/04-2006/07

Claims costs by days lost

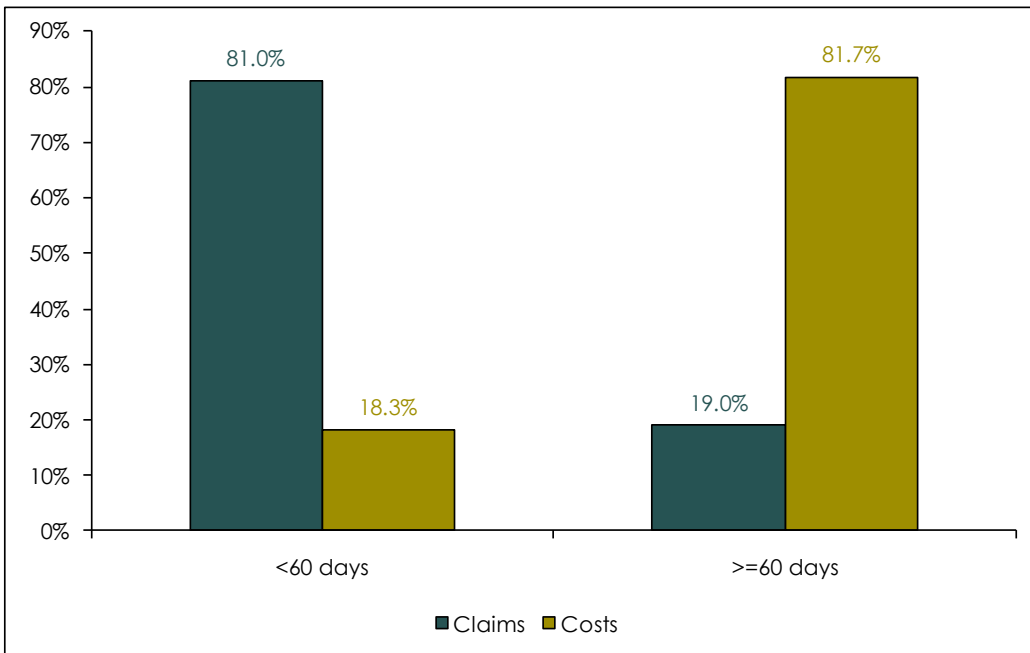


Figure 4.2: - Claims cost by days lost 2003/04-2006/07

Section 5: Disputes

Data note

Disputes data represents information on disputes by the financial year in which the dispute was registered. The disputation rate is the number of disputes registered as a proportion of new claims.

Disputation rate by year

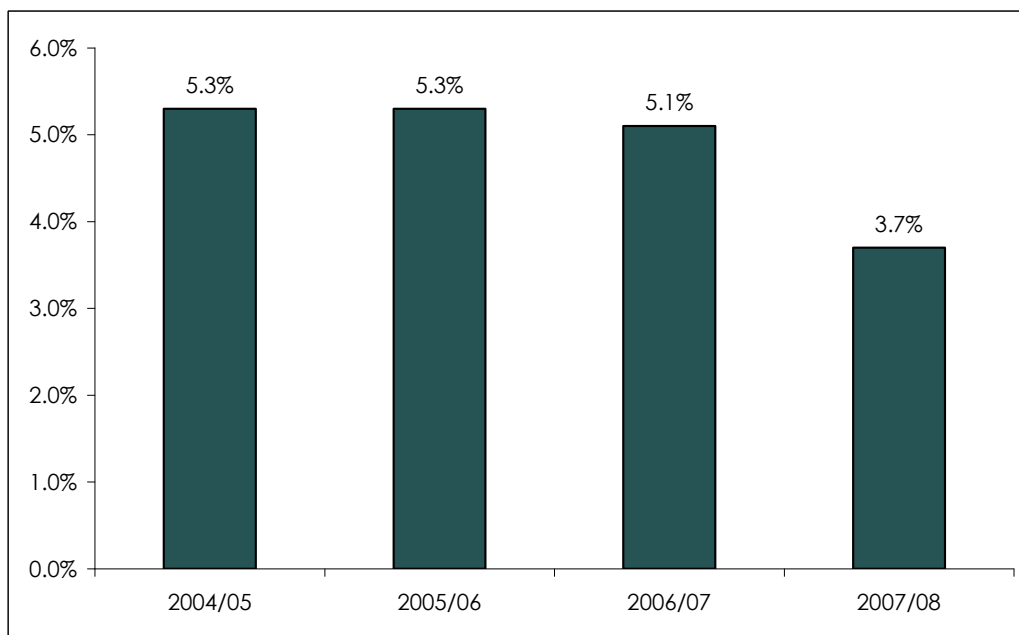


Figure 5.1: -
Disputation rate by
year

Section 6: Compensated fatalities

Data note

While both WorkCover WA and WorkSafe report on work-related fatalities, it should be noted that the data collection methods differ.

WorkSafe data is based on the financial year in which the fatality occurred, and includes fatalities of self-employed persons and employers working in WA. WorkCover WA reports fatalities by the date the workers' compensation claim is lodged.

The number of compensated fatalities for each year may differ from previous reports as:

- WorkCover WA's statistics for each financial year may include claims that were lodged for fatalities that occurred in previous years, and fatalities that occurred in the financial year after the claim was lodged
- Fatality claims that are subsequently rejected will reduce the number of fatalities recorded for previous years.

Compensated fatalities

Table 6.1: - Number of compensated fatalities by industry

	2004/05	2005/06	2006/07	2007/08	Total
Agriculture, Forestry, Fishing	1	2		3	6
Mining	2	6	3	4	15
Manufacturing	7	4	5	4	20
Electricity, Gas and Water Supply	1				1
Construction	2	3	3	4	12
Wholesale Trade			3	1	4
Retail Trade	2	1		1	4
Accommodation, Cafes and Restaurants			1		1
Transport and Storage	2	2	6	4	14
Property and Business Services	1	3	1	3	8
Government Administration			2		2
Education			1		1
Health and Community Services	1				1
Cultural and Recreational Services	1	1	1		3
Personal and Other Services	1	1	1		3
Total	21	23	27	24	95

Section 7: Timeliness of claim progress

Data note

If a claim involves weekly payments, the Act requires:

- an employer to lodge a claim with the insurer within 3 working days of receiving the claim form.
- an approved insurer to give the worker and the employer notice that liability is accepted, disputed or pending within 14 days.
- a self-insurer to give the worker notice that liability is accepted, disputed or pending within 17 days.

For further details on the above please refer to sections 57A and 57B of the Act.

Average days taken for an injured worker to lodge a claim with their employer by year

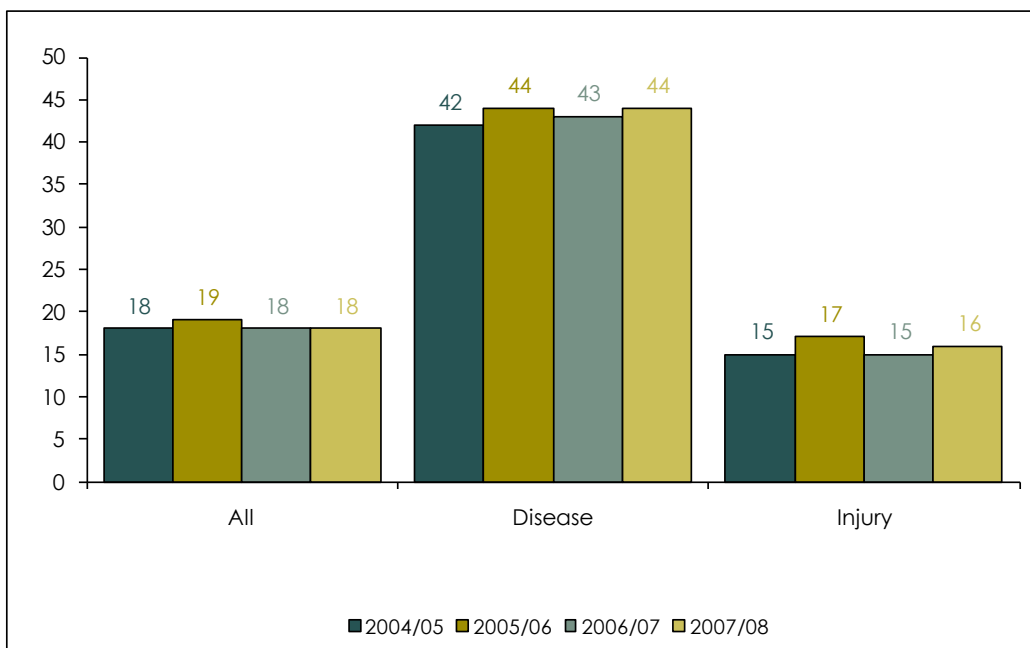


Figure 7.1: - Average days taken for an injured worker to lodge a claim with their employer by year

Percentage of notifications provided within the required time

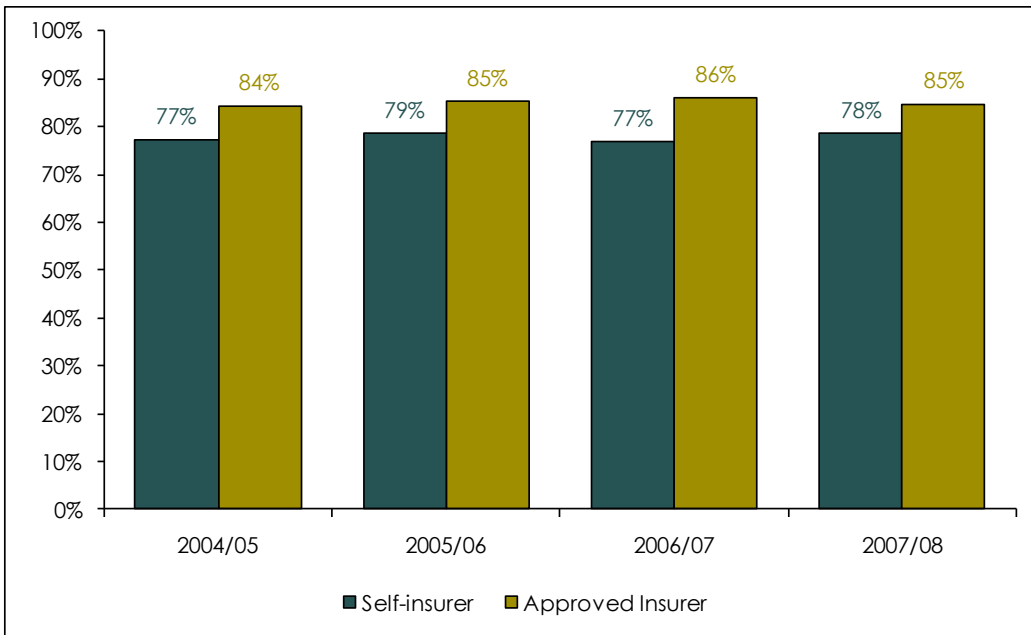


Figure 7.2: - Percentage of notifications provided within the require time

Average claim progress for an injury income claim to an approved insurer



Figure 7.3: - Average claim progress 2004/05 to 2007/08

Part B – Lost-time claims summary

- Although numbers of lost-time claims have increased between 2004/05 and 2007/08, the frequency rate has decreased.
- The average duration of claims has increased between 2004/05 and 2007/08.
- The longest average duration of claims in 2006/07 was for the mining industry at 150 days.
- The most common type of injury in 2007/08 are sprains and strains at 48.2%.

Data note

Days lost takes into account estimated and actual days lost for unfinalised claims and actual days lost for finalised. Claim data represents information on lost-time claims by the financial year in which the claim was lodged with the insurer.

Estimates of days lost for unfinalised claims are revised as claims progress, therefore, as claims mature, the estimates are more reflective of the finalised days lost.

To present the most accurate and comparable data, the most recent financial year (2007/08) on days lost is not included, due to the high percentage of unfinalised claims.

Frequency rates reflect the number of claims per million hours worked.

Section 8: Gender

Lost-time claims and frequency rates

Table 8.1: - Number of lost-time claims and frequency rates

	Number lost-time claims				Frequency rate *			
	2004/05	2005/06	2006/07	2007/08	2004/05	2005/06	2006/07	2007/08
Female	5,425	5,407	5,487	5,594	9.4	8.8	8.6	8.3
Male	13,429	12,693	12,619	12,663	14.1	12.7	11.9	11.7
Total	18,854	18,100	18,106	18,257	12.3	11.2	10.7	10.4

**Number of lost-time injury/disease claims per million hours worked

Frequency of lost-time claims

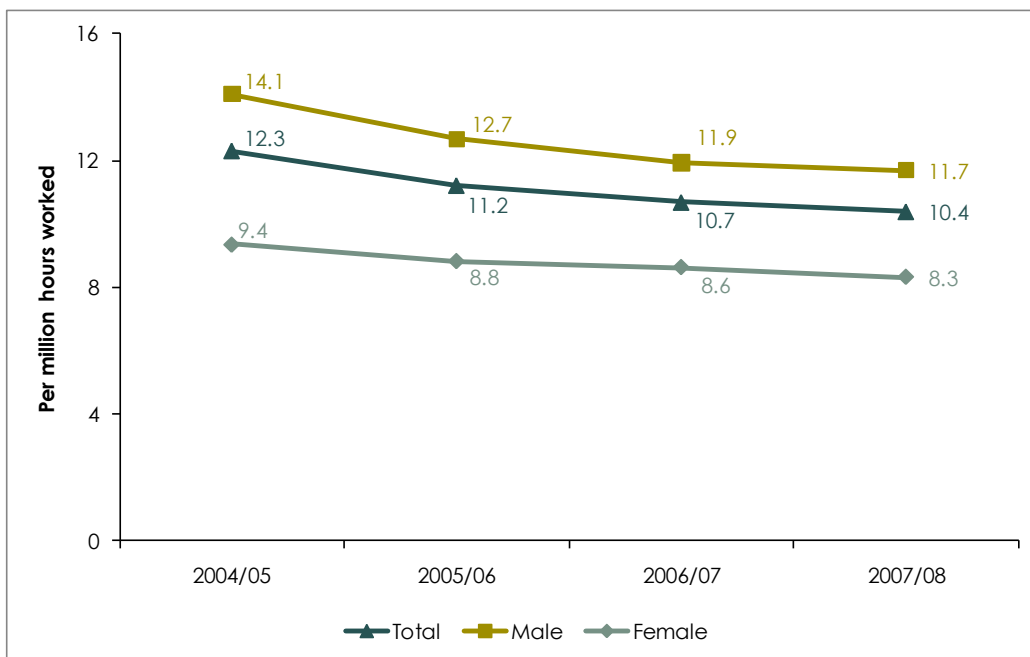


Figure 8.1: - Frequency of lost-time claims by gender

Lost-time claims by days lost

Table 8.2: - Number of lost-time claims by days lost

	2003/04		2004/05		2005/06		2006/07	
	Lost-time claims	% of lost-time claims	Lost-time claims	% of lost-time claims	Lost-time claims	% of lost-time claims	Lost-time claims	% of lost-time claims
All persons								
1 day	1,455	8.0%	1,488	7.9%	1,336	7.4%	1,125	6.2%
2-5 days	6,056	33.4%	6,148	32.6%	5,874	32.5%	5,611	31.0%
6-20 days	4,814	26.5%	5,102	27.1%	4,700	26.0%	4,856	26.8%
21-59 days	2,582	14.2%	2,723	14.4%	2,656	14.7%	2,778	15.3%
60-120 days	1,092	6.0%	1,184	6.3%	1,243	6.9%	1,317	7.3%
121+ days	2,138	11.8%	2,209	11.7%	2,291	12.7%	2,419	13.4%
Total lost-time claims	18,137		18,854		18,100		18,106	
Males								
1 day	1,042	8.0%	1,064	7.9%	954	7.5%	801	6.3%
2-5 days	4,461	34.1%	4,390	32.7%	4,199	33.1%	3,985	31.6%
6-20 days	3,578	27.4%	3,773	28.1%	3,378	26.6%	3,489	27.6%
21-59 days	1,866	14.3%	1,994	14.8%	1,928	15.2%	1,976	15.7%
60-120 days	727	5.6%	823	6.1%	857	6.8%	885	7.0%
121+ days	1,393	10.7%	1,385	10.3%	1,377	10.8%	1,483	11.8%
Total lost-time claims	13,067		13,429		12,693		12,619	
Females								
1 day	413	8.1%	424	7.8%	382	7.1%	324	5.9%
2-5 days	1,595	31.5%	1,758	32.4%	1,675	31.0%	1,626	29.6%
6-20 days	1,236	24.4%	1,329	24.5%	1,322	24.4%	1,367	24.9%
21-59 days	716	14.1%	729	13.4%	728	13.5%	802	14.6%
60-120 days	365	7.2%	361	6.7%	386	7.1%	432	7.9%
121+ days	745	14.7%	824	15.2%	914	16.9%	936	17.1%
Total lost-time claims	5,070		5,425		5,407		5,487	

Average number of days lost

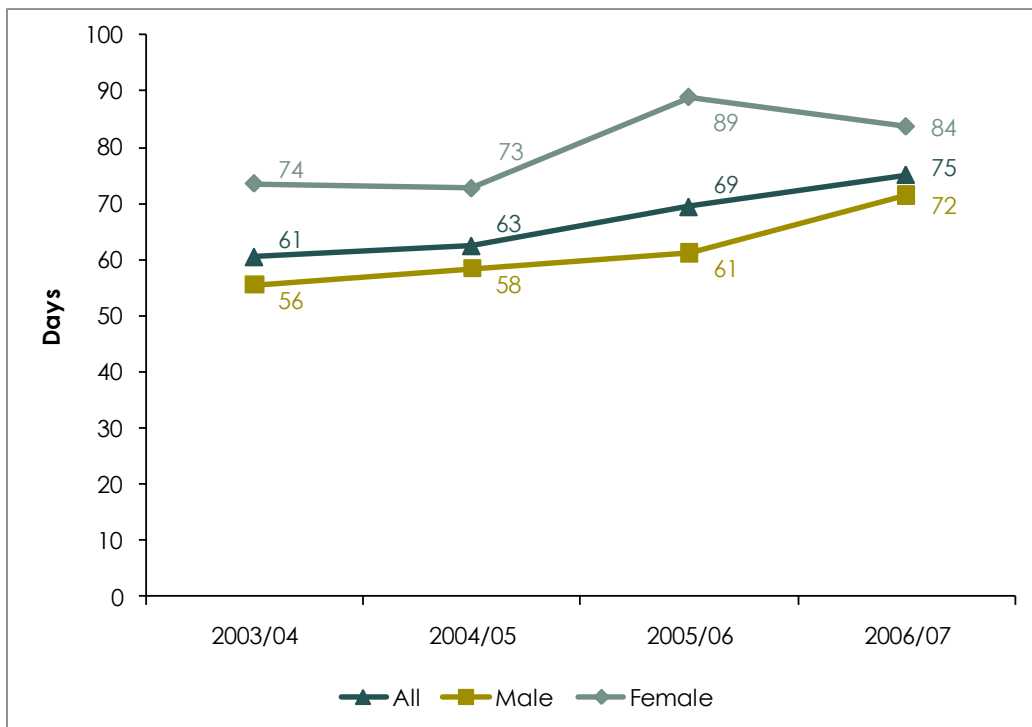


Figure 8.2: - Average number of days lost for lost-time claims

Section 9: Industry and occupation

Data note

Industry classifications are based on the *Australian and New Zealand Standard Industrial Classification (ANZSIC) 1993*, published by the Australian Bureau of Statistics (ABS). Details of the classification can be found in the ABS website.

The occupation classifications are based on the *Australian Standard Classification of Occupations (Second Edition)* published by the ABS. Details of the classification can be found in the ABS website.

Frequency rate of lost-time claims by industry

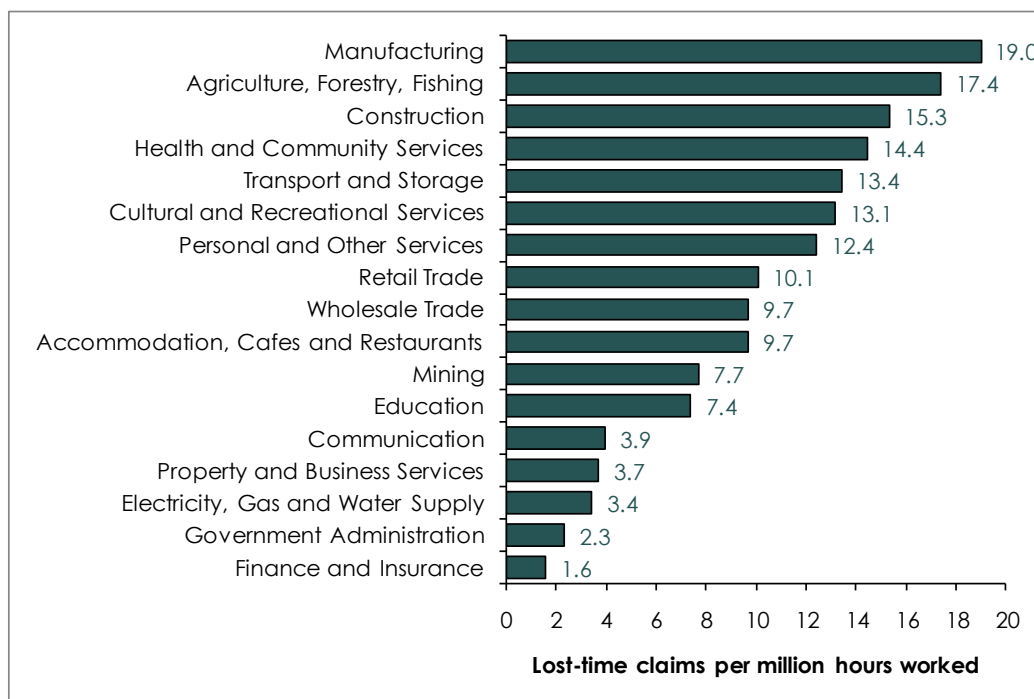


Figure 9.1: - Number of lost-time injury/disease claims per million hours worked by industry 2007/08

Average days lost for lost-time claims by industry

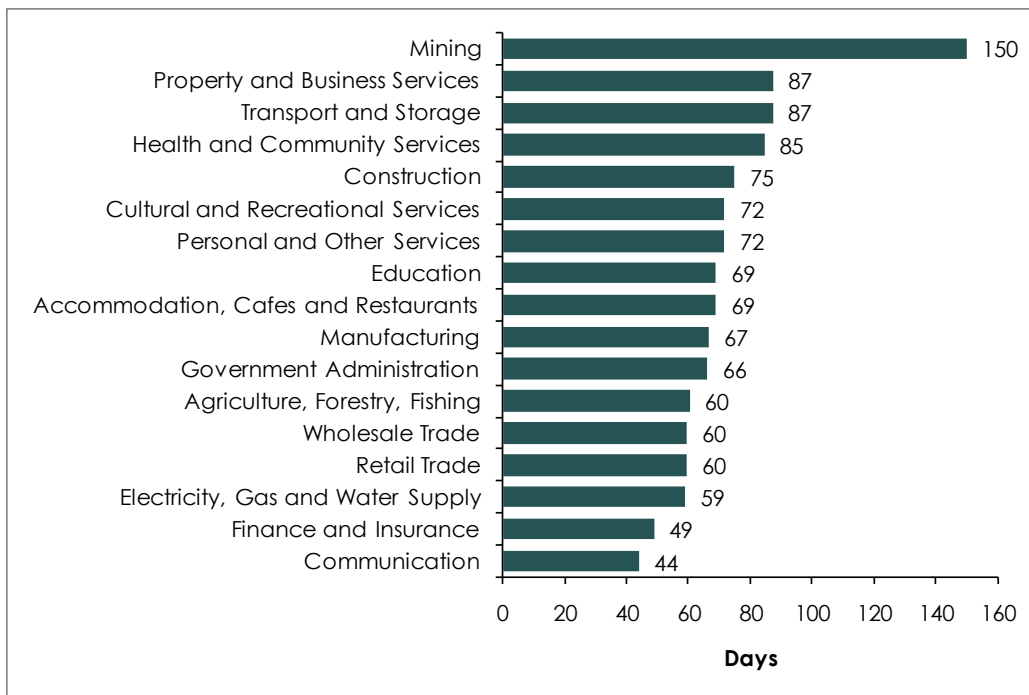


Figure 9.2: - Average days lost for lost-time claims by industry 2006/07

Average days lost for lost-time claims by occupation 2006/07

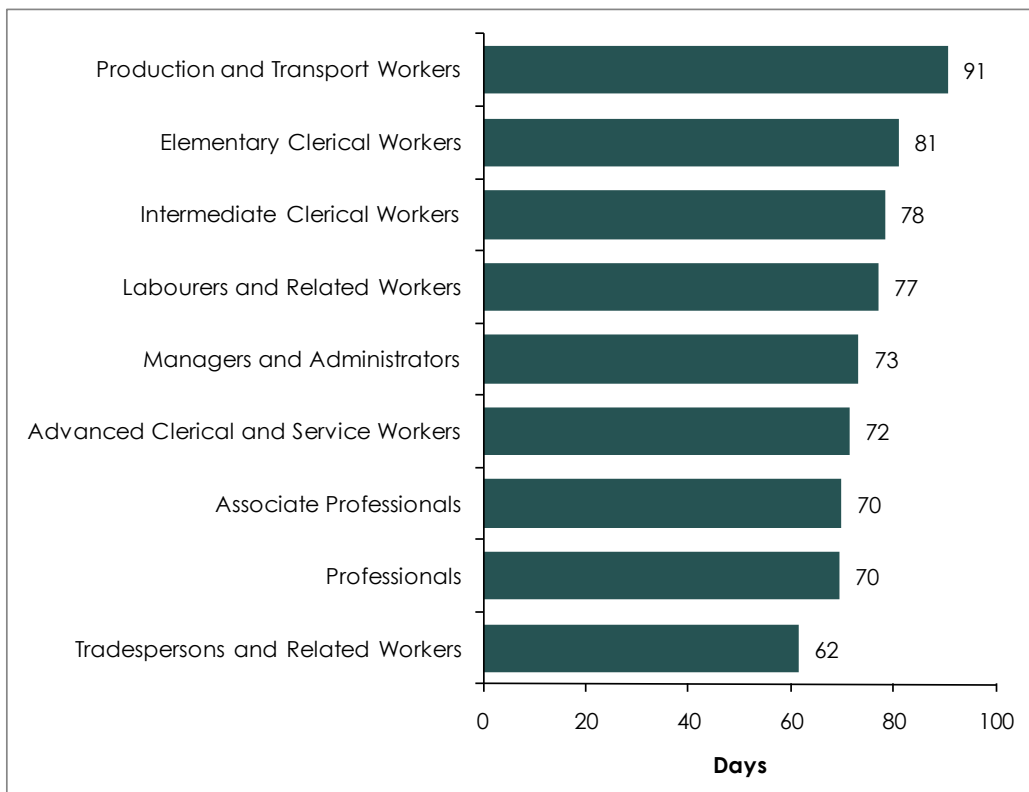


Figure 9.3: - Average days lost for lost-time claims by occupation 2006/07

Section 10: Type of occurrence

Data note

The classifications used in this section are defined in detail in the National Occupational Health and Safety Commission's *Type of Occurrence Classification System 2.1* available from www.safeworkaustralia.gov.au.

The *Type of Occurrence Classification System* was developed for use in coding details of workers' compensation cases. There are four types of classifications used to describe the type of injury or disease sustained by the worker.

- Nature of injury or disease identifies the most serious injury or disease sustained or suffered by the worker.
- Bodily location of injury or disease identifies the part of the body affected by the most serious injury or disease.
- Mechanism of injury or disease identifies the action, exposure or event which was the direct cause of the most serious injury or disease.
- Agency of injury or disease identifies the object, substance or circumstance directly involved in inflicting the injury or disease.

Percentage of lost-time claims and average duration by nature of injury or disease

Table 10.1: - Percentage of lost-time claims and average duration by nature of injury or disease

	Percentage of lost-time claims				Average duration (days)			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
All persons								
Sprain\strain	50.3%	49.0%	47.8%	48.2%	68.8	74.0	81.6	87.4
Open wound	13.6%	13.4%	13.4%	12.8%	18.8	20.3	20.5	23.5
Contusion & crushing	10.3%	11.3%	11.7%	11.1%	40.8	40.5	48.2	58.0
Fractures	7.4%	8.0%	8.6%	9.7%	96.8	90.4	96.8	109.2
Other injuries nec *	3.1%	3.4%	3.7%	3.9%	61.4	55.8	54.8	79.5
Musculoskeletal system disorders	3.7%	3.2%	3.3%	3.2%	116.1	116.1	170.4	148.4
Burns	2.3%	2.3%	2.5%	2.3%	65.9	16.7	22.0	17.1
Mental disorders	2.2%	2.1%	1.9%	2.3%	88.3	108.1	115.6	133.5
Other diseases	1.7%	1.8%	1.9%	1.6%	51.6	75.2	62.9	62.0
Foreign body	2.2%	2.1%	1.6%	1.5%	6.2	3.4	5.3	17.8
Superficial injury	1.3%	1.2%	1.7%	1.4%	26.7	32.4	8.3	22.7
Hernia	1.6%	1.3%	1.2%	1.3%	36.7	32.9	62.6	70.3
Skin disorders	0.4%	0.7%	0.6%	0.7%	20.2	51.0	59.7	45.9
Multiple injuries	0.1%	0.1%	0.0%	0.1%	253.8	428.5	1017.2	534.7

Table 10.1 (continued over)

*not elsewhere classified

Section 10: Type of occurrence

Table 10.1: - Percentage of lost-time claims and average duration by nature of injury or disease (continued)

	Percentage of lost-time claims				Average duration (days)			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
Males								
Sprain\strain	47.4%	46.0%	44.7%	45.5%	78.6	76.9	98.2	95.6
Open wound	16.3%	16.2%	16.1%	15.3%	14.2	18.3	22.3	14.7
Fractures	8.1%	8.7%	9.4%	10.5%	116.0	72.4	68.9	80.8
Contusion & crushing	9.9%	10.9%	11.4%	10.4%	52.4	54.4	69.3	69.4
Other injuries nec *	3.3%	3.3%	3.9%	4.1%	73.8	62.2	67.2	43.6
Musculoskeletal system disorders	3.1%	2.5%	2.8%	2.8%	125.0	127.7	186.9	148.8
Burns	2.3%	2.4%	2.6%	2.4%	6.7	17.3	7.2	18.4
Foreign body	2.9%	3.0%	2.1%	2.2%	7.4	2.2	36.4	5.4
Hernia	2.0%	1.8%	1.7%	1.7%	125.2	21.5	52.2	89.5
Superficial injury	1.5%	1.5%	2.0%	1.6%	54.6	36.9	8.2	41.7
Other diseases	1.6%	1.8%	1.8%	1.5%	54.8	78.3	79.0	44.2
Mental disorders	1.1%	1.1%	0.9%	1.3%	87.3	111.4	125.4	134.2
Skin disorders	0.4%	0.7%	0.6%	0.8%	29.7	61.7	38.7	32.5
Multiple injuries	0.2%	0.1%	0.1%	0.1%	256.8	2310.5	294.6	2.0
Females								
Sprain\strain	57.5%	56.1%	55.0%	54.2%	64.2	72.5	73.0	83.1
Contusion & crushing	11.3%	12.3%	12.4%	12.7%	35.6	34.1	38.0	52.5
Fractures	5.9%	6.2%	6.9%	7.9%	92.2	95.7	105.2	118.3
Open wound	6.8%	6.8%	7.2%	7.1%	19.6	20.7	20.2	25.2
Mental disorders	4.8%	4.5%	4.1%	4.6%	90.0	102.1	97.6	132.1
Musculoskeletal system disorders	5.2%	4.9%	4.5%	4.2%	110.7	108.1	156.7	148.2
Other injuries nec *	2.6%	3.5%	3.2%	3.5%	57.3	53.8	49.3	92.4
Burns	2.1%	2.2%	2.5%	2.2%	82.9	16.5	27.8	16.5
Other diseases	1.8%	1.9%	2.0%	1.8%	50.2	73.8	55.9	70.4
Superficial injury	0.8%	0.7%	1.1%	0.9%	21.3	31.4	8.3	18.2
Skin disorders	0.4%	0.6%	0.6%	0.5%	16.7	47.3	67.1	51.5
Hernia	0.4%	0.1%	0.3%	0.3%	34.6	33.7	62.8	68.8
Foreign body	0.4%	0.2%	0.2%	0.1%	6.2	3.5	4.6	18.4
Multiple injuries	0.0%	0.1%	0.0%	0.0%	253.0	257.5	1533.3	601.3

*not elsewhere classified

Percentage of lost-time claims and average duration by bodily location of injury or disease

Table 10.2: - Percentage of lost-time claims and average duration by bodily location of injury or disease

	Percentage of lost-time claims				Average duration (days)			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
All persons								
Upper limbs	34.4%	35.3%	36.0%	35.3%	57.1	61.3	64.4	63.7
Trunk	24.9%	24.6%	23.9%	24.1%	63.0	68.4	77.8	85.3
Lower limbs	19.7%	20.8%	21.3%	21.7%	55.0	54.2	59.0	74.7
Multiple	9.7%	7.6%	7.6%	7.6%	109.5	86.9	114.1	120.5
Head	6.7%	7.1%	6.6%	6.4%	17.4	22.2	21.7	38.0
Non-physical	2.1%	2.1%	1.9%	2.3%	87.5	109.3	115.6	133.1
Neck	2.0%	1.7%	1.6%	1.7%	71.2	56.6	126.2	77.3
Systemic	0.4%	0.7%	1.1%	1.0%	39.3	78.9	64.4	46.9
Unspecified	0.1%	0.0%	0.0%	0.0%	188.0	89.1	72.6	15.0
Males								
Upper limbs	35.7%	36.8%	37.3%	36.9%	49.9	54.3	52.0	58.0
Trunk	24.8%	24.2%	23.7%	23.8%	59.8	71.4	72.3	85.9
Lower limbs	20.6%	21.7%	22.3%	22.3%	50.9	53.7	56.6	74.1
Head	7.7%	8.2%	7.8%	7.4%	15.2	16.6	16.9	38.6
Multiple	7.9%	5.8%	5.6%	5.7%	121.8	82.8	119.8	125.5
Neck	1.8%	1.6%	1.4%	1.6%	79.6	51.6	147.3	78.3
Non-physical	1.1%	1.1%	0.9%	1.3%	88.5	110.1	97.6	131.0
Systemic	0.4%	0.6%	0.9%	1.0%	45.5	112.7	87.8	63.4
Unspecified	0.1%	0.0%	0.0%	0.1%	278.5	11.9	258.5	15.0
Females								
Upper limbs	31.1%	31.7%	33.1%	31.6%	77.5	81.2	98.2	78.5
Trunk	25.1%	25.6%	24.4%	24.6%	71.3	61.0	89.9	84.1
Lower limbs	17.6%	18.7%	19.0%	20.4%	66.9	55.9	65.6	76.3
Multiple	14.3%	11.8%	12.1%	11.9%	93.1	92.5	107.5	115.3
Non-physical	4.7%	4.5%	4.1%	4.6%	86.9	108.8	125.5	134.2
Head	4.1%	4.5%	4.0%	4.1%	28.6	48.7	42.4	35.0
Neck	2.5%	2.0%	1.9%	1.8%	54.0	65.7	86.0	75.6
Systemic	0.5%	1.0%	1.4%	0.9%	26.4	11.2	33.5	21.1
Unspecified	0.2%	0.1%	0.0%	0.0%	7.0	149.1	10.7	0.0

Percentage of lost-time claims and average duration by mechanism of injury or disease

Table 10.3: - Percentage of lost-time claims and average duration by mechanism of injury or disease

	Percentage of lost-time claims				Average duration (days)			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
All persons								
Body stressing	39.3%	37.9%	37.5%	37.2%	71.5	77.1	89.6	91.6
Being hit	21.7%	20.7%	23.4%	22.4%	38.6	44.4	43.7	64.5
Falls, trips and slips	20.0%	21.0%	20.4%	20.9%	73.6	69.2	71.2	80.5
Hitting objects	9.4%	10.8%	8.9%	9.1%	27.4	22.9	28.1	24.9
Other and unspecified	3.0%	2.7%	2.8%	3.2%	117.9	104.7	186.1	115.7
Mental stress	2.1%	2.1%	1.9%	2.3%	90.9	109.0	115.9	134.9
Heat, radiation & electricity	2.3%	2.3%	2.2%	2.1%	50.7	23.6	23.3	15.9
Chemical substances	1.7%	1.9%	2.0%	1.8%	17.4	28.6	18.8	21.0
Biological factors	0.3%	0.5%	0.8%	0.9%	38.4	21.2	18.5	67.1
Sound and pressure	0.1%	0.1%	0.1%	0.1%	72.8	11.4	22.5	53.0
Males								
Body stressing	36.9%	35.6%	35.1%	35.0%	64.1	71.7	77.8	88.1
Being hit	24.5%	23.5%	27.0%	26.1%	37.9	42.4	36.9	60.8
Falls, trips and slips	18.8%	20.0%	18.6%	19.3%	67.9	70.6	70.5	81.7
Hitting objects	10.8%	12.4%	10.2%	10.1%	27.5	22.8	24.6	24.0
Other and unspecified	3.2%	2.7%	3.0%	3.3%	135.0	109.4	212.3	128.0
Heat, radiation & electricity	2.4%	2.4%	2.3%	2.2%	58.2	28.8	25.1	14.0
Chemical substances	1.9%	1.9%	2.1%	1.8%	17.4	19.9	16.3	17.4
Mental stress	1.1%	1.0%	0.9%	1.3%	93.4	108.7	96.3	134.3
Biological factors	0.2%	0.4%	0.7%	0.9%	58.2	27.9	25.1	101.2
Sound and pressure	0.1%	0.1%	0.1%	0.1%	79.7	13.8	27.9	78.1
Females								
Body stressing	45.3%	43.4%	42.9%	42.2%	87.4	88.1	112.4	98.1
Falls, trips and slips	22.8%	23.4%	24.3%	24.6%	85.3	66.3	72.7	78.4
Being hit	14.9%	14.1%	15.2%	14.0%	42.1	52.6	70.4	79.9
Hitting objects	5.9%	7.1%	5.9%	6.7%	26.9	23.8	42.6	28.4
Mental stress	4.8%	4.5%	4.0%	4.6%	89.4	109.3	126.5	135.1
Other and unspecified	2.5%	2.8%	2.5%	3.2%	64.1	89.3	126.4	81.9
Heat, radiation & electricity	2.0%	2.1%	2.1%	1.8%	22.9	8.2	18.5	20.6
Chemical substances	1.3%	1.8%	1.8%	1.8%	17.3	60.3	25.3	30.7
Biological factors	0.6%	0.7%	1.1%	0.9%	11.6	14.7	10.1	15.2
Sound and pressure	0.1%	0.1%	0.1%	0.1%	51.2	3.3	14.4	5.9

Percentage of lost-time claims and average duration by agency of injury or disease

Table 10.4: - Percentage of lost-time claims and average duration by agency of injury or disease

	Percentage of lost-time claims				Average duration (days)			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
All persons								
Non-powered handtools & appliances	27.1%	27.3%	26.1%	26.0%	55.5	69.6	64.8	69.1
Environmental	16.1%	16.2%	17.1%	17.1%	64.1	67.5	76.1	73.9
Material & substances	13.0%	13.2%	13.3%	12.6%	52.3	59.7	69.9	65.7
Mobile plant & transport	10.9%	10.9%	11.6%	12.6%	78.6	97.5	102.2	92.4
Animal, human & biological	10.3%	10.1%	9.4%	9.3%	70.6	73.3	78.7	66.9
Others & unspecified	6.9%	6.0%	6.7%	7.2%	91.1	84.8	94.3	96.3
Machinery & fixed plant	7.7%	7.5%	7.6%	6.9%	61.5	66.7	79.3	75.4
Powered tools & appliances	6.9%	7.4%	6.7%	6.8%	40.6	43.1	56.8	57.0
Chemicals & chemical products	1.2%	1.5%	1.6%	1.5%	60.0	24.8	30.3	43.5
Males								
Non-powered handtools & appliances	27.2%	27.3%	25.4%	25.5%	55.2	56.6	60.4	67.9
Material & substances	15.8%	16.6%	16.5%	15.7%	49.2	54.8	71.4	66.8
Environmental	14.3%	14.3%	14.8%	14.9%	64.8	65.1	71.4	80.7
Mobile plant & transport	12.7%	12.8%	13.6%	14.6%	75.1	95.5	98.0	91.9
Machinery & fixed plant	9.3%	8.8%	9.1%	8.3%	61.2	59.5	80.0	72.0
Powered tools & appliances	7.7%	8.2%	7.6%	7.5%	29.5	30.9	47.9	43.0
Animal, human & biological	6.5%	6.3%	6.2%	6.3%	62.2	63.0	77.7	62.2
Others & unspecified	5.2%	4.3%	5.2%	5.6%	75.6	71.5	80.1	105.4
Chemicals & chemical products	1.3%	1.6%	1.6%	1.6%	64.5	24.2	27.2	48.0
Females								
Non-powered handtools & appliances	26.9%	27.5%	27.8%	27.2%	56.3	99.7	74.0	71.7
Environmental	20.5%	20.6%	22.4%	22.3%	62.8	71.4	83.2	63.8
Animal, human & biological	19.7%	19.2%	16.9%	16.3%	77.3	81.2	79.5	71.1
Others & unspecified	11.2%	9.9%	10.1%	10.7%	109.1	98.2	111.0	85.6
Mobile plant & transport	6.4%	6.3%	7.0%	7.9%	95.4	107.2	121.0	94.6
Material & substances	5.9%	5.4%	5.8%	5.6%	72.6	95.0	59.5	58.6
Powered tools & appliances	5.0%	5.5%	4.6%	5.1%	83.2	85.9	91.0	103.4
Machinery & fixed plant	3.6%	4.3%	4.0%	3.6%	63.1	101.5	75.8	93.2
Chemicals & chemical products	0.9%	1.3%	1.5%	1.3%	42.9	26.6	38.4	30.8

Section 11: Age

Lost-time claims by age group

Table 11.1: - Number of lost-time claims and average working days lost by age group

	Number lost-time claims				Average working days lost			
	2004/05	2005/06	2006/07	2007/08	2003/04	2004/05	2005/06	2006/07
All persons								
15-19	1436	1404	1517	1418	30.4	19.8	25.5	29.8
20-24	2283	2183	2188	2122	33.1	34.2	31.4	34.9
25-34	4316	3940	3806	3653	52.4	52.7	63.4	65.0
35-44	4593	4430	4234	4292	70.0	78.1	83.3	88.6
45-54	4164	4037	4077	4284	76.2	81.0	94.2	103.3
55-59	1305	1327	1436	1483	77.1	81.9	76.2	89.9
60-64	603	608	659	793	81.6	60.3	71.4	88.0
65+	142	164	177	199	47.2	40.1	55.5	49.0
Unknown *	12	7	12	13	21.0	15.7	28.3	13.3
Total	18854	18100	18106	18257	60.6	62.6	69.5	75.2
Male								
15-19	1112	1096	1159	1105	30.5	18.6	23.2	32.8
20-24	1768	1668	1707	1620	30.2	32.6	29.0	36.7
25-34	3408	3044	2944	2790	52.2	51.1	56.0	62.9
35-44	3206	3100	2924	2986	63.5	73.5	79.9	84.0
45-54	2527	2381	2405	2583	67.7	76.3	79.0	104.0
55-59	854	840	899	889	78.6	83.2	73.1	83.5
60-64	447	437	449	533	77.7	64.0	64.7	86.7
65+	102	123	123	152	45.0	42.4	58.1	52.7
Unknown *	5	4	9	5	11.9	7.0	41.3	12.8
Total	13429	12693	12619	12663	55.6	58.5	61.2	71.5
Female								
15-19	324	308	358	313	30.1	23.6	33.9	20.0
20-24	515	515	481	502	44.5	39.7	39.3	28.6
25-34	908	896	862	863	52.9	59.0	88.6	72.1
35-44	1387	1330	1310	1306	86.2	88.8	91.1	98.7
45-54	1637	1656	1672	1701	89.3	88.3	116.0	102.4
55-59	451	487	537	594	74.2	79.5	81.5	100.6
60-64	156	171	210	260	92.2	49.5	88.5	90.7
65+	40	41	54	47	52.1	34.3	47.6	40.5
Unknown *	7	3	3	8	112.0	21.9	11.0	15.0
Total	5425	5407	5487	5594	73.6	72.7	88.8	83.6

*The provision of a date of birth is not mandatory

Table 11.2: - Incidence and frequency rates by age group

	Incidence rate*				Frequency rate**			
	2004/05	2005/06	2006/07	2007/08	2004/05	2005/06	2006/07	2007/08
All persons								
15-19	1.7	1.5	1.6	1.6	14.7	13.7	14.0	13.5
20-24	2.1	1.9	1.8	1.7	12.9	11.7	10.9	10.2
25-34	2.2	2.0	1.8	1.7	12.1	10.5	10.1	9.3
35-44	2.3	2.1	1.9	1.9	12.7	11.7	10.6	10.2
45-54	2.1	2.0	1.9	2.0	11.7	10.9	10.4	10.8
55-59	2.1	1.9	2.0	1.9	11.6	10.8	10.9	11.1
60-64	1.9	1.7	1.7	1.7	11.5	10.3	10.5	10.0
65+	1.2	1.2	1.2	1.2	8.5	8.6	8.9	8.2
Total	2.1	1.9	1.8	1.8	12.3	11.2	10.7	10.4
Male								
15-19	2.6	2.4	2.5	2.5	19.9	18.9	18.7	18.7
20-24	3.0	2.9	2.8	2.6	17.2	15.9	15.1	14.3
25-34	3.2	2.7	2.6	2.4	15.1	13.0	12.3	11.3
35-44	3.0	2.7	2.4	2.4	13.8	12.6	11.2	10.8
45-54	2.6	2.3	2.2	2.4	11.8	10.7	10.0	11.1
55-59	2.4	2.2	2.3	2.1	11.7	10.5	10.8	10.5
60-64	2.4	2.0	2.0	2.0	12.8	11.2	10.4	10.7
65+	1.3	1.3	1.3	1.2	7.8	7.7	8.2	8.0
Total	2.8	2.5	2.4	2.4	14.1	12.7	11.9	11.7
Female								
15-19	0.8	0.7	0.8	0.7	7.7	7.0	7.8	6.8
20-24	1.0	0.9	0.8	0.8	7.0	6.4	5.5	5.3
25-34	1.0	1.0	0.9	0.9	6.8	6.4	6.2	6.0
35-44	1.5	1.3	1.3	1.3	10.7	9.9	9.5	9.1
45-54	1.7	1.6	1.6	1.6	11.5	11.2	11.0	10.4
55-59	1.6	1.6	1.6	1.7	11.6	11.6	11.0	12.4
60-64	1.2	1.2	1.4	1.3	9.2	9.0	11.1	9.0
65+	1.1	1.0	1.1	1.0	10.0	13.7	10.8	9.4
Total	1.3	1.2	1.2	1.2	9.3	8.8	8.6	8.3

*Number of lost-time injury/disease claims per one hundred employees

** Number of lost-time injury/disease claims per million hours worked

Appendix A: Glossary

Accident year	Accident year refers to the financial year in which the accident event leading to a claim occurred, irrespective of when the claim was reported, paid or finalised.
Age	A worker's age is based on chronological age (in years) at the date of injury.
Agency of occurrence	The agency of occurrence refers to the object, substance or circumstance directly involved in inflicting the injury or disease. A comprehensive list of inclusions and exclusions for each classification used in this report is available from the <i>National Occupational Health and Safety Commission's Type of Occurrence Classification System 2.1</i> (available online at www.ascc.gov.au)
Average cost	The average cost represents an estimate of costs for unfinalised claims, plus the total cost of finalised claims, divided by the number of lost-time claims. Average cost is attributed to the year in which a claim was lodged and is associated with claims data.
Bodily location	The bodily location of injury/disease identifies the part of the body affected by the most serious injury or disease. A comprehensive list of inclusions and exclusions for each classification used in this report is available from the <i>National Occupational Health and Safety Commission's Type of Occurrence Classification System 2.1</i> (available online at www.ascc.gov.au)
Claims data	<p>Information pertaining to workers' compensation claims is reported to WorkCover WA by approved insurers and self-insurers. Information is collated based on the financial year in which a claim was lodged and is in contrast to claim payments. More information can be found in the 'Nature of the information' section on page 7 of this report. For the purposes of time-series comparisons, certain types of claims were excluded from claims data:</p> <ul style="list-style-type: none"> • journey claims between home and work • asbestos-related diseases, including mesothelioma and pneumoconiosis • duplicated or disallowed (rejected) claims <p>Lost-time claims (for claims data only) also exclude:</p> <ul style="list-style-type: none"> • claims with less than one working day absence from work • claims with less than one whole shift absence from work.

Claims payments	<p>Categories are based on WorkCover WA's <i>Guidelines for Completing Form WC 101</i>. Claims payments are in contract with claims data as they do not reflect liabilities incurred but not yet paid. Claim payment information is collated based on the financial year during which payment was made, and includes:</p> <ul style="list-style-type: none"> • weekly payments (payments made for absences from work) • redemptions (lump sum payments made under Schedule 1) • specific injuries (lump sum payments made under Schedule 2) • fatal (including funeral expenses) • medical practitioners and specialists (consultation and treatment expenses rendered by general practitioners and medical specialists) • hospital expenses (hospital accommodation and hospital treatment) • other treatment (comprises payments made under clauses 17(1)(3), (4), (5) and (6) of Schedule 1 of the Act, other than medical and hospital expenses) • vocational rehabilitation (comprises payments made under clause 17 (1a) of Schedule 1 of the Act in respect of counselling, occupational training, work assessment, aids and appliances) • miscellaneous (includes general items that do not fit in any other category, for example travelling, meals and lodgings, under clause 19 of Schedule 1) • legal expenses (comprises the cost of legal advice and representation incurred by approved insurers or exempt employers, witness fees and the costs of these services incurred by the worker where the approved insurer or exempt employer is ordered to meet the costs) • common law and other Acts.
Common law claim	A workers' compensation claim in which a worker seeks damages against their employer in respect of a disability, if the disability was caused by negligence of the employer or other tort and compensation has been paid or is payable.
Disease	Subsection 5(1) of the Act defines disease as including any physical or mental ailment, disorder, defect, or morbid condition whether of sudden or gradual development. (See also Injury).
Days lost	The days lost of a claim is the average time lost (working days) for workers' compensation claims and is calculated based on days lost estimates for unfinalised claims and actual days lost for finalised claims.
Exempt employer	See self-insurer.
Frequency rate	Frequency rate is the number of lost-time claims per million hours worked and indicates the prevalence of workers' compensation claims. It is based on the number of hours worked by employed persons in Western Australia as supplied by the Australian Bureau of Statistics.

Incidence rate	The incidence rate is the number of lost-time claims per hundred employees (part-time, full-time, casual, and seasonal) in Western Australia.
Industry	Industry classification is based on the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC) 1993</i> , published by the Australian Bureau of Statistics. The ANZSIC system groups together businesses that carry out similar economic activities and is structured into a hierarchy of units reflecting different levels of description.
Injury	Injury is defined under subsection 5(1) of the Act as: <ol style="list-style-type: none"> 1. A personal injury by accident arising out of or in the course of employment or while acting on the employer's instructions. 2. A disabling industrial disease (for example, poisoning, lung disease, etcetera). 3. A disease contracted in the course of employment or the recurrence or aggravation of a pre-existing disease where the employment contributed to a significant degree. (See also Disease).
Injury management	Injury management is a legislated framework involving the injured worker, employer and treating medical practitioner working together to assist the worker to stay at work or return to work following a workplace injury.
Insurer	Insurers comprise of those who are approved under section 161 of the Act to underwrite WorkCover policies, and also includes the Insurance Commission of Western Australia (formerly the State Government Insurance Commission).
Journey claims	Up to 24 December 1993, workers' compensation claims could be lodged for injuries sustained while travelling to and from work. Journey claims have since been excluded from claims data.
Lost-time claims	Lost-time claims are claims for which the injury or disease results in an absence from work of at least one day or shift.
Manual handling injuries	Manual handling injuries are a component of the 'body stressing' group in the mechanism of injury or disease classification. Manual handling includes muscular stress while lifting, carrying or putting down objects, muscular stress while handling objects other than lifting, carrying or putting down, and repetitive movements with low muscle loading.
Mechanism of injury or disease	The mechanism of injury or disease refers to the action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. A comprehensive list of inclusions and exclusions for each classification used in this report is available from the <i>National Occupational Health and Safety Commission's Type of Occurrence Classification System 2.1</i> (available online at www.ascc.gov.au)

Nature of injury or disease	The nature of injury or disease classification is intended to identify the most serious injury or disease suffered by the worker. The injury or disease suffered is generally physical, although the classification includes categories for mental illness. Injury results from a single traumatic event where the harm or hurt is immediately apparent (for example, burns resulting from an acid splash) or conversely, disease resulting from repeated or long-term exposure to an agent (for example, noise induced hearing loss). The full list of inclusions/exclusions for each of the categories used in this report is available from the <i>National Occupational Health and Safety Commission's Type of Occurrence Classification System 2.1</i> (available online at www.ascc.gov.au)
Recommended premium rates (average)	The average recommended premium rate is calculated using recommended premium rates for all industry classifications and not the actual premium rates charged by approved insurers (which may be surcharged or discounted).

Appendix B: Legislative amendments affecting 2003/04 – 2007/08 data

Legislative amendments may have a direct or indirect effect on statistical information presented in this report. A summary of the major legislative amendments affecting workers' compensation in Western Australia are presented below as a guide in order from the most recent amendments to the oldest amendments. For a complete understanding of the legislative amendments readers should refer to the Act.

Workers' Compensation Reform Act 2004 (Commenced 4 January 2005)

- Cap on statutory weekly payments of compensation increased from 1.5 to 2 times the Australian Bureau of Statistics Average Weekly Earnings.
- The period before step-down in weekly payments increased from 4 to 13 weeks.
- From week 14, the step-down for award workers was amended to include allowances paid on a regular basis and non-award workers payments to be calculated at 85% of their average weekly payments over the 12 months prior to their injury.
- Shift of focus for WorkCover WA from promoting rehabilitation to injury management and the Act renamed accordingly.
- Statutory authority for workers' compensation in Western Australia transferred from the Workers' Compensation and Rehabilitation Commission to the WorkCover WA.
- The Premium Rates Committee and the Insurers Advisory Committee were abolished and responsibility for the premium rating process was transferred to the WorkCover WA Board.
- The definition of 'industrial award' was changed to include enterprise bargaining agreements and enterprise orders.
- The total amount available for funeral expenses has increased.
- Payment of medical and other expenses can be approved if they are "likely to be incurred", rather than just those actually incurred.
- Workers may apply for a possible extension of medical and related entitlements when 60% of their entitlement has been exhausted.

Workers' Compensation and Rehabilitation Amendment Act 2000 (commenced November 2000).

- Injured workers are not precluded from making an election where a question regarding the degree of disability, properly referred, has not been agreed or determined before the termination day.

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PricewaterhouseCoopers Actuarial Pty Ltd (April 2008). **WorkCover WA Actuarial Assessment of the Recommended Premium Rates for 2009/10**, Perth, Western Australia. Available on www.workcover.wa.gov.au

Workers' Compensation and Injury Management Act 1981. Available on www.slp.wa.gov.au, or by contacting the State Law Publisher.

Further statistical information

WorkCover WA and WorkSafe produce a number of statistical publications each year. These are made publicly available and can be located at, www.workcover.wa.gov.au and www.worksafe.wa.gov.au respectively.

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