

LONG DURATION CLAIMS REPORT



2014/15 - 2017/18
Long duration claims
in the WA workers'
compensation scheme


August 2019




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WorkCover WA is the government agency responsible for overseeing the WA workers' compensation and injury management scheme. WorkCover WA undertakes a range of educational, advisory, enforcement and performance monitoring activities to ensure the WA workers' compensation scheme is fair, accessible and cost-effective for all participants.

Long Duration Claims - 2014/15 to 2017/18

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Table of Contents

About This Report	4
Section 1 - Key indicators	5
Overview	5
Claim numbers	6
Claim proportions	6
Frequency rates	7
Incidence rates	7
Average claim costs	8
Proportion of claim costs	8
Total claim payments	9
Section 2 - Claimant characteristics	10
Gender	10
Age group	13
Occupation	16
Industry	18
Size of employer	23
Section 3 - Injury/disease attributes	25
Nature of injury/disease	25
Mechanism of incident	27
Bodily location of injury/disease	29
Agency of injury/disease	31
Section 4 - Glossary	33
Section 5 - Disclaimer	36

About This Report



What are 'long duration claims'?

Long duration claims are commonly defined as workers' compensation claims which involve 60 days/shifts or more off work. Although these claims represent only a minor proportion of total claims within the WA workers' compensation scheme, these claims account for the majority of costs.



Purpose of report

WorkCover WA's long duration claims report is designed to provide stakeholders with an understanding of the overall activity and key trends of long duration claims work within the workers' compensation scheme of WA.

This report provides analysis of long duration claims within the WA workers' compensation scheme at three levels:

- ▲ key indicators - claim numbers, costs, payments
- ▲ claimant characteristics
- ▲ injury/disease attributes.

For the purposes of this report, journey claims between home and work, asbestos-related diseases and fatalities are excluded.



Where does the data come from?

WorkCover WA collects data from approved insurers and self-insurers about all workers' compensation claims lodged in the WA scheme. This includes data from all current and former approved insurers, self-insurers and the Insurance Commission of Western Australia.



Classifications and standards

WorkCover WA applies national classification standards to claims data supplied by insurers to obtain information about injury and disease attributes, industries where injuries and diseases occurred, and occupations of claimants.

- ▲ Industry classification is based on the *Australian and New Zealand Standard Industrial Classification* (ANZSIC) system 2006 published by the Australian Bureau of Statistics.
- ▲ Occupational classification is based on the *Australian and New Zealand Standard Classification of Occupations* (ANZSCO) published by the Australian Bureau of Statistics.
- ▲ Injury/disease attributes are classified according to *Type of Occurrence Classification System* (TOOCS) 3rd edition published by the Australian Safety and Compensation Council.



LONG DURATION CLAIMS

SECTION 1 | OVERVIEW




LOST-TIME CLAIMS

LONG DURATION




Claims lodged

15,202

The number of **lost-time claims**  **9%**
over four years

5,194

The number of **long duration claims**  **10%**
over four years

During 2017/18, over 15,000 lost-time claims were lodged, of which 5,194 (34%) were for long duration claims. While the number of lost-time claims decreased, the number of long duration claims increased.

Frequency rates

7.3

The frequency rate of **lost-time claims**  **6%**
over four years


2.5

The frequency rate of **long duration claims**  **14%**
over four years


For claims lodged in 2017/18, the frequency rate for lost-time claims was 7.3 lost-time claims per million hours worked, compared to long duration claims at 2.5 claims per million hours worked.

Total claim costs

\$762 million

The total claim costs of **lost-time claims**  **6%**
over four years

\$651 million

The total claim costs of **long duration claims**  **3%**
over four years

In 2017/18, the total claim costs of long duration claims accounted for 86% of total lost-time claims costs.

Top industry



Agriculture, forestry and fishing



Agriculture, forestry and fishing

Between 2014/15 and 2017/18, Agriculture, forestry and fishing was the industry with the highest frequency rate for all lost-time and long duration claims.

Top claimant attributes



Males aged in older age group (55+ Years)



Males aged in older age group (55+ Years)

In 2017/18, workers who were males aged in the older age group 55+ years, had the highest incidence rate for both long duration claims and total lost-time claims.



LONG DURATION CLAIMS

SECTION 1 | KEY INDICATORS

Long duration claims claim numbers

	2014/15	2015/16	2016/17	2017/18	4-year trend
1-59 days	12,044	11,603	10,371	10,008	▼
60+ days	4,716	4,874	4,811	5,194	▲
All lost-time claims	16,760	16,477	15,182	15,202	▼

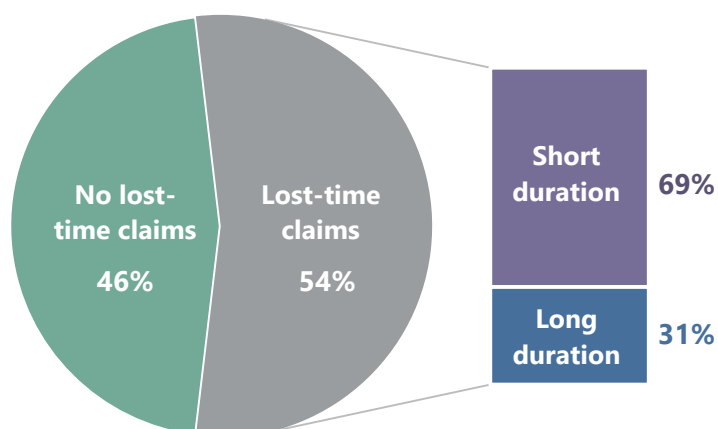
▲ Increasing ($\geq +5\%$) ■ Stable (within $\pm 5\%$) ▼ Decreasing ($\geq -5\%$)

From 2014/15 to 2017/18, the number of lost-time claims shows a decreasing trend.

Claims with 60+ days lost increased over the period. These claims are referred to as **long duration claims**.

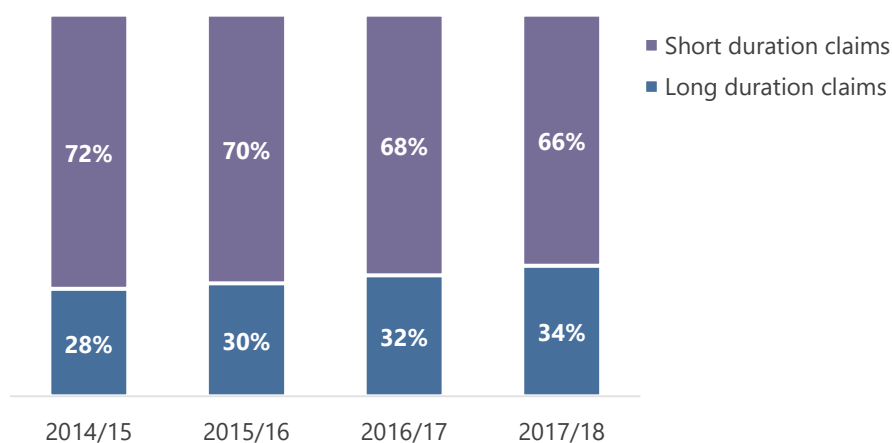
Long duration claims proportion of claims

2014/15 to 2017/18



Over four years, long duration claims make up **almost a third** of all lost-time claims.

Long duration claims comparison to short duration claims



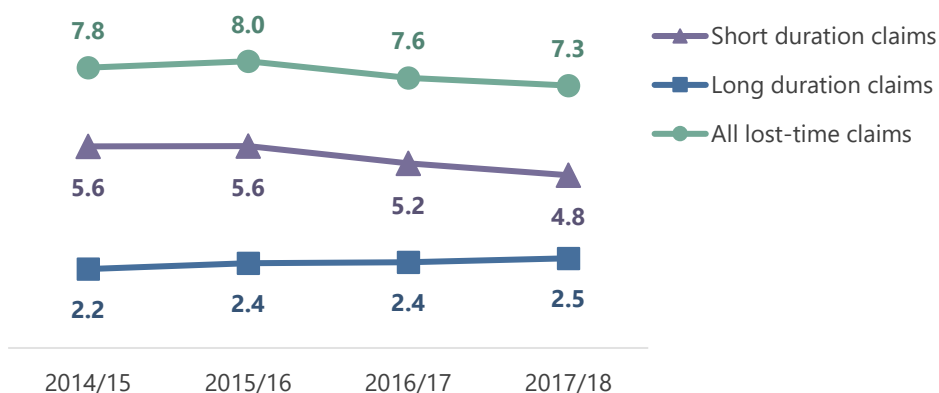
In comparison to **short duration claims** (claims with less than 60 days lost), the proportion of **long duration claims** increased from 28% to 34% over four years.



LONG DURATION CLAIMS

SECTION 1 | KEY INDICATORS

Long duration claims frequency rates

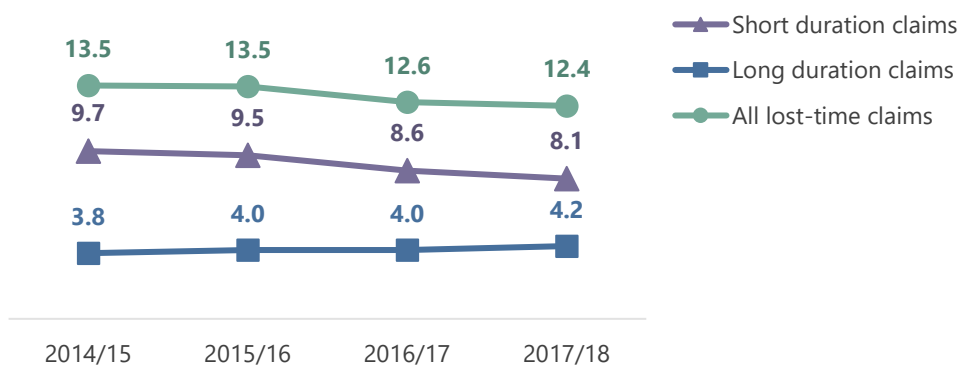


Frequency rate measures the number of lost-time claims per million hours worked.

The overall frequency rates for **lost-time claims** and **short duration claims** show a decreasing trend between 2014/15 and 2017/18.

However, the frequency rate for **long duration claims** increased (14%) to **2.5 claims** per million hours worked during the same period.

Long duration claims incidence rates



Incidence rate is the number of lost-time claims per 1,000 employees in WA.

Similar to the frequency rate, the incidence rate for **long duration claims** increased to **4.2 claims** per thousand employees (11%).



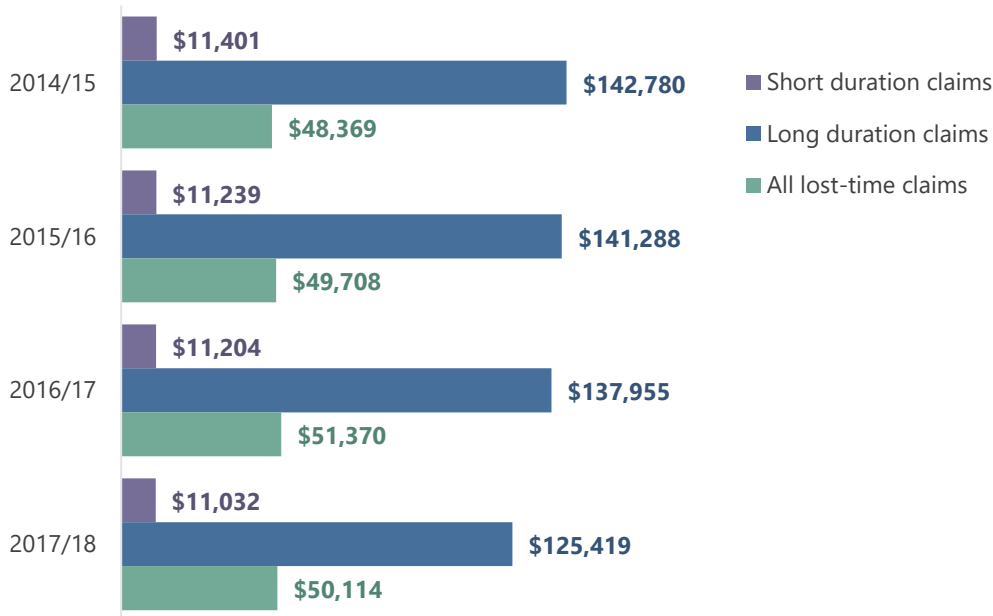
In 2017/18, a **long duration claim** was lodged for every **236** WA employees.



LONG DURATION CLAIMS

SECTION 1 | KEY INDICATORS

Long duration claims average claim costs

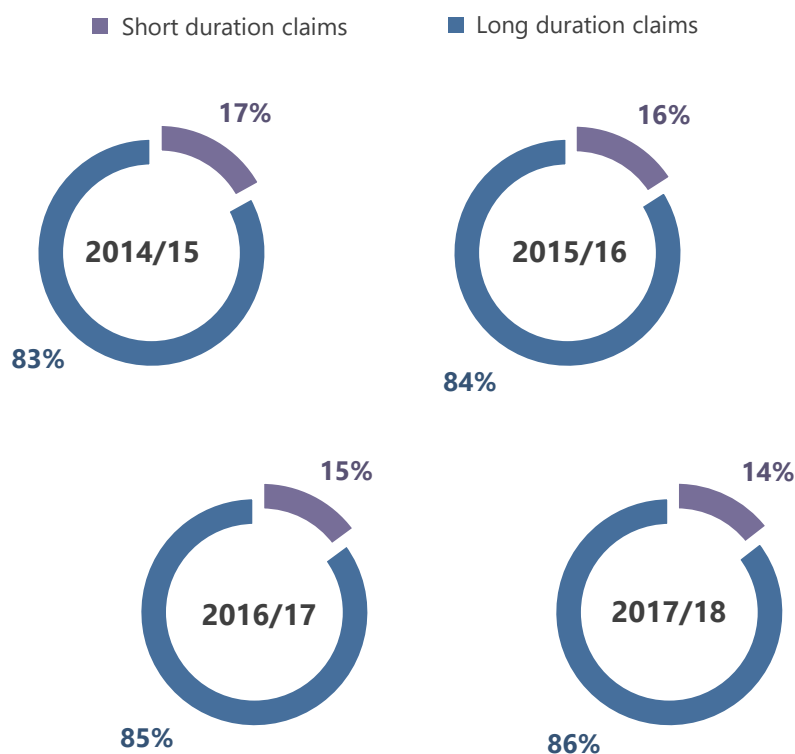


On average, **long duration claims** cost almost three times as much as overall lost-time claims.

From 2014/15 to 2017/18, the average cost for **long duration claims** show a decreasing trend. In 2017/18, the average cost for long duration claims was **\$125,419**.

However, the 2017/18 figure is preliminary due to the higher proportion of unfinalised claims.

Long duration claims proportion of claim costs



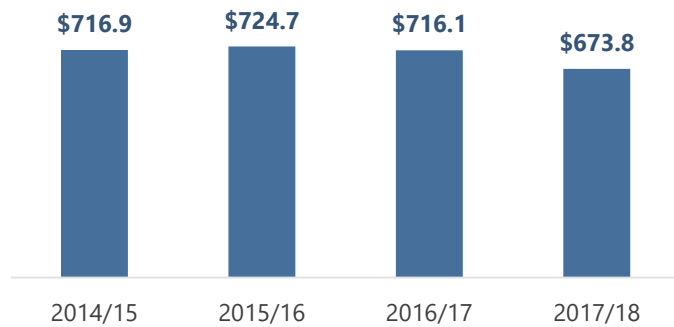
For 2017/18, **long duration claims** accounted for **86%** of total lost-time claim costs, and the remaining **14%** were associated with **short duration claims**. The long-duration claims proportion slightly increased over the four-year period.



LONG DURATION CLAIMS

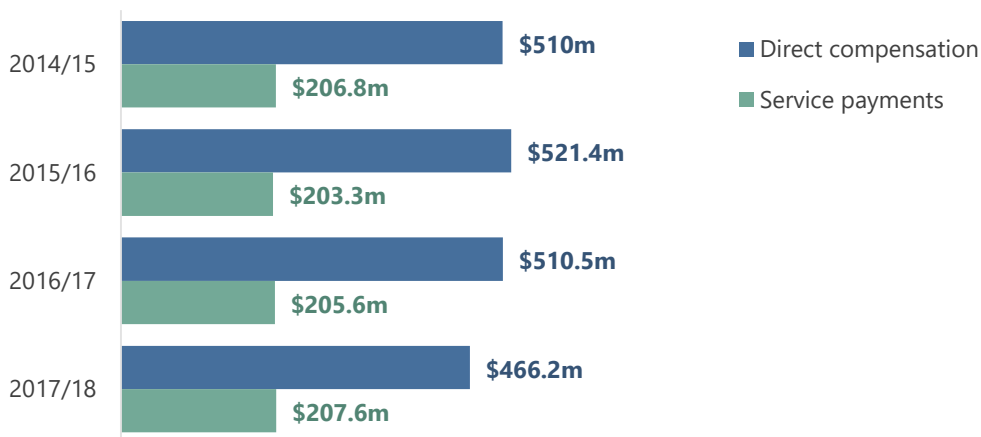
SECTION 1 | KEY INDICATORS

Long duration claims adjusted payments (\$million)



After adjusting for inflation, **\$673.8 million** was paid for long duration claims in 2017/18.

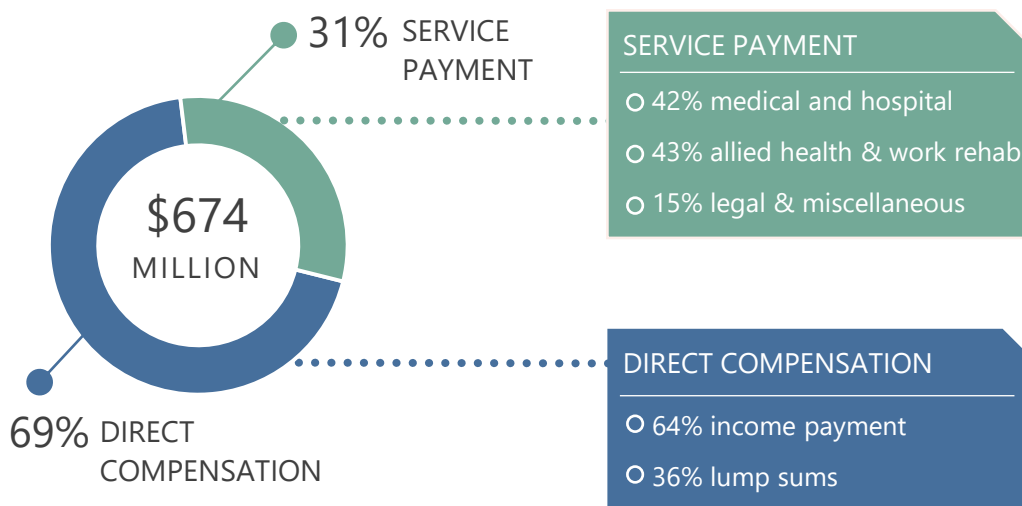
Long duration claims payment types (\$million)



Direct compensation consists of income replacement payments and lump sums.

These payments consistently make up the larger proportion of claim payments.

Long duration claim payments 2017/18



In 2017/18, **direct compensation** accounted for **69%** of long duration claim payments.

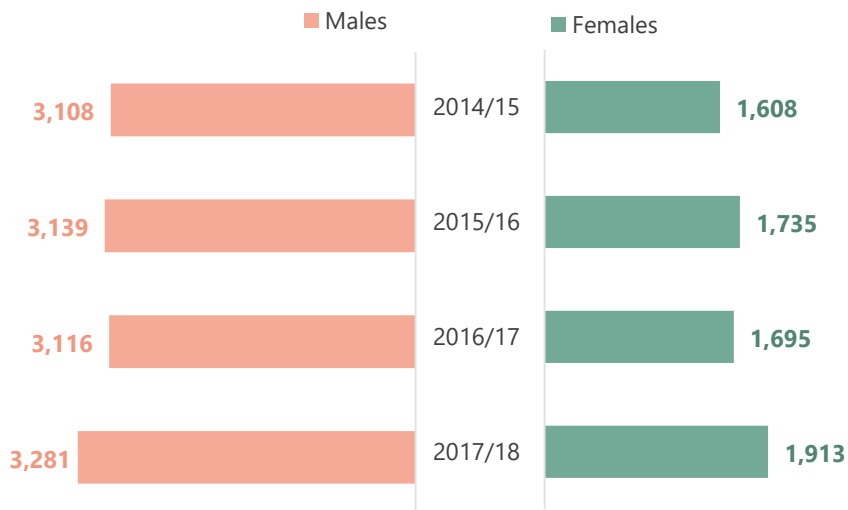
Service payments include medical & hospital, allied health, workplace rehabilitation, legal & other services.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

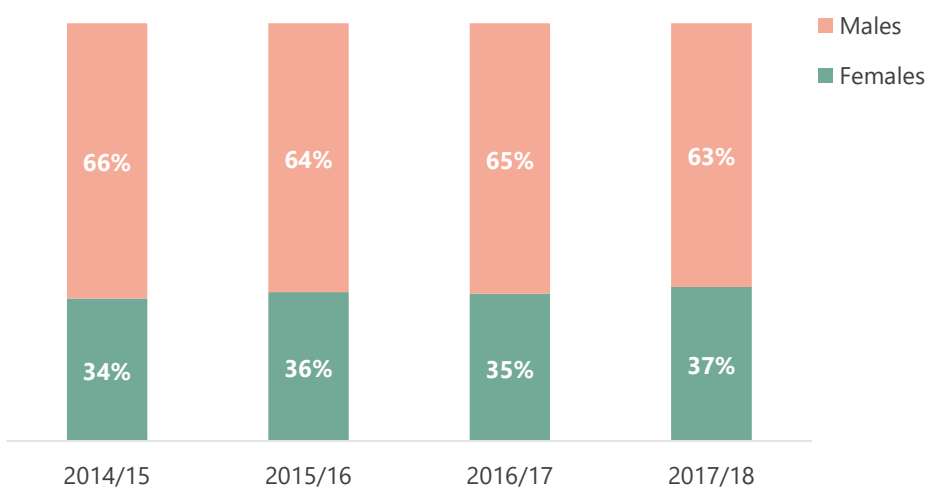
Long duration claims by gender



Over four years, males continued to lodge more long duration claims compared to females.

Between 2014/15 and 2017/18, long duration claims lodged by **males** increased by **6%**, and **females** increased by **19%**.

Long duration claims proportions by gender



The ratio of long duration claims lodged by males decreased and increased for females over the four year period.

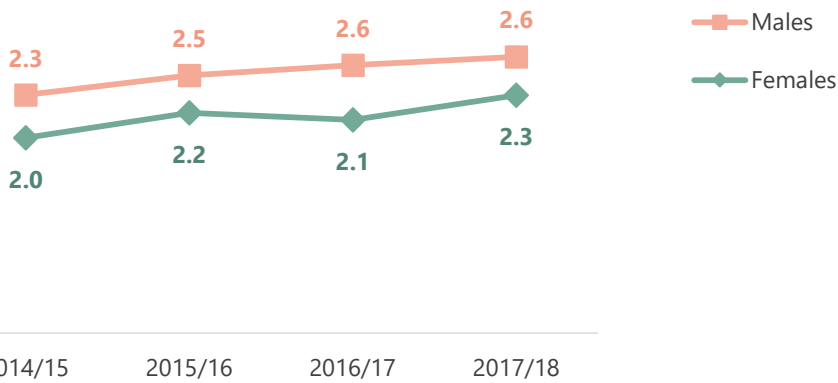
In 2017/18, **63%** of long duration claims were lodged by **males**, and the remaining **37%** were for **females**.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims frequency rate by gender

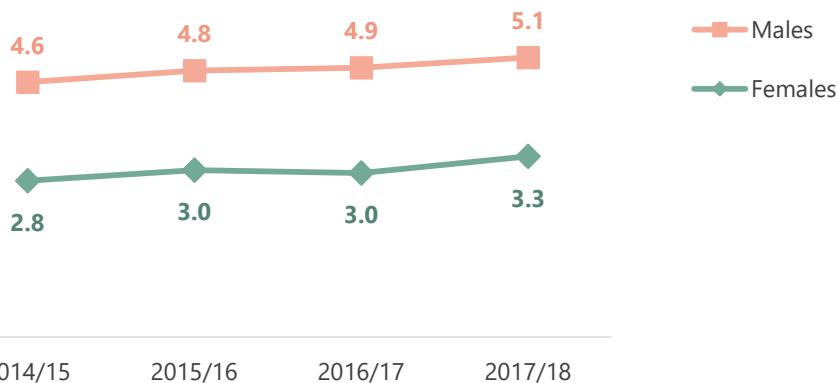


Frequency rates for both males and females increased over four years.

In 2017/18, for every million hours worked, **males** lodged **2.6 long duration claims**.

In contrast, for every million hours worked, **2.3 long duration claims** were lodged by **females** in the same year.

Long duration claims incidence rate by gender



Between 2014/15 and 2017/18, the **incidence rate** for both males and females increased.

In 2017/18, **5.1 claims** were lodged per thousand **male** employees, whereas **3.3 claims** were lodged per thousand **female** employees.



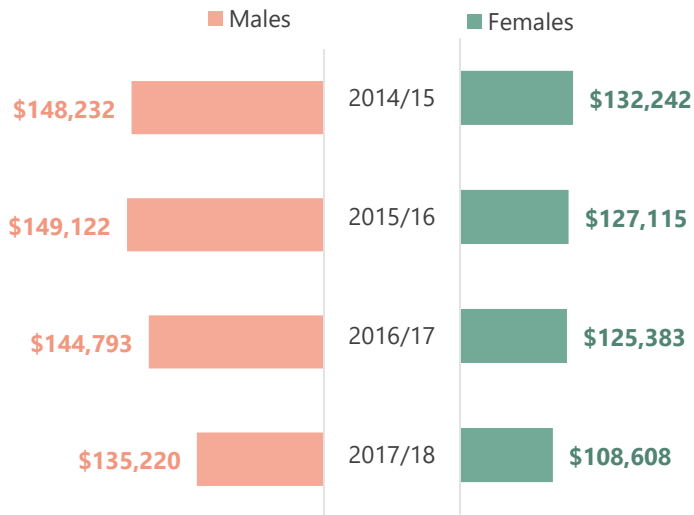
The **incidence rate** of long duration claims for males is **5.1**, higher than the rate for females (3.3).



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims average costs by gender



Males consistently incurred higher average claim costs for long duration claims, compared to **females**.

For 2017/18, the average long duration claim cost for **males** was **\$135,220** and **\$108,608** for **females**.

Figures for 2017/18 are considered preliminary, as there is a high proportion of unfinalised claims.



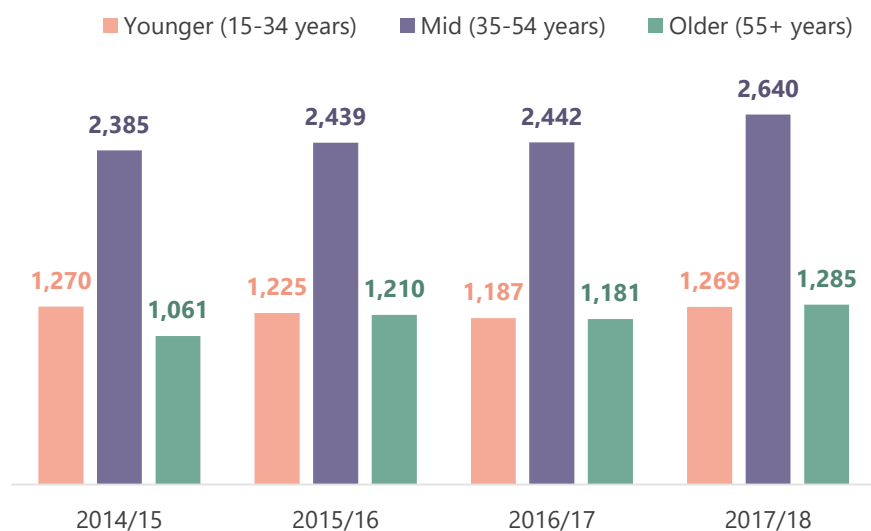
Over four years, the average long duration claim cost for males was around **\$21,000** higher than females.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

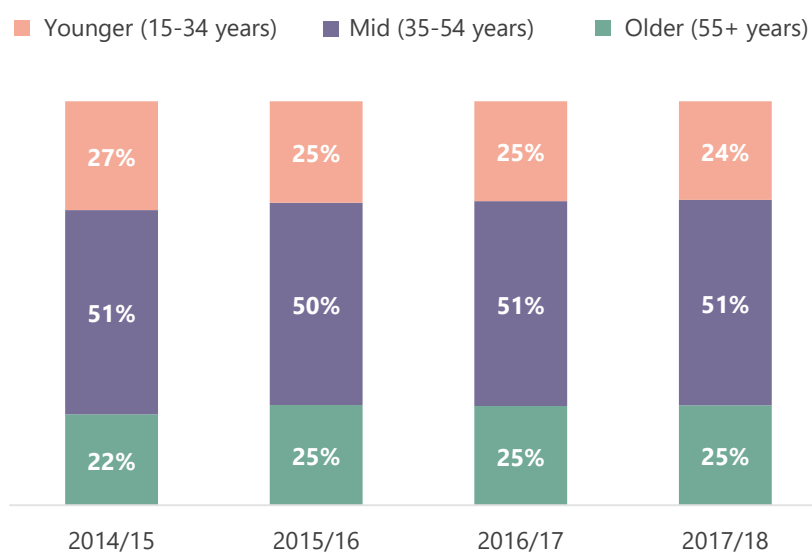
Long duration claims by age group



The **mid age group** (35-54 years) lodged the **most long duration claims** across four years.

The **older age group** (55+ years) had the **largest increase** (21%) in the number of long duration claims.

Long duration claims proportion by age group



Over four years, **around a quarter** of long duration claims were lodged by the **younger age group** (15-34 years).

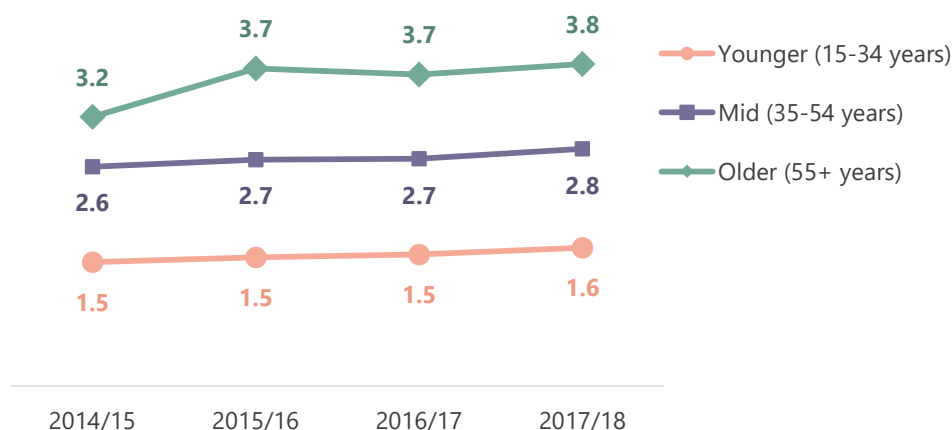
The **older age group** show an **increasing trend** in the proportion of long duration claims, increasing from 22% to 25% over four years.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

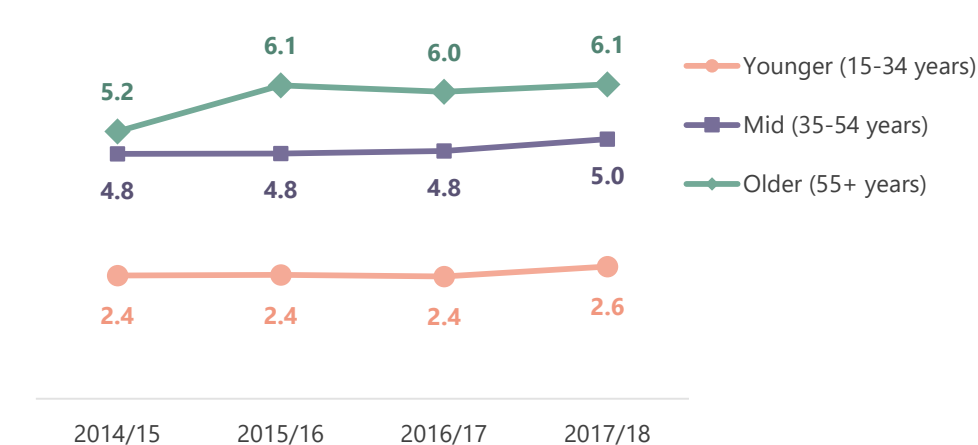
Long duration claims frequency rates by age group



The **older age group** had the highest and the largest increase in its frequency rate. In 2017/18, **3.8 long duration claims** were lodged per million hours worked by the older age group.

The **younger age group** consistently had the lowest frequency rate. In 2017/18, the younger age group lodged **1.6 long duration claims** per million hours worked.

Long duration claims incidence rates by age group



The **older age group** continues to have the highest incidence rate across all age groups, where **6.1 long duration claims** were lodged per 1,000 employees in 2017/18.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims average costs by age group

	2014/15	2015/16	2016/17	2017/18	4-year trend
Younger (15-34 years)	\$121,827	\$125,743	\$119,136	\$105,518	▼
Mid (35-54 years)	\$151,767	\$148,377	\$145,651	\$132,363	▼
Older (55+ years)	\$147,657	\$142,738	\$140,969	\$130,806	▼
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥+5%) ■ Stable (within +/-5%) ▼ Decreasing (≥-5%)



In 2017/18 the mid age group had the highest average long duration claim costs at **\$132,363**.

The **mid age group** consistently had the **highest average long duration claim costs** across all age groups.

The overall average claim costs for all age groups show a decreasing trend. However figures for the latest year are preliminary due to the higher proportion of unfinalised claims.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims by occupation

	2014/15	2015/16	2016/17	2017/18	4-year trend
Technicians & trades workers	1,046	1,069	1,072	1,169	▲
Labourers	1,110	1,165	1,048	1,077	■
Machinery operators & drivers	955	932	931	989	■
Community & personal service workers	699	733	848	935	▲
Professionals	388	393	381	434	▲
Sales workers	207	259	198	216	■
Clerical & administrative workers	175	165	182	201	▲
Managers	136	158	151	173	▲
All long duration claims	4,716	4,874	4,811	5,194	▲

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

Long duration proportion of claims by occupation

2014/15 to 2017/18



Occupations with the highest number of long duration claims were **Technicians & trades workers, Labourers** and **Machinery operators & drivers**.

These occupations account for **almost two-thirds** of all long duration claims lodged between 2014/15 and 2017/18.

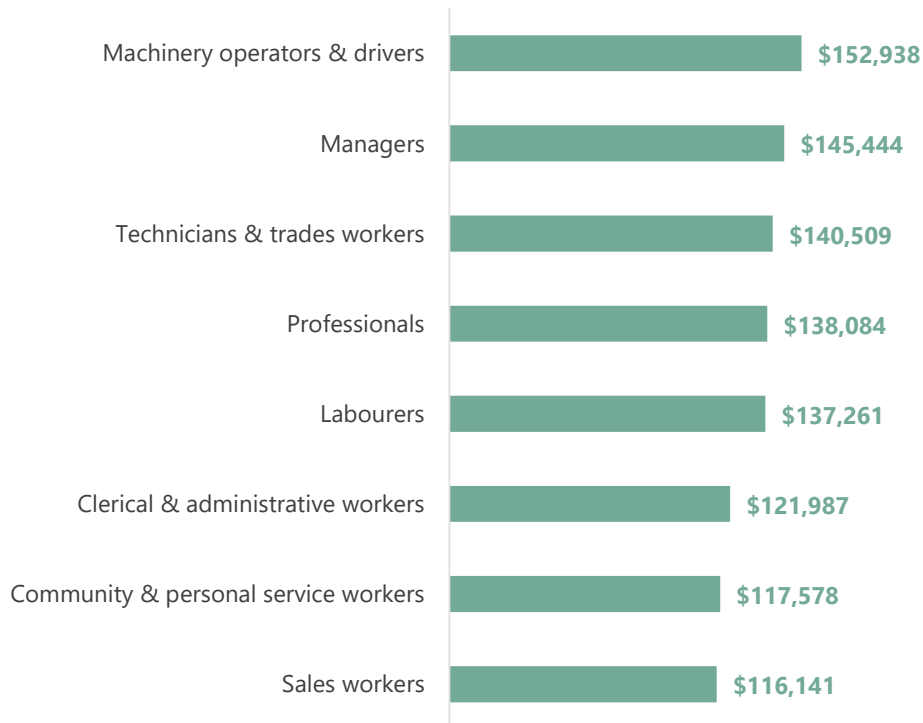


LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims average costs by occupation

2014/15 to 2017/18



Across four years, **Machinery operators & drivers** had the highest average long duration claim cost of \$152,938.

Over the same period, **Sales workers** had the lowest average long duration claim cost of \$116,141.



The average long duration claim costs for **manual labour** occupations were consistently **higher** than other occupation groups.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims by industry

	2014/15	2015/16	2016/17	2017/18	4-year trend
Construction	829	881	750	726	▼
Health care & social assistance	753	776	783	813	▲
Mining	436	440	473	534	▲
Manufacturing	480	451	408	497	■
Transport, postal & warehousing	352	338	370	387	▲
Retail trade	315	362	324	330	■
Education & training	251	251	317	382	▲
Public administration & safety	221	237	240	319	▲
Accommodation & food services	185	216	197	198	▲
Agriculture, forestry & fishing	169	179	193	235	▲
Wholesale trade	166	176	156	180	▲
Other services	136	137	147	146	▲
Administrative & support services	117	111	124	130	▲
Arts & recreation services	87	93	100	87	■
Professional, scientific & technical services	81	85	84	102	▲
Electricity, gas, water & waste services	64	71	83	42	▼
Rental, hiring & real estate services	37	39	42	53	▲
Financial & insurance services	20	16	8	19	■
Information media & telecommunications	17	15	12	14	▼
All long duration claims	4,716	4,874	4,811	5,194	▲

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

The **Construction** and **Health care & social assistance** industries consistently had the **highest** number of long duration claims across four years.

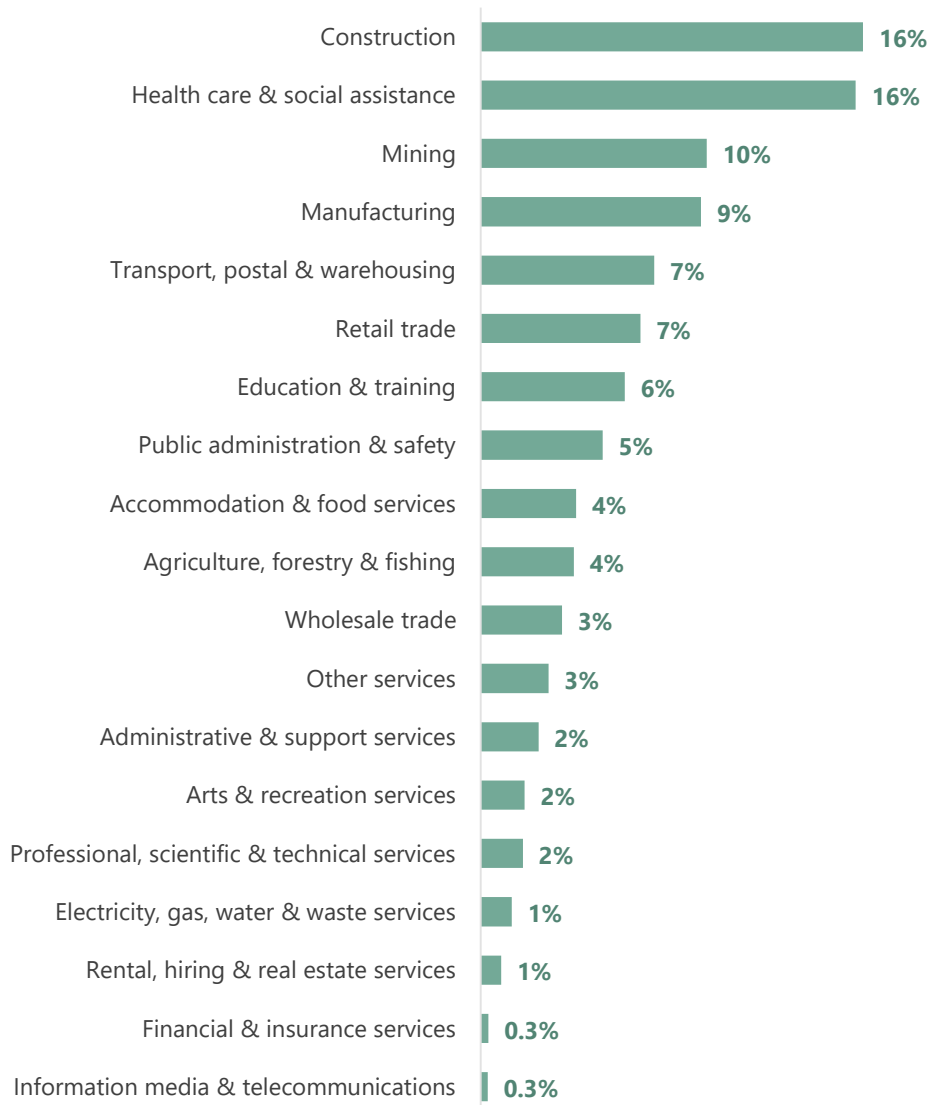


LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims proportions by industry

2014/15 to 2017/18



Between 2014/15 and 2017/18, **Construction** and **Health care & social assistance** equally had the **highest** proportion of long duration claims (16% each).

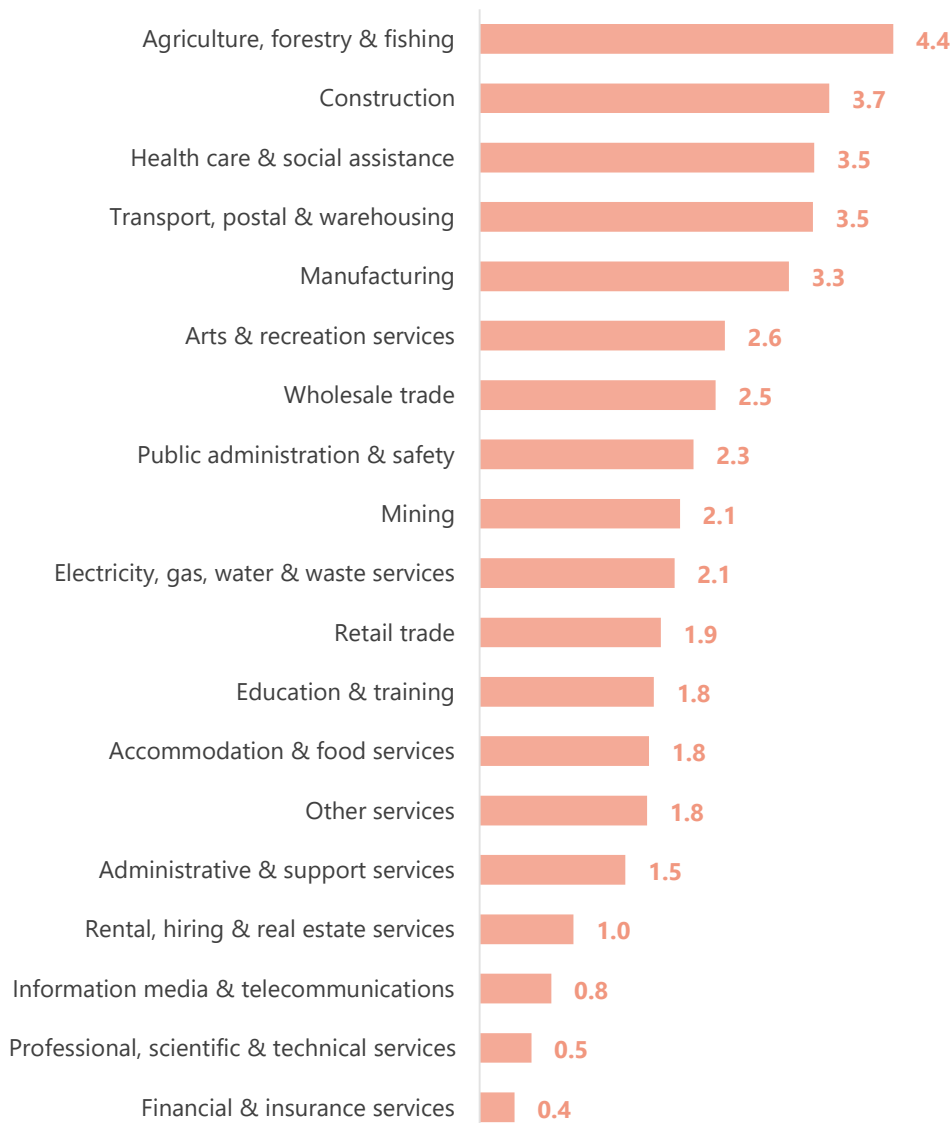


LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims frequency rates by industry

2014/15 to 2017/18



Over four years, the **Agriculture, forestry & fishing** industry had the highest frequency rate of **4.4 long duration** claims per million hours worked, followed by the **Construction** industry with **3.7 long duration** claims per million hours worked.

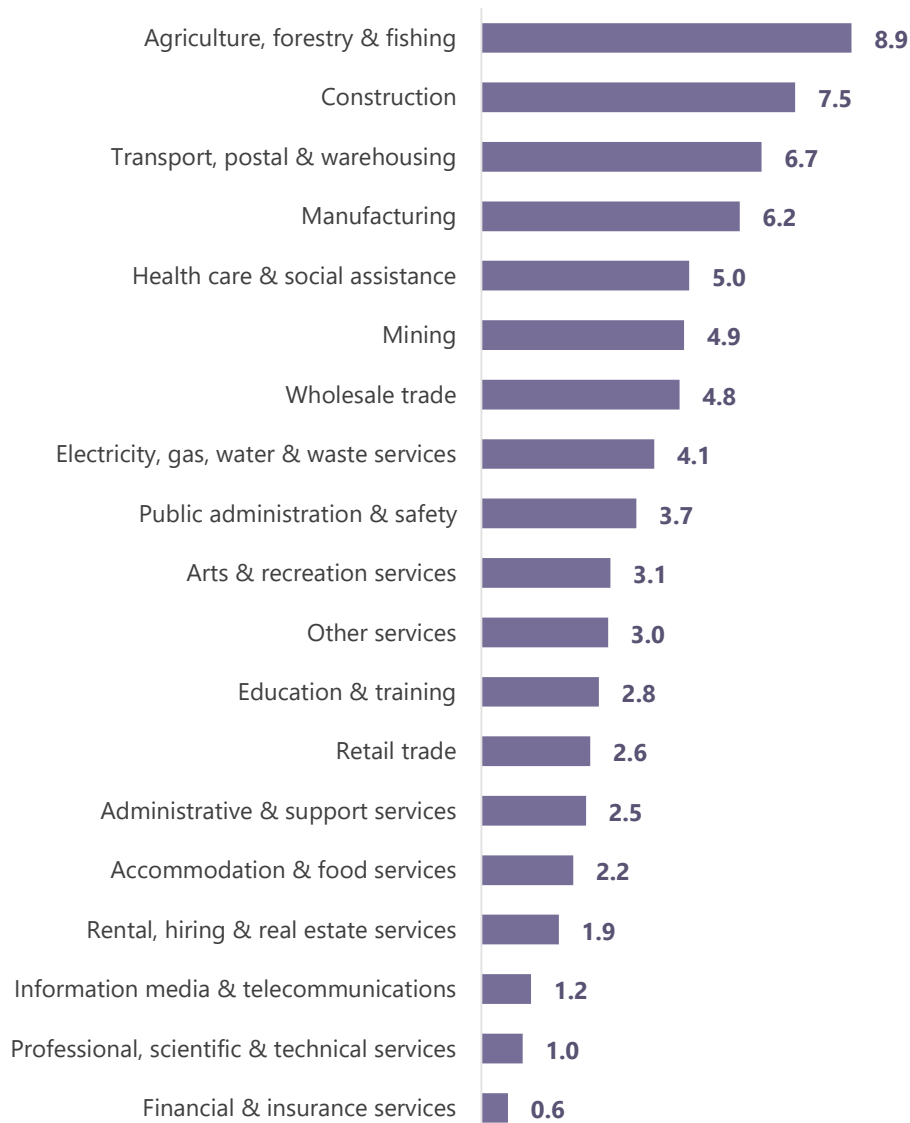


LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims incidence rates by industry

2014/15 to 2017/18



Agriculture, forestry & fishing had the highest incidence rate for long duration claims (**8.9 claims** per thousand employees), followed by **Construction** (**7.5 claims** per thousand employees).



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims average costs by industry

	2014/15	2015/16	2016/17	2017/18	4-year trend
Mining	\$162,990	\$168,184	\$158,302	\$157,627	■
Construction	\$170,283	\$165,248	\$149,780	\$146,267	▼
Transport, postal & warehousing	\$135,447	\$158,840	\$160,177	\$135,926	■
Agriculture, forestry & fishing	\$192,421	\$139,280	\$141,072	\$125,625	▼
Electricity, gas, water & waste services	\$129,075	\$166,105	\$143,658	\$130,033	■
Wholesale trade	\$164,630	\$136,114	\$145,926	\$123,736	▼
Professional, scientific & technical services	\$126,571	\$160,322	\$135,415	\$129,344	■
Manufacturing	\$151,455	\$126,577	\$147,818	\$123,871	▼
Rental, hiring & real estate services	\$143,167	\$185,590	\$127,060	\$104,228	▼
Public administration & safety	\$142,032	\$137,660	\$131,875	\$133,735	▼
Information media & telecommunications	\$109,095	\$140,855	\$131,206	\$141,623	▲
Other services	\$113,611	\$129,910	\$146,294	\$115,926	■
Financial & insurance services	\$116,729	\$107,515	\$159,638	\$131,827	▲
Health care & social assistance	\$121,470	\$126,264	\$123,272	\$109,270	▼
Administrative & support services	\$118,024	\$117,990	\$124,219	\$118,579	■
Education & training	\$114,810	\$132,108	\$121,613	\$103,787	▼
Arts & recreation services	\$108,733	\$122,756	\$131,526	\$97,180	▼
Accommodation & food services	\$120,572	\$126,318	\$112,321	\$101,416	▼
Retail trade	\$127,621	\$109,228	\$112,730	\$104,057	▼
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

In 2017/18, Mining had the highest average long duration claim cost.

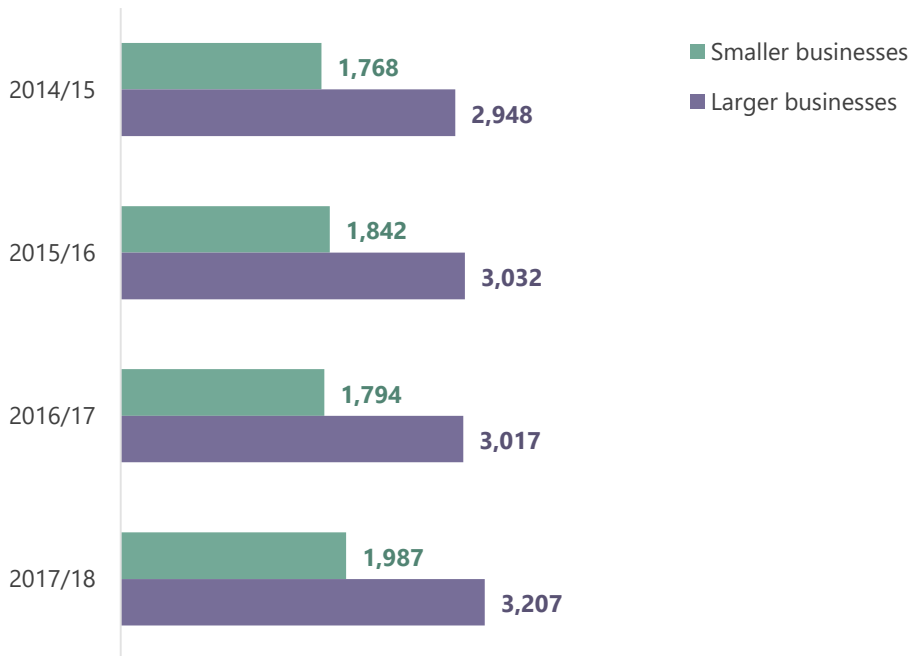
In contrast, Arts and recreation services had the lowest average long duration claim cost in 2017/18.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

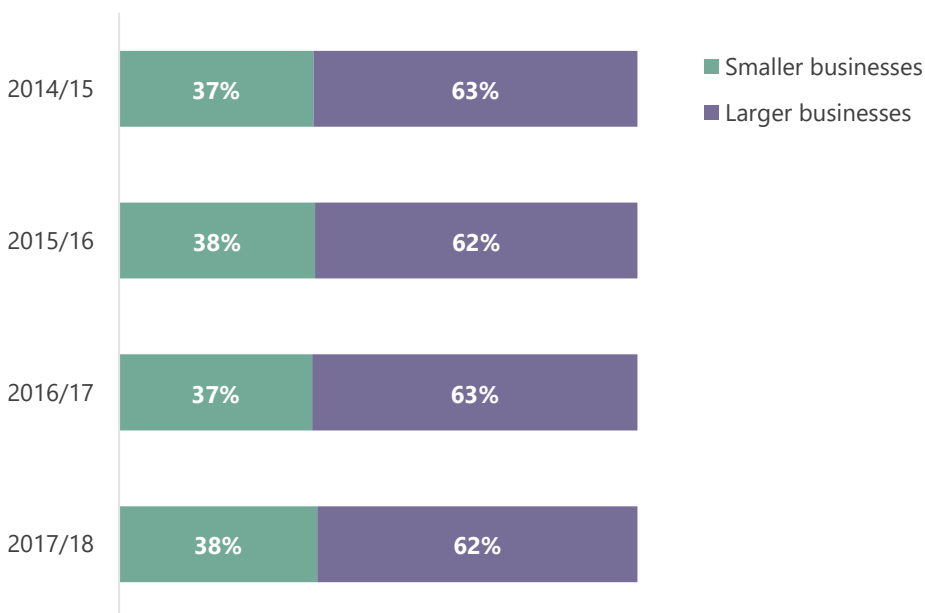
Long duration claims by size of employer



Larger businesses (50+ employees) consistently had more long duration claims lodged from 2014/15 to 2017/18.

However, **smaller businesses** (less than 50 employees) had the highest increase in the number of long duration claims over the same period (12%).

Long duration claims proportion of claims by size of employer



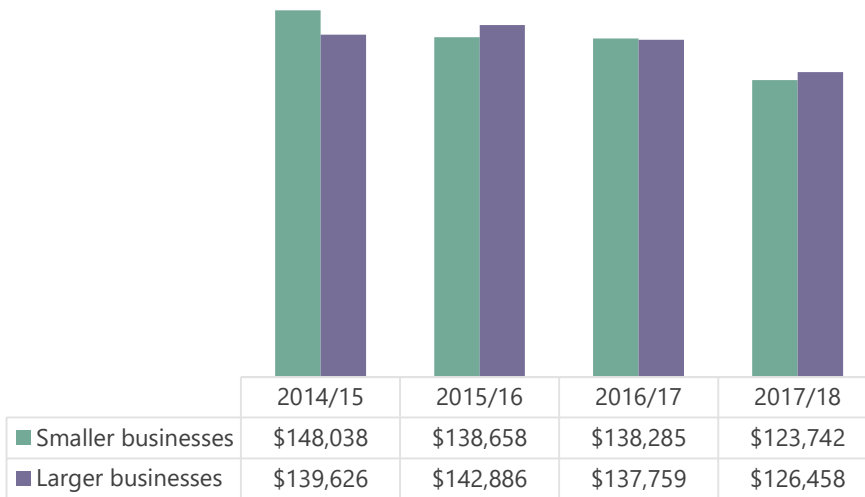
Although larger businesses have more long duration claims, the proportion of long duration claims for **larger businesses** shows a **stable trend** from 2014/15 to 2017/18.



LONG DURATION CLAIMS

SECTION 2 | CLAIMANT CHARACTERISTICS

Long duration claims average cost by size of employer



The average cost of long duration claims decreased over the four-year period.

Long duration claims lodged by workers in **smaller businesses** had the lower average claim cost in 2017/18, however the average long duration claim cost between smaller and larger business from 2014/15 to 2017/18 is similar.

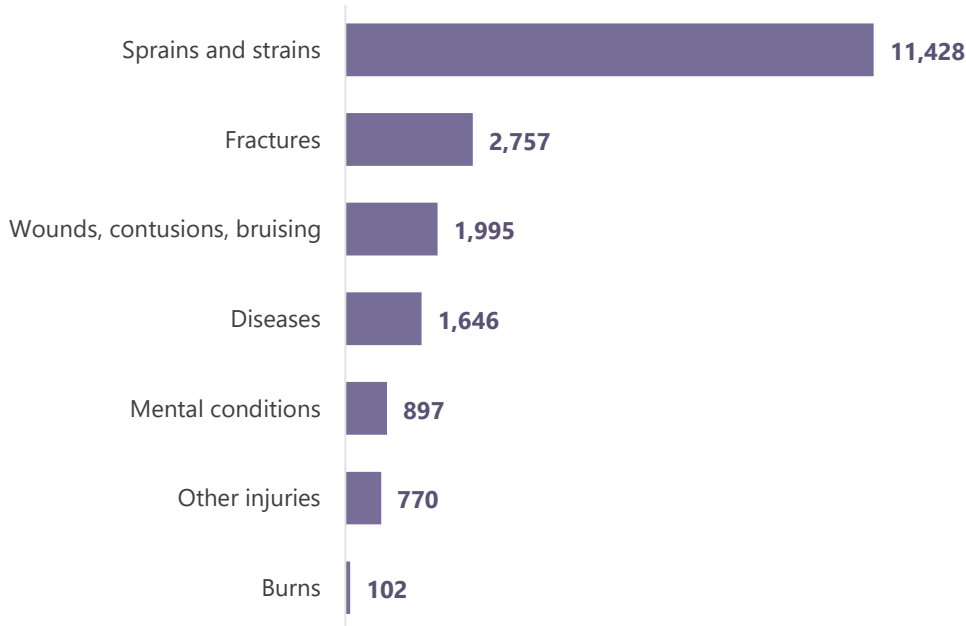


LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims by nature of injury/disease

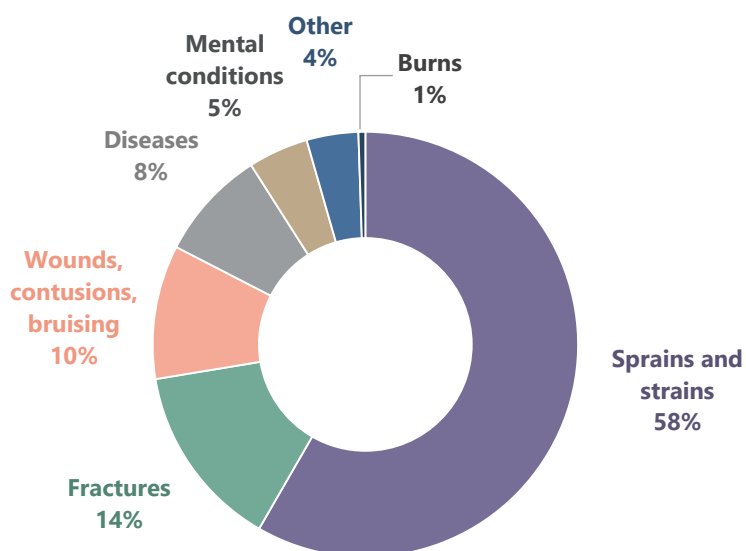
2014/15 to 2017/18



Between 2014/15 and 2017/18, the most common injury/disease type for long duration claims was **sprains and strains**, followed by **fractures**.

Long duration claims proportions by nature of injury/disease

2014/15 to 2017/18



The majority of long duration claims (58%) were associated with **sprains and strains** - traumatic joint/ligament or muscle/tendon injuries.

Sprains and strains and **fractures** accounted for the majority (72%) of long duration claims between 2014/15 and 2017/18.



LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims average costs by nature of injury/disease

	2014/15	2015/16	2016/17	2017/18	4-year trend
Burns	\$568,566	\$135,027	\$109,268	\$164,188	▼
Diseases	\$141,800	\$132,399	\$129,000	\$122,377	▼
Fractures	\$168,890	\$138,403	\$142,906	\$127,993	▼
Mental conditions	\$156,905	\$153,290	\$151,915	\$151,459	■
Other injuries	\$138,102	\$144,018	\$146,235	\$168,588	▲
Sprains and strains	\$136,163	\$140,778	\$138,438	\$119,853	▼
Wounds, contusions, bruising	\$123,097	\$149,237	\$129,424	\$121,394	■
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥+5%) ■ Stable (within +/-5%) ▼ Decreasing (≥-5%)

The average cost of long duration claims associated with **fractures** had the **largest decrease** over the four year period (24%).

However, data for 2017/18 is preliminary due to the higher proportion of unfinalised claims.



For the most common type of injury (**sprains and strains**), the average long duration claim cost decreased by **12%** between 2014/15 and 2017/18.



LONG DURATION CLAIMS

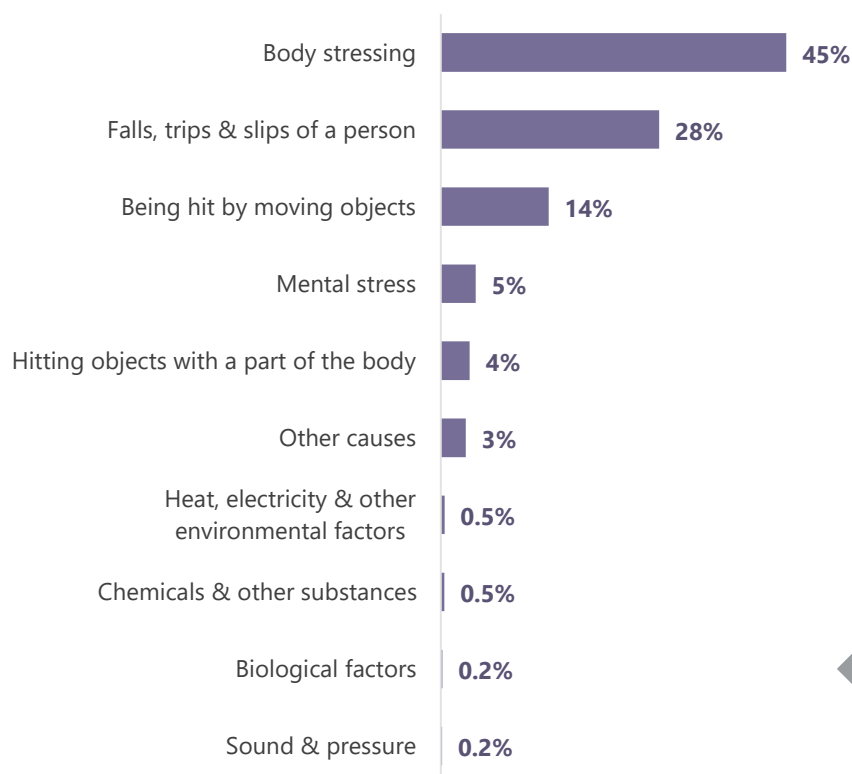
SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims by mechanism of incident

	2014/15	2015/16	2016/17	2017/18	4-year trend
Body stressing	2,173	2,197	2,140	2,280	■
Falls, trips & slips of a person	1,344	1,378	1,376	1,458	▲
Being hit by moving objects	620	643	687	790	▲
Mental stress	195	223	209	261	▲
Hitting objects with a part of the body	164	208	187	175	▲
Other causes	155	175	144	159	■
Heat, electricity & other environmental factors	23	23	24	25	▲
Chemicals & other substances	26	19	25	22	▼
Sound & pressure	5	2	7	16	▲
Biological factors	11	6	12	8	▼
All long duration claims	4,716	4,874	4,811	5,194	▲

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

Long duration claims proportions by mechanism of incident 2014/15 to 2017/18



Between 2014/15 and 2017/18, claims resulting from **body stressing** accounted for **almost half** of long duration claims.

Body stressing are injuries resulting from stress placed on muscles, tendons, ligaments and bones.





LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims average costs by mechanism of incident

	2014/15	2015/16	2016/17	2017/18	4-year trend
Being hit by moving objects	\$145,545	\$158,998	\$141,375	\$127,663	▼
Biological factors	\$146,262	\$108,860	\$133,221	\$79,740	▼
Body stressing	\$133,789	\$136,126	\$133,096	\$117,614	▼
Chemicals & other substances	\$304,443	\$107,493	\$145,282	\$119,793	▼
Falls, trips & slips of a person	\$138,092	\$141,184	\$140,347	\$125,401	▼
Heat, electricity & other environmental factors	\$405,533	\$166,417	\$114,532	\$248,224	▼
Hitting objects with a part of the body	\$109,501	\$127,452	\$133,310	\$105,415	■
Mental stress	\$156,492	\$153,583	\$152,545	\$151,892	■
Other causes	\$244,118	\$143,995	\$156,720	\$145,141	▼
Sound & pressure	\$326,042	\$150,232	\$182,186	\$558,135	▲
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥ +5%)

■ Stable (within +/-5%)

▼ Decreasing (≥ -5%)

For long duration claims lodged in 2017/18, injuries resulting from **biological factors** had the lowest average claim cost at **\$79,740**.

Biological factors relates to disorders which result from contact with, or exposure to, germs, bacteria, and other micro-organisms.



Body stressing is the leading cause of long duration claims.



LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

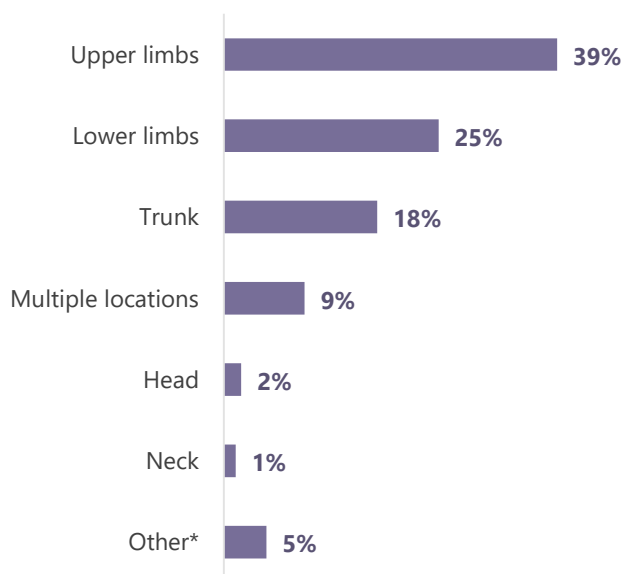
Long duration claims by bodily location of injury/disease

	2014/15	2015/16	2016/17	2017/18	4-year trend
Upper limbs	1,796	1,885	1,920	2,045	▲
Lower limbs	1,206	1,185	1,208	1,330	▲
Trunk	879	969	837	832	▼
Multiple locations	463	427	462	501	▲
Head	88	104	81	127	▲
Neck	71	64	73	66	▼
Other*	213	240	230	293	▲
All long duration claims	4,716	4,874	4,811	5,194	▲

▲ Increasing ($\geq +5\%$) ■ Stable (within $\pm 5\%$) ▼ Decreasing ($\geq -5\%$)

From 2014/15 to 2017/18, injuries predominantly occurred to the **upper** and **lower limbs**.

Long duration claims proportions by bodily location 2014/15 to 2017/18



***Other** bodily locations includes, psychological system, systemic locations, and unspecified locations. These accounted for **5%** of long duration claims from 2014/15 to 2017/18.



LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims average costs by bodily location of injury/disease

	2014/15	2015/16	2016/17	2017/18	4-year trend
Upper limbs	\$125,908	\$126,568	\$123,629	\$110,606	▼
Lower limbs	\$126,647	\$128,001	\$124,783	\$119,764	▼
Trunk	\$157,989	\$155,867	\$155,864	\$132,185	▼
Multiple locations	\$182,726	\$173,940	\$170,281	\$150,813	▼
Head	\$171,174	\$214,947	\$201,465	\$147,448	▼
Neck	\$309,298	\$210,954	\$203,078	\$172,523	▼
Other*	\$159,561	\$155,064	\$153,582	\$171,677	▲
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

In 2017/18, long duration claims with injuries sustained to the **neck** had the **highest average claim cost** (\$172,523).

However, **neck** injuries were the **least common** body part (1%) associated with long duration claims.



Work-related injuries sustained to the **limbs** accounted for **two-thirds** of long duration claims.



LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

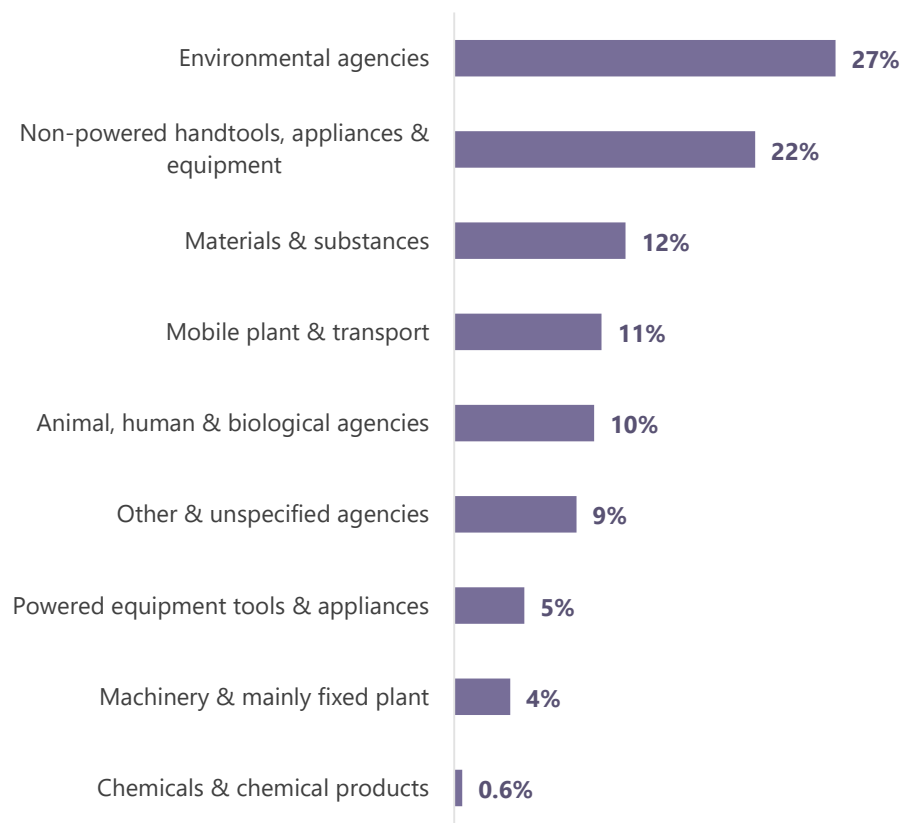
Long duration claims by agency of injury/disease

	2014/15	2015/16	2016/17	2017/18	4-year trend
Environmental agencies	1,281	1,343	1,312	1,409	▲
Non-powered handtools, appliances & equipment	997	1,062	1,042	1,118	▲
Materials & substances	610	658	518	617	■
Mobile plant & transport	479	478	559	550	▲
Animal, human & biological agencies	459	442	525	535	▲
Other & unspecified agencies	430	441	407	438	■
Powered equipment tools & appliances	243	244	231	266	▲
Machinery & mainly fixed plant	187	184	188	228	▲
Chemicals & chemical products	30	22	29	33	▲
All long duration claims	4,716	4,874	4,811	5,194	▲

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

Long duration claims proportions by agency of injury/disease

2014/15 to 2017/18



Between 2014/15 and 2017/18, the most common factor associated with long duration claims was **environmental agencies** (27%), followed by **non-powered handtools, appliances & equipment** (22%).



LONG DURATION CLAIMS

SECTION 3 | INJURY/DISEASE ATTRIBUTES

Long duration claims average costs by agency of injury/disease

	2014/15	2015/16	2016/17	2017/18	4-year trend
Chemicals & chemical products	\$276,885	\$135,766	\$139,594	\$138,033	▼
Mobile plant & transport	\$189,620	\$155,915	\$162,244	\$141,342	▼
Machinery & mainly fixed plant	\$147,177	\$141,849	\$163,241	\$130,688	▼
Materials & substances	\$150,912	\$140,299	\$140,709	\$126,497	▼
Other & unspecified agencies	\$138,195	\$149,398	\$131,857	\$133,811	■
Environmental agencies	\$135,331	\$139,253	\$135,392	\$130,799	■
Non-powered handtools, appliances & equipment	\$134,066	\$141,203	\$135,586	\$115,624	▼
Animal, human & biological agencies	\$123,031	\$133,938	\$130,671	\$109,891	▼
Powered equipment tools & appliances	\$130,535	\$125,608	\$104,756	\$113,992	▼
All long duration claims	\$142,780	\$141,288	\$137,955	\$125,419	▼

▲ Increasing (≥ +5%) ■ Stable (within +/-5%) ▼ Decreasing (≥ -5%)

Over the four year period, the **highest** average long duration claim cost was attributed to injuries associated with **chemicals & chemical products**.



Average long duration claim costs attributed to mobile plant and transport, decreased by **25%** over the last four years.



LONG DURATION CLAIMS

SECTION 4 | GLOSSARY

TERM

DEFINITION / EXPLANATION OF TERM

Act

The *Workers' Compensation and Injury Management Act 1981*.

Age

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

Agency of injury or disease

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

Bodily location

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

Claim count

The total number of claims (disallowed claims and journey claims between home and work are excluded) notified by insurers and exempt employers.

Claimant

A person who lodges a claim in the WA workers' compensation scheme.

Claim costs

An estimate of costs for unfinalised claims, and total cost of finalised claims attributed to the year in which a claim was lodged. Due to the evolving nature of claims, data is subject to change particularly the most recent year. Claim costs are not adjusted for inflation.

Claims data

Information pertaining to workers' compensation claims is reported to WorkCover WA by approved insurers and self-insurers. Information is collated based on the financial year in which a claim was lodged with the insurer. For the purposes of this report, certain types of claims were excluded:

- ▲ lost-time journey claims between home and work
- ▲ asbestos-related diseases, including mesothelioma and pneumoconiosis, caused by asbestos exposure
- ▲ duplicated or disallowed (by an insurer).

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



LONG DURATION CLAIMS

SECTION 4 | GLOSSARY

TERM

DEFINITION / EXPLANATION OF TERM

Claim payments

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

Direct compensation

Payments made directly to the worker either by income replacement (payments made for absences from work) or lump sums such as:

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

Frequency rate

The number of lost-time claims per million hours worked and indicates the prevalence of workers' compensation claims. The number of hours worked by employed persons in Western Australia is sourced from the Australian Bureau of Statistics (abs.gov.au).

Incidence rate

The number of lost-time claims per thousand employees (part-time, full-time, casual, and seasonal) in Western Australia. Employee numbers are based on the Australian Bureau of Statistics Labour Force data (catalogue no. 6202.0).

Industry

Based on the *Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006* published by the Australian Bureau of Statistics. The ANZSIC system groups together businesses that carry out similar economic activities and structured into a hierarchy of units reflecting different levels of description (abs.gov.au).

Lodgement year

The financial year in which the claim was lodged with the insurer.

Long duration claims

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

Lost-time claims

Lost-time claims are claims for which the injury or disease results in an absence from work of at least one day or shift.



LONG DURATION CLAIMS

SECTION 4 | GLOSSARY

TERM

DEFINITION / EXPLANATION OF TERM

Mechanism of injury or disease

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

Nature of injury or disease

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

Occupation

Based on the *Australian and New Zealand Standard Classification of Occupations* (ANZSCO) published by the Australian Bureau of Statistics. It is a skill-based classification which encompasses all occupations in the Australian workforce (abs.gov.au).

Service payments

Service payments include:

1. medical and hospital payments:

- ▀ medical practitioner and specialist payments (consultation and treatment expenses rendered by general practitioners and medical specialists)
- ▀ hospital expenses (hospital accommodation and hospital treatment)

2. allied health payments:

- ▀ other treatment and appliance payments (comprises payments made under clauses 17(1)(3), (4), (5) and (6) of Schedule 1 of the Act, other than medical and hospital expenses)

3. workplace rehabilitation payments:

- ▀ workplace rehabilitation payments (comprises payments made under clause 17 (1a) of Schedule 1 of the Act in respect of counselling, occupational training, work assessment, aids and appliances)

4. legal and miscellaneous:

- ▀ legal expenses (comprises the cost of legal advice and representation incurred by approved insurers or exempt employers, witness fees and the costs of these services incurred by the worker where the approved insurer or exempt employer is ordered to meet the costs)
- ▀ miscellaneous (includes general items that do not fit in any other category, for example travelling, meals and lodgings, under clause 19 of Schedule 1).



LONG DURATION CLAIMS

SECTION 5 | DISCLAIMER

- 1 Due to the dynamic nature of workers' compensation claims, the interpretation of data contained within this report (the data) must be undertaken with some caution. Data users are cautioned to consider carefully the provisional nature of the data before using it for decisions that concern personal or public safety or the conduct of business that involves substantial monetary or operational consequences.
- 2 The accuracy or reliability of the data is not guaranteed or warranted in any way. WorkCover WA has made a reasonable effort to ensure that the data is up-to-date, accurate, complete, and comprehensive at the time of disclosure. This data reflects data reported to this agency by insurers and self-insurers for the reporting periods indicated. Data users are responsible for ensuring by independent verification its accuracy, currency or completeness.
- 3 Neither WorkCover WA, or its agencies or representatives are responsible for data that is misinterpreted or altered in any way. Derived conclusions and analysis generated from this data are not to be considered attributable to WorkCover WA.
- 4 This data is provided as is and in no event shall WorkCover WA, its agencies or representatives be liable for any damages, including, without limitation, damages resulting from lost data or lost profits or revenue, the costs of recovering such data, the costs of substitute data, claims by third parties or for other similar costs, or any special, incidental, punitive or consequential damages, arising out of the use of the data.
- 5 Information concerning the accuracy and appropriate uses of the data or concerning other workers' compensation data may be obtained by contacting WorkCover WA.