



# Long Duration Claims Report

2023/24

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

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## Long Duration Claims Report

### WorkCover WA

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

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

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

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

### Purpose of report

The Long Duration Claims Report is designed to provide insight into the overall activity and key trends of long duration claims within the workers compensation scheme of WA.

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

### Things to note

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

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

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

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

# FOCUS ON LONG DURATION CLAIMS

## What are 'long duration claims'?

Long duration claims are commonly defined as workers compensation claims which involve 60 days/shifts or more off work due to work-related injury or disease.

Due to the evolving nature of claims, estimates of days lost for unfinalised claims are revised as claims progress. That is, as claims mature, the data is more reflective of the final outcome.

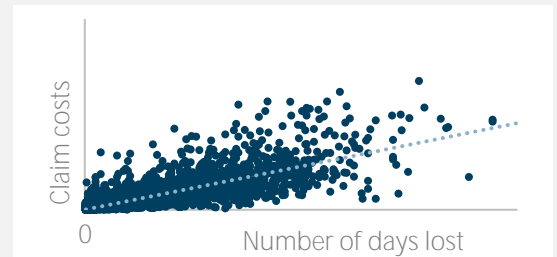
## Why focus on long duration claims?

The focus on long duration claims is attributed to three key factors - the relationship between days lost and claim costs, the significance of long duration claim costs, and the likelihood of injured workers returning to work.

### Relationship between days lost and claim costs

Figure 1 details all claims lodged in 2023/24p, with days lost on the X-axis and associated claim costs on the Y-axis. The scatter graph illustrates a strong direct relation between the number of days a worker was off work and the total claim costs, with a correlation coefficient of 0.8. In other words, the longer an injured worker is off work, the higher the claim costs.

Figure 1 - Days lost and claim costs for claims lodged in 2023/24p

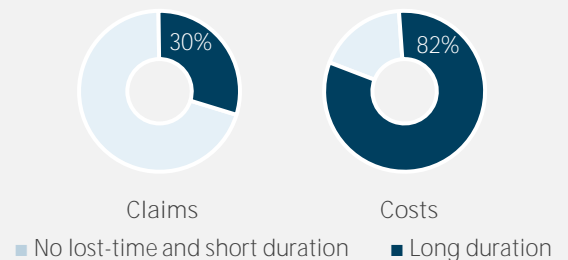


### The significance of long duration claim numbers and costs

The 80/20 rule (the Pareto principle) states for many events, roughly 80% of effects result from 20% of causes. This principle also applies to WA's workers compensation claim statistics.

Figure 2 illustrates long duration claims in 2023/24p represented 30% of claims lodged (including no lost-time claims), however accounted for 82% of the total claim costs, which follows a similar pattern to the 80/20 rule. As a result, by focusing on long duration claims, overall claim costs can be better managed.

Figure 2 - Proportion of claim numbers and claim costs lodged in 2023/24p

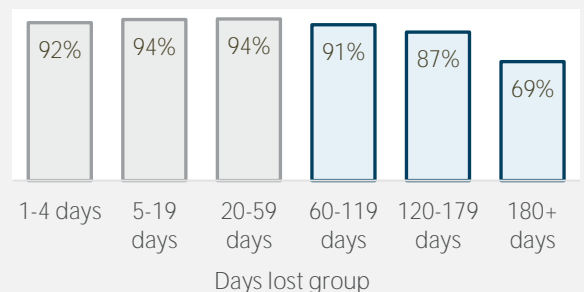


### Long duration claims and likelihood of returning to work

Workers compensation literature indicates the longer injured workers are absent from work, the less likely they are to return to work. WA claim statistics show the proportion of workers returning to work decreases as the number of days away from work increases (Figure 3).

Figure 3 shows claimants having up to 59 days off work had a similar return to work rate (around 93%). However, the return to work rate dropped significantly after 59 days off. In particular, after more than 180 days absent from work, only 2 in 3 claimants returned to work.

Figure 3 - Proportion of claimants returning to work by days lost group for claims lodged in 2023/24p



## ALL LOST-TIME CLAIMS

## LONG DURATION CLAIMS

### CLAIMS LODGED

17,156  
lost-time claims  +12%  
over four years



8,027  
long duration claims  +33%  
over four years

In 2023/24p, over 17,000 lost-time claims were lodged, of which 47% became long duration claims. Total lost-time claims increased (+12%), however long duration claims increased significantly (+34%).

### FREQUENCY RATES

6.9  
lost-time claims  
per million hours  
worked  +2%  
over four years




2.9  
long duration claims  
per million hours  
worked  +18%  
over four years

In 2022/23, the frequency rate for lost-time claims was 6.9, compared to long duration claims at 2.9.

### TOTAL CLAIM COSTS

\$1,140 million  
lost-time claims  +8%  
over four years



\$995 million  
long duration claims  +7%  
over four years

In 2023/24p, the total claim costs of long duration claims accounted for 87% of total lost-time claims costs.

### TOP INDUSTRIES

Agriculture, forestry & fishing  
12.3  
lost-time claims  
per million hours worked



Transport, postal & warehousing  
4.6  
long duration claims  
per million hours worked



'Agriculture, forestry & fishing' had the highest frequency rate for all lost-time claims. However, 'Transport, postal & warehousing' had the highest frequency rate for long duration claims.

### TOP OCCUPATIONS

Technicians & trades workers  
23.5%  
lost-time claims



Technicians & trades workers  
22.0%  
long duration claims



'Technicians & trades workers' lodged the most long duration claims and overall lost-time claims.

# KEY INDICATORS

## LONG DURATION CLAIMS CLAIM NUMBERS

	2020/21	2021/22	2022/23	2023/24p
1-59 days	9,289	8,818	9,004	9,129
60+ days	6,016	6,098	6,613	8,027
Lost-time claims	15,305	14,916	15,617	17,156



Lost-time claims are those which a worker was absent from work for a day/shift or more due to a work-related injury or illness.

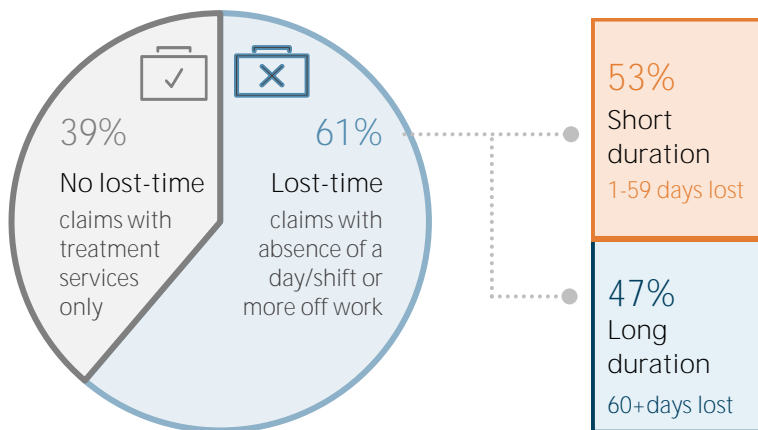
Over the previous four years, lost-time claims **increased** (+12.1%), from 15,305 in 2020/21 to 17,156 in 2023/24p.

This was driven by a significant increase in claims with 60+ days lost (+33.6%), from 6,016 in 2020/21 to 8,027 in 2023/24p. These claims are referred to as long duration claims.

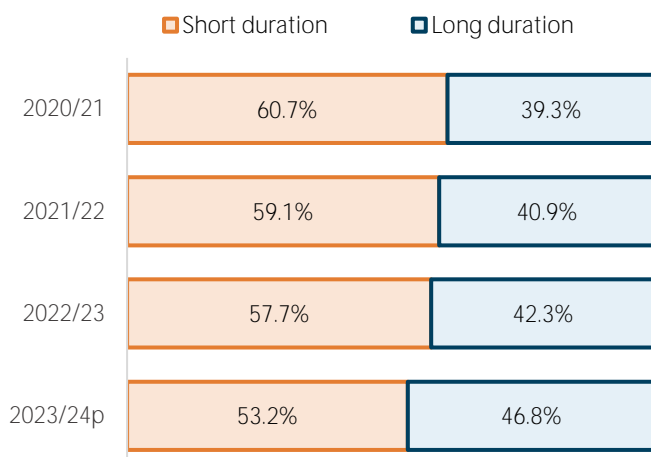
**No lost-time claims** are claims with treatment services only, and accounted for 39% of claims over the last four years.

## LONG DURATION CLAIMS PROPORTION OF CLAIMS

2019/20 to 2022/23p



## LONG DURATION CLAIMS COMPARISON TO SHORT DURATION CLAIMS



Although **short duration claims** accounted for the majority of lost-time claims, the proportion of long duration claims increased from 39.3% to 46.8% over four years.

# KEY INDICATORS

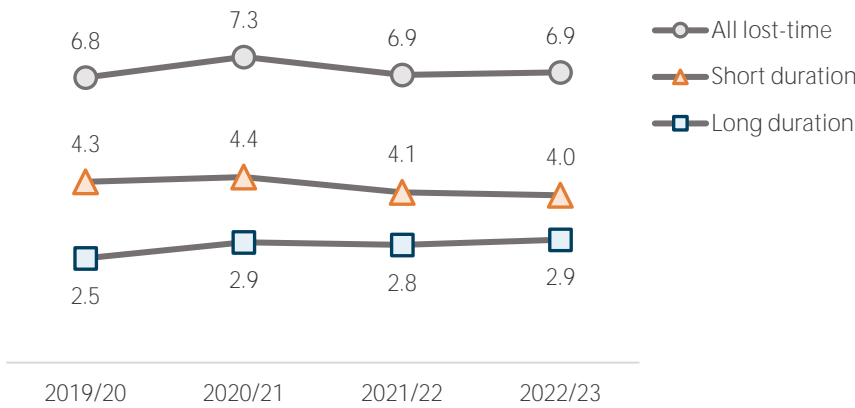
## LONG DURATION CLAIMS FREQUENCY RATES\*



Frequency rate\* indicates the prevalence of workers compensation claims by measuring the number of lost-time claims per million hours worked.

The overall frequency rates for all lost-time claims remained stable over four years, with 6.9 claims lodged per million hours worked.

Frequency rates for long duration claims, increased from 2.5 to 2.9 claims over four years.

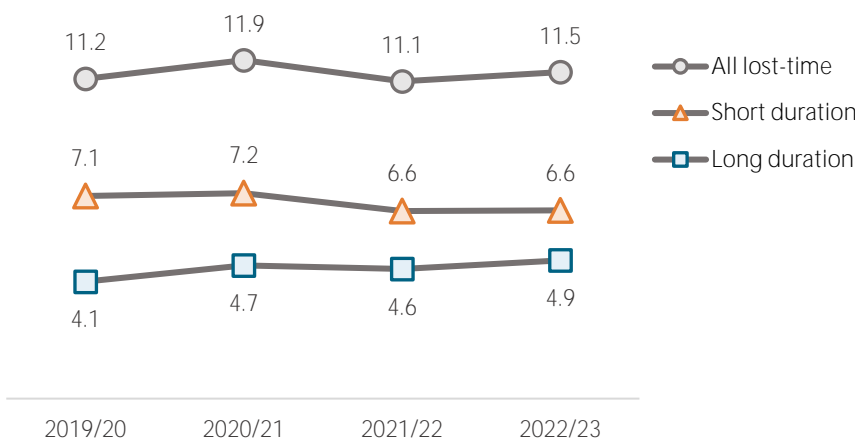


## LONG DURATION CLAIMS INCIDENCE RATES\*



Incidence rate\* is the number of lost-time claims per thousand employees.

The incidence rate for long duration claims increased from 4.1 to 4.9 claims per thousand employees.



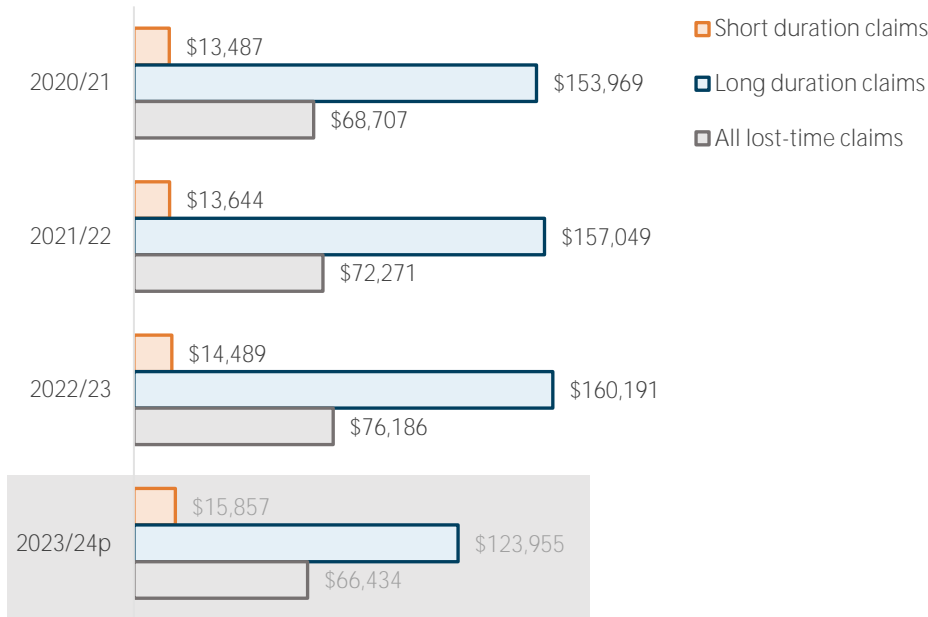
One in every 205 WA employees had a long duration claim in 2022/23.

\* Frequency and incidence rates are only available for the previous financial year, in line with Australian Bureau of Statistics' data releases.



# KEY INDICATORS

## LONG DURATION CLAIMS AVERAGE CLAIM COSTS\*



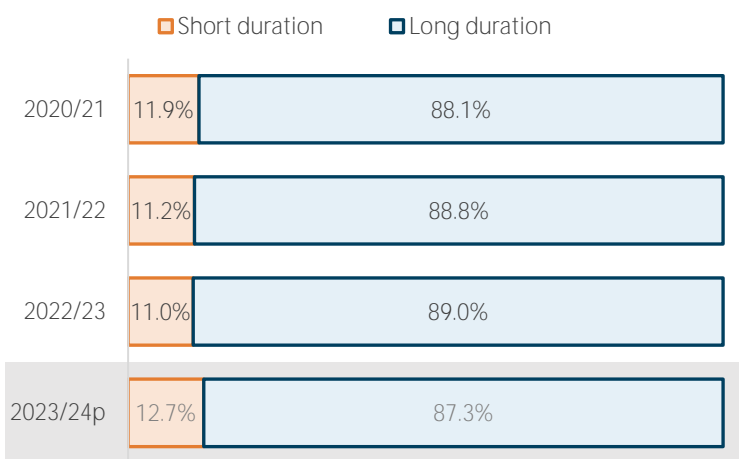
Provisional financial data expected to increase over time.



On average, long duration claims cost almost twice as much as overall lost-time claims.

Over the last four years, the claim cost for long duration claims averaged around \$143,000 per year.

## LONG DURATION CLAIMS PROPORTION OF CLAIM COSTS\*



Provisional financial data expected to change over time.

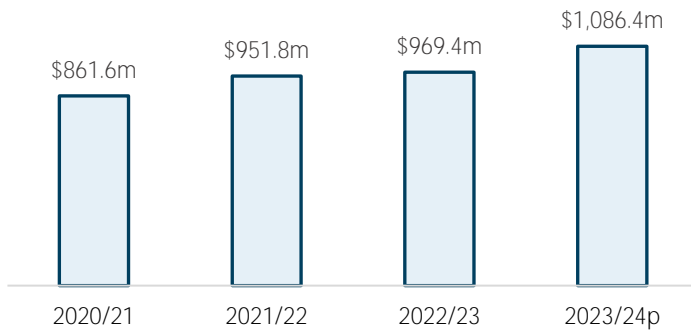


Although accounting for less than half of lost-time claims, long duration claim costs accounted for the majority of total lost-time claim costs over four years.

\* Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

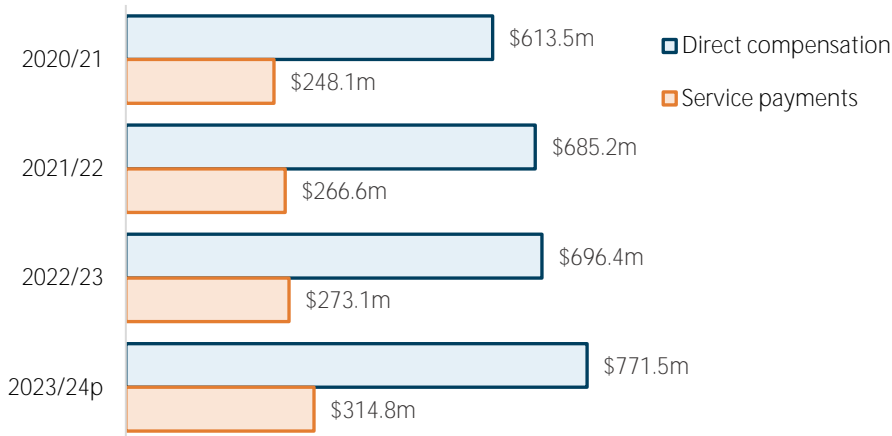
# KEY INDICATORS

## LONG DURATION CLAIMS ADJUSTED PAYMENTS (\$MILLION)



After adjusting for inflation, \$1,086.4 million was paid for long duration claims in 2023/24p, showing an increasing trend over the last four years.

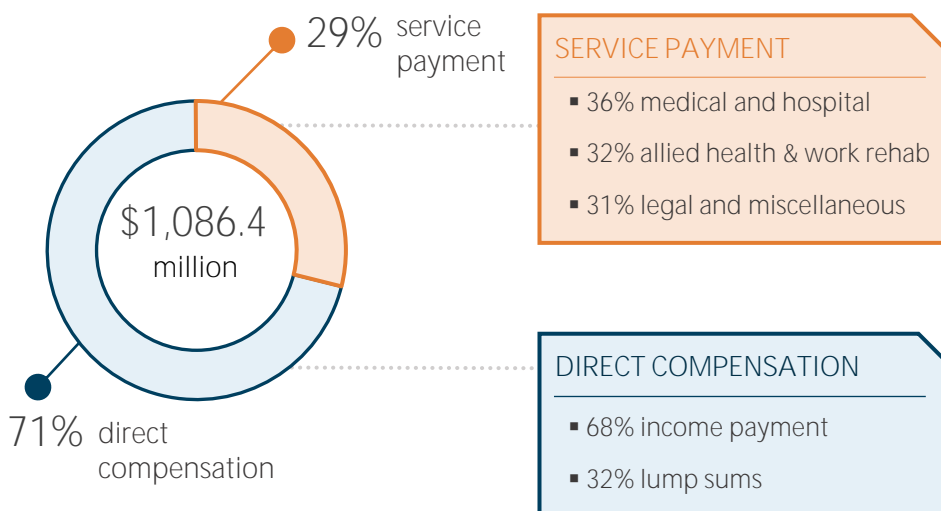
## LONG DURATION CLAIMS PAYMENT TYPES (\$MILLION)



Direct compensation consists of income replacement payments and lump sums.

These payments consistently make up the majority of claim payments for long duration claims.

## LONG DURATION CLAIM PAYMENTS 2023/24p

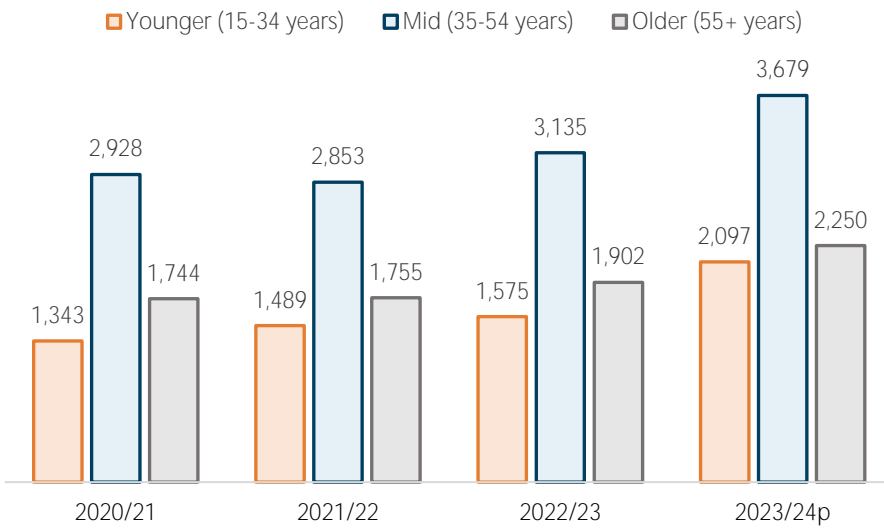


Direct compensation accounted for 71% of long duration claim payments in 2023/24p.

The remaining 29% was attributed to **service payments**, which includes medical, hospital, allied health, workplace rehabilitation, legal & other miscellaneous services.

# CLAIMANT CHARACTERISTICS

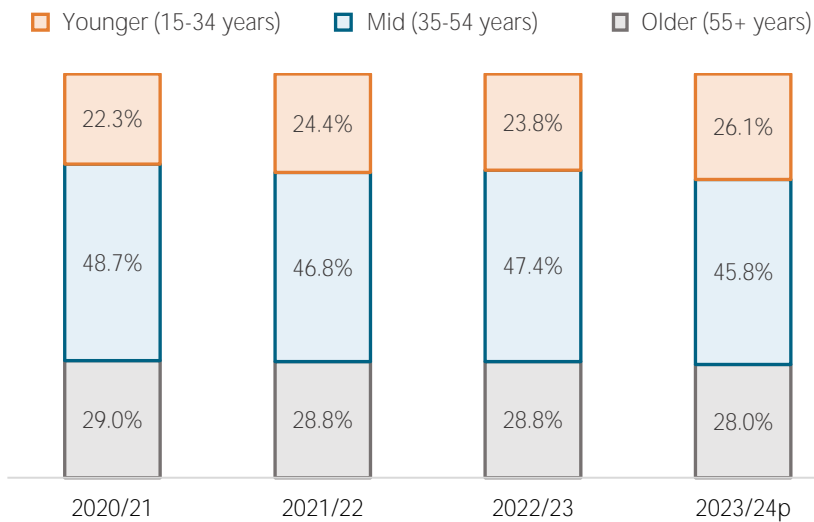
## LONG DURATION CLAIMS BY AGE GROUP



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

The younger age group (15-34 years) had the largest increase in the number of long duration claims, from 1,343 to 2,097 claims over four years.

## LONG DURATION CLAIMS PROPORTION BY AGE GROUP

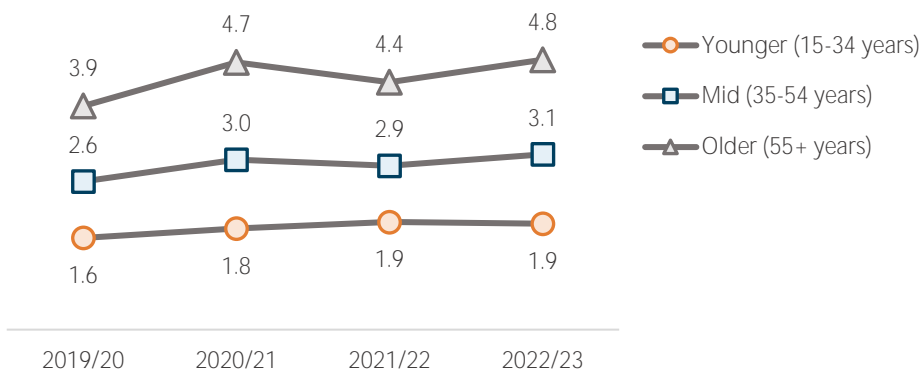


Over four years, around a quarter of long duration claims were attributed to the younger age group (15-34 years).

However, the majority of long duration claims were from workers in the mid age, reflecting the majority of workers in this age group.

# CLAIMANT CHARACTERISTICS

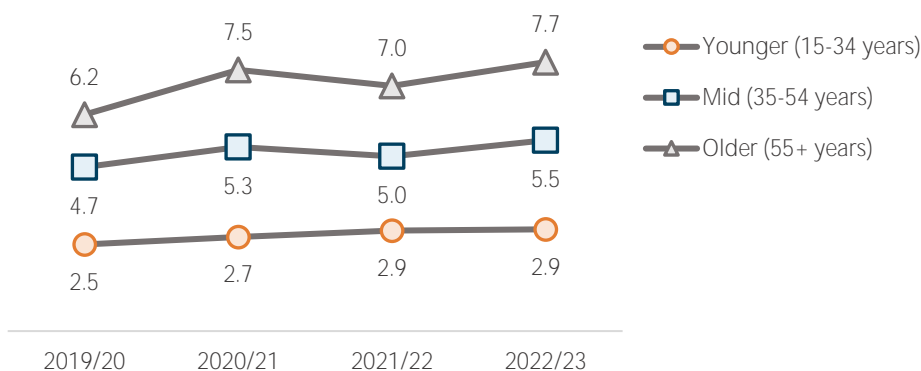
## LONG DURATION CLAIMS FREQUENCY RATES\* BY AGE GROUP



In 2022/23, the older age group had the highest frequency rate, with 4.8 long duration claims per million hours worked.

The younger age group consistently had the lowest frequency rate. In 2022/23, the younger age group accounted for 1.9 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, with 7.7 long duration claims per thousand employees in the latest year.

## LONG DURATION CLAIMS AVERAGE COSTS^ BY AGE GROUP

	2020/21	2021/22	2022/23	2023/24p
Younger (15-34 years)	\$125,053	\$127,630	\$127,649	\$108,993
Mid (35-54 years)	\$161,782	\$164,426	\$169,109	\$126,331
Older (55+ years)	\$163,133	\$170,102	\$172,512	\$133,972
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

Provisional financial data expected to change over time.

The younger age group generally had lower average long duration claim costs across all age groups.

\* Frequency and incidence rates are only available for the previous financial year, in line with Australian Bureau of Statistics' data releases.

^ Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS BY OCCUPATION

	2020/21	2021/22	2022/23	2023/24p
Technicians & trades workers	1,283	1,390	1,436	1,767
Community & personal service workers	1,181	1,117	1,234	1,597
Machinery operators & drivers	1,213	1,239	1,337	1,521
Labourers	1,203	1,236	1,271	1,377
Professionals	548	527	622	807
Managers	188	187	247	384
Sales workers	227	219	261	288
Clerical & administrative workers	173	183	205	285
All long duration claims	6,016	6,098	6,613	8,027

## LONG DURATION PROPORTION OF CLAIMS BY OCCUPATION

From 2020/21 to 2023/24p



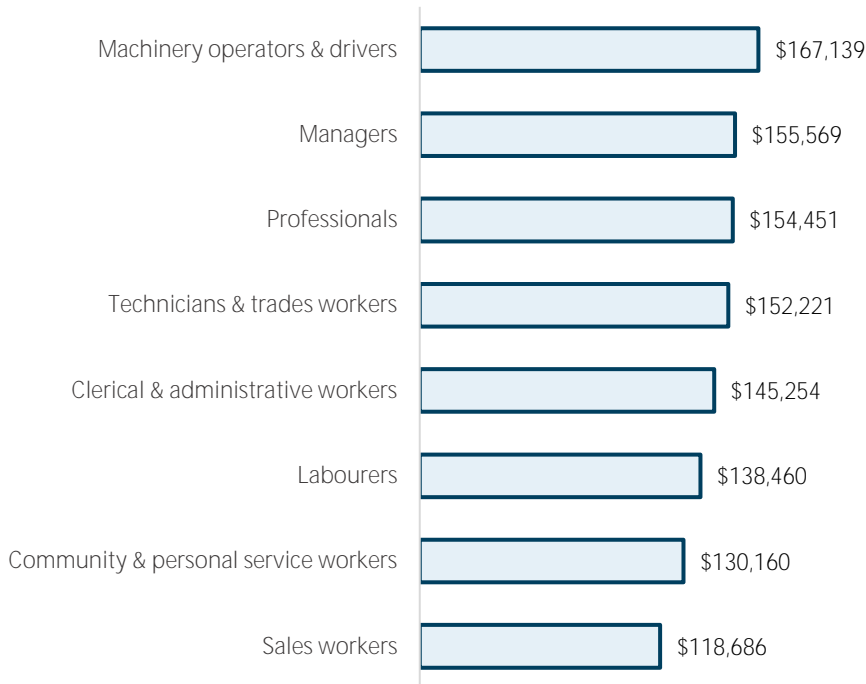
Over the four years, 'Technicians & trades workers' and 'Machinery operators & drivers' represented occupations with the highest number of long duration claims.

These occupations accounted for around 41.8% of all long duration claims over the last four years.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS AVERAGE COSTS\* BY OCCUPATION

From 2020/21 to 2023/24p



Across four years, 'Machinery operators & drivers' had the highest average long duration claim cost at \$167,139.

Over the same period, 'Sales workers' had the lowest average long duration claim cost at \$118,686.

'Machinery operators & drivers' includes workers in machine and stationary plant operators, mobile plant operators, road and rail drivers.

\* Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS BY INDUSTRY

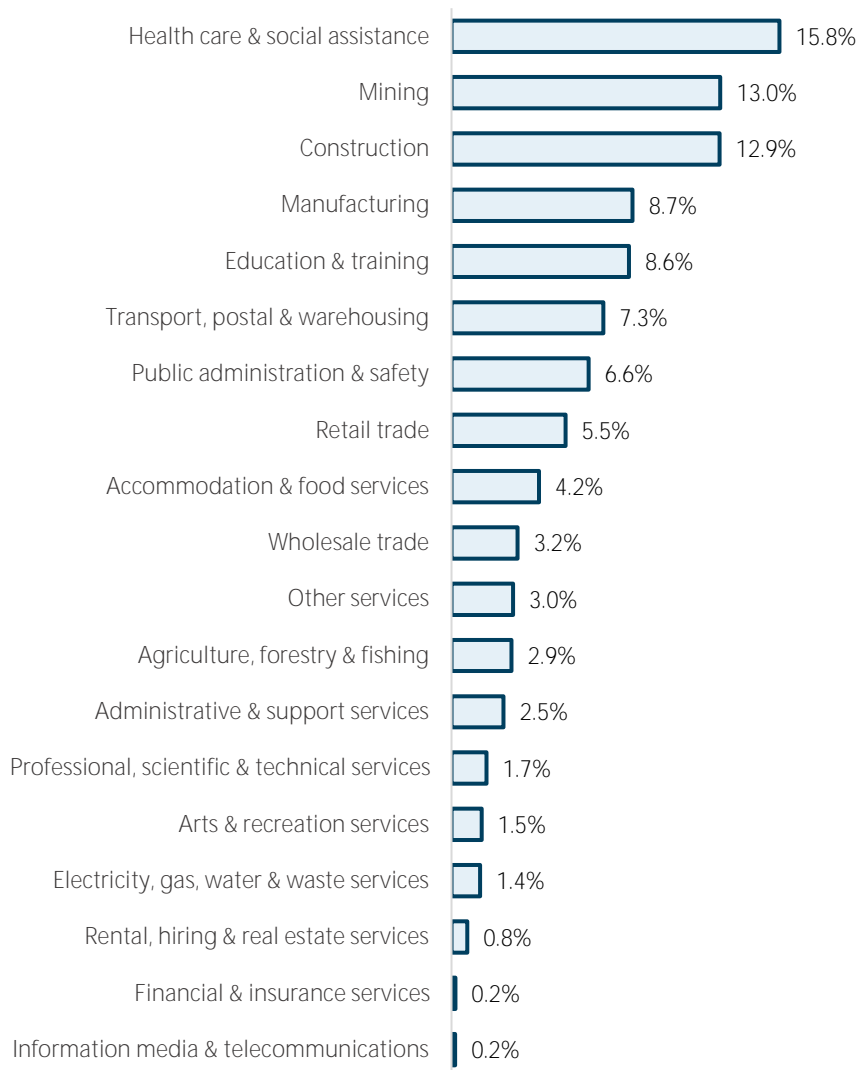
	2020/21	2021/22	2022/23	2023/24p
Health care & social assistance	1,036	985	1,014	1,204
Construction	698	808	896	1,062
Mining	753	854	880	987
Manufacturing	549	547	536	706
Education & training	516	453	621	702
Transport, postal & warehousing	404	447	502	608
Public administration & safety	366	380	419	607
Retail trade	322	325	354	473
Accommodation & food services	276	260	267	327
Wholesale trade	197	170	211	275
Other services	186	194	177	237
Agriculture, forestry & fishing	199	180	190	207
Administrative & support services	161	167	182	163
Professional, scientific & technical services	110	91	97	154
Arts & recreation services	99	91	90	108
Electricity, gas, water & waste services	84	84	98	105
Rental, hiring & real estate services	39	41	59	64
Financial & insurance services	12	10	6	23
Information media & telecommunications	9	11	14	14
All long duration claims	6,016	6,098	6,613	8,027

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

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS PROPORTIONS BY INDUSTRY DIVISION

From 2020/21 to 2023/24p



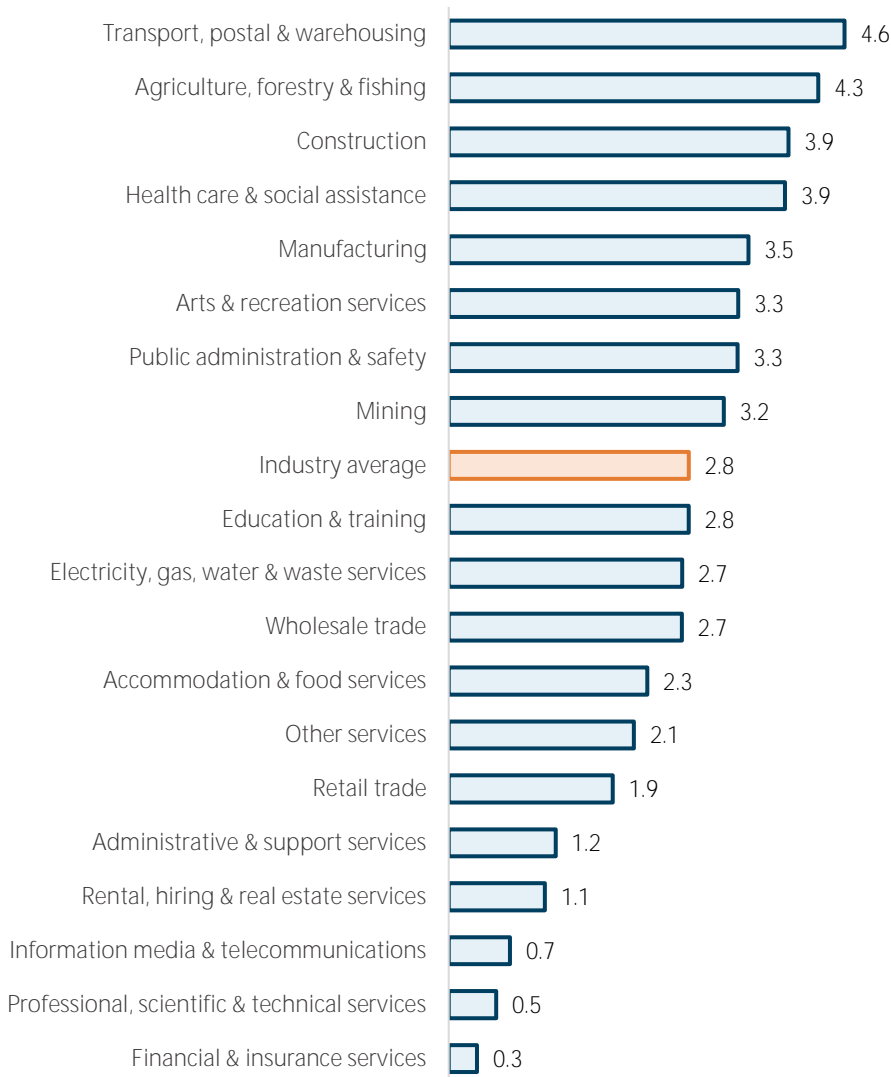
Over the four-year period, 'Health care & social assistance' had the highest proportion of long duration claims (15.8%), followed by 'Mining' (13.0%), and 'Construction' (12.9%)



# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS FREQUENCY RATES\* BY INDUSTRY DIVISION

From 2019/20 to 2022/23



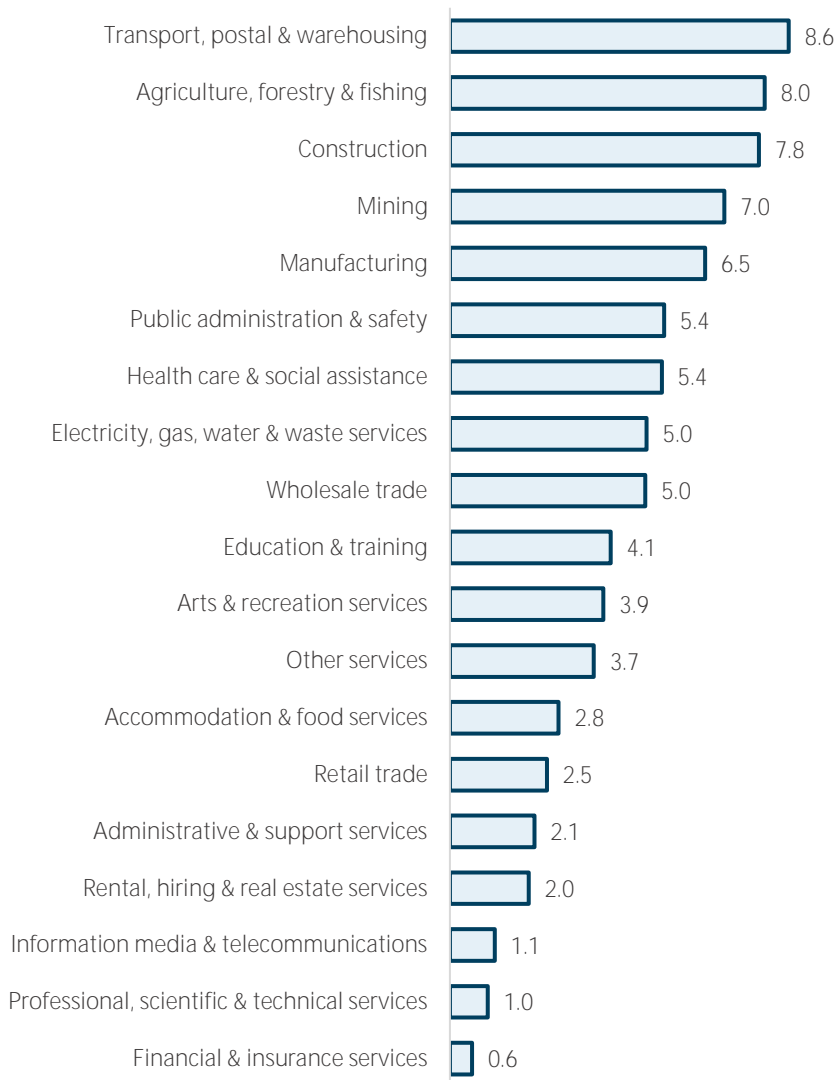
Over four years, the industries with the highest frequency rates were 'Transport, postal & warehousing' (4.6 long duration claims per million hours worked), followed by 'Agriculture, forestry & fishing' (4.3 long duration claims per million hours worked).

\* Frequency rates are only available for the previous financial year, in line with Australian Bureau of Statistics' data releases.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS INCIDENCE RATES\* BY INDUSTRY DIVISION

From 2019/20 to 2022/23



Over the previous four years, 'Transport, postal & warehousing' had the highest incidence rate for long duration claims (8.6 claims per thousand employees), followed closely by 'Agriculture, forestry & fishing' (8.0 claims per thousand employees).

\* Incidence rates are only available for the previous financial year, in line with Australian Bureau of Statistics' data releases.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS AVERAGE COSTS\* BY INDUSTRY

	2020/21	2021/22	2022/23	2023/24p
Health care & social assistance	\$145,220	\$143,407	\$144,043	\$110,615
Construction	\$169,194	\$164,116	\$180,449	\$142,927
Mining	\$193,297	\$193,679	\$177,752	\$142,213
Manufacturing	\$144,860	\$166,579	\$154,015	\$125,656
Education & training	\$123,809	\$151,744	\$139,273	\$104,167
Transport, postal & warehousing	\$168,020	\$168,604	\$178,321	\$138,988
Public administration & safety	\$166,538	\$168,319	\$167,444	\$129,443
Retail trade	\$126,877	\$135,825	\$124,504	\$93,743
Accommodation & food services	\$127,175	\$118,567	\$122,157	\$94,179
Wholesale trade	\$159,388	\$146,429	\$157,183	\$124,008
Other services	\$155,774	\$148,982	\$144,784	\$132,010
Agriculture, forestry & fishing	\$137,816	\$146,865	\$183,675	\$122,569
Administrative & support services	\$131,297	\$119,651	\$198,816	\$117,521
Professional, scientific & technical services	\$158,416	\$135,360	\$182,260	\$140,331
Arts & recreation services	\$123,180	\$110,483	\$136,593	\$86,851
Electricity, gas, water & waste services	\$177,903	\$142,499	\$155,484	\$141,424
Rental, hiring & real estate services	\$204,487	\$172,913	\$186,266	\$116,563
Financial & insurance services	\$91,872	\$206,535	\$225,672	\$184,019
Information media & telecommunications	\$155,441	\$50,437	\$167,292	\$142,107
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

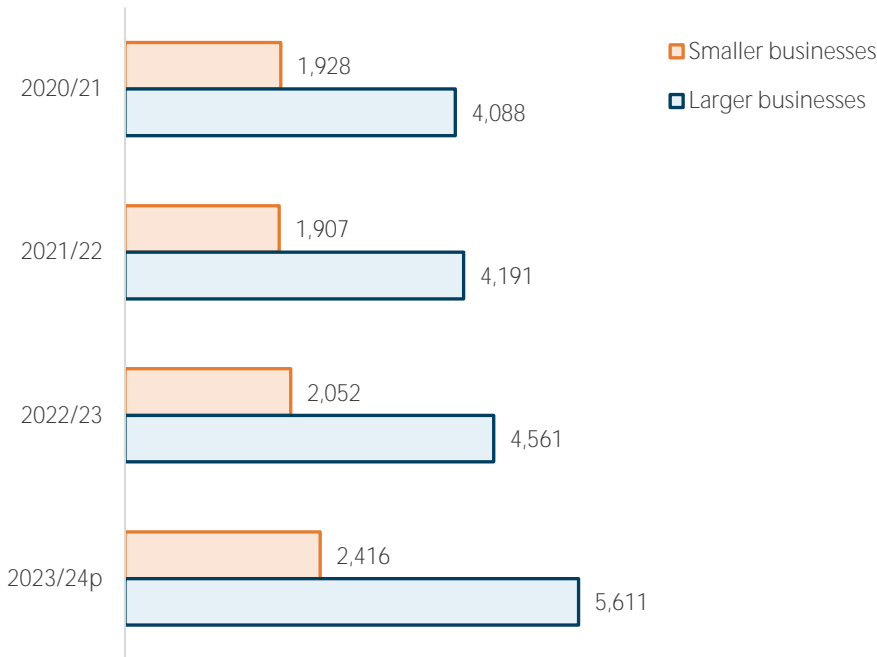
Provisional financial data expected to increase over time.

'Financial & insurance services' had the highest average claim cost in 2023/24p, however, accounted for 1.2% of total workers in the WA scheme.

\* Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

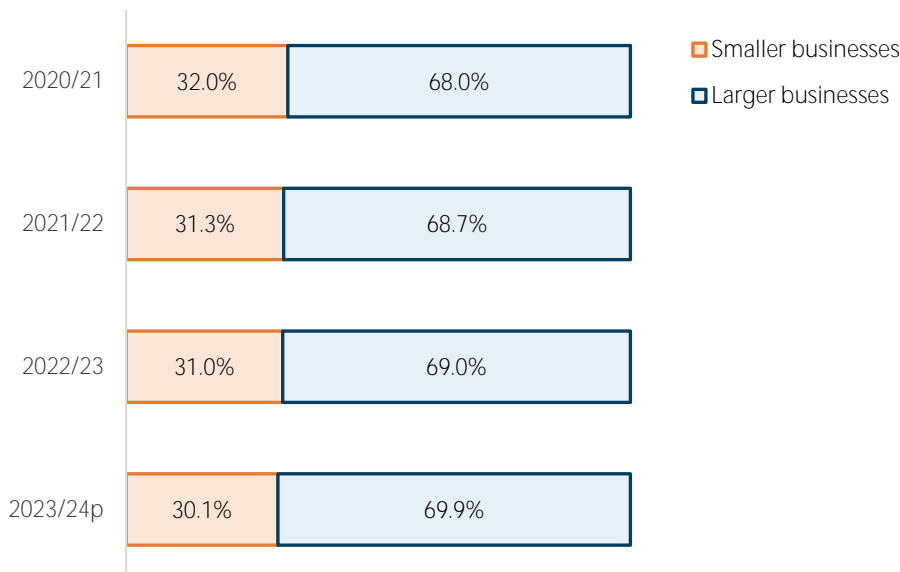
# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS BY SIZE OF EMPLOYER



Larger businesses (50+ employees) consistently had around twice as many long duration claims than smaller businesses over the last four years.

## LONG DURATION CLAIMS PROPORTION OF CLAIMS BY SIZE OF EMPLOYER



The proportion of long duration claims for larger businesses shows a steady to increasing trend over four years.

# CLAIMANT CHARACTERISTICS

## LONG DURATION CLAIMS AVERAGE COST\* BY SIZE OF EMPLOYER



The average long duration claim cost for both smaller and larger businesses shows an increasing trend between 2020/21 and 2022/23.

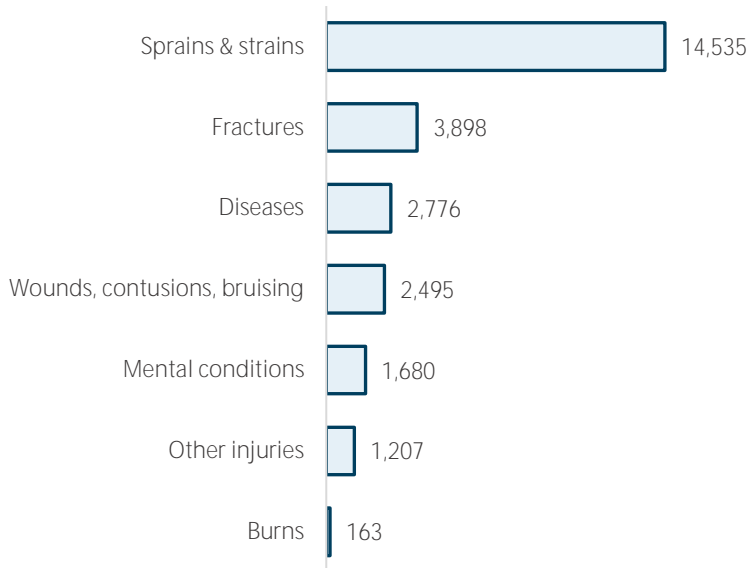
Provisional financial data expected to increase over time.

\* Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS BY NATURE OF INJURY/DISEASE

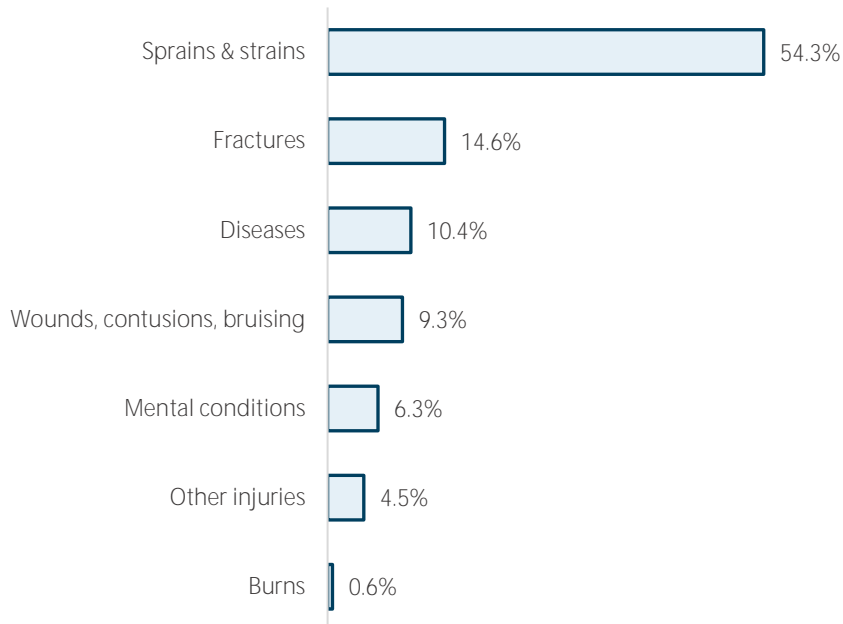
From 2020/21 to 2023/24p



Over the last four years, the most common injury for long duration claims was sprains and strains (54.2%), followed by fractures (14.6%).

## LONG DURATION CLAIMS PROPORTIONS BY NATURE OF INJURY/DISEASE

From 2020/21 to 2023/24p



# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS AVERAGE COSTS\* BY NATURE OF INJURY/DISEASE

	2020/21	2021/22	2022/23	2023/24p
Sprains & strains	\$150,793	\$153,536	\$154,131	\$121,760
Fractures	\$155,526	\$155,019	\$166,183	\$129,568
Diseases	\$155,633	\$160,632	\$153,681	\$120,251
Wounds, contusions, bruising	\$147,474	\$152,995	\$157,542	\$107,069
Mental conditions	\$187,734	\$179,638	\$190,538	\$145,202
Other injuries	\$153,786	\$170,746	\$179,774	\$138,482
Burns	\$203,125	\$258,331	\$218,171	\$123,207
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

Over four years, the average long duration claim cost for burns was the highest amongst all injury types, followed by mental conditions.

Provisional financial data expected to increase over time.

Although representing the most common injury, 'sprains and strains' had the third lowest claim cost in 2023/24p.

\* Claim costs is expected to increase as claims develop over time due to a higher proportion of days lost and costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual days lost and costs.

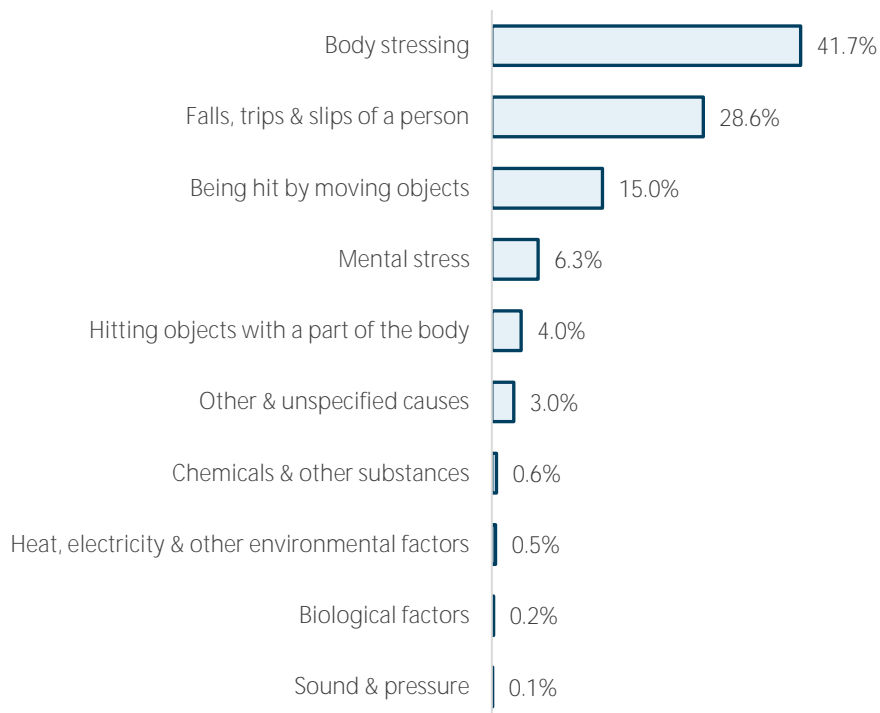
# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS BY MECHANISM OF INCIDENT

	2020/21	2021/22	2022/23	2023/24p
Body stressing	2,698	2,448	2,703	3,318
Falls, trips & slips of a person	1,728	1,884	1,893	2,143
Being hit by moving objects	844	907	1,035	1,221
Mental stress	319	335	421	601
Hitting objects with a part of the body	197	245	249	373
Other & unspecified causes	154	188	212	237
Chemicals & other substances	30	47	39	52
Heat, electricity & other environmental factors	29	27	37	45
Biological factors	8	14	20	22
Sound & pressure	9	3	4	15
All long duration claims	6,016	6,098	6,613	8,027

## LONG DURATION CLAIMS PROPORTIONS BY MECHANISM OF INCIDENT

From 2020/21 to 2023/24p



Body stressing is the leading cause of injury, accounting for almost half of long duration claims over the last four years.



# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS AVERAGE COSTS\* BY MECHANISM OF INCIDENT

	2020/21	2021/22	2022/23	2023/24p
Body stressing	\$150,481	\$150,250	\$148,409	\$118,261
Falls, trips & slips of a person	\$152,684	\$146,016	\$160,750	\$124,596
Being hit by moving objects	\$156,677	\$172,125	\$176,286	\$126,582
Mental stress	\$187,672	\$179,638	\$190,538	\$144,849
Hitting objects with a part of the body	\$131,069	\$154,351	\$122,015	\$103,749
Other & unspecified causes	\$149,201	\$216,499	\$208,894	\$163,123
Chemicals & other substances	\$192,502	\$195,463	\$184,237	\$115,022
Heat, electricity & other environmental factors	\$178,354	\$301,774	\$168,330	\$108,948
Biological factors	\$154,524	\$171,783	\$121,646	\$119,077
Sound & pressure	\$373,026	\$74,391	\$176,233	\$207,328
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

For the most common cause of injury, the claim cost for body stressing injuries averaged around \$140,000 per year over four years.

Provisional financial data expected to increase over time.

'Body stressing' are injuries resulting from straining muscles, tendons, ligaments and bones.

\* Claim costs are expected to increase as claims develop over time due to a higher proportion of estimated costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual claim costs.

# INJURY & DISEASE ATTRIBUTES

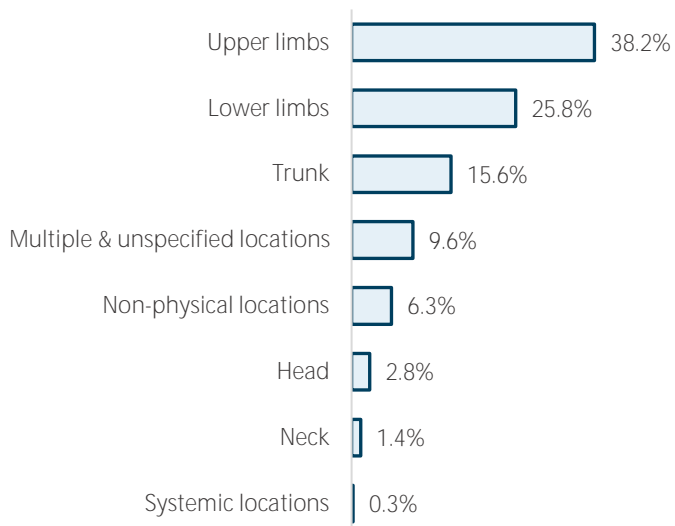
## LONG DURATION CLAIMS BY BODILY LOCATION OF INJURY/DISEASE

	2020/21	2021/22	2022/23	2023/24p
Upper limbs	2,372	2,329	2,481	3,027
Lower limbs	1,506	1,635	1,689	2,066
Trunk	948	943	1,044	1,251
Multiple & unspecified locations	657	581	663	674
Non-physical locations	321	335	421	603
Head	130	168	213	251
Neck	74	88	83	134
Systemic locations	8	19	19	21
All long duration claims	6,016	6,098	6,613	8,027

Over the last four years, injuries most commonly involved upper and lower limbs, and show an increasing trend.

## LONG DURATION CLAIMS PROPORTIONS BY BODILY LOCATION

From 2020/21 to 2023/24p



Non-physical locations includes the psychological system and accounted for 6.3% of long duration claims over the last four years.

Systemic locations includes the circulatory, respiratory, digestive, genitourinary, nervous, other and unspecified systemic conditions. These accounted for only 0.3% of long duration claims over four years.

# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS AVERAGE COSTS\* BY BODILY LOCATION OF INJURY/DISEASE

	2020/21	2021/22	2022/23	2023/24p
Upper limbs	\$140,748	\$139,102	\$143,211	\$116,754
Lower limbs	\$139,137	\$138,447	\$146,741	\$119,310
Trunk	\$160,751	\$177,474	\$170,834	\$127,470
Multiple & unspecified locations	\$193,088	\$206,725	\$191,079	\$137,833
Non-physical locations	\$187,734	\$179,638	\$190,538	\$145,202
Head	\$199,127	\$204,883	\$197,686	\$137,097
Neck	\$219,653	\$219,792	\$315,560	\$133,791
Systemic locations	\$153,475	\$313,131	\$138,829	\$134,102
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

Over four years, long duration claims with injuries to the neck had the highest average claim cost (around \$220,000).

However, neck injuries were one of the least common body parts (1.4%) associated with long duration claims over the same period.

Provisional financial data expected to increase over time.

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

\* Claim costs is expected to increase as claims develop over time due to a higher proportion of days lost and costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual days lost and costs.

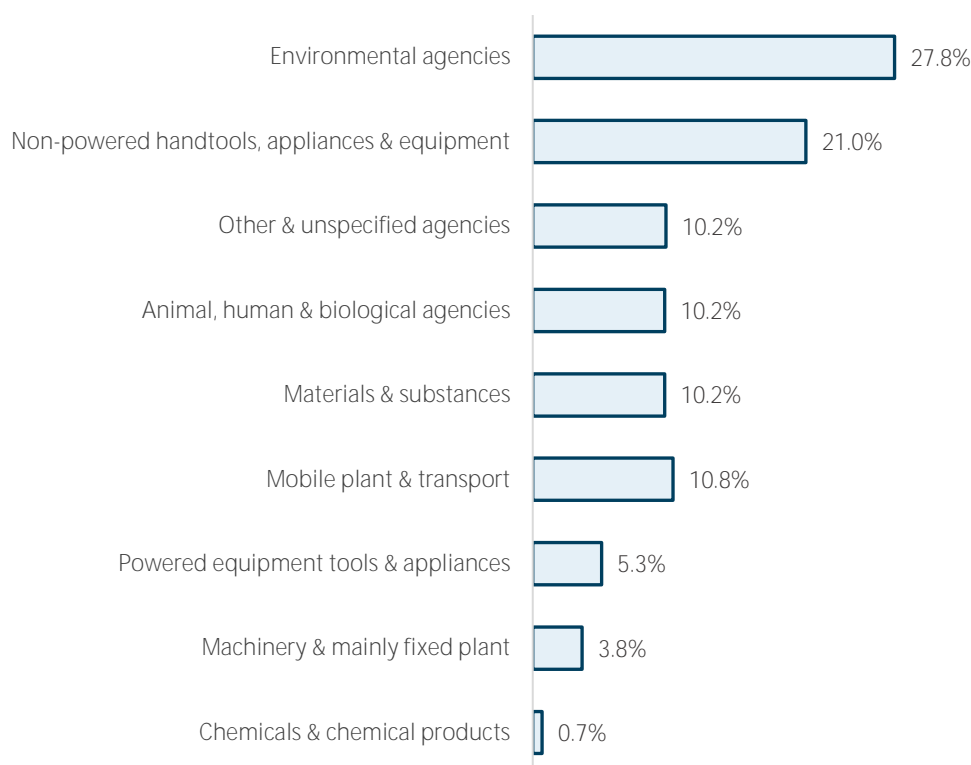
# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS BY AGENCY OF INJURY/DISEASE

	2020/21	2021/22	2022/23	2023/24p
Environmental agencies	1,666	1,817	1,869	2,091
Non-powered handtools, appliances & equipment	1,302	1,285	1,315	1,718
Other & unspecified agencies	538	533	682	989
Animal, human & biological agencies	625	559	678	855
Materials & substances	605	644	673	795
Mobile plant & transport	718	687	718	765
Powered equipment tools & appliances	311	290	375	439
Machinery & mainly fixed plant	213	237	256	312
Chemicals & chemical products	38	46	47	63
All long duration claims	6,016	6,098	6,613	8,027

## LONG DURATION CLAIMS PROPORTIONS BY AGENCY OF INJURY/DISEASE

From 2020/21 to 2023/24p



Over the four years, most long duration claims involved environmental agencies (27.8%), followed by non-powered handtools, appliances & equipment (21.0%).

# INJURY & DISEASE ATTRIBUTES

## LONG DURATION CLAIMS AVERAGE COSTS\* BY AGENCY OF INJURY/DISEASE

	2020/21	2021/22	2022/23	2023/24p
Environmental agencies	\$150,993	\$145,791	\$161,638	\$124,652
Non-powered handtools, appliances & equipment	\$147,584	\$151,109	\$143,064	\$113,935
Other & unspecified agencies	\$162,095	\$163,685	\$172,143	\$135,561
Animal, human & biological agencies	\$141,321	\$156,620	\$150,200	\$114,957
Materials & substances	\$153,603	\$169,864	\$151,975	\$118,375
Mobile plant & transport	\$176,304	\$179,650	\$195,224	\$146,162
Powered equipment tools & appliances	\$138,371	\$137,468	\$143,694	\$115,097
Machinery & mainly fixed plant	\$176,833	\$177,575	\$177,046	\$132,748
Chemicals & chemical products	\$179,543	\$196,706	\$174,800	\$132,853
All long duration claims	\$153,969	\$157,049	\$160,191	\$123,955

Over the four-year period, the highest average long duration claim costs were associated with 'mobile plant & transport' or 'machinery and mainly fixed plant'.

Provisional financial data expected to increase over time.

Injuries involving 'mobile plant and transport' had the highest average claim costs in the latest year.

\* Claim costs is expected to increase as claims develop over time due to a higher proportion of days lost and costs from unfinalised claims (particularly for more recent years) being revised to reflect the actual days lost and costs.

# GLOSSARY

TERM	DEFINITION / EXPLANATION OF TERM
Act	This report is based on the <i>Workers' Compensation and Injury Management Act 1981</i> , as it was in effect during the period covered by this report (up to 30 June 2024). Future reports will reflect the changes introduced by the new <i>Workers Compensation and Injury Management Act 2023</i> , which took effect from 1 July 2024.
Age	Chronological age (in years) of the worker at the date of injury or disease.
Agency of injury or disease	The object, substance or circumstance that was principally involved in or most closely associated with the 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 <i>Type of Occurrence Classification System 3rd edition</i> ( <a href="http://safeworkaustralia.gov.au">safeworkaustralia.gov.au</a> ).
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 <i>Type of Occurrence Classification System 3rd edition</i> ( <a href="http://safeworkaustralia.gov.au">safeworkaustralia.gov.au</a> ).
Claim count	The total number of claims notified by insurers and self-insurers (excludes disallowed claims and journey claims between home and work).
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	<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 with the insurer. For the purposes of this report, certain types of claims were excluded:</p> <ul style="list-style-type: none"><li>▲ lost-time journey claims between home and work</li><li>▲ asbestos-related diseases, including mesothelioma and pneumoconiosis, caused by asbestos exposure</li><li>▲ duplicated or disallowed (by an insurer).</li></ul> <p>Due to the evolving nature of claims, data is subject to change particularly the most recent year.</p>
Claim payments	<b>Categories are based on WorkCover WA's Guidelines for Completing Form WC 101.</b> 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	<p>Payments made directly to the worker either by income replacement (payments made for absences from work) or lump sums such under the <i>Workers' Compensation and Injury Management Act 1981</i> as:</p> <ul style="list-style-type: none"><li>▲ redemption payments made under Schedule 1</li><li>▲ specific injury payments made under Schedule 2</li><li>▲ fatal payments including funeral expenses</li><li>▲ common law and other Acts payments.</li></ul>

# GLOSSARY

TERM	DEFINITION / EXPLANATION OF TERM
Frequency rate	The number of lost-time claims per million hours worked and indicates the prevalence of workers compensation claims. The number of hours worked by employed persons in Western Australia is sourced from the Australian Bureau of Statistics ( <a href="http://abs.gov.au">abs.gov.au</a> ).
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 <i>Australian and New Zealand Standard Industrial Classification (ANZSIC) 2006</i> 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 ( <a href="http://abs.gov.au">abs.gov.au</a> ).
Lodgement year	The financial year the claim was lodged with the insurer.
Long duration claims	Claims for which the injury or disease results in an absence from work of at least 60 days or shifts.
Lost-time claims	Claims for which the injury or disease results in an absence from work of at least one day or shift.
Mechanism of incident	The action, exposure or event that best describes the circumstances that resulted in the most serious injury or disease. The full list of this classification is available from Safe Work Australia's <i>Type of Occurrence Classification System 3rd edition</i> ( <a href="http://safeworkaustralia.gov.au">safeworkaustralia.gov.au</a> ).
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 <i>Type of Occurrence Classification System 3rd edition</i>
Occupation	Based on the <i>Australian and New Zealand Standard Classification of Occupations (ANZSCO)</i> published by the Australian Bureau of Statistics. It is a skill-based classification which encompasses all occupations in the Australian workforce ( <a href="http://abs.gov.au">abs.gov.au</a> ).
Service payments	Service payments under the <i>Workers' Compensation and Injury Management Act 1981</i> include: <ol style="list-style-type: none"><li>1. medical and hospital payments:<ul style="list-style-type: none"><li>▲ medical practitioner and specialist payments (consultation and treatment expenses rendered by general practitioners and medical specialists)</li><li>▲ hospital expenses (hospital accommodation and hospital treatment)</li></ul></li><li>2. allied health payments:<ul style="list-style-type: none"><li>▲ 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)</li></ul></li><li>3. workplace rehabilitation payments:<ul style="list-style-type: none"><li>▲ 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)</li></ul></li><li>4. legal and miscellaneous:<ul style="list-style-type: none"><li>▲ legal expenses (comprises the cost of legal advice and representation incurred by insurers, witness fees and the costs of these services incurred by the worker where the insurer or is ordered to meet the costs)</li><li>▲ miscellaneous (includes general items that do not fit in any other category, e.g. travelling, meals and lodgings, under clause 19 of Schedule 1).</li></ul></li></ol>