

COMPENDIUM OF WORKERS' COMPENSATION STATISTICS AUSTRALIA 2006–07

March 2009



Australian Government

Australian Safety and Compensation Council

Disclaimer

The Department of Education, Employment and Workplace Relations through the Australian Safety and Compensation Council (ASCC) provides the information given in this document to improve public access to information about occupational health and safety. The vision of the ASCC is Australian workplaces free from injury and disease. Its mission is to lead and coordinate national efforts to prevent workplace death, injury and disease in Australia.

The information provided in this document can only assist you in the most general way. This document does not replace any statutory requirements under any relevant State and Territory legislation. The ASCC accepts no liability arising from the use of or reliance on the material contained on this document, which is provided on the basis that the ASCC is not thereby engaged in rendering professional advice. Before relying on the material, users should carefully make their own assessment as to its accuracy, currency, completeness and relevance for their purposes, and should obtain any appropriate professional advice relevant to their particular circumstances. To the extent that the material in this document includes views or recommendations of third parties, such views or recommendations do not necessarily reflect the views of the ASCC or the Department of Education, Employment and Workplace Relations nor do they indicate a commitment to a particular course of action.

© Commonwealth of Australia 2009

ISBN 978-0-642-32741-3

This work is copyright. You may download, display, print and reproduce this material in unaltered form only (retaining this notice) for your personal, non-commercial use or use within your organisation. Apart from any use as permitted under the Copyright Act 1968, all other rights are reserved. Requests and inquiries concerning reproduction and rights should be addressed to Commonwealth Copyright Administration, Attorney-General's Department, Robert Garran Offices, National Circuit, Barton ACT 2600 or posted at <http://www.ag.gov.au/cca>

Part E

Feature Article – Journey claims

In the context of workers' compensation, a journey claim involves an injury or disease resulting from the employee's means of travel to or from work. Means of travel includes all types of vehicle from cars to buses and trains as well as walking to and from work. However, as only half the employees in Australia have cover under workers' compensation for journeys to or from work, data used in the *Compendium* do not include journey claims and restrict analysis to incidents that occur while working for income. The purpose of this article is to provide some details regarding journey claims.

It should be noted that while workers' compensation may not be available to all employees, those involved in a vehicle accident can obtain compensation through Compulsory Third Party (CTP) insurance payable with vehicle registrations. Generally workers' compensation and CTP systems provide the same level of compensation but workers' compensation has the advantage of being more immediate than CTP and hence it is expected that where available, employees would choose to lodge a workers' compensation claim over a CTP one. But, it is possible that the journey claim numbers shown in this report are underestimated due to some employees with workers' compensation coverage choosing to lodge their claim through the CTP system.

Jurisdictions where workers' compensation cover was available up to 2006–07 were New South Wales, the Australian Capital Territory, Queensland and up to March 2007, the Comcare scheme for Australian Government employees. These jurisdictions employ 54% of all employees and hence claims numbers shown in this report are likely to represent only half of the incidents that occurred. Incidence rates have, however, been calculated using only employee numbers from jurisdictions where cover is available and are therefore likely to represent the pattern of journey claims nationally.

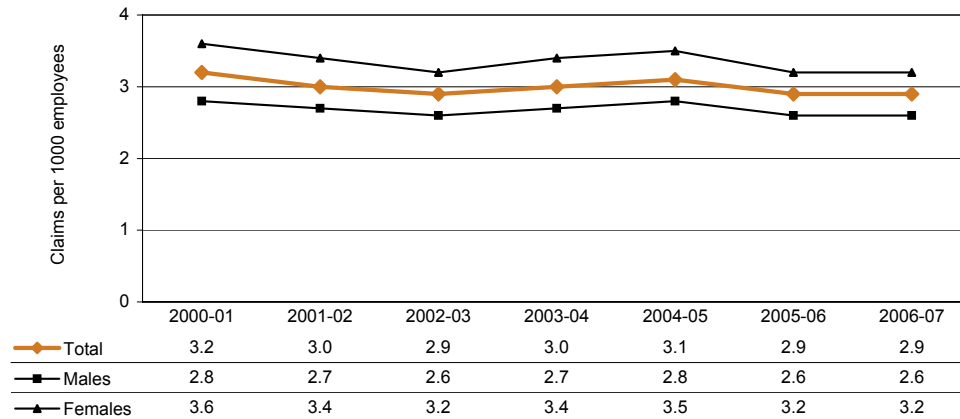
Journey claims by gender

The preliminary 2006–07 data shows there were 14 585 claims for injuries or diseases that resulted from journeys to and from work in the jurisdictions listed above. Female employees lodged 53% of these claims while male employees lodged 47%. This is a different pattern to non-journey claims where 68% of claims were lodged by male employees and 32% by female employees.

Taking into account only the employees that have workers' compensation coverage for journeys to and from work, this number of claims equates to 2.9 claims per 1000 employees. This incidence rate is calculated using all claims and is not restricted to claims that have reached one week of time lost, as in the rest of this publication. If the claims were restricted to those resulting in one or more weeks off work then only half of the journey claims would be included in this analysis and the incidence rate would be 1.4 journey claims per 1000 employees. When compared to the 14.2 non-journey claims per 1000 employees shown in Table 1 in Part A, it can be said that employees are ten times more likely to lodge a claim for an injury or disease that occurred while working.

Figure 51 shows that the incidence rate of journey claims has remained fairly stable over the past seven years. While female and male employees had nearly the same number of claims, differences in labour force participation resulted in female employees recording a higher incidence rate than male employees (3.2 journey claims per 1000 female employees compared to 2.6 journey claims per 1000 male employees).

Figure 51 Journey claims: incidence rate by gender, 2006–07p

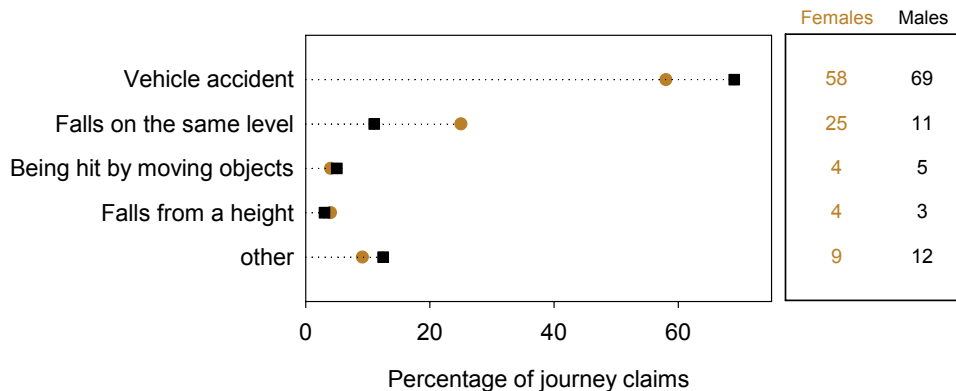


Journey claims by mechanism of injury or disease

Nearly two-thirds (63%) of journey claims in 2006–07 were due to *Vehicle Accident* with a further 18% due to *Falls on the same level* and 4% each due to *Being hit by moving objects* (mainly being hit by a car) and *Falls from a height*.

Figure 52 shows that the pattern of journey claims by gender with male employees recording a greater proportion of journey claims due to *Vehicle Accident* than female employees (69% for males compared to 58% for females), and female employees recording a greater proportion due to *Falls on the same level* (25% for females compared to 11% for males).

Figure 52 Journey claims: proportion of claims by mechanism and gender, 2006–07p



When the data for *Vehicle Accident* is expressed as a rate it equates to 1.8 journey claims lodged per 1000 male employees and 1.9 per 1000 female employees, indicating similar rates by gender for travelling to and from work. This is different to the pattern observed in the non-journey claims where male employees lodged three times the rate of claims due to *Vehicle Accident* than female employees.

Comparison with data from the 2004–05 National Health Survey on vehicle accidents resulting in an injury requiring treatment¹ revealed that males were three times more likely than females to incur an injury following a vehicle accident. The data recorded an injury rate of 3.2 per 1000 males in the population compared to 1.0 per 1000 females. This pattern is similar to the non-journey claims data. One explanation of this difference in pattern between the journey and non-journey claims is that males spend more time in vehicles than females².

¹ Injury resulting in consulting a health professional, seeking medical advice, receiving medical treatment, reduced usual activities and other treatment of injury (e.g. ice pack, bandage). Injury occurred in 4 weeks prior to survey.

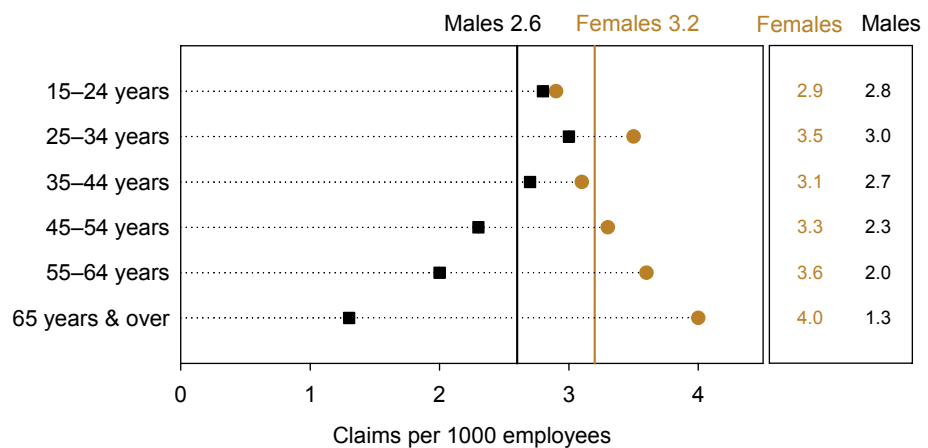
² Australian Social Trends 1996, Survey of Car Use, Australian Bureau of Statistics.

Expressing the *Falls on the same level* data as rates by gender shows that there were 0.8 female employees per 1000 recording this mechanism on their claims compared to 0.3 for male employees. Once again this is a different pattern to that for non-journey claims where rates were more similar but with male employees recording the higher rate (1.6 claims per 1000 female employees compared to 2.0 for male employees). Uneven ground surfaces or hazards on the ground were the cause of most of the falls.

Journey claims by age

Figure 53 shows that female employees had higher journey incidence rates than male employees for all age groups in 2006–07, though rates for the 15 to 24 years age group were very similar (2.9 journey claims per 1000 females compared to 2.8 for males). The largest difference in the rates by gender was in the 65 and over age group where female employees recorded more than three times the incidence rate recorded by males (4.0 journey claims per 1000 employees for females compared to 1.3 for males). Data from this group should be treated with caution due to the small number of claims (160) and that many workers' compensation schemes do not provide coverage past 65.

Figure 53 Journey claims: incidence rates by gender and age, 2006–07p



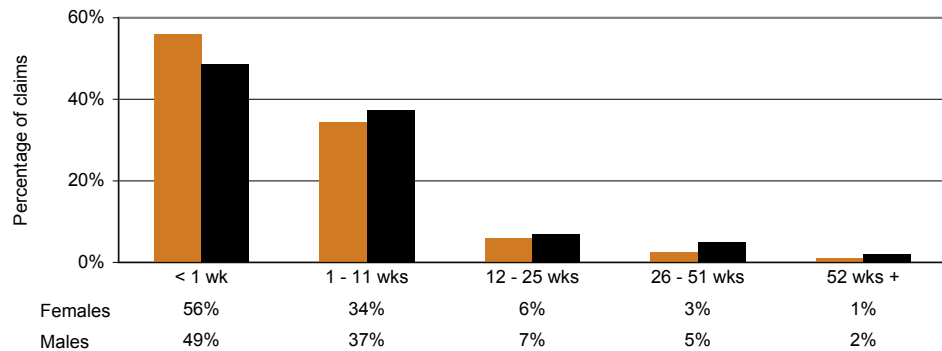
While the incidence rates for female employees showed a general increase with age, rising from 2.9 journey claims per 1000 female employees in the 15–24 age group to a rate of 4.0 in the 65 and over age group, the rates for male employees showed a decrease with age from 2.8 journey claims per 1000 male employees in the 15–24 age group to 1.3 claims per 1000 male employees in the 65 years and over age group.

One of the reasons for this difference in pattern is due to the increasing number of claims from female employees due to falls as they age compared to claims for injuries from vehicle accidents. In the 55–64 years age group, the proportion of claims due to *Falls on the same level* had grown to 42% of all journey claims with *Vehicle Accident* accounting for 38%. In contrast, of the journey claims lodged by male employees in the 55–64 years age group 57% were due to *Vehicle Accident* and 19% from *Falls on the same level*.

Time lost

Figure 54 shows that female employees had a slightly greater proportion of claims resulting in less than one week of time lost from work than male employees (56% for females compared to 49% for males). This results in the median time lost for females being 0.6 working weeks in 2006–07p compared to 1.0 working weeks for male employees.

Figure 54 Journey claims: proportion of claims by time lost from work, 2006–07p

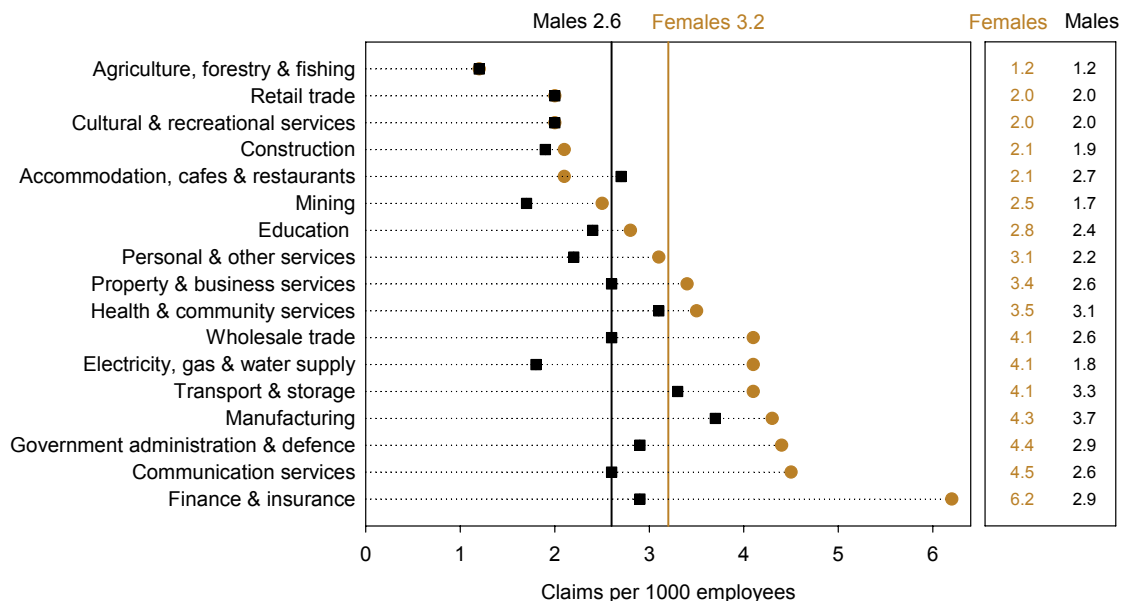


However, if the claims with less than one week of time lost are excluded (as they are in the rest of this publication) then the median time lost for female employees with serious journey claims would be 3.4 working weeks and for male employees 4.1 working weeks. This pattern is almost the opposite of that shown for non-journey claims (Figure 19 in Part C), where female employees had a higher median time lost (4.4 working weeks) compared to male employees (3.4 working weeks). It does however show that around the same period of time off from work is required for journey claims as for non-journey claims.

Journey claims by industry

Figure 55 shows that in 2006–07p, female employees recorded higher or equal incidence rates for journey claims in all industries except for the Retail trade industry where the incidence rate for female employees was 2.1 journey claims per 1000 employees compared to 2.7 for male employees.

Figure 55 Journey claims: incidence rates by gender and industry, 2006–07p



The highest rate for female employees was recorded in the Finance and insurance industry with 6.2 journey claims per 1000 female employees, nearly twice the rate for all industries of 3.2 journey claims per 1000 female employees. The higher incidence rate is due to much higher levels of claiming due to *Vehicle Accident* and *Falls on the same level* from females in this industry compared to all other industries. Similarly, the high incidence rate in the Manufacturing industry (4.5 journey claims per 1000 female employees) was also due to a much higher rate of claiming for *Vehicle Accident* compared to other industries.

The highest incidence rate for male employees was recorded in the Manufacturing industry with 3.7 journey claims per 1000 male employees followed by the Transport and storage industry with 3.3 journey claims per 1000 male employees. The higher rates in these industries were due to a higher incidence of *Vehicle Accident* compared to the other industries.

The Finance and insurance industry recorded the largest difference in rates between the genders with the rate for female employees (6.2 journey claims per 1000 female employees) more than twice the rate for male employees (2.9 claims per 1000 male employees). As explained earlier, female employees recorded much higher claim rates for *Vehicle Accident* and *Falls on the same level* than male employees in this industry.

The Electricity, gas and water supply industry also recorded a large difference between the genders: 4.1 for female employees compared to 1.8 for male employees. The rate for male employees was particularly low due to a lower than average incidence of *Vehicle Accident* while the rate for females in this industry was higher than the average due to a much higher incidence of *Falls on the same level*.

Incidence rates were the same for female and male employees in the Agriculture, forestry and fishing (1.2 journey claims per 1000 employees), Retail trade (2.0 journey claims per 1000 employees) and Cultural and recreational services (2.0 journey claims per 1000 employees) industries.

Journey claims by occupation

Figure 56 shows that incidence rates vary considerably by gender for journey claims across the occupation groups with female employees recording higher rates than males in 5 of the 9 occupation groups. The highest incidence rates for female employees in 2006–07 were from Tradespersons and related workers (4.1 journey claims per 1000 female employees), Managers and administrators (3.9), Intermediate clerical, sales and service workers (3.8) and Labourers and related workers (3.7). The highest rates for male employees were recorded by Labourers and related workers with 4.1 journey claims per 1000 male employees followed by Intermediate clerical, sales and service workers (3.4).

Figure 56 Journey claims: incidence rates by gender and occupation, 2006–07p



Similar rates were recorded for male and female employees in a number of occupation groups with Intermediate production and transport workers and Elementary clerical, sales and service workers recording the closest rates.

The largest difference by gender was recorded for Managers and administrators (3.9 journey claims per 1000 female employees compared to 1.5 journey claims per 1000 male employees). The higher incidence rate for female employees was due to higher rates of claim across all mechanisms. However, low rates of claims due to *Vehicle Accident* compared to other occupations resulted in the overall lower rate for male Managers and administrators.

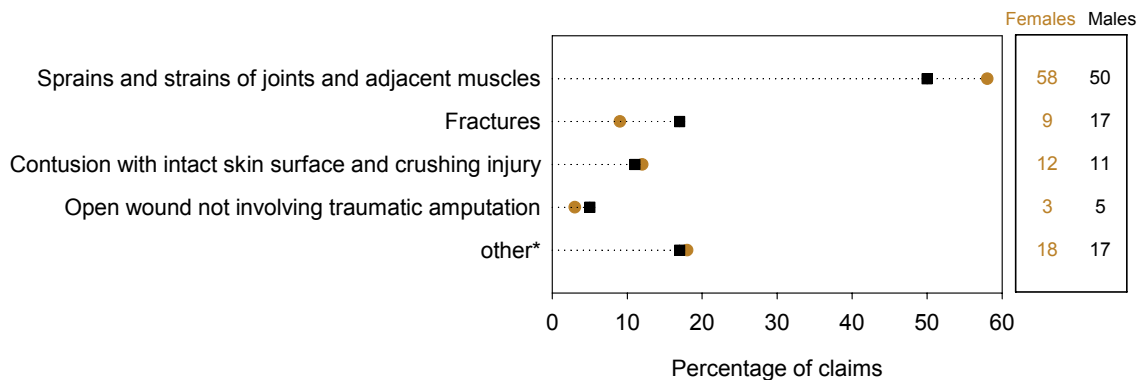
There was also a large difference between the genders for Tradespersons and related workers (4.1 for females compared to 2.7 for males). While the rate for male employees in this occupation group was similar to the average for all occupations, the rate for female employees was high due to a higher incidence of *Vehicle Accident*.

Journey claims by nature of injury or disease

Over half (54%) of all journey claims resulted in *Sprains and strains of joints and adjacent muscles* with the proportion of claims for female employees being slightly higher than the proportion for male employees (58% of female claims compared to 50% of male claims). Figure 57 shows that the next most common nature of injury or disease was *Fractures* which accounted for 13% of journey claims. Male employees recorded nearly twice the proportion of claims due to *Fractures* compared to female employees (17% of male claims compared to 9% of female claims).

Contusion with intact skin surface accounted for a further 11% of journey claims with proportions between male and female employees similar (11% of male claims compared to 12% of female claims). *Open wound not involving traumatic amputation* was the only other notable category, accounting for 4% of journey claims.

Figure 57 Journey claims: proportion of claims by Nature of injury or disease, 2006–07p



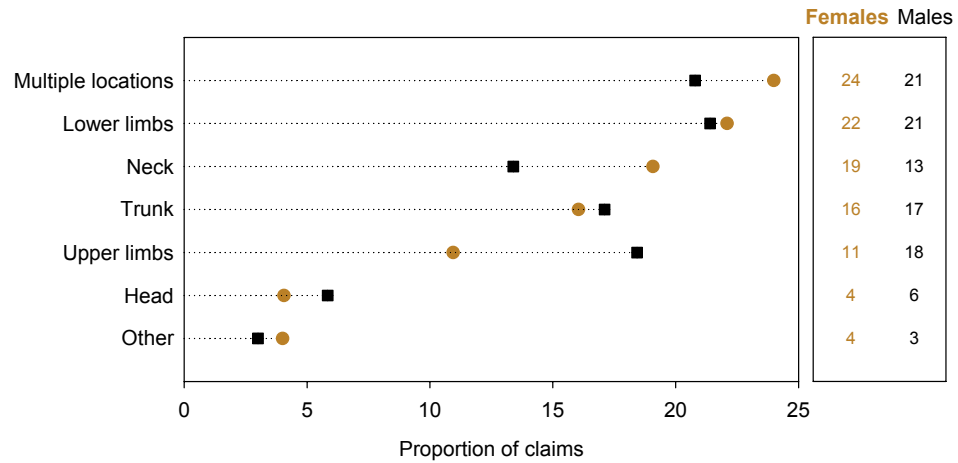
* other refers to all injuries and diseases not shown in the graph and is not a formal group in the Nature of injury or disease classification

Journey claims by bodily location of injury or disease

At the broadest level of the classification, the most common bodily locations for journey claims were *Multiple locations* and *Lower limbs*, each accounted for 22% of all journey claims in 2006–07p.

Figure 58 shows the percentage distribution of journey claims in 2006–07p by gender. This shows that male and female employees have the same rate of claim for injuries involving *Lower limbs* and *Trunk*, however females have a higher rate of claim for *Neck* while males have a higher rate of claim for *Upper limbs*.

Figure 58 Journey claims: proportion of claims by bodily location of injury or disease, 2006–07p



Journey claims by breakdown agency of injury or disease

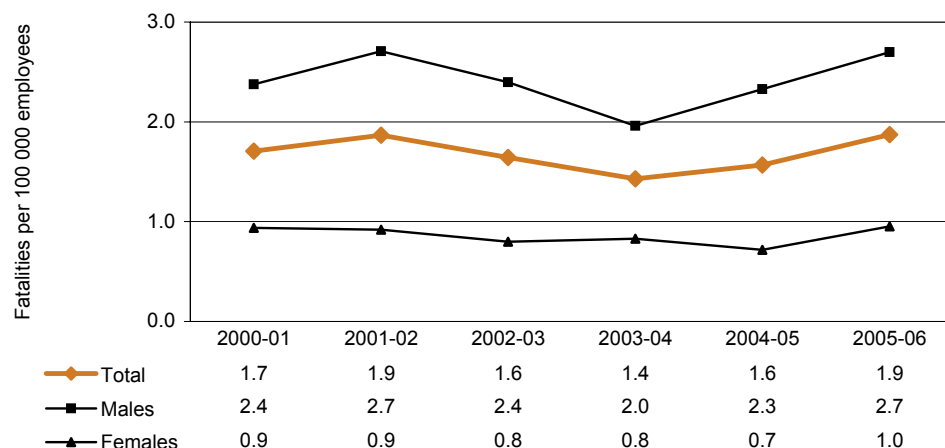
Since 63% of claims were due to vehicle accidents, it is not surprising that 55% of journey claims involved *Cars, station wagons, vans, utilities* with *Motorcycles and sidecars, scooters, trailbikes* and *Pushbikes* accounting for a further 4% each. *Trucks, semi-trailers, lorries* accounted for 2% of journey claims while *Buses, trolleybuses, minibuses* accounted for 1%. Falls were mainly due to traffic and ground surfaces with 10% of journey claims due to uneven surfaces and 3% of claims each due to *Steps and stairways* and *Wet, oily or icy traffic and ground surfaces*.

Fatal journey claims

In 2006–07, there 64 compensated fatalities for journeys to and from work, comprising 48 male employees and 16 female employees. As explained earlier, due to the limitations of workers’ compensation, these data represent about half the number of employees who were fatally injured on their journey to or from work.

Figure 59 shows that the incidence rate of fatal journey claims has remained relatively consistent over the period of 2000–01 to 2005–06 ranging from 1.4 fatalities per 100 000 employees recorded in 2003–04 to 1.9 recorded in 2001–02 and 2005–06. The preliminary data for 2006–07 shows a large fall to 1.3 fatalities per 100 000 employees, however, this rate is expected to rise as more claims are accepted for compensation.

Figure 59 Fatal journey claims: incidence rates by gender and year



The figure also shows that male employees are over twice as likely as female employees to incur a fatality while travelling to or from work. In 2006–07p, males recorded 1.8 fatalities per 100 000 employees compared to 0.7 for females.

While the rate for female employees is similar to the rate for non-journey claims (0.5 fatalities per 100 000 female employees), the rate for male employees is considerably smaller than the 4.4 fatalities per 100 000 recorded for non-journey claims. This suggests that male employees are more than twice as likely to die as a result of an injury incurred while working as they are while travelling to and from work.

Characteristics of fatalities

In order to produce a more robust analysis of fatality characteristics, data from 2004–05 to 2006–07p have been aggregated in the following analyses. Over this period there were 229 fatalities that were compensated for journeys to and from work. This equated to 1.6 fatalities per 100 000 employees or 2.3 fatalities per 100 000 male employees and 0.8 fatalities per 100 000 female employees.

The highest mechanism of injury or disease over the period 2004–05 to 2006–07p, was *Vehicle Accident*, accounting for 86% of the fatalities (197 of the 229 fatalities). Two-thirds of these were male employees. When expressed as a rate this equates to male employees having a fatality rate three times that of female employees (0.6 fatalities per 100 000 female employees compared to 2.0 for male employees).

The ratio of males to females for journey claims is consistent with national data on road deaths³ for all road users⁴ which showed that in 2006 males were three times more likely to die as a result of a vehicle accident than females: 11.6 male fatalities per 100 000 male population compared to 3.9 female fatalities per 100 000 female population.

Being hit by moving objects was the next highest mechanism of injury or disease accounting for 15 fatality claims (7%). This mechanism includes being hit by a vehicle.

Since 86% of fatality claims were the result of vehicle accidents, it is not surprising that 65% of fatalities (149 of the 229 claims) involved *Cars, station wagons, vans, utilities. Trucks, semi-trailers and lorries* accounted for a further 16 fatalities (7%) while *Motorcycles and sidecars, scooters, trailbikes* accounted for 15 deaths and *Passenger Aircraft* for 8.

The occupation with the highest incidence rate for both male and female employees was Labourers and related workers, with 4.7 fatalities per 100 000 male employees and 2.3 fatalities per 100 000 female employees. Figure 60 shows that over the period 2004–05 to 2006–07p, male employees had higher fatality incidence rates than females in all occupations, except Advanced clerical and service workers where there were no male deaths but 4 female fatalities during this period.

The second highest incidence rate of fatality for male employees was recorded by Intermediate production and transport workers, with 3.8 fatalities per 100 000 employees for males compared. There were too few fatalities in this occupation group to reliably produce an incidence rate for female employees.

The pattern of fatalities by occupation differs across the genders. While roughly similar rates were recorded for Professionals (1.0 for males and 0.7 for females), the incidence rate for male Intermediate clerical, sales and service workers was over four and a half times the rate for female workers (1.9 for males compared to 0.4 for females) and the male rate for Labourers and related workers was twice the rate for female employees. These differences are due to different rates of claim for *Vehicle Accident*.

³ Department of Infrastructure, Transport, Regional Affairs and Local Government. Road Safety 2008. Road Deaths Australia: 2007 Statistical Summary. Road Safety Report Number 1. Canberra

⁴ Includes drivers, occupants, motorcycle riders and passengers and pedestrians.

Figure 60 Fatal journey claims: incidence rates by gender and occupation, 2004–05 to 2006–07p



