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An examination of trends in South Australian workers compensation claims

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An examination of trends in South Australian workers compensation claims

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ABSTRACT

In South Australia, the great majority of employees have their workers compensation claims reported to WorkCover SA. This study examined such claims for the financial years 2001/2002 to 2012/2013. Over this period, there was a 41% reduction in claim numbers. Three factors were identified as contributing to this change. The total number of hours worked increased by 14%. There was a movement away from high risk manufacturing jobs into lower risk community service and mining jobs (which would imply a 5% reduction in claims). The remaining underlying risk fell by 45% (5.4% per year). While this reduction is pleasing, it may not be fully representative of an actual improvement in safety. The more serious claims (11 or more days of work lost) accounting for the great majority of suffering and costs have only gone down by 15% over the same period, mostly between 2005/2006 and 2007/2008, and have even shown some increases in recent years. Clearly there is much left to do in improving worker safety in South Australia.

KEYWORDS

Work health and safety, occupational health and safety, workers compensation claims, claim severity

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Summary

In South Australia, the great majority of employees have their workers compensation cover with WorkCover SA or with a large private or government agency that is self insured but reports claim details to WorkCover SA. The resultant database represents the most complete picture of work related injury and disease in South Australia. This study examined the full WorkCover SA claims dataset for the financial years 2001/2002 to 2012/2013 in order to gain a greater understanding of the trends in the number of claims over time.

Total compensation claims

Between the 2001/2002 and 2012/2013 financial years there was a 41 per cent reduction in the total number of compensation claims made in South Australia. Three factors were identified that would be expected to contribute to this change. The total number of hours worked by employees in 2012/2013 was 14 per cent greater than in 2001/2002 so all other things being equal it would be expected that this would lead to 14 per cent more claims being made. Over the time period considered there were also changes in the type of work being done in South Australia: primarily a movement away from high risk manufacturing jobs into lower risk community service and mining jobs. All other things being equal, this movement would be expected to lead to 5 per cent fewer claims being made. After accounting for these two effects, the remaining change can be considered the change in underlying risk which showed a 45 per cent reduction over the time period. Analysis of this risk over time showed a reasonably consistent reduction in this risk of 5.4 per cent each year.

If it is assumed that the number of hours worked in South Australia by workers reporting to WorkCover SA will remain relatively constant, as it has since 2010/2011, and that the changes in the type of work being done in South Australia will stabilize, as it has since 2010/2011, then the number of claims would be expected to decline at the rate of 5.4% per year in the future. However, it is not clear what combination of factors have produced the historical changes or that they will continue to have the same effect in the future.

The effect may be real in the sense that workplaces are getting safer, resulting in fewer incidents happening over time that result in workers needing to make a claim. Considerable effort has been made in the worker safety area over the time period considered with managers being made more responsible for worker safety and various schemes that reward safety and penalise unsafe practices being introduced. There is also a general improvement in safety seen around Australia and in the developed world. However, there may also be procedural changes not related to improved safety. Employers may wish to improve their perceived safety level by handling minor incidents without going through official processes. Employees may be less likely to report minor incidents if general safety is taken seriously or if they feel it would count against them. The increasing ability of workers to work at home may also be hiding some previously reported claims. These are issues that will need to be explored outside the context of this report.

Serious compensation claims

Trends in the number of more serious claims are worth exploring in their own right for a number of reasons: they represent the majority of the human costs of workplace injury and disease; they account for most of the costs of compensation; and they are presumably less susceptible to changes in discretionary reporting levels than minor claims. This study examined claims where 11 or more working days were lost. Over the time period considered, 22 per cent of claims fell into this category while accounting for 90 per cent of the compensation payout costs.

Between the 2001/2002 and 2012/2013 financial years there was a 15 per cent reduction in the number of compensation claims involving 11 or more days lost. However, most of this reduction was between 2005/2006 and 2007/2008 and since that time the number of claims has remained flat or even risen in some years. This dip is curious for a number of reasons: it does not appear in all claims; it is not associated with any known major change in safety policy; it is not reflected in serious claim numbers for the whole of Australia; and it is not reflected in work related hospital admissions in South Australia. It is therefore suggestive of a systematic change artificially reducing the number of claims with 11 or more days lost.

A sudden change starting around 2007 where some employees are not having their wages covered to the same extent as previously could explain some of the drop as these employees would then move into the 10 days or less category. However, no direct evidence for this could be found in the current dataset and it is not clear such an effect would be large enough to explain the changes.

The change in legislation from the beginning of 2009 whereby employers covered directly by WorkCover SA were no longer required to pay the first two weeks of wages meant that there were significant benefits to employers reporting serious incidents early and making claims for them. This may explain some of the recent levelling out and increases in WorkCover SA serious claim rates but again there is no direct evidence of this in the current dataset.

Implications

The overall impression given by this detailed analysis of the trends in South Australian workers compensation claim numbers is that it is an exceedingly complex system. There are not one or two factors that explain most of the observed changes in numbers. Slicing the data along many different dimensions gives many different patterns that happen to result in a relatively consistent reduction for all claim numbers and a curious pattern for serious claims.

Given this, great care needs to be taken when doing historical analyses of workers compensation claim numbers in South Australia and especially when considering the more serious claims. Control groups can be used but it is never known how closely matched the groups are. New interventions should ideally be implemented using a randomised control design where a reasonable number of sub groups are randomly assigned to a treatment or control group. This method will minimise the effect of unknown varying systematic and specific variations on claim numbers.

There is also scope for the data currently being collected for claims management to be expanded slightly to make research easier and more reliable. Having employers report the actual number of full time equivalent employees they employ in a given financial year would provide a much more reliable and cross industry comparable denominator than the current wage bill. Additional measures of the severity of claims would also be useful although it is not clear what these would be. The consistency of the data could also be improved by cross checking information early in the process and resolving inconsistencies. Changes in practices and systems should also be documented on an ongoing basis in a central document that can be made available to researchers in this area.

Conclusion

While the 41 per cent reduction in all claims is pleasing, it may not be fully representative of an actual improvement in safety and these claims are mostly very minor. The more serious claims accounting for the great majority of suffering and costs have only gone down by 15 per cent over the same time period, mostly over a single two year time period, and have even shown some increases in recent years. Clearly there is much left to do in improving worker safety in South Australia.

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1 Introduction

In South Australia, the great majority of employees have their workers compensation cover with WorkCover SA or with a large private or government agency that is self insured but reports claim details to WorkCover SA. The resultant database represents the most complete picture of work related injury and disease in South Australia. It provides the numbers for the setting of work safety targets and for quantifying the safety of the South Australian work force. It is also used for research purposes to identify target areas and to evaluate safety improvement programs.

Between the 2001/2002 and 2012/2013 financial years, there has been a 41 per cent reduction in the number of compensation claims being made in South Australia. The purpose of this study is to make a detailed examination of the types of claims being made over this period in order to gain a greater understanding of possible reasons for the changes. More serious claims are analysed separately since they represent the major cost of claims and appear to be following a different trend. Comparisons with compensation claim measures for all of Australia and South Australian hospitals are also made to place the WorkCover SA data in context.

The results are then discussed along with the limitations of this project, the implications for tracking and research projects, and possible improvements to the data collection systems.

The study of trends in workers compensation claims by the combination of a group of researchers primarily doing research into road crashes and another group studying injuries in general may seem strange. However, the issues of doing research on data collected primarily for other purposes and trying to make sense of trends over time is a common enterprise in all injury fields. A fresh look at a different field can also yield insights not apparent to those who have been immersed in the area.

2 A brief history of the workers compensation scheme in South Australia

The South Australian Workers Rehabilitation and Compensation Scheme commenced on 30 September 1987. Since that time there have been a number of system, policy and legislative changes that need to be taken into account when interpreting changes in claim numbers over time. The following brief history lists the changes that could be expected to influence claim rates over the time period since 2001/2002 analysed in this report (sourced primarily from Reference 1). A full history of changes can be found in Appendix A.

1989-90

- WorkCover converted processing and data storage to Tandem and implemented the WISE system, effective 1 April 1991
- WISE injury codes changed from ABS to WorkSafe

1994-95

- Exclusion of most journey/recess claims by legislation, effective 1 July 1994

1995-96

- All self-insured employers must report any claim (i.e. claims reported since 1 July 1995). Previously only claims of duration greater than or equal to five days applied

1998-99

- ASCO (Australian Standard Classification of Occupation) conversion to ASCO2

1999-00

- Violence codes available for self-insured employers
- Establishment of a scheme to allow certain registered employers to manage their own workers compensation claims, effective 13 April 2000

2000-01

- Type of Occurrence Classification (TOOCS2) implementation. Extra codes providing better information in many areas and breakdown agency added
- Occupational health and safety penalties for failing to ensure that equipment is designed constructed and installed or modified so that it is safe were dramatically increased, effective 1 January 2001
- Penalties for a second offence under the OHSW Act were increased to a maximum of \$200,000, effective 1 January 2001
- From 1 January 2001, the activities associated with 'employment services' were disaggregated due to the unique characteristics of employers engaged in activities of 'employment services' (i.e. the supply of labour to others) including 'group apprenticeship schemes' and 'group training companies'. This resulted in a change from one to three separate classifications and corresponding levy rates. The three classifications are: SAWIC 849101 Employment - Services Category 1; SAWIC 849102 Employment - Services Category 2; SAWIC 849103 Employment - Services Category 3

2001-02

- Phase 1 SafeWork Incentive (SWI) for large employers commenced 1 July 2002 incorporating the existing Safety Achievers Bridging Bonus Scheme standards. Phase 2 SWI is a new program which aims to reduce work-related injuries and illness by providing medium-sized businesses with a step-by step coaching program to improve safe work standards and practices. SWI for medium-sized businesses will be progressively rolled out across all industries over a four-year period commencing in late 2002.
- Type of Occurrence Classification (TOOCS2.1) implemented on all claims effective as of 1 July 2002. Additional classification codes incorporated to improve on identification of certain injuries and diseases. Bullying and/or harassment are separately recognised.

2002-03

- The report of the Stanley Review of Workers Compensation and OHSW arrangements in South Australia was released in February 2003
- Key recommendations included the creation of a single body, the SafeWork SA Authority, to oversee OHSW arrangements and a variety of workers compensation issues focused on improving return to work outcomes, benefits, dispute resolution and Scheme management

2003-04

- Claims agent numbers reduced to four due to amalgamation of two claims agents

2004-05

- The system for coding claims was extensively revised by the National Occupational Health & Safety Commission in 2004. The Type of Occurrence Classification System, 2nd Edition (TOOCS 2) was superseded by the 3rd Edition (TOOCS 3). The new codes were employed by WorkCover for workers injured beginning 1 July 2005. The move to the new codes has mainly affected the 'Nature of Injury' classification and to a lesser extent the 'Agency of Accident' and 'Mechanism of Incident'. Through a process of concordances, TOOCS 2 equivalent 'Nature of Injury' codes have been prepared. They will be used in the next few years to continue presenting a history of results. In the main, the new codes have not had a substantial affect on results. No such concordances were prepared for the Agency of Accident category. The new codes were used and reflected in the results.

2006-07

- The SA Government announced an independent review of the Scheme on 29 March 2007. The review will consider WorkCover's proposals for legislative change and other aspects of the Scheme. Recommendations to the Government are expected late December 2007, with the intention of implementing the updated legislation by 1 July 2008.
- New fee-setting model developed with the health care sector and an independent health economist to be indexed annually. The first round of indexation was completed in July 2007.
- A single claims agent was appointed

2007-08

- The report from the independent review of the Scheme was tabled in Parliament in February 2008. On 17 June 2008, the South Australian Parliament passed some significant legislative amendments to the Scheme. The amendments affect both the Workers Rehabilitation and

Compensation Act 1986 and the WorkCover Corporation Act 1994. The main elements of legislative change involve the following:

- Strengthening the test that determines whether a worker is entitled to ongoing compensation beyond 130 weeks or 2.5 years
 - Injured workers will receive 100 per cent of pre-injury earnings for 13 weeks, up to 90 per cent between 14 and 25 weeks and 80 per cent from 26 weeks
 - The maximum amount payable for permanent, serious injury or illness has increased from \$230,982 to \$400,000. A threshold has also been set at 5 per cent for physical injury.
 - The use of redemptions will be restricted to certain circumstances
 - Independent medical panels will be established. Decisions on medical questions will be made by experienced medical experts.
 - Wages paid to apprentices and trainees will be excluded from the calculation of employers' levy
 - Employers will not be required to pay the first two weeks of weekly payments for reporting a claim within 48 hours
 - The dispute process changed to ensure decisions are made quickly and fairly, disputes are resolved early, and there is a limit on the amount lawyers can charge workers
- In addition to the legislative changes, there were several non-legislative changes. These include:
- The need for employers to register and pay levy has been removed where leviable remuneration is less than \$10,000 a year, unless a claim is lodged by one of their workers
 - Apprentices and trainees are excluded from the calculation of the employer's levy

2008-09

- Most of the amendments to the legislation passed by the South Australian Parliament on June 2008 (mentioned above) were implemented during 2008-09. The remainder were completed by July 2010.
- The employer excess waiver came into effect on 1 January 2009
- In July 2008 the WorkCover Board decided that the Bonus/Penalty Scheme will cease on 30 June 2010. WorkCover had reviewed the Bonus/Penalty Scheme in detail, with assistance from PricewaterhouseCoopers and found no evidence that it has resulted in better outcomes for injured workers or lower injury rates in the workplace. The Board resolved that WorkCover would consult with stakeholders on finding a possible replacement scheme. WorkCover is currently consulting stakeholders on new incentives.

2009-10

- By June 2010, all areas of legislative reform for which WorkCover is accountable were implemented, with access to redemptions significantly limited. It is too soon to establish when the expected benefits will be realised.
- A new database system, Cúram – which supports WorkCover's core business processes – was implemented in late April 2010. In addition a new corporate reporting solution, WIRE, was implemented in May 2010

- The Regulation Review was completed in June 2010 with Cabinet's approval of the new Workers Rehabilitation and Compensation Regulation 2010 to commence 1 November 2010. The main change was the consolidation of most of the current regulations into one simplified document. Other changes include updating obsolete terms and legislative references, removing obsolete or irrelevant regulations, standardising the indexation and rounding processes applied to sums, including transitional provisions to enable smooth implementation and making general updates to ensure the regulations correctly reflect the Act.

2010-11

- Effective from 1 July 2010, the new restrictions on redemptions applied to all claims resulting in the number of redemptions dropping close to zero.

2011-12

- A new approach to premium calculations, known as the Experience Rating System, was completed in 2011-12. The new approach provides financial incentives to medium and large employers to focus more on injury prevention and, where an injury does happen, support the injured worker either to stay at work or return to work as quickly as possible. Legislative changes to introduce the system passed through both Houses of Parliament with unanimous support. It will commence from 1 July 2012.
- New requirements and training for rehabilitation and return to work coordinators were developed and will be introduced in July 2012 to enable them to provide stronger support and assistance to injured workers and employers

3 Claim numbers

This Section explores the number of workers compensation claims for events occurring from the 2001/2002 financial year through to the 2012/2013 financial year. It only includes claims handled by WorkCover SA or reported to WorkCover SA by self insured employers (together these represent the vast majority of work related incidents in South Australia).

The source data is a subset of the standard WorkCover SA data that is supplied to SafeWork SA at regular intervals. The data set used was extracted on 11 March 2014. By this time the self insured employers had submitted complete data for the 2012/2013 financial year to WorkCover SA.

So the data represents a reasonably complete picture for workers compensation claims in South Australia for events occurring in the 2001/2002 to 2012/2013 financial years. However, some claims are not made until some time after the original event date and details of claims will change over time. So the most recent years need to be considered as preliminary and probably an underestimate of the final numbers.

Table 3.1 shows the possible determinations of each claim as at the extraction date. Active claims have been determined to be valid claims. The validity of pending claims is still being determined but historically about 95% of these turn into active claims so for the current purposes they are considered as valid claims. Withdrawn, rejected and incident claims are not considered as valid work related claims and so are excluded from analysis in this report.

Table 3.1
Determination of claim type

Type	Considered a claim	Notes	% of total
Active	yes	Claim is determined to be a valid claim	89.7
Pending	yes	The validity of the claim is still being determined	0.3
Withdrawn	no	A claim was made but is has been withdrawn by the claimant	2.9
Rejected	no	A claim was made but was rejected as a valid claim	2.8
Incident	no	Report of an incident only - no claim made	4.3

Each claim also has a “worker status” field associated with it that is mostly coded as “Active”. However, about 0.3% of valid claims have this field coded as “Closed as Duplicate”. It appears that where a claim for a particular event is identified as being entered into the system more than once, all but one of the claims is coded as “Closed as Duplicate”. Therefore all claims coded in this way are excluded from further analysis in the report.

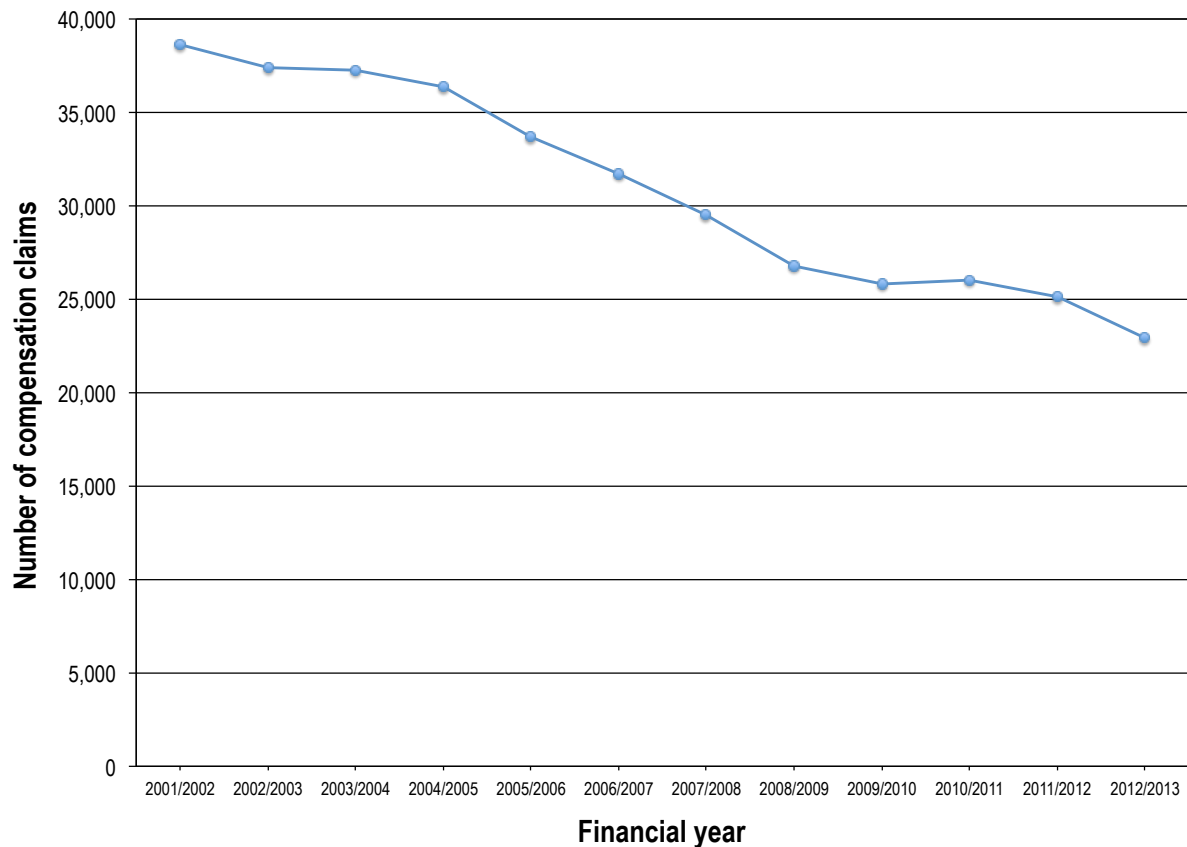
3.1 Overall trends

Table 3.2 shows the number of valid compensation claims for incidents reported as occurring in each of the given financial years. Figure 3.1 shows the numbers graphically. There appears to have been a substantial reduction in the number of claims over time, particularly between 2004/2005 and 2008/2009 financial years. Since 2008/2009 the number of claims appears to have levelled out (taking into account that recent years are likely underestimates of the final claim numbers).

Table 3.2
Number of compensation claims by financial year of claim event

Financial year	Number of claims	% change from 2001/2002
2001/2002	38,637	-
2002/2003	37,426	-3.13
2003/2004	37,232	-3.64
2004/2005	36,361	-5.89
2005/2006	33,701	-12.78
2006/2007	31,730	-17.88
2007/2008	29,486	-23.68
2008/2009	26,805	-30.62
2009/2010	25,790	-33.25
2010/2011	26,040	-32.60
2011/2012	25,148	-34.91
2012/2013	22,921	-40.68

Figure 3.1
Number of compensation claims by financial year of claim event



3.2 Trends by severity

Initial analysis suggested that the trends varied by the severity of the claim. Various measures of severity were considered and examined in detail. The most reliable and consistent measure was found to be the reported number of days of work lost associated with a claim.

Prior to 1 January 2009 (except in a few rare occasions), employers paid the first two weeks or 10 working days income maintenance for an injured worker and then WorkCover became responsible. After 1 January 2009, legislation allowed employers to avoid paying the first two weeks income maintenance for a worker if they reported the claim early and met certain conditions. This meant that there were now new income claims where, at the first income payment by WorkCover, days lost could be less than 10. In order to make valid comparisons with years prior to 2009/2010, all claims with 0-10 days lost need to be grouped together.

Claims with 11 or more days lost are also of particular interest as they account for around 90 per cent of the total claim payment cost.

Analysis of trends in claims with 11 or more days lost found the trends to be reasonably consistent for different groups of days lost, apart from the very large numbers of days lost cases which were underrepresented in recent years since not enough time has passed for the days lost to accumulate.

Therefore it was decided that all of the analyses would consider claims with 0-10 days lost separately from claims with 11 or more days lost. The number of compensation claims by financial year of claim event for these two groups are shown in Table 3.3 and graphically in Figures 3.2 and 3.3. There is a relatively stable rapid decline in claims with 0-10 days lost.

For claims with 11 or more days lost there is a large decline between 2005/2006 and 2007/2008 and recent increases. In Figure 3.3 and in some of the disaggregated time series to be presented in the Sections below, the data point for 2005/2006 is in line with earlier data points, that for 2007/2008 is in line with later data points, and that for 2006/2007 is about halfway between them. Such a pattern would be observed if some change (eg in claims processing) were introduced on about 1 January 2007. However, we do not know of anything relevant (See Section 2 and Appendix A).

Figure 3.4 shows the percentage of all claims that had 11 or more days lost. The only declines in this percentage over time were for the 2006/2007 and 2007/2008 financial years.

Table 3.3
Number of compensation claims by financial year of claim event and days of work lost

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Per cent of claims with 11 or more days lost
2001/2002	31,212	7,425	19.22
2002/2003	29,847	7,579	20.25
2003/2004	29,645	7,587	20.38
2004/2005	28,816	7,545	20.75
2005/2006	26,224	7,477	22.19
2006/2007	24,738	6,992	22.04
2007/2008	23,202	6,284	21.31
2008/2009	20,681	6,124	22.85
2009/2010	19,652	6,138	23.80
2010/2011	19,596	6,444	24.75
2011/2012	18,502	6,646	26.43
2012/2013	16,581	6,340	27.66

Figure 3.2
 Number of compensation claims by financial year of claim event (0-10 days lost)

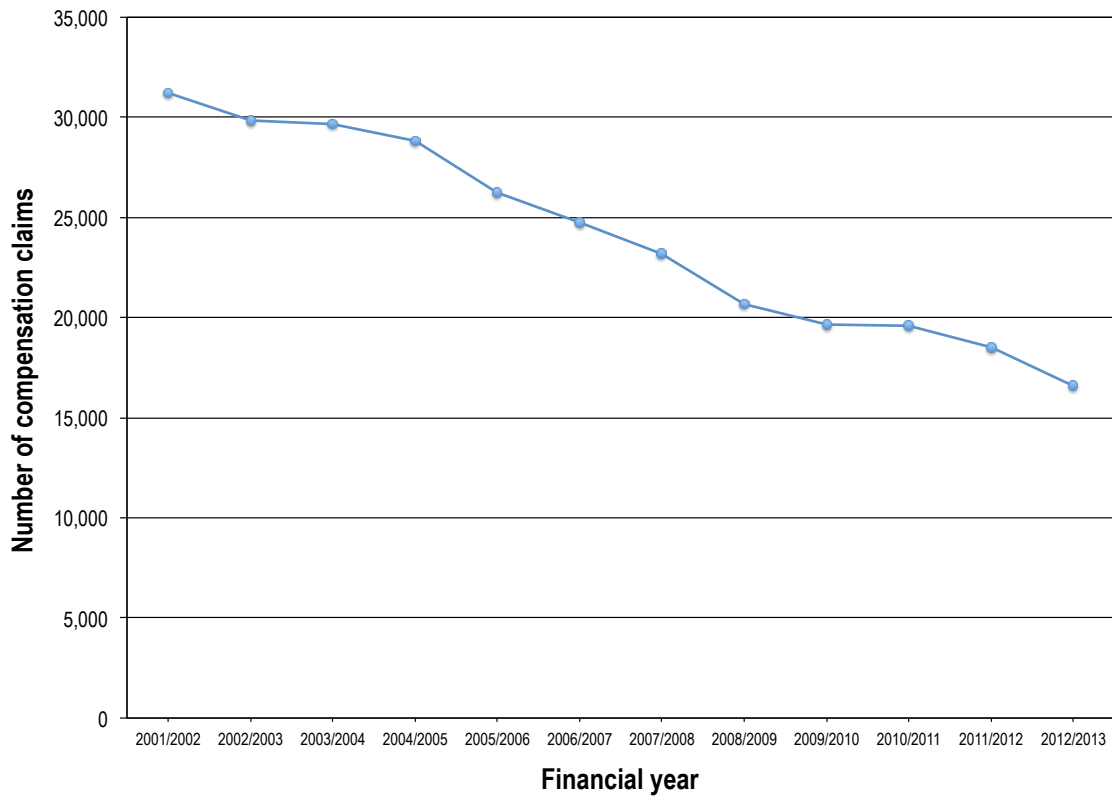


Figure 3.3
 Number of compensation claims by financial year of claim event (11 or more days lost)

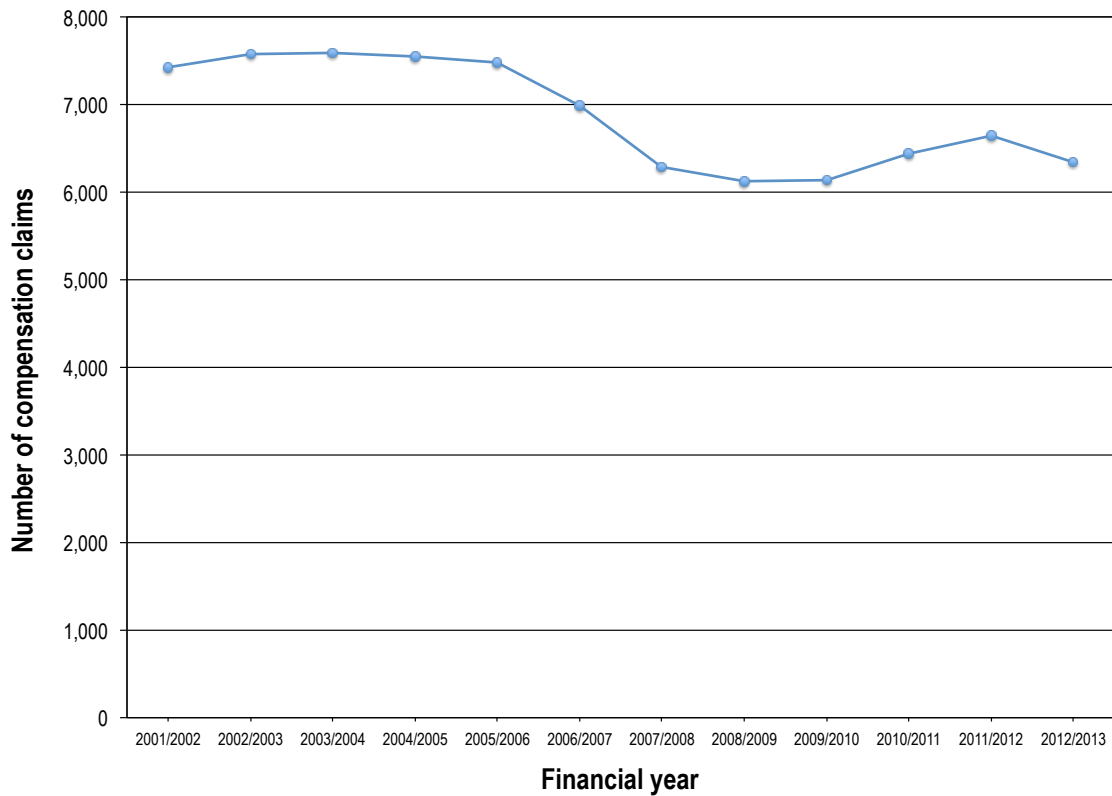
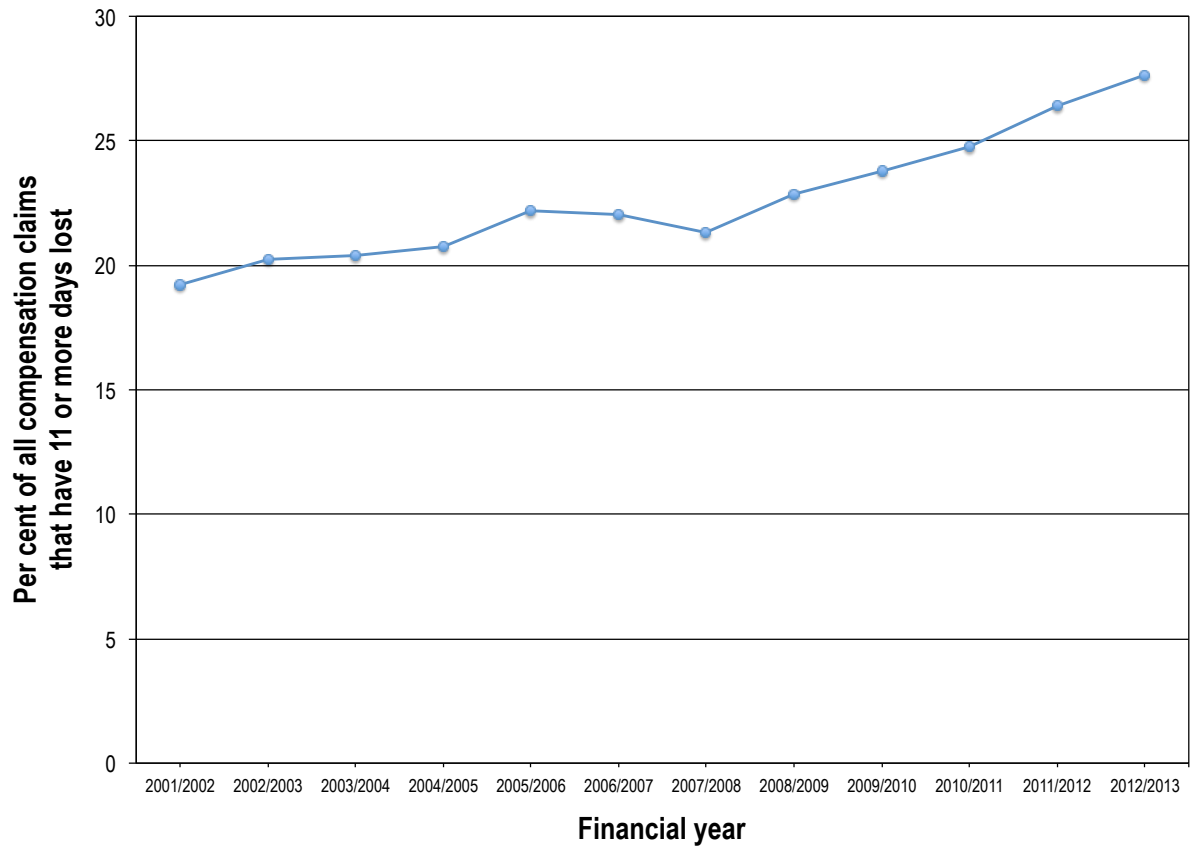


Figure 3.4
Percentage of all claims that had 11 or more days lost by financial year of claim event



4 Claim rates per worker

The WorkCover SA data contains the amount of remuneration paid to all employees for a given employer at a given location in a given financial year. By summing all of these by financial year, the total worker payments for each financial year can be determined. Australian Bureau of Statistics data provides average weekly full time earnings for employees in South Australia (Reference 2). By multiplying the weekly earnings by 52 weeks an estimate of average yearly earnings is obtained. By dividing the total worker payments in a given financial year by the average yearly earnings for that year, an estimate of the number of full time equivalent employees for each financial year is obtained. These numbers are shown in Table 4.1. Note that the payments for a single employer with large payments and no associated claims in 2001/2002 and 2002/2003 was excluded from this and future calculations as it produced obviously anomalous results when left in. There were also a few other anomalies but they involved small numbers that could not be definitively identified as an error and so were not excluded.

Table 4.1
WorkCover SA worker payments and derived full time equivalent workers by financial year

Financial year	Worker payments	Average weekly earnings	Average yearly earnings	FTE employees
2001/2002	20,814,989,139	788.8	41,017.6	507,465
2002/2003	22,415,238,562	811.2	42,182.4	531,388
2003/2004	24,066,801,766	859.4	44,688.8	538,542
2004/2005	25,642,656,109	895.7	46,576.4	550,550
2005/2006	27,303,340,707	940.9	48,926.8	558,045
2006/2007	29,257,884,343	985.2	51,230.4	571,104
2007/2008	31,469,237,576	1035.4	53,840.8	584,487
2008/2009	32,630,148,679	1101.7	57,288.4	569,577
2009/2010	33,530,917,746	1125.3	58,515.6	573,025
2010/2011	35,543,266,741	1170.7	60,876.4	583,860
2011/2012	37,327,990,946	1221.2	63,502.4	587,820
2012/2013	38,394,082,944	1276.0	66,352.0	578,642

The number of full time equivalent employees and the number of claims of different severities by financial year are shown together in Table 4.2 and the relative changes in these are plotted in Figure 4.1. The general increase in employees would be expected to increase the number of claims being made so in fact the apparent increase in the safety of workers is greater than the raw numbers imply. This is shown in Figure 4.2 where the changes in claim rates per full time equivalent employee are plotted for various levels of claim severity. All claims and low severity claims have both shown a continued reduction in rate over time while the rate for claims with 11 or more days lost appears to have levelled out since 2007/2008.

Table 4.2
Number of full time equivalent employees and claims by financial year

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	507,465	31,212	7,425	38,637
2002/2003	531,388	29,847	7,579	37,426
2003/2004	538,542	29,645	7,587	37,232
2004/2005	550,550	28,816	7,545	36,361
2005/2006	558,045	26,224	7,477	33,701
2006/2007	571,104	24,738	6,992	31,730
2007/2008	584,487	23,202	6,284	29,486
2008/2009	569,577	20,681	6,124	26,805
2009/2010	573,025	19,652	6,138	25,790
2010/2011	583,860	19,596	6,444	26,040
2011/2012	587,820	18,502	6,646	25,148
2012/2013	578,642	16,581	6,340	22,921

Figure 4.1
Changes in the number of full time equivalent employees and claims by financial year

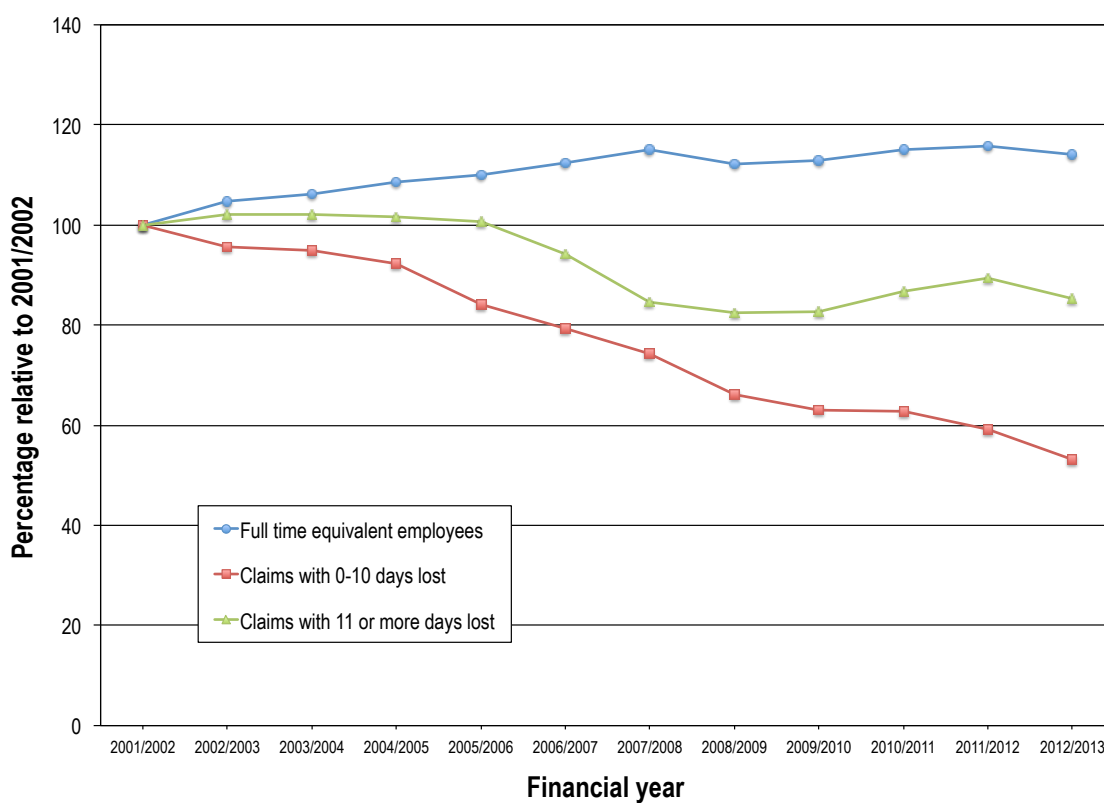
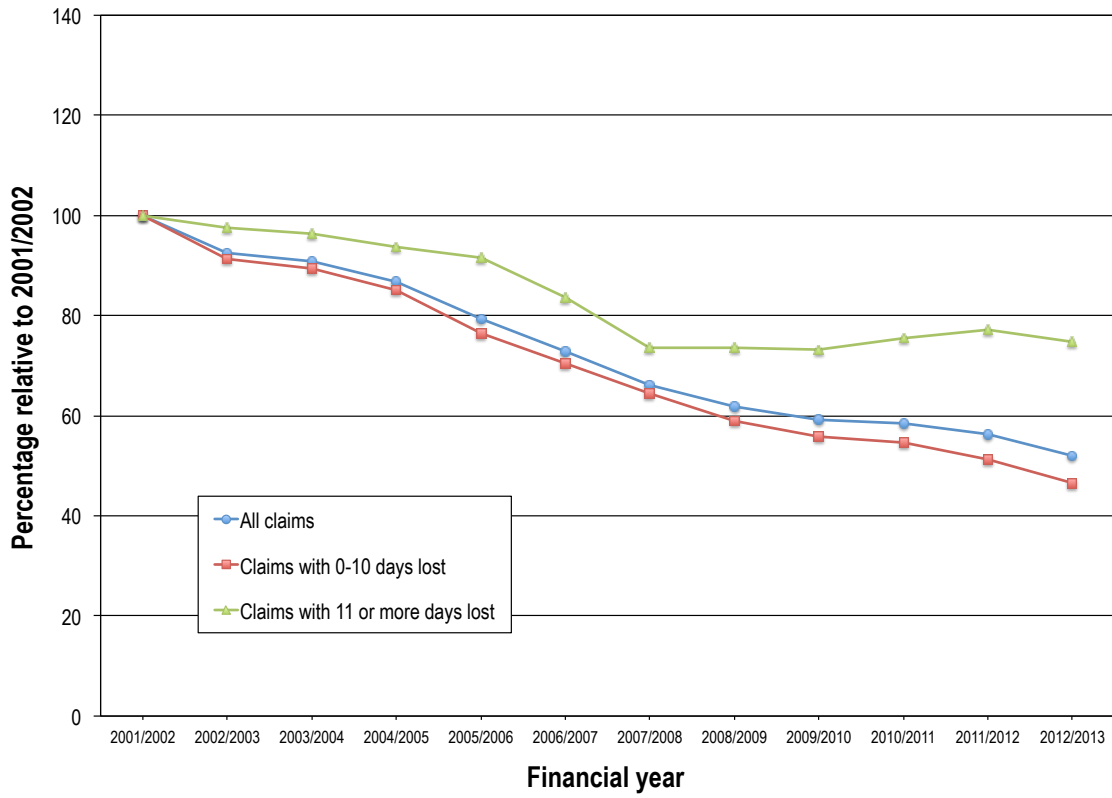


Figure 4.2
Changes in claim rates per full time equivalent employee in South Australia by financial year



4.1 Verifying worker numbers

Since worker numbers are an important part of the analysis conducted in this report, it was decided that the WorkCover SA workers data should be verified against an independent measure. Table 4.3 gives the total hours worked and number of persons working in South Australia as determined by Australian Bureau of Statistics (ABS) surveys conducted each year (Reference 3). By dividing the total hours worked by 38 (a standard work week) and then by 52 (weeks in a year) an estimate of the number of full time equivalent (FTE) employees can be made. The resultant numbers are shown in Table 4.3. Changes in the number of persons working and the number of hours worked are shown in Figure 4.3. From 2009/2010 changes in the total hours of work have fallen below changes in the number of persons working indicating that work is becoming more part time in South Australia in recent years.

Table 4.3
Number of hours worked and persons working in South Australia by financial year (ABS data)

Financial year	Total hours worked in SA	Persons working	Average hours per year	Average hours per week	Full time equivalent employees
2001/2002	1,151,280,896	681,975	1,688	32.46	582,632
2002/2003	1,193,853,494	701,420	1,702	32.73	604,177
2003/2004	1,212,470,511	714,862	1,696	32.62	613,598
2004/2005	1,228,835,548	725,827	1,693	32.56	621,880
2005/2006	1,258,150,320	743,167	1,693	32.56	636,716
2006/2007	1,269,310,527	756,831	1,677	32.25	642,364
2007/2008	1,300,913,778	773,213	1,682	32.36	658,357
2008/2009	1,316,009,087	788,046	1,670	32.11	665,997
2009/2010	1,295,592,199	792,936	1,634	31.42	655,664
2010/2011	1,334,529,884	804,852	1,658	31.89	675,369
2011/2012	1,333,582,197	808,796	1,649	31.71	674,890
2012/2013	1,308,979,175	809,431	1,617	31.10	662,439

Figure 4.3
Number of persons employed and number of hours worked in South Australia relative to 2001/2002 levels (ABS data)

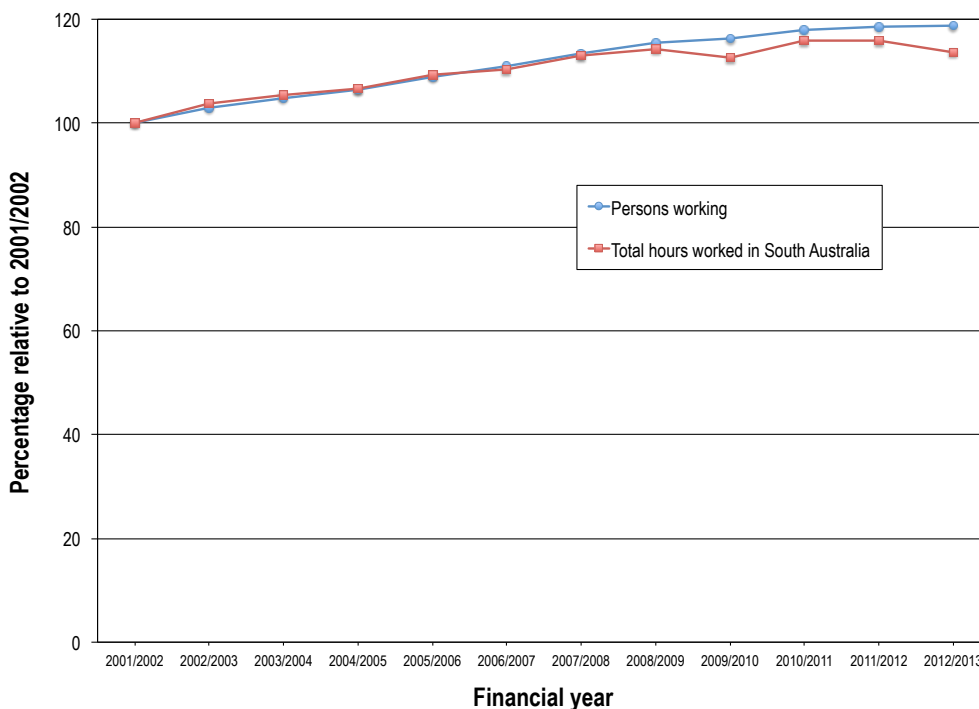
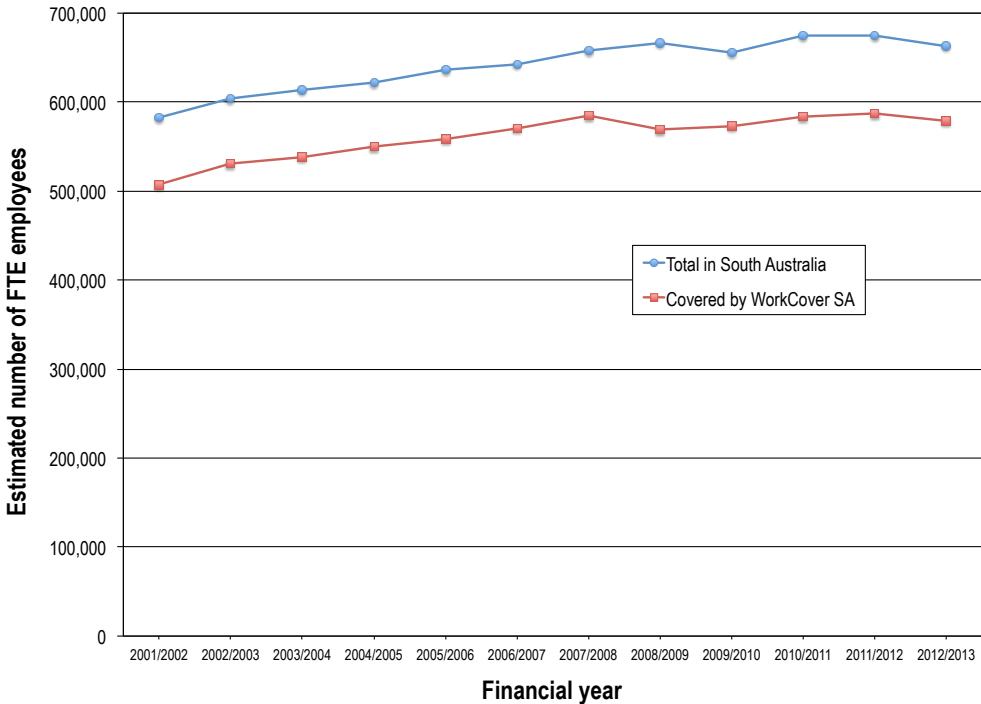


Table 4.4 and Figure 4.4 compare the number of full time equivalent (FTE) employees covered by WorkCover SA (or by self insurers reporting data to WorkCover SA) with the total number of FTE employees in South Australia. The percentage of FTE employees covered by WorkCover SA has been relatively constant with an average of 88 per cent. The consistency of this gives greater confidence in the employee numbers derived from the WorkCover SA data. It also suggests that around 12 per cent of the South Australian workforce are not covered by WorkCover SA or any of the large self insurers. These would consist of small businesses, self employed workers who either are not insured or have private insurance and Commonwealth public servants. Note that, since the WorkCover SA and ABS worker numbers are calculated in quite different ways, they may not be directly comparable in absolute terms so the 12 per cent should be considered as an indicative rather than a reliable estimate.

Table 4.4
 Estimated number of full time equivalent employees reporting to WorkCover SA and all of South Australia

Financial year	FTE employees (WorkCover SA)	FTE employees (all of SA)	Percentage WorkCover SA
2001/2002	507,465	582,632	87.10
2002/2003	531,388	604,177	87.95
2003/2004	538,542	613,598	87.77
2004/2005	550,550	621,880	88.53
2005/2006	558,045	636,716	87.64
2006/2007	571,104	642,364	88.91
2007/2008	584,487	658,357	88.78
2008/2009	569,577	665,997	85.52
2009/2010	573,025	655,664	87.40
2010/2011	583,860	675,369	86.45
2011/2012	587,820	674,890	87.10
2012/2013	578,642	662,439	87.35

Figure 4.4
 Estimated number of full time equivalent employees in SA and number covered by WorkCover SA



5 Comparison with Australian claims

Safe Work Australia regularly publishes serious claim numbers and population data for Australia as a whole (Reference 4). However, their criteria for a serious claim is one or more weeks of time lost (typically 5 or more days lost). Since, historically, the South Australian data could not distinguish between 0 and 10 days lost, the South Australian data had to be scaled for inclusion in the Australia wide results.

The number of claims in South Australia (11 or more days lost) is shown alongside the number of claims in Australia (5 or more days lost) along with estimates of the number of full time equivalent employees in Australia and South Australia in Table 5.1.

Table 5.1
Number of claims and full time equivalent employees for South Australia and Australia by financial year

Financial year	Number of claims with 11 or more days lost South Australia	Number of claims with 5 or more days lost Australia	Estimated number of FTE employees South Australia	Estimated number of FTE employees Australia
2001/2002	7,425	130,165	507,465	7,133,097
2002/2003	7,579	133,635	531,388	7,361,336
2003/2004	7,587	134,345	538,542	7,394,231
2004/2005	7,545	135,510	550,550	7,675,101
2005/2006	7,477	131,280	558,045	7,815,789
2006/2007	6,992	129,480	571,104	8,082,996
2007/2008	6,284	129,120	584,487	8,255,567
2008/2009	6,124	126,155	569,577	8,322,874
2009/2010	6,138	123,760	573,025	8,374,494
2010/2011	6,444	125,815	583,860	8,588,563
2011/2012	6,646	125,015	587,820	8,823,887
2012/2013	6,340	117,815	578,642	8,952,429

Changes in the number of claims in Australia and South Australia are shown in Figure 5.1. Changes in the number of full time equivalent employees in Australia and South Australia are shown in Figure 5.2. Finally, changes in the rates of serious claims per full time equivalent employee for Australia and South Australia are shown in Figure 5.3.

While not directly comparable, due to the different levels defining a severe claim, Figure 5.3 is instructive. A steady decline in Australia is matched by South Australia until a large drop in the rate for South Australia is observed between 2005/2007 and 2007/2008. The South Australian rate then remains relatively unchanged until 2011/2012 when it again matches the long term decline in Australian rates. This is suggestive of a distinct change in South Australia around 2007 that did not occur in the rest of Australia.

Figure 5.1

Changes in the number of claims in Australia (5 or more days lost) with South Australia (11 or more days lost)

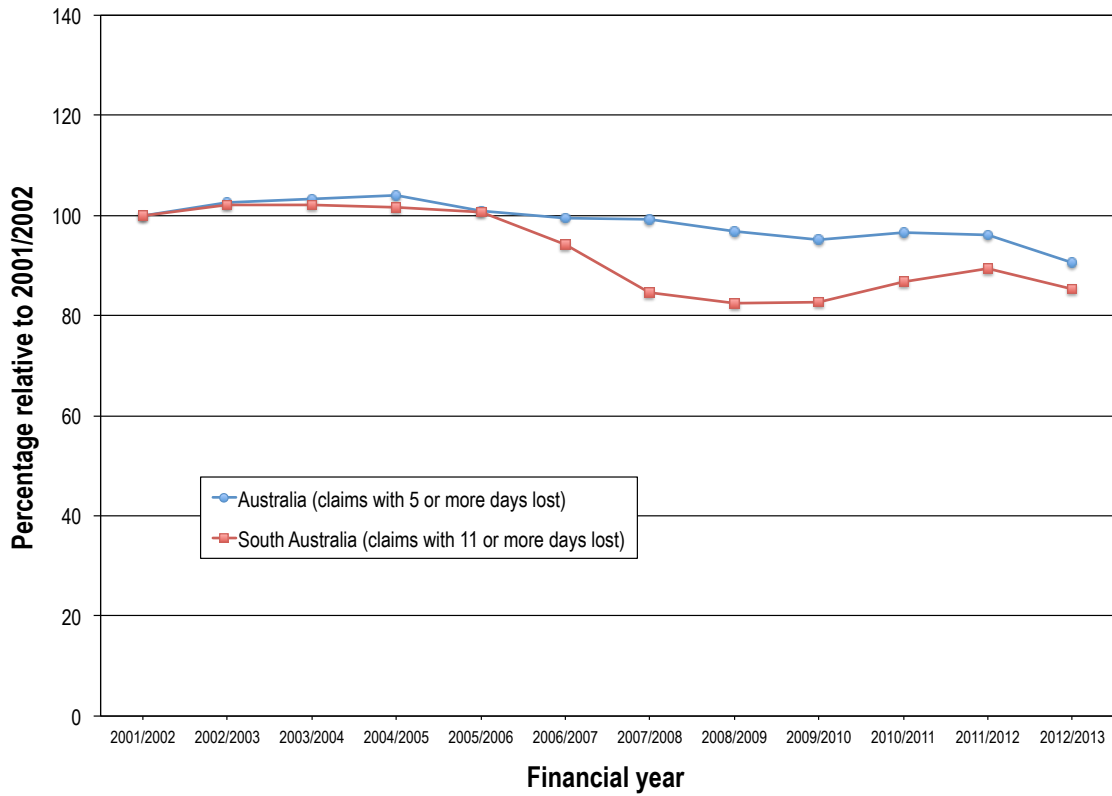


Figure 5.2

Changes in the estimated number of full time equivalent employees in Australia and South Australia

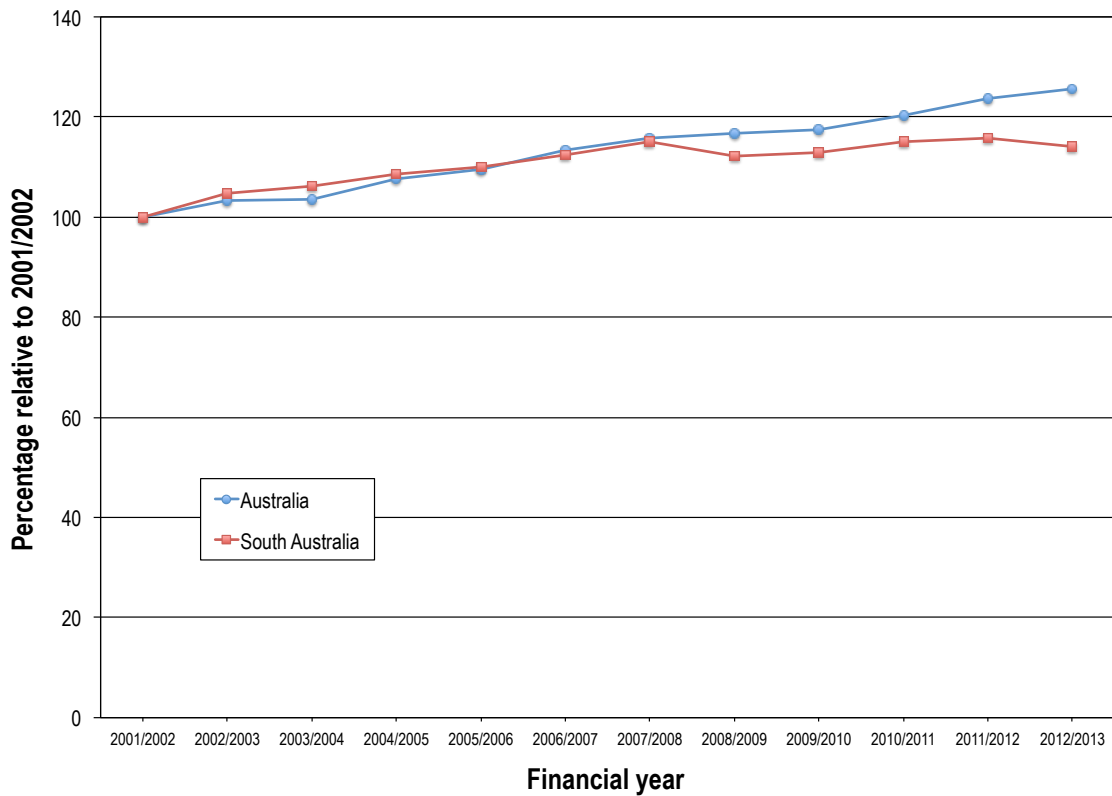
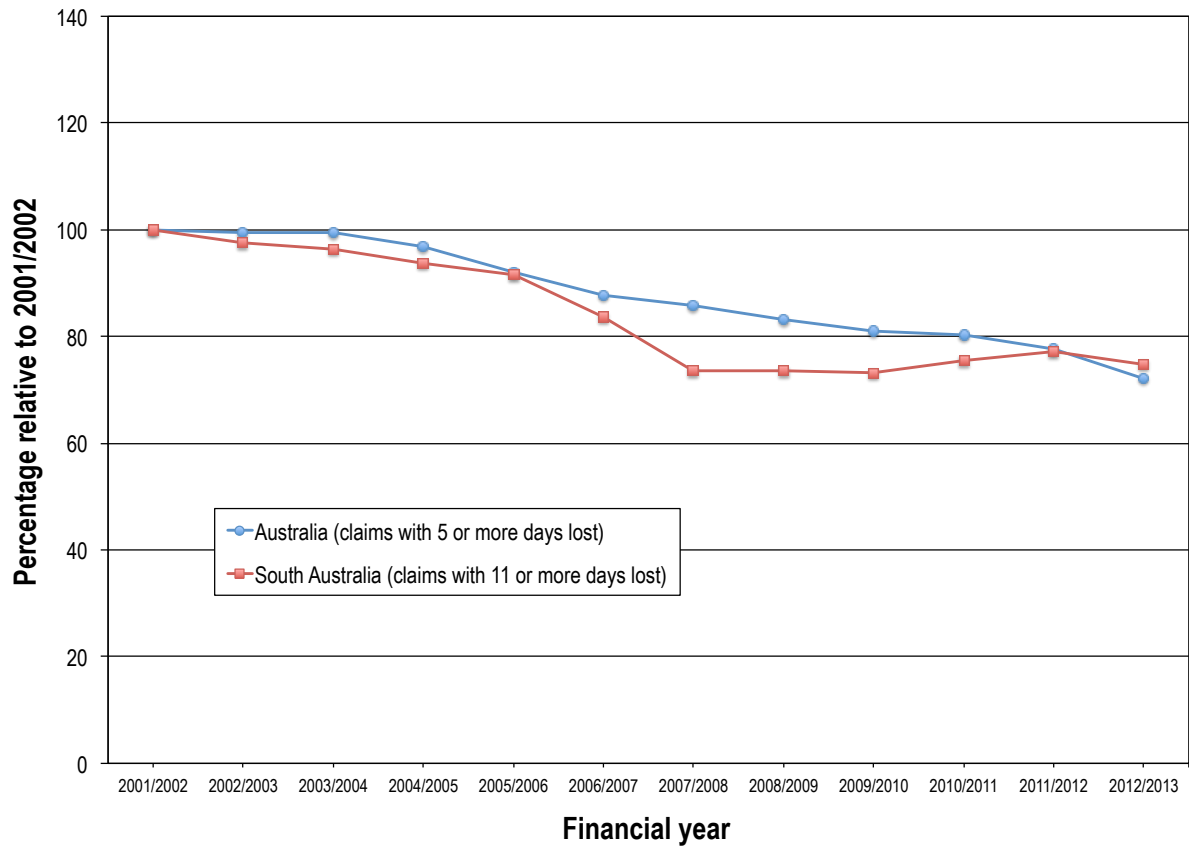


Figure 5.3

Changes in the rates of serious claims per full time equivalent employee in Australia and South Australia



6 Comparison with work related hospital admissions

The National Hospital Morbidity Database (NHMD) records the episodes of admitted patient care that have been provided by almost all hospitals in Australia. The NHMD is prepared by the Australian Institute of Health and Welfare from records that originate from state and territory authorities which obtain data from the individual hospitals. Each record in the NHMD summarises an episode that began with admission to a hospital and ended with 'separation' from it. Separation can involve leaving to go home, being transferred to another institution or dying in hospital. Separation can also occur without the person leaving a particular hospital - if their condition changes and is reclassified, or for certain other administrative reasons, one episode is considered to have ended and another to have begun. Note that each separation results in contribution of a record to the NHMD. For example, a person who was admitted to one hospital for acute care of a severe injury, transferred to another hospital for more specialised acute care and then, after some period, transferred within the second hospital to a rehabilitation service would probably generate three records in the NHMD. The NHMD does not provide for linking the records related to care of a person for a particular condition.

The NHMD records the major source of funding for each hospital separation. Starting in 2001/2002 workers compensation was coded as a type of funding source - before this it was included in the more general "compensation" category (which included compensation for other things such as motor vehicle injuries). So if workers compensation is the major source of funding for a separation, then that will be recorded and since hospitals have a financial interest in the funding of admissions, it is likely that this will be coded correctly in most cases.

The number of workers compensation funded hospital separations for South Australia (public and private hospitals) and for all of Australia by financial year from 2001/2002 to 2012/2013 were extracted from tables of NHMD data in August 2015 and are shown in Table 6.1.

Table 6.1
Number of work related hospital separations by financial year

Financial year	Separations in private hospitals in South Australia	Separations in public hospitals in South Australia	Total separations in South Australia	Total separations in Australia
2001/2002	4,208	1,460	5,668	72,664
2002/2003	6,080	1,466	7,546	74,703
2003/2004	5,463	1,612	7,075	71,872
2004/2005	5,657	1,648	7,305	71,415
2005/2006	5,760	1,708	7,468	74,448
2006/2007	5,204	1,784	6,988	73,285
2007/2008	5,369	1,751	7,120	73,459
2008/2009	5,185	1,475	6,660	77,266
2009/2010	4,739	1,373	6,112	79,139
2010/2011	4,636	1,306	5,942	83,389
2011/2012	4,730	1,291	6,021	89,305
2012/2013	4,953	1,174	6,127	83,405

There appears to have been a distinct under-coding of workers compensation cases in the South Australian private hospital system in 2001/2002 so only data from 2002/2003 onwards is considered further in this Section.

The relative changes in the number of workers compensation hospital separations in Australia and South Australia are shown in Figure 6.1. Both showed relatively stable numbers up until 2007/2008. Since then Australia seems to be trending up while South Australia seems to be trending down. Note,

however, that patterns of change varied considerably by state: NSW showed little change until a large step up in 2008-09, followed by further rises before falling in the last two years. Counts for Victoria declined to 2008-09 then fluctuated, while counts for Queensland and WA tended to rise throughout the period.

Figure 6.1
Changes in the number of work related hospital separations in Australia and South Australia

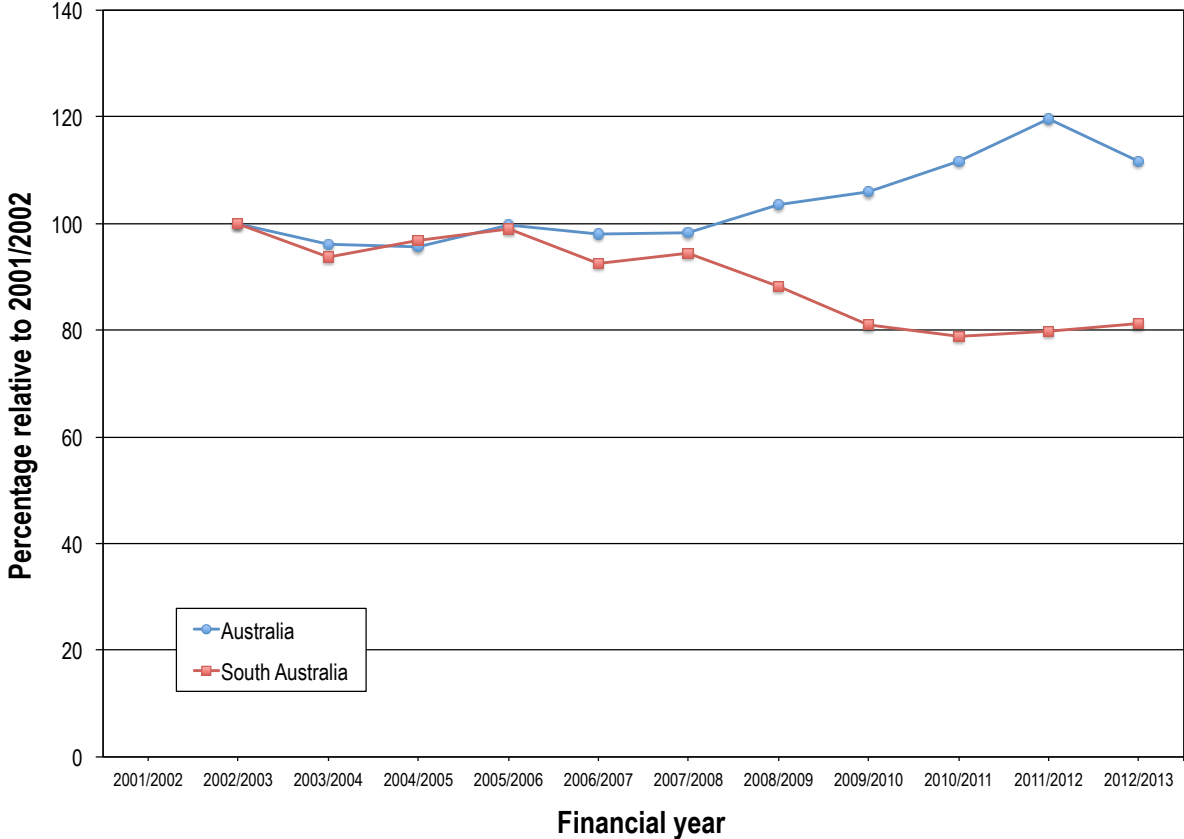
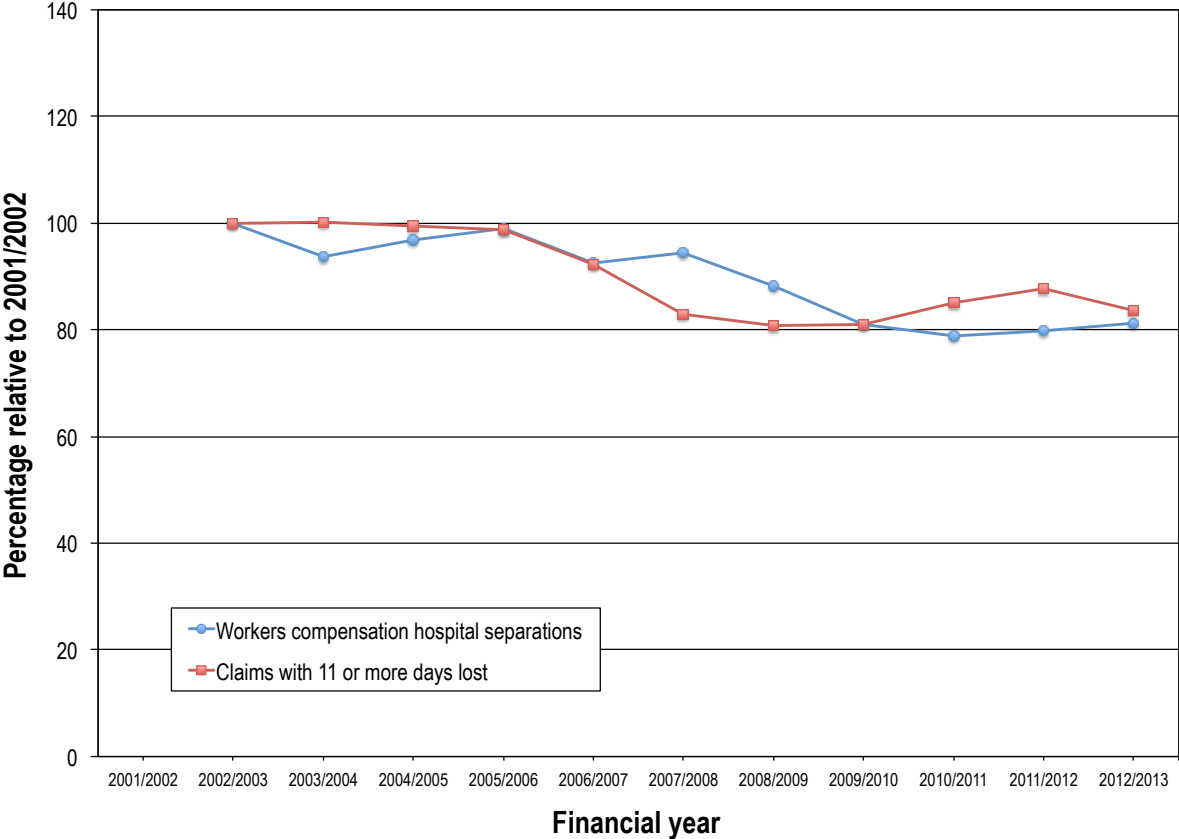


Figure 6.2 compares the relative changes in South Australian workers compensation funded hospital separations with the relative changes in South Australian claims involving 11 or more days lost since 2002/2003. Both have shown a general modest reduction over time but there is no strong year to year correlation between the two measures. The distinct drop in serious claims from 2005/2006 to 2007/2008 is only partially reflected in the number of hospital separations funded by workers compensation.

The decline in all hospital-admitted workers compensation cases could possibly mask changes in the average severity of the cases. If that has occurred one might see changes in characteristics of the hospital data commonly considered to be associated with severity. Two such measures were examined: average duration of episodes in hospital, and a relative index of costliness of cases, known as cost-weight. The first of these declined slightly for workers compensation-funded cases during the period considered both in SA and in the remainder of Australia. The second fluctuated, though tending to rise over time for workers compensation cases treated in private hospitals. The pattern was similar for SA and elsewhere. While not definitive, this suggests that there was not a dramatic change in the average severity of workers compensation cases that included episodes admitted to hospital during the study period.

The general reduction in both claims involving 11 or more days lost and in hospital admitted workers compensation cases suggests that serious work related injuries are on the decline in South Australia. However, it is at least possible that artefactual changes in both measures just happen to produce similar levels of reduction.

Figure 6.2
Changes in the number of work related hospital separations in South Australia
and changes in the number of claims in South Australia involving 11 or more days lost



7 Insurance type

WorkCover SA holds workers compensation claim records for three types of employers. Non-exempt employers pay premiums to WorkCover SA and claims are handled directly by WorkCover SA or its agents. Private employers are those that have been granted self-insured status to manage and hold the liabilities associated with their own workers compensation. All state government agencies (Crown) are automatically self-insured unless otherwise specified by the Governor of South Australia and have their own systems for workers compensation. At regular intervals, workers compensation data from Private and Crown employers is transferred to WorkCover SA.

Tables 7.1 and 7.2 give the estimated number and percentages of full time equivalent employees by the type of employer for each financial year (calculated as in Section 4 but separately for each insurance type). Over the time period considered about 63% were Non-exempt, 18% were Private and 19% were Crown employees. Each of the insurance types is examined separately below.

Table 7.1
Estimated number of full time equivalent employees by insurance type of employer and financial year

Financial year	Non-exempt	Private	Crown	Total
2001/2002	329,254	89,163	89,048	507,465
2002/2003	343,101	96,328	91,959	531,388
2003/2004	343,739	99,794	95,010	538,543
2004/2005	348,317	103,290	98,944	550,551
2005/2006	351,377	104,194	102,474	558,045
2006/2007	359,817	106,549	104,739	571,105
2007/2008	370,241	107,465	106,781	584,487
2008/2009	355,590	103,151	110,836	569,577
2009/2010	355,293	103,813	113,919	573,025
2010/2011	360,550	105,885	117,425	583,860
2011/2012	361,138	109,124	117,558	587,820
2012/2013	354,776	106,517	117,349	578,642

Table 7.2
Percentage of full time equivalent employees by insurance type of employer and financial year

Financial year	Non-exempt	Private	Crown
2001/2002	64.88	17.57	17.55
2002/2003	64.57	18.13	17.31
2003/2004	63.83	18.53	17.64
2004/2005	63.27	18.76	17.97
2005/2006	62.97	18.67	18.36
2006/2007	63.00	18.66	18.34
2007/2008	63.34	18.39	18.27
2008/2009	62.43	18.11	19.46
2009/2010	62.00	18.12	19.88
2010/2011	61.75	18.14	20.11
2011/2012	61.44	18.56	20.00
2012/2013	61.31	18.41	20.28
Average	62.90	18.34	18.76

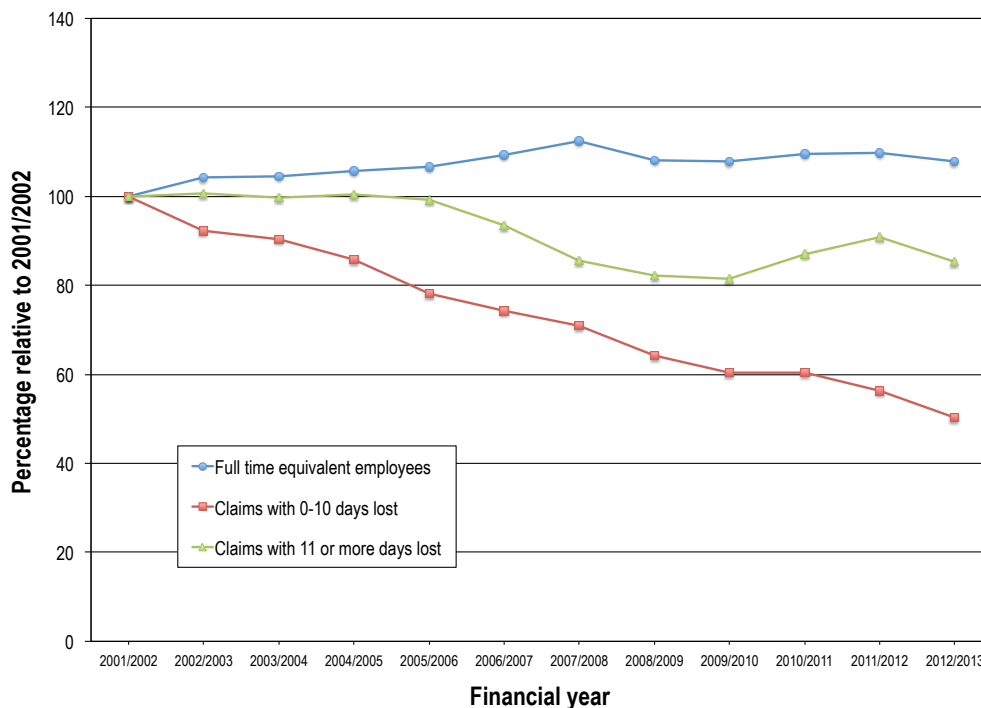
7.1 Non-exempt employers

Non-exempt employers pay premiums to WorkCover SA and claims are handled directly by WorkCover SA or its agents. Table 7.3 shows the estimated number of full time equivalent workers and the number of claims of various severities by financial year for Non-exempt employers. Changes in these numbers are shown in Figure 7.1.

Table 7.3
Number of full time equivalent employees and claims by financial year - Non-exempt employers

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	329,254	20,926	5,068	25,994
2002/2003	343,101	19,334	5,104	24,438
2003/2004	343,739	18,917	5,058	23,975
2004/2005	348,317	17,955	5,089	23,044
2005/2006	351,377	16,328	5,026	21,354
2006/2007	359,817	15,532	4,733	20,265
2007/2008	370,241	14,841	4,336	19,177
2008/2009	355,590	13,430	4,163	17,593
2009/2010	355,293	12,615	4,128	16,743
2010/2011	360,550	12,623	4,410	17,033
2011/2012	361,138	11,767	4,607	16,374
2012/2013	354,776	10,507	4,321	14,828

Figure 7.1
Changes in number of full time equivalent employees and claims by financial year - Non-exempt employers



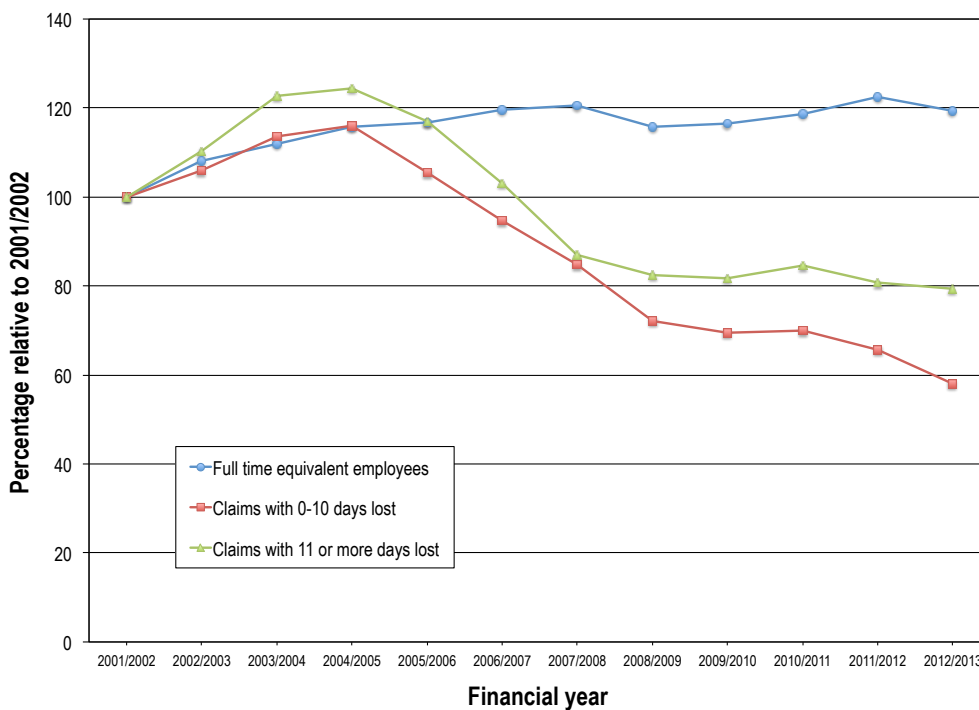
7.2 Private employers

Private employers are those that have been granted self-insured status to manage and hold the liabilities associated with their own workers compensation (note that this category excludes Crown employers). At regular intervals, workers compensation data from Private employers is transferred to WorkCover SA. Table 7.4 shows the estimated number of full time equivalent workers and the number of claims of various severities by financial year for private employers. Changes in these numbers are shown in Figure 7.2.

Table 7.4
Number of full time equivalent employees and claims by financial year - Private employers

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	89,163	5,974	1,077	7,051
2002/2003	96,328	6,333	1,188	7,521
2003/2004	99,794	6,786	1,323	8,109
2004/2005	103,290	6,935	1,340	8,275
2005/2006	104,194	6,296	1,261	7,557
2006/2007	106,549	5,657	1,109	6,766
2007/2008	107,465	5,068	938	6,006
2008/2009	103,151	4,303	887	5,190
2009/2010	103,813	4,148	879	5,027
2010/2011	105,885	4,185	912	5,097
2011/2012	109,124	3,925	871	4,796
2012/2013	106,517	3,469	855	4,324

Figure 7.2
Changes in number of full time equivalent employees and claims by financial year - Private employers

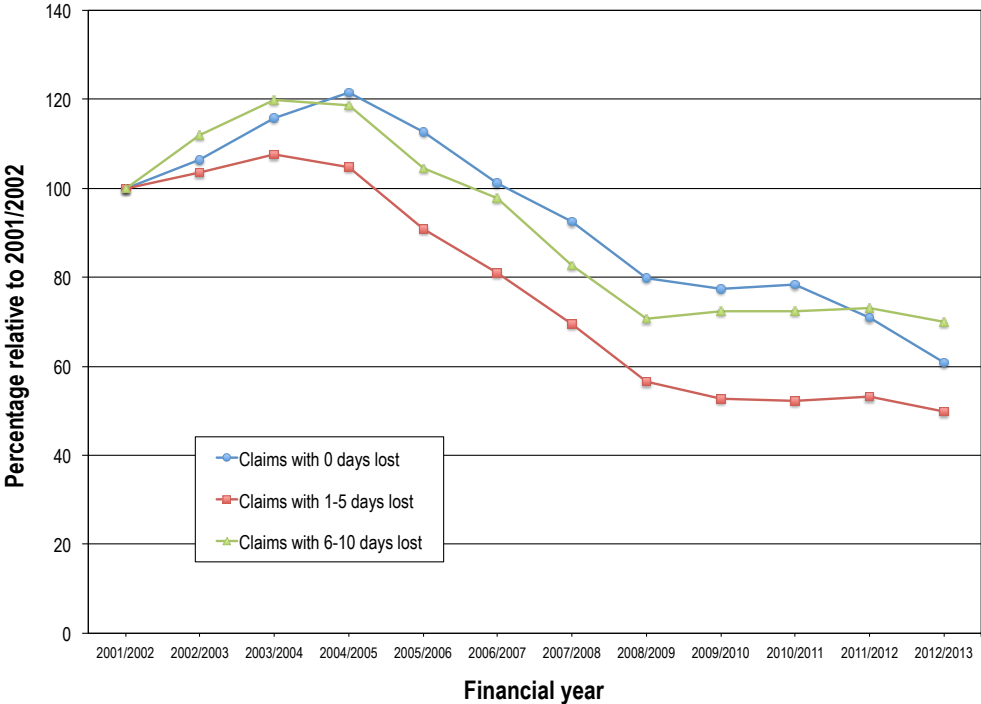


Since Private employers have recorded individual days lost reliably over the time period of this study, claims with less than 11 days lost can be examined individually. Table 7.5 presents such claims in more detail and the changes over time are shown in Figure 7.3. Note that changes in claims with 6-10 days lost are very similar to claims with 11 or more days lost.

Table 7.5
Number of low level claims by financial year - Private employers

Financial year	Claims with 0 days lost	Claims with 1-5 days lost	Claims with 6-10 days lost	Claims with 11+ days lost
2001/2002	3,726	1,828	420	1,077
2002/2003	3,968	1,895	470	1,188
2003/2004	4,315	1,968	503	1,323
2004/2005	4,524	1,913	498	1,340
2005/2006	4,196	1,661	439	1,261
2006/2007	3,767	1,479	411	1,109
2007/2008	3,451	1,270	347	938
2008/2009	2,972	1,034	297	887
2009/2010	2,880	964	304	879
2010/2011	2,924	957	304	912
2011/2012	2,647	971	307	871
2012/2013	2,264	911	294	855

Figure 7.3
Changes in low level claims by financial year - Private employers



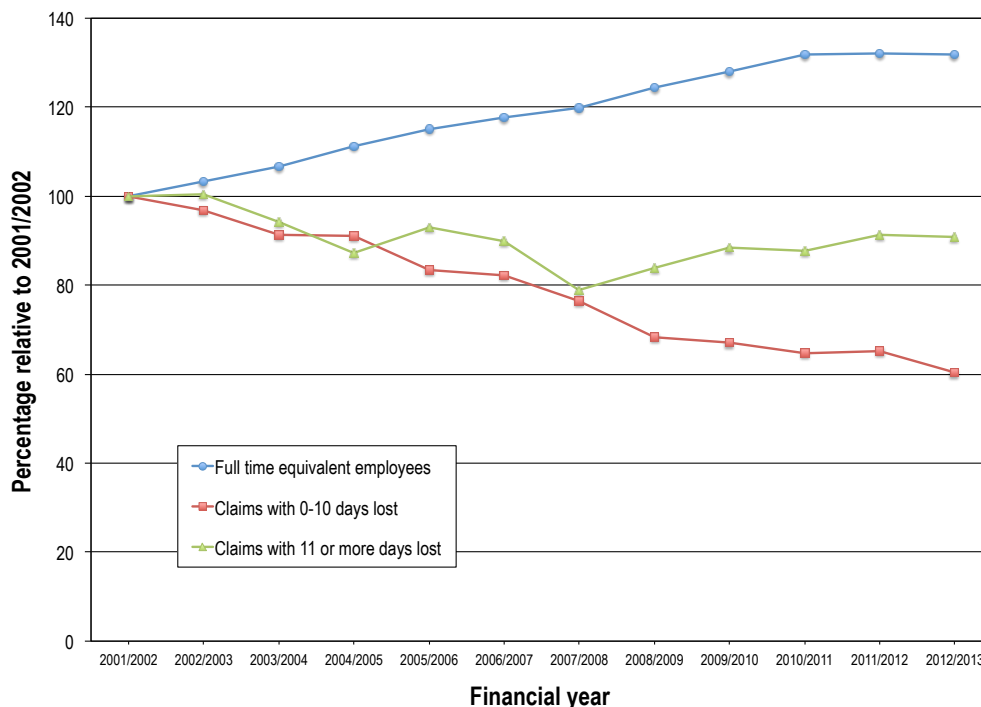
7.3 Crown

All state government agencies (Crown) are automatically self-insured unless otherwise specified by the Governor of South Australia and have their own systems for workers compensation. At regular intervals, workers compensation data from Crown employers is transferred to WorkCover SA. Table 7.6 shows the estimated number of full time equivalent workers and the number of claims of various severities by financial year for Crown employers. Changes in these numbers are shown in Figure 7.4.

Table 7.6
Number of full time equivalent employees and claims by financial year - Crown

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	89,048	4,312	1,280	5,592
2002/2003	91,959	4,180	1,287	5,467
2003/2004	95,010	3,942	1,206	5,148
2004/2005	98,944	3,926	1,116	5,042
2005/2006	102,474	3,600	1,190	4,790
2006/2007	104,739	3,549	1,150	4,699
2007/2008	106,781	3,293	1,010	4,303
2008/2009	110,836	2,948	1,074	4,022
2009/2010	113,919	2,889	1,131	4,020
2010/2011	117,425	2,788	1,122	3,910
2011/2012	117,558	2,810	1,168	3,978
2012/2013	117,349	2,605	1,164	3,769

Figure 7.4
Changes in number of full time equivalent employees and claims by financial year - Crown

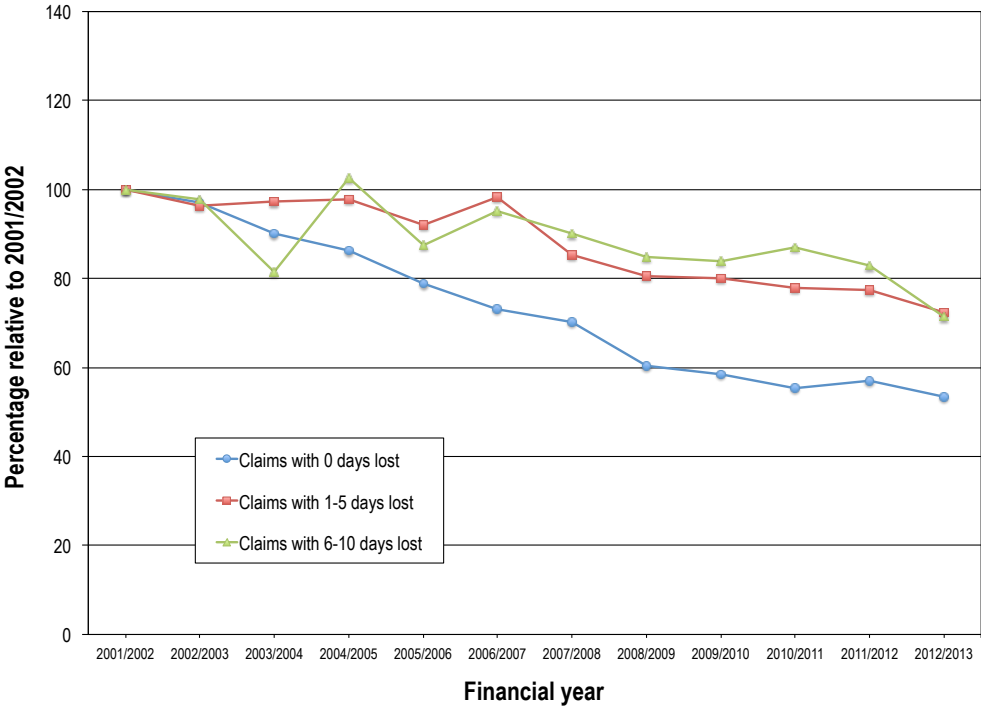


Since Crown employers have recorded individual days lost reliably over the time period of this study, claims with less than 11 days lost can be examined individually. Table 7.7 presents such claims in more detail and the changes over time are shown in Figure 7.5.

Table 7.7
Number of low level claims by financial year by financial year - Crown

Financial year	Claims with 0 days lost	Claims with 1-5 days lost	Claims with 6-10 days lost	Claims with 11+ days lost
2001/2002	2,689	1,224	399	1,280
2002/2003	2,612	1,178	390	1,287
2003/2004	2,426	1,191	325	1,206
2004/2005	2,320	1,197	409	1,116
2005/2006	2,123	1,128	349	1,190
2006/2007	1,965	1,204	380	1,150
2007/2008	1,888	1,045	360	1,010
2008/2009	1,624	985	339	1,074
2009/2010	1,573	981	335	1,131
2010/2011	1,488	953	347	1,122
2011/2012	1,531	948	331	1,168
2012/2013	1,434	886	285	1,164

Figure 7.5
Changes in low level claims by financial year - Crown



7.4 Comparing insurance types

Since data exists for the number of employees for each insurance type in each financial year, the rates of claims per full time equivalent employee can be calculated over time for each insurance type. These are shown in Table 7.8 for claims with 0-10 days lost and Table 7.9 for claims with 11 or more days lost. The corresponding changes in these rates over time are shown in Figures 7.6 and 7.7.

Claims rates involving 0-10 days lost have approximately halved for all insurance types since 2001/2002 with similar patterns of decline apart from a slight increase in rate early on for Private employers.

Claims rates involving 11 or more days have evolved slightly differently over time although they all show a marked reduction in rate between 2005/2006 and 2007/2008 and a general levelling off after that.

Table 7.8
Number of claims per 100 full time equivalent employees for claims with 0-10 days lost

Financial year	Non-exempt	Private	Crown
2001/2002	6.36	6.70	4.84
2002/2003	5.64	6.57	4.55
2003/2004	5.50	6.80	4.15
2004/2005	5.15	6.71	3.97
2005/2006	4.65	6.04	3.51
2006/2007	4.32	5.31	3.39
2007/2008	4.01	4.72	3.08
2008/2009	3.78	4.17	2.66
2009/2010	3.55	4.00	2.54
2010/2011	3.50	3.95	2.37
2011/2012	3.26	3.60	2.39
2012/2013	2.96	3.26	2.22

Table 7.9
Number of claims per 100 full time equivalent employees for claims with 11 or more days lost

Financial year	Non-exempt	Private	Crown
2001/2002	1.54	1.21	1.44
2002/2003	1.49	1.23	1.40
2003/2004	1.47	1.33	1.27
2004/2005	1.46	1.30	1.13
2005/2006	1.43	1.21	1.16
2006/2007	1.32	1.04	1.10
2007/2008	1.17	0.87	0.95
2008/2009	1.17	0.86	0.97
2009/2010	1.16	0.85	0.99
2010/2011	1.22	0.86	0.96
2011/2012	1.28	0.80	0.99
2012/2013	1.22	0.80	0.99

Figure 7.6

Changes in rates of claims per full time equivalent employee by insurance type for claims with 0-10 days lost

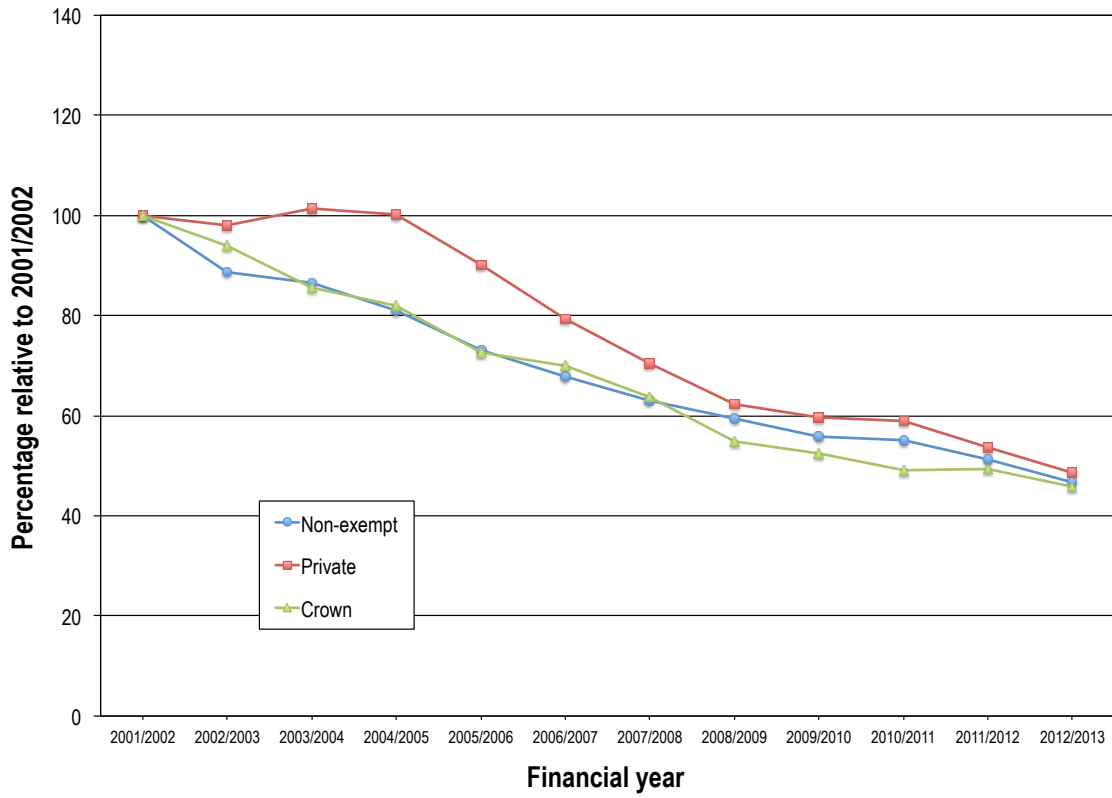
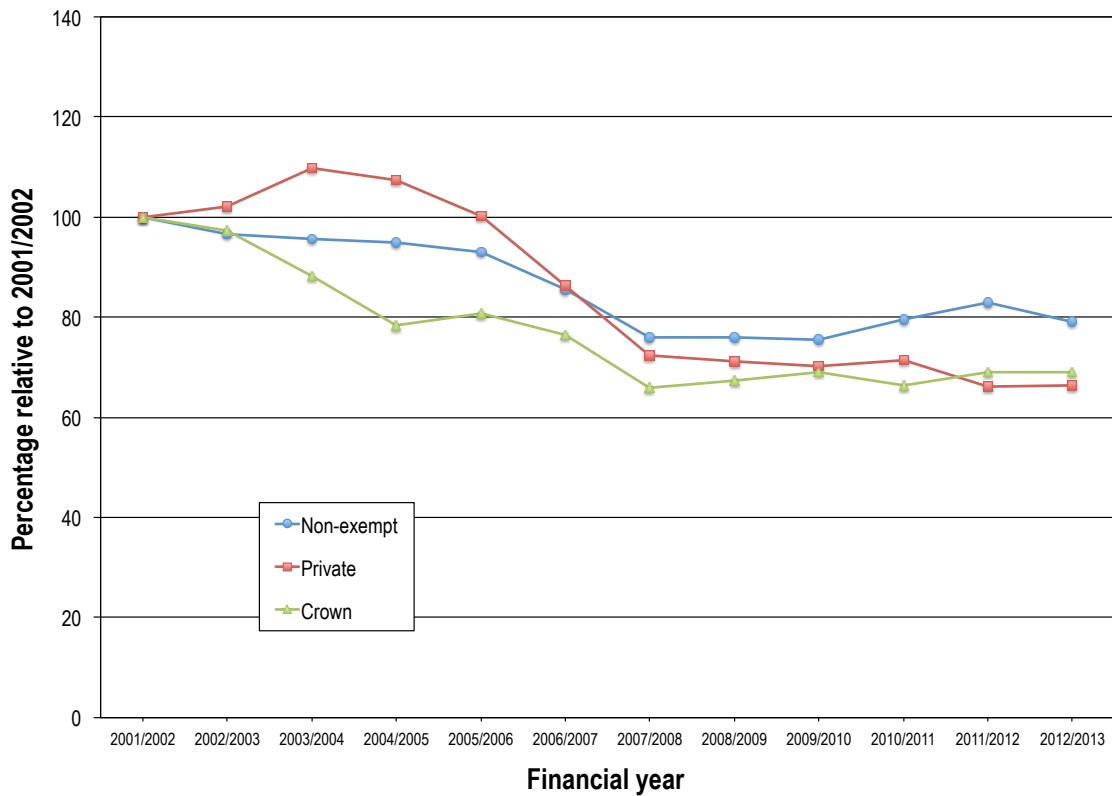


Figure 7.7

Changes in rates of claims per full time equivalent employee by insurance type for claims with 11 or more days lost



8 Industry division

The type of industry that each worker was employed in when they made a claim is classified into one of 12 divisions (or non-classifiable in rare circumstances). The number of claims by industry division over the 2001/2003 to 2012/2013 period are shown in Table 8.1

Table 8.1
Industry divisions and number of claims from 2001/2002 to 2012/2013

Industry division	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
Community Services	79,061	27,412	106,473
Manufacturing	78,977	16,537	95,514
Wholesale and Retail Trade	48,141	10,894	59,035
Construction	19,929	6,674	26,603
Recreation, Personal and Other Services	14,596	4,824	19,420
Transport and Storage	13,657	5,196	18,853
Finance, Property and Business Services	10,259	3,669	13,928
Public Administration and Defence	9,679	2,387	12,066
Agriculture, Forestry, Fishing and Hunting	7,792	3,483	11,275
Mining	3,408	1,015	4,423
Electricity, Gas and Water	2,668	234	2,902
Communication	132	80	212
Non-Classifiable	397	176	573

8.1 Population and industry division

Employer wage payments for each financial year are also available by division so the number of standard full time equivalent employees for each division for each financial year can be calculated (note that non-classifiable claims are not linked to an employer so there is no estimation of the number of employees they are based on). These are shown in Table 8.2. Individual breakdowns of employees and claims by financial year are given and illustrated for the major industry divisions in Appendix B.

Table 8.2
Industry divisions and estimated number of full time equivalent employees each financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	146,493	153,328	155,260	161,340	166,313	171,405	175,927	176,127	181,357	187,861	192,711	191,314
Manufacturing	91,200	97,042	95,805	95,106	92,859	89,753	88,468	80,414	75,869	72,523	68,933	67,299
Wholesale and retail trade	85,632	88,401	89,917	91,416	91,647	91,759	93,155	90,590	91,316	90,637	89,462	87,309
Construction	25,205	27,644	30,480	31,311	32,356	35,266	37,807	37,137	38,702	39,818	38,957	38,126
Recreation, personal and other services	27,275	27,936	28,172	28,478	28,968	29,940	30,685	28,614	28,305	28,167	27,550	27,292
Transport and storage	19,722	20,173	20,693	21,428	21,836	22,287	23,714	22,181	22,424	22,978	23,081	23,808
Finance, property and business services	65,281	67,713	67,794	70,127	72,642	76,857	78,545	77,608	76,480	79,397	78,549	74,783
Public administration and defence	16,733	17,547	18,512	18,635	18,909	19,320	19,375	19,875	21,155	22,922	24,548	25,477
Agriculture, forestry, fishing and hunting	14,198	14,608	14,215	13,841	13,555	12,926	12,382	11,321	10,915	11,126	11,064	10,669
Mining	7,270	7,947	8,462	9,097	10,276	12,144	14,634	15,521	15,896	17,433	21,648	22,027
Electricity, gas and water	6,724	6,883	7,199	7,688	7,877	8,435	8,663	9,037	9,500	9,817	10,143	9,319
Communication	1,733	2,167	2,032	2,084	805	1,013	1,132	1,151	1,105	1,181	1,173	1,218
Total	507,465	531,388	538,542	550,550	558,045	571,104	584,487	569,577	573,025	583,860	587,820	578,642
Percentage relative to 2001-02 total	100.00	104.71	106.12	108.49	109.97	112.54	115.18	112.24	112.92	115.05	115.83	114.03

The proportional makeup of the South Australia workforce can be derived from Table 8.2 by converting each year into percentages as shown in Table 8.3. The most prominent features are the large decline in manufacturing and the large increase in community services. There is also a modest decline in wholesale and retail trade and modest increases in construction and public administration and defence. Mining started with a low proportion but has grown rapidly.

Table 8.3
Proportional makeup of South Australian workforce each financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	28.87	28.85	28.83	29.31	29.80	30.01	30.10	30.92	31.65	32.18	32.78	33.06
Manufacturing	17.97	18.26	17.79	17.27	16.64	15.72	15.14	14.12	13.24	12.42	11.73	11.63
Wholesale and retail trade	16.87	16.64	16.70	16.60	16.42	16.07	15.94	15.90	15.94	15.52	15.22	15.09
Construction	4.97	5.20	5.66	5.69	5.80	6.18	6.47	6.52	6.75	6.82	6.63	6.59
Recreation, personal and other services	5.37	5.26	5.23	5.17	5.19	5.24	5.25	5.02	4.94	4.82	4.69	4.72
Transport and storage	3.89	3.80	3.84	3.89	3.91	3.90	4.06	3.89	3.91	3.94	3.93	4.11
Finance, property and business services	12.86	12.74	12.59	12.74	13.02	13.46	13.44	13.63	13.35	13.60	13.36	12.92
Public administration and defence	3.30	3.30	3.44	3.38	3.39	3.38	3.31	3.49	3.69	3.93	4.18	4.40
Agriculture, forestry, fishing and hunting	2.80	2.75	2.64	2.51	2.43	2.26	2.12	1.99	1.90	1.91	1.88	1.84
Mining	1.43	1.50	1.57	1.65	1.84	2.13	2.50	2.73	2.77	2.99	3.68	3.81
Electricity, gas and water	1.32	1.30	1.34	1.40	1.41	1.48	1.48	1.59	1.66	1.68	1.73	1.61
Communication	0.34	0.41	0.38	0.38	0.14	0.18	0.19	0.20	0.19	0.20	0.20	0.21
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Both the increasing number of employees and the change in workforce makeup over time would be expected to have an effect on the number of claims being made and whatever change is left over can be considered the actual change in risk (with a number of caveats explored later).

8.2 Modelling all claims

Table 8.4 shows the total number of all claims by division and financial year. Individual breakdowns of employees and claims by financial year are given and illustrated for the major industry divisions in Appendix B.

Table 8.4
Total number of claims by division and financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	10321	10235	10070	9930	9338	9042	8312	7804	7978	8019	7941	7483
Manufacturing	11251	10954	11076	10732	9584	8439	7357	5956	5349	5314	4997	4505
Wholesale and retail trade	6360	5933	5765	5553	5071	4831	4626	4560	4305	4328	4119	3584
Construction	2292	2179	2480	2366	2285	2297	2254	2178	2050	2240	2072	1910
Recreation, personal and other services	1906	1808	1851	1830	1680	1636	1697	1552	1449	1346	1422	1243
Transport and storage	1848	1882	1808	1818	1723	1770	1564	1385	1330	1308	1266	1151
Finance, property and business services	1333	1393	1308	1256	1234	1165	1136	1040	1073	1038	1051	901
Public administration and defence	1357	1262	1054	1094	1007	919	972	895	866	920	830	890
Agriculture, forestry, fishing and hunting	1291	1207	1172	1070	1081	942	868	795	689	746	774	640
Mining	303	251	351	389	380	406	438	362	396	402	384	361
Electricity, gas and water	322	276	258	270	276	255	222	223	217	228	185	170
Communication	30	31	20	37	10	8	11	12	10	16	14	13
Total	38614	37411	37213	36345	33669	31710	29457	26762	25712	25905	25055	22851

By expressing the numbers in Table 8.4 as a percentage of the corresponding numbers in Table 8.2 (estimated number of workers) we can obtain the risks of a claim for each division in each financial year and these are shown in Table 8.5. Note that there are considerable differences in risk between industries and that all risks within each industry are trending downwards over time.

Table 8.5
Number of claims made per 100 employees by division and financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	7.05	6.68	6.49	6.15	5.61	5.28	4.72	4.43	4.40	4.27	4.12	3.91
Manufacturing	12.34	11.29	11.56	11.28	10.32	9.40	8.32	7.41	7.05	7.33	7.25	6.69
Wholesale and retail trade	7.43	6.71	6.41	6.07	5.53	5.26	4.97	5.03	4.71	4.78	4.60	4.10
Construction	9.09	7.88	8.14	7.56	7.06	6.51	5.96	5.86	5.30	5.63	5.32	5.01
Recreation, personal and other services	6.99	6.47	6.57	6.43	5.80	5.46	5.53	5.42	5.12	4.78	5.16	4.55
Transport and storage	9.37	9.33	8.74	8.48	7.89	7.94	6.60	6.24	5.93	5.69	5.48	4.83
Finance, property and business services	2.04	2.06	1.93	1.79	1.70	1.52	1.45	1.34	1.40	1.31	1.34	1.20
Public administration and defence	8.11	7.19	5.69	5.87	5.33	4.76	5.02	4.50	4.09	4.01	3.38	3.49
Agriculture, forestry, fishing and hunting	9.09	8.26	8.24	7.73	7.97	7.29	7.01	7.02	6.31	6.71	7.00	6.00
Mining	4.17	3.16	4.15	4.28	3.70	3.34	2.99	2.33	2.49	2.31	1.77	1.64
Electricity, gas and water	4.79	4.01	3.58	3.51	3.50	3.02	2.56	2.47	2.28	2.32	1.82	1.82
Communication	1.73	1.43	0.98	1.78	1.24	0.79	0.97	1.04	0.90	1.35	1.19	1.07
All divisions	7.61	7.04	6.91	6.60	6.03	5.55	5.04	4.70	4.49	4.44	4.26	3.95

By expressing the numbers in Table 8.5 as a percentage of the 2001-02 value for each division, the relative change in risk can be directly observed for each division as shown in Table 8.6. All of the major divisions show close to a 45 per cent reduction in risk.

Table 8.6
Change in percentage of employees making any claim by division and financial year relative to 2001-02

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	100.00	94.75	92.06	87.36	79.69	74.87	67.06	62.89	62.44	60.59	58.49	55.52
Manufacturing	100.00	91.50	93.71	91.47	83.66	76.22	67.41	60.04	57.15	59.39	58.76	54.26
Wholesale and retail trade	100.00	90.36	86.33	81.79	74.50	70.89	66.86	67.77	63.48	64.29	61.99	55.27
Construction	100.00	86.68	89.47	83.10	77.66	71.63	65.56	64.49	58.25	61.86	58.49	55.09
Recreation, personal and other services	100.00	92.61	94.02	91.96	82.99	78.19	79.14	77.62	73.25	68.38	73.86	65.17
Transport and storage	100.00	99.56	93.24	90.54	84.21	84.76	70.38	66.64	63.30	60.75	58.54	51.59
Finance, property and business services	100.00	100.75	94.49	87.71	83.19	74.23	70.83	65.63	68.71	64.03	65.53	59.00
Public administration and defence	100.00	88.69	70.20	72.39	65.67	58.66	61.86	55.53	50.48	49.49	41.69	43.08
Agriculture, forestry, fishing and hunting	100.00	90.87	90.67	85.02	87.70	80.14	77.09	77.23	69.42	73.74	76.94	65.97
Mining	100.00	75.78	99.52	102.59	88.72	80.21	71.81	55.96	59.77	55.33	42.56	39.32
Electricity, gas and water	100.00	83.73	74.84	73.33	73.16	63.12	53.51	51.52	47.69	48.50	38.08	38.09
Communication	100.00	82.62	56.85	102.55	71.78	45.63	56.14	60.20	52.27	78.22	68.96	61.64
All divisions	100.00	92.52	90.81	86.76	79.29	72.97	66.23	61.75	58.97	58.31	56.02	51.90

In order to isolate the expected effect of changes in the proportion of the population in different divisions over time, the actual number of claims for each division in 2001-02 is multiplied by the corresponding value in Table 8.3 (proportional makeup of SA workforce) and divided by the corresponding 2001-02 value in Table 8.3. The aim of this is to show the effect that movement between divisions would have on expected numbers if there was no change in the total working population and no change in risk within the divisions. The results of this are shown in Table 8.7. Overall just the change in division makeup would be expected to lead to about a 5 per cent reduction in claims over the period considered.

Table 8.7
Predicted numbers of claims with no change to population or risk from 2001-02

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	10,321	10,316	10,307	10,477	10,655	10,730	10,761	11,056	11,315	11,504	11,721	11,821
Manufacturing	11,251	11,433	11,137	10,815	10,417	9,839	9,476	8,839	8,289	7,776	7,342	7,281
Wholesale and retail trade	6,360	6,270	6,293	6,258	6,190	6,056	6,007	5,994	6,006	5,851	5,736	5,687
Construction	2,292	2,401	2,612	2,624	2,676	2,850	2,985	3,009	3,117	3,147	3,058	3,041
Recreation, personal and other services	1,906	1,864	1,855	1,834	1,841	1,859	1,862	1,782	1,752	1,711	1,662	1,673
Transport and storage	1,848	1,805	1,827	1,851	1,861	1,856	1,929	1,852	1,861	1,871	1,867	1,956
Finance, property and business services	1,333	1,320	1,304	1,320	1,349	1,394	1,392	1,412	1,383	1,409	1,385	1,339
Public administration and defence	1,357	1,359	1,415	1,393	1,395	1,392	1,364	1,436	1,519	1,616	1,719	1,812
Agriculture, forestry, fishing and hunting	1,291	1,268	1,218	1,160	1,121	1,044	978	917	879	879	868	851
Mining	303	316	332	349	389	450	530	576	587	632	779	805
Electricity, gas and water	322	315	325	339	343	359	360	386	403	409	419	391
Communication	30	36	33	33	13	16	17	18	17	18	18	18
Total	38,614	38,704	38,659	38,455	38,249	37,844	37,661	37,276	37,128	36,822	36,574	36,676
Percentage relative to 2001-02 total	100.00	100.23	100.12	99.59	99.05	98.01	97.53	96.53	96.15	95.36	94.72	94.98

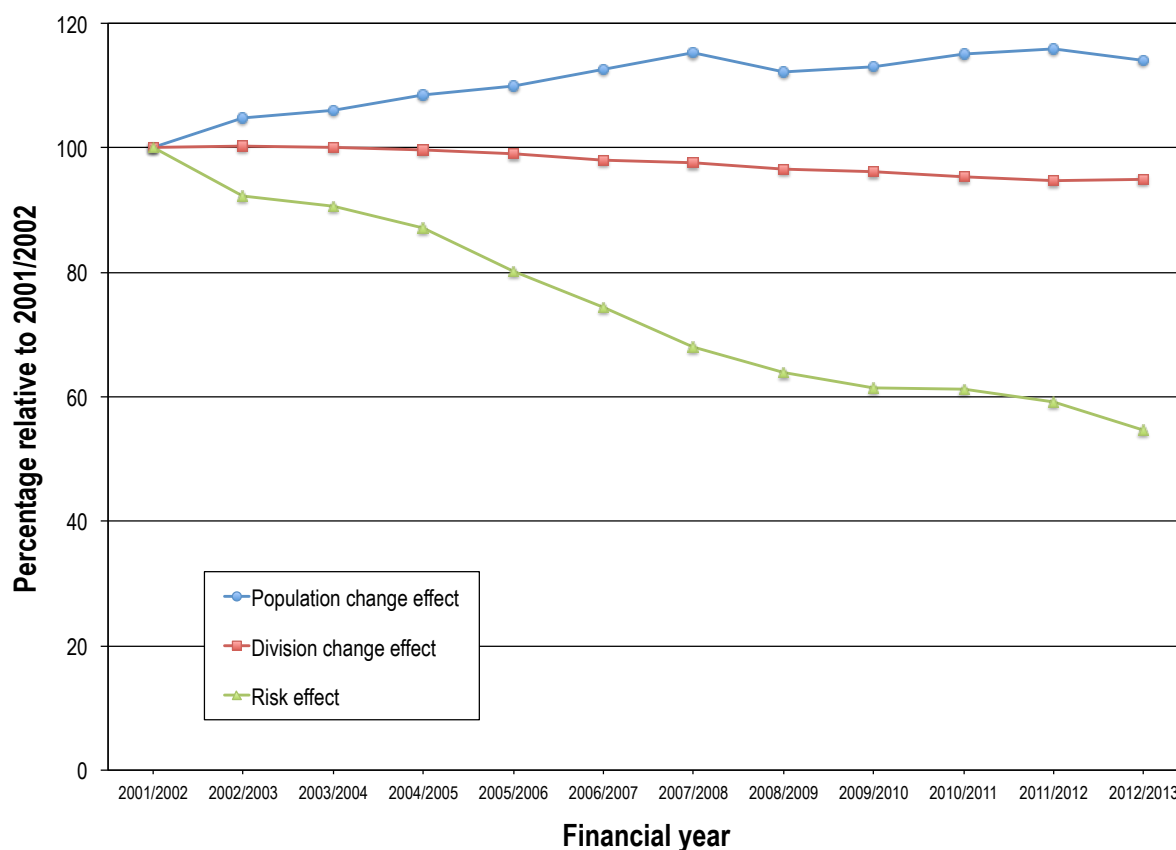
The actual number of claims, the population effect from Table 8.2, and the division change effect from Table 8.7 are shown in Table 8.8. Also shown is the risk change effect calculated as the percentage that needs to be applied after applying the population and division change effects to give the actual number of claims in a given year based on the 2001/2002 base year (eg for 2012/2013: $38,614 * 1.1403 * 0.9498 * 0.5464 = 22,851$).

Table 8.8
Total claim numbers and population, division change and risk effects by financial year for all claims

Financial year	Actual claims	Population change effect	Division change effect	Risk change effect	Combined effect
2001/2002	38,614	100.00	100.00	100.00	100.00
2002/2003	37,411	104.71	100.23	92.31	96.88
2003/2004	37,213	106.12	100.12	90.71	96.37
2004/2005	36,345	108.49	99.59	87.12	94.12
2005/2006	33,669	109.97	99.05	80.05	87.19
2006/2007	31,710	112.54	98.01	74.45	82.12
2007/2008	29,457	115.18	97.53	67.91	76.29
2008/2009	26,762	112.24	96.53	63.97	69.31
2009/2010	25,712	112.92	96.15	61.33	66.59
2010/2011	25,905	115.05	95.36	61.15	67.09
2011/2012	25,055	115.83	94.72	59.14	64.89
2012/2013	22,851	114.03	94.98	54.64	59.18

The term risk as used here captures changes not due to changes in population or division changes. This includes changes in the underlying risk of making a claim as well as changes in reporting and processing of claims. It is not possible to separate out these factors directly using the claim data. Figure 8.1 graphically shows the effects over time.

Figure 8.1
Independent effects of population change, division change and risk for all claims



Fitting an exponential curve to the risk effect trend line gives a 5.419% reduction in risk each year. With both the division change and population effects appearing to be flat in recent years and assuming the risk reduction is maintained, the predictions for the next 10 years are given in Table 8.9.

Table 8.9
Predicted total claims in the future assuming negligible change in population and risk effects

Financial year	Predicted claims	Percentage of 2012/2013	Percentage reduction from 2012/2013
2012/2013	22,851	100.00	0.00
2013/2014	21,613	94.58	5.42
2014/2015	20,442	89.46	10.54
2015/2016	19,334	84.61	15.39
2016/2017	18,286	80.02	19.98
2017/2018	17,295	75.69	24.31
2018/2019	16,358	71.59	28.41
2019/2020	15,472	67.71	32.29
2020/2021	14,633	64.04	35.96
2021/2022	13,840	60.57	39.43
2022/2023	13,090	57.28	42.72

If further population or division changes are observed or predicted they can be applied on top of these reductions through simple proportional multiplication. However, there is no guarantee that the combination of factors that has produced a relatively stable reduction over the time period examined will continue to do so into the future.

8.3 Modelling serious claims

Table 8.10 shows the actual number of claims involving 11 or more days lost by division and financial year. Individual breakdowns of employees and claims by financial year are given and illustrated for the major industry divisions in Appendix B.

Table 8.10
Number of claims involving 11 or more days lost by division and financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	2366	2472	2462	2361	2445	2281	2012	2059	2114	2249	2332	2259
Manufacturing	1721	1713	1799	1834	1697	1514	1225	1055	1000	1008	997	974
Wholesale and retail trade	1005	998	939	907	926	849	846	847	844	899	924	910
Construction	482	484	558	567	579	584	554	545	544	600	621	556
Recreation, personal and other services	432	420	415	443	377	401	408	410	373	373	425	347
Transport and storage	475	443	491	455	463	448	404	408	370	401	422	416
Finance, property and business services	272	342	302	320	330	306	288	273	318	288	336	294
Public administration and defence	209	226	182	209	182	191	187	193	203	205	181	219
Agriculture, forestry, fishing and hunting	361	380	309	329	364	288	261	226	239	248	261	217
Mining	67	65	91	72	76	102	71	76	85	113	93	104
Electricity, gas and water	19	20	20	19	19	18	14	18	23	21	21	22
Communication	5	12	9	19	6	3	5	1	4	6	4	6
Total	7414	7575	7577	7535	7464	6985	6275	6111	6117	6411	6617	6324

By expressing the numbers in Table 8.10 as a percentage of the corresponding numbers in Table 8.2 (estimated number of workers) we can obtain the risks of a claim involving 11 or more days lost for each division in each financial year and these are shown in Table 8.11. Note that there are considerable differences in risk between industries and that risks within each industry are generally trending downwards over time.

Table 8.11
Number of claims made involving 11 or more days lost per 100 employees by division and financial year

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	1.62	1.61	1.59	1.46	1.47	1.33	1.14	1.17	1.17	1.20	1.21	1.18
Manufacturing	1.89	1.77	1.88	1.93	1.83	1.69	1.38	1.31	1.32	1.39	1.45	1.45
Wholesale and retail trade	1.17	1.13	1.04	0.99	1.01	0.93	0.91	0.93	0.92	0.99	1.03	1.04
Construction	1.91	1.75	1.83	1.81	1.79	1.66	1.47	1.47	1.41	1.51	1.59	1.46
Recreation, personal and other services	1.58	1.50	1.47	1.56	1.30	1.34	1.33	1.43	1.32	1.32	1.54	1.27
Transport and storage	2.41	2.20	2.37	2.12	2.12	2.01	1.70	1.84	1.65	1.75	1.83	1.75
Finance, property and business services	0.42	0.51	0.45	0.46	0.45	0.40	0.37	0.35	0.42	0.36	0.43	0.39
Public administration and defence	1.25	1.29	0.98	1.12	0.96	0.99	0.97	0.97	0.96	0.89	0.74	0.86
Agriculture, forestry, fishing and hunting	2.54	2.60	2.17	2.38	2.69	2.23	2.11	2.00	2.19	2.23	2.36	2.03
Mining	0.92	0.82	1.08	0.79	0.74	0.84	0.49	0.49	0.53	0.65	0.43	0.47
Electricity, gas and water	0.28	0.29	0.28	0.25	0.24	0.21	0.16	0.20	0.24	0.21	0.21	0.24
Communication	0.29	0.55	0.44	0.91	0.75	0.30	0.44	0.09	0.36	0.51	0.34	0.49
All divisions	1.46	1.43	1.41	1.37	1.34	1.22	1.07	1.07	1.07	1.10	1.13	1.09

By expressing the numbers in Table 8.11 as a percentage of the 2001-02 value for each division, the relative change in risk can be directly observed for each division as shown in Table 8.12. There are considerable differences in the change of risk over time between divisions.

Table 8.12
Change in percentage of employees making a claim involving 11 or more days lost by division and financial year relative to 2001-02

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	100.00	99.82	98.18	90.61	91.02	82.40	70.81	72.38	72.17	74.12	74.92	73.11
Manufacturing	100.00	93.54	99.51	102.19	96.84	89.39	73.38	69.52	69.85	73.65	76.64	76.69
Wholesale and retail trade	100.00	96.19	88.98	84.54	86.09	78.84	77.38	79.67	78.75	84.51	88.00	88.81
Construction	100.00	91.56	95.73	94.69	93.58	86.60	76.63	76.74	73.50	78.80	83.36	76.26
Recreation, personal and other services	100.00	94.92	93.00	98.21	82.17	84.56	83.95	90.47	83.20	83.61	97.40	80.27
Transport and storage	100.00	91.18	98.52	88.16	88.04	83.46	70.73	76.37	68.51	72.46	75.91	72.55
Finance, property and business services	100.00	121.22	106.91	109.52	109.03	95.56	88.00	84.43	99.79	87.06	102.66	94.35
Public administration and defence	100.00	103.12	78.71	89.79	77.06	79.15	77.27	77.74	76.82	71.60	59.03	68.82
Agriculture, forestry, fishing and hunting	100.00	102.31	85.49	93.49	105.61	87.62	82.90	78.51	86.12	87.67	92.78	79.99
Mining	100.00	88.75	116.68	85.87	80.25	91.13	52.64	53.13	58.02	70.33	46.61	51.23
Electricity, gas and water	100.00	102.83	98.32	87.45	85.35	75.51	57.19	70.48	85.67	75.70	73.26	83.54
Communication	100.00	191.89	153.50	315.97	258.42	102.66	153.12	30.10	125.44	176.01	118.21	170.70
All divisions	100.00	97.57	96.30	93.68	91.55	83.72	73.48	73.44	73.07	75.16	77.05	74.81

In order to isolate the expected effect of changes in the proportion of the population in different divisions over time, the actual number of claims involving 11 or more days lost for each division in 2001-02 is multiplied by the corresponding value in Table 8.3 (proportional makeup of SA workforce) and divided by the corresponding 2001-02 value in Table 8.3. The aim of this is to show the effect that movement between divisions would have on expected numbers if there was no change in the total working population and no change in risk within the divisions. The results of this are shown in Table 8.13. Overall just the change in division makeup would be expected to lead to about a 2.4 per cent reduction in claims over the period considered.

Table 8.13
Predicted numbers of claims involving 11 or more days lost with no change to population or risk from 2001-02

Industry division	Financial year											
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
Community services	2,366	2,365	2,363	2,402	2,443	2,460	2,467	2,534	2,594	2,637	2,687	2,710
Manufacturing	1,721	1,749	1,704	1,654	1,593	1,505	1,449	1,352	1,268	1,189	1,123	1,114
Wholesale and retail trade	1,005	991	994	989	978	957	949	947	949	925	906	899
Construction	482	505	549	552	563	599	628	633	655	662	643	639
Recreation, personal and other services	432	423	420	416	417	421	422	404	397	388	377	379
Transport and storage	475	464	470	476	478	477	496	476	478	481	480	503
Finance, property and business services	272	269	266	269	275	285	284	288	282	288	283	273
Public administration and defence	209	209	218	215	215	214	210	221	234	249	265	279
Agriculture, forestry, fishing and hunting	361	355	341	324	313	292	273	256	246	246	243	238
Mining	67	70	73	77	86	99	117	127	130	140	172	178
Electricity, gas and water	19	19	19	20	20	21	21	23	24	24	25	23
Communication	5	6	6	6	2	3	3	3	3	3	3	3
Total	7,414	7,424	7,423	7,399	7,384	7,334	7,320	7,265	7,260	7,231	7,206	7,238
Percentage relative to 2001-02 total	100.00	100.13	100.12	99.80	99.60	98.91	98.73	97.99	97.92	97.53	97.20	97.63

The actual number of 11 or more day claims, the population effect from Table 8.2 and the division change effect from Table 8.13 are shown in Table 8.14. Also shown is the risk change effect calculated as the percentage that needs to be applied after applying the population and division change effects to give the actual number of claims in a given year based on the 2001/2002 base year (eg for 2012/2013: $7,414 * 1.1403 * 0.9763 * 0.7662 = 6,324$).

Table 8.14
Number of claims and individual effects by financial year

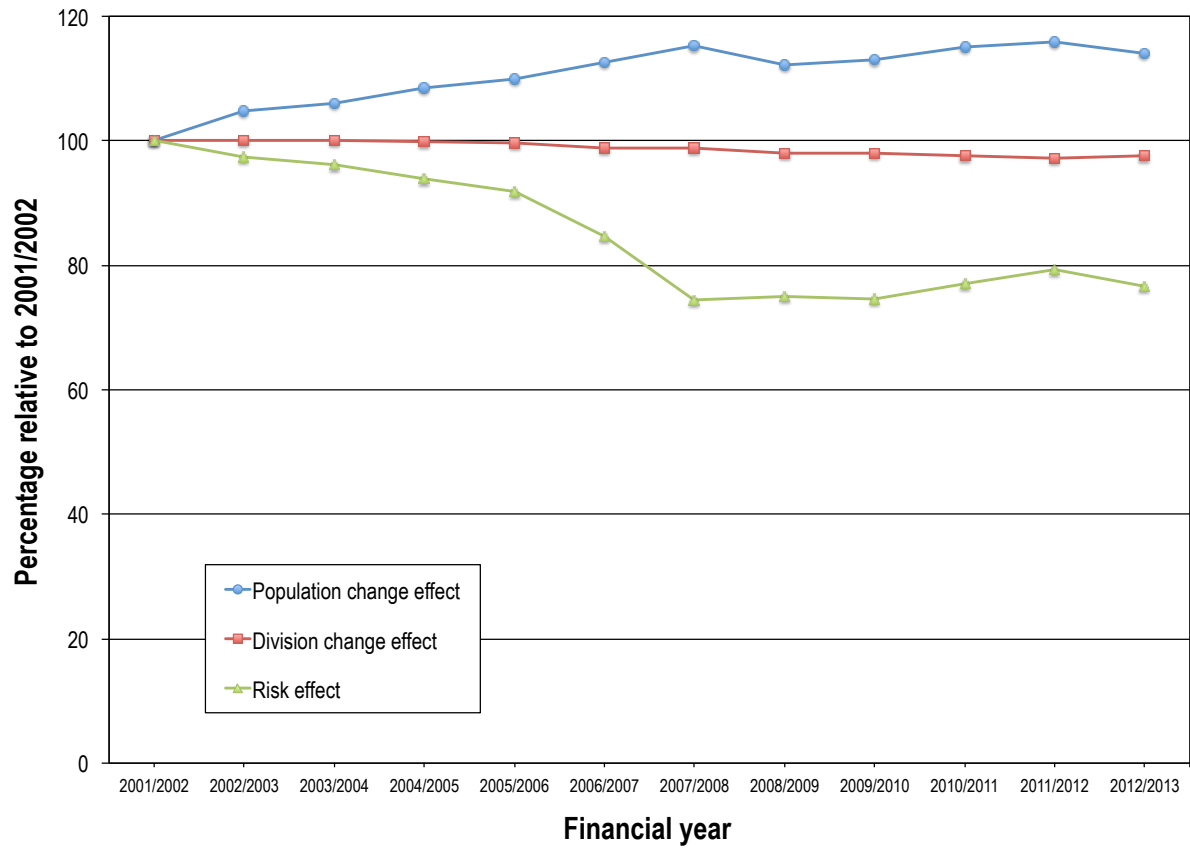
Financial year	Actual claims	Population change effect	Division change effect	Risk change effect	Combined effect
2001/2002	7,414	100.00	100.00	100.00	100.00
2002/2003	7,575	104.71	100.13	97.44	102.17
2003/2004	7,577	106.12	100.12	96.18	102.20
2004/2005	7,535	108.49	99.80	93.86	101.63
2005/2006	7,464	109.97	99.60	91.92	100.67
2006/2007	6,985	112.54	98.91	84.63	94.21
2007/2008	6,275	115.18	98.73	74.43	84.64
2008/2009	6,111	112.24	97.99	74.94	82.43
2009/2010	6,117	112.92	97.92	74.62	82.51
2010/2011	6,411	115.05	97.53	77.06	86.47
2011/2012	6,617	115.83	97.20	79.27	89.25
2012/2013	6,324	114.03	97.63	76.62	85.30

The term risk as used here captures changes not due to changes in population or division changes. This includes changes in the underlying risk of making a claim as well as changes in reporting and processing of claims. It is not possible to separate out these factors directly using the claim data. Figure 8.2 graphically shows the effects over time.

Fitting an exponential curve to the risk effect trend line gives a 2.835% reduction in risk each year. However, the trend is clearly not exponential in nature. If the 2006/2007 to 2010/2011 figures are removed from consideration, there is a very good fit for an exponential curve with a 2.376% reduction each year. If recent years only are considered then it would appear that risk is remaining more or less constant.

Figure 8.2

Independent effects of population change, division change and risk for claims with 11 or more days lost



9 Industry classification

The Australian and New Zealand Standard Industrial Classification (ANZSIC) is the standard classification used in Australia and New Zealand for the collection, compilation and publication of statistics by industry. The South Australian WorkCover Industrial Classification (SAWIC) used by WorkCover Corporation of South Australia is based on the ANZSIC with finer classifications that extend the ANZSIC scheme. The individual classes describe the level of industry activity considered economically significant and important in terms of user interest.

There were 486 SAWIC classifications with at least one claim over the period considered in this study. However, over one third of the claims that are made are in the top 15 classifications. These classifications are shown in Table 9.1. Full breakdowns of employees and claims by financial year and these SAWIC classifications are given in Appendix C.

Table 9.1
South Australian WorkCover Industrial Classification and number of claims from 2001/2002 - 2012/2013

SA WorkCover Industrial Classification	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
Hospitals (except psychiatric hospitals)	12,782	4,618	17,400
Personal Care Services	11,588	5,669	17,257
Employment Services Category 1	12,830	3,605	16,435
Supermarket and Grocery Stores	10,954	1,830	12,784
Local Government Administration	8,371	1,947	10,318
Road Freight Transport	5,812	3,077	8,889
Motor Vehicle Manufacturing	6,889	1,470	8,359
Secondary Education	5,323	1,485	6,808
Primary Education	4,962	1,592	6,554
Alcohol and Vinegar Manufacturing	4,855	825	5,680
Livestock Processing	4,169	1,438	5,607
Police	4,220	1,217	5,437
Pubs, Taverns and Bars	3,649	1,335	4,984
Employment Services Category 2	3,777	1,033	4,810
Automotive Component Manufacturing	3,521	933	4,454
All Other Classifications	184,994	50,507	235,501

The finer classification level (compared to industry division) allows more insight into particular kinds of work areas. Of note from Appendix C are the following:

- Hospitals have shown a 40% growth in employees while maintaining a relatively stable number of claims.
- Personal care services have shown a 65% growth in employees while maintaining a relatively stable number of claims.
- Supermarkets and grocery stores have maintained a very stable number of employees while there has been a large drop in the number of claims.
- Motor vehicle manufacturing and automotive component manufacturing have seen a massive reduction in employees that is roughly associated with a massive reduction in claims.
- Police have shown a 50% increase in employees and large reductions in claims.
- Pubs, tavern and bars have had a relatively stable number of employees and claim numbers.

Clearly there are large differences in the different classifications of employment both in number of people employed and changes in claim rates. This makes any interpretation of overall trends extremely difficult.

By conducting the same analysis for division change used in Section 8 but for individual SAWIC classifications instead of division, the change in employment makeup effect can be calculated using a finer grained classification system. This allows for movements between different risk areas within divisions but does suffer from large proportional variations for groups where the number of claims is small in a given year and has problems where new industries are created after 2001/2002 and where industries are reclassified. The results are presented in Table 9.2.

Table 9.2
 Expected changes in claim numbers due to changes in workforce classification changes
 relative to 2001/2002 industry makeup and claim rate

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	All claims
2001/2002	100.00	100.00	100.00
2002/2003	100.91	100.98	100.92
2003/2004	100.40	100.61	100.44
2004/2005	99.89	100.51	100.01
2005/2006	99.22	99.94	99.36
2006/2007	97.94	98.97	98.14
2007/2008	97.18	98.73	97.48
2008/2009	94.98	97.41	95.45
2009/2010	94.48	97.10	94.98
2010/2011	93.63	96.45	94.17
2011/2012	92.81	95.65	93.36
2012/2013	93.03	95.99	93.59

This method gives slightly greater reductions than the division change reductions in Section 8 but again the effect is small and appears to be levelling out and since the biases in this method are likely to overestimate the effects of movement between classifications, the industry division calculations in Section 8 are probably sufficient for a model.

9.1 Changes from expected claims by industry classification

In order to explore the long term changes in claims by industry classification the following method was used for to produce the results in Table 9.3 for claims of 0-10 days lost and Table 9.4 for claims of 11 or more days lost:

- The number of claims for each industry classification in 2001/2002 was counted
- The number of claims for each industry classification in 2012/2013 was counted
- A population factor was calculated for each industry classification by dividing the number of workers in the particular classification in 2012/2013 by the number in 2001/2002
- The number of claims for each industry classification in 2001/2002 was then multiplied by the population factor for that industry classification in order to get the expected number of claims in 2012/2013
- The expected number of claims was then subtracted from the actual number of claims for each industry classification to get the actual change from the expected number of claims in 2012/2013
- This change was then expressed as a percentage of the expected number of claims
- This percentage represents the change in claim numbers taking into account changes in the number of workers
- The top 60 classifications in terms of expected claims are presented sorted by the percentage change along with an all other classifications category

For claims involving 0-10 days of lost time (Table 9.3) all of the major industry classifications had fewer actual claims than expected claims. While there was some variation in the size of the reduction for different classifications it is clear that the general large reduction in claims involving 0-10 days of lost time is the result of a very broad reduction across all industry classifications.

For claims involving 11 or more days of lost time (Table 9.4) a great majority of the major industry classifications had fewer actual claims than expected claims. Given the much smaller numbers involved, the large number of classifications examined and the smaller overall effect, random variation would be expected to produce a few increases even if the underlying reduction was consistent across classifications. The data is therefore consistent with a very broad reduction of serious claims across industry classifications.

Table 9.3
Changes in actual from expected claims involving 0-10 days lost by industry classification

Industry classification	Actual claims in 2001/2002	Actual claims in 2012/2013	Expected claims in 2012/2013	Change from expected 2012/2013	% change from expected 2012/2013
Ship Building	24	29	197	-168	-85.24
Community Health Centres (Paramedical)	150	44	211	-167	-79.18
Police	524	179	772	-593	-76.81
Plant Hire or Leasing	103	45	187	-142	-75.89
Rail Transport	168	61	231	-170	-73.61
Correctional and Detention Centres	201	56	194	-138	-71.18
Construction Services	92	56	178	-122	-68.55
Security and Investigative Services (Except Police)	149	50	156	-106	-68.04
State Government Administration	116	78	238	-160	-67.18
Smash Repairing (incl towing services)	178	54	164	-110	-67.02
Salvage and Recycling (incl Paper)	69	58	174	-116	-66.65
Air Conditioning and Heating Services	175	72	214	-142	-66.35
Higher Education	163	88	256	-168	-65.62
Alcohol and Vinegar Manufacturing (including blending)	586	204	588	-384	-65.31
Department Stores	358	106	291	-185	-63.52
Psychiatric Hospitals	100	70	188	-118	-62.72
Domestic Hardware and Houseware Retailing	161	80	213	-133	-62.41
Short Distance Bus Transport (including tramway)	151	55	143	-88	-61.48
Supermarket and Grocery Stores	1,355	520	1,346	-826	-61.37
Ambulance Services	194	152	378	-226	-59.74
Copper Ore Mining	58	86	209	-123	-58.79
New Motor Vehicle Dealing (passenger / light commercial)	335	124	299	-175	-58.55
Wooden Structural Component Manufacturing	192	70	166	-96	-57.75
Sheet Metal Product Manufacturing	306	115	272	-157	-57.72
Machinery and Equipment Wholesaling	206	116	274	-158	-57.63
Automotive Component Manufacturing	409	95	211	-116	-55.08
Road Freight Transport	590	282	627	-345	-55.04
Structural Steel Fabricating	322	208	458	-250	-54.56
Electrical Services	211	133	288	-155	-53.78
Technical Services (including consultant engineering)	97	79	170	-91	-53.43
Bread and Biscuit Manufacturing	201	66	138	-72	-52.02
Non-Building Construction	303	280	579	-299	-51.61
Hospitals (except psychiatric hospitals)	1,230	847	1,744	-897	-51.44
Electricity Supply	114	82	168	-86	-51.23
Non-Residential Building Construction	166	156	319	-163	-51.17
Site Preparation Services	189	125	255	-130	-50.96
Residential Care Services	171	124	251	-127	-50.61
Building Supplies Wholesaling	154	82	166	-84	-50.54
Motor Vehicle Body Manufacturing	219	98	197	-99	-50.22
Cafes and Restaurants	308	185	362	-177	-48.88
Local Government Administration	1,002	584	1,135	-551	-48.57
Employment Services Category 2	376	219	419	-200	-47.73
Personal Care Services	1,039	902	1,707	-805	-47.16
Fish and Take Away Food Retailing	246	160	300	-140	-46.68
Log Sawmilling	177	80	147	-67	-45.58
Plastic Products Manufacturing	349	125	228	-103	-45.23
Livestock Processing	661	363	662	-299	-45.18
Cleaning Services	170	100	182	-82	-44.90
Employment Services Category 1	1,505	702	1,218	-516	-42.38
Secondary Education	540	357	610	-253	-41.51
Plumbing Services	108	110	184	-74	-40.28
Primary Education	442	300	497	-197	-39.63
Industrial Machinery and Equipment Manufacturing	173	133	220	-87	-39.45
Accommodation	206	105	172	-67	-39.01
Automotive Repair and Services	214	145	224	-79	-35.32
Fire Brigade Services	184	151	227	-76	-33.55
Welfare and Charitable Services	175	230	325	-95	-29.16
Child Care Services	88	141	167	-26	-15.37
Motor Vehicle Manufacturing	877	231	258	-27	-10.54
Pubs, Taverns and Bars	334	291	324	-33	-10.07
All other classifications	11,548	5,742	10,420	-4,678	-44.89
Total	31,212	16,581	33,095	-16,514	-49.90

Table 9.4
Changes in actual from expected claims involving 11 or more days lost by industry classification

Industry classification	Actual claims in 2001/2002	Actual claims in 2012/2013	Expected claims in 2012/2013	Change from expected 2012/2013	% change from expected 2012/2013
Ambulance Services	98	34	191	-157	-82.17
Rail Transport	44	11	61	-50	-81.83
Other Mining Services	24	22	96	-74	-77.20
Oil and Gas Extraction	18	8	33	-25	-76.06
Vegetable Growing	40	15	52	-37	-71.33
Correctional and Detention Centres	125	39	121	-82	-67.72
Higher Education	29	15	46	-31	-67.07
Poultry Processing	27	18	46	-28	-61.08
Concreting Services	38	26	57	-31	-54.50
Bread and Biscuit Manufacturing	50	16	34	-18	-53.25
Sport and Recreation	24	17	35	-18	-51.66
Log Sawmilling	43	19	36	-17	-46.80
Department Stores	71	31	58	-27	-46.21
Supermarket and Grocery Stores	245	131	243	-112	-46.18
Short Distance Bus Transport (including tramway)	55	30	52	-22	-42.31
Non-Building Construction	73	81	139	-58	-41.90
Police	118	101	174	-73	-41.89
Plumbing Services	35	35	60	-25	-41.37
Community Health Centres (Paramedical)	29	24	41	-17	-41.26
Hospitals (except psychiatric hospitals)	425	361	603	-242	-40.10
State Government Administration	30	37	61	-24	-39.80
Meat Processing (except livestock processing)	37	24	39	-15	-38.46
Concrete Products Manufacturing	34	19	30	-11	-37.58
Psychiatric Hospitals	40	48	75	-27	-36.09
Alcohol and Vinegar Manufacturing (including blending)	63	41	63	-22	-35.15
Livestock Processing	149	97	149	-52	-35.02
Non-Residential Building Construction	39	49	75	-26	-34.71
Employment Services Category 1	353	192	286	-94	-32.81
Plastic Products Manufacturing	54	24	35	-11	-32.04
Road and Bridge Construction (or General Repair)	42	33	48	-15	-30.98
Cleaning Services	89	69	95	-26	-27.39
Personal Care Services	417	505	685	-180	-26.29
Fruit and Vegetable Wholesaling	38	23	31	-8	-25.94
Sheet Metal Product Manufacturing	37	25	33	-8	-23.99
Primary Education	164	144	184	-40	-21.90
Fire Brigade Services	36	35	44	-9	-21.27
Cafes and Restaurants	81	76	95	-19	-20.15
Pubs, Taverns and Bars	108	90	105	-15	-13.98
Secondary Education	121	118	137	-19	-13.73
Local Government Administration	174	177	197	-20	-10.23
Automotive Repair and Services	34	33	36	-3	-7.34
Wooden Structural Component	42	34	36	-2	-6.18
Construction Services	22	40	43	-3	-6.04
Security and Investigative Services (Except Police)	42	42	44	-2	-4.75
Accommodation	59	47	49	-2	-4.68
Employment Services Category 2	74	79	82	-3	-4.20
Fish and Take Away Food Retailing	42	50	51	-1	-2.41
Automotive Component Manufacturing	106	55	55	0	0.35
House Construction	39	56	56	0	0.60
Structural Steel Fabrication	39	56	55	1	1.00
Site Preparation Services	45	62	61	1	2.17
Motor Vehicle Manufacturing	172	52	51	1	2.68
Road Freight Transport	254	283	270	13	4.80
Industrial Machinery and Equipment Manufacturing	25	34	32	2	7.11
New Motor Vehicle Dealing (passenger / light commercial)	43	44	38	6	14.59
Electrical Services	26	41	35	6	15.63
Building Supplies Wholesaling	36	45	39	6	16.12
Residential Care Services	37	69	54	15	27.03
Welfare and Charitable Services	59	144	109	35	31.56
Child Care Services	21	54	40	14	35.83
All other classifications	2,491	2,160	2,231	-71	-3.18
Total	7,425	6,340	8,115	-1,775	-21.87

10 Worker characteristics

While the personal characteristics of workers and the trends in their claims over time can be instructive it is complicated since there are no direct measures of the number of people with different characteristics that are employed in South Australia or which areas they are employed in and how these factors are changing over time.

So for example, males make more claims than females. However, there are more males in the workforce, they tend to work more hours and they tend to work in more dangerous jobs so they would be expected to have higher claim rates. If these factors remained constant the trends could be compared but these factors are also likely to change over time so some care needs to be taken in interpreting the following trends.

10.1 Sex

The number of claims by financial year is shown for males in Table 10.1 and Figure 10.1 and for females in Table 10.2 and Figure 10.2.

While the overall trends are roughly similar, males show greater reductions in the number of serious claims over time with females showing almost no long term change in the number of claims with 11 or more days lost. Both sexes exhibit the steep decline in serious claims between 2005/2006 and 2007/2008.

10.2 Age

The number of claims by financial year is shown in Tables 10.3-10.6 and the changes over time are shown in Figures 10.3-10.6 for claimant age groups of 14-24, 25-39, 40-49 and 50+.

The younger age groups tended to show greater reductions in claim numbers over time with the 50+ group showing an increase in claims with 11 or more days lost. The steep decline in serious claims between 2005/2006 and 2007/2008 appeared in all age groups except the 50+ group where the steep decline was between 2006/2007 and 2007/2008.

Table 10.1
Number of claims by financial year by claim severity for male claimants

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	22,497	4,730	27,227
2002/2003	21,447	4,732	26,179
2003/2004	21,213	4,814	26,027
2004/2005	20,450	4,731	25,181
2005/2006	18,464	4,668	23,132
2006/2007	17,328	4,487	21,815
2007/2008	16,226	3,918	20,144
2008/2009	14,108	3,720	17,828
2009/2010	13,245	3,585	16,830
2010/2011	13,298	3,845	17,143
2011/2012	12,471	3,926	16,397
2012/2013	11,053	3,830	14,883

Figure 10.1
Changes in the number of claims by financial year for male claimants

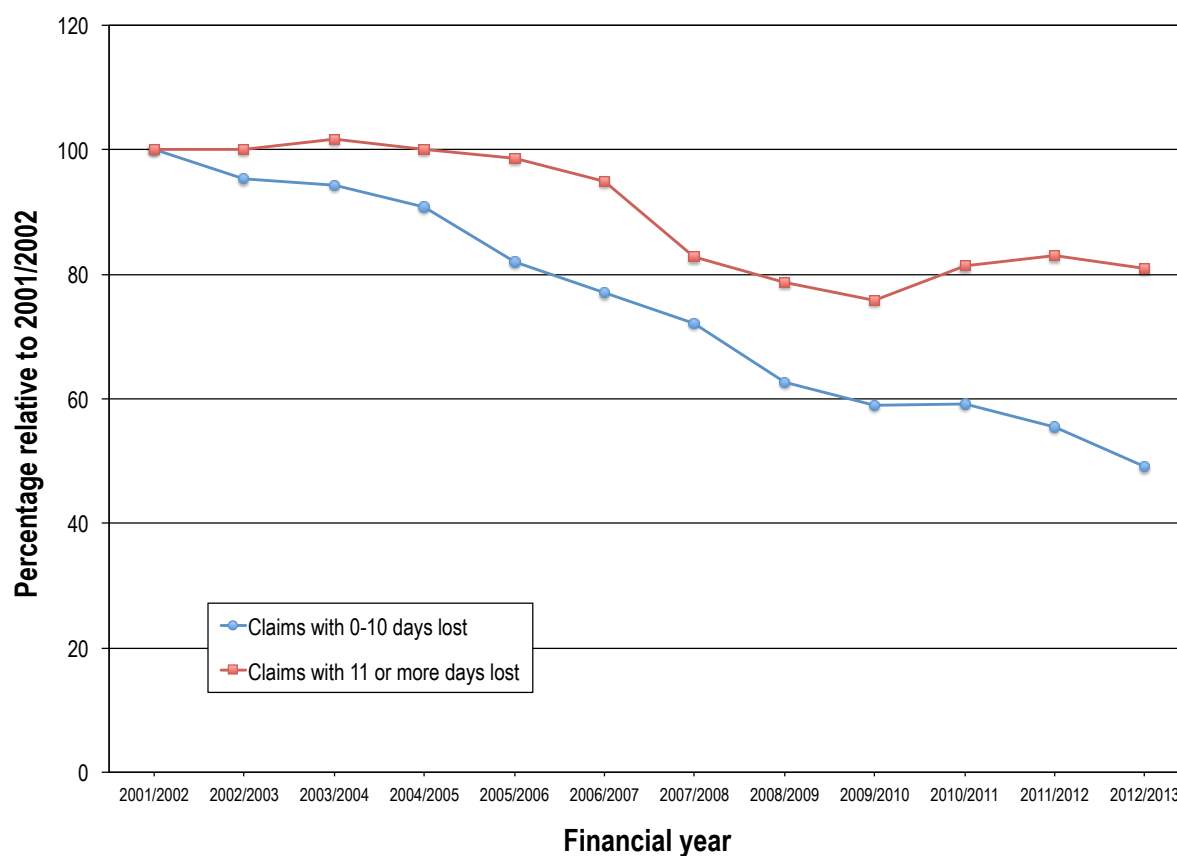


Table 10.2
 Number of claims by financial year by claim severity for female claimants

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	8,715	2,695	11,410
2002/2003	8,400	2,847	11,247
2003/2004	8,432	2,773	11,205
2004/2005	8,366	2,814	11,180
2005/2006	7,759	2,809	10,568
2006/2007	7,406	2,505	9,911
2007/2008	6,974	2,366	9,340
2008/2009	6,566	2,402	8,968
2009/2010	6,404	2,553	8,957
2010/2011	6,296	2,598	8,894
2011/2012	6,029	2,720	8,749
2012/2013	5,527	2,510	8,037

Figure 10.2
 Changes in the number of claims by financial year for female claimants

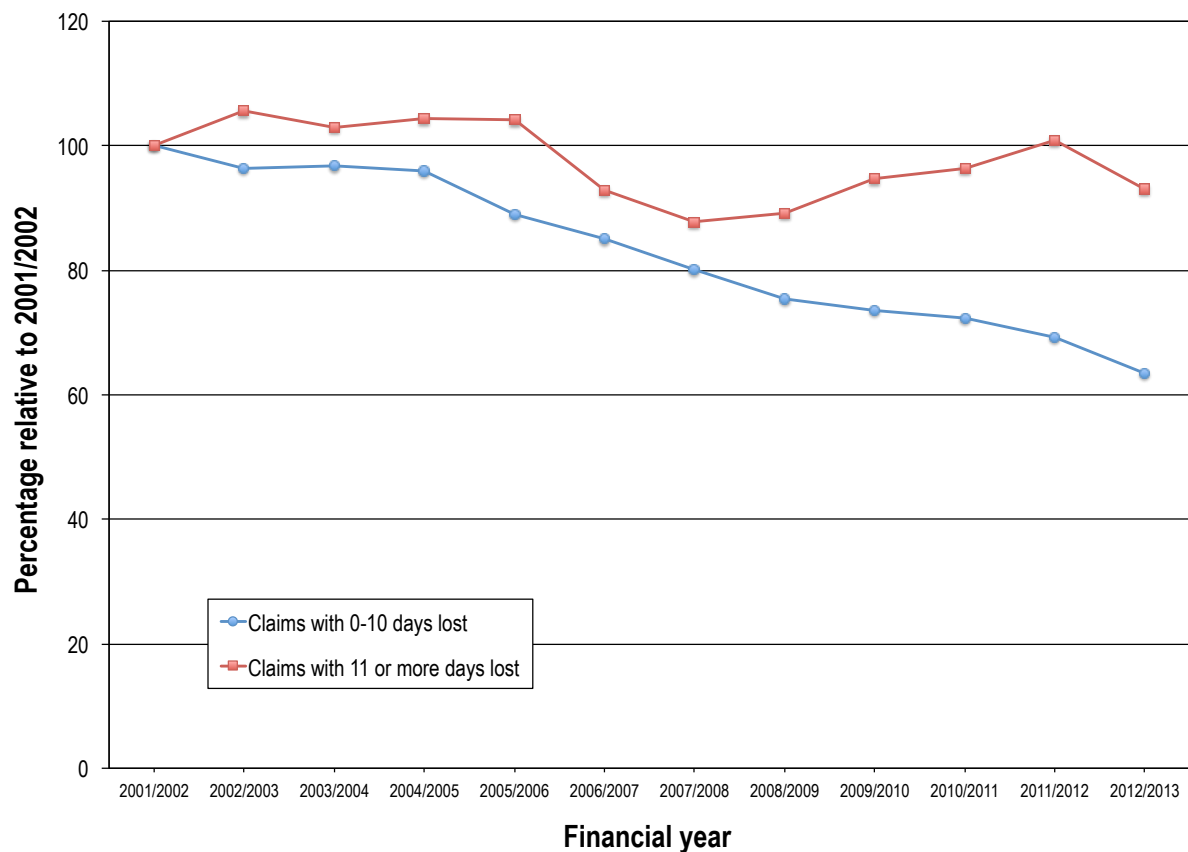


Table 10.3
Number of claims by financial year by claim severity for claimants aged 14-24

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	6,041	873	6,914
2002/2003	5,642	846	6,488
2003/2004	5,771	946	6,717
2004/2005	5,562	880	6,442
2005/2006	4,914	866	5,780
2006/2007	4,619	806	5,425
2007/2008	4,446	698	5,144
2008/2009	3,948	647	4,595
2009/2010	3,690	594	4,284
2010/2011	3,554	636	4,190
2011/2012	3,255	666	3,921
2012/2013	2,703	619	3,322

Figure 10.3
Changes in the number of claims by financial year for claimants aged 14-24

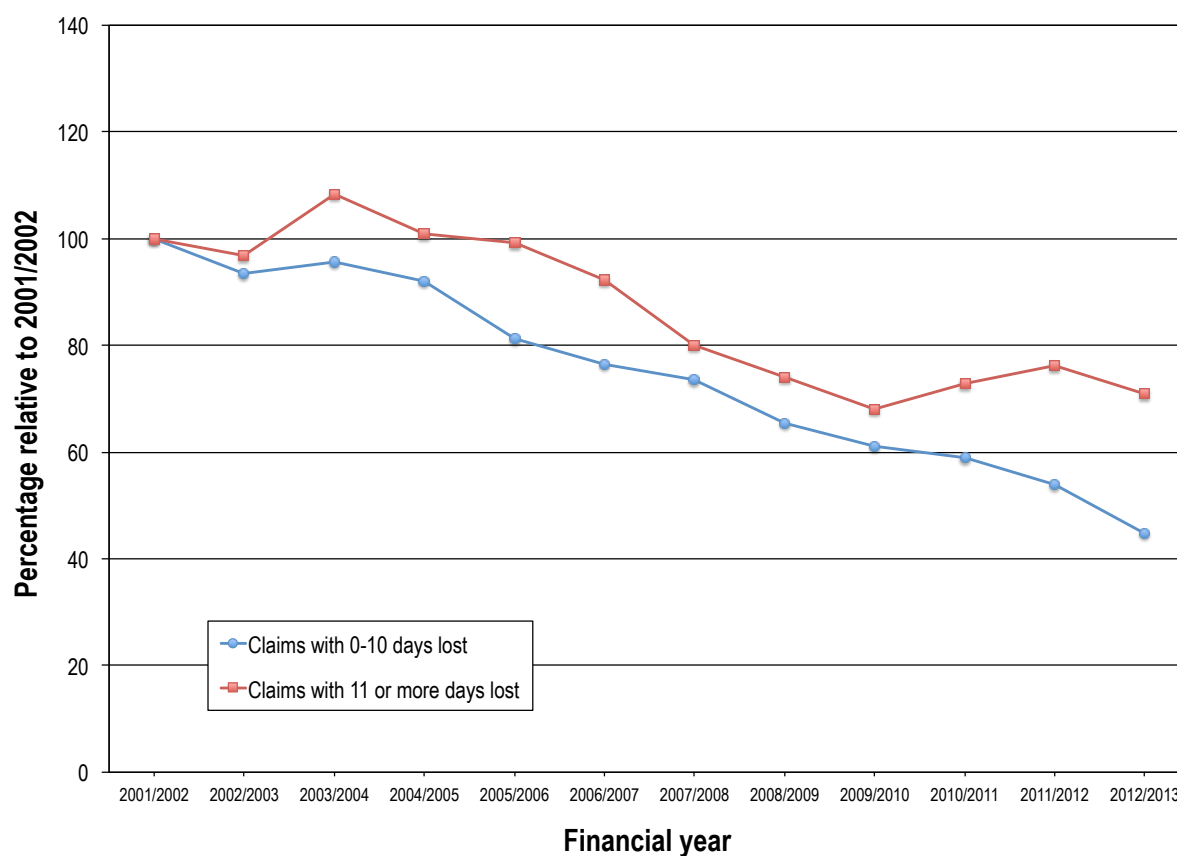


Table 10.4
 Number of claims by financial year by claim severity for claimants aged 25-39

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	12,200	2,650	14,850
2002/2003	11,326	2,645	13,971
2003/2004	10,955	2,591	13,546
2004/2005	10,129	2,511	12,640
2005/2006	9,055	2,390	11,445
2006/2007	8,179	2,163	10,342
2007/2008	7,557	1,886	9,443
2008/2009	6,571	1,806	8,377
2009/2010	6,126	1,712	7,838
2010/2011	6,150	1,776	7,926
2011/2012	5,696	1,836	7,532
2012/2013	5,048	1,739	6,787

Figure 10.4
 Changes in the number of claims by financial year for claimants aged 25-39

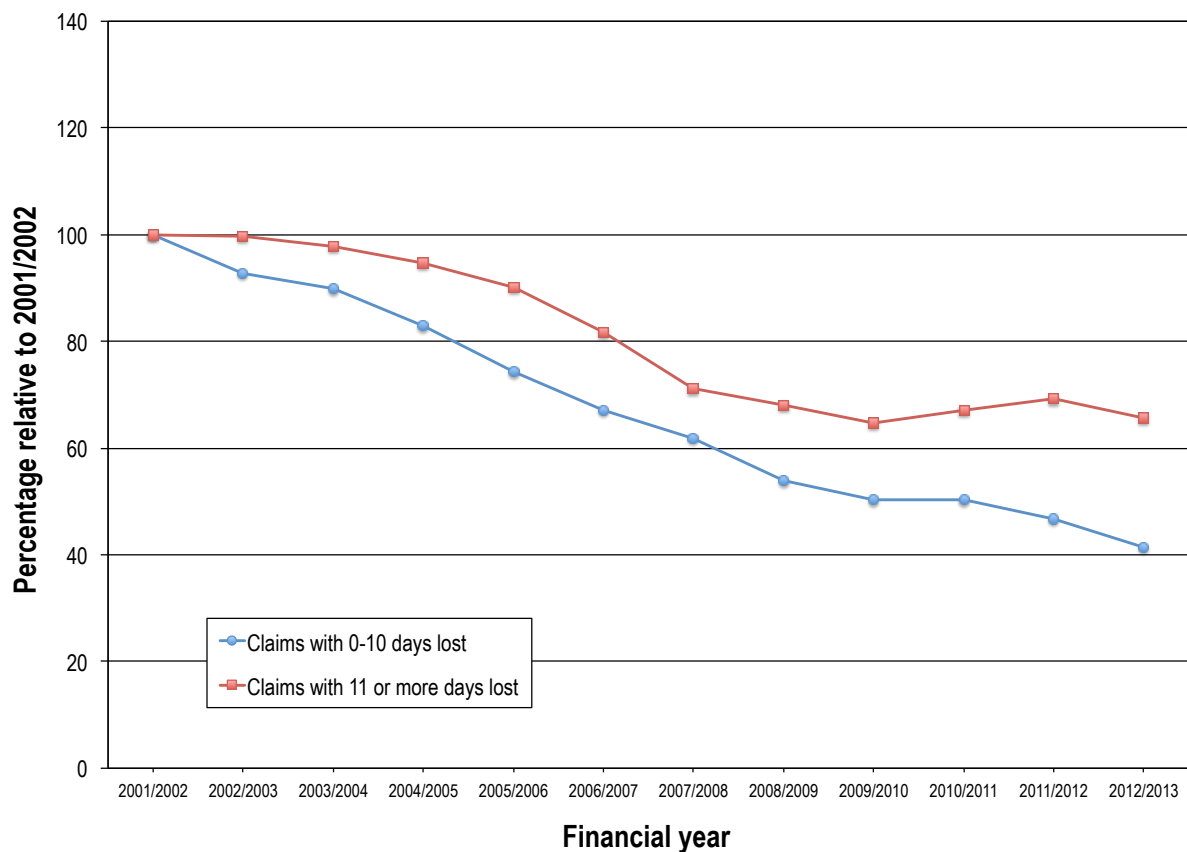


Table 10.5
Number of claims by financial year by claim severity for claimants aged 40-49

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	7,633	2,284	9,917
2002/2003	7,489	2,327	9,816
2003/2004	7,335	2,214	9,549
2004/2005	7,192	2,273	9,465
2005/2006	6,564	2,269	8,833
2006/2007	6,270	2,052	8,322
2007/2008	5,810	1,888	7,698
2008/2009	5,028	1,790	6,818
2009/2010	4,695	1,795	6,490
2010/2011	4,686	1,873	6,559
2011/2012	4,564	1,901	6,465
2012/2013	4,052	1,825	5,877

Figure 10.5
Changes in the number of claims by financial year for claimants aged 40-49

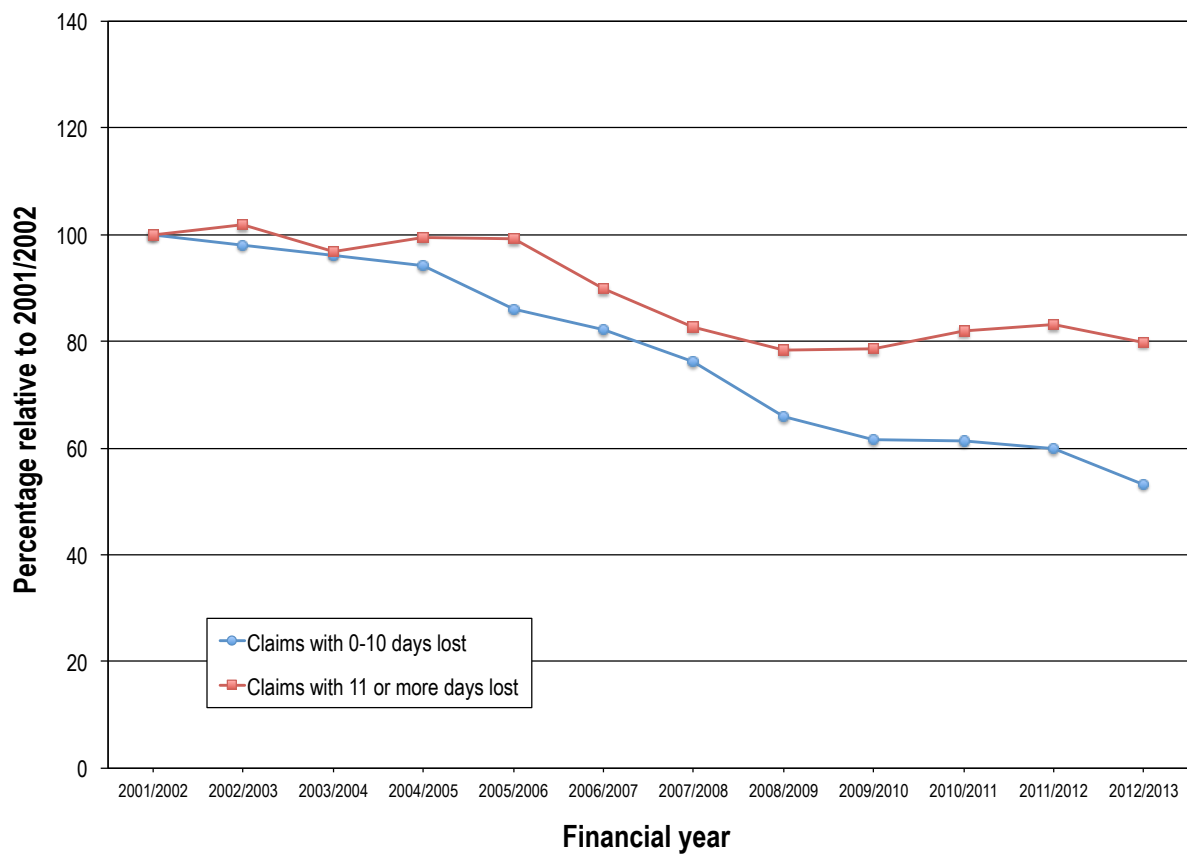
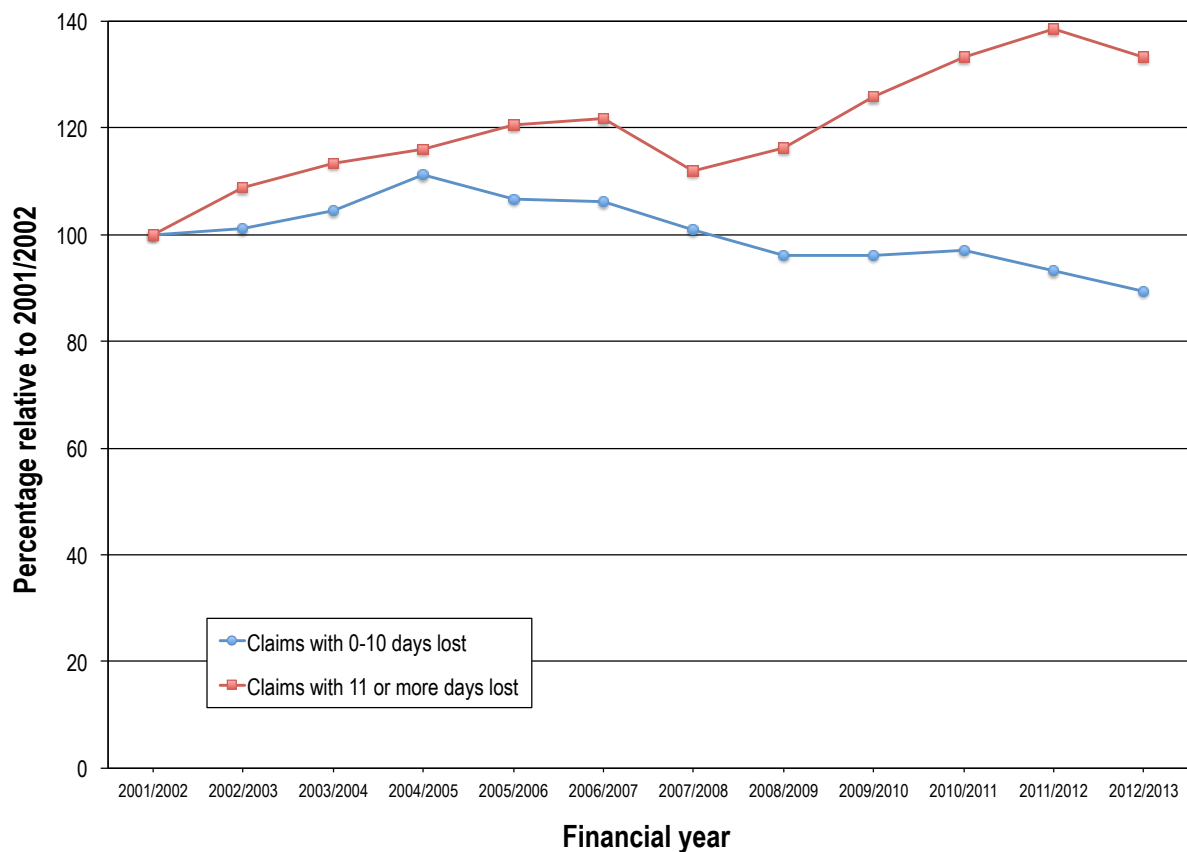


Table 10.6
Number of claims by financial year by claim severity for claimants aged 50+

Financial year	Claims with 0-10 days lost	Claims with 11 or more days lost	Total number of claims
2001/2002	5,334	1,618	6,952
2002/2003	5,390	1,761	7,151
2003/2004	5,579	1,836	7,415
2004/2005	5,928	1,879	7,807
2005/2006	5,688	1,952	7,640
2006/2007	5,666	1,971	7,637
2007/2008	5,386	1,812	7,198
2008/2009	5,130	1,880	7,010
2009/2010	5,133	2,036	7,169
2010/2011	5,183	2,158	7,341
2011/2012	4,973	2,242	7,215
2012/2013	4,767	2,157	6,924

Figure 10.6
Changes in the number of claims by financial year for claimants aged 50+



11 Mechanism of injury

For each claim that is made, a mechanism of injury is coded and is defined as the overall action, exposure or event that best describes the circumstances that resulted in the injury or disease. This coding is part of a national system that codes aspects of an incident. Version 2 was implemented before this study in 2000/2001. Version 2.1 was implemented from 1 July 2002 and Version 3 was implemented from 1 July 2005. These changes appear to have had only small effects on the mechanism of injury coding although some mechanisms do show distinct changes in counts between 2004/2005 and 2005/2006.

The mechanisms of injury that were in the top 10 most frequent for claims with either 0-10 days lost or 11 or more days lost are shown in Table 11.1. Full breakdowns for each of these categories are given in Appendix D (note that these mechanisms can come from any worker in any field so there are no specific number of employee estimates).

Table 11.1
Mechanism of injury and number of claims from 2001/2002 - 2012/2013

Mechanism of injury	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
Muscular stress while handling objects	44,791	17,528	62,319
Muscular stress lifting, carrying, or putting down objects	34,920	13,239	48,159
Falls on the same level	35,521	12,208	47,729
Being hit by moving objects	27,109	2,294	29,403
Hitting moving objects	24,878	1,812	26,690
Hitting stationary objects	18,122	1,757	19,879
Muscular stress with no objects being handled	14,634	5,182	19,816
Being hit by falling objects	11,977	2,197	14,174
Repetitive movement, low muscle loading	8,649	4,121	12,770
Falls from a height	6,493	3,572	10,065
Single contact with chemical or substance	6,525	460	6,985
Work pressure	1,571	3,395	4,966
Harassment	695	2,023	2,718
All other categories	52,811	12,793	65,604

Of note from Appendix D are the following:

- There is a general decline in 0-10 days lost claims for most mechanisms
- The decline in 0-10 days lost claims is generally greater than for 11+ days lost claims
- General increases in 11+ days lost claim were seen for “Falls on the same level”, “Being hit by moving objects”, “Muscular stress with no objects being handled” and “Harassment” which showed a very large increase in the last four years

All mechanisms of injury averaging at least 20 claims involving 0-10 days lost per year are shown in Table 11.2 along with the remaining categories grouped together into “All other categories”. The difference in claim numbers between 2001/2002 and 2012/2013 are shown both as absolute numbers and as a percentage change. The great majority of categories show substantial reductions. This means that the large overall reduction in minor claims is not due to specific mechanisms being dealt with but is rather a general effect.

All mechanisms of injury averaging at least 20 claims involving 11 or more days lost per year are shown in Table 11.3 along with the remaining categories grouped together into “All other categories”. The difference in claim numbers between 2001/2002 and 2012/2013 are shown both as absolute

numbers and as a percentage change. Most of the mechanisms show reductions. The high claim areas showing an increase are “Falls on the same level”, “Muscular stress with no objects being handled” and “Harassment”. While less clear than for minor claims, the reduction in more serious claims appears to be a general effect.

Table 11.2
Mechanism of injury and changes over time for claims involving 0-10 days lost

Mechanism of injury	Claims in 2001/2002	Claims in 2012/2013	Difference	% change
Other and multiple mechanisms of incident	417	65	-352	-84.41
Contact, exposure to biological factors of non-human origin	54	12	-42	-77.78
Exposure to non-ionising radiation	133	33	-100	-75.19
Rubbing and chafing	40	13	-27	-67.50
Hitting moving objects	3,217	1,176	-2,041	-63.44
Falls from a height	860	348	-512	-59.53
Contact, exposure to biological factors of human origin	111	45	-66	-59.46
Being trapped by moving machinery or equipment	612	251	-361	-58.99
Exposure to mechanical vibration	80	33	-47	-58.75
Single contact with chemical or substance	724	310	-414	-57.18
Hitting stationary objects	2,173	965	-1,208	-55.59
Being bitten by an animal	124	56	-68	-54.84
Insect and spider bites and stings	246	121	-125	-50.81
Contact with hot objects	680	338	-342	-50.29
Muscular stress while handling objects	5,047	2,564	-2,483	-49.20
Stepping, kneeling or sitting on objects	217	111	-106	-48.85
Exposure to single, sudden sound	29	15	-14	-48.28
Muscular stress while lifting, carrying, or putting down objects	3,687	1,940	-1,747	-47.38
Being hit by falling objects	1,209	643	-566	-46.82
Being hit by moving objects	2,783	1,501	-1,282	-46.07
Exposure to a traumatic event	64	35	-29	-45.31
Work pressure	145	80	-65	-44.83
Being trapped between stationary and moving objects	551	318	-233	-42.29
Long term exposure to sounds	408	238	-170	-41.67
Being hit by an animal	114	67	-47	-41.23
Long term contact with chemicals or substances	78	46	-32	-41.03
Exposure to workplace or occupational violence	125	74	-51	-40.80
Falls on the same level	3,429	2,163	-1,266	-36.92
Vehicle accident	526	335	-191	-36.31
Repetitive movement, low muscle loading	956	642	-314	-32.85
Being assaulted by a person or persons	499	349	-150	-30.06
Muscular stress with no objects being handled	1,238	911	-327	-26.41
Being hit by a person accidentally	161	143	-18	-11.18
Harassment	51	49	-2	-3.92
Unspecified mechanisms of incident	226	275	49	21.68
Exposure to environmental heat	13	18	5	38.46
Contact with electricity	98	139	41	41.84
All other categories	87	159	72	82.76
Total	31,212	16,581	-14,631	-46.88

Table 11.3
Mechanism of injury and changes over time for claims involving 11 or more days lost

Mechanism of injury	Claims in 2001/2002	Claims in 2012/2013	Difference	% change
Other and multiple mechanisms of incident	223	40	-183	-82.06
Single contact with chemical or substance	56	27	-29	-51.79
Being trapped by moving machinery or equipment	158	85	-73	-46.20
Hitting moving objects	221	123	-98	-44.34
Exposure to a traumatic event	42	27	-15	-35.71
Muscular stress while handling objects	1,723	1,131	-592	-34.36
Vehicle accident	182	130	-52	-28.57
Falls from a height	355	261	-94	-26.48
Work pressure	347	263	-84	-24.21
Muscular stress while lifting, carrying, or putting down objects	1,203	926	-277	-23.03
Exposure to mechanical vibration	27	21	-6	-22.22
Being trapped between stationary and moving objects	95	74	-21	-22.11
Exposure to workplace or occupational violence	123	96	-27	-21.95
Being hit by falling objects	194	153	-41	-21.13
Being hit by an animal	34	29	-5	-14.71
Repetitive movement, low muscle loading	384	334	-50	-13.02
Hitting stationary objects	149	140	-9	-6.04
Falls on the same level	923	1,070	147	15.93
Stepping, kneeling or sitting on objects	34	40	6	17.65
Contact with hot objects	48	57	9	18.75
Being hit by moving objects	164	195	31	18.90
Muscular stress with no objects being handled	356	437	81	22.75
Being hit by a person accidentally	30	43	13	43.33
Being assaulted by a person or persons	91	135	44	48.35
Harassment	103	261	158	153.40
Unspecified mechanisms of incident	51	155	104	203.92
All other categories	109	87	-22	-20.18
Total	7,425	6,340	-1,085	-14.61

12 Nature of injury

For each claim that is made, the nature of injury is coded and is defined as the most serious injury or disease sustained or suffered by the worker. This coding is part of a national system that codes aspects of an incident. Version 2 was implemented before this study in 2000/2001. Version 2.1 was implemented from 1 July 2002 and Version 3 was implemented from 1 July 2005. These changes appear to have had only small effects on most of the nature of injury categories although some categories do show distinct changes in counts between 2004/2005 and 2005/2006.

The nature of injury that were in the top 10 most frequent for claims with either 0-10 days lost or 11 or more days lost are shown in Table 12.1. Full breakdowns for each of these categories are given in Appendix E (note that these mechanisms can come from any worker in any field so there are no specific number of employee estimates).

Table 12.1
Nature of injury and number of claims from 2001/2002 - 2012/2013

Nature of injury	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
Sprains and strains of joints and adjacent muscles	112,995	31,364	144,359
Open wound not involving traumatic amputation	43,133	2,650	45,783
Disorders of muscle, tendons and other soft tissues	19,410	9,547	28,957
Contusion with intact skin surface and crushing injury	24,437	2,312	26,749
Fractures	8,480	7,277	15,757
Foreign body on external eye, in ear or nose or in throat	14,501	85	14,586
Dorsopathies - disorders of the spinal vertebrae	5,835	6,173	12,008
Mental disorders	4,099	6,172	10,271
Bacterial infection	8,031	1,785	9,816
Burns	7,359	830	8,189
Dislocation	2,593	3,098	5,691
Superficial injury	5,452	174	5,626
Disorders of nerve roots, plexuses and single nerves	2,140	2,308	4,448
Hernia	1,357	2,189	3,546
All other categories	28,874	6,617	35,491

All nature of injury categories averaging at least 20 claims involving 0-10 days lost per year and having at least one claim in 2001/2002 are shown in Table 12.2 along with the remaining categories grouped together into “All other categories”. The difference in claim numbers between 2001/2002 and 2012/2013 are shown both as absolute numbers and as a percentage change. Most nature of injury classifications showed large reductions. Most of the increase in dislocations appears to be the result of a coding change in 2005/2006 (see Figure E.11 in Appendix E).

All nature of injury categories averaging at least 20 claims involving 11 or more days lost per year and having at least one claim in 2001/2002 are shown in Table 12.3 along with the remaining categories grouped together into “All other categories”. The difference in claim numbers between 2001/2002 and 2012/2013 are shown both as absolute numbers and as a percentage change. Most of the reduction in serious claims appears to come from the reduction in “Sprains and strains of joints and adjacent muscles”. Most of the increase in dislocations appears to be the result of a coding change in 2005/2006 (see Figure E.11 in Appendix E).

Table 12.2
Nature of injury and changes over time for claims involving 0-10 days lost

Nature of injury	Claims in 2001/2002	Claims in 2012/2013	Difference	% change
Effects of weather, exposure, air pressure	119	22	-97	-81.51
Other diseases of the respiratory system	71	15	-56	-78.87
Disorders of the conjunctiva and cornea	329	79	-250	-75.99
Other and unspecified dermatitis or eczema	92	24	-68	-73.91
Superficial injury	885	252	-633	-71.53
Contusion with intact skin surface and crushing injury	3,305	975	-2,330	-70.50
Other diseases	56	17	-39	-69.64
Other diseases of skin and subcutaneous tissue	392	123	-269	-68.62
Osteopathies, chondropathies and musculoskeletal	31	10	-21	-67.74
Other diseases of the ear and mastoid process	34	13	-21	-61.76
Asthma	28	12	-16	-57.14
Foreign body on external eye, in ear or nose or in throat	1,614	721	-893	-55.33
Disorders of nerve roots, plexuses and single nerves	268	120	-148	-55.22
Sprains and strains of joints and adjacent muscles	13,107	5,918	-7,189	-54.85
Open wound not involving traumatic amputation	5,021	2,310	-2,711	-53.99
Contact dermatitis	98	47	-51	-52.04
Burns	831	413	-418	-50.30
Poisoning and toxic effects of substances	363	181	-182	-50.14
Mental disorders	441	228	-213	-48.30
Fracture of vertebral column with or without mention of spin	15	8	-7	-46.67
Other and unspecified injuries	159	86	-73	-45.91
Intracranial injury, including concussion	229	134	-95	-41.48
Deafness	408	239	-169	-41.42
Traumatic amputation including enucleation of eye	48	31	-17	-35.42
Hernia	130	96	-34	-26.15
Arthropathies and related disorders - disorders of the joint	154	138	-16	-10.39
Fractures	652	591	-61	-9.36
Disorders of muscle, tendons and other soft tissues	1,669	1,538	-131	-7.85
Other infectious and parasitic diseases	19	23	4	21.05
Dorsopathies - disorders of the spinal vertebrae	387	737	350	90.44
Dislocation	107	271	164	153.27
All other categories	150	1,209	1,059	706.00
Total	31,212	16,581	-14,631	-46.88

Table 12.3
Nature of injury and changes over time for claims involving 11 or more days lost

Nature of injury	Claims in 2001/2002	Claims in 2012/2013	Difference	% change
Contusion with intact skin surface and crushing injury	305	139	-166	-54.43
Traumatic amputation including enucleation of eye	78	39	-39	-50.00
Disorders of nerve roots, plexuses and single nerves	258	134	-124	-48.06
Sprains and strains of joints and adjacent muscles	3,427	1,994	-1,433	-41.81
Open wound not involving traumatic amputation	292	173	-119	-40.75
Other diseases of skin and subcutaneous tissue	42	28	-14	-33.33
Hernia	205	141	-64	-31.22
Mental disorders	648	520	-128	-19.75
Intracranial injury, including concussion	37	31	-6	-16.22
Fracture of vertebral column with or without mention of spin	31	27	-4	-12.90
Fractures	591	655	64	10.83
Disorders of muscle, tendons and other soft tissues	676	786	110	16.27
Burns	65	76	11	16.92
Dorsopathies - disorders of the spinal vertebrae	396	565	169	42.68
Arthropathies and related disorders - disorders of the joint	75	129	54	72.00
Dislocation	69	372	303	439.13
All other categories	230	531	301	130.87
Total	7,425	6,340	-1,085	-14.61

13 Discussion

13.1 Trends in all claims

Between the 2001/2002 and 2012/2013 financial years there was a 41 per cent reduction in the total number of compensation claims reported to WorkCover SA. This is especially impressive given that the number of full time equivalent workers covered is estimated to have increased by 14 per cent over the same period.

Over this time period there has been a reorientation of the South Australian workforce. There has been a decline in high claim rate manufacturing jobs (particularly car manufacturing related jobs) and an increase in low claim rate community service jobs (particularly hospital and personal care jobs) as well as smaller changes in other areas. Modelling suggests that this reorientation alone would have reduced the number of claims by around 5 per cent from 2001/2002 to 2012/2013 in the absence of any other changes in worker population or changes in the risks of claiming.

After accounting for population changes and workforce orientation changes, the remaining change can be considered the change in underlying risk which showed a 45 per cent reduction over the time period examined. Analysis of this risk over time showed a reasonably consistent sustained reduction of 5.4 per cent each year.

Breakdowns of minor claims (0-10 days of work lost) showed almost universal large reductions in all categories examined. This means that the large reduction in underlying risk of making a claim (most of which are minor claims) is a widespread effect that cannot be explained by particular variations in a few categories.

Over the time period considered, there was a considerable push towards making workplaces safer using penalties for unsafe workplaces and higher premiums for workplaces that had more claims. SafeWork SA was created in 2006 specifically to monitor and drive workplace safety. Corporations started reporting workplace safety measures in their annual reports and programs were introduced to catch potential injuries before they became reportable claims.

All of these would be expected to lead to greater workplace safety. However, they also provide an incentive for employers to avoid reporting minor claims. It is known that workplace injuries are underreported and part of the observed reduction in risk may be an increase in underreporting due to these incentives and how minor injuries are handled.

Perceived economic instability, more part time employment and the ability of workers to work at home rather than have time off may also lead employees to be less likely to report a minor injury to an employer or to take sick leave rather than making a claim.

So while it is clear that there has been a reduction in reported claims, the reduction may not be entirely due to safer workplaces.

13.2 Trends in serious claims

Trends in the number of more serious claims are worth exploring in their own right for a number of reasons: they represent the majority of the human costs of workplace injury and disease; they account for most of the costs of compensation; and they are presumably less susceptible to changes in discretionary reporting levels than minor claims. This study examined claims where 11 or more working days were lost. Over the time period considered 22 per cent of claims fell into this category while accounting for 90 per cent of the compensation payout costs.

Between the 2001/2002 and 2012/2013 financial years there was a 15 per cent reduction in the number of compensation claims involving 11 or more days lost. While this overall reduction was very similar to that for claims with five or more days lost in all of Australia (when considered as rates per full time equivalent worker) and to that for work related hospital admissions in South Australia, the pattern over time was rather different. Most of the reduction in South Australian serious claims was between 2005/2006 and 2007/2008 and since that time the number of claims has remained flat or even risen in some years. This dip is curious for a number of reasons: it does not appear in the set of all claims previously discussed; it is not associated with any known major change in safety policy; it is not reflected in serious claim numbers for the whole of Australia; and it is not reflected in work related hospital admissions in South Australia. It is therefore suggestive of a systematic change artificially reducing the number of serious claims that wears off over time. However, no direct evidence for this could be found in the available data. Indeed, the variability in the annual numbers means that interpreting the reduction as having largely occurred from 2005/2006 to 2007/2008 may be incorrect.

Modelling serious claims in the same manner as all claims gives the same population effect of a 14 per cent increase due to the increasing number of workers in South Australia. Workforce reorientation would have reduced the number of claims by around 2.4 per cent from 2001/2002 to 2012/2013 leaving the underlying risk showing a reduction of 23.4 per cent over this time period but still with the dip from 2005/2006 to 2007/2008 and a flat or increasing rate after 2007/2008.

Breakdowns of serious claims (11 or more days of work lost) show general reductions across most categories but with more variation (as would be expected given the lower overall reduction and the much smaller numbers involved). Of note are the large proportion of muscular stress injury reductions contributing to most of the overall reductions in serious injuries. Meaningful increases were found for older workers, falls on the same level and harassment claims.

The general push for safer workplaces mentioned in Section 13.1 also applies to serious injury rates. Presumably there is less discretion in reporting more serious injuries. However, if there are benefits to employers or claim managers in their employees taking less than two weeks off work this could push otherwise serious claims into the minor category.

13.3 Limitations of available data

Fundamentally, the WorkCover SA data is about managing claims, tracking payments and setting premiums. There are some concessions made to research aims in the coding of the types of employment and the types of injuries sustained as required by federal data standards, but at its heart it is not designed for research. So in many cases, factors of interest to researchers are not present or have to be inferred from the data that is available. The data is also collected in different ways by different organisations and groups that can change their practices and methods over time.

For example, the number of employees covered by different employers is not recorded directly. It must be inferred from the total wage bill for each employer and adjusted by changes in average wages over time. For an overview of claims this seems to be a reasonable proxy. Even within industry classifications it is probably a reasonable proxy over time for that industry (assuming no large wage rate changes over time not covered by average wage increases). However, when comparing movements between different industries, it is problematic. In an industry where workers are paid less than the average wage the proxy value will underestimate changes in employee numbers and vice versa. This is a particular problem for the cross industry comparisons made in Sections 8 and 9. To the extent that high risk low pay industries are declining and low risk high pay rate industries are increasing, the figures in those sections will underestimate the effects of cross industry movements.

Getting employers to provide actual numbers of full time equivalent workers in a given financial year would provide a much better measure.

Another example is the inability to distinguish between claims involving between 0 and 10 days of lost time for WorkCover SA covered employees prior to 2009. Since WorkCover SA did not have to pay any income maintenance for the first two weeks before 2009, no record was kept of the actual number of days lost. This limits the analysis of low level claims before 2009. Even now if employers take too long to report a claim they are responsible for the first two weeks of income maintenance. A better system would be for employers to report actual numbers of days of work lost and for this to be recorded directly in the WorkCover SA database.

The coding of types of injury are also limited by the national standard measures. From a research perspective it would be valuable to have measures for: acute injury versus chronic injury versus disease; a measure of threat to life from an acute injury; and a measure of long term disability due to the claim event. In some cases these can be inferred from payment amounts but these amounts are subject to changes over time and to changes in legislation. More direct measures, not based on the amount of compensation, would be much more useful. The notifiable hospital inpatient field has been recorded since 2006 and should be of use but was not examined in this report as it did not cover the entire period examined.

Verification checks across different data fields at the time of entry and when a claim is completed would also be useful in resolving a number of inconsistencies found when examining the data.

Over the time period considered there appear to have been significant changes in the coding of agency of injury, agency of accident and occupation. While these factors would have been expected to illuminate the present study, the coding changes were so extensive that they could not be reasonably examined over the study time period although they will be of value for studies in the future.

It also needs to be realised that the data set examined is an evolving collection and that numbers for a given year (and particularly the most recent year) will change over time.

13.4 Implications for historical analysis

The total number of claims have shown a reasonably consistent decline from 2001/2002 through to 2012/2013 and the decline is seen across all industries and across nearly all types of claims. Given this backdrop, any particular intervention will appear, at first glance, to have been effective in reducing claims. Great care needs to be taken to place expected changes in the context of the general change by using an appropriate control group of claims for comparison.

The same caveats need to be taken into account when examining more serious claims. Trend analyses that cross the 2006/2007 financial year period need to take into account the widespread drop centred on this year.

13.5 Implications for future tracking

Total claims show no sign of abating their continued decline over the time period of this study but the full reasons for this are not well understood so this could change at any time. Also, as serious claims become a larger part of the total claims, the trends in the serious claims (which are currently flat) will start to dominate all claims.

More serious claims have stopped declining after a sharp decline from 2005/2006 to 2007/2008. As they approach the long term consistent decline in Australia wide serious claims they may again start to

decline at a similar rate to the rest of Australia. However, there is no evidence that this will necessarily happen.

13.6 Conclusion

While the 41 per cent reduction in all claims is pleasing, it may not be fully representative of an actual improvement in safety and these claims are mostly very minor. The more serious claims accounting for the great majority of suffering and costs have only gone down by 15 per cent over the same time period, mostly over a single two year time period, and have even shown some increases in recent years. Clearly there is much left to do in improving worker safety in South Australia.

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The views expressed in this report are those of the authors and do not necessarily represent those of the University of Adelaide, Flinders University or the funding and supporting organisations.

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2. <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6302.0Nov%202014?OpenDocument> - Table 13D. Average Weekly Earnings, South Australia (Dollars) - Original. Earnings; Persons; Full Time; Adult; Ordinary time earnings; South Australia.
3. <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6202.0Jun%202015?OpenDocument> - Table 20. Aggregate monthly hours worked by State - Trend and Seasonally adjusted
4. Safe Work Australia. *Australian Workers' Compensation Statistics, 2012–13*. Table 9 pp22. Canberra: Safe Work Australia.

Appendix A – Detailed history of the workers compensation scheme in South Australia

The South Australian Workers Rehabilitation and Compensation Scheme commenced on 30 September 1987. Since that time there have been a number of system, policy and legislative changes that need to be taken into account when interpreting changes in claim numbers over time. The following history lists changes that could have had an effect on claim numbers (sourced primarily from WorkCoverSA, 2013).

1987-88

- WorkCover Claims and Levy Agency (a subsidiary of the State Government Insurance Commission) established in April 1987 to act as agent for the collection of levies and the processing and handling of claims
- The Workers Compensation and Rehabilitation Act 1986 came into effect establishing the WorkCover Scheme on 30 September 1987
- Average levy rate target set at 3.0 per cent.
- Ten levy rate divisions created, ranging from 0.5 per cent to 4.5 per cent with 528 classes based on the Australian Standard Industrial Classification system
- Buy-out option introduced in January 1988 where WorkCover extended liability for workers compensation coverage to the first week of wages for an additional 20 per cent levy

1988-89

- WorkCover took over responsibility for claims and levy processing from the WorkCover Claims and Levy Agency on 4 April 1989

1989-90

- Average levy rate target set at 3.8 per cent
- Increase in maximum levy rate to 7.5 per cent with 15 levy rate divisions that ranged between 0.4 per cent and 7.5 per cent
- Bonus/Penalty Scheme (BPS) introduced. Maximum bonus was 15 per cent while maximum penalty was 25 per cent
- Succession of claims history from business to business introduced to protect BPS and for equity reasons from 1 July 1990
- Priority Employer Program introduced to worst performing employer locations. Increased penalty applied under BPS by an additional 25 per cent, effective 1 July 1990
- WorkCover converted processing and data storage to Tandem and implemented the WISE system, effective 1 April 1991
- WISE injury codes changed from ABS to WorkSafe
- Nature of disease codes change occurred on 21 May 1991
- Nature of disease coded without agency, mechanism and body location before 21 May 1991

1990-91

1991-92

- BPS maximum bonus increased to 30 per cent while maximum penalty was increased to 50 per cent
- Priority Employer Program penalty for worst performing employer locations increased to 50 per cent
- Fines for late payment reduced for 1991-92 with range varied from 10 per cent to 100 per cent of levy due (previously range was 100 per cent to 300 per cent)
- A minimum levy of \$50 introduced as an administration fee
- Safety Achiever Bonus Scheme (SABS) introduced late 1991 providing for an additional 20 per cent bonus for larger employers
- Re-employment Incentive Scheme for Employers (RISE) established in September 1991
- Medical Services and Peer Review Program for health professionals established for delivery of appropriate medical services

1992-93

- Average levy rate target set at 3.5 per cent.
- In January 1993 Board approved a one-off 10 per cent discount in the average levy rate for the period 1 January 1993 to 30 June 1993
- Removal of common law (section 54) from 3 December 1992
- Stress claims restrictions (refer to section 30a), effective 3 December 1992
- Change to Third Schedule (added backs, shoulder, supplementary etc)
- New provisions for loss of earning capacity where the worker was incapacitated for more than two years. WorkCover may assess the workers loss of future earnings as a capital loss and pay compensation as a periodic lump sum in lieu of weekly payments. Self-insured employers given same authority.

1993-94

- Average levy rate target set at 2.86 per cent
- A more detailed levy rate scale was introduced effective from 1 July 1993 with the levy rate increasing in incremental steps of 0.1 per cent between the range of 0.4 per cent and 7.5 per cent
- BPS varied to reduce the range of bonuses and penalties for employers paying \$40,000 or less per annum. New range implemented was 20 per cent maximum bonus and 33 per cent maximum penalty for small businesses
- WorkCover became responsible for setting the Occupational Health and Safety Fee, effective 1 July 1993
- WorkCover statement for sale of business introduced on 18 October 1993 - a requirement for disclosure of claims history on sale of businesses up to \$200,000 under the Land Agents, Brokers and Valuers Regulations 1986
- Greenfields Bonus Scheme introduced, which allowed an employer to earn an additional 20 per cent bonus on top of any bonus received under the BPS. It applied as an incentive for new employers that established a business in South Australia.

1994-95

- WorkCover resumed responsibility for the administration of the Occupational Health Safety and Welfare Act 1986, effective 1 July 1994
- WorkCover merged with Occupational Health and Safety Commission, effective 1 July 1994
- Exclusion of most journey/recess claims by legislation, effective 1 July 1994
- Section 35(2) introduced where a worker is not in suitable employment after two years of incapacity, an assessment can be made of what the worker could earn irrespective of state of labour market and benefits reduced accordingly, effective 25 May 1995
- An employer not obliged to provide suitable employment to an injured worker if the employer establishes that it is not reasonably practical to do so, effective 25 May 1995
- Section 30A expanded so that all psychiatric disabilities and not just stress claims will be subject to the test for compensability

1995-96

- All self-insured employers must report any claim (i.e. claims reported since 1 July 1995). Previously only claims of duration greater than or equal to five days applied
- BPS varied to reduce the range of bonuses and penalties for employers paying \$40,000 or less per annum. New range implemented was 10 per cent maximum bonus and 17 per cent maximum penalty for small businesses. This was introduced to reduce the magnitude of variation of an employer swinging between bonuses and penalties.
- Management of claims out-sourced to nine claims agents, effective 1 August 1995
- Discontinuance of weekly payments restored to age 65 or earlier if there is a specific retirement age for a particular type of employment, regardless of the workers gender. It also permitted up to six months' weekly payments for some workers who are injured within six months of retirement age.

1996-97

- Violence codes available for registered employers only, effective 1 July 1996

1997-98

1998-99

- Contract 1998 - claims agent numbers reduced to five
- ASCO (Australian Standard Classification of Occupation) conversion to ASCO2

1999-00

- Violence codes available for self-insured employers
- Establishment of a scheme to allow certain registered employers to manage their own workers compensation claims, effective 13 April 2000
- Section 107b amended to provide workers with a right of access to their claims files, effective 13 April 2000

2000-01

- Type of Occurrence Classification (TOOCS2) implementation. Extra codes providing better information in many areas and breakdown agency added

- A levy rebate of 7.2 per cent was granted to 1998-99 employers to be offset against levy paid by employers in 2000-01
- Occupational health and safety penalties for failing to ensure that equipment is designed constructed and installed or modified so that it is safe were dramatically increased, effective 1 January 2001
- Penalties for a second offence under the OHSW Act were increased to a maximum of \$200,000, effective 1 January 2001
- From 1 January 2001, the activities associated with 'employment services' were disaggregated due to the unique characteristics of employers engaged in activities of 'employment services' (i.e. the supply of labour to others) including 'group apprenticeship schemes' and 'group training companies'. This resulted in a change from one to three separate classifications and corresponding levy rates. The three classifications are: SAWIC 849101 Employment - Services Category 1; SAWIC 849102 Employment - Services Category 2; SAWIC 849103 Employment - Services Category 3

2001-02

- Average levy rate target set at 2.46 per cent.
- Phase 1 SafeWork Incentive (SWI) for large employers commenced 1 July 2002 incorporating the existing Safety Achievers Bridging Bonus Scheme standards. Phase 2 SWI is a new program which aims to reduce work-related injuries and illness by providing medium-sized businesses with a step-by step coaching program to improve safe work standards and practices. SWI for medium-sized businesses will be progressively rolled out across all industries over a four-year period commencing in late 2002.
- In June 2002 the State Government announced a review of the workers compensation and occupational, health safety and welfare legislation.
- Type of Occurrence Classification (TOOCS2.1) implemented on all claims effective as of 1 July 2002. Additional classification codes incorporated to improve on identification of certain injuries and diseases. Bullying and/or harassment are separately recognised.

2002-03

- The report of the Stanley Review of Workers Compensation and OHSW arrangements in South Australia was released in February 2003
- Key recommendations included the creation of a single body, the SafeWork SA Authority, to oversee OHSW arrangements and a variety of workers compensation issues focused on improving return to work outcomes, benefits, dispute resolution and Scheme management

2003-04

- Average levy rate target set at 3.0 per cent
- New Board of Directors appointed by the Minister for Industrial Relations in August 2003
- New Chief Executive Officer appointed by the Board of Directors as of March 2004
- Claims agent numbers reduced to four due to amalgamation of two claims agents

2004-05

- Parliament agreed to regulate to allow WorkCover to enter into new claims agent contracts
- A sole legal services provider was appointed

- A memorandum of understanding was negotiated with Workplace Services to support the transition of OHSW responsibilities to the new SafeWork SA created with passage of the Occupational Health Safety and Welfare (SafeWork SA) Amendment Act 2005
- The Board approved a project to bring some long-term claims in-house as part of a pilot program
- Parliament did not make any amendments to the Workers Rehabilitation and Compensation Act 1986 or the WorkCover Corporation Act 1994 (except consequential amendments required as a result of the Occupational Health Safety and Welfare (SafeWork SA) Amendment Act 2005)
- The system for coding claims was extensively revised by the National Occupational Health & Safety Commission in 2004. The Type of Occurrence Classification System, 2nd Edition (TOOCS 2) was superseded by the 3rd Edition (TOOCS 3). The new codes were employed by Workcover for workers injured beginning 1 July 2005. The move to the new codes has mainly affected the 'Nature of Injury' classification and to a lesser extent the 'Agency of Accident' and 'Mechanism of Incident'. Through a process of concordances, TOOCS 2 equivalent 'Nature of Injury' codes have been prepared. They will be used in the next few years to continue presenting a history of results. In the main, the new codes have not had a substantial affect on results. No such concordances were prepared for the Agency of Accident category. The new codes were used and reflected in the results.

2005-06

2006-07

- The SA Government announced an independent review of the Scheme on 29 March 2007. The review will consider WorkCover's proposals for legislative change and other aspects of the Scheme. Recommendations to the Government are expected late December 2007, with the intention of implementing the updated legislation by 1 July 2008.
- New fee-setting model developed with the health care sector and an independent health economist to be indexed annually. The first round of indexation was completed in July 2007.
- A single claims agent was appointed

2007-08

- The report from the independent review of the Scheme was tabled in Parliament in February 2008. On 17 June 2008, the South Australian Parliament passed some significant legislative amendments to the Scheme. The amendments affect both the Workers Rehabilitation and Compensation Act 1986 and the WorkCover Corporation Act 1994. The main elements of legislative change involve the following:
 - Strengthening the test that determines whether a worker is entitled to ongoing compensation beyond 130 weeks or 2.5 years
 - Injured workers will receive 100 per cent of pre-injury earnings for 13 weeks, up to 90 per cent between 14 and 25 weeks and 80 per cent from 26 weeks
 - The maximum amount payable for permanent, serious injury or illness has increased from \$230,982 to \$400,000. A threshold has also been set at 5 per cent for physical injury.
 - The use of redemptions will be restricted to certain circumstances

- Independent medical panels will be established. Decisions on medical questions will be made by experienced medical experts.
- The WorkCover levy will now be paid in advance rather than in arrears
- Wages paid to apprentices and trainees will be excluded from the calculation of employers' levy
- Employers will not be required to pay the first two weeks of weekly payments for reporting a claim within 48 hours
- WorkCover will begin paying income and medical costs for new claims within seven days
- The dispute process changed to ensure decisions are made quickly and fairly, disputes are resolved early, and there is a limit on the amount lawyers can charge workers
- In addition to the legislative changes, there were several non-legislative changes. These include:
 - The need for employers to register and pay levy has been removed where leviable remuneration is less than \$10,000 a year, unless a claim is lodged by one of their workers
 - Apprentices and trainees are excluded from the calculation of the employer's levy

2008-09

- Most of the amendments to the legislation passed by the South Australian Parliament on June 2008 (mentioned above) were implemented during 2008-09. The remainder were completed by July 2010.
- The employer excess waiver came into effect on 1 January 2009
- WorkCover undertook a review of all the regulations supporting the Workers Rehabilitation and Compensation Act 1986 during 2008-09 and produced the Regulation Review Proposal Paper which made approximately 33 sets of recommendations for change. The WorkCover Board has approved the recommendations and subject to Ministerial approval, anticipates seeking Cabinet approval to draft new regulations in late 2009, and then approximately eight weeks of stakeholder consultation on the draft regulations in early 2010.
- In July 2008 the WorkCover Board decided that the Bonus/Penalty Scheme will cease on 30 June 2010. WorkCover had reviewed the Bonus/Penalty Scheme in detail, with assistance from PricewaterhouseCoopers and found no evidence that it has resulted in better outcomes for injured workers or lower injury rates in the workplace. The Board resolved that WorkCover would consult with stakeholders on finding a possible replacement scheme. WorkCover is currently consulting stakeholders on new incentives.
- The average levy rate target was maintained at 3.0 per cent

2009-10

- By June 2010, all areas of legislative reform for which WorkCover is accountable were implemented, with access to redemptions significantly limited. It is too soon to establish when the expected benefits will be realised.
- The average levy rate will decrease from 3.0 per cent in 2009-10 to 2.75 per cent in 2010-11
- New Chief Executive Officer appointed by the Board of Directors as of 15 June 2010
- A new Minister for Industrial Relations was sworn in on 25 March 2010

- A new database system, Cúram – which supports WorkCover’s core business processes – was implemented in late April 2010. In addition a new corporate reporting solution, WIRE, was implemented in May 2010
- The Regulation Review was completed in June 2010 with Cabinet’s approval of the new Workers Rehabilitation and Compensation Regulation 2010 to commence 1 November 2010. The main change was the consolidation of most of the current regulations into one simplified document. Other changes include updating obsolete terms and legislative references, removing obsolete or irrelevant regulations, standardising the indexation and rounding processes applied to sums, including transitional provisions to enable smooth implementation and making general updates to ensure the regulations correctly reflect the Act.

2010-11

- Effective from 1 July 2010, the new restrictions on redemptions applied to all claims resulting in the number of redemptions dropping close to zero.

2011-12

- During June 2012, WorkCoverSA moved to new premises at 400 King William Street, Adelaide
- A new approach to premium calculations, known as the Experience Rating System, was completed in 2011-12. The new approach provides financial incentives to medium and large employers to focus more on injury prevention and, where an injury does happen, support the injured worker either to stay at work or return to work as quickly as possible. Legislative changes to introduce the system passed through both Houses of Parliament with unanimous support. It will commence from 1 July 2012.
- New requirements and training for rehabilitation and return to work coordinators were developed and will be introduced in July 2012 to enable them to provide stronger support and assistance to injured workers and employers
- The average levy rate was 2.75 per cent in 2011-12 and will remain the same in 2012-13

Appendix B – Detailed industry division breakdowns

Table B.1
Number of employees and claims by financial year
Industry division: Community Services

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	146,493	7,955	2,366	10,321
2002/2003	153,328	7,763	2,472	10,235
2003/2004	155,260	7,608	2,462	10,070
2004/2005	161,340	7,569	2,361	9,930
2005/2006	166,313	6,893	2,445	9,338
2006/2007	171,405	6,761	2,281	9,042
2007/2008	175,927	6,300	2,012	8,312
2008/2009	176,127	5,745	2,059	7,804
2009/2010	181,357	5,864	2,114	7,978
2010/2011	187,861	5,770	2,249	8,019
2011/2012	192,711	5,609	2,332	7,941
2012/2013	191,314	5,224	2,259	7,483

Figure B.1
Changes in number of employees and claims by financial year
Industry division: Community Services

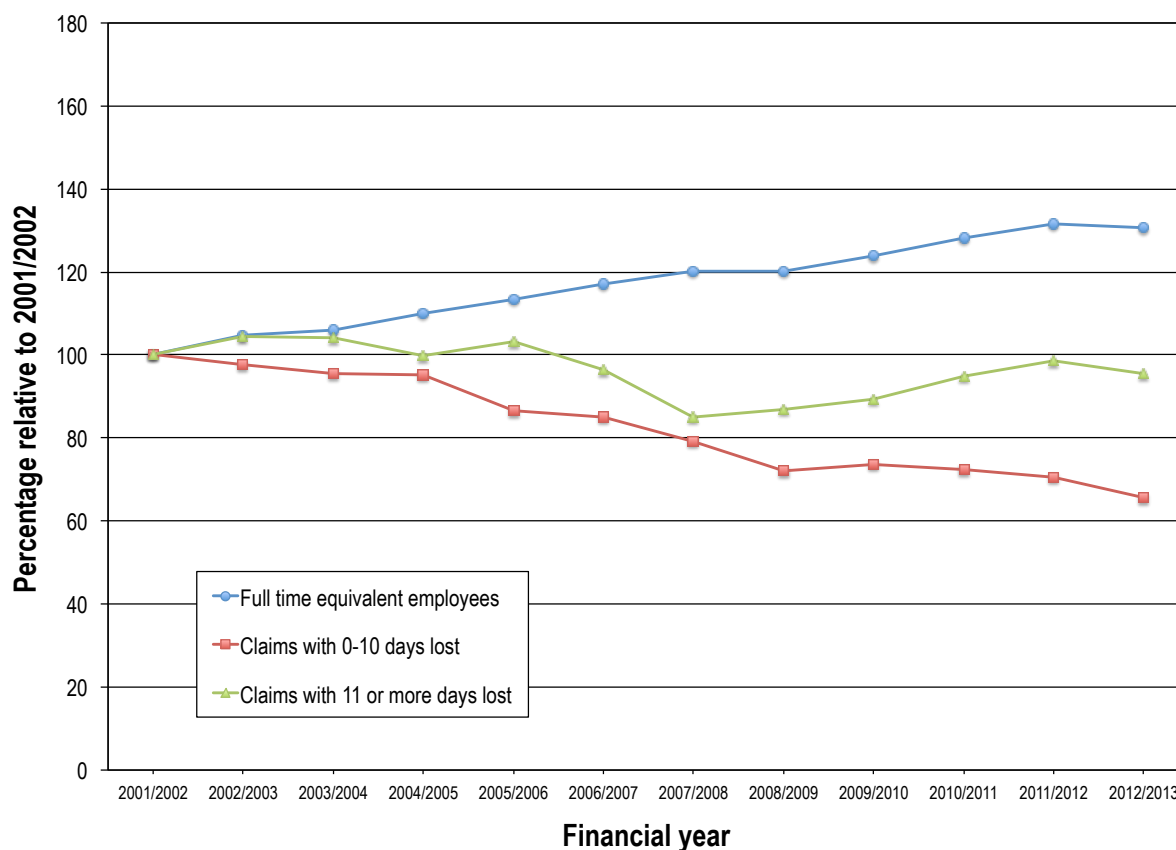


Table B.2
 Number of employees and claims by financial year
 Industry division: Manufacturing

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	91,200	9,530	1,721	11,251
2002/2003	97,042	9,241	1,713	10,954
2003/2004	95,805	9,277	1,799	11,076
2004/2005	95,106	8,898	1,834	10,732
2005/2006	92,859	7,887	1,697	9,584
2006/2007	89,753	6,925	1,514	8,439
2007/2008	88,468	6,132	1,225	7,357
2008/2009	80,414	4,901	1,055	5,956
2009/2010	75,869	4,349	1,000	5,349
2010/2011	72,523	4,306	1,008	5,314
2011/2012	68,933	4,000	997	4,997
2012/2013	67,299	3,531	974	4,505

Figure B.2
 Changes in number of employees and claims by financial year
 Industry division: Manufacturing

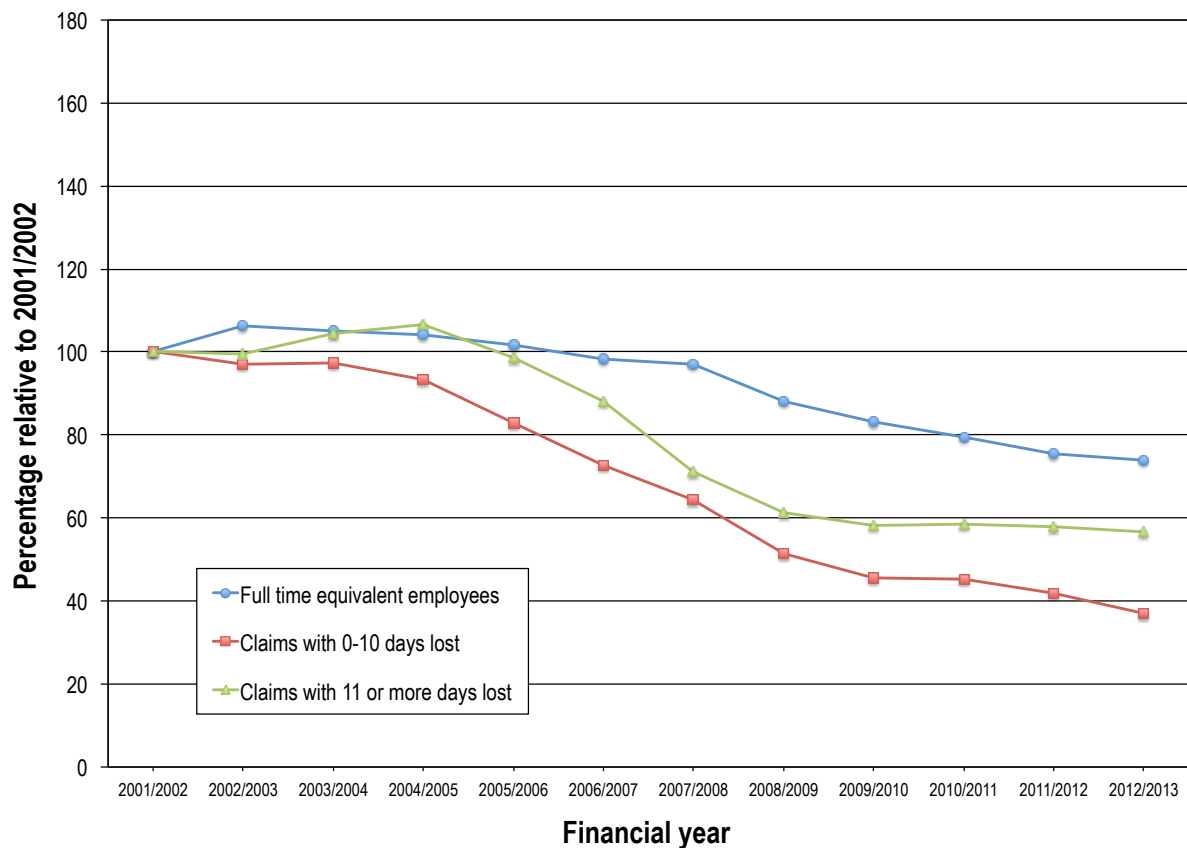


Table B.3
 Number of employees and claims by financial year
 Industry division: Wholesale and Retail Trade

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	85,632	5,355	1,005	6,360
2002/2003	88,401	4,935	998	5,933
2003/2004	89,917	4,826	939	5,765
2004/2005	91,416	4,646	907	5,553
2005/2006	91,647	4,145	926	5,071
2006/2007	91,759	3,982	849	4,831
2007/2008	93,155	3,780	846	4,626
2008/2009	90,590	3,713	847	4,560
2009/2010	91,316	3,461	844	4,305
2010/2011	90,637	3,429	899	4,328
2011/2012	89,462	3,195	924	4,119
2012/2013	87,309	2,674	910	3,584

Figure B.3
 Changes in number of employees and claims by financial year
 Industry division: Wholesale and Retail Trade

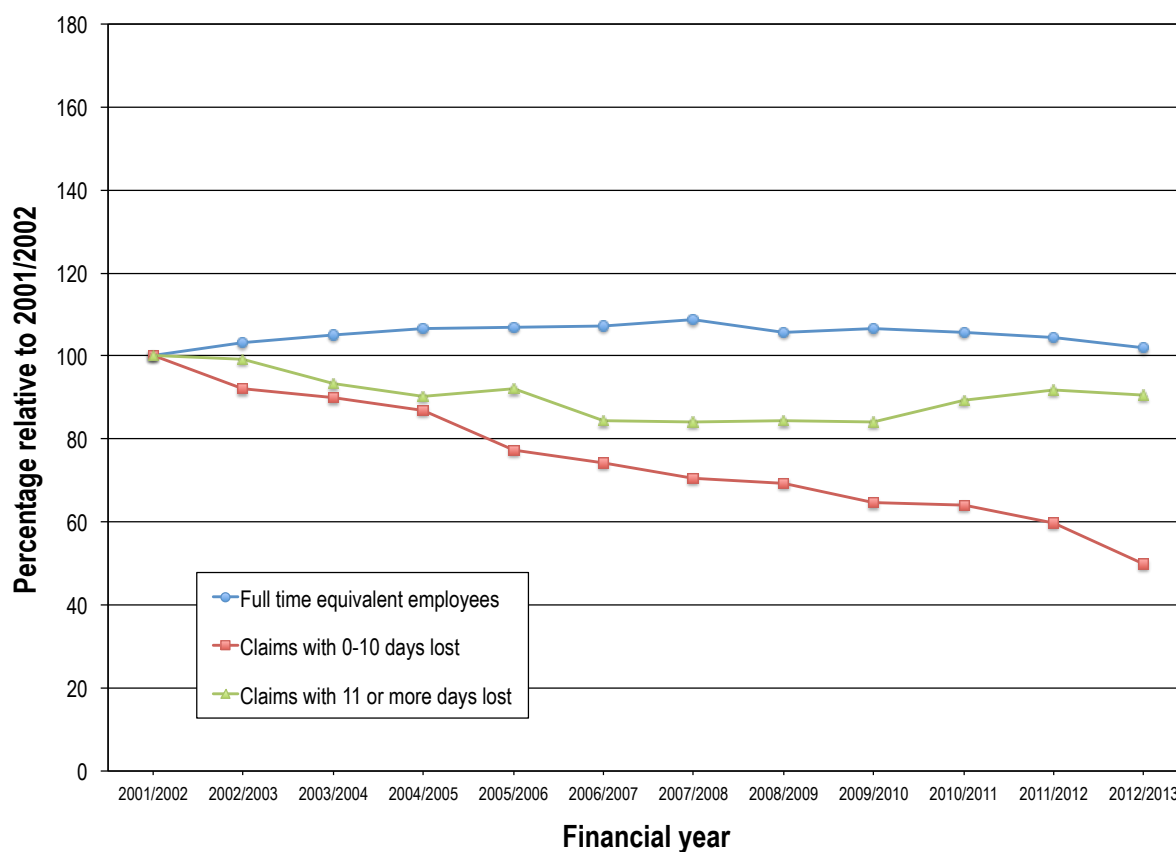


Table B.4
 Number of employees and claims by financial year
 Industry division: Construction

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	25,205	1,810	482	2,292
2002/2003	27,644	1,695	484	2,179
2003/2004	30,480	1,922	558	2,480
2004/2005	31,311	1,799	567	2,366
2005/2006	32,356	1,706	579	2,285
2006/2007	35,266	1,713	584	2,297
2007/2008	37,807	1,700	554	2,254
2008/2009	37,137	1,633	545	2,178
2009/2010	38,702	1,506	544	2,050
2010/2011	39,818	1,640	600	2,240
2011/2012	38,957	1,451	621	2,072
2012/2013	38,126	1,354	556	1,910

Figure B.4
 Changes in number of employees and claims by financial year
 Industry division: Construction

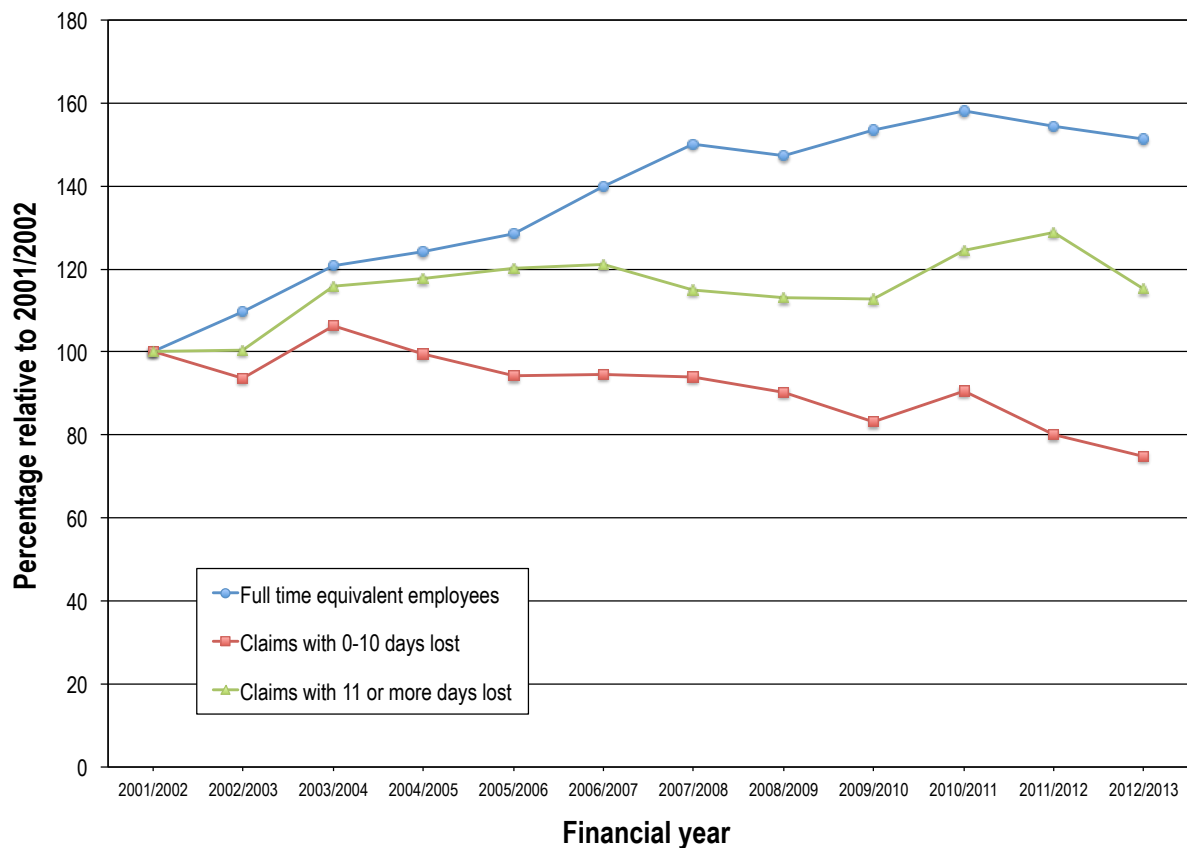


Table B.5
 Number of employees and claims by financial year
 Industry division: Recreation, Personal and Other Services

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	27,275	1,474	432	1,906
2002/2003	27,936	1,388	420	1,808
2003/2004	28,172	1,436	415	1,851
2004/2005	28,478	1,387	443	1,830
2005/2006	28,968	1,303	377	1,680
2006/2007	29,940	1,235	401	1,636
2007/2008	30,685	1,289	408	1,697
2008/2009	28,614	1,142	410	1,552
2009/2010	28,305	1,076	373	1,449
2010/2011	28,167	997	373	1,346
2011/2012	27,550	997	425	1,422
2012/2013	27,292	896	347	1,243

Figure B.5
 Changes in number of employees and claims by financial year
 Industry division: Recreation, Personal and Other Services

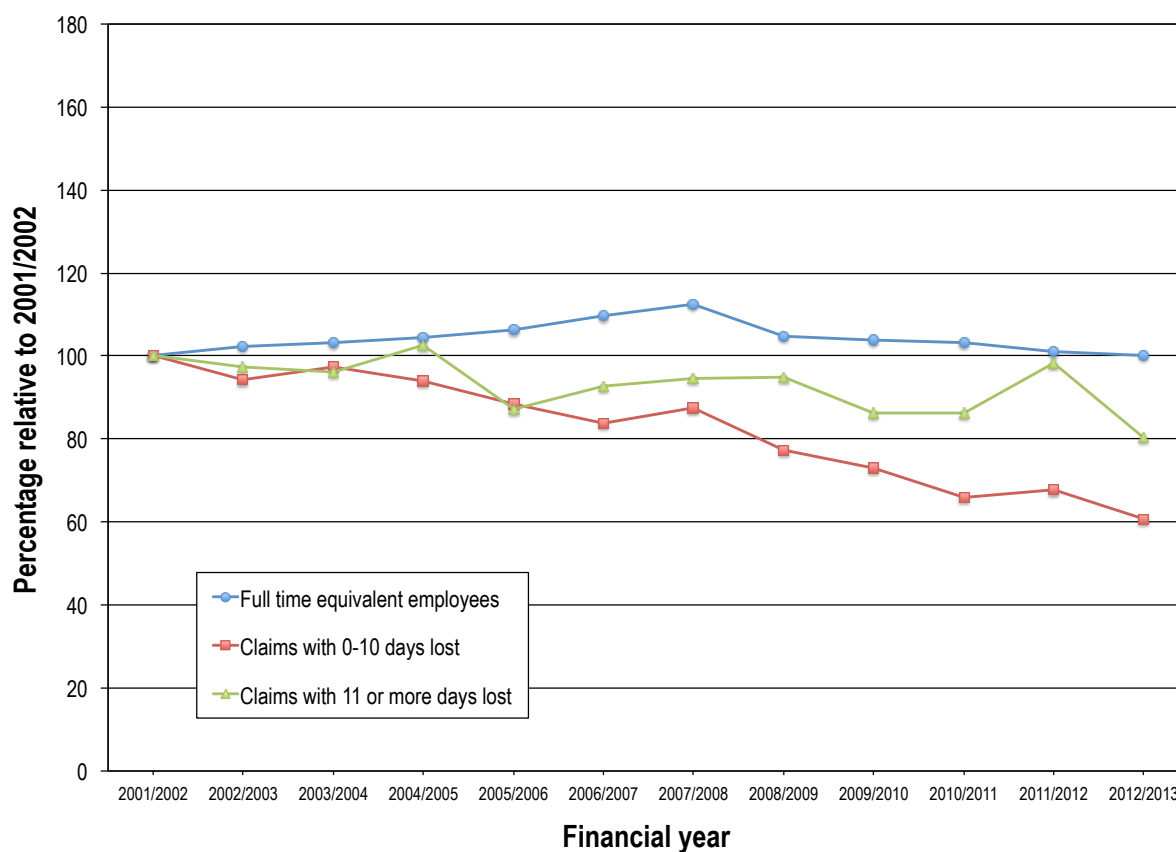


Table B.6
 Number of employees and claims by financial year
 Industry division: Transport and Storage

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	19,722	1,373	475	1,848
2002/2003	20,173	1,439	443	1,882
2003/2004	20,693	1,317	491	1,808
2004/2005	21,428	1,363	455	1,818
2005/2006	21,836	1,260	463	1,723
2006/2007	22,287	1,322	448	1,770
2007/2008	23,714	1,160	404	1,564
2008/2009	22,181	977	408	1,385
2009/2010	22,424	960	370	1,330
2010/2011	22,978	907	401	1,308
2011/2012	23,081	844	422	1,266
2012/2013	23,808	735	416	1,151

Figure B.6
 Changes in number of employees and claims by financial year
 Industry division: Transport and Storage

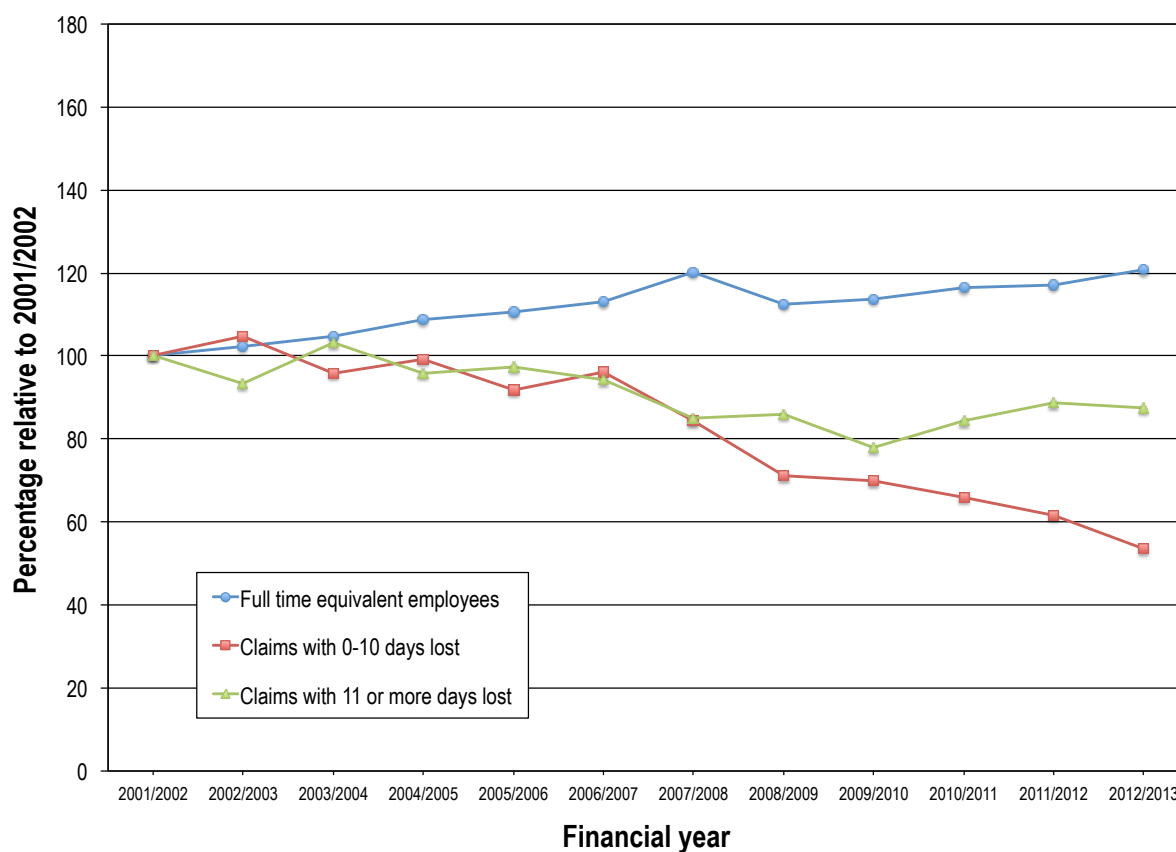


Table B.7
 Number of employees and claims by financial year
 Industry division: Finance, Property and Business Services

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	65,281	1,061	272	1,333
2002/2003	67,713	1,051	342	1,393
2003/2004	67,794	1,006	302	1,308
2004/2005	70,127	936	320	1,256
2005/2006	72,642	904	330	1,234
2006/2007	76,857	859	306	1,165
2007/2008	78,545	848	288	1,136
2008/2009	77,608	767	273	1,040
2009/2010	76,480	755	318	1,073
2010/2011	79,397	750	288	1,038
2011/2012	78,549	715	336	1,051
2012/2013	74,783	607	294	901

Figure B.7
 Changes in number of employees and claims by financial year
 Industry division: Finance, Property and Business Services

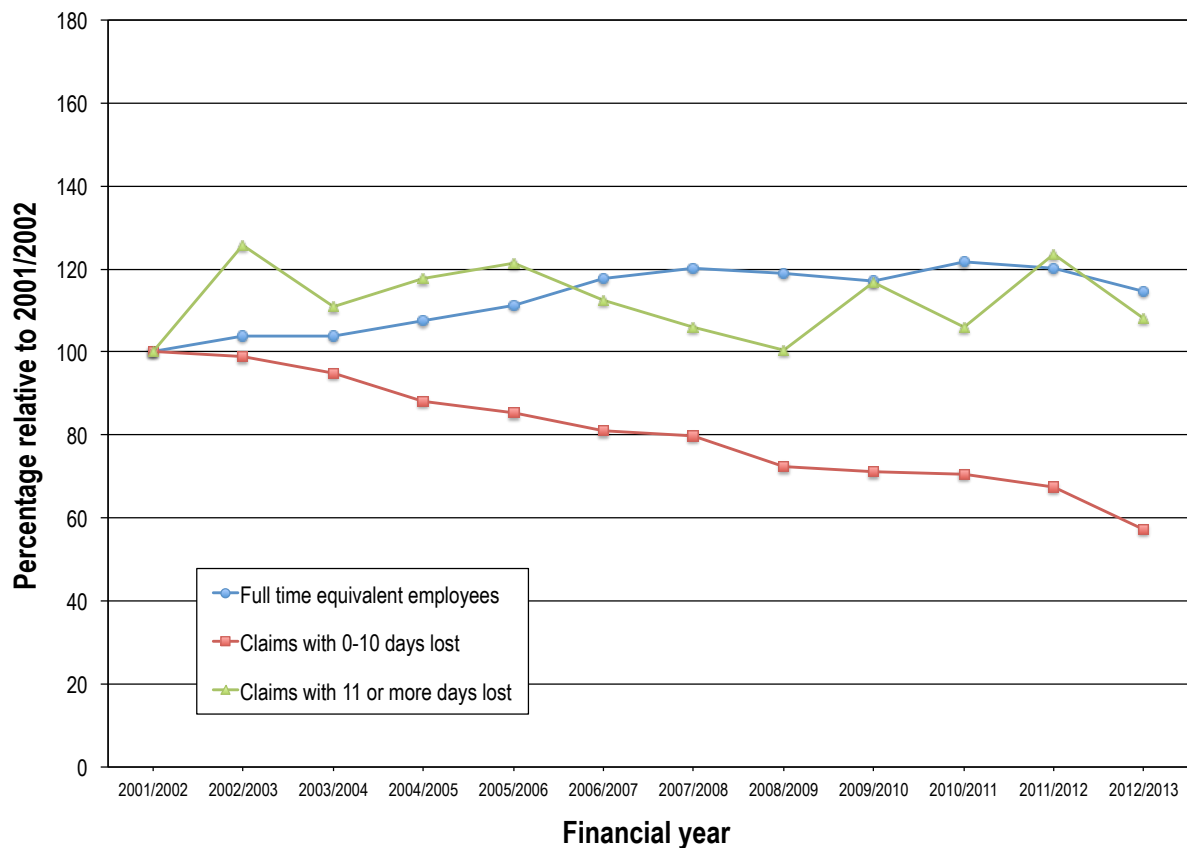


Table B.8
 Number of employees and claims by financial year
 Industry division: Public Administration and Defence

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	16,733	1,148	209	1,357
2002/2003	17,547	1,036	226	1,262
2003/2004	18,512	872	182	1,054
2004/2005	18,635	885	209	1,094
2005/2006	18,909	825	182	1,007
2006/2007	19,320	728	191	919
2007/2008	19,375	785	187	972
2008/2009	19,875	702	193	895
2009/2010	21,155	663	203	866
2010/2011	22,922	715	205	920
2011/2012	24,548	649	181	830
2012/2013	25,477	671	219	890

Figure B.8
 Changes in number of employees and claims by financial year
 Industry division: Public Administration and Defence

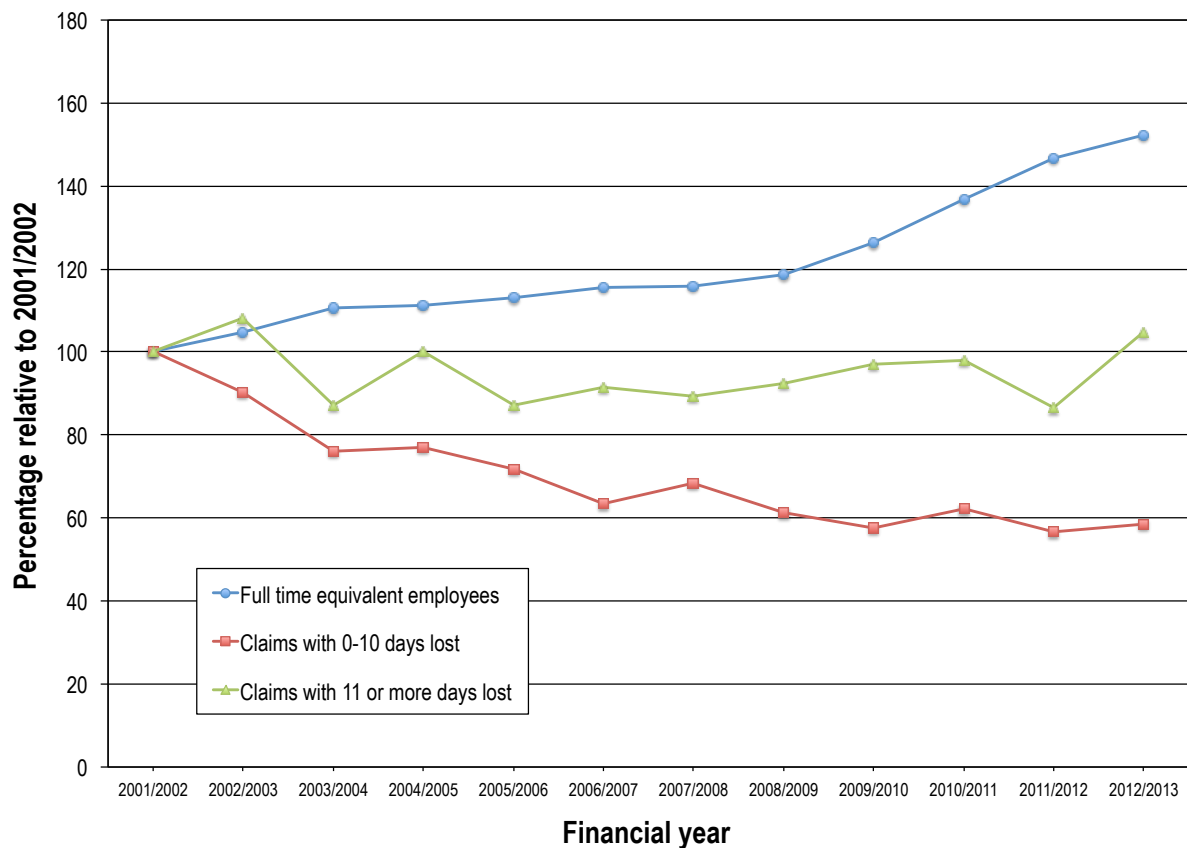


Table B.9
 Number of employees and claims by financial year
 Industry division: Agriculture, Forestry, Fishing and Hunting

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	14,198	930	361	1,291
2002/2003	14,608	827	380	1,207
2003/2004	14,215	863	309	1,172
2004/2005	13,841	741	329	1,070
2005/2006	13,555	717	364	1,081
2006/2007	12,926	654	288	942
2007/2008	12,382	607	261	868
2008/2009	11,321	569	226	795
2009/2010	10,915	450	239	689
2010/2011	11,126	498	248	746
2011/2012	11,064	513	261	774
2012/2013	10,669	423	217	640

Figure B.9
 Changes in number of employees and claims by financial year
 Industry division: Agriculture, Forestry, Fishing and Hunting

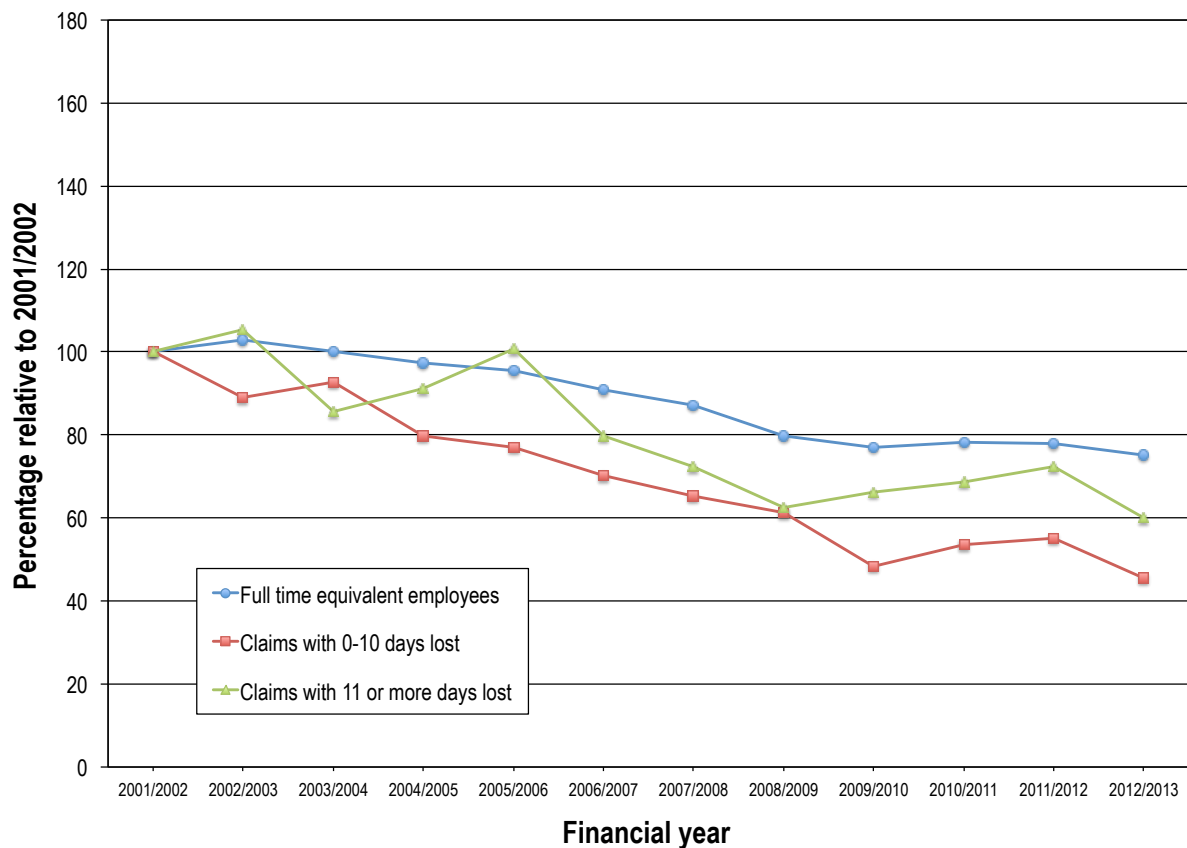


Table B.10
 Number of employees and claims by financial year
 Industry division: Mining

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	7,270	236	67	303
2002/2003	7,947	186	65	251
2003/2004	8,462	260	91	351
2004/2005	9,097	317	72	389
2005/2006	10,276	304	76	380
2006/2007	12,144	304	102	406
2007/2008	14,634	367	71	438
2008/2009	15,521	286	76	362
2009/2010	15,896	311	85	396
2010/2011	17,433	289	113	402
2011/2012	21,648	291	93	384
2012/2013	22,027	257	104	361

Figure B.10
 Changes in number of employees and claims by financial year
 Industry division: Mining

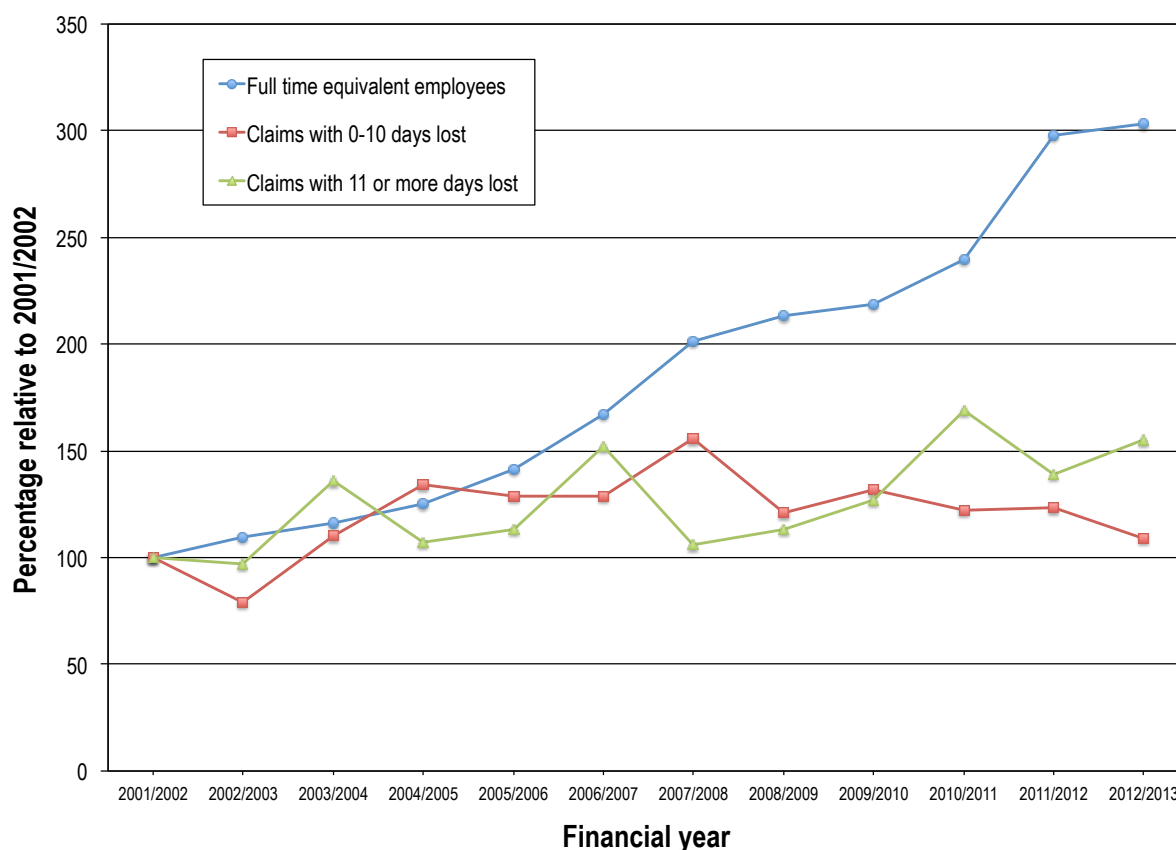
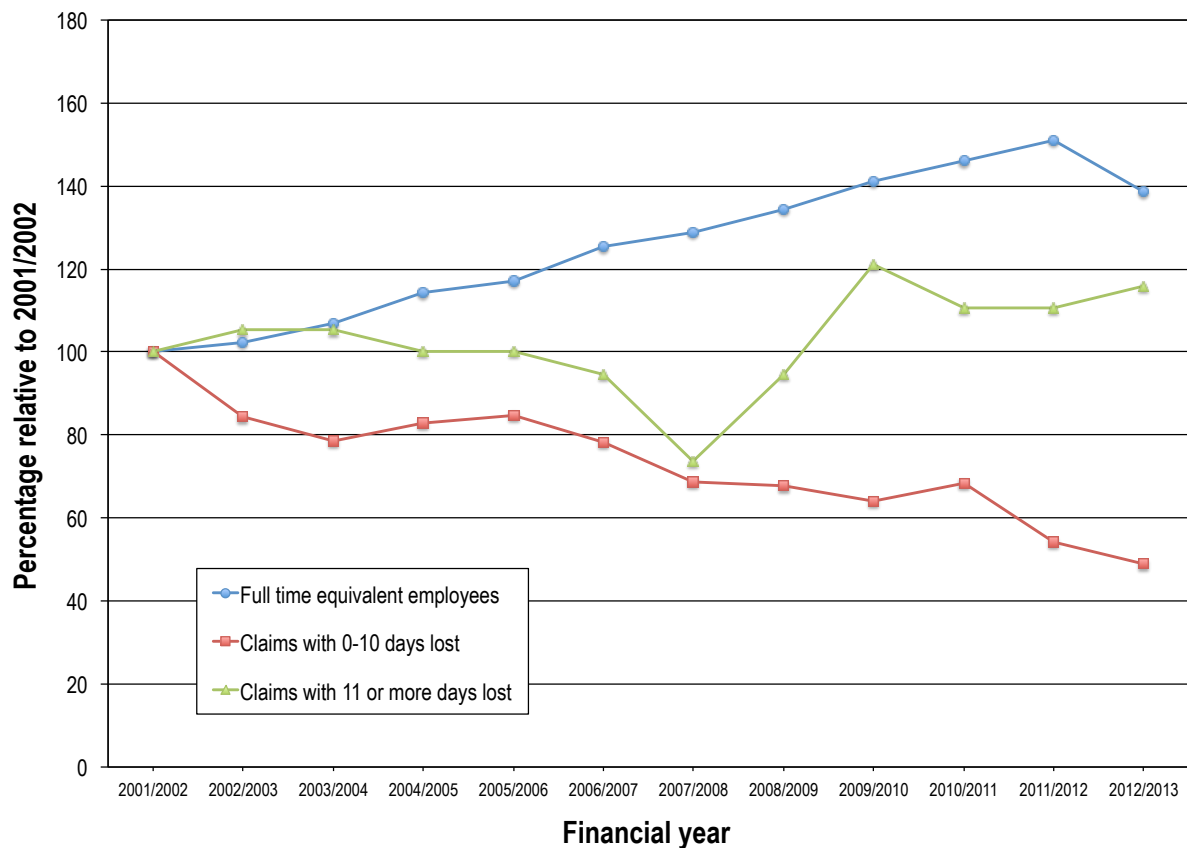


Table B.11
 Number of employees and claims by financial year
 Industry division: Electricity, Gas and Water

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	6,724	303	19	322
2002/2003	6,883	256	20	276
2003/2004	7,199	238	20	258
2004/2005	7,688	251	19	270
2005/2006	7,877	257	19	276
2006/2007	8,435	237	18	255
2007/2008	8,663	208	14	222
2008/2009	9,037	205	18	223
2009/2010	9,500	194	23	217
2010/2011	9,817	207	21	228
2011/2012	10,143	164	21	185
2012/2013	9,319	148	22	170

Figure B.11
 Changes in number of employees and claims by financial year
 Industry division: Electricity, Gas and Water



Appendix C – Detailed industry classification breakdowns

Table C.1
Number of employees and claims by financial year
SAWIC area: Hospitals (except psychiatric hospitals)

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	25,104	1,230	425	1,655
2002/2003	26,426	1,169	372	1,541
2003/2004	26,544	1,159	412	1,571
2004/2005	28,307	1,163	365	1,528
2005/2006	29,559	1,168	410	1,578
2006/2007	31,014	1,167	369	1,536
2007/2008	32,083	994	343	1,337
2008/2009	34,169	943	365	1,308
2009/2010	35,875	1,037	376	1,413
2010/2011	35,141	994	408	1,402
2011/2012	35,525	911	412	1,323
2012/2013	35,598	847	361	1,208

Figure C.1
Changes in number of employees and claims by financial year
SAWIC area: Hospitals (except psychiatric hospitals)

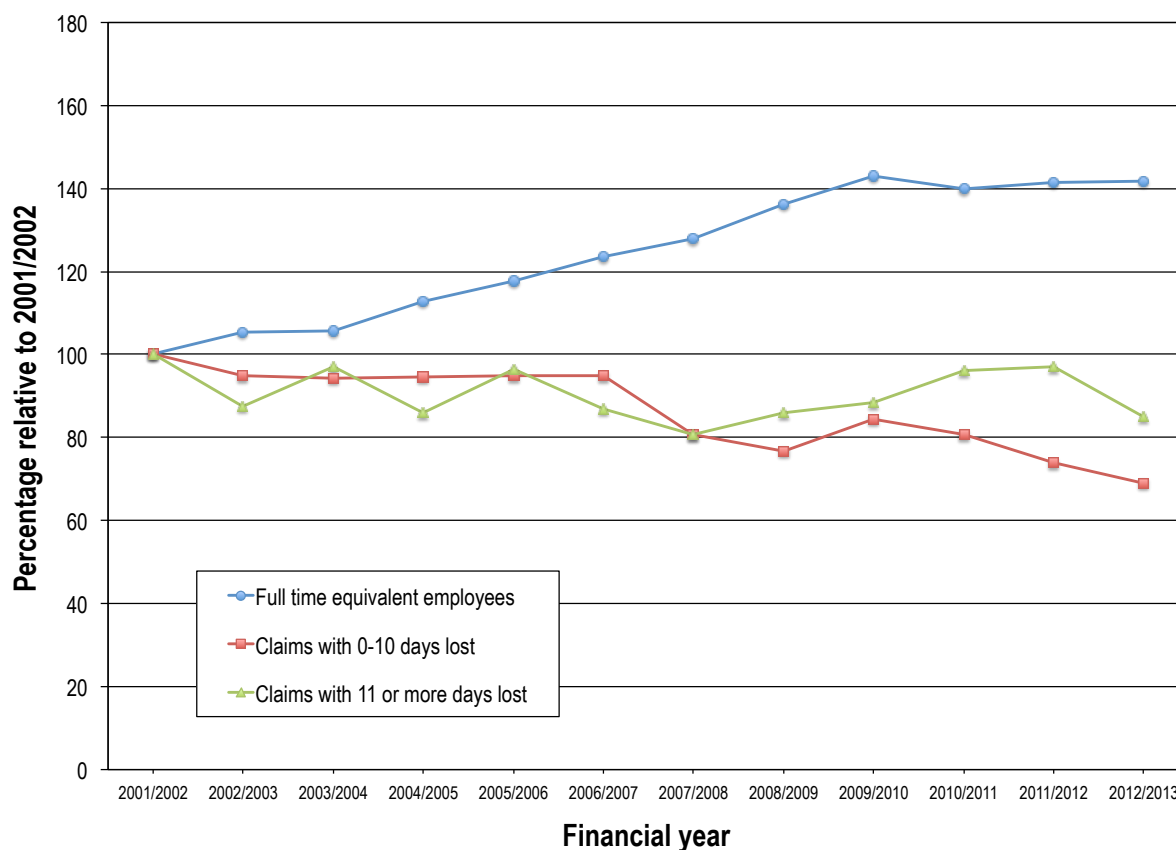


Table C.2
 Number of employees and claims by financial year
 SAWIC area: Personal Care Services

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	9,265	1,039	417	1,456
2002/2003	9,583	974	433	1,407
2003/2004	10,217	976	430	1,406
2004/2005	10,888	1,042	448	1,490
2005/2006	11,520	1,007	516	1,523
2006/2007	12,034	984	463	1,447
2007/2008	12,825	964	421	1,385
2008/2009	13,171	966	468	1,434
2009/2010	13,745	892	490	1,382
2010/2011	14,276	916	519	1,435
2011/2012	14,842	926	559	1,485
2012/2013	15,223	902	505	1,407

Figure C.2
 Changes in number of employees and claims by financial year
 SAWIC area: Personal Care Services

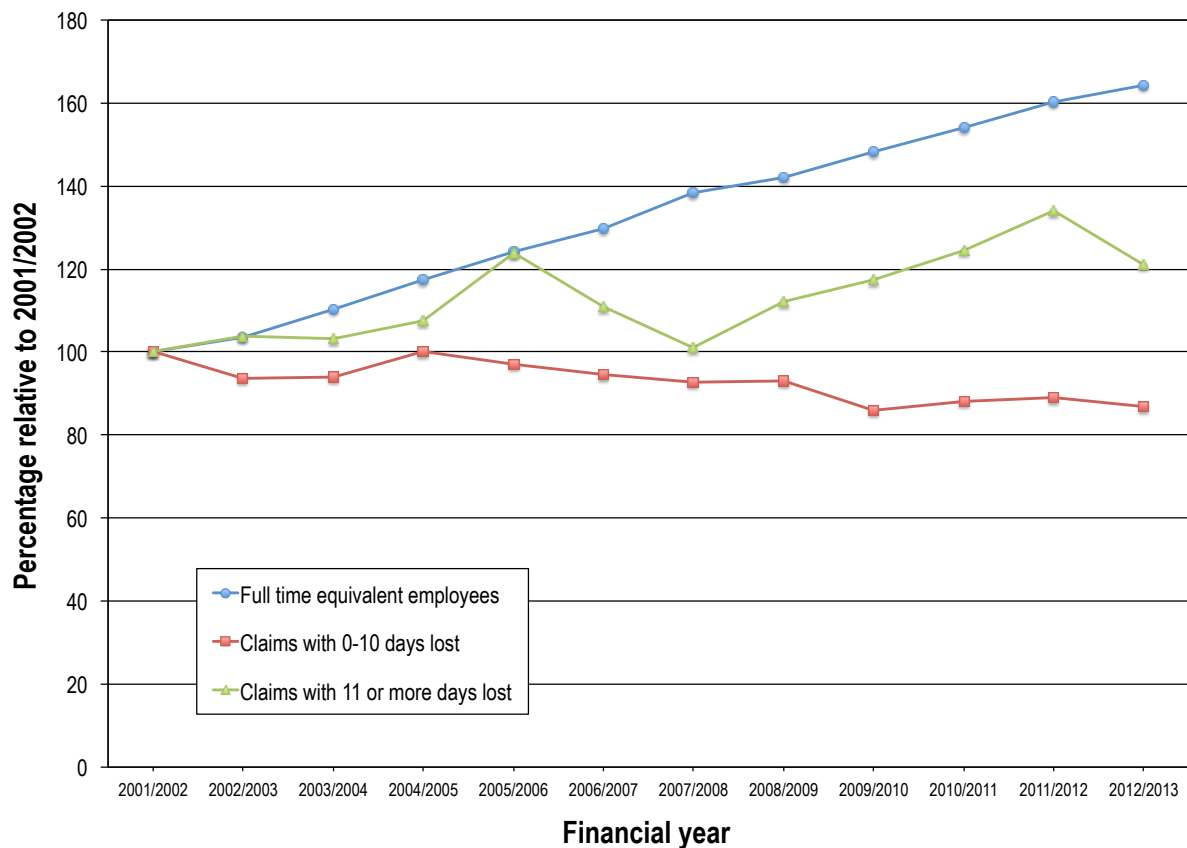


Table C.3
 Number of employees and claims by financial year
 SAWIC area: Employment Services Category 1

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	8,666	1,505	353	1,858
2002/2003	10,202	1,492	411	1,903
2003/2004	9,692	1,391	398	1,789
2004/2005	9,600	1,338	401	1,739
2005/2006	8,920	1,095	371	1,466
2006/2007	8,951	1,045	331	1,376
2007/2008	9,271	950	283	1,233
2008/2009	6,923	794	232	1,026
2009/2010	6,763	862	190	1,052
2010/2011	7,624	881	219	1,100
2011/2012	7,866	775	224	999
2012/2013	7,015	702	192	894

Figure C.3
 Changes in number of employees and claims by financial year
 SAWIC area: Employment Services Category 1

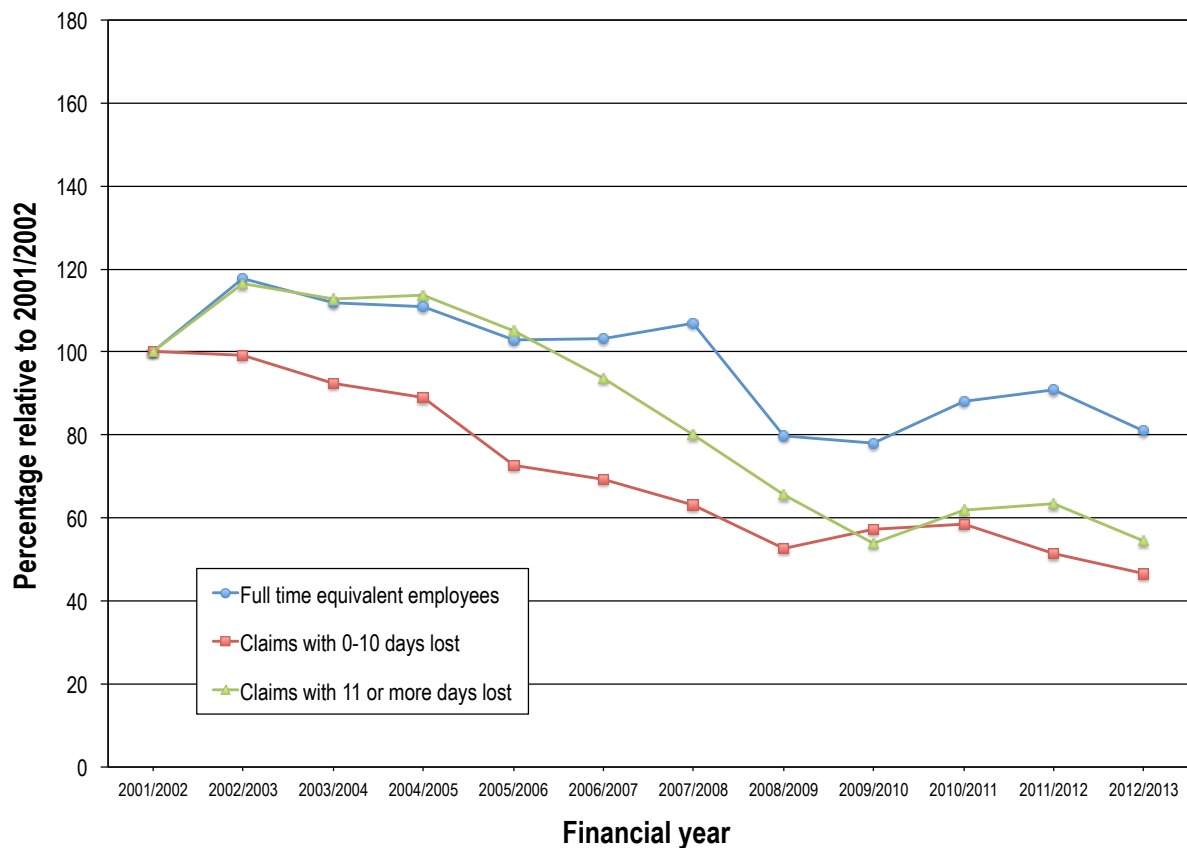


Table C.4
 Number of employees and claims by financial year
 SAWIC area: Supermarket and Grocery Stores

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	10,039	1,355	245	1,600
2002/2003	10,227	1,193	220	1,413
2003/2004	10,511	1,085	178	1,263
2004/2005	10,555	1,093	160	1,253
2005/2006	10,434	903	152	1,055
2006/2007	9,963	862	124	986
2007/2008	10,135	802	103	905
2008/2009	9,883	789	114	903
2009/2010	10,149	733	134	867
2010/2011	10,187	835	143	978
2011/2012	10,006	784	126	910
2012/2013	9,974	520	131	651

Figure C.4
 Changes in number of employees and claims by financial year
 SAWIC area: Supermarket and Grocery Stores

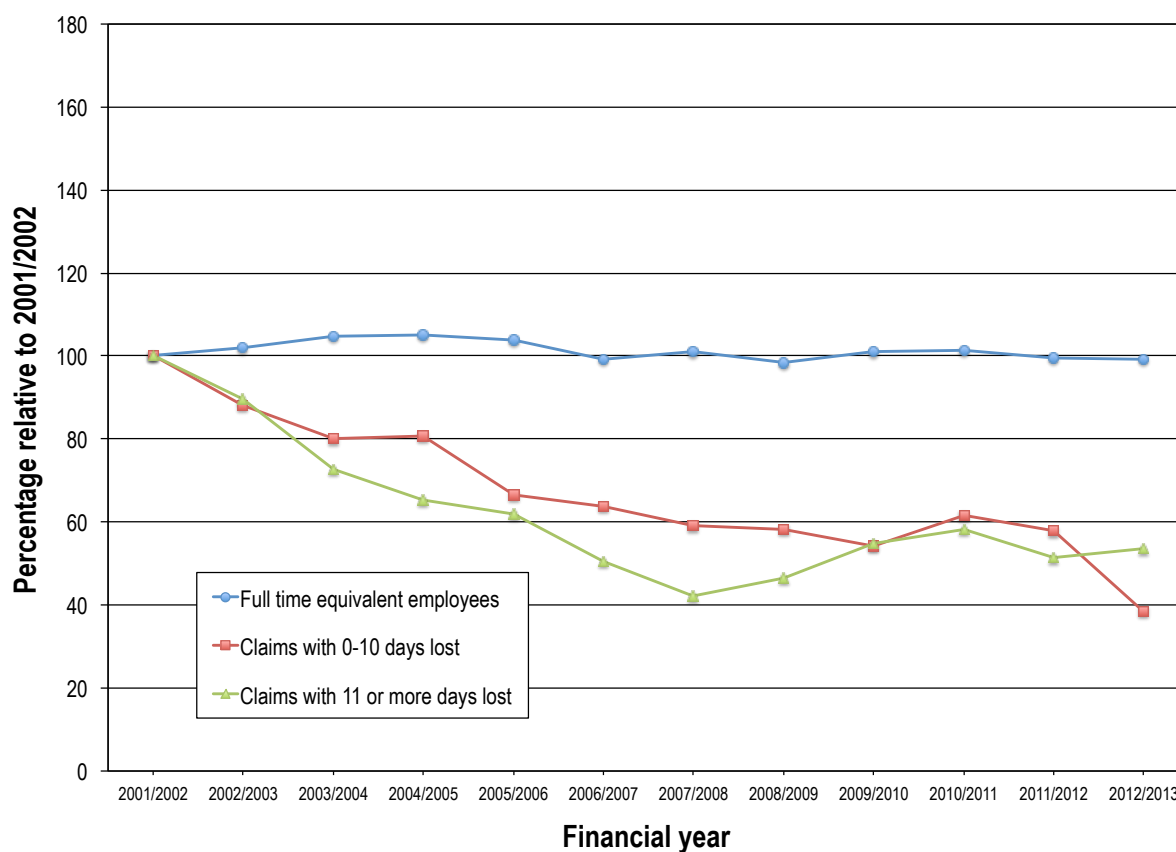


Table C.5
 Number of employees and claims by financial year
 SAWIC area: Local Government Administration

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	8,410	1,002	174	1,176
2002/2003	8,803	914	199	1,113
2003/2004	8,349	771	150	921
2004/2005	8,521	769	181	950
2005/2006	8,554	729	155	884
2006/2007	8,644	655	162	817
2007/2008	8,799	649	146	795
2008/2009	8,995	584	144	728
2009/2010	9,317	555	159	714
2010/2011	9,501	601	166	767
2011/2012	9,455	558	134	692
2012/2013	9,530	584	177	761

Figure C.5
 Changes in number of employees and claims by financial year
 SAWIC area: Local Government Administration

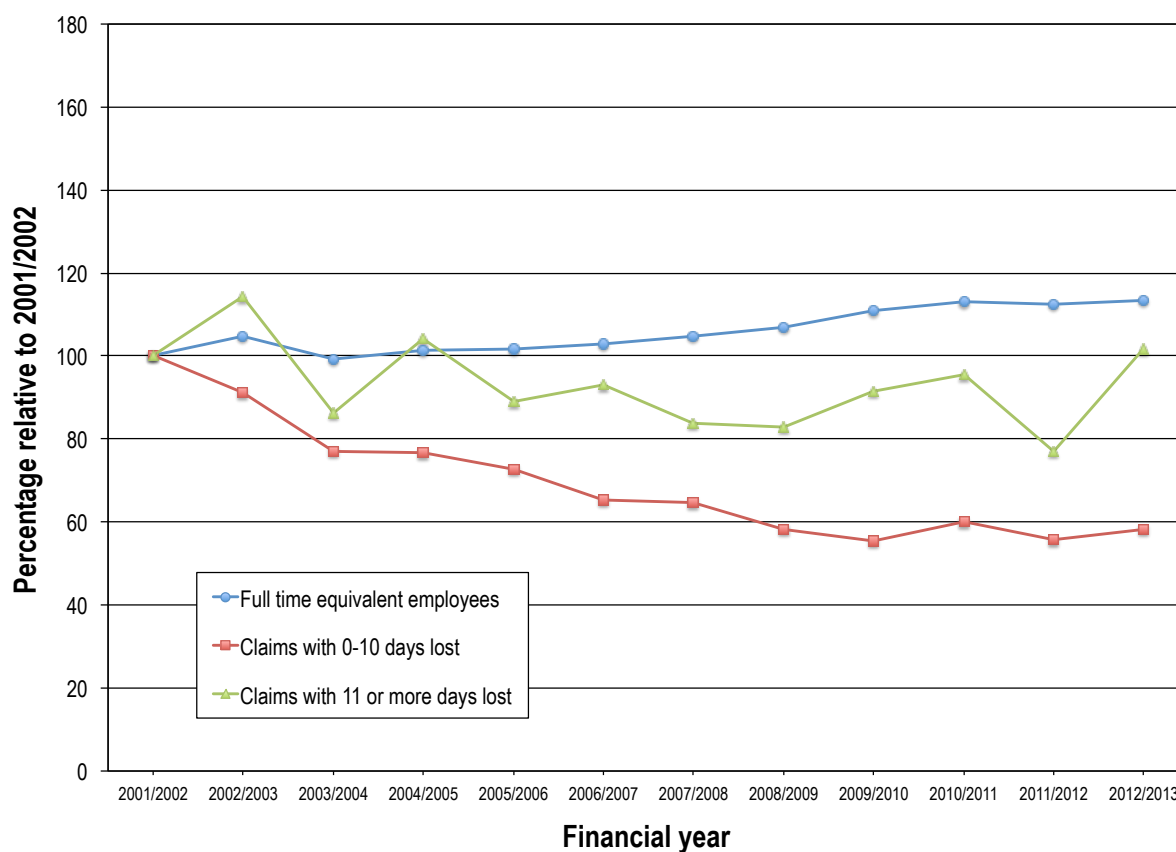


Table C.6
 Number of employees and claims by financial year
 SAWIC area: Road Freight Transport

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	7,564	590	254	844
2002/2003	8,105	524	250	774
2003/2004	8,571	579	283	862
2004/2005	8,843	664	263	927
2005/2006	8,791	601	266	867
2006/2007	8,858	606	273	879
2007/2008	9,281	507	258	765
2008/2009	8,395	395	239	634
2009/2010	8,289	387	216	603
2010/2011	8,183	363	243	606
2011/2012	7,950	314	249	563
2012/2013	8,041	282	283	565

Figure C.6
 Changes in number of employees and claims by financial year
 SAWIC area: Road Freight Transport

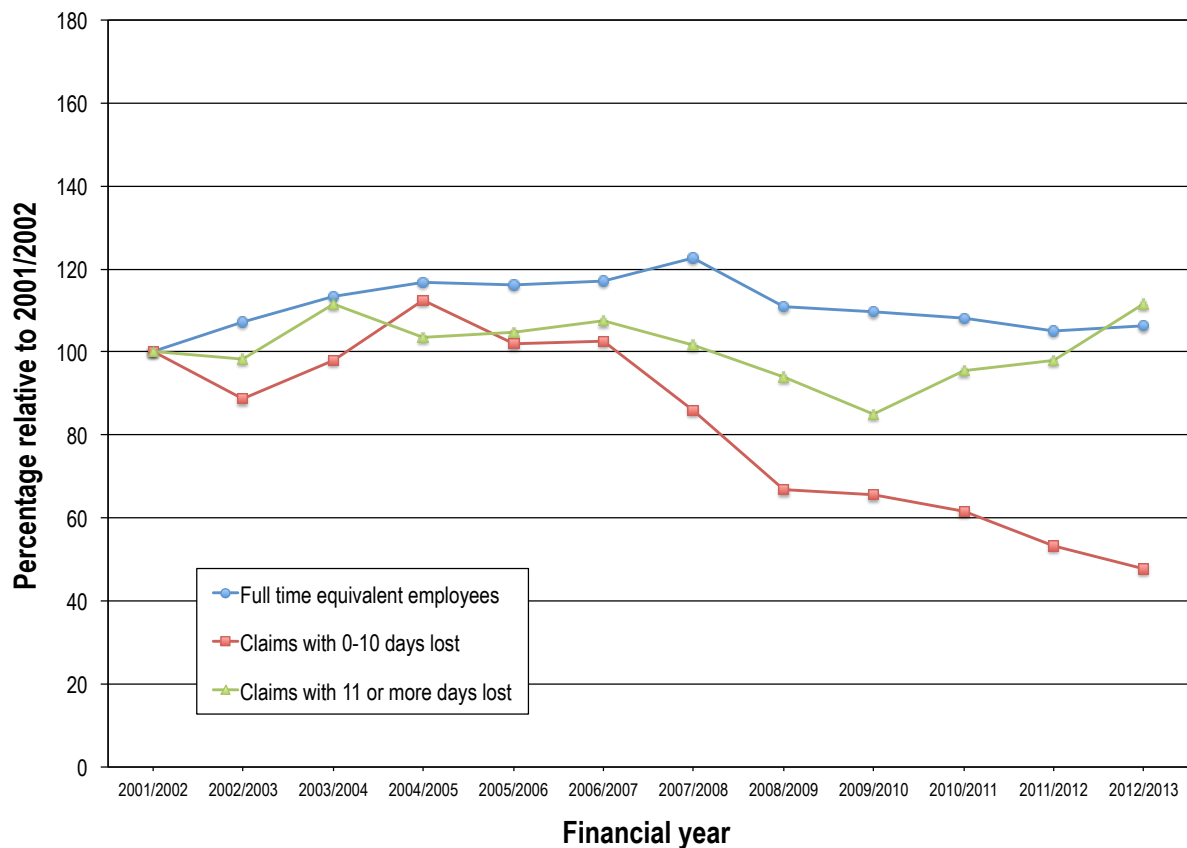


Table C.7
 Number of employees and claims by financial year
 SAWIC area: Motor Vehicle Manufacturing

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	10,348	877	172	1,049
2002/2003	12,523	862	175	1,037
2003/2004	12,046	1,032	252	1,284
2004/2005	11,851	982	199	1,181
2005/2006	10,335	890	187	1,077
2006/2007	8,045	646	120	766
2007/2008	6,695	426	77	503
2008/2009	5,403	172	34	206
2009/2010	3,969	193	41	234
2010/2011	3,593	308	86	394
2011/2012	3,669	270	75	345
2012/2013	3,047	231	52	283

Figure C.7
 Changes in number of employees and claims by financial year
 SAWIC area: Motor Vehicle Manufacturing

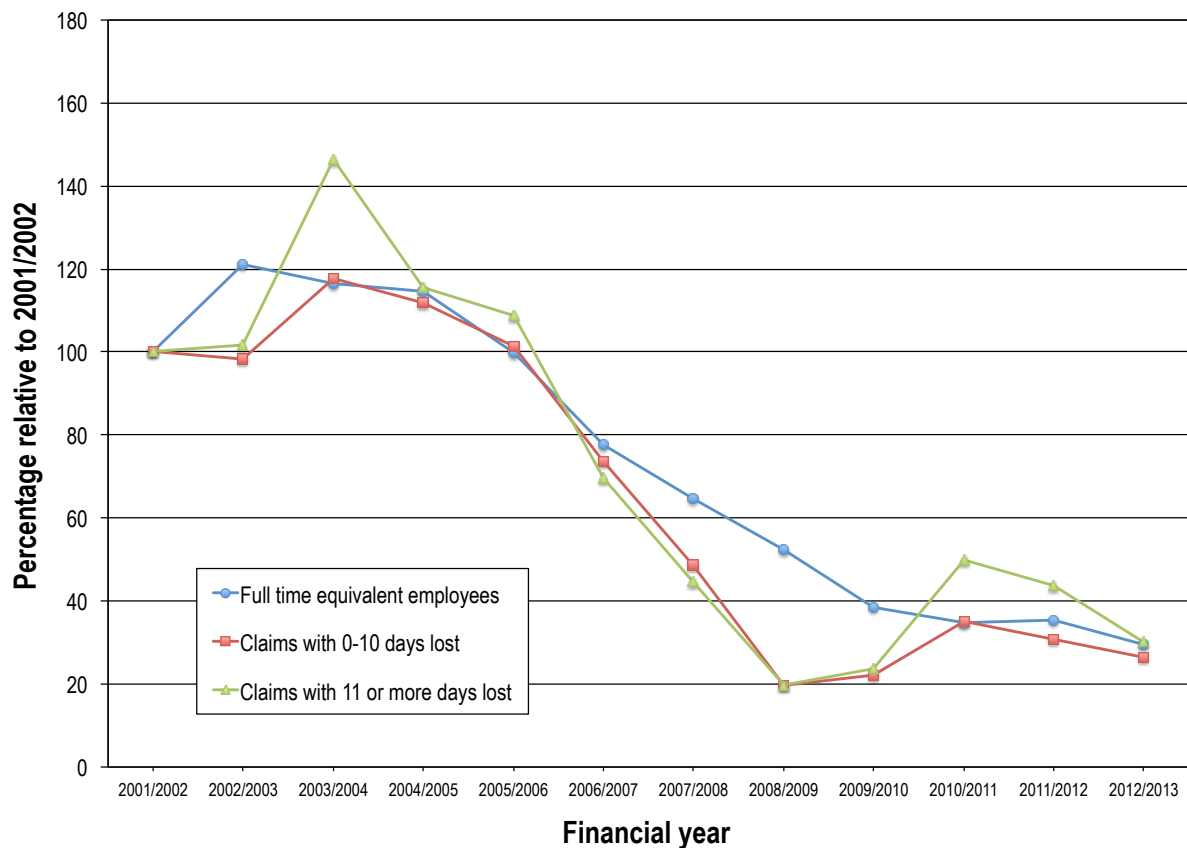


Table C.8
 Number of employees and claims by financial year
 SAWIC area: Secondary Education

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	16,113	540	121	661
2002/2003	16,271	490	135	625
2003/2004	16,302	525	131	656
2004/2005	16,594	537	146	683
2005/2006	16,856	472	125	597
2006/2007	17,187	451	136	587
2007/2008	17,033	410	111	521
2008/2009	16,689	378	101	479
2009/2010	16,515	375	134	509
2010/2011	17,892	402	117	519
2011/2012	18,258	386	110	496
2012/2013	18,213	357	118	475

Figure C.8
 Changes in number of employees and claims by financial year
 SAWIC area: Secondary Education

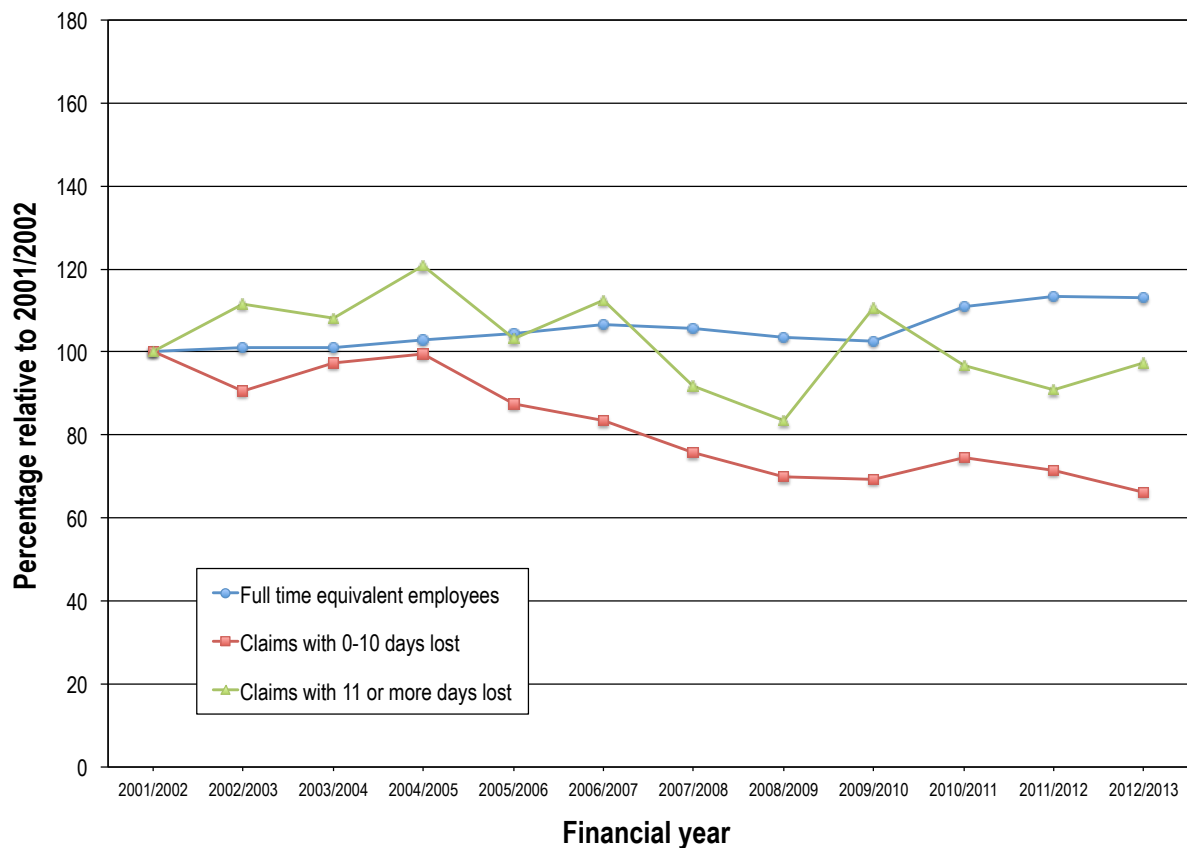


Table C.9
 Number of employees and claims by financial year
 SAWIC area: Primary Education

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	17,837	442	164	606
2002/2003	18,186	530	138	668
2003/2004	18,341	517	153	670
2004/2005	18,903	465	147	612
2005/2006	19,216	441	156	597
2006/2007	19,473	421	131	552
2007/2008	19,424	367	93	460
2008/2009	18,735	356	102	458
2009/2010	18,182	369	121	490
2010/2011	19,955	363	103	466
2011/2012	20,354	391	140	531
2012/2013	20,053	300	144	444

Figure C.9
 Changes in number of employees and claims by financial year
 SAWIC area: Primary Education

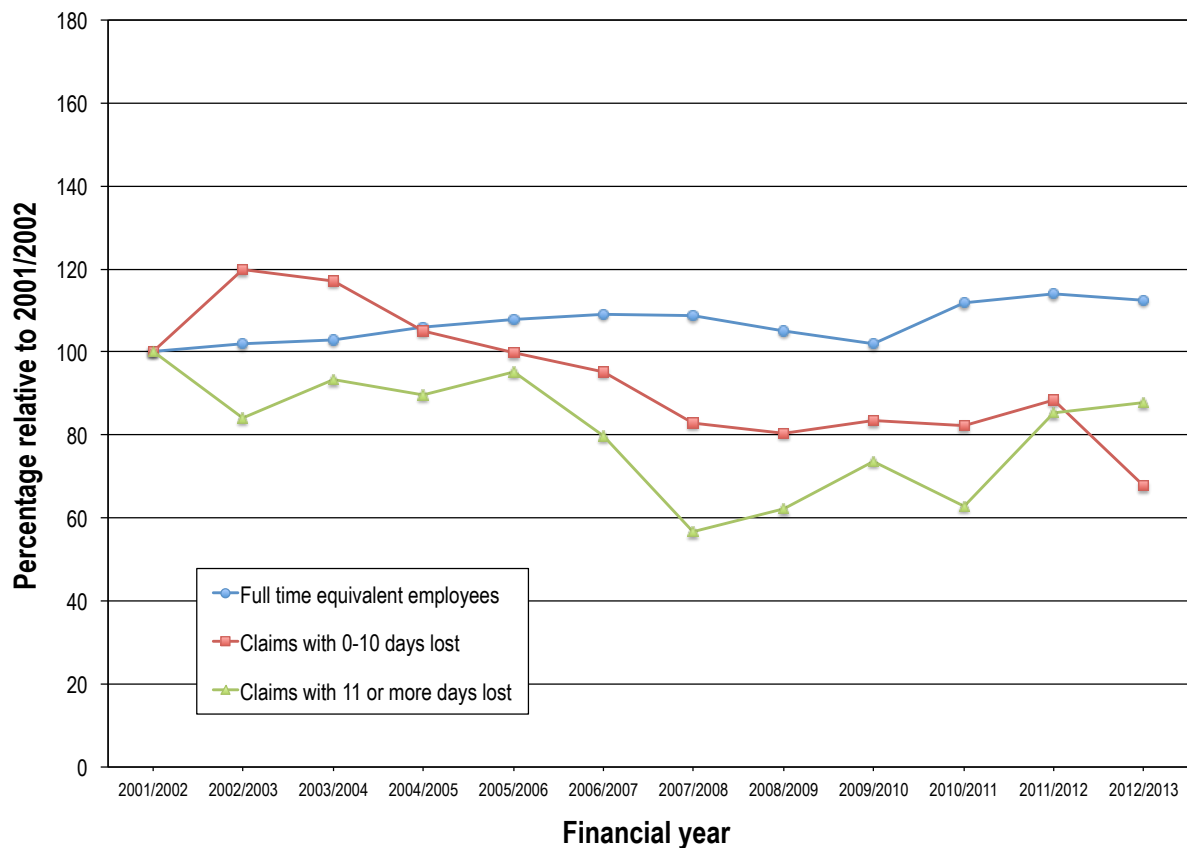


Table C.10
 Number of employees and claims by financial year
 SAWIC area: Alcohol and Vinegar Manufacturing

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	5,676	586	63	649
2002/2003	6,238	489	80	569
2003/2004	6,335	553	77	630
2004/2005	6,569	541	72	613
2005/2006	6,731	519	87	606
2006/2007	6,518	439	82	521
2007/2008	6,682	406	80	486
2008/2009	6,459	329	71	400
2009/2010	6,049	281	70	351
2010/2011	5,722	253	45	298
2011/2012	5,856	255	57	312
2012/2013	5,696	204	41	245

Figure C.10
 Changes in number of employees and claims by financial year
 SAWIC area: Alcohol and Vinegar Manufacturing

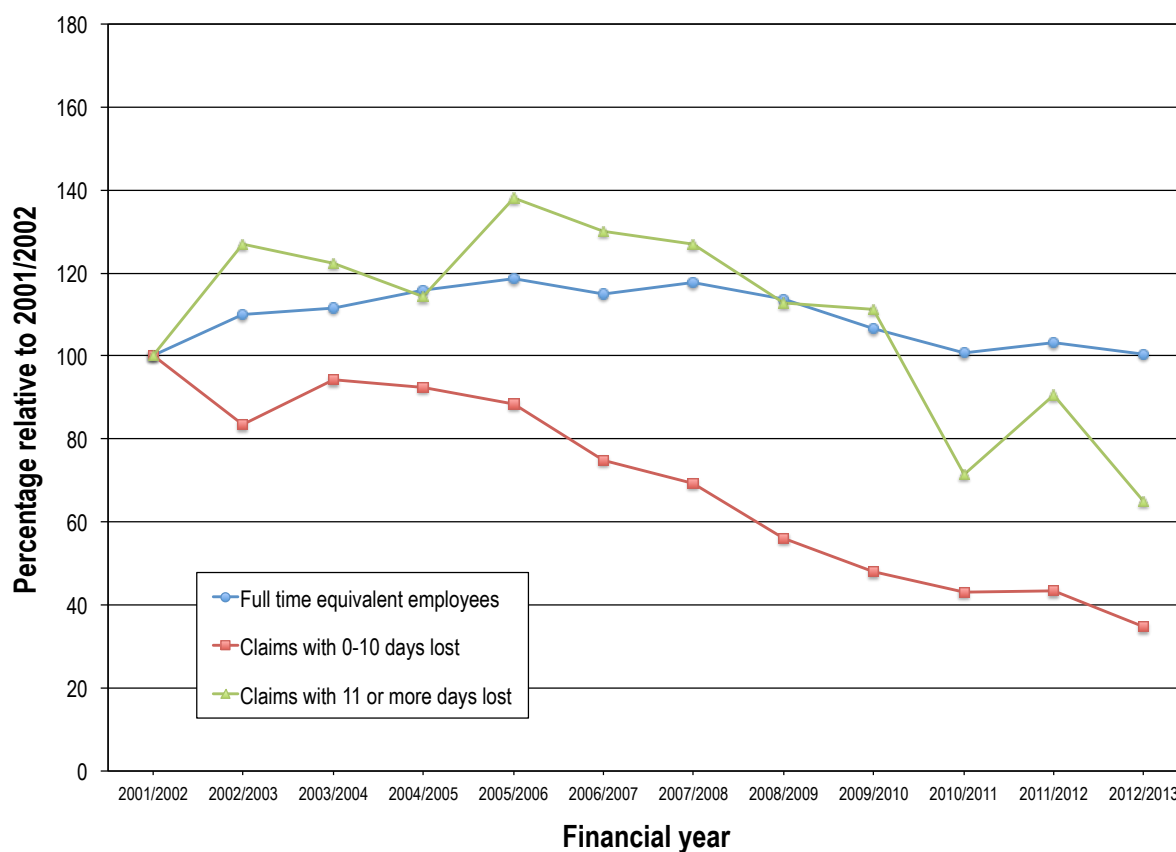


Table C.11
 Number of employees and claims by financial year
 SAWIC area: Livestock Processing

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	1,875	661	149	810
2002/2003	1,952	457	131	588
2003/2004	1,966	393	113	506
2004/2005	2,179	412	171	583
2005/2006	2,192	383	142	525
2006/2007	2,207	347	146	493
2007/2008	2,083	300	146	446
2008/2009	1,891	179	94	273
2009/2010	1,832	215	90	305
2010/2011	1,717	223	69	292
2011/2012	1,791	236	90	326
2012/2013	1,878	363	97	460

Figure C.11
 Changes in number of employees and claims by financial year
 SAWIC area: Livestock Processing

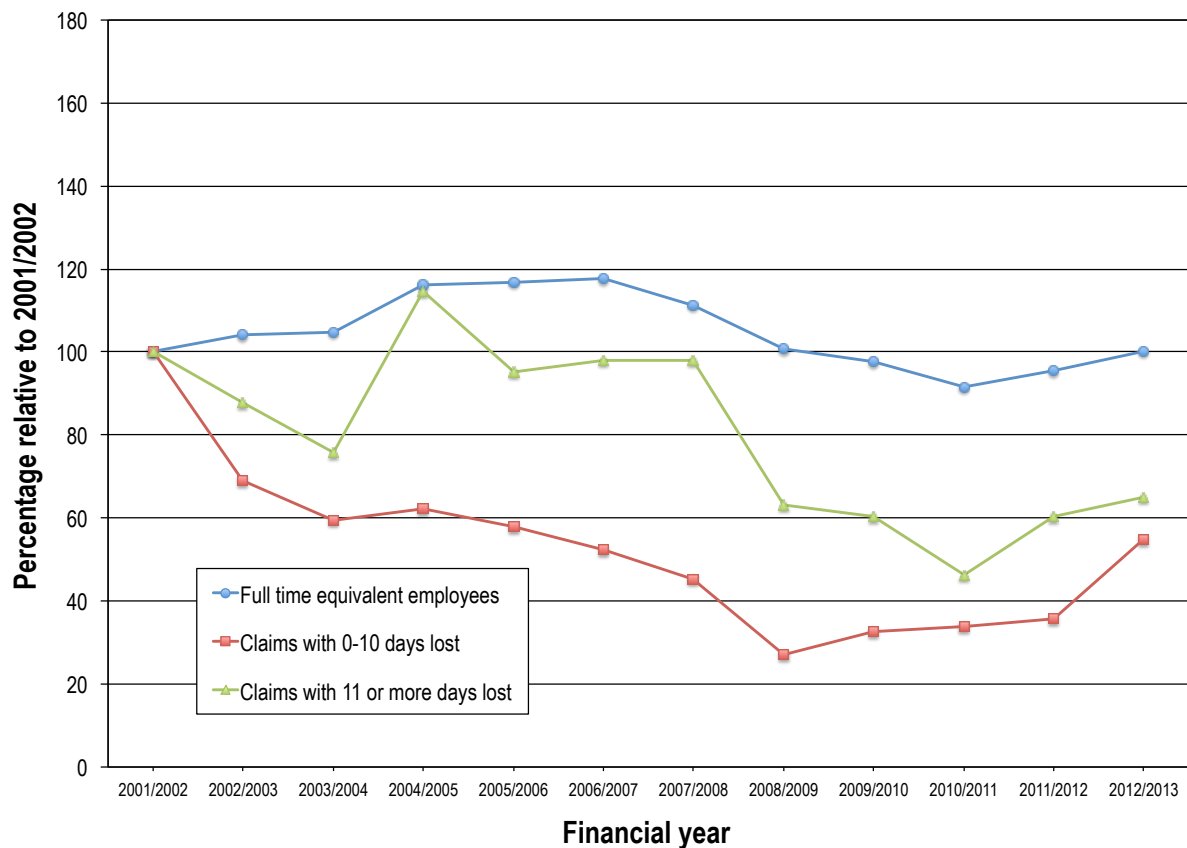


Table C.12
 Number of employees and claims by financial year
 SAWIC area: Police

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	5,689	524	118	642
2002/2003	6,078	491	134	625
2003/2004	6,631	460	118	578
2004/2005	7,003	461	98	559
2005/2006	7,441	418	100	518
2006/2007	7,500	443	121	564
2007/2008	7,664	381	96	477
2008/2009	7,768	283	89	372
2009/2010	8,347	166	66	232
2010/2011	8,112	193	86	279
2011/2012	8,323	221	90	311
2012/2013	8,380	179	101	280

Figure C.12
 Changes in number of employees and claims by financial year
 SAWIC area: Police

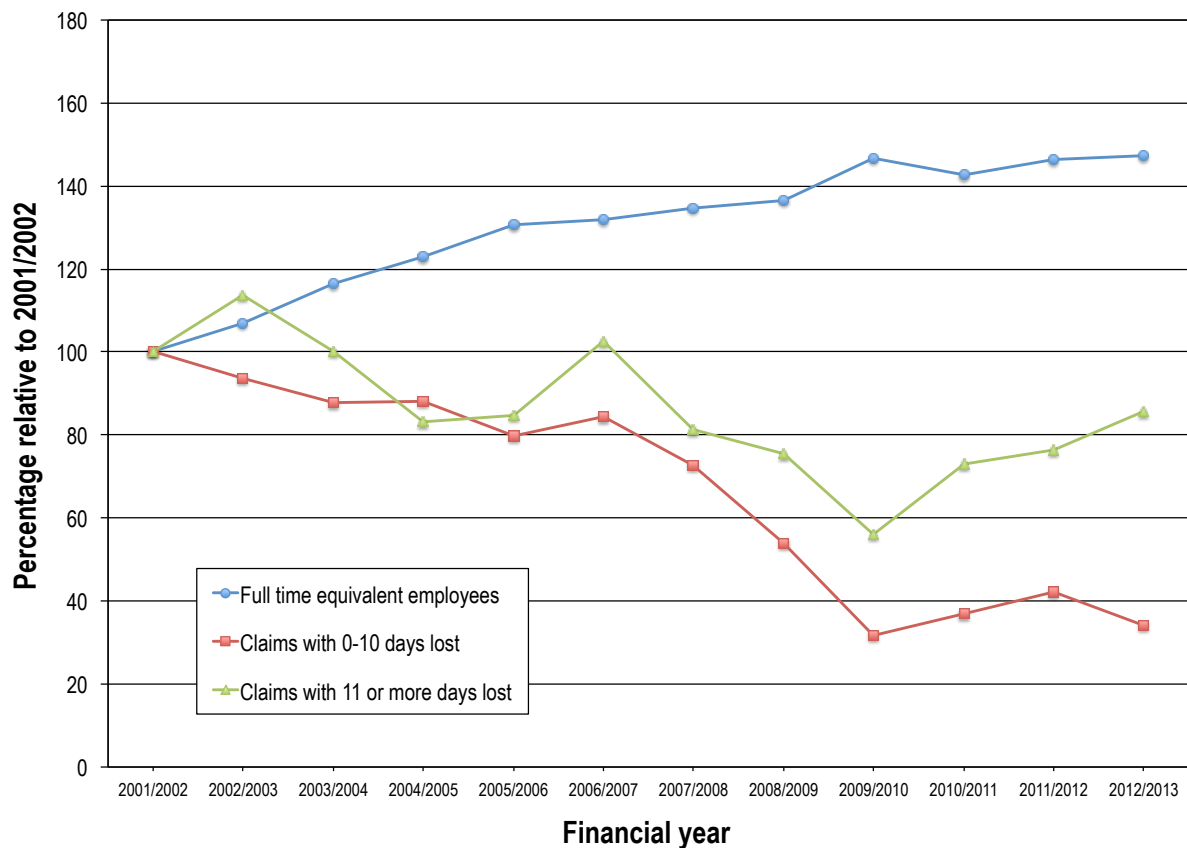


Table C.13
 Number of employees and claims by financial year
 SAWIC area: Pubs, Taverns and Bars

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	7,055	334	108	442
2002/2003	7,384	315	90	405
2003/2004	7,412	288	100	388
2004/2005	7,519	302	124	426
2005/2006	7,500	313	103	416
2006/2007	7,656	288	116	404
2007/2008	7,743	263	128	391
2008/2009	7,288	315	116	431
2009/2010	7,288	324	121	445
2010/2011	7,241	300	115	415
2011/2012	6,986	316	124	440
2012/2013	6,834	291	90	381

Figure C.13
 Changes in number of employees and claims by financial year
 SAWIC area: Pubs, Taverns and Bars

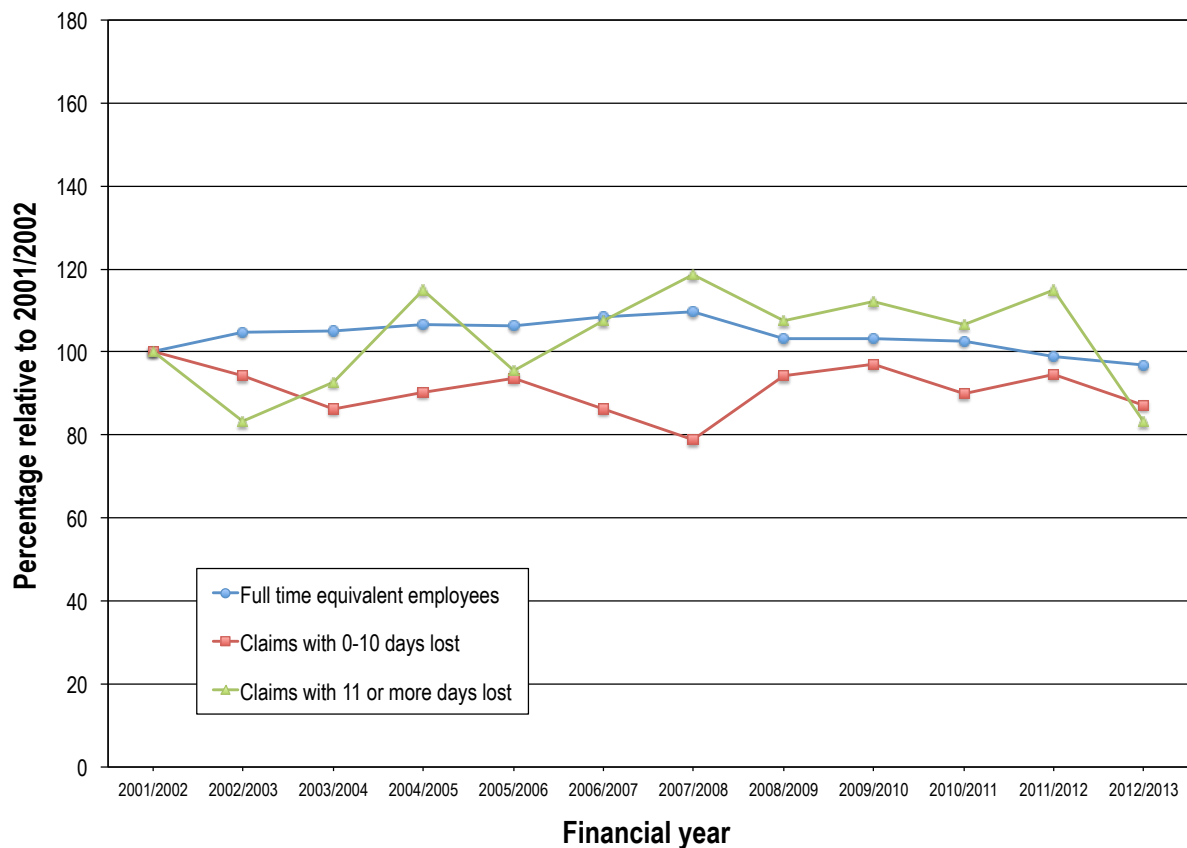


Table C.14
 Number of employees and claims by financial year
 SAWIC area: Employment Services Category 2

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	4,865	376	74	450
2002/2003	4,736	300	69	369
2003/2004	4,889	393	109	502
2004/2005	5,163	381	104	485
2005/2006	5,739	340	115	455
2006/2007	5,986	256	84	340
2007/2008	6,275	313	76	389
2008/2009	5,476	275	73	348
2009/2010	5,016	356	59	415
2010/2011	5,412	298	102	400
2011/2012	5,919	270	89	359
2012/2013	5,422	219	79	298

Figure C.14
 Changes in number of employees and claims by financial year
 SAWIC area: Employment Services Category 2

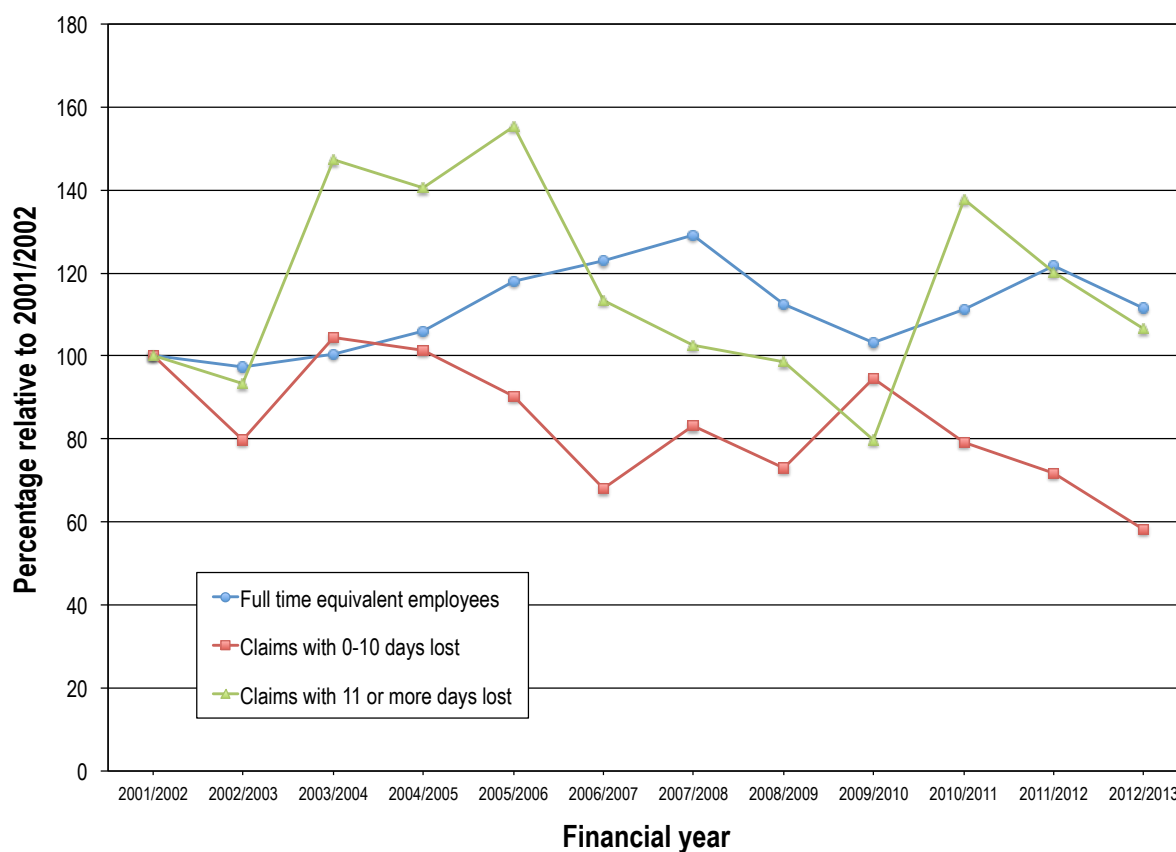


Table C.15
 Number of employees and claims by financial year
 SAWIC area: Automotive Component Manufacturing

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	4,909	409	106	515
2002/2003	5,280	495	119	614
2003/2004	5,521	519	131	650
2004/2005	5,332	487	104	591
2005/2006	5,172	380	81	461
2006/2007	4,801	306	73	379
2007/2008	4,102	238	68	306
2008/2009	3,362	178	49	227
2009/2010	2,588	135	47	182
2010/2011	2,734	150	50	200
2011/2012	2,675	129	50	179
2012/2013	2,538	95	55	150

Figure C.15
 Changes in number of employees and claims by financial year
 SAWIC area: Automotive Component Manufacturing

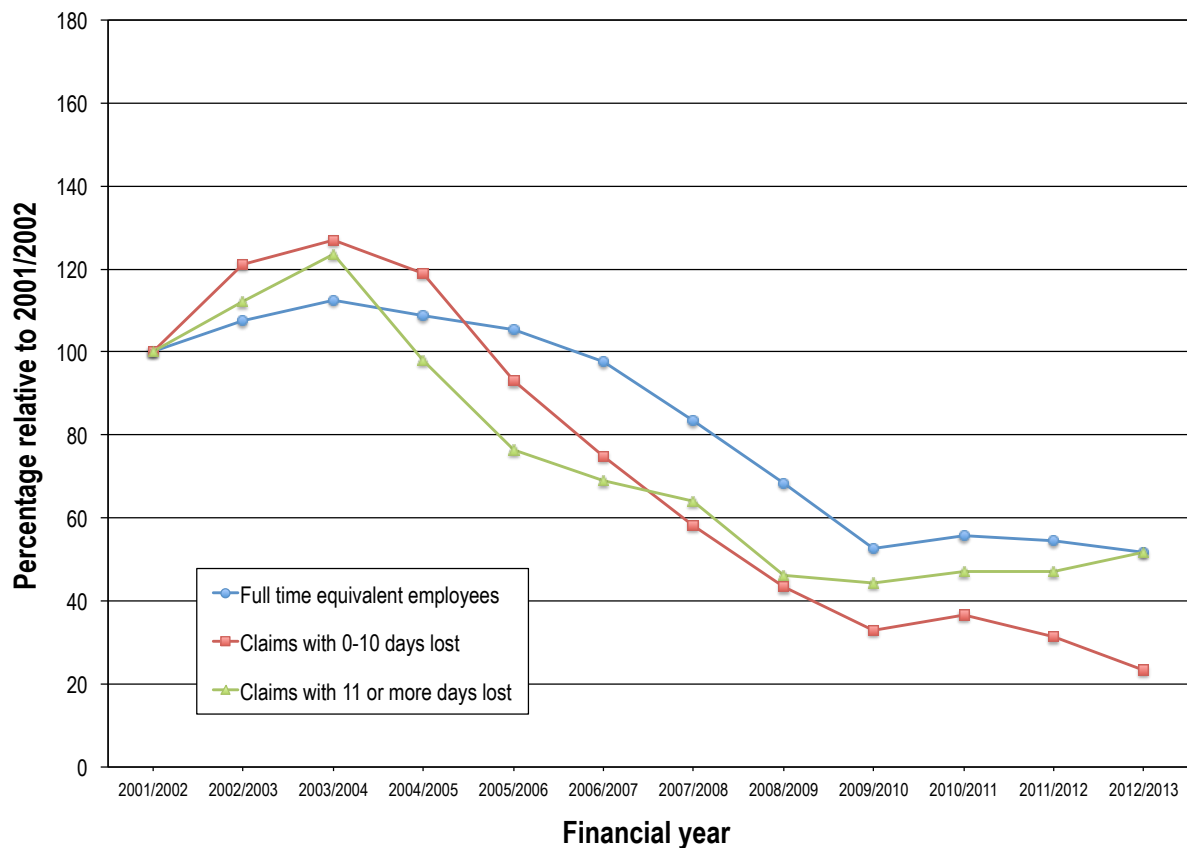
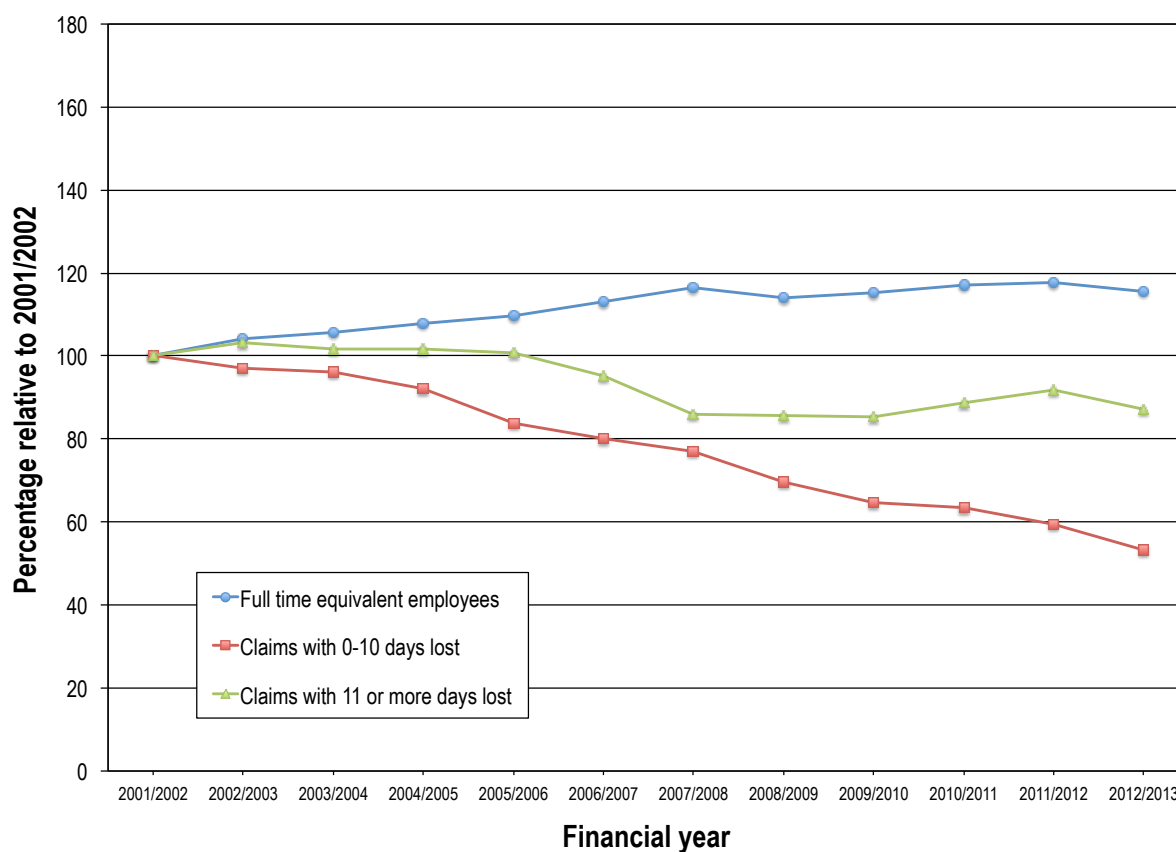


Table C.16
 Number of employees and claims by financial year
 SAWIC area: Remaining areas not shown above

Financial year	Estimated number of FTE employees	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	364,048	19,742	4,482	24,224
2002/2003	379,396	19,152	4,623	23,775
2003/2004	385,216	19,004	4,552	23,556
2004/2005	392,724	18,179	4,562	22,741
2005/2006	399,085	16,565	4,511	21,076
2006/2007	412,267	15,822	4,261	20,083
2007/2008	424,392	15,232	3,855	19,087
2008/2009	414,971	13,745	3,833	17,578
2009/2010	419,100	12,772	3,824	16,596
2010/2011	426,570	12,516	3,973	16,489
2011/2012	428,345	11,760	4,117	15,877
2012/2013	421,199	10,505	3,914	14,419

Figure C.16
 Changes in number of employees and claims by financial year
 SAWIC area: Remaining areas not shown above



Appendix D – Detailed mechanism of injury breakdowns

Table D.1
Number of claims by financial year
Mechanism of injury: Muscular stress while handling objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	5,047	1,723	6,770
2002/2003	4,617	1,734	6,351
2003/2004	4,921	1,796	6,717
2004/2005	4,976	1,871	6,847
2005/2006	3,990	1,556	5,546
2006/2007	3,596	1,444	5,040
2007/2008	3,340	1,302	4,642
2008/2009	3,019	1,251	4,270
2009/2010	2,949	1,190	4,139
2010/2011	2,990	1,267	4,257
2011/2012	2,782	1,263	4,045
2012/2013	2,564	1,131	3,695

Figure D.1
Number of claims by financial year
Mechanism of injury: Muscular stress while handling objects

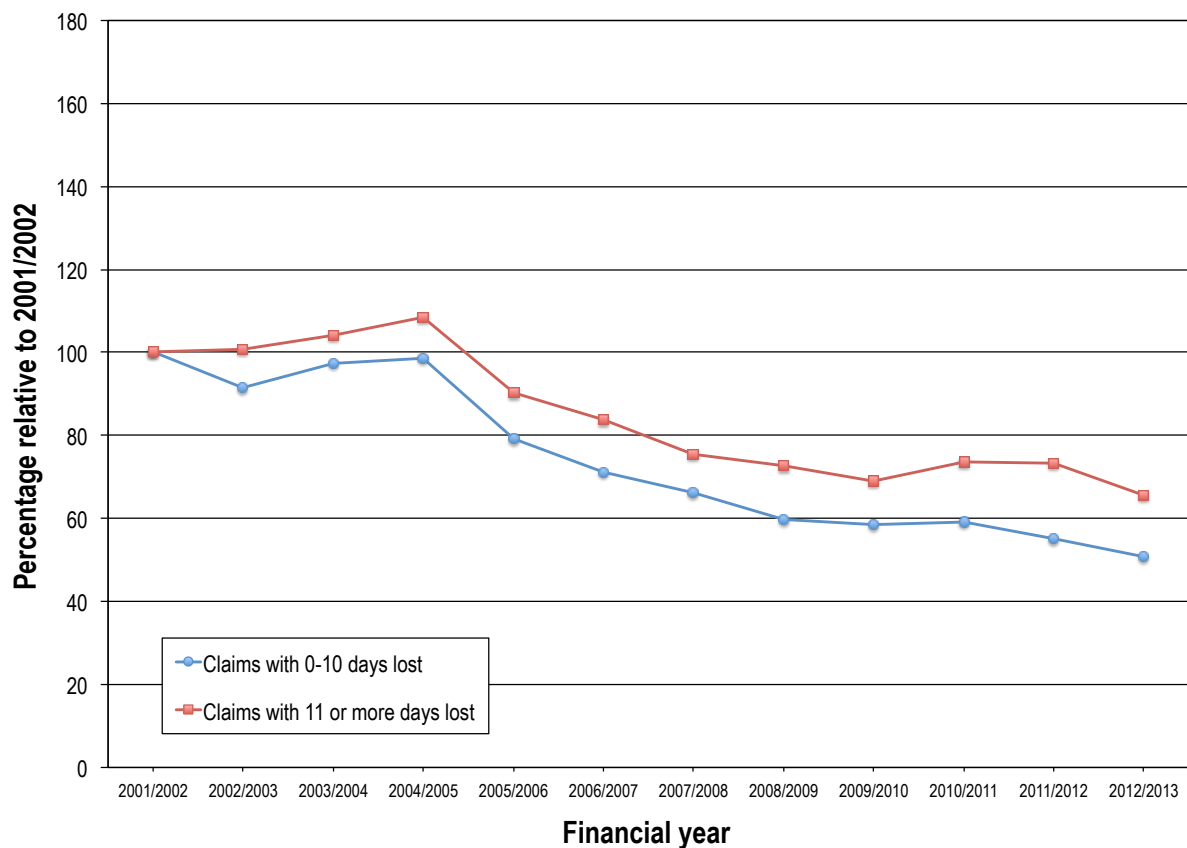


Table D.2
 Number of claims by financial year
 Mechanism of injury: Muscular stress lifting, carrying, or putting down objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	3,687	1,203	4,890
2002/2003	3,635	1,271	4,906
2003/2004	3,460	1,207	4,667
2004/2005	3,584	1,269	4,853
2005/2006	3,377	1,264	4,641
2006/2007	3,216	1,239	4,455
2007/2008	2,870	1,060	3,930
2008/2009	2,464	969	3,433
2009/2010	2,283	947	3,230
2010/2011	2,314	937	3,251
2011/2012	2,090	947	3,037
2012/2013	1,940	926	2,866

Figure D.2
 Number of claims by financial year
 Mechanism of injury: Muscular stress lifting, carrying, or putting down objects

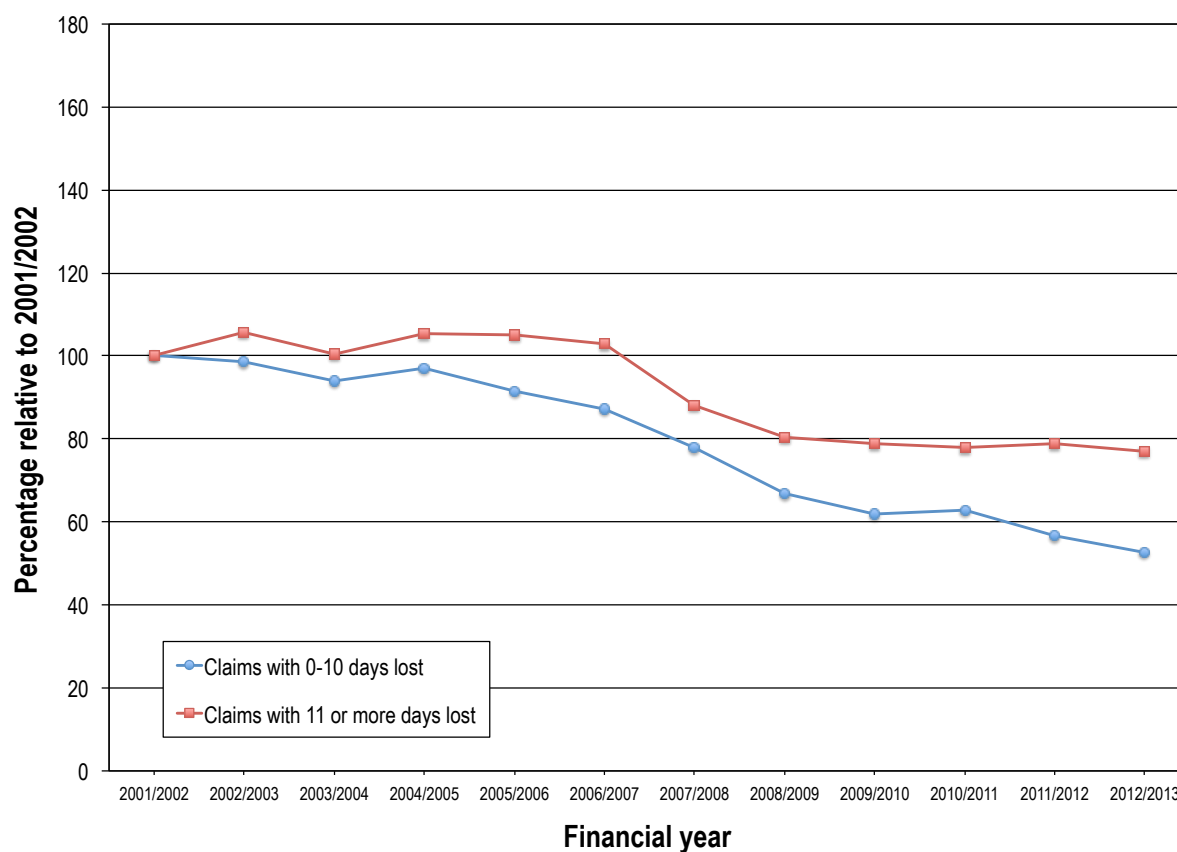


Table D.3
 Number of claims by financial year
 Mechanism of injury: Falls on the same level

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	3,429	923	4,352
2002/2003	3,510	1,002	4,512
2003/2004	3,445	1,011	4,456
2004/2005	3,330	989	4,319
2005/2006	3,060	1,071	4,131
2006/2007	3,027	1,023	4,050
2007/2008	2,807	957	3,764
2008/2009	2,769	935	3,704
2009/2010	2,666	980	3,646
2010/2011	2,726	1,087	3,813
2011/2012	2,589	1,160	3,749
2012/2013	2,163	1,070	3,233

Figure D.3
 Number of claims by financial year
 Mechanism of injury: Falls on the same level

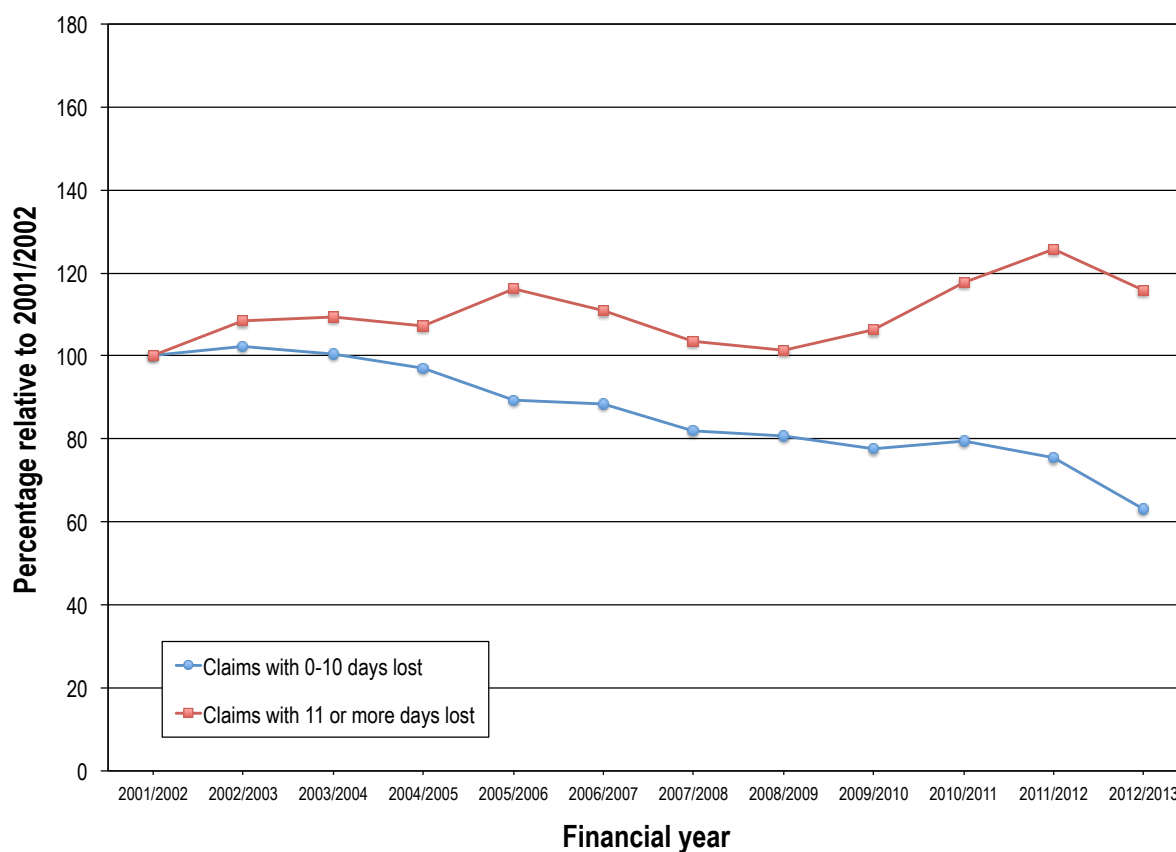


Table D.4
 Number of claims by financial year
 Mechanism of injury: Being hit by moving objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	2,783	164	2,947
2002/2003	2,802	167	2,969
2003/2004	3,068	204	3,272
2004/2005	2,786	212	2,998
2005/2006	2,466	244	2,710
2006/2007	2,221	224	2,445
2007/2008	2,149	182	2,331
2008/2009	1,940	146	2,086
2009/2010	1,821	187	2,008
2010/2011	1,868	183	2,051
2011/2012	1,704	186	1,890
2012/2013	1,501	195	1,696

Figure D.4
 Number of claims by financial year
 Mechanism of injury: Being hit by moving objects

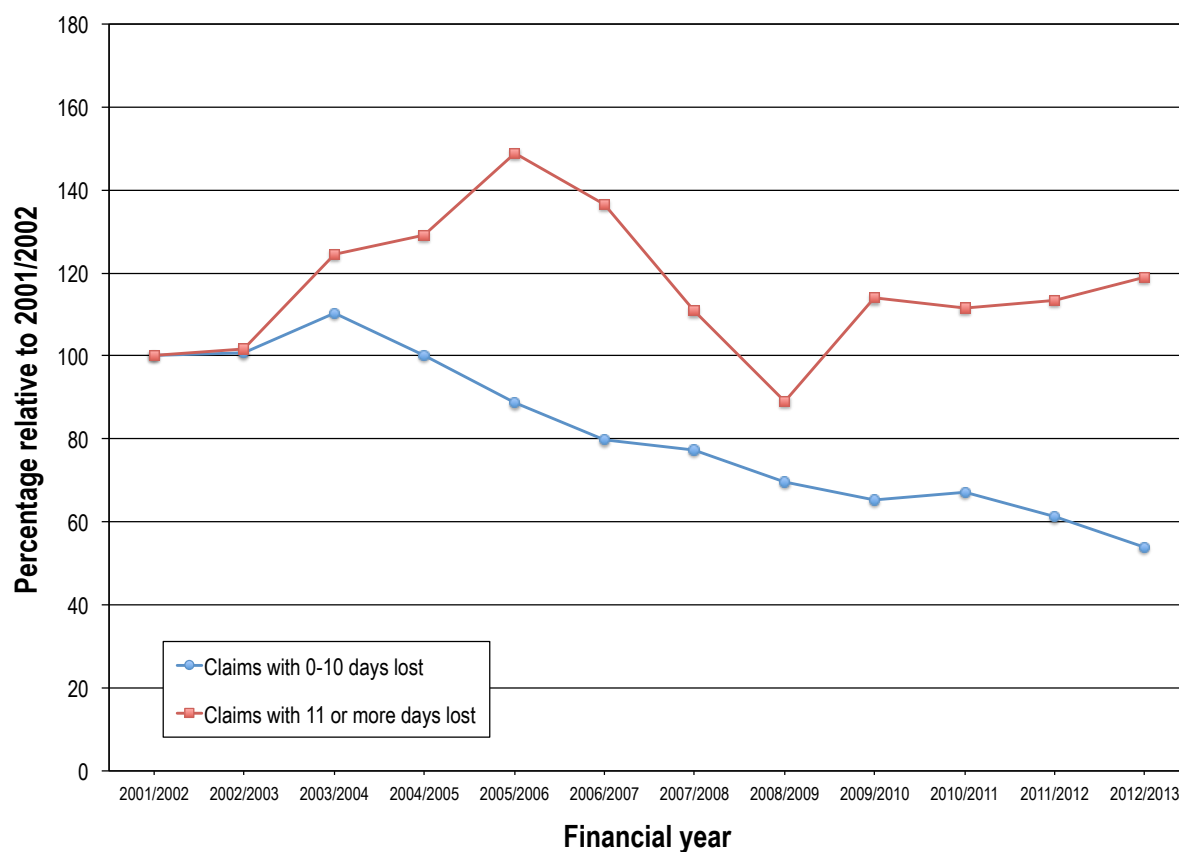


Table D.5
 Number of claims by financial year
 Mechanism of injury: Hitting moving objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	3,217	221	3,438
2002/2003	2,904	184	3,088
2003/2004	2,488	147	2,635
2004/2005	2,533	157	2,690
2005/2006	2,258	174	2,432
2006/2007	2,258	163	2,421
2007/2008	2,010	140	2,150
2008/2009	1,683	127	1,810
2009/2010	1,477	121	1,598
2010/2011	1,511	109	1,620
2011/2012	1,363	146	1,509
2012/2013	1,176	123	1,299

Figure D.5
 Number of claims by financial year
 Mechanism of injury: Hitting moving objects

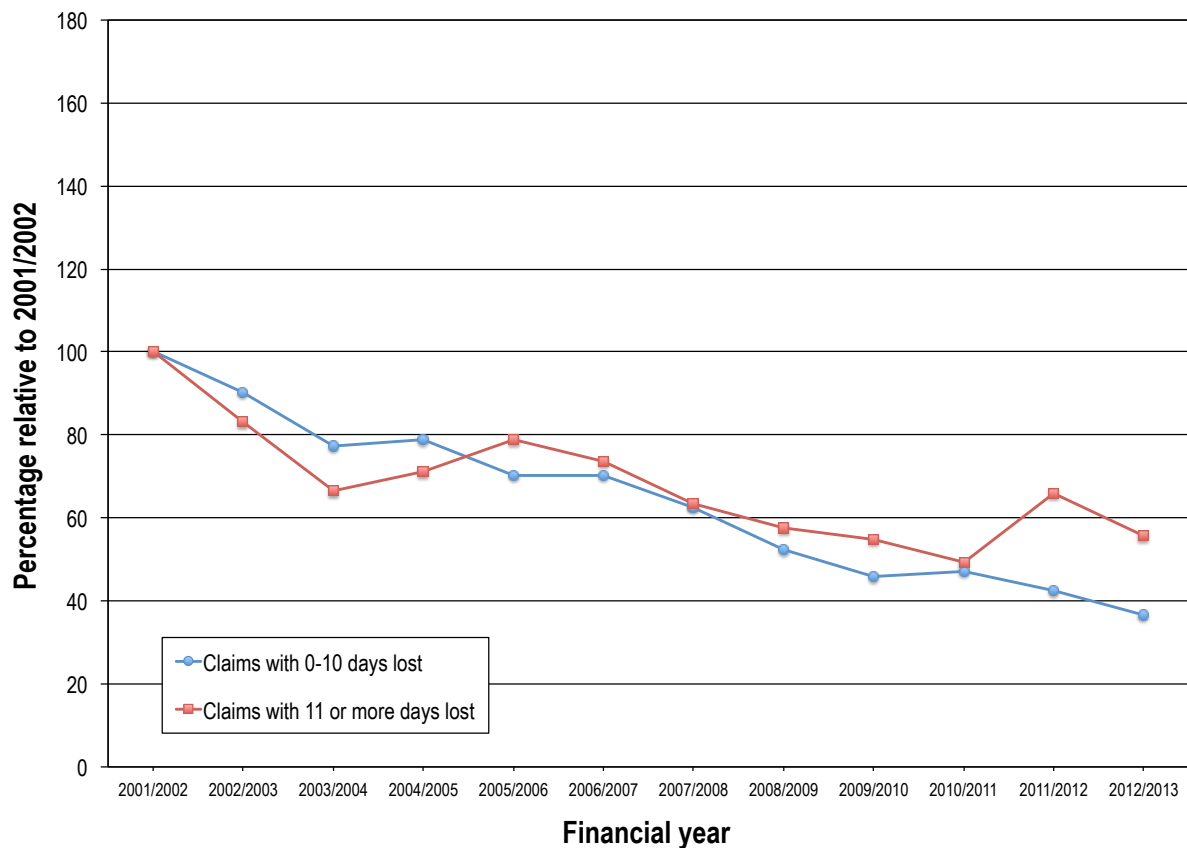


Table D.6
 Number of claims by financial year
 Mechanism of injury: Hitting stationary objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	2,173	149	2,322
2002/2003	1,930	165	2,095
2003/2004	1,904	161	2,065
2004/2005	1,708	136	1,844
2005/2006	1,639	168	1,807
2006/2007	1,464	149	1,613
2007/2008	1,386	146	1,532
2008/2009	1,349	137	1,486
2009/2010	1,262	120	1,382
2010/2011	1,176	128	1,304
2011/2012	1,166	158	1,324
2012/2013	965	140	1,105

Figure D.6
 Number of claims by financial year
 Mechanism of injury: Hitting stationary objects

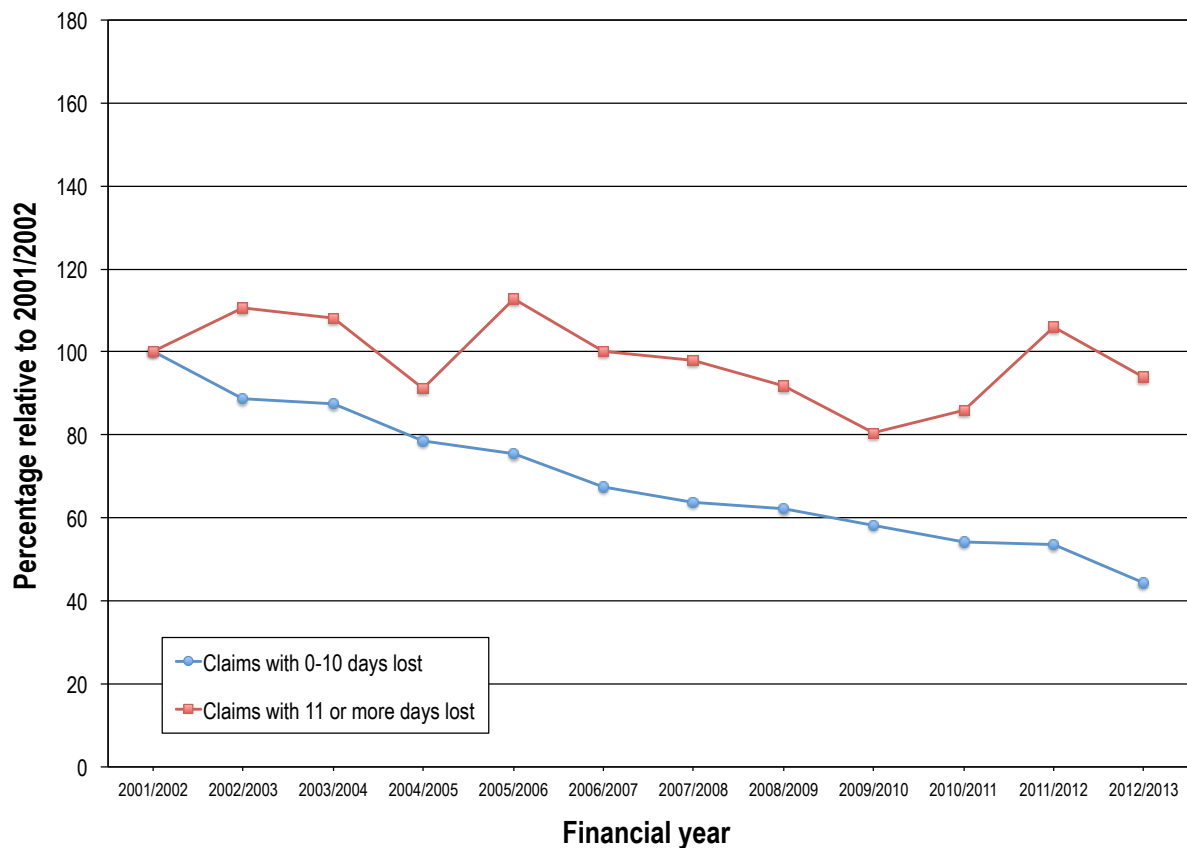


Table D.7
 Number of claims by financial year
 Mechanism of injury: Muscular stress with no objects being handled

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	1,238	356	1,594
2002/2003	1,569	463	2,032
2003/2004	1,538	501	2,039
2004/2005	1,640	503	2,143
2005/2006	1,421	504	1,925
2006/2007	1,237	462	1,699
2007/2008	1,246	384	1,630
2008/2009	1,051	368	1,419
2009/2010	926	387	1,313
2010/2011	951	415	1,366
2011/2012	906	402	1,308
2012/2013	911	437	1,348

Figure D.7
 Number of claims by financial year
 Mechanism of injury: Muscular stress with no objects being handled

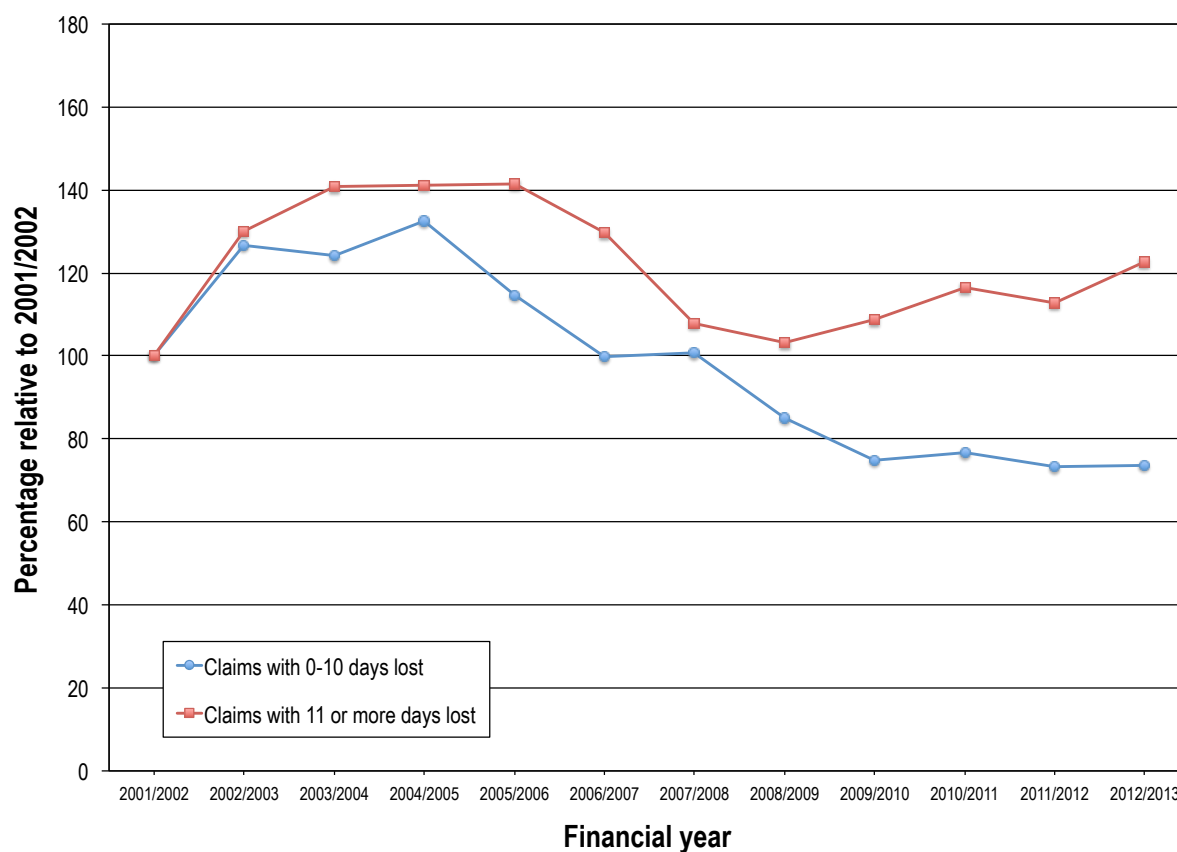


Table D.8
 Number of claims by financial year
 Mechanism of injury: Being hit by falling objects

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	1,209	194	1,403
2002/2003	1,163	168	1,331
2003/2004	1,222	216	1,438
2004/2005	1,072	197	1,269
2005/2006	1,116	236	1,352
2006/2007	1,102	182	1,284
2007/2008	1,085	180	1,265
2008/2009	815	152	967
2009/2010	875	167	1,042
2010/2011	861	181	1,042
2011/2012	814	171	985
2012/2013	643	153	796

Figure D.8
 Number of claims by financial year
 Mechanism of injury: Being hit by falling objects

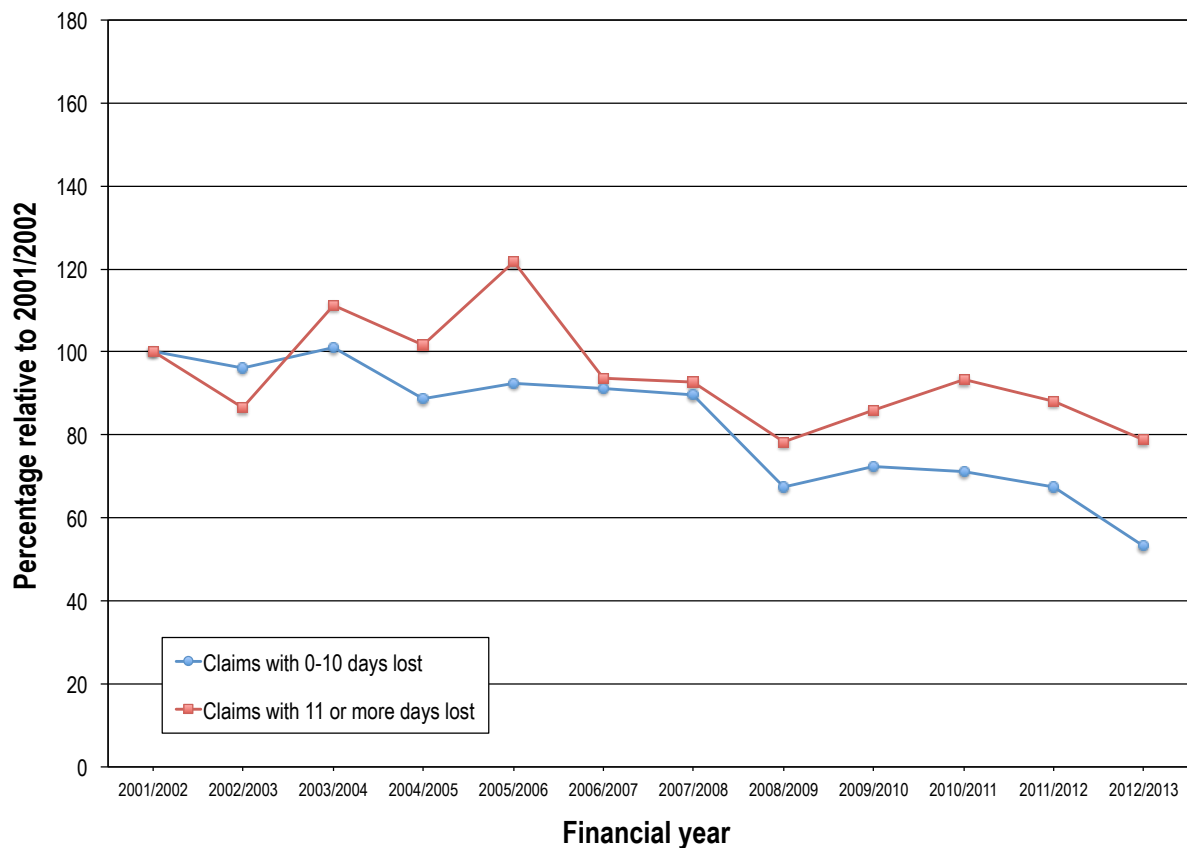


Table D.9
 Number of claims by financial year
 Mechanism of injury: Repetitive movement, low muscle loading

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	956	384	1,340
2002/2003	906	403	1,309
2003/2004	795	339	1,134
2004/2005	614	313	927
2005/2006	806	373	1,179
2006/2007	721	356	1,077
2007/2008	635	295	930
2008/2009	606	312	918
2009/2010	626	340	966
2010/2011	663	312	975
2011/2012	679	360	1,039
2012/2013	642	334	976

Figure D.9
 Number of claims by financial year
 Mechanism of injury: Repetitive movement, low muscle loading

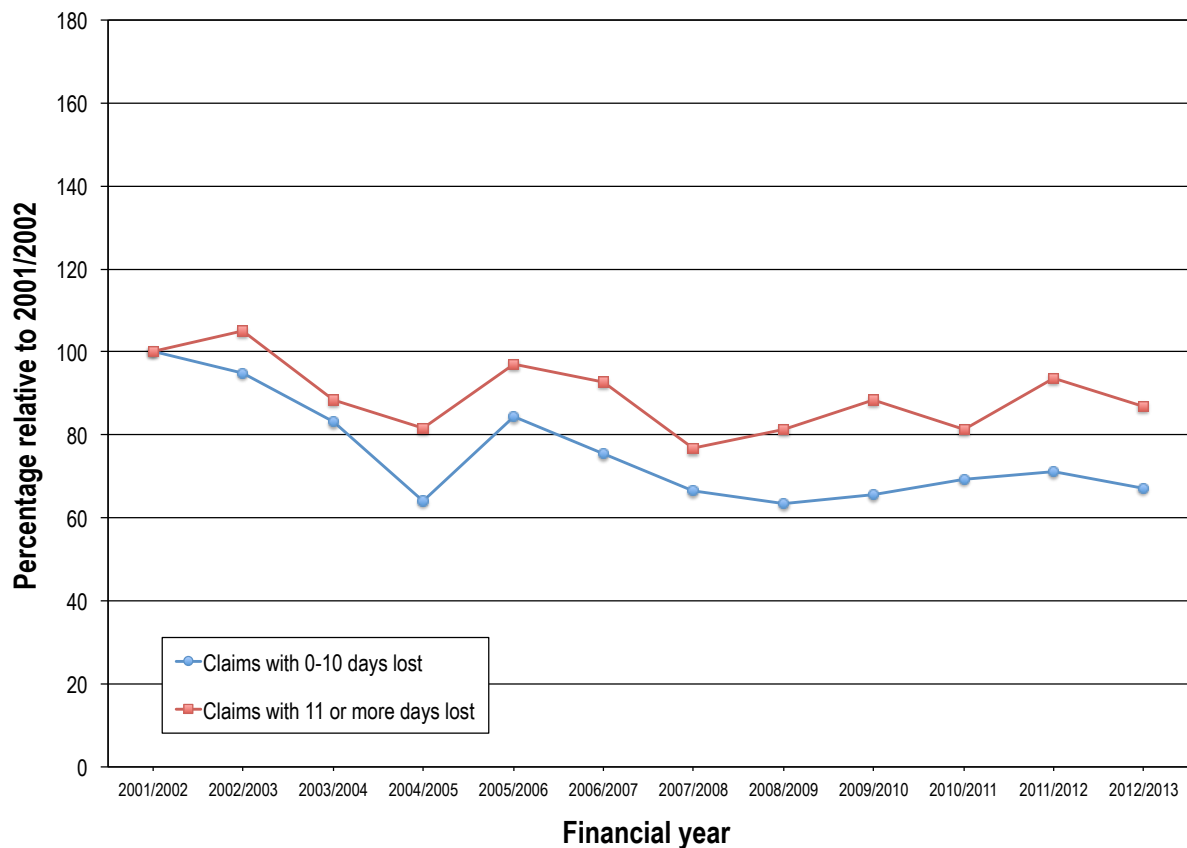


Table D.10
 Number of claims by financial year
 Mechanism of injury: Falls from a height

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	860	355	1,215
2002/2003	710	352	1,062
2003/2004	682	329	1,011
2004/2005	686	356	1,042
2005/2006	505	310	815
2006/2007	516	249	765
2007/2008	513	284	797
2008/2009	496	276	772
2009/2010	430	279	709
2010/2011	397	263	660
2011/2012	350	258	608
2012/2013	348	261	609

Figure D.10
 Number of claims by financial year
 Mechanism of injury: Falls from a height

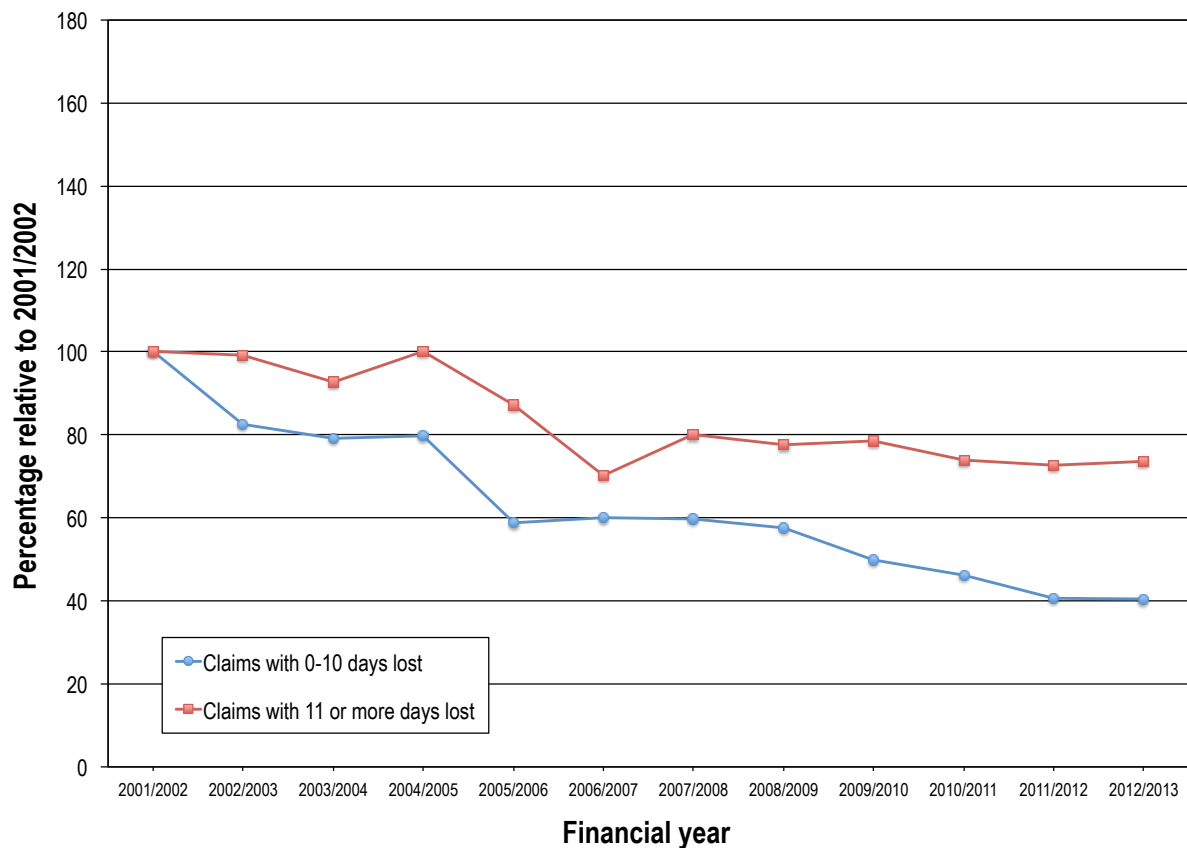


Table D.11
 Number of claims by financial year
 Mechanism of injury: Single contact with chemical or substance

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	724	56	780
2002/2003	694	49	743
2003/2004	748	54	802
2004/2005	642	55	697
2005/2006	601	39	640
2006/2007	601	46	647
2007/2008	551	27	578
2008/2009	483	39	522
2009/2010	414	21	435
2010/2011	361	22	383
2011/2012	396	25	421
2012/2013	310	27	337

Figure D.11
 Number of claims by financial year
 Mechanism of injury: Single contact with chemical or substance

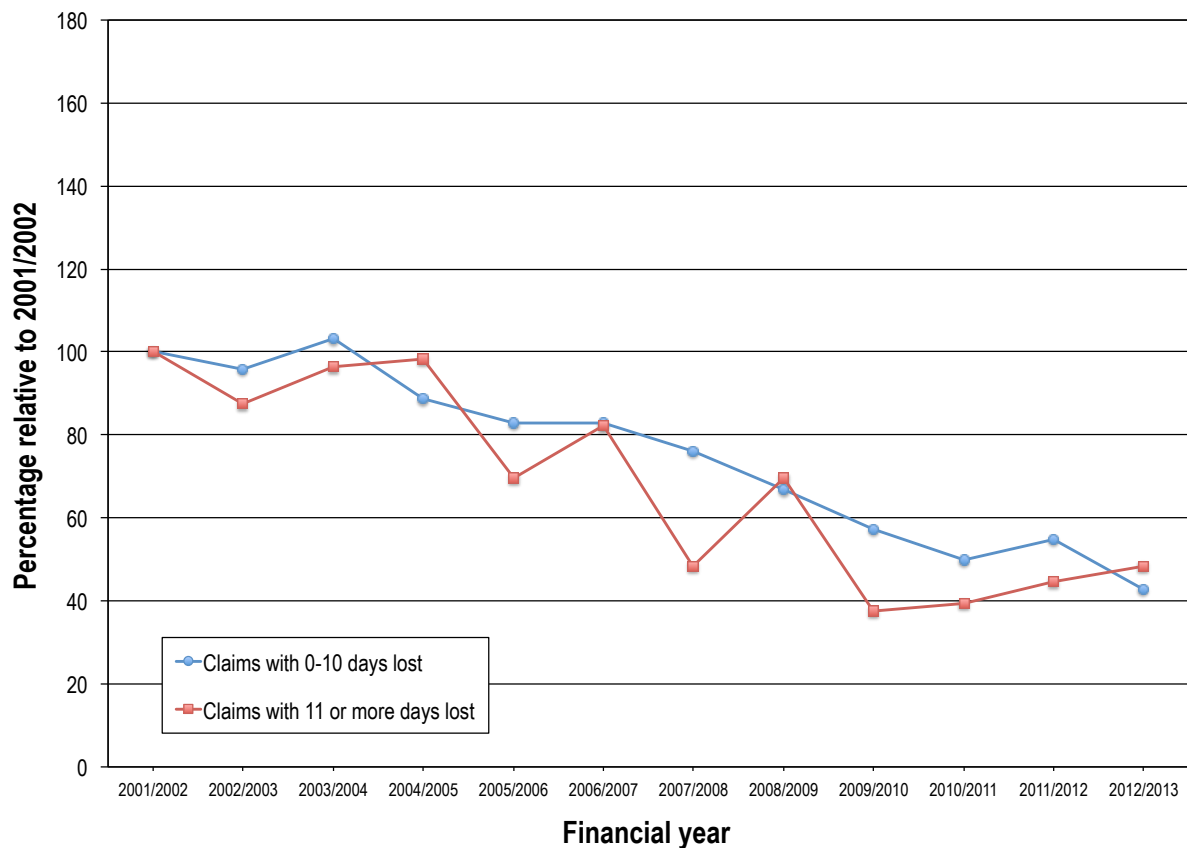


Table D.12
 Number of claims by financial year
 Mechanism of injury: Work pressure

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	145	347	492
2002/2003	156	310	466
2003/2004	166	311	477
2004/2005	175	267	442
2005/2006	143	272	415
2006/2007	153	278	431
2007/2008	135	238	373
2008/2009	96	253	349
2009/2010	95	222	317
2010/2011	115	331	446
2011/2012	112	303	415
2012/2013	80	263	343

Figure D.12
 Number of claims by financial year
 Mechanism of injury: Work pressure

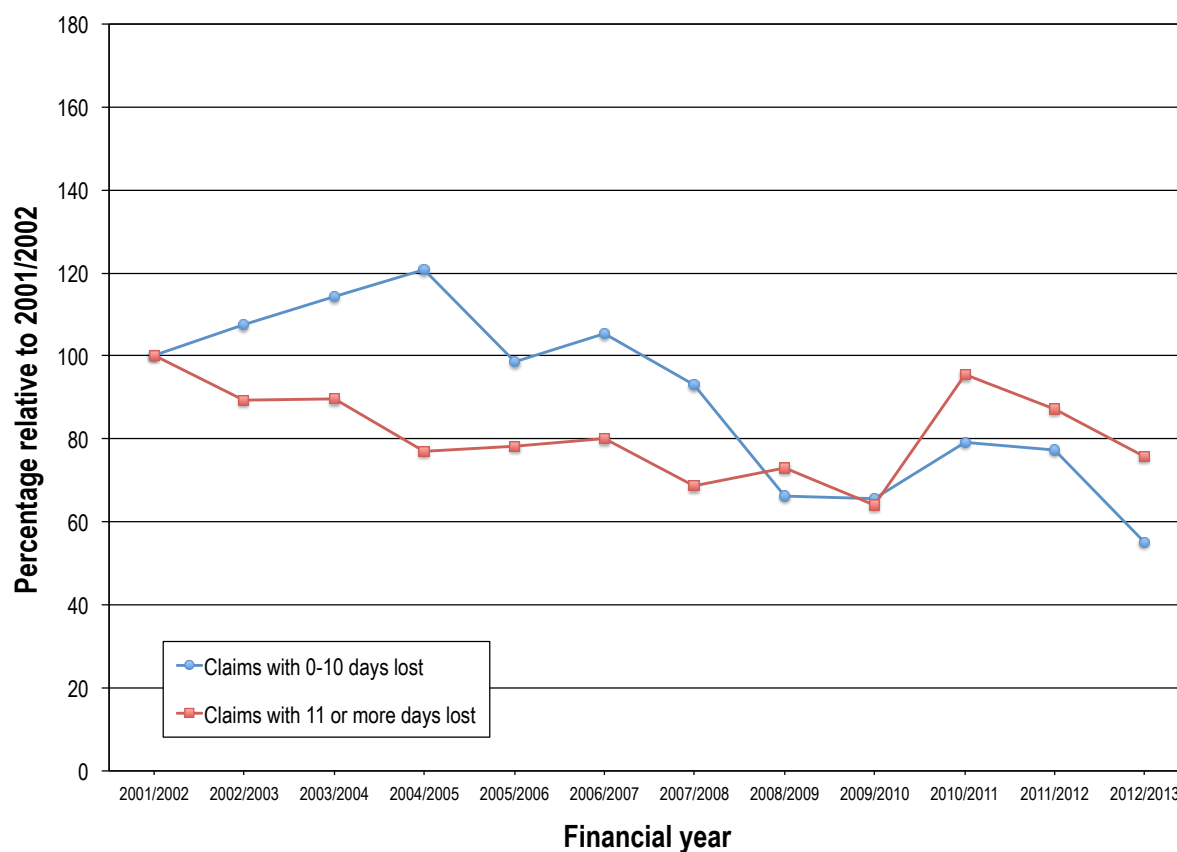


Table D.13
 Number of claims by financial year
 Mechanism of injury: Harassment

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	51	103	154
2002/2003	63	133	196
2003/2004	81	161	242
2004/2005	54	124	178
2005/2006	54	125	179
2006/2007	56	135	191
2007/2008	48	113	161
2008/2009	51	135	186
2009/2010	49	214	263
2010/2011	70	234	304
2011/2012	69	285	354
2012/2013	49	261	310

Figure D.13
 Number of claims by financial year
 Mechanism of injury: Harassment

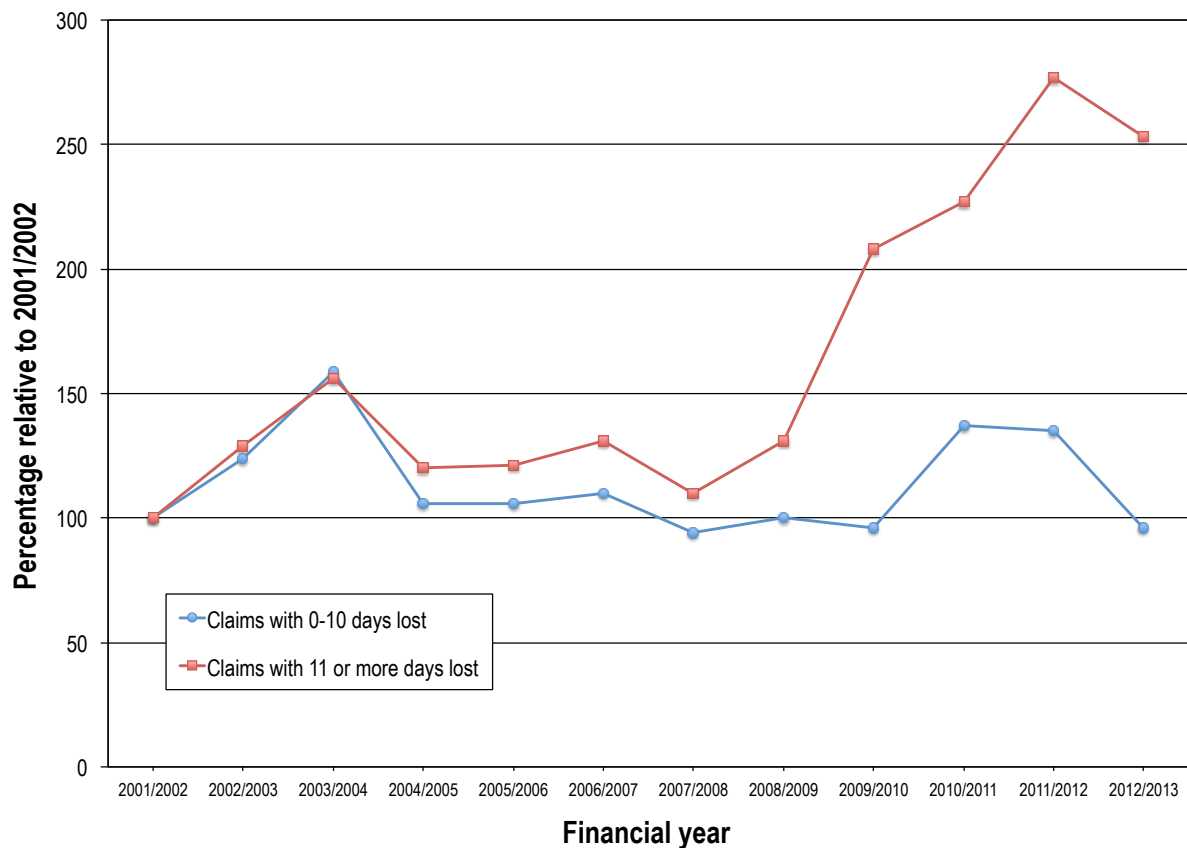
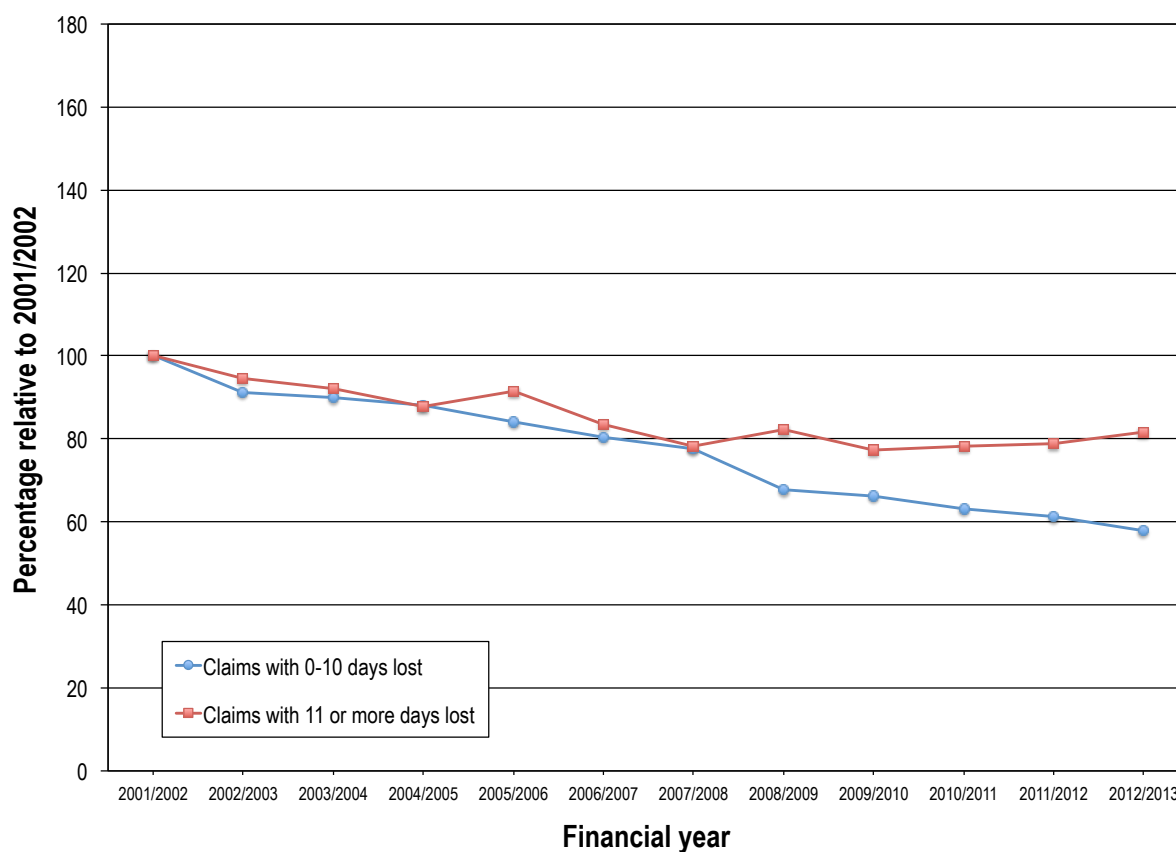


Table D.14
 Number of claims by financial year
 Mechanism of injury: All other categories

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	5,693	1,247	6,940
2002/2003	5,188	1,178	6,366
2003/2004	5,127	1,150	6,277
2004/2005	5,016	1,096	6,112
2005/2006	4,788	1,141	5,929
2006/2007	4,570	1,042	5,612
2007/2008	4,427	976	5,403
2008/2009	3,859	1,024	4,883
2009/2010	3,779	963	4,742
2010/2011	3,593	975	4,568
2011/2012	3,482	982	4,464
2012/2013	3,289	1,019	4,308

Figure D.14
 Number of claims by financial year
 Mechanism of injury: All other categories



Appendix E – Detailed nature of injury breakdowns

Table E.1
Number of claims by financial year
Nature of injury: Sprains and strains of joints and adjacent muscles

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	13,107	3,427	16,534
2002/2003	12,641	3,480	16,121
2003/2004	12,573	3,469	16,042
2004/2005	12,481	3,396	15,877
2005/2006	9,830	2,722	12,552
2006/2007	8,985	2,467	11,452
2007/2008	8,311	2,170	10,481
2008/2009	7,706	2,113	9,819
2009/2010	7,372	2,011	9,383
2010/2011	7,389	2,018	9,407
2011/2012	6,682	2,097	8,779
2012/2013	5,918	1,994	7,912

Figure E.1
Number of claims by financial year
Nature of injury: Sprains and strains of joints and adjacent muscles

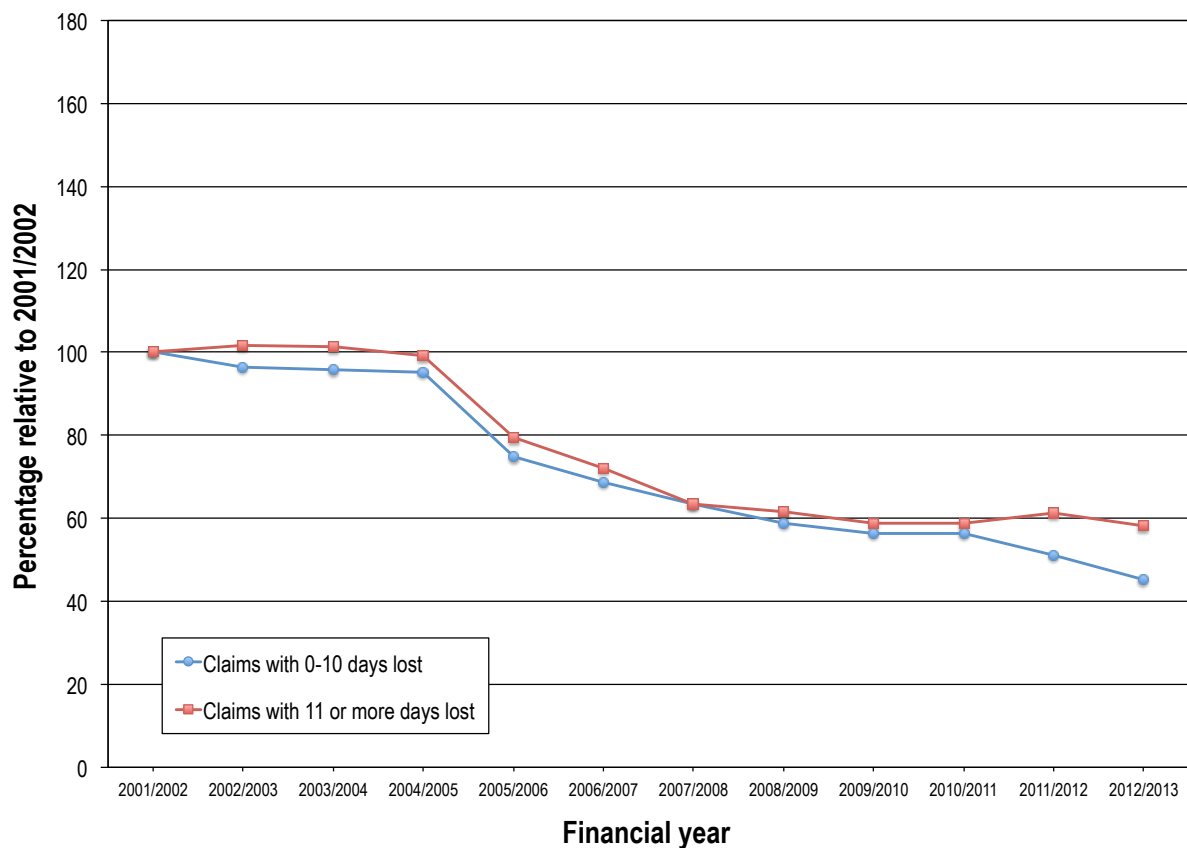


Table E.2
 Number of claims by financial year
 Nature of injury: Open wound not involving traumatic amputation

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	5,021	292	5,313
2002/2003	4,753	269	5,022
2003/2004	4,487	263	4,750
2004/2005	4,139	291	4,430
2005/2006	3,854	245	4,099
2006/2007	3,647	207	3,854
2007/2008	3,442	191	3,633
2008/2009	3,068	171	3,239
2009/2010	2,856	162	3,018
2010/2011	2,856	193	3,049
2011/2012	2,700	193	2,893
2012/2013	2,310	173	2,483

Figure E.2
 Number of claims by financial year
 Nature of injury: Open wound not involving traumatic amputation

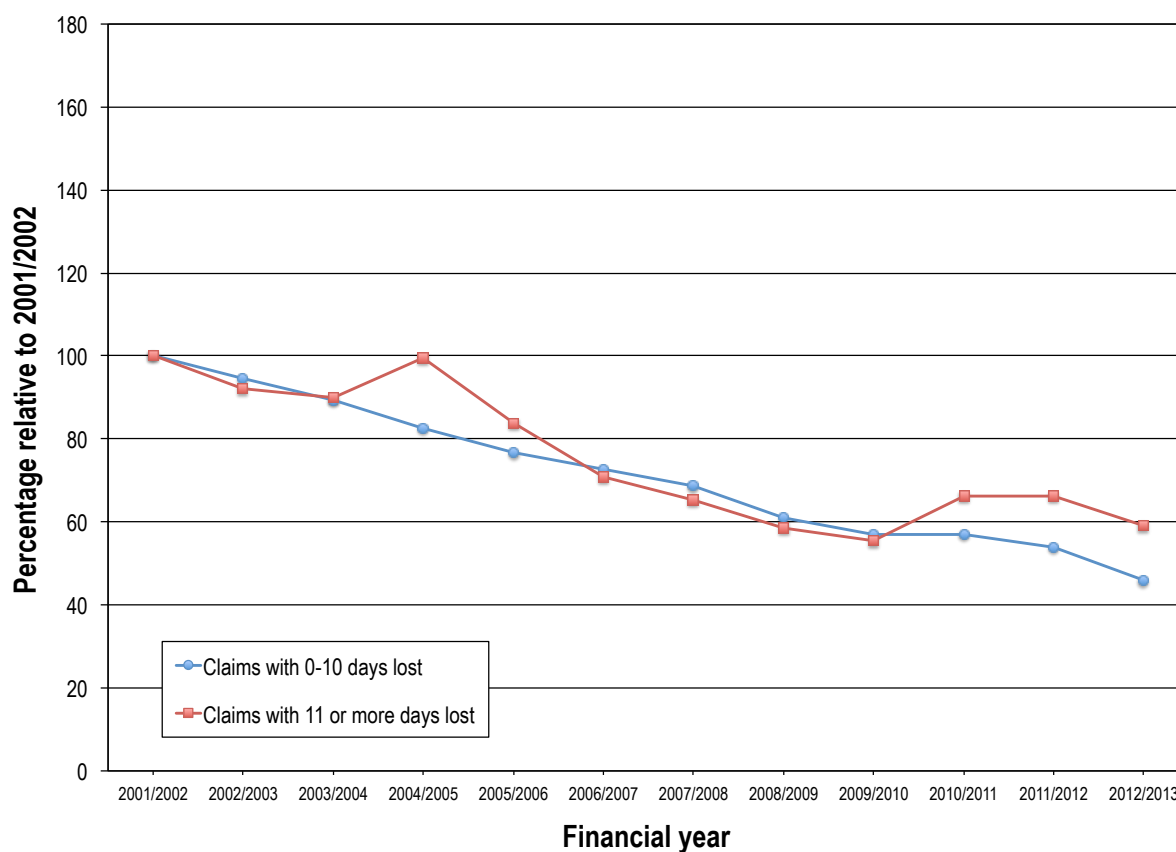


Table E.3
 Number of claims by financial year
 Nature of injury: Disorders of muscle, tendons and other soft tissues

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	1,669	676	2,345
2002/2003	1,781	768	2,549
2003/2004	1,867	827	2,694
2004/2005	1,731	868	2,599
2005/2006	1,702	866	2,568
2006/2007	1,662	791	2,453
2007/2008	1,528	774	2,302
2008/2009	1,325	750	2,075
2009/2010	1,448	715	2,163
2010/2011	1,584	856	2,440
2011/2012	1,575	870	2,445
2012/2013	1,538	786	2,324

Figure E.3
 Number of claims by financial year
 Nature of injury: Disorders of muscle, tendons and other soft tissues

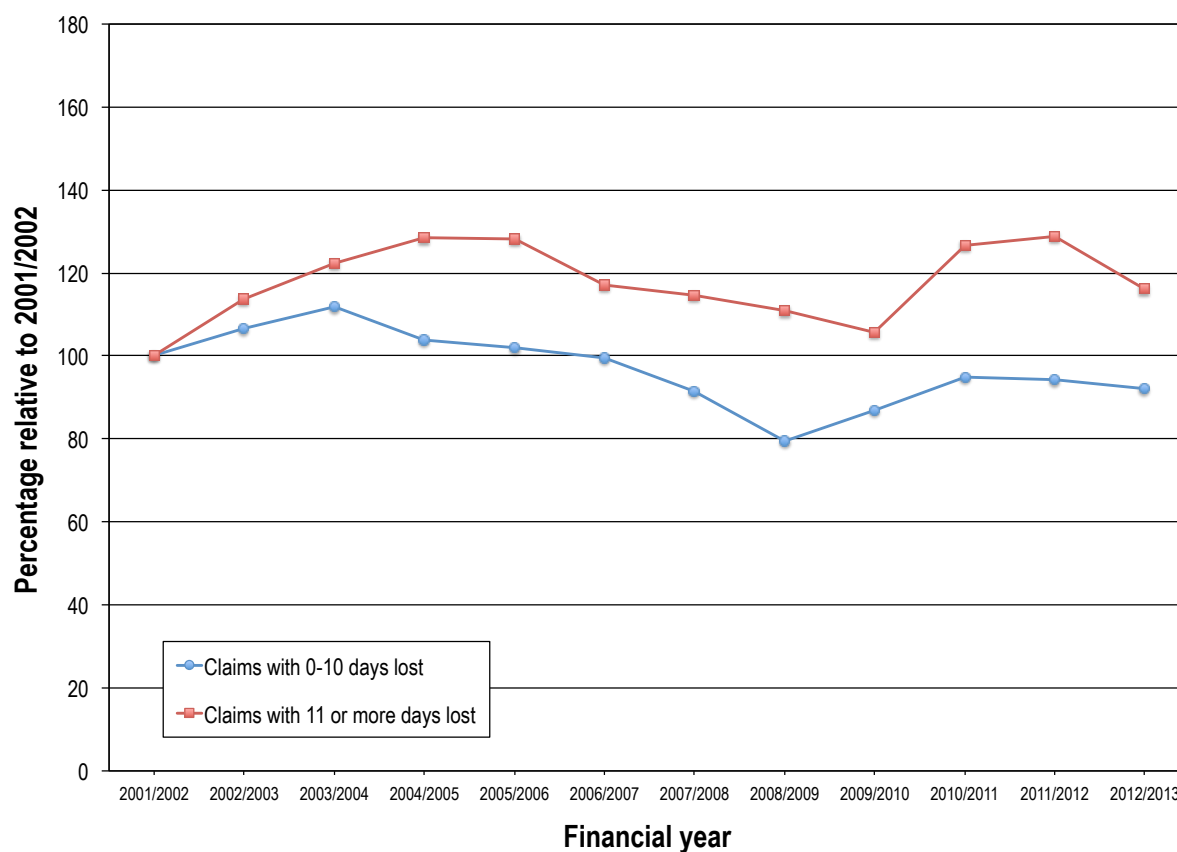


Table E.4
 Number of claims by financial year
 Nature of injury: Contusion with intact skin surface and crushing injury

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	3,305	305	3,610
2002/2003	2,974	262	3,236
2003/2004	2,852	238	3,090
2004/2005	2,692	231	2,923
2005/2006	2,227	211	2,438
2006/2007	2,155	213	2,368
2007/2008	1,946	169	2,115
2008/2009	1,561	132	1,693
2009/2010	1,367	145	1,512
2010/2011	1,314	146	1,460
2011/2012	1,069	121	1,190
2012/2013	975	139	1,114

Figure E.4
 Number of claims by financial year
 Nature of injury: Contusion with intact skin surface and crushing injury

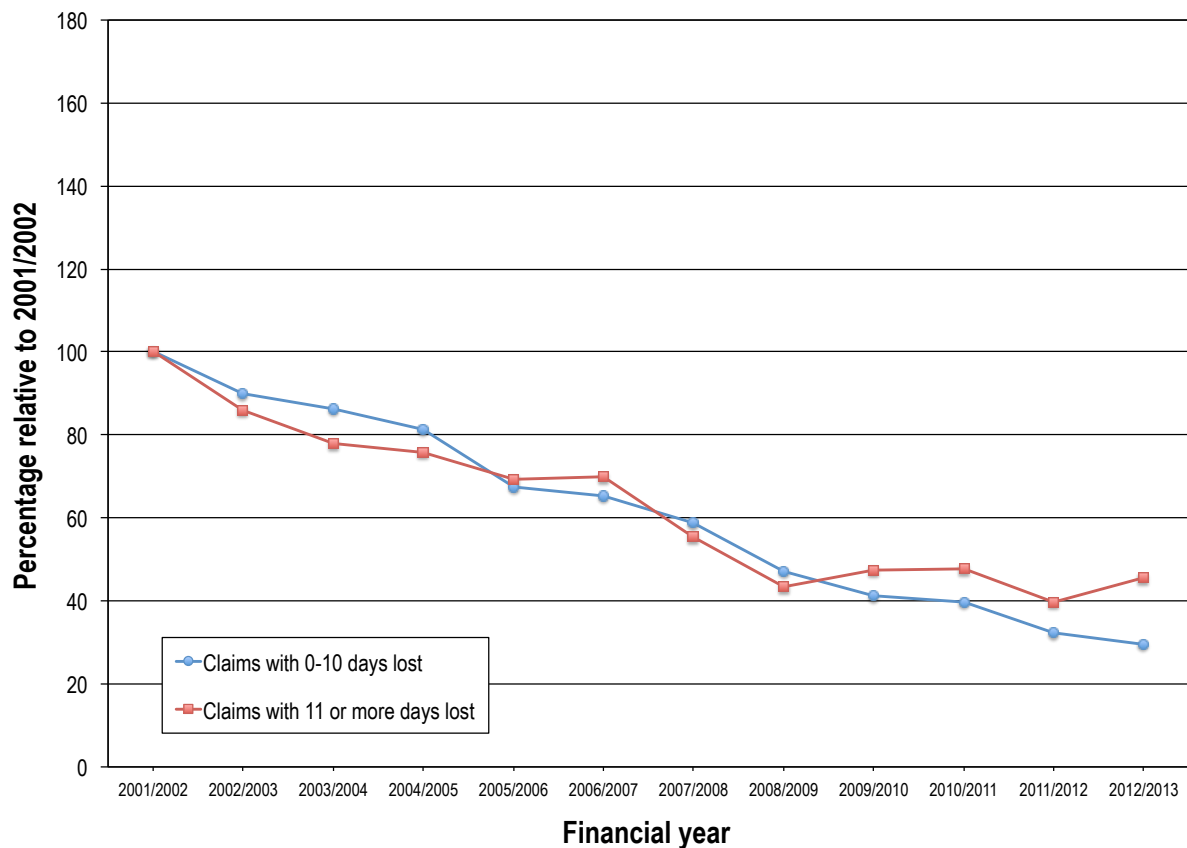


Table E.5
 Number of claims by financial year
 Nature of injury: Fractures

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	652	591	1,243
2002/2003	652	581	1,233
2003/2004	712	639	1,351
2004/2005	736	610	1,346
2005/2006	832	636	1,468
2006/2007	759	598	1,357
2007/2008	757	613	1,370
2008/2009	727	553	1,280
2009/2010	692	610	1,302
2010/2011	672	573	1,245
2011/2012	698	618	1,316
2012/2013	591	655	1,246

Figure E.5
 Number of claims by financial year
 Nature of injury: Fractures

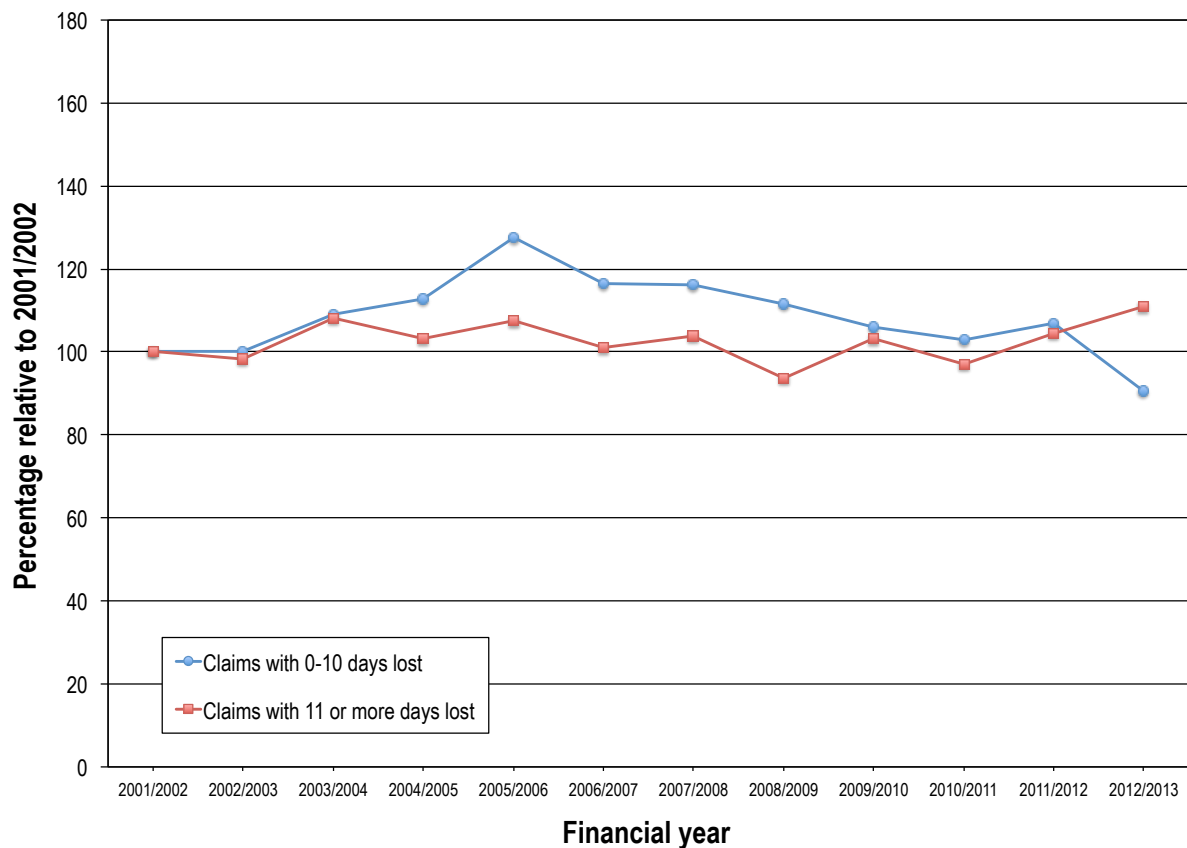


Table E.6
 Number of claims by financial year
 Nature of injury: Foreign body on external eye, in ear or nose or in throat

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	1,614	8	1,622
2002/2003	1,440	5	1,445
2003/2004	1,478	6	1,484
2004/2005	1,344	5	1,349
2005/2006	1,452	12	1,464
2006/2007	1,252	8	1,260
2007/2008	1,217	7	1,224
2008/2009	1,130	8	1,138
2009/2010	1,013	5	1,018
2010/2011	995	5	1,000
2011/2012	845	12	857
2012/2013	721	4	725

Figure E.6
 Number of claims by financial year
 Nature of injury: Foreign body on external eye, in ear or nose or in throat

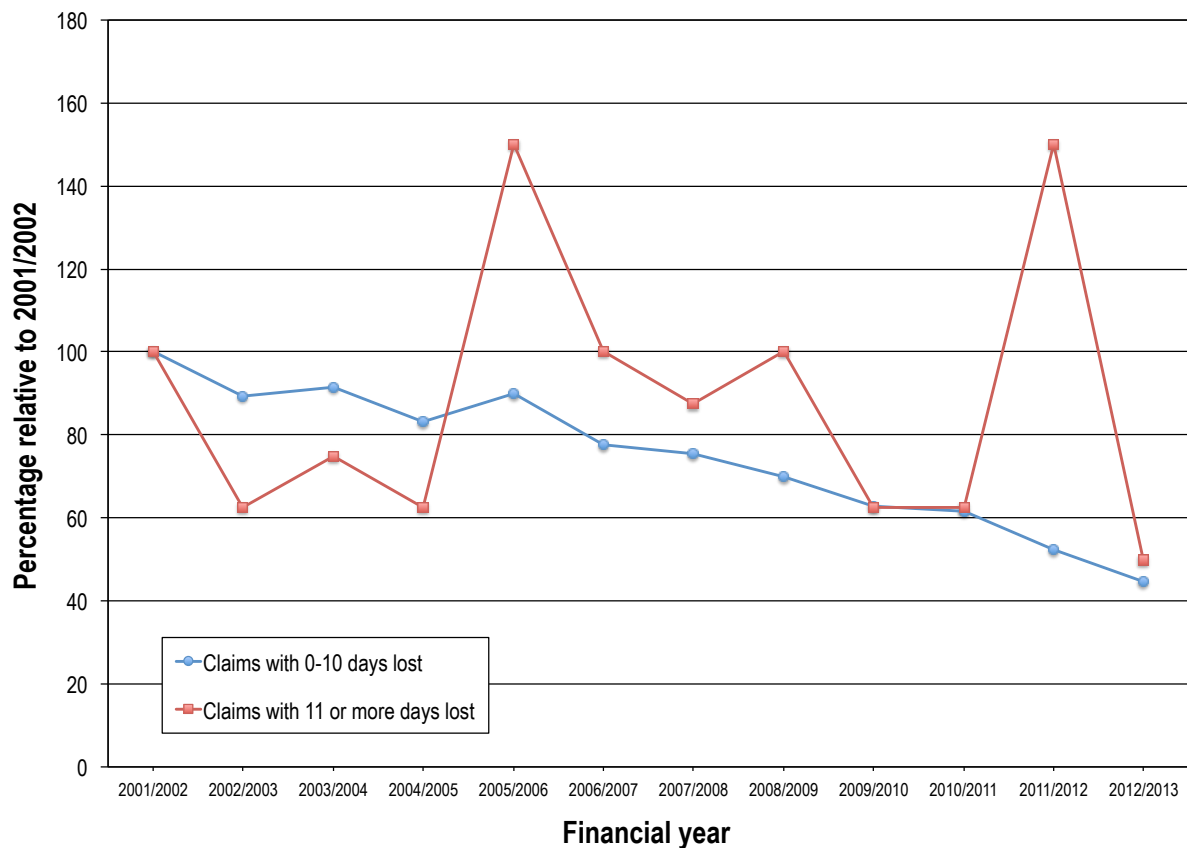


Table E.7
 Number of claims by financial year
 Nature of injury: Dorsopathies - disorders of the spinal vertebrae

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	387	396	783
2002/2003	434	508	942
2003/2004	443	421	864
2004/2005	475	503	978
2005/2006	496	582	1,078
2006/2007	480	542	1,022
2007/2008	473	501	974
2008/2009	439	498	937
2009/2010	412	533	945
2010/2011	492	564	1,056
2011/2012	567	560	1,127
2012/2013	737	565	1,302

Figure E.7
 Number of claims by financial year
 Nature of injury: Dorsopathies - disorders of the spinal vertebrae

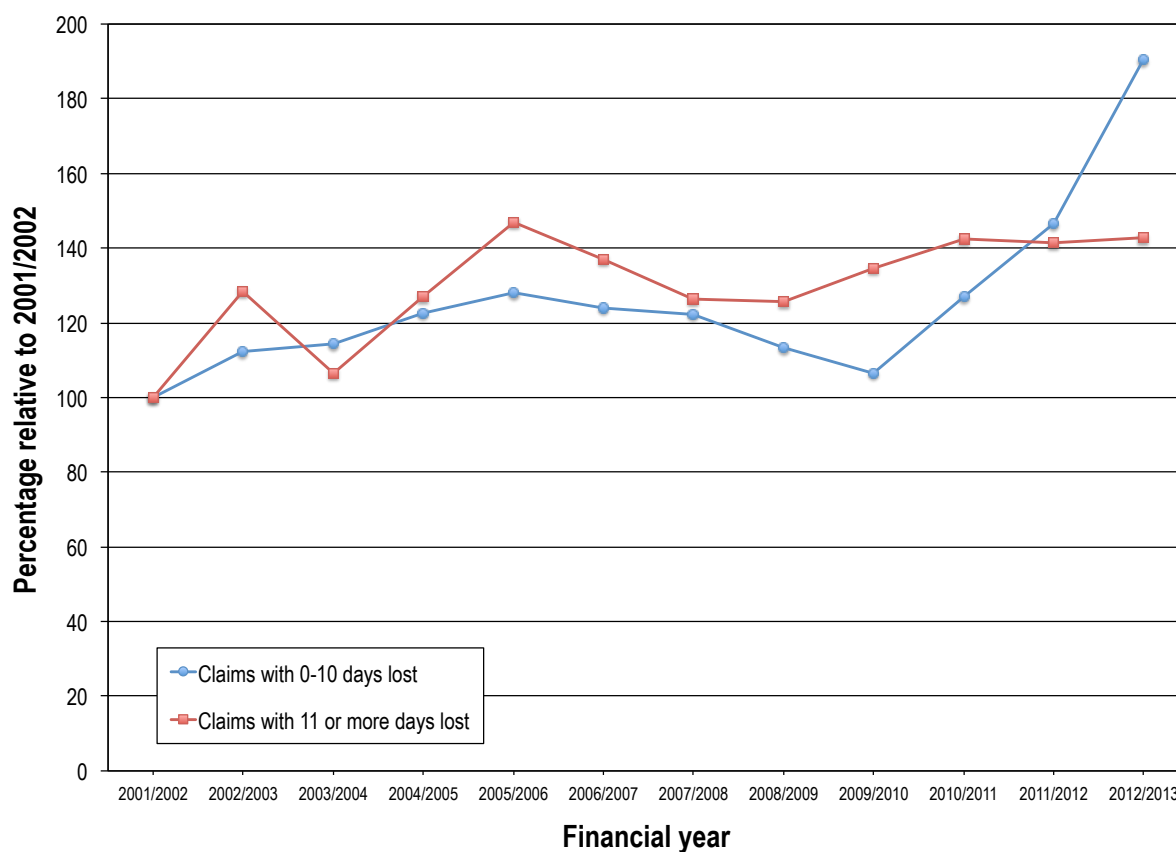


Table E.8
 Number of claims by financial year
 Nature of injury: Mental disorders

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	441	648	1,089
2002/2003	444	614	1,058
2003/2004	432	634	1,066
2004/2005	479	571	1,050
2005/2006	336	403	739
2006/2007	338	388	726
2007/2008	302	388	690
2008/2009	267	459	726
2009/2010	280	428	708
2010/2011	293	541	834
2011/2012	259	578	837
2012/2013	228	520	748

Figure E.8
 Number of claims by financial year
 Nature of injury: Mental disorders

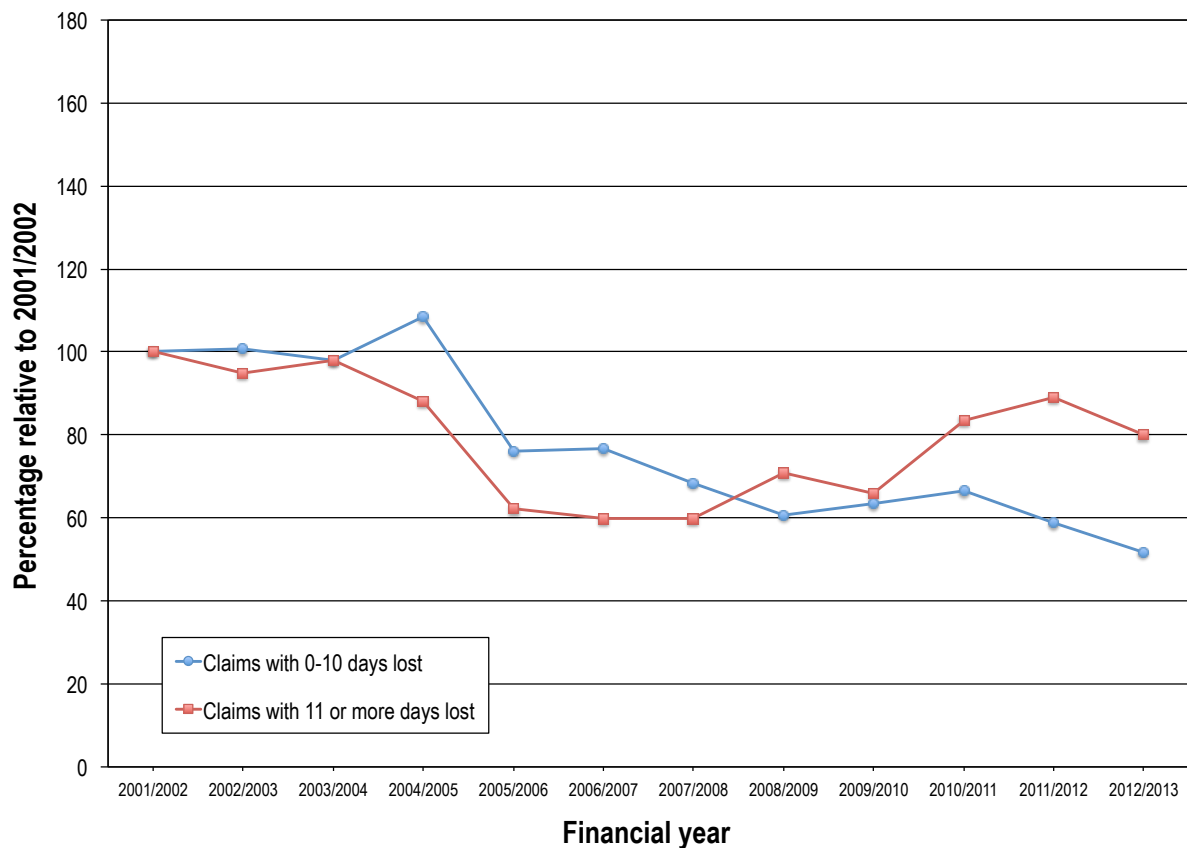


Table E.9
 Number of claims by financial year
 Nature of injury: Bacterial infection

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002			
2002/2003			
2003/2004		1	1
2004/2005			
2005/2006	1,131	274	1,405
2006/2007	1,252	300	1,552
2007/2008	1,196	235	1,431
2008/2009	994	196	1,190
2009/2010	890	178	1,068
2010/2011	907	178	1,085
2011/2012	965	227	1,192
2012/2013	696	196	892

Figure E.9
 Number of claims by financial year
 Nature of injury: Bacterial infection

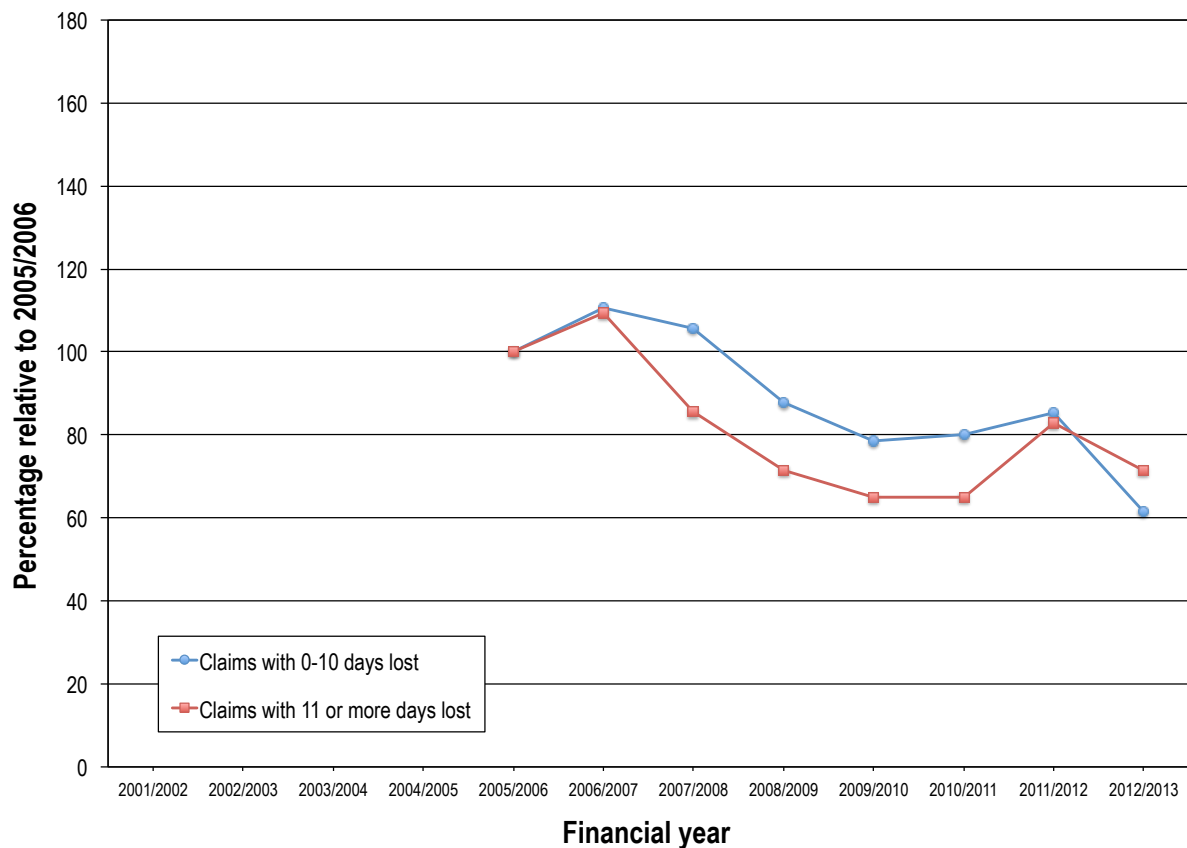


Table E.10
 Number of claims by financial year
 Nature of injury: Burns

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	831	65	896
2002/2003	702	67	769
2003/2004	697	76	773
2004/2005	671	75	746
2005/2006	708	76	784
2006/2007	669	82	751
2007/2008	605	70	675
2008/2009	575	70	645
2009/2010	518	56	574
2010/2011	488	54	542
2011/2012	482	63	545
2012/2013	413	76	489

Figure E.10
 Number of claims by financial year
 Nature of injury: Burns

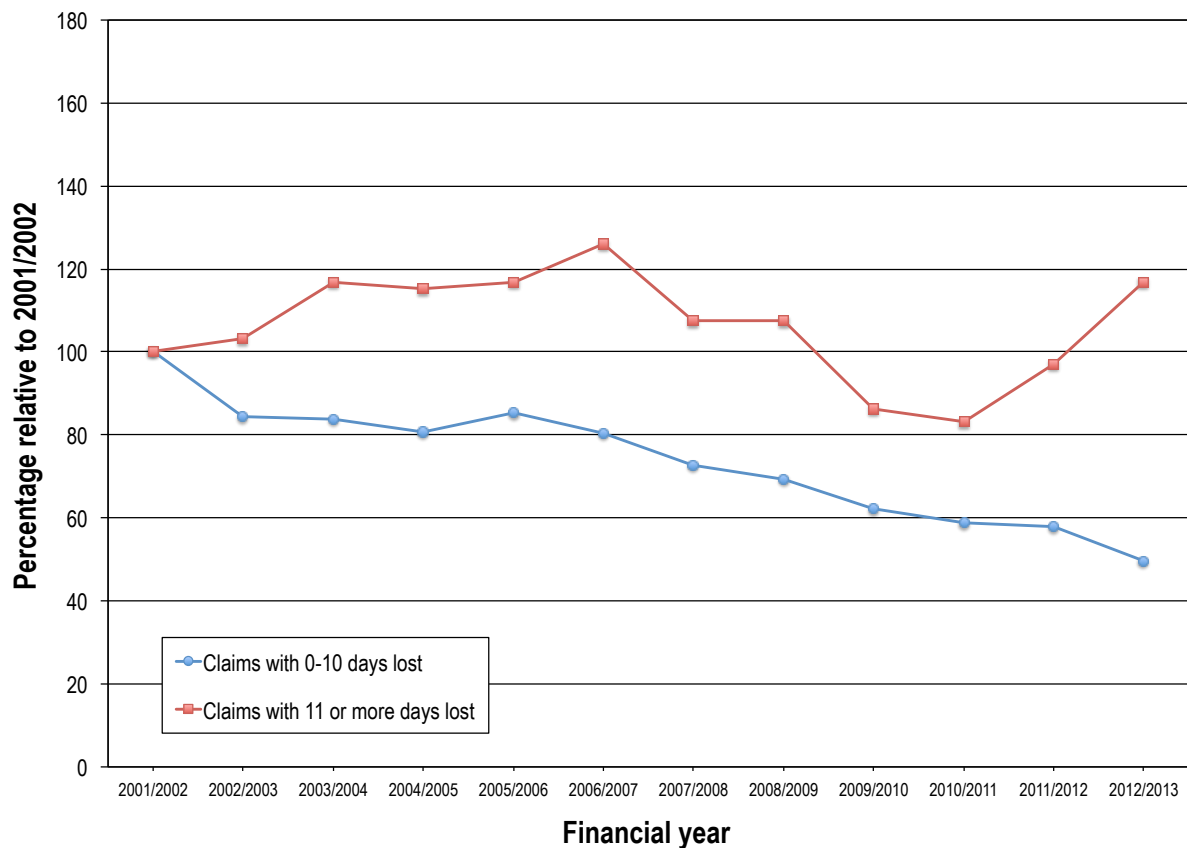


Table E.11
 Number of claims by financial year
 Nature of injury: Dislocation

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	107	69	176
2002/2003	109	59	168
2003/2004	112	58	170
2004/2005	108	65	173
2005/2006	277	322	599
2006/2007	258	345	603
2007/2008	256	294	550
2008/2009	243	316	559
2009/2010	274	363	637
2010/2011	258	405	663
2011/2012	320	430	750
2012/2013	271	372	643

Figure E.11
 Number of claims by financial year
 Nature of injury: Dislocation

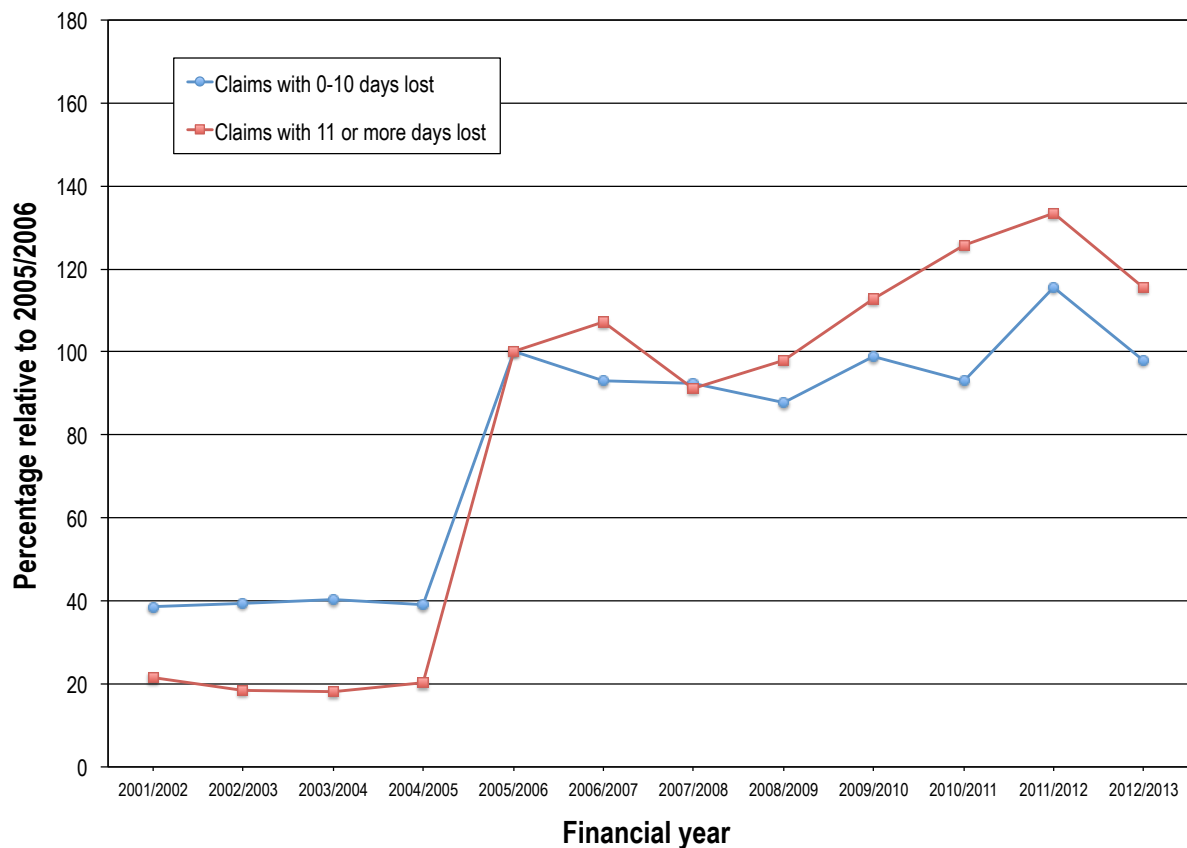


Table E.12
 Number of claims by financial year
 Nature of injury: Superficial injury

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	885	14	899
2002/2003	685	13	698
2003/2004	715	19	734
2004/2005	747	17	764
2005/2006	404	13	417
2006/2007	363	25	388
2007/2008	328	12	340
2008/2009	273	13	286
2009/2010	292	13	305
2010/2011	260	16	276
2011/2012	248	9	257
2012/2013	252	10	262

Figure E.12
 Number of claims by financial year
 Nature of injury: Superficial injury

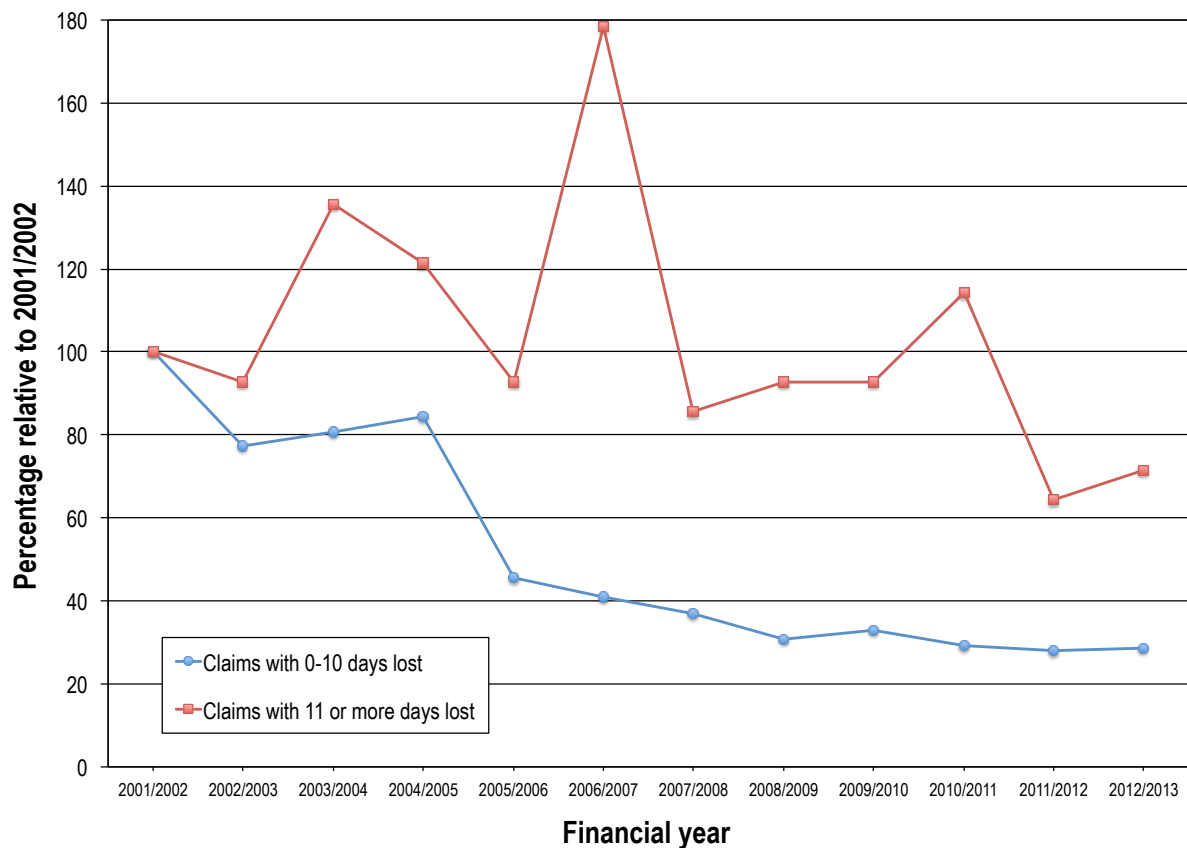


Table E.13
 Number of claims by financial year
 Nature of injury: Disorders of nerve roots, plexuses and single nerves

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	268	258	526
2002/2003	233	293	526
2003/2004	239	230	469
2004/2005	217	229	446
2005/2006	195	208	403
2006/2007	170	186	356
2007/2008	192	166	358
2008/2009	124	166	290
2009/2010	114	152	266
2010/2011	136	142	278
2011/2012	132	144	276
2012/2013	120	134	254

Figure E.13
 Number of claims by financial year
 Nature of injury: Disorders of nerve roots, plexuses and single nerves

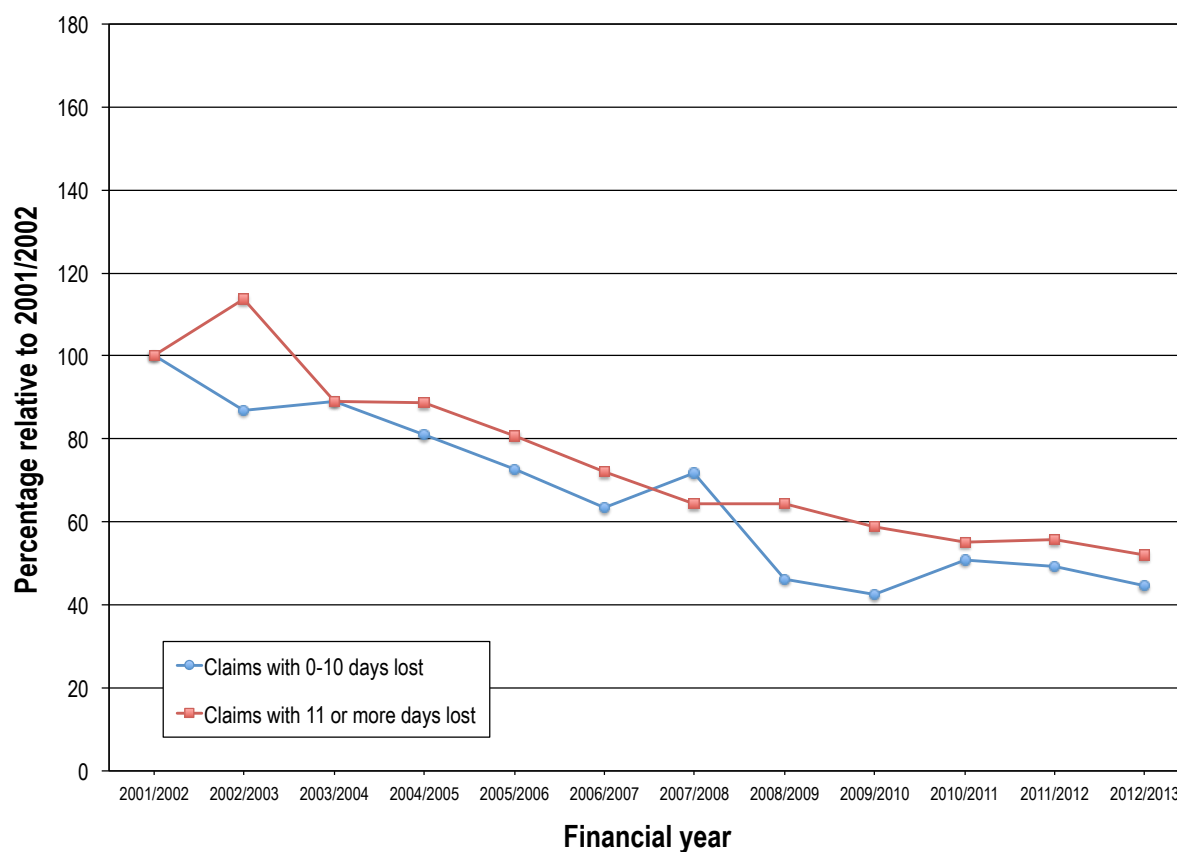


Table E.14
 Number of claims by financial year
 Nature of injury: Hernia

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	130	205	335
2002/2003	151	188	339
2003/2004	137	222	359
2004/2005	126	223	349
2005/2006	106	219	325
2006/2007	122	205	327
2007/2008	99	140	239
2008/2009	100	171	271
2009/2010	91	182	273
2010/2011	108	141	249
2011/2012	91	152	243
2012/2013	96	141	237

Figure E.14
 Number of claims by financial year
 Nature of injury: Hernia

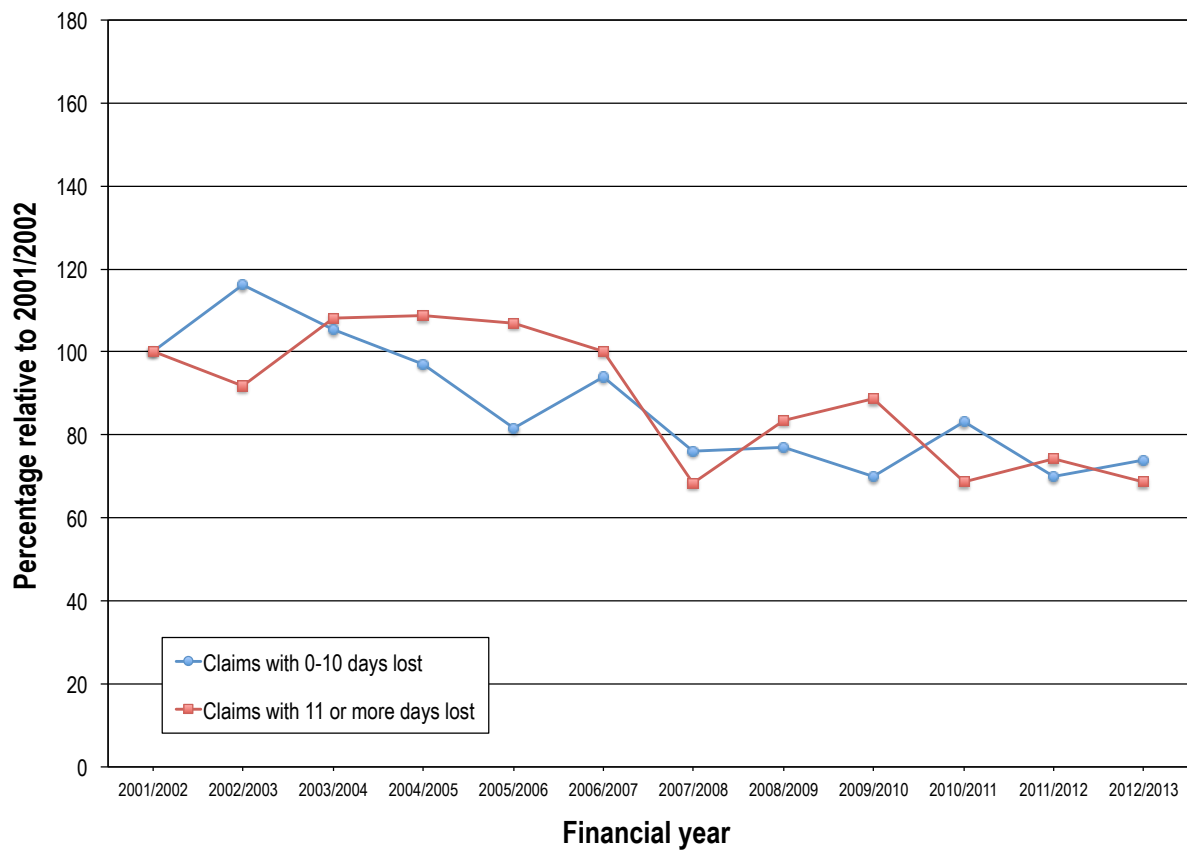


Table E.15
 Number of claims by financial year
 Nature of injury: All other categories

Financial year	Number of claims with 0-10 days lost	Number of claims with 11 or more days lost	Total number of claims
2001/2002	2,795	471	3,266
2002/2003	2,848	472	3,320
2003/2004	2,901	484	3,385
2004/2005	2,870	461	3,331
2005/2006	2,674	688	3,362
2006/2007	2,626	635	3,261
2007/2008	2,550	554	3,104
2008/2009	2,149	508	2,657
2009/2010	2,033	585	2,618
2010/2011	1,844	612	2,456
2011/2012	1,869	572	2,441
2012/2013	1,715	575	2,290

Figure E.15
 Number of claims by financial year
 Nature of injury: All other categories

