

COVID-19 workers' compensation claims - Technical note

Using and Interpreting COVID-19 Workers' Compensation Claims Data

OCTOBER 2025

Disclaimer

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1. Introduction

1.1 Background

The purpose of this technical note is to outline the impact COVID-19 workers' compensation claims have had on the time series for the National dataset for compensation-based statistics (NDS).

Safe Work Australia (SWA) compiles national workers' compensation statistics using data obtained from workers' compensation authorities in each state, territory and the Commonwealth government. These data are collated into the NDS, which is SWA's primary source of information on work-related injuries and diseases.

COVID-19 is a highly contagious disease caused by the coronavirus SARS-CoV-2. It spreads through respiratory droplets or small airborne particles when an infected person coughs, sneezes, or talks, and is in close contact with others.

COVID-19 can be spread in workplaces, or when undertaking work activities, by direct physical contact with an infected individual, and indirectly through contaminated objects and surfaces. Respiratory droplets and smaller particles (aerosols), such as those produced by a cough or sneeze, can carry the COVID-19 virus. These droplets and particles can enter the body through the nose, mouth or eyes.

Wherever people interact or share space, there is a risk that COVID-19 could spread. The risk of exposure to COVID-19 may be higher if work involves:

- regular close contact between people
- being indoors in crowded or poorly ventilated spaces
- shared workspaces, facilities or equipment
- providing personal care and support services to other people
- working with unwell or vulnerable people.

More information about work health and safety (WHS) and COVID-19 can be found on the [Safe Work Australia website](#).

1.2 Workers' compensation claims data for COVID-19

New Nature of injury or disease classification codes for COVID-19 were introduced to the Type of Occurrence Classification System (TOOCS) (used to code compensation claims data) in March 2020, specifically:

- Nature minor group 855 'Novel coronavirus (COVID-19)'
- Nature minor group 952 'Exposure to substances and tested for novel coronavirus (COVID-19) without disease apparent'

Since March 2020, 99.2% of claims coded to these two Nature classifications are concentrated in 855 'Novel coronavirus (COVID-19)'. Hence for simplicity throughout this analysis, references to COVID-19 claims will refer to Nature of injury/disease code 855 only.

Accounting for COVID-19 claims in WHS and workers' compensation reporting and analysis can be challenging, considering the need to understand the burden of work-related injury

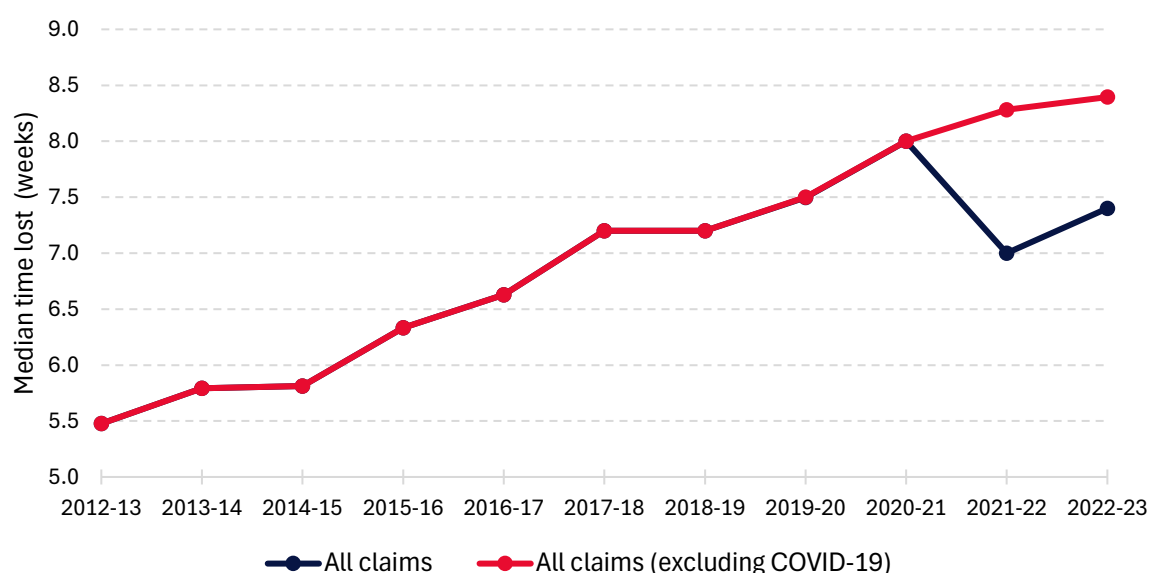
and illness across the working population and explore underlying trends or time series developments.

The different approaches to scheme management of claims for COVID-19 further complicates this. For example, New South Wales (NSW) established presumptive rights to workers' compensation for employees of prescribed occupations who contract COVID-19¹.

- Across all other jurisdictions, COVID-19 is treated like most other major communicable diseases, without presumptive rights to workers compensation.
- NSW accounts for 89.6% of COVID-19 claims across the NDS.

To illustrate the impact of COVID-19 claims on time series analysis of the NDS, figure 1 compares the Median time lost from serious claims over time with and without these claims. The Median time lost has been trending upwards across the 10 years to 2022-23, however, with the inclusion of COVID-19 claims, this trend is broken, with Median time lost falling 12.5% over the year to 2021-22 before resuming its upward trajectory.

Figure 1: Serious claims (median time lost in weeks) by Nature, 2012-13 to 2022-23



The scale of this impact will likely subside over time. For example, COVID-19 claims declined over the year to 2023-24p, to account for 2.4% of all serious claims – down from a peak of 7.5% in 2021-22.

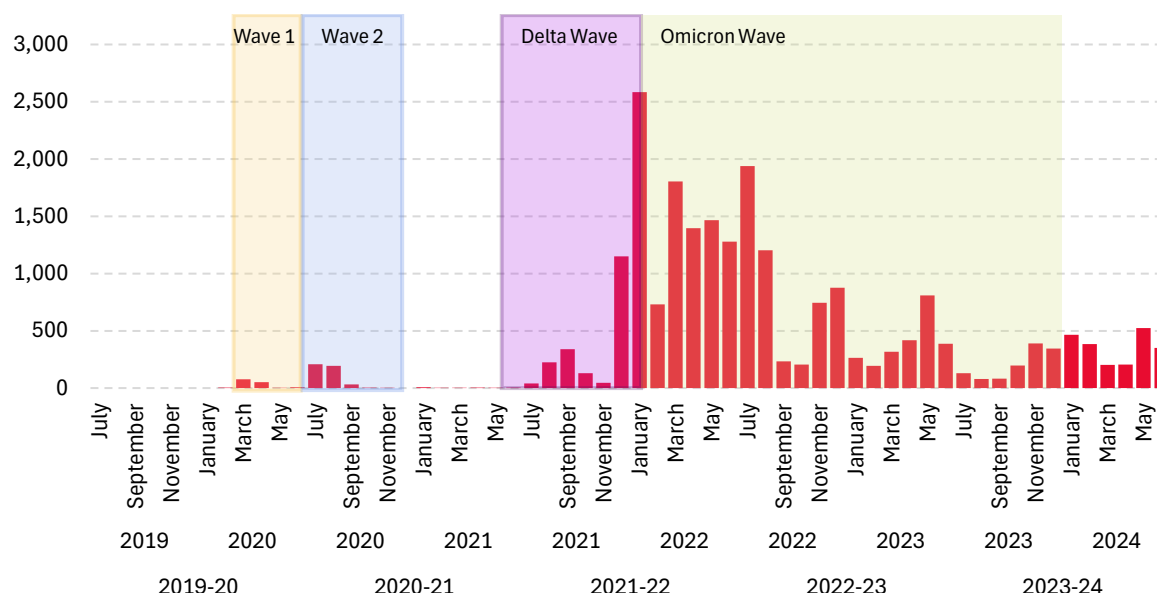
Nevertheless, claims for COVID-19 remained 32 times more frequent in NSW relative to all other jurisdictions, with NSW accounting for 93% of all serious workers compensation claims for COVID-19 recorded in 2023-24p.

¹ For further information, please refer to the State Insurance Regulatory Authority in New South Wales, <https://www.sira.nsw.gov.au/resources-library/list-of-sira-publications/coronavirus-covid-19/workers-compensation-during-covid-19/insurers-covid-and-workers-compensation>

2. Time series impact of COVID-19

Since the onset of the COVID-19 pandemic, the NDS has recorded 22,761 serious claims for COVID-19. The majority (81.9%) of these claims are concentrated in the 2021-22 (44.4% or 10,109 claims) and 2022-23 (37.5% or 8,543 claims) reporting years (figure 2). This is consistent with the wider impact of the pandemic.

Figure 2: Serious COVID-19 claims by month of occurrence, 2019-20 to 2023-24²



Note: COVID-19 major outbreak events (waves) per Australian Institute of Health and Welfare (AIHW) COVID-19 analysis.

Wave 1: March – May 2020

Wave 2: June – November 2020

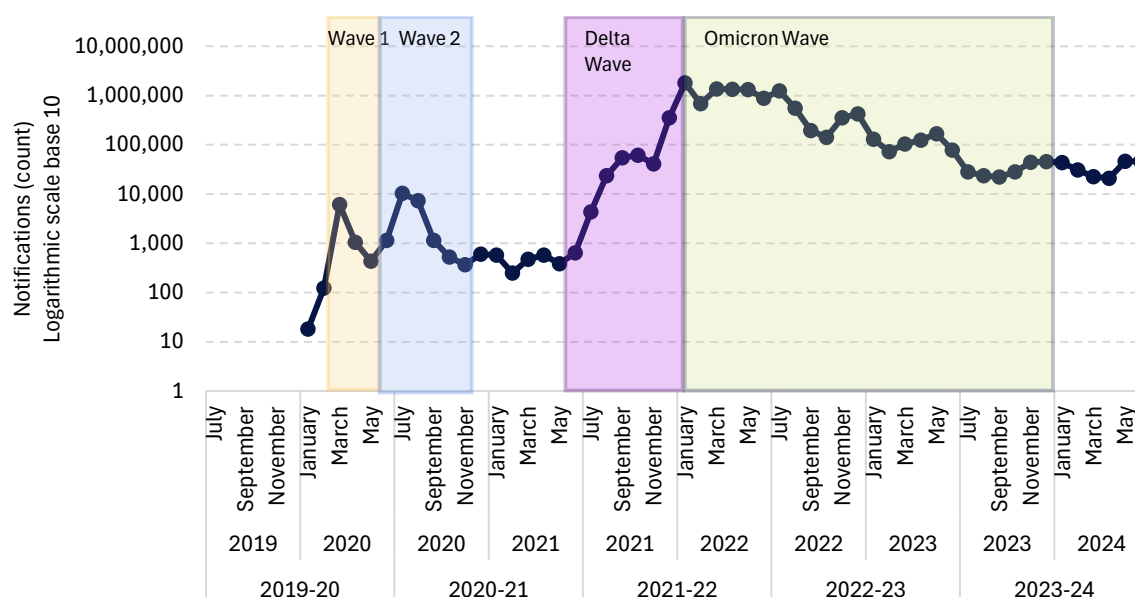
Delta Wave: June – 14 December 2021

Omicron Wave: 15 December 2021 – 31 December 2023 (*this wave consisted of 6 sub-variant transmission waves*).

² NDS data by month reported against NNDSS notifications is aggregated on the 'Date of occurrence' (D1) NDS data item. This differs to typical NDS reporting (based on year of lodgement) and may result in slight differences to elsewhere reported statistics because the precise date of occurrence is not known in all instances.

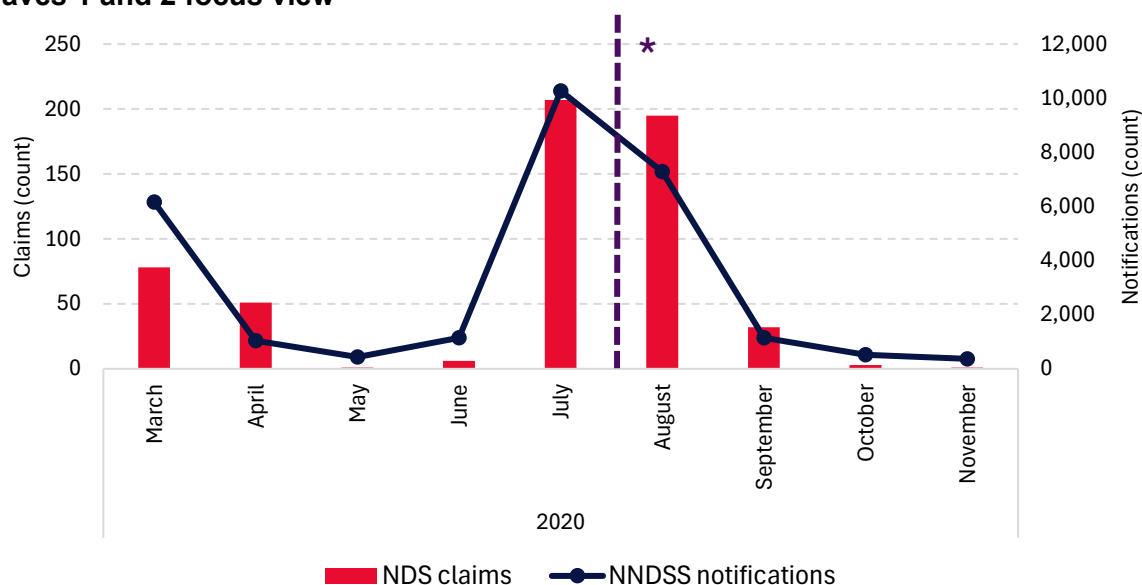
As evidenced by National Notifiable Disease Surveillance System (NNDSS) data (figure 3), there was a relatively low prevalence of COVID-19 in Australia up until the Delta wave.

Figure 3: COVID-19 notifications by month, 2019-20 to 2023-24



Through the first two waves of the COVID-19 pandemic, serious COVID-19 claims counts remained low (averaging 64 claims per month), consistent with the relatively low incidence of the disease in the community. Further, the presumptive rights to workers compensation for workers who contracted COVID-19 (see following sections) were not established until after the peak of the second wave of the pandemic (Figure 4).

Figure 4: Serious COVID-19 claims and NNDSS notifications by month, COVID-19 Waves 1 and 2 focus view



* 24 July 2020 NSW introduces presumptive rights to workers compensation for employees of prescribed occupations

Figures 5 and 6 further illustrate the temporal alignment between serious COVID-19 workers' compensation claims and the broader community transmission trends captured by the NNDSS during the Delta and Omicron waves of the pandemic. The sharp rise in both NNDSS notifications and serious claims from August to December 2021 underscores the strong correlation between community infection rates and workplace compensation claims.

Figure 5: Serious COVID-19 claims and NNDSS notifications by month, COVID-19 Delta wave focus view

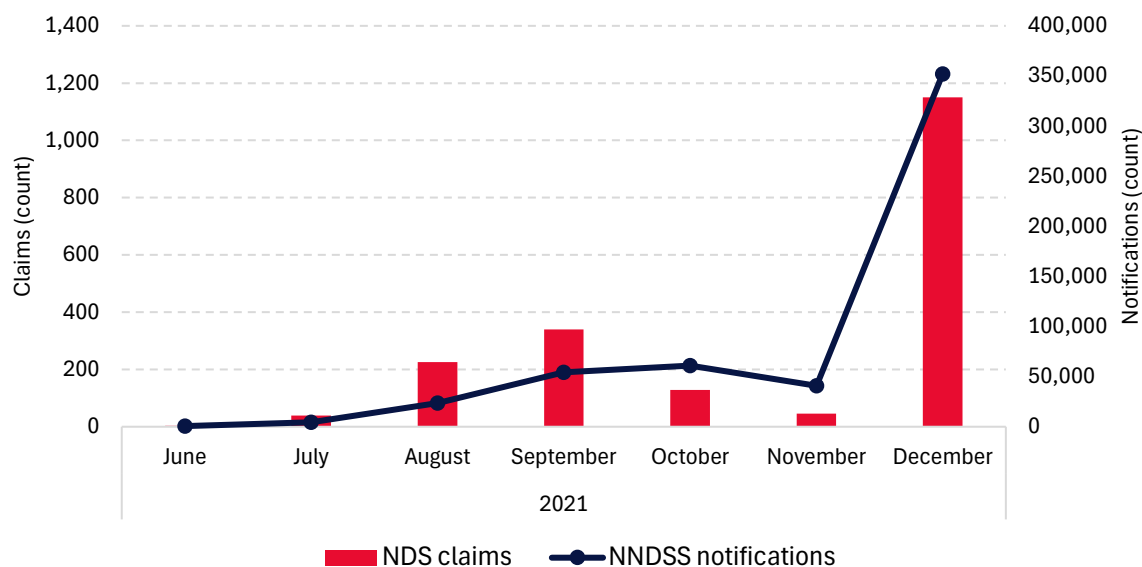
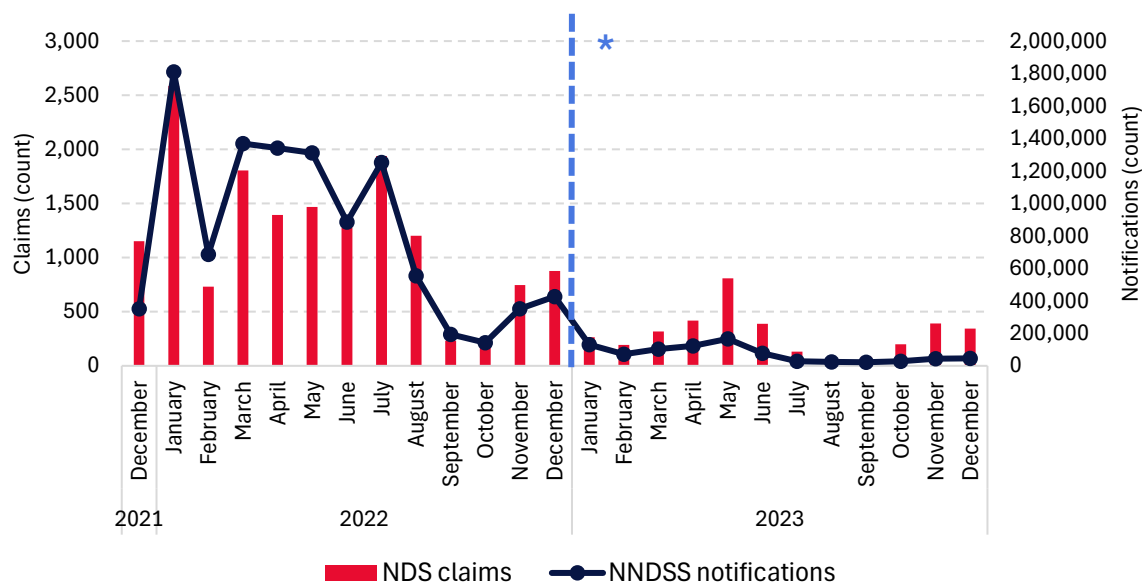


Figure 6: Serious COVID-19 claims and NNDSS notifications by month, COVID-19 Omicron wave focus view



* Case numbers reported to the NNDSS have been underestimated since late 2022 due to a reduction in case detection, including changes to testing and reporting requirements.

3. Presumptive rights for COVID-19 claims

Presumptive rights for COVID-19 claims refer to legal provisions that presume a workers' COVID-19 illness is work-related in certain circumstances, making it easier for them (or their families) to receive workers' compensation benefits without having to prove that the virus was contracted through their employment.

In May 2020, the NSW government, through amendments to Section 19B of the [NSW Workers Compensation Act 1987](#), introduced presumptive rights to workers' compensation for employees in prescribed employment who contract COVID-19. For the purpose of these presumptive rights, 'prescribed employment' is defined as employment in any of the following:

- the retail industry (other than businesses providing only on-line retail)
- the health care sector, including ambulance officers and public health employees
- disability and aged care facilities
- educational institutions, including pre-schools, schools and tertiary institutions (other than establishments providing only on-line teaching services)
- police and emergency services (including fire brigades and rural fire services)
- refuges, halfway houses and homeless shelters
- passenger transport services
- libraries
- courts and tribunals
- correctional centres and detention centres
- restaurants, clubs and hotels
- the construction industry
- places of public entertainment or instruction (including cinemas, museums, galleries, cultural institutions and casinos)
- the cleaning industry
- any other type of employment prescribed by the regulations for the purposes of this definition.

NSW is the only jurisdiction in Australia to have introduced and maintained presumptive rights to workers' compensation for workers who contract COVID-19.

4. Characteristics of COVID-19 claims

4.1 Unique characteristics of presumptive rights claims

COVID-19 claims display distinct characteristics that are different to the wider NDS data series.

Through the initial waves of the COVID-19 pandemic (2019-20 and 2020-21 NDS reporting years), the time lost and compensation payments for COVID-19 claims were more closely aligned to regular patterns observed across the NDS data series. However, in the latter waves (2021-22 and 2022-23 NDS reporting years), where presumptive rights had been established and COVID-19 claims counts are dominated by NSW, COVID-19 claims can be seen as typically involving shorter periods of time lost and lower compensation payments.

Figure 7: Serious claims key WHS statistics, COVID-19 to All other claims comparison

Financial year	Claims (count)		Claims (%)		Median compensation (\$)³		Median time lost (weeks)⁴	
	All other	COVID-19	All other	COVID-19	All other	COVID-19	All other	COVID-19
2019-20	121,082	126	99.9%	0.1%	\$15,795	\$7,528	7.5	4.5
2020-21	131,190	449	99.7%	0.3%	\$16,393	\$6,670	8.0	6.2
2021-22	124,237	10,109	92.5%	7.5%	\$17,282	\$1,900	8.3	1.3
2022-23	136,458	8,543	94.1%	5.9%	\$18,313	\$1,911	8.4	1.1
2023-24p	143,166	3,534	97.6%	2.4%	NP	NP	NP	NP

Note: 'All other' claims refers to all Nature minor groups excluding 855 'Novel coronavirus (COVID-19)'

Figure 8 illustrates a clear shift in the jurisdictional distribution of COVID-19 workers' compensation claims over time. In the early stages of the pandemic (2019–20 and 2020–21), COVID-19 claims were dispersed across jurisdictions and concentrations shifted in accordance with infection outbreak events. However, from 2021–22 onward, NSW has accounted for the overwhelming majority of COVID-19 claims, following the introduction of presumptive rights in that jurisdiction.

³ The median compensation paid excludes claims where there was zero compensation paid. Median compensation paid is not reported for the preliminary data reference period because a large proportion of claims remain open distorting this calculation.

⁴ Median time lost is not reported for the preliminary data reference period because a large proportion of claims remain open distorting this calculation.

Figure 8: COVID-19 Serious claims (%) by Jurisdiction and Year

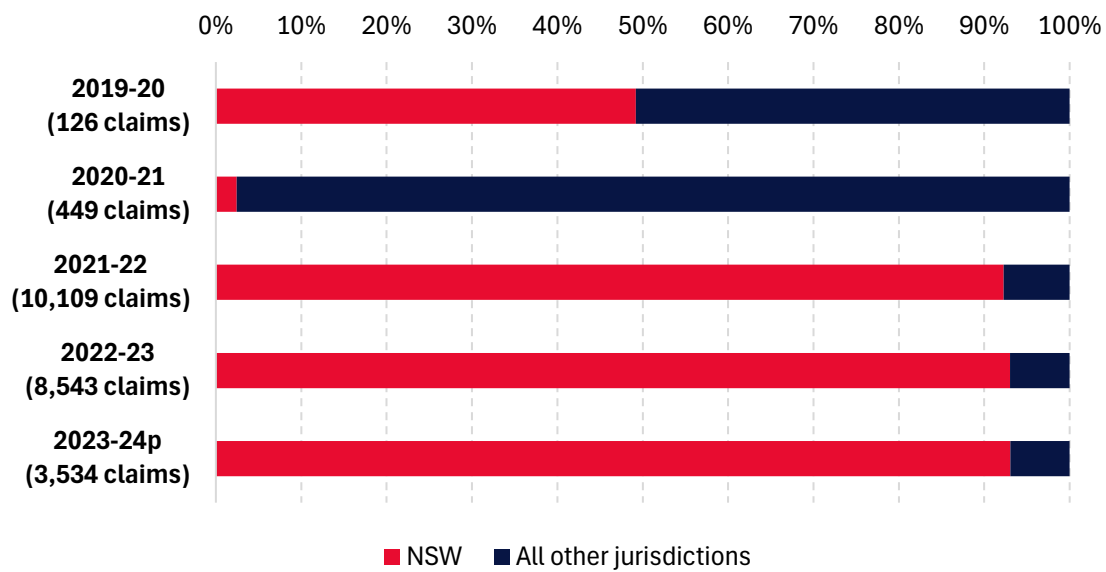
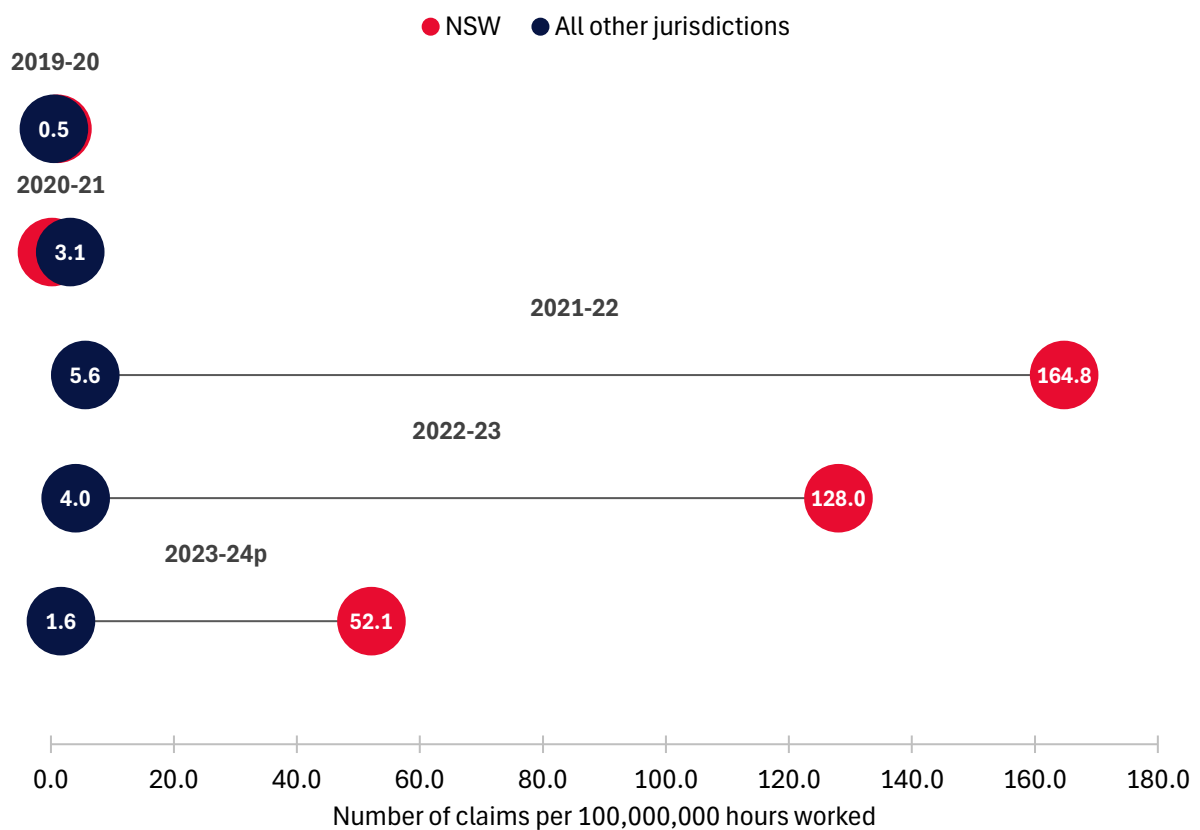


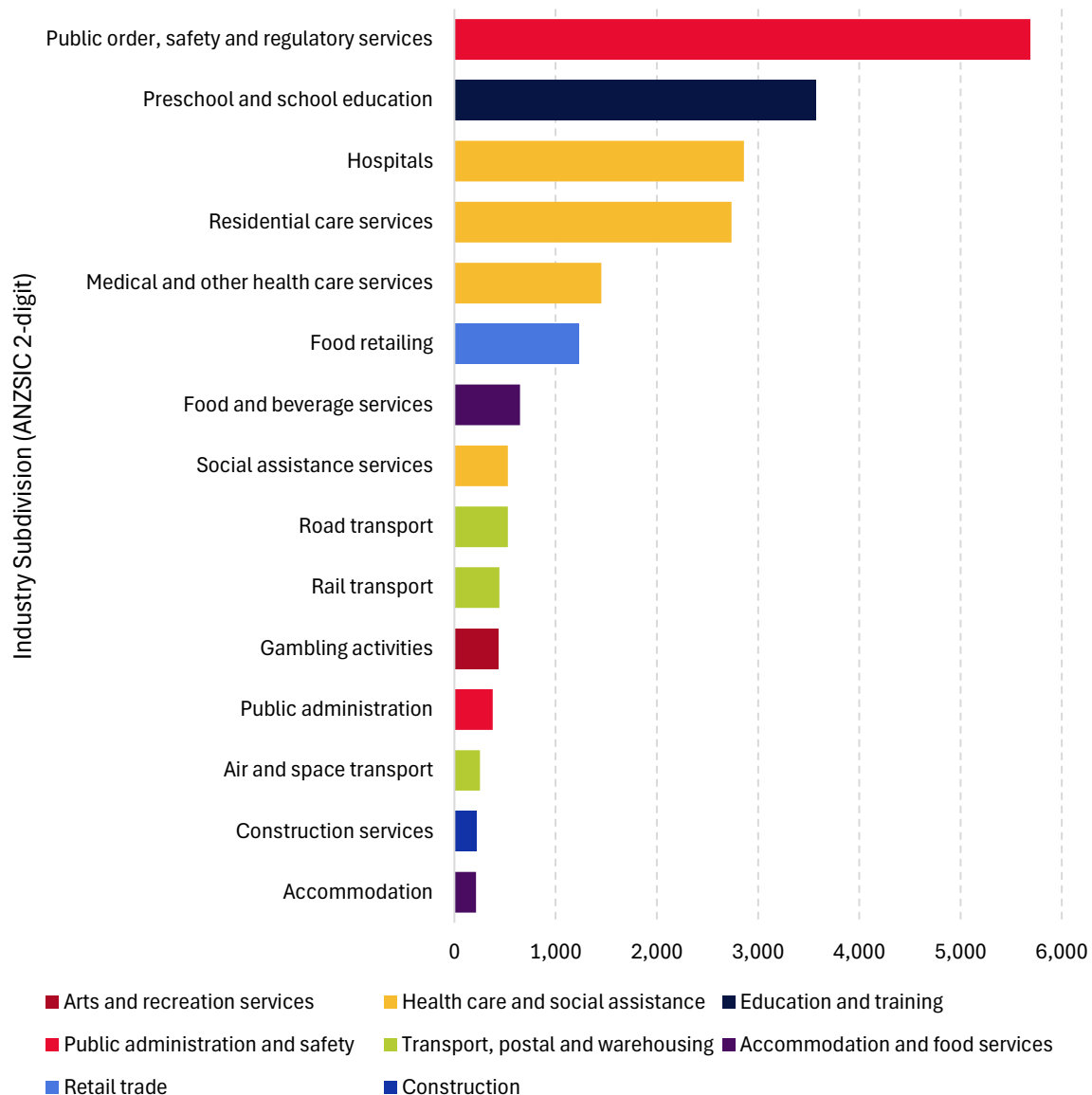
Figure 9: Relative frequency of COVID-19 Serious claims by Jurisdiction and Year



4.2 Industrial composition of COVID-19 claims

Figure 10 shows a clear concentration of claims in a number of front-line and public facing industry subdivisions, reflective of their elevated exposure risk during the pandemic. The prominence of COVID-19 claims in these industries align closely with the nature of prescribed employment types under NSW legislation, especially those workers in 'Health care and social assistance', 'Public administration and safety' and 'Education and training'.

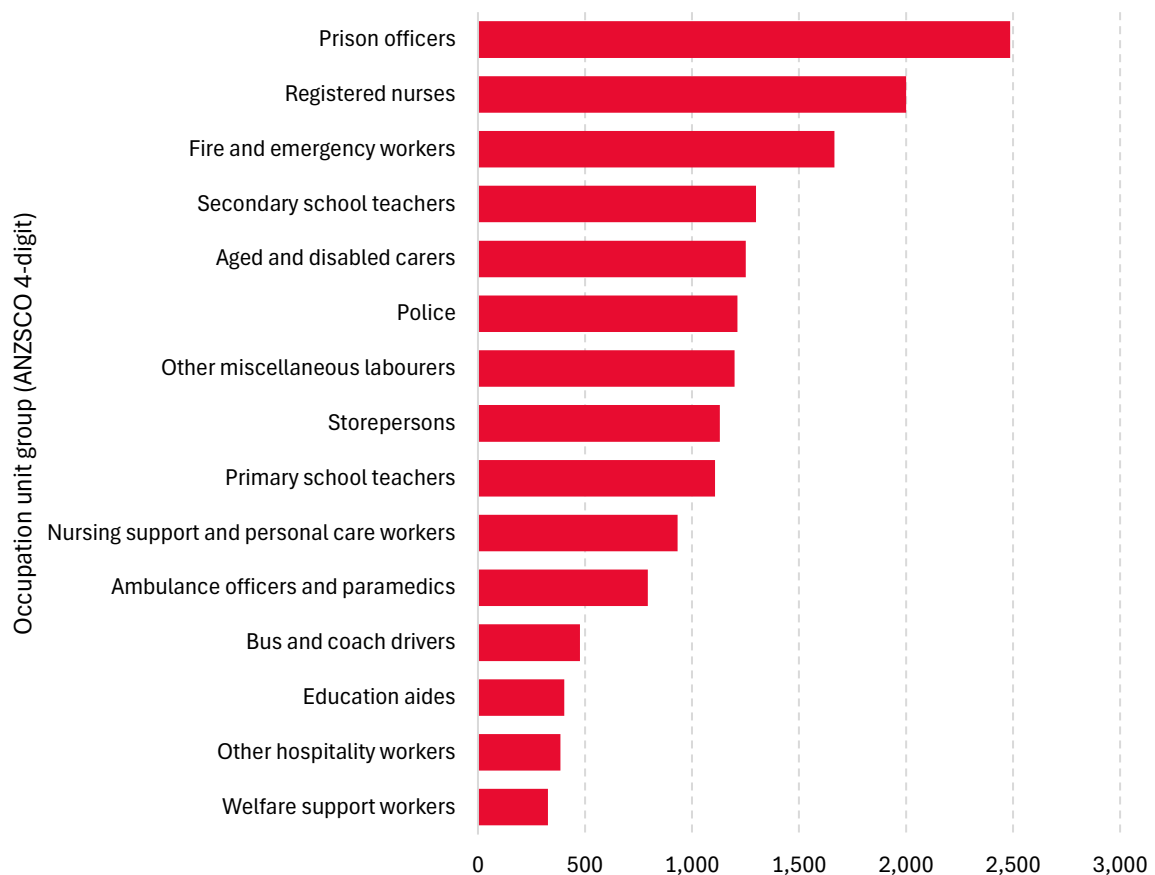
Figure 10: Serious COVID-19 claims by most common Industry subdivision, 2019-20 to 2023-24p



4.3 Occupational composition of COVID-19 claims

Serious claims for COVID-19 are highly concentrated in select occupations. Prison officers, Registered nurses, and Fire and emergency workers recorded the highest number of serious claims for COVID-19 - together these occupations account for almost a third (27%) of COVID-19 claims recorded by the NDS. Further, these occupations were all considered 'essential' during the COVID-19 pandemic and are covered under the NSW presumptive rights legislation.

Figure 11: Serious COVID-19 claims by most common Occupation unit group, 2019-20 to 2023-24p



5. Support for analysis

SWA is maintaining the use of 'Serious Claims' as the default reporting metric for key WHS statistics, as this most completely represents the burden of work-related injury and illness for time series analysis purposes.

However, to support analysts to interact with workers' compensation claims data in different ways and account for the impacts of COVID-19 claims according to their own research questions and interests, an additional claims reporting population, 'Serious Claims Excluding COVID-19', will be added to the interactive data website dashboards:

<https://data.safeworkaustralia.gov.au/interactive-data/topic>