



MAKING A MEANINGFUL DIFFERENCE

# FEM ACCIDENT STATS AND TREND ANALYSIS OVERVIEW

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# ABOUT FEM

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Track record of

- **90 YEARS**
- **+7000 Employers**
- **+300 000 employees**

## FEM is licensed:

Under the **Compensation for Occupational Injuries and Diseases Act** 130 of 1993 (COIDA) for Class V (building and construction)

## REGIONAL OFFICES

in Gauteng (incl. Head Office),  
Cape Town and Durban

### Strategic Outcome

**Championing zero harm** within the construction industry through active participation in health and safety initiatives and partnering with industry stakeholders



# ADVOCATING FOR HEALTH AND SAFETY

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## Purpose

We care about the quality of life for injured workers and their dependents, and champion health and safety, for the benefit of all policyholders and society.

## Strategic Vision

We strive to deliver an excellent and sustainable workers' compensation service to all stakeholders by:

- Being the preferred provider of COID cover
- ***Promoting health and safety, and accident prevention***
- Ensuring efficient pay-outs, quality care and empathy to our claimants
- Engaging and empowering our workforce.

# FEM CLAIMS EXPERIENCE – YEAR 2026



For period : 2026 to 2026 as of 2026-March

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## FEM's Accident Stats

Cause	Accidents Percentage	Fatal Accidents	Lost Days	Number Of Accidents	Permanent Disabilities Not Resulting In Pension	Permanent Disabilities Resulting In Pension	Average Cost Per Accident
<b>2026</b>							
ACCIDENT TYPE N.E.C.	4.66%	0	6	64	1	0	R55,668
AWAITING INFORMATION	0.15%	0	0	2	0	0	R65,110
CAUGHT IN,ON,BETWEEN	7.36%	1	0	101	21	0	R104,214
CONTACT WITH ELECTRC CURRENT	0.66%	0	0	9	5	0	R162,963
CONTACT WITH TEMP EXTREMES	1.75%	0	0	24	10	0	R96,094
FALL ON TO DIFFERENT LEVELS	6.34%	0	93	87	14	2	R213,245
FALL ON TO SAME LEVEL	4.81%	0	20	66	8	0	R67,057
INHALATION,ABSORPTN,INGESTN	1.82%	0	0	25	3	0	R100,812
MOTOR VEHICLE ACCIDENT	10.42%	6	48	143	7	0	R137,680
SLIP OR OVER-EXERTION	15.22%	0	34	209	11	0	R68,552
STRIKING AGAINST	6.63%	0	12	91	3	0	R58,268
STRUCK BY	36.13%	4	118	496	26	1	R103,357
UNCLASSIFIED-NOT SUFF. DATA	4.08%	0	4	56	2	0	R71,780
<b>TOTAL FOR 2026</b>	<b>100%</b>	<b>11</b>	<b>335</b>	<b>1,373</b>	<b>111</b>	<b>3</b>	<b>R100,577</b>

# FEM CLAIMS EXPERIENCE – YEAR 2025



For period : 2025 to 2025 as of 2025-December

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## FEM's Accident Stats

Cause	Accidents Percentage	Fatal Accidents	Lost Days	Number Of Accidents	Permanent Disabilities Not Resulting In Pension	Permanent Disabilities Resulting In Pension	Average Cost Per Accident
<b>2025</b>							
ACCIDENT TYPE N.E.C.	2.22%	5	90	138	0	0	R55,796
AWAITING INFORMATION	0.15%	1	9	9	0	0	R222,178
CAUGHT IN,ON,BETWEEN	6.05%	2	2,425	375	109	2	R98,791
CONTACT WITH ELECTRC CURRENT	0.82%	1	941	51	17	3	R723,195
CONTACT WITH TEMP EXTREMES	1.39%	0	460	86	33	0	R102,227
FALL ON TO DIFFERENT LEVELS	8.67%	6	5,384	538	134	5	R153,600
FALL ON TO SAME LEVEL	5.98%	1	2,689	371	60	2	R93,140
INHALATION,ABSORPTN,INGESTN	1.58%	2	137	98	7	0	R87,435
MOTOR VEHICLE ACCIDENT	12.35%	13	5,429	766	90	4	R121,224
NOT APPLICABLE	0.06%	0	0	4	0	0	R39,805
SLIP OR OVER-EXERTION	14.12%	1	4,367	876	81	0	R49,065
STRIKING AGAINST	8.37%	0	1,698	519	50	0	R47,935
STRUCK BY	36.87%	7	10,188	2,287	258	8	R70,159
UNCLASSIFIED-NOT SUFF. DATA	1.37%	3	60	85	2	0	R53,294
<b>TOTAL FOR 2025</b>	<b>100%</b>	<b>42</b>	<b>33,877</b>	<b>6,203</b>	<b>841</b>	<b>24</b>	<b>R87,706</b>

# FEM CLAIMS EXPERIENCE – YEAR 2024



For period : 2024 to 2024 as of 2024-December

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## FEM's Accident Stats

Cause	Accidents Percentage	Fatal Accidents	Lost Days	Number Of Accidents	Permanent Disabilities Not Resulting In Pension	Permanent Disabilities Resulting In Pension	Average Cost Per Accident
<b>2024</b>							
ACCIDENT TYPE N.E.C.	1.70%	1	31	106	2	0	R41,962
AWAITING INFORMATION	0.16%	1	6	10	0	0	R80,646
CAUGHT IN,ON,BETWEEN	6.23%	0	3,277	388	84	2	R82,470
CONTACT WITH ELECTRC CURRENT	0.66%	2	372	41	11	0	R144,186
CONTACT WITH TEMP EXTREMES	2.04%	2	662	127	40	0	R133,812
FALL ON TO DIFFERENT LEVELS	10.06%	5	9,380	626	142	1	R141,846
FALL ON TO SAME LEVEL	5.01%	0	2,102	312	38	0	R54,153
INHALATION,ABSORPTN,INGESTN	0.98%	0	0	61	1	0	R19,510
MOTOR VEHICLE ACCIDENT	14.09%	27	6,015	877	88	4	R133,464
NOT APPLICABLE	0.02%	0	0	1	0	0	R65,110
SLIP OR OVER-EXERTION	13.77%	0	3,628	857	49	0	R36,847
STRIKING AGAINST	10.51%	0	2,625	654	61	0	R39,561
STRUCK BY	33.44%	19	10,338	2,081	193	3	R61,846
UNCLASSIFIED-NOT SUFF. DATA	1.32%	3	11	82	3	0	R143,252
<b>TOTAL FOR 2024</b>	<b>100%</b>	<b>60</b>	<b>38,447</b>	<b>6,223</b>	<b>712</b>	<b>10</b>	<b>R77,463</b>

# WHY TRACKING & TREND ANALYSIS MATTERS

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- Tracking incidents, near misses, and injuries helps identify warning signs early
- Trend analysis turns safety data into actionable insight
- Reveals where, when, and why incidents occur
- Helps identify root causes.
- Measures the effectiveness of safety initiatives.
- Highlights high- risk areas requiring focused attention
- Strong safety performance builds trust, credibility, and a responsible reputation

# TREND ON LEADING CAUSE OF ACCIDENTS



## DATA ANALYSED FROM 2004 to 2025

Leading Cause of Fatal Accidents		%
1	MVA	43.88%
2	Struck-by	20.05%
3	Fall on to different levels	15.70%
4	Inhalation, Absorption, Injection	4.29%
5	Caught in, on and between	3.71%
6	Contact with electric current	2.18%
7	Contact with extreme temperatures	2.05%
8	Striking against	0.96%
9	Slip or over exertion	0.58%
10	Fall on same level	0.58%

Leading Cause of Non-Fatal Accidents		%
1	Struck by	38.29%
2	Fall on to different levels	11.65%
4	Striking against	11.27%
5	Slip or over exertion	11.05%
6	MVA	10.21%
7	Caught in, on and between	7.27%
8	Fall on same level	4.29%
9	Inhalation, Absorption and Ingestion	2.05%
10	Contact with temp extremes	1.30%
11	Contact with electric contact	0.50%

# BACKGROUND

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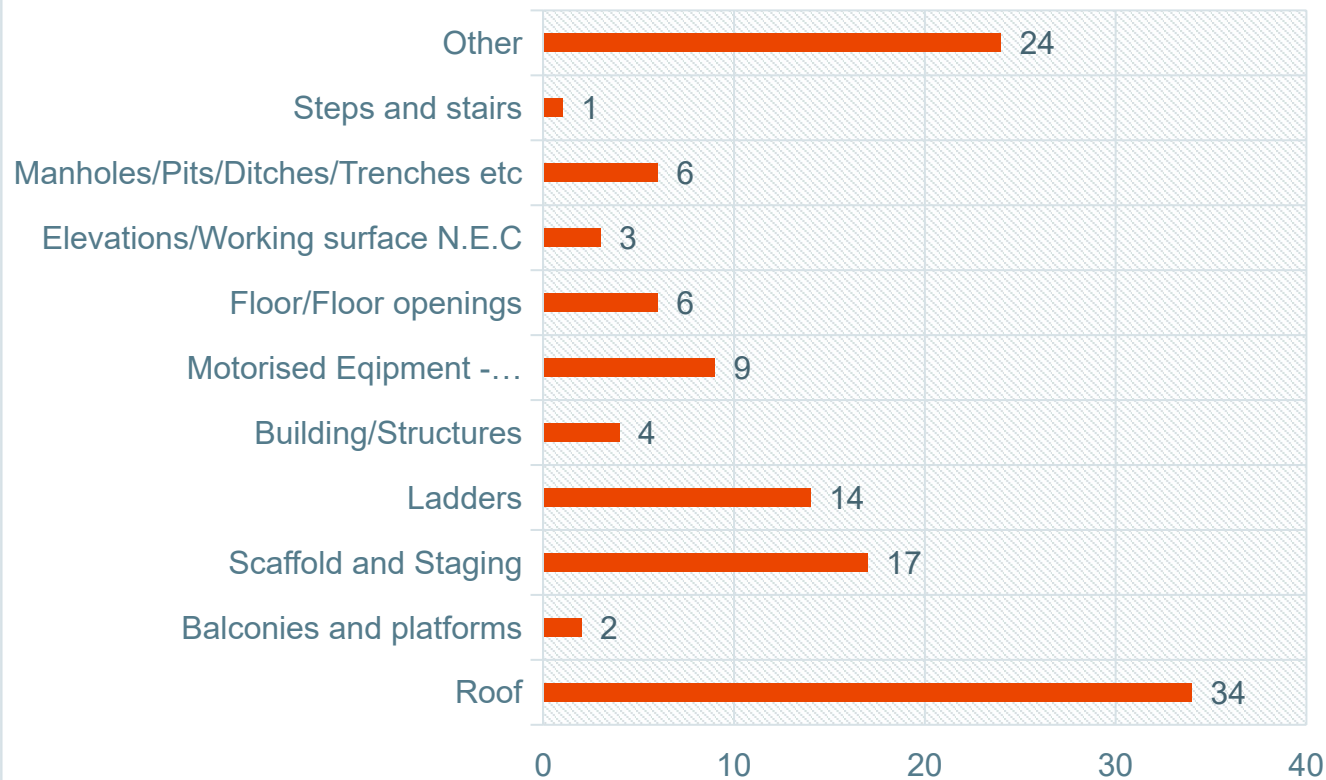
## TREND ANALYSIS - DATA ANALYSED FROM 2014 to 2025

- Trend analysis is on the top four (4) leading cause of fatal accidents in construction.
- This is data analyzed during a period of 2014 and 2025
- The No. of fatalities experienced in the period:
  - MVA – 320
  - Struck-by – 152
  - Fall on to different levels – 120
  - Inhalation, Absorption and Ingestion -37
- Agency – fall on to different levels
- Comparison of age group most affected
- Public roads as highest risk area
- General workers as most affected group.

# AGENCY – FALL ON TO DIFFERENT LEVELS



**FALL ON TO DIFFERENT LEVELS - AGENCY  
2014 - 2025**

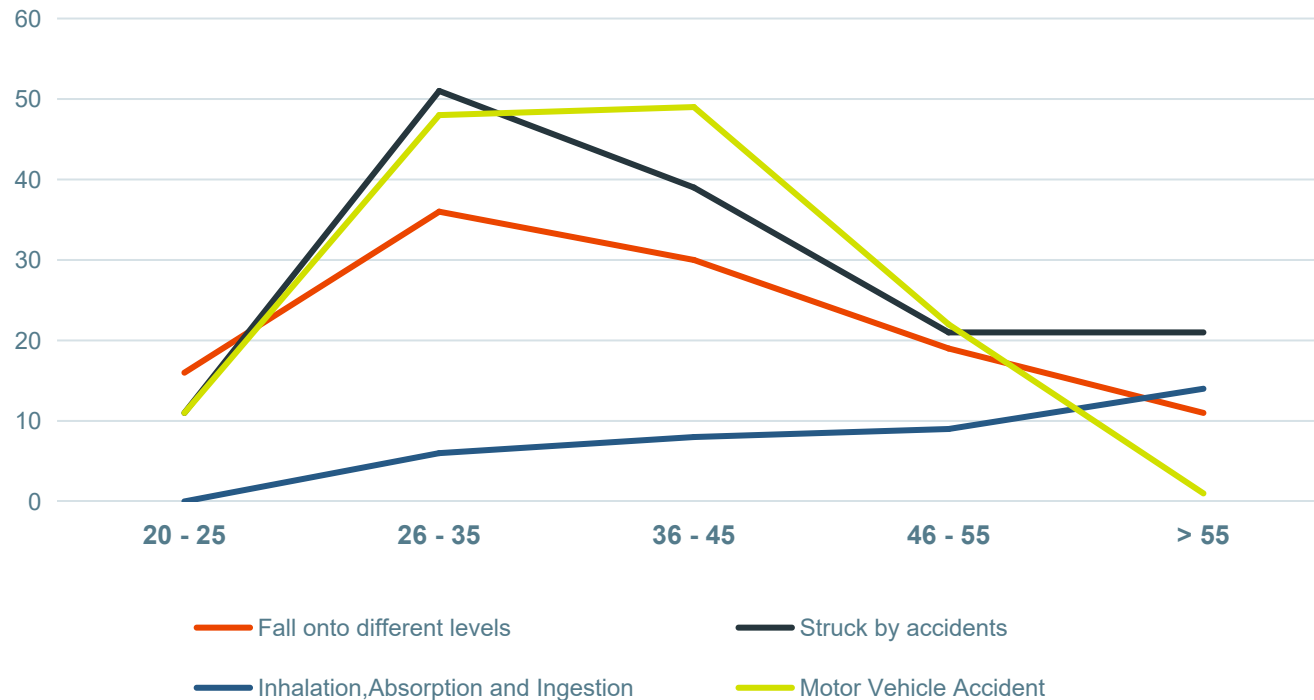


- **Roof work** is the primary contributor to falls onto different levels, followed by **scaffold/staging** and **ladder** related activities.
- Safety initiatives should therefore prioritize roof access controls, fall-arrest systems, scaffold safety, ladder management, and working at height training.
- Roofs **(34 incidents)** Scaffolds and staging **(17 incidents)** Ladders **(14 incidents)**
- **Moderate-risk categories:** Motorized Equipment (Tractors/Graders), Manholes/Pits/Ditches/Trenches: Floor/Floor Openings: 6 cases
- **Lower frequency categories:** Building, elevated structures: working surface, balconies and platform, stairs:

# COMPARISON OF AGE GROUP MOST AFFECTED



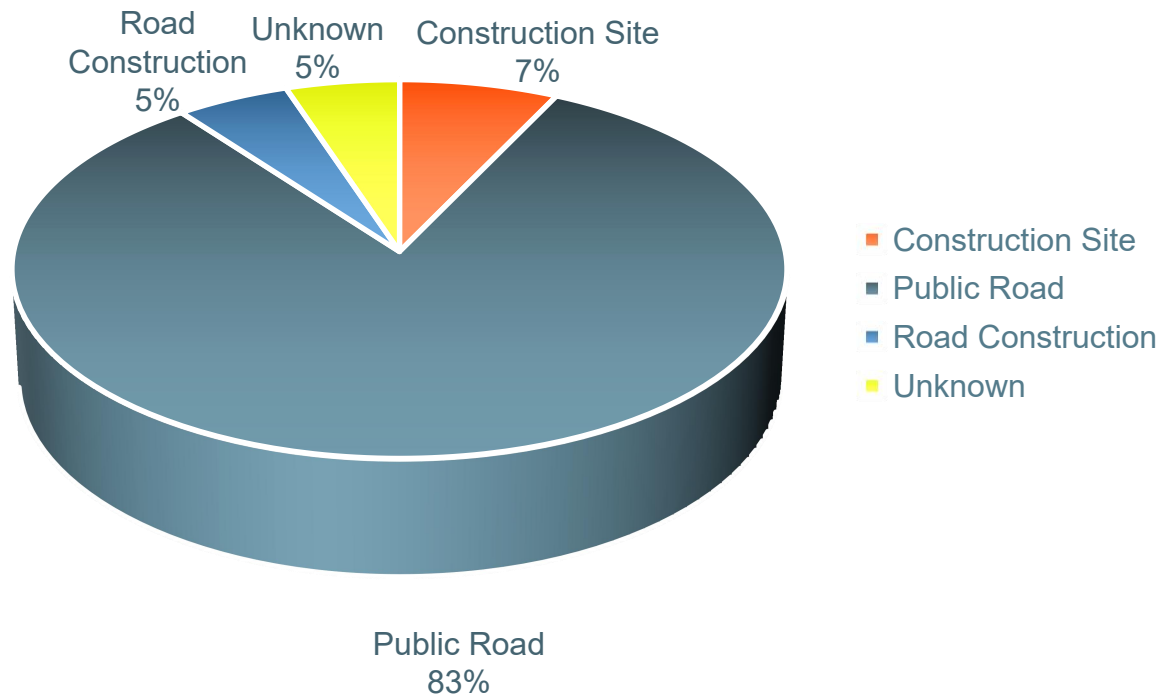
COMPARISON OF THE MOST AFFECTED AGE GROUP  
2014 - 2025



- **Ages 26–35** are the most affected overall. This age group records the highest number of "Struck by accidents" incidents (about 51 cases). It also has high rates of Motor Vehicle Accidents (about 48 cases). It also has high rates of Motor Vehicle Accidents (about 48 cases) and Falls onto different levels (about 36 cases). This suggests that people in their late 20s to mid-30s experience the greatest exposure to workplace or transport-related risks.
- **Motor Vehicle Accidents peak in ages 36–45.** Motor vehicle accidents rise sharply from **ages 20–25** and reach their highest point at **36–45 years** (around 49 cases). After age 45, they decline dramatically, dropping to almost zero among those over 55.
- "Struck by accidents" decreases with age after peaking at **36–45**
- Falls show a steady decline with age.
- Inhalation, Absorption and Ingestion increases with age. Lowest among ages **20–25 (near zero)**. Gradually rises across age groups. Highest among those over **55 (about 14 cases)**. This is the only category showing a consistent upward trend with age.



# PUBLIC ROADS AS HIGHEST RISK AREA



- Analysis of incident locations reveals that public roads account for the vast **majority (83%)** of recorded incidents, making them the most significant risk environment. **Construction sites (7%)** and road **construction areas (5%)** contribute a much smaller proportion of incidents.
- These findings suggest that risk-reduction strategies should prioritize road safety measures, driver awareness, vehicle management programs, and safe work practices for employees operating on public roadways.
- Additionally, improved reporting processes may help reduce the proportion of incidents classified as unknown.

# GENERAL WORKERS – MOST VULNERABLE GROUP

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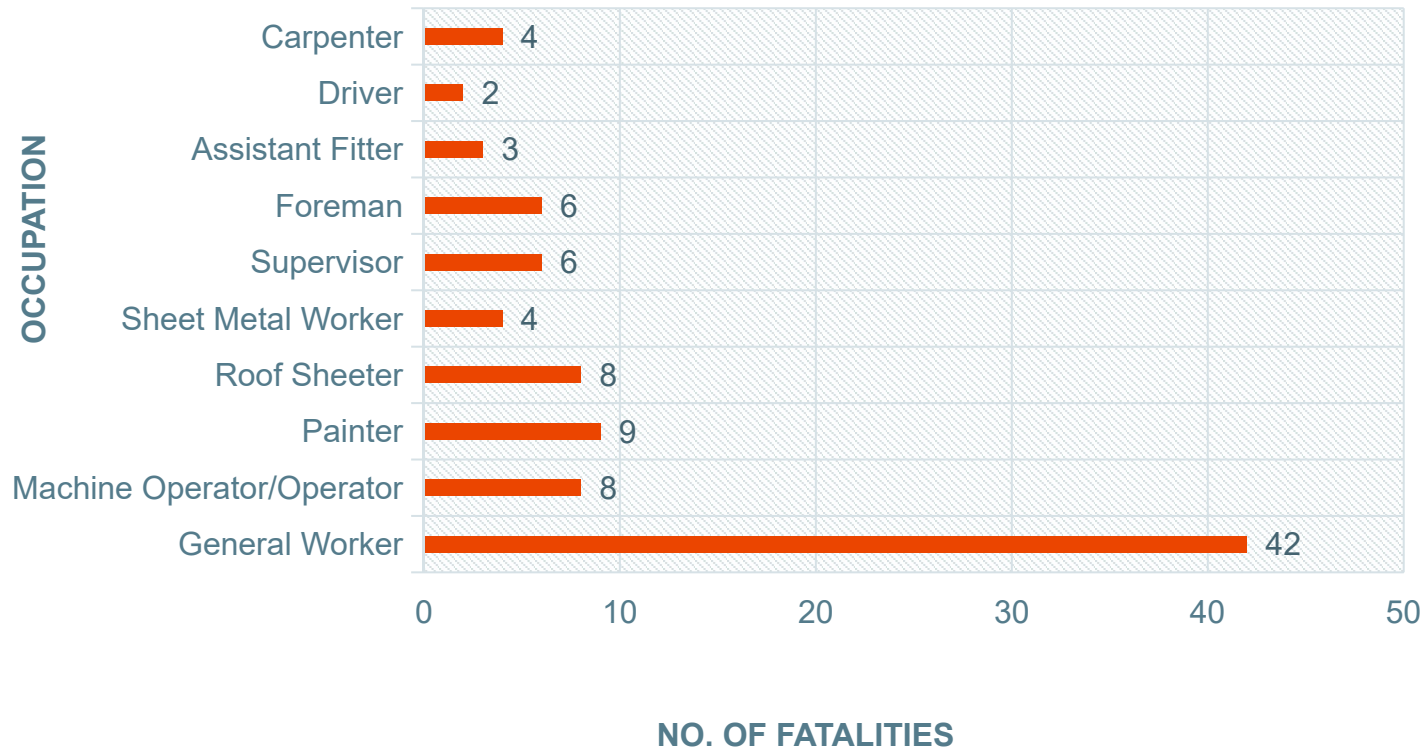


- General workers have been identified as the most vulnerable occupational group on construction sites, as evidenced by FEM accident statistics
- An analysis of fatal accident trends between 2014 and 2025 demonstrates that general workers continue to operate under persistently high- risk conditions.
- The data consistently indicate that this group records the highest incidence of occupational injuries, largely attributable to the nature of their duties. These duties typically involve manual and physically demanding activities conducted in high- risk environments, which significantly elevates their exposure to workplace hazards.
- These findings underscore the urgent need for strengthened safety management frameworks and the implementation of targeted interventions aimed at reducing risk and improving OHS outcomes for this vulnerable group.

# LEADING OCCUPATIONS IMPACTED – FALLS ON TO DIFFERENT LEVELS



DISTRIBUTION OF FATALITIES PER OCCUPATION  
2014 - 2025

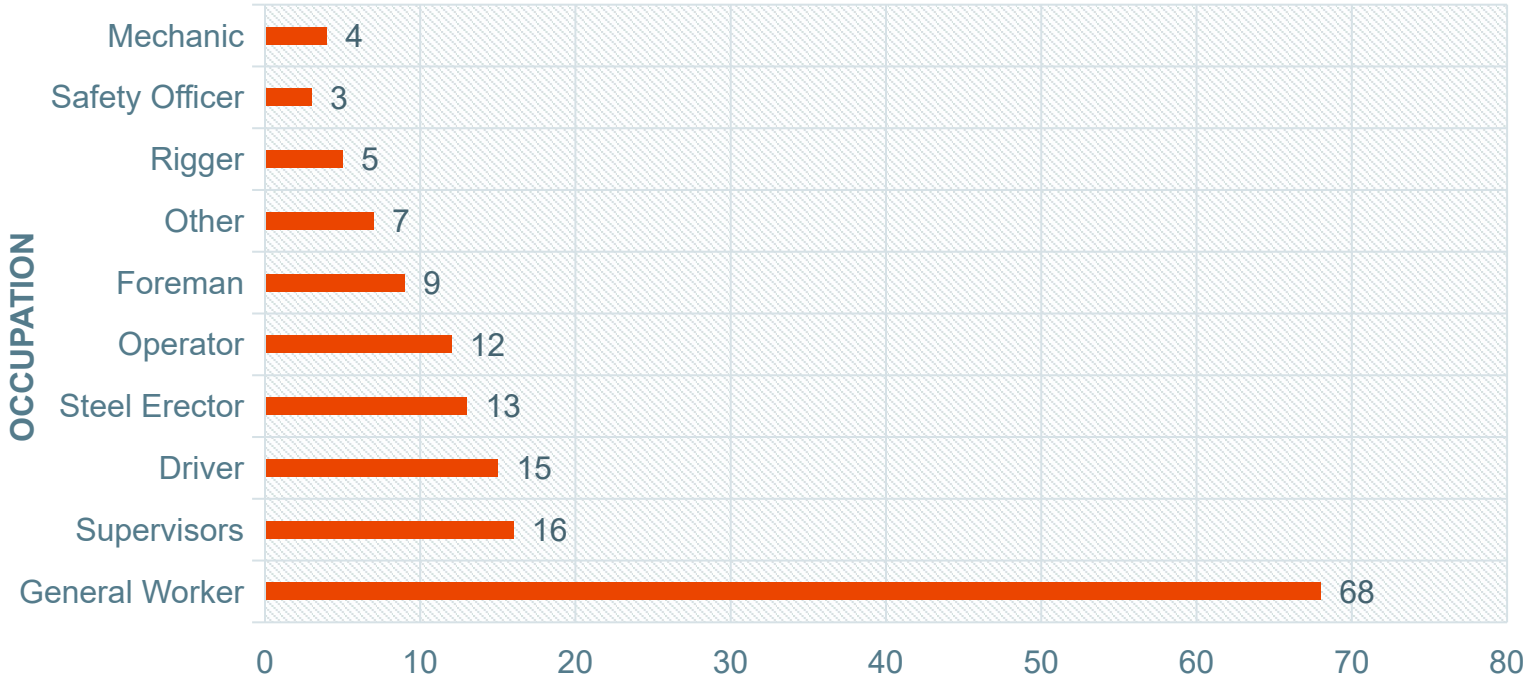


- There are more than **forty (40)** occupations represented in the dataset.
- This analysis highlights the top ten(10) most affected occupations, with General Workers being the most impacted group, followed by Machine Operator and Painter.
- This data reflects that from the top 10 occupations **46% are general workers**
- Moderate risk occupation being machine operators, painters, roof sheeter and foreman.
- Drastic difference to the next occupation, which is painters and roof sheeters.

# LEADING OCCUPATIONS IMPACTED – STRUCK BY



**DISTRIBUTION OF FATALITIES PER OCCUPATION  
2014 - 2025**



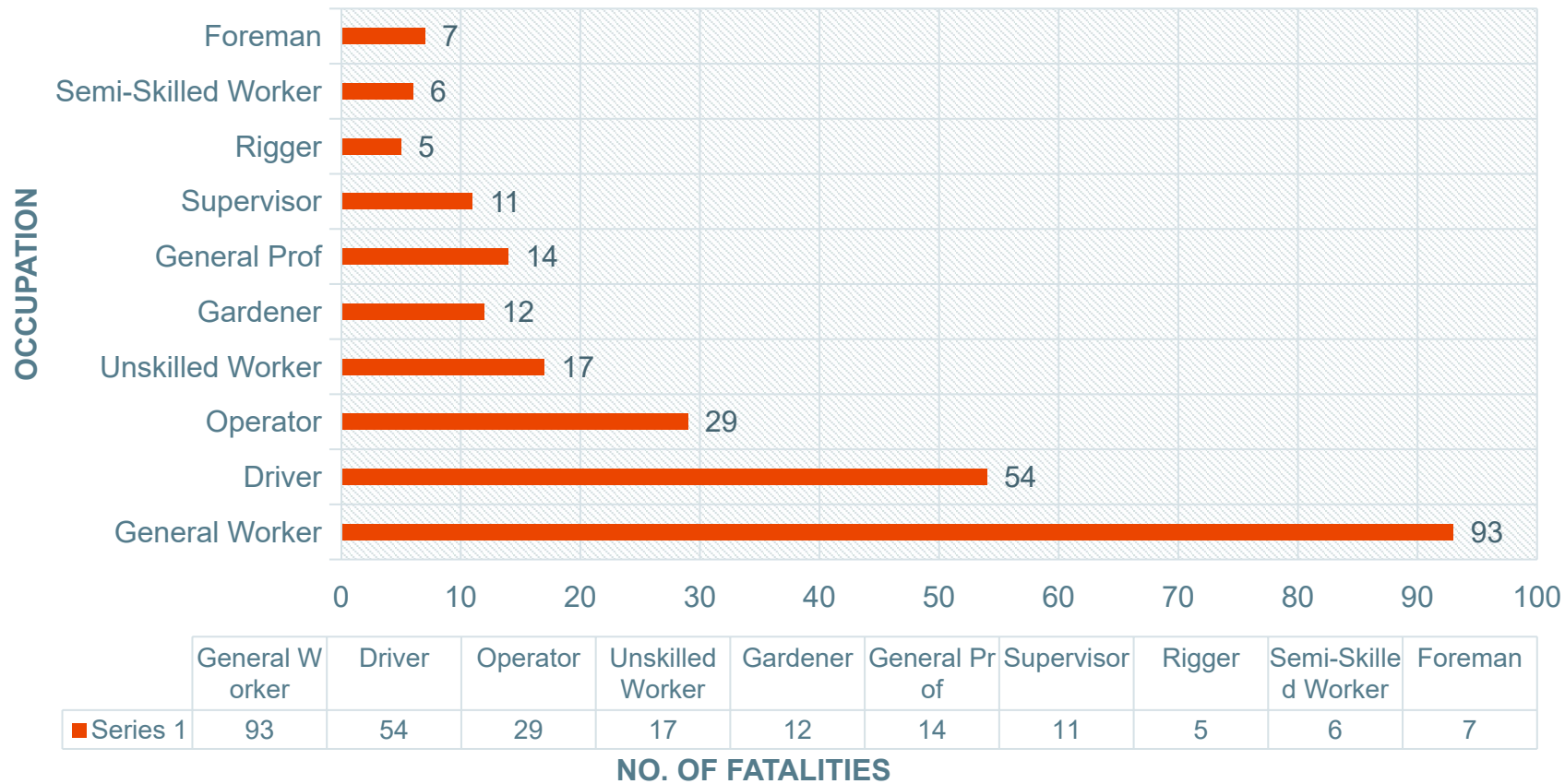
	General Worker	Supervisors	Driver	Steel Erector	Operator	Foreman	Other	Rigger	Safety Officer	Mechanic	
■ No of Occupants	68	16	15				7	5	3	4	
				<b>NO. OF FATALITIES</b>							

- General Workers identified as the most impacted group, followed by Supervisors and Drivers.
- General Workers, **68 fatalities**. This is more than **4 times higher** than the next category
- This clearly shows that struck-by incidents predominantly affect general labour roles, likely due to:
  - High exposure to active work zones
  - Proximity to moving equipment and loads
  - Limited control over surrounding hazard

# LEADING OCCUPATIONS IMPACTED – MOTOR VEHICLE ACCIDENT



**DISTRIBUTION OF FATALITIES PER OCCUPATION  
2014 - 2025**

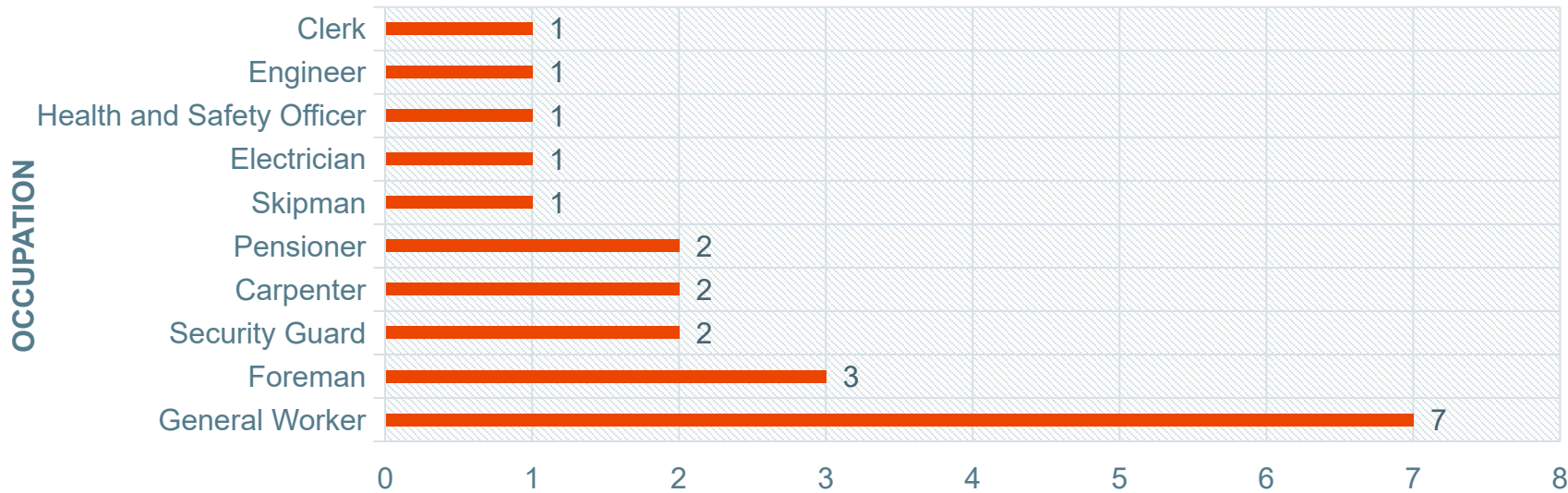


- There are more than **fifty (50)** **occupations** represented in the dataset. This analysis highlights the **top ten (10)**
- Most fatalities are concentrated in 3 roles: General Workers, Drivers, and Operators
- These top three roles account for a significant majority of all fatalities, indicating a **strong concentration of risk**.
- Frontline/manual roles (General Workers, Drivers, Operators, Unskilled Workers) have much higher fatalities. Supervisory or skilled roles (Supervisor, Foreman, General Prof) show lower numbers

# LEADING OCCUPATIONS IMPACTED – INHALATION, ABSORPTION AND INJECTION



**DISTRIBUTION OF FATALITIES PER OCCUPATIONS  
2014 - 2025**



	General Worker	Foreman	Security Guard	Carpenter	Pensioner	Skipman	Electrician	Health and Safety Officer	Engineer	Clerk
No. of Occupants	7	3	2	2	2	1	1	1	1	1

**NO. OF FATALITIES**

- The graph below illustrates the top ten most affected occupations.
- Even in this smaller dataset, General Workers consistently appear as the most affected group, reinforcing their vulnerability across all incident types.
- This shows a long tail distribution, where many occupations experience isolated incidents rather than concentrated risk. non-operational individuals are also exposed

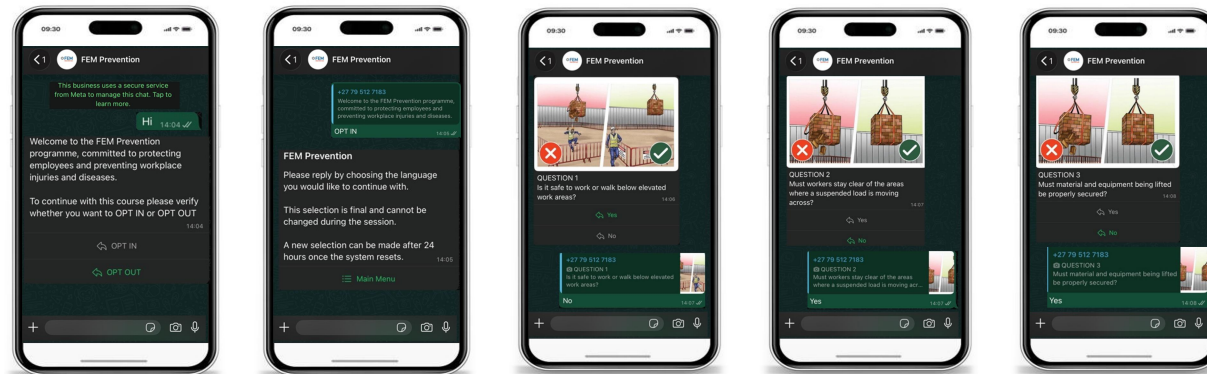


# FEM PREVENTION



## Training That Meets Construction Workers Where They Are

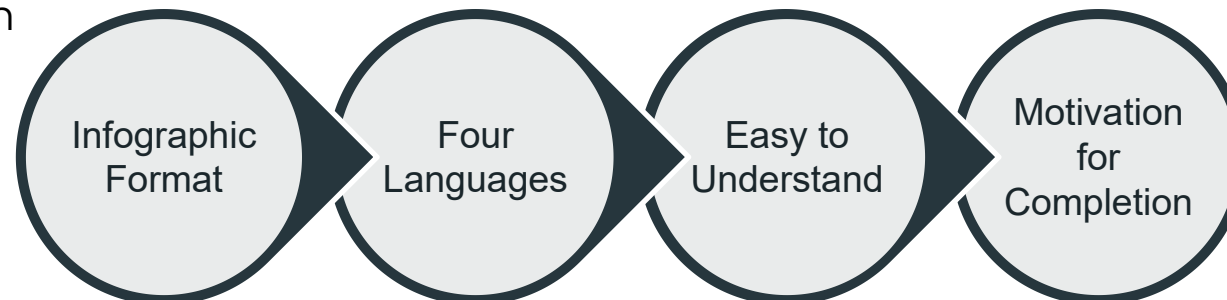
- Delivers safety training via WhatsApp – South Africa's most widely used mobile app.
- Uses familiar technology to improve participation and trust.



- Health & Safety Awareness
- Knowledge
- Motivation to Learn
- Possible Rebates



- Accidents
- Fatalities
- Claims



# NO TRAIN NO GAIN!



Institute for Work at Height in collaboration with FEM

**STEP UP AND SIGN UP TO HAVE YOUR EMPLOYEES TRAINED ON LADDERS AT LITTLE OR NO COST TO YOU**

You are herewith invited to make use of this opportunity to have your technicians trained on the use of ladders through use of the FEM Grant.

Applications are still open till the 28th of April 2023. Read below criteria to apply and click on the link NOW!

CLICK ON THE APPLY NOW LINK AND SEND US YOUR INFORMATION.



IN PARTNERSHIP WITH



## FEM HEALTH & SAFETY SAFETEMBER CONFERENCE



Focus on Health and Safety in the Construction Industry



## FEM HEALTH & SAFETY MENTORSHIP PROGRAMME



FEM invites all small, medium, and micro-sized companies in construction to apply for a health and safety mentorship programme. This can be a valuable opportunity for companies looking to empower themselves with skills to improve and implement their health and safety plans and files, conduct risk assessments, and apply them to improve general health and safety practices on construction sites.



Workmen's Compensation for the construction industry.

**Means a family, remains a family.**

LEARN MORE



The Federated Employers Mutual Assurance Company (RF) (Pty) Ltd ("FEM") is licensed to conduct non-life insurance business.



# FEM HEALTH & SAFETY MAGAZINE

CUE THE DEBUT! WE SHARE HEALTH AND SAFETY INSIGHTS AND THOUGHT LEADERSHIP IN OUR INAUGURAL

CARING ABOUT PEOPLE REMAINS THE PRIORITY

WORKPLACE ACCIDENTS ARE DECLINING, BUT MORE CAN BE DONE

FEM UPSKILLING AND RESKILLING OFFERS INJURED WORKERS A SECOND CHANCE



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THANK  
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