

2.8. Rates of Industrial Accident (Including Industrial Diseases) in two Coal Owners' Mutual Protection Associations in the north of England, 1937.

Note: Mutual protection associations were a form of group insurance whereby employers joined together in order to spread the risks posed by workmen's compensation liabilities to any one company.

Association "A"

(I) Rate of Accident & Industrial Disease analysed according to age at date of accident

Age Group	Estimated Age Distribution of Persons Employed	No of Fatal Accidents	No of Non-Fatal Accidents	No of Industrial Diseases	Total Accidents and Industrial Diseases	Rate of Accidents & Industrial Disease per annum per 1,000 persons employed
Under 16	5,418 (5.00%)	7	1,396	3	1,406 (6.61%)	260
16-19	12,156 (11.21%)	13	3,468	38	3,519 (16.53%)	289
20-24	13,702 (12.64%)	8	3,170	107	3,285 (15.43%)	240
25-34	26,773 (24.69%)	16	4,400	402	4,818 (22.64%)	180
35-44	20,283 (18.70%)	28	3,394	271	3,693 (17.35%)	182
45-54	16,857 (15.55%)	19	2,666	173	2,858 (13.43%)	170
55 & Over	13,244 (12.21%)	21	1,595	89	1,705 (8.01%)	129
	108,433	112	20,089	1,083	21,284	196

(II) Non-Fatal Accidents (excluding Industrial Diseases) analysed according to duration of incapacity and age at date of accident

Age at Date of Accident	Less than 2 Weeks (Duration)	2 and less than 3	3 and less than 4	4 and less than 13	13 and less than 26	26 and over	Total Cases
Under 16	629	243	112	364	43	5	1,396
16-19	1,784	615	241	735	80	13	3,468
20-24	1,776	541	190	594	55	14	3,170
25-34	2,348	666	298	889	148	51	4,400
35-44	1,570	530	242	823	175	54	3,394
45-54	1,151	423	204	667	174	47	2,666
55 & Over	568	247	128	496	101	55	1,595
	9,826	3,265	1,415	4,568	776	239	20,089

(III) Industrial Diseases analysed according to duration of incapacity and age at date of accident

Age at Date of Accident	Less than 2 Weeks (Duration)	2 and less than 3	3 and less than 4	4 and less than 13	13 and less than 26	26 and over	Total Cases
Under 16	2	-	-	1	-	-	3
16-19	16	11	6	4	1	-	38
20-24	46	21	8	31	-	1	107
25-34	142	85	34	90	17	34	402
35-44	71	50	15	75	25	35	271
45-54	34	25	9	50	15	40	173
55 & Over	16	12	3	23	11	24	89
	327	204	75	274	69	134	1,083

Association "B"

(IV) Rate of Accident & Industrial Disease analysed according to age at date of accident

Age Group	Estimated Age Distribution of Persons Employed	No of Fatal Accidents	No of Non-Fatal Accidents	No of Industrial Diseases	Total Accidents and Industrial Diseases	Rate of Accidents & Industrial Disease per annum per 1,000 persons employed
Under 16	1,328 (4.21%)	3	423	1	427 (6.62%)	322
16-19	3,157 (10.00%)	2	790	16	808 (12.52%)	256
20-24	4,058 (12.85%)	1	768	81	850 (13.17%)	209
25-34	7,928 (25.12%)	6	1,321	216	1,543 (23.91%)	195
35-44	6,006 (19.03%)	9	1,144	133	1,286 (19.93%)	214
45-54	4,992 (15.81%)	7	890	64	961 (14.89%)	193
55 & Over	4,099 (12.98%)	2	539	38	579 (8.96%)	141
	31,568	30	5,875	549	6,454	204

(V) Non-Fatal Accidents (excluding Industrial Diseases) analysed according to duration of incapacity and age at date of accident

Age at Date of Accident	Less than 2 Weeks (Duration)	2 and less than 3	3 and less than 4	4 and less than 13	13 and less than 26	26 and over	Total Cases
Under 16	199	67	34	111	8	4	423
16-19	403	140	53	172	17	5	790
20-24	463	103	49	134	14	5	768
25-34	737	199	77	264	28	16	1,321
35-44	578	193	75	241	40	17	1,144
45-54	383	168	50	236	40	13	890
55 & Over	215	80	41	154	30	19	539
	2,978	950	379	1,312	177	79	5,875

(VI) Industrial Diseases analysed according to duration of incapacity and age at date of accident

Age at Date of Accident	Less than 2 Weeks (Duration)	2 and less than 3	3 and less than 4	4 and less than 13	13 and less than 26	26 and over	Total Cases
Under 16	-	-	-	1	-	-	1
16-19	11	1	-	3	1	-	16
20-24	34	19	11	17	-	-	81
25-34	105	39	15	48	4	5	216
35-44	56	16	12	43	6	-	133
45-54	18	19	2	22	1	2	64
55 & Over	15	3	1	9	-	10	38
	239	97	41	143	12	17	549

(VII) Associations "A" and "B" Combined Experience

Age Group	Estimated Age Distribution of Persons Employed	Total Accidents and Industrial Diseases	Rate of Accidents and Industrial Disease per annum per 1,000 Persons Employed
Under 16	6,746	1,833	272
16-19	15,313	4,327	283
20-24	17,760	4,135	233
25-34	34,701	6,361	183
35-44	26,289	4,979	189
45-54	21,849	3,819	175
55 & Over	17,343	2,284	132
	140,001	27,738	198

[There is a note made that industrial diseases relates almost entirely to cases of Miners' Nystagmus]

Source: Durham County Record Office, Durham Coal Owners' Mutual Protection Association, D/DCOMPA 221, Correspondence with Dr. Juan Hoorn, 17 October to 26 November 1938.