He Kaupare. He Manaaki. He Whakaora.
Prevention. Care. Recovery.

Injuries in New Zealand

Insights from 2025: How we're getting hurt and how you can make a difference

Welcome

Injuries affect nearly every New Zealander. They change how people live, work and support their whānau. They also affect the strength of our communities and the health of our workforce and economy.

Each year, ACC supports over 2 million injury claims. In 2025 alone, injuries led to more than 20 million days away from work and an estimated $8.7 billion in lost economic output.

This matters because time away from work is not just a number. The longer someone is off work, the harder their recovery can be. When people are unable to work or participate fully in everyday life, the effects are felt across families, workplaces, communities and the wider economy. Businesses lose valuable skills and experience, workforce capacity is reduced, and pressure grows on productivity and economic performance.

The good news is that much of this harm is preventable. And when injuries do happen, the way we respond can make a real difference.

What this means for you

This report is designed to help you take action. It provides insights into where prevention activity is already making a difference and where there are still opportunities to reduce harm, helping guide where effort can have the greatest impact.

Whether you are an employer, a worker, a parent, a coach, a provider, or part of a community, you can play a role.

- **Prevent injuries where you can** - create safer environments at home, at work, on the road and in sport. Small changes can reduce risk in everyday situations.
- **Act early when injuries happen** - the first response matters. Early connection and the right treatment can lead to better, faster recovery.
- **Support recovery at work and in daily life** - staying connected to work and normal routines helps people recover sooner and more safely.
- **Focus effort where it will make the biggest difference** - this report highlights where injuries are occurring most and where prevention is already working, so you can target your effort.

We all have a role to play

Reducing the impact of injury will take a collective effort. ACC cannot do this alone. Employers, health providers, whānau and communities all have a role in preventing injuries and supporting people to recover better, sooner.

By taking practical action, and by working together, we can reduce harm, support faster recovery, and help more New Zealanders stay active, independent and connected to the things that matter.

Megan Main
Chief Executive, ACC

ACC supports over

2 million
injury claims each year

1.6 million
people

In 2025

$4.4 billion
spent on treatment and rehabilitation

$8.7 billion
in lost economic output

$3.1 billion
on weekly compensation for more than **160,000** people unable to work due to injury

This equates to over
20.8 million
working days lost in 2025

Data relates to 1 January 2025 to 31 December 2025

Injury in New Zealand: The big picture

Trends, impacts, and emerging pressures

Scale, productivity, and system pressure

Injury continues to have a significant impact across New Zealand - not only on individuals and their whānau, but on our workforce and economy.

It limits people's ability to work and participate in everyday life, while reducing capacity across workplaces and the wider economy — placing increasing pressure on productivity and economic growth.

These pressures are being shaped by broader changes. Population shifts are influencing who is getting injured, with claim growth rising in some groups. At the same time, New Zealanders are staying in the workforce longer, with older adult claims increasing at a rate that exceeds population growth.

We're also seeing changes in how people live and stay active. As school age children return to organised sport, injury rates are increasing, while the gap between male and female claims continues to narrow.

Long-term cost pressures are also building with sexual violence claims among the fastest-growing drivers of future Scheme cost.

These trends show that employers, organisations, and individuals all have a role to play in preventing injuries and supporting recovery.

In 2025

Weekly compensation is the **largest driver** of cost to the Scheme, due to people staying on it for longer

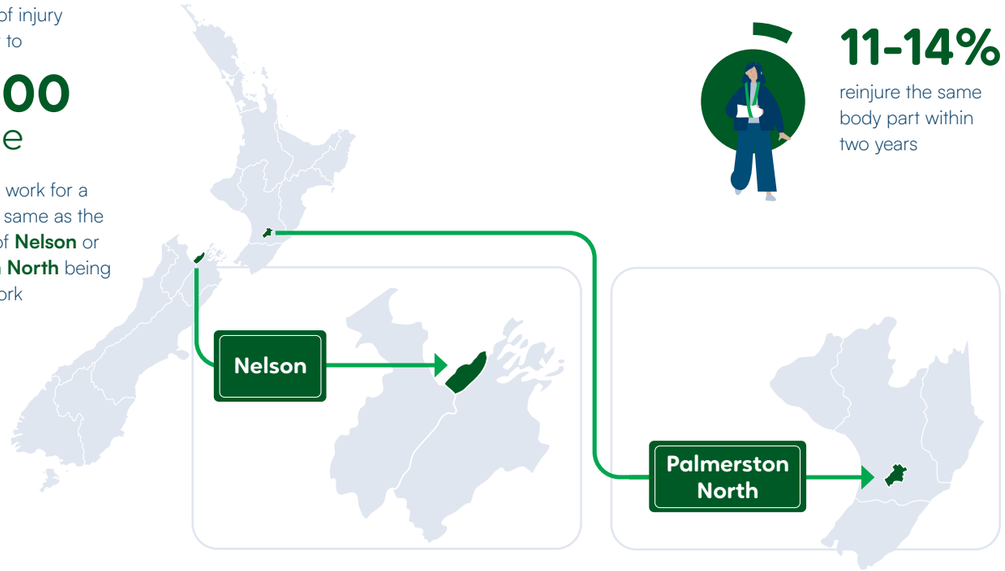
With ACC paying

$3.1 billion

The impact of injury is equivalent to

57,000 people

being out of work for a full year, the same as the population of **Nelson** or **Palmerston North** being unable to work



People are getting reinjured

65% make another claim within two years due to reinjury

11-14% reinjure the same body part within two years

Who, where, and emerging pressures

Injury trends are shifting with population and migration changes

6.3% growth in claims from people who identify as Asian

11,000 fewer claims among 20-23 year olds

Injuries are **increasing among younger people** with sport-related injuries rising as participation returns post-COVID, particularly among **10-19** year olds

1/2 claims for those aged **65+** are caused by falls

New Zealand's fatality rates are **significantly higher** than other developed countries

Workplace deaths per 100,000 workers

2X higher than Australia

5X higher than the UK

Road deaths

1.4X higher than Australia

2.5X higher than the UK

Female injury claims are **growing faster than male claims**, with volumes now nearly equal

Claims among older people are increasing as **time spent in the workforce increases**

In 2025

ACC received over

14,000

new sexual violence claims

ACC supported over

40,000

New Zealanders who have experienced sexual abuse or assault

In 2025

the cost to support New Zealanders with sexual violence claims was

$540 million

The number of new sexual violence claims has increased by

30% over the past five years

In and around the home

Injuries in and around the home are a significant contributor to overall harm, cost, and demand on the Scheme - 50% of injuries happen at home.

In 2025, 37,000 home injuries resulted in 6.4 million days of weekly compensation, costing the Scheme $934 million and causing $2.7 billion in lost productivity. Most of these injuries occur in everyday settings, particularly bedrooms, bathrooms, and kitchens.

Falls are the leading cause of injury in the home, often occurring during routine activities such as getting in and out of bed, moving through the house, or carrying out daily tasks. Falls account for two-thirds of injuries in bathrooms.

Outdoor spaces also contribute, particularly in gardens, on decks, and in driveways.

These injuries can have a significant impact on people's day-to-day lives. Recovery can take time, affecting independence and the ability to carry out everyday activities, and in some cases resulting in time away from work.

Understanding where and how these injuries occur can help New Zealanders '***Have a hmmm...***' around the home by becoming more aware of their surroundings, furniture, and equipment, and identifying potential hazards that could cause injury.

How injuries happen at home

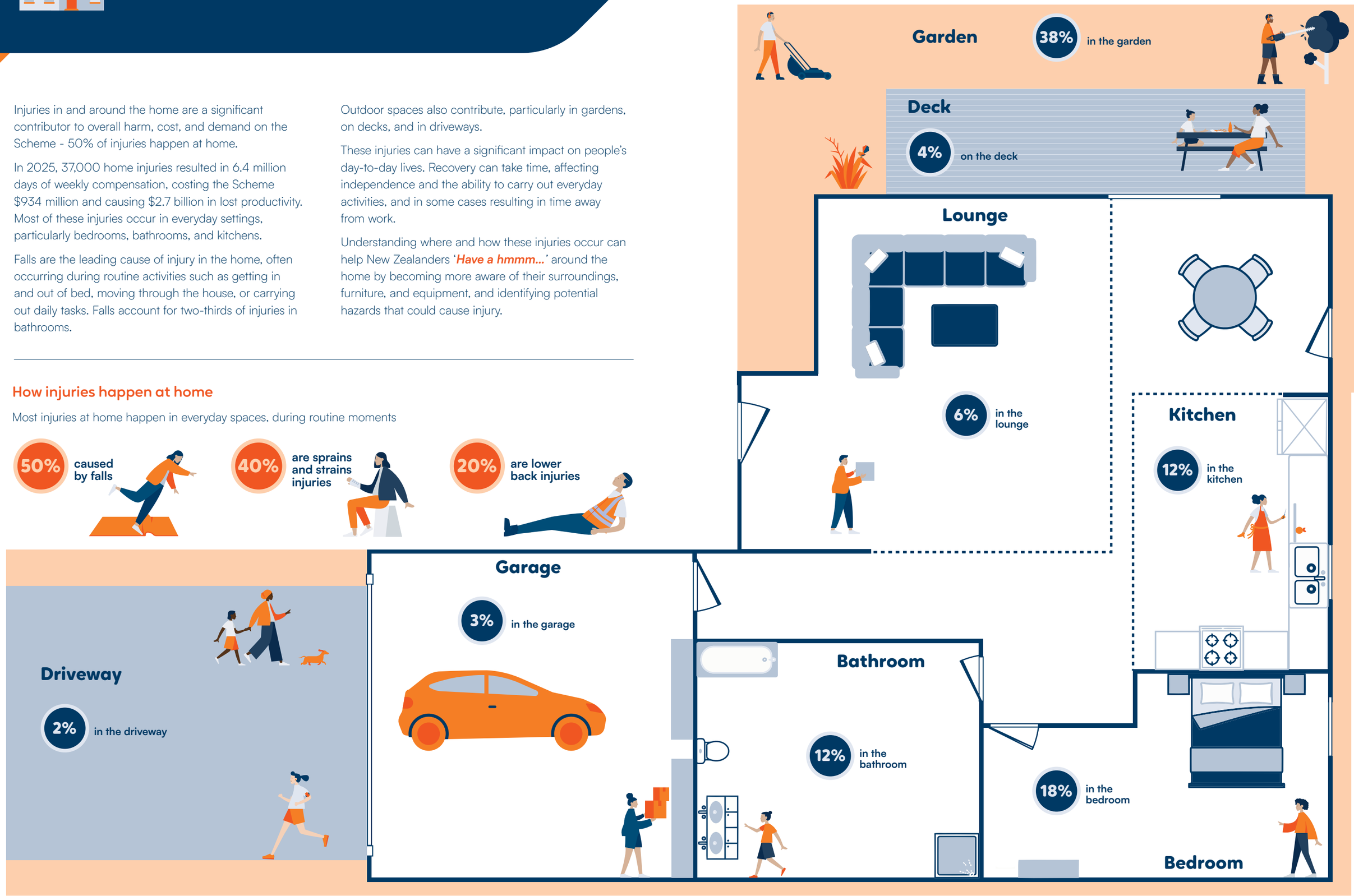
Most injuries at home happen in everyday spaces, during routine moments

50% caused by falls

40% are sprains and strains injuries

20% are lower back injuries

Where injuries happen at home



In sport and recreation

For many people in New Zealand, sport and recreation play an important role in health, wellbeing, and social connection. But when injuries occur, the impact extends beyond the activity itself, affecting work, study and everyday life.

In 2025, sport and recreation injuries resulted in 2.5 million days of weekly compensation, costing the Scheme $389 million and contributing to an estimated $1 billion in lost productivity. These injuries often mean time away from work or study, reduced capacity, and disruption to normal routines. For teams and clubs, they can also affect performance and make it harder to field teams consistently throughout the season.

Gym and fitness-related injuries are a growing contributor to sport and recreation harm, with the number of claims now exceeding those from rugby.

Over the past five years, gym and fitness claims have grown by an average of 11% annually, reflecting a continued rise in injuries associated with these activities, particularly weight training. These injuries commonly affect the back, shoulders, knees, and neck, impacting people's ability to stay active, work, and participate in everyday life.

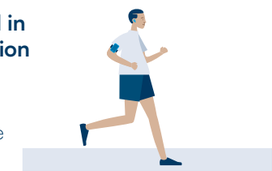
Many of these injuries are not short-term. A significant proportion of active claims continue to incur costs years after the initial injury, reflecting longer recoveries and the ongoing impact on people's lives.

Injuries caused by gym and fitness activity

Injuries are concentrated in the working-age population

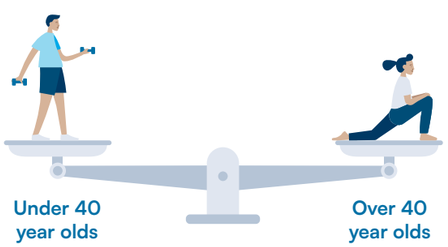
87%

of claims occur among people aged **20-64** years



Injury patterns differ by age and gender

Claims are evenly split between males and females, but differ by age, with males having more claims under 40 and females more after 40.



People are often reinjured

Those with gym and fitness claims often had other claims in the previous **24 months**, most commonly related to sport.

New Zealand European females make up the largest share of claims

1 in **3**

gym and fitness claims are made by New Zealand European females

Injuries often take longer to recover

In 2025

gym and fitness injuries resulted in

147,268

days of weekly compensation

cost

$61.9 million

in lost productivity

Reinjury is common

22% of people who had a gym and fitness claim made another claim within **24 months**

From participation to harm: cost per ball

The impact of injuries across different sports can be estimated by comparing the number of balls purchased with the cost of active injury claims.

- **Touch, league, and rugby** **$882** per ball
- **Netball** **$592** per ball
- **Football** **$208** per ball
- **Basketball, volleyball, and hockey** **$118-$152** per ball
- **Softball** **$8** per ball
- **Squash** **$7** per ball
- **Golf** **$1** per ball

The impact of sport injuries is most visible in time away from work

While these injuries happen in recreational settings, their impact reaches well beyond the game - affecting businesses, productivity, and the wider economy.

The time people spend away from work highlights the importance of reducing both the frequency and severity of injuries.

In 2025

Rugby resulted in **488,147** weekly compensation days and **$205m** in lost productivity

Football resulted in **196,780** weekly compensation days and **$82.7m** in lost productivity

Netball resulted in **116,478** weekly compensation days and **$49m** in lost productivity

Basketball resulted in **69,954** weekly compensation days and **$29.4m** in lost productivity

Hockey resulted in **32,146** weekly compensation days and **$13.5m** in lost productivity

Golf resulted in **28,167** weekly compensation days and **$11.8m** in lost productivity

Prevention in action: NetballSmart

Netball is the most popular sport for females in New Zealand, with nearly 150,00 registered players. The nature of the game creates a higher risk of injury, particularly to the knee and ankle, with females up to six times more likely to sustain a non-contact ACL injury than males.

Netball New Zealand, in partnership with ACC, has taken a deliberate approach to reducing this risk. Through ***NetballSmart***, injury prevention has been embedded into how the game is prepared for and played, from structured warm-ups and practical guidance for players and coaches, to consistent delivery across clubs, competitions, and national events.

This has been supported by targeted initiatives, partnerships, and use of digital channels to extend reach and influence behaviour across all levels of the game.

To date, NetballSmart has prevented more than 22,000 injury claims, demonstrating what can be achieved when injury prevention is led and applied consistently, providing a clear example for the wider sport sector.

At work

When people are injured at work, the impact on the business is immediate. It places pressure on workforce capacity, business continuity, and organisational performance. While work injuries represent a smaller share of overall claims, their impact is amplified through lost productivity and longer recovery periods.

In 2025, workplace injuries resulted in 4.7 million days of weekly compensation, costing the Scheme $815 million. These injuries most commonly occur in higher-risk industries such as agriculture, manufacturing, and construction, where work involves greater exposure to machinery, vehicles, manual handling, and working at height.

Strains and sprains, slips, trips and falls, and vehicle-related incidents remain the leading causes of injury. While some sectors are seeing reductions in claim rates, the cost of injury continues to rise, driven by longer recovery times and more time spent away from work.

This time away from work, as a result of workplace injuries, contributes to an estimated $2 billion in lost productivity each year.

Construction

Construction fatalities in New Zealand are

more than **4X** higher than Australia

Over **7X** higher than the UK

Over **1 million** days of weekly compensation paid

$422m in lost productivity

When workers are injured, projects slow or stall

The time lost is equivalent to

Building **2,500** new homes

OR

Constructing **129km** of new two-lane roading

In construction, the highest claim rates are seen in larger firms

Businesses with **500 people** recording **149** per 1,000 workers

Businesses with **1-5 people** recording **109** per 1,000 workers

Health workers

2,500 work-related injury claims among health workers

Resulting in

305,000 days of weekly compensation paid

$128m in lost productivity

4,800 claims from non-work injuries including those sustained at home, on the road, and during sport

contributed to an additional

580,000 days of weekly compensation paid

$245m in lost productivity

Manufacturing

In manufacturing, smaller businesses have higher rates of injury

Firms employing **6-9 people** recording **115** per 1,000 workers

Firms employing **100-499 people** recording **93** per 1,000 workers

Over **700,000** days of weekly compensation paid

$295m in lost productivity

Injury-related absence reduces output across a highly productive sector

That lost time could have produced

4,701 modular homes

Over **12 million** specialised medical devices

500,000 circuit boards

Agriculture, forestry, and fishing

In agriculture

Firms employing **1-5 people** recording **129** per 1,000 workers

In forestry

Firms employing **100-499 people** recording **141** per 1,000 workers

Over **580,000**

$245m in lost productivity

Injury-related absence reduces output across a highly productive sector

That lost time could have produced

41,000 tonnes of milk solids

OR

2.1 million cubic metres of logs

Supporting recovery at work

Employers play an important role in helping injured employees recover. Supporting recovery at work can help employees get better sooner and spend less time away from work. When you stay connected with your employee and support them to recover at work - even on reduced hours or suitable duties, it helps their physical and mental recovery and makes it more likely they'll return to their role.

Prepare ahead of time by thinking about suitable duties that could be adjusted if someone is injured.

Act early by talking with your employee and staying in touch during their recovery.

Plan recovery together using a recovery at work plan that follows medical advice.

ACC provides practical tools to help employers prepare for injury and support recovery at work when it happens: ***Supporting your injured employee to recover at work.***

Prevention in action: Forestry Industry Safety Council

The Forestry Industry Safety Council (FISC) is a strong example of what is possible when a sector takes shared ownership of injury prevention. Since being established in 2015 following the Independent Forestry Safety Review, FISC has brought together forest owners, managers, contractors, workers, unions, WorkSafe, and ACC to improve safety across one of New Zealand's highest-risk industries.

Its results reflect the value of a coordinated, long-term approach, with FISC contributing to a sustained reduction in injuries and fatalities and saving an estimated $15.1 million to date. This has been driven by practical, sector-led action, including Safetree certification, workforce training, stronger safety leadership, and increasing mechanisation to remove workers from the highest-risk tasks. Safetree certification now reaches 60% of forest contractors and 80% of workers engaged in manual tree felling, while more than 600 workers have been trained as health and safety representatives.

Forestry still faces serious challenges, particularly for manual fallers and smaller operators. However the FISC example demonstrates that system-level change is possible when a sector commits to prevention, capability-building, and shared accountability.

Visit ***Safetree*** to find out more.

On the road

Road injuries can change lives in an instant. They can affect a person's health, independence, employment, and quality of life for months or years afterwards. The impact of these injuries can make it harder for people to work, care for others, stay connected to their communities, and take part in everyday life.

For employers, families, and communities, the effects are often felt well beyond the crash itself through lost income, disrupted routines, ongoing care, and long recovery periods.

In 2025, road injuries accounted for less than 2% of injury claims but 11% of total costs, or $792 million, reflecting the severity and complexity of these injuries.

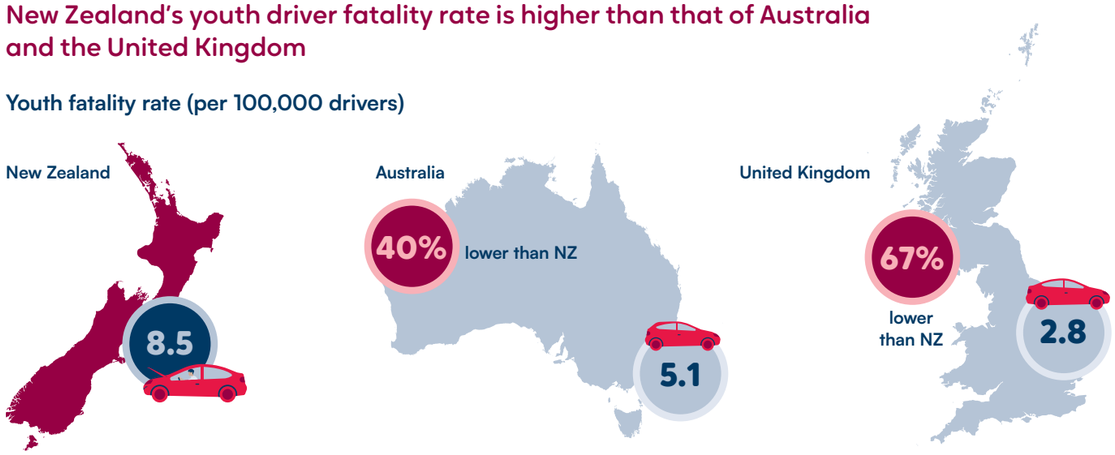
That level of impact is driven by the nature of road trauma. The average cost per claim is $14,500, nearly ten times higher than sports injuries and three times that of workplace injuries. In 2025, road injuries resulted in 1.9 million days of weekly compensation, costing the Scheme $201.4 million and contributing to an estimated $830 million in lost productivity across the economy.

This impact is especially evident among young drivers aged 16-24. While they make up around 14% of licence holders, they account for 38% of serious injuries and 27% of fatalities on New Zealand roads. These injuries often involve high-energy trauma, leading to longer recovery times, higher lifetime costs, and extended time away from work, study, and everyday life.

Preventing harm and supporting faster recovery is key to helping people return to work and the things that matter most.

New Zealand's youth driver fatality rate is higher than that of Australia and the United Kingdom

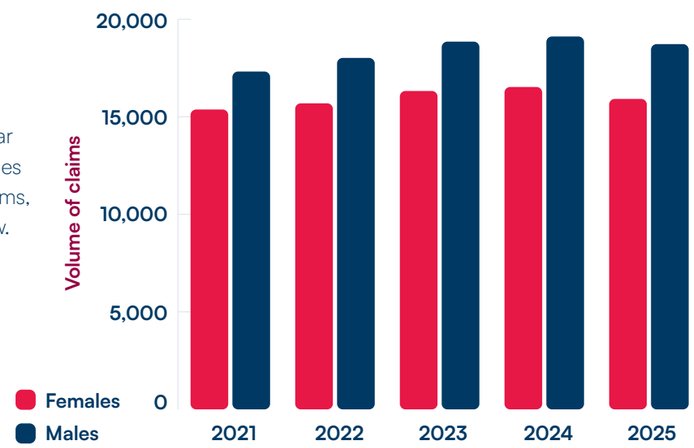
Youth fatality rate (per 100,000 drivers)



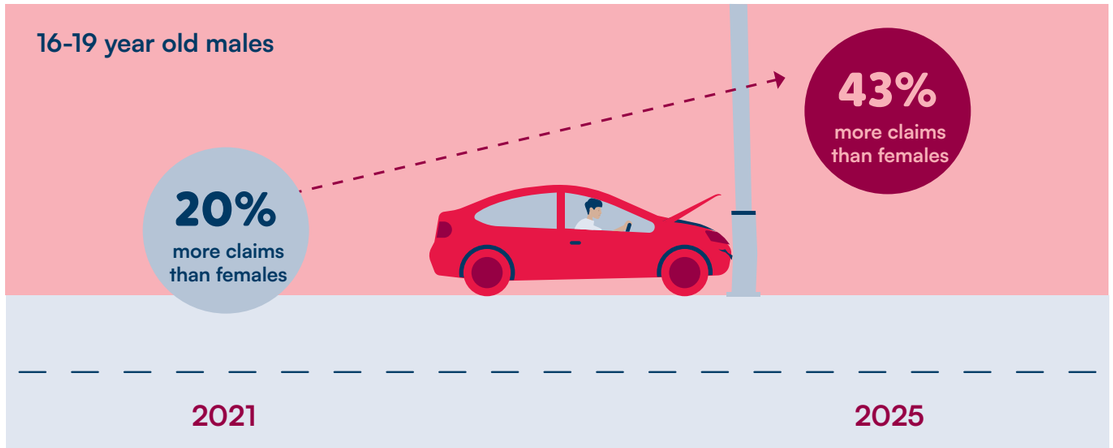
Male vs female injury claims

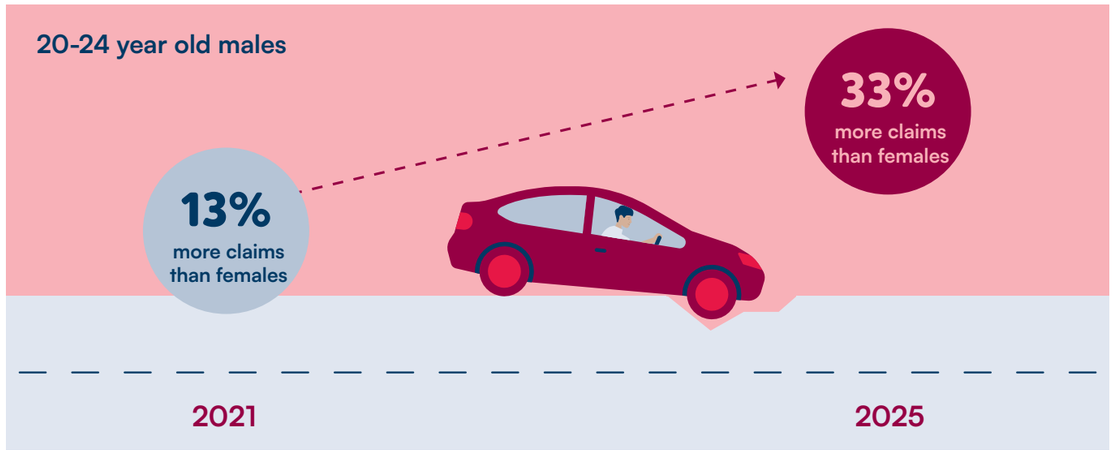
Although males and females make up a similar share of licensed drivers in New Zealand, males account for a greater share of road injury claims, and the gap between them continues to grow.

In 2025, male claims were
18%
higher overall



Risk for young males is not only high - it's rapidly increasing





Reducing risk for young drivers

While young drivers aged 16-24 make up a relatively small share of licence holders, they are far more likely to be involved in fatal or serious injury crashes.

To help reduce this risk, ACC and NZTA created DRIVE - a joint programme designed to develop safer, more skilled young drivers through a combination of digital tools, education, and practical support.

DRIVE helps young drivers build the knowledge and experience needed to manage risk and keep them safe on the road.

Data shows those who complete the programme are less likely to crash than those who have not.

In 2024, more than 82,000 young drivers participated in DRIVE. Those who completed the programme had 26% fewer crashes. They also had a 28% lower claim rate, resulting in more than 1,800 claims avoided.

For parents, getting your young driver to complete the DRIVE programme is one of the most practical steps you can take to help reduce their risk of serious injury on the road.

Visit ***DRIVE*** to get started.

What action can you take?

Injuries can occur in a variety of ways, whether they're at home, at work, or in sport and recreational settings. ACC works alongside a range of partners to keep New Zealanders free from harm and supported in their recovery.

If you're:

At home

Follow these ***safety tips*** to help keep yourself and your whānau safe in and around your home.

Connected to an older person

Encourage and support them to join a local ***strength and balance class*** so they can maintain their independence and keep doing the things they love.

Active in sport and recreational activities

Check out our ***handy hints*** to help you perform at your best and stay injury-free.

An employee

Discover the ***online resources*** we have to help you and your colleagues stay safe at work. If you do get injured, research shows that ***recovering at work*** will help you get back to what matters, sooner.

A parent to teenage children

Use ***DRIVE*** to help teach them the skills they need to pass their licence and reduce the risk of harm on the road.

A motorcycle rider

Hone your riding skills and sign up to a ***Ride Forever*** course near you.

Have a hmmm...

Most injuries don't just affect one person, they can impact families, friends, teammates, workmates, and communities. The good news is that many injuries are preventable.

After an injury, people often recognise what they could have done differently. 'Have a hmmm...' helps turn that hindsight into foresight by encouraging New Zealanders to stop and think about the risks before getting stuck in at home, work, or play.

Whether it's warming up before sport, making your home safer, supporting an older person to stay active, or helping someone recover well after injury, we all have a role to play.

You can find injury prevention programmes and advice to help you stay injury-free at work and play on our ***website***. Or check out our range of prevention tips tailored to your lifestyle and learn more about how to '***Have a hmmm...***'

By taking simple steps to prevent injuries and support recovery, we can help all New Zealanders stay connected to the things that matter most - their whānau, work, hobbies, and communities. It also helps keep the Accident Compensation Scheme strong and sustainable for future generations.

Get back to what matters, sooner

When injuries do happen, especially simple injuries like sprains and strains, an active recovery is the best way to get back to life and work. Following the advice of your health professional and taking part in small, everyday activities can make a big difference.

While rest is important in the early stages of a sprain or strain, too much rest can slow you down. Research shows gentle movement, such as walking or stretching, helps blood flow, reduces stiffness, and supports a better and faster recovery.

Staying socially connected is just as important. Keeping in touch with people you care about can lift your mood, lower stress, and help you stay motivated through recovery.

Everyone's recovery looks a bit different, but the general approach is simple. Start small, keep moving, and build up over time. By staying active and connected, you give yourself the best chance of getting back to what matters, sooner.

You can find more guidance about the benefits of an active recovery on our ***website***.

Definitions

Definition: Injury Productivity Gap ($8.79 billion)

The Injury Productivity Gap represents the total value of goods and services lost to the New Zealand economy due to physical injury.

This figure measures the 'opportunity cost' of the 20.8 million days during which workers were unable to contribute to the national economy.

The economic calculation: with a national GDP of $445 billion and a workforce of 2,886,000, the average annual productivity per worker is $154,192. Spreading this value across a full 365-day calendar year results in a daily productivity rate of $422.45 per person.

The total impact: by applying this rate to the 20.8 million days of lost productivity, the total economic deficit is $8,786,960,000.

Data methodology and definitions

Data was extracted in March 2026 and covers the 2025 calendar year from 1 January 2025 to 31 December 2025.

A working day lost is defined as a weekly compensation day paid by ACC during the 2025 calendar year.

All figures are GST-exclusive and cover all treatment and entitlement costs incurred for that claim, except for bulk-funded services where costs are not allocated to individual claims.

Bulk-funded services include the majority of emergency ambulance service funding, as well as the cost of acute treatment at public hospitals, which ACC bulk-funds through its contribution to Public Health Acute Services (PHAS). ACC's PHAS contribution in 2025/26 was $1.05 billion.

1. Primary data sources

- workplace fatalities and injury rates: data regarding workplace deaths and rates per 100,000 workers were sourced from Statistics New Zealand, SafeWork Australia, and the UK Health and Safety Executive (HSE)
- industry claim volumes: claim volumes by industry were calculated using the Integrated Data Infrastructure (IDI) as the denominator to establish rates per 1,000 workers
- road safety: youth fatality rates (drivers aged 16-24) were sourced from the International Transport Forum (OECD) Road Safety Annual Report 2024
- sport and recreation: sport-specific participation and equipment data were sourced from Netball New Zealand, Statistics New Zealand, and verified media reports regarding equipment imports.

2. ACC claims and 'free text' data

Data regarding injuries occurring in the 'home' environment was extracted from the non-mandatory 'accident description' free-text field on ACC claim forms.

Note on data variability: as ACC operates on a no-fault basis, providing a detailed accident description is not mandatory. Because this data relies on claimant-entered text, there is inherent variability in the level of detail provided. Consequently, home-based injury data should be viewed as indicative rather than definitive.

3. Economic opportunity cost equivalents

To illustrate the 'Productivity Gap', lost time (expressed in ACC weekly compensation days) was converted into tangible infrastructure and production outputs using the following labour-hour benchmarks:

- housing: based on a standard 150-200 m^2 standalone three-bedroom home requiring 3,000 labour hours. Modular units assume a rapid-build factory model requiring 1,200 labour hours
- roading: based on high-complexity two-lane roading requiring 62,015 labour hours per kilometre, accounting for subgrade preparation, drainage, and sealing
- manufacturing: benchmarks assume 28 minutes per specialised medical device and 11.2 labour hours per complex circuit board
- primary sector (agriculture and forestry):
  - dairy: 113 labour hours per tonne of milk solids
  - forestry: 2.2 labour hours per cubic metre of harvested timber.

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