**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.