



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

# Injuries in New Zealand

Insights from 2024: How we're getting hurt  
and how you can make a difference



# Welcome



At ACC, our purpose is to improve lives every day by focusing on injury prevention, care, and recovery for everyone in New Zealand. We're dedicated to helping individuals and their

families avoid injuries, and we provide essential support to help people regain their independence and return to work when injuries do occur.

To continue supporting New Zealanders now and into the future, we need your help.

We're passionate about what we do and are committed to ensuring that everyone can live their lives as fully and safely as possible. Together with our partners, we're focused on keeping people safe at home, on the road, at work or when doing the things they enjoy.

However, despite our best efforts, the number of people needing our support continues to grow. Over the past decade, the Accident Compensation Scheme has faced increasing pressure. People are requiring our support for longer periods, and the cost of treatment and rehabilitation has risen significantly.

Since 2004, these costs have escalated from just under \$1 billion a year to nearly \$4.4 billion.

An injury can profoundly impact a person's way of life, their independence, and their connection to work. It has ripple effects on those around them - their friends, family, workmates, and workplace. Last year, we provided financial support to 162,571 people who couldn't work because of injury, paying out over 18 million days of weekly compensation.

The encouraging news is that research shows most injuries are preventable. This publication provides our first comprehensive snapshot of how injuries occur and their impact on New Zealanders. We aim to highlight the true cost of injuries - physically, mentally, and financially, and show how you can help us reduce these numbers.

Your involvement is key to reducing preventable injuries and helping us ensure the Accident Compensation Scheme is here for generations to come.

Thank you for taking time to read this report. We invite you to discover how New Zealanders are getting injured, what we're doing to prevent these injuries, and the important role you can play.

**Megan Main**  
Chief Executive, ACC

## In 2024:

 **2 million** claims received from  **1.6 million** people

**99%** of claims were accepted 

**93%** of claims were for medical care only 

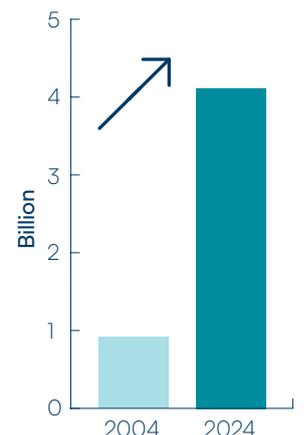
**280** claims were for serious injuries, often with lifelong support needed 

**\$2.5 billion** provided in financial support through weekly compensation, helping with loss of income while injured

**\$4.4 billion** for treatment and rehabilitation services

**18 million days** of financial support delivered through weekly compensation to **162,571** people

## Cost of treatment and rehabilitation



# ACC by the numbers: Where are we getting injured and how much is it costing?

We're an active country, we love our sport, the great outdoors and a spot of DIY. It's all part of who we are as New Zealanders. And our scenery is among the most beautiful in the world, so we love hitting the road and taking it all in.

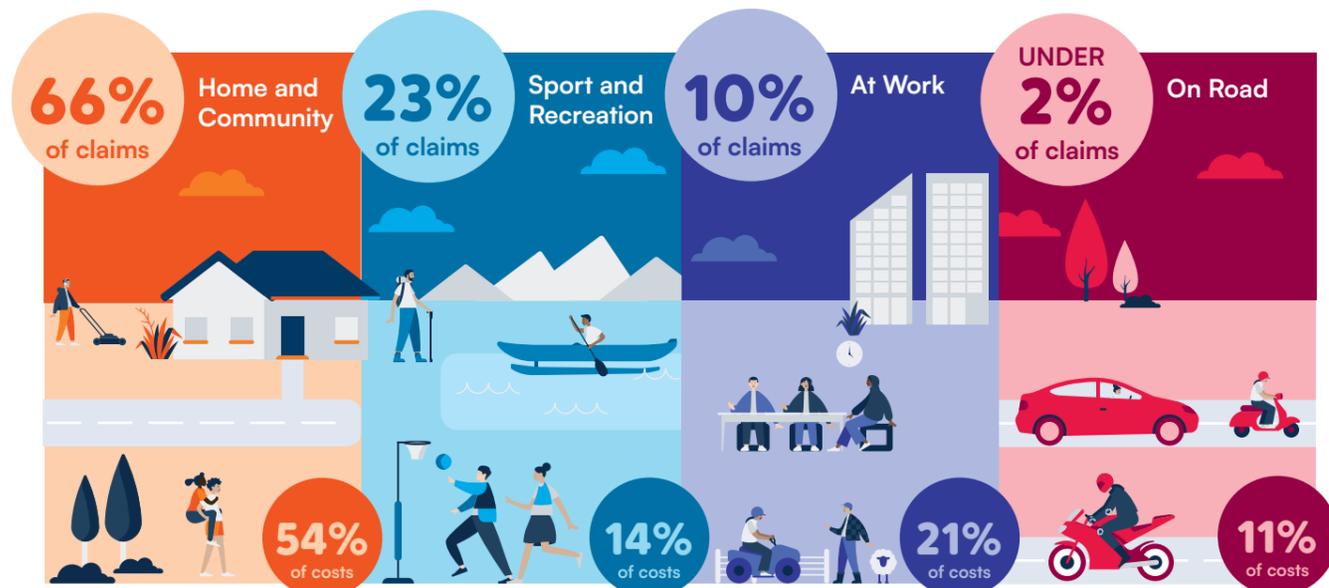
These activities come with risk, and our rates of injury show where we're getting hurt the most.

In 2024, injuries at home and in the the community accounted for 66% of all ACC injury claims in 2024,

followed by sport and recreation (23%), work (10%) and road, under 2%.

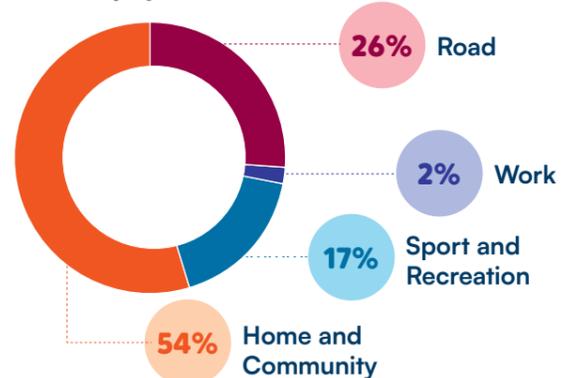
The most obvious impact of these injuries is on those who experience them and their family. A minor injury can mean missing a few games on Saturday and letting down teammates, or needing to take some time off work. A serious injury can impact a person for the rest of their life, taking a huge physical and emotional toll. Injuries also have wider impacts on wellbeing, business productivity and the country's economy.

## Where are we getting injured?

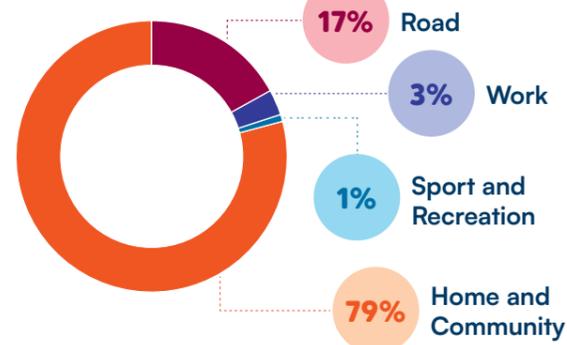


## Serious injuries and fatal claims

### Serious injury claims

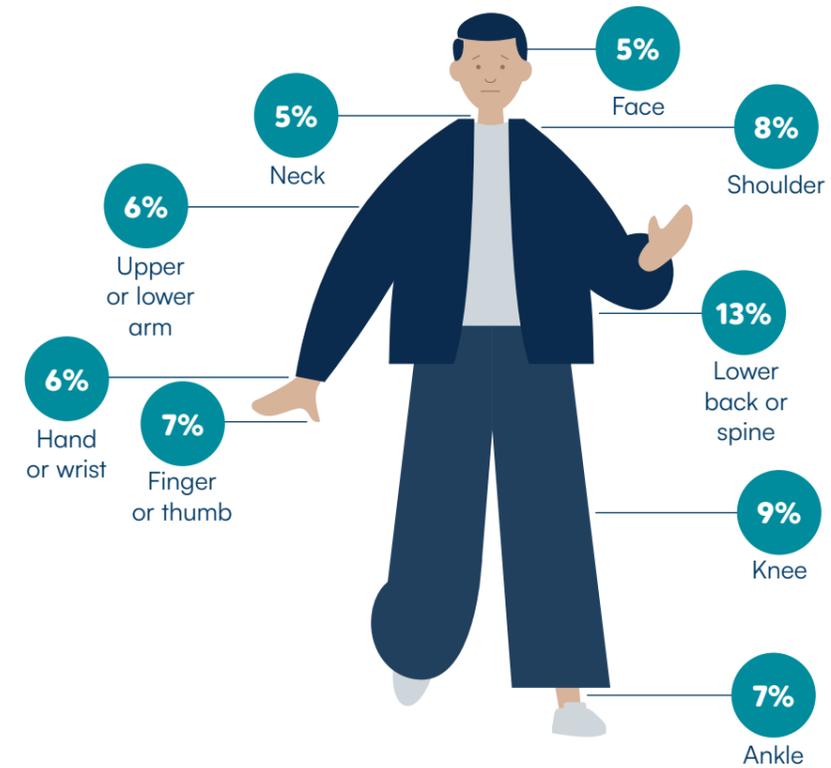


### Fatal claims



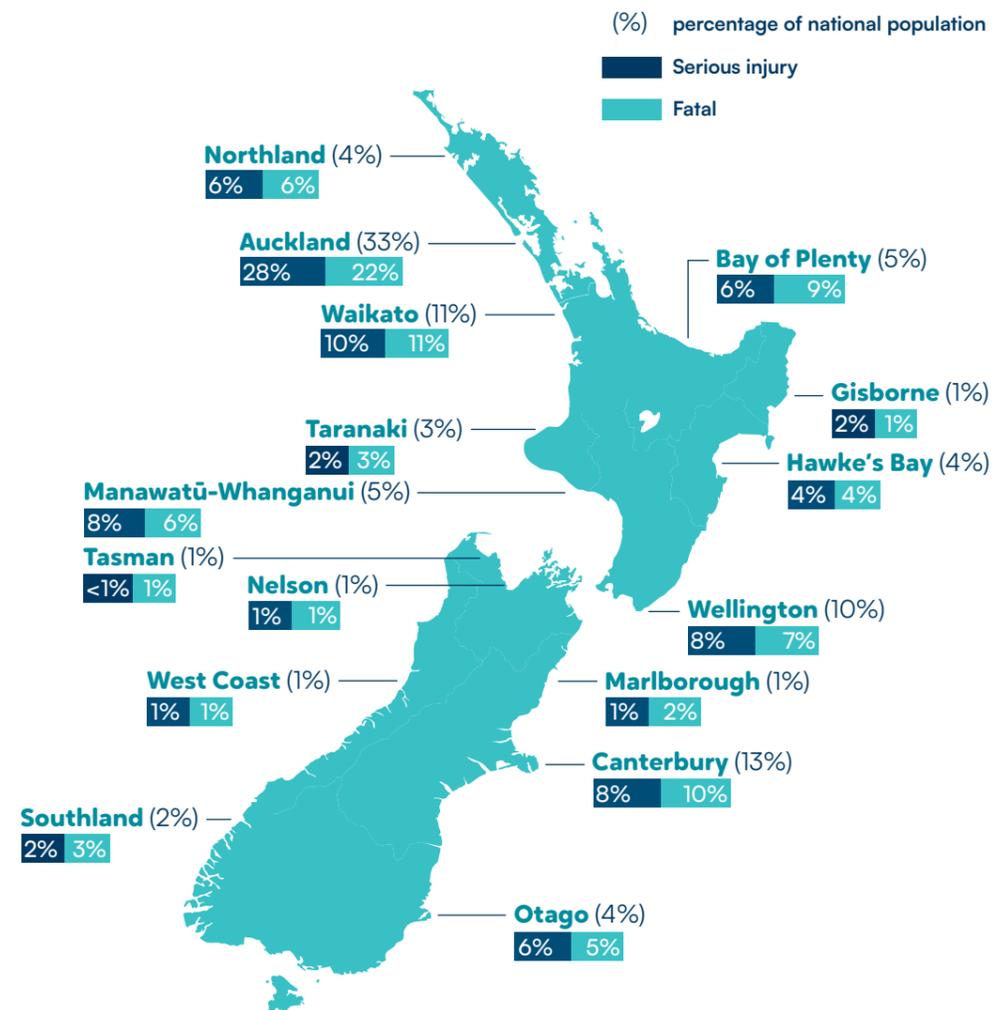
Data relates to 1 January 2024 to 31 December 2024.

## Where are we most commonly injured?



## Serious and fatal injuries by region

(compared to percentage of national population)



How much it costs to support recovery

**\$3.7** billion



Home and Community

**\$1** billion



Sport and Recreation

**\$1.5** billion



Work

**\$0.8** billion



Road

Total cost (including claims not within these four areas):

**\$6.9** billion



# In the home and community

Around 1.4 million of the 2 million injury claims we accept every year occur in our homes and communities, that's 66%.

Trips and hazards are the main culprits, leading to falls being the main cause of injury. Around 42% of all home-related injuries are from falls or loss of balance.

The second biggest cause of injury at home is moving things: lifting, carrying, and straining cause about 16% of injuries.

The hardest hit parts of the body are the back and spine, accounting for 15% of home-related injuries. Shoulders and fingers or thumbs follow, each making up 7%.

The most common type of home-based injury is soft tissue, which is a strain or sprain to a muscle, tendon or ligament. Those soft tissue injuries account for 60% while 21% are puncture wounds or lacerations.

## Gardening and DIY are common causes of injury



**15,947**  
60-69  
year olds made  
claims from  
gardening



**4,530**  
50-59  
year olds made  
claims from DIY

## How home and community injuries are impacting work

**71,534**  
people were off  
work after an injury  
at home or in the  
community

**10 million**  
days of weekly  
compensation were  
paid in 2024

## Injuries by age: who's getting hurt the most



**50-59 year olds**  
accounted for over **184,000**  
of the **1.3 million** home and  
community-related injuries

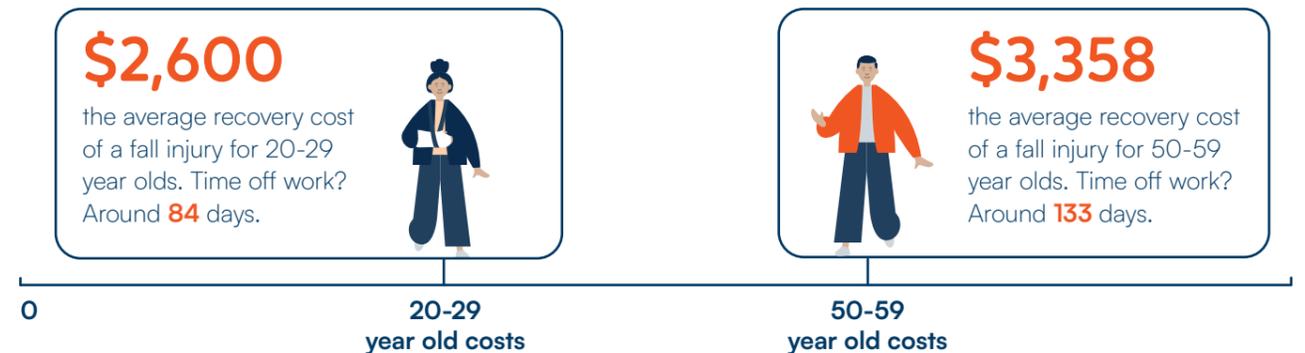
## Number of active claims for 2024 broken down by injury site



## Number of active claims for 2024 broken down by diagnosis



## Average recovery costs for a fall injury at home or in the community



Data relates to 1 January 2024 to 31 December 2024.



## Preventing falls

Falls can have a significant impact on a person's quality of life, especially if it results in a fracture.

Research shows strength and balance training is the most effective and scientifically proven intervention to reduce the risk of a fall.

That's why the *Live Stronger for Longer* programme is designed to support the running of Community Strength and Balance classes across New Zealand. Over the last nine years, the number of ACC-accredited Community Strength and Balance classes has grown to over 1,700 with around 44,000 older adults now attending them annually.

We also provide the free Nymbi app, which uses dual tasking to help older adults maintain their balance in the comfort of their homes. You can play your part by letting the older people in your life know about Nymbi and our Community Strength and Balance classes.

## Did you know?

- Falls are the most common cause of injury in New Zealand. They account for nearly 40% of all ACC injury claims, with most of these occurring inside the home.
- Every year one in three people over 65 injures themselves in a fall, rising to one in two once they reach 80.



# In sport and recreation

Sport is a big part of being a New Zealander. We're proud to punch above our weight on the international stage and many young Kiwis dream of representing New Zealand.

According to the most recent Sport New Zealand report in 2022, 73% of the adult population and 92% of young people (aged 5-17) participate in play, active recreation or sport each week.

But not everyone makes it through the season. Around 23% of injury claims accepted by ACC last year were from sport and recreation.

The type of sport you play has a significant impact on your chances of getting injured. Our statistics show five activities make up 45% of all sport and recreation injury claims: fitness training / gym, rugby union, football, cycling and netball.

Fitness training and gym activities now account for the highest number of injury claims, surpassing rugby several years ago.

## Injury by sport



## Nearly half of all sport claims come from the top five sporting activities

**29,805**  
people were off work after a sport or recreation injury

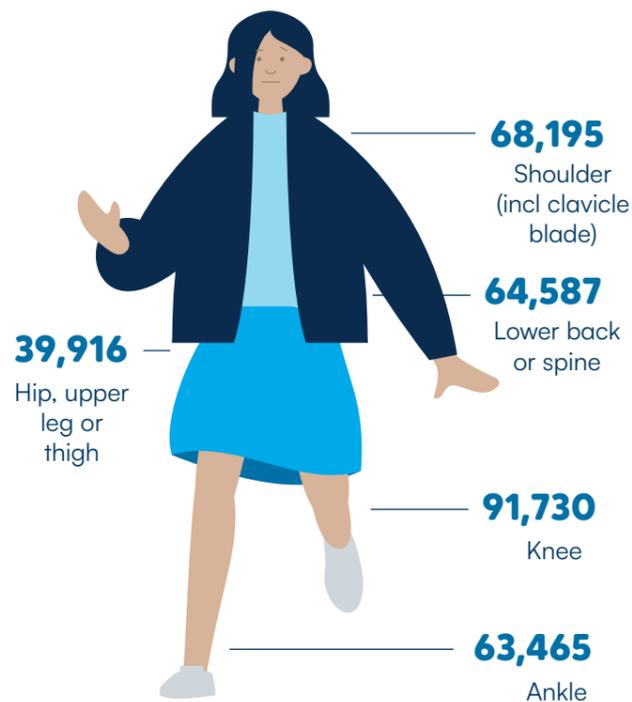
**2.7 million**  
days of weekly compensation were paid in 2024

## Injuries by age: who's getting hurt the most



**20-29 year olds**  
accounted for over **120,000** of the **486,791** sport-related injuries

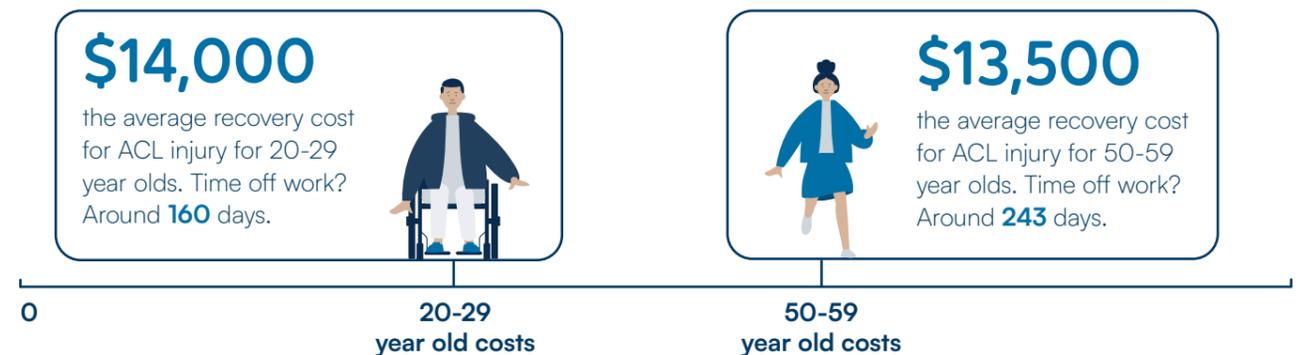
## Number of active claims for 2024 broken down by injury site



## Number of active claims for 2024 broken down by diagnosis



## Average recovery costs for a common anterior cruciate ligament (ACL) injury



## Doing sport smarter

ACC **SportSmart** is there to help everyone get the most out of their game and stay injury free.

ACC partners with key sport organisations to deliver sport-specific programmes in rugby union, netball, rugby league, football, and basketball. These programmes are designed to educate players, coaches, and referees about how to prepare well, minimise injury risk, and perform at their best.

It's making a positive difference. The NetballSmart programme, for example, has been delivered to approximately 132,000 players by around 8,460 coaches across the country. It's estimated that NetballSmart has prevented up to 12,000 ACC injury claims.

Next time you're playing sport, a good dynamic warm up can help you get the most out of your season, and stay injury-free.

## Did you know?

- Females are more prone to ACL injuries than males, with High Performance Sport NZ reporting females are 4-8 times more likely to rupture their ACL.
- 10-19-year-olds make the most sport-related injury claims, followed by those aged 20-29.

Data relates to 1 January 2024 to 31 December 2024.

Many of us spend a large part of our lives working.

Whether we're working for ourselves or someone else, work-related injuries account for about 10% of new claims and 21% of the cost to help people recover. These costs are covered by the 558,000 businesses that pay ACC levies, contributing \$1.3 billion to support workplace injuries.

Five industries make up 40% of workplace claims costs: manufacturing, construction, agriculture, forestry, and fishing.

It's likely the physical nature of work in these industries contributes to the high cost of injury claims. These workplaces also tend to have more hazards and risks compared to office environments, retail settings, or working from home.

The most common workplace injury affects the lower back (16%), followed by injuries to fingers and thumbs (9%) and shoulders (8%). Strains and sprains are the leading injury type, making up 55% of all claims as soft tissue injuries. There's a significant drop to the next most common types - puncture wounds and lacerations at 15%, and fractures at just 3%.

**Injury by industry**



**How workplace injuries are impacting work**

**43,290**  
people were off work after a work injury

**5.5 million**  
days of weekly compensation were paid in 2024

**Injuries by age: who's getting hurt the most**



**30-39 year olds**  
accounted for over **46,000** of the **208,593** work-related injuries

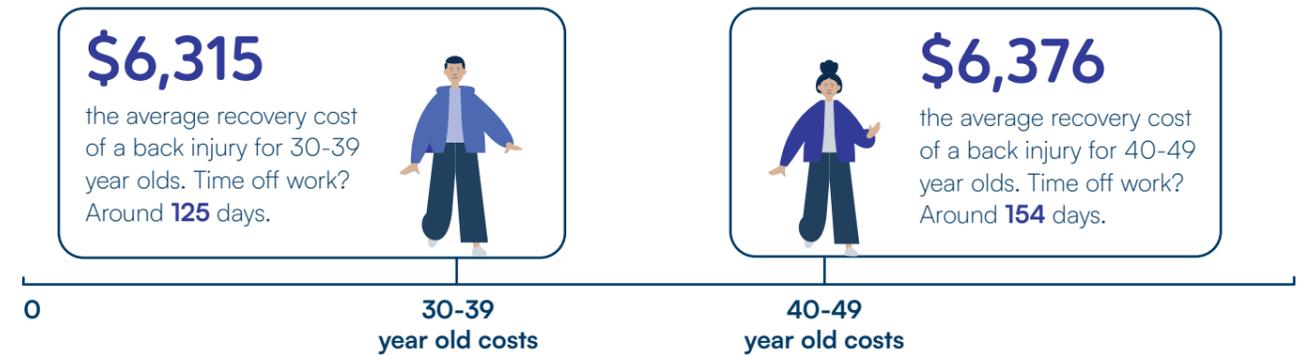
**Number of active claims for 2024 broken down by injury site**



**Number of active claims for 2024 broken down by diagnosis**



**Average recovery costs for a back injury at work**



Data relates to 1 January 2024 to 31 December 2024.



**Preventing harm at work**

Those within industries are best placed to find solutions to keep their workers safe, so ACC partners with appropriate groups to help prevent workplace injuries.

ACC recently partnered with **Safer Farms** to reduce harm in the agriculture sector, investing \$11 million over the next five years to keep our farmers free from injury.

A partnership with **Farmstrong** supports the psychological wellbeing of farmers and growers, helping prevent over 8,200 rural injuries, and delivering an \$8.72 million return on investment for ACC.

We're also investing \$6.5 million over three years in Construction Health and Safety (CHASNZ), which runs programmes like Work Should Not Hurt, to help prevent injuries for our trades people.

**Did you know?**

- Construction and manufacturing account for 31,385 and 29,224 injury claims respectively in 2024.
- Farmers and growers are also at significant risk of injury, with 18,925 agriculture injury claims last year.
- 30-39-year-olds make the most work-related injury claims, followed by those aged 20-29.

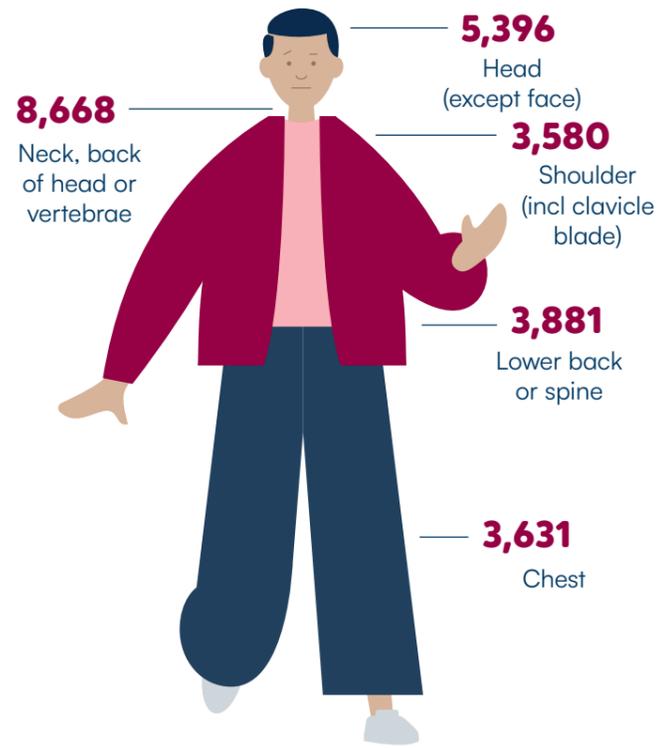


# On the road

We have one of the highest rates of motor vehicle ownership in the world, with around 4.5 million licensed vehicles in 2024. Each year, we receive approximately 35,000 road accident claims. The average cost per claim is \$14,500, nearly ten times higher than the average sports injury claim, and three times that of a work injury.

In 2024, most road-related accidents featured a car (52%) or a motorcycle (13%), while 7% involved pedestrians. The most common road injury is to the neck (19%), followed by chest (9%) and head (excluding face) with 8%. Fractures are far more common on our roads than at home, on the sports field or at work, with 13% of road injuries being broken bones - twice as many as home injuries.

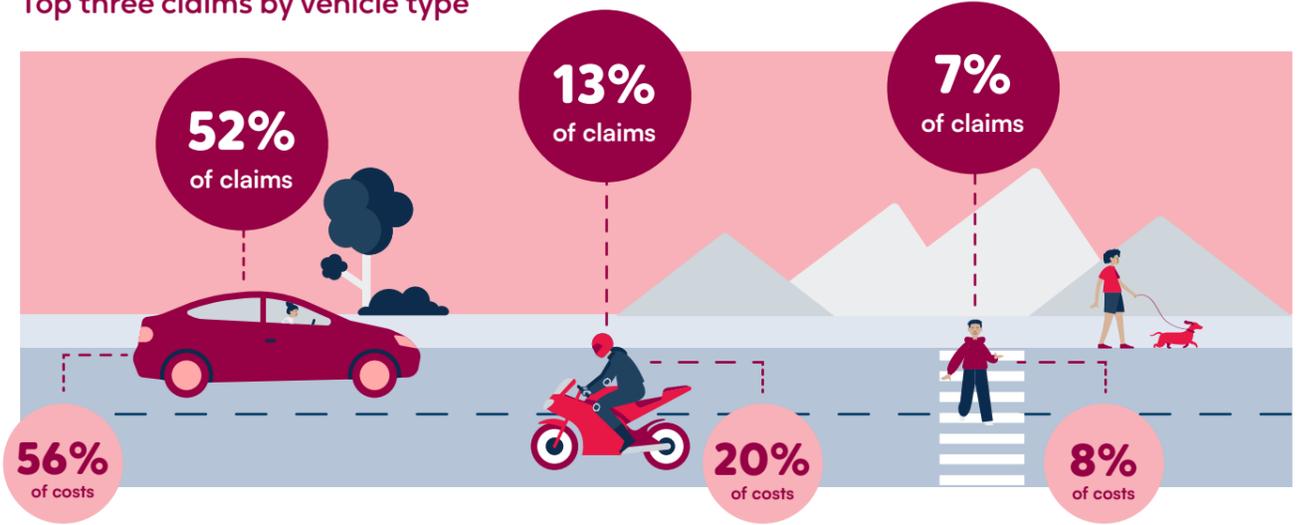
### Number of active claims for 2024 broken down by injury site



### Number of active claims for 2024 broken down by diagnosis



### Top three claims by vehicle type



### How road injuries are impacting work

10,148

people were off work after a road injury

Almost 2 million

days of weekly compensation were paid in 2024

### Injuries by age: who's getting hurt the most



20-29 year olds

accounted for over 7,000 of the 35,641 road-related injuries

### Risk of injury for motorcyclists

Motorcyclists are 21 times more likely to be injured or killed than a car driver travelling the same distance.



52%

of all motorcycle-related fatal crashes involved bikes over 600cc

### Creating safer teen drivers

Our research shows that young drivers are most likely to crash during the first six months of holding a restricted licence, more than at any other time in their lives.

**Drive** is an online hub developed by ACC and New Zealand Transport Agency that helps young people learn to drive safely. It supports learners and coaches to get through the process together, and with their relationship intact.

Over 270,000 young people have participated in Drive, preventing over 2,400 claims to date.

If you have a young learner driver in your household, be sure to check out the Drive website. It's a great resource to help keep our young people and all road users safe.

### Did you know?

- Young drivers make up 14% of licence holders but represent 38% of serious injuries and 27% of fatalities on our roads.
- Young people aged 15-19 make the most road-related claims, followed by those aged 20-24, and then 25-29.

Data relates to 1 January 2024 to 31 December 2024.

# What action can you take?

ACC teams up with partners across various areas of injury prevention to keep New Zealanders safe, whether they're at home, at play or at work.

One of the ways you can avoid injury and help us keep the Accident Compensation Scheme sustainable is by participating in these programmes.

If you're:

## A motorcycle rider



Jump on the **Ride Forever** website and find a course near you.

## A parent to young children



Sign them up for a **Water Skills for Life course**, and when they're a bit older, the **Drive** resources are a great way to help them learn to drive safely.

## Connected to an older person



Help them set up the **Nymbi app** on their phone and encourage them to join a local **strength and balance class**.

## Active in sport



Following the **SportSmart** principles, like warming up properly before each game, can help you perform at your best. And if someone on your team takes a knock to the head, it's important to follow the **National Concussion Guidelines** to keep them safe.

## For employees



Set an example by being a health and safety champion, and check out the practical **online resources** for the sector you work in, such as Farmstrong, Safer Farms, Work Should Not Hurt, WorkSafe and ShopCare.

## For employers



If you do get injured, research shows that **recovering at work** can have significant benefits, both physically and mentally. ACC offers **resources** for employers with practical guidance on how to support recovery in the workplace.



Most injuries are preventable

## Have a hmmm...

It's estimated most injuries are preventable. Research shows these injuries aren't random or unpredictable, and we all have a part to play in preventing them.

That's why we run our 'Have a hmmm' injury prevention campaign. It lays down a challenge to all New Zealanders to stop and take a moment to assess the risks before they get stuck in at home, work or play.

If you get hurt, who gets harmed? Your family, friends, workmates or teammates could all be impacted.

Ask yourself, would it be easy for your family to stop what they're doing to take care of you? How would it make them feel to see you in pain?

By taking a moment to think, we can avoid injuries, keep doing the things we love and not harm those around us.

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 ...'**

Whatever you're doing, take a moment to 'have a hmmm' and think about the risks before diving in. It's a simple way to help prevent injuries, stay well for your family and workplace, and do your part to keep the Accident Compensation Scheme sustainable for future generations.

# Data caveats

**This report explores how New Zealanders were injured in the 2024 calendar year, and what we can all do to prevent harm. It draws on ACC data and insights to highlight trends, costs, and opportunities to make a difference.**

ACC relies on information recorded by claimants on a claim form, which is completed when a person seeks treatment for their injury.

There is a free-text field 'accident description' on the form where a person can provide a brief description of how their accident happened. This field is not mandatory to complete and not every client does so. There can be considerable variability in the detail provided by claimants, and for this reason the data should not be considered as definitive.

Claims are included where the cover decision is equal to 'accept'. Claims managed by members of ACC's Accredited Employers Programme (AEP) are also included in this dataset.

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

New claims have been counted by the date that ACC registered a claim. This can be immediately after the injury occurred or at any later stage.

An active claim is one where a payment has been made against it in the year shown, regardless of the year in which the claim was lodged. Some claims have ongoing costs, so in any given year it's likely we'll be paying costs on claims lodged in previous years. That means, for example, that the amount we have paid out in 2017 will include some payments relating to injuries suffered in 2016 or earlier, as well as those suffered in that year.

Weekly compensation days are the total number of days accumulated to date for claims lodged in the specified period. These should not be compared yearly as claims in earlier years have had a longer time to accumulate than a claim lodged in the more recent years.

Injury site is the primary injury of the client. A claim may include multiple injuries but any additional injuries will not be included in this dataset.

Age is based on the client's age at the time of the accident, which may differ to their age at the time of claim lodgement.

Data was extracted on May 2025 and may differ if re-run later.



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