

Financial Burden of Occupational Slip and Fall Incidences in Taiwan

Authors : Kai Way Li, Lang Gan

Abstract : Slip & Fall are common in Taiwan. They could result in injuries and even fatalities. Official statistics indicate that more than 15% of all occupational incidences were slip/fall related. All the workers in Taiwan are required by the law to join the worker's insurance program administered by the Bureau of Labor Insurance (BLI). The BLI is a government agency under the supervision of the Ministry of Labor. Workers claim with the BLI for insurance compensations when they suffer fatalities or injuries at work. Injuries statistics based on worker's compensation claims were rarely studied. The objective of this study was to quantify the injury statistics and financial cost due to slip-fall incidences based on the BLI compensation records. Compensation records in the BLI during 2007 to 2013 were retrieved. All the original application forms, approval opinions, results for worker's compensations were in hardcopy and were stored in the BLI warehouses. Xerox copies of the claims, excluding the personal information of the applicants (or the victim if passed away), were obtained. The content in the filing forms were coded in an Excel worksheet for further analyses. Descriptive statistics were performed to analyze the data. There were a total of 35,024 claims including 82 deaths, 878 disabilities, and 34,064 injuries/illnesses which were slip/fall related. It was found that the average losses for the death cases were 40 months. The total dollar amount for these cases paid was 86,913,195 NTD. For the disability cases, the average losses were 367.36 days. The total dollar amount for these cases paid was almost 2.6 times of those for the death cases (233,324,004 NTD). For the injury/illness cases, the average losses for the illness cases were 58.78 days. The total dollar amount for these cases paid was approximately 13 times of those of the death cases (1134,850,821 NTD). For the applicants/victims, 52.3% were males. There were more males than females for the deaths, disability, and injury/illness cases. Most (57.8%) of the female victims were between 45 to 59 years old. Most of the male victims (62.6%) were, on the other hand, between 25 to 39 years old. Most of the victims were in manufacturing industry (26.41%), next the construction industry (22.20%), and next the retail industry (13.69%). For the fatality cases, head injury was the main problem for immediate or eventual death (74.4%). For the disability case, foot (17.46%) and knee (9.05%) injuries were the leading problems. The compensation claims other than fatality and disability were mainly associated with injuries of the foot (18%), hand (12.87%), knee (10.42%), back (8.83%), and shoulder (6.77%). The slip/fall cases studied indicate that the ratios among the death, disability, and injury/illness counts were 1:10:415. The ratios of dollar amount paid by the BLI for the three categories were 1:2.6:13. Such results indicate the significance of slip-fall incidences resulting in different severity. Such information should be incorporated in to slip-fall prevention program in industry.

Keywords : epidemiology, slip and fall, social burden, workers' compensation

Conference Title : ICIEEM 2016 : International Conference on Industrial Engineering and Engineering Management

Conference Location : Prague, Czechia

Conference Dates : March 30-31, 2016