

Occupational and Commuting Accidents in Malaysia: Protection and Prevention

Harun bin Bakar
Head of Prevention
Prevention and Health Promotion Section,
Social Security Organization
Malaysia

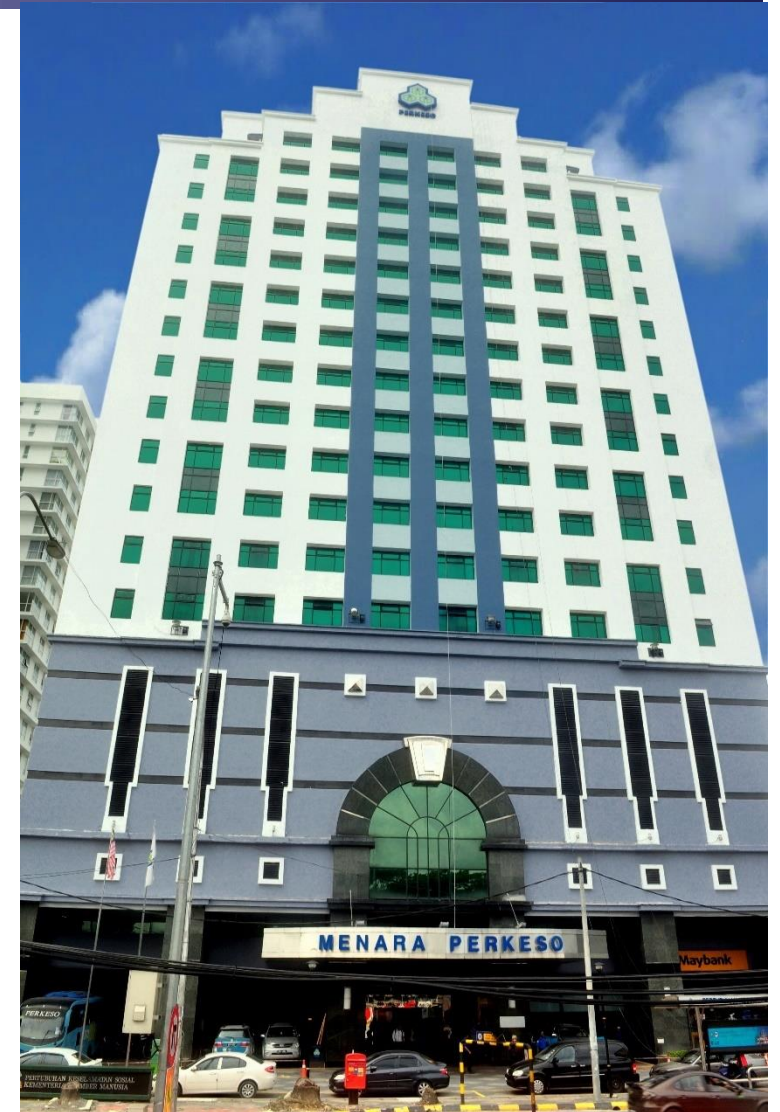
Contents

1. Introduction
2. Occupational Injury and Commuting Accidents
3. Protection and Challenges
4. SOCSO Prevention Approach
5. Conclusion

The Social Security Organization

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- Covers for 435,801 employers in the year 2017
- Insures 6,803,948 employees in the country
- Spends RM 1.034 billion in compensation for industrial accidents yearly.
- Spends RM 1.879 billion in compensation for invalidity pension scheme yearly.
- Process 95,000 claims yearly
 - Over 62,000 claims for employment injury
 - Over 33,000 claims for invalidity



The 3 Pillars of Social Security

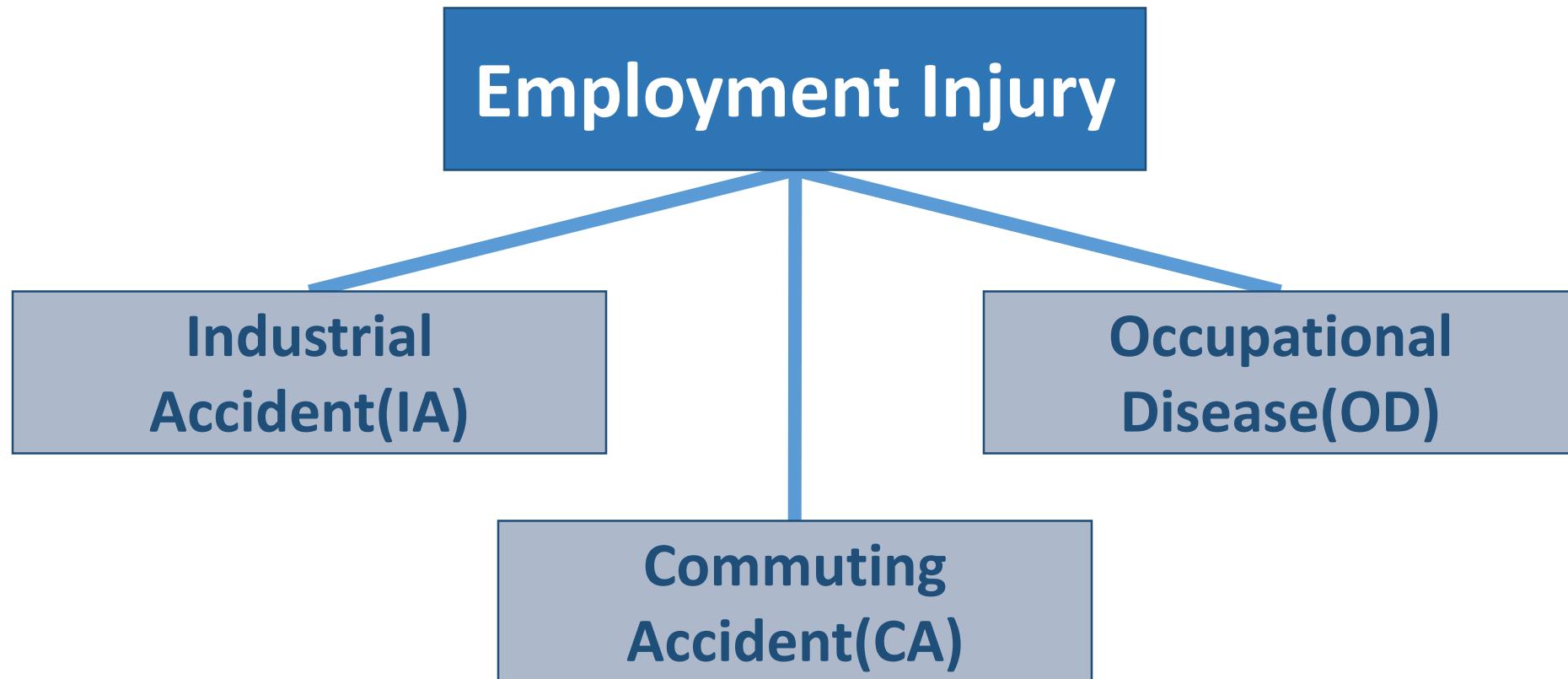
Compensation



Prevention

Rehabilitation

Compensation/ Protection



Employment Injury

Section 2. (6) "employment injury" means a personal injury to an employee caused by accident or an occupational disease arising out of and in the course of his employment in an industry to which this Act applies;

Occupational Disease

28. (1) If an employee who is employed in any occupation described in the Fifth Schedule contracts any disease or injury shown in the said Schedule to be related to that occupation, or if an employee who has been employed in such occupation contracts such a disease or injury within sixty months after ceasing to be so employed, the contracting of the disease or injury shall, unless the contrary is proved, be deemed to be an employment injury arising out of and in the course of employment:

Commuting Accident (1/1/92)

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An accident happening to an insured person shall be deemed to arise out of and in the course of his employment if the accident happens while the insured person –

(a) is travelling on a route between his place of residence or stay and his place of work;

(b) is travelling on a journey made for any reason which is directly connected to his employment; or

(c) is travelling on a journey between his place of work and the place where he takes his meal during any authorized recess.

Section 24. (1)



SKOP PENAFSIRAN KEMALANGAN SEMASA PERJALANAN

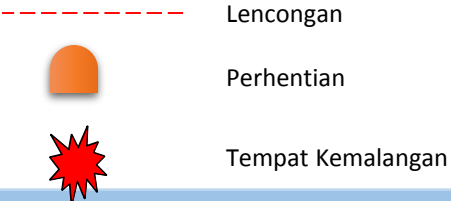


ISTILAH	TAKRIF
TEMPAT KEDIAMAN	membawa maksud tempat tinggal tetap Orang Berinsurans (OB)
TEMPAT TINGGAL	membawa maksud tempat tinggal / tempat inap sementara Orang Berinsurans (OB) dengan tujuan untuk bermalam.
TEMPAT KERJA	membawa maksud tempat Orang berinsurans (OB) menjalankan pekerjaannya sebagai mana yang diarahkan oleh majikan.
PENGGAJIAN	membawa maksud membawa maksud hal urusan yang berkaitan dengan kepentingan perkhidmatan dan tidak bersifat peribadi yang melibat tugas-tugas sah yang diperincikan dengan jelas. Contoh: Menghadiri kursus.
DALAM MASA REHAT YANG DIBENARKAN	membawa maksud waktu rehat yang diberi kebenaran oleh majikan sam ada secara bertulis atau lisan

**ILUSTRASI PERHENTIAN ATAU LENCONGAN BAGI
KEMALANGAN SEMASA DALAM PERJALANAN
(SEKSYEN 24(2))**



Perbuatan atau aktiviti semasa dalam yang dilakukan semasa kemalangan dalam perjalanan :
Contoh : Ke pasar untuk membeli keperluan makanan keluarga (kepentingan diri)



CASE STUDY - CA

- Accidents on the way to work but not wearing helmet
- Accidents on the back home every weekend
- Accidents on the way to lunch during permissible recess but the directive by the company for the staff to have their lunch at the internal cafeteria
- Accidents during official Annual dinner
- Accident occurred on the way to the mosque (Friday prayer)
- Accidents on the way to election centre to cast the vote
- An accident on the way to visit a colleague at the hospital during permissible recess
- An accident on the way to the office to send MC after seeing the doctor

CASE STUDY – WORKPLACE

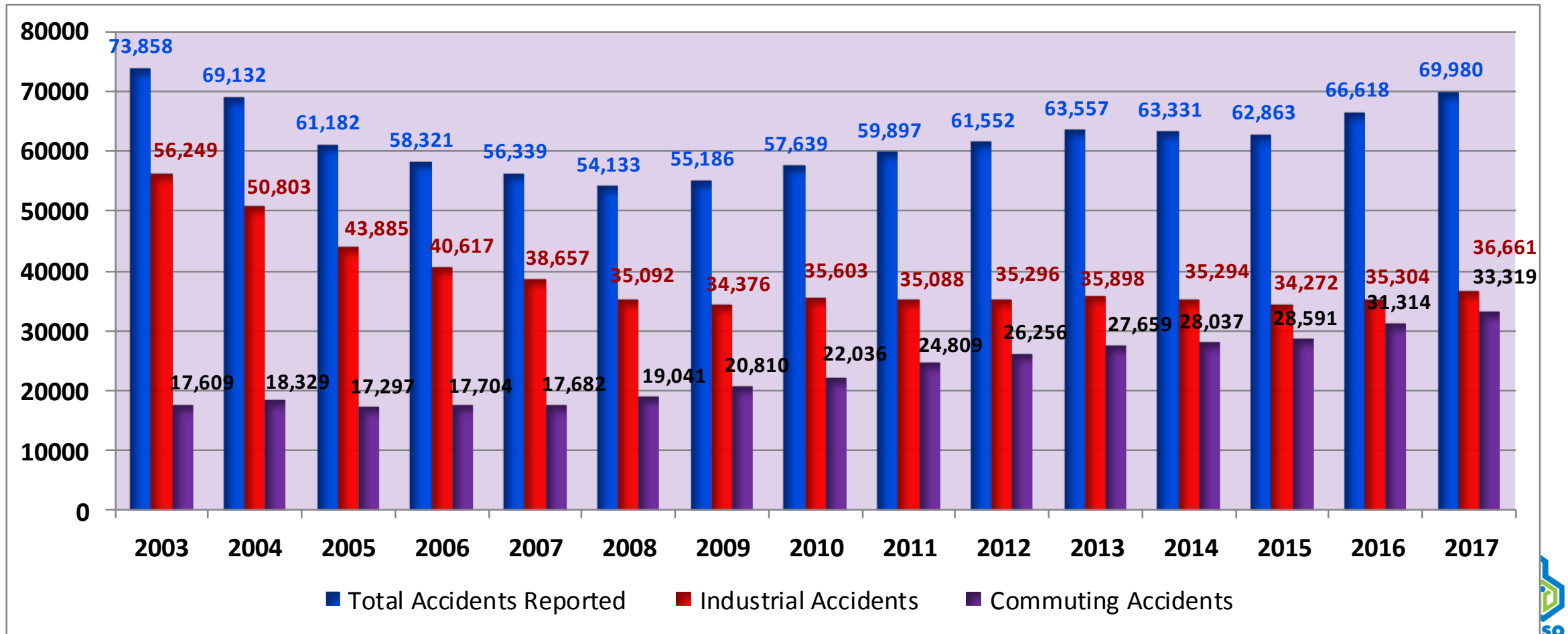
- Accident on the way to factory's cafeteria but not yet punch in
- Accidents while playing table tennis at the factory after punch out
- Accidents while operating machine/ tools
- Accidents during official Annual dinner
- Accidents occurred while helping to put out the fire at the client's place

COMPENSATION TO OCCUPATIONAL & COMMUTING ACCIDENTS 2017

EMPLOYMENT INJURY INSURANCE SCHEME

- **Medical Disablement Benefit** - free treatment at SOCSO panel clinics or government hospital
(RM3.76M)
- **Temporary Disablement Benefit** – 80% of daily average salary; Min: RM30 Max: 105.33
(RM207 M)
- **Permanent Disability Benefit** – 90% of average daily salary; Max RM118.49 Payment based on salary, age and assessment by medical board; > 20% assessment
(RM536M)
- **Constant Attendance Allowance** – monthly payment of RM500.00 (RM43M)
- **Dependants Benefit** – payment to dependent in the event of fatal -90% of salary to wife, children, spouse, parents, next of kin or grandparents depending on the priority list. (RM292M)
- **Funeral Benefit** – RM2000.00 (RM33M)
- **Rehabilitation Benefit** – training on vocational & rehabilitation- orthotic and prosthetics- Dialysis and RTW (RM260M)
- **Educational Benefit**

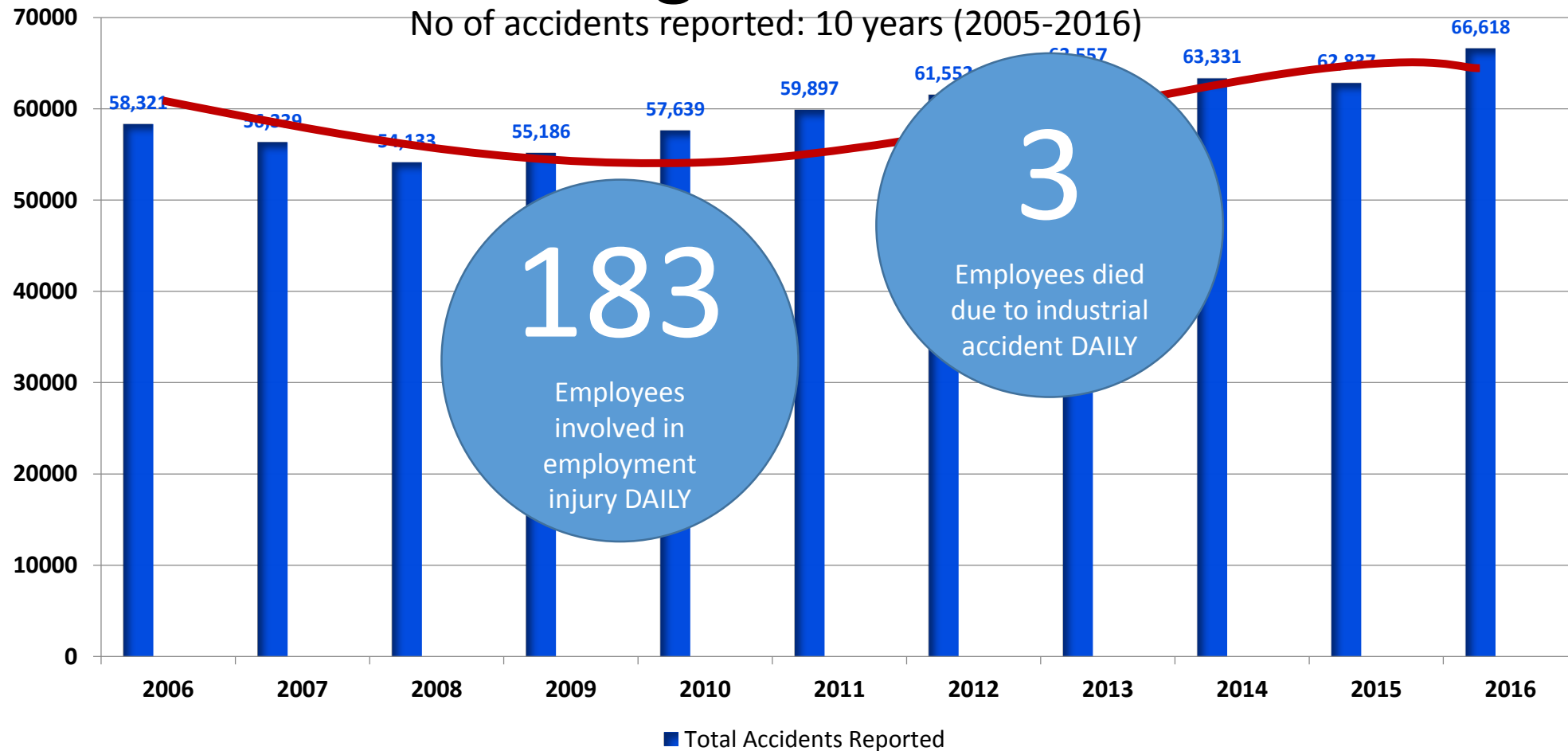
TOTAL NUMBER OF REPORTED ACCIDENTS 2003 – 2017p



Occupational accidents and diseases?

WILCO SH SEMINAR 2018, SHERWOOD GATEWAY HOTEL, BANGI

Are incidents reducing?

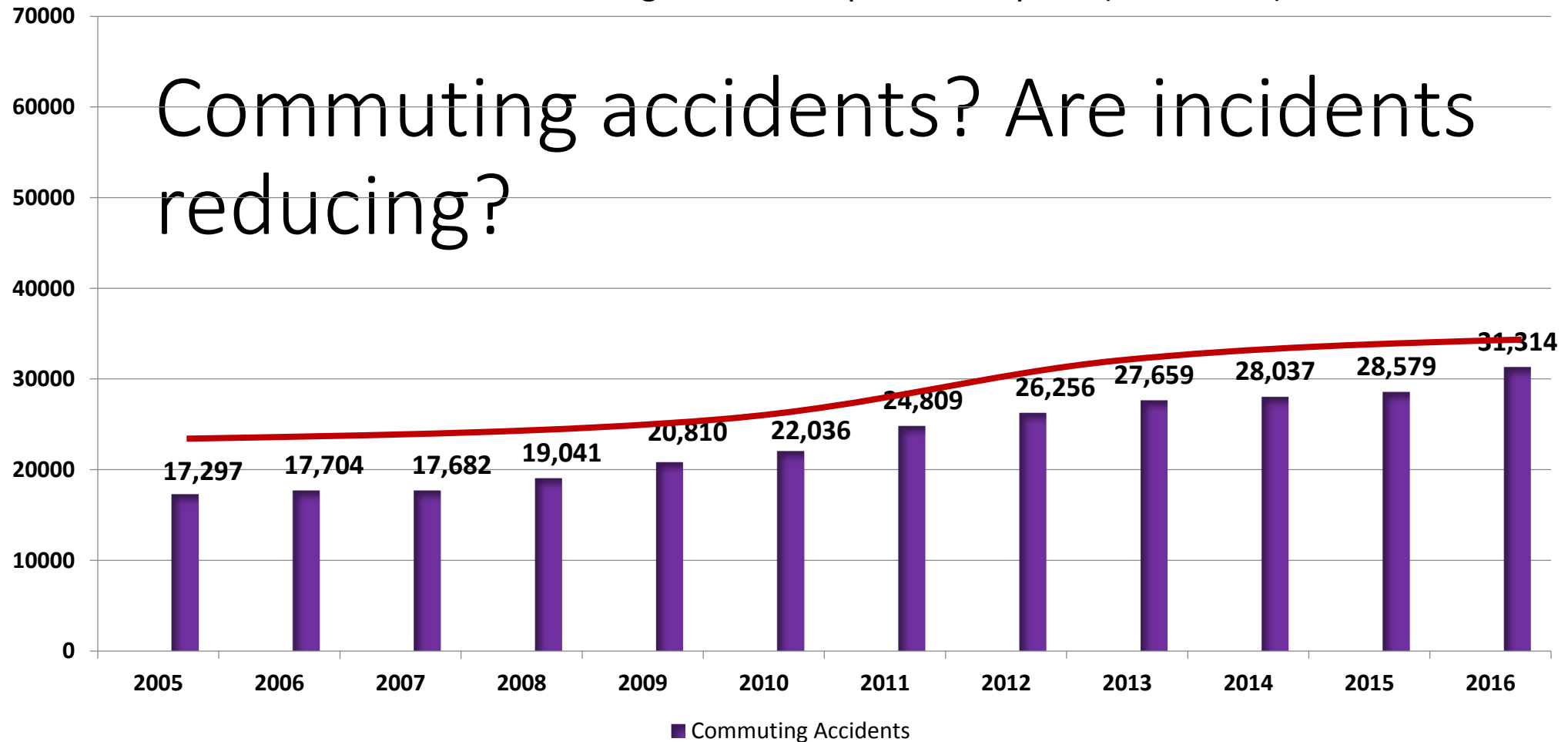


Occupational accidents ... Are incidents reducing?

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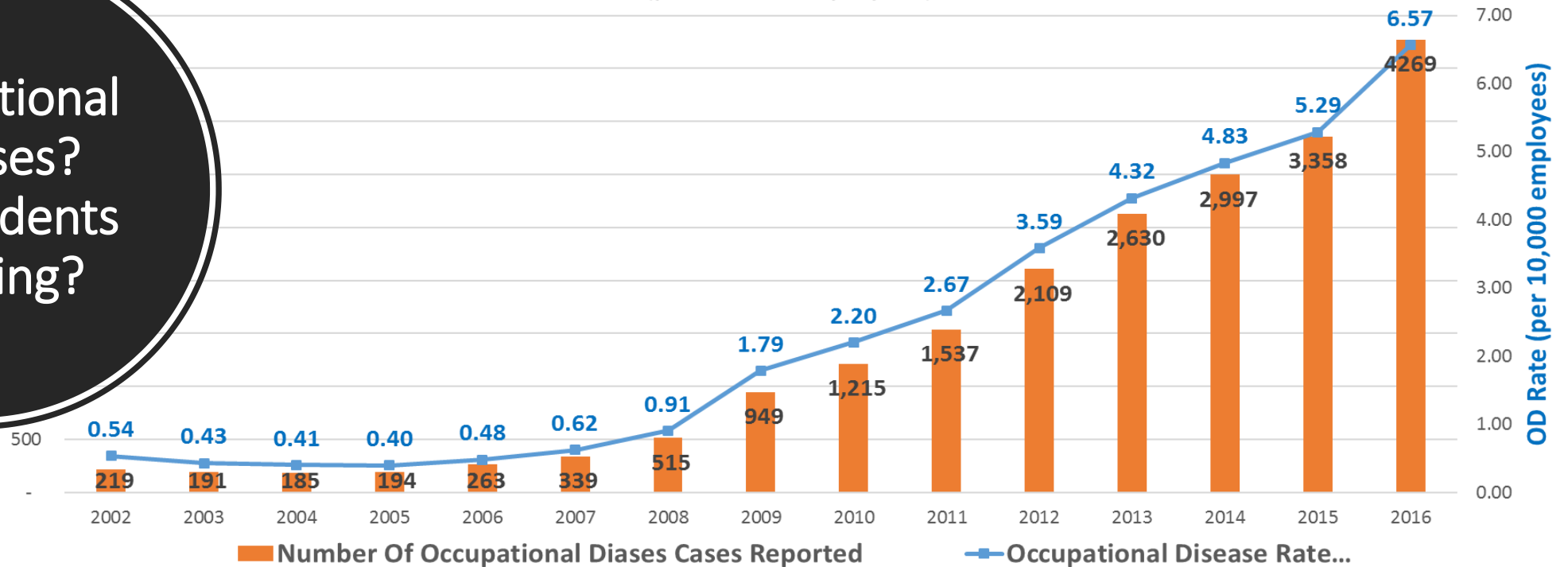


No of commuting accidents reported: 10 years (2005-2016)



Occupational
diseases?
Are incidents
reducing?

Number Of Occupational Diases Cases Reported and Occupational Disease Rate
(per 10,000 employees)



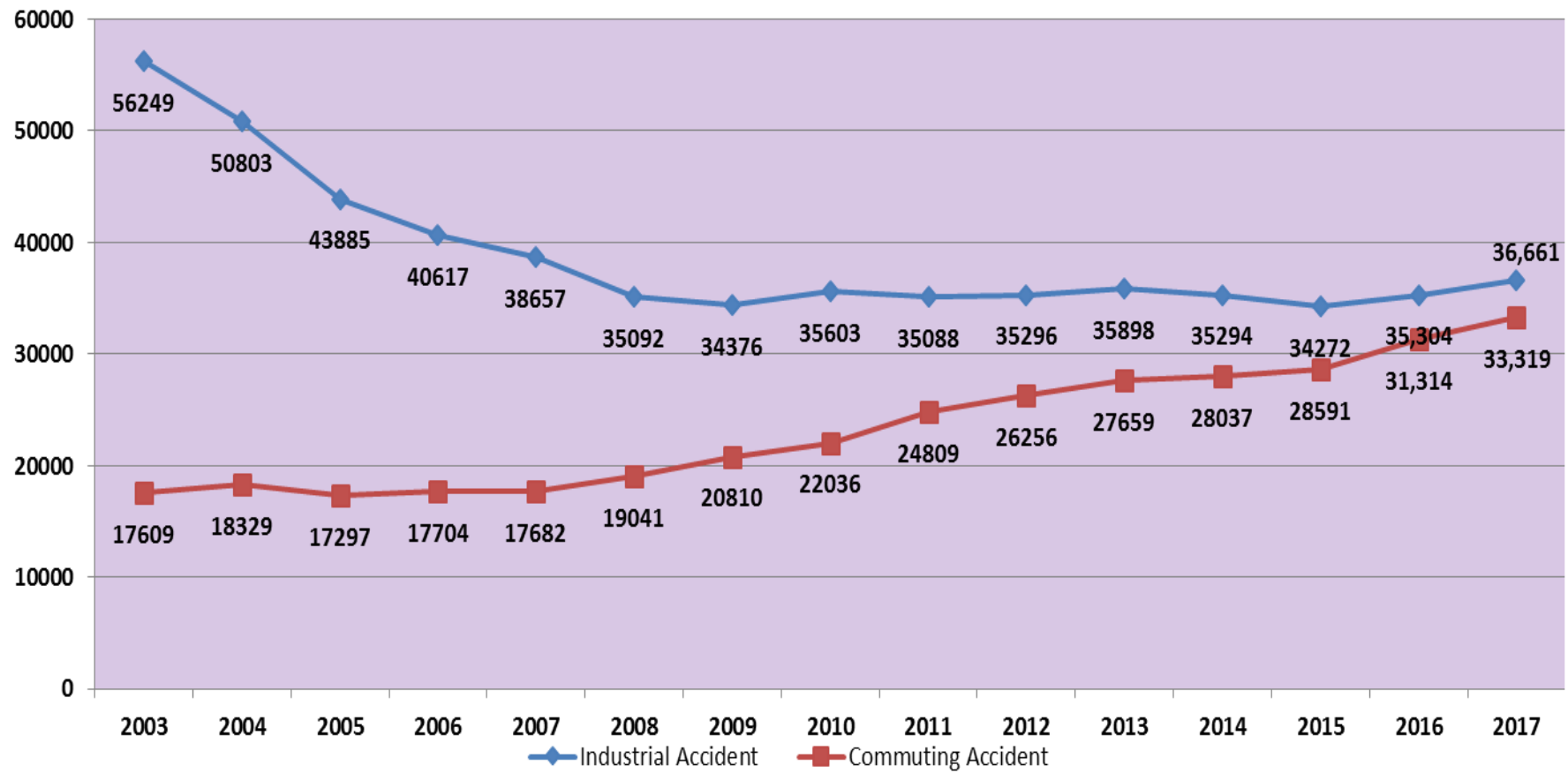
Commuting accidents: Characteristics

- 90% of accidents occurred on the way to or from work
 - 52% while going to work
 - 36.4% while returning from work
- Males outnumbered the females by 4:1
- 78% occurred within 10 km from the workplace
 - 32% within 1 to 5 km
 - 23% within 1 km
- 68.8% occurred while working the morning shift

Source: UITM/MSOSH/PERKESO 2010

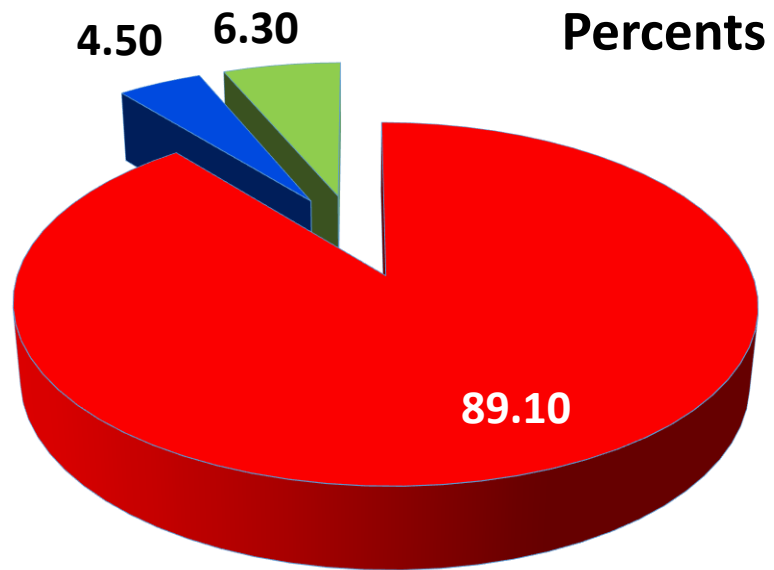
Commuting injuries – the trend

INDUSTRIAL ACCIDENTS VS COMMUTING ACCIDENTS 2003-2017p



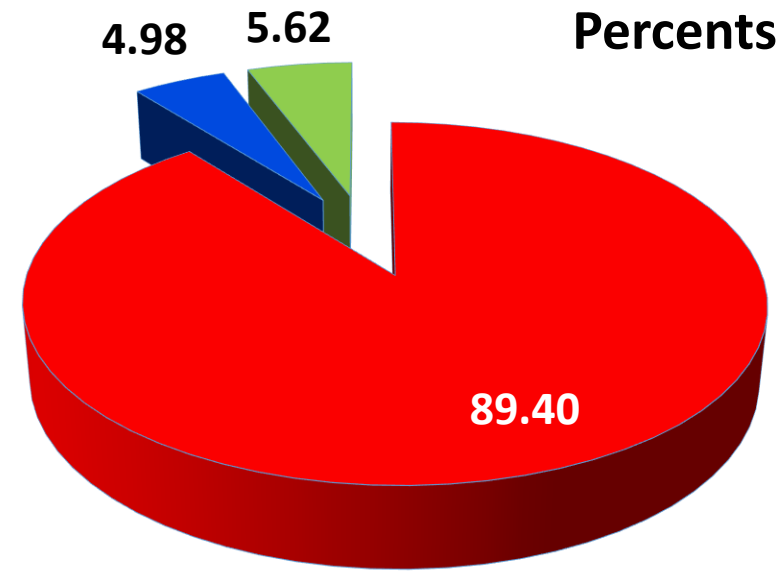
Time of Commuting Accidents 2016

2016



- On the way to or from work
- Lunch
- Urusan Rasmi

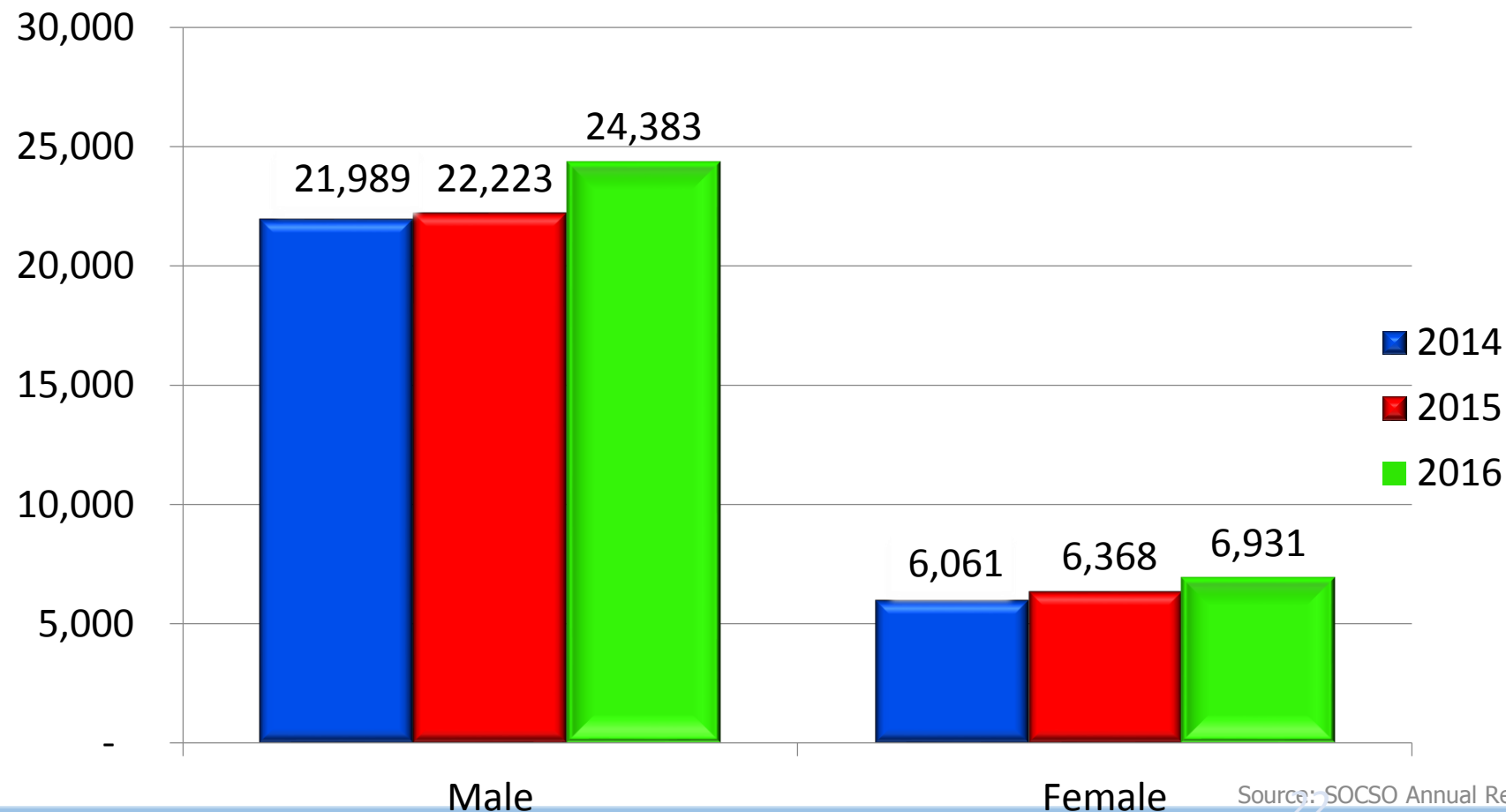
2015



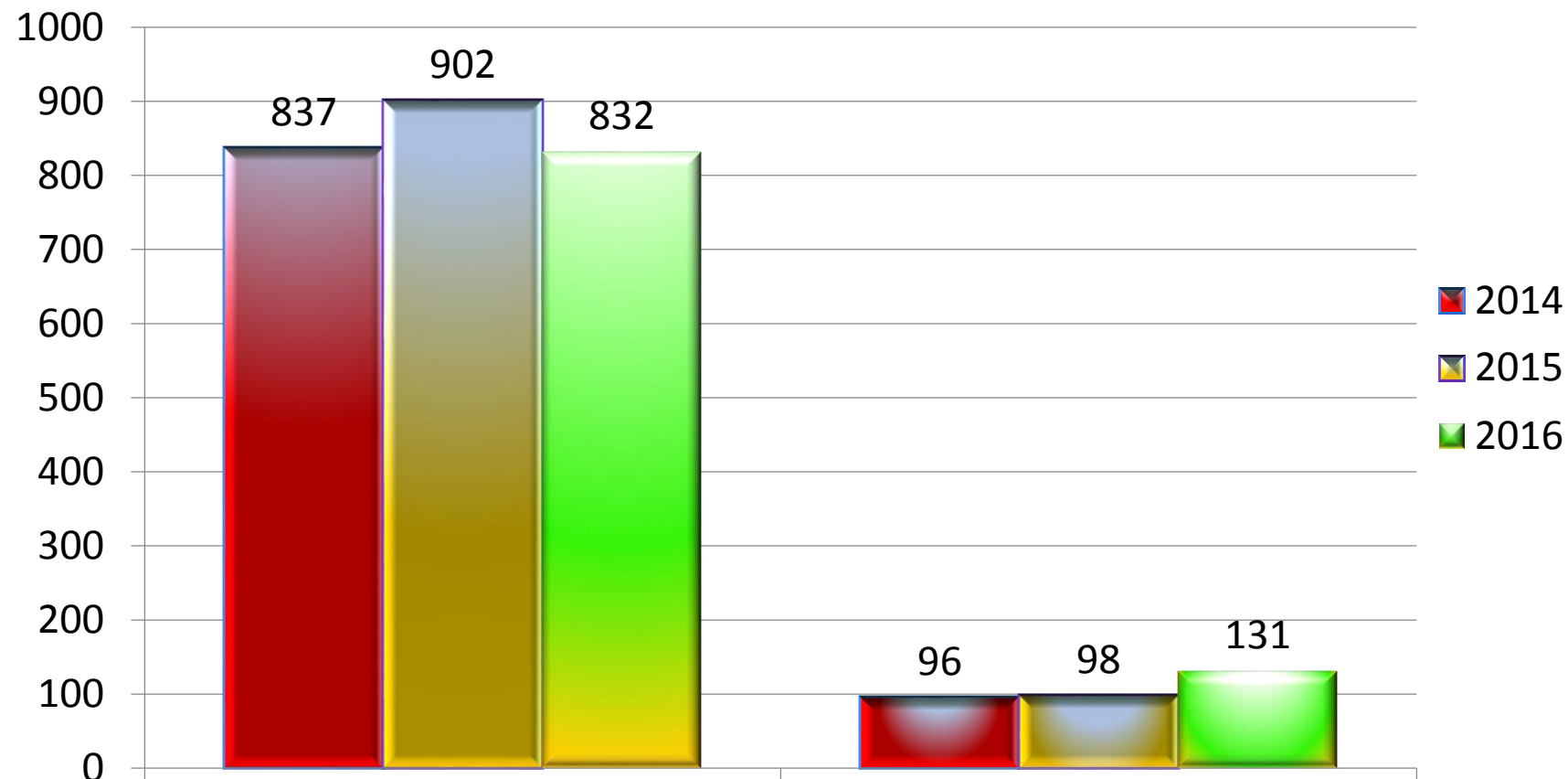
- On the way to or from work
- Lunch
- Urusan rasmi

Commuting Accident by Gender 2014-2016p

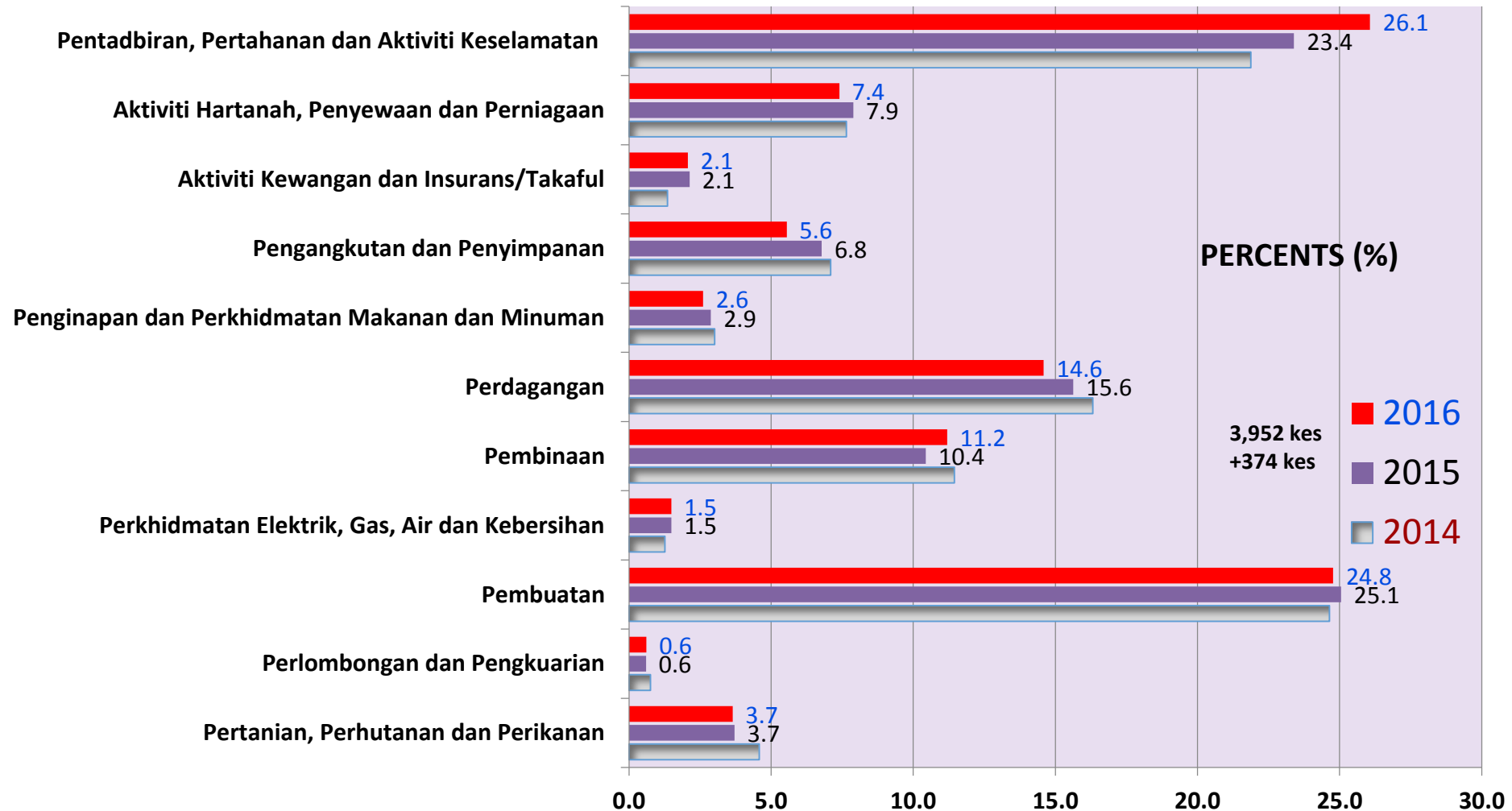
Male is 4 times likely to get accident compared to Female



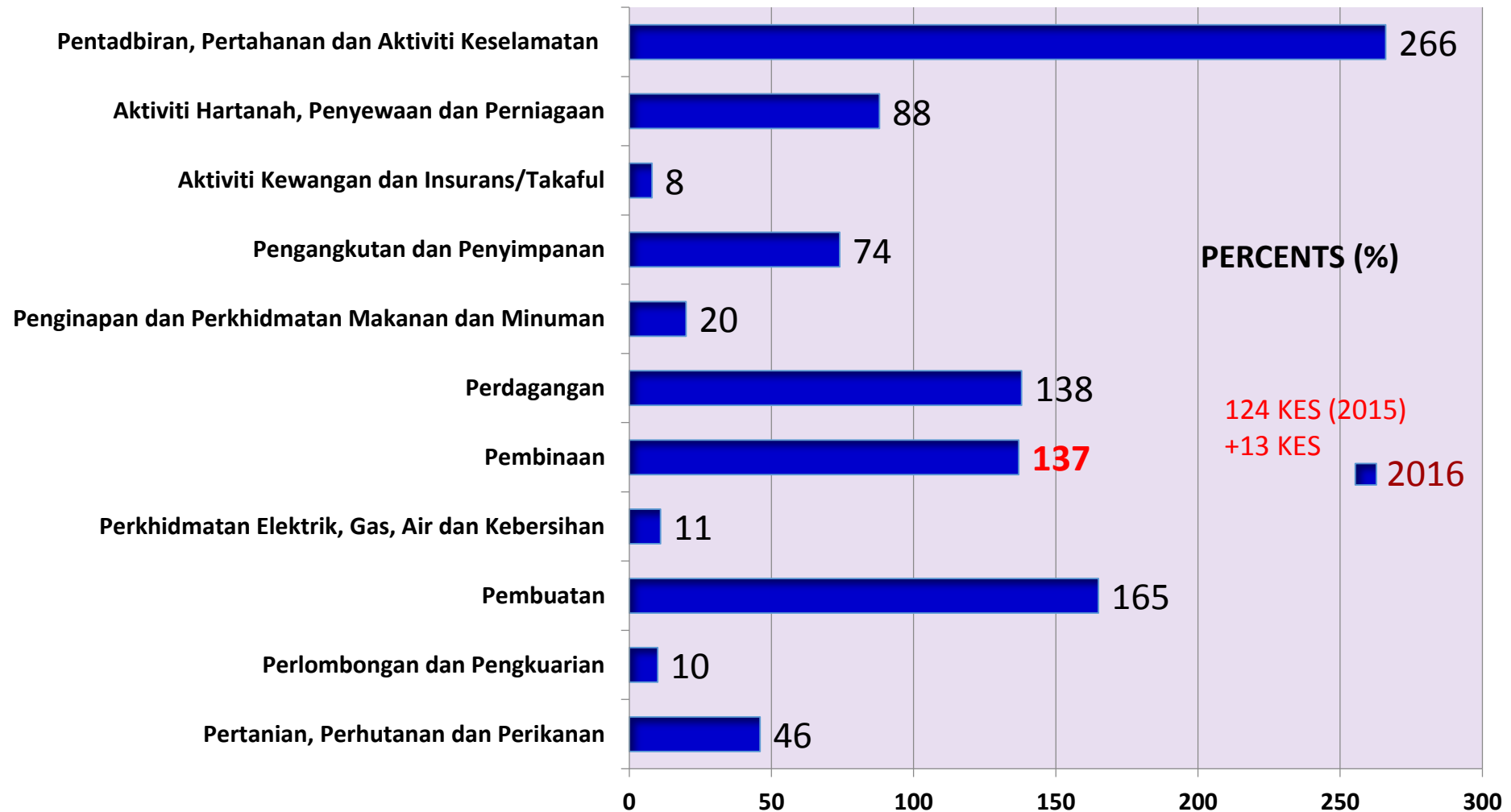
Fatal Accident by Gender 2014-2016p



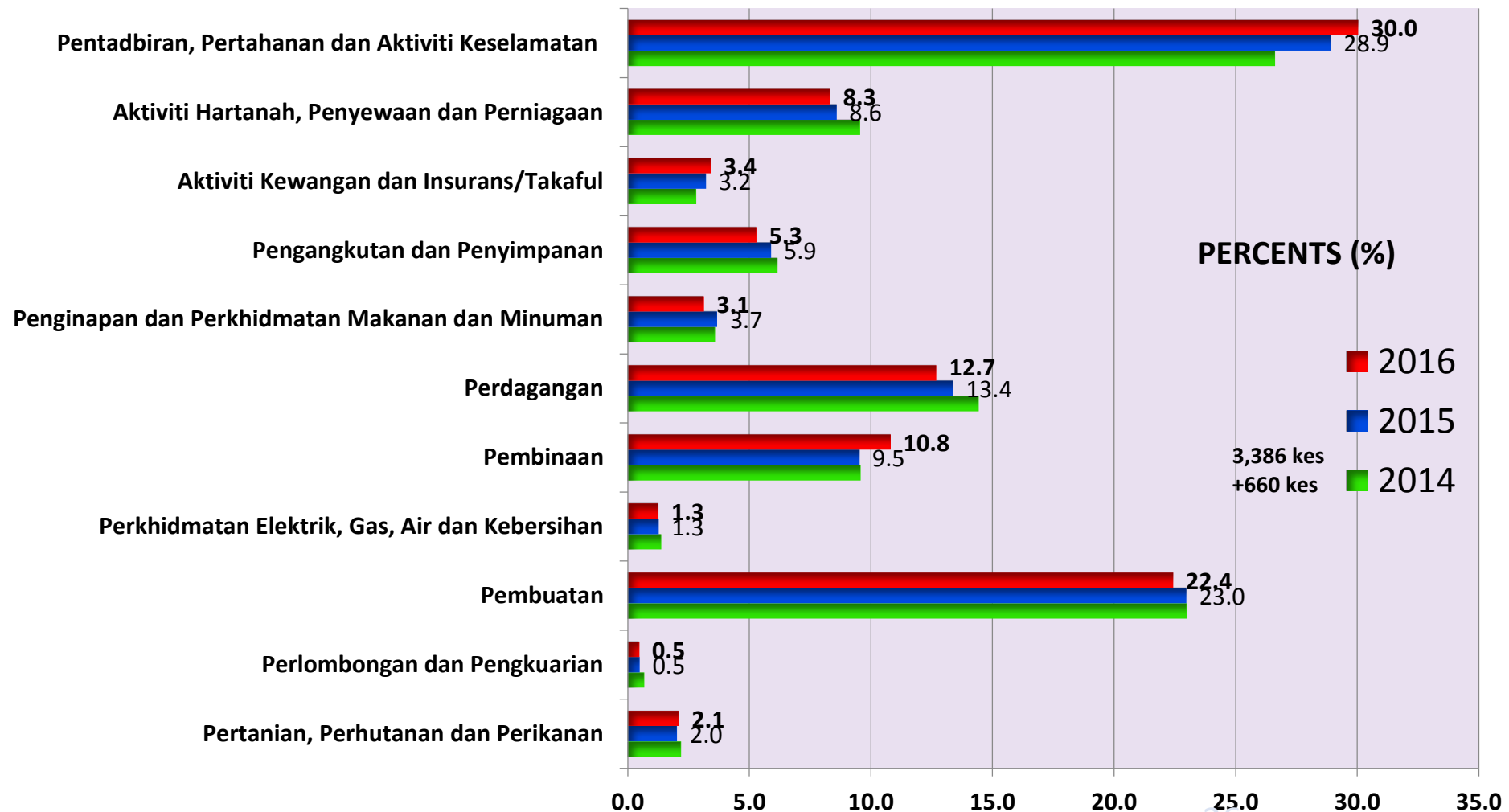
Industrial Accidents According to Sectors 2014-2016p



Fatal Accidents According to Sectors 2016p



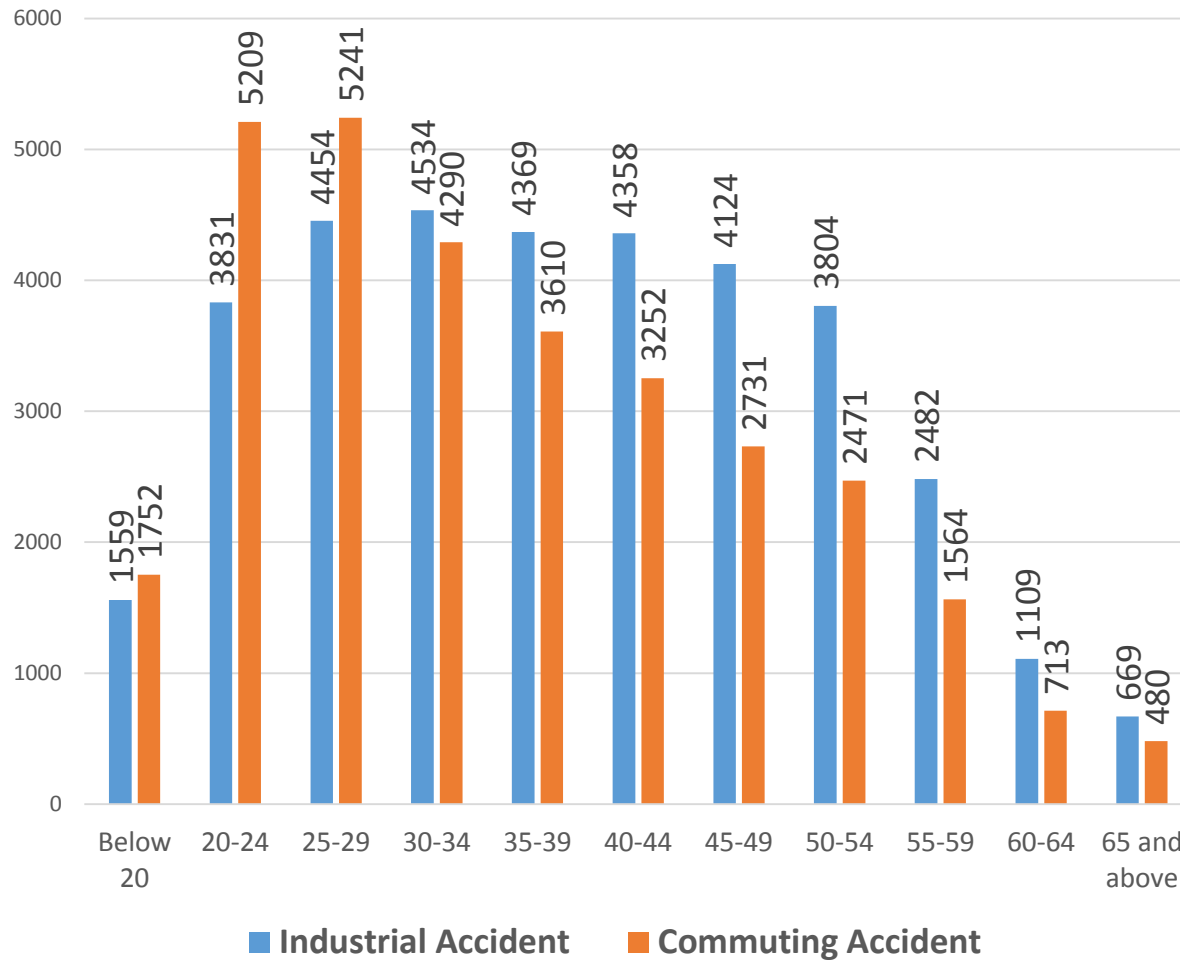
Commuting Accidents According to Sectors 2013 – 2016p



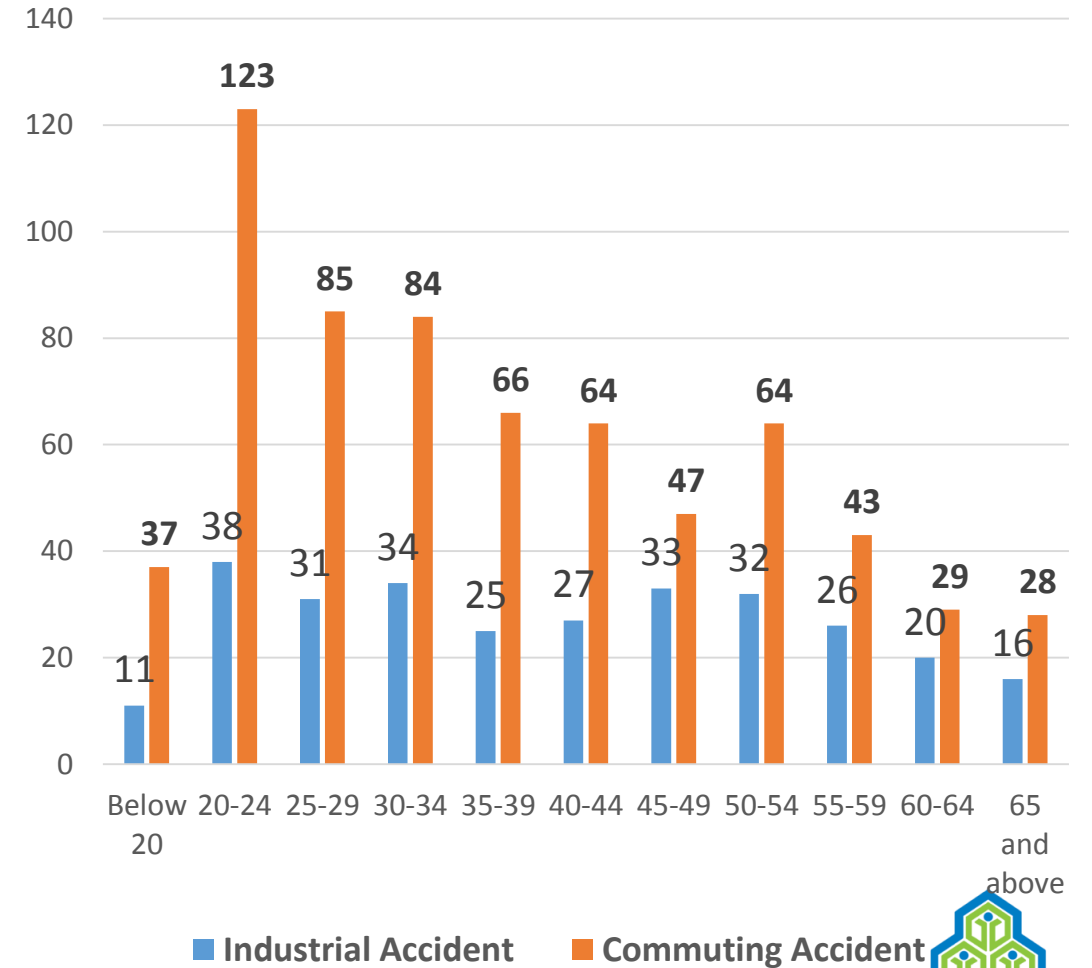
Trends of Industrial Accidents

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Industrial Accidents According to Age Group, 2016

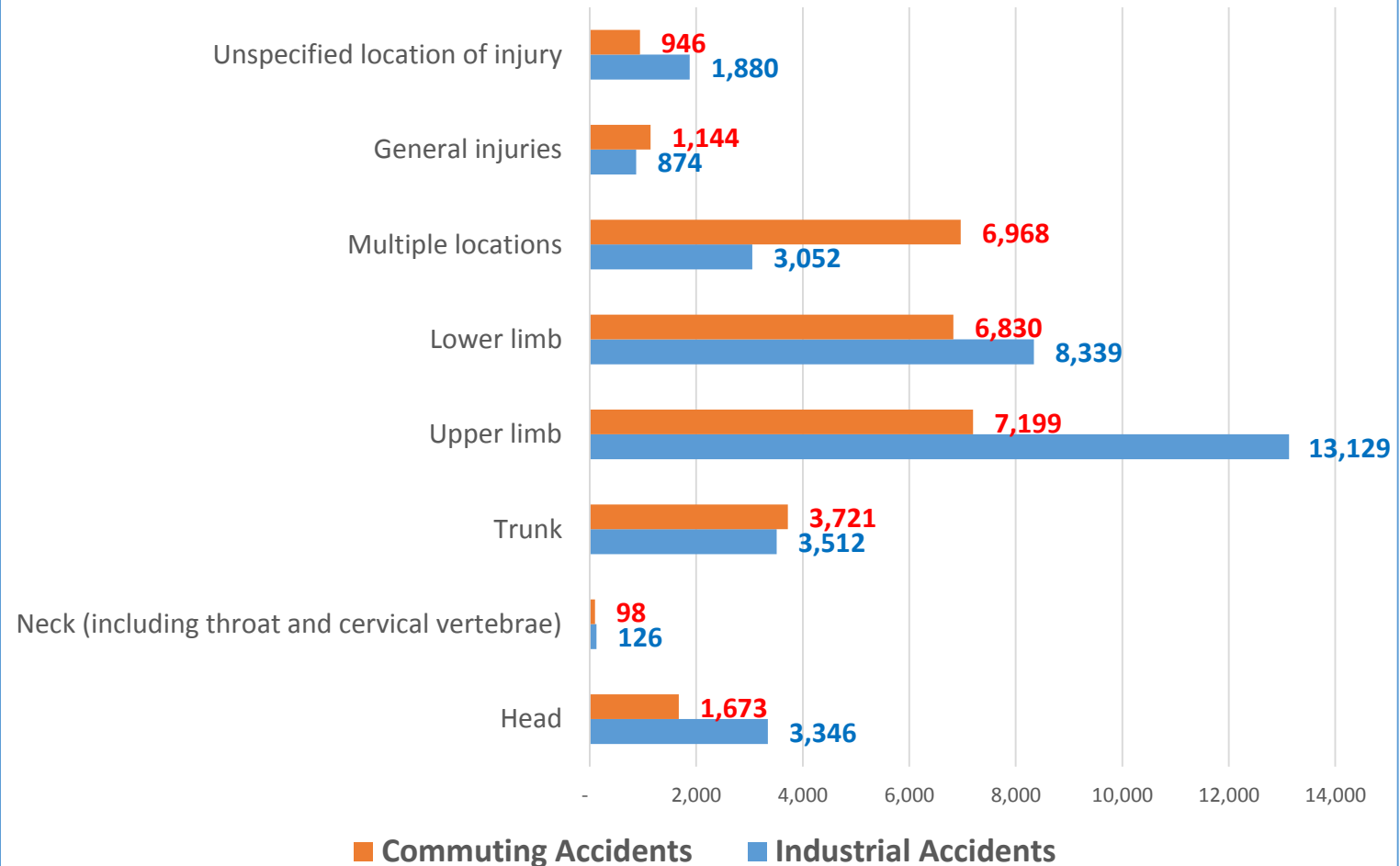


Fatal Accidents According to Age Group, 2016



Commuting Accident vs Industrial Accidents

Industrial Accidents According to Location of Injury, 2015



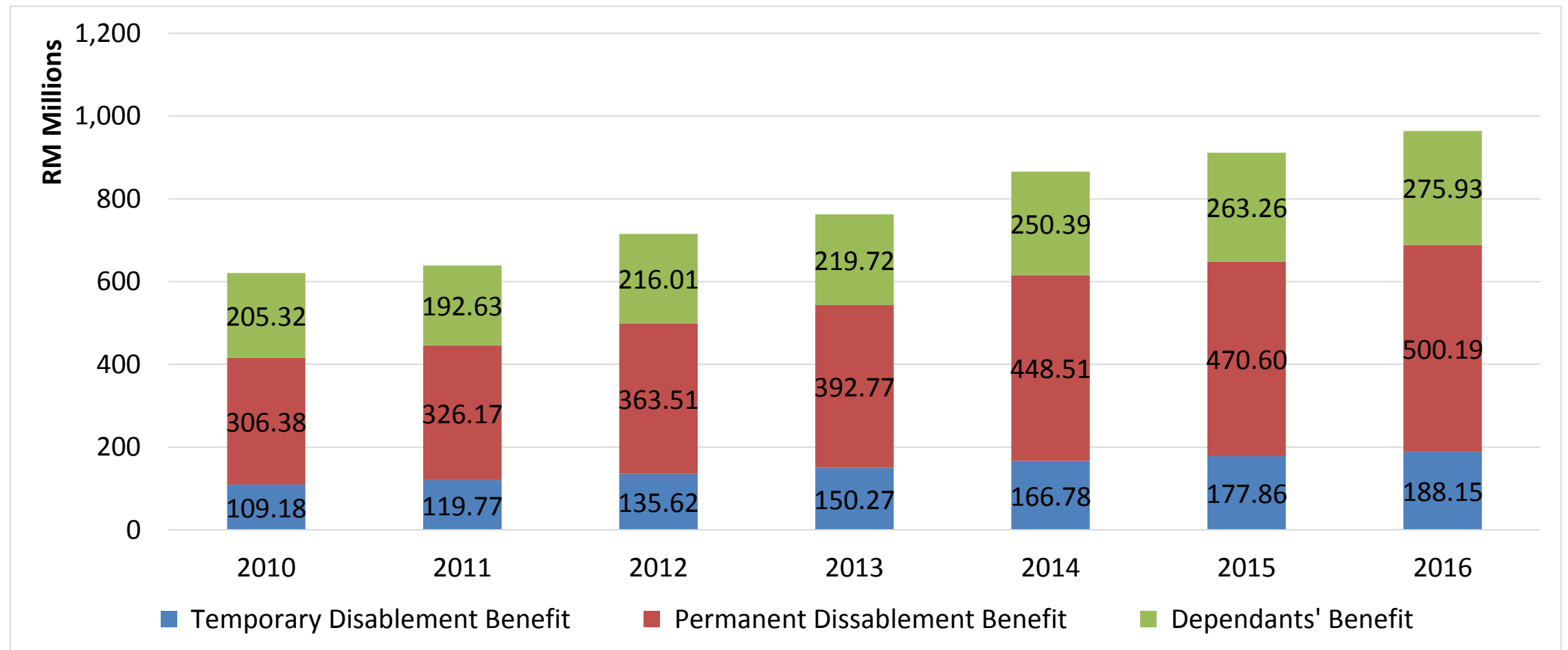
Commuting injuries – challenges

Challenges in commuting injury prevention

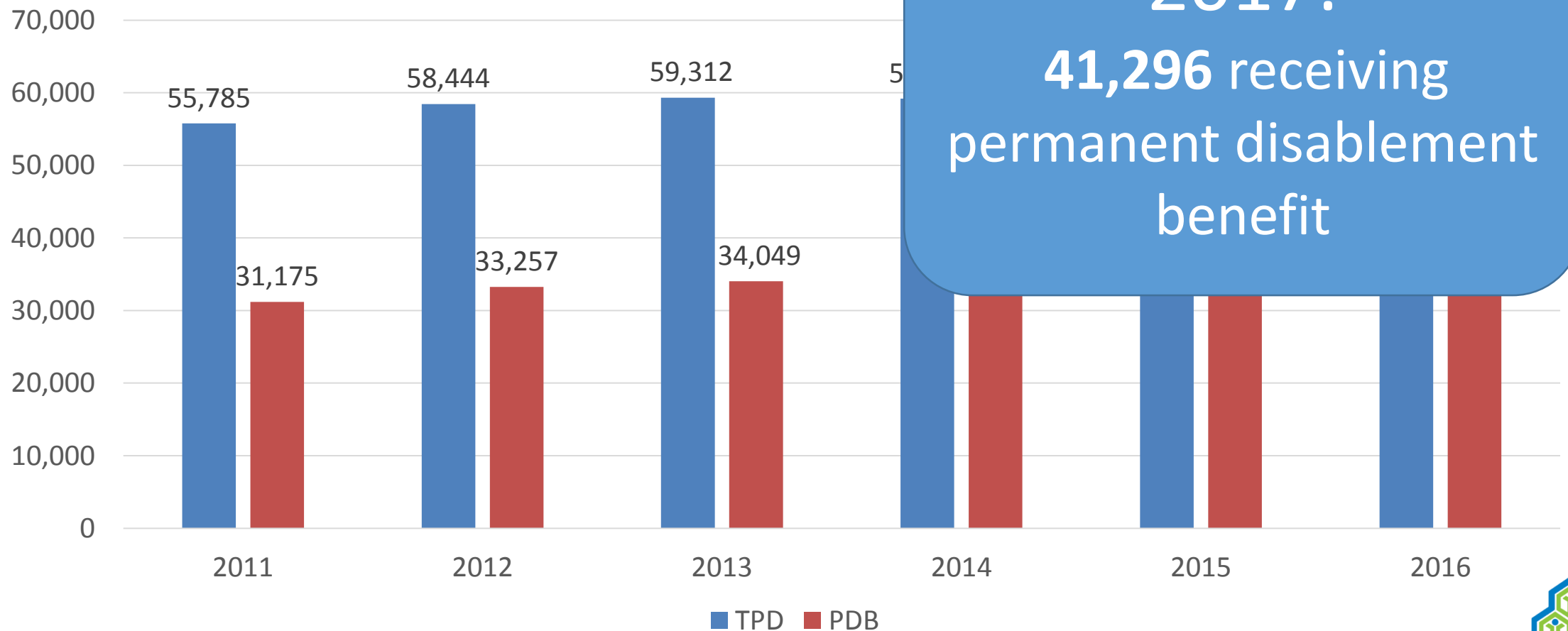
- Expected increase due to
 - Increased usage of motorcycles
 - Cheaper
 - Petrol cost risen
 - Traffic jam
- Increasing severity
 - Multiple injuries, fatalities, permanent disabilities
- Commuting injury involved mostly young workers
 - Most common aged 20-29 years old
- Behaviour factors
 - Helmet wearing, riding style, speeding

Employment injuries(IA & CA) – impact

Compensation: Employment Injury

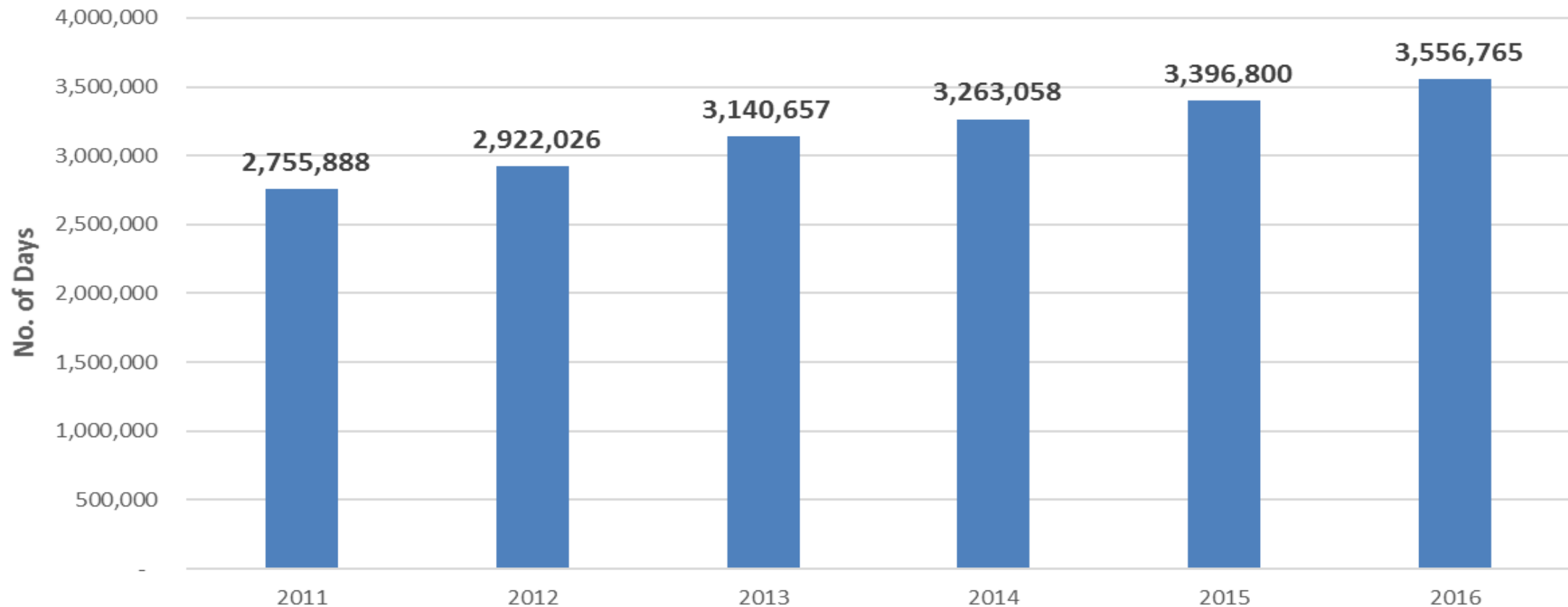


Human capital cost - Disability



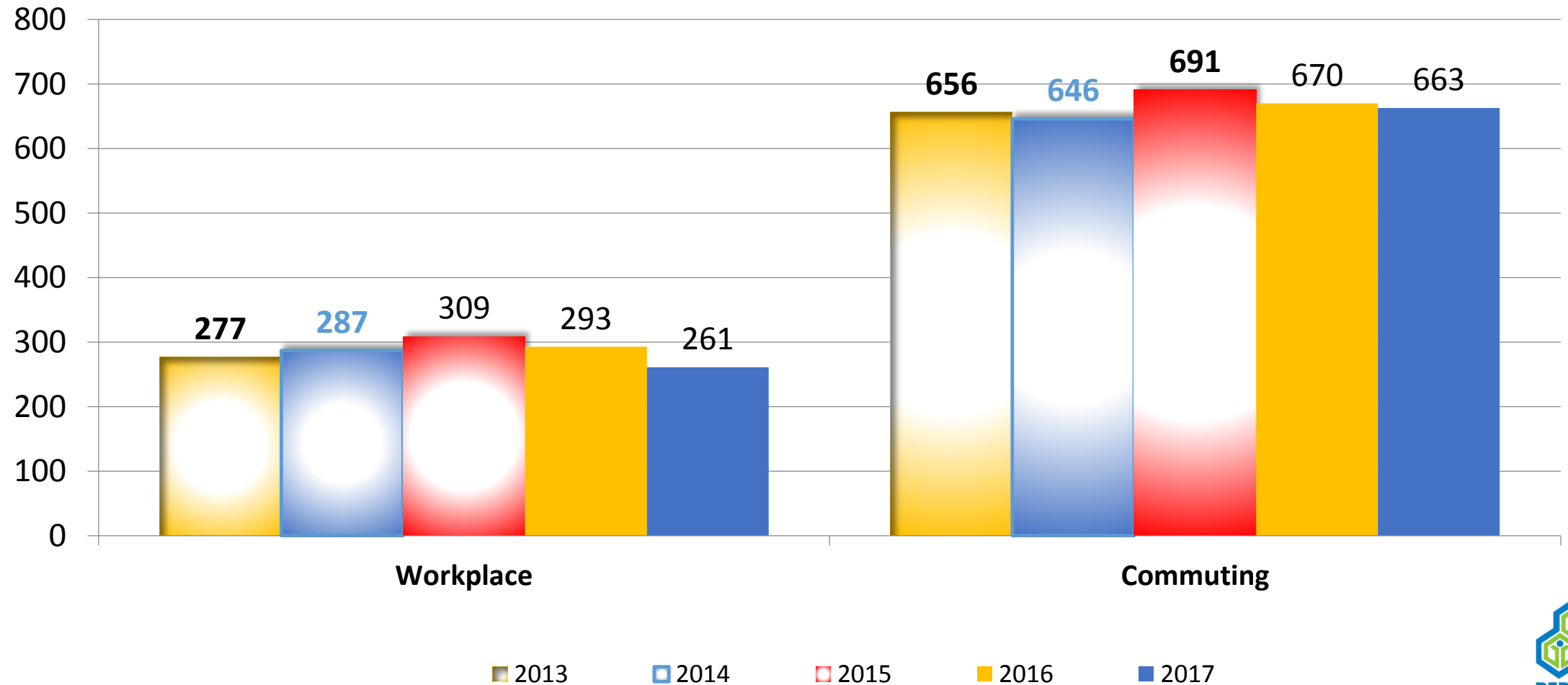
No. of Man-days Lost Due To Workplace Accidents and Diseases

NUMBER OF MAN-DAYS LOST DUE TO ACCIDENTS (TDB)



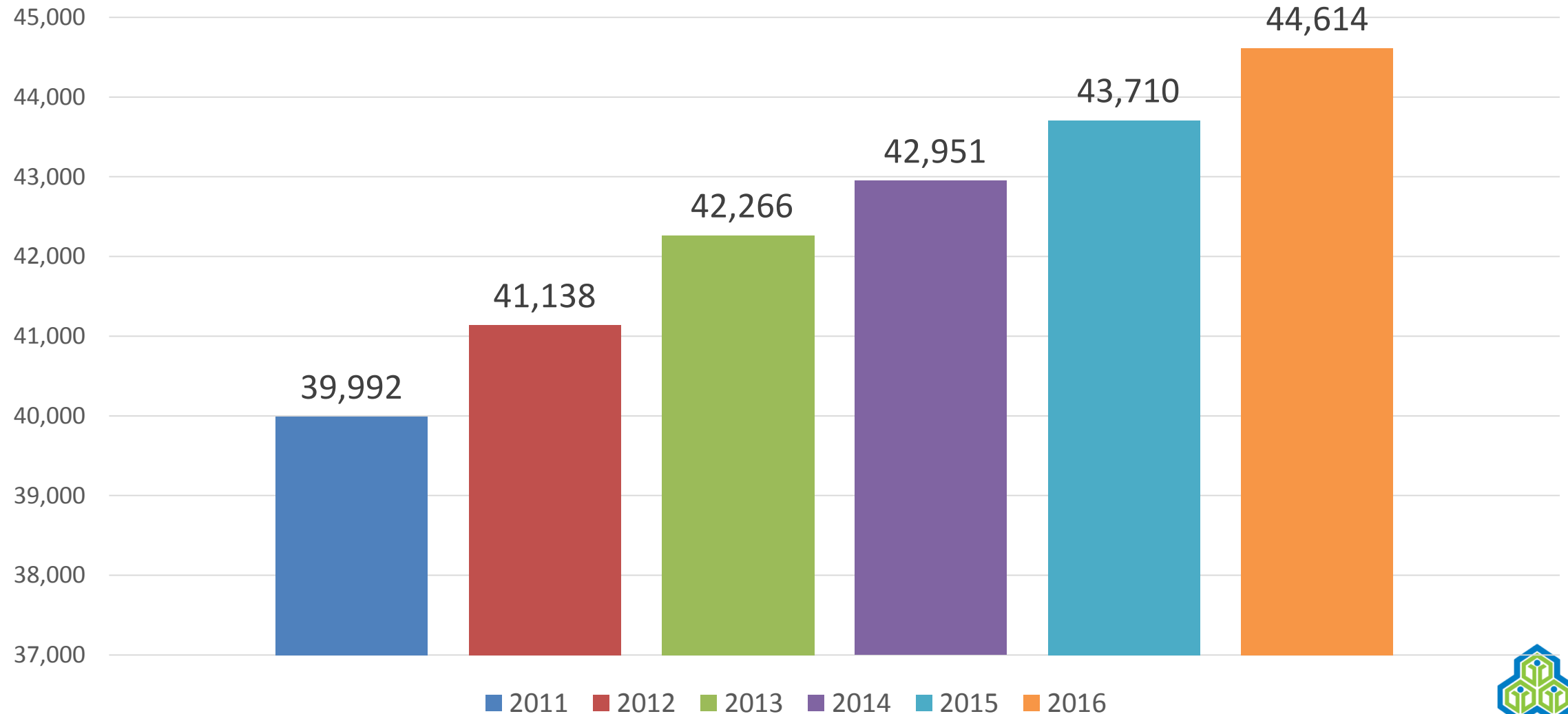
Human capital cost- FATALITIES

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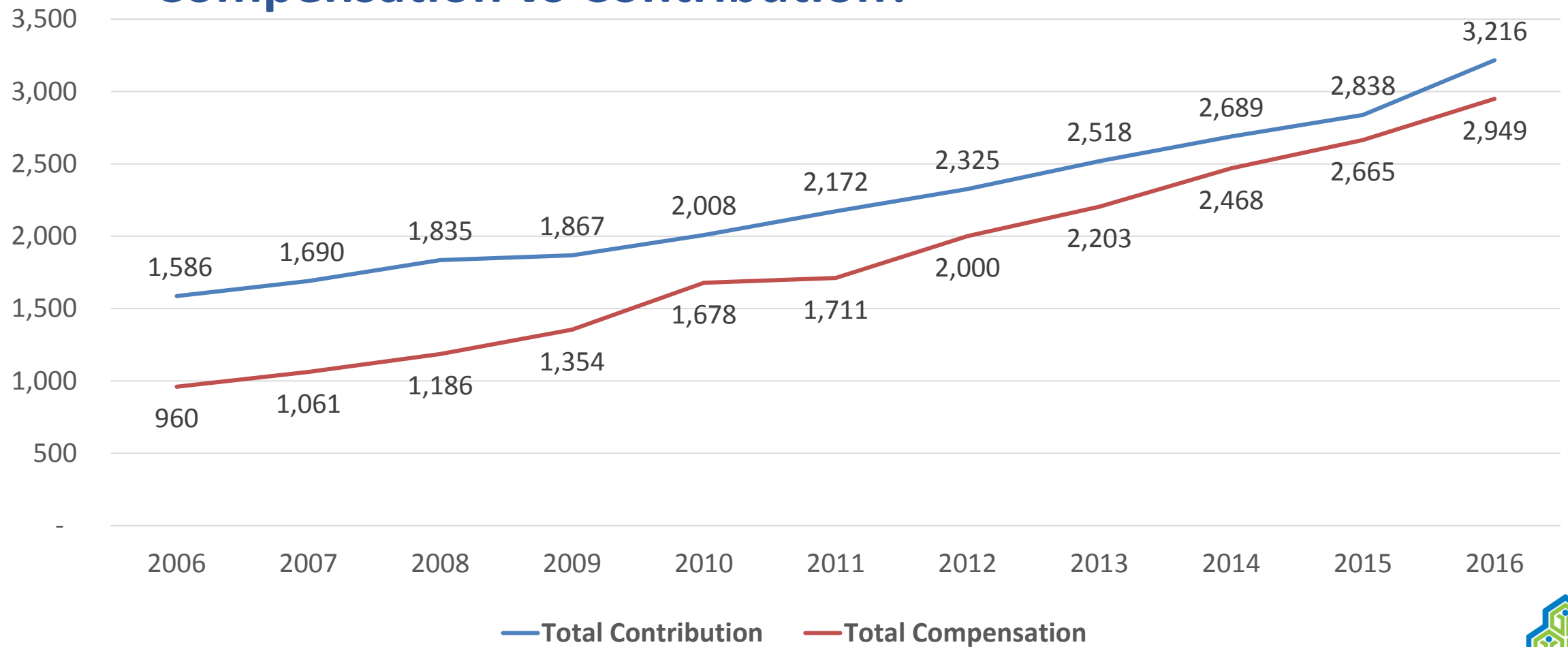


Dependant benefits recipients

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Compensation vs Contribution?



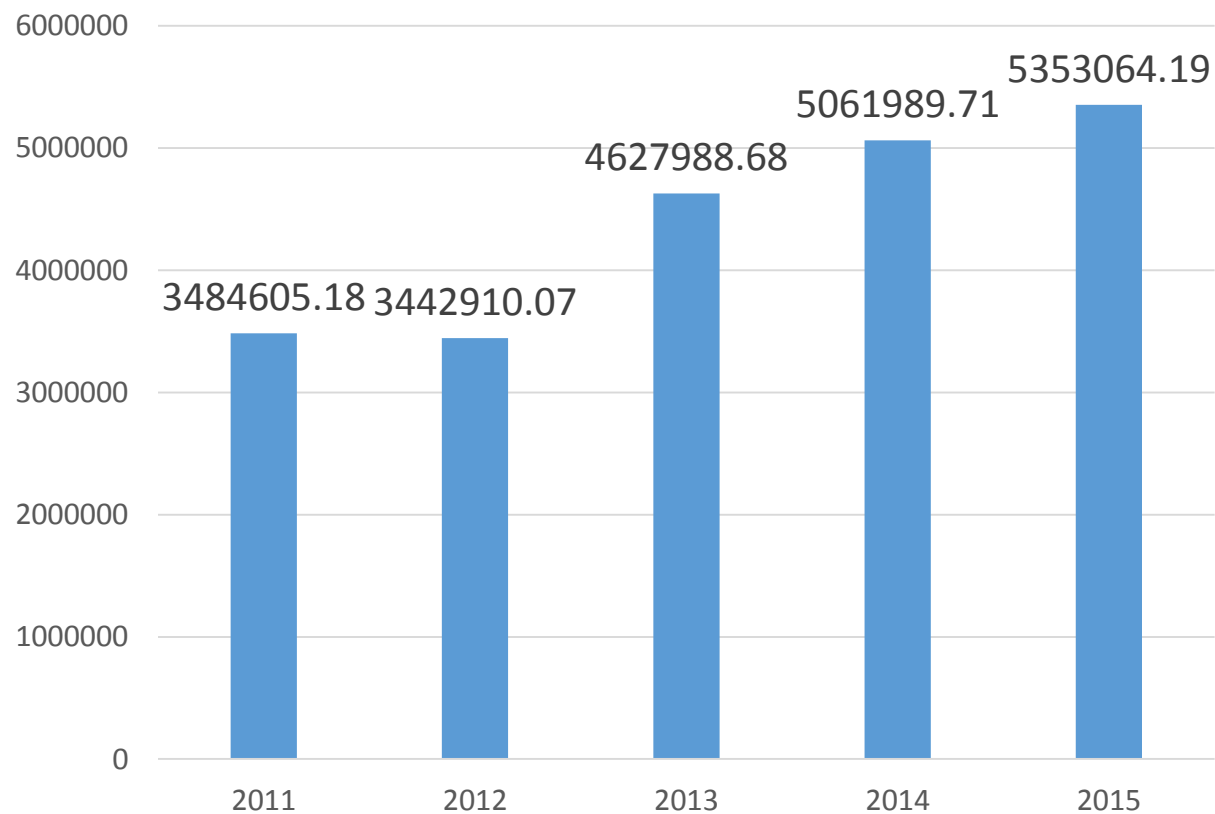
Prevention – current SOCSO activities

Prevention as Priority

- Social Security Organization in the national OSH Plan
- OSH prevention activities as an organizational priority through Prevention Committee
- OSH training as priority for NGO activities
 - More than 450 sessions planned in 2018
 - More than 25 NGOs

Prevention expenditure

Prevention expenditure (RM)



Prevention activities expenditure (RM)

2011	3,484,605.18
2012	3,442,910.07
2013	4,627,988.68
2014	5,061,989.71
2015	5,353,064.19

Increasing visibility

- Community
 - Exhibition
 - Road shows
 - Pamphlets
 - CDs
- Mainstream media
 - TV series in OSH
 - Radio
- Alternative platform
 - HyppTV
 - Youtube



New Initiatives – OSH Film

Supportive environment for prevention

- Guideline on Commuting Safety Management; Workplace Health Promotion
- Budgetary allocations for OSH awareness/education and Research
- Smart collaboration / Focused Programs with NGOs and OSH agencies
 - OSH Compliance Support for SMEs – 30 SMEs nationwide
 - OSH Lean 5S – 40 companies
 - Commuting Safety Support Program – 95 companies

CONCLUSION

- Occupational injury poses a major factor for morbidity and disability among employees in a developing country as Malaysia
- Commuting injuries pose an enormous challenge
- Social Security Organizations need to play an expanded role into prevention and rehabilitation, rather than limited to compensation only.
- Prevention is a collaborative effort between all stake holders. Therefore a systematic approach is required.
- Commuting Safety Management System – the way forward

Worrying trends of Commuting Accidents in Malaysia

Don't worry, be wary...

Thank you

03-42645503

harunbakar@perkeso.gov.my