



Commuting accidents in Italian workers' compensation system: statistical and actuarial analysis

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About the speakers

- **Laura Baradel** - *Fully qualified actuary, currently working at the Statistical and Actuarial Department of INAIL, mainly dealing with actuarial and statistical analyses of workers' benefits*
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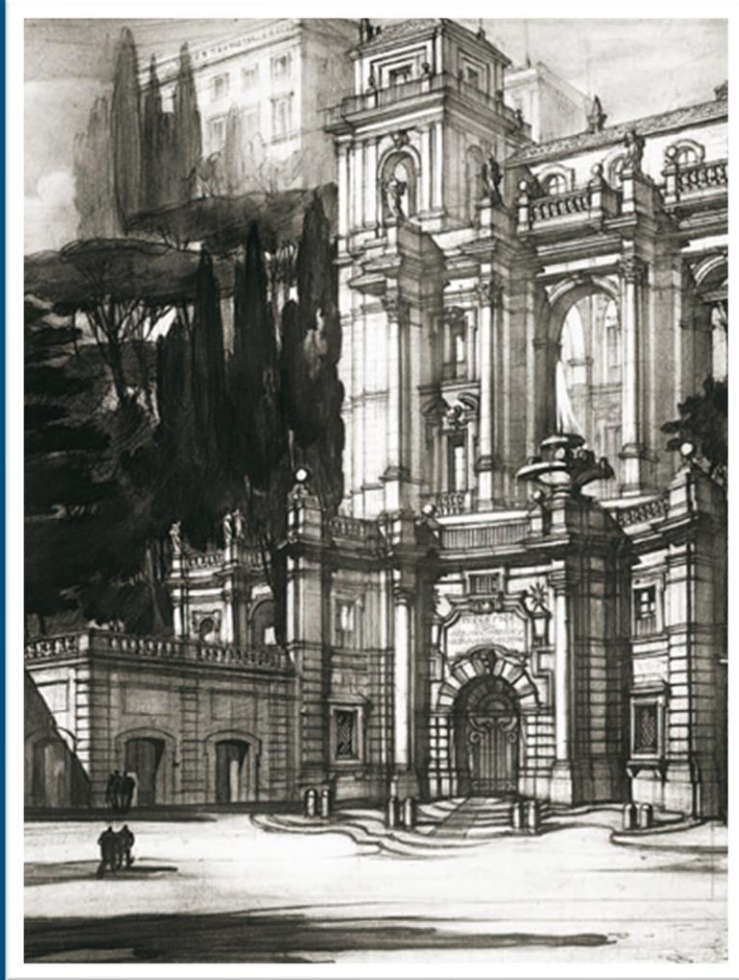


INAIL - Italian workers' Compensation Institute

INAIL

ISTITUTO NAZIONALE PER L'ASSICURAZIONE
CONTRO GLI INFORTUNI SUL LAVORO

Inail was founded in 1933



Inail actual role

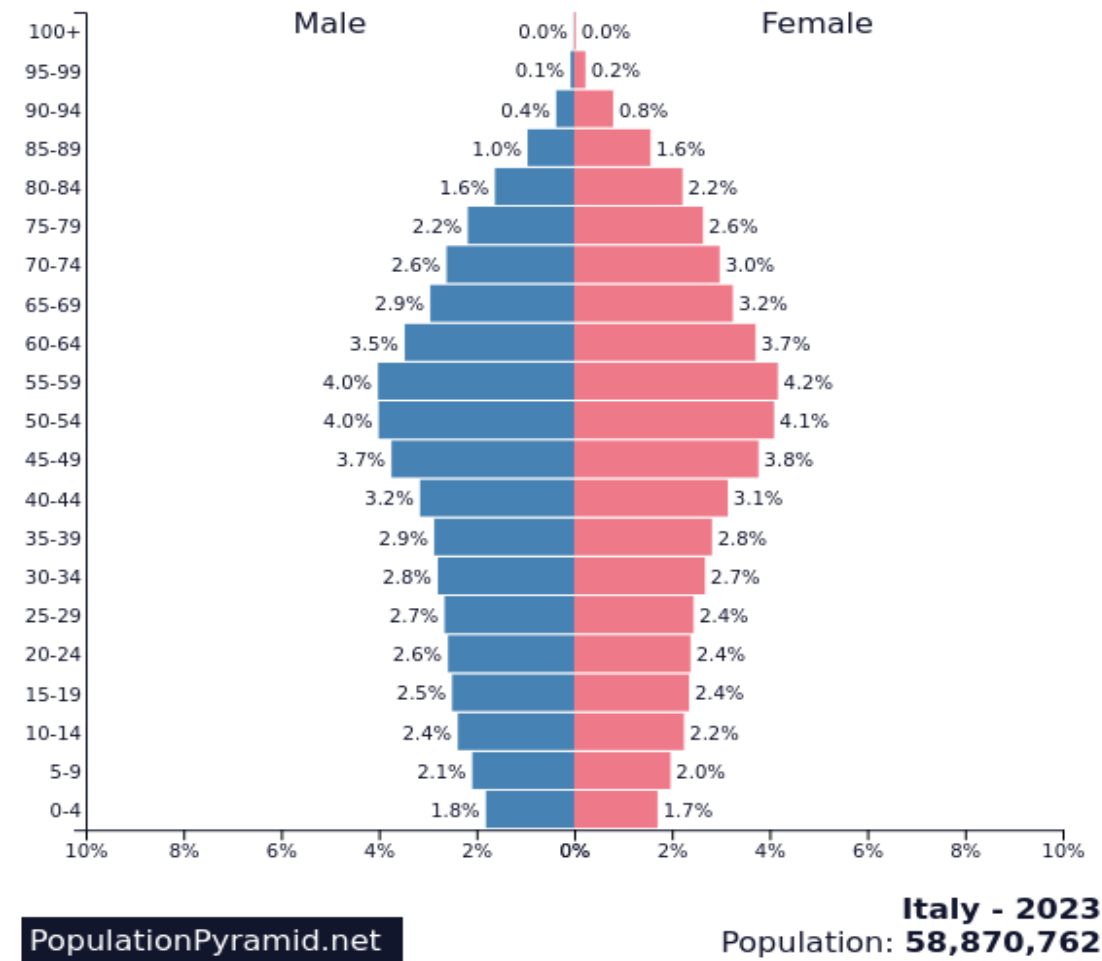


AGENDA



- When is an injury at work a commuting accident?
- Statistics on commuting accidents
- Survival of commuting accident's annuitants

INAIL – INSURED WORKERS YEAR 2023



ITALIAN POPULATION
59 million

WORKERS
23,5 million

INAIL INSURED WORKERS
21 million

INAIL - The object of the insurance



ACCIDENT AT WORK

Accident due to a violent cause - rapid and in a short period of time - which takes place during work and leads either to death, permanent disability to work or temporary total disability

OCCUPATIONAL DISEASE

Illness contracted as a result of an exposure over a period of time to risk factors arising from work activity



WORKPLACE ACCIDENT

Accident relating to the performance of work

COMMUTING ACCIDENT

Accident occurred on the worker's journey from home to the workplace and vice-versa

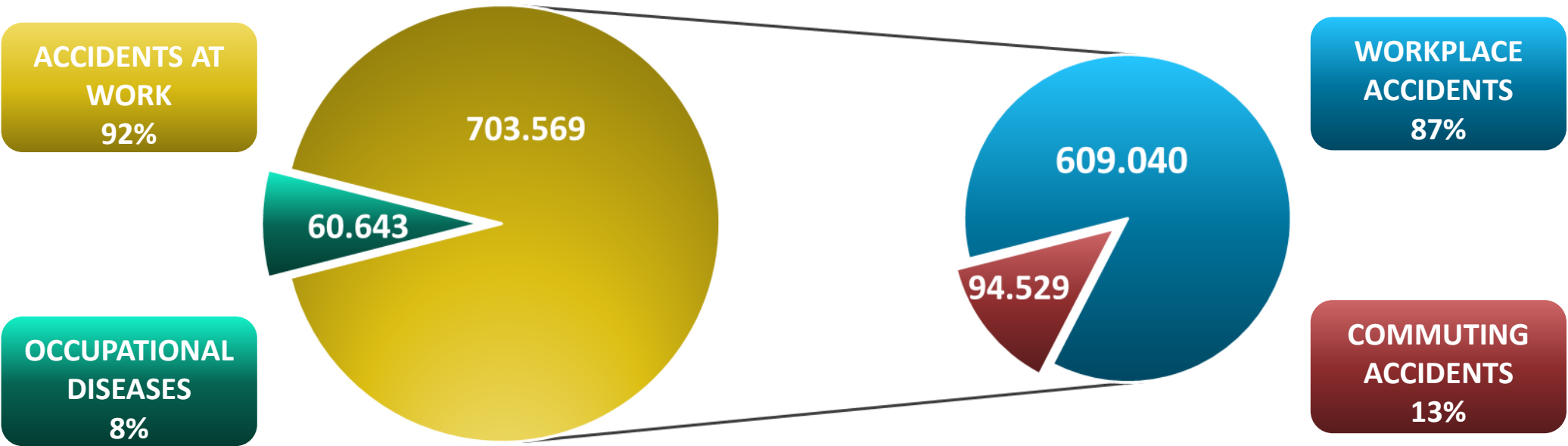


Inail classifies infectious and parasitic diseases, such as Covid 19 infections, as accidents at work: the virulent cause is equated with the violent one.

INAIL - The object of the insurance



INAIL REPORTED EVENTS 2022



COMMUTING ACCIDENTS



COMMUTING ACCIDENTS

Art. 12 of Legislative Decree no. 38 of 23/02/2000

Injuries occurred during:

- the usual journey to and from workers' home and workplace;
- the usual journey to go from one place of work to another, in case of multiple employment relationships;
- the usual route for consuming meals if there isn't a company canteen.



COMMUTING ACCIDENTS



If the journey is traveled using **ordinary travel methods** (public transport, on foot, ...), the commuting accident is covered where the **work purposes**, the **normality of the journey** and the **compatibility of the timetable** are verified.



The insurance also operates in the case of use of a **private mean of transport**, provided that the **use is necessary**, for example:

- the vehicle is provided or prescribed by the employer for work needs;
- the workplace is unreachable by public transport or can be reached but not in time for the work shift;
- public transport involves a significant waste of time compared to using private transport.

COMMUTING ACCIDENTS



Any **interruptions and deviations** from the normal route **are not covered** by the insurance.

There are anyway some exceptions:

- interruptions/detours carried out following an employer directive;
- necessary interruptions/deviations i.e. mechanical failures, satisfaction of physiological needs, providing aid to victims of a road accident, etc. ;
- necessary interruptions/detours to take children to school;
- short stops that don't modify the risk conditions.



Covid-19 infections that occur during the journey from home to work and vice-versa can also be considered as commuting accidents.

COMMUTING ACCIDENTS

Exclusions



As accidents at work in general, are not included in the insurance coverage :

- commuting accidents with "elective risk", caused by anomalous and arbitrary behavior of the worker, dictated exclusively by personal choices;
- commuting accidents directly caused by the abuse of alcohol and psychotropic drugs, the non-therapeutic use of narcotics and hallucinogens, as well as the driver's lack of driving license.

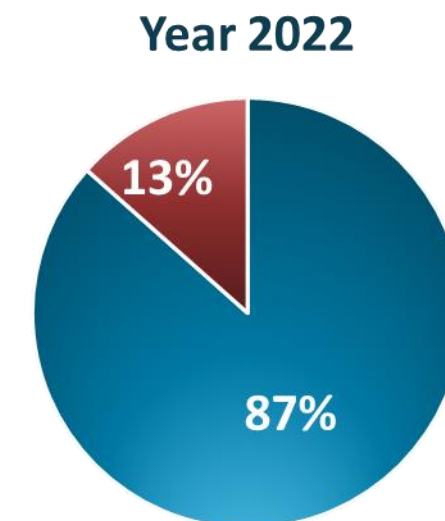
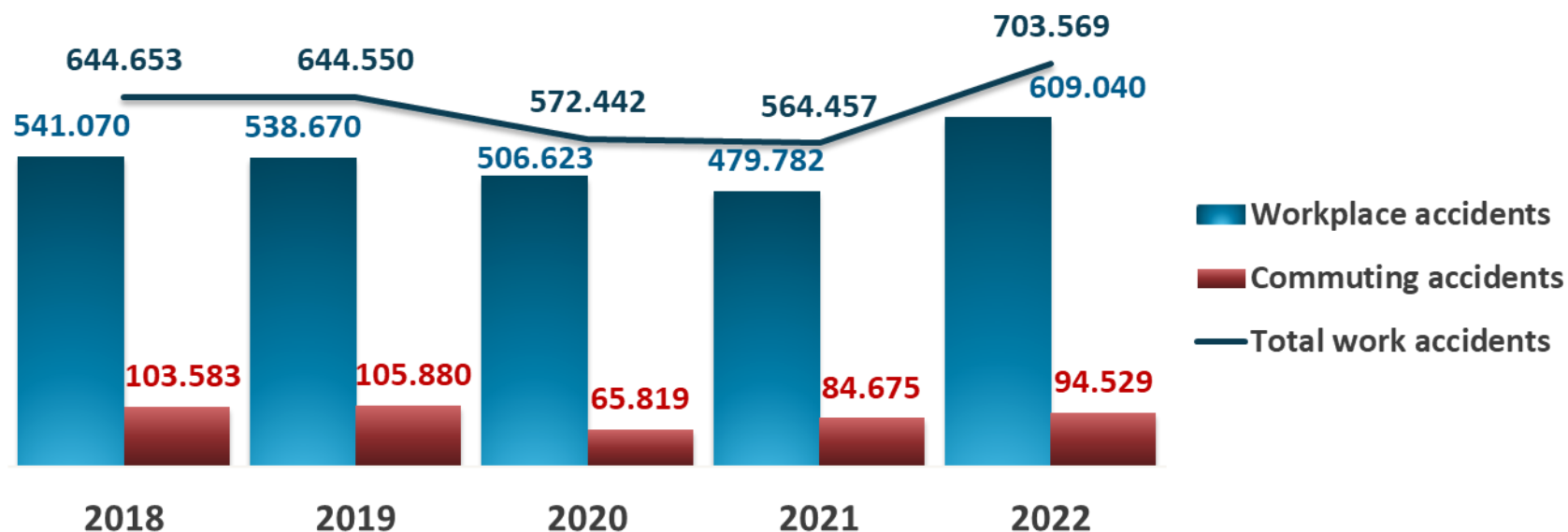


STATISTICS ON COMMUTING ACCIDENTS

Reported accidents



Reported accidents by type and year of occurrence



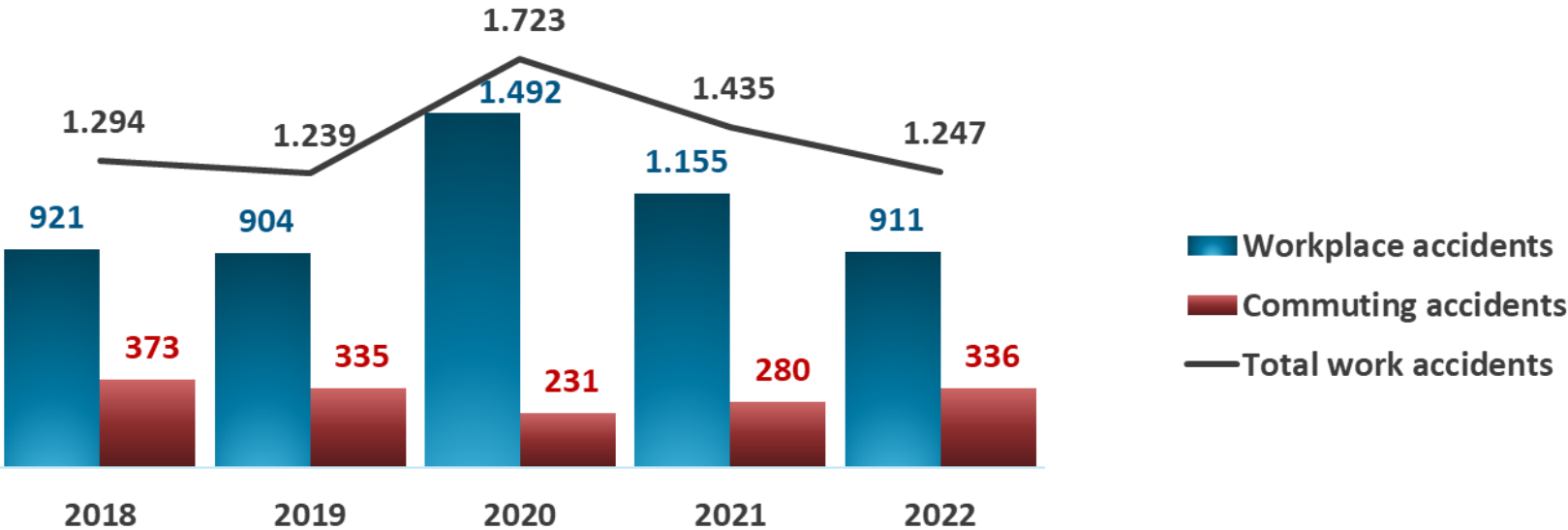
	2019/2018	2020/2019	2021/2020	2022/2021
Workplace accidents	-0,4%	-5,9%	-5,3%	26,9%
Commuting accidents	2,2%	-37,8%	28,6%	11,6%
Total work accidents	0,0%	-11,2%	-1,4%	24,6%

STATISTICS ON COMMUTING ACCIDENTS

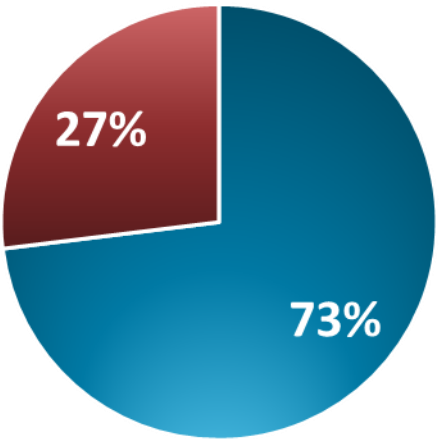
Reported fatal accidents



Reported fatal accidents by type and year of occurrence



Year 2022



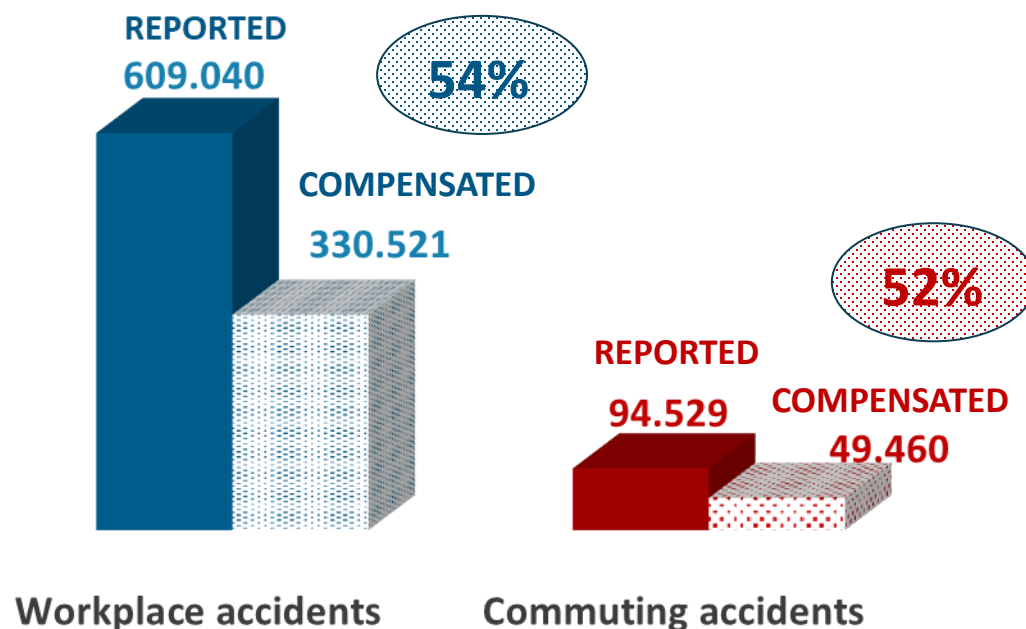
	2019/2018	2020/2019	2021/2020	2022/2021
Workplace accidents	-2%	65%	-23%	-21%
Commuting accidents	-10%	-31%	21%	20%
Total work accidents	-4%	39%	-17%	-13%

STATISTICS ON COMMUTING ACCIDENTS

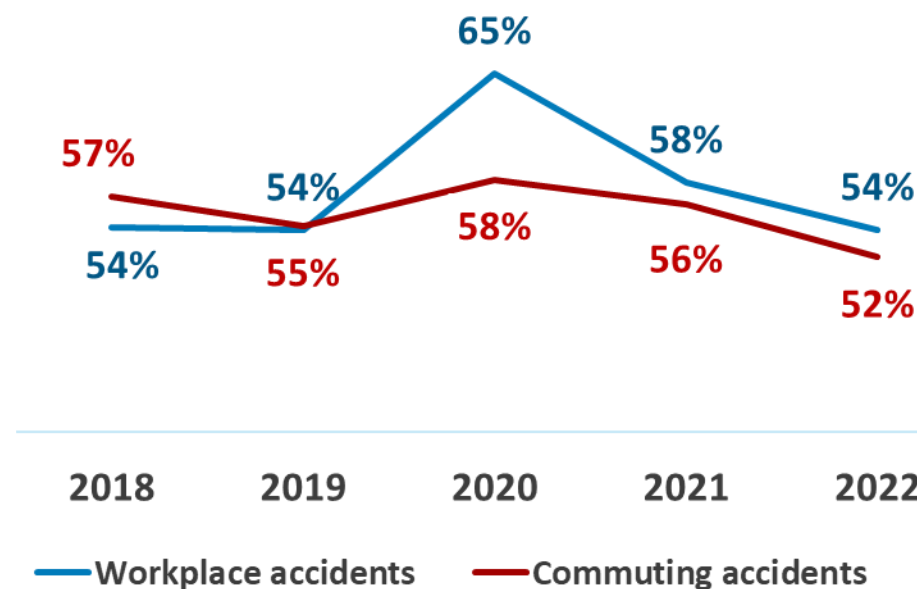
Compensated Accidents



REPORTED VS COMPENSATED ACCIDENTS – YEAR 2022



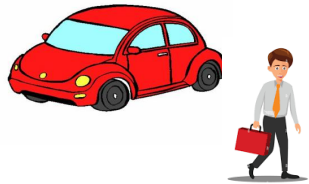
% OF COMPENSATION 2018-2022



STATISTICS ON COMMUTING ACCIDENTS

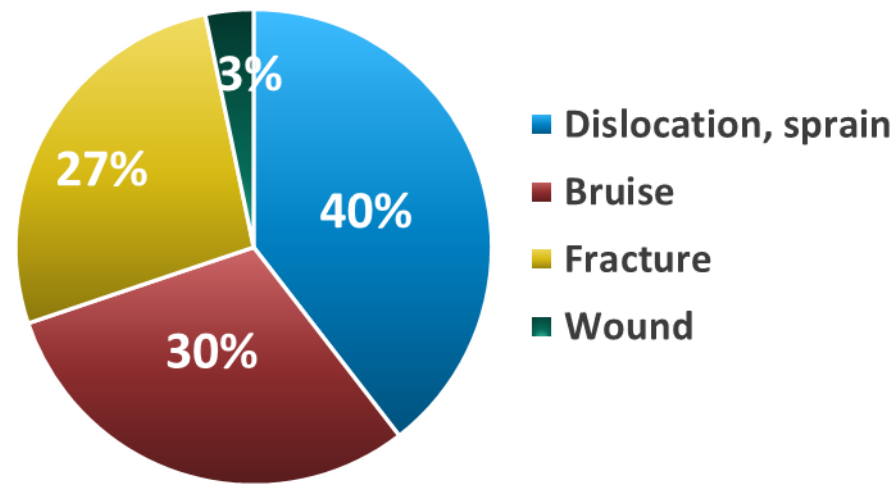
Compensated Accidents 2022





77% with means of transport
23% without means of transport

NATURE OF INJURY



SITE OF INJURY

Dislocation, sprain	
SPINAL, CERVICAL COLUMN	55%
NECK	17%

Bruise	
SKULL	15%
KNEES	16%
Fracture	
CHEST	14%
WRISTS	10%
Wound	
FACE	23%
KNEES	11%

Injuries with permanent disability

3%

5%

40%

9%

STATISTICS ON COMMUTING ACCIDENTS

Compensated Accidents 2022



COMPENSATED ACCIDENTS – YEAR 2022 BY TYPE COMPENSATION

TYPE OF COMPENSATION	Workplace accidents		Commuting accidents	
Daily indemnity	307.478	93,0%	42.922	86,8%
Lump-sum	18.245	5,6%	5.128	10,4%
Direct annuity	4.413	1,3%	1.272	2,5%
Survivor's annuities	385	0,1%	138	0,3%
TOTAL	330.521	100,0%	49.460	100,0%

TYPE OF COMPENSATION

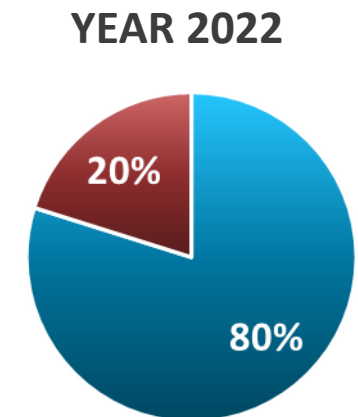
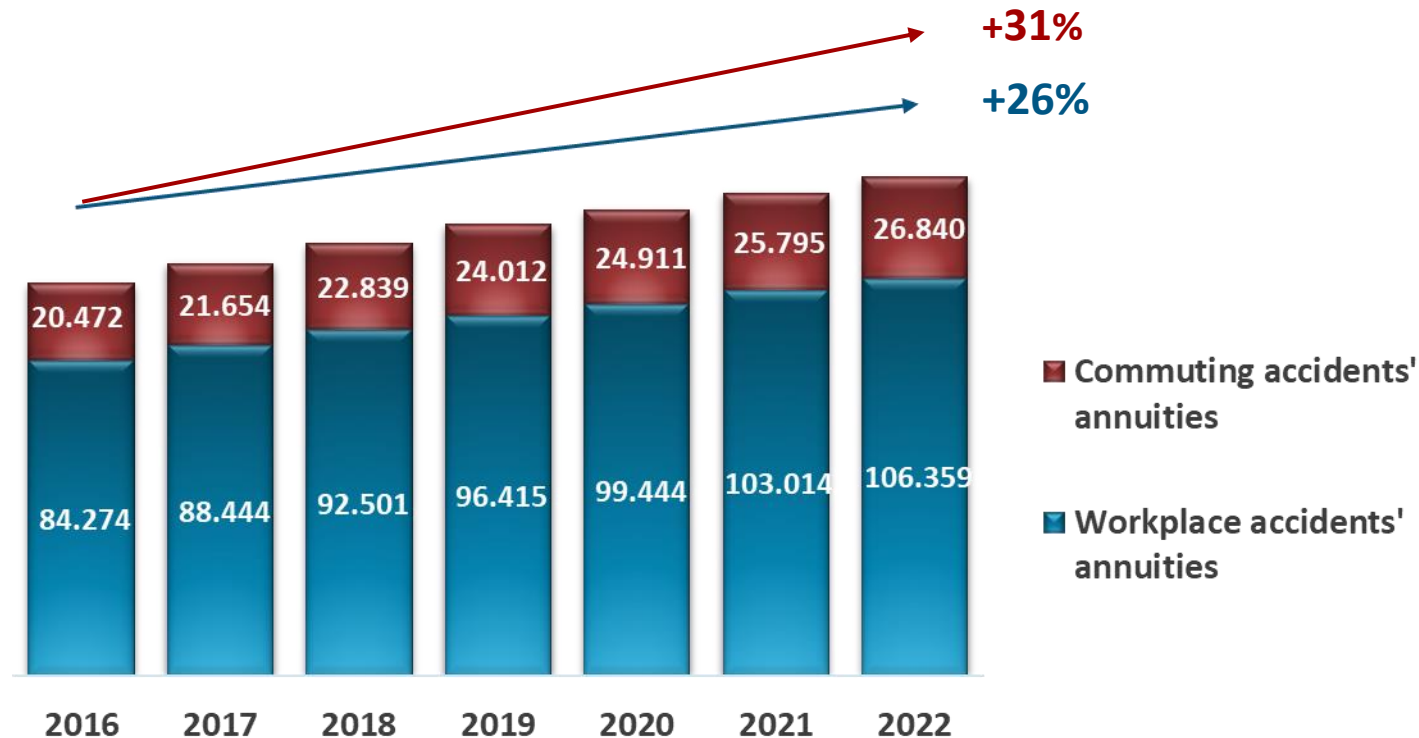
- **DAILY INDEMNITY** for temporary total disability to work
- **LUMP-SUM COMPENSATION** for “biological damage” in case of impairment degree between 6% and 15%;
- **DIRECT ANNUITY** for impairment degree from 16% upwards;
- **SURVIVORS’ ANNUITIES** in case of worker’s death due to the accident.

COMMUTING ACCIDENT'S ANNUITIES



Commuting accidents are regulated by Legislative Decree no. 38 of 23/02/2000 “ Biological Damage”, therefore a permanent annuity is paid in case of an impairment degree equal to or greater than 16%.

COMPENSATED ANNUITIES BY TYPE OF OCCURENCE



SURVIVAL OF COMMUTING ACCIDENT'S ANNUITANTS

Inail life tables



Inail has been compensating for commuting accidents for two decades, a period of time that makes it possible to have quantitatively sufficient statistical data to analyze the survival of annuitants and compare it both with the Italian population one and with that of Inail annuitants from injury overall.

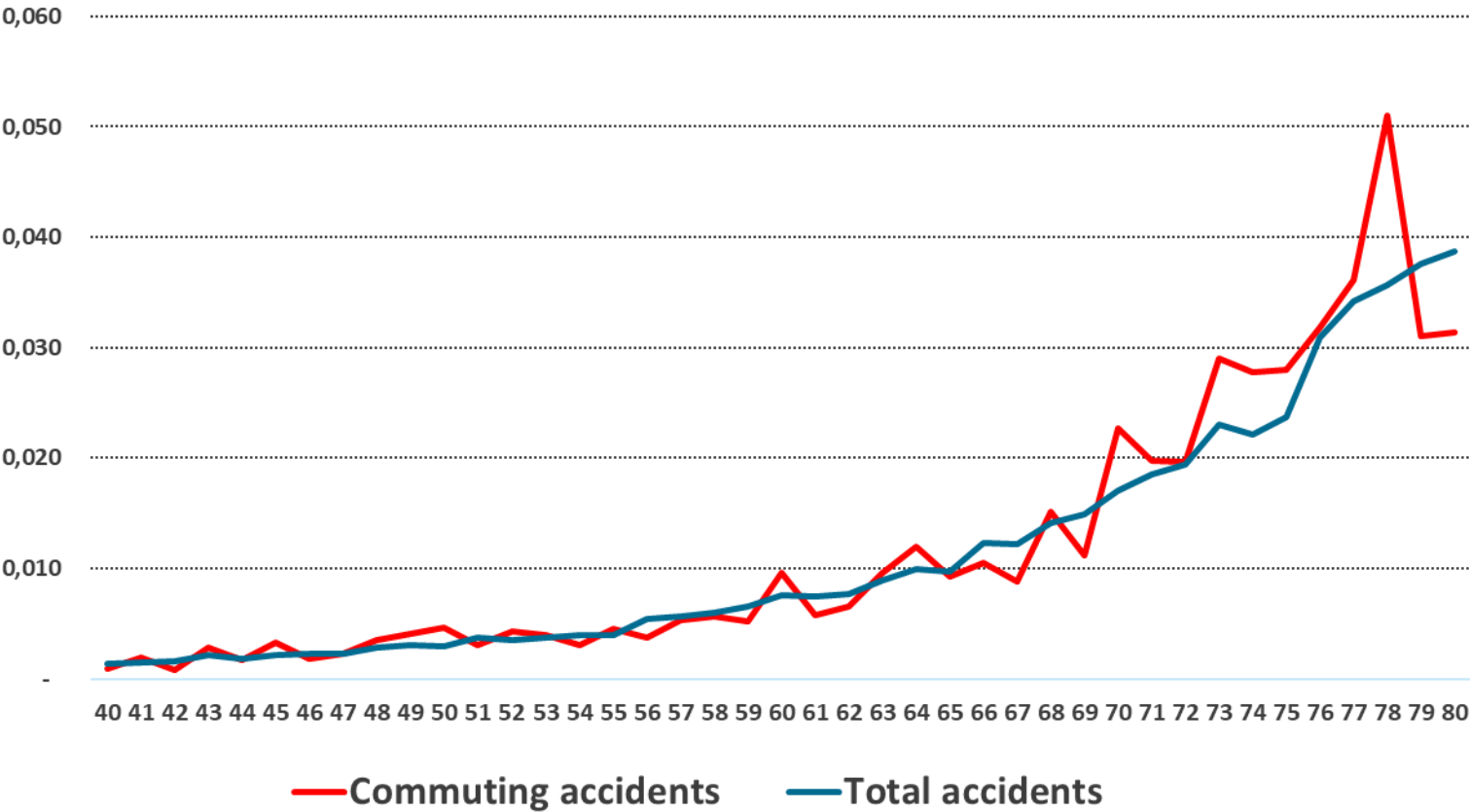
The study of the survival of commuting accidents' annuitants is a part of the ongoing study of mortality that Inail, as an insurance institute, manages to identify homogeneous groups by risk profile, to constantly monitor actuarial liabilities and make appropriate pricing.

Commuting accidents' mortality tables were constructed using Inail dataset relating to the statistical observation period 2016-2022.

SURVIVAL OF COMMUTING ACCIDENT'S ANNUITANTS



ROW MORTALITY RATES



COMMUTING ACCIDENT'S ANNUITIES

Average values 2022

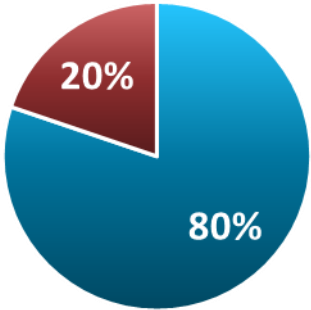


CLASS OF DEGREE 16%-60%

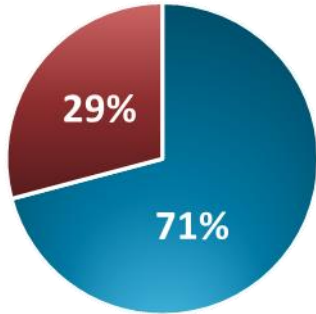
Type of occurrence	Number of annuities 2022	Average annuity 2022 (Eur)	Average degree at the injury (%)	Average degree at 2022 (%)	Average age at the injury
Workplace accidents	102.854	5.408,16	23,5	24,1	47,3
Commuting accidents	25.400	5.966,35	24,2	24,8	42,9
Total accidents	128.254	5.518,70	23,7	24,3	46,5

CLASS OF DEGREE 61%-100%

Type of occurrence	Number of annuities 2022	Average annuity 2022 (Eur)	Average degree at the injury (%)	Average degree at 2022 (%)	Average age at the injury
Workplace accidents	3.505	32.829,15	79,2	79,1	43,7
Commuting accidents	1.440	34.692,55	80,5	80,2	38,4
Total accidents	4.945	33.371,78	79,6	79,4	42,2



■ Workplace accidents
■ Commuting accidents

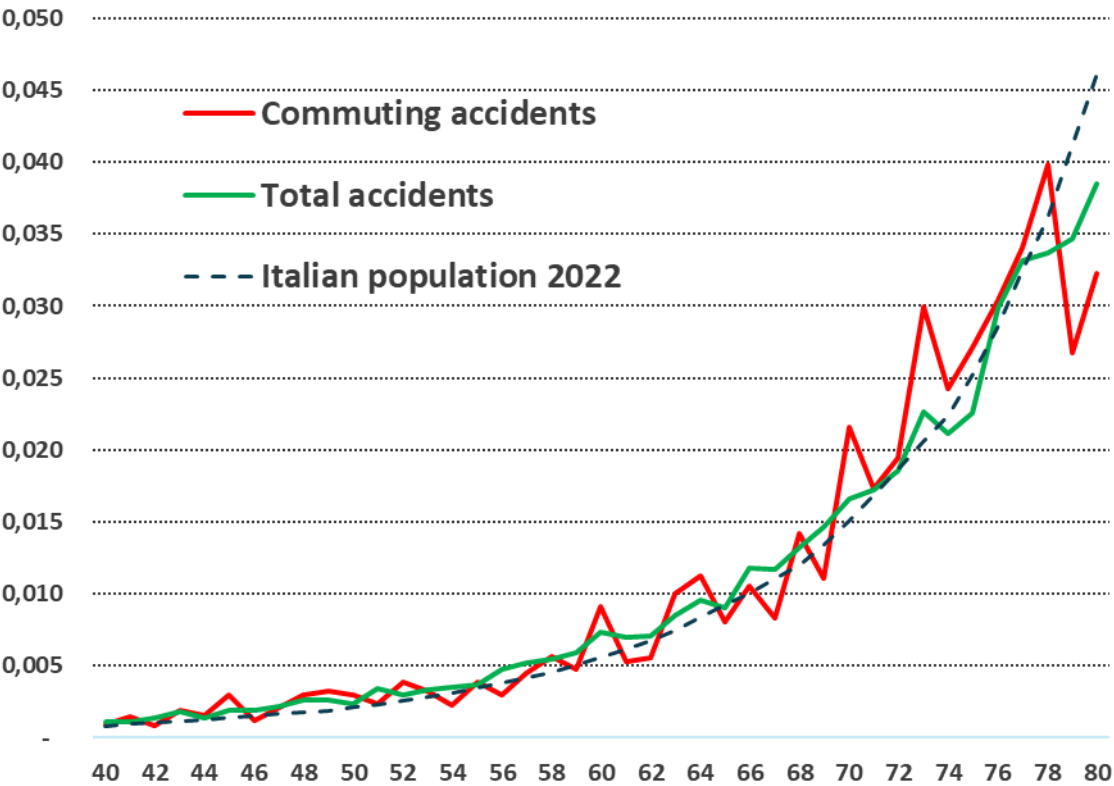


SURVIVAL OF COMMUTING ACCIDENT'S ANNUITANTS

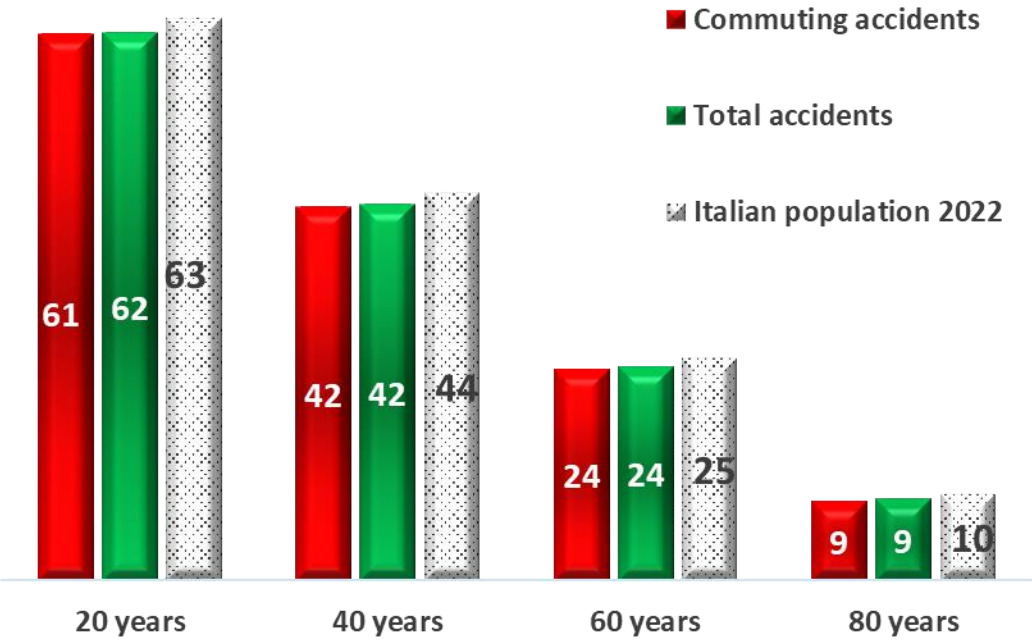


CLASS OF DEGREE 16%-60%

ROW MORTALITY RATES



LIFE EXPECTANCY

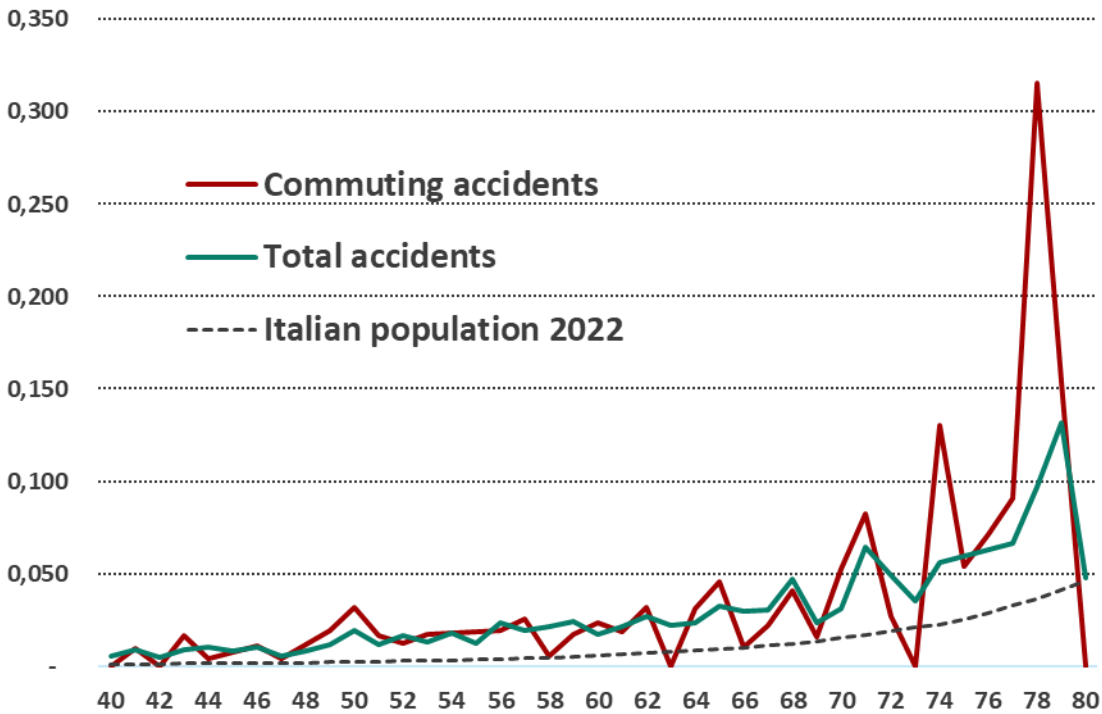


SURVIVAL OF COMMUTING ACCIDENT'S ANNUITANTS

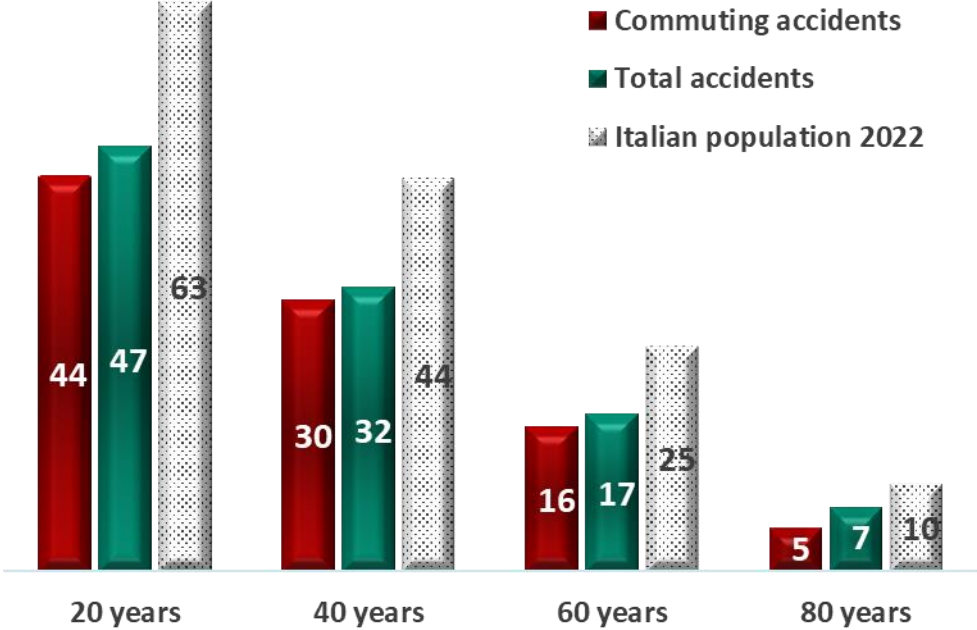


CLASS OF DEGREE 61%-100%

ROW MORTALITY RATES



LIFE EXPECTANCY



	20 years	40 years	60 years	80 years
ex(Ca) vs ex(Ta)	-7%	-4%	-8%	-32%

MOBILITY MANAGER



Inail role => promotion of accident prevention activities

MOBILITY MANAGER

Responsible of sustainable mobility, manages the home-work journeys of employees through the optimization of transport, the reduction of the use of private vehicles and a better organization of timetables (promoting car-pooling, public transport passes at discounted prices, car-sharing, etc.)



Thank you!

Contact Details

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