



42nd AAE Annual Meeting

Vienna 9-11 OCTOBER 2019

INAIL
ISTITUTO NAZIONALE PER L'ASSICURAZIONE
CONTRO GLI INFORTUNI SUL LAVORO

On disabled worker's mortality

Daniela Martini

Agenda

- ❑ LIFE EXPECTANCY TREND OF DISABLED
- ❑ DISABLED LIFE TABLES 2016 AND 2018 UPDATE
- ❑ DISABLED MORTALITY BY PROFESSION

LIFE EXPECTANCY TREND OF DISABLED

This study focuses on **survival of disabled workers** insured by Inail, who suffered an accident at work or contracted an occupational disease and receive a life annuity (*impairment degree over 15%*).



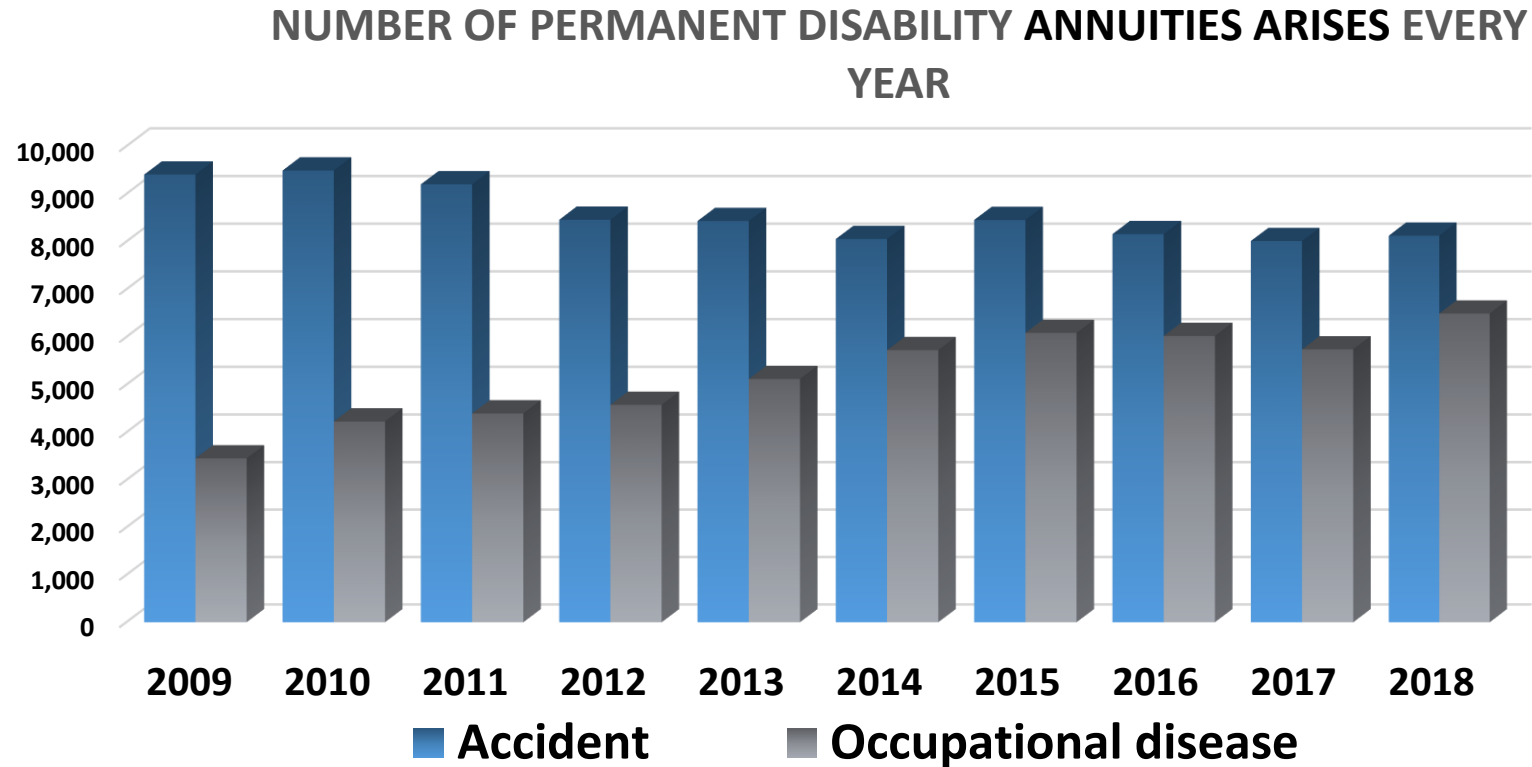
In the next slides, for the sake of simplicity:

ACCIDENT stands for accident at work;

DISEASE stands for occupational disease;

DISABLED: Inail annuitant who suffered an accident at work or contracted an occupational disease.

LIFE EXPECTANCY TREND OF DISABLED



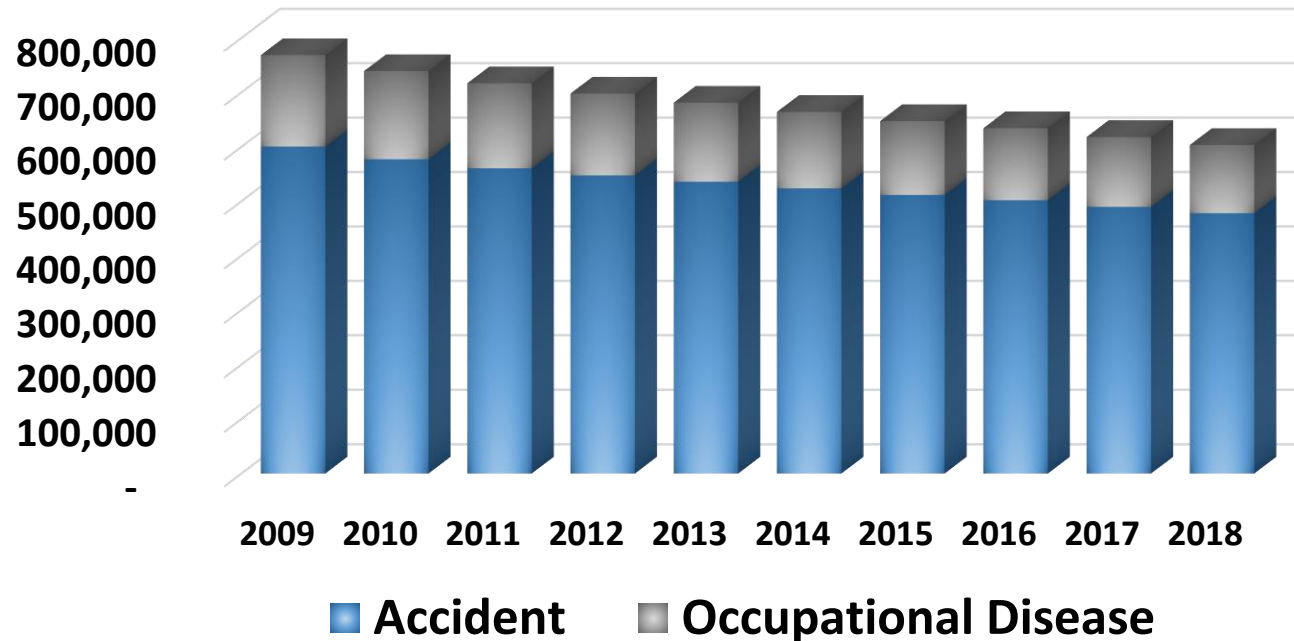
Caused by
accidents:
-2% per year

Caused by
Occupational
diseases:
+7,7% per year

Data source: INAIL data base

LIFE EXPECTANCY TREND OF DISABLED

NUMBER OF PERMANENT DISABILITY ANNUITIES



Data source: INAIL data base

2018 AVERAGE VALUES

Age:
69 years

Degree:
29%

Claim
Duration:
28 years

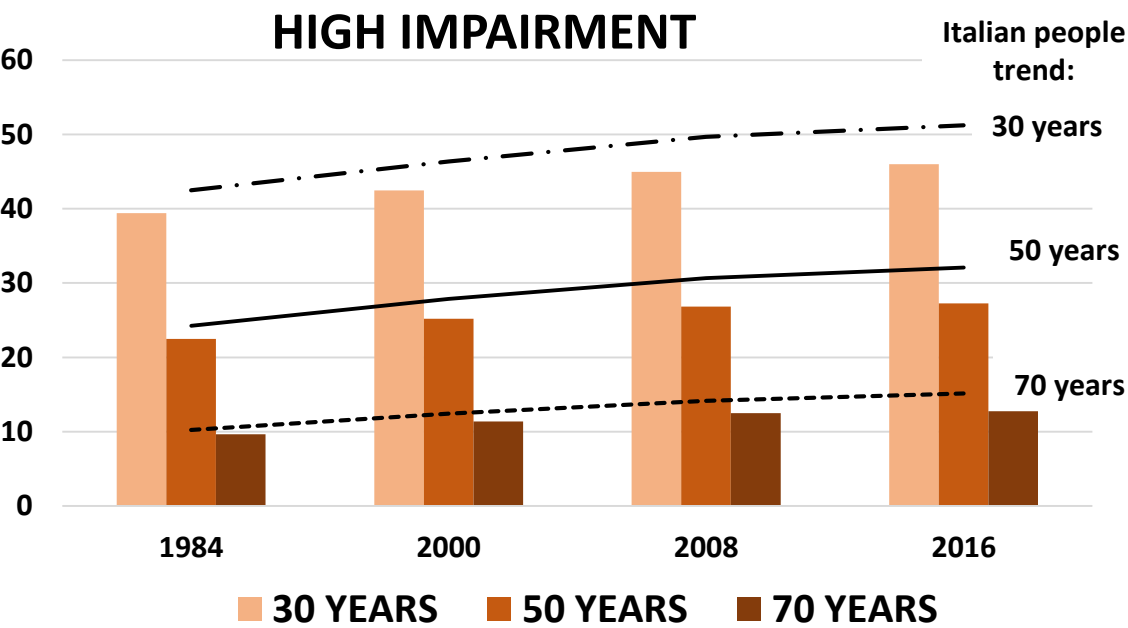
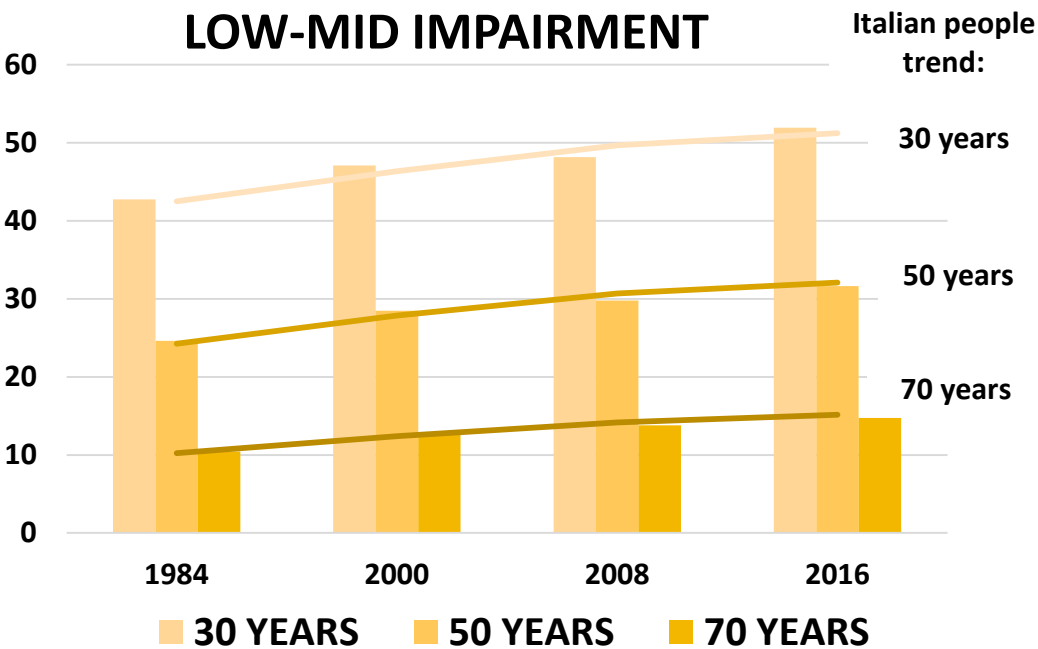


CLAIM DURATION: years from the start date of annuity to valuation date

LIFE EXPECTANCY TREND OF DISABLED

LIFE TABLES	1938	1962	1984	2000	2008	2016
PERIOD OF APPLICATION	1938-1961	1962-1983	1984-1999	2000-2007	2008-2015	2016 on
PERIOD OF OBSERVATION	First INAIL tables based on the Italian population	1950-1955	1972-1976	1990-1995	1996-2004	1996-2013
VARIABLES CONSIDERED:						
• Age		yes	yes	yes	yes	yes
• Impairment degree		yes	yes	yes	yes	yes
• Mortality projection		no	no	no	yes	yes
• Claim duration		no	no	no	no	yes
• Type of event		no	no	no	no	yes

LIFE EXPECTANCY TREND OF DISABLED



LIFE EXPECTANCY IMPROVEMENT 1984-2016

AGE	DISABLED		ITALIAN POPULATION
	Low-mid impairment	High impairment	
30	21,5%	16,7%	20,5%
50	28,4%	21,2%	32,3%
70	41,3%	32,1%	48,2%

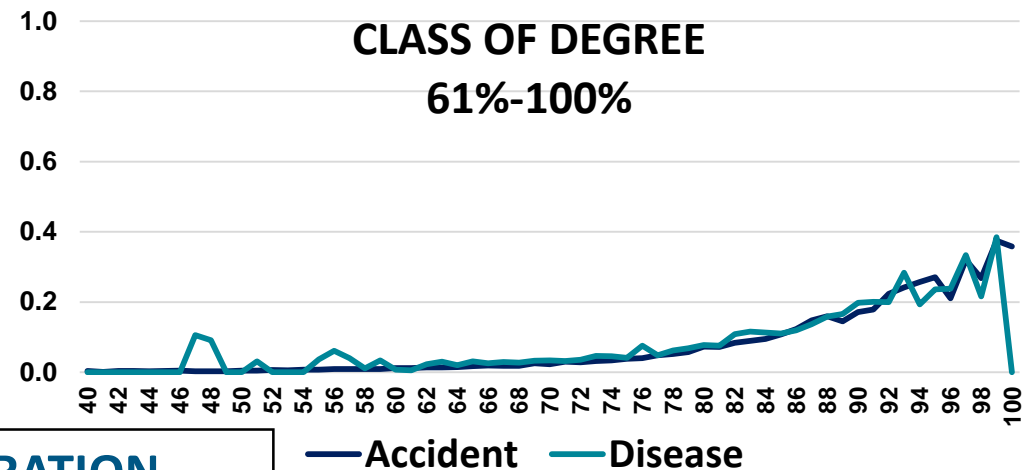
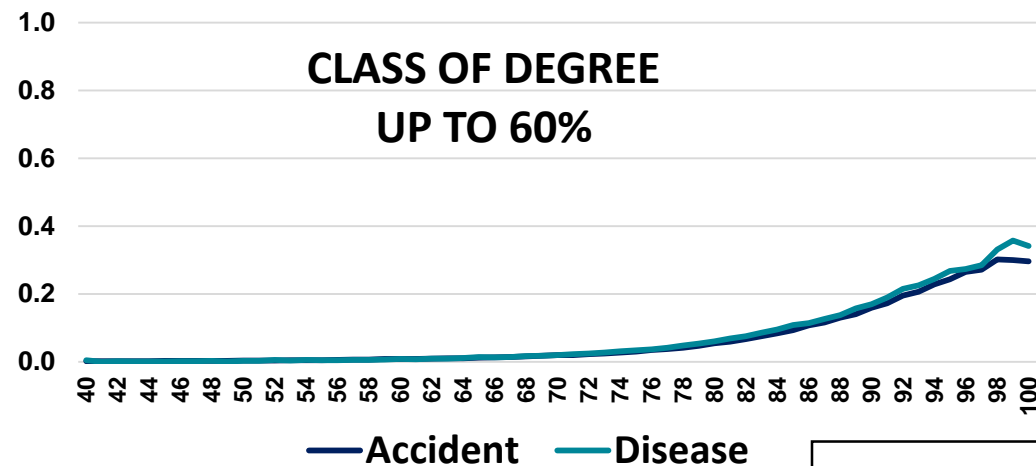
DISABLED LIFE TABLES 2016 AND 2018 UPDATE

Life tables 2016 refer period of observation **1996-2013**
6 lines of mortality

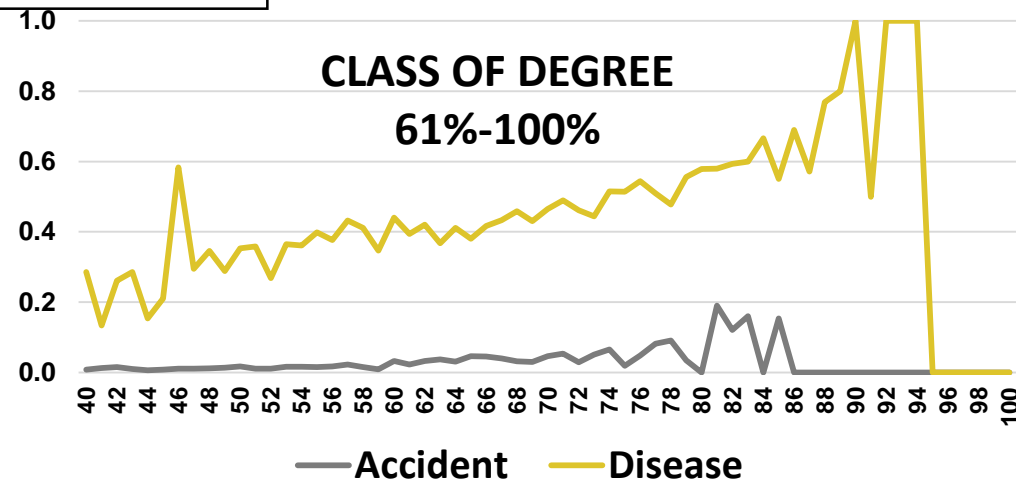
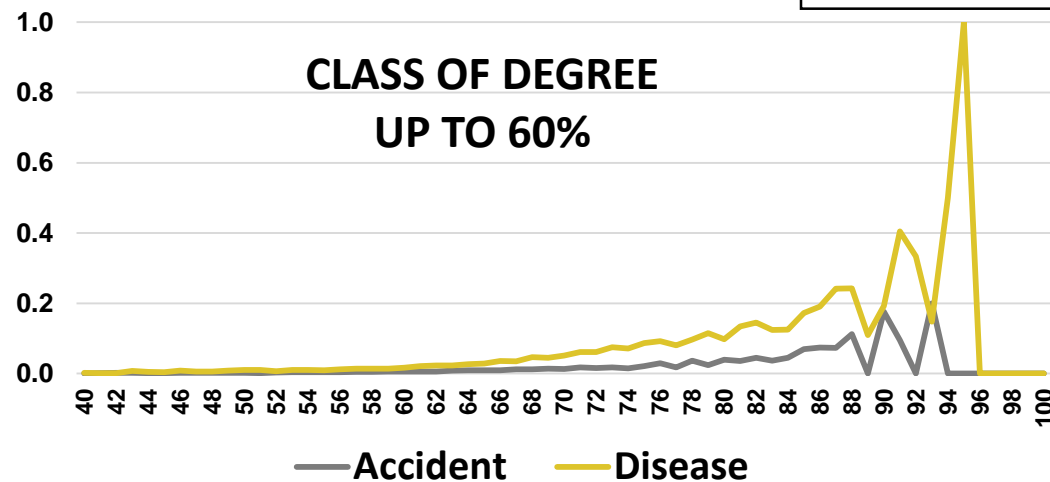
CLAIM DURATION	TYPE OF EVENT	CLASS OF DEGREE
HIGH DURATION ANNUITIES (>10 years)	Accidents and Occupational Diseases	up to 60%
		61%-100%
LOW DURATION ANNUITIES (<=10 years)	Accidents	up to 60%
		61%-100%
	Occupational Diseases	up to 60%
		61%-100%

DISABLED LIFE TABLES 2016 AND 2018 UPDATE

HIGH DURATION



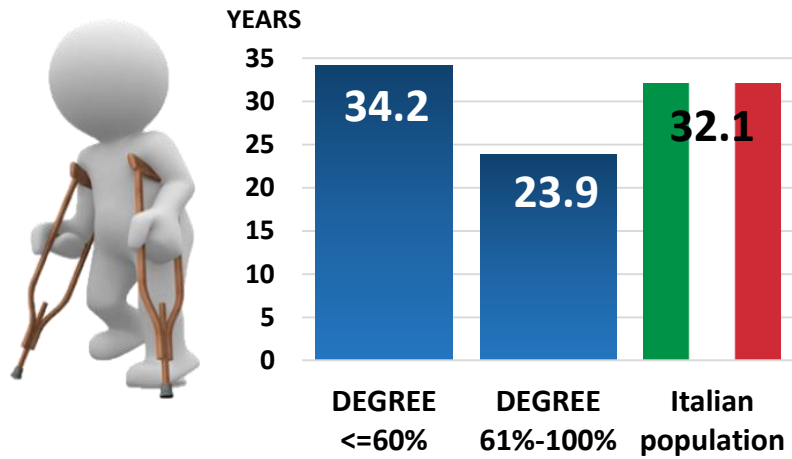
LOW DURATION



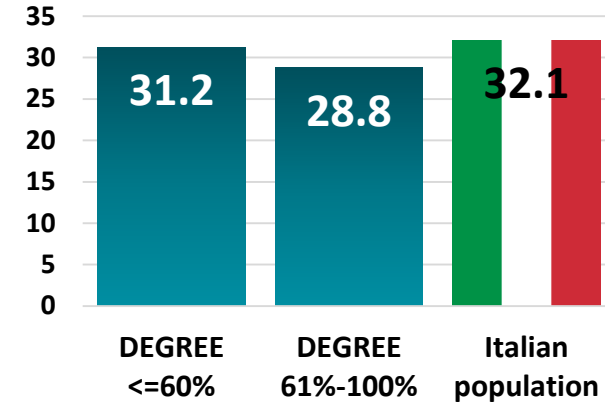
DISABLED LIFE TABLES 2016 AND 2018 UPDATE

LIFE TABLE 2016 TYPE CASE 50 YEAR OLD DISABLED WORKER

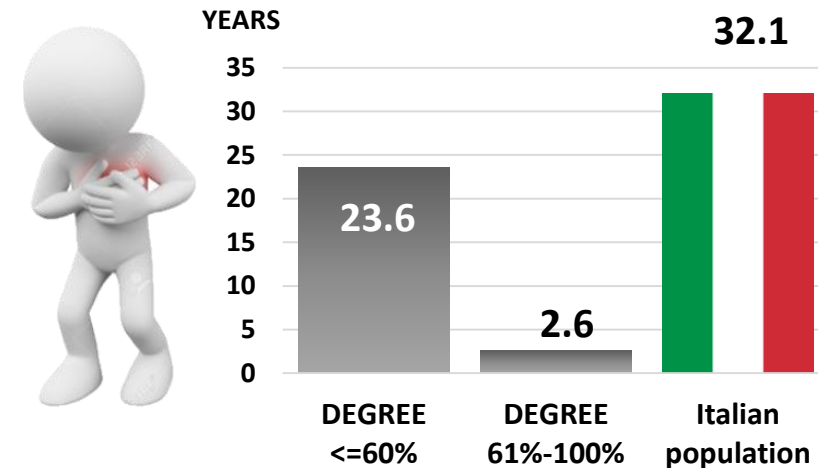
LOW CLAIM DURATION - INJURED



HIGH CLAIM DURATION



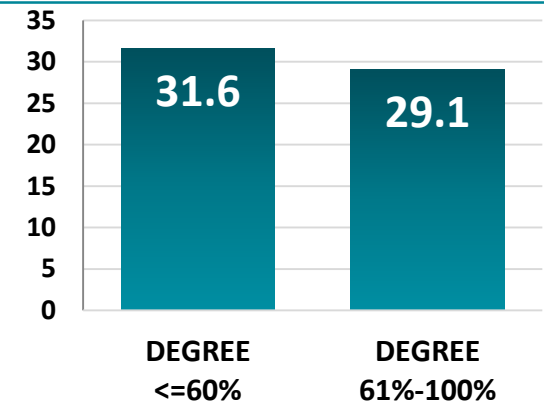
LOW CLAIM DURATION - DISEASED



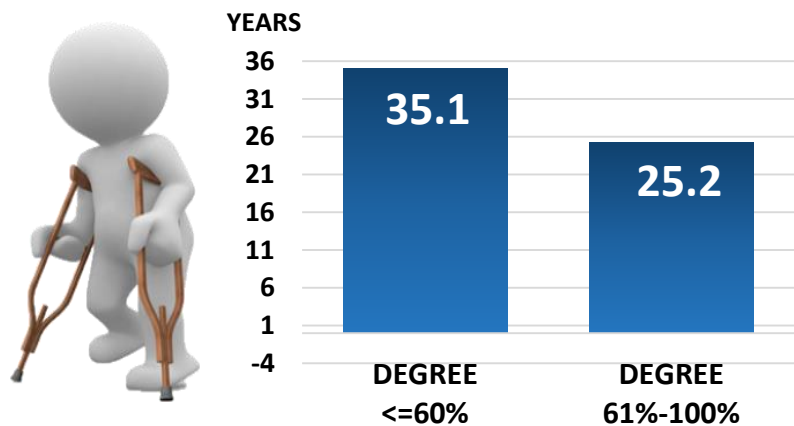
DISABLED LIFE TABLES 2016 AND 2018 UPDATE

LIFE TABLE 2018 TYPE CASE 50 YEAR OLD DISABLED WORKER

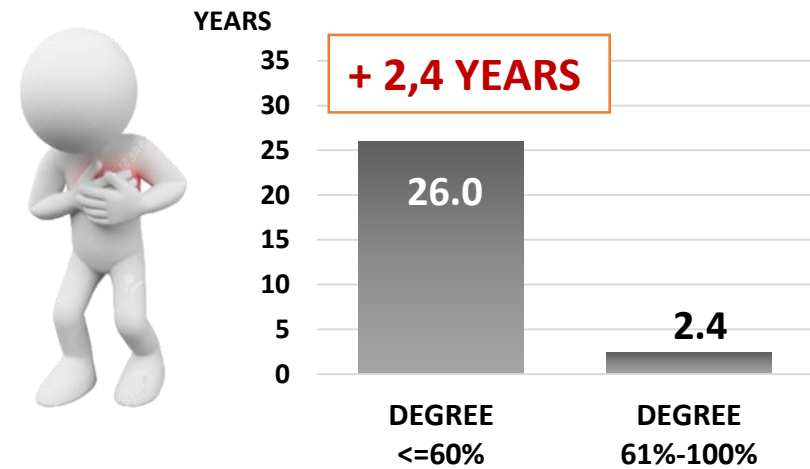
HIGH CLAIM DURATION



LOW CLAIM DURATION - INJURED



LOW CLAIM DURATION - DISEASED



DISABLED MORTALITY BY PROFESSION

WORKER



Average age: 56 years
52% of annuitants

FARMER



Average age: 61 years
9% of annuitants

EMPLOYEE



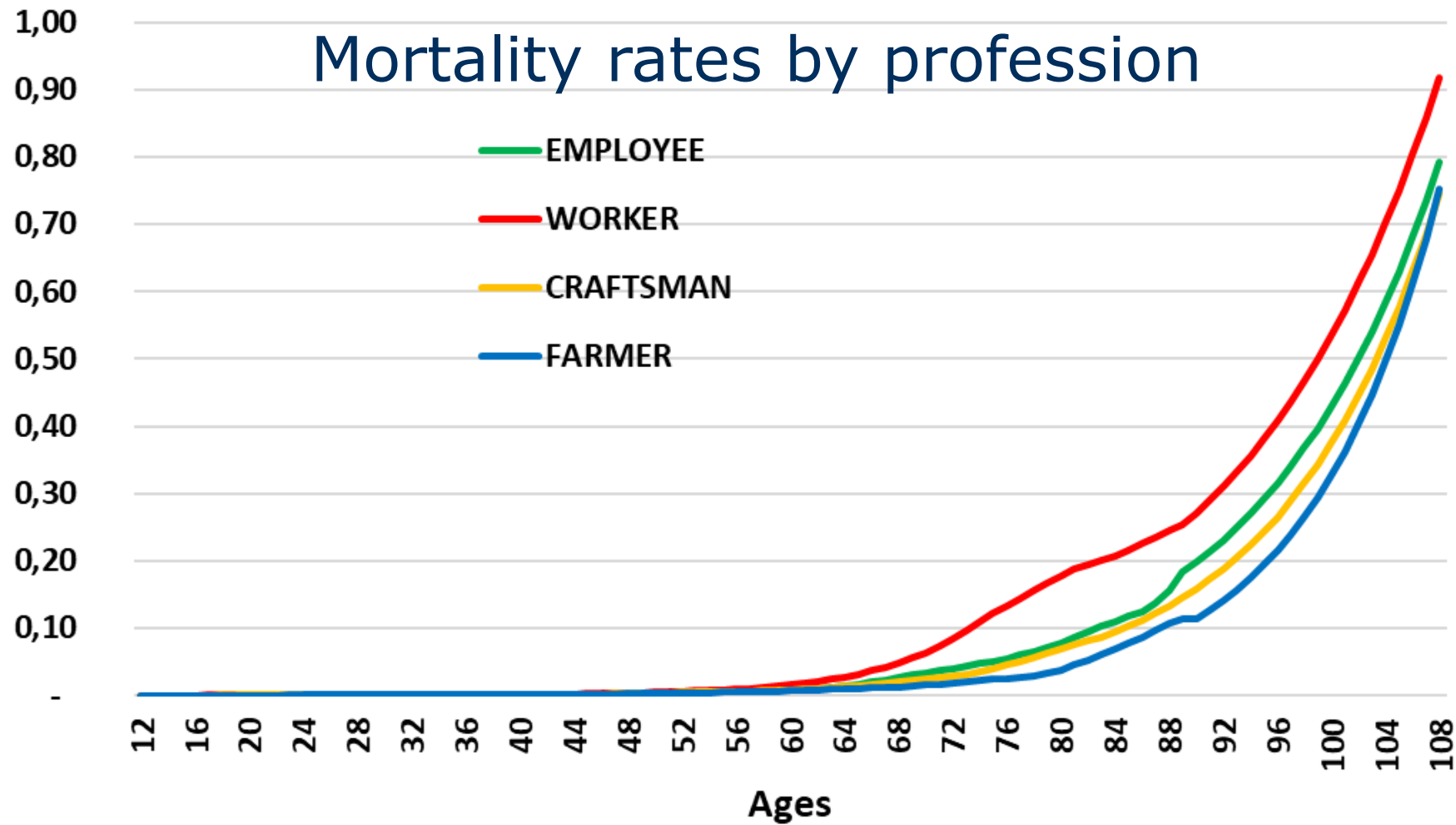
Average age: 58 years
19% of annuitants

CRAFTSMAN



Average age: 58 years
20% of annuitants

DISABLED MORTALITY BY PROFESSION

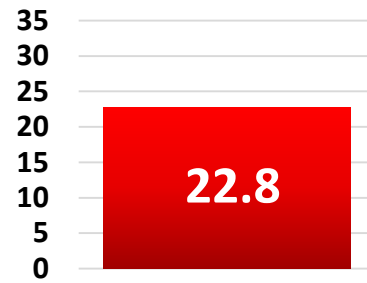


DISABLED MORTALITY BY PROFESSION

WORKER



YEARS



EMPLOYEE



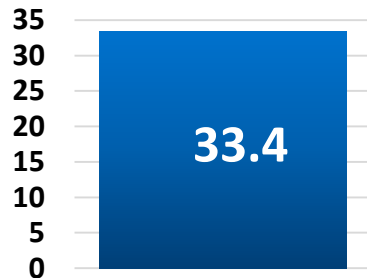
YEARS



FARMER



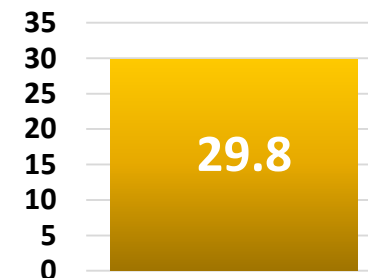
YEARS



CRAFTSMAN



YEARS



Thank you very much for your attention!

Contact details: **Daniela Martini**

address: Viale Stefano Gradi, 55
00143 Roma Italia
phone: +39 06 54872334
mail: d.martini@inail.it
web: www.inail.it