



MAKING A MEANINGFUL DIFFERENCE

DEL Construction H&S Conference

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About FEM



- Provides Workman's Compensation Cover to the construction industry in terms of the COLD Act
- Established in 1936 – 87 years in existence
- Operates under licence from the Department of Employment and Labour/ Compensation Fund
- Covers over 7000 construction companies and over 300 000 construction employees



Cares about the quality of life for injured workers and their dependents.

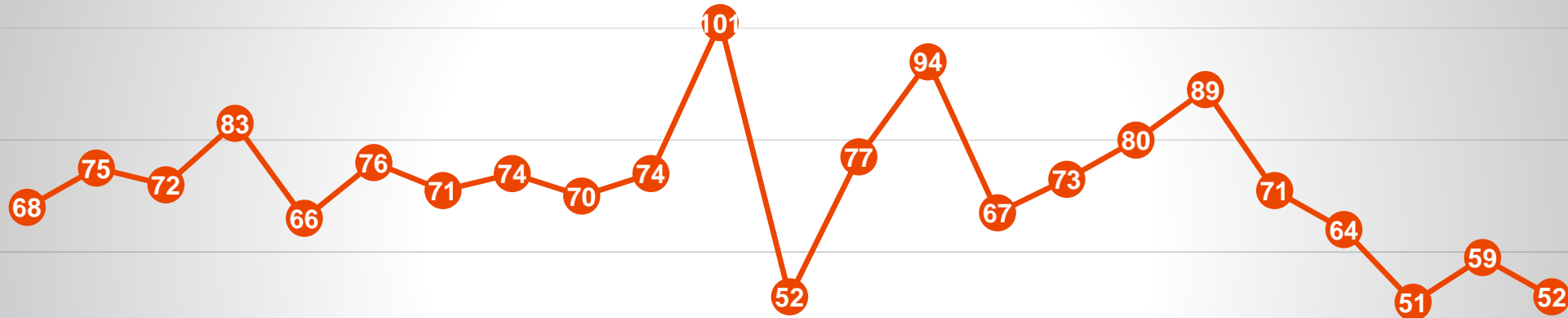


Champions health and safety, for the benefit of the construction industry and for society.

CONSTRUCTION SPECIFIC EXPERIENCE – FEM POLICYHOLDERS



Fatalities



- 1 659 reported deaths since 2000
- Average of 72 deaths a year – 6 deaths a month
- Numbers will be higher for the entire construction industry

2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2022

Cause of Accidents as of 30 September 2024



Cause	Accidents Percentage	Fatal Accidents	Lost Days	Number Of Accidents	Permanent Disabilities Not Resulting In Pension	Permanent Disabilities Resulting In Pension	Average Cost Per Accident
2024							
ACCIDENT TYPE N.E.C.	1.63%	1	6	75	2	0	R67,524
AWAITING INFORMATION	0.15%	2	6	7	0	0	R816,613
CAUGHT IN,ON,BETWEEN	6.50%	0	1,461	299	58	2	R88,658
CONTACT WITH ELECTRC CURRENT	0.70%	2	199	32	11	0	R252,654
CONTACT WITH TEMP EXTREMES	1.87%	1	437	86	32	0	R158,900
FALL ON TO DIFFERENT LEVELS	10.20%	4	5,359	469	100	1	R152,981
FALL ON TO SAME LEVEL	5.37%	0	1,327	247	31	0	R56,672
INHALATION,ABSORPTN,INGESTN	0.80%	0	0	37	1	0	R21,981
MOTOR VEHICLE ACCIDENT	14.09%	19	3,127	648	55	3	R141,579
SLIP OR OVER-EXERTION	14.50%	0	1,913	667	39	0	R43,346
STRIKING AGAINST	10.22%	0	1,501	470	46	0	R38,248
STRUCK BY	32.77%	16	6,133	1,507	138	2	R67,095
UNCLASSIFIED-NOT SUFF. DATA	1.20%	3	0	55	0	0	R147,470
TOTAL FOR 2024	100%	48	21,469	4,599	513	8	R85,552

Accident statistics from 2014 to 2023



Year	Fatal Accidents	Lost Days	Number of Accidents	Permanent Disabilities Not Resulting in pension	Permanent Disabilities Resulting in pension	Claims Cost (R' millions)
2023	48	38 255	5986	572	19	R338
2022	52	80 772	6206	644	24	R367
2021	59	11 761	6423	699	34	R313
2020	51	83 554	6136	473	33	R337
2019	64	97 714	8191	573	33	R347
2018	70	110 407	8511	756	44	R367
2017	89	111 414	8582	870	52	R385
2016	80	107 443	8621	914	44	R330
2015	70	118 428	8578	752	68	R301
2014	68	110 773	8754	589	60	R243



FEM PREVENTION PROGRAMME

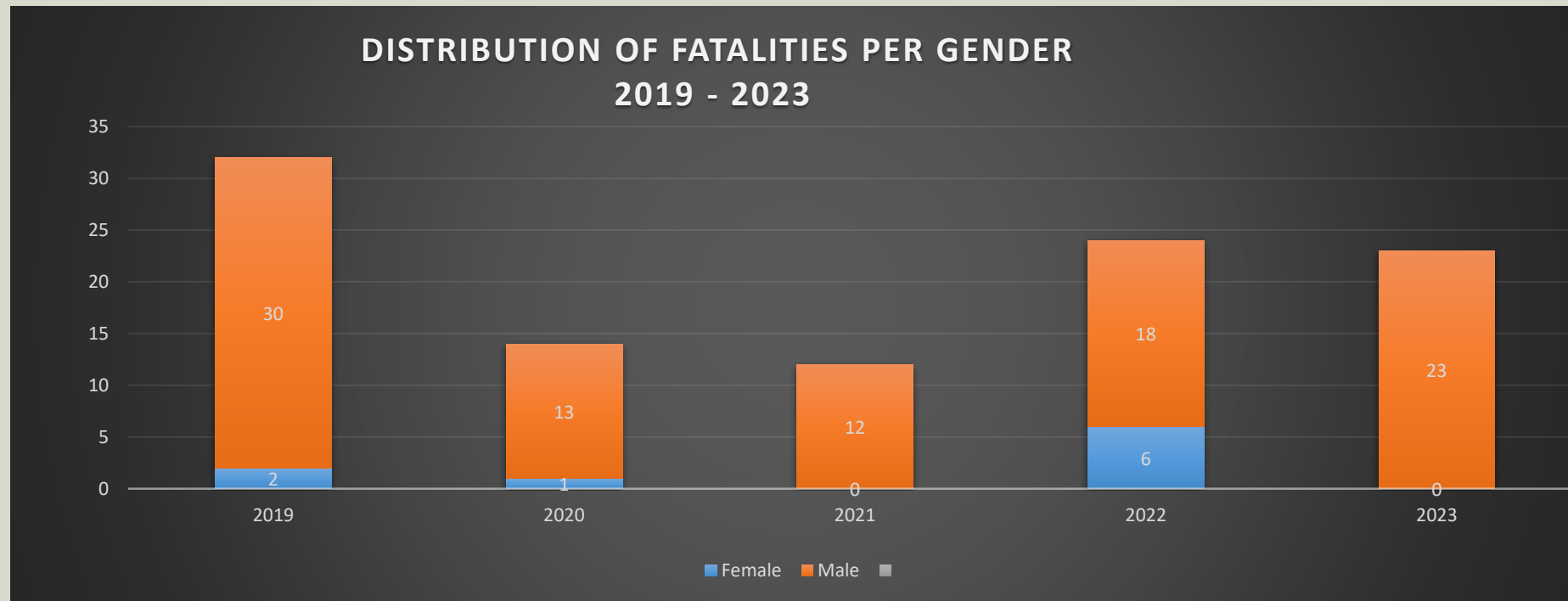
- The programme is aimed at driving health and safety within the Construction Industry amongst FEM policyholders specifically targeted at employees
- Accident statistics have improved over the years however the accident frequency has stagnated in recent years at around 2%. In addition, there has been an increase in the average cost per claim over the years.
- It is acknowledged that reducing this further requires a collaborative effort across industry stakeholders including employees
- FEM's current rebates and loadings methodology is targeted mainly at the employer
- The programme will target behavioral change at an employee level noting that the majority of this population would typically not participate in similar programmes offered by financial services companies

Overview FEM MVA Statistics



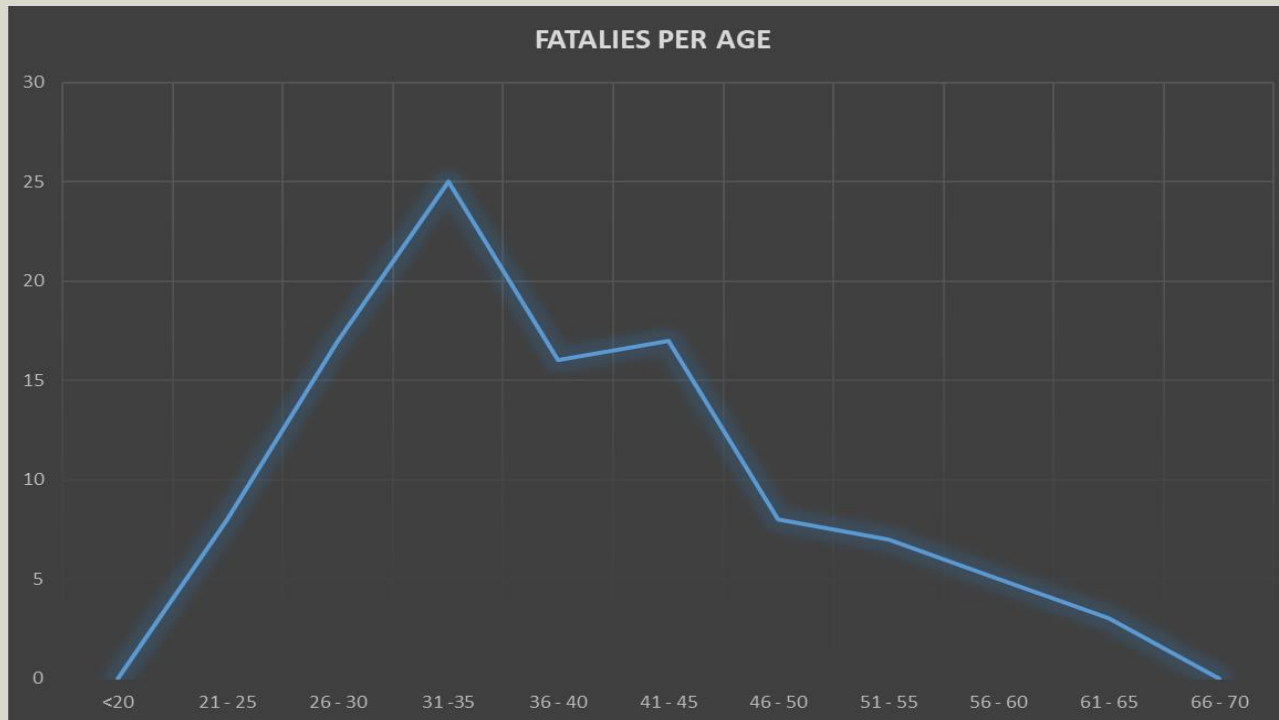
Year	Fatal Accidents	No. of Accidents	Lost Days
2024 as of June	14	341	555
2023	23	785	12 585
2022	24	699	13 888
2021	12	548	11 084
2020	14	597	12 284
2019	32	974	16 183
Totals	119	3 944	666 579

Overview FEM MVA Statistics - Gender



These figures of most fatal accidents being male, attributed to the idea that the construction industry is male dominated hence the high number of fatalities being male.

Overview FEM MVA Statistics – Age

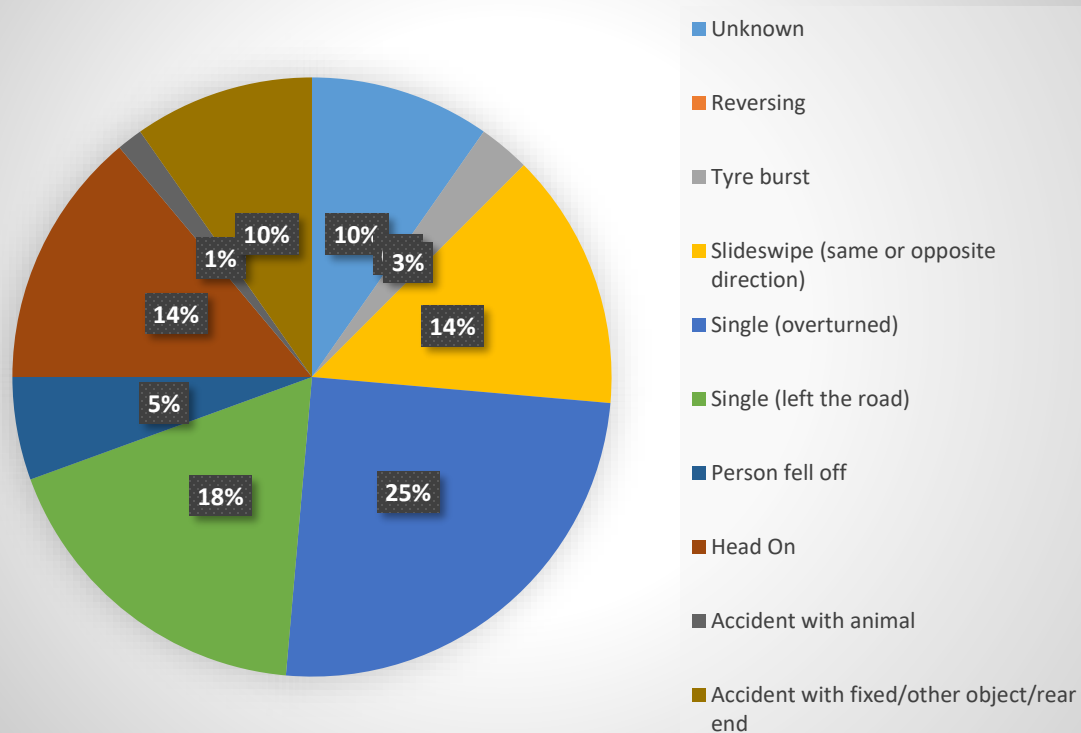


- Ages 31 – 35 contributed 23%
- Ages 26 - 30 contributed 16%
- Ages 36 – 40 contributed 15%

Overview FEM MVA Statistics – Crash Type

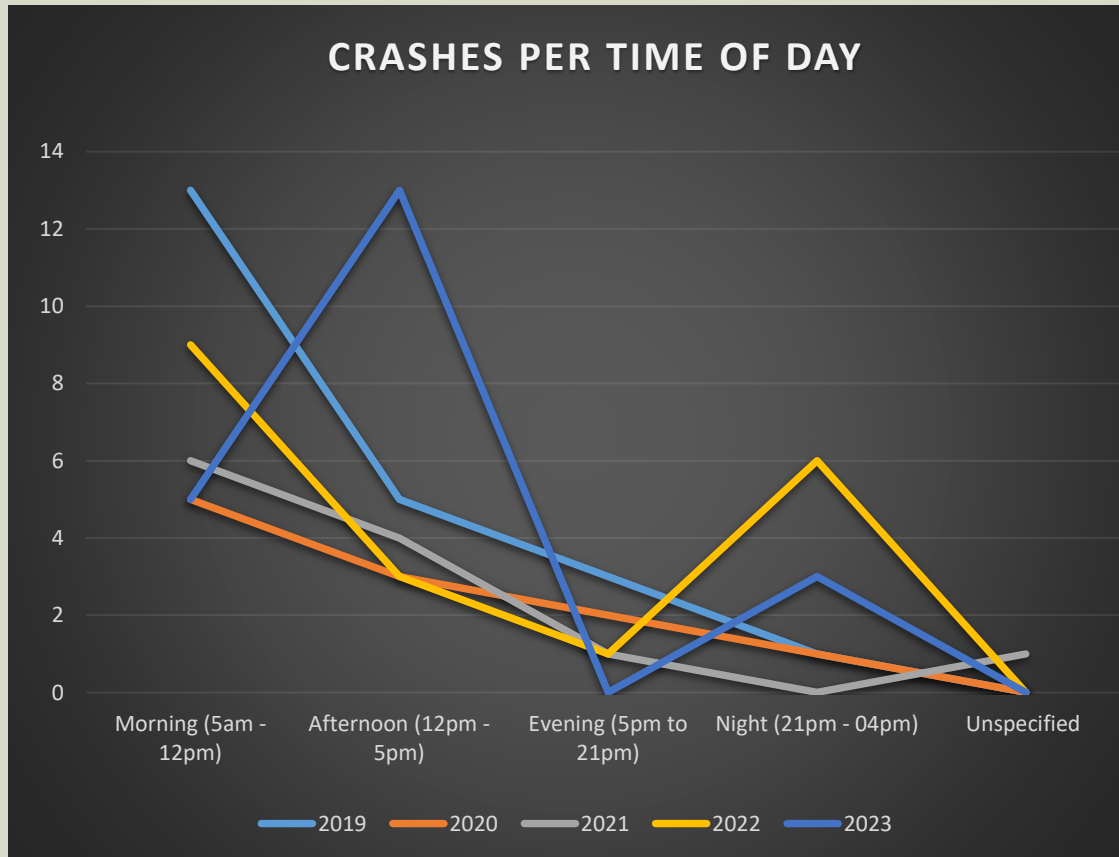


PERCENTAGE DISTRIBUTION OF CRASH TYPES
2019 -2023



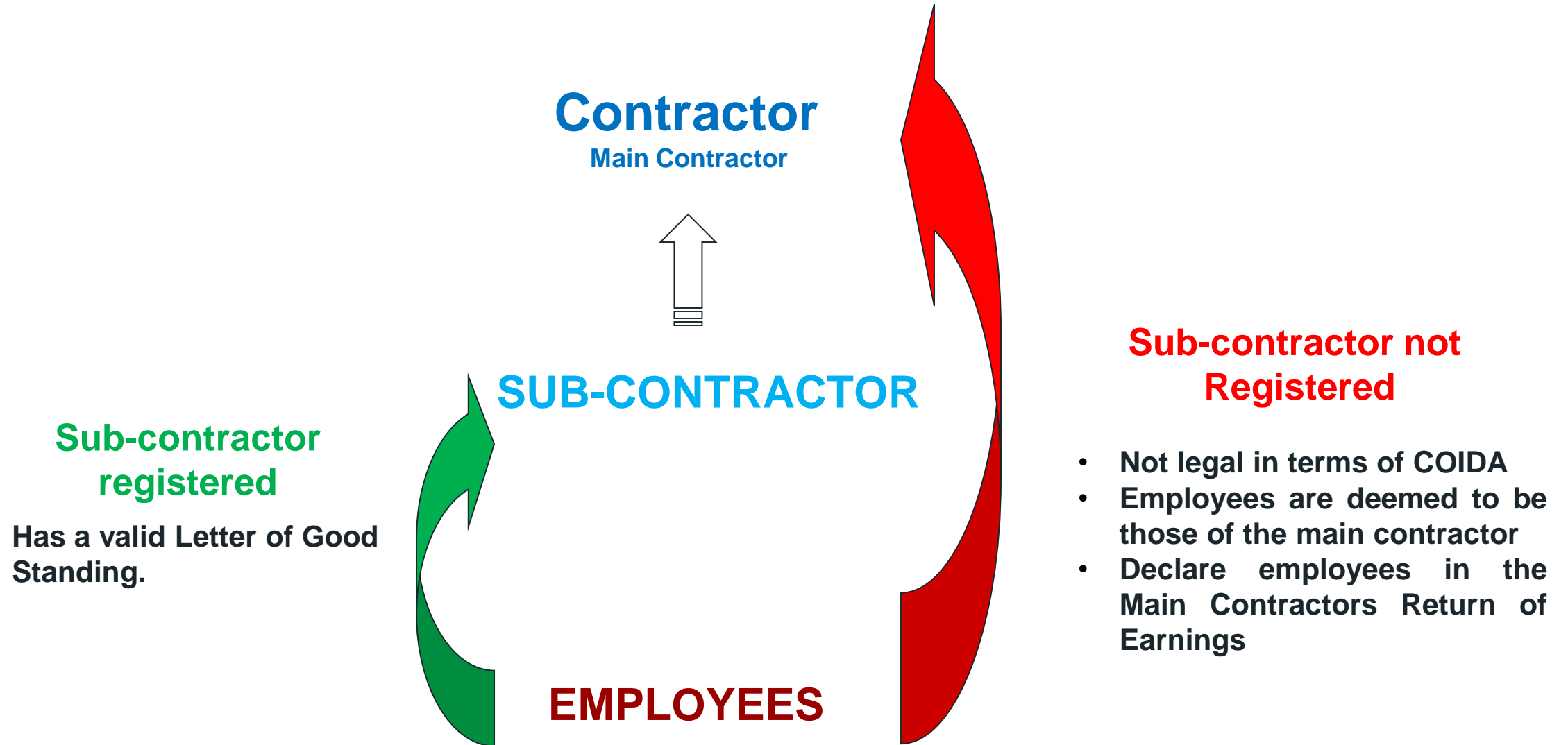
- The type of crashes that were a leading cause for fatalities are single vehicle (overturned or left the road) with a total of 43%, head on collisions and collision with a stationary fixed/ other object standing at 28% and rear ending another vehicle at 10%

Overview FEM MVA Statistics – Time



- The time of day when accidents occur, the data shows that 45% of accidents happen in the morning (5am and 12pm) and 33% in the afternoon (12pm and 5pm).
- This aligns with what is common on working hours.

SECTION 89 CONTRACTORS & SUB-CONTRACTORS





Case Study: 34 year-old General Worker @ R6 million claim cost

- Employees were dismantling a scaffolding and removing the beams when the structure moved from the wall causing them to fall.
- Head injury (occipital lacerations), C-spine injury, Right wrist fracture, Left leg laceration.
- The employee was admitted directly into ICU for over 2 months ventilated and intubated.
- He stayed in the hospital for a further 5 months after ICU including rehabilitation.
- Unfortunately, due to the severity of his injuries, he suffered permanent disability. He is quadriplegic due to spinal cord injury and is fully dependent on care in that regard.
- Due to this dependency, his pre-injury home is no longer suitable for him and he required that we find him a sheltered accommodation where he requires permanent nursing care.
- He is currently placed in one of the long-term care facilities in the KZN area

FEM H&S Initiatives

- FEM Grants for H&S
- FEM H&S Mentorship Programme
- FEM and IWH Ladder Project
- Campaign: Zero is no accident
- H&S: Schools
- Launch of FEM H&S Magazine
- Accident trends
- Industry Webinars and Conferences
- FEM H&S Think Tank
- FEM Construction H&S Committee
- FEM Organised Labour H&S Committee
- Policyholder H&S Stats



The Federated Employers Mutual Assurance Company (Pty) Ltd ("FEM") is licensed to conduct non-life insurance business.

Harmonisation of Construction Health and Safety Practises and Compliance in the Southern African Development Community (SADC)



MZAMO'S REHABILITATION JOURNEY: A STORY OF HOPE THROUGH FEM'S SUPPORT

Mzamo's Rehabilitation Journey: A Story of Hope through FEM's support

Interview:

Mzamo Ngcobo

(Programme Beneficiary)

Introduction:

Serious injuries on duty are a tragic reality for many workers. FEM 2022 occupational injury statistics (based on FEM policyholder claims, as extracted May 2023), show 6 077 reported accidents for the year. Of these 6 077 accidents, 579 resulted in permanent disability for the employee.



While FEM strives to promote the prevention of workplace accidents, we are also committed to ensuring that we provide support and rehabilitation to those suffering serious and long-term consequences of workplace injuries when they do occur.

The FEM Upskilling and Reskilling programme enables unemployed FEM pensioners with permanent disabilities (as a result of workplace accidents or illnesses) to acquire skills that contribute to their economic and social well-being. This includes new job skills that will allow them to re-enter the job market in a field of their choice. The initiative is in line with the Compensation Fund's (CF) bursary programme.



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Thank you

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