

STUDY AND ANALYSIS OF OCCUPATIONAL  
INJURIES CAUSED BY OVER EXERTION REPORTED  
TO THE GENERAL ORGANIZATION OF HEALTH  
INSURANCE IN A.R.E.

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### LIST OF ABBREVIATIONS

- O.E. - Over exertion  
O.E.I. - Over exertion injury  
M.I. - Myocardial infarction  
C.V.A. - Cerebro Vascular accident  
H.I.O. - Health Insurance Organization  
S.I.A. - Social Insurance Authority  
G.I.P.A. - General Insurance and pensions  
                    Authority.  
S.S. - Social Security

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INTRODUCTION  
AND  
AIMS OF THE WORK

## REVIEW OF LITERATURE

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### History Background of Social Security

Social Security (S.S.) is the security which the society as a whole provides to its individual members, against the common risks of life which lead to an interruption in their income and, in their earning capacity. From the hour of birth, right up to death a human being faces a number of contingencies and risks, which include: employment injury, occupational disease, invalidity as disablement, ill health or sickness, maternity, old age, widowhood, orphanhood, and unemployment.

In the past, the usual method of covering social risks was based on a system of poor relief which was based on voluntary charity and only local authorities were made responsible for giving relief to the poor. Also there was joint family in which the members pooled together their resources and at a time when any of them was without work gave him adequate protection against such common risks of life.

With the growth of modern industrial civilization this was found to be insufficient and it was soon realized that the risks of the individuals should be considered the responsibility of the whole society. Out of this realization emerged the concept of Social Security (Choudhuri, 1966).

Germany pioneered the first workmen's compensation law 1884 which made it compulsory for the employer to insure his workmen against accidents with non profit making organization. The entire scheme was placed under the administrative supervision of the German Federal Insurance Office. So in Germany, the protection of the workers right was made a state obligation. In addition to cash compensation for loss of wages, the German law also gave medical care benefits. In 1925 the German law made provision for rehabilitation benefits aimed at restoring the injured worker to employability, it included provisions for permanent disability payments for life, and in case of fatal accidents pension for the wife and children (Quinn 1971).

In U.K. the act of workmen's compensation and subsequent amending acts, established the principle (irrespective of negligence) of the employer's responsibility for the payment compensation. The British regarded the law as self administering and encouraged lumpsum settlements in cases of permanent disability and made them compulsory in case of fatal accidents, but lumpsum instead of weekly payments to a disabled worker may result in him losing it by making a bad investment, by gambling, particularly if he is young or under the influence of irresponsible persons. These undesirable features were removed from the British system when workmen's compensation was replaced by the National Insurance Legislation in 1946. (Quinn 1971).

The present national schemes for insurance against industrial injury was the responsibility of the Ministry of Social Security, and in 1968 was merged with the Ministry of Health to become the Department of Health and Social Security. (Hunter 1976).

The National health insurance in Britain is characterised by its wide coverage, those who were

insured protected against the risks of all types of sickness, injury and disablement, other than those arising out of and in course of their employments for which there was a separate scheme and also against the risk of childbirth. There are many benefits offered through the scheme: the medical benefits were organized, and provided by the insurance committees (Choudhuri 1966). The benefits are generally based on family size, composition and some of them pay an earnings related supplements for the first six months, where benefits fall below the poverty line, they may be supplemented by supplementary benefits, the principle program relevant to employable adults are:

1. unemployment benefit.
2. sickness and invalidity benefit.
3. maternity benefits: include grant of £ 25 per child per confinement and unemployment benefit for working women who are pregnant from beginning of eleven weeks before confinement till the six weeks after confinement.
4. Retirement pension: available to men at age of sixty five and women at age of sixty.

5. Widows benefits: all widows receive an allowance for 26 weeks following the death of their husband, widows over forty can continue to receive a small pension.
6. Industrial injuries: this is essentially the British version of workmen's compensation. The principle benefits are:
  - a. injury benefit: payable up to 26 weeks, the basic rate is higher than the rate for sickness benefit.
  - b. disablement benefit: based on medical assessment of the extent of claimant's injury from 20 % disability to 100 % plus additions for various situations such as unemployability, unfitness to return to regular job, need for constant supervision, etc.... payment of the above pension does not necessarily disqualify claimant for national insurance benefits.
  - c. death benefits: for widows and dependants, widows receiving such benefits are not eligible for national insurance benefits.

7. Family allowances: paid weekly for every family with two or more children as 90 pence for the first two children and £1 for each additional child.
8. Family income supplement: payable to families with incomes below a sort of poverty scale based on family size: claimants are eligible for certain other welfare benefits such as free eye glasses - dental treatment - school meals, etc...
9. Supplementary benefits: this is the basic public assistance program which includes:
  - a. supplementary allowances: to bring family resources up to the appropriate level of requirements set by Parliament for persons below pensionable age i.e. poverty line.
  - b. supplementary pension: for persons of pensionable age.
  - c. miscellaneous local authority welfare benefits which include: council housing rent rebates allowances, rate rebates, free school meals and higher education grants.
  - d. department of employment benefits which include: training allowances and employment transfer scheme (Brunostein 1976).

In U.K. there is also an Employment Medical Advisory Service (E.M.A.S.) to advise the government, management, unions and staff of occupational health services (Schilling 1981)

In France, compensation measures in respect of employment injuries and occupational diseases are part of the general social security scheme. The employer must contract with a S.S. organization which will pay compensation to the victim of an employment accident or occupational disease and, also give free medical aid and rehabilitation (Quinn 1971)

In Italy, compensation benefits in respect of employment accident and occupational disease are paid by the National Employment Injury Insurance Institute. The cost of insurance is covered only by the employer (Quinn 1971).

In U.S.A. social legislation lagged in meeting the needs arising out of the changes in American economic life from agricultural economy to a modern industrial

economy. Development in social legislation followed a pattern similar to that in England (Bennett 1960).

There was considerable freedom for each state to decide its own policies for controlling problems of rapid industrialization. In 1835, there was the first child labour law in the state of Massachusetts. In 1867, there was the law prohibiting the employment of children under 10 years of age. The Federal Government created a Bureau of Labour in 1884, a Bureau of Mines in 1910, and the Office of Industrial Hygiene as a part of the U.S. public health service in 1914. Also the Federal activity created a body of occupational hygienists and enabled the U.S. to lead the field in environmental measurement and, control in the workplace. (Schilling 1981).

According to workmen's compensation law, it was necessary for the worker to prove fault on the part of employer in court, there was long delay before decisions were reached. In New York State for example, it took years for cases to go through the court during which