

ABSTRACT FOR THE AGRICULTURAL HEALTH AND SAFETY IN A NEW CENTURY. NIOSH AGRICULTURAL HEALTH AND SAFETY CONFERENCE; 2000 APR 28-30; COOPERSTOWN, NY.

FINANCIAL ASPECTS OF FARM INJURIES AND OCCUPATIONAL DISEASES IN FINLAND. Eskola E, Rautiainen R, Saarimaki P. University of Iowa, Farmers Social Insurance Institution, Finland

Finnish farmers are covered by mandatory employment accident insurance and population based data on injuries, occupational diseases, and their costs exist from 1982. The total number of insured farmers on 1/1/1996 was 141,886. The total cost of the insurance was \$ 25 million USD. The cost consists of medical expenses (15 %), lost earnings compensation (36 %), accident pensions (32 %), survivors pensions (3 %), inconvenience allowance (7 %), and rehabilitation and other benefits (7 %). Farmers pay approximately one third of the cost as premiums. One third is paid by the national health insurance and one third by the state. The premium rate is 0.84 % of the calculated farm income. In 1996, 10,078 injuries and 942 occupational diseases were compensated. The average cost per case was \$1,370 for injuries and \$4,238 for occupational diseases. The most costly types of injuries were upper limb injuries (\$1,700). The most costly types of occupational diseases were asthma caused by organic dust (\$14,173) and hypersensitivity pneumonitis (\$12,830). Based on multivariate analysis, the best predictors for injury cost were length of disability, farm income, employment income, business income, injury type and cause, which explained 81% of the variability in injury cost.

Injury, Occupational Disease, Financial Analysis