



FINANCIAL LOSSES DUE TO INDUSTRIAL ACCIDENTS

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<https://doi.org/10.5281/zenodo.7747608>

Annotation: This article contains the scientific proposal and practical recommendations formulated by the authors regarding the causes of accidents in production in enterprises, ways to eliminate them, and financial losses caused by accidents.

Key words: accident in production, compensation, guidance, economic damage, cost, labor protection, safety of equipment.

Introduction

As it is known, if we analyze the accidents related to production in our country in the last three years (2020-2022), we can see that the number of accidents and the number of people killed and seriously injured have increased in several areas.

For example, as a result of the analysis, it was found out that the number of accidents that occurred in connection with production in construction, energy, transport, agriculture, light industry and chemical industry, as a result of which the number of people who were killed and seriously injured also increased.

The main causes of industrial accidents:

- there are cases of employment of persons who have not been trained and instructed in safe work methods, non-compliance with instructions, lack of supervision, non-observance of mandatory medical examinations of employees, and non-creation of sanitary and household conditions;
- along with the increase in the volume of work in the construction sector, the complexity of the technological process, the absence of safety devices and barriers, as well as the fact that employees are not provided with personal protective equipment or are not at the required level;
- non-compliance with design documents and technological requirements in production, improper organization of employees' work;
- non-fulfillment of labor protection requirements by the employer, insufficient awareness of the labor protection legislation and failure of employees to demand their rights accordingly;
- inadequate allocation of funds for labor protection measures;
- non-attestation of workplaces according to working conditions;
- failure of employers to create safe and healthy working conditions for employees, insufficient monitoring of employees' compliance with labor protection.

Economic damage caused to the employer as a result of an accident.

Any accident in production brings with it direct costs (visible) and indirect costs (invisible, intangible).

Direct costs:

- salary of the victim on the day of the accident;

- salary of accident investigation commission;
- investigation of the accident, payment of fines and other costs.

Indirect costs:

- loss of management time;
- damage to equipment, semi-finished and finished products and production stoppage;
- expenses for ensuring the safety of the accident site;
- working hours of other employees who have lost their jobs;
- lost profit;
- increase of insurance tariff coefficients.

What kind of expenses are we talking about?

1. For example: as a result of improper strapping of a metal beam to a bridge crane, the metal beam falls on the worker's leg during the movement of the crane. He was taken to the hospital by ambulance and spent 2 months in the hospital with a broken leg.
2. The victim's absence from work is 352 hours, of which 4 hours were on the day of the accident. The salary of the employee was 10,540 soums per hour (2,108,000 soums in total).
3. The volume of work during the period of incapacity for work of the employee is partially covered by hiring another employee. It cost 170,000 soums to provide him with personal protective equipment and guidance on labor protection.
4. Technical safety engineer (salary 11,840 soums per hour) spent 4 hours (47,360 soums) to investigate the accident. 2 farm workers of the enterprise (salary 8920 soums each) spent 12 hours (214,000 soums) to clean up the site where the accident occurred.
5. As a result of the fall of the metal hammer, the hammer became unusable, as a result, the enterprise lost 3 mln. soums. In addition, welding equipment worth 850,000 soums became unusable due to the fall of the hammer.
6. 6 workers were forced to stop working for an hour as a result of the fall of the balcony (1 hourly wage of 4 workers from 11360 soums and 1 hourly wage of 2 workers from 5680 soums) (56800 soums). According to the results of the investigation of the accident, 1 hour was spent conducting emergency briefing with them.

According to the calculation, the actual cost of the enterprise as a result of this accident is approximately 6,446,160 soums.

Now let's see this example on the example of a farm:

In the event that a farm worker is completely or partially incapacitated due to a production accident or occupational disease,

Head of the farm:

- pays compensation to the employee in the amount of 1 year's salary;
- pays the amount of damages caused to the employee on a monthly basis according to the percentage of incapacity for work;
- pays all expenses incurred for the treatment of the injured employee (treatment, prosthetic fitting, treatment in sanatoriums and travel expenses for treatment).

In addition, Regreyes transfers the amount of disability pension paid through the Off-Budget Pension Fund Department of the injured employee to the Off-Budget Pension Fund Department.

In case of death of an agricultural worker due to an accident in production,

Head of the farm:

- pays compensation in the amount of 6 years' salary to the family members of the deceased employee;
- to the family members of the deceased employee (underage children, parents of retirement age, wife or other members of the family who are not able to work) pay monthly damages equal to his 1 month's salary;
- transfers the amount of survivor's pension paid through the department of the off-budget pension fund of the deceased employee to the Department of Social Security through Regres. It also pays for all funeral expenses of a deceased farm worker.

In the following example, the amount payable to a farm worker in case of total or partial incapacity for work due to an accident in production or occupational disease:

- to a farm worker injured due to an accident, if his monthly salary is 1 million 200 thousand soums, one year's compensation is 14 million 400 thousand soums.
- if he is given a conclusion by the medical labor expert commission that he has lost 100% of his ability to work for life, the amount of compensation equal to 1 month's salary, i.e. paid monthly, is 14 million 400 thousand soums for one year
- averaged 450,000 soms per month for his treatment.

In addition, the employee's disability pension paid through the Department of Social Security is 14 million 400 thousand soums per year.

Thus, the amount paid by the head of the Farm for an accident injury to an employee is "for compensation" for one year.

- 14 million 400 thousand soums" + "for monthly damages - 1 million. 200 thousand soums" + "2 million 700 thousand soums for treatment" + "1 million 200 thousand soums for disability pension paid through the off-budget pension fund department" = "TOTAL 19 million 500 thousand soums".

If we look at the following example, the amount payable to a farm worker in case of his death due to a production accident:

- to a farm worker who died due to an accident, if his monthly salary is 1 million. if it amounted to 72 million soums, the 6-year compensation amounts to soums.
- monthly bereavement payment to the family members of the deceased employee is 12 million soums per year.
- Disability pension paid through the Social Security Department is 12 million soums per year.
- all expenses for the funeral of a deceased farm worker are on average 1 million. 500 thousand soums.

Demak, bir xodimning baxtsiz hodisa tufayli vafot etganligi uchun Fermer xo'jaligi rahbari tomonidan to'lab beriladigan summa bir yilga "tovon puli uchun" -72 mln. so'm + "oyma-oy to'lanadigan zarar uchun"-12 mln. so'm + "Byudjetdan tashqari pensiya jamg'armasi bo'limi orqali to'lanayotgan nogironlik pensiyasi uchun" - 12 mln. so'm + "dafn marosimlari uchun" - 1 mln. 500 so'm = "JAMI" - 97 mln. 500 ming so'mni tashkil qiladi.

Therefore, the amount to be paid by the head of the farm for the death of one employee due to an accident is -72 million soums for one year "for compensation" + "for monthly damages" - 12 mln. soums + "For disability pension paid through the off-budget pension fund department" - 12 mln. soums + "for funerals" - 1 million 500 soums = "TOTAL" - 97 million 500,000 soums.

Try making a farm manager account book!

- What is your total annual income?
- what is the amount you must pay to one of your employees or his family members if he is injured or dies due to an accident?

Employers always remember!

The fact that you control the compliance with the rules and norms of LABOR PROTECTION and SAFETY TECHNIQUE of your employees and create healthy and safe working conditions for employees will save the health or life of one employee, and prevent the profit made by the company due to forehead skin during a year from being spent on other parties.

