

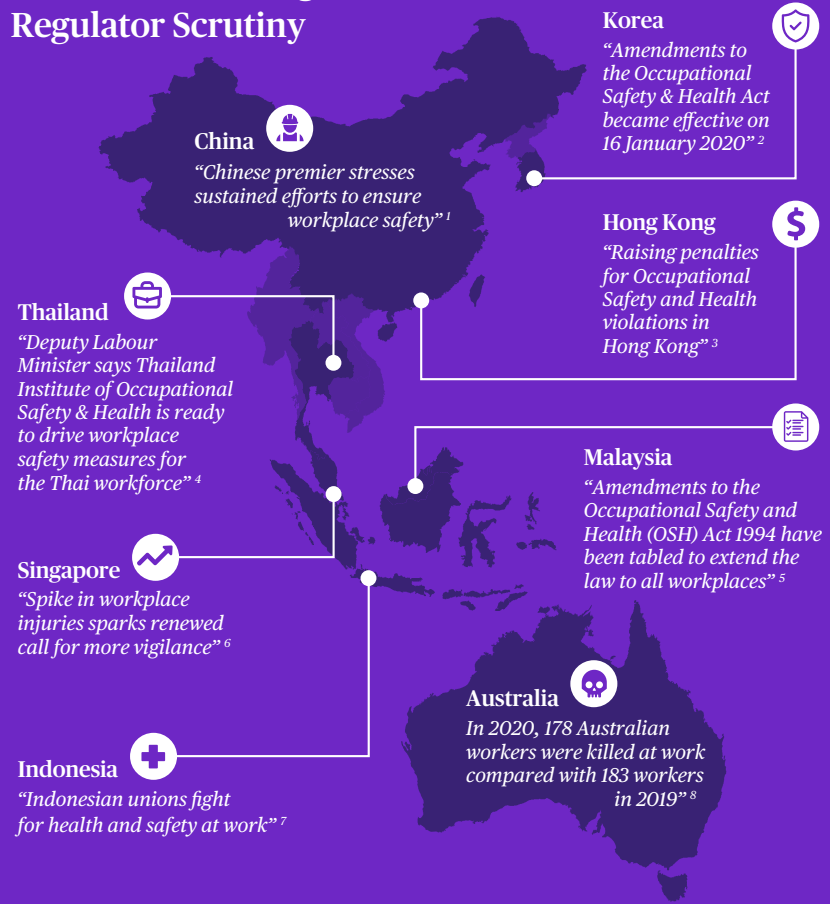
# 4 Trends Impacting Employers' Need for Group Personal Accident Policies

Living in pandemic times, employers are keeping a close watch on infections and safety measures. However, let's not forget that accidents and natural disasters are dangers that continue to plague the Asia Pacific region.

In fact, employers who weave a safety net for their workforce by providing Group Personal Accident Insurance are demonstrating commitment to the health and safety of their employees.

Let's look at the different trends populating this landscape.

## Trend 1 - Increasing Regulator Scrutiny



## Trend 2 - A Global Increase in Work-related Deaths

**2.33**  
million deaths  
in 2014<sup>9</sup>

**2.78**  
million deaths  
in 2017

**AMBULANCE**

**2 in 3**  
work-related  
deaths occurred  
in Asia<sup>10</sup>



**NOTES**

- China Daily, 24 January 2021 - <https://www.chinadaily.com.cn/a/202101/24/WS600cd127a31024ad0baa4a62.html>
- What's New in 2020 for the OSHA Regime in Korea by Kim & Chang - [https://www.kimchang.com/en/insights/detail.ke?sch\\_section=4&idx=21803](https://www.kimchang.com/en/insights/detail.ke?sch_section=4&idx=21803)
- Market Insight by Clyde & Co, 24 July 2020 - <https://www.clydeco.com/en/insights/2020/07/raising-penalties-for-occupational-safety-and-health>
- Ministry of Labour, 7 November 2020 - <https://www.mol.go.th/en/news/deputy-labour-minister-says-tosh-is-ready-to-drive-workplace-safety-measures-for-the-thai-workforce/>
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- The Straits Times, 19 March 2021
- IndustriALL Global Union, 1 July 2019 - <http://www.industriall-union.org/indonesian-unions-fight-for-health-and-safety-at-work>
- Safe Work Australia - <https://www.safeworkaustralia.gov.au/statistics-and-research/statistics/fatalities/fatality-statistics>
- In the XXI World Congress on Safety and Health at work 2017 held in Singapore, the estimates showed a global increase in work related deaths up to 2.78M from 2.33M in 2014
- Global Estimates of Occupational Injuries and Work-Related Illnesses 2017 (WSH Institute Singapore & Ministry of Social Affairs and Health Finland)

### Trend 3 - Road Accidents account for 1.35 million deaths annually <sup>11</sup>

Thailand's roads are the deadliest in Southeast Asia. <sup>12</sup>

**5th** leading cause of deaths globally by 2030. <sup>13</sup>

**50%** killed worldwide are vulnerable road users: pedestrians, cyclists and motorcyclists. <sup>14</sup>

**50m** people worldwide suffer serious, life-altering injuries yearly. <sup>15</sup>

### Trend 4 - Natural Disasters in Asia Pacific Region

Floods, droughts and storms have affected **6.3 billion** people in Asia Pacific since 1970, compared to 0.9 billion globally. <sup>17</sup>

The region accounts for **57%** of the global death toll from natural disasters since 1970. <sup>16</sup>

A person living in Asia Pacific is **5x more** likely to be affected by a natural disaster. <sup>18</sup>

#### NOTES

11. World Health Organization, 7 February 2020 - <https://www.who.int/news-room/fact-sheets/detail/road-traffic-injuries>

12. Bangkok Post, 11 November 2020 - <https://www.bangkokpost.com/opinion/opinion/2017727/road-accidents-biggest-health-crisis#:~:text=Thailand's%20roads%20are%20the%20deadliest,show%20no%20sign%20of%20abating>

13-15. World Health Organization, 7 February 2020 - <https://www.who.int/news-room/fact-sheets/detail/road-traffic-injuries>

16-18. ReliefWeb, a service by OCHA (United Nations Office for the Coordination of Humanitarian Affairs).