

## Prevention of the future: using all appropriate means – sustainable – practical

### Position statement by the German Social Accident Insurance on the EU Occupational Safety and Health (OSH) Strategic Framework 2014-2020

The German social accident insurance institutions for the private and public sectors have the statutory mandate to use all appropriate means to prevent workplace accidents, school accidents, occupational diseases and work-related health hazards. This mandate includes providing compensation to the injured party, their relatives and surviving dependents. They are responsible for more than 76 million insured persons and approximately 3.8 million companies and institutions. The bodies of the accident insurance system are composed equally of the various social partners. An important aspect of the German social accident insurance system is liability indemnification: this means that companies which comply with the relevant health and safety rules and regulations do not have to worry about claims for damages when an employee has a workplace accident, commuting accident or occupational illness. This provides the company with financial security and guarantees social stability.

The German Social Accident Insurance (DGUV) is the umbrella association for the social accident insurance institutions for the public and private sectors. It attends to the interests of its members and supports their efforts to benefit insured individuals and companies. The DGUV represents the social accident insurance institutions in their dealings with politics and diverse institutions at national, European and international level.

The EU Commission has identified three major challenges for the future in its *EU Occupational Safety and Health (OSH) Strategic Framework 2014-2020*:

1. Health and safety rules must be better implemented, particularly in micro and small enterprises. In order to do this, the commission recommends streamlining OSH legislation for companies of this size.
2. The prevention of work-related diseases must be improved with a focus on new risks.
3. The consequences of demographic change must be better taken into consideration in order to maintain the ability to work of an ageing population.

This paper states the position of the social accident insurance institutions regarding the EU Occupational Safety and Health Strategic Framework 2014-2020. It is based on the DGUV paper *Prevention Pays Off* from 2008. The position statement is specifically linked with the goal of Vision Zero as the core of the position taken by the DGUV's Self-Governing Committee. According to this, the working world and educational institutions should be designed in such a way that all appropriate means are used to prevent serious and fatal accidents in the workplace, in educational facilities and on commutes as well as preventing work-related health hazards. Thus, Vision Zero is a benchmark for accident insurance in Germany.

The German Social Accident Insurance views that the work it has done in prevention is confirmed by the new Strategic Framework. Many of the topics within the new strategic framework have already been on the agenda of the accident insurance institutions in Germany for many years.

Furthermore, the German Social Accident Insurance is of the opinion that the Commission has reaffirmed its efforts to improve the ability to work of older people or disabled people through integration, rehabilitation and reintegration.

The German Social Accident Insurance is also pleased that the Commission has incorporated into the Strategic Framework the arguments made by the accident insurance concerning **Return on Prevention**. By doing this, the Commission has confirmed that prevention pays off financially.

Furthermore, the German Social Accident Insurance agrees with the EU Commission that **Transfer of Prevention** is one of the most important OSH activities in the future.

The German Social Accident Insurance is of the opinion that helping German companies and public institutions with practical tools based on applicable OSH legislation has proven to be worthwhile.

## The German Social Accident Insurance's approach to dealing with the three challenges identified by the EU Commission

### 1. Improve implementation of OSH rules in SMEs

**DGUV Regulation 2 “Occupational Physicians and OSH Professionals”** means that small and medium enterprises (SMEs) also have access to consultation services provided by occupational physicians and safety experts. In addition to regular medical care, SMEs with up to 50 employees also have access to an alternative form of consultation. The company owner can make use of needs-based consultation as the basis for a **risk assessment**. This holistic approach raises awareness of other topics such as workplace health promotion, mental stressors and the consequences of demographic change.

The German Social Accident Insurance began early on to develop practical aids for small and medium enterprises which are tailored to the specific needs of companies and different target groups (e.g. the DGUV series of publications **“Healthy and Fit in Small Companies”**). The German Social Accident Insurance has determined that these practical, effective and solution-based tools are also the medium of choice for helping small companies conduct a risk assessment. The fact that the social accident insurance institutions are divided by industry means that they have a better overview of specific circumstances within different sectors. This in turn allows them to compile industry-specific rules that make it easier for SMEs to implement complex OSH legislation. In order to achieve this, the German Social Accident Insurance decided to develop very practical “sectoral rules” for the different sectors. A new aspect of the industry rules is that they provide companies with a complete offering containing a customised summary of relevant OSH regulations for each sector. The first two industry rules for *“Waste management”* and *“Mining and processing of mineral raw materials”* will be published shortly.

### 2. Improve prevention of work-related diseases

The use of asbestos has been banned in Germany since 1993; however, due to very long latency periods, there are still new cases of asbestos-related diseases. More than half of all deaths resulting from occupational diseases are due to asbestos. Therefore, early detection of asbestos-related diseases is particularly important. Even today, asbestos can be released during renovation and demolition work which is why protection measures for workers in this area are especially stringent.

Ultraviolet (UV) radiation from the sun can cause skin damage and eventually skin cancer. This has been scientifically proven and has had an influence on the occurrence of occupational diseases in Germany. In 2014, a new occupational disease was added to the legislation: “Squamous cell carcinoma or multiple actinic keratosis due to natural UV radiation”. As a result of this, the German Social Accident Insurance has developed a prevention concept for the prevention of health hazards due to solar exposure. To implement the prevention concept, research projects will be initiated and the social accident insurance institutions will provide information and training to their members.

The federal government, state governments and the accident insurance institutions, with the participation of social partners, have agreed on the *Joint German OSH Strategy (GDA)*. The GDA has defined three OSH goals for the period 2013 – 2018:

1. Improve organisation of workplace safety and health
2. Reduce work-related diseases concerning the musculoskeletal system
3. Improve health with regards to workplace psychological stressors

In terms of the GDA's second goal, there are clear synergies by tying in with the German Social Accident Insurance's current prevention campaign *“Think of me. Love your back”*.

Furthermore, the German Social Accident Insurance works with the other branches of the German social insurance system such as the statutory health insurance system and, as part of the new Prevention Act, the pension insurance system and the long-term care insurance system in order to improve the work done in preventing workplace diseases.

### 3. Dealing with the consequences of demographic change

Given the ageing population and longer working lives, it is essential to have healthy and safe working conditions in order to maintain ability to work. To address the challenges resulting from demographic change, the German Social Accident Insurance implements prevention measures starting in day-care centres and extending across the entire education and career of a person. In order to achieve a long and healthy working life, the German Social Accident Insurance believes it is necessary to have a **culture of prevention** which covers *all* aspects of life.

The following overarching approaches are used by the social accident insurance institutions in Germany in the prevention work they do with the aim of achieving Vision Zero:

#### • Practical and holistic work

The prevention services provided by the accident insurance institutions are industry-specific and interdisciplinary. This also applies to their different divisions. Direct contact with companies, public institutions and schools allows the accident insurance institutions to offer tailored products and services which include holistic and sustainable approaches to prevention.

#### • Early awareness and training

As the second largest non-governmental education provider, the social accident insurance institutions provide training to around 400,000 people each year. In order to maintain long-term ability to work and deal with the consequences of demographic change, prevention activities start early on. The social accident insurance ensures that safety and health are part of day-care centres and schools by encouraging children, adolescents and young adults to be aware of the importance of prevention. The social accident insurance trains day-care employees and school teachers in the area of prevention and

strives to integrate prevention into the curricula of vocational schools.

- **Influence at the “source”**

For the German Social Accident Insurance, prevention has always started at the source. This is done by involving accident insurance specialists in national, European and international **standardisation** as well as **testing and certifying** machines, electrical devices and personal protective equipment. Expert knowledge in prevention work flows directly into standards and products. As such, OSH issues are taken into consideration long before a product comes onto the market.

- **Proactivity**

The German Social Accident Insurance has established a **Risk Observatory** for the early identification and assessment of risks associated with new technologies (electromobility), substances (nanomaterials) or even the consequences of social developments (demographic change, Generation Y, childcare under three years-of-age) before they become a relevant issue for companies and public institutions. The aim of the observatory is to develop suitable prevention measures in a timely manner in order to give companies and public institutions a helping hand as early as possible.

- **National cooperation**

The German Social Accident Insurance can contribute its vast knowledge and understanding of different sectors to the **Joint German OSH Strategy (GDA)** by systematically working with the federal and state governments.

- **Consensus**

Due to the full and equal participation of employers and employees in the Social Accident Insurance’s **Self-Governing Committee**, the decisions consented to by the **social partners** are broadly accepted within companies. This encourages their implementation and ensures that prevention is sustainable.

- **Research**

Using its own **research institutes** as well as **support from third party research**, the German Social Accident Insurance guarantees continuous development of its prevention services for companies and public institutions.

- **Public relations**

The German Social Accident Insurance runs **prevention campaigns** in order to raise public awareness of current OSH topics. In order to meet imminent challenges, the current prevention campaign **“Think of me. Love your back”** will be followed by a new campaign focused on establishing a **culture of prevention** in companies and public institutions.

- **International networking**

The German Social Accident Insurance has been involved in international cooperation for the betterment of working conditions for decades. It advises countries on how to establish and design a social accident insurance system which sustainably insures people against the consequences of workplace accidents and occupational diseases. In addition, it works with OSH institutions in order to jointly improve working conditions and to assist companies with OSH.

Furthermore, the German Social Accident Insurance works with numerous national institutions for social insurance across Europe as part of the European Social Insurance Platform (ESIP) and the European Forum of the Insurance against Accidents at Work and Occupational Diseases.

At the World Congress on Safety and Health at Work 2014, the German Social Accident Insurance, together with the International Labour Organisation (ILO) and the International Social Security Association (ISSA), presented a vision of education and work where nobody is killed or so severely injured or ill that they must suffer their entire life – Vision Zero. This proposal was taken up by the G7 Summit and they have established a **Vision Zero Fund**.

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