

# FORUM NEWS



Co-hosting the European Forum is an excellent way of illustrating “the Swedish model”, where collectively bargained insurance policies are complementary to the statutory in almost every aspect of social security for the citizens. We are looking forward to explaining and discussing this model with you during our days together.

Speaking of security: a sustainable working life is an important foundation for social security, and this is also why we chose this theme for the 2017 conference. We feel that the mix between contributions from the Forum members and from prominent domestic speakers will provide a good variety, and hopefully will present several interesting aspects to this broad and important theme.

Apart from this: we sincerely hope that you will find time to discuss mutual matters with friends and colleagues from Europe and overseas. And of course – enjoy some parts of our capital city, Stockholm, known both as the Venice of the north, and “beauty on water”! ■

**Once again,  
welcome to Stockholm!**

*Michel Normark* & *Birgitta Målsäter*  
*Director*                      *Director*  
*AFA Försäkring*              *Försäkringskassan*

## Welcome to Stockholm!

On behalf of Försäkringskassan (Social Insurance Agency) and AFA Försäkring, it is our utmost joy to welcome you to this year’s conference of the European Forum.

Last time Sweden hosted the conference was in 2003/2004. Back then there was only one host – Försäkringskassan – but two conferences. Now it’s the other way around, since AFA Försäkring joined the European Forum in 2011.

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## About Försäkringskassan

Försäkringskassan (the Social Insurance Agency) is a government agency that pays benefits to people in almost all of life's different situations. All children in Sweden receive child support and parents can get money when they stay home from work to care for sick children. Anyone who becomes ill, injured at work, or has a disability can receive grants from the Social Insurance.

The Swedish Parliament and Government determine the rules of the benefits that the Social Insurance Agency pays out.

With the main office in Stockholm, the agency has offices all over Sweden, and in total approximately 13 400 employees. ■

*CEO Ann-Marie Begler*

© Per Groth



## About AFA Försäkring

AFA Insurance is owned by the parties of the labour market. Through collective agreement, we insure employees in the private and public sector.

Approximately 4,5 million people are covered by at least one of the seven insurance policies the company administers.

These policies apply to illness, work injury, redundancy, death and parental leave. From insurance cases, we develop statistics that we analyze. In the areas where we see problems with the work environment we can declare and fund research projects.

AFA Försäkring are non-profit and aim to work actively to ensure that all who are entitled to indemnity also get it.

The office in Stockholm is the only one in Sweden, with approximately 670 employees. ■

*CEO Anders Moberg*

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# Europe: Occupational risk prevention campaigns

An enterprise must communicate. It communicates in order to advertise and sell its products and services, develop its image, expand its business, or else create and develop its relationships with its customers, suppliers, service providers and partners. The same holds for a national occupational injury and disease insurance organization vested with the task of preventing those risks. Whereas consumer marketing aims to influence product purchasing preferences and decisions, social marketing aims to influence behaviour. Indeed, national occupational risk prevention campaigns aim to bring about changes in behaviour in order, ultimately, to reduce the incidence rate at work.

## A campaign?

A campaign is a coherent set of communication activities, carried out over a defined period and aiming to promote a message via various media.

In Europe, campaigns form part of injury insurance organizations' risk prevention strategy. They draw the attention of enterprises and the public to a theme, which is often a risk: road transport, physical, psychosocial risks, etc.

According to the DGUV, the "effects must be linked to other prevention services and reinforced, even after the end of the official campaign. Reducing the number of accidents at work, travel injuries, occupational diseases and work-related health risks is a priority goal. Structural prevention and behavioural prevention are interdependent."

As regards the target publics, they are generally CEOs, especially in SMEs, local politicians (mayors and MPs), key corporate divisions (personnel, production, purchasing, quality assurance, control, finance, communication, etc.), the heads of public organizations, including training organizations, managers and the insured (employees, volunteers, etc.).

## Examples of campaigns conducted in Europe

With a view to this article, we asked the members of the European Forum what were the major campaigns, strictly speaking (not plans or projects), that they were currently conducting or had conducted in the past five years. Not all of them conduct campaigns, especially when they are not vested with a prevention role.

In Switzerland the Suva mentioned the campaign which began in March 2016 on the theme "A long path"<sup>1</sup>. The basic message is "Working safely is never a waste of time. Protect yourself and protect your colleagues by obeying the vital rules and say STOP in case of danger".

Many people want to save a few minutes at work and become careless about safety. Serious accidents, which take months to recover from or can even result in death are often caused by the minutes saved. With this campaign, Suva is calling for the sector-specific vital rules to be adhered to.

The campaign highlights the glaring discrepancy between the amount of time needed to prevent accidents and the time required for recovery. This is intended to wake up the parties concerned and show them in a simple way that complying with the vital rules compared to the consequences of an accident is a really small cost. The aim is for the vital rules to be consistently and universally adhered to and for those involved to understand that just a few seconds of carelessness can have consequences that last for months.

<sup>1</sup> [https://www.youtube.com/watch?v=V\\_Jm5eaoifE](https://www.youtube.com/watch?v=V_Jm5eaoifE)

Targeted publics are employees and employers in companies insured by Suva. Media used are TV, print, online and Social Media.

In Germany, the SVLFG mentioned the “Remember me. Your Back.” (Denk an mich. Dein Rücken.<sup>2</sup>) campaign. The SVLFG, the DGUV and Knappschaft launched it jointly in January 2013 over three years.

The problem was that more than two-thirds of the German suffer at least once in their life from back pain. The back is subjected to heavy loads in everyday life. With little effort, back pain can be prevented.

The campaign and its contents were aimed at insured persons, their employers as well as to all persons who are responsible for safety and health in facilities and companies. Concerning the media, the campaign used a 16-page special supplement in various specialist media, 357 advertorials, monthly press release, Radio PR and “Materndienste” (places prefabricated contributions to a small flat rate in newspapers) and Social Media.

In France, the “Work at a height, no room for error” campaign was launched in May 2014 by the Ministry of Labour and the main prevention stakeholders, including the Health Insurance/Occupational Risks system.

The first objective is to mobilize and inform company managers, and in particular roofers, carpenters, masons, farmers, etc., on three reflexes to be adopted: “I plan the organization of my worksite beforehand. I choose the right protective equipment. I inform and train my employees.”

The second objective is to remind workplace safety organization managers and contracting authorities that it is essential to “Allow for risk prevention in the purchase specifications; Allow for safety in the choice of contractors; Ensure risk prevention on construction sites”.

In addition to a dedicated website, an online risk prevention test, videos and more than 50 documents can be downloaded; certain

financial aids have been established, such as “Échafaudage+” (“Scaffolding+”) proposed by the occupational risk insurance organization.

In Italy, INAIL carries out numerous prevention campaigns. To mention only the most recent, two of them were launched at the end of 2016 and run until April 2017. The first one deals with incentives in the agriculture sector and the second one with the reinsertion and working integration of disabled people.

In the first case, the key message is: “Move your business, invest in safety at work” (Fai muovere la tua impresa, investi sulla sicurezza)<sup>3</sup>. The aim is to inform micro and small agricultural enterprises on 45 million euros funds provided by INAIL and Labour Ministry: 5 million are assigned to young farmers and 40 million are assigned to micro and small agricultural enterprises.

INAIL has produced a 30” radio spot and a 30” video spot to be transmitted on web and national and local radio and TV stations. The media plan includes also ads on national newspapers and magazines, and programs on national public TV.

In the second case, the campaign is important because for the first time, INAIL carries on a campaign on reinsertion and working integration of people with work-related disabilities, which is one of its main tasks. It aims at introducing the Regulations on job retention and working continuity of people with disabilities due to an occupational injury in order to help employers – through yearly funds provided by INAIL – in the implementation of measures for overcoming and removal of architectural barriers in the workplace, the adaptation of working stations and training. Here also, INAIL has produced a 30” radio spot and 30” video spot to be transmitted on web and national and local radio and TV stations. The media plan also includes ads on national newspapers, video announcements in airports and railway stations and social ads on national public TV.

<sup>2</sup> [http://www.dguv.de/de/praevention/kampagnen/praev\\_kampagnen/dein\\_ruecken/index.jsp](http://www.dguv.de/de/praevention/kampagnen/praev_kampagnen/dein_ruecken/index.jsp)

<sup>3</sup> <https://www.inail.it/cs/internet/docs/manifesto-campagna-isi-agricoltura-2016.pdf>

The budget allocated to these campaigns is respectively about 600.000 euros and 330.000 euros.

In Germany, the campaign that the DGUV is going to launch at the end of 2017 on the theme of “workplace safety culture” is an outstanding example as regards its scale and duration. In order to encourage changes in attitudes and behaviour, the campaign will cover a period of 10 years. “For the first four years, we have provided for a budget

of between 7 and 10 million euros.

This seems a large amount, but in fact it is limited, as Gregor Doepke, communication manager in the DGUV, reiterated during the EUROGIP Discussions of 2 March 2017. A campaign for a new car launch costs between 50 and 70 million euros. To be visible, you have to devote significant resources”. ■

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## European Agency for Safety and Health at Work campaign themes

At the European level, the European Agency for Safety and Health at Work (EU-OSHA) has carried out pan-European campaigns since the year 2000. Previously called “European Weeks for Safety and Health at Work”, these campaigns are now called “Healthy workplaces” and are deployed over two years. The EU Member States are invited to deploy them at the national level.

The themes selected since the launch of these campaigns reflect the European Commission’s occupational safety and health concerns.

2016-2017: Healthy Workplaces for All Ages  
([https://healthy-workplaces.eu/sites/default/files/TE-01-15-398-EN-N\\_0.pdf](https://healthy-workplaces.eu/sites/default/files/TE-01-15-398-EN-N_0.pdf))

2014-2015: Healthy Workplaces Manage Stress

2012-2013: Working together for risk prevention

2010-2011: Safe Maintenance

2008-2009: Risk assessment

2007-2008: The Healthy Workplace Initiative

2007: Lighten the load (Musculoskeletal disorders)

2006: Safe start – Young workers

2005: Stop that noise!

2004: Building in safety

2003: Dangerous substances – Handle with care

2002: Working on stress

2001: Success is no accident

2000: Turn your back on musculoskeletal disorders

The 2018-19 campaign will focus on dangerous substances, with the aim of raising awareness and promoting a prevention culture in workplaces across the EU, as well as targeting specific groups of workers.

# Italy: A promo-informative campaign on Regulations for reinsertion and working integration of people with work-related disabilities

Inail has carried out an informative campaign on job retention for people with disabilities related to an accident at work or occupational disease. The Regulations ensure working continuity for disabled workers mainly within the same job or, if it is not possible, with different tasks.

Target audience includes workers with occupational disabilities (employees and self-employed ones) and employers, who co-operate with Inail's multidisciplinary team in the realization of personalized projects.

## There are three types of interventions:

- for overcoming and removing down architectural barriers: building, equipment and domotics interventions and also devices targeted to make workplaces more accessible and usable;
- for adjustment and adaptation of working stations: furniture, aids and automation, computer or technological devices, targeted to improve working stations, including special controls and adapted vehicles;
- for training: personalized training courses on use of equipment and adapted work-stations.

## Campaign objectives are:

- to inform employers and make them aware of structural, environmental, ergonomic and training solutions aimed to optimize work reinsertion;
- to spread information on new Inail model, who puts the person at the heart of its action, not only made of cash benefits, but also of personalized interventions aimed to the physical recovery and the full reinsertion in family, social and working life.

Campaign has started on December 31, 2016, with two ads on newspapers, and it has been resumed from mid-January to mid-March 2017.

Media plan includes newspapers, web, local and national radio and Tv and video announcements in the airports and railway stations.

A 30" radio spot and a 30" video spot have been produced and transmitted on radio, TV and web. ■

*Bernardo Sabetta  
INAIL, Italy  
www.inail.it*

**PER INAIL UNA PERSONA  
CON DISABILITÀ DA LAVORO  
OCCUPA UN POSTO IMPORTANTE.  
IL SUO.**

**15** mila euro  
formazione

**40** mila euro  
per l'adeguamento  
della postazione  
di lavoro

**95** mila euro  
per l'abbattimento  
delle barriere  
architettoniche

**INAIL**

### Progetti personalizzati per il reinserimento

Inail sostiene i datori di lavoro con interventi per il superamento e l'abbattimento delle barriere architettoniche nei luoghi di lavoro, l'adeguamento e l'adattamento delle postazioni di lavoro e la formazione. Rimborso o anticipo delle spese fino a un massimo di 150.000 euro a progetto. Per informazioni più dettagliate vai su [inail.it](http://inail.it)

**INAIL, la persona al centro del nostro impegno**

# Prevention in Sweden

Prevention work in Sweden is divided between a number of bodies, represented both by the government and the parties of the labour market, much in the tradition of “the Swedish model”!

**With many of our European colleagues, the responsibility for prevention, claims management and rehabilitation is kept together, in one body. But not so in Sweden.**



The Work Environment Authority (under the Ministry of Employment) is an authority which the Government and Parliament mission to ensure that laws on occupational health, safety and working hours are followed. Their aim is to reduce the risks of illness and accidents at work and improve the working environment from an overall perspective.

## **The authority has several responsibilities:**

- To develop regulations that clarify the Work Environment Act.
- To verify that the Work Environment Act and regulations are followed. This is done largely by inspecting workplaces. In 2015, some 21000 inspections were carried out.
- To produce statistics on occupational accidents and diseases.
- To develop policies relating to disability and accessibility.

To disseminate information about the Working Environment Act and our regulations. The authority does not conduct its own research, but is a know-ledge provider resource.





[www.prevent.se](http://www.prevent.se)

Prevent is a non-profit organization owned by the Confederation of Swedish Enterprise, the Swedish Trade Union Confederation (LO) and the Council for Negotiation and Co-operation (PTK) with the mission to impart knowledge that helps companies to improve their working environment.

Prevent is Scandinavia's leading provider of knowledge and training in the field of health and safety, and the organization provides knowledge on how focused health and safety work can create successful companies where everyone is safe and well. The work is backed up by solid research to ensure the greatest benefit for the workplaces.

Prevent offers know-how for a better working day by providing information and news on health and safety issues as well as courses and seminars all across Sweden.

Prevent also publish books on subjects in the field of health and safety along with tools and methods that are easy to use.

[www.suntarbetsliv.se](http://www.suntarbetsliv.se)

Suntarbetsliv ("Healthy Working") is an association, founded in 2012, that works to provide managers and safety officials in municipal and county council sector, in order to create sustainable employment and good health in the workplace. This is done by gathering knowledge on prevention, health promotion and rehabilitation efforts against work injuries, and to make that knowledge available to all in the municipal and county council sector.

Suntarbetsliv publish good examples from the work environment around the country, and interviews with researchers working on projects, which often have been supported by the parties via AFA Försäkring.

Their biggest investment to date is a joint health and safety training on the web, that managers and safety officials do together. All forms of support from Suntarbetsliv are online.

#### **Suntarbetslivs basic ideas:**

**Proactivity:** To use research results and best practices to avoid injuries. The vision is that no one should have to be ill to work.

**Curiosity:** to constantly learn more and search for new knowledge that is relevant for activities and careers in the municipal and county council sector.

**Communication:** To make all this knowledge accessible and useful. It is only then the effect can be achieved in operations. ■

# Finland: Trends in investigating fatal accidents at work in the 2010s

Accidents at work have been investigated by the Federation of Accident Insurance Institutions (TVL), and later by the Finnish Workers' Compensation Centre (TVK), since 1971. Initially, the process was called "the investigation of occupational accidents of catastrophic nature". The decision to investigate an accident was based on a case-by-case consideration, until in 1985 the first pilot began in which fatalities caused by accidents at work were investigated systematically. An acronym "TOT" is used of this process which is basically an abbreviation of the Investigation of the fatal workplace accident in Finnish. Following the positive lessons learned, the insurance sector and the labour market organisations agreed 30 years ago, on 7 May 1986, to set up a permanent TOT process.

During the period under review (2010 – 2013), the criteria for launching a TOT investigation have changed a great deal. Instead of all workplace fatalities being investigated, only cases that meet the criteria of providing new significant safety data on are processed. The TOT investigation method has also changed. First major changes were effected in 2010 when the participants in the TOT operations and the organisations using the TOT reports were surveyed about the process development needs. These were largely related to the analytical and systematic nature of the investigation and the substance of the proposed prevention measures. The development of a new investigation method began in 2011, and the first TOT report in compliance with the new model was published in 2014.

A wide range of accidents was investigated between 2010 and 2013. The working environment, the working processes and the risk level of the job may be very different depending on the sector.

According to the data in the occupational accident register, 107 employees lost their lives in 2010–2013 as a result of 101 separate accidents at work. During the same period, 13 self-employed persons who had taken a voluntary insurance died in accidents at work. The TOT investigation was launched in 53 of these cases. Of these, 17 were referred to an extensive thematic

study and 36 to an individual accident investigation. Of the individual investigations, 6 involved a fatal accident at work which occurred in 2010 and where the victim was a self-employed person. The TOT investigation system was extended in 1998 when occasionally reports were published in the YTOT series on fatal accidents occurring to self-employed persons and other victims, who had been excluded from the scope of the original TOT agreement.

## Large percentage of the launched TOT investigations involved high-risk sectors

Over the period under review, the majority of the launched investigations (roughly 74 %) took place in high-risk sectors (manufacturing, construction and transportation). Of the accidents at work in manufacturing, 18 were investigated. Of the manufacturing sectors, the highest number of investigations was launched in the manufacture of basic metals and manufacture of metal products. In manufacturing, fatal accidents at work most often took place in production facilities in working processes involving manufacture, refinement or processing. Typically, the injury resulted from a fall, a heavy object that trapped the victim, or the victim's impact against the object.

## Typical fatal accident referred to TOT investigation

A typical victim of a fatal accident that took place at work in 2010–2013 is a middle-aged man who is experienced or highly experienced in his occupation. The victim has been working in the same job for a long time in the same sector and received some kind of safety training and introduction for the working environment and his working processes. In a typical case, at the time of the accident the victim was working alone in an occasional or temporary workstation.

The specific physical activity which the victim was performing just before the accident often involved operating a machine or working with hand-held tools. The victim had used the safety devices required by the activity either insufficiently or not at all, and often acted in violation of the work plan and instructions. This is particularly common in working processes related to construction and maintenance, which have a systematic work plan. Several investigations established that the victim had independently decided to apply a working method in violation of the work plan because of overconfidence in his skills and experience. Work was often performed routinely, without sufficient attention to instructions, which resulted in unsafe practices. The most common modes of injury were the victim being trapped, crushed, struck by a falling object or falling himself.

## Accident-causing factors

Each investigated accident at work is different and caused by several factors. It is difficult to highlight any common factors among the most significant reasons behind the investigated accidents, mainly because the incidents have taken place in a range of sectors and working environments and therefore differ from each other a great deal.

There was rarely a single accident-causing factor; instead, the accident usually occurred as a sum of several factors and by their simultaneous impact. Based on the reviewed reports, it can be concluded that the contributing factors were typically caused by deviations in the working environment and the combined effect of dangerous or incorrect actions taken by the persons involved. Often the victim of a fatal accident had applied a dangerous working method and acted in violation of the safety instructions. In several cases, the victim did not act in violation of the instructions for the first time but had been using the dangerous working method for several years, so that it became an established method. A clear link was also observed between the use of dangerous working methods and the victim's inexperience. Although only few accidents involved an inexperienced worker, it has been established that in these cases inexperience played a major role. For example, sudden deviations in the working environment and the use of a dangerous working method were not identified. Acting in violation of the instructions was, in some cases, caused by the generally negligent attitudes shown at the workplace towards occupational safety.

## Safety leadership and supervision

The investigation reports indicate that the most common deficiencies in safety leadership are associated with the identification and assessment of dangers, planning of work, instruction and supervision. In several cases, while the dangers had been identified and assessed for the common processes, this mapping was insufficient for situations that deviated from the normal. Working methods that were used in deviations had therefore not been assessed properly and the instructions given had been insufficient. In certain cases, where the dangers had been systemat-

ically identified and assessed, insufficiencies were found in communication. The worker performing the process had not been given appropriate information about the risks involved and his understanding of the risks had not been ensured.

Workers should always be involved in assessing the dangers associated with their work. They are also entitled to receiving assessment-based instruction and guidance in order to avoid harm and dangers that would threaten their health or safety.

Deficiencies were found in the instructions, maintenance and periodic inspections concerning machines and equipment. Matters related to equipment maintenance and instruction given about the working methods were particularly highlighted.

It is possible that working methods are slowly adapted, unnoticed by individual or the workplace community and as a consequence of quiet approval, and turned to methods that involve additional risks. Systematic workplace supervision is therefore essential, for the dangers associated with such customary and possibly hazardous methods to be identified. Appropriate supervision ensures that the methods applied in practice comply with the instructions.

In most cases, the victim had been working alone. Working on one's own always entails risk when working methods based on safe behaviours are used to control major hazards affecting occupational safety. Safe actions should be ensured using pair work or other solutions which enable help being given quickly in case of an accident.

Unfortunately TOT-reports are only available in Finnish, but the good news are that versions in English are already planned and will be published online soon ([totti.tvk.fi](http://totti.tvk.fi)). ■

*Otto Veijola  
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# Croatia: Analysis of fatal accidents at work conducted by Croatian Health Insurance Fund

According to the analysis of the Croatian Health Insurance Fund (CHIF), the substantial number of occupational injuries with fatal consequences in 2016 was caused by the unlawful actions of third parties (27%) and working operations without applied safety rules (23%).

The largest number of persons who lost their lives because of work injuries were aged 36-45 years (40%).

13% of fatal accidents at work in 2016 were incurred during an overtime or extraordinary work.

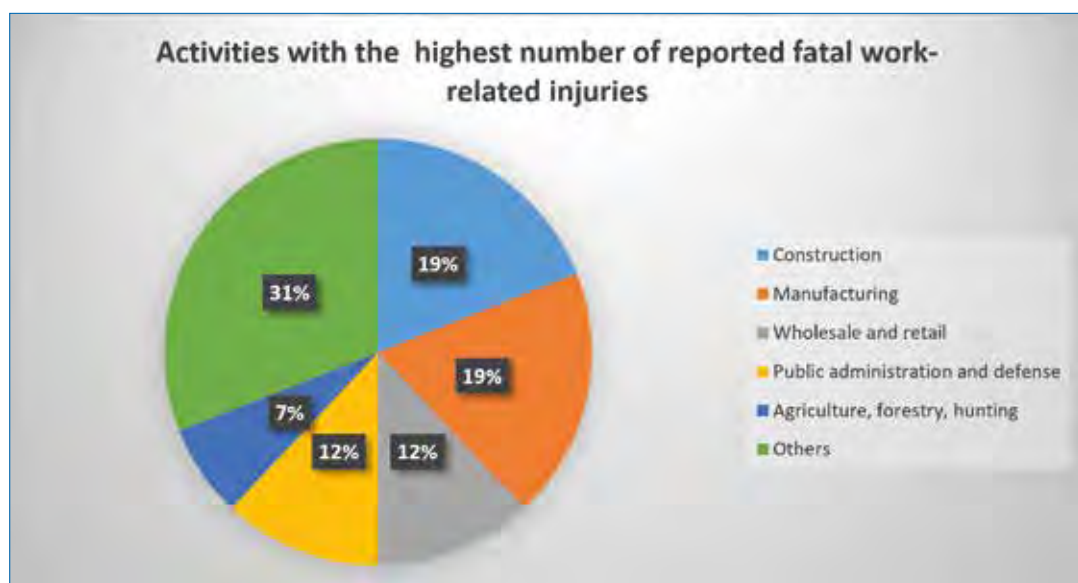
23% persons who lost their lives in an accident at work in 2016 by profession were drivers (cargo, vehicle, truck, bus or tram drivers).

The following text presents results of the data analysis of reported fatal accidents at work, collected in the Information System of the Croatian Health Insurance Fund in the period from 2006 to 2015, with the special reference to the causes of injuries

and the age of deceased workers including the activities in which accidents with fatal consequences most often occur.

Regarding the number of fatal injuries at work in the observed ten-year period vulnerable activities are:

1. Construction (19% of fatal accidents at work)
2. Manufacturing (19% of fatal accidents at work)
3. Wholesale and retail (12% of fatal accidents at work)
4. Public administration and defense (12% of fatal accidents at work)
5. Agriculture, forestry, hunting (7% of fatal accidents at work)

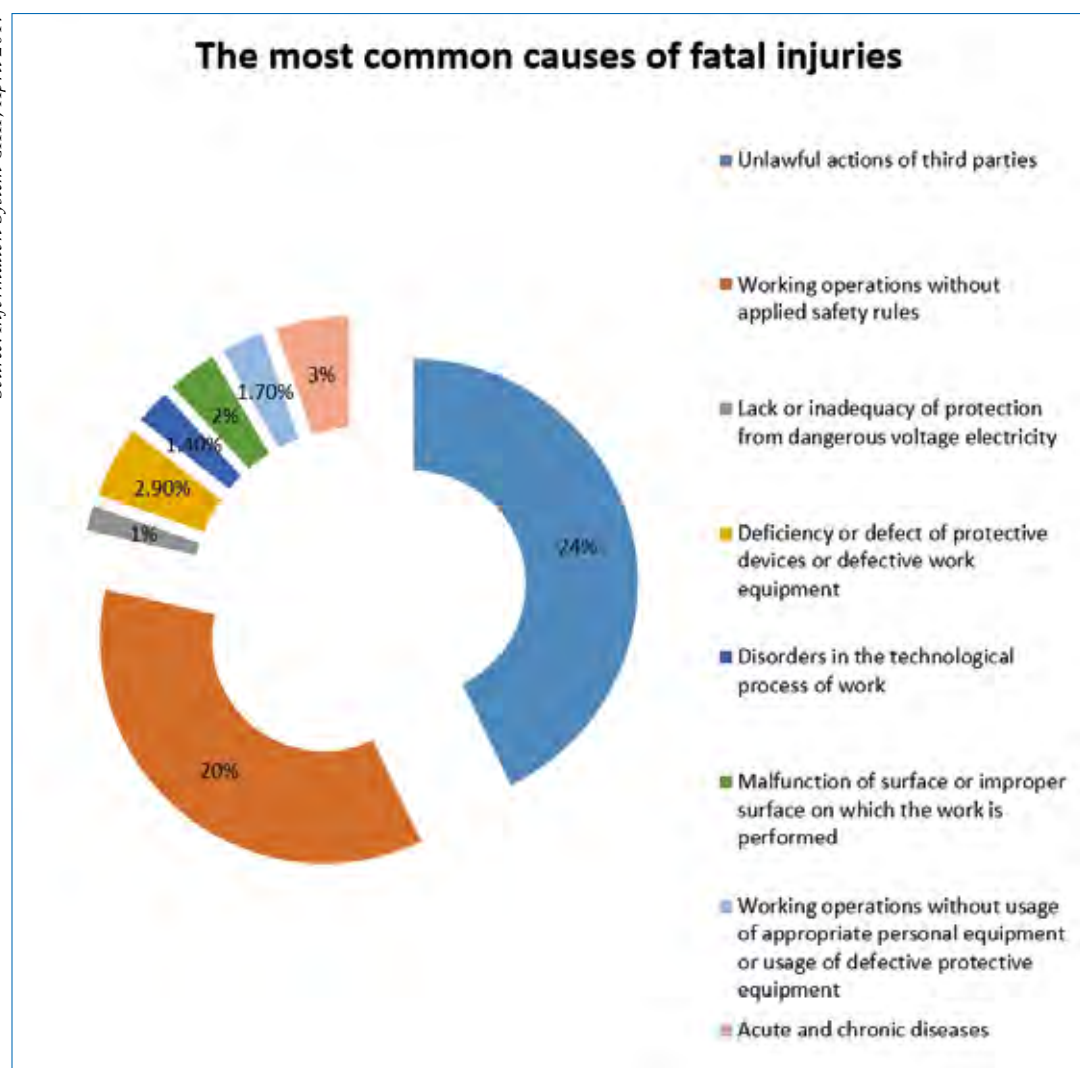


Graph 1: Activities with the highest number of reported fatal work-related injuries

The most common causes of fatal injuries in observed ten-year period, except unlawful actions of third parties (24%) and working operations without applied safety rules (20%), are:

- lack or inadequacy of protection from dangerous voltage electricity
- deficiency or defect of protective devices or defective work equipment
- disorders in the technological process of work
- malfunction of surface or improper surface on which the work is performed
- working operations without usage of appropriate personal equipment or usage of defective protective equipment
- acute and chronic diseases etc.

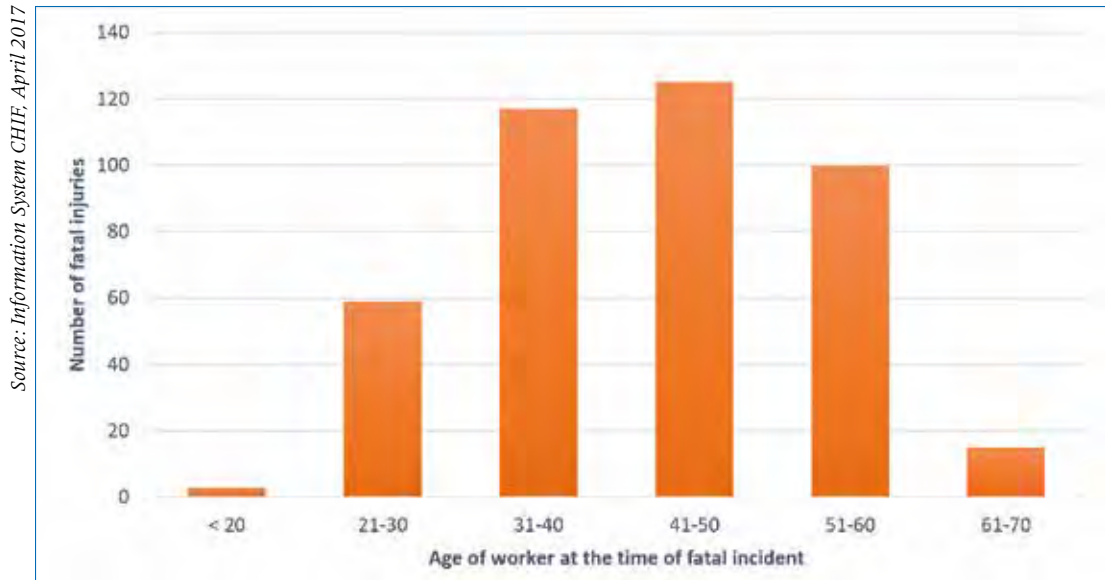
Source: Information System CHIE, April 2017



Graph 2: The most common causes of fatal accidents at work, in the period from 2006 to 2015

Age of the oldest worker who lost his life because of accident at work was 70 years and the youngest worker was 17.

In the same decade the most fatalities workers were between 41 and 50<sup>th</sup> (Graph 3).



Graph 3: Fatal injuries in relation to the age of employees at the time of incident, in the period from 2006 to 2015

Based on the results of this analysis, taking into account the target population, related to branch activities, the causes of fatal injuries and age of the victims of these accidents, the aim of the CHIF is to develop preventive measures in order to avoid accidents with fatal consequences in any case.

As one of the activities in the coming period, in cooperation with National Communication Working Group, CHIF is planning to organize a campaign to reduce the number of the fatal accidents at work in the Republic of Croatia. ■

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## Suva: The many faces of risk

**Statistics show: Apprentices have more accidents in the workplace than their more experienced colleagues. They therefore have a higher risk of occupational accidents. But money management also carries risks and is new territory for tomorrow's professionals. In order to raise awareness among young people about various risks and their consequences as early as possible, the Commercial and Industrial Vocational Training Centre Lucerne (Berufsbildungszentrum Bau & Gewerbe), in cooperation with Suva, has developed teaching materials on risk and risk competence. As part of the curriculum, the new educational materials will help, among other things, to reduce the number of accidents in the training company as well as during leisure time.**

Life is complex. Each person experiences it differently. But there is one thing that accompanies all of us from the beginning to the end of our lives: risk. A word that we use every day but is constantly interpreted differently. Even pregnancy is already associated with risks. And each stage of life holds new risks, often associated with specific dangers to life and limb. Conscious risk management can help reduce hazards or ideally even eliminate them altogether. It is important to think about what residual risks we are willing to take. Or whether it might make sense to take out insurance. The higher a person's risk competence, the more likely they are to find the right answer to such questions.

### From risks to risk competence

Whether it's risk of injury during sport, while on the job or during leisure time, or contact with drugs, sudden illnesses or spending large amounts of money: risk has many faces. Risk is often difficult to detect before it is already too late. But even when risk is obvious, people often lack the knowledge and courage to react properly. Children often do not believe that boiling water is painful until they get burned. Such agonising experiences may help young people to recognise previously unknown risks, but it is also possible to acquire risk competence without pain. The magic word is "knowledge". At first glance it might seem riskier to go skiing on an avalanche-prone slope than to talk on the phone while climbing the

stairs. But statistics tell a clear story: Significantly more people have accidents on the stairs than in the snow. If you know this, you'll be more likely to leave your mobile phone in your pocket to avoid an accident. The avalanche-prone slope carries another problem in addition to accident risk: The insurance company will cover only a portion of the costs due to gross negligence. Armed with such information, young people will be more likely to think about the cost of risk and how much residual risk they are willing to take.

### Addressing the risk issue

"Risk competence refers to, among other things, the ability to assess an event with a possible negative impact. The good thing is that anyone can develop this ability", says Erwin von Moos, campaign leader at Suva. To help apprentices strengthen their risk competence, two experienced vocational teachers at the Commercial and Industrial Vocational Training Centre Lucerne (Berufsbildungszentrum Bau & Gewerbe) have created teaching materials in cooperation with Suva. Various experts from the fields of occupational safety, leisure-time safety, occupational medicine, but also behavioural psychology and marketing have actively helped in their implementation. The free teaching material is available in three languages and is structured in two parts. First, the newspaper "top TODAY" highlights a variety of everyday risks. In class, the articles create a simple introduction to a wide range of topics that concern all apprentices. Using specific cases from the sectors of





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occupational and leisure-time safety, health management as well as business and insurance, the newspaper “top TODAY” underlines the many facets of risk with appealing texts and visuals. Second, approximately 90 pages of material introduces apprentices to various risks step by step as part of a general education class. The goal: developing risk competence. In five modules – risks of life, health and risk management, accident statistics and personal responsibility, insurance,

and liability – students obtain the tools they need to deal with risks in a sensible way. This knowledge helps prevent accidents. This in turn reduces costs and contributes to lower premiums. But most of all it prevents human suffering.

The free newspaper is available as a printed version. All other materials are also free of charge and can be downloaded as PDFs at [www.suva.ch/lehrzeit](http://www.suva.ch/lehrzeit).

**The “Safe Apprenticeship” campaign started four years ago with the goal of reducing the 25,000 apprentice accidents that occur every year in Switzerland. Since the start of the campaign, Suva has provided training companies with free workbooks for in-company trainers and apprentices, so that the topic of “occupational safety” is on the agenda from the moment an apprentice enters the workplace. The materials are well established and are used in training companies. All apprentices should always be able to say “stop” in case of uncertainty, fear, unclear orders or when one of Suva’s vital rules is being violated. The “Safe Apprenticeship” campaign is embedded in Suva’s “Vision 250 lives”.**

Innovative educational materials: The newspaper “top TODAY” highlights the many facets of risk using specific examples. ■

Swiss National Accident Insurance Fund (SUVA)  
[www.suva.ch](http://www.suva.ch)

# Germany: Occupational disease law in focus

## Self-government Committee presents White Paper on further developing occupational disease law

For more than 90 years, people suffering an occupational disease have been compensated by German statutory accident insurance. In the space of almost a century, German occupational disease law has proven to be a stable foundation for prevention and compensation. Representatives of both employers and employees have now put together a joint proposal for modernising the law and making it more transparent.

German occupational disease law has proven its worth – employees and companies have a reliable partner in the German Social Accident Insurance. Nevertheless, there has been criticism of occupational disease law. Both politicians and the public have expressed their concerns to the German social accident insurance institutions. “Some of this criticism can be refuted quickly, but more clarity and transparency are needed in the processes of occupational disease law; in addition, the law faces new challenges as a result of changes to the world of work”, said Dr Joachim Breuer, Director General of the DGUV.

Therefore, the DGUV’s Self-government Committee, which represents both employers and employees, has drawn up proposals in five areas on how to further develop occupational disease law. They are summarised in a White Paper and have been passed on to the Federal Government. The

Self-government Committee has proposed various amendments including transparency of the law and how insured persons are administratively handled. One suggestion for this is to legislate the Medical Advisory Committee for Occupational Diseases (ÄSVB). The ÄSVB advises the Federal Government on decisions regarding new occupational diseases. Other suggestions focus on improvements to identifying the cause of diseases, rules on retroactivity and research that is more intensive.

The White Paper does not question the fundamentals behind German occupational disease law. According to these, German statutory accident insurance takes on employer liability for damage to health caused by work. This “causality principle” remains a presupposition for the services offered by statutory accident insurance. Breuer also points out that the proposed amendments represent a balanced solution, which takes into account the complexity of this legal area. “There is consensus between employers and employees that these suggestions are an excellent foundation for further developing occupational disease law.” Policy makers can now build on this foundation. ■

*German Social Accident Insurance (DGUV)*  
[www.dguv.de](http://www.dguv.de)

## Austria: Digitalisation – Blessing or curse?

**Industry 4.0 includes far more than just the next logical step in the automation technology. No company, no branch, no industrial sector can completely escape the digital transformation and so we are faced with new challenges to prevention and work safety.**



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Even if on an expert level and in the political discussion there is a disagreement on the pace of digital transformation and the extent of its “disruptive” character, all parties agree on one point: we are already right inside it and we cannot put our heads in the sand. There is not just the impact on the production side, but also concerns products and services. Positive aspects such as higher productivity and quality of manufactured products, new occasions, customers or more transparency in the value-added chain should not lead us to lose sight of the new risks.

“The strategy Industry 4.0, which is mainly based on a comprehensive communication between all parties involved in the production process and the product itself, puts all measures of prevention and work safety to the test. The digitalisation also requires new concepts for the safety and security of the employees.

## Ethical aspects count

That machines and products communicate with each other and individual steps within the framework of the production process take place automatically, is not new for DI Georg Effenberger, Head of AUVA Prevention Department: "Computer Integrated Manufacturing is a keyword that has been used already in the last 30 years. What is now new is that the concept has been expanded from the production side, to the consumers' side and thus to products and services with all its advantages, but also disadvantages." Effenberger continues saying that the interaction of humans and machines also covers life areas, such as the care, which have not been affected by digitalisation so far.

Nursing-care robots are no visions of the future, but reality. "Robotic systems can support people in need of care and the nurses. Just like every action, also this is always associated with risks which have to be reduced according to the ethical non-harming principle and it has to be paid attention to the ethical principle of self-determination," said Priv.-Doz. Dr. Jürgen Wallner, MBA, Head of Department of the Ethical Programme at the Barmherzige Brüder Spital (Hospital of the Brothers of Charity) in Austria.

The fluffy seal robot PARO was successfully used with patients with dementia in German nursing homes and shows clearly that the patients are more willing to communicate with the nursing staff. Only the high sum of round

\$ 5,000 is still an obstacle for greater market penetration.

## Language assistants conquer households

Language assistants are much cheaper now like "Alexa" from Amazon, which work quite without touchscreens, mouse and keyboard, that means without touch, and which respond to voice commands, as we know from Siri on iPhone or Google Now on Android devices. Whether you wish to turn on the light, add something to your shopping list or check the weather report – the applications are still limited, but with the increasing market penetration, more apps are to follow soon.

It is not only the penetration of all – and very personal – living areas through machines, but also the intensity of the networking, which sometimes causes uncertainty. While earlier this networking took place within a company, possibly at several locations or with the upstream and downstream production stages, now it is boundless.

## To connect a construction office in Vienna with a factory in China is a piece of cake.

Problems that can arise could be all possible transmission errors, which give a totally new dimension to data security. Not to mention the fear of losing the job and to be replaced by a robot. "By the year 2045, 50 percent of jobs as we know them today will disappear.

Machines will take over the jobs and nevertheless the prosperity of the individuals will be higher than today," recently said the digital expert Mag. Thomas Hinterleithner, MSc, Managing Director of LOC-Place GmbH, within the framework of his lecture on the carried the title "Digital Shock therapy".

Nevertheless – without people it will not work; the availability of qualified workers is seen as the main framework for successful change by the domestic companies.

This can also be seen in the report “Industry 4.0 in Austria”, commissioned by the Austrian Federal Ministry of the Interior for transport, innovation and technology and the Austrian Research Promotion Agency (FFG). The report summarizes the knowledge and attitude towards the digital transformation in domestic enterprises. Since Austria’s economy is dominated by small and medium-sized enterprises, it can be reacted in a fast and flexible way to the complex and largely unpredictable changes. In the perception of the domestic enterprises Industry 4.0 is not a revolution but evolution – with the risk not to take seriously important developments and anticipate them quickly enough.

## The world of tomorrow

The goal of Industry 4.0 is that all relevant objects communicate with each other all along the lifetime. We will, anyway, work more intensively with machines. Car tire will automatically determine the degree of stress and abrasion and a report will be sent automatically to the workshop, which will ensure higher road safety, but perhaps also higher insurance premiums, if the driving behavior was not optimal. The cleaner in the hotel will be supported by vacuum robots, which also report what has to be repaired and which hygiene articles have to be substituted. If something is missing, it will be automatically reordered. Fitness apps, as we already know them, will constantly measure our vital parameters and ensure that we take in the required vitamins during breakfast, if the evening meal on the evening before was not balanced. The refrigerator can already take today supermarket orders completely independently when food is missing, which will be delivered by drones. ■

*Austrian Workers’ Compensation Board (AUVA)*  
[www.auva.at](http://www.auva.at)

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## Interview with the new ISSA president, Joachim Breuer



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**Mr Breuer, each of the ISSA Presidents has marked with his/her own style the period of the ISSA presidency. On which key factors would you like to orient your mandate for the next three years, within the framework of the ISSA priorities and programme?**

First of all, I would like to say that I am very grateful for this opportunity and for the confidence which the ISSA's members have expressed in me as a person. I am also grateful for the accomplishments of my predecessors, in particular Frank Errol Stoové from the Netherlands. During my presidency, I intend to build on the work of those who have held this office before me. For example, I want to further improve the ISSA Centre for Excellence. Before and during the World Social Security Forum, many ISSA members have expressed the need to find ways of transferring expertise that are more effective on the ground – for example by way of exchange programmes. It is not enough to send two or three officers to a two or three day seminar once every couple of years. Real exchange

of expertise depends on long-term exposure to new ideas – this is an experience I have made again and again. Internships and exchange programmes are an obvious solution to this problem. One challenge will be to get the necessary funding for these initiatives, especially as the ISSA's resources are limited. I am confident, however, that we will manage to identify possible sources, such as the G7 Vision Zero Fund.

Also, I want to increase the ISSA's membership base. 40 countries in the world are not yet represented in ISSA. I want to change that. A stronger member base makes the ISSA stronger in its dealings with governments and other international organisations. Last but not least, I want to make the ISSA's voice heard. ISSA is the natural representative of social security in the world. Its positions are relevant to the development of social security in the world. At present, the World Bank and the International Monetary Fund are the organisations which predominantly shape ideas and policies in this field on the international level. It is not self-evident why this should continue to be the case.

**How do you intend to use, as the Issa President, your long-standing knowledge and experience on accident insurance sector? What changes/innovations are needed in order the policies on prevention and rehabilitation can successfully adapt the new forms of employment, the digital transformation of economy, the ageing workforce and the increasing migration phenomenon?**

German social accident insurance unites all branches of social security in one system. We ensure that the victims of work accidents and occupational diseases get the necessary medical treatment. In this respect, we are comparable to health insurance. We also rehabilitate workers and pay them pensions if a disability results in a reduction of one's earning capacity. In this respect, our work can be compared to pension insurance. And if workers lose their job as a result of an accident, we work to find new positions and jobs for them – which is comparable to the work of unemployment insurance. Compared to the other branches of social security, we have two advantages though: we do not have problems with interfaces between medical and occupational rehabilitation and we are also competent for workplace safety and health. Thus, we can see the financial benefits of workplace prevention and workplace reintegration directly. We know, for example, that cutting costs in the wrong place during the process of rehabilitation will backfire later on. Knowing about these feedback loops in prevention and rehabilitation makes us an excellent advocate for investment in both fields. I have personally advised governments wanting to rebuild their social security system accordingly and my plan for ISSA is to continue promoting both ideas in the further development of social security.

One challenge in this regard will be the digital transformation of our economies. One dimension of this transformation is the development of crowdwork and clickwork, that is the collaboration of workers via on-

line platforms. It is not yet clear how these new forms of work, the so-called gig economy, will affect our traditional concepts of social security which centre on the employer as the one person responsible for workplace safety and health and paying social security contributions. Will the gig economy with its model of hiring freelancers and solo contractors on an as needed basis replace these traditional ideas? Could new ideas such as added value taxation solve the problem of funding social security in the digital economy? Or are there creative ways to adapt the old models to the requirements of a new age? We don't know it yet, but as social security experts we should stop standing on the side-line of this development and start getting involved. Around the world, a growing part of the population feels left behind and disillusioned with their political and economic systems. I believe that social security can provide an antidote to this by promoting inclusion and fair opportunities for all.

**During the World Forum in Panama four new guidelines have been launched. How do you think that social security member institutions can be encouraged to use the ISSA guidelines to improve their efficiency and the quality of services they provide? In particular, what role do you attribute to communication by social security administrations in the process of engagement/empowerment of individuals in a time when communication's habits and instruments are rapidly and dramatically changing?**

Actually, I believe that this is not so much a matter of encouragement but awareness. In my opinion, most institutions of social security are aware of the systemic challenges they face in the near future – the digital transformation, the economic effects of climate change and energy scarcity, and demographic change. Consequently, most of the ISSA's members are looking for ways to improve their administrative procedures but

also for ideas to promote political changes which help to ensure the long-term viability of their systems and their ability to reduce hardship, poverty, and insecurity. As part of the ISSA Centre for Excellence, the guidelines are a valuable tool to address these needs.

As to communication, I am convinced that new forms of communication and digital tools offer a remarkable potential to further the goals of social security. Take, for example, the tools offered by various pension insurers to calculate one's own pension needs at the age of retirement. Such individualised communication measures can turn an abstract system such as pension insurance into a very concrete matter and part of one's own life plan. However, we must not only rely on digital methods of conveying information about social security. One aspect which the communication guidelines address is the need to foster a social security culture. To this end, it is extremely important to mainstream social security into education. We must ensure that all citizens leave school with an adequate knowledge of their rights and duties as to social security. This is one, maybe the most important of the basic ingredients of empowerment.

### **Is there any book, tool, idea that could be inspiring for your new prestigious position?**

In fact, there is: the ISSA report "Ten global challenges for social security" is definitely worth reading. It details the megatrends shaping the context factors which affect social security in today's world – from digitalization and demographic change to extreme events and employment for young workers. Not all of the topics mentioned in the report may be new but their concise description strengthens one's awareness for the increasingly complex situation which institutions of social security must handle. I recommend it to everyone interested in the future development of social security. ■

*Nadia Giannini*

*INAIL - Directorate of Planning and Communication*



## **XXI World Congress on Safety and Health at Work 2017**

**September 3 – 6, 2017** | Singapore  
<https://www.safety2017singapore.com>

## **Débats d'EUROGIP**

**March, 2018** | Paris | France

<http://www.eurogip.fr/fr/produits-information/conference-annuelle-les-debats-d-eurogip>

## **Rehabilitation International World Congress 2020**

**Moving Societies**  
**September 8 – 10, 2020** | Aarhus | Denmark  
<http://riworldcongress.com/riwc-2020>

### **IMPRESSUM**

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