

# FORUM NEWS

European FORUM of Insurances against accidents at work and occupational diseases

N° 22 – 05/2004

## EDITORIAL

As President of the Forum I took the opportunity at the Forum conference in Gothenburg to raise some questions concerning the Forum's future.

The Forum can look back on 10 years of successful work and achievements. Our concern is to ensure the good work continues and becomes even more efficient.

The main purpose of the European Forum is to pursue the convergence process of insurance schemes covering accidents at work and occupational diseases.

long-term guidance to ensure the Bureau can get help and advice when needed from three appointed persons selected from among the members.

To ensure the Forum is aware of developments in the EU, the Forum, as stated in Article 9, has a Commissioner for European Relations. It is of great importance that proper guidelines are put in place for this position and that its holder is given the opportunity to report on interesting developments. For a variety of reasons the Bureau has not functioned as expect-

## New challenges for the European Forum of insurances against accidents at work and occupational diseases

In 1992 a loose network with member institutions from 10 countries was created. Today, in 2004, the network is considerably bigger and includes more than 20 member institutions from 16 countries.

The aim of the Forum is to promote and ensure the continuance of the basic idea of insurance against accidents at work and occupational diseases and to target a specific area within the national social security systems as well as to pursue the convergence process of systems in Europe.

The successful development of the Forum depends on compliance with the Forum's statutes in order to fulfil the purpose of the main idea.

The Statutes were revised in 2001. However, I think we ought to ask ourselves whether we are properly complying with the Statutes. In order to guarantee a continuity of presidency, article 7 provides for a President and a Bureau with a Former President, a President and a Vice President. According to Article 8 there has to be

ed and therefore I think members should be asked whether they think anything can be done to improve the situation in order to secure 10 more successful years for the Forum. The first thing to consider is therefore whether the statutes are functional or in need of amendment. In relation to this, a small working group has discussed the matter with a view to putting forward suggestions to all members at the conference in Stockholm.

At the Gothenburg Conference there were many interesting reports from member countries and the success of a conference depends on how much all participants are prepared to share with each other in order to achieve the basic idea of the European Forum. I am looking forward to an interesting conference in Stockholm and meeting you all there. ■

**Siwert Gårdestig**  
President of the European Forum

EUROPEAN FORUM



## CONTENT

**EDITORIAL** ..... 1

### INSURANCE

"Underreporting" or why Gambia appears to be the country with the healthiest working conditions ..... 2

Accident costs assume ominous proportions in Switzerland: Suva compelled to act ..... 4

EC-Expansion: International Accident Protection ..... 5

### PREVENTION

Prevention: 3 million euros for Italian students ..... 6

Prevention in education institutions: the communication campaign ..... 7

Is the work environment responsible for rising levels of absenteeism due to sickness? ..... 8

### LIFE OF THE FORUM

The European Forum welcomes a new Italian member organisation: IPSEMA ..... 9

From Göteborg a new Logo for the European Forum ..... 10

Working groups of the European Forum Accident Insurance in 2004 ..... 11

New management of the Association d'assurance  
New top management at INAIL  
New governing bodies at IPSEMA ..... 12

### NEWS IN BRIEF

Germany's Federal Court for Social Affairs concludes BGs are in line with European law

New guidelines for expertise recommendations about work-related skin diseases: "The Bamberg leaflet" ..... 14

The Centenary of the Belgian Occupational Accidents Act ..... 15

### PUBLICATIONS

Trilingual information about insurance cover for accidents at work and occupational diseases in Germany ..... 16

Working conditions in the acceding and candidate countries  
Perceptions of living conditions in an enlarged Europe ..... 17

Work-related mental disorders: what recognition in Europe? ..... 18

**MEETINGS** ..... 20

# "Underreporting" or why Gambia appears to be the country with the healthiest working conditions

**T**he close cooperation of the European FORUM and the International Social Security Association (ISSA) is not only documented by a co-operation agreement between the two organizations which dates back to 1995 - it continues to this day to be a commitment that is full of vitality. Since its inception, the FORUM has been an important partner of ISSA contributing European expertise in the area of professional cooperation with international social security systems in questions relating to accident insurance. Organizing and moderating trans-national transfer of know-how is one of the main tasks of the ISSA Technical Commission on Insurance Against Accidents at Work and Occupational Diseases which met in Limassol, Cyprus, in November last year. Among other things, initial results from the global survey entitled "Survey of Key Factors of the Introduction and Reform of Accident Insurance Systems" were presented to the Technical Commission. (see FORUM News No. 21, 12/2003).

Furthermore, just one day prior to the conference opening, the Technical Commission organized a workshop on questions concerning occupational diseases.

Presided over by Dr. Joachim Breuer, chairman of the Technical Commission, 24 experts from 13 countries discussed the most urgent problems and possible common strategies for dealing with occupational disease prevention, compensation and rehabilitation.

The focus was on the effects of a deficient reporting system and insufficient expertise in diagnosing occupational diseases on the accident insurance systems. The Commission expressly invited representatives from social security institutions of developing countries to this discussion. Surprisingly, the problem situations were essentially homogenous – despite the different geographical origins of the participants.

## Underreporting

Without question, lacking experience in structuring and maintaining extensive reporting systems for occupational diseases topped the list of issues. "Underreporting", which often led to bizarre distortions, was identified as the core problem. For example, the representative of The Gambia reported that only one (!) occupational disease report had been received since the establishment of the social security system in this country in 1996. Thus, from a purely statistical perspective, The Gambia would appear to be the country with the healthiest working conditions in the world! Nonetheless, inadequate reports and reporting systems are indeed a serious and widespread problem. Participants unanimously rejected an incentive system proposal which, for example, would offer medical doctors special compensation for reporting occupational disease cases. This decision was based on reservations that compensation would possibly lead to (costly) over-reporting of occupational dis-

ease cases and on the existing financial shortages of social security institutions.

## Under-Diagnosing

An insufficient reporting system is often accompanied by a lack of diagnostic expertise in the area of occupational diseases. Many countries (and not only developing countries) do not have sufficient medical doctors or only poorly qualified ones specialising in industrial medicine. A report from Argentina stated that of all cases of occupational diseases reported in 2002, 80% were associated with exposure to noise. However, this was not due to excessively and particularly loud (yet otherwise healthy) working conditions in this country. On the contrary, it was due to a lack of epidemiological and toxicological knowledge among occupational physicians, which meant they were unable to recognize other types of occupational diseases. But since they were in a position to diagnose hearing losses, almost all cases reported were associated with this occupational disease.

Reports from Saudi Arabia indicate a surprising increase in illnesses of seemingly non-occupational origin; here again, an underlying supposition is that increasing numbers of occupational diseases were not diagnosed or were falsely diagnosed. The representative from Malaysia reconfirmed that, when last analysed, inadequate diagnoses, both qualitatively and quantitatively, are solely the result of there being a



*Exchanging information: Participants at the international workshop for occupational illnesses on 25 November 2003 in Limassol*

very small number of medical doctors trained in industrial medicine. "Underreporting" is almost guaranteed in a situation where just two doctors are available for consultation with regard to occupational diseases to the national social security system. In Zambia, where new, potential cases of occupational diseases are immediately examined by a team of doctors, insufficient training is again responsible for numerous problems: without exception, diagnostic expertise is drawn from general public hospitals which do not have medical specialists trained in industrial medicine. The specialist from Syria responded very similarly in respect to this subject.

The causal link of insufficient diagnostic capacity plus an inade-

quate reporting system for occupational diseases prompted participants of the workshop to request a qualifying seminar in order to benefit from an event that focuses on diagnostic and reporting systems and, above all, is based on the expertise of European accident insurances. Additional requests for an increased transfer of international know-how included assessing compensation for occupational diseases as well as incentives for prevention. Therefore, the Technical Commission intends to offer events which will expand upon the workshop and continue the dialogue begun in Limassol during the upcoming ISSA triennium (2005-2007).

The work of the Technical Commission will continue to focus on

accident insurance systems in developing and transitional countries in future: "We want to provide know-how that is based upon practice. The expertise of accident insurances in Europe is so large and the requirement for know-how in these countries so extensive that we have a real and clear responsibility to assist them," believes Dr. Joachim Breuer, chairman of the Technical Commission.

A summary of workshop results in English is available from the author. ■

*Dr. Stefan Zimmer*  
HVBG

Alte Heerstr. 111

53757 Sankt Augustin, Germany

+49-22.41-231-12.08

+49-22.41-231-12.98

stefan.zimmer@hvbg.de

# Accident costs assume ominous proportions in Switzerland: Suva compelled to act

**The cost of accidents in Switzerland has been increasing for years and – particularly in the field of non-occupational accident insurance – is taking on increasingly threatening proportions. Suva is determined to tackle this situation with a variety of measures.**

While the number of accidents registered by Suva in the field of occupational accident insurance (BUV) has been declining for years, the opposite is true of costs per patient: these have been on the increase for years. The same applies to non-occupational accident insurance (NBUV), which experienced an enormous increase in cases last year. In the year 2002, Suva had to pay out over €1.9 billion for the cost of treatment, daily benefits and pension capital. In 2003, too, BUV and NBUV costs continued to rise by about €130 million. In view of this development, an increase in NBUV premiums appears unavoidable.

## Economic downturn and demographic development

The development of accident costs is marked by various factors over which Suva has no influence. For example, the downturn in the economy as well as political and legal developments are all taking a negative toll. In addition, demographic developments in Switzerland are contributing to the increase in costs: Swiss society is ageing on average and this trend is also set to continue in the years ahead. It will have a direct impact on accident costs. The older the

accident victim, the higher the accident costs. The increase in cost for each year of a person's age amounts to about €150.

## Preventive action

In the light of these facts, it is clear that Suva must take action wherever it can exert its influence on accident costs: in the field of prevention as well as in cost-conscious case management. Accidents that do not happen do not cost anything. This is why prevention is still the best and most important way of combating increasing costs. Suva supports companies' endeavours to encourage prevention by offering advice, training support, special promotions and campaigns. It also conducts ASA system controls (ASA: Guide-line on the Consultation of Occupational Physicians and other Occupational Safety Specialists in Enterprises) and, via the Internet, offers a wide range of personal protection equipment.

## Reduce absences

Whenever an accident occurs despite the victim having taken every precaution, the goal is a systematic reduction in the frequency and duration of lost working days by means of efficient absence management. This is why Suva is making its appeal to all concerned. After all, it is the way in which employees, employers, doctors and insurers act that determines whether it will be possible to reduce to the required minimum the number of absences after an accident or bout of illness and to find the best-possible time for rehabilitation. On average, the

current amount of lost time after an accident is about 40 days. If Suva succeeded in getting accident victims on daily benefits back to work just one day earlier, it could save an estimated €30 million each year.

## Professional claims management

In the final analysis, professional claims management represents a major potential for cost reductions. And, it must be reiterated at this point: costs can only be reduced if accident victims, employers, service providers and insurers are involved on a joint basis. Suva is making a major contribution here with its innovative case management or New Case Management (NCM) as it is known. NCM was initiated in January 2003. The concept provides for dealing with minor incidents as quickly and as unbureaucratically as possible. In return, complex cases are to be registered at an early point in time. They are dealt with comprehensively and effectively, including all those involved (accident victim, insurance company, doctors, employers, etc.). Suva has high hopes that NCM will greatly improve the chances of rehabilitation for accident victims and that it can thus contribute towards a reduction in the enormous cost of pensions in particular. However, Suva will have to double the number of specially trained case managers in the near future in order to deal with the number of complex cases. ■

Dr. Willi Morger, Suva  
Fluhmattstrasse 1, CH-6002 Lucerne,  
Switzerland  
☎ +41 (0)41 419 52 05  
☎ +41 (0)41 419 61 70  
✉ willi.morger@suva.ch

# EC-Expansion: International Accident Protection

**T**he European Union (EU) has just celebrated its largest expansion to date. On 1 May 2004, ten states, including the eight Mid and East European countries of Estonia, Latvia, Lithuania, Poland, Slovakia, Czech Republic, Slovenia and Hungary plus the two Mediterranean countries of Cyprus and Malta, joined as new members. This expansion and the assumption of European law are accompanied by changes affecting accident insurance.

Regardless of whether they are employees sent by their companies to foreign European states as cross-border entrepreneurs, students on a school trip or scholars studying for a semester in the EU within the framework of a study course ("Socrates" for example) – all benefit from accident insurance cover within the ten new member states. Standard EU regulations with regard to the coordination of national social insurance systems (including accident insurance) will apply there in future. When making plans for international travel, it is important for individuals and companies to inform themselves extensively in advance and to carry the necessary forms with them. Additional private insurance is also advisable.

## Employee assignments and medical coverage

Substantial changes are in store for traditional member states if a mutual agreement with new member states concerning legal accident insurance did not already exist. Such agreements, for example, did not exist between Germany and the Baltic states (Estonia, Latvia, Lithuania) as well as Malta and Cyprus. Social security agreements

already in force, such as the German-Polish agreement, will be replaced by EU law, with transitional regulations governing older cases. European regulation 1408/71 is binding for all states upon joining the EU and deals with employee assignments and their medical coverage. This regulation states that an employee assigned to a foreign EU location shall remain insured by the social security system of his native domicile if the assignment is temporary (within the EU for 12 months with an option to extend).

In the event of an accident at work or an occupational disease within the host country, an insured person will receive medical services there in accordance with current regulations and to the usual extent (so-called "payment-in-kind" service assistance). This ensures, for example, that a truck driver employed by a French company would receive immediate medical help if his work had taken him to Latvia and he were to have an accident while working there. In like manner, an injured employee of a Latvian company assigned in France would receive medical services from the French accident insurance as if he were insured there. The French accident insurance would then be reimbursed by Latvia for the costs incurred.

## Prepare thoroughly for a foreign stay

Please note that "payment-in-kind" services will be rendered according to the standard of the host country, i.e. the quality and extent of such services may be different than those in your native domicile. Special services beyond the legally prescribed services of the host country must be paid for privately. In such instances, an add-on private insurance policy

is recommended. Before company reassignment, employees are urgently recommended to inform themselves about which forms to have available for payment-in-kind services in the host country. An add-on private insurance policy is advisable to provide insurance coverage during non-working time as well as for any accompanying family members because legal accident insurance protection only covers the work situation for assigned employees. Students should confer with school, college or university sources in order to obtain the necessary information.

More detailed information is available from those responsible for the national social insurance carrier which insures the person in question. In many states these are the accident insurance carriers or the health insurance providers from where the standard forms which are valid throughout the EU are also available.

Similar principles apply to company relocations: prior to beginning foreign operations, procure information about local conditions and consult with employees accordingly. These enquiries should include finding out about required forms which need to be in their personal possession (e.g. certificate of assignment, certification of qualifications for payment-in-kind services). Taking precautions for possible accidents when travelling internationally is more than just an exercise in economics. According to many national work laws companies must make such provisions based on their obligation to provide for employee welfare. Failure to heed such laws can lead to employee compensation claims. ■

Roswitha Breuer, BUK  
✉ [roswitha.breuer@unfallkassen.de](mailto:roswitha.breuer@unfallkassen.de)

Bernhard Pabst, HVBG  
✉ [bernhard.pabst@hvbg.de](mailto:bernhard.pabst@hvbg.de)

## Prevention: 3 million euros for Italian students

**T**he application of regulations regarding health and safety in the workplace and the culture of prevention are a sine qua non to achieving an improvement of work conditions and a drop in work injury and professional disease figures. A key to the true effectiveness of prevention initiatives is their being shared by the workers themselves, who must be directly involved in everything that goes under the name of prevention culture.

Training is therefore an indispensable instrument. However, the new challenge set by the society of today is understanding the signs of new emerging risks, "anticipating" new occupational diseases, new threats to health and safety, without neglecting the old ones. The technology we are embedded in leads to ever faster changes to the world we live in, changes we struggle to decipher.

In this context it seems necessary for prevention and insurance institutes to anticipate risks not only for the workers of today but also for those of tomorrow, in other words for the students of today. The issue is not only to prepare students for the risks they may run in their education environment, but to make them understand that health and safety are broad concepts that can and must be applied in every aspect of life today, whatever we do. Safety in education, living (home, club, stadium, sports centre, street, etc.) and work environments.

INAIL, after launching its policy of economic incentives for businesses encouraging them to reorganize productive processes and purchase

Promote safety.  
Teachers will study your ideas.

Submit your project.  
The prize is not just the glory.

Make safety in living and working environments the goal of your studying activity: you could win up to 3,600.00 euros.  
Notice of competition (Technical and Professional High schools and Universities)  
www.inail.it • www.miur.it

INAIL

new machinery, as well as favouring training and information aimed at all those involved in prevention (workers, employers, workers' rep-

resentatives etc.), has decided to widen its target audience to include high school and university students.

What is new about this initiative is its innovative and original approach. (see article in box). Thanks to a partnership with the Italian Department of Education, Research and University, INAIL is financing 270 study grants to be awarded to students who present prevention projects for living environments and workplaces.

200 grants, each worth 1,500.00 euros, are available to high schools and 70 worth between 3,000.00 and 3,600.00 euros each are at the disposal of universities. 3,098.741 euros are dedicated in total to the campaign. The deadline for submitting projects is June 2004.

One of the objectives of this joint initiative of INAIL and the Department of Education is to make a contribution to the training of safety and health experts, thus creating a permanent link between education institutions and the world of work. This not only contributes to promoting and supporting the development and spread of the culture of prevention, but also to addressing and supporting professional choices that aim at acquiring the specialist technical know-how suited to the specific requirements of the labour market. ■

Alberto Lucarelli  
INAIL

Piazzale Giulio Pastore 6  
00144 Rome, Italy  
☎ +39 06 5487 2115  
✉ +39 06 5487 2019  
✉ a.lucarelli@inail.it

## Prevention in education institutions: the communication campaign

**To allow a message to spread and make individuals sensitive to prevention, it is crucial to plan an effective information campaign designed specifically for the target audience it aims to reach.**

With a view to reaching this target audience, represented in this case by high school and university students, particular media appreciated by this age group were chosen: local and national radio stations and, among newspapers and magazines, especially the “free press” available in cinemas, pubs, night-clubs and sports centres.

This information campaign tends to appeal straight to the young – this too is extremely innovative – to prevent the initiatives from coming across as imposed from the top, something that would create a feeling of mistrust, or at least indifference. The goal is for

students to allow their creativity on the subject of prevention to develop, because the only way the culture of prevention can progress, is if it has a spontaneous momentum of its own. This is an innovative approach, as it attempts to promote the students’ awareness without forcing them “to do homework” as is usually the case in the world of education.

This root philosophy clearly emerges from the campaign poster portraying students submitting a project on health and safety – represented by a wrapped-up worker – to a note-taking teacher, who will then study the students’ idea and project. Here we find a clear overturning of traditional roles. Indeed, it is normally the teacher who explains an idea or a topic, with the students taking notes and then studying them. The wrapping around the worker has a double meaning. On the one hand the

image implies that the students wish to “protect” the worker through their project by keeping him in a safety covering. On the other, the wrapping implies that the product in question is new, just like the idea, the project the students are presenting; so new, they’re still “unwrapping it”. ■

Alberto Lucarelli  
INAIL

Piazzale Giulio Pastore 6  
00144 Rome, Italy  
☎ +39 06 5487 2115  
✉ +39 06 5487 2019  
✉ a.lucarelli@inail.it

# Sweden: Is the work environment responsible for rising levels of absenteeism due to sickness?

**A serious problem Sweden has been facing for the past two years is a drastic increase in sickness leave. The reasons for this, among other things, include current labour market conditions. Finding a way of prevention presents a new challenge.**

A comparison with other European countries shows that only Sweden is experiencing this strong upward trend. What we need to know is why this is the case. Work environments and health in Sweden are generally good. There are, of course, many possible answers including a rising number of older people, men and women, within the workforce.

## **This article will not provide answers, but simply raise a few questions.**

A number of new diagnoses, such as stress and burn-out syndrome, are emerging. However, this could just be a picture created by the media reflecting the times we live in. The truth is there is no obvious, simple answer to the problem.

A recently published survey reveals that just over a quarter of all employees in Sweden have suffered some form of work-related disorder over the past twelve months. This includes disorders of a physical nature as well as those caused, for example, by stress, mental strain, etc. In terms of the total number of employees in Sweden, more than one in ten

state that in the past year they experienced work-related medical conditions severe enough to require sick leave. The most commonly reported causes of work-related diseases are stress and mental strain, strenuous working postures and heavy manual labour.

Some studies claim that levels of absenteeism caused by sickness vary depending on whether employees have the possibility of influencing their work environment or not.

Moreover, have these accidents at work and occupational diseases resulted in preventative actions in the workplace? The answer is yes, but more needs to be done. We know that among employed persons reporting work-related diseases, medical problems are reported to decrease if the employees' work duties are changed to accommodate their medical problems. Therefore modified working duties and/or working hours can provide a solution. This is a challenge for employers, the whole health care system and the social security administration.

Therefore we are considering whether further developments in preventive actions might help break the trend of the increasing absenteeism mentioned above? Could periods of sick leave caused by accidents at work or occupational diseases be avoided or shortened? If so, the prospect of considerable gain is within the range of possibility, for the individuals concerned as well as for society, not to mention work injury insurance schemes. ■

Monica Svanholm  
National Social Insurance Board  
Sickness and Work Injury Insurance Division  
Adolf Fredriks Kyrkogata 8  
SE 103 51 Stockholm, Sweden  
+46 8-786 9277  
monica.svanholm@rfv.sfa.se

# The European Forum welcomes a new Italian member organisation: IPSEMA

**A**t the General Assembly in Gothenburg the European Forum has approved the request to join the association presented by IPSEMA, which is the Italian organisation running the workers' compensation scheme for seafarers.

IPSEMA is the youngest and the smallest organisation of the Italian social security. It was established ten years ago, in 1994, by merging the three Seafarers' Funds – Adriatic, Southern and Tyrrhenian – existing at that time. IPSEMA has 240 staff and covers about 120,000 workers; about 6,300 shipping companies are insured with IPSEMA.

In addition, IPSEMA has also got a third feature, it is the social security organisation with the best financial situation in Italy. Since the year 2000, its balance sheet is in black: 11 million euros in 2003, 12 million in 2004 and more than 13 million in 2005 according to some estimates.

IPSEMA has four interregional Directorates in Genoa, Trieste, Naples and Palermo along with the Head Office in Rome. In order to be more customer-friendly, IPSEMA has recently opened other local offices in Mazara del Vallo and Messina (Sicily) and in Molfetta (Apulia) – where maritime activities are substantial.

## IPSEMA's mission

IPSEMA does not directly pay pensions to seafarers – this task is carried out by INPS, which is

the Italian Old-Age Fund. IPSEMA awards a series of benefits related with work injuries compensation and occupational diseases which include daily allowances for temporary disability in the event of a work injury or disease, life-long annuities or lump-sum compensation in case of total or partial disability, benefits to the victim's survivors in case of fatal accidents. IPSEMA also covers work injuries for crews of ships sailing overseas. There are other benefits paid on behalf of INPS such as sickness allowance and economical benefits in the event of maternity, the latter also for cabin crew of the Italian flight company Alitalia.

## The future

Given its efficiency, IPSEMA has recently proposed to become the sole social security organisation for the transport sector. Not only sea freight but also transport by air, road and rail.

Politicians seem to welcome this proposal even though no decision has been taken so far.

## Communication

To be even better known and also to affirm itself as possible sole organisation covering the transport sector IPSEMA has launched an important communication campaign both internal and external. IPSEMA has been publishing a bi-monthly magazine "Nautes" for some months. The magazine focuses on the more important ac-

tivities directly or indirectly linked to the sea in a country which has more than 8,000 km of coasts.

Another important initiative is the Code of Maritime Law, a 6,000-page book which includes all the legal provisions concerning sailing since 1885. This Code, which was lacking until now, is an important tool that was made available to public authorities, lawyers, researchers, professionals and media managers.

Moreover, on the Internet site of the IPSEMA (<http://www.ipsema.it>), it is now possible to get access to two services intended to facilitate the relationships with the insured workers and the employers: the on-line calculation of the insurance premium which employers can do directly from their offices through the Internet site of IPSEMA. For the workers, there is the possibility of controlling and of following, always through the Internet site, their situation in real-time ■

Fausta SAVONE  
IPSEMA

Via San Nicola da Tolentino 5  
00187 Roma RM, Italy  
☎ +39 06 47 87 72 38  
✉ +39 06 48 71 265  
✉ [fsavone@ipsema.gov.it](mailto:fsavone@ipsema.gov.it)

# From Göteborg a new Logo for the European Forum

**D**uring the Göteborg General Assembly of 4 and 5 December 2003, the European Forum of the Insurance against Accidents at Work and Occupational Diseases adopted a new logo.

The logo, conceived and produced by the INAIL Directorate of Communication (design by Tiziana Rizzi), features the twelve stars of the European flag over a “net” with the English inscription “European Forum of Insurances against Accidents at Work and Occupational Diseases”.

Judged by the members of the European Forum as innovative while respecting tradition, the new logo combines a typical European symbol with the conceptual strength of the net, which protects but at the same time unifies because it favours exchange and communication. The stars represent the process of European union, while the net stresses the integration between member states as well as the very idea of protection and safety at work from professional risks. The reference to Europe and the European Union is further testified to by the colours used: yellow and blue.

But the new logo – which in future will remain associated with the Swedish Presidency – sums up emblematically the very essence and mission of the European Forum, which is to be considered a network that intends to evolve from being the seat of exchange of experiences to being an active political body for safety. ■



Alberto Lucarelli  
INAIL  
Piazzale Giulio Pastore 6  
00144 Rome; Italy  
☎ +39 06 5487 2115  
☎ +39 06 5487 2019  
✉ a.lucarelli@inail.it

# Working groups of the European Forum Accident Insurance in 2004

**T**he bulk of practical research work and exchange of experiences between the Forum members is done in several permanent or ad hoc working groups. They are founded and tasked by the General Assembly of the Forum and report to it. European accident insurance institutes which are no or not yet members of the Forum may be admitted to working groups as observers according to the decision of the group concerned. This was the case with Dutch and Irish organisations in the working group “occupational diseases” in the past. Whereas former working groups on accident statistics, communication, prevention, updating of the Forum statutes and other topics meanwhile finalized their work, the following main topics are currently covered (in alphabetical order).

## 1. EC co-ordination law, Regulation 1408/71 (ad hoc)

chaired by Dr Ulrich Raschke (HVBG, DE; Ulrich.Raschke@hvbг.de):

Reform of Regulation 1408/71, Commission draft of the revised Regulation.

## 2. Forum News and Forum Flash (permanent)

chaired by Dominique Dressler (AUVA, AT; dominique.dressler@auva.at)

Editing work on “Forum News”; preparing the e-mail news letter “Forum Flash”.

## 3. Occupational diseases (ad hoc)

chaired by Marie-Chantal Blandin and Christine Kieffer (Eurogip, FR; eurogip@wanadoo.fr):

- Report on Recognition of work-related mental disorders in Europe published
- Cost and funding of occupational diseases in Europe
- Detailed analysis of asbestos diseases

## 4. Patient Mobility, Transborder Use of Hospitals and Rehab Installations (ad hoc)

chaired by Dr Ulrich Raschke (HVBG, DE; Ulrich.Raschke@hvbг.de):

Proposal of the European Commission for a framework directive on “Services in the Internal Market”

## 5. Website (permanent, same members as working group “Forum News”)

chaired by Roland Hügi (Suva, CH; roland.huegi@suva.ch)

Updating the Forum website [www.europeanforum.org](http://www.europeanforum.org) ■

## New management of the Association d'assurance

Following the retirement of Mr. Jean-Paul Demuth, "premier conseiller de direction" and former president of the Forum, Mr. Claude Seywert, "ingénieur-chef de division", born in 1965, took over the management of the Association d'assurance contre les accidents.

He is assisted by Mr. Claude Rumé, "attaché de direction". The Association d'assurance contre les accidents as well as the Etablissement d'assurance contre la vieillesse et l'invalidité are regrouped within the Office des assurances sociales, a public institution placed under the authority of their joint board of directors and under the presidency of Mr. Paul Hansen. ■

## New top management at INAIL

The Italian Government has appointed the new Top Management for INAIL, the Italian Workers' Compensation Authority. Vincenzo Mungari, already temporary administrator since 2002, is the new Chairman. Mr. Mungari is a lawyer and university professor, and an expert in insurance issues.

The new Director General is Maurizio Castro. Mr. Castro, 50, is a labour market and immigration expert, former Head of Human Resources at Zanussi electrical appliances (part of the Electrolux group) and consultant for the Italian Government.

Finally, Giovanni Guerisoli, 59, trade unionist with CISL, safety in the workplace expert, has been named Chair of the Stakeholders Council. This is the body on which the social partners sit and defines INAIL's political and strategic policies. ■

## New governing bodies at IPSEMA

Antonio Parlato was nominated as Chair of the Board of Directors at IPSEMA in January 2004. Parlato, 65, is a solicitor specialised in maritime law and a former MP for Alleanza nazionale.

Maria Clotilde Calamita was confirmed as Director General, a post to which she had been appointed since IPSEMA was established in 1994.

The Chair of the Stakeholders' Council is Giancarlo Fontanelli, 62, sociologist, trade unionist and expert in labour and social security issues. ■

# Germany's Federal Court for Social Affairs concludes BGs are in line with European law

**T**he German Federal Court for Social Affairs (Bundessozialgericht, BSG), the court of final appeal for matters inter alia concerning the contribution system of the German statutory accident insurance and prevention institutes (Berufsgenossenschaften, BGs), confirmed that the Social Code governing the organisation and work of the BGs complies with the Treaty of the European Communities and with German constitutional law. According to the Court there is neither an infringement of EC competition law nor of the freedom to render services. Therefore the BSG upheld the previous decision of the Landessozialgericht (LSG) Baden-Württemberg, the highest Social Court in this federal Land.

In its relatively short ruling the BSG mainly refers to the INAIL case which was heard at the European Court of Justice (EJC). Similarly as the LSG had done previously, the BSG mainly argues that due to the similarities between the

Italian and German schemes, the EJC ruling in the INAIL case is transferable to the situation in Germany. In so far as the two systems differ - the BSG states - the German scheme, due to certain elements of social equalization listed by the court, has even less in common with a private scheme than the Italian one (argumentum de minore ad maiorem). The BSG consequently concluded that the BG case did not need to be submitted to the EJC since this is no longer an open issue requiring the opinion of the European Court.

It is expected that about half a dozen other cases against the BG monopoly waiting to be heard in German social courts (Sozialgericht, SG - first court level) will be soon dismissed in the light of the BSG decision, i.e. an infringement will be denied.

The decision also supports public schemes of insurance against accidents at work and occupational diseases in other EC member states. It seems that jurisdiction,

after more than 10 years, has finally reached a conclusion about defining the borderline between competitive enterprises in the free market ruled by EC law and institutes of social security built for social equalization and thus ruled by national law. ■

Bernhard Pabst  
HVBG  
Alte Heerstr. 111  
53757 Sankt Augustin  
Germany  
☎ +49-22.41-231-12.07  
✉ +49-22.41-231-12.98  
✉ Bernhard.Pabst@hvb.de  
www.hvb.de

## New guidelines for expertise recommendations about work-related skin diseases: "The Bamberg leaflet"

**D**espite detailed knowledge of pathogenesis, allergological diagnostics and therapy, skin diseases are extremely frequent among a large section of the general public. Accordingly, in many countries work-related skin diseases have for years been to the fore as far as occupational diseases are concerned. In 2002 the German institutions for statutory accident insurance and prevention (Berufsgenossenschaften, BG) alone registered 17 848 notifiable suspicious cases.

The German accident insurance institutions in most cases are bound by legal provisions in Social Code X to carry out a decision-making procedure to clarify the work-related causality and the right to benefit of insured persons. In this, the medical expert opinion provides an essential basis for the decision to be made by the accident insurance institution and also in a social court procedure that might possibly follow. The principle of equality of treatment according to article 3 of the Constitution requires a guarantee for a standard compensation practice as far as possible. There-

fore it is a task of high priority for the accident insurance institutions to arrange with the involved medical specialist associations and all other areas of expertise being considered - such as e.g. manpower studies and occupational medical specialist knowledge - for expertise recommendations by means of an anticipated medical expert opinion to be provided.

Such recommendations do not only guarantee the principle of equality of treatment but contribute to the improvement of the expert opinion quality and thus also to a wider transparency of the administrative decisions. Expertise recommendations are an integral part of the quality management of the statutory accident insurance. The expertise recommendations for skin diseases caused by work (No. 5101 of the German list of occupational diseases) can be taken from the so-called Bamberg leaflet. All relevant circles of experts agreed to these recommendations. In Germany, the Bamberg leaflet must be regarded as a historical milestone as far as expert opinions of occupational diseases are concerned. It

might also serve as a good example for further expertise recommendations for other occupational diseases. It bears testimony to the efforts of the accident insurance institutions on behalf of quality assurance. It also provides a medical as well as legal framework for action decided by consensus at the experts' disposal describing, among other things, the diagnostic procedures, the relevant medical facts and the questions of law to be discussed by means of the anticipated medical expert opinion. ■

Otto Blome  
 Director Occupational Diseases I  
 HVBG  
 Alte Heerstr. 111  
 53757 Sankt Augustin, Germany  
 ☎ +49-22.41-231-11.29  
 📠 +49-22.41-93.42-130  
 ✉ Otto.Blome@hvb.de

# The Centenary of the Belgian Occupational Accidents Act

**O**n 18<sup>th</sup> December 2003 Belgium commemorated the centenary of the Belgian Occupational Accidents Act at the Free University of Brussels.

The academic meeting, held in the presence of the Minister of Social Affairs, was organized with the support of the Federal Government Department for Social Security (the former Ministry of Social Affairs).

So, in this third millennium, the Belgian insurance against accidents at work has become a centenary like the ones of the other countries represented in the European Forum.

Belgium was indeed one of the last European countries to adopt, after sixteen years of intense debate, a law enabling the compensation for damages suffered at work by employees. The Belgian Act was in fact a copy of the French Act of 9<sup>th</sup> April, 1898.

One century later, its legal bases set up at the dawn of the second millennium are always of application, even if jurisprudence has specified its contents with the passing of years and even if the social scheme has been largely improved. This shows how relevant to our times the Act is.

After the opening of the meeting by the president of the Federal Government Department for Social Security, the minister recalled

in his short opening speech the importance of the road travelled as well as the role of the workers and other actors concerned with the constant improvement of the rights of injured workers.

The first speaker was Danielle de Brucq, honorary commissioner to the Occupational Accidents Fund (FAT), the only woman to have had this function inside that institution. She gave, as a general introduction, a survey of the hundred years of rights of injured workers, before highlighting the evolution of the legislation. The speaker illustrated her matter with the projection of works of Belgian artists who have depicted the social drama in art.

The second speaker, Prof. Yves Jorens of the University of Ghent, developed the topic of the employer's objective responsibility with regard to accidents in various European countries.

Then, Prof. Pierre Desmarez of the University of Brussels, president of the management committee of the FAT, stated the first results of an original study in progress within that institution, with the support of the Central Social Security Data Bank, about the impact of industrial accidents on the incomes of injured workers.

The word was then given to privileged speakers representing the four actors involved: the trade union organizations, the Federa-

tion of Enterprises in Belgium, the Professional Union of Insurance Enterprises and the FAT, the institution entrusted with the control of the correct implementation of the Act by private insurers. During the debate conducted by the moderator Béatrix Ceulemans, adviser to the Brussels Court for industrial disputes, the speakers told about their essential concerns.

The last speaker was the new Secretary of State to the organization of work and well-being at work, Katleen Van Brempt, who concluded to the need for reducing the number of occupational accidents.

The acts of the centenary meeting will be published in the Belgian review of social security. A document reporting the hundred years of rights of injured workers can already be obtained from Jacqueline de Baets at the FAT.

Danielle De Brucq  
c/o Jacqueline De Baets  
FAT (Fonds des Accidents du Travail)  
Rue du Trône 100  
1050 Bruxelles, Belgium  
☎ +32 2 506 8583  
✉ +32 2 506 8415  
✉ Jacqueline.Debaets@faofat.fgov.be

# Trilingual information about insurance cover for accidents at work and occupational diseases in Germany

## Statutory accident insurance represented on the German social security website

A new website on social security in Germany ([www.deutsche-sozialversicherung.de](http://www.deutsche-sozialversicherung.de)) offers anyone, at home or abroad, an overview of statutory accident insurance in Germany as well as information on health and pension schemes. Those planning a stay abroad or wishing to move to Germany can get information on how, when and where they are covered against accidents at work and occupational diseases. The website also contains an explanation of the payments system and the purpose of statutory accident insurance, preventive measures and rehabilitation and compensation as well as the addresses of relevant agencies. A brief outline of the background history provides an insight into the origins and purposes of accident insurance in Germany.

A presence on the German social security website fits in with several statutory accident insurance activities in Europe. Statutory accident insurance institutions, i.e. professional associations and accident insurance funds, including agricultural associations, cooperate with several international institutions and organizations in other countries as many of their tasks demand international cooperation and appropriately harmonized solutions. In addition, German accident insurance institutions participate in European networks and working groups, for example, the European Forum of Insurance against Accidents at Work and Occupational Diseases ([www.europeanforum.org](http://www.europeanforum.org)). Accident insurance experts furthermore advise several central and eastern European EU candidate countries on matters of health and safety at work.

Statutory accident insurance has several special purposes in the implementation of EU law and social security agreements e.g. providing medical care for the insured whilst abroad. Furthermore, the accident insurance also implements international law, for example regulations from the European Union.

The Federation of statutory accident institutions (HVBG) is the liaison agency for statutory accident insurance in Germany. International agreements on social security stipulate a liaison agency for each State and sector. These agencies have the specific task of supporting insurance agencies, companies, insured parties and others during the implementation of international agreements. They also have special individual functions, e.g. payment of accident insurance pensions to beneficiaries abroad.

The following information is available online:

### Social security in Germany:

[www.deutsche-sozialversicherung.de](http://www.deutsche-sozialversicherung.de) - [www.social-insurance.de](http://www.social-insurance.de) - [www.securite-sociale.de](http://www.securite-sociale.de)

### Statutory accident insurance in Germany:

[www.hvbg.de](http://www.hvbg.de) - [www.unfallkassen.de](http://www.unfallkassen.de) - [www.lsv-d.de](http://www.lsv-d.de)

### Contacts:

HVBG: Dr Dagmar Schittly, ☎ 030 288763-62, ☎ 030 288763-70, ✉ [dagmar.schittly@hvbg.de](mailto:dagmar.schittly@hvbg.de)

LB: Albert Münz, ☎ 0561 9359-240, ☎ 0561 9359-244, ✉ [presse1@bv.lsv.de](mailto:presse1@bv.lsv.de)

BUK: Roswitha Breuer-Asomaning, ☎ 089 62272-163, ☎ 089-62272-200,

✉ [roswitha.breuer@unfallkassen.de](mailto:roswitha.breuer@unfallkassen.de) ■

## Working conditions in the acceding and candidate countries

### Report of the European Foundation for the Improvement of Living and Working Conditions (2003)

The European Foundation for the Improvement of Living and Working Conditions carried out its Third European Working Conditions Survey in the 15 Member States of the European Union (EU) in 2000. In 2001, the survey was extended to cover the 12 acceding and candidate countries and the following year the survey included Turkey. Working conditions in the acceding and candidate countries provide the first important benchmark of the situation in all 13 countries. Gauging the status on issues ranging from nature of work and the physical working environment with issues such as stress in the workplace to types of employment or working hours, the report attempts to portray a realistic picture of the working environment of these countries as they take this critical step towards an enlarged Europe. The 122 page report, an information sheet and a summary are available in English on the Internet at:

<http://www.eurofound.eu.int/publications/publications.htm> ■

## Perceptions of living conditions in an enlarged Europe

### Report of the European Foundation for the Improvement of Living and Working Conditions (2004)

With ten new Member States joining the European Union in May 2004 and other applications pending, Europe's social portrait changes profoundly. Several myths and prejudices prevail. This new report of the European Foundation for the Improvement of Living and Working Conditions shatters some of these and provides a snapshot of the widely varying situation regarding quality of life issues in the enlarged Europe. Drawing on the results of Eurobarometer surveys carried out in the EU and the 13 acceding and candidate countries (ACC), it examines different quality of life issues such as social exclusion and integration, working conditions, income and poverty, migration, and fertility and family support.

The 62 page report published in 2004 and a summary are available on the Internet in English at:

<http://www.eurofound.eu.int/publications/publications.htm> ■

## Work-related mental disorders: what recognition in Europe?

**A**t a time when stress at work is becoming a subject of growing concern, the "Occupational Diseases" group of the European Forum has studied the question of the recognition of illnesses of psychosocial origin as occupational diseases in thirteen countries. Eurogip, which coordinated the work, publishes the study report.

Nowadays, it is commonly agreed that the working environment can have an impact on the mental health of workers. Accordingly, the competent organisations and companies as well are taking action to prevent psychosocial risks such as stress, harassment, violence, mobbing, etc. The thirteen countries covered by the survey recognise as an "occupational injury" the mental or psychological sequels of an accidental event such as a hold-up. But from there to recognising as occupational diseases, and hence paying compensation for them as such, mental disorders or illnesses (depressions, neuroses, obsessive-compulsive disorders, etc.) related to psychosocial risks, there is a long way to go.

### Recognition on a case by case basis in six countries

At present, such recognition is possible in six countries: Belgium, Denmark, France, Italy, Portugal and Sweden. Sweden was the precursor, in 1980, followed by Denmark in 1990, but such recognition has become possible only very recently in the other countries.

In these six countries, however, recognition takes place within the framework of the "complementary" or "mixed" system. In other words, illnesses of psychosocial origin do not appear on the lists of occupational diseases for these countries. It is therefore up to the victim to provide proof that his (her) illness is work-related.

Now, a feature of these illnesses is their often multifactorial origin. While it is relatively easy to demonstrate the origin of an illness related to exposure to harmful products, it is far more complicated to prove that a difficult working environment is the "decisive" or "essential" cause of a depression or a heart complaint, for example.

Especially since there are no clearly established definitions of work-related mental disorders. Accordingly, each country sets its criteria: "exceptional severity" and "permanent sequels" in Denmark; exclusion of illnesses related to interpersonal relations in Italy and Sweden, etc.

### In seven countries, recognition is currently impossible

Austria, Finland, Germany, Ireland, Luxembourg, Spain and Switzerland, for the time being offer no possibility of recognition of mental illnesses as occupational diseases.

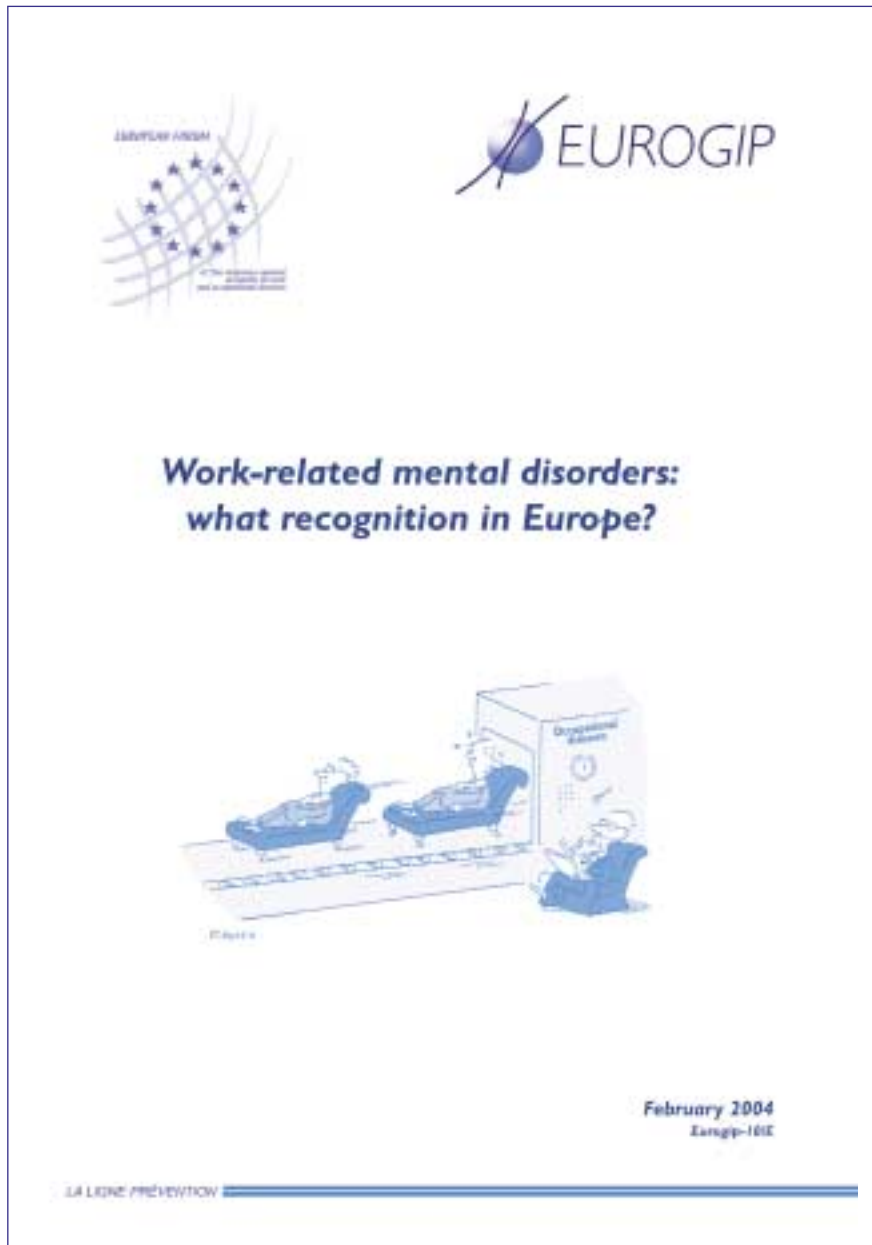
In Ireland and Spain, the reason for this is simple: only those illnesses registered on the list of oc-

cupational diseases are recognised as such. In Germany, based on the research carried out until now, "psychosocial" diseases do not comply with the definition of an occupational disease, according to which some groups of people are, due to their professional activity, more exposed than others to specific risks. In Finland, a working group set up by the Ministry of Social Affairs and Health to examine the question, involving social partners, doctors, scientists, etc., unanimously considered that mental disorders should not appear on the list of occupational diseases, unless the existence of a causal link between a mental risk at work and a mental disorder could be demonstrated with certainty.

For its part, the European Commission too, at the end of 2003, did not consider it advisable to mark on the European list of occupational diseases the mental health complaints caused by psychosocial factors.

### Recent and current research

Although few cases may be recognised, this does not necessarily mean that there are no claims for recognition of "psychosocial" diseases. Such diseases even rank among the diseases for which the greatest number of claims are made in Denmark, Sweden and the Netherlands. Germany, where recognition is nevertheless impossible, also receives some claims.



sults of which are due to be presented at the end of 2004, should make it possible to define an interview and diagnosis protocol for use by the industrial doctor. ■

Isabelle Leleu  
Eurogip  
55 rue de la Fédération  
F-75015 Paris  
☎ +33 1 4056 3040  
☎ +33 1 4056 3666  
✉ leleu.eurogip@inrs.fr

The increasing number of claims for recognition, the growth in the number of cases recognised and increasingly strong social demand help explain why research is being carried out.

In those countries in which recognition is currently impossible, research tends to confirm this position. In the other countries, the research is designed to better define the framework for recognition of and compensation for psychosocial diseases.

In Italy, for example, instructions are to be circulated to the central and regional offices of INAIL regarding how to assess the risks involved and the worker's prior psychological condition, and regarding establishment of the diagnostic and any tests and visits to be provided for so as to reach a clinical and then forensic diagnostic. In France, a study funded by the occupational risks department of the National Health Insurance Fund for Employees (CNAMTS) concerning moral harassment, the re-

# Meetings

## 7<sup>th</sup> World Congress on Injury Prevention and Safety Promotion

6 – 9 JUNE 2004  
VIENNA  
AUSTRIA

Contact:

Institut Sicher Leben  
tel: +43 1 715 66 44 232  
e-mail: safety2004@sicherleben.at  
www.safety2004.info

## 8<sup>th</sup> Congress of the European Federation for Research in Rehabilitation "Rehabilitation Sciences in the New Millenium"

13 – 17 JUNE 2004  
LJUBLJANA  
SLOVENIA

Contact:

Cankarjev Dom  
tel: 386 1 24 17 134  
e-mail: gorazd.cad@cd-cc.si

## Rehabilitation International 2004 World Congress "Rethinking Rehabilitation"

21 – 24 JUNE 2004  
OSLO  
NORWAY

Contact:

P.O. Box 9222 Gronland  
0134 Oslo, Norway  
e-mail: post@ri-norway.no

## General Assembly of the International Social Security Association

12 – 18 SEPTEMBER 2004  
BEIJING  
P.R. CHINA

Contact:

International Social Security Association  
4, route des Morillons  
case postale 1  
CH-1211 Genève 22  
fax: +41 22 799 8509  
e-mail: issa-ag04@ilo.org

## Second International Forum on Disability Management "Disability Management works"

13 – 15 SEPTEMBER 2004  
AMSTERDAM  
NETHERLANDS

Contact:

TNO Arbeid  
(TNO Work & Employment)  
P.O. Box 718  
2130 AS Hoofddorp;  
The Netherlands  
tel: +31 (0)23 5549944  
www.ifdm.nl

## 6<sup>th</sup> International Congress on Work Injuries Prevention, Rehabilitation and Workers Compensation (WORKCONGRESS6)

30 NOVEMBER –  
3 DECEMBER 2004  
ROME  
ITALY

Contact:

WorkCongress6 Secretariat  
INAIL  
Piazzale Giulio Pastore 6  
I-00144 Rome  
tel:  
+39 (06) 5487 2115/5607/ 5608  
e-mail:  
secretariat@workcongress6.org  
Internet:  
<http://www.workcongress6.org/>