Dear friends

Several months have already passed since the European Forum 2018 in Lucerne. Those were an intensive few days but hopefully also informative and exciting ones for all of us. I would like to take this opportunity to take a brief look back at the event.

The Forum 2018 was dedicated to the theme of “Accident Insurance 4.0 – The Impact of Digitalisation”. However, the first evening – the Swiss Night – showed little signs of
digitalisation, with the main focus being on fondue, Alpine horns and yodelling. Some of you jumped at the opportunity to try out the Alpine horn for yourselves too – and, by the sound of things, there were some talented individuals among you.
By Wednesday afternoon, two working groups (legislation and communication) had already gathered for their meetings at Suva’s headquarter.

The conference day, with two keynote speakers at the start, followed by best practice sessions and the final presentation on artificial intelligence, was all about mutual learning and animated discussions.
What I personally took away from the conference is that digitalisation is not just a question of technology, but that, above all else, people will be the decisive factor. It therefore makes sense to engage in technology in a fun way and overcome our fears of the unknown.
Eager discussions were held and important knowledge transferred, especially during the best practice sessions on the four industry-specific topics – this very exchange is a key reason why I hold our annual meetings.

By the way, all presentations can be found on our website:  
The intensive conference day was followed by the gala evening up on the Bürgenstock in beautiful weather. We went up to the newly opened hotel resort by boat and train. The buoyant atmosphere and numerous discussions suggested that you enjoyed the evening.

After the General Assembly and the subsequent CEO Meeting, it was time to say goodbye. Yes, the days in Lucerne passed (too) quickly.

Dear friends, it was a great honour and pleasure for us to be able to organise the Forum 2018 in Suva’s anniversary year. On behalf of the organisation committee, I would like to thank you very much for your active participation and for your interest in Suva and Lucerne over the three days. I hope you left with fond memories of Switzerland, Lucerne and Suva.

Finally, I would like to wish Sodra and Lithuania a great deal of joy and success in organising the European Forum 2019. I am looking forward to seeing you again in Vilnius.

Best regards
Daniel Roscher
President of the European Forum 2018
Member of the Board of Management at Suva
As the biggest accident insurer in Switzerland, Suva invited the member companies of the European Forum for insurance against accidents at work to Lucerne for their annual conference. The main focus was on the importance of digitalisation for society and its implications for accident insurance.

A meeting of occupational accident insurance companies from European countries recently took place in Lucerne. The “European Forum for insurance against accidents at work and occupational diseases” was founded in 1992. Its aim is to promote the sharing of experience and information between organisations in the member countries. They are often confronted with the same problems in the provision of insurance against accidents at work and occupational diseases, and in prevention and rehabilitation.

“I am delighted that Suva is hosting the accident insurance organisations of the European Forum on the occasion of its 100th anniversary,” said Daniel Roscher, Member of the Management Board of Suva and this year’s President of the European Forum. Suva invited the European workplace accident insurers to Lucerne to discuss the subject of “Accident Insurance 4.0 – The Impact of Digitalisation”.

Digitalisation is changing the accident insurance sector

Digitalisation is changing the world of work and the reality of everyday life for insured persons and for the insurance industry. There are new accident risks, and social security insurance finds itself facing previously unheard-of issues – both risks and opportunities. The main speakers at the conference addressed these and other matters in their presentations.

To introduce the subject, trends researcher and Managing Director of the Gottlieb Duttweiler Institute for Economic and Social Studies (GDI), Dr David Bosshart, focused his presentation on the implications of digitalisation for people.

In the light of a changing world of work, new questions are arising not only in relation to accident prevention and re-integration after a work-related accident, but also about the administrative processes of insurance companies. Dr Edlyn Höller, Head of the Department of Insurance and Services at German Social Accident Insurance (DGUV), talked about the importance of digitalisation for accident insurance and the implications of digitalisation for accident insurers.

The way in which artificial intelligence can become a social challenge and the fact that artificial intelligence must therefore be put at the service of society were the points put forward and underlined by Prof. Dr Klaus Mainzer, philosopher and science theorist. In addition to these presentations, the representatives of the participating countries also had the opportunity to compare notes and learn from one another at workshops on the subjects of “Big data in claims management”, “Digitalisation and Rehabilitation”, “Digitalisation and Prevention” or “Work 4.0”. Next year the host country will be Lithuania.

More information:
http://www.europeanforum.org/

Information for media professionals available from:
Serkan Isik, Corporate Communication
www.suva.ch
Digitization

AUVA: Digitization of production: safety relevance of new technologies

New technologies offer unimaginable potential: they can increase safety in the workplace, better protect workers, make workplaces more ergonomic and promote good health. However, the global networking of machine controls, databases and software services also brings new threats that need to be identified and assessed.

As digitalization progresses, innovation accelerates tremendously and development times of new products and manufacturing facilities are getting shorter and shorter. The disadvantage is that these systems often cannot be adequately tested and the necessary risk analysis is poorly developed, which can lead to new hazards in the workplace.

In the age of digitization, employee protection can be regarded as the combination of safety (machine safety) and security (IT security). However, these two security areas traditionally have very different strategies, which necessitates coordination to ensure the safety and health of workers.

Consequently the role of the safety expert in the company is upgraded. Communication and increased teamwork with network and IT specialists will be detrimental. With digitalization and new technologies, it is more essential than ever to work across departments to ensure occupational safety in companies. Today, a holistic expert risk assessment can only be carried out in close cooperation between IT specialists and security experts.

Cyber attacks and targets

Cyber-attacks can be carried out by individuals, groups or government-funded institutions, and may have different goals. The methods and attack scenarios used often depend on:

- The size of the company;
- The product portfolio;
- The question whether intruders seek to steal know-how regarding technology;
- The question if critical infrastructure is being targeted

Therefore, it is necessary to develop company-specific security strategies and define appropriate measures.

In general, s. Fig. 1, cyber-attacks can pursue the following goals:

- building and energy supply;
- Attack on general infrastructure, aiming to paralyze the production partially or completely;
- Emergence of environmental catastrophes through manipulations, e.g. in the chemical industry. Due to long production processes in the chemical industry, parameter changes are only visible after many hours, sometimes only the next day. This complicates timely detection of possible manipulation by cyber-attacks.
1.) **Individual machines and production equipment**
- should be disrupted to bring about a loss of production
- Error frequency of a machine is increased in order to damage the machine manufacturer
- new machines are infected with malware that can attack the IT network from the inside after commissioning

2.) **Employees**
- Information to employees is manipulated in order to specifically disrupt processes
- Targeted deactivation of safety equipment provokes accidents. This causes the company an image damage
- Devices on humans are used to damage a machine or the IT network from the inside or to steal know-how

3.) **Product**
- Processes are manipulated in such a way that the product properties are altered: damage to the image of the company
- Process manipulation leads to a reduction in the quality of the product. Damage occurs at the customer such as unrecognized errors in a spare part for aircraft
- Mass products, such as food, are contaminated to cause harm to health: means terror
Defence strategies

All possible scenarios Cyber-attacks are now incorporated into a multi-level defense system and integrated into a management system (such as EN ISO / IEC 27001).

The following are some general measures against malware and spyware malware attacks that should be self-evident in every business:

- All employees should be informed regularly about IT security
- The instruction should also cover cybersecurity at the workplace
- Raise employees’ awareness of cyber incidents, privacy and use of personal devices in the workplace

- The guests as well as staff of external companies should be prohibited from using personal devices on their premises, including mobile phones and laptops, and the use of USB sticks should be prohibited
- Unnecessary USB ports on machine controls, PCs and other electronic devices should be turned off
- During the evaluation, Occupational safety experts together with IT experts in the machine park are to identify, assess and implement threats due to IT networking. The cooperation between security specialist and IT specialist has become very important and should be intensified in companies.
Grouping of nine technologies according to safety relevance

From the point of view of machine safety and employee protection, or the expected impact of IT security on safety, the new technologies of digitization are divided into five main groups by AUVA the Austrian Workers’ Compensation Board (see Fig. 2):

1) Smarter person (man uses portable computers incl. Sensors and various devices)

2) Cloud & Internet (direct communication of machine controls and software via the Internet or cloud services)

3) Artificial intelligence (self-changing algorithms with integrated database and learning control programs)

4) Digital twin (mathematical models of real production with various simulation and analysis tools)

5) Robots (industrial robots, mobile robots, drones, autonomous vehicles and other mobile machines)

This division of the new technologies into five groups should facilitate the consideration of the links between safety and security as well as the impact on employee protection. It makes sense to bundle prevention activities and use them selectively.

The AUVA helps companies to implement the new technologies created by digitalisation, to set up workplaces 4.0, to integrate safety and security as well as appropriate management systems and to train responsible personnel as part of the training program.

Viktorija Malisa
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Digital public services in Finland: The Incomes Register

The Incomes Register Project in Finland is one of the key initiatives of the current government in the area of digital public services. The project is coordinated by the Ministry of Finance.

The Incomes Register is a national online database. It contains comprehensive information on individuals’ wages, pensions and benefits. Data providers report individuals’ earnings to the Incomes Register in real time, whenever a payment is made.

Initially, as of 2019, the Incomes Register will contain information on wages and earnings. Information on pensions and benefits will be added as of 2020. The obligation to report information to the Incomes Register will apply to all wage payers as of 1 January 2019 and to all payers of benefits as of 1 January 2020.

Data can be submitted via an interface, by uploading files in the Incomes Register’s e-service or by entering the information in an online form. Information can only be submitted on paper in special circumstances. The Finnish Tax Administration’s Incomes Register Unit will maintain the register and serve as the responsible authority.

The data held in the Incomes Register will be used by the Tax Administration, the Social Insurance Institution of Finland Kela, the Unemployment Insurance Fund as well as earnings-related pension providers and the Finnish Centre for Pensions ETK as of 1 January 2019. The number of parties using the information will increase in 2020, when agencies and institutions overseen by the Ministry of Economic Affairs and Employment, Statistics Finland, the Education Fund, non-life insurance providers, unemployment funds and occupational safety and health authorities, among others, begin to use the data held in the Incomes Register.

The Incomes Register will simplify employers’ reporting obligations

At the moment, employers need to supply information about the wages they pay to various parties in a number of technological formats and according to different schedules. In the future, employers will only need to submit such information once to the Incomes Register, from which the parties who need the information can retrieve it. The Incomes Register will replace the most common reporting obligations. If complementary data is also submitted to the Incomes Register, it will also replace many pay certificates and other reports that employers currently need to supply in benefits applications, for example.

The information can be submitted to the Incomes Register using a technical interface. This refers to an electronic link between a payroll system and the Incomes Register, which allows earnings payment data to be reported directly from the payroll system into the Incomes Register without any need for the party reporting the data to log into a separate Incomes Register reporting service. This reduces the amount of manual work involved in the reporting process.
**Income earners’ perspective**

In the future, income earners’ own earnings payment data, pensions data and information on any benefits paid will be easily accessible from a single location in real time. Income earners will be able to use the Incomes Register’s e-service to browse their own income information or any information they have been authorised to access. For the first time, income earners will have a real-time overview of their earnings payment and benefits data.

They will also be able to use the Incomes Register to check whether their employer has complied with the reporting obligations. This has not been possible before – potential omissions have not been spotted until income earners have received their next pre-completed tax return or pension statement, or when they have next had to deal with the authorities in some other matter.

The parties using the data held in the Incomes Register will be able to search the Incomes Register directly for individual income earners’ income information. This will make things easier for citizens, as their income information will be up to date in the Incomes Register and they will have no need to report the information to the authorities when making applications, for example.

**Data users’ perspective**

The Incomes Register will automate several of the processes of parties that use the data. It will also enable real-time monitoring and simplify correspondence with other data users.

The Incomes Register will provide an up-to-date repository of earnings, benefits and pensions data for the data users’ decision-making processes. The Incomes Register will provide up-to-date income information, which will allow users of the data to improve their own processes. For example, income earners will no longer need to supply their income information to the authorities in connection with applications.

The Incomes Register is also designed to prevent the growth of the shadow economy. The Incomes Register will make it possible to detect omissions in reports very soon after payment. Moreover, it will no longer be possible to report information only to specific authorities, since the information in each report will be accessible to all users of the Incomes Register data. As the reports will be used in the processes of multiple data users, any omissions in them will be spotted faster and can therefore be rectified more efficiently.

**Source:** The Incomes Register’s websites

*Workers’ Compensation Center (TVK)*

[www.tvk.fi](http://www.tvk.fi)
Switzerland: Reporting accidents electronically from the payroll accounting system

Even though accidents can be reported electronically, there is still a time-consuming mountain of paperwork for businesses and their insurance providers to contend with. The path from reporting an accident to receiving benefits is paved with steps that must be completed manually. Suva wants to change all that: it intends to digitalise the whole claims handling process from A to Z using the customer-integrated Swiss benefits standard developed by Swissdec, so that it can be handled directly from the payroll accounting software of the insured businesses.

More than 150,000 businesses already use Swissdec-certified payroll accounting systems. Thanks to this standardised and universally supported payroll reporting system (ELM), employers and employees can send all declarations and details relating to pay electronically to the relevant recipients such as insurance companies, tax authorities and pension providers, using their payroll accounting software.

Now Suva is going one stage further. “We want to support simple digital collaboration between all concerned so as to simplify communication and improve data quality,” says Daniel Roscher, Member of the Board of Management at Suva.

Simpler claims handling thanks to digitalisation

By building on the electronic payroll reporting system, Suva intends, in stages, to digitalise the whole process from reporting an incident (an accident or illness) to the final payment by the insurance company (i.e. the claims management process including payment of daily allowances). The new KLE (Kundenintegrierter Leistungsprozess von Anspruch bis Erbringungen – customer-integrated benefits process from claim to benefit payment) Swiss benefits standard developed by Swissdec provides the basis for this. The aim is to link the businesses’ existing systems directly with those of their insurance provider. As Switzerland’s biggest accident insurance provider, Suva recognises the potential of KLE for automating claims management processes. With effect from autumn 2019, Suva intends to become the first insurance company in Switzerland to implement the necessary claims-receiving and -processing capability, allowing for end-to-end digital communication between businesses and the insurance company.

Integrating these systems brings big advantages for the insured businesses in terms of their internal administration. It will avoid the need for the laborious manual work involved in transferring data to a third system before transmission. The aim is for the business to be able to handle accident claims right through from A to Z directly from their ERP system – in most cases payroll accounting software. Businesses can enter their incident report quickly and easily and send it to the insurance provider, even if they do not yet know, for example, the cause or exact date of the accident. The incident reports will be pre-completed with the data for the employee in question that is already recorded in the ERP system. Any missing information can be added later in a largely automated process. On receiving the electronic accident report, Suva’s core system checks whether and how the business is insured with Suva and automatically generates a claims number which the system reports back to the business very quickly. The business is also able to see the current status of the claim processing at any time, send
additional data about potential inability to work and receive and process the resulting daily allowance payments electronically – all directly in its own payroll software.

**No more additional effort caused by flexible work patterns**

Daniel Roscher, Member of the Board of Management at Suva, is convinced that this step is now needed, especially because the challenges facing HR staff will only increase in future: the general trend is towards more flexibility, diversity and just-in-time working relationships. Temporary and project-based work and fixed-term contracts are becoming increasingly common forms of employment. Since the terms of employment are not always clear in these situations, handling incidents is more complex, especially in the case of part-time or hourly paid employees, freelancers and contractors. The manual processing entailed in such cases is time-consuming and communicating between the business and the insurance provider can be difficult. This is true despite the fact that, often, the data about the employees and their terms of employment is already stored in parallel systems. If, in the future, it is possible to report accidents digitally using payroll accounting software, then the many possible options for processing the incident can be analysed automatically and communication between the parties involved will be much easier.

**Cooperation from payroll software producers needed**

So much for the theory. However, introducing a new standard is far from easy. Roscher underlines this fact: “In order to introduce it, we’re dependent on cooperation from various payroll software producers and private insurers and, of course, we need the insured businesses to be willing to change.”

One of the challenges with this kind of undertaking is particularly significant: the sheer number of parties involved in digital payment systems – and therefore of systems that they use – is huge. That is why Suva is expecting there to be quite a long transitional phase. Nevertheless, it still hopes to merge and expand the various different channels which currently operate in parallel – to the benefit of everyone involved. Suva knows all about introducing this kind of transformation: more than 20 years ago, it was one of the first insurance companies to begin digitalising the payment of benefits, together with the service providers. As an organisation under public law, Suva also has an interest in working efficiently and effectively with its customers, the insured businesses. The project has met with their widespread approval.

**Planned pilot scheme**

The companies involved in the pilot scheme are SwissSalary Ltd, using its own payroll software, and the Frutiger Group, a nationwide construction company (see the interview with Beat Augstburger, Head of HR at Frutiger AG). For SwissSalary Ltd, introducing the new KLE Swiss benefits standard is an innovation that meets companies’ needs. “This allows us to make our software fit for the future,” says Mark Fahrni, CEO of SwissSalary Ltd. “It’s a new service that means we can offer our clients real added value.”

In the first pilot studies in autumn 2019, Suva hopes to handle part of the claims management process digitally via the new channel and to keep on expanding it. The goal is for all the processes defined in the Swiss KLE benefits standard to be supported by Suva and as many payroll software producers as possible, perhaps by as early as autumn 2020.

**Point of contact for any questions:**
Matthias Lips | Project leader

www.suva.ch
“Easier, faster, more secure”

The Frutiger Group construction company based in Thun employs about 2800 people and will take part in the pilot scheme as the customer, meaning that in future they will be able to report all accidents digitally via their payroll accounting software.

Why are you taking part in the pilot scheme?

Beat Augstburger*: I’m hoping that we will be able to simplify the sharing of data so we won’t have to do as much of the work manually. We would also like to have a better overview of pending claims cases, for example a list where you could see at a glance their status and why steps have been taken. At the moment we report accidents electronically, but we receive a hard-copy letter back from Suva. If everything to do with an accident, and all the communication, from reporting an accident to the claim being accepted, could be handled using our payroll system, the whole process would be much easier, faster and more secure. There would also be fewer errors due to typos, because the payroll accounting software would supply the correct data automatically.

Where does claims handling cause difficulties at your company?

We report any accidents suffered by our employees using the software SunetPlus. That still requires a lot of manual work. We scan paper documents in and get others back from Suva which we keep in a parallel hard-copy file. We have one person who is in charge of the whole process. If everything was digitalised, more people would be able to access the data that they need more easily.

How much effort will this pilot scheme involve for you?

It’s hard to say. I’m assuming that it won’t all run smoothly right from the start, and that could cause quite a lot of extra work. But we think it’s an exciting project and we want to be involved with it and help to make it work. Everyone is talking about digitalisation – and now we have the chance to do something specific about it.

*Beat Augstburger is Head of HR at the Frutiger Group, a nationwide construction company
Croatia: Transforming into a paper-free office with paperless employees and medical doctors in the procedure of recognizing injuries at work


For the purpose of using this e-service, users previously must register through access list that can be downloaded from the official website of the Croatian Health Insurance Fund (CHIF).

For the accuracy of the data submitted to the CHIF, in the manner described above, responsible is accredited person of the employer listed in the access list, who has filed the work injury claim and signed it by electronic signature, which also guarantees the authenticity of the enclosed documentation in electronic form with the original documentation.

The Work Injury Application is submitted by entering the data into an electronic form that corresponds to the form that is defined by Ordinance of Exercising the Rights from the Compulsory Health Insurance in Case of Work Injury and Occupational Disease.

A medical report, which is an integral part of an injury report, submits to the CHIF the general practitioner of the insured person, in electronic form based on the provisions of Electronic Document Act.

The delivery of electronic documents in procedures of recognizing injuries at work provided by CHIF is in accordance with the provisions of the General Administrative Procedure Act defining electronic communications and electronic delivery.

The recipient’s consent to electronic communications is required for all electronic documents sent by CHIF, in accordance with the above-mentioned regulations.

Validity and accuracy of the electronic document, the recipient can check through the AKDSH tool, which can be downloaded from the official website of the CHIF.

(In case the recipient does not agree to electronic communication, the delivery of documentation will be done by regular postal services in the paper form.)

CHIF expects to reduce paper work to a much smaller extent and to gain all benefits on paperless office with paperless employees and medical doctors like saving time, space and financial resources and protecting environment by reducing paper use.

This way of work improves workflow with easier and faster transfer of information. It is also more searchable, safer and boosts security.

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New visual identity and new website design of the Accident Insurance Association (AAA) of Luxembourg

The new visual identity and the redesigned website of the Accident Insurance Association (AAA) were launched in March 2018 at a press conference attended by the Minister of Social Security.

As the website www.aaa.lu was completely redesigned, the AAA took the opportunity to create a new visual identity. The minimalist style of the logo has retained the three “A’s” that define the Accident Insurance Association (in French “Association d’assurance accident”). The letters are linked to create a strong and simple logo for effective communication. The blue color, traditionally used by the AAA, has also been reinforced by a darker tone to highlight the “.lu”, directing the public to the website.

The redesign of the website embraces the challenges of digital communication and takes into account the changes of digital consumption with a responsive design which is accessible by every device (smartphone, tablet and desktop pc). The social networks are also linked on the website. The design of the site is based on the RENOW method, the official reference of the Luxembourg Government, which uses criteria centered on the user and which guarantee the accessibility and the homogeneity of the Government sites.

The “AAA.lu” website was modernized with an easier navigation system, which provides a better overview and a more structured menu. News, publications, forms, agenda and information about the national prevention strategy “VISION ZERO” can be accessed with a single click from the home page. Currently available in French, a German translation of the site is planned for 2019.

The website gives the procedures to follow in case of an accident or an occupational disease with easy access to the newly developed accident report forms. It provides information on occupational safety and health, as well as information on compensation, contributions and the bonus-malus system, which will come into force on 1st January 2019. This information can also be found in the new “Insured Person’s Guide” (available in French “Guide de l’assuré” and in German “Leitfaden für Versicherte”).

Note that the forms are all listed on one page, the publications can all be downloaded and the AAA can also be followed on social media (LinkedIn, Twitter, and on Facebook and YouTube under “VISION ZERO”). In addition, subscribing to the newsletter is possible to receive the latest news from the AAA.

About the Accident Insurance Association (AAA) of Luxembourg

The Accident Insurance Association (in French Association d’assurance accident) is a public institution in charge of the prevention and compensation of work-related accidents and occupational diseases. Created by the legislator in 1901, the AAA is attached to the Ministry of Social Security and is managed by a board of directors.

The most significant departments of the AAA, which deal with employers and insured persons, are the “Prevention” and the “Benefits” departments.

Association d’assurance accident (AAA)
Claudia Bizzarri, Head of Communication
www.aaa.lu
Sweden: Smart clothes prevent work injuries!

Would it not be great if modern technology such as smart phones or smart watches could assist us in preventing work injuries? Well, maybe this is not such a crazy idea as it first would seem!

There have been commercially available products and applications of smart technology and smart clothing in sports and medical contexts for a long time.

Furthermore, solutions are developed in military contexts. However, there are no products that have taken a holistic approach to risk assessments in working life.

Until now, that is!

Professor Jörgen Eklund, head of the Ergonomics department at the Royal Institute of Technology in Stockholm has led a research project aiming to automating risk assessment. More specifically, the purpose was to develop a practically useful system of sensors integrated into the clothes that measure, analyze and visualize risks of occupational physiological load based on heart rate and accelerometry.

The background, of course, is that strain on the musculo-skeletal organs are – despite the fact that these problems have been a known problem for many decades – still the most common cause of occupational injuries. The costs for society have been estimated at about 5 billion EUR / year in Sweden alone. Being able to prevent stress problems is therefore something very important from the point of view of society, organizations and individuals.
Professor Eklund’s background is interesting in itself: a degree as an engineer in 1979 was followed by studies in philosophy, becoming a doctor of philosophy in 1986. It is this combination of “hardware and software” that has led to professor Eklund’s holistic approach.

“My research has focused on applied ergonomics. In particular, I have focused on how quality in production can be improved as a result of ergonomic design of work and workplaces”, says professor Eklund.

The project has involved both the development and adaptation of textiles and equipment for use in risk assessments. The sensors in the clothes and the system in general are designed to collect data from full day measurements or measurements over parts of the working day. In the project, which is a first step towards the vision, the method has been developed and tested to work in different work environments and to be simple and easy to use. User-friendly analysis methods, visualization methods and feedback methods have been developed to allow for risk assessment of workplaces and tasks. The individual carrying the clothes with the built-in sensors will get an immediate feedback, audible or visible, when unhealthy loads are being reached.

Is it possible that these sensory clothes can help you claim your right to compensation for an occupational injury?

“It is possible, and one of many uses. But above all, we provide a cheap and easy-to-use instrument for employers to prevent work-related problems and keep the work environment good. We look wide, from textiles and power supply through the design of sensors to how collected information will be analyzed, visualized and used. That is, the whole chain”, says professor Eklund.

“The tested technical solutions have some limitations regarding interference of the measurement signals, but a rapid development of technology will most likely solve these limitations in a near future. Major efforts have been made to develop a technique that is so cheap that it can be widely spread. At the same time, technology must be robust and easy to use, while the system must provide reliable risk assessments. These aspects are very important for the results to come into practical use”, concludes professor Eklund.

Per Winberg
Afa Försäkring
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Vision Zero – the first global prevention campaign

Vision Zero is the vision of a world without occupational accidents and work-related diseases. Its highest priority is to prevent fatal and serious work accidents and occupational diseases. Vision Zero is the goal of a comprehensive culture of prevention.

The birth of Vision Zero

Although it is sometimes referred to as a philosophy or vision, “Vision Zero” is in fact a strategy. This strategy, which has gone by the name of “Vision Zero” for a few decades now, originates from different continents and epochs but ultimately has its roots in the chemical industry. The oldest known origin goes back to Éleuthère Irénée du Pont de Nemours (1771-1834), who is more generally known in the chemical industry and especially within the community of health and safety at work by the abbreviated form of his name, DuPont. In 1802, DuPont established a gunpowder mill at Wilmington, USA, at what thus became the founding site of the recent DuPont group of companies. During its initial years of operation, a number of severe occupational accidents occurred in connection with violent explosions at the plant; at one later point, as much as three waggonloads of gunpowder blew up right in the centre of Wilmington while being transported through the town. The accident left several people dead and destroyed numerous buildings. In response to such severe occupational accidents, DuPont established the first safety rules as early as in 1811, placing the responsibility for safety within the company specifically on the management’s shoulders. This went so far as to require managers to reside centrally on the company’s premises, along with their families. In this way, the management was to demonstrate its responsibility for the life and health of the company’s employees, as well as its confidence in the level of work safety achieved. Every accident is avoidable – this conviction turned out to be an effective driver and incentive for accident prevention. From these early days until today, it found its expression in the principle that all accidents and near-accidents need to be documented and analysed quickly and thoroughly. To this day, the DuPont group is considered a global leader in matters of employee safety and health. One key element of this DuPont safety culture has been, and continues to be, the creation of an error-forgiving workplace environment, which has by now evolved into a key constituent of “Vision Zero” as well.

But what does Vision Zero mean? Vision Zero is based on four fundamental principles:

Life is not negotiable!

The right to life and the guarantee for physical integrity is centrally enshrined in the Human Rights of the United Nations: “Article 3 – Everyone has the right to life, liberty and security of person.”. Also the German Basic Law and in the constitutions of many other states worldwide are guaranteeing the right to life – and this is just what Vision Zero demands. Protecting this right is the obligation of the state organs. Although no specific individual measure can be derived from it, the legislative and executive branches of government are called upon to do everything to safeguard this even often constitutionally protected right. Given the manifold possibilities at our disposal and the levels of occupational safety achievable today, it may well be questioned critically whether the right to life and physical integrity is indeed protected by all available means in many EU member states having constitutional provisions to that effect.
Consequently, if life is not negotiable and people make mistakes, then it is ethically unacceptable to pay for a mistake with a loss of life or a serious injury!

In this context Vision Zero is a strategic, comprehensive and qualitative approach

- where objectives are formulated and agreed upon,
- which is geared towards risks and hazards, and
- which takes into consideration all the circumstances behind accidents at work, occupational diseases and work-related health hazards.

The goal of zero accidents might seem difficult, but it is the only ethically correct goal that must be strived for in the future. Vision Zero is not a target of its own, it is more a mindset and provides a strategy. Under Vision Zero, safety and health at work are values that companies, organisations and society appreciate and strive for.

**Humans are fallible - people make mistakes!**

Even if we exercise the very best our knowledge and belief, the specific error rate at any given time at most of the workplaces is just a matter of probability. At high working loads and/or in complex situations, the error rate will be high. This also applies to excessively rapid or complex occupational workflows. There is always a certain probability, however low, that an accident will occur. Conversely, this also means that in many occupational accidents, we can expect human error to play a role at many points in the accident causation chain. Taking this for real, the decisive question is for which errors we can blame humans at all. At the workplace, this adaptation has been achieved more successfully in most cases than for example in road traffic. But even many modern-day workplaces are too often rarely adapted to the error-proneness of humans.

**Humans are limited regarding physical and psychologically resistance!**

Tolerable limits in the working environment are defined by human physical and psychological resistance. Especially if one assumes that people make mistakes, it must be ensured that the resulting accidents will not give rise to severe personal injury. The yardstick and criterion for the design of a workplace is man’s biological tolerance or, in somewhat more colloquial terms, how much a person can bear. However, these figures do not take into account individual differences. Older people, for instance, are more at risk because their physical resistance is often lower. The conclusion is obvious: the entire workplaces in an enterprise must be adapted to human needs, not vice versa. The aim is to prevent serious personal injury in accidents as well as in environments harmful to health – which still need to be viewed as inevitable in some cases.

**People have a basic right to a safe working environment!**

People are entitled to safe workplaces. The people by themselves mostly cannot create safe workplaces, this is by laws the duty of the employer and the enterprises’ management. It is also the duty of state governments and institutions such as the social accident insurance to get involved in this task, or rather helping to to shape it. And the individual must take his or her own responsibility as well. The individual has the responsibility to comply to laws and regulations, whereas the employers as the ones responsible for the workplaces have to ensure that the work environment as a whole is safe. Consequently everyone should be aware of the risks he or she produces for others through his or her own acting – this is a “shared responsibility.”
Vision Zero on the way to prevail

In Europe, the “zero accident” concept gained currency in the 1990s in the development of political strategies addressing road traffic safety in Sweden. Since 1997, when “Vision Zero” was passed into law by Swedish parliament, it has been forming the basis of Swedish road traffic policy. The German Road Safety Council DVR followed this example with his road safety work in the midth of the 2000. In 2008, the German Social Accident Insurance’s prevention strategy firmly embedded the goal of shaping working and living environments in such a way that nobody is killed or so severely injured or ill for work reasons that they suffer permanent damage. However, in order for Vision Zero to become a reality one day, prevention work must always be realigned to this goal. This broad and networked approach requires everyone in society to get involved. In Germany, the Social Accident Insurance Institution on Raw Materials and Chemical Industry BGRCI decided in 2016 to make the Vision Zero their guiding prevention strategy. Aalso some countries in Europe and Asia such as Finland, Luxemburg and Singapore started to use Vision Zero as their basic strategy in health and safety. There are as well major enterprises like Boeing and Siemens who are using the Vision Zero as their central approach to safety and health at work.

ISSA is taking the lead in Vision Zero campaigning

A major further step to make the Vision Zero strategy in safety and health at work a success, was using this approach in international co-operation at the International Social Security Association ISSA. The ISSA is the world’s leading international organisation for social security institutions, government departments and agencies. The ISSA promotes excellence in social security administration through professional guidelines, expert knowledge, services and support to enable its members to develop dynamic social security systems and policy throughout the world. The ISSA is a member-based organisation founded in 1927 under the auspices of the International Labour Organisation. The ISSA members consist of more than 340 mostly non-profit social security organisations from all around the globe, in charge of all forms of social security such as pension, employment, disability and health insurance as well as accident insurance. To support the fulfillment of its duties, the ISSA runs Technical Committees. Among these also a „Special Commission on Prevention“ (SCP) was established and which is focusing on health and safety at work topics. Therefore the SCP coordinates a network of 14 also member-based sections for prevention. Most of these prevention sections are oriented towards economic sectors such as construction, mining, iron and metal or electrical industries, whereas some sections have cross-sectional duties such as information, prevention culture and education and training in prevention. The section members are social security organisations such as Chilean, German and French social accident insurance institutions as well as companies who are highly engaged in prevention within their businesses.

Vision Zero Campaign launch in Singapore 2017

ISSA is a strong promoter of the Vision Zero approach already since 2010, when ISSA and the ILO decided to use the Vision Zero as one of the three top themes of the World Congress on Safety and Health at Work 2011 in Istanbul. During the following World Congress in Frankfurt in 2014, which was organised by the German Social Accident Insurance DGUV, the Vision Zero became more dominant and was incorporated in most of the topics tackled throughout this important event. After a year of preparation from 2016 on, the ISSA launched the first ever global prevention campaign on Vision Zero at the World Congress 2017 in Singapore. The campaign launch in Singapore was a very big success, the more than 3,000 participants in the central opening event, lead by the Singaporian Prime Minister, were rapidly convinced about the potential of the concept of Vision Zero and the associated and newly established „7 Golden Rules“, which were introduced in the course of the event.

The SCP and its sections at ISSA are convinced, that accidents at work and occupational diseases are neither predetermined nor unavoidable – but that they always have causes. By building a strong prevention culture, these causes can be eliminated and work related accidents, harm and occupational diseases be prevented. According to the ISSA campaigning concept, “Vision Zero” is a transformational approach to prevention that integrates the three dimensions of safety, health and well-being at all levels of work.

The Vision Zero campaign is making use the fact, that safe and healthy working conditions are not only a legal and ethical obligation, but prevention also pays off economically. International research on the return on investments in prevention proves that every Euro invested in safety and health generates a potential benefit of more than two Euros in positive economic effects. Healthy working conditions contribute to healthy business and allow enterprises to be more competitive due to less sick leave.

Campaign design and 7 Golden Rules

The ISSA’s Vision Zero concept is flexible and can be adjusted to the specific safety, health or well-being priorities for prevention in any given context. Thanks to this flexibility, Vision Zero is beneficial to any workplace, enterprise or industry in all regions of the world.

Behind every successful organisation stand extraordinarily engaged people, and the ISSA Vision Zero Campaign is making use of outstanding individuals from the world of politics, science and sports who are engaged in safety, health and wellbeing as Vision Zero Ambassadors. With the Vision Zero Profiles, people behind the decision of companies and organisations to join the campaign are introduced. Their every day work to create a workplace based on safety, health and wellbeing is acknowledged and testimonials serving as positive examples to learn from.

For the implementation of the Vision Zero strategy on the operational level, the ISSA has developed a range of resources to support the global Vision Zero Campaign. The most important tools are the seven golden rules of Vision Zero:

1. Take leadership – demonstrate commitment
2. Identify hazards – control risks
3. Define targets – develop programmes
4. Ensure a safe and healthy system – be well-organized
5. Ensure safety and health in machines, equipment and workplaces
6. Improve qualifications – develop competence
7. Invest in people – motivate by participation

The Vision Zero campaign resources offered for download at the campaign website www.visionzero.global are

- the guide with the „7 Golden Rules“, 
- Powerpoint presentations, 
- Campaign videos including NAPO clips of the 7 Golden Rules, 
- visual identity logos, banners and templates, twitter and facebook tools and 
- scientific articles providing positive examples how to deal with Vision Zero.

Vision Zero Partner

All organisations, companies and individuals are invited to join the ISSA campaign and to become a Vision Zero Partner. Vision Zero Partners should apply the 7 Golden Rules and share the Vision Zero message with their networks, local administrations and businesses to adopt its approach. Trainers in safety and health at work can apply for becoming a Vision Zero Trainer. After registering and approval of the competence of the applicant, a complete Vision Zero training curriculum is available.
Worldwide success

Vision Zero and the 7 Golden Rules are not a complete re-design or new invention of measures on safety and health at work, but it is a simplification which lowers the barrier to approach the topics of safety, health and wellbeing at work.

After only one year of campaigning, the ISSA Vision Zero campaign has energised companies and organisations worldwide with the ambition to strive towards a world of work without occupational accidents and illnesses. A large number of Vision Zero launch events all around the globe have demonstrated clearly, that the Vision Zero strategy concept works in nearly every environment. It is adopted in highly industrialised countries in Europe as well as in under-resourced countries in Africa. For example the National Social Security Authority NSSA, in Zimbabwe, which is a tripartite body having a range of tasks which are described in the ISSA Prevention Guidelines including prevention, rehabilitation and compensation, has adopted the Vision Zero concept completely. As the informal economy is still a challenge in Zimbabwe, the NSSA has launched Vision Zero in October 2018 with a view to reach as many workers and businesses as possible to promote safety, health and wellbeing through the application of the ISSA’s 7 golden rules.

The number of Vision Zero Partners is still growing and has increased in late November 2018 to more than 3,000!

What’s next?

The next steps to make the first ever global prevention campaign a growing succes and sustainable are already discussed and initiated in the ISSA SCP. These are targeting at the extension of the campaign and the amendment of resources with regard tot he 7 Golden Rules and for economic secors. The content-related deepening should be accompanied by the establishment of regional and national Vision Zero structures such as annual Vision Zero conferences, national and regional Vision Zero focal points, round tables for Vision Zero stakeholders and Vision Zero Trainer meetings. Additional proposals are targeting at making the 7 Golden Rules a tool for quality assurance for subcontractors of Vision Zero companies. Another goal to reach ist the direct approach of key stakeholders. A first project was already agreed with the International Association for Labour Inspection IALI: An ISSA working group will jointly develop with IALI a Vision Zero guide for labour inspectors. Another attempt should be made to integrate the Vision Zero into the curricula of universities and vocational schools.

Targeting Vision Zero in social accident insurance in Germany

The means of making Vision Zero a reality in Germany is the DGUV’s ‘kommmitmensch’ prevention campaign which was launched in October 2017. Paying tribute to the already high level of safety and health at work, the aim of the campaign is to establish a culture of prevention in German businesses, institutions and society as a whole.

What does ‘culture of prevention’ mean and how can Germany’s social accident insurance contribute to its long-term establishment?

Here’s a real-life example from the business world: In many companies, being the boss still means allocating tasks and then overseeing everything hierarchically. Bianca Rosenhagen is breaking new ground in her metal-working company: ‘We count on our employees to get involved. It’s important for us to find out where they see problems so we can improve our business together.’

Participation is a matter of practice, so Bianca Rosenhagen has introduced a morning gathering for all employees to get together. The idea came from a training course run by her social accident insurance institution. Even before the first shift begins, employees talk about what’s planned for that day and what didn’t go right the day before. ‘We look at our mistakes to work out together what went wrong and why.’ No one gets into trouble in the morning get-together.
Employee participation, a culture of learning from errors and healthy leadership are important building blocks for a culture of prevention. Bianca Rosenhagen’s company is a good example of how this can be lived out on a daily basis, which is the exact goal of the kommmitmensch campaign run by Germany’s social accident insurance institutions.

Work 4.0 also creates new challenges for prevention work. Although the accident risk in companies and public institutions in Germany has fallen in recent years, the trend has tapered off considerably. It’s no longer enough to just keep doing what we did before. Anyone who wants to prevent work accidents, commuting accidents and work-related illnesses in the spirit of Vision Zero must take a holistic approach to prevention. That’s the goal of the kommmitmensch long-term prevention campaign which runs across all sectors. How the future world of work will look depends a lot on the value that our society and each individual in private and working life places on safety and health.

In order to make the culture of prevention tangible for businesses, the concept has been divided into six action areas: leadership, communication, participation, error-management culture, working atmosphere, safety and health. These topics play a role in all companies and public institutions, regardless of size or industry. They shape the culture of prevention and set the course for positive change.

The campaign helps companies and employees to identify these key action areas and work on them in their business. To help get this going, the German social accident insurance institutions for the public and private sector offer their companies and institutions various tools, guides and communication material. At the same time, workplace inspectors also take the topic to companies.

One of the key questions is: How can we use our prevention services to help kick off communication about a culture of prevention in a particular company or organisation?

“Kommmitmensch” doesn’t reinvent prevention. Rather, it is about supplementing and expanding existing prevention work in key areas. As such, culture of prevention has also been included in the German Social Accident Insurance’s current position paper on prevention. It states: ‘With Vision Zero, the DGUV is pursuing the goal of a world without occupational accidents and work-related illnesses. Its highest priority is the prevention of fatal and serious work accidents and occupational diseases. A culture of prevention integrates safety and health into all levels of decision-making and action... The kommmitmensch prevention campaign promotes the culture of prevention to businesses, educational institutions and the public on a broad scale.’

**Added value for companies**

If the campaign bears fruit, businesses and institutions will benefit from reduced downtimes and accident rates, as well as improvements in quality. In addition, given the shortage of skilled workers, companies that provide safe and healthy work will be more attractive than companies that don’t.

According to a recent survey, this is something that managers and company owners have paid far too little attention to.

More information is available at:
www.kommmitmensch.de
https://www.facebook.com/UKundBG/
https://www.instagram.com/ukundbg/

Dr. Sven Timm
www.dguv.de

VISION ZERO
The national strategy “VISION ZERO” in Luxembourg

In March 2016, on the occasion of the 10th edition of the Occupational Health and Safety Forum, a national Charta “VISION ZERO” was signed by several stakeholders in Luxembourg (the Ministries of Social Security, Labour, Health, Transport, Home Affairs, Public Service, the main national trade unions, the national employers’ organizations and the Accident Insurance Association) with the aim of decreasing the number and severity of accidents at work, commuting accidents and occupational diseases.

For the period 2016-2022, the national objective is to reduce the frequency rate of work related accidents by 20% compared to 2014. Over the medium and long term, the objective remains the continuous decrease of severe and fatal accidents, meaning zero killed and zero seriously injured worker.

In order to achieve the national goals, the signatories committed themselves to developing and implementing individual action plans. In this context, the Accident Insur-
The media campaign VISION ZERO was launched in June 2017. The campaign shows real witnesses who were victims of an accident at work or of a commuting accident. The campaign was not meant to shock, but to challenge and inform, to raise awareness, to empower and mobilize. By giving real faces and real life situations to the cam-

ance Association developed guidelines for the implementation of individual action plans. These recommendations also apply for companies, which officially committed themselves to VISION ZERO. These companies can file their action plans onto the VISION ZERO platform and enjoy the benefits of increased visibility in different media.
The campaign, the experience of witnesses touches people and makes them more aware of the risks they face.

The national campaign targets the general public (employees, young workers, future workers), but also companies respectively company directors, managers, executives, designated workers and safety representatives. The aim is also for companies to be aware of and committed to occupational safety and health by creating a culture of prevention. So far, more than 150 companies have joined VISION ZERO.

The media campaign was broadcast via the web, social networks, in the press, on radio and cinema spots, out of home (road signs, buses, posters on tram stops, spots on tram screens), testimonial videos on YouTube with subtitles (French, German and English) and during occupational health and safety events (for example: first national health and safety week for the construction sector in June 2017).

The International Social Security Association (ISSA) launched the global campaign “Vision Zero Global” in September 2017. The initiators of the national VISION ZERO strategy (AAA, UEL, INDR) are also official partners of this global community.

Association d’assurance accident (AAA)
Claudia Bizzarri, Head of Communication
www.aaa.lu
Social Insurance Fund of the Russian Federation

The history of social insurance in Russia began in 1889, when the State Council of the Russian Empire proposed a draft law on the responsibility of owners of industrial enterprises for the injury and death of workers. 14 years later, on June 2, 1903, the first all-Russian law “On the remuneration of workers and employees who suffered as a result of accidents, as well as members of their families, in enterprises of the factory, mining and mining industry” was adopted.

The law of 1903 introduced not only compulsory insurance of workers, but also contained a number of articles that were important for the establishment of state social insurance in Russia.

The next stage of development of the system was the provisions adopted in the young Soviet state in 1918, which guaranteed the provision of all employees, regardless of the nature of labor, with benefits for temporary loss of earnings due to illness, pregnancy and childbirth, injury. Since 1922, the payment of benefits has been transferred directly to enterprises on account of premium insurances.

In 1929, state social insurance gained a single budget. And since 1931, at the expense of social insurance funds, funding has begun for sanatorium-resort treatment and recreation in specialized institutions (sanatoriums, boarding houses, rest homes), as well as financing children’s health camps. In the vocabulary of trade unionists, appears the concept of “disease prevention”. The construction of the Soviet health resort “health factory” has begun. Since 1933, social insurance has come under the control of Soviet trade unions.

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As part of its activities, the Fund provides insurance coverage and financial support for the following benefits and state functions assigned to the Fund:

- Maternity and childbirth allowance
- Government services for people with disabilities and privileged categories of citizens
- Temporary disability allowance
- Benefit in connection with an work-related accident and occupational disease
- Funeral allowance

**Maternity and childbirth**

Payments for this security are divided into two types:

1. Payments before childbirth
2. Payments after childbirth
Before childbirth, you can apply for a fixed one-time allowance for timely registration in a specialized medical institution, as well as maternity allowance, which will be paid for the period of maternity leave. The leave is calculated depending on the complexity of the pregnancy and ranges from 70 to 84 calendar days before delivery and from 70 to 110 days after delivery.

Payments after childbirth are also divided into a fixed one-time allowance after childbirth and a monthly child care allowance that can be received by a parent or relative or guardian until the child reaches 1.5 years.

**State benefits for people with disabilities**

In turn, divided into 3 categories:
1. Provision of technical aids
2. Payment of compensation
3. Getting social assistance

The Fund provides prosthetic and orthopedic products to needy citizens and carries out their repair free of charge or on preferential terms. If the rehabilitation product was purchased independently, the Fund may pay compensation for its purchase.

The provision of rehabilitation facilities is carried out in accordance with individual rehabilitation programs developed by specialized medical institutions (not included in the structure of the Fund).

As a measure of rehabilitation, the Fund provides vouchers for sanatorium-resort treatment to needy citizens and compensates for travel to the place of treatment.

For citizens with visual or hearing impairments, the Fund provides a guide dog and pays annual allowance for its care, and also provides citizens with sign language services.

**Temporary disability**

Allowances for temporary disability are provided by the Fund in 3 categories:

1. General diseases
2. Temporary disability resulting from an accident at work
3. Caring for a sick family member

Allowance for general diseases depends on the length of service and is:
- Less than 5 years – 60% of average earnings
- From 5 to 8 years – 80% of average earnings
- Over 8 years – 100% of average earnings

At the same time, the minimum and maximum benefits are limited, but disability benefits resulting from an accident at work are always paid at 100% of the average earnings.

**Industrial Accident and Occupational Disease**

In turn, it is divided into 3 categories:

1. Social and vocational rehabilitation of the victim
2. Lump-sum and monthly payments to the victim
3. Lump-sum and monthly payments to family members in case of death of the insured

In the Russian Federation, a citizen who has suffered an injury in the workplace receives a full package of social services. First of all it concerns a lump sum cash payment and a monthly allowance to the injured person or his family members in case of death. The amount of a lump sum is determined on the basis of the degree of disability, and in case of death of the insured, a fixed amount is paid. In the event of an accident at work, which caused the death of the insured, the monthly payment is received by disabled persons, dependent on them, children (until they reach the age of maturity), parents or spouses involved in caring for children.
For social and vocational rehabilitation of victims, the Fund covers medicines, sanatorium-resort treatment, accommodation in the territory of a medical institution and travel (both for the victim and for those accompanying him to the place of treatment). If necessary, the victims are provided with technical means of rehabilitation, vocational retraining, and funds are provided for home medical care.

Funeral allowance

In the event of the death of a close relative, the Fund provides a lump sum for burial. Not only close relatives have the right to receive, but also those, who have undertaken the obligation to carry out the burial.

New projects and digital transformation of the Fund services

The Social Insurance Fund is constantly improving the quality of public services provided to the population. In this regard, the Fund relies on 2 components – international experience and digital transformation.

In January 2018, the Fund joined global international campaign “Vision Zero”. The concept of “Vision Zero” is a qualitatively new approach to the organization of the Occupational Health and Safety System for preventing injuries and occupational diseases. The goal is to avoid any accidents at work, for which the concept provides for seven “golden” rules. Among them is a personal example of leaders – managers of enterprises who demonstrate compliance with safety rules; work on the identification of threats and accounting for health risks in specific types of work; development of professional skills and professional development of workers for the competent use of new means of production and personal protective equipment, as well as the motivation of workers through their involvement in solving occupational health and safety issues.

The Fund plans to work with employers, to attract large enterprises and organizations to participate in the global campaign and develop advanced occupational health and safety programs. At the moment, it is possible for employers to send up to 20% of the insurance premiums accrued in the previous year for occupational health and safety measures (training, conducting special assessment of workplaces, etc.), as well as the acquisition of personal protective equipment.

The Fund is in constant search for new solutions and ideas by developing active interaction both through international platforms and forums, and communicating with foreign colleagues directly. The experience gained is applied in the daily practice of the Fund and for the improvement and development of new projects.

Among the new projects currently being developed by the Fund, projects based on the digital transformation of the Fund’s services have the highest priority; however, there are also projects that do not require high technologies.

E-lists of incapacity for work (electronic sick-list).

From July 1, 2017, at the request of the insured person and with his written consent, an E-list of incapacity for work can be generated. E-list of incapacity for work is recognized as equivalent of its analogue paper.

To participate in the informational interaction in order to form E-list of incapacity for work, insurers can use their own customized software, as well as the Personal Account of the insurer on the Internet.

It should be noted that the Personal Account of the insurer is not an indispensable tool for ensuring the information interaction between the insurer and the Fund. In order to obtain information on E-lists of incapacity for work in the personal account, users are identified and authenticated through the Unified Identification and Authentication System.
Within the framework of informational interaction on E-list, the insurer requests information in the Fund’s information system using the number of SNILS (pension system unique identification) of his employee and the number of the E-list.

After receiving information about the list of incapacity for work, the insurer enters information necessary for calculating the benefit, indicating information about the insurer and the insured and confirms it with strengthened qualified electronic signatures of the chief accountant, manager and insurer.

Employees can clarify at any time information about their E-list and information about the amount of their assigned benefits for temporary disability, pregnancy and childbirth through the Personal Account of the recipients of services.

It means that an employee will not be able to lose his incapacity for work list issued to him by the medical organization, he will not need to worry about damaging it (bruise, tear, etc.), and in cases of loss of information about the number of his E-list he can log in his personal account and see the necessary information.

Thus, the E-list allows you to create a “transparent” system of compulsory social insurance, completely eliminate fakes. Employers do not need to ensure the safety of paper sheets - all information from the moment of “opening” of the list is stored in the Fund’s system and can be requested repeatedly by the insurer, and when the Fund conducts inspections of insurers, it will not be necessary to submit the lists to the Fund employees.

Social Navigator

Social Navigator is a mobile application of the Fund that allows you to easily and quickly find out about eligible services, necessary documents and ways to apply to the Fund. The application can also build the best route to the nearest office of the Fund and helps to keep track of the application progress.

The mobile app allows you to get the state service in just three stages:

1. Stage: receiving complete information about the service
2. Stage: calculation of the amount of benefits
3. Stage: receiving the service or benefit
Each stage is displayed as a drop-down field. When you click on the field of interest, information becomes available on the documents required for the provision and received at a particular stage of the service provision.

Additionally, in the “social navigator”, there is section “personal account”, where the user has access to all messages, notifications, as well as assigned benefits and payments.

In 2018, the project was launched in pilot mode in seven regions of Russia. Thanks to the application, the recipient of the Fund’s services no longer needs to go to the regional office of the Fund or call the hotline. “Social Navigator” provides an opportunity to obtain all the necessary information about social services, appeal to the Fund, which will be processed by the staff of the Social Insurance Fund of the Russian Federation as soon as possible.

Two other projects are associated with the “Social Navigator”: Cloud Sign Language Interpreter and Digital Social Lawyer.

Cloud Sign Language Interpreter is a special application for a smartphone or tablet that allows deaf people to communicate with others through online translation.

The use of remote video sign language service will create an accessible environment for people with hearing restrictions. This is especially important in remote areas where there are no or hardly enough experts in sign language.

The application is based on the Russian development – the Cloud video remote translation interpreter service, which provides round-the-clock video access to the remote (live) sign language interpreter of the Russian sign language using a computer or mobile device via the Internet. The application is installed on the user’s computer or tablet (available on iOS and Android). To ensure translation, the person presses the dial button and establishes a video connection with the company’s sign language interpreter.

Digital Social Lawyer is a project that the Fund plans to launch in the nearest future in order to facilitate informing citizens about their social rights. The project aims to accelerate the process of resolving disputes that arise between citizens and the Fund. It will help to:

- accelerate the settlement of disputes between citizens and the Fund;
- monitor the implementation of decisions;
- simplify relations with the participation of providers of social goods and services (smart calculators, smart contracts, etc.);
- optimize law enforcement, human rights and lawmaking activities of the Fund

The project will also protect the rights of persons with disabilities to receive technical aids. If a person with a disability fails to receive the required rehabilitation facilities in time, both the contractor and the Fund employee assigned to this person as a personal manager will be punished.

To implement this project, the Fund plans using gadgets to identify people with disabilities who are eligible to receive rehabilitation facilities. This technology will work as follows: at the beginning of the year, the Fund sends a message to a person with a disability that, for example, in April he must receive a wheelchair, while clearly specifying the dates when this product should be delivered to him. If after this period the service is not provided, the recipient of the rehabilitation facility via phone, smartphone or other gadget notifies the Fund. The contractor who did not deliver the rehabilitation facility on time would be fined, and the Fund’s employee who was assigned to this person with a disability as a personal manager would also be punished.

Social Insurance Fund of the Russian Federation
http://fss.ru
Germany: Federal Social Court confirms autonomy of agricultural accident insurance

The supreme German social court, the Bundessozialgericht (BSG), has ruled that the minimum Reduction of earning capacity (MdE) of 30% for an injury pension in agricultural accident insurance is constitutional. Thus it has confirmed a legal regulation deviating from the general legal accident insurance - here a minimum MdE of 20 % applies. This decision is important because it defines the possibilities and limits of special regulations.

The plaintiff, an agricultural entrepreneur, objected to the fact that he was not entitled to an injury pension because of a special provision applicable only to agricultural accident insurance (§ 80a SGB VII). The recognized consequences of the spinal column illness caused with it only a MdE of 20 %, so that a requirement on injury pension from view of the social insurance for agriculture, forests and horticulture (SVLFG) as agricultural professional association (LBG) separates out. With its revision the farmer complained in vain of a violation of the property right and the constitutional principle of equal treatment.

In the view of the BSG, there was no violation of Article 14 of the Constitutional Law (Grundgesetz; GG; property guarantee). Even if one assumes that the plaintiff acquired a protected expectant right by the payment of contributions of many years...
(Federal Constitutional Court and BSG always left open whether requirements on injury pensions of the legal accident insurance fall at all into the protection range of the Article 14 GG, its property right would not be injured, because § 80a SGB VII represents in any case a permissible content and barrier regulation in the sense of Article 14 GG. With reference to the supreme court jurisdiction the BSG implements that an irreversibility of the conditions existing with its reasoning would contradict the social security relationship, which is based in contrast to a private insurance relationship from the outset not alone on the insurance principle, but also on the thought of the solidarity and the social reconciliation.

§ 80a SGB VII restricts the pension entitlement of agricultural entrepreneurs, but does not completely withdraw it. It is therefore merely a question of modifying the content of a claim. Such a regulation is permissible if it is justified by reasons of public interest taking into account the principle of proportionality. These conditions were present here. The provision serves a legitimate objective (the reduction of expenditure on agricultural accident insurance); the intervention is suitable for achieving that objective and necessary from the point of view of the savings objective. The latter would only be lacking if it were evident that the savings sought could have been achieved by less intrusive means. Such less burdening measures were not recognizable. The BSG stated that consideration should have been given at most to the cancellation of other benefits from agricultural accident insurance which, however, would be associated with at least comparable burdens.

The BSG deals in relative detail with the question whether the regulation burdens the plaintiff in an unreasonable way. Its overall balancing of the public interests with the private interests of the plaintiff shows that the plaintiff’s rights are not affected in a manner disproportionate to the objectives of the restriction. Because a relatively small reduction of the achievements for the individual on the one hand leads on the other hand to a substantial saving volume for the totality of the contribution payers.

The exclusion of pension claims for agricultural entrepreneurs whose earning capacity is not reduced by at least 30 per cent, affects the general principle of equality in Article 3 GG. However, the provision was justified by objective reasons, which satisfied the principle of proportionality. The sufficient objective reason for the unequal treatment results from the special nature of agricultural accident insurance, which contrasts compulsory insurance for agricultural entrepreneurs with extensive accident insurance protection for fixed annual earnings. In contrast to the general statutory accident insurance, it is a collective insurance of health hazards, which is subsidised with tax funds. The purpose of the insurance was to provide cooperative self-help for agricultural enterprises on the basis of insurance law. The compulsorily insured agricultural entrepreneur, who is at the same time the debtor, thus benefits on the one hand from the comprehensive protection of agricultural accident insurance and on the other hand has an interest in the lowest possible pay-as-you-go obligation.

Social Insurance Institution for Agriculture forestry and Horticulture Workers (SVLFG) Germany www.svlff.de
The beautiful Inail stories

The initiative, inspired by a project of Inail's Facebook page, is based on the publication of video stories in which Inail beneficiaries, victims of accidents at work, are told. The campaign's focus is the narration of their life experience and social reintegration, also through the support of the Institute.

Targets
Increase the knowledge and the understanding of Inail activities, spreading - at the same time - the contents of the institutional mission and the tasks of Inail on assistance, rehabilitation and social reintegration. The communication campaign is mainly focused on this last activity: the objective is to give greater visibility to the path with which Inail, with the support of the local offices and the Prosthetics Center, accompanies the injured at work to resume his place in society.

Communication strategy
The communication objective is pursued through voices and faces of people involved, who tell, in a video interview, their story and experience with Inail. The protagonist is the injured person who, starting from the moment of the accident, tells his experience and the experience with Inail, alongside him in the path of social reintegration.

For “The beautiful stories Inail” it is expected to create a regular column, in which a different story will be published every month.

Message
Inail rehabilitates, reintegrates and provides the means to reconstruct the lives of injured workers at social level. The campaign also wants to be a means of communicating a positive message and offering a stimulus to those people who, facing with objective difficulties caused by the condition of disability, lose the motivation and the desire to look ahead.

The logo “The beautiful Inail stories” that appears in the videos, in addition to making recognizable and immediately identifiable institutional activity, suggests the promotion of a communication activity based on those that journalistically are classified as “good news”.

Communication tools
The plan provides for the dissemination of video stories on the institutional portal, Facebook, YouTube and the preparation of a short version of the video, to be conveyed through media.

For more information, see: https://www.inail.it/cs/internet/comunicazione/campagne/le-belle-storie-inail-2018.html

Bernardo Sabetta
www.inail.it
LE BELLE STORIE INAIL

VIDEORACCONTI
DI VITA E DI RINASCITA

2018
Companies and their insurers against accidents at work and occupational diseases are looking for new solutions to reduce the number of accidents that still occur after decades of decrease and are more complex to contain.

They advocate for renewed prevention, the promotion of a culture of prevention and the development of actions that are as close as possible to the size and activity sector of the company.

The EUROGIP Discussions on 21 March 2019 in Paris (France) will take stock of international, national and sectoral approaches in favour of a sustainable culture of prevention. Then the representatives of insurers in Germany, Austria, Italy, France and Denmark will present the systems and standards they have implemented to help companies to improve health and safety at work and integrate it in a sustainable way in their organization. French companies of all sizes and all sectors of activity will share their practices in this regard.

Programme and online registration at www.eurogip.fr
To find out more, contact: leleu@eurogip.fr
10th International Conference on the Prevention of Accidents at Work

September 23 – 26, 2019
Radisson Blu Park Royal Palace Hotel, Vienna/Austria

The Future of Safety in a Digitalized World

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Important dates
Abstract submission deadline 31. January 2019
Notification of acceptance March, 2019
Registration possible as of March, 2019

Further information available at:
http://www.wos2019.net/