FORUM NEWS



of the insurance against accidents at work and occupational diseases

Lithuania – European Forum Presidency

Occupational safety, accidents, insurance against accidents at work, prevention of accidents at work and occupational diseases in Lithuania

After the restoration of independence of the Republic of Lithuania in 1990, the whole legislative framework was created and adapted to the new situation that emerged.

One of the first aims was the creation of the state social insurance system, ensuring and maintenance of the healthy and safe working conditions for employees.

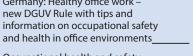
The Labour Code of the Republic of Lithuania, the Law on Occupational Safety and Health, and the laws on the social insurance system provide opportunities for persons who have suffered accidents at work or developed occupational diseases to receive appropriate benefits due to insured events - both the individuals themselves, their family members or dependents in case the insured person was killed in the accident or died.



Since 2004 when the Republic of Lithuania became a full-fledged member of EU, the European law including regulations and directives have become part of the enforcement policy of the Republic of Lithuania. For the purpose of implementation of the provisions

of Council Directive 89/391/EEC of 12 June 1989 on the introduction of measures to encourage improvements in the safety and health of workers at work, the Law on Occupational Safety and Health of the Republic of Lithuania (2003) was established.

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The Law on Social Insurance of Occupational Accidents and Occupational Diseases of the Republic of Lithuania, which came into force in 2000, provided opportunities for the insured persons to receive the corresponding benefits from the State Social Insurance Fund budget in case of insured events.

All employees (appr. 1,2 million) in Lithuania are insured against Occupational Accidents and Occupational Diseases and could be entitled for social insurance benefits, should accident at work or while travelling to/from work occur.

After investigation of accident, Social insurance office makes decision if the accident should be covered. It takes up to 10 days for decision after receiving all documents and evidence.

Benefit covers 77.58 pc. of medium insured income, which person received three months prior to accident. Benefit is paid for all sick leave period or until a person is recognized as disabled. If a person is recognized as disabled after an accident, he may be entitled for disability compensation, depending on disability level. If disability level is less than 30 pc. A Person is entitled for lump sum compensation, if disability level is higher – periodical compensation is paid.

If death accident at work occurs, the inheritors are paid lump sum compensation of $47,598 \in (60 \text{ average monthly salaries})$.

600 – 900 persons monthly are entitled for sick leave benefit after accidents at work. Only few persons are entitled for lump sum compensation, but 6000 periodical compensations for disabled are paid monthly, 360 family members receive monthly benefits after lethal accidents. 25 mln euros in 2018 spent for covering accidents at work. It constitute to 0.4 proc. of all benefits (pension, maternity and sickness, unemployment, and accidents at work insurance), paid by Social Insurance fund.

The State Labour Inspectorate was established as institution that aims not only to perform functions of control and enforcement but it also support, supervise, and consult on labour law and labour safety issues. This institution annually carries out information and consultation campaigns in the municipalities of the Republic of Lithuania such as the spring campaign commemorating the World Day for Safety and Health at Work, and autumn campaigns. They are aimed at bringing public services (consultations) closer to the public, and enable employees and employers, especially of the local small and medium-sized enterprises, have consultations at the most convenient for them place and time. During the campaigns, the most up-to-date information related to the safety and health of workers and activities of the State Labour Inspectorate are publicized throughout mass media.

Thanks to the preventive work of the State Labour Inspectorate including public informing, employee instructing and benevolent help, in the Republic of Lithuania, there is a decrease observed in the dynamics of both serious and fatal accidents at work where on average 44-50 fatal accidents and about 150-200 serious injuries occur per year.

Julita Varanauskien CEO Social Insurance Fund Board under the Ministry of Social Security and Labour President European Forum

The Global Forum Work Injury Insurance

The concept of a Global Forum Work Injury Insurance has been endorsed by the CEO-meeting of the European Forum on May 29, 2019 in Vilnius The Global Forum Work Injury Insurance has been established. After the General Assembly during its Session on October 5, 2018 in Lucerne has referred this matter to the CEO-meeting, this group has now endorsed this new form of a global exchange in the area of work injury protection.

> Already before the representatives from regional organisations of occupational accident insurance including the Asian Workers' Compensation Forum, the East African Social Security Association, the US based International Association of Industrial Accidents Boards and Commission as well as representatives from accident insurance institutions of geographic areas where no regional forum exist, have expressed their wish to establish a platform for such a global exchange. The concept of a Global Forum is to combine the strengths of the regional forums and other interested countries on a common platform. The objective is the exchange of information on policy making level as well as the formulation of joint positions.

> The main activity of the platform will be the organisation of an event "Global Forum on Work Injury Insurance". The Global Forum will form integral part of the World Con-

gress on Safety and Health at Work. The ISSA Technical Commission on Insurance against Employment Accidents and Occupational Diseases will serve as the permanent secretariat of the Global Forum. The role of the permanent secretariat will be to prepare the agenda of the Global Forum event in consultation with the regional forums, to reach out to potential speakers or to draft positions. The Presidency of the European Forum would submit topics of particular interest to the permanent secretariat in order to be addressed at the event "Global Forum on Work Injury Insurance".

The kick-off conference will take place on the occasion of the ISSA World Social Security Forum in Brussels (14 to 18 October 2019) with a half-day session.

> Gregor Kemper German Social Accident Insurance (DGUV) www.dguv.de



Germany: Healthy office work – new DGUV Rule with tips and information on occupational safety and health in office environments

Almost half of all employees in Germany work in an office. This equates to almost 17 million VDU and office workers – and the trend is rising. For many of these people, this means that they do very little physical activity at work.

The result: Musculoskeletal disorders are the most common cause of absenteeism. However, this is only one of many aspects that OSH in the office has to take into account. Those responsible for OSH in office environments can find comprehensive information on the topic in the new DGUV Rule 115-401 'Office Businesses Sector' published by the German Social Accident Insurance (DGUV), the umbrella association of the German social accident insurance institutions for the public and private sectors.

Reducing strain and stress

How can management organise work in a way that creates the best possible psychosocial working environment for employees? What does an ergonomic office look like? What needs to be considered when it comes to lighting, noise and acoustics in the office? The new 'sectoral rule' provides answers to these and many other questions concerning the organisation of occupational safety and health. The focus is on the prevention of potential work-related stressors. The sectoral rule covers various work areas in office businesses – not only the office itself, but also equipment areas, the reception area and mobile office employees.

Helping people understand legal basics

The DGUV's sectoral rules are a new form of information. They do not represent separate legislation, but rather summarise complex OSH legislation that already exists in a way that companies from a specific sector can understand. The DGUV Rule for Office Businesses was drawn up by experts from the German social accident insurance institutions as well as employee and employer representatives.

'The new publication incorporates the changes that have resulted from integrating the VDU Work Ordinance into the German Ordinance on Workplaces', said Andreas Stephan, Head of the DGUV's Office Subcommittee and prevention expert from the German Social Accident Insurance Institution for the Administrative Sector (VBG). Business owners and OSH specialists can find valuable tips and advice on how to put in place practical solutions for their own offices.

Practical tips and OSH measures

Readers of the sectoral rule can find the most important OSH information at a glance. Each chapter is clearly arranged into legal information, general information, potential hazards and suitable health and safety measures. Practical tips, easy-to-understand overviews and explanatory images make it easier to implement statutory requirements.

The sectoral rule is available in English at the following link:

https://publikationen.dguv.de/dguv/ pdf/10002/115-401_eng.pdf

> German Social Accident Insurance (DGUV) www.dguv.de

Occupational health and safety: Which levers for a culture of prevention at the workplace?

On 21 March 2019, EUROGIP devoted its annual European conference, "Les Débats d'EUROGIP" to this theme. It was organised around several round tables: Challenges of the prevention culture, approaches at international, national and sectoral level, the actions in particular of the insurer against occupational injuries to support workplace, the safety culture and the management of health and safety at work, and the point of view of the social partners who manage the occupational injuries branch of social security system in France. Here is what we can learn from the exchanges.

Introduction to the discussions

"In the area of occupational risk prevention, we are at a crossroads," explained Daniel Boguet, the President of the Board of Directors at EUROGIP. After a constant decline in the frequency of occupational injuries over 70 years, the incidence rate is stagnant.

At this stage, "technical and organizational measures are no longer sufficient" feels Marine Jeantet, Director of Occupational Risks at CNAM in France. The causes of injury, namely handling errors or falls, are often the same and largely avoidable. We are reaching a level where it is important that every individual should take into account prevention priorities.

Everyone agrees to develop a prevention culture. In order that reflexes may be so automatic that they become natural, the Occupational Injuries Branch is going to actuate several levers. Developing initial training and vocational training is one of them, as well as tutoring in the enterprise. To reach very small enterprises, a "specialist activity" approach is more appropriate. The development of a prevention culture also requires awareness raising campaigns, and this means has until now been little explored by the Health/Occupational Risks Insurance system.

The standards and regulations are not called into question. They are still there, but they should no longer be regarded merely as constraints. The idea is to help firms understand that prevention is a factor of performance. "It's a concept that is easy to understand intuitively, but admittedly, this relationship between safety and performance is harder to prove in the field."

Prevention culture issues

In the area of occupational safety and health, the divergence between the legislation and its application is a real problem which Jérôme Pélisse Professor of Sociology (Sciences Po, Paris) has studied notably in French and American nanoscience laboratories, where there is a constant confrontation between an "improvised approach to safety, by which a mere Scotch tape demarcates a clean area", and a more bureaucratic culture. "The legitimacy of those promoting the standard depends above all on their leadership," notes the sociologist, convinced that "the legislation must be constantly compared with everyday real work situations" and emphasizing "the importance of tacit knowledge in the enterprise".

The healthcare economist Thomas Barnay regrets the underestimation of risks. This should cause us to thoroughly re-examine our public health policies and invest more in prevention, which accounts for only 2% of healthcare expenditure in France, compared with 3% on average for OECD countries and 6% in Canada. Thomas Barnay stresses that "Our research shows clearly that the first factors of disorder, as of childhood or at the start of working life, will have an impact on the whole health record of the person in question. The infrastructure division of Eiffage, which covers road and civil engineering and metalworking activities, has always been strongly committed to OSH. But three years ago it decided to completely rethink its strategy: "We had reached a plateau," remembers Erick Lemonnier, the Prevention Director. To adopt a more positive and "non-stigmatizing" approach, Eiffage therefore switched from a "zero accident" objective to a "100% safety" objective. "We must stop approaching safety via the consequences of accidents but, on the contrary, prevent them from occurring." To achieve this, the firm designed "Safety Force", a digital tool that has won numerous awards since its launch in 2016.

"Safety Force" makes it possible to have a personalized approach to health and safety: About twenty constants associated with six risk management variables enable each employee to express their own perception of risk.

Based on these observations, an algorithm calculates accident probabilities. "So it is not a reporting tool but a guidance and information tool," specifies Erick Lemonnier. In his opinion, 80-90% of identified problems can be settled immediately without a lot of action plans.

This was confirmed by Sandra Campaner, who, with her husband, runs a very small enterprise with seven employees in the field of water treatment: "In our firm, the safety culture is more natural and intuitive. But it is deeply rooted."

It is based on simple things: A group visit to the prevention show from which everyone should return with an idea of prevention, job descriptions strongly focused on health and safety, site visits, etc. "I have also developed an Excel tool for reporting and follow-up of administrative forms and declarations. It's a "home-made" tool, better suited to the realities of an SME than certification formalities. Most SMEs do not have the means to create paper conformity".

International, national and sector approaches to prevention culture

How could the emergence of a prevention culture bring about changes in public and sector policies? International stakeholders have given their answers. Starting with the ILO (International Labour Organization), which as of 2006 gave a definition of this still vague concept of a prevention culture (Article 1 of the ILO Convention 187).

This is an important statement, because it lays the foundations of public policies on the principle of prevention, according to the analysis of Manal Azzi, Occupational Safety and Health Specialist at ILO. The prevention culture must, of course, come from enterprises. But it cannot exist without the mobilization of governments and the social partners. Also, it must form part of a systemic approach, with a very broad field of action, extending as far as the school and initial training.

This prevention culture was the subject of an international campaign officially launched in 2017 by the International Social Security Association (ISSA) on the theme of "Vision Zero". In fact, the idea is older, explains Joachim Breuer – ISSA President, and it aroused much questioning at the start. "We were aware that a paradigm change was needed, which is easier said than done."

If regulations were initially the main way to improving OSH, what is needed now is a change of mindsets and attitudes. No serious injury or disease, still less a fatal one, is acceptable, and we must do everything possible to eradicate them. That is the "Vision Zero" goal promoted by the ISSA. "It's not a toolbox that we propose but rather a mindset that should be shared by all."

Two initiatives illustrate this strategy. In Germany, BG ETEM, which is one of the divisions of the Occupational Injuries Branch for the energy, textile and electronics sectors, has launched a ten-year campaign on the theme: "Safety and health are values that we share. This also allows us time to make changes in it, and in particular to remove excessively abstract issues", explains Just Mields Occupational Psychologist. In Belgium, the Construction Confederation has mobilized the branch around the watchword "Safety is my priority". This campaign targeted the entire production chain: Subcontractors and suppliers, but also prime contractors who, by putting pressure on prices, can put workers in danger.

In the United States, the insurers, who are very careful to control their costs of compensation, have established a dual system to instil a prevention culture: Financial incentives for employers and behavioural training for employees. "It's a way to make the former more responsible and to make the latter the focal point of the strategy," feels Jennifer Wolf-Horejsh, Executive Director, IAIABC.

And in French enterprises? "Respect for persons is one of the values of SEB Group," explains Stephan Wanhout, OSH Director. "That concerns health and safety in particular." In a highly competitive environment, this household appliances manufacturer considers prevention as a performance driver which must be factored in as of the product design stage and involve all the stakeholders, including subcontractors.

Support for enterprises

In the Vosges region in France, the Norske Skob paper mill completely overhauled its risk prevention strategy against the backdrop of an economic crisis in the sector, but also a moral crisis due to a series of four fatal injuries. Sandrine Mocœur the QHSE Manager explains that, over the years, the Health and Safety team refocused on the strategic guidelines and gave more independence to the working groups, which are now capable of carrying out their projects by themselves. "I am basically there for support."

The Austrian government has decided to grant a free expert consultation each year to every firm with less than 50 employees. Experts recruited and trained by the Austrian Workers' Compensation Board (AUVA) provide these consultations. "They go into the field to help firms establish a diagnostic and define an action plan," explains Karin Sturm Quality Assurance Referee of the AUVA. "They have no monitoring and assessment role. But in the event of accidents, the firm must prove that it followed the recommendations of its expert." This scheme is a real success. To strengthen this relationship, the AUVA has developed six applications since 2016: Some are purely informative, others are truly interactive. This strategy has a cost, about €27 million per year, or €550 million since its launch 20 years ago.

In 2011, the Danish Work Environment Authority decided to offer to SMEs in industry sectors with a high incidence rate (construction, metallurgy, cleaning, transport, butchery, etc.) expert advisory services over a period of six months. Completely free of charge, these services are adapted to each sector of activity, with a specific methodology prepared with the social partners," confides Julie Bache Billesbølle, Head of section at the Psychosocial Working Environment Section.

Italy has made a similar wager: In 2009, INAIL set up a fund which finances up to 65% of prevention systems (mainly machines and fittings, within the \in 5,000 to \in 130,000 range). All that is needed is to state a request online. This fund, with \in 60m in assets in 2010, reached \in 380m in 2018. This is a great success, which has led INAIL, over the years, to concentrate its operations on the sectors identified as of highest priority each year: Commerce in 2016, ceramics and woodworking in 2017, and fisheries and textiles in 2018.

In France, the Nord-Picardie Carsat fund established "Mobiprev", a mobilization and support scheme to provide a "prevention" base for more than 1,000 firms mostly with 20 to 70 employees and with a high incidence rate. "Depending on the representatives and environment of the firm, we deploy an action strategy, and explain the benefits of prevention measures for the firm's requirements and performance", explains Sébastien Verdonck.

The idea in each firm targeted is to "do Mobiprev", to support it by introducing it in an organized manner with a methodology and tools to anchor the basics of prevention and prepare the firm for the future. Financial assistance can be provided to support the firm's investments (subject to compliance with eligibility criteria) in the action plan to be implemented (technical, organizational and human aspects).

Safety culture and OSH management in the enterprise

At Europhane, the Single Document (DU) to evaluate risks was for a long time merely a long list of various risks, apparently not very useful because it seldom came out of the cupboard... until the new management of this lighting systems manufacturer in Normandy made OSH a lever for improving social dialogue. The Carsat fund made Europhane a pilot plant and assisted the firm in defining and implementing seven projects. Patrice Lamendour, Industrial Director specifies: "We invested €60,000, deployed 1,000 hours' work and implemented 173 prevention measures." As a result, the incidence rate was divided by three.

"All firms have a prevention culture, even a rudimentary one," according to Éric Drais Sociologist at INRS. For him, prevention culture is above all "a balanced combination of values, perceptions and standards."

To help firms assess their prevention culture, the INRS has developed an occupational safety and health positioning grid ("GPSST"). "This is an indicative and not an injunctive tool which makes it possible to establish a jointly witnessed review of the existing situation and identify what remains to be done," explains Éric Drais. "But with regard to prevention, tools will never replace a culture in the enterprise".

This culture can be forged by sharing good practices: That is how the Institute for an Industrial Safety Culture (ICSI: Institut pour une culture de sécurité industrielle) was

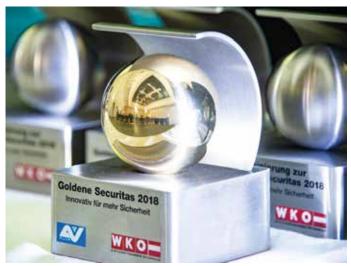
created, in response to the AZF disaster in France. "This disaster proof that it was necessary to think differently and make better allowance for human and organizational factors in order to develop a real prevention culture," explains the Director General Ivan Boissières. This means, for example, that health and safety must be central to processes, of course, but also to decision making. "To identify what is valued in a firm, you need merely look at how management decisions arbitrage between quality, costs, deadlines, safety, etc.," in the opinion of Ivan Boissières. "If OSH always takes the back seat, statements regarding prevention are no longer anything but injunctions."

VBG, the German OSH insurance organization for the civil service, relies on the ISO 45001 standard to assist firms. "We had our national reference frameworks and we did not need another standard on OSH management. But now that it has been adopted, we have to live with it," in the opinion of Uwe Marx. According to him it has the advantage of supplementing the family of management standards (ISO 9001, ISO 14001, etc.). Moreover, as such, this standard is highly participative, bringing all the personnel, managers and company officers together in an innovative approach, which transforms the risk evaluation grid into an opportunity evaluation grid. Another positive aspect that is stressed by Uwe Marx is the definition of an approach that is not merely top-down, but also bottom-up, which is sometimes a constraint, but a necessary one and a concept that is very important in Germany.

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Austria: The award winners of the "GOLDEN SECURITAS 2018"

On the 8th of November 2018, three entrepreneurs from small and medium-sized enterprises proudly accepted the coveted trophy "GOLDEN SECURITAS 2018" on the stage of the Austrian Museum of Applied Arts.



© GryclAUVA

Every two years, the Austrian Federal Economic Chamber and the AUVA award the GOLDEN SECURITAS. This award honours those small and medium-sized enterprises that have taken exemplary measures in the field of the prevention of occupational accidents and diseases. From numerous submissions, 15 companies were nominated, five each in three categories received their award for exemplary commitment to safety and health protection at the workplace.

This prestigious award, awarded already for the eight time, took place in the Austrian Museum of Applied Arts (MAK) for the first time.

The "GOLDEN SECURITAS" is awarded in three categories.

Category 1 "Safety and health at the workplace"

The category "Safety and health at the workplace" is awarded to companies that have taken special measures to prevent occupational accidents and diseases. The winner of the Golden Securitas Award in this category this year is the company Hans Langesee GesmbH.

The company Hans Langesee GesmbH in Tyrol is specialised in metal processing, CNC toll manufacturing and the manufacturing of special tools for aerial cableway maintenance. For this reason, a system was developed together with production manager Gerhard Geisler that empties the machines fully automatically, prepares the emulsion and refills it. The employees have no unnecessary direct contact with the material, the emulsion has a constant quality and a lot of time is saved in the filling process. Costs for disposal and consumption are reduced and the environment is protected.



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Category 2 "Innovative for more safety"

The category "Innovative for more safety" includes companies that have developed innovative prevention concepts and creative solutions for safety-related challenges. This time the company Rattinger KG received the coveted trophy "GOLDEN SECURITAS 2018" in this category.

The Upper Styrian family business Franz Rattinger KG is a reliable partner for bulk good transportations in national and international freight traffic. Three years ago, the company introduced a near-accident system and a digital instruction tool. Since then, employees have been able to report events and dangers that almost led to an accident to the management using an internal company form. The management immediately notifies all the other employees of potential hazards, efficiently via a communication tool on the smartphone, while maintaining data protection and regardless of where they are.

Category 3 "Diversity brings success"

The category "Diversity brings success" is about companies that pay attention to diversity in their personnel selection: Diversity of skills and knowledge, cultures and languages, age and needs. According to the motto "the more diverse the better", the company Alfred Wagner Stahl-Technik & Zuschnitt GmbH was able to convince the jury in this category.

The company Wagner Stahl Technik in Pasching/Upper Austria is a supplier of sheet metal blanks for machine and plant construction. The company is managed by the 3rd generation and actively involves all employees in the design of their workplaces. In this way, the "Garden for the Senses" was created for better relaxation during breaks. The garden shaped in the form of the "kinesiological eight" should stimulate all five senses. This common recreation area was planned and built with dedication by the employees themselves and financed by the management. In addition, the company offers its employees the possibility of childcare during the holidays and thus promotes interest in the parents' profession and their workplace.

An expert jury consisting of representatives of the WKÖ and the AUVA nominated five companies in each category. Only one of each receives the "GOLDEN SECURITAS". The other companies were also awarded with the very attractive "Nomination for Securitas 2018". It was clear that on this evening all invited nominated companies were winners, because each company made the decision for itself to pay high attention to safety and health protection and to invest time and money for this. In this domain, all entrepreneurs agree: "With certainty, investment in prevention pays off".

> Ariadne Seitz, M.A. Austrian Workers' Compensation Board (AUVA) www.auva.at

Germany: Successful prevention incentives in agricultural accident insurance

In 2019, the Social Insurance for Agriculture, Forestry and Horticulture (SVLFG) will carry out the Prevention Incentives Campaign for the third time. In this campaign, the SVLFG supports the purchase of articles that have a preventive effect.

> In order to improve the health and safety of insured persons at work, articles are promoted which make work in the insured companies safer and healthier. To this end,

the SVLFG's Executive Board has already made 200,000 euros available in 2017 and 2018. For 2019, the amount was increased to 382,000 euros.

2017 2018				
Product	Number of products conveyed	Product	Number of products conveyed	
Level-controlled hearing protection	1129	Level-controlled hearing protection with radio	280	
Level-controlled hearing protection with radio	15	Anti-fatigue mats	34	
Anti-fatigue mats	33	Mechanical felling wedges	156	
Fixing equipment for animals	64	Fixing equipment for animals	102	
Gas detectors	15	Camera monitor systems	456	
Camera monitor systems	612	Wheel mounting trolley	275	
Wheel mounting trolley	200	Cut-off machine with dust extraction	60	
Standing aids	29			



The SVLFG found that a small incentive is often enough for companies to invest in safety and health within the company. The offers were accepted by the insured companies on a surprisingly large scale. The subsidies were exhausted after only a short time. For this reason, the SVLFG's Executive Board has significantly increased the subsidies for 2019.

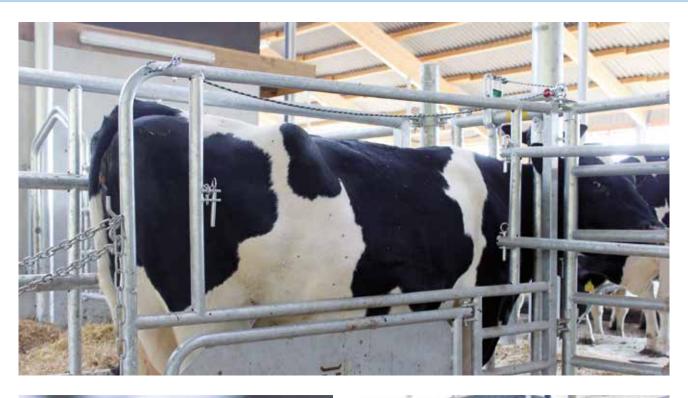
How are the objects to be supported selected? The sponsored products were selected on the basis of accidents and health hazards and coordinated with the self-governing bodies of the SVLFG, so that the experience of the practitioners could flow directly into the selection.

The following articles were selected for the year 2019:

- Camera monitor systems
- Platform ladders and light platform ladders
- EU type-examined work baskets
- Fixing devices Animals
- Tyre fitting trolley
- Technical felling wedges
- Abrasive cut-off machine with dust extractor
- Anti-fatigue mats
- Blower assisted breathing apparatus

As the start of the campaign in 2019 shows, the response from the insured companies is also high this year and it is planned to continue this successful model.

Social Insurance Institution for Agriculture Forestry and Horticulture Workers (SVLFG) Germany www.svlfg.de





pictures: © SVLFG

Sweden: Communicating insurance policies – mission impossible?

The conditions for us at AFA Försäkring are of course not unique: The insurance solutions we administer have not been chosen by the private person, they are not paid by the private person, and therefore may not be as well known by the person as we would like. The situation is almost certainly the same for many of our European colleagues. So: How do you communicate this employment benefit, under these circumstances, to make sure that none misses out on their compensation?

> Ever since 1978 there has been an agreement in the private sector between the parties of the labour market on how the information about the collectively agreed insurance policies were to be financed and carried out. In short: Funded by money from AFA Försäkring, both the unions and the employer federation performed various activities: Courses, advertising, printing leaflets and folders etc.

But in the summer of 2018, this agreement was denounced. During the winter, negotiations have been carried out, but to this day, the parties have not yet reached a new agreement.

In the public sector however, all previous agreements are still valid. The parties representing county councils and regions have given AFA Försäkring the task of informing the employees, and to train information officers from both the unions and employers. This task has grown into a number of different activities.

The most common work injury in all sectors is something as trivial as a falling accident. The employees trip, slip and tumble, and more often than you think this causes severe consequences. This has led into a three-year-collaboration between AFA Försäkring and the Swedish Judo Federation. Sponsored by AFA Försäkring, some 190 instructors all over Sweden teach groups off staff techniques on how to fall without causing yourself an injury, as well as methods of improving your balance and strength. This collaboration has gained quite a bit of interest so far, and it is scheduled to



Picture: two instructors from a local judo club meet with representatives of county councils in the south of Sweden.

go on until 2021. It has also proved to be a good way to create interest for the insurance policies!

Meanwhile, we are carrying out our normal task of training information officers all over Sweden. There has been an increase in numbers, so there are now some 2700 officers representing both employers and unions in the public sector. Their mission – at the same time a huge challenge! – is to inform some 1,2 million employed about their insurance cover. To assist the information officers, we provide them with both, the necessary knowledge and material, such as posters, leaflets, films etc.

We also gather them locally, both in groups of about 25 and in larger, regional meets in groups of up to 200. Our latest addition is short commercials, spread via social media. I hope to be able to show you some of these some time!

So, all in all: In the private sector we are still waiting for the parties of the labour market to reach a new agreement. In the public sector we are working hard to find new ways of communicating collective insurance!

> Per Winberg AFA Försäkring www.afaforsakring.se pictures: © Per Winberg



Picture: A lecturer is talking about RTW to some 200 people in Gothenburg.

Italy: From nanotechnology to riders, the INAIL tariff system conforms to changes in the labour market

Almost 20 years after the last update, the new premium tariffs of the accident and occupational diseases insurance have been set: They are in force since January 1, 2019. The review takes into account the technological evolution and the new ways in which working activities are organized, encouraging also the adoption and strengthening of prevention measures.

ROME - Almost 20 years after the last revision, Inail premiums for accident and occupational diseases insurance are updated to adapt to the profound changes that have occurred in the labour market. The Minister of Labour and Social Policies, in agreement with the Minister of Economy and Finance, has in fact approved the new tariff system proposed by INAIL. The revision of the premium tariffs, in force since January 1, as established by the 2019 budget law, concerned in particular the updating of the nomenclator, the recalculation of the average rates and the mechanism of fluctuation in the rate, due to accident trends.

In the nomenclator, rates are differentiated according to the work risk. In the new formulation, the tariff nomenclator, which assigns different rates to the various types of activities according to the specific work risk, has been made more consistent with the current risk factors. It redefines working activities already envisaged by the previous tariffs, it establishes new tariff items relating to jobs still in the process of development and new ways of organizing work, and it introduces technological cycles that have spread over the last twenty years but which did not exist at the time of the last revision.

The items have been reduced from 739 to less than 595. For example, there is a new tariff item for activities related to the production of nanomaterials, a production sector that has developed only in recent years and for which a growth is expected in the near future. Other significant innovations concern the clarification (within the nomenclator) of the entire waste cycle and the provision of goods delivery activities carried out in an urban environment by the so-called riders, with the help of two-wheeled or similar vehicles. The preliminary work carried out by INAIL on the existing tariff items has also made it possible to eliminate obsolete items, relating to a production context that has now been outdated. At the same time, it redefines the nomenclator to adapt it to new working risks and related accident trends, in order to simplify the management of the insurance relationship. This rationalization has led to a significant reduction in the number of tariff items, which decreased from 739 to 595.

Average rates for companies reduced by almost a third. National average rates, for each type of activity, are calculated in such a way that the corresponding revenues meet the charges required by law (indemnity, annuities, checks for funeral and for continuous personal assistance, etc.) and all other expenses. For the determination of these rates, the data relating to the accidents and occupational diseases trends in the 2013-2015 three-year period were taken into consideration (the previous ones referred to the three-year period 1995-1997) and the remunerations subject to contribution in the same period. The result is the 32.72% decrease in average rates for companies from 26.53 per thousand in 2000 to 17.85 per thousand - while the overall cut in the financial burden for insurance that weighs on businesses rises by about 500 million up to 1.7 billion euros. The new premium rates, whose value was determined by riskiness in terms of insurance charges, never exceed those set by the 2000 tariff, while in some

cases they are even lower than 50%. Furthermore, even for the most risky activities, the rates were maintained within110 per thousand, compared to 130 per thousand for the 2000 tariff.

Rate fluctuation is based on the severity of harmful events. The new applying methods of the tariffs are based on the previous ones, with the significant exception of the criterion for calculating the fluctuation of the average rate due to the accident trend, today based on the seriousness of the damaging events and no longer only on the charges incurred by the institute to compensate them. From the calculation of the gravity of the events, commuter accidents are still excluded. The reduction of the premium for prevention measures, aimed at improving health and safety conditions in the workplace, is also confirmed, as well as the commitment to support investment projects and training on health and safety at work required by legislative decree 81/2008, in line with the average resources provided over the last five years.

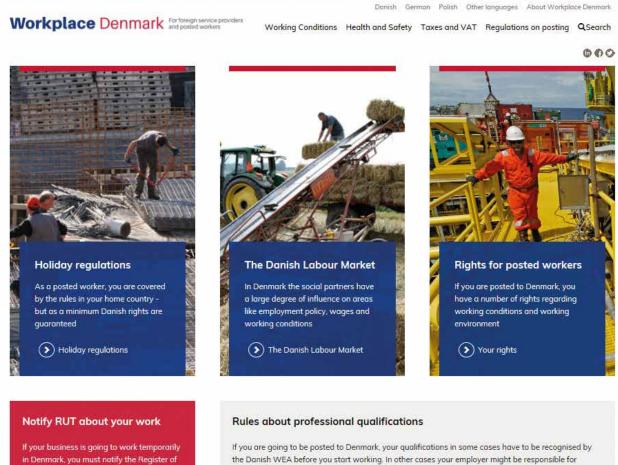
Benefits for injured workers or affected by an occupational disease have been improved. In addition to the reduction in labour costs, the revision of the tariffs has made it possible to introduce important innovations in terms of benefits, with an over-

all improvement in the level of protection granted to the injured and the sick, amounting to around 110 million per year. These interventions concern, in particular, the revision of the institution of living dependents, with reference to the incomes due, in the absence of spouse and children, to the ascending or collateral survivors of the victims at work, that is to their parents or, in the absence of parents, brothers and sisters. In these cases, in fact, the payment of the annuities will no longer be linked to the lack of autonomous and sufficient means of subsistence, but will depend on the calculation of the per capita income of the ascendant and the collateral, obtained from the net income of the surviving family unit. Furthermore, the one-off allowance paid by INAIL to family members of workers who have died at work has been increased from 2,160 to 10,000 euros, while the update of the "Biological damage compensation table" determines an improvement in the level of economic benefits in the event of accidents with permanent disability from 6 to 15%, quantifiable at around 100 million per year in favor of sick and injured.

> Bernardo Sabetta National Institute for Insurance against Accident at Work (INAIL) www.inail.it

Denmark: Giving foreign service providers and posted workers easy access to information

Providing information to foreign service providers and posted workers are complicated by the fact that it is a varied group who speak many different languages and cover a wide range of professions. Here is an example of how Denmark has chosen to do it.



If your business is going to work temporarily in Denmark, you must notify the Register of Foreign Service Providers (RUT). (2) How to notify RUT

ensuring that you have the necessary qualifications. (b) Read more about recognition of qualifications The front page of Workplacedenmark.dk clearly shows the options on the website. The pictures are from industries where foreign service providers and posted workers often work in Denmark. Most of them work in the building and construction industry.

In 2014, all EU member states were given the task to develop a single official national website for communicating information to foreign service providers and posted workers in order to improve accessibility of information. Denmark decided to solve the task by creating a website called Workplacedenmark.dk.

Workplacedenmark.dk is created as a separate site with a separate identity from the five organisations, which provide information to it. One of the five organisations is the Danish Working Environment Authority, who is responsible for the website.

The purpose of the website is to make it easier for foreign service providers and posted workers to comply with Danish legislation and use their rights in Denmark. The foreign service providers and posted workers are given access to a wide range of information such as the characteristics of the Danish labour market, pay and working hours, and working environment regulation. In addition, it is possible for example to report work injuries or to apply for recognition of professional qualifications via the website.

The information is available in English, Danish, German and Polish and central subject matters are translated into Lithuanian, Romanian, Russian, Italian, Spanish and Portuguese. The whole website is translated into German and Polish, because most foreign service providers and posted workers in Denmark are from Germany and Poland.

Three main guidelines

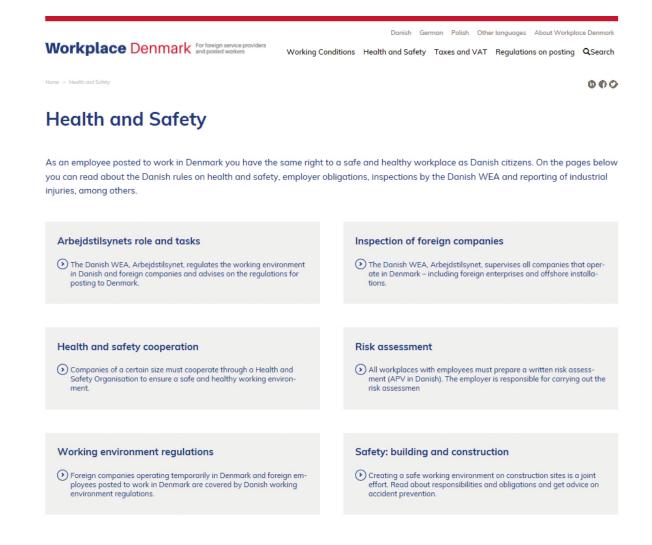
Denmark seeks to fulfil the purpose of website by having three main guidelines in mind when writing text on the site: 1) write in a simple language, 2) structure the information well, and 3) focus on what the reader should do rather than what the reader should know.

The text is written in a simple language, so it can be understood by readers of all levels. The need to use simple language is increased by the fact that the target group speaks many different languages and has a wide range of professions. As a result, the text might not be written in the mother tongue of the reader, and the job of the reader might not usually involve reading. However, it can be very challenging to use a simple language when writing about regulation. The Working Environment Authority has tried to solve the issue by, for example, accompanying the simplified text on working environment regulation with detailed illustrations.

The structure is carefully considered to make it easy for foreign service providers and posted workers to find the information they need. The Danish Working Environment Authority has tried to make it easy for the reader to navigate the site by developing a clear hierarchy of webpages and ensuring that all webpages are just a few clicks away from the front page.

Lastly, the text is action-oriented, because the website seeks to ensure that the foreign service providers and posted workers are able to act on the information given. In relation to work injuries, it is clearly and simply explained how the reader can report a work injury in case of a work accident or an occupational disease.

With these three guidelines in mind, Denmark tries to ensure that foreign service providers and posted workers are in a good position to comply with Danish legislation and use their rights in Denmark.



This is an example of one of the main webpages on Workplacedenmark.dk. The webpage gives the reader an overview over the subpages about health and safety by presenting the subpages in boxes with short descriptions.

Arbejdstilsynet, Danish Working Environment Authority www.at.dk

WOS 2019: Safety and security in a digitalised world

The "Future of Safety in a Digitalised World" – this is the title of the "10th International Conference on the Prevention of Accidents at Work", which takes place in Vienna from 23 to 26 September 2019.

The conference of the network WOS.net, which is hold in English, will be organised already for the tenth time. This year, Vienna is chosen as the host city. The Austrian Workers' Compensation Board (AUVA) will take over the scientific and organisational lead.

Workingonsafety.net (WOS.net) is an international network of decision-makers, researchers and persons responsible for the prevention of occupational accidents and diseases in companies and institutions. The aim is to promote an exchange of ideas and experiences and to disseminate new findings in the field of prevention. WOS.net is supported by the European Agency for Safety and Health at Work (EU-OSHA).

This year's 10th Conference of WOS.net is dedicated to the general theme "The Future of Safety in a Digitalised World", picking up one of the great future trends – digitalisation, often referred to as Industry 4.0 – and its consequences for occupational safety. The six main themes include digitalisation, risk assessment, safety management systems, Vision Zero, knowledge transfer and exchange (KTE), and education and training, with a focus on the European Erasmus Programme RiskMan, in which AUVA takes part as well.

For each of these six main topics, the programme committee consisting of national and international experts headed by DI Georg Effenberger (Head of the prevention department of the AUVA) and Ing. Mag. Christian Schenk (Head of vocational training in the field of prevention at the AUVA main office) were able to secure well-known international experts as keynote speakers: Phoebe Moore from the Univerity of Leicester (UK) and Bettina-Johanna Krings from the Institute for Technology Assessment and Systems Analysis (ITAS) from Germany will speak about digitisation. Erik Hollnagel, University of Jönköping (DK), and Manfred Müller, Flight Safety Research Lufthansa (D), who has already cast a spell over the participants at the Forum Prevention of AU-VA, will address the topic of risk assessment. Kathy A. Seabrook, Occupational Health and Safety Management Systems, Technical Committee TC 283/ISO 45001 (USA), puts ISO 45001 at the centre of her keynote on Safety Management Systems.

These two keynote speakers will show different perspectives of Vision Zero: Ehi Iden, Occupational Health and Safety Managers (OHSM), who comes from Nigeria, and Joachim Breuer from Germany, representing the International Social Security Association (ISSA) based in Switzerland. Johnny Dyreborg, National Research Center, Denmark and Tim Tregenza, from EU-OSHA, based in Bilbao, Spain, will focus in their keynote on knowledge transfer and exchange (KTE).

The sixth major theme, "education and training", will be initiated by keynote speaker Andrew Sharman, European Centre for Executive Development (CEDEP), Switzerland.

In addition to the keynote plenary sessions, the WOS2019 consists of a series of parallel technical Sessions, workshops and of a "Master Class".

The detailed programme and all information on the registration for this event can be found at www.wos2019.net.

> Austrian Workers' Compensation Board (AUVA) www.auva.at

10th International Conference on the Prevention of Accidents at Work





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

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Honoured members of the European Forum!

The State Social Insurance Fund Board under the Ministry of Social Security and Labour, Republic Lithuania, currently holding the presidency of the European Forum, would like to suggest securing of the following date – 30 October 2019 – for the Annual Conference in Vilnius.

Preliminary agenda of the conference

Moving across borders: Accident prevention regulation and culture diversity

Registration starts at 9:00

10:00 Start of the conference

Session 1. Economic conditions across borders converge faster than cultural norms

Although one can observe fast convergence of economic conditions between old and new EU countries and also non EU-countries, different cultural and behavioural approach to safety at work remain. Regulation alone is not sufficient to reach the desired behaviour. Evidence shows how "culture eats strategy for breakfast". Presentations and Panel discussion.

Lunch break 12:30-14:00



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Session 2.

Moving cross borders creates conditions for workplace safety norms exchange.

People move cross borders for the purpose of work. Transport, construction and agriculture are the sectors where posting emplovees abroad is a frequently observed phenomenon. These are also the sectors where the probability of accidents at work remains high. Recent trends in safety at work and regulations and policies include Mobility package, Vision Zero and other. However, the public opinion about these regulations is divided. Some welcome better social guarantees and fairer competition, while others fear losing competitive advantage, businesses and jobs. The session will be the forum for sharing these opinions. Presentations and panel discussions of European Forum members, invited speakers, and business representatives.

Coffee break: 15:00-15:30

Round-up:

Which way will help to establish the desired behaviour – competition, confrontation, compromising or consensus

End note

16:00 End of the conference.

18:00 Gala dinner hosted by Sodra at http:// www.arkangelo.lt/en/

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