

FORUM NEWS

Dear Members of the European Forum

Special times require special measures. And, we took quite a few of them in 2020 in order to overcome the new challenges all of us are facing this year.



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For the first time the meetings of the Enlarged Bureau, the CEOs and the working groups of the European Forum took place virtual only.

As a consequence of the postponement of the annual conference of the European Forum from 2020 to 2021, the upcoming presidencies and annual conferences will also be postponed by one year

each. This shows, the family of the members of the European Forum stands together, and the DGUV is very grateful to host the next annual conference from 16 to 17 June 2021.

While the title of the conference will remain “The future is now: Advancing Accident Insurance in Europe”, during the last CEO Meeting held on 10 December

2020 we came to the conclusion that a full virtual conference format will provide all of us with more planning security. The situation related to the pandemic is so unpredictable that even a hybrid event was not considered as a suitable option. Let us see it in a positive way: A virtual event will allow more people to participate.

A new challenge for the Working Group Communication has been to deal with the renewal of the European Forum website and publish three very interesting editions of the Forum News without meeting face-to-face. The regular edition focused on COVID-19 as an accident at work or occupational disease. In the Special edition, we shared our experiences during the pandemic. With the help of our exchange, we have succeeded in making a prognosis – expansion of working from home – for the time after the pandemic. I hope to successfully follow up on the look into the future at the annual conference in 2021, in which we will concentrate on “Agenda 2050: The future starts now”, “Digitalisation: Tackling the challenge”

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and “Occupational Diseases: Developments and perspectives”.

There were challenges not only in terms of format, but also in terms of content. The Working Group Legislation works on four topics in two meetings. One topic has been the proposal of a “Blue Card system” – comparable with the “Green Card system” of motor vehicle liability insurances – to enforce claims of seamen flying under foreign flags in case of an accident at work or an occupational disease. The Working Group Legislation also exchanged about the work injury insurance of platform workers in connection with the implementation of the European Pillar of Social Rights. Furthermore, an answer to the consultation process of the European Commission for a new Strategic Framework for Health and Safety at Work 2021-2027 will be prepared. The Working Group Legislation plans to draft a position paper concerning ethical and legal regulations on Artificial Intelligence (AI) and automated decision making in the public sector and especially the Accident Insurance Institutions.

The collection of information about the use of AI and automated decision-making could be a topic for the new established Working Group Digitalization, which should focus on the digitalization of administrative processes. In this context, an exchange and a coordination between the two working groups could be a real benefit for the members of the European Forum, because all of us will be in charge of the digital changes ahead. We need to find answers to ethical and legal questions as well as solutions for data protection.

The “EU Policy Committee” as part of the Working Group Legislation will have its focus on EU initiatives with a potential impact on work accident insurance systems. The new committee could discuss the need of establishing or strengthening the mandate of accident insurance institutions in Europe to support companies in the area of prevention.

Please talk with your personnel or colleagues about an engagement in these new groups. The European Forum needs interested persons to follow-up on these important topics.

Another special measure has been the Global Forum for Work Injury Insurance, which took place virtually on 6 October 2020 as a session of the World Congress on Safety and Health at Work. It was the most popular session concerning the number of 900 participants. Key topics on the agenda were prevention, communication, innovative technologies as well as sustainability and resilience all in the context social security institutions’ responses to the pandemic. On behalf of the European Forum, I emphasized that trust is a key element when it comes to the acceptance of and adherence to rules that have to be implemented in order to fight the pandemic. Stakeholders and lawmakers in particular should listen to us and trust us. They should also understand that health and safety is not a barrier to but the foundation of commercial success. With this established link between business and work accident insurance, Evelyn McGill speaking for the Americas said that accident insurance institutions need sustainable and resilient leadership in the current situation. This gets us straight away to communication, an important aspect of leadership. Dr. Irene Isaka speaking for Africa mentioned the importance of social security literacy because in relation to the emerging gig economy this will be a main challenge for all of us. We also need digital competences. The colleagues from Asia reported on a Smart Work system, which enables “Anyone” to work with “Any devices” from “Anywhere”, really an innovative approach that certainly has already paid off in fighting the pandemic.

Despite the increasing number of infections, let us hope that we will get well through the winter months and that the situation will improve again with the provision of vaccines from the beginning of the year 2021.

Now it is time to conclude the year 2020. Maybe you could drink a cup of hot tea and eat Christmas cookies and gingerbread as we did together after the official part of the CEO meeting.

In this sense, I wish you a Merry Christmas and a Happy New Year! Please take care of yourself and your families! ■

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Austria: On the development of accident statistics in the period of the lockdown or corona pandemic

At a time when Austria – and thus also Austrian working life – is influenced by the corona pandemic, it is worthwhile to take a deeper look at the development of the accident statistics. A comprehensive study is still lacking, which explains why the number of recognised accidents at work in 2020 has decreased in comparison to 2019. It can already be assumed, however, that the “lockdown” and the fact that more and more people are doing their work from home as a result of it, are mainly responsible for the drastic decline in accidents at work.

The following is a brief overview of the recognised occupational accidents in the area of responsibility of AUVA in a monthly comparison of the years 2019 and 2020 as of 17.11.2020:

Recognised occupational accidents Accident year 2019 – 2020, employees, AUVA

	2019*		2020*	
	employee	home office other professions home area	employee	home office other professions home area
January	8.507	24	7.072	12
February	7.307	10	7.134	9
March	7.729	25	5.010	20
April	7.897	11	3.997	17
May	7.878	16	5.321	27
June	7.890	20	6.636	23
July	9.411	16	7.947	28
August	7.678	15	6.669	21
September	8.519	19	6.858	17
October	9.099	14	4.788	7
November	8.017	15	851	4
December	8.058	10	--	--
All accident months	97.990	195	62.283	185

As of 17.11. 2020

As can be seen, the number of recognised accidents at work by 17.11.2020 has decreased by a third compared to the same period in 2019.

It should also be noted that – for the time being for the period until the end of 2020, an extension is expected – the accident insurance cover in the home office has been extended: Now, ways within the house or flat in connection with the satisfaction of vital needs (ways between the place of work and the kitchen or toilet) and also ways outside the place of residence (home office), the starting and ending point of which is the place of residence (home office), are also protected. The latter (ways outside the place of residence) in particular in connection with the following activities:

- ▶ Visit to a medical examination or treatment centre
Attention: this visit to the doctor must be reported to the employer in advance!

- ▶ Safekeeping, transport, maintenance and renewal of work equipment, even if it is provided by the insured person.
- ▶ Use of legal professional representation or professional associations.
- ▶ Satisfaction of vital needs near the place of residence (home office), during working hours and work breaks.
- ▶ Putting a child in childcare, day care, in the care of another person, provided that the insured person has a duty of care for the child.

A brief look at the cases of occupational disease no 38 (infectious diseases) reported in 2020 in connection with COVID-19 in the area of responsibility of all three accident insurance institutions responsible for accident insurance: AUVA (mainly employees, pupils and students), SVS (self-employed workers and farmers) and BVAEB (civil servants, contract staff, railway and mining employees) – also as of 17.11.2020:

Notified cases BK-38 32 COVID-19, all institutions 2020*

	(BK-38 32) COVID-19
January	157
March	125
April	40
May	4
June	4
July	15
August	8
September	42
October	53
November	33
All accident months	481

As of 17.11. 2020

As you can see, the number of reports is still surprisingly low. If we compare the number of notifications of occupational diseases in connection with COVID-19 with those of Germany, we should have at least three times as many notifications for the period shown in the table. However, this is currently changing: After Austria had temporarily been the world leader in the number of new infections compared to the population and a second lockdown (since 17 November 2020) was ordered in the course of autumn 2020, the number of notifications is also rising sharply. This shows that the affected persons, i.e. the insured persons, their employers and the physicians who are obliged to report, now also know that an illness with COVID-19 can be assessed as occupational disease in certain companies (note: the law lists certain companies in which an illness with COVID-19 can lead to an occupational disease; in addition, it is also possible to identify companies in which a comparable risk exists to the companies already mentioned in the law).

Unfortunately, it is not yet possible to say what percentage of reported cases are actually recognised as occupational diseases. The number of cases resolved is still too low to show a serious and meaningful trend. ■

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Effect of corona crisis on the number of injuries at work in Croatia

Despite all the negative aspects of the corona crisis, there are areas where it has had a positive influence. Analyzing the statistical data of accidents at work in 2020, it was noticed that switching to work from home in a large number of Croatian companies during epidemic, have had a positive impact on the number of reported accidents at work.

In accordance with the Croatian Compulsory Health Insurance Act, accidents at work include not only injuries that occur at the place of work but also commuting accidents on the way from home to work and vice versa.

Comparing the number of reported injuries that occurred at the place of work in the period from January 1st to the end of October 2018 and 2019, in relation to the number of such injuries in the same period this year, we can see a significant decline in the number of that injuries.

Compared to 2019, there were 21.5% fewer reported injuries that occurred at places of work, and compared to 2018, that number was for 26% lower than in 2020.

In the same way, the number of reported commuting accidents in period from January 1st to end of October 2020, comparing the same period of time in previous years is significantly lower. The number of this injuries compared to 2019 was for 29.5% lower, and compared to 2018 it was for 29.6% lower.

The above data are visible from the Table 1 with the number of reported accidents at work in a given period and percentage by which the number of injuries decreased.

Table 1

Period from January 1 st to end of October	Reported injuries occurred in the place of work	The percentage by which the number of injuries in 2020 decreased compared to the year 2018 i.e. 2019	Reported commuting accidents	The percentage by which the number of injuries in 2020 decreased compared to the year 2018 i.e. 2019
2018	11484	26%	2347	29.6%
2019	10835	21.5%	2344	29.5%
2020	8503	/	1653	/

Source: Information system of the Croatian Health Insurance Fund (ZOROH)

In the period from 16th March to 16th May 2020, when there was a complete lockdown in Croatia, the number of reported injuries occurred in the place of work was 48.5% lower compared to the same period in 2019 and 51.5% lower in relation to 2018. The number of commuting accidents in the same

period in 2020 was 65.8% lower than in the same period in 2019 and 65.1% lower compared to the same period in 2018.

The above data are visible from the Table 2 with the number of reported accidents at work in a given period.

Table 2

Period from March 16 th to May 16 th	Reported injuries occurred in the place of work	The percentage by which the number of injuries in 2020 decreased compared to the year 2018 i.e. 2019	Reported commuting accidents	The percentage by which the number of injuries in 2020 decreased compared to the year 2018 i.e. 2019
2018	2352	51.5%	439	65.1%
2019	2212	48.5%	447	65.8%
2020	1140	/	153	/

Source: Information system of the Croatian Health Insurance Fund (ZOROH)

Home office as a form of work was well accepted even in the time before the corona crisis. The benefits of such work are not negligible. This is also indicated by the reduction in the number of injuries at work.

For many workers, taking into account the nature of their work and the fact that many of them use mostly personal computers and mobile phones in their work, it would be a blessing in the post-corona crisis that they can occasionally do their work from home i.e. do remote work.

The advantages are: savings in time and costs on the way to and from work, less office costs, less stress, a more comfortable work space and a sense of freedom, which results in greater worker satisfaction and higher productivity.

Therefore, the future task of legislative experts in Croatia is to regulate the legal framework for occasional work from home i.e. to improve work regulation regarding remote work, with the regulation of application of all necessary measures to protect the health of workers at work. ■

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Key features of 2019 health and safety in the workplace in France

Workplace injuries and priority prevention programs in 2019: the French National Insurance against occupational injuries takes stock in its annual report “Key features of 2019 health and safety in the workplace”.

An increasing number of workplace injuries

With 655,715 new claims recognized, the number of accidents at work increased slightly by 0.6% in 2019 compared to 2018. This increase is attributable to the 2% increase in the number of employees. On the other hand, the frequency (33.5 accidents at work per 1,000 employees) is slightly lower than in 2018.

The construction, wood, paper, textile, non-food trade and chemical sectors show a slight decrease (between 0 and 1%) in the number of accidents at work, but services, tertiary activities (administrations, banks, insurance, etc.) in particular, show a 4% increase, and the temporary work and social work sectors show a 1.3% increase. To a lesser extent, the increase also concerns metalworking (+ 0.6%), transport and energy (+ 0.3%) or food (+ 0.2%).

With 99,000 commuting accidents recorded in 2019, the highest level since 2000, the increase represents less than 1% in 2019, after a sharp rise in 2018 due to bad weather and climatic conditions.

The number of occupational diseases increases by 1.7% in 2019, following a 2.1% increase already recorded in 2018. Musculoskeletal disorders (MSDs) account for 88% of occupational diseases. Asbestos-related diseases are stabilizing, while work-related mental diseases and diseases related to crystalline silica are increasing (+6% and +13.9% respectively).

It should be noted that a new procedure for recognition of accidents at work and occupational diseases came into effect on December 2019. It clarifies the different steps, simplifies understanding for both the worker and the enterprise, and reduces processing times. In addition, the dematerialization of the notification of occupational injury contribution rates, calculated every year by the Health/Occupational Risks Insurance system's regional funds and announced to enterprises at the start of each year has become mandatory for enterprises with more than 149 employees and will be compulsory in 2021 for those with at least 10 employees.

Targeted prevention programs and an innovative subsidy scheme

In 2019, the National Insurance against occupational injuries developed three priority programs (“subventions prévention TPE”) to prevent MSDs, chemical hazards and falls in the construction industry, which are responsible for the majority of accidents at work or occupational diseases.

In addition, it has offered companies with fewer than 50 employees an innovative system of subsidies that can be used to purchase equipment, training or solutions to prevent the most common risks. In addition, “prevention contracts” can be used to help companies with fewer than 200 employees to set up a prevention project. In total, nearly €90 million in financial support has been committed in 2019.

Exceptional and collective mobilization in the face of the coronavirus

The National Directorate of Health Insurance – Occupational Risks, the network of regional Funds (Carsat, Cramif and CGSS), the INRS and Eurogip have mobilized to support companies during the period of containment and in the resumption of activity, to help take care of employees who are victims of COVID-19 and to promote prevention against the pandemic, including in the smallest companies.

The “Covid Prevention” subsidy from the Health Insurance – Occupational Risks, launched in May 2020 aims to help companies with fewer than 50 employees as well as the self-employed to finance up to 50% of their investment in equipment to protect against SARS-CoV-2. By 31st of July 2020, 40,000 requests had been sent to the regional Funds. The National Insurance against occupational injuries will provide EUR 50 million for this subsidy. ■

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Decline in accidents at work in German agriculture

In the last decades, few things have defined a year as overwhelmingly as Corona/COVID-19 has defined 2020. From ever increasing numbers of both those infected and those killed by the virus to social unrest caused by the measures to prevent its spread, news in 2020 and about the pandemic in particular have been ever-present and overwhelmingly negative. There is some good news, however: the number of injuries and accidents, including fatal accidents in the agrarian sector has been significantly lower in 2020 than it was in 2019.

While fluctuation to a certain degree is normal in statistics, the number of accidents in the agrarian sector in 2020 has thus far been consistently below that of 2019. The SVLFG in Germany recorded a decrease in accidents between 2% in January and up to 12% in April of 2020 (as compared to accidents in the same months of 2019). On average, accidents have been reduced by 7.6% between the months of January and September.

A similar trend can be observed where fatal accidents in the agrarian sector are concerned: their number has decreased an average of 16.3% in 2020 thus far. On six of the nine months between January and September, the number of fatal accidents was lower than that of the previous year.



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Exactly why the numbers for 2020 are lower is not yet clear. Usually, numbers in the agrarian sector are relatively steady, as both the size of the farmed land and the number of animals kept stay roughly the same. That means that the personnel needed for agrarian work also stays about the same. Even if the amount of produce turned out and sold may vary, the farms and families that produce it do not, or at least, they do so very slowly. The extent to which certain work

may have been postponed remains to be investigated.

A variable that can change in agrarian workforce is the seasonal labour force. Seasonal workers are workers that are usually not employed in any one sector year round. In the agrarian sector, they often work as harvest hands, for example during the asparagus harvest between April and June. Many seasonal workers are mi-

grant workers and as such were as a workforce hugely impacted by the shut-downs and travel bans that were put in place by many European countries in March 2020 to prevent a cross-border spread of the Corona virus. Many of these bans prohibited non-citizens from entering a country. In Germany, these travel restrictions were significantly lowered for migrant harvest hands in April and again in June 2020. If the fluctuation in seasonal labour due to travel restriction was responsible for the decreased number in accidents in 2020, the difference

between the number of accidents in 2019 and 2020 in the months in which the travel ban was strictest, March and April, would have to be higher than that of the others. That is, however, not the case. The difference was almost the same in March and April as it was in July, when harvest hands were allowed to enter Germany without restrictions. This and the fact that seasonal workers only make up a small part of the overall agrarian work force suggest that they are not the source of the statistical difference.



© SVLFG

The reason for the reduced number of accidents might be a psychological one: Corona pandemic puts a focus people's health and makes them more mindful of it. The German Federal Association of Drug Manufacturers (Bundesverbandes der Arzneimittel-Hersteller) commissioned a study of 1000 participants that showed that people are more mindful of their own health as well as that of their fellows and value it higher now than they did before the pandemic. 80% of those surveyed said they were more considerate of the health of others, and 70% claimed to be more aware of their own health than they were before. The survey also showed that to those who live with relatives, their own health was more important than to those who live alone. This focus on health and safety might also make people more mindful of their overall safety, which

in turn might make them less likely to take risks in their day-to-day work and thereby greatly lower their risk of being involved in an accident.

Mindfulness, awareness and consideration may be positive side effects of the pandemic, as social distancing and loss make us value the presence of others in our lives more. The reason for the decline in accidents and fatal accidents may remain uncertain for now, but there will undoubtedly be research done to study the psychological effects the pandemic has had and continues to have on the population. ■

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Decrease in the number of registered industrial accidents in Russia in 2020

According to the statistics of the Social Insurance Fund of the Russian Federation, the total number of insurance claims in 9 months of 2020, compared to 9 months of 2019, decreased by 18.3%, including a decrease in the number of fatal accidents by 18.2% and the number of severe accidents by 20.5%.



Since the beginning of 2020, the largest numbers of claims have been registered in St. Petersburg, Moscow, Kemerovo, Sverdlovsk, Moscow and Chelyabinsk regions.

Due to the lock-down during the pandemic, 2020 witnessed a decrease in insurance claims in all the main types of economic activities, for example:

- ▶ in construction, the number of claims decreased by 41%,
- ▶ in agriculture by 36%,
- ▶ in education by 45%,
- ▶ at enterprises of the coal mining industry by 50%,
- ▶ in organizations producing machinery and equipment by 46%.

According to the Fund’s specialists, the decrease in the number of claims in 2020 happened due to the following reasons:

1. A large-scale introduction of home office and tele working;
2. Due to decrease in traffic intensity, as well as significant decrease in the number of people using personal cars to travel to work the number of road accidents has decreased. In the transport industry, industrial injuries have decreased as a result of decline in cargo transportation, and the growth of employer’s responsibility for the health of workers. Some drivers from risk groups were quarantined (e.g. age 65+).
3. In connection with the restrictive measures to cope with the spread of COVID-19, the number of workers in the workplace has declined while the responsibility of employers and production managers for the state and conditions of labor protection has grown, therefore, enhanced control over compliance with safety requirements. ■

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Sweden COVID-19: No lockdown – but strong impact!

It is always interesting to read through what you have previously written on a particular issue. Sometimes you discover how wrong you have been, but sometimes most things are still true. When it comes to the issue of COVID-19 and occupational injury insurance in Sweden, it is a mixture.

Still, in mid-November, a very large proportion of the approximately 670 employees at AFA Försäkring work from home. The vast majority of us have been doing it since mid-March, and technically it works great. Production in claims settlement has not been negatively affected, in fact quite the opposite! A rule has been introduced which states that each department can have a maximum of 25% of the staff in the office.

In the spring of 2020, AFA Försäkring had to cancel a large portion of planned courses and trainings. During the autumn, we have instead solved this digitally. The training for some 2,700 information officers in municipalities and regions takes place digitally from a temporary studio in our head office. For slightly larger seminars, we use a professional studio in central Stockholm, and have lecturers connected via link.

In the Swedish labor market in general, about 25% are said to work from home. For the Stockholm region, that figure is about 40%, which says something about the professions and industries that dominate the region. For very large parts of the labor market, we thus have no lockdown at all. Childcare, schools, elderly care and hospitals work more or less normally, which also applies to large parts of the industry. We can state that digitalization not obviously applies to all professional groups



Training manager Lise Zarrabi preparing for a digital class from our temporary studio! © Per Winberg

We have received numerous questions whether the insurance policy covers accidents when working from home. The answer is yes – to a certain extent! A much stronger connection between the task performed and the accident is required. For instance, when you are working at the office or your normal workplace, it is OK to go into the pantry for a cup of coffee. If you slip, fall and injure yourself, the insurance policy covers this. Should the same thing occur during remote work, however, the policy does not cover this!



A seminar via web to some 500 participants, and 2 of the lecturers via link! © Per Winberg

Shortly after the article for the previous Forum News was written, the government changed the legislation so that COVID-19 is now included in the list of infectious diseases that can be recognized as an occupational disease. But the same list also states that in order for the infection to be recognized as an occupational injury, the person must have contracted the infection: "during work at a health care facility, or in other work in the treatment or care of an infectious person, or in the handling of infectious animals or materials."

This thus severely limits the occupations that can have COVID-19 recognized as an occupational injury! The terms of the collectively agreed occupational injury insurance also requires that the complaints must have persisted for more than 180 days in order for the claim to be tried by AFA Försäkring. This brings me back to what I wrote in the last issue of Forum News: there will proba-

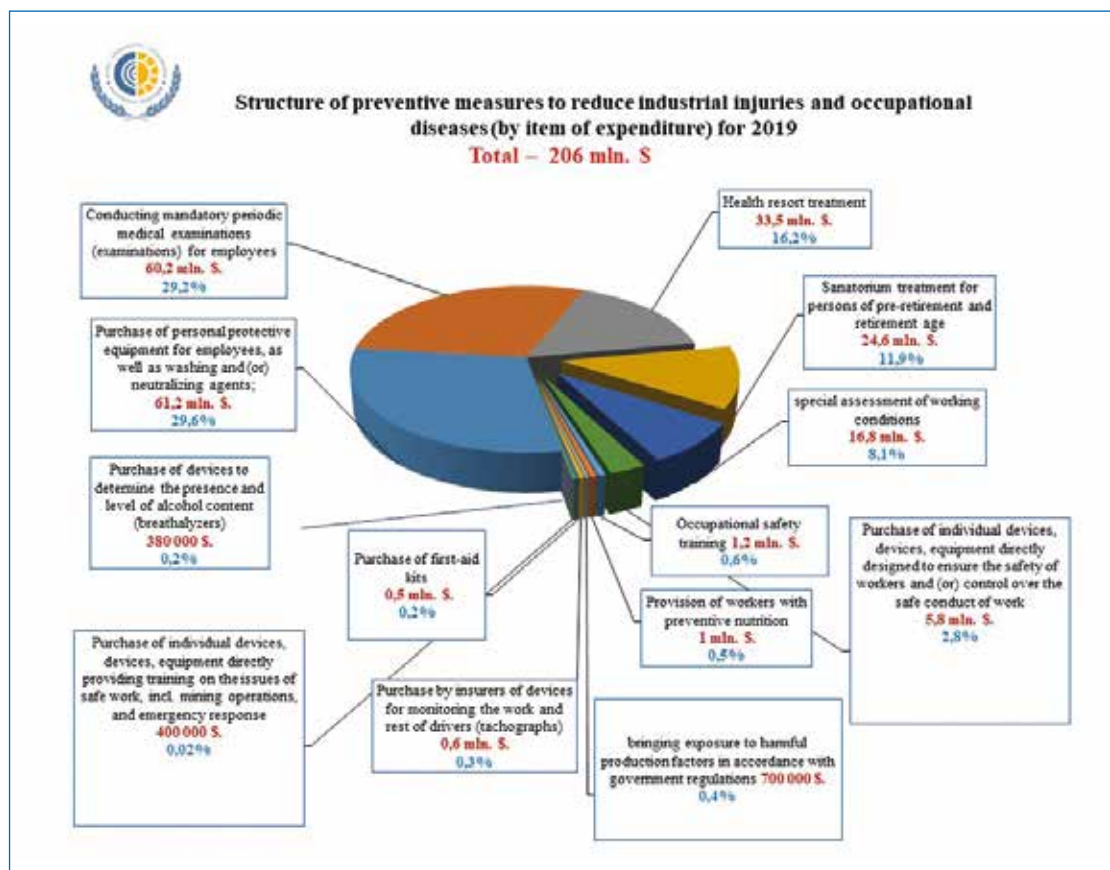
bly not be a great number of claims where COVID-19 is recognized as an occupational disease in Sweden. So far we have received around 2000 claims, but only a handful of them has had medical consequences longer than the stipulated 180 days.

Finally, I hope you all stay safe and healthy, so that we can meet again soon! ■

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Financial support of preventive measures by the Social Insurance Fund of the Russian Federation and its application in the context of COVID-19 pandemic

One of the priorities of the Russian state is labor protection, preservation of life and health of workers. To this end, the government introduces support for employers aimed at organizing a set of measures to create jobs that meet safety requirements, sanitary and hygienic standards and preserve lives and health of workers.



The legislation of the Russian Federation establishes the right of workers to have safe working conditions and the obligation of employers to ensure labor protection. This require significant investments.

Since 2001, financial support to employers in resolving these issues is provided by the

Social Insurance Fund of the Russian Federation (hereinafter referred to as the Fund). These measures provide that each employer registered with the Fund and paying insurance contributions for compulsory social insurance against industrial accidents and occupational diseases has the right to use part of his contributions to carry out preven-

tive measures aimed at reducing the level of occupational risk.

The list of preventive measures for which the policyholder can direct the Fund's finances is determined by the legislation of the Russian Federation. The Fund carries out financial measures to bring the level of exposure to harmful and (or) hazardous production factors at workplaces in accordance with state regulatory requirements for labor protection. These includes the following:

- ▶ training in labor protection and (or) training in the safe conduct of work, including mining; provision of therapeutic and prophylactic nutrition to employees for whom specified nutrition is provided for by the legislation of the Russian Federation;
- ▶ procurement of devices for determining presence and level of alcohol in blood (e.g. breathalyzers), purchase of devices for monitoring work and rest balance of drivers (tachographs);
- ▶ purchase of first aid kits;
- ▶ acquisition of individual devices, equipment and (or) complexes (systems) of devices designed to ensure the safety of workers and (or) control over the safe conduct of work within the framework of technological processes, including underground work and a number of others.

Within the framework of the approved list, the employer independently determines how to use the Fund's financial support in accordance with his action plans to improve working conditions and labor protection, developed to prevent and reduce industrial injuries and occupational diseases of employees at his enterprise.

First of all, financial support include persons working with harmful and (or) hazardous production factors, as well as workers with initial presence of an occupational disease, identified during mandatory periodic medical examinations.

The number of policyholders who have used the support for preventive measures

increases annually. It should be noted that the number of workers employed in work with harmful and (or) hazardous production factors at these enterprises account for about 70% of the total number of workers in harmful conditions throughout the Russian Federation.

In addition, over the past decade, actions to create safe working conditions and ensure the preservation of the life and health of employees, including financial support of preventive measures, contributed to a decrease in claims by almost 2 times (from 71.4 thousand people in 2010 to 39,5 thousand – in 2019).

In the period from 2001–2019, the Fund allocated more than 108.6 billion rubles (~ \$ 1.5 billion) to finance preventive measures.

An important place in the field of improving working conditions is occupied by a special assessment of working conditions. This assessment, as part of preventive measures, has been annually financed by the Fund since 2002, and over 18 years, policyholders have used more than 15.2 billion rubles (~ \$ 21 million) to cover their expenses. In the last three years alone, a special assessment of working conditions was carried out at more than 3.7 million workplaces worth more than 3.5 billion rubles (~ \$ 50 million).

Another effective direction in improving working conditions and labor protection is the provision of workers with personal protective equipment. Thus, since 2003, at the expense of the Fund, employers have provided more than 34 million employees with personal protective equipment to the amount of more than 40.0 billion rubles (~ \$ 500 million). At the same time, an average of about 2 million employees receive personal protective equipment annually.

One of the leading tools for preventing occupational diseases is the mandatory periodic medical examinations of employees. Over the period from 2001 to 2019, at the expense of the Fund, more than 13.5 million workers, employed in work with harmful and (or)

hazardous production factors, went through mandatory periodic medical examinations.

Periodic medical examinations are carried out for the purpose of dynamic monitoring of health status of employees, timely detection of occupational diseases initial forms, early signs of impact of harmful and (or) hazardous production factors on the health status of employees, formation of risk groups for development of occupational diseases; timely implementation of preventive and rehabilitation measures aimed at maintaining health and restoring working capacity.

One of the preventive measures carried out by the employer, in order to preserve and strengthen the health of workers, is the sanatorium-resort treatment of workers employed in harmful and (or) hazardous production factors. The need for treatment is determined based on the results of periodic medical examinations. Over the past period, within the framework of financial support carried out by the Fund to prevent industrial injuries and occupational diseases, more than 1 million employees were sent to sanatorium-resort treatment.

From 2019, the employer, at the expense of the Fund, can purchase vouchers for sanatorium-resort treatment for working pensioners, as well as for persons of pre-retirement age (who are not more than 5 years old before retirement).

The realities of our time dictate their own rules: now we need to think about the timely and sufficient provision of personal protective equipment to workers in connection with unfavorable epidemiological situation caused by the spread of the new coronavirus infection (COVID-19).

In order to preserve the health of working citizens, as well as to prevent the spread of the new coronavirus infection (COVID-19) on the territory of the Russian Federation for 2020, the list of preventive measures has been expanded with measures for the acquisition of means of prevention and protection against coronavirus infection (COVID-19)

for all employees of all enterprises, ensuring safety for all workers, regardless of the working conditions at their workplaces,

As a result of the adoption of these amendments, the employer can reimburse his expenses for the following anti-Covid measures:

- a) personal respiratory protection equipment (RPE) (disposable masks and (or) personal respiratory protection equipment – respirators and (or) reusable masks), as well as face shields, shoe covers, gloves, type 1 antiplague suits, disposable gowns;
- b) disinfecting wipes and (or) disinfecting skin antiseptics for treating the hands of workers (hereinafter referred to as disinfectants) and dispensing devices (equipment) for treating hands with antiseptics (hereinafter referred to as dispensing devices);
- c) devices (equipment), including air recirculators, and (or) virucidal disinfectants for complex treatment of vehicles, transport packaging of materials, equipment, products, office space, contact surfaces;
- d) devices (equipment) for non-contact control of the employee's body temperature and (or) thermometers;
- e) laboratory examination [tests] of workers for COVID-19.

The prevention of industrial accidents and health injuries arising in the process of work depends on significant investments to cope with them, that is, in creating a safe and healthy working environment. In this connection, the implementation of a program to reduce occupational injuries and occupational accidents through financing of appropriate preventive measures by the Fund is highly relevant.

Safety and health protection on the one hand and economic development on the other can only function in harmony. ■

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Fighting the Corona Pandemic: Germany's social accident insurance promotes good ventilation and wearing masks to protect against infection

Since the beginning of the corona pandemic, Germany's social accident insurance has been helping with the fight against the crisis

After the Federal Ministry of Labor and Social Affairs (BMAS) published the "SARS-CoV-2 Occupational Safety and Health Standard" in April, Germany's social accident insurance system took on an important role in implementing the new Occupational Safety and Health Standard. The social accident insurance institutions, as the partners of businesses in matters related to OSH, have developed sector-specific guidance for their member companies and educational institutions. In addition, the social accident insurance institutions have provided businesses and educational institutions with information and instruments relating to the pandemic and infection control. The primary goal has been to provide companies with pragmatic assistance in order to meet the requirements necessary to work safely and healthily under the current conditions. As usual, the focus has been on advising business and convincing them of the importance of appropriate measures. In individual cases, the prevention services have also stepped in. This has always been the case where companies fail to reach minimum hygienic standards and thus endanger the safety and health of employees or third parties.

Whereas the number of infections was still low in the summer months, the number of new coronavirus infections rose again at the start of autumn. This also meant that new topics and issues became the focus of attention for Germany's social accident insurance.

How are businesses and educational institutions actually being supported when it comes to proper ventilation to prevent infection?

The more research done on the coronavirus, the more we know about how it spreads. In addition to droplet transmission, corona can also be spread through aerosol transmission (airborne transmission of smaller particles and droplets with a diameter of less than five micrometres in the air we breathe). The scientific results have shown that if people are in poorly ventilated or unventilated rooms, the probability of infection with the coronavirus increases, even if the minimum distance of 1.5m between people is maintained. In contrast, regular ventilation – through either "impact ventilation" (intermittently opening windows fully for several minutes) or cross ventilation in all rooms – can significantly reduce the risk of infection with SARS-CoV-2 according to researchers.

As a result, the German government published Recommendations for Infection-Preventative Ventilation on September 16. Since then, the German social accident insurance institutions have been assisting companies and educational institutions with practical advice. The institutions have supplemented the BMAS's SARS-CoV-2 OSH Standard and put it into language that reflects each industry. These adapted Industry-Specific Recommendations have been published on the DGUV website for businesses to access. In terms of the education sector, advice on proper ventilation has been published in the Sars-CoV-2 OSH Standard for Schools and in supplementary Recom-

recommendations for risk assessments. Both are available on the DGUV website.

As advisors to companies, the German social accident insurance institutions have been dealing with ventilation issues in the workplace and in educational institutions for many years. They help with planning workplaces by providing appropriate information and consult companies and educational institutions on site on how to design suitable ventilation systems.

Recommendations on proper ventilation of indoor workplaces are available in a recent edition of the DGUV's "Fachbereich AKTUELLE". It gives a brief overview of ventilation types and techniques that are common in workplaces. It also provides recommendations for each type of ventilation in order to assist with protection against infection. A podcast with Dr Simone Peters from the Institute for Occupational Safety and Health of the DGUV (IFA) has also been published on the topic of ventilation.

Since many workplaces and most classrooms in Germany do not have air conditioning systems that automatically provide for an appropriate air exchange, these rooms must be regularly aired through impact ventilation. The CO₂ concentration level acts as a parameter for the time needed to correctly ventilate. A smart solution is offered by the CO₂ App developed by the German Social Accident Insurance Institution for the Public Sector in Hesse and the IFA. The free app calculates the correct intervals for ventilating classrooms and offices – it also has a built-in alarm to remind you to ventilate.

In addition, the DGUV has published handy window-handle signs in DIN long format. These provide practical tips on appropriate ventilation intervals and ventilation duration. The signs have a cut-out guide so that they can be easily hung from a window handle. They can be downloaded from the DGUV publication database. The German social accident insurance's new series of posters can also be downloaded from the DGUV publication database. There are six

topics with tips for infection-preventative ventilation.

As an alternative to opening windows in rooms without air conditioning systems, mobile air purifiers have also been discussed in the media. The hope is that they could reduce the number of virus-containing aerosols in a room – similar to ventilation. The German social accident insurance institutions consider mobile air purifiers to only be a supplementary measure to reduce the risk of infection with SARS-CoV-2. They cannot replace the proper supply of fresh air by opening windows to ventilate, as required by the Technical Rules for Workplaces ASR A3.6 "Ventilation".

The DGUV has published useful information for companies and institutions that still want to purchase mobile air purifiers. In addition, Dr Jochen Appt, Head of the DGUV's Safety and Health Department, provides answers in an interview on what to look out for when using these type of mobile devices.

Fact check on masks

Since the start of the pandemic, there has been a debate in Germany about whether or not masks offer protection against SARS-CoV-2. Experts in Germany are of the opinion that wearing masks is a simple and effective measure to breaking infection chains. Therefore, numerous state ordinances on infection protection, the SARS-CoV-2 OSH Standard, and the SARS-CoV-2 OSH Regulation stipulate that masks should be worn on public transport, in stores and in certain cases at workplaces. In educational institutions, wearing a mask is also mandatory in many places – even in classrooms. In November, there was an increase in the number of inquiries received by the German social accident insurance institutions regarding the use of masks. The reason for this was the concern that wearing a mask could damage a person's health. This was partly triggered by a video that was distributed via social media channels that attributed statements about wearing masks to the DGUV which, in fact, it had not made. The DGUV subsequently expressed concern about the false allegations, which have caused a great

deal of uncertainty among companies, employees, teaching staff, parents and students. In order to take action against the false allegations, the DGUV has responded with a series of public relations measures. These include a fact check on masks. In it, the DGUV makes it clear that the German social accident insurance institutions for the public and private sectors currently have no evidence to prove that wearing a fabric mask impairs breathing to a degree that is hazardous to health or could trigger CO₂ poisoning. The DGUV also clarified how its statement on mask-wearing and recovery times is to be classified; namely, that it is not binding. The DGUV's Coordination Group for Biological Agents published the Recommendation in May 2020.

Short videos and graphics on the topic have been published on the social accident insurance's social media channels. Using the hashtag #MaskeTragen (Wear a Mask), they highlight that masks are effective in reducing the risk of droplet infections with the coronavirus.

In parallel, the DGUV initiated legal action against the person responsible for the false claims made in the video.

No liability risk when requiring masks to be worn

In order to contain the SARS-CoV-2 pandemic, many companies and the public at large are required to wear a mask. Wearing masks has also been made mandatory in many schools. The regulations of the federal states vary widely. Whereas some states have only made it compulsory to wear a mask in school buildings and on school grounds, other states have made mask-wearing mandatory for students during lessons.

The German social accident insurance institutions have seen an increase in the number of inquiries in the past weeks regarding insurance coverage by the social accident insurance system. School directors and teachers are uncertain as to whether those

who put in place or implement measures to protect against infections in schools can continue to rely on indemnity against liability.

In a press release, the DGUV has made it clear that anyone who puts in place protection measures, which then result in an impairment to health, are covered by the German social accident insurance system. For example, if wearing a mask causes a person's glasses to fog up and as a result the insured person falls and is injured, this routinely meets the requirements for an occupational accident. School directors and teachers therefore are not liable for risks associated with instructing others to wear masks, as provided for in the regulations and standards for protection against infection with the coronavirus.

Further information:

General information on the pandemic and social accident insurance:

www.dguv.de/corona

Website of the kommitmensch prevention campaign with further hints and guidelines, especially for safe and healthy work during the pandemic: **<https://www.kommitmensch.de/corona>**

The German government's SARS-CoV-2 Occupational Safety and Health Standard can be found in German, English and several other languages at: **<https://www.bmas.de/DE/Schwerpunkte/Informationen-Corona/Arbeitsschutz/arbeitschutz.html>** (translated versions available in grey box on the right of page)

Federal Government Recommendation on Infection-Preventative Ventilation: **<https://www.bmas.de/SharedDocs/Downloads/DE/Thema-Arbeitsschutz/infektionsschutzgerechtes-lueften.html>** ■

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Digital prevention has long been a reality

With the ever-increasing number of digital services, prevention is facing new challenges - but they also offer new tools. The AUVA prevention department works hard on “digital prevention” for the working world of the future.

Digital HUB – this is the name of the laboratory that was recently set up at the AUVA headquarter, in which researching and testing new digital technologies will take place. The AUVA prevention department works hard to keep up with the digital age and to follow all relevant developments in the new working environments. This is important from two completely different approaches, emphasizes DI Georg Effenberger, head of the HUB department, on the occasion of the recently first Cyber Day, an internal showcase of the digital tools already available and used at the HUB: On the one hand, digitisation can contribute to improving the protection of employees and to advancing prevention efforts. On the other hand, many forms of “Industry 4.0” will bring about far-reaching changes in the world of work – with fundamental implications for the protection of workers.



*One focus of digital prevention is on a wide range of simulations, here the example of ema (editor human work).
© Gregor Nesvadba*

Collaborating robots

An example of these new challenges is the robotics and its flexible use in collaboration with humans. In the past, attempts have been made to shield fully automatic machining centres with separating protective devices from the employees and thus to reduce the possible risk of injury; now this is not possible. In the factory of the future, humans and robots will often work “hand in hand”. In cooperation with the “Smartfactory” of Graz University of Technology (www.smartfactory.tugraz.at) and “Pro2Future” (Graz University of Technology), new safety concepts are being researched and developed. The cooperation is initially planned for three years.

Simulation of collaborative workplaces increases safety

The first approaches focus on occupational safety, but also on the quality of workplaces. Pre-simulation could ensure that no dangerous situations in human-robot interaction occur during work processes with collaborating robot systems in “real operation”. Another approach is to carry out investigations in the field of safety and remote maintenance: Remote maintenance is playing a major role in the industry. The technician who logs into a system – for example a robot control – for maintenance purposes often has no way of knowing whether the intervention might not lead to dangerous situations for employees working in the vicinity.

The technology adapts to the human being

The aim of the developments with regard to quality in work is to ensure that no longer man has to adapt to technology, but that it is the technology that is increasingly oriented towards people: Sensors on the operator's body (wearable sensors) record various parameters and can, for example, detect stress. With the help of cloud solutions, machine learning and visual analytics, it should be possible to process and evaluate the data in such a way that, for example, as the immediate consequence is that the robot adapts its "working speed", thus reducing the stress level of its collaborating human counterpart.

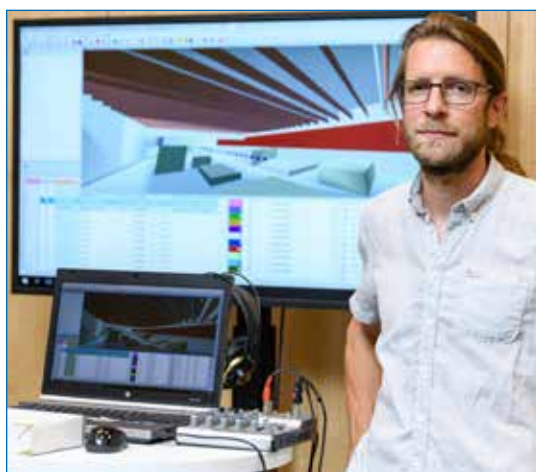


In the AUVA prevention department, digital prevention has long been a reality. © Gregor Nesvadba

3D simulation for the evaluation of electro-magnetic fields

The 3D simulation for the evaluation of magnetic field exposure is possible with the tool "Sim4Life" used by AUVA. The complex software makes it possible, for example for magnetization processes in the metal industry and trade, for manual activities on induction heating installations, at the manual electric welding or for activities in the high-frequency range (mobile telephony,

radios) to simulate exposure from the source to the human body and to calculate the set exposure limit values. For example, using Sim4Life in a research project conducted by Seibersdorf Laboratory on behalf of AUVA, new findings could be gained in the evaluation of highly localized magnetic field exposure of hands at the workplace.



Room acoustic simulations reduce the planning effort and support the creating of a pleasant atmosphere. © Gregor Nesvadba

Extended reality for remote maintenance and training

AUVA is also experimenting with the so-called Augmented Reality (AR) systems. Experts see possible applications for this technology primarily in the areas of remote maintenance, education and training. The systems aim to allow a person on site, equipped with AR glasses, used as a headset camera, microphone and a small monitor, to communicate with one or more people over long distances using several human senses. Thanks to the connected computer system, additional text information can be displayed on the monitor or individual points can be marked. This makes it possible, for example, to point out danger spots or possible risks even over long distances.

Optimising workflows

Simulation can also be used in other areas to improve the working environment and reduce physical demands of the employees. For example, AUVA uses the simulation programme from the German “imk automotive GmbH” called “ema”. The simulation software “Plant Designer”, originally developed for the automotive industry, enables three-dimensional production processes to be planned, evaluated and optimized on screen, including material flow simulation as well as area and buffer space analysis, resource planning and determination of quantities, throughput times and manufacturing costs.

What is an important basis for companies to produce as rationally as possible is the basis for the next step for ergonomists: human simulation, process planning and “virtual ergonomics”. The “Work Designer” system developed by imk for this purpose is used for efficient workplace design and process planning of manual and semi-automated activities as well as human-robot collaboration systems. With the integrated digital human model and the functions for simulation-supported 3D planning, conclusions can be quickly drawn on the screen as to whether and under what conditions the planned processes also satisfy ergonomic aspects and where there is potential for optimization.

Room acoustic simulations

Simulation possibilities are also available today in the field of room acoustics: rooms of all kinds (from the production hall to training rooms, from the office to the classroom) can be created today on the computer in 3D. With the help of the calculation software Odeon, the acoustic properties of surfaces or the sound absorption coefficient of objects are defined. If measurements have already been carried out in the corresponding rooms, these can also be incorporated. The software now allows, taking into account the applicable legal regulations, to not only calculate different variants of room acoustic measures, but also to be issued as “audio examples”, taking subjective criteria into account. This makes it much easier for



Already proven for several years: The Apps of the AUVA.
© Gregor Nesvadba

managers to make investment decisions and represents a significant contribution to the reduction of occupational diseases – because noise-induced hearing loss is the most widespread occupational disease in Austria.

Virtual Reality for training and consulting

The HUB department (AUVA’s department for prevention) also focuses on virtual reality. The focus is on the application of the “Captive Motion” system, which is a combined video and motion analysis with eye tracking and virtual reality. Equipped with a series of sensors and a head-mounted display, people can immerse themselves in virtual working worlds and move around in these. Virtual training rooms – for load handling, assembly or the prevention of fall and fall injuries – can be set up in this way or consultations in the field of ergonomics.

Eye tracking: Where is the forklift driver looking?

Eye tracking is used by AUVA to increase safety in forklift traffic: The forklift driver is provided with an special eyewear equipped with four small cameras that record the movements of the pupils. A fifth camera is directed to the front and captures the surroundings from the driver’s perspective.

These data can be used for software-supported evaluations of whether and how the forklift operator is distracted during his work, whether he can perceive all dangerous situations and how he or she reacts in different situations. This forms the basis for the analysis of actual situations and for the development of measures that contribute to the improvement of safety in intra-company transport.



Virtual Reality ermöglicht das Eintauchen in virtuelle Arbeitswelten, © Gregor Nesvadba

“Substitution made easy”

How modern digital tools can support prevention work is shown by the Vienna Disinfectants Database (WIDES). This tool was developed by ÖkoKauf Wien and is operated and further developed together with partner organisations – including AUVA. WIDES aims to help reduce the health and environmental impact of disinfectants in hospitals, rehabilitation facilities, nursing homes, kindergartens and schools and, if necessary, to replace dangerous products by less dangerous ones. The WIDES database currently comprises around 200 ingredients of disin-

fectants including human and ecotoxicological test results and H-Statements to describe the hazardous properties as well as around 300 products whose efficacy has been tested and whose safety and health data sheets meet defined quality criteria.

“Digital prevention” webinar series

As of September 2020, the prevention department of AUVA headquarters offers a series of free webinars. Under the general topic of “digital prevention”, various topics are examined that present prevention services offered by AUVA or

in virtual discussion groups. The webinars take place every Friday at 10:00 a.m. and last between 30 and 90 minutes. Further information can also be found at www.auva.at/sicherheitsschulung.

Digital services for kindergartens and schools

For the target group of parents and the teachers in kindergarten and schools, AUVA has now provided the first digital services in its programme for schools and other institutions. Together with the traffic psychology institute “Sicher unterwegs” (Safe on the road), AUVA is developing webinars to support road safety work for kindergartens and schools, which have been in use since September this year. Especially for the target group of parents and guardians, eight short videos are aimed at dealing with different aspects of a safe way to school and giving parents tips on how to best practice the right behaviour with their children on the way to school.

Apps for prevention

Of course, apps are also an essential cornerstone of “digital prevention”. One of the first AUVA apps was the “lexicon of prevention”. The “lift and carry” app was developed from the system “Apalys”. It allows the analysis of manual lifting operations with a smartphone. After calculating the force applied, the app indicates incorrect postures that are hazardous to health.

The app “signs of safety” is about prevention knowledge. It recognizes hazard pictograms and traffic signs recorded by mobile phone camera and explains their meaning. If, despite all precautions, an accident at work should occur in which your hands are affected, the “first aid hand” app will help you to take the necessary immediate measures to minimise the consequences of the accident.

Another app is aimed at all those companies that want to implement the safety and health management system developed by AUVA. And last, but not least, with “Bildschirmarbeitsplatz” a web application is available, which supports the ergonomic integration of the workplace and detection of possible defects. Especially due to the increasing trend towards home and mobile office, this app has found additional users.

Workplace evaluation done easily

A cornerstone of “digital prevention” in AUVA is www.eval.at. This website is a joint project of AUVA, the Austrian Federal Economic Chamber and the Chamber of Labour with the support of the Austrian Federation of Trade Unions and the Federation of Austrian Industry. On the website eval.at you can find free of charge numerous documents, sample evaluations, information, background reports, forms and checklists on all questions of workplace evaluation – but also a number of tools that make the daily work of companies easier.

Safe laser technology

The road to digital prevention also leads past modern laser technology. In order to demonstrate the possibilities, but above all the health risks involved and the correct safety measures when using laser technology, AUVA has for some a small laser processing machine in use, which is also used as a demonstration object at exhibitions and in vocational schools is. ■

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A new communication campaign on the occupational reintegration of people with disabilities from work is underway

Inail offers its support to employers with interventions aimed at the reintegration of people with work disabilities. Inail has adopted the Regulation for the reintegration and labor integration of people with work disabilities.

On the basis of this regulation and subsequent circulars, a series of measures have been envisaged to guarantee people with work disabilities: the preservation of the job and the continuity of work primarily with the same job or, if this is not possible due to psycho-physical conditions, with a different job;

the same support envisaged for job preservation, even in the case of insertion into a new job, following a meeting between demand and supply of work.

The following types of intervention are envisaged:

- ▶ overcoming and eliminating architectural barriers in the workplace;
- ▶ adjustment and adaptation of workstations;
- ▶ training.

The interventions can be:

- ▶ identified as part of a project developed by the multidisciplinary team of the Inail office competent for the worker's domicile, with the direct involvement of the worker and the active participation of the employer;
- ▶ identified as part of a project proposed by the employer, shared with the worker and evaluated, for approval, by the multidisciplinary team of the Inail office competent for the worker's domicile;

- ▶ implemented by the employer for reasons of necessity and urgency and reimbursed by Inail after verifying the reliability of the reasons of necessity and urgency cited by the employer.

Inail reimburses the costs for carrying out the interventions within the limits of the financial resources allocated annually in the budget by the Institute, subject to reporting of the expenses incurred by the employer.

To inform and promote these initiatives, a communication campaign on the reintegration and labor integration of people with work disabilities has been designed.

The campaign aims above all to inform workers about the support measures set up by Inail to ensure the reintegration of the disabled person from work, both in the same job performed before the accident, and in a new occupation. The communication also intends to highlight the convenience for employers, who can increase the productivity of their employees and proceed with the adaptation and restructuring of work environments to meet the needs of injured workers. The simplification interventions introduced by the Institute to facilitate the application of the measures are also highlighted.

The creative project is based on social storytelling, already experimented in previous communication campaigns. Made with the style of Instagram stories, it uses the testi-

monies of two victims of accidents at work who have embarked on a reintegration path: Claudio Narduzzi and Loretana Puglisi, both assisted by Inail, protagonists of two video stories of the “Beautiful stories” campaign created by the Institute. Their presence as testimonials in visuals creates a sort of communicative continuum that immediately and effectively conveys the message of rebirth, highlighting the role that the Institute plays in the reintegration and work integration of people with work disabilities.

The target audience is represented by employers, workers and social partners.

The planning includes the daily press, national TV and national and local radios, the web with specialized sites, video communication and institutional social networks (YouTube, Facebook and Twitter). Video and radio commercials lasting 30 seconds were made.

The campaign started on October 26, 2020 and will run for one month.

Here you can watch 2 short video of the campaign:

<https://www.inail.it/cs/internet/comunicazione/multimedia/video-gallery/videogallery-spot-reinserimento-disabili2020.html> ■



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Bernardo Sabetta

Italian Workers' Compensation Authority (INAIL)

www.inail.it

The Finnish Workers' Compensation Center has been operating for a century

The Finnish Federation of Accident Insurance Institutions was founded on Saturday, 27 March 1920 in Helsinki. The name was later changed to the Federation of Accident Insurance Institutions and, in early 2016, to the Finnish Workers' Compensation Center (TVK). The 100-year-old TVK wants to continue to develop itself and the Finnish occupational accident and disease insurance activities in the coming decades.

Private insurance institutions' need for supervision of interests as well as their desire to impact future legislation and organise accident insurance and the medical care of the injured in the best possible manner were some of the reasons why the people of that time decided to establish the federation. They all shared the objective of promoting the prevention of accidents and harmonising compensation policies.

In Finland, statutory occupational accident insurance activities were, and still are, carried out by private insurance companies. TVK's main task and the basis of its existence today is to support the work and uniform policies of insurance companies and coordinate the implementation of occupational accident and disease insurance.

"We celebrated our 100th anniversary by working remotely in separate locations. Due to the coronavirus pandemic, we had to postpone the celebratory seminar we had planned for the occasion. We will certainly celebrate our centenary later, once the coronavirus has been defeated," says CEO Janne Reini from the Finnish Workers' Compensation Center.

When the federation was founded, there were 12 domestic and one foreign insurance company providing occupational accident insurance in Finland. Today, members of the Finnish Workers' Compensation Center include 11 accident insurance institutions providing occupational accident insurance, the State Treasury and Mela. TVK's administration also includes key labour market central organisations with which TVK works closely to develop insurance activities.

"Our members and labour market organisations have been and will continue to be our most important partners as we work in accordance with our strategy to reduce risks in Finnish working life and develop an insurance system for occupational accidents and diseases," says Reini, noting TVK's future plans.

An investment in the development of occupational safety

TVK's own occupational safety department was established in 1974 as it hired an occupational safety manager and an occupational safety engineer. TVK had set up a system for investigating occupational accidents of a catastrophic nature during the connection of the TVK office a few years earlier, in 1971.

The system for investigating occupational accidents of a catastrophic nature was abolished in 1985 when TVK and the labour market parties concluded an agreement on the investigation of workplace accidents. The investigation of workplace accidents that TVK leads has contributed to a significant reduction in the number of fatal workplace accidents in Finland over the years.

In addition to accident investigation, TVK began collecting statistics on the level of individual damage and insurance in the early 1970s. Statistics have played an important role in monitoring the insurance stock and the development of damages and compensation. The reliable statistics have been used, for example, to direct labour protection activities.



**VÄLJÄT VAATTEET
TARTTUUVAT
SILEÄNKIN AKSELIIN**

Loose clothing sticks to even a smooth shaft © TVK

“By compiling statistics on occupational accidents and diseases and investigating the risks associated with occupational accidents and diseases, we contribute to the safety of Finnish work,” Reini describes.

The statutory status of the Finnish Workers’ Compensation Center

The Finnish Workers’ Compensation Center acquired a statutory status for the first time in 1988 when its tasks were defined in the Employment Accidents Insurance Act.

The next significant change in TVK’s activities took place in 1997 when TVK was given the role of a united centre for occupational

accidents, as referred to in the requirements of the EU Commission, and the activities turned more in the direction of a statutory central body and coordinator of the implementation of laws. Compensation for damage in uninsured work was transferred from the State Treasury to TVK, as was the management of cases related to places of stay and residence which were previously the responsibility of Pohjola Insurance. In order to carry out the new tasks, TVK set up a compensation department.

The Finnish Workers’ Compensation Center was involved in founding the European Forum of the Insurance against Accidents at Work and Occupational Diseases in 1992. The Workers’ Compensation Center became a member of the International Social Security Association (ISS) in 1957.

“It has always been beneficial to exchange ideas and experiences with international colleagues regarding what works in occupational accident and disease insurance activities and what kind of solution models various countries have created for the same issues. I hope that we will soon be able to see each other again to discuss these themes and continue to make working life a little safer,” says Reini.

Occupational accident insurance turns 125

Statutory occupational accident insurance is the oldest social insurance in Finland. Finland enacted its first occupational accident insurance 125 years ago in 1895. Finland was the fourth country in the world to provide compensation for workers’ accidents.

The currently valid Workers’ Compensation Act entered into force at the beginning of 2016. The law was under preparation for a long time, approximately 10 years. The Act merged three previous laws, i.e., the Employment Accidents Insurance Act from 1948, the Occupational Diseases Act from 1988 and the Act on Rehabilitation Compensation Paid under the Employment Accidents Insurance Act from 1991. In connec-

tion with the legal reform, the Federation of Accident Insurance Institutions changed its name to the current Finnish Workers' Compensation Center.

The aim of the law reform was to not only update the law in terms of existing legal and compensation practices, but also to clarify the legislation on accident insurance that had become a patchwork of policies over the years. Increased clarity and transparency reduced ambiguity as well. At the same time, the compensation process became more efficient and quicker.

The current statutory occupational accident and disease insurance applies to all workers with an employment relationship. Entrepreneurs can insure themselves voluntarily. The compensation criteria are defined in the Workers' Compensation Act, but they are rather poorly known.

"Fortunately, insurance coverage becomes concrete less frequently these days as occupational safety improves. The number of occupational diseases that, under the law, must be reimbursed has also decreased every year. We have worked hard and will continue to do so to ensure that citizens are more aware of the primary features of the protection provided by occupational accident and disease insurance," Reini says.

The payment of compensation for the consequences of serious occupational accidents can take decades. The oldest occupational accidents that are still being compensated for occurred in the late 1930s. Compensation for serious occupational accidents is consolidated, which has guaranteed that the Finnish system for the implementation of occupational accident and disease insurance is financially sound and able to cover liabilities that last decades. ■

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Gas! Dangerous! Use Gasmask! © TVK

