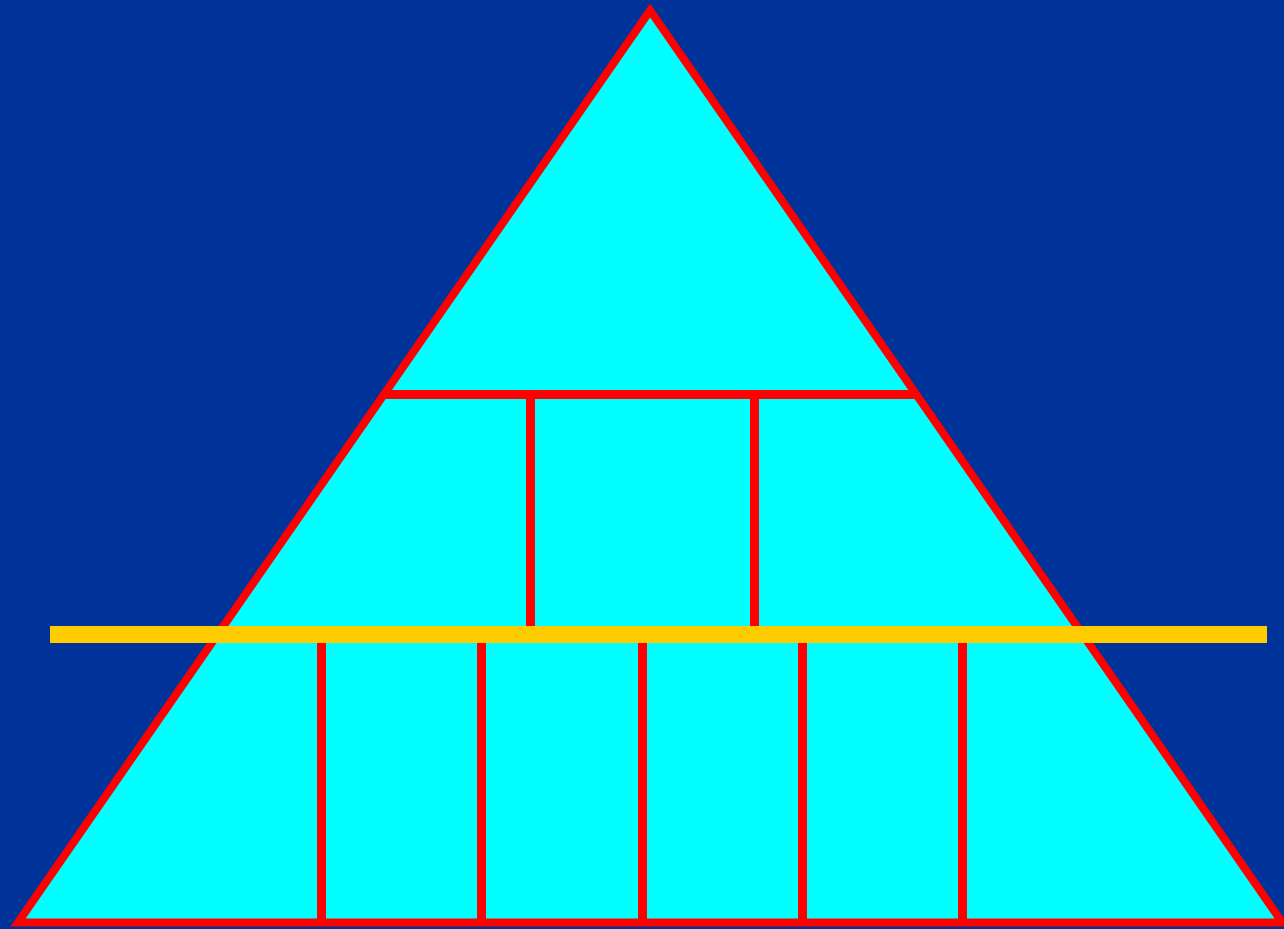


**Prevention of occupational accidents and diseases:  
the role of compensation systems**

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**OUTSOURCING  
SUBCONTRACTING**

# MODELLING A DUALISTIC WORLD OF OCCUPATIONAL HEALTH AND SAFETY

- Well developed skills and diploma
- Stable working conditions
- Limited exposure to risks
  
- High mental workload
- Career planning
- Good living conditions and environment
- Trade union representation
- Good health surveillance

- Poor or no training
- Changing working conditions and environment
- High exposure to multiple and variable risks.
- High physical workload
- No choice in jobs
- Poor living conditions and environment
- No trade union representation
- Poor health surveillance

## **PREVENTION: some considerations**

Experts/Expertise in house or external (Accredited, advisory, available, autonomous, advocating) EVERY COMPANY EXTERNAL and/or INTERNAL PREVENTIVE SERVICE

Labour inspection= expertise + enforcement

Responsible versus irresponsible companies

Sufficient to impose RA and set goals in regulations?

Or impose tools for prevention?

= Regulations as a source of knowledge + tool for enforcement

Experience good and bad (accident/OD analysis, information, sensibilisation)

Black lists? Pillory? No, but...

Financial incentives?

Quid subcontracting? Joint and several liability? Yes, but..

# **Occupational diseases compensation systems and prevention: the Belgian experience**

- Vaccination
- Pregnancy
- Advising companies
- Stop work
- Training
- 'WORK RELATED' DISEASES vs OD:
- Low back pain: preventive intervention

2	Diseased (incident cases)	Not diseased	Total
<b>Exposed</b>	10	990	1000
<b>Not exposed</b>	4	996	1000

4	Enfermedades (casos incidentes)	No enfermedad	Total
<b>Exposición</b>	600	400	1000
<b>No exposición</b>	500	500	1000

# **Occupational accidents insurance and prevention**

## **Context:**

Belgian system= private insurance companies under control of social security system

## **Tools:**

- Declaration of accidents as a tool for prevention
- Identification 'aggravated risk' companies
- Bonus malus



# Bonus-Malus Level Pure Premium structure (professional risk blue collar worker)

For each **NACE code**  
the association of private insurers (ASSURALIA)  
calculates a  
reference premium level  
based on the totality of insurance companies data  
on costs of accidents + extra costs

**A total of 1000 reference premiums!**

These are references for insurance companies, and  
are not compulsory.

In practice, the basic tariff will be very close to the  
reference.

# Bonus-malus in figures

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- fabrication of metal doors and windows  
= basis 5 % of gross wages total workers

	average	in bonus-malus
10 workers:	12.500	<i>10.500 - 16.000</i>
40 workers:	50.000	<i>41.000 - 64.000</i>
160 workers:	200.000	<i>97.000 - 257.000</i>

# Bonus-malus in figures

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Demolition of buildings = basis 13 %

	<i>average</i>	<i>in bonus-malus</i>
10 workers:	32.000	27.000 – 42.000
40 workers:	130.000	108.000 – 168.000
160 workers:	520.000	253.000 – 673.000

# ‘Aggravated risk’

Accidents at work (not home-work trajet)

10 x average of subsector exceeded twice in 3 years  
time= not a coincidence!

Fund Occ Acc  Insurance Cy  Employer

Forfetary contribution **3.000 – 15.000 Euro**

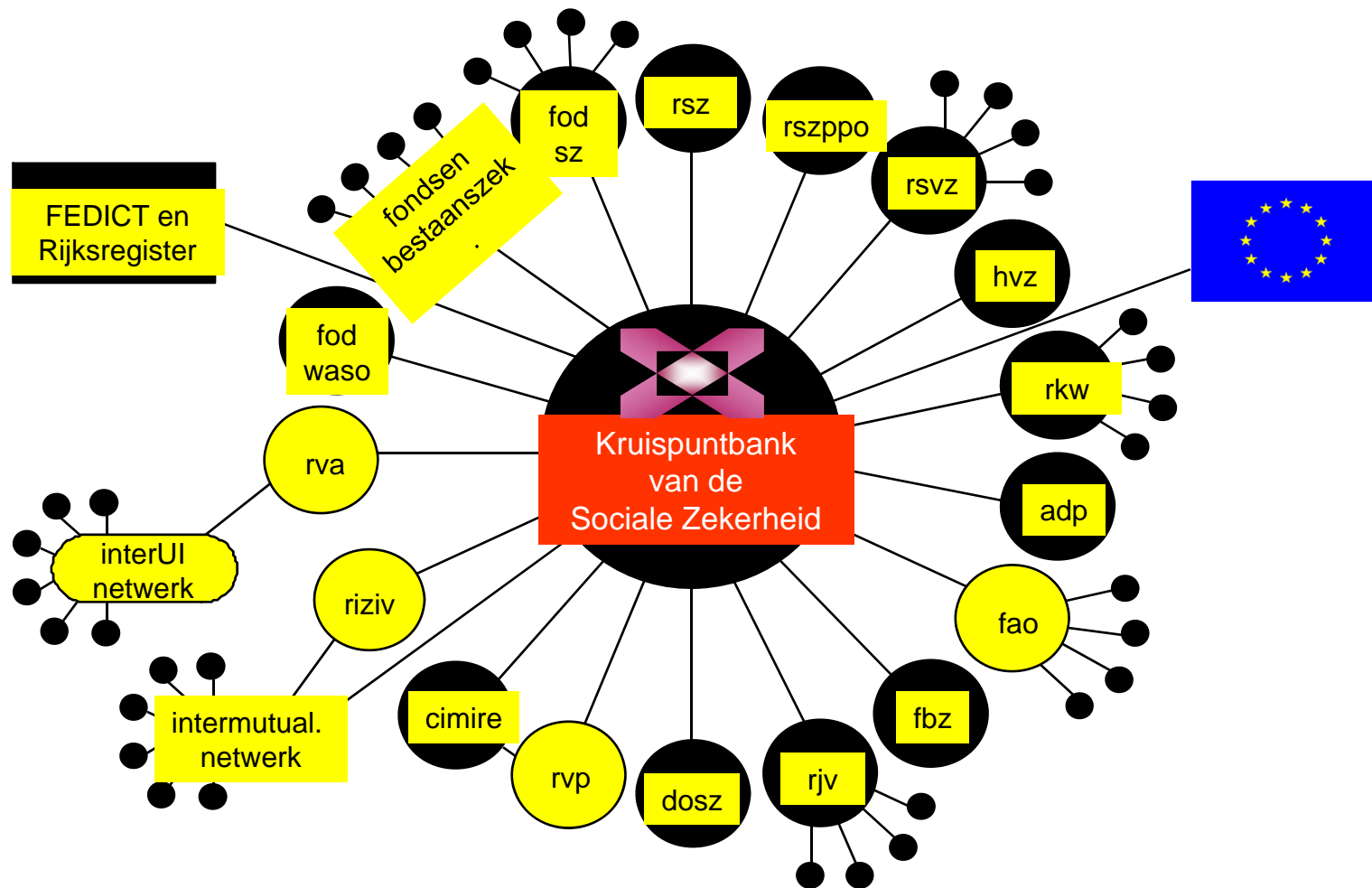
 Risk analysis and preventive measures

Report to FOA- collaboration assessed

Info  Labour Inspection H&S !!

Insurance contract obligatory 3 years instead of 1

# Cross-bank social security



# More aggravated risk companies

## More prevention

Every year, the FAO informs all companies which show a risk which is at least 10 times the average (more than 1000 enterprises!).

This may incite these companies to take preventive measures.

In doing so, they may avoid to be listed in the years after as an aggravated risk company to which the legal measures apply.