


 **DGUV**
Deutsche Gesetzliche Unfallversicherung
Spitzenverband


German Social Accident Insurance
Role and Structure
Mandate and Responsibilities
Summary and Perspective

Vortragstitel, Autor, Veranstaltung
16.01.2017

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Role and Structure

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The different Social Security Schemes

are being financed through

- Health Insurance
- Pension Insurance
- Unemployment Insurance
- Nursing Care Insurance

—————> contributions from employers and employees

- Accident Insurance

—————> contributions from employers


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Statutory Accident Insurance Institutions

- The German Social Accident Insurance
 - 9 Berufsgenossenschaften (German Social Accident Insurance Institutions for trade and industry)
 - 24 Unfallkassen (German Social Accident Insurance Institutions for the public sector)
 - more than 79 million insured and
 - more than 4 million companies and institutions
- The Agricultural Social Insurance

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German Social Accident Insurance Institutions cover:


Who?

- All employees
- Children in day care centers etc.
- Students
- Employers:
 - with spouse:

} are compulsorily insured.

-compulsory insurance by act of statute of the respective German Social Accident Insurance Institutions for trade and industry, or
- voluntary insurance via application

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German Social Accident Insurance Institutions cover:

What?

- occupational accidents
- commuting accidents
- occupational diseases

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Employer's Liability

Employees/
Students/ Children
in day care centers etc.

~~Claim~~ → Employers

Entitlement to benefits →

Contributions → Incentive against liability ←

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Organizational Structure of the Members of the German Social Accident Insurance

Based on two principles:
Autonomous administration and equal representation

↑ elects

↑ elect ↑ elect

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Mandate and Responsibilities

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Legal Mandate

The German Social Accident Insurance Institutions are to:

- prevent occupational accidents, occupational diseases and work-related health hazards "with all suitable means";
- restore the health and performance of the insured "with all suitable means" after an occupational accident or an occupational disease;
- award monetary compensation to the insured or their surviving dependants.

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The "suitable means" of the German Social Accident Insurance Institutions

Prevention

Rehabilitation Compensation

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Principles of services

The members of the German Social Accident Insurance are guided by the principles of

- prevention before rehabilitation;
- rehabilitation before compensation.

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Responsibilities and Targets of Prevention

- To promote safety and health at work
 - To reduce risks for life and health
 - To make unavoidable risks controllable
 - To support the employer or institution with advice in the field of occupational health and safety

To promote Occupational Safety and Health

...the members of the German Social Accident Insurance have developed an extensive catalog of measures:

- incentive systems
- consultation
- supervision by occupational physicians and OSH professionals
- assessment
- research, development and pilot projects
- information and consultation
- testing and certification
- set of rules and regulations
- qualification
- supervision inclusive of event-related consultation

Responsibilities and Targets of Rehabilitation

- to restore the health of the insured
- if possible for the insured to resume work at the previous place of work
- to support the insured through their occupational and social reintegration



medical rehabilitation
occupational rehabilitation
social rehabilitation

Services of Medical Rehabilitation


- First Aid
- emergency treatment
- out-patient and in-patient treatment
- home nursing
- out-patient and in-patient medical rehabilitation
- remedial treatment and aids

Services of Occupational Rehabilitation

- school measures
- career planning for students
- measures to find an apprenticeship
- measures to maintain the former employment or to find new employment
- vocational adjustment, further training, initial training, retraining
- integration in to a workshop for the disabled
- reintegration subsidies
- assistance

Services of Social Rehabilitation

- accommodation aid
- driving aid and support to maintain mobility
- counseling as well as social educational and psychosocial assistance
- housekeeping support
- rehabilitation sports
- vacations



Responsibility and Aim of Compensation

To ease the financial consequences of occupational accidents and occupational diseases and to enable participation in rehabilitation measures.

<p>For the insured:</p> <ul style="list-style-type: none"> • injury benefits • temporary allowances • injury pensions 	<p>For the dependants:</p> <ul style="list-style-type: none"> • survivors' benefits • death benefits • repatriation transport costs
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Responsibilities of the German Social Accident Insurance Institutions


- to provide all suitable benefits in line with medical, occupational and social rehabilitation
- to co-ordinate and control rehabilitation
- to secure the livelihood of the insured during rehabilitation

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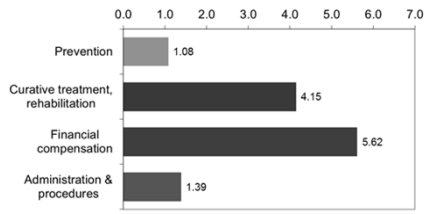
Summary and Perspective

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Expenses of the German Social Accident Insurance Institutions

Payments, administrative and procedure costs in 2014 in billion Euro

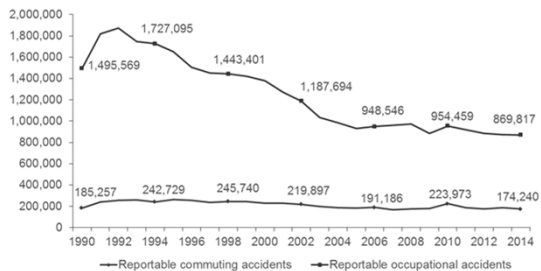


Category	Expense (billion Euro)
Prevention	1.08
Curative treatment, rehabilitation	4.15
Financial compensation	5.62
Administration & procedures	1.39

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Reportable accidents

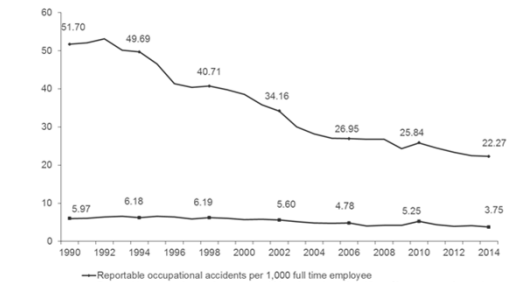


Year	Reportable commuting accidents	Reportable occupational accidents
1990	1,495,569	185,257
1992	1,727,095	242,729
1994	1,443,401	245,740
1996	1,187,694	219,897
1998	948,546	191,186
2000	954,459	223,973
2002	869,817	174,240

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Reportable accidents



Year	Reportable occupational accidents per 1,000 full-time employee	Reportable commuting accidents per 1,000 weighted relationships of insurers and insured
1990	51.70	5.97
1992	49.69	6.18
1994	40.71	6.19
1996	34.16	5.60
1998	26.95	4.78
2000	25.84	5.25
2002	22.27	3.75

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