BG BAU
Berufsgenossenschaft
der Bauwirtschaft

Caisse d'assurance et de prévention des accidents du travail et des maladies professionnelles - industrie du bâtiment

Institution for statutory accident insurance and prevention – building and construction industry

Bernd Merz (BG BAU – Prävention)

Prevention + Rehabilitation + Compensation

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The branches of the German social insurance

- **1883:**
  Health insurance
- **1885:**
  Statutory accident insurance
  - total 2010: ~70 Mio. insured individuals

125 Jahre gesetzliche Unfallversicherung
1885: Gründung der ersten Berufsgenossenschaften

- **1889:**
  Retirement insurance
- **1927:**
  Unemployment insurance
- **1995:**
  Nursing care insurance

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The German social security system

The statutory accident insurance institutions (industrial and public sector) assume responsibility for people who have suffered:

- **An occupational accident**
- **A commuting accident**
- **An accident at school, nursery school, after-school care centre or institute of higher education**
- **An occupational disease**

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Statutory accident insurance institutions Premiums

Apportionment of costs:

Preventive measures, rehabilitation and compensation are funded in full by the employers. The level of premiums corresponds to the necessary expenditure in the preceding year (adjustable contribution procedure). The premiums are thus calculated retrospectively for each calendar year. The statutory accident insurance system does not generate a profit; only the actual costs are apportioned.

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Statutory accident insurance institutions
Employer's liability

Employees **Employers**

Claim

Entitlement to benefits

Contributions

indemnity against liability

Statutary accident insurance institution

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Berufsgenossenschaft der Bauwirtschaft

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Statutory accident insurance institutions

Voluntary autonomous administration

Insured employees and employers elect

the representatives' board

with 50 % of the votes each Insured employees and employers elect

the management board

with 50 % of the votes each Insured employees and employers elect

the managing director

Full-time administration

Preventive activity
Rehabilitation
Compensation

The Tasks of the Social Insurance (§ 1 SGB VII)

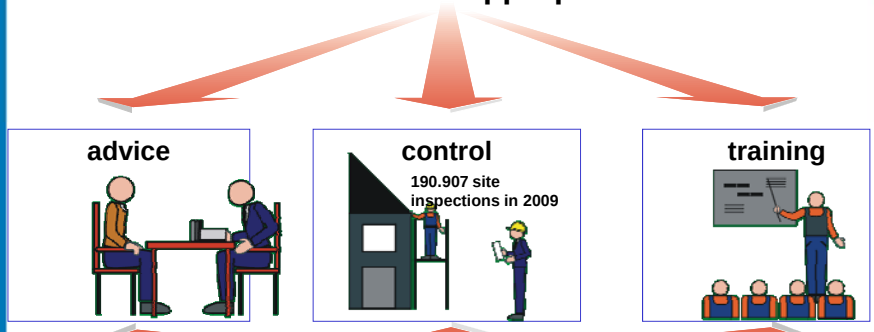
prevention
Prevent occupational accidents, occupational diseases and work-related health hazards

rehabilitation
Occupational and social rehabilitation, medical benefit

compensation
for insured persons and/ or surviving dependants

with all appropriate means

Prevention with all appropriable means



by Technical Inspectors (Aufsichtspersonen)

prevention means:

Prevent occupational accidents, commuting accidents, occupational diseases and work-related health hazards

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Statutory accident insurance institutions
Prevention

- **Advisory and information service** (all aspects of occupational health and safety), **Occupational Health Service, Hotline, Magazines, Webpages...**
- **Analysis and evaluation of work related accidents and diseases**
- **Control / Surveilance**
- **Training and qualification** (The statutory accident insurance system is one of Germany's largest non-governmental providers of education and training (400.000 persons / year in 37 training institutions)
- **Compilation of directives / codes / rules / regulations**
- **Technical checks (machines, equipments, apparatus)**
- **Research**

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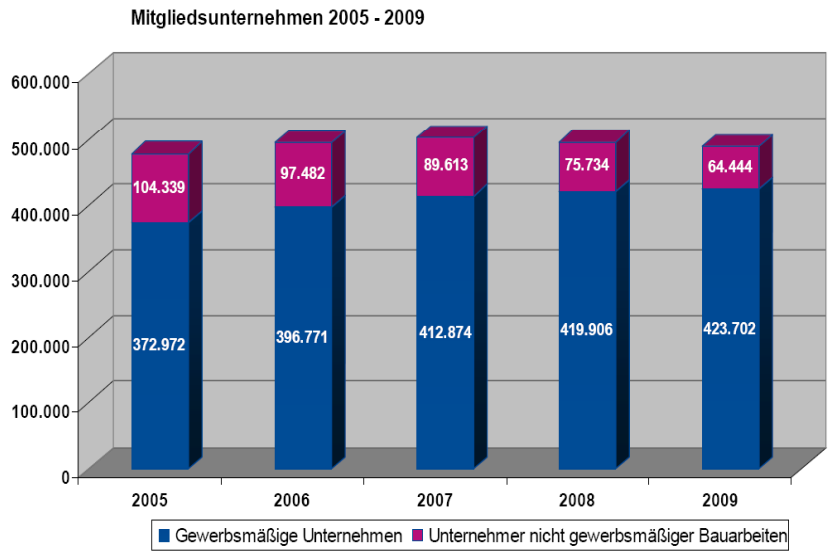
Member companies



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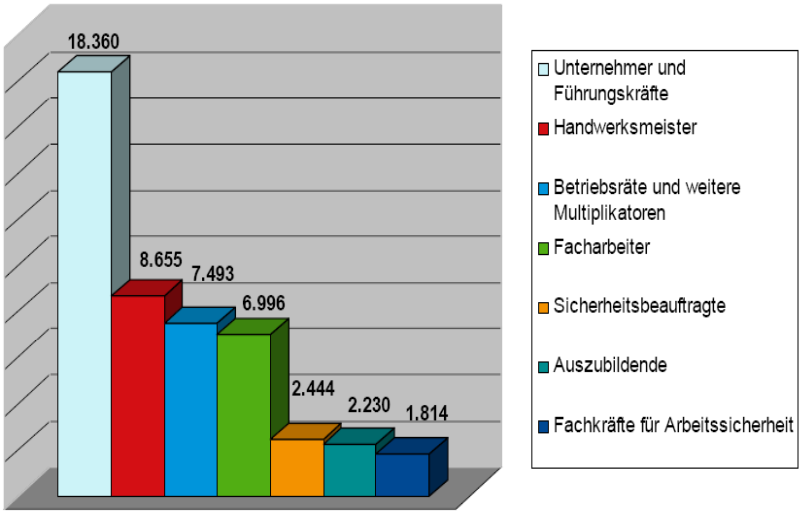
Training participants



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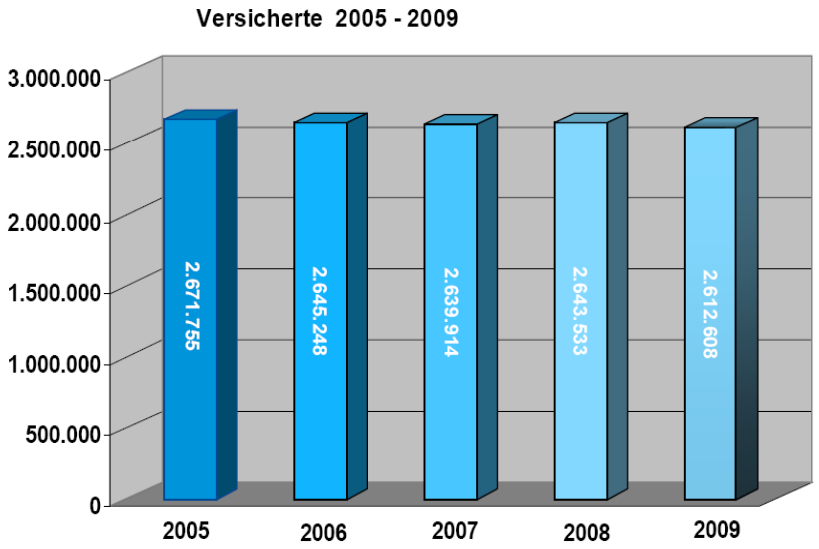
Insured individuals



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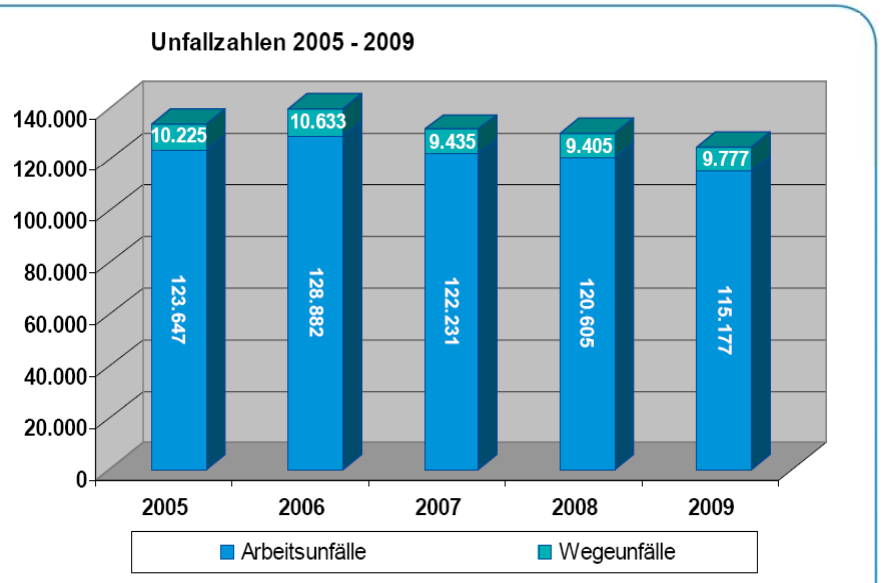
Number of accidents



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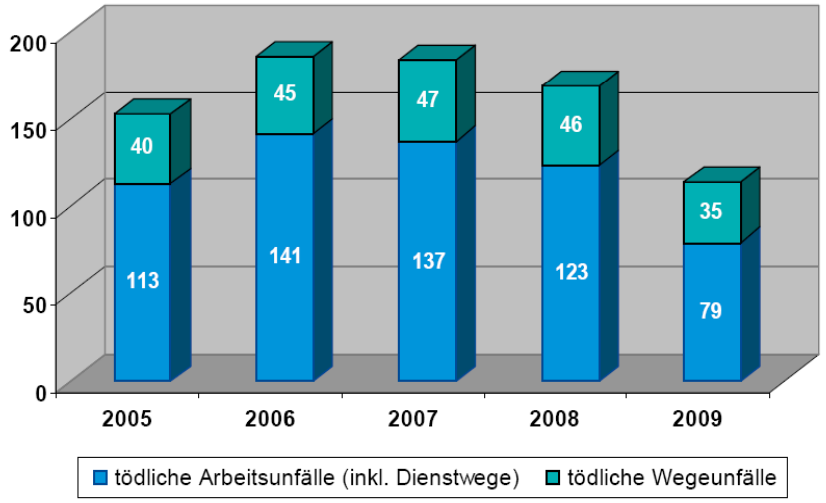
Fatal accidents



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BG BAU – Publications, Information

- **BG BAU – BG INFO**

- **BG BAU – Kompendium Arbeitschutz**

- **BG BAU – Gesundheitsprogramme**

- **BG BAU – WINGIS (information system: hazardous substances)**

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Construction trade fairs

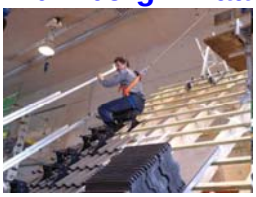
Driving simulator

AMS Bau – Arbeitsschutz mit System

- **ILO guidelines on OSH-MS**
- **National guidelines on OSH-MS**
- **Tailored guidelines on OSH-MS**
  - Should be designed to reflect the specific conditions and needs of organisations and groups of organisations, taking into consideration particulary:
    - their size
    - the types of hazards and degree of Risks
- **431 certified member enterprises**

AMS Arbeitsschutz mit System BAU

- **Praxiszentren Nürnberg + Haan**



- **Educational institutions**
  - Arbeitsschutzzentrum Haan, 42781 Haan
  - Zentrum für Sicherheit und Gesundheitsschutz, 80687 München
  - Ausbildungszentrum für Arbeitssicherheit, 90449 Nürnberg
  - Ausbildungszentrum für Arbeitssicherheit, 01237 Dresden
  - Berufsgenossenschaftliche Bildungsstätte, 08547 Jößnitz
  - Berufsgenossenschaftliche Schulungsstätte Linow e.V., Bildungsstätte für Arbeitssicherheit und Verkehrssicherheit, 16831 Linow
  - Berufsgenossenschaftliche Bildungsstätte Hannover e. V., 31848 Bad Münder
  - Berufsgenossenschaftliche Bildungsstätte, 65817 Eppstein/Taunus
  - Berufsgenossenschaftliches Schulungsheim Stuttgart e.V., 70771 Leinfelden-Echterdingen
  - Berufsgenossenschaftliche Bildungsstätte, 89257 Illertissen

Medical care

Following an occupational accident, competent medical care of the insured individual is delivered "from a single source". Consultants appointed by BG BAU provide patients with the necessary care and determine the form to be taken by subsequent treatment.

Medical treatment

No time limit is imposed upon the medical treatment. It encompasses all suitable measures, in particular:

* First aid (rescue)
* Medical and dental treatment
* Pharmaceuticals and dressings
* Treatment, including physiotherapy and kinesitherapy, speech therapy and occupational therapy
* Prostheses, and orthopaedic and other aids
* Load testing and work therapy
* Home nursing

In-patient treatment

Victims of severe injuries or occupational diseases receive in-patient treatment in the eleven dedicated clinics operated by the statutory accident insurance system itself or some 800 further hospitals which are authorized to provide the relevant medical treatment.

Rehabilitation

Principle: “Rehabilitation takes priority over pensions”

Financial benefits

Employees receive injury benefit for the duration of their incapacity for work, as a substitute for their previous earnings. A temporary allowance is paid during a measure for occupational rehabilitation.

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BG Clinics

Always close to you - the locations of the BG clinics

Departments / Institutes	Beds	Management
Surgery/Trauma Surgery/Orthopaedics	127	Prof. Volker Bühren
Neurosurgery	33	Dr. Hans Jakobe
Neurology	20	Dr. Lothar Nusselt
Intensive Care	24	Dr. Johannes Büttner
Burns Unit	4	Dr. Johannes Büttner
Vertebral Column and Spinal Cord Injuries	76	Dr. Michael Pokulski
Plastic, Hand and Reconstructive Microsurgery	26	Dr. Andreas Schmidt
Septic Surgery	62	Prof. Volker Bühren
Urology	22	Dr. Dieter Löchner-Emdt
Co-operative Vocational, Inpatient Further Treatment	40	Prof. Volker Bühren
Radiology	-	Dr. Ulrich Esch
Anaesthesia	-	Dr. Johannes Büttner
Internal Medicine	-	Dr. Günther Lorenz

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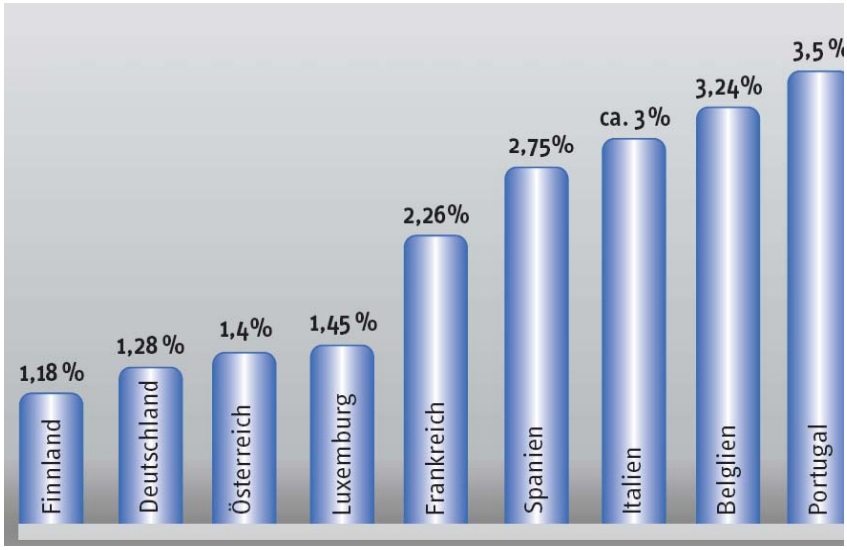
Accident insurance
Average rates of contributions in Europe



Basis: Σ (Contributions/Average pay)

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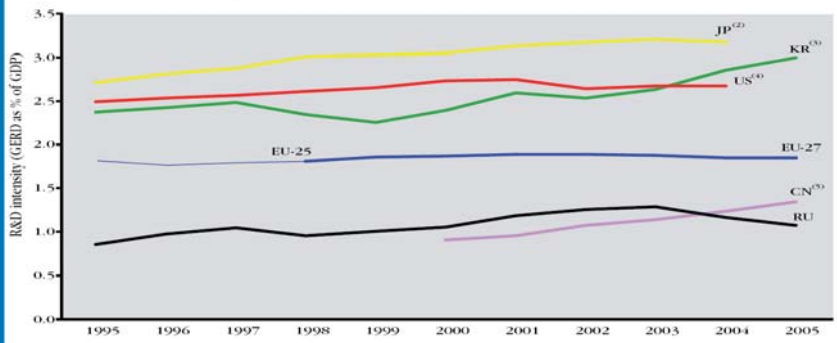
Industrial competitiveness

Europe 2020 flagship: An Industrial Policy for the Globalisation Era

R&D intensity (GERD as % of GDP) in the major world regions, 1995-2005(1)



Knowledge | Good ideas to market | Regional and social benefits | Innovation Partnerships | International Cooperation

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Thank you very much for your attention!

Je vous remercie de votre attention!

Vielen Dank für Ihre Aufmerksamkeit!