Prevention Pays Off

The number of occupational diseases reported has declined by almost 28 per cent from 12,449 (1993) to 8,977 in 2005. The number of insured enterprises rose by around 5,000 between 1993 and 2005, from 12,449 to 17,449.

Between 1980 and 1991, there was a two-fold increase in the number of cases of reported skin disease among hairdressers, with this figure rising from 1,206 in 1980 to 4,516 in 1991. Since then, there has been a marked decrease in the number of skin diseases reported, with this figure dropping to 153 in 2005.

Between 1980 and 1991, the number of cases of suspected occupational disease among hairdressers was registered with the BGW in 1998, this figure had dropped to 153 in 2005.

Novel Approaches to Prevention

The prevention campaign "bgw.qu.int.as®" designed to facilitate the integration of occupational safety into everyday working practices is eliciting widespread interest. Several enterprises have already been certified and awarded discounts on their premiums. Info at: www.bgw-online.de/kundenzentrum/qu.int.as

With its initiative "Focus on Care", the BGW is launching a campaign for modern prevention in care for the elderly. As a neutral party but in concert with politicians, interest groups and care institutions, it intends developing a campaign for modern prevention in care for the elderly. With its initiative "Focus on Care", the BGW is launching a campaign for modern prevention in care for the elderly. Acting as a neutral party but in concert with politicians, interest groups and care institutions, it intends developing a campaign for modern prevention in care for the elderly.

Competent Advisory Service

The BGW

• gives advice on safety in the workplace, provides information on statutory provisions and gives practical tips for a healthy, everyday-working environment
• researches the causes of workplace accidents, occupational diseases and work-related hazards
• formulates and implements appropriate measures for prevention of the latter
• is cofounder of the Academy of the Institution for Statutory Accident Insurance and Prevention for Occupational Safety and Health Protection in Dresden, where it offers a manifold training and continuing education programme.
• organises seminars and provides comprehensive material on topics relating to accident insurance, prevention and health protection
• provides occupational help if the event insured against occurs, with the aim of reintegrating the assured person into his/her chosen occupation
• establishes personal contacts with assured persons and entrepreneurs at exhibitions and organised events
• provides comprehensive information relating to occupational health protection as well as forms, applications, leaflets and information material which can be downloaded from its website: www.bgw-online.de

Overview of Facts – Figures – Data

Institution for Statutory Accident Insurance and Prevention in the Health and Welfare Services

Prevention

Basic and contribution queries

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Prevention

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Statutory Accident Insurance

The institution for Statutory Accident Insurance and Prevention in the Health and Welfare Services — known as ‘BGW’, its German acronym — is the statutory insurer for non-state institutions in the health and welfare services in Germany. As part of the German social security system, statutory accident insurance, and hence the BGW, is a public corporation. The BGW bears responsibility for discharging its statutorily assigned duties under government supervision.

The BGW’s decentralized structure means that assured persons enjoy easy and prompt access. The BGW has twelve regional offices throughout Germany. Its headquarters is in Hamburg. The BGW’s self-management system guides and controls administrative business. The most important self-management organs are the representatives’ meeting – the parliament – and the board of directors. Both have an equal number of employer and assured persons’ representatives. The business management is responsible for conducting day-to-day business.

Active Insurance Protection

The BGW’s principle tasks include prevention of workplace accidents, occupational diseases and work-related health risks. In the event of an assured person suffering any damage, the BGW will take measures to ensure the best possible medical, occupational and social rehabilitation as well as reasonable compensation. These services are provided as a single package.

Favourable Contributions

Statutory accident insurance is a third-party liability insurance taken out by employers to cover the risks posed by workplace accidents and occupational diseases among their employees. Therefore only the employers pay contributions towards statutory accident insurance.

Just as in the case for other forms of social security payments, the rate of contributions for statutory accident insurance also depends on the remuneration of the assured person. In addition, the accident risk in a specific trade/occupation is taken into consideration. This is expressed as the hazard class. The contribution base is calculated by the BGW on the basis of its financial requirements for a given year and is the same for all insured enterprises. The individual contribution is calculated according to the following formula:

\[
\text{Contribution Basis} = \frac{\text{Remuneration} \times \text{Hazard Class}}{1,000}
\]

With about six million persons in over 500,000 enterprises, the BGW is Germany’s second largest trade-specific institution for statutory accident insurance and prevention.

Among those enterprises that are liability contributors are welfare associations, free charitable and private hospitals as well as doctors’, veterinary surgeons’ and dentists’ practices, homes for the elderly, pharmacies, outpatient nursing services, nurseries and hairdressing salons. All employees as well as mandatorily insured (with public insurance) enterprises are insured. Enterprises that are not legally obliged to take out insurance can voluntarily insure themselves, while availing of optimal conditions. Voluntary workers can likewise take out insurance with the BGW.

Comprehensive Services

Prevention

The BGW’s principle task is to prevent workplace accidents, occupational diseases and other work-related health hazards. In view of the fact that at present some 90 per cent of all workplace accidents are of behavioural rather than technical origin, the human being is the main focus of such all-embracing preventive measures. Such measures include provision of consultation and advisory services to enterprises in all matters relating to safety and health protection, causal research in the event of accidents and illness, formulation of accident prevention regulations, active public relations’ activities, organising training seminars for employers and employees in occupational safety as well as conducting measurements of hazardous substances in the workplace.

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