

BG BAU

Berufsgenossenschaft der Bauwirtschaft

Institution for statutory accident insurance and prevention

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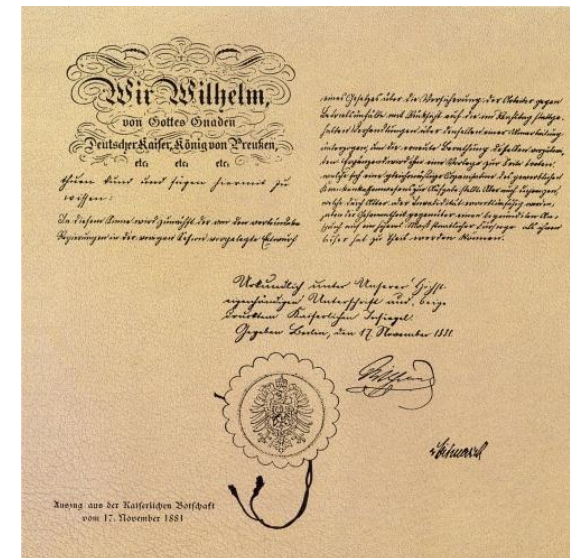
Building and construction industry

Bernd MERZ
Ljubljana, 20.06.2013

The statutory accident insurance system is the oldest branch of Germany's social insurance system.

At the end of the 19th century, the former German Chancellor Otto von Bismarck ordered that a comprehensive body of social legislation be created.

With the "Imperial Message" of 1881, the groundwork was laid for German Social Insurance. There followed the "Accident Insurance Act of 6 July 1884", announced on 9 July in the Imperial Law Gazette.





Statutory accident insurance is one of five mandatory insurances within the German social security system. Employees, children and students are insured during their activities at the workplace, in schools, nursery-schools and institutes of higher education; other groups such as domestic staff and voluntary workers are also insured. Altogether, over 70 million people enjoy the protection of the statutory accident insurance system.

1. Berufsgenossenschaft **Rohstoffe und chemische Industrie** (BG RCI - German Social Accident Insurance Institution for the raw materials and chemical industry)
2. Berufsgenossenschaft **Holz und Metall** (BGHM - German Social Accident Insurance Institution for the **woodworking and metalworking industries**)
3. Berufsgenossenschaft **Energie Textil Elektro Medienerzeugnisse** (BG ETEM - German Social Accident Insurance Institution for the energy, textile, electrical and media products sectors)
4. Berufsgenossenschaft **Nahrungsmittel und Gastgewerbe** (BGN - German Social Accident Insurance Institution for the foodstuffs and catering industry)
5. Berufsgenossenschaft der **Bauwirtschaft** (BG BAU - German Social Accident Insurance Institution for the building trade)
6. Berufsgenossenschaft **Handel und Warendistribution** (BGHW - German Social Accident Insurance Institution for the trade and distribution industry)
7. **Verwaltungs-**Berufsgenossenschaft (VBG - German Social Accident Insurance Institution for the administrative sector)
8. Berufsgenossenschaft für **Transport und Verkehrswirtschaft** (BG Verkehr - German Social Accident Insurance Institution for Transport and Traffic)
9. Berufsgenossenschaft für **Gesundheitsdienst und Wohlfahrtspflege** (BGW - German Social Accident Insurance Institution for the health and welfare services)

Public-sector accident insurers, divided by region:

1. [National](#)
2. [Baden-Wuerttemberg](#)
3. [Bavaria](#)
4. [Berlin](#)
5. [Brandenburg](#)
6. [Bremen](#)
7. [Hamburg](#)
8. [Hessen](#)
9. [Mecklenburg-Vorpommern](#)
10. [Lower Saxony](#)
11. [North Rhine-Westphalia](#)
12. [Rhineland-Palatinate](#)
13. [Saarland](#)
14. [Saxony](#)
15. [Saxony-Anhalt](#)
16. [Schleswig-Holstein](#)
17. [Thuringia](#)

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 ▼

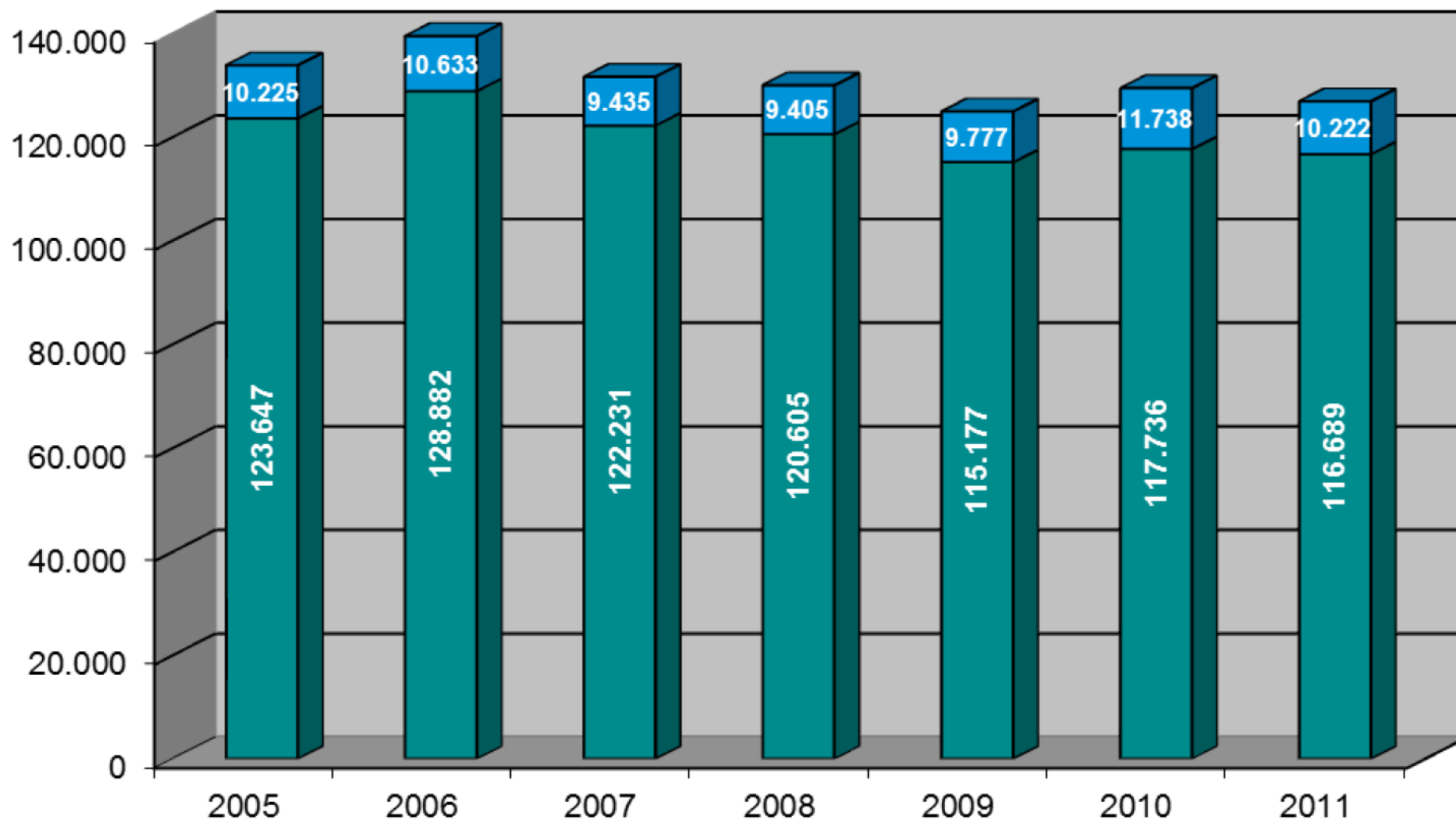
the managing director

Full-time administration

Preventive activity · Rehabilitation · Compensation

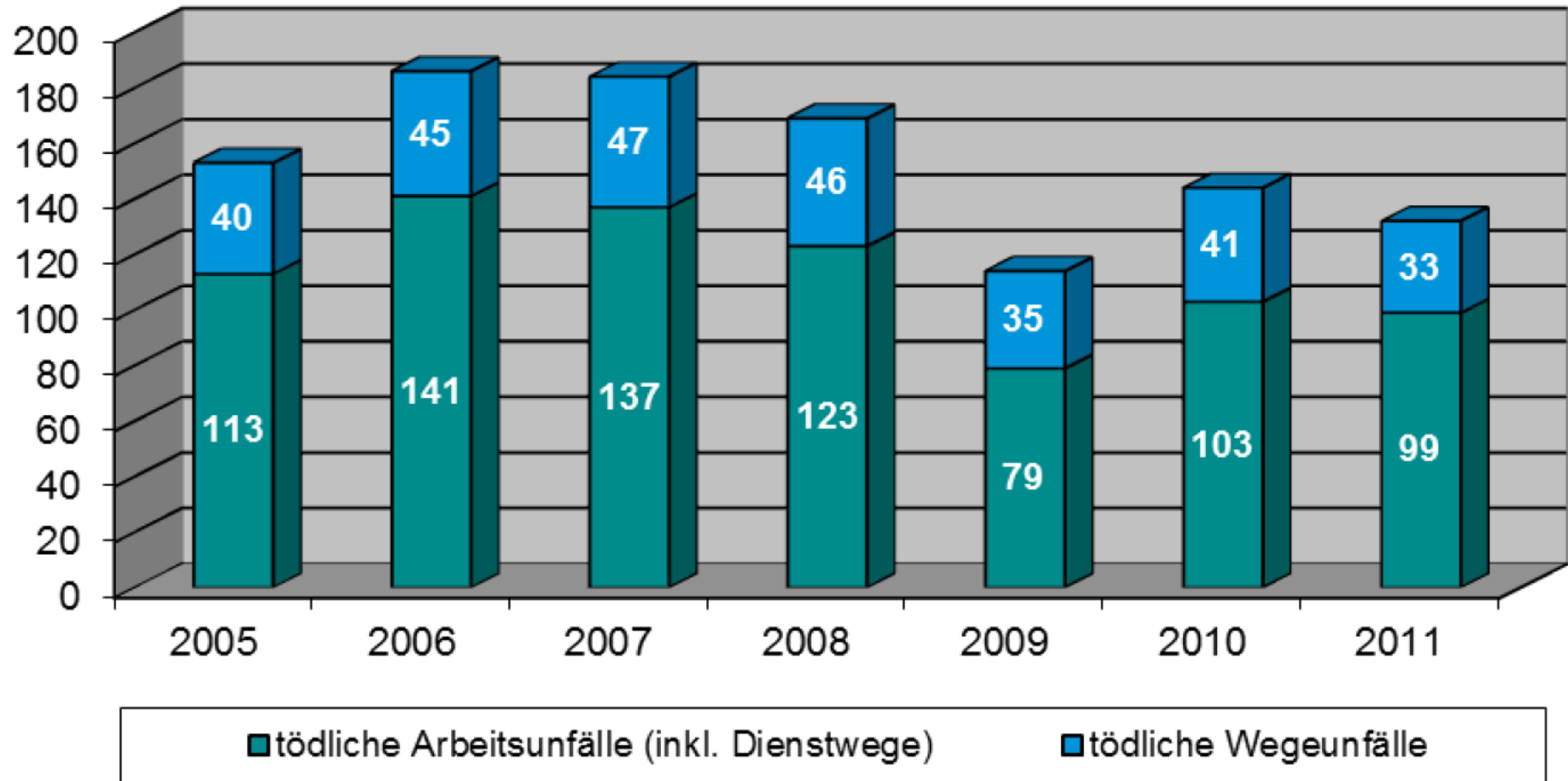
Insured members (enterprises):	532.984
Private house builder:	467.614
Insured individuals:	2.709.293
Inspections:	228.499
Preventive medical checkups:	414.933
Compensation paid:	1,45 Billion €
Allocation:	1,63 Billion €

Unfallzahlen 2005 - 2011

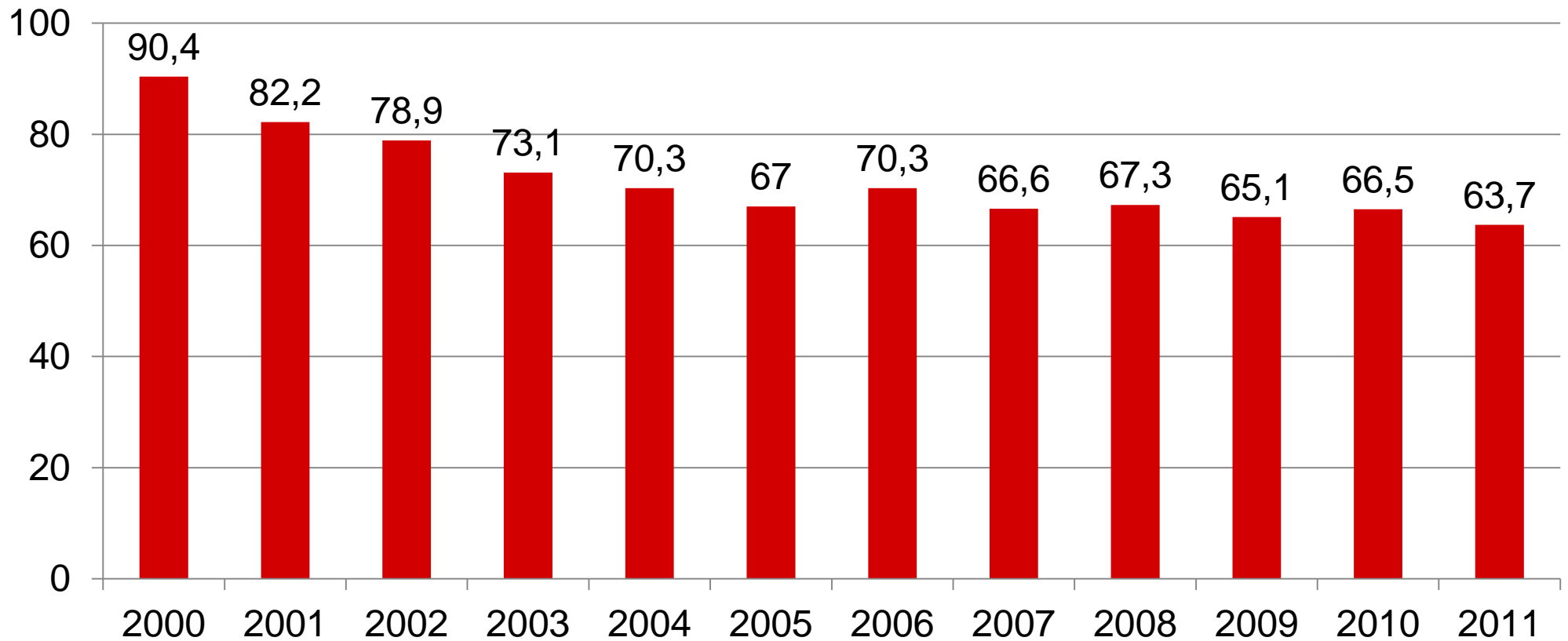


Fatal occupational and commuting accidents

Tödliche Arbeits- und Wegeunfälle 2005 - 2011

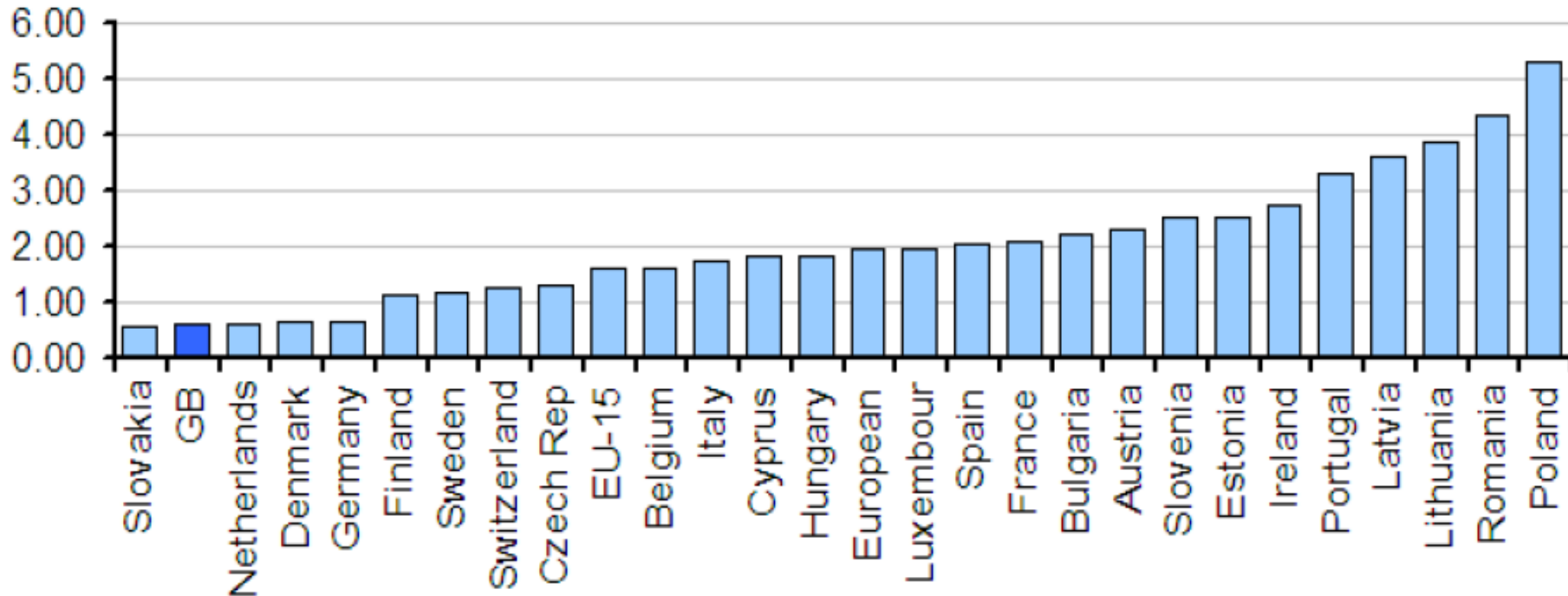


Meldepflichtige Arbeitsunfälle je 1.000 Vollarbeiter



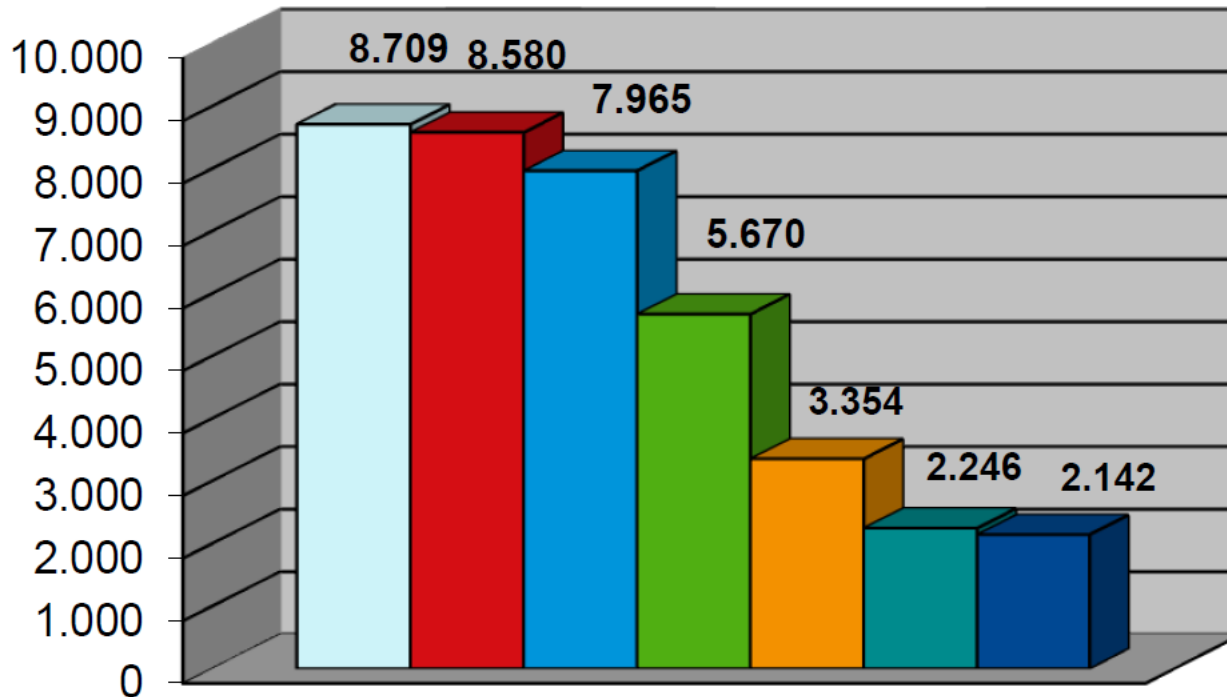
Occupational accidents per 100.000 employees

incidence rates (per 100 000 workers) of fatal accidents at work, excluding road traffic accidents and accidents on board transport in the course of work for 2009 (Eurostat)



The leading safety hazards on site are falls from height, motor vehicle crashes, excavation accidents, electrocution, machines, and being struck by falling objects. Some of the main health hazards on site are asbestos, solvents, noise, and manual handling activities.

Schulungsteilnehmer 2011



Prevention

- **"Prevention is better than cure"** (Return on Prevention" (ROP): x 2,2.)
- **"Prevention before compensation"**

The BG BAU has a statutory obligation to assure the prevention of occupational accidents, occupational diseases and work-related health hazards by all suitable means concerning the German building and construction industry.

In turn, employers have an obligation to assure safety and health at their workplaces.

The legal instruments employed for this purpose are state acts and regulations, and (non-statutory) accident prevention regulations (UVVs). The BG BAU advise employers on preventive measures, and monitor their implementation.

Prevention services:

Strategic goal of BG BAU prevention services is to use all appropriate means to work-related accidents, occupational diseases and work-related health risks.

1.	Incentive schemes
2.	Consulting (on request)
3.	Company medical support and guidance on safety technology
4.	Investigation
5.	Research and development, model projects
6.	Information and communication; information material
7.	Testing and certification
8.	Prevention regulations
9.	Training and qualification
10.	Inspection including consultation

Different products (Prevention services) are offered by OHS services worldwide; the sets of products will slightly differ depending on the national legal frameworks. In Germany 10 different services are distinguished.

To achieve lower occupational incident rates, it is not enough for EU Member States to simply transpose and implement EU health and safety regulations into national legislation. Enforcement of is essential, especially in small and medium-sized enterprises (SMEs), to bring about behavioural change that will lead to improvements in workers' health and safety.

Besides taking direct measures to ensure compliance with legislation, such as inspection and the issuing of penalties, occupational safety and health (OSH) policies can be promoted through economic incentives that reward organisations which develop and maintain safe and healthy working environments.

A number of EU countries (Belgium, Bulgaria, Czech Republic, Germany, France, Italy, The Netherlands, Poland, Portugal, Finland), have a type of economic incentive where premium variation is based on experience rating (the bonus-malus system).

An additional way of persuading employers to invest in OSH is through insurancerelated incentives, where specific prevention efforts are rewarded according to a predetermined model.

Description of prevention service:	<ul style="list-style-type: none"> • Award financial and non-monetary rewards in recognition of implementation of specific prevention measures and/or achievement of specific safety standards. • Actively motivate and inform companies re opportunities to participate in reward schemes.
Product groups:	<ul style="list-style-type: none"> • Bonus schemes • Competitions • Commendations
Goals:	<ul style="list-style-type: none"> • Create incentives to promote preventive behaviour. • Create incentives for companies to introduce health and safety measures in the workplace on their own initiative (secondary premium differentiation).
Legal basis:	<ul style="list-style-type: none"> • Section 14 German Social Security Code Book (SGB) VII • Section 162 German Social Security Code Book (SGB) VII

The BG BAU rewards the following prevention efforts:

- **Camera-monitor systems (construction machines and trucks)**
- **2nd camera on the right sight of excavator in combination with splitscreen-monitor**
- **Catalizer as refitting / initial equipment of power float**
- **Pneumatically driven tacker, single triggered with physical protection**
- **Dust collector**
- **Guardrails**
- **Platform ladder with guarded platform**
- **Roof putting on ladder**
- **PRCDS**
- **AMS BAU – reassessment**
- **ZUMBau – machine operators**

Prevention service:	Consulting (on request)
Description of prevention service:	<ul style="list-style-type: none"> • On-request consultancy service for employers and insured parties regarding prevention of work-related accidents, occupational diseases, and work-related health hazards, and to ensure provision of efficient first aid. • Written, telephone and face-to-face information and motivation to help with implementation and integration of health and safety measures at member companies, on demand and on an individual basis. • Investigation services in association with consulting services.
Product groups:	<ul style="list-style-type: none"> • on site • by telephone • written
Goals:	<ul style="list-style-type: none"> • Prevention of work-related accidents and occupational diseases. • Prevention of work-related health hazards. • Recognition as competent consultant on health and safety issues. • Targeted motivation and information to encourage people to act on their own initiative in the field of health and safety.
Legal basis:	<ul style="list-style-type: none"> • Section 17.1 German Social Security Code Book (SGB) VII
Typical example:	<ul style="list-style-type: none"> • Consultancy on organisation of health and safety. • Consultancy for companies acquiring new machinery or introducing new working materials or procedures. • Consultancy on return-to-work strategies for employees who have been on sick leave for more than six weeks.
Delimitation:	<ul style="list-style-type: none"> • Consultancy services in association with investigation and inspection services.

Company medical support and guidance on safety technology

Prevention service:	Company medical support and guidance on safety technology
Description of prevention service:	<ul style="list-style-type: none"> • Implementation in the workplace of German Occupational Safety Act (<i>ASiG</i>). • Provision of resources to aid implementation of professional support and guidance.
Product groups:	<ul style="list-style-type: none"> • Company medical support. • Guidance on safety technology.
Goals:	<ul style="list-style-type: none"> • Ensuring minimum safety standards across member companies through comprehensive and high-quality company medical support and guidance on safety technology. Ensuring comprehensive, cost-effective and high-quality guidance for member companies. • Use of synergies through close technical involvement with statutory accident insurance institutions' prevention work. • Cost-effective implementation of support and guidance required by German Occupational Safety Act.
Legal basis:	<ul style="list-style-type: none"> • German Occupational Safety Act • German Occupational Health and Safety Act (<i>ArbSchG</i>) • Section 24 German Social Security Code Book (<i>SGB</i>) VII • <i>DGUV Vorschrift 2</i> <i>Betriebsärzte und Fachkräfte für Arbeitssicherheit</i>
Typical example:	<ul style="list-style-type: none"> • Company medical support and guidance on safety technology for small enterprises
Delimitation:	<ul style="list-style-type: none"> • Bundesgenossenschaft Regulation (<i>BGV</i>) A2 – significance for provision of support and guidance in the workplace (see Accident Prevention Regulations) • Significance and effectiveness of statutory accident insurance institution principles regarding preventive medical check-ups (see Information and Communication)

Prevention service:	Investigation
Description of prevention service:	<ul style="list-style-type: none"> • Investigation of possible causes and attendant circumstances of suspected or actual cases of work-related accidents, occupational diseases or work-related health hazards. • Carry out investigations based on interviews, site inspections, examination of documents and performance of measurements. • Report on investigation findings. • Process investigation findings to provide new data for prevention purposes. • Investigation of work-related health hazards in the workplace. • Written and face-to-face analysis/evaluation of accidents and technical arrangements for reported occupational diseases.
Product groups:	<ul style="list-style-type: none"> • Investigations following accidents. • Special investigations. • Investigation of technical arrangements for occupational diseases and work-related health hazards. • Systematic presentation of investigation findings to enable them to be used for prevention purposes. • Measuring system for hazard investigation. • Statistical analyses.
Goals:	<ul style="list-style-type: none"> • Immediate investigations. • Make investigation findings available for service provision in fields of rehabilitation and compensation. • Make findings available for prevention work.
Legal basis:	<ul style="list-style-type: none"> • Section 19.1 German Social Security Code Book (SGB) VII
Typical example:	<ul style="list-style-type: none"> • Investigation following industrial accident. • Investigation as part of the procedure in the event of an occupational disease. • Investigation of causes of skin allergies in work with screed flooring without water. • Investigation of near misses and in the event of damages claims.
Delimitation:	<ul style="list-style-type: none"> • Investigation services in association with consulting and inspection services.

Research and development Model Projects

Prevention service:	Research, development and pilot schemes
Description of prevention service:	<ul style="list-style-type: none"> • (Industry-specific) research and development in the field of health and safety. • Testing of prevention measures.
Product groups:	<ul style="list-style-type: none"> • Research • Development • Pilot schemes
Goals:	<ul style="list-style-type: none"> • Clarification of causal relationships between factors in the workplace or in education and training and their impact on health and safety, and collaboration in the development, testing and validation of effective prevention programmes and measures. • Research findings should be capable of being used in practice. • Overall planning, implementation and exchange of research findings. • Study the effectiveness of prevention measures (development and testing of strategies and tools for achieving effective health and safety measures). • Systematic investigation of hazards, situations where hazards are likeliest to arise and their causes, as the basis for the measures undertaken by all other prevention services.
Legal basis:	<ul style="list-style-type: none"> • Sections 1, 9 and 14 of German Social Security Code Book (SGB) VII
Typical example:	<ul style="list-style-type: none"> • Research project "CCall – Working successfully and healthily in call centres". • VerEna pilot scheme on prevention of work-related health hazards in municipal waste disposal companies. • Research project into optimisation of constructive explosion protection measures for mine elevators. • TAQP pilot scheme to develop a systematic action plan for promoting productivity and health at airports.
Delimitation:	<ul style="list-style-type: none"> • Publication of research and development outcomes for PR purposes (information material, information and communication)

Information and communication

Information material

Prevention service:	Information and communication
Description of prevention service:	<ul style="list-style-type: none"> • Presentation of prevention programmes at events (e.g. symposia, conferences, trade fairs). • Systematic needs-based production, updating and dissemination of thematic, job-related, industry-specific or company-specific health and safety information material designed to serve as a practical guide.
Product groups:	<ul style="list-style-type: none"> • Information material, e.g. leaflets, publications such as books and articles, posters, CD-ROMs, online material, etc. • Trade fairs. • Conferences. • Campaigns. • Co-operation with third parties. • Promotions, events. • Talks for people with different levels of qualification.
Goals:	<ul style="list-style-type: none"> • Develop information activities to inform people about the essential nature of prevention. • Systematically reach target groups and inform them about prevention. • Promote greater co-operation with other partners, in order to combine and take advantage of different specialist competences and areas of expertise.
Legal basis:	<ul style="list-style-type: none"> • Section 14 German Social Security Code Book (SGB) VII
Typical example:	<ul style="list-style-type: none"> • A+A trade fair on health and safety and occupational medicine. • Publication on "Reducing the Risk of Robberies at Filling Stations". • Development of Internet portal for temporary agency work sector. • The <i>Alpines Kolloquium</i> (an annual forum where accident insurers and the social partners involved in the construction industry from German-speaking parts of Europe can exchange experiences. Currently attended by representatives from Germany, Austria, Switzerland, Italy, Liechtenstein and France/Alsace).
Delimitation:	<ul style="list-style-type: none"> • Lectures as part of training measures.

Prevention service:	Testing/certification
Description of prevention service:	<ul style="list-style-type: none"> • Verify that equipment, materials and systems comply with health and safety requirements. • Carry out product testing and certification for member companies and other customers. • Audit and certify management systems. • Certification of individuals.
Product groups:	<ul style="list-style-type: none"> • Testing and test verification of <ul style="list-style-type: none"> ○ equipment ○ materials ○ processes ○ organisations ○ individuals • Certification
Goals:	<ul style="list-style-type: none"> • Identification of health and safety and/or ergonomic shortcomings in products or systems. • Influence the health and safety standards of products, and the quality of systems and competence of individuals as regards health and safety. • Development of buyer's guides to help companies with purchasing decisions. • Carry out testing and certification work as an important part of efforts to obtain information that can be channelled, especially through the accident insurance providers' technical committees, into the development of regulations and standards.
Legal basis:	<ul style="list-style-type: none"> • Section 14 of German Social Security Code Book (<i>SGB</i>) VII • Section 7 of German Equipment and Product Safety Act (GS mark)
Typical example:	<ul style="list-style-type: none"> • Testing and certification of dust extraction machinery, award of conformity mark. • Authorisation of qualified personnel (e.g. for operating stage machinery).
Delimitation:	<ul style="list-style-type: none"> • R & D in testing and certification. • Consultancy services to manufacturers on matters not relating to certification. • Consultancy on introduction of health and safety
	management system. <ul style="list-style-type: none"> • Development of testing principles.

Prevention service:	Regulations
Description of prevention service:	<ul style="list-style-type: none"> • Establishment of independent legal standards for the prevention of work-related accidents, occupational diseases and work-related health hazards. • Development, checking, introduction/withdrawal, updating and dissemination of the independent rules and regulations. • Development of rules for approving technical regulations.
Product groups:	<ul style="list-style-type: none"> • Regulations • Rules • Standardisation
Goals:	<ul style="list-style-type: none"> • Rules, regulations and standards should be up to date, easy to understand, transparent, practical and readily available. • Effective participation on relevant committees. • Achievement of minimum health and safety standards.
Legal basis:	<ul style="list-style-type: none"> • Section 14 German Social Security Code Book (SGB) VII • Section 15 German Social Security Code Book (SGB) VII • Section 2 of Regulation V A1
Typical example:	<ul style="list-style-type: none"> • Regulation BGV A1 or GUV – V A1 • ISO/TC 94 on personal protective equipment
Delimitation:	<ul style="list-style-type: none"> • Accident prevention regulations as distinct from information material and PR.

Prevention service:	Training
Description of prevention service:	<ul style="list-style-type: none"> • Provision of continuing professional development for people within companies who deal with health and safety activities or do jobs that are relevant to safety. • Systematic teaching of knowledge and skills to help people recognise and assess health and safety risks, and to motivate them to implement measures in a targeted fashion.
Product groups:	<ul style="list-style-type: none"> • In-house seminars. • Seminars given by external providers. • Joint seminars. • Self-learning. • Specialist conferences (with opportunity for discussion) • Lectures (not information)
Goals:	<ul style="list-style-type: none"> • Teaching of knowledge, skills and attitudes that will result in sustainable implementation in practice (ensure knowledge transfer). • Systematic training of multipliers. • Offer more in-depth training on specific hazards. • Stay in touch with member companies systematically. • Motivate people to use their own initiative and ensure that they take responsibility for their role in ensuring health and safety in the workplace.
Legal basis:	<ul style="list-style-type: none"> • Section 14 of the German Social Security Code Book (SGB) VII • Section 17 SGB VII • Section 23 SGB VII
Typical example:	<ul style="list-style-type: none"> • Training to become health and safety expert.
Delimitation:	<ul style="list-style-type: none"> • Training as a measure that helps to fulfil consultancy role, e.g. consultations with groups of managers. • Demarcation of follow-up with participants from inspection/consulting.

Prevention service:	Inspection including consulting in response to specific problems
Description of prevention service:	<ul style="list-style-type: none"> • Inspection of on-site measures to prevent work-related accidents, occupational diseases and work-related health hazards and to ensure provision of first aid. • Production of inspection reports. • Provision of instructions for shortcomings to be resolved. • Follow-up measures taken to resolve shortcomings, and introduce relevant management procedures where necessary. • Provision of systematic written or on-site reviews and active consultancy to companies in order to ensure legal compliance with technical, organisational and personal requirements for health and safety in the workplace and working environment. The focus of the reviews should always be on advising the customer on how to implement health and safety measures. • Investigation services in association with inspection services.
Product groups:	<ul style="list-style-type: none"> • Inspection including consulting in response to specific problems.
Goals:	<ul style="list-style-type: none"> • Prevention of work-related accidents and occupational diseases. • Prevention of work-related health hazards. • Ensuring that employers meet their responsibilities in the field of health and safety. • Checking and ensuring that employers and insured parties are fulfilling their duties in the field of health and safety. • Achieving target for minimum health and safety standards across all companies. • Ensuring all serious hazards are dealt with. • Targeted motivation to encourage people to act on their own initiative and ensure that they meet their responsibilities in the field of health and safety.
Legal basis:	<ul style="list-style-type: none"> • Section 17 German Social Security Code Book (SGB) VII • Section 19 German Social Security Code Book (SGB) VII
Typical example:	<ul style="list-style-type: none"> • Monitoring compliance with health and safety regulations in workplaces where there is a risk of workers suffering falls.
Delimitation:	<ul style="list-style-type: none"> • Top-down inspection and consulting in response to specific problems at head offices of companies with branch offices.

Thank You!
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