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Page 2: Are German social insurers fit for change? Interview with Ilka Wölfle, Director of the European Representation of the German Social Insurance

Occupational diseases reach record high

Social accident insurance institutions have published their annual 2022 balance sheet. The figures continue to reflect the impact of the pandemic. The recognition of occupational diseases has never been so high, as they also include Covid cases reported by the health sector. Furthermore, there has been an increase in the number of commuting accidents, and one group in particular is causing accident insurers concern.

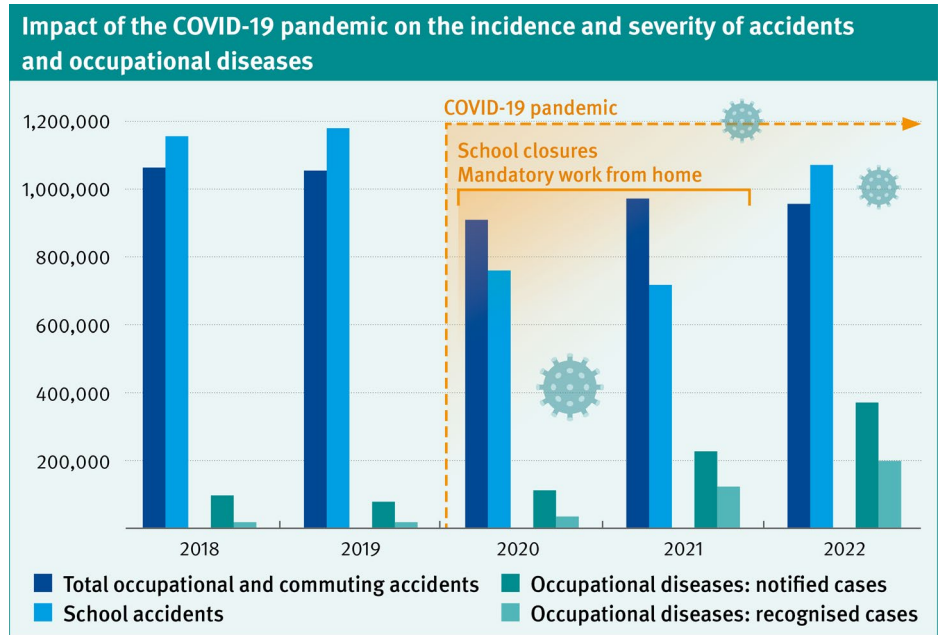
In 2022, social accident insurance institutions recorded around 120 million insurances in around 3.8 million companies and organisations.

The people behind these figures include employees, volunteers, first responders and also schoolchildren, nursery school children and university students. All of them need to work and learn in a healthy environment, preferably without accidents.

To ensure their safety and good health, Germany's social accident insurance institutions spent around 1.3 billion euros on prevention services in 2022. 5.3 billion euros went to people who needed medical treatment and rehabilitation, while another 6.1 billion euros was spent on pensions and other forms of financial compensation.

Fewer occupational accidents

Although social accident insurance institutions have been investing substantial sums in preventive healthcare, accidents still happen. However, there were also positive developments in 2022, including 2.3% fewer occupational accidents than in 2021. "This is a very encouraging development," says



Notifications of suspected and recognised occupational diseases rose to a record high in 2022.

Dr Stefan Hussy, Director General of the DGUV. "We can speak of a trend now, and we can assume that it is due to new forms of work, such as remote work and working from home." Another downturn could be observed in the number of deaths caused by occupational diseases and accidents.

Yet when we look at the figures for children and adolescents, a different picture emerges straightaway, with a rise in school accidents of over 50 per cent. This is probably because educational institutions were not closed for long periods of time, as they had been in previous years. Nevertheless, accident figures remain below those in the pre-Covid years of 2018 and 2019.

Occupational diseases driven by COVID-19

However, the number of suspected and recognised occupational diseases rose to a record high – a development that was due to COVID-19. In all, notifications of suspected cases of occupational diseases amounted to 370,141, which was 62.5 per cent more than in the previous year. Recognised cases, too, increased by over 60 per cent, reaching 199,542. Compared with 2021, this figure was five times as high and included 180,000 cases of COVID-19.

"Insured individuals can rely on the protection provided by social accident insurance. We take care of people's medical, vocational and social rehabilitation," says Hussy.

More commuting accidents

While the number of occupational accidents had gone down, commuting accidents to and from work had shown a slight increase again. Social accident institutions are especially concerned about the proportion of bicycle accidents (see chart on page 4). By now, every fifth commuting accident involves a bicycle. "We are also seeing a worrying upward trend in very small electric vehicles, such as e-scooters. Since we started recording them separately in 2020, their number has risen almost sevenfold," says Hussy. Likewise, there has been a significant increase of 41.8 per cent in accidents on the way to school, college and nursery, reaching 88,718. However, this still remains below the figure for 2019.

Annual balance sheet 2022 of the social accident insurance institutions:

➔ www.dguv.de › Webcodes: p022238, dp1319899 (German only)



An interview with Ilka Wölfle, Director of DSV

„Climate policy must be closely connected with social policy at all times.“

Dear reader,

It's the middle of summer, the season when we spend lots of time outside and enjoy some beautiful weather – on the beach, on a lake, in our gardens or on our balconies. Protecting our skins from the sun is something many of us take for granted – and so we should!

Yet there's still far too little awareness that this is important, as we can gather from the figures on occupational diseases on the front page. Covid made a major impact in 2022, while less attention was paid to white skin cancer, caused by natural UV radiation, which came third in the recognition of occupational diseases. Recognition has been possible since 2015, and the number of affected individuals has been high ever since. In fact, it is likely to rise even further, as the impact of excessive solar radiation only starts to take effect later in life. With increasing age and a weaker immune system, the skin damage becomes visible.

Any preventive care for people who spend much of their working life outdoors doesn't show its effect until several years later. This is what makes UV radiation so insidious and advertising for sunscreen so difficult. Yet the figures convey a clear message: In 2022, non-melanoma skin cancer was recognised as an occupational disease in 3,073 cases, and 25 people died from it in connection with their work. When we venture outdoors, it should be second nature to protect ourselves from the sun or indeed to avoid it altogether, whether it's for work or leisure. What also clouds the summer is excessive heat. This has long been an issue for us in occupational safety and health. How can outdoor workers, nursery school children and many other groups be protected? A good heat protection plan can be a first step, simply because summer is there to enjoy and not get ill.

Yours
Dr Stefan Hussy
Director General of the German Social
Accident Insurance (DGUV)

Social insurers are facing major challenges. The impact of climate change cannot be mastered without a social policy, and this was the issue raised by DGUV Kompakt with Ilka Wölfle, Director of the European Representation of the German Social Insurance (DSV) in Brussels.

Ms. Wölfle, the conference on the occasion of the 30th anniversary of the DSV was entitled "Bismarck on the move: Get digital. Go green." What does Bismarck have to do with digitalisation and climate change?

140 years ago, it was Otto von Bismarck who paved the way for social welfare legislation. Since then, there have been numerous social shake-ups, such as wars, the fall of the Berlin Wall, the financial crisis and the Covid outbreak. But social insurers have always managed to adapt to new situations and provide people with the social protection they need. The big challenges we are facing in Europe today are digitalisation and climate change – also in social insurance. At our conference, we addressed several key questions: What should we expect to happen? What steps are necessary to master these challenges? What contributions has the European Union been making? What can it do? And what should it do?

Climate policy and social policy – what do they have in common?

The European Green Deal is intended to make Europe the first climate-neutral continent by 2050. However, the transition to a climate-neutral society also has social implications. There is a real danger that climate change could lead to a widening of social disparities. After all, the impact of climate change is often felt most acutely by vulnerable groups, i.e. the sick and people with a low socio-economic status. This circumstance also needs to be faced by accident insurers. To continue providing effective protection in the workplace, it is vital to factor in the prevailing climate conditions – at construction sites, in agri-

culture and in all other outdoor activities. Existing protection standards need to be reviewed, and it may also be necessary to create new prevention concepts. Also, the question arises whether these things should be regulated by each member state on its own, or whether it would be helpful to set up general European regulations. Moreover, we need to understand that any new "green" technologies may also involve new risks of their own. Take, for instance, the use of hydrogen in our journey towards an energy transition. It's an area that raises totally new questions, and a great deal of knowledge is required.

What should be the contribution of social insurance, in order to become climate-neutral itself?

Yes, social insurance must also play an active role in making the health and social system climate-neutral and sustainable. The question is: who is responsible for what? Any energy renovation of a hospital is primarily the responsibility of the hospital operator. But at the end of the day, the cost bearers bear the additional expenses via the service remuneration – more or less, when we consider the inadequate financing of investment costs provided by the federal states. Increasing costs due to higher environmental standards are also to be expected in the production of medicines, medical devices or other health goods.

Who will eventually bear the additional costs? This is a point that needs to be discussed with the relevant policymakers. Basically, the prevention of diseases and harmful events as well as the reduction of health hazards will become more important – so that treatments are not necessary, and resources are preserved.

You are demanding that the European Union should support the climate-neutral transformation of health and social systems. However, the responsibility for health and social policies lies primarily with the member states. Isn't there a contradiction?

Social policy is indeed the domain of each member state. But I don't see a contradiction. Ever since the Green Deal, the EU has



Photo: HorstWagner.eu

For a powerful European representation: DSV Director Ilka Wölfle, Deputy Director Ulrich Mohr and representatives of the umbrella associations: Edlyn Höller (DGUV), Dr. Doris Pfeiffer (GKV), Gundula Roszbach (DRV) – from left to right



However, from a purely pragmatic perspective, it would be a good start if climate policy makers and social insurance could actually talk to each other. I think, there's a lot we could learn from one another.

moved climate protection high up on its political agenda and has already launched various policy initiatives to achieve a transformation. Social insurance is no exception. The EU can support a green transformation through cross-border coordination, monitoring and financing, while also addressing social protection. I'd just like to get back to our example, hydrogen: When the EU subsidises hydrogen technologies, it should also ensure that companies receive adequate training in occupational safety and health. This is where the EU could function as a coordinator, and it could also provide the necessary expertise. In general, research on climate impact and adjustment strategies in health and social systems should be specifically promoted by the EU.

You've been critical about the lack of coordination at the level of the EU, an

approach that would factor in the potential of social insurance systems in dealing with climate change. What do you think such an approach should look like?

Climate policy must be closely connected with social policy at all times. At the European level, there are initiatives and funding pots such as the Climate Social Fund. But that does not seem enough to me. There needs to be a more fundamental, systematic approach that involves a common policy. A first step in this direction might be to add a climate policy component to the principles and objectives of the European Pillar of Social Rights. However, from a purely pragmatic perspective, it would be a good start if climate policy makers and social insurance could actually talk to each other. I think, there's a lot we could learn from one another.

To get back to Bismarck: Are German social insurers fit for the future?

Of course, they are. Social insurance has proven time and again its ability to face and overcome numerous changing challenges. The strength social insurance systems comes from their large communities of insured individuals, which absorb crisis in a fair and socially just manner. With digitalisation and climate change, social insurance systems are facing major changes. To manage those changes well, we need to speak out for the right solutions at the political level. And this is what we do in our daily work in Brussels.

➔ www.dsv-europa.de/en > Magazine *ed
"The challenges of climate change for social insurers"

No to violence against firefighters

They help people in need and put their health at risk. Yet they are insulted, abused and threatened. The German Social Accident Insurance Institution for the Fire Services in Lower Saxony no longer wants to tolerate violence against emergency forces. It has therefore accepted an invitation to join the internal affairs committee of the Lower Saxony state parliament to discuss possible measures.

The firefighters who were interviewed felt especially distressed by verbal attacks and threats. This was shown in a recent survey conducted by the Lower Saxony accident insurance institution for fire services. 34 per cent of respondents said that, over the last two years, they had suffered verbal abuse, insults and even physical assaults. This figure closely matches the findings of a survey taken in 2020 (34.5 per cent). It means that about one in three respondents had suffered threats or attacks during firefighting operations. Compared with 2020, there has been a rise in verbal abuse, insults, intimidation and verbal threats, including on social media. During their emergency operations, volunteer firefighters have been obstructed and even threatened with being rammed by vehicles. Lower Saxony's Interior Minister Daniela Behrens no longer wants to accept this. In her statement, she points out that attacks and disrespect towards emergency forces are of concern to everyone. "Both policymakers and society need to create conditions for emergency forces to get on with their jobs," says Thomas Wittschurky, Managing Director of the German Social Accident Insurance Institution for the Fire Services in Lower Saxony.

Similarly, the DGUV demands: No violence against emergency forces or rescue workers! This also requires an awareness that violence is more than physical attacks. "Violence causes stress, whether it's physical or verbal. Nobody should be left to deal with it on their own," says Wittschurky.

Results of surveys in 2020 and 2023

➔ www.fuk.de > Prevention > Violence against emergency forces (German only)

Exclusive feature in the web magazine:

Interview with Thomas Wittschurky

➔ www.dguv.de > Webcode: d1184123 (German only)

Increasing number of commuting accidents on bicycles

The German social accident insurance is concerned about a sharp rise in bicycle accidents to and from work. In 2013, there were 22,530 commuting accidents on bicycles, while in 2022 this figure increased even further, to 37,120. During the same period, the share of bicycles involved in commuting

accidents rose from 12 to 21 per cent. This means that more than one in five commuting accidents happens to a cyclist. Similarly, accidents involving e-bikes and pedelecs more than quadrupled between 2019 and 2022.

→ www.dguv.de › Webcode: dp1320081 (German only)

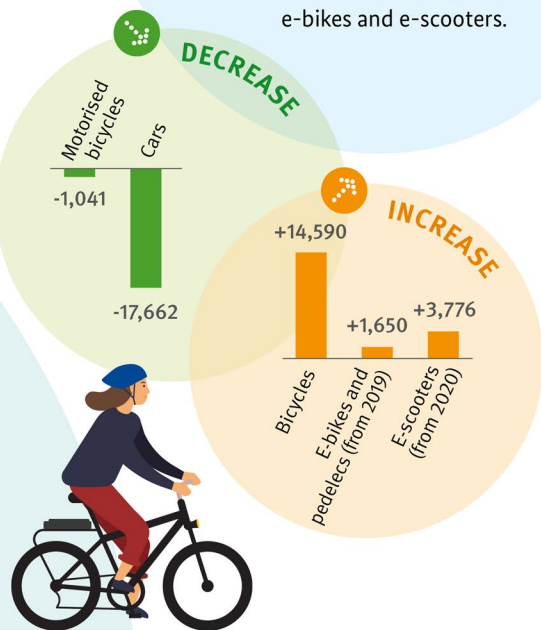
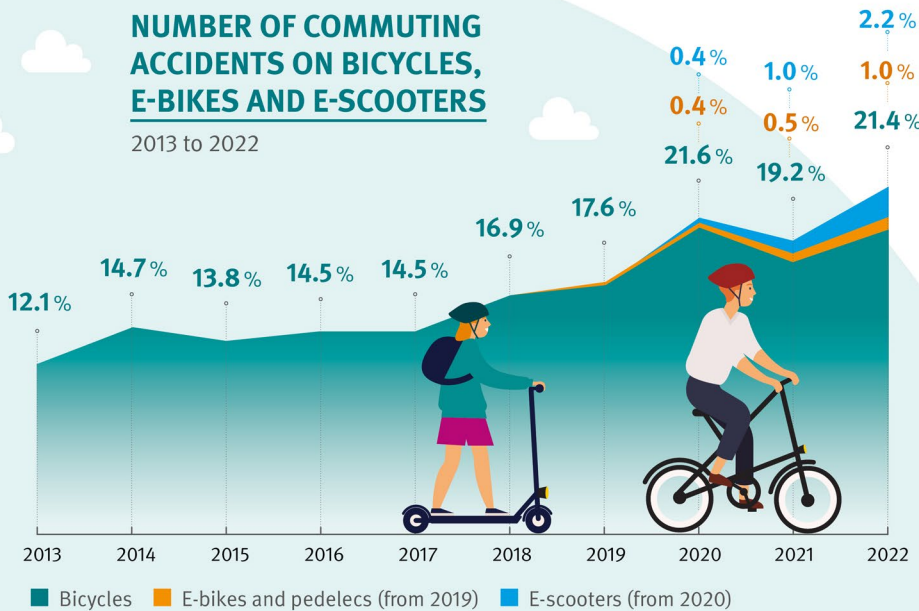
COMPARISON OF COMMUTING ACCIDENTS

2013 vs 2022

Fewer people have accidents in cars and on motorbikes, while there are more and more accidents involving bicycles, e-bikes and e-scooters.

NUMBER OF COMMUTING ACCIDENTS ON BICYCLES, E-BIKES AND E-SCOOTERS

2013 to 2022



Editorial announcement: Changes in Chief Editorial Team and Editorial Advisory Board at DGUV Kompakt



Britta Ibal, new Head of the DGUV Corporate Communications

We are pleased to welcome a new member on the Chief Editorial Team and the Editorial Advisory Board at DGUV Kompakt: Britta Ibal will take over as Director of Corporate Communications at the German Social Accident Insurance (DGUV) on 1 October 2023 and will also become Editor-in-Chief of DGUV Kompakt. Ibal comes from the umbrella organisation of federal trade unions (dbb), where she worked as Deputy Head of Communications in her last role. As a proven leader and accomplished professional with substantial experience in

organisational communications, she will now succeed Gregor Doepke, who is retiring. The editorial and advisory boards of DGUV Kompakt are pleased to welcome Britta Ibal and look forward to working with her. At the same time, a big thank you goes to Gregor Doepke for the long, pleasant and cordial collaboration. Doepke has not only left his mark on DGUV Kompakt, but on the entire communication of the German social accident insurance world. We wish him all the best for the future.

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