

Thematic note



December 2014 Ref. Eurogip -104/E

Statistical review of occupational injuries FRANCE 2013 data

Set of statistical data relating to accidents at work and occupational diseases in the European Union Member States



Foreword

This document sets out a descriptive synthesis of the main available statistical data about accidents at work, commuting accidents and occupational diseases of the considered EU Member State.

It comes from the use by EUROGIP of various official publications from Member States. The data have been translated and presented according to the EUROGIP's knowledge of the analysed insurance system. These data have not been reprocessed by EUROGIP. For any confirmation, one has to refer to the source which is systematically given.

Comments do not intend to give explanatory factors to the figures but only to describe the underlying system's characteristics in order to allow the reader to analyse them.

Acknowledgements

EUROGIP is grateful for the contribution of the Occupational Injuries Statistical Department of the CNAMTS-DRP (*Caisse nationale de l'assurance maladie des travailleurs salariés – Direction des risques professionnels -* National Health Insurance Fund for Employees – Occupational Risks Department) to this Statistical review.

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For employees, the Social Security system known as "compulsory general scheme" is organized around four Branches: the Family Branch managed by the *Caisse nationale d'allocations familiales*, CNAF [National Family Insurance Fund]; the Old Age Branch managed by the *Caisse nationale d'assurance vieillesse*, CNAV [National Old Age Pension Fund] and the "Sickness" and "Occupational Injuries" Branches both managed by the *Caisse nationale de l'assurance maladie des travailleurs salariés*, CNAMTS [National Health Insurance Fund for Employees]. All these bodies are public entities.

The occupational injury insurance

The occupational injury insurance, managed by CNAMTS, is the oldest piece of legislation of the Social Security system. Its principles have been settled in 1898 and have been re-enacted by the December, 31st 1946 Act. It covers three occupational risks: accidents at work, commuting accidents and occupational diseases.

The occupational injury insurance is in charge of managing occupational risks workers and companies of the industry, trades and services and some other categories (technical education students, vocational trainees, voluntary insured persons, etc.) are exposed to.

As the manager of occupational risks, the insurance:

- manages the legal insurance system in charge of work-related physical damages: accidents at work, commuting accidents and occupational diseases. Consequently, it compensates victims and sets companies' contribution to the system financing;
- implements the occupational risks prevention policy, aiming to improve the workers' health and safety at work. To do so, it undertakes information, training and research actions. It may grant financial incentives to companies and has a counselling and monitoring activity;

 is in charge of publishing a range of occupational injury statistical data.
 Statistics presented within this document are extracted from these publications.

Occupational risks prevention policy is set by the Labour Ministry after consultation of the social partners meeting within the Conseil d'orientation des conditions de travail, COCT [Working Conditions Advisory Committee]. It materializes with a longterm plan known as Plan Santé au travail, PST 2005-2009 and now PST2 2010-2014 [Health at Work Plan]¹. This global policy applies to the occupational injury insurance via a covenant known as Convention d'objectifs et de gestion, COG 2009-2012/3 and the current 2014-2014 [Objectives and Management Covenant] settled every four years between the State and CNAMTS². Within this framework, orientations concerning the insurance and the prevention of occupational risks are set by the Commission des accidents du travail et des maladies professionnelles, CAT/MP [Occupational Injuries Committee] of the occupational injury insurance. This committee is equally made up of social partners: employers and employees.

Under the authority of the CAT/MP, the 9 *Comités techniques nationaux* [CTN – National Technical Committees], and the 60 *Comités techniques régionaux* [CTR -Regional Technical Committees], also equally made up of representatives of employers and employees, help social partners in the setting up of prevention policies within the various activity branches.

In addition to CNAMTS-DRP, at national level, the network is composed of the *Caisses d'assurance retraite et de santé au*

¹ <u>http://travail-emploi.gouv.fr/IMG/pdf/6-</u> _Plan_sante_au_travail_2010-2014.pdf

² <u>http://www.risquesprofessionnels.ameli.fr/</u> <u>fileadmin/user_upload/document_PDF_a_telech</u> <u>arger/brochures/COG%20ATMP%202014-</u> <u>2017.pdf</u>

travail, CARSAT³ [Regional Retirement and Health at Work Insurance Funds], in charge of prevention and risk-rating; there are 16 of them in metropolitan France.

The compensation of occupational injuries' victims is the responsibility of the Caisses primaires d'assurance maladie, CPAM [Local Health Insurance Funds]. There are currently 102 of them. For overseas departments, the Caisses générales de sécurité sociale, CGSS [Overseas Health Insurance Funds] gather in one fund all the different branches' activities. Since the first half of 2011, the CARSAT are assisted by the Commissions régionales des accidents du travail et des maladies professionnelles, CRAT-MP [Regional Accidents at Work and Ocupational Diseases Committes] also equally made up of representatives of employers and employees. The CRAT-MP is the regional counterpart of the CAT-MP.

Prevention of occupational risks

The prevention policy's orientations set by the CAT/MP are implemented by the CARSAT's and CGSS's prevention services and by the *Institut national de recherche et de sécurité*, INRS [National Research and Safety Institute], funded by the occupational injury insurance.

Prevention actions which combine counselling, training and monitoring are mainly undertaken by consulting engineers and prevention technicians.

Accidents at work and commuting accidents

Mandatory notification of a work accident or a commuting accident to the occupational injury insurance is the basic principle. In case of an accident, the victim must inform himself/herself or have his/her employer informed within 24 hours. He/she must specify the location, the circumstances and the identity of potential witnesses. For his part, the employer must deliver to the worker an accident slip the victim will show to his/her doctor, this will save the victim from paying in advance for the medical expenses (within the authorized ceilings). The employer also has to make an accident notification within 48 hours to the CPAM the victim is affiliated

to. The CPAM will inform the Labour Inspectorate. The employer has to notify occupational injuries even if there is no expense and no day off work.

As soon as a CPAM receives a notification, a serial number is allocated to it. It is specific to this event. The codification and the data entry are shared between the local level (CPAM) and the regional level (CARSAT).

Every recognized accident, even those incurring no expense or no day off work, is codified. However, if the financial statistics cover all accidents having incurred an expense even those without a day off work, only accidents with at least one day off work are considered by the technological statistics. This codification is done for prevention purposes and the results are published. In addition, accidents with more than three days away from work are codified accordingly to the European ESAW methodology for the deviation variable and its material agent.

Occupational diseases

The victim (or the victim's beneficiaries) has to send to his/her CPAM the claim for recognition backed up with a wage certificate and the descriptive medical certificate issued by the doctor who diagnosed the disease. The file must be forwarded within two weeks after the work stoppage or after the disease has been diagnosed. However, the victim has a twoyear delay starting the day he/she stops to work or the day he/she was informed with a medical certificate about a potential link between his/her disease and his/her professional activity to file a claim for this disease to be recognized as an occupational disease. This delay is a term of limitation.

On receipt of the claim for recognition, the CPAM opens an administrative and medical enquiry. It informs the employer, the labour doctor and the labour inspector about this claim. The CPAM has three months, upon receipt of the claim to make a decision. Silence amounts to an approval. The insurance may extend the initial three-month delay by a second and single three-month delay to proceed to a further enquiry.

As for the occupational origin of a disease, it results from:

³ From the 1st of July 2010, the CRAMs (*Caisses régionales d'assurance maladie*) are designated as *Caisses d'assurance retraite et de santé au travail*, CARSAT [Regional Retirement and Health at Work Insurance Fund].

- a presumption of occupational origin if the disease is listed in one of the tables of ODs and when the worker meets all the criteria specified within this table. In this case, the worker does not have to prove the link between his disease and his professional activity. Among these criteria, besides the fact the disease has to be listed in the table, are two other ones like the effective exposure to the related agent for a certain amount of time and the performance of an activity exposing to the risk mentioned in the list. At last, the claim for recognition must be filed within the time limit⁴ for a compensation claim which runs from the end of exposure to the moment this disease is diagnosed. These tables are established and modified by governmental decree when needed according to the evolutions of the technical processes and to the medical progresses. Currently, there is a list of 114 tables (chapters) in force attached to the Social Security Code (November 2014).
- an additional complementary system dealing with two kinds of situations: either the disease is on one of the tables but one or more criteria are not met or the disease is not listed but is the consequence of a professional activity and caused to the victim a permanent disability of at least 25% or his/her death. For these kinds of situations the CPAM prepares specific files and submits them to the Comité régional de reconnaissance des maladies professionnelles, CRRMP [Occupational **Diseases Recognition Regional** Committee] whose decision imposes on the CPAM which passes it on to the victim.

Recognition or non-recognition decisions may be disputed through legal action by the victims and by the employers. Decisions are founded and grounds for appeal are specified. For additional information, please refer to the INRS brochures: *Les maladies professionnelles. Guide d'accès aux tableaux du régime général et du régime agricole de la Sécurité sociale*⁵ [Occupational diseases, Access Guide to the Compulsory General Scheme and Agricultural Scheme of the Social Security] or the legal aide-memoire *Les maladies professionnelles. Régime general*⁶ [Occupational Diseases. Compulsory General Scheme] which may be downloaded (in French only) from the <u>www.inrs.fr</u> website.

Benefits

Duly recognized occupational injuries give right to the victim to three types of benefits⁷: benefits in kind, cash benefits and permanent disability benefits. Benefits in kind mean that all the victim's expenses (medical treatment, functional and professional rehabilitation) are fully taken in charge by the Social Security. As for benefits in cash, they cover partially the loss of salary. Finally, in case of a definitive loss of capacity to earn a living, the victim is entitled either to a capital when the permanent disability rate is less than 10% or a pension when this rate is equal or superior to 10%. In case of the victim's death, eligible parties (spouse, children and dependent descendants and ascendants) receive a pension.

These rules apply to activity branches insured by the occupational injury insurance, but also to public administration workers who do not have tenure, State and Department of Defence workers, Railroads and utilities workers, Parisian public transportation workers and coal miners' scheme. On the other hand, State, hospitals and local administrations come under other compensation schemes.

Statistics presented within this document cover accidents at work, commuting accidents and occupational diseases with at least one day off work, a permanent disability and/or death of the victim. They take into consideration salaried and assimilated workers of the compulsory

⁴ The time limit for compensation claim must not be mistaken with the two-year term of limitation (delay between the diagnosis and the compensation claim) beyond which a claim for recognition may no longer be introduced. The time limit compensation claim (delay between the end of exposure and the diagnosis) is specific to each disease associated to an exposure factor. It is for instance of 30 days for cases of tetanus (excluding consequences of an accident at work) for sewage works.

⁵ Ref. ed835

⁵ Ref. TJ 19

Including the complementary temporary unfitness benefit paid since the 1st of July 2010. It is paid to victims whose unfitness to their work station is caused by an occupational injury.

general scheme of the industry, craft, trades and services i.e. the private and mercantile sector excluding agriculture.

Funding system

The employer is the sole responsible for the funding. The amount of the contribution depends on the size of the company, its activity branch, as well as the frequency and severity of claims which are taken into account over a three-year period.

Every year, the occupational injury insurance sets the contribution rate for each company i.e. for each operation unit. There are a little more than 2 million of them.

New premium pricing policies are being implemented and will take their full effect in 2014, as the premium rates will be calculated according to the new modalities and new workforce size thresholds for accidents and illnesses that occurred in 2010, 2011 and 2012.

Three types of contribution rates based on staff are implemented since the $1^{\rm st}$ of January 2012:

- A collective rate for a staff ranging from 1 to 19 employees as claims are assessed collectively by activity branch. Thus, all companies within the same activity branch have the same rate.
- A mixed rate for a workforce ranging from 20 to 149 employees. This calculation method combines the collective and the individual approaches. The rate will be rather collective around 20 employees to become more and more individualized when the staff goes closer to 149 employees.
- An individual rate when the staff is beyond 150 employees as all insurance's expenses are individually taken into account for each company.

This reform will increase the share of individual rates for medium size companies and will entice them to develop their prevention efforts. Another feature of the reform is to make the financial incentives to prevention more accessible to SMEs.

In 2013, the average national rate is 2.45%. In 2012, this average rate was 2.38%.

2. Statistical data sources

Concerning accidents at work, commuting accidents and occupational diseases, data come from the occupational injury insurance (CNAMTS-DRP) whose general website about occupational risks includes a large statistics section: http://www.risquesprofessionnels.ameli.fr/

Most of the data reproduced within this document are issued from the *Rapport de gestion* 2013 [2013 Management report]: http://www.risquesprofessionnels.ameli.fr/fileadmin/user_upload/document_PDF_a_telecharg er/brochures/Rapport%20de%20Gestion%202013.pdf

and from the document *Compte rendu d'activité 2013* [2013 Annual Report]: <u>http://www.risquesprofessionnels.ameli.fr/fileadmin/user_upload/document_PDF_a_telecharg</u> <u>er/brochures/Compte%20Rendu%20Activite%202013.pdf</u>

Introduction to occupational diseases (in English) <u>http://en.inrs.fr/INRS-</u> <u>PUB/inrs01.nsf/inrs01 search view view/290A62BA7E7ABAC0C1256ED9004EBB21/\$FILE/pri</u> <u>nt.html</u>

To know more about occupational health and safety in France (in French only): http://www.travailler-mieux.gouv.fr/

To know more about the Social Security system in general (in French only): http://www.securite-sociale.fr/

To know more about the health insurance in particular (in French only): http://www.ameli.fr/

To know more about statistics in France (with sections in English): http://www.insee.fr/fr/

To know more about Social Security systems in Europe (and in the world): <u>http://www.eurogip.fr/</u> and more specifically for France (in English): <u>http://www.cleiss.fr/docs/regimes/regime_france.html</u>

In 2013, the occupational injury insurance insured **18,314,269** employees in 9 main activity branches distributed among **2,110,543** operation units⁸.

Main activity branches

| Activity branch | Workers | Operation units |
|---|------------|-----------------|
| Metallurgical industry | 1,698,509 | 108,819 |
| Construction | 1,551,809 | 312,431 |
| Transportation, Utilities ⁹ , Printing, Communication | 2,082,423 | 226,683 |
| Food | 2,317,422 | 330,566 |
| Chemical, Rubber, Plastic products | 419,253 | 9,825 |
| Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling | 458,487 | 41,806 |
| Trades (non food) | 2,225,512 | 463,335 |
| Service I (Banks, insurances, administrations, etc.) | 4,334,283 | 313,980 |
| Service II (Health services, etc.) and temporary work | 3,226,571 | 302,998 |
| Subtotal | 18,314,269 | 2,110,543 |

Companies' distribution according to the importance of staff - 2009 data

| Company staff | Distribution according to staff size | Relevant proportion of workers | Number of companies | Number of workers |
|------------------------|--|--------------------------------------|---------------------|----------------------|
| 1 worker | 42.9% | 4.0% | 723,512 | 722,817 |
| 2 workers | 14.9% | 2.8% | 250,859 | 498,459 |
| 3 workers | 8.8% | 2.4% | 148,916 | 443,406 |
| 4 or 5 workers | 10.3% | 4.2% | 173,199 | 758,431 |
| 6 to 9 workers | 9.5% | 6.3% | 159,991 | 1,138,684 |
| 10 to 19 workers | 6.9% | 8.4% | 115,715 | 1,512,694 |
| 20 to 49 workers | 4.3% | 11.9% | 72,700 | 2,149,608 |
| 50 to 149 workers | 1.7% | 12.3% | 28,451 | 2,218,608 |
| 150 to 199 workers | 0.2% | 3.4% | 3,762 | 622,051 |
| 200 to 249 workers | 0.1% | 2.6% | 2,182 | 467,808 |
| 250 to 299 workers | 0.1% | 2.3% | 1,562 | 413,103 |
| 300 to 4,999 workers | 0.4% | 27.0% | 6,156 | 4,887,985 |
| 5,000 workers and more | 0.0% | 12.6% | 173 | 2,273,436 |
| All sizes | 100.0% | 100.0% | 1,687,179 | 18,107,420 |

⁸ It refers to the operation units' total number calculated taking into account each activity's risk. A company may be divided into several operations which may themselves be divided into operation units. An operation unit is statistically identified according to its main activity. Most SMEs are made of only one operation and one unit.

⁹ Water, Gas, Electricity

Recognition activity during the 2011 reference year

| Kind of injury | Number of notifications | Number of recognitions | Refusals and filings ¹⁰ | Recognition rate |
|------------------------|----------------------------|---------------------------|---------------------------------------|------------------|
| Accidents at work | 1,290,454 | 1,000,797 | 294,843 | 77.2% |
| Commuting accidents | 170,869 | 133,272 | 47,787 | 73.6% |
| Occupational diseases | 121,410 | 80,331 | 39,914 | 66.8% |
| Total | 1,582,733 | 1,214,400 | 382,544 | 76.0% |

Recognition activity during the 2012 reference year

| Kind of injury | Number of notifications | Number of recognitions | Refusals and filings ¹⁰ | Recognition rate |
|------------------------|----------------------------|---------------------------|---------------------------------------|------------------|
| Accidents at work | 1,228,478 | 943,011 | 340,925 | 73.4% |
| Commuting accidents | 164,019 | 123,019 | 50,749 | 70.8% |
| Occupational diseases | 110,357 | 71,604 | 48,206 | 59.8% |
| Total | 1,502,854 | 1,137,634 | 439,880 | 72.1% |

Recognition activity during the 2013 reference year

| Kind of injury | Number of notifications | Number of recognitions | Refusals and filings ¹⁰ | Recognition rate |
|------------------------|----------------------------|---------------------------|---------------------------------------|------------------|
| Accidents at work | 1,207,325 | 904,220 | 302,788 | 74.9% |
| Commuting accidents | 177,897 | 129,688 | 47,598 | 73.2% |
| Occupational diseases | 110,388 | 68,120 | 42,983 | 61.3% |
| Total | 1,495,610 | 1,102,028 | 393,369 | 73.7% |

Note: The total number of recognitions of the reference year is not strictly equal to the sum of the number of recognitions and the number of refusals because the decision for a case may occur the year following its notification. For the recognition rate's calculation only the decisions made during the year are considered.

¹⁰ Starting with the 2010 data, insufficiently documented claims are filed that is to say they are placed on hold in order to wait for the necessary documentation for a further examination.

Definition of the concepts in use to count occupational injuries

Permanent disabilities, deaths and temporary disability lost days are registered in specific accounts:

- Permanent disabilities as a consequence of an occupational injury (accident or disease) are registered in the account "with permanent disabilities" either the year of the capital payment (for permanent disability rate < to 10%) or the year of the first pension payment (for permanent disability rates ≥ to 10%).
- Deaths as a consequence of an occupational injury are registered in the account "of which fatal" the year the death benefit is paid. Cases taken in charge are only those for which the death occurred before the consolidation, i.e. before the setting of the permanent disability rate and payment of a pension. So the death of an occupational disease pensioned victim is not registered. On the other hand, these deaths as an occupational injury's consequence give right to a pension for the eligible parties.
- Temporary disability lost days as a consequence of an occupational injury are registered in the account "Number of compensated days off work" whatever the first payment year is.
- The accident at work incidence rate is the ratio of the number of accidents at work divided by the number of workers and multiplied by 1,000.
- The commuting accidents incidence rate is the ratio of the number of commuting accidents at work divided by the number of workers and multiplied by 1,000.
- The severity rate is equal to the number of temporary disability lost days divided by the number of worked hours and multiplied by 1,000. This rate does not take into account fatal accidents.
- The severity index is equal to the sum of the permanent disability rates¹¹ divided by the number of worked hours and multiplied by 1,000,000. This index takes into account fatal accidents which are counted as a 99% permanent disability rate.

These concepts will be used in the following tables.

¹¹ The permanent disability rates' sum includes all individual disability rates fatal or not.

4. Accidents at work and commuting accidents

The following data dealing with accidents at work cover all the workers of the compulsory general scheme that is to say the 9 main activity branches. On the other hand, concerning the data dealing with the commuting accidents, are added to the 9 main activity branches, the construction industry offices and headquarters, the offices and headquarters of the other activity branches and some other specific professional groups. These new categories will be hereinafter called "Additional groups".

4.1 Accidents at work

Number of recognized accidents during the reference year¹²

| Year | Accidents at work |
|------|-------------------|
| 2007 | 1,158,652 |
| 2008 | 1,118,590 |
| 2009 | 1,018,679 |
| 2010 | 995,488 |
| 2011 | 1,000,797 |
| 2012 | 943,011 |
| 2013 | 904,220 |

Data covering the 9 main activity branches

Number of recognized accidents with at least one day of absence from work / 1st payment during the year and number of accidents with at least three days of absence from work

| Year | at least 1 day off | at least 3 days off |
|------|--------------------|---------------------|
| 2007 | 720,150 | : |
| 2008 | 703,976 | 628,857 |
| 2009 | 651,453 | 581,816 |
| 2010 | 658,847 | 590,639 |
| 2011 | 669,914 | 602,576 |
| 2012 | 640,891 | 577,995 |
| 2013 | 618,263 | 559,404 |

: not available

Data covering the 9 main activity branches

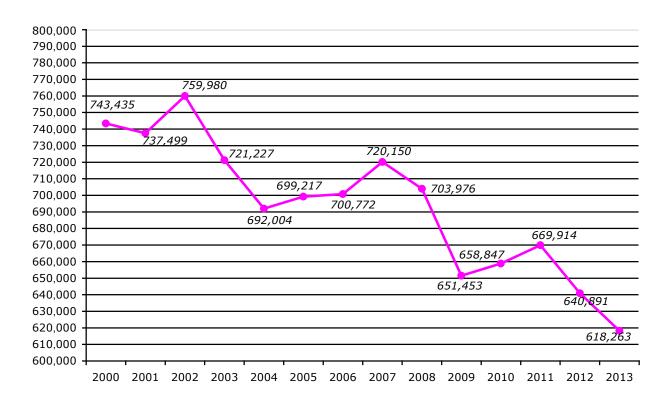
Fatal accidents at work

| Year | Accidents at work |
|------|-------------------|
| 2007 | 622 |
| 2008 | 569 |
| 2009 | 538 |
| 2010 | 529 |
| 2011 | 552 |
| 2012 | 558 |
| 2013 | 541 |

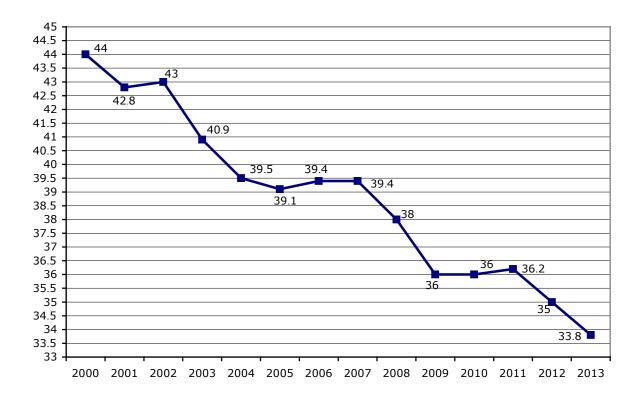
Data covering the 9 main activity branches

¹² Data about the number of recognized accidents during the reference year come from the SGE TAPR annual data bases.

Annual distribution of the number of accidents at work with at least one day of absence from work for the 9 main activity branches



Accidents at work incidence rate for the workers of the 9 main activity branches



Distribution of accidents at work per activity branch (in absolute value) - 2013 data

| Activity branch | Accidents with a first payment | of which with at least 3 days off | with permanent disability | fatal | Number of compensated days off |
|--|--------------------------------------|---|---------------------------------|-------|--------------------------------------|
| Metallurgical industry | 54,429 | 47,807 | 3,869 | 53 | 2,784,106 |
| Construction | 100,617 | 91,373 | 7,437 | 145 | 6,647,019 |
| Transportation, Utilities ¹³ , Printing, Communication | 91,150 | 83,779 | 5,799 | 120 | 6,040,519 |
| Food | 107,884 | 98,835 | 5,558 | 41 | 6,072,473 |
| Chemical, Rubber, Plastic products | 11,203 | 10,038 | 811 | 11 | 637,557 |
| Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling | 21,262 | 19,171 | 1,546 | 22 | 1,228,467 |
| Trades (non food) | 49,783 | 45,017 | 3,226 | 38 | 3,129,363 |
| Service I (Banks, insurances, administrations, etc.) | 42,835 | 37,379 | 2,402 | 34 | 2,101,666 |
| Service II (Health services, etc.) and temporary work | 139,100 | 126,005 | 8,430 | 77 | 9,074,637 |
| Total | 618,263 | 559,404 | 39,078 | 541 | 37,495,807 |

Data covering the 9 main activity branches

Distribution of accidents at work per activity branch expressed in rates - 2013 data

| Activity branch | Incidence rate | Frequency rate | Severity rate | Severity index |
|--|----------------|----------------|---------------|----------------|
| Metallurgical industry | 32.0 | 20.5 | 1.0 | 14.1 |
| Construction | 64.8 | 42.0 | 2.7 | 36.9 |
| Transportation, Utilities ¹³ , Printing, Communication | 43.8 | 29.5 | 2.0 | 20.3 |
| Food | 46.6 | 29.8 | 1.7 | 14.1 |
| Chemical, Rubber, Plastic products | 26.7 | 17.9 | 1.0 | 13.0 |
| Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling | 46.4 | 29.6 | 1.7 | 23.7 |
| Trades (non-food) | 22.4 | 14.8 | 0.9 | 9.5 |
| Service I (Banks, insurances, administrations, etc.) | 9.9 | 7.2 | 0.4 | 4.0 |
| Service II (Health services, etc.) and temporary work | 43.1 | 29.5 | 1.9 | 17.0 |
| Global rate | 33.8 | 22.7 | 1.4 | 14.7 |

Data covering the 9 main activity branches

¹³ See note 9 on page 7

Distribution of accidents at work per main deviation in absolute value - 2013 data

| Deviation | Accidents with a first payment | with permanent disability | fatal | Number of compensated days off |
|---|--------------------------------------|---------------------------------|-------|--------------------------------------|
| Body movement under or with physical stress (generally leading to an internal injury) | 124,452 | 780 | 7 | 4,475,736 |
| Loss of control (total or partial) of machine, means of transport or handling equipment, hand-held tool, object, animal | 93,953 | 1,280 | 60 | 2,851,492 |
| Slipping – Stumbling and falling – Fall of persons | 84,594 | 846 | 24 | 3,843,016 |
| Body movement without any physical stress (generally leading to an external injury) | 61,464 | 573 | 8 | 1,887,528 |
| Breakage, bursting, splitting, slipping, fall, collapse of material agent | 30,418 | 344 | 25 | 1,047,490 |
| Shock, fright, violence, aggression, threat, presence | 12,729 | 126 | 9 | 537,564 |
| Deviation by overflow, overturn, leak, flow, vaporisation, emission | 4,277 | 23 | 0 | 75,316 |
| Other deviation not listed in the classification | 3,611 | 38 | 48 | 117,666 |
| Deviation due to electrical problems, explosion, fire | 2,035 | 20 | 8 | 60,809 |
| Total number of the 2013 accidents which were coded | 417,533 | 4,030 | 189 | 14,896,617 |
| Total number of the non-coded 2013 accidents ¹⁴ | 116,656 | 1,105 | 179 | 3,705,515 |
| Total number of accidents which occurred before 2013 | 84,074 | 33,943 | 173 | 18,893,675 |
| 2013 Total | 618,263 | 39,078 | 541 | 37,495,807 |

These data cover the 9 main activity branches.

The variable deviation describes the last event, deviating from normality, leading to the accident. This is a deviation from the normal working process. If there is a chain of events, the last deviation must be recorded i.e. the one which is the closest in time to the injuring contact.

¹⁴ This figure includes the accidents with less than four days away from work.

4.2 Commuting accidents

Number of recognized accidents during the reference year¹⁵

| Year | Commuting accidents |
|------|---------------------|
| 2007 | 119,670 |
| 2008 | 123,495 |
| 2009 | 128,489 |
| 2010 | 137,251 |
| 2011 | 133,272 |
| 2012 | 123,019 |
| 2013 | 129,688 |

Data covering the 9 main activity branches plus the additional groups

Number of recognized accidents with at least one day of absence from work / 1^{st} payment during the year; with at least three days of absence from work

| Year | Commuting accidents + 1 day | Commuting accidents + 3 days |
|------|--------------------------------|---------------------------------|
| 2007 | 85,442 | : |
| 2008 | 87,855 | • |
| 2009 | 93,840 | 80,954 |
| 2010 | 98,429 | 85,058 |
| 2011 | 100,018 | 86,520 |
| 2012 | 90,092 | 78,238 |
| 2013 | 93,363 | 80,936 |

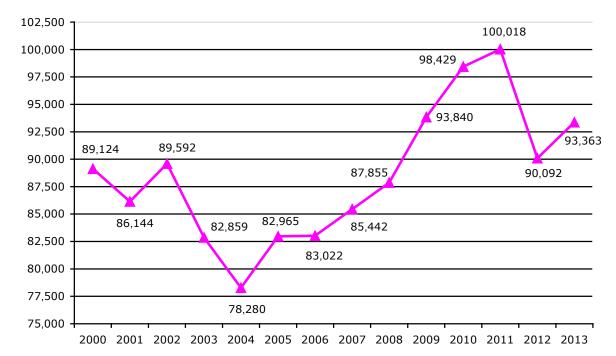
Data covering the 9 main activity branches plus the additional groups : data not available

Fatal commuting accidents

| Year | Commuting accidents |
|------|---------------------|
| 2007 | 407 |
| 2008 | 387 |
| 2009 | 356 |
| 2010 | 359 |
| 2011 | 393 |
| 2012 | 323 |
| 2013 | 306 |

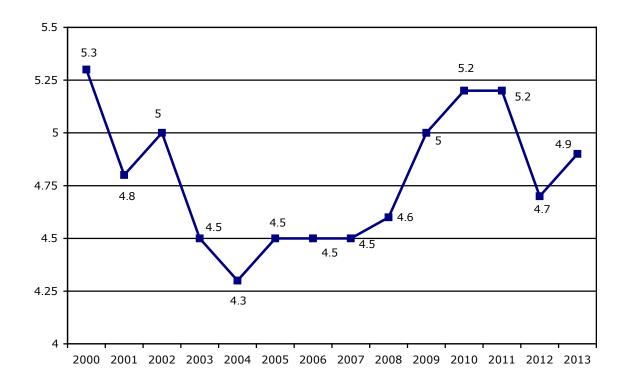
Data covering the 9 main activity branches plus the additional groups

¹⁵ Data about the number of recognized accidents during the reference year come from the SGE TAPR annual data bases.



Annual distribution of the number of accidents with at least one day of absence from work for the 9 main activity branches including the additional groups

Frequency rate of accidents with at least one day of absence from work for the 9 main activity branches including the additional groups



Data covering the 9 main activity branches plus the additional groups

| Activity branches | with 1 day off | with permanent disability | fatal | Number of compensated days off |
|--|-------------------|---------------------------------|-------|--------------------------------------|
| Metallurgical industry | 6,464 | 664 | 38 | 446,372 |
| Construction | 5,762 | 516 | 43 | 440,400 |
| Transportation, Utilities ¹⁶ , Printing, Communication | 9,220 | 822 | 25 | 657,305 |
| Food | 15,810 | 1,132 | 44 | 1,120,154 |
| Chemical, Rubber, Plastic products | 1,378 | 127 | 7 | 92,629 |
| Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling | 1,698 | 173 | 12 | 133,968 |
| Trades (non food) | 10,019 | 826 | 26 | 627,652 |
| Service I (Banks, insurances, administrations, etc.) | 17,193 | 1,396 | 35 | 838,769 |
| Service II (Health services, etc,) and temporary work | 23,690 | 1,911 | 65 | 1,675,887 |
| Subtotal for the 9 main branches | 91,234 | 7,567 | 295 | 6,033,136 |
| Offices and headquarters | 457 | 36 | 1 | 24,173 |
| Sub-total for the 9 main branches + offices and headquarters | 91,691 | 7,603 | 296 | 6,057,309 |
| Other specific occupations | 1,672 | 262 | 10 | 149,284 |
| Total | 93,363 | 7,865 | 306 | 6,206,593 |

Commuting accidents' distribution per activity branch in absolute value - 2013 data

These data cover the 9 main activity branches plus the additional groups.

Distribution per implicated material agent of the deviation in absolute value - 2013 data

| Material agent of the deviation | Accidents with a first payment | with permanent disability | fatal | Number of compensated days off |
|--|--------------------------------------|---------------------------------|-------|--------------------------------------|
| Land vehicles | 28,404 | 354 | 100 | 1,036,338 |
| Ground-level buildings and surfaces (indoor or outdoor, fixed or mobile, temporary or not) | 15,916 | 229 | 7 | 658,580 |
| Buildings, structures, surfaces above ground (indoor or outdoor) | 3,696 | 30 | 0 | 151,613 |
| Living organisms and human-beings | 1,939 | 15 | 1 | 69,807 |
| Other transport vehicles | 524 | 12 | 0 | 19,354 |
| Other clearly coded material agents | 839 | 13 | 3 | 29,290 |
| Total number of the coded 2013 accidents with an explicit material agent | 51,318 | 653 | 111 | 1,964,982 |
| Total number of coded accidents with no information or with a non-listed material agent | 8,389 | 95 | 40 | 331,191 |
| Total number of the non-coded 2013 commuting accidents ¹⁷ | 17,317 | 171 | 69 | 637,112 |
| Total number of accidents which occurred in 2012 and before | 16,339 | 6,946 | 86 | 3,273,308 |
| 2013 Total | 93,363 | 7,865 | 306 | 6,206,593 |

These data cover the 9 main activity branches plus the additional groups.

The material agent associated to the deviation describes the tool, object or instrument involved in the abnormal event. If several material agents are associated with the (last) deviation, the one involved last (the closest in time to the injuring contact) is recorded.

 $^{^{\}rm 16}$ See note 9 on page 7 $^{\rm 17}$ This figure includes the accidents with less than four days away from work.

4.3 Fatal work and commuting accidents

| Year | fatal accidents at work | fatal commuting accidents | Total |
|------|----------------------------|------------------------------|-------|
| 2007 | 622 | 407 | 1,029 |
| 2008 | 569 | 387 | 956 |
| 2009 | 538 | 356 | 894 |
| 2010 | 529 | 359 | 888 |
| 2011 | 552 | 393 | 945 |
| 2012 | 558 | 323 | 881 |
| 2013 | 541 | 306 | 847 |

The data within the above table cover the fatal accidents at work of the 9 main activity branches. For the fatal commuting accidents, the data cover the 9 main activity branches plus the additional groups.

| 2013 | 555 | 306 | 861 |
|------|-----|-----|-----|
| | | | |

The data within the above line cover the fatal accidents at work and the fatal commuting accidents for the 9 main activity branches plus the additional groups.

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|--|-----------|-----------|-----------|------------|------------|------------|
| Number of recognized ODs during the reference year ¹⁸ | 59,884 | 69,643 | 71,194 | 80,331 | 71,604 | 68,120 |
| ODs with a first payment during the year | 45,411 | 49,341 | 50,688 | 55,057 | 54,015 | 51,452 |
| Number of victims with ODs with a first payment | 43,269 | 45,472 | 46,308 | 50,314 | 49,288 | 46,859 |
| of which new permanent disability | 23,134 | 24,734 | 24,961 | 27,132 | 29,267 | 27,450 |
| of which victims with new permanent disability | 21,976 | 22,683 | 22,146 | 23,871 | 25,686 | 24,153 |
| of which fatal | 425 | 564 | 533 | 570 | 523 | 430 |
| Number of compensated days off | 8,709,700 | 9,328,041 | 9,771,667 | 10,765,577 | 10,748,158 | 10,196,080 |

Count of occupational diseases (ODs)

Data for occupational diseases consider the 9 main activity branches plus the additional groups.

The difference between the number of recognized ODs and that of ODs with a first payment can be partly explained by the late recording of recognized ODs at the end of the year which can have a first payment only at the beginning of the following year. A more or less important shift occurs each year. On the other hand, some recognized ODs bring no cost at all or no absence from work to the occupational injury insurance. This is the case, for instance, of recognized ODs for retired victims. There is no compensation for days off since there is no loss of income.

Count of occupational diseases giving right to a first compensation during the reference year, listed in the main occupational diseases tables

| Diseases | 2009 | 2010 | 2011 | 2012 | 2013 |
|---|--------|--------|--------|--------|--------|
| Articular diseases | 37,728 | 39,874 | 43,359 | 42,148 | 40,613 |
| Asbestos dust-induced diseases | 4,298 | 3,780 | 3,869 | 3,500 | 3,168 |
| Lumbar spine chronic affections / heavy loads | 2,485 | 2,433 | 3,042 | 3,208 | 2,892 |
| Noise-induced diseases | 1,048 | 925 | 973 | 1,017 | 844 |
| Asbestos-induced bronchogenic carcinoma | 981 | 962 | 1,008 | 1,031 | 897 |
| Lumbar spine chronic affections / vibrations | 363 | 381 | 379 | 488 | 459 |
| Meniscus chronic lesions | 387 | 422 | 517 | 533 | 552 |
| Allergic eczema | 277 | 293 | 274 | 295 | 267 |
| Silicata inhalation-induced pneumoconiosis | 308 | 232 | 248 | 275 | 204 |
| Rhinitis and occupational asthma | 222 | 217 | 222 | 225 | 241 |
| Vibration-induced diseases / machine-tools | 162 | 131 | 144 | 160 | 164 |
| Wood dust-induced diseases | 87 | 95 | 90 | 84 | 79 |
| Diseases caused by infectious agents in health services | 84 | 77 | 89 | 136 | 107 |
| Proliferative bladder lesions caused by aromatic amines and their salts | 27 | 29 | 41 | 74 | 79 |
| Diseases listed in other tables | 884 | 835 | 802 | 841 | 886 |
| Total number of diseases | 49,341 | 50,688 | 55,057 | 54,015 | 51 452 |

¹⁸ Data about the number of recognized occupational diseases during the reference year come from the SGE TAPR annual data bases.

Distribution of the number of occupational diseases giving right to a first payment during 2013 per activity branch

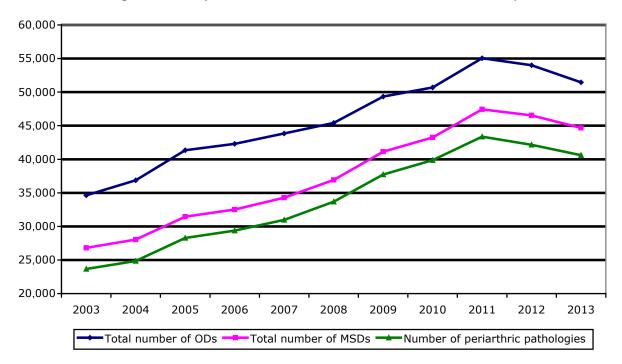
| Activity branches | Number of ODs | new permanent disability | fatal | Number of compensated days off |
|--|------------------|--------------------------------|-------|--------------------------------------|
| Metallurgical industry | 6,509 | 3,697 | 51 | 1,217,772 |
| Construction | 6,546 | 3,511 | 25 | 1,365,488 |
| Transportation, Utilities ¹⁹ , Printing, Communication | 3,032 | 1,498 | 7 | 658,966 |
| Food | 10,347 | 4,349 | 1 | 2,248,284 |
| Chemical, Rubber, Plastic products | 1,816 | 922 | 17 | 363,247 |
| Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling | 2,993 | 1,566 | 11 | 602,302 |
| Trades (non food) | 2,574 | 1,293 | З | 525,341 |
| Service I (Banks, insurances, administrations, etc.) | 1,885 | 888 | 3 | 332,396 |
| Service II (Health services, etc.) and temporary work | 7,393 | 3,426 | 0 | 1,524,209 |
| Offices and headquarters construction | 53 | 22 | 0 | 10,062 |
| Other specific occupations | 695 | 357 | 0 | 116,619 |
| OD special account ⁽¹⁾ | 7,609 | 5,921 | 312 | 1,231,394 |
| Total | 51,452 | 27,450 | 430 | 10,196,080 |

(1) The "occupational diseases" special account is a pooling account interesting every company by means of the general expenses accounts. All expenses for occupational diseases contracted under specific circumstances are registered on this special account.

This is specifically the case for:

- occupational diseases having been medically observed for the first time between the 1st of January 1947 and the implementation date of the OD list these ODs are listed in;
- observed diseases in a company where there is no risk exposure;
- diseases caused by successive risk exposures within several local units of different companies, without the possibility of determining the one where the risk exposure caused the disease;
- are also included in this special account expenses for ODs as a consequence of asbestos dust inhalation and compensated in implementation of points II and III of Article 40 of the 23rd of December 1998 Act.

¹⁹ See note 9 on page 7



Number of recognized occupational diseases' trend for the 2003-2013 period

Note: The above data consider occupational diseases with days off work having given right to either the compensation of days off work, or a lump-sum compensation or a pension paid for the first time during the year.

MSD data consider five OD tables of the occupational injury insurance (tables 57, 69, 79, 97 and 98). Among MSDs, periarthric diseases due to specific repetitive gestures and work postures (table 57) are the most numerous.

| Number of recognized of | occupational | cancers' trend |
|-------------------------|--------------|----------------|
|-------------------------|--------------|----------------|

| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 |
|--------------------|-------|-------|-------|-------|-------|-------|
| asbestos | 1,433 | 1,567 | 1,473 | 1,535 | 1,579 | 1,415 |
| excluding asbestos | 216 | 227 | 266 | 277 | 323 | 292 |
| Total | 1,649 | 1,794 | 1,739 | 1,812 | 1,902 | 1,707 |
| asbestos | 87% | 87% | 85% | 85% | 83% | 83% |
| excluding asbestos | 13% | 13% | 15% | 15% | 17% | 17% |

Data expressed in figures and percentages

6. Financial data

In 2013, out of a global amount of receipts close to EUR 12.883 billion, the occupational injury insurance allocated 8.651 billion to social benefits (including the sums allocated to the FCAATA²⁰). An amount of 1,442 million is devoted to solidarity transfer payments made by the occupational injury insurance to other social security schemes out of which EUR 790 million paid to the sickness fund to compensate occupational related claims which should have been taken care of by the occupational injury insurance (underreporting, etc.), 115 million allocated for a dedicated asbestos victims' compensation²¹, 353 allocated to the mines scheme, etc. Since 2012, the amounts allocated to the FCAATA are integrated to the occupational injuries accounts. The balance is made of various charges including management expenses.

Compensation amounts (except for asbestos - FCAATA) paid for occupational injuries

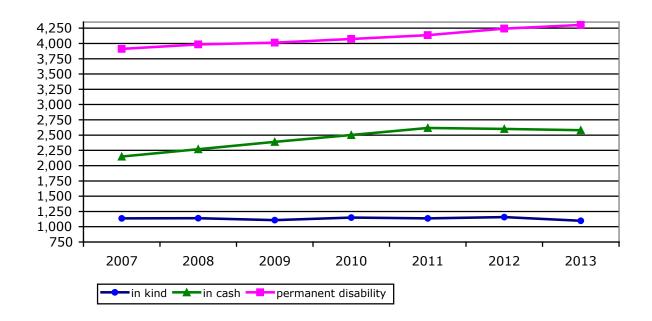
| Year | in cash | in kind | for permanent disability | Total |
|------|---------|---------|--------------------------|-------|
| 2007 | 2,127 | 1,121 | 3,892 | 7,140 |
| 2008 | 2,245 | 1,085 | 3,944 | 7,273 |
| 2009 | 2,389 | 1,109 | 4,014 | 7,512 |
| 2010 | 2,501 | 1,151 | 4,073 | 7,725 |
| 2011 | 2,616 | 1,136 | 4,136 | 7,888 |
| 2012 | 2,600 | 1,158 | 4,243 | 8,001 |
| 2013 | 2,579 | 1,099 | 4,304 | 7,982 |

Amounts in million Euro

- The compensation in cash (daily allowance) is paid to workers by the occupational injury insurance fund during their temporary work disability. Its aim is to compensate the loss of earnings.
- Compensations in kind cover all medical, paramedical and pharmaceutical expenses and hospitalisation. These expenses are 100% taken in charge based on the applicable insurance fund's scale of charges. Prostheses and supplies are now taken in charge up to 150% of this scale of charges. In case of a hospital stay there is no minimal charge to pay. The insured person does not have to pay for these expenses: the insurance fund he/she is affiliated to will pay directly to the doctors, medical auxiliaries and hospitals all the incurred expenses (direct payment by insurers' system).
- Compensations for permanent disability may be paid as a capital (lump sum), when the
 permanent disability rate is less than 10%, or as a pension when this rate is equal or
 superior to 10%. In case of the beneficiary's death, eligible parties (spouse and dependant
 descendants and ascendants) get a pension. The Occupational Injury Branch pays more
 than 1.3 million pensions of which 94% to victims.

²⁰ Asbestos' workers early retirement scheme - Fonds de cessation anticipée des travailleurs de l'amiante

²¹ Asbestos' victims compensation scheme - Fonds d'indemnisation des victimes de l'amiante



Compensation amounts' (in million Euro) trend per type of compensation

Detail of the permanent disability compensation Amounts in million Euro

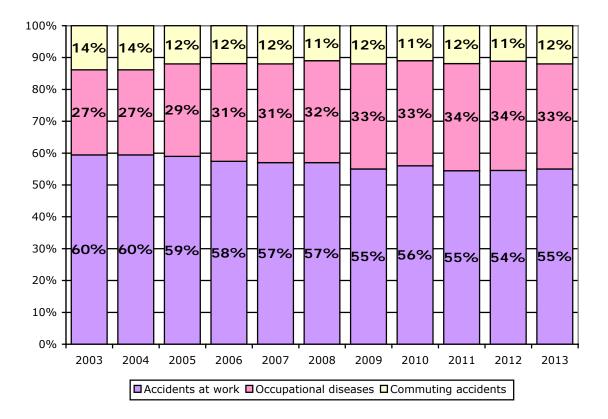
| Year | Total | to insured workers | to eligible parties | as a lump sum |
|------|-------|-----------------------|------------------------|---------------|
| 2007 | 3,912 | 2,750 | 1,008 | 154 |
| 2008 | 3,985 | 2,793 | 1,049 | 143 |
| 2009 | 4,014 | 2,817 | 1,053 | 144 |
| 2010 | 4,073 | 2,845 | 1,090 | 138 |
| 2011 | 4,136 | 2,889 | 1,109 | 138 |
| 2012 | 4,243 | 2,950 | 1,154 | 138 |
| 2013 | 4,304 | 2,998 | 1,173 | 133 |

Amounts' distribution per type of benefits expressed in percentage 10 2013

| Permanent disability pensions | 38.0% |
|--|--------|
| Pensions because of the victim's death | 9.1% |
| Compensation paid in capital / as a lump sum | 1.6% |
| Compensation in cash | 38.6% |
| Medical expenses – compensation in kind | 6.4% |
| Hospital expenses – compensation in kind | 5.2% |
| Pharmaceutical expenses – compensation in kind | 1.1% |
| | 100.0% |

Pensions and compensation in capital amount for nearly 48.7% of incurred expenses. Cash compensation amounts to 38.6% of the expenses against 12.7% for the compensation in kind.





Distribution per main types of occupational risks of the number of injuries and their costs for victims compensated for the first time in 2013

| Type of occupational risk | Part of occupational injuries | Cost incurred by the insurance |
|---------------------------|-------------------------------|--------------------------------|
| Accidents at work | 79% | 55% |
| Occupational diseases | 9% | 33% |
| Commuting accidents | 12% | 12% |
| Total | 100% | 100% |

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EUROGIP **Statistical review of occupational injuries FRANCE - 2013 DATA** Paris: EUROGIP 2014 - 21 x 29,7 cm - 23 pages ISBN : 979-10-91290-52-4

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