

EUROGIP

Statistical Review of Occupational Injuries **BELGIUM**

2007 Data

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

June 2009
Ref. Eurogip-38/E



1. Main characteristics of the Belgian occupational injury insurance system

The Belgian social security system⁽¹⁾ is made of three schemes: private sector workers (described in the following pages), self-employed workers and civil servants.

This document considers occupational risks of the private sector whose insurance system is dual. At work and commuting accidents are a matter of the private insurance system and occupational diseases of the public insurance.

In terms of State control and statistical setting up, at work and commuting accidents are under the responsibility of the **Fonds des accidents du travail, FAT** (Fund for accidents at work) whereas occupational diseases' responsibility falls to the **Fonds des maladies professionnelles, FMP** (Fund for occupational diseases). These two equal management social security public bodies are constitutive parts of the workers insurance system called *Service public fédéral de sécurité sociale des travailleurs salariés*⁽²⁾ (Federal Public service Social Security).

The *Office national de sécurité sociale*⁽³⁾, ONSS (National Office for Social Security) is in charge of collecting employees and employers' social contributions (but for work related accidents insurance premiums) with which it funds the various Social Security branches.

Employers are entirely in charge of the occupational risks insurances' funding. A contribution, 0.3 % for work accidents and of 1.1 % for occupational diseases, based on the wages paid is due to the ONSS. Employers will, in addition, pay a premium to his private sector insurance company to be insured against work and commuting accidents.

A central social data base is in service. Each social event generates a data flow which falls within a larger set of data flows linking all social institutions (Fund for accidents at work, insurers, Labour inspection, National Office of Social Security, National Office for annual vacation, National Office for family allowances, mutual benefit societies...) of the

country. These flows are managed by the *Banque carrefour de la sécurité sociale, BCSS* (Crossroads Bank for Social Security) which controls the accreditation's level of the various institutions sending requests to the different data bases. Each institution feeds the data base and draws on it according to its activity area. FAT contributes to it with its own accidents data warehouse⁽⁴⁾ specific to its management.

Accidents at work and commuting accidents: FAT

Any worker subjected to the Social Security system is also subjected to the accidents at work law⁽⁵⁾ as soon as a work is performed under the employer's authority with a salary as counterpart. The work contract does not need to be in writing or even to be a legal one allowing thus workers without work permit or undeclared workers to benefit from the law. Seamen are covered by the FAT. The law states that the employer must insure all his workers, starting with the first working day, to a private insurance company approved by the *Commission bancaire, financière et des assurances, CBFA* (Banking, Finance and Insurance Commission). Dating on February 2008, out of the thirteen approved companies eight are fixed premiums companies⁽⁶⁾ (also called "assureurs-lo") and five common funds⁽⁷⁾.

To assess insurance premium's amount, the free risks estimation principle prevails. It means that considered parameters may vary from one insurance company to another. Competition between insurance companies may apply. Premiums are calculated based on wages paid with or without ceiling. Amounts paid may be set on a flat-rate basis at the contract conclusion (for domestic servants) but are most of the time adjusted according to the risks observed within the company.

If the employer fails to contract insurance, FAT compensates the victim. He acts as a guarantee fund. He collects back the amounts paid and fines⁽⁸⁾ the employer who is liable to penal sanctions.

(1) <http://www.socialsecurity.fgov.be/fr/nieuws-sociale-zekerheid.htm>

(2) Four other branches complete this scheme: medical care, maternity benefits and invalidity, old age and survivors, family benefits allocations for disabled persons.

(3) http://www.onss.fgov.be/binaries/assets/about/plaatsrsz_socialezekerheid_fr.png

(4) The objective assigned to this "datawarehouse", developed between September 2005 and February 2007, is to provide a better access to knowledge about accidents causes and circumstances and about the victims' compensation and to make these data (while observing private life rules) available to researchers, companies and to any interested persons.

(5) 10th of April 1971 Act.

(6) Business firms applying premiums according to a scale of charges, potential profits are shared between the company and its stockholders.

(7) Mutual insurance company associations with a legal status. They gather employers who have a share in the results. Credit balance is refunded to them; in case of a debit balance they have to pay an additional contribution.

(8) Indeed, it is a compulsory membership whose amount takes into account the length of the lack of insurance coverage, the number of concerned workers and the wages upper limit.

complementary system. Statistics for each system are presented separately.

When the disease put forward by the claim for recognition is on the list of occupational diseases⁽¹⁶⁾, the compensation is granted according to the list system. Compensation is due when the victim, suffering from an occupational disease on the list, has been exposed to the occupational risk of the disease because of his/her belonging to an activity branch, an occupation or a class of enterprises. The cause-to-effect link

does not have to be proven as there is a presumption of legality. As for the complementary system, it allows to compensate a disease not on the list if the decisive and direct cause of the disease affecting the victim comes from his/her occupational activity. It is up to the victim to bring himself/herself the proof of the cause-to-effect link between the disease and his/her exposure to the occupational risk of this disease.

The list of occupational diseases is available at the following address: http://www.fmp-fbz.fgov.be/fr/listes_fr01.htm

(16) 03.28.1969 royal decree list modified the last time on 12.27.2005

2. Statistical data sources

■ For Belgium

Concerning accidents at work and commuting accidents, data come from the Fonds des accidents du travail, FAT (Accidents at Work Fund): http://fat.fgov.be/site_fr/home.html

Occupational diseases, data come from the Fonds des maladies professionnelles, FMP (Occupational Diseases Fund): <http://www.fmp-fbz.fgov.be/>

Please visit the ONSS website <http://www.onss.fgov.be/fr/home.html>

Please visit the Social Security website <http://www.socialsecurity.fgov.be/fr/index.html>

■ For Eurostat

Structural indicators on health and safety at work in Europe are available only for fatal accidents at work and accidents at work with more than three days away from work. Data are available under various formats: tables, maps and graphics, at the following web address: http://epp.eurostat.ec.europa.eu/portal/page/portal/health/health_and_safety_at_work

The ESAW (European Statistics on Accidents at Work) methodology aiming to provide harmonised data about accidents at work with more than three days away from work is available at the following web address: http://circa.europa.eu/Public/irc/dsis/hasaw/library?l=/statistics_methodology/esaw_methodology/ke4202569_en_pdf/EN_1.0_&a=d

4. Accidents at work and commuting accidents

The following data are considering notified accidents which have been recognized after their review by insurance companies. In 2007, roughly 9 % of the notified accidents have not been recognized as an accident at work or as a commuting accident.

Recognized accidents are distributed into 4 categories:

- **No action cases (CSS - cas sans suite):** Every accident without work disability and exclusively compensated by the coverage of medical expenses and / or of a loss of salary the day of the accident.
- **Temporary disability (IT - incapacité temporaire):** Every accident followed by a temporary work disability of at least one day and for which a recovery without after-effects is forecasted. Medical expenses may also be taken care of.
- **Permanent disability (IP - incapacité permanente):** Every accident for which permanent after-effects are forecasted, with or without medical expenses and / or a temporary work disability.
- **Fatal accident:** Every accident followed by the immediate or delayed victim's death.

Number of recognized work and commuting accidents in absolute value

Year	Accidents at work	Commuting accidents	Total
2005	160,662	19,875	180,537
2006	164,591	20,448	185,039
2007	163,928	20,789	184,717

Fatal work and commuting accidents in absolute value

Year	Fatal accidents at work	Fatal commuting accidents	Total
2005	118	76	194
2006	99	79	178
2007	96	79	175

Accidents at work in frequency, real severity and global severity rates

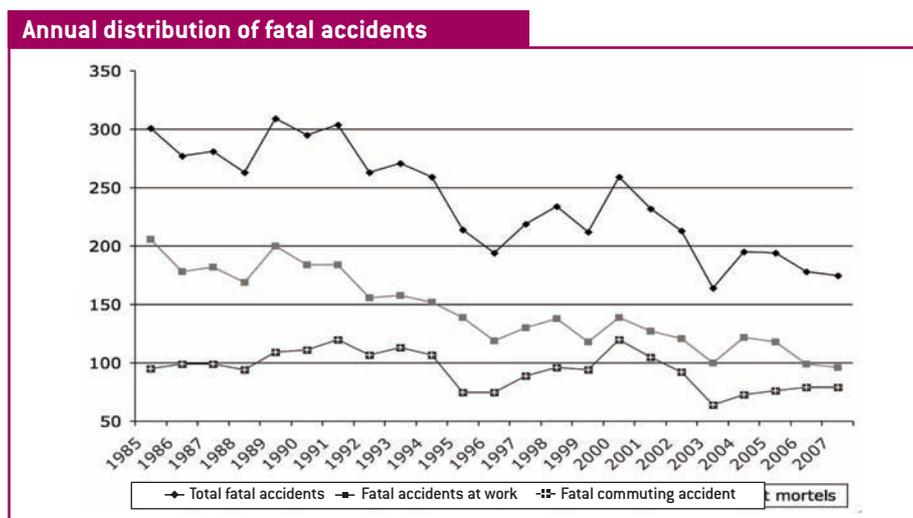
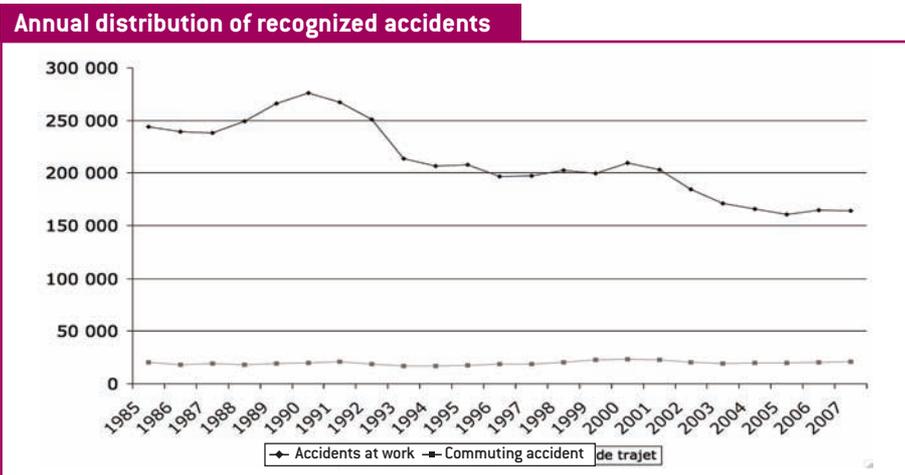
Year	Frequency rate ⁽¹⁷⁾	Real severity rate ⁽¹⁸⁾	Global severity rate ⁽¹⁹⁾
2005	26.7	0.61	2.34
2006	26.7	0.61	2.27
2007	24.62	0.59	2.18

[17] Rate of accidents (fatal or not) with or without temporary or permanent disability per million of worked hours; it is calculated by multiplying the number of accidents with at least one day off work and fatal ones per 1 million and by dividing the result by the number of hours of exposure to occupational risks.

[18] Ratio of the number of days of temporary work disability multiplied by 1,000 reported to the number of hours of exposure to occupational risks.

[19] This rate's calculation includes the length of temporary work disability. It also includes the sum of permanent work disability and the number of fatal accidents changed into a number of standard disability days. The global severity rate is the ratio of the sum of the total number of temporary work disability and of standard disability days multiplied by 1,000 to the number of exposure to occupational risks.

Long-term trends



The 5 branches of activity registering the highest number of accidents at work

Accidents at work

Accidents at work in absolute value		
Branch of activity	Accidents at work	% as compared to total
Other business activities	24,525	14.96
Construction	22,062	13.46
Health and social work	21,025	12.83
Retail trade, repair of personal and household goods	9,941	6.06
Wholesale trade and commission trade	7,738	4.72
Other branches	78,637	47.97
Total	163,928	100.00

Fatal accidents at work in absolute value		
Branch of activity	Fatal accidents	% as compared to total
Construction	37	38.54
Land transport	19	19.79
Manufacture of fabricated metal products	5	5.21
Supporting and auxiliary transport activities; travel agencies	5	5.21
Other business activities	4	4.17
Other branches	26	27.08
Total	96	100.00

Accidents at work presented according to the SEAT methodology

SEAT does not require Members States to present their own national statistics according to the organization specified by this methodology. In addition, it considers only accidents with more than three days off work.

In Belgium, every recognized accidents, with or without days off work, are codified by employers and insurers. Those with more than three days off work are fully codified according to the SEAT methodology in order to answer to Eurostat's requests. So far four variables are coded: the working process, the deviation and its material agent, the contact mode of injury.

For national prevention purposes, FAT made the choice to go beyond Eurostat's request. To do so, the variable deviation and its material agent are fully coded [163,928 accidents at work and 20,789 commuting accidents of year 2007], regardless the number of days off. These data are considered as essential for prevention purposes. It is up to the employer to do this coding by using a simplified electronic notification.

The variables working process and contact mode of injury are coded by the insurer.

Data considering the specific physical activity and its material agent, the material agent of the contact mode of injury and the working environment are not yet collected.

Only the tables related to the deviation and its material agent are presented within this document.

The whole set of tables is available on the FAT web site at the following address:

http://fat.fgov.be/site_fr/stats_etudes/tableaux_stats/tableaux-2007/accidents-lieu-2007/accidents-lieu-2007.html

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.

Simplified presentation of table nr 6.2.2 - Accidents at work

Deviation - Accidents at work	CSS*	IT*	IP*	Fatal	Total
No information	2,850	2,601	475	7	5,933
Electrical problems, explosion, fire	529	506	83	3	1,121
Overflow, overturn, leak, flow, vaporisation, emission	6,352	3,441	154	1	9,948
Breakage, bursting, splitting, slipping, fall, collapse of Material Agent	9,469	11,603	1,666	19	22,757
Loss of control (total or partial) of machine, means of transport or handling equipment, hand-held tool, object, animal	14,986	18,414	2,482	28	35,910
Slipping, stumbling and falling - fall of persons	8,037	14,500	3,587	17	26,141
Body movement without any physical stress (generally leading to an external injury)	11,735	13,789	1,781	11	27,316
Body movement under or without physical stress (generally leading to an internal injury)	7,516	12,464	2,038	3	22,021
Shock, fright, violence, aggression, threat, presence	2,133	1,610	330	3	4,076
Other Deviation not listed in this classification	4,665	3,570	466	4	8,705
Total	68,272	82,498	13,062	96	163,928

[*] see page 7

Presentation of table nr 18.2.2 - Commuting accidents

Materiel Agent of the Deviation	CSS*	IT*	IP*	Fatal	Total
No Material Agent or no information	680	807	193	8	1,688
Building, structures, surfaces - at ground level (indoor or outdoor, fixed or mobile, temporary or not)	812	1,094	241	0	2,147
Buildings, structures, surfaces - above ground level (indoor or outdoor)	195	254	53	1	503
Buildings, structures, surfaces - below ground level (indoor or outdoor)	27	50	14	0	91
Systems for the supply and distribution of materials, pipe networks	5	6	1	0	12
Motors, systems for energy transmission and storage	1	3	1	0	5
Hand-held tools, not powered	19	10	0	0	29
Hand-held or hand-guided tools, mechanical	3	7	0	0	10
Hand tools - without specification of power sources	3	5	0	0	8
Machines and equipment - portable or mobile	4	4	2	0	10
Machines and equipment - fixed	3	5	3	0	11
Conveying, transport and storage systems	23	39	6	0	68
Land vehicles	5,054	6,735	1,576	64	13,429
Other transport vehicles	237	323	65	3	628
Materials, objects, products, machine components, debris, dust	118	127	20	0	265
Chemical, explosive, radioactive, biological substances	10	12	2	0	24
Safety devices and equipment	3	4	3	0	10
Other equipment, personal equipment, sports equipment, weapons, domestic appliances	20	23	4	0	47
Living organisms and human beings	258	244	57	0	559
Bulk waste	9	9	1	0	19
Physical phenomena and natural elements	135	163	29	0	327
Other material agents not listed	348	442	106	3	899
Total	7,967	10,366	2,377	79	20,789

(*) see page 7

Occupational diseases most frequently recognized as a permanent disability by the list system		
Diseases	Recognized cases	% compared to total
Noise-induced hypoacusis and deafness	229	27.07
Upper limbs osteoarticular affections caused by mechanical vibrations	159	18.79
Asbestos-induced diseases (see footnote)	143	16.90
Silicosis	60	7.09
Mono or polyradicular syndrome like sciatic, ponytail syndrome or narrow lumbar canal syndrome	58	6.86
Other diseases	197	23.29
Total	846	100.00

Please note that mesothelioma (93 recognitions), lung cancers (49 recognitions) and larynx cancers (2 recognitions) induced by asbestos have been grouped under the label "Asbestos-induced diseases".

Occupational disease most frequently recognized as a permanent disability by the complementary system		
Diseases	Recognized cases	% compared to total
Pressure-induced nerves paralysis	223	65.01
Occupational skin affections caused by substances not considered under other labels	46	13.41
Other infectious diseases	16	4.66
Diseases of periarticular bursa due to pressure, subcutaneous cellulites	11	3.21
Mono or polyradicular syndrome like sciatic, ponytail syndrome or narrow lumbar canal syndrome	10	2.92
Other diseases	37	10.79
Total	343	100.00

Occupational diseases recognized by the complementary system		
Diseases	Temporary disability	Permanent disability
Nose, throat, ears other than deafness affections	0	0
Bones, articular, intervertebral disks affections,	4	8
Tendinitis	64	11
Total	68	19

Most frequently recognized occupational diseases giving right to a positive withdrawal from work decision (excluding pregnancy) – list and complementary systems		
Diseases	Withdrawal from work	
	Temporary	Definitive
Baker's asthma	0	10
Asthma induced by a specific hypersensitivity to substances not considered under other labels	0	10
Occupational skin affections caused by substances not considered under other labels	0	9
Psycho-organic syndromes induced by organic solvents	0	6
Noise-induced hypoacusis and deafness	0	3
Pressure-induced nerves paralysis	0	3
Other diseases	0	15
Total	1	55

Number of compensations per permanent disability rates paid for the private sector on 12/31/2007 - list system and complementary system

Permanent disability rate	List system	Complementary system	Sub-total
< 10	25,846	285	26,131
10 à 19	17,553	134	17,687
20 à 29	7,346	29	7,375
30 à 39	3,528	30	3,558
40 à 49	2,351	6	2,357
50 à 59	1,392	6	1,398
60 à 69	880	1	881
70 à 79	474	2	476
80 à 89	474	2	476
90 à 100	753	3	756
Total	60,597	498	61,095

Source : FMP report 2007

Structural indicators are available only for accidents at work. 2006 and 2007 data are not available.

Index of the number of serious accidents at work per 100,000 persons in employment (1998=100)

Serious accidents - Total	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
UE (25 countries)	:	:	:	:	100	100	99	95	88	83	79	77
UE (15 countries)	111	104	103	100	100	100	98	94	86	81	78	76
Euro area (12 countries)	:	105	103	101	100	99	97	92	84	79	76	74
Belgium	86	110	99	96	100	96	82⁽¹⁾	83	72	68	65	62

(:) not available

(1) Break in series

Index of the number of fatal accidents at work per 100,000 persons in employment (1998=100)

Fatal road traffic accidents and other transport accidents in the course of work are excluded.

Fatal accidents	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
UE (25 countries)	:	:	:	:	100	88	87	85	81	80	76	72
UE (15 countries)	122	116	113	106	100	91	88	85	80	78	75	74
Euro area (12 countries)	123	113	110	102	100	88	86	83	78	78	73	72
Belgium	194	190	177	100	100	106	100	124	82	78	93	84

(:) not available

The index shows the evolution of the incidence rate of serious and fatal accidents at work in comparison to 1998 (= 100). The incidence rate = (number of accidents with more than three days away from work or number of fatal accidents at work that occurred during the year/number of persons in employment in the reference population) x 100,000.

An accident at work is "a discrete occurrence in the course of work that leads to physical or mental harm". This includes accidents in the course of work outside the premises of one's business, even if caused by a third party, and cases of acute poisoning. It excludes accidents on the way to or from work, occurrences having only a medical origin, and occupational diseases.

Euro area (12 countries): Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain.

EU-15: Euro area + Denmark, Sweden, United Kingdom.

EU-25: EU-15 + Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Cyprus (without the northern part of the island) and Malta.

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