

**Thematic note** 



December 2010 Ref. Eurogip - 60/E

# Statistical review of occupational injuries FRANCE 2009 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. Furthermore, Eurostat (Statistical Office of the European Communities) publishes, at European level, harmonised accidents at work data according to the ESAW (European Statistics on Accidents at Work) methodology in implementation of the 89/391/EEC framework directive. In order to complete national data, the last part of this document shows accidents at work structural indicators computed and published by Eurostat.

### 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, 31<sup>st</sup> 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<sup>1</sup> [Health at Work Plan]. This global policy applies to the occupational injury insurance via a covenant<sup>2</sup> known as Convention d'objectifs et de gestion, COG 2009-2012 [Objectives and Management Covenant] settled every four years between the State and CNAMTS. 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<sup>3</sup> [Occupational Injuries Committee] and the occupational injury insurance. This committee is equally made up of social partners: employers and employees.

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

http://www.travail-solidarite.gouv.fr/actualitepresse,42/dossiers-de-presse,46/plan-sante-autravail-2010-2014,11031.html

<sup>&</sup>lt;sup>2</sup> <u>http://www.risquesprofessionnels.ameli.fr/</u> index.php?id=22

<sup>&</sup>lt;sup>3</sup> On the 1<sup>st</sup> of July 2010, were set up the *Commissions régionales des AT et des MP – CRAT-MP* [Regional Accidents at Work and Occupational Diseases Committees].

In addition to CNAMTS-DRP, at national level, the network is composed of the Caisses d'assurance retraite et de santé au travail, CARSAT<sup>4</sup> [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 101 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.

#### 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], national research 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 this part, the employer must deliver to his worker an accident slip the victim will show to his/her doctor, this will avoid to the victim to pay 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.

The electronic notification now accounts for 1/4 of the notifications.

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 results are published.

#### **Occupational diseases**

It is to the victim (or the victim's beneficiaries) to address 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 two-year delay starting the day he/she stops to work or the day the victim 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.

<sup>&</sup>lt;sup>4</sup> From the 1<sup>st</sup> of July 2010, the CRAMs (*Caisses régionales d'assurance maladie*) are designated as *Caisses d'assurance retraite et de santé au travail, CARSAT*.

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

- a presumption of occupational origin if the disease is listed in one of the tables of MPs 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 filled within the time limit<sup>5</sup> for a compensation claim which runs from the end of the 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 of the medical progresses. Currently, there is a list of 114 tables (chapters) in force attached to the Social Security Code (January 2010).
- 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 situation 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*<sup>6</sup> [Occupational diseases. List's Access Guide to the Compulsory General Scheme and Agricultural Scheme of the Social Security] or the legal aide-memoire *Les maladies professionnelles. Régime général*<sup>7</sup> [Occupational Diseases. Compulsory General Scheme] which may be downloaded (in French only) from the website <u>www.inrs.fr</u>

#### **Benefits**

Duly recognized occupational injuries give right to the victim to three types of benefits<sup>8</sup>: benefit in kind, cash benefit and permanent disability benefit. Benefit in kind means 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 dependant ascendants) receive a pension.

<sup>&</sup>lt;sup>5</sup> 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 diagnosis and the end of the exposure) 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 sewages' works.

<sup>&</sup>lt;sup>6</sup> Ref. ed835

<sup>&</sup>lt;sup>7</sup> Ref. TJ 19

<sup>&</sup>lt;sup>8</sup> A new benefit, the temporary unfitness benefit, is paid since the 1<sup>st</sup> July 2010. It is paid to victims whose unfitness to their work station is caused by an occupational injury.

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 miner's 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, a permanent disability and/or death of the victim. They consider salaried and assimilated workers of the compulsory general scheme of the industry, craft, trades and services i.e. the private and mercantile sector excluding agriculture.

#### 2. Statistical data sources

#### For France

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/fr/accueil home/accueil accueil home 1.php

Most of the data reproduced within this document are issued from the *Bilan du risque AT/MP Exercice 2009* [2009 reference year occupational risks appraisal]: <u>http://www.risquesprofessionnels.ameli.fr/index.php?id=22</u> and from the document *Chiffres clefs de la sinistralité Branche AT/MP : 2009* [Main occupational injury data : 2009].

http://www.risquesprofessionnels.ameli.fr/index.php?id=22

Recognition procedures currently implemented are detailed within the *Charte AT/MP* (Occupational risks charter) – document in French only: <u>http://www.risquesprofessionnels.ameli.fr/fr/AccueilDossiers/AccueilDossiers\_charte-atmp\_1.php</u>

Introduction to occupational diseases (in English)

http://en.inrs.fr/INRS-PUB/inrs01.nsf/inrs01 search view view/290A62BA7E7ABAC0C1256 ED9004EBB21/\$FILE/print.html

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

To know more about the Social Security system in general (in French only): <a href="http://www.securite-sociale.fr/">http://www.securite-sociale.fr/</a>

To know more about the health insurance in particular (in French only): <a href="http://www.ameli.fr/">http://www.ameli.fr/</a>

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 in France: <u>http://www.cleiss.fr/docs/regimes/regime\_france.html</u>

#### 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' absence from work. These data are available at the following web address: <a href="http://epp.eurostat.ec.europa.eu/portal/page/portal/health/health\_safety\_work">http://epp.eurostat.ec.europa.eu/portal/page/portal/health/health\_safety\_work</a>

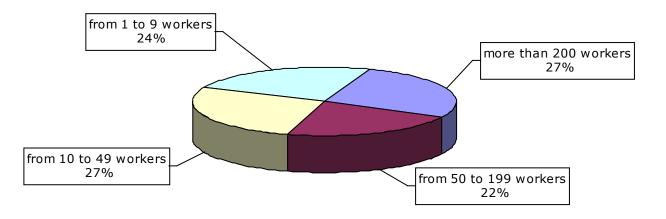
The ESAW (European Statistics on Accidents at Work) methodology aiming to provide harmonised data about accidents at work with more than three days' absence from work is available at the following web address:

http://circa.europa.eu/Public/irc/dsis/hasaw/library?l=/statisstics\_methodology/esaw\_method\_ ology/ke4202569\_en\_pdf/\_EN\_1.0\_&a=d In 2009, the occupational injury insurance covered **18,108,823** full-time equivalent workers<sup>9</sup> divided up into **2,249,610** operation units<sup>10</sup>.

#### Main activity branches

Activity branch	Workers	Operation units
Metallurgical industry	1,812,729	110,378
Construction	1,584,916	331,555
Transportation, Utilities <sup>11</sup> , Printing, Communication	2,075,197	250,425
Food	2,258,112	343,427
Chemical, Rubber, Plastic products	445,918	9,644
Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling	514,793	46,424
Trades (non food)	2,276,809	511,805
Service I (Banks, insurances, administrations, etc.)	4,122,977	325,255
Service II (Health services, etc.) and temporary work	3,017,372	320,697
Total	18,108,823	2,249,610

Percentage (for information) of the number of workers per establishment per size band



<sup>&</sup>lt;sup>9</sup> The number of workers is an indicator which gives a full-time equivalent number of workers taking into account part-time workers in proportion of their working time.

<sup>&</sup>lt;sup>10</sup> It refers to operation units' total number calculated taking into account each activity's risk. A company may be divided into several operations which may be themselves 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.

<sup>&</sup>lt;sup>11</sup> Water, Gas, Electricity

#### 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 "of which 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 "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" whatever the first payment's 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 working hours. This rate does not take into account fatal accidents.
- The **severity index** is equal to the sum of the permanent disability rate<sup>12</sup> 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.

<sup>&</sup>lt;sup>12</sup> The permanent disability rates' sum includes all individual disability rates fatal or not.

#### Number of recognized accidents during the reference year<sup>13</sup>

Year	Accidents at work	Commuting accidents	Total
2007	1,158,652	119,670	1,278,322
2008	1,118,590	123,495	1,242,085
2009	1,018,679	128,489	1,147,168

#### Number of recognized accidents with at least one day's absence from work

Year	Accidents at work	Commuting accidents	Total
2004	692,004	78,280	770,284
2005	699,217	82,965	782,182
2006	700,772	83,022	783,794
2007	720,150	85,442	805,592
2008	703,976	87,855	791,831
2009	651,453	93,840	745,293

#### Number of recognized accidents with more three days' absence from work

Year	Accidents at work	Commuting accidents	Total
2004	653,564	72,548	726,112
2005	659,714	76,760	736,474
2006	659,812	76,800	736,612
2007	676,432	78,710	755,142
2008	637,350	76,380	713,730
2009	589,994	81,104	671,098

#### Fatal work and commuting accidents

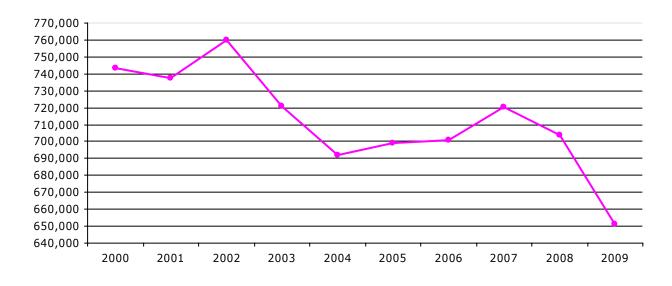
Year	Accidents at work	of which fatal on the road <sup>(*)</sup>	Commuting accidents	Total
2004	626	152	486	1,112
2005	474	128	440	914
2006	537	111	384	921
2007	622	142	407	1,029
2008	569	132	387	956
2009	538	92	356	894

<sup>(\*)</sup>while driving for work

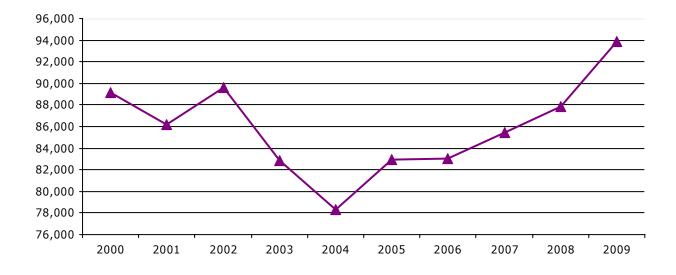
<sup>&</sup>lt;sup>13</sup> Data about the number of recognized accidents during the reference year come from national data stemming from the Orphée data management system.

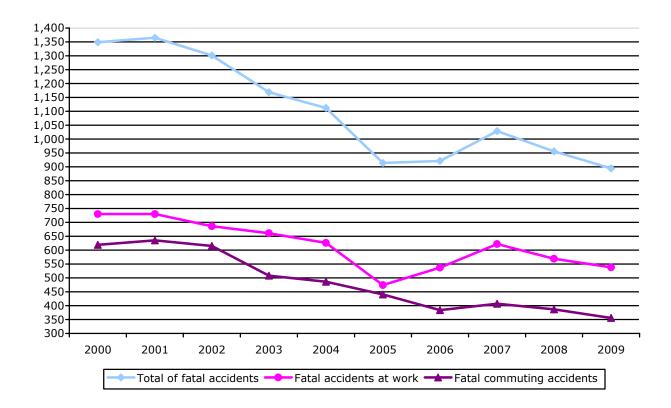
#### Long term trends

Annual distribution of the number of accidents at work with at least one day's absence from work



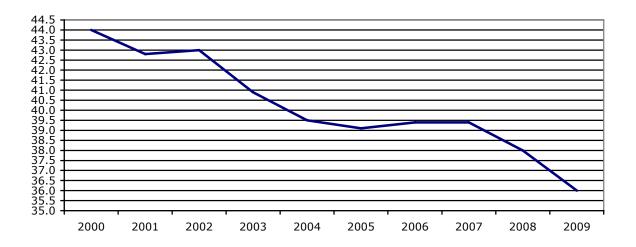
Annual distribution of commuting accidents with at least one day's absence from work

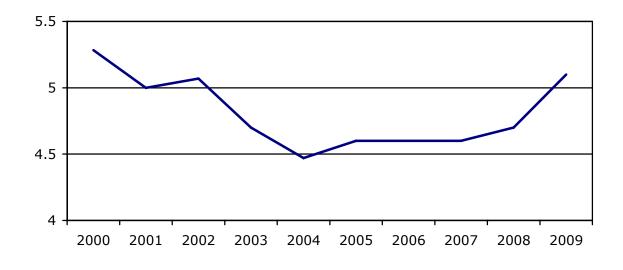




Annual distribution of all fatal accidents and then respectively of accidents at work and commuting accidents

Accidents at work incidence rate





#### Distribution of recognized accidents (2009 data)

#### Accidents at work

Activity branch	with days off	with permanent disability	fatal	number of compensated days off
Metallurgical industry	65,649	4,782	63	3,199,865
Construction	120,386	8,712	141	7,010,449
Transportation, Utilities, Printing, Communication	92,286	5,889	111	5,606,048
Food	113,228	5,810	56	5,845,407
Chemical, Rubber, Plastic products	12,800	964	10	725,170
Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling	25,396	2,090	22	1,402,590
Trades (non food)	54,552	3,712	40	3,123,584
Service I (Banks, insurances, administrations, etc.)	39,888	2,467	38	1,840,628
Service II (Health services, etc.) and temporary work	127,268	8,602	57	7,943,533
Total	651,453	43.028	538	36,697,274

#### Accidents at work per activity branch (in absolute value)

#### Accidents at work per activity branch expressed in rates

Activity branch	incidence rate	frequency rate	severity rate	Severity index
Metallurgical industry	36.2	22.5	1.09	16.3
Construction	76.0	48.1	2.80	41.4
Transportation, Utilities, Printing, Communication	44.5	28.7	1.74	20.0
Food	50.1	31.1	1.61	15.4
Chemical, Rubber, Plastic products	28.7	18.3	1.04	14.4
Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling	49.3	30.9	1.70	27.4
Trades (non food)	24.0	15.0	0.86	10.1
Service I (Banks, insurances, administrations, etc.)	9.7	6.7	0.31	4.3
Service II (Health services, etc.) and temporary work	42.2	28.5	1.78	18.7
Global rate	36.0	23.4	1.32	16.2

#### Distribution per simplified material agent in absolute value

Material agent	with days off	with permanent disability	fatal	number of compensated days off
Accidents on same level	162,212	10,128	21	9,498,876
Fall from height	77,817	7,013	71	6,324,463
Manual handling	217,822	13,384	19	11,549,573
Mass in motion	33,088	1,863	23	1,356,853
Lifting	21,906	1,468	15	1,326,863
Vehicles	20,706	2,040	109	1,481,658
Machines	20,685	2,097	9	900,214
Earthmoving vehicles	1,048	124	4	93,808
Portable tools	39,929	1,727	1	1,093,019
Apparatus containing fluids	7,526	256	4	181,705
Vapours, gas, dusts, combustibles, ionising or non-ionising radiations	1,193	68	4	48,793
Electricity	807	79	5	50,691
Various: games and sports, fights and attacks, non classified material agents elsewhere	34,506	1,948	32	1,942,702
Non classified accidents due to lack of information, faintness, sudden death or not	12,208	833	221	848,056
Total	651,453	43,028	538	36,697,274

#### Commuting accidents

#### Distribution per activity branch (in absolute value)

Activity branches	with days	with permanent	fatal	number of compensated
	off	disability		days off
Metallurgical industry	7,339	774	51	505,551
Construction	7,511	665	48	532,329
Transportation, Utilities, Printing, Communication	9,031	832	38	615,949
Food	16,202	1,168	59	1,092,719
Chemical, Rubber, Plastic products	1,474	148	10	98,859
Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling	2,109	218	14	159,630
Trades (non food)	10,317	965	28	635,453
Service I (Banks, insurances, administrations, etc,)	15,692	1,386	33	734,601
Service II (Health services, etc,) and temporary work	21,889	1,916	69	1,513,628
Offices and headquarters	517	64	2	26,374
Other specific occupations	1,759	281	4	155,463
Total	93,840	8,417	356	6,070,556

#### Distribution per implicated material agent (in absolute value)

Material agent	with days off	with permanent disability	fatal	number of compensated days off
Vehicles	58,195	5,909	306	3,904,466
Fall on the same level	22,074	1,487	7	1,285,515
Fall from height	8,187	551	1	495,755
Other	5,384	470	42	384,820
Total	93,840	8,417	356	6,070,556

#### Distribution per implicated material agent (in percentage of total)

Material agent	with days off	with permanent disability	fatal	number of compensated days off
Vehicles	62.0	70.2	86.0	64.3
Fall on the same level	23.5	17.7	2.0	21.2
Fall from height	8.7	6.5	0.3	8.2
Other	5.7	5.6	11.8	6.3
Total	100.0	100.0	100.0	100.0

#### The work-related road risk

The occupational injury insurance fund pays a lot of attention to the work-related road risk. Specific statistics dealing with this risk are available. They do not consider traffic accidents within the premises of a company. The common characteristic of all these accidents is to have taken place during a displacement on a public road and to have a motorized or not vehicle as material agent of the accident. For instance, a pedestrian falling in public stairs while commuting to work will not be included in the following data.

At work	2005	2006	2007	2008	2009
with days off	21,034	20,697	20,837	20,394	19,465
of which with permanent disability	2,743	2,534	2,387	2,157	2,025
of which fatal	128	111	142	132	92
number of compensated days off	1,469,338	1,499,094	1,492,916	1,489,509	1,456,580
Commuting	2005	2006	2007	2008	2009
with days off	54,349	54,791	57,147	58,171	57,900
of which with permanent disability	6,918	6,394	6,182	5,727	5,890
of which fatal	386	337	350	333	306
number of compensated days off	3,377,267	3,547,311	3,670,967	3,871,159	3,889,410
Total	2005	2006	2007	2008	2009
with days off	75,383	75,488	77,984	78,565	77,365
of which with permanent disability	9,661	8,928	8,569	7,884	7,915
of which fatal	514	448	492	465	398
number of compensated days off	4,846,605	5,046,405	5,163,883	5,360,668	5,345,990

#### Number of work-related (while working and commuting) road accidents

#### Distribution of road work accidents per material agent

Material agent	with days off	with permanent disability	fatal	number of compensated days off
Private cars	6,790	774	22	500,702
Light utility vehicles - less than 3.5 tons	1,344	120	7	106,659
Trucks – more than 3.5 tons	2,109	220	29	186,968
Road public transportation	582	48	1	47,190
Motorcycles, mopeds, motor scooters,	3,650	299	9	236,168
Bicycles	940	63	1	43,149
Pedestrians hurt by a vehicle	1,025	198	4	117,302
Not listed above	819	88	5	58,358
No information	2,206	215	14	160,084
Total	19,465	2,025	92	1,456,580

#### Distribution of commuting accidents per material agent

Material agent	with days off	with permanent disability	fatal	number of compensated days off
Private cars	25,614	2,601	141	1,599,777
Light utility vehicles - less than 3.5 tons	580	76	3	81,117
Trucks – more than 3.5 tons	510	60	11	46,418
Road public transportation	644	60	0	42,031
Motorcycles, mopeds, motor scooters,	18,567	1,752	86	1,273,935
Bicycles	3,697	316	6	197,518
Pedestrians hurt by a vehicle	1,638	288	7	170,172
Not listed above	467	53	3	34,939
No information	6,183	684	49	443,503
Total	57,900	5,890	306	3,889,410

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	2007	2008	2009
Number of recognized ODs during the reference year <sup>14</sup>	53,605	59,884	69,643
ODs with a first payment during the year	43,832	45,411	49,341
Number of victims with ODs with a first payment	42,432	43,269	45,472
of which new permanent disability	22,625	23,134	24,734
of which victims with new permanent disability	21,668	21,976	22,683
of which fatal	420	425	564
Number of compensated days off	7,842,306	8,709,700	9,328,041

#### Count of occupational diseases (ODs)

The change introduced in 2008 which consists in filing one claim per syndrome instead of filing as before one multiple-syndrome claim when possible had an impact on the number of claims and recognitions' count.

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 and which are taken in charge by the sickness insurance (latency period). There is no compensation for days off since there is no loss of income.

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

Diseases	2005	2006	2007	2008	2009
Articular diseases	28,278	29,379	30,968	33,682	37,728
Asbestos dust-induced diseases	5,715	5,864	5,336	4,597	4,298
Lumbar spine chronic affections / heavy loads	2,260	2,251	2,406	2,338	2,485
Noise-induced diseases	1,198	1,126	1,214	1,076	1,048
Asbestos-induced bronchogenic carcinoma	821	867	956	914	981
Lumbar spine chronic affections / vibrations	422	411	392	377	363
Meniscus chronic lesions	299	316	360	372	387
Allergic eczema	351	315	341	298	277
Silicata inhalation-induced pneumoconiosis	288	320	347	274	308
Rhinitis and occupational asthma	292	259	249	244	222
Vibration-induced diseases / machine-tools	182	161	154	157	162
Wood dust-induced diseases	108	101	87	99	87
Diseases caused by infectious agents in health services	93	52	64	98	84
Diseases caused by cement	160	111	118	97	94
Diseases listed in other tables	880	773	840	788	817
Total number of diseases	41,347	42,306	43,832	45,411	49,341

<sup>&</sup>lt;sup>14</sup> Data about the number of recognized accidents during the reference year come from national data stemming from the Orphee data management system.

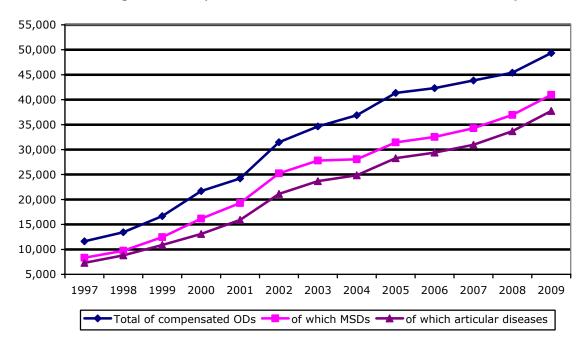
## Distribution of the number of occupational diseases giving right to a first payment during 2009 per activity branch

Activity branches	number of ODs	new permanent disability	fatal	number of compensated days off
Metallurgical industry	6,705	3,240	43	1,236,504
Construction	5,851	2,728	26	1,152,986
Transportation, Utilities, Printing, Communication	2,487	1,160	4	525,381
Food	9,923	3,461	2	2,088,003
Chemical, Rubber, Plastic products	1,883	881	14	372,000
Wood, Furnishings, Paper and cardboard, Textile, Clothing, Leather and pelt, Quarrying and manufacturing of mineral products, Recycling	3,020	1,475	4	631,814
Trades (non food)	2,239	1,092	4	433,932
Service I (Banks, insurances, administrations, etc.)	1,745	797	4	306,373
Service II (Health services, etc.) and temporary work	6,586	2,555	0	1,328,113
Offices and headquarters	50	19	0	7,117
Other specific occupations	512	241	0	80,300
OD special account (1)	8,340	7,085	463	1,165,518
Total	49,341	24,734	564	9,328,041

(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 1<sup>st</sup> of January 1947 and the implementation date of the OD list this OD is listed in;
- observed diseases in a company where there is no risk exposure;
- diseases falling to 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 accounted to 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 23<sup>rd</sup> of December 1998 Act.



Number of recognized occupational diseases' trend for the 1997-2009 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. Among MSDs articular diseases due to specific repetitive gestures and work postures (table 57) are the most numerous.

#### 6. Financial data

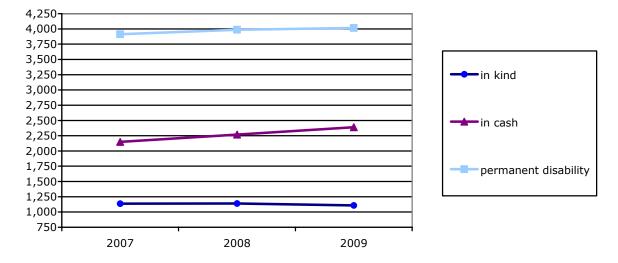
In 2009, out of a global amount close to 11 billion Euros, the occupational injury insurance allocated 7,512 millions to social benefits. An amount of 2,488 millions is devoted to solidarity transfer payments made by the occupational injury insurance to other social security schemes out of which 710 million Euros paid to the sickness fund to compensate occupational related claims which should have been taken care of by the occupational injury insurance (underreporting...) ; 1,195 millions are allocated to the asbestos fund (880 millions for asbestos industry workers' early retirements benefits and 315 millions for a dedicated asbestos victims' compensation). The balance is made of various charges including management charges.

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

#### Compensation (except for asbestos) amounts' paid for occupational injuries

Amounts in million Euros

- 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 hospitalising. These expenses are 100% taken in charge based on the applicable insurance fund's scale of charges. Prosthesis 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, children and dependant ascendants) get a pension. The occupational Injury Branch pays nearly 1.4 million pensions of which 94 % are paid to victims.



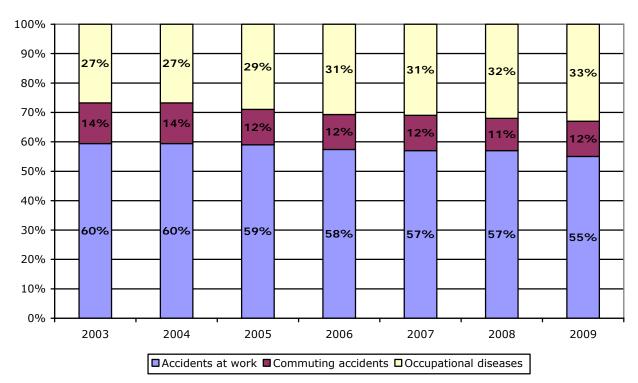
#### Compensation amounts' trend per type of compensation

#### Detail of the permanent disability compensation

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
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Amounts in million Euros

#### Amounts' distribution trend between the three main types of occupational risks



#### Amounts' distribution per type of cost expressed in percentage for 2009

Permanent disability pensions		39 %
Pensions because of the victim's death		10 %
Compensation paid in capital / as a lump sum		2 %
Compensation in cash		36 %
Medical expenses – compensation in kind		6 %
Hospital expenses – compensation in kind		6 %
Pharmaceutical expenses – compensation in kind		1 %
	Total	100 %

Pensions and compensation in capital amount for nearly 51% of incurred expenses. Cash compensation amounts to 36% of the expenses against 13% for the compensation in kind.

Structural indicators are available only for accidents at work. 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	1998	1999	2000	2001	2002	2003	2004	2005	2006
EU (27 countries)	:	:	100	96	88	84	80	78	76
EU (25 countries)	100	100	99	95	87	82	79	77	75
EU (15 countries)	100	100	98	94	86	81	78	76	74
France	100	101	102	98	99	95	90	90	82

(:) Not available

## Index of the number of fatal accidents at work per 100,000 persons in employment $(1998 = 100)^{(*)}$

Fatal accidents	1998	1999	2000	2001	2002	2003	2004	2005	2006
EU (27 countries)	:	:	100	97	91	90	88	86	81
EU (25 countries)	100	88	87	85	80	78	75	72	72
EU (15 countries)	100	91	88	85	80	78	75	74	73(p)
France	100	85	85	79	65	69	68	50	50(p)

(:) Not available

(p) provisory

(\*) 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' absence from work or number of fatal accidents at work that occurred during the year/number of persons in employment in the reference population)  $\times$  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. Fatal road traffic accidents and other transport accidents in the course of work are also excluded.

EU-15: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Ireland, Luxembourg, Netherlands, Portugal, Spain, Sweden and 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

EU-27: EU-25 + Bulgaria and Romania.

Founded in 1991, EUROGIP is a French organization, whose activities are organized around five areas: enquiries, projects, informationcommunication, standardization and coordination of notified bodies. All have in common European aspects of the insurance or the prevention of accidents at work and occupational diseases.

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