

# eurogip

Thematic Note



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## Statistical Review of Occupational Injuries

# BELGIUM

2008 Data

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



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comprendre les risques professionnels en Europe  
understanding occupational risks in Europe

## 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

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# 1. Main characteristics of the Belgian occupational injury insurance system

The Belgian social security system<sup>1</sup> 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<sup>2</sup> (Federal Public service Social Security).

The Office national de sécurité sociale<sup>3</sup>, 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 amounting to 0.32 % of the wage bill is due to the ONSS for work accidents. Employers will, in addition, pay a premium to their private sector insurance companies to be insured against work and commuting accidents. As for the occupational diseases contribution, it is integrated in a global contribution. The ONSS pays to the FMP the necessary funds for its running.

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 of the country (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...). 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<sup>4</sup> 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<sup>5</sup> 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 from the first working day, to a private insurance company approved by the Commission bancaire, financière et des assurances, CBFA (Banking, Finance and Insurance Commission). In May 2010, out of the fourteen approved companies nine were fixed premiums companies<sup>6</sup> (also called « assureurs-loi ») and five common funds<sup>7</sup>.

[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](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 being 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.

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<sup>8</sup> the employer who is liable to penal sanctions.

The insurer is allowed to visit the insured company. He may control working premises state, the tooling, working processes and, as a general rule, any factors liable to act upon occupational risks. The insured person commits himself to take preventive actions. Failing to do so, he runs the risk of a premium increase. The insurer may cancel the contract.

In order to stimulate companies to be more involved in prevention, the concept of excessively increased risk<sup>9</sup> has been implemented on the 1st of January 2009<sup>10</sup>. This excessively increased risk concept concerns companies having a risk rate highly superior (by ten times) to the average of the activity sector. The first observation phase will cover years 2006, 2007 and 2008. The FAT, responsible of this follow-up, will give at year's end to the insurance company insuring the company on the next 1st of January the necessary data to calculate the lump-sum contribution's amount this company will have to pay according to its staff. This contribution is set to EUR 3,000 for companies employing less than 50 workers (full-time workers) and is increased by EUR 2,000 per 50 full-time workers block with a EUR 15,000 ceiling. The lump-sum contribution is paid to the insurer who will appropriate

it to prevention actions within the company. A report about these actions is to be submitted to FAT by the insurer.

In case of a work or commuting accident with or without days off work, the employer must notify it to his insurer using either a paper form or by electronic means<sup>11</sup>. He must do it within an eight-day delay starting the day after the day of the accident. Then, the insurer must forward to FAT all data related to the accident within a two-day delay following his own information receipt. The employer may also choose to notify directly to the social security website but he can do it only by electronic means. The website will then have to forward the accident data to the informant private insurance company. Failure by the employer to notify has no impact on victim's rights. It is nevertheless in the interest of all concerned parties that the notification be done as soon as possible and before the three-year prescription delay. In addition, the company internal prevention and work safety department must fill an accident form for any accident with at least four days off work and inform the labour doctor. The Labour inspection is also informed of serious accidents.

FAT data warehouse is mainly fed by insurance companies. Data are available there, as a rule, within the next ten days following the event. The Labour inspection has a direct access to the database. It is used to provide data requested by Eurostat, conduct statistical surveys and then to identify companies considered as having an excessively increased risk.

To summarize for work and commuting accidents, the scheme organises itself around a private management and a public control. FAT<sup>12</sup> controls the respect by employers of the mandatory insurance and of its notification. It controls insurers on the technical and medical fields. Finally, it confirms agreements reached between insurance companies and victims.

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

[9] 12.23.2008 royal decree stipulating the implementation of the 04.10.1971 Accidents at Work Act to the field of excessively increased risks.

[10] These steps are integrated into the national strategy 2008-2012, Belgian part of the European strategy for safety and health at work 2007-2012.

[11] The notification form has been modified on the 1/1 2008 to include the missing data boxes for ESAW.

[12] For additional information about FAT's role in reaching objectives set by the Community strategy 2007-2012 on better health and safety at work refer to: [http://www.beswic.be/nl/news\\_board/FAOspeechFR.pdf](http://www.beswic.be/nl/news_board/FAOspeechFR.pdf)

## Occupational diseases: FMP

FMP, a social security public body, is the occupational diseases risk insurer of the private sector<sup>13</sup>. Therefore, it is competent to examine claims, to make decisions and to pay compensations. It also has a prevention mission and proceeds to the occupational diseases analysis. An Asbestos Fund<sup>14</sup> (Fonds amiante - AFA), within FMP, is in charge of paying compensations to asbestos victims. FMP publishes annual statistics. The system is totally public.

The Fund is financed by the ONSS. Occupational diseases' contribution<sup>15</sup> amounts roughly to 1% of the wages.

The labour doctor, who diagnoses or who is informed of a known occupational disease or of a disease having a suspected occupational origin whether it is or not on the list, has to notify it to the labour doctor inspector of the Direction générale du bien-être au travail (SPF Emploi, Travail et Concertation sociale) and to the FMP counselling doctor.

The labour doctor must file the claim for compensation to the FMP but this claim may also be filed by a general practitioner, a specialist doctor or a mutual fund or by the victim.

Nevertheless, the labour doctor notification is not a claim for recognition's prerequisite. In fact, any worker considering being affected by an occupational disease may file directly his/her claim to the FMP without the initial notification of the labour doctor. This is the most frequent case.

The relating to occupational diseases law<sup>16</sup> sets a mixed compensation system made of a list system and of a 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<sup>17</sup>, 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 address: [http://www.fmp-fbz.fgov.be/fr/listes\\_fr01.htm](http://www.fmp-fbz.fgov.be/fr/listes_fr01.htm)

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[13] Including workers of local and provincial authorities not considered within this document

[14] Implemented on 04.01.2007, it is funded by a 0.01 % gross wages employer's contribution.

[15] There is no specific occupational diseases contribution as it is integrated into a global contribution (global management for the workers scheme).

[16] 04.03.1970 combined Acts and 09.26.1996 royal decree

[17] 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](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> for additional information.

Please visit the Social Security website <http://www.socialsecurity.fgov.be/fr/index.htm> for additional information.

### 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 address:

[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)

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 address:

[http://circa.europa.eu/Public/irc/dsis/hasaw/library?l=/statistics\\_methodology/esaw\\_methodology/ke4202569\\_en\\_pdf/EN\\_1.0\\_&a=d](http://circa.europa.eu/Public/irc/dsis/hasaw/library?l=/statistics_methodology/esaw_methodology/ke4202569_en_pdf/EN_1.0_&a=d)

### 3. Main data

- Number of workers of the private sector: 2,616,946 - Source ONSS [ 12/31/2008 ]

#### Main activity sectors

Sector	Number of insured workers
Manufacturing industries	418,309
Trade and repair	482,030
Real estate, renting, services to businesses	460,062
Health and social work	423,736
Construction	211,963

As soon as a worker is registered to ONSS, he benefits from the accidents insurance.

- In 2008, 221,167 companies of the private sector were insured against occupational and commuting accidents. This amount is the number of companies registered to ONSS.
- Number of insurance policies' breakdown on 12/31/2008:
  - 325,927 policies for workers and employees of companies subjected to the ONSS. The employer may insure the company's various geographical sites to different insurance companies,
  - 235,273 policies mainly for "domestic servants" whose employer is not a company but a private individual. These workers are not subjected to the ONSS.
- The total amount of premiums collected by private insurers in 2008 amounted to slightly above 1 billion euro.

## 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 2008, roughly 9.2 % 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
2008	165,126	23,174	188,300

### 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
2008	103	67	170

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

Year	Frequency rate <sup>19</sup>	Real severity rate <sup>20</sup>	Global severity rate <sup>21</sup>
2005	26.35	0.62	2.37
2006	25.33	0.59	2.20
2007	24.35	0.58	2.16
<b>2008</b>	<b>24,66</b>	<b>0,59</b>	<b>2,28</b>

(18) 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.

(19) 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.

(20) 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 hours of of exposure to occupational risks.

**Distribution of recognized accidents at work according to their consequences and per activity branch - including fatal accidents (excluding commuting accidents)**

	Per activity branch (NACE <sup>21</sup> )	CSS	IT	IP	Fatal	Total
01	Crops and animal production, hunting and related service activities	243	353	80	3	679
02	Forestry and logging	14	51	13	0	78
03	Fishing and aquaculture	4	5	2	0	11
05	Mining of coal and lignite	0	0	0	0	0
06	Extraction of crude petroleum and natural gas	0	0	0	0	0
07	Mining of metal ores	0	0	0	0	0
08	Other mining and quarrying	98	238	37	0	373
09	Mining support activities	0	1	2	0	3
10	Manufacture of foods products	2,077	3,240	521	2	5,840
11	Manufacture of beverages	258	378	69	1	706
12	Manufacture of tobacco products	28	51	8	0	87
13	Manufacture of textiles	696	960	140	1	1,797
14	Manufacture of wearing apparel	44	51	8	0	103
15	Manufacture of leather and related products	21	32	4	0	57
16	Manufacture of wood and of products of wood and cork, except furniture, manufacture of articles of straw and plaiting materials	423	636	127	0	1,186
17	Manufacture of paper and paper products	397	408	75	0	880
18	Printing and reproduction of recorded media	243	401	56	0	700
19	Manufacture of coke and refined petroleum products	24	17	5	0	46
20	Manufacture of chemical and chemical products	847	769	129	2	1,747
21	Manufacture of basic pharmaceutical products and pharmaceutical preparations	285	271	40	1	597
22	Manufacture of rubber and plastic products	748	908	116	3	1,775
23	Manufacture of other non-metallic mineral products	1,367	1,508	283	4	3,162
24	Manufacture of basic metals	1,480	1,008	311	1	2,800
25	Manufacture of fabricated metal products, except machinery and equipment	3,011	3,613	593	4	7,221
26	Manufacture of computer, electronic and optical products	166	134	26	0	326
27	Manufacture of electrical equipment	417	572	75	0	1,064
28	Manufacture of machinery and equipment	1,564	2,140	295	1	4,000
29	Manufacture of motor vehicles, trailers and semi-trailers	2,252	1,609	234	1	4,096
30	Manufacture of other transport equipment	222	267	37	0	526
31	Manufacture of furniture	352	686	124	0	1,162
32	Other manufacturing	101	141	19	0	261
33	Repair and installation of machinery and equipment	470	646	97	0	1,213
35	Electricity, gas, steam and air conditioning supply	180	87	27	0	294
36	Water collection, treatment and supply	1	3	0	0	4
37	Sewage	34	41	12	0	87
38	Waste collection, treatment and disposal activities, material recovery	478	543	118	2	1,141
39	Remediation activities and other waste management services	33	25	7	0	65
41	Construction of buildings ; development of building projects	1,769	4,012	934	7	6,722
42	Civil engineering	921	1,400	366	2	2,689

to be continued on the next page

{21} Statistical Classification of Economic Activities in the European Community. Data distributed according to NACE Rev2 specified by the European regulation (CE) n° 1893/2006.

Please refer to: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2006:393:0001:0039:EN:PDF>

**Distribution of recognized accidents at work according to their consequences and per activity branch - including fatal accidents (excluding commuting accidents)**

	Per activity branch (NACE <sup>21</sup> )	CSS	IT	IP	Fatal	Total
43	Specialised construction activities	3,845	7,063	1,605	19	12,532
45	Wholesale and retail trade and repair of motor vehicles and motorcycles	1,387	1,907	299	4	3,597
46	Wholesale trade, except of motor vehicles and motorcycles	2,797	3,767	739	5	7,308
47	Retail trade, except of motor vehicles and motorcycles	4,173	4,987	810	1	9,971
49	Land transport and transport via pipelines	2,092	3,628	1,006	19	6,745
50	Water transport	46	53	11	1	111
51	Air transport	78	55	13	0	146
52	Warehousing and support activities to transportation	2,318	3,367	536	1	6,222
53	Postal and couriers activities	557	758	127	0	1,442
55	Accommodation	457	601	88	0	1,146
56	Food and beverage service activities	1,301	1,534	277	0	3,112
58	Publishing activities	44	31	7	0	82
59	Motion picture, video and television programme production, sound and recording and music publishing activities	62	71	9	1	143
60	Programming and broadcasting activities	27	14	6	0	47
61	Telecommunications	117	110	23	0	250
62	Computer programming, consultancy and related activities	141	82	17	0	240
63	Information service activities	31	21	3	0	55
64	Financial service activities, except insurance and pension funding	499	284	66	0	849
65	Insurance, reinsurance and pension funding, except compulsory social security	140	60	24	0	224
66	Activities auxiliary to financial services and insurance activities	62	52	11	0	125
68	Real estate activities	200	301	76	0	577
69	Legal accounting activities	78	85	19	0	182
70	Activities of head offices, management consultancy activities	191	147	35	1	374
71	Architectural and engineering activities, technical testing and analysis	358	321	71	1	751
72	Scientific research and development	111	57	7	0	175
73	Advertising and market research	102	104	21	1	228
74	Other professional, scientific and technical activities	20	27	2	0	49
75	Veterinary activities	9	8	5	0	22
77	Rental and leasing activities	157	200	41	0	398
78	Employment activities	5,130	10,378	1,055	4	16,567
79	Travel agency, tour operator reservation service and related activities	95	50	12	0	157
80	Security and investigation activities	277	403	93	2	775
81	Services to buildings and landscape activities	1,255	1,575	421	3	3,254
82	Office administrative, office support and other business support activities	204	239	43	0	486
84	Public administration and defence, compulsory social security	124	75	16	0	215
85	Education	1,289	562	132	1	1,984
86	Human health activities	7,983	2,627	429	0	11,039
87	Residential care activities	2,157	2,039	322	0	4,518
88	Social work activities without accommodations	2,676	4,893	688	0	8,257
90	Creative, arts and entertainment activities	199	143	50	0	392

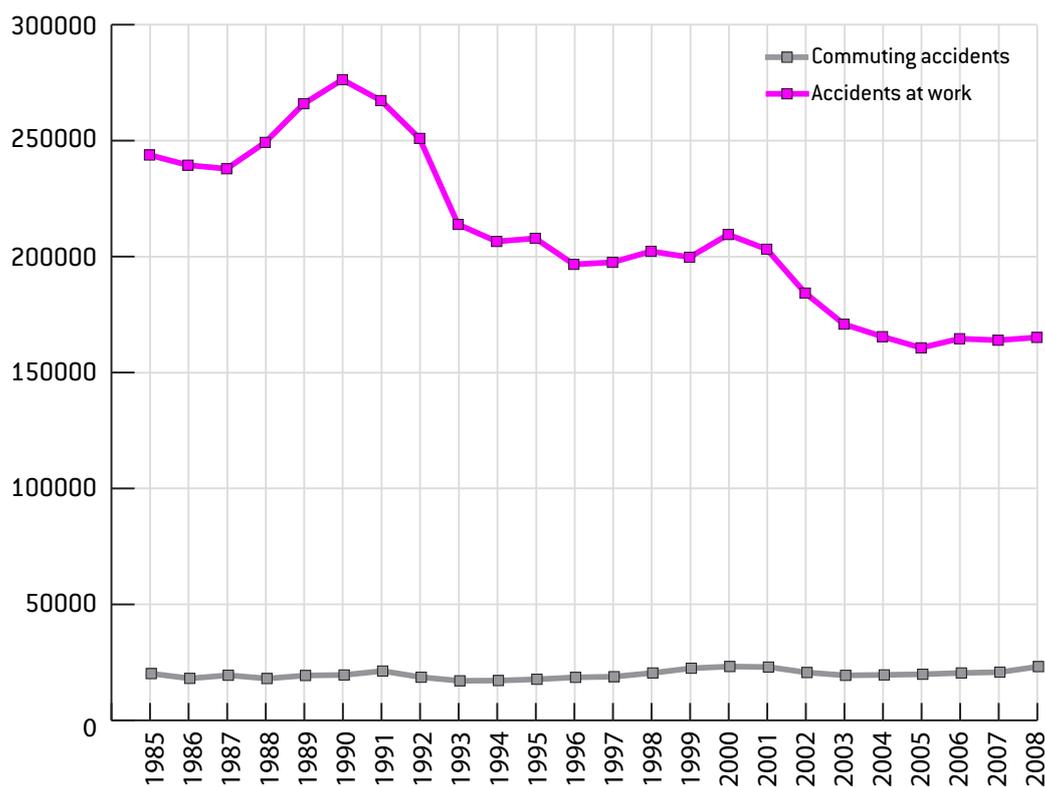
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## Distribution of recognized accidents at work according to their consequences and per activity branch - including fatal accidents (excluding commuting accidents)

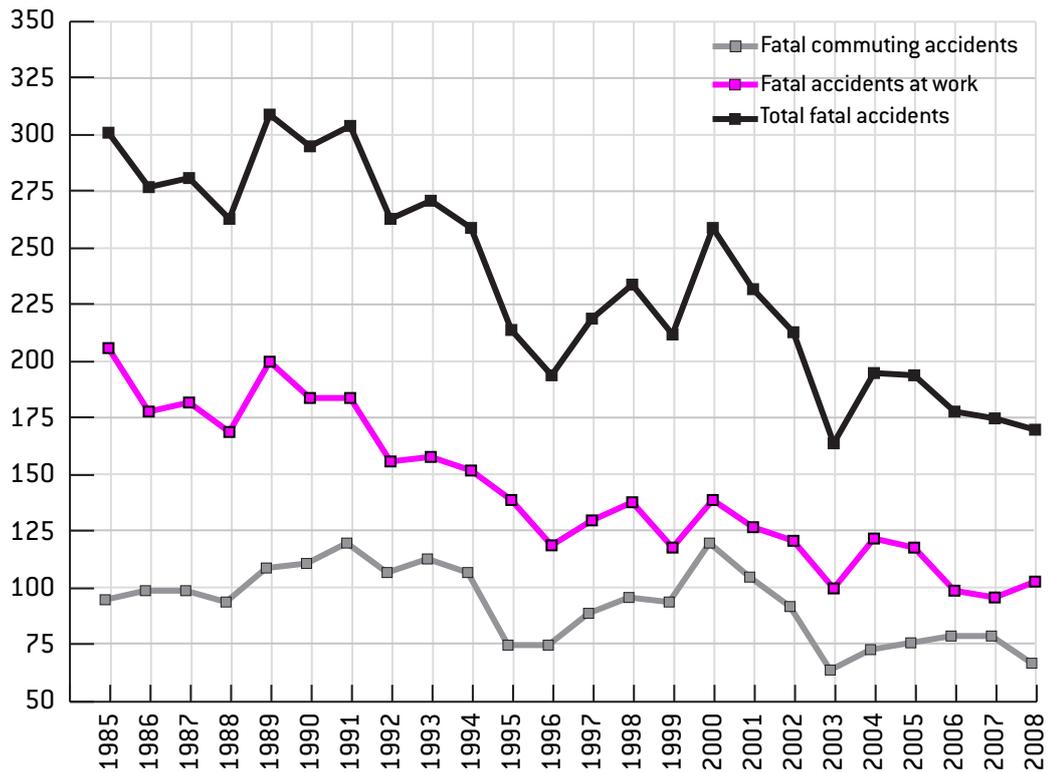
	Per activity branch (NACE <sup>21</sup> )	CSS	IT	IP	Fatal	Total
91	Libraries, archives, museums and other cultural activities	92	106	15	0	213
92	Gambling and betting activities	16	29	3	0	48
93	Sports activities and amusements and recreation activities	1,229	324	104	0	1,657
94	Activities of membership organisations	442	409	103	0	954
95	Repair of computers and personal and households goods	47	56	16	0	119
96	Other personal service activities	246	331	47	0	624
97	Activities of households as employers of domestic personnel	13	4	4	0	21
98	Undifferentiated goods –and services- producing activities of private households for own use	0	0	0	0	0
99	Activities of extraterritorial organisations and bodies	37	29	9	0	75
	Unknown	1,696	1,224	246	4	3,170
	<b>Total</b>	<b>67,875</b>	<b>82,396</b>	<b>14,752</b>	<b>103</b>	<b>165,126</b>

### Long-term trends

#### Annual distribution of recognized accidents



## Annual distribution of fatal accidents



## 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
Employment activities <sup>22</sup>	16,567	10.03
Specialised construction activities	12,532	7.59
Human health activities	11,039	6.69
Retail trade, except of motor vehicles and motorcycles	9,971	6.04
Social work activities without accommodations <sup>23</sup>	8,971	5.43
Other branches	106,045	64.22
<b>Total</b>	<b>165,126</b>	<b>100,00</b>

#### Fatal accidents at work in absolute value

Branch of activity	Fatal accidents	% as compared to total
Specialised construction activities	19	18.45
Land transport and transport via pipelines	19	18.45
Construction of buildings	7	6.80
Wholesale trade, except of motor vehicles and motorcycles	5	4.85
Manufacture of fabricated metal products, except machinery and equipment	4	3.88
Manufacture of other non-metallic mineral products	4	3.88
Wholesale and retail trade and repair of motor vehicles and motorcycles	4	3.88
Employment activities	4	3.88
Unknown	4	3.88
Other branches	33	32.04
<b>Total</b>	<b>103</b>	<b>100,00</b>

### Commuting accidents

#### Commuting accidents in absolute value

Branch of activity	Commuting accidents	% as compared to total
Employment activities	2,438	10.52
Social work activities without accommodations	2,333	10.07
Human health activities	1,740	7.51
Retail trade, except of motor vehicles and motorcycles	1,522	6.57
Wholesale trade, except of motor vehicles and motorcycles	1,126	4.86
Other branches	14,015	60.48
<b>Total</b>	<b>23,174</b>	<b>100,00</b>

[22] Including employment placement agencies' and temporary employment placement agencies' activities.

[23] Including domiciliary care workers paid by vouchers (titres-services)

## Fatal commuting accidents in absolute value

Branch of activity	Fatal commuting accidents	% as compared to total
Employment activities	6	8.96
Retail trade, except of motor vehicles and motorcycles	6	8.96
Wholesale and retail trade and repair of motor vehicles and motorcycles	5	7.46
Specialised construction activities	5	7.46
Wholesale trade, except of motor vehicles and motorcycles	4	5.97
Other branches	41	61.19
<b>Total</b>	<b>67</b>	<b>100,00</b>

## Accidents at work expressed in rates

- Only the branches of activity employing at least 1 % of the total working population are considered within the following tables.

## Accidents at work expressed in frequency rate

Branch of activity	Frequency rate
Employment activities	75.73
Construction of buildings; development of building projects	65.24
Specialised construction activities	53.34
Warehousing and support activities to transportation	47.89
Manufacture of fabricated metal products, except machinery and equipment	43.09
<b>National rate</b>	<b>24.66</b>

## Accidents at work expressed in real severity rate

Branch of activity	Real severity rate
Construction of buildings; development of building projects	1.98
Specialised construction activities	1.49
Employment activities	1.35
Land transport and transport via pipelines	1.19
Warehousing and support activities to transportation	1.08
<b>National rate</b>	<b>0.59</b>

## Accidents at work expressed in global severity rate

Branch of activity	Global severity rate
Construction of buildings; development of building projects	8.16
Specialised construction activities	6.84
Land transport and transport via pipelines	5.79
Employment activities	4.20
Manufacture of other non-metallic mineral products	3.87
<b>National rate</b>	<b>2.28</b>

## 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 related to the causes and circumstances of accidents 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 (165,126 accidents at work and 23,174 commuting accidents in year 2008), regardless of the number of days off. These data are considered as essential for prevention purposes. It is up to the employer to do this coding. For accidents of less than four days off work, there is a possibility to use a simplified electronic notification which includes the coding of these two variables.

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:

About accidents at work

[http://fat.fgov.be/site\\_fr/stats\\_etudes/tableaux\\_stats/tableaux-2008/accidents-lieu-2008/accidents-lieu-2008.html](http://fat.fgov.be/site_fr/stats_etudes/tableaux_stats/tableaux-2008/accidents-lieu-2008/accidents-lieu-2008.html)

About commuting accidents

[http://fat.fgov.be/site\\_fr/stats\\_etudes/tableaux\\_stats/tableaux-2008/accidents-chemin-2008/theme19/theme19.html](http://fat.fgov.be/site_fr/stats_etudes/tableaux_stats/tableaux-2008/accidents-chemin-2008/theme19/theme19.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*

<b>Deviation - Accidents at work</b>	<b>CSS</b>	<b>IT</b>	<b>IP</b>	<b>Fatal</b>	<b>Total</b>
No information	2,456	2,395	506	13	5,370
Electrical problems, explosion, fire	460	495	86	4	1,045
Overflow, overturn, leak, flow, vaporisation, emission	6,015	3,434	179	1	9,629
Breakage, bursting, splitting, slipping, fall, collapse of material agent	8,628	11,055	1,815	10	21,508
Loss of control (total or partial) of machine, means of transport or handling equipment, hand-held tool, object, animal	15,215	18,191	2,651	33	36,090
Slipping, stumbling and falling - fall of persons	8,270	14,856	4,145	18	27,289
Body movement without any physical stress (generally leading to an external injury)	12,631	14,050	2,148	13	28,842
Body movement under or without physical stress (generally leading to an internal injury)	7,513	12,854	2,405	1	22,773
Shock, fright, violence, aggression, threat, presence	2,404	1,678	335	2	4,419
Other Deviation not listed in this classification	4,283	3,388	482	8	8,161
<b>Total</b>	<b>67,875</b>	<b>82,396</b>	<b>14,752</b>	<b>103</b>	<b>165,126</b>

*Simplified presentation of table nr 19.1.2 - Commuting accidents*

<b>Deviation - Commuting accidents</b>	<b>CSS</b>	<b>IT</b>	<b>IP</b>	<b>Fatal</b>	<b>Total</b>
No information	419	564	161	6	1,150
Electrical problems, explosion, fire	10	6	1	0	17
Overflow, overturn, leak, flow, vaporisation, emission	44	19	0	0	63
Breakage, bursting, splitting, slipping, fall, collapse of material agent	472	449	91	0	1,012
Loss of control (total or partial) of machine, means of transport or handling equipment, hand-held tool, object, animal	4,006	5,225	1,278	49	10,558
Slipping, stumbling and falling -fall of persons	1,998	2,071	524	1	4,594
Body movement without any physical stress (generally leading to an external injury)	1,064	1,345	343	6	2,758
Body movement under or without physical stress (generally leading to an internal injury)	276	398	103	0	777
Shock, fright, violence, aggression, threat, presence	277	362	90	1	730
Other Deviation not listed in this classification	546	768	197	4	1,515
<b>Total</b>	<b>9,112</b>	<b>11,207</b>	<b>2,788</b>	<b>67</b>	<b>23,174</b>

**The variable Material Agent of 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.

*Presentation of table nr 6.3.2 - Accidents at work*

Material Agent of the Deviation	CSS	IT	IP	Fatal	Total
No material agent or no information	4,146	4,858	1,175	13	10,192
Building, structures, surfaces - at ground level (indoor or outdoor, fixed or mobile, temporary or not)	6,828	10,145	2,181	4	19,158
Buildings, structures, surfaces - above ground level (indoor or outdoor)	3,157	5,936	1,829	12	10,934
Buildings, structures, surfaces - below ground level (indoor or outdoor)	259	451	114	1	825
Systems for the supply and distribution of materials, pipe networks	769	774	153	0	1,696
Motors, systems for energy transmission and storage	177	227	49	1	454
Hand-held tools, not powered	8,560	6,069	523	0	15,152
Hand-held or hand-guided tools, mechanical	2,187	2,731	381	1	5,300
Hand tools - without specification of power sources	1,477	1,496	178	0	3,151
Machines and equipment - portable or mobile	875	1,385	297	5	2,562
Machines and equipment - fixed	2,084	3,256	698	2	6,040
Conveying, transport and storage systems	4,757	8,350	1,356	7	14,470
Land vehicles	2,911	4,419	1,090	34	8,454
Other transport vehicles	311	443	119	4	877
Materials, objects, products, machine components, debris, dust	15,642	19,318	2,532	10	37,502
Chemical, explosive, radioactive, biological substances	1,808	1,293	85	2	3,188
Safety devices and equipment	194	144	27	0	365
Other equipment, personal equipment, sports equipment, weapons, domestic appliances	3,118	3,044	463	0	6,625
Living organisms and human beings	3,663	2,798	568	2	7,031
Bulk waste	392	366	52	0	810
Physical phenomena and natural elements	559	498	91	1	1,149
Other material agents not listed	3,657	3,822	648	4	8,131
Unknown	344	573	143	0	1,060
<b>Total</b>	<b>67,875</b>	<b>82,396</b>	<b>14,752</b>	<b>103</b>	<b>165,126</b>

Presentation of table nr 19.2.2 - Commuting accidents

Material Agent of the Deviation	CSS	IT	IP	Fatal	Total
No material agent or no information	751	858	250	9	1,868
Building, structures, surfaces - at ground level (indoor or outdoor, fixed or mobile, temporary or not)	1,142	1,292	297	1	2,732
Buildings, structures, surfaces - above ground level (indoor or outdoor)	229	277	62	0	568
Buildings, structures, surfaces - below ground level (indoor or outdoor)	31	29	8	0	68
Systems for the supply and distribution of materials, pipe networks	7	8	4	0	19
Motors, systems for energy transmission and storage	1	2	1	0	4
Hand-held tools, not powered	14	10	3	0	27
Hand-held or hand-guided tools, mechanical	4	3	0	0	7
Hand tools - without specification of power sources	5	3	0	0	8
Machines and equipment - portable or mobile	2	6	2	0	10
Machines and equipment - fixed	3	2	2	0	7
Conveying, transport and storage systems	20	30	2	0	52
Land vehicles	5,398	7,135	1,819	53	14,405
Other transport vehicles	258	295	73	1	627
Materials, objects, products, machine components, debris, dust	82	116	28	0	226
Chemical, explosive, radioactive, biological substances	6	8	1	0	15
Safety devices and equipment	7	6	1	0	14
Other equipment, personal equipment, sports equipment, weapons, domestic appliances	29	29	6	0	64
Living organisms and human beings	271	293	80	0	644
Bulk waste	10	8	1	0	19
Physical phenomena and natural elements	518	384	72	1	975
Other material agents not listed	324	413	76	2	815
<b>Total</b>	<b>9,112</b>	<b>11,207</b>	<b>2,788</b>	<b>67</b>	<b>23,174</b>

## 5. Occupational diseases

Reference year	2002	2003	2004	2005	2006	2007	2008
<b>Claims for recognition</b>	<b>6,508</b>	<b>6,199</b>	<b>6,453</b>	<b>5,255</b>	<b>5,544</b>	<b>5,263</b>	<b>6,133</b>
- of which new cases	5,807	5,456	5,538	4,580	4,803	4,534	5,244
- of which after a dismissal	662	694	877	627	698	692	841
- of which after recovery	39	49	38	48	43	37	48
<b>Number of recognitions (see below)</b>	<b>3,462</b>	<b>3,043</b>	<b>2,077</b>	<b>1,660</b>	<b>1,332</b>	<b>1,276</b>	<b>1,303</b>
- of which permanent disability is recognized for the first time during the year on list	2,100	1,894	1,177	1,093	844	846	893
- of which temporary disability is recognized during the year on list	496	540	321	373	358	343	352
- of which permanent disability is recognized for the first time during the year by the complementary system	82	47	18	30	30	19	23
- of which temporary disability is recognized during the year by the complementary system	115	87	39	68	84	68	93
- of which positive withdrawal decisions (list and complementary systems)	149	155	118	79	91	56	73

Source: Annual FMP report - Private sector, list and complementary system and withdrawal from work

The number of recognitions is the sum of the positive decisions (temporary and permanent disabilities) of the list system complemented by the decisions (temporary and permanent disabilities) of the complementary system and by the withdrawal from work decisions not related to pregnancy. From this sum, duplicated cases such as beneficiaries of a temporary disability and of a permanent disability during the same year have been withdrawn. Thus the annual number of recognitions is computed through a specific process. It does not appear in clear within the FMP statistical yearbook.

Otherwise concerning the withdrawal from work, FMP may, if it considers it necessary, propose to any person threatened by or suffering from an occupational disease to refrain, either temporarily or definitively, from any professional activity which may continue to expose him/her to the risk of this disease. The person may stop, either temporarily or definitively, his/her professional activity. In case of a temporary sick leave, the victim beneficiaries of temporary disability compensations. In case of a definitive stoppage from work and under certain conditions, the victim may benefit from a professional rehabilitation charged to the FMP and of permanent disability compensations during the length of this rehabilitation.

## Diseases giving rise to the greatest number of claims for recognition

Diseases	Claims	% compared to total
Lumbar affections	1,544	25.18
Respiratory track	1,328	21.65
Carpal tunnel syndrome	767	12.51
Deafness	700	11.41
Tendinitis	567	9.25
Other diseases	1,227	20.01
<b>Total</b>	<b>6,133</b>	<b>100.00</b>

## Occupational diseases most frequently recognized as a permanent disability by the list system

Diseases	Recognized cases	% compared to total
Noise-induced hypoacusis and deafness	275	30.80
Upper limbs osteoarticular affections caused by mechanical vibrations	157	17.58
Asbestos-induced mesothelioma	128	14.33
Silicosis	69	7.73
Asbestos-induced lungs cancers	53	5.94
Other diseases	211	23.63
<b>Total</b>	<b>893</b>	<b>100.00</b>

## Occupational diseases most frequently recognized as a temporary disability by the list system

Diseases	Recognized cases	% compared to total
Pressure-induced nerves paralysis	210	59.66
Occupational skin affections caused by substances not considered under other labels	64	18.18
Other infectious diseases among workers involved in prevention, nursing, domiciliary care, research and other professional activities in nursing premises where there exists a higher risk of infection	15	4.26
Mono or polyradicular syndrome like sciatic, ponytail syndrome or narrow lumbar canal syndrome	15	4.26
Diseases of periarticular bursa due to pressure, subcutaneous cellulites	7	1.99
Other diseases	41	11.65
<b>Total</b>	<b>352</b>	<b>100,00</b>

## Occupational diseases recognized by the complementary system

Diseases	Temporary disability	Permanent disability
Bones, articular, intervertebral disks affections,	4	5
Tendinitis	89	18
<b>Total</b>	<b>93</b>	<b>23</b>

Note: tendinitis which are currently recognised through the complementary system should soon be included within the list of occupational diseases.

**Most frequently recognized occupational diseases giving rise to a positive decision of withdrawal from work decision (excluding pregnancy) - list system**

Diseases	Withdrawal from work	
	Temporary	Definitive
Lead-induced diseases or induced by its components	6	0
Aliphatic or alicyclic hydrocarbon halogenous by-products induced diseases	1	0
Occupational skin affections caused by substances not considered under other labels	0	13
Baker's asthma	0	12
Specific hypersensitivity due to substances not considered under other labels induced-asthma	0	10
Noise-induced hypoacusis and deafness	0	8
Natural latex-induced allergic affections after at least one month of professional exposure	0	6
Other diseases	0	17
<b>Total</b>	<b>7</b>	<b>66</b>

In 2008, two requests for withdrawal from work were introduced through the complementary system. One claim gives rise to a positive decision of definitive withdrawal from work because of a tendinitis.

## 6. Number of pensions paid

### Compensation of accidents at work

Funding of the accidents at work branch has two origins: a capitalization system (via insurers of the private sector) and a contribution system (via a 0.3 % contribution).

Pensions for life are paid to compensate the reduced victim's capacity to earn his/her living. According to the disability rate, the pension is paid either by the insurer or by the FAT. Pensions up to 19 % are paid by the FAT which is also in charge of paying complementary and additional allocations and adaptation allocations. If the permanent work disability is over 19 %, the pension is paid by the insurers.

The following table details the number of pensions (12/31/2008 data) paid to victims as a consequence of a permanent work disability or to eligible parties after the victim's death<sup>24</sup>. This table lists pensions paid by the two systems.

	Eligible parties				Sub-total	Total
	Victims	Spouses	Ascendants	Descendants		
Insurance companies and Commons funds (Disability rate > 19 %)	53,122	8,670	1,240	2,447	12,357	65,479
Self insurance (Disability rate > 19 %)	170	30	1	1	32	202
FAT - Accidents at work fund	128,414	6,360	976	193	7,529	135,943
FAT - Merchant navy	119	35	14	1	50	169
FAT - Deep-sea fishing	109	65	14	23	102	211
<b>Total</b>	<b>181,934</b>	<b>15,160</b>	<b>2,245</b>	<b>2,665</b>	<b>20,070</b>	<b>202,004</b>

Source: FAT

[24] The pension is the compensation paid to the victim at the expiration of the three-year review time following the setting of the permanent disability rate or the compensation paid to eligible parties in case of a fatal accidents. Victims benefiting of a temporary incapacity or of an allocation during this review time are not included within this table.

## Occupational diseases compensation

- On 12/31/2008: 58,874 persons were compensated due to the list system and 574 due to the complementary system giving an overall total of 59,448 persons for the private sector.
- Annual insurance spending in euros (2008 data) - private sector - list system, complementary system and ONSSAPL sector (Provincial and local authorities)

Permanent work disability	190,904,477
Eligible parties following a death	62,209,032
Temporary work disability	4,766,516
Temporary withdrawal from work	479,133
Definitive withdrawal from work	73,696,745
Health care	6,488,820
<b>Total</b>	<b>338,544,723</b>

A few examples of the distribution of this total:

Per diseases: 8.1 millions are allocated to asbestosis, 9,9 millions to asbestos-induced lung cancers, 18.4 millions to noise-induced hypoacusis or deafness and 91.6 millions for silicosis;

Per branch of activity: 96 millions are allocated to the coal, lignite and peat extraction sector, 60 millions to the health and social sector and 36 millions to the construction sector.

Source: FMP 2008 report

- Number of compensations per permanent disability rates paid for the private sector on 12/31/2008 - list system and complementary system.

Permanent disability rate	List system	Complementary system	Sub-total
< 10	25,409	351	25,760
10 to 19	17,295	139	17,434
20 to 29	7,011	36	7,047
30 to 39	3,328	30	3,358
40 to 49	2,162	5	2,167
50 to 59	1,259	6	1,265
60 to 69	814	1	815
70 to 79	426	1	427
80 to 89	450	2	452
90 to 100	720	3	723
<b>Total</b>	<b>58,874</b>	<b>574</b>	<b>59,448</b>

Source: FMP 2008 report

## 7. Eurostat data

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	1995	1996	1997	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)	104	103	100	100	100	98	94	86	81	78	76	74
Euro area (12 countries)	105	103	101	100	99	97	92	84	79	76	74	72
<b>Belgium</b>	<b>110</b>	<b>99</b>	<b>96</b>	<b>100</b>	<b>96</b>	<b>82<sup>(a)</sup></b>	<b>83</b>	<b>72</b>	<b>68</b>	<b>65</b>	<b>62</b>	<b>60</b>

(a) Break in series

(:) Not available

### 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	1995	1996	1997	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)	116	113	106	100	91	88	85	80	78	75	74	73(p)
Euro area (12 countries)	113	110	102	100	88	86	83	78	78	73	72	:
<b>Belgium</b>	<b>190</b>	<b>177</b>	<b>100</b>	<b>100</b>	<b>106</b>	<b>100</b>	<b>124</b>	<b>82</b>	<b>78</b>	<b>93</b>	<b>84</b>	<b>81</b>

(:) Not available

(p) Provisory

(\*) The index shows the evolution of the incidence rate of fatal and serious 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. Fatal road traffic accidents and other transport accidents in the course of work are also excluded.

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

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



Founded in 1991, EUROGIP is a French organization, whose activities are organized around five areas: enquiries, projects, information-communication, 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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55, rue de la Fédération - F- 75015 Paris  
Tel. : +33 (0)1 40 56 30 40  
Fax : +33 (0)1 40 56 36 66



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