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

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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.

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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 salaries*^[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-loi") 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.

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 professional 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, a bonus-malus system and the concept of excessively increased risk^[9] have been implemented on the 1st of January 2009⁽¹⁰⁾. Insurance companies have to apply the bonus-malus system to companies in addition to the free base when calculating the premium. Bad accidents statistics will generate a 30 % premium increase and good results reduce it by 15 % for small companies. These stipulations do not apply to large companies as they are already implemented in practice. The excessively increased risk concept(11) 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 inform at year's end the insurance company insuring the company on the next 1st of January of 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. He must do it within an eight-day delay starting the day after the one 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^[12] 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.

Occupational diseases: FMP

FMP, a social security public body, is the occupational diseases risk insurer of the private sector^[13]. 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^[14] (*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 a 1.1 % contribution based on 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 the FMP about this disease. The latter then invites the concerned person or her assignees to file a claim for compensation. It is up to the victim to bring a claim for compensation to the FMP.

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 law^[15] relating to occupational diseases sets a mixed compensation system made of a list system and of a

^{[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 Plan fédéral d'Action pour la Réduction des Accidents du travail, PhARAon (Federal action plan for the reduction of accidents at work).

^[11] http://www.encare.be/frans/nouvelles/verzwaard risico.htm

^[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

⁽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] 04.03.1970} combined Acts and 09.26.1996 royal decree

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

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

Ocupational 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=/statisstics methodology/esaw methodology/ke4202569 en pdf/ EN 1.0 &a=d

Number of workers of the private sectors: 2,570,621 – Source ONSS [06/30/2007]

Main activity sectors

Activity sectors	Number of workers
Manufacturing industries	564,993
Trade and repair	481,888
Real estate, renting, services to businesses	436,633
Health and social work	341,390
Construction	204,876

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

In 2007, 244,568 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 12/12/2007

- 327,485 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.
- 236,613 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 2007 amounted to slightly above 1 billion euro.

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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.

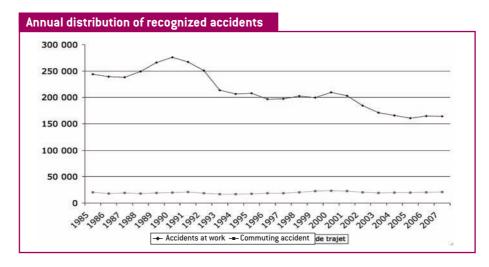
Distribution of recognized accidents at work according to their consequences and per activity branch - including fatal accidents (excluding commuting accidents)

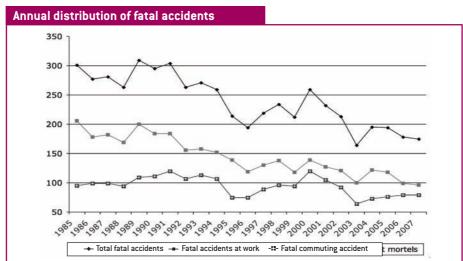
	Per activity branch (NACE ²⁰)	CSS*	IT*	IP*	Fatal	Total
Α	Agriculture, hunting and related services activities	525	832	178	2	1,537
	Forestry, logging and related services activities	19	44	18	0	81
В	Fishing, fish farms and related services activities	31	41	6	1	79
С	Mining of coal and lignite ; extraction of peat	0	5	1	0	6
	Other mining and quarrying	144	143	29	2	318
D	Manufacture of food products and beverages	2,314	3,659	432	0	6,405
	Manufacture of tobacco products	28	35	4	0	67
	Manufacture of textiles	718	1,079	142	0	1,939
	Manufacture of wearing apparel and fur	52	51	13	0	116
	Manufacture of leather and footwear	24	55	6	0	85
	Manufacture of wood and wood products	440 413	790 366	107 52	2	1,339 832
	Manufacture of pulp, paper and paper products	337	413	82 82	1 0	832
\vdash	Publishing, printing, reproduction Manufacture of coke, refined petroleum products, nuclear fuel	33r 44	18	7	0	69
	Manufacture of coke, refined perfoledin products, fluciear fuel Manufacture of chemical products	1,226	1,032	156	1	2,415
	Manufacture of rubber and plastic products	764	943	121	0	1,828
	Manufacture of other non-metallic mineral products	1,447	1,572	278	3	3,300
	Manufacture of basic metal	1,447	967	243	2	2,699
	Manufacture of basic metal products	3,137	3,731	572	5	7,445
	Manufacture of machinery and equipments	1,762	2,199	249	1	4,211
	Manufacture of office machinery and computers	10	15	2	0	27
	Manufacture of electrical machinery and apparatus	488	519	86	0	1,093
	Manufacture of radio, television and communication equipment and	100	313	- 00	Ü	1,000
	apparatus	110	106	15	0	231
	Manufacture of medical, precision and optical instruments, watches	110	100	10	Ü	
	and clocks	142	140	13	0	295
	Manufacture of motor vehicles, trailers and semi-trailers	1,548	1,776	173	0	3,497
	Manufacture of other transport equipment	385	396	56	0	837
	Manufacture of furniture; other manufacturing	485	832	89	0	1,406
	Recycling	132	228	37	0	397
Е	Electricity, gas, steam and hot water supply	223	84	11	0	318
	Collection, purification and distribution of water	1	1	1	0	3
F	Construction	7,074	12,324	2,627	37	22,062
G	Sale, maintenance and repair of motor vehicles and motorcycles;					
	retail sale of automotive fuel	1,830	1,963	270	0	4,063
	Wholesale trade and commission trade	3,105	3,929	703	1	7,738
	Retail trade, repair of personal and household goods	4,080	5,170	690	1	9,941
Н	Hotels and restaurants	1,958	2,078	305	0	4,341
1	Land transport	2,427	3,905	972	19	7,323
	Water transport	57	62	12	0	131
	Air transport	68	66	6	0	140
	Supporting and auxiliary transport activities; travel agencies	2,315	3,295	506	5	6,121
	Posts and telecommunications	607	813	169	1	1,590
J	Financial intermediation, except insurance and pension funding	469	240	46	0	755
	Insurance and pensions funding, except compulsory and social security	104	40	14	0	158
1/	Activities auxilliary to financial intermediation	59	48	11	0	118
K	Real estate activities Renting of machinery and equipment without operator and of personal	278	343	72	1	694
	and household goods	196	193	39	0	428
	Computer activities	171	129	17	0	317
	Research and development	120	65	10	1	196
$\vdash \vdash \vdash$	Other business activities	8,500	14,377	1,644	4	24,525
L	Public administration	133	80	17	0	230
М	Education	846	580	97	0	1,523
N	Health and social work	11,655	8,240	1,129	1	21,025
0	Sewage and refuse disposal, sanitation	428	409	72	1	910
	Activities of membership organizations	324	234	55	1	614
	Recreational, cultural and sporting activities	1,523	730	194	1	2,448
	Other services activities	220	271	46	0	537
Р	Private households with employed persons	15	15	1	0	31
Q	Extra-teritorial organizations and bodies	40	30	9	0	79
Z	Unknown	1,234	797	150	2	2 183
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^(*) see page 7

⁽²⁰⁾ Statistical Classification of Economic Activities in the European Community

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

Commuting accidents

Commuting accidents in absolute value			
Branch of activity		Commuting accidents	% as compared to total
Other business activities		4,197	20.19
Health and social work		3,693	17.76
Retail trade, repair of personal and household goods		1,464	7.04
Construction		1,063	5.11
Wholesale trade and commission trade		1,026	4.94
Other branches		9,346	44.96
	Total	20,789	100.00

Fatal commuting accidents in absolute value		
Branch of activity	Fatal Commuting accidents	% as compared to total
Construction	8	10.13
Other business activities	7	8.86
Health and social work	6	7.59
Retail trade, repair of personal and household goods	5	6.33
Wholesale trade and commission trade	5	6.33
Other branches	48	60.76
Total	79	100.00

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
Construction	49.38
Supporting and auxiliary transport activities; travel agencies	47.00
Manufacturing of fabricated metal products	45.49
Manufacture of other non-metallic mineral products	39.13
Land transport	38.54
National rate	24.62

Accidents at work expressed in real severity rate	
Branch of activity	Real severity rate
Construction	1.44
Land transport	1.27
Supporting and auxiliary transport activities; travel agencies	1.15
Manufacturing of fabricated metal products	1.07
Manufacture of other non-metallic mineral products	1.00
National rate	0.59

Accidents at work expressed in global severity rate	
Branch of activity	Global severity rate
Construction	6.40
Land transport	6.25
Supporting and auxiliary transport activities; travel agencies	4.15
Manufacturing of fabricated metal products	3.99
Manufacture of other non-metallic mineral products	3,82
National rate	2.18

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

Simplified presentation of table nr 18.1.2 - Commuting accidents

Deviation - Commuting accidents	CSS*	IT*	IP*	Fatal	Total
No information	488	526	144	8	1,166
Electrical problems, explosion, fire	15	13	1	0	29
Overflow, overturn, leak, flow, vaporisation, emission	44	33	6	0	83
Breakage, bursting, splitting, slipping, fall, collapse of Material Agent	362	382	84	0	828
Loss of control (total or partial) of machine, means of transport or handling equipment, hand-held tool, object, animal	3,578	4,936	1,098	47	9,659
Slipping, stumbling and falling – fall of persons	1,280	1,741	430	1	3,452
Body movement without any physical stress (generally leading to an external injury)	977	1,320	281	10	2,588
Body movement under or without physical stress (generally leading					
to an internal injury)	274	407	69	0	750
Shock, fright, violence, aggression, threat, presence	277	276	68	0	621
Other Deviation not listed in this classification	672	732	196	13	1,613
Total	7,967	10,366	2,377	79	20,789

^(*) see page 7

The variable Materiel 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	4,650	5,088	1,000	2	10,740
Building, structures, surfaces - at ground level (indoor or outdoor, fixed					
or mobile, temporary or not)	6,827	9,984	2,017	2	18,830
Buildings, structures, surfaces - above ground level (indoor or outdoor)	3,097	5,745	1,437	16	10,295
Buildings, structures, surfaces - below ground level (indoor or outdoor)	337	621	121	1	1,080
Systems for the supply and distribution of materials, pipe networks	625	751	119	0	1,495
Motors, systems for energy transmission and storage	159	222	39	0	420
Hand-held tools, not powered	8,121	6,019	464	0	14,604
Hand-held or hand-guided tools, mechanical	2,054	2,711	345	2	5,112
Hand tools - without specification of power sources	1,593	1,436	138	0	3,167
Machines and equipment - portable or mobile	899	1,240	230	2	2,371
Machines and equipment - fixed	2,216	3,258	611	2	6,087
Conveying, transport and storage systems	4,713	8,106	1,119	9	13,947
Land vehicles	2,920	4,459	1,025	31	8,435
Other transport vehicles	353	460	88	2	903
Materials, objects, products, machine components, debris, dust	16,285	20,123	2,423	16	38,847
Chemical, explosive, radioactive, biological substances	1,818	1,229	73	1	3,121
Safety devices and equipment	169	145	16	0	330
Other equipment, personal equipment, sports equipment, weapons,					
domestic appliances	2,928	2,804	376	0	6,108
Living organisms and human beings	3,337	2,685	536	1	6,559
Bulk waste	353	331	56	2	742
Physical phenomena and natural elements	386	397	64	1	848
Other material agents not listed	4,011	4,083	654	5	8,753
Unknown	421	601	111	1	1,134
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

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

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 or suffering from an occupational disease to refrain, either temporarily or definitively, from any professional activity which may expose the person 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 beneficiates of temporary disability compensations. In case of a definitive stoppage from work and under certain conditions, the victim may beneficiate 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	1,349	25.63				
Respiratory track	1,069	20.31				
Deafness	621	11.80				
Carpal tunnel syndrome	617	11.72				
Bones, articular, intervertebral disks affections,	454	8.63				
Other diseases	1,153	21.91				
Total	5,263	100.00				

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 periarthric 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 (excluding pregnancy) — list and complementary systems	positive withdrawal fron	n work decision
Diseases	Withdrawa	l from work
	Temporary	Definitive
Baker's asthma	0	10
Asthma induced by a specific hypersensibility 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

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^[21] [12/31/2007 data] paid to victims as a consequence of a permanent work disability or to eligible parties after the victim's death. This table lists pensions by the two systems.

	Victims	Spouses	Ascendants	Descendants	Sub-total	Total
Insurance companies and Commons						
funds (IPP > to 19 %)	53,855	8,881	1,298	2,429	12,608	66,463
Self insurance (IPP > to 19 %)	175	31	1	1	33	208
FAT - Accidents at work fund	123,299	6,600	997	223	7,820	131,119
FAT - Merchant navy	123	38	14	1	53	176
FAT - Deep-sea fishing	112	67	14	24	105	217
Total	177,564	15,617	2,324	2,678	20,619	198,183

Source : FAT

Occupational diseases compensation

On 12/31/2007: 60,597 persons were compensated due to the list system and 498 due to the complementary system giving an overall total of 61,092 persons for the private sector.

Annual insurance spending in millions of euro (2007 data) -private sector- list system, complementary system and ONSSAPL sector (Provincial and local authorities)

Permanent work disability	189,650
Eligible parties following a death	60,332
Temporary work disability	5,000
Withdrawal from work	70,963
Health cares	6,700
Total	332,645

A few examples of the distribution of this total:

- Per diseases: 8.1 millions are allocated to asbestosis, 8,2 millions to asbestos-induced lung cancers and 16.6 millions to noise-induced hypoacusis or deafness;
- Per branch of activity: 99 millions are allocated to the coal, lignite and peat extraction sector, 61.8 millions to the health and social sector and 34.4 millions to the construction sector.

Source: FMP report 2007

^[21] 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 beneficiating of a temporary incapacity or of an allocation during this review time are not included within this table.

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 coutries)	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

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.

⁽¹⁾ Break in series

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