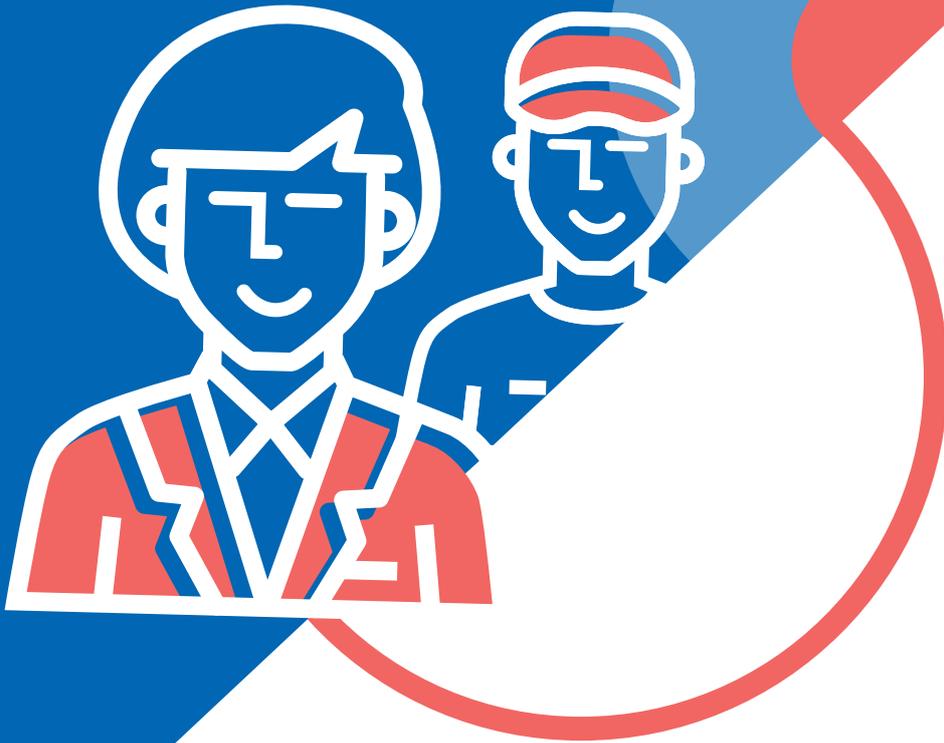




**l'Assurance  
Maladie**  
RISQUES PROFESSIONNELS  
Agir ensemble, protéger chacun



# KEY FEATURES OF 2019

Health and safety  
in the workplace

# EDITORIALS

## The Health/Occupational Risks Insurance system invests where needed to protect employees

A feature of 2019 was the inception and setting up of the COG AT/MP («OH&S Objectives and management agreement») prevention programmes 2018-2022. The Health/Occupational Risks Insurance system thus fully develops its role as insurer by targeting the risks most commonly faced by employees in the workplace: musculoskeletal disorders (MSDs), chemical risks and falls. The 13,538 companies targeted by the «TMS Pros» programme due to their high incidence rate (they account for one-third of all work-related MSDs in France) demonstrate that the insurance scheme clearly invests where needed to protect employees' health.

Companies with less than 50 employees, which form the majority of the economic fabric, are of course a priority target of our action. The Health/Occupational Risks Insurance system has very significantly expanded the range of financial incentives intended specifically for them, by proposing 17 types of subsidies in 2019. In practice, this involves co-financing part of the equipment and training acquired for the purpose of risk prevention. If, despite everything, occupational injuries or diseases occur, the Occupational Injuries Insurance compensates the sequels. In 2019, it worked to simplify and enhance the efficiency of medical and administrative procedures related to case management for the insured.

Lastly, the risk pricing system was dematerialized by opening an online service giving notice of the contribution rates. In 2019 we also opened new websites and online services to support our prevention activities. Thus, the digital service relationship continues to be developed at the initiative of the Health/Occupational Risks Insurance system.



**ANNE THIEBAULD**  
Occupational Risk  
Director, French  
National Health  
Insurance Fund  
(CNAM)

## Effective action throughout the country, in both prevention and compensation

The governance of the Occupational Injuries Insurance is supported by the unprecedented investments in occupational risk prevention in 2019. On the back of this momentum, the Occupational Injury Committee will be able to continue its risk prevention activities for occupational health, especially targeting the very small and medium-sized enterprises which are the backbone of the French economy.

The scheme's insurance-related operations, targeting the major risks occurring in the workplace, give us the necessary visibility and adaptability to guide and deploy effective action throughout the country, in both prevention and compensation.

The recent renewal of the chairmanship, at the time of this publication, will be supported by the will to increase the visibility of the scheme's action, its governance mode in very close touch with the needs of enterprises and workers, and the work accomplished both on the national level and by the network of funds on a daily basis. Our action is also supported by the balanced management of this scheme, ensured by the complementarity of its three roles and its effective equi-representational governance. This is a feature of our scheme to which we are attached.



**LAETITIA ASSALI**  
Chair of the Occupational Injuries  
Committee



**RONALD SCHOULLER**  
**CHRISTIAN EXPERT**  
Vice-Chairs





# CONTENTS

**4** Key figures 2019:  
occupational injuries and commuting  
accidents

**6** Key figures 2019:  
occupational diseases

**8** Financial results:  
a surplus of 975 million euros

**9** Promoting risk mitigation and encouraging  
prevention

**13** Simplifying formalities and improving  
quality of service

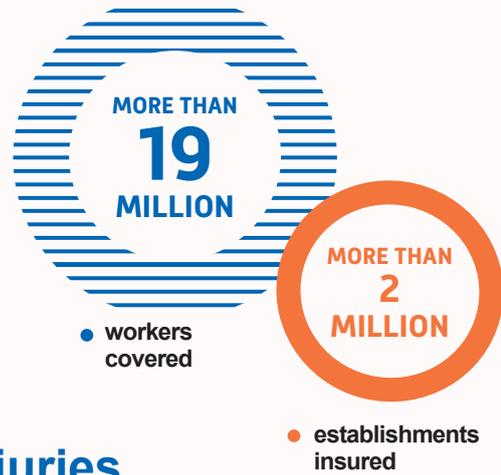
**14** Changes regarding payroll taxes

**15** Who are we?



# KEY FIGURES 2019

## OCCUPATIONAL INJURIES AND COMMUTING ACCIDENTS



### The number of occupational injuries per worker remains practically stable

The number of recognized occupational injuries again **increased slightly in 2019, by 0.6%** (following a 2.9% increase in 2018) correlated to the 2% increase in the number of workers. However, the frequency index, i.e. the number of injuries per 1,000 workers, **decreased by 1.4%**, from 34 to 33.5, a floor level that has been stable for several years now.



### The number of occupational injuries remained stable or decreased slightly in every sector of activity except the tertiary sector



The **building and construction sector** posted a **0.3%** decline in its incidence rate between 2018 and 2019 while its number of workers increased. The **wood, paper and textile sector (-0.9%)**, **non-food retailing (-0.9%)** and **chemicals (-1%)** posted slight declines.



Occupational injuries increased most in services, especially in tertiary activities (**government departments, banks, insurance, etc.**) which posted a **4%** increase, and in temporary work and welfare work **(+1.3%)**.



They increased to a lesser extent or remained stable in **metallurgy (+0.6%)**, **transport and energy (+0.3%)** and the **food sector (+0.2%)**.

### Occupational injuries and number of workers in the main sectors of activity

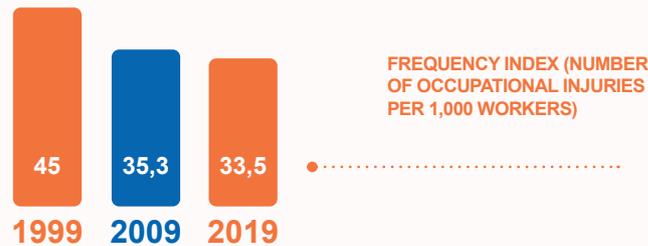
Number of workers		Occupational injuries (lost-time injuries)
1,762,335	Metallurgy	50,353
1,731,886	Building and construction	88,360
2,149,970	Transport	97,346
2,644,665	Food sector	113,914
2,260,861	Non-food retailing	48,373
4,740,109	Tertiary Sector	51,103
3,414,637	Temporary work and welfare work	178,483

## Frequency of occupational injuries stabilized at an historically low level

The frequency of occupational injuries relative to the number of workers remains stabilized at an historically low level (33.5 injuries per 1,000 workers versus 120 when the Occupational Injuries Branch was created) despite the increase in the number of such injuries. Throughout the territory, this situation varies depending on the nature of the regional economic fabric. That is why the Paris region, where numerous tertiary businesses are concentrated, has the lowest frequency index, with 21.5 occupational injuries per 1,000 workers.

In response to these specific regional features, regional programmes are defined by the national fund together with the regional funds, allowing prevention measures to be adapted to specific local features and needs.

### Changes in the frequency index in the past 20 years

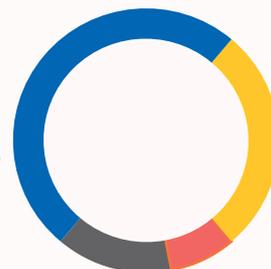


### Half of the injuries are caused by manual handling

The proportion of the three major risks identified as being the cause of most occupational injuries in 2019 remains the same as the previous year.



**50%**  
Manual handling



**28%**

**Falls**  
(from a height or on the same level)

**14%**  
Other risks



**8%**

**Hand tools**

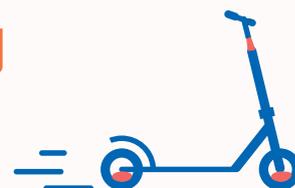
## Increase in the number of commuting accidents

The number of commuting accidents remains relatively stable, with less than a 1% increase in 2019, following a sharp increase in 2018, related to climatic conditions.



**99,000**

**commuting accidents** recorded in 2019, the highest level ever reached since 2000



**+600**

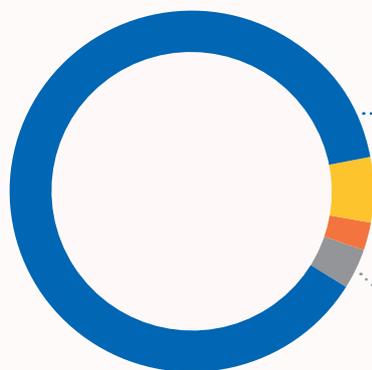
**more accidents** on bicycles and scooters between 2018 and 2019

# KEY FIGURES 2019

## OCCUPATIONAL DISEASES

### Further increase in occupational diseases

For the second year running, **the number of occupational diseases increased by 1.7% in 2019**, following a 2.1% increase already recorded in 2018. Musculoskeletal disorders account for 88% of occupational diseases.



#### Main conditions recognized as occupational diseases in 2019

- 44,492 musculoskeletal disorders
- 2,881 asbestos-related diseases of occupational origin
- 1,205 frequent conditions (deafness, allergies, asthma, eczemas, etc.)
- 1,814 other conditions

#### Trends for main diseases in 2019



**+1.7%**

Increase in occupational diseases

(50,392 versus 49,538 in 2018)



**2.3%** increase in MSDs from 2018



Stabilization of asbestos-related diseases

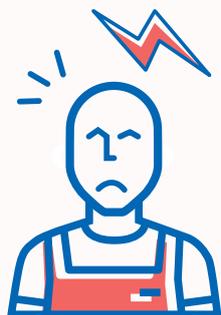


**13.9%** increase in conditions related to crystalline silica



Further increase (**+6%**) in recognized work-related psychological conditions

## Psychosocial disorders: a dual case management mechanism



**TO FIND OUT MORE**  
Consult the brochure  
entitled [“Santé travail :  
enjeux & actions : les  
affections psychiques  
liées au travail”](#)

The upward trend in recognized psychological conditions seen in recent years continued, in terms of both the number of reported work-related injuries or diseases and the number of cases for which compensation was awarded, but at a less sustained pace.

A far larger number of work-related psychological conditions are compensated as occupational injuries, at a rate of 20,000 each year. Half of these injuries result from aggression toward a person in contact with the public, and the other half arise from malaise at work.

1,051 occupational diseases classified as psychosocial disorders gave rise to compensation in 2019 (+6% from 2018) by the Health/Occupational Risks Insurance system, based on the opinion of the committees of medical experts consulted concerning each of these claims.

**The specific mechanism of the Health/Occupational Risks Insurance system provides a response to this growing occupational health challenge.**



### An ongoing increase in reporting

Following 3% rises for two years running, the number of reports of injuries or diseases of work-related origin (for all risks combined) stabilized in 2019.

**AROUND  
1.6 MILLION**  
reports in 2019



- **1,270,968**  
occupational injury reports
- **113,187**  
occupational disease reports
- **199,459**  
commuting accident reports

### Average rate of favourable decisions

- **94%** for occupational injuries
- **61%** for occupational diseases

## Cancers recognized as of occupational origin

In 2019, the Health/Occupational Risks Insurance system published a further report in its series «Enjeux & actions» (Issues & Activities) devoted to occupational cancers. For several years the Occupational Risks Insurance system has conducted research on monitoring, screening and support for exposed workers.

New measures for detecting the potentially work-related cause of a cancer were experimented in 2019 with a view to widespread adoption in 2020. A proportion of work-related cancers is not reported by the insured, notably due to the time lag between exposure to carcinogenic factors and the occurrence of a cancer. Sometimes this non-reporting does not enable some insured to receive a pension by way of compensation for the damage sustained. Insured persons' access to rights therefore remains a priority issue for the Occupational Injuries System.



**1,800** OCCUPATIONAL CANCERS  
are recognized in France each year,  
mainly in retired workers and related  
to asbestos



**DOWNLOAD THE REPORT**  
[“Santé travail, enjeux & actions :  
cancers reconnus d'origine  
professionnelle”](#)

# FINANCIAL RESULTS

## A SURPLUS OF 975 MILLION EUROS



### Financial balance maintained in 2019

The positive net balance is higher than in the previous year due to an increase in net revenues from payroll taxes (+3,9%) related mainly to the payroll increase in the private sector subject to payroll taxes.

Spending on occupational injury and disease risks represents just over **€13 billion** (by comparison, risk coverage by the health insurance system amounts to **€237 billion**).

### Daily benefits which continue to rise

Despite a further decline in benefits in kind (medical expenses), daily benefits continued to increase as noted since 2014.

These benefits amounted to **€3.4 billion** in 2019.



**66 MILLIONS**

days not worked in 2019 due to occupational injuries and diseases, or the equivalent of **280,000 full-time jobs**.

### A decrease in transfers and contributions, to a total of €106bn

In addition to paying benefits, the Health/Occupational Risks Insurance system pays transfers and contributions to other regimes, which declined **5.3%** from 2018.

They accounted for **slightly less than 15%** of the Health/Occupational Risks Insurance system's expenses.

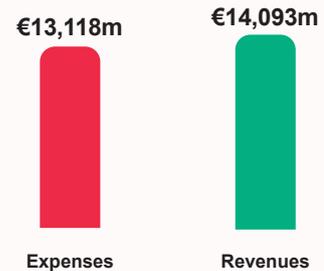
→ **€1BN**

transferred to the health insurance system to compensate for spending on injuries and diseases not reported as occupational injuries

→ **€260M**

paid to the Fund for Compensation of Asbestos Victims ("FIVA")

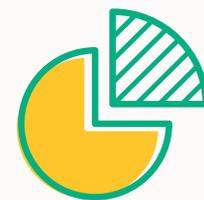
### EXPENSES AND REVENUES



### ANNUAL RESULT



### RATE



**2.07%**  
The national average net contribution rate in 2019

# PROMOTING RISK MITIGATION AND ENCOURAGING PREVENTION

## Prevention programmes targeted on the three priority risks for the Health/Occupational Risks Insurance system

Among the prevention programmes targeted on the basis of the incidence rate, the three programmes defined as priorities by the Convention d'objectifs et de gestion (Objectives and management agreement) expanded in 2019.



### • TMS Pros: an enhanced programme

In 2019, faced with the public health challenge represented by musculoskeletal disorders and back aches, the online programme designed to assist enterprises impacted by MSDs was continued and enhanced **within the framework of the Convention d'objectifs et de gestion (Objectives and management agreement) 2018-2022.**

**7,858 establishments, heavily impacted by MSDs and justifying intervention by the Occupational Injuries System,** were identified in priority sectors of activity: personal assistance and healthcare in establishments and in the home, building and construction, logistics transport, agri-food industry, shops and large retailers, and cleaning.



### **13,538** ENTERPRISES TARGETED

since creation of the programme. At the end of 2019, 6,460 enterprises had established a permanent action plan and 5,539 of them had conducted an action assessment.



### • Risques Chimiques Pros: 5,000 enterprises targeted

**Chemical risks are the No. 2 cause of occupational diseases in France, giving rise to various cancers and respiratory diseases.**

A new programme was designed throughout 2019 to support those enterprises wanting to establish a chemical risk prevention approach as of 2020.

The programme's ambition is to assist until 2022 a target of 5,000 enterprises concerned by exposure to diesel engine emissions, crystalline silica, wood dust, formaldehyde, cutting oils and fluids, and lead and asbestos. The programme proposes **a four-stage approach,** adapted to enterprises, in the form of a checklist of measures to be implemented. It can be followed simply and directly online via ameli.fr for enterprises.



### **80%**

of the 5,000 enterprises targeted received a visit by the Health/Occupational Risks Insurance system's prevention staff in 2019 in order to assess their level of knowledge of risk and establish appropriate measures via the online path «Risques Chimiques Pros».



## Risques Chutes Pros: intended for project principals

In the construction sector, the overall financial consequences of occupational injuries and diseases, including both direct and indirect costs, can be estimated at 5% of the cost of works\*. Accordingly, the Health/Occupational Risks Insurance system undertakes to raise project principals' awareness of the prevention, identification and assessment of occupational risks, to the extent that they are accountable for the health and safety of those working on their projects, from the design stage through to work performance.

The regional funds of the Health/Occupational Risks Insurance system assist the enterprises in question to help them mitigate the risks to which their workers are exposed. Fact sheets on priority prevention issues were produced in 2019 for the builders of detached houses, industrial buildings and shopping areas, or collective housing units and offices.



### 1,194 CONSTRUCTION PROJECTS

for detached houses and industrial and commercial buildings were assisted by the regional funds in 2019 with a view to promoting the system's priority prevention recommendations.

\* Health/Occupational Risks Insurance system statistics, 2017

## Support and an offer devoted to small enterprises

### A novel scheme of 17 prevention subsidies for very small enterprises (VSEs)

The Health/Occupational Risks Insurance system proposed a novel offer of financial aid via 17 types of subsidies intended for enterprises with less than 50 employees, to prevent occupational injuries and diseases.

These subsidies («Subventions Prévention TPE»), established in 2019, can finance the purchase of generic equipment in certain sectors of activity or facilitate investment in prevention solutions (risk diagnosis, training). They target the most prevalent risks such as musculoskeletal disorders, chemical risks and falls from a height or on the same level. Each enterprise can receive up to €25,000 in subsidies, on certain conditions, by filling in an application form available online.



€90M committed in 2019 for financial aids to VSEs and SMEs. Of this amount, €39.4 million, out of the €60 million committed, has been paid, corresponding to 6,134 applications for VSE prevention subsidies. 970 prevention contracts were signed for the amount of €32.8 million.

### A digital offer to assess risks and act in VSEs

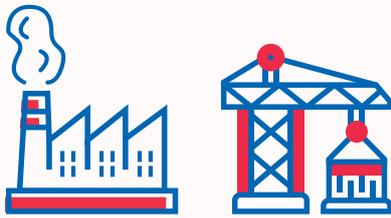


The Health/Occupational Risks Insurance system and INRS are developing a digital offer dedicated to VSEs in order to help them assess their occupational risks and benefit from suitable tools to implement their prevention measures.

By 2021, this approach will lead to the provision of specific offers for 36 fields of activity. It is based notably on an online tool which allows the enterprise to assess its risks and establish a practical action plan. Four activities already benefited from an offer under the previous Objectives and management agreement: garages, restaurants, road transport of goods and masonry. An offer has also been designed dedicated to nail care and enhancement activities, exposed to numerous risks, hazardous chemical products and MSDs.

## Activities in the field and awareness raising

By targeting its activities on the enterprises and workers that need this, the system's approach is one of prevention, training and information.



**42,500**

enterprises and projects received one or more visits by prevention staff in 2019: the enterprises visited correspond to **28%** of injuries and diseases and **33%** of the system's spending.



**83%**

of them have less than 100 employees



**41%**

are establishments with 50 to 99 employees

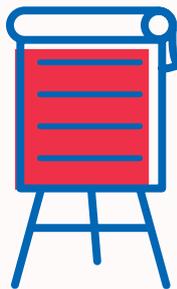


**27%**

are establishments with 1 to 9 employees

## The Health/Occupational Risks Insurance system invests in training and documentation on occupational risks

The Health/Occupational Risks Insurance system is supported by the expertise of the French national research and safety institute for the prevention of occupational accidents and diseases (INRS). With regard to expert training and documentation, for example, INRS is a leading player promoting prevention.



### Initial training: prevention culture from a very young age

- **135,000 students and apprentices** certified as first-aid workers (SST: Sauvetage Secourisme du Travail) in high schools and apprentice training centres.
- **17,500 students and apprentices** were certified PRAP (prevention of risks related to physical activity) in high schools and apprentice training centres.
- **More than 1 million students and apprentices** in 'CAP' certificate and «Bac professionnel» courses received training in safety at work.

- **1,782 engineering students** were trained in health and prevention by INRS.

### Further training: a constantly increasing number of trainees

- **1.25 million trainees and 32,518 training instructors** were trained in 2019. **20,607** people were enrolled in self-training in the basics of occupational risk prevention.



### Massive dissemination of technical documentation on prevention by INRS

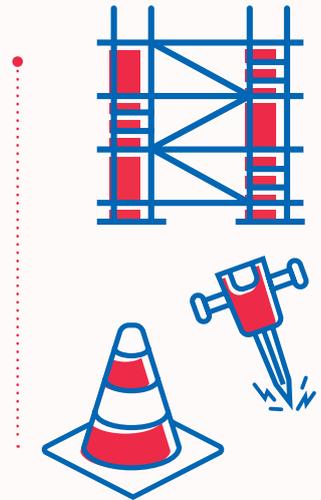
- **8.6 million documents** downloaded from the INRS website.
- **1.8 million brochures, leaflets and posters** were disseminated in 2019.
- The monthly electronic newsletter has **62,000 subscribers** and **22 scientific and technical events** were held during the year.

## 5 new recommendations adopted in 2019

The National Technical Committees (CTN) are formed of employer and employee representatives on an equal representation basis. They define prevention priorities in their sector of activity.

In 2019, they adopted 5 new recommendations concerning:

- safe operation of mobile elevated work platforms;
- prevention of risks related to the activities of sale, distribution, hire and repair of building, public works and handling equipment;
- loading and unloading of goods and equipment in the hotels, restaurants and catering sector;
- protection from accidental flows in glass making;
- prevention of the risks of eye complaints in glass factories.



## The occupational prevention account



- Since 2015, **1.6 million workers** have already been reported at least once for one of the occupational risk factors
- **31,000 enterprises** issued C2P reports in 2019 (versus 33,000 in 2018)
- **500,000 point reports** were sent in 2019 (for 2018 exposures)
- **Night work** is the factor most frequently reported.

## ACTIVE INTERNATIONAL PRESENCE OF THE HEALTH/OCCUPATIONAL RISKS INSURANCE SYSTEM



The system's representative on the international level, Eurogip, performed the following activities in particular in 2019:

- It took part in various European projects particularly regarding MSDs via a framework agreement with the European Union's agency for information on occupational safety and health (EU-OSHA) and was the successful tenderer for the European OSH Barometer in December 2019.
- Its staff produced studies on the prevention of occupational deintegration in four European countries and on risk prevention in the domestic help sector.
- As part of its standardization activity, it published a study on "Standardization in occupational health and safety – Essential primary prevention lever".
- The 2019 Eurogip Discussions, which are an annual European event, brought together more than 160 participants and experts around the theme of "OSH: What levers for a culture of prevention in the workplace?". [www.eurogip.fr](http://www.eurogip.fr)

# SIMPLIFYING FORMALITIES AND IMPROVING QUALITY OF SERVICE

## The simplified occupational injury recognition procedure

A new procedure for recognition of occupational injuries and diseases came into effect on 1 December 2019. It clarifies the steps in the process and simplifies their understanding for the worker and the enterprise.

This new procedure, which is more legible, gives in particular improved visibility regarding the recognition process and the time frames for the various steps. Various changes give greater visibility for workers and enterprises, such as the employer's right of reserve, the consultation and enrichment of dematerialized files in case of investigation, and shorter processing times.

The time for recognition of occupational diseases covered by a table has been reduced from 6 to 4 months. If the worker's pathology is not included in one of these tables, the case is examined by a committee of medical experts which has an additional 4-month period to give a decision. For an occupational injury or commuting accident, the decision of the primary health insurance fund (CPAM) is handed down at most 90 days after receipt of the initial medical certificate and the occupational injury report online.

The procedure is more accessible, and its revamping also includes the dematerialization of certain formalities via a dedicated «Occupational risk questionnaire» teleservice. It is therefore now possible to reply to the CPAM questionnaires, consult the file and make one's observations online. This change contributes to the simplification of formalities.

**51,067**  
questionnaires had been filled in online by insured and 54,034 by employers as at 31/12/2019



### Key teleservice figures (change 2018-2019)



**1,765,022**  
online occupational injury reports of which 1,306,876 dematerialized (74.04%)



**35.6%**  
of enterprises have opened an Occupational Injury and Disease account



**27.8%**  
of accident at work / occupational disease medical certificates were produced electronically in 2019



**440,631**  
calls relating to occupational risk issues were made to the telephone platforms



**2,659,028**  
visits to ameli enterprise in 2019

# CHANGES REGARDING PAYROLL TAXES

Since 31 December 2019, the **office rate has been replaced by the support functions rate**, following a transition period of two and a half years. This arrangement is now applied to all employees whose main activity is a support function of an administrative nature, contributing to the performance of administrative management duties common to all enterprises.

The **assignment of the rate depends on the size of the enterprise**, the function performed by the employee and the work premises' non-exposure to risk. The new rate, easier to establish, thus ensures equality of application throughout the country and provides enterprises with greater clarity.

**0.9%**  
The support functions rate was 0.9% in 2019



## An initial step toward the notification of rates online



The dematerialization of the notification of occupational injury and disease contribution rates calculated every year by the Health/Occupational Risks Insurance system's regional funds and announced to enterprises at the start of each year has become mandatory for enterprises with more than 149 employees. This electronic notification has the same legal value as postal mail and the printed acknowledgment of receipt.

Since November 2018 and throughout 2019, enterprises were able to register for the online notification service via their occupational injury and disease account on [net-entreprises.fr](http://net-entreprises.fr). This solution was proposed to them in order to secure the rate applicable as of the payroll of January 2020.

### A legal obligation as of:

- **January 2020** for enterprises with more than 150 employees
- **January 2021** for enterprises with at least 10 employees
- **January 2022** for all enterprises

## Enterprises subscribing to the notification of occupational injury and disease contribution rates



**96%**  
of enterprises on an individual rate (in accordance with the obligation imposed on them)

**15%**  
of enterprises on a mixed rate

**6.5%**  
of enterprises on a collective rate

# WHO ARE WE?



The Health/Occupational Risks Insurance system is the scheme of the Social Security system in charge of Occupational Injuries and Diseases. Its goal is to promote a safer and healthier work environment by reducing work-related injuries and diseases. In this it is supported by the complementarity of its three roles:



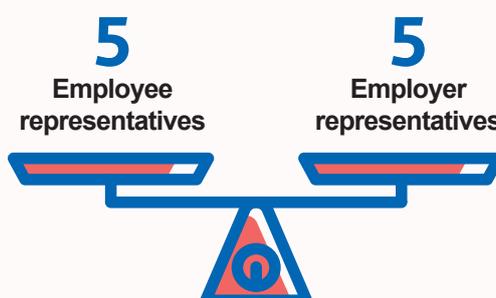
To perform these roles, the Occupational Risks Department (DRP) of the French National Health Insurance Fund (CNAM) coordinates a regional and local network: the primary health insurance funds, which manage compensation of the insured, and the regional funds (Carsat, Cramif and CGSS) which calculate contributions and implement prevention measures.

It is also supported by the expertise of two stakeholders that it finances:

- **The French national research and safety institute for the prevention of occupational accidents and diseases (INRS)**, which develops scientific and technical knowledge on work-related risks and prevention tools. [www.inrs.fr](http://www.inrs.fr)
- **Eurogip**, which identifies good occupational health and safety practices in Europe and internationally, and represents the scheme for working out European and international standards. [www.eurogip.fr](http://www.eurogip.fr)

## Hands-on equi-representational Governance

The Occupational Injuries Committee (CAT/MP) determines the guidelines of the Health/Occupational Risks Insurance system on key subjects such as prevention, risk pricing and compensation. It votes the budget for the occupational injuries insurance, monitors the objectives set with the government via the Objectives and management agreement, and obtains the opinion of the nine National Technical Committees for each sector of activity on prevention issues.



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