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Maladie**

RISQUES PROFESSIONNELS

Agir ensemble, protéger chacun



Key Features of 2021

Health and safety in the workplace

EDITORIALS



Coming out of the health crisis which started the previous year, the Occupational Injuries Branch – in the whole diversity of its network – was fully involved in 2021 in supporting implementation of the commitments made under the objectives and management agreement (“Convention d’objectifs et de gestion”) 2018–2022.

The main approaches prioritized were, in particular, an increasingly intense roll-out of the national programmes for prevention of MSDs, chemical risks and risks of falls, service offerings for very small and medium-sized enterprises and development of the Branch’s online services. The commitment of the targeted enterprises to comply with these programmes, and their effectiveness, is confirmed, with positive results presented in this new report.

The use of dematerialized services continued to progress, illustrated notably by the figure of 60% of enterprises now registered on the OSH account on net-entreprises.fr.

In 2021, the primary health insurance funds, supported by the medical services, handled around 1.5 million claims (accidents at work, commuting accidents and occupational diseases) for those insured under the general Social Security regime. The average recognition rate for these reported cases in 2021 was 85%. While these figures represent a significant increase by comparison with 2020 when they saw an exceptional decline due to the halt in activity caused by the health crisis, they nevertheless did not regain the 2019 levels. The network of Social Security organizations remains careful to maintain a quality of service compatible with the expectations of the insured protected by the Occupational Injuries Branch."

Anne Thiebeauld, Occupational Risk Director, French National Health Insurance Fund (CNAM)

EDITORIALS



Following a year disrupted by the impacts of the Covid-19 health crisis in 2020, the year 2021 is characterized by a pickup in activity and confirms the fact that the Occupational Injuries Branch, which covers more than 19 million employees and around 2 million firms, is a major player in the area of health at work and prevention of workers' exposure to occupational risks.

Accordingly, based on the observations for 2021, we may first stress the fact that, boosted by an economic rebound which contributed to an increase in the total payroll and hence in employers' social security contributions, which constitute most of the revenues of the Occupational Injuries Branch, the organization's financial situation returned to a surplus.

The findings show, most importantly, a frequency index of accidents at work which, relative to the number of employees, appears extremely low. Although these figures require some post-Covid observation time to confirm this downward trend, they nevertheless show that our system of protection against accidents at work and occupational diseases has been able to gradually change its approach by making risk prevention and the protection of employees' health its key priority.

These results are therefore in line with a virtuous dynamic related to the prevention objectives, actions and programmes supported by the social partners via the various objectives and management agreements ("Conventions d'objectifs et de gestion" - COG), implemented by a robust network: risk prevention services, Regional Occupational Injuries Commissions ("CRAT/MP"), National and Regional Technical Committees (CTNs, CTRs), INRS and EUROGIP. This network has always acted energetically for improved prevention, in synergy with the other stakeholders in the field.

This prevention policy must be maintained and reinforced, notably with regard to certain risks. To achieve this it must be carried out on a long-term basis and continue beyond the current "COG" agreement which ends in 2022.

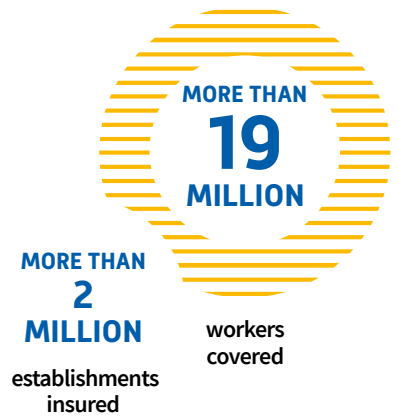
Supported by the record of the present "COG" agreement, the social partners will therefore have to define the guidelines of the future "COG", in line with the three roles performed by the Branch: prevention, compensation and risk premium rating. Prevention will remain a main focus of these guidelines which will also, in accordance with the Branch's insurance and solidarity characteristics, have to aim at providing appropriate assistance and support for the victims of accidents at work and occupational diseases.

Photos (from left to right):

Sylvie Dumilly, Chair of the Commission on accidents at work and occupational diseases,
Viviane Uguen and Serge Journoud, Vice-Chairs

Key Figures 2021

Accidents at work and commuting accidents



The number of accidents at work increased in 2021 compared with 2020 (604,565 accidents, i.e. +12%). However, it remains lower than the figure recorded before the health crisis (-7.8% compared with 2019).

The frequency index was around **31 accidents at work per 1000 employee in 2021**. This level remains **exceptionally low** and will therefore have to be confirmed over time (between 2011 and 2019, the index had reached a stable floor level of 33 to 34).



↗ **604,565**

accidents at work
in 2021



1,127,197
work accident reports
(average recognition
rate: 94.5%)

Accidents at work increased in all sectors, but remained lower than in 2019, possibly corresponding to the use of furloughing in the first half of 2021, and the increasing prevalence of teleworking.



Accidents at work in service activities (banking, insurance, general government) and the transport sector, which had already increased in 2019, posted the sharpest increases from 2020 (+18% and +14% respectively).



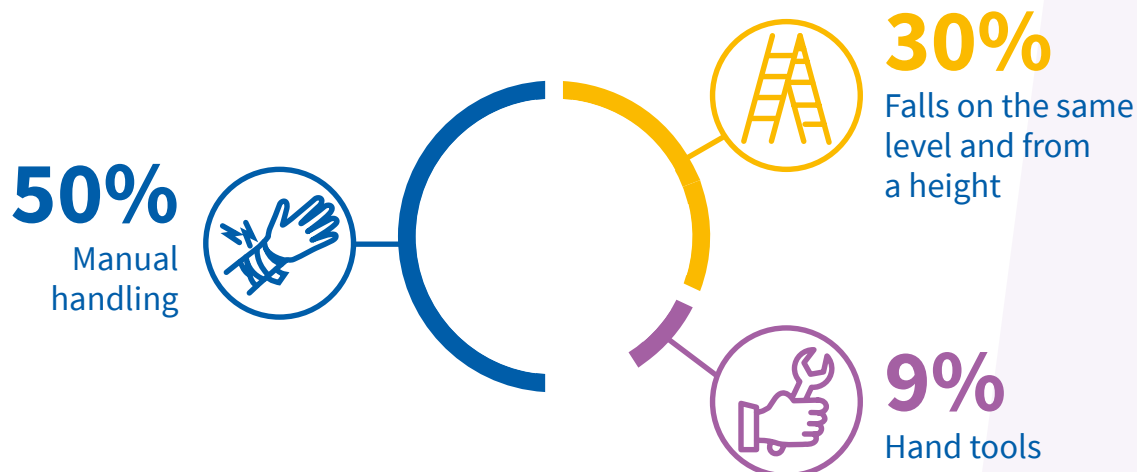
To a lesser extent, metallurgy, temporary employment, and the healthcare, cleaning and food industries also saw an increase in the number of the accidents at work, as was the case in 2019.



After declining for two years in 2019 and 2020, the construction sector posted a 15.6% increase in accidents at work compared with 2020. The figures increased in smaller proportions in the timber, furniture and textile sectors, in non-food commerce and chemicals and plastic products manufacturing.

Half of the accidents are caused by manual handling

Four major risks were the cause of most accidents at work in 2021, in proportions which have remained stable for several years now, and were confirmed in 2021:



Deaths recognized as accidents at work

The number of work-related deaths increased from 2020 (645 deaths in 2021), but remained at a lower level than in 2019 (88 fewer deaths than in 2019). Over half of these deaths were due to malaises, and 12% were deaths in road transport.

Increase in commuting accidents, but still lower than the 2019 figure

In 2021, the number of commuting accidents increased by 12.4% from 2020. However, the figure remains lower than its 2019 level, probably related to restrictions on commuter travel in 2021.



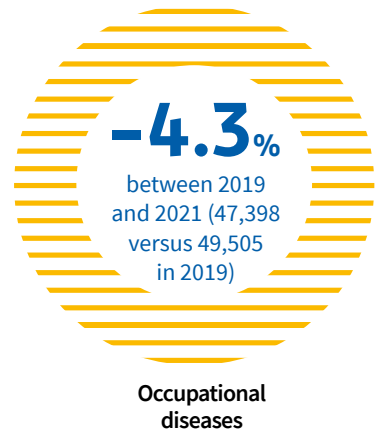
89,278
commuting accidents
60% of commuting accidents were attributable to the loss of control of a means of transport



8%
were bicycle and scooter accidents, which represents an **18.6%** increase from 2020

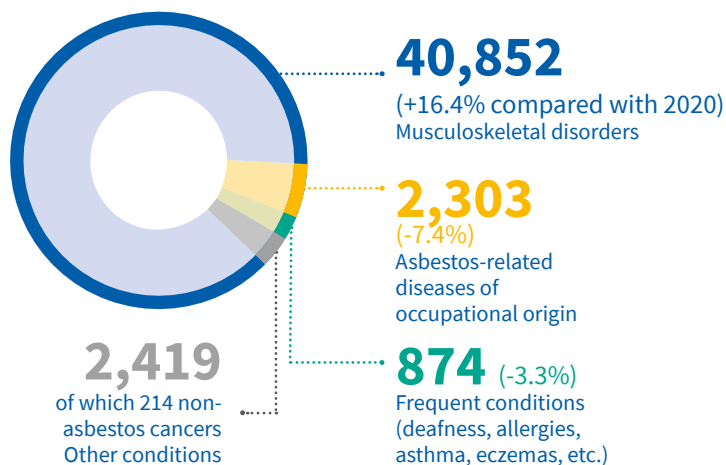
Key Figures 2021

Occupational diseases



One notes a **17.8% increase in occupational diseases** in 2021 compared with 2020, and also in the number of victims, which increased in the same proportions but was still below the 2019 level (4.3%). Musculoskeletal disorders again accounted for the great majority of occupational diseases (86%).

Main conditions recognized as occupational diseases in 2021



118,082
occupational disease reports
(average recognition rate:
64.4%)

Recognition of Covid-19 as an occupational disease [13 May 2022]

5,641 full dossiers were filed with the primary health insurance funds (CPAM) and the Overseas General Social Security Fund (CGSS), 78% of which concerned healthcare workers. 2,183 cases were recognized as an occupational disease.

Constant growth in the coverage of psychological disorders at work

1,566 occupational diseases coming under mental illnesses, or 9% more than in 2020, received a favourable decision from the committees of medical experts to which to these applications were referred.

The proportion of mental illnesses for which the work-related origin was recognized has been around **50% of applications** to the medical expert committees for the past five years.

The trend for mental disorders at work

With around 10,000 cases in 2017, the number of psychological disorders compensated as accidents at work increased regularly over the period 2017-2019, reaching 12,000 cases in 2019. In 2020, this number decreased by 22% to 9,300 cases, because of the health crisis.



10,662 psychological disorders were compensated as accidents at work in 2021.

Three sectors which all involve relations with the public were most affected: the medico-social sector (which accounted for 25% of accidents at work for mental disorders in 2021), passenger transport (15%) and retailing (10%).

Financial Results

7

The Occupational Injuries Branch regained a surplus in 2021

In 2021, the Occupational Injuries Branch regained a surplus of **€1,191m**, following a deficit in 2020 (-€222m). This result can be explained mainly by a rebound in revenues (**+11.3%** between 2020 and 2021 due to the increase in contributions related to the pickup in activity) and a small increase in expenses (**+0.6%** between 2020 and 2021).

Revenues from social security contributions, which account for most of the Branch's revenues (**88%**), increased by **9.8%** between 2020 and 2021, with the improvement in the economic situation since the spring of 2021.

The Branch's expenses for welfare benefits increased in 2021 (**+2.8%**), with an increase in the number of accidents of work-related origin, following the decline observed in 2020 with a reduction in healthcare during the health crisis.

Increase in benefits in kind and daily benefits

After a downward trend over several years, benefits in kind increased sharply in 2021, up more than 10% from the previous year. This growth should be viewed in light of the steep fall in 2020 due to the occurrence of the Covid-19 pandemic, which had led to a decline in the number of accidents at work.

Daily benefits continued to grow by about €200m annually, reaching €3.8 billion. However, the reason for this increase is different from that of the previous year: in 2020, an increase in the length of lost work time had outweighed the effects of a reduction in the incidence rate, whereas in 2021 the reverse phenomenon occurred.



70 million

days not worked in 2021 due to accidents at work and occupational diseases, or the equivalent of **more than 300,000** full-time jobs

Relative stability of transfers and contributions

In addition to paying benefits, the Health/Occupational Risks Insurance system pays transfers and contributions to other regimes. These accounted for **14.3% of the Branch's expenses**, less than in 2020 because of the rebound in the Branch's revenues and the relative stability of transfers and contributions.

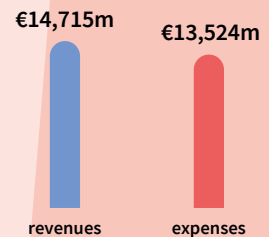
→ **1 bn€**

Transfer to the Health insurance branch to compensate for spending on injuries and diseases not reported as accidents at work or occupational diseases

→ **€220m**

Payment into the Fund for Compensation of Asbestos Victims (FIVA)

REVENUES AND EXPENSES



ANNUAL RESULT



↑
+ €1,191m

CONTRIBUTION RATE



2.24%
National average net rate in 2021

Reinforcing risk prevention for improved protection of employees

Three major prevention programmes

After a remarkable mobilization on issues related to Covid-19 in 2020, the Occupational Injuries Branch fully resumed the deployment of its programmes for prevention of three major occupational risks: musculoskeletal disorders (MSDs), chemical substances and falls.



TMS Pros (MSDs): massive deployment undertaken by job sectors

In 2021, the [TMS Pros](#) programme was deployed in the enterprises and sectors concerned. This prevention programme was established in 2014 with a view to reducing occupational diseases related to MSDs, and now covers accidents at work caused by back ache (lumbago). Organized around four stages online, it can be used to work on risk factors and work organization.

At 31 December 2021, 6,500 companies accounting for most MSDs had established an action plan. To do this, they were supported by prevention specialists in the regional funds (Carsat, Cramif or CGSS) according to a sector approach adapted to the reality of their activity.

A communication campaign carried out in parallel raised awareness in the sectors concerned by this occupational risk: personal assistance and healthcare, building and construction, large retailers, the agri-food industry, metallurgy, cleaning, transport and logistics.

Special attention paid to MSDs in the medico-social sector

In October 2021, the TMS Pros programme targeted more specifically firms in the healthcare and medico-social sector (elderly care homes and clinics), through the main federations concerned, OPCA Santé and the prevention personnel of the regional funds.

The firms are assisted by a prevention specialist in their regional fund who provides "field" expertise. Training courses, designed with representatives of the sector and provided by training organizations accredited by the INRS, are also available.



An assessment of the TMS Pros programme carried out with the firms in 2021 highlights the benefits of implementing this approach, and in particular:

- dialogue in the enterprise;
- organization of the MSD prevention approach;
- support for prevention departments.

The enterprises involved in season 1 of the programme (2013-2017) obtained significant results in terms of a reduction in their incidence rate. The enterprises which validated the last stage of the programme saw their frequency index fall between 2014 and 2019.

➤ **-4.5%**

Accidents at work

➤ **-7%**

Accidents at work for lumbago

➤ **-8.1%**

MSDs



Risques Chimiques Pros (Chemical risks): more than a quarter of firms have implemented an action plan

Organized around an online path in 4 stages, the [Risques Chimiques Pros](#) prevention programme enables enterprises to assess risks and to plan and follow up the actions undertaken in order to reduce workers' exposure to chemical substances and avoid the consequences of this, especially in the sectors most affected: automotive repair workshops, building and public works, roadworthiness test centres, mechanical engineering and machining, joinery and woodwork, healthcare and analyses.

This path, open to all firms since February 2020, also includes support from the regional funds of the Health/Occupational Risks Insurance system for firms identified following a preliminary diagnosis.

Since its launch in February 2020, **27% of the 5,000 enterprises targeted** have established an action plan.



Risques Chutes Pros BTP (risks of falls in the construction sector): raising owners' awareness

Within the framework of its Risques Chutes Pros BTP programme, the Occupational Injuries Branch network continued to provide support for more than 300 owners on 500 construction projects.

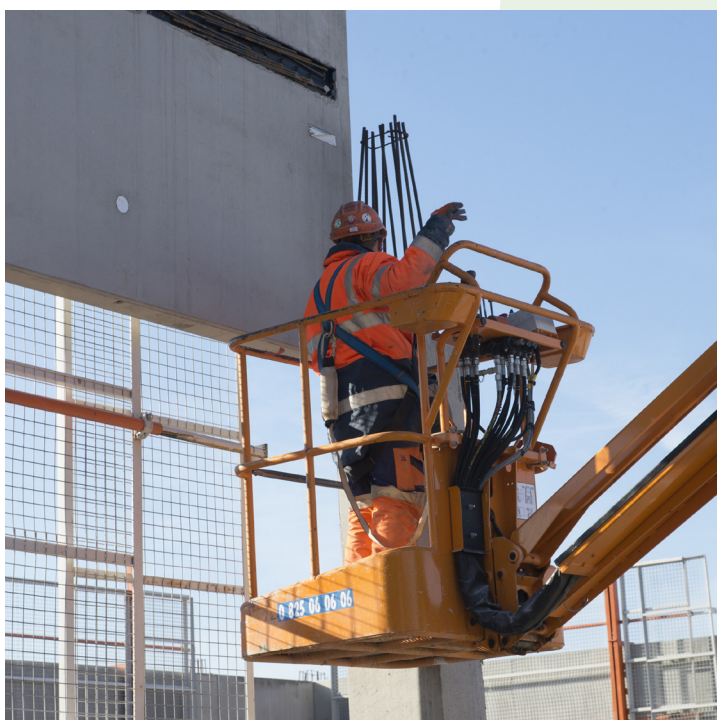
The objectives are as follows:

- **To plan**, as of the "design" phase, for shared means to manage the risks of falls, and include these measures in firms' works contracts;
- **To ensure**, during the "execution" phase, that the owners suitably comply with their commitments, and that the firms operate and use correctly the means provided for the safety of all those involved in the project.

The assessment performed by the Health/Occupational Risks Insurance system in 2019 and 2020 showed, on communal housing projects for example, that when preventive measures are planned in advance and embodied in the contractual documents, their implementation is ensured in 75% of cases on average, versus only 40% otherwise.

To find out more

[Issues & Initiatives report](#) dedicated to falls in the workplace (published in March 2022 by the Health/Occupational Risks Insurance system)





The occupational
prevention account
(Compte Professionnel
de Prévention, C2P)

From 2015 to end-December 2021, **1.9 million** workers had already been reported at least once for one of the applicable occupational risk factors.

28,000 entities issued reports in 2021.

527,000 point reports were sent in 2021 (for the exposure in 2020 of workers covered by the general regime and the agricultural regime).

Night work is the risk factor most frequently reported (threshold stipulated by decree).

TO FIND OUT MORE

[Le compte professionnel de prévention](#)
- Matthieu RENARD - YouTube

Offers for very small enterprises and self-employed workers

In order to help very small enterprises produce their risk assessment and their single document, and to create their risk prevention plan, the INRS and the Health/Occupational Risks Insurance system propose [a set of online tools](#) broken down by sector of activity or by job. These online tools, developed in partnership with the trade associations of the businesses concerned, are enriched by a series of practical recommendations adapted to those enterprises' needs.

In 2021, the Occupational Injuries Branch committed **€96.6 million** in financial aid to very small and medium-sized enterprises, including:

- **8,037 VSE prevention subsidies** granted to enterprises with less than 50 employees, for a budget of €69.9m (of which 57% for those with less than 10 employees);

- **929 new prevention contracts** signed with enterprises of less than 200 employees, for an amount of €26.7m.

Occupational risk prevention is an indispensable tool for maintaining and improving the day-to-day and long-term activity of [self-employed workers](#). Within this framework, two financial aids were proposed to self-employed workers with no employee, in the [restaurants and catering](#) and [building](#) sectors. €1 million was committed for these two aids.

Measures in the field

37,000 visits to enterprises and worksites were made by the prevention departments of the regional funds, of which:

41%

have 10 to 49
employees

26%

have 1 to 9
employees



15%

have 50 to 99
employees



4,457

services were provided by the regional funds' chemical laboratories and physical measurement centres, of which:

- 1,450** services by chemicals/biocontaminants laboratories, including 616 sampling operations, giving rise to 10,118 analyses;

- 3,007** services by the physical measurement centres, of which 55% in pollutant ventilation/capture.

Four new prevention recommendations adopted in 2021

The National Technical Committees (CTNs) define prevention priorities in their sector of activity. In 2021, they adopted 4 new recommendations concerning:

- prevention of risks related to the use of **sewing machines** in the clothes making industry;
- the use of **grinding and cutting machines**;
- basic recommendations applicable to the **road transport** of goods;
- prevention of the **risk of confinement** in refrigerated rooms (cold stores, cold rooms and coolers, and refrigerated containers).



EUROGIP, in charge of the Branch's international activities

For many years now, EUROGIP has worked with the European Agency for Safety and Health at Work (EU-OSHA). In 2021, for example, it contributed to two European databases: one on the practical resources available to improve knowledge of MSDs and help enterprises prevent these risks, and the other on the indicators of systems for follow-up and monitoring of occupational health and safety.

In 2021, EUROGIP also coordinated the action of 70 experts from the regional funds and the INRS, taking part in the production of European and international occupational health and safety standards on behalf of the Branch.

TO FIND OUT MORE
www.eurogip.fr



Training and information with the INRS

The Health/Occupational Risks Insurance system is supported by the expertise of the French national research and safety institute INRS, a leading operator for the prevention of accidents at work and occupational diseases.



Initial training

• **More than 1 million students** and apprentices in vocational training ('CAP' certificate of vocational proficiency) received instruction regarding safety at work.



Further training

• **1,205,475 trainees** were trained and 32,844 training instructors certified in 2021, via the Branch's accreditation scheme managed by the INRS. 30,000 people registered for INRS distance learning sessions.

Strengthening the service relationship with all our publics

6 out of 10 enterprises receive their OSH contribution rates online

After enterprises with more than 149 employees in January 2020, and those with at least 10 employees in January 2021, the obligation of registering on the OSH account to receive notice of contribution rates in dematerialized form concerned all enterprises of less than 10 employees at 1 January 2022.

From now on, all enterprises, whatever their workforce size, must be registered on the OSH account on net-entreprises.fr; this is a legal obligation.



At 31 December 2021,

58.86%

of enterprise

had registered on the OSH account (90.05% of enterprises with at least 10 employees, and 48.57% of those with less than 10 employees).

Growth in online reporting and monitoring of accidents at work and occupational diseases

In 2021, 77.41% of work accident reports were made electronically, which represents 1 million e-reports, compared with 74% in 2018.

The "Occupational risks questionnaire" online service enables employers and employees to carry out and monitor their formalities online during the procedure for recognition of an accident at work or an occupational disease. In 2021, 91% of the answers given by employers and 82% of those by the insured were performed online.



Shorter recognition times

The time for recognition by the primary health insurance funds decreased in 2021, and is on average 24 days for accidents at work (**9%** less than in 2020).

For occupational diseases, the time for recognition is variable depending on the type of case:

- for recognition on the basis of a table: 108 day (**9%** less than in 2020);
- for recognition following a decision of the Comité régional de reconnaissance des maladies professionnelles (CRRMP: regional committee for recognition of occupational diseases): 208 days (**5%** less than in 2020) for cases for which the conditions of the table are not met, and 214 days (**14%** less than in 2020) for off-list cases.

Enhancing the dissemination of information



- **More than 5 million visits** to the ameli.fr/entreprise website
- **22 million pages** viewed on www.inrs.fr, and **9 million** PDF documents downloaded
- **4.3 million** « 3 minutes entreprises » **newsletters distributed**
- **83,000 recipients** of the INRS newsletter
- **118 webinars** organized by the regional funds on topics related to risk prevention and the OSH account, with 7,005 participants and 2,730 in replay
- **14 INRS scientific and technical events**, with more than 10,000 participants online.
- **25,850 queries** by enterprises handled by the INRS regarding legal, technical, medical, documentary and training issues

The Health/Occupational Risks Insurance system

Who are we?

The Health/Occupational Risks Insurance system is the branch of the French Social Security system in charge of accidents at work and occupational diseases. Its goal is to promote a safer and healthier work environment by reducing work-related diseases and accidents. With its network of funds established throughout the country (CPAM, CARSAT, CRAMIF and CGSS), it performs three interdependent missions: it compensates and supports all the victims of accidents at work and occupational diseases, determines companies' contribution rates and works in the field to prevent occupational risks. It also takes charge of prevention measures for self-employed workers and manages the occupational prevention account.

The Health/Occupational Risks Insurance system is supported by the expertise of two stakeholders that it finances:



**L'Institut national
de recherche
et de sécurité (INRS):**

French national research and safety institute), which develops scientific and technical knowledge on work-related risks and prevention tools;



Eurogip,
which
identifies good

occupational health and safety practices in Europe and internationally, and represents the Branch for producing standards.

Hands-on equi-representational governance

The Occupational Injury and Disease Commission (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 Branch, monitors the objectives set with the government via the "COG" agreement, and obtains the opinion of the nine National Technical Committees for each sector of activity on prevention issues.

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