



**l'Assurance
Maladie**

RISQUES PROFESSIONNELS

Agir ensemble, protéger chacun



KEY FEATURES OF 2022

Health and safety in the workplace

ÉDITO



" The incidence rate of accidents at work and occupational diseases has been on a downward trend for around 15 years, especially significant at the time of the 2020 health crisis. The incidence statistics for 2022 are once again lower, which can be partly explained by changing ways of working, in particular teleworking, a phenomenon which is also experienced by our German neighbours. However, this is a situation of statistical disruption that the Occupational Injuries Branch is investigating.

Less sensitive to the decline in the number of accidents and diseases in the short term, the Branch's expenditures, on the other hand, are slightly higher, notably due to the length of the period of compensation for injuries – extending far beyond the current year, the assessment base for this compensation – directly correlated to wages, and due to financing for permanent disability benefits which are paid as a life annuity.

In 2022, the OSH Network of the Occupational Injuries Branch remained very active in injury prevention, making 39,000 visits to enterprises and worksites, 65% of which concerned enterprises with less than 50 employees, and having more than 4,000 measurements and samples taken

by the chemical laboratories and physical measurement centres of our regional funds.

With regard to access to insureds' rights, 2022 confirmed the quality of the process of recognition of accidents at work by the primary health insurance funds (CPAMs), as a result of changes made in 2019.

Lastly, online procedures continued to increase in 2022 with the support of the primary and regional health insurance funds: 80% of work accident reports are made online, and 65% of enterprises access notification of their contribution rate electronically.

Ensuring effective handling of work-related accidents and their consequences, preventing exposure to these risks and providing services to meet the needs and expectations of our users (employees and employers) will remain key features of our next objectives and management agreement ["Convention d'objectifs et de gestion" - COG], currently being prepared."

Anne Thiebeauld, Director of Occupational Risks,
Caisse nationale de l'assurance maladie (CNAM)

ÉDITO



2022, the last year of the objectives and management agreement ("Convention d'objectifs et de gestion" - COG) for the period 2018-2022, confirms the continuing surplus trajectory of the Occupational Injuries Branch (+€1.6bn in 2022), sustained by a positive employment dynamic which increased its revenues based mainly on the OSH contributions paid by enterprises.

This period was also marked by an unprecedented health crisis which impacted the roll-out of the programmes and activities for 2020 and 2021. However, it revealed the branch's ability to act and ensure the continuity of its work with the insured and with enterprises, thanks to a strong, dedicated network: CPAM, prevention departments of the regional funds (Carsat, Cramif, CGSS), CRAT/MP, CTN, CTR, INRS and Eurogip.

Thus, via its targeted projects and programmes such as "TMS Pros" and "Risques Chimiques Pros", during the period the branch supported around 15,000 organizations in implementing action plans for prevention of these risks. Its policy of financial assistance also enabled it to support mostly enterprises with less than 50 employees in their prevention measures (in 2022, around 6,900 subsidies were awarded, 77% of them for the benefit of enterprises with less than 20 employees).

This dynamic must be maintained by strengthening the support for enterprises in the initiation and development of prevention measures, notably in the field of primary prevention.

The next "COG" agreement of the Occupational Injuries Branch will therefore have to provide a response to a twofold ambition. First, prevention must be a key focus area, having reinforced means of action, with a constant and priority objective of lowering the incidence rate and disseminating a committed culture of prevention in enterprises.

This "COG" agreement will also have to meet the needs of victims with a view to providing greater support in order to guarantee access to their rights, and improve the process of recognition and compensation for accidents at work and occupational diseases.

These ambitions promote the values and principles of the Occupational Injuries Branch based on the "compromis de 1898", a law instituting compensation for accidents at work, to which the social partners of the CAT/MP commission reaffirm their commitment.

While preserving its achievements and its fundamental principles, the Occupational Injuries Branch has always been able to support major projects, and change and adapt to a constantly changing environment. Fortified by its experience and its network, it will be able to adapt these ambitions to serve enterprises and employees.

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 2022

The incidence statistics for 2020, and to a lesser extent for 2021, declined as a consequence of the health crisis. In 2022, given the termination of the short-time work measures and the exit from the health crisis, we could have expected to return to injury levels equivalent to those of 2019.

However, recognitions of injuries were down sharply compared with 2021, for both the number of accidents at work (-6.7% relative to 2021) and the number of occupational diseases (-6.4%), while commuting accidents remained stable (+0.2%). At the same time, the number of employees regained its 2019 level, with a 3% increase relative to 2021.

All the work accident, commuting accident and occupational disease reports processed show rates of recognition and compensation completely consistent with prior years. The benefits paid by the Occupational Injuries Branch made it possible to establish the risk premium rating according to the customary procedures. Only the incidence rate figures represent a radical statistical change. The Health/Occupational Risks Insurance system is currently conducting investigations into context-related factors influencing the world of work (teleworking, economic slowdowns, etc.), the use of reporting tools (personal social contribution return ('DSN'), reporting forms, etc.), to account for this decline, also noted for our German neighbours.

Accidents at work and commuting accidents

The incidence statistics for 2022 show, by comparison with 2021, in terms of number of injuries



↓ **564,189**

accidents at work,
i.e. a 6.7% reduction

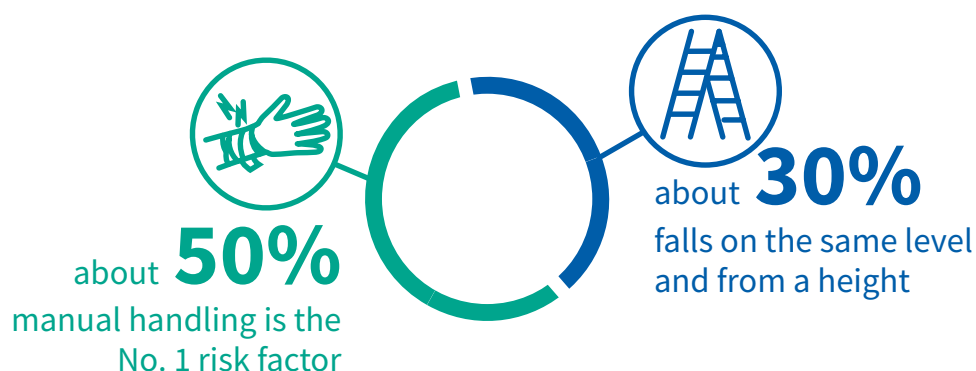
→ **89,483**

commuting accidents,
stagnant (+0.2%)



For accidents at work, sectors and risks identical to those of previous years

Accidents at work occur mostly in the healthcare, cleaning and temporary work sectors (29% of accidents in 2022), food (17%), transport (15%) and building and public works (14%).



In 2022, the statistics show 738 recognized fatal accidents, which is in line with 2019. More than half (57%) of these deaths are consequences of malaises, and 13% are due to road accidents. Most deaths in 2022 concern the building & public works and transport sectors, with more than 20% each.

Commuting accidents stable in 2022

In 2022, commuting accidents accounted for 13% of recognized injuries. 60% of these accidents are attributable to the loss of control of a means of transport, and 16% to slipping or stumbling with a fall.

Like in previous years, the use of so-called "soft" mobility modes continues to increase, especially in urban areas.

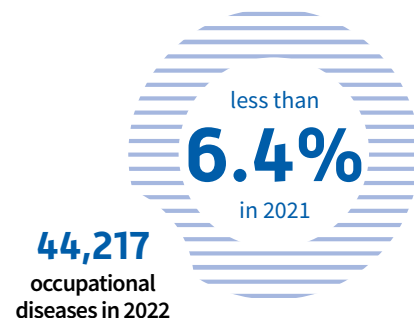


286
deaths resulted from commuting accidents, 76% of which occurred on the road



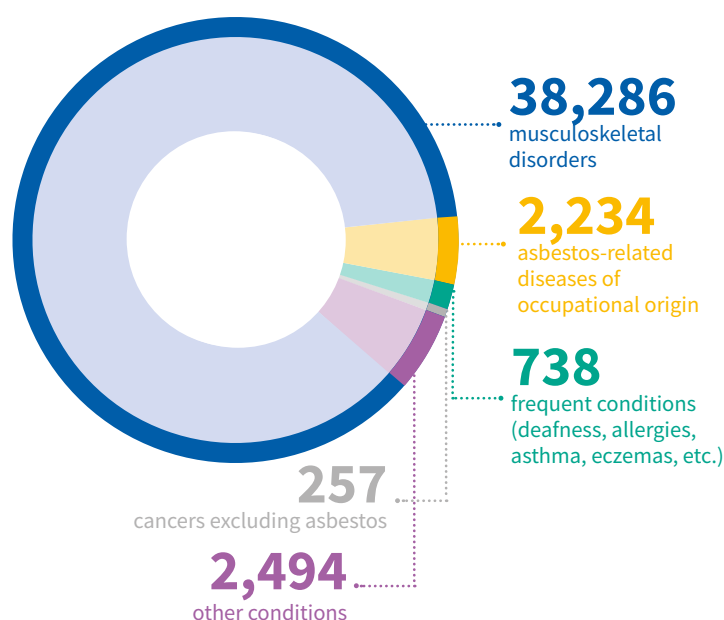
8.5%
of accidents were on a bike or scooter, 3.6 percentage points more than in 2019

Occupational diseases



The number of occupational diseases recognized declined by slightly more than 3,000 cases from 2021, as did the number of victims, which also declined by about 1,200.

Main conditions recognized as occupational diseases in 2022



Recognition of Covid-19 as an occupational disease – Table 100

In 2022, 644 full dossiers were filed with the primary health insurance funds and the General Social Security Fund (CGSS). 548 cases were recognized as an occupational disease, including 321 after going before the national expert committee.

Within this latter category, **1,814 occupational diseases are mental illnesses** (16% more than in 2021). In order to be recognized, these occupational diseases received a favourable decision from the committees of medical experts to which these applications were referred.

This rise can be explained by an increase, between 2021 and 2022, in the recognition of depressions (+17%), anxiety disorders (+14%) and post-traumatic stress disorders (+11%) as occupational diseases. Psychosocial risks are also compensated as accidents at work, because about 12,000 cases are recognized each year.

Update concerning the latest tables of occupational diseases created

The general Social Security regime occupational disease table No. 101, created in May 2021, authorizes recognition of the occupational origin of **kidney cancer due to exposure to trichlorethylene vapours**. The main sector concerned is metallurgy.

This table authorizes the compensation of applications up to 40 years after the end of exposure to the risk, provided that the victim has been exposed to trichlorethylene for a period of at least 10 years.

The general Social Security regime occupational disease table No. 102, created in April 2022, now authorizes recognition of the occupational origin of **prostate cancer due to exposure to pesticides**, including chlordecone (a pesticide used until 1993 in the banana plantations of Guadeloupe and Martinique), through direct contact or by inhalation.

This new occupational disease table follows the creation, in December 2021, of its equivalent applicable to the agricultural regime, and allows workers not coming under the agricultural regime to have the occupational nature of their disease recognized. The period of liability, i.e. the maximum period between the end of the risk exposure and medical certification of the disease, is defined as 40 years, provided that the victim was exposed to the pesticides during at least 10 years.

In 2022,

36 claims for recognition

were presented, giving rise to 28 approvals and 8 refusals.

In 2022,

14 claims for recognition

were presented, giving rise to 12 approvals and 2 refusals.



Financial Results

The Occupational Injuries Branch again reported a surplus in 2022

The Branch reported a surplus of **€1.6m** for 2022.

Like in previous years, this is the result of a positive difference between rising expenses, up around 4% from 2021, and revenues rising even more, by over 6%.

Revenues from social security contributions account for most of the Branch's revenues, and they continued to increase sharply between 2021 and 2022 due to the improvement in the general economic situation, and in particular employment growth and an increase in the average wage.

Increase in benefits

The amount of welfare benefits paid in 2022 increased again, by **5.9%** compared with 2021. Cash benefits (replacement income in a situation of temporary or permanent disability) account for **90%** of the expenditures. The daily benefits paid for occupational accidents and diseases increased by **6.2%** compared with 2021. It is these daily benefits that drive the increase in expenses, along with wage growth. Permanent disability (pensions) is also on a rising trend (**+2.3%** from 2021) because of the anticipated **4%** increase in the value of benefits on 1 July 2022 ("cost of living" law), in addition to the annual revaluation.

In 2022, the amount of benefits in kind (reimbursement of healthcare costs) declined by **2%** from 2021. Asbestos-related benefits also continued their gradual decline (**-7.7% in 2022**).



72 millions

days not worked in 2022 due to accidents at work and occupational diseases, or the equivalent of more than 300,000 full-time jobs.

Stability of transfers and contributions

In addition to paying benefits, the Occupational Risks Insurance system pays transfers and contributions to other regimes. This represented 14.4% of the Branch's expenses, stable relative to 2021.

→ €1.1BN

Transfer to the health insurance branch to compensate for spending on injuries not reported as occupational

↘ €220M

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

Figures from the 2022 annual report of the Occupational Risks Insurance system, and the Social Security accounting commission.

Strengthening risk prevention

The Occupational Risks Insurance system provides enterprises with prevention solutions and measures to act against occupational risks which have a severe impact on their activity and adversely affect the health of their employees.



TMS Pros: a sector-based approach for effective support

TMS Pros is a prevention approach established in 2014 with a view to reducing occupational diseases related to MSDs, which also include accidents at work caused by back ache (lumbago). Organized around four steps to be followed online, it can be used to work both on risk factors and on work organization.

During season 2 of the programme (2019-2022), the Occupational Risks Insurance system assisted around 8,000 firms, for around 1.5 million employees.

At 31 December 2022, **6,656 firms had validated step 1 of the programme**, which involved committing themselves to the approach, conducting a review of the existing situation and compiling the information in a management dashboard. **Nearly 2,000 firms had validated the last step**, which involves measuring and evaluating the prevention approach implemented in the enterprise.

These firms, targeted according to risk occurrence, are supported by prevention professionals of the Occupational Risks Insurance system (Carsat, Cramif or CGSS) in accordance with a sector approach adapted to the reality of their activity. The sectors most affected by musculoskeletal disorders received special attention and were targeted by a communication campaign: the healthcare and medico-social sector, building and public works, large retailers, the agri-food industry, metallurgy, cleaning services, transport and logistics.



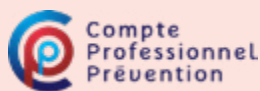
Risques Chimiques Pros: two-thirds of firms have implemented an action plan

Organized around an online path in 4 steps, the "Risques Chimiques Pros" prevention programme enables enterprises to assess risks and to plan and follow up the actions undertaken in order to reduce their workers' exposure to chemical substances and avoid the consequences of this.

Since its launch in February 2020, the Occupational Risks Insurance system has assisted 5,000 firms, representing around 300,000 employees.

At the end of 2022, **68% of these firms had established an action plan, and 40% had implemented and verified these actions.**

The main sectors supported are roadworthiness test centres (20%), automotive repairs (20%), building and public works (15%), wood-related jobs (15%) and mechanical engineering and machining (10%).



From 2015 to end-December 2022, **more than 2 million** workers had been reported as exposed at least once to one of the applicable occupational risk factors.

752,573 employees were reported by their employer for 2022.

29,140 enterprises issued reports in 2022.

613,321 point reports were sent in 2022 (for the exposure in 2021 of workers covered by the general regime and the agricultural regime).

Night work is the risk factor most frequently reported (threshold stipulated by decree). The number of workers reported as exposed to this factor increased by 9% relative to 2021.

Financial aid for very small enterprises and self-employed workers

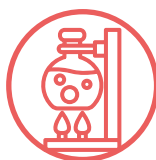
In order to help very small enterprises (VSEs) produce their risk assessment, formalise their "single document" and create their risk prevention plan, the INRS and the Occupational Risks Insurance system propose a set of online tools, broken down by sector of activity or by job. These online tools, developed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

In 2022, the Occupational Injuries Branch committed **€87 million** in financial aid to very small and medium-sized enterprises, including:

- **6,874 VSE prevention subsidies** granted to enterprises with less than 50 employees, for a budget of €58.4m (of which 54% for those with less than 10 employees);

- **954 new prevention contracts** signed with enterprises of less than 200 employees, for an amount of €28.5m.

Occupational risk prevention also concerns **self-employed workers**. For example, financial assistance is proposed to self-employed workers in the building trades with no employee. This represented a budget of €900,000 in 2022, i.e. 1,288 applications for the subsidy for "**Prévention Métiers du bâtiment Indépendants**" (building trade prevention for self-employed workers), granted in 56% of cases.



Measures in the field

39,000 visits to enterprises and worksites were made by the prevention departments of the regional funds, 65% of which concerned enterprises with less than 50 employees.

MORE THAN 4,000

measurements and samples taken by the chemical laboratories and physical measurement centres of the regional funds.

The chemistry laboratories within the regional funds propose technical expertise to help enterprises in their measures for detection, assessment and prevention of risks due to the presence of chemical agents in workplaces.

The physical measurement centres back up the action carried out in enterprises by the safety inspectors and consulting engineers to assess or characterize certain exposures. The measurements performed, their analysis and a comparison with national databases make it possible to provide the enterprises with suitable advice on the strategy for mitigation of physical and chemical risks, and assist them with execution.

Two new prevention recommendations adopted in 2022

The National Technical Committees (CTNs) define prevention priorities in their sector of activity.

In 2022, they adopted two new recommendations concerning:

- prevention of risks involved **in the cleaning of vinyl asbestos tiles**;
- prevention of risks related **to the use of rolls and manual mobile storage and distribution equipment**.



Eurogip, the Branch's observatory and resource centre on accidents at work and occupational diseases internationally

In 2022, Eurogip produced studies of the situation compared with other countries regarding topical issues, such as the recognition of Covid-19 as an occupational disease or France's international ranking with respect to the rate of injury occurrence at work.

A European conference on the subject of artificial intelligence and occupational health and safety was co-organized with a European network of OH&S experts in Paris, in October 2022.

Eurogip coordinates the action of 77 experts from the regional funds and the INRS, contributing to the production of European and international standards relating to occupational health and safety.

It also continued to work jointly with the European Agency for Safety and Health at Work (EU-OSHA) on incidence rate indicators in the workplace.



Training and information with the INRS

The 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.

INRS conducts study and research programmes in a great variety of fields, which cover most occupational risks, from toxic risk to physical risk (MSD) or psychological risk (PSR). This work involves engineers, doctors, chemists, ergonomists and technicians, etc. The INRS experts also provide technical, legal, medical and documentary assistance, and respond to requests coming from government, the Social Security funds, enterprises, occupational health services, or from the Social and Economic Committee (CSE) or the personnel.



Initial training

- **More than 1 million students** in vocational training programmes (from CAP to BTS level) received instruction regarding occupational health and safety.



Further training

- **1.2 million trainees** were trained and 33,907 training instructors were certified in 2022, via the accreditation scheme of the Occupational Risks Insurance system supervised by the INRS.
- **28,000 trainees** followed self-training in occupational risk prevention.
- **151 training sessions** were organized for learning in-person and at a distance.

Strengthening the service relationship with all our publics

Growth in online reporting for the investigation of accidents at work and occupational diseases

In 2022, around 80% of work accident reports were made electronically, which represents nearly 1 million e-reports.

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 2022, 92% of employers answered online, and 85% of the insured.

An increase in electronic notification of occupational injury contribution rates



All the structures (enterprises, societies, etc.) of the general Social Security regime, irrespective of their number of personnel, must be registered on the work accident and occupational disease account on net-entreprises.fr, to receive the notification of their according contribution rate electronically. This is a regulatory obligation, which must be carried out by the enterprise itself, even when the management of its other formalities is entrusted to a third-party reporter.

At 31 December 2022, nearly

65%

of enterprises had registered on the "compte AT/MP"

Enhancing the dissemination of information



- **More than 4.3 million** visits to the ameli.fr/entreprise website and 27 million to ameli.fr.
- **Around 480,000 employers** subscribing to our "3 minutes entreprises" newsletter.
- **35 webinaires** organized by the regional funds on topics related to risk prevention and service offers, with **2,514 participants** and **1,040 in replay**.
- **8 million visits to the inrs.fr website**, and **3.5 million videos viewed on the YouTube channel**.
- **13 INRS events** with more than 10,500 participants online and in person.
- **27,300 queries** by enterprises handled by the INRS regarding legal, technical, medical, documentary and training issues.
- **90 study and research programmes** carried out in 2022.
- **142 scientific publications** and **187 papers at seminars and conferences**.

The Occupational Risks Insurance system

Who are we?

The Occupational Risks Insurance system is the branch of the French Social Security system in charge of accidents at work and occupational diseases for employees under the general Social Security regime.

With its network of funds established throughout the country (CPAM, DRSM, CARSAT, CRAMIF and CGSS), it performs three interdependent missions: it compensates and supports the victims of work-related diseases and accidents, 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 Occupational Risks Insurance system is supported by the expertise of two stakeholders that it finances:



**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 practices

regarding accidents at work and occupational diseases in Europe, and coordinates the branch's work for the production of European and international occupational health and safety standards.

Hands-on equi-representational governance

The Occupational Injury and Disease Commission (CAT/MP) determines the guidelines of the Occupational Risks Insurance system on key subjects such as prevention, risk pricing and compensation. It votes the budget for the branch, draws up and signs the "COG" agreement, monitors the objectives determined 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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