



**l'Assurance
Maladie**

RISQUES PROFESSIONNELS

Agir ensemble, protéger chacun



Key Features of 2023

Health and safety in the workplace



EDITORIALS



▮▮ The incidence rate statistics for the general social security regime since the health crisis show a real decline, in volume terms, in the number of accidents at work compensated by a sick leave. However, this decline, boosted by accidents at work, which are the most numerous incidents, should not cover up a more contrasting reality, because commuting accidents and occupational diseases, on the other hand, post significant increases (+5% and +7% respectively).

These trends must also be viewed from an historical perspective. More specifically, a period of prolonged decline in the number of accidents at work and occupational diseases followed the financial crisis of 2008. At that time the accident frequency was around 40 accidents per 1000 workers, and it fell to 22 per 1000 in the course of the following decade. We assume that the health crisis could have led to profound changes in the relation to work, and that health is one of the operational reflections of this.

This diagnostic is the same for other European countries such as Germany and Luxembourg.

Moreover, the decline in the number of incidents concerns only compensated accidents. For their part, accidents not giving entitlement to more than three days' sick leave increased in 2023 compared with 2022.

We view these results cautiously and will continue to observe the evolution of these trends over the coming years.

Another notable event in 2023 was the production, for the first time, of gender-based incidence rate statistics. These show that while men are twice as much at risk as women with regard to accidents at work, most commuting accidents concern women, and the same is true for musculoskeletal disorders, which are the primary cause of occupational diseases.

These indications are consistent with the gender-based representation of employment statistics: for women, the sectors of activity accounting for the most accidents and diseases are retailing, welfare work and medico-social accommodation. The restaurants and catering and administrative sectors are also concerned.

Against this backdrop, the main recent news in the Occupational Injuries Branch was the signature of the objectives and management agreement ("Convention d'objectifs et de gestion" - COG) with the government authorities. Under this agreement, the Branch's entire network (regional funds, CPAM, INRS and Eurogip) has ambitious plans between now and 2028 regarding prevention, recognition, compensation and premium calculation for occupational risks. The agreement provides them with the relevant prevention resources to implement these plans, and we shall continue to invest in the information system so that it may also constitute a performance driver. "

Anne Thiebeauld, Director of Occupational Risks,
Caisse Nationale de l'Assurance Maladie (CNAM)



EDITORIALS



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The main recent news in the Occupational Injuries Branch was the signature of the objectives and management agreement ("Convention d'objectifs et de gestion" - COG) covering the period from 2023 to 2028, between the Occupational Injuries Commission (CAT/MP), the French National Health Insurance Fund (CNAM) and the French government.

In line with the national interprofessional agreement of 15 May 2023 ("Occupational Injuries Branch: social consensus reasserted by ambitious prevention, improved compensation and strengthened equi-representational governance"), this new "COG" agreement aims to establish a stronger prevention policy for the benefit of enterprises and their employees, consolidated and improved compensation conditions, and easier access to their rights for victims, while complying with the Branch's fundamental principles and financial equilibrium.

Its ambition is accordingly to develop an efficient and sustainable prevention culture, designed to reduce the rate of injury occurrence based on mobilization of all the actors in the Branch (CNAM Occupational Risks Department, CARSAT Fund, General Social Security Fund (CGSS), National Technical Committees, Regional Technical Committees, the National Institute for Research and Safety (INRS) and Eurogip). It therefore provides for renewed prevention adapted to enterprises, in particular very small and medium-sized enterprises, mainly based on: consolidated and broadened national programmes, a specific approach for certain risks and sectors, the development of initial and further training courses, and reinforcement of the policy of financial incentives to make it more effective. Moreover, through an approach aimed at reinforcing ergonomic risk prevention, this offer includes the measures financed by the fund for investment in the prevention of job burn-out (FIPU), whose guidelines are determined by the CAT/MP commission.

To respond to such challenges, the social partners in the CAT/MP commission worked assiduously to have additional resources allocated to the network's organizations. Accordingly, the budgetary framework of the "COG" agreement provides for a gradual increase in the resources devoted to prevention up until 2028. For example, the regional funds receive targeted additional investments to provide better support for enterprises; the INRS, the scientific and technical laboratory supporting the activities of the "COG AT/MP" agreement, sees its resources increased by around €12m; Eurogip's grant is also increased by €0.4m, and credits for direct financial aid to enterprises are increased by €20m. In addition to this there is €200m per year in funding for the FIPU's activities.

The "COG AT/MP" agreement also expresses strong ambitions for improvement of the process of recognition of accidents at work and occupational diseases, by providing support for vulnerable publics, simplifying procedures and controlling case processing times.

The signatories of the ANI (national interprofessional agreement) of 15 May 2023 wanted to improve the conditions of compensation for permanent disability in accordance with the existing compromise, so a major reform is expected. It would aim to take into account legal changes concerning the reparation paid by the Occupational Injuries Branch in the event of injury sequels in order to offer improved compensation for such sequels while complying with the budget framework defined by the social partners.

Lastly, all these commitments must be implemented with a constant concern for maintaining the financial equilibrium of the Occupational Injuries Branch. This objective of sound management of the Branch, whose funding is based almost exclusively on corporate contributions, is especially important in that, according to the forecast financial projections, the Occupational Injuries Branch is likely to post deficits starting from 2026.

Faithful to their commitment to the Occupational Injuries Branch, the social partners in the Occupational Injuries Commission (CAT/MP) reassert their determination to assist the Branch in carrying out its tasks and to help achieve the ambitions of the "COG" agreement for the period 2023-2028."

Photos (from left to right):

Sylvie Dumilly, Chair of the Occupational Injuries Commission (CAT/MP), Viviane Uguen and Serge Journoud, Vice-Chairs

Key Figures 2023

The incidence rate statistics for 2023 are in line with the statistics for 2022, with an observed decline in the overall number of incidents compared with the period prior to the health crisis, and differentiated trends depending on whether they concern accidents at work, commuting accidents or occupational diseases.

More specifically, while accidents at work compensated by a sick leave (the standard indicator for the Occupational Injuries Branch) posted a decline in 2023 (-1.5%), commuting accidents and occupational diseases increased by 5.1% and 7.3% respectively.

Accidents at work and commuting accidents

Compared with 2022, the occupational incidence rate statistics for 2023 are:

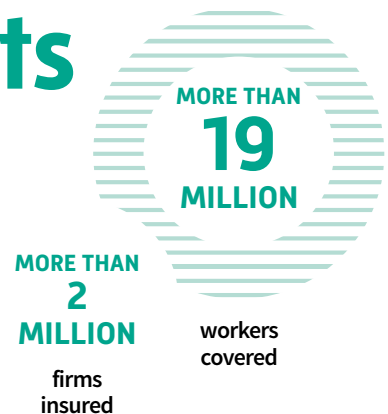


▼ **555,803**

accidents at work compensated,
i.e. a 1.5% decline

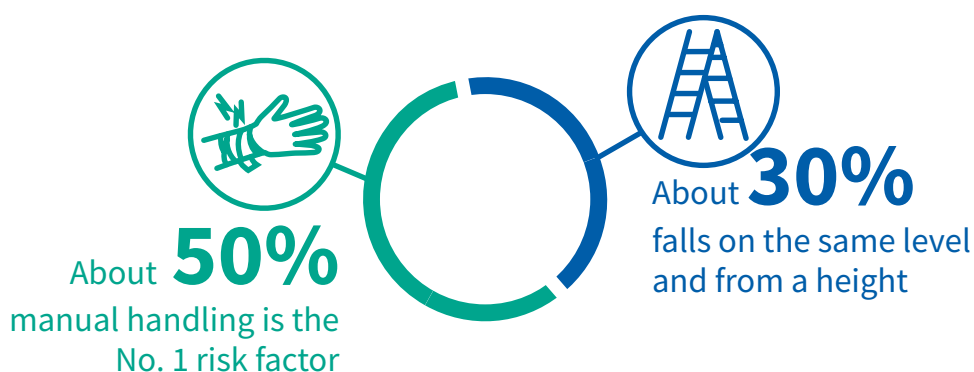
↗ **94,023**

commuting accidents compensated,
i.e. a 5.1% increase



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

The sectors of activity in which accidents at work (AWs) occur most often, and this has been the case for several years now, are the healthcare, cleaning and temporary work sectors (29% of AWs in 2023), food (17%), transport (15%) and building and public works (14%).



In 2023, the statistics show 759 recognized fatal accidents, i.e. 21 fatalities more than in 2022. More than half (57%) of these deaths are a consequence of malaises, and 12% are due to road accidents. Most deaths in 2023 concern the transport and building & public works sectors, each accounting for 20%.

332 deaths resulted from commuting accidents (46 more deaths), 72% of which occurred on the road.

An increase in commuting accidents in 2023

In 2023, commuting accidents increased by 5.1% relative to 2022. They accounted for 14% of recognized injuries.



60%

of the commuting accidents are attributable to the loss of control of a means of transport, and 15% to slipping or stumbling with a fall.

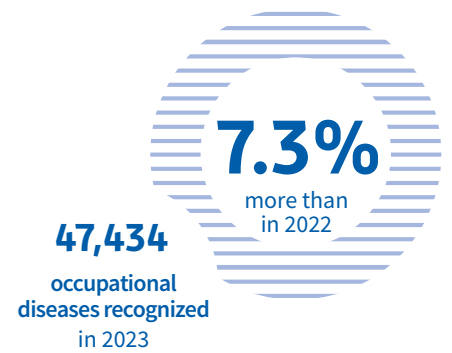
Like in previous years, the use of so-called "soft" mobility modes increased, especially in urban areas.



9.2%

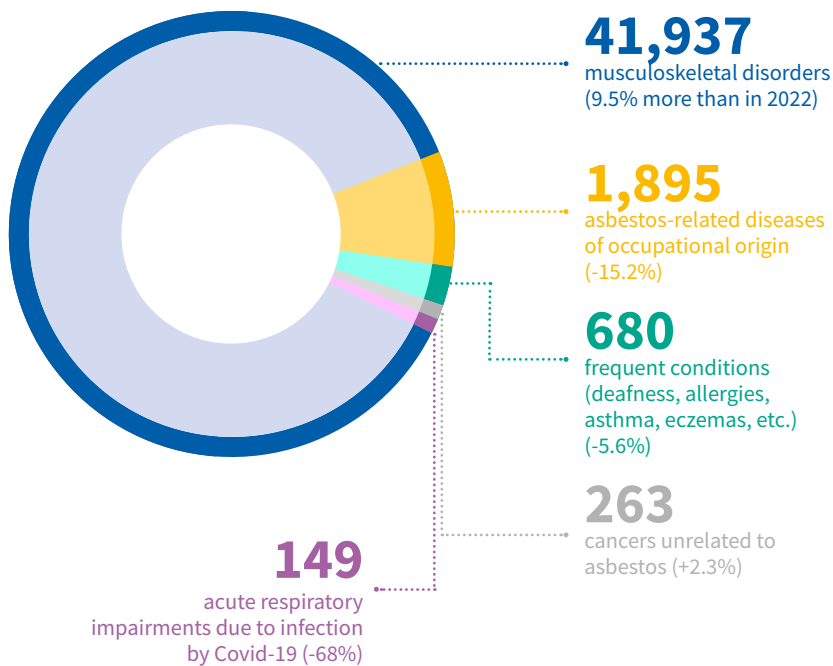
of accidents were on a bike or scooter, 4.2 percentage points more than in 2019

Occupational diseases



The number of occupational diseases recognized increased by slightly more than 3,200 cases from 2022, as did the number of victims, which also increased by about 3,400.

Main conditions recognized as occupational diseases in 2023



2,291 occupational diseases are mental illnesses (25% more than in 2022). 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 growth is accounted for by an increase, between 2022 and 2023, in cases of depression (+22%), anxiety and stress (+36%). Psychosocial risks are also compensated as accidents at work, and about 12,000 cases are recognized each year.

Compensation paid to insured victims of accidents at work and occupational diseases and their legal beneficiaries

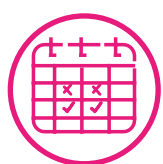
Increase in benefits

The amount of benefits paid (in cash and in kind) for AWs/ODs increased by 5.2% in 2023 relative to 2022.

The daily benefits paid for AWs/ODs increased by 8.3% compared with 2022 (€4,422m in 2023), accounting for 45% of expenditures.

The amounts paid for permanent disability, in the form of life annuities, also partly accounted for the stronger growth this year (€4,524m in 2023, i.e. 3% more than in 2022), pursuant to Act No. 2022-1158 of 16 August 2022 enacting urgent measures for protection against the rising cost of living. New pensions awarded accounted for between 2% and 3% of the total pensions paid or regularized during the year, and a total of 1,280,915 pensioners were compensated, including 80,659 legal beneficiaries.

In 2023, the amount of benefits in kind (reimbursement of healthcare costs) increased by 2% relative to 2022 (€958m in 2023).



74 million

days not worked in 2023 due to AWs/ODs, or the equivalent of around 315,000 full-time jobs.

A new occupational disease table created

Occupational disease tables 30 and 30Bis (asbestos-related diseases) have been supplemented since 14 October 2023 by a table 30Ter.

Two diseases are listed in it:

- primary laryngeal cancer, primary high-grade dysplasia of the larynx;
- primary ovarian cancer in the ovarian, tubal serosa and peritoneal serosa locations.

The occupations affected are those performing or having performed operations likely to cause the emission of asbestos fibres. The sectors most concerned are industry and building.

The occupational prevention account (C2P)

- **35,320** enterprises reported 820,375 employees exposed to one of the risk factors coming under the system in 2023.
- **596,484** reports were sent in 2023 (for the exposure in 2022 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 4% relative to 2022.

Since 1 September 2023, several changes have been made to the occupational prevention account, further to the amended Social Security Budget Act:

- Two risk factors saw their thresholds lowered: night work and work in successive alternating shifts;
- The 100-point ceiling of the occupational prevention account (C2P) was eliminated. In the event of exposure to several factors, exposure to each factor during one quarter gives entitlement to 1 point;
- Use of the occupational prevention account points has been facilitated;
- A fourth use for the points has been created: occupational conversion for reorientation toward an occupation that is not exposed.

Financial Results

The Occupational Injuries Branch reported a surplus in 2023

The Branch reported a surplus of **€1.35m** for 2023.

The reduction in the surplus compared with 2022 can be explained by revenue growth (**+3.2% between 2022 and 2023**) that was less dynamic than the increase in expenses (**+5.6%**).

Social security contributions account for most of the Branch's revenues, and they continued to increase between 2022 and 2023 (**+4.6%**).

Slight increase in transfers and contributions

In addition to paying welfare benefits (**€10,360m in 2023**), the Health/Occupational Risks Insurance system makes transfers and contributions to other regimes. These accounted for **18.9%** of the Branch's expenses, including, in particular:

➤ **€1.2bn**

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

➔ **€220m**

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

Figures from the 2023 annual report of the Health/Occupational Risks Insurance system, and the Social Security accounting commission.

Preventing risks in enterprises

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

"TMS Pros": a comprehensive approach for effective support

"TMS Pros" is a prevention approach established 10 years ago with a view to reducing occupational diseases related to musculoskeletal disorders (MSDs), as well as accidents at work due to back ache (lumbago). Organized around four key stages, it can be used to work both on risk factors and work organization.

Between 2019 and 2023, the Health/Occupational Risks Insurance system assisted around 8,000 firms, with around 1.5 million employees.

At 31 December 2023:

- **85% of firms had validated the first stage 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;
- and **43%, representing more than 3,000 firms, had validated the last stage**, 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 Health/Occupational Risks Insurance system (Carsat, Cramif or CGSS) in accordance with a tried and tested methodology adapted to the reality of their activity.

The sectors most affected by musculoskeletal disorders received special attention: 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": nearly two-thirds of firms have implemented an action plan

Likewise organized around a 4-stage methodology, 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 resulting consequences.

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

At the end of 2023, **81% of these firms had defined an action plan, and 60% of them had implemented and verified these actions.**

Over the period 2019-2023, the technical units of the regional funds took part in supporting more than one-third of the 5,000 firms targeted. The main sectors supported were road-worthiness test centres (20%), automotive repairs (20%), building and public works (15%), wood-related jobs (15%) and mechanical engineering and machining (10%).

Support for the building and public works sector focused on the client organizations

Since 2021, the Health/Occupational Risks Insurance system, with its network of regional funds, **has assisted client organizations on 500 new projects each year**. The aim is to include in works contracts measures to manage risks on construction sites and to pool prevention resources in construction projects.

In 2023, support for condominium and office building projects by the regional funds resulted in a sharp increase in the implementation of preventive measures. On this type of project, there has been a **70% increase** in the priority preventive measures provided for and actually implemented throughout the works.

The increase is close to **120%** in the detached housing construction sector.

Helping the smallest organizations invest in prevention

In order to help small enterprises produce their risk assessment, formally present their single document and create their risk prevention plan, the Health/Occupational Risks Insurance system and its network (INRS and regional funds) propose, free of charge, **a set of online tools**, broken down by sector of activity or by business. These 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 2023, the Occupational Injuries Branch provided **€70.5 million** in financial aid to small enterprises, including:

- **4,084 prevention subsidies** granted to enterprises with less than 50 employees, for a budget of €41m (of which 53% for those with less than 10 employees);
- **901 new prevention contracts** signed with enterprises of less than 200 employees, for an amount of €29.5m.

Occupational risk prevention also concerns self-employed workers. In 2023, around **47,000 self-employed workers** had taken out voluntary personal insurance for accidents at work, commuting accidents and occupational diseases.

Financial assistance is also proposed to self-employed workers in the building trades with no employee. This represented a budget of €180,000 in 2023, i.e. 345 applications for the "**Prévention Métiers du bâtiment Indépendants**" (building trade prevention for self-employed workers) subsidy, granted in 54% of cases.

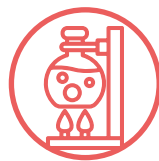


40 webinars

concerning the offering designed for small enterprises were organized by the regional funds for enterprises and partners, with **2,885 participants and 1,399 views in replay**.

Field activities

37,005 visits to enterprises and worksites were made by the prevention departments of the regional funds, 61% of which concerned enterprises with less than 50 employees.



MORE THAN 4,000

measurements and samples were 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 approach to the 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. By performing and analysing measurements and comparing them with national databases, they can provide enterprises with suitable advice on the strategy for mitigation of physical and chemical risks, and assist them with execution.

A new prevention recommendation enacted in 2023

The National Technical Committees (CTNs) define prevention priorities in their sector of activity. In 2023, they enacted a new recommendation R.516 on the prevention of risks related to the operation of manual sliding main gates or gate operation in manual mode (inter-CTN recommendation).



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

In 2023 significant comparative studies of various countries were produced concerning topical issues, such as recognition of the work-related nature of accidents in teleworking, or work-related mental disorders. Publications were also produced on the legislation applicable to work in extreme heat and the new European regulations relating to machinery and artificial intelligence.

Cooperation was maintained with the insurance and risk prevention organizations of the neighbouring countries and with the relevant Community actors (Eurostat, EU-OSHA, etc.). It also took the form of participation in European networks (Euroshnet, European Forum of Insurance Against Accidents at Work and Occupational Diseases), to share best practices and defend joint positions to be asserted on the European and international levels.

As regards the Branch's participation in standardization relating to occupational health and safety, which is an essential lever of primary prevention, Eurogip coordinated the work of around 80 experts (regional funds, INRS) who contribute to the production of French, European and international standards.



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.

The INRS conducts study and research programmes (77 were conducted in 2023) in a great variety of fields covering 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 (27,300 requests by enterprises were processed in 2023), 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

- **1.39 million trainees** were trained and 33,837 training instructors were certified in 2023, via the accreditation scheme of the Health/Occupational Risks Insurance system supervised by the INRS.
- **33,000 trainees** followed self-training in occupational risk prevention.
- **164 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 2023, 83.9% of work accident reports were made electronically.

Since May 2023, it is now possible for enterprises to report their employees' accidents at work or commuting accidents online directly via their company account, on net-entreprises.fr. The service has been revamped to simplify data entry, and allows enterprises to provide their employees with a healthcare sheet immediately.

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 2023, 92% of employers and 86% of the insured answered online.

An increase in electronic notification of AW/OD contribution rates



All organizations (enterprises, societies, government departments, etc.) coming under 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 WA/OD 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 31/12/2023, nearly **70%** of enterprises had registered on the WA/OD account.

Service platform 3679



For all information, employers can contact the dedicated **service platform (phone number 3679)**. In 2023, more than 1.4 million calls were received by the platform, 303,016 of which concerned occupational risks. Most of the calls concern daily benefits for AWs/ODs.

Enhancing the dissemination of information



- **2.7 million** visits to the **ameli.fr/entreprise** website.
- **More than 380,000 employers** subscribing to our "3 minutes entreprises" newsletter.
- **9 million visits** to the **www.inrs.fr** website, **1.5 million videos** viewed on the YouTube channel and **121,000 LinkedIn subscribers**.
- **12 INRS events** with more than 14,000 participants online and in person.
- **143 scientific publications** and **152 papers at seminars and conferences**.

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 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 Health/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, 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 Injuries 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, 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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