



DGUV

Deutsche Gesetzliche Unfallversicherung
Spitzenverband

Changing world of work, especially platform work

Experiences from German Social Accident Insurance

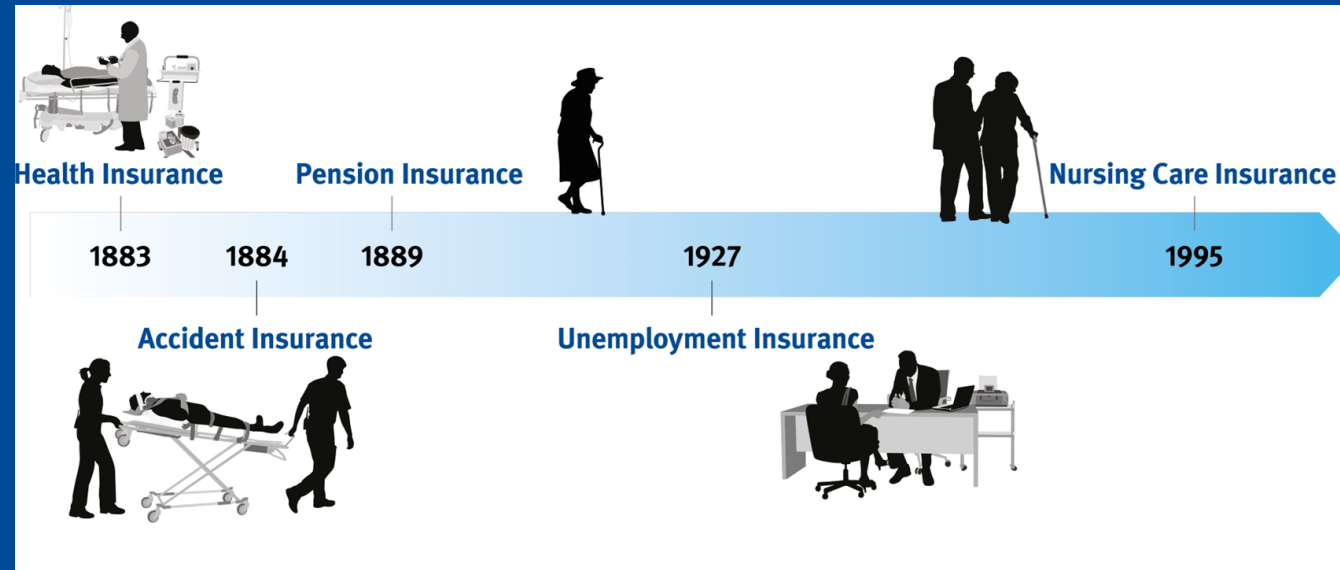
European Commission Workshop on
access to social protection for workers and
the self-employed: accidents at work and
occupational diseases

6 February 2024



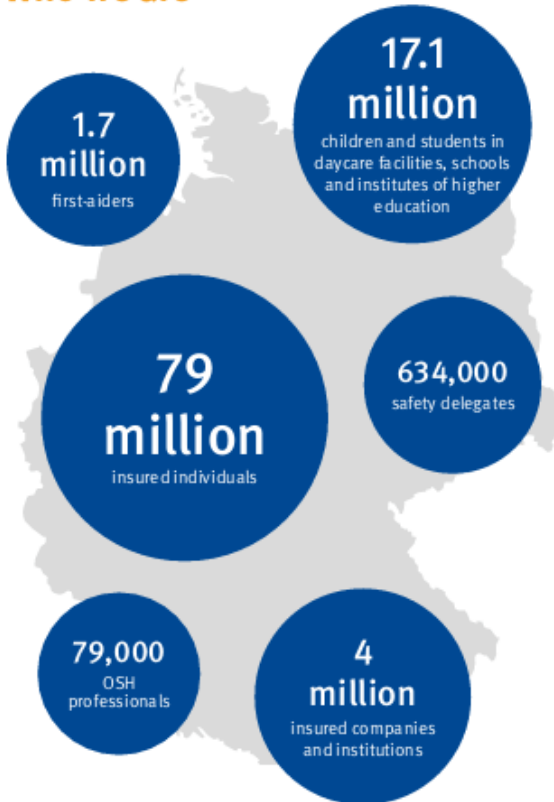
German Social Accident Insurance

Overview about one of five branches of German Social Security System



Statutory Accident Insurance in Germany

Who we are

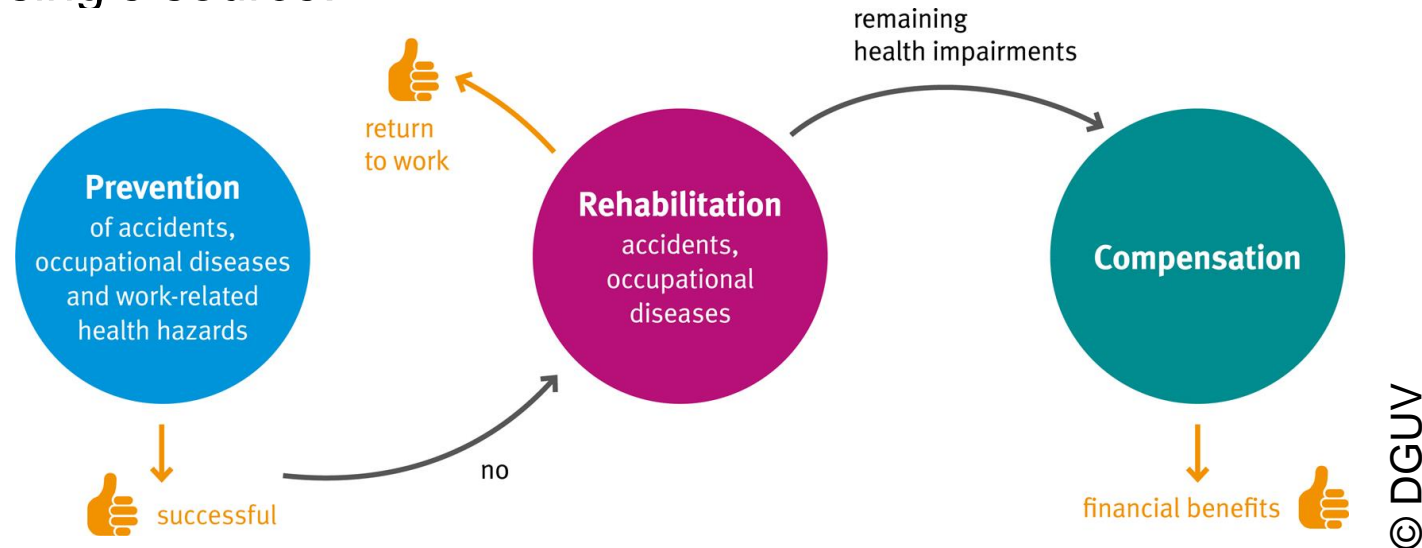


© DGUV

- Safety and health at work, in children's daycare facilities, schools or institutes of higher education, and during voluntary work: all this is the task of the German Social Accident Insurance.
- We insure 79 million people in Germany against the risk of occupational and commuting accidents, accidents in educational establishments, occupational diseases and work-related health hazards.
- Most insured individuals are insured automatically and free of charge. Premiums are paid by their employers or the State.

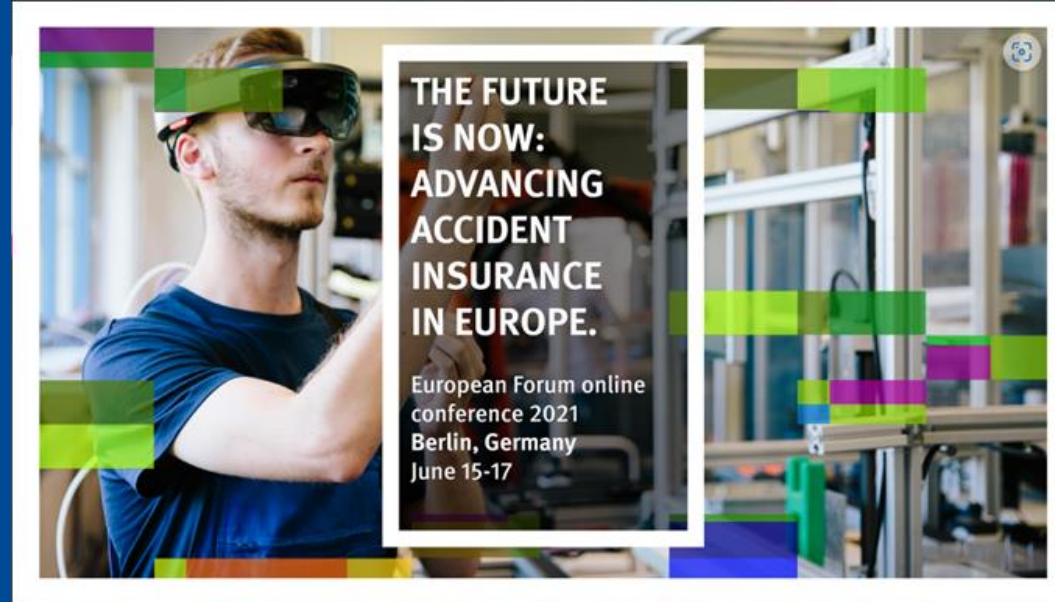
Statutory Accident Insurance in Germany

- In some sectors, employers, the self-employed and members of liberal professions are also automatically insured. Where these individuals are not insured automatically by statute or under the charter of the accident insurance institutions, they have the option of taking out insurance with their accident insurance institution in return for a premium.
- Prevention, rehabilitation and compensation, we deliver a comprehensive range of services from a single source:



Engagement in the European Forum of insurances against accidents at work and occupational diseases

2021 Conference



European Forum

- The European Forum of the Insurance against Accident at Work and Occupational Diseases counts member institutions from 21 countries and we aim to
 - promote and safeguard the principle of such a specific insurance,
 - actively improve the situation of workers in Europe who have suffered an accident at work or an occupational disease, and
 - promote the exchange of information and experiences among the member institutions.
- Detailed information are available here: <https://www.europeanforum.org/>



DGUV engagement in the European Forum - 2021 conference



© DGUV

- Detailed information are available on the [conference website](#)
- The topics of the 2021 conference were
 - “Agenda 2050: The future starts now”,
 - “Digitalisation: Tackling the challenge” and
 - “Occupational diseases: Developments and perspectives”.
- These topics have been selected to let us take a joint look at the future of accident insurance in Europe.
- The intention was to take a look at the year 2050 with "Agenda 2050: The future starts now" and the idea behind one of its sub-topics was to imagine that the ratio of traditional employees to self-employed workers would be reversed because the number of atypical employment relationships - particularly via platform work - would continue to rise.

Challenges of platform work identified during the 2021 conference of the European Forum

Questions which arise with a higher number of the self-employed:

- Can sufficient contributions be levied? It is a competitive advantage?
- Are there alternative financing options (different systems that exist within Europe, i.e. employer-, employee- and employer-financed as well as tax-financed or mixed models)?
- Can the “portfolio” be changed (differentiation between social insurance and private insurers)?

Theses:

1. New flexibility of employees can be equated with lack an understanding of social insurance, in particular statutory accident insurance. They expect flexible cover and simplified applications (e.g. apps).
2. Employers in contrast want to know how occupational safety and health can be implemented in atypical employment relationships.

Access to social protection of platform workers in Germany

DGUV approach



2021 DGUV position paper on insurance cover for the self-employed

With the following approach concerning platform work:

The need for social protection was identified as a decisive factor for extending insurance cover to the self-employed. A list of criteria was drawn up to define the content of this term. If the criteria listed below apply to occupational groups to be defined in detail, this suggests such a need for protection and, as a consequence, indicates that these groups should be included in compulsory insurance.

A cumulative presence of the following criteria, which should be checked regularly, suggests an insurance obligation:

1. hazardous nature of the self-employed activity
2. function of the self-employed activity to secure livelihood
3. minimum size of the occupational group



Platform work as a field of prevention

Even though not every platform worker may have access to social protection in the same way as a dependent employee with a traditional employment relationship, what can we do to protect them?

Prevention is the key factor to better protect platform workers for accidents at work and/or occupational diseases.

Not all of the potential problems associated with platform work are completely new. Risks in the daily life of platform workers are well known and they can be countered with the three levels of prevention:

- individual level
- technical level and
- work organisational level.

“We should maintain a close exchange of information between the insurances against accidents at work and occupational diseases in the EU member states in order to promote safe and healthy platform work by exchanging best practices and experiences with new approaches.”



Thank you very much for your attention!

Ann-Kathrin Schäfer

 ann-kathrin.schaefer@dguv.de

 + 49 30 / 13001 – 1605

 + 49 172 / 2141229

