



**l'Assurance  
Maladie**

**RISQUES PROFESSIONNELS**

Agir ensemble, protéger chacun

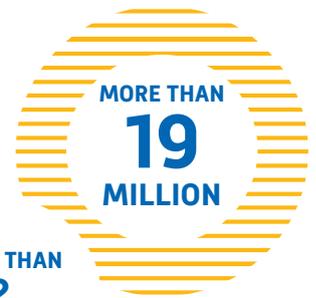


# Key Features of 2020

Health and safety in the workplace

# Key Figures 2020

## Occupational injuries (OIs) and commuting accidents



MORE THAN  
**2**  
MILLION

Establishments insured

Employees covered

### A significant decrease in the number of accidents linked to the pandemic

In the context of the Covid-19 pandemic, which brought to a halt a large number of economic activities from March 2020, **the number of occupational injuries decreased by 17.7% compared with 2019**, with **less than 540,000 injuries**. This decrease corresponds notably to the two lockdown periods in 2020.



▼ **539,833**

occupational injuries in 2020 (versus 655,715 in 2019)

**1,006,769**

occupational injury reports (Average rate of favourable decisions: 94.7 %)

Most of the sectors that had recourse to short-time working or teleworking noted a decline in the number of occupational injuries, in proportion to the reduction in their activity.



Due to the use of short-time working and teleworking, occupational injuries decreased very significantly in services, especially in the temporary work business and the tertiary sector, which posted declines of **23.9%** and **23.3%** respectively, but also in transport, publishing and communication (**-19.4%**), food (**-18.9%**) and non-food retailing (**-18.4%**).



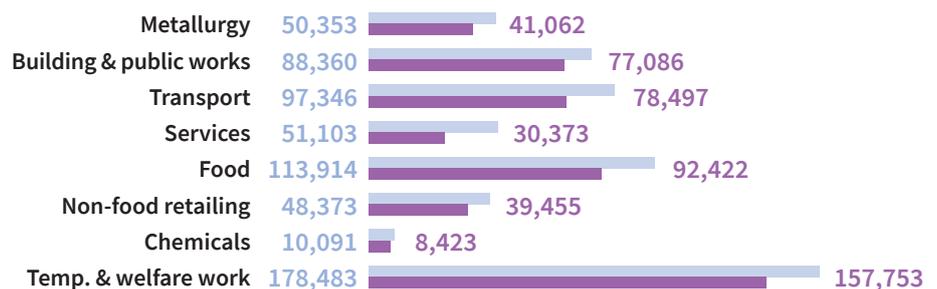
The situation is more contrasting in industrial and secondary activities, with an **18.5%** reduction in the number of occupational injuries in metallurgy, a **16.5%** drop in chemicals and plastic products and wood, furniture and textiles, but only **-12.8%** in building and public works, a sector of activity which was halted for the shortest time.



Certain activities in strong demand during the health crisis saw their incidence rate increase: ambulances (**+2.4%**), purchasing centres (**+5%**) and distance selling (**+14%**). Welfare work and healthcare activities, however, saw their incidence rate **decline by 17%** in 2020.

### Trend of occupational injuries in the main sectors of activity

2019  
2020



## Half of the injuries are caused by manual handling

Four major risks are identified as being the cause of most occupational injuries in 2020.



## Sharp decline in the number of commuting accidents

Commuting accidents decreased by 19.7% compared with 2019. This very sharp decline is observed to varying degrees in most of the major regions. Here again, this trend can be explained by the lockdown periods.

▼ **79,428**  
commuting accidents



59% of commuting accidents are attributable to the loss of control of a means of transport.

**145,878** commuting accident reports  
(Average rate of favourable decisions: 97%)

↗ **14.8%**  
for bicycle and scooter accidents



Of the vehicle accidents, we note a faster rate of growth in bicycle and scooter accidents, already noted in 2019.

Two regions are especially affected: the Paris region, with 438 additional accidents, and the North-Picardy region, with 103 more accidents.

“ The year 2020 was marked by an unprecedented health crisis and extraordinary health security measures, especially with the implementation of lockdowns. The resulting situation led to the shutdown or significant slowdown of a large proportion of economic activity. The figures for the incidence rate and certain observations reflect this atypical situation and should therefore be treated cautiously.

Moreover, this temporary freezing of activity had a significant impact on revenues for the branch, leading to an annual deficit which it had no longer experienced in recent years.

However, the Occupational Injuries Branch acted energetically. At the instigation of the social partners, a “Covid Prevention” subsidy was proposed to companies, especially very small enterprises. It also implemented a system of recognition of Covid-19 as an occupational disease.

The branch was also able to ensure the continuity of its work with the insured and with companies by maintaining its prevention activities and proposing new offers.

The priority nature of prevention has always been asserted by the social partners. The new governance fully subscribes to this priority and plans to promote and deploy, in the future “COG” agreement, the strong ambitions of the ANI agreement of 9 December 2020 on workplace health, in order to progress further in the area of prevention and thus continue to reduce the number of work-related injuries and diseases. ”

Sylvie Dumilly, Chair of the Occupational Injuries and Diseases Commission, Ronald Schouller and Christian Expert, Vice-Chairs

# Key Figures 2020

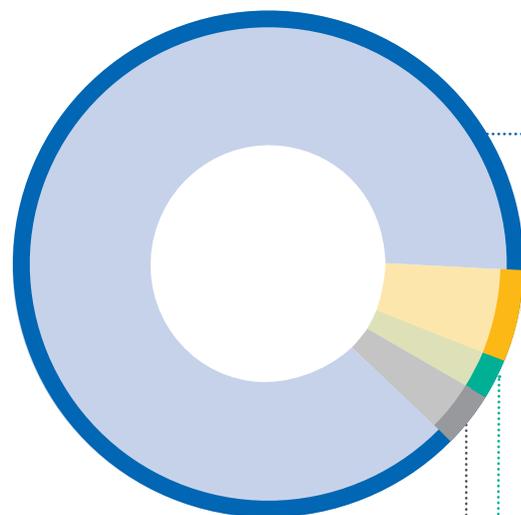
## Occupational diseases (ODs)



### Decrease in the number of occupational diseases linked to the pandemic

Occupational diseases **declined by 18.8%** between 2019 and 2020, i.e. in the same proportion as occupational injuries and commuting accidents. The number of victims also decreased, by **18.2%**. Musculoskeletal disorders again account for **87%** of occupational diseases.

### Main conditions recognized as occupational diseases in 2020



**35,083**  
musculoskeletal disorders (MSDs)

**2,488**  
asbestos-related occupational diseases

**904**  
frequent conditions (deafness, allergies, asthma, eczemas, etc.)

**1,744**  
other conditions



**97,325**  
occupational disease reports  
(Average rate of favourable decisions: 65.4%)

## Illustration of the decrease in the number of occupational diseases in 2020



Decline by  
**19.6%**  
in MSDs



Decline by  
**13.6%**  
in asbestos-  
related conditions



Decline by  
**25.3%**  
in cancers  
excluding  
asbestos

## Increase in work-related psychological disorders

The upward trend in recognized psychological disorders seen in recent years continued, in terms of both the number of reported work-related illnesses and the number of cases for which compensation was awarded. The specific mechanism of the Occupational Injuries Branch provides a response to this growing occupational health issue.



**1,441 occupational diseases** classified as psychosocial disorders, i.e. about **37% more than in 2019**, gave rise to favourable case management by the Health/Occupational Risks Insurance system, based on the opinion of the committees of medical experts consulted concerning each of these applications.

This increase is probably, here again, related to the impact of the pandemic on the occupational situation of employees under the general Social Security regime.

### TO FIND OUT MORE

Report on health at work: issues & initiatives, dedicated to work-related psychological disorders (published in 2018 by the Health/Occupational Risks Insurance system - available in French only):  
[https://assurance-maladie.ameli.fr/sites/default/files/2018-01/affectations-psychiques\\_enjeux-et-actions\\_assurance-maladie.pdf](https://assurance-maladie.ameli.fr/sites/default/files/2018-01/affectations-psychiques_enjeux-et-actions_assurance-maladie.pdf)



Recognition  
of Covid-19 as an  
occupational disease  
[at end-September 2021]

**5,018**

complete dossiers  
of application for  
occupational disease  
were submitted to  
the primary health  
insurance funds  
(CPAMs) and general  
social security funds  
(CGSS), of which 82%  
concerned health  
workers.  
So far, **1,690** of these  
cases have been  
handled.

# Financial Results

A deficit for the first time since 2012

## Sharp decline in results compared with 2019

In 2020, the Occupational Injuries Branch posted a deficit of **-€222m**, a sharp decline from the surplus of 2019, which stood at +€975m. This result can be explained mainly by an **8.8%** decline in the branch's net revenues, while net expenses increased by a further **0.3%** between 2019 and 2020.

In 2021, however, according to the projections of the Social Security Accounting Commission, the Occupational Injuries Branch should regain a situation of surplus due to the economic recovery.

Welfare benefit expenses net of OI/OD risk represent **around €9.5 billion**, up **0.2%** from 2019.

## A further sustained increase in daily benefits

While the first lockdown period resulted in a sharp reduction in benefits in kind (**-9.2%**), the incidence rate of prior years continued to weigh on the trend for daily benefits (**+3.2%**).

They have risen constantly since 2014, and in 2020 they amounted to almost **€3.7 billion**.



## 65.3 millions

days not worked in 2020 due to OIs/ODs,  
or the equivalent of 281,858 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 **15.6% of the expenses** of the branch.

→ **€1bn**

**Transfer** to the health insurance branch to offset the expense of injuries or diseases not reported as OIs/ODs

→ **€260m**

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

→ **€83m**

**Contribution** for additional expenses resulting from early retirements, and OSH funding for early retirements for the occupational prevention account increased by €8m in 2020

## REVENUES AND EXPENSES



## ANNUAL RESULT



↓  
**-€222m**

## RATE



**2.21%**  
National average net rate of contribution in 2020

# The Health/ Occupational Risks Insurance system faced with Covid-19

The Health/Occupational Risks Insurance system played a key role in assisting companies and employees in coping with the **health crisis** by working for the recognition of Covid-19 as an occupational disease and establishing the **Covid Prevention Subsidy** for companies with less than 50 employees and self-employed workers.



## 100% online reporting

On 11 August 2020, the Health/Occupational Risks Insurance system launched the [declare-maladiepro.ameli.fr](https://declare-maladiepro.ameli.fr) teleservice to facilitate applications for compensation as an occupational disease for persons infected by Covid-19 in the course of their work. This procedure enables them to receive 100% reimbursement for healthcare based on the Social Security rate if their disease is recognized as work-related.



## A specific organization to process applications

A committee of medical experts, including infectiologists and intensive care specialists, was established on the national level to handle Covid-19 cases reported as an occupational disease and not meeting the conditions for automatic compensation. Managed by the Occupational Risks Department (DRP), it is supported by DRSM (Regional Medical Service Directorate) Île-de-France and ensures uniform processing of applications. The Occupational Risks Department assists and supports the primary health insurance funds in providing attentive and close follow-up of incoming applications.

## Covid-19 recognized as an occupational disease

The new Table 100 of the French Social Security Code has included illnesses related to SARS-CoV2 infections as occupational diseases. Salaried and self-employed professionals in the healthcare sector who have been infected during their work and have sustained a severe respiratory disorder receive automatic recognition if they have had breathing assistance (supply of oxygen or ventilation assistance). Persons in other sectors of activity in the same case have their application examined by a committee of medical experts. All severe or prolonged consequences of Covid-19 can undergo medical examination for potential recognition as an occupational disease, whenever the link with an occupation has been confirmed.

# Key features of the Covid period



## 33,000

employers and self-employed workers received a Covid Prevention Subsidy for an amount of €50m (€30m in 2020 and €20m in 2021)

### A Covid Prevention Subsidy for very small enterprises and self-employed workers

As of 18 May 2020, the Health/Occupational Risks Insurance system proposed an exceptional "Covid Prevention" subsidy to help companies with less than 50 employees and self-employed workers pay for equipment for protection from Covid-19 (acquired after 14 March 2020). Objective: to reduce exposure to Covid-19 by implementing physical distancing, hygiene and cleaning measures. This made it possible to fund up to **50% of the investment** in equipment to isolate the work station of exposed employees, and ensure respect of distances between the employees and the public.

### Covid-19: General mobilization of the branch

During the first lockdown, the Health/Occupational Risks Insurance system, together with the Ministry of Labour, Employment and Integration, produced **80 recommendation sheets** to help companies protect their employees from Covid-19 risk. The French national research and safety institute INRS contributed its technical expertise to this work by means of appropriate prevention recommendations and messages (respiratory masks, cleaning, disinfection, ventilation, etc.). It also increased the number of advisory activities and the documentary offering on its website on taking into account the consequences of this crisis in work situations. An online tool, "**Plan d'action Covid-19**", was proposed to companies so that they might include the Covid risk in their single risk assessment document ("DUER").

Before the summer of 2020, the Health/Occupational Risks Insurance system disseminated tools designed to facilitate the continuation or resumption of activity in 13 sectors of activity particularly concerned by occupational risks and the health crisis.



### +30%

for outside requests handled by the INRS hotline



### +45%

for traffic on the INRS website



### +150%

for traffic on ameli entreprise

Lastly, throughout the duration of the crisis, the network of regional funds of the Health/Occupational Risks Insurance system maintained its customary support for prevention in the enterprise, by organizing **webinars** and meetings at a distance.

## 43

regional webinars held with enterprises during the health crisis





The Occupational Injuries Branch, in all the complementarity of its roles (prevention, risk premium rating and compensation of OI/OD victims), was able not only to maintain continuity of the public service that it serves, but also to adapt to the health crisis by taking charge of new duties."

Anne Thiebeauld, Director of the Health/Occupational Risks Insurance system



### Research and forward planning work for improved crisis management



The INRS prepared several **research works** concerning crisis management in elderly care homes, the consequences for the activity of healthcare workers and the adaptation of preventive measures based on experience feedback and, in cooperation with INRIA and the teaching hospital ("CHU") in Nancy, concerning the use of passive exoskeletons for back support when handling patients hospitalized in intensive care units. Other work was conducted on **chemical and biological risks**, such as work on the measurement of emissions for type II respiratory protection masks, exposure to viral agents and surface biological sampling operations.



**Forward planning** was also conducted by a group of a dozen experts on the potential consequences of the pandemic in a five-year time frame, including the identification of four transformation scenarios and four possible strategies for companies. The contributions of this research were published in 2020 and will be followed in 2021 by a second phase concerning the resulting health and safety issues.



### Occupational injury and disease insurance and Covid-19 in Europe

While the Health/Occupational Risks Insurance system, like its counterparts in other countries, had to manage the health crisis, Eurogip, which represents the branch internationally, fully played its role as a resource centre on the prevention and insurance of OIs/ODs in Europe.

Accordingly, the French authorities made heavy demands on it from the start of the health crisis and throughout 2020 for the market release of equipment to combat Covid-19. It also worked on monitoring good occupational health and safety practices with a view to the continuation or resumption of activity, on the recognition of Covid-19 as OIs/ODs and on the regulations and standards applicable to protective masks.

TO FIND OUT MORE  
[www.eurogip.fr](http://www.eurogip.fr)



# Continuity of operation to serve enterprises

In parallel to its mobilization on health issues, the Health/Occupational Risks Insurance system maintained its activities in 2020 to launch **new offers** and **assist enterprises** in occupational risk management.



At 31 December 2020,

## 827,329

**establishments** have opened  
an OI/OD account

### The renovated OI/OD account

The occupational injuries and diseases (OI/OD) account, online at [net-entreprises.fr](http://net-entreprises.fr), enables companies to obtain access to their OH&S contribution rate and **monitor their incidence rate in real time**. In 2020, the account was enriched by new functionalities, notably:

- **the individual assessment** of occupational risks, which enables the enterprise to compare itself with other enterprises of the same size in the same sector;
- **the attestation** of occupational risk indicators (necessary to tender for a public contract);
- **the service of online demand** and follow-up of “Subventions Prévention TPE” (VSE prevention subsidies);
- dematerialized **notification** of OH&S contribution rates.

**All enterprises**, whatever their number of employees, must subscribe to the online OH&S account on **net-entreprises.fr** before 1 December 2021 to benefit from dematerialized notification of the contribution rate.



## 1 in 3 employees

are exposed to a chemical substance which could affect their health. Chemical risks represent

the **No. 2 cause**  
of occupational disease  
in France



### “Risques Chimiques Pros”, an online path for employee protection

To help companies faced with chemical risks protect the health of their employees, in February 2020 the Health/Occupational Risks Insurance system launched “Risques Chimiques Pros”, an online path enabling them to put in place a permanent prevention policy. A private area enables them to follow a prevention path in four stages, with action to be taken at each stage. Prevention advice and support tools are made available, in order to assess chemical risks and help detect and replace carcinogenic products. Financial aids are also proposed for companies with less than 50 employees to help them invest in equipment designed to prevent chemical risks.

Since 2015, **1.9m** employees have already been reported at least once for one of the existing occupational risk factors.

**28,000** companies issued reports in 2020 (versus 31,000 in 2019).

**561,000** point reports were sent in 2020 (for the 2019 exposures of employees of the general Social Security regime and the agricultural regime).

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

## 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 occupational injuries and diseases.



**Initial training:** raising the awareness of actors in the world of work of the future

- **More than 1 million students** and apprentices in 'CAP' certificate of proficiency and vocational training baccalaureate courses received instruction in occupational safety.



**Further training:** sharing and updating knowledge of prevention

- **805,808 interns** trained and more than 20,000 instructors certified in 2020.



**Information:** massive dissemination of prevention resources by the INRS

- **10.8 million visits** to [www.inrs.fr](http://www.inrs.fr), and 9 million PDF documents downloaded;
- **1.5 million videos** viewed on the INRSFrance YouTube channel;
- **the monthly electronic newsletter** has more than 76,000 subscribers;
- **16 events** of a scientific and technical nature, mainly at a distance.

## Continuation of international activities at a distance

In 2020, Eurogip continued its contribution to the work of harmonization of European occupational disease statistics. It also coordinated the action of 77 experts from the regional funds (CARSAT, CRAMIF) and the INRS contributing to the production of European and international standards.

## Measures in the field very close to companies' needs

Directing its activities towards companies that need them, the branch went further by targeting VSEs and SMEs in particular.

In addition to the Covid subsidy, the Branch committed an unprecedented amount of financial aids, around **€93 million**, including:

**8,421** VSE Prevention subsidies (excluding Covid) paid in 2020 for a budget of €57.3m (versus €39.4m in 2019), of which 62% for firms with less than 10 employees;

**1,021** new prevention contracts<sup>(1)</sup> signed with enterprises with less than 200 employees, for an amount of €35.6m.

In 2020, **34,555** enterprises and worksites received a visit by the prevention services of the regional funds, of which:

- 81%** have less than 100 employees;
- 40%** have 10 to 49 employees;
- 27%** have 1 to 9 employees.

These enterprises account for **19%** of OIs/ODs and **23%** of spending on compensation.

## Two new prevention recommendations adopted in 2020

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

In 2020, they adopted two new recommendations concerning:

- **the handling** of coils and reels;
- **pressure cleaning** in industrial environments.

(1) The prevention contract consists of a financial advance in return for the application by an enterprise with less than 200 employees of a specific prevention programme and a number of measures to which the enterprise commits itself.

# 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 Occupational Injuries and Diseases (OIs/ODs). Its goal is to promote a safer and healthier work environment by reducing work-related diseases and injuries. 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 work-related diseases and injuries, 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 concerning work-related risks and prevention tools.



**Eurogip,** which identifies good occupational health and safety practices in Europe and internationally, and represents the branch for the production of 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 premium rating 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.

[ameli.fr/entreprise](http://ameli.fr/entreprise)