Suva – insurance plus

Prevention – Insurance – Rehabilitation
The accident insurers according to the AIL

Full-time employees in 2011

- Suva: 50.0%
- Other AIL insurers: 50.0%

¹) Full-time employees acc. to a new method of assessment for 2012

Companies insured in 2011

- Suva: 79.3%
- Other AIL insurers: 20.7%
Compulsory Accident Insurers

Suva

Licensed insurers

Medical and technical prevention

insures

insure

Industry
Construction
Transport
Government-owned enterprises
Forestry
Quarrying

Service companies (e.g. hospitals (!), practices, homes, personal care)
Small businesses/retail trade
Agriculture
Gastronomy

Companies

Basel, 18/10/2013
The Suva model

Suva’s four basic pillars

• Suva is more than insurance: it combines prevention, insurance and rehabilitation.
• Suva is managed by the social partners. The balanced composition of its Board of Directors made up of employers’, employees’ and federal representatives permits widely supported and sustainable solutions.
• Insurees benefit from any profits Suva makes in the form of premium reductions.
• Suva is self-supporting; it receives no public subsidies.
The product mix

- Profits are returned
- Prevention
- Financially self-supporting
- Rehabilitation
- Managed in social partnership
Board of Directors

Franz Steinegger
Chairman of the Board

Management committee
8 members

16 employees’ representatives
8 Federal government representatives
16 employers’ representatives
Suva – the most efficient accident insurer

- Out of every Swiss franc invested in the «Suva system», 95 centimes go back to customers as benefits.
- The figure among private insurance companies is 80 centimes.
Occupational and non-occupational accidents

per 1,000 insurerees¹)

¹) People in full-time employment acc. to the new assessment method for 2012 (www.suva.ch/vb)
Suva – Accident frequency and case costs

<table>
<thead>
<tr>
<th>Average claim risk per year</th>
<th>Per no. of full-time employees¹)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Occup.</td>
</tr>
<tr>
<td>1 general case</td>
<td>10</td>
</tr>
<tr>
<td>1 case involving daily benefits</td>
<td>24</td>
</tr>
<tr>
<td>1 case involving disability</td>
<td>1,950</td>
</tr>
<tr>
<td>1 fatality with survivor’s pension</td>
<td>24,900</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Average cost per case and capital values (in CHF)</th>
<th>Occup.</th>
<th>Non-occup.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical treatment costs</td>
<td>1,600</td>
<td>2,100</td>
</tr>
<tr>
<td>Daily benefits</td>
<td>5,900</td>
<td>5,300</td>
</tr>
<tr>
<td>Capital value of a disability pension</td>
<td>230,000</td>
<td>310,000</td>
</tr>
<tr>
<td>Capital value of a survivor’s pension</td>
<td>550,000</td>
<td>580,000</td>
</tr>
</tbody>
</table>

¹) People in full-time employment acc. to the new assessment method for 2012
Prevention programmes and campaigns

- “Vision 250 Life”
- “Identify asbestos – take the right steps”
- “stolpern.ch”
«stolpern.ch» campaign
The balance programme

From the age of 30, muscles just melt away if not trained. People who boost their strength and balance with a footbag reduce the risk of tripping.

Suva's balance programme is available as an app for smartphones or in brochure form.
Snow sports campaign
Suva - island or insurance

Skyline von Suva

Lucerne 12/10/2013
Suva - capital of the Fidschies

Lucerne 12/10/2013
Suva: Schweizerische Unfallversicherungsanstalt

Lucerne 12/10/2013
Occupational diseases

Examples:
• Occupational asthma (or allergies of the breathing passages)
• Eczema
• Diseases caused by the previous effect of asbestos
• Hearing impairment caused by noise
• Tenosynovitis
• Bursitis
• Occupational infections (e.g. healthcare, malaria after business trips outside Europe)
Occupational disease cases in 2011
(total 2701 OD, UVG total)
Excl. cases of contamination

Diagnoses

- Respiratory system: 150
- Skin and subcutaneous tissues: 934
- Eyes and adnexa: 51
- Musculoskeletal system: 366
- Infectious diseases: 98
- Neoplasms: 120
- Ears and hearing: 571
- Other occupational diseases: 51

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SuvaPro

Preventing occupational accidents & occupational diseases
Direct legal obligation
(not derived from core worker protection legislation)

- work in pressurised atmosphere (diving, construction et al)
- work with ionising radiation
- crane operators
Workers protection legislation

Suva: mandated to provide and control prevention of accidents and occupational diseases for all Swiss workers

- **Technical prevention:** technical Suva experts

- **Medical prevention:** Dep. Occupational Medicine

Note: the regulation for general health protection (working hours, shift work, ergonomics etc.) on the workplace is mandated to a second public regulation authority and surveillance organisation!
Reasons to establish a prevention program

- exposures over the defined exposure limit
- Cancerogene exposures
- Exposures with special hazards (substances, working conditions)
- Multiple exposures (f.ex.: foundry)
- Unknown effects of new exposures (nanomaterial)

No general Check up but evaluation of target parameters
Beurteilung der Gefährdung

- elements of production conditions (quantities etc.)
- Substances and exposure conditions (hazards)
- Technical and organisational protection measures

Risk-evaluation
Elements of prevention programs

- Selection of a prevention program
- Definition of periodicity, adoption of parameters, if possible: biological monitoring
- Definition of the examined group of workers, individuals
- Definition of the medical service provider

- Decision about aptitude:
  Suva Occupational Physician
## Untersuchungsprogramme AMV

### Physikalische Einwirkungen
- **GD** Druckluft
- **GS** Hitzearbeit im Untertagbau ohne Untertagebau
- **GI1** Ionisierende Strahlen geschlossen
- **GI2** Ionisierende Strahlen offen
- **GI3** Ionisierende Strahlen Kernanlagen (KKW) (nur im Zusammenhang mit GI3)
- **GG** Lärm
- **GC** Vibrationen

### Arbeitsstoffe
- **ZW** Atemwegsgefährdende Stoffe
- **ZX** Organ. Lösungsmittel (diverse)
- **ZZ** Chemiearbeit
- **AS** Antimon
- **AP** Aromatische Amine
- **AO** Arsen
- **BC** Benzol
- **BE** Beryllium
- **BG** Blei
- **CA** Cadmium
- **CQ** Chromverbindungen
- **DE** Dimethylformamid
- **FA** Fluor
- **IA** Isocyanate
- **MD** Methylmethyketon
- **NE** Nitroglycerin
- **NH** Nickel
- **NF** Nitroglykol
- **NC** Carbon Nanotubes
- **NP** Nanopartikel
- **PH** Phosphorsäure-Ester
- **PH2** Elem. gelber Phosphor
- **QA** Quecksilber
- **AG** Scopolamin
- **SP** Styrol
- **HF5** TCDD
- **TT** Teer, Pech, Bitumen
- **TG** Toluol
- **NK** Trotyl
- **HF** Vinylchlorid
- **XA** Xylol

### Stäube
- **LB** Asbest-Staub
- **LH** Hartmetall-Staub
- **LQ** Quarz-Staub / Untertagbau / Giessereien
- **LX** Diverse Stäube

### Andere Untersuchungen
- **YK** Kranführer
  (Art. 9.2, Abs. 2b der Kranverordnung)
Audiometrie service