



Accident report

2005

Accident insurance

Trends and perspectives

Pronounced increase in the number of insured

In 2005, the number of persons enrolled in accident insurance has continuously been on the rise and stands at 33,505 members for the whole of that year, up by 2,000 from 2004. The inflagging and reflagging of German merchant ships established this positive trend, since it led to a pronounced increase in the number of onboard and landbased employees in merchant shipping.

The financial situation of the accident insurance - improved due to an increase in contributions and reduced spending - has allowed for a lowering of the contribution rate from 7.5 to 7.3% for 2006.

On the spending side, 2005 has seen a drop in claims payments by approximately 4% (approx. €1.4m). At present, accident benefits account for roughly 85% of all payments. Compared to other accident insurance associations that, on average, dedicate 60% of their budget to pension payments, this is a substantial portion. The elevated number of beneficiaries is a legacy of the seventies and eighties: at the time, the number of onboard employees was much higher, and so was the accident rate.

Hard hats have to be worn at all times - except for this photo shoot



Accident prevention

Accident analysis and findings

Again, the analysis of onboard accidents identified two already well known key areas in which almost half of all

notifiable occupational accidents onboard ships (42%) occur: “decks, floors, connecting bridges” with 80 notifiable accidents and “stairs, ladders, doors and gaps” with 52 notifiable accidents.

The See-Berufsgenossenschaft has therefore reaffirmed its commitment to the cause of accident prevention. On the occasion of their yearly inspections on ships, our technical surveyors will extensively inform and advise members, tying in their efforts with the insurance associations’ awareness programme “Sicherer Auftritt” (Safe step), aimed at highlighting the risk of accidents caused by tripping, falling or slipping. The follow-up of accidents in 2006 will show whether further measures need to be taken.

On shore, commuting accidents stand out as the single most significant type of accident, with 64 employees concerned. With a view to reducing their number, we are expanding our offer of safe-driving courses. In 2006, extensive training courses are again on offer, at the expense of the See-Berufsgenossenschaft (if you are interested, please contact our ship safety division).

Education - a key element in prevention

Training mariners to become occupational health & safety specialists by sending them to the

See-Berufsgenossenschaft’s training centre, located at the Schleswig-Holsteinische Seemannsschule in Travemünde, is of central importance to the issue of prevention. In the reporting year, 34 participants (three courses) were issued a certificate identifying them as “Bordfachkraft für Arbeitssicherheit” (specialists in occupational health & safety on board ships) and 12 participants successfully completed a course to qualify as “Fachkraft für Arbeitssicherheit für den Seebetrieb” (specialists in occupational health & safety in the maritime business).

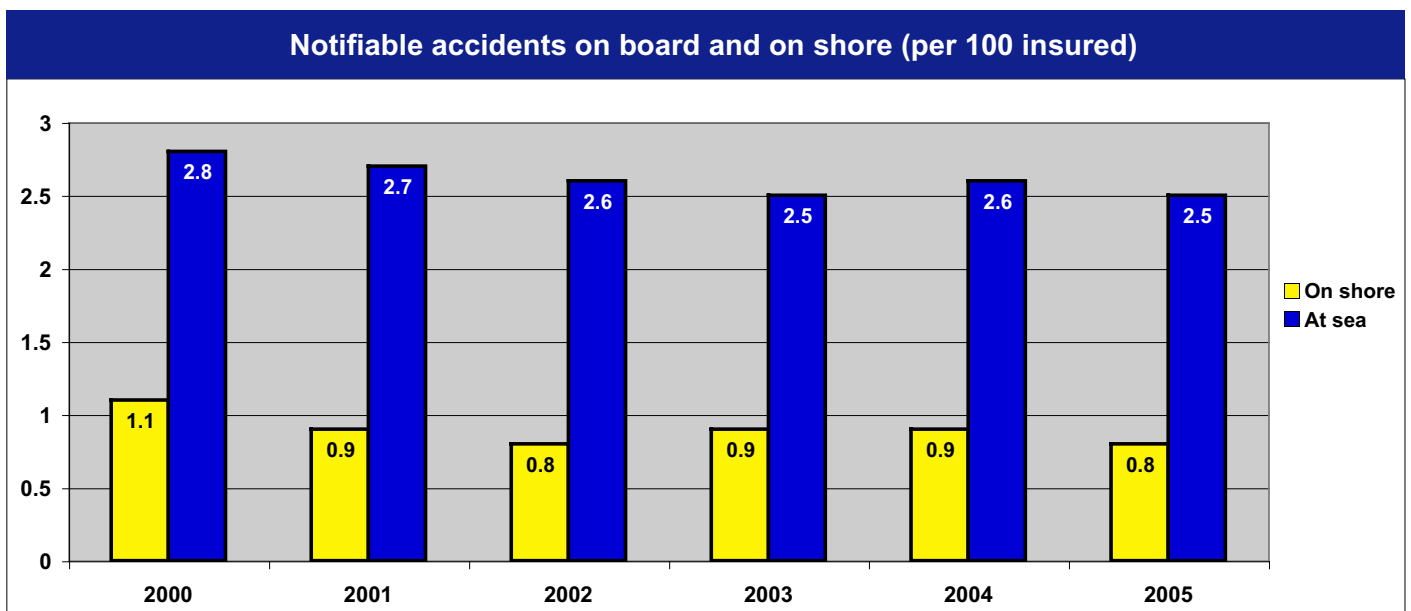
Ever since the See-Berufsgenossenschaft has arranged for all training courses to take place in its training centre, 411 participants (41 courses) qualified as “specialists in occupational health & safety on board ships”. 97 participants (10 courses) were trained as “specialists in occupational health & safety in the maritime business”.

The Schleswig-Holsteinische Seemannsschule and the Staatliche Seefahrtschule Cuxhaven held safety officer training courses alongside their syllabus. In 2005, 91 mariners took part. Due to the high demand, the See-Berufsgenossenschaft has also resumed training safety officers at its training centre.

782 persons received basic training in first aid, mostly in order to act as first aid providers on shore and at sea.

On-site advice

On the occasion of their yearly inspections, our technical surveyors provide individual on-site advice, striving to identify quick and practical



solutions should a problem persist. To the attention of shipowners, a revised compendium entitled “Guidelines and instruction sheets” was published in January 2005, replacing the edition of February 1999. As a consolidated edition, it contains all guidelines and instruction sheets published or revised since 1999. These are:

- ▶ “Guidelines for vessels on test journeys”,
- ▶ “Guidelines concerning stability measuring installations”,
- ▶ “Instruction sheet on the lashing of containers by the crew”,
- ▶ “Instruction sheet on the selection, use and upkeep of synthetic fibre ropes”,
- ▶ “Instruction sheet on malaria”,
- ▶ “Guidelines for permissible mechanical vibrations on board of seagoing vessels”,
- ▶ “Guidelines for the design of medium voltage installations of up to 17.5 kV on board of seagoing vessels”,
- ▶ “BG information on the accident claim form ”.

The “guidelines for permissible mechanical vibrations on board of seagoing vessels” and the “guidelines for the design of medium voltage installations of up to 17.5 kV on board of seagoing vessels” have been added to the list of guidelines and instruction sheets that are available in English.

These guidelines and instruction sheets can be downloaded in English and German from our website at www.see-bg.de.

The See-Berufsgenossenschaft is working speedily on a reform of its accident prevention regulations.

The UVV See (accident prevention regulations for shipping enterprises) are being adapted to the requirements of the umbrella organisation of all accident insurance associations as well as being revised according to the rules set out by the EU. This will considerably reduce the regulations in volume, while maintaining the provisions that are specific to the maritime working environment.

Insurance cases

Accident rate declining

The number of notifiable occupational accidents stands at a low level: on the whole, the See-Berufsgenossenschaft registered 522 notifiable accidents, 314 of which occurred on board of ships. On shore, 47 mariners and 156 land-based employees as well as five rehabilitation employees suffered accidents. Per 100 insured workers, the accident rate continues falling, currently standing at 1.6%. This positive trend is most evident if only those accidents are taken into account that occurred at sea. Here, the accident rate fell from 2.6 to 2.2 accidents per 100 insured – an all-time low! The accident risk remains highest on merchant vessels: last year, the merchant fleet reported 246 accidents and the fishing sector a mere 68.

For the most part, accident victims sustained light to fairly serious injuries with no permanent damage to their health. However, four accidents resulted in the victims’ death.

Notifiable occupational accidents of all insured – frequency and classification

	Total	whereof		No. of insured on a yearly average*)	Frequency of accidents per 100 insured	
		commuting acc.	fatalities		2004	2005
Merchant shipping	246	–	1	12,126	2.3	2.0
Deep-sea fishing	22	–	–	305	8.5	7.2
Small-scale fishing	46	–	3	1,180	3.4	2.6
At sea in total	314	–	4	14,211	2.6	2.2
Onboard crew on shore	47	15	–	14,211	0.3	0.3
Onboard crew in total	361	15	4	14,211	3	2.5
Land-based employees	156	64	–	19,294	0.9	0.8
Rehabilitation employees	5	1	–	–	–	–
Total	522	80	4	33,505	1.8	1.6

* As in the year before, the frequency rate is based on the number of accidents related to the average number of insured workers for that year. This is because the number of insured workers varies seasonally on 31 December, the end of period date. For the whole of 2005, the statutory accident insurance counted an average of 33,505 insured.

Fatal accidents

Our report “Sicherheit auf See 2004” (Safety at sea 2004) contained a description of four fatal accidents. At the time of printing, these cases had not yet been fully investigated. There have since been new findings in two of them. We therefore present them again.

On 1st March 2004 at around 2:40 pm, the container ship “P&O Nedlloyd Finland” travelled on the river Elbe heading towards the port of Hamburg. As it was passing buoy 85, it was overtaken on the port side by the container ship “Cosco Hamburg”, in the process of which the two ships collided. The “P&O Nedlloyd Finland” tilted by about 40 degrees to the starboard side. The subsequent buoyancy test revealed seaman P. to be missing. The traffic control centre was notified and a rescue operation launched, in which took part several ships, the DLRG and the container ship’s own rescue boat. At around 3:25 pm, the missing person was spotted floating in the water. The DLRG recovered the man at around 3:35 pm. All resuscitation attempts proved unsuccessful. At around 4:40 pm the ship’s management was informed of the seaman’s death.

The root cause of the accident was the collision of the two ships, as a result of which the “P&O Nedlloyd Finland” heeled considerably. Presumably, seaman P. had been performing work on the lashings when he fell over board in the course of the collision. The See-Berufsgenossenschaft has adapted its accident prevention regulations according to the findings of the investigation into this incident.

The report of the Federal Bureau of Maritime Casualty Investigation BSU provides further details:



Work on the lashings while a ship is at sea, as it is common practice in feeder shipping in particular and as it was undertaken on board the “Nedlloyd Finland” on the day of the accident, violates the internationally binding legal regulations set out in SOLAS chapter VI rule 5, if it goes beyond what is strictly necessary, e.g. in bad weather (so called relashing). It is further in breach of the explicit provisions of the applicable cargo securing manual on the “Nedlloyd Finland” and it contravenes the German accident prevention regulations UVV See (§9, instruction sheet E2) and the regulations for work at sea ports (§§11,43 in conjunction with § 3 clause 1 UVV See).

However, the Federal Bureau of Maritime Casualty Investigation BSU explicitly refrains from concluding that this disregard for regulations and the implicated risks are the actual cause of the fatality. This could not be established beyond doubt as it proved impossible to determine the exact position of the seaman at the time of the accident. P. could also possibly have been on the main deck when the ships

Notified accidents and occupational diseases for all insured

Year	Notified accidents + occ. diseases	Notifiable accidents, whereof				Notifications of suspected occ. diseases
		commuting acc.	fatalities	per 100 insured	in total	
1995	3,016	127	10	2.7	950	117
1996	2,794	97	9	2.5	832	118
1997	2,756	93	12	2.5	844	107
1998	2,804	113	6	2.6	878	109
1999	2,698	95	9	2.2	714	118
2000	2,549	81	4	2.2	664	113
2001	2,561	89	6	2	620	104
2002	2,401	90	5	1.9	591	125
2003	2,452	92	3	1.8	550	128
2004	2,267	93	5	1.8	553	180
2005	2,172	80	4	1.6	522	135

collided (in an area among containers possibly still secured). In that case, there would have been no need for the seaman to take any measures to ensure his personal safety. Nonetheless, the fact remains that the unsecuring or unlashing of containers on moving ships is not in compliance with the rules and regulations stated above.

During maintenance work on the davit of the rescue boat on the container ship "Hamburg Express" the boat fall had been unwound from the drum for greasing. After the drum had been greased, the boat fall was to be wound up again, first with a crank-handle for the first few turns, then using the electric winch. The accident happened when the winch was started up: on 7 June 2004 at 1:50 pm, the seaman sustained a fatal head injury when the crank that was still fitted to the winch hit him.

Both the BSU and the See-Berufsgenossenschaft investigated. Neither could establish a definite cause of accident. All technical safety devices were in full working order at the time of the inspection. All mandatory testing and maintenance intervals had been respected and documented.

Concerning the circumstances of the accident, there are two possible scenarios:

1. The safety bar disabling the electric winch had been dismantled. In keeping with this scenario is the fact that traces of assembly work were visible on the screw fitting of the bar. Dismounting the safety bar would also have meant saving time, since the unwinding and rewinding of the boat fall was to be repeated several times. However, eyewitness reports of fellow crew members present at the scene immediately after the accident speak against this assumption. According to them, the safety bar was in place and there was no tool suitable for dismantling the bar anywhere near the scene.

2. The limit switch arm had been pushed past the safety bar. The two-piece design makes this possible: the safety bar pulls one arm along, thus enabling the limit switch. However, when in the course of the investigation the limit switch arm was pushed past the safety bar, this left clear marks that had not been there before.

All mariners are advised not to fully rely on safety devices. Cranks on power-driven winches must

always be removed. Safety devices may not be dismantled or otherwise disabled. Safety-enhancing devices must be treated with due care. Misusing, damaging and removing or disabling them without authorisation is strictly forbidden. Violating this provision represents a punishable infraction. (UVV See § 20 (2)).

The circumstances of this accident can be found in full detail in the BSU report 134/04.

On 30 January 2005 at around 6:30 am, the skipper of the fishing cutter "Niobe" checked a valve. He then proceeded to the wheelhouse, while fisher L. went aft. When after 15 minutes L. had not returned to the wheelhouse, the skipper went aft to check. Not finding him there, he alerted his near-by colleagues and raised the alarm that a man was overboard. Some 45 minutes later, the missing fisher was found dead, floating in the water. There were no signs of third party involvement.

On 25 March 2005 at around 8:12 pm, B., co-owner of the fishing craft "WIE 29", was found floating inanimately in the port basin of Greifswald-Wiek. B. had last been seen alive at around 5:15 pm by a fork lift operator employed at the harbour. Established cause of death: death by drowning. The exact circumstances of his death could not be ascertained.

On 27 April 2005, a fatal accident occurred on the MS "Werder Bremen" in the port of Santa Cruz, when seaman O. fell seven or eight metres from a lashing bridge or from the hatch onto the pier. The exact circumstances of the accident could not be determined. The seaman's exact position at the time of the accident is not known. For further details, see BSU report 146/05.

On 14 September 2005, part-time fisher S. died when his boat capsized approx. 50 m off the coast of Dranske/Rügen. Despite the immediate dispatch of three rescue cruisers and a helicopter, S. could only be recovered dead on the beach. The police ascertained that N. had not been wearing a life jacket, nor had his boat been equipped with life saving equipment.

Particular operational risks

Accidents due to tripping, slipping, falling

Incidents of tripping, slipping and falling accounted for most of the accidents in 2005. This report will not deal with such accidents in detail, as previous annual reports provided ample descriptions and the causes are well known.

We call on all our insured members to show due care when on board, to wear suitable footwear, to keep their footing at all times, to maintain all transit areas and working spaces clear and grease-free and to make use of all safety devices available on board. Inspectors and surveyors should check whether all deck areas are well-lit and whether all weather decks have an anti-skid coating.

Accidents on ladders and stairs or falls from heights

While clearing a launching device, a crew member fell head-on onto the main deck and sustained a head injury.

If there is a risk of falling from heights, accident prevention measures have to be taken. To this end, employees must use the personal safety gear provided on the ship. (UVV See § 9 and 5).

*

A crew member, carrying cleaning utensils in one hand, climbed a 2 m-ladder. With his free hand, he held on to an unsecured hatch cover. The cover slammed shut, causing painful bruises on the seaman's hand.

When climbing ladders, both hands should be free for climbing. If gear needs to be transported, a second man should pass it up or else it should be carried in a shoulder bag. Hatch covers have to be secured against accidentally slamming shut.

*

In order to service a fan, fitted 2.5 m above floor level, marine electrical engineer M. used a ladder. Since the floor was slightly sloping and there was no possibility to tie or foot the ladder, a colleague steadied it. Despite this precaution, the ladder slipped when the ship suddenly rolled. The seaman fell and landed on the upturned ladder, breaking a rib.

Leaning ladders may only be used if set up safely and secured against slipping. (UVV See § 73 (1)).

*

Seaman J. put up a ladder in order to perform maintenance work on the chimney. To secure the top of the ladder, he climbed up with a rope's end. Once he had arrived at the top, the ladder slipped on the wet deck. J. fell onto the deck, sustaining bruises and cutting his temple with the rust scraper he had carried on him.

In general, ladders may not be climbed until securely fastened. In the above example, it would have been possible to laterally secure the ladder with rope's ends. On wet decks, it is of primary importance to secure the ladder in an appropriate way, e.g. by footing it on coamings or beams (UVV See § 73 (1)).

Accidents due to seaway and slamming doors

In a seaway, an engineer walked through the bulkhead separating the workshop from the engine room, holding on to the bulkhead frame with his left hand. As the ship rolled heavily, the bulkhead slammed shut, crushing the engineer's left middle finger between the bulkhead and its frame.

When master R. opened an access door, a gust of wind wrenched the door from his hand. The door hit him on the head, inflicting a deep laceration.

Accidents of this kind can only be explained by lack of concentration. Repeated safety lectures might help prevent them.

*

A ship mechanic tried to reopen an automatic fire door that was in the process of closing by activating the crush guard. His right hand was crushed between the door and the doorframe.

Safety devices should never be subjected to misuse. In this case, the mechanic ought to have waited for the door to fully close, before opening it up again by using the proper controls.

*



While lashing containers, a deckhand ruptured himself, subsequently experiencing severe pain in his back, chest and in one shoulder.

During the delashing of containers, a short lashing rod came loose and struck an apprentice on the head, inflicting a laceration.

These accidents prove that even seemingly innocuous situations bear risks. It cannot be stressed often enough that seafarers need to be aware of possible risks at all times while on board ships. Safety lectures should always include descriptions of real-life incidents.

Safety drill accidents

Intending to show how a parachute signal flare works, a third officer accidentally set it off. The flare itself fell into the sea – but due to the recoil effect its casing hit the officer in the face, inflicting a substantial cut.

Live flares should never be used for demonstration purposes. Almost all flare manufacturers nowadays offer dummy flares that allow safe handling in training exercises.

*

The first officer on a container ship went to recover a supply cable which had come loose from a cooling container and had wrapped itself around the railing, when a wave breaking over the ship hurled him through the gangboard. The officer sustained massive bruises and rib fractures.

Work in areas at risk in a seaway should only be undertaken if there are compelling reasons to do so and with all safety measures taken into account. This might include adjusting the ship's course and speed in such a way as to shield the working area from waves and breakers.

Accidents during cargo operations

While checking the lashings on a piece of heavy cargo, the master slipped off a ladder rung and landed with his left foot on a lashing eye, injuring his foot.

In the course of a search on a ship, a seaman put his left hand between a container in a cell guide and the guide rails. When the ship rolled, the container shifted and crushed the man's hand.

During an abandon ship drill, a ship mechanic was in charge of hooking in the aft hoisting block. After he had done so, the boat plunged down in the swell. The victim lost his balance and fell over board, bruising his right knee.

While securing the long-link on the hoisting hooks, a seaman crushed his left thumb.

Hooking in the long-link on a rescue boat is an accident-prone procedure, frequently leading to persons falling over board or crushing their hands. Accidents of this kind can only be prevented if all involved act with all due care.

*

Cranking up the engine of a rescue boat, deckhand W. sustained an open wound on his right middle finger.

Prior to operating the crank, operators have to make sure that no object is within range of the crank and that the crank itself is in perfect technical condition.

Accidents with lines

While mooring a ship in port, seaman A. hurt his arm. The injury later developed into a muscle tissue inflammation. The accident happened when A., on being instructed to do so, slackened the line on the capstan head, already hauled through, hand over hand. The line jumped off and inflicted the injury.

A tensioned bow spring that was being slackened jumped off the bollard, hitting a seaman on the head and on one hand, breaking a thumb.

The slackening of hauled through or tensioned lines has to be carried out with the utmost care. Lines on capstan heads must not be slackened hand over hand, as it is the form of the capstan head's rim that creates the retention force. If this force is interfered with by hand, the line immediately goes by the run. In addition, mooring lines have to be properly belayed on bollards. This includes belaying the first turn under the bollard noses, so that no turn can jump off.

*

On a tugboat, a crew member's right hand got caught in the forerunner when a line was being attached to a vessel. He ripped a tendon in his hand.

When a towing line was loosened, the forerunner of the tow wire was wound around a bollard. During slackening, the eye of the wire got caught on the hawse-hole. When the eye suddenly came free with a jerk, pulling the forerunner along with it, the ship mechanic was thrown off his feet and bruised his right arm.

Stay alert while handling lines. The above accidents would not have happened if everybody had taken a more precautionary approach. Please refer to our revised instruction sheet on the handling of fibre ropes.

Fire on board

In August 2005, a fire broke out in the engine room of the passenger ship "O." due to an auxiliary diesel engine deflagration. Fuel escaping from a leakage sump on the day tank impregnated the insulation material of the exhaust pipe below, igniting the material on its hot surface. The crew moved swiftly and managed to put the fire out before any major damage had occurred. The fire extinguishing plant in the engine room needed to be activated. No-one was hurt.



The fire could have been prevented if the exhaust pipe had been cased in aluminium steel also in non-visible places. Leak oil sumps must be connected to leak oil tanks (UVV See § 166 (3) and § 112 (12)).

on 23 May 2005, a fire broke out in the engine room of the MS "D." while it was in port. Two crew members sustained minor injuries.

The BSU investigation is not yet complete.

A fire broke out in the engine room on the container ship "L.". Two crew members sustained minor injuries. At the time of the incident, the ship was in port.

The BSU investigation is not yet complete.

Maintenance accidents

The second engineer on a container ship badly scalded his entire body when he dismantled a boiler water circulation pump. Although all relevant valves had been shut off, pressurised water escaped when the engineer loosened a flange.

A machine cleaner sustained second-degree burns while servicing a high-temperature freshwater system (HT circuit).

A ship mechanic was in the process of repairing the cylinder cooling water pipe on the main engine, when a sudden leakage of hot, 85 °C water occurred, scalding his leg. He fell to the ground and broke several ribs.

During maintenance work on a main engine injection pump with all the valves shut off, a crew member loosened the fuel suction pipe. When he took it out, a jet of highly pressurised, 80 °C heavy oil squirted from the pipe right into one of his eyes.

On a container ship a crew member scalded himself while carrying out maintenance work on a heavy oil fuel filter. He accidentally opened a pressurised filter chamber, whereupon hot, 140 °C heavy oil sprayed into his face.

Accidents of this kind are preventable. System parts on pressurised systems that need to be maintained must be safely disconnected from the rest of the pressurised installation (UVV See § 151 (6)). We call for safety catches on switchable fuel filters that would prevent the inadvertent opening of a pressurised filter chamber (UVV See § 112 (12)).



In the engine control room - fully focussed on the job

Engine check accidents

Checking an engine, an excursion boat skipper accidentally caught his fingers in a toothed belt drive that badly mauled his right hand. A finger had to be amputated.

The accident could have been avoided, had the bare sections of the belt drive been covered by guards (UVV See § 104).

*

When he fitted a sensor close to a steam valve, the second engineer sustained burns on his right forearm.

Hot parts both in transit areas and in working areas must be insulated or covered in such a way as to fully eliminate the risk of anyone coming into contact with them and sustaining burns (UVV See § 104 (2)).

Accidents with turning parts

During maintenance work on a winch, a ship mechanic broke the metacarpal bone on his right hand. He had been drilling out a broken screw fitting when the drilling machine jammed and twisted his wrist.

On a container ship, a ship mechanic injured the back of his hand while operating a pillar drilling machine when the mounted flat iron was torn out of the vice.

Ship mechanic W. was working at the lathe. When he was measuring the turned workpiece, he accidentally switched the lathe on again with his leg. He fractured a phalanx.

We call for the fitting of switch gear on power-driven machines (pillar drilling machines and lathes) so that a machine cannot be started up unintentionally (UVV See § 126). Lathes must be equipped with a so called lathe chuck guard, preventing the operator from letting in the clutch on the electrical lathe as long as the protective guard is raised. This will prevent the machine from inadvertently starting up. Before beginning work on a drilling machine, the operator must check whether the vice is in good working condition and that the workpiece is securely fastened (UVV See § 157 (7)).

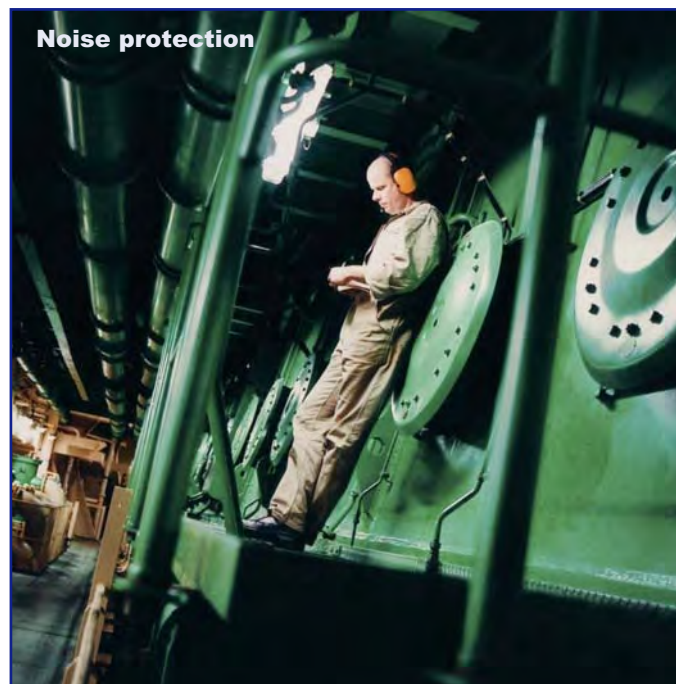
Occupational diseases: Asbestos-related illnesses on the rise

Since 1991, the use and manufacture of asbestos is totally banned in Germany. However, the number of notified asbestos-related illnesses is rising with every year, owing to a long latency period: lung cancer and other serious respiratory diseases break out decades after exposure to asbestos fibres.

In 2005, the See-Berufsgenossenschaft recognised 12 cases of asbestos-related occupational diseases. The insured workers concerned are eligible for disability pensions due to permanent ill-health. Unfortunately, chances of treatment success in cases of malign asbestos diseases are slim. A full recovery is very rarely possible. Last year, nine former mariners died from asbestos-related illnesses.

The See-Berufsgenossenschaft has responded to the asbestos issue: since 1990, all newbuildings must demonstrably be asbestos-free. For older ships, specific protection measures apply whenever repair work needs to be carried out on asbestos-contaminated insulation or seals. The relevant regulations are set out in the guidelines on protective measures during handling of asbestos of 26 June 1992. Our surveyors monitor compliance with these regulations on the occasion of their periodic inspections of ships.

On a positive note, noise-induced hearing loss, the second most frequent occupational disease, has become less widespread. The number of newly reported cases has dropped from 57 in 2004 to 35 in 2005. Preventative measures are at the heart of this success. Young people in particular wear ear protectors while at work, thus effectively preventing future illness. The See-Berufsgenossenschaft will continue to actively encourage businesses to educate their employees on hearing protection.



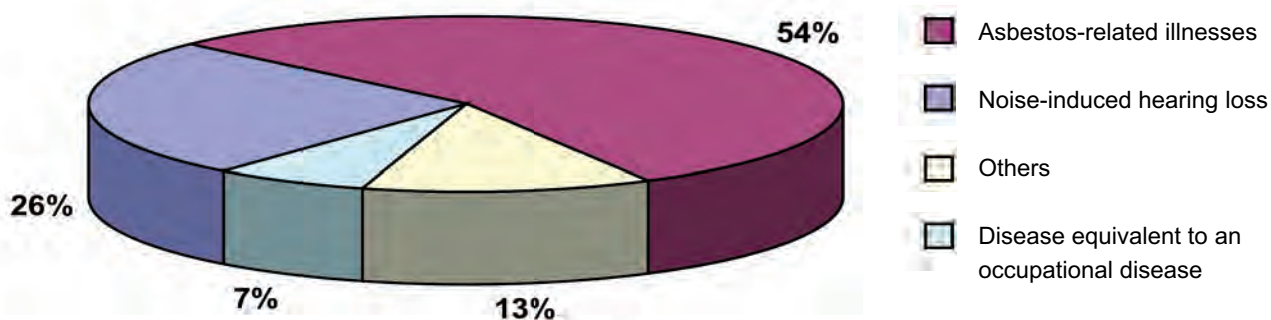
Noise protection

Pronounced decline in the number of suspected occupational diseases

Doctors, health insurance bodies and insured workers are less and less frequently reporting suspected occupational diseases. In 2005, the See-Berufsgenossenschaft received only 135 notifications, down 25% from the year before.

Occupational diseases			
(> 5 notifications)		2004	2005
Noise-induced hearing loss	(BK-No. 2301)	57	35
Lung and pleural asbestosis	(BK-No. 4103)	43	34
Asbestos-induced lung cancer	(BK-No. 4104)	36	32
Asbestos-related mesothelioma	(BK-No. 4105)	11	8
Disease equivalent to an occ. disease	(§ 9 clause 2 SGB VII)	10	9
Total		146	118
Total of notified occ. accidents		180	135

Breakdown of occupational diseases



Benefit payments

Most of the money goes towards pension payments

At the end of 2004, the See-Berufsgenossenschaft paid out pensions to a total of 3,563 injured workers, widows, orphans and parents, 60 of them new beneficiaries. In the reporting year, the absolute number of beneficiaries dropped by 107 (three percent) to 3,456, 44 of which new, 16 less than in 2004. Expenses have shown a similar trend: while total spending for pension payments stood at €26.8m in 2004, it has since dropped by 5% to €25.3m, the reason being a decline in the number of beneficiaries, but also the government's decision to defer pension increases. An overhaul of the entire statutory system of benefits is currently under debate.

Due to a number of very expensive individual cases, rehabilitation expenses (e.g. therapy costs, injury and severance grants, payments to facilitate participation in remunerative work or in community life, costs of care, housing assistance, compensation payments) have risen by €0.2m to €4.9m in 2005. 90,000 euros alone went towards the costs of hospital treatment of two injured workers and 67,000 euros towards housing assistance following an occupational disease.

Case management

The basic principle of rehabilitation over pension still applies. The successful reintegration of an individual into professional life following a serious occupational accident is not only a decisive turning point in that person's life, but also counts as a success for the accident insurance association involved. A primary task of our case managers is therefore to thoroughly advise and support

New pensions in numbers 2000 – 2005

		Total	Injured	Survivors
2000	Occ. accidents	48	43	5
	Commuting acc.	8	7	1
	Occ. diseases	15	14	1
2001	Occ. accidents	41	35	6
	Commuting acc.	5	5	–
	Occ. diseases	15	13	2
2002	Occ. accidents	36	32	4
	Commuting acc.	5	4	1
	Occ. diseases	15	11	4
2003	Occ. accidents	31	28	3
	Commuting acc.	3	2	1
	Occ. diseases	18	16	2
2004	Occ. accidents	33	25	8
	Commuting acc.	11	11	–
	Occ. diseases	16	8	8
2005	Occ. accidents	26	22	4
	Commuting acc.	4	4	–
	Occ. diseases	14*	8	6

* A further 27 cases of suspected occupational diseases were confirmed. However, no pensions are paid out in these cases, because, among other reasons, there is no impairment of earning capacity that would give rise to an entitlement to a pension.

members in professional and social issues. Almost 100% of all injured workers were able to re-enter the job market after successful rehabilitation.

Paperless file

In 2005, all forms of the claims division were brought into an on-line format. This is to save time, room and costs and it represents the first step towards the creation of paperless files.

Pension beneficiaries in numbers

Year	Pensions in total	Pension payments to			
		injured workers	widows	orphans	parents
1996	4,200	2,984	938	270	8
1997	4,102	2,944	909	242	7
1998	4,002	2,890	896	210	6
1999	3,922	2,846	877	193	6
2000	3,843	2,803	854	182	4
2001	3,752	2,746	844	159	3
2002	3,682	2,697	833	149	3
2003	3,600	2,639	821	138	2
2004	3,563	2,608	806	147	2
2005	3,456	2,547	783	124	2

Review and appeal proceedings

See-BG decisions predominantly confirmed

The number of reviews requested and appeals lodged by insured workers or survivors and, even more so, the rulings of the review committee and the social security tribunals reflect, up to a certain extent, the quality of our processing of claims. In 2005, the number of new review requests declined slightly from 15 to 13% (46 review requests for 337 decisions rendered). The review requests refer to accidents and occupational diseases in equal shares.

In the reporting year, 41 review requests were processed, 11 of which were withdrawn and 5 of which were directly dealt with by the administrative body. For all 25 review requests put forward to the review committee, the committee confirmed the decision rendered by the accidents division. 36 decisions were appealed in court. The social security tribunals confirmed our legal opinion, with one appeal resulting in a partial success for the appellant. These results prove that the accidents division renders accurate and well-founded decisions.

Services

New Internet services

Accident claim form on-line

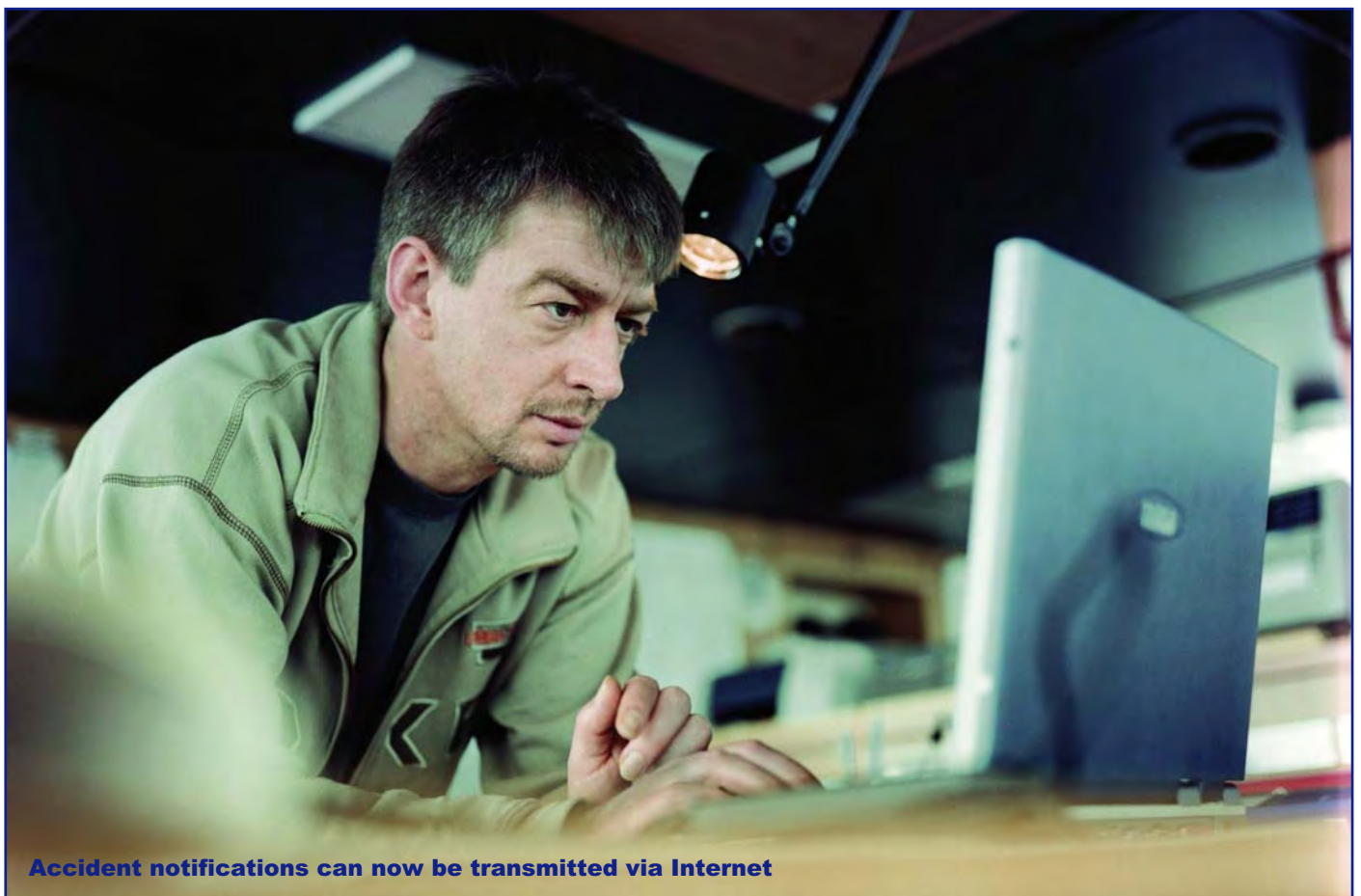
Since the summer of last year, employers can report accidents on-line via Internet. All of the data entered is encrypted in compliance with accepted technical standards before being transferred. About a hundred companies are already availing themselves of this service.

Medical reports on-line

Doctors and hospitals can also securely transfer reports and expertises to the See-Berufsgenossenschaft.

Pooled therapeutic aids database

Since autumn 2005, the consolidated therapeutic aids database of all accident insurance associations is on-line, allowing staff to order and deliver or collect for example a wheelchair or walking frames much faster and more cost-effective.



Accident notifications can now be transmitted via Internet