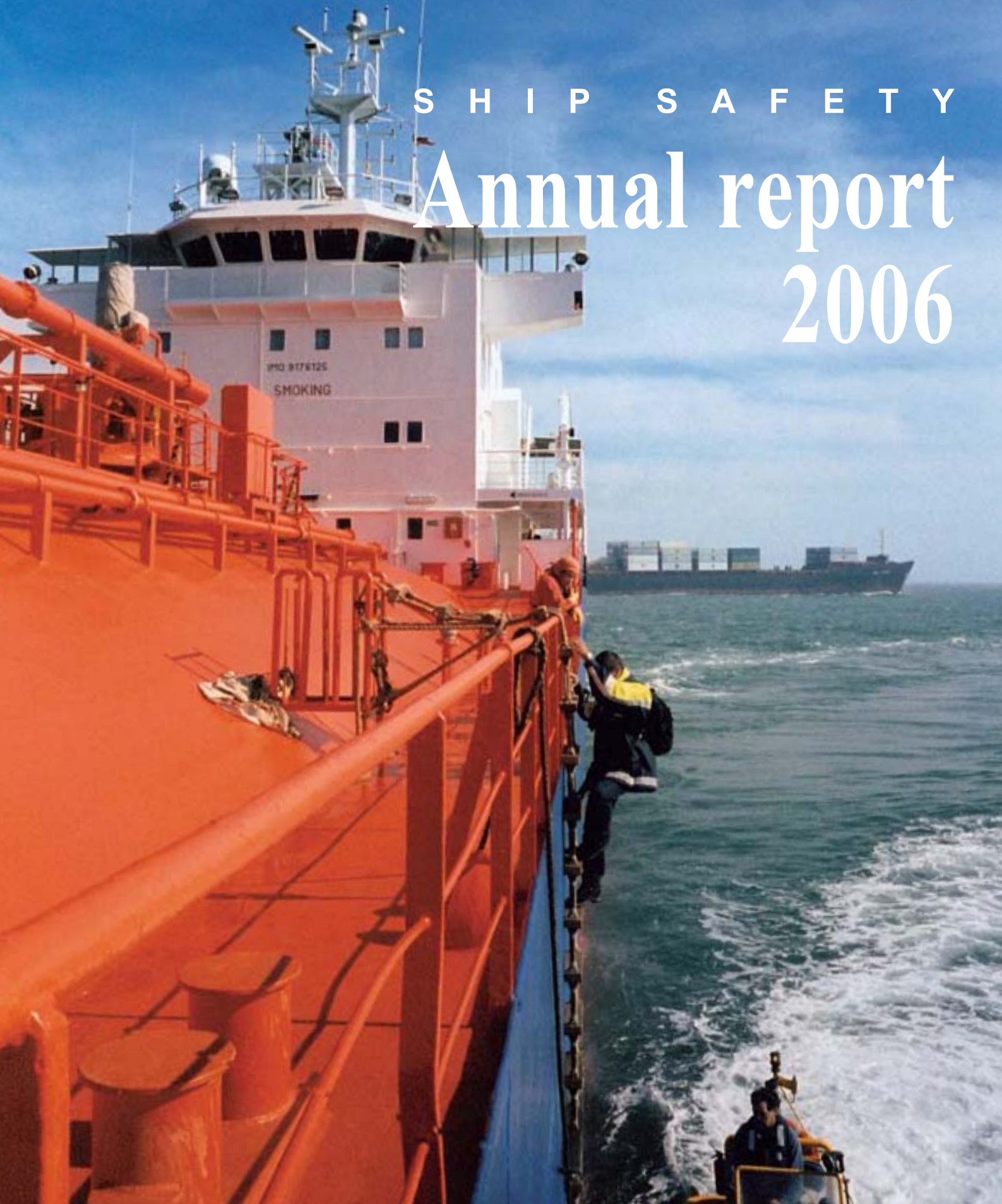




SEE-BERUFGENOSSENSCHAFT  
SEE-KRANKENKASSE

S H I P S A F E T Y

# Annual report 2006



# Accident insurance

## *Trends and perspectives*

### **Growing membership base – lower contribution rates**

The number of persons enrolled in accident insurance continued to rise in 2006, averaging at 35,863 for the whole of that year, up by 2,358 from the previous year. The flagging-in and reflagging of German merchant ships has had a positive effect on the labour market, with employment of onboard and shore-based personnel growing significantly.

The increase in contributions has allowed for a lowering of the contribution rate from 7.3% to 6.8% for 2007.

Compared to 2005, benefits expenditure went down by roughly 2% (approx. €580,000). As before, accident pensions constitute the largest expense: in the reporting year, accident pension payments accounted for roughly 86% of all benefit payments. The high number of pension beneficiaries is a legacy of the seventies and eighties: at the time, onboard personnel was recruited in much larger numbers, and the accident rate was higher.

## *Accident prevention*

### **High accident risk areas**

An assessment of onboard accidents showed once again that accidents are most likely to happen in two already well-known key areas: “decks, floors and gang-boards” with 71 notifiable occupational accidents and “stairs, ladders, doors and gaps” with 52 notifiable accidents. 39% of all notifiable work-related accidents suffered by seagoing personnel occur in these two high risk areas. On the occasion of their yearly inspection visits, our technical surveyors will extensively inform and advise members on this issue, tying in their efforts with the insurance associations’ awareness programme “Sicherer Auftritt” (Mind your step), aimed at highlighting the risk of accidents caused by tripping, falling or slipping. The follow-up of accidents registered in 2007 will reveal whether further action is necessary.

On shore, commuting accidents stand out as the single most frequent type of accident. Last year, 62 shore-based employees and 11 seagoing mariners had an accident while they were on their way to work or on their way home. With a view to reducing this number, we offer



**Crew on a motor tank ship**

safe-driving courses at See-Berufsgenossenschaft expense. A total of 120 insured have so far made use of the offer. If your company is interested, please contact our ship safety division.

**Safety training - a key element in prevention**

Training mariners to become health & safety specialists and safety officers is of central importance to the issue of prevention. The Seeberufsgenossenschaft’s training centre is located at the Schleswig-Holsteinische Seemannsschule in Travemünde (Priwall). In the reporting year, 31 participants (3 courses) were issued a certificate identifying them as „Bordfachkraft für Arbeitssicherheit” (onboard health & safety specialist) and 15 participants (1 course) successfully completed a course to qualify as „Fachkraft für Arbeitssicherheit für den Seebetrieb” (specialist in health & safety for the maritime business).

Ever since training courses were concentrated at the See-Berufsgenossenschaft’s education and training centre, 442 participants (in 44 courses) have qualified as “onboard health & safety specialists”. 112 participants (in 11 courses) were trained as “specialists in health & safety for the maritime business”.

The Schleswig-Holsteinische Seemannsschule and the Staatliche Seefahrtsschule Cuxhaven included safety officer training courses into their syllabus. In 2006, 100 mariners took part. 1,057 persons received basic training in first aid, mostly to act as first aiders on shore and at sea.

**Revision of accident prevention regulations**

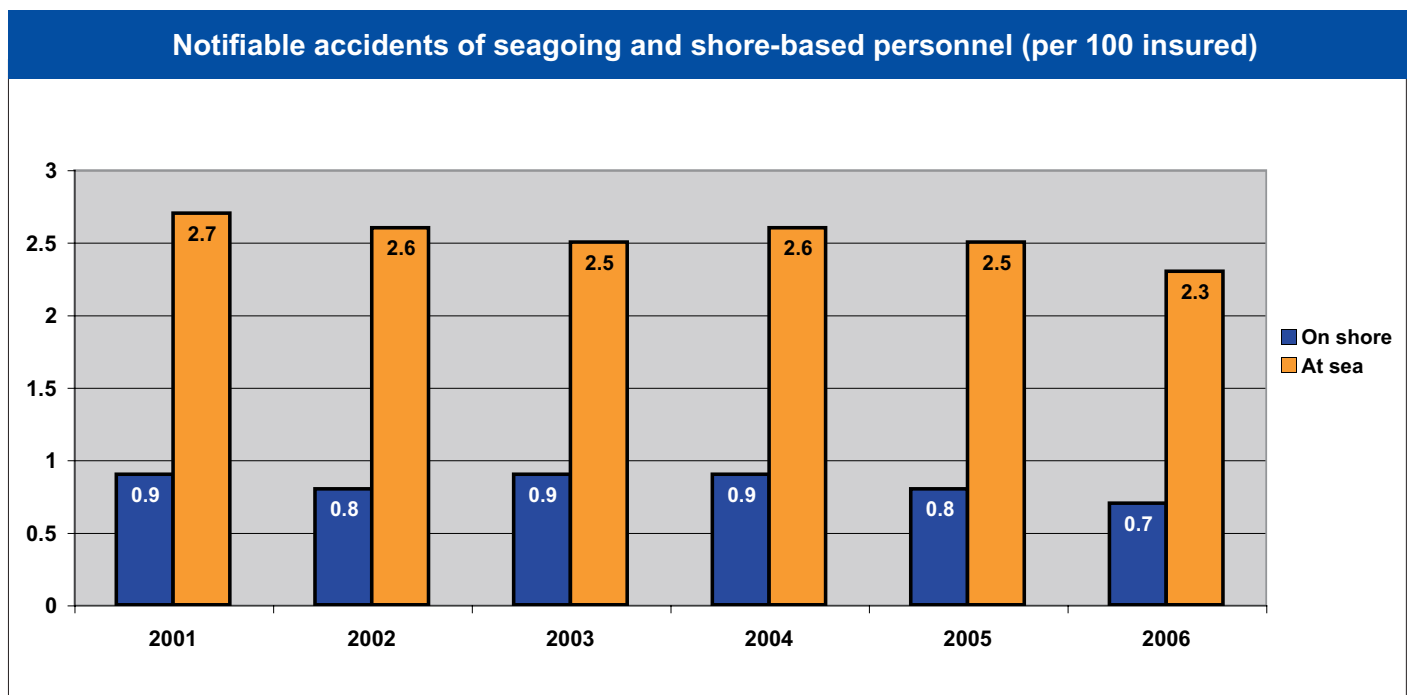
In 2006, experts from the ship safety division and from the See-Berufsgenossenschaft’s self-administration worked hard to revise the accident prevention regulations for shipping enterprises. The UVV See are being adapted to the requirements of the umbrella organisation of all accident insurance associations as well as being reworked according to the rules set forth by the EU. In particular, building and equipment specifications that are already laid out in other laws and regulations were eliminated, reducing the UVV See in volume while maintaining the provisions that are specific to the maritime working environment. This project is now almost completed.

**Insurance cases**

**Accident rate at its all-time low**

In 2006, the number of notifiable accidents fell by 3% compared to 2005, despite increased membership. On the whole, the See-Berufsgenossenschaft registered 504 notifiable accidents (522 the year before). 318 accident occurred on board ships - 249 on merchant ships and 69 on fishing vessels. On shore, 49 mariners and 137 shore-based employees suffered accidents.

Per 100 insured (averaged over shore-based and onboard personnel) the accident rate stands at 1.4%, down on the year before. This positive trend is most evident when



only those accidents are taken into account that occurred at sea. Here, the accident incidence fell from 2.2 to 2.0 accidents per 100 insured - an all-time low. The only exception to this trend is deep-sea fishing: in this sector the accident rate climbed from 7.2 to 9.4%.

For the most part, accident victims sustained light or medium injuries with no permanent damage to their health. However, eight insured mariners died in accidents on board ships - twice as many as in the previous year. The loss of a fishing vessel alone left four dead. In the following we give a detailed account of the fatal accidents.

### Fatal accidents

On 21 January 2006, a tragic accident occurred on board the TMS “Oliver Jacob“. After a lifeboat drill, the lifeboat was being retrieved when it fell 17 metres down onto the water surface, flipping over during the fall. Two brothers - nautical officers - who were in the lifeboat were fatally injured.

This case is still under investigation

On 25 January 2006 in the harbour of Koper, the boatswain on board the CMS “Heinrich S.“ fell from the gangway onto the pier and from there into the harbour basin, sustaining fatal injuries.

This case is still under investigation

A fatal accident occurred on board the fishing vessel “Jan Maria” on 13 March 2006 at around 10:50 pm while the fishing gear was set out. A member of the crew was veering out fishing nets when he got trapped between the tailend and the vertical net guide. His upper abdomen was crushed.

This case is still under investigation

On 7 November 2006 at around 9 pm the fishing vessel “Hoheweg” was lost in the North Sea south-east of Helgoland. It is believed that the entire crew of four drowned. Two bodies could since be retrieved, the other two crew members remain missing.

This case is still under investigation

### Notifiable occupational accidents of all insured – incidence rate and classification

	Total	whereof		No. of insured on a yearly average*)	Accident incidence rate per 100 insured	
		commuting acc.	fatalities		2005	2006
Merchant shipping	249	-	3	13,596	2.0	1.8
Deep-sea fishing	29	-	5	308	7.2	9.4
Small-scale fishing	40	-	-	1,742	2.6	2.3
<b>At sea in total</b>	<b>318</b>	<b>-</b>	<b>8</b>	<b>15,646</b>	<b>2.2</b>	<b>2.0</b>
Onboard crew on shore	49	11	-	15,646	0.3	0.3
<b>Onboard crew in total</b>	<b>367</b>	<b>11</b>	<b>8</b>	<b>15,646</b>	<b>2.5</b>	<b>2.3</b>
Shore-based employees	137	62	-	20,217	0.8	0.7
Rehabilitation employees	-	-	-	-	-	-
<b>Total</b>	<b>504</b>	<b>73</b>	<b>8</b>	<b>35,863</b>	<b>1.6</b>	<b>1.4</b>

\*) As in the year before, the accident incidence rate was calculated from the number of accidents divided by the averaged number of insured 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 2006, the statutory accident insurance had an averaged 35,863 insured members.

On 8 December 2006, a serious incident occurred on board the container ship “Cap Egmont“ when the crew was repairing and clearing away damages caused by heavy seas. In a sea swell of approx. 4 metres, green water suddenly washed over the ship’s foredeck. One member of the crew was swept over board, a second mariner sustained injuries so serious that he later died on the ship. A further two persons were injured.

This case is still under investigation

### Particular operational risks

#### Fishing accidents

In a seaway, a box containing fishing nets started sliding on the deck of a fishing vessel, trapping a fisherman’s left foot between the box and the hull. The fisherman was unable to work for several days due to acute swelling and pain.

On smaller vessels in particular, the correct lashing of items on deck is of the utmost importance. All objects, in particular heavy ones, should be secured at all times.

\*

On a fish processing vessel a worker sustained cuts on the sole of his right foot. When he straightened up after bending down to pick up a fish, his right foot got caught on the table of a fish cutting machine and was then drawn into the machine.

This accident should not have happened. Accident-proof operation of fish processing machines must be possible.

In addition, an adequate number of emergency stop buttons must be fitted in a way that they are easy to reach from the operator’s working position. If the operator is at risk of being caught by a moving machine part, as in this case, appropriate technical safety measures must be taken: UVV See §257 (1 and 3).

\*

When a sailor was hauling up the net, a high wave washed over the deck and knocked him down: he bruised his chest, left side and ribs.

It is not unusual for fishermen to get injured by waves coming over the side while they are hauling in nets. Hauling in nets in a seaway counts among the Dangerous Tasks as defined in the UVV See, where it says: It is crucial to stay highly alert at all times and the crew, while working with the fishing gear or performing other tasks on deck, must be warned if there is an immediate danger of heavy seas breaking over the ship (UVV See § 262 (11)).

\*

A ruffe stung a fisherman in the finger who was hauling in a fishing net. The wound got infected.

While a fisher was sorting the catch, a fish bit his right index finger. An inflammatory reaction developed.

These accidents could have been prevented by wearing suitable personal protective equipment in the form of stab-proof gloves.

\*

### 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	
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
2006	2,328	73	8	1.4	504	156



### Accidents due to trips, slips and falls

In 2006, as in previous years, slip and trip accidents and falls accounted for a major part of all accidents.

An insured tripped over a hose pipe while cleaning the wheel-house windows and fell, breaking a hand.

While securing hatch covers, a mariner tripped over a long bar and seriously injured his shin.

Items scattered about routinely cause trip accidents. Often, the danger they present is not recognised. In order to prevent accidents of this kind all insured should move items likely to make them trip out of their working area before starting work, as well as make sure that the space remains clear for the time the work is being carried out.

\*

A machinist injured his right ankle when, on leaving the engine room, he tripped over the coaming.

Coamings of all kind are a common accident cause. Remaining alert and taking care while stepping over them is the only way to prevent these accidents.

\*

A crew member slipped on an iced-up deck, fell and bruised his right hand.

While working on deck, a crew member slipped on an ice patch and fell, hurting his left knee.

If outside temperatures fall to zero or below, it must be assumed that decks are iced-up. Accordingly, appropriate measures need to be taken to ensure the effectiveness of the required anti-skid covering or coating: UVV See § 92 (6).

\*

### Accidents on ladders and stairs and falls from heights

#### Accidents caused by a seaway and slamming doors

Due to the ship's movements in heavy seas a mariner fell down a flight of stairs leading from the living quarters to the mess. He bruised his left knee.

Mariners must act in a way as to prevent slipping or falling accidents. The implementation instruction pertaining to the relevant provision of the accident prevention regulation provides further details: UVV See § 25.

\*

In heavy seas a saloon door became unlatched and slammed shut, tearing off the right thumb of the ship's master who was standing in the doorway.

A cook injured his right elbow as he was walking through a door into the food storage area. The door slammed shut due to the ship's rolling movements, hitting his elbow.

When walking through heavy or self-closing doors, mariners must act in a way as to make sure that accidents due to doors slamming shut cannot happen. The relevant implementation instruction explains: "Persons walking through heavy and self-closing doors must hold on to them. If loads need to be transported by hand through door openings, the doors must first be secured in opened position. On self-closing doors, these securing devices must afterwards be removed": UVV See § 25.

\*

A member of a ship's catering crew scalded his right lower leg and foot when the ship suddenly heeled and hot water spilled out of a cooker.

When using cookware for cooking, frying and deep-frying always make sure to only fill it to a level that allows for safe handling under current seaway conditions, in order to prevent hot liquids from spilling out. Personnel inexperienced in working on board ships must be instructed accordingly prior to starting work: UVV See § 199.

\*

As an insured was having a shower in a seaway, a grab bar in the shower came loose. The seaman fell and hurt his left shoulder.

Even an inconspicuous item such as a grab bar in the shower is a safety device that must be regularly inspected and, if need be, immediately replaced.

### Accidents during cargo operations

Deck cargo was being covered with a tarpaulins when a gust of wind caught up a tarpaulin that was being spread out. The mariner holding it was hurled onto the pier from a height of 4 metres. He sustained bruises to the face, chest and his left arm and hand.

When spreading out tarpaulins it is essential to take wind conditions into account. If possible, an area with little or no wind should be chosen for this work. If additionally there is a risk of falls, as in the case mentioned above, appropriate protective measures need to be taken: UVV See § 9 (2).

### Catering accidents

Cleaning a working knife, an apprentice cut into the ball of the thumb on his right hand.

A catering worker was cutting bread rolls in half when the knife slipped, inflicting a deep cut on the person's left index finger.

A cook was sharpening a knife when it slipped. He sustained a cutting wound on his left thumb.

Accidents of this kind do not happen if appropriate cut-proof gloves are worn.

\*

While a pantry worker was cleaning the rim of a chip pan, his right hand slipped and reached into the hot fat, resulting in first and second degree burns.

Pantry personnel needs to be regularly instructed to prevent this kind of accident.

### Repair work accidents

After completing maintenance work on a stern tube lube oil pump, a chief engineer turned the pump back on and climbed down a ladder to the pump. He missed a rung and fell three metres onto the tank top, breaking his forearm and wrist.

When leaning ladders are used, the relevant accident prevention regulations should be observed under all circumstances. Refer also to instruction sheet F8 „Leaning ladders in ship operation“ for detailed information. In order to ensure accident-proof operation of ladders in working areas located in the lower parts of a ship (e.g. tanks, bilges etc.) the ladder needs to protrude at least one metre over the exit opening: UVV See § 73 (3).

\*

The flue gas pipe of a boiler system on a container ship was leaking. After relevant safety preparations had been carried out, the boiler was inspected from within. The second engineer plugged a section of the flue gas pipe. Suddenly, the blind plug that was assumed to sit tight came loose and hot boiler water from the pipe scalded the engineer's left leg.

As a general rule, repair and maintenance work on boiler systems counts among the Dangerous Tasks, including work that requires inspecting the tanks and reservoirs from within. Suitable work clothes that protect against heat and caustic substances are indispensable. As the water contained in the boilers is chemically treated for ship operation, repair work needs to be carried out with particular care and caution: UVV See § 9 and § 27.

### Fire on board

A fire broke out in the engine room on the ship „L“ while it was docked in the harbour. The Federal Bureau of Maritime Casualty Investigation (BSU) ascertained the following: The fire could start because shut-off valves lacking the required non-return function had been installed on the heavy fuel oil system for auxiliary diesel motors, causing pressurised heavy oil (10 bar) to flow into the emergency start fuel system and to leak out of the diesel oil filter gaskets. Fine heavy fuel spraying onto the hot parts of the turbocharger and the connecting parts of the exhaust pipe eventually started the fire. Thanks to the well-organised fire-fighting efforts of the crew and the harbour fire brigade the fire was swiftly brought under control and put out.



All work requires wearing a hard hat

Two crew members sustained light burns. The BSU issued relevant safety instructions which the crew implemented in collaboration with the competent classification society.

The fire was able to develop because the emergency start fuel system was fitted with check valves that were not in a proper working condition. Irrespective of the faulty installation of said valves, this accident shows how important it is, on principle and especially after carrying out repairs, to immediately re-insulate all hot surfaces of the exhaust pipe and to shield them with steel panels, with particular regard to all sections of the exhaust pipe that are hidden from view: SOLAS, Chapt.II-2, Rule 4.2.2.6.1 and 4.3 as well as UVV-SEE § 166. Also, we would like to point out the need to comply with and implement MSC/Circ. 647 of the IMO - Guidelines to minimise leakages from flammable liquid systems.

### Maintenance accidents

On board the MS „C“, the third engineer was tasked with grinding the seat of an outlet valve on the main engine. First the valve spindle had to be lifted using a hydraulic tool device. Handling the spindle caused it to slip out of the hydraulic device. It crashed onto the valve seat, severing a fingertip on the engineer's right hand.

Before starting work the operator must check whether the hydraulic device allows accident-proof clamping and operating. If the operator finds fault with it, he must immediately see to the problem before using the device for maintenance purposes: UVV See § 127 (3).

\*

When the cylinder cover was fitted on the main engine, the chief engineer on the MS „M“ supervised the precise insertion of the cylinder cooling water inlets. He noticed that the hydraulic ring got entangled so that the cylinder cover could not be lowered any further. In trying to get up he put his hand over the hydraulic ring that came free in that very moment. The chief engineer bruised and cut a finger.

A person working on hydraulic clamping devices that are pressurised and movable must never reach into the danger zone, because of a possible sudden pressure relief. Maintenance work may not start until depressurisation and accident-free lowering of machine parts is completed: UVV See § 127.

\*

While performing maintenance work on the ballast water system, a seaman tried to fully open a half-opened "butterfly" valve with a special wrench. As he was placing the wrench, the valve opened suddenly when the pump started up, bruising some fingers of the man's left hand in the process.

As a general rule, it is essential before working on pressurised systems to check that self-triggering pumps and similar devices cannot start up accidentally. If necessary, these parts have to be safely disconnected from the pressurised systems and their control elements secured prior to starting work. UVV See § 128, § 150, § 151 (6). Important note: The presence of a check valve - or possibly two check valves installed in series - is not enough to ensure safe disconnection from the system: UVV See § 151 – D to (6)

\*



### Accidents with ropes and lines are very common

On the MS „I“, an inspection port gasket on the auxiliary boiler system needed replacing. Its insulation was removed in compliance with appropriate safety measures. After making sure that the boiler system was depressurised, a crew member released the inspection port cover. The heavy cover fell down abruptly into the water compartment and hot water spilled from the boiler, causing second degree burns on the man's skin.

This accident could have been prevented if the crew had proceeded more carefully in releasing the inspection port cover. Since inspection covers, man holes and similar devices are normally mounted in vertical position and are usually heavy, they need to be retained by appropriate means (for example, by additionally fitted wires or ropes: UVV See § 151 (7) and implementation instructions pertaining to (7).

### Transportation accidents

On removing steel plates from a holding frame, a seaman sustained a deep cutting wound on his leg.

On the MS „P“, a spare outlet valve for the main engine was fitted into the fixing frame with a crane. Simultaneously, a seaman tried placing a newly prepared fixing clamp and reached

between the valve box and the fixing frame. The outlet valve was not yet fully lowered into its position and was still swinging. The seaman's left hand was left bruised and a finger broken.

When a crew member on the MS “B” removed a cylinder head from a wall-mounted holder, it tilted forward and broke his thumb.

Apprentice F. and his colleague intended to remove a steel plate from a vertical wall-mounted holding frame. For this, they loosened the clamping screws. When the steel plate refused to separate from the pile, the men unscrewed the two clamps completely, causing all of the steel plates to topple over. F.'s right leg was crushed – he broke several bones and tore tendons.

A competent seaman knows how to prevent accidents of this kind that usually lead to serious injuries. It is important to act with foresight when loosening securing devices that are used for storing semi-finished products and spare parts. The crew should remember that undoing retaining devices releases tensions that can cause spare parts and semi-finished products to topple over. Therefore, the same accident prevention rules apply as for the securing of cargo and consumables: UVV See § 47.

### Occupational diseases: Asbestos-induced illnesses on the rise

In 2006, the incidence of occupational diseases notified to the See-Berufsgenossenschaft was considerably higher than in the year before. Noise-induced hearing loss and asbestos-induced lung cancer account for most of the 16% rise.

Even though since 1990 all newbuildings are required by law to be demonstrably asbestos-free, the number of insured suffering from asbestos-induced illnesses is continuously increasing. Owing to long latency periods, serious respiratory diseases break out decades after exposure to asbestos fibres. The incidence of asbestos-induced illnesses - asbestosis, lung cancer or mesothelioma - is expected to reach its peak in ten to fifteen years. The number of eligible beneficiaries of disability pensions continues therefore on a high level. In five cases pensions were paid out to insured members and in six cases to surviving next-of-kin. Especially with malignant tumors chances for successful treatment are low: last year, seven former mariners died from asbestos-induced illnesses.

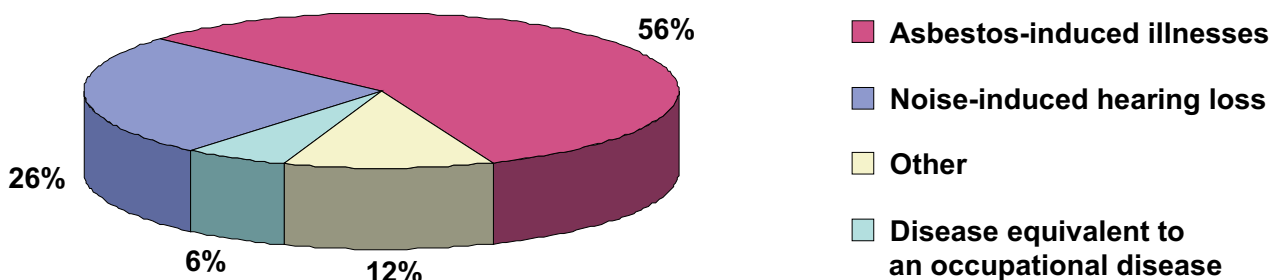
On a positive note, noise-induced hearing loss is entirely preventable if ear protection equipment is consistently used. The See-Berufsgenossenschaft will therefore intensify its information and prevention efforts.



**Wearing ear protection in the machine room**

Occupational diseases			
(> five notifications)			
		2005	2006
Noise-induced hearing loss	(BK-No. 2301)	35	40
Lung and pleural asbestosis	(BK-No. 4103)	34	46
Asbestos-induced lung cancer	(BK-No. 4104)	32	31
Asbestos-induced mesothelioma	(BK-No. 4105)	8	12
Disease equivalent to an occ. disease	(§ 9 clause 2 SGB VII)	9	9
<b>Total</b>		<b>118</b>	<b>138</b>
<b>Total of notified occ. diseases</b>		<b>135</b>	<b>156</b>

### Breakdown of occupational diseases



## Benefit payments

### Fewer pensioners

In 2006 as in the previous year, the number of pension beneficiaries has decreased. The See-Berufsgenossenschaft paid out 3,349 pensions to injured members, widows, orphans and parents - a decline of 3% (i.e. 107 pensions), even when taking the 48 new beneficiaries into account. This has not impacted the spending side, however, because long-standing beneficiaries had consistently lower annual incomes - on which pension calculations are based - than new pensioners have had. The overall expenditure for pensions of €25.3m in 2005 fell by 2% to €24.8m.

Rehabilitation expenses were also down, especially injury benefits: from €970,000 in 2005 to €640,000 in 2006. Overall expenditure for rehabilitation benefits ( e.g. therapy costs, injury and severance benefits, benefits to facilitate a return to remunerative work or participation in community life, costs of care, housing assistance) fell by approximately 11% to €4.1m.

### New pensioners 2000 – 2005

		Total	Injured	Survivors
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
2006	Occ. accidents	30	23	7
	Commuting acc.	7	7	–
	Occ. diseases	11*	5	6

\* A further 31 cases of suspected occupational diseases were confirmed. However, no pension is paid out because, among other reasons, there is no impairment of earning capacity that would entitle the concerned to pension payments.

### Pension beneficiaries in numbers

Year	Pensions in total	Pension payments to			
		injured workers	widows	orphans	parents
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
2006	3,349	2,463	769	115	2

## *Review and appeal proceedings*

### **Review committee and social security tribunals confirm See-BG's decisions**

If an insured or a survivor does not agree with the See-Berufsgenossenschaft's decision on their case, they can request a review. In a first step, the review committee considers the issue. If the insured disagrees with its findings, he or she can then appeal against the committee's decision before the social security tribunal. Accordingly, the number of complaints and the rulings of the competent tribunals reflect to some extent the quality of case handling. In the reporting year, 67 review requests were settled, 13 of which were withdrawn and 5 of which were directly dealt with by the administration. One case was

settled by other means. In the 48 cases the review committee took up, the accident division's decisions were upheld. The social security tribunals confirmed the accident division's legal opinion in all 21 cases brought before them.

This leads to the conclusion that the See-BG renders sound and well-founded decisions that rarely need correcting.



## Service

### Optimising review proceedings

Through various organisational restructuring measures we succeeded in enhancing the processing of review requests, in order to let our clients know as quickly as possible whether their request will be successful. These measures have already proven effective: in 2006, the number of settled review requests has risen considerably.

### Synergies through cooperation with other insurance associations

In order to improve our management of rehabilitation cases we collaborate on a regular basis with our cooperation partners, thus ensuring better treatment success for our members. Required training of staff is organised jointly and therefore more cost-effectively. The sharing of information and know-how makes it possible to synchronise and enhance procedures („best practices“).

### Electronic pension payments

Until very recently, all payment orders to the postal pension service were made on paper. This process has now been digitalised, shortening and improving the workflow and facilitating the mutual exchange of information with the postal pension service. All data entered and transmitted is digitally encrypted, to safeguard against unauthorised access.



On a ferry's bridge