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***Advantages of the "All in One Hand" Method – Prevention,
Rehabilitation and Compensation***

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ABSTRACT:

The main characteristic of the German insurance scheme against occupational accidents and occupational diseases – especially when compared to other accident insurance models throughout the world – is its comprehensive service approach. In German it is called the comprehensive service principle, the "All in One Hand Method". The occupational accident insurance funds in Germany have to *prevent* occupational accidents and diseases, commuting accidents and other occupational hazards "by all suitable means", which means extensively and comprehensively. They are assigned to promote First Aid and to medically, professionally and socially *rehabilitate* people injured by accidents or ill from occupational diseases. Finally they are responsible for the provision of short- and long-term monetary *compensation*.

The principle of comprehensive service and comprehensive responsibility is the very core of the German system. The prevention of accidents is one of the foremost tasks of an accident insurance since prevented accidents cost the least. This is reflected by the principle „prevention before rehabilitation“. Another fundamental criterion is the principle „rehabilitation before pension“, which echoes the employers' goal to reintegrate qualified workers in the working process as soon as possible. This gains a higher priority than paying perhaps lifelong pensions for the permanent decrease of a worker's earning capacity.

The comprehensive service and responsibility has great advantages in controlling expenditures and companies' contributions to the funds. In Germany companies' contributions could be kept stable for the last years in contrast to other social insurance systems. This was a result of the "All in One Hand" Method – combined with the principle of self-administration by employers' and employees' representatives.