

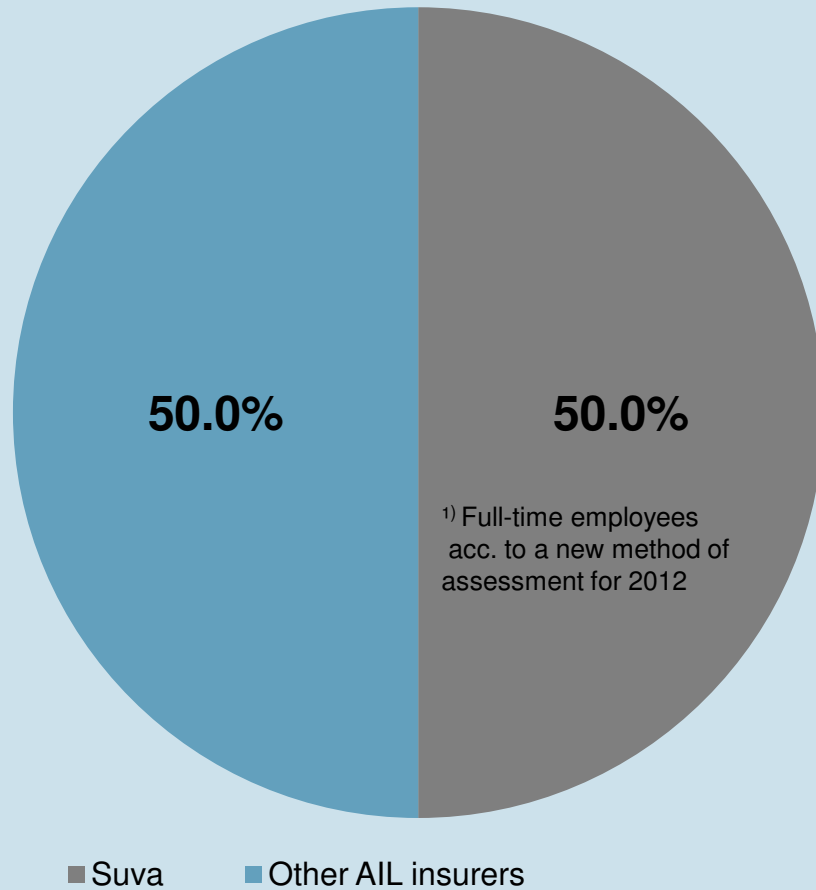
# Suva – insurance plus



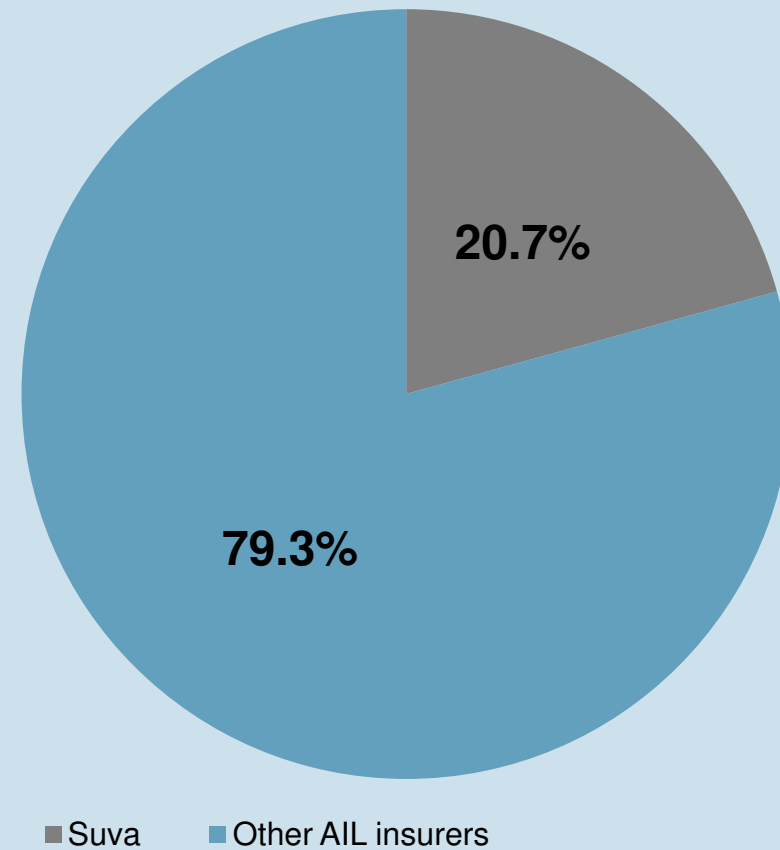
**suva**  
insurance plus

# The accident insurers according to the AIL

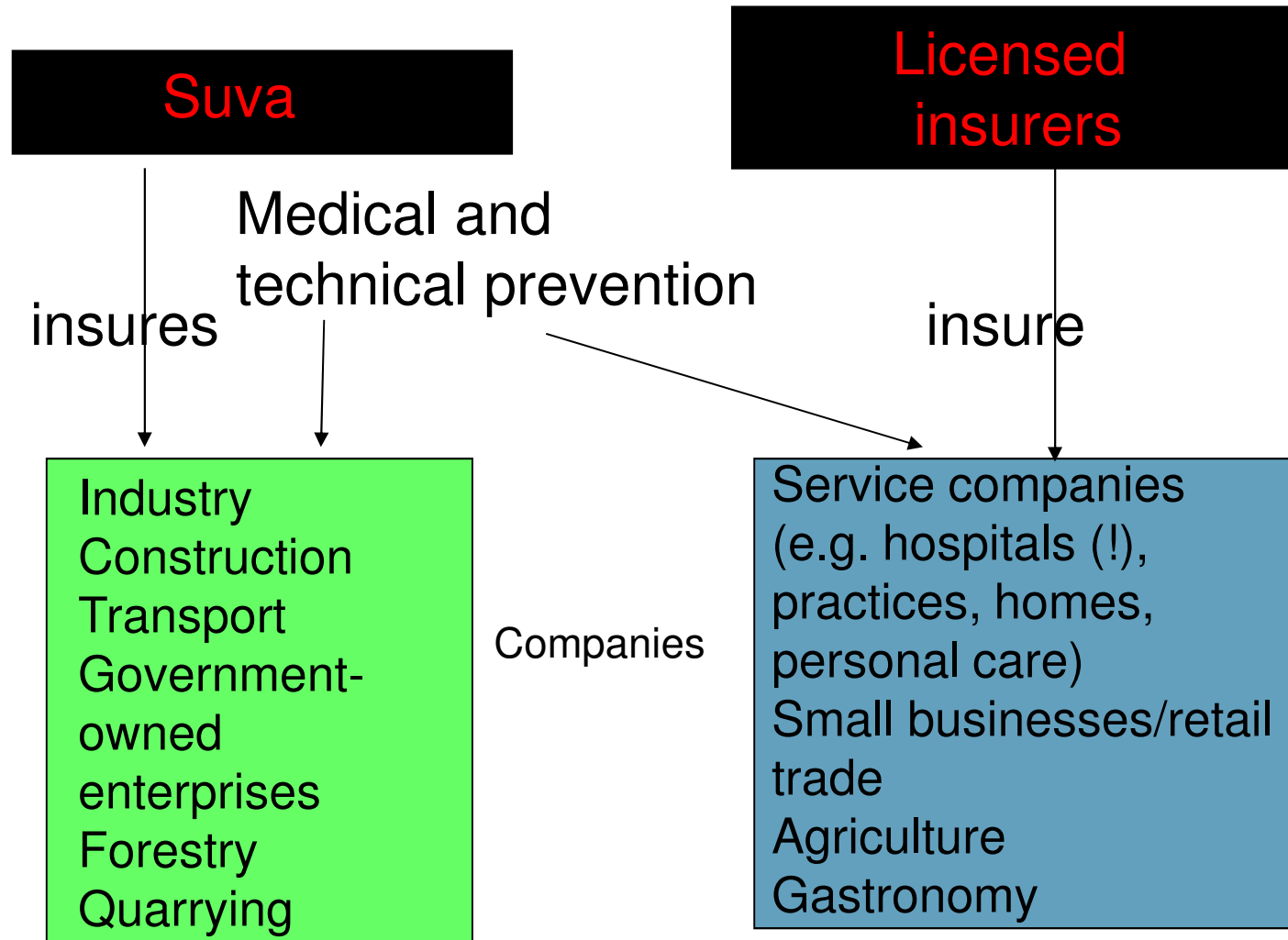
Full-time employees in 2011<sup>1)</sup>



Companies insured in 2011<sup>1)</sup>

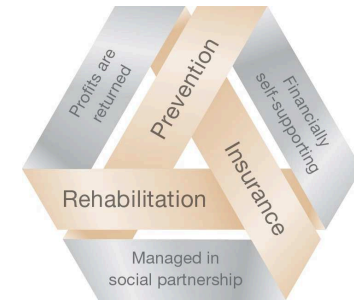


# Compulsory Accident Insurers



# 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



# 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

Suva



95 centimes

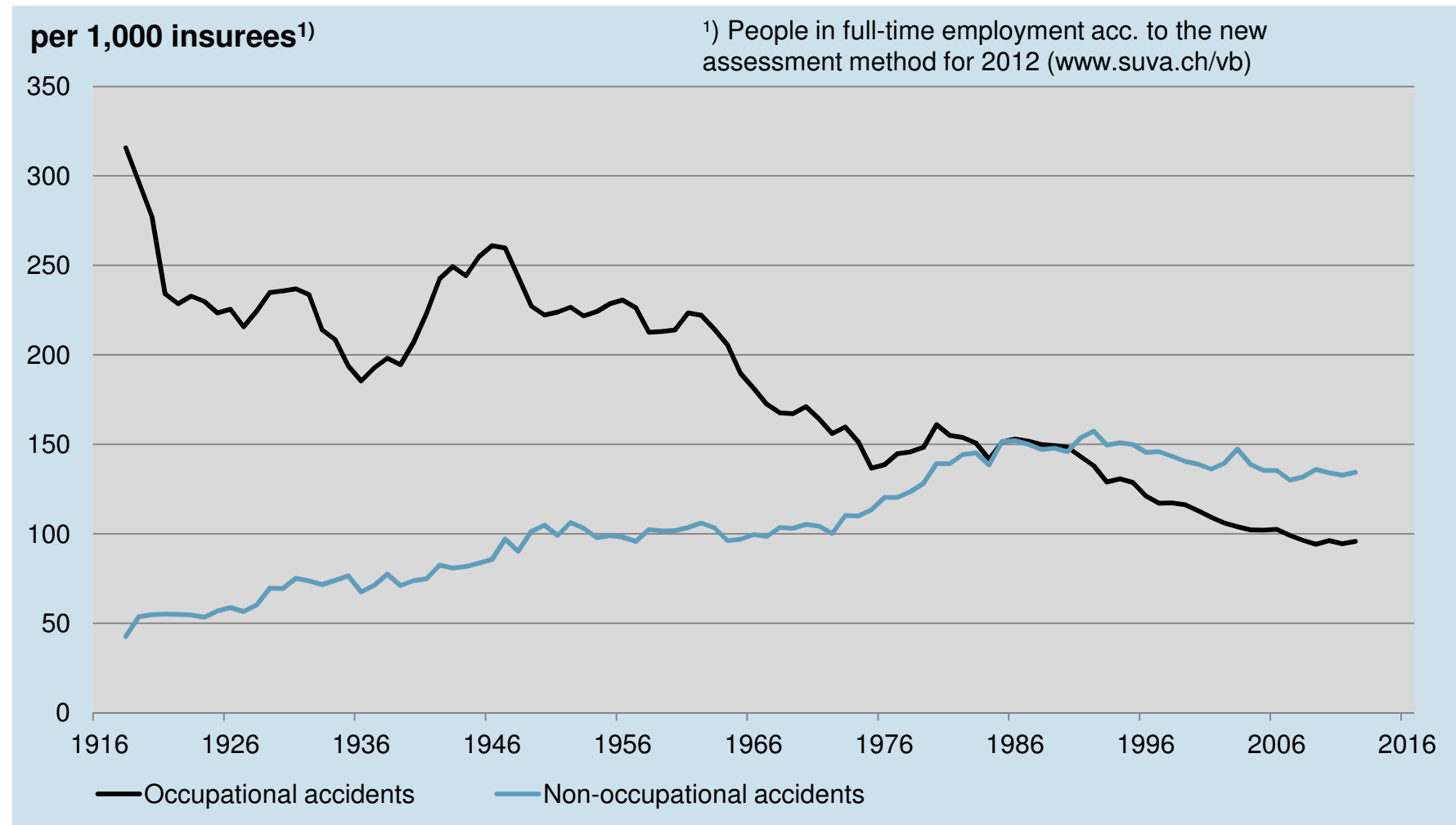
Private insurance



80 centimes

- 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





# Suva – Accident frequency and case costs

Average claim risk per year	Per no. of full-time employees <sup>1)</sup>	
	Occup.	Non-occup.
1 general case	10	7
1 case involving daily benefits	24	18
1 case involving disability	1,950	2,150
1 fatality with survivor's pension	24,900	8,000
Average cost per case and capital values (in CHF)	Occup.	Non-occup.
Medical treatment costs	1,600	2,100
Daily benefits	5,900	5,300
Capital value of a disability pension	230,000	310,000
Capital value of a survivor's pension	550,000	580,000

<sup>1)</sup> 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.

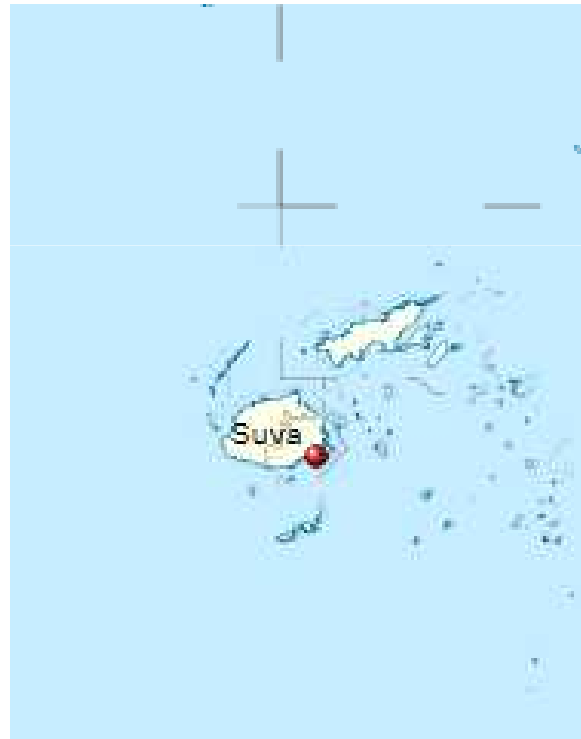
# Snow sports campaign



# Suva - island or insurance



# Suva - capital of the Fidschies





# Suva: Schweizerische Unfallversicherungsanstalt



**suva**pro

Lucerne 12/10/2013



# Occupational diseases

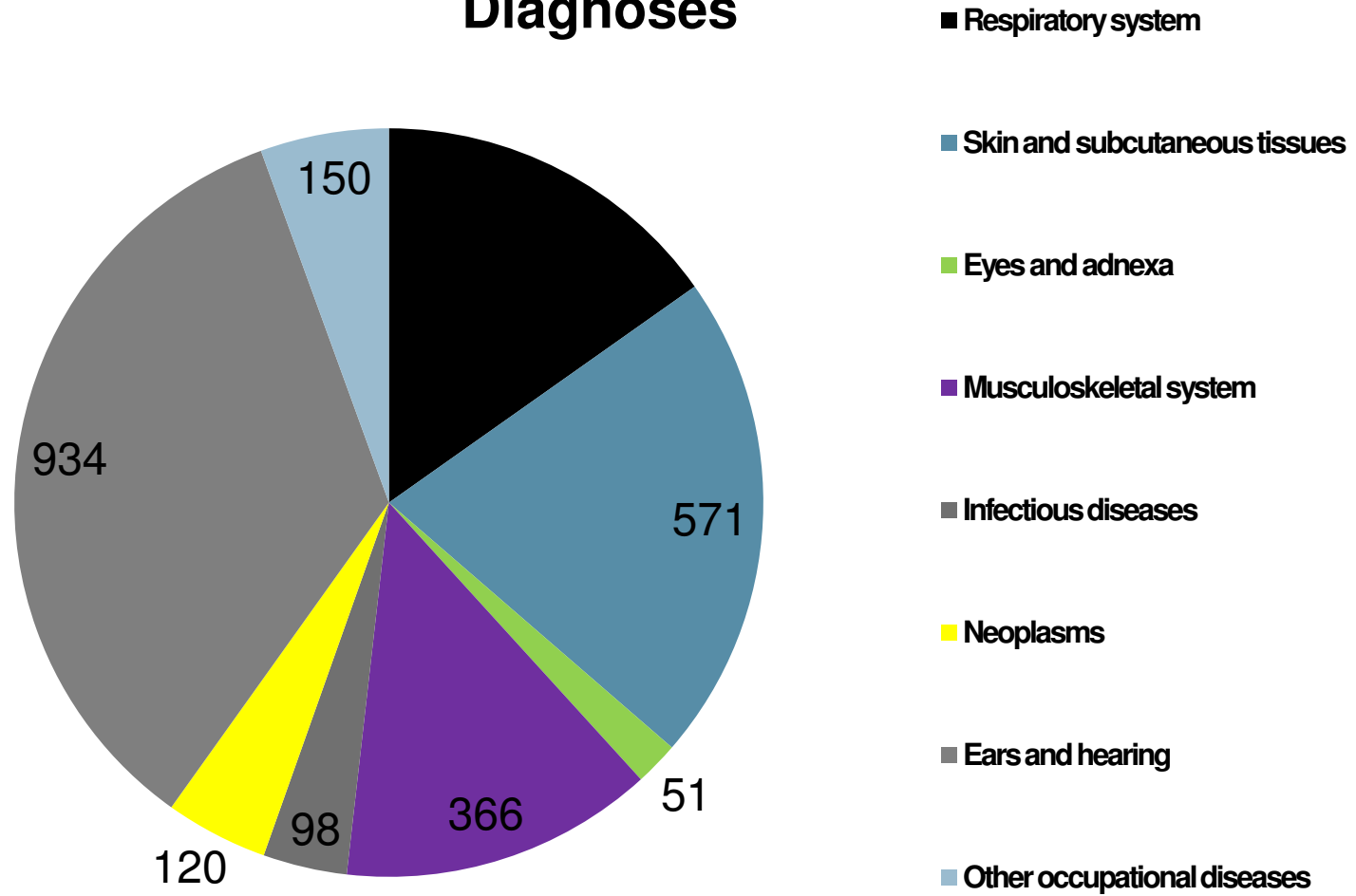


## Examples:

- 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



# SuvaPro

Preventing occupational accidents & occupational diseases



## Direct legal obligation

(not derived from core worker protection legislation)

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

## Workers protection legislation

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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, ergonomie etc.) on the workplace is mandated to a second public regulation authority and surveillance organisation !

## Reasons to establish a prevention program

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- 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**



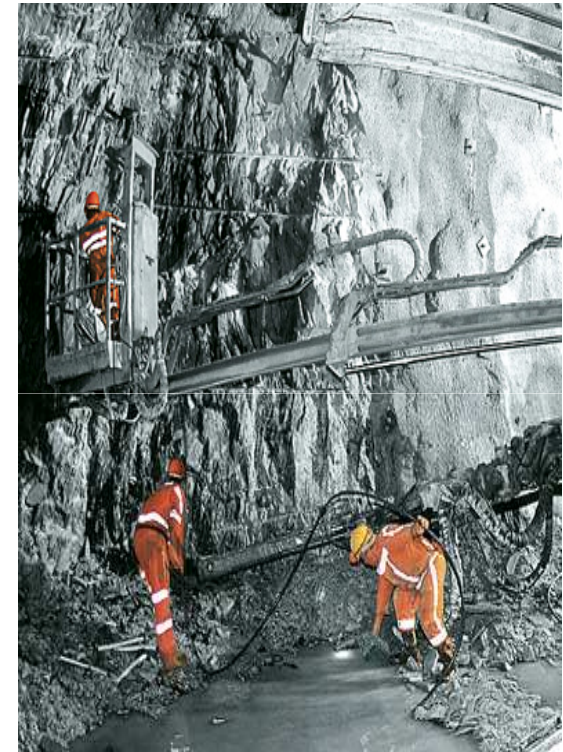
# Beurteilung der Gefährdung

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



**Risk-evaluation**



# Elements of prevention programs

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- 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 Untertagebau ohne Untertagebau
- GI1** Ionisierende Strahlen geschlossen
- GI2** Ionisierende Strahlen offen
- GI3** Ionisierende Strahlen Kernanlagen (KKW)
- GI5** Schutzanzug für KKW (nur im Zusammenhang mit GI3)
- GG** Lärm
- GC** Vibrationen

## Arbeitsstoffe

- ZW** Atemwegsgefährdende Stoffe
- ZX** Organ. Lösungsmittel (diverse)
- ZZ** Chemiarbeit
- AS** Antimon
- AP** Aromatische Amine
- AO** Arsen
- BC** Benzol
- BE** Beryllium
- BG** Blei
- CA** Cadmium
- CQ** Chromverbindungen
- DE** Dimethylformamid
- FA** Fluor
- IA** Isocyanate
- MD** Methylethylketon
- 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

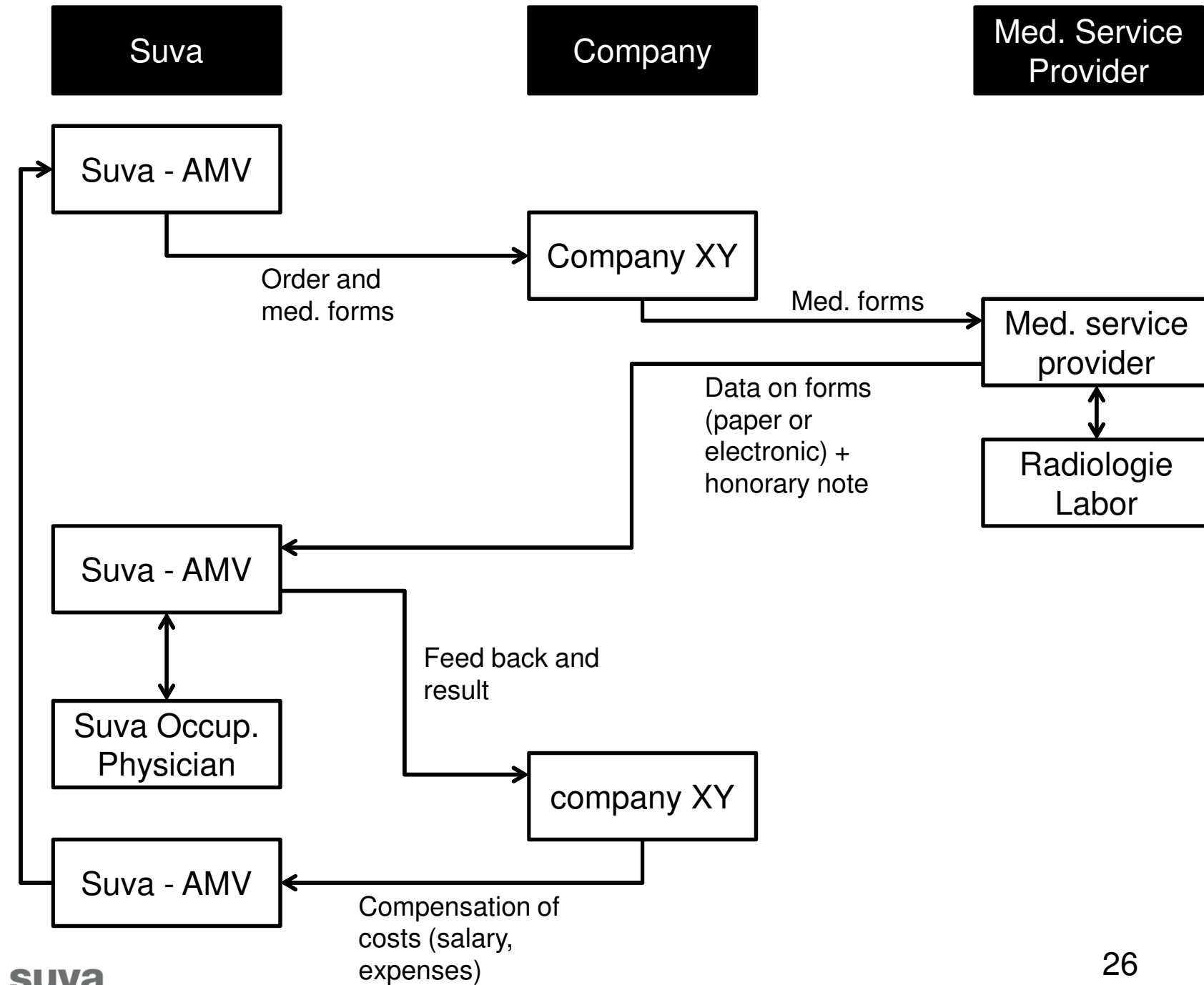
## Stäube

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

## Andere Untersuchungen

- YK** Kranführer (Art. 9.2, Abs. 2b der Kranverordnung)





# Audiometrie service



**suva**