INNOVATIVE ECONOMIC INCENTIVES TO PROMOTE OCCUPATIONAL SAFETY AND HEALTH – EXAMPLES FROM GERMANY

Introduction

The world of work is subject to constant change, creating new challenges for occupational safety and health (OSH). The traditional work model is complemented by a new paradigm that includes, for example, flexible working hours, mobile working and digitalisation.

It is one of the tasks of OSH prevention services and initiatives to face these challenges, related to the development of new ways of working, changes in the workplace, and also the need for innovative approaches and data for the evaluation of these. Further prevention services need to be targeted at the different sectors, company profiles and company sizes. All this while recognising OSH is still perceived by many employers primarily as a bureaucratic obstacle or cost factor, rather than as an essential part of a healthy and productive working environment (EU-OSHA, 2024a).

Economic incentives in OSH refer to processes aiming to reward organisations that develop and maintain safe and healthy working environments. These processes may include, for example, linking the OSH performance of an organisation to fiscal incentives such as lower insurance premiums or tax rates. There is rising interest in such economic incentives as instruments to motivate employers to invest in OSH, because the extent of regulatory enforcement to date has proved insufficient to persuade them to take effective risk prevention measures. Economic incentives can complement regulation and enforcement as they stimulate employers at the financial level and thus add weight to the business case for good OSH in a way that is clear to company managers across all EU Member States.

The focus of this discussion paper is on economic incentives in OSH, defined as external economic benefits offered to employers to motivate them to invest in safer and healthier workplaces. The incentives in OSH described in this paper are thus external and economic. External means that these incentives are established by organisations outside the enterprise, usually public administration bodies or insurers; these incentives may act at national, regional or sector level.

The topic of economic incentives is multifaceted and the discussion paper will focus on Germany. Due to the complex system of 16 regional state labour inspectorates and several sectors-based Statutory Accident Insurance Institutions (*Unfallversicherungsträger*, UVTs), Germany offers a unique variety of innovative economic incentive systems in Europe.

Based on scientific reviews, the use of economic incentives has been found effective for a decrease in the number of accidents (e.g. Tomason, 2003; Tompa et al., 2007). Further, an EU-OSHA (2010) research project demonstrated that external economic incentives could motivate further investments in prevention in all organisations and thus lead to lower accident rates, for example:

- An incentive scheme introduced in the German butchery sector led to a 28% decline in reportable accidents over the following six years compared to a 16% decline in the sector as a whole. In total numbers this means there were about 1,000 fewer accidents per year in incentivised companies.
- After the Italian Workers' Compensation Authority began to subsidise bank credits, in order to stimulate investment in health and safety among small businesses, the companies taking part in the scheme reported a reduction in workplace accidents of between 13% and 25%.
- An incentive scheme in the Finnish agricultural sector has reduced the accident rate by 10.2%, preventing over 5,000 accidents for the period recorded.

Regarding insurance-based economic incentives the most common approach is the so-called bonus malus system (EU-OSHA, 2010), which consists of surcharges and discounts on the insurance premium, depending usually on the work accident rate of each enterprise. For example, if the enterprise has less accidents than the average of the sector, it will receive a discount on the insurance premium and when the enterprise has more accidents than the average of the sector, it will receive a surcharge on the insurance premium. The aim of this discussion paper is **to identify innovative approaches** in Germany that go beyond traditional bonus malus systems based only on accident experience rating and encourage companies to sustainably integrate OSH into their business processes. To this end, semi-structured interviews will be conducted with representatives of German Social Accident Insurance Institutions (*Berufsgenossenschaften*, BGs), supplemented by additional Internet research to identify incentives offered by all nine BGs.

Economic incentives in the German OSH system

The German occupational health and safety system is characterised by a dual structure: the state authorities in the federal states monitor OSH regulations and sanction violations, while the UVTs promote the prevention of work-related health hazards and, in the event of occupational accidents and diseases, restore the health of those affected or provide financial compensation (EU-OSHA, 2024b).

The UVTs in Germany are the BGs for the private sector and the Public Sector Accident Insurers (*Unfallkassen*, UK) or Municipal Accident Insurance Associations (*Gemeindeunfallversicherungsverbände*, GUV). The German Social Accident Insurance (*Deutsche Gesetzliche Unfallversicherung*, DGUV) represents the overarching entity for the BGs and UKs and coordinates the UVTs' inter-agency activities. Companies are required to register with the appropriate accident insurance institution, either one of the nine BGs or 23 UKs, depending on the sector and type of activity.

The German BGs are responsible for prevention, treatment and financial protection regarding accidents at work and occupational diseases. Funded by contributions (insurance premium – *Beiträge*) from employers, they provide medical care, rehabilitation and income replacement to injured or ill workers. In addition, the BGs actively support companies in improving workplace safety by providing advice, inspections and safety training.

There are nine BGs in Germany, each serving specific industries such as construction, healthcare, manufacturing and transportation. This industry-specific focus makes it possible to tailor prevention programmes, safety regulations and insurance services to the specific risks and needs of each industry. In this way, companies receive specialised support and practical advice tailored to the safety challenges of their working environment.

In this context, **economic incentives** are an important tool used by German BGs to motivate companies to promote occupational health and safety. Such incentives reward companies that create safe and healthy workplaces and encourage them to go beyond the minimum legal requirements. They complement legal requirements by emphasising the economic benefits of good OSH practices (EU-OSHA, 2011). This is done by insurance premium variations, such as bonus malus systems. This article is focussing on economic incentives in the private sector (insured by BGs), as there is a long-standing experience and a great variety of incentives offered. However, in recent years there were also economic incentives developed for the public sector (insured by the Unfallkassen, UKs), which includes prizes or competitions in OSH for schools, nurseries, fire brigades and other public organisations. Thus, in Germany the motivating effect of incentives in OSH is also extended to the public sector (Ernst et al., 2023).

In Germany, the accident premium variations have a long tradition since they were made possible by the accident insurance law in 1884. Currently, the legal basis for incentive models of the accident insurance institutions, such as bonus malus systems, in Germany is laid down in the Social Security Code, Book VII (SGB VII). According to § 162 SGB VII, the accident insurance institutions are obliged to offer their member companies a bonus malus system (*Beitragsausgleichverfahren*). The contribution rates can vary depending on the number, severity or cost of the insured events. Premiums in form of subsidies can also be granted if companies implement effective measures to prevent accidents and health hazards.

The relevant sections of § 162 SGB VII are quoted below:

(1) *The accident insurance institutions shall levy surcharges or grant discounts, considering the insured events to be reported. … The details shall be determined by the statutes; they may exclude insured events caused by force majeure, the sole fault of persons outside the company, commuting accidents or occupational illnesses. The amount of the surcharges and discounts is based on the number, severity or expenses for the insured events or on a combination of these characteristics. The statutes may stipulate that non-notifiable insured events are also included in the calculation of surcharges or discounts. …*

(2) *The accident insurance institutions may grant premiums (i.e. subsidies) based on the effectiveness of the measures taken by employers to prevent accidents at work, occupational diseases and work-related health hazards. …*

The system of surcharges and discounts (bonus and malus) is flexible and not prescribed in detail. Accident insurers have the option of introducing surcharges and discounts either individually or in combination. Certain types of accidents are generally not covered, such as accidents on the way to work, occupational diseases, accidents caused by force majeure and accidents caused exclusively by third (external) parties. Contributions are paid annually.

According to § 14 SGB VII, accident insurance institutions are obliged to prevent accidents at work, occupational diseases and work-related health risks ‘by all appropriate means’. They are also responsible for ensuring effective first aid.

(1) *The accident insurance institutions must use **all appropriate means** to prevent accidents at work, occupational diseases and work-related health hazards and to provide effective first aid. …*

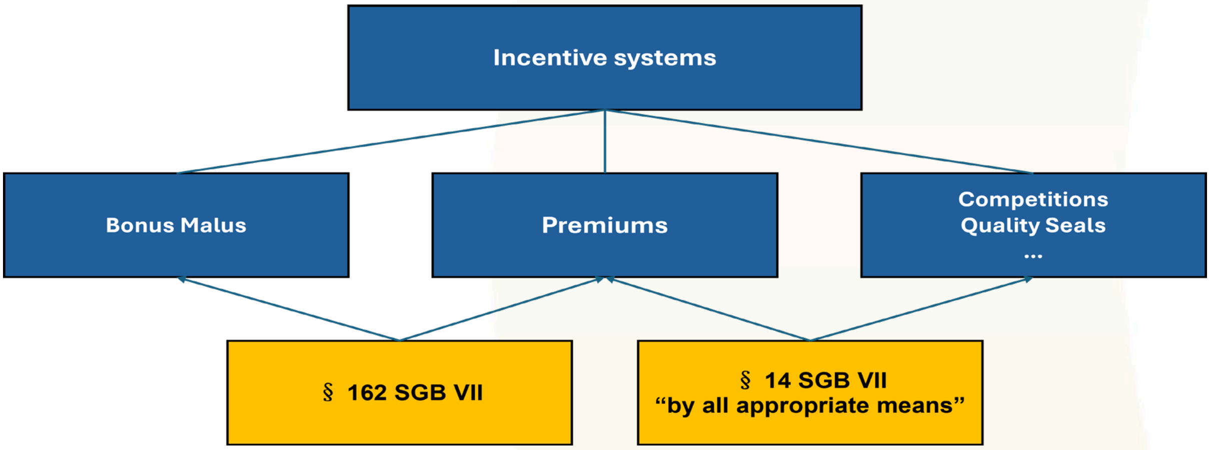
In accordance with § 14 SGB VII, which defines prevention as a central task of the UVTs, the accident insurance institutions have the option of **developing additional incentive systems that go beyond the bonus malus system**. The aim of these measures is to promote prevention concepts by all appropriate means and to support their implementation. In addition to the bonus malus system, there are both monetary and non-monetary incentive models linked to the implementation of specific prevention measures or the achievement of defined safety and health standards.

These additional incentive models include, in particular, safety, health and innovation competitions, subsidies in the form of special payments, quality seals, and certificates and recognitions. Competitions have proven to be an effective means of promoting OSH. They motivate employees through prizes, recognition and personal satisfaction, which in turn increases the willingness to innovate (Dürr & Schmid, 2018).

In addition, many accident insurance institutions offer advice and support with the **introduction of occupational health and safety management systems**. Quality seals not only give companies a competitive advantage in terms of compliance with safety standards, they also strengthen their attractiveness as an employer, especially regarding attracting and retaining workers.

Figure 1 shows an overview of the incentive systems in Germany and their legal basis.

Figure 1: Overview of incentive systems and their legal bases. The figure is adapted from the DGUV article 'Incentive systems to support prevention work in companies' (DGUV, 2024)



Economic incentives tailored to SMEs

SMEs face particular challenges around occupational health and safety due to their limited size and resources. They often lack financial and human resources, specific technical expertise (e.g. the availability of company doctors) and sufficient awareness of the relevance of OSH measures. It is therefore essential to tailor prevention services and support offerings specifically to the needs of SMEs and to further investigate their effectiveness (EU-OSHA, 2024b).

From the perspective of all OSH stakeholders, the perceived lack of support for SMEs is a key driver for the development of tailored prevention services. This need for action has given rise to numerous initiatives and solutions aimed at providing SMEs with targeted support and tailored assistance. These include, for example, tele-OSH approaches, in which advice is provided via video (EU-OSHA, 2024b). Another example is the guidance on how to assess risk assessment for SMEs, as only a quarter of them conduct a risk assessment (Kohn et al., 2020).

In particular, the bonus malus system is often seen as insufficiently motivating for SMEs. Greater differentiation of contribution adjustments has also proved ineffective in clearly separating companies with high and low accident risks. This is mainly due to the fact that the absolute accident risk in small enterprises is comparatively low due to the smaller number of employees (Kohstall et al., 2010).

The German Social Accident Insurance Institution for the health and welfare services (BGW) has a bonus malus system that is easy to understand. There is no bonus, but rather various fixed surcharges for reportable insured accidents. For example, a fixed surcharge of €100 is applied for an insured accident that causes a payment of at least €300.

Since SMEs generally experience fewer absolute accidents, this mechanism does not provide a strong incentive to invest in often costly OSH measures. Conversely, if fixed surcharges are set too high, SMEs would be disproportionately burdened compared to large enterprises.

This issue becomes apparent not only in fixed surcharge systems, but also in percentage-based systems. One example is the German Social Accident Insurance Institution for the trade and logistics industry (BGHW), which grants its member companies a 10% discount or surcharge, depending on whether they have an above-average or below-average accident rate. Even if small enterprises pay four-figure annual contributions, a 10% discount or surcharge for below-average accident rates would not be a significant incentive for them to invest in OSH.

Another problem of classical bonus malus systems is the delayed and uncertain link between safety investment and the economic return (Elsler et al., 2010). Investment in a health and safety programme may appear to carry an uncertain return for the individual company, a return that will be delayed until measurable results are evident. Lower accident rates in either the company or the sector may then result in lower premiums. However, a health and safety programme that may show little apparent economic return with regard to a single company may lead to measurable results in the overall sector and economy. Consequently, it is legitimate to stimulate prevention with individual economic incentives at a company level, because it can lead to benefits for the whole society on the other hand. It is therefore important to develop economic incentive systems that motivate companies to implement measures to improve OSH that go beyond the minimum legal requirements, such as additional driver safety training, purchase of safer equipment or certification of OSH management systems. It is vital to acknowledge that additional measures are necessary especially for SMEs to incentivise outcomes that not only reduce the incidence of accidents but also promote efforts towards prevention. Such measures may include training programmes, subsidies for training equipment and other initiatives that are designed to enhance safety outcomes. Such systems create a framework in which committed companies are rewarded for their prevention initiatives, while less committed companies are encouraged to intensify and optimise their prevention efforts. The aim is to use incentive schemes to provide a variety of different motivational channels to appeal to a wide range of companies and sectors.

As identified throughout the research, new incentive schemes can be designed and introduced in a dynamic way so that they can be flexibly adapted, developed or abandoned if they prove ineffective.

Methodology for identification and analysis of the incentive systems

Semi-structured interviews and Internet search

To identify incentive systems, six semi-structured interviews were conducted with prevention managers and department heads from different statutory accident insurers. The interviewees were recruited by email. The interviewees work in the following statutory accident insurers in leadership positions in the field of prevention:

- German Social Accident Insurance Institution for the building trade (BG BAU)
- German Social Accident Insurance Institution for the health and welfare services (BGW)
- German Social Accident Insurance Institution for the trade and logistics industry (BGHW)
- German Social Accident Insurance Institution for the foodstuffs and catering industry (BGN)
- German Social Accident Insurance Institution for the raw materials and chemical industry (BG RCI)
- German Social Accident Insurance Institution for commercial transport, postal logistics and telecommunication (BG Verkehr)

A guideline for conducting the interviews was developed in advance (see Annex). At the beginning of the interviews, the interviewees were informed about the process and the objectives of the project. Their position and areas of responsibility were also documented. They were then asked about the incentive systems they currently use. This was followed by a section on incentive systems that were currently being planned. Subsequently, the findings of the interviews were summarised and presented to the interviewees for review and potential supplementation or correction.

Each interview lasted between 60 and 90 minutes.

Next, an extensive Internet search was conducted to identify other incentive systems offered by all nine German BGs. The websites of the following BGs that were not available for interview were additionally analysed:

- German Social Accident Insurance Institution for the energy, textile, electrical and media products sectors (BG ETEM)
- German Social Accident Insurance Institution for the woodworking and metalworking industries (BGHM)
- German Social Accident Insurance Institution for administrative professions (VBG)

In addition, the databases PubMed, Embase and Google Scholar were searched to determine whether there were any scientific studies by accident insurers on incentive systems and their effectiveness. The search strategy and the search terms used are documented in the annex of this report.

Data analysis

A qualitative approach was chosen to analyse the semi-structured interviews. As the interviews were not recorded, the analysis was based on the transcripts made during the interviews. These were systematically analysed through open coding, identifying central themes and patterns. The process of codification enabled the identification of recurrent emphases and differences in the statements of the interviewees.

The incentive systems identified were then categorised. The inductive category formation method proposed by Mayring was employed (Mayring & Fenzl, 2019). The following categories were used for this purpose: *bonus malus system*, *subsidies*, *competitions*, *quality seals* and *other recognitions*.

Results: an overview of incentive programmes

A total of 55 incentive programmes were identified through the interviews and additional research. The distribution of incentive categories is shown in Figure 2.

Firstly, there is the **bonus malus system** that must be implemented by all nine BGs. The contribution is calculated from a basic or standard amount and an individual amount. The individual amount depends on the hazard tariff and surcharges, for example, for accidents at work. Within the framework of this incentive programme, contributions can be reduced (bonus) or increased (malus) depending on the number and severity of accidents and occupational diseases. In the case of a bonus, the standard contribution is reduced. Conversely, in the case of a malus, the standard contribution is increased if the company's accident burden is higher than the average burden of all member companies (in the case of an above-average accident burden). The interviews and research show that each of the nine BGs has developed its own bonus malus system. These systems differ in their calculation method (percentage-based or fixed-rate system) and, consequently, in the number of surcharges and discounts applied. The following section, 'Interview Results', presents the individual systems of each BG. The chapter 'Analysis of incentive systems' provides a comparative overview of the different systems.

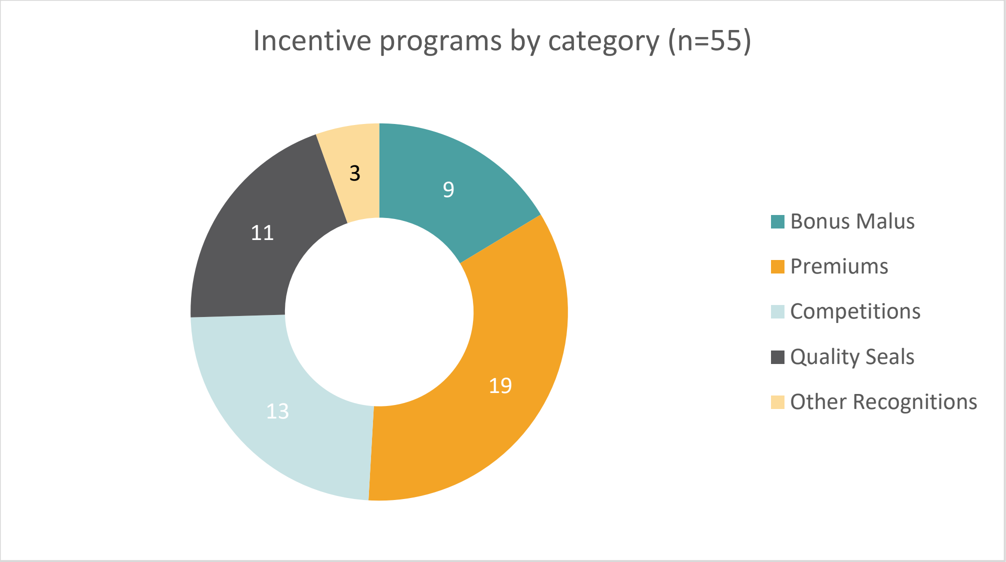
Moreover, **subsidies** are the most frequently used incentive system (n=19). Subsidies are a specific category of financial incentives designed to encourage effective prevention strategies and provide special payments to companies that undertake exceptional measures. In contrast to the bonus malus system, which often provides little incentive for SMEs due to surcharges being relatively low as a result of the small number of workers, subsidies can more effectively promote preventive measures in SMEs. For example, the BG BAU subsidises the purchase of platform ladders by 50% to reduce the number of ladder-related accidents. Companies where workers frequently work on ladders can thus specifically improve their occupational safety. Through the subsidy, the BG BAU ensures that the safer product type — platform ladders instead of conventional ladders — becomes financially more attractive for companies. Other typical subsidies include financial support for safety-related workshops or training, first aid measures or other preventive measures.

Competitions, with 13 programmes identified (n=13), are the second most common form of incentive systems and serve as a motivational tool to encourage companies to develop and implement OSH policies. The goal of such contests is to recognise and reward individuals or teams of employees who have performed outstandingly or taken exemplary action. In addition to unique prizes, these contests provide public recognition by those who have gone above and beyond to promote safety and health in the workplace.

In other cases, the BGs also support their member companies in obtaining **quality seals**, which are also referred to as certificates in occupational safety management (*Arbeitsschutzmanagementsystem*, AMS) or occupational health management (*Betrieblicher Gesundheitsmanagement*, BGM) (n=11). Accredited labels for AMS, which comply with the international ISO 45001 standard and 'Guidelines for Occupational Health and Safety Management Systems' (ILO-OSH, 2001), serve as an incentive to establish and maintain a robust occupational health and safety management system.

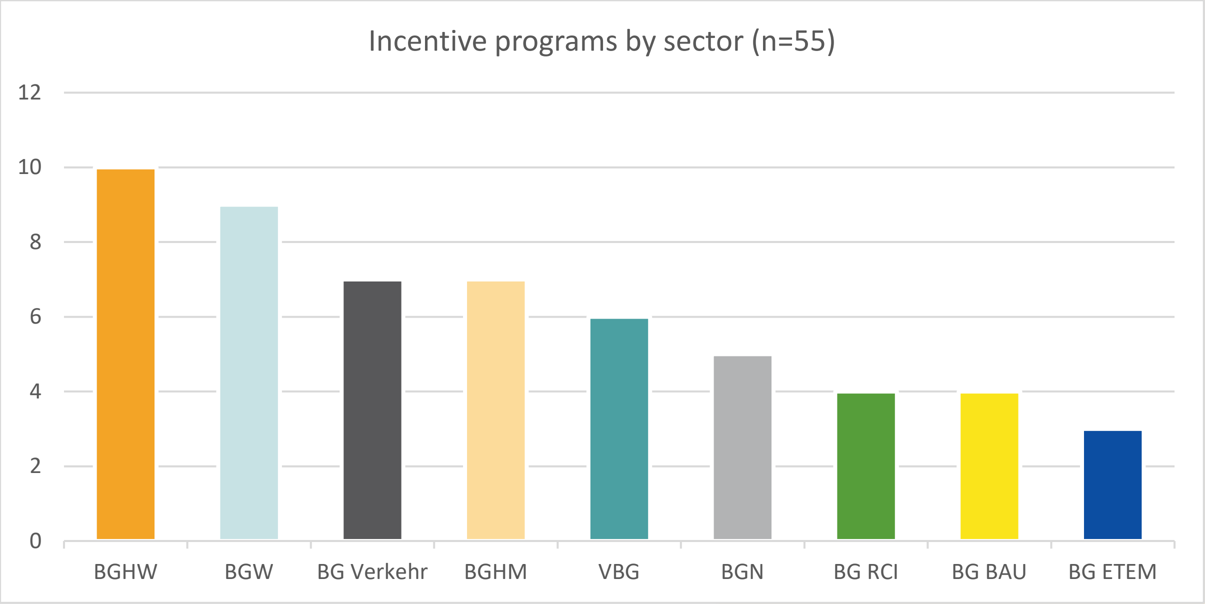
In addition, other recognitions (n=3) were identified, including the award of separate certificates such as 'BGW Orga-Check plus' and 'BGW qu.int.as' as well as the 'Silver Medal of Honour' (BGN). These awards recognise exemplary safety management practices and promote a culture of continuous improvement in OSH. The receipt of such certificates serves not only as valuable recognition but also as a motivating factor and best practice example for other organisations.

Figure 2: Frequency of the various incentive systems in German BGs



The German Social Accident Insurance Institution for the trade and logistics industry (**BGHW)** (n=10) and the German Social Accident Insurance Institution for the health and welfare services (**BGW)** (n=9) offer the largest number of incentive programs to their member companies. These are followed by the Commercial Transport, Postal Logistics and Telecommunication industry (**BG Verkehr**, n=7), the woodworking and metalworking industries **(BGHM**, n=7) and administrative professions (**VBG,** n=6). In comparison, the food industry (**BGN**, n=5), the raw materials and chemicals industry (**BG RCI**, n=4) and the building trade industry (**BG BAU**, n=4) offer fewer incentive programs. The lowest number of incentive programmes is offered in the insurance sector by the **BG ETEM** (n=3) (see Figure 3).

Figure 3: Distribution of incentive systems among the various German BGs



The individual incentive programmes of the statutory accident insurances interviewed (BGW, BGHW, BG Verkehr, BG BAU, BGN, BG RCI) are described in detail in the next section ('Interviews'). These six German BGs account for around 70% of the programmes identified.

Interviews: Examples of incentive systems

German Social Accident Insurance Institution for the health and welfare services (BGW)

As described in the introduction, the bonus malus system is a legally prescribed system that aims to adjust the contributions (insurance premium – *Beiträge*) paid by the members of the BGs to the BGs in accordance with their individual risk behaviour. In accordance with § 162 SGB VII, the BGW applies annual surcharges based on the number and severity of the reportable accidents. Such accidents must be reported if an insured person is unable to work for more than three days. There is no discount on the standard contribution for a below-average accident rate. The surcharges are set at a rate between €100 and €1,000 per insured accident. The threshold above which surcharges are applied is defined as a cost limit of €300. Consequently, no surcharges are levied for accidents with costs (e.g. medical bills, etc.) of less than €300 (BGW, 2024g).

Road traffic is a major accident risk in everyday working life. In order to reduce these risks, the BGW offers a subsidy system in the form of a payment of up to €75 per employee for participation in **driving safety training**. In these practical exercises, the participants learn, among other things, how to recognise dangerous situations early on, how to brake correctly, how to swerve, how to negotiate curves safely in order to avoid skidding, how to operate technical systems and how to use vehicles ergonomically (BGW, 2024f).

One of the BGW's latest support measures is the funding of safe therapy beds. It applies to retrofitted or newly purchased height-adjustable therapy beds in physical therapy. This measure was introduced after several crush injuries and fatal accidents had occurred in the past when the height adjustment of the bed was activated inadvertently or uncontrolled. The BGW only promotes therapy beds whose safety technology exceeds the legal requirements. This means that unintentional activation of the bed is prevented, and the risk of crushing injuries is significantly reduced when the height adjustment is activated unintentionally. The maximum amount of the subsidy is **€500** per company (BGW, 2024e).

With the **'BGW-Gesundheitspreis'** (BGW Health Award), the BGW promotes a competition system that recognises companies for innovative health promotion concepts. The participating companies fill out a comprehensive online questionnaire, which is based on the 'Quality Criteria for Workplace Health Promotion' of the European Network for Workplace Health Promotion (ENWHP). The questionnaire covers topics such as the relevance of health protection, the planning and implementation of health promotion measures, and the resources made available for this purpose. In addition, it evaluates past achievements, long-term goals and perspectives of the activities. After a preselection by a jury of experts, the company is visited to validate the concepts. The award is presented at major industry events and the prize money of **€45,000** is divided among the winners. The prize is given annually in a variety of health and welfare service industries. Due to the high costs and organisational effort involved, no other competitions are planned in addition to the 'BGW-Gesundheitspreis' (BGW, 2024d).

Starting in 2020, the BGW awards a quality seal for occupational health and safety management systems (**BGW AMS**), which includes a comprehensive list of criteria that companies must meet. These include a clear definition of tasks and measures for OSH as well as their assignment to qualified persons. After successful implementation, the company receives a free evaluation from the BGW. Companies that have successfully established their own occupational health and safety management system are awarded the **'Safe and healthy with a system'** (*Sicher und gesund mit System*) quality seal. As an additional bonus, a **BGW card** is issued, which allows for the reimbursement of up to 25% of the costs for BGW services such as seminars, consulting or coaching. Furthermore, an additional assessment of company health management (*Betriebliches Gesundheitsmanagement*, BGM) with occupational integration management will entitle the company to a discount of 50% (BGW, 2024a).

The **BGW Orga-Check** is an online-based self-assessment tool that has been available since 2018 and supports companies in reviewing the implementation status of key occupational health and safety standards. Using a checklist, companies can systematically analyse which areas are already effectively implemented, where there is room for improvement and in which areas there is an urgent need for action. The checklist consists of **15 modules**, including delegation of responsibility, first aid and emergency management. The evaluation is based on an ample system with the categories 'no need for action', 'need for action' and 'urgent need for action'. The results are summarised on a **10-point scale** and color-coded. Especially for SMEs, Orga-Check offers an easy way to improve occupational health and safety in a structured way (BGW, 2024h).

The **BGW Orga-Check plus** programme is based on the results of Orga-Check. Companies must meet at least 80% of the criteria, whereby none of the criteria may be rated as ‘urgent need for action’. The programme consists of four modules: Mission Statement, Communication, Risk Assessment, and Measurement. It includes among other things a free plausibility check of the health and safety documents. Upon successful completion, the ‘Safe and healthy with a system’ certificate is awarded. As a bonus, companies receive a BGW card that can be used to reimburse 25% of the costs for BGW services (BGW, 2024b).

The **BGW qu.int.as system** (quality management and integrated OSH system) has been an incentive system in the form of certification since 2005. This system integrates quality and health management in companies. It is aimed specifically at companies that implement a quality management system and systematically integrate occupational health and safety in it. Certification can be carried out by one of the different German Accreditation Bodies (Dekra Certification GmbH, TÜV SÜD Management Service GmbH, etc.). Companies can have up to 50% of the certification costs reimbursed. After successful examination, the certificate ‘BGW qu.int.as - Certified according to MAAS-BGW’ (MAAS-BGW = Management requirements of the BGW for OSH) is awarded (BGW, 2024c).

According to the interviewee, an evaluation or comprehensive assessment of the effectiveness of these incentive systems has not yet been carried out because numerous organisational units are involved in the process, making it difficult to identify causal relationships.

Nevertheless, according to the interviewee the incentive systems have received consistently positive feedback from companies. Based on information from the interviewee, around 1,000 member companies use the BGW Orga-Check currently, while the ‘Safe and healthy with a system’ quality seal has been awarded around 30 times to date. In addition, more than 700 certificates have been issued according to the BGW qu.int.as system. The interviewee highlights that previous experience demonstrates that monetary incentives, such as subsidies, are perceived as more effective overall than certifications alone.

German Social Accident Insurance Institution for the trade and logistics industry (BGHW)

The BGHW’s bonus malus system combines discounts and surcharge rules based on a point system. The severity of each accident is rated using a point system, with the number of points assigned depending on the severity of the accident. As the severity of the accident increases, so does the number of points assigned. For example, a single accident point is a reportable accident that does not result in compensation, benefits or death. Depending on the rating, discounts or surcharges of up to 10% can be applied to the contribution. A reduction in contributions is only possible for companies whose individual accident burden lies more than 25% below the average burden for all companies. Additionally, companies have a claim to a reduction if they have had no accident points in the past five years.

Surcharges are levied on companies whose accident burden is significantly higher than the average burden for all companies. A burden is considered significantly higher if it is more than 25% higher than the average burden and more than one accident point has been recorded in the observation period. A single accident point does not automatically lead to a surcharge (BGHW, 2023).

Within the framework of a subsidy system, the BGHW recognises special merits two to three times a year on a case-by-case basis according to the interviewee. These awards are given both in recognition of exceptional preventive measures and to promote exemplary approaches to occupational safety. Further financial support enables companies to train psychological first aiders. They offer immediate psychological support following a traumatic event (e.g. robbery or dangerous situations) at work. Costs of up to **€1,400** per seminar day are being reimbursed for a total of two seminar days per company (BGHW, 2024a). In addition, forklift trainers can obtain certification, which is subsidised at **€500** per person (BGHW, 2024f).

In addition, the BGHW promotes **driver restraint systems** by covering 50% of the costs (up to **€400**). This incentive is particularly important as the BGHW records an average of three deaths per year due to forklift tipping accidents caused by the lack of a bucket belt. Such accidents can be effectively prevented using improved restraint systems such as swivel or folding doors with nets. The support covers both new purchases and retrofitting of existing forklifts, thus making a significant impact to improving occupational safety (BGHW, 2024g).

Funding is also provided for **driving safety training** because almost one-third of all the compensation paid out by the BGHW is due to road traffic accidents. The German Traffic Safety Council (*Deutscher Verkehrssicherheitsrat*, DVR), in cooperation with the professional associations, has developed a series of driving safety training programmes that have proven effective in reducing the number of traffic accidents. Financial support is offered for training in the handling of cars, trucks or motorcycles, as well as for training focusing on ‘safe and economical driving’ or ‘safe and defensive driving’ and for short-term training. The subsidy amounts to up to €120 per person and can be applied for once per insured person within a period of five years (BGHW, 2024h).

In addition, to reduce road traffic accidents, **pedelec training** (bicycles with an electric motor and pedal-assist up to 25 km/h) for groups of 10 to 12 employees is supported. Employees regularly commute to work on a pedelec or are provided with job or leasing bikes. The aim of these courses is to raise awareness of safe riding and to improve riding skills, particularly in potentially dangerous situations. The BGHW covers the costs for the entire training, including the trainer, travel expenses, accommodation and transport of the pedelecs (BGHW, 2024e).

‘The Golden Hand’ prevention award has been presented annually by the BGHW since 2002. Member companies can submit innovative ideas for improving occupational safety. A jury consisting of representatives of the self-administration and prevention experts of the BGHW selects the winners. The prize money is up to **€5,000**, and the award ceremony is organised with considerable effort, also to generate media attention for the topic of occupational safety (BGHW, 2024b).

In addition, companies can apply for certification of an established occupational health and safety management system in accordance with the **ISO 45001 standard**. Comprehensive information and advice are followed by an assessment, including a review of documentation. Companies that demonstrate an effective occupational health and safety management system receive the **‘Safe with System’** (*Sicher mit System*) quality seal. According to an interviewee, this procedure is particularly popular with SMEs, as it is offered free of charge. According to the interviewee, the effectiveness of the system is reflected in the steady increase in the number of certificates issued, which indicates a growing spread and acceptance. The BGHW maintains a list of successfully assessed companies, which currently includes 118 companies (as of February 2025) (BGHW, 2024d). The extent to which the introduction of the certificate has had an impact on the reduction of workplace accidents and so on has not yet been analysed.

The second BGHW quality seal, **‘Healthy with system’** (*Gesund mit System*, GmS), provides companies with guidance and a comprehensive evaluation of their **company health management system (BGM)**. While ‘Safe with System’ certifies the occupational health and safety management system and has the main objective of reducing accidents, ‘Healthy with System’ certifies the company’s health management system. This focuses on prevention and a systematic approach to maintaining and, where necessary, promoting the health of employees. Since its introduction in 2021, the seal has been offered free of charge. It comprises three certification levels: Bronze, Silver, and Gold. The quality criteria for each level are checked by specially trained BGHW inspectors (GmS officers). These criteria include systematic health promotion and behavioural prevention. In addition, seminars with self-study phases are offered to qualify health managers in companies. According to the interviewee, the effectiveness of the system is measured by a steady increase in the number of certifications (BGHW, 2024c). The extent to which the introduction of the certificate has impacted the reduction of workplace accidents, among other factors, has also not yet been analysed.

The ‘Safe with System’ quality seal is present in all BGs, although it may be referred to by different names. An example is the BGW ‘Safe and healthy with a system’, explained in the previous paragraph, which combines both BGHW quality seals.

Conclusions about the effectiveness of the label and other incentive systems are often drawn from positive feedback. Indicators include the number of applications received, the frequency of financial support and the success of specific measures.

Financial incentives, such as funding for forklift truck trainer certification, are used less often, perhaps because companies cannot derive a direct competitive advantage from them or do not employ their own trainers. The evaluation of case-related subsidies, such as those for driver restraint systems (e.g. bar and folding doors), is a challenge for the BGHW because it is often difficult to trace the use of funds allocated to them. Nevertheless, there have been initial successes through a reduction in the severe number of accidents. It remains unclear whether this is directly related to the subsidy incentive, as it has not yet been sufficiently evaluated.

The awarding of the prize is primarily aimed at attracting a high level of media attention. In 2019, 60 companies submitted ideas. According to the interviewee, the number of ideas submitted has fallen short of expectations. This could also be one of the reasons why the prize will only be awarded every two years from 2025 onward. However, the 'Safe with System' and 'Healthy with System' quality seals have seen a steady increase, which underscores the BGHW's motivation to continue this incentive system.

For the future, it is planned to introduce a new subsidy system based on the **BGN** model, which will be available from 2026. In addition, a comprehensive evaluation of the subsidy system is planned to assess its long-term effectiveness and potential.

German Social Accident Insurance Institution for the foodstuffs and catering industry (BGN)

The BGN's bonus malus system allows for discounts and surcharges on contributions. Reportable and non-reportable accidents, but neither commuting accidents nor occupational diseases, are considered. The costs and severity of accidents are assessed over a two-year period. Work-related accidents are only considered if the costs exceed €250. There is a points system for this. The points provide an overview of the cost and severity of accidents at work. Whether a company receives a discount or a surcharge is determined by the ratio of the company's individual burden to the hazard class the company belongs to. The bonus malus system has a total of 11 levels. There is one neutral level and five levels each for a discount or surcharge of up to 10% of the standard contribution (insurance premium). For example, a company-specific accident burden that is 25% higher than the average accident burden will result in a 2% surcharge on the standard contribution. Conversely, an accident burden that is 25% below the average will result in a discount of up to 2%. The level of contribution adjustment depends on the level of discount or surcharge the company achieved in the previous year. Based on this classification, the company can improve by 2% each year up to the maximum discount of 10%, or it can downgrade by up to five levels at a blow or in steps according to its cost burden. By limiting downgrading, companies that have achieved good results over many years are not overburdened with contribution surcharge. In contrast to the reduction on the contribution, which allows for a discount of only 2% per year, the surcharge can, depending on the industry, also reach up to 10%. This is the case if the initial position is 0 (neutral level) and there has been at least a 100% deterioration in comparison to the average.

Since 2014, companies can receive subsidies of up to **€100,000** if they successfully implement measures to improve OSH. The amount of the subsidy depends on the company's size, measured in terms of the number of full-time employees. The exact amount of the possible subsidy can be calculated by multiplying the number of full-time employees by €25. The number of full-time employees is calculated on the basis of the number of hours actually worked (excluding absences such as holidays, sickness, short time working, etc.) and divided by 1,600. Large companies with more than 4,000 full-time employees can receive the maximum bonus of €100,000. Companies with up to 20 full-time employees receive a minimum bonus of €500. An around 30-question checklist with a point system is used to evaluate the measures. The number of questions varies depending on the six different industry-specific subsidy sheets. It is also combined with the quality seal process (AMS), which awards additional points for receiving a quality seal. Points can also be earned for replicating successful measures from previous prevention prizes. The minimum subsidy is €25 per full-time employee if at least 80% of the criteria are met. Particularly, SMEs benefit from a bonus block that can generate additional points (BGN, 2024b).

The subsidy system was evaluated after a five-year period through surveys and analysis of internal data. The number of participants increased steadily. Figure 4 illustrates that the small meat processing companies with up to 10 full-time employees, which participate in the subsidy system five times, have a third fewer number of identified hazards than the average of the meat processing industry of the same size. As shown in Figure 5, labour inspectors issue approximately one-third fewer improvement notices per visit to the four-times participants than to those who do not participate. Overall, the system has gained in popularity and now reaches 400,000 full-time employees. To encourage the participation of small companies, the minimum subsidy has been increased from €100 to €500 from the 2024 subsidy year. Companies with up to 20 full-time employees will therefore receive €500 if they successfully participate in the subsidy scheme. The subsidy scheme will be evaluated on an ongoing basis.

Figure 4: The average of the hazards for all small enterprises (up to 10 full-time employees) in the meat processing industry was set at 100% to represent the percentage effect of the subsidy system. Participants who joined five times have a third fewer number of identified hazards than the average of the meat processing industry of the same size.

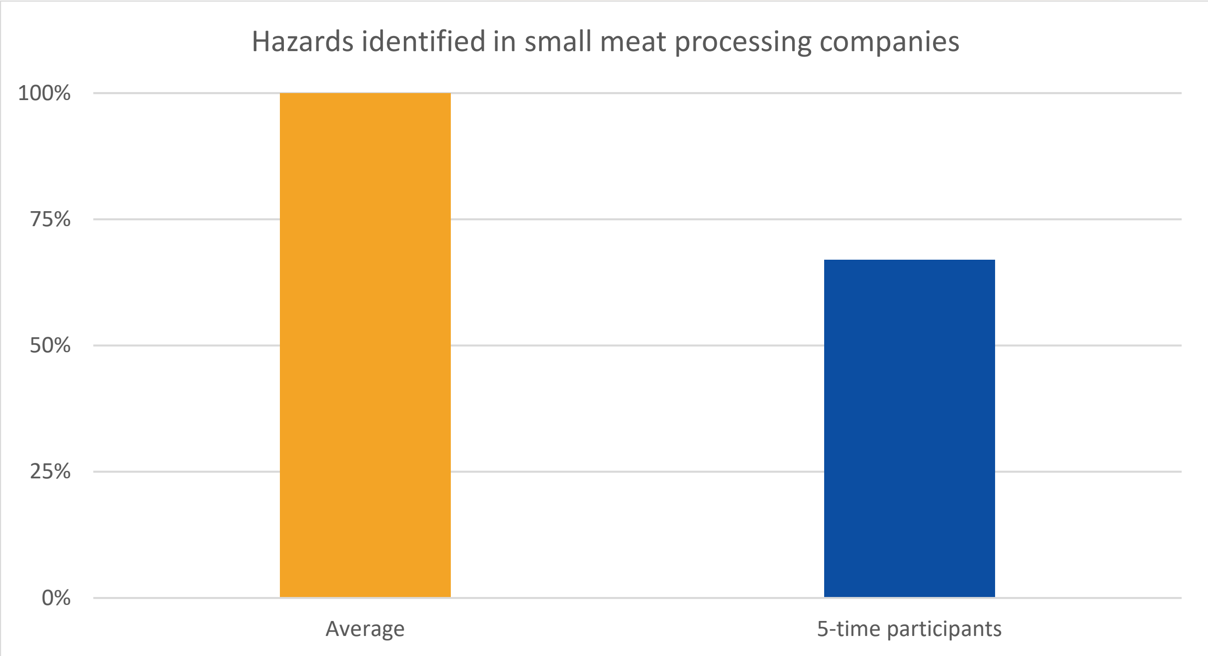
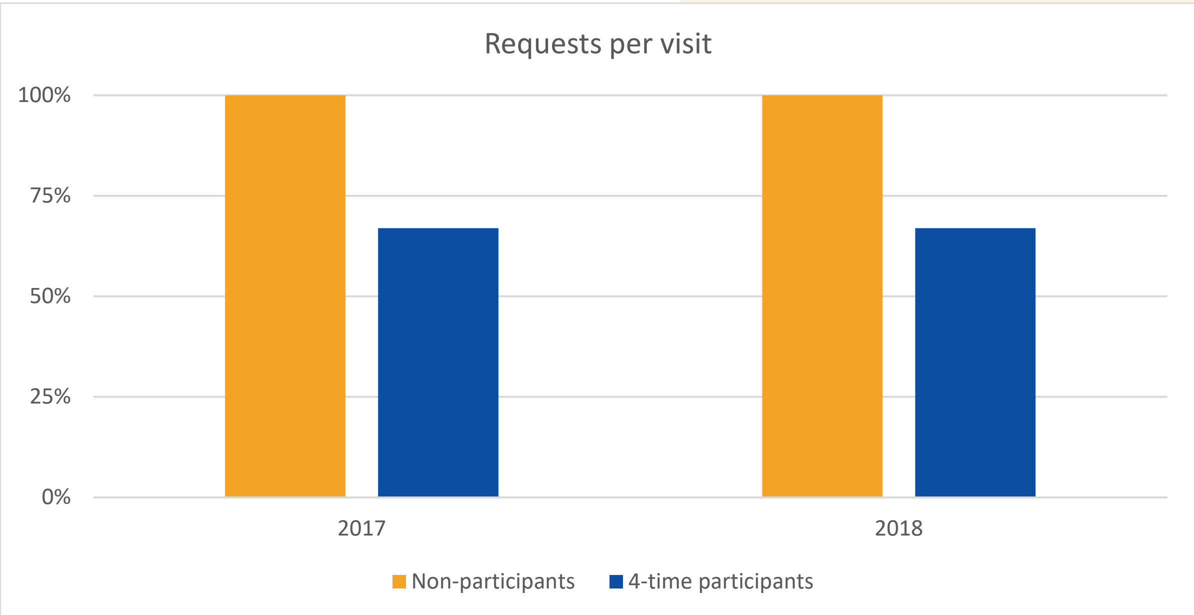


Figure 5: Comparison of number of requests issued by labour inspectors 100% corresponds to the average number of requests issued by companies not participating in the subsidy system (blue). Yellow: Average number of issues for companies that have participated in the survey.



The **Prevention Award** has been presented every two years since 2004 to companies that have implemented outstanding measures for the prevention of occupational accidents. The maximum prize money is **€10,000** per company. To date, 834 innovative and prevention measures have been submitted as proposals, and 66 ideas have received the BGN Prevention Award. Awards are also given for trainee projects in OSH (BGN, 2024a). In 2025, two BGN member companies, Molkerei Ammerland and Milupa GmbH, received the Audience Award of the German Occupational Safety Award. Among the 12 nominated companies were four BGN member companies, across all industry sectors in Germany.

The **‘Safe with System’** quality seal is awarded to companies that meet defined occupational health and safety standards and can demonstrate clear goals. The assessment is an independent review of the effectiveness of the company’s occupational health and safety management system (AMS). The assessment examines whether the relevant content is implemented in accordance with the industry-specific implementation of the National Guidelines for Occupational Health and Safety Management Systems for AMS and whether there are indicators that suggest effective management and work behaviour in occupational health and safety. The assessment includes an examination of documents, company inspections, and interviews with managers and employees. The validity of the quality seal certificate is limited to three years and can be renewed. At present, 28 companies have a valid ‘Safe with System’ quality seal (*Unternehmen mit dem Gütesiegel ‘Sicher mit System’*). A company health management programme (BGM) in accordance with the common quality criteria of the accident insurance institutions for BGM can also be assessed. The BGM includes measures to promote, for example, diet, exercise and stress management (BGN, 2024c).

In addition, the BGN awards the **Silver Medal of Honour**, which is presented on an irregular basis for outstanding achievements in OSH. One example is the awarding of the Silver Medal of Honour to Georg Hoffmann, who promoted occupational health and safety at Ritter GmbH & Co KG for 20 years (BGN, 2023).

Given the interconnectivity of the incentive systems, the evaluation of the subsidy system also integrated the prevention prize, the quality seal ‘Safe with System’ and the bonus malus system. These elements were examined for their interrelationships. Following the introduction of the subsidy system, there was an increase in applications for the prevention prize. Companies holding the quality seal ‘Safe with System’ have a better position in the bonus malus system and therefore face lower surcharges compared to non-certified companies.

German Social Accident Insurance Institution for commercial transport, postal logistics and telecommunication (BG Verkehr)

The contribution of the BG Verkehr members is determined by a bonus and a malus system. Contributors receive a discount on the contribution if their accident burden is at least 10% below the average accident burden of all member companies. Accidents at work are rated according to their severity in exposure units. Typically, a standard discount of 5% is applied in such cases. However, the companies *Deutsche Post*, *Postbank* and *Telekom* are eligible for a discount of 25%. The calculated discount amount is further reduced by €110 for each reportable occupational accident and by €550 for each compensated occupational accident. The surcharges for reportable and compensated accidents are also €110 and €550, respectively. The sum of the surcharges is limited to a maximum of 50% of the contribution (BG Verkehr, 2024e).

The BG Verkehr’s subsidy system supports specific **training initiatives**, such as driving training or training for delivery personnel in dealing with aggressive dogs. The companies initially bear the costs, and the BG Verkehr reimburses a portion of the expenses. Depending on the type of training (e.g. truck, bus, car), the subsidies range from €50 to €80 per person. According the interviewee, this system has great potential because the success is directly measurable (BG Verkehr, 2024f, 2024a).

Additionally, the BG Verkehr provides **selective subsidies for work equipment and products**, such as driver assistance systems, which are employed on a limited basis as an incentive system (BG Verkehr, 2024c). These measures are evaluated on a case-by-case basis, with the results limited to the specific products in question. For instance, the deployment of driver assistance systems has been shown to result in a reduction in the number of accidents. However, a comprehensive catalogue of eligible work tools does not exist, as the benefits are not always sufficiently evident.

Another subsidy system promotes **road safety concepts**. Companies with more than 100 employees can submit proposals aimed at improving road safety. Eligible measures include training and education programmes. A panel of experts evaluates the submitted concepts and determines the amount of funding, which is based on the total payroll reported to the BG Verkehr. A maximum of €30,000 can be awarded per concept and company (BG Verkehr, 2024d).

In a pilot phase, the BG Verkehr is concentrating on the qualification of drivers of industrial trucks. Once a standardised training programme has been established, it will be subsidised with a fixed amount. In addition, a corporate **health management** programme should be promoted, and **seminars on**

> **1. Own burden**: The part of the expenses that is attributable to one euro of the contributor's contribution to be taken into account. The expenses include benefits in kind and cash for insured events reported in the assessment year and in the previous year.
> **3. Maximum value of the own burden**: Three times the value of the average charge (limitation of the maximum surcharge).
> **4. Average burden:** The expenditure per euro of contribution of all contributors. This does not take into account commuting accidents, occupational diseases, accidents caused by force majeure or similar events.
>
> Expenses include benefits and cash payments for claims reported in the assessment year or in the previous year. The calculation formula is shown here:
>
> $$Surcharge = \frac{Own\ burden - average\ burden}{maximum\ own\ burden\ value - average\ burden} * contribution * 0{,}3$$

trauma/crisis management are being planned.

The BG Verkehr issues a **certificate for occupational health and safety management systems (AMS)** based on the ILO-OSH 2001 guideline as well as the requirements of ISO 45001. This guide assists companies in setting up and maintaining an AMS. The system includes written objectives and measures, documentation, internal audits, and system assessments or management reviews. The BG Verkehr advises and supports companies during implementation and then carries out an assessment. Successful companies receive a certificate that is valid for three years (BG Verkehr, 2024b).

The awarding of prevention prizes in the form of a competition was discontinued about 15 years ago due to high costs and low participation. Instead, good safety ideas are published in the internal newspaper.

So far, no comprehensive evaluation of the effectiveness of the incentive systems has been carried out. In the future, however, the BG Verkehr plans to rely more heavily on systematic evaluations in order to better assess the effectiveness and benefits of the measures.

German Social Accident Insurance Institution for the building trade (BG BAU)

According to the premium equalization procedure, a surcharge of up to 30% is levied on the company premium in the event of increased expenses for insured events to be reported. The surcharge can be reduced depending on the number of previous surcharge-free years. A discount is not granted (BG BAU 2025).

The calculation of the surcharge is a complex process, the details of which can be found in the statutes of BG BAU. Below is a brief overview of the key points. The surcharge is calculated on the basis of the following parameters set out in the Articles of Association:

In accordance with the premium equalization procedure, a surcharge of up to 30% of the individual contribution is levied on a company’s contribution in the event of an increased number of accidents. The surcharge can be reduced depending on the number of previous accident-free years without surcharges. If the number and severity of accidents are below average, it is not possible to reduce the contribution in advance (BG BAU, 2023).

The calculation of contributions is a complex process, the details of which can be found in the statutes of the BG BAU. The following is a brief overview of the main points. The surcharge is calculated on the basis of the following parameters as defined in the statutes.

Since 2013, the **BG BAU's subsidy catalogue** has been used as a subsidy system to promote selected products for accident prevention and measures to maintain health. The subsidies are aimed at reducing hazards on construction sites and include safety solutions for hand-held machines, additional equipment for construction machines and construction vehicles, measures to reduce physical stress, and approaches to optimising occupational safety and employee qualification. Many manufacturers specifically adapt their products to the BG BAU's funding criteria in order to be eligible for funding. This shows that the implementation of a funding catalogue alone leads manufacturers to optimise their products with regard to occupational safety (BG BAU, 2024b).

For all measures listed in the catalogue, there are **contribution-dependent subsidies**, which are graded in five levels (A-E), and range from €100 to €20,000 per year. For example, companies with contributions of more than €100,000 can receive an annual subsidy of 2% of the contribution, but a minimum of €5,000 and a maximum subsidy of €20,0000. For special funding areas fall protection and dust / asbestos, combinations of contribution-based and **contribution-independent subsidies** are offered. Contribution independent subsidies for the fall protection area are divided into three levels and amount to €3,000, €5,000 or €10,000 per year and company. Each level has specific eligibility requirements. In the dust / asbestos funding area, subsidies of up to €5,000 per year can be granted.

To be eligible companies must meet the following requirements:

Fall protection funding area:

€3,000-level:

- Employment of at least one employee,
- A balanced contribution account at BG BAU,
- Conducting a risk assessment,
- Consultation with a BG BAU labour inspector
- As well as the signing of a safety declaration

€5,000-level:

In addition to above requirements:

- Self-test "BAU AUF BAU – Occupational health and safety in the company" or “AMS BAU” (see below)

€10,000-level:

In addition to above requirements

- Participation of a supervisor in a seminar on fall prevention

Dust/asbestos area:

- Employment of at least one employee,
- A balanced contribution account at BG BAU,
- 50% of those employed with asbestos work must have successfully completed the BG BAU e-learning programme "Basic Knowledge of Asbestos"

Companies can combine both types of support (contribution-based and contribution-independent subsidies). The subsidy catalogue is continuously updated and adapted to new requirements.

Similar to the BGHW and the BG Verkehr, the BG BAU offers financial subsidies for **driving safety training**. The amount of the subsidy depends on the type of training (e.g. car, motorcycle, van, truck) and is a maximum of €60 to €100 per participant (BG BAU, 2024c).

The BG BAU assists in the operational implementation, assessment and certification of the industry-specific occupational health and safety management system for safety and health at work (AMS BAU). The AMS BAU consists of 11 steps to create a safe and efficient company. These steps include setting safety goals, internal audits and occupational health examinations. After successful evaluation, the **AMS BAU quality seal** is awarded and is valid for three years. Participation in the AMS BAU is free of charge. In addition, there is a bonus of €2,000 for the first successful recertification and €1,000 for each subsequent successful recertification within the subsidy catalogue (BG BAU, 2024a).

According to the interviewee, no significant challenges, such as administrative efforts or high costs, are expected in connection with the incentive systems. The deadlines are considered to be realistic, the costs are considered to be reasonable and there are sufficient personnel to ensure the continuation of the incentive systems. The effectiveness and motivation of the system is reflected in the annual increase in the use of the subsidy catalogue. The subsidies are regularly reviewed for their level, appropriateness and effectiveness. However, no concrete data or figures were provided for evaluation.

German Social Accident Insurance Institution for the raw materials and chemical industry (BG RCI)

The BG RCI's bonus malus system takes into account the accident history over a two-year period (contribution year and previous year), which serves as the basis for determining surcharges or discounts. The adjustment is divided into 11 steps. First, the average value, also known as the standard contribution, is determined. Companies that achieve this neutral value in the evaluation of their accident history receive neither a surcharge nor a discount. In addition, there are five levels for discounts and five levels for surcharges, which can amount to up to 25% of the standard contribution. Points are awarded according to the severity of the accident, which determines the amount of the discount or surcharge. A threshold of €300 ensures that accidents with lower costs are not included in the contribution calculation. For example, if a company's individual burden is more than 20% above the average burden, a surcharge of 25% on the contribution is applied (BG RCI, 2024b).

The competition, titled **'Arbeitsschutz GEWINNT'** (Workplace Safety Wins), which represents the next phase of the BG RCI's 'VISION ZERO Förderpreis' initiative, was initiated in 2024. The competition calls upon companies to submit innovative concepts that promote a healthy and safe working environment. Since its inception in 1997, VISION ZERO Förderpreis has attracted the participation of over 13,500 individuals from more than 4,000 companies, with approximately 6,700 ideas submitted (DGUV, 2018). The monetary awards for the first, second and third place winners are €12,000, €6,000 and €3,000, respectively. An expert jury, comprising medical professionals, engineers and safety specialists, will evaluate the submissions and conduct a preliminary selection. Following the selection of 15 to 25 ideas, representatives of the selected companies are invited to an award ceremony, during which a jury will select the winning entry. Additionally, a recognition prize (€1,000) is awarded for reaching the final, and a book gift voucher (€25) is awarded solely for the submission of an idea (BG RCI, 2024d).

The BG RCI awards the **'Safe with System'** quality seal to companies that successfully demonstrate effective occupational health and safety management. This service is voluntary and free of charge for BG RCI member companies. The assessment includes inspections, interviews with managers and employees, and an additional review of documentation. Qualified AMS assessors conduct the assessment using a quality-assured process that considers the relevant principles of the national guideline (ILO-OSH, 2001). Upon request, the BG RCI can also evaluate the international standard ISO 45001 ('Management Systems for Safety and Health at Work') or other requirements such as company health management (BGM) or road safety management. The quality seal can be used as a confidence-building measure (e.g. for customers and clients) and as a competitive advantage in marketing (BG RCI, 2024a).

Every three years, the BG RCI also organises a trainee competition titled **'Safety from the Start'**. Individual challenges are offered for companies with fewer than 10 trainees, while team challenges are designed for companies with more than 10 trainees. In this way, the BG RCI wants to ensure that trainees from SMEs also take part in the competition. The aim of the competition is to promote occupational safety knowledge through quizzes and tests. The total value of the prizes is **€65,000** (BG RCI, 2024c).

The interviewee indicated that SMEs are evaluated individually, and that the competition recognises especially practical solutions that are specifically tailored to SMEs. A systematic evaluation of the effectiveness of the incentive systems has not yet been carried out, but it is being considered for the near future, according to the interviewee. The motivation to implement the measures is based on the analysis of experience reports and the positive feedback from participants and companies.

Analysis of the incentive systems

Different bonus malus systems of German BGs

The bonus malus system is mandatory for all German BGs. However, the results of the interviews and Internet research show that each BG has implemented its own individual system. Table 1 lists the different systems of each BG and gives an overview of their differences. Each BG's statute contains specific provisions for minimum and maximum contributions (insurance premiums), surcharges and discounts, which are listed in Table 1.

Table 1: Variation of bonus malus systems in the BGs

	Surcharge	Discount
BGW	€100 - €1,000 per insured accident Max.: 50% of contribution	/
BGHW	10%	10% Min. contribution: €80
BG Verkehr	€110 per reportable and €550 per compensated accident Max.: 50% of contribution	5% 25% (for Deutsche Post, Postbank and Telekom) Min. contribution: €62
BG BAU	Based on formula (see interview results) Max.: 30% of contribution	Reduction in max. contribution (from 30% to 25%, 20% or 15% surcharge) Min. contribution: €100
BGN	2% - 10% of standard contribution	2% - 10% of standard contribution Min. contribution: €50
BG RCI	5% - 25% of standard contribution	5% - 25% of standard contribution

An essential part of the system is the definition of hazard classes, which are used to categorise contributions based on a hazard tariff. The legally prescribed **hazard tariff** (§ 157 Para. 1 SGB VII, *Gefahrtarif*) ensures a risk-adequate distribution of contributions across different lines of business and is reviewed at least every six years and adjusted if necessary.

The hazard class of an industry does not reflect the individual hazard risk of a single company, but rather the accident and occupational disease burden of all companies within this industry. Surcharges and/or discounts are then applied to the contributions calculated based on this hazard class, resulting in a risk-based adjustment.

Depending on the hazard tariff of the industry and the corresponding BG, other overhead contributions, and the individual surcharges and discounts of every enterprise, the insurance premiums for each worker insured with the BGs can vary a lot. However, the long-term average contribution for a worker across all industries is about 1.3% of the wage sum (DGUV, 2025).

The **BGW** only offers surcharges on contributions, without the possibility of discounts. The minimum contribution is €40, with a one-time surcharge of €100 for each reportable event for which at least €300 in payments have been paid. For the first disablility pension due to a compensable work accident or disease, surcharges of between €350 and €500 are levied, depending on the degree of the worker's disability. In the case of a fatal accident, the surcharge is €1,000. In total, the surcharges may not exceed 50% of the contribution (BGW, 2024g).

The **BGHW** has a minimum contribution of €80. Companies with a high (above-average) accident rate can be charged a surcharge. The calculation of the surcharge is based on a point system. At least one point is calculated for each reportable occupational accident. A surcharge is only imposed if the individual burden is 25% higher than the average burden. Companies with an accident burden of less than 25% of the average burden can receive a discount. Both the surcharge and the discount are 10% of the contribution (BGHW, 2023).

The **BG Verkehr** levies surcharges of €110 for reportable accidents and €550 for compensated accidents. The sum of the surcharges may not exceed 50% of the contribution. Reportable accidents are those in which the insured person is incapacitated for more than three days. Compensated accidents are those in which an injury pension, survivor's pension, death benefit or lump sum is paid for the first time. An accident is considered fatal if the insured person dies within one year of the accident. The discount is 5%, except for Deutsche Post, Postbank and Telekom, for which a discount of 25% is granted. The minimum contribution to the BG Verkehr is €62 (BG Verkehr, 2024e).

The **BG BAU** levies a maximum surcharge of 30% on the contribution. This can be reduced gradually to 25% if no surcharge has been levied in the four years prior to the (contribution) calculation year. There is a further reduction to 20% if no surcharge has been levied in the six years prior, and to 15% if no surcharge has been levied in the eight years prior to the calculation year. There is no discount on the standard contribution possible (BG RCI, 2024b).

Unlike other German social accident insurers, the **BGN** and **BG RCI** also take into account non-reportable accidents. The BGN operates an 11-level system, with surcharges or discounts of between 2% and 10% on the standard contribution. The minimum contribution is €50. The BG RCI has a similar 11-level system with surcharges or discounts of between 5% and 25%.

Different incentive systems in Germany

Table 2 provides a simplified overview of the different incentive systems in Germany, based on an analysis by the Institute for Work and Health (IAG) of the DGUV (Kohstall et al., 2010). It identifies the type of incentive, its aim and target group, and it distinguishes between incentives for individual employees and those for the company as a whole.

The goal of the **bonus malus system** is to create financial incentives for companies that promote preventive behaviour and at the same time allow for fair contribution design. Surcharges and discounts motivate companies to reduce their accident burden.

Subsidy systems reward special prevention efforts in companies. The BG BAU subsidy catalogue, for example, promotes the first-time purchase of safety equipment that has not been used before, as well as cost sharing for seminars and training on safe behaviour at the workplace. According to the interviewees, effective prevention often has positive effects, such as fewer absences, more motivated employees and an improved safety culture.

Competitions and awards are primarily used to raise awareness of occupational health and safety and to stimulate interest in preventive measures. Three main motivational factors for participating in competitions are cash prizes, high-level recognition and awards from BGs, and the joy of developing one's own proposals and ideas. Awards can help companies differentiate themselves from the competition. Awards for outstanding occupational health and safety can help to attract new talent and retain existing employees.

In addition, companies use **quality seals and certificates** to demonstrate their commitment to high quality standards and exemplary occupational health and safety. These offer both monetary and non-monetary advantages: in addition to competitive advantages and image enhancement, recognition and appreciation are strong motivators. Improved safety management can also reduce the risk of accidents in the long term and prevent interruptions to operations.

Table 2: Simplified overview of incentive systems in Germany

	Incentive	Aim	Target group
Bonus malus	Monetary	Contribution fairness Promoting preventive behaviour	Company, Managing Director
Subsidies	Monetary	Motivation for special prevention efforts	Company, Managing Director
Competitions	Monetary Recognition	Creating awareness Arousing interest in safety and health protection	(Group of) employees, whole organisation
Quality seals, Certificates	Competitive advantages Image enhancement	Optimisation of occupational health and safety management system	Whole organisation

Furthermore, Table 4 (see Annex) presents a list of all nine BGs' incentive systems, accompanied by a brief description, the aim, and an additional note indicating whether an efficiency evaluation was conducted according to the interviewee or Internet research.

Incentive systems for SMEs

As mentioned in the introduction, the bonus malus system is not as effective for SMEs, as they have fewer absolute accidents, and if an accident does occur, the surcharges are not particularly high. Therefore, subsidies could be a significantly more effective means of improving occupational safety in SMEs, because the subsidies reward directly preventive behaviour or OSH investments and thus create a greater motivational effect (EU-OSHA, 2011). For this reason, some BGs have tailored subsidies specifically for SMEs.

The BGW emphasises that Orga-Check is a low-level offer that is particularly suitable for SMEs. Also, the GDA-ORGAcheck by 'Offensive Mittelstand' enables SMEs to review and improve their occupational health and safety organisation. Orga-Check is an online self-assessment tool to systematically organise and develop a safe and healthy workplace. Apart from the BGW card (25% or 50% discount on paid BGW services: seminars, consulting, professional events) and the certificate Orga-Check plus, Orga-Check by the BGW does not offer further financial incentives.

The BGHW highlights that its quality seal procedure is particularly attractive for SMEs, as it is offered free of charge. Typically, such a procedure would cost several thousand euro, which makes free access a strong incentive. Moreover, many companies increasingly require proof of an established occupational health and safety management system, which further enhances the value of the label for SMEs.

The BG RCI reports that it assesses SMEs separately and awards prizes for practical solutions to take their specific needs into account. Notably, the BG RCI also supports trainees within its competition 'Safety from the Start', even in cases where only one trainee is employed in the company. This is particularly advantageous for SMEs as it acknowledges their limited workforce and fosters engagement in workplace safety initiatives despite their size.

At the BG BAU, a key incentive for SMEs is the contribution-independent funding for OSH investments that are listed in the BG BAU catalogue of eligible measures. This makes it possible to apply for funding that exceeds the annual contribution, which represents additional support for smaller companies. The BG BAU has also introduced a measure for SMEs within the contribution-based funding system. Depending on the size and corresponding contribution of the company, it is classified into categories A to E. Companies in categories A to D can accumulate their annual funding amount over several years, making investments in safe work equipment increasingly affordable and attractive.

In contrast, the BG Verkehr promotes road safety concepts only for companies with 100 or more employees, which creates a disadvantage for SMEs. This threshold excludes many SMEs from accessing critical support for implementing road safety measures, potentially limiting their ability to enhance safety in this area.

SMEs can benefit from a bonus block in the BGN's subsidy scheme, which can generate additional points. To encourage participation by small companies, the minimum subsidy has been increased from €100 to €500 from the 2024 subsidy year. This means that companies with up to 20 full-time employees will receive €500 if they successfully participate in the subsidy scheme.

The effectiveness of the incentive systems mentioned in the interviews was only systematically evaluated by the BGN, showing that companies participating in the subsidy scheme have a lower number of hazards identified and requests made per visit by labour inspectors. This confirms earlier findings of effective economic incentives in the butchery sector (EU-OSHA, 2010), which is now integrated into the BGN following a merger of the butchery BG and BGN. The other BGs interviewed provide only qualitative evaluations based on expert judgements. Therefore, more systematic evaluations would be useful to find out to what extent incentive measures are actually effective and what specific effects they have on SMEs.

Final discussion and conclusions

Discussion

This paper shows that the **bonus malus systems** introduced by the German BGs in accordance with § 162 SGB VII vary considerably in their design. Some accident insurers rely exclusively on a malus system, while others use a combination of surcharges and discounts. This diversity underscores the need to systematically examine and compare the effectiveness of individual procedures in the future. Such analyses could identify potential areas for improvement to strengthen the financial incentives for the prevention of occupational accidents and at the same time ensure a fairer design of contributions.

According to a DGUV brochure (Kohstall et al., 2010), the bonus malus system is in general effective for large and medium-sized companies, but not for small companies. Over a period of nine years, small companies with twice the accident risk did not show any significant differences in contribution development compared with companies with an average accident risk. Medium-sized and large companies, on the other hand, showed a clear trend that contributions depended on the accident risks of the companies. Smaller surcharges or discounts, for example, 10% for the BGHW or BGN member companies, provide little incentive for large companies. Greater use of the bonus malus system could increase the incentives here. For small-sized enterprises, however, it has not been possible to make a clear distinction between low and high accident risks, because the probability of an accident in small enterprises is generally low.

Subsidies have been introduced to motivate SMEs to actively participate in improving their OSH practices. The aim of these schemes is to shift the focus from past performance to encouraging continuous improvement and proactive approaches to workplace safety. Unlike traditional bonus malus systems, the financial incentives offered by these subsidies are not directly linked to past accident rates. This allows SMEs to benefit from their investment in OSH management even if they have not yet achieved a significant reduction in accidents. In addition, subsidies serve to recognise SMEs' commitment to OSH and to promote a safety culture within their companies. By recognising their efforts, SMEs are more likely to maintain and improve their safety practices over time (EU-OSHA, 2010).

Subsidy schemes can also have other secondary benefits, such as the fact that, according to the BG BAU interviewee, the introduction of a funding catalogue alone leads manufacturers to optimise their products in terms of occupational safety.

Competitions are effective incentive instruments to promote OSH. Their main objective is to raise interest in and awareness of these issues by identifying and rewarding innovative ideas within companies. The winners receive recognition at special events. The motivation to participate is based on three main factors: cash or non-cash prizes, prestige and recognition, and personal satisfaction. Contests are an effective way to encourage and reward innovation in the field of OSH.

A potential problem, however, is that a lack of recognition can have a demotivating effect on companies that do not win an award. It would therefore make sense for the BGs to introduce a consolation prize system along the lines of the BG RCI approach. Such measures could increase the motivation to participate and promote commitment to occupational safety. SMEs in particular are less likely to participate in competitions, mainly due to limited human and organisational resources. It is therefore important to create easy conditions for participation or to develop a special evaluation procedure for SMEs. Additional incentives and support measures are essential, as SMEs often do not have their own prevention or occupational safety departments.

Recognition in the form of financial rewards, quality seals or certificates for outstanding commitment to health and safety can also provide significant value. Such measures enhance a company's reputation, attract potential customers and employees, and strengthen the trust of existing customers. Especially in a competitive labour market, incentive systems can be an important competitive advantage, for example, in the recruitment and retention of skilled workers. In addition to economic success, they also contribute to improving a company's public perception and long-term competitiveness.

The increasing societal focus on sustainability and social responsibility has raised the importance of OSH. Companies that actively invest in these areas benefit from a positive image and a stronger market position. A study by the VBG shows that companies with a strong market orientation are more likely to implement occupational health and safety management systems in order to raise their public profile and to be able to meet the growing demand for responsible business practices (EU-OSHA, 2024b).

It is advisable to combine monetary incentives with non-monetary incentives. While subsidies primarily represent material incentives, competitions, quality seals and recognition serve to enhance the company image and gain public approval. Furthermore, such immaterial incentives elicit a psychological effect, appealing to the need for social recognition and prestige. This can additionally enhance motivation for the implementation of preventive measures (Kohstall et al., 2010).

New support measures are frequently devised by the insurance institutions because of internal discussions, practical experiences or a deliberate focus on specific prevention objectives. In contrast, measures targeting specific cases are often initiated following an analysis of accident and occupational disease data. A recent example is the promotion of safe therapy beds by the BGW. However, approaches vary considerably between the various institutions. Currently, there is a lack of standardised criteria or procedures for identifying suitable interventions, which hinders the development of such measures.

One of the most significant challenges is the limited number of submissions for prevention awards. This is primarily attributable to a lack of awareness of the institutions and their incentive structures. According to the interviewees, this lack of awareness is perceived as a greater obstacle than a lack of engagement from companies. Moreover, many companies do not consider occupational safety to be a priority issue. In order to address this, insurance providers are increasingly focusing on enhancing their visibility through campaigns and media presence, with the aim of being perceived as reliable partners in occupational safety. The BGW, for instance, participates in major events such as the German Nursing Congress, as well as in specialised conferences such as the Midwifery Congress. At these events, the BGW disseminates information regarding specific occupational safety issues and competitions and awards.

Despite the implementation of diverse incentive systems, the insurance providers are confronted with challenges such as high costs, time constraints and an increased administrative burden. Furthermore, there are rigorous and costly accreditation requirements, as exemplified by those in the BGW qu.int.as programme. In order to enhance the appeal of the incentive systems, it is essential that they are equipped with transparent allocation criteria and designed in a user-friendly manner, with the objective of reducing the administrative burden for both participating companies and the organisations themselves (EU-OSHA, 2011).

The efficacy of existing incentive systems in the German BGs has not yet been comprehensively evaluated but is planned in the future in multiple BGs according to the interviewees. Except for the subsidy system of the BGN, there is a lack of compelling data that can be used to substantiate the efficacy of the measures in question. A considerable number of professional associations have indicated that it is challenging to directly quantify the efficacy of such systems. Accordingly, the development of suitable evaluation instruments is regarded as a central issue in order to enable a more profound assessment of the efficiency of the measures in question.

Based on the evaluation of the BGN subsidy system and the DGUV brochure 'The most important incentive systems of the social accident insurance institutions' (DGUV, 2010), specific parameters for evaluation can be recommended. In order to evaluate incentive systems, parameters such as the distribution function of accident probabilities, the development of the 1,000-person quota (TMQ) and the accident frequency could be taken into account. In Germany, the TMQ is a frequently utilised metric that represents the ratio of the number of reportable accidents to the number of employees. This established quota allows for a clear representation even in smaller populations. However, for international comparisons, the calculation per 100,000 workers is increasingly preferred to establish a unified comparison basis.

In the context of subsidy systems or prevention awards, the participation rate and the ratio of participating companies to all companies in each industry may serve as relevant indicators. Additionally, the ratio of granted and available subsidies, as well as the satisfaction of participants, could be subjected to analysis. For non-monetary incentives such as quality seals and certificates, the progress made towards the objectives of the measures in question may be considered as evaluation criteria (Kohstall et al., 2010).

Conclusion

There are a large number of incentive systems aimed at promoting preventive measures in the area of OSH. In addition to bonus malus systems, subsidies are paid for preventive measures, products or systems. Recognitions such as certificates and prizes are given for outstanding prevention performance. Quality seals play an important role in promoting systematic occupational safety, especially in connection with the introduction of occupational safety management systems. The quality seal can also be used as a confidence-building measure (e.g. for customers and clients) and as a competitive advantage in marketing.

In order to increase interest in and awareness of OSH, increased education and awareness measures will be necessary in the future, particularly through targeted campaigns. Employers should be made more aware of the potential economic benefits they can reap in the long term by implementing an appropriate OSH system. Studies show that every €1 invested in safety can generate a positive return of €2 by reducing accidents and occupational illnesses and saving additional costs for companies (EU-OSHA, 2024b).

In this report, 55 incentive schemes were identified in the BGs in Germany. Germany invests considerable financial and human resources to improve health and safety in companies. According to our research, only 19 of these incentives have been evaluated to date. Especially BGN's quantitative evaluation has shown that companies participating in the subsidy scheme have a lower number of hazards identified and requests made per visit by labour inspectors, thus confirming earlier evaluations of economic incentives of the German butchery sector (EU-OSHA, 2010). The evaluation of measures to promote safety and health at work is challenging because many organisational units are involved, and it is difficult to establish causal relationships between the incentives implemented and the actual improvements. This makes it difficult to clearly assess the effectiveness of prevention programmes. However, international research showed that economic incentives in principle are an effective instrument to promote OSH especially in SMEs, if the incentive system is designed in the right way and adapted to the national and local framework conditions (Elsler & Eeckelaert, 2010).

Nevertheless, evaluation remains essential to ensure the long-term effectiveness of incentive schemes and to continuously improve them. Through systematic evaluation, programmes can be adapted or developed to better meet the needs of companies, especially SMEs. This helps to integrate occupational safety into business processes and motivates companies to take measures that go beyond the minimum legal requirements. The use of financial incentives such as subsidies that are not linked to accident history like the traditional bonus malus system encourages continuous improvement and proactive measures. Subsidies are used as a means of motivating SMEs to improve OSH in their companies.

The development of appropriate evaluation tools is essential to be able to assess the effectiveness of different incentive systems. In addition, the systems should be simplified to make them easier for companies to use. It would also make sense to promote more preventive measures that have an impact in advance, rather than focusing solely on downstream incentives.

It would be beneficial to analyse the extent to which the proposed incentive systems could be applied in other EU Member States and to evaluate the suitability of incentive systems in other countries for German companies. Such an exchange could not only create additional European added value but also contribute to the harmonisation and improvement of occupational safety standards within the EU. Future research should focus on making incentives more effective and combining them with other support mechanisms, particularly for hard-to-reach businesses like SMEs. The EU-OSHA (2021) report on improving compliance with OSH regulations also highlights the need for economic models to incentivise safe work arrangements and the role of institutional support in this effort.

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Annex

Table 3: Interview guideline

Topic	Formulations/Questions,	examples of suggestions
Introduction Topic Process	Thank you for helping us learn more about prevention programmes in occupational safety and health. My name is XY and I am a researcher at the Institute for Health Systems Management in Berlin. In a project with the European Agency for Safety and Health at Work, we would like to identify existing approaches to economic incentive systems and analyse their effectiveness. The aim of the project is to identify innovative approaches in Germany that go beyond the typical bonus malus system. These approaches should create an economic incentive for companies to implement occupational safety and health in their business processes. With your participation as an expert in this discussion, we can gain information on which prevention programmes are already established and which can be supplemented. If you agree, I will be happy to take notes during the interview. The interview will be limited to 60 minutes. To make sure I don't forget anything during the interview, I have included my questions in this guide. You may not be able to answer my questions or may not know what to say. In this case, I would like you to tell me directly. Do you have any questions or concerns before we start?	
Demographic data	First of all, I would like to ask you to briefly introduce yourself: – What is your job title? – What area do you work in and what role do you present?	
Overview of existing systems	The first area I would like to cover deals with existing incentive systems that are currently in use. **1.** What economic incentive systems does your institution use to promote occupational health and safety? **a.** Are the systems evaluated? **b.** Do you have data or findings on the type, scope and effectiveness? i. If yes, are these data publicly available or could you provide us with the data? ii. If no, why are these incentive programmes implemented, what is the	Question 1: – Bonus malus system – Prevention support programmes Question 1.b.ii: – Sense of justice?

Topic	Formulations/Questions,	examples of suggestions
	motivation for the institution to do so? **c.** Which incentives are particularly effective? **d.** Are there any problems with the implementation/ acceptance of the incentive schemes? If so, which ones? **e.** What is the administrative effort of the incentive systems? **f.** What special measures do SMEs support? **2.** Are you aware of any other economic incentive systems outside your institution? Internationally?	– Political pressure?
Future systems	You have reported on the incentive systems already in place at your institution. As the modern world of work is constantly changing (digitalisation, AI, etc.), it is also necessary to continuously develop occupational health and safety. **3.** How does the idea for a support measure come about? (From accident data?) **4.** Does your institution plan to implement further measures? **5.** What needs to be done to make occupational health and safety incentives more economical and useful in the new world of work? **Bonus Questions:** **6.** What is the alternative to bonus malus systems? **7.** Do you think the sectoral approach makes sense? Why and how? Examples of successful initiatives? **8.** Do you think that insurance premium variations make sense? Why and how? Examples of successful initiatives?	Question 4: – Tax incentives for investment in health and safety equipment or training – Health and safety awards for good practice or innovation – Sectoral approach
Conclusion	[Summarise the interview: make sure that the content of the interview has been understood] Is there anything you would like to add afterwards? May I contact you after the interview if there are any questions during the evaluation?	

Topic	Formulations/Questions,	examples of suggestions
	Thank you for your participation! The notes will now be evaluated. The findings will be incorporated into the further course of the project to create an overview of existing incentive systems and their effectiveness.	

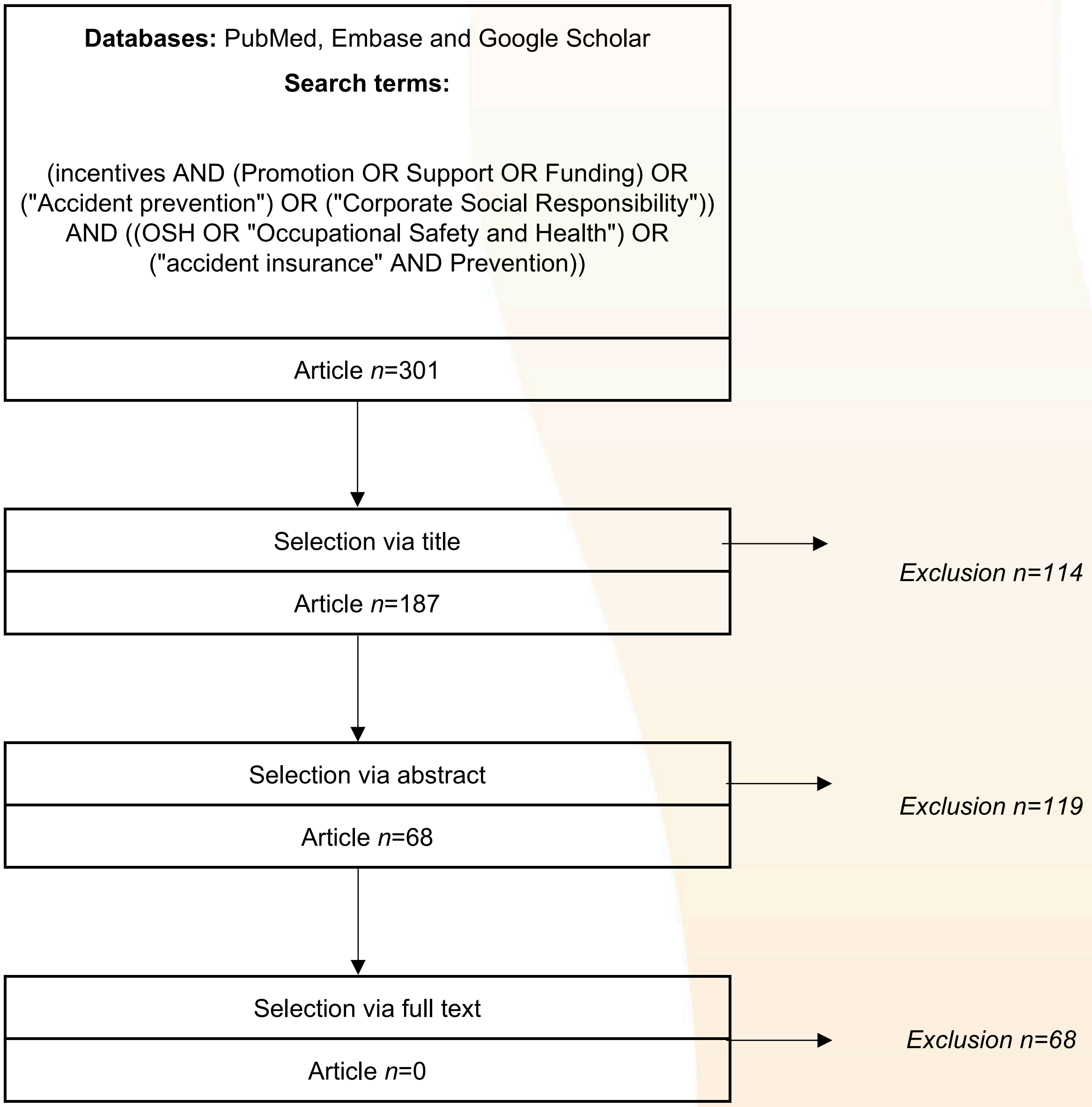

Table 4: A list of all identified incentive systems in all nine BGs

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
BGW	Premium	Driving safety training: In addition to the correct behaviour on the road, the company will receive useful tips on work organisation and safety measures that can be used to promote a good prevention culture in the company. Costs are covered up to a maximum of €75 per person.	Reduce road traffic accidents	No evaluation was identified within the Internet research.
	Premium	Partial financial support for safety-optimised, energy-optimised, height-adjustable therapy beds (retrofitting and replacement) The maximum amount is €500 per company.	Prevention of unintentional activation Reduce the risk of crushing during normal operation	No evaluation was identified within the Internet research.
	Premium	BGW card: Companies with an award, a quality seal or a certificate receive a 25% or 50% discount on BGW services (e.g. seminars, consulting, professional events).	Prevent occupational accidents and illnesses as well as to prevent occupational health hazards (§ 16 (2) SGB VII)	Effectiveness supported by positive feedback.
	Competition	BGW-Gesundheitspreis: The award is presented to companies that have demonstrated an exemplary dedication to the health of their employees. The prize money is €45,000 and will be divided among the winners.	Creating awareness Increase interest in safety and health protection	Effectiveness supported by positive feedback.
	Competition	Award of the Kita-Preis 'Gute gesunde Kita' in cooperation with UK NRW was granted in 2021/2022. The award honoured day care centres in North Rhine-Westphalia that were particularly committed to the safety and health of children and staff. A total of €173,500 in prize money was awarded.	Encourage childcare centres to integrate the safety and health of staff and children into their day-to-day work in a special way, thereby improving their quality	No evaluation was identified within the Internet research.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
	Quality Seal	BGW-AMS: Independent review of the effectiveness of the company's AMS by the BGW and award of the 'Safe and healthy with a system' quality seal. In addition, companies receive a BGW card.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	Effectiveness supported by positive feedback.
	Recognition	BGW-Orga-Check plus: The Orga-Check self-assessment tool helps organisations systematically organise and develop a safe and healthy workplace. This paves the way for a living prevention culture in the company. Independent review of documentation and award of the 'Organised for safety and health' label. In addition to the award, companies receive a BGW card.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	Effectiveness supported by positive feedback.
	Recognition	BGW qu.int.as: Award for the successful implementation of OSH in a quality management system through proof of integrated certification according to MAAS-BGW. Award of the BGW certification logo. In addition, the certified companies receive a BGW card. Up to 50% of certification costs can be reimbursed.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	Effectiveness supported by positive feedback.
BGHW	Premium	Recognition of special merits in the rescue of persons from the danger of accidents and in first aid, as well as merits of employees. It is granted 2-3 times a year on a case-by-case basis.	Highlight and reward exemplary prevention measures Ensure a model or sustainable improvement in safety and health at work	No evaluation.
	Premium	Training of psychological first aiders: The BGHW specifically supports their training with a temporary support programme. It subsidises (up to €1,400) two-day training courses that take place on site at the company.	Highlight and reward exemplary prevention measures for the psychological care of employees	No evaluation.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
	Premium	Forklift trainer certification: With this certification, trainers from insured companies can prove that they meet the standards of DGUV Principle 308-001. This guarantees a high level of training for drivers. The BGHW pays about €500 per person.	Better trained forklift operators reduce the risk of accidents and increase safety awareness Prevent occupational accidents and illnesses as well as prevent occupational health hazards (§ 16 (2) SGB VII)	This incentive system is rarely used. Beyond that no further evaluation.
	Premium	Financial assistance for new or retrofitted driver restraint systems. The systems are subsidised by 50% (up to a maximum of €400).	Reduce driver fatalities because of lack of utilisation of a lap belt	No evaluation because of lack of traceability of forklift equipment.
	Premium	Driving safety training: Financial support is offered for training in the handling of cars, trucks or motorcycles, as well as for training focusing on 'safe and economical driving' or 'safe and defensive driving' and for short-term training. The subsidy amounts to up to €120 per person.	Reduce road traffic accidents	No evaluation was identified within the Internet research.
	Premium	Pedelec training: The BGHW will cover the costs of the training, including trainers, travel, accommodation and transport of the pedelecs.	Increase awareness and improve riding skills, especially in dangerous situations	No evaluation.
	Competition	'Die Goldene Hand': Recognises ideas and projects that demonstrate excellence in occupational safety and health. The prize money is up to €5,000.	Creating awareness Arousing interest in safety and health protection	No evaluation.
	Quality Seal	'Safe with system': Project accompanying consulting for the establishment of an AMS and evaluation of the effectiveness of the AMS.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	Effective due to annually increasing numbers. Beyond that no further evaluations.
	Quality Seal	'Healthy with system': Project accompanying consulting for the	Optimisation of the entire occupational health and	Effective due to annually increasing

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
		establishment of a health management system and verification of its effectiveness.	safety organisation (resulting in a lower risk of accidents and operational disruptions)	numbers. Beyond that no further evaluations.
BG Verkehr	Premium	Driving safety training: Support for participation in at least one-day driver safety training courses according to DVR guidelines. The subsidy is €50 to €80 per person.	Reduce road traffic accidents	Effective due to high approval as direct success is visible. Beyond that no further evaluations.
	Premium	Introduction for delivery personnel on how to interact with aggressive dogs: Support for companies in the implementation of training for delivery personnel according to defined standards.	Prevent occupational accidents and illnesses as well as to prevent occupational health hazards (§ 16 (2) SGB VII)	No evaluation.
	Premium	Financial support of traffic safety concepts for companies with more than 100 employees that have derived road safety measures from their risk assessment and developed an implementation plan for the following year. A maximum of €30,000 can be awarded for one concept.	Reducing the number of occupational road traffic, internal transport	No evaluation.
	Premium	Qualification of drivers of industrial trucks (pilot phase). Once a specific standard procedure or training programme has been established, it will be funded with a fixed amount.	Prevent occupational accidents and illnesses as well as to prevent occupational health hazards (§ 16 (2) SGB VII)	No evaluation.
	Premium	Selective subsidies for work equipment or products, e.g. support with the purchase of driver assistance systems.	Demonstrate the effectiveness of new measures or to increase acceptance	The effectiveness of these products is evaluated on an individual basis. For example, subsidies for driver assistance systems have reduced accidents.
	Quality Seal	Arbeitsschutzmanagementsystem (AMS): Supporting companies in the introduction of AMS. The BG Verkehr then grants a	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk	No evaluation.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
		certificate that is valid for three years.	of accidents and operational disruptions)	
BG BAU	Premium	Premium catalogue: Member companies' investments in selected injury prevention products or health maintenance measures are supported.	Prevent occupational accidents and illnesses as well as to prevent occupational health hazards (§ 16 (2) SGB VII)	The subsidies are regularly evaluated in terms of their scope, appropriateness and effectiveness. No data or more detailed figures were provided.
	Premium	Driving safety training: The BG BAU supports professional frequent drivers with financial subsidies for driving safety training that meets the criteria of the German Traffic Safety Council (DVR). The amount of subsidy is €60 to €80 per person.	Reduce road traffic accidents	No evaluation was identified within the Internet research.
	Quality Seal	AMS BAU: Support in the operational implementation of the industry-specific AMS BAU, assessment and certification. In addition, the amount of the bonus is €2,000 for the first successful reassessment and €1,000 for each subsequent successful reassessment.	Motivate to integrate OSH in the company's organisation Hazards due to deficiencies in the occupational safety organisation should be reduced or avoided in all areas of the company	Evaluated as part of the rewards catalogue. (Reassessment)
BGN	Premium	Premium Process: Special payments are offered to companies that exceed the legal requirements for occupational health and safety. Companies can receive subsidies up to €100,000.	Reduce incidence of work accidents, sick days and periods of absence	The efficacy of this premium procedure was evaluated five years after its introduction (see section 'Interviews').
	Competition	BGN-Präventionspreis: The award recognises approaches, ideas and concepts for improving safety and health protection in companies that are members of the BGN. The maximum prize money so far has been €7,500.	Creating awareness Arousing interest in safety and health protection	The evaluation of the premium system also integrated the prevention prize. Following the introduction of the premium system, there was an increase in applications for the prevention prize.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
	Quality Seal	'Safe with System': An independent assessment of the efficacy of the company's AMS programme, conducted by the BGN, will be followed by the conferral of the 'Sicher mit System' quality seal.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	The evaluation of the premium system also integrated the quality seal 'Sicher mit System'. Companies holding the quality seal benefit from a more favourable position in the bonus malus system than non-audited companies.
	Recognition	Silver Medal of Honour: It is awarded once a year for outstanding achievements in the field of occupational health and safety.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	Effectiveness evaluated through positive feedback and experience by companies.
BG RCI	Competition	Arbeitsschutz GEWINNT: The BG RCI awards prizes to concepts that go beyond the boundaries of a single enterprise, offering insights that can be applied by other businesses to foster a healthy and secure working environment. The first prize is €12,000, the second €6,000 and the third €3,000.	Reduce the incidence of accidents and occupational diseases	The motivation to implement the measures is based on the analysis of experience reports and the positive feedback from participants and companies.
	Competition	Azubi-Wettbewerb: An apprentice competition with individual or team challenges (quizzes and tests). The total value of the prizes is €65,000.	Gain expertise in OSH	The motivation to implement the measures is based on the analysis of experience reports and the positive feedback from participants and companies.
	Quality Seal	'Safe with system': The effectiveness of member companies' occupational health and safety management systems is independently assessed and certified by the BG RCI.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	The motivation to implement the measures is based on the analysis of experience reports and the positive feedback from participants and companies.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
BG ETEM	Competition	Präventionspreis: The award is bestowed upon those who have demonstrated exemplary efforts in the advancement of occupational safety and health. The monetary awards are: €10,000 for first place, €5,000 for second, €3,000 for third, and up to 10 awards of €2,000 each. Employees involved in the action receive €500, and teams of five or more get a €2,000 team award.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.
	Quality Seal	Arbeitsschutz-Management-Systeme (AMS): Supporting companies in setting up and certifying AMS.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	No evaluation was identified within the Internet research.
VBG	Premium	Premium process: Financial participation in the costs of special preventive measures for companies in certain industries whose accident rates and average accident severity are at least 40% higher than the VBG average. 40% of investment costs are reimbursed up to €50,000.	Prevent occupational accidents and illnesses as well as to prevent occupational health hazards (§ 16 (2) SGB VII)	No evaluation was identified within the Internet research.
	Premium	Driving Training: Safety training to DVR specifications (quality-assured programme) is subsidised. Vouchers ranging from €75 to €100 will be issued per participant.	Reduce road traffic accidents	No evaluation was identified within the Internet research.
	Competition	VBG-Next: Examples of good practice or projects by member companies on safety and health at work are published or promoted. A company can win up to €15,000.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
	Quality Seal	AMS – Arbeitsschutz mit System: Advice on the introduction, implementation and assessment of AMS Occupational Health and Safety with System.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	No evaluation was identified within the Internet research.
	Quality Seal	Betriebliches Gesundheitsmanagement: Consultation for implementation and certification by GMS - Health with System.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	No evaluation was identified within the Internet research.
BGHM	Competition	Sicherheitspreis: The award recognises good ideas submitted by BGHM-supervised companies on the topic of 'Safety and Health at Work'. In the event of a successful assessment, the BGHM awards the winners with the safety award certificate.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.
	Competition	Sicherheitspreis 'Schlauer Fuchs': If a completed project or implemented measure stands out particularly positively in the evaluation and represents an outstanding achievement, the BGHM awards the 'Schlauer Fuchs' in the form of a trophy.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.
	Competition	Azubi-Sonderpreis: The BGHM awards this prize to trainees or teams of trainees whose innovative ideas contribute to improving safety and health in the workplace. The prizes include cash or valuable non-cash prizes such as quality work tools.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.
	Competition	Azubi-Sonderpreis 'Schlauer Fuchs': This is the second level of the trainee special prize, the 'Clever Fox' that recognises exemplary performance.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.

German Social Accident Insurance Institution (BG)	Incentive System (Premium, Competitions, etc.)	Brief description	Aim	Efficiency
		The prizes include cash or valuable non-cash prizes such as quality work tools.		
	Competition	Schlauer Fuchs - Kultur der Prävention: In the event that an enterprise demonstrates a commitment to the continuous and long-term enhancement of occupational safety and health beyond the scope of isolated measures, it is eligible to receive this distinctive accolade in recognition of its exemplary commitment to a culture of prevention.	Creating awareness Arousing interest in safety and health protection	No evaluation was identified within the Internet research.
	Quality Seal	'Sicher mit System': Independent evaluation of AMS effectiveness.	Optimisation of the entire occupational health and safety organisation (resulting in a lower risk of accidents and operational disruptions)	No evaluation was identified within the Internet research.