



TOP STORY

Challenges of the Platform Economy

Improving social protection for the self-employed

Should internet platforms such as Airbnb and Amazon Mechanical Turk, which engage the services of self-employed persons, pay contributions to statutory accident insurance? At the start of this year, Dr Joachim Breuer, DGUV Director General, asked a similar question in order to initiate a debate on the social protection of self-employed workers, with a special focus on crowd and click workers. The increasing importance of internet platforms for the labour market means that answers must be found in terms of social security and prevention. Other countries are already trying out different models for adapting the achievements of the welfare state to new forms of work.

According to a study for the Federal Ministry of Labour and Social Affairs, one percent of the workforce is currently working as a clickworker or crowdworker. 'But that won't necessarily stay that way', said Dr Joachim Breuer. He referred to Asian countries where it is estimated that as many as 40 percent of the workforce earn their income from clickwork or crowdwork. The fact of the matter is that internet platforms enable new forms of cooperation which are based on using external contractors rather than traditional employment contracts.

The impact of these changing forms of work is visible in many sectors, even traditional industries such as construction. In the German Social Accident Insurance Institution for the Building Trade, more than half of its registered companies are self-employed with no staff (known as solo self-employed). The problem is that these solo self-employed workers often lack adequate insurance coverage for workplace accidents and occupational diseases. They are also not subject to OSH rules to the same extent as companies which have to take responsibility for their employees.

Breuer is calling for the compulsory inclusion



Photo: sdecoret / stock.adobe.com

Digital technologies make new forms of work possible. DGUV Director General Dr Joachim Breuer is calling for the compulsory coverage of these workers through statutory accident insurance.

of self-employed workers in the statutory accident insurance system. It is still unclear whether there will be new ways of financing this; for example, by making it compulsory for internet platforms, who have self-employed clients, to pay insurance contributions. Examples from other countries range from platform operators being obliged to provide information through to the deduction of social insurance contributions.

'We have to look at the different models individually because every platform is different', said Breuer. This is not about impeding innovation. 'The goal is to make the most out of digitalisation and at the same time meet society's expectations of a well-functioning welfare state.' Not only should this take into consideration protection against workplace accidents per se but also prevention. The DGUV is currently working on concepts for potential solutions in Germany.

FYI

Digitalisation and social security

The effects of digitalisation on the social security of workers are also being discussed and addressed at European level.

The European Representation of the German Social Insurance regularly publishes articles on this topic on its website: www.dsv-europa.de

Web: www.dsv-europa.de



A basic need

Dear Reader

Sometimes we feel like we have to run faster just to keep up. Regardless of whether this is true or not, the fact is that society is changing at an accelerated pace. Technological progress, especially digitalisation, is transforming our world of work. New forms of work are emerging. New organisational structures are emerging. New skills and competences are needed. This transformation creates opportunities and risks in equal measure. And whereas the digital generation is hoping for more creative freedom, many older workers are watching these changes with concern. The half-life of their years of professional experience is getting shorter. They feel like they are being overwhelmed by digitalisation.

In times of upheaval, it is even more important for social insurance to take responsibility for fulfilling its statutory mandate and to ensure that people's basic need for security is met. If the number of people in non-standard employment and self-employment continues to increase, how can we, as providers of social accident insurance, make sure that these new forms of work are safe and healthy? This is an issue that not only affects Germany. As such, it comes as good news that the EU is encouraging Member States to exchange information and experiences. But it's not enough just to wait for answers to come. All of us, as part of the social security system, are being called upon to actively participate in the debate.

Dr Joachim Breuer

Director General of the DGUV

'Social security isn't immune to the effects of digitalisation'

In 1993, the umbrella associations of Germany's social security system opened a liaison office in Brussels in order to have a common voice on the EU's social and health initiatives. As part of its 25th anniversary, there will be a conference on 'Digital Change and Social Security'. DGUV Kompakt spoke with Ilka Wölfle, Director of the European Representation of the German Social Insurance in Brussels.

Ms Wölfle, the liaison office opened its doors in Brussels 25 years ago. What were the reasons for doing this?

The office was established in 1993, one year after the Maastricht Treaty was signed. This was a period of time when European integration and the Brussels institutions themselves were becoming increasingly important. We shouldn't forget that the Treaty introduced Citizenship of the European Union and that the Maastricht Social Chapter was driving the deepening and integration of social policy. So, it became increasingly important to keep an eye on developments at the coal face itself. By doing this, the umbrella associations of Germany's statutory health, pension and accident insurance showed a great deal of foresight. The German Social Insurance was the first national system to have its own representation in Brussels.

What are the responsibilities of the European Representation?

The European Representation is always active when it comes to representing the interests of Germany's social insurers to the European Union, particularly in the run-up to any legislative procedures or other EU initiatives. The seven members of our team monitor and analyse developments in European health and social policy, as well as in economic and competition legislation and international trade law. You have to con-

stantly keep your ear to the ground in order to anticipate developments in political discussions at an early stage. Our physical presence in Brussels means that we can quickly and effectively put forward the positions taken by our Members in one-on-one talks with the right people in Brussels.

The title of the conference being organised for the anniversary is 'Bismarck meets Bytes: Digital Change and Social Security'. What was the idea behind this?

Social security isn't immune to the effects of digitalisation. If we want our social security system to also be a model for the future, then we need to start acting now. Despite what critics might say, the German social insurance system is one of the best in Europe. The foundations for this system were laid under Chancellor Bismarck over 130 years ago! But the traditional working relationship of a factory worker at that time and the new forms of work of today,

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Ilka Wölfle

such as clickworking or cloudworking, have very little in common; just one thing, people's basic need for social security as a result of illness, old age or a workplace accident. The social security systems have to adapt, and this is summed up really well by the title 'Bismarck meets Bytes'. This is also true for digitalisation of the healthcare sector because this is an area where the digital transformation process is extraordinarily complex, encompassing both



Photo: DGUV / Jan-Peter Schulz

Ilka Wölfle has been the Director of the European Representation of the German Social Security in Brussels since 2016. The office monitors and comments on EU initiatives in the fields of social security and health.

mobile applications and telemedicine. The question of 'how' to adapt and change is currently a point of discussion at both national and European levels.

Which initiatives for digitalisation are currently coming out of the EU?

Some examples of initiatives that are relevant for social security include the introduction of a European Social Security Number, the establishment of digital public administration, and work being done in the area of eHealth. The EU Commission recently conducted a survey to help promote one of the recommendations made in the European Pillar of Social Rights, namely access to social protection for all workers regardless of their form of employment.

The European Union is moving towards more social fairness with the European Pillar of Social Rights. Is this a good way of doing this?

In principle, yes. The aim of the Pillar of Social Rights is to strengthen the social dimension within the EU, and many people will benefit from this. The EU has also explicitly pointed out the need to adapt to chang-

es in the world of work. But the competence to design and structure social security systems lies with the Member States. There's a good reason for this: The Member States are all very different in terms of social and economic conditions, identity, and their historical and political preferences. The same can be said for their ability to finance their systems. Simply using a one-size-fits-all social security system for all Member States would be the wrong way to go.

Then what's the best way to harmonise social security?

We advocate an approach of 'learning from one another'. There are already established procedures at European level for exchanging best practices and procedures. These should be used by the Member States so that answers and solutions can be found that can also be used for reforms at national level. But this has to be done gradually and at the pace that is right for each Member State. This is the best way to harmonise social security.

Ilka Wölfle
Director of the European Representation of the German Social Insurance in Brussels

TOPIC

Access to social security

Shortly before the end of 2017, the EU Commission launched a public consultation on whether the EU could help Member States to guarantee access to social protection for all forms of work. The results will be incorporated into the Social Fairness Package announced for March 2018. In comments submitted by the umbrella associations of Germany's social insurance, they emphasised that the Member States are responsible for determining the core principles of their social security systems. However, improving the exchange of experiences and information can help the Member States to fulfil their responsibilities.

Ensuring access to social protection in a changing world of work.

The German Social Insurance went on to comment that if the number of people moving into self-employment increases, this could have a long-term detrimental effect on their social security. The Member States should closely monitor changes to the world of work in terms of their impact on social security systems. This is particularly important for new forms of work and changes that result from technological advancements and digitalisation. The Member States are responsible for identifying and closing any gaps in social security. Encouraging the exchange of information and experiences can help the Member States to react faster when dealing with new developments and to adapt their social security systems where necessary. This should include the exchange of good practices at European level, for example, via the open method of communication or peer reviews. The German Social Insurance stated in its comments that these procedures can help Member States learn from one another so that they can ensure access to social protection in a changing world of work.

Web: The full comments can be read [here](#).

RECOMMENDED

Bitching is so yesterday



The German Social Accident Insurance institutions have published a second social media clip on working atmosphere as part of their **kommmit**mensch prevention campaign

Who needs enemies when you have work colleagues that bitch about you, act like bullies or try to create friction? What impact does this have? This question is addressed in the new social media clip 'Der Adapter' which the DGUV and the German Social Accident Insurance institutions have released as part of their **kommmit**mensch prevention campaign. 'The video is deliberately provocative and shows how the behaviour of each and every one of us contributes to the working atmosphere. A good, healthy working atmosphere can only be achieved through mutual appreciation, respect and trust', said Gregor Doepke, Head of the **kommmit**mensch campaign. The Germany-wide prevention campaign helps companies and educational institutions to develop a culture of prevention in which safety and health are the basis for all actions and activities.

Web: www.kommmitmensch.de > Der Adapter (German only)

NEWS IN BRIEF

Paralympics 2018 in South Korea

The 12th Paralympic Winter Games will take place in Pyeongchang, South Korea from 9-18 March 2018. Approximately 670 elite athletes from around 45 nations will be competing. This is also an important event for the DGUV because of the rehabilitation work it does in disabled sports and rehabilitation sports. The DGUV, in cooperation with the Berliner Tagesspiegel, will be providing coverage of this year's Games in the Paralympics Zeitung magazine. Ten young reporters, specially chosen from a large number of applicants, will report on the games and the behind-the-scenes stories of the athletes in print, online and social media. The magazine will be published in German and English. The two German editions of Paralympics



Photo: Thilo Ruckerts

The team from Paralympics Zeitung will be reporting on the Paralympic Winter Games in Pyeongchang.

Zeitung will appear as supplements in three major newspapers, Tagesspiegel, ZEIT and Handelsblatt.

Web: www.dguv.de/pz (German only)

Paralympics Zeitung on Facebook: www.facebook.com/ParalympicsZeitung (German only)

IMPORTANT DATES

7 March 2018

Anniversary Event: 25 years of European Representation of German Social Insurance BRUSSELS

www.dsv-europa.de > Events

7 – 9 March 2018

Occupational Medicine and Rehabilitation – towards participation in working life MUNICH

www.dgaum.de > DGAUM-Jahrestagung

22 – 23 March 2018

3rd Three Nations Congress – Workplace Health Promotion 2018 CONSTANCE

www.dreilaendertagung.net

NUMBER OF THE MONTH

€4.464 billion

... was spent in 2016 by the German Social Accident Insurance institutions for the treatment and rehabilitation of the people they insure. That's an increase of 4.52% over the previous year.

LEGAL INFORMATION

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New Instagram profile

As part of their new **kommmit**mensch prevention campaign, the German Social Accident Insurance institutions have launched a new Instagram profile. The aim is to build up a community of **kommmit**mensch people and promote safe, healthy work.

Web: www.instagram.com/ukundbg (German only)

