

4. Executive Accident Insurance Association. An association organized for each *Land* and for the German postoffice and railroads.

All insurance carriers are supervised by the Labor Ministry, which has jurisdiction of administration and appeals. In the various *Länder* there are senior insurance offices (*Oberversicherungsämter*) which hear appeals.

Separate accident insurance companies exist for the mining industry (*Bergbau-Berufsgenossenschaft*).

Employers pay the entire cost of accident insurance, which is estimated to be about 2 per cent of wages on the average.

Accident insurance benefits include indemnity for loss of wages, medical benefits and death benefits for widows and dependents. (Details are not given in this report.)

Accident insurance companies do not maintain their own hospitals but they control the conditions under which medical services are given. Cases of special trauma and occupational diseases are referred to specialists in hospitals designated by the insurance companies. In cases in which the injury or the illness is minor, it appears that the companies permit patients to be treated by their own physicians.

No published statement could be obtained indicating the total premiums paid for this type of insurance, nor could figures be obtained on the percentage of moneys collected which is paid out for prevention. On information from various sources it was estimated that about 0.02 per cent of moneys expended is for prevention.

The major responsibility for the prevention of industrial illness and accident rests with the insurance companies. However, their main function is to collect premiums and to administer these funds properly according to law. While prevention is theoretically rewarding, to the individual plant there is no financial incentive to make serious efforts or expenditures for prevention, since premiums are based on the type of industry rather than on individual plant experience. (There are some exceptions; e. g., individual rating plans are said to exist in the electrotechnical industry). A plant has to be exceptionally bad to be penalized for accident hazards and, conversely, receives no reduction in premium for a good experience.

No insurance company carries out an extensive program of safety education. The Industrial Accident Insurance Association (*Gewerbliche Berufsgenossenschaft*) publishes a monthly bulletin, some literature, posters and pamphlets. Most of the material, however, is for the safety education of apprentices.

No insurance company expressed the slightest interest in the general health of the worker or in sickness-absenteeism as a labor management problem.

NONOFFICIAL AGENCIES

WERKÄRZTLICHE ARBEITSGEMEINSCHAFT

This organization is the industrial physicians' professional society. It was established in 1948 and holds a meeting once or twice a year. Its purposes are scientific and the furthering of the interests of the industrial physicians. There are approximately 150 members, most of them employed full time in the large chemical, steel, automotive and similar industries. These doctors are not members of the *Krankenkasse* system and most of them do not carry on a private practice.

Before the war the only organization of this kind was limited to the physicians of I. G. Farben. This was discontinued in 1945. The present *Werkärztliche*