

# **Prevention services of the accident insurance providers**

**PLK (Prevention Officers Committee) project on “The accident insurance providers’ prevention services”**

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## 1. Introduction

This Prevention Service Catalogue provides an overview of the prevention services provided by the accident insurance providers' prevention departments. It is designed to give a transparent overview of the prevention services provided by accident insurers. For our purposes, the accident insurers' customers are primarily taken to be businesses, training providers and insured parties.

The Prevention Service Catalogue is based on the personal and non-personal prevention services described in the "Statutory Accident Insurance Institutions' Catalogue of Prevention Services"<sup>1</sup>, the "Prevention Products" described by the Central Federation of Public Sector Accident Insurers (*Bundesverband der Unfallkassen*)<sup>2</sup>, and on the outcomes of the Quality in Prevention sub-project "List of Prevention Services"<sup>3</sup>. It describes the prevention services from the customers' perspective.

The service catalogue provides a predominantly process-oriented description of the prevention services in order to create, as far as possible, a standard basis comprising key management data for controlling purposes<sup>4</sup>.

The fact that each industry has a different statutory accident insurance institution, combined with the specific circumstances of individual companies, means that a wide range of different prevention services are provided by the accident insurers. It is important to ensure that specific workplace conditions in the realm of public accident insurance providers are also taken into account. In order to ensure that these services are described transparently, brief typical examples of actual prevention services are provided alongside descriptions of their legal basis.

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<sup>1</sup> cf. Bräunig, p. 74

<sup>2</sup> cf. padberg beratung, Bundesverband der Unfallkassen, Produkte in der Prävention - Zusammenfassung der bisherigen Ergebnisse 2003

<sup>3</sup> cf. Sub-project "List of Prevention Services", 2005

<sup>4</sup> This document only provides a description of the prevention services. Quality measurement indicators should be developed in line with the outcomes of the experts seminar on prevention held on 28-29 October 2008.

## 2. Prevention services

The overarching strategic goal of the statutory accident insurance institutions' prevention services is to use all appropriate means to prevent work-related accidents, occupational diseases<sup>5</sup> and work-related health hazards, as stipulated by Sections 1 and 14.1 p.1 of German Social Security Code Book VII (*SGB VII*).

In order to achieve this goal, the statutory accident insurance institutions provide a wide range of services.

Depending on their nature and scope, prevention services may comprise several different product groups or types. This Prevention Service Catalogue aims to describe the individual prevention services and the product groups that comprise them. For example, "Training" is a prevention service comprising different product groups including in-house seminars and seminars given by external providers. While this distinction is important for the statutory accident insurance institutions' cost control purposes, what the customer sees is the specific individual product.

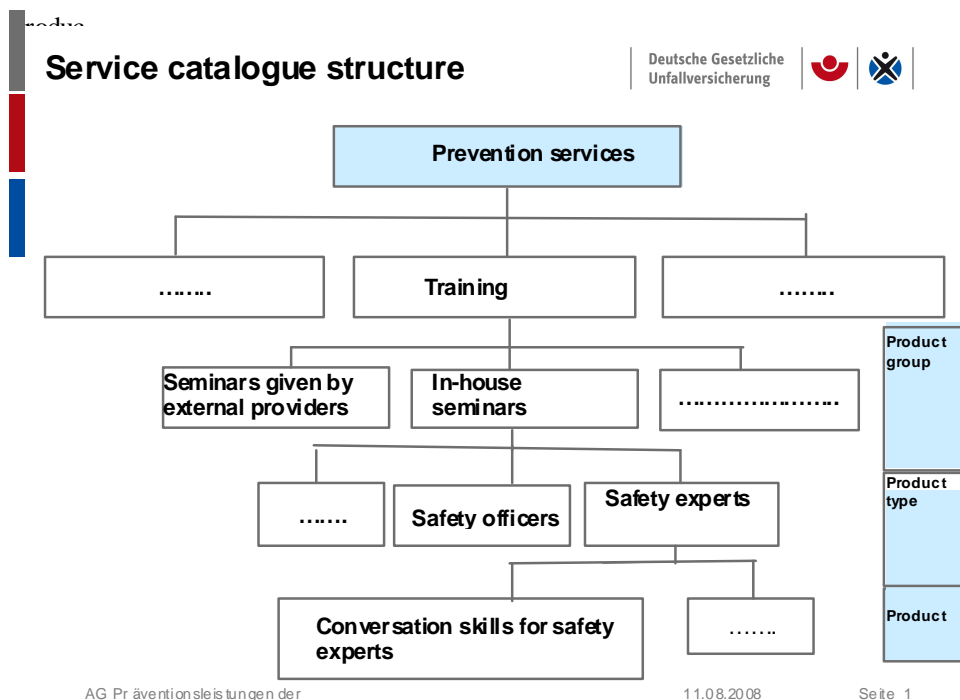


Fig. 1: Statutory accident insurance institutions' prevention services: example based on training

<sup>5</sup> Occupational diseases are defined as illnesses caused by factors to which working people are exposed as a result of their work to a significantly greater degree than the population at large. The government's List of Occupational Diseases (annexed to Section 1 of the German Ordinance on Occupational Diseases - *Berufskrankheiten-Verordnung*) stipulates which diseases are classified as occupational diseases.

A further example would be as follows:

Prevention service: Information and Communication, Product group: Audiovisual and electronic media, Product type: Online database, Product: Database of hazardous substances.

### 3. Prevention services of the accident insurance providers at a glance

#### 3.1. Prevention service: “Incentive schemes”

Prevention service:	Incentive schemes
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Award financial and non-monetary rewards in recognition of implementation of specific prevention measures and/or achievement of specific safety standards.</li> <li>• Actively motivate and inform companies re opportunities to participate in reward schemes.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Bonus schemes</li> <li>• Competitions</li> <li>• Commendations</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Create incentives to promote preventive behaviour.</li> <li>• Create incentives for companies to introduce health and safety measures in the workplace on their own initiative (secondary premium differentiation).</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 14 German Social Security Code Book (SGB) VII</li> <li>• Section 162 German Social Security Code Book (SGB) VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• “<i>Sicher mit System</i>” (Systematically Safe) quality mark (Berufsgenossenschaft for the quarrying industry).</li> <li>• Bonus schemes of the Berufsgenossenschaft for the meat processing industry or the North Rhine Westphalia accident insurance institution.</li> <li>• Sponsorship awards for innovative contributions to in-house health and safety.</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Distinction between incentive/bonus schemes and premium calculation procedure.</li> </ul>

Table 1 Prevention service incentive schemes

### 3.2. Prevention service “Consulting” (on request)

Prevention service:	Consulting (on request)
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• On-request consultancy service for employers and insured parties regarding prevention of work-related accidents, occupational diseases, and work-related health hazards, and to ensure provision of efficient first aid.</li> <li>• Written, telephone and face-to-face information and motivation to help with implementation and integration of health and safety measures at member companies, on demand and on an individual basis.</li> <li>• Investigation services in association with consulting services.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• on site</li> <li>• by telephone</li> <li>• written</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Prevention of work-related accidents and occupational diseases.</li> <li>• Prevention of work-related health hazards.</li> <li>• Recognition as competent consultant on health and safety issues.</li> <li>• Targeted motivation and information to encourage people to act on their own initiative in the field of health and safety.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 17.1 German Social Security Code Book (SGB) VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Consultancy on organisation of health and safety.</li> <li>• Consultancy for companies acquiring new machinery or introducing new working materials or procedures.</li> <li>• Consultancy on return-to-work strategies for employees who have been on sick leave for more than six weeks.</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Consultancy services in association with investigation and inspection services.</li> </ul>

Table 2 Prevention service: Consulting (on request)

### 3.3 Prevention service: “Company medical support and guidance on safety technology”

Prevention service:	Company medical support and guidance on safety technology
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Implementation in the workplace of German Occupational Safety Act (<i>ASiG</i>).</li> <li>• Provision of resources to aid implementation of professional support and guidance.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Company medical support.</li> <li>• Guidance on safety technology.</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Ensuring minimum safety standards across member companies through comprehensive and high-quality company medical support and guidance on safety technology. Ensuring comprehensive, cost-effective and high-quality guidance for member companies.</li> <li>• Use of synergies through close technical involvement with statutory accident insurance institutions’ prevention work.</li> <li>• Cost-effective implementation of support and guidance required by German Occupational Safety Act.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• German Occupational Safety Act</li> <li>• German Occupational Health and Safety Act (<i>ArbSchG</i>)</li> <li>• Section 24 German Social Security Code Book (<i>SGB</i>) VII</li> <li>• Bundesgenossenschaft Regulation (<i>BGV</i>) A2 / German Social Accident Insurance Regulations <i>GUV – V A2, GUV – V A6/7</i></li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Company medical support and guidance on safety technology for small enterprises</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Bundesgenossenschaft Regulation (<i>BGV</i>) A2 – significance for provision of support and guidance in the workplace (see Accident Prevention Regulations)</li> <li>• Significance and effectiveness of statutory accident insurance institution principles regarding preventive medical check-ups (see Information and Communication)</li> </ul>

Table 3 Prevention service: Company medical support and guidance on safety technology

### 3.4 Prevention service: “Investigation”

Prevention service:	Investigation
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Investigation of possible causes and attendant circumstances of suspected or actual cases of work-related accidents, occupational diseases or work-related health hazards.</li> <li>• Carry out investigations based on interviews, site inspections, examination of documents and performance of measurements.</li> <li>• Report on investigation findings.</li> <li>• Process investigation findings to provide new data for prevention purposes.</li> <li>• Investigation of work-related health hazards in the workplace.</li> <li>• Written and face-to-face analysis/evaluation of accidents and technical arrangements for reported occupational diseases.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Investigations following accidents.</li> <li>• Special investigations.</li> <li>• Investigation of technical arrangements for occupational diseases and work-related health hazards.</li> <li>• Systematic presentation of investigation findings to enable them to be used for prevention purposes.</li> <li>• Measuring system for hazard investigation.</li> <li>• Statistical analyses.</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Immediate investigations.</li> <li>• Make investigation findings available for service provision in fields of rehabilitation and compensation.</li> <li>• Make findings available for prevention work.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 19.1 German Social Security Code Book (SGB) VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Investigation following industrial accident.</li> <li>• Investigation as part of the procedure in the event of an occupational disease.</li> <li>• Investigation of causes of skin allergies in work with screed flooring without water.</li> <li>• Investigation of near misses and in the event of damages claims.</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Investigation services in association with consulting and inspection services.</li> </ul>

Table 4 Prevention service: Investigation

### 3.5. Prevention service “Research, development and pilot schemes”

<b>Prevention service:</b>	<b>Research, development and pilot schemes</b>
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• (Industry-specific) research and development in the field of health and safety.</li> <li>• Testing of prevention measures.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Research</li> <li>• Development</li> <li>• Pilot schemes</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Clarification of causal relationships between factors in the workplace or in education and training and their impact on health and safety, and collaboration in the development, testing and validation of effective prevention programmes and measures.</li> <li>• Research findings should be capable of being used in practice.</li> <li>• Overall planning, implementation and exchange of research findings.</li> <li>• Study the effectiveness of prevention measures (development and testing of strategies and tools for achieving effective health and safety measures).</li> <li>• Systematic investigation of hazards, situations where hazards are likeliest to arise and their causes, as the basis for the measures undertaken by all other prevention services.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Sections 1, 9 and 14 of German Social Security Code Book (SGB) VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Research project “CCall – Working successfully and healthily in call centres”.</li> <li>• VerEna pilot scheme on prevention of work-related health hazards in municipal waste disposal companies.</li> <li>• Research project into optimisation of constructive explosion protection measures for mine elevators.</li> <li>• TAQP pilot scheme to develop a systematic action plan for promoting productivity and health at airports.</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Publication of research and development outcomes for PR purposes (information material, information and communication)</li> </ul>

Table 5 Prevention service: Research, development and pilot schemes

### 3.6. Prevention service: “Information and communication”

Prevention service:	Information and communication
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Presentation of prevention programmes at events (e.g. symposia, conferences, trade fairs).</li> <li>• Systematic needs-based production, updating and dissemination of thematic, job-related, industry-specific or company-specific health and safety information material designed to serve as a practical guide.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Information material, e.g. leaflets, publications such as books and articles, posters, CD-ROMs, online material, etc.</li> <li>• Trade fairs.</li> <li>• Conferences.</li> <li>• Campaigns.</li> <li>• Co-operation with third parties.</li> <li>• Promotions, events.</li> <li>• Talks for people with different levels of qualification.</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Develop information activities to inform people about the essential nature of prevention.</li> <li>• Systematically reach target groups and inform them about prevention.</li> <li>• Promote greater co-operation with other partners, in order to combine and take advantage of different specialist competences and areas of expertise.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 14 German Social Security Code Book (SGB) VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• A+A trade fair on health and safety and occupational medicine.</li> <li>• Publication on “Reducing the Risk of Robberies at Filling Stations”.</li> <li>• Development of Internet portal for temporary agency work sector.</li> <li>• The <i>Alpines Kolloquium</i> (an annual forum where accident insurers and the social partners involved in the construction industry from German-speaking parts of Europe can exchange experiences. Currently attended by representatives from Germany, Austria, Switzerland, Italy, Liechtenstein and France/Alsace).</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Lectures as part of training measures.</li> </ul>

Table 6 Prevention service: Information and Communication

### 3.7. Prevention service: “Testing/certification”

Prevention service:	Testing/certification
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Verify that equipment, materials and systems comply with health and safety requirements.</li> <li>• Carry out product testing and certification for member companies and other customers.</li> <li>• Audit and certify management systems.</li> <li>• Certification of individuals.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Testing and test verification of               <ul style="list-style-type: none"> <li>○ equipment</li> <li>○ materials</li> <li>○ processes</li> <li>○ organisations</li> <li>○ individuals</li> </ul> </li> <li>• Certification</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Identification of health and safety and/or ergonomic shortcomings in products or systems.</li> <li>• Influence the health and safety standards of products, and the quality of systems and competence of individuals as regards health and safety.</li> <li>• Development of buyer’s guides to help companies with purchasing decisions.</li> <li>• Carry out testing and certification work as an important part of efforts to obtain information that can be channelled, especially through the accident insurance providers’ technical committees, into the development of regulations and standards.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 14 of German Social Security Code Book (SGB) VII</li> <li>• Section 7 of German Equipment and Product Safety Act (GS mark)</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Testing and certification of dust extraction machinery, award of conformity mark.</li> <li>• Authorisation of qualified personnel (e.g. for operating stage machinery).</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• R &amp; D in testing and certification.</li> <li>• Consultancy services to manufacturers on matters not relating to certification.</li> <li>• Consultancy on introduction of health and safety</li> </ul>

	management system. • Development of testing principles.
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Table 7 Prevention service: Testing/Certification

### 3.8. Prevention service “Rules and Regulations”

Prevention service:	Regulations
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Establishment of independent legal standards for the prevention of work-related accidents, occupational diseases and work-related health hazards.</li> <li>• Development, checking, introduction/withdrawal, updating and dissemination of the independent rules and regulations.</li> <li>• Development of rules for approving technical regulations.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• Regulations</li> <li>• Rules</li> <li>• Standardisation</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Rules, regulations and standards should be up to date, easy to understand, transparent, practical and readily available.</li> <li>• Effective participation on relevant committees.</li> <li>• Achievement of minimum health and safety standards.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 14 German Social Security Code Book (SGB) VII</li> <li>• Section 15 German Social Security Code Book (SGB) VII</li> <li>• Section 2 of Regulation V A1</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Regulation BGV A1 or GUV – V A1</li> <li>• ISO/TC 94 on personal protective equipment</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Accident prevention regulations as distinct from information material and PR.</li> </ul>

Table 8 Prevention service: Rules and Regulations

### 3.9. Prevention service “Training”

Prevention service:	Training
<b>Description of prevention service:</b>	<ul style="list-style-type: none"> <li>• Provision of continuing professional development for people within companies who deal with health and safety activities or do jobs that are relevant to safety.</li> <li>• Systematic teaching of knowledge and skills to help people recognise and assess health and safety risks, and to motivate them to implement measures in a targeted fashion.</li> </ul>
<b>Product groups:</b>	<ul style="list-style-type: none"> <li>• In-house seminars.</li> <li>• Seminars given by external providers.</li> <li>• Joint seminars.</li> <li>• Self-learning.</li> <li>• Specialist conferences (with opportunity for discussion)</li> <li>• Lectures (not information)</li> </ul>
<b>Goals:</b>	<ul style="list-style-type: none"> <li>• Teaching of knowledge, skills and attitudes that will result in sustainable implementation in practice (ensure knowledge transfer).</li> <li>• Systematic training of multipliers.</li> <li>• Offer more in-depth training on specific hazards.</li> <li>• Stay in touch with member companies systematically.</li> <li>• Motivate people to use their own initiative and ensure that they take responsibility for their role in ensuring health and safety in the workplace.</li> </ul>
<b>Legal basis:</b>	<ul style="list-style-type: none"> <li>• Section 14 of the German Social Security Code Book (SGB) VII</li> <li>• Section 17 SGB VII</li> <li>• Section 23 SGB VII</li> </ul>
<b>Typical example:</b>	<ul style="list-style-type: none"> <li>• Training to become health and safety expert.</li> </ul>
<b>Delimitation:</b>	<ul style="list-style-type: none"> <li>• Training as a measure that helps to fulfil consultancy role, e.g. consultations with groups of managers.</li> <li>• Demarcation of follow-up with participants from inspection/consulting.</li> </ul>

3.10 Table 9 Prevention service: Training

### 3.11 Prevention service: “Inspection including consulting in response to specific problems”

Prevention service:	Inspection including consulting in response to specific problems
Description of prevention service:	<ul style="list-style-type: none"> <li>• Inspection of on-site measures to prevent work-related accidents, occupational diseases and work-related health hazards and to ensure provision of first aid.</li> <li>• Production of inspection reports.</li> <li>• Provision of instructions for shortcomings to be resolved.</li> <li>• Follow-up measures taken to resolve shortcomings, and introduce relevant management procedures where necessary.</li> <li>• Provision of systematic written or on-site reviews and active consultancy to companies in order to ensure legal compliance with technical, organisational and personal requirements for health and safety in the workplace and working environment. The focus of the reviews should always be on advising the customer on how to implement health and safety measures.</li> <li>• Investigation services in association with inspection services.</li> </ul>
Product groups:	<ul style="list-style-type: none"> <li>• Inspection <b>including consulting in response to specific problems</b>.</li> </ul>
Goals:	<ul style="list-style-type: none"> <li>• Prevention of work-related accidents and occupational diseases.</li> <li>• Prevention of work-related health hazards.</li> <li>• Ensuring that employers meet their responsibilities in the field of health and safety.</li> <li>• Checking and ensuring that employers and insured parties are fulfilling their duties in the field of health and safety.</li> <li>• Achieving target for minimum health and safety standards across all companies.</li> <li>• Ensuring all serious hazards are dealt with.</li> <li>• Targeted motivation to encourage people to act on their own initiative and ensure that they meet their responsibilities in the field of health and safety.</li> </ul>
Legal basis:	<ul style="list-style-type: none"> <li>• Section 17 German Social Security Code Book (SGB) VII</li> <li>• Section 19 German Social Security Code Book (SGB) VII</li> </ul>
Typical example:	<ul style="list-style-type: none"> <li>• Monitoring compliance with health and safety regulations in workplaces where there is a risk of workers suffering falls.</li> </ul>
Delimitation:	<ul style="list-style-type: none"> <li>• Top-down inspection and consulting in response to specific problems at head offices of companies with branch offices.</li> </ul>

Table 10 Prevention service: inspection including consulting in response to specific problems

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