

Statutory accident insurance

why it runs beside the payroll.

It covers employees for accidents at work and on the way there, and for occupational diseases. It is funded by the employer alone and reported through a procedure of its own, directly to the Berufsgenossenschaft.

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No payroll deduction, a procedure of its own.

The statutory accident insurance covers employees for accidents at work and on the journey to and from it, and for recognised occupational diseases. It is run by the Berufsgenossenschaften (the statutory accident insurers for trade and industry) and the public accident funds. The contributions are paid by the employer alone.

There is no employee share and therefore no deduction line on the payslip. Once a year, the pay totals are reported to the Berufsgenossenschaft, which sets the contribution on that basis.

Anyone used to seeing accident cover on the payslip looks for this line in vain. It is never there, and that is correct.

LEGAL BASIS

§ 150 Abs. 1 SGB VII
Contribution owed by the employer

§ 165 Abs. 1 SGB VII
Annual pay return

§ 99 Abs. 1 SGB IV
Submission by 16 February

§ 192 Abs. 1 SGB VII
Registration within one week

THE ESSENTIALS AT A GLANCE

No payroll deduction

The contributions are paid by the employer alone, hence no line on the payslip.

Its own filing route

The annual return goes electronically through „Lohnnachweis Digital“ straight to the Berufsgenossenschaft.

Separate from the payroll

Not part of the monthly run but an annual contribution based on the total pay reported.

How it works

1

Payroll files

Lohnnachweis Digital with pay totals and hours worked, to the competent insurer.

2

The insurer assesses

An annual assessment notice based on the pay totals reported.

3

The employer pays

The contribution goes directly to the insurer, outside the payroll run.

Who does what

EMPLOYER

- Legally liable for the contribution
- Checking and approving the company and employee data reported
- Paying the contribution set out in the assessment notice, outside the payroll
- Putting prevention and workplace safety into practice
- Reporting accidents at work and on the way there internally to payroll

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- Registering the company with the competent Berufsgenossenschaft
- Maintaining the company and employee data in the payroll system
- Submitting the annual return („Lohnnachweis Digital“)
- Technical liaison with the insurer, corrections, deadline monitoring
- Correspondence with the insurer on any queries

In short: payroll files, the insurer assesses, the employer pays. Approval of the data naturally remains with you; so that it can be given without open points, we prepare the return in full.

Two deadlines

By 16 February of the following year, the return for the past calendar year must reach the Berufsgenossenschaft electronically. **Within one week of the business starting**, it must be registered with the competent accident insurer.

Why accurate master data matters

The pay totals come from the same payroll but are reported separately. Whatever is wrong in the payroll goes to the Berufsgenossenschaft wrong as well, and only shows up with the assessment notice.

Questions about your situation?

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This fact sheet gives a general overview and does not replace advice on an individual case. It reflects the law as at 23 October 2026.