



Nederlandse Vereniging
van Arbeidsdeskundigen

A labour expert (or occupational assessor)

A brief description of the work of a 'Arbeidsdeskundige' in the Netherlands in individual 'Arbeidsongeschiktheids Verzekeringen AOV', disability insurance.

A labour expert (or occupational assessor) deals with issues of human labor and the factor load/stress. This document describes the work of a labour expert, focused on the private insurance sector and within this framework, the independent entrepreneur.

Introduction

The concept of labour expert is known to many people and often is hereby given to someone receiving disability assessments from the UWV (Implementing Social Employee Insurance) or an insurer. There are also many labour experts working in other areas, such as a labor expert consultant, a rehabilitation agency, a Health and Safety Executive or as entrepreneurs. The work can be very diverse, depending on the sector where one is employed.

The part of an labour expert in disability insurance

Within the disability insurance the labour expert works with the insurance conditions as baseline. There are different policies: from professional to ensure appropriate and current work. The labour expert is aware of the policy conditions and its criterions and agree on the way down here.

Typically the deployment of an labour expert is linked to the concept of disability. But even in approaching default, an acceptance study, a workplace research and reintegration support an labour expert may be enabled.

Acceptance Research

In an acceptance research the labour expert considers the risks that the job to insure entails and whether this is an acceptable risk for the insurer. Think of sectors including the motor trade, catering, music and paramedical professions. The labour expert assesses the physical and mental stress of the job, looks at socio-cultural factors and the job requirements for the profession. Attention is also paid to the type of entrepreneur, his motivation, his vision and his financial situation. An acceptance research is done once and the labour expert gives an advice about the amount to ensure and the policy model.

Assessing degree of disability 'arbeidsongeschiktheid'

In case of disability the labour expert estimates the degree of disability. This is based on the evaluation of the load function of the profession insured versus the professional capacity of the insured.



Nederlandse Vereniging
van Arbeidsdeskundigen

The taxability is determined by a physician. But it is also frequently reported that a disability insurer enters and that the nature of the disease, the load and the prognosis is not yet known. It can also often take a while before a medical situation is crystallized. But being sick does not mean that someone is fully incapacitated for work. The labour expert then will be asked to conduct an initial survey. Based on the findings and considerations an estimate of the degree of disability will be reported. Often an appointment with the insured on the course of the disability is necessary and not always involving a medical consultant or monitor doctor is needed.

Rehabilitation counseling

The labour expert can also have a part in the reintegration. Think about the coaching during the disability period, providing information on resources and facilities or give way to increasing training load, for example a back training in case of back problems. The labour expert makes a schedule of resumption with the insured with often a gradual build-up. After a period of disability the taxability is usually limited and to avoid problems it is wise to gradually build-up the load on all fronts. So not just for work but also the home and lifestyle are preserved. To get back to an 'healthy' situation it is important to create a good balance between stress and taxability.

Prevention

An labour expert can also be used for a preventive research, such as a workplace study for a starting entrepreneur who wants to decorate his office. An appropriate display workstation arrangement is important. But also as an entrepreneur wants to change his work organization, or needs appliances or adjustments to reduce the workload, the labour expert can be enabled.

Furthermore an labour expert can be introduced in approached disability. For example a family situation where there is a sick family member and in this context an additional recourse to the entrepreneur making his own failure load decreases and eventually threatens to security of the company at risk. It can be meaningful to introduce an labour expert to see if there is a solution to avoid problems later. For example, temporarily turn on an extra help, an other organization of the work, enabling psychological counseling to cope with a situation.

Reporting and addressing disability

An entrepreneur does not answer so quickly ill and usually has a high "failure threshold". He has often an emotional connection with his business and "sick" costs him money directly. An entrepreneur has availed that his company can run and is therefore ill for solutions to the problem of disability entails. The entrepreneur is often in his company until it does not take to logs and then to the insurer. Quickly start and many hours is something that entrepreneurs are not alien. At the time of an operator to call at the disability insurer expects its message is carefully handled and that there is in finding him.



Nederlandse Vereniging
van Arbeidsdeskundigen

Addressing disability is integral: it looks at the individual, to work and workplace and the home situation. Then looks at a combination of measures to solve the problem. It is looking for opportunities where the business his company despite his disability can still run. Indeed, the disability policy aims to prevent revenue loss in case of disability. This integrated approach to the business together to find solutions.

Sometimes it may be necessary in the context of the assessment, but also to solutions, the annual data in the assessment process. If the disability lasts longer than one year but their impact is often reflected in the figures. Example, there are additional personnel made. But it can be looked into purchasing, the cost ratio. If there is doubt about adequate resources to the insured amounts, rates can be obtained earlier. Someone can get sick because the company was not doing well. But to really have something to say about the impact of the disability on the operating results to be someone a little longer yet exist. Typically, the figures obtained to 3 years for disability and in companies with revenue may fluctuate significantly, five years before failure (farmers, gardeners).

Conclusion

Whether an assessment of (potential) disability prevention study or rehabilitation counseling, and tailor a solution-oriented approach is important. By an early stage, enabling the labour expert can someone quickly put back on track. The reintegration process can be positively affected and potential business damage can be prevented or restricted.

Nijkerk, augustus 2010.