

A Nordic overview of
**WORKERS' COMPENSATION
INSURANCE**

November 2017



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PRACTICES IN THE NORDIC COUNTRIES

Workers' Compensation Insurance



Denmark

Mandatory insurance

Provided by private insurance companies



Finland

Mandatory insurance

Provided by private insurance companies



Norway

Mandatory insurance

Provided by private insurance companies



Sweden

The Swedish Pensions Agency

Not provided by private insurance companies





Workers' Compensation
DENMARK



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WORKERS' COMPENSATION INSURANCE IN DENMARK

Mandatory

- The public agency (AES) insures occupational diseases, and
- Private insurance companies insure occupational accidents
 - An occupational accident is defined as a personal injury or death resulting from an unexpected event, which reveals itself immediately or within 5 days
 - The injury or death has to arise out of or be in connection with the course of work
 - The workers' compensation coverage does not cover an event occurring whilst commuting (traffic accidents etc.)

Common add-ons

- Extension for commuting – to and from work



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WORKERS' COMPENSATION INSURANCE IN DENMARK

Benefits

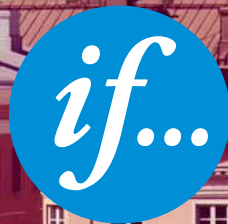
- Loss of earning capacity (EET) (loss of income)
- Permanent injury - disability compensation
- Medical care, rehabilitation and home medical equipment etc.
- Death benefit
- Compensation for the loss of a salary earner
- Compensation for surviving dependents
- Crisis counselling (this is not covered by the legislation)



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Workers' Compensation

FINLAND



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WORKERS' COMPENSATION INSURANCE IN FINLAND

Mandatory

- The Statutory Workers' Compensation Insurance System provides compensation for work and commuting accidents and occupational diseases
- Defined by law – so that neither the content nor the compensation payable are negotiable e.g. between the insurance company and employer or employee

Add-on insurances

- Extension for leisure-time activities
- Extension for sport activities

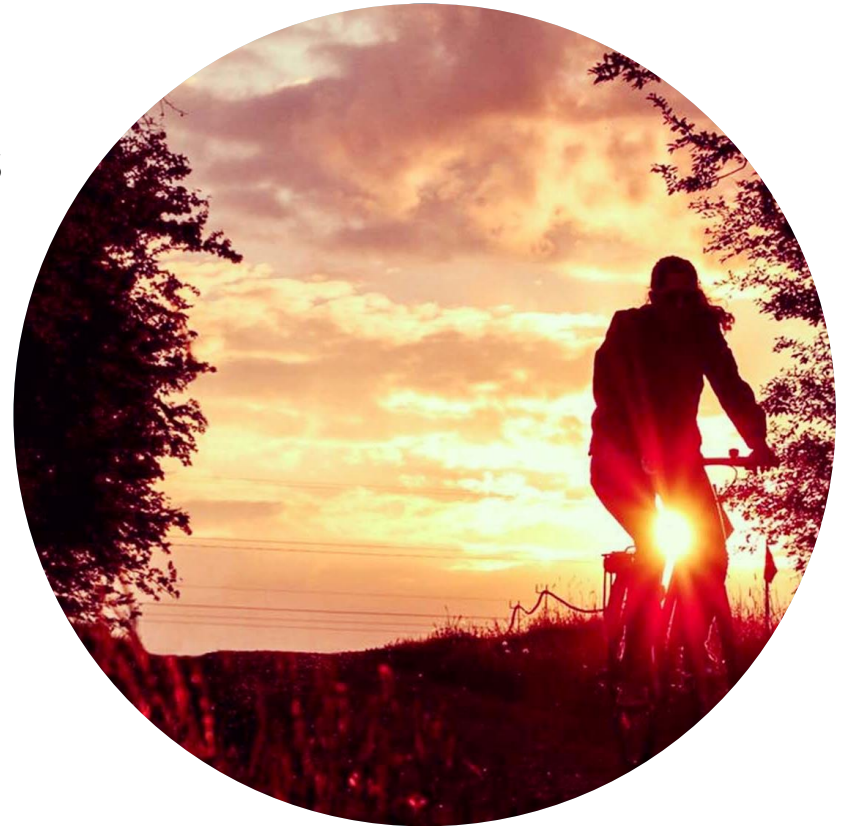


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WORKERS' COMPENSATION INSURANCE IN FINLAND

Benefits

- Medical care
- Compensation for the loss of earnings
 - Daily allowance
 - Workers' Compensation pension
 - Rehabilitation allowance
- Compensation for functional limitations
- Compensation for rehabilitation
- Compensation for death
 - Surviving spouse's pension
 - Child's pension
 - Funeral assistance
- Compensation for other costs, defined by law
 - E.g. Travel and accommodation expenses



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Workers' Compensation
NORWAY



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WORKERS' COMPENSATION INSURANCE IN NORWAY

Mandatory

- The Statutory Workers' Compensation Insurance System provides compensation for work accidents and occupational diseases.
- A predefined lump-sum compensation payment in the event of disablement, disability or death, due to a work related accident or illness.

Common extensions

- Commuting accidents insurance
- Increasing the sums insured above the minimum required by law
- Crisis counselling

Add-on insurances

- Leisure-time activities accident insurance
- Compensation for the permanent loss of earning capacity and medical impairment due to an illness (that is not work related)
- Compensation for death due to an illness (that is not work related)



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WORKERS' COMPENSATION INSURANCE IN NORWAY

Benefits

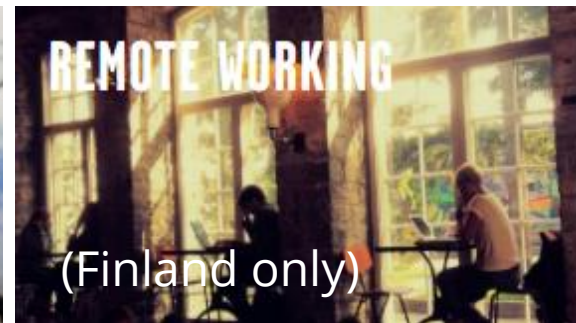
- Compensation for:
 - Additional expenses incurred
 - Future additional expenses
 - Loss of income
 - Loss of future income
- Permanent occupational disability
- Permanent injury
- Death allowance:
 - A lump-sum compensation payment to a spouse/cohabitant and/or any minor(s)
 - Funeral expenses



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IF'S VOLUNTARY PERSONNEL INSURANCES

To compliment mandatory insurances



More information: if-insurance.com





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