

## Employment Injury Benefit in Finland

### **Introduction:**

Health and safety at workplace are important components of a safe work environment. With a large informal sector, the coverage of social security with respect to occupation related accidents and illnesses in India is low. In Finland, employment-related accident and injury is the liability of the employer.

### **Intervention:**

The employers are mandated to contribute 0.1 per cent to 7 per cent of annual payroll towards employment- injury private insurance. The contribution depends upon the profession's assessed risk.

### **Impact/Learnings:**

Employment injury benefits offer financial protection and medical care to employees in case of occupational injuries, thereby reducing the impact on loss of earnings due to workplace injuries. India can restructure the system of employment injury benefits into one where employer is mandated to contribute to employment injury insurance schemes, across all industries, and the contribution depends on the accidental risk in the industry.

*Source: World Social Protection Report 2017-19, ILO*