Questionnaire on “Registration of Occupational accidents / work related injuries in Baltic Sea region”

Country: FINLAND

1. Please explain official surveillance system / systems (data gathering, analysis and reporting) at your country for fatal and non-fatal injuries caused by accidents and violence at work in brief.

The reporting system of accidents at work in Finland is based on the private insurance system. Pursuant to law, the employer is obliged to take statutory accident insurance from an insurance company. In the case of accident at work, the worker has the right to receive compensation. The employer has an obligation to make an accident report to the insurance company.

Pursuant to law, every insurance company underwriting statutory accident insurance in Finland has to be a member of the Federation of Accident Insurance Institutions (FAII), which is responsible for the compilation of occupational accident statistics of workers/employees. Private insurance companies give their information about accidents at work to FAII, which collects all information on accident at work for employees and it publishes statistics on occupational accidents and diseases.

Furthermore, FAII gives their data to Statistic Finland, which keeps official records of occupational accidents. Data of Statistic Finland covers also the occupational accidents of self-employed workers and agricultural workers as well as government workers. Statistic Finland reports annual statistics to the ILO and EAW.

- In the case of a fatal or serious accident at work occurring in Finland, the employer has to report the accident immediately to the occupational safety and health inspectorate, police and insurance company. A serious accident is an event which causes a high probability of a permanent handicap and complicates the injured worker’s normal life.
- FAII have the principal responsibility to coordinate the practical application of statutory accident insurance. FAII collects data on both fatal and non-fatal injuries, related to accidents at work and commuting accidents. FAII collects also occupational diseases including cases of suspected occupational diseases. Violence at work is reported when resulting in injuries that are compensated by statutory accident insurance. These are mainly physical injuries, but also shock after for example an armed robbery.
- The Farmers’ Social Insurance Institution (Mela) handles the statutory earnings-related pension and occupational accident insurance of Finnish farmers, fishermen, reindeer breeders and forest owners. Mela collects data on all occupational, fatal and non-fatal injuries as well as occupational diseases data of agricultural entrepreneurs or grant/scholarship recipients.
Entrepreneurs can take a voluntary accident insurance. FAII collects and records entrepreneurs’ fatal and non-fatal occupational accidents and gives data to Statistics Finland.

2. Are workers in all sectors included in the reporting system? Are self-employed persons included?

All accidents at work, commuting accidents and occupational diseases (also suspected) are covered for wage earners and salaried workers in the FAII register. Entrepreneurs’ and their family members’ accident insurance is voluntary and so for them the coverage is not complete. FAII has estimated that about half of all entrepreneurs have an accident insurance. However, it is probable that entrepreneurs in high accident risk sectors are more likely to insure themselves. Farm owners and students as well as artists working with grants have separate accident register that is collected by Mela.

All workers of government organizations, regional administrative bodies and municipalities are covered by statutory accident insurance. Conscripts (non-salaried, non-professional soldiers) are not covered. Professional athletes are not covered by statutory accident insurance.

A separate law and system covers also the work of some non-salaried groups for example pupils, students and prisoners.

- Employee groups entitled to compensation under statutory accident insurance include wage-earners and officials, but there is also a separate law and system for farmers and certain special groups: trainees, family carers, informal carers, artists and researchers receiving a grant or a scholarship, persons in adult labour market training and persons in certain penal and other institutions.
- Family members (married spouses, children, parents or spouses of children or parents) living permanently in the same household as the employer are not entitled to accident compensation, even if they work for the employer and earn salary for their work. However, it is possible to take out a voluntary accident insurance for a family member. Siblings and unmarried partners are covered by statutory accident insurance.
- Self-employed persons are not covered by statutory accident insurance, because they do not have an employer. There are no legal provisions on the statutory occupational accident insurance of self-employed persons. However, self-employed persons can take out a voluntary accident insurance.

3. Is there underreporting of fatal and non-fatal injuries? Are there any research studies, evaluations that have addressed this issue?

In Finland the reporting level is very high. Underreporting of cases for covered groups is estimated to be very low, because of the economic incentive.
All compensated cases of accidents at work, commuting accidents, occupational diseases or suspected occupational diseases are registered. Also cases with first aid treatment only are registered.

Some very few fatal accidents at work and fatal commuting accidents are not shown in yearly statistics as fatalities because of long time delays (several years between the date of the accident and the date of death).

Some overreporting is also possible due to attempts to receive compensation for accidents, which are not covered by the statutory insurance (outside work and not related to commuting).

Some informal activities and accidents related to unpaid (for example voluntary) work are not covered by the registers. Temporarily posted workers coming from other EU/EEA countries are also not covered by Finnish registers. Instead, temporarily posted workers are covered in the statistical system of the country of origin for example Estonia, Poland, Sweden, Germany, Norway.

4. **What may be the causes of underreporting and the reason for such low numbers of injuries?**

Compensated accidents and occupational diseases are defined in national legislation. Some (minor) injuries that don’t require any medical care nor result in sick leave are likely to go unnoticed.

Some symptoms that might also be work related (for example people being irritated by indoor air quality/pollutants or mental health related lost work days) are currently not commonly declared as occupational diseases.

5. **How could you improve the reporting of injuries? Are any other sources of data that could be useful for better surveillance?**

Accidents at work for temporary posted workers should be included both in the statistical system of the country of origin and the receiving country with an option to filter the duplicate registry entries in international studies. The question is *should the country of origin be the primary case to use*.

In theory, reporting could be extended to reporting also “near miss” situations in future, but that could be hard to include in the data collection via workers’ compensation insurance. This would require a separate reporting procedure not related to the insurance system (the compensation/claims handling process).
NOTE The Finnish Parliament is considering a revision of the law on occupational accident insurance, which will cause many changes. The law is intended to be applied from the beginning of 2016.

Glossary/Abbreviations:

References:

Prepared by:

Päivi Hämäläinen, Ministry of Social Affairs and Health, Department for Occupational Safety and Health
Janne Sysi-Aho, the Federation of Accident Insurance Institutions (FAII)