

# Global Programme Employment Injury Insurance and Protection

## | GEIP

### Contributing to Decent Work and the Social Protection Floor Guarantee in the Workplace

#### GEIP Vision statement

*“Enterprises of all types responsibly protect all their work force in case of injury and workplace risks contributing to social peace, inclusive and fair redistribution and the economic and competitive success.*

*The World of Work relies on capable, well governed and modern institutions of social security delivering sustainable, adequate and affordable benefits in line with the dynamic realities of the world of work.”*

The **ILO Programme and Budget** calls on the establishment of floors of social protection and decent work for all workers in the context of Outcomes 3 on social protection floors and 4 sustainable enterprises.<sup>1</sup>

The GEIP provides a concrete action towards the achievement of the **Sustainable Development Goals, namely on Poverty Reduction and Social Protection** contributing to the indicator on providing the right to social protection benefits in case of work injury for all employed workers (SDG 1.3.1).

#### Background and Context

##### Key messages

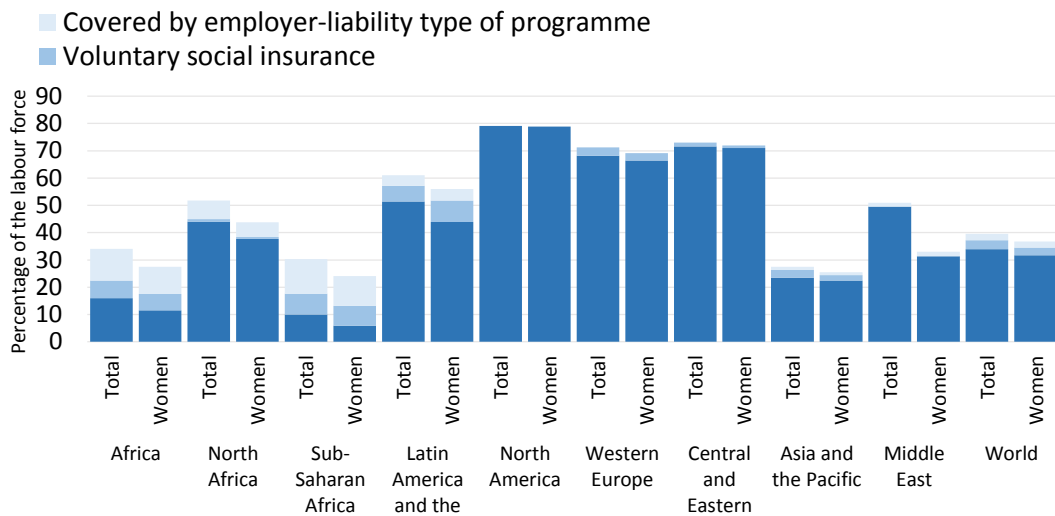
- Worldwide, only 33.9 per cent of the labour force is covered "by law" for employment injury through mandatory social insurance. If voluntary social insurance coverage and employer liability provisions are included, 39.4 per cent of the labour force is covered by law.
- In practice, actual access to employment injury protection is even lower, largely owing to incomplete enforcement of the legislation in many countries.
- The low coverage of employment injury compensation in many low- and middle-income countries points to an urgent need to enhance working conditions in respect of occupational safety and health, as well as improving employment injury coverage for all workers, including those in the informal economy.
- As more countries move from employer liability as the basis for employment injury protection to a mechanism based on social insurance, levels of protection for workers are likely to improve – but only if new laws are effectively enforced.
- The Sustainable Development Goal (SDG) on poverty and social protection floors, namely indicator 1.3.1 foresees that countries must ensure right of workers to social protection

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<sup>1</sup> See GB/329/PFA/1 [http://www.ilo.org/wcmsp5/groups/public/---ed\\_norm/---relconf/documents/meetingdocument/wcms\\_542955.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_542955.pdf)

coverage of their employed workers in case of employment injury is achieved by 2030. There is a long way before achieving this goal.

### Employment Injury Insurance and Protection – Extent of “Legal” Coverage, 2014/15



### Employment Injury Protection – Legal and Effective Coverage in Selected Countries, 2014/15



### The state of employment injury protection around the world

Employment injury benefit schemes, providing benefits in cash and in kind in cases of work-related accidents and occupational disease, constitute in many countries the oldest branch of social security. These schemes were established to address one of the key challenges in modern workplaces. As a corollary of their responsibility to ensure working conditions which secure the occupational safety and health of their workers, employers are responsible for ensuring fair, equitable and effective compensation of workers (and, in the event of death, of their survivors) for the loss of income suffered as a consequence of an accident or occupational disease and for their access to the necessary health care (covering medical and allied care services and goods, including rehabilitation). Where such mechanisms are not in place, the only hope of redress for a person injured at work, or for her or his survivors, lies in action against the employer in the ordinary courts. Lawsuits of this type are generally lengthy, expensive and stressful for victims, and thus are rarely efficient in providing effective compensation to injured workers and the family or other dependants of deceased workers.

Non-adversarial schemes were thus introduced in a number of countries at an early stage, with a view to ensuring the timely provision of benefits to injured workers and their dependants, the establishment of predictable and sustainable financing mechanisms, and the efficient administration of funds. The first generation of such schemes consisted in “workmen’s compensation schemes”, under which the compensation of a worker or his/her surviving family dependants is a legal liability placed upon the employer. Underpinning this approach is the principle that employers must provide their workers with a safe and healthy working environment, and that failure to do so renders them liable for the consequent losses suffered by workers or their family members. Given that the financial burden of meeting this obligation rests solely on employers, these schemes often require them to take out private insurance. Experience has shown, however, that even where such an obligation exists in law, the outcomes of these schemes are often sub-optimal. The need to process an insurance claim, involving the need to obtain relevant information and undergo rigorous medical assessments, can cause serious delays in obtaining treatment and benefits. In addition, an employer may be reluctant to make a claim for fear of other legal implications. In recognition of these drawbacks, many countries have replaced employer liability provisions with social insurance, which in effect extends the no-fault principle to share the costs of employment injury across society (or at least that part represented in the formal labour market) as a whole.

This shift in approach to employment injury protection has been reflected in the standards adopted by the ILO from its early days (see box 3.7).

The effectiveness of programmes in addressing the specific contingency of employment injury relies on a specific set of principles:

- 1) “no fault”: a worker who is injured, or his/her survivor(s) in case of death, should qualify for benefits without any necessity to prove “fault” on behalf of the employer;
- 2) collective sharing of liability; and
- 3) neutral governance at some specified level of administration of the scheme, meaning that the right to benefit can be established outside the contractual relationship between a worker and her or his employer.

Within this framework, the aim of employment injury provisions in most countries is to meet the needs of workers who are incapacitated by injury at work or occupational disease, or of their dependent family members, by way of:

- a) appropriate and relevant medical and allied care,
- b) income replacement, by way of periodic cash benefits, in case of disablement, which may be assessed as
  - temporary or permanent,
  - partial or total, and
- c) contingent benefits (periodic cash payments and funeral grants) payable to survivors (widow/er, children or other dependent relatives, as the case may be) in case of death.

Many national employment injury schemes have a set of wider aims, such as the re-employment of injured or sick workers, and the promotion and maintenance of decent levels of safety and health in the workplace. These objectives can only be achieved effectively if there is a high level of policy integration, not only between the various branches of social security schemes, but also between those and policies relating to labour markets, labour inspection and occupational safety and health (OSH).

The provision of adequate compensation in case of permanent partial disability represents one

of the greatest challenges in the employment injury branch of social protection. An approach which focuses on the loss of *bodily function* tends to compensate essentially for the physiological loss and may result in either over- or -under-compensation from the economic point of view, even if the degree of disability is not assessed exclusively on the basis of medical factors. An approach based on *earning capacity* attempts to relate the level of benefit to the economic loss arising from the injury; this imposes demanding administrative requirements for the management of claims, and needs to be complemented by well-developed rehabilitation services in order to develop the residual capacities of injured workers. This in turn requires the full engagement of employers in the rehabilitation programme if it is to succeed. To achieve it, a rating system considering the past performance of employers in respect of occupational injury and disease can be used as an incentive to encourage employers' participation in facilitating the return to work of injured workers, but this is possible only in medium and large firms.

When it comes to implementation, another important criterion for measuring the effectiveness of employment injury schemes is the ability of the system to ensure that injured workers have access to the health-care facilities, goods and services they need, and that cash benefits reach injured workers or their survivors without delay. The timely delivery of benefits requires the setting-up of effective reporting systems and accompanying measures to assist victims and their survivors in accessing employment injury insurance through simple and efficient claims procedures. Online reporting systems of occupational accidents and diseases are among the tools that can be used to facilitate access.

### The role of international standards and guidance

The right to protection against employment injury is enshrined in the **Universal Declaration of Human Rights (UDHR), 1948**, and the **International Covenant on Economic, Social and Cultural Rights (ICESCR), 1966**. The realization of this right requires the application of safe and healthy working conditions, the prevention, treatment and control of occupational diseases, and the provision of adequate benefits, in cash or in kind, that ensure access to adequate health care and income security to victims of employment injury and their dependent family members.<sup>2</sup>

Protection from employment injury has been the object of a number of Conventions and Recommendations adopted by the ILO from its early days. According to **Convention No. 102 (Part VI)**, any condition that impacts negatively on health and which is due to a work accident or an occupational disease, and the incapacity to work and earn that results from it, whether temporary or permanent, total or partial, must be covered. The protection also includes, where a worker dies as a consequence of an employment injury or occupational disease, the loss of support suffered by her or his dependants. Accordingly, the provision must include medical and allied care, with a view to maintaining, restoring or improving the health of the injured person and her or his ability to work and attend to personal needs. A cash benefit must also be paid to the injured person or his/her dependants, as the case may be, at a guaranteed level and on a periodic basis, serving an income replacement or support function. Where the disability is slight, the benefit can, under certain conditions, be paid as a lump sum.

The **Employment Injury Benefits Convention, 1964 (No. 121)**, and its accompanying Recommendation, No. 121, set higher standards, mainly in terms of population coverage and level of benefits to be provided (see Annex III). Convention No. 121 also recognizes the importance of an integrated approach for improving working conditions, limiting the impact of employment injuries and facilitating the reintegration of persons with disabilities in the labour market and in society; for such purposes this Convention requires the State to take measures

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<sup>2</sup> UDHR, Article 25(1), ICESCR, Art. 7 (b), 12 (b) and (c). See also ICESCR, General Comment No. 19, "The right to social security" (Art. 9), paras 2 and 16(e).

to prevent employment injuries, provide rehabilitation services and ensure that displaced workers find suitable re-employment.

The approach taken by the **Social Protection Floors Recommendation No. 202** is different, reflecting its focus on preventing or alleviating poverty, vulnerability and social exclusion through income security guarantees, rather than on specific life risks; as such, it recognizes sickness and disability, in whatever cause or degree, as a potential source of financial insecurity which should be addressed, in so far as it prevents people of working age from earning sufficient income. In the same way, Recommendation No. 202 calls for guaranteed access to at least essential health care for all in need, over the life cycle, irrespective of the origin of the disability or ill health for which such care is required. Basic income security and access to essential health care can be ensured through a variety of approaches, combining contributory and non-contributory schemes and different types of benefits, such as disability and employment injury benefits, as well as other social benefits, in cash or in kind. Particularly relevant to employment injury protection is the Recommendation's further call for the combination of preventative, promotional and active measures with benefits and social services, and the coordination of social protection policies with policies that promote, among other things, secure work within a decent work framework.

## Lessons from past experiences

### *Low social security coverage means victims at work remain unprotected and fall into poverty*

The ILO has worked with social partners throughout the 20<sup>th</sup> century to establish solid social policies and income security measures through robust and sustainable public and semi-public institutions of social insurance and working closely with national planning strategies. In recent decades, the schemes providing work injury benefits in developing countries have received less attention as old-age pensions took on most of the attention in view of growing deficits in a number of ageing societies. The issue of low coverage of workers by social insurance was often overlooked as a secondary matter and more and more poverty-type social protection programmes financed from donors and general taxation took up the general attention.

However, the recent tragic occupational accidents in Asia, Africa, the Middle East and elsewhere have brought up high attention on the implications of the low coverage of social security with a dire and direct effect on the poverty of workers as soon as they fall victim of a work accident or illness or they lose their life.

### *Legacy of the Rana Plaza Tragedy*

Since the date of the Rana Plaza accident, the Government of Bangladesh, employers, trade unions and non-governmental organizations (NGOs) formed the Rana Plaza Coordination Committee (RPCC) that with the ILO acting as a neutral chair and ILO's technical assistance, developed a compensation scheme for the victims, their families and dependants.

### **Main lessons learned from Rana Plaza**

The tragic events in Bangladesh shed the light on the shortcomings of existing compensation system in cases of work-place accidents and put enormous pressure on national and international stakeholders to develop a compensation scheme for the victims, their families and dependants.

These events also raised awareness on the need to establish in Bangladesh an employment injury insurance (EII) scheme to better protect workers and their dependents by providing

periodical benefits in cash and in kind in cases of work-related accidents and occupational disease.

Both employers and the broader buyers' community progressively understood that contrary to Employers Liability Programmes, an EII scheme, through collective risk pooling not only protects workers and their dependents, but also employers against the financial consequences of catastrophic accidents. EII also reduces the risks for brands and buyers that are no longer held responsible for compensating injured workers in factories.

### **Towards a Comprehensive Employment Injury Protection & Rehabilitation Scheme in Bangladesh**

In parallel to the Rana Plaza Compensation scheme, the Government of Bangladesh, led by the Ministry of Labour and Employment, has recognized the importance to set up a long-term, rights-based and sustainable protection mechanism, that provides protection as well as prevention and rehabilitation measures in a systematic way.

Consequently, the Government signed a Letter of Intent with the ILO and the Government of Germany to explore a possibility of setting up of a national Employment Injury Protection & Rehabilitation (EIP&R) Scheme in line with the ILO Employment Injury Benefits Convention, 1964 (No. 121).

Following the key principles highlighted in the Convention, the national Employment Injury Protection & Rehabilitation Scheme (EIP&R) aims at providing protection in the forms of:

- Long-term periodical payments instead of lump sum payment.
- Compensation for the loss of income over the lifetime of injured workers and dependents of deceased workers.
- Medical and associated care provided over the lifetime of severely injured workers.
- Vocational rehabilitation programmes for reintegration of injured workers in their previous or alternative suitable occupation.
- The proposed EIP&R scheme will provide the following advantages compared to existing Employers Liability Programme:
- It will provide an adequate protection to workers and their families against the financial consequences of employment injuries.
- It will also guarantee access to health care services as well as physical and vocational rehabilitation for injured workers.
- Thanks to its collective risk-pooling mechanism it will also protect employers against the financial consequences of catastrophic accidents.
- The EII will not only guarantee the well-being of households but at a macro level this will have a positive impact on aggregate demand for goods and services and the development of a domestic market.
- The EII will also contribute to reduce risks of social unrest and promote social peace and stability that are conducive to the development of business.
- The EII will finally reduce financial and reputational risks for brands and buyers that will no longer be held responsible for compensating injured workers in factories.

### *Lessons from good country practices in EIIP*

The ILO always provides its technical advisory services to member States on employment injury insurance and protection in reference to internationally agreed instruments and giving due references to good practices in advanced economies and developing countries. The case of Malaysia for workers' compensation is amongst some of the good practices in developing countries.

The Social Security Organisation of Malaysia (SOCSO) is the main public institution governing the provision and management of the Employment Injury Insurance (EII) and Invalidity Pension (IP) schemes. SOCSO complements the EII and IP schemes by providing support services through its Occupational Safety and Health Promotion programme, Health Screening programme and Return to Work programme in its newly established Rehabilitation Centres.

#### **Main lessons learned from Malaysia**

- Contrary to Employers Liability Programmes, EII schemes anchored in a strong legal framework, protect employers against the financial consequences of catastrophic accidents. Thanks to EII, brands and buyers are no longer held responsible for compensating injured workers in factories.
- Occupational Safety and Health Promotion programme and healthy lifestyle campaigns reduce the incidence of work-related accidents and diseases and therefore reduce the cost of the EII and IP schemes.
- The Return to Work programme, Rehabilitation Centres and Vocational Rehabilitation help injured and disabled workers to recover and re-join the workforce earlier.

### *Evidence to bring social security institutions closer to the dynamics of enterprises, in priority in global supply chains and at the SME level*

The ILO activities with the business world of enterprises has proven its close interactions with the world of work can provide the most sound basis for an inclusive and socially just economic development. The business world and is positioned to accelerate the mandate of the ILO towards creating conducive conditions for enterprises and promoting responsible workplaces. Its new GEIP programme now seeks to leverage ILO's extensive on-the-ground experience with enterprises to influence social security in better addressing their needs for employment injury protection bearing in mind their reality in terms of affordability and effective compliance. Henceforth, the GEIP aims to bring social security institutions closer to enterprises and bring an end to the social security coverage glass ceiling that has been a challenge for several decades. The Enterprises Department has proven its close interactions with the world of work surrounding the business world and is positioned to accelerate the mandate of the ILO towards creating conducive conditions for enterprises and promoting responsible workplaces. Its new GEIP programme now seeks to leverage ILO's extensive on-the-ground experience with enterprises to influence social security in better addressing their needs for employment injury protection bearing in mind their reality in terms of affordability and effective compliance. . Henceforth, the GEIP aims to bring social security institutions closer to enterprises and bring an end to the social security coverage glass ceiling that has been a challenge for several decades.

The GEIP programme will serve to reinforce ILO's strategy to leverage the strong position of worker' compensation schemes in improving working conditions in relation to employment injury and will play a key role in the rolling out of national priorities for workplace occupational safety and health. The GEIP programme, as part of the Enterprises` Department,, aims to be a catalyst for a coherent ILO approach across the interlinked policy areas of social

security employment injury protection, OSH, labour conditions, social dialogue and wage setting so that workers in enterprises in global and domestic supply chains can enjoy adequate, affordable and sustainable employment injury benefits.

#### *Integrated policies of occupational safety and health, collective bargaining*

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## ILO track record in EIIP

The ILO has a proven track record in the development of social security systems, including employment injury insurance. Since the adoption of its early conventions on workers' compensation, starting in 1919, and later the core Convention 102 on Social Security Minimum Standards (1952)<sup>3</sup> covering employment injury under its Part VI, Convention 121 on Employment Injury Benefits (1964, updated 1980)<sup>4</sup> and different sectorial conventions calling on workers' protection in case of occupational injury.<sup>5</sup>

The ILO has promoted responsible workplaces for prevention and establishing social security schemes for employment injury protection in a large number of developing countries where they exist around the world.

## Institutional partners

The GEIP works in close cooperation with the **ILO Better Work Programme** that primarily focusses on strengthening compliance with labour standards in large enterprises in the garment sector.

The GEIP works in close cooperation with the **ILO SCORE programme on "Supporting Small and Medium-Sized Enterprises to Grow and Create Better Jobs"** which is sponsored by the Governments of Switzerland and Norway.

Along with internal and external institutional partners engaged in occupational safety and health prevention, such as the International Social Security Association (ISSA), the LABADMIN/OSH, social protection, working conditions and formalization, the GEIP Programme enhances synergies to influence and inspire constituents to adapt their capacities towards modern, adaptive, tailored and sustainable solutions for enterprises and workers to efficiently face social security risks at the workplace taking into account the characteristics of the different economic sectors with particular attention to highly risky and hazardous occupations. More specifically, institutional partners include: ILO LabAdmin/OSH, Social Protection Floors activities, ISSA, Better Work, Vision Zero Fund, Youth-OSH project (USDOL),

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<sup>3</sup> See C 102: [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_INSTRUMENT\\_ID:312247](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312247)

<sup>4</sup> See C 121: [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:C121](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C121)

<sup>5</sup> For example, see the Convention C 188 on Work in Fishing: [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:C188](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C188)



ENT/MULTI, ENT/SME, ENT/SFU, ENT/COOP, SOCPRO, National EII Organisations (Germany, Switzerland, Canada, Japan, Finland, Sweden), and others.

Partnerships with leading research and workers' compensation and accident insurance schemes are sought.

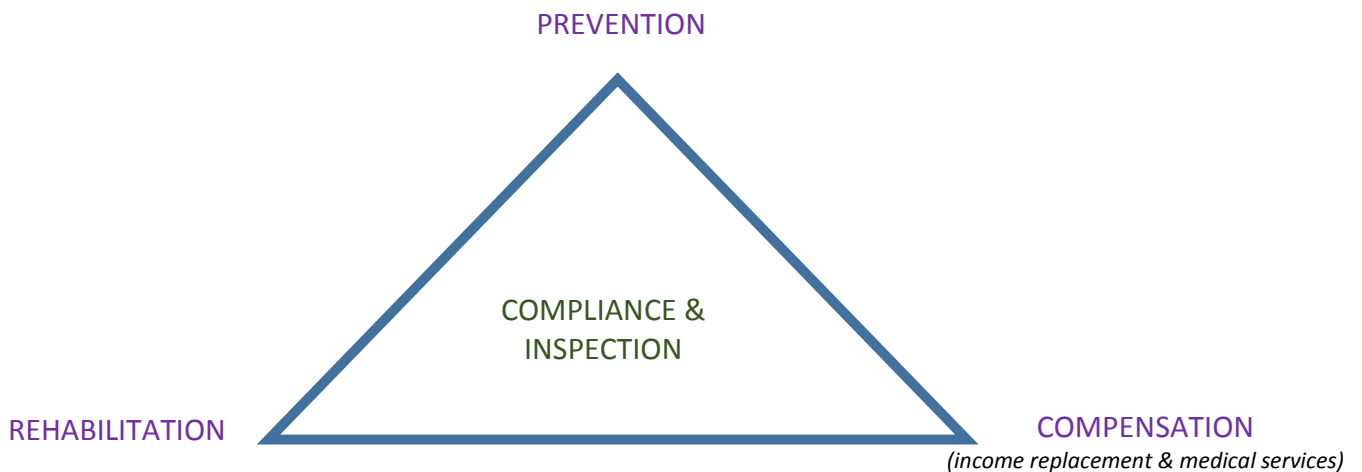
An ILO broad communication to field and other ILO units is needed.

## Integrated strategy across ILO policy areas

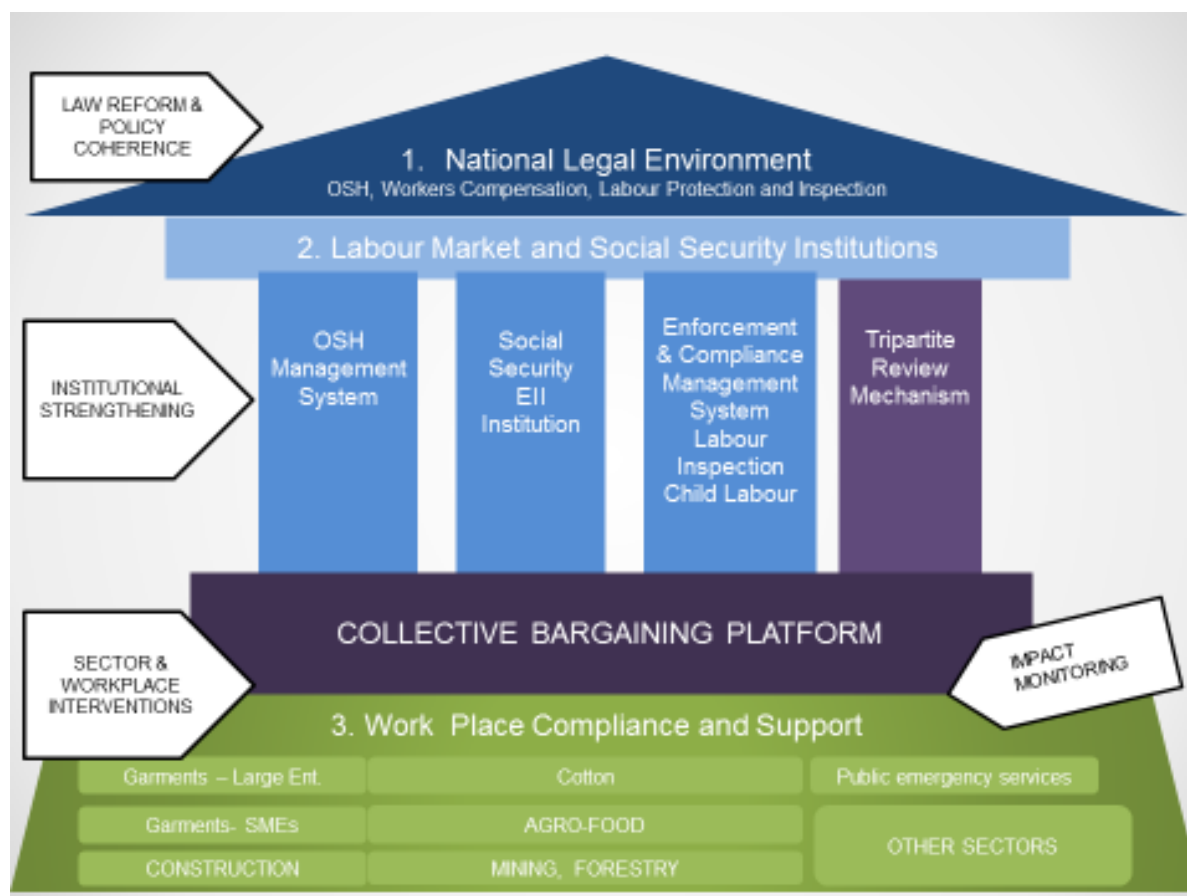
There are strong policy linkages between employment injury insurance and protection and ILO policy areas of:

- Labour law and social security law
- Social insurance administration
- OSH prevention
- Workplace compliance at enterprises level
- Formalization, namely for SME sector
- Social protection floor component for workplace risks, the most fundamental priority at enterprise level
- Most hazardous occupations including public sector workers engaged in fragile and emergency humanitarian assistance

### Three-pillars of occupational safety, health and protection



## ILO Country Intervention Model On Compensation, Prevention and Compliance *From National to Workplace Levels*



## TWO CORE OBJECTIVES EXPECTED TO ACHIEVE FOUR ILO OUTCOMES

The Programme realizes its strategic impact by focussing on

### ... Two core objectives:

**Objective. 1.** To extend coverage of their better governed, more accessible, affordable and financially sustainable national systems of EIIP, and whilst doing this achieving significant improvements for most hazardous occupations and their sectors

**Objective. 2.** The GEIP and its institutional partners will have influenced the lead global policy dialogues and globalization's trend-setting enterprises on employment injury for a more decent world of work, guided by C.121

### ... Expected to achieve four distinct and interlinked outcomes:

- 1) Influencing global and sector-level policy dialogues on the ratification of Convention 121 on Employment Injury Benefits

- 2) Building up through ACTRAV and ACTEMP regional capacities engaging with business and organized trade organisations in promoting fair and sustainable labour practices and who are capable of guaranteeing the effective right to employment injury benefits in their business sectors
- 3) Strengthening national public EIIP systems, guided by ILO principles<sup>6</sup>, for the effective delivery and provision of country-specific, quality, adequate, affordable and financially sustainable benefits for all enterprises' workers.
- 4) Raising awareness and sharing knowledge in close collaboration with institutional partners, such as the ISSA.

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<sup>6</sup> No less favourable than the minimum levels stipulated in the Employment Injury Benefits Convention, 1964 (no.121).

### GEIP actions timeline

By end 2017	By end 2019	By end 2021
<ul style="list-style-type: none"> <li>▪ Inform on state of employment injury protection around the world</li> <li>▪ Move forward ILO Plan of Action on Global Supply Chains by debunking the SME nexus faced with persistent low coverage by social security for employment injury protection (<i>SME surveys in China, Bangladesh, Pakistan, Ethiopia, Liberia, Honduras</i>)</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Launch C.121 ratification campaign with Workers' and Employers' organisations</b></li> <li>▪ Raise awareness on Future of Work and the responsibility for work injuries (<i>Digital economy</i>)</li> <li>▪ <b>High-level Experts Meeting on Employment Injury Protection on the SDG's for Decent Work (8) and Social Protection Floor (1.3)</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Ratify C.121 in broad number of countries, namely in priority GSC countries</li> </ul>
<ul style="list-style-type: none"> <li>▪ Establish ILO track-record</li> <li>▪ Identify key countries with employment injury cases as recommended by CEACR</li> </ul>	<ul style="list-style-type: none"> <li>▪ Achieve ILO own success stories in key areas and selected countries: e.g. Litigation cases; Garments and fishing sectors, SME's, Taxi cooperatives</li> </ul>	<ul style="list-style-type: none"> <li>▪ Report to CEACR on improved situation</li> </ul>
<ul style="list-style-type: none"> <li>▪ Build partnerships and capacities</li> </ul>	<ul style="list-style-type: none"> <li>▪ Operate a Global Alliance for Employment Injury Protection</li> <li>▪ <b>Launch regional programmes in Africa, Asia and Arab States – with OSH and other relevant ILO programmes</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Improved ILO coordination across inter-linked areas for EIIP, OSH, prevention, actuarial and other areas</li> </ul>

## Country Portfolio

### ASIA AND PACIFIC

**Regional focus:** Global supply chains, garments and exports sectors

- **Bangladesh:** *Rana Plaza, Tazreen, Tampoco*; national EII scheme
- **Pakistan:** Ali Enterprises fire; Sindh Province
- **Malaysia:** Extending EIIP to Self-Employed
- **Thailand:** Draft legislation on EII for Fishing Workers
- **Vietnam:** Extending EIIP to Self-Employed
- **Indonesia:** Scaling up Employment Injury Benefits for all workers
- **Myanmar, Cambodia:** Legal framework and Implementation

### AFRICA

**Regional focus:** Growing economy, large construction projects, extractive sectors

- **Ethiopia:** Vision Zero Fund – Garments and Construction sector
- **Tanzania:** Operationalization of Workers' Compensation Board (2016) – training of doctors in occupational injury assessment, financing system, actuarial review, institutional training
- **Malawi :** Review and institutional framework of EII law (2007)
- **Kenya:** Legal review - From Employer Liability to Employment Injury Insurance Scheme
- **Liberia :** EIP for public health workers in aftermath of Ebola
- **Guinea, Zambia, Mali, Congo RDC :** Actuarial valuation Workers Compensation Board
- **Zanzibar:** EII legal review
- **Botswana:** High-level advocacy

### ARAB STATES

**Regional focus:** Migrant and refugee workers

- **Jordan.** Actuarial valuation
- **Gulf states:** feasibility of EII schemes; EIP for migrant workers

## How the GEIP programme operates

The GEIP programme anticipates impacts of its interventions through the following direct and indirect outputs and activities.

### Objective 1

**By 2022, the GEIP will have improved the employment injury protection of workers through EII national institutions by social security coverage extension, better governance, more accessible and affordable and financially sustainable national systems of EIIP, with significant improvements for most hazardous occupations.**

#### Outcome 1.1

Enterprises and workers of at least 12 reformed and strengthened national public EIIP systems, guided by ILO principles<sup>7</sup>, for the effective delivery and provision of country-specific, quality, adequate, affordable and financially sustainable benefits for all enterprises' workers.

5-year Targets:

*Year 1: 1-2 countries    Year 2-3: 3-6 countries    Year 4-5: 12-15 countries*

#### Output 1.1.1

Universal, adequate, affordable and financially sustainable social security EII schemes at country level, guided by ILO principles

#### Output 1.1.2

Improved role of tripartite social partners in the governance of EII social security schemes

#### Output 1.1.3

Formalization and compliance of SME workers namely in hazardous sectors

#### Outcome 1.2

Enterprises and workers of at least 3 global/regional business and organized trade sectors engaged with international and national level business partnerships for fair and sustainable labour practices and capable of guaranteeing the effective right to employment injury benefits in their business sectors.

5-year Targets:

*Year 1: n/a    Year 2-3: 1-2 sectors    Year 4-5: 3-5 sectors*

#### Output 1.2.1

Non-Covered workers receive adequate compensation in case of work injury through improved right of appeal as required by law, guided by ILO C.121

#### Output 1.2.2

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<sup>7</sup> No less favourable than the minimum levels stipulated in the Employment Injury Benefits Convention, 1964 (no.121).

Improved Regional Tripartite capacities for institutional governance\_of social security EIP schemes, reactive to the needs and capacities of their insured members, guided by ILO ILS and CEACR recommendations

#### Output 1.2.3

Breaking the EII Coverage Glass Ceiling and Contributing to the Formalization of MSME's and for Hazardous Sectors

### Objective 2

**By 2022, the GEIP and its institutional partners will have influenced the lead global policy dialogues and globalization's trend-setting enterprises for a more decent world of work**

#### Outcome 2.1

6 of the largest multinationals are better aware in their global purchasing and delocalisation practices about ILO minimum benefits guarantees for workplace risks (EI) for more fair practices of "employer-sponsored worker social benefits" for all workers directly or indirectly employed by them.

5-year Targets:

*Year 1: n/a Year 2-3: 1-2 largest MNE's Year 3-4: 3-6 largest MNE's*

#### Output 2.1.1

-Six Corporations and three business and trade organisations of in priority sectors endorse C.121 and implement improved compliance across their supply chains and purchasing intermediaries

#### Outcome 2.2

The GEIP Programme will have influenced the global policy dialogues through the Decent Work in Supply Chains Action Plan, the Future of Work Initiative and achieving the UN SDG's related to coverage for employment injury protection.

5-year Targets:

*Year 1: DW SC Action Plan Year 2-3: FoW Initiative, SDG's (1.3, 5.4, 8, 10)*

#### Output 2.2.1

Improved global knowledge of EIP and Endorsed indicators and monitoring

### Activities, 2017-2022

The GEIP programme will achieve the above objectives, outcomes and outputs through a series of inter-linked activities and using generic GEIP products developed with its institutional partners. The initial period will serve to set up the operational framework while addressing urgent country demands.

Most of the activities will be implemented in close collaboration with institutional partners, including: LabAdmin/OSH, SOCPRO, VZF, Better Work, ENT/Multi, ISSA, JUR, FINANCE, ENT/SME, ENT/SFU, ENT/COOP, DGUV, SUVA, NASI.

In years 1-2, the GEIP at the national level will:

- Facilitate and advise the implementation of the litigation arrangement for workers victims of the 2012 Ali Enterprises factory fire in Pakistan up to end 2018 and possibly in Bangladesh (Tampoco factory fire of Sept. 2016) (DDG/P/MSU, JUR, FINANCE, PARDEV)
- Conduct Actuarial, Legal, Institutional and Operational Reviews of national EIIP schemes, where appropriate (Bangladesh, Malawi, Tanzania, Ethiopia, Malaysia; in collaboration with SOCPRO in Mali, Congo RDC, Vietnam, India)
- Select priority intervention countries in close consultation with the recommendations of the ILO CEACR and in priority GSC countries for the ILO (VZF, GSC, etc.)
- Explore partnerships for Enterprises and Workplace Surveys and Assessments in Selected sectors (e.g. garments, fishers, taxi drivers, extractive, agro-food)
- Mobilize partners and donors; draft project proposals

#### Portfolio of Country Activities, 2017-2019

See above list

In years 1-2, the GEIP at the global policy and operational levels will:

- Organize and host a GEIP/Better Work High-level meeting: EIIP as the legacy of the Rana Plaza accident - taking lessons for the global supply chains
- Draft and disseminate ILO publication on the State of EIIP around the World
- Follow-up on ILO-ISSA Actuarial Guidelines
- Undertake a legal and standards overview to monitor progress in countries where CEACR presented recommendations
- Update and develop GEIP products based on existing material and through collaboration with institutional partners
- Draft and implement the global, regional and national level communication plan, including to set up GEIP's website
- Document best practices (commissioning papers)
- Mobilization of resources and engagement with potential partners

#### Portfolio of Global and Regional Activities, 2017-2019

- Korea Regional Training Programme on Employment Injury Insurance
- Regional training programme for Employers and Workers – Asia, Southern Africa
- Learning from EIP litigation - Conference with Garments' Sector

## Technical Products

The GEIP programme will rely on a dedicated International Financial and Actuarial Service as well as a robust set of tools, publications and database to achieve its objectives. A number of tools and publications already exist but require updates while new ones need to be put in place.

**The GEIP existing tools and publications that require update**, include:

- 1) The ILO FACTS (ILO International Financial and Actuarial Service) delivering actuarial services to member States



- 2) EII Guidebook (*forthcoming*)
- 3) EII Actuarial Model
- 4) Health and Allied Care and Rehabilitation EII Training Package
- 5) EIIP Governance, Design and Implementation Training Package
- 6) EIIP Policy Briefs
- 7) GEIP website
- 8) ILO EIP Litigation Handbook – Rana Plaza (for non-compensated workers in case of large accidents)

**The GEIP tools and publications that require development, include:**

- 1) Generic actuarial tool for EII experience-rating and premium billing for prevention
- 2) An *Inter-Agency* Assessment and Survey Tool of national EIIP systems, covering Benefit design (cash benefits, health and allied care, rehabilitation, prevention), financing, institutional and legal, prevention, auditing, health and allied care, rehabilitation
- 3) Workplace Surveys on EIIP
- 4) Roster of GEIP Collaboration Centres (research and experts)
- 5) EIIP statistics and database
- 6) EIIP Policy Briefs and Best Practices
- 7) GEIP Communication Plan (website, news, CoP, etc.)
- 8) Generic ILO EIP Litigation Handbook – Rana Plaza (for non-compensated workers in case of large accidents)

In years 2-5, the GEIP at the national level in selected countries will:

- Continue to update and develop GEIP products based on existing material and through collaboration with institutional partners
- Conduct legal reviews of rights of appeal mechanisms in countries where ILO facilitation role is engaged in litigation cases
- Undertake on-going Actuarial, Legal, Institutional and Operational Reviews of national EIIP systems, where appropriate
- Set up Regional Tripartite and Institutional Training Programmes
- Undertake Enterprises and Workplace Surveys in Selected sectors
- Build capacities of Social Partners and enabling social dialogue to reinforce respective roles in national tripartite institutional governance around issues of workers' compensation in countries
- Assess needs and capacities of large and SME's in at least 3 selected economic sectors (e.g. garments, fishers, taxi drivers, extractive, agro-food)
- Develop new and innovative Compliance Applications between SME's and Social Security EII schemes
- Launch national awareness C.121 Campaign on the "Right to EI Compensation in LDC's" at national level

In years 2-5, the GEIP at the global policy and operational levels will:

- Mainstreaming EIIP across ILO Policy Areas, in particular for the MNE Declaration, the Better Work Programme, the VZF, the Youth Safework project, the ENT/SME/EESE-SCORE tools, the COOP, ILO and World Bank Public Works Programmes
- Best practice cases documented
- Organize EIIP/OSH Experts' Consultation: for selecting SDG Indicators to measure and monitor progress on the coverage of workers in case of employment injury

- Contribute to the FoW Initiative by conducting studies such on the assessment of the situation of workers in case of injury in non-standard forms of employment (NSFE) in HIC's
- Organize a World Commission on the universal coverage of the fundamental right to work injury compensation after having identified partners
- Launch the global and regional C.121 Campaign on the "Right to EI Compensation in LDC's- in partnership with institutional partners (wages and OSH prevention, BW, etc.); referring to the *Culture of the Right to EI Compensation*

## ANNEXES

## Employment injury insurance and protection provisions around the world

Major area, region or country	Type of programme	Contribution rates (%)				Legal EIIP coverage as % of labour force
		Employee	Employer	Self-employed	Financing from Government	
Africa						
Algeria	Social insurance	No contribution	1.25% of gross payroll	Not covered	No contribution	53.8
Angola	Employer liability	No contribution	Whole cost (pays insurance premiums)	Voluntary basis	No contribution	...
Benin	Social insurance; employer liability	No contribution	1% to 4% of gross payroll according to assessed risk	Not covered	No contribution	5.2
Botswana	Employer liability (normally involving insurance with a private carrier)	No contribution	Whole cost (pays insurance premiums or provides benefits directly)	Not covered	No contribution	43.1
Burkina Faso	Social insurance (cash and medical benefits); employer liability (temporary cash benefits only)	No contribution	3.5% of covered payroll; whole cost for employer liability	Not covered	No contribution	5.5
Burundi	Social insurance	No contribution	3% of covered monthly payroll	Not covered	No contribution	4.9
Cameroon	Social insurance	No contribution	1.75%, 2.5% or 5% of gross payroll according to assessed risk	Not covered	No contribution	12.4
Cabo Verde	Social insurance	No contribution	2% to 6% depending on worker's status; flat rate for household workers	6% of covered monthly earnings	No contribution	56.6
Central African Republic	Social insurance	No contribution	3% of covered payroll	Not covered	No contribution	13.9
Chad	Social insurance	No contribution	4% of gross payroll	Not covered	Subsidizes the programme	4.7
Congo	Social insurance	No contribution	2.25% of covered payroll	2.25% of income Voluntary basis	No contribution	14.2
Congo, Democratic Republic of	Social insurance	No contribution	1.5% of monthly earnings (may be higher for high-risk industries)	Not covered	No contribution	26.2

Côte d'Ivoire	Social insurance	No contribution	2% to 5% of gross payroll according to assessed risk	Contribution varies according to assessed risk Voluntary basis	No contribution	14.7
Djibouti	Social insurance	No contribution (cash benefits); 2% of covered earnings (medical benefits under sickness)	1.2% (cash benefits); 5% (medical benefits under sickness)	7% of covered earnings (medical benefits only under sickness)	No contribution	...
Egypt	Social insurance	No contribution	3% of covered payroll	Not covered	No contribution	51.1
Equatorial Guinea	Social insurance	Global contribution, under old-age (4.5% of gross earnings)	Global contribution, under old age (21.5% of gross payroll)	Not covered	Global contribution, under old age (at least 25% of annual social security receipts)	14.5
Ethiopia	Social insurance; employer liability	Global contribution, under old age (7% of basic salary)	Global contribution, under old age (11% of payroll (civilian) or 25% of payroll (military)); whole cost for employer liability (pays insurance premiums)	Voluntary basis	No contribution	17.4
Gabon	Social insurance	No contribution	3% of gross payroll	Special system	No contribution	45.0
Gambia	Employer liability	No contribution	1% of covered payroll	Not covered	No contribution	23.4
Ghana	Employer liability (normally involving insurance with a private carrier)	No contribution	Whole cost (provides benefits directly)	Not covered	No contribution	16.6
Guinea	Social insurance	No contribution	4% of covered payroll	Not covered	No contribution	14.5
Kenya	Employer liability (involving insurance with a public carrier)	No contribution	Whole cost (pays insurance premiums or provides benefits directly)	Not covered	No contribution	9.3
Lesotho	Social insurance	No contribution	Percentage of gross monthly earnings (variable according to terms of agreement, industry mandate or ministerial directive)	Not covered	No contribution	...
Liberia	Social insurance	No contribution	1.75% of payroll	1.75% of declared income	No contribution	80.5

Libya	Social insurance	Global contribution, under old age for cash benefits (3.75% of covered earnings) and under sickness for medical benefits (1.5% of covered earnings)	Global contribution, under old age for cash benefits (10.5% of covered earnings; 11.25% for foreign companies) and under sickness for medical benefits (2.45% of covered payroll)	Global contribution, under old age for cash benefits (15.675% of declared income) and under sickness for medical benefits (3.5% of covered income)	Global contribution, under old age for cash benefits (0.75% of covered earnings plus annual subsidies) and under sickness for medical benefits (5% of covered earnings)	...
Madagascar	Social insurance	No contribution	1.25% of covered payroll <sup>1</sup>	Not covered	No contribution	9.3
Malawi	Employer liability (normally involving insurance with a private)	No contribution	Whole cost	Not covered	No contribution	6.9
Mali	Social insurance	No contribution	1% to 4% of gross payroll depending on assessed risk	1% to 4% of gross earnings depending on assessed risk Voluntary basis	No contribution	9.1
Mauritania	Social insurance	No contribution	5.5% of covered monthly payroll (3% for permanent disability and 2.5% for medical care and temporary disability benefits)	Not covered	No contribution	8.6
Mauritius	Social insurance	No contribution	Global contribution, under old age (6% to 10.5% of payroll)	Not covered	No contribution	68.2
Morocco	Employer liability (involving insurance with private)	No contribution	Whole cost (pays benefits or insurance premiums)	Not covered	No contribution	39.0
Namibia	Social insurance	No contribution	Whole cost (contribution varies depending on industry classification)	Not covered	No contribution	47.1
Niger	Social insurance	No contribution	1.75% of covered payroll	1.4% of covered annual earnings	No contribution	90.9
Nigeria	Social insurance	No contribution	1% of payroll (may increase after 2 years according to assessed risk)	Financing mechanisms still undetermined	No contribution	32.8
Rwanda	Social insurance	No contribution	2% of gross monthly payroll	Not covered	No contribution	4.5
Sao Tome and Principe	Social insurance	Global contribution, under old age (6% of gross earnings)	Global contribution, under old age (8% of gross payroll)	Optional global contribution, under old age (14% of earnings)	Subsidies as needed	28.9

Senegal	Social insurance	No contribution	1%, 3%, or 5% of covered payroll depending on assessed risk	1%, 3%, or 5% depending on assessed risk	No contribution	27.3
Seychelles	Social insurance	No contribution	No contribution	Not covered	Whole cost is financed from earmarked income tax	69.1
Sierra Leone	Employer liability (normally involving insurance with private)	No contribution	Whole cost (pays insurance premiums or provides benefits directly)	Not covered	An annual contribution	6.1
South Africa	Employer liability (involving insurance with private)	No contribution	Whole cost (pays insurance premiums which vary depending on the industry and reported accident rate)	Not covered	No contribution	67.5
Sudan	Social insurance	No contribution	2% of gross monthly payroll	Global contribution, under old age (25% of declared monthly income)	No contribution	62.1
Swaziland	Employer liability (involving insurance with private)	No contribution	Whole cost (pays insurance premiums)	Not covered	No contribution	62.6
Tanzania, United Republic of	Social insurance	Global contribution, under old age (10% of gross salary)	1% of payroll (private sector); 0.5% (public sector)	Global contribution, under old age (amount varies according to scheme) Voluntary basis	No contribution	8.8
Togo	Social insurance	No contribution	2% of gross payroll	2% of declared income	No contribution	84.2
Tunisia	Social insurance	No contribution	0.4% to 4.0% of gross payroll, depending on assessed risk	Voluntary basis	No contribution	42.0
Uganda	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost (pays insurance premiums)	Not covered	No contribution	16.0
Zambia	Employer liability (involving insurance with a public carrier)	No contribution	Whole cost (private insurance varies according to assessed risk)	Not covered	No contribution	11.9
Zimbabwe	Employer liability	No contribution	Whole cost (pays insurance premiums based on the employee's monthly earnings)	Not covered	No contribution	25.4

Asia						
Armenia	Social insurance	A portion of personal income tax	No contribution	Not covered	Subsidies as needed	59.3
Azerbaijan	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost (private insurance rates vary according to industry risk)	Whole cost (rates vary according to assessed industry risk) Voluntary basis	Whole cost of the funeral grant	39.7
Bahrain	Social insurance	No contribution	3% of the employee's monthly earnings	Not covered	No contribution	84.6
Bangladesh	Employer liability	No contribution	Whole cost	Not covered	No contribution	12.5
Bhutan	Employer liability (involving insurance with a public carrier)	No contribution	Whole cost (provides benefits directly or pays insurance premiums)	Not covered	No contribution	...
Brunei Darussalam	Employer liability	No contribution	Provides benefits directly to employees	Not covered	No contribution	88.0
China	Social insurance; employer liability	No contribution	0.75% of total payroll (on average) for social insurance; whole cost for employer liability	Only small business owners contribute as employees	Subsidies as needed	24.2
Georgia	Employer liability	No contribution	Whole cost	Not covered	No contribution	23.3
Hong Kong (China), Special Administrative Region	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost <sup>2</sup>	Not covered	No contribution	85.6
India	Social insurance	Global contribution, under sickness (1% of wages)	Global contribution, under sickness (3% of payroll)	Not covered	Global contribution, under sickness (12% of the cost of medical benefits)	7.9
Indonesia	Social insurance	No contribution	Whole cost (contributions vary according assessed risk) <sup>3</sup>	1% of monthly declared earnings	No contribution	28.7
Iran, Islamic Rep. of	Social insurance	Global contribution, under old age (5% of earnings; 9.5% of earnings for commercial drivers)	Global contribution, under old age (14% of payroll)	Global contribution, under old age	Global contribution, under old age (2% of earnings for employed, self-employed and voluntarily insured persons; 9.5% for commercial drivers)	38.7
Israel	Social insurance	No contribution	0.37% to 1.96% of earnings above 60% of the national average wage	0.39 to 0.68% of earnings above 60% of the national average wage	0.03% of payroll or earnings (employed and self-employed); provides a global subsidy of 45.1% of total contributions	74.1



Japan	Social insurance	No contribution	0.25% to 8.8% of payroll, according to the type of business	0.3% to 5.2% of average earnings, depending on the type of business	Subsidies as needed	85.0
Jordan	Social insurance	No contribution	2% to 4% of monthly payroll, depending on sector risk and implementation of OSH standards	...	Any deficit	44.6
Kazakhstan	Employer liability (involving insurance with a private carrier); social assistance	No contribution	Whole cost of insurance premiums (0.04% to 9.9% of payroll) or provides directly	Not covered	Cost of permanent disability and survivor benefits	56.1
Korea, Republic of	Social insurance	No contribution	0.7% to 34% of annual payroll, according to assessed risk	0.7% to 34% of declared earnings or payroll Voluntary basis <sup>4</sup>	No contribution	85.2
Kuwait	Employer liability	No contribution	Whole cost	Not covered	No contribution	95.1
Kyrgyzstan	Social insurance (cash benefits); universal (medical benefits)	Global contribution, under old age for cash benefits (10% of earnings); no contribution for medical benefits	Global contribution, under old-age (15.25% of payroll (cash benefits) and global contribution, under sickness (2% of payroll for medical benefits)	Not covered (cash benefits); no contribution for medical benefits	Whole cost of (permanent disability benefits); remainder of cost (medical benefits)	44.0
Lao People's Dem. Rep.	Social insurance	No contribution	0.5% of gross monthly insurable earnings	Not covered	0.5% of gross monthly insurable earnings	6.7
Lebanon	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost	Not covered	No contribution	47.8
Malaysia	Social insurance	No contribution	1.25% of monthly payroll, according to 45 wage classes	Not covered	No contribution	36.2
Myanmar	Social insurance	No contribution	1 to 1.5% of covered monthly payroll (rate varies according to business' size and accident rate)	Voluntary basis	No contribution	...
Nepal	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost (provides benefits directly or pays insurance premiums)	Not covered	No contribution	3.8
Oman	Social insurance	No contribution	1% of payroll	Not covered	No contribution	40.2

Pakistan	Social insurance; employer liability	No contribution	6% of monthly payroll; whole cost of employer liability	Not covered	No contribution	28.6
Philippines	Social insurance	No contribution	0.2% for monthly earnings of at least 14 750; 0.06% for monthly earnings below 14 750	Not covered	Any deficit	45.8
Saudi Arabia	Social insurance	No contribution	2% of payroll	Not covered	Any actuarial deficit	77.4
Singapore	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost (provides benefits directly or pays insurance premiums)	Not covered	No contribution	72.6
Sri Lanka	Employer liability	No contribution	1% to 7.5% of gross payroll according to assessed risk (provides benefits directly or pays insurance premiums)	Not covered	Whole cost of medical benefits	42.3
Syria	Social insurance	No contribution	3% of payroll	Not covered	No contribution	47.8
Taiwan, China	Social insurance	No contribution	Cash benefits: 0.22% on average (0.04% to 0.92% of monthly payroll) according to assessed risk + 0.07% for on- and off-duty accidents Medical benefits: under sickness and maternity <sup>5</sup>	Cash benefits: 0.66% to 0.594% of gross monthly income, according to assessed risk Medical benefits: 4.69% of the insured's monthly reported earnings multiplied by one plus the number of dependents, up to three	Cash benefits: cost of administration; 0.044% to 0.396% of gross monthly income for self-employed persons, according to industry's assessed risk. Medical benefits: under sickness and maternity <sup>5</sup>	74.1
Thailand	Employer liability (involving insurance with a private carrier)	No contribution	0.2% to 1% of annual payroll according to assessed risk	Not covered	No contribution	26.2
Turkmenistan	Social insurance (cash benefits); universal (medical benefits)	No contribution	Cash benefits: global contribution, under old age (20% of payroll + 3.5% for hazardous occupations) Medical benefits: no contribution	Not covered (cash benefits); no contribution (medical benefits)	Subsidies as needed (cash benefits); whole cost (medical benefits)	52.6
Uzbekistan	Social insurance (cash benefits); universal (medical benefits)	No contribution	Global contribution, under old age (25% of payroll; 15% for small and micro enterprises)	Not covered	Subsidies (cash benefits); whole cost (medical benefits)	44.1

Viet Nam	Social insurance; employer liability (temporary disability benefits)	No contribution	1% of monthly payroll; whole cost (temporary disability benefits)	Not covered	No contribution	30.4
Yemen	Social insurance	No contribution	14% of total payroll	Not covered	No contribution	37.7
Europe						
Albania	Social insurance	No contribution	0.3% of payroll	Not covered	No contribution	34.7
Austria	Social insurance	No contribution	1.3% of covered payroll	Special system	No contribution	77.4
Belarus	Social insurance	No contribution	0.3% to 0.9% of payroll according to assessed professional risk	Not covered	No contribution	70.9
Belgium	Social insurance	No contribution	0.32% of reference earnings for work injury + insurance premium that varies according assessed risk; 1% of reference earnings for occupational disease + 0.01% for asbestos-related illnesses	Not covered	No contribution	63.1
Bulgaria	Social insurance	No contribution	0.4% to 1.1% of payroll, according to assessed risk	0.4% to 1.1% of income, according to assessed risk Voluntary basis	No contribution	66.2
Croatia	Social insurance (temporary disability benefits); permanent benefits are covered under old age, disability and survivors	No contribution (temporary disability benefits)	0.5% of covered payroll (temporary disability benefits)	0.5% of income (temporary disability benefits)	No contribution	68.2
Czech Republic	Social insurance; employer liability	No contribution (temporary disability benefits); global contribution, under old age (6.5% of monthly covered earnings) (permanent disability pension)	Global contributions under old age and sickness and maternity 6; whole cost of private insurance (0.28% to 5.04% of payroll, depending on assessed risk of the activity performed).	Not covered	Any deficit	66.2

Cyprus	Social insurance	Global contribution, under old age (7.8% of covered earnings)	Global contribution, under old age (7.8% of covered payroll)	Not covered	Global contribution, under old age (4.6% of covered payroll)	68.2
Denmark	Direct provision involving insurance with a private (accidents) or public (occupational diseases) carrier; Universal (medical benefits)	No contribution	Whole cost, under sickness and maternity	Voluntary basis	Global contribution, under sickness	88.0
Estonia	Social insurance   No specific programme for employment injury	No contribution	Global contribution, under sickness (13% of payroll)	Global contribution, under sickness (13% of declared earnings)	Any deficit (whole cost for employees whose employer is insolvent)	76.8
Finland	Employer liability; mandatory private insurance	No contribution	0.1% to 7% of annual payroll, according to the profession's assessed risk	Annual premium according to assessed risk for the profession. Voluntary basis	No contribution	66.5
France	Social insurance	No contribution. Voluntarily insured persons pay variable contributions according to assessed risk	Whole cost (varies according to assessed risk)	Special system	No contribution	74.1
Germany	Social insurance	No contribution	1.3% on average (contributions vary according to assessed risk)	Not covered (with few exceptions)	A subsidy for agricultural accident insurance. Contributions for specific groups (students, children in day care institutions and specified voluntary activities)	63.0
Greece	Social insurance	Global contribution, under sickness (0.4% of covered monthly earnings for cash benefits and 2.15% for medical benefits)	Global contribution, under sickness (0.25% of covered monthly earnings for cash benefits and 4.3% for medical benefits) + 1% payroll (depending on the reported accident rate)	Not covered	A guaranteed annual subsidy	46.9
Hungary	Social insurance   No specific programme for employment injury	Global contribution, under old age and sickness (17% of covered monthly earnings)	Global contribution, under old age (27% of monthly payroll)	Global contribution, under old age (37% of declared monthly earnings)	Any deficit	78.3

Iceland	Social insurance; social assistance	No contribution	Global contribution, under old age (7.35% of gross payroll for the universal pension)	Global contribution, under old age (part of 7.35% of gross earnings for the universal pension)	Partially finances through general taxation	95.1
Ireland	Social insurance	Global contribution, under old age (0% to 4% of covered weekly earnings depending on earnings)	Global contribution, under old age (8.5% to 10.75% of gross wages according to weekly earnings)	Not covered	Any deficit (private-sector employees); whole cost (public-sector employees)	71.8
Italy	Social insurance	No contribution	8.25% on average (0.5% to 10.75% of gross wages, according to assessed risk)	Variable contribution according to assessed risk	No contribution	72.2
Latvia	Social insurance	No contribution	Global contribution, under old age (23.59% of covered earnings)	Not covered	Cost of state-guaranteed health care services (annual state budget)	69.2
Liechtenstein	Social insurance	No contribution	Variable contribution according to assessed risk	Variable contribution according to the extent of coverage required and assessed risk. Voluntary basis	No contribution	...
Lithuania	Social insurance	No contribution	0.37% to 1.8% of earnings, according to four employment categories	Not covered	No contribution	64.7
Luxembourg	Social insurance	No contribution	1% of covered payroll	1% of covered income	50% of the cost of administration	77.1
Malta	Social insurance	Global contribution, under old age (10% of covered wages)	Global contribution, under old age (10% of covered payroll)	Global contribution, under old age. Variable amount depending on net income	50% of the value of total contributions	73.5
Moldova, Republic of	Social insurance (cash benefits); universal (medical benefits)	No contribution	Global contribution, under old age (22–23% of payroll depending on sector)	Flat-rate contribution (6,372 lei/year; 1,584 lei/year for agricultural landowners). Voluntary basis	No contribution	60.2
Monaco	Mandatory private insurance	No contribution	Whole cost (pays insurance premiums which vary according to the reported risk rate) <sup>7</sup>	Not covered	No contribution	...

Netherlands	Social insurance   No specific programme for employment injury	Global contribution, under sickness, old age, disability, survivors	Global contribution, under sickness, old age, disability, survivors	Global contribution, under sickness, old-age, disability and survivors	Global contribution, under sickness, old-age, disability, survivors	97.6
Norway	Social insurance (cash benefits); universal (medical benefits) and employer liability (compulsary insurance with private)	No contribution	Global contribution, under old age (14.1% of gross payroll); whole cost of premiums for compulsory private insurance	0.4% of taxable income Voluntary basis	Any deficit	89.6
Poland	Social insurance	No contribution	From 0.4% to 3.6% of payroll, according to assessed risk and number of employees	1.8% of declared earnings	The cost of specialized procedures promoting good public health practices	100.0
Portugal	Employer liability (involving insurance with a private carrier) (work injury); social insurance (occupational diseases)	No contribution (work injury); global contribution, under old age (occupational diseases)	Premiums vary according to assessed risk (work injury); global contribution, under old age (23.75% of payroll) (occupational diseases)	Premiums through liability insurance (work injury); global contribution, under old-age (29.6% of reference income; 34.75% for special categories of self-employed persons) (occupational diseases)	No contribution	77.3
Romania	Social insurance	No contribution. Voluntarily insured pay 1% of the average monthly income.	From 0.15% to 0.85% of average gross monthly income, according to assessed risk	1% of average monthly income. Voluntary basis	Subsidies	63.1
Russian Federation	Social insurance	No contribution	0.2% to 8.5% of payroll according to 32 classes of professional risk related to 22 industry categories	Not covered	No contribution	74.4
San Marino	Social insurance	Global contribution, under old age (5.4% of gross earnings)	Global contribution, under old age (16.10% of payroll)	Global contribution, under old age (14.5% to 22% of gross income, according to the category of employment)	Global contribution, under old age (5% of total contributions; higher contributions for agricultural workers) or up to 25% to cover any deficit	96.9

Serbia	Social insurance   No specific programme for employment injury	Provided under old age, disability, and survivors	Provided under old age, disability, and survivors	Provided under old age, disability, and survivors	Provided under old age, disability, and survivors	66.2
Slovakia	Social insurance	No contribution	0.8% of covered payroll	Not covered	Any deficit	66.4
Slovenia	Social insurance	Global contribution, under sickness (temporary disability and medical benefits); global contribution, under old age (15.5% of gross earnings) (permanent disability benefits)	0.53% of payroll (temporary disability and medical benefits); global contribution, under old age (8.85% of payroll) (permanent disability benefits)	Global contribution, under sickness (temporary disability and medical benefits); global contribution, under old age (24.35% of assessed income; certain farmers contribute 15.5%) (permanent disability benefits)	Any deficit caused by a decline in contribution rates for permanent disability benefits	80.2
Spain	Social insurance	No contribution	1.98% (0.90% to 7.15% of covered payroll according to assessed risk)	Contributions vary according to the level of coverage chosen Voluntary basis	No contribution	48.3
Sweden	Social insurance	No contribution	0.3% of payroll	0.3% of declared earnings	No contribution	84.8
Switzerland	Mandatory private insurance	No contribution	Whole cost of private insurance (insurance premiums vary according assessed risk)	Voluntary basis	No contribution	66.7
Turkey	Social insurance	No contribution (cash benefits); 5% of monthly earnings (medical benefits)	Global contribution, under sickness (2% of monthly payroll); 7.5% of monthly payroll (medical benefits)	Global contribution, under sickness (2% of declared monthly earnings) (cash benefits); 12.5% of declared earnings (medical benefits)	The cost of contributions for apprentices and students in technical schools	68.4
Ukraine	Social insurance (cash benefits); universal (medical benefits)	No contribution	Global contribution, under old-age (22% of payroll)	Global contribution, under old age (22% of the monthly minimum wage)	No contribution (cash benefits); whole cost, under sickness (medical benefits)	64.1
United Kingdom	Social insurance; social assistance	Global contribution, under old age (12% of weekly earnings) <sup>8</sup>	Global contribution, under old age (13.8% of employee's earnings)	Not covered	Global contribution, under old age (whole cost of means-tested allowances; pays a treasury grant to cover any deficit)	68.0

Latin America and the Caribbean

Argentina	Employer liability	No contribution	Whole cost (pays insurance premiums or self insures)	Not covered	No contribution	44.9
Bahamas	Social insurance	Global contribution, under old age (3.9% of weekly covered earnings)	Global contribution, under old age (5.9% of covered payroll)	2% of covered earnings	No contribution	82.6
Barbados	Social insurance	No contribution	0.75% of payroll	Not covered	No contribution	65.6
Belize	Social insurance	Global contribution, under old age (flat rate that varies according to 8 wage classes)	Global contribution, under old age (flat rate that varies according to 8 wage classes)	Global contribution, under old age (flat rate that varies according to 8 wage classes)	No contribution	80.6
Bermuda	Employer liability (normally involving insurance with a private carrier)	No contribution	Whole cost (pays insurance premiums or provides benefits directly)	Not covered	No contribution	32.2
Bolivia (Plurinational State of)	Social insurance; mandatory private insurance	Global contribution, under old age (1.71% of covered earnings for temporary disability benefits) 9	Global contribution, under sickness (10% of payroll for temporary disability and medical benefits); global contribution, under old age (1.71% of covered payroll for permanent disability benefits) 9	Global contribution, under sickness (temporary disability and medical benefits); global contribution, under old age (1.71% of covered earnings for permanent disability benefits) 9	No contribution	16.0
Brazil	Social insurance	No contribution	1% to 3% of gross payroll according to assessed risk; 0.1% of gross payroll for employers of rural workers	Not covered	No contribution	56.5
British Virgin Islands	Social insurance	No contribution	0.5% of covered monthly payroll	0.5% of declared monthly earnings	No contribution	98.4
Chile	Social insurance	No contribution	0.95% + up to 3.4% of covered payroll according to assessed risk (companies with high accident rates pay up to 6.8% of covered payroll)	0.95% declared income + up to 3.4% declared earnings depending on the occupation-	No contribution	76.0



Colombia	Social insurance and individual account system	No contribution	0.34% to 8.7% of covered payroll according to assessed risk	0.34% to 8.7% of declared covered earnings according to assessed risk. Voluntary basis.	Global contribution	44.5
Costa Rica	Employer liability (involving compulsory and voluntary insurance with a public carrier)	No contribution	Whole cost (pays insurance premiums that vary according to assessed risk)	Not covered	No contribution	60.1
Cuba	Social insurance (cash); universal (medical care)	Global contribution, under old age (1% to 5% of earnings)	Global contribution, under old age (12.5% of gross payroll for the public sector; 14.5% for the private sector)	Not covered	Global contribution, under old age (any deficit)	94.4
Dominica	Employer liability	No contribution	0.5% of employee's gross earnings	Not covered	No contribution	60.8
Dominican Republic	Social insurance	No contribution	Whole cost (1.2% of payroll on average, according to assessed risk)	Not covered	No contribution	...
Ecuador	Social insurance	No contribution. 0.55% of gross earnings for voluntary contributors	0.55% of payroll	0.55% of gross declared earnings	40% of the cost of work injury pensions	49.0
El Salvador	Social insurance	Global contribution, under sickness (3% of covered earnings)	Global contribution, under sickness (7.5% of covered payroll)	Global contribution, under sickness (10.5% of declared income)	An annual subsidy	26.8
Grenada	Social insurance	No contribution	1% of gross payroll	1% of gross earnings	No contribution	60.7
Guatemala	Social insurance	1% of gross earnings	3% of gross payroll	Not covered	1.5% of gross payroll	65.6
Guyana	Social insurance	Global contribution, under old age (5.6% of covered earnings; 9.3% of average weekly earnings for the voluntarily insured)	Global contribution, under old age (8.4% of covered monthly payroll; 1.5% for persons younger than age 16 and aged 60 or older)	Not covered	Covers any deficit	56.6
Haiti	Social insurance	No contribution	2% to 6% of payroll depending on sector	Not covered	No contribution	15.7
Honduras	Employer liability (involving insurance with a public or private carrier)	No contribution	Whole cost (pays insurance premiums)	Not covered (except a few categories; pay insurance premiums)	No contribution	16.3

Jamaica	Social insurance	No contribution	Global contribution, under old age (2.5% of covered payroll; J\$100 a week for household workers)	Not covered	No contribution	52.0
Mexico	Social insurance	No contribution	0.5% to 15% of payroll depending of assessed risk	Voluntary basis	No contribution	49.3
Nicaragua	Social insurance	No contribution	1.5% of covered payroll (+1.5% of covered payroll for war victims' pensions)	Not covered	No contribution	44.9
Panama	Employer liability (involving insurance with a public carrier)	No contribution	Whole cost (pays insurance premiums that vary according to assessed risk)	Not covered	No contribution	59.6
Paraguay	Social insurance	Global contribution, under old age (9% of gross earnings)	Global contribution, under old age (14% of gross payroll)	Global contribution, under old age (12.5% of the legal minimum wage + 0.5% for administrative fees) Voluntary basis	Global contribution, under old-age (1.5% of gross earnings)	32.1
Peru	Social insurance	No contribution	0.63% to 1.84% of covered payroll depending of assessed risk and the reported accident rate	Flat-rate contribution from 11 to 39 nuevos soles	No contribution	39.5
Saint Kitts and Nevis	Social insurance	No contribution	1% of covered payroll	Not covered	No contribution	80.6
Saint Lucia	Social insurance	Global contribution, under old age (5% of covered monthly earnings)	Global contribution, under old age (5% of covered monthly payroll)	Not covered	No contribution	49.5
Saint Vincent and the Grenadines	Social insurance	No contribution	0.5% of covered payroll	Not covered	No contribution	59.4
Trinidad and Tobago	Social insurance	Global contribution, under old age (4% of covered weekly or monthly earnings according to 16 wage classes; 11.4% for the voluntarily insured)	Global contribution, under old age (8% of covered weekly or monthly payroll, according to 16 wage classes)	Not covered	No contribution	65.5
Uruguay	Mandatory insurance through a public carrier	No contribution	Whole cost (varies according to assessed risk)	Not covered	No contribution	54.6

Venezuela, Bolivarian Rep. of	Social insurance	No contribution	0.75% to 10% of covered payroll according to assessed risk	Voluntary basis	No contribution	57.9
North America						
Canada	Social insurance	No contribution	Whole cost (varies by industry and according to assessed risk; large firms in some provinces may self-insure)	Not covered	No contribution	69.1
United States	Employer liability; social insurance (pneumoconiosis benefits only) 10	Nominal contributions in a few states	Whole cost or most of the costs of private insurance (premiums vary according to assessed risk) (1.3% of payroll on average in 2013)	Not covered	No contribution	84.8
Oceania						
Australia	Employer liability (involving insurance with a public or private carrier)	No contribution	Whole cost (insurance premiums vary according to assessed risk)	Whole cost of self-insurance. Voluntary basis	No contribution	72.0
Fiji	Employer liability	No contribution	Whole cost (provides benefits directly)	Not covered	No contribution	40.1
Kiribati	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost	Not covered	No contribution	32.8
New Zealand	Universal; employer liability (involving insurance with a public carrier)	No contribution	Contribution rates set each year	Contribution rates set each year	No contribution	100.0
Palau Islands	Employer liability	No contribution	Whole cost	Not covered	No contribution	...
Papua New Guinea	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost (pays insurance premiums or provides benefits directly)	Not covered	No contribution	6.4
Samoa	Employer liability (involving insurance with a private carrier)	No contribution	1% payroll	Not covered	No contribution	53.5

Solomon Islands	Employer liability (involving insurance with a private carrier)	No contribution	Whole cost	Not covered	No contribution	14.5
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