



INTERNATIONAL LABOUR OFFICE

REPORTS ON UNRATIFIED CONVENTIONS AND RECOMMENDATIONS
(article 19 of the Constitution of the International Labour Organisation)

REPORT FORM FOR THE FOLLOWING INSTRUMENTS:

Workmen's Compensation (Agriculture) Convention, 1921 (No. 12)

Equality of Treatment (Accident Compensation) Convention, 1925 (No. 19)

Equality of Treatment (Accident Compensation) Recommendation, 1925 (No. 25)

Social Security (Minimum Standards) Convention, 1952 (No. 102) (Part VI)

Employment Injury Benefits Convention, 1964 [Schedule I amended in 1980] (No. 121)

Employment Injury Benefits Recommendation, 1964 (No. 121)

Legislative and regulatory framework

General provisions

1. Please indicate any legal provisions concerning work-related accidents and occupational diseases, in particular legal provisions defining employment injury and specifying the contingencies, or circumstances, covered by related schemes and benefits, which may include: (i) morbid condition; (ii) temporary or initial incapacity for work resulting from a morbid condition and involving suspension of earnings; (iii) total or partial loss of earning capacity likely to be permanent or corresponding loss of faculty; and (iv) loss of support resulting from the death of breadwinner.

C.019: Art. 3;
C.102: Arts 31, 32 and 71;
C.121: Art. 6;
R.121: Para. 3.

Types of schemes

Please indicate any type of scheme(s) or system(s) by means of which employment injury benefits are provided in your country. For example, such schemes or systems may include:

- (a) **employment injury (social) insurance:** Employers collectively finance an employment injury compensation scheme against the risk of work accidents and occupational diseases under the no-fault principle;
- (b) **employers' liability:** Employers are individually responsible and directly liable for the provision of compensation to injured workers;
- (c) **private insurance:** Employers can choose or are obligated by law to take out an insurance contract in order to insure their liability;
- (d) a combination of two or more of the above;
- (e) another type of scheme (for example, non-contributory schemes).

Please indicate if the coverage of workers under existing schemes or provisions is provided on the basis of compulsory or voluntary affiliation.

Finland has an obligatory system in which the employers take out an insurance contract against occupational accidents and diseases according to Workers' Compensation Act (459/2015).

Scope of coverage: type of employment injuries

2. Industrial accidents

Please indicate whether industrial accidents covered by the legislation include those, regardless of their cause, sustained: (i) during the working hours at or near the workplace or at any place where the worker would not have been except for his/her work; (ii) within a reasonable period before or after working hours, in connection with transporting, cleaning, preparing, securing, conserving, and storing or packing of work tools and clothes; and (iii) while on the direct way between the place of work and the employee's principal or secondary residence, the place where the employee usually takes his/her meals, or the place where he/she usually receives his/her remuneration (commuting accident).

C.102: Arts 31 and 32;
C.121: Art. 7;
R.121: Para. 5.

The Workers's Compensation Act applies in following circumstances: during the working hours at or near the workplace or at any place where the worker would not have been except for his/her work; within a reasonable period before or after working hours, in connection with transporting, cleaning, preparing, securing, conserving, and storing or packing and while on the direct way between the place of work and the employee's principal residence, the place where the employee usually takes his/her meals. The condition is that the activity which leads to injury can be seen as normally associated with existing work-related circumstance, i.e. especially prohibited activities or risk-taking can lead to rejection.

Based on the Workers' Compensation Act (459/2015), accidents during remote work are only compensated when they occur in the course of work. Act on the Compensation for Accidents Caused by Conditions in Government Employees' Remote Work (1012/2022) entered into force on 1 January 2023. Government

<p>officials and employees are compensated for accidents on remote workdays that do not strictly happen in the course of work.</p>	
<p>3. Occupational diseases</p> <p>Please indicate if and how occupational diseases are defined in the national legislation and, if so, if it takes into account the following options: (a) a national list of diseases which shall be regarded as occupational diseases under prescribed conditions; or (b) a general definition of occupational diseases established in the legislation; or (c) a national list of diseases complemented by a general definition of occupational diseases or by other provisions for establishing the occupational origin of diseases not so listed or manifesting themselves under conditions different from those prescribed.</p> <p>In Finland we have both general definition occupational diseases established in the legislation and a national list of diseases.</p>	<p>C.121: Art. 8 and Schedule I.</p>
<p>4. In case there is a procedure for the recognition of the occupational origin of diseases that are not included in the national list of occupational diseases, please explain such procedures in detail and indicate rules of proof in this respect. In this regard, please indicate whether there is any presumption of occupational origin of diseases arising either from employee's exposure to such diseases for a certain period or development of symptoms within a specified period following the last employment involving exposure.</p> <p>Occupational disease refers to an illness that is likely to be primarily caused by the employee's exposure to a physical, chemical or biological agent in the work, in the location of the working area or in the training related to work. If the employee in question is working at home or in a working area other than that provided by the employer, the exposure must be caused by the employee's work assignments. For an illness to be substantiated as an occupational disease, a medical examination with sufficient information available on the employee's working conditions and exposure at work is required.</p>	<p>R.121: Paras 6 and 7.</p>

Scope of coverage: persons protected

<p>Persons protected</p> <p>5. Please indicate which prescribed categories of workers are covered by employment injury benefits. Please provide information on the possible exceptions in coverage by employment injury benefits particularly concerning the following categories of workers: (i) casual workers, out-workers, or family workers, etc.; (ii) seafarers, including sea fishermen; (iii) public servants; (iv) self-employed; (v) members of cooperatives (including agricultural); (vi) apprentices; (vii) domestic workers; (viii) prisoners and other detained persons doing work approved by authorities; and (ix) other categories of persons not otherwise covered who are active in the public interest or engaged in civic or benevolent pursuits (volunteers for public office, social service or hospitals, combatting natural disasters, etc.).</p> <p>Persons covered: casual workers, seafarers, including sea fishermen; public servants; self-employed, members of cooperatives (including agricultural); apprentices when salary is paid, domestic workers; prisoners and other detained persons doing work approved by authorities i.e. municipal work activities</p>	<p>C.012: Art. 1; C.102: Arts 3, 31 and 33; C.121: Arts 2, 3, 4 and 5; R.121: Paras 3 and 4.</p>
<p>6. In case the application of national legislation concerning employment injury benefits is limited to prescribed categories of employees, please provide information about the percentage or number of persons protected in relation to total number of employees.</p> <p>All employees are included.</p>	<p>C.102: Art. 33; C.121: Arts 4 and 5.</p>
<p>7. Please indicate which categories of agricultural workers are covered by employment injury benefits. In this respect, please provide information on the scheme in place for the coverage of: (i) agricultural wage earners; and (ii) small farmers and their families, in case their members work in the same undertaking. In case there is a separate employment injury scheme covering all or specific categories of agricultural workers, please provide an assessment of whether these workers enjoy the same level of protection and benefits as other categories of workers.</p> <p>All employees working in Finland despite their nationality are included.</p>	<p>C.012: Art. 1.</p>
<p>8. Please indicate whether non-nationals/foreign workers and their dependants have equality of treatment with nationals as regards coverage and access to workers' accident compensation/employment injury benefits. If not, please provide information on how non-nationals/foreign workers and their dependants are covered and entitled to such benefits.</p> <p>Non-nationals/foreign workers and their dependants have equality of treatment with nationals as regards coverage and access to workers' accident compensation/employment injury benefits.</p>	<p>C.102: Art. 68; C.121: Art. 27.</p>
<p>9. Please indicate whether equality of treatment is guaranteed to non-nationals/foreign workers and their dependants without any condition as to residence.</p> <p>No Answer. Finland has ratified Convention No. 19.</p>	<p>C.019: Art. 1.</p>

<p>10. Please also indicate if there are any special arrangements that have been made with other Member States to provide that workers' accident compensation or employment injury benefits, including access to medical care, due to work-related accidents happening to workers while temporarily or intermittently employed in a territory under your jurisdiction, on behalf of an undertaking located in the territory of another Member State is governed by the laws and regulations of that Member State.</p> <p>No Answer. Finland has ratified Convention No. 19.</p>	<p>C.019: Art. 2.</p>
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Employment injury benefits

Medical care and allied benefits

11. Please indicate if there are any legal provisions specifying the guarantee of medical care and allied benefits to victims of employment injuries and, if so, provide information on whether and to what extent the medical care procedures guaranteed include the following:

C.102: Art. 34;
C.121: Arts 9 and 10.

- (a) general practitioner and specialist in-patient and out-patient care, including domiciliary visiting;
- (b) dental care;
- (c) nursing care at home or in hospital or other medical institutions;
- (d) maintenance in hospitals, convalescent homes, sanatoria or other medical institutions;
- (e) dental, pharmaceutical and other medical or surgical supplies, including prosthetic appliances kept in repair and renewed as necessary, and eyeglasses;
- (f) the care furnished by members of such other professions as may at any time be legally recognized as allied to the medical profession, under the supervision of a medical or dental practitioner; and
- (g) the following treatment at the place of work, wherever possible:
 - (i) emergency treatment of persons sustaining a serious accident;
 - (ii) follow-up treatment of those whose injury is slight and does not entail discontinuance of work.

Please indicate whether there is a maximum period for provision of the medical care and allied benefits indicated above.

Compensation is paid for the following medical treatments without any maximum period:

- 1) emergency care, examination, diagnosis and treatment of the injury or illness provided or prescribed by a physician or a dentist or another licensed health care professional or, within his or her competence, a person who is entitled to perform the tasks of a licensed professional;
- 2) medications and treatment supplies;
- 3) medical rehabilitation provided as medical treatment.

Medical rehabilitation provided as medical treatment includes:

- 1) rehabilitation counselling and rehabilitation guidance;
- 2) assessment of functional ability and ability to work and rehabilitation needs;
- 3) rehabilitation examination to establish the patient's rehabilitation options;
- 4) therapies aimed at improving and maintaining functional capacity and other necessary measures to promote rehabilitation;
- 5) medical rehabilitation aids, including fitting, modification, trial, teaching the use of and monitoring of rehabilitation aids, transport of rehabilitation aids on reasonable grounds, and maintenance and repair of rehabilitation aids;
- 6) adaptation training;
- 7) episodes of rehabilitation in institutional or outpatient care consisting of the measures referred to in paragraphs 1-6.

Medical rehabilitation aid refers to a standard-level appliance, device, supply, programme or a similar solution that supports, maintains or improves the injured person's ability to work or functional ability in the activities of daily living or prevents deterioration of the ability to work or functional ability. However, compensation can be paid for the cost of aids

<p>that are above the standard level if their use enables the restoration of the ability to work or materially reduces the need for personal assistance.</p>	
<p>12. Please provide information as to what extent medical care and allied benefits are provided to victims of employment injuries in the agricultural sector, considering the medical care procedures indicated in the question above.</p> <p>No answer. Finland has ratified Convention no. 12.</p>	<p>C.012: Art. 1.</p>
<p>13. Please provide information whether the medical care and allied benefits specified in question 11 are delivered against co-payment or participation and the extent to which the beneficiary is required to share in the cost of the medical care received.</p> <p>The beneficiary is not required to share in the cost.</p>	<p>C.102: Art. 34; C.121: Art. 11.</p>
<p>General provisions for cash benefits</p> <p>14. Please indicate whether there are qualifying periods for entitlement to workers' accident compensation/ employment injury cash benefits, such as the length of employment or duration of insurance or period of contributions. In the</p>	<p>C.102: Art. 37; C.121: Art. 9(2).</p>

<p>case of an occupational disease, please indicate whether eligibility for benefits is made subject to a certain period of exposure.</p> <p>The daily allowance is paid for each calendar day, excluding the date of the claim event. Daily allowance is only paid, however, if the injured person has been partially or completely incapable of performing his or her own work for a period of at least three consecutive days, excluding the date of the claim event.</p>	
<p>15. Please indicate the duration of the payment of cash benefits, for both temporary and permanent incapacity. Please indicate whether there is a waiting period (an initial period during which cash benefits are not paid).</p> <p>The daily allowance is paid for the whole incapacity according to the medical statement. In the case of permanent incapacity the cash benefit is paid as a pension for the rest of the life.</p>	<p>C.102: Art. 38; C.121: Arts 9(3), 13 and 14; R.121: Para. 8.</p>
<p>16. Please indicate whether there is a maximum amount prescribed for cash benefits to be provided or for the earnings considered for the computation of benefits.</p> <p>No maximum amount.</p>	<p>C.102: Art. 65(3); C.121: Art. 19(3).</p>
<p>Cash benefits to specific categories</p> <p>17. Please provide information, if applicable, on the level of workers' accident compensation/employment injury cash benefits and qualifying conditions for entitlement of such benefits for agricultural workers who are victims of employment injuries and their survivors.</p> <p>No answer. Finland has ratified Convention no. 12.</p>	<p>C.012: Art. 1.</p>
<p>18. Please provide information, if applicable, about any specific conditions applied to self-employed persons, in particular persons owning and actively engaged in the operation of small-scale businesses or farms, and/or members of cooperatives, to workers' accident compensation/employment injury cash benefits, either under mandatory or voluntary schemes.</p> <p>Self-employed person who is obligated to take self-employed person's pension insurance, are able to take out a voluntary insurance according to the Workers' Compensation Act. The self-employed who does not have an obligation to take out a pension insurance, can take out a voluntary insurance against occupational accidents if they first take out a voluntary pension insurance. Farmers aged from 18 to 68 (70) have an obligation to take out an insurance. Young and elderly farmers can take out a voluntary insurance.</p>	<p>R.121: Para. 3(b).</p>
<p>Cash benefits in case of temporary incapacity</p> <p>19. Please indicate whether a minimum prescribed degree of loss of capacity resulting from a morbid condition and involving suspension of earnings is required for entitlement to workers' accident compensation/employment injury benefits and what is the established degree.</p> <p>The injured person is entitled to a compensation if his or her ability to work is assessed to have deteriorated by at least 10 per cent due to the injury. The allowance cannot be granted unless the injured person's earnings have reduced due to the illness or injury.</p>	<p>C.012: Art. 1; C.102: Arts 32(b) and 36; C.121: Arts 13, 19 and 20, Schedule II.</p>

<p>20. Please provide detailed information, as applicable, on the manner by which compensation/cash benefits due to temporary incapacity to work are calculated, or how their level is determined. In case of periodical payments, please indicate whether they are paid in a flat rate or calculated based on previous earnings of beneficiary, and, in this case, the percentages applied.</p> <p>The cash benefits are determined in most cases on the basis of earnings received from the employment relationships for a period of one year preceding the claim event.</p>	<p>C.102: Arts 36, 65 and 66, Schedule of Part XI; C.121: Arts 13,19 and 20, Schedule II; R.121: Para. 9.</p>
<p>Cash benefits in case of permanent total or partial loss of earning capacity or corresponding loss of faculty (disability benefits)</p> <p>21. Please indicate whether disability is determined based on: (i) loss of earning capacity; (ii) corresponding loss of faculty; or (iii) a mix of both. In cases where the provision of benefits is dependent upon the attainment of a minimum degree of disability, please indicate what is the minimum degree established.</p> <p>See answer 19.</p>	<p>C.012: Art. 1; C.102: Arts 32(c) and 36; C.121: Art. 14.</p>
<p>22. Please provide detailed information, as applicable, on the manner by which compensation/cash benefits due to permanent loss of earning capacity or corresponding loss of faculty are calculated, and how their level is determined for</p>	<p>C.012: Art. 1; C.102: Arts 36, 65 and 66, Schedule of Part XI;</p>

<p>(a) total disability, and (b) partial disability. In case of periodical payments, please indicate whether they are paid in a flat rate or calculated based on the previous earnings of the beneficiary, and, in this case, the percentage applied.</p> <p>See answer 21. For the partial disability the loss of income is based on the estimated percentage (mostly from 30 percent to 70) or on the calculation based on the actual income if the injured has returned to part time employment.</p>	<p>C.121: Arts 14, 19 and 20, Schedule II; R.121: Para. 9.</p>
<p>23. Please provide information on the degree of loss of earning capacity or loss of faculty required to qualify: (i) for periodical benefits at the minimum level; and (ii) the full amount of compensation/cash benefits.</p> <p>See answers 19 and 22.</p>	<p>C.121: Arts 14(2), (3), 19 and 20, Schedule II.</p>
<p>Cash benefits in case of death of the worker (survivors' benefits)</p> <p>24. Please indicate, as applicable, the categories of beneficiaries (for example, spouses/partners, children, parents, siblings, grandchildren, etc.) who are eligible to benefits (survivors' benefits) in case of the death of the worker due to an employment injury. In this regard, please indicate whether there is any difference in the provision of compensation/cash benefits depending on the gender of the survivor.</p> <p>Categories of beneficiaries are spouses and under-aged children. The children studying for a degree may also be beneficiaries until the age of 25.</p>	<p>C.102: Art. 1; C.102: Art. 32(d); C.121: Art. 6(d) and 18(2); R.121: Para. 13.</p>
<p>25. Please indicate whether the right to compensation/cash benefits provided to surviving spouses/partners is conditional on their being presumed to be incapable of self-support. When available, please indicate in which cases the spouse/partner is presumed incapable of self-support (for example: when the survivor achieves prescribed age, has a disability, or has dependent children).</p> <p>The spouse have right to family pension without any cash coordination as long as there are underaged children. After that the coordination is done.</p>	<p>C.102: Art. 32(d).</p>
<p>26. Please indicate whether the survivors of an employee who was employed in the territory at the time of the accident or at the time of contracting the disease are entitled to the survivors' benefits without any conditions as to residence.</p> <p>No conditions to the place of residence.</p>	<p>C.102: Art. 37.</p>
<p>27. Please indicate how survivors' benefits are calculated and specify the level of cash benefits provided to each survivor. In case of periodical payments, please indicate whether they are paid a flat rate or calculated based on previous earnings of the deceased, and, in this case, the percentage applied. Please indicate whether there is a maximum limit upon the total benefits payable to all the survivors.</p> <p>The survivors' benefits are calculated based on the earnings of the deceased. The maximum limit payable is 70 percent to all the survivors.</p>	<p>C.102: Arts 36, 65 and 66; Schedule of Part XI; C.121: Arts 18, 19 and 20; Schedule II; R.121: Para. 14.</p>
<p>28. Please indicate the waiting period prior to receiving survivors' benefits and for how long each type of survivor can receive cash benefits in case of periodical payments.</p> <p>See answer 25.</p>	<p>C.102: Art. 38; C.121: Art. 9(3).</p>

<p>29. Please indicate if survivors are entitled to receive funeral benefits and how such benefits are calculated.</p> <p>The funeral benefit is a lump sum indexed annually (5760 euros for 2024).</p>	<p>C.121: Art.18(2).</p>
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<p>Optional question</p> <p>30. Please also indicate whether a minimum duration of marriage is required for the entitlement to survivors' benefits.</p> <p>N/A</p>	
<p>Commuting periodical payments in lump sum</p> <p>31. Please indicate if, under certain circumstances, employment injury benefits in the form of periodical payments can be converted into a lump sum. For example, please indicate if a conversion is possible:</p> <p></p> <ul style="list-style-type: none"> (i) in cases where the degree of incapacity is slight. In this case, please indicate which is the degree enabling a lump sum conversion and explain how this degree is determined; (ii) where competent authorities are satisfied that such lump sum will be properly utilized or is particularly advantageous for the injured person. In this case, please indicate which is the authority that has the competence to make this assessment and provide information as to the manner such assessment is carried out. <p>For both cases, please indicate how this lump sum is calculated (for example, whether variables such as age, sex, benefit-type and life expectancy or other factors are considered).</p> <p>The law has a categorization of the functional limitation and permanent disability due to the injuries or illnesses. The compensation for functional limitation is paid as a lump sum for the injuries and illnesses in disability categories 1-5. The compensation for functional limitation is paid as a continuous provision for the injuries and illnesses in disability categories 6-20.</p>	<p>C.012: Art. 1; C.102: Art. 36(3); C.121: Art. 15; R.121: Para. 10.</p>
<p>Constant help or assistance of another person</p> <p>32. Please provide information as to the possibility of increase, either in percentage or in a prescribed amount, of the compensation/cash benefits paid periodically in case the injured worker needs the constant help or attendance of another person.</p> <p>The injured person is paid a care allowance (from 10,53 to 35,05 euros/day in 2024) if he or she is in need of care, assistance, supervision or guidance due to injury or illness.</p>	<p>C.012: Art. 1; C.121: Art 16; R.121: Para. 11.</p>
<p>Payment of workers' accident compensation/employment injury benefits abroad</p> <p>33. Please indicate whether there are any special arrangements that have been made with other Member States (for example, bilateral or multilateral agreements) which provide for: (i) the payment of employment injury benefits/compensation outside the territory of your country, e.g. direct transfer to the bank account abroad of the beneficiary; and (ii) any measures of mutual assistance taken with a view to facilitating the execution of national laws and regulations concerning equality of treatment in the provision of workers' compensation/employment injury benefits.</p> <p>No answer. Finland has ratified Convention No. 19.</p>	<p>C.019: Arts 1 and 4.</p>

<p>34. When a person, national or non-national, to whom compensation is due under national laws and regulations resides in the territory of another Member State, please provide information about necessary measures taken to facilitate the payment of workers' compensation/employment injury benefits abroad and to ensure the observance of the conditions governing such payments laid down by national legislation.</p> <p>No special conditions. The claimant needs to provide a certificate of life to the insurance company.</p>	<p>R.025: Para. I(a).</p>
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Prevention and vocational and rehabilitation services

<p>35. Please provide, as applicable, detailed information concerning: (1) measures taken to prevent industrial accidents and occupational diseases; (2) provision of vocational rehabilitation services to assist a worker with permanent disability to resume his/her previous professional activities or, in case this is not possible, to resume the most suitable gainful professional activity; and (3) measures taken to further the placement of persons with disability in suitable employment.</p> <p>The injured person has right to vocational rehabilitation according to the law. The insurance company must provide the assistance to arrange the vocational rehabilitation.</p>	<p>C.102: Art. 35; C.121: Art. 26.</p>
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Financing and rating

Financing of employment injury benefits

36. Please explain how and by whom (e.g. employers, workers, government, others) workers' compensation and employment injury benefits are financed. Please indicate the contribution rate or level of the premiums that are collected for the benefits' financing.

C.102: Art. 71.

The employers finance the system with their insurance premiums. Each insurance company has its own premium basis by which they determine the amount of insurance premium. The law only specifies the principles which insurance companies must follow. Insurance premiums must take into consideration factors such as protecting the interests of insured persons and the risk of occupational accidents and occupational diseases. The bases for calculating insurance premiums are not public.

Institutional framework – claims, supervision and enforcement

<p>Administration and application procedures</p> <p>37. Please indicate how your country accepts general responsibility for the due provision of employment injury benefits (for example, in case responsible private institutions or employers have failed in providing such benefits).</p> <p>Employees are always entitled to compensation in the event of an occupational accident or occupational disease. If the employer has neglected his duty to insure the employee, the Finnish Workers' Compensation Center processes the claim and pays out compensation.</p>	<p>C.102: Arts 71(3) and 72(2); C.121: Arts 24(2) and 25.</p>
<p>38. Where the administration is not entrusted to an institution regulated by the public authorities or to a government department, please provide detailed information as to the participation of the representatives of persons protected, representatives of employers and, when appropriate, government authorities in the management or consultative body of the institution responsible for the due provision of employment injury benefits.</p> <p>N/A</p>	<p>C.102: Art. 72(1); C.121: Art. 24(1).</p>
<p>39. Please indicate if any advantage, granted by national legislation, concerning the provision of workers' compensation/employment injury benefits is extended under the same conditions to the nationals of other Member States (for example, exemption from duties and taxes, free issue of official documents or other privileges). In case there is no system for the provision of worker's compensation/employment injury benefits in case of work-related injury, please indicate if any facilities are afforded to foreign workers enabling them to benefit by the laws and regulations concerning such benefits in their own countries.</p> <p>See answer 7.</p>	<p>R.025: Paras I(c) and II.</p>
<p>Assessment and revision of the level of incapacity and benefits</p> <p>40. Please indicate the conditions in which periodical payments due in respect of loss of earning capacity or corresponding loss of faculty are reassessed, suspended, or cancelled by reference to a change in the degree of loss. Please indicate whether supplementary or special benefits are provided in case an employment injury entails unemployability or disfigurement and this is not taken fully into account in the evaluation of the loss sustained by the injured person.</p> <p>The periodical payments can be changed or reduced due to the changes in the medical condition and the changes in the ability to work. The unemployment after the vocational rehabilitation is not compensated due to the Act but by other social security benefits.</p>	<p>C.121: Art. 17; R.121: Para. 12.</p>

<p>Suspension, accumulation, adjustment and reduction of employment injury benefits</p> <p>41. Please indicate whether and, if so, under what conditions workers' accident compensation/employment injury benefits can be suspended or reduced. In this regard, please indicate whether such benefits are subject to suspension in case of absence from the territory of your country, with respect to both nationals and non-nationals.</p> <p>See answer 40.</p>	<p>C.102: Art. 69; C.121: Art. 22.</p>
<p>42. Please indicate whether, and under which circumstances, it is possible to cumulate employment injury benefits with other types of social security benefits. Regarding the adjustment and periodicity of cash benefits, please indicate whether such adjustments are made following substantial changes in the level of earnings or cost of living, or a mix of both.</p> <p>The workers' compensation insurance system takes precedence over other social security systems.</p>	<p>C.102: Arts 65(10), 66(8) and 69(c); C.121: Art. 21; R.121: Para. 15.</p>
<p>Right to appeal</p> <p>43. Please indicate any legal provisions and specify the type of mechanisms that guarantee victims of employment injury the right to appeal in case of refusal of the benefit or complaint as to its quality and quantity.</p> <p>The injured person has a free of charge possibility to appeal, at the first level to a special board and later to the special court if needed.</p>	<p>C.102: Art. 70; C.121: Art. 23.</p>
<p>44. In case of dispute or claim originating in your country concerning the non-payment, cessation of payment, or reduction of the compensation due to a person residing abroad, please indicate whether facilities are afforded for taking proceedings in the competent courts of law of your country without requiring the attendance of the person concerned.</p> <p>Right to appeal is free of charge.</p>	<p>R.025: Para. I(b).</p>
<p>Optional question: Enforcement and compliance measures</p> <p>45. Please provide detailed information concerning any means to ensure: (i) the registration of eligible workers and enterprises, including small and medium-sized enterprises, with the employment injury scheme; and (ii) the reporting of industrial accidents and notification of occupational diseases.</p> <p>The Finnish Workers' Compensation Center has a duty to carry out the statistical and research activities related to the enforcement of the Act and the prevention of injuries under the Act.</p>	<p>C.102: Arts 71(3) and 72(2).</p>

The way forward

Optional questions

46. Well-designed and effective employment injury insurance schemes are reflected in Sustainable Development Goal target 1.3 and indicator 1.3.1, and can be the foundation for sustainable enterprises to thrive when having to face economic and social challenges. In this sense, you may wish to provide relevant information if your country has a strategy (e.g. national plan or strategy) to bring law and practice more in line with the approach set out in Conventions Nos 19, 102, Part VI, and 121 and to address gaps in population coverage or differentiated treatment between various categories of workers, in particular agricultural workers, in line with Convention No. 12, and foreign workers and their dependants, in line with Convention No. 19.

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Prospects for and obstacles to ratification

47. Please provide information on any prospects of ratification of Conventions Nos 12, 19, 102, Part VI, and 121. In this context, please identify the challenges or obstacles regarding its possible ratification, and indicate any measures taken or envisaged to overcome these obstacles.

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Standard-related action

48. With a view to enhancing the impact of the international standards on employment injury, please indicate which standard-related actions or activities should be taken in order to guarantee due provision of employment injury benefits in your country (for example, technical assistance, technical cooperation activities, organization of tripartite consultations, etc.).

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Possible need for technical assistance

49. Please indicate whether your country has formulated any requests for technical assistance by the ILO to give effect to the provisions of the instruments covered by this questionnaire. If so, please provide information on existing plans for the provision of such assistance or the effect of such support if already provided. Please also indicate the manner in which the ILO could best provide appropriate assistance within its mandate to support countries' social security schemes, in particularly concerning provision of employment injury benefits.

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Article 23(2) of the ILO Constitution

50. Please indicate the representative employers' and workers' organizations to which copies of the present questionnaire have been communicated in accordance with article 23(2) of the ILO Constitution and indicate whether you have received observations from such organizations concerning the effect given, or to be given, to any of the instruments to which this questionnaire relates. If so, please communicate a copy of the observations received together with any comments that you may consider useful.

A copy of this report has been sent to the following labour market organisations:

1. The Confederation of Finnish Industries (EK)
2. The Central Organization of Finnish Trade Unions (SAK)
3. The Finnish Confederation of Salaried Employees (STTK)
4. The Confederation of Unions for Academic Professionals in Finland (Akava)
5. The Commission for Local Authority Employers (KT)
6. The State Employer's Office (VTML)
7. The Federation of Finnish enterprises

Statements of the labour market organisations are attached to this report (Annex I).

