

1. Basis principle	Private insurance companies who practice workers' statutory accident insurance in Finland and State Treasury (civil servants) and Farmers' Social Insurance Institution – they all have obligatory membership at the TVL and duty to finance TVL's functions.
2. Financial compensation	Uninsured work (very small employers and employers who have neglected their duty to take out insurance). Insured work - private insurance companies and State Treasury
3. Medical treatment responsibilities	Uninsured work Insured work - private insurance companies and State Treasury
4. Prevention responsibilities	No. Employers' responsibilities
5. Research in OS&H issues responsibilities	No. Research for occupational diseases – the Finnish Institute of Occupational Health. In practice TVL conducts the investigation of fatal workplace accidents in Finland. TVL has also a coordinating role in the field of occupational safety research projects in insurance sector.
6. Rehabilitation of victims of occupational injuries responsibilities	Yes, uninsured work. Insured work – private insurance companies and State Treasury
7. Specific insurance against accidents at work and occupational diseases	Yes
8. Is this insurance compulsory?	Yes
9. Contributions	From Employers
10. People covered	All employees, both in private and public sector. Self-employed - only voluntary insurance.
11. Is the insurance different for accidents at work and for occupational diseases?	No, same insurance and same scheme.
12. Risks covered	Accidents at work, occupational diseases, commuting accidents

Information provided by TVL – Nov. 2012