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.
   - 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

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