

# Work injury insurance in Sweden 瑞典工伤保险

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# Work injury insurance - overview

## 工伤保险概述

**1** Legislated work injury compensation  
法定的工伤赔偿

**2** Collectively agreed work injury insurance  
集体协议的工伤保险

Organised by: 组织机构;

 **Försäkringskassan**

The Swedish Social Insurance Agency  
瑞典社会保险局

  
FÖRSÄKRING  
Afa Insurance  
Afa保险



# Legislated work injury compensation

## 法定的工伤赔偿



- Work injury compensation is intended to provide financial security in the event of reduced work capacity as a result of an accident at work or harmful effects of work. 工伤赔偿旨在因工作事故或由工作引发的有害影响导致劳动者工作能力受损时提供经济保障。
- Everyone in paid employment (employees, self-employed, some students etc.) is insured by the legislated work injury compensation scheme. 所有领薪劳动者（雇员、自雇者、部分学生等）均参加法定的工伤赔偿计划。
- The Swedish Social Insurance Agency (*sv. Försäkringskassan*) administers the work injury compensation, survivors and for funeral costs are administered by the Swedish Pensions Agency. 瑞典社会保险局负责管理工伤赔偿金，遗属和丧葬费用则由瑞典养老金管理局负责。



# Legislated work injury compensation

## 法定的工伤赔偿

- Compensation covers loss of work income, dental care costs, costs of medical treatment abroad, sickness cash benefit in special cases, costs of special aids, and for survivors and for funeral costs.  
赔偿金包括工作收入损失、牙齿护理费、国外医疗费、特殊病例疾病津贴、专项救济费，以及付给遗属的费用和丧葬费。
- The largest compensation paid out from work injury insurance is in the form of individual life annuities.  
工伤保险中的最大赔偿金给付为个人终身年金。
- This form of compensation is only paid if an injury which has been classified as a work injury leads to a permanent reduction in a person's ability to earn an income through work.  
这种赔偿金给付的条件是：工伤导致个人获取工作收入的能力受到永久损失。



# Legislated work injury compensation

## 法定的工伤赔偿

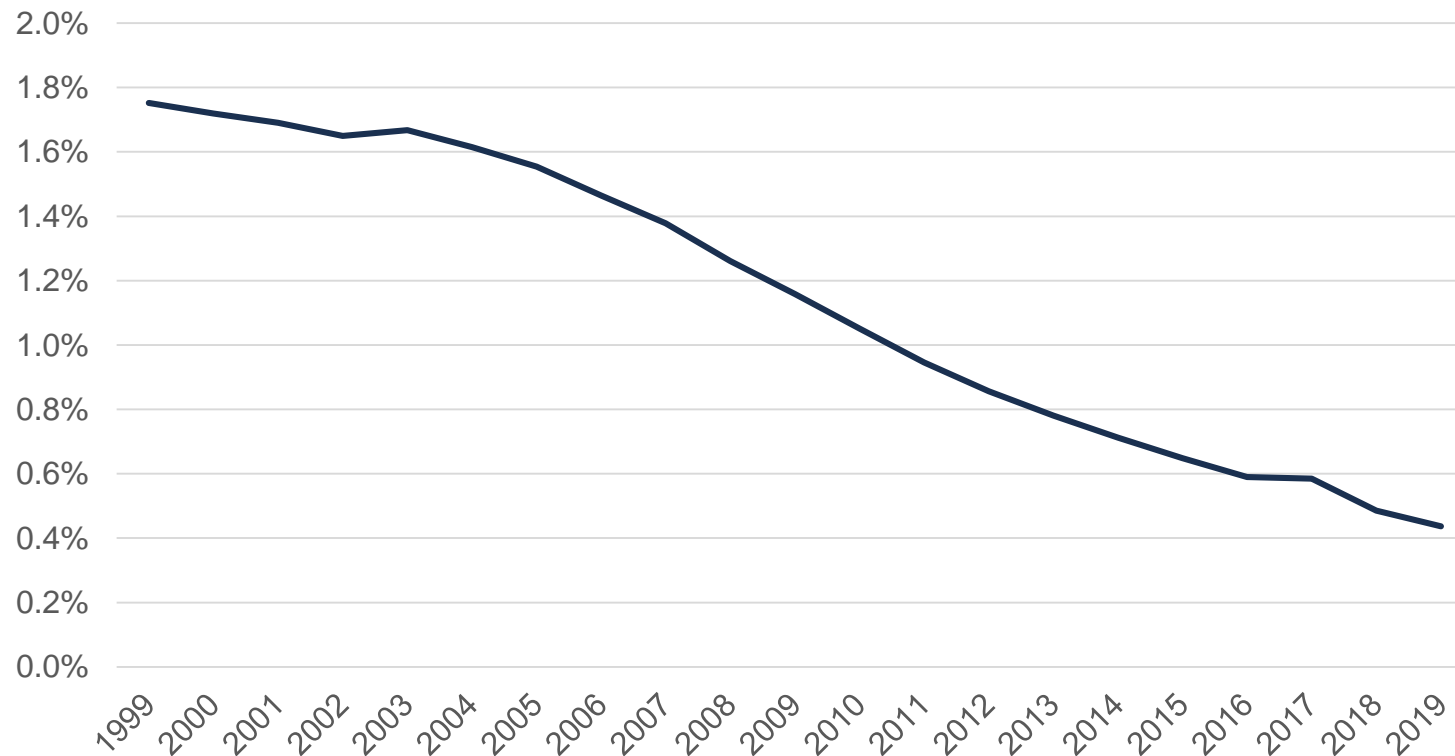
- Sickness absence as a result of a work injury works largely in the same way as normal sick-listing.  
对因工伤造成的缺勤与一般因病缺勤的赔偿方式大致相同。
- The annuity provides compensation for the permanent loss of income in its entirety. When calculating the size of an annuity, a comparison is made between the recipient's estimated earning potential before and after the injury.  
年金是为永久丧失的全部收入提供的赔偿，计算年金规模时需对领取人受伤前后的预估收入进行比较。
- The annuity compensates the person for the entire difference, though compensation is capped at 7.5 times the price base amount per year, which corresponded to SEK 29,063 per month in 2019.  
年金赔偿覆盖个人的全部差额，上限为每年基数的7.5倍，相当于2019年每月29,063瑞典克朗。



# The number of recipients has gradually been declining 赔偿金领取人数逐年下降

Share recipients of individual life annuities under work injury insurance in December of working age population (20-64)

参加工伤保险的劳动年龄人口（20-64岁）中领取个人终身年金的人员比重（12月数据）



Source: Försäkringskassan, Statistics Sweden 信息来源：瑞典统计局



Government Offices of Sweden

Ministry of Health and Social Affairs

# Collective agreements provide additional insurance coverage

## 集体协议提供额外的保险覆盖



- Everyone who is employed by an employer with a collective agreement is covered by the collectively agreed occupational injury insurance through AFA Insurance.  
订立集体协议的雇主的所有雇员通过AFA保险参加集体协议确立的职业伤害保险。
- AFA Insurance insure around 4.7 million people (very high coverage).  
AFA保险覆盖的参保人数约为470万（覆盖面极高）
- Afa Insurance is an organisation owned by the social partners (the Confederation of Swedish Enterprise, the Swedish Trade Union Confederation and The Council for Negotiation and Co-operation).  
AFA保险是由社会伙伴建立的组织（瑞典企业联合会、瑞典工会联合会和瑞典协商与合作理事会）。



# Collective agreements provide additional insurance coverage

## 集体协议提供额外的保险覆盖



The insurance covers: 保险覆盖:

- private sector employees 私营部门雇员
- employees in cooperatives 合作社雇员
- employees in government, municipalities, regions, the Church of Sweden and certain municipal companies.  
政府、市政当局、地区、瑞典教会和某些市政公司的雇员
- Self-employed that have bought additional insurance coverage.  
已购买额外保险的自雇人员

It is also possible for employers without a collective agreement to buy insurance for their employees.

未订立集体协议的雇主也可以为其员工购买保险





Thank you !  
谢谢观看！



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