



Employment Injury Coverage to the Platform Economy

平台经济从业人员职业伤害保障

Malaysia's Experience 马来西亚经验

AGENDA OF DISCUSSION 议题

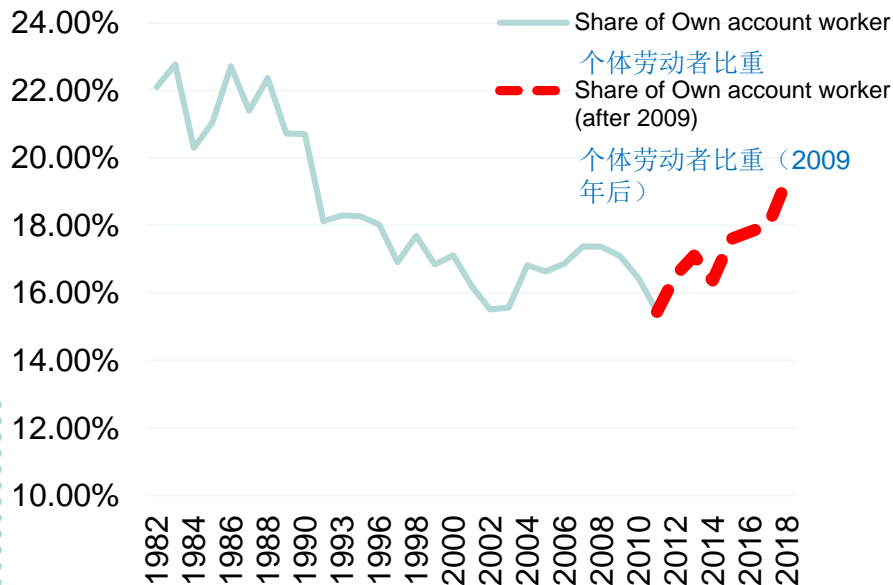
1. Background 背景
2. Key statistics 关键数据
3. Implementation Challenges 实施挑战
4. Successful Practices 成功经验
5. Way Forward 下一步

PERKESO extends protection to all self-employed incl. the platform economy

马来西亚社会保险机构（PERKESO）将包括平台经济从业人员在内的所有自雇人员纳入保障

BACKGROUND 背景

- ▶ Share of Self-employment in the labour force grew from 2010 to 2018 where they do not have the **traditional employer – employee relationship for protection.**
- ▶ **2010-2018年自雇人员占劳动力人口的比重增加，但因不具备传统的“雇主-雇员”型劳动关系，无法获得相应保护。**



ACTION 举措

- 1 — June 2017
2017.6
- 2 — Jun 2017
- Feb 2019
2017.6-2019.2
- 3 — Jan 2020
2020.1
- 4 — Jun 2020
- Today
2020.6-

Establish the Self-Employment Social Security Act 2017
2017年《自雇人员社会保险法案》

Pilot compulsory coverage for the Passenger Transportation Sector, which includes taxi, e-hailing and bus driver
在客运部门试行强制性社保覆盖，覆盖人群包括出租车、网约车及公交司机

Expand voluntary coverage to other 19 economic sectors: good and food transport, agriculture, fisheries, construction, hawkers, online business, professional services, arts and entertainment, etc

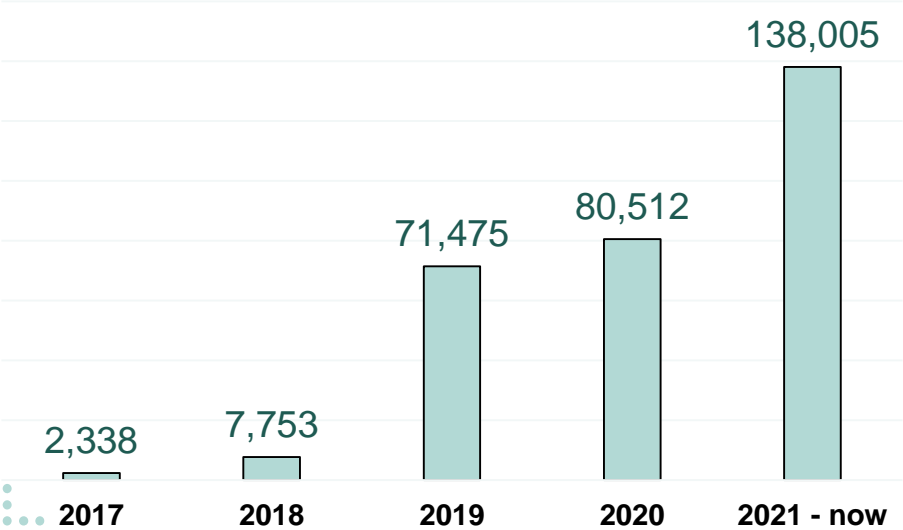
将其余**19个经济部门**纳入自愿性社保覆盖，包括：货物和食品运输、农业、渔业、建筑业、摊贩、在线商务、专业性服务行业、艺术业和娱乐业等

Design Matching contribution to incentivise selected target group (i.e. gig workers) under PenjanaGig, SPS Lindung and SPS Prihatin Wanita
以配套缴费激励PenjanaGig、SPS Lindung和SPS Prihatin Wanita下的特定目标群体（即零工经济从业者）参保

PERKESO coverage is expanding at a fast rate where claims experiences differs

PERKESO待遇领取覆盖面快速扩大的经验

- ▶ From 2,338 workers in 2017, PERKESO is now actively covering **138,005 total self-employed** where about 54% of them are platform / gig workers.
- ▶ 2017年PERKESO覆盖2,338名自雇人员，现今覆盖自雇人员总数达**138,005**，其中54%为平台/零工经济从业人员。



PERKESO data up until 22nd of April 2021
数据更新截至2021年4月22日

1.25% Total contributions paid based on four different insured income plan chosen (RM 1,050, RM 1,550, RM 2,950, RM 3,950)

4种缴费收入计划（1,050马币, 1,550马币, 2,950马币, 3,950马币）对应支付的缴费总额

655 Work Injury related cases recorded where accidents are occurring at older age in comparison to formal workers

事故发生年龄高于正规劳动者的工伤案例

3 mil Ringgit Total Benefit payment disbursed where minimum replacement rate is at 80%. of insured income

待遇给付总额，最低替代率达到缴费收入的80%

Despite some success, PERKESO faces several implementation challenges that affect sustainability and adequacy of the protection

尽管取得某些成效，PERKESO的实施仍面临多项挑战，影响待遇的可持续性和充足性或对工作者的保护

The earnings are **more volatile** which makes collection of contribution irregular and the coverage less continuous

收入波动性较强导致缴费征收不稳定且相对较少



Self-employed workers need to **bear both employer and employee share of contribution**

自雇人员需同时承担雇主和雇员的缴费份额

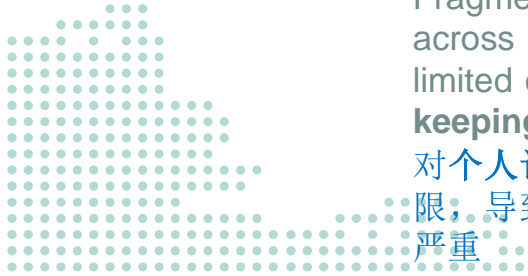


Fragmented information on Platform workers across varying platforms is made worse with limited capacities in terms of **personal record-keeping or tax submission compliance**

对个人记录或纳税申报合规性的行政管理能力有限，导致有关跨平台从业人员的碎片化信息更加严重

Other than work injury, Platform Workers are **not covered** under other branches of protection yet including our **Occupation Safety Act or Employment Act**

平台从业人员未获得除工伤保险之外的其他保障，包括《职业安全法案》或《就业法案》



PERKESO developed innovative approaches to ensure continuous coverage for platform workers

PERKESO创新方法，确保为平台从业人员提供持续保护

1

Introduce Corporate Agents through Industry Lead

通过产业引领推行公司代理

- Established network for “on the ground” promotion, and increase workers’ representation through available associations or reps
- 实地推广，借助可利用的协会或代表增加工人代表性
- Corporate agencies such as Department of Fisheries Malaysia (DOF) on fishery sector for the extension of social security coverage to fisherman
- 例如，马来西亚渔业部（DOF）利用公司代理扩大对渔民的社保覆盖

2

Incentives through matching contributions

通过配套缴费激励参保

- Established a program with the government to share the contribution burden by offering a matching contribution of 70%
- 政府提供70%的配套缴费以减轻缴费负担
- Due to additional vulnerabilities and increase in demand during COVID-19, Gig riders are given 100% contributions
- 由于新冠疫情期间弱势群体增加且需求上涨，零工经济中的骑手获得100%的配套缴费

Moving forward, PERKESO look toward enhancing other related legislatures and existing infrastructure to improve service delivery.

PERKESO持续向前，加强其他相关立法和现有的基础设施，不断完善服务

01

Automatic registration 自动注册

With collaboration with Ministry of Transport, we are designing automatic registration upon renewal or issuance of licenses for delivery riders. The process may be extended to other sectors

我们正在与运输部合作，正在设计允许外卖骑手在许可证续期或签发时自动加入PERKESO的方案。方案可也扩展到其他行业。

02

Extending Employment Insurance coverage 扩大就业保险覆盖面

Following our experience of COVID-19 pandemic, PERKESO recognizes the importance to package protection together and offer better services

结合应对新冠肺炎疫情的经验，PERKESO认识到将提供保障与提供更优质服务相结合的重要性

03

Investing in Integrated Infra with Platforms 投资综合基础设施与平台建设

By integrating ourselves with active platforms, PERKESO is exploring possibilities of shifting towards collecting contributions via task (micro-work) transactions

PERKESO正在与平台合作，探究以任务（微工作）交易实现缴费征收的转型可能



PERKESO

THANK YOU

谢谢观看

*Research Seminar on Employment Injury Insurance (EII) for Workers
in the Platform Economy*

27 April 2021

平台经济从业人员职业伤害保障国际研讨会

2021年4月27日