



Instructions for filling in a

payroll declaration for workers'
compensation insurance



Starting from 1.1.2019, employers have reported all earned incomes in the Incomes Register.

We are fetching the payroll information directly from the Incomes Register whenever possible. Only in those cases where this is not possible, we will send a payroll declaration for you to fill in.

It is important that you complete all information carefully, since it will be used to calculate the premiums for workers' compensation insurance and employees' group life assurance.

Check the pre-filled data and indicate any changes and corrections in the relevant place on the form. If the fields provided are insufficient, use a separate appendix.

The period for which you need to declare payroll information is stated at the beginning of the payroll declaration form. If the insurance period for a group of persons deviates from the reporting period stated at the beginning of the payroll declaration form, this is specified in connection with the said group.

Please check the Activity code stated at the beginning of the payroll declaration form and correct it if needed.

Signing and returning the payroll declaration

Kindly send the completed payroll declaration form to the address, by the due date specified on the form. Payroll information cannot be reported by phone. The Policyholder or its representative must sign the payroll declaration. At the end of the form, please specify a contact person from whom we can request additional information, if needed.

Also remember to fill in the bank details requested at the end of the form, or check any pre-filled data.

You must complete and return the payroll declaration, even if no wages were paid during the reporting period. In such a case, enter the payroll as 0 (zero).

Payroll of persons subject to statutory workers' compensation insurance specified per occupational class

An employer must take out workers' compensation insurance for its employees. Workers' compensation insurance is an open policy by nature. This means that the insurance covers the persons employed by the employer at any given time, unless otherwise agreed. The insured group of persons is described in the payroll declaration form.

Persons subject to statutory Workers' compensation insurance also include

- family members of self-employed persons who are in an employment relationship under the Employment Contracts Act (excluding spouse);
- silent partners in a limited partnership, who are in an employment relationship under the Employment Contracts Act;
- shareholders working for a limited liability company, who are not in leading positions;
- shareholders working for a limited company in leading positions (such as a managing director), who personally own no more than 30 percent, or who together with family members living in the same household own no more than 50 percent, of the shares or of the voting rights arising from the ownership of the shares.

Occupational class / Occupational title

Please check the pre-filled occupational classes and add any missing ones to the empty lines of the table. Specify the occupational titles accurately enough to describe the nature of the work (for example, "trainee" or "general worker" are insufficient). To specify the occupational class correctly, see the Classification of Occupations 2010 available (in Finnish) on the website of Statistics Finland. If possible, please report the occupational class code in five digits.

If the employee performs two or more jobs, enter the entire payroll amount under the main occupation, i.e. the work that the person performs the most in terms of time. The salary may not be divided.

Payroll EUR including fringe benefits

Earnings before withholding of the pay-as-you-earn tax and paid to the occupational group in question are included in the total payroll.

The total payroll to be declared includes, but is not limited to, the following wages and salaries, benefits and compensation:

Wages or salary

- basic, overtime, monthly, hourly and piecework pay
- sick pay
- supplementary daily allowance paid by a sickness fund with respect to work performed abroad, the so-called TyEL salary for insurance purposes
- performance-based bonuses, incentive bonuses
- shares received on the basis of a performance bonus system
- wages paid for a notice period (excl. wages paid for a period of temporary layoff)
- wages paid from the pay security system
- wages paid by a bankrupt's estate

Holiday pay and holiday compensation

- holiday bonus, beginning-of-holiday pay and end-of-holiday pay
- holiday pay increase
- annual holiday compensation paid upon termination of employment

Bonuses, pay rises and other such wage items

- personal or task-specific bonuses
- various types of bonuses, including work condition, shift work, evening and night work and emergency duty bonuses
- downtime and overtime allowances
- compensation for working time reduction
- compensation for being on stand-by
- compensation for Sunday work, midweek holiday and a period of rest
- commission
- share of profits, bonus
- production bonus
- productivity bonus

Fringe benefits

- employer-provided accommodation, meals and vehicle
- employer-provided telephone and garage
- other fringe benefits

Other compensation related to work

- daily allowances (the share subject to tax)
- tips and monetary gifts received from the public
- the premiums for voluntary pension insurance taken out by an employer for its employee (the share subject to tax)
- pay or monetary gift based on the number of years of service
- initiative bonus and compensation for writing
- compensation paid to the shop steward representing employees in the workplace
- compensation to co-determination committee members (Act on Co-operation within Undertakings).

The following rewards and benefits are not regarded as earnings:

Payments in the nature of compensation for damages, made at the end of an employment relationship, such as

- compensation for the delayed payment of wages in connection with the termination of an employment relationship (waiting-period pay)
- compensation for unfair dismissal
- compensation for an overridden term of notice in connection with a business transfer
- compensation for discharge and salary for the term of notice, paid during a layoff period
- compensation paid in connection with cancellation of the employment contract (similar to a golden handshake)
- non-statutory compensation for termination of the employment contract
- redundancy payment

Various types of reimbursement of expenses, such as

- daily allowance (tax-free)
- taxable reimbursement of expenses based on collective labour agreements, if such reimbursement has been paid on the basis of less stringent requirements than stipulated in the annual Decision of the Finnish Tax Administration
- reimbursement of removal expenses
- reimbursement of special costs incurred by work performed abroad
- reimbursement of costs incurred for work equipment, work gear, and other immediate work-related expenses

Other

- An additional daily allowance paid by a sickness fund provided by the workplace
- Anniversary gift (material or monetary gift)
- Royalties
- Personnel benefits, such as an interest benefit from loans, free healthcare services etc.
- Material gifts
- Employee stock options
- Copyright royalties
- Employee inventions
- A share of the profits of a limited-liability company paid to the entire personnel or a cash profit bonus
- A profit share or dividend received by a shareholder of a limited-liability company (also when treated as earnings in taxation)
- A profit share received by a silent partner
- Payments from the personnel fund
- A benefit arising from the employment relation-based right to subscribe for the company's shares for a lower price
- Bonus points granted by airline companies, hotels and other organisations, which the employee receives for personal use

The Finnish Centre for Pensions publishes instructions on earnings used as the basis for earnings-related pension. Since the concept of earnings is identical in workers' compensation insurance and earnings-related pension insurance, the instructions published by the Finnish Centre for Pensions on earnings used as the basis for earnings-related pension (in Finnish) can be used to assist in determining items included in (or excluded from) earnings.

Work hours

Report the work hours in whole numbers by occupational class. The number of work hours per person per year is approximately 1,700.

Payroll of persons attended in labour market training specified per occupational class

According to the Act on compensation for injury or illness occurring in education-related conditions comparable to work (460/2015), the party arranging labour policy education must take out workers' compensation insurance for the students in question.

The details of persons who have participated in labour policy education must be reported by occupational class. On the basis of this data, a computational payroll is determined for calculating the premium.

Occupational class/Occupational title

Please check the pre-filled occupational classes and add any missing ones in the empty lines of the table. Specify the occupational titles accurately enough to describe the nature of work (for example, "trainee" or "general worker" are insufficient). To specify the occupational class correctly, see

the Classification of Occupations 2010 available (in Finnish) on the website of Statistics Finland. If possible, please report the occupational class code in five digits.

Number of persons attended in training and training days

In this table, fill in either the number of persons, per occupational class, who have participated in labour policy training during the reporting period and number of training days per person, or the total number of training days (number of training participants * number of school or course days per person).

Payroll for leisure time accident insurances

The payroll amount for a group of persons insured with group leisure time accident insurance, sports insurance or ship staff's leisure time accident insurance is reported for the period mentioned in the payroll declaration. If the group of persons insured with a leisure time insurance is the same

as the group of persons insured with an obligatory workers' compensation insurance, the payroll amount for the leisure time insurance must be the same as for the obligatory insurance.

Public sector

Information on pupils and students

Pupils in general education and students in vocational education and training also fall within the scope of workers' compensation insurance. These persons are insured against accidents occurring during study-related practical training.

With respect to pupils and students, report either the number of students and schooldays per person or the total number of schooldays (number of students * number of schooldays per person), separately for each level of education.

Information on persons admitted to certain institutions

Persons admitted to certain institutions must be insured with workers' compensation insurance in accordance with the Act on accident compensation for persons residing in penal, welfare and care institutions. These persons are covered against accidents occurring in work that forms part of their treatment programme.

With respect to persons admitted to certain care and healthcare institutions, the following information must be submitted: the number of persons admitted to the institution and the number of days spent in the institution per person, or the total number of days spent in the institution (number of persons * number of days spent in the institution per person).

Information on informal carers

According to the Act on Support for Informal Care (937/2005), Section 10(3), a municipality which has concluded an agreement on support for informal care with a carer must take out workers' compensation insurance for the carer.

With respect to informal carers, information must be provided separately on those carers whose informal care support equals or exceeds the minimum annual earnings, and carers whose informal care support remains below the minimum annual earnings. In 2020, the minimum annual earnings were EUR 14,650 and in 2021 they are EUR 14,850.

Information on persons in rehabilitative work

According to the Act on Rehabilitating Work Experience (189/2001), Section 23, a municipality must take out workers' compensation insurance for persons in rehabilitative work.

The municipality must report the number of persons participating in rehabilitative work and the total number of workdays of these persons.

Information on persons in supported employment for the disabled

According to the Social Welfare Act (710/1982), Section 27e(3), the party arranging supported employment for the disabled must take out workers' compensation insurance for persons in supported employment.

The municipality must report the number of persons participating in supported employment and the total number of workdays of these persons.

The same principles apply to supported employment organised by virtue of the said Act and the Act on Special Care for Mentally Handicapped Persons (519/1977), Section 71.

Information on family carers

According to the Family Care Act (263/2015), Section 20(2), a municipality or a federation of municipalities which has

concluded an assignment agreement with a carer must take out workers' compensation insurance for the family carer.

With respect to family carers, report the total payroll for these persons and the total number of working hours, in case the policy period started before 2021. For policy periods starting 1 January 2021 or later, report the total payroll for these persons and the total number of working days.

Information on municipal elected officials

Full-time or part-time elected officials in their position of trust complying with the Local Government Act (410/2015) have to be insured by the municipality with workers' compensation insurance.

With respect to municipal elected officials, report the total number of persons.

Didn't you find what you were looking for?

For further information and advice on filling in the payroll declaration, please call our customer service for companies, tel. +358 (0)10 19 15 00.



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