

**INAIL**

ISTITUTO NAZIONALE PER L'ASSICURAZIONE  
CONTRO GLI INFORTUNI SUL LAVORO

# Workers' protection in Italy: Inail insurance benefits and contribution rate system



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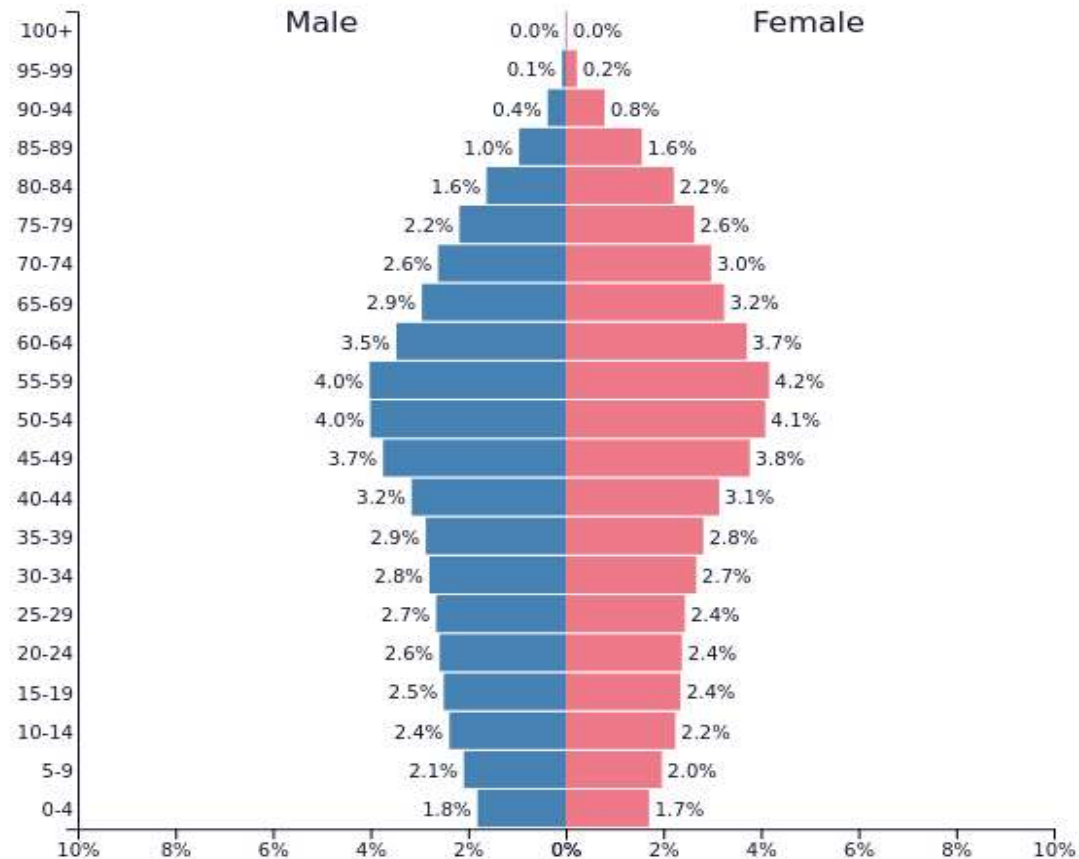
# INAIL was founded in 1933



# Inail actual role



# INAIL – INSURED WORKERS YEAR 2023



**ITALIAN  
POPULATION  
59 million**

**WORKERS  
23,5 million**

**INAIL INSURED WORKERS  
21 million**

# Object of the insurance

## ACCIDENT AT WORK

Accident due to a violent cause - rapid and in a short period of time - which takes place during work and leads either to death, permanent disability to work or temporary total disability

## OCCUPATIONAL DISEASE

Illness contracted as a result of an exposure over a period of time to risk factors arising from work activity



## WORKPLACE ACCIDENT

Accident relating to the performance of work

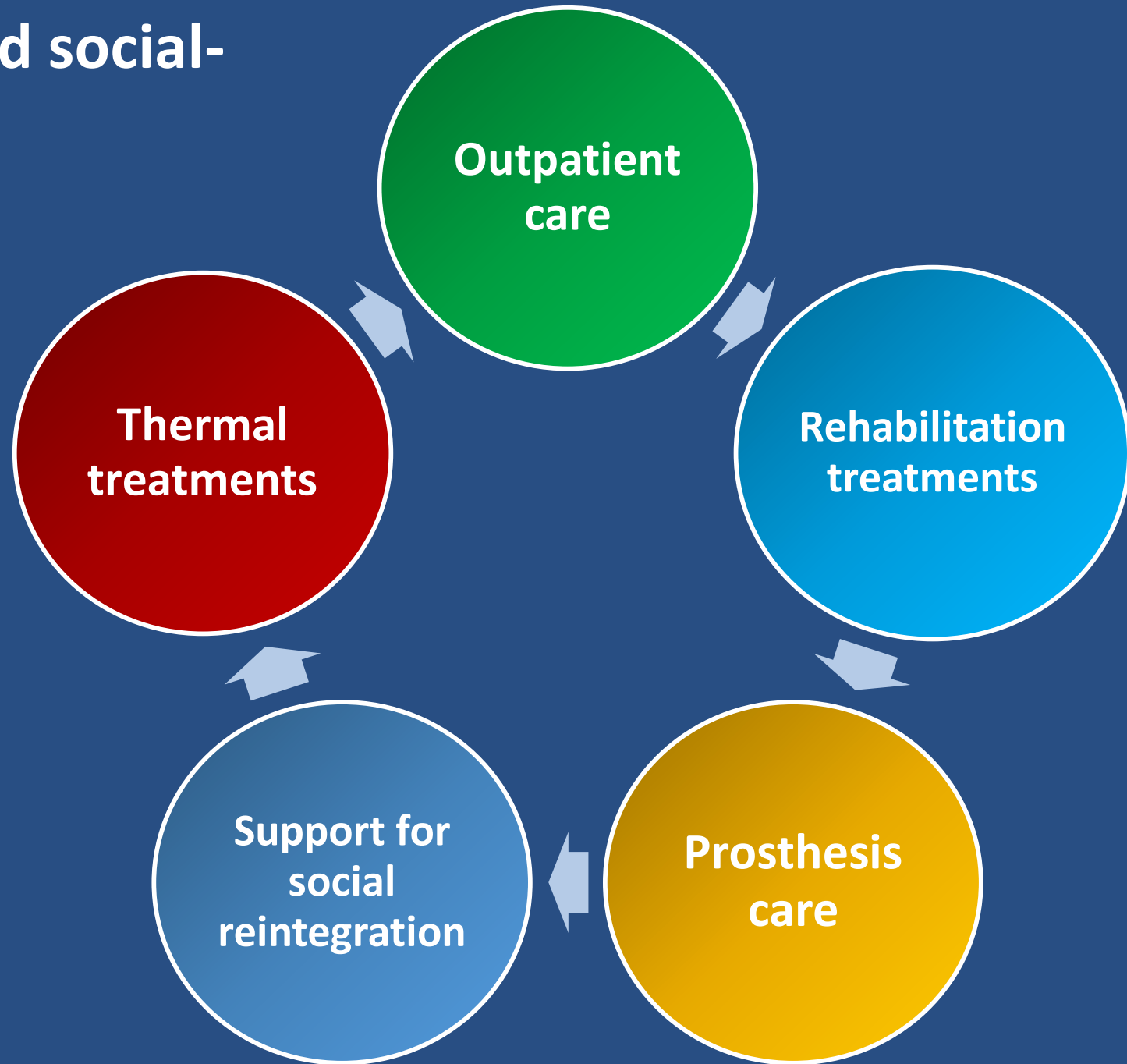
## COMMUTING ACCIDENT

Accident occurred on the worker's journey from home to the workplace and vice-versa



Inail classifies infectious and parasitic diseases, such as Covid 19 infections, as accidents at work: the virulent cause is equated with the violent one.

# INAIL Health and social-health benefits





# Economic benefits

○ **Daily indemnity - temporary total disability to work**

**Lump-sum compensation impairment degree 6%-15%**

○ **Annuity impairment degree from 16% upwards**

○ **Survivor s' annuity**

○ **Others**



# Inail contribution rate system

$$\text{Premium rate} = \frac{\text{total insurance charges (direct and indirect costs)}}{\text{wages}}$$

The premium rate, applied to the annual salary, provides the premium for the Workers' insurance.

## The bonus/malus system

The key concept is prevention.

The bonus/malus mechanism considers the severity of the events, excluding commuting accidents and covid-19 accidents.

The average rate of a company is reduced (bonus) if the severity of its events is lower than the national one, vice versa the average rate increases (malus).

# Economic benefits

## Asbestos Victims Fund

Asbestos is one of the most important occupational carcinogens, causing about half of the deaths from occupational cancer.

In 1992 Italy prohibits the extraction, import, use, marketing and export of asbestos and products that contain it.



Since 2008, Inail manages **Asbestos Victims Fund**. The aim of the Fund is to provide additional financial support to the diseased to enable higher levels of care.

# A special insurance protection for special workers: housewives/househusbands

Domestic accidents are a topic of great interest for public health. The low security level of domestic environments and the low perception of risk represent an important risk factor.



The aim is to provide a **high risk insurance coverage** to the housewives and househusbands who daily free of charge take care of their own family unit and the home environment where they live. The housewives and househusbands are equated to other workers and the insurance protects their job.

The insurance was born on 1 March 2001 and it is the first in Europe. From 1/1/ 2019 the insurance has been deeply transformed increasing the insurance coverage.

# The transformations of the world of work: professional risks

**Traditional risks:**  
physical, biological, chemical  
and carcinogenic, electrical,  
ergonomic and  
musculoskeletal, ....



**Emerging risks:**  
psychosocial, violence and  
aggression, digitalisation,  
sociodemographic, ....

# Thank you!

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