

# Workers' Compensation in Asia

“The scheme among AWCF countries and jurisdiction report of Indonesia”

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IAIABC Convention

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# AWCF AT A GLANCE

World Population  
7,432 billion

Asia Population  
4,436 billion

Asia has 60% of world population

Over **48%** of the population lives in **urban area**.

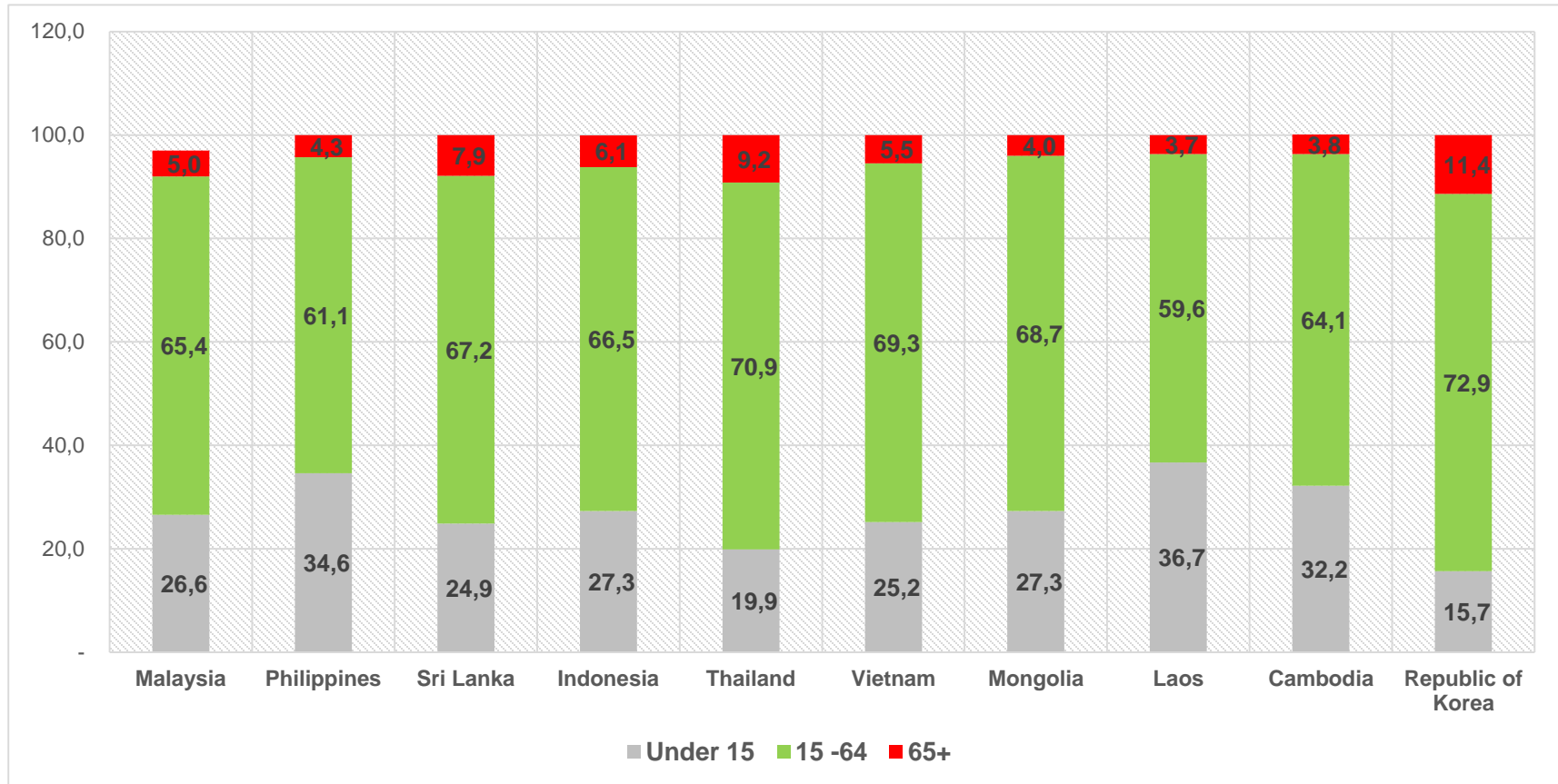
The **elderly** (aged 65+) **more than 7,4%** of asia population.

Number of **productive population 68%** of asia population.

Number of **migrant 1,4 million** (0,03% of asia population).

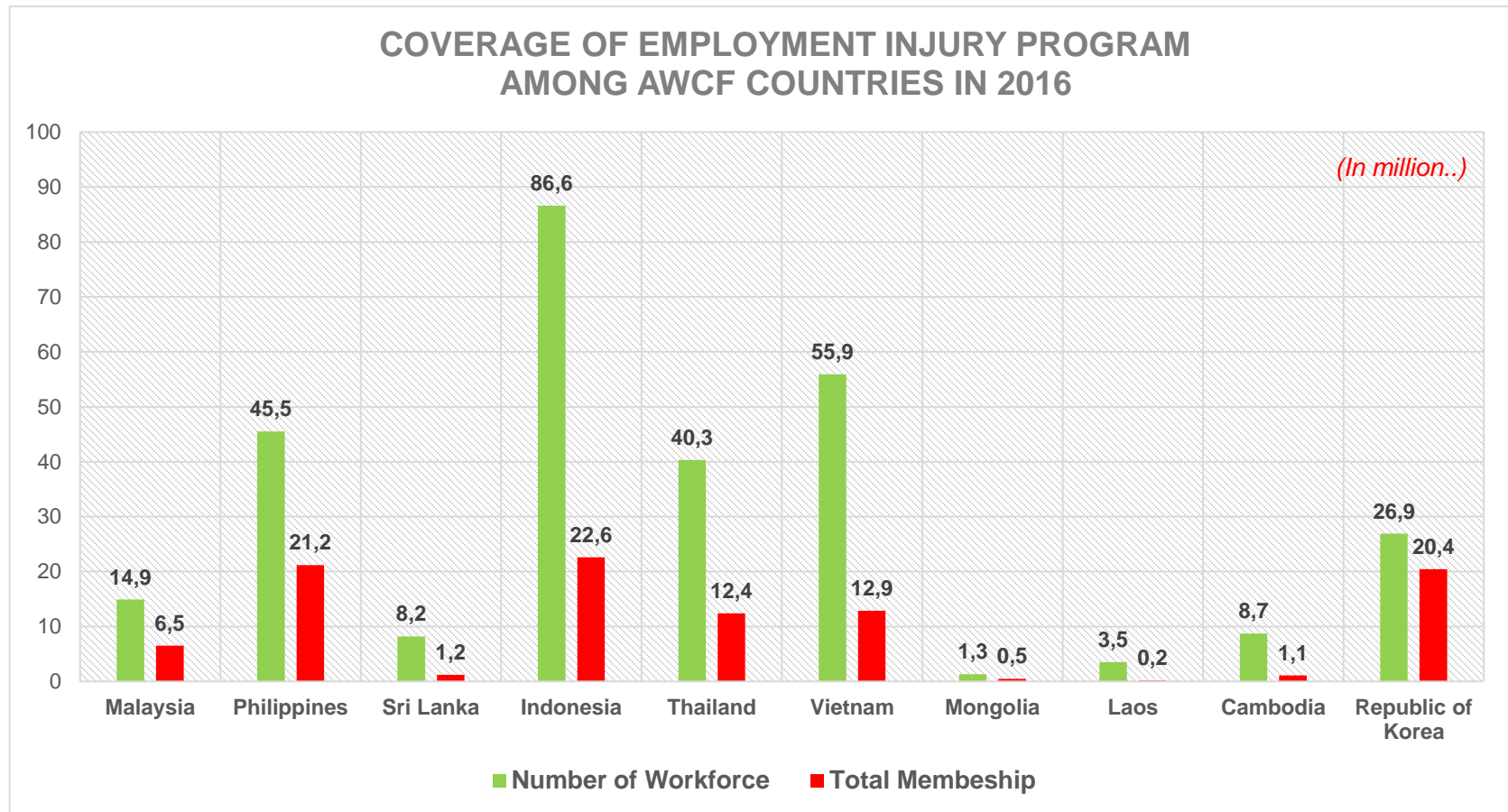
**Asia has 60% of world population which dominated by productive age.**

% POPULATION AS OF MAY 2017



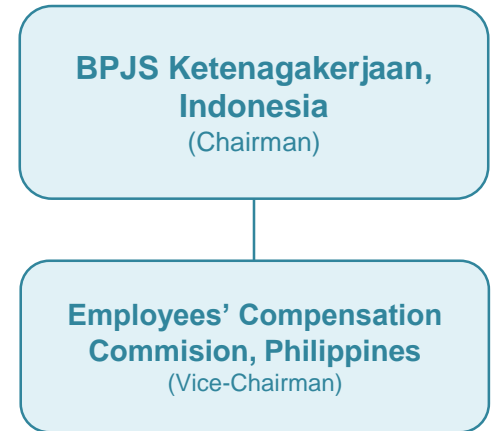
**AWCN Countries are experiencing with bonus demography which are relatively dominated by young population.**

# Employment Injury Coverage Among AWCFC Countries



**Coverage rate of employment injury scheme among AWCFC countries is 34%.  
Thus, membership expansion still the main challenge of AWCFC.**

1.		Malaysia		Social Security Organization
2.		Philippines		Employees Compensation Commission
3.		Sri Lanka		Office of the Commissioner of Workmen's Compensation
4.		Indonesia		BPJS Ketenagakerjaan
5.		Thailand		Social Security Office
6.		Vietnam		Vietnam Social Security
7.		Sri Lanka		Department of Labour
8.		Mongolia		Social Insurance General Office
9.		Laos		Social Security Organization
10.		Laos		Ministry of Labour & Social Welfare
11.		Cambodia		National Social Security Fund
12.		Republic of Korea		Korean Workers' Compensation & Welfare Service
13.		Philippines		Social Security System



The background features a vibrant green field on the left, transitioning into a blue triangular shape on the right, and a yellow-green area at the bottom right. The text is centered in the green area.

# **EMPLOYMENT INJURY PROGRAM AMONG AWCF COUNTRIES**

## Legal Basis

Mostly employment injury scheme among AWCF Countries is implementing as mandated by the Law. However there is a Presidential Decree and Government Decree.

## Type of Program

Dominated by Social Security and Social Insurance with mandatory membership. While, there is an employer liability scheme such as in Sri Lanka.

## Membership

All formal workers obligate to be a member of employment injury program in AWCF country. In addition in some countries, informal workers are also required, especially in Indonesia and South Korea.

## Risks Covered

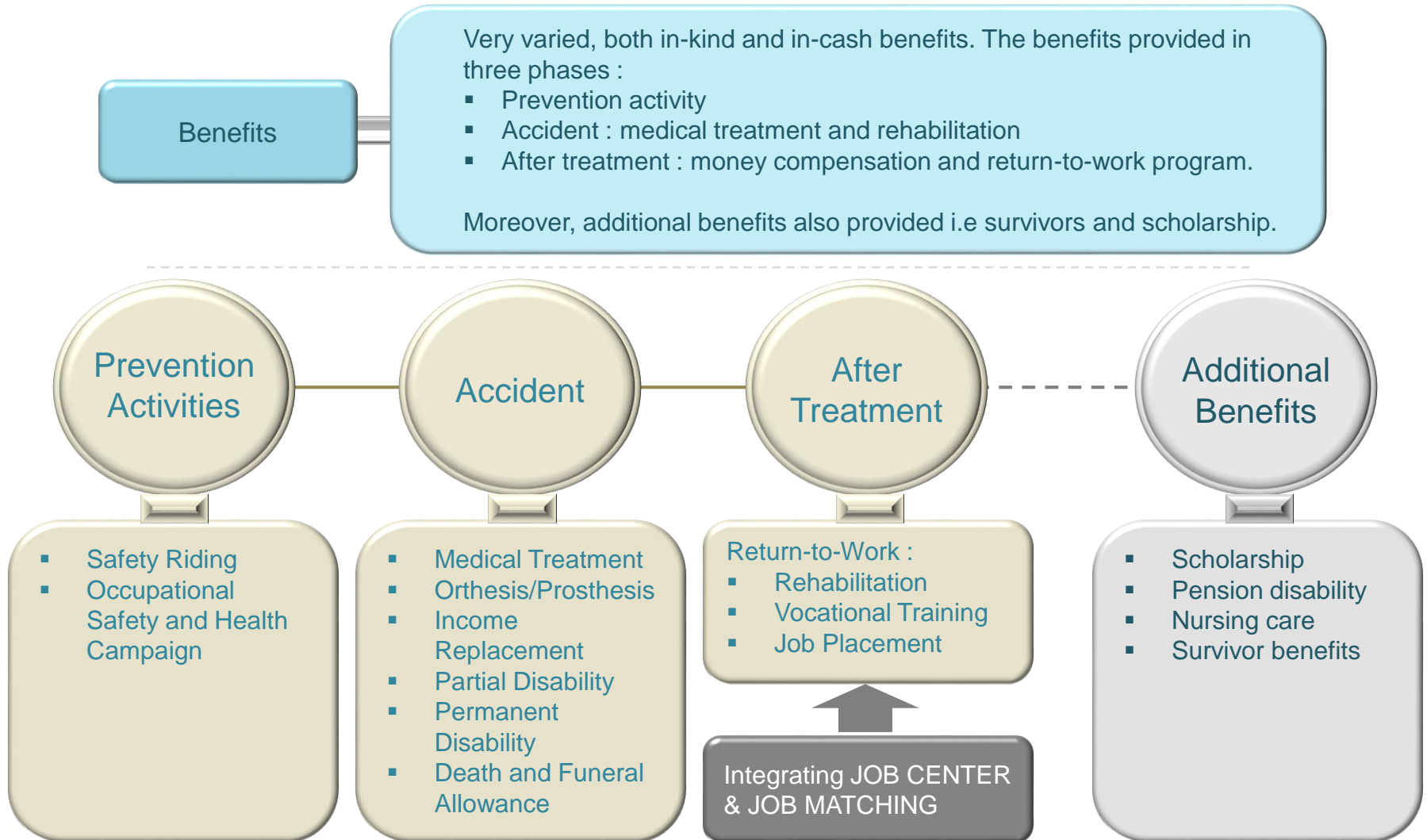
Three main risks :

- Accident at Work
- Commuting Accident
- Occupational Disease

## Contributions

Mostly paid by employers for formal sectors.





No	Country	Legal Basis	Type of Program	Type of Membership	Eligible Member	Contributions/ Premium	Risks Covered
1	Malaysia	By Law	Social Security	Compulsory	Workers. Excluded self employed and Public Servants	Employer only	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Commuting Accident</li> <li>▪ Occupational disease</li> </ul>
2	Philippines	Presidential Decree	Social Security	Compulsory	<ul style="list-style-type: none"> <li>▪ Private Sector</li> <li>▪ Government Sector, Army and Police</li> </ul>	<ul style="list-style-type: none"> <li>▪ Government Budget</li> <li>▪ Employer</li> </ul>	<ul style="list-style-type: none"> <li>▪ Work-related sickness</li> <li>▪ Employment Injury</li> <li>▪ Death</li> </ul>
3	Sri Lanka	Workmen's Compensation Ordinance	Employer Liability System	Voluntary	Public and Private sector	Non-Contributory Basis	<ul style="list-style-type: none"> <li>▪ Accident at work</li> </ul>
4	Indonesia	By Law	Social Security	Compulsory	All workers	<ul style="list-style-type: none"> <li>▪ Employer for formal sector</li> <li>▪ Employee for informal sector</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Commuting Accident</li> <li>▪ Occupational disease</li> </ul>
5	Thailand	By Law	Social Security	Compulsory for private sector	Private sectors	Employer only	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Occupational disease</li> </ul>

No	Country	Legal Basis	Type of Program	Type of Membership	Eligible Member	Contributions/ Premium	Risks Covered
6	Vietnam	By Law	Social Insurance	<ul style="list-style-type: none"> <li>▪ Compulsory</li> <li>▪ Voluntary</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employee with minimum 3 months contract.</li> <li>▪ Civil servants</li> <li>▪ Army</li> <li>▪ Vietnam overseas workers</li> <li>▪ Self employed (voluntary)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employer</li> <li>▪ Employee (voluntary)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Commuting Accident</li> <li>▪ Occupational disease</li> </ul>
7	Mongolia	By Law	Social Insurance	<ul style="list-style-type: none"> <li>▪ Compulsory</li> <li>▪ Voluntary</li> </ul>	<ul style="list-style-type: none"> <li>▪ White collar and blue collar workers</li> <li>▪ Self-employed person</li> </ul>	<ul style="list-style-type: none"> <li>▪ Employers</li> <li>▪ Self-employed person</li> </ul>	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Commuting Accident</li> <li>▪ Occupational disease</li> </ul>
8	Laos	Government Decree	Social Security	Compulsory	All workers working in the Employers with 10 or more workers	Employer only	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Occupational disease</li> </ul>

No	Country	Legal Basis	Type of Program	Type of Membership	Eligible Member	Contributions/ Premium	Risks Covered
9	Cambodia	By Law	Social Security	Compulsory	Employee in private sector	Employer only	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Commuting Accident</li> <li>▪ Occupational disease</li> </ul>
10	Republic of Korea	By Law	Social Security	Compulsory	All workers	Employer only	<ul style="list-style-type: none"> <li>▪ Accident at work</li> <li>▪ Occupational disease</li> </ul>

# Employment Injury Benefits (Disability Management – inkind benefits)

No	Country	Prevention Responsibilities	Medical Treatment	Orthosis/Prosthesis	Rehabilitation	Vocational Training	Job Placement
1	Malaysia	√	√	√	√	√	√
2	Philippines	√ (Occupational Safety and Health Center)	√	√	√	√	√
3	Sri Lanka	No	Health Insurance provided by Government	No	No	No	No
4	Indonesia	√	√	√	√	√	√
5	Thailand	√ (Prevention Commission)	√	√	√	√	No
6	Vietnam	No	√	√	√	No	No
7	Mongolia	√	√	√	√	No	No
8	Laos	No	√	√	√	No	No
9	Cambodia	√	√	√	√	√	No
10	Republic of Korea	√ (Ministry of Labor)	√	√	√	√	√

# Employment Injury Benefits (Compensation – in cash benefits)

No	Country	Transportation Cost	Income Replacement	Partial Disability	Permanent Disability	Death Allowance	Funeral Cost	Others
1	Malaysia	√	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Scholarship for children</li> <li>▪ Survivors benefits</li> </ul>
2	Philippines	√	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Disability pension (survivors)</li> </ul>
3	Sri Lanka	No	√	√	√	No	√	No
4	Indonesia	√	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Scholarship for children</li> <li>▪ Disability pension (survivors)</li> </ul>
5	Thailand	No	√	√	√	√	√	Survivors benefits
6	Vietnam	No	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Survivors benefits</li> <li>▪ Care giver benefits</li> </ul>
7	Mongolia	No	No	√	√	No	√	<ul style="list-style-type: none"> <li>▪ Disability pension (survivors)</li> </ul>

# Employment Injury Benefits (Compensation – in cash benefits)

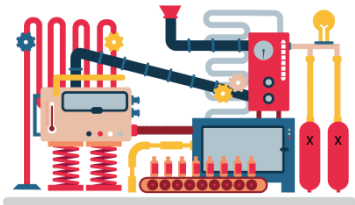
No	Country	Transportation Cost	Income Replacement	Partial Disability	Permanent Disability	Death Allowance	Funeral Cost	Others
8	Laos	No	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Survivors benefits</li> <li>▪ Invalidity care giver benefits</li> </ul>
9	Cambodia	√	√	√	√	√	√	Survivors benefits
10	Republic of Korea	√	√	√	√	√	√	<ul style="list-style-type: none"> <li>▪ Survivors benefits</li> <li>▪ Nursing care Benefits</li> </ul>

The background features a vibrant, abstract design. It is primarily composed of various shades of green, with a prominent diagonal split. The upper-left portion is a solid, medium green. The lower-right portion is a bright, sunny yellow. A sharp, dark blue diagonal line separates these two main color fields. In the bottom-left corner, there are faint, overlapping circular patterns in a lighter shade of green, suggesting a globe or a network of connections.

# **EMPLOYMENT INJURY IN INDONESIA**



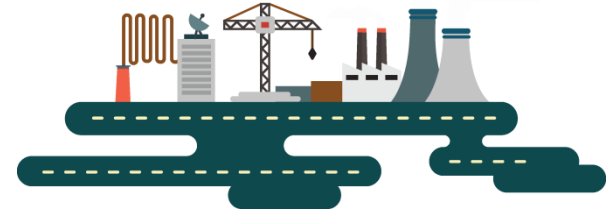
## Based on location



Inside working  
area **66.430**



Traffic  
**20.925**



Outside working area  
**5.795**

## Based on gender

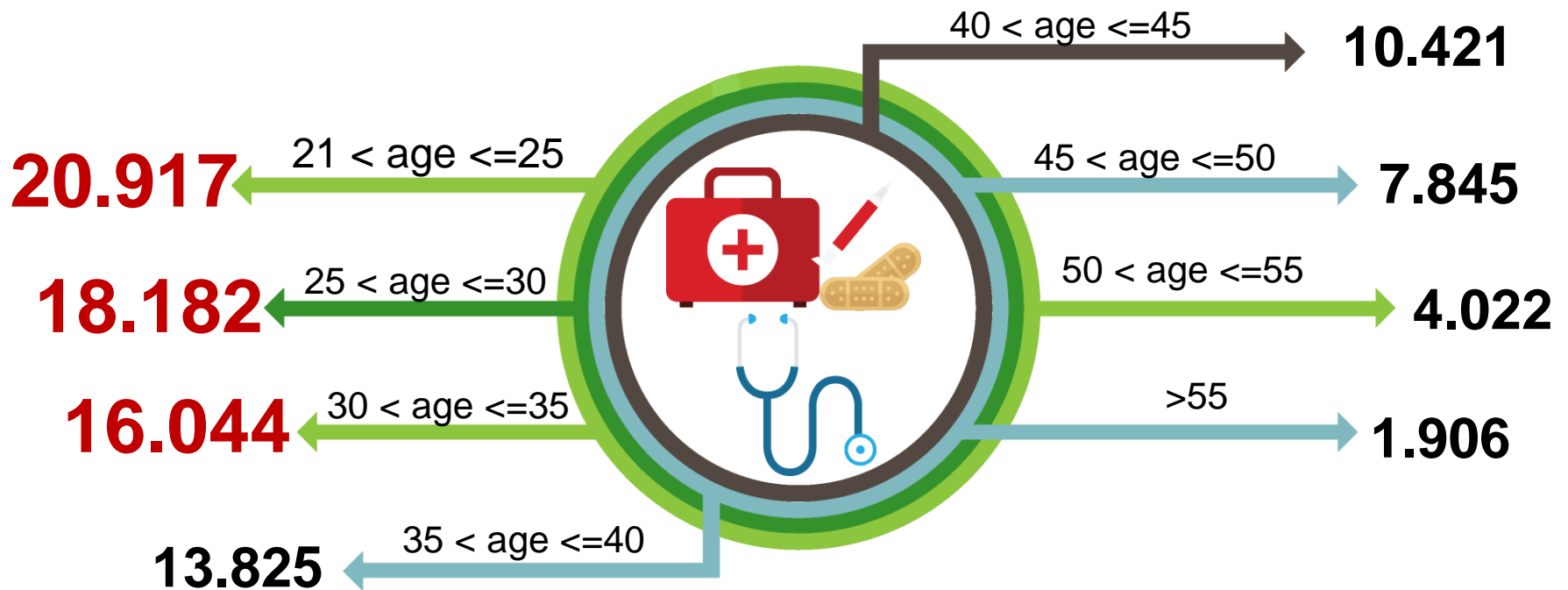


M a l e  
**71.236**

F e m a l e  
**29.927**



Employment injuries mostly happen inside the working area. However, there is a huge number contributed by commuting accident.



Most cases occurred in productive age



### Employment Injury in Indonesia in 2016:

**255** cases a day

**15** out of handicapped

**6** out of death

**1** out of permanent  
total disability



## EMPLOYMENT INJURY BENEFIT

(Act 44/2015)

**Formal Workers**  
(including Foreign Worker)

### Contribution

0.24% - 1.74% (depends on the  
business risks)

**InFormal Workers**

### Contribution

Nominal amount as  
calculated in table



## Benefits :

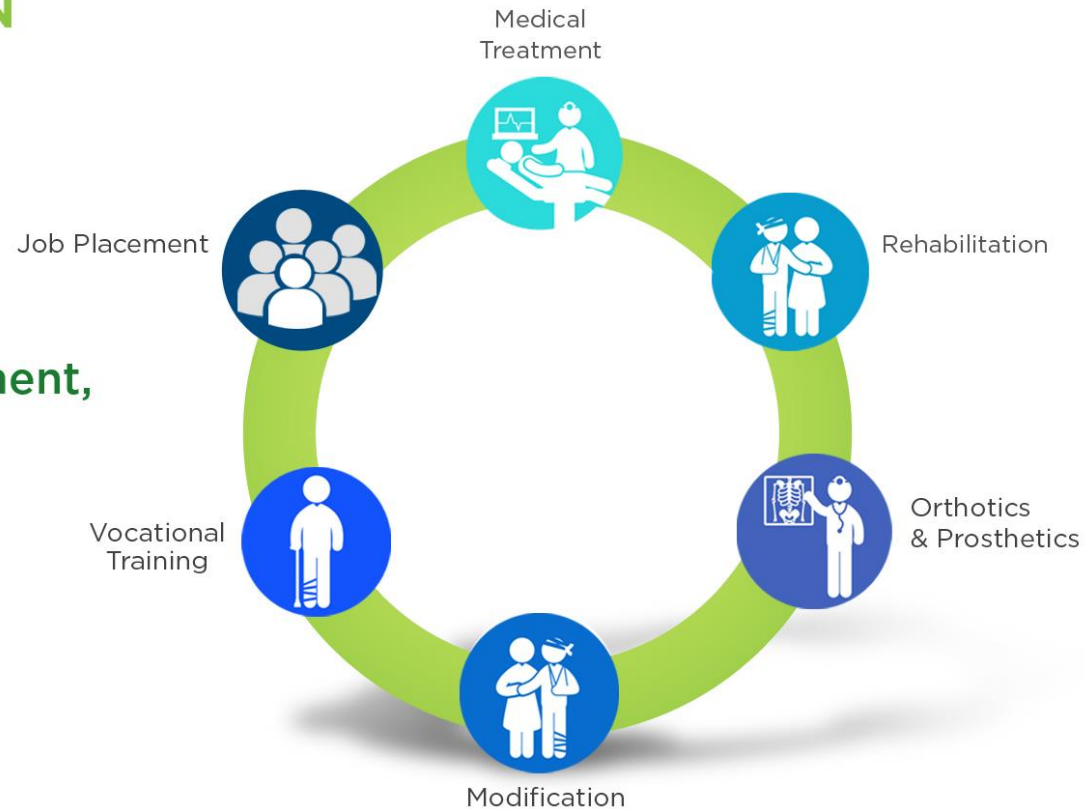
- a. Unlimited medical treatment.
- b. Allowance in cash :
  - Replacement cost of transporting : IDR 1-2,5 million.
  - Temporary not able to work :
    - ❑ 1st six month 100% monthly wages
    - ❑ 2nd six month 75% monthly wages
    - ❑ 3rd six month 50% monthly wages
  - Permanent disable : 56 x monthly wages.
  - Partial disable : % disability x % table x monthly salary.
  - Death benefits : 48 x monthly wages.
  - Funeral : IDR. 7,8 million.
- c. Scholarship for children IDR. 12 million for member who die or get permanent disabled.

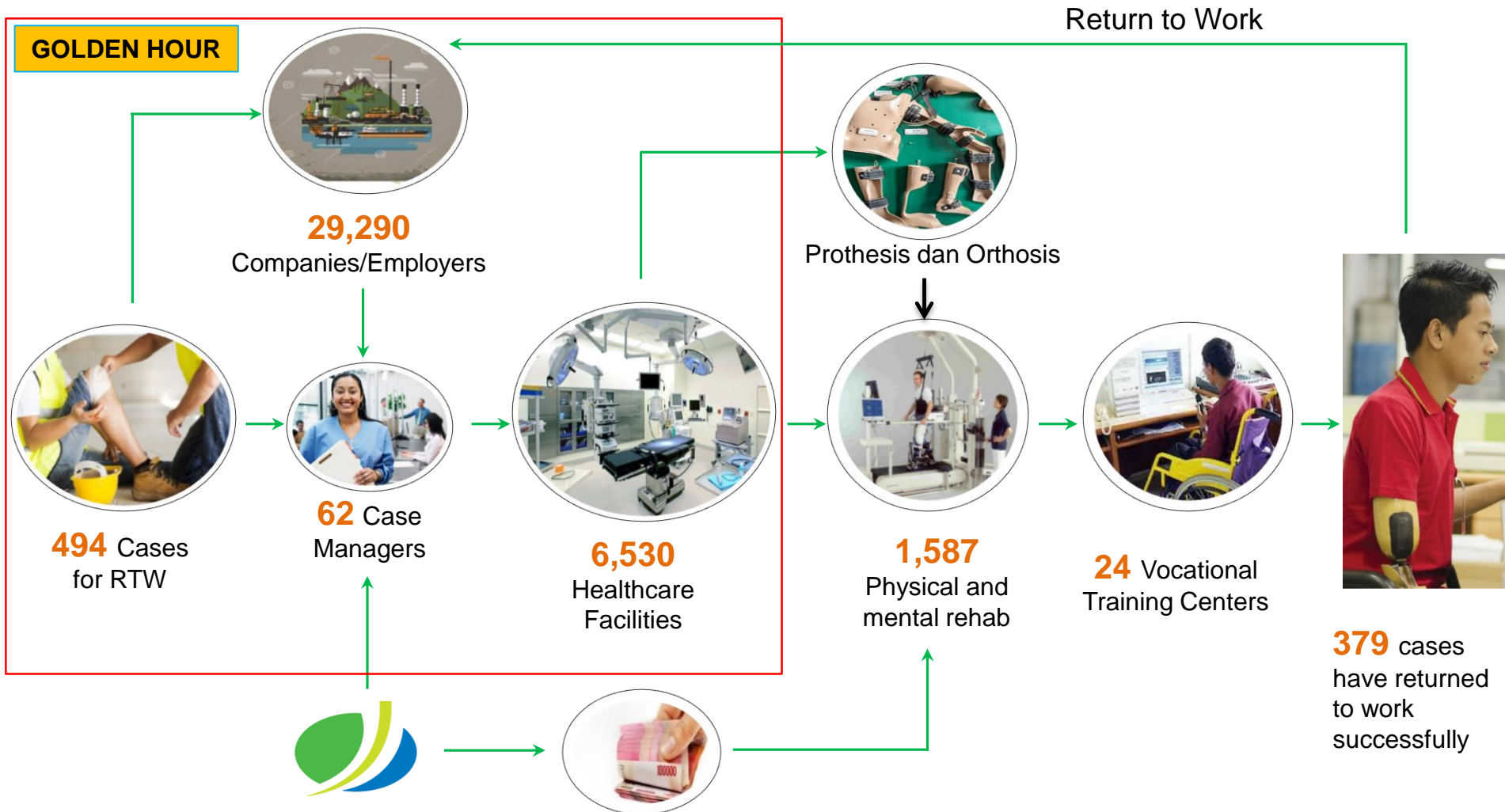


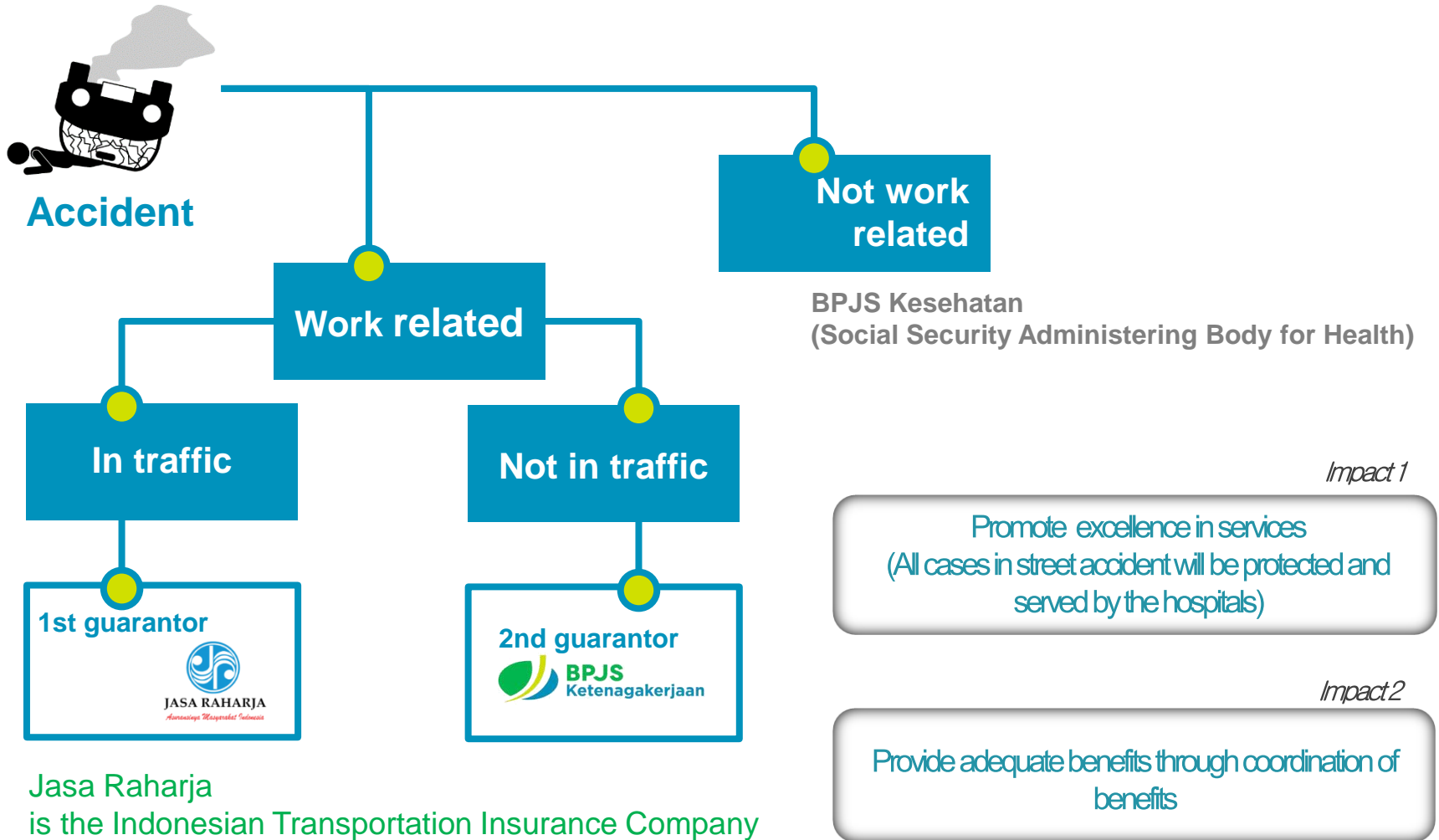
JAMINAN  
KECELAKAAN KERJA

## THE CYCLE OF RETURN TO WORK PROGRAM

Integrated Benefit of :  
**Promotion, Prevention,  
Compensation, Medical treatment,  
Rehabilitation, Scholarship  
for the children  
and “return to work”**







## Safety Equipment

### Safety Riding

Collaborating with relevant institutions, BPJS Ketenagakerjaan organized “Safety Riding” events for its members to promote traffic safety and to prevent its member from experiencing traffic accidents



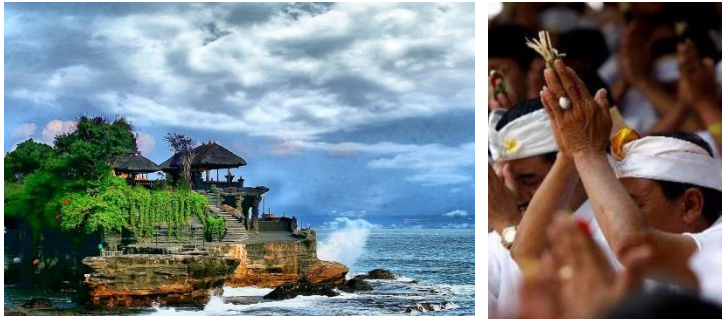
Facilitate safety equipments such as safety helmet, safety glove, glasses, earing plug to prevent injury and disease.



# FUTURE DEVELOPMENT

The background features a vibrant green field on the left, transitioning into a blue triangular shape on the right. A bright yellow circular area is partially visible in the lower right corner. The overall design is modern and dynamic.

# Proposal to Improve Employment Injury in AWCN Countries



Encourage homogeneous scheme and benefits regarding the implementation of program schemes and benefits of workers compensation in the Asian region.

- Establish standar guideline
- Joint research

To strengthen the capacity of the social security institution.

- Joint training or seminar
- Knowledge exchange program
- Certification on disability management

Building advanced benefits of return-to-work.

- Integrating Job Center
- Incentive to employer for zero accident or for supporting return-to-work

*“Social security is not just an ideology but an inherent lifestyle”*  
(Agus Susanto)



**As a bridge towards  
workers' welfare**

**Thank You**

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