

## Work Injury Division Benefits

Work injury insurance is designed to compensate insured persons who are injured at work or in an accident, or who have contracted an occupational disease, for the loss of salary or income in the period of time after the injury during which they are unfit to work, or for physical or mental damage from the injury<sup>1</sup>. Work injury insurance also assists the injured in returning to work through vocational rehabilitation.

### Injury Allowance

An injury allowance is paid to those who, as a result of being injured at work or contracting an occupational disease, are incapable of working at their jobs or another suitable work, and who actually did not work, and require medical treatment. The injury allowance is paid from the first day after the injury and at the most for 91 days (13 weeks). The payment rate is 75% of the injured person's average salary in the three months prior to the injury up to the maximum injury allowance (in January 2016 – NIS 1,094.63 per day).

### Disability Benefits

Disability benefits are paid to work injury victims who remain temporarily or permanently disabled as a result of the work injury.

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1 **Insureds:** Salaried workers (since 1954); self-employed workers (since 1957); individuals undergoing vocational rehabilitation or vocational training; examinees under the Apprenticeship Law or Employment Service Law (only during the examination); working prisoners; foreign residents employed by an Israeli employer (since 1970); Israeli residents abroad under certain conditions (since 1970); those whose salaries are determined by law; employees under the Emergency Labor Service Law  
**Accident:** An accident in the course of and due to work, including an accident on the way to work or returning from work, and an accident under circumstances specified in the regulations.  
**Disease:** A disease contracted by the insured due to his/her work, as specified by law.

- **Temporary disability pension** – Paid to with a degree of temporary disability of at least 9%. Its rate is 75% of the income in the three months prior to the injury, multiplied by the degree of disability.
- **Permanent disability pension** – Paid to those with a degree of permanent disability of at least 20%. The amount of the payment is determined by the degree of medical disability, at a rate relative to the salary in the three months preceding the injury (maximum amount in January 2016 – NIS 32,839 for a salaried employee and self-employed worker). Pension rate is set at 75% of income in the three months prior to the injury multiplied by the degree of disability.
- **Disability grant** – A one-time payment to those with a degree of permanent disability of 9%-19%, at the rate of the monthly pension multiplied by 43.
- **Special allowance** – Paid in addition to the monthly pension to individuals (and other parties entitled by law) with a degree of permanent disability of at least 75% who require assistance in daily activities (maximum amount in January 2016 – NIS 8,210).
- **Special grant** – Paid to those with a degree of disability of at least 75% to finance one-time expenses due to the disability: housing adaptation, purchase of equipment and purchase of a vehicle to solve mobility problems (only for individuals with mobility disability).

## Dependents' Benefits

Dependents' benefits are paid to the widow/widower, orphans and parents (and in special circumstances, also to other family members) who were dependent on the earnings of a person who died as a result of a work injury: dependents' pension, dependents' grant, marriage grant, vocational rehabilitation for widow/widower receiving a dependents' pension, maintenance payments for orphans, bar mitzvah grant and death grant.

A widow or widower with children, or who has reached the age of 40, or is unable to support himself/herself, is entitled to the dependents' pension. Pension rate is 40%-100% of the full pension which would have been paid to the insured (who died), if he/she had a degree of disability of 100%, and in accordance with the number of children<sup>2</sup>.

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2 The rate of the dependents' pension is in accordance with the number of dependents and their relationship as specified in the law.

## Treatment Expenses

Since January 2016, medical treatment for work injury victims has been provided under state health insurance. Treatments that are not included in health insurance and treatments for those who are not insured with health insurance, continue to be provided by the National Insurance Institute (NII). Treatment expenses include hospitalization and medical rehabilitation.

## Vocational Rehabilitation

Vocational rehabilitation is provided to those with a degree of permanent disability of at least 10%, who due to their injury are not able to return to their previous job or any other work, as well as to widows of those who died as a result of a work injury.

## Changes in Legislation

### Injury Allowance

Until 31.1.2002 those injured at work were entitled to an injury allowance for a maximum period of 181 days (26 weeks). The injury allowance was not paid for the first two days after the occurrence of the injury except to someone who was unable to work for 12 days or more. As a result of an amendment to the law in 2005, the period of entitlement to an injury allowance at the employers' expense was extended from 9 to 12 days. Those who do not have an employer, such as the self-employed, are not entitled to payment for the first 12 days, except for employers of household workers.

### Temporary Disability Pension and Disability Grant

Until 2005 the work disability grant and temporary disability pension began to be paid from a degree of disability of 5%.

### Foreign Workers and Residents of the Territories

Until 28.2.2003 foreign workers and residents of the territories who were injured at work were entitled to all the benefits granted to work injury victims, whether they worked with a permit or not. On 1.3.2003 a change was made and the benefit of an unreported foreign worker was revoked.

## Disability Grant

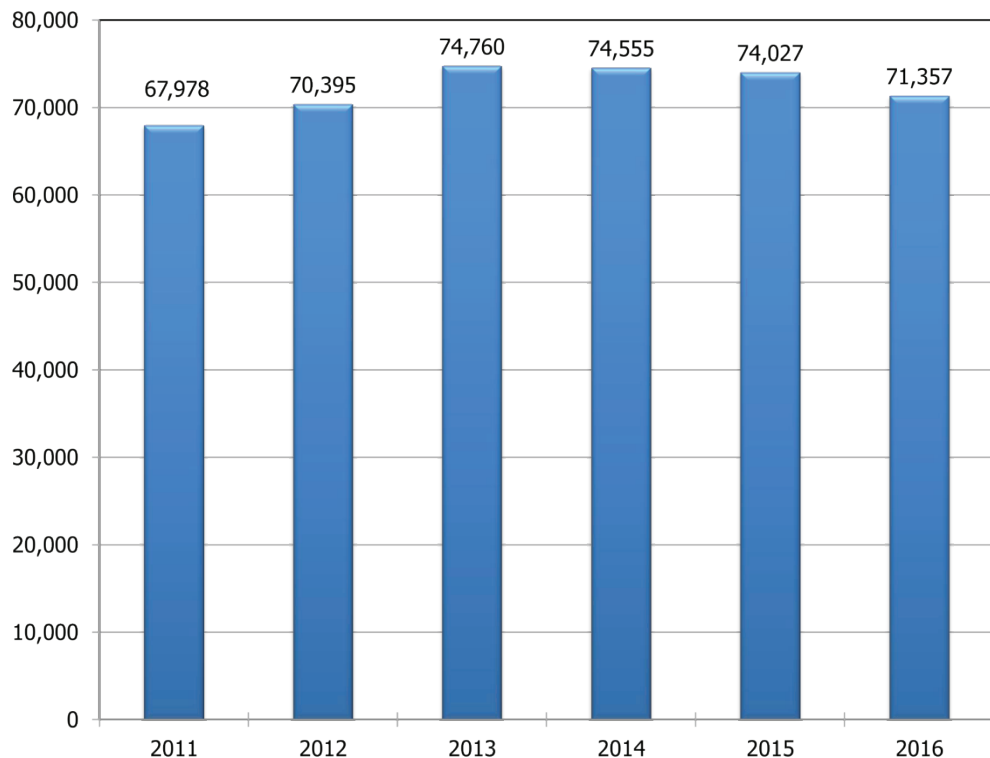
Until the enactment of the Economic Recovery Plan Law in June 2003, the disability grant amount was 70 monthly pensions. As a result of the law, it was prescribed that a person injured from 1.7.2003 onwards would receive a grant equal to 43 pensions. Accordingly, there was a steep decrease in the amount of the average disability grants but not in the number of payments.

# Injury Allowance Recipients

## General

The work injury allowance is a short-term benefit paid to a victim of injury at work for a maximum period of 91 days. In 2016, the **number of recipients** amounted to 71,357 – a

Figure 1  
Injury Allowance Recipients, 2011-2016



The figure data appear in the appendix at the end of this file on the Internet.

decrease of 3.6% in comparison with 2015 (Figure 1). The **number of days of incapacity** for work increased, reaching 2,796,847 days – an increase of 1.2% compared with 2015, and the **average number of days of incapacity per injured person** amounted to 39.2 days – an increase of 5% (Tables 1 and 2). The number of injury allowance recipients declined in relation to the increase in the number of people employed in the economy. In 2016, injury allowance recipients constituted 1.77% of all employees, as opposed to 1.88% in 2015 (Table 2).

Table 1

### Employees, Injury Allowance Recipients, and Days of Incapacity for Work, 2011-2016

Year	Employees* (thousands)	Injury allowance recipients	Days of incapacity for work	
			Total	Average per injured person
2011	3,511.30	67,978	2,488,540	36.6
2012	3,654.40	70,395	2,546,960	36.2
2013	3,751.10	74,760	2,734,723	36.6
2014	3,856.60	74,555	2,658,441	35.7
2015	3,944.00	74,027	2,763,001	37.3
2016	4,021.60	71,357	2,796,847	39.2

\* According to national accounting data, the Central Bureau of Statistics (CBS). Israeli workers, workers from abroad (reported and unreported) and residents of Judea and Samaria.

Table 2

### Change in Employees, Injury Allowance Recipients and Days of Incapacity for Work (Percentages), 2011-2016

Year	Injury allowance recipients as a percentage of all employees	Average annual rate of change		
		Employees	Injury allowance recipients	Average days of incapacity
2011	1.94	3.0	-0.1	0.5
2012	1.93	4.1	3.6	-1.1
2013	1.99	2.6	6.2	1.1
2014	1.93	2.8	-0.3	-2.5
2015	1.88	2.2	-0.7	4.5
2016	1.77	2.0	-3.6	5.1

The percentage of injury allowance recipients out of total employees has decreased gradually over the years. This began in 1996 and continued until 2012 as a result of legislative changes (obligation of the employer to pay for the first days and abolition of entitlement to this payment for those without an employer, in 1997 and 2005). In 2013, the percentage of recipients increased to approximately 2% of employees, and has since then decreased continuously to 1.77% of all employees.

The average days of incapacity per injured person reached its peak in 2001 (40 days), followed by a sharp decline in 2002 deriving from, inter alia, a legislative change made that year (shortening the maximum period for payment of injury allowance from 26 to 13 weeks). This decline was halted in 2003, and since then ups and downs were recorded, until an increase from 37.3 days in 2015 to 39.2 days in 2016 (Table 1).

In the Work Injury Law there are two arrangements (Regulation 22 and Section 343 of the law) according to which it is the employer who pays an injury allowance to the injured person in return for a discount or additional commission that the NII credits him. Out of the 65,343 salaried employees who received injury allowances in 2016, 17,729 (27.1%) were employed by authorized employers under Regulation 22, according to which the NII does not reimburse them for paying the injury allowance for the first 12 days of entitlement. This is a payment that other employers are required to repay to the

Table 3  
Injury Allowance Recipients by Number of Days of Incapacity, 2006-2016

Year	Total employees*	Total days of incapacity	Total injury allowance recipients	Number of days of incapacity								
				0	1-14	15-30	31-45	46-60	61-75	76-90	91	92 or more**
Absolute numbers												
2006	3,003,700	2,170,751	64,296	37	23,432	15,469	7,245	4,547	3,218	5,182	5,101	65
2007	3,132,310	2,291,149	67,657	42	24,582	16,298	7,695	4,673	3,432	5,424	5,476	35
2008	3,241,790	2,408,514	69,734	35	24,831	16,606	7,981	4,931	3,569	5,837	5,933	11
2009	3,312,340	2,306,267	65,814	40	23,159	15,447	7,456	4,786	3,499	5,947	5,468	12
2010	3,214,000	2,478,106	68,011	35	23,388	15,493	7,490	4,840	3,478	6,826	6,433	28
2011	3,321,600	2,488,540	67,978	25	23,351	15,283	7,502	4,829	3,636	6,730	6,605	17
2012	3,426,800	2,546,960	70,395	11	24,361	16,039	7,923	5,096	3,659	6,566	6,625	115
2013	3,753,360	2,734,723	74,760	9	25,556	17,150	8,284	5,502	3,907	7,275	6,830	247
2014	3,854,400	2,658,441	74,555	14	27,070	16,053	8,064	5,295	3,888	7,328	6,816	27
2015	3,946,000	2,763,001	74,027	12	24,881	16,296	8,306	5,416	4,132	7,688	7,291	5
2016	4,021,586	2,796,847	71,357	10	22,235	15,548	8,238	5,408	4,170	7,574	8,165	9
Percentages												
2006			100.0	0.1	36.4	24.1	11.3	7.1	5.0	8.1	7.9	0.1
2007			100.0	0.1	36.3	24.1	11.3	6.9	5.1	8.0	8.1	0.1
2008			100.0	0.1	35.6	23.8	11.4	7.1	5.1	8.4	8.5	0.0
2009			100.0	0.1	35.2	23.5	11.3	7.3	5.3	9.0	8.3	0.0
2010			100.0	0.1	34.4	23.8	11.0	7.1	5.1	10.0	9.5	0.0
2011			100.0	0.0	34.4	23.5	11.0	7.1	5.3	9.9	9.7	0.0
2012			100.0	0.0	34.6	22.8	11.3	7.2	5.2	9.3	9.4	0.0
2013			100.0	0.0	34.2	22.9	11.1	7.4	5.2	9.7	9.1	0.3
2014			100.0	0.0	36.3	21.5	10.8	7.1	5.2	9.8	9.1	0.3
2015			100.0	0.0	33.6	22.0	11.2	7.3	5.6	10.4	9.9	0.0
2016			100.0	0.0	31.2	21.8	11.5	7.6	5.8	10.6	11.4	0.0

\* From the National Accounting, Central Bureau of Statistics. The 2006-2013 series has been updated and it is not possible to compare the new series with the old series.

\*\* Persons injured up to 31.1.2002 who received injury allowances after that date.

NII. In this case, the NII may permit the employer to pay injury allowances on its behalf on the dates the employer generally pays salaries. The employer must submit a claim to the NII for the employee's work accident, and is reimbursed by the NII for the amounts paid (for 13 days or more) with an additional commission at a rate of 2.5% of the injury allowance. If the NII rejects the claim, the employer does not receive reimbursement for the money paid to the employee.

Of all salaried employees who received injury allowances in 2016, 608 (1.3%) worked for **employers who joined Section 343 of the law**. Fourteen employers chose to join this arrangement as of 2016 (these are large employers - with over 500 employees) and they pay reduced insurance contributions to the Work Injury Division (85% of the regular rate). In return for the discount on insurance contributions they absorb the payment of the injury allowance to the employee who was injured at work.

Over the years, there has been an increase in the number of serious injuries for which claims were submitted to the NII (Table 3). In 1996, the last year before the legislative change prescribing that the first days are paid by the employer, injured workers with fewer than 14 days of incapacity represented approximately half of all injury allowance recipients, while today their rate has decreased to 31%. At the same time, with the reduction of the maximum period for receiving the injury allowance, the percentage of injured workers with 61 or more days of incapacity rose from 13% of all recipients in 1996 to approximately 28% in 2016. The percentage of injured workers with 15-45 days of incapacity remained stable at a level of approximately one-third over the years.

## Foreign Workers and Residents of the Territories

Reporting the injuries of foreign workers, manpower company workers and contract workers is apparently deficient, and it is thus probable that the information on injury rates and workplace safety levels is also distorted.

The percentage of injury allowance recipients among foreign workers and residents of the territories was lower in all years than the percentage among Israelis, although one would expect their percentage to be at least identical, because of the fairly dangerous sectors in which they are employed (agriculture and construction). The low percentage apparently reflects underreporting of work injuries for this population, for a number of reasons: the fear of losing their jobs if they are absent due to an accident, their illegal status and fear for their fate should it be discovered that they were in Israel without a permit, and perhaps also the lack of information regarding their rights. In cases of severe work injuries, these workers have no choice but to seek medical treatment and submit a claim for injury allowance and disability.

The NII directly pays the one-time emergency room treatment expenses of foreign workers, and as of April 2008 also of workers from the territories who were injured in work accidents and did not submit a claim for injury allowances. A foreign worker is insured with work injury insurance even if he/she is in Israel illegally, but the benefit is only paid from the date of his/her departure from Israel. The payment does not include the period in which the benefit was denied.

In the years 2003-2006, the number of foreign workers who received injury allowances decreased gradually as a result of legislative amendments and the action of the Immigration Police. In 2007, a rise was again observed, which continued until the end of 2009.

In 2016, as in previous years, the average number of days of incapacity per injured persons among foreign worker was lower than that of residents of Israel – 32.5 days compared with 39.2 days respectively – although, as stated, one would expect it to be higher because of their fields of occupation and the workers' tendency to report only in cases of essential medical treatment (Table 4). By contrast, the average number of days of incapacity of workers who were residents of the territories remained fairly high (43.4 days).

## Manpower Company Workers and Contract Workers

It is difficult to obtain, similarly to foreign workers and workers from the territories, data regarding employees who are paid by manpower companies and contractors. In manpower surveys of the Central Bureau of Statistics these salaried employees are identified by the question, "Who pays your salary?" In the NII's work injury system, manpower companies are not identified by a special code (economic sector or legal status of the employer), and therefore, it is impossible to check whether such workers are exposed to dangers in the same way as employees receiving a salary from their workplace, and whether the fact that they are exceptional cases for the employer leads the employer to accept less responsibility for their safety conditions.

This problem also exists with contracting companies that do not provide workers, but rather services, and which do not have the same obligations as manpower companies, especially the licensing obligation. Receipt of a license and its renewal are conditional upon compliance with labor and workplace safety laws.

The definition of those who receive salaries from manpower companies does not include workers employed through a subcontractor, upon whom falls the responsibility for both the performance of the work and worker safety. These salaried workers are mainly employed in three economic sub-branches – guarding, security and cleaning, and home caregiver services.



Table 4

**Employees\*, Injury Allowance Recipients and Days of Incapacity, by Residency, 2012-2016**

	Total	Israeli residents	Residents of the territories	Foreign workers
<b>2012</b>				
Employees	3,655,270	3,358,974	65,550	230,741
Injury allowance recipients	70,395	68,987	604	804
Injury allowance recipients as a percentage of all employees	1.9	2.1	0.9	0.3
Average days of incapacity	36.2	36.1	46.5	35.7
<b>2013</b>				
Employees	3,753,360	3,449,510	81,900	221,950
Injury allowance recipients	74,760	73,074	738	948
Injury allowance recipients as a percentage of all employees	2	2.1	0.9	0.4
Average days of incapacity	36.6	36.5	47.3	32.6
<b>2014</b>				
Employees	3,854,400	3,555,762	90,663	207,975
Injury allowance recipients	74,555	72,751	811	993
Injury allowance recipients as a percentage of all employees	1.9	2.1	0.9	0.5
Average days of incapacity	35.7	35.6	44.5	30.2
<b>2015</b>				
Employees	3,946,000	3,640,751	95,225	210,000
Injury allowance recipients	74,027	72,036	954	1,037
Injury allowance recipients as a percentage of all employees	1.9	2	1	0.5
Average days of incapacity	37.3	37.3	45	32.7
<b>2016</b>				
Employees	4,021,586	3,734,061	99,700	187,825
Injury allowance recipients	71,357	69,240	1,073	1,044
Injury allowance recipients as a percentage of all employees	1.8	1.9	1.1	0.5
Average days of incapacity	39.2	39.2	43.4	32.5

\* Source: National Accounting, Central Bureau of Statistics.

## Self-Employed Workers Compared With Salaried Employees

In 1997, as a result of a change in legislation, the first injury days (up to 9 days) were paid at the employer's expense. In 2005, the number of days to be paid at the employer's expense was changed from 9 to 12. Self-employed workers do not receive payment for this period. In 2016, 6,104 self-employed workers received injury allowances – an

Table 5  
Injury Allowance Recipients and Average Days of Incapacity, by Employment Status, 2016

Employment status	Injury allowance recipients		Average days of incapacity
	Absolute numbers	Percentages	
Total recipients	71,357	100.0	37.3
Salaried workers	65,343	91.6	37.8
Self-employed workers	6,014	8.4	54.3

Table 6  
Injury Allowance Recipients by Employment Status and Economic Sector, 2016

Economic sector	Recipients		Days of incapacity		
	Absolute numbers	%	Absolute numbers	%	Average per injured person
<b>Total</b>	<b>71,357</b>		<b>2,796,847</b>		<b>39.2</b>
Total salaried workers	65,343	100.0	2,470,262	100.0	37.8
Industry and manufacturing	9,937	15.2	333,609	13.5	33.6
Wholesale and retail trade, repair of motor vehicles and motorcycles	9,931	15.2	385,733	15.6	38.8
Construction	7,108	10.9	349,202	14.1	49.1
Local administration, public administration and security, mandatory services of the NII	5,990	9.2	200,837	8.1	33.5
Management and support services	5,215	8.0	203,628	8.2	39.0
Transport, storage, mail and courier services	4,591	7.0	200,541	8.1	43.7
Health, welfare and aid services	4,392	6.7	155,967	6.3	35.5
Hospitality and food services	4,335	6.6	146,353	5.9	33.8
Professional, scientific and technical services	2,523	3.9	90,706	3.7	36.0
Education	1,535	2.3	54,901	2.2	35.8
Other services	1,528	2.3	61,961	2.5	40.6
Real estate activities	1,489	2.3	44,853	1.8	30.1
Information and communications	1,455	2.2	45,026	1.8	30.9
Agriculture, forestry and fishing	1,414	2.2	51,543	2.1	36.5
Financial services and insurance services	1,394	2.1	44,967	1.8	32.3
Art, entertainment and recreation	1,078	1.6	47,687	1.9	44.2
Electricity supply, gas, steam and air-conditioning	406	0.6	12,233	0.5	30.1
Water supply, sewage services, waste treatment and purification services	321	0.5	12,508	0.5	39.0
Mining and quarrying	105	0.2	4,116	0.2	39.2
Households as places of employment, households producing a variety of goods and services for own use	26	0.0	922	0.0	35.5
International organizations and entities	25	0.0	963	0.0	38.5
Unknown	545	0.8	22,006	0.9	40.4
Total self-employed workers	6,014		326,585		54.3

increase of 8.4% compared with 2015 (Table 5). The average number of days of work incapacity for work among the self-employed was approximately 43% higher than that of salaried employees (54.3 days compared with 37.8 respectively), apparently because the self-employed do not submit claims to the NII for short absences (less than 12 days).

The distribution of salaried workers with work injuries by economic sector<sup>3</sup> in 2016 is similar to previous years: 16.1% of workers were injured in industry and manufacturing, 15.1% in trade and repair of motor vehicles and motorcycles, and 10.7% in construction (Table 6). As regards the severity of injury (as measured by the number of days of incapacity for work), for many years the most severe injuries have occurred in the construction sector (45.4 days) followed by the following sectors: international organizations and bodies (43.2 days), art, entertainment and recreation (40.0 days), other services (36.4 days), and trade and repair of motor vehicles and motorcycles (35.9).

## Women and Young Adults

With growing industrialization and increase in the percentage of women participating in the workforce which have characterized the last two decades, the number of women among the total number of recipients of injury allowances has also increased. Their percentage rose gradually from 19.8% in 1995 to 31.6% in 2016 (Table 7). However, their percentage of all recipients is lower than their percentage of all workers, due to the nature of their occupations.

Table 7  
Injury Allowance Recipients by Gender, 2011-2016

Gender	2011	2012	2013	2014	2015	2016
<b>Numbers</b>						
<b>Total</b>	<b>67,978</b>	<b>70,395</b>	<b>74,760</b>	<b>74,555</b>	<b>74,027</b>	<b>71,357</b>
Men	46,668	48,449	51,906	51,181	50,587	48,786
Women	21,310	21,946	22,854	23,374	23,440	22,571
<b>Percentages</b>						
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Men	68.7	68.8	69.4	68.6	68.3	68.4
Women	31.3	31.2	30.6	31.4	31.7	31.6

3 In 2012 there were a few changes in the distribution of injured workers by economic sector, with the transition to the new classification of sectors. The 2011 Uniform Classification of Economic Sectors published by the CBS replaces the 1993 Uniform Classification of Economic Sectors and is based on the UN recommendations for uniform classification of economic sectors: ISIC 4 (International Standard Classification of All Economic Activities), Rev. 4.

Table 8  
Injury Allowance Recipients by Age and Gender (Absolute Numbers), 2016

Age	Total		Men		Women	
	Numbers	Percent	Numbers	Percent	Numbers	Percent
<b>Total</b>	<b>71,357</b>	<b>100.0</b>	<b>48,786</b>	<b>100.0</b>	<b>22,571</b>	<b>100.0</b>
Up to 17	140	0.2	116	0.2	24	0.1
18-24	7,180	10.1	5,501	11.3	1,679	7.4
25-34	16,378	23.0	12,025	24.6	4,353	19.3
35-44	15,576	21.8	11,169	22.9	4,407	19.5
45-54	14,717	20.6	9,373	19.2	5,344	23.7
55-64	13,034	18.3	7,636	15.7	5,398	23.9
65+	4,332	6.1	2,966	6.1	1,366	6.1

An examination of the distribution of injury allowance recipients by gender and age shows that the share of younger men (up to 34) is 74%, and older men (45-64) is only approximately 61% (Table 8). The average number of days of incapacity for women is lower than that of men - 34.4 compared with 41.4 respectively – apparently due to the difference between the high level of risk in young men's occupations and the lower risk level in older men's occupations. Among individuals aged 65 or older, the percentage of women receiving injury allowances is equal to that of men.

## Accident Circumstances

The number of road accidents (during work hours, on the way to or back from work) has increased over the years, and in 2016 they constituted 24.5% of all work accidents, compared with 22.8% in 2011. In comparison with 2015, the percentage of such accidents out of all work accidents remained stable: on the way to or back from work – 18.1%, and during work hours 6.4%. Road accidents caused more severe injury than other accidents: the average number of days of incapacity on their account was 43.5 compared with 39.2 for other accidents.

Table 9  
**Injury Allowance Recipients by Place of Injury and Days of Incapacity,  
 2011-2016**

Year	Total	Accidents at work		Accidents on the way to work		Other
		Accidents during work*	Road accidents	Road accidents	Non-vehicle accidents	
<b>2011</b>						
Absolute numbers	67,978	47,174	4,540	10,976	4,287	1,001
Percentages	100	69.4	6.7	16.1	6.3	1.5
Average days of incapacity	36.6	36.4	42.3	34.3	37.9	38.3
<b>2012</b>						
Absolute numbers	70,395	48,589	4,908	11,229	4,647	1,022
Percentages	100	69	7	16	6.6	1.5
Average days of incapacity	36.2	36	41.8	33.8	37.9	37.1
<b>2013</b>						
Absolute numbers	74,760	51,239	5,005	12,148	5,138	1,230
Percentages	100	68.5	6.7	16.2	6.9	1.6
Average days of incapacity	36.6	36.2	42.7	34.9	37.6	38.9
<b>2014</b>						
Absolute numbers	74,555	51,166	4,599	12,116	5,495	1,179
Percentages	100	68.6	6.2	16.3	7.4	1.6
Average days of incapacity	35.7	35.4	40.4	33.4	37.8	37.6
<b>2015</b>						
Absolute numbers	74,027	50,434	4,701	12,427	5,316	1,149
Percent	100	68.1	6.4	16.8	7.2	1.6
Average days of incapacity	37.3	37.1	42.1	35.8	38.5	39.5
<b>2016</b>						
Absolute numbers	71,357	47,711	4,592	12,904	4,928	1,222
Percent	100	66.9	6.4	18.1	6.9	1.7
Average days of incapacity	39.2	39.5	43.5	36.1	40.4	39.8

\* Wounds and injuries at work other than road accidents.

## Causes of the Accident

The distribution of injury allowance recipients by cause of accident has been fairly stable over the years. The most common causes in 2014<sup>4</sup> were road accidents (26.6%), falls (from scaffolding, ladder or crane, building or structure, slipping or tripping on stairs), slipping or tripping on a flat surface (25.7%), and injury from objects – falling, pressure or blows (16.1%) (Table 10).

As for the **severity of the injury**, as measured by the number of days of **incapacity**, occupational diseases were the most common cause – an average of 53.8 days of incapacity per injured person. While the list of occupational diseases is closed, if a disease does not appear on it and an expert opinion holds that there is a clear causal relationship between the disease and working conditions, it will be recognized as a work injury. Most of the claims for injury allowance due to occupational disease are submitted in view of determining the degree of work disability. Severe injuries were caused mainly by falls (an average of 41.5 days of incapacity per injured person), which had as consequences mainly bruises, crushing, limb fractures, pulls and sprains as consequences.

Table 10  
Injury Allowance Recipients and Days of Incapacity by Cause of Injury, 2014

Cause of injury	Recipients		Days of incapacity	
	Absolute numbers	Percentages	Average per injured person	Total
<b>Total</b>	<b>74,756</b>	<b>100.0</b>	<b>36.6</b>	<b>2,734,432</b>
Road accidents	19,868	26.6	37.1	737,241
Fall	19,188	25.7	41.5	795,869
Falling objects, blows, pressure from object	12,040	16.1	33.3	401,424
Machines, tools	9,919	13.3	31.9	316,246
Overexertion	6,151	8.2	38.6	237,334
Fire, very hot material, fumes, acid	1,177	1.6	22.0	25,879
Fight	756	1.0	31.7	23,974
Foreign object in eye	752	1.0	15.0	11,302
Poisoning	521	0.7	22.5	11,717
Environmental factors	193	0.3	20.4	3,931
Occupational diseases	133	0.2	53.8	7,152
Explosives	102	0.1	34.6	3,533
Other and unknown	3,956	5.2	40.2	158,830

4 The most up-to-date data regarding cause of accident and nature of injury are for 2014.

## Nature of the Injury

The distribution of injury allowance recipients by nature of injury has also been fairly stable over the years. The most common causes are crushing (33.2%), injury to the skeleton or muscles (14.5%), bruising (12.7%), and laceration of upper limb (9.2%) (Table 11). As regards the severity of the injury, as measured by the number of days of incapacity, the most severe injuries were lower limb fracture (an average of 63.8 days per injured person), injury to the vascular system (60.8 days), upper limb fracture (59.3 days), back or skull fracture or spinal injury (57.9 days), and dislocation without fracture (49.5 days).

The upper limbs are the most vulnerable organ in work accidents: fractures and lacerations to them caused absence from work of 15% of injury allowance recipients.

Table 11  
Injury Allowance Recipients and Days of Incapacity by Nature of Injury, 2014

Nature of injury	Recipients		Days of incapacity	
	Absolute numbers	Percentages	Average	Total
<b>Total</b>	<b>74,756</b>	<b>100.0</b>	<b>36.6</b>	<b>2,734,432</b>
Crushing	24,840	33.2	35.4	880,319
Skeletal and muscular	10,869	14.5	33.6	365,346
Bruising	9,460	12.7	31.6	298,495
Upper limb lacerations	6,848	9.2	29.5	202,070
Upper limb fractures	4,347	5.8	59.3	257,561
Pulls, sprains	4,141	5.5	35.3	146,286
Lower limb fractures	3,093	4.1	63.8	197,374
Burns	1,377	1.8	23.8	32,821
Skull, back, spinal fractures	1,045	1.4	57.9	60,520
Head, neck, back lacerations	956	1.3	21.6	20,609
Lower limb lacerations	889	1.2	27.3	24,276
Symptoms	887	1.2	30.2	26,822
Penetration of foreign object	767	1.0	14.5	11,108
Poisoning	345	0.5	19.5	6,732
Dislocation without fracture	271	0.4	49.5	13,412
Vascular system	123	0.2	60.8	7,481
Abrasions	128	0.2	21.3	2,731
Other and unknown	4,370	5.8	41.3	180,469

## Work Disability Benefits

Disability benefits are paid to victims of work injury who remain disabled due to the injury. A permanent disability pension is paid to injured persons with a degree of permanent disability of 20% or more.

## Permanent and Temporary Disability

The number of permanent disability pension recipients has been rising steadily, and in December 2016 reached 44,604 compared with 42,098 in December 2015 (Table 12, Figure 2). Most pension recipients (61.8%) have low degrees of disability – up to 39%. Among women, this group is even larger (65.6%): 64% of them have a degree of

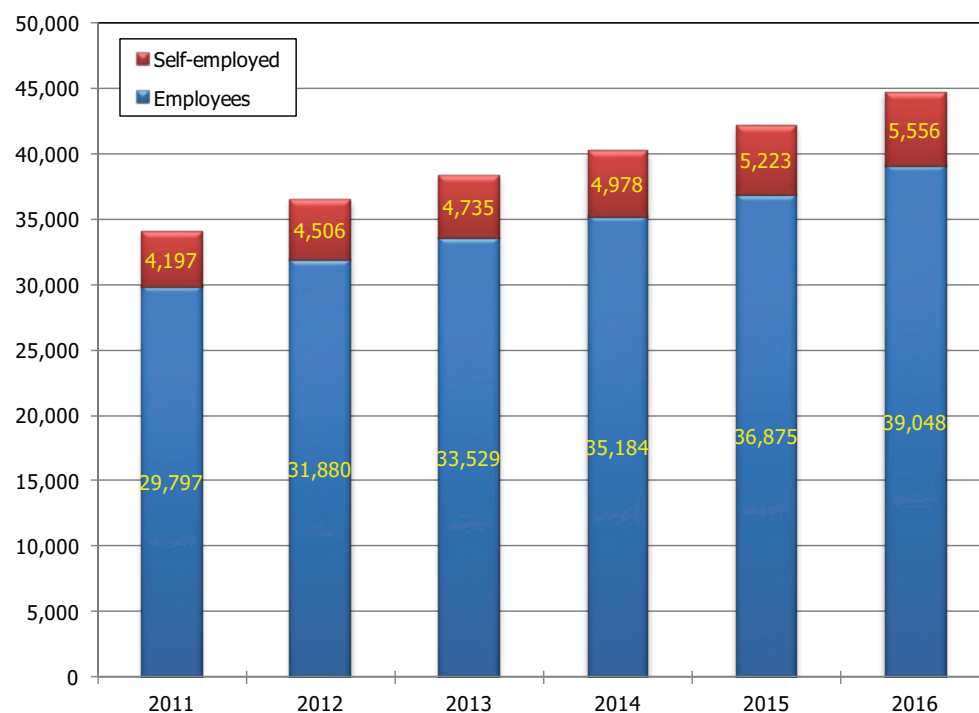
Table 12

Permanent Disability Pension Recipients by Employment Status, (December), 2011-2016

Year	Total		Salaried workers	Self-employed workers
	Absolute numbers	Annual change (%)		
2011	34,688	4.9	30,393	4,295
2012	36,390	4.9	31,883	4,507
2013	38,264	5.1	33,529	4,735
2014	40,162	5.0	35,184	4,978
2015	42,098	4.8	36,875	5,223
2016	44,604	5.9	39,048	5,556

Figure 2

Permanent Disability Pension Recipients by Employment Status (December), 2011-2016



The figure data appear in the appendix at the end of this file on the Internet.



disability of 20%-39% compared with 57.7% of the men, due to the different nature of their respective occupations. 9.5% of the men and 7% of the women have a degree of disability higher than 80% (Insurance Divisions Tables Appendix, table 25).

The characteristics of disability pension recipients are slightly different from those of injury allowance recipients (Table 25 of the Insurance Divisions Tables Appendix). Since the age of reference is not the age at the time of the injury, but the age of entitled persons at the end of 2016, thereby most recipients are in older age groups – 50 or older: for example, men aged 50-59 represent 25.4% of all men entitled to the pension, and women – 32.2% of all women receiving the pension.

A temporary disability pension is paid to those with a degree of temporary disability of at least 9%. The number of recipients of this pension, too, has also risen steadily, although in December 2016 they increased at a relatively moderate rate (1.8%) compared with the previous year. In December 2016, 8.6% of recipients were self-employed and 91.4% salaried employees.

Table 13  
Temporary Disability Pension Recipients by Employment Status (December),  
2011-2016

Year	Total		Salaried workers	Self-employed workers
	Absolute numbers	Annual change (%)		
2011	4,119	0.5	3,721	398
2012	4,526	9.9	4,139	387
2013	4,917	8.6	4,504	413
2014	5,080	3.3	4,632	448
2015	5,238	3.1	4,783	455
2016	5,335	1.8	4,874	461

## Disability Grant

A disability grant is paid to a victim of work injury whose degree of disability is stable – 9% or more, but less than 20%. The grant amounts and conditions of eligibility have undergone changes in the last two decades<sup>5</sup>. In 2016, 13,701 grants were paid for various types of injury (compared with 12,322 in 2015) – 11,946 to salaried workers and 1,755 to self-employed workers (Table 14). In 2016, the average grant payment for salaried workers was approximately NIS 40,500, compared with approximately NIS 40 thousand in 2015, and for self-employed workers – approximately NIS 40,000, compared with NIS 38,700 respectively.

5 The grant amount changed from 70 pensions to 43 pensions.

Table 14

## Disability Grant Recipients by Employment Status, 2011-2016

Year	Total		Salaried workers	Self-employed workers
	Absolute numbers	Annual change (%)		
2011	8,927	1.2	7,897	1,030
2012	9,729	9.0	8,544	1,185
2013	11,090	14.0	9,700	1,390
2014	11,872	7.1	10,332	1,540
2015	12,322	3.8	10,733	1,589
2016	13,701	11.2	11,946	1,755

### Special Disability Allowance and Special Grants

Work-disabled persons with a degree of disability of 75% or more, as well as disabled persons with walking impairments and a degree of disability of 65%-74%, are also entitled, in addition to any other benefit, to a special allowance or special grant. The payment is intended to finance personal aid, transportation, one-time expenses for purchase of a vehicle, housing, or purchase of special equipment arising from the disability. The assistance is given through the Rehabilitation Division.

In December 2016, 3,703 persons received a special allowance, compared with 3,571 in December 2015, in an average amount of NIS 3,720 (both years). In 2016, 160 grants were paid in an average amount of NIS 31,094, compared with 175 grants in 2015 in an average amount of NIS 32,440. Among those grants, 51 were paid as assistance with housing (NIS 46,529), 38 for purchase of a vehicle (NIS 40,395) and 71 for other assistance (NIS 15,028).

### Dependents' Pensions

In December 2016, the number of recipients of dependents' pensions totaled 4,754, compared with 4,717 in December 2015 – an increase of 0.8% (Table 15). The distribution

Table 15

## Dependents' Pension Recipients by Employment Status (December), 2011-2016

Year	Total		Salaried workers	Self-employed workers
	Absolute numbers	Annual change (%)		
2011	4,620	0.4	3,996	624
2012	4,639	0.4	4,010	629
2013	4,695	1.2	4,063	632
2014	4,721	0.6	4,082	639
2015	4,717	-0.1	4,071	646
2016	4,754	0.8	4,112	645

of recipients by family composition (which was done according to level of entitlement) shows that 80.5% of overall dependents' pensions were paid for one child or a widow/er without children, 7.2% for two children or a widow/er with one child, 4.5% for three children or a widow/er with two children, and 3.7% for four children or a widow/er with three children (Table 16).

Table 16  
Dependents' Pension Recipients by Family Composition\* (December),  
2011-2016

Year	Total	Young widow**	One child or widow/er without children	2 children or widow/er with one child	3 children or widow/er with 2 children	4 children or widow/er with 3 children	Other combinations
2011	4,616	182	3,534	424	241	190	45
2012	4,637	184	3,593	426	223	174	37
2013	4,695	197	3,679	391	213	181	34
2014	4,721	179	3,748	359	219	184	32
2015	4,717	172	3,767	353	222	176	27
2016	4,754	174	3,824	345	211	175	25

\* According to Section 132(2) of the Law.

\*\* The breakdown of family compositions is in accordance with the level of entitlement.

## Scope of Payments

In 2016, the average **injury allowance** per day for salaried (NIS 209) and self-employed workers (NIS 242) rose in real terms by 4.5% and 3% respectively. Injury allowance as a percentage of average wage rose slightly for salaried workers and remained unchanged for the self-employed (Table 17).

Table 17  
Average Injury Allowance per Day by Employment Status, 2011-2016

Year	Salaried workers			Self-employed workers		
	Current prices (NIS)	2016 prices (NIS)	% of average wage	Current prices (NIS)	2016 prices (NIS)	% of average wage
2011	179	183	63	195	200	68
2012	187	188	64	203	205	69
2013	190	189	63	213	211	71
2014	196	194	64	223	220	73
2015	201	200	65	236	235	76
2016	209	209	66	242	242	76

The average **permanent disability pension** in 2016 was NIS 3,536 for salaried employees and NIS 3,735 for the self-employed (compared with NIS 3,506 and NIS 3,724 respectively in 2015). Pensions for salaried and self-employed workers increased in real terms and decreased as a percentage of average wage (Table 18).

The average monthly **dependents' pension** in 2016 was NIS 6,397 for salaried workers and NIS 6,799 for the self-employed (compared with NIS 6,382 and NIS 6,803 respectively in 2015). The pension increased in real terms by 0.8% for salaried workers and 0.5% for the self-employed, but decreased as a percentage of average wage (Table 19).

Table 18  
Amount of Permanent Disability Pension by Employment Status  
(Monthly Average), 2011-2016

Year	Salaried workers			Self-employed workers		
	Current prices (NIS)	2016 prices (NIS)	% of average wage	Current prices (NIS)	2016 prices (NIS)	% of average wage
2011	3,240	3,322	38	3,490	3,578	41
2012	3,330	3,357	38	3,574	3,603	41
2013	3,394	3,370	38	3,649	3,624	41
2014	3,482	3,441	38	3,726	3,682	41
2015	3,506	3,437	38	3,724	3,704	40
2016	3,536	3,536	37	3,735	3,736	39

Table 19  
Average Monthly Dependents' Pension by Employment Status, 2011-2016

Year	Salaried workers			Self-employed workers		
	Current prices (NIS)	2016 prices (NIS)	% of average wage	Current prices (NIS)	2016 prices (NIS)	% of average wage
2011	6,010	6,163	70	6,296	6,456	74
2012	6,128	6,178	70	6,480	6,532	74
2013	6,239	6,195	69	6,576	6,530	73
2014	6,362	6,287	69	6,738	6,659	74
2015	6,382	6,347	68	6,803	6,766	73
2016	6,397	6,397	67	6,799	6,799	71

As in 2015, **total payments** in the Work Injury Division amounted to approximately NIS 4.5 billion in 2016 – a real decrease of 0.32% (Table 20). A decline deriving from a reduction in payments for dependents' and work-related disability benefits, particularly for treatment expenses, which decreased from NIS 482 million to NIS 150 million between the two years. A rising trend is observed for some benefit payments such as disability, increasing from NIS 3.2 billion in 2015 to 3.47 in 2016, and injury allowance,

with a NIS 28 million increase between the two years (Table 21 and Figure 3). These variations derive in part from a change in treatment expenses (see above in the **Changes** in Legislation section).

Table 20

### Payments\* in the Work Injury Division (Thousands of NIS), 2011-2016

Year	Current prices (thousands of NIS)	2016 prices (thousands of NIS)	Real change (%)
2011	3,450,150	3,556,926	2.26
2012	3,767,946	3,819,337	7.38
2013	4,082,600	4,053,875	6.14
2014	4,350,224	4,299,154	6.05
2015	4,544,807	4,520,041	5.14
2016	4,505,664	4,505,664	-0.32

\* Including payments for injury allowances, disability benefits, dependents' benefits, treatment expenses and rehabilitation expenses

Since work injury insurance came into effect, significant changes have occurred in the composition of payments within the Division (Table 20). When the Law first came into effect, most of the payments - 54% - were for injury allowances, as opposed to disability pension payments – approximately 40%. Injury allowance payments are short-term and recipients over the course of the year, whereas disability pension payments are paid long-term (until old age, and sometimes even longer). The share of the disability pension payments has increased over the years (relatively), while that of the injury allowance payments is decreasing. Currently, disability benefits represent the lion's share of Division's payments – approximately 70%, and injury allowance payments only about 10% of total payments in the Division (Table 21). The other payments are allocated for treatment and rehabilitation expenses, as well as dependents' benefits.

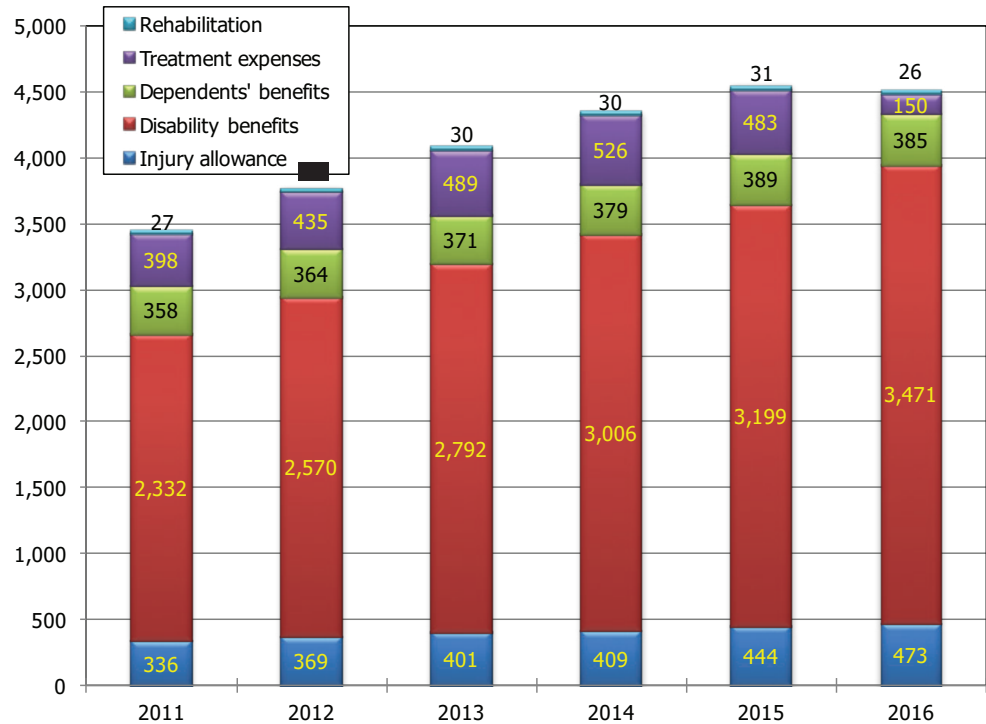
Table 21

### Payments\* in the Work Injury Division by Benefit Type (Percentages), 2011-2016

Year	Total	Injury allowance	Disability benefits	Dependents' benefits	Treatment expenses	Rehabilitation expenses
2011	100.0	9.7	67.6	10.4	11.5	0.8
2012	100.0	9.8	68.2	9.7	11.6	0.8
2013	100.0	9.8	68.4	9.1	12.0	0.7
2014	100.0	9.4	69.1	8.7	12.1	0.7
2015	100.0	9.8	70.4	8.6	10.6	0.7
2016	100.0	10.5	77.1	8.5	3.3	0.6

\* Not including payments for actions taken to prevent accidents or to promote workplace safety, research, special projects, legal aid, medical boards and opinions.

Figure 3  
Payments\* in the Work Injury Division by Benefit Type (Millions of NIS),  
2011-2016



\* Not including payments for actions taken to prevent accidents or promote workplace safety, research, special projects, legal aid, medical boards and opinions

The figure data appear in the appendix at the end of this file on the Internet.

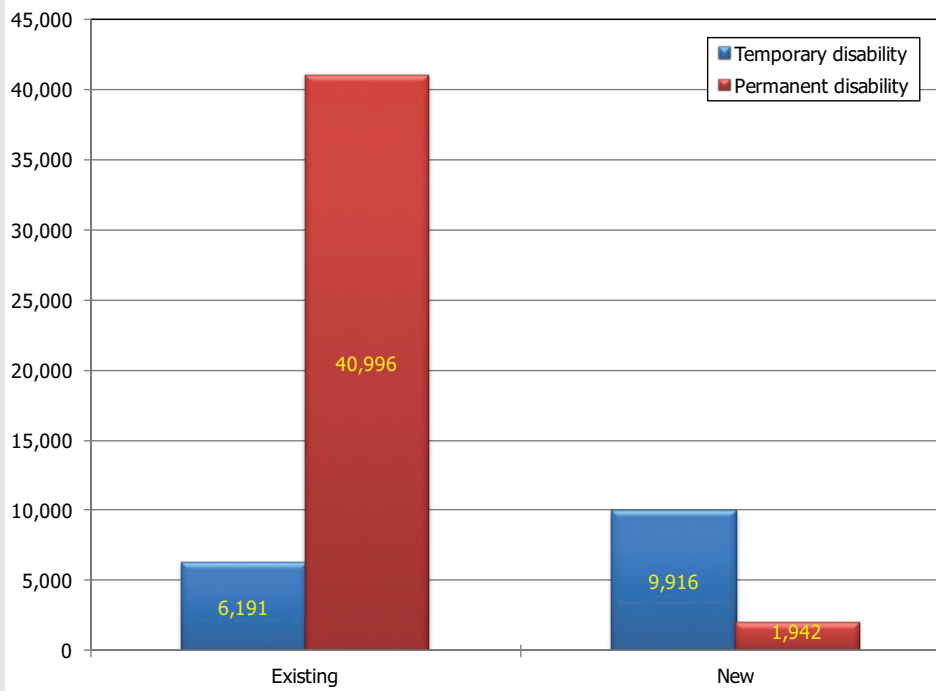
### Box 1

## New Work Disability Benefit Recipients

In 2016, approximately 12 thousand new work injury victims received a work-related disability pension. Some of them received a disability pension for a short period of time and were removed from the system, and the rest were added to the existing injured people. This year the Work Injury Division dealt with 59,045 injured people.

Recipients of temporary disability pensions constituted 83% of new recipients in 2016 and 13% of existing recipients (Figure 1).

Figure 1  
New and Existing Disability Pension Recipients by Type of Disability, 2016



The figure data appear in the appendix at the end of this file on the Internet.

An examination of the distribution of claims by **type of injury** shows that the most common injury among both new and existing recipients was trauma – 84% and 74% respectively. The percentage of trauma injuries increased slightly in 2016 and reached 76% of all injuries (Table 1). Then, with a considerable gap, came injuries associated with back pains, occupational diseases, hearing loss and heart attacks.

Distribution of recipients by **place of injury** is similar among new and existing recipients. Among new recipients, it is possible to identify a slight increase of 5% in road accidents on the way to and back from work, and an increase of approximately 3% in accidents which occurred on the way without a vehicle (Figure 2).

The distribution of recipients by **degree of disability** shows that a large percentage (24%) of new recipients had a degree of disability of 10%-19%, an observation likewise shown by the data presented in Figure 1, since receiving a pension at such degrees of disability is only possible for recipients of temporary pensions. The most common degrees of disability in 2016 were 20%-39%, and 67% of all recipients (new and existing) had those degrees of disability.

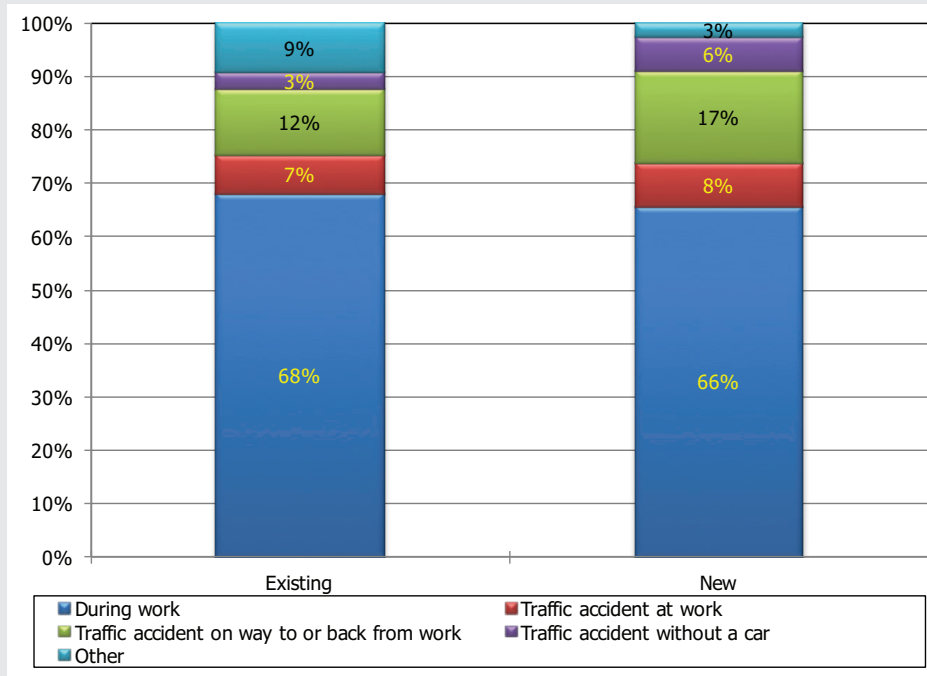
Table 1

## New and Existing Disability Pension Recipients by Type of Injury, 2016

Type of injury	Total	Existing recipients	New recipients
<b>Total</b>	<b>59,045</b>	<b>47,187</b>	<b>11,585</b>
Trauma	44,717	34,957	9,760
Occupational disease	2,489	2,068	421
Heart attack	1,650	1,520	130
Back pain	4,305	3,049	1,256
Hearing impairment	1,734	1,558	176
Tendonitis	95	75	20
Malignant disease	278	250	28
Hoarseness	155	117	38
Poisoning	27	26	Fewer than 10
Other	3,595	3,567	28

Figure 2

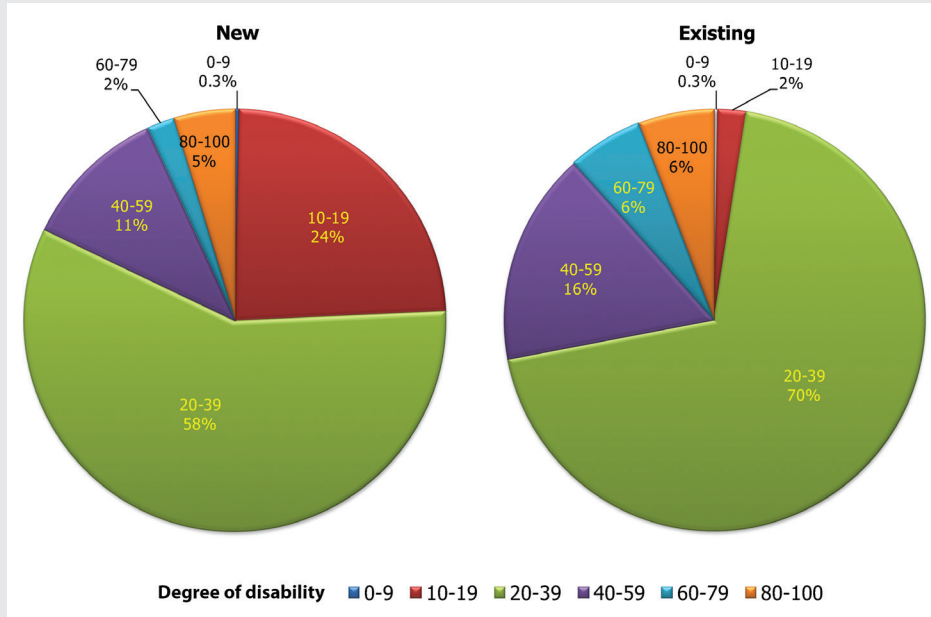
## New and Existing Disability Pension Recipients by Place of Injury, 2016



The figure data appear in the appendix at the end of this file on the Internet



Figure 3  
 New and Existing Disability Pension Recipients by Degree of Disability, 2016



The figure data appear in the appendix at the end of this file on the Internet.

## Appendix: Figure Data

Figure 1 Data  
Injury Allowance Recipients, 2011-2016

Year	Injury allowance recipients
2011	67,978
2012	70,395
2013	74,760
2014	74,555
2015	74,027
2016	71,357

Figure 2 Data  
Permanent Disability Pension Recipients by Employment Status (December), 2011-2016

Year	Employees	Self-employed
2011	29,797	4,197
2012	31,880	4,506
2013	33,529	4,735
2014	35,184	4,978
2015	36,875	5,223
2016	39,048	5,556

Figure 3 Data  
Payments\* in the Work Injury Division by Benefit Type (Millions of NIS), 2011-2016

Year	Injury allowance	Disability benefits	Dependents' benefits	Treatment expenses	Rehabilitation
2011	336	2,332	358	398	27
2012	369	2,570	364	435	30
2013	401	2,792	371	489	30
2014	409	3,006	379	526	30
2015	444	3,199	389	483	31
2016	473	3,471	385	150	26

Data for Figure 1 in Box 1

### New and Existing Disability Pension Recipients by Type of Disability, 2016

	Temporary disability	Permanent disability
Existing	6,191	40,996
New	9,916	1,942

Data for Figure 2 in Box 1:

### New and Existing Disability Pension Recipients by Place of Injury, 2016

Place of injury	Existing	New
During work	68%	66%
Road accidents at work	7%	8%
Road accidents on the way to or back from work	12%	17%
Accident on the way without a vehicle	3%	6%
Other	9%	3%

Data for Figure 3 in Box 1:

### New and Existing Disability Pension Recipients by Degree of Disability, 2016

Degree of disability	Existing	New
0-9	119	35
10-19	1,040	2,843
20-39	32,818	6,856
40-59	7,709	1,315
60-79	2,738	253
80-100	2,763	556

