

1. Work-Injury Division Benefits

Work-injury insurance is designed to compensate insured persons¹ who are hurt at work or in an accident,² or who suffer from an occupational disease,³ for the loss of salary or income for the period of time after the injury during which they are unfit to work, or for physical or mental damage due to the injury. Work-injury insurance also assists the injured in returning to work through vocational rehabilitation.

Injury Allowance

An injury allowance is paid on account of absence from work, at most for 91 days (13 weeks) from the first day after the injury, for a person hurt at work or who contracted an occupational disease, who consequently is incapable of working at his/her job or at another suitable job, and who actually did not work, and requires medical treatment. The rate of payment is 75% of the injured party's average salary in the three months preceding the injury up to the maximum injury allowance (in January 2015 – NIS 1,094.63 per day).

Disability Benefits

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

- **Temporary Disability Pension** – Paid to work-disabled persons with a temporary disability level of at least 9%.
- **Permanent Disability Pension** – Paid to work-disabled persons with a permanent disability level of at least 20% in accordance with the level of medical disability, at a rate relative to the salary of the three months preceding the injury (maximum amount in January 2015 – NIS 32,839 for a salaried worker and self-employed worker). The

1 Salaried workers (from 1954), self-employed workers (from 1957), individuals undergoing vocational rehabilitation or vocational training, individuals who are being examined according to the Apprenticeship Law or the Employment Service Law (only during the examination), working prisoners, foreign residents employed by an Israeli employer (as of 1970), Israeli residents abroad under certain conditions (as of 1970), individuals whose salaries are determined by law, individuals employed under the Emergency Labor Service Law.

2 An accident in the course of and due to work, including an accident on the way to work or returning from it, and an accident under circumstances specified in the regulations

3 A disease contracted by the insured person due to his/her work, as specified by law.

amount of temporary or permanent disability pension has been set at 75% of income in the three months preceding the injury, multiplied by level of disability.

- **Disability Grant** – A one-time payment at the rate of the monthly pension times 43 paid to a work-disabled person with a permanent disability level of 9%-19%.
- **Special Allowance** - Paid in addition to the monthly pension for individuals (and other parties entitled by law) with a permanent disability level of at least 75% who require assistance in daily activities (maximum amount in January 2015 – NIS 8,210).
- **Special Grant** – Paid to persons with a disability level of at least 75% for financing 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, parents (and in special circumstances also to other family members) who were dependent on the earnings of a person who died due to 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. **Dependents' pension** – a pension at a rate of 40%-100% of the full pension to which the insured party would have been entitled if he/she had a disability level of 100%, in accordance with number of children. The following are entitled to the dependents' pension: a widow with children, or who has reached 40 years of age, or who is incapable of supporting herself, and a widower with a child, or who has reached 40 years of age and is incapable of supporting himself. The full pension amount is 75% of the deceased's salary in the determining period. The partial pension amount is determined in accordance with level of entitlement.⁴

Treatment Expenses (Including Hospitalization and Medical Rehabilitation)

The NII, through the health funds (which receive payment from it), provides full medical treatment for persons suffering a work- injury, also including if necessary, medical rehabilitation, recuperation, long-term care services, etc.

4 The rate of the dependents' pension is in accordance with the number of dependents and their relationship as set out in the law.

Vocational Rehabilitation

Provided for a disabled party with a permanent disability level of at least 10%, who due to his/her injury is incapable of returning to their previous job or any other work. Vocational rehabilitation is also provided to the widows of those who suffered a work-injury.

2. 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 increased from 9 to 12 days. Someone who does not have an employer, such as self-employed workers, is not entitled to payment for the first 12 days, except for employers of a household worker.

Temporary disability pension and disability grant

Until 2005 a work disability grant and temporary disability pension began to be paid from a degree of disability of 5%. Those injured before 1.7.2003 receive a grant in the amount of 70 pensions.

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 given 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.

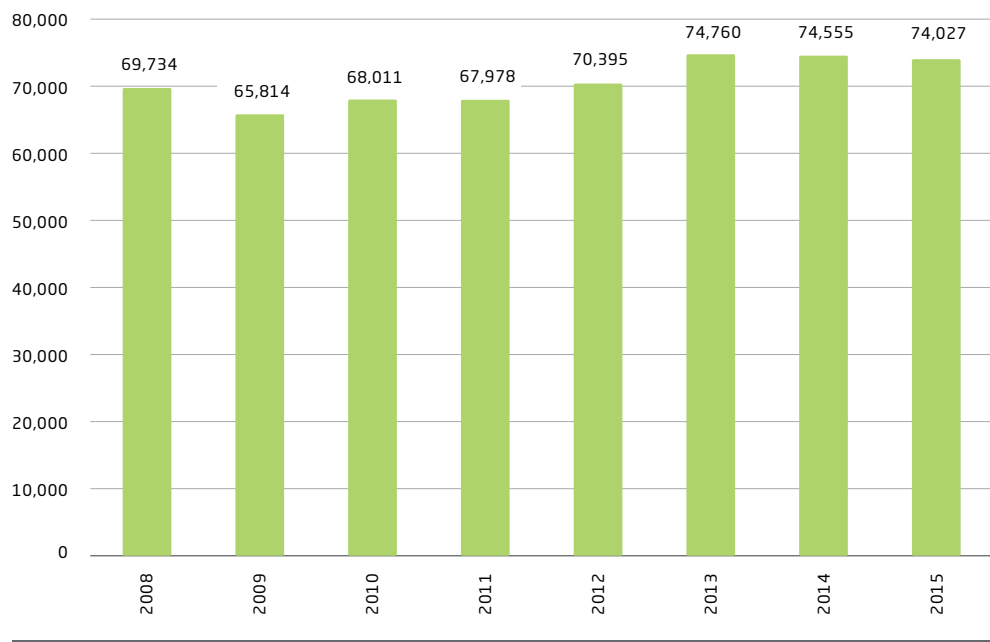
Disability grant

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

3. Injury allowance

The work-injury allowance is a short-term benefit paid to a person for a maximum period of 91 days, for injury at work. In 2015 the **number of recipients** reached 74,027 - a drop of 0.7% in comparison to 2014 (Figure 1). **The number of days of incapacity** for work increased, reaching 2,763,001 days – an increase of 3.9% compared with 2014. **The average number of days of incapacity per injured worker** increased to 37.3 days – an increase of 4.5% (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 2015, injury allowance recipients represented 1.9% of all employees (Table 2).

Figure 1
Injury Allowance Recipients, 2008-2015



The percentage of injury allowance recipients out of total employees has declined 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 cancellation of entitlement to this payment for those without an employer, in 1997 and 2005). In 2013 there was an increase to about 2% of employees, in 2014 the percentage dropped to 1.93% and in 2015 the percentage of injury allowance recipients continued to decrease to 1.88% of all employees.

Table 1
Employees, Injury Allowance Recipients, and Days of Incapacity for Work, 2011-2015

Year	Employees (thousands)*	Injury allowance recipients	Days of incapacity for work	
			Total	Average per injured person
2011	3,511.3	67,978	2,488,540	36.6
2012	3,654.4	70,395	2,546,960	36.2
2013	3,751.1	74,760	2,734,723	36.6
2014	3,856.6	74,555	2,658,441	35.7
2015	3,946.0	74,027	2,763,001	37.3

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

Table 2
Change in Injury Allowance Recipients and Days of Incapacity for Work (percentages), 2011-2015

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	2.3	-0.7	4.5

Average days of incapacity for an injured person reached its height in 2001 (40 days), followed by a sharp decline in 2002 stemming from among other things, a legislative change in 2002 (shortening of the maximum period for payment of an injury allowance from 26 to 13 weeks). This decline was halted in 2003, and since then the rate has increased and, as stated, reached 37.3 days in 2015 (Table 1).

In the Work Injury Law there are two arrangements (Regulation 22 and Section 343 of the law) according to which the employer pays an injury allowance to the injured person in return for a discount or additional commission that the NII credits him. Out of the 67,519 salaried workers who received injury allowances in 2015, 18,086 (27%) 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 give back to the NII. In this case, the NII is authorized to permit the employer to pay the injury allowance 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 for the amounts

paid (for 13 days and 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 worker.

Of all salaried workers who received injury allowances in 2015 – 570 (0.8%) worked for **employers who joined Section 343** of the law. Fourteen employers chose to join this arrangement as of 2015 (these are large employers – with more than 500 workers) and they pay reduced insurance contributions to the work-injury division (85% of the regular rate). In return for the discount in 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 have been submitted to the NII (Table 3). In 1996, the last year before the change

Table 3
Injury Allowance Recipients by Number of Days of Incapacity, 2006-2015

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 and 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*
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

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

** 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.

in law according to which the first days are paid by the employer, injured workers with less than 14 days of incapacity represented some half of all injury allowance recipients, while today their rate is 34%. At the same time, with the shortened maximum period for receiving the injury allowance, the percentage of injury allowance recipients with 61 or more days of incapacity rose from 13% of all recipients in 1996 to approximately 26% in 2015. The percentage of injured workers with 15-45 days of incapacity remained stable at a level of approximately 33% over the years.

Foreign Workers, Residents of the Territories, Manpower Company and Contract Workers

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

Foreign workers and residents of the territories

The percentage of injury allowance recipients among foreign workers and residents of the territories was lower in all years than the percentage among Israelis. It might be expected that these percentages would be at least equal to those of Israeli residents, due to the fairly dangerous sectors in which they are employed (agriculture and construction). The low percentage apparently reflects underreporting of work-injuries for this population, stemming from the fear of losing a job 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 from the lack of information regarding their rights. In cases of severe work-injuries, these workers have no choice but to seek medical care 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. Upon his/her leaving the country, the benefit that the worker was entitled to is paid to him/her, starting from his/her date of exit. The payment does not include the period in which the pension was revoked. The gradual decline in number of foreign workers from 2003-2006 was expected due to legislative amendments and the activities of the immigration police. In 2007, a rise was again observed, which continued until the end of 2009.

Manpower company workers and contract workers

In 2015 (as in previous years) the average days of incapacity per injured person among foreign workers was lower than that of residents of Israel – 32.7 days compared with 37.3 days respectively – although one would expect it to be higher because of their fields of occupation. The average days of incapacity of workers who are residents of the territories (Judea and Samaria) remained fairly high (45 days per injured person on average), although their occupation is similar to that of the foreign workers, perhaps because many of the foreign workers are employed as caregivers and are injured less than those employed in dangerous sectors.

Table 4
Employees*, Recipients of Injury Allowances, and Days of Incapacity,
by Residency, 2011-2015

	Total	Israeli residents	Residents of territories	Foreign workers
2011				
Employees	3,515,040	3,220,048	65,869	229,125
Injury allowance recipients	67,978	66,827	484	667
Injury allowance recipients as a percentage of all employees	1.9	2.1	0.7	0.3
Average days of incapacity	36.6	36.6	42.1	31.6
2012				
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
2013				
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	2.0	2.1	0.9	0.4
Average days of incapacity	36.6	36.5	47.3	32.6
2014				
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
2015				
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	2.0	1.0	0.5
Average days of incapacity	37.3	37.3	45.0	32.7

* Source: National Accounting, Central Bureau of Statistics.

Another population for whom it is difficult to obtain data regarding workplace safety is salaried workers who are paid by manpower companies and contractors. In manpower surveys of the Central Bureau of Statistics (CBS) these salaried workers 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 thus it is impossible to check whether such workers are exposed to dangers in the same way as workers receiving their 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 in contracting companies that do not provide workers, but rather services, and which do not have the same obligations that apply to 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 are salaried workers employed mainly in three economic sub-branches – guarding, security and cleaning, and home caregiver services.

Self-employed workers compared with salaried workers

In 1997, as a result of a change in legislation, the number of days for payment of injury allowances at the employer’s expense was changed from 9 to 12. Since then there has been a reduction in the number of self-employed workers receiving injury allowances, from 9,483 to 6,508 in 2015. In 2015 a slight increase was recorded in the percentage of self-employed workers who received injury allowances - 8.8% compared with 8.6% in 2014. The average number of days of incapacity for work among the self-employed was some 50% higher than that of salaried workers (52.0 days compared with 35.9 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 changed slightly in 2012 due to a transition to a new classification⁵ of the branches of the economy, however in 2015 the trends also remained similar to preceding years: 16.1% of workers

5 The 2011 Uniform Classification of Economic Sectors published by the CBS replaces the 1993 Uniform Classification of Economic Sectors and is based on UN recommendations for uniform classification of economic sectors: ISIC 4 (International Standard Classification of All Economic Activities), Rev. 4.

Table 5
Injury Allowance Recipients and Average Days of Incapacity by Employment Status, 2015

Employment status	Injury Allowance Recipients		Average days of incapacity
	Absolute numbers	Percentages	
All recipients	74,027	100.0	37.3
Salaried workers	67,519	91.2	35.9
Self-employed workers	6,508	8.8	52.0

Table 6
Injury Allowance Recipients by Employment Status and Economic Sector, 2015

Economic sector	Recipients		Days of incapacity		
	Absolute numbers	Percentages	Absolute numbers	Percentages	Average per injured person
Total	74,027		2,763,001		37.3
Total salaried workers	67,519	100.0	2,424,462	100.0	35.9
Industry and manufacturing	10,464	15.5	335,306	13.8	32.0
Wholesale and retail trade, repair of motor vehicles and motorcycles	10,234	15.2	381,017	15.7	37.2
Construction	7,333	10.9	342,084	14.1	46.7
Local administration, public administration and security; mandatory services of the NII	6,026	8.9	191,061	7.9	31.7
Management and support services	5,226	7.7	193,510	8	37.0
Transport, storage, mail, and courier services	4,654	6.9	192,480	7.9	41.4
Hospitality and food services	4,586	6.8	147,763	6.1	32.2
Health and welfare and aid services	4,471	6.6	144,994	6	32.4
Professional, scientific, and technical services	2,715	4	95,195	3.9	35.1
Agriculture, forestry, and fishing	1,678	2.5	56,224	2.3	33.5
Other services	1,663	2.5	61,597	2.5	37.0
Education	1,577	2.3	54,956	2.3	34.9
Real estate activities	1,472	2.2	44,416	1.8	30.2
Information and communications	1,439	2.1	43,597	1.8	30.3
Financial services and insurance services	1,407	2.1	42,966	1.8	30.5
Art, entertainment, and recreation	1,127	1.7	46,210	1.9	41.0
Electricity supply, gas, steam, and air-conditioning	376	0.6	12,109	0.5	32.2
Water supply, sewage services, waste treatment and purification services	318	0.5	12,257	0.5	38.5
Mining and quarrying	108	0.2	3,650	0.2	33.8
International organizations and entities	18	0	833	0	46.3
Households as places of employment, households that produce goods and services for own use	17	0	534	0	31.4
Unknown	610	0.9	21,703	0.9	35.6
Total of all self-employed workers	6,508		338,539		52.0

were hurt in industry and manufacturing, 15.1% in trade and repair of motor vehicles and motorcycles, and 10.7% in construction. In respect of severity of injury (as measured by number of days of incapacity for work), the most severe injuries have for many years occurred in the construction sector (45.4 days) followed by: non-state organizations and entities (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 civilian workforce which have characterized the last two decades, the number of women among the total number of recipients of injury allowances has also risen. Their rate rose gradually and consistently from 19.8% in 1995 to 31.7% in 2015 (Table 7).

Table 7
Injury Allowance Recipients by Gender, 2011-2015

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

Table 8
Injury Allowance Recipients by Age and Gender (absolute numbers), 2015

Age	Total		Men		Women	
	Numbers	Percent	Numbers	Percent	Numbers	Percent
Total	74,027	100.0	50,587	100.0	23,440	100.0
Up to 17	135	0.2	111	0.2	24	0.1
18-24	7,559	10.2	5,755	11.4	1,804	7.7
25-34	17,032	23.0	12,583	24.9	4,449	19.0
35-44	16,246	21.9	11,614	23.9	4,632	19.8
45-54	15,227	20.6	9,694	19.2	5,583	23.8
55-64	13,518	18.3	7,844	15.5	5,672	24.2
65+	4,260	6.8	2,984	5.9	1,276	5.4

Their percentage of all recipients is lower than their percentage of all workers, due to the nature of their occupations.

An examination of the distribution of injury allowance recipients by gender and age shows that the share of younger men (up to 34) is 75%, and older men (45-59) is only approximately 61% (Table 8). The average number of days of incapacity for women is lower than that of men- 31.3 compared with 37.7 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.

4. Accident Circumstances

Road accidents (during work hours, on the way to or back from work) in 2015 represented 22.5% of all work accidents, and this number has remained stable over the years. The

Table 9
Injury Allowance Recipients by Place of Injury and Days of Incapacity, 2011-2015

Year	Total	Accidents at work		Accidents on way to work		Other
		Accidents during work*	Road accidents	Road accidents	Non-vehicle accidents	
2011						
Absolute Numbers	67,978	47,174	4,540	10,976	4,287	1,001
Percentages	100.0	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
2012						
Absolute Numbers	70,395	48,589	4,908	11,229	4,647	1,022
Percentages	100.0	69.0	7.0	16.0	6.6	1.5
Average days of incapacity	36.2	36.0	41.8	33.8	37.9	37.1
2013						
Absolute Numbers	74,760	51,239	5,005	12,148	5,138	1,230
Percentages	100.0	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
2014						
Absolute Numbers	74,555	51,166	4,599	12,116	5,495	1,179
Percentages	100.0	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
2015						
Absolute Numbers	74,027	50,434	4,701	12,427	5,316	1,149
Percentages	100.0	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

* Wounds and injuries at work other than road accidents.

number of road accidents on the way to work increased to 16.8% in 2015 (Table 9). In 2015, road accidents in the course of work represented 6.4% of all work accidents – a slight increase from 6.2% in 2014. Road accidents caused more severe injury, as expressed in the greater number of days of incapacity (42.1 days) in comparison to other accidents (37.3 days).

Causes of the accident

The distribution of injury allowance recipients by **cause of accident** has been rather stable over the years. The most common causes in 2014⁶ 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, blows – 16.1%) (Table 10).

Insofar as **severity of injury** as measured by number of days of incapacity, is concerned, 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,

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
Total	74,756	100.0	36.6	2,734,432
Road accidents	19,868	26.6	37.1	737,241
Falls	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

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

if a disease does not appear on it and an expert opinion holds that there is a clear causal relationship between the disease and work conditions – it will be recognized as a work injury. Most of the claims for injury allowance for occupational disease are submitted for purposes of determining work-related disability. The severe injuries were caused mainly by falls (an average of 41.5 days of incapacity per injured person). The falls mainly caused bruising and crushing, as well as limb fractures, pulls and sprains.

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 skeleton or muscles (14.5%), bruising (12.7%), and laceration of upper limb (9.2%). As far as **severity of injury**, measured by number of days of incapacity is concerned, the most severe injuries were lower limb fracture (an average of 63.8 days per injured person), injury to vascular system (60.8 days), upper limb fracture (59.3 days), fracture of back or skull or spinal injury (57.9 days), and dislocation without fracture (49.5 days).

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
Total	74,756	100.0	36.6	2,734,432
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, strains	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 body	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

The upper limbs are the most vulnerable organ in work accidents: fractures and lacerations (only) in the upper limbs caused absences from work of 15% of injury allowance recipients (Table 11).

5. Work disability benefits

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

Permanent Disability Pension

The number of permanent disability pension recipients has been rising continually, and in December 2015 reached 42,098, compared with 40,162 in December 2014 (Table 12, Figure 2). Most recipients of the pension (62.2%) have low disability levels (up to 39%). Among women, this group is even larger (65.2%): 63.4% of them have a disability level of 20%-39%, compared with 57.9% of the men. 9.5% of the men and 7.2% of the women have a disability level higher than 80% (Insurance Division Tables Appendix, table 25).

Table 12
Permanent Disability Pension Recipients by Employment Status,
December 2011 - December 2015

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

The characteristics of disability pension recipients differ slightly from those of injury allowance recipients (Table 25 of the Insurance Division Tables Appendix). Most of the recipients are older –50 and above: for example, men aged 50-59 represent 26% of all men entitled to the pension, and women- 27% of all women receiving the pension. The referenced age is that of entitled persons from the end of 2015, and

not the age at the time of injury. People who were injured when they were young age over the years, and the population of disability pension recipients is one that gradually ages over time.

Temporary disability pension

Paid to work-disabled persons with a temporary level of disability of at least 9%. The number of recipients of temporary disability pensions has also risen steadily, from 5,080 in December 2014 to 5,238 in December 2015 (Table 13). In December 2015, 8.7% of temporary disability pension recipients were self-employed workers and 91.3% salaried workers.

Figure 2
Permanent Disability Pension Recipients by Employment Status, December 2011-December 2015

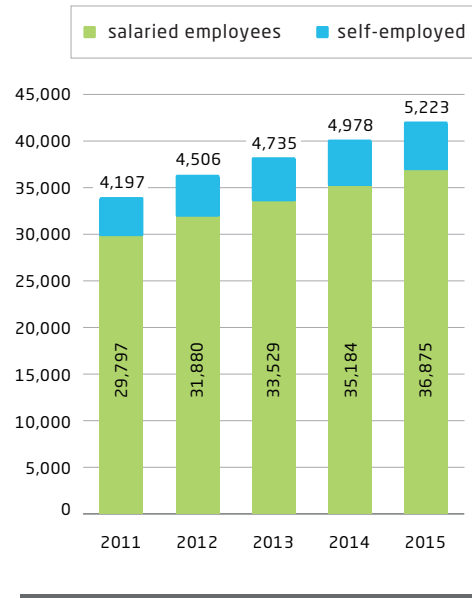


Table 13
Temporary Disability Pension Recipients by Employment Status (December), 2011-2015

Year	Total		Salaried workers	Self-employed workers
	Absolute Numbers	Annual percentage 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

Disability Grant

A disability grant is paid to a work-disabled person whose disability level is stable - 9% or more, but less than 20%. The grant amounts and terms of eligibility have undergone far-reaching changes in the last two decades.

In 2015, 12,322 grants were paid for the various types of injury (compared with 11,872 in 2014) – 10,733 to salaried workers, and 1,589 to self-employed workers (Table 14). In 2015, the average grant payment for salaried workers was approximately NIS 40,000, compared with approximately NIS 39,000 in 2014, and for self-employed workers, approximately NIS 38,700 compared with NIS 36,800 respectively.

Table 14

Disability Grant Recipients by Employment Status, 2011-2015

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

Special Disability Allowance and Special Grants

Work-disabled persons with a disability level of 75% or more, and disabled persons who have difficulty walking and a disability level of 65%-74% are entitled, in addition to any other benefit, to financial assistance for personal aid (grant or allowance), financing of transportation and a grant for 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 2015, 3,571 persons received a special allowance of NIS 3,720 on average, compared with 3,517 persons in December 2014 who received on average NIS 3,732.

In 2015, 175 grants were paid in an average amount of NIS 32,440, compared with 158 in 2014 in an average amount of NIS 33,791. These grants were paid as assistance for housing (61 grants for NIS 50,082), assistance for vehicle purchase (37 grants for NIS 41,891), and other assistance (77 grants for NIS 13,922).

Dependents' Benefits

The number of recipients of dependents' pensions has risen gradually over the years, but in December 2015 dropped slightly to 4,717 compared with 4,721 in December 2014 – a decrease of 0.1% (Table 15).

Table 15
Dependents' Pension Recipients by Employment Status (December),
2011-2015

Year	Total		Salaried workers	Self-employed workers
	Numbers	Annual percent 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

In December 2015 there were 4,717 recipients of dependents' pensions: one child or widow/er without children – 80%, two children or widow/er with one child - 7.5%, three children or widow/er with two children - 4.7%, four children or widow/er with three children - 3.7% (Table 16)

Table 16
Dependents' Pension Recipients by Family Composition (December), 2011-2015⁷

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

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

6. Total payments

The average **injury allowances** per day for salaried workers (NIS 201) and self-employed workers (NIS 236) rose in 2015 in nominal and in real terms. Injury allowance as a percentage of average salary for salaried workers and the self-employed remained unchanged (Table 17).

⁷ The family compositions mentioned include other combinations with the same degree of eligibility.

In 2015, the average **permanent disability pension** was **NIS 3,506** for salaried workers and NIS 3,724 for the self-employed (compared with NIS 3,482 and NIS 3,726 respectively in 2014). The pension for salaried workers rose in real terms and remained unchanged as a percentage of average salary, and for self-employed workers it rose in real terms and decreased as a percentage of average salary (Table 18).

Table 18
Amount of Permanent Disability Pension by Employment Status (Monthly Average), 2011-2015

Year	Salaried workers			Self-employed workers		
	Current prices (NIS)	2015 prices (NIS)	Percent of average salary	Current prices (NIS)	2015 prices (NIS)	Percent of average salary
2011	3,240	3,340	38	3,490	3,598	41
2012	3,330	3,375	38	3,574	3,623	41
2013	3,394	3,389	38	3,649	3,644	41
2014	3,482	3,460	38	3,726	3,702	41
2015	3,506	3,506	38	3,724	3,724	40

The average monthly **dependents' pension** for salaried workers in 2015 was NIS 6,382, and for the self-employed NIS 6,803 (compared with NIS 6,362 and NIS 6,738 respectively in 2014). The pension rose in real terms but decreased as a percentage of average salary (Table 19).

Table 19
Average Monthly Dependents' Pension by Employment Status, 2011-2015

Year	Salaried workers			Self-employed workers		
	Current prices (NIS)	2015 prices (NIS)	Percent of average salary	Current prices (NIS)	2015 prices (NIS)	Percent of average salary
2011	6,010	6,196	70	6,296	6,491	74
2012	6,128	6,212	70	6,480	6,568	74
2013	6,239	6,229	69	6,576	6,566	73
2014	6,362	6,321	69	6,738	6,696	74
2015	6,382	6,382	68	6,803	6,803	73

The **total payments from the Work Injury Division** in 2015 amounted to approximately NIS 4.5 billion (compared with NIS 4.4 billion in 2014) – a real increase of 5.14% (Table 20). The increase stemmed from a rise in the share of disability benefits and injury allowances. The share of treatment expenses out of all payments in the Division decreased from 12.1% to 10.6% between 2014 and 2015, and that of dependents' benefits

Table 20
 Payments* from the Work-Injury Division (thousands of NIS), 2011-2015

Year	Current prices (thousands of NIS)	2015 prices (thousands of NIS)	Real rate of change (percent)
2011	3,450,150	3,556,926	1.71
2012	3,767,946	3,819,337	7.38
2013	4,082,600	4,076,087	6.72
2014	4,350,224	4,322,710	6.05
2015	4,544,807	4,544,807	5.14

decreased slightly, from 8.7% to 8.6 between the two years. Rehabilitation expenditure remained unchanged (Table 21).

Since work injury insurance came into effect significant changes have occurred in the makeup of payments within the Division (Table 20). When the law was first

Figure 3
 Payments* in the Work Injury Division by Benefit Type (millions of NIS), 2011-2015



* Does not include payments for actions taken to prevent accidents or to promote workplace safety, for research, special projects, legal aid, medical boards and opinions.

applied, most of the payments - 54% - were injury allowance payments, as opposed to the disability pension payments - approximately 40%. Injury allowance payments are short-term and recipients change over the course of the year, while disability pension payments are paid long-term (until old-age, and sometimes even longer). Some of the payments for disability pensions gradually increase with the years (in relative terms) while some of the injury allowance payments gradually decrease. Currently, disability benefits represent the lion's share of Division payments - approximately 70%, while injury allowance payments represent only approximately 10% of total payments in the Division.

Table 21
**Payments* in the Work Injury Division by Benefit Type (Percentages),
 2011-2015**

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

* Does not include payments for actions taken to prevent accidents or to promote workplace safety, for research, special projects, legal aid, medical boards and opinions.

