

COMMISSION
OF THE
EUROPEAN COMMUNITIES

**COMPARATIVE TABLES
OF THE SOCIAL SECURITY SYSTEMS**
in the Member States of the European Communities

SEVENTH EDITION

(Situation at 1 July 1972)

1 - GENERAL SYSTEM

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FOREWORD

ARTICLE 46 OF THE TREATY ESTABLISHING THE EUROPEAN COAL AND STEEL COMMUNITY requires the High Authority to collect information on workers' living standards. Article 69 (5) of the Treaty concerning the free movement of workers in the Community's coal and steel industry imposes a similar obligation upon the High Authority ('The High Authority shall guide and facilitate action by Member States in the implementation of this Article'). The High Authority has fulfilled this obligation with regard to social security by publishing, for instance, monographs describing the social security systems applicable to workers in the coal and steel industries, i.e. both the general system for employed persons, which covers iron and steel workers, and the special system for mineworkers. In 1959 the High Authority also published a work on this subject, entitled 'Regimes complémentaires de sécurité sociale applicables aux travailleurs des industries de la Communauté' (Supplementary social security schemes covering workers in Community industries) and carried out a comparative study of the cost of social security in mining and other industries.

THE TREATY ESTABLISHING THE EUROPEAN ECONOMIC COMMUNITY does not expressly impose any such obligation. Article 118 stipulates however that the 'Commission shall have the task of promoting close cooperation between Member States', in matters relating to social security among other things. As it is impossible to do this unless the necessary information is available, the Commission has undertaken to carry out a number of surveys to supplement the work already completed by the ECSC High Authority. The Commission has therefore had supplements to the ECSC monographs drawn up on all the special arrangements in order to obtain a comprehensive description of the social security systems.

THE ECSC HIGH AUTHORITY AND THE EEC COMMISSION considered it expedient to bring out jointly a series of publications with diagrammatic tables permitting rapid comparison between the social security systems of the six countries. These publications are not intended to provide comprehensive documentation, but are general information documents designed to enable the reader to compare the basic features of the legislation in his own and the other five countries easily (for a more exhaustive examination, refer to the monographs and special studies). It has not therefore seemed necessary to give full details of the arrangements in each country or to adhere strictly to the national terminologies, whose purely formal difference are liable to make the fundamental differences appear greater than they actually are. The publication of these documents is now being undertaken by the single Commission of the European Communities.

EACH PUBLICATION DEALS WITH A SINGLE SYSTEM. The first three cover:

1. The general system
2. The system for the mining industry
3. The system for agriculture.

Other may be published later to cover the most important special arrangements.

EACH PUBLICATION CONTAINS:

An introduction providing a brief comparison of the general features of the system in question in the various countries; (1)
A series of tables, each dealing with one of the social security risks and preceded by a short note pointing out the major differences or similarities between the six countries.

We should like to thank the departments and experts of the six countries for their kind help in preparing the final version of the tables in this document.

(1) For comparative statistics reference should be made to the statistical annexes to the Report on the Development of the Social Situation in the Community, which is issued annually in the four Community languages.

INTRODUCTION

WHAT IS MEANT BY A GENERAL SYSTEM? No definition of 'general system' exists which can be strictly applied to each member country. By 'general system' we mean one which – any occupational criterion being left aside – covers all employed persons, i.e. both industrial and non-industrial staff. A 'general system' can accordingly be subdivided into 'industrial' and 'non-industrial' arrangements. These two subdivisions form part of the 'general system' as defined above as long as the 'industrial' and 'non-industrial' social security categories are not differentiated according to occupation.

Inversely, all occupational categories which have adopted a system specific to their occupation (e.g. railway or mineworkers) belong to a 'special system'. This 'special system' may in turn be subdivided into 'industrial' and 'non-industrial' categories, each being covered by a particular scheme within the 'special systems' (e.g. non-industrial staff in the Dutch mining industry).

The term 'system' must be interpreted fairly flexibly. While some special arrangements may qualify as 'systems' in respect of all their constituent elements (administrative organization, financial autonomy, legislation applicable to contributions and benefits), in some countries the special character of certain such systems does not extend to all elements.

It can however be considered that workers insured by occupational organizations are covered by the general system where a general law applying to all employed persons stipulates that the same benefits and financing system are to be applied by identical but separate procedures for each occupational category. This is the case, for instance, in Germany in respect of insurance against industrial injuries and occupational diseases, and in the Netherlands in respect of sickness insurance (cash benefits).

The fact that special systems exist is justified mainly by the particular nature of the working conditions of certain categories of employees, but in many cases also because they were set up prior to the introduction of the system applicable to all employees.

Table 1 gives a general view of the most important special systems on the basis of these criteria.

FIELD OF APPLICATION OF THE GENERAL SYSTEM. This varies therefore from country to country. It may also vary within any one country according to the risk since very often a special system for a specific category exists only for one or more risks. It must also be pointed out that the general system may be applicable to certain categories of employees subject to special conditions of application without this

entailing a special system; this is the case for example in several countries for agricultural workers and non-industrial staff. The general system may be extended beyond the 'employees' group to cover certain categories of self-employed workers, or even the entire population as is the case in the Netherlands in respect of the general old-age pension, widows' and orphans' benefits, family allowances and sickness insurance (serious risks), and in Germany and Luxembourg for family allowances.

In two countries the scope of the general system is restricted by a membership ceiling on sickness insurance: in Germany for the non-industrial scheme and in the Netherlands for benefits in kind.

RISKS COVERED. The six countries provide benefits corresponding to the contingencies provided for in ILO Convention No. 102, namely: medical care, sickness benefit, maternity benefit, invalidity benefit, old-age benefit, survivors' benefit, employment injury (accidents and prescribed diseases) benefit, family benefit, unemployment benefit.

In France and Luxembourg, however, there is no statutory unemployment insurance scheme but only an assistance scheme, which in France is supplemented by a contractual insurance scheme.

ORGANIZATION. The arrangements vary considerably and are rather complex. There is no organizational unity in any of the six countries.

The French arrangements comprise only two kinds of body at local level: the sickness insurance funds (primary and regional) and the family allowance funds, which at national level are paralleled by three national funds for sickness insurance, old-age insurance and family allowances.

In Italy, administration of the various risks is split between three institutes (and their local bodies): INAM deals with sickness insurance, INAIL with industrial injuries insurance and INPS with invalidity, old-age, survivors' insurance, unemployment, tuberculosis and also family allowances.

More complex structures are found in the other countries. This complexity results from the fact that either different administrative bodies exist for each risk or group of risks (Germany, Belgium) or more than one body deals with the same risk, some being funds operated by firms (Germany, Luxembourg), occupational bodies (Germany, Netherlands) or friendly societies (Belgium), while others are public bodies.

In every country, workers and employers are represented on the administrative organs irrespective of the organizational system adopted.

FINANCING. In the six countries all part of the financial resources are obtained from contributions. The contributions are provided solely by the employers in the six countries as regards family allowances (except in Germany) and industrial injuries, and in Italy as regards unemployment. In the Netherlands the contributions for general old-age insurance and widows' and orphans' insurance are provided solely by the insured persons.

In all other cases the contribution is split between the employers and employees:

equally: in Germany and Luxembourg (invalidity, old-age and survivors' insurance);
with the employers making the greater contribution: in Italy, France, Belgium, Netherlands (sickness and incapacity for work);
with the insured persons making the greater contribution: in Luxembourg (sickness).

In most cases the contributions are related to earnings up to a certain ceiling with the following exceptions:

Italy,
Belgium for old-age insurance (industrial staff),
Luxembourg for the industrial staff scheme, under which ceiling is applied except to sickness insurance.

The State's part in funding social security is increasing and may take several forms:

share in the contribution: this system is found only in the Netherlands for unemployment insurance;
annual subsidy or payment of certain costs: in Germany (invalidity), Belgium (sickness, invalidity, old-age, family allowances), Luxembourg (sickness, old-age, industrial injuries, family allowances), Italy (invalidity, old-age, unemployment, family allowances), and the Netherlands;
in Germany family allowances are covered by the Federal budget.

To these systems which involve State participation in their financing from the outset should be added the system whereby the State covers any deficits.

Finally, it should be mentioned that unemployment assistance is provided by the public authorities (Germany, France, Luxembourg and the Netherlands). In Germany, however, unemployment assistance is financed by contributions where it follows a period of unemployment insurance (up to 31 December 1975).

SOCIAL SECURITY SYSTEM APPLICABLE TO CERTAIN CATEGORIES OF EMPLOYEES
in the countries of the European Communities

Table I

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Miners	SPECIAL SYSTEM for 3,4,5	SPECIAL SYSTEM for 3	SPECIAL SYSTEM except 6,7,8	SPECIAL SUPPLEMENTARY SYSTEM (for underground mineworkers) for 4	SPECIAL SUPPLEMENTARY SYSTEM for 3,4,5	GENERAL SYSTEM
Non-industrial staff	GENERAL SYSTEM (A)	GENERAL SYSTEM	GENERAL SYSTEM	GENERAL SYSTEM	GENERAL SYSTEM	GENERAL SYSTEM
Agricultural workers	GENERAL SYSTEM (A)	GENERAL SYSTEM	SPECIAL SYSTEM except 8	GENERAL SYSTEM (B)	GENERAL SYSTEM (A)	GENERAL SYSTEM
Seamen	GENERAL SYSTEM (A)	SPECIAL SYSTEM for 1,2,3	SPECIAL SYSTEM except 7,8	SPECIAL SYSTEM except 7,8		GENERAL SYSTEM (A)
Civil Servants (except 8)	Statutory system	Statutory system	SPECIAL SYSTEM except 7	SPECIAL SYSTEM	SPECIAL SYSTEM except 7	SPECIAL SYSTEM (C)
Railways	GENERAL SYSTEM	SPECIAL SYSTEM	SPECIAL SYSTEM	SPECIAL SYSTEM	SPECIAL SYSTEM except 6,7	SPECIAL SYSTEM (C) except 6,7

KEY:

- 1 = Sickness
- 2 = Maternity
- 3 = Invalidity
- 4 = Old-age
- 5 = Survivors
- 6 = Industrial injuries
- 7 = Family allowances
- 8 = Unemployment

- A. With some special conditions of application
- B. With many special conditions of application
- C. Like all residents in the Netherlands, however, employees in this category are covered by general old-age insurance, widows' and orphans' benefits and family allowances.

GENERAL ORGANIZATION

Any attempt to classify social security systems from the aspect of administrative organization is bound to involve serious difficulties.(1) Even at national level there are important exceptions to the distinctions proposed. It is nonetheless possible to differentiate between two classes of country according to the extent to which the organs are concentrated. The countries with the most varied form of organization are of course those which have carried out no structural reforms for a long time, while the Italian and French systems, whose structure has been more recently modified, seem to have a more unified organization.

General speaking, the more the administrative structure is diversified, the more the risks are insured against by the fund itself and the less the distribution of the burdens arising from the risks is organized at national level.

In **GERMANY** the risks are administered by institutions which run the various branches of social security without any organic link between them. The funds are independent as regards finance in the strict sense of the term and must balance their receipts and outgoings. For sickness and maternity insurance there are local sickness funds (399), funds operated by firms (1104), and licensed mutual health insurance funds (15); agricultural funds (101), funds operated by trades (179), the Federal fund for the mines and the seamen's sickness fund; these are grouped together in associations which prepare or make contracts concerning the functioning of the insurance system and carry out any operation in their common interest.

Invalidity and old-age insurance for industrial staff is organized on a geographical basis and run by eighteen Land insurance institutes; (2) invalidity and old-age insurance for non-industrial staff comes under the Federal insurance institute for non-industrial staff, and insurance against industrial injuries and occupational diseases is run by the trade cooperative associations and other bodies, which are organized on either an occupational or geographical basis. There are 94 bodies providing accident insurance.

For unemployment insurance there is a Federal Labour Office, which is also responsible for administering unemployment assistance and family allowances; under it come the Land and local labour offices.

(1) 'Étude sur la physionomie actuelle de la sécurité sociale dans les pays de la C.E.E.' – Social Policy Series No. 3, 1962, paras. 187-193.

(2) There is also a pension fund for railway workers and a seamen's fund.

In the **NETHERLANDS** application of the general old-age law, the general law on widows and orphans and legislation on family allowances is the responsibility of the Social Insurance Bank and the labour councils.

The occupational associations as defined in the law on the organization of social security are responsible for administering sickness insurance (cash benefits), incapacity insurance and unemployment insurance. The sickness funds are responsible for administering insurance (benefits in kind), including general insurance against serious risks.

This system is supplemented by a general unemployment fund and a compensation fund for sickness benefit; these bodies undertake the equalization at national level of the contributions received by the occupational organizations and the benefits they have paid out.

LUXEMBOURG also has sickness funds with some operating on a geographical basis and some on an occupational basis. Pension and invalidity insurance operates on occupational lines. Family allowances funds are responsible for administering family allowances. All employees, with the exception of private non-industrial staff, civil servants and comparable persons, are covered by the Social Insurance Code and their insurance is administered by the bodies set up by that Code.

In **BELGIUM** the social security system consists of a very wide variety of bodies responsible for administering benefits, with a central organ in charge of each sector. Generally speaking the bodies have a dual role: they provide the benefits and collect the contributions. Belgium has, however, found it necessary to set up a single body to deal with the collection of contributions: this is the National Social Security Office, which distributes its income among the central social security organs in accordance with coefficients fixed by law. At the head of each branch of social security there is a joint body which receives its share of contributions and state subsidies. The benefits are paid out either by this central body or, more often, by other, extremely diverse institutions. For sickness and invalidity, for example, they are paid out by the mutual benefit societies, which are organized into five recognized national associations, and by an auxiliary fund, while the pensions of non-industrial staff are looked after by a fund set up by the State and a whole number of registered private societies. Family allowances are paid by primary funds, which are compensated by the National Family Allowances Office; the latter, however, also makes direct payments in some cases. Lastly, unemployment benefit is provided either by union funds or by a public body, the Auxiliary Fund; but in either case the decisions are taken by the regional offices of the National Employment Office.

In **ITALY** the system shows quite a high degree of unification and the administration of the various risks is divided between three public-law institutions. One national institution deals in particular with insurance against industrial injuries and occupational diseases (INAIL); the National Institute for Social Security (INPS) looks after old-age, invalidity, death, unemployment and tuberculosis risks and also family allowances; finally, general sickness insurance is run by the INAM. It should be noted that numerous organs and funds operated on a national level or by groups of firms or individual firms and covering various categories of employed workers are also involved *de jure* or *de facto* in the administration of these types of insurance. There is however a trend to bring these bodies within the general system and to unify comparable risks. Finally the Social Fund, operated by the INPS and financed by the State, assists in paying invalidity, old-age and survivors' pensions.

In **FRANCE**, the general system at least is the unified type, operating on a geographical basis. However, a reform introduced on 21 August 1967 has imposed two important restrictions on these principles: firstly, old-age insurance is now managed by a single National Old-age Insurance Fund and, secondly, the risks have been split financially and this division has been implemented by setting up three distinct national funds: the National Sickness Insurance Fund, the National Old-age Insurance Fund and the National Family Allowances Fund.

It should be mentioned that in France unemployment insurance is not administered under the social security system.

The organs forming part of the general system do not however simply provide benefits for commercial and industrial employees who are not covered by a special system; they are sometimes used to provide benefits for insured persons in another branch. An example is the provision of benefits in kind for sickness and maternity insurance under the civil servants' scheme.

The social security organs operating the system applicable to commercial and industrial employees throughout the country consist of 122 primary sickness insurance funds, 16 regional sickness insurance funds, 114 family allowances funds, 102 associations for collecting social security and family allowance contributions, the 3 national funds and a central agency for the social security organs, the latter being responsible for the joint administration of the financial assets of all the branches in the system.

The primary sickness insurance funds, which are in direct contact with the insured person, are responsible for registering those insured under social security whose place of work lies within the administrative area and for administering the sickness and maternity scheme, survivors' insurance and benefit for temporary incapacity as a result of industrial injury. They also assess invalidity pensions and disablement benefit in the case of permanent incapacity.

The regional sickness insurance funds are responsible for paying invalidity and industrial injuries pensions. Their functions also include the prevention of industrial injuries and occupational diseases. Until the National Old-age Insurance Fund can effectively take over the administration of the old-age pension accounts, they also continue to service the old-age pensions for those insured persons whose individual accounts they hold.

Within their administrative areas the various Funds implement the health and social measures that concern the type of benefits they provide.

Table II-1

ORGANIZATION OF THE GENERAL SYSTEM IN GERMANY (FR)

<p>ORGANIZATION</p> <hr/> <p>GERMANY (FR)</p>
--

Federal Ministry of Labour and Social Affairs⁽¹⁾
Federal Insurance Office⁽²⁾
Labour Ministers of the Länder⁽²⁾

Sickness	Invalidity, old-age and survivors'	Industrial injuries and occupational diseases	Family allowances and unemployment
(Confederation of sickness funds) Local funds or Funds operated by firms or Funds operated by trades or Licensed mutual health insurance funds	Federal Insurance Institute for non-industrial staff or Land insurance institutes for industrial staff	Trade cooperative associations or Federal, Land or local bodies (public employees)	Federal Labour Office Land labour offices Local Labour offices

- (1) For family allowances responsibility is divided between the Federal Ministry for Families and Youth (legislation) and the Ministry of Labour and Social Affairs (implementation).
- (2) Bundesversicherungsamt: Supervisory body for insurance organs whose authority exceeds the geographical boundaries of a 'Land'; in all other cases supervision is carried out by the 'Länder', under the authority of the Labour Ministers.

ORGANIZATION

BELGIUM

ORGANIZATION OF THE GENERAL SYSTEM IN BELGIUM

Table II-2

Ministry of Social Security

For unemployment: Ministry of Employment and Labour

Sickness and invalidity	Old-age and survivors'	Industrial injuries and occupational diseases	Family allowances	Unemployment
National Social Security Office (Collection and distribution of contributions except for industrial injuries)				
<p>National Institute for Sickness and Invalidity Insurance (separate management for medical care and cash benefits. (INAMI))</p> <p>National Associations of Federations of recognized mutual benefit societies</p> <p>or</p> <p>Auxiliary sickness and invalidity insurance fund</p> <p>Mutual benefit societies or offices of the auxiliary fund</p>	<p>National Pension Office for non-industrial staff (ONPTS)</p> <p>National Fund for retirement and survivors' pensions (paying-out body)</p>	<p>Occupational Diseases Fund (FMP)</p> <p>Industrial Injuries Fund (FAT)</p> <p>Registered private insurance funds or societies (for industrial injuries)</p>	<p>National Family Allowances Office for non-industrial staff (ONAFTS)</p> <p>Compensation funds for family allowances</p> <p>or</p> <p>Regional offices of the ONAFTS</p> <p>or</p> <p>Special funds (for some occupations)</p>	<p>National Employment Office (ONEM)</p> <p>Union funds</p> <p>or</p> <p>Auxiliary Fund for paying out unemployment benefit</p> <p>Local branches</p> <p>or</p> <p>Auxiliary Fund offices</p>

Table II-3

ORGANIZATION OF THE GENERAL SYSTEM IN FRANCE ⁽¹⁾
Ministry of Social Affairs

ORGANIZATION <hr/> FRANCE
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Sickness, maternity, invalidity, survivors', and occupational risks	Old-age	Family allowances
Central Agency of Social Security Organs (responsible for the overall management of financial assets; the collection of contributions is carried out by associations for this purpose)		
National Sickness Insurance Fund Regional funds Primary funds	National Old-age Insurance Fund (2)	National Family Allowances Fund Family allowances funds

(1) France has an unemployment benefit scheme operated through communal or departmental assistance agencies for unemployed workers, and a supplementary unemployment insurance scheme (Collective agreement of 31 December 1958) organized on an occupational basis by the associations for employment in industry and commerce, which are grouped in a national interoccupational association.

(2) There is a regional fund for the Haut Rhin, Bas Rhin and Moselle departements.

ORGANIZATION OF THE GENERAL SYSTEM IN ITALY

Ministry of Labour and Social Security

Sickness (excl. tuberculosis)	Invalidity, old-age, survivors', family allowances, unemployment (and tuberculosis)	Industrial injuries and occupational diseases
<p>National Institute for Sickness insurance (INAM)</p> <p>INAM provincial offices (also authorized to collect contributions)</p> <p>Local branches and detached units</p>	<p>National Institute for Social Security (INPS) (1)</p> <p>INPS regional inspectorates</p> <p>INPS provincial offices (also authorized to collect contributions)</p> <p>(some local offices)</p>	<p>National Institute for Insurance against Industrial Injuries (INAIL)</p> <p>INAIL regional inspectorates</p> <p>INAIL provincial offices (also authorized to collect contributions)</p> <p>(some local offices)</p>

(1) For social security pensions there is a 'Social Fund' managed by the INPS.

Table II-5

ORGANIZATION OF THE GENERAL SYSTEM IN LUXEMBOURG

<p>ORGANIZATION</p> <hr/> <p>LUXEMBOURG</p>
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Ministry of Labour, Social Security and Mines⁽¹⁾

Inspectorate of Social Security Institutions

Sickness	Invalidity, old-age, survivors' industrial injuries, occupational diseases, family allowances	Unemployment
<p>Sickness fund for private non-industrial staff or National sickness insurance fund for industrial staff or Funds operated by firms</p>	<p>Social Insurance Office comprising: Association for Insurance against Accidents (industrial and non-industrial staff) and Establishment for Insurance against Old-age and Invalidity (industrial staff), also responsible for managing the Family Allowances Fund for industrial staff (2) Pension Fund for private non-industrial staff (invalidity, old-age, survivors', for non-industrial staff) also responsible for managing the Family Allowances Fund for non-industrial staff (2)</p>	<p>National Labour Office NLO local agencies and Secretariats in the communes</p>

(1) The Ministry for Family and Population Affairs is responsible for family allowances.

(2) The Fund also pays birth grants, for which the Birth Grants Fund is responsible.

ORGANIZATION

NETHERLANDS

ORGANIZATION OF THE GENERAL SYSTEM IN THE NETHERLANDS

Table II-6

Ministry of Social Affairs

Sickness		Invalidity	Unemployment	Old-age, survivors', family allowances
Benefits in kind	Cash benefits			
COUNCIL OF SICKNESS FUNDS	COUNCIL OF SOCIAL INSURANCE			
Compensation Fund and General Sickness Insurance Fund (serious risks)		General Incapacity Fund	General Unemployment Fund	Social Insurance Bank, which also manages the old-age, survivors' and family allowances funds
Sickness funds	Occupational associations (some managed by a Joint Administrative Office), which are also responsible for collecting sickness, unemployment and incapacity insurance contributions			Labour councils

FINANCING

The financing of social security can be examined from two angles.

The first is that of methods and is related to the source of the finance. The second aspect concerns the detailed functioning of each system, that is the financing techniques.

A. SOURCE OF FINANCE

The sources of finance vary widely according to the risks covered. One primary distinction must be made between occupational risks and family allowances on the one hand and the remaining branches of social security on the other.

(a) The first group embraces the risks which are by tradition financed by the employers.

The financial responsibility for compensating industrial injuries and occupational diseases is of course almost entirely borne by the employers and usually takes the form of contributions paid to the institutions providing cover. While this principle is generally accepted in the six countries, very diverse methods are employed for calculating the contributions: sometimes the rate is related to the risks specific to the firm, sometimes it varies according to those specific to the industry and the size of the firms or, again, the financing basis may even be spread over a wider area.

A similar situation arises with regard to family allowances: in five countries these benefits are financed by employers' contributions, but the rates ceilings vary considerably. Any State involvement is usually small. In Germany, however, family allowances are entirely financed by the Federal budget.

(b) In the other branches the sources of finance are divided, in principle or in practice, between contributions from employers and employees and – except in France – public funds. As can be seen from the comparative tables, the various methods applied are extremely complicated and diverse.

It must be emphasized however that the public authorities' contribution to the financing of sickness and maternity schemes is considerable in one country only, namely Belgium (where invalidity is also included); as regards pension schemes (old-age, survivors' and invalidity), the contribution from public funds forms a considerable proportion of receipts in all countries employing this financing method except the Netherlands, which is moreover the only country in which the financing of old-age and survivors' pensions is not in practice based on employers' contributions (under the national insurance scheme). (1)

B. FINANCING TECHNIQUES

The following aspects will be covered:

contributions and basis of assessment.

- (a) The contribution can in theory be related to various factors (e.g. earnings, number of insured persons, firm's income). In practice, however the six Community countries apply the principle of wage-related contributions. In other words, legislation in the six countries is based on contributions by the employed labour force and no disparities are to be found in this respect. Similarly, in the six countries contributions are strictly proportionate to earnings (they are not progressive like taxes for instance), at least up to the ceilings laid down.

On the other hand, the problem of adjusting contributions to management requirements and to Fluctuations in the purchasing power of money is tackled in many different ways.

- (b) Earnings are the basis of assessment, but in some cases they may be partially left out of account.

Two countries apply a membership ceiling for sickness insurance: Germany (non-industrial staff) and the Netherlands (benefits in kind). This means that above a certain level of earnings the person concerned is not subject to compulsory insurance.

There is also room for possible divergences in the elements making up the concept of earnings: for example, the optional bonuses paid by the employer are not taken into account in some countries, while in others even the share of the contribution to be paid by the employee is included.

(1) The breakdown of social security receipts by source is given in tables annexed to the Report on the Development of the Social Situation in the Community, which is published annually in the four Community languages.

But the point that calls for particular attention is that of contributions ceilings. These vary even within the national systems (from branch to branch and even between categories of workers), the divergences being even more apparent between countries. Broadly speaking, however, it has been found that a ceiling is the general rule in four countries and an exception in the other two (Italy and, for industrial workers, Luxembourg) and that the trend is constantly to raise the existing ceilings, some of which in certain branches of social security have already reached such a level that in practice the contributions are in most calculated on the full earnings.

Table III-1

FINANCING SOCIAL SECURITY

Rates and ceilings for employees in industry and commerce

FINANCING

CONTRIBUTIONS

	GERMANY		BELGIUM		FRANCE (at 1 Aug. 1970)		ITALY		LUXEMBOURG		NETHERLANDS	
	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	Average: 8% Ee: 50% Er: 50%	DM 18 900	5.75 (a) + 3 (b) Ee: 2 + 1.20 Er: 3.75 + 1.80	(a) Bfrs. 318 900 (b) Bfrs. 192 900	15.95 Ee: 3.50 Er: 12.45 Of this contribution 3% (Ee 1%, Er 2%) is calculated with- out taking ceiling into account	FF 21 960	14.61 Ee: 0.15 Er: 14.46	-	6 Ee: 4 Er: 2	Lfrs. 292 000 or Lfrs. 800 per calendar day	8.2 (a) 2.0 (b) 7.3 (c) Ee: 4.1 Er: 4.1 + 2 + 6.3	(a) Fl. 15 860 or Fl. 61 per day (b) Fl. 21 150 (c) Fl. 30 680 or Fl. 118 per day
Invalidity	17		14	-	8.75		19	-	14	-	5.4 Er: 4.05 Ee: 1.35	Fl. 30 680 or Fl. 118 per day
Old-age survivors'	Ee: 50% Er: 50%	DM 25 200	Ee: 6 Er: 8		Ee: 3 Er: 5.75	FF 21 960	Ee: 6.35 Er: 12.65 (Er: 0.1-0.2)		Ee: 50% Er: 50%		Ee: 10.3 (old-age) 1.6 (survivors')	Fl. 21 150
Industrial injuries and occupational diseases	Collective rates according to degree of risks in the various occupational branches. Contribution fixed by the trade cooperative association and calculated on the basis of the total gross earnings, low earnings having been brought into line with the average adult earnings for the area. Ceiling: DM 36 000 or more		Insurance premiums or contributions to employers' joint funds are fixed by contract for industrial injuries. Contribution to the Occupational Diseases Fund: (a) Solidarity: 0.75% of the worker's remuneration (ceiling: Bfrs. 92 900)		Collective, individual or mixed rates according to number employed in the concern and degree of risk. Contribution assessed on total of gross earnings, with a ceiling of FF 21 900		Collective rates based on degree of risks in the various occupational branches. The rate, varying between 3% and 5% (average: 3.9%), is calculated on total earnings. Also an additional contribution equal to 20% of social security contributions		Collective rates based on a scale of risks. Contribution fixed by the insurance association and calculated on total gross earnings, with a minimum equal to the minimum earnings of an adult manual worker)		See invalidity	
Family allowance	-	-	Er: 10.50	Bfrs. 192 900	Er: 10.50	FF 21 960	Er: 15	Lit. 1 200 000	Er: 3.25	-	Er: 5.1	Fl. 21 150
Unemployment	1.7 Ee: 50% Er: 50%	DM 25 200	2.90 Ee: 1.20 Er: 1.70	Bfrs. 192 900	0.40 Ee: 0.08 Er: 0.32	FF 90 120	Er: 2.30	-	-	-	0.6 (a) + 0.4 (b) Ee: 50% Er: 50%	Fl. 30 680 Fl. 118 per day
NOTES: Ee: = Employee Er: = Employer	Sickness: The rate varies according to the regulations of the fund concerned; the ceiling represents 75% of the pension ceiling.		Sickness: a = benefits in kind b = cash benefits		Unemployment: System under the collective agreement of 31 Dec. 1958, made generally applicable by the ordinance of 31 July 1967. Sickness: A further contribution of 3% is levied on car insurance premiums		Sickness: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity Old age: not including 0.15% (employer) for assistance to orphans, nor basic contributions (0.1-0.2%) Family allowances: the ceiling is Lit. 4 000 per day (Lit. 3 500 per day for firms employing less than 50 workers) Unemployment: not including 0.2% in industry for supplementary earnings (ceiling: as for family allowances)		Family allowances: rate applicable in commerce: 2.20% Unemployment: Financed by public authorities Sickness: Rate for the National Sickness Insurance Fund for industrial staff		Sickness: a = benefits in kind b = general assurance against serious risks c = cash benefits (average rate) Unemployment: a = interim allowance average rate b = unemployment insurance	

FINANCING

 SPECIAL CONTRIBUTIONS
 NON-INDUSTRIAL STAFF

FINANCING SOCIAL SECURITY
Table III-2
**Special rates and ceilings applicable to
 non-industrial staff in Belgium, Italy and Luxembourg**

(Otherwise 'employees' rates and ceilings apply)

	BELGIUM		ITALY		LUXEMBOURG	
	Rate %	Ceiling	Rate %	Ceiling	Rate %	Ceiling
Sickness and maternity	Cash benefits		12.61 (1) 12.89 (2) 11.28 (3) Ee: 0.15 Er: 12.46 (1) 12.74 (2) 11.13 (3)	—	3.90 (Ee: 2.60; Er: 1.30)	Lfrs. 201 000
Invalidity	2.60 (Ee: 0.80, Er: 1.80)	Bfrs. 192 900	See 'employees'	—	See 'employees'	Lfrs. 400 113
Old-age and survivors'	12.25 (Ee: 5, Er: 7.25)	Bfrs. 225 900				
Industrial injuries and occupational diseases	0.65 (E) (4)	Bfrs. 192 900 (4)	—	—	See 'employees'	Lfrs. 400 113
Family allowances	—	—	Er: 15 (1) (2) 18 (3)	See 'employees'	Er: 1.80	Lfrs. 400 113
Unemployment	—	—	See 'employees'	—	—	—

(1) Industry: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.

(2) Commerce: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.

(3) Credit sector: including 3.80% pensioners' sickness insurance, 2% tuberculosis and 0.58% agricultural solidarity.

(4) Occupational diseases only.

Table III-3

FINANCING SOCIAL SECURITY

Public authorities' contribution

FINANCING

PUBLIC AUTHORITIES'
CONTRIBUTION

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Sickness and maternity	The Federal Government refunds a lump sum of DM 400 for each maternity grant paid	Specific contributions ('social' diseases: 95%; invalidity: 50% during the 2nd and 3rd year, then 90%; funeral expenses grant: 70%)	-	The state covers any deficit by extraordinary subsidies	50 % of administrative and staff costs (expecting funds operated by firms)	Fl. 579.5 million contribution per year for general insurance (serious risks)
Invalidity	Annual Federal subsidies fixed according to variations in the general basic earnings	General contribution: 27% of budget estimates for expenditure on medical care	-	Financing of Social Fund (up to 1970 with the assistance of the other social security institutions)	State and communes: all costs for the flat-rate part of pensions;	-
Old-age and survivors'		Annual State subsidies			State: 50% of administrative costs	Fl. 191.9 million contribution for general old-age insurance (1)
Industrial injuries and occupational diseases	-	65% of expenditure on silicosis benefit	-	-	1/3 of cost of adapting and adjusting pensions; 50% of administrative costs	
Family allowances	Financed by Federal budget	Annual subsidy	-	Annual subsidies	The State finances: the difference between total amount of family allowances and total contributions; birth grants; administrative costs; allowance for handicapped children	-
Unemployment	The Federal Government covers any insurance deficit and part of the cost of unemployment assistance	Cover for any deficit	Unemployment assistance finance by the public authorities (State, departments)	Annual State subsidies	Financing by the State 75% and communes (25%)	The State pays a sum equal to the total contributions (i. e. 0.4% of earnings with fixed ceiling) for unemployment insurance and finances unemployment assistance

(1) Also, Fl. 117.1 million in funds for invalidity and old-age (in liquidation)

FINANCING

FINANCING SYSTEMS

FINANCING SOCIAL SECURITY

Table III-4

Financing systems applicable to long-term benefits

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Invalidity	Special contribution procedure Formation of a reserve	Contribution procedure	Contribution procedure	Contributory pension: mixed system (contribution procedure and capital cover system) Social security pension: allocation	Invalidity, old-age and survivors; Annual formation of capital to cover pensions due and the rights being acquired by sur- vivors of pension beneficiaries	Contribution procedure
Old-age and survivors'	As for invalidity	Capital cover system	Contribution procedure	As for invalidity	Adjustment of pensions to the cost of living index calls for capital cover, but adjustment of pensions to the wage level does not	Contribution procedure
Industrial injuries and occupational diseases	Contribution procedure Formation of a reserve	Industrial injuries: Capitalization, Financing systems of com- mercial insurance companies Occupational diseases: contribution procedure	Contribution procedure	Mixed system (contribution procedure and capital cover system) Formation of mathematical re- serves representing the current values of permanent pensions	Capital cover for pensions granted during a financial year. Adjustments of pensions to cost of living and wage level made annually through contributions	See invalidity

SICKNESS INSURANCE

MANAGEMENT OF SICKNESS INSURANCE. Points to note are that:

- (i) in the six countries the same insurance covers sickness and maternity;
- (ii) in Belgium there is a single insurance for sickness and invalidity, with separate management of benefits in kind and cash benefits;
- (iii) in Italy tuberculosis insurance is distinct from sickness insurance and management by a different body;
- (iv) in the Netherlands there are two distinct insurance schemes with separate management: one for benefits in kind and the other for cash benefits.

THE ORGANIZATION OF SICKNESS INSURANCE involves the problem of relations between the doctors, the social security system and those insured under it. In some countries the choice of doctor is restricted: in Germany and the Netherlands, and in Italy in the case of direct assistance, only practitioners registered under the system may be chosen. In the Netherlands, moreover, the insured person may not change his doctor more than twice a year and specialist attention is subject to special conditions. In France the insured person may consult any doctor of his choice, but where the doctor is not registered under the scheme compensation is based on scales which are lower than the normal scales under the scheme.

THE DECREE OF PROTECTION afforded by sickness insurance must be assessed in the light of various factors: extent of protection according to the persons protected, range of benefits, conditions under which they are granted and their relative value.

Enrolment in the sickness insurance scheme is restricted only in the Netherlands (medical care) and Germany (non-industrial staff) by a membership ceiling. Apart from these exceptions no appreciable difference between the six countries calls for mention with regard to persons protected.

Similarly the range of benefits in the six countries is more or less the same: cash benefits and benefits in kind. The latter consist of medical care, hospitalization, drugs, dental treatment, artificial limbs, periods in nursing-homes and sanatoria.

Differences appear when it comes to the conditions for granting benefits and the level of benefits.

In four countries (Germany, Italy, Luxembourg, Netherlands) there is no qualifying period with regard to the insurance or the job held, but in Belgium and France there is.

With regard to benefits in kind the differences mainly concern the period for which benefit is granted and the share of the costs for which the insured person remains liable.

Only in Italy is a more or less general limit placed upon the period for which benefits are granted (180 days a year), while the period of hospitalization is restricted in Germany and Luxembourg.

It should be noted that restrictions varying from country to country are imposed on the other benefits in kind (dental care, courses of treatment, artificial limbs, etc.).

As a rule, the insured person does not provide a share of the costs in those countries where the system of direct payment by the insurance fund is in force (Germany, Netherlands, Italy for direct assistance). In the other countries the maximum share is 20-25% of the scale.

Cash benefits, including sickness benefit, are granted only for a limited period, which varies from country to country (usually six months to a year; 78 weeks in Germany). However more favourable rules exist for certain diseases. Furthermore, when the period of incapacity for work is protracted, invalidity insurance may come into operation (see Table No. VI).

Benefit is paid only after a waiting-period of one to three days according to the country in question, but this waiting-period may be abolished either by law in certain circumstances or by clauses in collective agreements. In Belgium the law on the guaranteed weekly wage must be borne in mind.

In order to compare the amount of sickness benefit, the rate applied and the earnings to which benefit is related must both be considered.

The rates vary from 50 to 80% of earnings (without hospitalization). The family situation may involve a change in the rate, especially in the event of hospitalization (in every country). It must be noted that in Germany employers are obliged to continue payment of the wage for the first six weeks. For non-industrial staff account should be taken of the rules imposed in this connection either under the law of contract or by collective agreements.

Yet in every country except Italy the amount of benefit is limited by a ceiling on the earnings to which benefit is related.

Table IV-1

SICKNESS INSURANCE

in the countries of the European Communities

SICKNESS INSURANCE

LEGISLATION - BENEFITS IN KIND

LEGISLATION	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
1. First law on compulsory insurance 2. Basic legislation	15 June 1883 'Versicherungsordnung' (Insurance Code) of 19 July 1911, amended and supplemented on many occasions	Decree law of 28 December 1944 Law of 9 August 1963, supplemented and amended Law of 23 December 1963 on hospitals	5 and 30 April 1930 Social Security Code - Book III, Decree of 29 Decembre 1945, amended	27 October 1927 (TB) Law, No. 138 of 11 January 1943, amended and supplemented	31 July 1901 Books I and IV of Social Insurance Code, consequent upon the Law of 24 April 1954, amended	5 June 1913 1. Benefits in kind: Law of 15 October 1964; Law of 14 December 1967 introducing general insurance for serious risks 2. Cash benefits: Law of 5 June 1913 on sickness insurance, amended and supplemented
BENEFITS IN KIND Field of application	1. All persons in paid employment 2. Pensioners 3. Unemployment persons	1. All workers bound by a contract of service and categories assimilated thereto 2. Pensioners (including the disabled and orphans) 3. Unemployment persons 4. Handicapped persons	1. All employees or persons assimilated thereto 2. Pensioners 3. Unemployed persons	1. All employees in the private sector (sickness and TB) 2. Pensioners (sickness) 3. Unemployed persons (sickness for first 6 months of unemployment)	1. All persons in paid employment 2. Pensioners 3. Unemployed persons	1. All persons in paid employment 2. Pensioners 3. Unemployed persons For general insurance: all residents
Membership	Non-industrial staff: DM 18 900 p. a.	None	None	None	None	Fl. 18 800 a year
Beneficiaries	Insured person, dependent spouse and children, other dependants	Insured person and dependants, subject to certain conditions	Insured person and dependent members of family (also certain relatives)	Insured person and dependent members of family (direct relatives in the ascending and descending line to the second degree) for whom the insured person receives family allowances	Insured person and dependent members of family	Insured person and dependent members of family
Conditions for grant of benefits - qualifying period	Period of work and membership required: none	1. Period of work and membership required: 6 months, including 120 days of actual work or periods assimilated thereto (unemployment, annual holidays, etc.) 2. Proof of payment of minimum contributions 3. Proof of illness covered by the insurance	Period of work and membership required: 200 hours during the 3 months prior to the date of treatment or 120 hours during the preceding month	Period of work and membership required: none for sickness For TB: at least two years' insurance and one year's contributions during the 5 years prior to the application for benefits	Period of work and membership required: none, in principle	Period of work and membership required: none, subject to enrolment with a sickness fund in time

SICKNESS INSURANCE

BENEFITS IN KIND
DURATION - PROVISION OF BENEFITS

SICKNESS INSURANCE

Table IV-2

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Commencement of benefits	From beginning of sickness	From beginning of sickness	From beginning of sickness	From beginning of sickness	From beginning of sickness	From beginning of sickness
Duration of benefits	Unlimited, except for hospitalization and care during convalescence (78 weeks) (When an employee withdraws from the insurance scheme, benefits cease to be paid 26 weeks after the date on which he ceases to be insured)	Unlimited (or until the end of the 2nd quarter following that in which membership terminates)	Unlimited (or 1 month after termination of membership)	6 months (180 days) per year; extension possible For TB: unlimited (or 6 months after termination of membership)	Unlimited, except for periods in hospital and courses of treatment (26 weeks)	Unlimited.
PROVISION OF BENEFITS IN KIND						
1. Doctors:						
a. Approval	Doctors approved by the funds are formed into 'associations of sickness fund doctors' at regional and national level	All doctors registered with the Order of Doctors	All doctors qualified to practice	All doctors qualified to practice	All doctors approved by the State	'Approval by the sickness funds' by a standard contract between organizations (sickness funds and Order of Doctors) Rights and obligations; and Fees for assisting persons insured by sickness fund are fixed by agreement
b. Payment	Payment in full to the association by the fund: (a) proportionate to the number of insured persons and the annual average of medical benefits; (b) lump sum for each case of sickness (c) lump sum for each medical action; or (d) combined system. The association of sickness fund doctors distributes the comprehensive payment between the sickness fund doctors on the basis of a scale agreed with the sickness fund federations	Scales of fees fixed by agreement between the insuring bodies and doctors' organizations or, failing this, laid down officially These scales may be exceeded in the case of: (i) a certain number of hours of consultations per week; (ii) patient's particular financial situation; (iii) patient's special requirements; (iv) practitioner's special qualifications	Scales of fees fixed either by a national agreement or by ministerial decree These scales may be exceeded in the case of: (i) patient's particular financial situation; (ii) patient's special requirements; (iii) practitioner's special qualifications	The fees are paid by INAM on a flat-rate basis either per head or per benefit. The scales are fixed by agreements between INAM and the National Federation of Doctors Maximum number of persons registered with a doctor: 1 500 INPS employs its own doctors for TB	Fees: pursuant to collective agreements; following arbitration by the Conciliation and Arbitration Committee subject to ministerial confirmation Scales of fees are linked to the cost of living index	Direct payment of fees by the sickness fund: flat rate per insured person according to the system of registration on family doctor's list Maximum number of persons registered with a doctor: 3 000
2. Hospitals	The sickness funds conclude agreements with certain hospitals	Hospitals: establishments approved by the Minister of Health, scales of fees fixed by agreements or, failing this, by the public authorities	1. Public hospitals: rates fixed by the public authorities 2. Private establishments: after approval by the regional committee; partially by agreement on fees concluded with the sickness funds	INAM concludes agreements with public and private hospitals. INPS has its own sanatoria	Agreements with association of hospitals	Special agreements between hospitals and regional sickness funds

Table IV-3

SICKNESS INSURANCE

in the countries of the European Communities

SICKNESS INSURANCE

 BENEFITS IN KIND
 MEDICAL CARE

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Medical care	<p>Free choice among sickness fund doctors</p> <p>No advance on costs</p>	<p>Free choice of doctor</p> <p>Advance on fees by insured person</p> <p>Refund at the agreed or official rate</p>	<p>Free choice of doctor</p> <p>Advance on fees by insured person</p> <p>Refund at the agreed or official rate</p>	<p>1. Direct assistance: For general medical care, free choice of doctor among those on the register for the area. INAM pays all costs directly, no advance on costs payable by insured persons. For attention by specialists given in clinics usually run directly by INAM, free choice among specialists attached thereto, who are paid at a fixed hourly rate</p> <p>2. Indirect assistance: Free choice of doctor. Insured person pays fees fixed by private agreement. INAM refunds according to scales approved by the ministerial supervisory bodies</p> <p>3. For TB: only direct assistance</p>	<p>Free choice of doctor (treatment abroad subject to approval of sickness fund)</p> <p>Fees fixed by collective agreements between doctors and sickness funds</p> <p>Fees refunded to insured person by sickness funds</p>	<p>Free choice of doctor (twice a year) by registering with a sickness fund doctor</p> <p>Direct payment (flat rate per insured person) by the sickness fund</p> <p>No advance on costs</p>
Share of costs borne by insured person	<p>No share borne by insured person</p>	<p>Insured person's share must not exceed 25% for general medical care</p> <p>No share borne for attention by specialists or for treatment of 'social' diseases</p> <p>No share borne in the case of the disabled, pensioners, widows, orphans, or handicapped persons whose income is less than a fixed maximum (Bfrs. 107 314 p. a. + Bfrs. 21 489 per dependent person; for disabled persons: Bfrs. 113 580 per day)</p>	<p>Share borne by insured person (statutory): 25% but:</p> <p>i) reduced to 20% for treatment given during hospitalization or consultations in hospitals;</p> <p>(ii) not required for expensive treatment, prolonged sickness or certain complaints</p>	<p>Share borne by insured person only in the case of 'indirect assistance'</p>	<p>Share borne by insured person varies from one sickness fund to another. No share borne by industrial staff</p>	<p>No share borne by insured person. But under the general insurance scheme (serious risks) a share must be borne by insured persons over 65 for hospitalization exceeding one year</p>

SICKNESS INSURANCE

BENEFITS IN KIND
HOSPITALIZATION

SICKNESS INSURANCE

in the countries of the European Communities

Table IV-4

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Hospitalization	<p>Free choice among hospitals having a contract with the sickness fund</p> <p>Entirely free hospitalization only for Classe 3</p> <p>Duration of benefit: for insured persons and members of their families</p> <p>Limit of 78 weeks over three years for the same illness</p>	<p>Free choice among hospitals approved by the minister</p> <p>Normal cost per day of hospitalization fixed by the minister (variable according to class of hospital and price index)</p> <p>Complete refund (public ward)</p> <p>Duration of benefit: unlimited in principle</p>	<p>Free choice among: 1. Public, and 2. Private (approved) hospitals</p> <p>Generally up to 20% of costs borne by the insured person; but not in the case of any expensive treatment, prolonged illness or certain complaints</p> <p>Duration of benefit: unlimited in principle</p>	<p>Direct assistance: free choice of public or private hospital among those registered under the scheme in the province. In the case of TB, treatment in sanatoria registered under the scheme or directly run by INAM. No share borne or advance on costs provided by the insured person (public ward)</p> <p>Indirect assistance: free choice of hospital. Advance on costs and share of costs borne by the insured person</p> <p>Duration of benefit: 6 months in all (per year), possibility of extension</p> <p>For TB: unlimited</p>	<p>Free choice of hospital (hospital abroad subject to approval of sickness fund)</p> <p>Hospitalization is entirely free for those insured by industrial staff sickness funds and in some funds also for members of the family</p> <p>Agreements with the Hospital Association on scales of fees</p> <p>Duration of benefit: 26 weeks</p>	<p>Free choice among hospitals which have an agreement with the general sickness insurance fund and are located near the place of residence</p> <p>Hospitalization entirely free for insured persons and members of their families in Classe 3</p> <p>Duration of benefit: unlimited (after 1 year, taken over by the general insurance scheme)</p>
Sanatorium	<p>1. See Hospitalization</p> <p>2. Subject to its regulations the fund may, after completion of treatment, grant assistance to convalescents, for example in the form of a period in a convalescent home (maximum duration: 1 year)</p>	<p>See 'Hospitalization'</p>	<p>Subject to sickness fund's prior approval: no share borne by insured person</p>	<p>For TB in active phase, cost covered entirely by insurance scheme: see Hospitalization</p>	<p>(In principle as for hospitalization)</p>	<p>TB sanatorium: refund of costs corresponding to the lower category of 'approved' sanatorium</p> <p>Duration: unlimited (after one year taken over by the general insurance scheme)</p>
Courses of treatment	<p>See above</p>	<p>Preventive health centres: Underdeveloped children. Flat rate sum from insurance (maximum: 275 Bfrs. per day); also fixed daily sums</p>	<p>Subject to sickness fund's prior approval: refund of medical fees and cost of treatment</p> <p>No daily allowances in principle (except for the more needy)</p>	<p>Subject to prior approval of the sickness fund concerned in the province (as 'supplementary benefit')</p> <p>Direct assistance: INAM bears costs of course of treatment; subsistence: lump sum of Lit. 12 000</p>	<p>Subject to approval</p>	

Table IV-5

SICKNESS INSURANCE

in the countries of the European Communities

SICKNESS INSURANCE

BENEFITS IN KIND
OTHER CATEGORIES

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Dental treatment	<p>Comprising:</p> <p>Standard benefits: preservative treatment extractions orthodontic treatment</p> <p>Supplementary benefits: protheses crowning pivoted teeth</p> <p>Costs covered by the sickness fund: standard benefits: 100% supplementary benefits: cash grant towards costs or 100%</p>	<p>Comprising:</p> <p>preservative treatment extractions dental protheses orthodontic treatment</p> <p>Refund: of cost of treatment: see medical care of cost of dental plates, etc.: subject to doctor's approval up to 100%.</p>	<p>Comprising:</p> <p>preservative treatment extractions dental protheses orthodontic treatment</p> <p>Refund: according to fixed rate as for medical care The 25% share borne by the insured person is abolished in some exceptional cases</p>	<p>Comprising:</p> <p>Standard benefits: free treatment in the clinics run by the institute and by approved centres</p> <p>Supplementary benefits: if the prosthesis is approved refund of Lit 700 per tooth</p>	<p>Comprising:</p> <p>Standard benefits: preservative treatment extractions orthodontic treatment</p> <p>Refund according to official scale</p> <p>Supplementary benefits: dental plates, etc. - subject to sickness fund's approval</p> <p>Fund contributes towards costs in accordance with its regulations</p>	<p>Comprising:</p> <p>preservative treatment extractions orthodontic treatment</p> <p>Completely free treatment, conditional upon compulsory half-yearly examination</p> <p>Fund's contribution towards costs: dental plates, etc.</p>
Drugs	<p>Insured person: Pays charge of 20% of costs up to maximum of DM 2.50 per prescription</p> <p>Members of family: as for insured person</p> <p>Pensioners: no charge</p>	<p>Share paid by insurance: 10% of public selling price</p> <p>Insured person's share nonetheless limited to: Bfrs. 50 for patent medicines and Bfrs. 25 for made-up prescriptions</p> <p>No charge in the case of pensioners, the disabled, widows or orphans with low income for made-up prescriptions. For patent medicines: charge limited to Bfrs. 25</p>	<p>1. Made-up prescriptions 2. Patent medicines (appearing in official list) 3. Accessories and dressings</p> <p>Refund: 70 or 90%</p>	<p>Free issue of made-up preparations and patent medicines appearing in official list</p> <p>Small charge for certain patent medicines</p>	<p>Official scale of prices for drugs, with a reduction for sickness funds as regards made-up preparations (reduction for patent medicines possible under collective agreements).</p> <p>Share of costs borne by insured person may not exceed 25%.</p> <p>Official list of refundable patent medicines</p>	<p>Registration with a chemist under contract chosen by the insured person: free prescribed drugs (official list of patent medicines); direct settlement between chemist and fund</p>
Protheses, spectacles, hearing-aids	<p>Spectacles: as for drugs</p> <p>Protheses, hearing-aids: in accordance with sickness fund's regulation; cash grant may cover entire costs</p>	<p>Full refund of fees fixed by agreement</p>	<p>Subject to sickness fund's prior approval: refund of established fees (70%) and for major fittings (100%)</p>	<p>Subject to prior approval, refund of up to 50% of costs as 'supplementary benefit'</p>	<p>Subject to sickness fund's prior approval, financial contribution by fund within the limits fixed by its regulations</p>	<p>(Excepting spectacles) subject to prior approval: cover of 70%-100%</p>
Special rules: Supplementary benefits	<p>Treatment at home: Assistance and treatment given by nurse, etc. as supplementary benefit: a deduction to offset costs in this period may be made up to one quarter of the sickness benefit. Examination for early symptoms: children's diseases (up to 4 years); Cancer annual examination after 30 years for women and after 40 years for men.</p>	<p>As laid down in the regulations</p>	<p>Other benefits may also be granted, if funds are available, with the approval of the sickness insurance fund</p>	<p>Convalescent treatment and care beyond the maximum of 180 days are also granted as supplementary benefit For TB: refund of travelling expenses</p>	<p>Treatment in institutions for the mentally sick and handicapped (general insurance scheme)</p>	

SICKNESS INSURANCE

 CASH BENEFITS
 BENEFICIARIES AND CONDITIONS

SICKNESS INSURANCE

Table IV-6

in the countries of the European Communities

CASH BENEFITS	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Beneficiaries	Only the insured person (allowances applicable also to members of family)	Only the insured person	Only the insured person	For sickness: only insured industrial staff or persons assimilated thereto For TB: insured persons and members of their families (1)	The insured person, excluding pensioners, and in the event of hospitalization members of his family	Only the insured person
Membership ceiling	Non-industrial staff: DM 18 900	-	-	-	-	-
Conditions	For incapacity for work or admission of insured person to a: hospital convalescent home rest home nursing home	Fulfilment of the conditions imposed for benefits in kind: required registration period, minimum working period, minimum contributions, maintenance of rights acquired, origin of the complaint To have ceased all activities with at least a 66% reduction in earning capacity To have provided the sickness doctor with a 'notice of cessation of work' within 2 days	Incapacity for work: for the first 6 months: 200 hours during the 3 months prior to the date of treatment for subsequent period: must have been registered for 12 months; able to prove having worked 800 hours during those 12 months, of which 200 working hours during the first of the 4 quarters preceding the cessation of work	Incapacity for work: For TB: TB in active phase	Incapacity for work	Incapacity for work
Waiting-period	1 day No waiting-period: if incapacity for work is the result of an industrial injury or an occupational disease	1 working day No waiting-period: if the insured person has been unemployed for at least 9 days within the 21 days prior to the incapacity for work; if incapacity is due to pregnancy or confinement; for unemployed persons in the employment of the public authorities if the worker has been in contact with someone suffering from an infectious diseases	3 days	3 days For TB: none	2 days No waiting-period: as supplementary benefit under conditions laid down in the regulations as standard benefit for sickness followed by death	2 days No waiting-period: if the employed person's occupational association has such a provision in its regulations

(1) In Italy non-industrial staff do not receive cash benefits in the event of sickness but employers must by law continue to pay their salaries for at least 3 months.

Table IV-7

SICKNESS INSURANCE

in the countries of the European Communities

SICKNESS INSURANCE
CASH BENEFITS
DURATION - CATEGORIES - AMOUNT

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Categories	Sickness benefit	Primary incapacity allowance = sickness benefit	Daily allowance	For sickness: daily allowance For TB: daily allowance during treatment daily post-sanatorium allowance (1) treatment allowance (3)	Sickness benefit Household allowances Allowance ('pocket money') - supplementary benefit provided for in the regulation	Sickness benefit
Duration of benefits	For the same illness, limited to 78 weeks over a 3-year period	Maximum of 1 year (= period of 'primary incapacity for work')	Normally 12 months (360 days) per period of 3 consecutive years, but until end of 36th month for 'protracted sickness' Exception: until end of 48th month when insured person undergoes course of rehabilitation or vocational retraining	Maximum of 6 months (180 days) per year For TB: no limit during treatment Maximum of 2 years for post-sanatorium allowance; 4 years for the treatment allowance	Normally 26 weeks, but extension of 3 months if it is probable that the insured person will be able to regain his capacity for work in that period	12 months (52 weeks) Exception: maximum of 3 years for TB and for other illnesses under certain conditions fixed by the occupational association
Amount of benefits (as % of daily earnings)	Without hospitalization: no dependant family: 6.5% one dependant 6.9% for each further dependant + 3% (maximum 7.5%) (Earnings taken as basis: earnings on which social security contribution is assessed) Pursuant to Law of 27 July 1969 on maintaining wage levels: employer pays the wage for 6 weeks From 7th week: 75% of earnings on which social security contribution is assessed (+ supplements for dependants as described above up to maximum of 8.5%) With hospitalization: Same as above	Without hospitalization: 60% (Maximum earnings taken as basis: earnings on which social security contribution is assessed) For industrial staff account must also be taken of the law on the minimum weekly wage (80%) (2) and for non-industrial staff the law on contracts of employment (100% for 1 month) With hospitalization: ditto	Without hospitalization: 50%; with 3 children, 66 2/3% from 31st day. (Maximum earnings taken as basis: earnings on which social security contribution is assessed) Minimum for protracted complaint after 7th month: 1/365 of minimum invalidity pension With hospitalization: without dependants 20% with 2 children 50%	Without hospitalization: Sickness: 50%; from 21st day 66 2/3% (earnings taken as basis: real earnings) TB: daily allowance during treatment: insured person: as the sickness benefit for 180 days, then Lit. 1200. for members of family Lit. 600 daily post-sanatorium allowance: insured person: Lit. 1000 treatment allowance: Lit. 20000 per month. With hospitalization: Sickness: allowances reduced 2/5 for insured person without dependants TB: as the daily allowance during treatment	Without hospitalization: Standard benefit: 50% Supplementary benefit: national fund 70% funds operated by firms and statutory maximum: 75% (Maximum earnings taken as basis: earnings on which social security contribution is assessed) With hospitalization: without dependants: allowance ('pocket money') of 17.5-25% as laid down in the regulations. Statutory maximum: 25% with dependants: household allowance - standard benefit: 25%, plus benefit provided for in the regulations: 50-70% according to fund and size of family Statutory maximum: 75%	With or without hospitalization: 80% (Maximum earnings taken as basis: Fl. 118.85 per day or Fl. 594.25 per week)

(1) Provided that the treatment in sanatorium has lasted at least 2 months.

(2) The collective agreements extend thus to a 30 days minimum wage.

(3) The allowance is granted after the post-sanatorium treatment is completed where earnings capacity is reduced by at least 2/3.

SICKNESS INSURANCE

SPECIAL RULES

SICKNESS INSURANCE
in the countries of the European Communities

Table IV-8

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Pensioners and beneficiaries	<p>Benefits in kind for themselves and their families</p> <p>Contributions are paid by the old-age insurance body</p>	<p>Those receiving pensions for a working life equal to at least 1/3 of a full working life are entitled to medical care without contribution (also free care if the household's gross annual income does not exceed Bfrs. 107 314 + Bfrs. 21 489 per dependant)</p>	<p>Holders of an invalidity pension and members of their families; exemption from all contributions benefits in kind with full refund for the pensioner himself</p> <p>Those receiving an old-age pension or non-contributory old-age allowance and members of their families exemption from all contributions; benefits in kind with standard refund</p>	<p>Pensioners and members of their families: exemption from all contributions benefits in kind</p>	<p>Pensioners: compulsory contribution of 4.2% of the pension (1) one-third being paid by the body granting the pension</p> <p>Benefits in kind for themselves and their families</p> <p>Contribution: if the beneficiary carries on an occupational activity, membership is required by reason of those activities (except for those holding invalidity and retirement pensions)</p>	<p>Holders of incapacity pensions if the incapacity is over 45% and holders of widow's or orphans' pensions Contributions are compulsory</p> <p>Provided that they were members of the compulsory scheme before the pension was granted</p>
Other benefits	<p>May be provided for in the regulations in addition to the statutory minimum benefits</p> <p>Death grant: at least 20 times daily earnings (minimum: DM 100)</p>	<p>Death grant: Bfrs. 11 358</p>	<p>When incapacity exceeds 3 months: revision of sickness benefit to bring it in line with the general increase in wages Benefits for handicapped adults.</p>	<p>Death grant: Lit. 20 000</p> <p>TB: special Christmas grants of Lit. 25 000 to the insured (plus Lit. 3 000 for dependants). Lit. 15 000 for sick members of the insured's family.</p>	<p>May be provided for in the regulations over and above the statutory minimum levels</p> <p>Death grant: Employees: at least 20 times daily earnings Pensioners: at least 25 times monthly contribution</p>	<p>Death grant: daily wage multiplied by the number of days between death and the first day of the 3rd following month.</p>

(1) Minimum contribution: Lfrs. 620 per month (maximum: Lfrs. 882 per month). Any supplement required to make up the minimum is provided by the body granting the pension.

MATERNITY INSURANCE

Maternity insurance forms part of sickness insurance in the six countries and therefore does not have its own organization or financing.

Insured women and the wives and daughters of insured person – in Italy dependent sisters too – receive benefits in kind.

In Italy and the Netherlands no qualifying period is required. In the other countries benefits are granted only if the insured person can show that he or she has been a member for a certain period.

Benefits in kind are granted under the same rules as for sickness insurance.

The range of cash benefits varies from country to country. In every country, however, where the confined woman is an employee the benefits include an allowance to replace the wage and this is paid during a period varying from ten to twenty-two weeks. The allowance is calculated in the same way as sickness benefit, but in France, Italy and the Netherlands the rate is higher than for sickness.

In all the countries except Italy and the Netherlands there is statutory provision for other benefits at the time of birth. To prevent misleading comparison, it is best to take into consideration both maternity benefits and those provided under legislation on family allowances.

These benefits consist either of a lump sum, generally at a flat rate, to cover part of the expenses occasioned by the birth (Germany, Belgium) or of a birth grant provided as part of family allowances (Belgium, France, Luxembourg), which are considerably larger than the former, or finally of nursing benefit (France, Luxembourg).

Table V

MATERNITY INSURANCE

in the countries of the European Communities

MATERNITY INSURANCE

MATERNITY INSURANCE

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Organization and financing	Forms part of sickness insurance	Forms part of sickness insurance	Forms part of sickness insurance	Forms part of sickness insurance	Forms part of sickness insurance	Forms part of sickness insurance
Field of application	(1) Insured women (2) Wife and daughters of insured person	(1) Insured women (2) Members of the family	(1) Insured women (2) Wife and daughters of insured person	(1) Insured women (2) Wife, daughters and sisters of insured person	(1) Insured women (2) Wife of insured person	(1) Insured women (2) Wife and daughters of insured person
Minimum period of membership	For maternity allowance: 12 weeks insurance between the 10th and 4th month prior to confinement	Contributions paid for 6 months (for cash benefits)	Employment in a post either for 200 hours during the 3 months prior to pregnancy or for 120 hours during the last month. Registration under insurance scheme for at least 10 months at the expected date of confinement	None	Membership for 10 months during the preceding 2 years, of which 6 months during the year preceding confinement	None
Benefits in kind	(See 'Sickness Insurance') (1) Midwife, drugs, doctor (incl. medical supervision), maternity hospital (2) Private clinic with contribution to cost	As for 'Sickness Insurance'	(See 'Sickness Insurance') (1) Midwife or doctor (2) Maternity hospital (free for 12 days) (3) Private clinic (flat-rate allowance covering stay of 12 days) (4) Free drugs in a public hospital: lump sum if the confinement takes place at home or in private clinic.	(See 'Sickness Insurance') (1) Midwife Doctor in the event of complications (2) Maternity hospital (3) Free drugs	(See 'Sickness Insurance') (1) Midwife Maternity hospital in the event of complications (2) Lump sum: according to sickness fund's provisions	(See 'Sickness Insurance') (1) Midwife Doctor in the event of complications (2) Maternity hospital or payment for care at home for 10 days (up to a ceiling)
Cash benefits: category and duration	(1) Maternity allowance: 14-18 weeks (2) Maternity grant for confinement	(1) Confinement allowance (1): 14 weeks (of which 8 after confinement) (2) Birth grant, see family allowances.	(1) Daily allowance (1): 14 weeks (of which 6 before confinement) (2) Other allowances (for confinement, see family allowances): nursing allowance: 5 months milk vouchers: 4 months allowance for medical supervision of the child up to 6 years of age (3) Miscellaneous: e.g. contribution towards cost of domestic help	Maternity allowance (1): 2 months before the presumed confinement date and 3 months after. Optionally, 6 supplementary months.	(1) Maternity allowance (1): 12 weeks (2) Nursing allowance: 12 weeks (birth grant: see family allowances)	Confinement allowance (1): 12 weeks
amount	(1) Insured women: equivalent of net wage (minimum DM 3.50 per day) or of sickness allowance or lump sum (in certain circumstances) of DM 150; co-beneficiaries: lump sum of DM 35-150 (2) Lump sum of DM 50-100	(1) 60% of earnings (2)	(1) 90% of earnings (2) Nursing allowance: FF 40 per month for 4 months, FF 10 for 5th month Milk vouchers: FF5 per month for 4 months	80% of earnings for the compulsory period, and 30% for the supplementary period (3)	(1) 50-75% earnings (2) Varies according to sickness fund's regulations; maximum: 25% of maternity allowance	100% of earnings

(1) Confinement allowance only if wage is discontinued.

(2) 100% of earnings for 30 days (non-industrial staff) or 7 days (industrial staff), paid by the employer.

(3) After 1.1.1973.

INVALIDITY INSURANCE

Since invalidity can be considered either as a protraction of sickness or as premature old-age, invalidity insurance is linked with sickness insurance in some countries (Belgium, France, Netherlands) and with old-age insurance in others (Germany, Luxembourg, Italy).

There is no uniform definition of invalidity entitling the insured person to a pension. Every country relates it to a reduction in 'normal earnings' but the concept of normal earnings can be interpreted in different ways and the minimum rate of this reduction varies. In Germany and France there are different compensation rates according to whether the incapacity for work is complete or partial, while in the Netherlands the insurance against incapacity for work distinguishes between 7 classes of invalidity, each with different rates of compensation.

In every country, except the Netherlands, the grant of a pension is subject to a qualifying period. The required period of membership varies considerably: from six months (Belgium) to five years (Germany, Italy, Luxembourg).

Each country has a different formula for calculating the pension. In the Netherlands, Belgium and France no account is taken of the number of years of insurance or the contributions paid; instead the pensions represent a proportion of the earnings taken as the basis of assessment. In the other countries the formula takes into account either the years of insurance or the earnings. The earnings taken as the basis of assessment are computed by different methods; a ceiling is imposed in Germany, France, Belgium and, for non-industrial staff only, in Luxembourg. In Italy and Luxembourg part of the pension is made up of a standard fixed sum.

In some countries there are supplements for dependants. These various methods of assessment give rise to appreciable differences in the ratio between pensions and earnings. These differences may be increased even further by the varying degrees to which the pensions are adjusted to changes in the cost of living. In Belgium and Luxembourg they are automatically adjusted by being pegged to the price index. In the other countries it is laid down by law that the pensions must be reviewed - annually in the case of France and Italy.

Table VI-1

INVALIDITY INSURANCE

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
RISKS COVERED	<p>(a) A worker who as a result of sickness or infirmity cannot earn more than half the normal earnings of a healthy insured person with similar training and equivalent skills in employment corresponding to his occupational position and skills (Occupational invalidity - Berufsunfähigkeit)</p> <p>(b) A worker who as a result of sickness or infirmity is no longer able to work regularly or cannot earn more than a minimal income (General invalidity - Erwerbsunfähigkeit)</p>	<p>A worker who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category and with the same training</p>	<p>A worker who as a result of sickness or infirmity can no longer in any occupation whatsoever earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region. The worker is classified under Group 1 if he is nonetheless still considered capable of being gainfully employed, and under Group 2 if he is not; he is classified under Group 3 if he requires the help of another person</p>	<p>A worker whose earnings ability, in occupations suited to his capacity, is permanently reduced to less than one half as a result of sickness or infirmity.</p>	<p>(a) A worker (industrial staff) who as a result of sickness or infirmity cannot earn more than one third of the normal earnings of a worker in the same category, with the same training and in the same region and for whom no employment suited to his strength and skills and, to an acceptable degree, to his training, can be found</p> <p>(b) A worker (non-industrial staff) who as a result of sickness or infirmity is unable to carry on the occupation which he had carried on in his last post or another occupation suited to his capacity and, to an acceptable degree, to his training</p>	<p>A worker considered completely or partially incapable of working when as a result of sickness or infirmity he can no longer earn his normal wage from an activity corresponding to his strength and skill and with due allowance for his training and his previous position in his occupation</p> <p>No distinction is made as regards the cause of the incapacity (invalidity or industrial injury)</p>
LEGISLATION	<p>22 June 1889</p> <p>Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments</p> <p>Non-industrial staff: Law of 20 December 1911 in the version of 23 February 1957, with numerous amendments</p>	<p>28 December 1944</p> <p>Law of 9 August 1963, supplemented and amended</p>	<p>5 April 1930</p> <p>RAP of 29 December 1945 - Social Security Code (Code SS)</p> <p>Decree of 12 September 1960. Decree of 28 March 1961</p>	<p>21 April 1919</p> <p>Decree laws of 4 October 1935 and 14 April 1939. Laws of 4 April 1952, 20 February 1938 and 21 July 1965. Decree of 27 April 1968 and law of 30 April 1969</p>	<p>6 May 1911</p> <p>Social Insurance Code, Book III, of 1925 (Industrial staff), with numerous amendments</p> <p>Law of 29 August 1951 (non-industrial staff), with numerous amendments</p>	<p>5 June 1913</p> <p>Law of 18 February 1966</p>
<p>1. First law</p> <p>2. Basic instrumente</p>						

INVALIDITY INSURANCE

BENEFICIARIES - CONDITIONS

INVALIDITY INSURANCE
in the countries of the European Communities

Table VI-2

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
BENEFICIARIES						
Compulsory membership	Industrial and non-industrial staff	Industrial and non-industrial staff	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees
Membership ceiling	-	-	-	-	-	-
CONDITIONS						
Minimum period of membership giving entitlement to benefits	60 months Requirement considered to be fulfilled when the insured person has become incapable of working or has died as a result of certain occurrences (e.g. industrial injury) or under certain circumstances	6 months, with 120 days worked	12 months, with 800 hours worked, of which 200 during the quarter prior to ceasing work	General invalidity: 5 years and at least 260 weekly contributions or 60 monthly contributions of which 52 and 12 respectively during the 5 years prior to the application for a pension Occupational invalidity (1): 1 year and at least 52 weekly contributions	Industrial staff: 1 350 days of insurance Non-industrial staff: 60 months of insurance (2)	None
Minimum level of incapacity for work	Occupational invalidity: 50% General invalidity: 100%	66-66%	66-66%		Industrial staff: 66-66% Non-industrial staff: no level is laid down, but the worker must be incapable of carrying on his occupation in a permanent manner	15%
Period for which cover is given	From the end of the month in which the conditions are fulfilled At the age of 65 at the earliest the pension is converted into old-age pension provided that the minimum period of membership has been completed	The day after the end of the primary period of incapacity until retirement age	From the date when the state of invalidity is deemed to exist The pension is discontinued at the age of 60 and replaced by the old-age pension	From the month following the application by the party concerned	Industrial staff: for permanent incapacity - immediately for temporary incapacity - from 7 th month Non-industrial staff: in any case from the end of the period during which sickness benefit (or salary) is paid At 65, takes form of old-age pension	From the end of the period for which sickness benefit is paid until age of 65
Discontinuance of pension	Occupational invalidity pension discontinued or a general invalidity pension converted into occupational invalidity pension if the pensioner ceases to be in a condition of occupational or general invalidity	Discontinued if pensioner returns to gainful employment Partial discontinuance: if combined with allowance for handicap or with occupational income from an authorised activity, in the case of refusal to undergo retraining	Suspension or discontinuance if earning capacity exceeds 50% again Suspension if any work is recommenced	Discontinuance of pension if the capacity for work exceed the limits laid down	Industrial staff: discontinuance of pension if capacity for work exceeds 50% again Non-industrial staff: discontinuance of pension if capacity for work is regained	Discontinuance of pension if incapacity for work ceases or falls below 15%

(1) Invalidity caused by circumstances of employment other than industrial injury.

(2) No qualifying period if invalidity is caused by employment injury.

Table VI-3

INVALIDITY INSURANCE

in the countries of the European Communities

INVALIDITY INSURANCE

AMOUNTS

AMOUNTS	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Calculation of pension	<p>Pension formula: (a) for occupational invalidity $1\% \times n \times E \times c$ (b) for general invalidity $1.5\% \times n \times E \times c$ n = Number of years of insurance (contribution periods, equivalent, credited (1) and supplementary periods) Supplementary periods = number of years to run until age of 55. These are added when the worker qualifies for invalid insurance before reaching that age, provided that the following are covered by contributions: either for at least 36 months during the 60 months prior to the risk incurred; or for at least half the period of membership (minimum 60 months)</p> <p>E = General basic earnings, i.e. average gross earnings in respect of which contributions are due of all insured person during the 3 calendar years prior to the year of payment of pension. In 1972 = DM 12 008</p> <p>c = Individual coefficient - average ratio for each year of the earnings of the person concerned to general basic earnings (maximum 2) (4)</p>	<p>Allowance: 60% of the lost earnings (subject to ceiling) if there are dependants, 40% if no dependants Minimum (after 1 year): with dependants: Bfrs. 282 per day Without dependants: Bfrs. 221 per day (at 1.8.72)</p>	<p>Pension: (a) Group 1 (those still able to work) $30\% \times E$ (b) Group 2 $50\% \times E$ (c) Group 3 (those requiring help from another person): Class 2 pension plus 40% supplementary of F.F. 10 302-16 Minimum: F.F. 9357-10 E = Average annual earnings for the 10 years of insurance prior to interruption of work or, where applicable, a shorter period</p>	<p>Pension formula: $1.85\% \times n \times E$ n = number of years of insurance (maximum: 40) E = average annual earnings in respect of which contributions have been due during the last 3 years Minimum: Lit. 390 000 p.a. or Lit. 416 000 from age of 65</p> <p>Social security pension: Lit. 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund as a social security pension</p>	<p>Pension: Consisting of a fixed amount plus a supplement. Fixed amount: Lfrs. 15 000 p.a. (Index = 100; index at 1 July 1972 = 185.23)</p> <p>Supplement: 1.6% of total earnings; earnings adjusted according to index and changes in wage level; for invalidity before age of 55, special supplement for each entire calendar month either from beginning of right to a pension or right to cash sickness benefit up to age of 55; (a) Lfrs. 64 p.a. (index = 100) to end of 35th year of age (b) Lfrs. 77 p.a. (index = 100) for the subsequent period (5)</p> <p>Minimum pension when index = 100 is Lfrs. 24 000 (at least 3 000 days of insurance)</p>	<p>Allowance (6): For incapacity level between: 15-25% : 10% E 25-35% : 20% E 35-45% : 30% E 45-55% : 40% E 55-65% : 50% E 65-80% : 65% E 80% and over : 80% E</p> <p>E = daily earnings, subject to ceiling (minimum earnings Fl. 48.27 per day) (7)</p>
Earnings ceiling	Industrial staff } Non-industrial staff } DM 25 200 p.a.	Bfrs. 192 900 p.a.	Industrial staff } Non-industrial staff } FF 21 960 p.a.	None	Industrial staff: none Non-industrial staff: Lfrs. 400 113	Fl. 30 901 p.a. (Fl. 118.85 per day)
Supplement per dependant:	-	-	-	See family allowances	-	-
children	1/10 of general basic earnings for each child, p.a. (2)	(General family allowance scheme)	(General family allowance scheme)		Lfrs. 3 200 p.a. per child (with index = 100) (3)	(See family allowances)

(1) Credited periods = periods of sickness (minimum 4 weeks), rehabilitation, unemployment, studies (over 16 years of age, up to 5 years) which are taken into account provided that at least half of the period of membership (minimum 60 months) is covered by contributions.

(2) No cumulation with family allowances.

(3) Cumulation of supplements for children with family allowances.

(4) If exceeded, possibility of obtaining increases.

(5) If during the years of membership over the age of 25 the person concerned has not completed an average of 240 days of insurance per calendar year, only 2/3 of the special supplement is paid.

(6) A holiday allowance equal to 6% of the annual allowances is paid in May.

(7) Beneficiaries aged 23 years and over.

INVALIDITY INSURANCE

 CUMULATION OF BENEFITS
 PREVENTION AND REHABILITATION
 ADJUSTMENT

INVALIDITY INSURANCE
in the countries of the European Communities
Table VI-4

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
CUMULATION with other social security benefits(1)	If combined with an industrial injuries or occupational diseases pension, the invalidity pension is reduced when the total exceeds 85% of the earnings taken as basis for assessment	Cumulation with industrial injuries or occupational diseases pension is possible up to a variable maximum	Cumulation with an industrial injuries or occupational diseases pension limited to the normal earnings of a worker in the same category	Cumulation of general invalidity pension with an industrial injuries or occupational diseases pension (within the limit of annual earnings and subject to the ceiling, when the two pensions are granted for the same invalidity)	A reduction of the invalidity pension is possible in certain cases when combined, for example, with an industrial injuries pension	Reduction of the invalidity pension where combined with a benefit granted by foreign legislation for the same incapacity for work
PREVENTION AND REHABILITATION	Steps taken to maintain, improve and restore capacity for work include: all forms of medical care; vocational rehabilitation and adjustment to a new occupation; social security assistance, e.g. transitional allowances (50-80% of earnings over the last 12 (36) months) for the period of medical care, rehabilitation and subsequent steps to consolidate the results achieved	Functional and occupational retraining, in accordance with decision of panel of doctors, in specialized establishments	Vocational retraining in specialized vocational retraining centres or establishments, subject to a psycho-technical examination, with the social security funds contributing to the costs; the pensions or part of the pensions are continued	The INPS is able to grant medical care etc. to prevent or reduce invalidity and to restore capacity for work	The insurance may require that curative treatment be given to restore a pensioner's capacity for work or avert an insured person's imminent incapacity; the pension may be entirely or partially suspended during this treatment	Possibility for the person concerned of measures to maintain, restore or improve his capacity for work, such as rehabilitation, training or retraining. Measures may also be taken to improve his living conditions
ADJUSTMENT	Twofold adjustment to economic situation: (1) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed (2) by adjustment of the pension according to a coefficient which is fixed once a year by law in view of changes in the national income (per person gainfully employed) and of the trend of economic capacity and productivity	Automatic adjustment of allowances by 2% when the index 67 consumptions prices varies by 1.02% in relation to the preceding index.	Annual adjustment with effect from 1 April by statutory instrument fixing the coefficient of increase		(1) Automatic adjustment of pensions wherever the index varies by 2.5% in relation to the preceding index. (2) Adjustment of pensions and special supplements to earnings level (most recent adjustment at 1 April 1972 to the 1970 earnings level)	The daily allowance is pegged to the earnings index

(1) In the six countries of the European Communities invalidity pensions and old-age pensions are mutually exclusive.

OLD-AGE INSURANCE

Except in Belgium, France and the Netherlands old-age insurance and invalidity insurance are closely linked. Reference should therefore be made to the description of invalidity insurance (see page 45).

It should be noted that the Netherlands has set up an old-age insurance scheme applicable to the entire population.

Except in Belgium and the Netherlands a minimum membership period, varying from 3 to 15 years according to the country, is required for entitlement to a corresponding pension.

The normal retirement age is 65 except in Italy, where it is 60. In Belgium and Italy the retirement age is 5 years earlier for women.

In Germany, Italy and Luxembourg the old-age pension is calculated in the same way as the invalidity pension (see page 49). In France and Belgium the pension is calculated with reference to basic earnings and the number of years of insurance. In the Netherlands the pension paid under the general old-age insurance scheme is calculated with reference to the number of years of insurance.

As has been mentioned earlier in relation to invalidity pensions, this variety of formulae for calculating pensions does not simply represent technical differences but entails disparities in pension levels.

Table VII-1

OLD-AGE INSURANCE

in the countries of the European Communities

OLD-AGE INSURANCE

 LEGISLATION - BENEFICIARIES -
CONDITIONS

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
LEGISLATION						
1. First law	22 June 1889	10 May 1900	5 April 1910	21 April 1919	6 May 1911	5 June 1913
2. Basic instruments	Industrial staff: Social Insurance Code (RVO) of 19 July 1911, version of 23 February 1957, with numerous amendments Non-industrial staff: law of 20 December 1911, version of 23 February 1957 with numerous amendments	Royal Decree of 24 October 1967	Law of 5 April 1928 Social Security Code (Code SS), Books I-III - Decree of 29 December 1945, amended law of 31 December 1971	Decrees of 4 October 1935 and 14 April 1939 Laws of 4 April 1952, 26 February 1958 and 21 July 1965 Decree of 27 April 1968 Law of 30 April 1969	Industrial staff: Social Insurance Code, Book III, 1925, with numerous amendments Non-industrial staff: Law of 29 August 1951, with numerous amendments	General old-age insurance: Law of 31 May 1956
BENEFICIARIES						
Compulsory membership	Industrial and non-industrial staff	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	Industrial and non-industrial staff All employees	All residents aged from 15 to 65, regardless of income or nationality
Membership ceiling	-	-	-	-	-	-
CONDITIONS						
Minimum period of membership for right to a pension	180 months of insurance	None	15 years with maximum of 37 1/2 years (4) (between 5 and 15 years: annuities)	15 years of contributions	2 700 days of insurance for industrial staff (2) 60 months of insurance for non-industrial staff(2)	None
Normal retirement age:						
(a) Men	65	65	From 60 (pension) From 65 (annuities)	60 (3)	65	65
(b) Women	65	60	From 60 (pension) From 65 (annuities)	55 (3)	65	65

(1) In addition to the statutory old-age insurance scheme there are the supplementary retirement schemes which pursuant to the agreement of 8 December 1961 between the French National Employers' Council (CNPF) and the trade union organizations must be set up in all occupational sectors covered by the CNPF.

(2) An allowance is granted to insured persons who at 65 do not fulfil the conditions laid down but have paid contributions for 1 080 days (i.e. 4 years of insurance).

However, if on reaching 55 the insured person has not completed the 60-month qualifying period, the period is increased by the number of months required to bring it up to 60.

(3) A 'seniority pension' after 35 years of contributions irrespective of age, provided that the pensioner is no longer working.

(4) Progressive transition from a maximum of 30 years to 37 1/2 years between 1972 and 1975.

in the countries of the European Communities

AMOUNTS	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Calculation of pension	<p>Pension formula: $1.5\% \times n \times E \times c$ n = Number of years of insurance (cf. invalidity) E = the general basic earnings, i.e. the average gross earnings in respect of which contributions are due of all insured persons during the 3 calendar years prior to the year of payment of pension. In 1972: DM 12 008 c = Individual coefficient - average ratio for each year of the earnings of the person concerned to the general basic earnings (maximum 2) (3)</p>	<p>Pension formula: for a single person or married man without dependent wife: $1/45 \times 60\% \times E \times n$ for a married man (dependent wife): $1/45 \times 75\% \times E \times n$ for women: $1/40 \times 60\% \times E \times n$ n = Number of years during which remuneration has been paid E = (1) For years prior to 1 January 1955: the factor representing 60% E (or 75% E) is fixed at a flat rate of Bfrs. 90 733 (2) For the years after 1 January 1955: Industrial staff: gross wage without ceiling Non-industrial staff: 1955-57: flat rate 1958-67: earnings ceiling plus 10% After 1968: earnings ceiling</p>	<p>Pension formula: (at 60) $E \times 20\% \times \frac{n}{30}$ E = Highest average earnings in the 10 years before age of 60 or before retirement in the case of deferment n = Number of years between 15 and 32 (5) Annuity: (for 5-15 years of membership) = 10% of half employee's plus employer's contributions Minimum pension: FF 1 950 (6)</p>	<p>Pension formula: $1.85 \times n \times E$ n = Number of years of insurance (maximum: 40) E = average annual earnings in respect of which contributions during the best 3 of the previous 5 years Minimum: Lit. 390 000 p.a. or Lit. 416 000 from age of 65 Social security pension: Lit. 156 000 (12 000 x 13) of the annual contributory pension is provided by the Social Fund in the form of a social security pension</p>	<p>Pension: Consisting of a fixed amount plus a supplement. Fixed amount: Lfrs. 15 000 p.a. (index = 100; index at 1 July 1972 = 185.23) Supplement: 1.6% of total earnings; earnings adjusted according to index and the changes in wage level; minimum pension (when index = 100): Lfrs. 24 000 (for 3 000 days of insurance)</p>	<p>Annual amount Single persons: 1/50 of Fl. 5 364 Married persons: 1/50 of Fl. 7 596 for each year of insurance (4)</p>
Earnings ceiling	<p>Industrial staff: } Non-industrial staff: } DM 25 200</p>	<p>Industrial staff: none Non-industrial staff: Bfrs. 225 900</p>	<p>Industrial and non-industrial staff: FF 21 960</p>	<p>None</p>	<p>Industrial staff: none Non-industrial staff: Lfrs. 400 113</p>	<p>-</p>
Supplements per dependant: spouse	-	(varying amounts - see above)	<p>(a) Spouse aged under 65: 50% of the pension, with minimum of FF 50 (b) Over 65: minimum FF 1950 (6)</p>	See Family Allowances	-	(Varying amounts - see above)
children	1/10 of general basic earnings for each child, p.a. (1)	See Family Allowances	10% of the pension to any pensioner who has had at least 3 children, including children whom he has brought up for at least 9 years before their 16th birthday (1)	See Family Allowances	Lfrs. 3 200 p.a. per child (with index = 100) (2)	See Family Allowances

(1) No cumulation with family allowances.
 (2) Cumulation of supplements for children with family allowances.
 (3) If exceeded, possibility of obtaining increases.
 (4) A 'holiday allowance', equal to 6% of the pension due for the 12 months preceding the month of May is paid once a year.
 (5) The number of years will be extended to 37 1/2 between now and 1975.
 (6) After 1 October 1972.

Table VII-3

OLD-AGE INSURANCE

in the countries of the European Communities

OLD-AGE INSURANCE

EARLY PENSIONS - EXTENSION -
ADJUSTMENT

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
EARLY PENSIONS	Men: at 60 if already unemployed for at least 1 year and as long as they remain unemployed Women: at 60 if subject to compulsory membership for the preceding 20 years and if no longer gainfully employed	At the request of the person concerned; in which case reduction of 5% for each year before normal retirement age (except for persons enjoying status of national 'recognition') Earliest possible age: 60 for men and 55 for women	In the case of incapacity for work and deported persons, pension entitlement begins at 60 at the same rate as for 65		Industrial staff: men at 62 women at 62 Non-industrial staff: men at 60 women at 55 Conditions: all work ceased and a sufficient number of years of membership (industrial staff: 10 800 days; non-industrial staff: 180 months)	
EXTENSION		A supplement is given for each additional year of work (max 5), equal to 1/45 (men) or 1/40 (women) of 60% of earnings during the year (75% for households)	Pension or annuities: Possibility of deferring payment without any age limit. Rate 20% of pension in the case of deferment beyond 60(1)	Possibility of obtaining pension supplements every 2 years where the pensioner continues to work and pay contributions (18.72 x value of basic contributions paid during the 2 years)		
CUMULATION WITH EARNINGS	Possible	Forbidden except for authorized work (work restricted to 270 hours per quarter-year or producing earnings not exceeding Bfrs. 13 228 per quarter)	Possible	Total cumulation for minimum pensions; 50% of pension for amounts between the minimum and Lit. 100 000 per month; no cumulation above the latter figure	Possible	Possible
ADJUSTMENT	Twofold adjustment to economic situation: (1) by automatic incidence of general basic earnings (see above) when the amount of the pension to be paid is fixed (2) by adjustment of the pension according to a coefficient which is fixed once a year by law in view of changes in the national income (per person gainfully employed) and of economic capacity and productivity	Automatic adjustment of pensions by 2% when the retail price index varies by more than 1.02% in relation to the preceding index. Adjustment to the economic situation by increase according to a coefficient	Annual adjustment with effect from 1 April by statutory instrument fixing the coefficient of increase	Annual adjustment (by decree) of pensions to changes in cost of living	(1) Automatic adjustment of pensions whenever the index varies by 2.5% in relation to the preceding index (2) Adjustment of pensions to level of earnings (most recent adjustment at 1 April 1972 to the 1970 level of earnings)	Pensions adjusted by royal decree when the earnings index varies by more than 3%

(1) From 4% per annum in 1971 the rate will be increased to 5% between now and 1975.

SURVIVORS' BENEFITS

Specific insurance against the death of the head of the family exists in one country only, the Netherlands (general insurance for widows and orphans).* In the other countries survivors' insurance is organized as part of old-age insurance.

To permit payment of benefits to survivors, the head of the family must, if he dies during his working life, have been entitled to a pension as a result of fulfilling certain qualifying conditions, which vary from country to country, or must have already been receiving a pension at the time of his death. Under the general insurance scheme in the Netherlands the head of the family alone need have been insured. The granting of benefits may also be made subject to certain conditions concerning the beneficiary's situation: these conditions may relate to the duration of the marriage, the widow's age or capacity for work or the dependent members of the family.

With the exception of the general insurance scheme in the Netherlands, which provides flat-rate pensions, the amount of the benefit paid to survivors (widows or widowers) is determined in proportion to the pension which the insurance holder was receiving or would have received. The allowance is discontinued if the widow remarries, but in five countries (Germany, Belgium, Italy, Luxembourg, Netherlands) a grant equal to one to five years' payments is provided.

In Germany, Italy and Luxembourg orphans' benefit is calculated on the basis of the insured person's pension (actual or hypothetical). In Belgium and France only family allowances are provided, but at higher rates for orphans in the former country. In the Netherlands special allowances are paid only to those who have lost both parents, and under certain circumstances family allowances may be added. In Germany, Italy and Luxembourg the benefits are higher for those who have lost both parents. In Luxembourg pensions and family allowances can be combined.

* Note: Here and elsewhere 'orphans' covers fatherless or motherless children as well as children having lost both parents.

Table VIII-1

SURVIVORS' BENEFITS

- invalidity and old-age schemes -

SURVIVORS' BENEFITS

CONDITIONS FOR GRANT OF BENEFIT

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
LEGISLATION	See Invalidity and Old-age Insurance tables	See Old-age Insurance table	See Invalidity and Old-age Insurance tables	See Invalidity and Old-age Insurance tables	See Invalidity and Old-age Insurance tables	General insurance scheme for widows and orphans
Conditions for grant of benefit						
1. Deceased insured person						
If during working life	60 months of insurance	1 year of insurance	Registered for 12 months: 800 working hours during the last 12 months, of which at least 200 during the first of the 4 quarter-years prior to cessation of work or involuntary unemployment; entitled to old-age or invalidity pension	5 years of insurance and at least 260 weekly contributions for industrial staff or 60 monthly contributions for non-industrial staff. Or 1 year of insurance and 52 weekly contributions if death is connected with occupation	Industrial staff: 900 days of insurance Non-industrial staff: 40 months of membership. (1) No qualifying period where an injury connected with occupation has caused death	To be insured
If pensioner	Recipient of an invalidity or old-age pension	Recipient of an old-age pension	Recipient of an old-age or invalidity pension	Recipient of an old-age or invalidity pension	Recipient of an old-age or invalidity pension	To be insured
2. Surviving spouse	Widow, married to the deceased at the time of his death, or divorced and financially dependent upon the deceased Widower financially dependent upon deceased insured spouse	Widow married to the deceased for at least 1 year (unless there is a child of the marriage or death is due to an accident after the date of marriage): aged at least 45 or bringing up a child or looking after disabled person; having ceased all work	(a) For widow's (widower's) pension: widow (dependent widower) aged at least 60, disabled, of an insured person who died before his (her) 60th birthday. (b) For widow's (widower's) pension commuted to old-age pension: widow (or dependent widower), aged 65 (2) (60 in the event of incapacity for work), of person entitled to a pension or a recipient of a pension (marriage having lasted for at least 2 years); and not herself (himself) having entitlement to any social security benefits	Widow Dependent disabled widower	Widow (or dependent widower) married to the deceased for at least one year, unless there is a child of the marriage or death is caused by an accident. Assimilated to the widow: mother, mother-in-law, sister, daughter, daughter-in-law and adopted daughter if a minor at time of adoption, subject to certain conditions. Fatherless children, and motherless children if the child was dependent upon the insured mother	Widow with dependent children or disabled person or aged at least 40 at time of her husband's death. At 65 the survivor's pension is replaced by an old-age pension

(1) The widow of an insured person of Luxembourg nationality may make back payments to cover the periods required to bring the qualifying period up to a standard 60 months, provided that she is 45 or has attained at least a 50% incapacity for work, or is bringing up or has brought up a child.

(2) 55 after 1 January 1973.

SURVIVORS' BENEFITS

AMOUNT OF PENSIONS

SURVIVORS' BENEFITS

- invalidity and old-age schemes -

Table VIII-2

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
AMOUNTS						
1. Pensions						
Widow (widower)	6/10 of pension for occupational invalidity with reference to actual period of membership - for widows under 45 6/10 of general invalidity pension with reference to a nominal period of membership longer (1) than the actual period - for widow (widower) over 45, or disabled or with dependent children	80% of the actual or hypothetical retirement pension of the insured person calculated at household rate. No widower's pension	1/2 of holder's old-age pension 1/2 of pension or annuity received by the deceased Minimum: FF 1950 (7). 10% supplement where the person concerned has at least 3 dependent children brought up by him for 9 years before their 16th birthday	60% of the insured person's invalidity or old-age pension in accordance with the minimum and maximum levels laid down for the insured person's pension	2/3 of fixed amount and 60% of supplement (5) plus further supplement of Lfrs. 2200 (index = 100) p. a. for each dependent child If insured person dies before 55, 60% of special supplements (5) provided that the widow fulfils the conditions (see Note 1 of preceding table)	Widow only: Fl. 5364 p. a. Widow with dependent children: (6) Fl. 7596 p. a.
Widow's remarriage	Pension is discontinued; grant of 5 years' pension	Pension is discontinued; grant of 2 years' pension	Pension is discontinued	Pension is discontinued; grant of 2 years' pension	Pension is discontinued, grant of 60 months' payments if remarried before 50 (36 months' payments over 50), not including special supplements	Pension is discontinued; grant of 1 year's pension
Orphans (= fatherless or motherless children)	1/10 of general invalidity pension (see above) plus children's supplement as for general old-age or invalidity scheme (= 1/10 of insured persons' average earnings (2))	No orphans' pension; see special family allowances scheme	No orphans' pension; see family allowances scheme	(1) In conjunction with surviving spouse's pension: 20% per child; but for 3 or more children, 40% divided by the number of children (3) (2) If not, see Orphans (both parents) below	1/3 of fixed amount plus 20% of supplement plus further supplement of Lfrs. 1100 (index = 100) p. a. for each dependent child (4) If insured person dies before 55, 20% of special supplements (5)	Only children from a dissolved marriage where the surviving spouse has not remarried; Amount: see below (4)
Orphans (= children having lost both parents)	1/5 of the general invalidity pension plus children's supplement as for general old-age or invalidity scheme (2)	No orphans' pension; see special family allowances scheme	No orphans' pension; see family allowances scheme	40% per child. 3 children and over, 100% divided by the number of children	Double the pension for fatherless or motherless children (4)	Children (4) aged: p. a. under 10 Fl. 1 728 10-16 Fl. 2 550 over 16-27 Fl. 3 324 (6)

(1) Where the deceased insured person is not 55 or over, the actual membership period is increased by the period between death and age of 55, subject to certain conditions.

(2) Since these pensions in any case exceed family allowances, the latter are discontinued.

(3) No entitlement to family allowances unless the widow works.

(4) No restriction on combination with family allowances.

(5) See Invalidity Table.

(6) A "holiday allowance", equal to 6% of the pension due for the 12 months preceding the month of May is paid once a year.

(7) Payable from 1 October 1972.

Table VIII-3

SURVIVORS' BENEFITS
- invalidity and old-age schemes -

SURVIVORS' BENEFITS

AMOUNT OF PENSIONS (ctd)

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
AMOUNTS						
OTHER BENEFICIARIES	-	-	-	For parents, brothers, etc., 15% of the insured person's pension if there are no other survivors	Persons assimilated to widows Children assimilated to orphans	A divorced wife under certain conditions
Maximum for all those entitled to benefits	100% of the insured person's full general invalidity pension (see above), with children's supplements	-	-	100% of the insured person's pension	100% of the insured person's pension	-
2. FUNERAL AND OTHER ALLOWANCES	The insured person's full pension is paid to the widow (or widower) for the 3 months following the insured person's death See also allowances for funeral expenses under Sickness Insurance	Adjustment allowance for widows with no pension rights: one year's survivor's pension See also allowances for funeral expenses under Sickness Insurance	Under Death Insurance, grant of a capital sum on death equal to 90 times the basic daily earnings to the survivors of insured persons who have been gainfully employed or in a situation assimilated thereto (unemployment, sickness or maternity allowance, temporary incapacity) for 200 hours during the 3 months prior to death or 120 hours during the last month; order of priority: spouse, children, parents, etc. Minimum: 1% of annual earnings, subject to ceiling. Maximum: 3 times the monthly earnings, subject to ceiling	Allowance to survivors if the insured person was not yet entitled to a pension: 45 times the total contributions paid Minimum: Lit. 43 200 Maximum: Lit. 129 600 Order of priority: spouse, children, parents See also funeral grant under Sickness Insurance	The insured person's full pension is paid for 3 months to survivors who have lived with him in the same household Funeral allowance if death occurs before pensionable age: Industrial staff: 1/15 of actual annual earnings, minimum Lfrs. 1 200 (index = 100) Non-industrial staff: if the beneficiaries receive no survivors' pension and provided the conditions concerning the qualifying period are fulfilled, 50% of the 3 highest annual earnings on which contributions had to be paid See also funeral allowance under Sickness Insurance	The insured person's full pension is paid to the widow for the 5 months following death Temporary benefit (6-24 months) to widows with no pension rights: Fl. 5 364 p.a. (1)

(1) By virtue of the sickness and incapacity for work insurances, a death grant is allowed of 100% of the daily earnings multiplied by the number of days between death and the first day of the 3rd month following.

INSURANCE AGAINST INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

Industrial injuries insurance was one of the first to be organized. Yet while legislation in the various countries was originally based upon the principle of the individual employer's liability, it now rests on the principle of the employers' collective liability within the context of a social security insurance scheme, except in Belgium, where there is no social security insurance scheme for this risk but employers must take out an insurance with an insurance company or with an approved mutual insurance fund.

In the Netherlands there is no special insurance against industrial injuries and occupational diseases, these risks being covered by sickness insurance (cash benefits and benefit in kind), insurance against incapacity for work (invalidity) and survivors' insurance.

The definition of industrial injury proper is largely the same in all the other countries. An injury suffered when travelling between home and place of work is a concept with wider or narrower interpretation according to the country, but cover for such an injury is given in all countries, although in Italy only in certain cases.

None of the six countries provides blanket cover for the 'occupational diseases' risk (compensation for any disease contracted in the course of or as a result of work). Cover is given only for prescribed occupational diseases, which vary from country to country. In Germany and Luxembourg, however, any disease which can be proved to have an occupational origin may be treated for compensation purposes as an occupational disease. Some countries also impose fixed periods for exposure to the risk and for declaring the disease.

Benefits in kind are granted on more favourable terms than for non-occupational physiological risks. None of the six countries requires a financial contribution from the person affected.

Cash benefits take the form of allowances for temporary incapacity and pensions for permanent incapacity.

In the event of temporary incapacity the allowances are paid without any waiting period (except in Italy) until recovery is complete; the allowances being replaced, in two countries, by an annuity after a number of weeks (13-78). In Germany and Luxembourg benefits are paid initially by the sickness insurance body and only later by the accidents insurance. The amount varies from 50-90% of a basic wage, the calculation of which varies from country to country.

It has been found that legislation in the various countries on pensions has evolved from a common law attitude to liability towards a standard division of liability between the employer and the worker. This sharing of liability exists in every country except Belgium, but the proportions vary. In France and Italy the rate of compensation varies according to the degree of invalidity; and each country employs a different method for determining the extent of invalidity and reviews the situation according to its own time-table.

In calculating the pension:

the earnings taken as a basis of assessment may be either actual earnings with or without a ceiling, or reduced earnings; for total incapacity the annuity is a varying percentage of such earnings (66-100%); for partial incapacity the pension is a fraction of that for total incapacity. In Germany, Belgium and Luxembourg this fraction is strictly proportionate to the degree of invalidity. In France and Italy it is graduated to provide better cover for serious incapacity; the minimum degree of capacity for which compensation may be granted varies from 0-20%.

Widows are granted pensions equal to some percentage of the deceased spouse's earnings; the rate may be a standard one or vary according to the widow's age and degree of incapacity for work. Pensions are also provided for orphans and dependent parents, but the conditions vary.

In every country provision is made for adjusting pensions but this does not operate automatically: a law or regulation of some kind is required in every country.

Table IX-1

INSURANCE AGAINST INDUSTRIAL INJURIES AND OCCUPATIONAL DISEASES

in the countries of the European Communities

**INDUSTRIAL INJURIES AND
OCCUPATIONAL DISEASES
INSURANCE**

Legislation - Risks covered

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
LEGISLATION						
1. First law						
Ind. injuries	6 July 1884	24 December 1903	9 April 1898	17 March 1898	5 April 1902	There is no specific insurance against industrial injuries and occupational diseases; under the law of 18 February 1966 these risks are covered by sickness insurance (cash benefits and benefits in kind), insurance against incapacity for work (invalidity) and survivors' insurance
Occ. diseases	12 May 1925	24 July 1927	25 October 1919	13 March 1929	17 December 1925	
2. Basic instruments						
Ind. injuries	Social Insurance Code (RVO) of 19 July 1911, version of 30 April 1963, with numerous amendments	Law of 10 April 1971 Co-ordination by Royal Decree of 3 June 1970	Social Security Code (Code SS) Book IV, decree of 31 December 1946, amended	Royal decree of 17 August 1935. Most recently amended by law of 30 June 1965	Law of 17 December 1925 (Books II and IV of the Social Insurance Code), with numerous amendments	
Occ. diseases						
RISKS COVERED						
1. INDUSTRIAL INJURIES						
(a) Definition:						
Ind. injuries proper	Injuries occurring in the enterprise and/or in connection with an occupation dependent on the enterprise on the basis of a contract of employment, hire or apprenticeship, or any other insured activity	Injuries occurring during an as a result of the execution of the work contract.	Any injury occurring as a result of or in connection with work, regardless of its cause	Industrial injury produced by a violent cause in connection with work (1)	Industrial injury occurring as a result of or in connection with work	See above
injuries when travelling between home and place of work	(2)	(2)	(2)	Injuries occurring during the journey between the place of work and the home do not usually occasion compensation; exception: unavoidable use of a very long or bad and dangerous route, the transport of heavy tools, harbour vessels, the enterprise's own means of transport, etc.	(2)	
(b) Personal liability: (3)						
of the employer or his managerial delegates	1. Towards the injured person: in the event of deliberate fault confirmed by a judicial decision 2. Towards insurance body: in the event of deliberate fault or aggravated negligence (without judicial decision)	In the event of the employer's deliberate fault: the injured person may bring an action for civil liability on. The insurer must however pay the legal allowances and is subrogated in the civil action until the payments are exhausted.	Employer's unjustifiable fault (e.g. failure to observe industrial safety measures) gives entitlement to supplementary annuity	In the event of employer's unjustifiable fault, the injured person may by legal action demand from him the proportion of the damages incurred in excess of the compensation granted by the INAIL	In the event of deliberate fault or failure to observe the necessary safety measures and conviction by a court, all expenditure occasioned by the injury are the employer's responsibility	The employer's civil liability is maintained, it being understood that when fixing the amount of compensation the judge must taken into account the benefits granted to the worker
of the worker	An injury due to the deliberate fault of the injured person can occasion withholding of all or part of the benefits	An injury due to the worker's deliberate fault occasions no compensation	Worker's unjustifiable fault may reduce compensation; deliberate fault entails non-payment of compensation	Worker's serious unjustifiable fault and also deliberate fault entail non-payment of compensation	No compensation is paid where the worker deliberately causes the injury	

(1) Insect stings, animal bites and complaints caused by micro-organisms are considered violent causes provided they occur 'in connection with work'.

(2) Such injuries are those occurring on the journey to or from work along the normal and habitual route between the place of work and the worker's residence. Legal precedents or even legal provisions extend this definition to cases other than the travelling defined above (to eating-place, doctor's surgery, pay office, etc.); these extensions vary from country to country.

(3) In the member countries the liability of third parties is generally laid down by law.

**INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES**
in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
2. OCCUPATIONAL DISEASES						
(a) Prescribed diseases	List of 47 occupational diseases and noxious agents (see 7th decree of 20 June 1968); Any diseases proved to have occupational origin may be compensated, in special cases, as an occupational disease	List of occupational diseases (Royal decree of 28 March 1969 and 28 May 1969)	48 tables of occupational diseases, noxious agents or groups (Tables annexed to decree of 31 December 1946, amended) (1)(2)	List of 40 occupational diseases (see law of 15 November 1952). Also special law for silicosis and asbestosis of 12 April 1943	Table of 35 occupational diseases and noxious agents (see Grand-ducal decree of 26 March 1965) Any diseases proved to have occupational origin may be accepted for compensation by the governing body of the Accident Insurance Association	See Table IX-1 above
(b) Conditions:						
enterprises, work	Given in the list of occupational diseases; restrictions imposed for some diseases	None	Given in tables: restricted in the case of a few diseases	Strictly limited to the work given in the list	Given in the list, mostly, in general terms	
periods of exposure to risks	None: circumstances taken into consideration	None	No fixed period except for silicosis, asbestosis and siderosis: 5 years (in principle); (3) diseases engendered by streptomycin: 1 month; deafness: 2 years (reduced to 30 days in some cases)	None: circumstances taken into consideration	No prescribed periods	
periods of liability (period between discontinuance of exposure to risks and appearance of disease)	None: circumstances taken into consideration	No statutory periods	Absolute periods given in the tables (between 3 days and 20 years) (3)	Absolute periods given in the list (between 2 months and 10 years) (4)	No statutory periods	
time-limit for declaration (after appearance of first symptoms)	2 years (time-limit for retro-active payments)	May be fixed by decree	2 years (time-limit)	3 years (time-limit)	-	

- (1) Every doctor must give notice of a disease which is not included in the tables but which he considers as having an occupational origin: this is for preventive purposes and to expand the tables.
- (2) Employers using processes liable to cause occupational diseases must give notice thereof.
- (3) The conditions concerning the liability and exposure periods may be waived as regards silicosis and asbestosis subject to the opinion of a panel of 3 doctors.
- (4) No periods fixed for silicosis and asbestosis.

Table IX-3

**INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES**
in the countries of the European Communities

**INDUSTRIAL INJURIES AND
OCCUPATIONAL DISEASES
INSURANCE**
BENEFICIARIES - BENEFITS

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
BENEFICIARIES AND BENEFITS						
A. BENEFICIARIES	Industrial and non-industrial staff and all persons bound by a contract of service or apprenticeship (incl. temporaries)	Industrial injuries: workers covered by social security system and apprentices Occupational diseases: as above and also trainees	Persons working in any capacity in any place for one or more employers	Workers providing their services for hire to third parties in order to carry out manual work (thus excluding most non-industrial staff)	Manual workers, assistants, mates, apprentices and domestic servants, office staff, operational staff, foremen and technical staff	See Table IX-1 above
B. BENEFITS						
I. TEMPORARY INCAPACITY						
(a) Body responsible for providing benefits	For the first 18 days: the patient's sickness fund, subsequently the trade cooperative association; if no sickness fund exists, the association from the start	The insuring body	The primary social security fund	INAIL	The sickness funds on behalf of the association insuring against industrial injuries	
(b) Treatment:						
free choice of doctor or hospital	In principle: no free choice. The patient must as soon as possible visit the specialist appointed by the trade cooperative association (Durchgangsarzt). Any subsequent medical treatment is carried out by approved specialists (1)	Free choice unless the enterprise has a recognized, comprehensive medical department	Free choice	The insured person must use the services of the INAIL doctors and obey their instructions, also regarding operations; otherwise he may lose his right to compensation	Free choice	
payment of costs; fees	See (a)	If free choice allowed, refund subject to an official scale If organized department: free care	Direct payment by the primary social security fund; for agricultural workers, the agricultural friendly societies	INAIL	By the insurance association	
contribution by person involved	None	None	None, except in certain cases where treatment by a doctor outside the commune, a more expensive hospital, etc. is chosen by the patient	None unless the patient applies to a doctor of his choice for surgery, while the fees over and above the scale of the insuring body are the patient's responsibility	None	
duration	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	

(1) A doctor who has discovered an occupational disease must notify the industrial medical inspector within 2 days; the latter will take whatever steps he considers necessary.

INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES
in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
(c) Cash benefits:						
waiting period	None	None	None	3 days (1)	None	See Table IX-1 above
duration	Until cure or permanent condition. Maximum: 78 weeks, then permanent annuities	Until cure or permanent condition	Until cure or permanent condition or relapse	Until cure or permanent condition	Until cure or permanent condition, but annuity after 13 weeks	
basic earnings used for calculation	Basic earnings used for sickness insurance (but up to a ceiling)	Average daily earnings obtained by dividing the real annual earnings during the year prior to the injury by 365; maximum Bfrs. 300 000 (subject to index changes)	Actual earnings during the pay period (1 month, 1/2 month, 1 week) prior to cessation of work divided by the number of working days in that period	Average daily earnings received during the 15 working days prior to cessation of work	Actual earnings during a specified period (maximum: ceiling for earnings on which contributions are paid)	
amount	See sickness Insurance	90 % of average daily earnings No reduction for hospitalization For temporary incapacity, partial allowances proportionate to residue capacity	50% of basic earnings for 28 days, thereafter 66 2/3% No reduction for hospitalization	60% of basic daily earnings for 90 days, thereafter 75%	75% of daily earnings	
2. PERMANENT INCAPACITY						
(a) Fixing the level of incapacity (= 1)	Ascertained in each case by medical examination as required by trade cooperative association	Agreement between the insuring body concerned and person involved; approval by court compulsory	Board of administration or select committee of the primary sickness fund on the advice of the consultant doctor	1 fixed for injuries on the basis of a table for assessing permanent incapacity; for occupational diseases on the basis of opinion of INAIL consultant doctor	Assessment by annuities joint committee based on the opinion of the medical supervisor of the insurance association	
(b) Review of 1	During first 2 years after injury review is possible at any time; after permanent annuity is fixed at intervals of at least 1 year. The increase or decrease of 1 must be at least 10%	Review possible during 3 years (industrial injuries) from the date of the agreement between the parties or the final decision	Review possible at any time during the first 2 years after 1 is fixed; thereafter normally at intervals of at least one year	Review possible during the 4 years after the annuity is fixed, at intervals of at least one year; thereafter at intervals of at least 3 years. No further review after 10 years (no limit for silicosis and asbestosis)	Review possible only during the 3 years following the fixing of the annuity unless deterioration of more than 10%	
(c) Minimum 1 giving entitlement to compensation	20%	-	-	11% for industrial injuries; 21% for occupational diseases. No minimum for silicosis or asbestosis combined with Tuberculosis	-	

(1) From the day following the injury. In practice the employer pays compensation for that period (100% for the day of the injury and 60% for the following 3 days).

Table IX-5

**INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES**
in the countries of the European Communities

**INDUSTRIAL INJURIES AND
OCCUPATIONAL DISEASES
INSURANCE**
BENEFITS (ctd)

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS																														
(d) Basic earnings employed for calculating annuity (= E) Possible reduction of E (= E reduced)	Actual earnings in the 12 months prior to cessation of work. In any case at least 300 times local average earnings (fixed by the public authorities) Maximum E = DM 36 000 The insurance body may increase this sum	Earnings in the year prior to cessation of work Maximum E = Bfrs. 300 000 (subject to index changes) For minors, E is at least Bfrs. 60 000 (subject to index changes)	Actual earnings in the 12 months prior to cessation of work Minimum E = FF 12 910·31 maximum E = FF 103 282·48 Only 1/3 of the actual earnings in excess of twice the minimum is counted up to the maximum (= E reduced). If 1 is less than 10%, no minimum E	Average annual earnings in the year prior to the cessation of work Minimum = Lit. 940 000 Maximum = Lit. 1 740 000 Reduction of basic earnings according to a table of basic percentages corresponding to incapacity levels: between 11 and 64%, percentage = 50-90%, between 65 and 100%, percentage = 100%	Actual earnings in the year prior to cessation of work or, if more favourable, the customary daily earnings in the last post multiplied by the average number of days of work completed in the enterprise (for non-industrial staff: 12 x salary - with ceiling - at time of injury). Minimum legal earnings for persons of same age and sex plus 20% for a skilled worker (minimum basic earnings)																															
(e) Amount formula	$E \times 1 \times 66\cdot7\%$	$E \times 1$	$E \text{ reduced} \times 1 \text{ reduced}$ Reduced level = incapacity level reduced by half for the portion under 50% and increased by half for the portion over 50%	$E \text{ reduced} \times 1$	$E \times 1 \times 80\%$																															
examples:	<table style="border: none;"> <tr><td>1 = 100%</td><td rowspan="4" style="font-size: 2em; vertical-align: middle;">}</td><td rowspan="4" style="vertical-align: middle;">of E</td></tr> <tr><td>1 = 75%</td></tr> <tr><td>1 = 50%</td></tr> <tr><td>1 = 25%</td></tr> </table>	1 = 100%	}	of E	1 = 75%	1 = 50%	1 = 25%	<table style="border: none;"> <tr><td>100%</td><td rowspan="4" style="font-size: 2em; vertical-align: middle;">}</td><td rowspan="4" style="vertical-align: middle;">of E</td></tr> <tr><td>75%</td></tr> <tr><td>50%</td></tr> <tr><td>25%</td></tr> </table>	100%	}	of E	75%	50%	25%	<table style="border: none;"> <tr><td>100 %</td><td rowspan="4" style="font-size: 2em; vertical-align: middle;">}</td><td rowspan="4" style="vertical-align: middle;">of E reduced</td></tr> <tr><td>62·5%</td></tr> <tr><td>25 %</td></tr> <tr><td>12·5%</td></tr> </table>	100 %	}	of E reduced	62·5%	25 %	12·5%	<table style="border: none;"> <tr><td>100 %</td><td rowspan="4" style="font-size: 2em; vertical-align: middle;">}</td><td rowspan="4" style="vertical-align: middle;">of E</td></tr> <tr><td>75 %</td></tr> <tr><td>35 %</td></tr> <tr><td>13·2%</td></tr> </table>	100 %	}	of E	75 %	35 %	13·2%	<table style="border: none;"> <tr><td>80%</td><td rowspan="4" style="font-size: 2em; vertical-align: middle;">}</td><td rowspan="4" style="vertical-align: middle;">of E</td></tr> <tr><td>60%</td></tr> <tr><td>40%</td></tr> <tr><td>20%</td></tr> </table>	80%	}	of E	60%	40%	20%	
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supplements for care by another person	Vary according to individual case from DM 145 to DM 583 per month	Maximum supplement of 150% of incapacity level	40% of the annuity with a minimum of FF 11 486·92	Lit. 35 000 per month	Up to $E \times 100\%$																															
for dependent persons	If 1 is 50%, at least 10% of annuity for each child; from the second child, at least equal to the family allowances	See Family Allowances	Family allowances	For spouse and each dependent child: 5% supplement, and combination with any family allowances	10% supplement for each dependent child if 1 is at least 50%; maximum for total beneficiaries, 100% of E. Age-limit: as for family allowances																															
(f) Redemption	Redemption is possible with the insured person's consent if 1 is less than 30%. Above 30% redemption is possible under certain conditions	Compulsory if 1 is less than 10% at the end of the review periods. Optional, at the request of the party concerned, for maximum of 1/3 annuity	Immediate compulsory redemption if 1 is less than 10% and if the annuity is less than 1/80 of minimum earnings; optional full or partial redemption under certain conditions - not before 5 years after ascertainment of permanent conditions	Special provisions permit redemption of certain annuities. Compulsory redemption if 10 years after settlement of the annuity 1 is between 11% and 16%	Redemption if 1 is less than 40% under special conditions																															

INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES
in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
(g) Cumulation: new earnings	Full cumulation possible with new earnings	Full cumulation possible with new earnings	Full cumulation possible with new earnings	Full cumulation possible with new earnings	Cumulation possible with new earnings	See Table IX-1 above
other pensions	If combined with old-age or invalidity pension the latter is reduced when the total pensions exceed 85% of E or the individual basis for calculating the pensions	Combination with invalidity and old-age pensions possible subject to maximum limits for the various cases	Combination with an invalidity pension restricted to 80% of actual earnings at time of injury if that pension is granted as a result of the injury. No limits for old-age pension	Invalidity and old-age pensions may be combined with industrial injury or occupational diseases pensions. The sum of the combined pensions may not exceed the last earnings where the invalidity pension is paid for the same reason as the injury annuity	In certain cases, reduction of invalidity pension only	
3. DEATH						
Spouse's pension (1)	Widow aged under 45: E x 30% Widow aged over 45 or with over 50% incapacity level or with 1 child receiving orphan's pension: E x 40% Widower in state of incapacity who had been dependent upon the deceased: E x 40%	Widow or widower E x 30%	Widow aged under 60: E reduced x 30% Widow aged over 60 or with at least 50% incapacity level: E reduced x 50% Widower: see widow	50% of the annuity Widower aged 65 or over or unfit for work: as above	Widow E x 40% With at least 50% incapacity level: E x 50% Invalid widower: E x 50%	
Orphans (= fatherless or motherless children)	Each child to age of 18, or 25 if undergoing vocational training: E x 20%	Each child: E x 15% with maximum: E x 45%	1 child: E reduced x 15% 2 children: E reduced x 30% 3 children: E reduced x 40%, etc.	20% of the annuity for each child	Children (to age of 18 or 25 if continuing studies or vocational training and with no limit for infirm children): E x 20% Cumulation with family allowances	
Orphans (= children having lost both parents)	E x 30%	Each orphan: E x 20% with maximum: E x 60% The pensions are deducted from the allowances provided under the special scales of family allowances (orphans); however, reductions may not produce a sum less than twice the ordinary allowances. See family allowances table	Each: E reduced x 20% Cumulation with family allowances	40% of the annuity for each orphan		

(1) As a general rule in the six countries widows neither divorced nor separated as guilty parties. In the event of remarriage, the pension is replaced by payments equal to several years' pension.

Table IX-7

**INSURANCE AGAINST INDUSTRIAL INJURIES
AND OCCUPATIONAL DISEASES**
in the countries of the European Communities

**INDUSTRIAL INJURIES AND
OCCUPATIONAL DISEASES
INSURANCE**
BENEFITS (ctd) - ADJUSTMENT

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Dependent parents and other relations	E x 20% (E x 30% for a couple). For parents and grandparents, with priority for the parents	Father and mother, E x 20% each, or E x 15% for surviving spouse without children Also grandchildren, brothers and sisters under special conditions	E reduced x 10% for each parent and grandparent. Maximum for total parents and grandparents: E reduced x 30%	20% of annuity for each parent, grandparent, grandchild, brother and sister if no other beneficiary exists	For all dependent parents and grandparents: E x 30% Same amount for certain other dependent persons subject to specific conditions	See Table IX-1 above
Maximum for total beneficiaries	E x 80% excluding, where applicable, parents and grandparents	E x 75% with order of priority	E reduced x 85%	E x 100%	E x 80%	
Capital sum on death	1/12 of the annual earnings (minimum DM 400). Cost of transporting the body to the place of interment is covered	30 x average daily earnings	Refund of funeral expenses limited to a maximum sum	Lump sum of Lit. 140 000 - 260 000 plus supplementary allowances for children, parents and grandparents	1/15 of the annual earnings	
4. ADJUSTMENT	Annual adjustment by statutory instrument according to changes in wage-levels	Adjustment for annuities which for specified categories of invalidity rates, do not reach a specific sum. The adjustment is equal to the difference between the annuity and the said sum. These sums are fixed by royal decree and are pegged, as are the adjustments granted, to the price index Supplementary equalization allowance: annuities calculated for an invalidity level of 10% and over are linked to the index	Annual adjustment with effect from 1 March, by decree fixing the coefficient of increase	Automatic regular adjustments linked to changes in industrial earnings during the preceding 3 years	Adjustment by regulation (every 5 years) according to changes in the wage level (at present, wage level of 1965). The sums adjusted by this means are pegged to the costs of living index. No monthly payment can be made on a basis below the minimum reference levels (see basic earnings above) for the first month in which it is payable	

INSURANCE AGAINST INDUSTRIAL AND
OCCUPATIONAL DISEASES
in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
RETURN TO ACTIVE LIFE						
1. Rehabilitation, retraining	Functional rehabilitation as part of medical care, on the initiative and at the expense of the trade cooperative association Retraining: where necessary, adaptation to a new occupation with vocational guidance; financial assistance for the insured person and his family for the retraining period	The 'Fond national de reclassement social des handicapés' deals with the rehabilitation and retraining of handicapped workers with at least a 30% incapacity level (mental: 20%). The Fund may set up or help to set up rehabilitation centres.(2) Rehabilitation may also be paid for by the Occupational Diseases Fund	Functional rehabilitation subject to medical opinion, at the expense of the primary fund Vocational retraining in special vocational retraining centres(1) or establishments; cost is responsibility of the primary fund, allowances or annuities being continued or, in some cases, increased	Functional rehabilitation in specialized health establishments and vocational retraining	The insurance association may prescribe compulsory medical treatment to improve the working capacity of the recipient of an annuity. The agency for the placing and vocational retraining of handicapped workers gives its opinion upon the advisability of measures	See Table VI-4
2. Preferential employment of handicapped persons	Obligation to employ seriously disabled persons in all enterprises as a variable quota of the staff (2)	Enterprises employing a staff of more than 20 must take on a number of handicapped persons registered with the Fund. During the rehabilitation period, allowances and supplementary earnings are paid them by the Fund (2)	Preferential employment of handicapped persons on staff up to a certain percentage which is fixed by ministerial decree for each activity or group of activities (2)	Persons disabled by industrial injuries are placed and employed in enterprises with a staff of 50 and over (one such person for each 50 workers). 40% minimum level of incapacity for such guaranteed employment	Certain jobs suitable for their abilities are reserved for persons affected by industrial injuries at a fair reasonable wage	
3. Change of employment:	In the event of risk of occupational diseases, aggravation or relapse, in particular dermatosis and silicosis, the trade cooperative association must induce the insured person to change occupation	On the order or advice of industrial medical inspector	Silicosis and asbestosis	Silicosis and asbestosis	In the event of risk of occupational disease, aggravation or relapse, an allowance may be granted to the worker to facilitate his re-employment	
Compensation	For the transitional period, transitional annuity up to 50% of the full annuity (2/3 of E) or a lump sum of 50% of one year's full annuity	Temporary cessation: temporary incapacity allowance during the period Permanent cessation: full permanent incapacity allowances for 90 days	After examination by a specialist, a standard rate compensation payable in 25 or less monthly instalments and equal to a maximum of 300 times the average daily earnings of workers in the same category when the insured person was employed during exposure to the risk or, where applicable, for each year of exposure 60 times the earnings taken as reference, payable in a proportionally smaller number of monthly instalments. Conditions: not to be entitled to an annuity for pneumoconiosis; to leave the post in 6 months; to change employment If entitlement to an annuity or allowance subsequently occurs, the change of employment allowance is deducted therefrom for the corresponding period	Temporary annuity for disabled persons whose incapacity does not exceed 80%. The annuity is paid for 1 year and is equal to 2/3 of the difference between earlier average daily earnings and the daily earnings received in the new job if the latter are lower	A temporary annuity to compensate for loss of earnings may be granted	

(1) Retraining centres compulsory for enterprises employing over 5 000 workers.

(2) Such measures have been in operation for many years for disabled servicemen and other groups of handicapped workers.

FAMILY ALLOWANCES

The importance of family allowances, which in most countries form the newest branch of the social security systems, varies from country to country according to the motives underlying their introduction.

In addition to the allowances for dependent children they include in several countries various other allowances, which are generally paid in connection with births.

The legislation of five countries confirms the principle that entitlement to family allowances arises with the first child; in France, however, the allowances are not granted for the first child unless there is only one wage-earner, and in the Netherlands the rule applies to employees (for residents in general: from the 3rd child). Under the German system there are allowances only from the second child on, but these are not paid to families with two children only unless their income does not exceed a certain level.

Allowances are paid only until the children reach a given age, which varies from 16 to 19 in the different countries, with extensions being permitted mainly for further education, vocational training or serious infirmity, each country having different age limits for these various cases.

In Italy the same amount is paid for each child. In the other countries the amounts differ according to the number of children, and in Belgium and France according to their age. It should be pointed out that the allowances granted for the same family in different countries could vary by as much as 300%.

Supplementary benefits are provided in Italy for spouses, parents and grandparents, in Belgium, France and Luxembourg in connection with maternity, and in France as housing aid. The position of handicapped children is taken into consideration in Belgium, France, Luxembourg and the Netherlands.

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Table X-1

FAMILY ALLOWANCES

FAMILY ALLOWANCES
LEGISLATION - CONDITIONS - AMOUNTS

in the countries of the European Communities
at 1 July 1970 (Belgium and France: 1 August 1972)

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
LEGISLATION						
1. First law	13 November 1954	4 August 1930	11 March 1932	17 June 1937	20 October 1947	23 December 1939
2. Basic instruments	Law of 14 April 1964, amended	Coordinated laws (royal decree of 19 December 1939)	Social Security Code, Book V. Decree of 10 December 1946, amended Law of 3 January 1972	Consolidated law. Decree of 30 May 1955. Law of 17 October 1961	Law of 29 April 1964, amended	26 April 1962
CONDITIONS FOR GRANT OF BENEFIT (1)						
First child giving entitlement	2nd (2)	1st	1st and 2nd (4)	1st	1st	1st
AGE-LIMIT:						
normal	18	16	16 1/2	18	19	16
vocational training	25	21	18	21	25	27
further education	25	25	20	26	25	27
girls remaining at home	25 (3)	25 (5)	20 (6)	-	-	27 (9)
serious infirmity	No limit	No limit	20	No limit	No limit	27
MONTHLY AMOUNTS						
Standard scheme	2nd child: DM 25 (2) 3rd child: DM 60 4th child: DM 60 5th and following children: DM 70	1st child: Bfrs. 693-75 2nd child: Bfrs. 1168-75 3rd and following children: Bfrs. 1136-50	2nd child FF 96-91 3rd and 4th child FF 162-98 5th and following children FF 145-36 Local abatement of 0-4% Compensatory allowance: (8) 2nd child FF 9-81 3rd and following children FF 15-09 Where the household has only one wage-earner, the single wage allowance is added to the family allowances (see below)	Lit. 5 720 for each child	1st child: Lfrs. 629 2nd child: Lfrs. 629 3rd and following children: Lfrs. 1 411	1st child: Fl. 54-86 2nd and 3rd child: Fl. 61-62 4th and 5th child: Fl. 82-42 6th and 7th child: Fl. 91-00 8th and following children: Fl. 100-88

(1) In the countries of the European Communities the following give entitlement to family allowances: legitimate and legitimated children, stepchildren, recognized natural children, adopted children, and children given a home. In Belgium and Italy legislation also provides for other cases: brothers, sisters, nephews and nieces; in Germany, dependent sisters and grandchildren.

(2) Where the income does not exceed DM 15 000 p.a. or where there are more than 2 children.

(3) A child helping the mother of a family of at least 4 children or running the house where the mother has been unfit for work for more than 90 days.

(4) 1st child: single wage allowances. 2nd child: family allowances proper.

(5) A girl taking the place of a deceased, divorced, separated or seriously ill mother or in a household of at least 4 children, of which 3 give entitlement to family allowances.

(6) Where the mother is dead or unable to cope with all the housework and with 2 children under 14.

(7) Variable abatement according to the size of the locality in which the family resides. Eliminated after 1 January 1973.

(8) To offset the loss of tax advantages for tax-paying employed persons with dependent families.

(9) Child who runs or helps to run the house where the family includes at least 3 other children under 27.

FAMILY ALLOWANCES

MISCELLANEOUS BENEFITS

FAMILY ALLOWANCES

Table X-2

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Supplements		Supplements for children: from 6-10: Bfrs. 151-50 from 10-14: Bfrs. 267 over 14: Bfrs. 432-25	From 2nd child: over 10: FF 39-64 over 15: FF 70-48 (Local abatement of 0-4%)			The following are counted as 2 children if they are mainly dependent upon the insured person: (a) a child under 16 who is brought up elsewhere than in the insured person's household because of education, apprenticeship or invalidity (c) a child from 16 to 27 in the event of education, apprenticeship or invalidity (b) a girl between 16 and 27 who remains at home Under (b) each child continuing his education is counted as three children if he is brought up elsewhere than in the insured person's household at the insured person's sole expense
OTHER BENEFITS: Allowances for other dependent persons				(a) A spouse who receives no income of his/her own over Lit. 21 000 (Lit. 30 000 in the case of a pension) per month: Lit. 4 160 (b) Dependent parents and grandparents: Lit. 2 340 subject to age-limits (except invalids), namely 60 for men and 55 for women, and limits of income, namely a maximum of Lit. 32 000 (Lit. 21 000 where only one parent) increased to Lit. 54 000 (Lit. 30 000) where the income is a from pension		
Single-wage allowance			Single-wage allowances (2): 1 child: FF 38-90 2 children: FF 77-80 3 or more children: FF 97-25 Local abatement of 0-4% (1) For households with a child under 2: FF 97-25			
Allowances for child-minding			Allowance subject to family income and equal to the actual expenditure on child-minding for a child of less than 3 years, up to a limit of FF 194-50	(1) Abolished as from 1 January 1973. (2) The allowance was eliminated if the taxable family income in 1973 was greater than FF 23 040 (plus 5 760 per dependent child) It is supplemented by FF 97-25 for households having one child of less than 3 years or at least 4 children or where the taxable income does not exceed FF 8 200 (plus 2 050 per dependent child).		

Table X-3

FAMILY ALLOWANCES

in the countries of the European Communities

FAMILY ALLOWANCES
MISCELLANEOUS BENEFITS

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
Prenatal allowances (1)			Monthly sum of FF 96.91 paid as follows: 2 months' payments after the first prenatal examination, 4 months' payments after the 2nd prenatal examination and 3 months' payments after the 3rd prenatal examination. Local abatement of 0-4% (2)			
Birth grants (1)		Bfrs. 10 334 for first birth Bfrs. 7 127 for second birth Bfrs. 3 834 for subsequent births May be obtained in advance two months before the probable date of birth	FF 1145.30 at each birth; local; abatement of 0-4% (2)		Lfrs. 7140 at each birth	
Accommodation allowances and removal grants			(a) Accommodation beneficiaries - those receiving one of the various forms of family allowances: elderly, infirm, young workers, the allowance is given for rents over a minimum, which varies according to the income of the person concerned and the number of children (b) Removal grants paid to persons who after removal receive the accommodation allowance These two forms of benefits are paid by the family allowance funds			
Special allowances for handicapped children		Supplementary allowance of Bfrs. 1344.25 per month for each handicapped child under 25	Allowance for special education for infirm minors: for each dependent child placed in an approved establishment: FF 220.25 per month (local abatement of 0-4%) (2) Allowance for handicapped minors: (3): FF 52.86 (subject to family income the education of children not placed in specialised establishment)		Supplementary allowance of Lfrs. 619 for each child under 19 with an at least 50% insufficiency or permanent reduction of physical or mental ability by comparison with that of a child of the same age	
Family holiday allowances		Allowance equal to the family allowances granted for April (standard rate) and paid in May				

(1) Excluding sickness and maternity benefits.

(2) Abolished as from 1 January 1973.

(3) Also an allowance for handicapped adults: FF 95 per month, subject to family income.

FAMILY ALLOWANCES

 UNEMPLOYED PERSONS
 PENSIONERS - AMOUNTS

FAMILY ALLOWANCES
Table X-4
in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
SPECIAL CASES Unemployed persons	Supplements for dependent persons (provided by the Federal Unemployment Insurance Institute) may be combined with family allowances	Unemployed persons are entitled to family allowances	Unemployed persons registered with an unemployment fund are entitled to family allowances under certain conditions	Unemployed persons are entitled to family allowances	Unemployed persons are entitled to family allowances like other residents	Unemployed persons are entitled to family allowances either under the general scheme or under special arrangements (in the event of unemployment assistance)
Pensioners	Persons receiving invalidity, old-age or orphans' benefit from statutory insurance schemes or disablement benefit from industrial injuries insurance are granted special supplements (see also other tables)	Pensioners are entitled to family allowances Allowances for children of invalidity pensioners: 1st child: Bfrs. 1227-25 2nd child: Bfrs. 1227-25 3rd and following children: Bfrs. 1636-50 (plus supplement according to age)	Pensioners are entitled to family allowances (under certain conditions as regards invalidity or industrial injury pensioners)	Pensioners are granted supplements for dependents (with regard to invalidity and old-age pension the supplements equal those for family allowances)	Pensioners are entitled to family allowances as long as the pension right exists	Pensioners are entitled to family allowances
Orphans (including motherless or fatherless children)		Orphans' allowances: For each child: Bfrs. 2 050 (plus supplement according to age)	Allowances for orphans and certain children dependent on one parent: FF 132-15 for an orphan, FF 66-075 for a child where one parent is deceased or where the parenthood is only established regarding the mother		If the person entitled to the allowance dies it is continued and may be combined with orphans' pensions	Fatherless or motherless children: general scheme (see also Table VIII-2) Orphans: under the general insurance scheme for widows and orphans (at 1 August 1970): up to 10 years old Fl. 1 728 p.a. 10-16 Fl. 2 550 p.a. 16-27 Fl. 3 329 p.a. (1) These amounts are combined with family allowances

(1) Also holiday allowances, paid in May: 60% of the orphan's allowance paid during the preceding 12 months.

UNEMPLOYMENT INSURANCE

As yet not all the countries have unemployment insurance legislation. In France and Luxembourg the law provides only for unemployment assistance. In the former country, however, a collective agreement in 1958 introduced an unemployment insurance scheme to supplement assistance; it covers nearly every worker in industry and commerce. It should be noted that in Germany and the Netherlands assistance schemes continue to exist side by side with insurance schemes. In Italy, besides the standard unemployment insurance benefits, there are exceptional unemployment allowances which can be granted to certain categories of workers who do not fulfil the conditions needed to receive standard benefits.

In addition to compensation for total unemployment every country provides compensation for partial unemployment caused by short-time working, the countries having different concepts of the degree of unemployment required to qualify.

Benefits are granted only subject to certain conditions concerning the length of employment or insurance during a reference period prior to unemployment: the strictness of these conditions varies from country to country. The benefits are paid only after a waiting period (except in Belgium, Germany and the Netherlands), which ranges from two to seven days and, except in Belgium and France (assistance), for a limited duration ranging from three to twelve months.

The allowances are at a standard rate in France (assistance) and Italy, while elsewhere they are a percentage of a reference level of earnings, which is defined in various ways and subject to a wide range of ceilings. The rates are staggered from 35% to 80%.

In every country unemployed persons retain their right to family allowances and to benefits in kind under the sickness insurance schemes.

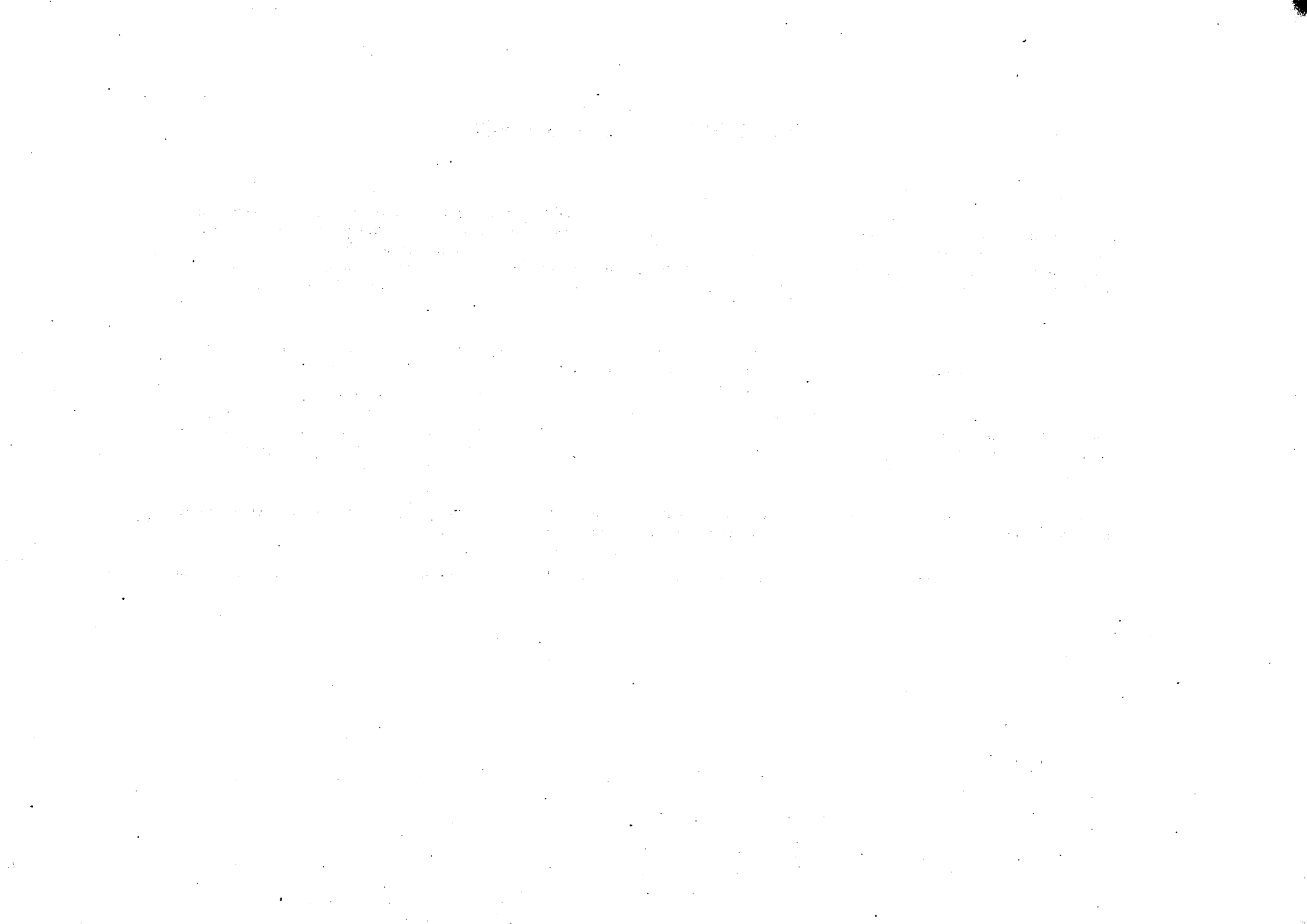


Table XI-1

UNEMPLOYMENT INSURANCE

in the countries of the European Communities

UNEMPLOYMENT INSURANCE

LEGISLATION - FIELD OF APPLICATION

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
EXISTING SCHEMES	(a) Unemployment insurance (b) Unemployment assistance	Unemployment insurance	(a) Unemployment assistance (b) Supplementary unemployment insurance (1)	(a) Unemployment insurance (b) Exceptional unemployment allowance	Unemployment assistance	(a) Interim allowance (b) Unemployment insurance (c) Unemployment assistance
LEGISLATION	(a) and (b)					
First law	16 July 1927	28 December 1944		Decree-law of 19 October 1919	Law of 6 August 1921	(a) and (b) Law of 9 September 1949 (amended)
Basic instruments	Law of 25 June 1969	Decree of 20 December 1963 (amended)	(a) Law of 11 October 1940 and decree of 12 March 1951 (b) Agreement of 31 December 1958 Ordinance of 7 January 1959 Ordinance of 13 July 1967	(a) and (b) Decree-law of 4 October 1935 (several amendments)	Decree of 24 May 1945 and 17 December 1952	(c) Law of 10 December 1964 on unemployment assistance
FIELD OF APPLICATION	(a) All employees (industrial and non-industrial staff and workers undergoing vocational training) (b) All employees	All employees covered by social security.	(a) All employees (b) All employees bound by a contract of service to employers within the scheme's field of application (1)	(a) All employees (b) Workers in certain categories and areas who do not fulfil the conditions required for (a)	Employed persons except for certain categories, for example employees in agriculture	(a) and (b) All employees (c) Employees who do not or no longer fulfil the conditions required in order to receive unemployment insurance allowances

(1) France: Originally based upon contracts this scheme has in practice been extended to cover all employees except for certain special categories, such as persons employed in agriculture and domestic servants.

UNEMPLOYMENT INSURANCE

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS												
BENEFITS FOR COMPLETE UNEMPLOYMENT (involuntary)																		
A. Conditions for grant of benefits:																		
main condition	(a) and (b) To have registered at the employment exchange as unemployed and to have applied for benefit	To be fit for work and registered for employment	(a) and (b) To have registered at the employment exchange	(a) and (b) To have registered at the employment exchange	To have registered at the employment exchange	To have registered at the employment exchange												
qualifying period	(a) At least 6 months' employment under insurance cover during the last 3 years (b) During the last year at least 10 weeks' employment under insurance cover or to have received unemployment allowance (for at least 1 day)	Period varies according to the age of the insured person: 75 working days during the last 10 months and 600 working days during the last 36 months	(a) To have been in paid employment for at least 150 days during the last year (b) At least 91 days' membership or 520 working hours over 12 months	(a) At least 2 years of insurance and 52 weeks' contributions during the last 2 years (b) At least 5 weeks' contributions before 1949 or during the last 2 years	At least 200 days of employment during the last year	(a) At least 130 days of paid employment in the same occupational sector during the last 12 months (2) (b) and (c) 65 days of paid employment during the last 12 months or for the last 36 days (2)												
maximum age	(a) 65 (b) 65	65 for men 60 for women	(a) and (b) 65	-	65	65												
resources	(a) - (b) State of need	-	(a) Scales according to the department: maximum resources + allowances = FF 1 010-1 030 per month No maximum during first 3 months	-	-	(a) and (b) None (c) Reduction of allowances in the event of supplementary income												
B. WAITING PERIOD	None	None	(a) 3 days (b) None	(a) 7 days (b) 1 day	2 days if period of unemployment is less than 1 week	None												
C. DAYS FOR WHICH ALLOWANCE IS GRANTED	(a) and (b) 6 days a week	Working days and unpaid public holidays	(a) and (b) Every day	(a) and (b) Every day	Every day	5 days a week												
D. DURATION OF PAYMENT	(a) Proportionate to periods of employment during last 3 years <table style="margin-left: 20px;"> <tr> <td>Employment</td> <td>Allowance</td> </tr> <tr> <td>6 months</td> <td>78 days</td> </tr> <tr> <td>9 months</td> <td>120 days</td> </tr> <tr> <td>12 months</td> <td>156 days</td> </tr> <tr> <td>18 months</td> <td>234 days</td> </tr> <tr> <td>24 months</td> <td>312 days</td> </tr> </table> (b) No limit	Employment	Allowance	6 months	78 days	9 months	120 days	12 months	156 days	18 months	234 days	24 months	312 days	No limit (except for certain cases where unemployment is protracted or recurs with unusual frequency, handicapped persons in a protected workshop, and workers with reduced hours)	(a) No limit, but allowance reduced by 10% after 1 year and by 10% for each further year (maximum reduction of 30% for workers over 55; no reduction when job lost over 55) (b) 365 days - with extensions varying according to worker's age	(a) 180 days a year (extended to 360 days in the building sector under transitional arrangements) (b) 90 days, with possibility of extension	26 weeks in 12 months	(a) Interim allowance: 40 days a year, thereafter unemployment allowance (1) (b) 130 days a year (c) 2 years
Employment	Allowance																	
6 months	78 days																	
9 months	120 days																	
12 months	156 days																	
18 months	234 days																	
24 months	312 days																	

(1) **Netherlands:** Workers receiving the interim allowance are considered to be still linked to the occupational sector. The trade cooperative associations are authorized to grant this allowance for a longer period. Thereafter workers may receive unemployment benefit for 78 days in the same year.

(2) 5-day week.

Table XI-3

UNEMPLOYMENT INSURANCE

in the countries of the European Communities

UNEMPLOYMENT INSURANCE

TOTAL UNEMPLOYMENT
(BENEFITS (ctd.))

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
E. AMOUNT						
earnings taken as reference	(a) and (b) Net earnings for the last 20 days	Average gross earnings	(a) - (b) Earnings on which contributions have been paid for last 3 months	-	Earnings on which sickness insurance contributions are paid	Daily earnings lost
ceiling	(a) and (b) DM 2 100 per month	-	(c) FF 6 930 per month	-	Lfrs. 800 per calendar day	(a) 9 (b) Fl. 118.85 per day (5-day week)
rate	(a) According to family situation: 80 to 62.5% of net earnings (b) From 80% to 52.5% Maximum for single persons: (a) DM 199.80 per week (b) DM 168— per week	60% of earnings for one year, then reduced to 40% unless household head: Maximum (4) : Bfrs. 386 per day. Minimum (4): Household head: Bfrs. 249 Single person Bfrs. 228 (6-day week)	(a) Standard rate: 7.55 (1) per day (b) 35% of reference earnings (2) Minimum: FF 8.69 per day (3)	(a) and (b) Standard rate: Lit. 400 per day	60% of reference earnings	(a) and (b) 80% of reference earnings (c) 75 % of reference earnings Minimum for household heads and single persons of 40 years and over: (a) and (b) 80% of fl. 49.40 (c) 75% of fl. 52.34
family supplements	(a) and (b) DM 12 per week for each dependent person (can be combined with family allowances up to a maximum of DM 298.20 per week)		(a) For spouse and each dependent person: FF 3.30 per day	-	-	-
F. FAMILY ALLOWANCES	Yes	Yes	Yes	Yes	Yes	Yes

(1) For the first 3 months, FF 8.30.

(2) 15% supplement during the first 3 months.

(3) For the first 3 months, FF 10.

(4) Until 1 August 1972.

UNEMPLOYMENT INSURANCE

in the countries of the European Communities

	GERMANY	BELGIUM	FRANCE	ITALY	LUXEMBOURG	NETHERLANDS
BENEFITS FOR PARTIAL UNEMPLOYMENT						
Definition of partial unemployment	Insurance only: unavoidable short-time working initially affecting at least one-third and thereafter at least 10% of staff (1)	Days or half-days during which the execution of the work contract is suspended.	(a) Insurance: temporary closure or short-time working (under 40 hours per week) affecting at least 20% of the staff (b) Insurance: Payment of a supplementary hours allowance.	Wage supplements: temporary closure or short-time working (under 40 hours per week); for industrial workers only whose enterprises have been admitted to the wage supplements scheme	Short-time working or two or more days of unemployment in a normal working week	Short-time working (under 48 hours per week), or alternating periods of employment with the approval of the authorities
Conditions for grant of benefit	See Total Unemployment, and over 10% reduction of normal working time	See Total Unemployment	See Total Unemployment	None	See Total Unemployment	See Total Unemployment (interim allowance)
Compensation	Per hour of unemployment, proportional rate as for total unemployment (official scale)	See Total Unemployment	(a) Hourly allowance: 1/80 of the allowance granted to a totally unemployed person for a fortnight (b) Hourly allowance: FF2	2/3 of the total pay up to 16 hours per week, with unlimited duration in the case of short-time working and up to 4 weeks (extension possible) in the case of temporary closure	See Total Unemployment	See Total Unemployment
CUMULATION	Pensions: as a general rule, no cumulation Sickness allowance: no cumulation Income: (a) Income from self-employed activity taken into account in part in so far as the activity does not exclude unemployment under the terms of the law (b) Entitlement to assistance presupposes state of need	Pensions (below 60 or 65): unemployment allowance discontinued or reduced according to rate of pension Income: no clause relating to resources	(a) Assistance: with allowances to old workers and invalidity pensions: no cumulation earnings: earnings plus allowances may not exceed FF 653·40-903·60 per month (according to the commune in question) (b) Supplementary insurance: with allowance provided as unemployment assistance: cumulation possible up to 90% (95% if there are dependants) of earnings	(a) No cumulation of unemployment allowances with exceptional allowances No cumulation with sickness allowance (b) No cumulation with pensions	Income: deducted in part from allowance	(a) and (b) Any compensation paid by the employers is deducted (c) - Part of supplementary income is deducted from the allowance

(1) In the building sector, in the event of unemployment due to weather conditions (1 November-31 March), for each full day lost compensation as for partial unemployment and in addition, for each hour of unemployment, a supplement equal to 5% of a mason's hourly wage.

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