

Patient  
Insurance  
centre

# Annual report 2021

Cases reported to the Patient Insurance Centre in  
2016–2021 by year of decision



## The Patient Insurance Centre safeguards patients and nursing staff

The Patient Insurance Centre handles all the notices of patient injury concerning medical treatment and health care in Finland. The Patient Insurance Centre decides based on the legislation related to patient injuries whether an injury is a compensable patient injury. It also pays the compensation in accordance with legislation for those entitled to compensation. The Patient Insurance Centre safeguards patients and medical staff and produces information on patient injuries for the use of healthcare providers, insurance companies and patient safety work. Its members include all insurance companies granting patient insurance policies in Finland.

# Preface

When COVID-19 first arrived in Finland early in the spring of 2020, the worsening situation was addressed by reducing non-urgent care and redirecting the resources to Covid patient care. Other patients also opted to cancel their existing appointments and avoided healthcare in fear of Covid, which delayed appointments and treatment.

[According to statistics prepared by the Finnish Institute for Health and Welfare \(THL\)](#), physical visits to primary healthcare fell by 18 per cent in the first year of the pandemic, and oral healthcare visits fell by 21 per cent compared to 2019. In specialised healthcare, the number of patients in hospital wards was reduced by about 10 per cent and the number of treatment periods by nearly 12 per cent. Furthermore, first-time hip and knee replacements were reduced by 7.5 per cent compared to the previous year. Although work has been underway since the autumn of 2020 to clear the queues for treatment, the number of patients waiting for non-urgent specialised care was still up by over 3,200 at the end of 2021, compared to the previous year.

The number of patient injury notices usually follows the overall number of healthcare appointments and procedures: the more procedures and visits for treatment, the more potential for patient injuries. The number of reported patient injuries in 2020 was markedly lower (12%) than in the previous year. The number of notices began to rise again in late 2020, and the trend continued in 2021: 6.3 per cent more notices were filed in 2021 compared to 2020, still 6.6 per cent less than in 2019.

In 2021, a total of 9,026 new cases were registered and a total of 8,702 decisions were made regarding the compensation of injuries. Some 27 per cent of claimants received a favourable decision in their case of care for at least one place of treatment. The costs of the patient insurance system were €40.5 million in total, including indemnification and administrative expenses. The costs of patient injuries are many times greater still for the healthcare system and society.

The rise in patient injury notices will likely continue while queues for treatment remain. The future effects of delayed treatment on the quality and quantity of patient injury notices remain to be seen. Personal injuries resulting from delays caused by a lack of resources are not covered by patient insurance, as long as the urgency of care was assessed correctly and the appropriate measures were taken with the resources available. The costs to society and the impacts on patients may become even greater if illnesses are allowed to progress further and hence become more difficult to treat.

In Helsinki, March 2022

**Minna Plit-Turunen**

Director, Patient Insurance Centre

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## 2021 in figures

### Notices of injury

**6,3 %**

increase year-on-year

### Claimants

**27 %**

were granted at least one favourable decision

### Costs incurred

**40,5 M€**

for the patient insurance system

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## Note

Generally, the number of patient injury notices follows the number of procedures and visits for treatment.

The number of patient injury notices will likely continue to increase while queues for treatment remain as a result of the Covid pandemic.

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## Guide for reading the figures in the report

Injury statistics are based on the cases reported, registered and resolved during the period under review. Because the statistics are supplemented during the claims handling process, minor deviation may occur in the statistical figures from previous years as compared to those of the previous annual reports.

### Reported patient injuries

- One notice of injury may pertain to several healthcare providers or places of treatment. For insurance-technical reasons, these are registered as separate notices of injury by healthcare provider. In 2021, one notice of injury was related to 1.25 healthcare providers on average.
- It is sometimes only noticed in connection with the processing of the case of injury that the matter warrants more detailed investigation than what was reported. For this reason, the number of reported cases may increase when the case handling proceeds, and new cases can be registered for the previous injury years as well. For example, when this annual report was compiled, the number of notices of injury registered for 2020 was 8,488, whereas in the 2020 annual report, the number was 8,390

### Resolved cases and compensable patient injuries

- Each registered case is resolved independently. In 2021, decisions were sent to 6,973 people, who received a total of 8,702 decisions on the compensability of the injury they had reported.
- If a patient injury case reported by a patient is related two different places of treatment, but only in one of them a patient injury is deemed to have occurred, the case will be recorded in statistics both as a rejected and as a compensable case. In 2021, 2,010 cases were assessed to be compensable, which is 23.1% of all cases resolved within the year. At least one favourable decision was issued to a total 1,857 claimants, i.e. in 26.6% of the cases resolved in 2021.

# 1. Reported patient injuries

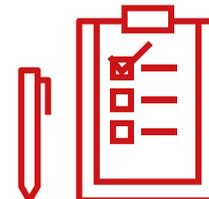
The number of patient injury notices usually follows the overall number of healthcare appointments and procedures: the more procedures and visits for treatment, the more potential there is for patient injuries. These figures have been on the rise over time.

When the heavy decline in the number of procedures and visits for treatment started in the spring of 2020 due to Covid pandemic precautions, the number of patient injury notices also fell considerably: in 2020, the number of notices was 12 per cent lower than in the previous year.

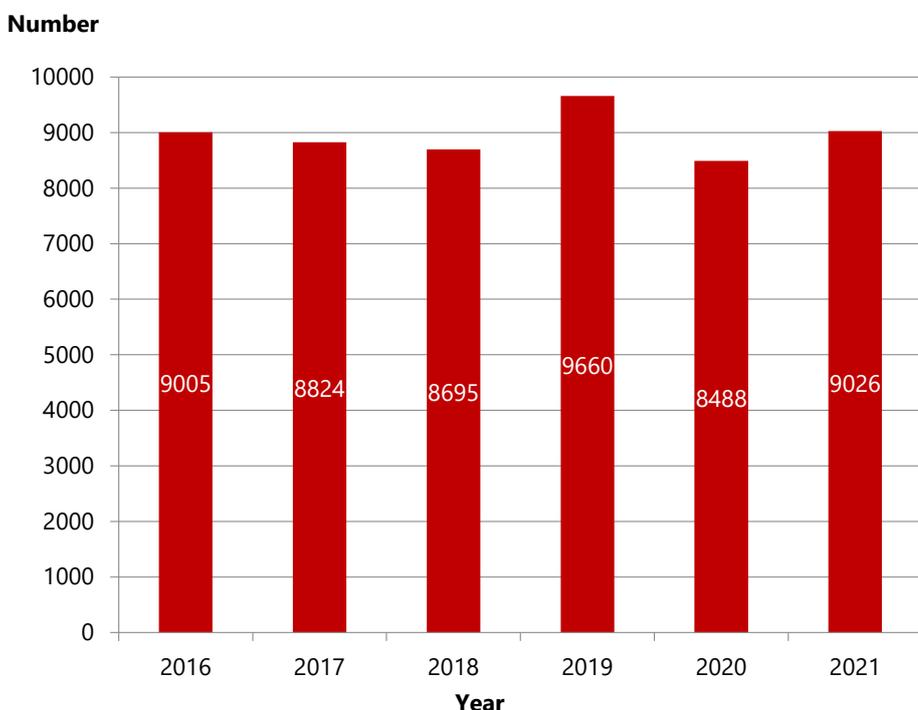
Once work started on clearing the queues for treatment caused by the Covid pandemic, the number of procedures and visits began to climb again, along with the number of patient injury notices, nearly returning to pre-pandemic levels. In 2021, a total of 7,239 individuals filed patient injury notices regarding 9,026 places of treatment or treatment events, a 6.3 per cent increase compared to the previous year. It is likely that the upward trend will continue while the queues are cleared and the situation stabilises after the most critical phase of the Covid pandemic.

When examining the statistics, it should be borne in mind that, as a rule, a notice of injury must be filed within three years of the date when the patient first knew of the injury. For this reason, most notices of injury are related to treatment provided in the previous years, and the changes occurring in healthcare are only gradually reflected in the statistics.

There were 9,026 patient injury notices filed in 2021, an increase of 6 per cent compared to the previous year.



**Figure 1. Reported patient injuries in 2016–2021** ([graph data](#))



**Patient injury notices almost reached their pre-pandemic level in 2021**

The number of patient injury notices was short of 2019, the record year so far, but their number is likely to grow as queues for treatment remain to be cleared.

## 2. Resolved cases and compensable patient injuries

In 2021, 8,702 decision were made on the compensability of injuries. A total of 2,010 cases were deemed as compensable, or 23.1 per cent of all resolved cases. Furthermore, the compensation criteria were met in 89 cases, but the loss incurred was deemed so negligible that no compensation was due.

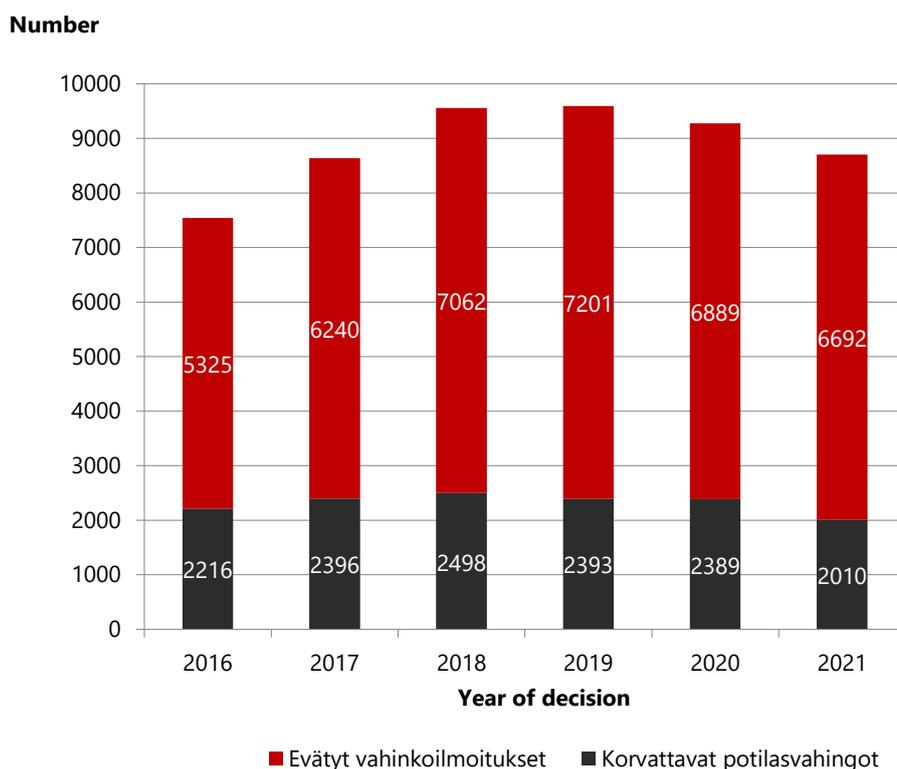
Decisions were issued to 6,973 individual claimants. Of them, 26.6% received favourable decisions for at least one reported place of care.

In patient insurance legislation, there exist eight different grounds for compensation, but most of these are rarely applied. The overwhelming majority of compensable injuries (92.4% in 2021) are classified as “treatment injuries”. In these cases, the compensation criterion is that an experienced health care professional would have acted differently in the situation concerned and thereby avoided the injury. Infection injuries (5.4%) were the second most common type of injury compensated in 2021. Some accidental injuries, damage to devices, unreasonable injuries, and medicine delivery injuries were also compensated (2.2% in all).

One third of patient injury notices were declined, either because the care had been appropriate and resulted in unavoidable harm regardless or because a medically justified treatment involved the risk of infection that had been realised and was for the patient to bear, based on an overall assessment of the matter.

More than nine out of ten compensable injuries were treatment injuries during patient care that should have been avoided. The second most common type was infection injuries. Relatively few injuries resulted in compensation on other grounds.

Figure 2. Resolved patient injury notices in 2016–2021 ([graph data](#))



**One in four claimants received compensation**

The grounds for compensation were met in 24 per cent of cases. At least one in four claimants received compensation for at least one place of treatment.

**Table 1. Patient injury cases resolved in 2016–2021 per year of resolution**

<b>Claims decision</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Compensable patient injuries</b>						
Treatment injuries	2048	2182	2299	2234	2186	1857
Equipment related injuries	5	13	16	19	21	11
Infection injuries	124	156	139	99	155	108
Accident related injuries	23	24	28	21	15	19
Fire related injuries	0	0	0	0	0	0
Injuries related to delivering pharmaceuticals	4	5	6	4	2	3
Unreasonable injuries	12	16	10	16	10	12
<b>Total</b>	<b>2216</b>	<b>2396</b>	<b>2498</b>	<b>2393</b>	<b>2389</b>	<b>2010</b>
<b>Minor injuries</b>	<b>67</b>	<b>88</b>	<b>115</b>	<b>113</b>	<b>113</b>	<b>89</b>
<b>No patient injury</b>						
Unavoidable or tolerable	2026	2308	2588	2455	2334	2223
Other grounds for rejection	3232	3844	4359	4633	4442	4380
<b>Total</b>	<b>5258</b>	<b>6152</b>	<b>6947</b>	<b>7088</b>	<b>6776</b>	<b>6603</b>
<b>Total</b>	<b>7541</b>	<b>8636</b>	<b>9560</b>	<b>9594</b>	<b>9278</b>	<b>8702</b>
<b>Distribution</b>						
<b>Resolved notices of injury</b>						
Compensable patient injuries	29,4%	27,7%	26,1%	24,9%	25,7%	23,1%
Minor injuries	0,9%	1,0%	1,2%	1,2%	1,2%	1,0%
No patient injury	69,7%	71,3%	72,7%	73,9%	73,1%	75,9%
<b>Compensable patient injuries</b>						
Treatment injuries	92,5%	91,1%	92,0%	93,4%	91,5%	92,4%
Infection injuries	5,6%	6,5%	5,6%	4,1%	6,5%	5,4%
Accident related injuries	1,0%	1,0%	1,1%	0,9%	0,6%	0,9%
Other injuries	0,9%	1,4%	1,3%	1,6%	1,4%	1,3%
<b>No patient injury</b>						
Unavoidable or tolerable	38,5%	37,5%	37,3%	34,6%	34,4%	33,7%
Other grounds for rejection	61,5%	62,5%	62,7%	65,4%	65,6%	66,3%

### 3. Compensable patient injuries by place of injury

The Patient Insurance Centre discloses the number of compensable patient injuries by hospital district as well as in aggregate for injuries that occurred in the private sector. More detailed information regarding the injuries in a specific hospital district can be requested from the hospital district in question.

The number of compensable injuries depends heavily on the number of decisions made each year. The number of injuries in a hospital district is therefore not a direct indication of the development of its patient safety. Furthermore, no conclusions can be drawn on patient safety in different hospital districts based on the numbers alone. Several background factors should be taken into account in the comparison, such as the level of difficulty and number of the procedures performed in the area of the hospital district concerned, along with the demographic structure and the number of healthcare treatment visits.

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More detailed information about the injuries in a specific hospital district can be requested from the hospital district in question.



**Table 2. Compensable patient injury notices resolved in 2016–2021 by year of resolution**

Place of injury	2016	2017	2018	2019	2020	2021
<b>Places of injury in hospital districts*</b>	1757	1860	1875	1837	1807	1488
Joint authority of the Helsinki and Uusimaa hospital district	303	386	337	352	357	299
Joint municipal authority of the Southwest Finland hospital district	121	145	171	160	153	126
Joint municipal authority of the Satakunta hospital district	73	68	82	70	83	67
Joint municipal authority of the Tavastia Proper hospital district	80	92	97	81	67	67
Joint municipal authority of the Pirkanmaa hospital district	180	134	156	146	151	130
Joint municipal authority for social and health services in Päijänne Tavastia	67	87	81	80	59	76
Joint municipal authority for social and health services in Kymenlaakso	100	100	74	78	66	57
Joint municipal authority for social and health services in South Karelia	45	46	49	49	53	38
Joint municipal authority of the Southern Savonia hospital district	54	58	48	47	48	41
Joint municipal authority of the Eastern Savonia hospital district	18	19	24	18	13	12
Joint municipal authority for social and health services in North Karelia	63	84	83	93	90	64
Joint municipal authority of the Northern Savonia hospital district	136	122	96	122	119	91
Joint municipal authority of the Central Finland hospital district	67	81	70	96	65	64
Joint municipal authority of the Southern Ostrobothnia hospital district	49	77	59	66	64	41
Joint municipal authority of the Vaasa hospital district	46	36	55	43	54	29
Joint municipal authority for Keski-Pohjanmaa (Kiuru)	38	39	48	27	27	33
Joint municipal authority of the Northern Ostrobothnia hospital district	154	149	182	144	175	152
Joint municipal authority of Kainuu Region	31	31	35	36	37	32
Joint municipal authority of the Länsi-Pohja hospital district	32	28	35	38	28	18
Joint municipal authority of the Lapland hospital district	74	48	63	68	63	34
Ålands hälso- och sjukvård	8	9	7	6	5	6
State's places of injury	4	6	5	2	3	2
Other places of injury	14	15	18	15	27	9
<b>Private sector</b>	459	536	623	556	582	522
<b>Total</b>	2216	2396	2498	2393	2389	2010

\*) A hospital district's places of injury refer to every place of injury, such as health centres and hospitals, covered by the hospital district's patient insurance. The figures also include the injuries of private operators that occurred in the health stations and hospitals of the hospital district concerned, even though they are not insured by the hospital district.

## 4. Compensable patient injuries in different procedures and underlying diseases

Compensable patient injuries are mostly related to surgery and anaesthesia. A total of 809 related injuries were compensated in 2021. Of these, less than half (364) were related to surgical procedures on the musculoskeletal system. A total of 601 injuries that occurred in connection with clinical examination or treatment procedures were compensated for. This category is a very diverse one, but the largest type of patient injury in it were delays in diagnosis or treatment. In these cases, the patient was not examined extensively enough or the patient was not referred to further examinations at a sufficiently early stage, and as a result, the medical issue became more severe or had to be treated with more invasive methods.

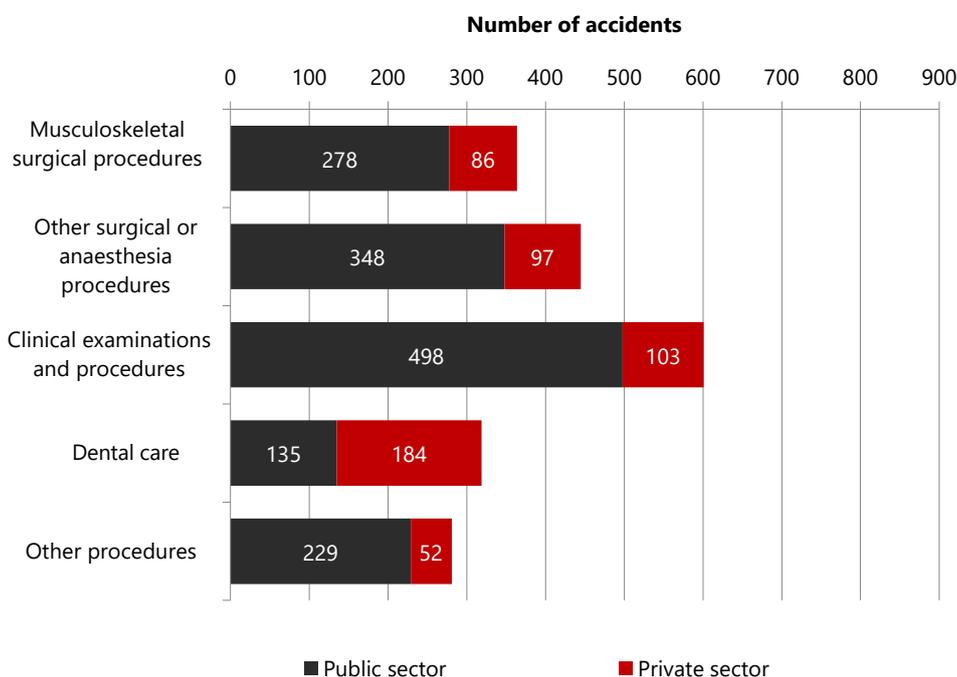
A total of 319 injuries that occurred in connection with dental care procedures were compensated for. Of these, 118 occurred in connection with root canal treatment and 94 in connection with prosthetic dental treatment. In addition to injuries related to dental care procedures, a total of 81 injuries that occurred in dental, oral, maxillofacial and pharyngeal surgical procedures, or the related anaesthesia, were compensated for.

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Injuries are most often suffered during musculoskeletal surgery and dental treatment.

Injuries during clinical examinations and care will often delay diagnosis and treatment.

**Figure 3. Compensable patient injuries resolved in 2021** ([graph data](#))



**Table 3. Compensable patient injuries by procedure in 2021**

The table on pages 10–11 includes the number of compensable patient injuries resolved in 2021 by procedure and divided into public and private sector places of care.

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Surgical and anaesthesia procedures</b>	626	183	809	23 %
A Nervous system	53	11	64	17 %
B Endocrine system	17	0	17	0 %
C Eye area	19	12	31	39 %
D Ear, nose or larynx	5	0	5	0 %
E Tooth, jaw, mouth or pharynx	31	50	81	62 %
F Heart or chest vessel	4	0	4	0 %
G Chest wall, lung, etc.	5	0	5	0 %
H Mammary gland	9	4	13	31 %
J Digestive system and related organs	81	3	84	4 %
K Urinary tract and male genitalia	21	0	21	0 %
L Female genitalia	31	4	35	11 %
M Pregnancy and birth	13	0	13	0 %
N Musculoskeletal	278	86	364	24 %
NA Back or neck	34	3	37	8 %
NB Scapula, clavicle, shoulder joint or upper arm	19	10	29	34 %
NC Elbow or forearm	14	5	19	26 %
ND Wrist or hand	21	14	35	40 %
NE Pelvis, sacrum or coccyx	2	0	2	0 %
NF Hip joint or femur	68	3	71	4 %
NG Knee or lower leg	63	30	93	32 %
NH Ankle or foot	56	21	77	27 %
Unspecified procedure	1	0	1	0 %
P Blood vessel or lymphatic system	12	1	13	8 %
Q Skin or subcutaneous tissue	12	3	15	20 %
T Minor procedure	7	5	12	42 %
U Endoscopy	14	3	17	18 %
Other surgical procedure	4	0	4	0 %
Anaesthesia procedure	10	1	11	9 %

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Clinical examination or treatment</b>	<b>498</b>	<b>103</b>	<b>601</b>	<b>17 %</b>
<b>Dental care procedures</b>	<b>135</b>	<b>184</b>	<b>319</b>	<b>58 %</b>
Non-surgical tooth removal	24	6	30	20 %
Dental filling treatment	9	10	19	53 %
Root canal therapy	61	57	118	48 %
Dental prosthetic treatment	9	85	94	90 %
Other dental care	32	26	58	45 %
<b>Other procedures</b>	<b>229</b>	<b>52</b>	<b>281</b>	<b>19 %</b>
Radiological examination	48	17	65	26 %
Injection, puncture	12	8	20	40 %
Catheterisation, channelling, cannulation	12	0	12	0 %
Casting, dressing	6	1	7	14 %
Wound care	2	0	2	0 %
Physiotherapy or rehabilitation	5	7	12	58 %
Hospital treatment	8	0	8	0 %
Childbirth	16	0	16	0 %
Treatment need assessment	41	5	46	11 %
Pharmacotherapy	20	3	23	13 %
Remote appointment	1	0	1	0 %
Other procedure	58	11	69	16 %
<b>Total</b>	<b>1488</b>	<b>522</b>	<b>2010</b>	<b>26 %</b>

The injuries of private operators that occurred in health stations and public hospitals have also been classified as public sector injuries.

### Compensable patient injuries by underlying disease in 2019–2021

The following page includes information on the most common underlying diseases in the patient injury cases deemed compensable in 2019-2021. In these three-year statistics, the most prominent underlying conditions, aside from dental diseases, were arthrosis of the hip (203 cases/3 years) or knee (196 cases/3 years) and fractures of the knee or lower leg (180 cases/3 years) or forearm (162 cases/3 years).

**Table 4. Most common underlying diseases in the compensable patient injuries cases resolved in 2019-2021**

Underlying disease			Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
1.	K04	Diseases of pulp and periapical tissues	14	0	367	381
2.	K08	Other disorders of teeth and supporting structure	112	0	177	289
3.	M16	Osteoarthritis of hip	189	10	4	203
4.	M17	Osteoarthritis of knee	171	12	13	196
5.	S82	Fracture of lower leg, including ankle	94	66	20	180
6.	K02	Dental caries	6	1	161	168
7.	S52	Fracture of forearm	57	93	12	162
8.	S62	Fracture at wrist and hand level	18	89	12	119
9.	M48	Other spondylopathies	93	18	6	117
10.	S72	Fracture of femur	47	47	17	111
11.	S83	Dislocation and sprain of joints and ligaments of knee	68	17	7	92
12.	S42	Fracture of shoulder or upper arm	44	35	12	91
13.	M51	Other intervertebral disc disorders	53	32	3	88
14.	M20	Acquired deformities of fingers and toes	80	1	0	81
15.	K05	Gingivitis and periodontal diseases	35	1	42	78
16.	H25	Age-related cataract	67	6	1	74
17.	C50	Malignant neoplasm of breast	23	20	31	74
18.	K80	Cholelithiasis	58	10	4	72
19.	S63	Dislocation and sprain of joints and ligaments at wrist and hand level	20	41	3	64
20.	S66	Injury of muscle, fascia and tendon at wrist and hand level	5	47	6	58
21.	K35	Acute appendicitis	38	16	4	58
22.	S92	Fracture of foot and toe, except ankle	8	39	10	57
23.	M19	Other and unspecified osteoarthritis	52	0	1	53
24.	I63	Cerebral infarction	3	43	7	53
25.	G56	Mononeuropathies of upper limb	44	5	2	51
26.	S76	Injury of muscle, fascia and tendon at hip and thigh level	15	34	2	51
27.	R10	Abdominal and pelvic pain	9	31	10	50
28.	M54	Dorsalgia	1	40	9	50
29.	K40	Inguinal hernia	43	5	1	49
30.	S02	Skull and/or facial bone fracture	7	2	35	44

## 5. Compensation payable under patient insurance

For injuries suffered by 31 December 2020, the compensation provided by patient insurance is governed by the Patient Injuries Act (585/1986). Injuries suffered after 1 January 2021 are covered according to both the Patient Insurance Act (949/2019) and the Tort Liability Act (412/1974). The assessment of compensation is carried out according to the decision practice of the Traffic Accident and Patient Injuries Board (Liipo) and the applicable portions of the motor liability insurance compensation instructions issued by Liipo.

The single largest compensation type in 2021 was the loss of income with a share of 44 per cent. Compensation for immaterial loss and damage, i.e. compensation for temporary or permanent incapacity, accounted for slightly more than one third of all compensation paid. About one fifth of compensation paid was for healthcare costs and compensation for other costs resulting from a patient injury.

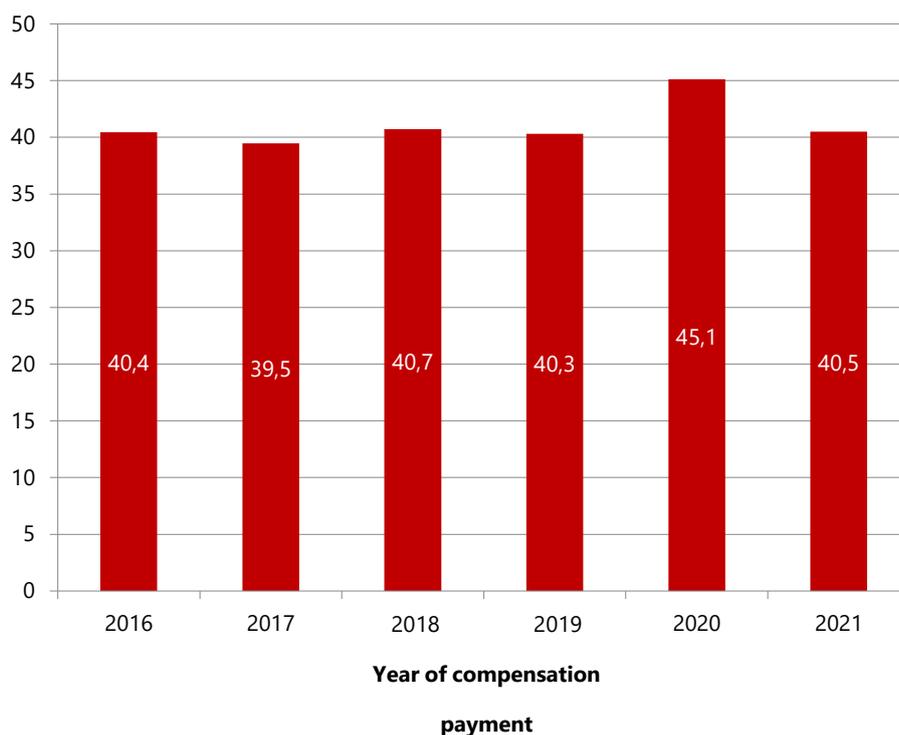
In 2021, the patient insurance system's costs totalled €40.5 million, including administrative and Patient Injuries Board expenses. A total of €27.5 million was paid in compensation, the majority for old patient injury cases resolved prior to 2021. For example, the loss of income and healthcare, medical, and other expenses will be compensated for as long as a patient injury results in them – for decades, in some cases.

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The majority of compensation was paid for loss of income caused by patient injury, as well as temporary or permanent incapacity.

**Figure 4. Patient insurance compensation paid in 2016-2021 ([graph data](#))**

Compensation € million



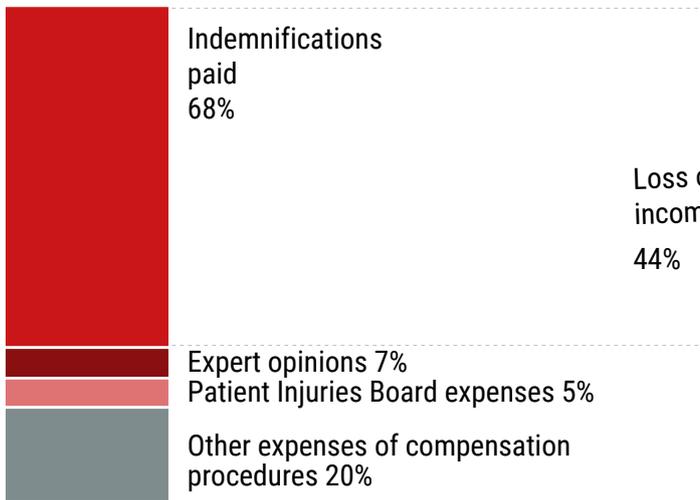
**Over €40m in costs is incurred annually by the patient insurance system**

The costs for the healthcare system and society are many times greater still.

Figure 5. Patient insurance system costs and compensation paid by compensation type in 2021  
([graph data](#))

**Costs**

40,5 milj. €



**Indemnifications paid**

27,5 milj. €

