

Patient  
Insurance  
centre

# Annual report 2022

Cases reported to the Patient Insurance Centre in  
2017-2022 by year of decision



## **The Patient Insurance Centre safeguards patients and health professionals**

The Patient Insurance Centre handles all notices of patient injury concerning medical treatment and health care in Finland. The Patient Insurance Centre decides whether an injury is a compensable patient injury based on patient injury legislation. It also pays the compensation in accordance with legislation for those entitled to it. The Patient Insurance Centre safeguards patients and health professionals 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

The year 2022 did not bring any significant surprises in the area of patient injuries. A notice of injury was filed by 7,225 individuals and the notices concerned 9,241 different places of treatment and procedures. The number is likely to increase by about 200 cases as the processing of claims proceeds and the incident information is clarified. Therefore, the number of notifications is, as expected, on the rise again after the decline caused by the coronavirus pandemic.

A total of 8,403 compensation decisions for patient injuries were issued, and more than a quarter of the claimants (approx. 27%) received a decision in their favour regarding at least one treatment facility related to their treatment as a whole.

The costs of the patient insurance system totalled EUR 41 million, including the compensation paid to the claimants and the management costs of the compensation activities. Since patient insurance only compensates the claimant for the costs and losses caused by the injury to the claimant, the actual costs of patient injuries to health care and society are many times higher – not to mention the human suffering caused to the patients and their relatives.

During its almost 36 years of existence, the patient insurance system has compensated for more than 80,000 patient injuries. In almost 64,000 cases, compensation was granted on the grounds that an experienced health care professional would have acted differently in the situation in question, thereby avoiding the injury. The amount of compensation that has been paid to patients exceeds 700 million euros. The costs to society and the impact on those affected have been many times higher.

Even though one avoidable incident is one too many, every injury, patient safety incident or near miss is also an opportunity to learn. Medical treatment and health care always involve risks, and mistakes may occur, but mistakes can and should be learned from. The Patient Insurance Centre's compensation decisions and patient injury statistics are unique tools that support the quality and patient safety work of health care units. An open and confidential review in the operating unit, in accordance with a protocol agreed in advance, not only prevents similar patient injuries in the future but also helps the health care professional overcome what has happened and continue to work as an even stronger professional.

In Helsinki, March 2023

**Minna Plit-Turunen**

Director

Patient Insurance Centre

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### 2022 in figures

#### Notices of injury

**9,241**

slightly more than year before

#### Of claimants,

**27%**

were granted at least one favourable decision

#### Costs

**EUR 41.0 million**

for the patient insurance system

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### To be noted

The year was characterised by the need to address the waiting lists for treatment after the Covid-19 pandemic and primary health care congestion caused by staff shortages.



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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 2022, one notice of injury was related to 1.3 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 2021 was 9,225, whereas in the 2021 annual report, the number was 9,026. It is therefore expected that the number of notifications in 2022 will increase by about 200 cases as more notifications are processed.

### Decided cases and patient injuries to be compensated for

- Each registered case is decided independently. In 2022, decisions were sent to 6,556 people, who received a total of 8,403 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 2022, 1,921 cases were assessed to be compensable, which is 22.9% of all cases resolved within the year. At least one favourable decision was issued to a total 1,760 claimants, i.e. in 26.8% of the cases resolved in 2022.

# 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. As a long-term trend, the number of notifications has been on the rise. However, in 2020, the number decreased due to the coronavirus pandemic.

In 2022, catching up on the care backlog incurred during the pandemic continued. On the other hand, staff shortages and lack of follow-up care places hampered access to treatment and congested on-call services, which in turn reduced the number of care contacts.

There was a slight increase in the number of patient injury reports, with the number of reports climbing close to the record numbers of 2019 before the coronavirus pandemic. A notice of injury was filed by 7,225 individuals and the notices concerned 9,241 different places of treatment and procedures. The total number of notifications will probably increase by about 200 cases as more notices are processed and incident data is revised.

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 health-care are only gradually reflected in the statistics.

In 2022, a notice of injury was filed by 7,225 individuals and the notices concerned 9,241 different places of treatment and procedures.

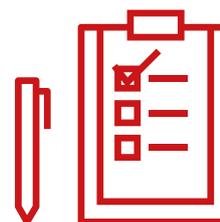
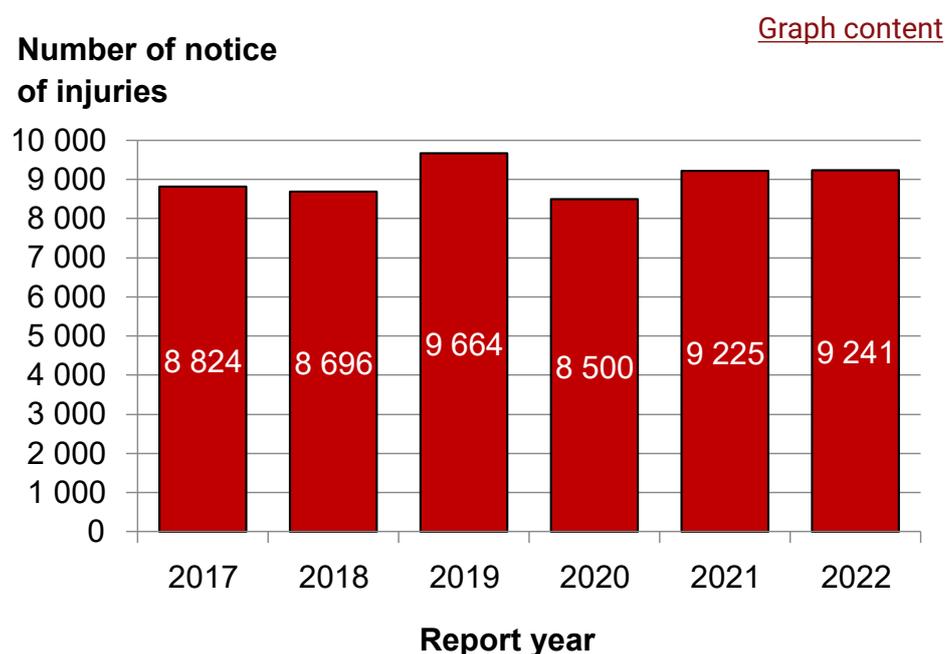


Figure 1. Reported patient injuries 2017-2022



## No surprises in the number of notifications

In the long term, the number of patient injury notifications has been on the rise. The number has risen to the normal level after a dip due to the coronavirus pandemic. The upward trend is likely to continue in the future.

## 2. Decided cases and patient injuries to be compensated for

In 2022, 8,403 decision were made on the compensability of injuries. A total of 1,921 cases were deemed as compensable, or 22.9 per cent of all resolved cases. Furthermore, the compensation criteria were met in 87 cases, but the loss incurred was deemed so negligible that no compensation was due.

Decisions were issued to 6,556 individual claimants. Of them, 26.8% 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 (93.4% in 2022) 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 (5.1%) were the second most common type of injury compensated in 2022.

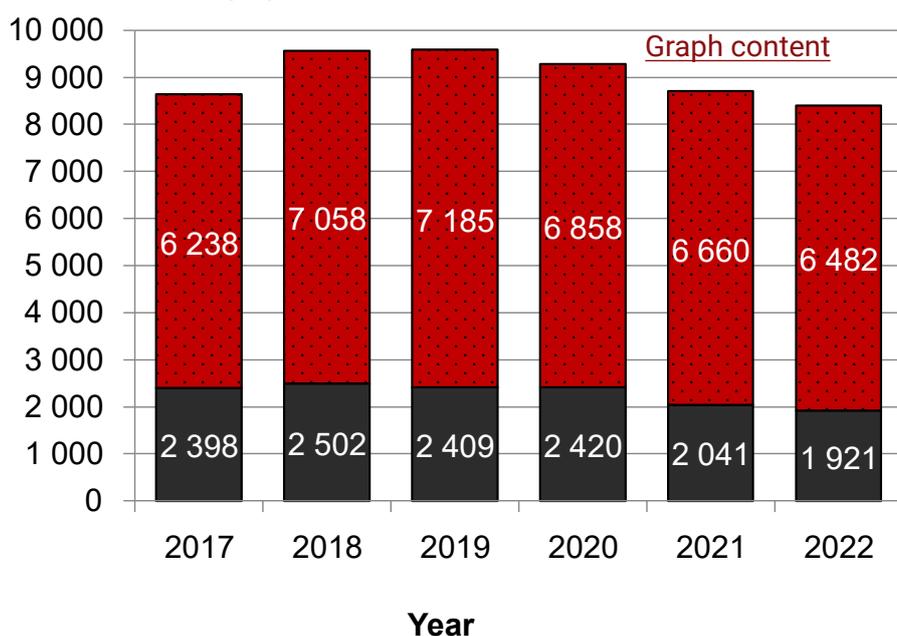
In addition, some unreasonable injuries, accidental injuries, equipment-related injuries and injuries due to incorrect delivery of pharmaceuticals were compensated for (in total 1.5%). One third of patient injury notices were declined, either because the care had been appropriate and resulted in unavoidable harm regardless or because the infection caused to the patient resulted from a risk of a medically justified treatment, which in this case materialised, and which, based on an overall assessment of the matter, was not deemed to be a compensable patient injury.

About 93% of the compensable injuries were treatment injuries during patient care that should have been avoided.

The second most common type was infection injuries (approx. 5%). Relatively few injuries resulted in compensation on other grounds.



**Figure 2. Patient injury cases resolved in 2017-2022**



**One in four claimants received compensation**

The grounds for compensation were met in approx. 24% of cases.

At least one in four claimants received compensation for at least one place of treatment.

■ Compensable patient injuries    ■ Notices of injury denied

## Patient injury cases resolved in 2017-2022 per year of resolution

Claims decision	2017	2018	2019	2020	2021	2022
<b>Compensable patient injuries</b>						
Treatment injuries	2,183	2,301	2,249	2,216	1,886	1,793
Equipment related injuries	13	16	19	21	11	6
Infection injuries	157	140	99	156	109	98
Accident related injuries	24	28	21	15	19	10
Fire related injuries	0	0	0	0	0	0
Injuries related to delivering pharmaceuticals	5	6	4	2	3	2
Unreasonable injuries	16	11	17	10	13	12
<b>Total</b>	<b>2,398</b>	<b>2,502</b>	<b>2,409</b>	<b>2,420</b>	<b>2,041</b>	<b>1,921</b>
<b>Minor injuries</b>	<b>88</b>	<b>115</b>	<b>113</b>	<b>114</b>	<b>88</b>	<b>87</b>
<b>No patient injury</b>						
Unavoidable or tolerable	2,307	2,588	2,450	2,318	2,210	2,121
Other grounds for rejection	3,843	4,355	4,622	4,426	4,362	4,274
<b>Total</b>	<b>6,150</b>	<b>6,943</b>	<b>7,072</b>	<b>6,744</b>	<b>6,572</b>	<b>6,395</b>
<b>Total</b>	<b>8,636</b>	<b>9,560</b>	<b>9,594</b>	<b>9,278</b>	<b>8,701</b>	<b>8,403</b>

Distribution	2017	2018	2019	2020	2021	2022
<b>Resolved notices of injury</b>						
Compensable patient injuries	27.8%	26.2%	25.1%	26.1%	23.5%	22.9%
Minor injuries	1.0%	1.2%	1.2%	1.2%	1.0%	1.0%
No patient injury	71.2%	72.6%	73.7%	72.7%	75.5%	76.1%
<b>Compensable patient injuries</b>						
Treatment injuries	91.1%	92.0%	93.3%	91.6%	92.5%	93.4%
Infection injuries	6.5%	5.6%	4.1%	6.4%	5.3%	5.1%
Accident related injuries	1.0%	1.1%	0.9%	0.6%	0.9%	0.5%
Other injuries	1.4%	1.3%	1.7%	1.4%	1.3%	1.0%
<b>No patient injury</b>						
Unavoidable or tolerable	37.5%	37.3%	34.6%	34.4%	33.6%	33.2%
Other grounds for rejection	62.5%	62.7%	65.4%	65.6%	66.4%	66.8%

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

The Patient Insurance Centre publishes the number of compensated patient injuries by hospital district (as they were until the end of 2022), as well as the total number of compensated injuries in the private sector. More detailed information regarding the injuries in a specific hospital district can be requested from the new wellbeing services counties.

The number of compensable injuries depends heavily on the number of decisions made each year. Changes in 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 health-care treatment visits.

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Detailed information on the patient injuries that occurred in the hospital districts in 2022 can be requested from the new wellbeing services counties.



**Table 2. Patient injury cases resolved in 2017-2022 per year of resolution**

<b>Place of injury</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Places of injury in hospital districts*</b>	1,862	1,877	1,850	1,833	1,514	1,424
Joint authority of the Helsinki and Uusimaa hospital district	386	337	355	359	301	292
Joint municipal authority of the Southwest Finland hospital district	145	172	161	156	128	108
Joint municipal authority of the Satakunta hospital district	68	82	71	85	67	80
Joint municipal authority of the Tavastia Proper hospital district	92	97	82	70	67	48
Joint municipal authority of the Pirkanmaa hospital district	128	151	136	144	121	109
Joint municipal authority for social and health services in Päijänne Tavastia	87	81	81	59	76	63
Joint municipal authority for social and health services in Kymenlaakso	100	74	79	67	60	57
Joint municipal authority for social and health services in South Karelia	46	49	49	53	39	32
Joint municipal authority of the Southern Savonia hospital district	58	48	47	48	44	40
Joint municipal authority of the Eastern Savonia hospital district	19	24	18	13	12	15
Joint municipal authority for social and health services in North Karelia	84	83	94	90	67	60
Joint municipal authority of the Northern Savonia hospital district	123	96	123	121	93	112
Joint municipal authority of the Central Finland hospital district	87	76	107	77	75	57
Joint municipal authority of the Southern Ostrobothnia hospital district	77	59	66	66	43	45
Joint municipal authority of the Vaasa hospital district	36	55	45	54	31	35
Joint municipal authority for specialised medical care and basic services in Central Ostrobothnia	39	48	27	28	34	22
Joint municipal authority of the Northern Ostrobothnia hospital district	149	182	144	179	154	141
Joint municipal authority of Kainuu Region	31	35	36	37	33	30
Joint municipal authority of the Länsi-Pohja hospital district	28	35	38	28	19	23
Joint municipal authority of the Lapland hospital district	48	63	68	63	33	39
Ålands hälso- och sjukvård (Åland Islands healthcare services)	9	7	6	5	6	4
State's places of injury	6	5	2	3	2	1
Other places of injury	16	18	15	28	9	11
<b>Private sector</b>	536	625	559	587	527	497
<b>Total</b>	<b>2,398</b>	<b>2,502</b>	<b>2,409</b>	<b>2,420</b>	<b>2,041</b>	<b>1,921</b>

\*) A hospital district's places of injury refer to all those places of injury, such as health centres and hospitals, that were covered by the patient insurance of the hospital district that was in operation until the end of 2022. The figures also include the injuries of private operators that occurred in the health centres 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 773 related injuries were compensated for in 2022. Of these, less than half (347) were related to surgical procedures on the musculoskeletal system. A total of 547 injuries that occurred in connection with clinical examination or treatment procedures were compensated for. Delays in diagnosis and treatment are emphasised in this group, the number of which has been increasing in recent years. In these cases, the patient was not examined extensively enough or the patient was not referred to further examinations at a sufficiently early stage or the examinations were not sufficiently comprehensive, and as a result, the medical issue became more severe or had to be treated with more invasive methods. However, injuries caused by the scarcity of available resources are not covered by patient insurance.

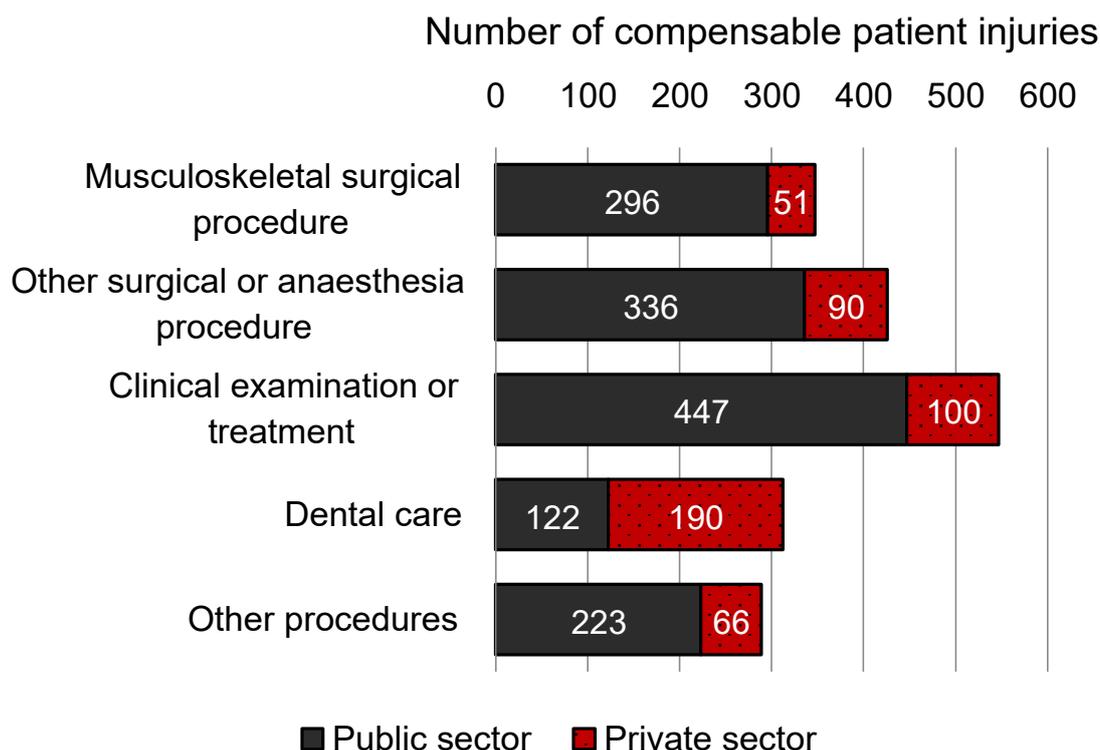
A total of 312 injuries that occurred in connection with dental care procedures were compensated for. Of these, 108 occurred in connection with root canal treatment and 106 in connection with prosthetic dental treatment. In addition to injuries related to dental care procedures, a total of 66 injuries that occurred in dental, oral, maxillofacial and pharyngeal surgical procedures, or the related anaesthesia, were compensated for.

Injuries occur most often 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 2022



[Graph content](#)

**Table 3. Compensable patient injuries by procedure in 2022**

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Surgical and anaesthesia procedures</b>	632	141	773	18%
A Nervous system	49	6	55	11%
B Endocrine system	7	0	7	0%
C Eye area	27	12	39	31%
D Ear, nose or larynx	5	0	5	0%
E Tooth, jaw, mouth or pharynx	24	42	66	64%
F Heart or chest vessel	7	0	7	0%
G Chest wall, lung, etc.	6	0	6	0%
H Mammary gland	8	2	10	20%
J Digestive system and related organs	80	5	85	6%
K Urinary tract and male genitalia, etc.	21	1	22	5%
L Female genitalia	33	3	36	8%
M Pregnancy and birth	18	0	18	0%
N Musculoskeletal	296	51	347	15%
NA Back or neck	39	0	39	0%
NB Scapula, clavicle, shoulder joint or upper arm	26	8	34	24%
NC Elbow or forearm	22	6	28	21%
ND Wrist or hand	25	8	33	24%
NE Pelvis, sacrum or coccyx	0	0	0	-
NF Hip joint or femur	64	3	67	4%
NG Knee or lower leg	71	17	88	19%
NH Ankle or foot	49	9	58	16%
Unspecified procedure	1	2	3	67%
P Blood vessel or lymphatic system	10	0	10	0%
Q Skin or subcutaneous tissue	11	8	19	42%
T Minor procedure	14	4	18	22%
U Endoscopy	9	2	11	18%
Other surgical procedure	1	0	1	0%
Anaesthesia procedure	6	5	11	45%

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Clinical examination or treatment</b>	<b>447</b>	<b>100</b>	<b>547</b>	<b>18%</b>
<b>Dental care procedures</b>	<b>122</b>	<b>190</b>	<b>312</b>	<b>61%</b>
Non-surgical tooth removal	17	11	28	39%
Dental filling treatment	6	15	21	71%
Root canal therapy	67	41	108	38%
Dental prosthetic treatment	5	101	106	95%
Other dental care	27	22	49	45%
<b>Other procedures</b>	<b>223</b>	<b>66</b>	<b>289</b>	<b>23%</b>
Radiological examination	48	24	72	33%
Injection, puncture	8	7	15	47%
Catheterisation, channelling, cannulation	11	2	13	15%
Casting, dressing	4	1	5	20%
Wound care	4	0	4	0%
Physiotherapy or rehabilitation	1	6	7	86%
Hospital treatment	4	0	4	0%
Childbirth	19	0	19	0%
Treatment need assessment	75	3	78	4%
Pharmacotherapy	17	3	20	15%
Remote appointment	2	0	2	0%
Other procedure	30	20	50	40%
<b>Total</b>	<b>1,424</b>	<b>497</b>	<b>1,921</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 2020-2022

The following page includes information on the most common underlying diseases in the patient injury cases deemed compensable in 2020-2022. In these three-year statistics, the most prominent underlying conditions, aside from dental diseases, were arthrosis of the knee (196 cases/3 years) or hip (171 cases/3 years) and fractures of the knee or lower leg (165 cases/3 years) or forearm (141 cases/3 years).

**Table 4. Most common underlying diseases in the compensable patient injuries cases resolved in 2020-2022**

Underlying disease		Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
1.	K04 Diseases of pulp and periapical tissues	9	0	380	389
2.	K08 Other disorders of teeth and supporting structure	112	0	191	303
3.	M17 Osteoarthritis of knee	171	14	11	196
4.	M16 Osteoarthritis of hip	157	10	4	171
5.	S82 Fracture of lower leg, including ankle	90	57	18	165
6.	K02 Dental caries	7	0	148	155
7.	S52 Fracture of forearm	55	67	19	141
8.	S62 Fracture at wrist and hand level	23	75	12	110
9.	M48 Other spondylopathies	82	16	7	105
10.	S72 Fracture of femur	39	45	15	99
<b>Share of the 10 most common underlying diseases</b>					<b>29%</b>
11.	M51 Thoracic, thoracolumbar, and lumbosacral intervertebral disc disorders	59	31	5	95
12.	S83 Dislocation and sprain of joints and ligaments of knee	68	12	6	86
13.	C50 Breast cancer	19	23	34	76
14.	M20 Acquired deformities of fingers and toes	74	1	0	75
15.	S42 Fracture of shoulder or upper arm	41	22	10	73
16.	K07 Dentofacial anomalies [including malocclusion]	17	0	47	64
17.	H25 Age-related cataract	57	5	1	63
18.	K80 Cholelithiasis	52	7	3	62
19.	S92 Fracture of foot and toe, except ankle	11	41	10	62
20.	S63 Dislocation and sprain of joints and ligaments at wrist and hand level	20	37	2	59
<b>Share of the 20 most common underlying diseases</b>					<b>40%</b>
21.	K35 Acute appendicitis	37	15	6	58
22.	K05 Gingivitis and periodontal diseases	27	1	30	58
23.	M19 Other and unspecified osteoarthritis	54	0	3	57
24.	I63 Cerebral infarction	4	44	9	57
25.	S66 Injury of muscle, fascia and tendon at wrist and hand level	6	42	4	52
26.	R10 Abdominal and pelvic pain	8	26	13	47
27.	S76 Injury of muscle, fascia and tendon at hip and thigh level	15	27	2	44
28.	K40 Inguinal hernia	40	2	1	43
29.	M54 Back pain	2	30	9	41
30.	T84 Complications of internal orthopaedic prosthetic devices, implants and grafts	35	3	3	41
<b>Share of the 30 most common underlying diseases</b>					<b>48%</b>

## 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 (948/2019) 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.

Almost half (48%) of the compensation paid in 2022 was due to compensation for loss of earnings caused by a patient injury. A third (33%) of the compensation was paid for so-called non-material harm, that is, temporary and permanent disability. About one fifth (19%) of the compensation paid was for healthcare costs and compensation for other costs resulting from a patient injury.

In 2022, the patient insurance system's costs totalled €41.0 million, including administrative and Traffic Accident and Patient Injury Board expenses. A total of €27.5 million was paid in compensation, the majority for old patient injury cases resolved prior to 2022. 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.

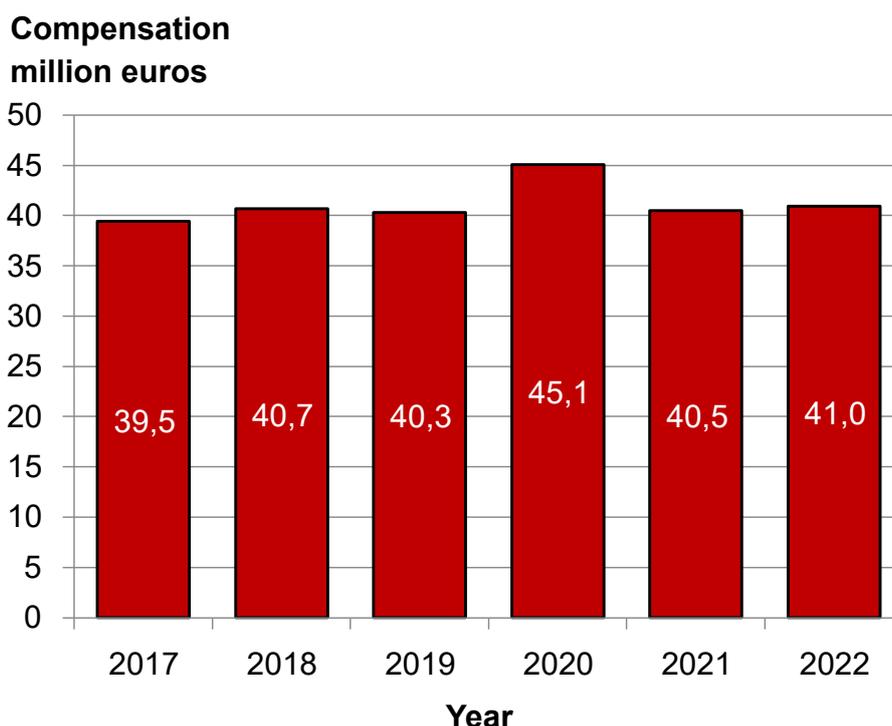
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Almost half (48%) of the compensation paid constituted compensation for loss of earnings.

Compensation was also paid for temporary and permanent disability and patient injury expenses.

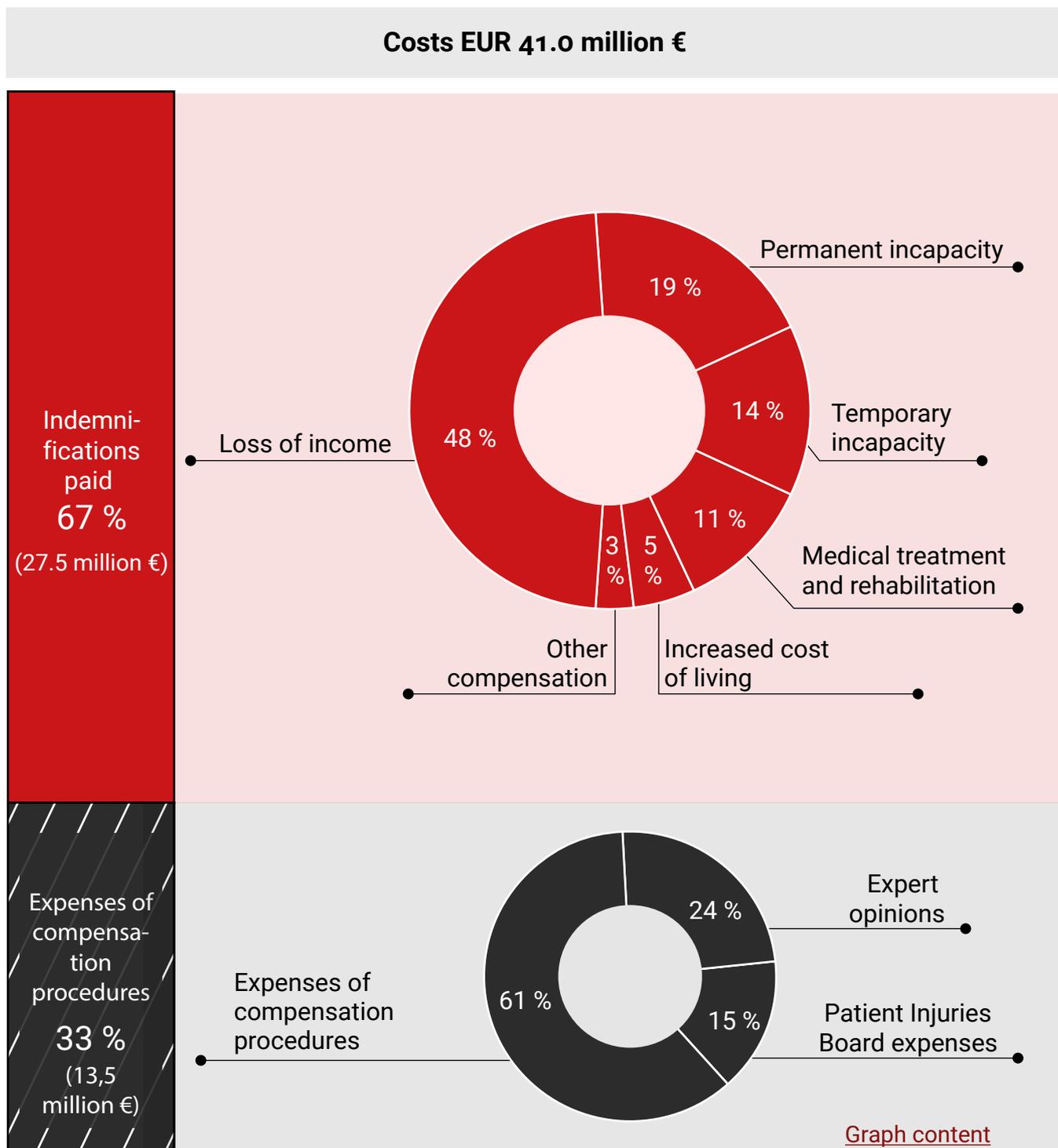


Figure 4. Compensations paid under patient insurance in 2017-2022



[Graph content](#)

Figure 5. Expenses of the patient insurance system and paid compensations by compensation type in 2022



**Contacts:**