

Patient  
Insurance  
centre

# Annual report 2023

Cases reported to the Patient Insurance Centre  
in 2018–2023 by year of decision



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

The Patient Insurance Centre handles all the notices of patient injury concerning medical treatment and healthcare in Finland. The Patient Insurance Centre decides, based on legislation on patient injuries, whether an injury is a compensable patient injury. It also pays the compensation for those entitled to it by law. 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. Its members include all insurance companies granting patient insurance policies in Finland.

# Preface

In the aftermath of the healthcare and social services reform, it seems that healthcare is talked about more than ever before. Various problems have been raised in media services, including the challenging financial situation and the savings required in the wellbeing services counties, congested on-call services, problems in the availability of care, the shortage of healthcare professionals, the use of leased physicians and the large fees paid to them, prioritisation, centralisation, and the savings sought from remote healthcare services. There is certainly cause for discussions and concerns. It is important to identify the current and future challenges in healthcare to find solutions for them and to ensure that Finnish people will continue to receive effective and safe care.

The Patient Insurance Centre handles all notices of patient injury concerning medical treatment and healthcare in Finland. The current challenges in healthcare are not yet reflected in the Patient Insurance Centre's statistics, as the figures for 2023 are showing a very stable situation in terms of patient injuries. Fewer than 9,400 new notices of patient injuries were recorded, and the final number of notices for 2023 is expected to exceed the figures for 2022. Therefore, it seems that the number of notices of patient injuries has resumed the pre-pandemic trend of moderate growth which primarily hints at an increase in the number of appointments and procedures.

In 2023, the Patient Insurance Centre sought to shorten processing queues and times. As a result, a record number of 10,559 claims decisions were made during the year. This high number of decisions also increased the number of compensation cases, while the percentage of notices resulting in compensation from all notices of patient injuries remained relatively unchanged. Last year, almost 29% of those whose patient injury cases were resolved received at least one favourable decision.

The amount of compensation paid for patient injuries totalled EUR 26.3 million, mainly for injuries taken place and resolved in previous years. Total costs for the patient insurance system were close to EUR 41 million, roughly the same as in previous years.

It has been said that notices of patient injuries are only the tip of the iceberg when it comes to all healthcare incidents and personal injuries. It is certainly true that notices of patient injury are not submitted for every case that meets the requirements for compensation for patient injuries laid down by law. However, it is probable that notices are usually submitted at least for more serious personal injuries. The fact that the percentage of injuries resulting in compensation is not any higher, even though the number of treatment contacts is increasing, is an indication of the high quality of Finnish healthcare and of good patient safety.

## 2023 in figures

**Notices of injuries**  
9 386

**Claims decisions**  
10 559

**Of claimants**  
28.5 %  
were granted at least one  
favourable decision

**Costs for the patient  
insurance system**  
EUR 40.9  
million

## Preface (continues)

Finnish people can still safely seek medical care. However, if an injury takes place, patient insurance covers not only patients but also healthcare professionals.

Helsinki, March 2024

Minna Plit-Turunen  
Director, Patient Insurance Centre



### To be noted

The number of notices of injury seems to have resumed moderate growth after the Covid-19 pandemic.

# Table of content

1. Reported patient injuries .....	5
2. Decided cases and patient injuries to be compensated for .....	6
3. Compensable patient injuries by place of injury.....	8
4. Compensable patient injuries in different procedures and underlying diseases .....	10
5. Compensation payable under patient insurance .....	15

## 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 2023, 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 2022 was 9,431, whereas the corresponding figure in the 2022 annual report was 9,241. It is therefore expected that the number of notices in 2023 will increase by about 200 cases as more notices are processed.

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

- Each registered case is decided independently. In 2023, decisions were sent to 8,015 people, who received a total of 10,559 decisions on the compensability of the injury they had reported.
- If a patient injury case reported by a patient is related to 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 2023, 2,507 cases were assessed to be compensable, which is 23.7% of all cases resolved within the year. At least one favourable decision was issued to a total of 2,287 claimants, i.e. in 28.5% of the cases resolved in 2023.

# 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. The number of notices has increased in the long term. However, the number decreased in 2020 due to the coronavirus pandemic.

In 2023, the care backlog accumulated during the coronavirus pandemic, staff shortages and the lack of follow-up care places had an impact on the number of treatment contacts, at least locally. However, there are regional differences in access to care.

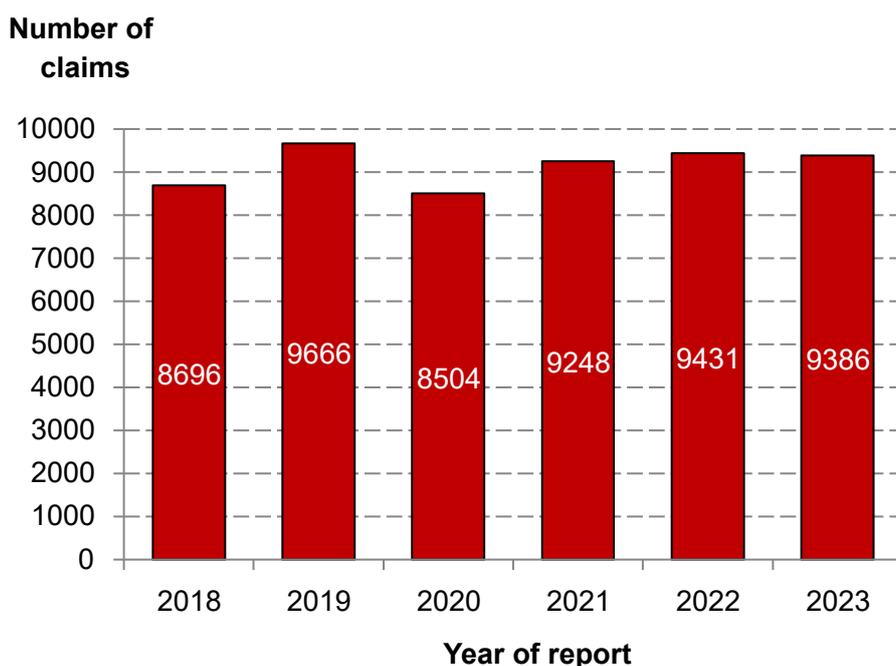
The number of notices of patient injuries showed signs of a slight increase, returning close to the record year of 2019 before the pandemic. A notice of injury was filed by 7,364 individuals concerning 9,386 different places of treatment and procedures. The total number of notices will increase by about 200 cases as more notices are processed and incident data are specified. This means that the number of notices in 2022 will be exceeded.

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.

In 2023, a notice of injury was filed by 7 364 individuals and the notices concerned 9 386 different places of treatment and procedures.



Figure 1. Reported patient injuries 2018–2023



## No surprises in the number of notices

In the long term, the number of patient injury notifications has been on the rise.

The number of notices in 2023 will increase by about 200 cases as more notices are processed.

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

In 2023, 10,559 decisions were made on the compensability of injuries. A total of 2,507 cases were deemed compensable, or 23.7% of all resolved cases. Furthermore, the compensation criteria were met in 106 cases, but the loss incurred was deemed so negligible that no compensation was due.

Decisions were issued to 8,015 individual claimants. Of them, 28.5% received favourable decisions for at least one reported place of care.

The Patient Insurance Act defines eight different grounds for compensation, but most of them are rarely applied. The overwhelming majority of compensable injuries (93.6% in 2023) is classified as treatment injuries. In these cases, the compensation criterion is that an experienced healthcare professional would have acted differently in the situation concerned and thereby avoided the injury. Infection injuries (4.7%) were the second most common type of injury compensated for in 2023.

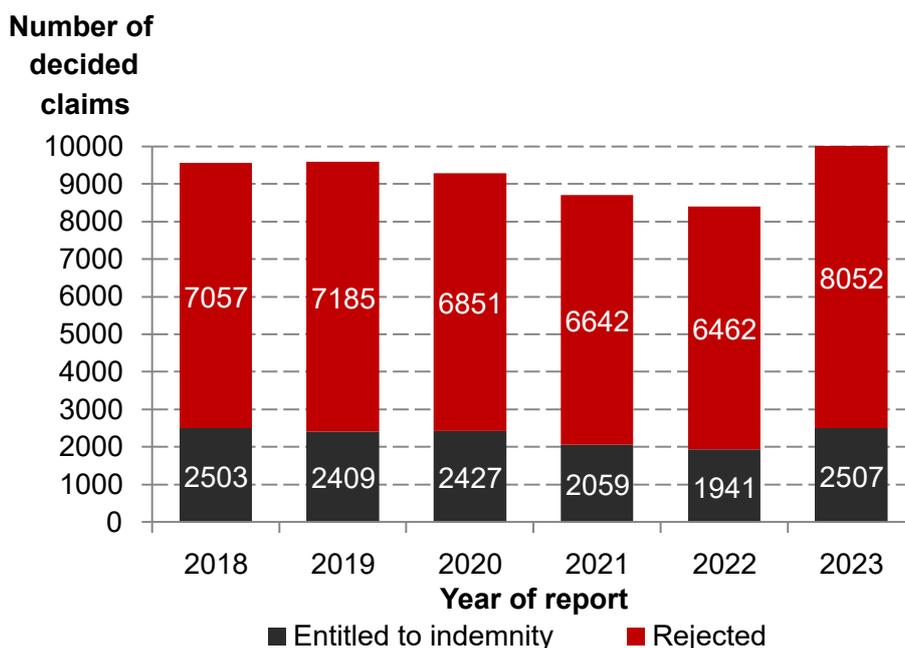
In addition, some equipment-related injuries (19), accidental injuries (13), unreasonable injuries (7) and injuries due to the incorrect delivery of pharmaceuticals (3) were compensated for. Roughly a third of all patient injury notices were declined, either because care had been appropriate and resulted in unavoidable harm regardless or because of the infection caused to the patient having resulted from a risk of 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 94% 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%).

Few damages were compensated on other grounds.

**Figure 2. Patient injury cases resolved in 2018–2023**



**One in four claimants received compensation**

More than a quarter (28.5%) of claimants received compensation for a least one place of treatment.

**Table 1. Patient injury cases resolved in 2018–2023 per year of resolution**

<b>Claims decision</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b>Compensable patient injuries</b>						
Treatment injuries	2 302	2 249	2 222	1 902	1 812	2 348
Equipment related injuries	16	19	21	11	6	19
Infection injuries	140	99	156	111	99	117
Accident related injuries	28	21	15	19	10	13
Fire related injuries	0	0	0	0	0	0
Injuries related to delivering pharmaceuticals	6	4	2	3	2	3
Unreasonable injuries	11	17	11	13	12	7
Implant injuries	0	0	0	0	0	0
<b>Total</b>	<b>2 503</b>	<b>2 409</b>	<b>2 427</b>	<b>2 059</b>	<b>1 941</b>	<b>2 507</b>
<b>Minor injuries</b>	<b>115</b>	<b>113</b>	<b>114</b>	<b>87</b>	<b>87</b>	<b>106</b>
<b>No patient injury</b>						
Unavoidable or tolerable	2 588	2 451	2 316	2 200	2 116	2 503
Other grounds for rejection	4 354	4 621	4 421	4 355	4 259	5 443
<b>Total</b>	<b>6 942</b>	<b>7 072</b>	<b>6 737</b>	<b>6 555</b>	<b>6 375</b>	<b>7 946</b>
<b>Total</b>	<b>9 560</b>	<b>9 594</b>	<b>9 278</b>	<b>8 701</b>	<b>8 403</b>	<b>10 559</b>

<b>Distribution</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b>Resolved notices of injury</b>						
Compensable patient injuries	26,2%	25,1%	26,2%	23,7%	23,1%	23,7%
Minor injuries	1,2%	1,2%	1,2%	1,0%	1,0%	1,0%
No patient injury	72,6%	73,7%	72,6%	75,3%	75,9%	75,3%
<b>Compensable patient injuries</b>						
Treatment injuries	92,0%	93,3%	91,6%	92,4%	93,4%	93,6%
Infection injuries	5,6%	4,1%	6,4%	5,4%	5,1%	4,7%
Accident related injuries	1,1%	0,9%	0,6%	0,9%	0,5%	0,5%
Other injuries	1,3%	1,7%	1,4%	1,3%	1,0%	1,2%
<b>No patient injury</b>						
Unavoidable or tolerable	37,3%	34,7%	34,4%	33,6%	33,2%	31,5%
Other grounds for rejection	62,7%	65,3%	65,6%	66,4%	66,8%	68,5%

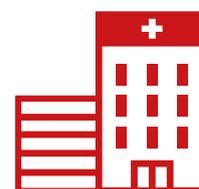
### 3. Compensable patient injuries by place of injury

The Patient Insurance Centre publishes the number of compensated patient injuries by wellbeing services county, as well as the total number of compensated injuries in the private sector. The wellbeing services counties' figures before 2023 include the injuries taken place in the hospital districts operated previously in their regions. More detailed information about the injuries taken place in specific wellbeing services counties can be requested directly from the counties.

The number of compensable injuries depends heavily on the number of decisions made each year. Changes in the number of injuries in a wellbeing services county is therefore not a direct indicator of the development of patient safety in it. Furthermore, no conclusions can be drawn on patient safety in different counties based on the numbers alone, because several background factors should be taken into account in the comparison such as the level of difficulty and the number of the procedures performed in the wellbeing services county concerned, along with the demographic structure and the number of healthcare treatment visits.

---

More detailed information about the injuries taken place in specific wellbeing services counties can be requested directly from the counties.



**Table 2. Patient injury cases resolved in 2018–2023 per year of resolution**

Place of injury	2018	2019	2020	2021	2022	2023
<b>Places of injury in wellbeing services counties*</b>	1 877	1 849	1 837	1 529	1 439	1 883
Wellbeing services county of Uusimaa and the City of Helsinki	337	355	359	305	293	413
Wellbeing services county of Southwest Finland	172	161	156	129	109	126
Wellbeing services county of Satakunta	82	71	86	68	81	94
Wellbeing services county of Kanta-Häme	97	82	70	67	50	71
Wellbeing services county of Pirkanmaa	151	136	144	122	111	123
Wellbeing services county of Päijät-Häme	81	80	59	78	63	87
Wellbeing services county of Kymenlaakso	74	79	67	62	58	71
Wellbeing services county of South Karelia	49	49	53	40	33	37
Wellbeing services county of South Savo**	72	65	61	57	57	79
Wellbeing services county of North Karelia	83	94	91	67	60	74
Wellbeing services county of North Savo	96	123	121	93	113	136
Wellbeing services county of Central Finland	76	107	77	75	57	106
Wellbeing services county of South Ostrobothnia	59	66	67	43	46	69
Wellbeing services county of Ostrobothnia	55	45	54	31	35	42
Wellbeing services county of Central Ostrobothnia	48	27	28	34	22	40
Wellbeing services county of North Ostrobothnia	182	144	180	154	141	162
Wellbeing services county of Kainuu	35	36	37	34	31	37
Wellbeing services county of Lapland***	98	106	91	52	62	96
Ålands hälso- och sjukvård (Åland Islands healthcare services)	7	6	5	6	4	6
State's places of injury	5	2	3	2	1	4
Other places of injury	18	15	28	10	12	10
<b>Private sector</b>	626	560	590	530	502	624
<b>Total</b>	2 503	2 409	2 427	2 059	1 941	2 507

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

\*\*The operations of the joint municipal authority of the Eastern Savonia hospital district were transferred to the wellbeing services county of South Savo from 1 January 2023. The figures of the wellbeing services county of South Savo also include the injuries taken place in the operations of the joint municipal authority of the Eastern Savonia hospital district.

\*\*\*The operations of the joint municipal authority of the Länsi-Pohja hospital district were transferred to the wellbeing services county of Lapland from 1 January 2023. The figures of the wellbeing services county of Lapland also include the injuries taken place in the operations of the joint municipal authority of the Länsi-Pohja hospital district.

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

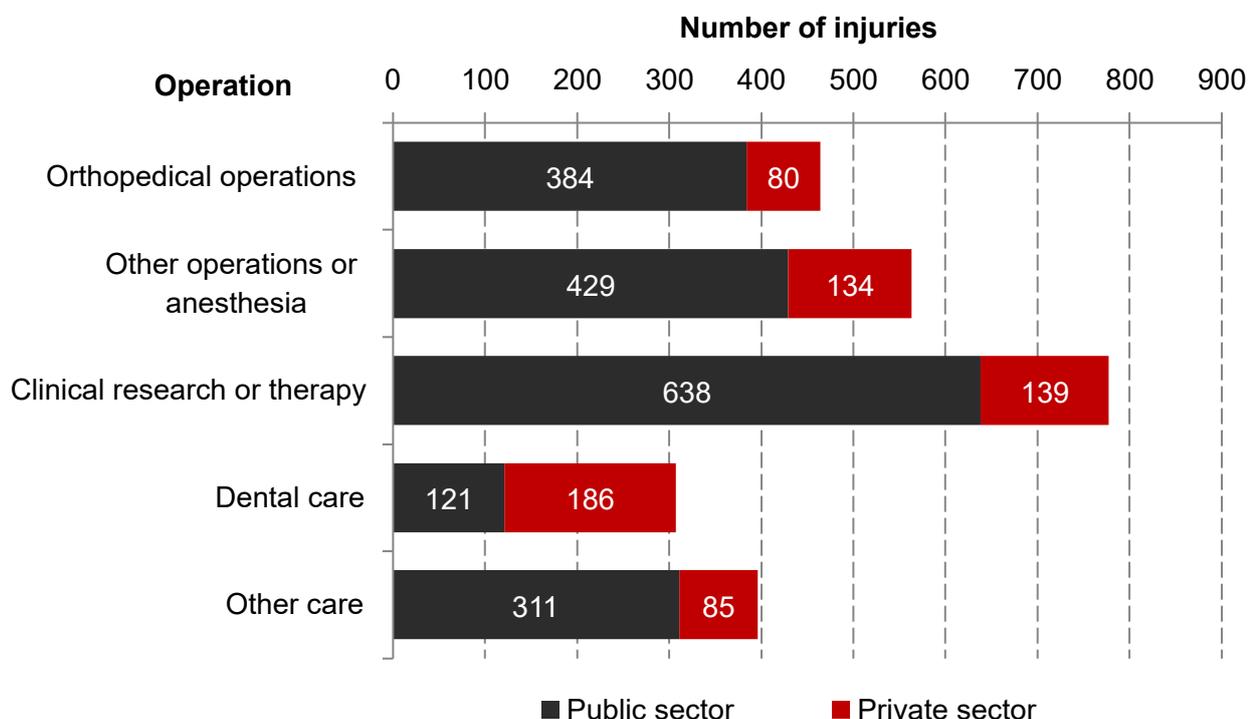
Compensable patient injuries are mostly related to surgery and anaesthesia. A total of 1,027 related injuries were compensated for in 2023. Of these, nearly half (464) were related to surgical procedures on the musculoskeletal system. A total of 777 injuries that occurred in conjunction with with clinical 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 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.

Injuries occur most often during musculoskeletal surgery and dental treatment.

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

A total of 307 injuries that occurred in conjunction with dental care procedures were compensated for. Of these, 105 occurred in conjunction with prosthetic dental treatment and 86 in conjunction with root canal treatment. In addition to injuries related to dental care procedures, a total of 96 injuries that occurred in dental, oral, maxillofacial and pharyngeal surgical procedures, or related anaesthesia, were compensated for.

**Figure 3. Compensable patient injuries resolved in 2023**



**Table 3. Compensable patient injuries by procedure in 2023**

The table on pages 10–11 presents the number of compensable patient injuries resolved in 2023 by procedure, divided into places of care in the public and private sectors.

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Surgical and anaesthesia procedures</b>	813	214	1027	21 %
A Nervous system	54	9	63	14 %
B Endocrine system	12	0	12	0 %
C Eye area	36	16	52	31 %
D Ear, nose or larynx	5	2	7	29 %
E Tooth, jaw, mouth or pharynx	25	71	96	74 %
F Heart or chest vessel	6	0	6	0 %
G Chest wall, lung, etc	5	0	5	0 %
H Mammary gland	7	1	8	13 %
J Digestive system and related organs	119	6	125	5 %
K Urinary tract and male genitalia, etc.	23	3	26	12 %
L Female genitalia	44	3	47	6 %
M Pregnancy and birth	27	0	27	0 %
N Musculoskeletal	384	80	464	17 %
NA Back or neck	30	1	31	3 %
NB Scapula, clavicle, shoulder joint or upper arm	27	8	35	23 %
NC Elbow or forearm	24	5	29	17 %
ND Wrist or hand	36	14	50	28 %
NE Pelvis, sacrum or coccyx	0	0	0	-
NF Hip joint or femur	97	5	102	5 %
NG Knee or lower leg	88	29	117	25 %
NH Ankle or foot	79	18	97	19 %
Unspecified procedure	3	0	3	0 %
P Blood vessel or lymphatic system	9	1	10	10 %
Q Skin or subcutaneous tissue	12	17	29	59 %
T Minor procedure	10	4	14	29 %
U Endoscopy	17	0	17	0 %
Other surgical procedure	1	1	2	50 %
Anaesthesia procedure	17	0	17	0 %

Procedure	Public sector	Private sector	Total	Share of private sector
<b>Clinical examination or treatment</b>	<b>638</b>	<b>139</b>	<b>777</b>	<b>18 %</b>
<b>Dental care procedures</b>	<b>121</b>	<b>186</b>	<b>307</b>	<b>61 %</b>
Non-surgical tooth removal	19	19	38	50 %
Dental filling treatment	10	9	19	47 %
Root canal therapy	51	35	86	41 %
Dental prosthetic treatment	14	91	105	87 %
Other dental care	27	32	59	54 %
<b>Other procedures</b>	<b>311</b>	<b>85</b>	<b>396</b>	<b>21 %</b>
Radiological examination	49	29	78	37 %
Injection, puncture	11	8	19	42 %
Catheterisation, channelling, cannulation	15	0	15	0 %
Casting, dressing	0	3	3	100 %
Wound care	3	0	3	0 %
Physiotherapy or rehabilitation	2	7	9	78 %
Hospital treatment	14	1	15	7 %
Childbirth	29	0	29	0 %
Treatment need assessment	102	8	110	7 %
Pharmacotherapy	40	5	45	11 %
Remote appointment	4	4	8	50 %
Other procedure	42	20	62	32 %
<b>Total</b>	<b>1 883</b>	<b>624</b>	<b>2507</b>	<b>25 %</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 diseases in 2021–2023

The table on the following page includes information on the most common underlying diseases in the patient injury cases deemed compensable in 2021–2023. Extending the period under review to three years evens out any random variation between the decision years and the impact of variation in the annual number of decisions on the number of compensable injuries.

In these three-year statistics, the most prominent underlying conditions, aside from dental diseases, were arthrosis of the knee (201 cases in 3 years) or hip (171 cases in 3 years), and fractures of the knee or lower leg (166 cases in 3 years) or forearm (149 cases in 3 years). The most common underlying diseases seem to remain unchanged from one year to the next, and no significant changes in one way or the other can be seen in the number of compensable injuries regarding these diseases.

**Table 4. Most common underlying diseases in the compensable patient injury cases resolved in 2021–2023**

Underlying disease	Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
1. K04 Diseases of pulp and periapical tissues	7	0	364	371
2. K08 Other disorders of teeth and supporting structure	136	1	212	349
3. M17 Osteoarthritis of knee	181	12	8	201
4. M16 Osteoarthritis of hip	154	13	4	171
5. K02 Dental caries	9	0	160	169
6. S82 Fracture of lower leg, including ankle	72	64	30	166
7. S52 Fracture of forearm	57	63	29	149
8. S72 Fracture of femur	45	48	16	109
9. M48 Other spondylopathies	82	19	7	108
10. M51 Thoracic, thoracolumbar, and lumbosacral intervertebral disc disorders	63	32	7	102
<b>Share of the 10 most common underlying diseases</b>				<b>29%</b>
11. S62 Fracture at wrist and hand level	25	60	12	97
12. M19 Other and unspecified osteoarthritis	73	1	3	77
13. S83 Dislocation and sprain of joints and ligaments of knee	61	12	4	77
14. K07 Dentofacial anomalies [including malocclusion]	15	0	59	74
15. S92 Fracture of foot and toe, except ankle	13	47	14	74
16. K80 Cholelithiasis	60	5	3	68
17. S42 Fracture of shoulder or upper arm	41	16	11	68
18. S63 Dislocation and sprain of joints and ligaments at wrist and hand level	22	40	5	67
19. C50 Breast cancer	17	18	30	65
20. K35 Acute appendicitis	39	15	7	61

**Table 4 (continues). Most common underlying diseases in the compensable patient injury cases resolved in 2021–2023**

Underlying disease		Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
<b>Share of the 20 most common underlying diseases</b>					<b>40%</b>
21. M20	Acquired deformities of fingers and toes	60	0	0	60
22. H25	Age-related cataract	48	5	2	55
23. S66	Injury of muscle, fascia and tendon at wrist and hand level	9	40	4	53
24. K05	Gingivitis and periodontal diseases	24	1	27	52
25. I63	Cerebral infarction	1	39	11	51
26. G56	Mononeuropathies of upper limb	42	6	2	50
27. S76	Injury of muscle, fascia and tendon at hip and thigh level	13	23	7	43
28. R10	Abdominal and pelvic pain	10	15	16	41
29. I25	Chronic ischemic heart disease	2	25	14	41
30. S02	Skull and/or facial bone fracture	7	7	26	40
<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.

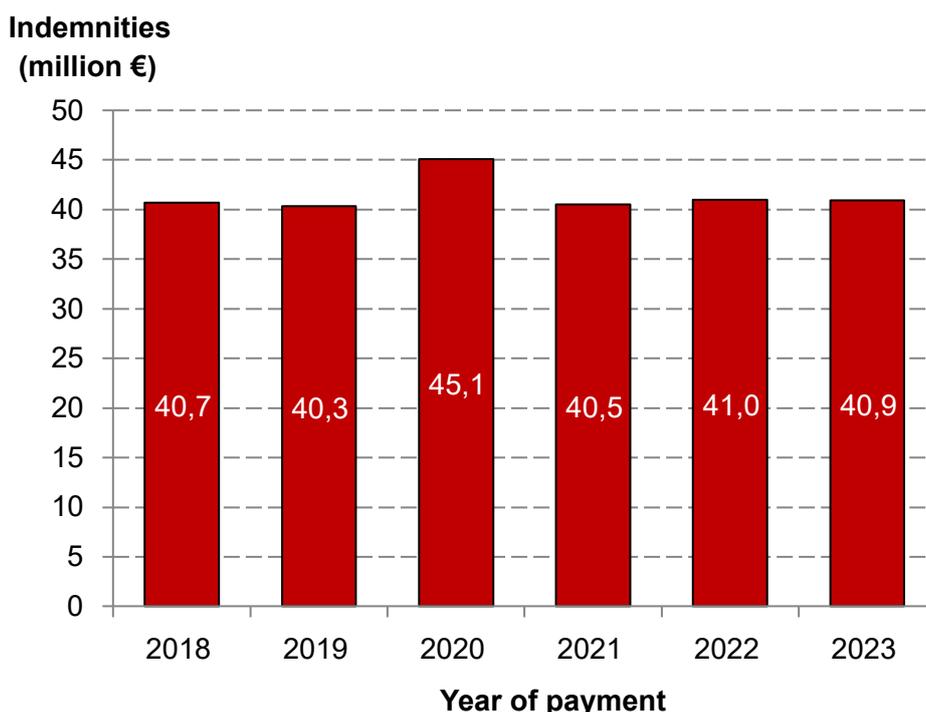
Less than half (45%) of the compensation paid in 2023 was due to compensation for loss of earnings caused by a patient injury. More than a third (35%) of the compensation was paid for non-material harm, or temporary and permanent disability. A fifth (20%) of the compensation paid consisted of healthcare costs and compensation for other costs resulting from a patient injury.

In 2023, the patient insurance system's costs totalled EUR 40.9 million, including the management expenses of compensation operations and the expenses of the Traffic Accident and Patient Injury Board's patient injury department. A total of EUR 26.3 million was paid in compensation, mainly for old patient injury cases resolved prior to 2023. For example, the loss of income, as well as healthcare, medical and other expenses will be compensated for as long as a patient injury results in them, for decades in some cases.

Less than half (45%) of the compensation paid consisted of compensation for the loss of income.

Compensation was also paid for temporary and permanent disabilities, as well as expenses accrued from patient injuries.

Figure 4. Compensation paid under patient insurance in 2018–2023



**The annual costs of the patient insurance system exceed EUR 40 million**

The costs to health care and society of the damage are even significantly higher.

Figure 5. Expenses of the patient insurance system and paid compensations by compensation type 2023

