

Patient
Insurance
centre

Annual report 2024

Cases reported to the Patient Insurance Centre
in 2020–2024 by year of decision



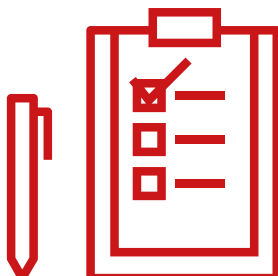
The Patient Insurance Centre safeguards patients and health professionals

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.

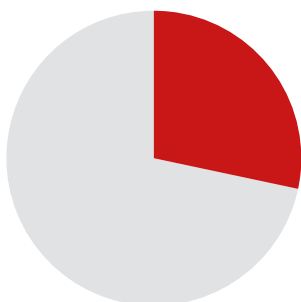
2024 in figures



Notice of injuries
9 386



Claims decisions
8 536



28.5%
of claimants were granted at
least one favourable decision



EUR 40,9 million
Cost of the patient insurance system

Noteworthy

The number of patient injury notices continued to grow moderately reaching approximately the level of 2019 before the coronavirus 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 2024, one notice of injury was related to 1.24 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 2023 was 9 554, whereas the corresponding figure in the 2023 annual report was 9 386. It is therefore expected that the number of notices in 2024 will increase by about 150–200 cases as more notices are processed.

Decided cases and patient injuries to be compensated for

- Each registered case is decided independently. In 2024, decisions were sent to 6,646 people, who received a total of 8,536 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 2024, 1,766 cases were assessed to be compensable, which is 20.7% of all cases resolved within the year. At least one favourable decision was issued to a total of 1,632 claimants, i.e. in 24.6% of the cases resolved in 2024.

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 2024, there was a slight increase in the number of loss reports. A total of 7,680 people filed a notice of injury, and the reports concerned 9,518 treatment events or parties. The total number of reports will increase by another 150–200 cases as the processing progresses and the transaction data becomes more accurate, so the number of reports in 2023 will be exceeded during the current year, rising to almost the record level of 2019 before the coronavirus 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.

In 2024, a notice of injury was filed by 7,680 individuals and the notices of injury concerned 9,518 treatment events or parties. The number of notifications returned to the pre-pandemic level of 2019.

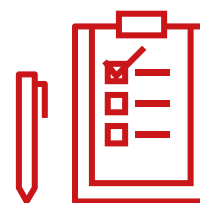
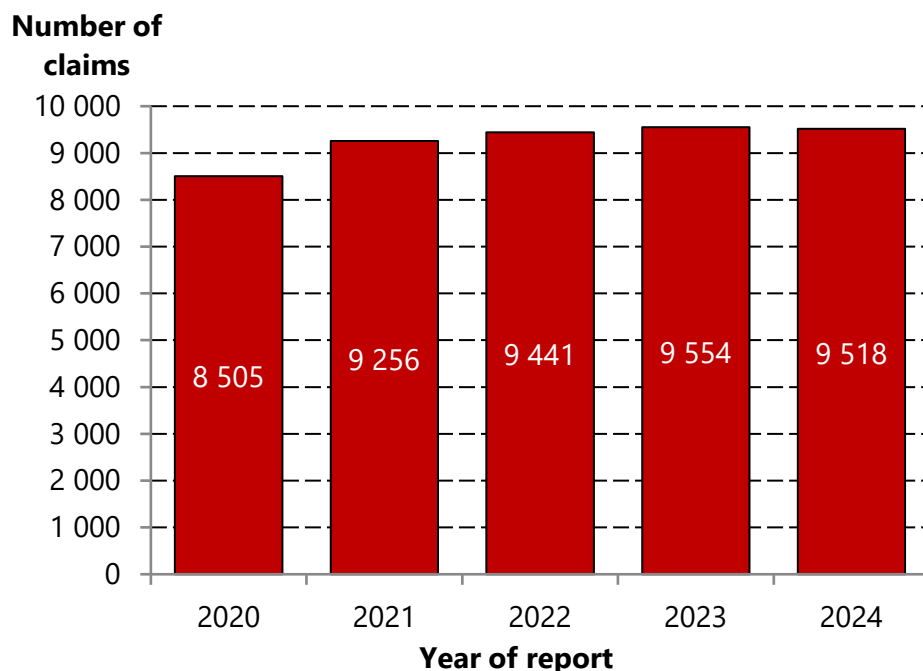


Figure 1. Reported patient injuries 2020–2024



No surprises in the number of notices

Examined in the long term, the number of claims has been on an upward trend, with the exception of the dip caused by the coronavirus pandemic.

2. Decided cases and patient injuries to be compensated for

In 2024, The Patient Insurance Centre implemented a change in the claims processing process, with the aim of improving the quality of the investigation of cases, streamlining the claims process and shortening the time spent on claims processing. The change in the processing process temporarily slowed down the processing of cases, which is why fewer compensation decisions were made than a year earlier.

Decisions were issued to 8,536 individual claimants. Of them, 20.7% received favourable decisions for at least one reported place of care.

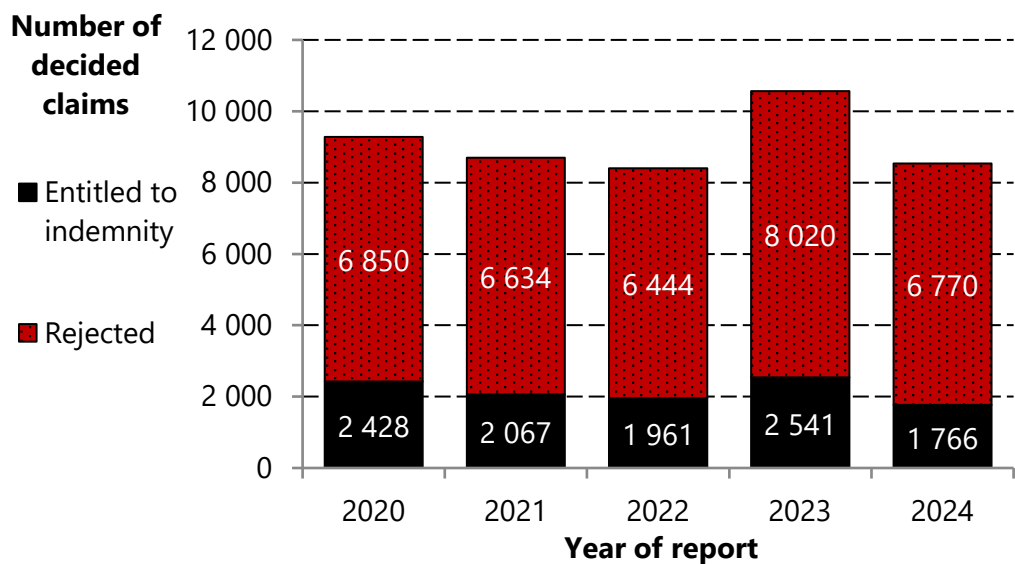
The Patient Insurance Act defines eight different grounds for compensation, but most of them are rarely applied. The overwhelming majority of compensable injuries (95% in 2024) is classified as treatment injuries. In these cases, the compensation criterion is that an experienced healthcare professional would have acted differently in the situation concerned and thereby avoided the injury. Infection injuries (3.3%) were the second most common type of injury compensated for in 2024.

In addition, some equipment-related injuries (6), accidental injuries (14), unreasonable injuries (7) and injuries due to the incorrect delivery of pharmaceuticals (2) 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 95% of the compensable injuries were treatment injuries during patient care that should have been avoided.

The second most common type was infection injuries (approx. 3%). Few damages were compensated on other grounds.

Figure 2. Patient injury cases resolved in 2020–2024



One in four claimants received compensation

Almost a quarter (24.6%) of claimants received compensation for a least one place of treatment.

Table 1: Patient injury cases resolved in 2020–2024 per year of resolution

Claims decision	2020	2021	2022	2023	2024
Compensable patient injuries					
Treatment injuries	2 223	1 910	1 832	2 380	1 677
Equipment related injuries	21	11	6	19	6
Infection injuries	156	111	99	118	59
Accident related injuries	15	19	10	13	14
Fire related injuries	0	0	0	0	0
Injuries related to delivering pharmaceuticals	2	3	2	3	2
Unreasonable injuries	11	13	12	8	7
Implant injuries	0	0	0	0	1
Total	2 428	2 067	1 961	2 541	1 766
Minor injuries	114	87	87	105	95
No patient injury					
Unavoidable or tolerable	2 316	2 195	2 105	2 488	2 184
Other grounds for rejection	4 420	4 352	4 252	5 427	4 491
Total	6 736	6 547	6 357	7 915	6 675
Total	9 278	8 701	8 405	10 561	8 536

Distribution	2020	2021	2022	2023	2024
Resolved notices of injury					
Compensable patient injuries	26,2%	23,8%	23,3%	24,1%	20,7%
Minor injuries	1,2%	1,0%	1,0%	1,0%	1,1%
No patient injury	72,6%	75,2%	75,7%	74,9%	78,2%
Compensable patient injuries					
Treatment injuries	91,6%	92,4%	93,5%	93,7%	95,0%
Infection injuries	6,4%	5,4%	5,0%	4,6%	3,3%
Accident related injuries	0,6%	0,9%	0,5%	0,5%	0,8%
Other injuries	1,4%	1,3%	1,0%	1,2%	0,9%
No patient injury					
Unavoidable or tolerable	34,4%	33,5%	33,1%	31,4%	32,7%
Other grounds for rejection	65,6%	66,5%	66,9%	68,6%	67,3%

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 figures for the wellbeing services counties include the losses suffered by the hospital districts that previously operated in their areas. 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. The annual variation in the number of solutions can be large. 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.



Photo: tyks.fi

Table 2. Patient injury cases resolved in 2020–2024 per year of resolution

Place of injury	2020	2021	2022	2023	2024
Places of injury in wellbeing services counties*	1 838	1 536	1 456	1 906	1 287
Wellbeing services county of Uusimaa and the City of Helsinki	360	307	298	417	295
Wellbeing services county of Southwest Finland	156	130	110	129	97
Wellbeing services county of Satakunta	86	69	81	94	56
Wellbeing services county of Kanta-Häme	70	67	50	72	51
Wellbeing services county of Pirkanmaa	144	122	115	124	86
Wellbeing services county of Päijät-Häme	59	79	63	88	53
Wellbeing services county of Kymenlaakso	67	62	58	73	56
Wellbeing services county of South Karelia	53	40	33	38	24
Wellbeing services county of South Savo**	61	57	58	80	61
Wellbeing services county of North Karelia	91	67	61	75	57
Wellbeing services county of North Savo	121	93	114	138	100
Wellbeing services county of Central Finland	77	75	58	107	54
Wellbeing services county of South Ostrobothnia	67	44	46	71	42
Wellbeing services county of Ostrobothnia	54	32	35	42	35
Wellbeing services county of Central Ostrobothnia	28	34	22	40	19
Wellbeing services county of North Ostrobothnia	180	154	142	163	102
Wellbeing services county of Kainuu	37	34	33	38	26
Wellbeing services county of Lapland***	91	52	62	97	54
Ålands hälso- och sjukvård (Åland Islands health-care services)	5	6	4	6	9
State's places of injury	3	2	1	4	3
Other places of injury	28	10	12	10	7
Private sector	590	531	505	635	479
Total	2 428	2 067	1 961	2 541	1 766

* 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 716 related injuries were compensated for in 2024. Approximately 40% of these (290) were related to surgical procedures on the musculo-skeletal system. A total of 527 injuries that occurred in conjunction 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 245 injuries that occurred in conjunction with dental care procedures were compensated for. Of these, 103 occurred in conjunction with prosthetic dental treatment and 52 in conjunction with root canal treatment. In addition to injuries related to dental care procedures, a total of 84 injuries that occurred in dental, oral, maxillofacial and pharyngeal surgical procedures, or related anaesthesia, were compensated for.

Figure 3. Compensable patient injuries resolved in 2024

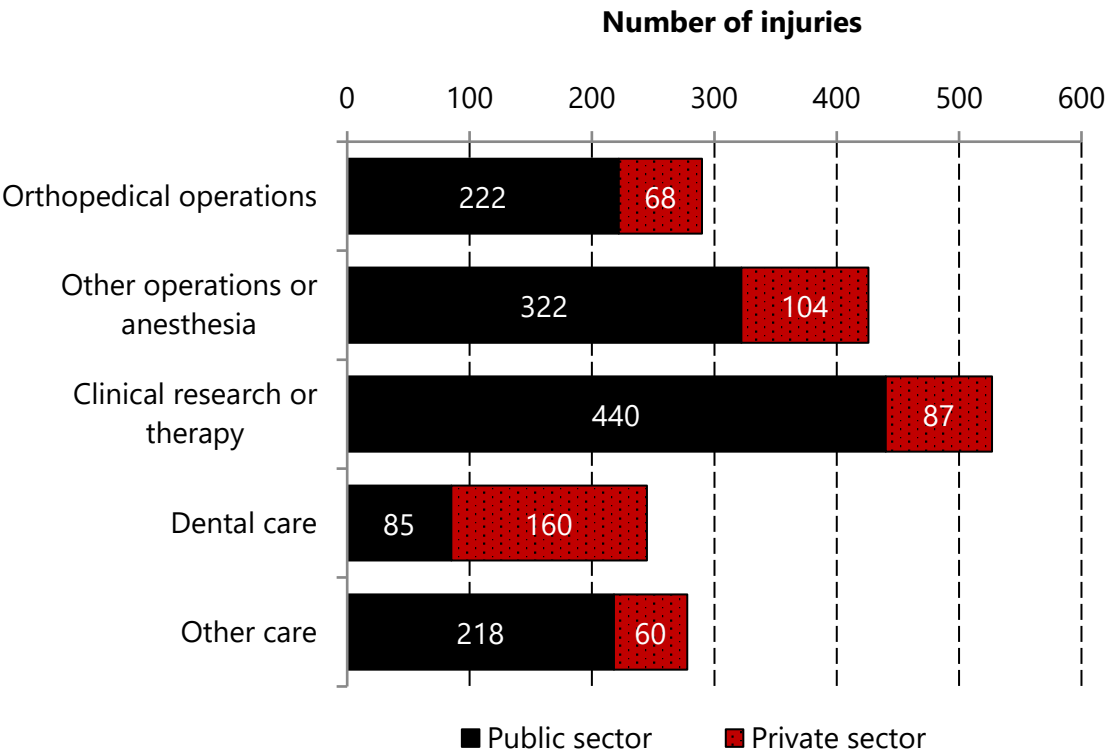


Table 3. Compensable patient injuries by procedure in 2024

Procedure	Public sector	Private sector	Total	Share of private sector
Surgical and anaesthesia procedures	544	172	716	24 %
A Nervous system	47	6	53	11 %
B Endocrine system	6	0	6	0 %
C Eye area	36	15	51	29 %
D Ear, nose or larynx	4	3	7	43 %
E Tooth, jaw, mouth or pharynx	22	62	84	74 %
F Heart or chest vessel	10	0	10	0 %
G Chest wall, lung, etc	5	0	5	0 %
H Mammary gland	7	2	9	22 %
J Digestive system and related organs	72	3	75	4 %
K Urinary tract and male genitalia, etc.	17	1	18	6 %
L Female genitalia	21	2	23	9 %
M Pregnancy and birth	18	0	18	0 %
N Musculoskeletal	222	68	290	23 %
NA Back or neck	17	2	19	11 %
NB Scapula, clavicle, shoulder joint or upper arm	7	11	18	61 %
NC Elbow or forearm	23	2	25	8 %
ND Wrist or hand	22	9	31	29 %
NE Pelvis, sacrum or coccyx	0	0	0	-
NF Hip joint or femur	56	9	65	14 %
NG Knee or lower leg	55	19	74	26 %
NH Ankle or foot	40	16	56	29 %
Unspecified procedure	2	0	2	0 %
P Blood vessel or lymphatic system	9	0	9	0 %
Q Skin or subcutaneous tissue	10	5	15	33 %
T Minor procedure	13	1	14	7 %
U Endoscopy	13	2	15	13 %
Other surgical procedure	2	0	2	0 %
Anaesthesia procedure	10	2	12	17 %

Table 3. Compensable patient injuries by procedure in 2024

Procedure	Public sector	Private sector	Total	Share of private sector
Clinical examination or treatment	440	87	527	17 %
Dental care procedures	85	160	245	65 %
Non-surgical tooth removal	15	8	23	35 %
Dental filling treatment	8	9	17	53 %
Root canal therapy	28	24	52	46 %
Dental prosthetic treatment	10	93	103	90 %
Other dental care	24	26	50	52 %
Other procedures	218	60	278	22 %
Radiological examination	26	10	36	28 %
Injection, puncture	8	7	15	47 %
Catheterisation, channelling, cannulation	10	1	11	9 %
Casting, dressing	2	0	2	0 %
Wound care	2	1	3	33 %
Physiotherapy or rehabilitation	2	5	7	71 %
Hospital treatment	12	0	12	0 %
Childbirth	16	0	16	0 %
Treatment need assessment	89	10	99	10 %
Pharmacotherapy	25	5	30	17 %
Remote appointment	4	7	11	64 %
Other procedure	22	14	36	39 %
Total	1 287	479	1 766	27 %

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 2022–2024

The table on the following page includes information on the most common underlying diseases in the patient injury cases deemed compensable in 2022–2024. 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 (199 cases in 3 years), hip (161 cases in 3 years) and forearm (161 cases in 3 years), and fractures of the knee or lower leg (149 cases in 3 years) or. The most common underlying diseases seem to remain unchanged from one year to the next although the share of fractures of both the forearm and the wrist or hand of compensable injuries seems to have increased to some extent in 2024.

Table 4. Most common underlying diseases in the compensable patient injury cases resolved in 2022–2024

Underlying disease		Surgery or anaesthesia	Clinical examination or treatment	Other procedure	Total
1.	K08 Other disorders of teeth and supporting structure	148	1	222	371
2.	K04 Diseases of pulp and periapical tissues	7	1	295	303
3.	M17 Osteoarthritis of knee	176	14	9	199
4.	S52 Fracture of forearm	62	68	31	161
5.	M16 Osteoarthritis of hip	143	13	5	161
6.	K02 Dental caries	8	0	149	157
7.	S82 Fracture of lower leg, including ankle	63	63	23	149
8.	S62 Fracture at wrist and hand level	35	72	15	122
9.	S72 Fracture of femur	50	49	13	112
10.	M51 Thoracic, thoracolumbar, and lumbosacral intervertebral disc disorders	60	34	7	101
Share of the 10 most common underlying diseases					29%
11.	M48 Other spondylopathies	75	16	4	95
12.	S83 Dislocation and sprain of joints and ligaments of knee	58	14	4	76
13.	K07 Dentofacial anomalies [including malocclusion]	12	0	61	73
14.	S92 Fracture of foot and toe, except ankle	14	46	10	70
15.	S42 Fracture of shoulder or upper arm	35	21	12	68
16.	H25 Age-related cataract	61	4	2	67
17.	M19 Other and unspecified osteoarthritis	60	2	2	64
18.	S63 Dislocation and sprain of joints and ligaments at wrist and hand level	21	34	6	61
19.	K80 Cholelithiasis	55	4	1	60
20.	C50 Breast cancer	11	20	25	56
Share of the 20 most common underlying diseases					40%
21.	K35 Acute appendicitis	34	14	6	54
22.	I63 Cerebral infarction	1	41	12	54
23.	M20 Acquired deformities of fingers and toes	54	0	0	54
24.	S66 Injury of muscle, fascia and tendon at wrist and hand level	9	37	5	51
25.	K05 Gingivitis and periodontal diseases	23	1	22	46
26.	S46 Injury of muscle and tendon at shoulder and upper arm level	21	13	12	46
27.	K03 Other diseases of hard tissues of teeth	1	0	44	45
28.	G56 Mononeuropathies of upper limb	41	3	0	44
29.	I70 Atherosclerosis	3	26	11	40
30.	K40 Inguinal hernia	35	3	2	40
Share of the 30 most common underlying diseases					48%

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.

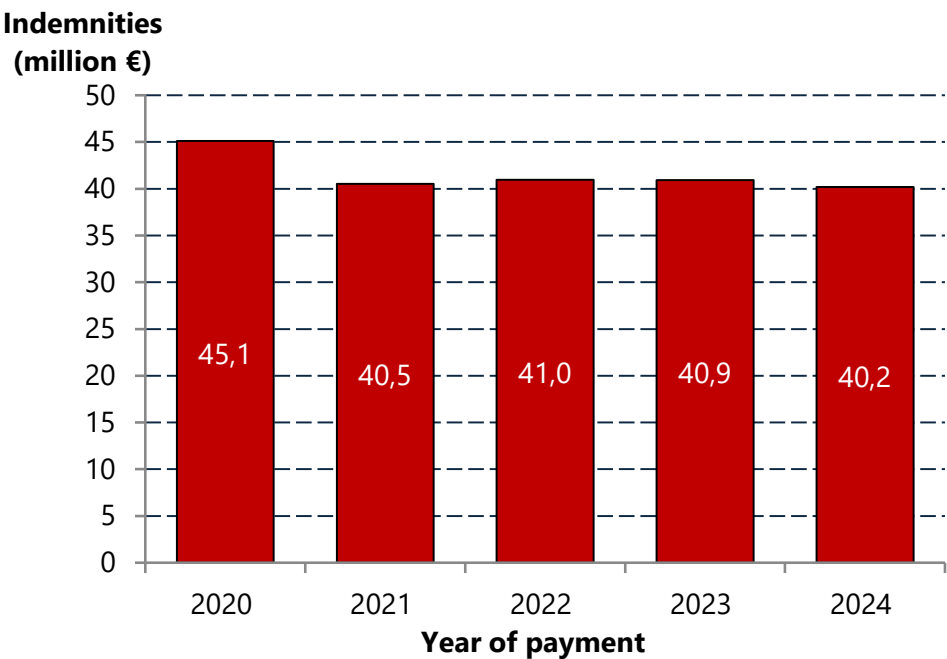
Less than half (44%) of the compensation paid in 2024 was due to compensation for loss of earnings caused by a patient injury. More than a third (34%) of the compensation was paid for non-material harm, or temporary and permanent disability. Just over a fifth (22%) of the compensation paid consisted of healthcare costs and compensation for other costs resulting from a patient injury.

In 2024 the patient insurance system’s costs totalled EUR 40.2 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 25.2 million was paid in compensation, mainly for old patient injury cases resolved prior to 2024. 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 (44%) 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.

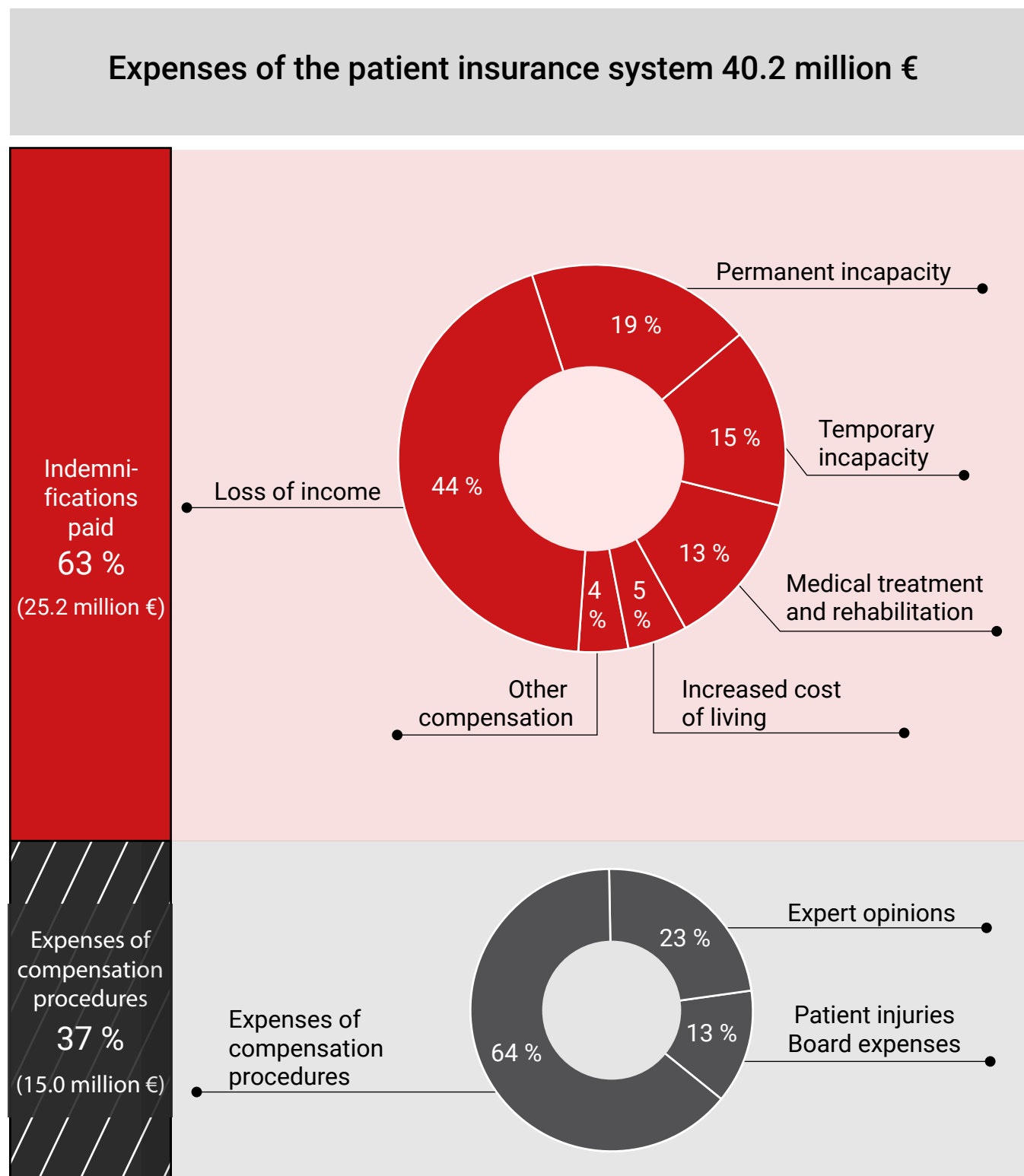
Figure 4. Compensation paid under patient insurance in 2020–2024



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 2024



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