

Quarterly statistics on labour costs, Instructions for responding

Social insurance contribution percentages for 2024

Industry

Service industries

Private education sector

Contents of the instructions

1. Industry, service industries and private sector education	2
Examples of calculations of social insurance contribution percentages	3

1. Industry, service industries and private sector education

Employment pension contributions

For pension security managed through insurance companies, report here the prepayment percentage of employment pensions relating to employers confirmed for the enterprise. For pension funds and foundations, the advance percentage of the insurance premium is reported for the quarter in question. When determining this payment percentage, account has been taken of the customer rebate, payment category and temporary reduction of the disability pension contribution estimated for the enterprise. Refunds paid from previous years do not have an effect on the percentage. Employers' share of employment pension contributions was 17.34 per cent, on average, in 2024.

Social security contribution

The social security contribution of a private employer comprises of health insurance contribution. The employer's contribution was 1.16 per cent in 2024.

Unemployment insurance contribution

In 2024, employers' unemployment insurance contribution is 0.27 per cent if the wages and salaries sum is not more than EUR 2,337,000. For sums exceeding this, the contribution is 1.09 per cent.

Accident insurance contribution

The accident insurance contribution is determined as a share of the wages and salaries sum and the contribution varies based on the danger, or risk of work done in the enterprise. Accident insurance contributions also vary by insurance company because each insurance company has its specific calculation bases. The average accident insurance contribution was 0.70 per cent of the wages and salaries sum in 2024.

Group life insurance

Group life insurance is managed in connection with accident insurance. The contribution varies by insurance company. In 2024, group life insurance contribution was, on average, 0.06 per cent of the wages and salaries sum.

Examples of calculations of social insurance contribution percentages

Example 1

The tariff for an enterprise whose wages and salaries sum is EUR five million is formed as follows:

The enterprise's costs in employees' voluntary insurance is EUR 1,500, and the enterprise does not have an option scheme. Thus, the tariff of social security contributions is 20.00 per cent according to the payment basis for 2024.

Social insurance contribution	Tariff, %	Paid amount, EUR
Employment pension contribution	17.34	867,000
Social security contribution	1.16	58,000
Unemployment insurance contribution	^{b)} 0.71	^{a)} 35,337
a) $2\,337\,000 * 0,27\% + (5\,000\,000 - 2\,337\,000) * 1,09\%$		
b) $35\,337 / 5\,000\,000 * 100$		
Accident insurance contribution	0.70	35,000
Group life insurance contribution	0.06	3,000
Voluntary insurance contributions	0.03	1,500
Total	20.00	999,837

Example 2

Below are two examples of how the share of social insurance contributions is calculated using different wages and salaries sums. The average payment bases for 2024 are used in the examples. Some social insurance contributions are specific for enterprises and/or insurance companies and when calculating the share of social insurance contributions, the enterprise's own percentages and not the average values should be used. The share of social insurance contributions estimated for the calendar year can be used for all quarters unless changes occur in the payment percentages of social insurance contributions during the year. The payment bases of social insurance contributions always change at the turn of the year and the share of social insurance contributions must then be recalculated.

Social insurance contribution	%, wages and salaries sum EUR 2,337,000 per year	%, wages and salaries sum EUR 5,000,000 per year
Employment pension contribution (enterprise-specific)	average 17.34	average 17.34
Health insurance contribution (for all enterprises the same)	1.16	1.16
Unemployment insurance contribution (depends on the wages and salaries sum)	0.27	^{a)} 0.71
Accident insurance contribution (enterprise-specific)	average 0.70	average 0.70
Group life insurance contribution (varies by insurance company)	average 0.06	average 0.06
Percentage share of social insurance contributions in the wages and salaries sum	19.53	19.97

a) Calculated so that 0.27 per cent is used up to the wages and salaries sum of 2,337,000 and 1.09 per cent for the wages and salaries sum exceeding it.

$$(2,337,000 \times 0.0027 + (5,000,000 - 2,337,000) \times 0.0109) / 5,000,000 \times 100$$

If the payment percentages of social insurance contributions are not known, the share of social insurance contributions in the wages and salaries sum can also be calculated by dividing the amount of social insurance contributions paid from wages and salaries in the quarter in euros by pay subject to withholding tax (form, item 3a.).