



Social Security Office

## Workers' Compensation Law



## Compensation Fund

The Workers' Compensation Fund is a fund that pays compensation to employees on behalf of the employers when employees suffer injury, illness, disability, death, disappearance, loss of organs, or loss of bodily function due to their work for the employers, regardless of the time and place. The focus is on the cause of the injury or illness.

## Workers' Compensation Law

The Workers' Compensation Act, B.E. 2537 (1994) and its Amendment (No. 2), B.E. 2561 (2018), establishes the Workers' Compensation Fund to provide protection and assistance to employees who suffer injury due to their work for an employer.



## Contributions

Contributions refer to the money that employers pay into the Workers' Compensation Fund. The contributions are collected annually from the employers based on the total wages paid to all employees throughout the year but not exceeding 240,000 Baht per employee per year, multiplied by the contribution rates.

## Basic Contribution Rate

The basic contribution rate is defined by Table 1 attached to the Ministerial Notification. This rate varies based on the risk characteristics associated with the work activities of each business type, ranging from 0.20% to 1.00%. The basic rate applies from the time the employers register until the completion of four calendar years.

## Experience-based Contribution Rate

To ensure employers prioritise the safety of their employees by providing a safe workplace and appropriate protective equipment, once employers have made contributions at the basic contribution rate for four consecutive years and starting the fifth year, the loss ratio will be calculated and compared against a rate adjustment table. This comparison is then used to determine the contribution rate so that the adjustment of the contribution rate, either an increase or a decrease, reflects the occurrence of accidents.

## Business Exempted from the Workers' Compensation Law

- Central government, regional government, and local government, for government officials or permanent employees only
- State enterprises under the law governing state enterprise labour relations
- Foreign governments or international organisations, for employees not employed in the country
- Other employers as specified in the Ministerial Regulations

## Deadline for Submission and Registration Location

The employer is responsible for submitting the registration form for the Workers' Compensation Fund within 30 days from the date of having at least one employee. The employer must submit the registration form at the Social Security Office responsible for the area in which the establishment is located.

## Employers with Branch Offices

Employers with branch offices or employees working in multiple areas must submit the registration form and pay the contributions to the Workers' Compensation Fund for only one location where, the area where the head office is situated. The employers must also provide details of the branch locations and the number of employees at each branch.

## Documents Required for Registration

- ✓ Location map and photographs of the establishment
- ✓ Proof of identity of the employer
- ✓ Power of attorney (attach a copy of the national identification card of the grantor)
- ✓ Lease agreement or consent letter to use the premises (for individuals only)

## Documents Received by the Employer After Registration

- ✓ Notification letter of registration results specifying the account number, which will be the same as the Social Security Fund number, for reference in future communications.
- ✓ Contributions assessment form to inform the employer of the amount of contributions to be paid into the Workers' Compensation Fund and the payment due date.
- ✓ Certificate of registration.

## Employer's Annual Contribution Payment

The Workers' Compensation Fund collects contributions from employers annually. In the first year, the officer will assess the contributions from the date that the employer has at least one employee, requiring payment within 30 days. In subsequent years, the officer will assess the contributions for payment in January each year to cover employees throughout the year, according to the annual contribution assessment form (Form Khor.Tor.26Kor). The wages used for calculation are the total amount paid by the employer to the employees throughout the year, not exceeding 240,000 Baht per person per year. If the work period is less than one year, the amount is proportionately reduced. The contributions are calculated from the wages multiplied by the contribution rates for that type of business. This may not match the actual wages paid, as the number of employees and wage rates may fluctuate during the year.



## Wage Reporting

Employers are required to submit Annual Wage Report Form (Form Khor.Tor. 20 Kor) by the end of February to the Social Security Office. This report covers the number of employees and the actual wages paid including both monthly salaries and daily wages for the period from January to December of the previous year, but excludes compensation not classified as wages, such as overtime pay, holiday pay, and bonuses. Upon receiving this report, the Social Security Office will compare the reported wages against the contributions collected at the beginning of the year. If the reported wages result in a higher contribution than initially assessed, the employer is required to pay the difference by March 31. Conversely, if the contributions are lower or equal to the initial assessment, the records will be audited, and any excess contributions will be refunded to the employer.

## Digital Platform for Compensation Fund Services "WCF Platform"

This platform provides centralised services for employers, employees, and contracted healthcare providers, allowing access to the Workers' Compensation Fund services quickly and conveniently from anywhere, at any time. Services are accessible via <https://wcfp.sso.go.th> or <https://www.sso.go.th>. The "WCF Platform" includes various systems such as:

- An electronic reporting system for work-related injuries (e-Compensate)
- A system for contracted healthcare providers (Hospitals)
- An electronic wage reporting system (e-Wage)
- An electronic Annual Contribution Reporting System for the Workmen's Compensation Fund (e-Rate)
- An electronic contributions payment system of the Workers' Compensation Fund (e-Payment)
- Notification service system
- Q&A service via Chat Bot

## Reporting Occupational Injuries or Diseases

Work-related injuries or illnesses can be reported through the Workers Compensation Fund's digital platform- the "WCF Platform," via the e-Compensate system.

Employers and employees can report work-related injuries or illnesses via the e-Compensate system. This system ensures swift evaluation and diagnosis, expedites compensation, and provides the ability to track the status of claims.

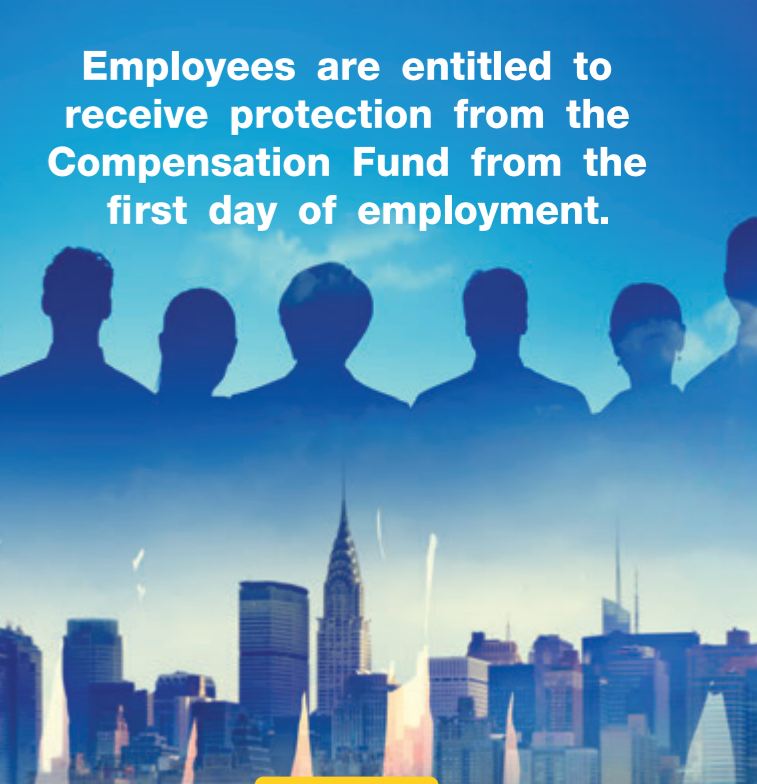
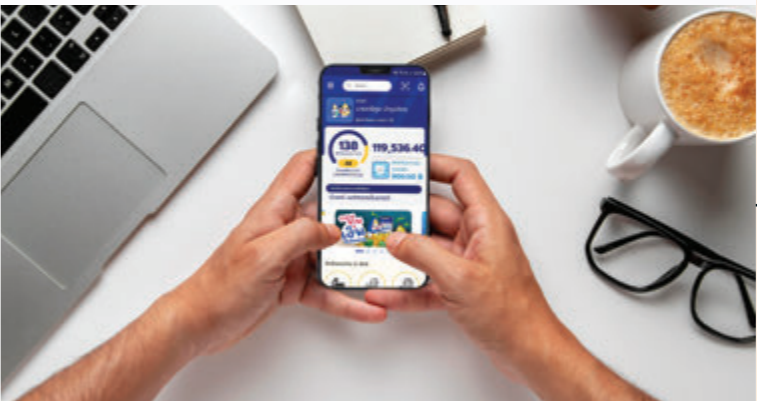
Employers can register for electronic transactions at the Social Security Office's website (<https://www.sso.go.th>) under the "SSO e-Service" section. Employees can submit claims by registering under the "New Member Registration" section on the WCF Platform.

## An electronic Annual Contribution Reporting System for the Workers' Compensation Fund (e-Rate)

This digital service aims to facilitate employers by allowing them to check their annual contribution rate based on their experience. Through the "WCF Platform" on <https://wcfp.sso.go.th> or [www.sso.go.th](http://www.sso.go.th), employers can view detailed calculations of their contributions rate and print assessment form for the annual experience-based contribution rate. This helps employers plan preventive measures to reduce work-related injuries.

## Channels for Receiving Compensation Fund Payments

1. In person at the Social Security Office with cash or cheque.
2. By mail
3. Through bank counters or service units at the following locations:
  - Krung Thai Bank Public Company Limited
  - Bank of Ayudhya Public Company Limited
  - Lotus Counters
  - Counter Service (7-Eleven)
4. Online via the WCF Platform (e-Payment) through the following banks:
  - Krung Thai Bank Public Company Limited
  - TMBThanachart Bank Public Company Limited
  - Bangkok Bank Public Company Limited
  - Kasikorn Bank Public Company Limited
  - Siam Commercial Bank Public Company Limited
  - Government Savings Bank
  - Bank for Agriculture and Agricultural Cooperatives
  - Deutsche Bank
  - JPMorgan Chase Bank
  - Counter Service (payment by Mastercard)



Employees are entitled to receive protection from the Compensation Fund from the first day of employment.

The Workers' Compensation Fund ensures members' peace of mind with the access of the SSO's services and compensations.

Workers' Compensation Fund

[www.sso.go.th](http://www.sso.go.th)

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ssoplus



1506 press 1 (available 24 hours)



## Occupational injuries

An employee suffers physical harm, mental impact or death as a result of performing their duties or protecting the employer's interests, or following the employer's orders.

## Occupational disease:

An employee has illness or death caused by disease that arise from environment risk factors or the nature of the work.

## Disappearance

An employee who disappears while working or following the employer's orders with reasonable belief that death resulting from a work-related accident, is considered in this context. This also applies if the employee disappears while traveling by land, air, or water for work purposes, with reasonable grounds to believe an accident occurred, leading to the employee's death. The disappearance must last at least 120 days from the date of the incident.

## Benefits for employees experiencing occupational injury or disease

Employees shall receive medical care expenses, compensations, funeral grant, and rehabilitation expenses.

## Medical care expenses:

- For injuries or illnesses, medical expenses are reimbursed as actually incurred, up to a maximum of 65,000 Baht.
- For severe or chronic injuries, medical expenses are reimbursed as actually incurred, with a total not exceeding 165,000 Baht.
- If the above amount is insufficient, additional reimbursement can be up to 300,000 Baht
- If the above amount is still insufficient, a further additional reimbursement can be up to 500,000 Baht
- The maximum additional reimbursement must not exceed 1,000,000 Baht.

Note the employee receives treatment in a public hospital from the beginning until the end of their medical treatment, or if there are valid reasons preventing the employee from initially receiving treatment at a public hospital but later receiving treatment there, medical expenses will be reimbursed as necessary, up to the actual amount incurred, until the treatment is completed.

## Compensation

Compensation is 70% of the monthly wages, \*maximum of 14,000 Baht per month (wage ceiling 20,000 Baht).

- Medical leave prescribed by a physician from the first day, but not exceeding 1 year.
- Loss of earning capacity for up to 10 years.
- Permanent disability.
- Death or disappearance for up to 10 years, and funeral grants.

## Funeral expenses:

As per the rates specified by the Ministerial Regulation.

## Rehabilitation Expenses:

Employees who require rehabilitation following a work-related injury shall receive rehabilitation services according to the following rates:

- Physical medicine and rehabilitation expenses include physical therapy expenses not exceeding 200 Baht per day and occupational therapy expenses not exceeding 100 Baht per day, with a combined total not exceeding 24,000 Baht.
- Treatment and surgery expenses not exceeding 40,000 Baht. If necessary, an additional payment of up to 140,000 Baht may be made, but the total shall not exceed 180,000 Baht, subject to the consideration of the Medical Committee.
- Materials and equipment expenses for physical medicine and rehabilitation shall not exceed the rate set by the Ministry of Finance per unit, with a total not exceeding 160,000 Baht.
- Occupational rehabilitation expenses, payable only for training courses conducted by the Social Security Office, not exceeding 24,000 Baht.



## Beneficiaries entitled to compensation in case of employee's death or disappearance:

- Mother
- Legitimate father
- Legitimate husband or wife
- Children under 18 years old.
- Children aged 18 years and above who are still studying below the undergraduate level, shall continue to receive their share throughout the duration of their studies.
- Children aged 18 years and above who are disabled or mentally incapacitated and were the employee's dependent before the employee's death or disappearance.
- Employee's children born within 310 days from the date of the employee's death or the date of disappearance are entitled to receive compensation from the date of birth.
- If there are no above-mentioned persons, the dependents of the employee before the employee's death or disappearance shall be entitled to compensation. However, such dependents must be suffering hardship due to the loss of support from the employee's death or disappearance.

## Hospitalisation:

The employer shall arrange for the employee to receive medical treatment immediately at any healthcare provider, whether public or private. The medical service expenses can be divided into 2 cases:

- Advance payment of medical service expenses
- In case the employee receives medical treatment at the contracted SSO's healthcare provider, the employer must submit KorTor. 44 form. Neither the employer nor the employee is required to make advance payment for medical expenses as the healthcare provider will reimburse from the Workers' Compensation Fund, up to the amount specified by law.

## Occupational Injury Reporting:

The employer or authorised person must submit the KorThor. 16 form at Social Security Offices in Bangkok, provincial or branch offices nationwide. The document can be submitted directly to the Social Security Offices in person or via postal or other channels as specified by the Social Security Office, within 15 days from the date the employer becomes aware of the employee's injury or illness.

When reporting the incident, the employer and employee must submit medical expense receipts, medical certificates, medical records and work-related evidence such as timesheets as well as factual information to enable officers for timely consideration.

## Claiming for Medical Treatment Expenses:

The employee can receive medical treatment at any healthcare provider having medical doctors. The employee must advance their medical treatment expenses, and reimburse by submitting receipts and medical certificates within 90 days from the date of payment at the rate prescribed by the Ministerial regulations. In case the employee received medical treatment at the SSO's contracted hospital, it will directly bill the expenses to the Workers' Compensation Fund. The employer is also encouraged to verify the employee's medical treatment expense every time that the rate aligns with the healthcare provider announcement, but not exceeding the rate prescribed by the Ministerial regulations.

## Claiming for Compensation:

The employee or beneficiary must apply for compensation within 180 days from the date of illness, accident or disappearance. In case the incident occurs after the termination of employment, the employee can apply for compensation within 2 years from the date of realising the incident.

The list of contracted health care providers of the Workers' Compensation Fund can be checked at [www.sso.go.th](http://www.sso.go.th) in the topic of "knowledge center/ the list of the WCF's contracted healthcare providers."



## Channels for Receiving Compensation and Required Documents:

- Receive in person or authorise someone to receive on your behalf. Required documents: National ID card or other government-issued ID with a photo. If not receiving in person, a power of attorney along with the ID cards of both the grantor and the recipient must be presented.

- Via Postal Mail

Money order.

Send check via postal mail.

- Through Bank Savings Accounts at four banks:

Krung Thai Bank Public Company Limited.

Bank of Ayudhya Public Company Limited.

Government Savings Bank.

Bank for Agriculture and Agricultural Cooperatives

- Via PromptPay Service

## Occupational Disease Clinics:

The Ministry of Labor and the Ministry of Public Health recognise the labour force as a valuable and crucial resource of the country. They established the "Occupational Disease Center Project" through a cooperation agreement on July 6, 2005.

## Objectives

- Establish regulations for health care and diagnosis of occupational diseases. for employees.
- Provide care and treatment following the occurrence of diseases and accidents.
- Develop occupational disease clinics and networks, as well as standardised diagnostic guidelines.
- Create a fair system for health promotion and prevention in occupational safety and health.

## Treatment Procedures at Occupational Disease Clinics:

Employees suspecting an occupational disease can have diagnostic at the clinic free of charge through the following steps:

- Submit the Occupational Accident, Disease or Loss Notification Form (Kor Thor 16) to the Social Security Office in Bangkok, provinces or branches where the employee works or where the employer is domiciled to request a referral letter to a hospital providing occupational disease clinic services or contact the occupational disease clinic directly.
- Employees who are registered with a hospital that has an occupational disease clinic can receive initial screening services at either hospital or clinic free of charge. If they undergo screening at a hospital and the medical personnel suspect that they may be suffering from an occupational disease, the employee will be referred to the occupational disease clinic.
- If the employee undergoes a diagnosis without reporting an accident, and the diagnosis reveals an occupational injury or disease, the employer must submit the Occupational Accident, Disease or Loss Notification Form (Kor Thor 16) to the Social Security Office within 15 days. Thus, the hospital is allowed to reimburse the medical cost directly to the Workers' Compensation Fund.
- If the diagnosis reveals that the employee does not have an occupational disease, the employees' screening cost will be covered by the Worker's Compensation Fund for the hospital.

The list of occupational disease clinics can be found on [www.sso.go.th](http://www.sso.go.th) under section "the Benefits/ Compensation Fund/Occupational Medicine Clinics".

## Employee Rehabilitation

Employees who experience an occupational accident or disease, resulting in a loss of work capability and becoming disabled insured persons, can receive rehabilitation services, both physically and mentally. This rehabilitation aims to enable employees to live their daily lives independently through various means:

## 1 Medical Rehabilitation

Medical rehabilitation aims to reduce and prevent disabilities, treatment and corrective surgeries performed by specialists. It also includes physical or occupational therapy to restore the remaining functional parts of the body as close to normal as possible. Additionally, prosthetic devices, supportive equipment, and aids are supplied to enable the employee to perform daily activities independently. Counselling, advice, and training are offered until the employee is proficient and confident with their remaining physical condition.

## 2 Occupational Rehabilitation:

This service provides occupational education and training to enhance work capabilities by promoting the efficient use of remaining physical abilities. This prepares individuals for work aligned with their skills and physical conditions, ensuring their readiness to re-enter the labour market.

## 3 Psychological and Social Rehabilitation:

The service provides mental health care to help individuals accept injuries or disabilities through individual and group psychological counseling sessions, as well as individual case management based on social work principles. The goal is to offer comprehensive support to both employers and family caregivers, while also enhancing individuals' potential through various activities, such as promoting small business entrepreneurship, apprenticeship in workplaces, and readiness to return to society. These initiatives are designed to build mental resilience, ensuring individuals are prepared and confident to re-enter the workforce with a positive mindset.



## Employees who suffer from occupational injury or disease, and insured persons with disabilities can access services at the following five Industrial Rehabilitation Centres,

- Industrial Rehabilitation Centre Region 1 (Pathum Thani)
- Industrial Rehabilitation Centre Region 2 (Rayong)
- Industrial Rehabilitation Centre Region 3 (Chiang Mai)
- Industrial Rehabilitation Centre Region 4 (Khin Kaen)
- Industrial Rehabilitation Centre Region 5 (Songkhla)

## Industrial Rehabilitation Centre: Creating Opportunities, Supporting the Nation, Serving Society

The Centres were established by the Social Security Office to provide comprehensive industrial rehabilitation services, including medical and occupational rehabilitation alongside psychological and social rehabilitation. Additionally, it offers services to promote employment for persons with disabilities. (Information as of July 2024)