

## ► ILO Brief

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## Good practices in social security in China (3): Pilot programme on occupational injury insurance for workers in new forms of employment

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### ► Summary

In China, there are large numbers of workers in new forms of employment who have no traditional labour relationship with platform enterprises and fall outside the current work-related injury insurance system based on labour relations. To address the lack of occupational injury insurance for these workers, the Chinese Government has been piloting a scheme in several platform enterprises and provinces that is modelled on work-related injury insurance and introduces policy and technical innovations, such as contributions made according to each order received. The pilot programme has achieved preliminary results – as described below.

### ► Background of the pilot programme

In recent years, China has witnessed rapid development, widespread use of internet technology and the emergence of a platform economy and new business forms. These novel work genres have overturned the traditional transaction patterns, creating both enormous opportunities and challenges in terms of labour and employment. On the one hand, the new economy and new business forms have created many jobs, becoming an important source of employment. According to the 9th National Survey on the Status of the Workforce by the All-China Federation

of Trade Unions, there are currently 84 million workers in new forms of employment in China. On the other hand, flexible jobs such as online car hailing drivers and food delivery riders created by the platform economy have blurred traditional labour relations and brought huge challenges to the protection of labour rights and the interests of workers, particularly regarding occupational injury insurance benefits. Due to the nature of new employment forms and the reward assessment mechanism, some labour-intensive platforms face comparatively high occupational injury risks. Moreover, a large proportion of platform workers who emigrated from rural areas or who were previously unemployed in urban areas are vulnerable in coping with these risks. Work-related accidents can seriously affect their livelihoods and those of the people they support.

The Chinese Government has striven to promote the healthy and regulated development of the platform economy as well as the protection of the rights and interests of workers in new employment forms. In 2021, with the approval of the State Council, the Ministry of Human Resources and Social Security (MOHRSS) and nine other ministries jointly issued the Notice on Launching a Pilot Programme on Occupational Injury Insurance for Workers in New Forms of Employment (hereinafter referred to as the occupational injury pilot). Seven platform enterprises (Meituan, Ele.me, Flash Delivery, Dada, Caocao Travel, Huolala, Kuaigou Taxi) from four industries (food delivery, instant delivery, online car hailing and intra-city freight) in seven provinces and municipalities (Beijing, Shanghai, Jiangsu, Guangdong, Hainan, Chongqing, Sichuan) were selected to carry out the initiative.



Advocacy poster by Shanghai Municipal Human Resources and Social Security Bureau, 2023 © MOHRSS

## ► Main innovative practices of the occupational injury pilot programme

### Adherence to institutional fairness

The occupational injury pilot programme was modelled on the work injury insurance system and is basically consistent with the latter in terms of occupational injury confirmation, labour capacity assessment standards and benefits policies, ensuring social fairness among different groups of workers. Additionally, considering the characteristics of new employment forms such as a high degree of autonomy in employment modes and greater flexibility in working hours and locations, as well as the nature of platform enterprises that are operated cross-regionally and online,

the occupational injury pilot has introduced innovations in policy and technical methods based on the existing work-related injury insurance system.

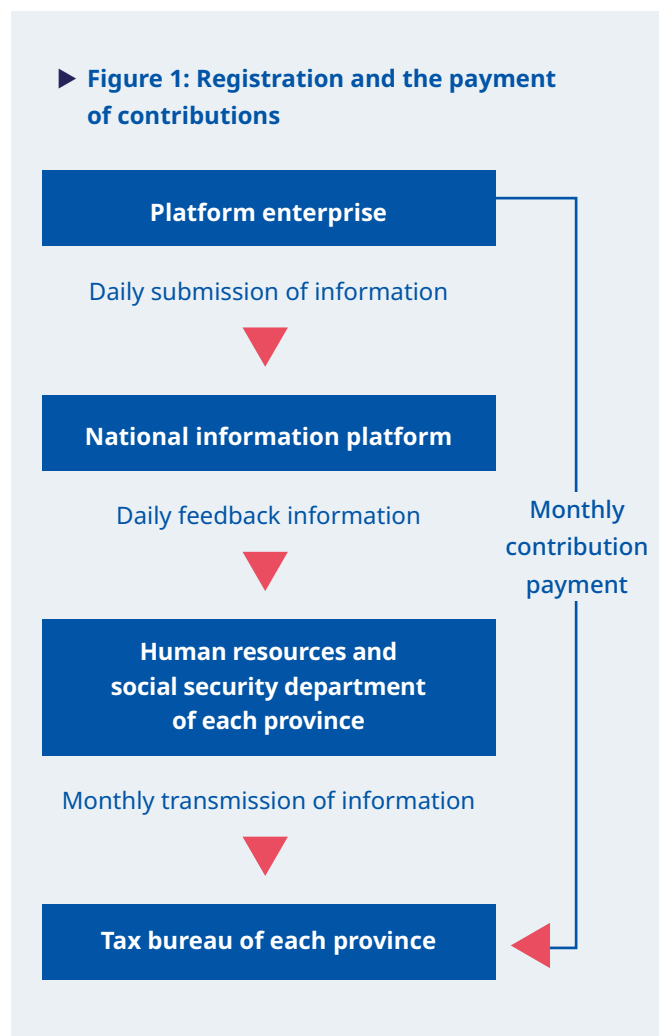
### Targeted at key groups

In terms of insuring workers in new forms of employment, the pilot focuses on the food delivery, instant delivery, online car hailing and intra-city freight industries that carry high occupational injury risks. Under the scheme, the participants – the major platform enterprises in these four industries – are required to make occupational injury insurance contributions on behalf of the workers who have registered on the platform and who receive remuneration or income by accepting orders in the name of the platform enterprises. Furthermore, those enterprises that have labour relationships with the workers are required to enroll them in the work injury insurance system (for employees). From 1 July 2022 to the present, all seven selected platform enterprises in the seven pilot provinces and municipalities have participated in the occupational injury insurance scheme for all workers engaged in new forms of employment performing platform order tasks.

### Calculating insurance contributions per order

During the pilot period (July 2022 to the present), platform enterprises are required to participate in the occupational injury programme for workers in new employment forms with contributions as follows: 0.04 yuan, 0.06 yuan, 0.04 yuan and 0.2 yuan per order for car hailing, food delivery, instant delivery, and intra-city freight platforms, respectively. Platform enterprises enroll workers in new forms of employment in the occupational injury programme on a real-name basis at the location where they take orders. The system works as follows: platform enterprises, on a daily basis, submit basic information such as platform order volume and order recipients to the national information platform, which then transmits the relevant information to each province to complete insurance registration. The human resources and social security department of each province must transmit the participation information of platform enterprises, including the total number of orders and contribution rates, to the provincial tax bureau through the information-sharing platform on a monthly basis. Platform enterprises must declare and pay occupational injury insurance contributions to the tax bureau in their respective provinces every month, thus ensuring coverage for all workers and every order.

► **Figure 1: Registration and the payment of contributions**



## Defining the scope of protection

Revolving around the core element of fulfilling platform order services, occupational injury insurance covers the risks resulting from platform enterprise employment, with a focus on protecting accidents and injuries incurred by workers during the execution of platform order tasks.

## Innovations in the administration model

The pilot has established an administration model that combines government leadership with involvement of non-governmental actors as the basic model of operation. Given the high efficiency requirements of platform enterprises and workers in new employment forms and the shortage of staff faced by work injury insurance departments, purchasing the services of commercial insurance companies is better adapted to meeting their efficiency needs. The main responsibilities of commercial insurance companies include assisting in the confirmation of occupational injury accidents, organizing injured workers to take labour capacity assessments, and verification and distribution of occupational injury insurance benefits. The specific level of involvement of commercial insurance companies is determined by the human resources and social security department of each province based on the local situation.

## Realizing business process innovation

In the event of an accident, platform workers can report it with one click on their mobile phones through the platform app. The report information will be transferred by the platform to the human resources and social security department in the place where the injury occurred for filing through the national information platform for occupational injury insurance. Subsequently, the platform enterprise will apply for occupational injury benefits payment to the local human resources and social security department through the national information platform, containing the time the order was taken, the worker's location, the travel trajectory and other accident injury materials, with the platform cooperating in the investigation. If platform enterprises do not apply, workers in new employment forms have the right to do so on their own, in which case platform enterprises are required to cooperate. The human resources and social security department conducts occupational injury confirmation, labour capacity assessment and occupational injury benefit verification through internal information coordination, and collects and transmits the entire process of business information to the national information platform.

► Figure 2: Claiming benefits



## ► Major achievements of the pilot programme

First, programme coverage has increased. Since it was launched in July 2022, the occupational injury insurance scheme has operated smoothly, and the number of insured workers has steadily increased. By the end of September 2023, the cumulative number of insured workers in the seven pilot provinces was 6.68 million. By the end of September 2024, the number had risen to 9.79 million. The pilot programme has achieved full coverage of the target groups.



Safety training for food delivery workers by Guangdong Provincial Social Security Fund Management Bureau, Guangzhou City, 2024 © MOHRSS

Second, the compensation function has worked effectively. The pilot programme has effectively protected the occupational injury rights and interests of workers in new employment forms, especially in terms of providing a safety net for major and fatal injuries and accidents. At the same time, it also has shared the economic risks of platform enterprises and played a positive role in promoting the regulated and healthy development of the platform economy.

Third, relevant experience is accumulating. The pilot programme for occupational injuries is leading the way in addressing the issue of social insurance coverage for workers in new forms of employment, and has been gathering valuable experience. Additionally, the basic data collected by the national information platform for occupational injury protection can be utilized to provide employment services and to expand the coverage of other social insurances for employees to include workers in new forms of employment.

## ► Way forward

Regarding new forms of employment, the flexible working hours and workplaces, high worker mobility, comparatively high risk of accidents, and case-specific differences necessitate extending the pilot programme. This extension will help accumulate policy experience and practical data, ensuring that policy design can withstand diverse possibilities and cover a range of scenarios.

Looking ahead, China aims to improve the benchmark contribution rate and the scope of occupational injury protection, reasonably define the responsibilities of platform enterprises, optimize the role of commercial insurance companies, and continuously improve occupational injury insurance administration and services. In the future, the pilot programme will gradually be expanded and implemented nationwide when conditions are ripe, to benefit more workers in new forms of employment.

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### Contact details

**ILO Country Office for China and Mongolia**  
1-10 Tayuan Diplomatic Office Building  
14 Liangmahe Nanlu  
Beijing 100600, China

T: +86 10 6532 5091  
E: [beijing@ilo.org](mailto:beijing@ilo.org)  
W: [ilo.org/beijing](http://ilo.org/beijing)