

S O C I A L

INSURANCE

- Social security.....
- Social Insurance
- Social Insurance System
- Old age, invalidity and Death insurance Benefits
- Labour injuries Benefits
- Health insurance Benefits (sickness and maternity).
- Unemployment Insurance Benefits
- Management of the System

دراسات في التأمين الاجتماعي

SOCIAL SECURITY

Social security: public programs designed to protect individuals and their families from income losses due to unemployment, old age, sickness, or death and to improve their welfare through public services (e.g., medical care) and economic assistance in the task of raising a family. The term may include social insurance programs, health and welfare services, and various income maintenance programs. in the part, welfare provisions were the responsibility of the individual and his family; in cases in which they proved insufficient, the churches maintained channels for distribution charity. Gradually, more organized methods of dealing with problems of insecurity developed; the first were established by working-men's associations, mutual benefit societies, and trade unions, later they were established by law.

As would be expected, social security programs have developed to a greater extent in the more industrialized countries, where large proportions of the populations are engaged in wage employment. whereas social security programs in developed countries tend to redistribute income from the rich to the poor, in developing countries the redistribution more often is in favor of the middle economic class.

The very poorest classes, although they may make indirect contributions to such programs through taxation, usually remain in subsistence agriculture and outside the modernizing sector and therefore outside the social security system as well..

SOCIAL INSURANCE

Social insurance, public insurance program providing protection against various economic risk (e.g. loss of income due to sickness, old age, or unemployment), in which benefits are related to contributions. The first social insurance programs on a national scale were established in Germany under Bismarck: health insurance in 1883, Workmen's compensation in 1884, and old age and invalidity pensions in the 1885.

Social insurance programs differ from private insurance in several ways. Contributions are normally compulsory and may be made by the insured's himself. Also, benefits are not as strictly tied to contributions as in private insurance. For example, to make the insurance programs serve certain social purposes, some groups serve certain social purposes, some groups are included among beneficiaries even though they have not contributed for the

required periods of time. Benefits are also increased in response to increases in the cost of living, again weakening the link between contributions and benefits.

Social insurance differs significantly, however, from other forms of public aid, or social welfare, programs. Social insurance systems tend to be self-financing; contributions are placed in specific funds for that purpose. Because the payment of benefits is based on contributions made and not on need, the necessity of a means test is removed. In addition, benefits become a right, and any stigma attached to receiving public funds is thus reduced. In certain countries, social insurance programs also resemble private insurance in that the required contribution levels reflect varying degree of risk. For example, contributions to unemployment insurance programs for employers with low discharge and layoff may be less than for those with higher rates..

The degree to which social insurance programs are

financed by insured persons, their employers, or the state varies over a wide range among countries. Australia, Sweden and Denmark are among those countries in which the state bears a high proportion of such costs. There has been some tendency for the proportion financed by the state to increase over time. The distribution of costs among these three parties also varies according to the particular program in question. For instance, quite commonly employers bear the full cost of workmen's injury insurance. The state might be expected to pay larger portions of the cost in countries where the distribution of income is highly uneven and where the average standard of living is low. In fact, the distribution of costs probably depends primarily on social and political attitudes and traditions.

A guide to the wide variety of social insurance benefits available in Egypt at 1 April 1984.

"According to the law, the state ensures social and health insurance services as well as disability, unemployment and old age pensions to all citizens."

**Article 17 of the Egyptian
Constitution**

SOCIAL INSURANCE SYSTEM

1- Social insurance system promulgated by law no 79/1975 amended by law no. 25/1977 - law no. 30, 32, and 44/1978 - law no. 93/1980, - law no. 61/1981, and law no. 47/1984.

2- Social insurance system for manpower categories uncovered by the pensions and social insurance law promulgated by law no.: 112/1975 and amended by no.: 44/1978.

3- Social insurance system for employers and like, promulgated by law no. 44/1978 and law no. 48/1984.

4- Social insurance system for Egyptian Workers abroad promulgated by law no. 50/1978 and amended by law no. 33/1984.

*** Social insurance system by law 79/1975**

- **Historical Background**
- **Coverage**
- **Kinds of Benefits**
- **Old age, Disability and Death Benefits**
- **Labour injuries insurance Benefits**
- **Health insurance benefits**
- **Pensioners Social Welfare Insurance Benefits**
- **Management of the System -**

*** HISTORICAL BACKGROUND**

The early phases of the Egyptian Social Insurance System dates back to 26 December 1984 when laws and legislation for civil servants, employees and workers' civil pensions came in a row.

As for workers in the non-governmental Sector, they were subjected to social insurance system in the form of Compulsory savings and lump sum compensation

in cases of invalidity and death under law no. 419/1955. Which came into force as from 1st April 1956. In 1958 a compulsory insurance system and labour injuries and occupational diseases compensation were applied to these workers under law no. 202/1958.

As from 1st August 1959, the social insurance system no. 419 and 202/1958. The death and disability lump sum compensation was turned into pension, then the compulsory savings system became old age pensions system as recalculated January 1962.

On March 3, 1964, Social Insurance Law no 65/ 1964 was issued comprising health (Gradual) and unemployment insurance as from 1 St October 1964.

On August 21, 1975 law no. 79/1975 replaced civil pensions legislation for government workers and social insurance for public and private sector workers as from 1st September 1975.

The law no 79/1975 was substantially amended

by law no. 25/1977 and come of its provisions were amended by law 30, 32 and 44/1978, law no. 63/1980, law no 61/1981, and law no. 47/1984, 107/1987, 30/92.

Coverage

Provisions of law no. 79/1975 are applied to all workers of the following categories:

- 1- Civil servants in the administrative bodies of the state, ministries, local government units and general organisations, regardless of age.
- 2- Workers in public institutions and public sector units, regardless of age.
- 3- Workers in private sectors regularly affiliated to the employer and not under 18 years.

This law is applied to foreigners working in the administrative government machinery units. General organizations, public institutions and public sectors if there is reciprocity agreement and the contract period is not less than one year.

According to the situation in December 31, 1977. Some 4.3 or million insured persons benefit from the law, the following is to be noted:

1- Labour injuries insurance is applied to industrial apprenticed and students working in summer employment projects and those under 18 years working in the private sector.

2- Health is gradually applied by decrease to be issued by the Minster of health and is stayed during periods of military service, conservation and official sum ions to the armed forces, work periods at a body or an organ not subject to this insurance, periods of special leaves, second ment, study leaves and periods and periods of scientific mission abroad.

3- From the unemployment insurance the following are excluded : Workers in the administrative machinery units of the state, general organization, members of the employers' family (close relatives) in personal enterprises, partners who work for

wage in their companies, there who related the age of 60, contracting workers and stevedores.

Problems

- Determine the people covered by social insurance law no. : 79/ 1975

Kinds of Benefits: Key points

- Old age, disability and death insurance benefits
- Labour injuries insurance benefits (and occupational disease)
- Health insurance benefits (sickness and maternity)
- Unemployment insurance benefits
- Pensioner's social welfare

Financing: Key points;

1- Way of financing

In the composition of money, the mathematical reserves style is followed. The financial situation of the fund is examined by an actuary or more every

five years to demonstrate the existing constituents. In case there is a deficit in the money of the fund. The Treasury Board bears it. This deficit is to be settled later if money surplus is available.

2- Monthly contributions

A- For the Insured Workers

With the exception of the revenue of mathematical and technical reserves and the public contribution of the state to old age, disability and death insurance specified at 1% of the annual wages, the monthly contributions to be paid by workers and employers represent the basic source of financing and are specialized according to wage percentages as follows

| Workers % | Employer % | Insurance |
|-----------|------------|-------------------------------|
| 10 | 15 | Old age, disability and death |
| 3 | 2 | End of service compensation |
| - | 3 | Labor injured |
| 1 | 4 | Health |
| - | 2 | Unemployment |
| 14 | 26 | Total |

Basic salaries only.

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Wage means the financial return the insured person gets for his original work whether it is limited to a certain period or production or them both.

The calculation of wage comprises commissions and bonus, in case they are received according to certain rules, allowances, Permanent overtime bonus the insured person's share in profits, common awards and other cash benefits up to 9600 E.P. per year. The calculation of wage does not include casual overtime, premiums incentive awards, benefits in kind and salaries which exceeds 9600 E.P. per year.

B- For Pensioners 1-

of pensions in case they want to benefit from the provision of treatment and medical care in case of sickness.

The following is to be noted

I - When the insured person reaches the pension age the old age insurance is stayed unless his service is extended by a decrease to be issued by the competent authority or he continues to work so as to

supplement the period of entitlement to pension.

2- Labor injuries contribution for workers in the administrative bodies of the State and in the general organization and institutions are reduced to 2% in stead of 3%.

3- The state's administrative machinery units and the general organization and institutions afford the temporary invalidity compensation in view of injury or sickness, thus their share in the contributions of the labour injuries insurance become 1% of wage and in the contributions of health insurance 3% of wage.

4- The Public-Sector units affords the temporary invalidity compensations in view of injury or sickness (self insurance), thus their share in the contributions of labour injuries becomes 2% of wage and in the contributions of health insurance 3% of wage.

This can be applied to the big Private Sector institutions according to the approval of Ministry of Insurance.

5- According to certain conditions and with the approval of the Health Insurance Organization employers can treat their injured or sick workers or provide them with medical care, and here contribution are reduced.

6- The maximum wage of contribution and benefits is L.E. 9600 annually.

7- Contributions are calculated on the basic of monthly wages for workers in the government and public sectors, and on the basis of the January wage of every year for workers in the Private Sector.

8- In case the employer does not pay the monthly contributions in time he should pay an additional sum of 1% monthly besides additional sums of 2% monthly with 50% as maximum. In case of default in paying contributions for all or some workers or default in paying contributions on the basis of actual wages, the additional sum is calculated on the basis of 50%.

Problems:

- How such an employee must pay

- How much an employer must pay**OLD AGE, INVALIDITY AND DEATHS INSURANCE BENEFITD:****a- Cases and conditions of entitlement to pensions**

1- End of the insured person's service period for reaching the pensionable age and a contribution period more than 9 years.

The pensionable age means the age of retirement provided for the employment regulations (60 years in general), or the age of sixty for the insured persons subject to the labour code (private sector workers.)

This age can be reduced for workers performing difficult or perilous jobs specified by a decree of the President of the Republic according to a recommendation by Minister of Insurance.

2- End of the insured person's service owing to dismissal by a decree of the President of the Republic or because of rescinding the job providing that the contribution period is more than 14 years.

3- End of the insured person's service because

of death, total invalidity or permanent partial disability since it is certified that he has no other job with the same employer.

For those who are not covered by employment laws or regulations or collective agreements, the insured person should have a contribution period not less than 3 consecutive months or 6 intermittent months.

Total invalidity is any disability that totally and permanently deprives an insured person of performing a job or earning a living.

This comprises total blindness, loss of both arms, loss of both legs, loss of one arm, less of one leg, mental diseases and chronic diseases.

4- The insured person's death or total disability during one year after the end of his service and before reaching the pensionable age and getting the lump sum compensation.

For those who are not covered by employment or collective agreement, the insured person should have an insurance contribution period not less

than 3 consecutive months or 6 intermittent months.

5- Reaching pensionable age or total invalidity or death after one year of the end of service before reaching the pensionable age and getting the lump sum compensation since the insured contribution period exceeds 9 years.

6- End of insured person's service for reasons other than those cited above since his contribution to insurance exceeds 19 years.

In this case pension is reduced by certain percentages according to age at the date of entitlement to pension.

Remarks:

1- The pensioner or the one entitled to pension may ask for a lump sum compensation instead of pension in cases of migration and departure.

2- Beneficiaries of death pension are

- The widow and the husband unable to earn a living.
- The divorced whose marriage lasted for twenty months at least and has no income what so ever

- The sons up to 21 years old those unable to earn living and students are excluded until 26.
- The unmarried daughters.
- The mother, even married to a person than the father of the dead person.
- The father.
- The brothers and sisters qualified for pension and supported by the dead person.

b- How to calculate old age pension, minimum and maximum:

Each of the years of contribution to insurance is calculated at 1/45 of the average monthly wage during the last two years, with a relative maximum that amounts to 80% of the said average (increased to 100% if pension does not exceed L.E. 50 monthly) and a maximum of maximum of L.E. 200 and a minimum of L.E. 20.

It worth mentioning that if the period of contribution to insurance exceeds the required period of qualifying for the maximum pension, the

insured pension is entitled to a lump sum compensation that equals 15% of the average monthly wage multiplied by 12 for each of the additional years.

On the other hand, in calculating pensions, the

increase in contribution periods in the remote and desert governorates (Sinai for example) is calculated at one quarter for government and public sector workers.

c- How to calculate permanent invalidity or death pensions

The permanent invalidity or death pensions are calculated at 1/45 of the average monthly wage during the last year for each of the years of contribution to insurance to which three years are added or 50% of the said average monthly wage. To the resulting percentage half of the difference between it and percentage of the maximum old age pension equaling 80 % is added.

D- Cases of entitlement to the lump sum compensation

If the insured person's service comes to an end without being qualified for pension, he is entitled to a lump sum compensation in the following cases:

- 1- Reaching the age of sixty.**
- 2- The foreigner's final departure from the country, is having a permanent job abroad or joining the diplomatic corps in his State's embassy or Consulate in Egypt.**
- 3- The immigration of the Egyptian.**
- 4- The insured person's imprisonment for ten years or more a period equivalent to that before reaching the age of sixty whichever is lesser.**
- 5- If the insured person, during the period of imprisonment, gets an incapacitating permanent partial disability.**
- 6- The insured person's dismissal by a decrease of the President of the Republic or end of service. because of rescinding the job.**
- 7- The insured person's entering monastic life.**
- 8- The insured person's entering monastic life.**
- 9- Total disability.**
- 10- Death.**
- 11- The insured female's marriage or divorce or**

widowhood or reaching the age of 51 at the date of entitlement.

E- How to calculate the lump sum compensation

The lump compensation is calculated at 15% of the average monthly wage during the last two years multiplied by 12 for each of the years of contribution to insurance.

It is worth mentioning that the insured person or the beneficiaries can choose either getting the compensation in cases (1,9,10) to which an investment return of 45% is added for the whole years from the date of the end of service until that of entitlement or computing a pension calculated according to a table annexed to the law with the exclusion of this pension from the provisions of the minimum pensions.

f- Additional benefits in cases of death and permanent invalidity:

I- Additional compensations:

The compensation is calculated by percentages of the last annual wage in antithetical proportion with the age of the age of the insured person from

the date of termination of service and increases to a half death or permanent invalidity occurs as a result of labour injury.

The amount of the additional compensation is paid in the following cases:

- The termination of the insured person's service in view of total or partial invalidity since this is conducive to entitlement to pension**
- The termination of the insured person's service in view of death (here the rate of compensation is doubled in the absence of beneficiaries)**
- The death of the pensioner in the absence of beneficiaries**
- Total invalidity or death as a result of a labour injury after the end of service.**

2- death grant:

On the death of the insured person or the pensioner, a grant that equals three folds of the wage or the pension or the month of death is paid.

3- Funeral grant:

It is the pension of two month with L.E 100 s minimum.

LABOUR INJUREES INSURANCE BENEFITS

- Labour injury means having one of the occupations diseases listed in a table annexed to the law or injury as a result of an accident that takes place during performing work or because of it, the injury resulting from exhaustion is considered a labour injury according to conditions and rules to be issued by a ministerial decree.

Any accident during the insured person's going to or return from work is considered a labour injury providing that going or return are non-stop and without deviation from the normal route.

- Entitlement condition:

Qualifying for this insurance benefits does not provide for any contribution period or any period before being entitled to these benefits.

-Treatment and medical care:

Comprises the following:

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- 1- medical services by the general practitioner
 - 2- medical services at the specialist's level including the dentist.
 - 3- medical care at home when necessary.
 - 4- Treatment and accommodation in the hospital or dispensary or the specialized center.
 - 5- surgical operation and other kinds of treatment according to circumstances.
 - 6- Radiography, necessary is oratory researches and other medical examinations.
 - 7- Necessary medicines for all the above-mentioned cases.
 - 8- providing rehabilitation services and compensatory artificial limbs and devices.
- Temporary invalidity compensations:**

In case the injury incapacitates the insured person, he becomes entitled, during his injury, to a compensation that equals his monthly wage until his permanent invalidity is certain or death occurs.

Any setback or deterioration resulting from it is considered an injury.

- Travelling expenses:

The insured person, be side wages compensation Is entitled to travelling expenses by ordinary travelling means from his residence to the place of treatment if this place is outside the city in which he lives and by special travelling means within or without the city if the treating doctor so decided.

- permanent invalidity and death pensions:

If labour injury resulted in permanent invalidity or death a pension at the rate of 80% of the average monthly wage during the last year is due. It can be coupled with old age, invalidity and death pension within the limits of 100% of the average monthly wage. Consequently, the pension of total invalidity or death resulting from labour injury is calculated at 100% on condition that it should not exceed L.E.200 and should not be less than L.E.20

The injury pension is increased by 5% every 5 years until the pensioner reaches the age of 60 if invalidity or death cause the termination

of service.

If the injury results in a permanent partial invalidity at the rate of 35% or more, the injured is entitled to a pension that equals the rate of this invalidity as comprised in the injury pension.

- The lump sum compensation for cases of permanent partial invalidity (less than 35%)

If invalidity brought about a permanent partial disability less than 35% the injured is entitled to a lump sum compensation according to the rate of this invalidity multiplied by total disability multiplied by total disability pension for 4 years.

- Additional benefits in cases of death and permanent invalidity

They are specified as their equivalents in old age, invalidity and death Insurance with the additional compensation increased by a half.

HEALTHY INSURANCE BENEFITS (SICKNESS AND MATERNITY)

- Entitlement condition:

To enjoy the benefits of this insurance the

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Sick person (who has an injury or an accident other than labour injury) should have contributed to it for 3 consecutive months or 6 intermittent months on condition that the last 2 months are consecutive. To enjoy pregnancy and delivery compensation the contribution period should not be less than 10 months.

Treatment and medical care:

The sick person and the pregnant female enjoy treatment and medical care as provided for by the labour injury insurance benefits.

Temporary invalidity compensation and travelling expenses:

Travelling expenses are paid to the sick person his residence to the place of treatment during the period of treatment and medical care.

If sickness deprives the sick person of performing his job he is entitled to a wage compensation at the following rates:

1- In case of normal diseases:

75% of the daily wage for 90 days, 85% after wards with a minimum of L.E 20 during the period of sickness of until permanent disability or death

occurs. This period should not exceed 180 day the one calendar year.

2- In cases of chronic diseases:

Compensation is due at 100% of the daily wage during the period of sickness until the sick person recovers or his health enables him to return to work or until his total disability is certain in cases of leprosy, tuberculosis, mental disease or any of the chronic disease.

3- In cases of delivery:

Compensation is due at 75% of the daily wage for the maternity leave provided for by employment or work regulation (3 months in the government, general organization and public sector and 50% in the private sector).

UNEMPLOYMENT INSURANCE BENEFITS

a- Entitlement conditions:

1- The insured person should not have resigned from service.

2- the termination of service should not have been because of a final judgment in a felony or ethical misdemeanor, otherwise the

insured person is entitled only to have of the compensation.

- 3- The contribution period should not be less than 6 months with 3 consecutive months before each unemployment period.**
 - 4- The insured person should be able and willing to work**
 - 5- The insured person should have recorded his name in name in the unemployment record at the competent employment office at regular periods.**
- b- Rate of compensation and period of entitlement:**

compensation falls due as from the eighth day of the termination of service and until the day prior to the date of having a new job or for 16 weeks which ever is earlier. The period is increased to 28 weeks if the period of contribution to insurance exceeds 24 months.

Compensation is payable during the period of vocational training determined by the employment office. Compensation is calculated at 60% of the insured person's last monthly wage and is reduced to 30% in special cases.

c- Cases of devolution:

1- If the insured person refuses a job the wage of which is not less than 75% of the last wage and suits the insured person's qualifications, experience, occupational and physical abilities and lies within the governorate in which at the time of his unemployment.

2- If his self-employment or paid employment for a wage not less than the compensation are certified.

3- If he is entitled to a pension not less than the compensation.

4- If he migrates or leaves the country.

5- If he reaches the age of 60.

d- Cases of compensation suspension:

1- If the insured person fails to pay regular visits to the competent manpower office within the days fixed for him for an unacceptable reason and until the reason for suspensions disappears.

2- if he refuses the training prescribed to him by the competent manpower office until he has regular training.

3- Military service of condition that the right to compensation is valid after the end of the military service without including it in the entitlement period.

4- If the insured person has a paid job the wage of which is less than the compensation, here the difference between wage and compensation is due.

5- If he is entitled to pension less than the amount of compensation, here the difference between wage and compensation is due.

PENSICHLRS SOCIAL WELFARE INSURANCE BENEFITS

a- kinds of social welfare:

1- full accommodation in welfare houses to be established for this purpose.

2- Supply of cultural libraries and clubs provided with suitable means of recreation.

3- supply of suitable experts and superintendents.

4- Supply of means of recreation such as picnics, theatrical show, going to summer and winter resort and visiting public gardens.

5- providing special facilities to be issued by a republican decree as a relatives reduction of the fess of transport, clubs, museums, exhibition, cinemas, and states' administrative machinery units, general organization and institution, public sector units and accommodation at governmental treatment centre's.

b- How to provide social welfare:

The general organization for insurance and pensions and general organization for social insurance should, within 5 years from 15t. Septembers 1975, establish social welfare houses for pensioners whether directly or in collaboration with ministry of social affairs.

The experiences and capabilities of social welfare beneficiaries can be utilized against symbolic remunerations.

c- Financing resources:

The minister of social insurance specifies the contribution to be paid by beneficiaries besides indirect financing resources such as the following:

- 1- The amounts of money to be annually earmarked by the public treasury for social welfare centers.
- 2- The annual allocations in the budgets of the general organization for social insurance and the general organization for insurance and pensions.
- 3- Donations and wills to be accepted by the board of directors of the competed organization.
- 4- The net revenue of parties, festivals and lotteries in the interest of these centers.
- 5- Other source accruing from the activities of social welfare houses.

MANEGMENT OF THE SYSTEM:

The following organizations collaborate in managing the system:

1- The general organization for insurance and pensions:

For worker in the state administrative machinery units and general organizations.

2- The general organization for insurance for the rest of workers:

The ministry of social affairs supervises the above mentioned organization.

3- The general organization for health insurance:

For the provision of treatment and medical care in cases of injury and sickness.

This organization is under the auspices of the minster of health.

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