

### Conditions of Benefit.

Insured persons are entitled to benefit from the third day of incapacity but the insurance institution may, under its right to grant voluntary benefits, pay benefit from the first or second day. There is no provision for a qualifying period.

### Norway.

#### Introduction.

A law providing for compulsory sickness insurance was passed in 1909. In 1915 a new Act was passed which has frequently been amended.

#### Persons Insured.

Insurance is compulsory for all wage-earners and for employees in public or private service after they have completed their 15th year of age. Servants, peasants who work for masters, share fishermen and unpaid apprentices are included. Home workers permanently engaged are also liable to insurance.

The following persons are excluded:

- (a) all persons having a total income exceeding 5400 crowns per annum;
- (b) persons regularly employed in a ship in foreign trade, unless the voyages are limited to a fixed route and are not expected to last more than 10 days;
- (c) persons otherwise provided with sickness benefits under a foreign law;
- (d) persons working for communes or other charitable institutions under conditions which give the remuneration the character of relief.
- (e) persons in the service of an ambassador or consul of a foreign power.

Voluntary insurance is provided for persons previously compulsorily insured and also for persons 15 years of age and over whose total income (including that of wife or husband) does not exceed 6000 crowns.

#### Contributions.

Seven income classes are established with contributions payable by the insured person ranging from 25 to 70 ore per week. The total contribution is shared between the insured person, the employer, the state, and the commune. The insured pays 6/10, the state 2/10 and the employer and the communal authorities 1/10 each.