

IAF

Inspektionen för  
arbetslöshetsförsäkringen

*Swedish Unemployment Insurance Board*

# Annual Report 2011

Extract



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## Foreword by the Director-General

### *Organizational goals for the year 2011*

IAF set up a number of organizational goals and internal development goals for the year 2011.

The organizational goals were established as follows:

- IAF's verification function within the unemployment insurance system shall be prioritized in the course of the authority's activities.
- IAF shall contribute to various aspects of the process of change within the unemployment insurance system.

The goal in terms of IAF's verification function has been key both in the choice of regulatory assignments and in the wide-ranging work of reviewing the IAF's directive on suitable work (IAFFS 2004:3). During the work of review, IAF engaged in broadly-based dialogue with the subjects of its regulatory control. In addition, a survey of the historical development of the system of regulation and the implementation of the concept of "suitable work" was carried out, but by an external legal expert. This documentation will be published in 2012.

The review of IAF's directive on suitable work began back in 2010 and continued throughout 2011. The issue of suitable work in the context of unemployment insurance is of major political interest. Against that background, IAF has during the process judged it expedient to await various political decisions, such as Sweden's budget bill for 2012. In view of the changes announced in the budget bill and subsequently supported by Riksdagen (the Swedish Parliament), it was found necessary to amend IAF's revised directives. The work of revising the directive therefore had to be deferred. It is estimated that the overall review of the directive on suitable work will be completed in mid-2012.

IAF's goal of contributing to various aspects of the process of change in the unemployment insurance system was achieved, for example, via the organization's participation in various seminars arranged in connection with work on the Government Commission on Social Insurance. Representatives of various political parties in Riksdagen, including the chairman of the Riksdagen committee on the labour market, visited IAF, for example, to obtain factual information for the purposes of its current investigative activities. The secretariat of the Commission on Social Insurance and the Secretary of the Government Offices also requested expert knowledge from IAF.

### *Development goals for the year 2011*

IAF's five in-house development goals focus on internal operations and the organization's method and approach. They were agreed as follows:

1. Dialogue with IAF's audit clients shall be developed further along the lines of how the authority's remit has been rationalized.

2. Every member of personnel shall have an personal development plan.
3. In-house methodological and theme-based seminars shall be held at least ten times a year.
4. IAF's in-house development programme shall focus on e-administration.
5. Systems of monthly deviation reports in budget forecast shall be introduced.

What has been achieved within the second and third in-house development goals is described in section 3 "Competence provision".

Dialogue with the audit clients (development goal 1) was further systemized by regular testing of the issue during execution of assignments. IAF's participation in Tillsynsforum, Sweden's network for government regulatory agencies, created a further opportunity for focusing on this issue. Within the framework of Tillsynsforum, a seminar was held on the six principles representing the core values of government. The seminar is summarized in a document entitled "Vår syn på tillsyn – principer för tillsynsarbete i praktiken" (Our view of regulation – principles of the work of regulation in practice). Both IAF personnel and the undersigned actively contributed to the document and other projects conducted within Tillsynsforum.

As regards development of e-administration (development goal 4), it is worthy of mention that IAF's "Statistikdatabasen" (statistical database) Web service was expanded by a number of new functions. E-identification is being introduced step-by-step to meet the needs of the organization, for example, via direct access to certain databases between IAF and the Employment Service. Investments were made in lean-energy technology and new hardware in an effort to minimize environmental impact. In 2011, IAF continued to dedicate major resources to the EU-wide electronic project for information sharing between Member States in the issuing of unemployment benefit abroad. The project is being coordinated by the EU Commission. For technical reasons, commissioning of this system is being postponed until spring 2014.

*High personnel turnover is affecting the administration budget.*

Over the years, IAF has not been able to utilize fully its available administrative funding. One reason for this is relatively high personnel turnover. The underlying factors are described in section 3 "Competence provision". Personnel costs accounted for 70 percent of grant funding in 2011.<sup>1</sup> Substantial funds are returned when members of personnel leave or are away for an extended period. Ahead of 2011, IAF's management adopted the ambition to create better planning through more systemized monthly deviation reports within the budget forecasts. The ambition was established as the fifth in-house development goal. The structures for the reports were developed during the year. Nevertheless, the authority was unable to use up the full amount of available administrative funding. As a result, there was financial scope for an even greater volume of audit reports

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<sup>1</sup>(37,295 out of 53,076). See section 4.1 "Income Statement".

and in-house development work. High turnover among personnel means replacements have to be recruited, which takes time. In addition, new personnel need more time to familiarize themselves with the organization in order to become fully able to contribute to the performance not only of audits but also internal development work.

In 2012, IAF will implement a financial structure for control and planning of staffing requirements. In addition, the systems for recruitment and introduction of new members of personnel were developed (see section 3 "Competence provision").

#### *International operations*

The scale of IAF's international assignments increased during 2011. Since autumn 2011, IAF has been involved in a twinning project in Croatia. The project, funded by the European Commission, is entitled "Strengthening the administrative capacity of competent authorities and implementation agencies for co-ordination of social security schemes". The project oversees cooperation with government departments and government agencies in Croatia as part of the preparations for the country's membership of the EU, which is expected to take place on 1 July 2013. The project comprises all national social insurance benefits, including unemployment benefits. Sweden's Försäkringskassan (the Swedish National Insurance Agency) and IAF are working together in the project, which will remain in progress for 15 months and has a budget of around SEK 10 million.

IAF's role as Sweden's liaison and contact organization within European cooperation on unemployment insurance was further expanded and formalized during the year. As a result, IAF submitted a request to the government (Dnr 2011/795) for this assignment to be defined clearly in the authority's mandate.

#### *Audits based on legally binding rules.*

The way in which the IAF exercises its role of supervision is based on the government's letter to Riksdagen (2009/10:70) "En tydlig, rättssäker och effektiv tillsyn" (Clear, fair and effective supervision). This means that the IAF's audits are based on legally binding rules. IAF's various surveys have revealed clearly that within certain important elements of the activities conducted by the unemployment insurance funds, IAF cannot exercise supervision since not all aspects of these activities are governed by legally binding rules. For example, in many areas there is no formal supervision over the the role of the unemployment insurance funds as a public authority, such as rules on opening a case, procedure, processing times, communication of decisions, how decisions are taken etc. IAF has drawn attention to this situation, for example in its consultation response "En ny förvaltningslag" (SOU 2010:29) (A new public administration law).

*Development of strategic objectives for IAF*

During autumn 2011, IAF worked on its programme of operations for 2012. A number of assignments from the 2011 programme of operations will continue in 2012. These include prescriptive activities, audit and analysis assignments and in-house development work. Within the work of planning for 2012, the structure of IAF's vision was developed in a way to show clearly the link to and therefore control of the four operational areas Clarifying the System of Regulations, Supervision, Administration and Following-Up.

Anne-Marie Qvarfort  
Director-General, IAF



## Major events in 2011

### **January**

On behalf of Tillsynsforum, the Director-General visits Minister for Public Administration and Housing Stefan Atterfall, to discuss supervisory issues.

### **February**

Statistikdatabasen (statistical database) on the IAF website is expanded by the addition of the Employment Service's notifications of disputed right to benefit to the unemployment insurance funds and processing times at the unemployment insurance funds.

The Director-General presents IAF to Sweden's new Minister for Employment Hillevi Engström.

The IAF's Director-General and its General Counsel take part in a hearing of the Government Commission on Social Insurance.

Meeting between the Director-Generals of IAF and the Employment Service.

Meeting with Insynsrådet (Advisory Council).

### **March**

Visit by Municipal Councillor Göran Dahlström to IAF.

Visit by Member of Riksdagen Gunvor G. Eriksson to IAF.

IAF approves merger agreement between Sveriges fiskares arbetslöshetskassa and Handelsanställdas arbetslöshetskassa.

### **April**

IAF Director-General speaks at a Riksdagen seminar on the Government Commission on Social Insurance. This seminar is arranged by the Swedish Green Party.

Conference for government representatives on boards of unemployment insurance funds.

Visit by Minister for Employment Hillevi Engström to IAF.

IAF website develops facility for subscription to new material. It is now also possible to subscribe to appeals and statements.

### **May**

Meeting with the Secretariat of Government Commission on Social Insurance.

Report on IAF in Katrineholmskuriren newspaper.

Meeting with Insynsrådet (Advisory Council).

The Director-General attends the AGM of the Swedish Federation of Unemployment Insurance Funds (Arbetslöshetskassornas Samorganisation).

### **June**

IAF, the Employment Service and the Swedish Federation of Unemployment Insurance Funds host the Nordic Unemployment Insurance Conference, held in Sweden: "Greater need for Nordic cooperation in a changing world".

Dialogue on goals and outcomes with Secretary of State Bettina Kashefi and IAF's representative in the Ministry of Employment.

### **August**

Statistikdatabasen on the IAF website is upgraded to improve accessibility for the functionally disabled.

Meeting with Insynsrådet (Advisory Council).

### **September**

IAF days – internal planning conference.

Tripartite meeting of the Swedish Federation of Unemployment Insurance

Funds, the Employment Service and IAF.

IAF's Director-General participates in meeting for Directors-General of Nordic social insurance authorities. The meeting was held in Helsinki, Finland.

**October**

Visit from staff from the Labour Market Unit in the Ministry of Employment to IAF in Katrineholm.

**October**

Report presented "Uppföljning av överenskommelsen mellan AF, SO och IAF om ansvarsfördelningen om hantering av EU-intyg" (Follow-up of agreement between Employment Service, Federation of Unemployment Insurance Funds and IAF on allocation of responsibilities in processing EU certificates).

Report published "Nordiskt Arbetslöshetsförsäkringsmöte 2011" (Nordic Conference on Unemployment Insurance 2011).

**November**

Director-General speaks at the inauguration of the EU twinning project in Zagreb (Croatia), headed by IAF and Försäkringskassan: "Strengthening the administrative capacity of competent authorities and implementation agencies for co-ordination of social security schemes".

Conference for government representatives on boards of unemployment insurance funds.

IAF visited by Tomas Tobé, chairman, and other Conservative party members of the Riksdagen committee on the labour market.

In a speech at Katrineholm, the Director-General presents IAF to representatives of Swedish enterprise.

IAF assists in briefing new heads of unemployment insurance funds about the system of regulation.

**December**

Meeting with Insynsrådet (Advisory Council).

IAF approves the agreement to merge Teaterverksammas arbetslöshetskassa and Unionens arbetslöshetskassa.

# 1 IAF's remit

The Swedish Unemployment Insurance Board (IAF) is a public authority that is accountable to the Swedish government. The authority's remit is laid down in the Ordinance (2007:906) defining the mandate for the Swedish Unemployment Insurance Board. The mandate is supplemented annually with the assignments and tasks stated in the authority's appropriation directions. These two documents govern the central functions of the organization.

On the basis of the mandate, IAF has divided the authority's tasks into four operational areas:

## 1. Clarifying the System of Regulations

IAF has a role to play in clarifying the regulations on unemployment insurance by representing the Swedish government in court, issuing directives and advising the government that laws or ordinances need to be amended.

## 2. Supervision

IAF exercises supervision over the unemployment insurance funds and the Employment Service's administration of matters relating to the unemployment insurance system, by verifying whether the funds are abiding by legally binding rules.

If IAF decides that an unemployment insurance fund has breached legally binding rules, the authority can raise objections to the unemployment insurance fund's activities, or order the fund to remedy the matter within a certain period of time. IAF can also decide to withdraw a government grant if an unemployment insurance fund does not comply with such an order, or can demand repayment of a government grant wrongfully paid out to an unemployment insurance fund. If IAF discovers that the Employment Service has breached legally binding rules, IAF shall call this to the attention of the Employment Service and the government.

## 3. Administration

IAF has a number of administrative functions that are associated with the unemployment insurance system. Activities in this area comprise not only those defined by the authority's mandate and appropriation directions, but also certain tasks described in the Swedish Unemployment Insurance Act (1997:238) and the Swedish Unemployment Insurance Funds Act (1997:239).

Administration includes IAF's function of transferring unemployment fees and financing fees from the unemployment insurance funds to central government. Another task is to issue certificates that enable

unemployed people to seek work in other EU and EEA countries while still receiving unemployment benefits.

#### 4. Following-Up

The government has instructed IAF to monitor developments in the field of unemployment insurance. IAF fulfils this role by analyzing the routines of the unemployment insurance funds and the Employment Service and by compiling and analyzing statistics in the area. IAF can also be commissioned by the government to investigate various specific issues in connection with the unemployment insurance system.

### 1.1 Reporting of results under remit

The annual report is divided into the four operational areas Clarifying the System of Regulations, Supervision, Administration and Following-Up. This arrangement is the outcome of the clarification of IAF's remit that took place in 2010.

In each operational area, results are reported in terms of IAF's remit and what the authority considers to be of material importance in terms of the government's follow-up of operations. Also reported are costs per operational area, together with services or types of service.

Costs of services completed are calculated on the basis of an average hourly fee and time incurred.<sup>2</sup> The time incurred is based on the IAF's time accounting, once the managers responsible have carried out reasonability assessments and follow-ups on an individual level to ensure that the time reported is accurate.

The 2010 annual report was based on estimated time accounting for each service completed during the year. As of 2011, IAF is using an electronic time accounting system. However, during the year, problems with the functionality of the system arose. It was also a challenge to both management and personnel to familiarize themselves with day-to-day routines for time accounting. The nature and extent of IAF's tasks in each area of operation also varies from year to year, as a result of which year-on-year comparisons must be undertaken with a degree of caution. IAF's work on quality assuring procedures and systems for quality assurance in time accounting continues.

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<sup>2</sup>Calculation of the average hourly fee in 2011 is based on the cost of the activity divided by the actual time worked at IAF, plus hours worked by consultants. The actual time spent is based on the total number of hours worked per year by all employees (based on information supplied by Kammarkollegiet, Sweden's Legal, Financial and Administrative Services Agency) multiplied by 0.75 to discount holidays and other absence.  $(110,850 * 0.75) = 83,137.5$   
The average hourly fee is then:  $53,076,000 / (83,137.5 + 394 \text{ hours worked by consultants}) = \text{SEK } 635.40$ .

Amounts are in SEK thousands (SEK th.) Summarizing differences may occur as a result of rounding off to the nearest SEK th.

According to the Swedish National Financial Management Authority's directives in Section 3, Article 1 of the Ordinance on Annual Accounts and Budget Documentation (2000:605), the reporting of results must include time series so that information on results from the past year can be compared with corresponding information from the two preceding years. The classification of IAF's operations that is used in this annual report was established in 2010. Time series are therefore based on 2010. IAF considers that the classification of operations now used will be stable over time, and so it will be possible for more comprehensive time series gradually to be built up.

The reporting of the results of the operating areas is followed by classification of total revenue and expense for the organization, which, according to the Ordinance on Annual Accounts and Budget Documentation (2000:605), is to be made on the basis of the classification of operations adopted by the authority.

The section on competence provision includes an account of the measures taken during the year, with an assessment of the part played by these measures in the attainment of IAF's tasks as stated in the appropriation directions for 2011.

## 2 Reporting of results

### 2.1 Operating area Clarifying the System of Regulations

IAF has a role to play in clarifying the regulations on unemployment insurance by representing the Swedish government in court, issuing directives and advising the government that laws or ordinances need to be amended.

The following section describes the activities completed in 2011 in the operating area Clarifying the System of Regulations. These activities took 1,285 (2,642) hours to complete, at a total cost of SEK 817 (1,670) th.<sup>34</sup>

In IAF's view, this work contributed to clarifying the legal situation and adapting the system of regulation to new conditions, making it easier for not only the unemployment insurance funds but also the employment offices to apply the system of regulations.

#### 2.1.1 Prescriptive activities

To clarify the system of regulations, IAF is authorized in certain areas to issue legally binding rules that describe in more detail how the unemployment insurance funds and the Employment Service should interpret laws and ordinances. The activities within the scope of this function consist of the directives issued by the authority during the year.

IAF issued 4 (8) directives in 2011. These activities took 599 (640) hours to complete, at a cost of SEK 381 (403) th.

#### 2.1.2 Representing the government in court

IAF represents the government in court in unemployment insurance cases, in order to obtain leading judgments from the courts. The activities within the scope of this function consist of the cases in which IAF represented the government in the Administrative Court of Appeal and the Supreme Administrative Court during the year.

In IAF's view, these activities helped to clarify the legal situation in a number of important legal issues in unemployment insurance.

In 2011, IAF represented the government in 16 (25) cases. During the year, no major amendments to the law were made and probably as a

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<sup>3</sup>Figures for comparison from 2010 are in parentheses.

<sup>4</sup>IAF's classification of operations dates from 2010, as a result of which it is not possible to show comparisons earlier than 2010. Summarizing differences occur as a result of rounding off to the nearest SEK th.

result there were fewer legal actions. These activities took 214 (1,312) hours to complete, at a cost of SEK 136 (826) th.

Furthermore, in IAF's capacity of expert authority in unemployment insurance, the authority made responses to consultation requests from courts. In reply to consultation requests received, IAF delivered 16 (25) statements to courts during 2011. These activities took 402 (700) hours to complete, at a cost of SEK 256 (441) th.

### *2.1.3 Advising the government that laws or statutes need to be amended*

In order to help clarify the system of regulations, IAF is also able to advise the government that laws or ordinances need to be amended. This may be done via individual representations to the government, or in the form of reports by the authority.

In 2011, IAF advised in documentary form - in a number of reports - of the need for amendments to laws and ordinances. The time required for these activities is reported under the headings of the Supervision and Following-Up.

In its report 2011:16 Arbetslöshetsersättning i kombination med studier (Unemployment benefit during studies), IAF proposes a rule on a maximum period in which unemployment benefit may be paid during studies. In addition, a maximum is proposed for the extent of part-time study to be allowed. The report also proposes a clarification of the requirement for an applicant to attest in advance that he or she is prepared to discontinue his or her studies if they prevent him or her from accepting work.

In the IAF report 2011:18 Återbetalning av statsbidrag – kartläggning och analys av gällande regelverk (Repayment of government grant – survey analysis of current regulations), the authority suggests that the regulation needs clarification. Roles and allocation of responsibilities among the unemployment insurance funds, the Employment Service and IAF need to be defined more clearly. It is also stated that the powers of the Employment Service need to be strengthened.

IAF also petitioned the government to amend Article 2 of the Ordinance (2007:906) instructing the Swedish Unemployment Insurance Board. IAF requested the government to clarify IAF's functions in its work within the EU and other international cooperation, as well as IAF's coordinating role with other public authorities and organizations when they collaborate in EU activities within the authority's area of operations. These activities took 70 hours to complete, at a cost of SEK 45 th.

## 2.2 Operational area Supervision

IAF exercises supervision over the unemployment insurance funds and the Employment Service's handling of matters relating to unemployment insurance.

The activities in Operational area Supervision took 1,043 (4,843)<sup>5</sup> hours to complete, at a total cost of SEK 663 (3,049) th. in 2011. IAF considers that in this function the authority has delivered well-reasoned observations concerning circumstances that have posed a risk in the management of unemployment insurance by the unemployment insurance funds and the Employment Service. By objectively and systematically highlighting such circumstances, IAF is creating the conditions for improving the legal certainty and efficiency in the management of the unemployment insurance system. The following is an account of the activities that IAF has decided to highlight.

### 2.2.1 Rules-based auditing

Through rules-based auditing, IAF supervises the unemployment insurance funds and the Employment Service's administration of matters relating to unemployment insurance, by verifying whether they abide by legally binding rules. Rules-based auditing assignments are initiated by the authority in accordance with a risk analysis model developed and approved by the authority.

Because of relatively high personnel turnover in 2011, a number of in-house initiated assignments had to be postponed in order to prioritize the authority's functions - as defined in the appropriation directions for 2011 - that are accounted for in the Operational area Following-Up.

The audits completed during 2011 in this area represent IAF's activities in the sector. In all, 23 (22) rules-based audits were carried out in 2011. These activities took 1,024 (4,683) hours to complete, at a cost of SEK 651 (2,948) th. All reports for 2011 in rules-based auditing are presented in a separate list in section 6 of this Annual Report and are also available via the IAF website.

Rules-based auditing in 2011 consisted mainly of audits conducted in accordance with the continuous auditing method developed by IAF in 2010.

#### *Continuous auditing - and first-time investigations*

In its 2010 annual report, IAF described how the authority developed a systematic, formalized procedure enabling the authority, during the current year of operations, to deal with new questions concerning cases, routines and other issues at the Employment Service and the unemployment insurance funds. The object was to create the

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<sup>5</sup>Figures for comparison from 2010 are in parentheses.



conditions enabling “continuous auditing” to be applied to additional specific auditing assignments concerning a limited shortcoming or question.

The procedure was introduced at IAF in 2010 and in 2011 was applied in the completion of the issue-based auditing of first-time investigations initiated in 2010 at the unemployment insurance funds. In 2011, auditing of cases using the same concept that was developed in 2010 was performed on a continuous basis and completed at 22 unemployment insurance funds.

In only 2 of the 22 funds audited was there no form of comment whatsoever regarding the administration of the cases audited. The results of the 2011 audit are presented in Table 2, below. The results of the audit of first-time investigations that were completed in 2010 at eight unemployment insurance funds are presented in Table 1, below.

Auditing of first-time investigations, consisting of 22 (8) sub-reports took 723 (640) hours to complete, at a cost of SEK 459 (403) th.

*Table 1: Summary of continuous audits of first-time investigations in 2010 (presented in 2010 annual report)<sup>6</sup>*

<b>Unemployment insurance fund</b>	<b>Number of observations</b>	<b>Number of cases audited</b>
Arbetslöshetskassan Alfa	4	48
Elektrikernas arbetslöshetskassa	1	50
Farmacitjänstemännens arbetslöshetskassa	1	49
Fastighetsanställdas arbetslöshetskassa	5	50
GS arbetslöshetskassa	5	50
Lärarnas arbetslöshetskassa	7	47
STs arbetslöshetskassa	1	50
Transportarbetarnas arbetslöshetskassa	8	50

<sup>6</sup> A list of the unemployment insurance funds with translations into English can be found on page 46.

Table 2: Summary of continuous audits of first-time investigations in 2011<sup>7</sup>

Unemployment insurance fund	Number of observations	Number of cases audited
Akademikernas erkända arbetslöshetskassa (AEA)	1	49
Arbetslöshetskassan för service och kommunikation	4	50
Bensinhandlarnas arbetslöshetskassa	1	50
Byggnadsarbetarnas arbetslöshetskassa	3	50
Finans- och försäkringsbranschens arbetslöshetskassa	1	49
Hamnarbetarnas arbetslöshetskassa	9*	22
Handelsanställdas arbetslöshetskassa	7	50
Hotell- och Restauranganställdas Arbetslöshetskassa	6	50
IF Metalls arbetslöshetskassa	1	47
Journalisternas arbetslöshetskassa	5	44
Kommunalarbetarnas arbetslöshetskassa	7	50
Ledarnas arbetslöshetskassa	0	50
Livsmedelsarbetarnas arbetslöshetskassa	6	48
Musikernas arbetslöshetskassa	6*	50
Skogs- och lantbrukstjänstemännens arbetslöshetskassa	0	37
SKTFs arbetslöshetskassa	4	50
Småföretagarnas Arbetslöshetskassa (SmM)	7	45
Svensk Handels och Arbetsgivarnas arbetslöshetskassa	1	49
Sveriges Arbetares arbetslöshetskassa	1	48
Säljarnas arbetslöshetskassa	7*	50
Teaterverksammas arbetslöshetskassa	4	44
Unionens arbetslöshetskassa	3	49

\*Recurring error

### 2.2.2 Advise objections or issue directives to an unemployment insurance fund

Under Article 91 of the Swedish Unemployment Insurance Funds Act (1997:239), IAF is authorized to advise objections to any activity of an unemployment insurance fund, as the authority sees fit. IAF's activities in this respect consisted of the objections advised.

During its supervision in 2011, IAF issued 11 (12) objections regarding activities of 10 (11) unemployment insurance funds. These activities took 19 (20) hours to complete, at a total cost of SEK 12 (13) th.

<sup>7</sup> A list of the unemployment insurance funds with translations into English can be found on page 46.

## 2.3 Operational area Administration

Within the scope of its remit, IAF performs a number of administrative tasks. These follow from the authority's mandate, appropriation directions, the Swedish Unemployment Insurance Act (1997:238) and the Unemployment Insurance Funds Act (1997:239).

The following section summarizes activities in operational area Administration in 2011. These activities took 7,246 (16,716) hours to complete, at a total cost of SEK 4,604 (10,524) th.<sup>8</sup>

IAF finds that in 2011 the authority performed its tasks in Operational area Administration efficiently and at a high level of quality.

### 2.3.1 *Remittance of and forecasts for financing and unemployment insurance fees*

IAF has certain tasks regarding the processing of the unemployment insurance and financing fees. In 2011, these activities took 506 (424) hours to complete, at a total cost of SEK 321 (267) th.

#### *Remittance of financing and unemployment insurance fees*

Under Article 11 of Ordinance (1997:836) concerning Unemployment Funds, IAF is charged with providing information on the size of the fees to be paid by each unemployment insurance fund to the government. Against that background, IAF collects statistical data from each unemployment insurance fund and the Employment Service. On the basis of the data collected, IAF calculates the size of fees to the individual unemployment insurance funds. One operation within this category consists of collecting statistical information for every unemployment insurance fund per month, calculating the fee, informing the fund of the fee calculated and verifying whether the fund concerned has paid in the fee determined. In 2011, this category of activities comprised 375 (384) such assignments, which took 438 (384) hours to complete, at a cost of SEK 278 (242) th.

#### *Forecasts for financing and unemployment insurance fees*

On four occasions during 2011, IAF presented forecasts for unemployment and financing fees to the Swedish National Financial Management Authority. IAF's activities in this respect consisted of these forecasts.

The forecasts are based on historical data and statistical information from the Employment Service, which are weighed together using a mathematical model.

These 4 (5) forecasts took 68 (40) hours to complete, at a cost of SEK 43 (25) th.

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<sup>8</sup>Figures for comparison from 2010 are in parentheses.

### *2.3.2 Managing and developing databases*

IAF manages two individual databases: A-stat and Statistikdatabasen (Statistical Database). In addition, IAF manages Statistikdatabasen on the IAF website. The information held in these databases plays a part in enabling IAF to fulfil its task of following developments in unemployment insurance.

In 2011, these activities took 706 (940) hours to complete, at a total cost of SEK 448 (592) th.

#### *Requesting of data from IAF databases*

One administrative task within the scope of managing IAF's databases is providing data on request and producing statistical information.

In 2011, IAF provided data and produced statistical information to external stakeholders including the Ministry of Employment, the Linnaeus University, the Swedish Social Insurance Inspectorate, Statistics Sweden, the Swedish Federation of Unemployment Insurance Funds, the Swedish Fiscal Policy Council, journalists, Sweden's municipalities, the Swedish Government Commission on Social Insurance, students and Swedish enterprise.

IAF provided data or produced statistical information for external stakeholders on 39 (52) occasions. These activities took 470 (340) hours to complete, at a total cost of SEK 298 (214) th.

#### *Updating of Statistikdatabasen*

The statistical database on the IAF website was upgraded in 2011 to improve accessibility for the functionally disabled. These activities took 236 hours to complete, at a cost of SEK 150 th.

### *2.3.3 Issue of certificates for unemployment insurance cover abroad*

In accordance with Article 48 of the Swedish Unemployment Insurance Act (1997:238), IAF issues unemployment insurance certificates to individuals who satisfy the conditions for seeking work in other EU or EEA countries and Switzerland, with retained right to unemployment benefits from Sweden. This facility complies with the Council's Regulations (EC) 1408/71 and 574/72 and the European Parliament's and the Council's Regulations 883/2004 and 987/2009, which coordinate the social security systems in Europe.

According to EU Regulation 883/2004 and its Implementing Regulation 987/2009 dated 1 May 2010, IAF issues certificate U2 to EU citizens satisfying the conditions for seeking work in another EU country, with retained right to receive unemployment benefit from Sweden. The new EU regulations introduce, for example, simplified routines for information sharing between Member States and for direct payment of unemployment benefit from Swedish

unemployment funds to individuals seeking work in another Member State.

Citizens of EEA countries Norway, Iceland, Liechtenstein and Switzerland, as well as “third-country” citizens, are not as yet covered by the new EU Regulations 883/2004 and 987/2009. IAF issues E 303 certificates in cases where the former EC Regulations 1408/71 and 574/72 still apply.

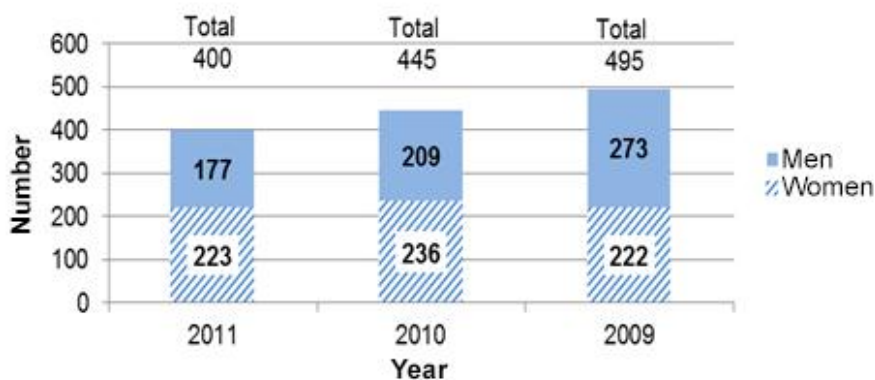
In 2011, IAF received and decided on a total of 400 (445) applications for a U2 or E 303 certificate for seeking work in another EU or EEA country or Switzerland, with retained right to Swedish unemployment benefit. Of these applications, 335 (263) were for U2 certificates and 65 (182) for E 303 certificates.

In 2011, IAF issued a total of 298 (306) certificates, of which 256 (178) were for U2 certificates and 42 (128) for E 303 certificates. This represented a fall of 3 percent compared with 2010. Most certificates were issued for seeking work in the UK 14 (19) percent, Spain 14 (17) percent and Norway 13 (13) percent.

Certain functions that were previously performed at IAF were transferred to the Employment Service under the agreement entered into in 2010 between IAF, the Employment Service and the Swedish Federation of Unemployment Insurance Funds. The agreement created a more fit-for-purpose institutional allocation of functions in certificate processing and repayments between the Member States.

These activities took 1,479 hours to complete, at a cost of SEK 940 th.

*Diagram 1: Number of applications for E 303 certificates and U2 certificates for seeking work in other countries while retaining Swedish unemployment benefit*



The agreement concluded in 2010 between IAF, the Employment Service and the Swedish Federation of Unemployment Insurance Funds, which as designed to create a more fit-for-purpose institutional allocation of functions in certificate processing and repayments between the Member States, was followed up in 2011 in association

with the parties to the agreement. The follow-up indicated that the agreement was important and had facilitated the practical aspects for the Swedish institutions concerned when the new EU regulations entered into force. In some types of case, however, the allocation of tasks and routines did not create a fit-for-purpose and efficient processing system in every respect. This applies in particular to cases involving repayment between Member States, in which to some extent the basic conditions have changed, too, since the introduction of the new EU regulations. As a result, the roles and functions of the institutions concerned will be reviewed.

These activities took 107 hours to complete, at a cost of SEK 68 th.

#### *2.3.4 Repayment of unemployment benefits*

On 1 May 2010, EU Regulation 883/2004 and Implementation Regulation 987/2009 entered into force.

Section IV of Implementation Regulation 987/2009 includes financial provisions. These include a special rule (Article 70) for the unemployment sector, regarding repayment of employment benefits for the unemployed in accordance with Article 65 of the Basic Regulation.

The effect of the provisions, in brief, is that the competent institution in the former country of employment is obliged to reimburse the competent institution in the country of residence for the entire amount paid out to the unemployed person for the first three or five months.

The claims are to be submitted and paid via the liaison and contact organization in the Member States concerned. The Swedish Unemployment Insurance Board is the liaison and contact organization in Sweden for matters relating to the provision in Article 70.

Transfer of information (request and response) between the competent institutions in the Member States will until further notice be conducted using an "SED" form (structured electronic document) on paper.

In 2011, IAF processed 1,214 repayment cases. These activities took 1,468 hours to complete at a cost of SEK 933 th.

#### *2.3.5 Keeping a register of the unemployment insurance funds*

Under Article 7 of the Swedish Unemployment Insurance Funds Act (1997:239), IAF is required to keep a register of the unemployment insurance funds. The updated register of the unemployment insurance funds represents IAF's activity in this respect.

In 2011, 16 (9) amendments were made to articles of association and 45 (16) other amendments to the register. These activities took 288 (110) hours to complete, at a total cost of SEK 183 (69) th.

### *2.3.6 Approving membership fees*

Under Article 43 of the Swedish Unemployment Insurance Funds Act (1997:239), any decision regarding membership fees by an unemployment insurance fund must be submitted to IAF for approval. IAF's activities in this area consist of the approvals that the authority has issued. IAF's approvals on such matters are based on an assessment of the reasonability of the fund's request.

In 2011, IAF decided on 26 cases concerning a request for changes in membership fees and approved 21 (35). These activities took 244 (355) hours to complete, at a total cost of SEK 155 (223) th.

### *2.3.7 Damage/loss cases*

The Chancellor of Justice (JK) has delegated to IAF the task of handling damage/loss claims by individuals against the government, when such individuals consider that their unemployment insurance fund has caused them damage or loss, for example by inaccurate information or incorrect procedure in cases relating to the exercise of authority. Any claims for damage/loss arising from decisions by the authority, or from failure to take a decisions, are dealt with by JK, although in such cases JK normally requests IAF to state its opinion on the matter.

This category of activity consists of the processing of damage/loss cases.

In 2011, 38 (124) claims for damage/loss were settled via decisions or opinions communicated to JK. These activities took 1,103 (3,075) hours to complete, at a total cost of SEK 701 (1,936) th.

### *2.3.8 Liaison and contact*

IAF is Sweden's liaison and contact organization regarding unemployment insurance in the European Union.

IAF representatives participated as experts in discussions with other Member States regarding implementation of EU Regulation 883/2004 and Implementation Regulation 987/2009, and regarding the development of a system for electronic sharing of information (EESSI) between the Member States. As part of this work, IAF representatives took part in two Nordic conferences; one in Copenhagen on 18-19 May 2011 and the other in Oslo on 15-16 November 2011.

In Sweden, Försäkringskassan is in charge of work on introduction of the electronic information sharing system, EESSI. IAF, the Employment Service and the Swedish Federation of Unemployment Insurance Funds are participating in the project.

IAF took an active role in collaboration between the Nordic countries to identify and resolve cross-border obstacles. An IAF representative is serving as an expert in a working party set up by the Nordic Council of Ministers with a remit to identify, and propose solutions for, cross-border obstacles in social and unemployment insurance.

In consultation with officials at authority level in the different Nordic countries, IAF shared in the work of drafting an administrative agreement, with implementing regulations, for the new Nordic social security convention that is expected to enter into force in 2012.

These activities took 653 hours to complete, at a cost of SEK 415 th.

#### *Nordic Conference on Unemployment Insurance in 2011*

In association with the Employment Service and the Swedish Federation of Unemployment Insurance Funds, IAF was responsible for the practical arrangements for the Nordic Unemployment Insurance Conference, "Ökat behov av nordisk samverkan i en föränderlig omvärld" (Greater need for Nordic cooperation in a changing world), which was held in Stockholm on 9-10 June 2011. The conference brought together around 90 delegates from the Nordic countries and some representatives of the unemployment insurance system in Estonia. The conference was part-funded by the Nordic Council of Ministers. IAF served as the administrative organization on behalf of the Nordic Council of Ministers and so performed a central role in managing the conference. IAF was also responsible for compiling the final report, "Nordiskt Arbetslöshetsförsäkringsmöte 2011 – Ökat behov av nordisk samverkan i en föränderlig omvärld" (Nordic Unemployment Insurance Conference, Greater need for Nordic cooperation in a changing World"), which was published by the Nordic Council of Ministers (TN2011:559). These activities took 693 hours to complete, at a cost of SEK 440 th.

In IAF's view, this international programme of network building and information sharing etc. is very important.



## 2.4 Operational area Following-Up

The government has instructed IAF to monitor developments in the field of unemployment insurance. IAF fulfils this role by analyzing the routines of the unemployment insurance funds and the Employment Service and by compiling and analyzing statistics in the area. IAF can also be commissioned by the government to investigate various specific issues in connection with the unemployment insurance system.

The following section summarizes activities in 2011 in Operational area Following-Up. These activities took 11,868 (9,721) hours to complete, at a total cost of SEK 7,541 (6,120) th.<sup>9</sup>

IAF finds that in 2011 the authority performed its task of following up developments in unemployment insurance efficiently and at a high level of quality. IAF also concludes that the authority's reporting in this respect contributed substantially to an effective description of the area of unemployment insurance. The reports delivered within the remit of the authority's appropriation directions were presented according to the timetable adopted and, in IAF's view, meet the mandating authority's requirements.

### 2.4.1 Statistics and indicators

#### *Statistics and indicators*

As part of IAF's work in monitoring developments in unemployment insurance, the authority regularly publishes statistics and indicators for in-house and external consumption. In 2011, these activities took 390 hours to complete, at a total cost of SEK 248 th.

#### *Membership development*

IAF published information on the number of members of the unemployment insurance funds on eleven occasions in 2011. IAF's activities in this respect consisted of these eleven statistical summaries. These activities took 103 (48) hours to complete, at a cost of SEK 66 (30) th.

#### *Indicators*

IAF has expanded Statistikdatabasen on the IAF website by the addition of information on the Employment Service's notifications of disputed right to benefit to the unemployment insurance funds and processing times at the unemployment insurance funds in 2011. These two activities took 287 hours to complete, at a cost of SEK 182 th.

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<sup>9</sup>Figures for comparison from 2010 are in parentheses.

#### *2.4.2 Specialist investigations and analysis*

In order to monitor developments in unemployment insurance, IAF regularly conducts a range of specialist investigations and analysis. In these assignments IAF does not check whether the subject of regulatory control is complying with legally binding rules. IAF determines via these investigations any possibility of risk in how the unemployment insurance funds or the Employment Service implements the unemployment insurance system.

The reports completed during 2011 in this area represent IAF's activities in the sector. In all, 9 (14) specialist investigations and analyses were completed in 2011. These activities took 11,478 (9,513) hours to complete, at a total cost of SEK 7,293 (5,989) th.

IAF begins its investigations and analyses by drafting detailed project descriptions. Major assignments deliver interim progress reports at DG briefings. At completion of the final report, audit clients are offered the option of a feedback meeting to hear an oral report on IAF's observations.

All reports for 2011 in the area are presented in a separate list in section 6 of this Annual Report and are also available via the IAF website.

Within the scope of the 2011 annual report, IAF wishes to draw particular attention to the investigations and analyses that follow directly from instructions set forth in the authority's appropriation directions.

#### *Unemployment benefit during studies (2011:16)*

As required by its 2011 appropriation directions, IAF analyzed how unemployment benefit may be combined with studies. The remit included reporting on how the unemployment insurance funds assess and process these cases, reporting on any problems and differences in the assessments and, where necessary, producing proposals for solutions or rule changes in order to deal with the problems.

The report revealed that differences exist in the periods for which the unemployment insurance funds grant benefit during studies, and the maximum duration allowed for part-time studies. IAF also drew attention to differences in how the funds assess cases in terms of the requirement that the applicant must attest in advance that he or she is prepared to discontinue his or her studies if they prevent that person from accepting work.

In order to deal with these differences and problems, IAF proposes that the Ordinance (1997:835) on unemployment insurance (ALFFo) should determine the maximum period in which benefit may be paid during studies and determine the maximum duration for part-time studies. IAF also proposes that the requirement that the applicant must attest in advance that he or she is prepared to discontinue his or

her studies if they prevent that person from accepting work, should be clarified in the ordinance on unemployment insurance.

These activities took 1,438 hours to complete, at a cost of SEK 914 th.

*IAF's follow-up on "Arbetsförmedlingens återrapportering 2010, fördjupade analyser" (Report back by Employment Service 2010 - in-depth analysis) (2011:17 and 2011:31)*

In IAF's 2011 appropriation directions, the authority was instructed to follow up the Employment Service's "Arbetsförmedlingens återrapportering 2010, fördjupade analyser" (Report back by Employment Service 2010 - in-depth analysis). In the report, the Employment Service accounted for its completed or planned initiatives to ensure that the unemployment insurance system is functioning as readjustment insurance. IAF delivered two reports on the assignment, one on 7 June 2011 and the other on 1 November 2011.

The task of following up the Employment Services' reporting was divided into three parts:

- a questionnaire-based survey
- meetings with representatives of the Employment Service
- a memorandum of questions to the Employment Service's head office.

IAF's follow-up indicated that

- The Employment Service's measures to improve the work on practical aspects of the unemployment insurance system are preparatory.
- The Employment Service has delegated to local level large areas of implementation of and follow-up on its measures.
- The tools at the Employment Service's disposal for internal management of verification of activities are not such as to fully support the work in unemployment insurance.

IAF's follow-up took 2,397 hours to complete, at a total cost of SEK 1,523 th.

*Arbetsförmedlingens beslut att återkalla anvisningar till arbetsmarknadspolitiska program, (2011:33) (Employment Service's decisions to cancel instructions for labour market policy programmes).*

Under its government mandate, IAF is required to audit the processing of, and administrative routines for, cases at the Employment Service regarding cancellation of instructions for labour market policy programmes. IAF compiled and analyzed data from the first half-years of 2009, 2010 and 2011 regarding the number of

instructions and cancelled instructions for labour market policy programmes. IAF reported on the number of individuals in receipt of unemployment benefit immediately after the Employment Service had cancelled its instruction for a labour market policy programme during the first half-years of 2009, 2010 and 2011.

IAF also carried out a questionnaire-based survey on routines and procedure at local employment offices when dealing with requests for review of decision to cancel instructions for a labour market policy programme. The questionnaire was answered by Employment Service managers. IAF's main findings in the report were as follows:

- The Employment Service does not register requests to review any decision to cancel an instruction for labour market policy programmes in such a way that they are traceable or can be followed up. This means that IAF does not have any way of exercising supervision over such matters.
- Most local employment offices have routines in place to process review cases regarding the cancellation of an instruction for a labour market policy programme, and these routines do not differ much from one office to another. Nevertheless there are certain differences as regards how a review case is registered when a local employment office receives a review request.

IAF's investigation took 1,725 hours to complete, at a cost of SEK 1,096 th.

*Arbetslöshetskassornas webbinformation om arbetslöshetsförsäkringen (2011:34) (Unemployment insurance funds - web-based information on the unemployment insurance system)*

In 2010 and 2011, IAF surveyed information provided on the unemployment insurance system on the websites of the unemployment insurance funds. IAF examined the websites in order to establish what information the unemployment insurance funds provide, and whether this information is in accordance with the system of regulations for the unemployment insurance system.

The survey indicated that the information provided on the websites included a number of instances of lack of clarity, as well as some shortcomings. The task consisted in large part of communicating feedback regarding the areas of lack of clarity in, and shortcomings of, the information that had been found on the respective websites. Nearly all areas of lack of clarity and nearly all shortcomings were then remedied by the unemployment insurance funds. The survey also revealed that members of the various unemployment insurance funds obtained variously comprehensive information from the websites of their respective unemployment insurance funds and that the funds provided information about different aspects of the unemployment insurance system.

In IAF's view, it is important that those who visit the website of an unemployment insurance fund for information about the unemployment insurance system should be able to find up-to-date, accurate information there.

The survey took 1,319 hours to complete, at a cost of SEK 838 th.

*Återbetalning av statsbidrag – kartläggning och analys av gällande regelverk (2011:18) (Repayment of government grant – survey and analysis of current regulations)*

In IAF's appropriation directions for 2011, the authority was tasked to survey and analyze the flows of the government grant within the unemployment insurance system. The assignment focused on repayment of the government grant from the unemployment insurance fund to the Employment Service. It also included analysis by IAF of whether the current system of regulation is fit-for-purpose, and - where appropriate - to propose new rules.

In Article 94 of the Swedish Unemployment Insurance Funds Act (1997:239), it is stipulated that if an unemployment insurance fund has received a government grant in error, the amount concerned shall be repaid. Repayment is made to the Employment Office.

IAF established that repayment of government grants paid in error is not made in a legally secure and efficient manner. Even though the amounts not repaid are minor compared to the amount paid out in government grants every year, IAF considers that the lack of legal security and the inefficiency are serious.

IAF proposed the following changes to establish clarity as to what applies in repayment of government grants paid in error:

- The regulations on repayment of government grants should be clarified.
- Roles and allocation of responsibilities between the unemployment insurance funds, the Employment Service and IAF should be clarified.
- The powers of the Employment Service should be strengthened, since the authority is responsible for the funding paid out in the government grants.

IAF proposed that the government should carry out an in-depth investigation.

The survey took 818 hours to complete, at a cost of SEK 520 th.

*Arbetslöshetskassornas arbete med att förhindra felaktiga utbetalningar samt IAF:s redovisning av återkrav (2011:30) (Unemployment insurance funds' work on preventing payments in error, and IAF's reporting on orders to repay grants)*

As required by its 2011 appropriation directions, IAF surveyed the work of unemployment insurance funds to prevent payments in error. This survey was then analyzed on the basis of the work by the unemployment insurance funds on internal management and verification. The assignment also included reporting on the extent of the amounts ordered for repayment, the amounts actually repaid and outstanding claims.

The survey reveals that the work of the unemployment insurance funds to prevent payments in error include checks on their own benefit cases and coordinating and checking data with other authorities. This work includes both measures to improve internal activities and outward-looking measures such as informing benefit applicants about the system of regulations.

The analysis indicates that work by the unemployment insurance funds to prevent payments in error is to a certain extent being conducted within the framework of internal management and verification. It is clear that the funds have made considerable progress in this work. In its report, IAF recommends that the government should consider a regulation on internal management and verification in the Swedish Unemployment Insurance Funds Act (1997:239).

Regarding the volume of orders for repayment, IAF establishes for example that in 2010 the unemployment insurance funds ordered repayment of SEK 126 million in unemployment benefit paid out in error. Of the amounts that the unemployment insurance funds ordered to be repaid, approximately 85 percent of the total is paid within 4 to 5 years. The claims that the government has against the unemployment insurance funds on the basis of the latter's claims on individual benefit recipients has fallen over the past three years.

IAF's survey and analysis within the assignment took 2,359 hours to complete, at a cost of SEK 1,499 th.

*Arbetsförmedlingens underrättelser om ifrågasatt ersättningsrätt och avmälan (2011:6 and 2011:28) (Employment Service's notifications of disputed right to benefit; and deregistration)<sup>10</sup>*

IAF's appropriation directions instructed the authority to deliver on two reporting occasions the number of the Employment Service's notifications of disputed right to unemployment benefit, as well as notifications that resulted in some form of sanction. IAF was also

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<sup>10</sup>The figures for the number of individuals to have been deregistered were corrected in Reports 2011:6 and 2011:28 on 23 January 2012.

charged with reporting the number of individuals that the Employee Service had deregistered from the unemployment insurance funds.

It emerged in the first report (2011:6) that the number of notifications per 1,000 benefit recipients delivered by the Employment Service rose marginally from 9.3 in 2009 to 10.4 in 2010. This was equivalent to 20.5 fewer notifications per 1,000 benefit claimants than in 2007. It also emerged that as far as the labour market regions are concerned, there was a considerable variation between the number of notifications delivered per 1,000 benefit claimants, ranging from 0.8 to 23.2. The level of sanctions was 3 to 6 percent lower in the first half of 2010 than in the first half of the years 2005-2009.

The report also revealed that the Employment Service has no figures on the reasons for the registrations at central level, since the only information available in the Employment Service's Data Store is the date of deregistration. IAF recommended that the Employee Service should undertake the changes in the IT systems that are necessary to make it possible also to follow up and monitor implementation of the system of regulations for deregistration.

In the second report (2011:28), it emerged that from February 2010 in number of notifications began to rise, and since May 2010 the number per month has been higher than in the same month in the preceding year. Despite this increase, the number of notifications per 1,000 benefit recipients in 2011 was somewhat lower than in the corresponding periods in 2005–2008. The level of sanctions in notifications are delivered in 2010 was 81 percent, lower than in the years 2006-2009. In the report, IAF also reports on processing times for notifications at the unemployment insurance funds. The median time for taking decisions was between 25 and 26 days. In all decisions, the spread of processing times at the unemployment insurance funds was considerable, which may indicate the existence of a risk that benefit recipients are not treated equally.

IAF conducted a questionnaire-based survey including a question on how many more deregistrations the employment service officials would have made if they had deregistered the applicant on all occasions where an entitled applicant had not contacted the Employment Service as agreed or had failed to appear at interview without an acceptable reason. On the basis of the replies from the employment service officials, IAF estimated a "statistical shadow", suggesting that the employment service officials would on average have carried out between 1.2 and 1.7 more deregistrations if they had deregistered applicants on all known occasions.

IAF's reports took 1,423 hours to complete, at a total cost of SEK 904 th.

## 2.5 Expense and revenue, by operational area

<sup>11</sup>According to the Ordinance on Annual Accounts and Budget Documentation (2000:605), IAF is to classify its revenue and expense on the basis of the classification of operations adopted by the authority. The number of full-time equivalents employed in each operational area was used as the basis of classification for expense and revenue. Amounts collected and transfers are accounted for under Administration if they fall within this area operationally.

Table 3: Classification of revenue and expense for the authority, by operational area (SEK th.)

	2011	2010
<b>Grants</b>		
Clarifying the System of Regulations	3,133	6,443
Supervision	2,543	13,382
Administration	17,666	17,347
Following-Up	28,935	16,356
<b>Total grants</b>	<b>52,277</b>	<b>53,528</b>
<b>Other revenue</b>		
Clarifying the System of Regulations	48	19
Supervision	39	39
Administration	270	51
Following-Up	442	48
<b>Total other revenue</b>	<b>799</b>	<b>157</b>
<b>Total revenue</b>	<b>53,076</b>	<b>53,685</b>
<b>Costs of operations</b>		
Clarifying the System of Regulations	3,181	6,462
Supervision	2,582	13,421
Administration	17,936	17,398
Following-Up	29,377	16,404
<b>Total costs</b>	<b>53,076</b>	<b>53,685</b>
<b>Collection - Revenue not at IAF's disposal</b>		
Administration	4,956,831	6,241,760
<b>Total collection</b>	<b>4,956,831</b>	<b>6,241,760</b>

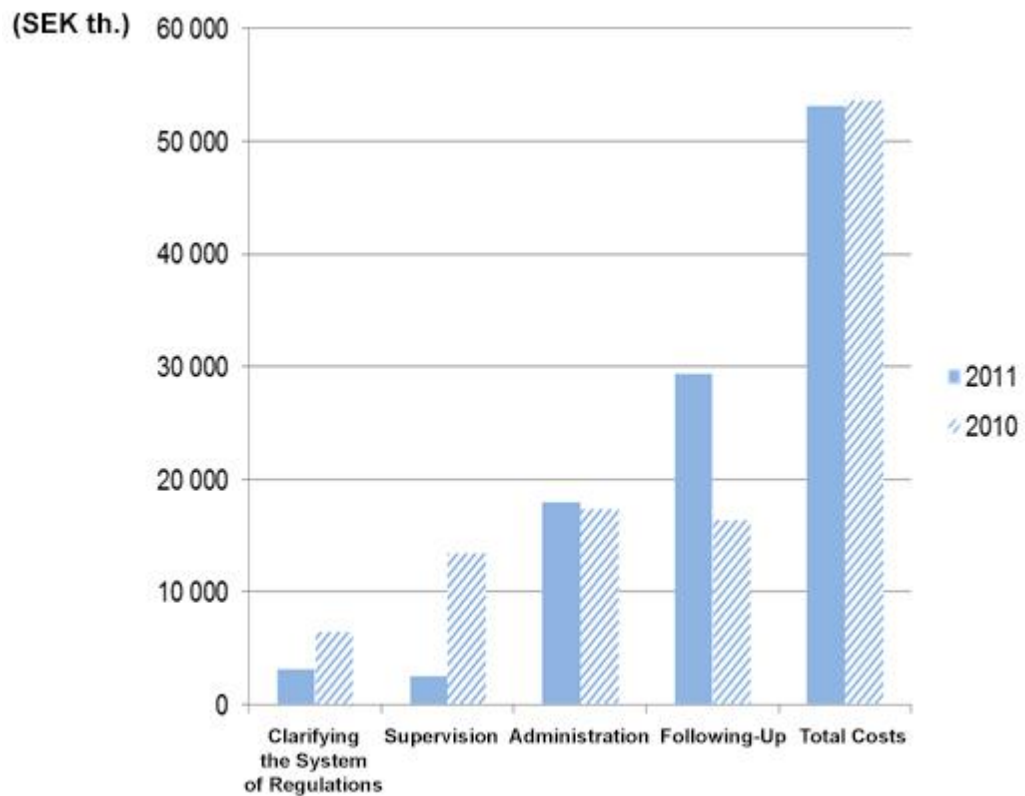
<sup>11</sup>The number of full-time equivalents (FTEs) for 2011 (52) was allocated to the operational areas on the basis of time reported in the annual report. Clarifying the System of Regulations 3.1 (6.5) FTEs, Supervision 2.5 (13.5) FTEs, Administration 17.6 (17.5) FTEs, Following-Up 28.8 (16.5) FTEs. Other revenue includes revenue in connection with the twinning project in Croatia, in the amount of (SEK 257 th.) and revenue in respect of Tillsynsforum (SEK 40 th.), which is not at IAF's disposal. IAF incurred equivalent costs in 2011.



<b>Transfers - Grants provided</b>		
Administration	52,444	52,008
<b>Total transfers</b>	<b>52,444</b>	<b>52,008</b>

*IAF's classification of operations is new as of 2010, as a result of which it is not possible to show comparisons for earlier years. Summarizing differences may occur as a result of rounding off to the nearest SEK th.*

*Diagram 2: Costs of operations 2010-2011, by IAF's areas of operation.*



### 3 Competence provision

Operations at IAF are knowledge-intensive. In its core operations, the authority needs graduate-educated personnel, above all in law, sociology, statistics and economics. For its backup operations, the authority is also dependent on strategically important skills, for example, in economics, information technology (IT), communication and HR (Human Resources). In view of IAF's knowledge-intensive operations, people have to be recruited in many cases from locations away from IAF's headquarters in Katrineholm. This means that IAF depends on its personnel being to commute daily to the authority from surrounding localities.

The starting-point for IAF's work on competence provision is the authority's remit as defined in its mandate and its appropriation directions, as well as the activities that are conducted to fulfil this mandate. The work on competence provision is a priority management issue, both continuously over the year and during planning of operations. Routines and policy documents covering essential aspects of IAF's HR management are tied into the authority's work on competence provision.

The authority's ambition is to be an attractive workplace in order to be able to maintain, develop and recruit the necessary skills. Potential for personal development at work, a healthy work environment, clearly defined leadership and health promotion are important factors in achieving this aim. To ensure that IAF has the functional competence it needs to achieve the organization's goals, a number of actions were taken in 2011. Ongoing competence development is a strategically important issue in ensuring that the competence exists within the authority to enable it to fulfil its tasks.

IAF has a local joint agreement enabling the authority to derive maximum commitment from its personnel and to create opportunities for them to affect how the organization develops. The agreement was revised in 2011.

In IAF's judgement, its work on competence provision during 2011 helped to create the conditions to enable the authority to perform its tasks, as defined in its appropriation directions for 2011. At the same time, experiences from 2011 highlight the importance, in preparing for the years ahead, of focusing more intensively on competence provision.

In 2011, IAF had two development goals in the area of competence provision. One was that every member of personnel should have an personal development plan. A follow-up indicates that 90 percent of members of personnel reported that they had a signed personal development plan. The response frequency in the survey conducted on this topic was 85 percent.

The second development goal was that methodological and theme-based seminars should be held at least ten times a year in 2011. This goal was attained. The next section describes some of the subjects dealt with during the seminars.

### **3.1 Initiatives intended to achieve IAF's development goals**

In view of the goal that every member of personnel should have a personal development plan, the managers of every unit/staff held discussions with members of personnel as in previous years. In 2011, the material used in support of development discussions was further developed. These development plans are drafted by employee and manager during the said discussions. The plans set out short- and long-term goals for the employee, as well as the development and training needs scheduled for the year ahead.

IAF's judgement is that the development plans will serve as an important tool for continuous dialogue on individual goals and career development for the employees. The plans will also represent a structure for identifying needs for authority-originated strategic training initiatives for IAF personnel. The system of individual development plans was supplemented in 2011 by IAF's procurement of an external coach for career planning, providing members of personnel with a resource for career guidance.

In 2011, IAF worked to the goal of holding at least ten in-house methodological and theme-based seminars as an important aspect of competence development. The aim was to promote knowledge transfer and the sharing of experience over and above that which takes place in day-to-day work among colleagues. Examples of topics examined during the year:

- History of the unemployment insurance system
- Current government reports
- Current draft legislation on unemployment insurance
- Work environment issues

### **3.2 Other initiatives intended to develop and retain competence**

In 2011, 11 people left IAF. Of these, five had already been on leave of absence and two had retired. In addition, three members of personnel were on leave of absence to try out other jobs.

The personnel turnover that was evident in the core operation was attributable to several factors. Ever since the authority was established in 2004, IAF has been able to enlist more younger than older candidates for its core operations. After a few years' experience in advanced investigative work, a relatively high proportion of personnel in the younger category want to progress in their career. Career paths in IAF are limited by the remit and size of the authority. In many cases, experience gained at IAF also opens up wider opportunities for individual members of personnel, after a few years, to obtain employment near their home district.

Another reason why personnel have chosen to leave the authority are changes in personal circumstances - for example relating to IAF's geographical location - which are beyond the control of the employer.

Several of the measures taken during the year in competence provision aimed to establish, wherever possible, better balanced personnel turnover.

- During the year, an HR strategist was employed.
- Exit interviews were arranged for members of personnel who left IAF. The idea of such interviews is to systematically collect information about what was positive and what needed to be improved in IAF's competence provision programme and operations.
- Recruitments to IAF are always based on an analysis of the organization's needs. In 2011, the authority also developed a policy on recruitment in order to improve quality in all stages of the process.
- New employees underwent an induction programme consisting of both general and individual components.
- During the year, recruitment was brought forward and knowledge transfer was deployed to counteract competence shortfalls arising when members of personnel advance in their development.
- IAF's annual personnel days were held in 2011 based on the themes dialogue, communication and how IAF should pursue its objective of being an attractive employer. Discussions were held on the core values of government and how they should be expressed in IAF's operations.

- A number of employees attended the annual seminar of Tillsynsforum (Sweden's regulatory authority forum). In 2011, IAF's Director-General served as chairman of Tillsynsforum's steering committee, to share in further developing experience sharing between supervisory authorities and competence development for members of personnel involved in supervisory activities in the government sector.
- Training in plain language was arranged for all members of personnel.

### 3.2.1 Cooperation

IAF's cooperation agreement was revised during the year. This work was carried out in association with the personnel organizations. External assistance from Partsrådet (Sweden's Central Government Social Partners' Council) was therefore organized on two occasions during this process. The point of the changes was to establish an agreement that was better adapted to the organization.

### 3.2.2 Work environment/health and fitness

IAF has adopted the ambition of being a health-promoting workplace with a good work environment. By offering a subsidized exercise programme, IAF actively encourages employees to take part in fitness activities. In 2011, the offering was taken up by 33 employees. In order to promote employees' health, IAF personnel are also offered a fitness hour per week and subsidized on-the-premises massage. As in previous years, the authority also paid for participation in a step-counting competition for its personnel. To improve its work environment, IAF conduct a survey of ventilation in the office in Katrineholm, as well as organizing an ergonomics seminar followed by an ergonomic review of the organization's workplaces.

On the basis of the measures taken, IAF judges that the authority is a health-promoting workplace, which is important in terms of attracting, retaining and developing its personnel. On this basis, this long-term approach will also better equip IAF to fulfil the authority's tasks.

#### *Sickness absence among IAF personnel*

In its annual report, the authorities are required to present information on sickness absence among their employees. The table below shows total sickness absence as a percentage of the total working hours of employees. Total sickness absence rose slightly in 2011 compared with preceding years.

*Table 4: Sickness absence as a percentage of the total working hours of the employees, by gender and age in 2011.*

	<b>2011</b>	<b>2010</b>	<b>2009</b>
<b>Total</b>	3.7	2.7	3.0
Women	3.1	3.3	3.7
Men	4.7	1.8	1.9
Employees aged 29 years or less	1.7	2.1	1.2
Employees aged 30-49 years	3.6	2.2	1.6
Employees aged 50 years or more	4.5	3.5	5.8

*Source: IAF, Palasso*

#### *Overall effects and outcomes of competence provision initiatives*

IAF takes the view that the work carried out during the year to retain and recruit personnel is essential to the authority's long-term competence provision. As a result of this work, a number of qualified candidates were recruited to meet the needs of the organization. IAF was favoured in its recruitment by a strong recruitment position, with many qualified applicants for every position. However it was somewhat more difficult to recruit senior personnel to IAF. IAF considers that the new employees will, via their competence, be able to contribute to the organization.

## 4 Processing times in 2011 for decisions on applications for unemployment benefits

*Reporting back in accordance with IAF's appropriation directions in 2011*

According to the appropriation directions for the budget year 2011, IAF is required in its 2011 annual report to present figures for processing times in decisions concerning applications for unemployment benefit over the full year 2011. The required figures are presented in this section.

IAF's definition of the term processing time is "the number of weeks from the first week in which an individual has registered as being unemployed on his/her unemployment benefit card until the week in which the individual receives his/her first payment of benefit". The processing time<sup>12</sup> is expressed as a median value, that is, the time taken until half of the benefit recipients have received their benefit payment. The statistics in this section have been taken from Statistikdatabasen on the IAF website.

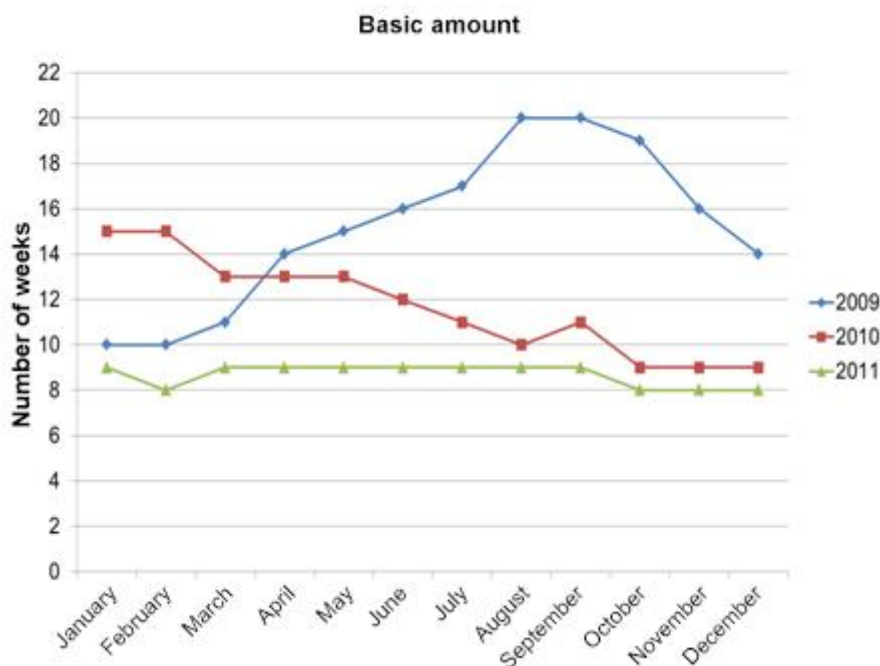
### 4.1 Basic benefit cases

Diagram 3 illustrates the variation in processing time for basic benefit cases, from January 2009 to December 2011. The processing time was at its longest in August and September 2009. At that time, it took 20 weeks for unemployment benefit to be paid out in half of the cases of applicants seeking basic benefit from the unemployment insurance funds. Following that period, the processing time for basic benefit cases fell relatively steadily and remained stable at between eight and nine weeks during 2011.

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<sup>12</sup>The measurement is based on statistics from IAF's A-stat database. The processing time is measured only for first-time decisions on benefit cases where unemployment benefit has been paid. Cases where a sanction in accordance with section 43 of the Swedish Unemployment Insurance Act (1997:238) has been ordered are not included in the processing time. Cases in which the applicant is not entitled to benefit, or has been rejected on the basis of insufficient information, are also excluded. For technical reasons, the processing time can be no less than three weeks, or in extreme cases, two weeks.

Diagram 3: Processing time (median) basic benefit cases, measured as number of weeks from January 2009 to December 2011.



Source: IAF A-stat database

It will be seen from Table 5 that the total processing times for basic benefit cases in 2011 was nine weeks. This is three weeks less than in 2010 in six weeks less than in 2009.

There was considerable variation between the unemployment insurance funds in all years. At the unemployment insurance funds with the shortest processing time for basic benefit cases, the processing time was six weeks in 2011, while at the fund with the longest it was 12 weeks.

In 2011, the unemployment insurance time with the longest processing time for basic benefit cases was Fastighetsanställdas arbetslöshetskassa. At this fund, it took 12 weeks for half of the benefit recipients who had been awarded a basic benefit to receive their first payment in 2011. Fastighetsanställdas arbetslöshetskassa was also the fund at which the biggest increase in processing time has taken place since 2009. The shortest processing time in 2011, six weeks, was reported for the Sveriges arbetares and Säljarnas funds. In general, the unemployment insurance funds reduced the processing time for basic benefit cases, and the majority of funds sharply cut their processing time for basic benefit cases. Alfa cut its processing time by 10 weeks, Elektrikernas by eight weeks, Lärarnas by six weeks and Småföretagarnas by four weeks.



Table 5: Basic benefit cases, processing time (median) in weeks and number of cases in 2009 to 2011. <sup>13</sup>

Unemployment insurance fund	Processing time			Number of cases		
	2011	2010	2009	2011	2010	2009
Akademikernas	8	10	8	1,210	1,185	1,233
Alfa	8	13	18	9,479	10,934	18,271
Bensinhandlarnas	*	*	*	*	*	*
Byggnadsarbetarnas	9	12	11	697	489	1,005
Elektrikernas	9	12	17	65	70	192
Farmacitjänstemännens	9	6	8	17	10	17
Fastighetsanställdas	12	11	9	324	252	247
Finans- och Försäkringsbranschens	8	9	7	57	43	65
GS	7	9	10	262	178	465
Hamnarbetarnas	*	*	*	*	*	*
Handelsanställdas	10	11	10	921	608	815
Hotell- och Restauranganställdas	9	11	10	752	547	429
IF Metalls	7	10	8	1,059	455	3,241
Journalisternas	7	8	7	59	44	51
Kommunalarbetarnas	10	12	10	2,924	1,862	1,693
Ledarnas	9	8	8	53	60	85
Livsmedelsarbetarnas	8	8	8	193	154	225
Lärarnas	7	10	13	272	222	185
Musikernas	*	16	*	*	10	*
Pappersindustriarbetarnas	7	7	8	18	16	51
SEKO:s	8	9	8	320	242	327
Skogs- och Lantbrukstjänstemännens	*	*	*	*	*	*
Småföretagarnas	10	11	14	282	295	222
STs	9	13	11	102	77	65
Svensk handels och arbetsgivarnas	10	14	12	13	11	17
Sveriges arbetares	6	7	6	48	43	66
Säljarnas	6	7	8	36	41	40
Transportarbetarnas	8	10	8	387	364	576
Unionens	8	10	10	1,269	1,130	1,481
Vision	8	8	7	225	167	126
<b>Total</b>	<b>9</b>	<b>12</b>	<b>15</b>	<b>21,060</b>	<b>19,514</b>	<b>31,205</b>

\* \*Indicates where the number of cases is less than 10. This is done to prevent a small number of individual cases having a pronounced effect on the processing times for an individual unemployment insurance fund.

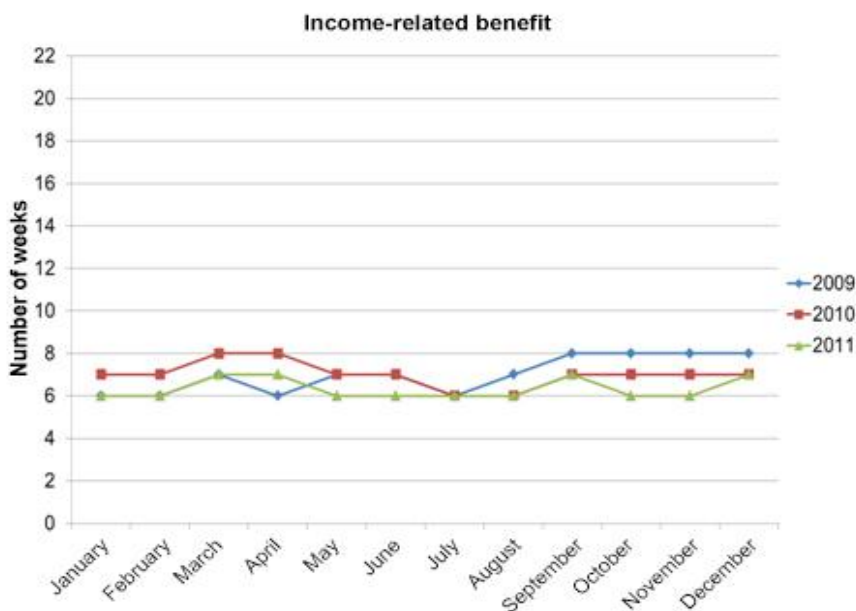
Source: IAF A-stat database

<sup>13</sup> A list of the unemployment insurance funds with translations into English can be found on page 46.

## 4.2 Income-related benefit claims

Diagram 4 illustrates the variation in processing times for income-related benefit cases, from January 2009 to December 2011. The processing time for income-related benefit cases was relatively stable from January 2009 to December 2011. The processing time for income-related benefit cases varied between six and eight weeks from 2009 to 2010. In 2011, the processing time for income-related benefit was slightly lower, varying between six and seven weeks.

Diagram 4: Processing time (median) income-related benefit cases, measured as number of weeks from January 2009 to December 2011.



Source: IAF A-stat database

It will be seen from Table 6 that the total processing times for cases in which income-related benefit was granted was six weeks in 2011. This was one week less than in 2009 and 2010.

The variation between the unemployment insurance funds in income-related cases has narrowed over the years. In 2011, the processing time at the insurance employment fund with the shortest processing time was four weeks (Farmacitjänstemännens), and at the fund with the longest processing time nine weeks (Fastighetsanställdas).

The unemployment insurance fund where the processing time for income-related cases has increased most since 2009 was

Fastighetsanställdas, and this also applies to the processing time for basic benefit cases

One reason why the funds did not reduce their processing time for income-related cases as much as for basic benefit cases was that in general processing times were considerably lower. However, some unemployment insurance funds cut their processing times markedly, and these were the same funds as mentioned above, since they also reduced their processing time for basic benefit cases. Alfa reduced its processing time for income-related benefit cases by nine weeks, Elektrikernas by six weeks, Lärarnas by four weeks and Småföretagarnas by four weeks.

Table 6: Income-related benefit cases, processing time (median) in weeks and a number of cases in 2009 to 2011.<sup>14</sup>

Unemployment insurance fund	Processing time			Number of cases		
	2011	2010	2009	2011	2010	2009
Akademikernas	5	7	6	9,677	11,651	12,305
Alfa	6	9	15	3,434	4,598	6,035
Bensinhandlarnas	8	10	7	59	57	118
Byggnadsarbetarnas	7	9	8	3,440	5,814	11,031
Elektrikernas	6	6	12	361	971	1,497
Farmacitjänstemännens	4	4	7	146	171	125
Fastighetsanställdas	9	8	7	1,800	1,917	2,014
Finans- och Försäkringsbranschens	6	5	5	718	666	769
GS	5	5	7	1,875	2,458	6,042
Hamnarbetarnas	7	9	6	28	35	116
Handelsanställdas	8	8	7	5,832	6,284	8,124
Hotell- och Restauranganställdas	8	9	8	3,030	3,124	3,351
IF Metalls	5	6	5	8,087	11,634	41,113
Journalisternas	6	6	6	351	404	464
Kommunalarbetarnas	8	9	7	13,229	14,489	13,940
Ledarnas	5	5	6	1,335	1,681	2,221
Livsmedelsarbetarnas	6	6	6	1,198	1,455	1,874
Lärarnas	6	9	10	2,148	2,613	2,817
Musikernas	8	9	11	67	83	64
Pappersindustriarbetarnas	5	6	6	257	312	866
SEKO:s	6	6	6	2,193	3,833	3,841
Skogs- och Lantbrukstjänstemännens	6	7	6	39	39	48
Småföretagarnas	8	9	12	2,792	3,335	3,556
STs	7	11	9	1,097	1,339	1,092
Svensk handels och arbetsgivarnas	8	10	9	577	571	773
Sveriges arbetares	6	5	5	327	373	601

<sup>14</sup> A list of the unemployment insurance funds with translations into English can be found on page 46.

Säljarnas	5	5	5	340	448	557
Transportarbetarnas	6	6	6	2,632	3,310	4,987
Unionens	5	6	7	14,664	19,098	24,573
Vision	6	6	6	1,912	2,001	2,192
<b>Total</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>83,645</b>	<b>104,764</b>	<b>157,106</b>

Source: IAF A-stat database

## 5 List of IAF reports in 2011

*Only available in Swedish.*

IAF reports in 2011, by operational area. Reports delivered in accordance with the remit set forth in IAF's appropriation directions are shown in colour.

### 5.1 Operational area Supervision – Rules-based Auditing

07/02/2011	2011:1 Anmälan hos Arbetsförmedlingen via e-tjänst, telebild eller telefon (Registering with Employment Service via e-service, video link or telephone)
07/02/2011	2011:2 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Akademikernas erkända arbetslöshetskassa
07/02/2011	2011:3 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Sveriges arbetares arbetslöshetskassa
07/02/2011	2011:4 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): IF Metalls arbetslöshetskassa
04/04/2011	2011:7 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Svensk handels och arbetsgivarnas arbetslöshetskassa
04/04/2011	2011:8 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Finans- och försäkringsbranschens arbetslöshetskassa
04/04/2011	2011:9 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Journalisternas arbetslöshetskassa
04/04/2011	2011:10 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Hamnarbetarnas arbetslöshetskassa
13/04/2011	2011:11 Breddad och fördjupad ekonomigranskning av arbetslöshetskassorna 2010 (Wider-ranging and more in-depth financial auditing of unemployment insurance funds, 2010)
18/04/2011	2011:12 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Musikernas arbetslöshetskassa
18/04/2011	2011:13 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Hotell- och restauranganställdas arbetslöshetskassa

18/04/2011	2011:14 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Skogs- och lantbrukstjänstemännens arbetslöshetskassa
18/04/2011	2011:15 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Handelsanställdas arbetslöshetskassa
20/06/2011	2011:19 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Byggnadsarbetarnas arbetslöshetskassa
20/06/2011	2011:20 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Livsmedelsarbetarnas arbetslöshetskassa
20/06/2011	2011:21 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Arbetslöshetskassan för service och kommunikation
20/06/2011	2011:22 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Teaterverksammas arbetslöshetskassa
20/06/2011	2011:23 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Unionens arbetslöshetskassa
20/06/2011	2011:24 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Kommunalarbetarnas arbetslöshetskassa
20/06/2011	2011:25 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): SKTFs arbetslöshetskassa
20/06/2011	2011:26 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Säljarnas arbetslöshetskassa
20/09/2011	2011:27 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Småföretagarnas arbetslöshetskassa
24/10/2011	2011:29 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Ledarnas arbetslöshetskassa
12/12/2011	2011:32 IAF:s granskning av ersättningsärenden (IAF auditing of benefit cases): Bensinhandlarnas arbetslöshetskassa

## 5.2 Operational area Following-Up - general analysis, specialist investigations and surveys

21/02/2011	2011:5 Arbetslöshetskassornas åtgärder under 2010 för att minska genomströmningstiderna (Measures by the unemployment insurance funds in 2010 to reduce processing times)
01/04/2011	2011:6 Arbetsförmedlingens underrättelser om ifrågasatt ersättningsrätt, avanmälan m.m. (Employment Service's notifications of disputed right to benefit, deregistration etc.)
09/05/2011	2011:16 Arbetslöshetsersättning i kombination med studier (Unemployment benefit during studies)
07/06/2011	2011:17 IAF follow-up on "Arbetsförmedlingens åiterrapportering 2010, fördjupade analyser" (Report back by Employment Service 2010 - in-depth analysis)
13/06/2011	2011:18 Återbetalning av statsbidrag – kartläggning och analys av gällande regelverk (Repayment of government grant – survey and analysis of current regulations)
30/09/2011	2011:28 Arbetsförmedlingens underrättelser om ifrågasatt ersättningsrätt och avmälan samt analys (Employment Service's notifications of disputed right to benefit and deregistration, plus analysis)
01/11/2011	2011:30 Arbetslöshetskassornas arbete med att förhindra felaktiga utbetalningar samt IAF:s redovisning av återkrav (Unemployment insurance funds work on preventing payments in error, and IAF's reporting on orders to repay grants)
01/11/2011	2011:31 IAF follow-up on "Arbetsförmedlingens åiterrapportering 2010, fördjupade analyser" (Report back by Employment Service 2010 - in-depth analysis)
15/12/2011	2011:33 Arbetsförmedlingens beslut att återkalla anvisningar till arbetsmarknadspolitiska program (Employment Service's decision to cancel instructions for labour market policy programmes)
21/12/2011	2011:34 Arbetslöshetskassornas webbinformation om arbetslöshetsförsäkringen (Unemployment insurance funds - web-based information on unemployment insurance)

## 6. Titles of unemployment insurance funds with translations into English

Akademikernas arbetslöshetskassa, AEA	Unemployment Insurance Fund for Graduates, AEA
Alfa-kassan	The Alfa Unemployment Insurance Fund
Arbetslöshetskassan för Service och Kommunikation	The Unemployment Insurance Fund for Service and Communications Employees
Bensinhandlarnas arbetslöshetskassa	The Petrol Retailers' Unemployment Insurance Fund
Byggnads arbetslöshetskassa	The Building Workers' Unemployment Insurance Fund
Elektrikernas arbetslöshetskassa	The Electricians' Unemployment Insurance Fund
Farmacitjänstemännens arbetslöshetskassa	The Pharmacy Employees' Unemployment Insurance Fund
Fastighetsanställdas arbetslöshetskassa	The Building Maintenance Workers' Unemployment Insurance Fund
Finans- och försäkringsbranschens arbetslöshetskassa	The Financial and Insurance Employees' Unemployment Insurance Fund
GS Arbetslöshetskassa	GS Unemployment Insurance Fund
Hamnarbetarnas arbetslöshetskassa	The Dockworkers' Unemployment Insurance Fund
Handelsanställdas arbetslöshetskassa	The Commercial Employees' Unemployment Insurance Fund
Hotell- och restauranganställdas arbetslöshetskassa	The Hotel and Restaurant Workers' Unemployment Insurance Fund
Industrifacket Metalls arbetslöshetskassa	Industrial and Metal workers' Unemployment Insurance Fund
Journalisternas arbetslöshetskassa	The Journalists' Unemployment Insurance Fund



Kommunalarbetarnas arbetslöshetskassa	The Municipal Workers' Unemployment Insurance Fund
Lärarnas arbetslöshetskassa	The Teachers' Unemployment Insurance Fund
Ledarnas arbetslöshetskassa	The Management Staff's Unemployment Insurance Fund
Livsmedelsarbetarnas arbetslöshetskassa	The Food Workers' Unemployment Insurance Fund
Musikernas arbetslöshetskassa	The Musicians' Insurance Unemployment Fund
Pappersindustriarbetarnas arbetslöshetskassa	The Pulp and paper Workers' Unemployment Insurance Fund
Säljarnas arbetslöshetskassa	The Salesmen's Unemployment Insurance Fund
Skogs- och lantbrukstjänstemännens arbetslöshetskassa	The Forestry and Agricultural Employees' Unemployment Insurance Fund
SKTFs Arbetslöshetskassa	The Local Government Officers' (SKTF) Unemployment Insurance Fund
Småföretagarnas arbetslöshetskassa	The Unemployment Insurance Fund for Entrepreneurs
STs Arbetslöshetskassa	ST's Unemployment Insurance Fund
Svensk Handels och Arbetsgivarnas arbetslöshetskassa	The Commercial and Employers' Unemployment Insurance Fund
Sveriges Arbetares Arbetslöshetskassa	The Swedish Workers' Unemployment Insurance Fund
Teaterverksammas arbetslöshetskassa	The Theater Workers' Unemployment Insurance Fund
Transportarbetarnas arbetslöshetskassa	The Transport Workers' Unemployment Insurance Fund
Unionens arbetslöshetskassa	The Union's Unemployment Insurance Fund







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