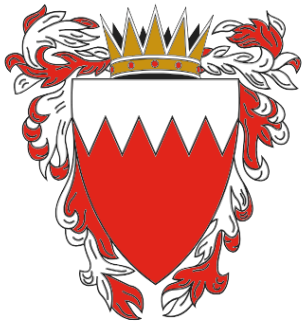


الهيئة العامة للتأمين الاجتماعي

Social Insurance Organization

Statistical Report 2026

Q2 - 2026

(1.0) Statistical Analysis of Bahraini Contributors at Q2 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	23,719	29,059	52,778	67,082	38,280	105,362	90,801	67,339	158,140
Average monthly salary BD	1,014	931	968	1,013	755	919	1,014	831	936
Median of Monthly salary BD	779	814	798	538	500	500	615	630	620
Average current age	40	38	39	35	34	35	36	36	36
Average entry age	23	24	23	22	24	23	22	24	23
Average past service	17	14	15	13	10	12	14	12	13

(1.1) Number of Bahraini Contributors Classified by Sex from 2022 to Q2 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	23,203	27,172	50,375	3%	64,506	35,439	99,945	3.1%	87,709	62,611	150,320	3.1%
2023	22,474	27,663	50,137	-0.5%	65,296	36,226	101,522	1.6%	87,770	63,889	151,659	0.9%
2024	22,999	27,909	50,908	1.5%	66,605	37,381	103,986	2.4%	89,604	65,290	154,894	2.1%
2025	23,530	28,815	52,345	2.8%	67,448	38,852	106,300	2.2%	90,978	67,667	158,645	2.4%
Q2 2026	23,719	29,059	52,778	0.8%	67,082	38,280	105,362	-0.9%	90,801	67,339	158,140	-0.3%

(1.2) Number of Bahraini Contributors Classified by Monthly Salary & Sex as at Q2 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	-	-	-	-	397	1,817	2,214	2.1%	397	1,817	2,214	1.5%
200-399	1,384	986	2,370	4.2%	20,658	11,022	31,680	30.1%	22,042	12,008	34,050	21.4%
400-599	5,453	5,643	11,096	21%	15,065	11,311	26,376	25%	20,518	16,954	37,472	23.7%
600-799	5,434	7,575	13,009	24.6%	7,439	4,670	12,109	11.5%	12,873	12,245	25,118	15.9%
800-999	3,264	5,710	8,974	17%	5,465	2,606	8,071	7.7%	8,729	8,316	17,045	10.8%
>=1000	8,184	9,145	17,329	32.8%	18,058	6,854	24,912	23.6%	26,242	15,999	42,241	26.7%
Total	**23,719**	**29,059**	**52,778**	**100%**	**67,082**	**38,280**	**105,362**	**100%**	**90,801**	**67,339**	**158,140**	**100%**

(1.3) Number of Bahraini Contributors Classified by Age Group& Sex as at Q2 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	53	58	111	0.2%	654	180	834	0.8%	707	238	945	0.6%
20-29	3,566	4,809	8,375	15.9%	21,622	12,306	33,928	32.2%	25,188	17,115	42,303	26.8%
30-39	8,675	12,932	21,607	40.9%	25,988	16,284	42,272	40.1%	34,663	29,216	63,879	40.4%
40-49	7,118	8,885	16,003	30.3%	13,228	7,019	20,247	19.2%	20,346	15,904	36,250	22.9%
50-59	3,568	2,159	5,727	10.9%	4,639	2,197	6,836	6.5%	8,207	4,356	12,563	7.9%
>=60	739	216	955	1.8%	951	294	1,245	1.2%	1,690	510	2,200	1.4%
Total	**23,719**	**29,059**	**52,778**	**100%**	**67,082**	**38,280**	**105,362**	**100%**	**90,801**	**67,339**	**158,140**	**100%**

(1.4) Average Monthly Salary of Bahraini Contributors Classified by Age group & Sex as at Q2 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average Salary	Male	Female	Average Salary	Male	Female	Average Salary
<20	367	365	366	355	343	353	356	348	354
20-29	573	616	598	546	558	550	549	575	560
30-39	842	842	842	918	757	856	899	794	851
40-49	1,182	1,123	1,149	1,609	1,071	1,422	1,460	1,100	1,302
50-59	1,382	1,341	1,366	1,950	843	1,594	1,704	1,090	1,491
>=60	1,841	1,521	1,768	1,860	888	1,631	1,852	1,156	1,690
Average	1,014	931	968	1,013	755	919	1,014	831	936

(1.5) Number of Bahraini Contributors Classified by Insurance Type as at Q2 2026

[illegible]	Public			Private			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Mandatory	22,870	28,498	51,368	62,555	35,960	98,515	85,425	64,458	149,883
Work Injury only	290	166	456	1,024	222	1,246	1,314	388	1,702
GCC Extension of insurance	559	395	954	2,508	1,111	3,619	3,067	1,506	4,573
Outboard Employers			-	12	4	16	12	4	16
Private Business			-	235	133	368	235	133	368
Employers			-	529	497	1,026	529	497	1,026
Businessman			-	28	54	82	28	54	82
Insurance Continuation			-	190	299	489	190	299	489
Total	**23,719**	**29,059**	**52,778**	**67,081**	**38,280**	**105,361**	**90,800**	**67,339**	**158,139**

(1.6)Statistical Analysis of Bahraini Contributors at Q2 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	-	-	-	416,991	49,689	466,680	416,991	49,689	466,680
Average monthly salary BD	-	-	-	259	358	269	259	358	269
Median of Monthly salary BD	-	-	-	100	200	110	100	200	110
Average current age	-	-	-	38	37	38	38	37	38
Average entry age	-	-	-	29	30	29	29	30	29
Average past service	-	-	-	9	7	9	9	7	9

(1.7) Non-Bahraini Contributors Classified by Sex from 2022 to Q2 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	-	-	-	-	422,968	41,336	464,304	10.7%	422,968	41,336	464,304	10.7%
2023	-	-	-	-	413,731	45,037	458,768	-1.2%	413,731	45,037	458,768	-1.2%
2024	-	-	-	-	419,783	47,484	467,267	1.9%	419,783	47,484	467,267	1.9%
2025	-	-	-	-	426,524	51,134	477,658	2.2%	426,524	51,134	477,658	2.2%
Q2 2026	-	-	-	-	416,991	49,689	466,680	-2.3%	416,991	49,689	466,680	-2.3%

(1.8) Number of Non Bahraini Contributors Classified by Monthly Salary & Sex as at Q2 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	-	-	-	-	307,774	23,149	330,923	70.9%	307,774	23,149	330,923	70.9%
200-399	-	-	-	-	50,406	13,513	63,919	13.7%	50,406	13,513	63,919	13.7%
400-599	-	-	-	-	28,563	6,778	35,341	7.6%	28,563	6,778	35,341	7.6%
600-799	-	-	-	-	7,748	2051	9,799	2.1%	7,748	2051	9,799	2.1%
800-999	-	-	-	-	4,168	1,061	5,229	1.1%	4,168	1,061	5,229	1.1%
>=1000	-	-	-	-	18,332	3,137	21,469	4.6%	18,332	3,137	21,469	4.6%
Total	**-**	**-**	**-**	**-**	**416,991**	**49,689**	**466,680**	**100%**	**416,991**	**49,689**	**466,680**	**100%**

(1.9) Number of Non Bahraini Contributors Classified by Age Group & Sex as at Q2 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	-	-	-	-	3,783	168	3,951	0.8%	3,783	168	3,951	0.8%
20-29	-	-	-	-	100,993	12,237	113,230	24.3%	100,993	12,237	113,230	24.3%
30-39	-	-	-	-	132,712	19,297	152,009	32.6%	132,712	19,297	152,009	32.6%
40-49	-	-	-	-	120,553	12,576	133,129	28.5%	120,553	12,576	133,129	28.5%
50-59	-	-	-	-	49,081	4,551	53,632	11.5%	49,081	4,551	53,632	11.5%
>=60	-	-	-	-	9,869	860	10,729	2.3%	9,869	860	10,729	2.3%
Total	**-**	**-**	**-**	**-**	**416,991**	**49,689**	**466,680**	**100%**	**416,991**	**49,689**	**466,680**	**100%**

(1.10) Average Monthly Salary of Non Bahraini Contributors Classified by Age group & Sex as at Q2 2026

Monthly Salary	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<20	-	-	-	69	123	71	69	123	71
20-29	-	-	-	112	212	123	112	212	123
30-39	-	-	-	222	337	237	222	337	237
40-49	-	-	-	312	451	325	312	451	325
50-59	-	-	-	467	547	474	467	547	474
>=60	-	-	-	642	608	639	642	608	639
Total	**-**	**-**	**-**	**259**	**358**	**269**	**259**	**358**	**269**

(2.0)Statistical Analysis of Pensioners at Q2 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	21,019	15,325	36,344	34,048	16,490	50,538	55,067	31,815	86,882
Average monthly pension BD	1,126	1,028	1,085	776	516	691	910	763	856
Median of Monthly pension BD	927	913	920	500	427	464	661	594	637
Average current age	63	59	62	58	53	56	60	56	58
Average entry age	51	49	50	47	44	46	49	46	48
Average past service	12	10	11	10	9	9	10	9	10

(2.1) Number of Pensioners Classified by Sex from 2022 to Q2 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	20,142	14,337	34,479	1.1%	30,382	14,740	45,122	8.3%	50,524	29,077	79,601	5.1%
2023	21,130	15,119	36,249	5.1%	31,703	16,660	48,363	7.2%	52,833	31,779	84,612	6.3%
2024	21,314	15,307	36,621	1%	32,402	16,584	48,986	1.3%	53,716	31,891	85,607	1.2%
2025	21,130	15,327	36,457	-0.4%	33,521	16,399	49,920	1.9%	54,651	31,726	86,377	1%
Q2 2026	21,019	15,325	36,344	-0.3%	34,048	16,490	50,538	1.2%	55,067	31,815	86,882	0.9%

(2.2) Number of Pensioners Classified by Monthly Pension & Sex as at Q2 2026

Monthly Pension	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
200-399	28	77	105	0.3%	6,291	5,794	12,078	23.9%	6,319	5,871	12,190	14%
400-599	4,117	1,903	6,020	16.6%	14,813	8,258	23,071	45.7%	18,930	10,161	29,091	33.5%
600-799	3,636	3,210	6,846	18.8%	3,098	961	4,059	8%	6,734	4,171	10,905	12.6%
800-999	3,895	4,132	8,027	22.1%	2,461	560	3,021	6%	6,356	4,692	11,048	12.7%
>=1000	9,343	6,003	15,346	42.2%	7,385	917	8,302	16.4%	16,728	6,920	23,648	27.2%
Total	**21,019**	**15,325**	**36,344**	**100%**	**34,048**	**16,490**	**50,538**	**100%**	**55,067**	**31,815**	**86,882**	**100%**

(2.3) Number of Pensioners Classified by Age Group& Sex as at Q2 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<29	3	-	3	0%	29	-	29	0.1%	32	-	32	0%
30-39	107	95	202	0.6%	791	711	1,502	3%	898	806	1,704	2%
40-49	1,637	2,703	4,340	11.9%	9,481	5,996	15,477	30.6%	11,118	8,699	19,817	22.8%
50-59	5,406	4,934	10,340	28.5%	9,288	5,422	14,710	29.1%	14,694	10,356	25,050	28.8%
60-69	8,470	5,315	13,785	37.9%	8,686	3,680	12,366	24.5%	17,156	8,995	26,151	30.1%
70-79	4,334	2005	6,339	17.4%	4,647	651	5,298	10.5%	8,981	2,656	11,637	13.4%
>=80	1,062	273	1,335	3.7%	1,126	30	1,156	2.3%	2,188	303	2,491	2.9%
Total	**21,019**	**15,325**	**36,344**	**100%**	**34,048**	**16,490**	**50,538**	**100%**	**55,067**	**31,815**	**86,882**	**100%**

(2.4) Average Monthly Pension of Pensioners Classified by Age group & Sex as at Q2 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<29	520	-	520	433	-	433	441	-	441
30-39	559	626	590	417	399	408	434	426	430
40-49	719	804	772	458	435	449	497	549	520
50-59	945	957	951	667	506	607	769	721	749
60-69	1,209	1,157	1,189	1,061	650	939	1,134	950	1,071
70-79	1,329	1,192	1,286	1,124	713	1,074	1,223	1,075	1,189
>=80	1,243	994	1,192	973	634	964	1,104	958	1,086
Average	1,126	1,028	1,085	776	516	691	910	763	856

(2.5) Number of Deceased Pensioners Classified by Sex from 2022 to Q2 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	5,565	760	6,325	5%	6,074	443	6,517	5.9%	11,639	1,203	12,842	5.5%
2023	5,793	806	6,599	4.3%	6,390	485	6,875	5.5%	12,183	1,291	13,474	4.9%
2024	5,991	839	6,830	3.5%	6,552	498	7,050	2.5%	12,543	1,337	13,880	3%
2025	6,248	907	7,155	4.8%	6,812	524	7,336	4.1%	13,210	1,441	14,651	5.6%
Q2 2026	6,349	928	7,277	1.7%	6,999	525	7,524	2.6%	13,348	1,453	14,801	1%

(3.0) Statistical Analysis of Beneficiaries at Q2 2026

Item	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Number	1,717	10,478	12,195	2,274	11,230	13,504	3,991	21,708	25,699
Average monthly pension BD	342	461	445	233	350	331	280	404	385
Median of Monthly Pension BD	242	393	366	158	284	253	186	322	303
Average age at pension start date	24	45	42	17	37	34	20	41	37
Average years in pension	8	12	11	12	19	18	10	15	15
Average age of children	23	41	37	21	37	32	22	39	35
Average age of widows	72	68	68	64	66	66	69	67	67
Average age of other categories	58	70	68	66	69	69	63	70	69

(3.1) Number of Beneficiaries Classified by Sex from 2022 to Q2 2026

Year	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate	Male	Female	Total	Growth Rate
2022	1,615	9,805	11,420	4.4%	1,584	10,346	11,930	3.9%	3,199	20,151	23,350	4.2%
2023	1,502	10,094	11,596	1.5%	1,643	10,771	12,414	4.1%	3,145	20,865	24,010	2.8%
2024	1,790	10,159	11,949	3%	2,135	10,672	12,807	3.2%	3,925	20,831	24,756	3.1%
2025	1,706	10,391	12,097	1.2%	2,309	11,273	13,582	6.1%	4,015	21,664	25,679	3.7%
Q2 2026	1,717	10,478	12,195	0.8%	2,274	11,230	13,504	-0.6%	3,991	21,708	25,699	0.1%

(3.2) Number of Beneficiaries Classified by Monthly Pension & Sex as at Q2 2026

Monthly Salary	Public Sector				Private Sector				Public and Private Sectors			
	[illegible]	[illegible]	[illegible]	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<200	754	2063	2,817	23.1%	1,324	3,926	5,250	38.9%	2078	5,989	8,067	31.4%
200-399	471	3,372	3,843	31.5%	628	4,051	4,679	34.6%	1,099	7,423	8,522	33.2%
400-599	238	2,751	2,989	24.5%	204	1,884	2088	15.5%	442	4,635	5,077	19.8%
600-799	126	1,025	1,151	9.4%	48	716	764	5.7%	174	1,741	1,915	7.5%
800-999	50	528	578	4.7%	30	298	328	2.4%	80	826	906	3.5%
>=1000	78	739	817	6.7%	40	355	395	2.9%	118	1,094	1,212	4.7%
Total	**1,717**	**10,478**	**12,195**	**100%**	**2,274**	**11,230**	**13,504**	**100%**	**3,991**	**21,708**	**25,699**	**100%**

(3.3) Number of Beneficiaries Classified by Age Group & Sex as at Q2 2026

Age Group	Public Sector				Private Sector				Public and Private Sectors			
	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total	Male	Female	Total	Percentage of the total
<20	646	664	1,310	10.7%	1,053	948	2001	14.8%	1,699	1,612	3,311	12.9%
20-29	510	976	1,486	12.2%	592	1,002	1,594	11.8%	1,102	1,978	3,080	12%
30-39	90	704	794	6.5%	95	718	813	6%	185	1,422	1,607	6.3%
40-49	82	983	1,065	8.7%	99	1,047	1,146	8.5%	181	2030	2,211	8.6%
50-59	63	1,600	1,663	13.6%	105	1,583	1,688	12.5%	168	3,183	3,351	13%
60-69	112	2,458	2,570	21.1%	129	2,675	2,804	20.8%	241	5,133	5,374	20.9%
70-79	147	1,913	2060	16.9%	120	1,987	2,107	15.6%	267	3,900	4,167	16.2%
>=80	67	1,180	1,247	10.2%	81	1,270	1,351	10%	148	2,450	2,598	10.1%
Total	**1,717**	**10,478**	**12,195**	**100%**	**2,274**	**11,230**	**13,504**	**100%**	**3,991**	**21,708**	**25,699**	**100%**

(3.4) Average Monthly Pension of Beneficiaries Classified by Age Group & Sex as at Q2 2026

Age Group	Public Sector			Private Sector			Public and Private Sectors		
	Male	Female	Average	Male	Female	Average	Male	Female	Average
<20	209	222	216	178	182	180	190	199	194
20-29	303	331	322	271	310	296	286	320	308
30-39	504	486	488	293	385	375	396	435	431
40-49	515	435	441	311	333	331	403	382	384
50-59	415	436	436	316	344	342	353	390	388
60-69	563	514	516	328	400	396	437	454	454
70-79	586	572	573	262	389	382	441	479	476
>=80	520	456	459	212	345	337	351	399	396
Average	342	461	445	233	350	331	280	404	385

(3.5) Number of Beneficiaries & Their Average Monthly Pension Classified by Relation as at Q2 2026

Relation	Public Sector			Private Sector			Public and Private Sectors		
	Number	Percentage of the total	Average Pension	Number	Percentage of the total	Average Pension	Number	Percentage of the total	Average Pension
Childreen	5,931	48.6%	386	6,223	46.1%	306	12,154	47.3%	345
Widows	5,176	42.4%	559	5,519	40.9%	407	10,695	41.6%	480
Other	1,088	8.9%	220	1,762	13%	179	2,850	11.1%	195
Total	**12,195**	**100%**	**445**	**13,504**	**100%**	**331**	**25,699**	**100%**	**385**

(4.1) Number of Bahraini Contributors under the unified law of social insurance (ULSI) in GCC countries as at Q2 2026

Country	Public Sector			Private Sector			Public and Private Sectors			Percentage of the total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
UAE	350	163	513	472	310	782	822	473	1,295	28.3%
KSA	5	5	10	1,643	582	2,225	1,648	587	2,235	37.4%
Kuwait	63	114	177	165	59	224	228	173	401	8.2%
Oman	3	14	17	47	34	81	50	48	98	4.2%
Qatar	138	99	237	181	126	307	319	225	544	21.9%
Total	**559**	**395**	**954**	**2,508**	**1,111**	**3,619**	**3,067**	**1,506**	**4,573**	**100%**

(4.2) Number of GCC Contributors under the unified law of social insurance (ULSI) in GCC countries as at Q2 2026

Country	Public Sector			Private Sector			Public and Private Sectors			Percentage of the total
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
UAE	2	6	8	2	2	4	4	8	12	1.6%
KSA	95	74	169	210	144	354	305	218	523	69.6%
Kuwait	2	3	5	10	14	24	12	17	29	3.9%
Oman	8	9	17	131	30	161	139	39	178	23.7%
Qatar	-	5	5	3	1	4	3	6	9	1.2%
Total	**107**	**97**	**204**	**356**	**191**	**547**	**463**	**288**	**751**	**100%**

Terms of Reference

Contributors	Public Sector: Employee subject to the provisions of law No. (13) for year 1975 and employee on temporary contracts Private Sector: Worker subject to the provisions of law No. (24) for year 1976.
Salary	Public Sector: Is salary received by the Employee who is subject to the provisions of law No. (13) for year 1975, based on the basic monthly salary and social allowance. Private Sector: Salary will include allowances, bonuses and commission of permanent and continuous nature.
The Retired Person	Is the Employee whose service has terminated.
The Pension	Is the sum of money which is paid every month to the retired person or those entitled for him in accordance with this Law. Total Pension includes social allowance and the living allowance. Governments compensates the living allowance for all pensioners according to the monthly pension category as follows: Less than or equal 700 worth 230 BD 701-1500 worth 205 BD Greater than 1500 worth 115 BD
The Pensioner	Is the retired person for whom a pension has been decided in accordance to the law No. (13) and (24).
The Service Period	Is the number of full months spent by the Employee at the Service of the Government until reaching the age of sixty for men, and fifty five for women. This is calculated from the date of joining Government Service or from the date he reached the age of eighteen , whichever date comes last and to a maximum of 480 months. The month is a part of twelve months of a Gregorian year. Fractions of a month are considered as a full month.
Beneficiary	Is the person for whom a pension has been decided because of his family relationship with the Pensioner.
New	New memberships of (pensioners / beneficiaries) subject to the provision of public or private sectors from the beginning of the year up to the report date
Early Retirement	Retiring before normal retirement age. Public sector: before age 60 Private sector: before age 60
Beneficiaries of the unified law of GCC countries	Is the terminated Bahraini employee under the unified law of social insurance in GCC countries and deserved 15% lump sum gratuity or pension salary.

Employment Injury (Work Injury)	Public Sector: Is the infection by one of the Occupational Diseases mentioned in the table attached to "law No. 13 for the year 1975, concerning the regulation of pensions and retirement gratuities for government employees and servants, sand the amendments to that law", or injury due to an accident that occurs during working hours or as a result of performing the work. The injury resulting from pressure and exhaustion due to work is considered as a work injury if the conditions and cases contained in a Ministerial Decree issued by the Minister of Finance and National Economy after approval by the Minister of Health are met. Any accident occurring to an Employee or a Servant who is subject to the provisions of this Law during his travelling to and from his place of work is considered as a Work Injury, provided the travelling to and from the place of work is without a stop, a delay or a diversion from the normal route. Private Sector: Any occupational disease contracted from amongst those prescribed in Schedule 3 attached to " Social Insurance Law No. 24 of 1976", or any injury to the workers as a result of an accident arising out during the course of the performance of his work or because thereof.; All accidents sustained by the insured on his way to work and return therefrom or on his way from his place of work to the place where he customarily has his meals within his workplace, provided always that he shall not have stopped or deviated from the customary route; and any movements he makes on the instructions of the employer or during travel so authorized by him or his representative, shall be considered within this provision