

# Introduction to procedures for enrolling in Labour Insurance



Ministry of Health, Labour and Welfare • Prefectural Labour Bureau •  
Labour Standards Inspection Office • Public Employment Security Office

# Attention Business Operators!

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Website of the Ministry of Health, Labour and Welfare

<https://www.mhlw.go.jp/>

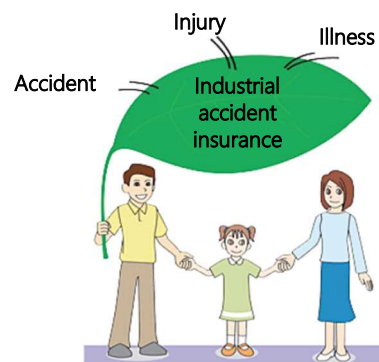
# System of the Labour Insurance

Labour insurance is a generic term for both Industrial Accident Compensation Insurance (generally called industrial accident insurance) and Employment Insurance. Insurance benefits are paid out separately under each insurance system, but the premium collections are performed generally under the labour insurance system.

Labour insurance is required for businesses that employ more than one worker, except for some firms in the agriculture, forestry, and fishery sectors. Business operators should complete the labour insurance procedure and pay the insurance premium.

## What is Industrial Accident Compensation Insurance?

When a worker is injured or becomes ill, or unfortunately deceases due to work related causes or while commuting to work, the industrial accident compensation insurance benefits are provided to protect the afflicted worker and the surviving family. This insurance also funds programs to increase workers' welfare, such as promoting their rehabilitation.



## What is Employment Insurance?

When a worker becomes unemployed or when it becomes difficult for him/her to continue to work for any reason, the employment insurance benefit is provided to secure the worker's livelihood expenses and to promote his/her re-employment opportunities. This insurance also runs programs to prevent unemployment, promote the capacity of workers, and carry out other projects to increase workers' welfare.



# Instructions to Complete the Labour Insurance Enrollment Procedures

## Instructions

### Insurance registration form and insurance premium estimate declaration form

For businesses subject to labour insurance requirements, the insurance registration form must be submitted to the Labour Standards Inspection Office or to the Public Employment Security Office ('Hello Work') having jurisdiction over such business concerns. The estimated labour insurance premiums for the fiscal year (obtained by multiplying the amount of estimated total salary from the date the insurance becomes effective to the last day of the fiscal year by insurance premium rate) should be reported and paid as the estimated premium.

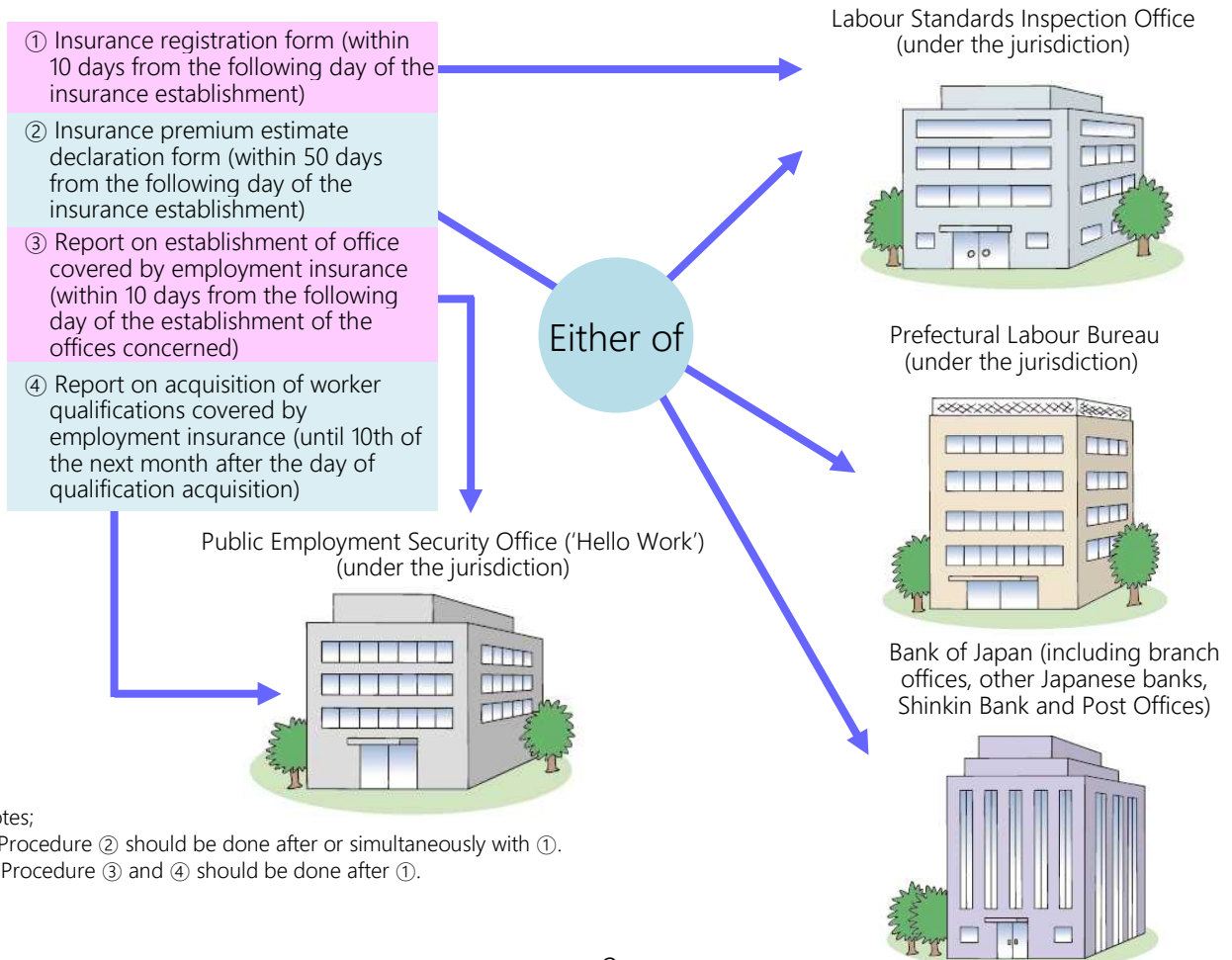
(See pages 10-11 for examples of insurance registration form and insurance premium estimate declaration form)

### Report on establishment of office covered by employment insurance and report on acquisition of worker qualifications covered by employment insurance

In addition to the above, if the business concerned is covered by employment insurance, and the report on establishment of office covered by employment insurance (p.14) and the report on acquisition of worker qualifications covered by employment insurance (p.15) must be submitted to the Public Employment Security Office ('Hello Work') of that jurisdiction.

## I For businesses with integrated coverage

For businesses with integrated coverage, the reporting and payment of the premiums of the industrial accident insurance and employment insurance are combined.



Notes;

1\* Procedure ② should be done after or simultaneously with ①.

2\* Procedure ③ and ④ should be done after ①.

## II For the dualistic covered business

Dualistically covered business stands for a business that separates declaration and insurance premium payment procedures of industrial accident insurance and employment insurance due to the needs for distinguishing each insurance coverage according to actual condition of their business.

Generally, agriculture, forestry, fishery, and construction sectors are dualistically covered business and others are integrately covered business.

### 1. Procedure for industrial accident insurance

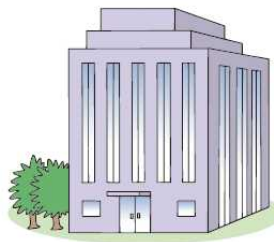
- ① Insurance registration form (within 10 days from the following day of the insurance establishment)
- ② Insurance premium estimate declaration form (within 50 days from the following day of insurance establishment)

Notes;

- 1\* Procedure ② should be done after or simultaneously with ①.
- 2\* This procedure cannot be done at the Public Employment Security Office ('Hello Work').

Either of

Bank of Japan (including branch offices, other Japanese banks, Shinkin Bank, and Post Offices)



Labour Standards Inspection Office (under the jurisdiction)



Prefectural Labour Bureau (under the jurisdiction)



### 2. Procedure for employment insurance

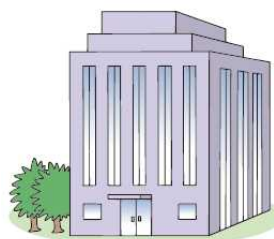
- ① Insurance registration form (within 10 days from the following day of the insurance establishment)
- ② Insurance premium estimate declaration form (within 50 days from the following day of insurance establishment)
- ③ Report on establishment of office covered by employment insurance (within 10 days from the following day of the establishment of the offices concerned)
- ④ Report on acquisition of worker qualifications covered by employment insurance (until 10th of the next month after the day of qualification acquisition)

Notes;

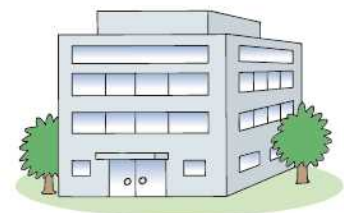
- 1\* Procedure ② to ④ should be done after or simultaneously with ①.
- 2\* Procedure ② cannot be done at the Public Employment Security Office ('Hello Work').

Either of

Bank of Japan (including branch offices, other Japanese banks, Shinkin Bank, and Post Offices)



Public Employment Security Office ('Hello Work') (under the jurisdiction)



Prefectural Labour Bureau (under the jurisdiction)



# Reporting and Payment of Labour Insurance Premiums

## Fiscal year renewal of labour insurance

Labour insurance premiums must be declared and paid as estimated premiums during the reporting period of the corresponding fiscal year and is settled during the next fiscal year's reporting period by reporting fixed insurance premium. Business operators need to declare and pay both the previous fiscal year's fixed insurance premium and the current year's estimated insurance premium.

This is called Fiscal Year Renewal (*nendo ko-shin*) and needs to be applied at the Labour Standards Inspection Office, Prefectural Labour Bureau, or financial institutions during the legal reporting period.

(NOTE) Reporting and payment are not accepted at the Public Employment Security Office ('Hello Work').

## Deferment of the payment (payment in installments) of labour insurance premium

If the estimated insurance premium is more than 400,000 yen (200,000 yen, if either one of the industrial accident insurance or employment insurance is established) or if labour insurance procedure is outsourced to the Labour Insurance Administration Association; generally, payment of the labour insurance premium can be deferred (paid in installment) for 3 times.

However, general contribution (p. 29) cannot be deferred.

	Workplace that established insurance during Apr. 1 to May 31			Workplace that established insurance during Jun. 1 to Sep. 30	
	First period	Second period	Third period	First period	Second period
For the period of	Day of establishment to Jul. 31	Aug. 1 to Nov. 30	Dec. 1 to Mar. 31	Day of establishment to Nov. 30	Dec. 1 to Mar. 31
Due date	50 days from the day of establishment	Oct. 31	Jan. 31 next year	50 days from the day of establishment	Jan. 31 next year

	Deadline after next fiscal year		
	First period	Second period	Third period
For the period of	Apr. 1 to Jul. 31	Aug. 1 to Nov. 30	Dec. 1 to Mar. 31
Due date	Jul. 10	Oct. 31	Jan. 31 next year

- For workplaces that outsource their labour insurance procedure to the Labour Insurance Administration Association, the deadlines of the second and third periods will generally be November 14 and February 14 of the following year, respectively.
- Installment payment is not permitted for the continued business established after October 1. Insurance premiums should be paid as a lump-sum from the day of business establishment to March 31.
- Installment payment is permitted for the business with definite term in the similar method to the above-mentioned method if the business period is over six months and the estimated insurance premium is over 750,000 yen.
- Early preparation is suggested since the submission deadline of the fiscal year renewal of Labour Insurance and the deadline of the report of Social Insurance overlaps.



## Reporting and payment of the increment of the insurance premium in estimate

If the estimated total salary increases more than two times and if the insurance premium estimate based on the total salary exceeds 130,000 yen compared to the declared estimated insurance premium during the fiscal year after submitting the insurance premium estimate declaration form, due to the reasons such as the business scale expansion, please report and pay the exceeded amount as a declaration and payment of the increment of the estimated insurance premium.

## Ratio of the labour insurance premium

Labour insurance premium is an amount calculated as total worker's salary multiplied by insurance premium rate (industrial accident insurance + employment insurance). The amount for industrial accident insurance is fully paid by business operator and employment insurance is paid by both the business operator and the worker.

(Industrial accident insurance rate)

From 2.5/1000 to 88/1000 depending on the business type (p.17)

(Employment insurance rate)

Breakdowns of the employment insurance rate, as well as the split ratio of business operator and insured person (worker), are described in p.18.

**Example of the retail business of food and groceries and household items with payment of about 3,300,000 yen total annual salary for the worker (200,000 yen per month×12 months, 450,000 yen bonus×2 times)**

Industrial accident insurance rate for the retail business is 3/1000 (wholesale/retail business), employment insurance rate is 9/1000 (general business). With (labour insurance premium) = (total salary) × (industrial accident insurance rate + employment insurance rate), labour insurance will be  $3,300,000 \times (3/1000+9/1000) = 39,600$  yen.

In this case, business operator covers the amount subtracting employment insurance coverage of the insured person.

The employment insurance coverage of the insured person is the amount of salary multiplied by insured person coverage rate which are 600 yen per month (=200,000×3/1000) and 1,350 yen for bonus (=450,000×3/1000) and thus, total amount for a year becomes 9,900 yen (=600×12 months+1,350×2 times).

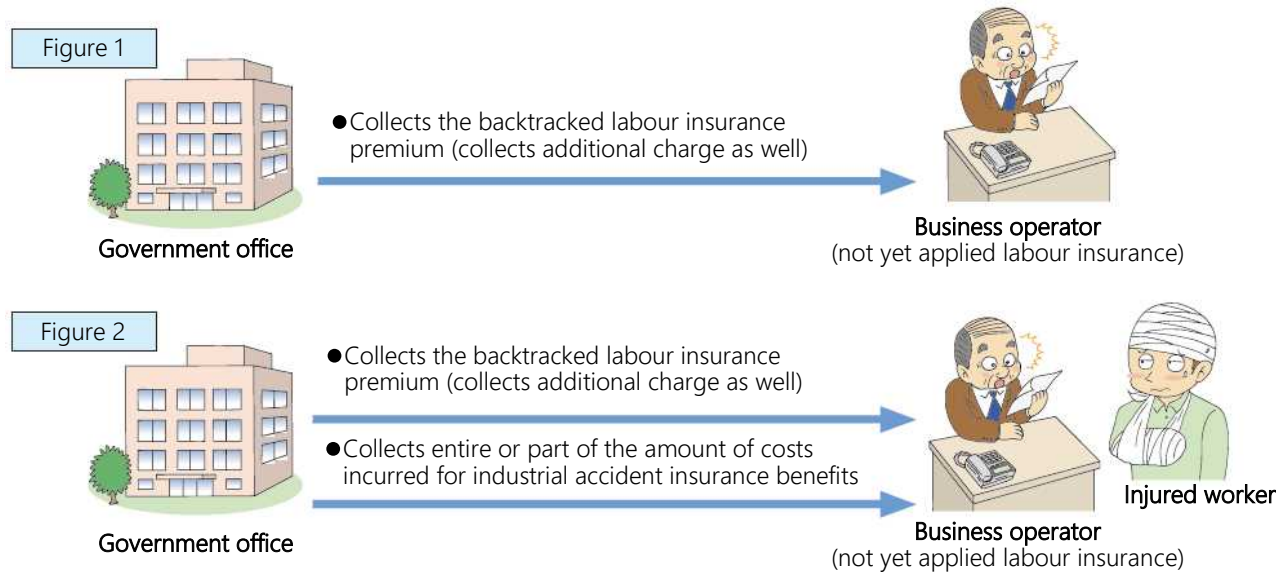
Therefore, labour insurance premium covered by business operator will be 29,700 yen (=39,600 - 9,900).

\*1: Industrial accident insurance rate and employment insurance rate varies by business type

## Outsourcing/substituting scheme of paperwork

There is a scheme to get these processes outsourced to Labour Insurance Administration Association (See page 30) or get them done by a licensed Labor and Social Security Attorney (*Sharoushi*).

## If a business operator fails to enroll labour insurance



Labour insurance is managed and operated by the government. It generally covers businesses with more than one worker. Business operators should complete the labour insurance enrollment and pay labour insurance premium.

For the business operators who are directed to complete the labour insurance enrollment but have not done so, the enrollment process and recognition of labour insurance premiums will be decided in virtue of the government agency. In this case, the government will collect the backtracked labour insurance premiums and additional charge (Figure 1).

If the accident that shall be deemed as an industrial accident occurring during the period for which business operator have not submitted the insurance registration form on labour insurance by intent or critical negligence of the business operator, and in such a case, the industrial accident insurance benefits shall be paid, the government will collect the backtracked labour insurance premiums (additional charge as well), in addition to collecting the entire or part of the amount of costs incurred for the benefits (Figure 2 and p.7-8).

### Definition of workers

Workers are people who are employed and receive salaries as compensation for their labour, regardless of the type of business.

Part-time workers are acknowledged as “workers” under the industrial accident insurance. Insured worker for employment insurance should fulfill all the requirements below:

1. Work for more than 20 hours a week
2. Expected to be employed for more than 31 days

In cases where a board member of the corporate officers, relatives that live together, or daytime high school and university students, contact Labour Standards Inspection Office or Public Employment Security Office under the jurisdiction.



# Cost Collection from the Business Operators Who Have Not Completed Enrollment into the Industrial Accident Compensation Insurance (Industrial Accident Insurance)

Under paragraph 1, Article 31 of the Industrial Accident Compensation Insurance Act, if an accident occurs during the period the business operator did not complete the industrial accident insurance enrollment procedure, either by intent or due to gross negligence of the business operator, the industrial accident insurance benefits are paid, either the entire or part of the amount, which is equivalent to the cost incurred for insurance benefits within the range of the amount of the industrial accident compensation in accordance with the Labor Standards Act will be collected from the business operator.

## Important Points of Cost Collection

### 1. Business operators subject to cost collection

If an industrial or commuting accident occurs during the period for which the insurance registration procedure has not been completed, although the business is directed by the government office to complete the industrial accident insurance enrollment procedures.



Failure of the business operator will be acknowledged as **"intentional"** and **100%** of the industrial accident compensation amount will be collected.

If an industrial or commuting accident occurs more than a year after the business covered as an industrial accident insurance failed to complete the insurance registration procedures, though not directed by the government office to complete the industrial accident insurance enrollment procedures.



Failure of the business operator will be acknowledged as **"gross negligence"** and **40%** of the industrial accident compensation amount will be collected.

### 2. Cost collection amount

Collection amount is the amount obtained by multiplying the insurance amount paid (\*) for the accident by 100% or 40%.

\* Only applied for the amount paid for three years after the starting day of medical treatment. Medical compensation and nursing care (compensation) benefits are excluded.

## Example of the cost collection system

Company A has not caused any industrial accident before. Since the payment of the insurance premium was a burden, Company A did not enroll in industrial accident insurance.

However, recently, worker B (daily wage of 10,000 yen) died due to an industrial accident and a lump-sum payment as surviving family compensation benefit of industrial accident insurance was paid to the surviving family.

In this case, following steps will be taken for the cost collection.

### In case of an intentional act

Company A should pay 100% of the insurance benefit cost collection amount and the company's failure will be acknowledged as "intentional" for the incomplete procedure if the company did not complete the enrollment procedure of the industrial accident insurance after the said company was directed to complete the enrollment by the staff from the Prefectural Labour Bureau.

In this case, the amount of the cost collection will be generally as follows:

**lump-sum payment of the surviving family compensation (10,000 yen (daily wage of the worker) ×1,000 days)**

$$\times 100\% = 10,000,000 \text{ yen}$$

### In the case of the gross negligence

Company A should pay 40% of the insurance benefit cost collection amount and will be acknowledged as "gross negligence" for not proceeding procedure if the company did not proceed the enrollment procedure after more than a year of being as industrial accident insurance covered business, although there is no fact that the company was directed to apply the industrial accident insurance procedure.

**lump-sum payment of the surviving family compensation (10,000 yen (daily wage of the worker) ×1,000 days)**

$$\times 40\% = 4,000,000 \text{ yen}$$

(NOTE) Even after enrollment of the industrial accident insurance:

- ✧ If the industrial accident or commuting accident occurs during the period that the business operator is behind in payment, then the business operator should pay a maximum of 40% of the insurance benefit that was paid for the accident.
- ✧ If the industrial accident occurs due to business operator's intentional act or gross negligence, the business operator should pay a maximum of 30% of the insurance benefit that was paid for the accident.

## Online Application and Online Payment

- Enrollment and payment procedure of the labour insurance can be done through an online application and online payment system.
- By using online filing, the enrollment can be done during nighttime or holidays without going to the Prefectural Labour Bureau, Labour Standards Inspection Office, or other financial organization.
- When applying for the online annual renewal, payment can be done at the same time. In addition, when making installment payment, online payment after the second period can be done even if the annual renewal procedure has been done on paper.
- Acceptance of the online enrollment and payment procedures for labour insurance were integrated into a e-Government Japan (e-Gov) system from January 2010.

“Access code” is useful when applying for online annual renewal (p.4)

- **“Access code” is...**

The eight-digit alphanumeric code printed right next to the labour bureau’s name in the posted annual renewal application form sent by post.

- **When “Access code” is used...**

Contents that are already printed in the annual renewal application form (number of labour insurance, rate of insurance premium, etc.) will be imported to the online application form. This will save time from re-writing the same contents that were written last year.

### About the online certification

Online certification verifies the authenticity of the data that is being exchanged through the internet and identifies the author of the data. “Online certification” is required for online application (\*).

For more details, contact certifying authority by confirming which authorities are issuing available online certification through the website below.

\* If a licensed Labor and Social Security Attorney plans to conduct annual renewal reporting procedures through online application using an access code, the business operator’s online sign can be omitted.

See the website of the e-Government Japan (e-Gov) (<https://www.e-gov.go.jp/>) for details of online application.

For the preparation and operation procedure of online application, contact [Online government user support center].

Tel: 050-3786-2225 (business line)

(from 9 AM to 7 PM, during weekdays and till 5 PM on Sat, Sun. and holidays from Apr. to July)

(from 9 AM to 5 PM, during weekdays, Sat, Sun, and holidays from Aug. to March)

Reference 1 Example of description

Insurance registration form

A

記入すべき事項のない欄又は記入枠は空欄のままとし、事項を選択する場合には、該当事項を○で囲み、※印のついた欄又は記入枠には記入しない。

様式第1号(第4条、第64条、規則第2条関係)(1)(表面)

提出用

労働保険 { 0: 保険関係成立届(継続)(事務処理委託届) 1: 保険関係成立届(有期) 2: 任意加入申請書(事務処理委託届) } 30年4月18日

31600

中央

〒100-0001 千代田区霞が関1-1-1

株式会社カスミ商店

食品・日用品等の販売

卸売業・小売業

加入者の労働保険 30年4月16日

保険関係成立年月日 30年4月16日

雇用保険 一般・短期 10人

被保険者数 34,095

千円

所在地 千代田区

代表者氏名 千代田カスミ商店

事業開始年月日 年 月 日

事業終了年月日 年 月 日

建設の事業の請負金額 円

土木の保存の事業の請負金額 円

住所又は所在地 千代田区

氏名又は名称 株式会社カスミ商店

代表取締役 千代田カスミ商店

その年度における一日平均使用労働者数(延使用労働者数(臨時及び日雇を含む。))を所定労働日数で除したものをいう。を記入する。

7-30 4-16 10

10

株式会社カスミ商店

代表取締役 千代田カスミ商店

6000012070001

B

すでに継続事業の一括の認可を受けている事業主の場合は、当該一括にかかる指定事業の所在地及び名称を記入する。

C

製造工程又は作業内容及び製品名等の事業の内容を具体的に記入する。

D

その年度における一か月平均雇用保険被保険者数のうち一般被保険者数と短期雇用特例被保険者数の合計を記入する。

E

保険関係が成立した日から保険年度末までの期間に使用する労働者にかかる賃金総額の見込額を記入する。

F

一般被保険者数のうち高年齢労働者数を記入する。

G

その年度における一日平均使用労働者数(延使用労働者数(臨時及び日雇を含む。))を所定労働日数で除したものをいう。を記入する。

H

法人番号(国税庁から通知される13桁の番号)を記入してください。個人事業主の場合は、13桁すべてに「0」を記入してください。

- A. Leave it blank if there is no need, circle when you need to choose. Do not fill out columns marked as ※.
- B. Fill out designated company's address and name if the business operator is already certified for bundle continual business.
- C. Describe concrete business information including manufacturing process, work task, and product name.
- D. Fill out the total number of the general insured person and specially insured person in short-term employment under the average employment insurance insured person per month of the fiscal year.
- E. Fill out estimated amount of the total salary of worker to be employed during the insurance completed date to the end of the fiscal year.
- F. Fill out the number of elderly worker within the general insured person number.
- G. Fill out the number of average daily workers (the cumulative number of workers (including temporally and day workers) divided by prescribed working days during the relevant fiscal year.
- H. Fill the 13-digit Corporate Number designated by the National Tax Agency. If you're an individual proprietor, fill with zeros.
  - a) Address in katakana
  - b) Company Information
    - b-1) Address in Kanji
    - b-2) Corporation Name in Katakana
    - b-3) Corporation Name in Kanji
  - c) Business proprietor
  - d) Business Information
    - d-1) Address of business proprietor in Kanji
    - d-2) Name of business proprietor in Kanji
  - e) Business Description
  - f) Business type
  - g) Name of business operator (In case of a legal entity, write the name and name of the representatives) and registered seal or signature
  - h) Corporate Number







- H. “Column for the estimate of insurance premium calculation basis” - Fill out expected total salary amount to be paid from the insurance establishment date to the end of the fiscal year (round down the numbers below 1,000 yen).
- I. “Column for the insurance premium estimate amount and increased estimate” - Fill out the insurance premium estimate base amount according to the insurance premium rate (round down if there is less than 1 yen). Fill out in the column the total amount or whichever of □ and ㊦ if described respectively.
- J. “Column for the request of payment in installments”- If the insurance premium payment estimate amount is over 400,000 yen and if you expect payment in installment, fill out the number of insurance premium payment. Payment numbers are three times if the insurance establishment date is from Apr. 1 to May 31, two times if it is from Jun. 1 to Sept. 30, and if it is after Oct. 1, payment in installment is not accepted. If there is fractural point of 1 or 2 yen, it should be added to the first period.
- K. “Payment amount per period”- Fill out the payment amount per period. An amount for each period is calculated as follows. Divide estimate insurance amount by payment period. Add 1 or 2 yens fraction number, if any, into the first period and fill second and third period without the fraction.
- L. “Subscribed labour insurance”- If you have enrolled in industrial accident insurance ( ｲ ) and employment insurance ( ㊦ ), circle it respectively.
- h) Breakdown of fixed insurance appraisal: Details, Labour insurance fee, Workers' compensation insurance fee, Employment insurance
- i) Breakdown of the estimate and estimate increase of insurance appraisal: Details, Labour insurance fee, Workers' compensation insurance fee, Employment insurance
- j) Notice of receipt
- k) Breakdown of amount paid
- k-1) Total amount paid
- l) Address of business proprietor in Kanji
- m) Name of business proprietor in Kanji
- n) Corporate Number

# 雇用保険適用事業所設置届

(必ず第2面の注意事項を読んだから記載してください。)

※ 事業所番号

帳票種別  1. 法人番号 (個人事業の場合は記入不要です。)

下記のとおりに届けます。  
公共職業安定所長 殿  
平成 30 年 4 月 6 日

2. 事業所の名称 (カタカナ)  
カブシキカイシャ  
事業所の名称 [続き (カタカナ)]  
コヨウホケン

3. 事業所の名称 (漢字)  
株式会社  
事業所の名称 [続き (漢字)]  
雇用保険

4. 郵便番号  
100-8916

5. 事業所の所在地 (漢字) ※市・区・郡及び町村名  
千代田区霞が関  
事業所の所在地 (漢字) ※丁目・番地  
1丁目2番2号  
事業所の所在地 (漢字) ※ビル、マンション名等

6. 事業所の電話番号 (項目ごとにそれぞれ左詰めで記入してください。)  
03-5253-1111

7. 設置年月日  (3 昭和 4 平成) 8. 労働保険番号

※ 公共職業安定所 記載欄  
9. 設置区分  (1 当然)  (2 任意)  
10. 事業所区分  (1 個別)  (2 委託)  
11. 産業分類   
12. 台帳保存区分  (1 日雇被保険者のみの事業所)  (2 船舶所有者)

13. 事業主	(フリガナ) 住所 東京都千代田区霞が関1-2-2	17. 常時使用労働者数	100人
	(フリガナ) 名称 カブシキガイシャ コヨウホケン 株式会社雇用保険	18. 雇用保険被保険者数	一般 100人 日雇 人
	(フリガナ) 氏名 ダイヒョウトリシマリヤク コヨウ タロウ 代表取締役 雇用 太郎	19. 賃金支払関係	賃金締切日 25日 賃金支払日 当 翌月 末日
14. 事業の概要	保険業	20. 雇用保険担当課名	総務課 人事・給与係
15. 事業の開始年月日	平成 30 年 4 月 1 日	※ 事業の 16. 廃止年月日	平成 年 月 日
備考	※ 所長 次長 課長 係長 係 操作者	21. 社会保険加入状況	健康保険 厚生年金保険 労災保険

(この届出は、事業所を設置した日の翌日から起算して10日以内に提出してください。)

2017. 1

## Report on establishment of office covered by employment insurance

- 1 Corporate Number
- 2 Name of company (in Katakana)
- 3 Name of company (in Kanji)
- 4 Postal code
- 5 Address of company (in Kanji)
- 6 Telephone of company
- 7 Established date (Era/month/day)
- 8 Number of labour insurance
- 9 Establishment category
- 10 Business category
- 11 Industry category
- 12 Register storage type
- 13 Business operator (Address, Company, Name)
- 14 Summary of the business type
- 15 Starting date of the business
- 16 Ending date of the business
- 17 Number of full time worker
- 18 Number of insured person (general, day worker)
- 19 Information of salary payment
- 20 Department in charge of employment insurance
- 21 Situation of joining social insurance

雇用保険被保険者資格取得届

標準字体 (必ず第2面の注意事項を読んだから記載してください。)

1. 個人番号 
 2. 被保険者番号 
 3. 取得区分  (1 新規, 2 再取得)

4. 被保険者氏名 フリガナ (カタカナ) 
 5. 変更後の氏名 フリガナ (カタカナ)

6. 性別  (1 男, 2 女)
 7. 生年月日  (元号 年 月 日)
 8. 事業所番号

9. 被保険者となったことの原因 
 10. 賃金 (支払の態様 - 賃金月額: 単位千円)  (元号 年 月 日)
 11. 資格取得年月日  (元号 年 月 日)

12. 雇用形態 
 13. 職種  (01~11 第2面参照)
 14. 就職経路  (1 安定所紹介, 2 自己就職, 3 民間紹介, 4 把握していない)
 15. 1週間の所定労働時間  (時間 分)

16. 契約期間の定め 
 1 有 (契約期間 平成  から 平成  まで)
 2 無

17. 被保険者氏名 (ローマ字) (アルファベット大文字で記入してください。) 
 18. 国籍・地域 
 19. 在留資格

20. 在留期間  まで
 21. 資格外活動許可の有無  (1 有, 2 無)
 22. 派遣・請負就労区分  (1 派遣・請負労働者として主として当該事業所以外で就労する場合, 2 1に該当しない場合)

※ 公共職業安定所欄
 23. 取得時被保険者種類 
 24. 番号複数取得チェック不要  (チェック・リストが出力されたが、調査の結果、同一人でなかった場合に「1」を記入。)
 25. 国籍・地域コード  (18欄に対応するコードを記入)
 26. 在留資格コード  (19欄に対応するコードを記入)

雇用保険法施行規則第6条第1項の規定により上記のとおり届けます。

住 所 東京都千代田区霞が関1-2-2
 平成 30年 4月 6日

事業主 氏 名 株式会社雇用保険代表取締役 雇用 太郎
 公共職業安定所長 殿

電話番号 03 -5253 -1111

社会保険労務士記載欄
 氏 名 
 電話番号

※ 所長 次長 課長 係長 係 操作者

※ 備考
 確認通知 平成 年 月 日

2017. 1

Report on acquisition of worker qualifications covered by employment insurance

- |                                   |  |
|-----------------------------------|--|
| 1 Individual Number               | 14 Means of job application  |
| 2 Number of insured person        | 15 Working hour per week   |
| 3 Acquisition category            | 16 Date of contract period (Era/month/day)   |
| 4 Name of insured person          | 17 Name of insured person (in capital letters)   |
| 5 Changed name                    | 18 Nationality   |
| 6 Sex                             | 19 Resident status   |
| 7 Date of birth (Era/month/day)   | 20 Period of stay  |
| 8 Number of business              | 21 Permission to engage in activity other than that permitted under the resident status previously granted |
| 9 Reason for being insured person | 22 Labour type classification: Dispatched/Contract or other  |
| 10 Salary                         | 23-26 To be filled out by Public Employment Security Office  |
| 11 Qualified date (Era/month/day) |  |
| 12 Type of employment             |  |
| 13 Type of work                   |  |



## Reference 2 Table of insurance rate (Fiscal Year 2018)

### ● Table of the industrial accident insurance rate

(As of Apr. 1, 2019)

Business Category	No.	Business type	Industrial accident insurance rate
Forestry	02/03	Forestry	60/1000
Fishery	11	Ocean fishery (excluding set net and sea surface aquaculture)	18/1000
	12	Set net fishery and sea surface aquaculture	38/1000
Mining	21	Metal mining, non-metal mining (excluding limestone and dolomite mining) and coal mining	88/1000
	23	Limestone and dolomite mining	16/1000
	24	Crude Oil and natural gas mining	2.5/1000
	25	Quarrying industry	49/1000
	26	Other mining industries	26/1000
Construction	31	Hydroelectric facility, water supply installation projects	62/1000
	32	Road installation project	11/1000
	33	Paving work	9/1000
	34	Railway or track installation work	9/1000
	35	Construction work (excluding existing building maintenance work)	9.5/1000
	38	Existing building maintenance work	12/1000
	36	Mechanical device setup or installation work	6.5/1000
	37	Other construction works	15/1000
Manufacturing	41	Food manufacturing industry	6/1000
	42	Fiber industry or textile product manufacturing industry	4/1000
	44	Timber or Wood manufacturing industry	14/1000
	45	Pulp or Paper manufacturing industry	6.5/1000
	46	Printing or book binding industry	3.5/1000
	47	Chemical industry	4.5/1000
	48	Glass or cement manufacturing industry	6/1000
	66	Concrete manufacturing industry	13/1000
	62	Ceramic product manufacturing industry	18/1000
	49	Other pottery or soil/stone product manufacturing industry	26/1000
	50	Metal refining industry (excluding non-metal refining industry)	6.5/1000
	51	Non-metal refining industry	7/1000
	52	Metal stock manufacturing industry (excluding cast metal industry)	5.5/1000
	53	Cast metal	16/1000
	54	Metal product manufacturing or processing industry (excluding western dishes, edged tools, hand tools, and general metal material manufacturing or plating industry)	10/1000
	63	Western dishes, edged tools, hand tools, and general metal material manufacturing industry (excluding plating)	6.5/1000
	55	Plating industry	7/1000
	56	Machinery and appliances manufacturing industry (excluding electric, transportation, and vessel machinery and apparatus manufacturing/repair industry, measuring apparatus, optomechanical device, or timepiece manufacturing industry)	5/1000
	57	Electric machinery and apparatus manufacturing industry	2.5/1000
	58	Transportation machinery and apparatus manufacturing industry	4/1000
59	Vessel machinery and apparatus manufacturing or repair industry	23/1000	
60	Measuring apparatus, optomechanical device, or timepiece manufacturing industry (excluding electric machinery and apparatus manufacturing industry)	2.5/1000	
64	Precious metal product, accessory, and leather items manufacturing industry	3.5/1000	
61	Other manufacturing industry	6.5/1000	
Transportation	71	Transportation industry	4/1000
	72	Cargo services (excluding port and harbor terminal services and port and harbor cargo work)	9/1000
	73	Port and harbor cargo services (excluding port and harbor cargo work)	9/1000
	74	Port and harbor cargo work	13/1000
Supply	81	Electricity, gas, water or heat supply industry	3/1000
Others	95	Agriculture or fisheries except marine fishery	13/1000
	91	Cleaning or cremation work or slaughterhouse	13/1000
	93	Building maintenance work	5.5/1000
	96	Warehouse, security, sterilization, pest control, or golf course business	6.5/1000
	97	Communication, broadcasting, newspaper or press industry	2.5/1000
	98	Wholesale/retail, food, or hotel business	3/1000
	99	Finance, insurance, or real estate industry	2.5/1000
	94	Other industries	3/1000
	90	Industries of ship-owners	47/1000



● Salary list to be used for the labour insurance premium calculation base

Categories to be included for the total salary	Categories not to be included for the total salary
<ul style="list-style-type: none"> <li>- Basic wages such as base salary and fixed salary</li> <li>- Overtime, nighttime, and holiday payment etc.</li> <li>- Sustenance, child, and family allowance etc.</li> <li>- Night watch and day-duty allowance</li> <li>- Administrator and executive officer allowance</li> <li>- Regional allowance</li> <li>- Housing allowance</li> <li>- Educational allowance</li> <li>- Unaccompanied duty allowance</li> <li>- Skill allowance</li> <li>- Special work allowance</li> <li>- Incentive allowance</li> <li>- Commodity price allowance</li> <li>- Coordination allowance</li> <li>- Bonus</li> <li>- Commutation allowance</li> <li>- Commuter pass and ticket</li> <li>- Leave allowance (according to Labor Standards Act Article 26)</li> <li>- Employment insurance and other social insurance (when business operator pays for the worker)</li> <li>- Benefits of housing (In case of providing housing allowance to people who are not using company housing)</li> <li>- Advanced payment of retirement allowance (when receiving part or total of retirement allowance amount in advance on top of the salary or bonus)</li> </ul>	<ul style="list-style-type: none"> <li>- Leave compensation (related with industrial accident or commuting accident)</li> <li>- Money gift for wedding</li> <li>- Death condolence money</li> <li>- Relief money</li> <li>- Capital increase commemorative money</li> <li>- Sympathy money for accident or illness that are not related to work</li> <li>- Dismissal warning allowance (according to Labor Standards Act Article 20)</li> <li>- Special reward for long term work</li> <li>- Travel and accommodation expenses (for actual cost reimbursement)</li> <li>- Uniform</li> <li>- Premium of the life insurance that is paid by the company</li> <li>- Money that business operator pays at a constant rate for workers' property accumulation such as incentive allowance</li> <li>- Money gift for the events such as anniversary of foundation (neither benefit nor for the case that is paid for entire or majority of the workers)</li> <li>- Tips (except for the case that is paid by the business operator as a service)</li> <li>- Benefits of housing (in case of providing company housing to certain people when others do not receive adjustment fee)</li> <li>- Retirement allowance (when receiving due to the retirement, which is paid at retirement or paid in lump sum due to the operators schedule)</li> </ul>

For business operators who have not completed the enrollment procedure of labour insurance, please complete the procedure at the local Labour Standards Inspection Office or Public Employment Security Office ('Hello Work'). Feel free to consult or inquire.

● Table of employment insurance rates

Business type	Insurance rate	Business operator coverage rate	Insured person coverage rate
General business	9/1000	6/1000	3/1000
Agriculture, Forestry, Fishery & Sake brewing industry	11/1000	7/1000	4/1000
Construction industry	12/1000	8/1000	4/1000

(As of Apr. 1<sup>st</sup> 2019)

※ For businesses of horticulture services, breeding of cattle and horses, dairy farming, poultry raising, pig raising and freshwater farming as well as specific seafarers-hiring business, the rates of the general business are applied.

◎About insured person obligation fee and rounding of the employment insurance

Insured person obligation fee of the employment insurance is calculated by multiplying the wage paid to the worker (insured person) by insured person obligation rate.

For Insured person obligation fee, business operator can deduct it from the salary according to the salary amount, every time when paying salary to the worker.

When rounding of less than 1 yen occurs, according to Article 3 of the "Act on Currency Units and Issuance of Coins," round down the amount when account collectable liquidation is less than 0.5 yen, and round up when it is not less than 0.5 yen but less than 1 yen.

This rounding is conducted when paying the account collectable liquidation in cash. Thus, when employment insurance insured person obligation fee is deducted at source from the salary, business operator should conduct rounding at time of paying deducted salary in cash to the insured person, which means not to round down any number greater than 0.5 yen and round up any number more than 0.5 yen.

However, management of these rounding method is not applied if there is covenant, such as workers and employers custom. For example, if cutoff was conducted before, it can be continued as is.



## Attention Business Operators in the Construction Industry

For outsourcing construction business, the prime contractor will be a business operator of the entire business who is in charge of the payment of the entire construction works' insurance premiums.

In addition, as it is common to have multiple outsourcing in the construction business, there may be some complex cases for the prime contractor to understand the total amount of the paid salary. Thus, for the industrial accident insurance premium, calculation of total salary through multiplying the labour cost rate (percent of total salary that covers construction outsourcing fee) that is set up differently from the insurance rate of the outsourced amount.

(Example) In the case of the construction business starting after April 1<sup>st</sup> 2015

Outsourcing fee (except consumption tax) × labour salary rate = Total salary amount

Total salary amount	×	Industrial accident insurance premium rate	=	Industrial accident insurance premium
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### List of Business Type, Labour Salary Rate and Insurance Premium Rate

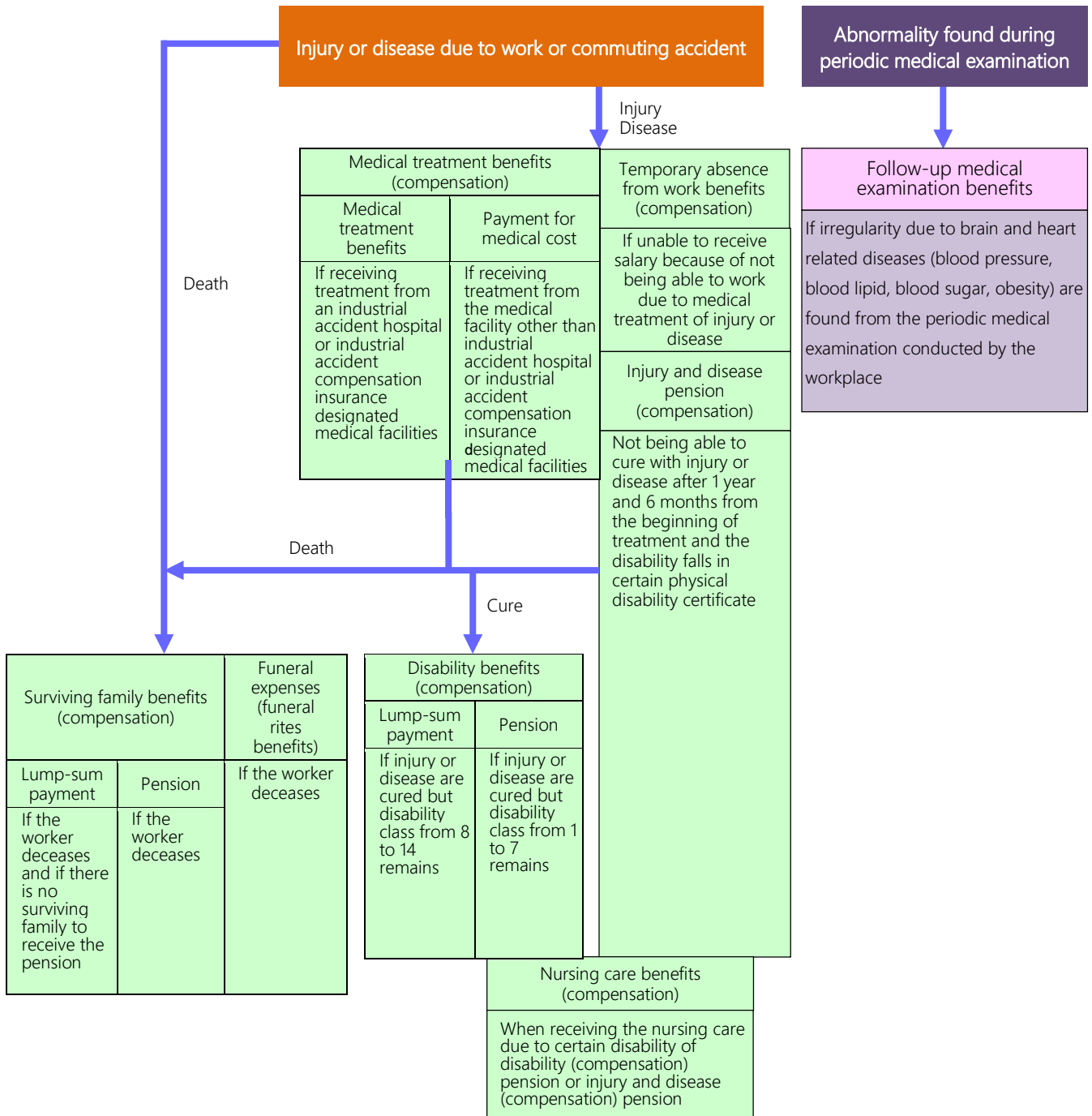
Business number	Business type		Construction from Apr. 1, 2009 to Mar. 31, 2012		Construction from Apr. 1, 2012 to Mar. 31, 2015		Construction from Apr. 1, 2015 to Mar. 31, 2018		Construction after Apr. 1, 2018	
			LSR	IPR	LSR	IPR	LSR	IPR	LSR	IPR
31	Hydroelectric facility, water supply installation projects		19%	103 /1000	18%	89 /1000	19%	79 /1000	19%	62 /1000
32	Road installation project		21	15	20	16	20	11	19	11
33	Paving work		19	11	18	10	18	9	17	9
34	Railway or track installation work		24	18	23	17	25	9.5	24	9
35	Construction work (excluding existing building maintenance work)		21	13	21	13	23	11	23	9.5
38	Existing building maintenance work		22	14	22	15	23	15	23	12
36	Mechanical device setup or installation work	Set-up or fixing related work	40	9	38	7.5	40	6.5	38	6.5
		Others	22		21		22		21	
37	Other construction works		24	19	23	19	24	17	24	15

LSR: Labour Salary Rate

IPR: Insurance Premium Rate (a 1000 part of...)

# Industrial Accident Insurance System

Industrial accident insurance benefit is applied to protect afflicted workers and surviving families if the worker gets injured, becomes ill, or unfortunately dies due to a work-related cause or during commutation.



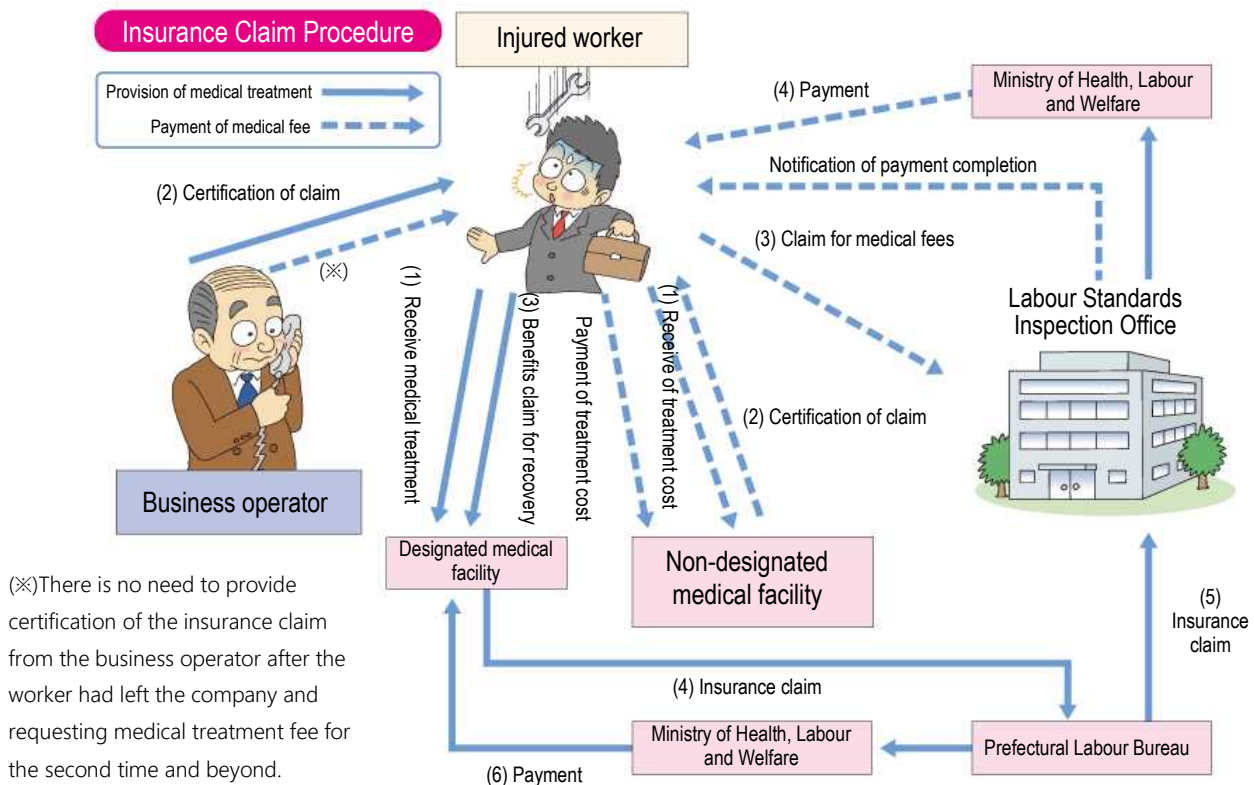
## <Types of industrial accident insurance benefits>

### 1 Medical treatment benefits (compensation)

This insurance benefit is applied if the worker gets injured due to work-related causes or while commuting to work. There are two types of benefits: “benefit for medical treatment” which is a benefit in kind and “payment of medical fee” which is a benefit in cash; “benefit for medical treatment” is usual.

“Benefit for medical treatment” is a system that applies to benefits in kind, which generally provides medical treatment for free until the injury or disease is treated and cured through consultations with an industrial accident insurance designated medical facility. “Payment of medical fee” is a system that provides cash of the cost that was paid for the medical service provider that are not industrial accident insurance designated hospital or industrial accident insurance designated medical facility.

The scope of medical treatment benefits (compensation) generally includes treatment, hospital admission, nursing, transportation and other common medical fees (however, special treatment that is not recognized as a treatment effect in public or hiring personal nurse when it is unnecessary according to the injury or disease level are not provided).



### 2 Temporary absence from work benefits (compensation)

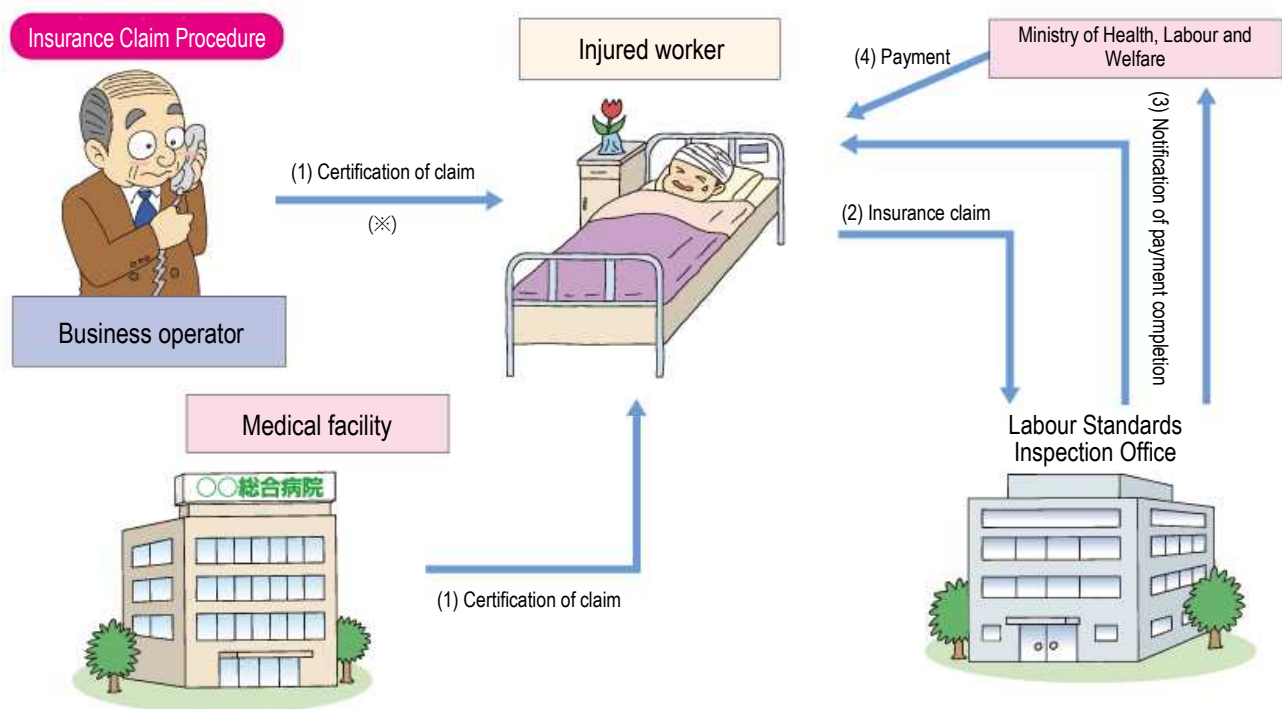
This insurance benefit will be applied four days after a worker becomes absent due to injury or disease from work or commuting to work, and not receiving a salary (however, for industrial accidents, the business operator should provide compensation from the first to the third day of absence, according to the Labor Standards Act).

In this case, 60% of the basic daily salary shall be paid for one day of absence as a benefit for the absence. In addition, to promote rehabilitation, 20% of the daily basic salary amount will be paid as a special allowance in addition to the benefits for absence.

The amount of basic daily benefits is generally an amount paid for the injured worker for 3 months before the accident divided by the number of all the working days during the said 3 months.

Maximum and minimum of the basic daily benefit amount under the industrial accident insurance according to the age category is decided by the notice of the Minister of Health, Labour and Welfare. It is applied when the average amount is more than the maximum or less than the minimum amounts.

(NOTE) For accidents occurring during the commute to work, a self-contribution of 200 yen is needed (100 yen for the day worker special insured person of the health insurance). However, this amount will be automatically deducted when the government pays for the absence from work benefits.



(※) There is no need to provide certification of the insurance claim from the business operator after the worker had left the company and requesting medical treatment fee for the second time and beyond.

### 3 Injury and disease pension (compensation)

This insurance benefit is applied if the worker's condition does not cure after a year and 6 months from the beginning of the treatment and injuries and disease level applies to 1 to 3, the government will decide the payment by the authority and the benefit amount of day will be paid as pension for 313 to 245 days equivalent.

### 4 Disability benefits (compensation)

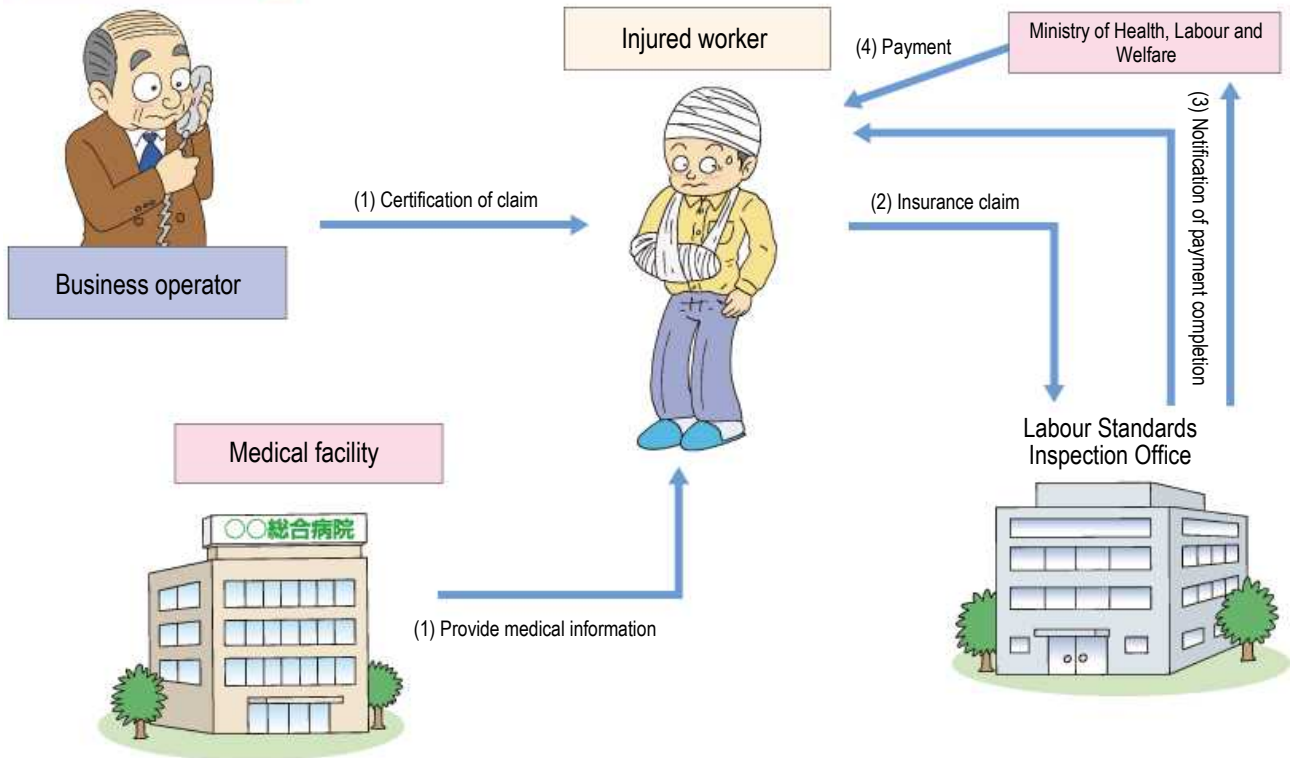
This insurance benefit is applied when the worker's injuries or disease is treated but disability class from 1 to 7 or 8 to 14 remains. The basic daily benefit amount will be paid as disability pension for 313 to 131 days and as disability lump-sum payment for 503 to 56 days respectively.

(NOTE) When the disabled employee pension is paid as employee pension insurance due to the same reason, the benefit will be adjusted according to a certain amount of adjustment rate.

- ① Disability pension (compensation) balance lump-sum payment  
When the insured person of disability pension deceases, the balance will be paid to the surviving family as a lump-sum payment, if the total amount of disability pension period is less than the table below.
- ② Disability pension (compensation) prepaid lump-sum payment  
According to the claim of the beneficiaries of disability pension, depending on the disability class, disability pension can be paid in advance as lump-sum following the maximum amount listed in the table below. However, the payment of pension will stop until the advanced payment is attained.

Disability class	Amount
1	1,340 day of basic daily benefit amount
2	1,190 day of basic daily benefit amount
3	1,050 day of basic daily benefit amount
4	920 day of basic daily benefit amount
5	790 day of basic daily benefit amount
6	670 day of basic daily benefit amount
7	560 day of basic daily benefit amount

### Insurance Claim Procedure



## 5 Surviving family benefits (compensation)

This insurance benefit is applied when a worker dies due to work related causes or while commuting to work. There are surviving family pension (compensation) and surviving family lump-sum payment (compensation).

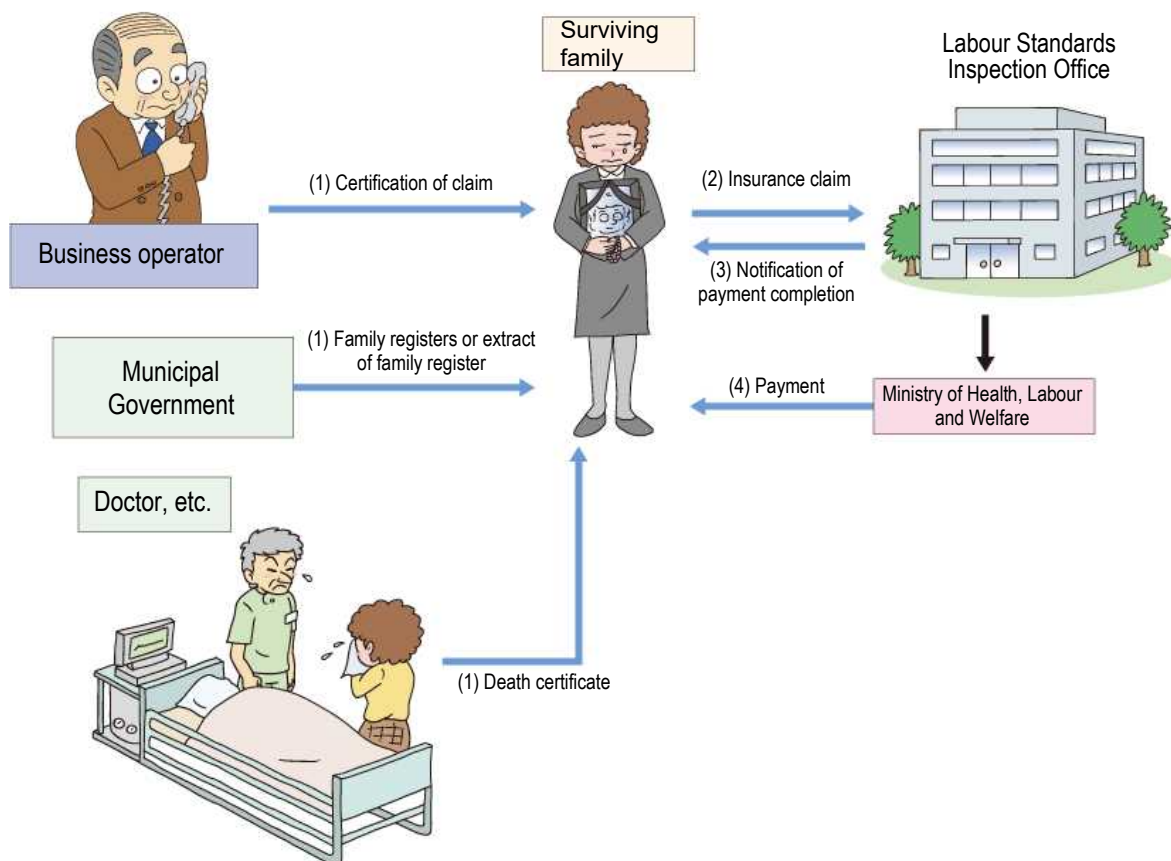
For a certain range of surviving family who depended their living on the deceased worker at the time of his/her death, a surviving family pension is paid. If the vesting person does not exist, the basic benefit amount of the day will be paid to the surviving family under certain condition as a surviving family lump-sum payment (compensation) for 1,000 days.

Amount of surviving family pension (compensation) is as follows:

Number of surviving family members	Amount of pension
1 person	Basic daily benefit for 153 days
Wife over the age of 55 or disabled wife	Basic daily benefit for 175 days
2 persons	Basic daily benefit for 201 days
3 persons	Basic daily benefit for 223 days
More than 4 persons	Basic daily benefit for 245 days

(NOTE) The number of the surviving family is the number of people who are qualified to receive surviving family pension (compensation) and siblings who shared living expenses with them. When the surviving family welfare pension is paid as welfare pension insurance for the same reason, the benefit will be adjusted according to a certain adjustment rate.

## Insurance Claim Procedure



### Surviving family (Compensation) pension prepaid lump sum:

Surviving family may receive lump sum payment of up to 1,000 days of daily benefit amount as prepaid pension. However, the payment of pension stops when the amount becomes equivalent to the prepaid lump sum.

## 6 Funeral expenses (funeral rites benefits)

This benefit is paid out to the person who has conducted the funeral service. Whichever amount is higher than 315,000 yen plus the basic benefit amount for 30 days or the basic daily benefit amount for 60 days will be provided.

## 7 Nursing care benefits (compensation)

This insurance benefit is paid monthly when the insured person receives the injury and disease pension (compensation) or disability pension (compensation) and is actually receiving nursing care.

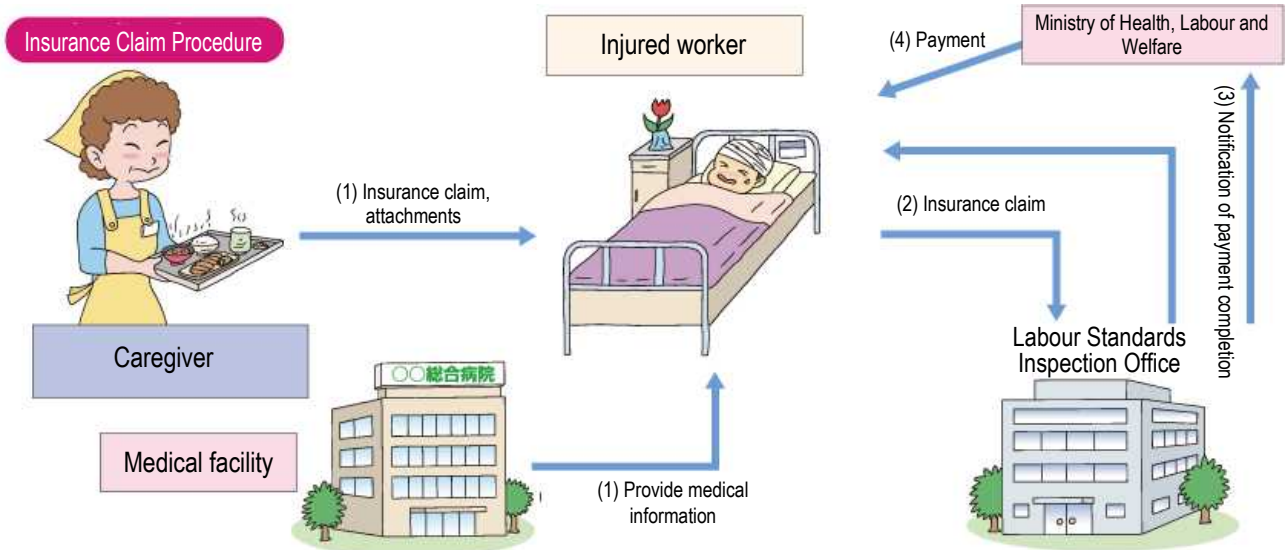
For full-time nursing care, the expense up to 165,150 yen will be paid for nursing purposes. .

However, when receiving nursing care from relatives and if there is no cost or the cost is less than 70,790 yen, then 70,790 yen will be paid across the board.

In addition, when nursing care is needed, the expense up to 82,580 yen will be paid for nursing cost.

However, when receiving nursing care from relatives and if there is no cost or the cost is less than 35,400 yen, then 35,400 yen will be paid across the board.





## 8 Follow-up medical examination benefits

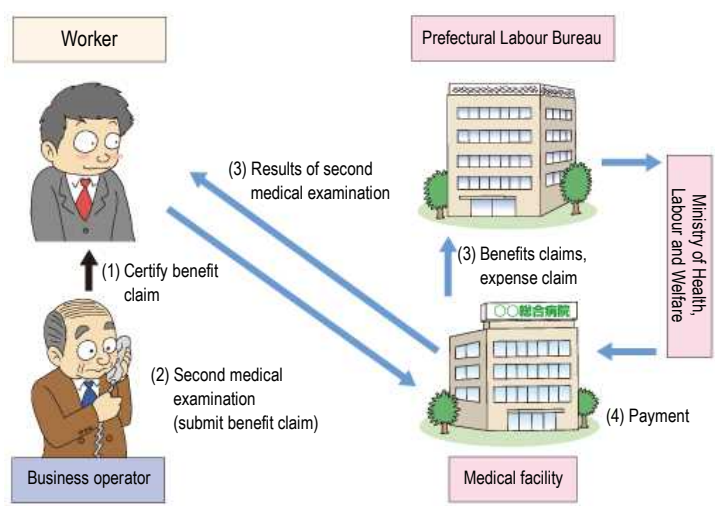
If irregularities are found in any of the four indicators, namely, blood pressure, blood lipid, blood sugar, and body-mass index during the periodic medical examination, as prescribed by the Industrial Safety and Health Act, a second medical examination and specialized health guidance can be received (except for those who have already had brain and heart related diseases). Details are as follows:

### Second medical examination:

Fasting blood lipid check, fasting blood sugar check, hemoglobin A1C check, stress electrocardiogram or chest echography, neck ultrasonography, and micro albuminuria measurement.

### Specific health guidance:

Nutritional guidance, exercise guidance, and lifestyle guidance.



## 9 Worker's social rehabilitation promotion project

- To promote smooth rehabilitation of the injured worker after the medical treatment: Possibility to receive cost for purchasing or fixing artificial foot or aftercare for residual disability, etc.
- To support injured worker and surviving family: Possibility to receive school expenses support, child care support, and other supports of the industrial accident insurance.
- Contact nearby Labour Standards Inspection Office for other projects to promote welfare of the workers.

## About online application

Procedure for receiving industrial accident insurance can be made through online application. For more information, see e-Government Japan (e-Gov) webpage (<https://www.e-gov.go.jp>).

# Employment Insurance System

Employment insurance benefit is applied to secure a worker's livelihood and employment, and to promote re-employment when the worker becomes unemployed or when it becomes difficult to continue the current employment for whatever reason. The insurance system also has programs to prevent unemployment, to promote the capacity development and improvement of workers, and other projects.

## When the procedure was neglected (forgotten)

When the business concerned becomes an employment insurance covered business, the report on establishment of office covered by employment insurance and the report on acquisition of worker qualifications covered by employment insurance should be submitted to the Public Employment Security Office of that jurisdiction (p.2-3) within a certain period. But if this is lacking for some reason, retroactive confirmation is needed to see if he/she is the insured person. Generally, when the insured person is taken as the insured person, this would be the starting day of the insured person. However, if a report on acquisition of worker qualifications covered by employment insurance was submitted substantially after the employment, there would be some effects on the contents of the unemployment benefit payment because of not being able to confirm the insured person's working period. It is very important to avoid this kind of discrepancies.

## Scope of the insured person

The worker who is employed by a business covered by labour insurance would generally be as an insured person except for the person who is listed in the Article 6 of the Employment Insurance Act such as a daytime student.

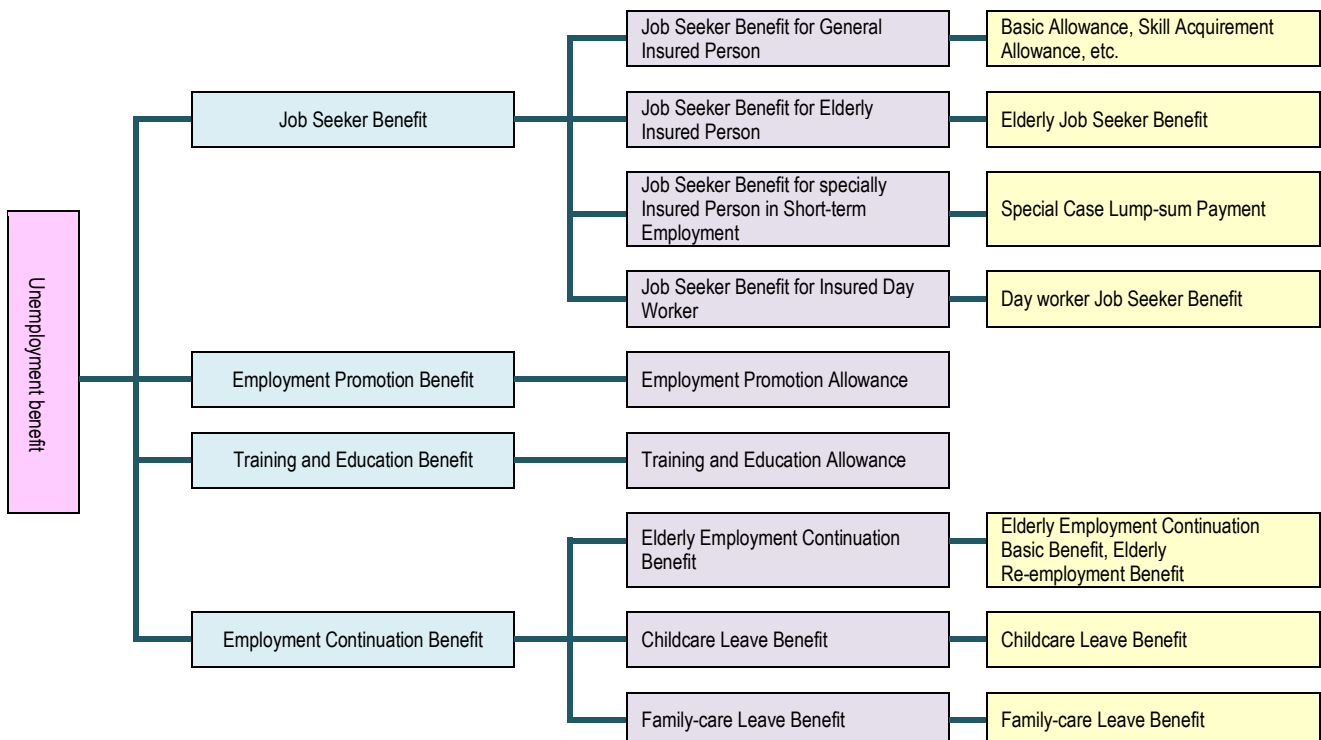
### ● Type of insured person

1. General insured person (regular worker who is under age 65)
2. Elderly insured person (regular worker aged 65 or over)
3. Specially insured person in short-term employment (worker who is employed seasonally)
4. Insured day workers (worker who is employed day by day or worker who is employed with the appointed period of less than 30 days)

※ Since January 1, 2017, an employee aged 65 or over has been eligible for the employment insurance. For the elderly workers of 64 or over, employment insurance premiums are exempted until FY2019.

## Type of unemployed benefits

Under certain requirements, unemployed benefit can be obtained when a worker (insured person) leaves his/her job.



## Employment insurance basic allowance benefit-receivable days

### 1 Job leave for bankruptcy or got dismissal (excluding 3 )

Period of being insured person Age category	6 months to 1 year	1 to 5 year	5 to 10 year	10 to 20 year	More than 20 year
Less than 30	90 days	90 days	120 days	180 days	-
30 and over to less than 45		120 days	180 days	210 days	240 days
35 and over to less than 45		150 days		240 days	270 days
45 and over to less than 60		180 days	240 days	270 days	330 days
60 and over to less than 65		150 days	180 days	210 days	240 days

### 2 Job leave except for the reason of bankruptcy or got dismissal (excluding 3 )

Period of being insured person Age category	1 to 5 year	5 to 10 year	10 to 20 year	More than 20 year
All age	90 days	90 days	120 days	150 days

### 3 Person having difficulty in employment

Period of being insured person Age category	Less than 1 year	5 to 10 year	10 to 20 year	More than 20 year
Less than 45	150 days	300 days		
45 and over to less than 65		360 days		

## Requirements for receiving basic allowance benefit

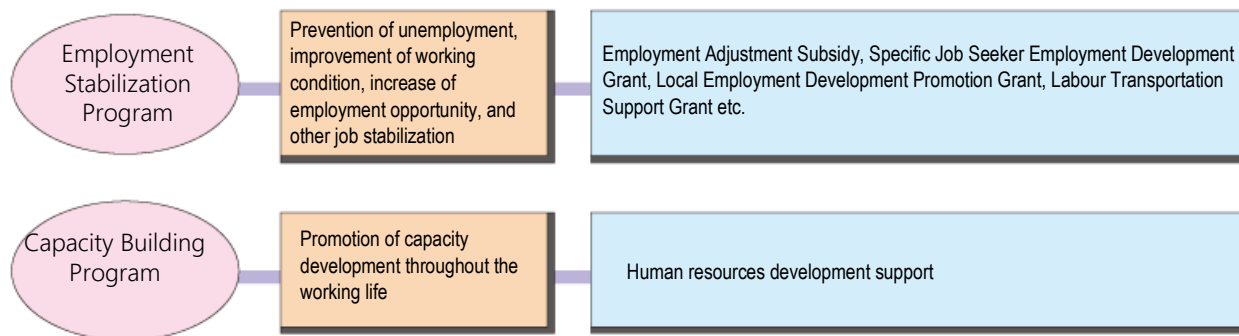
Generally, a person will be required to have an insured period of more than 12 months within two years prior to the last day on the job (in the case of job termination due to bankruptcy or dismissal, a period of more than six months within a year prior to the last day on the job is allowed) and will be actively seeking re-employment.

## Daily amount of the basic allowance

Generally, the basic daily allowance will be about 50-80% of the daily salary that was paid within six months before the last day of work (for the people who are at the age of 60-64 on the last day on the job, the amount will be about 45-80%).

## For business operators

Under employment insurance system, there are several grants other than job leave benefit that are offered to business operators, including the Employment Adjustment Subsidy that business operators can use to offer training and education or letting workers leave the job when business activity is cut back due to a change in the market trend.



### ● Employment Adjustment Subsidy

This subsidy is provided to business operators who ran education and training courses or temporarily transferred the worker, or suspended business operation due to cutbacks and constraint due to the change of economic trend and industrial structure.

### ● Specific Job Seeker Employment Development Grant

This grant is provided to the business operator who employed a difficult worker for whom it is particularly difficult to get employed, like an elder people or disabled people through the referral of the Public Employment Security Office, etc.

### ● Human Resources Development Support Grant

Based on In-business Job Capacity Building Plan, etc. When a business operator conducts job training for workers to be employed, or introduces the education and training leave and applies it to the workers, part of training expenses and wage during the training period will be offered to the business operator.

There are various grant systems other than the aforementioned grants.

### About online application

Employment insurance procedure, such as submitting a report on acquisition of worker qualifications covered by employment insurance can be done online. For details, see the e-Gov webpage (<https://www.e-gov.go.jp>).

# Filing and Payment of General Contributions

“General contributions” is a responsibility shared by business operator to give relief to the victims of asbestos-related diseases based on the Act on Asbestos Health Damage Relief.

## Targeted businesses

All business operators under the industrial accident insurance program are required to participate in this system.

Asbestos has been used broadly in facilities, buildings and equipment that are the base for all industries. Therefore, not only the business operators who manufactured and distributed asbestos, but also all business operators who are under the purview of the industrial accident insurance share the general contributions for the victims' relief.

(NOTE) Business operators that are special subscribers or represent businesses covered by employment insurance are not targeted for this filing and payment system.

## Payment procedure (Time for Payment)

General contributions should be declared and paid at the same time in relation to the labour insurance payments. For the existing business, general contribution should be declared and paid at the same time of 1) annual renewal procedure of labour insurance or 2) final insurance premium declaration of the labour insurance premium at the time of business shutdown.

(NOTE) Considering the burden of the business operator, payment by rough estimate is not accepted in order to complete the declaration and payment at one time since the amount of general contribution is small compared to the labour insurance premium. Therefore, payment process will only be set payment.

In addition, calculation base of the general contribution will be the total salary amount of the previous fiscal year, but the declaration and payment will be for present year. For example, general contribution for fiscal year 2019 (Jun. 3, 2019-July. 10, 2019) is calculated according to the total salary amount of fiscal year 2018 and declared and paid as for 2019.

## Rate and calculation method

General contribution rate is 0.02/1000 in a single uniform way no matter the business type.

Merit system is not applied for the general contribution rate even for the business that is under merit system of the industrial insurance compensation insurance.

Calculation method is total salary amount of the previous fiscal year that the business operator paid to the worker general contribution rate (0.02/1000).

General contribution fee should be paid fully by the business operator.

## In case of the fixed term business

General contribution should be declared and paid for the business (e.g. construction) that started after Apr. 1, 2007.

- (1) Single fixed term business --- general contribution should be declared and paid at the same time of final insurance premium declaration of the labour insurance premium at the time of the end of business (e.g. construction).
- (2) Collective fixed term business --- even for the collective business, general contribution should be declared and paid if the business started (e.g. construction) after Apr. 1, 2007.

## In case of the end of business (shutdown)

General contribution procedure should be completed based on the total salary amount that has been paid to the worker until the end of business at the same time of settling up the set payment of the labour insurance, if the business shuts down during the fiscal year after paying the general contribution fee during the fiscal year renewal period.

After the final computation, and there is a refund from the labour insurance premium, general contribution can be made by requesting that the refund money be payment for general contribution.

# Labour Insurance Administration Association System

## About Labour Insurance Administration Association

The Minister of Health, Labour and Welfare has certified a small and medium-sized business association (the Labour Insurance Administration Association) to carry out labour insurance paperwork on behalf of business operators.

### ● Procedure for outsourcing to Labour Insurance Administration Association

In order to outsource the labour insurance paperwork to the Labour Insurance Administration Association, an “Outsourcing Agreement for the Labour Insurance Paperwork” should be submitted to the Labour Insurance Administration Association.

### ● Eligibility to outsource

Business operator should have full time workers as follows:

Business type	No. of workers
Financial Insurance Real estate Retailing	50 or less
Wholesale Service	100 or less
Others	300 or less



### ● Scope of outsourcing work

The scope of the labour insurance paperwork that can be outsourced to the Labour Insurance Administration Association is as follows:

- ① Filing and payment of approximate insurance premium, set insurance premium, etc.
- ② Submitting the insurance registration form or report on establishment of office covered by employment insurance, and declaring voluntary enrollment.
- ③ Filing of special enrollment in industrial accident insurance (see p.14 for the format).
- ④ Submitting employment insurance notification of insured person.
- ⑤ Filing, submitting and reporting on labour insurance.

Please note that, the office works for documentary stamp insurance premium and claims in relation to industrial accident insurance and employment insurance are not included in the work of Labour Insurance Administration Association.

### ● Advantages for outsourcing the office work

1. Improved administrative efficiency for business operator as the paper work for filing and payment of labour insurance premium is performed through outsourcing.
2. Payment of insurance premium can be made in three installments regardless of the amount of labour insurance premium (See p.4 “Postponement (partial delivery) of labour insurance premium”).
3. For business operators or their relatives who normally cannot join the labour insurance program, they will have special enrollment of the industrial accident insurance.



## Important Notice

### Information about business covered by the labour insurance can be confirmed on the internet

- Job seekers and workers can check the Ministry of Health, Labour and Welfare website to confirm if a business operator has fulfilled requirements to enroll in labour insurance.
- The search result will yield the “name of the business operator,” the “location of the business operator” and the “established types of insurance (industrial accident insurance and employment insurance).”  
(NOTE) This website cannot be used to check the status of enrollment in unemployment insurance for individual workers.
- If the name or the location of a business has been changed, the business operator needs to submit a “change of name or location notice” to the Labour Standards Inspection Office within 10 days from the following day of such changes.
- See the following webpage of the Ministry of Health, Labour and Welfare to search information  
Search words on the website: “労働保険適用事業場検索”  
[https://www2.mhlw.go.jp/topics/seido/daijin/hoken/980916\\_1a.htm](https://www2.mhlw.go.jp/topics/seido/daijin/hoken/980916_1a.htm)

### Payments of the labour insurance can be made by account transfer

- Labour insurance premium and general contributions can be paid through account transfer.
- In order to use account transfer, please submit an application form with information, such as the account number of a bank where the business has opened an account.
- For more details, see following webpage of the Ministry of Health, Labour and Welfare:  
Search words on the website: “労働保険料等の口座振替納付”  
[https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou\\_roudou/roudoukijun/hoken/hoken\\_you/index.html](https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/roudoukijun/hoken/hoken_you/index.html)

### System for special payment of insurance premium is now established

- In general, business operators should complete labour insurance enrollment procedures and pay the labour insurance premium of the employed worker.
- Therefore, a system to make special insurance premium payments was established on Oct. 1, 2010 so that the labour insurance premium that should have been paid can be paid for the workers who had completed joining the employment insurance program more than two years ago.
- By declaring the payment following the payment advice of the Public Employment Security Office, the business operators are expected to settle the amount that had to be paid plus 10% of the amount equivalent to the labour insurance premium as special insurance premium.

### Q. What is labour insurance?

**A.** Labour insurance is a generic term for Industrial Accident Compensation Insurance (generally called industrial accident insurance) and the employment insurance. Insurance benefits are paid separately under each insurance system but insurance premium collections are performed as a joint system. Labour insurance is applied for the business that employs more than one worker (including part time workers) except for some of the businesses under agriculture, forestry, and fishery. Business operators should complete the labour insurance enrollment and pay the labour insurance premium.

See p.1 for details.

### Q. How can my company enroll in labour insurance?

**A.** If your business is subject to labour insurance coverage, the insurance registration form on labour insurance should be submitted to the Labour Standards Inspection Office or Public Employment Security Office ('Hello Work') (\*1) having jurisdiction over them. The labour insurance premium of the fiscal year (multiply the estimated total salary from the date that the insurance is established to the last day of the fiscal year by the insurance of premium rate (round down if less than 1 yen)) should then be filed and paid as an estimated insurance premium.

(\*1) Location of the Labour Standards Inspection Office or Public Employment Security Office ('Hello Work') can be found below.

Labour Standards Inspection Office:

[https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou\\_roudou/roudoukijun/location.html](https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/roudoukijun/location.html)

Public Employment Security Office ('Hello Work'):

<https://www.mhlw.go.jp/kyujin/hwmap.html>

(\*2) Fiscal year for the labour insurance is from Apr. 1 to Mar. 31 of the following year.

If a business is subject to employment insurance, in addition to the above procedure, the report on establishment of office covered by employment insurance and report on acquisition of worker qualifications covered by employment insurance should be submitted to the proper Public Employment Security Office ('Hello Work') having the jurisdiction.

See p.2 and 3 for details.

### Q. What kind of penalty are there if any business does not enroll in labour insurance?

**A.** For business operators who are directed to complete the labour insurance enrollment but have not yet done so, the government agency will finalize the enrollment procedure and decide on the labour insurance premium by its authority. In this case, the government will collect the backtracked labour insurance premiums plus penalty.

If an accident that can be covered by an industrial accident insurance occurs during the period that the business operator failed to submit the labour insurance concluding report by intent or by gross negligence, the government will collect the past labour insurance premium (penalty as well) and collect either the whole or part of the amount required for industrial accident insurance payment.

See p.7 and 8 for details

### Q. Does a business operator need to pay full labour insurance premium?

**A.** The labour insurance premium is calculated by multiplying the total salary of the worker and the insurance premium rate (industrial accident insurance rate + employment insurance rate) (round down if less than 1 yen). Industrial accident insurance premium should be fully paid by the business operator. For the employment insurance, the premium is shared by both the business operator and the worker.

○ Industrial accident insurance-----Fully paid by the business operator

○ Employment insurance-----Paid both by the business operator and the worker (for contribution ratio, see p.18)