

## Application of labour insurance and obligation of collection

### 1. What is the labour insurance ?

- “The labour insurance is the general name of the worker’s accident compensation insurance and the employment insurance.
- The labour insurance shall be applied to all businesses where 1 employee or more are employed in principle.
- ※ Number of applied businesses of the labour insurance about 2.96 million(At the end of FY 2008)

### 2. Labour insurance premium

- The insurance premium shall be, in principle, collected as the labour insurance including the worker’s accident compensation insurance and employment insurance.
- Amount of the insurance premium shall be calculated by multiplying a total amount of wage paid by employers and premium rate together.

The labour insurance premium=A total amount of wage in the entire business×Premium rate (The rate of employment insurance premium+The rate of worker’s accident compen-

The rate of worker’s accident compensation insurance premium from 3/1,000 to 103/1,000 depending on a type of enterprises.  
The rate of employment insurance premium/ 11/1,000(General businesses), 13/1,000(Agricultural, forestry and fisheries’ businesses and sake manufacturing business), 14/1,000(Construction businesses)

- Imposition of the labour insurance premium is as follows.  
Worker’s accident compensation insurance premium Totally paid by employers.  
The employment insurance For unemployment benefits, 50% by employers and 50% by workers. For 2 services of employment insurance, totally paid by employers.
- Revenue of insurance : About 3.5 trillion yen  
The collection rate : 97.56%