72. Industrial Accident Compensation Insurance System
労働者災害補償保険制度の概要

Industrial Accident Compensation Insurance

- Applicable to all enterprises hiring workers
- Number of workplaces covered about 2.68 million (as of the end of FY2013)
- Number of workers covered about 54.3 million (as of the end of FY2013)
- Resource
  - Insurance premiums (total wages × premium rate) premium rate (according to the type of business) 2.5/1,000 -88/1,000
  - Fully paid by business operators (partially subsidized by the government)
- Revenue from insurance premiums ¥870.9 billion (FY 2015 budget)
- Number of new beneficiaries: 603,000 (as of the end of FY2013)
- Number of pension beneficiaries: 227,000 (as of the end of FY2013)
- Special Insured persons
  [Small business owners, self-employed persons, workers engaged in specified labour, workers dispatched overseas]

Insurance Benefits, etc.
¥887 billion (FY2015 budget)

- In case of being absent from work due to medical treatment
- In case of permanent disability, according to the severity
- In case of death
- In case fo requiring 24-hour care or care as needed
- Abnormalities related to cerebral or heart diseases
- In case of death from health hazards due to asbestos

+Special supplements
- Temporary disability special supplement
- Bonus special supplement
- Special pension

Workers' Welfare Projects
¥67.4 billion (FY2015 budget)

- Social rehabilitation promotion services
- Support for workers sustaining industrial injuries
- Measures for securing industrial safety and health

Source: Ministry of Health Labour and Welfare, *Annual Reports on Health, Labour, and Welfare 2015*

Notes:
1) Basic daily benefits are calculated, in principle, by dividing the total wages of three months immediately before the injury by calendar days of that period (the minimum guarantee amount is ¥3,920).
2) As for the basic daily benefit for pension benefits and temporary disability benefits for employees receiving medical treatment for a long time (more than 18 months), the minimum and maximum amounts are set according to the age group.
3) A merit system is available in which insurance rates (amounts of insurance premiums) are increased or decreased in accordance with a balance of a Industrial Accident Compensation Insurance of respective businesses (going business or business with definite term (including grouping of business with definite term), constraction ±40%; business with definite term (including grouping of business with definite term), logging ±35%).