

Labor Insurance System is like this follow!

Labor insurance is a generic term used to refer to Workers' Accident Compensation Insurance (generally called as "Workers' Accident Compensation Insurance") and Employment Insurance. Although the benefits for these insurances are granted separately through each system, collections of the premiums for them are combined as they are essentially consisted in labor insurance.

Except for some undertakings of agriculture, forestry and fisheries industry, It will be the "covered undertaking" if you hire more than one staff and it is obligated for employer to establish insurance relationship and pay the premium.

Labor insurance is a compulsory insurance administered by the Japanese government. It is managed and enforced by Labor Office, organization of Ministry of Health, Labor, and Welfare.

労働保険とは このような制度です。

労働保険とは労働者災害補償保険（一般に「労災保険」といいます。）と雇用保険とを総称した言葉であり、保険給付は両保険制度で別個に行われていますが、保険料の徴収等については、両保険は労働保険として、原則的に、一体のものとして取り扱われています。

労働保険は、農林水産の事業の一部を除き、労働者を一人でも雇っている適用事業となり、その事業主は成立手続を行い、労働保険料を納付しなければならないことになっています。

労働保険は、国が管掌する強制保険であり、その運営・執行は国の行政機構である厚生労働省の機関である労働局によって行なわれています。

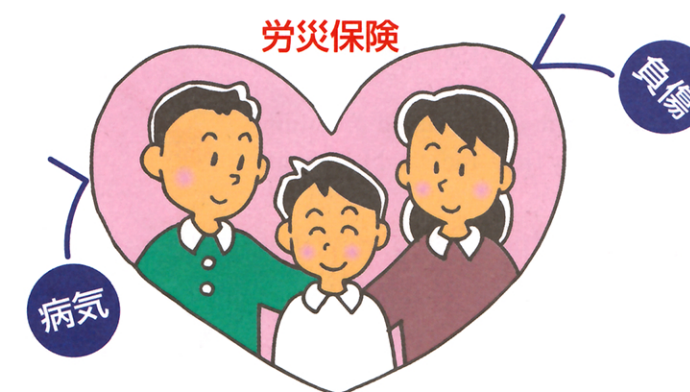
What is Workers' Accident Compensation Insurance?

It is to grant necessary insurance benefits to workers in order to give them and survivors protection against injury resulting from employment or commuting, disease resulting from employment or death and to promote the rehabilitation and to contribute the promotion of the welfare of workers.



労災保険とは

労働者が業務上の事由又は通勤によって負傷したり、その仕事が直接の原因で病気に見舞われたり、あるいは不幸にも死亡された場合に被災労働者や遺族を保護するため必要な保険給付を行うものです。また、労働者の社会復帰の促進など、労働者の福祉の増進を図るための事業も行っています。



What is Employment Insurance?

It is to grant necessary insurance benefits to workers who are unemployed and are having trouble to secure living in order to stabilize their living and employment and to promote reemployment, and to prevent unemployment, to improve and develop worker's potential, and to promote the welfare for workers.



雇用保険とは

労働者が失業した場合及び労働者について雇用の継続が困難となる事由が生じた場合に、労働者の生活及び雇用の安定を図るとともに、再就職を促進するため必要な給付を行うものです。また失業の予防、労働者の能力開発及び向上その他労働者の福祉の増進を図るための事業も行っています。



How to establish Labor insurance relationship?

● Procedure to establish insurance relationship

Where to submit an insurance relationship establishment form and application form of estimated premium

I Unified covered undertaking

- ① Insurance relationship establishment form (within 10 days from the establishment)
- ② Application form of estimated premium (within 50 days from the establishment)

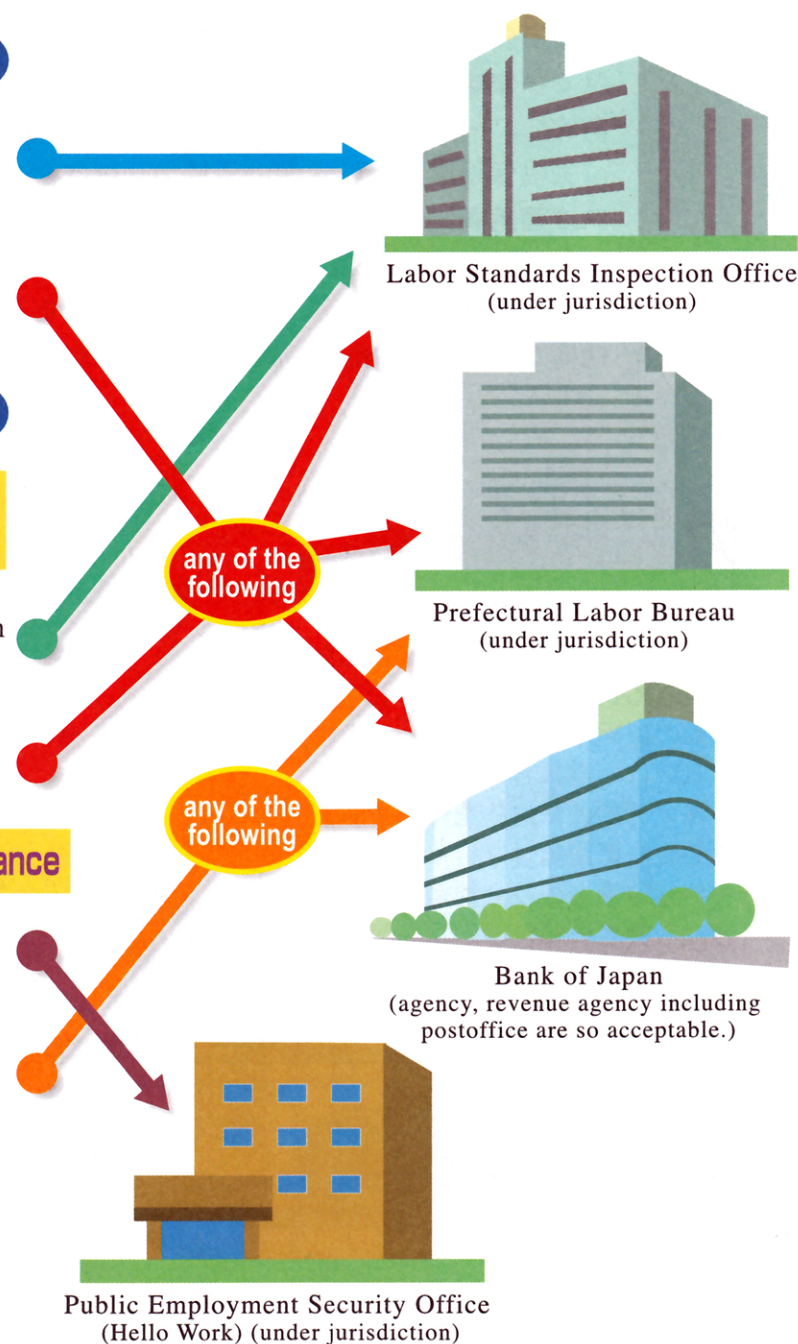
II Separated covered undertaking

1. Procedure for workers' accident compensation insurance

- ① Insurance relationship establishment form (within 10 days from the establishment)
- ② Application form of estimated premium (within 50 days from the establishment)

2. Procedure for employment insurance

- ① Insurance relationship establishment form (within 10 days from the establishment)
- ② Application form of estimated premium (within 50 days from the establishment)



Note

1. Unified covered undertaking is to unify the application and benefits payment for both workers' accident compensation insurance and employment insurance. Separated covered undertaking is to require to classify the workers' accident compensation insurance into employment insurance in the nature and to separate application and benefits payment for these insurance. Generally, agriculture, forestry, and fisheries industry, and construction industry is categorized as separated covered undertaking and other industry as unified covered undertaking.
2. Procedure of ② can be also made after or at the same time of ①.
3. In case that the undertaking should be covered by employment insurance, "Employment Insurance Applicable Workplace Form" and "Entitlement Acquisition Form by Employment Insurance" should be also submitted to the head of the Public Employment Security Office under jurisdiction.

労働保険の成立手続

● 成立手続の方法

保険関係成立届、概算保険料申告書の提出先等

I 一元適用事業の場合

- ① 保険関係成立届 (成立した日から10日以内)
- ② 概算保険料申告書 (保険関係成立の日から50日以内)

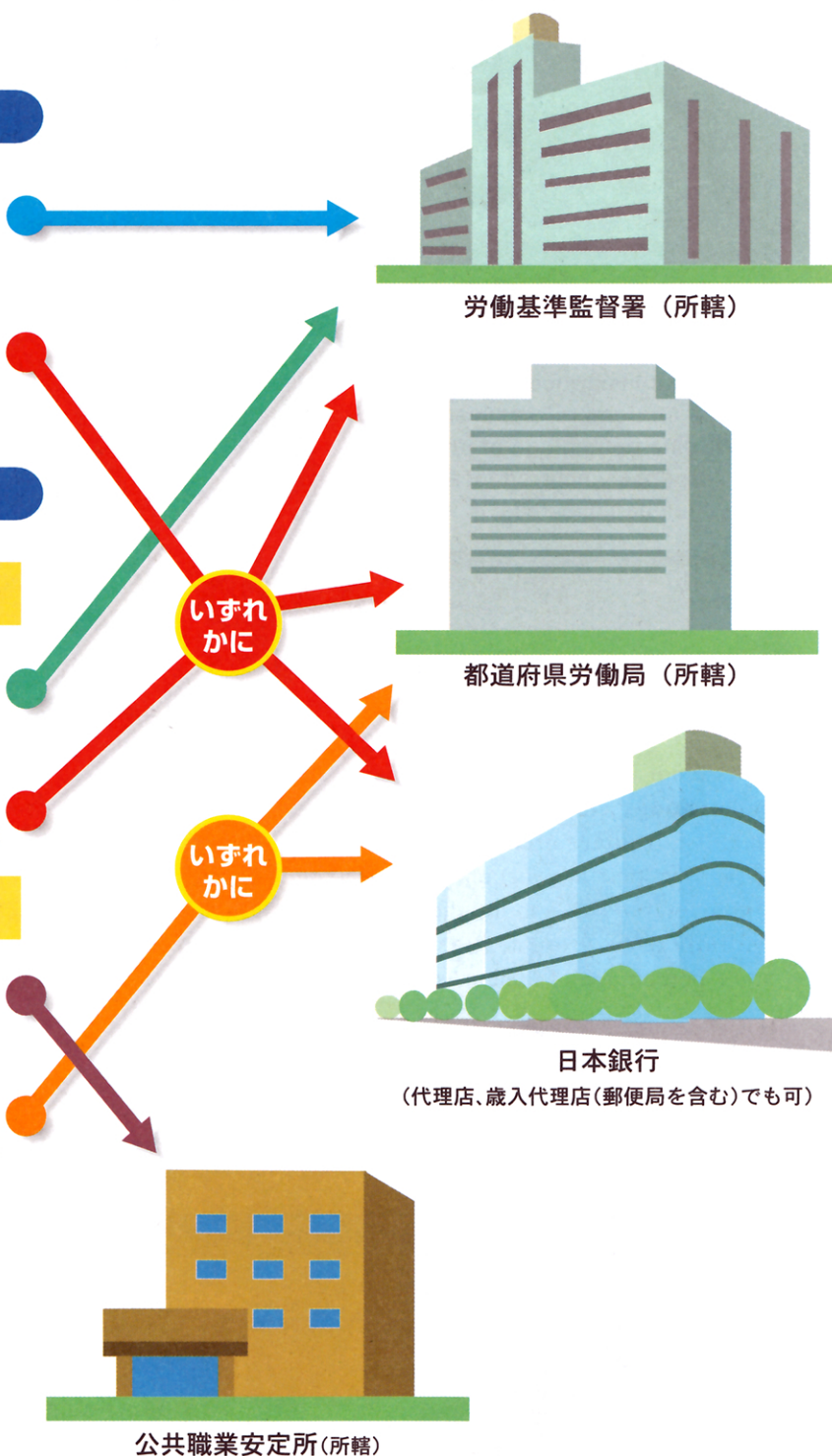
II 二元適用事業の場合

1. 労災保険に係る手続き

- ① 保険関係成立届 (成立した日から10日以内)
- ② 概算保険料申告書 (保険関係成立の日から50日以内)

2. 雇用保険に係る手続き

- ① 保険関係成立届 (成立した日から10日以内)
- ② 概算保険料申告書 (保険関係成立の日から50日以内)



注

1. 一元適用事業とは、労災保険と雇用保険の保険料の申告・納付等を両保険一本として行う事業です。二元適用事業とは、その事業の実態からして、労災保険と雇用保険の適用の仕方を区別する必要があるため、保険料の申告・納付等をそれぞれ別個に二元的に行う事業です。一般に、農林漁業・建設業等が二元適用事業で、それ以外の事業が一元適用事業となります。
2. ①の手続を行った後又は同時に②の手続を行います。
3. 雇用保険の適用事業となった場合は、この他に「雇用保険適用事業所設置届」及び「雇用保険被保険者資格取得届」を所轄の公共職業安定所長に提出しなければなりません。