

Attention Business Operators

# Introduction to procedures for enrolling in Labour Insurance

Fiscal Year 2026



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

# Attention Business Operators!

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# System of the Labour Insurance

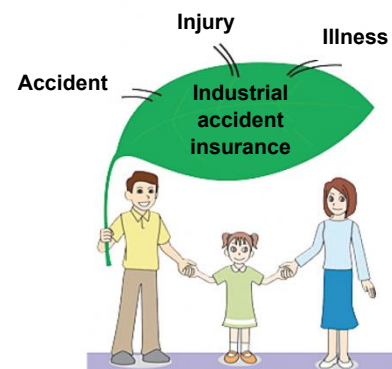
Labour insurance is a generic term for both Industrial Accident Compensation Insurance (generally called industrial accident insurance) and Employment Insurance. Insurance benefits are paid out separately under each insurance system, but the premium collections are performed generally under the labour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

In labour insurance, the term “business” refers to administrative and other work conducted within certain locations or organizations. In principle, it is required that business operators of even single companies, enroll labour insurance if there are factories or branches in addition to their main headquarters. For more details, please contact the appropriate Labor Standards Inspection Office or Public Employment Security Office (Hello Work).

## What is Industrial Accident Compensation Insurance?

When a worker is injured, becomes ill, or unfortunately passes away due to a work-related cause, or one involving a work-related factor in businesses or while commuting to work, the industrial accident compensation insurance benefits are there to cover the afflicted worker and his 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.

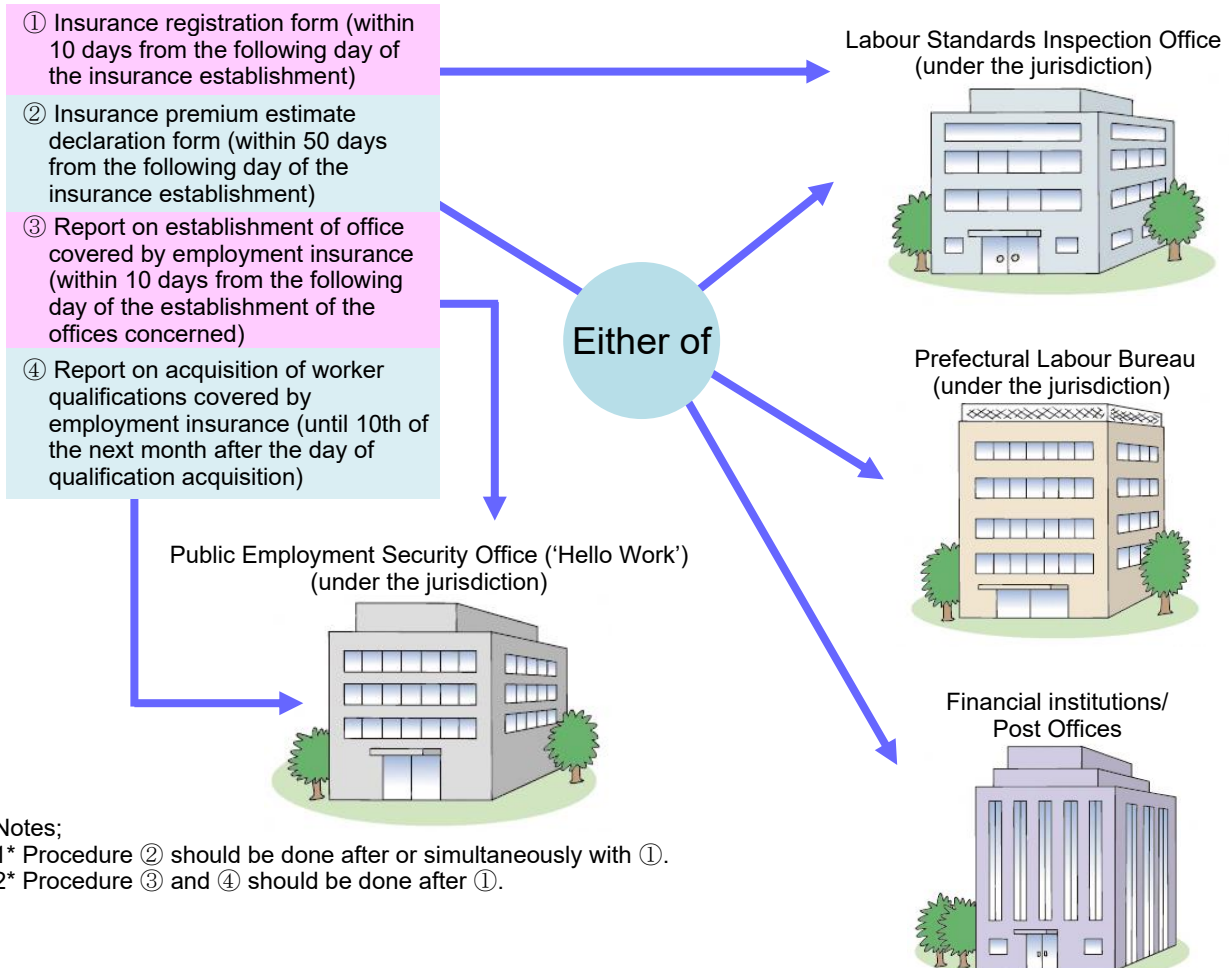
\* Confirmation of the business' legitimacy must be established to complete the insurance registration forms. For more information on the documents required for submission, please contact the Labour Standards Inspection Office or Public Employment Security Office ('Hello Work') within the appropriate jurisdiction. (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 (page 12) and the report on acquisition of worker qualifications covered by employment insurance (page 13) must be submitted to the Public Employment Security Office ('Hello Work') of that jurisdiction.

### 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 integratedly 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

Labour Standards Inspection Office  
(under the jurisdiction)



Prefectural Labour Bureau  
(under the jurisdiction)



Financial institutions/  
Post Offices



### 2. Procedure for employment insurance

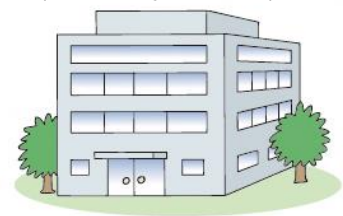
① Insurance registration form (within 10 days from the following day of the insurance establishment)

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)

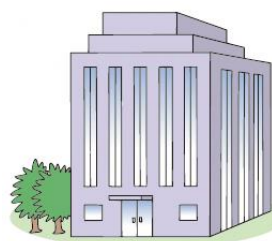
④ Report on acquisition of worker qualifications covered by employment insurance (until 10th of the next month after the day of qualification acquisition)

Public Employment Security Office  
(‘Hello Work’)  
(under the jurisdiction)



Either of

Financial institutions/  
Post Offices



Prefectural Labour Bureau  
(under the jurisdiction)



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').

# 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 premiums. Business operators must 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 (page 27) cannot be deferred.

	Business that established insurance during Apr. 1 to May 31			Business 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 following the date of establishment	Oct. 31	Jan. 31 next year	50 days from the day following the date 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

\* When the deadline is on Saturday, Sunday or a national holiday, it will be next working day of government offices.

- 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 (deferred 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 (deferred 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.

## How to calculate insurance premiums

Labour insurance premiums are obtained by multiplying the total wages paid to workers by insurance premium rates (industrial accident insurance rates + employment insurance rates). The amounts, in principle, are calculated as follows:

Gross salary to all workers (total salary) \* × (insurance premium rate)

\* Regarding employment insurance, salaries for those not covered by the policy are excluded.

## 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 (page 14)

(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 page 15.

### **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 13.5/1000 (general business). With (labour insurance premium) = (total salary) × (industrial accident insurance rate + employment insurance rate), labour insurance will be 3,300,000 × (3/1000+13.5/1000) = 54,450 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 1,000 yen per month (=200,000×5.0/1000) and 2,250 yen for bonus (=450,000×5.0/1000) and thus, total amount for a year becomes 16,500 yen (=1,000×12 months+2,250×2 times).

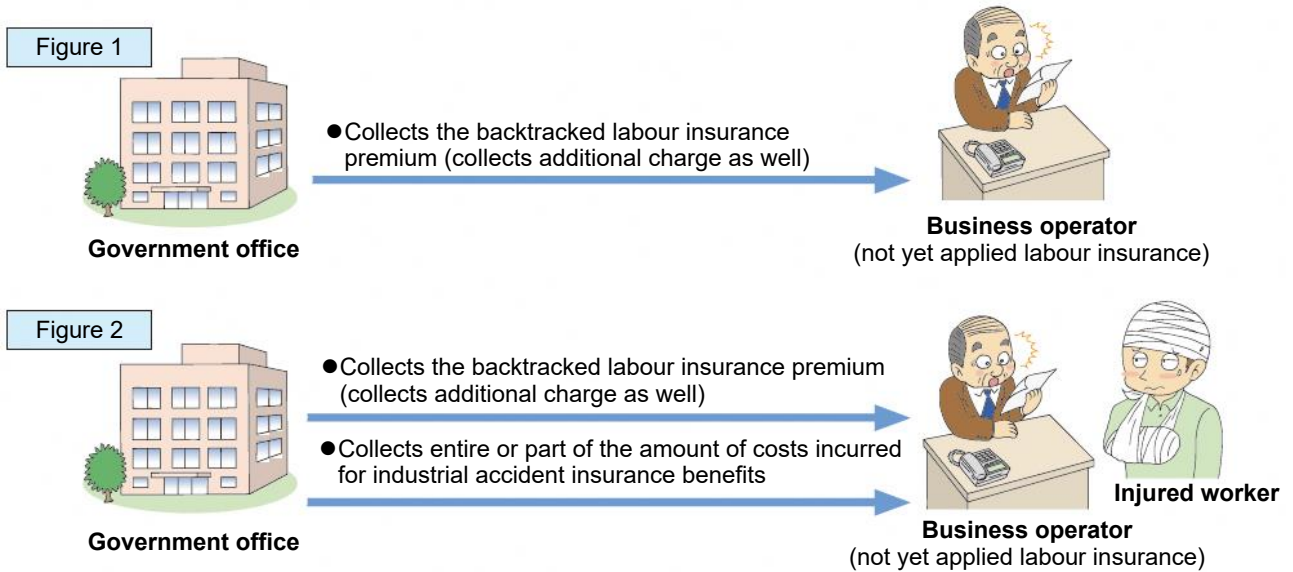
Therefore, labour insurance premium covered by business operator will be 37,950 yen (=54,450 -16,500).

\*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 28) 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 business operators who fail to complete all labour insurance enrollment procedures, the enrollment process and recognition of labour insurance premiums will be decided by the authority 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, item 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 accident, industrial accident involving multiple work-related factors or a commuting accident occurs during a period in which the insurance registration procedure has not been completed, although the business is directed by a 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 accident, industrial accident involving multiple work-related factors or a commuting accident occurs more than a year after the business covered under industrial accident insurance fails 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) benefits, nursing care (compensation) benefits and second medical examinations 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 (with a basic daily benefits amount of 10,000 yen) died due to an industrial accident and a lump-sum payment as surviving family compensation benefits 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 benefits 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 benefits 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 an industrial accident, industrial accident involving multiple work-related factors or a commuting accident occurs during a period in which the business operator is behind in payment, then the business operator should pay a maximum of 40% of the insurance benefits that were 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 benefits that were 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 (Pay-easy).
- 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 institutions.
- Online applications allow users to receive labour insurance numbers when submitting insurance registration form at the home or office. In addition, some functions including an early issuance of the insurance number have been improved so that users receive their numbers faster. Online applications are recommended for enrollment procedures with insurance registration forms.
- Payments of the labour insurance premiums can be made through the online payment system. By utilizing the payment system and online filing, you can complete all procedures from applications to payments on the Internet.  
\* When submitting a paper application for the annual renewal along with a lump-sum payment or deferred payment plan, only certain financial institutions are eligible to accept the first payment. (for information on eligible financial institutions, check the website of the Ministry of Health, Labour and Welfare)
- For the online payment details, please visit the Pay-easy website (<https://www.pay-easy.jp>).

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

- **“Access code” is...**

The half-width eight-digit alphanumeric code in small letters 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.

### About gBizID

gBizID is a system that allows user various administrative services with a single ID and password. Furthermore, applications can be submitted online via gBizID account. When a gBizID accounts is used, attachment of an online certificate (excluding certain procedures, such as those related to insurance registration forms) is not necessary. For those who would like to know how to create an account, check the gBizID website (<https://gbiz-id.go.jp>).

See the e-Government (e-Gov) website (<https://shinsei.e-gov.go.jp/>) for details about online applications.

For the preparation and operation procedure of online applications, contact [e-Gov’s user support center].

Tel: 050-3786-2225 (business line: 050)

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

(from 9 AM to 5 PM, during weekdays in May and from August to March)

\* The support center will be closed on Sat., Sun., holidays and year-end and new year holidays (from December 30 to January 3).







# Report on establishment of office covered by employment insurance

(Be sure to read notice before making entries on page 2.)

\* Business place number

Document types (accounts/slips) 1. Corporate Number (No need to fill out if you are an individual proprietor.)

12001 6000012070001

I apply as follows

飯田橋公共職業安定所長 殿

令和 8 年 4 月 8 日

Keep this application form clean since it's machine processed.

2. Name of business place (katakana)

カブシキガイシャ

Name of business place ((cont.)-katakana)

カスミショウテン

3. Location of business place (kanji) \* Chome/banchi

株式会社

Name of business place ((cont.)-kanji)

カスミ商店

4. Postal code

100-XXXX

5. Location of business place (kanji) \* Name of shi (city)/ku (ward)/gun (county)/cho (machi) (town)/mura (son) (village)

千代田区霞が関

Location of business place (kanji) \* Chome/banchi

1丁目X番X号

Location of business place (kanji) \* Name of building /condo etc.

6. Telephone number of company (Please fill in each item on the left.)

03-XXXXX-XXXXX

Area code Local exchange number Number

7. Established date

5-080401 (3 Showa 4 Heisei 5 Reiwa)

Era name Year Month Day

8. Number of labour insurance

13101304711000

Prefecture Authority Jurisdiction Key number Branch number 2

* Public Employment Security Office only	9. Establishment category <input type="checkbox"/> (1. Applicable) <input type="checkbox"/> (2. Voluntary)	10. Business category <input type="checkbox"/> (1. Individual) <input type="checkbox"/> (2. Outsource)	11. Industry category <input type="checkbox"/>	12. Register storage type <input type="checkbox"/> (1 For businesses employing daily insured persons only) <input type="checkbox"/> (2 Shipowner)
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13. Business operator	(kana reading) Address (For corporations, name of main business)	トウキョウト チヨダク カスミガセキ 東京都千代田区霞が関1-X-X		17. Number of full time worker	10 人		
	(kana reading) Company	カブシキガイシャ カスミショウテン 株式会社カスミ商店		18. Number of insured person	General 9 人		
	(kana reading) Name (For corporations, full name of representative)	ダイヒョウトリシマリヤク チヨダカスミ 代表取締役 千代田 カスミ			day worker 人		
	14. Summary of the business type (If a fishery, enter gross tonnage of your fishing boat)	卸売業・小売業		19. Information of salary payment	Closing day of payroll 25 Date		
15. Starting date of the business	令和 8 年 4 月 1 日	※ 16. Ending date of the business	Reiwa 年 月 日	Payday	End of this month / next month		
Remarks				20. Department in charge of employment insurance	General affairs section Personnel/payroll unit		
				21. Situation of joining social insurance	Health insurance Employee pension insurance Industrial accident insurance		
		※ Director	Deputy Director	Manager	Chief	Staff in charge	Operator

(Submit this notification within 10 days from the first day following the date business was established)



## Reference 2 Table of insurance rate (Fiscal Year 2026)

### ● Table of the industrial accident insurance rate

(As of Apr. 1, 2026)

Business Category	No.	Business type	Industrial accident insurance rate
Forestry	02/03	Forestry	52/1000
Fishery	11	Ocean fishery (excluding set net and sea surface aquaculture)	18/1000
	12	Set net fishery and sea surface aquaculture	37/1000
Mining	21	Metal mining, non-metal mining (excluding limestone and dolomite mining) and coal mining	88/1000
	23	Limestone and dolomite mining	13/1000
	24	Crude Oil and natural gas mining	2.5/1000
	25	Quarrying industry	37/1000
	26	Other mining industries	26/1000
Construction	31	Hydroelectric facility, water supply installation projects	34/1000
	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	6/1000
Manufacturing	37	Other construction works	15/1000
	41	Food manufacturing industry	5.5/1000
	42	Fiber industry or textile product manufacturing industry	4/1000
	44	Timber or Wood manufacturing industry	13/1000
	45	Pulp or Paper manufacturing industry	7/1000
	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	17/1000
	49	Other pottery or soil/stone product manufacturing industry	23/1000
	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)	5/1000
	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)	9/1000
	63	Western dishes, edged tools, hand tools, and general metal material manufacturing industry (excluding plating)	6.5/1000
	55	Plating industry	6.5/1000
	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	3/1000
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	6/1000	
Transportation	71	Transportation industry	4/1000
	72	Cargo services (excluding port and harbor terminal services and port and harbor cargo work)	8.5/1000
	73	Port and harbor cargo services (excluding port and harbor cargo work)	9/1000
	74	Port and harbor cargo work	12/1000
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	6/1000
	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	42/1000

● **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> <li>- Allowance for promotion of social insurance coverage (the aim of this allowance is to promote the application of social insurance to short-term workers, and is paid by employers to reduce the burden of insurance premiums on workers when they enroll in social insurance)</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/transfer allowance (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>

● **Table of employment insurance rates**

Business type	Insurance rate	Business operator coverage rate	Insured person coverage rate
General business	13.5/1000	8.5/1000	5.0/1000
Agriculture, Forestry, Fishery & Sake brewing industry	15.5/1000	9.5/1000	6.0/1000
Construction industry	16.5/1000	10.5/1000	6.0/1000

(As of Apr. 1<sup>st</sup> 2026)

※ 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.**

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.

## 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.

In cases in which the construction business started after April 1st 2015, when you calculate total salary amount using outsourcing fees, multiply outsourcing fees (except consumption tax) by the labour salary rate in the section "Construction after Apr. 1, 2015" of the following list.

Outsourcing fees (except consumption tax)	×	Labour salary rate	=	Total salary amount
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List of Business Type, Labour Salary Rate and Insurance Premium Rate

Business number	Business type	Construction from Apr. 1, 2012 to Mar. 31, 2015		Construction from Apr. 1, 2015 to Mar. 31, 2018		Construction from Apr. 1, 2018 to Mar. 31, 2024		Construction after Apr. 1, 2024	
		LSR	IPR	LSR	IPR	LSR	IPR	LSR	IPR
31	Hydroelectric facility, water supply installation projects	18%	89/1000	19%	79/1000	18% 19% *	64/1000 62/1000 *	19%	34/1000
32	Road installation project	20	16	20	11	19	11	19	11
33	Paving work	18	10	18	9	17	9	17	9
34	Railway or track installation work	23	17	25	9.5	24	9	19	9
35	Construction work (excluding existing building maintenance work)	21	13	23	11	23	9.5	23	9.5
38	Existing building maintenance work	22	15	23	15	23	12	23	12
36	Mechanical device setup or installation work	Set-up or fixing related work	7.5	40	6.5	38	6.5	38	6
		Others		21		22		21	
37	Other construction works	23	19	24	17	24	15	23	15

\* As for business number 31, a hydroelectric facility, water supply installation projects, in cases in which the construction businesses started from April 1, 2018 to March 31, 2021, handling may differ. For more details, check the Ministry of Health, Labour and Welfare's website. (<https://www.mhlw.go.jp/bunya/roudoukijun/roudouhokenpoint/dl/leaflet.pdf>)



## Special enrollment of industrial accident insurance

Industrial accident insurance is, in principle, a system to provide insurance benefits for accidents that are work-related or one involving a work-related factor in businesses or which occur while commuting to work. In addition to workers, certain persons who are deemed eligible for coverage—especially those with equivalent jobs—can enroll industrial accident insurance as an option, in the light of their business’s circumstances and the occurrence of accidents. This is a “special enrollment” system of industrial accident insurance.

A special enrollment system has three classes, for which eligibility varies as follows:

○ Class I special enrollment insurance

Class I applies to small and medium-sized (\*) business operators or persons engaged in such business, as well as those who are not covered by industrial accident insurance (family members or officers engaged in the business).

To enroll, you are required to outsource the Labour Insurance Administration Association (see page 28) with office work on labour insurance related to your business.

○ Class II special enrollment insurance

Class II applies to Hitori-oyakata (a self-employed person who engages in a specific business, such as construction) engaged on a regular basis in a business under laws and regulations without employing any workers, a self-employed person and those engaged in such business (family members or officers) as well as workers engaged in specified business under laws and regulations.

For more information on eligible businesses or employment, check linked pamphlets as follows.

○ Class III special enrollment insurance

Class III applies to those who will be dispatched to foreign countries as workers by a business operator in Japan, and those who will be dispatched as business operators (not employed as workers, i.e., business operators or officers) for small and medium-sized businesses (\*) in foreign countries, as well as those who will be dispatched by organizations that provide technical cooperation for developing countries (excluding fixed-term businesses), and engage in such business.

\* Company size recognized as small and medium-sized

Business		Number of workers
Finance Real estate industry	Insurance Retail business	50 or less
Wholesale business	Service	100 or less
Businesses other than above		300 or less

For those who would like to know more about special enrollments, see the following pamphlets.

Class I special enrollment insurance



Class II special enrollment insurance (self-employed persons including hitori-oyakata)



Class II special enrollment insurance (workers engaged in specified business)

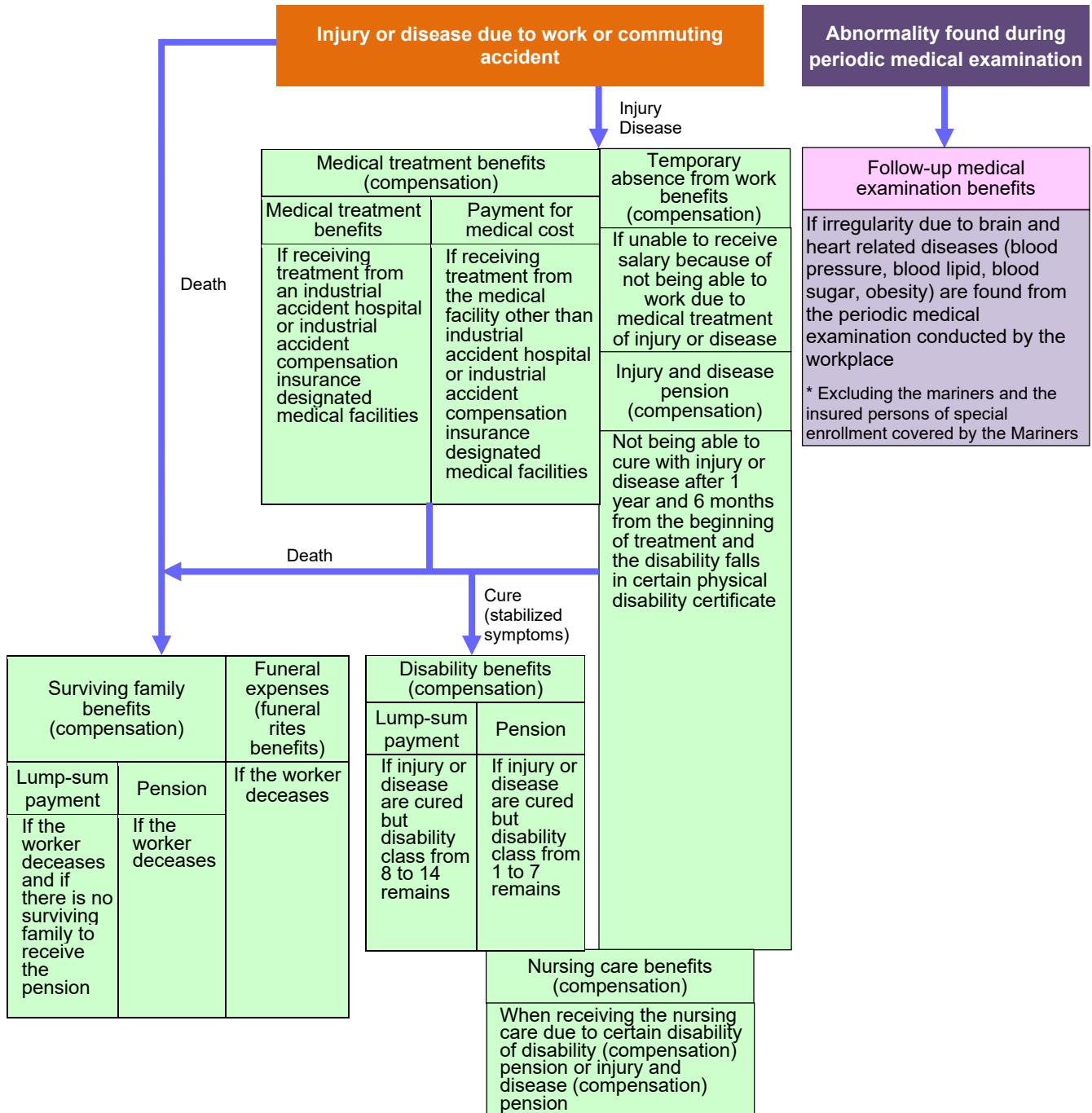


Class III special enrollment insurance



# Industrial Accident Insurance System

When a worker is injured or becomes ill, or unfortunately passes away due to a work-related cause, or one involving a work-related factor in businesses or while commuting to work, the industrial accident insurance benefits are applied to protect afflicted workers and surviving families.



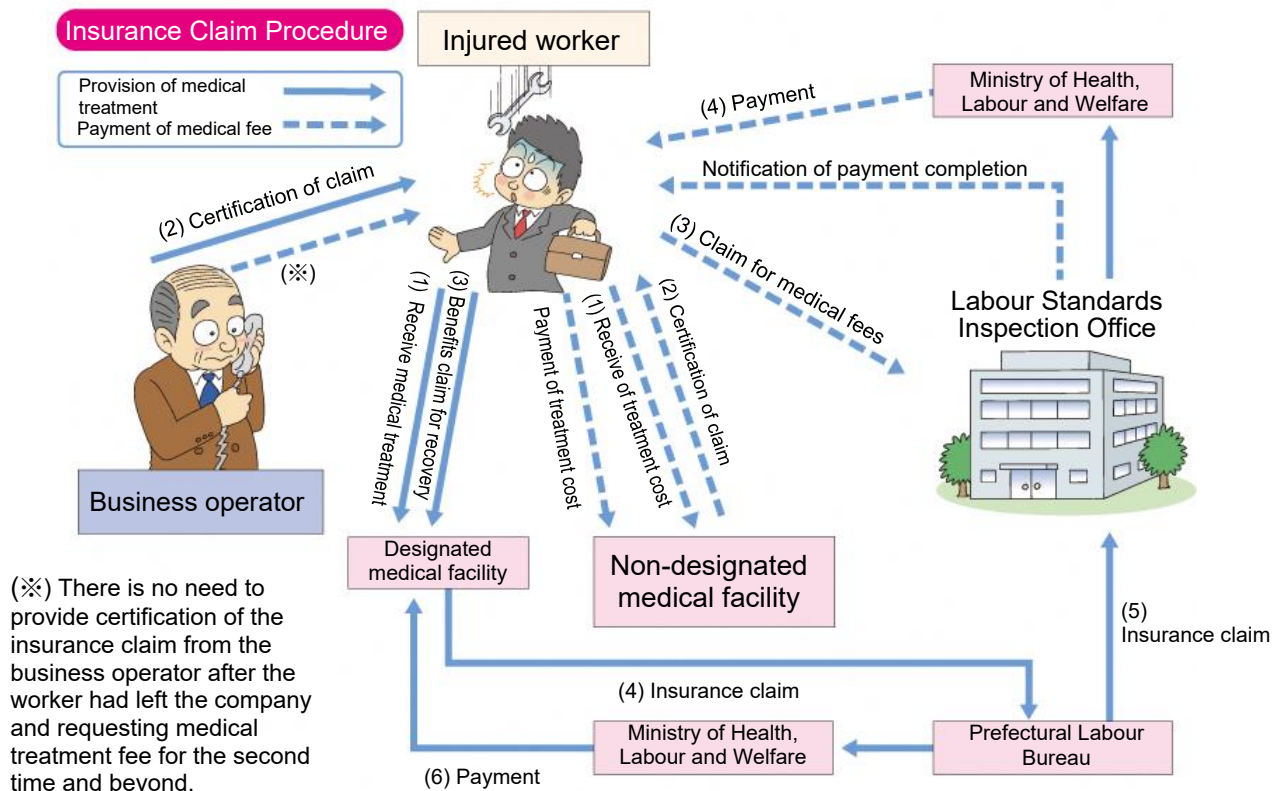
## 〈Types of industrial accident compensation insurance benefits〉

### 1 Medical treatment benefits (compensation)

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

“Benefits 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 (stabilized symptoms) 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)

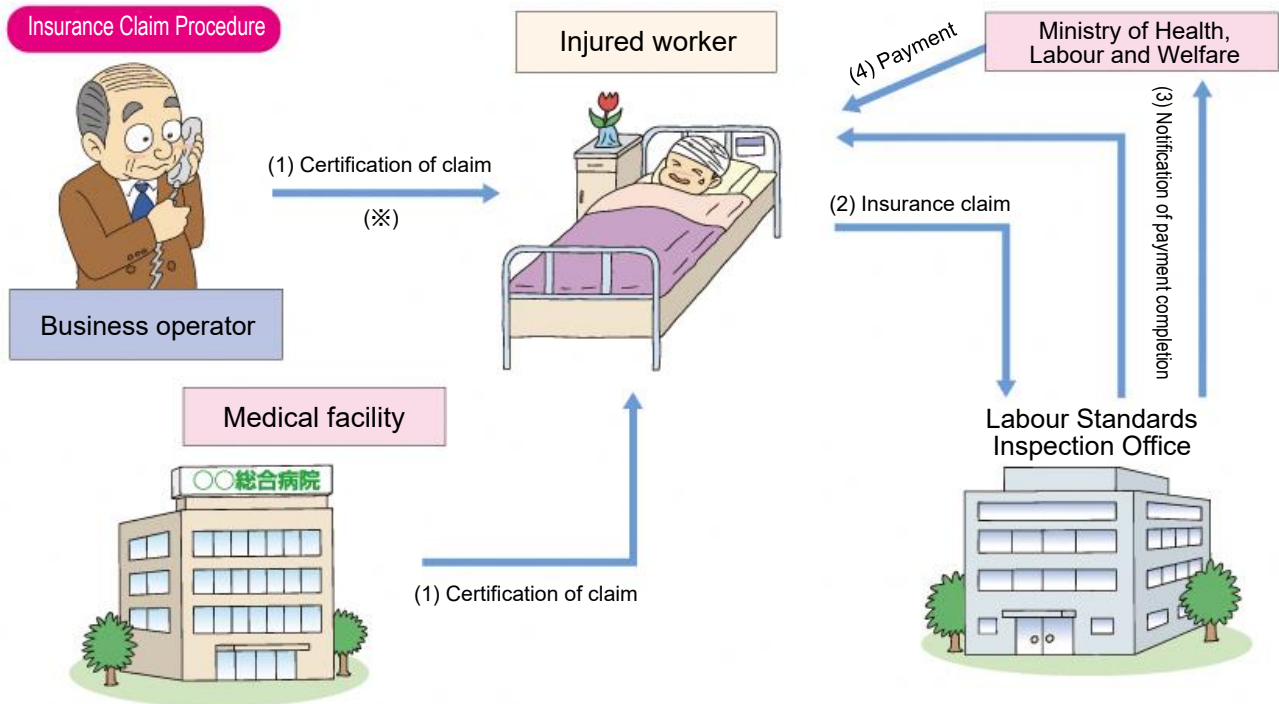
This insurance benefits will be applied four days after a worker becomes absent when the worker gets injured due to a work-related cause, or one involving a work-related factor in businesses or while commuting to work, and is not receiving a salary (however, for industrial accidents, the business operator 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. Regarding basic daily benefits amounts of workers who work for multiple businesses, the amount is, in principle, the total of the amount with equivalent basic daily benefits amount related to the multiple businesses.

Maximum and minimum of the basic daily benefits amount under the industrial accident insurance according to the age category is decided by the notice of the Minister of Health, Labour and Welfare.

(NOTE) To receive medical treatment benefits due to 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)

These insurance benefits are applied if the worker's condition does not return to normal after 18 months from the start of treatment and injuries and injury (stabilized symptoms) and disease class is 1 to 3, the Chief of the Competent Labour Standards Inspection Office will decide the payment by the authority and the benefits amount for the day will be paid in the form of a pension for 313 to 245 days or the equivalent.

### 4 Disability benefits (compensation)

These insurance benefits are applied when a worker's injuries or disease has been treated (stabilized symptoms) but a 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 benefits will be adjusted according to a certain amount of adjustment rate.

① Disability pension (compensation) balance lump-sum payment

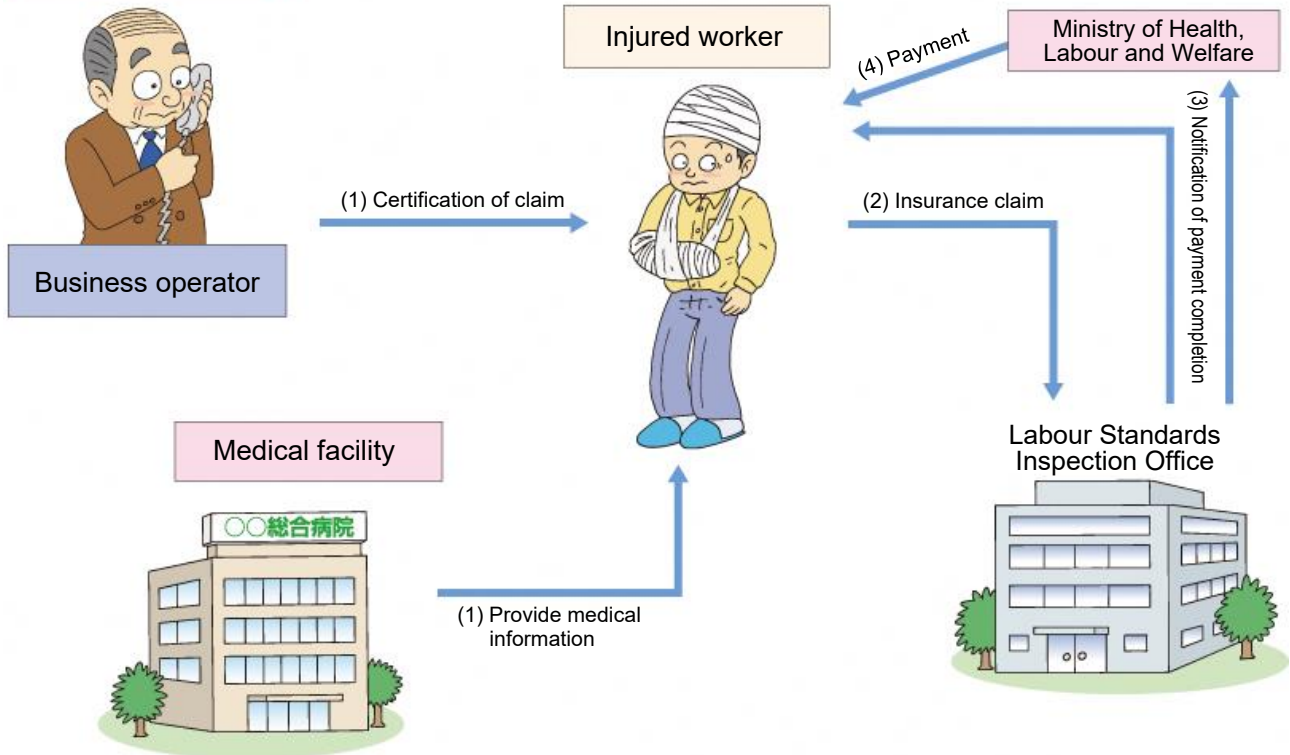
When the insured person of disability pension deceases, the balance will be paid to the surviving family as a lump-sum payment, if the total amount of disability pension period is less than the table below.

② Disability pension (compensation) prepaid lump-sum payment

According to claims by the beneficiaries for disability pensions, depending on the disability class, the pension can be paid in advance in a lump-sum following the maximum amount listed in the table below. However, pension payments will stop until the advance payment is attained.

Disability class	Amount
1	Basic daily benefits amount for 1,340 days
2	Basic daily benefits amount for 1,190 days
3	Basic daily benefits amount for 1,050 days
4	Basic daily benefits amount for 920 days
5	Basic daily benefits amount for 790 days
6	Basic daily benefits amount for 670 days
7	Basic daily benefits amount for 560 days

### Insurance Claim Procedure



## 5 Surviving family benefits (compensation)

These insurance benefits are applied where a worker dies, as a result of work-related causes, during course of their duty in businesses or while commuting to or from work. There are surviving family pension (compensation) and surviving family lump-sum payment (compensation).

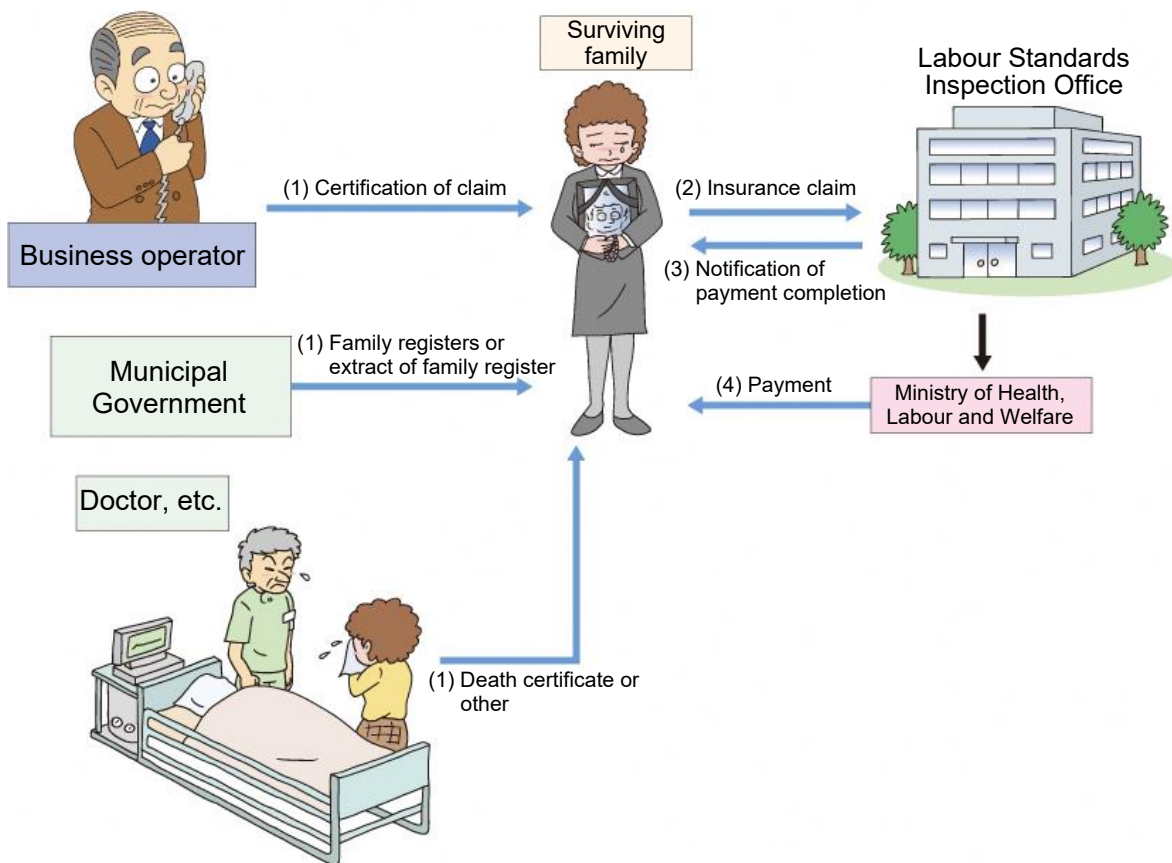
For a certain range of surviving family who depended their living on the deceased worker at the time of his/her death, a surviving family pension is paid. If the vesting person does not exist, the basic benefits amount of the day will be paid to the surviving family under certain condition as a surviving 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 benefits amount for 153 days
Wife over the age of 55 or disabled wife	Basic daily benefits amount for 175 days
2 persons	Basic daily benefits amount for 201 days
3 persons	Basic daily benefits amount for 223 days
More than 4 persons	Basic daily benefits amount 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 benefits 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 benefits 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)

These benefits are paid out to the person who has conducted the funeral service. Whichever amount is higher than 330,000 yen plus the basic benefits amount for 30 days or the basic daily benefits amount for 60 days will be provided.

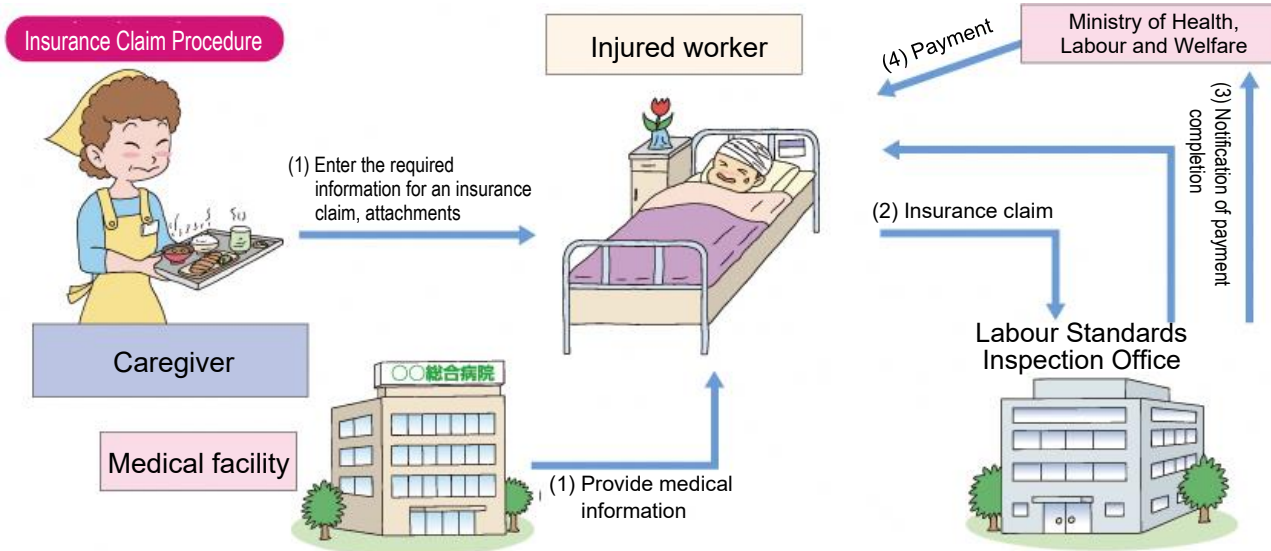
## 7 Nursing care benefits (compensation)

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

In case of a condition requiring constant nursing care, the expense up to 186,050 yen will be paid for nursing purposes. However, when receiving nursing care from relatives or others and if there is no nursing cost or the cost is less than 90,790 yen, then 90,790 yen will be paid across the board.

In addition, when nursing care is needed, the expense up to 92,980 yen will be paid for nursing cost.

However, when receiving nursing care from relatives or others and if there is no nursing cost or the cost is less than 45,400 yen, then 45,400 yen will be paid across the board.

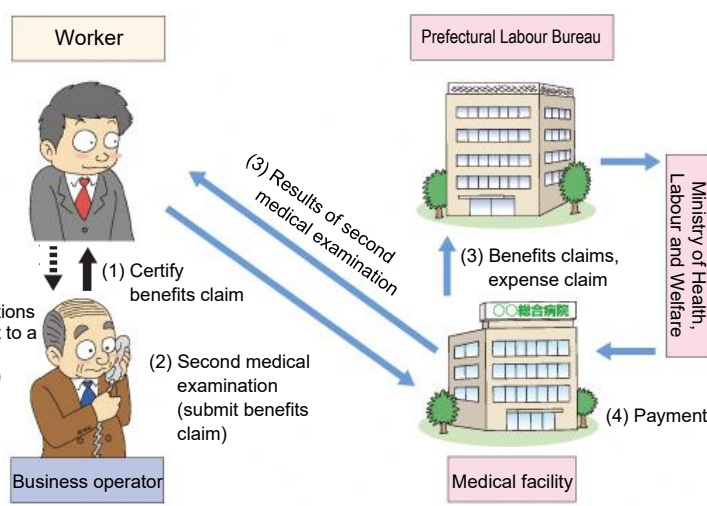


## 8 Follow-up medical examination benefits

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 the online application page of e-Government (e-Gov) website (<https://shinsei.gov.go.jp>).



# Employment Insurance System

Employment insurance benefits are 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 benefits 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

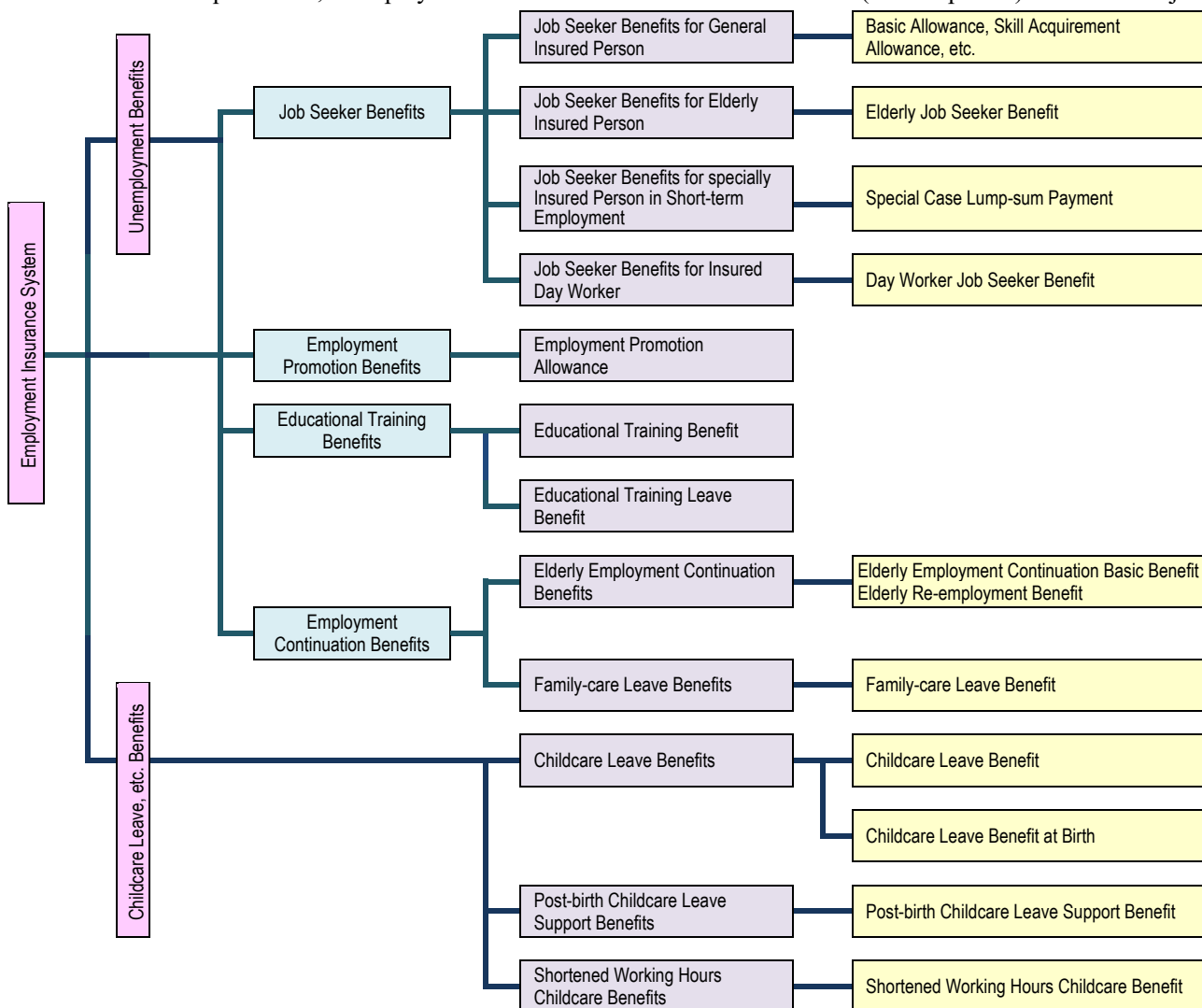
The worker who is employed by a business covered by labour insurance would generally be as an insured person except for the person who is listed in the Article 6 of the Employment Insurance Act such as a daytime student.

### ● Type of insured person

1. General insured person (regular worker who is under age 65)
2. Elderly insured person (regular worker who is over age 65)
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)

## Outline of the Employment Insurance System

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



## Employment insurance basic allowance benefits-receivable days

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

Age category \ Period of being insured person	6 months or more and less than 1 year	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
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)

Age category \ Period of being insured person	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
All age	90 days	90 days	120 days	150 days

### 3 Person having difficulty in employment

Age category \ Period of being insured person	6 months or more and less than 1 year	1 year or more and less than 5 years	5 years or more and less than 10 years	10 years or more and less than 20 years	20 years or more
Less than 45	150 days	300 days			
45 and over to less than 65		360 days			

## Requirements for receiving basic allowance benefits

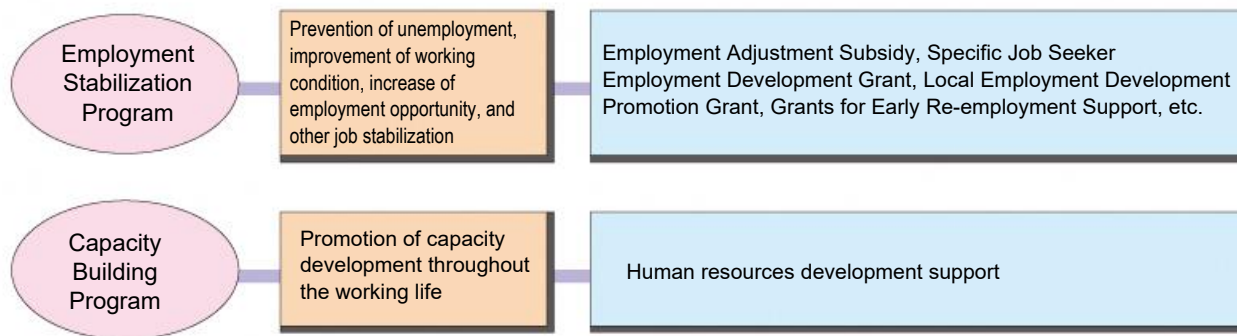
Generally, a person is required to have an insured period of more than 12 months in total, within two years prior to the last day on the job (in the case of job termination due to bankruptcy or dismissal, a period of more than six months in total within a year prior to the last day on the job is allowed) and must be willing and able to seek 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 the employment insurance system, there are several grants other than job leave benefits that are offered to business operators, including the Employment Adjustment Subsidy, and other subsidies that business operators can use to let workers leave the job, or offer training and education when business activity is cut back due to a change in the market.



### ●Employment Adjustment Subsidy

This subsidy is provided to employers who, due to economic fluctuations, changes in industrial structure, or other economic reasons, are compelled to scale down their business activities and implement employment adjustment measures (temporary leave, education and training, or secondment) based on labour-management agreements in order to maintain employment, and who have paid leave allowances or wages to their workers.

### ●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 an In-business Job Capacity Building Plan, etc., when a business operator conducts job training for workers, or introduces education and training leaves and applies it to the workers, part of training expenses and wages 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 online application page of the e-Gov website (<https://shinsei.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) fixed insurance premium declaration of the labour insurance premium at the time of business shutdown.

(NOTE) A payment system by rough estimate is not acceptable since the amount of the 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, the general contribution for fiscal year 2026 (Jun. 1, 2026 - July. 10, 2026) is calculated according to the total salary amount of fiscal year 2025 and declared and paid as for 2026.

### 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 fixed 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 fixed 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.
- 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. (See “Special enrollment of industrial accident insurance” on page 17.)

## 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.

(NOTE) Information on covered workplaces is updated monthly.

- The business operator, if the name or the location of a business has been changed, needs to submit a “change of name or location notice” to the Labour Standards Inspection Office or Public Employment Security Office (‘Hello Work’) (in the case of a change in jurisdiction, submit the notice to the office within the new jurisdiction) within 10 days from the day following 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://www.mhlw.go.jp/www2/topics/seido/daijin/hoken/980916\\_1a.htm](https://www.mhlw.go.jp/www2/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: “労働保険口座振替”

[https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou\\_roudou/roudoukijun/hoken/hokenryou/index.html](https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/roudoukijun/hoken/hokenryou/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 is now established so that the labour insurance premiums 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 (‘Hello Work’), business operators are expected to settle the mandatory benefits amount plus 10% of the amount equivalent to the labour insurance premium as a special insurance premium.

## Frequently Asked Questions about the Labour Insurance System

### 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/stf/seisakunitsuite/bunya/koyou\\_roudou/koyou/hellowork.html#whereis\\_hellowork](https://www.mhlw.go.jp/stf/seisakunitsuite/bunya/koyou_roudou/koyou/hellowork.html#whereis_hellowork)



(\*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 industrial accident, industrial accident involving multiple business factors or an accident while commuting to work that can be covered by industrial accident insurance occurs during a period that a business operator failed to submit the labour insurance concluding report by intent or by gross negligence, the government will collect past labour insurance premiums (plus penalties) and collect either the entirety or part of the amount required for industrial accident insurance payments.

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 page 15)

(As of 2026)