

GHQ/SCAP Records (RG 331, National Archives and Records Service)

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(Compiled by *National Diet Library*)

Program	Population*	WAGES		INDUSTRIAL WAGE EARNERS
		Amount	Definition	
HEALTH INSURANCE	4,300,000 plus 9,900,000 dependents	First ¥2000 of monthly wage.	Basic wage plus such allowances or bonuses as are paid regularly and not less frequently than every 3 months, exclusive of family allowances, commuting expenses, travel expenses and rental or lodging allowances which do not result in proportionate deduction from basic wage.	Compulsory for workers in concerns employed and specifically included in the following: manufacturing, packing, repairing, mining, production of electricity and motive power, passenger transportation, freight handling and insurance, incineration, cleaning, slaughtering and leasing, brokerage and middleman services, advertising, information service, and other services. Excluded are legal persons and corporations except relations. Excluded are persons covered by Social Security or Government Enterprise Mutual Aid, national officials and government administrative employees of undertakings without fixed addresses or for less than 6 months, persons employed on contract is less than 2 months or who are seasonal workers employed less than 4 months or of less than 6 months who work outside of the companies. Members of National Health Insurance are exempt upon request.
NATIONAL HEALTH INSURANCE	41,000,000 31,000,000**	Contributions are based on a flat rate plus amounts related to total income and number of dependents.		Excluded if covered by Health Insurance or voluntarily insured dependents.
WELFARE PENSION INSURANCE	4,300,000	First ¥600 of monthly wage.	(Same as Health Insurance).	(Same as Health Insurance except as to members of National Health Insurance Association)
WORKMEN'S COMPENSATION INSURANCE	6,000,000 (Estimated number brought in 1 Sept 1947)	Total wages	Total amount of wages, salaries, allowances and all other payment by employer to employee for work regardless of what it is called (including family allowances) excluding only bonuses paid less frequently than every 3 months.	Industries for which coverage is compulsory: those specified in Welfare Pension Insurance variations: voluntary for office workers, marketing, finance and insurance, incineration, slaughtering, storage and leasing, brokerage services, bill collecting, advertising and other services. Compulsory for workers in industries engaged in freight handling or, if included, engaged in specifically designated by cabinet orders, in industries employing 1 or more employees in manufacturing, packing, repairing, mining, production of electricity and motive power, freight transportation. In addition to industries covered by Welfare Pension Insurance, industries employing steadily or a total of 300 man hours in a month in engineering, construction, demolition, and coal production. Excluded are persons covered by Social Security, employees of the government, and those who employ only members of family living with them. Workers are not excluded because of being employees or day laborers.
SEAMEN'S INSURANCE	215,000 (Estimated number under new limitation to vessels over 5 tons; 93,000 under old limitation to vessels over 20 tons).	First ¥8000 of monthly wage (¥750 prior to 1 Nov 1947)	Basic wage plus all allowances except family allowances and allowances paid for overtime work and for pilots.	

Japanese Social Insurances
COVERAGE PROVISIONS

INDUSTRIAL WAGE EARNERS	AGRICULTURAL WAGE EARNERS	SEAMEN	MINISTERS
<p>Compulsory for workers in concerns employing 5 or more persons specifically included in the following industries: manufacturing, packing, repairing, mining, production and distribution of electricity and motive power, freight and passenger transportation, freight handling, marketing, finance, insurance, incineration, cleaning, slaughtering, storage, leasing, brokerage and middleman services, bill collecting, advertising, information service, and office workers of persons and corporations except religious organizations.</p> <p>Excluded are persons covered by Seamen's Insurance, Government Enterprise Mutual Aid, national and local officials and government administrative employees, employees of undertakings without fixed addresses or doing business less than 6 months, persons employed temporarily whose contract is less than 2 months or who are day laborers, seasonal workers employed less than 4 months, and employees less than 6 months who work outside for life insurance purposes. Members of National Health Insurance Association are exempt upon request.</p>	-	Excluded if covered by Seamen's Insurance.	Excluded.
<p>Excluded if covered by Health Insurance but may voluntarily insure dependents.</p>	<p>Voluntary unless resident of community wherein over half are members of association and prefectural governor has declared membership for balance of community is compulsory.</p>	<p>Excluded if covered by Seamen's Insurance but families may insure themselves in their own right with spouse or eldest child acting as head of the household and taking out membership.</p>	<p>Excluded if covered dependents.</p>
<p>Excluded (as Health Insurance except as to exemption of members of National Health Insurance Association).</p>	-	<p>Excluded if covered by Seamen's Insurance.</p>	<p>Excluded.</p>
<p>Industries for which coverage is compulsory are same as specified in Welfare Pension Insurance with following conditions: voluntary for office workers and workers in manufacturing, finance and insurance, incineration, cleaning, slaughtering, storage and leasing, brokerage and middleman services, bill collecting, advertising and information service. Compulsory for workers in industries employing 1 or more persons steadily or a total of 300 man hours in a year and engaged in freight handling or, if included among enterprises specifically designated by cabinet order as dangerous industries employing 1 or more and engaged in manufacturing, packing, repairing, mining, production and distribution of electricity and motive power, freight and passenger transportation. In addition to industries covered by Welfare Pension Insurance, industries employing 1 or more persons steadily or a total of 300 man hours in a year, and engaged in engineering, construction, demolition, lumbering and charcoal production. Excluded are persons covered by Seamen's Insurance, employees of the government, and undertakings which employ only members of family living in same household and who are not excluded because of being temporary seasonal workers or day laborers.</p>	-	<p>Excluded if covered by Seamen's Insurance.</p>	
-	-	<p>All seamen, including masters, serving aboard a fishing vessel of over 30 tons or other vessels of over 5 tons, except that those who serve aboard vessels which operate exclusively in lakes, rivers or within harbors, government employees, entitled to mutual aid benefits equal to Seamen's Insurance benefits, and government officials, are excluded.</p>	<p>Government employees not covered by Seamen's Insurance are excluded.</p>

SEAMEN	GOVERNMENT EMPLOYEES		SELF-EMPLOYED	UNEMPLOYED	AGED
	MINISTRY	ENTERPRISE			
covered by insurance.	Excluded.	Excluded if covered by Mutual Aid.			
covered by Seaman's Insurance but families take care of themselves in their own homes with spouse or child acting as head of household and taking care of ship.	Excluded if covered by Mutual Aid but may voluntarily insure dependents.		Voluntary unless resident of community wherein over half are members of association and prefectural governor has declared membership for balance of community is compulsory.	-	-
covered by Seaman's Insurance.	Excluded.	Excluded if covered by Mutual Aid.	-	-	-
covered by Seaman's Insurance.	Excluded.		-	-	-
Including masters, and a fishing vessel over 30 tons or other vessels over 5 tons, except those who serve aboard government employees, mutual aid benefits and government are excluded.	Government employees entitled to Mutual Aid benefits equal to Seaman's Insurance benefits, and government officials are excluded.		-	-	-

				that employ only members of family living in Workers are not excluded because of being te employees or day laborers.
SEAMEN'S INSURANCE	215,000 (Esti- mated number under new li- mitation to vessels over 5 tons; 93,000 under old li- mitation to vessels over 20 tons).	First ¥8000 of monthly wage (¥750 prior to 1 Nov 1947)	Basic wage plus all allowances except family allowances and allowances paid for overtime work and for pilots.	-
UNEMPLOYMENT INSURANCE (Pending)	6,500,000 (Estimated number to be covered).	First ¥5000 of monthly wage.	Basic wage plus each allow- ances or bonuses as are paid regularly and not less fre- quently than every 3 months, including family allowances.	Industries compulsorily covered are same as cally listed in Welfare Pension Insurance Na local government employees are included unles equivalent benefits under other laws. Exclud ees of undertakings without fixed addresses, ed by Seamen's Insurance, day laborers unles continuously for more than 1 month by the sam persons employed under contract for less tha those employed in seasonal enterprises with than 4 months unless in either case they are employed by same employer for a longer perio probationally employed for less than 14 days
GOVERNMENT PENSION INSURANCE	950,000	Total wages	Basic wage under wage schedule prior to 1 July 1946 and ex- clusive of all allowances.	-
GOVERNMENT MUTUAL AID SOCIETIES. Government Personnel (10 Ass'ns)	383,000 plus 920,000 dependents	¥1200 of monthly wage (wages in excess er- clude emplo- yees from coverage).	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances except that for purposes of computing benefits the wage schedule prior to 1 July 1946 is used.	-
Government Enterprise (11 Ass'ns).	1,538,000 plus 3,650,000 dependents.	(Same as for Ministry employees).	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances except that for purposes of computing benefits other than for occu- pational injuries the wage schedule prior to 1 July 1946 is used.	-
WORKMENS' COMPENSATION FOR GOVERNMENT EMPLOYEES ***	1,357,000	Total wages	Basic Wage under 1 July 1946 wage schedule and exclusive of all allowances.	-
SEPARATION ALLOWANCES ****	1,927,000	Total wages	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances.	-

* As of 1 April 1947 except where otherwise stated.
. Dependents estimated on basis of ratios reported.

** Larger figure pertains to those covered if a
associations in existence were active.

Members of family living in same household excluded because of being temporary day laborers.			
	-	All seamen, including masters, serving aboard a fishing vessel of over 30 tons or other vessels of over 5 tons, except that those who serve aboard vessels which operate exclusively in lakes, rivers or within harbors government employees entitled to mutual aid benefits equal to Seamen's Insurance benefits, and government officials, are excluded.	Government employees entitled to Seamen's Insurance benefits excluded.
Compulsorily covered are same as those specified in Welfare Pension Insurance National and dependent employees are included unless entitled to benefits under other laws. Excluded are employments without fixed addresses, persons covered by Insurance, day laborers unless employed for more than 1 month by the same employer, employed under contract for less than 2 months and employed in seasonal enterprises with a term less than 1 month unless in either case they are continuously employed for a longer period, and workers employed for less than 14 days.	-	Excluded if covered by Seamen's Insurance.	Excluded if entitled to equal benefits.
	-		All national and prefecture employees (including policemen and tax collectors).
	-		All national and prefecture employees, including officials, covered by Government Enterprise Mutual Aid.
	-		
	-		All national and prefecture employees, including officials, covered by Government Enterprise Mutual Aid.
	-		All national and prefecture employees employed by the occupation.

Benefit pertains to those covered if all conditions in existence were active.

- *** Provided through 3 separate cabinet orders:
1. Medical Allowance for Officials, Cabinet Order No. 80, 1890.
 2. Grant-in-Aid for Auxiliary Workers (Tradesmen), Cabinet Order No. 108, 1928.
 3. Grant-in-Aid for Junior Clerks, Cabinet Order No. 109, 1928.

<p>including masters, aboard a fishing vessel of 30 tons or other vessels over 5 tons, except those who serve aboard vessels which operate exclusively on rivers or within territorial waters. Government employees entitled to mutual aid benefits under Seamen's Insurance and government laws are excluded.</p>	<p>Government employees entitled to Mutual Aid benefits equal to Seamen's Insurance benefits, and government officials are excluded.</p>	-	-	-
<p>covered by Seamen's Insurance</p>	<p>Excluded if entitled to equivalent benefits under other laws.</p>	-	-	-
-	<p>All national and prefectural officials in a career status (including policemen and teachers).</p>	-	-	-
-	<p>All national and prefectural employees, including officials, not covered by Government Enterprise Mutual Aid.</p>	-	-	-
-		<p>All government employees, excluding officials, working in government enterprises.</p>	-	-
-	<p>All national and prefectural employees, including officials, not covered by Government Enterprise Mutual Aid.</p>	-	-	-
-	<p>All national and prefectural employees except those (214,351) employed by the occupation forces.</p>	-	-	-

See cabinet orders:
 for Officials, Cabinet Order No. 80, 1890.
 Auxiliary Workers (Tradesmen), Cabinet Order No. 382, 1918.
 Senior Clerks, Cabinet Order No. 109, 1928.

**** Cabinet Decision, No. 29, March 1947.

Social Security Division
 PH&W, GHO, SCAP
 1 November 1947

	SICKNESS AND INJURY		
	Cash	Medical Care	
INDUSTRIAL WAGE EARNERS	HI-Temporary cash disability benefits (non-occupational). WCI-Temporary cash disability benefits and invalidity pension and allowance (occupational). WPI-Invalidity pension and allowance.	HI-Hospitalization, doctor, and drugs (non-occupational). WCI-Hospitalization, doctor and drugs (occupational). NHI-Hospitalization, doctor and drugs.	HI-Compensated delivered allowance
AGRICULTURAL WAGE EARNERS	-	NHI-Hospitalization, doctor, and drugs	
SEAMEN	SI-Temporary cash disability benefits and invalidity pension and allowance.	SI-Hospitalization, doctor, and drugs.	
GOVERNMENT EMPLOYEES Ministry Employees	GPMAS-Temporary cash disability (non-occupational). WCGE-Sickness allowance and disability allowance (occupational). GPS-Invalidity pension (occupational).	GPMAS-Hospitalization, doctor, and drugs (non-occupational). WCGE-Hospitalization, doctor, and drugs (occupational).	GPMAS- and n
Enterprise Employees	GEMAS-Sickness Allowance.	GEMAS-Hospitalization, doctor, and drugs.	GEMAS and n
SELF-EMPLOYED	-	NHI-Hospitalization, doctor, and drugs.	
UNEMPLOYED	-	-	
AGED	-	-	
DEPENDENTS	-	HI-Half cost of hospitalization, doctor, and drugs. NHI-Partial cost of hospitalization, doctor, and drugs. GPMAS-Half cost of hospitalization, doctor, and drugs. GEMAS-Half cost of hospitalization, doctor, and drugs.	GPMAS and n GEMAS and n HI-Nu deliv

HI - Health Insurance
WCI - Workmens' Compensation Insurance
WPI - Welfare Pension Insurance
NHI - National Health Insurance

UI - Un
SI - Se
GPMAS -
GEMAS -

Japanese Social Insurances

CLASSES OF POPULATION AND APPLICABLE PROGRAMS

ACCIDENT AND SICKLEAF INJURY	MATERNITY		OLD AGE
	Cash	Medical Care	
Medical Care Hospitalization, doctor, drugs (non-occupational). Hospitalization, doctor drugs (occupational). Hospitalization, doctor drugs.	HI-Confinement allowance, delivery grant, and nursing allowance.	HI-Obstetrical care. NHI-Obstetrical care.	WPI-Pension and retirement allowance.
Hospitalization, doctor, drugs	-	NHI-Obstetrical care.	-
Hospitalization, doctor, drugs.	-	-	SI-Pension and retirement allowance
Hospitalization, doctor, drugs (non-occupational). Hospitalization, doctor, drugs (occupational).	GPMAS-Confinement allowance and nursing allowance.	GPMAS-Delivery grant or care in Ministry hospital.	GPS-Pension
Hospitalization, doctor, and drugs.	GEMAS-Confinement allowance and nursing allowance.	GEMAS-Delivery grant or care in Ministry hospital.	GEMAS-Pension
Hospitalization, doctor, drugs.	-	NHI-Obstetrical care.	-
-	-	-	-
-	-	-	-
Half cost of hospitalization, doctor, and drugs. Partial cost of hospitalization, doctor, and drugs. Half cost of hospitalization, doctor, and drugs. Half cost of hospitalization, doctor, and drugs.	GPMAS-Confinement allowance and nursing allowance. GEMAS-Confinement allowance and nursing allowance. HI-Nursing allowance and delivery grant.	NHI-Partial cost of obstetrical care.	-

UI - Unemployment Insurance
 SI - Seamens' Insurance
 GPMAS - Government Personnel Mutual Aid Society
 GEMAS - Government Enterprise Mutual Aid Society

MS

	OLD AGE	UNEMPLOYMENT	DEATH	
			Funeral	Survivors
	WPI-Pension and retirement allowance.	UI-Cash benefits for 180 days. (Pending legislation)	HI-Cash. NHI-Cash and infrequently in kind.	WPI-Pension and lump-sum WCI-Pension and lump-sum
	-	-	NHI-Cash and infrequently in kind.	-
	SI-Pension and retirement allowance	SI-Cash benefits for 180 days. (Proposed amendment)	SI-Cash.	SI-Pension and lump-sum
al.	GPS-Pension	SA-Separation allowance.	WCGE-Cash. GPMAS-Cash.	GPS-Pension and lump-sum WCGE-Lump-sum. SA-Lump-sum.
al.	GEMAS-Pension	SA-Separation allowance.	GEMAS-Cash.	GEMAS-Pension and lump sum. SA-Lump-sum.
	-	-	NHI-Cash and infrequently in kind.	-
	-	-	-	-
	-	-	-	-
	-	-	HI-Cash NHI-Cash and infrequently in kind.	-

GPS - Government Pension System
 WCGE - Workmen's Compensation for Government Employees
 SA - Separation Allowance

Social Security Division
 PH&W, GHQ, SCAP
 1 November 1947

DEATH	
Funeral	Survivors
Cash. Cash and infrequently ind.	WPI-Pension and lump-sum. WCI-Pension and lump-sum.
Cash and infrequently ind.	-
Cash.	SI-Pension and lump-sum.
Cash. AS-Cash.	GPS-Pension and lump-sum. WCGE-Lump-sum. SA-Lump-sum.
Cash.	GEMAS-Pension and lump- sum. SA-Lump-sum.
Cash and infrequently ind.	-
-	-
-	-
Cash Cash and infrequently ind.	-

Government Employees

Social Security Division
PH&W, GHQ, SCAP
1 November 1947

Japanese Social Insurances
FINANCING

Program	BENEFIT COST																					
	Rate of Contributions	Distribution of burdens																				
HEALTH INSURANCE Government-managed	3.6% of taxable salaries and wages.	(1) 1/2 employer, 1/2 employee, with the exception of those voluntary insured who pay the total themselves. Law provides for increase in the employer's share and concomitant decrease of employee's share in hazardous or high-paid industries. However none of these modifications are in operation at present. (2) National subsidies - see Administration.																				
Society-managed	Varying from 2-8% of taxable salaries and wages depending on the nature of the enterprise.	(1) The respective shares of employers and employees vary from equal proportions to complete employer financing. (2) A higher than 50% employer contribution as the rule. In the last completed fiscal year (1946-47) the distribution of burdens in the 627 societies then operating was as follows: <table border="0" style="margin-left: 40px;"> <tr> <td>Employers paid</td> <td>50 - 59 percent</td> <td>of contributions</td> <td>1</td> </tr> <tr> <td>"</td> <td>60 - 69</td> <td>"</td> <td>"</td> </tr> <tr> <td>"</td> <td>70 - 79</td> <td>"</td> <td>"</td> </tr> <tr> <td>"</td> <td>80 - 89</td> <td>"</td> <td>"</td> </tr> <tr> <td>"</td> <td>90 - 100</td> <td>"</td> <td>"</td> </tr> </table> (2) National subsidies - see Administration.	Employers paid	50 - 59 percent	of contributions	1	"	60 - 69	"	"	"	70 - 79	"	"	"	80 - 89	"	"	"	90 - 100	"	"
Employers paid	50 - 59 percent	of contributions	1																			
"	60 - 69	"	"																			
"	70 - 79	"	"																			
"	80 - 89	"	"																			
"	90 - 100	"	"																			
NATIONAL HEALTH INSURANCE	The average rate of contributions is determined annually by each Association, by estimating the probable cost of services to be rendered, reserve requirements and administrative costs. Members are rated on the basis of their resident tax in one of thirty contribution classes. In addition, contribution rates are modified on the basis of number of dependents. In the last completed fiscal year (1946-47) actual contributions ranged from ¥10-600 with the average close to ¥110. During the current fiscal yr. the average is reported to have risen considerably and some contributions are expected to reach ¥2000.	National, prefectural and local subsidies are paid to Associations and for federations thereof and to the administrative offices. (1) National subsidies: a. To the National Health Insurance Associations: 1. one-half of office and clerical expenses 2. one-third of the salaries of doctors employed by the National Health Insurance Association on a contract basis, 3. one-third of the health nurses' salaries 4. one-third of the construction costs of hospitals and clinics built and administered by the National Health Insurance Association 5. one-third of the travelling cost of the National Health Insurance Association's staff, 6. Total of promotional and publicity expenses b. To the federations of National Health Insurance Associations: one-half of the officials' and clerical salaries (inspection costs). c. To the Prefectures: one-half of the salaries of insurance officials and clerks working in the prefectural offices. (2) Prefectural and local subsidies: these are uneven, varying with the fiscal capacity of the prefecture. Formulas used, if any, are not known. Total amounts of local subsidies are considerably below the national subsidies.																				
WELFARE PENSION INSURANCE	9.395% of taxable salaries and wages for all male workers except underground miners; 6.796% for female workers; 12.582% for underground miners.	(1) 1/2 employer, 1/2 employee, except those voluntarily insured after termination of their covered employment pay the total contribution. (2) National subsidies - one-tenth of the costs of benefits payable to all but one-tenth and two-tenths of the benefit cost of miners. (During war years this provision was not enforced).																				

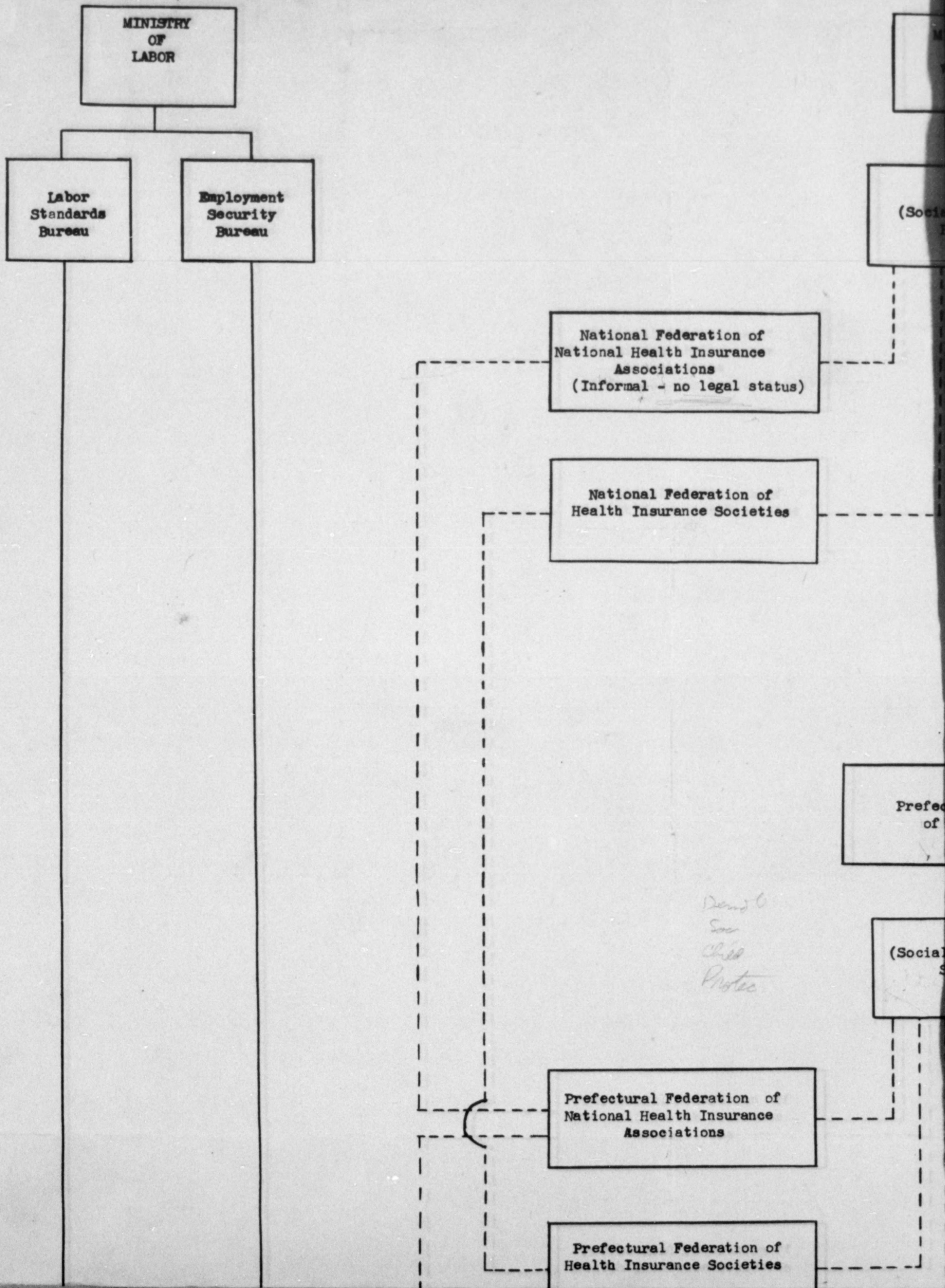
Japanese Social Insurances
FINANCING

BENEFIT COST	ADMINISTRATIVE COST																				
<p style="text-align: center;">Distribution of burdens</p>																					
<p>1/2 employer, 1/2 employee, with the exception of the voluntary insured who pay the total themselves. The law provides for increase in the employer's share and constant decrease of employee's share in hazardous or low-hazard industries. However none of these modifications is in operation at present. (2) National subsidies-see Administration.</p>	<p>National subsidies are provided in the annual budget and are based on the estimated cost of administration in that fiscal year. By law these subsidies are not limited per cap. of insured. Actually national subsidies have kept well below the requirements and administrative expenses had to be defrayed in part from contributions collected.</p>																				
<p>The respective shares of employers and employees vary in equal proportions to complete employer financing with higher than 50% employer contribution as the rule. In the last completed fiscal year (1946-47) the distribution of burdens in the 627 societies then operating was as follows:</p> <table border="0" style="width: 100%;"> <tr> <td>Employers paid</td> <td>50 - 59 percent of contributions</td> <td>in</td> <td>299</td> </tr> <tr> <td>"</td> <td>" 60 - 69</td> <td>"</td> <td>" 239</td> </tr> <tr> <td>"</td> <td>" 70 - 79</td> <td>"</td> <td>" 69</td> </tr> <tr> <td>"</td> <td>" 80 - 89</td> <td>"</td> <td>" 18</td> </tr> <tr> <td>"</td> <td>" 90 -100</td> <td>"</td> <td>" 2</td> </tr> </table> <p>National subsidies - see Administration.</p>	Employers paid	50 - 59 percent of contributions	in	299	"	" 60 - 69	"	" 239	"	" 70 - 79	"	" 69	"	" 80 - 89	"	" 18	"	" 90 -100	"	" 2	<p>National subsidies are provided in the annual budget and are based supposedly on the estimated cost of administration, although not earmarked for that purpose. By law these subsidies must not exceed three yen per insured. In the past few years, national subsidies have kept well below the statutory ceiling and administrative costs had to be defrayed in part from contributions, not infrequently they were borne entirely by the employer.</p>
Employers paid	50 - 59 percent of contributions	in	299																		
"	" 60 - 69	"	" 239																		
"	" 70 - 79	"	" 69																		
"	" 80 - 89	"	" 18																		
"	" 90 -100	"	" 2																		
<p>National, prefectural and local subsidies are paid to the associations and for federations thereof and to the administrative offices.</p> <p>(1) National subsidies:</p> <ol style="list-style-type: none"> a. To the National Health Insurance Associations: <ol style="list-style-type: none"> 1. one-half of office and clerical expenses 2. one-third of the salaries of doctors employed by the National Health Insurance Association on a contract basis, 3. one-third of the health nurses' salaries, 4. one-third of the construction costs of new hospitals and clinics built and administered by the National Health Insurance Association, 5. one-third of the travelling cost of the National Health Insurance Association's staff, 6. Total of promotional and publicity expenses. b. To the federations of National Health Insurance Associations: one-half of the officials' and clerical salaries (inspection costs). c. To the Prefectures: one-half of the salaries of insurance officials and clerks working in the prefectural offices. <p>(2) Prefectural and local subsidies: these appear to be uneven, varying with the fiscal capacity of the jurisdiction. Formulas used, if any, are not known. Total amounts of local subsidies are considerably below those of national subsidies.</p>	<p>Apart from that part of the national subsidies which are earmarked for administrative purposes (see above preceding column), the individual National Health Insurance Associations are expected to bear the costs of administration.</p>																				
<p>1/2 employer, 1/2 employee, except those voluntary insured after termination of their covered employment who pay the total contribution. (2) National subsidies: one-tenth of the costs of benefits payable to all but miners two-tenths of the benefit cost of miners. (During the years this provision was not enforced).</p>	<p>National subsidies provide for the cost of administration in toto.</p>																				

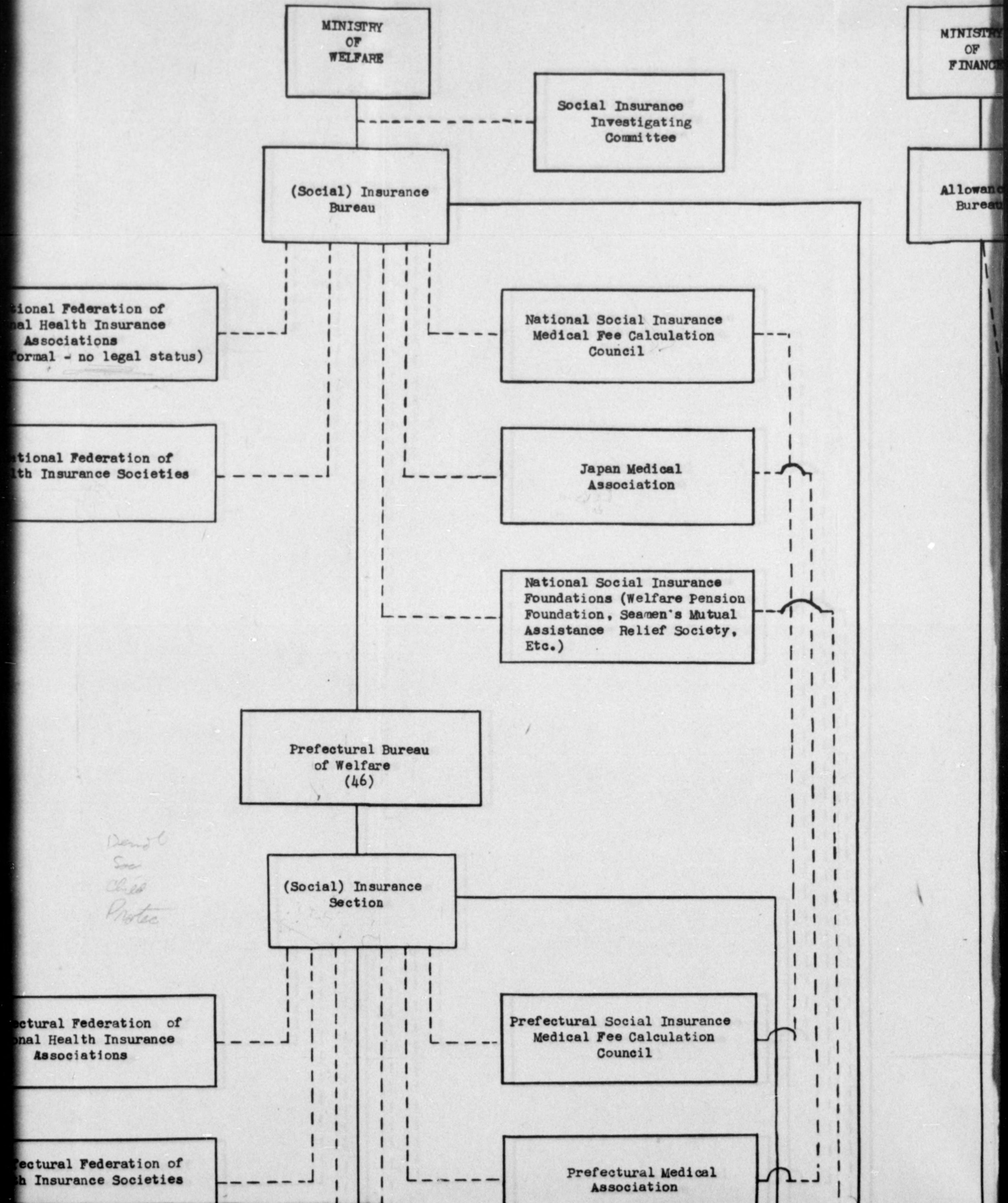
	are expected to reach ¥2000.	offices. (2) Prefectural and local subsidies; they be uneven, varying with the fiscal capacity of each prefecture. Formulas used, if any, are not known. Amounts of local subsidies are considerably less than the national subsidies.
WELFARE PENSION INSURANCE	9.395% of taxable salaries and wages for all male workers except underground miners; 6.796% for female workers; 12.582% for underground miners.	(1) 1/2 employer, 1/2 employee, except those insured after termination of their covered employment pay the total contribution. (2) National subsidies pay one-tenth of the costs of benefits payable to all workers and two-tenths of the benefit cost of miners during war years this provision was not enforced).
WORKMEN'S COMPENSATION SCHEMES (General, Seamen's, Government Workers)	Varies according to scheme and individual enterprise.	Entirely financed by the employers.
SEAMEN'S INSURANCE	17% of taxable wages for all but those voluntarily insured who pay 12.2% in view of their limited coverage.	(1) Employer (shipowner) pays 10.2%, employees pay the exception of those voluntarily insured who pay their own contributions themselves. (2) National subsidies provide one-fifth of the cost of "long-term" benefits.
GOVERNMENT PENSION INSURANCE	1/2% of taxable salaries.	The national government pays annually the difference between contributions collected and benefits paid out. There is no statutory ratio, the government's share, over the last ten years has amounted to roughly 97% of the total cost.
GOVERNMENT MUTUAL AID SOCIETIES	(1) Government Personnel: 1.4% of taxable salaries and wages of employees, 1.0% of taxable salaries of officials. (2) Government Enterprise: Varying among the several prefectural associations from 1.98-3.3% for employees and from 0.94-1.3% for officials.	The national government pays one-half of the benefits by matching contributions of all except the voluntarily insured members of the Mutual Aid Societies. Those voluntarily insured pay all of their benefit cost. For those government workers technically employed in prefectures, contributions are made by the prefectures; these amount to roughly 10% of national total.
SEPARATION ALLOWANCES (for government workers)	Non-contributory.	Government pays 100% of cost.
UNEMPLOYMENT INSURANCE (pending legislation)	2.2% of taxable salaries and wages.	(1) 1/2 employer, 1/2 employee. (2) National subsidies pay one-third of benefits disbursed during the unemployment period.

<p>Prefectural and local subsidies: these appear to vary with the fiscal capacity of the jurisdiction. Formulas used, if any, are not known. Total of local subsidies are considerably below those of national subsidies.</p>	
<p>1/2 employer, 1/2 employee, except those voluntary insured after termination of their covered employment who pay the total contribution. (2) National subsidies: one-tenth of the costs of benefits payable to all but miners. (During the years this provision was not enforced).</p>	<p>National subsidies provide for the cost of administration in toto.</p>
<p>entirely financed by the employers.</p>	<p>The total administrative bill is footed by the employers.</p>
<p>Employer (shipowner) pays 10.2%, employees 6.8%, with exception of those voluntarily insured who pay the total contributions themselves. (2) National subsidies provide one-fifth of the cost of "long-term" benefits.</p>	<p>Paid in toto from national subsidies determined and appropriated each year as part of the national budget.</p>
<p>National government pays annually the difference between contributions collected and benefits paid out. While there is a statutory ratio, the government's share, in the past years has amounted to roughly 97% of the total cost.</p>	<p>Borne entirely by the national government.</p>
<p>National government pays one-half of the benefit costs including contributions of all except the voluntarily insured members of the Mutual Aid Societies. Those voluntarily insured pay all of their benefit cost. Concerning government workers technically employed by the prefectures, contributions are made by the prefectural governments; these amount to roughly 10% of national contributions.</p>	<p>The national government pays the salaries of the entire administrative personnel as well as a share of the other administrative cost (originally all of it). The prefectural governments likewise contribute to the financing of cost of administration. The remaining costs are financed from the Society's other income.</p>
<p>Government pays 100% of cost.</p>	<p>Paid by the government in full.</p>
<p>1/2 employer, 1/2 employee. (2) National subsidies to one-third of benefits disbursed during the year.</p>	<p>Borne entirely by the national government.</p>

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 PHW & HQ SCAP
 1 Nov. 1947



Japanese Social Insurances
ADMINISTRATION



Administration

MINISTRY OF FINANCE

ALL MINISTRIES (10)

PRIME MINISTER'S OFFICE

Allowance Bureau

(Appropriate Bureaus)

Bureau of Pensions

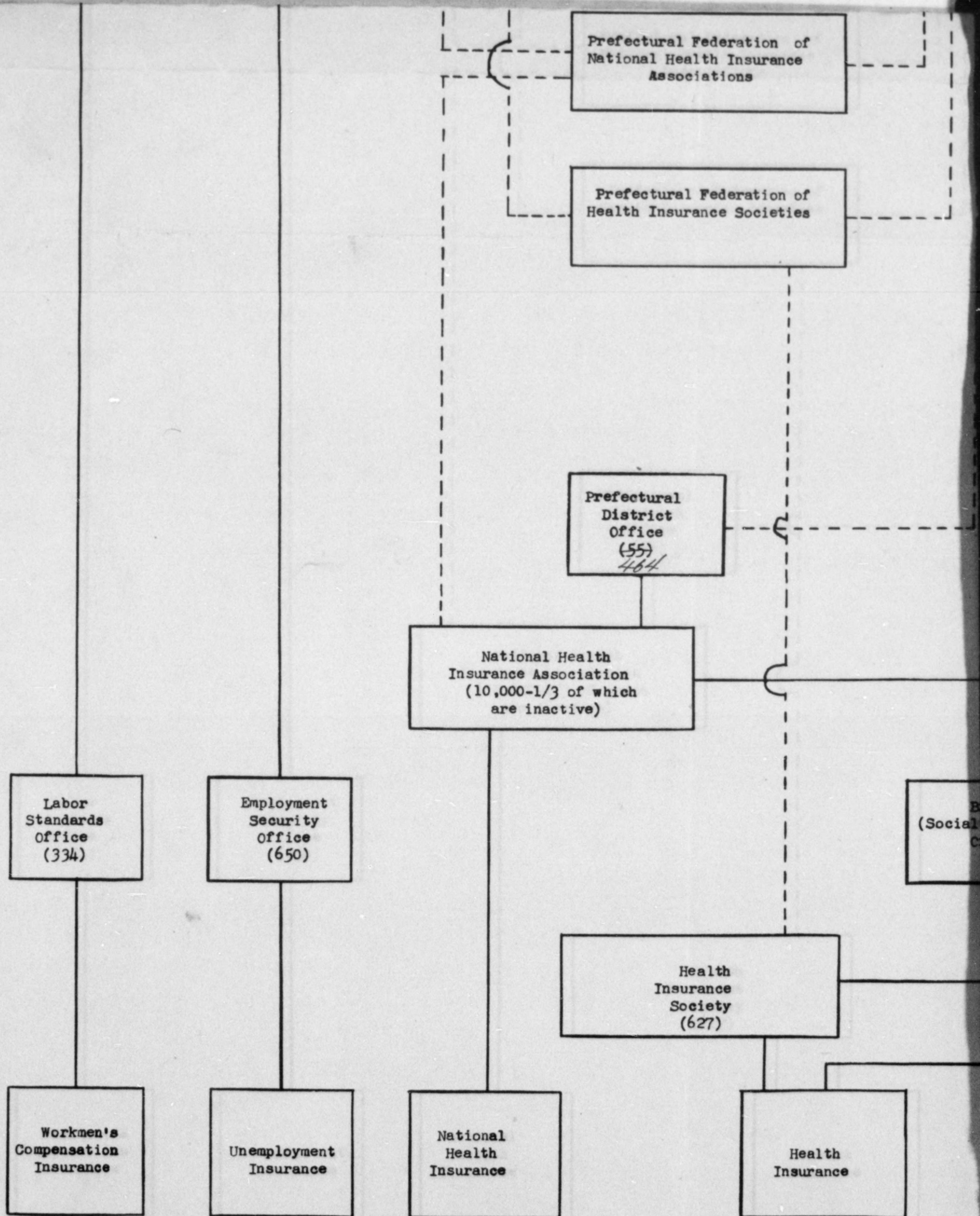
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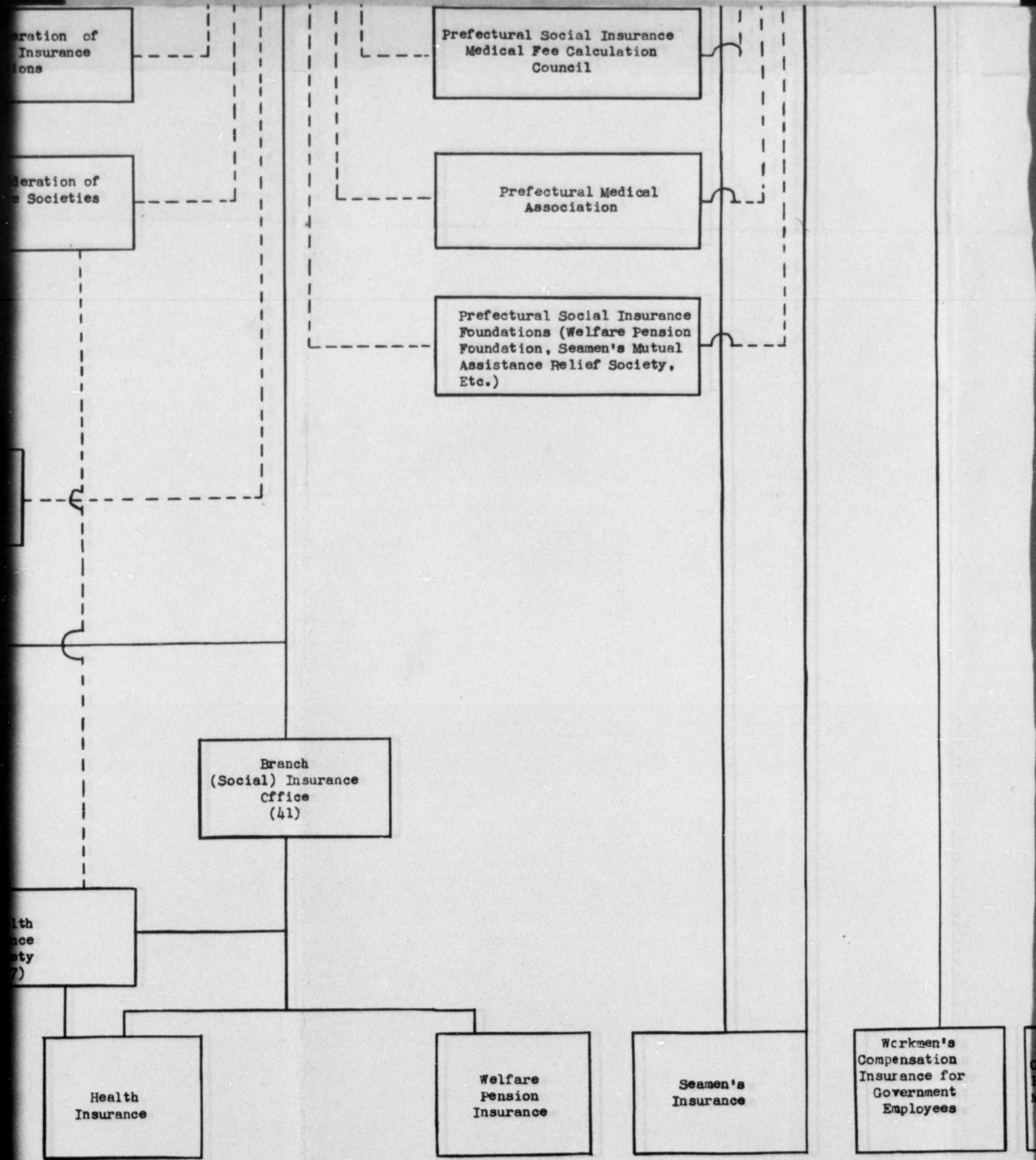
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Seamen's
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Separation
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CLASSES

	SICKNESS AND INJURY		
	Cash	Medical Care	
INDUSTRIAL WAGE EARNERS	HI-Temporary cash disability benefits (non-occupational). WCI-Temporary cash disability benefits and invalidity pension and allowance (occupational). WPI-Invalidity pension and allowance.	HI-Hospitalization, doctor, and drugs (non-occupational). WCI-Hospitalization, doctor and drugs (occupational). NHI-Hospitalization, doctor and drugs.	HI-Confined delivery gratuity allowance.
AGRICULTURAL WAGE EARNERS	-	NHI-Hospitalization, doctor, and drugs	
SEAMEN	SI-Temporary cash disability benefits and invalidity pension and allowance.	SI-Hospitalization, doctor, and drugs.	
GOVERNMENT EMPLOYEES Ministry Employees	GPMAS-Temporary cash disability (non-occupational). WCGE-Sickness allowance and disability allowance (occupational). GPS-Invalidity pension (occupational).	GPMAS-Hospitalization, doctor, and drugs (non-occupational). WCGE-Hospitalization, doctor, and drugs (occupational).	GPMAS-Confined and nursing
Enterprise Employees	GEMAS-Sickness Allowance.	GEMAS-Hospitalization, doctor, and drugs.	GEMAS-Confined and nursing
SELF-EMPLOYED	-	NHI-Hospitalization, doctor, and drugs.	
UNEMPLOYED	-	-	
AGED	-	-	
DEPENDENTS	-	HI-Half cost of hospitalization, doctor, and drugs. NHI-Partial cost of hospitalization, doctor, and drugs. GPMAS-Half cost of hospitalization, doctor, and drugs. GEMAS-Half cost of hospitalization, doctor, and drugs.	GPMAS-Confined and nursing GEMAS-Confined and nursing HI-Nursing and delivery gratuity

HI - Health Insurance
 WCI - Workmens' Compensation Insurance
 WPI - Welfare Pension Insurance
 NHI - National Health Insurance

UI - Unemployment
 SI - Seamen's
 GPMAS - Government
 GEMAS - Government

Japanese Social Insurance

CLASSES OF POPULATION AND APPLICABLE PROGRAMS

	MATERNITY		OLD AGE	
	Cash	Medical Care		
al Care ation, doctor, n-occupational). zation, doctor cupational). zation, doctor	HI-Confinement allowance, delivery grant, and nursing allowance.	HI-Obstetrical care. NHI-Obstetrical care.	WPI-Pension and retire- ment allowance.	UI -Ca days.
zation, doctor,	-	NHI-Obstetrical care.	-	
ation, doctor,	-	-	SI-Pension and retire- ment allowance	SI-Ca days.
lization, doctor, n-occupational). zation, doctor, cupational).	GPMAS-Confinement allowance and nursing allowance.	GPMAS-Delivery grant or care in Ministry hospital.	GPS-Pension	SA-Se
lization, rugs.	GEMAS-Confinement allowance and nursing allowance.	GEMAS-Delivery grant or care in Ministry hospital.	GEMAS-Pension	SA-Se
zation, doctor,	-	NHI-Obstetrical care.	-	
-	-	-	-	
-	-	-	-	
of hospitaliza- and drugs. ost of hospita- tor, and drugs. ost of hospitali- r, and drugs. ost of hospitali- r, and drugs.	GPMAS-Confinement allowance and nursing allowance. GEMAS-Confinement allowance and nursing allowance. HI-Nursing allowance and delivery grant.	NHI-Partial cost of obstetrical care.	-	

UI - Unemployment Insurance
 SI - Seamens' Insurance
 GPMAS - Government Personnel Mutual Aid Society
 GEMAS - Government Enterprise Mutual Aid Society

GPS - C
 WCGE -
 SA - S

Classes of Population & Applicable Programs

	UNEMPLOYMENT	DEATH	
		Funeral	Survivors
retire-	UI-Cash benefits for 180 days. (Pending legislation)	HI-Cash. NHI-Cash and infrequently in kind.	WPI-Pension and lump-sum. WCI-Pension and lump-sum.
	-	NHI-Cash and infrequently in kind.	-
retire-	SI-Cash benefits for 180 days. (Proposed amendment)	SI-Cash.	SI-Pension and lump-sum.
	SA-Separation allowance.	WCGE-Cash. GPMAS-Cash.	GPS-Pension and lump-sum. WCGE-Lump-sum. SA-Lump-sum.
	SA-Separation allowance.	GEMAS-Cash.	GEMAS-Pension and lump-sum. SA-Lump-sum.
	-	NHI-Cash and infrequently in kind.	-
	-	-	-
	-	-	-
	-	HI-Cash NHI-Cash and infrequently in kind.	-

GPS - Government Pension System
 WCGE - Workmen's Compensation for Government Employees
 SA - Separation Allowance

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	SICKNESS AND INJURY		
	Cash	Medical Care	Cash
GOVERNMENT PENSION SYSTEM	Officials-If occupationally disabled, regardless of length of service, invalidity pension equal to old age pension plus an additional sum related to degree of disability and pay grade ranging from Y644 to Y8,400 for severe disability or from Y420 to Y1,218 for less serious disability		
MUTUAL AID SOCIETIES Government Personnel	Ministry employees-For non-occupational disability allowance of 50% basic wage for 6 months from 4th day of disability. Tubercular receives regular pay for 1 year and disability allowance of 50% basic wage for second year.	Ministry employees -80% of cost at standard rate unless full care provided in Ministry hospital. Dependents receive 50% of cost.	Ministry employees -ment allowance of wage for 28 days 42 days after del nursing allowance month for 6 months spouse, confinement allowance of ¥50 and allowance of ¥10 per 6 months.
Government Enterprise	Enterprise employees-Same as ministry employees except disability allowance is 60% of basic wage and is for both occupational and non-occupational disability.	Enterprise employees-Same as ministry employees.	Enterprise employees -ministry employees confinement allowance 60% of basic wage.
WORKMEN'S COMPENSATION FOR GOVERNMENT EMPLOYEES (Occupational disability of Ministry Employees).	Junior clerks-Disability allowance amounting to 2 to 30 months base pay depending on degree of disability at termination of medical treatment within 3 years. Cash settlement amounting to 16 to 30 months base pay depending on degree of disability if treatment continues beyond 3 years. Maintenance Workers-Sickness allowance of 60% basic wages during medical treatment but not to exceed 3 years. Disability allowance amounting to 40 to 700 days base pay depending on degree of disability at termination of medical treatment within 3 years. Cash settlement amounting to 540 to 700 days base pay depending on degree of disability if treatment continues beyond 3 years.	Government officials, junior clerks, and Maintenance workers - 100% of cost.	

Japanese Social Insurances
BENEFITS FOR GOVERNMENT WORKERS

Benefit Category	MATERNITY		OLD AGE
	Cash	Medical Care	
Officials - Pension			Officials-Pension paid quarterly for minimum of 17 years (12 years for police) service amounting annually to 1/3 basic wage at retirement plus 1/150 basic wage for each additional year under 40. Lump-sum for service of 3 years but less than 17 amounting to 1 month's basic wage for each year of service.
Ministry employees - 80% standard rate are provided at no cost.	Ministry employees-Confinement allowance of 50% basic wage for 28 days before and 42 days after delivery and nursing allowance of ¥10 per month for 6 months. For spouse, confinement allowance of ¥50 and nursing allowance of ¥10 per month for 6 months.	Ministry employees - Delivery grant of 1 month basic wage or minimum of ¥100 unless full care provided in Ministry hospital.	
Enterprise employees -	Enterprise employees-Same as ministry employees except confinement allowances is 60% of basic wage.	Enterprise employees - Same as ministry employees.	Enterprise employees-Varies with individual societies but average is pension for minimum of 20 years service amounting to 3 to 4 times 5 days base pay plus 3 to 4 times 1/6 days pay for each additional year over 20. Lump-sum for service of 1 year but less than 20 amounting to 4 days basic wage for each year of service.
Officials, and workers -			

AGE	UNEMPLOYMENT	DEATH	
		Funeral	Survivors
aid quarterly for minimum rs for police) service to 1/3 basic wage at re- basic wage for each er 40. Lump-sum for but less than 17 amount- sic wage for each year of			<u>Officials-Widow</u> (or widower if inea children under age 20, parents, or in that order of priority, receive equal to 1/2 old age pension if ins years service or his death was due tional cause, otherwise receive amou old age lump sum.
		<u>Ministry employees-1</u> month basic wage or minimum of ¥30.	
<u>es-Varies with individual</u> age is pension for mini- vice amounting to 3 to 4 pay plus 3 to 4 times 1/6 additional year over 20. ce of 1 year but less than days basic wage for each		<u>Enterprise employees-</u> Same as Ministry employees.	<u>Enterprise employees-Widow</u> (or wid capacitated) children under age 20 grandparents or grandchildren unde that order of priority, receive pe to 1/2 old age pension if insured service or equal to 5 times monthl his death was due to occupational wise receive amount equal to old a
		<u>Junior clerks-2 months</u> basic wage. <u>Maintenance workers-</u> 30 to 40 days basic wage.	<u>Junior clerks-Dependents</u> receive 1 months basic wage depending on cau <u>Maintenance workers-Dependents</u> rec 600 days basic wage depending on o death.

Benefits for Government Workers

DEATH	
Funeral	Survivors
	<p><u>Officials</u>-Widow (or widower if incapacitated) children under age 20, parents, or grandparents in that order of priority, receive pension equal to 1/2 old age pension if insured had 17 years service or his death was due to occupational cause, otherwise receive amount equal to old age lump sum.</p>
<p><u>Ministry employees</u>-1 month basic wage or lump sum of ¥30.</p>	
<p><u>Enterprise employees</u>-as Ministry employees.</p>	<p><u>Enterprise employees</u>-Widow (or widower if incapacitated) children under age 20, parents, grandparents or grandchildren under age 20, in that order of priority, receive pension equal to 1/2 old age pension if insured had 20 years service or equal to 5 times monthly wage if his death was due to occupational cause, otherwise receive amount equal to old age lump-sum.</p>
<p><u>Junior clerks</u>-2 months basic wage.</p>	<p><u>Junior clerks</u>-Dependents receive 15 to 20 months basic wage depending on cause of death.</p>
<p><u>Maintenance workers</u>-40 days basic wage.</p>	<p><u>Maintenance workers</u>-Dependents receive 400 to 600 days basic wage depending on cause of death.</p>

<p>disability of Ministry Employees).</p>	<p>base pay depending on degree of disability if treatment continues beyond 3 years. Maintenance Workers-Sickness allowance of 60% basic wages during medical treatment but not to exceed 3 years. Disability allowance amounting to 40 to 700 days base pay depending on degree of disability at termination of medical treatment within 3 years. Cash settlement amounting to 540 to 700 days base pay depending on degree of disability if treatment continues beyond 3 years.</p>		
<p>SEPARATION ALLOWANCE</p>			

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		<p>30 40 days basic wage.</p>	<p>death.</p>
	<p>Government employees-For ordinary separation after 10 years service the following portions of 1 months base pay are paid for each year of service as a separation allowance in a lump-sum; 1-5, 50%; 6-10, 55%; 11-15, 60%; 16-25, 65%; over 25, 60%. For ordinary separation after 10 years or less service, the portions are reduced to half. For separation due to non-occupational injury, 1 1/2 times the portions are paid. For separation due to occupational injury or reduction in force, 2 times the portions are paid. Minimum in cases of any injury or reduction in force is 1 1/2 times monthly basic wage.</p>		<p>Government employees-When death is due to occupational cause dependents receive 1 1/2 times the portions upon which separation allowance is computed and 2 times such portion when death is due to occupational cause. Minimum in either case is 1 1/2 times monthly basic wage.</p>

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death.

Government employees-When death is due to non-occupational cause dependents receive 1 1/2 times the portions upon which separation allowance is computed and 2 times such portions when death is due to occupational cause. Minimum in either case is 1 1/2 times monthly basic wage.

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		Sickness and Injury
		Cash
HEALTH INSURANCE	Industrial wage earners - Sickness allowance, beginning on 4th day of illness, amounting to 60% of daily wage (40% if without dependents and admitted to insurance hospital) paid monthly while medical treatment is necessary, up to maximum of 6 months except for tuberculosis for which maximum is 18 months. Any salary paid by employer is deducted. No qualifying term of coverage required for any benefits under this law and no benefits paid if disability or death due to insured's intentional injury, intentional criminal act, fighting, intoxication, or marked profligacy.	Industrial care provided treatment covered care cont yment. D
NATIONAL HEALTH INSURANCE	-	Agriculture industrial dinarily ing from associat provided surance exceed st
WELFARE PENSION INSURANCE	Industrial wage earners - Invalidity Pension or Allowance (lump-sum) payable from date of determination of continuing disability (date of termination of medical care under Workmen's Compensation Insurance or, for non-occupational disability - for which care is provided by law for a maximum of 2 years, Health Insurance) for worker insured over 6 months, except that no allowance paid on claim compensable under Workmen's Compensation Insurance or Labor Standards Act and no pension paid in such cases until 7th year of disability, 6 years being maximum duration of invalidity benefits under that law. Annual pension is 4 or 5 times (depending on degree of incapacity) average standard monthly remuneration plus 4 times average standard daily remuneration for each year of covered employment in excess of 20. Lump-sum, for lesser incapacity, is 10 times average standard monthly remuneration. Average standard monthly remuneration used in computing invalidity allowance and basic amount of invalidity pension is that of 3 months immediately preceding month of onset of disability (or less, if continuous covered employment preceding such month was less) or entire period of covered employment, which ever is greater. Invalidity pension and allowance not granted for disability resulting from insured's wilfull injury, wilfull criminal act, or grave fault.	
WORKMEN'S COMPENSATION INSURANCE	Industrial wage earners - Regardless of length of service, beginning with 8th day of disability, sickness allowance amounting to 60% of average daily wage is paid as long as medical treatment is necessary	Industrial unless fu Medical

Sickness and Injury

	Medical Care	Cash
beginning on 4th day of without dependents while medical treatment for tuberculosis by employer is denied for any benefits or death due to an act, fighting.	<u>Industrial wage earners</u> -80% of standard costs unless full care provided by insurance hospital or clinic. Maximum treatment limited to 2 years unless beneficiary leaves covered employment while under treatment, in which case care continues not longer than 1 year after he left employment. Dependents provided 50% of cost of medical care.	<u>Industrial wage earners</u> - 60% of daily wage. Paid monthly and after delivery, provided to delivery grant and nursing has left covered employment, in 6 months of discontinuing reduced to 40% if beneficiary hospital and has no dependent lump-sum amounting to 50% of less than ¥300 (reduced 50% if hospital). Spouse entitled to monthly wage but not less than Allowance is ¥30 per month for delivery. Spouse entitled to same
	<u>Agricultural workers, self-employed, and workers in minor industries</u> - General medical care in kind or cash but ordinarily to the extent of 50% of standard costs and ranging from 20% to 30% depending upon finances of individual association. All members of insured family equally eligible provided, dependents of worker insured under Health Insurance are protected to extent combined benefits do not exceed standard costs.	
Allowance (lump-sum) for disability (date of compensation Insurance care is provided by for worker insured a claim compensable Standards Act and no disability, 6 years under that law. Annual (incapacity) average wage standard daily amount in excess of 20. Average standard month-contribution used in computation of invalidity pension from onset of disability preceding such employment, which ever is granted for disability, wilful criminal		
of service, beginning amounting to 60% of treatment is necessary	<u>Industrial wage earners</u> - All expenses in excess of ¥100 unless full care provided in insurance hospital or clinic. Medical care may be terminated in discretion of prefecture	

BENEFITS

MATERNITY		OLD AGE
Cash	Medical Care	
<p><u>Industrial wage earners - Confinement allowance is 60% of daily wage. Paid monthly for 42 days before and after delivery, provided that (this also applies to delivery grant and nursing allowance) if insured has left covered employment, delivery takes place within 6 months of discontinuing employment. Allowance reduced to 40% if beneficiary admitted to insurance hospital and has no dependents. <u>Delivery grant</u> is lump-sum amounting to 50% of monthly wage but not less than ¥300 (reduced 50% if admitted to insurance hospital). Spouse entitled to 25% of insured's monthly wage but not less than ¥150. <u>Nursing Allowance</u> is ¥30 per month for 6 months following delivery. Spouse entitled to same allowance.</u></p>	<p><u>Industrial wage earners-Obstetrical care in insurance hospital.</u></p>	
	<p><u>Agricultural workers, self-employed, and workers in minor industries - Provided on same basis as general medical care.</u></p>	
		<p><u>Industrial wage earners-Pension paying at age 55 (50 for miners) for persons not currently engaged in covered employment, if favorable, on again resumed employment) and who have been insured 20 yrs, (15 for miners), Annual pension quarterly installments, is 4 times average standard monthly remuneration over entire covered employment plus 4 times average standard daily remuneration for each year of employment in excess of 20. Retirement paid as lump-sum immediately on leaving employment, on application of worker, in covered employment at least 6 months receiving other benefits (except invalidity allowance) under this law. Amount varies with number of years insured and is scale of steps from 15 to 510 times average standard daily remuneration. Credit towards retirement allowance is given for service prior to effective date of this law in employment. If recovery terminates Invalidity Pension, payment of total amount equal to Retirement Allowance, balance may be paid as Retirement Allowance. Period upon which Retirement allowance was based will not count therefor towards Old Age Pension.</u></p>

Japanese Social Insurances

BENEFITS FOR WORKERS IN PRIVATE EMPLOYMENT

OLD AGE		
	UNEMPLOYMENT	Funer
		<p>Industrial wage earners pay but not less than death occurred within termination of medical Dependents entitled to insured's monthly wage than ¥300.</p>
		<p>Agricultural workers, and workers in minor Irregularly given, and cash allowance or in excess of 5% of act All members of insured eligible as for medic</p>
<p>Industrial wage earners-Pension payable beginn- at age 55 (50 for miners) for persons while currently engaged in covered employment(re- putation,if favorable,on again leaving cove- employment)and who have been insured over yrs, (15 for miners),Annual pension paid in rterly installments,is 4 times average stand- ed monthly remuneration over entire period of ered employment plus 4 times average stand- daily remuneration for each year of covered loyment in excess of 20. Retirement Allowance d as lump-sum immediately on leaving covered loyment,on application of worker,if engaged covered employment at least 6 months and not eiving other benefits (except invalidity owance)under this law. Amount varies with ber of years insured and is scaled in 20 ps from 15 to 510 times average standard ly remuneration. Credit towards retirement owance is given for service prior to effec- e date of this law in employment now covered. recovery terminates Invalidity Pension before ment of total amount equal to Retirement owance,balance may be paid as Retirement owance. Period upon which Retirement Allow- e was based will not count thereafter ards Old Age Pension.</p>		
		<p>Industrial wage earner average daily wage.</p>

DEATH	
Funeral	Survivors
<p><u>Industrial wage earners</u> - One month's pay but not less than ¥600 if death occurred within 3 months of termination of medical benefits. Dependents entitled to 50% of insured's monthly wage but not less than ¥300.</p>	
<p><u>Agricultural workers, self-employed and workers in minor industries</u> - Irregularly given, rarely in kind and cash allowance ordinarily not in excess of 5% of actual costs. All members of insured family eligible as for medical care.</p>	
	<p><u>Industrial wage earners</u> - Pension paid dependent surviving spouse, grandparents (in that priority) of worker insured over 20 years at Age Pension due worker plus 10 times average standard daily remuneration terminated and pension transferred to survivors in next priority: or grandchild, at age 16 unless incapacitated and unable to be self-supporting, and if widower, parent, or grandparent and under 60, on becoming able of survivor meeting appropriate requirement as to relationship, dependent supporting, lump-sum is paid to survivors in same order as for pension supported by insured worker at his death, unless one of such latter beneficiary by deceased's will or notice to Welfare Minister. No lump sum under that law. Lump sum paid on wage record of worker engaged in covered by Workmen's Compensation Insurance and no pension paid in such cases amounts to 6 times annual Old Age Pension; unless worker had been covered by Workmen's Compensation Insurance, in which case lump sum is remuneration or 6 times annual Old Age Pension, whichever is greater. Survivor's Pension is computed in same manner. All pension payments of deceased worker had less than 20 years coverage but entitled to Invalidity Pension not covered by Workmen's Compensation Insurance, in which case additional amount equal to 10 times average standard monthly remuneration was based but not in excess of 22 times average standard monthly remuneration unless that is less than 10 times remuneration on which Invalidity Pension benefits not granted for death resulting from wilfull injury or willful</p>
<p><u>Industrial wage earners</u> - 60 times average daily wage.</p>	<p><u>Industrial wage earners</u> - Benefits paid dependent surviving spouse, or grandparents (in that priority) of workers regardless of term of pension in discretion of prefectural governor. Lump sum equals 180 times average daily</p>

Survivors

Pension paid dependent surviving spouse, children, parents, grandchildren, or
 (priority) of worker insured over 20 years at death. Annual pension is half Old
 Age Pension; 10 times average standard daily remuneration for each child. Payments
 referred to survivors in next priority; on death of survivor; if child or
 grandchild incapacitated and unable to be self-supporting; if spouse, on remarriage;
 grandparent and under 60, on becoming able to be self-supporting. In absence
 of other survivors, same requirements as to relationship, dependency, age, or inability to be self-
 supporting. In absence of other survivors in same order as for pension, followed in priority by others
 designated at his death, unless one of such latter persons had been designated bene-
 ficiary by notice to Welfare Minister. No lump sum paid on claim compensable under
 Old Age Pension and no pension paid in such cases until expiration of 6 year pension
 on wage record of worker engaged in covered employment 20 years or more
 under Old Age Pension; unless worker had been eligible for Invalidity Pension not
 covered by Workers' Compensation Insurance, in which case lump sum is 10 times average standard month-
 ly Old Age Pension, whichever is greater. Lump-sum on termination of
 pension paid in same manner. All pension payments are deducted from lump sum. If de-
 ceased under 20 years coverage but entitled to Invalidity Pension, lump sum equals Re-
 tirement Allowance plus Invalidity Pension payments, unless deceased entitled to Invalidity
 Pension's Compensation Insurance, in which case Retirement Allowance includes
 10 times average standard monthly remuneration on which Invalidity Pension
 was based. If deceased entitled to Invalidity Pension, lump sum equals 22
 times average standard monthly remuneration for term of coverage
 on which Invalidity Pension was based. Survivors
 entitled to pension resulting from wilful injury or wilful criminal act of insured.

Benefits paid dependent surviving spouse, children, parents, grandchildren,
 (priority) of workers regardless of term of coverage, are in form of lump sum
 payable by prefectural governor. Lump sum equals 1,000 times average daily wage and
 equal amount of 180 times average daily wage. In absence of dependent

	<p>month was less) or entire period of covered employment, which ever is greater. Invalidity pension and allowance not granted for disability resulting from insured's wilfull injury, wilfull criminal act, or grave fault.</p>	
<p>WORKMEN'S COMPENSATION INSURANCE (OCCUPATIONAL DISABILITY ONLY)</p>	<p><u>Industrial wage earners</u> - Regardless of length of service, beginning with 8th day of disability, sickness allowance amounting to 60% of average daily wage is paid as long as medical treatment is necessary unless, indiscretion of prefectural governor, at end of 3 years treatment settlement is paid as a lump-sum in amount of 1,200 times average daily wage or a 6 year pension in annual amount of 215 times average daily wage, form of payment being at discretion of prefectural governor. Upon determination of permanent disability at conclusion of medical treatment and in absence of foregoing settlement, compensation for injury may be invalidity pension or lump-sum, form being in discretion of prefectural governor as to first 10 of 14 stated degrees of incapacity. Lump-sums for 14 grades vary from 50 to 1,340 times average daily wage. Six year annual pensions for first 6 grades run from 120 to 240 times average daily wage, 4 year pension for 7th grade is 146 times average daily wage, 3 year pension for 8th grade is 155 times average daily wage, and 2 year pensions for 9th and 10th grades are 178 and 137 times average daily wage. Average daily wage used in computing all benefits under this program is that of 3 months immediately preceding month of onset of disability (or less, if covered employment preceding such month was less). No benefits granted under this law if injury or death due to wilful injury or grievous fault of insured.</p>	<p><u>Industrial wage</u> unless full ca Medical care m ral governor i of pension or</p>
<p>SEAMEN'S INSURANCE</p>	<p><u>Seamen</u> - Sickness allowance for off duty disability paid to seamen in covered employment for at least 6 months amounts to 60% of daily wage while receiving medical treatment and continues for maximum of 2 yrs. Illness or injury from occupational cause requires no qualifying term of coverage and amounts to 100% of wages for first 4 months of disability and 60% thereafter as long as medical treatment necessary or until invalidity pension or allowance awarded. Benefits payable from first day of disability. <u>Invalidity Pension or Allowance (lump-sum)</u>- payable from date of determination of continuing disability or upon expiration of 2 years after medical treatment was begun. Seamen afflicted with non-occupational disability must have 6 months covered employment but no qualifying period required for occupational disabilities. Average standard monthly wage used in computing invalidity allowance and basic amount of invalidity pension is that of 3 months immediately preceding month of onset of disability (or less, if continuous covered employment preceding such month was less) or entire period of covered employment, which ever is greater. Annual pension for occupational disability is 5 to 8 times (depending on degree of incapacity) average monthly wage and 4 times for non-occupational disability. An additional amount of 6 times average daily wage is granted for each year of covered employment in excess of 15 but total pension cannot exceed 12 times average monthly wage. Lump-sum for lesser incapacity is 2 to 25 times (depending on degree of incapacity) average monthly wage for occupational disability and 10 times for non-occupational. Invalidity allowance may be awarded to old-age pension or invalidity pension recipient for occupational disability. Benefits not granted under this law if injury or death due to wilfull self-inflicted, wilfull criminal act, wilfull quarrel, marked dissipation,</p>	<p><u>Seamen</u> - All ex standard rates doctors and fac for care provid Maximum treatme limited to 2 ye</p>

ment, which ever granted for dis-wilfull criminal

service, beginning counting to 60% of treatment is necessary of 3 years treatment 1,200 times average of 215 times of prefectural at conclusion of settlement, compensation form being in dis- 14 stated degrees 50 to 1,340 times First 6 grades run pension for 7th grade or 8th grade is 155 9th and 10th grades daily wage used in of 3 months immediate, if covered em- ts granted under or grievous fault of

ty paid to seamen in to 60% of daily wage or maximum of 2 yrs. s no qualifying term t 4 months of dis- tment necessary or efits payable from lowance (lump-sum)- disability or upon begun. Seamen aff- 6 months covered occupational dis- computing invalidity is that of 3 months y (or less, if con- as less) or entire r. Annual pension nding on degree of non-occupational e daily wage is cess of 15 but to- y wage. Lump-sum for degree of incapacity and 10 times for ed to old-age pen- onal disability. eath due to wilfull marked dissipation.

Industrial wage earners - All expenses in excess of ¥100 unless full care provided in insurance hospital or clinic. Medical care may be terminated in discretion of prefectural governor in 3 years upon payment of settlement in form of pension or lump-sum as described under cash benefits.

Seamen - All expenses of medical treatment computed on standard rates with care to be provided by insurance doctors and facilities but actual expenses may be paid for care provided by other doctors and institutions. Maximum treatment for non-occupational injury or illness limited to 2 years.

number of years insured and is 15 steps from 15 to 510 times average daily remuneration. Credit toward allowance is given for service prior to effective date of this law in employment. If recovery terminates Invalidity Allowance, balance may be paid as Allowance. Period upon which Retirement Allowance was based will not count towards Old Age Pension.

Seamen-Pension payable beginning with number of years insured and 14 steps from 1/2 to 18 times average monthly wage. Credit toward Retirement Allowance is given for service prior to effective date of this law in employment. If recovery terminates Invalidity Allowance, balance may be paid as Allowance. Period upon which Retirement Allowance was based will not count towards Old Age Pension.

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number of years insured and is scaled in 20 steps from 15 to 510 times average standard daily remuneration. Credit towards retirement allowance is given for service prior to effective date of this law in employment now covered. If recovery terminates Invalidity Pension before payment of total amount equal to Retirement Allowance, balance may be paid as Retirement Allowance. Period upon which Retirement Allowance was based will not count thereafter towards Old Age Pension.

Industrial average da

Seamen-Pension payable beginning at age 50 for seamen while not currently engaged in covered employment (recomputation, if favorable, on again leaving covered employment) and who have been insured over 15 years. Annual pension is 4 times average standard monthly wage over entire period of covered employment plus 6 times average standard daily wage for each year of covered employment in excess of 15. Retirement Allowance paid as lump sum immediately on leaving covered employment, on application of seaman, if engaged in covered employment at least 6 months and not receiving other benefits (except Invalidity Allowance) under this law. Amount varies with number of years insured and is scaled in 14 steps from 1/2 to 18 times average standard monthly wage. Credit toward Retirement Allowance is given for service prior to effective date of this law in employment now covered. If recovery terminates Invalidity Pension before payment of total amount equal to Retirement Allowance, balance may be paid as Retirement Allowance. Period upon which Retirement Allowance was based will not count thereafter towards Old Age Pension.

Seaman - (Proposed amendment to include unemployment insurance). Seamen insured over 6 months during 12 months preceding unemployment is eligible for weekly benefits following waiting period of 7 days after demonstrating ability and willingness to accept suitable work as either seamen or ashore by applying to employment office. Waiting period may be extended additional 1 to 2 months if seaman discharged due to own misconduct or resigned without good cause. Benefits may continue for maximum of 180 days in 1 year and amount to 60% of standard daily remuneration.

Seamen-Two died while longer in o died while or within 3 ployment or termination

... worker had less than 20 years coverage
 Retirement Allowance less total Invalidation Pension
 Pension not covered by Workmen's Compensation
 additional amount equal to 10 times average wage
 was based but not in excess of 22 times average wage
 unless that is less than 10 times remuneration
 benefits not granted for death resulting from

Industrial wage earners - 60 times average daily wage.

Industrial wage earners - Benefits paid dependent or grandparents (in that priority) of workers or pension in discretion of prefectural government pension is for 6 years in annual amount of 180 standing in relationship prescribed, benefits if he has designated a beneficiary in his will or

... amendment to include insurance). Seamen insured during 12 months preceding is eligible for weekly living waiting period of 7 demonstrating ability and will accept suitable work as on shore by applying to office. Waiting period may additional 1 to 2 months if charged due to own misconduct without good cause. Benefits for maximum of 180 days in amount to 60% of standard pension.

Seamen-Two month's wage if seaman died while insured or, if no longer in covered employment, he died while receiving medical care or within 3 months of leaving employment or within 3 months of termination of medical care.

Seamen-Pension paid dependent surviving spouse (priority) of seaman insured over 15 years, or who of leaving covered employment, or who was receiving occupational cause. Annual pension is half old from non-occupational cause, or 2.5 times last monthly wage for seaman receiving occupational or 5 times "last" average monthly wage for seaman years of leaving covered employment. When seaman occupational disability pension and died from non-occupational cause, pension is 10 times average daily wage for each year in excess of 15 years of leaving covered employment, except survivor, except one of those receiving survivors pension (10 times "last" average daily wage who occupational disability pension and died from occupational cause transferred to survivors next in priority: on incapacitated and unable to be self-supporting parent and under 60, on becoming able to be self-supporting requirements as to relationship, dependency, age, survivors in same order as for pension, followed by death, unless one of such latter persons had been designated by Welfare Minister. All pension payments to seaman If seaman died from non-occupational cause and no survivor entitled to pension, lump sum varies from 1 to 23 times average monthly wage for occupational cause, term of coverage exceeded 15 years equals 6 times Old Age Pension less pension payable if terminated in same manner. If death due to occupational cause and no survivor entitled to pension, lump sum (if over 15 yrs coverage) 36 times average daily wage for occupational cause. If seaman had received occupational invalidity pension, lump sum equals balance of pension

Allowance less total Invalidity Pension payments, unless deceased entitled to Invalidity Pension not covered by Workmen's Compensation Insurance, in which case Retirement Allowance includes amount equal to 10 times average standard monthly remuneration on which Invalidity Pension was based but not in excess of 22 times average standard monthly remuneration for term of coverage that is less than 10 times remuneration on which Invalidity Pension was based. Survivors not granted for death resulting from wilfull injury or wilfull criminal act of insured.

Al wage earners - Benefits paid dependent surviving spouse, children, parents, grandchildren, and parents (in that priority) of workers regardless of term of coverage, are in form of lump sum on in discretion of prefectural governor. Lump sum equals 1,000 times average daily wage and is for 6 years in annual amount of 180 times average daily wage. In absence of dependent in relationship prescribed, benefits are paid to any person supported by worker at death unless designated a beneficiary in his will or by notice to his employer.

Pension paid dependent surviving spouse, children, parents, grandchildren, or grandparents (in that order) of seaman insured over 15 years, or whose death occurred from occupational cause within 2 years of leaving covered employment, or who was receiving occupational invalidity pension and died from non-occupational cause. Annual pension is half old age pension due seaman insured over 15 years who died from non-occupational cause, or 2.5 times last (3 months prior to month of onset of disability) average monthly wage for seaman receiving occupational invalidity pension who died from non-occupational cause, or 3 times last average monthly wage for seaman whose death occurred from occupational cause with 2 years leaving covered employment. When seaman died from occupational cause, or was receiving occupational invalidity pension and died from non-occupational cause, and had been insured over 15 years, 3 times average daily wage for each year in excess of 15 is added to pension. For each qualified child survivor except one of those receiving survivors pension, 10 times average daily wage is added to survivors pension (10 times "last" average monthly wage when seaman died from occupational cause or was receiving occupational invalidity pension and died from non-occupational cause). Payments terminated and pension transferred to survivors next in priority: on death of survivor; if child or grandchild, at age 16 unless stated and unable to be self-supporting; if spouse, on remarriage; and if widower, parent, or grandchild under 60, on becoming able to be self-supporting. In absence of survivor meeting appropriate conditions as to relationship, dependency, age, or inability to be self-supporting, lump sum is paid to survivors in same order as for pension, followed in priority by others supported by insured seaman at his death unless one of such latter persons had been designated beneficiary by deceased's will or notice to administrator. All pension payments to seaman (and prior survivor, if any) are deducted from lump sum. If seaman died from non-occupational cause and had been insured more than 6 months but less than 15 yrs., lump sum varies from 1 to 23 times average monthly wage, depending on term insured. If death due to non-occupational cause, term of coverage exceeded 15 years, and no survivor entitled to pension, lump sum equals 36 times Old Age Pension less pension payments made. Lump sum on termination of survivors pension is determined in same manner. If death due to occupational cause within 2 years of leaving covered employment and no survivor entitled to pension, lump sum equals 36 times "last" average monthly wage plus (for 15 yrs coverage) 36 times average daily wage for each yr. of coverage over 15; provided, if seaman received occupational invalidity pension and total payments were less than 6 times the invalidity pension, lump sum equals balance of pension payments. Lump sum on termination of survivors pension

employment but no qualifying period required for occupational disabilities. Average standard monthly wage used in computing invalidity allowance and basic amount of invalidity pension is that of 3 months immediately preceding month of onset of disability (or less, if continuous covered employment preceding such month was less) or entire period of covered employment, which ever is greater. Annual pension for occupational disability is 5 to 8 times (depending on degree of incapacity) average monthly wage and 4 times for non-occupational disability. An additional amount of 6 times average daily wage is granted for each year of covered employment in excess of 15 but total pension cannot exceed 12 times average monthly wage. Lump-sum for lesser incapacity is 2 to 25 times (depending on degree of incapacity) average monthly wage for occupational disability and 10 times for non-occupational. Invalidity allowance may be awarded to old-age pension or invalidity pension recipient for occupational disability. Benefits not granted under this law if injury or death due to wilfull self-injury, wilfull criminal act, wilfull quarrel, marked dissipation, or wilfull disobedience of safety inspector or physician.

UNEMPLOYMENT
INSURANCE
(Pending
Legislation)

... covered
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		<p>wance paid as lump sum immediately on leaving covered employment, on application of seaman, if engaged in covered employment at least 6 months and not receiving other benefits (except Invalidity Allowance) under this law. Amount varies with number of years insured and is scaled in 14 steps from 1/2 to 18 times average standard monthly wage. Credit toward Retirement Allowance is given for service prior to effective date of this law in employment now covered. If recovery terminates Invalidity Pension before payment of total amount equal to Retirement Allowance, balance may be paid as Retirement Allowance. Period upon which Retirement Allowance was based will not count thereafter towards Old Age Pension.</p>

<p>... immediately on leaving application of seaman, if payment at least 6 months benefits (except Inval- his law. Amount varies insured and is scaled in times average standard ward Retirement Allow- e prior to effective oyment now covered. If lidity Pension before equal to Retirement e paid as Retirement which Retirement Allow- count thereafter to-</p>	<p>employment office. Waiting period may be extended additional 1 to 2 months if seaman discharged due to own misconduct or resigned without good cause. Benefits may continue for maximum of 180 days in 1 year and amount to 60% of standard daily remuneration.</p>	
	<p><u>Industrial wage earners</u> -Worker insured over 6 months during 12 months preceding unemployment is eligible for weekly benefits following waiting period of 7 days after demonstrating ability and willingness to accept suitable work by applying to employment office. Waiting period may be extended additional 1 to 2 months if worker discharged due to own misconduct or resigned without good cause. Benefits may continue for maximum of 180 days in 1 yr. and generally amount to 60% of standard daily remuneration, with variations from 40% to 80% for exceptionally high and low wages.</p>	

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... of leaving covered employment. When seaman died from occupational cause, occupational disability pension and died from non-occupational cause, and had been times average daily wage for each year in excess of 15 is added to pension. For survivor, except one of those receiving survivors pension, 10 times average daily pension (10 times "last" average daily wage when seaman died from occupational occupational disability pension and died from non-occupational cause). Payment transferred to survivors next in priority: on death of survivor; if child or incapacitated and unable to be self-supporting; if spouse, on remarriage; and if parent and under 60, on becoming able to be self-supporting. In absence of such requirements as to relationship, dependency, age, or inability to be self-supporting, survivors in same order as for pension, followed in priority by others supported by death, unless one of such latter persons had been designated beneficiary by death Welfare Minister. All pension payments to seaman (and prior survivor, if any) are made. If seaman died from non-occupational cause and had been insured more than 6 months, lump sum varies from 1 to 23 times average monthly wage, depending on term insured. If death due to occupational cause, term of coverage exceeded 15 years, and no survivor entitled to pension, lump sum equals 6 times Old Age Pension less pension payments made. Lump sum on termination of survivors pension is computed in same manner. If death due to occupational cause within 2 years of employment and no survivor entitled to pension, lump sum equals 36 times "last" average daily wage (if over 15 yrs coverage) 36 times average daily wage for each yr. of coverage if seaman had received occupational invalidity pension and total payments were less than 36 times average daily wage, lump sum equals balance of pension payments. Lump sum on termination of survivors pension is computed in same manner. If death due to non-occupational cause, seaman had received occupational invalidity pension, and no survivor entitled to pension, lump sum equals 6 times average daily wage less pension payments made. Lump sum on termination of survivors pension is computed in same manner. If death due to non-occupational cause, seaman had received non-occupational invalidity pension, and no survivor entitled to pension, lump sum equals 6 times average daily wage, whichever is greater, less pension payments made. Lump sum on termination of survivors pension equals 6 times Old Age Pension less pension payments made. If death due to non-occupational cause, seaman had received non-occupational invalidity pension, and no survivor entitled to pension, lump sum is difference between pension payments made and Retirement Allowance and 10 times "last" average monthly wage (total of such components) to be not less than 10 times "last" average monthly wage.

ment. when seaman died from occupational cause, or was receiving occupa-
tionally caused from non-occupational cause, and had been insured over 15 years, 3
each year in excess of 15 is added to pension. For each qualified child sur-
viving survivors pension, 10 times average daily wage is added to survivors
average daily wage when seaman died from occupational cause or was receiving
pension (and died from non-occupational cause). Payments terminated and pension
in priority; on death of survivor; if child or grandchild, at age 16 unless
self-supporting; if spouse, on remarriage; and if widower, parent, or grand-
child, if able to be self-supporting. In absence of survivor meeting appropriate
dependency, age, or inability to be self-supporting, lump sum is paid to
survivors pension, followed in priority by others supported by insured seaman at his
option. If no persons had been designated beneficiary by deceased's will or notice to
beneficiary, payments to seaman (and prior survivor, if any) are deducted from lump sum.
If death due to occupational cause and had been insured more than 6 months but less than 15 yrs.
lump sum equals 36 times average monthly wage, depending on term insured. If death due to non-
occupational cause exceeded 15 years, and no survivor entitled to pension, lump sum
equals less pension payments made. Lump sum on termination of survivors pension:
if death due to occupational cause within 2 years of leaving covered em-
ployed to pension, lump sum equals 36 times "last" average monthly wage plus
36 times average daily wage for each yr. of coverage over 15; provided, if sea-
man had received occupational invalidity pension and total payments were less than 6 times the invali-
dity pension, lump sum equals 6 times the invalidity pension less pension payments made.
If death due to non-occupational cause, seaman had received occupational in-
validity pension, lump sum equals 6 times invalidity pension less pension payments made.
If death due to non-occupational cause, seaman had received non-occupational invalidity pension, term of coverage
over 15 years, and no survivor entitled to pension, lump sum equals 6 times Old Age Pension or 10
times average monthly wage, whichever is greater, less pension payments made. Lump sum on termin-
ation of survivors pension equals 6 times Old Age Pension less pension payments made. If death due to
non-occupational cause, seaman had received non-occupational invalidity pension, and term of coverage
over 15 years, lump sum is difference between pension payments made and amount equal to Re-
served Pension (total of such combination not to exceed 22 times "last" average monthly wage
(total of such combination not to exceed 22 times "last" average monthly wage)).

Social Security Div.
PH+W GHE SCAP
1 Nov. 1947.

Program	Population*	WAGES		INDUSTRIAL WAGE EARNER
		Amount	Definition	
HEALTH INSURANCE	4,300,000 plus 9,900,000 dependents	First ¥2000 of monthly wage.	Basic wage plus such allowances or bonuses as are paid regularly and not less frequently than every 3 months, exclusive of family allowances, commuting expenses, travel expenses and rental or lodging allowances which do not result in proportionate deduction from basic wage.	Compulsory for workers in concerns employed and specifically included in the following: manufacturing, packing, repairing, mining, distribution of electricity and motive power, passenger transportation, freight handling and insurance, incineration, cleaning, slaughtering and leasing, brokerage and middleman services, advertising, information service, and legal persons and corporations except retail concerns. Excluded are persons covered by Social Security or Government Enterprise Mutual Aid, national government officials and government administrative employees of undertakings without fixed addresses for less than 6 months, persons employed on contract is less than 2 months or who are seasonal workers employed less than 4 months or of less than 6 months who work outside of the companies. Members of National Health Insurance are exempt upon request.
NATIONAL HEALTH INSURANCE	41,000,000 31,000,000**	Contributions are based on a flat rate plus amounts related to total income and number of dependents.		Excluded if covered by Health Insurance or voluntarily insure dependents.
WELFARE PENSION INSURANCE	4,300,000	First ¥600 of monthly wage.	(Same as Health Insurance).	(Same as Health Insurance except as to members of National Health Insurance Association)
WORKMEN'S COMPENSATION INSURANCE	6,000,000 (Estimated number brought in 1 Sept 1947)	Total wages	Total amount of wages, salaries, allowances and all other payment by employer to employee for work regardless of what it is called (including family allowances) excluding only bonuses paid less frequently than every 3 months.	Industries for which coverage is compulsory: those specified in Welfare Pension Insurance Act; voluntary for office workers, marketing, finance and insurance, incineration, slaughtering, storage and leasing, brokerage services, bill collecting, advertising and information service. Compulsory for workers in industries engaged in freight handling or, if included, in industries specifically designated by cabinet order, in industries employing 1 or more employees in manufacturing, packing, repairing, mining, production of electricity and motive power, freight transportation. In addition to industries engaged in Welfare Pension Insurance, industries employing steadily or a total of 300 man hours in a year in engineering, construction, demolition, and coal production. Excluded are persons covered by Health Insurance, employees of the government, and those that employ only members of family living units. Workers are not excluded because of being employees or day laborers.
SEAMEN'S INSURANCE	215,000 (Estimated number under new limitation to vessels over 5 tons; 93,000 under old limitation to vessels over 20 tons).	First ¥8000 of monthly wage (¥750 prior to 1 Nov 1947)	Basic wage plus all allowances except family allowances and allowances paid for overtime work and for pilots.	

Japanese Social Insurances

COVERAGE PROVISIONS

INDUSTRIAL WAGE EARNERS	AGRICULTURAL WAGE EARNERS	SEAMEN	MINISTRY
<p>factory for workers in concerns employing 5 or more specifically included in the following industries: tanning, packing, repairing, mining, production and distribution of electricity and motive power, freight and passenger transportation, freight handling, marketing, finance, insurance, incineration, cleaning, slaughtering, storage, leasing, brokerage and middleman services, bill collecting, advertising, information service, and office workers of persons and corporations except religious organizations. Excluded are persons covered by Seamen's Insurance, Government Enterprise Mutual Aid, national and local officials and government administrative employees, employees of undertakings without fixed addresses or doing business less than 6 months, persons employed temporarily whose contract is less than 2 months or who are day laborers, all workers employed less than 4 months, and employees employed less than 6 months who work outside for life insurance purposes. Members of National Health Insurance Association are exempt upon request.</p>	-	Excluded if covered by Seamen's Insurance.	Exclude
<p>Excluded if covered by Health Insurance but may voluntarily insure dependents.</p>	<p>Voluntary unless resident of community wherein over half are members of association and prefectural governor has declared membership for balance of community is compulsory.</p>	<p>Excluded if covered by Seamen's Insurance but families may insure themselves in their own right with spouse or eldest child acting as head of the household and taking out membership.</p>	<p>Excluded if covered dependents.</p>
<p>Health Insurance except as to exemption of (National Health Insurance Association).</p>	-	<p>Excluded if covered by Seamen's Insurance.</p>	<p>Excluded.</p>
<p>Industries for which coverage is compulsory are same as specified in Welfare Pension Insurance with following conditions: voluntary for office workers and workers in tanning, finance and insurance, incineration, cleaning, slaughtering, storage and leasing, brokerage and middleman services, bill collecting, advertising and information service. Compulsory for workers in industries employing 1 or more steadily or a total of 300 man hours in a year and engaged in freight handling or, if included among enterprises specifically designated by cabinet order as dangerous industries employing 1 or more and engaged in manufacturing, packing, repairing, mining, production and distribution of electricity and motive power, freight and passenger transportation. In addition to industries covered by Welfare Pension Insurance, industries employing 1 or more workers or a total of 300 man hours in a year, and engaged in engineering, construction, demolition, lumbering and charcoal production. Excluded are persons covered by Seamen's Insurance, employees of the government, and undertakings employ only members of family living in same household. Temporary workers are not excluded because of being temporary workers or day laborers.</p>	-	<p>Excluded if covered by Seamen's Insurance.</p>	
-	-	<p>All seamen, including masters, serving aboard a fishing vessel of over 30 tons or other vessels of over 5 tons, except that those who serve aboard vessels which operate exclusively in lakes, rivers or within harbors, government employees entitled to mutual aid benefits equal to Seamen's Insurance benefits, and government officials, are excluded.</p>	<p>Government employees not to Seamen's Insurance excluded.</p>

	GOVERNMENT EMPLOYEES		SELF-EMPLOYED	UNEMPLOYED	AGED
	MINISTRY	ENTERPRISE			
red by se.	Excluded.	Excluded if covered by Mutual Aid.			
red by Sea- but families elves in their pouse or ing as head and taking	Excluded if covered by Mutual Aid but may voluntarily insure dependents.		Voluntary unless resident of community wherein over half are members of association and prefectural governor has declared membership for balance of community is compulsory.	-	-
red by Sea-	Excluded.	Excluded if covered by Mutual Aid.	-	-	-
red by Sea-	Excluded.		-	-	-
ing masters, fishing ves- sels or other boats, except serve aboard rate exclusi- vers or within at employees aid benefit Insurance ernment cluded.	Government employees entitled to Mutual Aid benefits equal to Seamen's Insurance benefits, and government officials are excluded.		-	-	-

				Insurance, employees of the government, and that employ only members of family living workers are not excluded because of being employees or day laborers.
SEAMEN'S INSURANCE	215,000 (Estimated number under new limitation to vessels over 5 tons; 93,000 under old limitation to vessels over 20 tons).	First ¥8000 of monthly wage (¥750 prior to 1 Nov 1947)	Basic wage plus all allowances except family allowances and allowances paid for overtime work and for pilots.	-
UNEMPLOYMENT INSURANCE (Pending)	6,500,000 (Estimated number to be covered).	First ¥5000 of monthly wage.	Basic wage plus each allowance or bonuses as are paid regularly and not less frequently than every 3 months, including family allowances.	Industries compulsorily covered are same as locally listed in Welfare Pension Insurance. Local government employees are included unless equivalent benefits under other laws. Excludes of undertakings without fixed addresses covered by Seamen's Insurance, day laborers unless continuously for more than 1 month by the same persons employed under contract for less than those employed in seasonal enterprises with than 4 months unless in either case they are employed by same employer for a longer period or probationally employed for less than 14 days.
GOVERNMENT PENSION INSURANCE	950,000	Total wages	Basic wage under wage schedule prior to 1 July 1946 and exclusive of all allowances.	-
GOVERNMENT MUTUAL AID SOCIETIES. Government Personnel (10 Ass'ns)	383,000 plus 920,000 dependents	¥1200 of monthly wage (wages in excess exclude employees from coverage).	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances except that for purposes of computing benefits the wage schedule prior to 1 July 1946 is used.	-
Government Enterprise (11 Ass'ns).	1,538,000 plus 3,650,000 dependents.	(Same as for Ministry employees).	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances except that for purposes of computing benefits other than for occupational injuries the wage schedule prior to 1 July 1946 is used.	-
WORKMENS' COMPENSATION FOR GOVERNMENT EMPLOYEES ***	1,357,000	Total wages	Basic Wage under 1 July 1946 wage schedule and exclusive of all allowances.	-
SEPARATION ALLOWANCES ****	1,927,000	Total wages	Basic wage under 1 July 1946 wage schedule and exclusive of all allowances.	-

* As of 1 April 1947 except where otherwise stated.
 . Dependents estimated on basis of ratios reported.

** Larger figure pertains to those covered if associations in existence were active.

<p>Persons excluded are persons covered by Seamen's Insurance, employees of the government, and undertakings employ only members of family living in same household. Persons are not excluded because of being temporary employees or day laborers.</p>			
-	-	<p>All seamen, including masters, serving aboard a fishing vessel of over 30 tons or other vessels of over 5 tons, except that those who serve aboard vessels which operate exclusively in lakes, rivers or within harbors, government employees, entitled to mutual aid benefits equal to Seamen's Insurance benefits, and government officials, are excluded.</p>	<p>Government employees not entitled to Seamen's Insurance excluded.</p>
<p>Persons compulsorily covered are same as those specified in Welfare Pension Insurance National and government employees are included unless entitled to equivalent benefits under other laws. Excluded are employment undertakings without fixed addresses, persons covered by Seamen's Insurance, day laborers unless employed continuously for more than 1 month by the same employer, persons employed under contract for less than 2 months and persons employed in seasonal enterprises with a term less than 12 months unless in either case they are continuously employed by same employer for a longer period, and workers temporarily employed for less than 14 days.</p>	-	<p>Excluded if covered by Seamen's Insurance.</p>	<p>Excluded if entitled to Seamen's Insurance.</p>
-	-	-	<p>All national and provincial employees (including policemen).</p>
-	-	-	<p>All national and provincial employees, including those covered by Government Mutual Aid.</p>
-	-	-	-
-	-	-	<p>All national and provincial employees, including those covered by Government Mutual Aid.</p>
-	-	-	<p>All national and provincial employees employed by the government.</p>

Figure pertains to those covered if all conditions in existence were active.

- *** Provided through 3 separate cabinet orders:
1. Medical Allowance for Officials, Cabinet Order No. 80, 189
 2. Grant-in-Aid for Auxiliary Workers (Tradesmen), Cabinet Order No. 90, 189
 3. Grant-in-Aid for Junior Clerks, Cabinet Order No. 109, 192

<p>...ding masters, fishing ves- sions or other 5 tons, except ...rve aboard ...erate exclusi- vers or within ...nt employees, ...al aid benefi- s Insurance ...overnment ...cluded.</p>	<p>Government employees entitled to Mutual Aid benefits equal to Seamen's Insurance benefits, and government officials are excluded.</p>	-	-	-
<p>...red by Seamen's</p>	<p>Excluded if entitled to equivalent benefits under other laws.</p>	-	-	-
	<p>All national and prefectural officials in a career status (including policemen and teachers).</p>	-	-	-
	<p>All national and prefectural em- ployees, including officials, not covered by Government Enterprise Mutual Aid.</p>	-	-	-
		<p>All government employees, excluding officials, work- ing in government enter- prises.</p>	-	-
	<p>All national and prefectural em- ployees, including officials, not covered by Government Enterprise Mutual Aid.</p>	-	-	-
	<p>All national and prefectural employees except those (214,351) employed by the occupation forces.</p>	-	-	-

Cabinet orders:
 ...fficials, Cabinet Order No. 80, 1890.
 ...ary Workers (Tradesmen), Cabinet Order No. 382, 1918.
 ... Clerks, Cabinet Order No. 109, 1928.

**** Cabinet Decision, No. 29, March 1947.

Social Security Division
 PH&W, GHO, SCAP
 1 November 1947

Japanese Social Insurances

FINANCING

Program	BENEFIT COST	
	Rate of Contributions	Distribution of burdens
HEALTH INSURANCE Government-managed	3.6% of taxable salaries and wages.	(1) 1/2 employer, 1/2 employee, with the exception those voluntary insured who pay the total themselves. Law provides for increase in the employer's share comitant decrease of employee's share in hazardous paid industries. However none of these modifications in operation at present. (2) National subsidies-Administration.
Society-managed	Varying from 2-8% of taxable salaries and wages depending on the nature of the enterprise.	(1) The respective shares of employers and employees from equal proportions to complete employer financing a higher than 50% employer contribution as the rule. In the last completed fiscal year (1946-47) the distribution of burdens in the 627 societies then operating was as follows: Employers paid 50 - 59 percent of contributions " " 60 - 69 " " " " " 70 - 79 " " " " " 80 - 89 " " " " " 90 -100 " " " (2) National subsidies - see Administration.
NATIONAL HEALTH INSURANCE	The average rate of contributions is determined annually by each Association, by estimating the probable cost of services to be rendered, reserve requirements and administrative costs. Members are rated on the basis of their resident tax in one of thirty contribution classes. In addition, contribution rates are modified on the basis of number of dependents. In the last completed fiscal year (1946-47) actual contributions ranged from ¥10-600 with the average close to ¥110. During the current fiscal yr. the average is reported to have risen considerably and some contributions are expected to reach ¥2000.	National, prefectural and local subsidies are paid to Associations and for federations thereof and to administrative offices. (1) National subsidies: a. To the National Health Insurance Association: 1. one-half of office and clerical expenses 2. one-third of the salaries of doctors employed by the National Health Insurance Association on a contract basis, 3. one-third of the health nurses' salaries 4. one-third of the construction costs of hospitals and clinics built and administered by the National Health Insurance Association 5. one-third of the travelling cost of the National Health Insurance Association's staff, 6. Total of promotional and publicity expenses b. To the federations of National Health Insurance Associations: one-half of the officials' and clerical salaries (inspection costs). c. To the Prefectures: one-half of the salaries of insurance officials and clerks working in the prefectural offices. (2) Prefectural and local subsidies: these are uneven, varying with the fiscal capacity of the prefecture. Formulas used, if any, are not known. Total amounts of local subsidies are considerably below the national subsidies.
WELFARE PENSION INSURANCE	9.395% of taxable salaries and wages for all male workers except underground miners; 6.796% for female workers; 12.582% for underground miners.	(1) 1/2 employer, 1/2 employee, except those voluntarily insured after termination of their covered employment pay the total contribution. (2) National subsidies: one-tenth of the costs of benefits payable to all but one-tenth and two-tenths of the benefit cost of miners. (During war years this provision was not enforced).
WORKMEN'S COMPENSATION SCHEMES (General, Seamen's, Government Workers)	Varies according to scheme and individual enterprise.	Entirely financed by the employers.

Japanese Social Insurances

FINANCING

BENEFIT COST	ADMINISTRATIVE COST																				
<p>Distribution of burdens</p> <p>Employer, 1/2 employee, with the exception of voluntary insured who pay the total themselves. The reasons for increase in the employer's share and decrease of employee's share in hazardous or low-risk industries. However none of these modifications is in effect at present. (2) National subsidies-see Administration.</p>	<p>National subsidies are provided in the annual budget and are based on the estimated cost of administration in that fiscal year. By law these subsidies are not limited per cap. of insured. Actually national subsidies have kept well below the requirements and administrative expenses had to be defrayed in part from contributions collected.</p>																				
<p>Respective shares of employers and employees vary in proportions to complete employer financing with more than 50% employer contribution as the rule. In the completed fiscal year (1946-47) the distribution of subsidies in the 627 societies then operating was as follows:</p> <table border="0"> <tr> <td>Employers paid</td> <td>50 - 59 percent of contributions</td> <td>in</td> <td>299</td> </tr> <tr> <td>▪</td> <td>60 - 69</td> <td>▪</td> <td>239</td> </tr> <tr> <td>▪</td> <td>70 - 79</td> <td>▪</td> <td>69</td> </tr> <tr> <td>▪</td> <td>80 - 89</td> <td>▪</td> <td>18</td> </tr> <tr> <td>▪</td> <td>90 -100</td> <td>▪</td> <td>2</td> </tr> </table> <p>National subsidies - see Administration.</p>	Employers paid	50 - 59 percent of contributions	in	299	▪	60 - 69	▪	239	▪	70 - 79	▪	69	▪	80 - 89	▪	18	▪	90 -100	▪	2	<p>National subsidies are provided in the annual budget and are based supposedly on the estimated cost of administration, although not earmarked for that purpose. By law these subsidies must not exceed three yen per insured. In the past few years, national subsidies have kept well below the statutory ceiling and administrative costs had to be defrayed in part from contributions, not infrequently they were borne entirely by the employer.</p>
Employers paid	50 - 59 percent of contributions	in	299																		
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<p>Prefectural and local subsidies are paid to the prefectures and for federations thereof and to the administrative offices.</p> <p>National subsidies:</p> <ul style="list-style-type: none"> To the National Health Insurance Associations: one-half of office and clerical expenses one-third of the salaries of doctors employed by the National Health Insurance Association on a contract basis, one-third of the health nurses' salaries, one-third of the construction costs of new hospitals and clinics built and administered by the National Health Insurance Association, one-third of the travelling cost of the National Health Insurance Association's staff, Total of promotional and publicity expenses. To the federations of National Health Insurance Associations: one-half of the officials' and clerical expenses (inspection costs). To the Prefectures: one-half of the salaries of officials and clerks working in the prefectural offices. <p>Prefectural and local subsidies: these appear to be varying with the fiscal capacity of the jurisdictions. Formulas used, if any, are not known. Total of local subsidies are considerably below those of national subsidies.</p>	<p>Apart from that part of the national subsidies which are earmarked for administrative purposes (see above preceding column), the individual National Health Insurance Associations are expected to bear the costs of administration.</p>																				
<p>Employer, 1/2 employee, except those voluntary insured on termination of their covered employment who pay the total contribution. (2) National subsidies: one-half of the costs of benefits payable to all but miners' dependents of the benefit cost of miners. (During the period this provision was not enforced).</p>	<p>National subsidies provide for the cost of administration in toto.</p>																				
<p>Financed by the employers.</p>	<p>The total administrative bill is footed by the employers.</p>																				

		be uneven, varying with the fiscal capacity of the jurisdiction. Formulas used, if any, are not known. The amounts of local subsidies are considerably below the national subsidies.
WELFARE PENSION INSURANCE	9.395% of taxable salaries and wages for all male workers except underground miners; 6.796% for female workers; 12.582% for underground miners.	(1) 1/2 employer, 1/2 employee, except those voluntarily insured after termination of their covered employment pay the total contribution. (2) National subsidies pay one-tenth of the costs of benefits payable to all but one-tenth and two-tenths of the benefit cost of miners. (During war years this provision was not enforced).
WORKMEN'S COMPENSATION SCHEMES (General, Seamen's, Government Workers)	Varies according to scheme and individual enterprise.	Entirely financed by the employers.
SEAMEN'S INSURANCE	17% of taxable wages for all but those voluntarily insured who pay 12.2% in view of their limited coverage.	(1) Employer (shipowner) pays 10.2%, employees 6.8% with the exception of those voluntarily insured who pay their own contributions themselves. (2) National subsidies provide one-fifth of the cost of "long-term" benefits.
GOVERNMENT PENSION INSURANCE	1/2% of taxable salaries.	The national government pays annually the difference between contributions collected and benefits paid out. Where there is no statutory ratio, the government's share, in the last ten years has amounted to roughly 97% of the total.
GOVERNMENT MUTUAL AID SOCIETIES	(1) Government Personnel: 1.4% of taxable salaries and wages of employees, 1.0% of taxable salaries of officials (2) Government Enterprise: Varying among the several associations from 1.98-3.3% for employees and from 0.94-1.3% for officials.	The national government pays one-half of the benefit cost by matching contributions of all except the voluntarily insured members of the Mutual Aid Societies. Those voluntarily insured pay all of their benefit cost. Contributions for those government workers technically employed by the prefectures, contributions are made by the prefectural governments; these amount to roughly 10% of national contributions.
SEPARATION ALLOWANCES (for government workers)	Non-contributory.	Government pays 100% of cost.
UNEMPLOYMENT INSURANCE (pending legislation)	2.2% of taxable salaries and wages.	(1) 1/2 employer, 1/2 employee. (2) National subsidies pay one-third of benefits disbursed during the year.

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<p>employer, 1/2 employee, except those voluntary in- ter termination of their covered employment who total contribution. (2) National subsidies: one- the costs of benefits payable to all but miners tenths of the benefit cost of miners. (During the s this provision was not enforced).</p>	<p>National subsidies provide for the cost of administration in toto.</p>
<p>financed by the employers.</p>	<p>The total administrative bill is footed by the employers.</p>
<p>oyer (shipowner) pays 10.2%, employees 6.8%, with ption of those voluntarily insured who pay the to- tributions themselves. (2) National subsidies pro- -fifth of the cost of "long-term" benefits.</p>	<p>Paid in toto from national subsidies deter- mined and appropriated each year as part of the national budget.</p>
<p>nal government pays annually the difference between ons collected and benefits paid out. While there tutory ratio, the government's share, in the past has amounted to roughly 97% of the total cost.</p>	<p>Borne entirely by the national government.</p>
<p>nal government pays one-half of the benefit costs g contributions of all except the voluntarily mbers of the Mutual Aid Societies. Those volun- insured pay all of their benefit cost. Concerning rnement workers technically employed by the pre- contributions are made by the prefectural govern- se amount to roughly 10% of national contributions.</p>	<p>The national government pays the salaries of the entire administrative personnel as well as a share of the other administra- tive cost (originally all of it). The pre- fectural governments likewise contribute to the financing of cost of administration. The remaining costs are financed from the Society's other income.</p>
<p>pays 100% of cost.</p>	<p>Paid by the government in full.</p>
<p>ployer, 1/2 employee. (2) National subsidies to hird of benefits disbursed during the year.</p>	<p>Borne entirely by the national government.</p>

Social Security Div.
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