
中国的工伤保险与工伤预防

The Work Injury Insurance and Work Injury Prevention in China

人力资源和社会保障部

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一、中国工伤保险制度的主要内容

Main contents of Chinese work injury insurance system

➤ 历史 History

1951年《劳动保险条例》，对工伤职工享受工伤医疗待遇、伤残待遇、职业病待遇以及因工死亡待遇等做出了规定。

Regulation of Labor Insurance made instruction about injured workers get benefits from medical treatment for work-related injuries, disability treatment, the treatment of occupational diseases and fatalities to make provision for treatment in 1951.

➤ 现行制度 Current Scheme

2003年4月国务院颁布《工伤保险条例》，确立了中国现行工伤保险制度的基本框架。

Work Injury Regulation established the current framework of Chinese work injury insurance in April, 2003.

1. 中国现行工伤保险制度的主要内容： Main contents of Chinese work injury insurance system

(1) 覆盖范围 Coverage Scope

主要覆盖三类用人单位：

Main in 3 kinds of units:

— — 各类企业；

enterprises

— — 有雇工的个体工商户；

Individual industrial and commercial households with
employed

— — 事业单位、社会团体、各类民办非企业单位（民
间非 营利组织）。

Institutions, social organizations, various types of private
non-enterprise units (Non-profit Organization)

1. 中国现行工伤保险制度的主要内容： Main contents of Chinese work injury insurance system (Cont.)

(2) 保障项目和待遇项目

Items for Security and Benefits

—— 保障项目主要包括工业事故伤害、职业病、上下班
机动车伤害。

Including industrial accident injury, occupational
diseases, commuting vehicle damage

—— 待遇项目分为工伤医疗（康复）待遇、工伤伤残待
遇、工亡待遇等三类待遇。

Benefits project is divided into work-related injuries
medical care (rehabilitation) treatment, work injury
disability treatment, industrial death treatment

1. 中国现行工伤保险制度的主要内容： Main contents of Chinese work injury insurance system (Cont.)

(3) 缴费责任和缴费费率

Payment responsibilities and rates

—— 工伤保险费用由用人单位（雇主）缴纳，职工个人不缴费。

Work injury insurance premium paid by the employing units (employers) , individual workers do not pay

—— 工伤保险实行行业差别费率和企业浮动费率。

Differences in injury rates and insurance industries and enterprises floating rate

1. 中国现行工伤保险制度的主要内容： Main contents of Chinese work injury insurance system (Cont.)

— 目前，平均费率为 0.9% 左右。

At present, the average rate is about 0.9%

(4) 基金原则

Fund principle

工伤保险基金实行“以支定收，收支平衡”原则。

The implementation of injury insurance fund “to support fixed income, break-even” principle

2. 中国的工伤保险现状

Current situation of Chinese work injury insurance

(1) 参保人数

Number of insured person

目前，全国参保用人单位 330 多万户，参保人数 1.46 亿人，其中农民工 5350 万人。

At present, the insured employer more than 3.3 million households, the number of insured 146 million, of whom 53.5 million were migrant workers.

(2) 基金规模

Fund Size

2008 年全国工伤保险基金收入超过 200 亿元。

In 2008, the national work injury insurance fund income more than 20 billion yuan.

2. 中国的工伤保险现状 Current situation of Chinese work injury insurance (Cont.)

(3) 享受工伤保险待遇人数

The number of insured enjoyed work injury insurance benefits

2008 年享受工伤保险待遇人数 120 万人左右。

2004 年以来，累计有 400 多万人享受了工伤保险待遇。

There is 1.2million persons who can get benefits from work injury insurance.

Since 2004, there are more than 4 million people enjoyed the work injury insurance benefits.

二、中国的工伤预防发展现状 Current Situation of Work Injury Prevention in China

工伤预防的双轨体制：

The two-track system of injury prevention

1. 政府相关机构：职业安全卫生监督管理（包括安全生产监督管理和职业病防治）

Related government institutions: Occupational Health and Safety Supervision and Management (Including the supervision and management of production safety and occupational disease prevention and control)

法律依据：《劳动法》（1994年）；《职业病防治法》（2001年）；《安全生产法》（2002年）。

Legal Basis: Labor Law(1994), Occupational Disease Prevention Law, Production Safety Law

二、中国的工伤预防发展现状 Current Situation of Work Injury Prevention in China (Cont.)

2. 社会保险机构：工伤保险开展工伤预防

Social Insurance Institute: Work Injury Prevention in
Work Injury Insurance

法律依据：《工伤保险条例》（2004年）

Legal Basis: Work Injury Insurance Regulation (2004)

— — **普遍实行行业差别费率和用人单位浮动费率机制。 3
大类行业费率；11个费率浮动档次。**

Use different rates of industry and employers
floating rate mechanism widespread. Three major
industries rates; 11 floating grade rate

二、中国的工伤预防发展现状

Current Situation of Work Injury Prevention in China (Cont.)

- 部分省份通过地方立法，从工伤保险基金中提取一定比例的工伤预防费用，用于工伤预防宣传、教育、培训，并用于鼓励、引导用人单位加强安全生产和职业病预防。

Through local legislation in some provinces, from the work injury insurance fund to extract a certain percentage of the costs of prevention of work-related injuries, for injury prevention campaigns, education, training, and used to encourage and guide the employing units to enhance production safety and occupational disease prevention.

工伤保险费率表

Work Injury Insurance premium rate tables

行业类别 Category of Sector	基准费率 Benchmark Rates	浮动比例 Floating Proportion	缴费费率 Payment Rates
一类行业 1st Category	0.5%	不浮动 N/A	0.5%
二类行业 2nd Category	1.0%	50%	0.5%
		80%	0.8%
		100%	1.0%
		120%	1.2%
		150%	1.5%
三类行业 3rd Category	2.0%	50%	1.0%
		80%	1.6%
		100%	2.0%
		120%	2.4%
		150%	3.0%

三、中国工伤保险与工伤预防发展展望

Prospects of Work Injury Insurance and Prevention in China

1. 完善中国工伤保险制度的两个主要目标:

Two objectives for improving Chinese work injury insurance system

(1) 工伤保险制度覆盖全体职业人群。

To make work injury insurance system covers all employees

目前的重点是实现有劳动关系的农民工工伤保险全覆盖

。

Present key point is to realize whole coverage of work injury insurance for farmers who have labour relations

三、中国工伤保险与工伤预防发展展望 Prospects of Work Injury Insurance and Prevention in China (Cont.)

(2) 建立和完善工伤预防、工伤补偿、工伤康复三位一体的制度体系。

To establish and improve work injury trinity system of insurance prevention, compensation and rehabilitation

目前的重点是完善工伤预防和工伤康复制度体系。

Present key point is to realise policy system for work injury prevention and rehabilitation.

2. 建立和完善工伤保险制度中的工伤预防机制

Establishing and improving work injury prevention mechanism in work injury insurance system

三、中国工伤保险与工伤预防发展展望 Prospects of Work Injury Insurance and Prevention in China (Cont.)

在完善行业差别费率和单位浮动费率机制、促进工伤预防的同时，做好以下工作：

To improve mechanism of industry discrimination rate and floating rate and fulfill the following tasks at the same time:

— **完善立法：明确工伤保险基金中工伤预防费用提取比例和使用范围。如：政策宣传、教育培训、咨询服务、监测评估、职业健康检查、科学研究等。**

Improving Legal System: defining the percentage and application scope of using work injury fund for prevention. For example, policy publicity, education and training, consultant and service, monitoring and evaluation, operational health checking, scientific research and so on.

三、中国工伤保险与工伤预防发展展望 Prospects of Work Injury Insurance and Prevention in China (Cont.)

— 加强管理：制定工伤预防费用管理使用办法。

Strengthening Management: Making guidelines for work injury prevention cost management

— 建立机制：建立和完善工伤预防工作机制。

Establishing Mechanism: Establishing and improving working mechanism for work injury prevention

三、中国工伤保险与工伤预防发展展望

Prospects of Work Injury Insurance and Prevention in China (Cont.)

3. 最终目标:

Final Goals

相互补充、相互支持、相互配合的预防体系:

A Prevention System that can realize mutual supplement, support and cooperation:

— 完善的工伤保险工伤预防体系

Improved work injury insurance prevention system

— 完善的政府职业安全卫生监督管理体系

Improved Government's supervising and managing system for Occupational Safety and Health

**Improved WI Insurance
Prevention System**

**完善的工傷保險
工傷預防體系**

**Improved Government's
supervising and managing
system for Occupational
Safety and Health**

**完善的政府職業
安全衛生監督管
理體系**

**supplement
support
cooperation**

工傷預防

WI Prevention

谢 谢



Thanks for your attention!