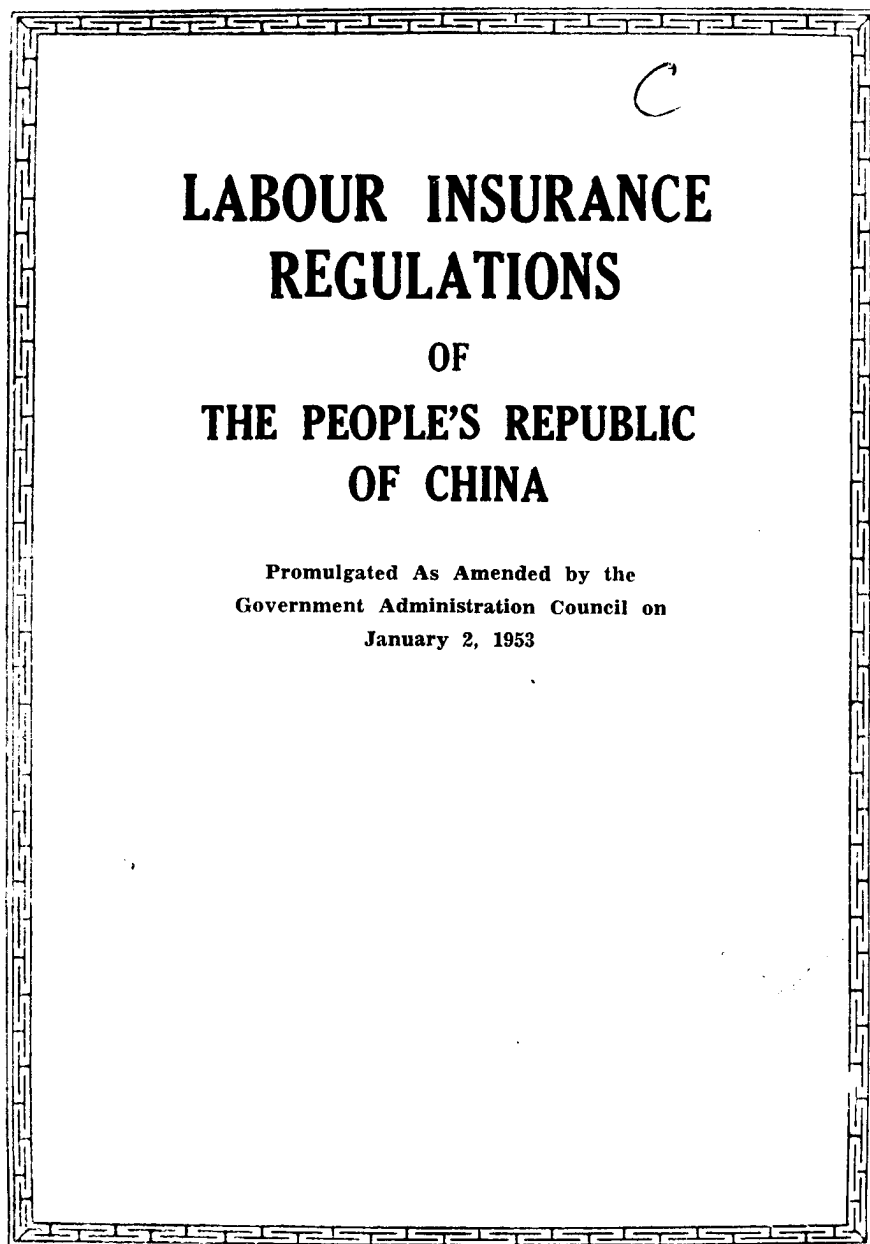


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**LABOUR INSURANCE REGULATIONS
OF THE
PEOPLE'S REPUBLIC OF CHINA**

*First promulgated by the Government Administration Council on
February 26, 1951
Promulgated as amended by the Government Administration Council on
January 2, 1953*

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**DECISIONS OF THE GOVERNMENT
ADMINISTRATION COUNCIL OF THE
CENTRAL PEOPLE'S GOVERNMENT
CONCERNING CERTAIN AMEND-
MENTS TO THE LABOUR
INSURANCE REGULA-
TIONS OF THE PEOPLE'S
REPUBLIC OF CHINA**

*(Adopted at the 165th Administrative Session of the Government
Administration Council on January 2, 1953)*

Since the promulgation of the Labour Insurance Regulations of the People's Republic of China by the Government Administration Council in February, 1951, certain achievements and experiences have been gained in their practical application. These Regulations have won the support of the masses of workers and staff members and played an active part in improving their life and in stimulating their enthusiasm for work. But since these Regulations were drawn up at a time when State finance and economy had not yet been completely restored, some of their benefits were comparatively small, and the scope of their application was limited by the need for experimentation in certain enterprises. At

present, our finance and economy are fundamentally improved; economic construction will soon commence on a large scale. Accordingly, the Labour Insurance Regulations should be applied on a wider scale and the standard of benefits accruing therefrom appropriately raised. However, as the need to resist U.S. aggression and aid Korea still continues and vast sums of money are to be invested in economic construction, the State should first and foremost finance those major enterprises which serve the basic interests of the people of the whole country. Moreover, the welfare of the working class and the entire popular masses can only be gradually improved in proportion to the development of production. Therefore, the Labour Insurance Regulations cannot at present be applied on too wide a scope nor can the standard of benefits accruing therefrom be raised too high. In view of this situation, the Government Administration Council hereby decides as follows:

1. Regarding a widened scope of application:

Apart from enterprises which have already carried out the Labour Insurance Regulations, e.g. railways, post and tele-communications, water transport, factories, and mines each employing 100 or more workers, the scope of application is now extended to cover the following enterprises: (1) Capital construction units of factories, mines, and transportation enterprises; (2) State-owned building companies.

As of January 1, 1953, labour insurance funds shall be paid by the management of all enterprises to which

the newly-extended Regulations now apply. From March 1, 1953, workers and staff members in these enterprises shall enjoy the various labour insurance benefits as stipulated by the Labour Insurance Regulations.

The management of all enterprises now covered by the newly-extended Regulations shall, together with the primary trade union organisations, devise the methods of application, which shall be submitted to the local labour administration organs for examination before they are put into effect. In case of particular difficulties in the carrying out of the present Regulations, approval for temporarily putting off such application must be sought from the local labour administration organs.

2. Regarding higher standard of labour insurance benefits:

The stipulation that a worker or staff member can be absent from work in order to receive medical treatment for a period not more than 6 months is to be abolished. The standard of benefits accruing to workers and staff members during the period of medical treatment is to be suitably improved. Provisions are made to grant allowances for expensive medicines according to circumstance, to increase the rates of old-age pensions and to allow more liberal conditions for old-age pensions. Other benefits such as maternity benefits, funeral benefits, allowances for funerals, and relief for family dependents in the case of death not incurred on the job, are also increased. The standard of the

various kinds of benefits is specifically defined in the Amended Labour Insurance Regulations. All enterprises that have already put the Labour Insurance Regulations into effect shall begin to pay the various labour insurance benefits to workers and staff members according to the new Regulations as of January 1, 1953.

3. The Ministry of Labour of the Central People's Government, together with the All-China Federation of Labour, shall immediately amend and promulgate the draft Detailed Rules for Carrying Out the Labour Insurance Regulations and other related regulations, in accordance with the Amended Labour Insurance Regulations of the People's Republic of China.

**LABOUR INSURANCE REGULATIONS
OF THE PEOPLE'S REPUBLIC
OF CHINA**

*(First Promulgated by the Government Administration Council
on February 26, 1951*

*Promulgated as amended by the Government
Administration Council on January 2, 1953)*

Chapter One

GENERAL PRINCIPLES

Article 1

The present Regulations are specially formulated in accordance with the present economic conditions for the purpose of protecting the health of workers and staff members and alleviating difficulties in their livelihood.

Article 2

In carrying out the present Regulations, the method of gradual extension to include more enterprises shall be adopted. At present, the scope within which the Regulations are to be applied shall be temporarily confined to the following enterprises:

A. State, private, or cooperative-owned factories and mines as well as those jointly operated by public and private capital, employing 100 or more workers and staff members, and their subsidiary organs.

B. Railways, water transport, post and telecommunications and their subsidiary organs.

C. Capital construction units of factories, mines, and transportation enterprises.

D. State-owned building companies.

Suggestions concerning further extension of the scope of application should be submitted according to circumstances by the Ministry of Labour of the Central People's Government to the Government Administration Council of the Central People's Government for decision.

Article 3

Matters relating to labour insurance in enterprises which do not fall within the scope of the Labour Insurance Regulations and in enterprises of a seasonal character may be settled through the conclusion of collective agreements by the managements (or owners) and trade union organisations of such enterprises or of the industries or trades to which such enterprises belong by taking into consideration the principles as laid down in the Regulations and the actual conditions in such enterprises, industries, or trades.

Article 4

The present Regulations apply to all workers and staff members (including apprentices) who are employed in enterprises which observe labour insurance, regardless of their race, nationality, age, or sex. Persons deprived of civil rights, however, are excluded.

Article 5

Provisions governing labour insurance for temporary workers, seasonal workers, and persons on probation working in enterprises which observe labour insurance are separately made in Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

Article 6

Enterprises within the scope of the present Regulations which, due to special financial stringencies, find it difficult to continue operations or which have not yet formally opened business operations, may temporarily put off the carrying out of the present Regulations after agreement has been reached through consultation between the managements or the owners of the enterprises and the primary trade union committees and after approval of the labour administration organ of the local people's government has been obtained.

Chapter Two

**COLLECTION AND CUSTODY OF LABOUR
INSURANCE FUNDS**

Article 7

The cost of the various labour insurance benefits as stipulated in the present Regulations shall be borne in full by the managements or owners of enterprises which observe labour insurance; a part of such cost shall be disbursed directly by the managements or owners of such enterprises, while the other part shall be paid by the managements or owners of such enterprises in the form of a labour insurance fund to be managed by the trade union organisations.

Article 8

The managements or owners of enterprises which observe labour insurance in accordance with the present Regulations shall pay to the labour insurance fund each month a sum equal to 3 per cent of the total pay-roll of all workers and staff members in the enterprises concerned. The labour insurance fund shall not be deducted from the wages of the workers and staff members, nor shall it otherwise be collected from the workers and staff members.

Article 9

The methods of collection and custody of labour insurance funds shall be as follows:

A. The managements or owners of enterprises shall, within the period from the first to the tenth day of each month, pay in a lump sum to the State bank designated by the All-China Federation of Labour, the monthly amount due to the labour insurance fund, calculated according to the total pay-roll for the preceding month.

B. In the first two months of the enforcement of labour insurance, the monthly sum to be paid by the managements or owners of enterprises to the labour insurance fund shall be deposited in full to the account of the All-China Federation of Labour to constitute the general labour insurance fund to be used for the founding of communal labour insurance establishments. Counting from the third month, 30 per cent of the monthly sum due to the labour insurance fund shall be deposited into the account of the All-China Federation of Labour as the general labour insurance fund; 70 per cent shall be deposited into the accounts of the respective primary trade union committees of the enterprises concerned as labour insurance funds for paying pensions, allowances, and relief benefits to workers and staff members in accordance with the present Regulations.

Article 10

The managements or owners of enterprises which fail to meet their payments to the labour insurance fund when due, or which are in arrears of payment, shall

for each day overdue pay an additional amount equivalent to one per cent of such arrears.

In the case of State-owned, local government-owned, cooperative-owned enterprises or enterprises jointly operated by public and private capital, if the payments are 20 days overdue, the primary trade union committees shall notify the local branch of the State bank to deduct the amount due from the account of the enterprise concerned. In the case of private enterprises the primary trade union committees shall report the matter to the labour administration organ of the local people's government in order that they may take the matter up with the owner of the enterprise concerned.

Article 11

The People's Bank of China shall be entrusted by the All-China Federation of Labour to take custody of labour insurance funds.

Chapter Three

**PROVISIONS FOR VARIOUS LABOUR
INSURANCE BENEFITS**

Article 12

The following provisions shall apply in the case of injury or disablement sustained while at work:

A. Workers and staff members injured while at work shall be treated at the clinic or hospital of the enterprise or at a hospital specially designated to serve the enterprise. If the clinic or hospital of the enterprise or the hospital specially designated to serve the enterprise is unable to provide treatment, the management or owner shall send the patient to another hospital for treatment.

The total cost of treatment, medicines, hospitalisation, meals at the hospital, and travelling expenses involved shall be borne by the management or owner of the enterprise. Wages must be paid as usual throughout the period of treatment.

B. Workers and staff members who are disabled as a result of injuries sustained while at work shall be paid monthly invalid pensions or allowances from the labour insurance fund in accordance with the following conditions:

(1) A worker or staff member who is unable to work due to complete disablement and who needs other people to take care of him, shall receive an invalid pension for life amounting to 75 per cent of his wages.

(2) A worker or staff member who is unable to work due to complete disablement but who is not in need of an attendant, shall receive an invalid pension amounting to 60 per cent of his wages until such time as he regains his ability to work or until his death.

On recovery, he shall be given suitable work by the management or owner of the enterprise.

(3) A worker or staff member who is partially disabled but is still able to work, shall be given suitable work by the management or owner of the enterprise. He shall be paid an invalid pension from the labour insurance fund according to the degree of disablement. The amount paid shall be between 10-30 per cent of his wages prior to being disabled; but this sum, together with his wages after resuming work, shall not exceed the wages he drew prior to being disabled. Provisions covering such cases are made in the Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

C. The degree of disablement of workers and staff members injured while at work can only be assessed or altered by decision of a committee to investigate disablement. Provisions covering such cases are made in the Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

Article 13

The following provisions shall apply in the case of sickness, injuries, and disablement not sustained at work:

A. Sickness or injuries not sustained at work shall be treated at the clinic or hospital of the enterprise, in a specially designated hospital, or by specially designated doctors serving the enterprise. Consultation fees, the cost of treatment, hospitalisation, and ordinary medicines shall be paid by the management or owner of the enterprise; the total cost of expensive medicines, travelling expenses involved, and meals at the hospital shall be borne by the patient. If he is in financial stringencies, he may obtain an allowance from the labour insurance fund according to his actual circumstances. In cases of sickness and injuries not sustained at work, it is all for the hospital to decide whether the patient should be hospitalised, or sent to another hospital for treatment and when he should be discharged from the hospital.

B. A worker or staff member who is absent from work to receive medical treatment for sickness or injury not sustained at work shall, according to the length of time he has been employed in the enterprise, be paid 60-100 per cent of his wages by the management or owner of the enterprise, provided the period of treatment does not exceed 6 consecutive months. When the period of treatment exceeds 6 consecutive months he shall receive a sickness or injury allowance which shall be paid to him monthly from the labour insurance fund. The amount shall be equivalent to 40-60 per cent of his wages until he resumes work, or

his disablement is established or until his death. Provisions dealing with such cases are set forth in the Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

C. In the case of a worker or staff member who is obliged to retire from work after his complete disablement is established while receiving treatment for sickness or injury not sustained at work, the payment of sick leave wages or relief benefits for injury not sustained at work shall be suspended. He shall be paid relief benefits for disablement not sustained at work from the labour insurance fund. The amount shall be determined according to the following rules: if he needs other people to take care of him, he receives 50 per cent of his wages; if he does not need such help, he receives 40 per cent. This sum shall be paid until he resumes work or until his death; but a partially disabled worker or staff member who can still work, is not entitled to this benefit. The degree of disablement and changes in the invalid's conditions shall be dealt with according to the provisions as stipulated in Clause C of Article 12.

D. Workers or staff members whose sickness, injury, or disablement was not sustained on the job shall be given suitable work by the management or owner of the enterprise when they have recovered and are certified fit for work by the medical institution concerned.

E. When a lineal dependent of a worker or staff member falls ill, he or she may receive free treatment at the clinic or hospital of the enterprise, at a specially designated hospital, or from the specially designated doctors serving the enterprise. Half the cost of ordinary medicines and treatment shall be paid by the management or owner of the enterprise; expensive medicines, travelling expenses involved, hospitalisation, meals at the hospital and all other expenses shall be paid by the patient.

Article 14

Death benefits for workers and staff members and their lineal dependents:

A. A funeral benefit shall be paid by the management or owner of an enterprise in the event of death of a worker or staff member while at work. The amount of such benefit shall be equivalent to 3 months' wages based upon the average wages paid to workers and staff members in the enterprise. In addition, from the labour insurance fund, the lineal dependents of the deceased shall receive a monthly pension which shall be based upon the number of such dependents. The amount of such a pension shall be 25-50 per cent of the wages of the deceased and shall be paid until such a time when the dependents no longer have the status of dependents. Provisions dealing with such cases are set forth in the Detailed Rules for Carrying

Out the Labour Insurance Regulations of the People's Republic of China.

B. A funeral benefit equivalent to 2 months' wages based on the average wages of workers and staff members in the enterprise, shall be paid from the labour insurance fund in the case of the death of a worker or staff member from sickness or injury not sustained at work. In addition, a relief benefit shall be paid from the labour insurance fund to the worker's lineal dependents which shall be equivalent to 6-12 months' wages of the deceased according to the number of his dependents. Provisions dealing with such cases are dealt with in the Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

C. A funeral benefit and a relief benefit for lineal dependents shall be paid in accordance with Clause A of this Article in the case of a worker or staff member who dies after retirement because of complete disablement resulting from injury sustained while at work. A funeral benefit and a relief benefit for lineal dependents as stipulated in Clause B of this Article shall be paid in the case of a worker or staff member who dies after his old-age retirement or who dies after retirement in consequence of complete disablement resulting from injury not sustained at work.

D. A funeral benefit shall be paid from the labour insurance fund in the case of the death of a lineal dependent of a worker or staff member.

The amount shall be equivalent to one half of the monthly average wages of workers and staff members in the enterprise if the deceased is more than 10 years of age; one-third of the monthly average wages, if the deceased is between 1 and 10 years of age; no allowance shall be paid if the deceased is under the age of one year.

Article 15

Provisions for old-age pensions:

A. Upon attaining the age of 60, a male worker or staff member who has worked for 25 years, including 5 years in the enterprise concerned, can retire from work. After retirement he shall receive a monthly old-age pension from the labour insurance fund until his death. The amount, to be calculated on the basis of the number of years he has worked in the enterprise, shall range from 50 to 70 per cent of his wages. If the interest of the enterprise calls for his staying on the job, even though he is qualified to retire, he shall receive, in addition to his original wages, an old-age pension from the labour insurance fund according to the length of time he has worked in the enterprise concerned. This pension shall be equivalent to 10-20 per cent of his wages. Provisions dealing with such cases are set forth in the Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

B. A woman worker or staff member, upon attaining the age of 50, who has worked for 20 years, including 5 years in the enterprise concerned, shall receive an old-age pension as stipulated in Clause A of this Article.

C. Male workers and staff members, upon attaining the age of 55, and women workers and staff members upon attaining the age of 45, who work in the pits or in places which are constantly at a temperature below 32°F or above 100°F, shall receive old-age pensions as stipulated in Clause A of this Article. However, in calculating the number of years of employment, including those in the enterprise concerned, one year's work under such conditions shall be counted as one year and three months.

D. Male workers and staff members upon attaining the age of 55 and women workers and staff members upon attaining the age of 45, who are directly engaged in work detrimental to health in industries extracting or manufacturing lead, mercury, arsenic, phosphorus, and acids or in other chemical and armament industries, shall receive old-age pensions as stipulated in Clause A of this Article. However, in calculating the number of years of employment, including those in the enterprise concerned, one year's work in such places shall be counted as one year and six months.

Article 16

Provisions for maternity benefits:

A. Women workers and staff members are entitled to a total of 56 days' leave of absence from work before and after confinement. Full wages shall be paid as usual during maternity leave.

B. Women workers and staff members are entitled up to 30 days' leave, as prescribed by the doctor, in cases of miscarriage during the first 7 months of pregnancy. Full wages shall be paid as usual during such leave.

C. In cases of difficult delivery or the birth of twins, women workers and staff members are entitled to 14 more days of leave besides their 56 days' maternity leave. As usual, full wages shall be paid during the leave.

D. Expenses for pre-natal examinations and child delivery of pregnant women workers and staff members at the enterprise's clinic or hospital, or at a hospital specially designated by the enterprise concerned, shall be paid by the management or owner of the enterprise concerned. Other expenses shall be paid in accordance with Clause A of Article 13.

E. In the case of a woman worker or staff member medically certified, at the end of maternity or miscarriage leave, as unfit to resume work, she

is entitled to the benefits as stipulated in Article 13.

F. In the case of child-birth, a woman worker or staff member or the wife of a male worker or staff member shall receive a maternity benefit of 40,000 yuan, from the labour insurance fund.

Article 17

Provisions for communal labour insurance establishments:

A. All workers and staff members working in the enterprises at which labour insurance is in force are entitled to the benefits from the communal labour insurance establishments. Detailed measures are to be devised by the All-China Federation of Labour.

B. The primary trade union committee of an enterprise, together with the management or owner, shall undertake to found communal labour insurance establishments such as sanatoria, overnight sanatoria, and nurseries according to the financial conditions of the enterprise and the needs of the workers and staff members. Detailed provisions are set forth in the Detailed Rules for Carrying Out the Labour Insurance Regulations.

C. The All-China Federation of Labour shall undertake to found, or entrust various local trade union organisations or industrial unions with the task of building, the following communal labour insurance establishments:

- 1) Sanatoria
- 2) Rest homes
- 3) Homes for the aged
- 4) Orphanages
- 5) Homes for the disabled
- 6) Miscellaneous

Article 18

Workers and staff members who are not trade union members working in enterprises at which labour insurance is in force, shall, according to the provisions of the present Regulations, receive benefits in cases of injury, disablement, or death sustained while at work, as well as maternity leave, medical care for sickness or injury not sustained at work and medical care for their lineal dependents. They are entitled, however, to only half the amount prescribed of wages and relief benefit during sickness, medical care for injury not sustained while at work, relief for disablement not sustained while at work, relief for their lineal dependents, old-age pensions, and funeral allowances.

Chapter Four

**PROVISIONS FOR SPECIAL LABOUR
INSURANCE BENEFITS**

Article 19

All workers or staff members who have been designated as model workers or model staff members

on account of their outstanding contributions to the enterprise concerned, and army combat heroes who have taken up work in the enterprise concerned, are entitled to the following special labour insurance benefits when so recommended by the primary trade union committees and approved by municipal or provincial trade union organisations or national committees of industrial unions:

A. The cost of expensive medicines, travelling expenses involved, and meals at the hospital during treatment for sickness or injury not sustained at work shall be borne by the management or owner of the enterprise concerned.

B. When undergoing medical treatment for sickness or injury not sustained while at work, wages are to be paid in full during the first six months.

Relief benefit for sickness, for injury or disablement not sustained at work shall be at a rate equivalent to 60 per cent of the wages of the person concerned. Invalid pension for disablement sustained at work shall be equivalent to the full amount of the wages of the person concerned.

Allowances for disablement sustained while at work shall be at a rate equivalent to the difference between the wages received prior to the disablement and the wages received after resuming work. In the case of death being incurred while at work the lineal dependents shall receive a relief benefit

equivalent to 30-60 per cent of the wages of the person concerned. Old-age pensions upon retirement shall be 60-80 per cent of the wages of the person concerned. Old-age pensions for persons continuing to work beyond the age limit shall be 20-30 per cent of the wages of the person concerned. Provisions for dealing with such matters are set forth in Detailed Rules for Carrying Out the Labour Insurance Regulations of the People's Republic of China.

C. The right to priority in receiving benefits from the communal labour insurance establishments.

Article 20

Invalid ex-servicemen working in enterprises shall be paid full wages during the first six months of medical treatment for sickness or injury not sustained at work, regardless of the length of time they may have worked in the enterprise concerned. After six months such matters shall be dealt with according to the provision of Article 13, Clause B.

Chapter Five

ALLOCATION OF LABOUR INSURANCE FUNDS

Article 21

Procedure for the allocation of labour insurance funds shall be as follows:

A. The general labour insurance fund shall be used by the All-China Federation of Labour for the purpose of providing communal labour insurance establishments.

B. Labour insurance funds are to be used by primary trade union committees for the payment of various pensions, allowances and relief benefits, and allowances for the communal labour insurance establishments in the enterprise concerned. Balance sheets are to be drawn up each month. Funds left in hand shall be turned over in full to the accounts of the municipal or provincial trade union organisations or to the national committees of industrial unions to serve as an adjustment fund for labour insurance (hereafter referred to as "adjustment fund").

C. The adjustment fund shall be used by the municipal or provincial trade union organisations or the national committees of industrial unions as subsidies for their affiliated primary trade union committees when such committees find that their labour insurance funds are insufficient to meet the required expenditure or for the purpose of setting up communal labour insurance establishment.

National committees of industrial unions may authorise their local organisations to manage the allocation of the adjustment fund. The All-China Federation of Labour has the right to overall management and allocation of the adjustment funds of the various municipal and provincial trade union organisations

and of the national committees of industrial unions, and it may use such funds to set up communal labour insurance establishments. If their adjustment funds are insufficient to meet the required expenses, the municipal or provincial trade union organisations and the national committees of industrial unions may apply to the All-China Federation of Labour for subsidies.

Article 22

Labour insurance funds are not to be expended for any purpose other than that of labour insurance.

Article 23

The accounting departments of all enterprises shall open separate accounts for their labour insurance funds and shall be held responsible for the receipt and expenditure of the labour insurance fund. The accounting system for labour insurance funds shall be worked out by the Ministry of Labour of the Central People's Government in collaboration with the All-China Federation of Labour.

Article 24

In collecting and disbursing the adjustment fund the finance departments of trade union organisations at various levels shall abide by the regulations issued by the All-China Federation of Labour.

Chapter Six

ADMINISTRATION AND SUPERVISION OF LABOUR INSURANCE

Article 25

The basic units in the administration of labour insurance shall be the primary trade union committees whose chief tasks shall be: to supervise the collection of labour insurance funds; decide on payments from labour insurance funds; supervise the various expenses directly paid by the managements or owners of enterprises as stipulated in the present Regulations; urge the enterprises to improve the work of the communal labour insurance establishments and public health services; carry out all detailed matters relating to labour insurance; compile monthly reports on labour insurance funds, and annual labour insurance budgets, balance sheets, plans of work, and reports on activities to be submitted to the municipal or provincial trade union organisations or the national committees of industrial unions, as well as to the labour administration organs of the local people's governments; and to report on their work to the plenary meetings of trade union members or to representative conferences.

Article 26

The auditing committees of the various primary trade union committees shall each month audit and make public the accounts of the labour insurance funds and

of the various expenses paid directly by the managements or owners of enterprises as stipulated in the present Regulations.

Article 27

The municipal and provincial trade union organisations and the national or regional committees of industrial unions shall be responsible for directing and supervising their affiliated primary trade union organisations in relation to labour insurance. They shall audit monthly financial reports, budgets, and balance sheets of the labour insurance funds and determine whether there are errors in the receipts and disbursements of labour insurance funds, receive complaints from workers and staff members on matters relating to labour insurance, and draw up monthly reports on the state of the labour insurance fund and adjustment fund, annual budgets, balance sheets, plans of work, and reports on activities.

Reports shall be made according to the following procedure:

A. The municipal and provincial trade union organisations shall report to the labour administration organs of the local people's governments and to the trade union organisations of the Greater Administrative Areas.

B. The national committees of industrial unions shall report to the All-China Federation of Labour and to the Ministry of Labour of the Central People's Government.

Article 28

The trade union organisations in the Greater Administrative Areas shall be responsible for directing and supervising the labour insurance work of their affiliated municipal and provincial trade union organisations and the industrial trade union organisations in their respective Areas. They shall audit the monthly financial reports, budgets, and balance sheets of the labour insurance funds and adjustment fund, plans of work, and reports on related activities of the municipal and provincial trade union organisations. They shall draw up quarterly financial reports on the collection and expenditure of labour insurance funds, annual budgets, balance sheets, plans of work, and reports on activities, and submit such reports to the Departments of Labour of the Greater Administrative Areas concerned, to the Ministry of Labour of the Central People's Government and to the All-China Federation of Labour.

Article 29

The All-China Federation of Labour is the highest leading organ for directing the labour insurance work throughout the country. It shall administer the operation of labour insurance establishments throughout the country, supervise the enforcement of labour insurance schemes by the local trade union organisations and the industrial union organisations. It shall audit and draw up financial reports on labour insurance funds and general labour insurance funds. It shall draw up annual budgets, balance sheets, plans of work, and

reports on activities and send such reports to the Ministries of Labour and of Finance of the Central People's Government for reference.

Article 30

Labour administration organs of the people's governments at all levels shall supervise the payment of labour insurance funds, inspect the carrying out of labour insurance and deal with complaints relating to labour insurance.

Article 31

The Ministry of Labour of the Central People's Government is the highest supervisory organ in the country for labour insurance. It shall be responsible for the thorough enforcement of the Labour Insurance Regulations and shall inspect the fulfilment of labour insurance work throughout the country. The rules governing such inspection shall be drawn up separately.

Chapter Seven

APPENDIX

Article 32

The present Regulations shall be promulgated and put into effect after approval by the Government Administration Council of the Central People's Government. In amending these Regulations the same procedure shall apply.

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**A COMPARISON BETWEEN THE STIPULATIONS
OF THE ORIGINAL LABOUR INSURANCE
REGULATIONS AND THE STIPULATIONS
OF THE AMENDED LABOUR IN-
SURANCE REGULATIONS**

(Prepared by the Hsinhua News Agency)

Amendments to the Labour Insurance Regulations have been made mainly in two respects: (1) widening the scope of application and (2) increasing labour insurance benefits.

The original and amended clauses are compared as follows:

<i>Items</i>	<i>Stipulations of the Original Regulations</i>	<i>Stipulations of the Amended Regulations</i>
1. Scope of application	Limited to railways, post and tele-communications and water transport, and the factories and mines employing 100 or more workers	Extended to: i) capital construction units of factories, mines, and transportation enterprises ii) State-owned building companies
2. Benefits 1) Provisions for sickness or injury not sustained at work:		

A. Period of medical treatment	Limited to six months	Until a time when treatment is completed according to the doctor's decision
B. Expensive medicines	Paid for by the worker or staff member himself	In principle, the invalid himself shall pay the expenses but in case of difficulties he may apply for an allowance from the labour insurance fund
C. Wages during sick leave	50-100 per cent of his wages when the period of treatment does not exceed 3 months	60-100 per cent of his wages when the period does not exceed 6 months
D. Relief for sickness or injury	30-50 per cent of his wages when the period of absence from work for treatment is 3-6 months; 20-30 per cent when the period exceeds 6 months	40-60 per cent of his wages when the period exceeds 6 months
E. Fares to hospital and meals at the hospital	Paid by the worker or staff member himself	Those in financial stringencies may obtain an allowance from the labour insurance fund
F. Return to work after recovery	Not stipulated	Resume work in the enterprise

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<i>Items</i>	<i>Stipulations of the Original Regulations</i>	<i>Stipulations of the Amended Regulations</i>
2) Provisions for old-age: A. Conditions for old-age pensions B. Old-age pensions after retirement	Male workers or staff members attaining the age of 60 (women workers or staff members attaining the age of 50), who have worked for 25 years (women workers or staff members for 20 years), including 10 years in the enterprise concerned 35-60 per cent of his or her wages	Male workers or staff members attaining the age of 60 (women workers or staff members attaining the age of 50), who have worked for 25 years (women workers or staff members for 20 years), including 5 years in the enterprise concerned 50-70 per cent of his or her wages
3) Provisions for maternity benefits: A. Maternity leave B. Maternity allowance	56 days for normal delivery, 15 days for miscarriage occurring during the first 3 months of pregnancy, and 30 days for miscarriage occurring during the fourth to the seventh month. Wages shall be paid in full during maternity leave 5 feet of red cloth	56 days for normal delivery, 30 days for miscarriage occurring within 7 months of pregnancy, 70 days for difficult delivery and for birth of twins. Wages to be paid in full during maternity leave An allowance of 40,000 yuan

C. Fees for pre-natal examination and delivery	Not stipulated	Borne by the enterprise
4) Provisions for death benefits:		
A. Funeral allowances in the case of death incurred at work	2 months' wages based upon the average wages paid to workers and staff members in the enterprise	3 months' wages based upon the average wages paid to workers and staff members in the enterprise
B. Death incurred during the period of retirement, after disablement resulting from work	A funeral allowance equivalent to 1 month's wages based upon the average wages paid to workers and staff members in the enterprise. Relief benefits for lineal dependents equivalent to 3-12 months' wages of the deceased	A funeral allowance equivalent to 3 months' wages based upon the average wages paid to workers and staff members in the enterprise. Monthly relief benefits for lineal dependents equivalent to 25-50 per cent of the wages of the deceased
C. Funeral allowances for death not incurred at work	Equivalent to 1 month's wages based upon the average wages paid to workers and staff members in the enterprise	Equivalent to 2 months' wages based upon the average wages paid to workers and staff members in the enterprise
D. Relief benefits for lineal dependents	3-12 months' wages of the deceased (paid according to the length of time employed in the enterprise)	6-12 months' wages of the deceased (paid according to the number of lineal dependents)

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<i>Items</i>	<i>Stipulations of the Original Regulations</i>	<i>Stipulations of the Amended Regulations</i>
<p>E. Death after old-age retirement, and death after retirement in consequence of disablement resulting from injury not sustained at work</p> <p>F. Funeral allowances in the case of death of lineal dependents</p>	<p>A funeral allowance equivalent to 1 month's wages based upon the average wages paid to workers and staff members</p> <p>One-third of the monthly average wages paid to workers and staff members in the enterprise if the deceased is more than 10 years of age; one-fourth of the monthly average wages if the deceased is between 1 and 10 years of age</p>	<p>A funeral allowance equivalent to 2 months' wages based upon the average wages paid to workers and staff members in the enterprise. A relief benefit for lineal dependents amounting to 6-12 months' wages of the deceased</p> <p>One-half of the monthly average wages paid to workers and staff members in the enterprise if the deceased is more than 10 years of age; one-third of the monthly average wages if the deceased is between 1 and 10 years of age</p>
<p>5) Provisions for disablement benefits:</p> <p>A. Invalid pensions for injury sustained at work</p> <p>B. Relief benefits for disablement not sustained at work</p>	<p>5-20 per cent of the wages of the disabled worker or staff member</p> <p>20-30 per cent of the wages of the disabled worker or staff member</p>	<p>10-30 per cent of the wages of the disabled worker or staff member</p> <p>40-50 per cent of the wages of the disabled worker or staff member</p>