

Order for Enforcement of the Act on Securing Compensation for Automobile Accidents

(Cabinet Order No. 286 of October 18, 1955)

The Cabinet hereby enacts this Cabinet Order, based on the Act on Securing Compensation for Automobile Accidents (Act No. 97 of 1955) and in order to bring that Act into force.

(Using Electronic or Magnetic Means to Provide Information Required to Be Given on Certificate of Automobile Liability Insurance)

Article 1 If a person seeking a disposition referred to in the main clause of Article 9, paragraph (1) of the Act on Securing Compensation for Automobile Accidents (hereinafter referred to as "the Act") seeks to provide a vehicle registration agency with the information required to be given in a certificate of automobile liability insurance pursuant to paragraph (2) of that Article, the person must ask this of the insurer in advance, either in writing or by electronic or magnetic means, pursuant to Order of the Ministry of Land, Infrastructure, Transport and Tourism.

(Persons in Possession of Automobiles for Which Contracts for Liability Insurance or Mutual Liability Insurance Need Not Be Concluded; Scope of Their Activities)

Article 1-2 Persons, and affairs which those persons conduct, specified by Cabinet Order referred to in Article 10 of the Act means:

- (i) the State: the activities necessary for the Self Defense Forces to perform the duties provided for in the Self Defense Forces Act (Act No. 165 of 1954) when using automobiles that, pursuant to Article 114, paragraph (1) of the Self Defense Forces Act, are not subject to the Road Transport Vehicle Act (Act No. 185 of 1951);
- (ii) the forces of the United States of America stationed in Japan based on the Treaty of Mutual Cooperation and Security between Japan and the United States of America: the activities necessary for them to perform their duties;
- (iii) the forces of the United Nations in Japan under the Agreement Regarding the Status of United Nations Forces in Japan: the activities necessary for them to perform their duties.

(Scope of Automobiles for Which Insurance/Mutual Insurance Exemption Stickers Need Not Be Issued)

Article 1-3 Light motor vehicles not subject to inspection and motorized bicycles

specified by Cabinet Order referred to in Article 10-2, paragraph (1) means light motor vehicles not subject to inspection and motorized bicycles which are put into operational use by a person set forth in each items of the preceding Article for the activities set forth in that item.

(Amount of Insurance Coverage)

Article 2 (1) The amount of insurance coverage referred to in Article 13, paragraph (1) of the Act is as follows for each person who dies or is injured:

(i) a person who dies:

(a) for damage due to the person's death (other than damage as set forth in

(b) below): 30,000,000 yen;

(b) for damage due to injuries resulting in the person's death: 1,200,000 yen.

(ii) a person who is injured, and whose injuries cause a residual disability

(meaning a bodily impairment that is present after a person's recovery from an injury; the same applies hereinafter) requiring nursing care:

(a) for damage (other than damage as set forth in (b) below) due to a residual disability requiring nursing care that falls under one of the Grades for residual disability requiring nursing care prescribed in Schedule I

(including the case where two residual disabilities requiring nursing care that fall under the same Grade): the amount prescribed in Schedule I for the Grade under which the residual disability requiring nursing care falls;

(b) for damage due to injuries that have resulted in a residual disability requiring nursing care: 1,200,000 yen.

(iii) a person who is injured (other than a person as set forth in the preceding item):

(a) for damage due to the person's injuries (other than damage as set forth in (b) through (f) below): 1,200,000 yen;

(b) for damages for residual disabilities in cases where there are two or more residual disabilities falling under Grade 5 or above, as prescribed in Schedule II: the amount prescribed in Schedule II for the Grade three Grades above that under which the person's most severe residual disability falls;

(c) for damages for residual disabilities in cases where there are two or more residual disabilities falling under Grade 8 or above, as prescribed in Schedule II (other than in a case as set forth in (b) above): the amount prescribed in Schedule II for the Grade two Grades above that under which the person's most severe residual disability falls;

(d) for damages for residual disabilities in cases where there are two or more residual disabilities falling under Grade 13 or above, as prescribed in Schedule II (other than in a case as set forth in (b) or (c) above): the amount prescribed in Schedule II for the Grade one Grade above that

- under which the most severe residual disability falls (or the sum total of the amounts prescribed in that Schedule corresponding to the Grades under which each of the residual disabilities falls, if the amount prescribed for the Grade one Grade above that of the most severe residual disability exceeds the sum total of those amounts);
- (e) for damages for residual disabilities in cases where there are two or more residual disabilities falling under one of the Grades prescribed in Schedule II (other than in a case as set forth in (b) through (d) above): the amount prescribed in Schedule II corresponding to the Grade under which the most severe residual disability falls;
 - (f) for damages for residual disability in case where there is a residual disability falling under one of the Grades prescribed in Schedule II (other than in a case as set forth in (b) through (e) above): the amount prescribed in Schedule II corresponding to the Grade under which the residual disability falls.
- (2) For the damages in cases where a person with a pre-existing residual disability is injured, and the injury sustained increases the severity of a residual disability to the same part of the body, the amount of insurance coverage as referred to in Article 13, paragraph (1) of the Act for the residual disability is the amount that Schedule I or Schedule II prescribes for the Grade prescribed in that Schedule under which the residual disability falls, less the amount that Schedule I or Schedule II prescribes for the Grade prescribed in that Schedule under which the pre-existing residual disability falls.

(Filing a Claim with the Insurer for Payment of Damages)

Article 3 (1) A person must file a claim for the payment of damages as referred to in Article 16, paragraph (1) of the Act in writing, using a paper document that gives the following information:

- (i) the name and address of the claimant;
- (ii) for claims associated with a person that has died, the relationship of the claimant to the person that has died;
- (iii) the names and addresses of the party at fault and the injured party, and the date, time, and place where the conduct causing the injury occurred;
- (iv) the automobile registration number or vehicle number for the automobile in question, as under the Road Transport Vehicle Act; the license plate number provided for in Article 446, paragraph (3) of the Local Tax Act (Act No. 226 of 1950) (including as applied *mutatis mutandis* pursuant to Article 1, paragraph (2) of that Act); or the registration number as under the Convention on Road Traffic (or, if there is no the number, the vehicle identification number (VIN));
- (v) the name and address of the policyholder;

- (vi) the amount being claimed and the basis on which it is calculated.
- (2) The following documents must accompany the document referred to in the preceding paragraph:
 - (i) a medical certificate or postmortem certificate;
 - (ii) documents providing sufficient evidence of the information referred to in items (ii) and (iii) of the preceding paragraph;
 - (iii) documents providing sufficient evidence of the basis for calculation referred to in item (vi) of the preceding paragraph.

(Types of Damage for Which Limits Are Established on Indemnities Using Insurance Proceeds or on the Payment of Damages; Amounts of Those Limits)

Article 3-2 Damage specified by Cabinet Order referred to in Article 16-2 of the Act means damage due to the injured party's inability to work while in recuperation; and the amount prescribed by Cabinet Order referred to in the Article of the Act means 19,000 yen per day.

(Hearing the Insured's Opinion)

- Article 4 (1) If an insurer intends to pay the amount of compensation for damage, the insurer must hear the insured's opinion in advance.
- (2) Having paid damages, an insurer must notify the insured of this without delay.

(Means of Making Use of Information and Communications Technology)

- Article 4-2 (1) Before providing the information prescribed in Article 16-4, paragraph (4) of the Act pursuant to that paragraph, an insurer must first indicate to the insured or the injured party the type and details of the means provided for in the first sentence of that paragraph that it will use (hereinafter referred to as "electronic or magnetic means"), and obtain that person's authorization to do so, in writing or by electronic or magnetic means.
- (2) If an insurer that has obtained authorization under the preceding paragraph is notified by the insured or the injured party, in writing or by electronic or magnetic means, that the person will not accept information provided by electronic or magnetic means, the insurer must not use electronic or magnetic means to provide that person with the information prescribed in Article 16-4, paragraph (4) of the Act; provided, however, that this does not apply if the person has since reaffirmed the authorization under the preceding paragraph.

Article 4-3 The provisions of the preceding Article apply mutatis mutandis if an insurer seeks to provide information as prescribed in Article 16-5, paragraph (5) of the Act pursuant to that paragraph.

(Amount of Provisional Payouts by Insurer)

Article 5 The amount of a provisional payout referred to in Article 17, paragraph (1) of the Act is as follows for each person who dies or is injured:

- (i) a person who dies: 2,900,000 yen;
- (ii) a person who is injured, and whose injury is as follows: 400,000 yen:
 - (a) a spinal fracture with symptoms that are found to indicate a spinal cord injury;
 - (b) a complicated fracture of the humerus or the forearm;
 - (c) a fracture of the femur or the lower leg;
 - (d) the rupture of an internal organ that develops into peritonitis;
 - (e) an injury requiring at least 14 days of hospitalization and at least 30 days of medical treatment.
- (iii) a person who is injured, and whose injury is as follows (other than an injury set forth in one of (a) through (e) of the preceding item): 200,000 yen:
 - (a) a spinal fracture;
 - (b) a fracture of the humerus or the forearm;
 - (c) the rupture of an internal organ;
 - (d) an injury requiring hospitalization and at least 30 days of medical treatment;
 - (e) an injury requiring at least 14 days of hospitalization.
- (iv) a person who is injured, and whose injuries require at least 11 days of medical treatment (other than an injury set forth in item (ii), (a) through (e) or in (a) through (e) of the preceding item): 50,000 yen.

(Filing Claims with Insurers for Provisional Payouts)

Article 6 (1) The provisions of Article 3 (except for the part concerning the basis for calculation of the amount being claimed) apply mutatis mutandis to a claim for a provisional payout as referred to in Article 17, paragraph (1) of the Act.

(2) The provisions of Article 4, paragraph (2) apply mutatis mutandis if a provisional payout as referred to in Article 17, paragraph (1) of the Act is made.

(Submission of Medical Certificates from Designated Doctors)

Article 7 If an insurer finds it to be particularly necessary to do so, it may request a person who has filed a claim for insurance proceeds, damages as referred to in Article 16, paragraph (1) of the Act, or a provisional payout as referred to in Article 17, paragraph (1) of the Act to submit a medical certificate from a doctor designated by the insurer. The insurer bears the necessary costs in such a case.

(Omission of Accompanying Documents)

Article 8 Notwithstanding Article 3, paragraph (2) (including as applied mutatis mutandis pursuant to Article 6), the documents referred to in items (i) and (ii) of that paragraph are not required to accompany the relevant documents if the following claims are filed:

- (i) a claim for a provisional payout as referred to in Article 17, paragraph (1) of the Act which is filed at the same time as a claim for the payment of damages as referred to in Article 16, paragraph (1) of the Act;
- (ii) a claim for the payment of damages as referred to in Article 16, paragraph (1) of the Act which is filed after a claim for a provisional payout as referred to in Article 17, paragraph (1) of the Act;
- (iii) a claim for a provisional payout as referred to in Article 17, paragraph (1) of the Act which is filed after a claim for the payment of damages as referred to in Article 16, paragraph (1) of the Act.

(Automobile Types)

Article 9 The types of automobile referred to in Article 20, paragraph (2) of the Act are as follows:

- (i) bus: an automobile that is used to transport people and that has a capacity of at least 11 passengers (other than an automobile as referred to in items (v) and (xv) through (xvii));
- (ii) commercial passenger vehicle: an automobile that is used in the automobile transportation business to transport people, and that has a capacity of 10 or fewer passengers (other than an automobile as referred to in items (v), (xii), (xiii), (xiv)-2, (xvi), and (xvii));
- (iii) private passenger vehicle: an automobile that has a capacity of 10 or fewer passengers and that is used to transport people, but that is not used in the automobile transportation business (other than an Automobile as referred to in items (v), (xii), (xiii), and (xiv)-2 through (xviii));
- (iv) tractor unit of a trailer bus: an automobile that is used to tow an automobile as referred to in the following item (other than an automobile as referred to in items (xii), (xiii), (xiv)-2, and (xvi) through (xviii));
- (v) trailer bus: an automobile without a motor that is used to transport people (other than an automobile as referred to in items (xii), (xiii), and (xiv)-2 through (xviii));
- (vi) medium-duty truck: a medium-duty automobile as referred to in Article 3 of the Road Transport Vehicle Act which is used to transport goods (other than an automobile as referred to in item (viii), (xvi), or (xvii));
- (vii) tractor unit of a medium-duty tractor trailer: an automobile that is used to tow an automobile as referred to in the following item (other than an automobile as referred to in item (xii) through (xiv)-2, (xvi), or (xvii));
- (viii) trailer unit of a medium-duty tractor trailer: a medium-duty automobile

- as referred to in Article 3 of the Road Transport Vehicle Act which has no motor and is used to transport goods (other than an automobile as referred to in item (xvi) or (xvii));
- (ix) small-sized truck: a small-sized automobile as referred to in Article 3 of the Road Transport Vehicle Act which is used to transport goods (other than an automobile as referred to in item (xi), (xii), (xvi), or (xvii));
 - (x) tractor unit of a small-sized tractor trailer: an automobile that is used to tow an automobile as referred to in the following item (other than an automobile as referred to in item (xii) through (xiv)-2, (xvi), or (xvii));
 - (xi) trailer unit of a small-sized tractor trailer: a small-sized automobile as referred to in Article 3 of the Road Transport Vehicle Act which has no motor and is used to transport goods (other than an automobile as referred to in item (xii), (xvi), or (xvii));
 - (xii) small motorcycle: a small-sized automobile with two wheels as referred to in Article 3 of the Road Transport Vehicle Act (other than an automobile as referred to in item (xv) through (xvii));
 - (xiii) light motor vehicle: a light automobile as referred to in Article 3 of the Road Transport Vehicle Act (other than an automobile as referred to in item (xv) through (xvii));
 - (xiv) large-sized special motor vehicle: a large-sized special automobile as referred to in Article 3 of the Road Transport Vehicle Act (other than an automobile as referred to in item (i) through (v), or (xv) through (xvii));
 - (xiv)-2 small-sized special motor vehicle: a small-sized special automobile as referred to in Article 3 of the Road Transport Vehicle Act (other than an automobile as referred to in the following item or item (xvii));
 - (xv) emergency vehicle: a fire engine, ambulance, or other Automobile for emergency use that Order of the Ministry of Land, Infrastructure, Transport and Tourism prescribes (other than an automobile as referred to in the following item or item (xviii));
 - (xvi) temporarily-licensed vehicle: an automobile put into operational use with the permission for temporary operation referred to in Article 34, paragraph (1) of the Road Transport Vehicle Act (including as applied *mutatis mutandis* pursuant to Article 73, paragraph (2) of that Act); an automobile put into operational use with the permission referred to in Article 36-2, paragraph (1) of that Act (including as applied *mutatis mutandis* pursuant to Article 73, paragraph (2) of that Act); or a light motor vehicle displaying a vehicle number plate as provided by Order of the Ministry of Land, Infrastructure, Transport and Tourism which is put into operational use for test driving, for a special purpose, or for any other special reason;
 - (xvii) specific-use vehicle: a sprinkler truck, mobile billboard truck, hearse, or any other automobile for specific use that Order of the Ministry of Land,

- Infrastructure, Transport and Tourism prescribes (other than an Automobile as referred to in the preceding item or the following item);
- (xviii) motorized bicycle: a motorized bicycle as referred to in Article 2, paragraph (3) of the Road Transport Vehicle Act;
 - (xix) any other vehicle: an automobile other than one referred to in one of the preceding items.

(Payment or Refunding of Insurance Premiums If Risk Increases or Decreases)

- Article 10 (1) The amount of insurance premiums that the insurer may require the policyholder to pay pursuant to Article 22, paragraph (4) of the Act or that the policyholder may require the insurer to refund pursuant to paragraph (5) of that Article is the difference between the amount of insurance premiums, per diem, under a contract for bodily injury insurance covering the level of risk before the increase or decrease, calculated for the number of days running from the day on which the risk increases or decreases until the final day of the coverage period; and the amount of insurance premiums, per diem, under a contract for bodily insurance with the same coverage period but covering the new level of risk, calculated for that same number of days (this refers to the amount of insurance premiums from before any change in insurance premiums occurring after the start of the coverage period).
- (2) Amounts calculated pursuant to the preceding paragraph are to be rounded down to the nearest 10 yen, and if the total amount so calculated is less than 100 yen, it is to be disregarded.

(Reasons for Refusing to Conclude Contracts for Liability Insurance and Mutual Liability Insurance)

- Article 11 Legitimate reason specified by the Cabinet Order referred to in Article 24, paragraphs (1) and (2) of the Act means:
- (i) that the offer is for a contract on an automobile as prescribed in Article 10 of the Act;
 - (ii) that the person has clearly made a false statement regarding the information referred to in one of the items of Article 20 of the Act;
 - (iii) that the person has not paid the premiums for liability insurance or the mutual liability insurance premiums for mutual liability insurance;
 - (iv) that the offer is for a contract with a coverage period under liability insurance or a period of coverage under mutual liability insurance whose last day would fall on or after the day marking the passage of the period that Order of the Ministry of Land, Infrastructure, Transport and Tourism prescribes, counting from the day of the offer.

(Mutatis Mutandis Application of Provisions)

Article 12 The provisions of Articles 1, 2 through 8, and 10 apply mutatis mutandis to a contract for mutual liability insurance. In this case, the term "certificate of automobile liability insurance " in those provisions is deemed to be replaced with "certificate of mutual automobile liability insurance "; the term "amount of insurance coverage" is deemed to be replaced with "amount of mutual insurance coverage"; the term "insurer" is deemed to be replaced with "cooperative"; the term " policyholder" is deemed to be replaced with "mutual insurance policyholder"; the term "insurance proceeds" is deemed to be replaced with "mutual insurance proceeds"; the term "insured" is deemed to be replaced with "person covered under mutual insurance"; the term " liability insurance" is deemed to be replaced with "mutual liability insurance"; the term "insurance premium" is deemed to be replaced with "mutual insurance premium"; and the term "coverage period" is deemed to be replaced with "period of coverage under mutual insurance".

Articles 13 through 19 Deleted

(Amount of Limit on Indemnities for Damage under the Program Guaranteeing Compensation for Automobile Accidents)

Article 20 (1) Amount specified by the Cabinet Order referred to in Article 72, paragraph (1) of the Act means the amount that Article 2 prescribes for each person who dies or is injured.

(2) Article 3-2 applies mutatis mutandis to indemnification for damage by the government pursuant to Article 72, paragraph (1) of the Act.

(Laws and Regulations Specified by Cabinet Order referred to in Article 73, paragraph (1) of the Act)

Article 21 Laws and regulations specified by Cabinet Order referred to in Article 73, paragraph (1) of the Act means:

- (i) the Mariners Insurance Act (Act No. 73 of 1939);
- (ii) the Labor Standards Act (Act No. 49 of 1947; including when applied as prescribed by other laws);
- (iii) the Mariners Act (Act No. 100 of 1947; including when applied as prescribed by other laws);
- (iv) the Disaster Relief Act (Act No.118 of 1947);
- (v) the Fire and Disaster Management Organization Act (Act No. 226 of 1947);
- (vi) the Fire Service Act (Act No. 186 of 1948);
- (vii) the Flood Control Act (Act No. 193 of 1949);
- (viii) the National Public Officers' Accident Compensation Act (Act No. 191 of 1951; including as applied mutatis mutandis pursuant to other laws and when applied as prescribed by other laws);

- (ix) the Act on Accident Benefits for Persons Assisting Police Officers in Their Duties (Act No. 245 of 1952);
- (x) the Act on Accident Benefits for Persons Assisting Coast Guard Officers (Act No. 33 of 1953);
- (xi) the Act on Occupational Accident Compensation for Public School Physicians, Dentists, and Pharmacists (Act No. 143 of 1955);
- (xii) the Act on Payments for Damages Suffered by Witnesses (Act No. 109 of 1958);
- (xiii) the National Public Service Personnel Mutual Aid Associations Act (Act No. 128 of 1958; including as applied *mutatis mutandis* pursuant to other laws and when applied as prescribed by other laws);
- (xiv) the National Health Insurance Act (Act No. 192 of 1958);
- (xv) the Basic Act on Disaster Control Measures (Act No. 223 of 1961);
- (xvi) the Mutual Aid Association for Local Government Officials Act (Act No. 152 of 1962);
- (xvii) the Rivers Act (Act No. 167 of 1964);
- (xviii) the Local Public Officers' Accident Compensation Act (Act No. 121 of 1967);
- (xix) the Act on Ensuring Medical Care for Elderly People (Act No. 80 of 1982);
- (xx) the Long-Term Care Insurance Act (Act No. 123 of 1997); and
- (xxi) the Act on Measures to Protect the People in Armed Attack Situations (Act No. 112 of 2004).

(Entrusting a Person with Services under the Program Guaranteeing Compensation for Automobile Accidents)

- Article 22 (1) Pursuant to Article 77, paragraph (1) of the Act, the national government may entrust an insurer or cooperative with accepting claims for payment of indemnities for damage, investigating the amount of damage that should be indemnified, paying indemnities for damage, and other services under Article 72, paragraph (1) of the Act other than deciding on the amount of indemnities for damage.
- (2) The national government is to pay a sufficient amount to cover the costs reasonably arising under efficient management to an insurer or a cooperative to which it entrusts services pursuant to the preceding paragraph, as an entrustment fee.
 - (3) Order of the Ministry of Land, Infrastructure, Transport and Tourism provides for how the entrustment fee referred to in the preceding paragraph is paid and any other rules concerning entrustment agreements under paragraph (1).

(Delegation of Authority)

Article 23 (1) Authority specified by Cabinet Order referred to in Article 84, paragraph (1) of the Act means the authority of the Prime Minister that is provided for in Article 35 of the Act.

(2) Directors of District Transport Bureaus are called upon to exercise the authority of the Minister of Land, Infrastructure, Transport and Tourism that is provided for in Article 9-2, paragraph (4) of the Act as applied mutatis mutandis pursuant to Article 10-2, paragraphs (1) and (4) of the Act.

(3) Directors of District Transport Bureaus may also exercise the authority of the Minister of Land, Infrastructure, Transport and Tourism that is provided for in Article 85, paragraph (1) of the Act.

(Delegation to Order of the Ministry of Land, Infrastructure, Transport and Tourism)

Article 24 Beyond what is provided for in this Cabinet Order, Order of the Ministry of Land, Infrastructure, Transport and Tourism provides for the necessary procedures and other particulars for bringing the Act and this Cabinet Order into force.

Appended Table No. 1 (Re: Article 2)

Grade	Residual Disability Requiring Nursing Care	Amount of Insurance Coverage
Grade 1	(i) A serious, lasting impairment of the functions of the nervous system, or a serious, lasting organic mental disorder or psychological damage, that requires continuous nursing care (ii) A serious, lasting impairment of the functions of the thoracic and abdominal organs that requires continuous nursing care	40,000,000 yen
Grade 2	(i) A serious, lasting impairment of the functions of the nervous system, or a serious, lasting organic mental disorder or psychological damage, that requires occasional nursing care (ii) A serious, lasting impairment of the functions of the thoracic and abdominal organs that requires occasional nursing care	30,000,000 yen

Remarks: If a residual disability does not explicitly fall under one of the Grades set forth in the Schedule but is equivalent to a residual disability that does, it is treated as falling under that Grade of residual disability.

Appended Table No. 2 (Re: Article 2)

Grade	Residual Disability	Amount of Insurance Coverage
Grade 1	(i) Loss of vision in both eyes (ii) Loss of mastication and speech functions (iii) Loss of both upper limbs at or above the elbow joint (iv) Complete loss of the use of both upper limbs (v) Loss of both lower limbs at or above the knee joint (vi) Complete loss of the use of both lower limbs	30,000,000 yen
Grade 2	(i) Loss of vision in one eye and decrease of vision in the other eye to a visual acuity of 0.02 (20/1000) or less (ii) Decrease of vision in both eyes to a visual acuity of 0.02 (20/1000) or less (iii) Loss of both upper limbs at or above the wrist joint (iv) Loss of both lower limbs at or above the ankle joint	25,900,000 yen
Grade 3	(i) Loss of vision in one eye and decrease of vision in the other eye to a visual acuity of 0.06 (approx. 20/333) or less (ii) Loss of mastication or speech function (iii) A serious, lasting impairment of the functions of the nervous system, or a serious, lasting organic mental disorder or psychological damage, leading to a life-long inability to work (iv) A serious, lasting impairment of the functions of the thoracic and abdominal organs, leading to a life-long inability to work (v) Loss of thumbs and all fingers of both hands	22,190,000 yen
Grade 4	(i) Decrease of vision in both eyes to a visual acuity of 0.06 (approx. 20/333) or less (ii) Serious, lasting impairment of mastication and speech functions (iii) Complete loss of hearing in both ears (iv) Loss of one of the upper limbs at or above the elbow joint (v) Loss of one of the lower limbs at or above the knee joint (vi) Complete loss of the use of the thumbs and all fingers of both hands	18,890,000 yen

	(vii) Loss of both feet at or above the Lisfranc's joint	
Grade 5	(i) Loss of vision in one eye and decrease of vision in the other eye to a visual acuity of 0.1 (20/200) or less (ii) A serious, lasting impairment of the functions of the nervous system, or a serious, lasting organic mental disorder or psychological damage, leading to a life-long inability to perform any duties other than especially light work (iii) A serious, lasting impairment of the functions of the thoracic and abdominal organs leading to inability to perform any duties other than especially light work (iv) Loss of one of the upper limbs at or above the wrist joint (v) Loss of one of the lower limbs at or above the ankle joint (vi) Complete loss of function in one of the upper limbs (vii) Complete loss of function in one of the lower limbs (viii) Loss of all toes of both feet	15,740,000 yen
Grade 6	(i) Decrease of vision in both eyes to a visual acuity of 0.1 (20/200) or less (ii) Serious, lasting impairment of mastication or speech function (iii) Decrease of hearing in both ears to the level where only a loud voice extremely near to the ear can be heard (iv) Complete loss of hearing in one ear and decrease of hearing in the other ear to the extent that an ordinary speaking voice cannot be heard at a distance of 40cm or more (v) A serious, lasting deformity or impairment of movement in the spine (vi) Loss of the use of two of the three major joints of one of the upper limbs (vii) Loss of the use of two of the three major joints of one of the lower limbs (viii) Loss of all five fingers of one hand or loss of four fingers including the thumb on one hand	12,960,000 yen
Grade 7	(i) Loss of vision in one eye and decrease of vision in the other eye to a visual acuity of 0.6 (approx. 20/33) or less	10,510,000 yen

	<p>(ii) Decrease of hearing in both ears to the extent that an ordinary speaking voice cannot be heard at a distance of 40cm or more</p> <p>(iii) Complete loss of hearing in one ear and decrease of hearing in the other ear to the extent that an ordinary speaking voice cannot be heard at a distance of 1m or more</p> <p>(iv) Lasting impairment of the functions of the nervous system, or a lasting organic mental disorder or psychological damage, leading to an inability to perform any duties other than light work</p> <p>(v) Lasting impairment of the functions of the thoracic and abdominal organs leading to inability to perform any duties other than light work</p> <p>(vi) Loss of three fingers including the thumb on one hand or loss of four of the fingers other than the thumb on one hand</p> <p>(vii) Loss of the use of all five fingers of one hand or loss of the use of the thumb and three other fingers of one hand</p> <p>(viii) Loss of one of the feet at or above the Lisfranc joint</p> <p>(ix) Lasting nonunion of a bone and serious, lasting impairment of movement in one upper limb</p> <p>(x) Lasting nonunion of a bone and serious, lasting impairment of movement in one lower limb</p> <p>(xi) Complete loss of the use of all of the toes of both feet</p> <p>(xii) Extreme, lasting deformities in appearance</p> <p>(xiii) Loss of both testicles</p>	
Grade 8	<p>(i) Loss of vision in one eye or decrease of vision in one eye to a visual acuity of 0.02 (20/1000) or less</p> <p>(ii) Lasting impairment of movement in the spine</p> <p>(iii) Loss of two fingers including the thumb on one hand or loss of three of the fingers other than the thumb on one hand</p> <p>(iv) Loss of the use of three fingers including the thumb on one hand or loss of the use of four of the fingers other than the thumb on one hand</p>	8,190,000 yen

	<ul style="list-style-type: none"> (v) Shortening of one lower limb by 5 cm or more (vi) Loss of the use of one of the three major joints of one upper limb (vii) Loss of the use of one of the three major joints of one of the lower limbs (viii) Lasting nonunion of a bone in one upper limb (ix) Lasting nonunion of a bone in one lower limb (x) Loss of all of the toes of one foot 	
Grade 9	<ul style="list-style-type: none"> (i) Decrease of vision in both eyes to a visual acuity of 0.6 approx. 20/33) or less (ii) Decrease of vision in one eye to a visual acuity of 0.06 (approx. 20/333) or less (iii) Lasting hemianopsia, tunnel vision, or distortion of visual field in both eyes (iv) Permanent loss of a significant part of both eyelids (v) Loss of part of the nose, and serious, lasting impairment of its functions (vi) Lasting impairment of mastication and speech functions (vii) Decrease of hearing in both ears to the extent that an ordinary speaking voice cannot be heard at a distance of 1m or more (viii) Decrease of hearing in one ear to the extent that only a loud voice extremely near to the ear can be heard, and decrease of hearing in the other ear to the extent that an ordinary speaking voice is difficult to heard at a distance of 1m or more (ix) Complete loss of hearing in one ear (x) Lasting impairment of the functions of the nervous system, or a lasting organic mental disorder or psychological damage, leading to a considerable limitation of ability to work (xi) Lasting impairment of the functions of the thoracic and abdominal organs, leading to considerable limitation of ability to work (xii) Loss of a thumb on one hand or loss of two of the fingers other than the thumb on one hand (xiii) Loss of the use of two fingers including the thumb on one hand or loss of the use of three of the fingers other than the thumb on one hand 	6,160,000 yen

	<p>(xiv) Loss of two or more toes on one foot including the big toe</p> <p>(xv) Loss of the use of all of the toes of one foot</p> <p>(xvi) Considerable, lasting deformities in appearance</p> <p>(xvii) Serious, lasting impairment of the genital organs</p>	
Grade 10	<p>(i) Decrease of vision in one eye to a visual acuity of 0.1 (20/200) or less</p> <p>(ii) Lasting symptoms of double vision when looking forward</p> <p>(iii) Lasting impairment of mastication or speech functions</p> <p>(iv) Dental prostheses on 14 or more of the teeth</p> <p>(v) Decrease of hearing in both ears to the extent that an ordinary speaking voice is difficult to heard at a distance of 1m or more</p> <p>(vi) Decrease of hearing in one ear to the extent that only a loud voice extremely near to the ear can be heard</p> <p>(vii) Loss of the use of the thumb or on one hand or loss of the use of two of the fingers other than the thumb onof one hand</p> <p>(viii) Shortening of one lower limb by 3 cm or more</p> <p>(ix) Loss of the big toe on one foot or loss of the four toes other than the big toe on one foot</p> <p>(xi) Serious, lasting impairment of function in one of the three major joints of one of the upper limbs</p> <p>(xi) Serious, lasting impairment of function in one of the three major joints of one of the lower limbs</p>	4,610,000 yen
Grade 11	<p>(i) A serious, lasting accommodative dysfunction or impairment of movement in both eyes</p> <p>(ii) A serious, lasting impairment of movement in both eyelids</p> <p>(iii) Permanent loss of a significant part of one eyelid</p> <p>(iv) Dental prostheses on 10 or more of the teeth</p> <p>(v) Decrease of hearing in both ears to the extent that a low speaking voice cannot be heard at a distance of 1m or more</p>	3,310,000 yen

	<p>(vi) Decrease of hearing in one ear to the extent that an ordinary speaking voice cannot be heard at a distance of 40cm or more</p> <p>(vii) A lasting spinal deformity</p> <p>(viii) Loss of the index finger, middle finger, or ring finger of one hand</p> <p>(ix) Loss of the use of two or more toes on one foot including the big toe</p> <p>(x) Lasting impairment of the functions of the thoracic and abdominal organs leading to considerable impairment of work performance</p>	
Grade 12	<p>(i) A serious, lasting accommodative dysfunction or impairment of movement in one eye</p> <p>(ii) A serious, lasting impairment of movement in one eyelid</p> <p>(iii) Dental prostheses on seven or more of the teeth</p> <p>(iv) Loss of the majority of the auricle of one ear</p> <p>(v) A serious, lasting deformity of the clavicle, breast bone, rib, shoulder blade, or pelvic bone</p> <p>(vi) Lasting impairment of function in one of the three major joints of one of the upper limbs</p> <p>(vii) Lasting impairment of function in one of the three major joints of one of the lower limbs</p> <p>(viii) A lasting long bone deformity</p> <p>(ix) Loss of the pinky finger of one hand</p> <p>(x) Loss of the use of the index finger, middle finger, and ring finger on one hand</p> <p>(xi) Loss of the second toe; loss of the second toe and one of the other toe of one foot; or loss of the third, fourth, and fifth toe of one foot</p> <p>(xii) Loss of the use of the big toe on one toe or of the four toes other than the big toes on one foot</p> <p>(xiii) Some lasting, persistent neurological symptoms</p> <p>(xiv) Lasting deformities in appearance</p>	2,240,000 yen
Grade 13	<p>(i) Decrease of vision in one eye to a visual acuity of 0.6 (approx. 20/33) or less</p> <p>(ii) Lasting symptoms of double vision when looking sideways</p>	1,390,000 yen

	<ul style="list-style-type: none"> (iii) Lasting hemianopsia, tunnel vision, or distortion of the visual field in one eye (iv) Permanent loss of a part of both eyelids or of the eyelashes on a part of both eyelids (v) Dental prostheses on five or more of the teeth (vi) Loss of the use of the pinky finger of one hand (vii) Loss of part of the phalange of the thumb of one hand (viii) Shortening of one lower limb by 1 cm or more (ix) Loss of one or two of the third, fourth, and fifth toes of one foot (x) Loss of the use of the second toe; loss of the use of the two toes including the second toe on one foot; or loss of the use of the third, fourth and fifth toes on one foot (xi) Lasting impairment of the functions of the thoracic and abdominal organs 	
Grade 14	<ul style="list-style-type: none"> (i) Permanent loss of a part of one eyelid or of the eyelashes on a part of one eyelid (ii) Dental prostheses on three or more of the teeth (iii) Decrease of hearing in one ear to the extent that a low speaking voice cannot be heard at a distance of 1m or more (iv) A permanent palm-sized scar on the exposed surface of either of the upper limbs (v) A permanent palm-sized scar on the exposed surface of either of the lower limbs (vi) Loss of part of phalange of any finger of one hand, other than the thumb (vii) Inability to bend or extend the distal interphalangeal joint of any finger of one hand, other than the thumb (viii) Loss of the use of one or two of the third, fourth, or fifth toes of one foot (ix) Some residual neurological symptoms 	750,000 yen

Remarks:

- (i) vision is measured using the international visual acuity test chart.
Refractive error is measured with corrected vision.
- (ii) loss of the thumb or a finger means the loss of the thumb at at least the interphalangeal joint or the loss of a finger at at least the proximal interphalangeal joint.
- (iii) loss of use of the thumb or a finger means the loss of at least half of the distal phalange of the thumb or a finger, or a serious residual movement disorder of the metacarpophalangeal joint or proximal interphalangeal

joint (or the interphalangeal joint of the thumb).

(iv) loss of a toe means the loss of the entire toe.

(v) loss of use of a toe means the loss of at least half of the distal phalange of the big toe, the loss of another toe at at least the distal interphalangeal joint, or a serious residual movement disorder of the metacarpophalangeal joint or proximal interphalangeal joint (or of the interphalangeal joint of the big toe).

(vi) if a residual disability does not explicitly fall under one of the Grades set forth in the Schedule but is equivalent to a residual disability that does, it is treated as falling under that Grade of residual disability.