

8. The Association (LIAJ)

The Life Insurance Association of Japan started as an incorporated association in December 7, 1908 with formal sanction by the authorities concerned. Since then, the Association has continued to make efforts for the sound development of the life insurance industry.

(1) Purpose

To strive for the sound development of the life insurance industry and the maintenance of its reliability.

(2) Functions

- (i) Research and study of theories and practices relating to life insurance;
- (ii) Public relations relating to life insurance;
- (iii) Statement on life insurance;
- (iv) Close contact and promotion of friendly relations among life insurers;
- (v) Other functions considered necessary to attain the purpose of the Association.

(3) Membership

40 companies (as of July, 2004)

(4) Main Activities

1) Representing the Opinions of Life Insurance Industry

The Association mediates opinions among the life insurance industry concerning financial, economic, social welfare, tax or other problems which are occasionally related to life insurance. The Association conveys ideas and requests of the members whenever necessary to organizations in charge.

2) Conducting Surveys, Research and Taking Statistics

The Association conducts studies of overseas life insurance industry or of its associated industries. The Association is further in charge of collecting and compiling life insurance materials of reference, releasing publications and English brochure, and also taking statistics on life insurance.

3) Educational Activities

The Association offers education and examination systems which can be commonly applied throughout the industry to sales agents and office personnel. (Refer to page 25)

4) Operating Life Insurance Network Center

In order to expand computer networks and related joint arrangements within the life insurance industry, Life Insurance Network Center (LINC, established in May 1986) operates to improve the services for policyholders, etc. (Refer to page 20)

5) Social Service Activities

The Association is engaged in a variety of social service activities in order to promote the understandings of and reliance of society by widely contributing to public interests. (Refer to page 20)

6) Public Relations Activities

The Association seeks to provide information to help consumers fully understand and also improve its public relations through advertisement and communication with mass media, consumer

groups and opinion leaders in various industries.(Refer to page 21)

In 1976, Japan Institute of Life Insurance (JILI), a foundational juridical person, was established as one of the information providing institutions. It aims to develop relationship between the public and life insurance industry. The Association maintains a cooperative relationship with JILI in providing life insurance-related information.

7) Consulting Activities

The Association deals with inquiries and complaints concerning life insurance by telephone, mail and interviews.(Refer to page 22)

8) Measures Taken Against Moral Hazard

The Association takes a variety of measures to promote sound operation of life insurance business. (Refer to page 23)

9) Others

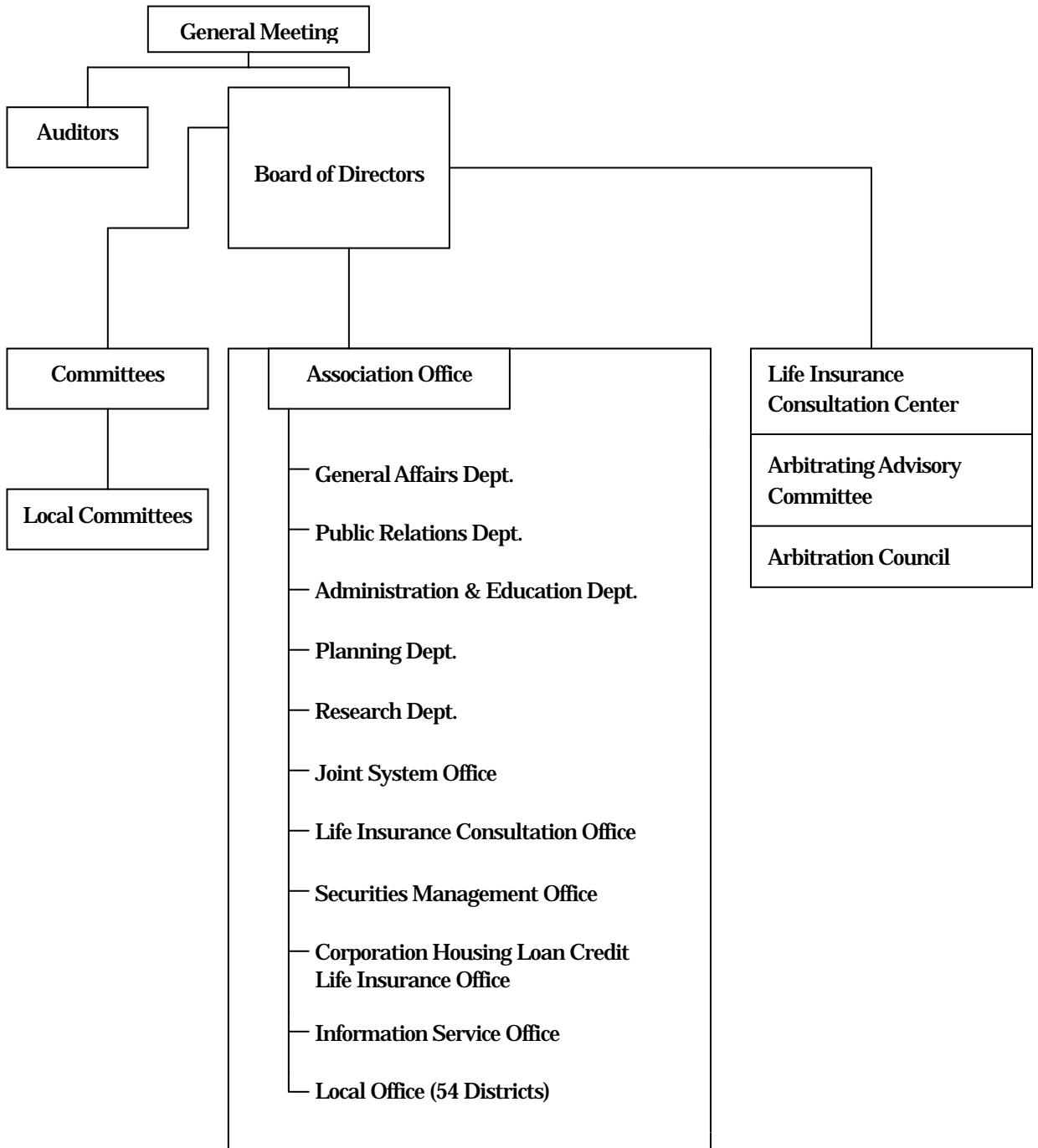
- Library

The Association has a collection of approximately 25,000 books and materials which mainly features life insurance.

Organization Chart

The Life Insurance Association of Japan

(As of July, 2004)



Board Members (As of July 22, 2004)

Chairman

Ikuo Uno
President
Nippon Life Insurance Co.

Vice Chairmen

Ryotaro Kaneko
President
Meiji Yasuda Life Insurance Company

Masahiro Yoshiike
Chairman
Taiyo Life Insurance Company

Hiroshi Nishimura
President
Mitsui Life Insurance Company Limited

Directors

Timothy P. Schiltz
President
Hartford Life Insurance K.K.

Shuichi Yamamoto
Representative for Japan
Zurich Life Insurance Company Ltd.

Atsushi Sakauchi
Representative for Japan
CARDIF Assurance Vie

Katsutoshi Saito
President
The Dai-ichi Mutual Life Insurance Co.

Akiyoshi Kawashima
President
Sony Life Insurance Co., Ltd.

Yasuyuki Tayama
President
Sompo Japan Himawari Life Insurance Co.,
Ltd.

Directors

Mitsuo Kawahara
Deputy President
CREDIT SUISSE LIFE INSURANCE CO.,
LTD.

Hidezo Hirano
President
Mass Mutual Life Insurance Company

Tomofumi Akiyama
President
Fukoku Mutual Life Insurance Co.

Yutaka Sanmori
President
The Prudential Life Insurance Co., Ltd.

Toru Yamaguchi
Managing Director
ING Life Insurance Company, Ltd.

Tomio Miyamoto
Representative in Japan
American Life Insurance Company

Takashi Kasagami
Co-President
Aoba Life Insurance Company Limited

Yoshiya Ichinose
President
AXA Group Life Insurance Co., Ltd.

Yuzuru Fujita
President
Asahi Mutual Life Insurance Co.

Charles D. Lake II
Representative in Japan
American Family Life Assurance Company of
Columbus

Directors

Hitoshi Morita
COO & Representative Director
PCALIFE Insurance Co., Ltd.

Shinichi Yokoyama
President
Sumitomo Life Insurance Co.

Auditors

Izumi Mizumori
President
ORIX Life Insurance Corporation

Masato Mori
President
YAMATO LIFE INSURANCE CO.

Geoff Crickmay
President
Manulife Life Insurance Company

Tokugoro Murayama
Senior Adviser
Representative Partner
Chuo Aoyama Audit Corporation

Yoshimitsu Takishima
Vice Chairman
The Life Insurance Association of Japan

Shigeru Suwa
Senior Managing Director
The Life Insurance Association of Japan

Yosuke Takenouchi
Director
The Life Insurance Association of Japan

Member Companies

(As of July, 2004)
(in alphabetical order)

AIG Edison Life Insurance Company
Triton X 44 F
1-8-10, Harumi, Chuo-ku
Tokyo 104-6044
<http://www.AIGedison.co.jp>

AIG STAR LIFE INSURANCE CO., LTD.
Triton Square Z 31-33 F
1-8-12, Harumi, Chuo-ku
Tokyo 104-6231
www.aigstar-life.co.jp

Aioi Life Insurance Company Limited
28-1, Ebisu 1-Chome, Shibuya-ku
Tokyo 150-0013
<http://www.ioi-life.co.jp>

American Family Life Assurance Company
of Columbus
1-1, Nishishinjuku 2-Chome, Shinjuku-ku
Tokyo 163-0456
<http://www.aflac.co.jp/>

American Life Insurance Company
AIG Bldg.
1-3, Marunouchi 1-Chome, Chiyoda-ku
Tokyo 100-0005
www.alico.co.jp

Aoba Life Insurance Company Limited
3-6-30, Aobadai, Meguro-ku
Tokyo 153-8523
<http://www.aoba-life.co.jp/>

Asahi Mutual Life Insurance Co.
7-3, Nishishinjuku 1-Chome, Shinjuku-ku
Tokyo 163-8611
<http://www.asahi-life.co.jp/>

AXA Group Life Insurance Co., Ltd.
2-19, Higashi 1-Chome, Shibuya-ku
Tokyo 150-8020
<http://www.axa.co.jp>

AXA Life Insurance Co., Ltd.
2-19, Higashi 1-Chome, Shibuya-ku
Tokyo 150-8020
<http://www.axa.co.jp>

CARDIF Assurance Vie
9 F Infoss Tower
20-1, Sakuragaoka-cho, Shibuya-ku
Tokyo 150-0031
<http://www.cardif.co.jp/vie/>

CREDIT SUISSE LIFE INSURANCE CO., LTD.
10 F Shinjuku First West
23-7, Nishishinjuku 1-Chome, Shinjuku-ku
Tokyo 160-8335
<http://www.cslife.co.jp/>

Daido Life Insurance Co.
2-1, Edobori 1-Chome, Nishi-ku
Osaka-shi 550-0002
<http://www.daido-life.co.jp/>

Fukoku Mutual Life Insurance Co.
2-2, Uchisaiwaicho 2-Chome, Chiyoda-ku
Tokyo 100-0011
<http://www.fukoku-life.co.jp>

Hartford Life Insurance K.K.
3 F Kamiyacho MT Building
4-3-20, Toranomom, Minato-ku
Tokyo 105-0001
<http://www.hartfordlife.co.jp>

ING Life Insurance Company, Ltd.
26 F New Ohtani Garden Court
4-1, Kioicho, Chiyoda-ku
Tokyo 102-0094
<http://www.ing-life.co.jp>

Manulife Life Insurance Company
34-1, Kokuryo-cho 4-Chome, Chofu-shi
Tokyo 182-8621
<http://www.manulife.co.jp>

MassMutual Life Insurance Company
Cerulean Tower
26-1, Sakuragaoka-cho, Shibuya-ku
Tokyo 150-8512
<http://www.massmutual.co.jp>

Meiji Yasuda Life Insurance Company
9-1, Nishishinjuku 1-Chome, Shinjuku-ku
Tokyo 169-8701
<http://www.meijiyasuda.co.jp/>

Mitsui Life Insurance Company Limited
2-3, Otemachi 1-Chome, Chiyoda-ku
Tokyo 100-8123
<http://www.mitsui-seimei.co.jp/>

Mitsui Sumitomo CitiInsurance Life Insurance
Co., Ltd.
4 F Kishimoto-Building
2-1, Marunouchi 2-Chome, Chiyoda-ku
Tokyo 100-0005
<http://www.msiciti-life.com/>

Mitsui Sumitomo Kirameki Life Insurance
Co., Ltd.
3-24-4, Kandanishikicho, Chiyoda-ku
Tokyo 101-0054
<http://www.ms-kirameki.com/>

Nippon Life Insurance Co.
5-12, Imabashi 3-Chome, Chuo-ku
Osaka-shi 541-8501
<http://www.nissay.co.jp/>

NIPPONKOA Life Insurance Company, Limited
4-2, Tsukiji 3-Chome, Chuo-ku
Tokyo 104-8407
<http://www.nipponkoa.co.jp/life/>

ORIX Life Insurance Corporation
17-5, Shinjuku 5-Chome, Shinjuku-ku
Tokyo 160-0022
<http://www.orix.co.jp/ins/>

PCA LIFE Insurance Co., Ltd.
ATT New Tower
2-11-7, Akasaka, Minato-ku
Tokyo 107-0052
<http://www.pcalife.co.jp>

Sompo Japan DIY Life Insurance Co., Ltd.
68-2, Nakano 5-Chome, Nakano-ku
Tokyo 164-0001
<http://diy.co.jp>

Sompo Japan Himawari Life Insurance Co., Ltd.
1-1, Nishishinjuku 2-Chome, Shinjuku-ku
Tokyo 163-0434
<http://www.himawari-life.com>

Sony Life Insurance Co., Ltd.
1-1, Minamiaoyama 1-Chome, Minato-ku
Tokyo 107-8585
<http://www.sonylife.co.jp/>

Sumitomo Life Insurance Co.
4-35, Shiromi 1-Chome, Chuo-ku
Osaka-shi 540-8512
<http://www.sumitomolife.co.jp/>

The Dai-ichi Mutual Life Insurance Co.
13-1, Yurakucho 1-Chome, Chiyoda-ku
Tokyo 100-0006
<http://www.dai-ichi-life.co.jp/>

The Fuji Life Insurance Company, Limited
18-17, Minamisemba 1-Chome, Chuo-ku
Osaka-shi 542-0081
<http://www.fujiseimei.co.jp/>

The Gibraltar Life Insurance Co., Ltd.
Prudential Tower
2-13-10, Nagata-cho, Chiyoda-ku
Tokyo 100-8953
<http://www.gib-life.co.jp>

The Kyoei Kasai Shinrai Life Insurance
Company, Limited
J. CITY Bld.
8-20, Takamatsu 5-Chome, Nerima-ku
Tokyo 179-0075
<http://www.kyoeikasai.co.jp/ss/top.htm>

The Prudential Life Insurance Co., Ltd.
Prudential Tower
2-13-10, Nagata-cho, Chiyoda-ku
Tokyo 100-0014
<http://www.prudential.co.jp>

Taiyo Life Insurance Company
11-2, Nihonbashi 2-Chome, Chuo-ku
Tokyo 103-0027
<http://www.taiyo-seimei.co.jp/>

Tokio Marine & Nichido Financial Life
Insurance Co., Ltd.
Hiroo Plaza
6-6, Hiroo 5-Chome, Shibuya-ku
Tokyo 150-0012
<http://www.tmn-financial.co.jp/>

Tokio Marine & Nichido Life Insurance
Co., Ltd.
5-3-16, Ginza, Chuo-ku
Tokyo 104-0061
www.tmn-anshin.co.jp

T & D FINANCIAL LIFE INSURANCE
COMPANY
5-2, Uchisaiwaicho 1-Chome, Chiyoda-ku
Tokyo 100-8555
<http://www.tdf-life.co.jp>

YAMATO LIFE INSURANCE CO.
1-7, Uchisaiwaicho 1-Chome, Chiyoda-ku
Tokyo 100-0011
<http://www.yamato-life.co.jp/>

Zurich Life Insurance Company Ltd.
Shinanomachi Rengakan
35 Shinanomachi, Shinjuku-ku
Tokyo 160-0016
<http://www.zurich.co.jp/life.jsp>