

B. Social Contribution and Improving Services for the Policyholders

1. Activities for Social Contribution

Through the concerted efforts to enhance the public understanding and the trust of life insurance business and to achieve the public benefit, the Association conducts the following projects to contribute to the society and each community:

- a) Support activities to reinforce the Elderly Care System for those who in need of nursing care (through Scholarship program for education of care workers)
- b) Scholarship Program for privately-funded foreign students in Japan
- c) Child-rearing support to provide financial aid for non-profitable institutions or groups which support those who are raising preschooler(s) in the community (including expectant mothers)

Also, the Association's 54 local offices across the nation carry out various Community Relations (CR) activities to make community-based contributions. The activities were initiated in order to bring about better relations between life insurance industry and the community.

Its main activities are as follows:

- a) Activities for donating wheelchairs or vans equipped with nursing equipment through fund-raising campaigns
- b) Blood donation activities
- c) Volunteer activities such as clean-up and beautification of the environment

2. Improving Services for Policyholders' Convenience

Life Insurance Network Center

The life insurance companies established the common-to-industry network called "Life Insurance Network Center" or LINC. This system can reduce the burden of clerical work at a client company and enable insurers to render more efficient services.

The main functions of the Life Insurance Network Center are as follows:

- a) Accounting settlement of corporate pension and group term policies which are jointly insured by companies
- b) Data exchange of individual policies whose monthly premiums are collected through payrolls
- c) Data exchange of asset-formation insurance
- d) Checking of medical life insurance
- e) Registration of licensed life insurance solicitors
- f) Registration and providing information of contract contents to prevent moral hazard
- g) Data distribution of national pension fund insurance
- h) Data collection system regarding life insurance business statistics
- i) Data exchange of joint Employee's Pension Fund Insurance report
- j) Data inquiry system for assessing insurance claims (started operating in January 2005)