

## **H. The Association (LIAJ)**

The Life Insurance Association of Japan started as an incorporated association with formal sanction by the authorities concerned in 7 December 1908. 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**

- a) Research and study of theories and practices relating to life insurance
- b) Public relations relating to life insurance
- c) Statement on life insurance
- d) Close contact and promotion of friendly relations among life insurers
- e) Other functions considered necessary to attain the purpose of the Association

### **3. Membership**

38 companies (as of 1 October 2005)

### **4. Main Activities**

#### **a) 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.

#### **b) 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.

#### **c) 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 26-28)

#### **d) 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 22)

**e) 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 22)

**f) 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 23)

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.

**g) Consulting Activities**

The Association deals with inquiries and complaints concerning life insurance by telephone, mail and interviews. (Refer to page 24 )

**h) Measures Taken Against Moral Hazard**

The Association takes a variety of measures to promote sound operation of life insurance business. (Refer to page 25)

**i) Others**

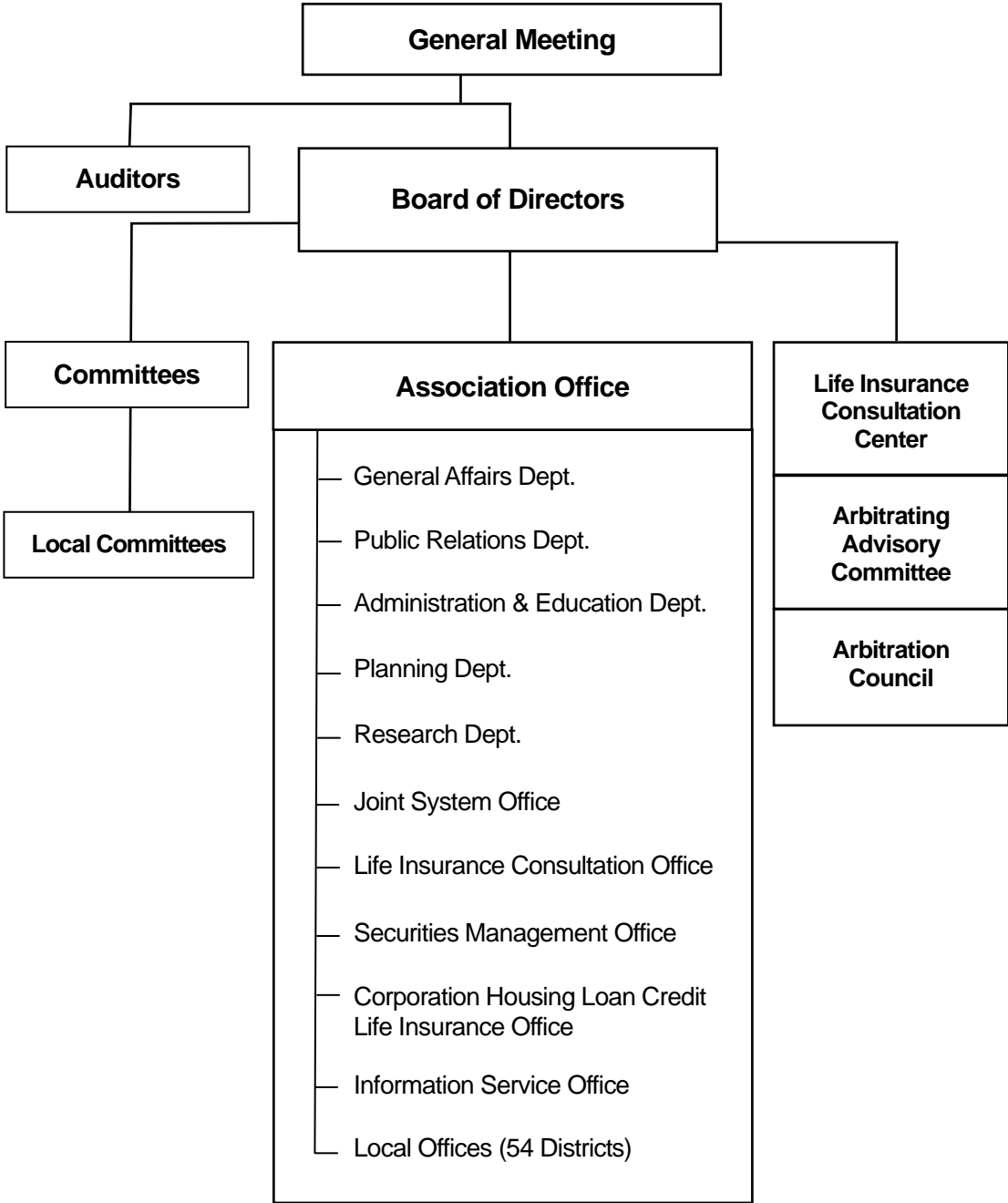
Library

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

**Organization Chart**

(As of September 2005)

**The Life Insurance Association of Japan**



## LIAJ Board Members

(As of 16 September 2005)

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### Chairman

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Shinichi Yokoyama    President, Sumitomo Life Insurance Co.

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### Vice Chairmen

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

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Tomofumi Akiyama    President, Fukoku Mutual Life Insurance Co.

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Haruo Kuramochi    President, Daido Life Insurance Co.

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### Directors

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

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Kunie Okamoto    President, Nippon Life Insurance Co.

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Sukeaki Ohta    President, Tokio Marine & Nichido Life Insurance Co., Ltd.

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Akiyoshi Kawashima    President, Sony Life Insurance Co., Ltd.

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Izumi Mizumori    President, ORIX Life Insurance Corporation

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

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Takeo Nakazono    President, YAMATO LIFE INSURANCE CO.

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Geoff Crickmay    President, Manulife Life Insurance Company

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Hidezo Hirano    President, MassMutual Life Insurance Company

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

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Kazunori Kataoka    President, AIG Edison Life Insurance Company

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Toru Yamaguchi    Executive Vice President, ING Life Insurance Company, Ltd.

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Philippe Donnet    President, AXA Life Insurance Co., Ltd.

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Yuzuru Fujita    President, Asahi Mutual Life Insurance Co.

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

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Hiroshi Nishimura    President, Mitsui Life Insurance Company Limited

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### Auditors

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Shuichi Yamamoto    Representative for Japan, Zurich Life Insurance Company Ltd.

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Atsushi Sakauchi    Representative for Japan, CARDIF Assurance Vie

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Hitoshi Morita    President & CEO, PCA LIFE Insurance Co., Ltd.

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Tokugoro Murayama    Certified Public Accountant

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Yoshimitsu Takishima    Vice Chairman, The Life Insurance Association of Japan

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Tadao Nishioka    Vice Chairman, The Life Insurance Association of Japan

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Shigeru Suwa    Senior Managing Director, The Life Insurance Association of Japan

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Yosuke Takenouchi    Director, The Life Insurance Association of Japan

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**LIAJ Member Companies**

(As of 1 October 2005, in alphabetical order)

<b>AIG Edison Life Insurance Company</b>	<a href="http://www.AIGedison.co.jp/">http://www.AIGedison.co.jp/</a>
Triton X 44 F, 1-8-10, Harumi, Chuo-ku, Tokyo 104-6044	
<b>AIG STAR LIFE INSURANCE CO., LTD.</b>	<a href="http://www.aigstar-life.co.jp/">http://www.aigstar-life.co.jp/</a>
Triton Square Z 31-33 F, 1-8-12, Harumi, Chuo-ku, Tokyo 104-6231	
<b>Aioi Life Insurance Co., Ltd.</b>	<a href="http://www.ioi-life.co.jp/">http://www.ioi-life.co.jp/</a>
28-1, Ebisu 1-Chome, Shibuya-ku, Tokyo 150-0013	
<b>American Family Life Assurance Company of Columbus</b>	<a href="http://www.aflac.co.jp/">http://www.aflac.co.jp/</a>
1-1, Nishishinjuku 2-Chome, Shinjuku-ku, Tokyo 163-0456	
<b>American Life Insurance Company</b>	<a href="http://www.alico.co.jp/">http://www.alico.co.jp/</a>
AIG Bldg. 1-3, Marunouchi 1-Chome, Chiyoda-ku, Tokyo 100-0005	
<b>Asahi Mutual Life Insurance Co.</b>	<a href="http://www.asahi-life.co.jp/">http://www.asahi-life.co.jp/</a>
6-1, Ote-machi 2-Chome, Chiyoda-ku, Tokyo 100-8103	
<b>AXA Life Insurance Co., Ltd.</b>	<a href="http://www.axa.co.jp/">http://www.axa.co.jp/</a>
2-19, Higashi 1-Chome, Shibuya-ku, Tokyo 150-8020	
<b>CARDIF Assurance Vie</b>	<a href="http://www.cardif.co.jp/vie/">http://www.cardif.co.jp/vie/</a>
9 F Infoss Tower, 20-1, Sakuragaoka-cho, Shibuya-ku, Tokyo 150-0031	
<b>CREDIT SUISSE LIFE INSURANCE CO., LTD.</b>	<a href="http://www.cslife.co.jp/">http://www.cslife.co.jp/</a>
10 F Shinjuku First West, 23-7, Nishishinjuku 1-Chome, Shinjuku-ku, Tokyo 160-8335	
<b>Daido Life Insurance Co.</b>	<a href="http://www.daido-life.co.jp/">http://www.daido-life.co.jp/</a>
2-1, Edobori 1-Chome, Nishi-ku, Osaka-shi 550-0002	
<b>Fukoku Mutual Life Insurance Co.</b>	<a href="http://www.fukoku-life.co.jp/">http://www.fukoku-life.co.jp/</a>
2-2, Uchisaiwaicho 2-Chome, Chiyoda-ku, Tokyo 100-0011	
<b>Hartford Life Insurance K.K.</b>	<a href="http://www.hartfordlife.co.jp/">http://www.hartfordlife.co.jp/</a>
3 F Kamiyacho MT Building, 4-3-20, Toranomon, Minato-ku, Tokyo 105-0001	
<b>ING Life Insurance Company, Ltd.</b>	<a href="http://www.ing-life.co.jp/">http://www.ing-life.co.jp/</a>
26 F New Ohtani Garden Court 4-1, Kioicho, Chiyoda-ku, Tokyo 102-0094	
<b>Manulife Life Insurance Company</b>	<a href="http://www.manulife.co.jp/">http://www.manulife.co.jp/</a>
34-1, Kokuryo-cho 4-Chome, Chofu-shi, Tokyo 182-8621	
<b>MassMutual Life Insurance Company</b>	<a href="http://www.massmutual.co.jp/">http://www.massmutual.co.jp/</a>
Cerulean Tower, 26-1, Sakuragaoka-cho, Shibuya-ku, Tokyo 150-8512	
<b>Meiji Yasuda Life Insurance Company</b>	<a href="http://www.meijiyasuda.co.jp/">http://www.meijiyasuda.co.jp/</a>
1-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-0005	
<b>Mitsui Life Insurance Company Limited</b>	<a href="http://www.mitsui-seimei.co.jp/">http://www.mitsui-seimei.co.jp/</a>
2-3, Otemachi 1-Chome, Chiyoda-ku, Tokyo 100-8123	
<b>Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.</b>	<a href="http://www.ms-kirameki.com/">http://www.ms-kirameki.com/</a>
3-24-4, Kandnishikicho, Chiyoda-ku, Tokyo 101-0054	
<b>Mitsui Sumitomo MetLife Insurance Co., Ltd.</b>	<a href="http://www.msi-metlife.com/">http://www.msi-metlife.com/</a>
4 F Kishimoto-Building, 2-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-0005	

<b>Nippon Life Insurance Co.</b>	<a href="http://www.nissay.co.jp/">http://www.nissay.co.jp/</a>
5-12, Imabashi 3-Chome, Chuo-ku, Osaka-shi 541-8501	
<b>NIPPONKOA Life Insurance Company, Limited</b>	<a href="http://www.nipponkoa.co.jp/life/">http://www.nipponkoa.co.jp/life/</a>
4-2, Tsukiji 3-Chome, Chuo-ku, Tokyo 104-8407	
<b>ORIX Life Insurance Corporation</b>	<a href="http://www.orix.co.jp/ins/">http://www.orix.co.jp/ins/</a>
23F Shinjuku Monolith, 2-3-1, Nishishinjuku, Shinjuku-ku, Tokyo 163-0923	
<b>PCA LIFE Insurance Co., Ltd.</b>	<a href="http://www.pcalife.co.jp/">http://www.pcalife.co.jp/</a>
10F ATT New Tower, 2-11-7, Akasaka, Minato-ku, Tokyo 107-0052	
<b>Sompo Japan DIY Life Insurance Co., Ltd.</b>	<a href="http://diy.co.jp/">http://diy.co.jp/</a>
68-2, Nakano 5-Chome, Nakano-ku, Tokyo 164-0001	
<b>Sompo Japan Himawari Life Insurance Co., Ltd.</b>	<a href="http://www.himawari-life.com/">http://www.himawari-life.com/</a>
1-1, Nishishinjuku 2-Chome, Shinjuku-ku, Tokyo 163-0435	
<b>Sony Life Insurance Co., Ltd.</b>	<a href="http://www.sonylife.co.jp/">http://www.sonylife.co.jp/</a>
1-1, Minamiaoyama 1-Chome, Minato-ku, Tokyo 107-8585	
<b>Sumitomo Life Insurance Co.</b>	<a href="http://www.sumitomolife.co.jp/">http://www.sumitomolife.co.jp/</a>
4-35, Shiromi 1-Chome, Chuo-ku, Osaka-shi 540-8512	
<b>The Dai-ichi Mutual Life Insurance Co.</b>	<a href="http://www.dai-ichi-life.co.jp/">http://www.dai-ichi-life.co.jp/</a>
13-1, Yurakucho 1-Chome, Chiyoda-ku, Tokyo 100-0006	
<b>The Fuji Life Insurance Company, Limited</b>	<a href="http://www.fujiseimei.co.jp/">http://www.fujiseimei.co.jp/</a>
18-17, Minamisemba 1-Chome, Chuo-ku, Osaka-shi 542-0081	
<b>The Gibraltar Life Insurance Co., Ltd.</b>	<a href="http://www.gib-life.co.jp/">http://www.gib-life.co.jp/</a>
Prudential Tower 2-13-10, Nagata-cho, Chiyoda-ku, Tokyo 100-8953	
<b>The Kyoei Kasai Shinrai Life Insurance Company, Limited</b>	<a href="http://www.kyoeikasai.co.jp/ss/top.htm">http://www.kyoeikasai.co.jp/ss/top.htm</a>
J. CITY Bld. 8-20, Takamatsu 5-Chome, Nerima-ku, Tokyo 179-0075	
<b>The Prudential Life Insurance Co., Ltd.</b>	<a href="http://www.prudential.co.jp/">http://www.prudential.co.jp/</a>
Prudential Tower 2-13-10, Nagata-cho, Chiyoda-ku, Tokyo 100-0014	
<b>Taiyo Life Insurance Company</b>	<a href="http://www.taiyo-seimei.co.jp/">http://www.taiyo-seimei.co.jp/</a>
11-2, Nihonbashi 2-Chome, Chuo-ku, Tokyo 103-0027	
<b>Tokio Marine &amp; Nichido Financial Life Insurance Co., Ltd.</b>	<a href="http://www.tmn-financial.co.jp/">http://www.tmn-financial.co.jp/</a>
Hiroo Plaza 6-6, Hiroo 5-Chome, Shibuya-ku, Tokyo 150-0012	
<b>Tokio Marine &amp; Nichido Life Insurance Co., Ltd.</b>	<a href="http://www.tmn-anshin.co.jp/">http://www.tmn-anshin.co.jp/</a>
5-3-16, Ginza Chuo-ku, Tokyo 104-0061	
<b>T &amp; D FINANCIAL LIFE INSURANCE COMPANY</b>	<a href="http://www.tdf-life.co.jp/">http://www.tdf-life.co.jp/</a>
5-2, Uchisaiwaicho 1-Chome, Chiyoda-ku, Tokyo 100-8555	
<b>YAMATO LIFE INSURANCE CO.</b>	<a href="http://www.yamato-life.co.jp/">http://www.yamato-life.co.jp/</a>
1-7, Uchisaiwaicho 1-Chome, Chiyoda-ku, Tokyo 100-0011	
<b>Zurich Life Insurance Company Ltd.</b>	<a href="http://www.zurich.co.jp/life.jsp">http://www.zurich.co.jp/life.jsp</a>
Shinanomachi Rengakan 35 Shinanomachi, Shinjuku-ku, Tokyo 160-0016	