D. Consultation Services

1. Life Insurance Consultation Center

The LIAJ has for a long time been engaged in the task of providing consultation and receiving complaints from life insurance policyholders, etc. In March 1961, the Life Insurance Consultation Center was founded for the purpose of responding to complaints not only from policyholders but also from the related parties or consumers as a body with fairness and neutrality. The Center is headed by the chairman of the LIAJ.

As an organization, there are Consultation Centers located at the LIAJ and its local offices, providing consultation and receiving complaints by telephone or face-to-face from 9:00 a.m. to 5:00 p.m. on weekdays.

If, despite all the mediation and reconciliation efforts made at the head office, the problem should persist for a month or longer after the claim being filed, the complainant may petition the Arbitration Council for a dispute settlement.

Furthermore, the LIAJ provides free legal advice on life insurance by lawyers at the Consultation Center once a month in response to inquiries from policyholders, etc.

2. Arbitration Council and Arbitrating Advisory Committee

In March 2001, the Consultation Center underwent structural reform and additionally founded the Arbitration Council, which functions as part of the Alternative Dispute Resolution (ADR), with the purpose of arbitrating from a fair and unbiased standpoint.

The Arbitration Council consists of seven members including lawyers, consumer life consultants, and the head of the Consultation Center located at the LIAJ.

The Arbitration Council judges the appropriateness of the petition filed and decides whether it is acceptable or not, then if the case is accepted, the Council examines it in a fair and neutral manner in light of the provisions. The Arbitration Council also provides that every life insurance company should respect the reached verdict.

The Arbitrating Advisory Committee was founded with the purpose of monitoring the operation of the Arbitration Council, and its members are scholar, lawyer, doctor, representative of consumers and full-time director of the LIAJ.

The Arbitrating Advisory Committee is continuously updated with reports on the operation of the Arbitration Council. It provides advice and suggestions in order to promote the fair and smooth operation of the Consultation Center, responding to counseling and consultation from the head of the Consultation Center.