

I. The Association (LIAJ)

The Life Insurance Association of Japan (LIAJ) started as an incorporated association with formal sanction by the authorities concerned on the 7th 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

Thirty-eight (38) companies (as of 21st July 2006)

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 Research and Taking Statistics

The Association conducts studies and surveys 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 including the English brochure, and also taking statistics on life insurance.

c) Educational Activities

The Association offers education and examination programs which can be commonly applied throughout the industry to sales agents and office personnel. (Refer to page 23-25)

d) Operating Life Insurance Network Center

In order to expand computer networks and related joint arrangements within the life insurance industry, LINC (Life Insurance Network Center established in May 1986) operates to improve the services for policyholders, etc. (Refer to page 19)

e) Social Service Activities

The Association is engaged in a variety of social service activities in order to promote the understanding of and reliance of society by widely contributing to public interests. (Refer to page 19)

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 20)

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 the 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 21)

h) Measures against Moral Hazard

The Association takes a variety of measures to promote sound operation of life insurance business. (Refer to page 22)

i) Others

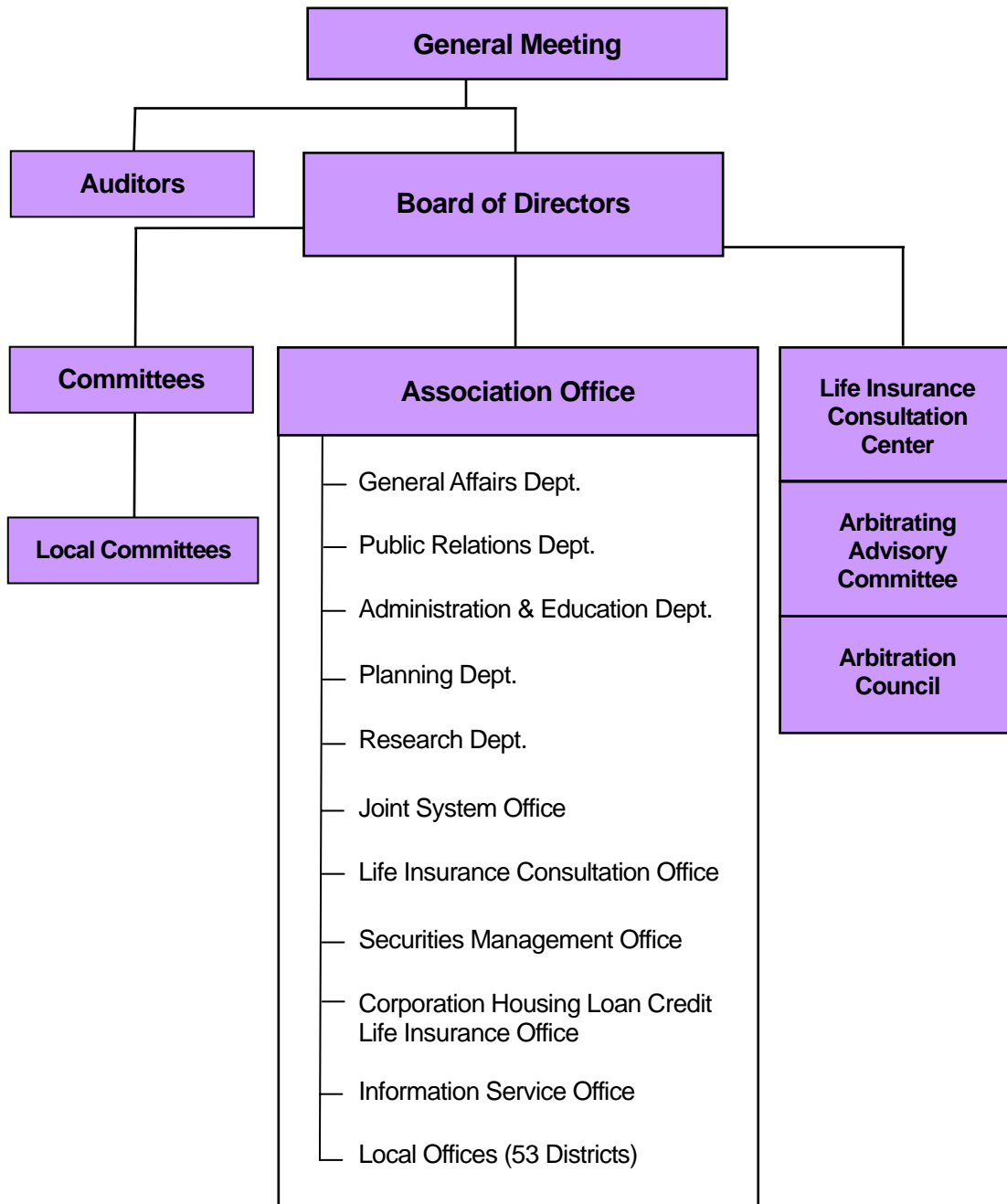
Library:

The Association has a collection of approximately twenty-five thousand books and materials which mainly features life insurance.

Organization Chart

(As of 21st July 2006)

The Life Insurance Association of Japan



Board Members

(As of 21st July 2006)

Chairman

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

Vice Chairmen

Kunie Okamoto President, Nippon Life Insurance Co.

Tomofumi Akiyama President, Fukoku Mutual Life Insurance Co.

Haruo Kuramochi President, Daido Life Insurance Co.

Directors

Kazuhiko Sunagawa Representative Board Director, Hartford Life Insurance K.K.

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

Atsushi Sakauchi Representative for Japan, CARDIF Assurance Vie

Taro Okuda President, Sony Life Insurance Co., Ltd.

Katsujiro Tanaka President, Sompo Japan Himawari Life Insurance Co., Ltd.

Izumi Mizumori President, ORIX Life Insurance Corporation

Geoff Crickmay President, Manulife Life Insurance Company

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

Kazunori Kataoka President, AIG Edison Life Insurance Company

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

Paul Sampson President, AXA 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

Kenji Matsuo President, Meiji Yasuda Life Insurance Company

Hiroshi Nishimura President, Mitsui Life Insurance Company Limited

Julian M. Lipman President, PCA LIFE Insurance Co., Ltd.

Shinichi Yokoyama President, Sumitomo Life Insurance Co.

Vice Chairmen

Yoshimitsu Takishima The Life Insurance Association of Japan

Tadao Nishioka The Life Insurance Association of Japan

Auditors

Mitsuo Kawahara Deputy President, Winterthur Swiss Life Insurance Co., Ltd.

Takeo Nakazono President, YAMATO LIFE INSURANCE CO.

Hidezo Hirano President, MassMutual Life Insurance Company

Tokugoro Murayama Certified Public Accountant

Member Companies

(As of 10th October 2006, 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	http://www.aigstar-life.co.jp/
Aioi Life Insurance Co., Ltd. 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	http://www.alico.co.jp/
Asahi Mutual Life Insurance Co. 6-1, Ote-machi 2-Chome, Chiyoda-ku, Tokyo 100-8103	http://www.asahi-life.co.jp/
AXA Life Insurance Co., Ltd. NBF Platinum Tower, 1-17-3 Shirokane, Minato-ku, Tokyo 108-8020	http://www.axa.co.jp/
CARDIF Assurance Vie 9F Infoss Tower, 20 - 1 Sakuragaoka-cho, Shibuya-ku, Tokyo 150-0031	http://www.cardif.co.jp/vie/
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. 3F 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 2-5-7 Ariake, Koto-ku, Tokyo 135-0063	http://www.massmutual.co.jp/
Meiji Yasuda Life Insurance Company 1-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-0005	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 Kirameki Life Insurance Co., Ltd. 3-11-1 Kandnishikicho, Chiyoda-ku, Tokyo 101-0054	http://www.ms-kirameki.com/
Mitsui Sumitomo MetLife Insurance Co., Ltd. 4F Kishimoto-Building, 2-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-0005	http://www.msi-metlife.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 Shinjuku Monolith, 2-3-1 Nishishinjuku, Shinjuku-ku, Tokyo 163-0923	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 165-0435	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 100-8411	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 1-2-3 Kaigan, Minato-ku, Tokyo 105-0022	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	http://www.tmn-anshin.co.jp/
T & D FINANCIAL LIFE INSURANCE COMPANY 1-2-3 Kaigan, Minato-ku, Tokyo 105-0022	http://www.tdf-life.co.jp/
Winterthur Swiss Life Insurance Co., Ltd. 10F Shinjuku First West, 23-7, Nishishinjuku 1-Chome, Shinjuku-ku, Tokyo 160-8335	http://www.winterthur.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.zurichlife.co.jp/