

16. Social Contribution and Improvement of Policyholder Services

a) 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 interests, the Association conducts the following projects to contribute to the society and each community:

- (1) Support activities to reinforce the Elderly Care System for those who are in need of nursing care (through scholarship program for education of care workers)
- (2) Scholarship program for privately-funded international students in Japan
- (3) Child-rearing support to provide financial aid for non-profitable institutions or groups which support those who are raising child(ren) in the community (including expectant mothers)

Also, the Association's fifty-three 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:

- (1) Activities for donating wheelchairs, or vans furnished with nursing equipment through fund-raising campaigns
- (2) Blood donation activities
- (3) Volunteer activities such as clean-up and beautification of the environment

b) Improving Services for Policyholders' Convenience

The Life Insurance Network Center (LINC):

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

The main functions of LINC are as follows:

- (1) Accounting settlement of corporate pension and group term policies which are jointly insured by companies
- (2) Data exchange of individual policies whose monthly premiums are collected through payrolls
- (3) Data exchange of asset-formation insurance
- (4) Checking of medical life insurance
- (5) Registration of licensed life insurance solicitors
- (6) Registration and providing information of contract contents to prevent moral hazard
- (7) Data distribution of national pension fund insurance
- (8) Data collection system regarding life insurance business statistics
- (9) Data exchange of joint Employee's Pension Fund Insurance report
- (10) Cross Reference System for Assessing Insurance Claims