

## 13. The Life Insurance Association of Japan (LIAJ)

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The Life Insurance Association of Japan (LIAJ) started as an incorporated association with formal sanction by the authorities concerned on 7 December 1908. Since then, the Association has continued to make efforts for the sound development of the life insurance industry.

### a) Objective

To strive for sound development of the life insurance industry and maintenance of its reliability

### b) Functions

- (1) Research and study of theories and practices relating to life insurance
- (2) Public relations relating to life insurance
- (3) Statement on life insurance
- (4) Other functions considered necessary to attain the purpose of the Association

### c) Membership

Forty-six (46) companies (as of 1 November 2008)

### d) Main Activities

#### (1) Representing the Opinions of Life Insurance Industry

The Association gathers opinions from its member companies concerning financial, economic, social welfare, tax or other problems which are related to life insurance. The Association conveys ideas and requests of the members whenever necessary to organizations in charge.

#### (2) 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 this English brochure, and also taking statistics on life insurance.

#### (3) Educational Activities

The Association offers education and examination programs which can be commonly applied throughout the industry to sales agents/agencies and office personnel. (Refer to page 17)

#### (4) 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)

#### (5) Social Service Activities

The Association is engaged in a variety of social service activities in order to enhance the public understanding and the trust of life insurance business by widely contributing to public interests. (Refer to page 19)

**(6) Public Relations Activities**

The Association seeks to provide information to help consumers fully understand the life insurance business and also improve its public relations through advertisement and communication with mass media, consumer groups and opinion leaders in various industries.

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. (Refer to page 32)

**(7) Consultation Services**

The Association deals with inquiries and complaints concerning life insurance by telephone, mail and interviews. (Refer to page 18)

**(8) Anti-Moral Hazard Measures**

The Association takes a variety of measures to promote sound operation of life insurance business. (Refer to page 20)

**(9) International Activities**

The Association responds to inquiries and receives visits from foreign countries. The LIAJ also supports arrangements for international insurance conferences.

Recent main activities are as follows:

(a) Information Service Office for Foreign Companies

The Japanese life insurance industry has always endeavored to promote mutual understanding with foreign life insurers through inter-industry personnel exchanges.

In May 1982, the Government announced a policy to liberalize the secondary market as part of the efforts to eliminate trade frictions with other countries. On 1 June 1982, shortly after this announcement, the Association set up the "Information Service Office" in order to better serve the needs of potential foreign participants. The office serves as a window to provide information to foreign companies who seek to enter and operate in Japanese market.

(b) Participating in the International Conference

There are many international insurance conferences, such as EAIC (East Asian Insurance Congress) and PIC (Pacific Insurance Conference). The 24th EAIC was held in Hong Kong from 24 through 27 November 2008 and around 1, 000 attendants including about 70 from the Japanese insurance industry participated in the Congress.

**(10)Others**

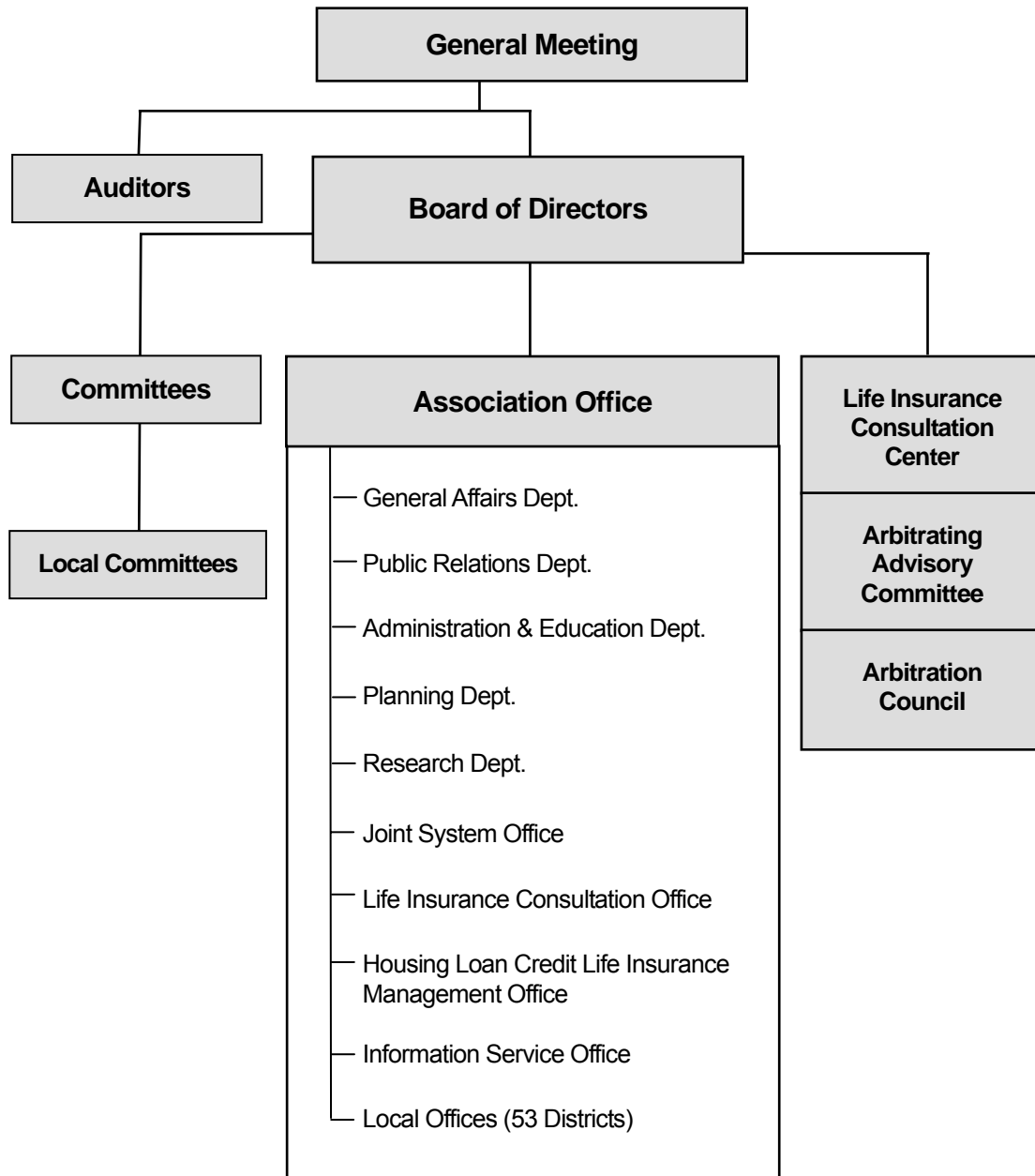
Library:

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

## Organization Chart

(As of 18 July 2008)

### The Life Insurance Association of Japan (LIAJ)



## Board Members

(As of 18 July 2008)

### Chairman

Kenji Matsuo	President, Meiji Yasuda Life Insurance Company
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### Vice Chairmen

Yoshio Sato	President, Sumitomo Life Insurance Co.
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Hiroshi Nishimura	President, Mitsui Life Insurance Company Limited
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Yoshiki Sato	President, Asahi Mutual Life Insurance Co.
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### Directors

Kazuhiko Sunagawa	Representative Board Director, Hartford Life Insurance K.K.
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Kunie Okamoto	President, Nippon Life Insurance Co.
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Tomochika Iwashita	President, Tokio Marine & Nichido Life Insurance Co., Ltd.
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Katsuro Oishi	President, Taiyo Life Insurance Company
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Katsutoshi Saito	President, The Dai-ichi Mutual Life Insurance Co.
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Taro Okuda	President, Sony Life Insurance Co., Ltd.
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Toshio Matsuzaki	President, Sampo Japan Himawari Life Insurance Co., Ltd.
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Izumi Mizumori	President, ORIX Life Insurance Corporation
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Craig Bromley	President, Manulife Life Insurance Company
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Tomofumi Akiyama	President, Fukoku Mutual Life Insurance Co.
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Yutaka Sammori	President, The Prudential Life Insurance Co., Ltd.
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Norio Tomono	President, AIG STAR LIFE INSURANCE CO., LTD.
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Toru Yamaguchi	Executive Vice President, ING Life Insurance Company, Ltd.
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Kazuyuki Takahashi	Legal Representative in Japan, American Life Insurance Company
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Mark Pearson	President, AXA Life Insurance Co., Ltd.
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Tohru Tonoike	President, American Family Life Assurance Company of Columbus
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Shizuka Sasaki	President, Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.
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### Vice Chairmen

Shizuharu Kubono	The Life Insurance Association of Japan (Full-time)
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Hiroyuki Koizumi	The Life Insurance Association of Japan (Full-time)
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### Director

Hiroaki Tanase	The Life Insurance Association of Japan (Full-time)
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### Auditors

Yoshiaki Shinozaki	President, NIPPONKOA Life Insurance Company, Limited
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Hidezo Hirano	President, MassMutual Life Insurance Company
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Yasuhiko Kubota	President, Aioi Life Insurance Co., Ltd.
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Kazuo Ohtake	Attorney at Law
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### 13. The Life Insurance Association of Japan (LIAJ)

## Member Companies

(As of 1 November 2008, in alphabetical order)

<b>AIG Edison Life Insurance Company</b> Olinas Tower, 4-1-3 Taihei, Sumida-ku, Tokyo 130-8625	<a href="http://www.AIGedison.co.jp/">http://www.AIGedison.co.jp/</a>
<b>AIG STAR LIFE INSURANCE CO., LTD.</b> Olinas Tower, 4-1-3 Taihei, Sumida-ku, Tokyo 130-8660	<a href="http://www.aigstar-life.co.jp/">http://www.aigstar-life.co.jp/</a>
<b>Aioi Life Insurance Co., Ltd.</b> 28-1, Ebisu 1-Chome, Shibuya-ku, Tokyo 150-0013	<a href="http://www.ioi-life.co.jp/">http://www.ioi-life.co.jp/</a>
<b>AIRIO Life Insurance Co., Ltd.</b> Tradepia Odaiba 20F, 2-3-1 Daiba, Minato-ku, Tokyo 135-0091	<a href="http://www.airio.co.jp/">http://www.airio.co.jp/</a>
<b>Allianz Life Insurance Japan Ltd.</b> Anzen Building, 6-6, Motoakasaka, 1-Chome, Minato-ku, Tokyo 107-0051	<a href="http://life.allianz.co.jp/">http://life.allianz.co.jp/</a>
<b>American Family Life Assurance Company of Columbus</b> 1-1, Nishishinjuku 2-Chome, Shinjuku-ku, Tokyo 163-0456	<a href="http://www.aflac.co.jp/">http://www.aflac.co.jp/</a>
<b>American Life Insurance Company</b> AIG Bldg. 1-3, Marunouchi 1-Chome, Chiyoda-ku, Tokyo 100-0005	<a href="http://www.alico.co.jp/">http://www.alico.co.jp/</a>
<b>Asahi Mutual Life Insurance Co.</b> 6-1, Ote-machi 2-Chome, Chiyoda-ku, Tokyo 100-8103	<a href="http://www.asahi-life.co.jp/">http://www.asahi-life.co.jp/</a>
<b>AXA Life Insurance Co., Ltd.</b> NBF Platinum Tower, 1-17-3 Shirokane, Minato-ku, Tokyo 108-8020	<a href="http://www.axa.co.jp/">http://www.axa.co.jp/</a>
<b>AXA Financial Life Insurance Co., Ltd.</b> 10F, Shinjuku First West, 23-7 Nishishinjuku 1-Chome, Shinjuku-ku, Tokyo 160-8335	<a href="http://www.axa-financial.co.jp/">http://www.axa-financial.co.jp/</a>
<b>CARDIF Assurance Vie</b> 9F Infoss Tower, 20-1 Sakuragaoka-cho, Shibuya-ku, Tokyo 150-0031	<a href="http://www.cardif.co.jp/vie/">http://www.cardif.co.jp/vie/</a>
<b>Crédit Agricole Life Insurance Company Japan Ltd.</b> Shiodome Sumitomo Building 16F, 1-9-2 Higashi-Shimbashi, Minato-ku, Tokyo 105-0021	<a href="http://www.ca-life.jp/">http://www.ca-life.jp/</a>
<b>Daido Life Insurance Co.</b> 2-1, Edobori 1-Chome, Nishi-ku, Osaka-shi 550-0002	<a href="http://www.daido-life.co.jp/">http://www.daido-life.co.jp/</a>
<b>Fukoku Mutual Life Insurance Co.</b> 2-2, Uchisaiwaicho 2-Chome, Chiyoda-ku, Tokyo 100-0011	<a href="http://www.fukoku-life.co.jp/">http://www.fukoku-life.co.jp/</a>
<b>Fukokushinrai Life Insurance Co., Ltd.</b> 2-10, Shirokanedai 3-Chome, Minato-ku, Tokyo 108-0071	<a href="http://www.fukokushinrai.co.jp/">http://www.fukokushinrai.co.jp/</a>
<b>Hartford Life Insurance K.K.</b> Shiodome Building 15 <sup>th</sup> Floor, 1-2-20 Kaigan, Minato-ku, Tokyo 105-0022	<a href="http://www.hartfordlife.co.jp/">http://www.hartfordlife.co.jp/</a>
<b>ING Life Insurance Company, Ltd.</b> 26 F New Ohtani Garden Court 4-1 Kioicho, Chiyoda-ku, Tokyo 102-0094	<a href="http://www.ing-life.co.jp/">http://www.ing-life.co.jp/</a>
<b>JAPAN POST INSURANCE Co., Ltd.</b> 1-3-2 Kasumigaseki, Chiyoda-ku, Tokyo 100-8798	<a href="http://www.jp-life.japanpost.jp/">http://www.jp-life.japanpost.jp/</a>
<b>LIFENET INSURANCE COMPANY</b> Kojimachi NK Building 5F, 14-2, Kojimachi 2-Chome, Chiyoda-ku, Tokyo 102-0083	<a href="http://www.lifenet-seimei.co.jp/">http://www.lifenet-seimei.co.jp/</a>
<b>Manulife Life Insurance Company</b> 34-1, Kokuryo-cho 4-Chome, Chofu-shi, Tokyo 182-8621	<a href="http://www.manulife.co.jp/">http://www.manulife.co.jp/</a>
<b>MassMutual Life Insurance Company</b> 2-5-7 Ariake, Koto-ku, Tokyo 135-0063	<a href="http://www.massmutual.co.jp/">http://www.massmutual.co.jp/</a>
<b>Meiji Yasuda Life Insurance Company</b> 1-1, Marunouchi 2-Chome, Chiyoda-ku, Tokyo 100-0005	<a href="http://www.meijiyasuda.co.jp/">http://www.meijiyasuda.co.jp/</a>
<b>Midori Life Insurance Company</b> 6-3-43 Ohji, Kita-ku, Tokyo 114-8595	<a href="http://www.midori-life.com/">http://www.midori-life.com/</a>

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<b>Mitsui Life Insurance Company Limited</b> 2-3, Otemachi 1-Chome, Chiyoda-ku, Tokyo 100-8123	<a href="http://www.mitsui-seimei.co.jp/">http://www.mitsui-seimei.co.jp/</a>
<b>Mitsui Sumitomo Kirameki Life Insurance Co., Ltd.</b> 3-11-1 Kandanshikicho, Chiyoda-ku, Tokyo 101-0054	<a href="http://www.ms-kirameki.com/">http://www.ms-kirameki.com/</a>
<b>Mitsui Sumitomo MetLife Insurance Co., Ltd.</b> 16F Yaesu First Financial Bldg., 1-3-7 Yaesu, Chuo-ku, Tokyo 103-0028	<a href="http://www.msi-metlife.com/">http://www.msi-metlife.com/</a>
<b>Nippon Life Insurance Co.</b> 5-12, Imabashi 3-Chome, Chuo-ku, Osaka-shi 541-8501	<a href="http://www.nissay.co.jp/">http://www.nissay.co.jp/</a>
<b>NIPPONKOA Life Insurance Company, Limited</b> 4-2, Tsukiji 3-Chome, Chuo-ku, Tokyo 104-8407	<a href="http://www.nipponkoa.co.jp/life/">http://www.nipponkoa.co.jp/life/</a>
<b>ORIX Life Insurance Corporation</b> 23F Shinjuku Monolith, 2-3-1 Nishishinjuku, Shinjuku-ku, Tokyo 163-0923	<a href="http://www.orix.co.jp/ins/">http://www.orix.co.jp/ins/</a>
<b>PCA LIFE Insurance Co., Ltd.</b> 10F ATT New Tower, 2-11-7 Akasaka, Minato-ku, Tokyo 107-0052	<a href="http://www.pcalife.co.jp/">http://www.pcalife.co.jp/</a>
<b>SBI AXA Life Insurance Co., Ltd.</b> Izumi Garden Tower 18F, 1-6-1 Roppongi, Minato-ku, Tokyo 106-6018	<a href="http://www.sbi-axa.co.jp/">http://www.sbi-axa.co.jp/</a>
<b>Sompo Japan DIY Life Insurance Co., Ltd.</b> 68-2, Nakano 5-Chome, Nakano-ku, Tokyo 164-0001	<a href="http://diy.co.jp/">http://diy.co.jp/</a>
<b>Sompo Japan Himawari Life Insurance Co., Ltd.</b> 1-1, Nishishinjuku 2-Chome, Shinjuku-ku, Tokyo 165-0435	<a href="http://www.himawari-life.com/">http://www.himawari-life.com/</a>
<b>Sony Life Insurance Co., Ltd.</b> 1-1, Minamiaoyama 1-Chome, Minato-ku, Tokyo 107-8585	<a href="http://www.sonylife.co.jp/">http://www.sonylife.co.jp/</a>
<b>Sumitomo Life Insurance Co.</b> 4-35, Shiromi 1-Chome, Chuo-ku, Osaka-shi 540-8512	<a href="http://www.sumitomolife.co.jp/">http://www.sumitomolife.co.jp/</a>
<b>The Dai-ichi Mutual Life Insurance Co.</b> 13-1, Yurakucho 1-Chome, Chiyoda-ku, Tokyo 100-8411	<a href="http://www.dai-ichi-life.co.jp/">http://www.dai-ichi-life.co.jp/</a>
<b>The Dai-ichi Frontier Life Insurance Co. Ltd.</b> 1-8-10 Harumi, Chuo-ku, Tokyo 104-6015	<a href="http://www.d-frontier-life.co.jp/">http://www.d-frontier-life.co.jp/</a>
<b>The Fuji Life Insurance Company, Limited</b> 18-17, Minamisemba 1-Chome, Chuo-ku, Osaka-shi 542-0081	<a href="http://www.fujiseimei.co.jp/">http://www.fujiseimei.co.jp/</a>
<b>The Gibraltar Life Insurance Co., Ltd.</b> Prudential Tower 2-13-10 Nagata-cho, Chiyoda-ku, Tokyo 100-8953	<a href="http://www.gib-life.co.jp/">http://www.gib-life.co.jp/</a>
<b>The Prudential Life Insurance Co., Ltd.</b> Prudential Tower 2-13-10 Nagata-cho, Chiyoda-ku, Tokyo 100-0014	<a href="http://www.prudential.co.jp/">http://www.prudential.co.jp/</a>
<b>Taiyo Life Insurance Company</b> 1-2-3 Kaigan, Minato-ku, Tokyo 105-0022	<a href="http://www.taiyo-seimei.co.jp/">http://www.taiyo-seimei.co.jp/</a>
<b>Tokio Marine &amp; Nichido Financial Life Insurance Co., Ltd.</b> 8F, ThinkPark Tower, 2-1-1 Osaki, Shinagawa-ku, Tokyo 141-6008	<a href="http://www.tmn-financial.co.jp/">http://www.tmn-financial.co.jp/</a>
<b>Tokio Marine &amp; Nichido Life Insurance Co., Ltd.</b> 5-3-16 Ginza, Chuo-ku, Tokyo 104-0061	<a href="http://www.tmn-anshin.co.jp/">http://www.tmn-anshin.co.jp/</a>
<b>T &amp; D FINANCIAL LIFE INSURANCE COMPANY</b> 1-2-3 Kaigan, Minato-ku, Tokyo 105-0022	<a href="http://www.tdf-life.co.jp/">http://www.tdf-life.co.jp/</a>
<b>YAMATO LIFE INSURANCE CO.</b> 1-7, Uchisaiwaicho 1-Chome, Chiyoda-ku, Tokyo 100-0011	<a href="http://www.yamato-life.co.jp/">http://www.yamato-life.co.jp/</a>
<b>Zurich Life Insurance Company Ltd.</b> Shinanomachi Rengakan, 35 Shinanomachi, Shinjuku-ku, Tokyo 160-0016	<a href="http://www.zurichlife.co.jp/">http://www.zurichlife.co.jp/</a>