

GIAJ FACT BOOK (Major Activities)

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Note:

The contents of this document are translated from the Japanese edition.
(http://www.sonpo.or.jp/archive/publish/sonpo/pdf/0003/no_2014/fact2014.pdf)

1

Promoting Awareness and Understanding

In a bid to have consumers understand general insurance, the GIAJ provides a variety of information regarding general insurance through the website of the General Insurance Association of Japan and by dispatching lecturers.

Website specifically for consumers “The Truth of Sonpo (General Insurance)”

In order to help consumers understand general insurance correctly and pleasantly, the GIAJ has prepared a website for consumer use called “The Truth of Sonpo” from which consumers can study the mechanism and types of general insurance as well as precautions when concluding insurance contracts. In addition to contents from which consumers can study mechanisms and basic knowledge about general insurance in a systematic fashion, they can also check their own knowledge in a trivia section.

Furthermore, the “School Navigation” section, which introduces educational materials that can be used in the schools’ sites, is also available.



Activities in dispatching lecturers

The GIAJ proactively holds various lecture meetings as opportunities to communicate directly with consumers.

The GIAJ has been carrying out such meetings for general consumers under the themes of “Types and Mechanisms of Familiar General Insurance,” “General Insurance in Preparation for Natural Disasters,” etc.

As for consumer consultants, the GIAJ holds study sessions using the “Sonpo Consulting Guide” which is a manual in response to consultations regarding general insurance from general consumers.

The GIAJ is providing practical study courses for undergraduate students, such as consecutive courses (credits course) and one-time courses. The GIAJ offered consecutive courses at 15 universities.

For senior high school students, in addition to dispatching lecturers, the GIAJ has provided the supplementary material “Classwork Practical Program” through which a teacher can give instruction by his or her self.



Actual records of dispatching lecturers in 2013

- For general consumers : 132 times
- For consultants for consumers : 54 times
- For undergraduate students : 331 times
- For senior high school students : 65 times
(including PTAs and teachers)
- Number of schools where the Classwork Practical Program was carried out : 246 schools

The major universities which have the continuous lectures

Hokkaido University, Tohoku University, Saitama University, Sophia University, Hitotsubashi University, Kanazawa University, Nagoya University, Osaka University, Hiroshima University, Kagawa University, Nagasaki University, Ryukyu University

2 Hearing of Opinions, Dialogue, and Interaction

Sonpo Shohisha Anshin Konwakai (Sonpo Forum for Consumer Reassurance)
(Round-table conferences with consumer administrative agencies, etc.)

The GIAJ holds round-table conferences with nationwide consumer administrative agencies, etc. to provide information regarding the measures and efforts of the industry and of each insurance company as well as to listen to opinions and requests regarding the general insurance industry to use them for business improvement.

Round-table conferences with consumer organizations

The GIAJ has been carrying out exchanges of opinions and information with each consumer organization, etc. to which opinion leaders of consumers belong.

3 Responses to News Media

In order to promote understanding about the general insurance industry, the GIAJ widely provides society in general with information regarding its business activities, requests/proposals, etc. through the news media.

▶ News Conferences

The chair people of the GIAJ hold regular news conferences at the Financial Press Club (five times a year).



the GIAJ chairman's regular news conference

▶ Round-table Conferences with the News Media

The GIAJ holds round-table conferences with the news media at the Tokyo Head Office and in each region.

▶ Provision of Information

The GIAJ provides information on business activities of the general insurance industry, requests/proposals, etc. by means of news releases, etc.

4 Activities to Promote Earthquake Insurance

To promote the understanding of earthquake insurance and facilitate its dissemination, the GIAJ is conducting activities every year from 1995 to promote earthquake insurance through various means of mass media, etc. In parallel with these activities, the GIAJ is having GIAJ-related persons appear on TV programs.



Earthquake insurance advertising poster

5 Advertising Campaign on CALI

To promote understanding of the CALI (Compulsory Automobile Liability Insurance) system and prevent the failure to affect CALI, the GIAJ has been conducting its CALI Advertising Campaign through various means of mass media, etc. from 1966.



CALI advertising poster

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Sonpo ADR Center (General Insurance Consultation and ADR Support Center)

Sonpo ADR Center, which serves as the customer support window, operates in 10 locations across the country. It responds to consultation about general insurance and carries out proceedings for complaint resolution and dispute resolution for problems between customers and insurance companies from a neutral and fair standpoint as a designated dispute resolution organization under the Insurance Business Law. (such procedure is free of charge)

Sonpo onsite consultation

In areas without a Sonpo ADR Center, the consultation staff from the Center visit once a month or so to offer onsite consultation (by reservation; free of charge).

Introduction to legal counseling on traffic accidents

For customers seeking consultation for legal issues such as compensation for damages arising from traffic accidents, opportunities to receive counseling from attorneys-at-law are provided at free of charge (by advance reservation).

What is ADR?

ADR is short for Alternative Dispute Resolution, and is a dispute resolution method based on an agreement between the parties, such as mediation, conciliation, or arbitration in place of a lawsuit. It is a means by which swift, simple, and flexible resolution can generally be achieved according to the nature of the issue, the circumstances of the respective parties, etc.

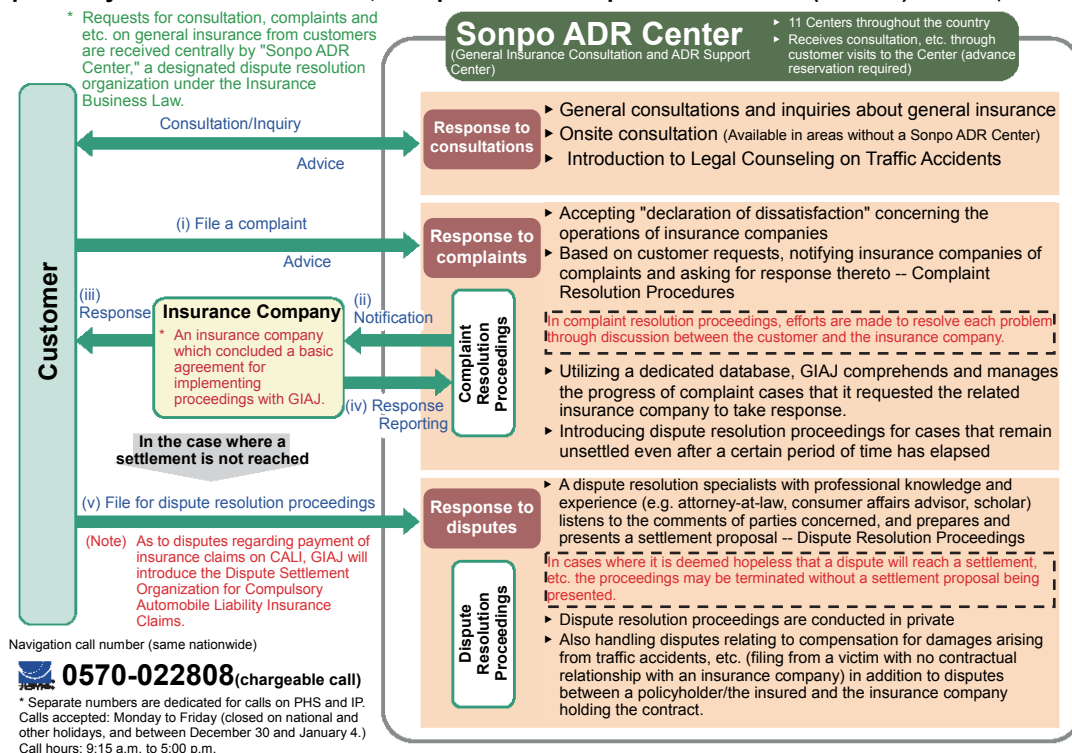
What is a designated dispute resolution organization?

It is an alternative dispute resolution organization in the financial field established based on the "Law concerning Partial Revision of the Financial Instruments and Exchange Law, etc." announced on June 24, 2009. In cases where certain requirements were met per business category, such as bank, insurance, securities business, etc., designation as a designated dispute resolution organization can be given by the competent minister.

Financial institutions conclude agreements (basic agreements for implementing proceedings) with designated dispute resolution organizations of the business category to which they belong per se, including contents such as (i) the obligation to accept resolution proceedings of complaints or disputes, (ii) the obligation to make explanations or submit materials, (iii) the obligation to accept the proposal for special conciliation presented. The effectiveness of complaints or dispute resolution proceedings carried out by a designated dispute resolution organization is thereby ensured.

In dispute resolution proceedings made by a designated dispute resolution organization, a legal effect that enables interruption of prescription and stay of proceedings by the court under certain conditions has been set.

Response System to Consultations, Complaints and Disputes at the GIAJ (Outline) As of September 2014



Complaint resolution proceedings

When a complaint is made against an insurance company by a customer, the Center provides consultation thereto, gives necessary advice, looks into the situation regarding the complaint, notifies the related insurance company of the content of the complaint, and requests that it respond promptly thereto.

Dispute resolution proceedings

When a petition for dispute resolution is filed by a customer or an insurance company, the Center appoints experts (dispute resolution specialists) who specialize in conducting dispute resolution proceedings, and provides support for resolving the issue (e.g. presents a settlement proposal) from a neutral and fair standpoint.

* In cases where it is deemed hopeless that a dispute will reach a settlement, etc. the proceedings may be terminated without a settlement proposal being presented.

In addition, in cases where a dispute resolution specialist deems it appropriate based on the nature, etc. of the dispute, the specialist can prepare a proposal for which the obligation to accept and present it with due reason is imposed on the insurance company.

Measures to Further Enhance Complaint/Dispute Response Function

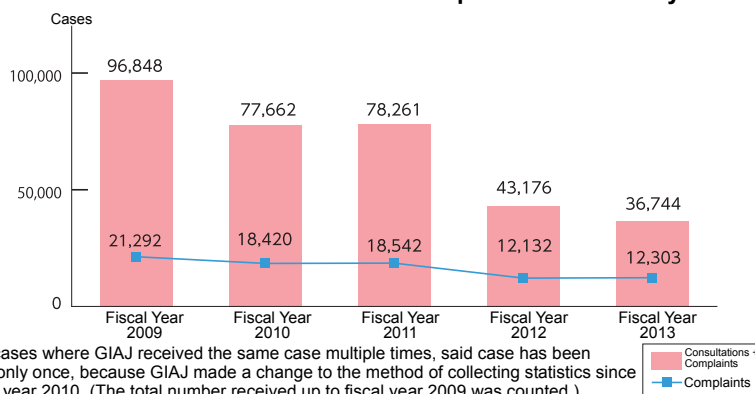
Efforts for early resolution of customer complaints

- The GIAJ gives advice to customers and insurance companies in an appropriate and timely manner.
- Utilizing a dedicated database, the GIAJ appropriately comprehends and manages the progress of complaint cases that it requested the related insurance company to resolve.
- In cases where complaints are not settled even after a certain period of time has elapsed and they are applicable for handling under the dispute resolution proceedings, the GIAJ introduces dispute resolution proceedings to customers.

Efforts to raise customer satisfaction

- In April 2012, the GIAJ centralized its customer support window as well as expanded the Sonpo ADR Center network to cover the entire country as part of its efforts to enhance convenience for customers.

Changes in the Total Number of Consultations/Complaints Received by the GIAJ



- The GIAJ continues to provide training to enhance the response capabilities of consultants.

Enhancement of dispute resolution function

- In addition to dispute cases between a policyholder or the insured and the insurance company with which an insurance contract has been affected, the GIAJ also covers dispute cases between victim and an insurance company (or companies) on the side of the damage-causing party regarding legal compensation for damages (bodily and property damage liability) arising from automobile accidents
- For dispute cases between a policyholder or the insured and the insurance company with which an insurance contract has been affected and where a hearing by dispute resolution specialists is conducted, the GIAJ provides an environment in which the customer can go through the process at the nearest Sonpo ADR Center using a video conference system.

Dissemination activities, collaboration with related organizations, etc.

- The GIAJ promotes the existence of the Sonpo ADR Center by disseminating information using brochures, posters, and other means.
- The GIAJ promotes the use of the Sonpo ADR Center through collaborative efforts with consumer affairs organizations and other consulting institutions.

Analysis and Use of Complaints/Disputes Received

Issue of "Sonpo ADR Center – Issue of Statistics"

The GIAJ makes public statistics and summaries of complaints and disputes brought into Sonpo ADR Center on its website's "Sonpo ADR Center's Issue of Statistics" and also provides them to the management of insurance companies.

Complaints feedback

After making an analysis of the trend by insurance company, the GIAJ has been providing each insurance company with its feedback as useful information for business improvement thereof.

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7 Guidelines, etc.

▶ Formulation of Various Guidelines

The GIAJ formulates various guidelines to contribute to the enhancement of the business quality of each member company. Based on these guidelines, each member company aims to make easy-to-understand insurance products for customers a reality, and is enhancing its business quality, in ways such as establishing an appropriate soliciting system, a system for payment of insurance claims, etc.

The guidelines which have been formulated so far are as follows:

Guidelines concerning solicitation of insurance contracts and payment of insurance claims

Guidelines for the third sector products (products whose cause of payment of claims is sickness or nursing care)

These guidelines provide a well-organized set of points to be considered from the viewpoint of ensuring appropriate insurance solicitation and payment of insurance claims.

Guidelines for appropriate activities of insurance solicitation

These guidelines have been organized to provide the basic policy of appropriate soliciting activities, points in the compliance framework regarding management, etc. of insurance solicitation, ways of thinking regarding inappropriate actions in insurance solicitation, and points to be considered for preventing inappropriate actions, etc.

Guidelines for solicitation of insurance from elderly customers

The guidelines provide a point of view required when insurance companies offer services in accordance with each customer's ability to understand and judge as well as product features, to promote finely-tuned responses to the elderly when selling insurance.

Guidelines on the prevention of moral risks regarding personal accident insurance, etc.

With a view to effectively preventing moral risks (risk of fraudulent acquisition of insurance claims), the guidelines provide a well-organized set of points to be considered when concluding contracts of personal accident insurance, etc. and when an insured event occurred.

Self-imposed guidelines for insurance claims

The guidelines provide a well-organized set of matters, etc. that require attention in respect of each company's payment of insurance claims.



Examples of efforts by member companies

• Providing help when receiving an accident report

When receiving accident reports, member companies let customers know about insurance claims to possibly be paid by using written documents, etc. Offering these written documents has enabled customers to ascertain insurance claims that may possibly be paid to them.

• Development of a third party checking system (Establishment of the Adjudication Review Committee, etc.)

Member companies periodically check cases that require medical and/or legal judgment with regard to payment of insurance claims by establishing a review committee whose members consist of external knowledgeable persons, such as doctors, lawyers, and consumer representatives.

Guidelines relating to solicitation materials

Guidelines for policy overview and warning information (Important Matters)

As regards the “policy overview” and the “warning information”, documents which contain important matters to be specially explained when conducting sales and solicitation of insurance products, these guidelines have been organized to provide items to be stated thereon and points to be considered to make them clearer and to create a standard example.

Guidelines for description of solicitation materials, etc.

The guidelines provide well-organized sets of basic concepts and points to be considered for preparing solicitation tools and advertisements to have insurance products properly understood by customers.

Examples of efforts by member companies

- **Preparation of easy-to-understand disclosure statement of important matters**

Each member company is making efforts to simplify and improve the ease of understanding of a “disclosure statement of important matters” used when explaining important matters to customers by utilizing tables and itemization, using simple expressions and limiting the number of words.

- **Preparation of easy-to-understand insurance policies, pamphlets, leaflets, etc.**

Each member company is making creative efforts to distribute easy-to-understand insurance policies, pamphlets, leaflets, etc. seen by customers, such as enlarging text and brochures, inserting illustrations and diagrams, improving layouts and color combinations, etc. Members also prepare tools, etc. to accurately communicate about disadvantageous information and misleading information to customers.

Guidelines on policy conditions and insurance terms

Guidelines on making policy wordings more consumer-friendly

The GIAJ has put together measures to remedy difficult-to-understand sentences and matters that are desirable in eliminating inconsistency in notation, etc., as guidance for member companies to prepare easy-to-understand policy conditions.

Guidelines on technical terms used in policy conditions and solicitation materials

With the aim of having customers accurately understand the content of policy conditions, solicitation materials, etc., the Guidelines were put together by classifying the terms used in policy conditions, solicitation materials, etc. into “terms to basically be avoided,” “terms that require some explanation in use,” etc.

Examples of efforts by member companies

- **Reduction in the number of products, consolidation of various endorsements (simplification of products), etc.**

Each member company is proceeding with a reduction in the number of products, consolidation of various endorsements (simplification of products), etc. by analyzing the needs of customers. Member companies are also adding explanations on technical terms and taking other initiatives to offer ease of understanding for customers.

8 Compliance Program

▶ Checking of Activities

By establishing the compliance committee, the GIAJ is checking the activities of committees and other activities as a trade association from the viewpoint of appropriateness. It ensures compliance by listening to the opinions of external experts, such as the Fair Trade Commission and attorneys-at-law where appropriate.

Main content of checks performed

- Agreement to the establishment of subsidiary bodies (subcommittee, etc.) of a committee
- Checking of minutes of committee meetings
- Response to consultations from each committee and secretariat, etc.

▶ Compliance Seminar

The GIAJ holds seminars whose lecturers are scholars, consumer representatives, administrative officers, etc. under timely themes for each member company.

Themes of main seminars in the past

- Directionality of financial administration and compliance in insurance companies
- Issues of the general insurance industry from the viewpoint of regulatory administration
- Insurance Companies' compliance based on the recent legislative trends
- Response to antisocial forces at insurance companies, and other themes



Compliance Seminar

▶ Exchanging Opinions on Effective Initiatives

In the aim of promoting industry-wide compliance, the GIAJ hosts opportunities to exchange opinions on examples of effective initiatives taken by member companies.

Main themes of past opinion exchanges

- Compliance issues recognized by each member company and responses to the Compliance Program
- Efforts for promoting effective and efficient compliance
- Compliance education and training for agents and employees
- Efforts for prevention of doing business with antisocial groups, etc.

▶ Others

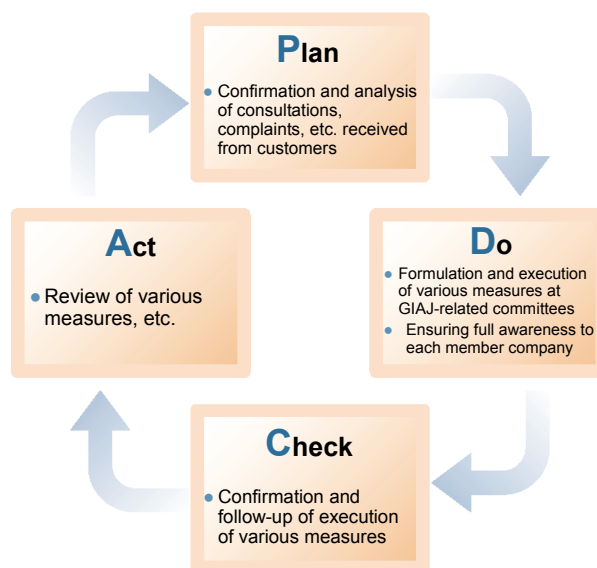
In addition to the above, the GIAJ is working on promoting compliance by preparing and reviewing various compliance guidelines, providing a variety of information on compliance as well as revisions to laws and regulations, and pursuing other activities.

9 Utilization of Consumer Voices

▶ Utilization of Business Improvement Scheme (PDCA Cycle) Based on Consumer Voices

Based on consultations, complaints, etc. brought into the GIAJ, regional administrative agencies, etc., the GIAJ has been constructing and utilizing a scheme (PDCA cycle based on consumer voices) related to business improvements, such as conducting a review of various guidelines formulated at the GIAJ.

GIAJ's initiatives have been reinforced effective fiscal 2012 to include approaching issues regarding insurance products and systems, in addition to reviewing guidelines, etc., which has been conducted conventionally,



▶ "Customer's Voices and Experts Advisory Council"

In September 2006, the GIAJ established the Advisory Council to Listen to Consumer's Voices as a mechanism to sincerely listen to and reflect the voices of consumers in the business operations of the overall industry, and has been holding discussions on specific issues and matters that the industry must handle in consideration of consumer voices gathered via various channels.

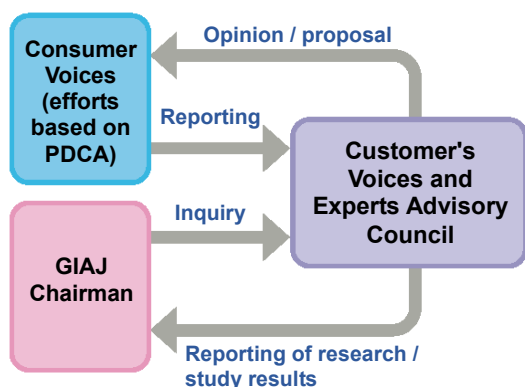
In July 2012, the Advisory Council was reorganized as the Customer's Voices and Experts Advisory Council. In addition to the conventional efforts taken, with the enhanced Council in place, the GIAJ will research and study matters for improving the general insurance system and matters necessary for the sound development of general insurance based on inquiries raised by the Chairman.

Members of Customer's Voices and Experts Advisory Council

As of July 1, 2014

- Keiko Kobue : Attorney-at-law
- Hiroshi Suzuki : Professor, Kyoto University Law School
- Akira Takahashi : Editorial writer and senior feature writer of Kyodo News
- Mieko Tanno : Executive vice president, the National Consumer Affairs Center of Japan
- Kazuo Miyamoto : Former President of National Police Academy
- Naohiro Yashiro : Visiting Professor, The College of Liberal Arts, International Christian University

* Honorifics omitted, in Japanese alphabetical order



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Traffic Accident Prevention and Support for Victims of Traffic Accidents

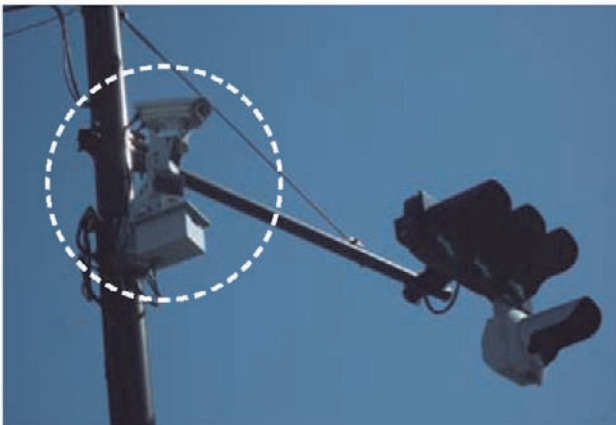
The GIAJ utilizes investment income arising from the CALI (Compulsory Automobile Liability Insurance) business of each general insurance company for measures to prevent automobile traffic accidents, to support automobile accident victims, and more. Since 1971, the GIAJ has been combining the investment income of each general insurance company for use in the business of supporting traffic accident victims.

Business utilizing investment income of CALI

Each general insurance company is obligated to set aside full income (investment income) arising from accumulated funds for a period between premium income and payment of insurance claims based on the principle of no loss and no profit under the Automobile Liability Security Law. It is stipulated that this investment income shall be applied to improvement in the results of CALI going forward and shall be utilized for measures for prevention of automobile accidents, support to automobile accident victims, development of emergency medical systems, etc.

Measures to prevent automobile accidents

- Donation of equipment for preventing traffic accidents
- Support for efforts toward the eradication of drunk driving
- Support for efforts to prevent accidents caused by sudden illness while driving



Equipment for preventing traffic accidents

Support to automobile accident victims

- Business support of free legal counseling on traffic accidents
- Support to the aid business of the Foundation for Orphans from Automobile Accidents
- Financial support for holding rehabilitation seminars
- Provision of information to traffic accident victims and financial support for holding seminars
- Support for the development of experts in supporting persons with higher brain dysfunction
- Support for research on constructing a database on the treatment of spinal cord injuries



Rehabilitation seminar

Development of the emergency medical system

- Donation of high-standard ambulance cars
- Financial support for the purchase of emergency medical equipment
- Financial support for the development of the Helicopter Emergency Medical Service System, etc.
- Financial support for holding a workshop for emergency injury care



High-standard ambulance car



Helicopter emergency medical service training session



Emergency injury first-aid training

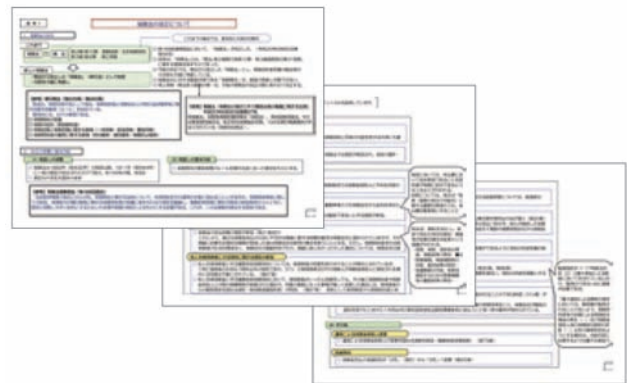
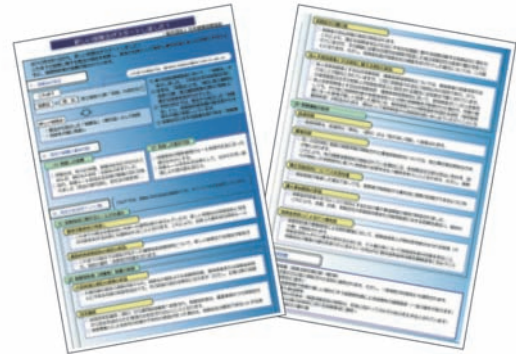
▶ Responses to Various Law Revisions

The GIAJ makes various responses to legislation of and revisions to laws relating to the general insurance business. Specifically, in the process of studying legislation of and revisions to laws, the GIAJ has expressed opinions at various governmental councils including the Financial System Council, etc., issued requests and recommendations, and addressed comments to the public (refer to page 35) from the viewpoint of realizing the sound development of the general insurance business. On top of that, it has provided a variety of information and has held explanatory meetings and lecture meetings.

For example, in the course of studying matters at the time of revisions to the Insurance Contract Law (refer to page 60), the GIAJ has expressed its opinions several times from the viewpoint of better development of the basic rules relating to insurance contracts at the Insurance Contract Law Subcommittee of the Legislative Council of the Ministry of Justice and, besides this, held various explanatory meetings and compiled points to be considered, etc. for practical responses.

Recent main legislative issues

- Study on revisions to various laws and regulations including the Insurance Business Law*
 - Financial System Council-related matters
 - Study on how insurance products and services should be provided, etc.
 - Legislative Council-related matters
 - Study on the review of the Civil Code (receivables concerned) (regulations on policy conditions, interim interest deduction, etc.) *
 - Study on consumer-related legislation
 - Study by the Consumer Affairs Agency (collective consumer damage relief system, revisions to the Personal Information Protection Law, etc.)
 - Study on the review of the Act against Unjustifiable Premiums and Misleading Representations (Introduction of surcharges, etc.) *
 - Study on the usage of personal data *
 - Study on the review of insurance sales by banks, etc.
 - Efforts regarding revisions to and enforcement of the Insurance Contract Law
 - Study on the establishment of the Financial ADR System (Refer to page 26.)
- (Note) ★ denotes issues that the GIAJ is currently addressing.



12 Requests and Recommendations

▶ Requests for Tax System Revisions

The general insurance industry has a social mission of paying insurance claims in a prompt, certain manner against the various risks society faces including natural disasters.

In order to achieve a safe, rich and comfortable society through the further dissemination of general insurance and the sound development of the general insurance business, the GIAJ requests revisions to the tax system every year.

Among the requests to the Government for tax system revisions for the fiscal year 2014 (made in fiscal 2013), the GIAJ made a request to apply a special interest rate concerning the interest paid to policyholders of savings insurance. This request was met.

From the viewpoint that the general insurance industry contributes to growing the Japanese economy and realizing a society in which people can live with peace of mind through the healthy development of the industry, the GIAJ has addressed the following requests for tax system revisions for fiscal 2015.

Tax system revisions for 2015

1. **Elimination of double taxation on dividends income, etc.** Priority request
 - Increase the rate of exclusion of received dividends, etc. from income from 50% to 100%
2. **Toward solving a problem in the consumption tax system for general insurance** Request concerning consumption tax system
 - Conduct a study on formulating drastic measures to solve a problem in the consumption tax system for general insurance which will grow with the consumption tax hike.
 - When increasing the consumption tax rate, implement necessary measures such as (i) introduction of the group tax payment system, (ii) abolishment of deferred consumption tax under the Corporation Tax Act and (iii) implementation of transitional measures to allow lightening of the burden equivalent to the amount of consumption tax not included in the insurance premiums.
3. **Review of the tax system to cope with tax havens**
 - Lower the trigger tax rate and review the exemption standards in the tax system to cope with tax havens.
4. **Enhancement of the catastrophe reserve system regarding fire insurance, etc.**
 - Raise the maximum tax deductible reserve from the current 30% to 40%.
5. **Perpetuation of the no-tax treatment for property acquisition tax concerning asset transfer from a failed insurance company to an agreement bank**
 - Perpetuate the no-tax treatment for property acquisition tax concerning asset transfer from a failed insurance company to an agreement bank.
6. **Taxation measures on defined contribution pension**
 - Eliminate the special corporate tax on defined contribution pension.
7. **Abolition of the withholding tax on dividends paid to companies under complete control**
 - Withholding tax on dividends paid to companies under complete control should be abolished.
8. **Continuation of the current taxation method of corporate enterprise tax on general insurance business**
 - As to corporate enterprise tax on general insurance business where taxation standards are based on business income (100% factor-based taxation), the current taxation method should be continued.

▶ Proposal for Regulatory Reform

The GIAJ has made requests in order to pursue free and efficient economic activities through promoting the stabilization and improvement of the lives of people and reforms of regulations that either impede provision of high-quality services or that have become less significant over time. These requests were made to the “Intensive Reception of Regulatory Reform Hotline” operated by the government (Cabinet Office) in October 2013. The specific contents of the regulatory reform requests have been made public on the GIAJ’s website.

As to the following matters that the GIAJ requested through the efforts for regulatory reform requests, revisions to the related laws and regulations were made in and after April 2011.

- **Switching over of “proxy service for insurance company’s business or administrative agency service” to a notification system**
(Revision to the Insurance Business Law in May 2011)
- **Removal of regulation of the scope of business of subsidiary corporations of insurance holding companies (excluding subsidiaries), affiliated corporations, etc.**
(Revision to the Comprehensive Guidelines for Supervision of Insurance Companies in June 2011)
- **Raising the age of loss of qualification for the defined contribution pension system**
(Revision to the Defined Contribution Pension Act in August 2011)
- **Review of units of portfolio transfer**
(Revision to the Insurance Business Law in March 2012)
- **Abolition of investment by asset ratio regulation for insurance companies**
(Revision to the Ordinance for Enforcement of Insurance Business Law in April 2012)
- **Simplification of matters to be stated on applications for approval regarding concerted action**
(Revision to the Ordinance for Enforcement of Insurance Business Law in April 2012)
- **Simplification of matters to be notified (change in address of the company’s representative)**
(Revision to the Ordinance for Enforcement of Insurance Business Law in April 2012)
- **Abolition of submission of extract copy of residence certificate of directors, etc. concerning applications for approval of major shareholders of small-amount and short-term insurance**
(Revision to the Guideline for Supervision for Small-Amount and Short-Term Insurance Providers in February 2014)
- **Expansion of the scope of application of the special case concerning regulation on the scope of business of subsidiaries in overseas M&A**
(Revision to the Insurance Business Law in May 2014)

▶ Requesting Activities Through Public Comment

By submitting opinions and requests through public comment relating to measures and enactment of /revisions to laws and regulations of each Ministry and agency, the GIAJ is working on the sound development of general insurance business and the realization of better laws and regulations.

Specifically, in addition to submitting opinions/requests regarding revisions, etc. to the Insurance Business Law to the FSA, opinions/requests concerning revisions to the Civil Code (related to receivables) to the Ministry of Justice, opinions/requests on consumer administration to the Consumer Affairs Agency, the GIAJ is addressing public comments to the Cabinet Office, Ministry of Land, Infrastructure and Transport, Ministry of Health, Labour and Welfare, Ministry of Education, Culture, Sports, Science and Technology, Ministry of Agriculture, Forestry and Fisheries, the Fair Trade Commission, etc. Also, in addition to the response to international public comments carried out by overseas insurance regulators and the International Accounting Standards Board (IASB), the GIAJ has also expressed its opinions by responding to opinion inquiry from international organizations, such as the International Association of Insurance Supervisors (IAIS), etc. (Refer to page 36.)

▶ Requests for Defined Contribution Pension System

The defined contribution pension system is a pension system where pension benefits to be received in the future are determined according to the investment performance of contributions made, and has been introduced since October 2001 as a new option in addition to the traditional defined benefit pension which supplements public pension.

To further develop the system, the GIAJ summarized the following five items and submitted them to the Ministry of Health, Labour and Welfare in June 2014:

Request items regarding defined contribution pension system

1. Abolition of the special corporate tax

The GIAJ requests the abolition of the special corporate tax to be imposed on business operators’ contributions, individual pension members’ contributions, and their investment income.

2. Relaxation of mid-term withdrawal requirements

The GIAJ requests changes so that lump-sum benefits can be received at the time of mid-term retirement as retirement income or that requirements for payment of lump-sum withdrawal refund be relaxed to enable mid-term withdrawal after imposition of taxes.

3. Expansion of pension members

The GIAJ requests to expand pension members to include those doing housework full time in the third insured person and public officers in a personal pension plan.

4. System transition from the Smaller Enterprise Retirement Allowance Mutual Aid System

The GIAJ requests that asset transfer from the Smaller Enterprise Retirement Allowance Mutual Aid System to the defined contribution pension system (corporate type) be allowed.

5. Relaxation of exclusion requirements for investment products

The GIAJ requests the relaxation of exclusion requirements so that investment products that are deemed inappropriate for continuous selection and presentation as an operation management institution may be swiftly excluded.

13 International Business

Amid the growing globalization of the insurance business and the expanding international business activities of general insurance companies, the GIAJ is working to promote harmonization of international regulations and eliminate trade barriers by issuing requests and proposals and conducting relevant activities. Furthermore, the GIAJ is striving to increase the probability of having such requests met and proposals realized mainly through interaction with the insurance associations of various countries, pursuing technical cooperation of insurance, and dispatching information, and is also contributing to the sound development of overseas general insurance markets centering on Asia.

▶ Requests and Recommendations

The GIAJ is expressing requests and opinions of the Japanese insurance industry through attending various meetings of the International Association of Insurance Supervisors (IAIS), the Organization for Economic Co-operation and Development (OECD), etc. and responses to various opinion inquiries, and is also making a proactive response to international public comments. In addition, with regard to service trade liberalization talks of the World Trade Organization (WTO) and bilateral-level trade issues, etc. between Japan and the U.S., the GIAJ is making a proactive appeal toward the realization of requests of the Japanese general insurance industry in close cooperation with overseas insurance associations, etc.

▶ International Conferences

East Asian Insurance Congress (EAIC)

The East Asian Insurance Congress (EAIC), which was inaugurated in Tokyo in 1962, is the largest life and general insurance joint international conference in Asia and aims to “promote and develop international cooperation” in the Asian insurance markets. The number of participants in the Congress has been exceeding 1,000 every time and the themes taken up by the Congress have been increasing to include not only those specific to East Asia but also those based on global viewpoints. The GIAJ has been proactively participating in a wide array of activities from the formulation of programs for the Congress to dispatching speakers.

International Union of Marine Insurance (IUMI)

This is an international conference of marine insurance that was inaugurated in Berlin, Germany in 1874 and has the longest history of any. Its general meeting, in which marine insurance experts take part, is held every September to discuss modern issues, and the GIAJ sends representatives to the conference.

▶ Interaction with Overseas Insurance Associations

The GIAJ takes part in mutual visits and information exchanges on markets with the major insurance associations of Europe, the U.S., and Asia. It exchanges opinions and information about various international issues including the formulation of international insurance supervision standards and responds to service trade liberalization talks, and makes efforts to strengthen cooperative relationships. In 2012, the Global Federation of Insurance Associations (GFIA) was established. The GIAJ has conducted information exchange, has issued joint letters and has facilitated interaction between insurance associations through the activities of GFIA. (Refer to the Column on p. 37.) The GIAJ has so far concluded cooperation memoranda with the following 11 overseas insurance associations to contribute to the development of mutual insurance industries through human exchange and exchanges of opinions and information:

- (1) Federation Francaise des Societes d'Assurances (October 1997)
- (2) Association of British Insurers (April 2001)
- (3) Gesamtverband der Deutschen Versicherungswirtschaft (May 2001)
- (4) Insurance Association of China (May 2003)
- (5) American Insurance Association (June 2003)
- (6) General Insurance Association of Korea (November 2003)
- (7) General Insurance Council (India) (March 2007)
- (8) Association of Vietnamese Insurers (September 2009)
- (9) General Insurance Association of Indonesia (January 2010)
- (10) Mongolian Insurers Association (December 2010)
- (11) General Insurance Association of Malaysia (January 2011)



ASEAN Insurance Council: AIC (Vietnam, December 2013)
Mongolian Insurers Association with Mr. Fukada, MD (Tokyo, June 2014)

▶ Technical Cooperation on Insurance

As a technical exchange program on insurance, the GIAJ has held the Insurance School (Non-Life) of Japan (ISJ) every year since 1972 with various areas within East Asia. Inviting general insurance company and insurance supervisory authority staff, both the ISJ General Course and Advanced Course offer lectures and workshops to participants from various regions. The ISJ also hosts an Overseas Seminar where lecturers are dispatched from Japan to give lectures on themes tailored to the needs of the various regions. In addition to this, the GIAJ is promoting technical cooperation on insurance for the insurance industries of various countries, primarily in Asia, through dispatching lecturers to OECD seminars and assisting the Financial Services Agency in capacity building.

<Reference>

- Number of graduates of the General and Advanced Courses:
1,834 (on an accumulated basis)
- Number of participants in the Overseas Seminars:
4,205 (on an accumulated basis)



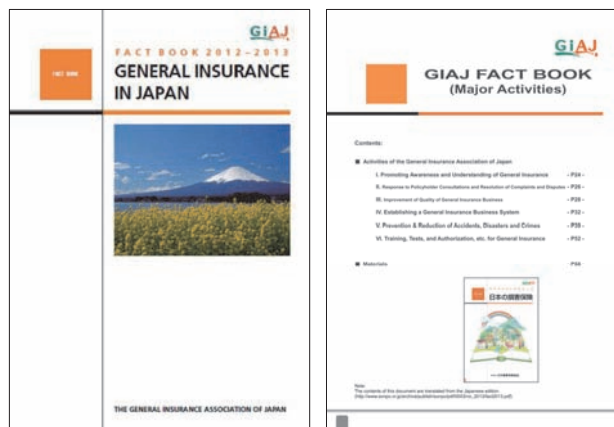
ISJ Overseas Seminar (Hanoi, Ho Chi Minh City, September 2013)



ISJ Advanced Course (in May 2014)

▶ Dispatch of Information

In addition to dispatching information via the Fact Book in English and an English-language website (<http://www.sonpo.or.jp/en/>), the GIAJ is making efforts to contribute to promoting a correct understanding of the Japanese general insurance market and the sound development of overseas insurance markets by contributing articles and providing a variety of information to overseas media, responses to overseas visitors and inquiries, etc.



(Left) Fact Book 2012-2013 in English
(Right) GIAJ Major Activities (English version)

Global Federation of Insurance Associations: GFIA

The Global Federation of Insurance Associations (GFIA) is an institution that has juridical personality and was inaugurated through reorganization of the International Network of Insurance Associations (INIA) which is a gathering of each nation's insurance association, with a view to enhancing the industry's presence in issuance of opinions, strengthening of information exchange activities and discussions on international regulatory issues. Its inaugural meeting was held in Washington, D.C. on October 9, 2012 and has 38 members of insurance associations including GIAJ (as of Aug. 2014).

14 Information Exchange System

General insurance companies (including foreign general insurance companies and the Non-life Policyholder Protection Corporation of Japan) and the Federation of Cooperatives, which operates cooperative insurance, are running a system to make shared use of personal information with regard to the details of contracts, circumstances of accidents, contents of requests for payment of insurance claims (benefits), etc.

Automobile insurance contracts and accident check system

- **Information exchange system on contracts to which additional premium rates for grades one to five are applied**

This system is, in cases where a customer has applied to an insurance company to newly conclude an automobile insurance contract that was not effected with that company in the preceding year, to make a check among general insurance companies as to whether said insurance contract existed in the preceding year in order to succeed to and confirm its appropriate grade.

- **No claim or claims checking system**

This is a system, in cases where a customer has changed the general insurance company with which he or she has effected automobile insurance, to make a check among general insurance companies, etc. as to whether there were any insured events in the preceding year's insurance contract in order to succeed to or confirm its appropriate grade.

- **Lump-sum provisional settlement system of voluntary automobile insurance/CALI**

In cases where a general insurance company, etc. of voluntary automobile insurance pays an insurance claim in a lump sum, including an insurance claim under CALI that is insured with another general insurance company, this is a system to make a settlement of the insurance claim under CALI paid in advance after confirmation between the relevant general insurance companies.

- **Automobile accidents information exchange system**

In order to make an appropriate insurance claim payment in accidents causing physical damage or property damage under automobile insurance, this is a system to make a check of a reported accident among general insurance companies, etc. as to whether there was any report about the accident.

- **Bodily injury claims, etc. information exchange system** *1

In order to make an appropriate insurance claim payment with the exclusion of fraudulent claims in insurances, etc. covering bodily injury, such as automobile insurance and personal accident insurance as well as insurance, etc., covering personal effects, this is a system to make a check of a reported accident among general insurance companies, etc. as to whether there was any report about the accident.

- **Insurance contract ascertainment system concerning special rules for interruption**

In cases where a customer interrupted his or her automobile insurance contract in connection with cancellation, transfer, return to a leasing company, or expiration of the automobile inspection certificate regarding his or her automobile or due to policyholder's traveling overseas, etc., this is a system to ascertain the content of the contract before interruption when applying the contract grade before interruption to the new contract after interruption.

- **Insurance contract checking system concerning new contracts for customers who own multiple automobiles**

To apply a given discount to an insurance contract for the second and onward automobile whose insurance is to be newly effected, this is a system to check with the general insurance company with which the first automobile's insurance is effected with regard to existence or nonexistence of an insurance contract of the first automobile, contract grade, etc.

- **Insurance checking system concerning overlapping contracts**

This is a system to check for any redundantly concluded insurance contract on one automobile with multiple general insurance companies and to ensure that an appropriate insurance contract has been concluded.

- **Existing disability inquiry system**

In order to determine the appropriate degree of damages when paying insurance claims under CALI and automobile insurance and to work out the appropriate amount of damage based on laws and regulations, this is a system to perform a check of the degree of the past residual disability of victims among general insurance companies, etc.

- **System to prevent fraudulent claims, etc.** *2

This system is intended to make appropriate payment of insurance claims by, if necessary, exchanging information among general insurance companies, etc. with regard to requests for payment of insurance claims and fraudulent claims, etc. regarding payment (fraudulent claims or cases suspected of fraud).

- **System to report fraudulent insurance claims** *3

This system is intended to contribute to maintaining the social trust of the general insurance business in Japan and ensuring the fairness of business operation by establishing a point of contact to which anyone can report details of fraudulent insurance claims made by an organization or individual, or a fact that indicates the possibility of such claims, and by sharing such reported information with general insurance companies.

Insurance contract and accident check system on fire insurance, personal accident insurance, etc.

- **Policy data registration system on personal accident insurance, etc.**

In order to prevent the occurrence of insurance crimes, this is a system in which general insurance companies check for any overlapping insurance contracts by registering with the GIAJ the content of insurance contracts (personal accident insurance contract, etc.) that pay insurance claims on death/residual disability, hospitalization/outpatient insurance claims, etc.

- **Bodily injury claims, etc. information exchange system**

Same as *1

- **Overlapping insurance contracts/claims history inquiry system in fire and miscellaneous insurances**

This is a system to check, in relation to accidents reported to a general insurance company, etc., whether there were any overlapping insurance contracts or reports about the claim among general insurance companies, etc., in order to exclude fraudulent claims in fire insurance, liability insurance and etc. and ensure appropriate insurance claim payments.

- **Earthquake insurance loss/damages processing support system**

This system is for comprehending and checking overlapping insurance contracts, etc. to enable prompt payment of insurance claims when an earthquake occurs, by accumulating the content of insurance contracts regarding earthquake insurance written by general insurance companies.

- **System to prevent fraudulent claims, etc.**

Same as *2

- **System to report fraudulent insurance claims**

Same as *3

15

Efforts to Eliminate Fraudulent Claims

▶ Response to Fraudulent Insurance Claims

General Insurance Crime Prevention Council

The GIAJ exchanges information required for eliminating crimes of misuse of general insurance and provides cooperation to police in investigation by having established General Insurance Crime Prevention Councils composed of local police and each general insurance company across the country.

Tie-ups with the National Police Agency

To make smooth responses to inquiries for police investigation, the GIAJ holds regular liaison meetings with the police and exchanges opinions regarding the prevention of insurance crimes.



An enlightenment poster

Recognition of staff in charge of cases to prevent fraudulent insurance claims

The GIAJ newly established the “System to Recognize Staff in Charge of Cases to Prevent Fraudulent Insurance Claims” in March 2014 and held the first awards ceremony on March 17 (Mon).

Insurance crime prevention seminar

The GIAJ holds seminars by inviting lawyers, research companies and other specialists as lecturers in an aim to eliminate fraudulent, illegal claims.

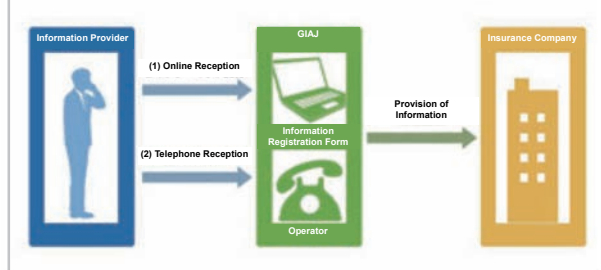


Insurance crime prevention seminar (in Aichi)

Insurance Fraud Prevention Office

In January 2013, the “Insurance Fraud Prevention Office” was established and has used information which was received by the contact for reports (Insurance Fraud Hotline), to prevent insurance fraud.

Insurance Fraud Hotline
0120-271-824



Insurance Fraud Hotline leaflet

Activities of the
General Insurance
Association of Japan

I
Promoting Awareness
and Understanding of
General Insurance

II
Response to Policyholder
Consultations and Resolution
of Complaints and Disputes

III
Improvement of Quality
of General Insurance
Business

IV
Establishing a General
Insurance Business
System

V
Prevention & Reduction of
Accidents, Disasters and
Crimes

VI
Training, Tests, and
Authorization for General
Insurance

Materials

Educational Activities for Reducing Traffic Accidents

Intersections where traffic accidents often happen

An intersection is a place where traffic accidents can easily happen because many people and automobiles are concentrated in one place. Hence, with the view of having pedestrians understand the characteristics of risky intersections and points to remember for the purpose of reducing accidents at intersections, the GIAJ has made public the website National Map of Intersections where Traffic Accidents Often Happen, which is updated every autumn. The website posts the five worst intersections where many bodily injuries have occurred from among all 47 prefectures in Japan, and it has received high praise from public administration, the media and other parties.



National map of intersections where traffic accidents often happen



Prevention of bicycle accidents

The GIAJ prepared “Do you know bicycle accidents?” which laid out the reality of bicycle accidents, how to ride a bicycle safely, and preparedness for an accident, as well as the Bicycle Safety Class for Elementary School Students, from which one can learn how to ride a bicycle so as not to have an accident, and which has brought public awareness about prevention of bicycle accidents.



Do you know bicycle accidents?



Bicycle safety class for elementary school pupils

Traffic safety educational activities for elderly drivers

As traffic accidents involving elderly people are increasing, to prevent automobile accidents involving elderly people, the GIAJ prepared a flyer called “Recommendations on Traffic Safety for Elderly Drivers” and has been asking elderly drivers to drive safely.



Recommendations on Traffic Safety for Elderly Drivers

Reality of traffic accidents seen from the data of automobile insurance

With a view to contributing to the measures for preventing and reducing traffic accidents, every year the GIAJ calculates the amount of economic losses and analyses time-series data of victims of traffic accidents, etc. based on claim payment data for automobile insurance and CALI. The results are open to public.

Such statistical data is posted for public use on the GIAJ website in the form of an Excel file and, as a result, is broadly utilized in various circles including traffic safety-related institutions, groups and researchers nationwide.

Creating flyers to promote the use of seat belts in rear seats

The GIAJ explains the effectiveness of using seat belts and prepares flyers* to promote the use of seat belts in rear seats in order to improve the use rate.

The flyer aims to encourage the use of seat belts in all rear seats, in consideration of the fact that the rate of using seat belts in rear seats remains at the 30% level on general road even after it became mandatory in June 2008 and the ratio also continues to be considerably low compared to the use rate for front seats.

*Available in PDF file format.



Flyer to promote the use of seat belts in rear seats

Efforts to Prevent Drunk Driving

Preparation of a manual for preventing drunk driving

The GIAJ prepares "Manual for Preventing Drunk Driving" as guidance for use by business managers, safe driving control managers, etc. conduct employee training and other training to prevent drunk driving. A total of 915,000 manuals have been distributed since the initial launch of the Manual.

[Examples of the contents of the manual]

- Current situation of accidents caused by drunk driving
- Legal regulations on drunk driving
- Examples of accidents caused by drunk driving to which a charge of dangerous driving resulting in death and bodily injury was applied
- Effects caused by alcohol
- How to ignore the temptation to drink alcohol
- Case examples of measures to prevent drunk driving
- Groups, etc. addressing drinking (drunk driving) problems
- Coverage, etc. by automobile insurance against accidents caused by drunk driving



Manual for preventing drunk driving

Participation in the Promotion Committee of the Drunk Driving Prevention Tokyo Campaign

The GIAJ has participated in the Tokyo Metropolitan Promotion Committee and provides information, participates in events, offers cooperation, etc.

Assent to and Cooperation with Various Fairs

The GIAJ co-sponsors and cooperates in events, such as the Traffic Safety Campaign hosted by the state and local governments, etc. with the view of educating people about traffic safety, and actively introduces its efforts related to traffic safety.

Activities of the General Insurance Association of Japan

- I Promoting Awareness and Understanding of General Insurance
- II Response to Policyholder Consultations and Resolution of Complaints and Disputes
- III Improvement of Quality of General Insurance Business
- IV Establishing a General Insurance Business System
- V Prevention & Reduction of Accidents, Disasters and Crimes
- VI Training, Tests, and Authorization for General Insurance

Materials

► Promotion of Education for Disaster Prevention

Implementation of an event of “Bosai Tanken-tai (Exploration for Disaster-Prevention)”

Bosai Tanken-Tai refers to a hands-on safety education program where children enjoy venturing through their local towns to identify facilities and equipment for disaster prevention, crime prevention, and traffic safety and organize their findings into a map. After preparing the map, they look back on the safety and security of the town through making presentations. These activities not only raise children’s awareness of disaster prevention but also lead to strengthening the community.

Bosai Tanken-Tai is also introduced on the Cabinet Office’s website Page of Peoples’ Movements to Reduce Disaster Damage.



❶ **Exploring the town**
Pupils check various facilities and equipment related to disaster prevention, crime prevention, and traffic safety.



❷ **Creating a map**
Pupils prepare an original map by using information and photos gathered.



❸ **Presenting the results of the exploration**
Group presentations are made as pupils look back on their activities and heighten their awareness of disaster prevention, crime prevention, and traffic safety.

<Holding of a Map Contest>

The GIAJ has held a map contest aiming at maps prepared by Bosai Tanken-tai. In the 10th contest conducted in 2013, we received 2,191 applications from 449 elementary schools and groups throughout the country. Among them, seven were selected for the top awards, eight for the jury’s special award and 100 for an honorable mention, and the awards ceremony was held in January 2014.



A piece that won the award of the Minister of Education, Culture, Sports, Science and Technology in the 2013 contest

<Provision of support tools for activities>

As support tools for activities of Bosai Tanken-tai, the GIAJ provides “Implementation Manuals” that offer clues and advice for carrying out the activities for leaders of elementary schools and groups. It also provides an “implementation kit” that summarizes stationery, etc. to help in implementation.



Implementation manual



Implementation kit

Holding seminars to cultivate Bosai Tanken-tai (Exploration for Disaster-Prevention) leaders

In 2012, the GIAJ held seminars to cultivate Bosai Tanken-Tai (Disaster-Prevention Search Party) leaders 20 times throughout the country.

Dissemination of Disaster Prevention Duck

So that young children can learn the first steps of safety and security, the GIAJ has prepared a disaster prevention education card game called Disaster Prevention Duck, which can teach poses to protect oneself from a disaster through play. In 2012, this game was implemented 84 times across the country by branches of Dr. Disaster Prevention.



Provision of "Learn with a motion picture! Hazard map" which is e-learning content

With a view to promoting utilization of hazard maps that were prepared by local governments and were provided to local residents and enhancing awareness of disaster prevention and disaster mitigation, the GIAJ has made public e-learning content called "Learn with a motion picture! Hazard map" on its website.

This e-learning content includes content in which the method of utilizing a hazard map, etc., can be learned with a video clip and the learning content can be checked in the form of quiz. In addition to that, a resume for giving a lecture and a checklist for emergencies are also posted.



Provision of curriculums for disaster prevention

The GIAJ prepared "curriculums for disaster prevention" that also set out teaching plans for school teachers to use as guides for on-site education according to age bracket or learning stage of kindergarten children, pupils and students. The curriculums include programs such as "Bosai Duck (Disaster Prevention Duck)," "Bosai Tanken-tai" and "Seminars to cultivate Bosai Tanken-tai leaders" on the left. The GIAJ also prepared "Curriculums for Disaster Prevention" that summarize the details of the "e-learning content" and the "Seminars to cultivate Bosai Tanken-tai leaders" on the left for high schools, universities and the public.



Preparation of a fire safety slogan and posters

With the aim of raising, disseminating, and educating people about fire-safety awareness in families, workplaces, and communities, as well as contributing to the social safety, the GIAJ has been soliciting fire-safety slogans as a co-host with the Fire and Disaster Management Agency of the Ministry of Internal Affairs and Communications. Prize-winning slogans received will be used for fire-safety posters (approximately 440,000 posters will be prepared under the auspices of the Fire and Disaster Management Agency) as "nationally uniform fire-safe slogans" to be put up in public offices, etc., including fire stations across the country. They will also be used for fire-safety awareness education or public relations around the country.



Fire safety poster

Nationally uniform fire-safe slogans and models for the poster for the last five years

Fiscal year	Nationally uniform fire-safe slogan	A model for the poster
FY 2010	「消したかな」 あなたを守る 合言葉	忽那 汐里 (くつな しおり) さん
FY 2011	消したはず 決めつけないで もう一度	橋本 愛 (はしもと あい) さん
FY 2012	消すまでは 出ない行かない 離れない	三吉 彩花 (みよし あやか) さん
FY 2013	消すまでは 心の警報 ONのまま	刈谷 友衣子 (かりや ゆいこ) さん
FY 2014	もういいかい 火を消すまでは まだだよ	優希 美青 (ゆうき みお) さん

(Reference) Status of the occurrence of fire (in 2013)

Total number of fires	48,095	of which the number of buildings are	25,053
Number of buildings damaged	35,031		
Floor area that suffered fire damage to buildings	1,183,724 m ²		
Amount of damage	90,782,390,000 yen		

* Source: Materials of the Fire and Disaster Management Agency, the Ministry of Internal Affairs and Communications

* The largest number of fires was 73,072 in 1973.

Activities of the General Insurance Association of Japan

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Materials

Donation of fire engines

To contribute to the strengthening of regional fire-fighting capabilities, the GIAJ has donated fire engines since 1952. It has so far donated 2,835 fire engines and 517 small-engine pumper trucks.



Minivan-type fire engine

Issuance of “Yobo Jiho” (Disaster Prevention Times)

This booklet is issued four times a year with the aim of fulfilling some of the social responsibilities toward the realization of a safe and secure society through making a high-quality dispatch of information and proactive policy recommendation with respect to a wide variety of risks not exclusive to any specific field by making use of GIAJ know-how. (Launched in 1950)



Yobo Jiho
(The Disaster-Prevention Times)

Crime Prevention-related Enlightenment Activities

Preparation of “A Guide to Protect Children from Crimes and Accidents”

With the aim of having adults and children think together about measures to avoid being involved in unforeseen accidents such as crimes, traffic accidents, etc. in the region, the GIAJ has prepared “A Guide to Protect Children from Crimes and Accidents.”



A Guide to Protect Children from
Crimes and Accidents

▶ Action Plan on Environmental Conservation

The GIAJ has formulated an Action Plan on Environmental Conservation in the General Insurance Industry and is working on environmental issues. This plan was revised in March 2006, incorporating collaboration with other organizations and corporations.

Main items of the Action Plan

1. Efforts through the general insurance business
2. Dispatch of information outside the company
3. Global warming countermeasures
4. Establishment of a recycling-oriented economic society
5. Internal education and public awareness
6. Building of an environmental management system and environmental audit
7. Collaboration with other corporations, organizations, etc.
8. Compliance with environment-related laws and regulations, etc.

▶ Targets On Environmental Issues

The “Plan for a Low-Carbon Society” and the “Voluntary Action Plan on Environment (Part of the formation of a recycling-oriented society)” is formulated by Keidanren (Japan Business Federation) as a voluntary effort by each industry. Based on this plan, the GIAJ and its member companies are making efforts and setting goals of “reduction in CO₂ emissions” that are a significant cause of global warming and “waste reduction” toward forming a recycling-oriented society.

Goal for reduction in CO₂ emissions (efforts toward the plan for a Low-Carbon Society)

The GIAJ participates in the “Plan for a Low-Carbon Society” hosted by the Japan Federation of Economic Organizations and is working on efforts to achieve the objectives for reduction of CO₂ emissions.

<Outline of the plans>

1. The reduction target in 2020 in the domestic corporate activities
Electricity use per floor area should be reduced by 1% a year on average, meaning by 10.5% by 2020 compared with 2009.
2. Strengthening of tie-up between individual business entities
 - Actively develop and provide such products and services that encourage efforts for a low-carbon society.
 - Reduce paper usage by computerizing insurance policies and clauses on the website.

- Promote a reduction in CO₂ emissions of company vehicles used for business activities, etc., such as making the introduction rate of next-generation automobiles including hybrid automobiles, electric automobiles, etc. increase.
 - Broadly reach out to administrative organs, NPOs, educational institutions, corporations, etc. to disseminate efforts for eco-safe driving.
 - When repairing an automobile, carry out dissemination and enlightenment with cooperative groups to utilize recycled parts.
3. Promotion of international contributions
Promote measures, etc. that contribute to conservation of the global environment through insurance products and financial services in countries and regions abroad into which Japanese enterprises have made inroads.
 4. Development of innovative technologies
Carry out research and development on insurance products, services, etc. in response to climate change risks.

Goal for waste reduction

(Efforts for the Voluntary Action Plan on Environment [Part of formation of recycling-oriented society])

Based on the fact that Keidanren established a goal of the “Voluntary Action Plan on Environment [Part of formation of recycling-oriented society],” the general insurance industry has also set its own objectives and has been proceeding with efforts toward waste reduction.

<Efforts by each insurance company >

1. Each insurance company will establish its waste disposal management system, promote reduction in the amount of general business activities waste discharged from offices, ensure separate collection in cooperation with waste collectors, and make efforts to raise the recycling rate.
2. When purchasing office supplies, each insurance company should make efforts to raise the rate of utilization of environmentally conscious products.
3. When using OA papers, each insurance company should curb paper usage toward the reduction rate target, etc. set by each company, through proactively taking the approach of making photocopies on both sides of the paper and utilizing the 2-in-1 copying function.

<Approach to society through automobile insurance>

Each insurance company promotes utilization of recycled parts of automobiles.



Promotion of Eco-Safe Driving

Since 2004, the GIAJ has been carrying out activities to spread and educate about Eco-Safe Driving, which is environmentally friendly and effective in safe-driving.

Eco-Safe Driving refers to efforts aiming at environmental conservation by reducing carbon dioxide and at building a society with fewer traffic accidents by implementing the 5 Rules for Eco-Safe Driving. These efforts are promoted on an industry-wide basis in the general insurance sector.

5 Rules for Eco-Safe Driving

Good effects on both environment conservation and traffic safety will be achieved through the implementation of the following five points:

1. Press the accelerator softly (“e-start”)
2. Drive with less acceleration/deceleration and keep a safe distance between yourself and the automobile ahead
3. Take your foot off the accelerator at the earliest possible moment!

Development Before and After Implementation of Eco-Safe Driving

	the number of establishments' entrants	decrease in accidents	improvement of fuel efficiency	CO ₂ emission reduction per car
FY2008	3,860	31.5%	7.7%	988kg-CO ₂
FY2009	9,733	29.5%	6.5%	1,024kg-CO ₂
FY2010	12,224	32.7%	15.9%	1,099kg-CO ₂

Source: Prepared based on the “Eco-Driving Competition: Case Studies of Eco-Driving Activities Implemented” (from Fiscal 2008 to Fiscal 2010) published by the Environmental Restoration and Conservation Agency

Traffic accidents decreased by 32.7%, and fuel efficiency improved by 15.9% on average by implementing “Eco-Safe Driving” (*1).

By keeping in mind “Slow Start and Slow Stop” (*2), a driver can have some leeway when driving, which helps to prevent traffic accidents.

*1 The effect of reduction of traffic accidents is taken from the “Eco-Driving Competition: Case Studies of Eco-Driving Activities Implemented in Fiscal 2010” published by the Environmental Restoration and Conservation Agency.

*2 “Slow Start and Slow Stop” is taken from the “Eco-Driving Promotion Manual” prepared by the Ministry of Economy, Trade and Industry and the Agency for Natural Resources and Energy.

Preparation of Eco-Safe Driving video clip and leaflets

In order to spread and promote Eco-Safe Driving, the GIAJ prepares leaflets and five-minute video clips to illustrate the 3 rules for Eco-safe Driving.



Eco-Safe Driving leaflet



Eco-Safe Driving video clip

In a driver's license renewal class A scene of running the Eco-Safe Driving video clip

The GIAJ has been showing a video clip at drivers' license centers across the country to make an appeal for the effects and necessity of Eco-Safe Driving.



In a driver's license renewal class
A scene of running the Eco-Safe Driving video clip

▶ Promotion of Utilization of Auto Recycled Parts

With the aim of fulfilling the social responsibility for environmental problems, such as effective utilization of limited resources, reduction in industrial waste or thereby curbing CO₂ emissions that cause global warming, the GIAJ is promoting utilization of recycled parts when repairing an automobile.

For instance, in the case of replacing the front bumper of a passenger vehicle (a 1,500 cc 2005 model), using a recycled part instead of a new part will reduce CO₂ emissions by 24.8 kg (equivalent to about 63 barrels, each with a volume of 200 liters).

* The amount of CO₂ emitted is based on "Green Point System version 1305" managed and operated by the Waseda Environmental Institute, and supported by joint research between the Waseda University Environmental Research Institute and Green Point Club.



Flyer for promotion of utilization of recycled parts

▶ Environmental Policy

As part of the specific activities of the Action Plan on Environmental Conservation in the General Insurance Industry, in April 2001, the GIAJ formulated its Environmental Policy to take the lead in society for promoting efforts to conserve the environment. In May 2005, the GIAJ made it clear that environmental conservation is a social responsibility. Based on this Environment Policy, the GIAJ has been promoting various efforts regarding environmental improvement.

Basic concept

Based on the Code of Conduct and the Action Plan on Environmental Conservation in the General Insurance Industry, the GIAJ proactively addresses conservation of the global environment by constructing its own environment management system and facilitating continuous improvement.

Activities to promote efforts toward environmental improvement

1. Promotion of educational activities
2. Promotion of resource saving and energy conservation
3. Compliance with environment-related laws and regulations

Activities of the
General Insurance
Association of Japan

I
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General Insurance

II
Response to Policyholder
Consultations and Resolution
of Complaints and Disputes

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V
Prevention & Reduction of
Accidents, Disasters and
Crimes

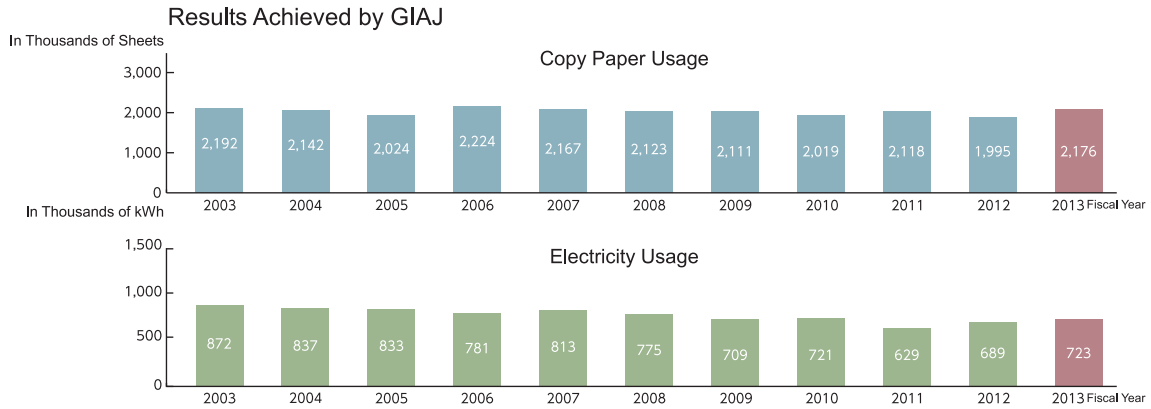
VI
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Materials

▶ Measures for Resource Saving and Energy Conservation

The GIAJ is proactively working on reducing paper usage and, in order to reduce global warming, is addressing resource saving and energy conservation, such as reduction in the usage of electricity.

Specifically, the GIAJ encourages various resource & energy-saving measures, such as utilizing Internal Information Network to promote going paperless and making double-sided copies, turning lights out in vacant offices, and effectively using air-conditioning systems (setting the temperature at 28°C in summer and 20°C in winter).



▶ Obtainment of ISO-14001 Certification

The GIAJ obtained ISO-14001 certification in September 2001, becoming the first organization in the finance-related industry groups in Japan to do so. In the 2010 examination for certification renewal, the GIAJ was recognized for its appropriate maintenance and operation of resource saving, energy conservation, educational activities, etc. and succeeded in continuing to hold the certification.



19 Auto Theft Prevention Measures

▶ Efforts for October 7 (Theft Prevention Day)

Since 2003, the GIAJ has set October 7 as Theft Prevention Day and has been conducting activities at major stations, etc. across the country to enlighten people on the prevention of auto theft.



On-the-street activities on Theft Prevention Day (at Tokyo Station)

▶ Prevention of Auto Theft

Participation in private-public joint team

The GIAJ takes part in a private-public joint team as a secretariat for the private sector to address the prevention of auto theft. The main efforts made by the private-public joint team are as follows:

Dissemination and promotion of immobilizers

Automobile models to which an immobilizer can be attached have increased from 37 models (as of December 2001) to 158 models (as of December 2013).

Antitheft measures for car navigation systems

In view of the fact that among the goods stolen in automobile break-ins, car navigation systems have a high percentage of getting stolen, the project team recommends that users adopt a car navigation system with a security code function (PIN code) as a way of preventing theft.

The team also suggests that users bring removable-type car navigation systems back home when not in use.

Measures to prevent illicit export of stolen automobiles

Customs is making efforts to detect stolen automobiles by requesting export declarers to submit a certificate of temporary registration cancellation for export, checking container cargoes by use of a large-size X-ray inspection apparatus, and taking other steps.

▶ Private-public joint project team on the prevention of auto theft, etc.

This is a team composed of four Ministries and 19 private-sector groups and was established in September 2001. GIAJ has been participating in this project team as a secretariat for the private sector.

Educational activities toward automobile users

To protect your automobiles against theft and break-in, the GIAJ is carrying out educational activities toward automobile users in tie-ups with the police, anti-crime groups, etc.



Flyers for prevention of auto theft (in Hokkaido, Ishikawa and Chiba)



Delivery of paper fans educating people on theft prevention with the logo of a professional baseball and football team (in Chiba, Aichi, Osaka and Hyogo)

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Region-specific efforts made in various locations (examples)

● Hokkaido Branch

To prevent frozen water pipe accidents and automobile skidding accidents unique to cold regions and Hokkaido-specific collisions between Ezo shika deer and automobiles, the Hokkaido Branch called attention to them in close partnership with the Hokkaido government and relevant authorities such as the Hokkaido Prefectural Police. The Branch also called attention to “troubles related to residential repair” and “vehicle accidents in parking lots” which show no sign of decline. In addition, to disseminate earthquake insurance, the Branch held the “Bosai Seminar” and worked on raising awareness of disaster prevention among the people in Hokkaido.



● Tohoku Branch

As a result of analysis of the data on bicycle accidents provided by the Miyagi Prefectural Police, it was found that young people from elementary school students to university students account for a high percentage of either victim or cause of a bicycle accident. Thus, the Tohoku Branch, in cooperation with Miyagi Prefecture and Sendai City, drew attention to that fact by distributing leaflets that introduce data on bicycle accidents and insurance for them to high schools in the prefecture and elementary/junior high schools in the city.



As a result of conducting a fact-finding survey on accidents in parking lots in six prefectures of the Tohoku district, it has been found that about 30% of vehicle accidents occurred in a parking lot. Therefore, the Branch, in cooperation with East Nippon Expressway Company Limited, called attention to them by distributing posters to prevent accidents in parking lots.

In addition, the Branch prepared a comprehensive leaflet to draw attention to “troubles related to residential repair” and disasters/accidents that need attention in winter and raised awareness among general consumers with the cooperation of the consumer centers in prefectures of the Tohoku district. To disseminate earthquake insurance, the Branch asked the governments to include it in their local disaster prevention plans.

● Kanto Branch

In Gunma Prefecture, the Branch conducted public awareness activities as initiatives to prevent traffic accidents by collaborating with the police and the independent insurance agents of the prefecture in identifying intersections in the prefecture where traffic accidents often happen and preparing flyers calling for increased driver attention when going through such intersections.



● Minami-Kanto Branch

In the prefectures of both Chiba and Ibaraki where the number of auto thefts has been on the rise, the Branch prepared and distributed flyers and posters making an appeal for auto theft prevention and drew local residents' attention to this issue.

In Chiba Prefecture, which was ranked as the worst place in the country in terms of the number of auto thefts, the Branch, in cooperation with Hitachi Kashiwa Reysol, a Japanese professional football club, distributed 5,000 paper fans for raising awareness with the Chiba Prefectural Police and Chiba Auto Theft Prevention Council in the Kashiwa Stadium. The Branch also held an event for auto theft prevention at “LaLaport Kashiwanoha”, a commercial complex, in Kashiwa City.



In Ibaraki Prefecture, the Branch conducted public awareness activities as initiatives to prevent traffic accidents by collaborating with the police and the independent insurance agents of the prefecture in identifying intersections in the prefecture where traffic accidents often happen and preparing flyers calling for attention when going through such intersections.

● Hokuriku Branch

In order to alert drivers to the dangers of skidding accidents that increase in winter, the Hokuriku Branch, in cooperation with the Ishikawa Prefectural Police Headquarters, prepared flyers that explain traffic safety in winter and measures to prevent skidding accidents on snowy roads, distributed them to policyholders and general consumers through each member company and agent, and placed them at police stations in the prefecture to call attention to them widely.



The Branch also participated in “Clean Beach Ishikawa”, conducting cleaning activities on beaches in Ishikawa Prefecture, as a volunteer leader, and 472 staff in the general insurance industry implemented beach cleaning activities as part of their environmental conservation and CSR activities.

● Chubu Branch

In Aichi Prefecture where auto-related thefts are common, with the help of the local professional baseball team, the Branch prepared paper fans with the team logo to make people aware of theft prevention. Together with police officers and Aichi Auto Theft Prevention Council it distributed the fans to people visiting the stadium to watch a game and in addition, helped raise awareness by using an electronic billboard with announcement at the halftime break.



The Branch cooperated with Shizuoka Prefecture for its disaster prevention awareness activities which sets November every year as the “Month to Reinforce Earthquake and Disaster Prevention” and asks the people in the prefecture to voluntarily work on disaster prevention by donating 1,000 whistles for disaster prevention to the Shizuoka Earthquake Disaster Prevention Center and distributing them to visitors, etc.

● **Kinki Branch**

To prevent auto-related crimes such as auto theft and vehicle load theft which often occur in the Kinki district, the Kinki Branch prepared posters and original paper fans calling for auto theft prevention that used popular game characters, and ran a campaign for damage prevention jointly with the Osaka, Hyogo and Kyoto Prefectural Police.



In Osaka Prefecture, which recorded the highest number of auto-related crimes in the country, the Branch prepared the “Guide for Auto Theft Prevention” that summarizes the current status of auto thefts and preventive measures against such crimes and drew people’s attention to this issue using methods such as having it placed at car dealers and driving schools.

● **Chugoku Branch**

In tie-ups with the Chugoku Shimbun, the Chugoku Branch has written a column of “Information from the GIAJ” in its evening edition of the newspaper twice a week to provide knowledge and tips for safety and security. It does so through introducing GIAJ’s activities of disaster prevention and traffic accident prevention and the general insurance system.



To raise awareness of disaster prevention, Hiroshima City and Hiroshima Independent Insurance Agents Association jointly held a seminar which invited a weather anchor to give a lecture while Kurashiki City hosted a lecture on “natural disasters and general insurance” at the “Female Fire Prevention Liaison Council” in cooperation with Dr. Disaster Prevention of the Branch.



As for prevention of bicycle accidents, in cooperation with NPOs, the Branch participated in an event for cyclists and educated them on prevention of bicycle accidents and insurance against such accidents.

● **Shikoku Branch**

The Shikoku Branch held a “Disaster Prevention Seminar for Citizens” in Takamatsu City, co-hosted by Kagawa Independent Insurance Agents Association and the Crisis Security Management Research Center of Kagawa University. It also pointed out to local residents the importance of learning the regional characteristics of disasters and preparing for a massive earthquake occurring in the Nankai Trough as well as the roles that public help, mutual assistance and self-help (earthquake insurance) will play in a recovery.

On the sidelines of the traffic safety campaign made in the spring/fall and year-end/New Year prefectural citizen’s movement for traffic safety, the Branch conducted advertising campaigns on the streets regarding “prevention of bicycle accidents and wearing clothing with reflective materials when going out in the evening”.



● **Kyushu Branch**

The Kyushu Branch participated in the “Campaign to Eradicate Drunk Driving” jointly conducted by Fukuoka Prefecture, Fukuoka City, the Fukuoka Prefectural Police and companies/organizations in Fukuoka. In the “Competition for Posters for Zero Drunk Driving”, the Branch chose the Kyushu Branch Award while the Branch distributed the “Manual for Prevention of Drunk Driving” (leaflet) in the “Campaign to Eradicate Drunk Driving”.



As measures for bicycle accidents, the Branch prepared flyers of “Be Careful of Bicycle Accidents!” in cooperation with the Fukuoka Prefectural Police and widely distributed them through police stations in the prefecture. The Branch also made an appearance on a radio show in Fukuoka and called attention to the importance of personal liability insurance and the prevention of bicycle accidents by explaining about bicycle accidents and insurance.

● **Okinawa Branch**

As the rate of auto insurance ownership in Okinawa Prefecture is the lowest in the country, the Okinawa Branch prepared flyers to increase the rate of auto insurance ownership. Since Okinawa Prefecture has been ranked the worst in Japan in terms of drunk driving accidents for 24 consecutive years, the Branch prepared flyers to eradicate drunk driving in collaboration with the Okinawa Prefectural Police and distributed them to various parties. It also drew attention to this issue by putting them up within monorail train cars.



In tie-ups with the Okinawa Prefectural Police, the Branch prepared flyers on intersections within the prefecture where traffic accidents frequently occur and attracted people’s attention by distributing them to various parties.

The Branch alerted people in the prefecture to take preventive measures for typhoon damage by utilizing radio broadcasts before the typhoon hit.

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21 Education and Examinations, etc. for Agents and Solicitors

It is mainly general insurance agents (hereinafter referred to as “agent” or “agents”) who serve as the window of contact with customers in providing explanations on general insurance products and carrying out procedures for concluding insurance contracts.

In order to promote further quality enhancement of insurance solicitation, the GIAJ adopts the testing system, etc. in soliciting agents.

General Examination for General Insurance Solicitors

In order for solicitors to be able to provide easier-to-understand explanations that meet the needs of customers, the GIAJ has been conducting the “General Examination for General Insurance Solicitors” (hereafter “General Insurance Solicitor Examination”).

The General Insurance Solicitor Examination is comprised of the Basic Course Unit and the Product Course Unit (auto insurance, fire insurance and accident and sickness insurance), and applicants are required to pass the examination to be qualified for insurance solicitation.

This examination employs a renewal system every five years to verify updated knowledge about the insurance business and products.



The examination must be completed on a PC.

General Insurance College Course

As a mechanism for solicitors who passed the General Insurance Solicitors Examination with the goal of stepping up further, the GIAJ provides the “General Insurance College Course”.

The General Insurance College Course is comprised of the Experts Course for acquiring deep expertise concerning insurance solicitation and the Consulting Course for acquiring practical knowledge as well as skills, and employs a five-year renewal system.

Based on the course authorized, the following titles and symbols can be used.

Currently, 45,291 General Insurance Planners and 7,548 General Insurance Total Planners are playing an active role (as of the end of July 2014).

Course	Experts Course	Consulting Course
Title	General Insurance Planner Authorized by The General Insurance Association of Japan	General Insurance Total Planner Authorized by The General Insurance Association of Japan
Symbol		

* The actual symbol issued does not contain the word “sample.”



Solicitor Qualification Information System

The GIAJ began operating the Solicitor Qualification Information System, which centrally manages qualification information, etc. of solicitors, effective September 2011. Using this system, solicitors can check the effective period, etc. of qualifications for the General Insurance Solicitor Examination, the General Insurance College Course and other programs, and manage the status of various examinations.

Formulation of “The Compliance Guide for Solicitation”

The GIAJ has put in place The Compliance Guide for Solicitation as guidelines for member companies to provide guidance to solicitors.

In this Guide, easy-to-understand explanation is given about points to be considered when soliciting insurance by systematically organizing matters concerning insurance solicitation provided for in the Insurance Business Law and showing standard examples of soliciting practice.



Compliance Guide for Solicitation

Examples of efforts by member companies

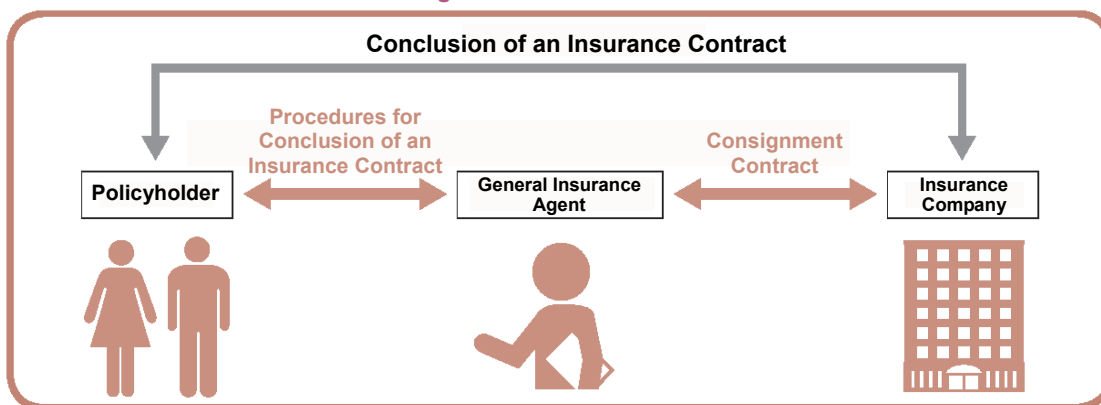
● **Introduction of unique sales qualifications systems**

Member companies have introduced their own unique sales qualification systems, such as sales qualification specifically for selling third sector products (medical insurance, cancer insurance, etc.), etc.

● **Implementation of customer questionnaires regarding solicitation**

Member companies have been implementing customer questionnaires regarding solicitors' explanations about products when they solicit general insurance. Member companies analyze and validate the responses received from customers and utilize the feedback to further enhance quality in insurance solicitation.

For Reference: Role of an Insurance Agent



Authority to conclude insurance contracts as an agent of an insurance company under the agency agreement with the insurance company has been given to an insurance agent.

If a policyholder made an application for insurance to the insurance agent by using a given “insurance application form” and the insurance agent accepted it, this means that the insurance contract was effectively materialized between the policyholder and the insurance company.

* Depending on some insurance companies or classes of insurance, the authority of agents may be just “brokering.” In this case, the insurance contract is to be materialized when the related insurance company agreed to accept the insurance contract at a later date.

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The greatest mission of general insurance is to pay appropriate insurance claims in a prompt manner should an accident occur.

Each general insurance company has put in place the following claims settlement system in order to realize appropriate, prompt, and fair payment of insurance claims:

Bases for damage investigation and claims investigators

In order to respond promptly to accidents anywhere in the Japan, general insurance companies (25 GIAJ member companies) have established a total of 1,773 claim offices throughout the country and have allocated approximately 32,594 expert claims handling staff to those locations.

With a view to enhancing the skills of claim investigators, each general insurance company conducts a variety of training including medical.

Automobile insurance adjusters

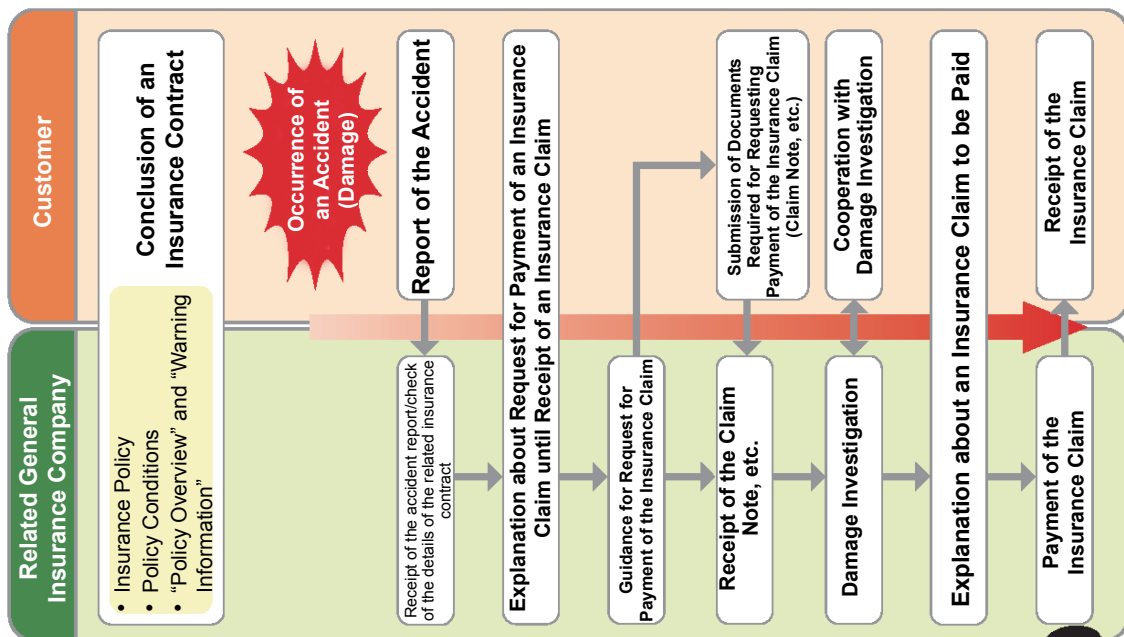
Adjusters are specialists who investigate amounts of loss or damage to automobiles, the cause and circumstances of accidents and other related matters. There are 8,371 adjusters registered with the GIAJ (as of July 1, 2014). Adjusters are making efforts to enhance their investigation skills through a variety of training.

Registered property loss assessors of fire and miscellaneous insurances

Registered property loss assessors are specialists delegated by general insurance companies to assess the insured value of buildings and movable property, work out loss or damage amounts, and investigate the cause and circumstances of accidents, etc. There are 3,038 assessors registered with the GIAJ (as of July 1, 2014).

For Reference: Flow from Reporting of an Accident until Receipt of an Insurance Claim

The following diagram is a general flow from reporting of an accident until receipt of an insurance claim. Should you request payment of an insurance claim due to an unexpected accident, please use this as a reference. If you have any questions, please make sure to consult your insurance company.



In the event of an accident, such as traffic accident, theft, fire, etc., you are requested to give aid to the injured and report the accident to a public agency, such as the police, fire department, etc. before making the report to the relevant general insurance company. When you request payment of an insurance claim, the related accident certificate may be required. (Particularly in the case of a bodily injury in a traffic accident, you are requested to notify thereof to a police station as a "bodily injury accident.")



Medical Education

Appropriate response to traffic accident victims

One of the important things for compulsory automobile liability insurance (hereinafter, "CALI") aiming at the relief of victims is to achieve the "earliest possible rehabilitation into society" of victims. Therefore, it is an important mission to develop employees of general insurance companies, etc. who are engaged in claims service to have the capability to support this objective. Further, such efforts will lead to gaining credibility for general insurance.

Necessity of medical knowledge

With the aim of cultivating human resources who can understand doctors' explanations and can have basic communication with doctors, the GIAJ has been carrying out training to provide employees of general insurance companies, etc. who are engaged in claims service with opportunities to learn the best medical science and medical knowledge.

High-quality content of training

The GIAJ aims to improve the medical knowledge of general insurance company employees through correspondence courses, group training programs and medical seminars held in various cities by having doctors who are active at front-line clinical sites as main lecturers.



Group training at Tokyo Training Room



A training scene of a medical seminar

Research Promotion regarding Traffic Accident Medical Treatment

Purpose of promotion

Utilizing investment income from CALI, the GIAJ provides research grants regarding traffic accident medical treatment. Aiding clinical study by individual doctors or groups aims at promoting the progress and development of traffic accident medical treatment, thereby attempting to contribute to having victims achieve early rehabilitation into society.

Selection of research grant recipients by way of accepting candidates from among the public

The GIAJ accepts candidates from among the public once a year and chooses research grant recipients after a rigorous selection process by a selection committee composed of people with relevant knowledge and experience.

Number of adoptions

The number of research grants implemented since 1994 has totaled 560 cases up to 2013. The results of research supported by these grants are expected to contribute to victims' early rehabilitation into society.

Examples of research themes

- Aging changes to cervical spine in MRI
- Basic and clinical research on image diagnosis of nervous systems
- Problems and countermeasures regarding elderly trauma patients
- Problems in epilepsy primarily associated with trauma
- Treatment method for intractable fractures
- Assessment of higher brain dysfunction after mild chronic brain injury
- From emergency medical care center to rehabilitation: problems and countermeasures
- Basis and clinic concerning soft tissue (muscle, etc.) injury and its regeneration



At a research grant presentation ceremony

Policyholders Protection System

● Early Warning Measure

An early warning measure is a supervisory mechanism to encourage management improvement aimed at promoting the protection of policyholders where the supervisory authorities issue an order to implement required corrective measures to an insurance company depending on the status of the payment capacity of the insurance company.

The issuance of a prompt corrective action order is based on the solvency margin ratio and, in the case that the solvency margin ratio falls below 200%, the Commissioner of the Financial Services Agency calls for prompt corrective measures to be implemented in a timely, appropriate manner in order to quickly recover sound management.

Since an approach to tighten risk measurement has been taken as of the end of March 2012, it is possible that the ratio may fall lower than that for fiscal 2011. Yet as in the current system, an insurance company is recognized as maintaining "an appropriate level of capacity for the payment of insurance claims, etc." as long as its solvency margin ratio does not fall below 200%.

Effective the end of March 2012, the consolidated group-wide solvency margin ratio is disclosed for insurance companies with subsidiaries, etc., in addition to the solvency margin ratio on a non-consolidated basis that is conventionally disclosed.

$$\blacksquare \text{ Solvency Margin Ratio (\%)} = \frac{\text{Total Amount of Solvency Margin including Capital and Reserves}}{\text{Total of Risks which exceeds usual estimates} \times 1/2} \times 100$$

Key Contents of Early Warning Measures

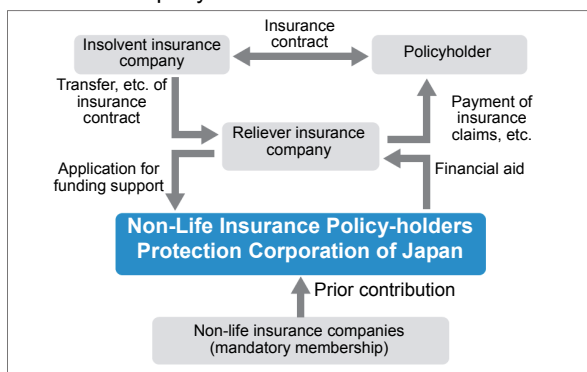
Category about the status of capacity for payment of insurance claims, etc.	Solvency margin ratio	Content of measures
Non-applicable category	200% and over	None
Category 1	100% to less than 200%	<ul style="list-style-type: none"> ● Submission and implementation of a business improvement plan to ensure sound management
Category 2	0% to less than 100%	<ul style="list-style-type: none"> ● Submission and implementation of a plan to adequate solvency for payment of insurance claims ● Prohibition or limitation of dividends and directors' bonuses ● Curtailment of operations of sales offices and other offices
Category 3	Less than 0%	<ul style="list-style-type: none"> ● Business suspension order (full or partial operations) for a specified period

● Non-Life Insurance Policy-holders Protection Corporation of Japan

In the event that a general insurance company becomes insolvent, the Non-Life Insurance Policy-holders Protection Corporation of Japan, which was established based on the Insurance Business Law, works to protect policyholders by offering support for the transfer of insurance contracts of the insolvent insurance company and funds to assist the payment of insurance claims with regard to contracts applicable for indemnification.

Mechanism of Non-Life Insurance Policy-holders Protection Corporation of Japan

- When a reliever insurance company takes over the insolvent company's contracts



- In the that event no reliever insurance company appears, Non-Life Insurance Policy-holders Protection Corporation of Japan takes over the insurance contracts of the insolvent insurance company and works to maintain the contracts. (All contracts are applicable for the transfer.)
- A method may be utilized where an insurance company established as a subsidiary of Non-Life Insurance Policy-holders Protection Corporation takes over the insurance contracts of the insolvent insurance company.

Contracts Applicable for Indemnification from the Non-Life Insurance Policy-holders Protection Corporation of Japan

- In the case that the policyholder is an individual, small-size corporation^{*1} or management association of a condominium^{*2}, it is applicable that the party may receive indemnification from the Non-Life Insurance Policy-holders Protection Corporation of Japan.
- In the table on the next page, it is applicable that any insurance without the ★ (insurance other than "fire insurance" and "other general insurance") may receive indemnification of the Non-Life Insurance Policy-holders Protection Corporation of Japan regardless of the type of policyholder.

	The percentage of indemnification varies from contract to contract.	Payment of insurance claims	Surrender value, maturity refund, etc.
General insurance (other than the following)	CALI, Earthquake Insurance on Dwelling Risks	Indemnification ratio of 100%	
	Auto insurance	Full payment of insurance claim (indemnification ratio of 100%) during the three months after bankruptcy	Indemnification ratio of 80%
	Fire insurance *		
Other general insurance* Liability insurance, movable comprehensive insurance, marine insurance, transport insurance, credit insurance, industrial accident compensation insurance, etc.	Indemnification ratio of 80% after three months have passed		
Insurance concerning sickness and injury	Short-term general ^{*3} Special overseas travel ⁴	Indemnification ratio of 90% ⁶	Indemnification ratio of 90% ⁶
	Individual annuity and accident insurance ⁵ Property accumulation savings-type insurance Defined contribution plan insurance		
	Other sickness and injury insurance General insurance other than the above, income indemnity insurance, medical and nursing care (expense) insurance, etc	Indemnification ratio of 90% ⁶	In the case of savings-type insurance, the ratio for the savings portion is 80%.

*1 "Small-size corporation" refers to any of the following corporations with no more than 20 full-time employees or workers (including an entity or foundation which is not a corporation and which defines a representative or controller) at the time of insolvency.

(i) Japanese corporation
(ii) Foreign corporation whose sales office or office in Japan has concluded the insurance contract

*2 "Management association of a condominium" refers to an association provided for in Article 3 and Article 65 of the Act on Building Unit Ownership, etc. and is an organization that manages a building, etc. used primarily as residence.

*3, 4, and 5 "Short-term general" refers to the so-called accident insurance with a contract period of one year or less. "Special overseas travel" refers to the so-called overseas travel accident insurance. "Individual annuity and accident insurance" refers to most types of the so-called individual annuity and accident insurance. Please be aware that in all cases certain conditions apply, e.g. limited to insurance contracts that do not have questions on health condition in the self-disclosure item at the time of concluding a contract.

*6 In the case that a contract falls under a "contract with high assumed interest rate," the indemnification ratio may be further reduced from 90%. A "contract with a high assumed interest rate" refers to an insurance contract whose assumed interest rate, which is the base of calculation of the insurance premium and statutory reserve, has exceeded the base rate (3% as of July 2013) at all times over the past five years retrospective of the time of bankruptcy (applicable to a policy with a contract period of over five years or one that has been automatically renewed for over five years based on the same terms and conditions).

Note 1) With respect to "fire insurance" and "other general insurance," any insurance contract owned by a policyholder, even if other than an individual, small-size corporation or management association of a condominium (hereafter, "individual, etc.") that stipulates that the individual, etc. as the insured must substantially bear the insurance premiums, is applicable to receive the aforesaid indemnification for the portion relating to the insured.

Note 2) In the case that, based on the asset conditions of the insolvent insurance company, indemnification above the aforesaid ratio of indemnification is possible, you may receive payment in accordance with the indemnification ratio based on the asset condition.

Note 3) Insurance contracts underwritten by a small amount & short term insurance company under the revised Insurance Business Law enforced in April 2006 and a so-called cooperative are not applicable to receive the indemnification from Non-Life Insurance Policy-holder Protection Corporation of Japan.

(Note) The above insurance contract categories shall follow the insurance claim payment terms under the main contract (basically the policy provisions of the contract).

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Efforts to Protect Personal Information

In the aim of improving the credibility of general insurance industry for consumers, the GIAJ became an authorized personal information protection organization pursuant to the Act on the Protection of Personal Information effective April 1, 2005, and has been conducting operations to ensure appropriate handling of personal information by applicable general insurance companies, etc. based on the Guidelines for the Protection of Personal Information Concerning General Insurance Companies.

Refer to page 63.

Materials and Data: Main laws concerning general insurance (Act on the Protection of Personal Information)

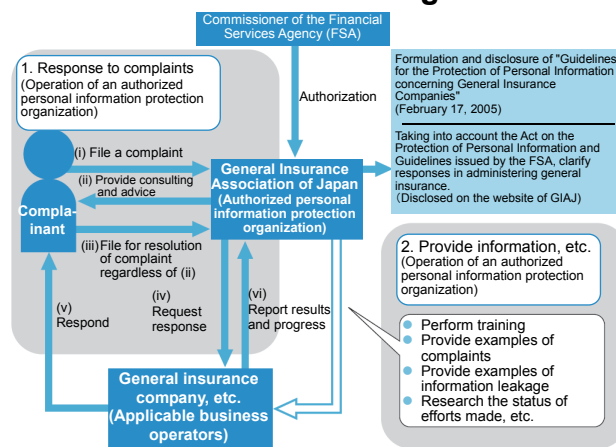
What is an authorized personal information protection organization?

An authorized personal information protection organization is an entity authorized by the competent minister to be engaged in the following operations with the purpose of ensuring appropriate handling of personal information by applicable business operators in accordance with the Act on the Protection of Personal Information.

- o Processing of complaints concerning handling of personal information by applicable business operators
- o Provision of information to applicable business operators, etc.

Further, in order to ensure appropriate handling of personal information by applicable business operators, authorized personal information protection organizations are expected to prepare policies in line with the purport of provisions of the Act on the Protection of Personal Information, disclose the policies and make efforts to implement guidance, advice and measures necessary for having applicable business operators comply with the aforesaid policies.

Overview of Operations Performed by The GIAJ as an Authorized Personal Information Protection Organization



Main Laws concerning General Insurance

Insurance Contract Law (2008)

The Insurance Contract Law stipulates basic matters of rights and obligations, etc. between policyholders and insurance companies regarding insurance contracts.

Specifically, it classifies insurance contracts into general insurance, life insurance, and accident and sickness fixed amount insurance, and sets the following rules as to the time when an insurance contract is concluded, insurance benefits are paid, and an insurance contract terminates:

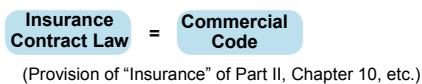
1. Materialization of an insurance contract (Purpose of an insurance contract, duty of disclosure, delivery of documents when an insurance contract is concluded)
2. Validity of an insurance contract (An insurance contract for the benefit of a third party, over-insurance, reduction in the insured value, reduction in risk)
3. Insurance benefits (Prevention of occurrence and expansion of damages, notification of occurrence of damages, exemption from an insurer's liability, assessment of the amount of damage, under-insurance, overlapping insurance, beneficiary payment period)
4. Termination of an insurance contract (Cancellation by policyholder, cancellation due to misrepresentation, cancellation due to an increase in risk, cancellation due to serious reasons, effectiveness of cancellation), etc.

● Main Points of Revision to the Insurance Contract Law (examples)

The Insurance Contract Law enforced on April 1, 2010 was formulated by changing the provisions in the conventional Commercial Code regarding insurance into an independent law to have the content be in tune with modern society and with the objective of protecting policyholders.

* It should be noted that handling may vary depending on the general insurance company and the class of insurance, etc.

Before revisions



New Insurance Contract Law

- The Law was enacted as an independent law that is independent of the Commercial Code.
- The content was substantially reviewed.

(1) Commonization of rules regarding insurance contracts

■ Review of contracts to which the new Insurance Contract Law applies

- Although the conventional Commercial Code basically did not apply to cooperative, the new Insurance Contract Law applies to cooperative contracts whose content is the same as that of insurance contracts.

■ Creation of provisions on accident and sickness insurance contracts

- Provision on accident and sickness insurance which was not provided for in the conventional Commercial Code, was newly formulated.

(2) Realization of the protection of policyholders (consumers)

■ Creation of disciplines of unilateral forcible provision

- The disciplines of unilateral forcible provision were created, by which even clauses with content disadvantageous to policyholders, the insured, or insurance beneficiaries relative to the provisions of the Insurance Contract Law will become invalid (provided, however, that such disciplines shall not apply to insurance contracts of the corporate business field.)

■ Duty of disclosure

- Since duty was changed from voluntary declaration duty to question-answering duty, it has become necessary for policyholders to notify only the matters for which notification was requested by an insurance company.
- The provision that the related insurance company cannot cancel the insurance contract in case of any interference with notification or abatement of concealment by an insurance solicitor, was newly created.

■ Beneficiary payment period

- The provision of payment period of insurance claims was newly created, based on which an insurance company becomes liable for any delay after the lapse of the rational period of time required for conducting investigation on appropriate payment of insurance claims.

■ Creation of the Provision regarding a Contract where Another Person is the Insured

- As to accident and sickness insurance contracts where another person is the insured, the basic rule was defined to obtain concurrence from the insured (except in certain cases the concurrence is not required).
- In accident and sickness insurance contracts where another person is the insured, a provision was newly created stating that the insured is allowed to request cancellation of the insurance contract in the case where, even if the insured once gave his/her consent, his/her trust relationships with the policyholder or insurance beneficiary(ies) have been broken thereafter or where the circumstances that served as the basis of such consent have changed remarkably.

(3) Expansion of insurance function**■ Over-insurance**

- For over-insurance contracts where the insured amount (contract amount) exceeds the actual value (insured value) of the subject-matter of insurance, a change was made to the text on the excess part from “the excess part shall be invalid” to “the excess part can be cancelled.”

■ Overlapping insurance

- As for overlapping insurance contracts where multiple general insurance contracts were concluded on the same subject-matter of insurance, the independent liability full payment method was introduced.

As a result this introduction, it has been stipulated that in the case where other general insurance contracts were concluded on the same subject matter of insurance, each insurance company shall assume the obligation for making full payment of an insurance claim based on the insurance contract that said insurance company per se concluded, instead of making a pro-rata payment.

■ Preferential right regarding liability insurance contracts

- In order for victims to be able to make a recovery from damages preferentially from insurance claims even in cases where the insured went into bankruptcy, a system of special preferential rights has been introduced.

■ Creation of cancellation for grave reasons

- A provision on cancellation for grave reasons was newly created to prevent moral risk, such as insurance fraud.

Based on this provision, should there be intent, fraud, and a grave reason that undermines an insurance company's confidence in the policyholder or the insured which makes continuation of the insurance contract difficult, the related insurance company can cancel the insurance contract.

■ Step-in right of insurance beneficiaries

- Against any cancellation of an insurance contract by creditors, etc. of a policyholder, a system was created where insurance beneficiary(ies) can continue the insurance contract (step-in right). Certain requirements for the insurance beneficiary(ies) to exercise the step-in right were provided for, such as obtaining the policyholder's agreement to the exercise of step-in right, paying to creditors, etc. the amount equivalent to the cash surrender value within one month from the time when the insurance company received a cancellation notice, etc. (Accident and sickness fixed amount insurance)

Insurance Business Law (1995)

In view of the public nature of the insurance business, the Law was enacted with the aim of protecting policyholders, etc. by ensuring the soundness and appropriateness of business operations of those who conduct insurance business as well as the fairness of insurance solicitation.

This Law is positioned as the basic law of an insurance control law and stipulates both aspects of supervision of insurance companies and supervision of insurance solicitation.

As for supervision of insurance companies, the Law stipulates provisions regarding license from the competent authorities, scope of business, accounting matters, evaluation of insurance products, measures to maintain soundness of insurance companies and measures to protect policyholders in the event of a bankruptcy by an insurance company and other related matters. In addition, the Law provides for supervision of foreign insurance business operators engaged in the insurance business in Japan, from the viewpoint of fairness with Japanese insurance companies.

As for supervision of insurance solicitation, the Law provides for matters concerning the registration/notification system regarding parties that are engaged in insurance solicitation, matters concerning the acts to be prohibited during insurance solicitation, and others.

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Materials

Main Laws concerning General Insurance

<p>1 Commencement of Business</p>	<ul style="list-style-type: none"> ● Business licenses are granted by the Prime Minister → There are two kinds of business licenses, i.e. life insurance and general insurance. ● Concurrent operation of both life insurance business and general insurance business is prohibited. ● Restriction on the type of company → An insurance company must be a joint stock company or mutual company.
<p>2 Business Operation of Insurance Companies</p> <p>* There are similar provisions also with regard to foreign insurance companies.</p>	<p>1 Business operations: An insurance company can conduct its specific business of underwriting insurance and business incidental thereto as well as other statutory businesses including securities business, etc. to the extent so as not to impede with its specific business.</p> <p>Specific business operations: (i) Underwriting of insurance and (ii) asset management</p> <p>Incidental business operations: (i) Proxy service for other insurance company's business or administrative agency service, (ii) debt guarantee, (iii) underwriting of or handling of subscription for government bonds, municipal bonds, and government-guaranteed bonds and (iv) financial transactions including derivatives</p> <p>Other statutory businesses: (i) Sales and purchase of public bonds (government bonds, municipal bonds, etc.) (public bonds dealing business), (ii) sales business, etc. of beneficiary certificates, etc. in securities investment trust</p> <ul style="list-style-type: none"> ● Measures concerning business operation → Insurance companies are obligated to give an explanation by delivering written documents about the important matters in insurance contracts. ● Antitrust law exemption system → An insurance company can conduct concerted action with other insurance companies (which requires the permission of the competent authorities) <p>2 Subsidiary: An insurance company can make an insurance company, bank, securities company, subordinate business company, financial related company and such like as its subsidiary subject to receiving permission from the competent authorities in advance.</p> <p>3 Accounting: An insurance company must, in every fiscal year, submit a business report stating the status of its business and assets to the competent authorities and disclose the disclosure data stating the said status to the public.</p> <p>4 Supervision: Insurance companies must, when changing the document showing the method of operations, general policy conditions, etc., receive permission from or make notification to the competent authorities. Competent authorities can set the standards for judging the soundness of operations of insurance companies and order measures required for supervision.</p> <ul style="list-style-type: none"> ● Approval system/notification system of a document showing the method of operations, general policy conditions, etc. ● On-site inspection ● Business improvement order, etc. ● Issue of a prompt corrective action order based on the solvency margin ratio (status of the adequacy of insurance claim paying ability) <p>5 Shareholder: A person/entity that holds voting rights exceeding a certain percentage of total shareholders of an insurance company or an insurance holding company must make a notification to the competent authorities.</p>
<p>3 Insurance solicitation</p>	<p>1 Restrictions on insurance solicitation: Those who can conduct insurance solicitation are provided for as follows:</p> <ul style="list-style-type: none"> ● "Insurance solicitation" = Acting as an agent or intermediary for the conclusion of insurance contracts ● Prohibition of insurance solicitation by parties other than a general insurance company (officers and employees), general insurance agent, life insurance solicitor, and insurance broker <p>2 Registration of general insurance agent, life-insurance solicitor: General insurance agents and life insurance solicitors cannot conduct insurance solicitation without obtaining registration with the competent authorities.</p> <p>3 Prohibited acts concerning insurance solicitation: The following acts are prohibited with regard to the conclusion of insurance contracts or insurance solicitation:</p> <ul style="list-style-type: none"> ● False notification to a policyholder, etc., non-disclosure to a policyholder, etc. of important matters in an insurance contract ● Provision to a policyholder, etc. of particular advantage (discount of insurance premiums, etc.) ● Misleading expressions, etc. in comparison with other insurance contracts, etc. <p>4 Supervision: A general insurance agent, etc. must, when it has its officers or employees conduct insurance solicitation, notify the competent authorities.</p> <ul style="list-style-type: none"> ● Officers and employees of a general insurance agent or an insurance broker → Notification is required. ● Business improvement order, deregistration, etc.
<p>4 Others</p>	<p>1 Cooling-Off System: Applicants for insurance contracts can withdraw or cancel their applications in writing during a certain period of time from the conclusion of a contract.</p> <p>2 Alternative Dispute Resolution System in the Financial Industry Sector (Financial ADR)</p> <p>3 Policyholder Protection System</p> <p>4 Penalties</p>

Law concerning Non-Life Insurance Rating Organizations (1948)

The Law was enacted to ensure, with regard to the Non-Life Insurance Rating Organizations which work out and provide reference loss cost rates, etc. that serve as the basic data for each insurance company to calculate fair general insurance rates, the appropriate operation of said business process, and thereby promoting the sound development of the general insurance business and the protection of policyholders' interests. The Non-Life Insurance Rating Organization of Japan was established based on this Law.

Automobile Liability Security Law (1955)

The Law was enacted with the aim of protecting victims by establishing a system to ensure damage compensation in the case of bodily injury accidents caused by automobiles. To ensure compensation money of the injuring party in an automobile bodily injury accident, the Law compels all automobile owners to conclude compulsory automobile liability insurance contract or automobile liability mutual aid contract, except for special cases.

Law concerning Earthquake Insurance (1966)

The Law was enacted with the aim of disseminating earthquake insurance and contributing to the stability of lives of earthquake victims, etc. by having the Government accept, in the form of reinsurance under certain conditions, payment liability of earthquake insurance on residential houses and home contents written by insurance companies.

Consumer Contract Law (2000)

Because there is a disparity of information and bargaining power between a consumer and a business entity, under the Law, a consumer is able to cancel a contract with a business entity when misrepresentation of the business entity misleads the consumer, or when the consumer is distressed by importunate behavior of the entity at the time of contract.

This Law also stipulates that such provisions in the contract shall be void where the liability of a business entity is restricted or the interests of consumers are heavily damaged. It also provides for a consumer organization injunction system that allows certain consumer organizations to claim the right to request a ban against unjust acts made by a business operator. This Law intends to protect the interests of consumers through such provisions.

Law on Sales of Financial Products (2000)

Under the Law, financial service providers are obligated to provide customers with information on important matters (price fluctuation risk, credit risk, etc.), and are held liable for any damages or loss caused to customers by their failure to provide their customers with information on the above important matters.

The Law also stipulates about matters concerning sales of financial products concerned that such an act as providing conclusive judgments about uncertain matters or making a mention that could be misinterpreted as being definite shall be prohibited. Furthermore, the Law promotes protection of consumers by imposing the obligation on financial service providers to formulate policies concerning sales of products (solicitation policies) and make such policies public.

Protection of Personal Information Law (2003)

The purpose of this Law is to protect the rights and interests of individuals by stipulating obligations to be observed by entities handling personal information with regard to appropriate handling of personal information.

The Law prescribes the obligations to be observed by entities handling personal information such as: specification of the purpose of use, proper acquisition, notification, disclosure and clear presentation of purpose of use at the time of acquisition, security control measures, supervision of parties involved and third party vendors, restriction of provision to third parties, and disclosure, correction, stoppage of the use of personal information.

Financial Instruments and Exchange Law (2006)

This Law aims to establish comprehensive and cross-sectional rules regarding a wide range of financial products to promote investor protection. Under the Law, financial instruments business operators are required to comply with the following rules of conduct (rules for sales and solicitation), which also apply to some insurance products:

- (i) regulation on advertisements;
- (ii) obligation to deliver documents in a written format before/at the time of making a contract;
- (iii) various examples of prohibited acts such as delivery of false information; and
- (iv) prohibition of loss compensation, etc.

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IV
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System

V
Prevention & Reduction of
Accidents, Disasters and
Crimes

VI
Training, Tests, and
Authorization for General
Insurance

– To preserve our irreplaceable environment and ensure safety –

The General Insurance Association of Japan has obtained the ISO 14001 Certificate.

**INTERNATIONAL DEPARTMENT
THE GENERAL INSURANCE ASSOCIATION OF JAPAN**

General Insurance Building
9, Kanda Awajicho 2-Chome, Chiyoda-Ku, Tokyo 101-8335, Japan

Tel : +81-3-3255-1439

Fax : +81-3-3255-1234

E-mail : kokusai@sonpo.or.jp

URL : <http://www.sonpo.or.jp/en/>



JQA-EM1791
Head Office
and
Minami-Kanto Branch Office

