

VIII Social and Public Activities

1 Loss Prevention Activities

Prevention of accidents and disasters is a common concern, and various measures are being implemented by central and local governments and their related organizations. In view of the social and public nature of its business, the non-life insurance companies and the Marine and Fire Insurance Association of Japan have long been actively engaged in the following accident and disaster prevention activities. These aim to help strengthen the fire fighting facilities of central and local governments, to promote accident and disaster prevention consciousness among the public and to protect traffic accident victims.

1 Strengthening of Fire Fighting Facilities

The Association made the following donations of fire fighting equipment to local municipalities in fiscal 2001. (See Table 1 below.)

2 Activities to Promote Public Awareness of Fire and Disaster Prevention

A. Symposia on disaster prevention

The Association held the following two symposia in fiscal 2001 as follows. (See Table 2 below.)

(Table 1) Contributions to Enhance for Fire Fighting Facilities

Items	Fiscal 2001	Notes
Fire engines	34	Donated to: local governments * Aggregate number of fire engines contributed: 2,396
Vehicles for inspection and public relations use	5	* Aggregate number of major items contributed: • Vehicles for conveying staff 17 • Vehicles for inspection and public relations use 46
A set of videos which show fire prevention activities	one complete set	• Vehicles for commanding and supervising purposes 37 • Bicycles for inspection and survey use 893 • Electrically-powered bicycles 23 • Water tanks for fire extinguishing 139 • Models of human body for training use 507 • Portable wireless-telephone 1,800 • Digital telephotographic system one complete set • Geographic information system & personal computer one complete set
Small-sized powered water pumps	10	Donated to: municipalities related to isolated islands * Aggregate number of items contributed: 446
Small-sized fire engines with automatic powered water pumps	8	Donated to: municipalities related to isolated islands * Aggregate number of items contributed: 91
Fire prevention posters	500,000	Given to: the Fire and Disaster Management Agency * Aggregate number of items contributed: 27,250,000

(Table 2) Symposia on Disaster Prevention

Date	Place	Theme	No. of Participants
Jul. 5, 2001	Miyagi	"How would you act if a huge earthquake struck?"	800 participants
Aug. 30, 2001	Tokyo	"What happens should a huge earthquake hit Tokyo?"	2,500 participants

B. Support for disaster prevention activities promoted by housewives and organizations

The Fire and Disaster Management Agency and the Association have given the “Housewife Fire Prevention Expert” award to 777 housewives who are volunteer leaders in promoting fire and disaster prevention awareness in their region. In fiscal 2001, the Association supported housewives’ activities in 192 regions involving 227,606 participants nationwide. It also supported activities promoted by 18 disaster prevention organizations.

C. Lectures on fire and disaster prevention

In conjunction with local governments and local fire departments, the Association held lectures by scholars and experts on fire and disaster prevention for the public at 37 locations across Japan in fiscal 2001. These lectures drew audiences totaling 10,665 people.

D. Fire prevention slogan contest

The Association conducted a fire prevention slogan contest in cooperation with the Fire and Disaster Management Agency which attracted 37,290 responses in fiscal 2001. The winning slogan was used in 2002 national campaigns and was included on the 500,000 fire prevention posters given by the Association to the Agency.

E. Publication of fire prevention materials

The Association issued and distributed the “Loss Prevention Journal” (Quarterly). It also lent disaster prevention videos to the public. These were loaned out 307 times and the total viewers amounted to 18,832 in fiscal 2001.

F. Leaders training seminars on promotion of disaster prevention

The Association held the “Leaders Training Seminar on Promotion of Regional Disaster Prevention Measures” in the following two cities in Shizuoka Prefecture to help promote measures in preparation for a Tokai earthquake.

Leaders Training Seminars on Disaster Prevention

Date & Schedule	Place	Participants
Sep. 19 - Nov. 28, 2001 (every Wednesday, 11 sessions in total)	Fuji	130 of the 162 initial participants receiving a certificate on their successful completion of the course.
Dec. 11, 2001 - Feb. 26, 2002 (every Tuesday, 11 sessions in total)	Yaizu	121 of the 145 initial participants receiving a certificate on their successful completion of the course.

3 Traffic Accident Prevention Activities

The Association conducts the following activities for the prevention of traffic accidents and the protection of traffic accident victims:

A. Promotion of public awareness of traffic accident prevention

In fiscal 2001, the Association conducted a survey on “Public awareness and use of child-seatbelts” and provided the survey results. It also issued a booklet using the survey findings to promote the use of child-seatbelts and raise public awareness on the pre-

vention of their misuse. The booklet was given to the public through magazines for mothers.

B. Cooperation in traffic safety administration

The Association has supported the project of producing infant safety education literature in which the Cabinet Office takes a leading part. It has also participated in public awareness promotion activities by the "Traffic Safety Fair" and the "Conference on Promotion of Seatbelts and Child-seatbelts" sponsored by the Cabinet Office.

C. Activities using Compulsory Automobile Liability Insurance (CALI) investment income

Since 1971, the Association has conducted the activities below by utilizing investment income from

accumulated CALI funds. These activities are examined and determined by the Committee for the Choice of the Expenditure of CALI Funds. This consists of experts commissioned by the Association Chairman and members of the CALI Council. Decisions are also reported to the CALI Council.

D. Public relations for CALI

In order to broaden the public's understanding of the CALI system and to increase ownership of CALI policies for small-sized motorbikes of 250 c.c. or less, public awareness campaigns have been conducted through the mass media since 1966. In fiscal 2001, the Association implemented public awareness promotion activities through newspaper and internet advertisements on the CALI system, promotion of the use of CALI and announcement of the amendment of the CALI system.

Contribution activities using CALI investment income for fiscal 2002

* Traffic accident prevention measures (about 250 million yen disbursed)

- Contributions of traffic accident prevention equipment to prefectural police departments through the National Police Agency.

* Improvement of emergency medical services (about 830 million yen disbursed)

- Contributions of facilities for emergency medical services to the Japanese Red Cross, etc. (660 million yen)
- Contributions of high specification ambulances to local governments through the Fire and Disaster Management Agency. (170 million yen)

* Protection of traffic accident victims (about 890 million yen disbursed)

- Assistance for free counseling service business by the Japan Center for Settlement of Traffic Accident Disputes. (780 million yen)
- Assistance for scholarship business by the Traffic Accident Orphans Foundation (110 million yen)

* Measures for creating accurate permanent disability criteria (about 70 million yen disbursed)

- Assistance for the study on permanent disability by Keio University and others.

* Measures for medical expenses rationalization (about 190 million yen disbursed)

- Assistance for the educational program on the assessment of medical expenses by the Association and others.

While internationalization and deregulation are taking place, household and business risks continue to diversify. In this situation, people expect the non-life insurance industry to be expert on risk assessment and well equipped to give pertinent suggestions, to develop countermeasures on loss prevention and to provide analysis on accidents and disaster information. In response to increasing public expectations, the non-life insurance industry has conducted studies and research activities on safety management and loss prevention measures.

1 Study and Research on Security and Loss Prevention

The Association implements the following study and research activities as a way of contributing to society.

A. Study and research on risks

The Association conducts study and research in order to help prevent accidents and disasters and to raise public awareness by collecting case studies which analyze such risks as fire, explosion, automobile accident and liability risks as well as natural and environmental disasters. In fiscal 2001, the following research results were published.

- Effective measures for traffic safety in businesses
- Measures for medical security in hospitals
- Methods for the prevention and reduction of loss caused by natural disasters (flood)

B. Investigation into laws and regulations concerning safety management and loss prevention measures in other countries

The Association has completed an investigation into the laws and regulations concerning safety man-

agement and loss prevention for fires, explosions, and workers' accidents in thirteen countries/regions (the U.S.A., U.K., Thailand, Germany, Malaysia, Singapore, Australia, France, Taiwan, Indonesia, Netherlands, China, and India). The reports of those investigations are widely used by business entities which plan to enter overseas markets to help them with the establishment of their safety measures.

C. Study and analysis of claims data for automobile insurance

The Marine & Fire Insurance Association statistically analyzed losses in Japan arising from traffic accidents, using automobile insurance claims data collected from non-life insurance companies. The results were published in the report entitled the "Actual conditions of traffic accidents as shown by automobile insurance claims data, 2002". These statistical data provide a fuller picture of the impact of auto accidents by giving details of the economic costs involved as well as the number of bodily injuries and physical damage.

2 Safety Promotion and Loss Prevention Activities by non-life insurance companies

Each non-life insurance company conducts different kinds of safety promotion and loss prevention activities. The following are examples of these.

A. Examples of safety promotion and loss prevention activities by non-life insurance companies

- Giving various consultation services on risk management
- Analyzing loss prevention measures by on site inspection
- Giving proposals on loss prevention plans

- Holding seminars and providing various consultation services
- Providing information on safety promotion and loss prevention

B. Examples of traffic safety activities by non-life insurance companies

- Providing diagnostic checks of the aptitude for safe driving, and advice
- Providing diagnostic checks of the ability of risk prediction in driving, and advice
- Providing computerized diagnostic checks on the condition of accidents, and advice

- Providing diagnostic checks of biorhythms for safe driving, and advice
- Providing consulting services for safe driving management
- Giving proposals on measures to promote traffic safety
- Holding seminars on traffic safety and providing lecturers
- Planning accident zero campaign and supporting its implementation
- Holding automobile safety management seminars
- Providing video, materials and information on traffic safety

3 Response to Environmental Issues

Environmental issues are of such importance that communities throughout the world must unite in their efforts to deal with such issues. The non-life insurance industry has actively come to grips with environmental issues in order to ensure public safety and security.

1 Response of Non-Life Insurance Companies to Environmental Issues

A. Individual Non-Life Insurance Companies' Response

The non-life insurance industry has developed

the "Non-Life Insurance Industry Action Plan for the Preservation of the Environment" in response to the "Keidanren Appeal on the Environment" issued by the Nippon Keidanren, the Japan Business Federation. In compliance with the Action Plan, each non-life insurance company shares the common recognition of the importance of the preservation of the environment. Each company deals accordingly with such issues as the reduction of the consumption of paper resources, the provision of environment-friendly non-life insurance products and services, activities to raise public awareness and providing information on the environment to society.

An outline of Non-life Insurance Industry's Action Plan for the Preservation of the Environment (December 2000)

The Japanese non-life industry formulated its first action plan in November 1996, in response to the "Keidanren Global Environment Charter" and the "Keidanren Appeal on the Environment". This was subsequently amended in December 2000, and an outline of the current plan is as follows:

1. Understanding of Environmental Issues

A business corporation should get actively involved in environmental issues as a member of society. A healthy global environment is the ground for the continuity of a corporation's existence and a precondition for its lasting business activities. Each company in our non-life insurance industry shares this understanding and is implementing

measures to help preserve the environment based on our industry's action plan and the "Coordination with society" principle, one of the basic principles of the industry's Code of Conduct for its members.

2. Action Plan

- (1) Activities through insurance business
 - Promoting the development and the dissemination of insurance products and services related to the environment;
 - Promoting the recycling and the reduction of automobile waste such as the campaign for the promotion of the use of recycled automobile parts and the repair of damaged parts instead of installing new replacements.
- (2) Spreading information amongst the general public
 - Providing the public with information and know-how which the non-life insurance industry accumulates on environmental issues by holding seminars and open lectures, issuing publications and providing consulting services.
- (3) Measures to prevent global warming
 - Furthering measures to save paper;
 - Promoting measures to save energy resources such as electricity, gas, etc. in offices.
- (4) Establishment of an efficient recycling system
 - Improving the ratio of the use of recycled paper;
 - Improving the ratio of the re-use of waste discharged from offices and in reducing final disposals;
 - Promoting the recycling of expendable supplies for office automated machines and the purchase of environment-friendly goods.
- (5) Education and raising awareness within the company
 - Providing further education and training for employees regarding the preservation of the environment;
 - Preparing for internal structures to support employees' participation in such activities as volunteering for environmental protection.
- (6) Establishment of an environmental management system and its ongoing review
 - Encouraging the use of the ISO environmental management system as a useful tool to promote all the above activities and make them effective.

B. Survey on Responses by Non-Life Insurance Companies

From fiscal 1995, the Association has conducted a survey on the response of individual non-life insurance companies to environmental issues, and given the results back to them, thus promoting their further response to environmental issues.

The Association conducted a survey on the measures taken by non-life insurance companies and the Association in June 2002. An outline of the survey results is as follows:

- Each non-life insurance company has common-

ly recognized that measures taken against environmental problems have become more important than before and should be promoted further in the future.

- Although the current level of measures taken for the reduction of paper resources by each non-life insurance company is fairly advanced in its core business compared with other industries, each company makes every effort to raise the level of measures in its whole business area so that those measures can be established and improved by providing and exchanging information on the environment.

Individual non-life insurance companies' responses to the environmental issues based on the "Non-Life Insurance Industry Action Plan for the Preservation of the Environment"

1. Measures promoted in non-life insurance business

Non-life insurance companies market insurance products, which help to promote environmental protection, such as automobile insurance with premium discount for environment-friendly automobiles (low emission vehicles), environmental impairment liability insurance.

2. Providing information outside the company

Non-life insurance companies provide useful information for the preservation of the environment as part of their risk management services by publishing information magazines, holding seminars and providing consultation services on ISO 14001.

3. Measures against global warming (to help reduce the consumption of paper and energy resources)

In consideration of the nature of the non-life insurance business that consumes abundant paper resources, and the effect of this on the environment, all the Association's member non-life insurance companies take measures to reduce the consumption of paper. They also take measures to save resources other than paper (saving electricity and energy, etc).

4. Creation of recycling measures

Non-life insurance companies promote the use of recycled paper, especially for copying, facsimile and name cards. They also promote the separation of wastepaper and the use of recyclable OA equipment at their offices.

5. Providing education within the company and activities for raising public awareness on environmental protection

Non-life insurance companies participate in activities for the preservation of the global environment, assist activities by volunteer organizations and carry out activities aimed at educating and raising awareness on environmental protection issues.

6. Establishment of an environmental management system and assessment of measures taken for the preservation of the environment

Non-life insurance companies apply an environmental management system including that of the ISO to promote and make the actions taken as described above effective. 6 companies have obtained the ISO 14001 Certificate, and several companies are considering acquiring the ISO 14001 Certificate.

2 Automobile Parts Recycling Campaign and Automobile Parts Repair Campaign

The Association conducted an "Automobile Parts Recycling Campaign" and an "Automobile Parts Repair Campaign" from June to July 2001.

The aim of the "Automobile Parts Recycling Campaign" is to raise the awareness of automobile owners, and to promote the use by repair shops of recycled automobile parts (used parts and reclaimed parts). The aim of the latter "Automobile Parts Repair

Campaign" is to encourage automobile owners and repair shops to promote the repair of damaged automobile parts such as resin car bumpers rather than the replacement of those parts. In the fiscal 2001 campaign, campaign posters were displayed in non-life insurance companies, automobile repair shops and gas-filling stations, etc., and leaflets were distributed to automobile drivers.

The original campaign was launched in 1989 to pioneer the repair and recycling of damaged resin car bumpers, and since then the campaign's targets have

gradually expanded. In the 1994 campaign, three parts, hoods, front fenders and doors, which have a high damage frequency, were included into the priority list of repaired automobile parts. In 1995, the campaign aim was extended to the use of whole repaired automobile parts.

Following the establishment of the Law on Recycling of Automobiles, public interest in the use of recycled automobile parts has been promoted in line with the increase of public awareness in the environment. Through the above campaigns, the Association has aimed to contribute to the solution of environmental problems by promoting the effective use of material resources, and reducing industrial waste, while reducing automobile owners' cost in the repairing of automobiles. The Association initiated these campaigns with the support of the Ministry of Land, Infrastructure and Transport, the Ministry of the Environment, the Ministry of Economy, Trade and Industry, the Japan Automobile Service Promotion Association, the Japan Automobile Repair Union Federation and the Japan Automobile Dealers Association.

The Association also carried out these campaigns from June to July in 2002.

The Association's acquisition of the ISO 14001 Certificate

The Association has become the first financial trade body in Japan to obtain the ISO 14001 Certificate, the international standard on a management system of the environment. (The Association obtained the ISO 14001 Certificate for its headquarters and Tokyo branch office on September 21, 2001.)

In line with its Environmental Policy, the Association is furthering its activities to raise environmental awareness among the public. These activities include holding symposia and lectures and issuing publications related to environmental issues, and to reduce material resources including electricity, gas, tap water and paper. It also endeavors to publicize its activities for the preservation of the environment through its own publications and website.

An out line of the Association's Environmental Policy

(released on April 2, 2001, and partially revised on July 2, 2001)

1. Fundamental Idea

The Marine and Fire Insurance Association of Japan shall actively address the preservation of global and community environments by establishing its environmental management system and continuing to improve it based on the "Non-Life Insurance Industry's Action Plan for the Preservation of the Environment". This Action Plan was drawn up taking into account the "Keidanren Global Environment Charter" and the "Keidanren Appeal on the Environment" which were prepared by the Nippon Keidanren, the Japan Business Federation.

2. Guidelines for Environmental Activities

Recent large-scale natural disasters are said to have resulted from changes in the global environment. This fact seriously affects the non-life insurance business itself. Therefore, the Association shall promote

the industry's efforts to cope with the improvement of the environment. We wish to tackle this issue by appealing to our society through the following activities.

- (1) Promoting environmental awareness activities inside and outside of the industry through lectures and publications, and broadly announcing the Association's activities for the preservation of the environment
- (2) Promoting activities to save electricity, gas, tap water, paper, etc., in terms of resources and energy, and to reduce and recycle wastes, thereby reducing the load on the environment and protecting against environmental pollution
- (3) Complying with laws, regulations and guidelines related to the preservation of the environment

4

Promotion of NPO Activities

The Association has promoted Non-Profit Organization (hereinafter refer to as “NPO”) activities, targeting such areas as safety measures, loss prevention and environmental protection by establishing the “NPO Promotion Group” within the Association in April, 2000. It has also actively encouraged employees of non-life insurance companies to participate in voluntary activities to support those NPO activities.

1 Encouragement of Staff Members of Non-Life Insurance Companies to participate in Voluntary Activities

The Association has planned and held various seminars to give staff of non-life insurance companies opportunities to take part in voluntary activities, in order to promote understanding and encourage them to participate in voluntary activities. In fiscal 2001, the Association carried out such activities as “Beach Clean-ups” where participants collected the garbage on beaches. It also held a seminar titled “Eye Mate”, where participants understand and get close to the work of seeing-eye dogs.

With the cooperation of its staff, the Association also provided hospital wards in national hospitals with 170 paper waste bags made from old newspapers and leaflets.



“Beach Clean-ups”



The seminar “Eye Mate”

2 Promotion of activities by NPO and Volunteer Organizations

A. Holding symposia and lectures for NPO activities

The Association held the following symposia and lectures on the environment, rescue activities in disasters and risks related to NPO activities. The Association was able to promote and share with the general public and people involved in NPOs, a common understanding of the importance of NPO activities and other volunteer organizations.

NPOs Symposia

Date	Place	Theme	No. of Participants
May 16, 2001	Hamamatsu	“Improvement of the environment promoted by the partnership of NPOs, citizen and businesses”	160 participants
Nov. 19, 2001	Tokyo	“Various risks surrounding NPOs and measures against those risks”	170 participants
Jun. 17, 2002	Tokyo	“Risks of NGOs who conduct relief operations overseas”	180 participants

NPO Lectures

Date	Place	Theme	No. of Participants
Jun. 4, 2001	Tokyo	"Coordinated actions in the field of environment affairs by businesses and NPOs"	50 participants
Oct. 13, 2001	Nagoya	"Risk management for NPOs"	20 participants
Dec. 1, 2001	Takamatsu	"What do you do in case of emergency? - Think about voluntary activities for the prevention of disasters."	300 participants
Apr. 17, 2002	Nagano	"Risk management for NPOs"	40 participants

B. Publishing guidebooks for NPO

The Association published guidebooks about NPO activities and reports on our NPO symposia. These publications were distributed to assist the activities of the Social Welfare Councils and Volunteer Centers (about 60 organizations) all over Japan. They were also distributed to individuals involved in NPOs. The following publications were issued.

- Guidebooks: "Let's start! Voluntary Activities", "Risk Management for NPO".
- Reports on symposia: "Risks on NPO activities and the role of volunteers in disasters", "Environment improvement promoted by the partnership of NPOs, citizens and businesses", "Various risks surrounding NPOs and measures against those risks", "Risks of NGOs who conduct relief operations overseas".

C. Voluntary activities for collecting used telephone cards, etc.

Since 1996, the Association has collected, with

the cooperation of its staff, used telephone cards. These are exchanged for money, and donated them to NPOs and other volunteer groups which carry out activities to assist refugees and people in need of help. In fiscal 2001, the Association added used post cards and stamps to the collected items. These items were given to "JOICFP", an organization for international cooperation in family planning, and to "WWF Japan", a nature conservation organization.

D. Providing display materials for promotion campaigns organized by NPOs and voluntary groups

The Association supported promotion campaigns for NPOs and voluntary activities by providing visual aids and holding quizzes at their festivals including the "10th National Volunteers Festival in Kanagawa" held in September 2001 and the "Volunteers Festival in Kagawa".

5 Public Relations

To raise awareness of the essential functions of non-life insurance, the Association has continued to provide the public with pertinent information on non-life insurance through the mass media and lectures. The Association also devotes itself to two-way discussions with consumer groups, etc.

1 Communications and Dialogue

A. Non-Life Insurance Round Table

The Association holds a Non-Life Insurance Round Table as a forum for experts drawn from every

field of society. The aim of the Round Table is to collect a wide range of views and exchange opinions on what non-life insurance should be, and to utilize those opinions for the future direction of the non-life insurance business. In fiscal 2001, the Round Table was held in June 2001 and January 2002.

B. Meetings with opinion leaders

The Association holds regular meetings with opinion leaders from the news media, consumers, and other organizations all over Japan to listen to their views and advice on non-life insurance activities. In fiscal 2001, 19 meetings with news media representatives, 24 meetings with administrators of local consumer centers, and one meeting with leaders of 5 major consumer organizations were held.

C. Lectures for consumers

The Association sends non-life insurance lecturers to consumer study meetings held under the sponsorship of local consumer centers and gives presentations on such themes as dealing with domestic risks and the role of non-life insurance. In fiscal 2001, those meetings were held in 57 locations with a total audience of 4,018.

D. Training courses for consumer consultation staff

The Association holds training courses to provide consumer consultation staff with lectures on basic insurance. In fiscal 2001, such courses were held in Gunma, the Metropolitan area, Yokohama, Osaka, Kobe, Fukuoka, Kumamoto, Kagoshima and Okinawa with a total audience of 158.

E. Consumers' Monitoring System

The Association has appointed consumer monitors invited from the public to get feedback on non-life insurance and the non-life insurance industry's activities. In fiscal 2001, the Association conducted 3

surveys on the level of satisfaction with responses given by non-life insurance companies and agents, the level of recognition and value of advertisements run by the Association, etc., and held 6 discussion meetings in Sapporo, Tokyo, Osaka and Fukuoka, with 150 monitors.

In fiscal 2002, the Association launched the reviewed monitoring system, the "Monitor Club Sonpo" with 450 monitors to collect frank opinions and consumer requests on non-life insurance and incorporate them into the future non-life insurance business.

2 Cooperation with Schools

Various approaches are used to raise awareness among senior high school students.

A. Essay contest on non-life insurance by senior high school students

The Association held a non-life insurance essay contest with the aim of raising students' awareness of security and disaster protection and promoting an understanding of non-life insurance. In fiscal 2001, 11,087 applicants from 171 senior high schools took part in the 39th essay contest entitled "Safety and Security in Life".

B. Training program for teachers

Aimed at broadening teachers' awareness of business life, teacher training programs have been run by the Keizai Koho Center (the Japan Institute for Social and Economic Affairs), since 1999. The Association has accepted teachers from the Tokyo Metropolitan Board of Education and provided them with lectures on the current situation of the non-life insurance industry, the roles of the Association, non-life insurance in general, and a tour through related organizations and facilities. In fiscal 2002, the training program was given from July 29 to 31, 2002, with 10 participants.

C. Lectures for senior high school students, teachers, etc.

In response to requests, the Association has sent lecturers to meetings at senior high schools held for students, parents, and teachers to promote the mechanism and role of non-life insurance on such themes as traffic accidents and compensation for damages. In fiscal 2001, those meetings were held at 68 senior high schools with a total audience of 18,748.

In addition, the Association sent lecturers to study meetings for senior high school teachers in cooperation with local educational study organizations. In fiscal 2001, such meetings were held in 11 locations.

D. Publication of “Senior High School Educational Material”

For proper guidance in understanding non-life insurance at senior high schools, the Association has issued a quarterly “Senior High School Educational Material” brochure and distributed copies to senior high schools throughout Japan. The Material contains information on trends in non-life insurance and relevant issues and is designed mainly for teachers of civic education, commerce and home economics as a guide for lessons or homerooms.

E. Lectures for college and professional school students

In response to requests, the Association has sent lecturers to meetings at universities, junior colleges and professional schools in order to provide basic information on non-life insurance. In fiscal 2001, such meetings were held at 3 colleges and schools.

3 Advertising

Through the mass media, the Association has provided the public with various kinds of information

on non-life insurance, traffic safety and disaster prevention. In fiscal 2002, the Association started a TV, newspapers and poster campaign to provide the public with information on the revision of earthquake insurance on dwelling risks and to expand the number of earthquake insurance on dwelling risks policyholders.

4 Information Dissemination

A. Bound volumes of disclosure materials of each non-life insurance company

To provide customers with sufficient information on non-life insurance, the Association bound copies of disclosure materials of the Association’s member non-life insurance companies in single volumes and presented them to consumer administrative organizations all over Japan and to major consumer groups. It also issued a booklet for the guidance of non-life insurance companies’ disclosure materials, the “Guidance on the Disclosure Materials of Non-Life Insurance Companies”, and distributed it to these organizations and groups.

B. Publication of PR booklet “Sonpo”

For the consumer administrative organizations and consumer groups, the Association issued the bimonthly “Sonpo” (Non-Life Insurance) publication which took up topics to do with the non-life insurance business and related issues, and distributed it to these organizations and groups.

C. “Consumer Guidebook on Automobile Insurance”

The Association provided the consumer administrative organizations and consumer groups with a “Consumer Guidebook on Automobile Insurance”, and distributed it to consumer administrative organizations nationwide and to major consumer groups.

D. Provision of materials on non-life insurance

In response to requests from consumer administrative organizations and senior high schools, etc, the Association provided publications describing non-life insurance and loaned videos and films.

E. Provision of “Guide Book on Non-Life Insurance in Daily Life”

In response to every day insurance products such as fire, automobile, and personal accident insurance, the Association issued the “Guide Book on Non-Life Insurance in Daily Life”, which outlined these kinds of insurance products, and gave key points to consider when taking out insurance contracts. The Guide Book was distributed to consumer administrative organizations nationwide, major consumer groups, and to participants in meetings held by those organizations.

F. Provision of a pamphlet on earthquake insurance

In order to promote an understanding and knowledge of earthquake insurance on dwelling risks, the Association provided a pamphlet, “Earthquake Insurance on Dwelling Risks which protect my home”, for consumer centers all over Japan and major consumer organizations.



Japanese page “<http://www.sonpo.or.jp>”

G. Publication of literature on compensation problems

The Association compiled a leaflet entitled “For Traffic Accident Victims” to give traffic accident victims pertinent advice on compensation problems. Copies of it have been distributed to Automobile Insurance Claims Counseling Centers in each prefecture and city. Likewise, complying with a request from the National Police Agency, a textbook, “Knowledge of Compensation for Damages”, designed for driving safety managers training has been compiled and distributed to prefectural police departments.

H. Provision of information via Association Website

As demands for speedy and up-to-date information on the non-life insurance business increase, the Association has opened its own website on the internet to be used as a general information center of non-life insurance. The Association improved the contents in December 2001 to provide much useful basic information on non-life insurance, Frequently Asked Questions, information on traffic safety and loss prevention, and statistics, etc. The website is also linked to other sites such as those of non-life insurance companies, foreign and domestic insurance organizations, and administrative organizations, etc.

The URL of our homepage is “<http://www.sonpo.or.jp>”. (The URL of our English page is “<http://www.sonpo.or.jp/english/english.html>”.)



“<http://www.sonpo.or.jp/english/english.html>”