

**THE 38TH GENERAL COURSE**

**OF**

**THE INSURANCE SCHOOL (NON-LIFE) OF JAPAN**

Theme: " Non-Life Insurance Business in Japan "

《 November 8 - 19, 2010 》

**The General Insurance Association of Japan**

Sonpo-Kaikan Building

(Non-Life Insurance Building)

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**The Non-Life Insurance Institute of Japan**

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## **Purpose of the Insurance School (Non-Life) of Japan**

"The Insurance School (Non-Life) of Japan", called ISJ for short, is meant to provide non-life insurance practitioners selected from insurance industries in East Asian regions with educational and training courses, in order to further develop international collaboration and friendship with Japan, as well as other participating regions.

This educational and training program was instituted by the Japanese non-life insurance industry under a wholly private initiative in 1972 and has been conducted continuously up until the present day. Throughout this period, the General Insurance Association of Japan and the Non-Life Insurance Institute of Japan have been jointly in charge of the organisation and management of the courses.

## **Theme**

"Non-Life Insurance Business in Japan"

Liberalization and deregulation of the non-life insurance market in Japan had a wide range of effects on its supervisory system, as well as on the insurance market structure and practice including distribution systems, insurance products and rating methodology.

The course is aimed at giving participants insights into today's market issues by providing an overview of the current situation and practice of the Japanese non-life insurance industry. Through the lectures and discussions, we expect participants to gain and enhance their knowledge and skills in non-life insurance.

## **Course Period**

From Monday, November 8 through Friday, November 19, 2010

## **Venue**

The General Insurance Association of Japan

Sonpo-Kaikan Building (Non-Life Insurance Building), 9, Kanda Awajicho 2-Chome, Chiyoda-Ku, Tokyo 101-8335, Japan

## **Language**

English

## **Eligibility**

Participants should meet the following requirements:

- a. that they are directors or employees of non-life insurance companies/ related organizations (\*), or are government officials of insurance authorities
- b. that they have at least three years' practical experience in the non-life insurance business in the above-mentioned concerns (\*\*)
- c. that they are officially nominated as participants of the ISJ General Course by their national non-life insurance associations or, in the case of government officials, by the competent government authorities
- d. that their ability in English is equal to the demands of the course, namely that they are able to

follow lectures and participate in discussions (\*\*\*)

e. that they attend all classes, an organized trip, and other social events stipulated in the program(\*\*\*\*)

\* "Related organizations" refers to (general) insurance associations, insurance rating organizations, insurance institutes, etc., and does not include brokers, agents or their associations.

\*\*To ensure that participants can fully benefit from the lectures and discussions, it is advisable that they have some background knowledge or interest in the topics to be taken up. For contents of each lecture, please refer to the attached appendix.

\*\*\* In the session, emphasis is to be on presentations by participants on their respective markets. Participants are also required to submit handouts for their presentations in advance and to actively take part in all lectures and discussions in English.

\*\*\*\*Participants should attend the whole course and may be absent from sessions only for unavoidable reasons such as illness or injury.

### **Hotel Accommodation**

Hotel accommodation for participants is provided by our Association for the whole course at the HOTEL JURAKU, located next door to the Association. Room charges for a single room during the said period are borne by the Association.

\* Hotel Juraku: 9, Kanda Awajicho 2-Chome, Chiyoda-Ku, Tokyo 101-0063

Tel: +81-3-3251-7222 URL: <http://www.juraku.com/ocha>

### **Expenses**

The following are free of charge for participants:

- a. Tuition and study materials
- b. Room charges for the above-mentioned hotel and period



## **ISJ General Course 2010 Program**

Main Theme : **Non-Life Insurance Business in Japan**  
 Course Period : From Monday, November 8 through Friday, November 19, 2010

Program :

<b>Nov. 8 (Mon.)</b>	9:30 – 9:50	Orientation
	10:15 – 10:45	Opening ceremony
	11:00 – 11:45	Introduction to the activities of the General Insurance Association of Japan
	11:45 – 12:30	Introduction to the activities of the Non-Life Insurance Institute of Japan
	13:30 – 15:00	Keynote speech
	15:30 – 16:30	Japanese non-life insurance market (1) Overview
	18:30 – 20:00	Welcome party hosted by the International Sub-Committee of the

		Association
<b>9 (Tue.)</b>	9:00 – 11:55	Reporting on the non-life insurance markets of the ISJ regions 1 (*)
	13:10 – 16:55	- as above -
<b>10 (Wed.)</b>	9:30 – 10:30	Japanese Non-Life Insurance Market (2) Organizations and business areas of the insurance companies
	10:50 – 11:50	- as above - (3) Insurance products and premium rates
	13:30 – 14:30	- as above - (4) Legal environment concerning insurance
	14:50 – 15:50	- as above - (5) Distribution systems and sales methodology
	16:00 – 17:00	Reporting on the non-life insurance markets of the ISJ regions 2 (*)
	17:00 – 17:30	Q & A session
<b>11(Thurs.)</b>	9:30 – 10:30	Automobile insurance business in Japan (1) Voluntary automobile insurance
	12:00 – 17:00	Visit to the Research and Training Center for Automobile Repairs (The Jiken Center Co., Ltd.)
<b>12 (Fri.)</b>	9:30 – 10:30	Automobile insurance business in Japan (2) Compulsory automobile liability insurance
	10:40 – 12:00	Compulsory automobile liability insurance (*)
	13:30 – 14:30	Automobile insurance business in Japan (3) Claims adjustment
	14:50 – 15:50	Liability insurance business in Japan
	15:50 – 16:20	Q & A session
<b>13 (Sat.)</b>		Educational day trip
<b>14 (Sun.)</b>		Free
<b>15 (Mon.)</b>	9:30 – 10:30	Fire insurance business in Japan (1) Personal lines
	10:50 – 11:50	- as above - (2) Commercial and industrial lines
	13:30 – 14:30	- as above - (3) Business interruption
	14:50 – 15:50	- as above - (4) Claims adjustment
	15:50 – 17:10	Fire insurance (*)
	17:10 – 17:40	Q & A session
<b>16 (Tue.)</b>	9:30 – 10:30	Marine insurance business in Japan (1)- Hull insurance
	10:50 – 11:50	- as above - (2) Marine cargo insurance
	13:30 – 14:30	- as above - (3) Cargo claims adjustment
	14:40 – 16:00	Marine insurance (*)
	16:00 – 16:30	Q & A session
<b>17 (Wed.)</b>	9:30 – 10:30	Workers' compensation insurance business in Japan
	10:50 – 11:50	Insurance of the third sector (Personal accidents, medical, nursing care, etc.)
	13:30 – 14:30	Construction and erection insurance business in Japan
	14:50 – 15:50	Reinsurance
	15:50 – 18:00	Pre-wrap-up discussions and presentations (*)
<b>18 (Thurs.)</b>	9:30 – 10:30	Insurance accounting
	10:40 – 11:50	Pre-wrap-up discussions and presentations (*)
	13:30 – 17:00	Visits to GIAJ member companies
<b>19 (Fri.)</b>	9:30 – 11:50	Wrap-up discussions and presentations (*)
	17:30 – 18:00	Closing ceremony
	18:30 – 20:00	Farewell party

\*Asterisked subjects are mainly based on reports from/ discussions between participating regions

\*\*The above program is subject to minor change.

<Appendix>

Program	Contents
Keynote speech	General topic relating to the course theme
Japanese Non-Life Insurance Market (1)- Overview	To give an overview of the Japanese non-life insurance market referring to its structure, current situation and main issues
Reporting on the Non-Life Insurance Markets of the ISJ Regions 1	Reports on the non-life insurance markets of the ISJ regions
Japanese Non-Life Insurance Market (2)	To explain the organization of Japanese non-life insurance companies and business areas they have expanded into after deregulation with reference to the Insurance Business Law
- Organizations and business areas of the insurance companies	To explain the categories of insurance, types of products, rating systems of Japanese non-life insurance companies, and also certain types of policies unique to the Japanese market
Japanese Non-Life Insurance Market (3)	To explain insurance supervision and insurance contract law in Japan
- Insurance products and premium rates	To explain distribution systems and sales methodology adopted by Japanese non-life insurance companies
Japanese Non-Life Insurance Market (4)	To explain the categories and statistics of automobile insurance in Japan overall, and also the policy types, coverage, rating system, etc. of voluntary automobile insurance products
- Legal environment concerning insurance	To explain the C&LI system referring to Automobile Liability Security Law, coverage, rating system, etc. of C&LI policies of Japan
Japanese Non-Life Insurance Market (5)	To explain claims adjustment practices and systems of Japanese insurance companies in automobile insurance
- Distribution systems and sales methodology	To explain the categories and statistics of liability insurance in Japan overall, and also certain types of policies (Japanese and English) with reference to the coverage, rating system, etc.
Automobile insurance business in Japan (1)- Voluntary automobile insurance	To explain the categories and statistics of fire insurance in Japan overall, and also the policy types, coverage, rating system, etc. of personal line products of the fire insurance category
Automobile insurance business in Japan (2)- Compulsory Automobile Liability Insurance	To explain the policy types, coverage, rating system, etc. of commercial and industrial line products of the fire insurance category in Japan
Automobile insurance business in Japan (4)- Claims adjustment	To explain types of fire insurance policies to cover indirect losses caused by business interruption, rating system, etc.
Liability insurance business in Japan	To explain claims adjustment practices and systems of Japanese insurance companies in fire insurance
Fire insurance business in Japan (1)- Personal lines	To explain the categories and statistics of hull insurance in Japan overall, and also hull time policies (Japanese and English) with reference to the coverage, rating system, etc.
Fire insurance business in Japan (2)- Commercial and industrial lines	To explain the categories and statistics of marine cargo insurance in Japan overall, and also the policy types (export/import and coastal) with reference to the coverage, rating system, etc.
Fire insurance business in Japan (3)- Business interruption	To explain claims adjustment practices and systems of Japanese insurance companies in marine cargo insurance
Fire insurance business in Japan (4)- Claims adjustment	To explain the Workers' Compensation system with reference to the relevant laws, and also the coverage, rating system, etc. of Workers Accident Comprehensive Insurance in Japan
Marine insurance business in Japan (1)- Hull insurance	To explain the categories and statistics of third sector insurance in Japan overall, and also the policy types, coverage, rating system, etc. of personal accident, medical and nursing care insurance
Marine insurance business in Japan (2)- Marine cargo insurance	To explain the categories and statistics of construction and erection insurance in Japan overall, and also the policy types, coverage, rating system, etc. of construction and erection insurance products
Marine insurance business in Japan (3)- Cargo claims adjustment	To explain reinsurance with reference to types, practices of making cessions, claims collection, etc.
Workers' compensation insurance business in Japan	To explain key terminologies and indices used to analyze financial reports of non-life insurance companies
Insurance of the third sector (Personal accidents, medical, nursing care, etc.)	To prepare for group discussion and presentation scheduled on November 19
Construction and erection insurance business in Japan	To discuss and present topics of their choice relating to the course theme to wrap up what they have learnt through this course
Reinsurance	
Insurance accounting	
Pre-wrap-up discussions and presentations	
Wrap-up discussions and presentations	
{Extracurricular program}	
Visits to GIAJ member companies	To visit two member companies of the General Insurance Association of Japan to see and understand their operations
Visit to the Research and Training Center for Automobile Repairs	

# THE 38TH GENERAL COURSE THE INSURANCE SCHOOL (NON-LIFE) OF JAPAN, 2010

(November 8- November 19, 2010)

## APPLICATION FORM

(Please print clearly and in block letters)

PHOTO

(3.5x3.0cm)

### 1. NAME \*

(1) Your name to be used on the **participant list** and your **name tag**

Mr.  
Ms.

\* If you have a family name, please write your family name in CAPITAL LETTERS AND UNDERLINE IT.

(2) Your name to be used on the **diploma**

Mr.  
Ms.

(3) Your name to be used for **obtaining a visa**

Mr.  
Ms.

in Chinese characters,  
if applicable

\* In order to avoid difficulties in obtaining a visa, please write your name exactly as it appears in your passport or other identification documents.

### 2. PHOTOGRAPH

Please paste one copy of your photograph onto this form, and attach another copy (please write your name on the back) in order for us to prepare the participant list.

### 3. BUSINESS ADDRESS

Please enclose two business cards with this form for our records.

Please write a contact address, e-mail, telephone and fax numbers at which we can contact you before the course below. "The Letter of Invitation" for your visa will be sent to this address.

Name of your Corporation/Organization \*

Address of your Corporation/Organization

E-mail address (Future correspondence with applicants (participants) will be made through e-mail.)

Telephone

Fax

Position/Title

Sec./Div./Dept.

#### \* PLEASE NOTE:

- The name written above in 1.(1) and the "Name of your corporation/organization", "Position/title" and "Sec./div./dept." in 4. will be printed on the participants list and on your name tag.
- They will be used for the purpose of promoting exchange among the ISJ participants, the lecturers, the General Insurance Association of Japan, the Non-Life Insurance Institute of Japan and their member companies, insurance-related organizations in the ISJ participating regions, insurance business papers, and for making the necessary arrangements for accommodation and group tours.

Please write your name here, \_\_\_\_\_

4. DATE OF BIRTH

(Month) \_\_\_\_\_ (Day) \_\_\_\_\_ (Year) \_\_\_\_\_

5. CITIZENSHIP

\_\_\_\_\_

6. HOME ADDRESS

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

7. ACADEMIC RECORDS

Please indicate only the educational institution from which you last graduated.

Name of Institution: \_\_\_\_\_

Major and Degree: \_\_\_\_\_

Year of Graduation: \_\_\_\_\_

8. PROFESSIONAL CAREER

Please list your entire business career including any business experience other than insurance, and mention, in the column "post/department", the function that you actually fulfilled --- for example, manager of marketing department, financial controller, claims executive or supervisor of insurance department etc. In the case of underwriting or related works, indicate also the class of insurance in which you were mainly involved.

<u>Year</u>	<u>Corporation / Organization</u>	<u>Post / Department</u>

\*Please fill out the attached form "Your Insurance Careers" and submit it to us together with the application form.

9. QUALIFICATION FOR INSURANCE AND / OR OTHER PROFESSION

\_\_\_\_\_

10. Please describe what you expect from this course.

.....  
.....  
.....  
.....  
.....

<NOTE>

- Your "DATE OF BIRTH" and "CITIZENSHIP" will be used only for visa application purposes.
- Your "ACADEMIC RECORDS", "PROFESSIONAL CAREER" and "QUALIFICATION FOR INSURANCE AND/OR OTHER PROFESSION" will be used only for reference in lecture/material selection.
- The "BUSINESS ADDRESS" in 3 will be used only for correspondence from our association or the Non-Life Insurance Institute of Japan.
- The "HOME ADDRESS" in 6 will be used only for emergency contact in the event of an accident or sickness.

11. Participant's Signature

Signature	Date
_____	_____

12. Countersignature by the organization responsible for selection of ISJ participants

Signature	Date
_____	_____

## Your Insurance Careers [Your Name: \_\_\_\_\_]

(Please tick the applicable boxes.)

Type	Line	Underwriting	Claims Settlement	Others
<b>Insurance Companies</b>				
<input type="checkbox"/>	Marine	Hull	<input type="checkbox"/>	<input type="checkbox"/>
		Cargo	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Non-marine	Automobile	<input type="checkbox"/>	<input type="checkbox"/>
		Property	<input type="checkbox"/>	<input type="checkbox"/>
		Liability (Casualty)	<input type="checkbox"/>	<input type="checkbox"/>
		Engineering	<input type="checkbox"/>	<input type="checkbox"/>
		Others (WC, PA, etc)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Life		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Takaful		<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Management (incl. Corporate Planning, General Affairs, Human Resources, Public Relations)			
<input type="checkbox"/>	Re-insurance			
<input type="checkbox"/>	Legal			
<input type="checkbox"/>	Compliance			
<input type="checkbox"/>	Accounting			
<input type="checkbox"/>	Finance/Investment			
<input type="checkbox"/>	Audit			
<input type="checkbox"/>	Actuary			
<input type="checkbox"/>	Risk Management			
<input type="checkbox"/>	Loss Prevention			
<input type="checkbox"/>	Marketing			
<input type="checkbox"/>	IT			
<input type="checkbox"/>	Others ( )			
<input type="checkbox"/>	Regulatory Organisation			
<input type="checkbox"/>	Insurance Association/Institute			
<input type="checkbox"/>	Insurance Broker/Agent			
<input type="checkbox"/>	Others ( )			