2021
Business Summary

The Japan Center for Settlement of Traffic Accident Disputes,
Public Interest Incorporated Foundation

Business of the Center

- Legal consultations, mediation for amicable settlements and deliberations for solving disputes resulting from automobile accidents without charge
- Mediation for amicable settlements through face-to-face meetings with attorneys in a fair and neutral manner
- Deliberations for arbitral recommendations by deliberation boards (a board comprising a scholar of the law, a former judge and an experienced attorney) for further resolution of disputes
- Surveys of and research on compensation for damages caused by automobile accidents

Poster

Leaflet

Promotional Business Card

Message from our President

As a pioneering ADR organization, the Japan Center for Settlement of Traffic Accident Disputes has, since February 1974, when its predecessor, the Tribunal on Traffic Accidents, was established, provided, without charge, legal consultations, mediation for amicable settlements and deliberations regarding compensation for damages caused by automobile accidents in order to provide neutral, fair and prompt redress to traffic accident victims.

From the establishment of our Center until the end of the last fiscal year, an accumulated total of approximately 249,000 consultations (newly-accepted cases) had been accepted, approximately 171,000 of which were settled amicably. Recent data show that settlements were reached in approximately 85% of all cases that were completed through mediation for settlements and other similar proceedings.

Following the government's Declaration of a State of Emergency aimed at preventing widespread infection of the novel coronavirus (COVID-19), both mediation for settlements and deliberations at our Center were suspended for some time, following which, a certain number of mediations were dealt with over the telephone instead of face-to-face meetings with petitioners and counterparties visiting our Center's offices. This situation affected the number of consultations completed at our Center to a certain extent, and we have therefore felt the need to respond to the change of circumstances affecting our activities by utilizing various means including digital technology in view of the rapid advances in such technology.

The number of automobile accidents nationwide, both in terms of the number of occurrences and the number of injuries, is decreasing on account of the increased use of driving assistance and safety features in automobiles, etc., and therefore the number of cases handled by our Center is also decreasing accordingly. However, the situation surrounding automobile accidents remains a matter of considerable concern, given the number of deaths and injuries. Furthermore, disputes regarding compensation for damages are becoming more complicated, partly due to changes in society with the advancing age of the population. Thus, I believe that the public's expectations of the role of our Center as an ADR organization that settles disputes between parties involved in accidents is becoming noticeably heightened.

In light of these circumstances, our Center is endeavoring to promptly meet the real needs of users who seek mediation to achieve an amicable settlement and to provide user-friendly and high-quality services by continually reviewing the entire operations of our business.

Our Center became a public interest incorporated foundation in April 2012. Since then, by positioning our dispute settlement services for automobile accidents as a business with the purpose of benefiting the public, our Center has actively promoted the use of such services and has been working hard to expand and improve points of contact for consultations, improve access for our users, and enhance public relations activities.

In addition, we are endeavoring to dispatch information for the purpose of ensuring that victims themselves can feel at ease utilizing our Center, even if they do not have adequate knowledge of compensation issues and are not accustomed to negotiating disputes with counterparties. The Center has also been reviewing our PR media from time to time, including its website and posters, and has continued to strengthen cooperation with local autonomous bodies and local public consultation centers for traffic accidents.

Our Center will continually renew its awareness of its social responsibility as a public interest corporation. We will continue to play an important role as an ADR organization, and provide neutral, fair and prompt redress with reference to court precedents to traffic accident victims through mediation for amicable settlements of, and deliberations on, disputes regarding automobile accidents as a public benefit business. By this means, our Center will endeavor to further contribute to the enhancement of public welfare.

I look forward to your continued support of our Center.

Ikufumi Niimi,
President
(Professor Emeritus, Meiji University)
September, 2021

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Profile of the Center

1 Purpose of Establishment and Development

Traffic accidents have become a serious social problem. While it is true that the number of traffic accidents and the number of those killed and injured has decreased, the death toll still comes to approximately 2,800 and some 369,000 people are injured annually.

Victims of traffic accidents are eligible for a certain amount of compensation under various insurance systems such as Compulsory Automobile Liability Insurance. However, because many victims do not have enough knowledge of insurance systems and matters of compensation following traffic accidents, or are not accustomed to such negotiations, some of them can neither negotiate a smooth settlement of such disputes nor obtain an appropriate amount of compensation.

One reliable means of settling compensation is to take the case to court. However, it is not that easy to use such means, as judicial proceedings can be cumbersome and protracted, or are feared to be rather costly.

In order to respond to the circumstances outlined above, the Japan Center for Settlement of Traffic Accident Disputes was initially established in 1974 as the Tribunal on Traffic Accidents, which provided the function of settlement mediation in addition to conventional consultations. In 1978, in order to expand its structure and strengthen its neutral and fair stance, it developed into the Japan Center for Settlement of Traffic Accident Disputes, Incorporated Foundation under the control of the General Administrative Agency of the Cabinet (now the Cabinet Office). It subsequently transformed from being an incorporated foundation to a public interest incorporated foundation on April 1, 2012.

To ensure that the interests of people involved in traffic accidents are protected in a fair manner and, similarly, that both appropriate resolution of disputes relating to traffic accidents and the enhancement of public welfare are ensured, the Center now conducts its activities in 11 locations across the country.

2 Key Features of the Foundation and Other Related Matters

1 A public interest incorporated foundation (public interest corporation) based on the public interest corporation system reform-related laws (the Act on Authorization of Public Interest Incorporated Associations and Public Interest Incorporated Foundations, and other related acts)

2 Date of Establishment

- The Center was established as an incorporated foundation in accordance with Article 34 of the Civil Code with the permission of the General Administrative Agency of the Cabinet (now the Cabinet Office) on March 15, 1978.
- Along with the enforcement of the new public interest corporation system, it was authorized by the Prime Minister as a public interest incorporated foundation and became the Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation on April 1, 2012.

3 Locations of Offices (see list of locations on back cover)

Headquarters: Shinjuku Monolith Building, 25th Floor, 2-3-1, Nishishinjuku, Shinjuku Ward, Tokyo, Japan
Branches: Sapporo, Sendai, Nagoya, Osaka, Hiroshima, Takamatsu, and Fukuoka,
Consultation Offices: Saitama, Kanazawa, and Shizuoka

4 Basic Fund: 30 million yen.

5 Financial resources to operate the Center are provided by domestic and foreign general insurance companies, the National Mutual Insurance Federation of Agricultural Cooperatives, the National Federation of Workers and Consumers Kyosai (mutual aid) Cooperatives, the National Mutual Insurance Federation of Truck Transport Co-operatives, the National Federation of Motor Insurance Cooperatives and the National Federation of Fire Insurance Co-operatives for Small Business (hereafter referred to as 'insurance companies, etc.', refer to page 7 *)

6 Number of Officers and Employees (as of August 1, 2021)

- Councilors: 19
- Jurors: 46, Commissioned attorneys: 180
- Officers: President, 15 Directors and 2 Auditors
- Employees: 53

3 Development of the Center

1974	January 16	Office of Tribunal on Traffic Accidents established (Shinjuku Ward, Tokyo)
	February 27	Business operations start
1975	February 10	Office of Nagoya Regional Tribunal on Traffic Accidents established (Nakamura Ward, Nagoya)
		The above office reorganized as the Nagoya Branch in 1978
1978	March 15	The Japan Center for Settlement of Traffic Accident Disputes, Incorporated Foundation established (Authorizing authority: The Prime Minister's Office (now the Cabinet Office))
		Headquarters moved to Shinjuku Center Building, Shinjuku Ward, July 1981
		Moved to Shinjuku Sumitomo Building in the same Ward, May 1999
		Moved to Shinjuku Monolith Building in the same Ward, July 2012
	March 23	Sapporo Branch Office opens (Chuo Ward, Sapporo)
		Moved to Sapporo Bengoshi-Kaikan Building in the same Ward, July 2006
	December 16	Fukuoka Branch Office opens (Chuo Ward, Fukuoka)
1979	May 25	Hiroshima Branch Office opens (Naka Ward, Hiroshima)
		Moved to NREG Hiroshima Tatemachi Building, January 1999
	October 4	Osaka Branch Office opens (Chuo Ward, Osaka)
		Moved to Kodera Plaza Building in the same Ward, February 2001
1980	June 13	Takamatsu Branch Office opens (Marunouchi, Takamatsu)
		Moved to Kagawa-ken Bengoshi-Kaikan Building in Marunouchi, Takamatsu, March 2003
	November 10	Sendai Branch Office opens (Aoba Ward, Sendai)
		Moved to Sendai Daiichi-Seimei Tower Building, May 2013
1982	October 1	Consultations for automobile physical damage liability cases start
2001	October 1	Saitama Consultation Office opens (Omiya Ward, Saitama)
		Moved to Omiya Shimocho 1-Chome Building with larger office space in the same Ward, November 2017
	November 1	Kanazawa Consultation Office opens (Honmachi, Kanazawa) (Office space expanded in July 2018)
2012	April 1	The Center reorganized into a Public Interest Incorporated Foundation
2015	October 1	Shizuoka Consultation Office opens (Aoi Ward, Shizuoka)

1 Key Features of Consultation Services provided by the Center

Since its establishment, our organization has been improved and enhanced. In addition to its headquarters in Shinjuku, the Center now has branches in Osaka, Nagoya, Fukuoka, Sapporo, Sendai, Hiroshima, and Takamatsu, and consultation offices in Saitama, Kanazawa and Shizuoka for the purpose of prompt resolution of disputes (including, but not limited to, disputes concerning compensation for damages) relating to traffic accidents (automobile accidents). From a position of neutrality and fairness, the Center provides free legal consultations with attorneys in charge of providing consultations and mediation for settlement and deliberation, with a central focus on mediation for settlement.

For information on the flow of Legal Consultations, Mediation for Amicable Settlement and Deliberation, refer to page 27.

❶ Telephone Reservations (Application)

First, the petitioner (i.e. the victim of an automobile accident) makes a reservation by phone with respect to a case that is intended to be mediated in order to reach a settlement. He or she then visits the Center on the reserved consultation date and directly consults with an attorney in charge of providing consultations. Consultations over the telephone are not provided. Before using our services, every petitioner is required to read the Center's Terms of Use (refer to pages 20-25), in which matters that a petitioner needs to know and to comply with are prescribed. Each application for use of the Center's services must be made on condition that the petitioner complies with the Terms of Use.

❷ Legal Consultations, Mediation for Amicable Settlement

As a general guide, the time for each consultation is about one hour. During a legal consultation(1), the attorney in charge of providing the consultation (hereafter, 'attorney in charge') interviews the petitioner, sorts out problems concerning their inquiry or questions, or offers advice on resolution of the dispute.

(1) Because the Center only accepts cases that are intended for mediation aimed at reaching the settlement of a dispute, legal consultations alone are not accepted. Therefore, few cases are concluded after only the initial legal consultation is over and, in principle, the petitioner requests further mediation aimed at a settlement. Legal consultation here is not a legal consultation in a general sense.

When the petitioner requests an attorney in charge to mediate with the aim of reaching an amicable settlement (hereafter, 'mediation'), the Center asks the counterparty, or the insurance company, etc.*, that has a contract with the counterparty, to visit the Center and mediation then commences with the attendance of the parties. The insurance company, etc., is required to attend the settlement procedure conducted at the Center. The victim of the accident him or herself, or his or her legal representative, and those who are permitted by the attorney in charge can attend the legal consultation and the mediation.

Once materials related to compensation for damages have been prepared, a proposal for mediation is presented. As far as cases where a settlement has been reached are concerned, it is common for those regarding accidents that resulted in injury or death to reach a settlement after three or four sessions, while cases regarding accidents causing physical damage normally reach a settlement after about two sessions.

Mediation is conducted with reference to court precedents, precedent arbitral recommendations and the result of considerations of the Nationwide Joint Meetings held by the commissioned attorneys and the jurors of the Center, etc. If the parties reach agreement through mediation, an out-of-court settlement document or an instrument of discharge is drawn up in the presence of the attorney in charge, whereby the insurance company, etc., arranges payment for claims for damages.

If the attorney in charge decides that the mediation is unsuccessful, either of the parties may file a petition to initiate the procedure for deliberation. If the insurance company, etc., requests a transition to judicial proceedings during this period, the procedure of mediation is suspended and the Center's Committee for Judging Adequacy of Transition to Judicial Proceedings discusses the issue and determines whether such a request is acceptable. If the Center determines that it is reasonable to solve the dispute through litigation, for example, in cases where there is no evidential material to show the circumstances of the accident, or cases where there is insufficient material to show reasonable and probable causation between the accident and the injury, etc., the proceedings held at the Center are terminated. Conversely, the insurance company, etc., is required to file a lawsuit without delay.

*** The 'insurance company, etc.'** means an insurance company affiliated to the General Insurance Association of Japan or the Foreign Non-Life Insurance Association of Japan, the National Mutual Insurance Federation of Agricultural Cooperatives, the National Federation of Workers and Consumers Kyosai Cooperatives, the National Mutual Insurance Federation of Truck Transport Co-operatives, the National Federation of Motor Insurance Cooperatives, or the National Federation of Fire Insurance Co-operatives for Small Business, that have agreed to respect the arbitral recommendations provided by the Center.

❸ Deliberation (Arbitral Recommendation) by the Deliberation Board

If mediation for the settlement of a case is unsuccessful and a petition to initiate the procedure for deliberation is filed, the attorney in charge explains the key issues as well as the claims stated by both parties relating to the dispute together with the relevant materials to the Deliberation Board, in advance. If the case is accepted as a case for deliberation, the date for deliberation is then determined.

At meetings of the Deliberation Board, deliberation is conducted by three jurors consisting of one scholar of the law, one former judge and one experienced attorney. Only the two parties or the attorneys representing each party and those who are permitted by the Board can attend the Board meetings.

During the deliberation, the jurors request that each party provide an explanation of the facts relating to the dispute and listen to each party's opinion and, as a result of the deliberation by the Board, an arbitral recommendation is made.

The petitioner, who has the right to claim damages, informs the Center of his or her agreement or disagreement with the recommendation. If the petitioner gives his or her agreement, a settlement can be reached. If the petitioner disagrees with the recommendation, the proceedings at the Center are terminated.

If the petitioner consents to the recommendation, the insurance company, etc., that has a contract with the counterparty is required to respect the result of the recommendation. Therefore, in accordance with the recommendation, the attorney in charge prepares an out-of-court settlement document or an instrument of discharge, on the basis of which the insurance company, etc., arranges for payment for claims for damages.

2 Business Activities

In fiscal 1974, the first year the Center was established, there were 658 newly-accepted consultations (hereafter referred to as 'the number of newly-accepted cases'). There was also a cumulative total of 990 further consultations (in addition to the initial consultations) where those who had received an initial consultation visited the Center again (hereafter referred to as 'the number of revisits'). Thereafter, the number of consultations increased every year following the increase in the number of traffic accidents.

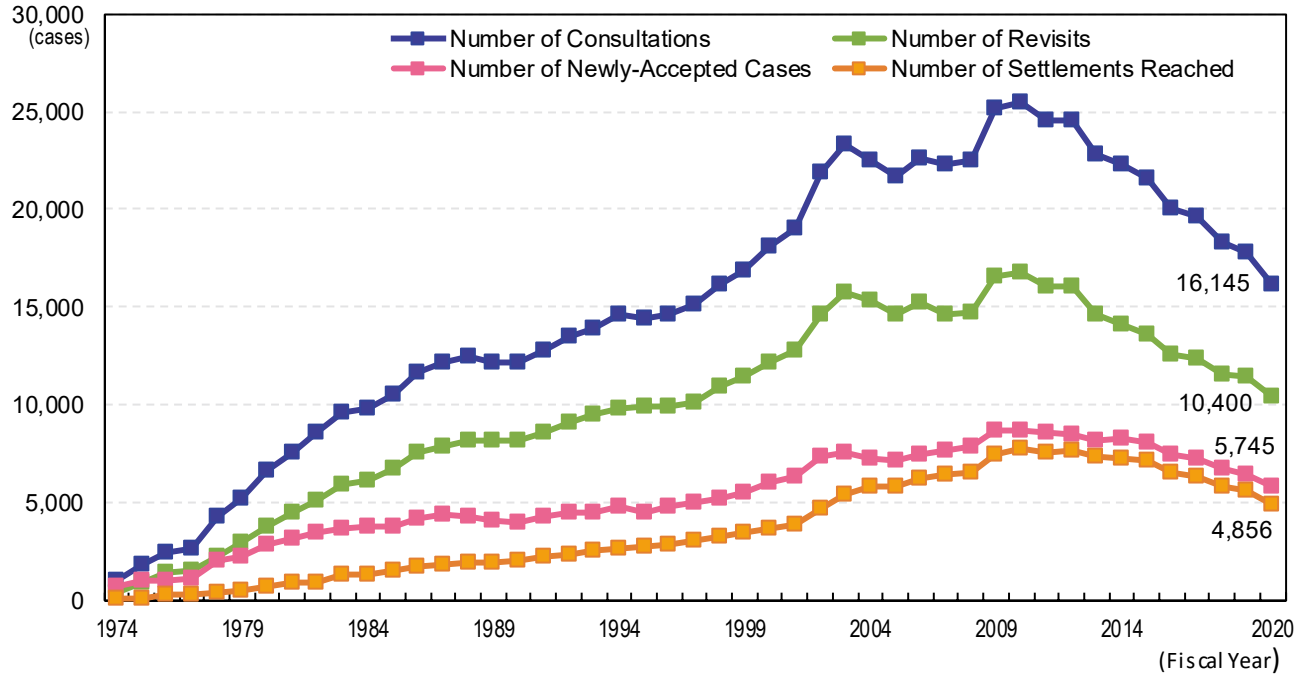
Meanwhile, the waiting period for a consultation also increased accordingly. Because of this situation, the Center placed emphasis on providing an explanation of the procedures involved during the acceptance phase in order to promptly meet the needs of users who could commence the procedure for initiating mediation for settlement. As a result, the number of newly-accepted cases in fiscal 2004 was less than the previous fiscal year for the first time. However, from fiscal 2006, there was a tendency for the number to increase again. In fiscal 2009 in particular, there was a significant increase of more than 10% over the previous year. The increase shown in fiscal 2010 was slight due to a rebound, but the number thereafter marked a slight decrease from fiscal 2011 through fiscal 2013. Although a slight increase was seen again in fiscal 2014, the tendency for the number of cases to decrease continued from fiscal 2015 on. (Fig. 1)

❶ Legal Consultations, Mediation for Amicable Settlement

Following an application from the victim of an automobile accident, the Center provides services concerning free legal consultations with attorneys in charge and mediation aimed at a settlement between the parties from a neutral and fair stance. The purpose of this is to promptly resolve disputes relating to automobile accidents, including, but not limited to, disputes concerning compensation for damages.

The transition in the number of consultations since the establishment of the Center is as shown in Fig.1. During the last 47 years, over 249,000 newly-accepted applications for legal consultations and mediation have been accepted, of which settlements have been reached in approximately 171,000 cases.

Fig. 1 Developments in the Number of Consultations (Number of Newly-Accepted Cases and Number of Revisits) and the Number of Settlements Reached

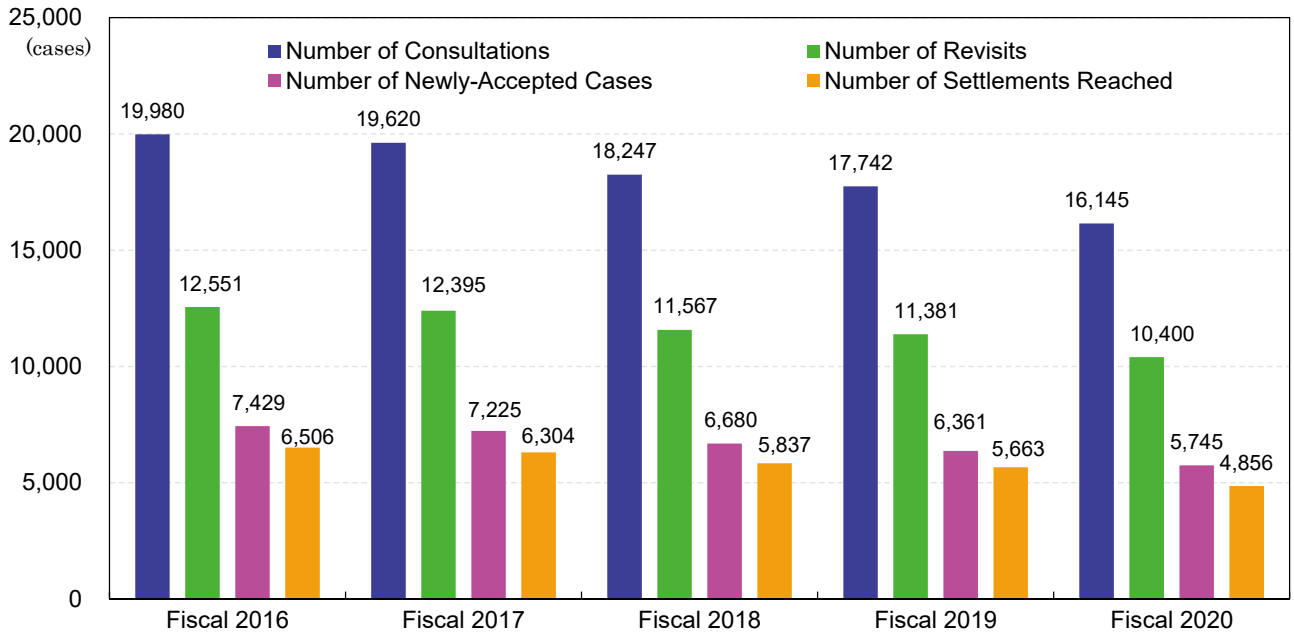


1 Applications for Legal Consultations and Mediation for Amicable Settlement

In fiscal 2020, there were 5,745 newly-accepted cases that were processed as cases of mediation aimed at reaching an amicable settlement, or as similar cases following an application for a consultation from the victim of an automobile accident (a decrease of 616 from the previous fiscal year). Additionally, there were 10,400 revisits (a decrease of 98 from the previous fiscal year), giving a combined total of newly-accepted cases and revisits of 16,145 consultations, (a decrease of 1,597 from the previous fiscal year).

A total of 4,856 amicable settlements were reached (a decrease of 807 from the previous fiscal year). (Fig. 2)

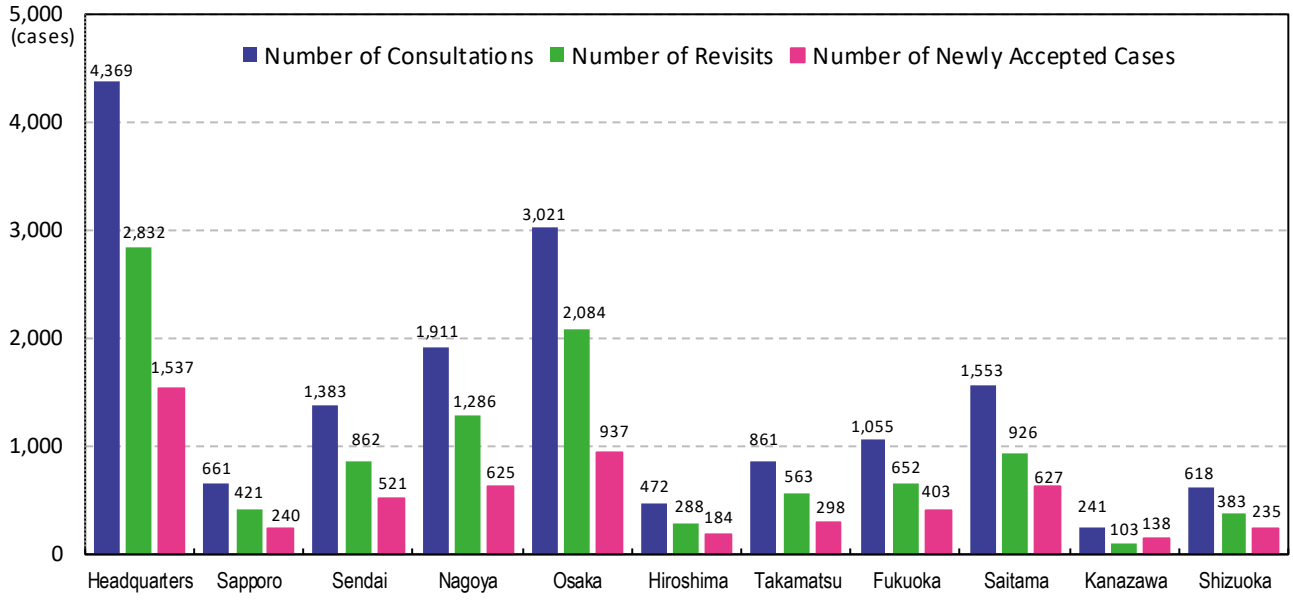
Fig. 2 Developments in the Number of Consultations during the Last 5 Years



2 Number of Consultations at the Headquarters, Branches and Consultation Offices

In addition to the headquarters located in Tokyo, the Center has branches in Osaka, Nagoya, Fukuoka, Sapporo, Sendai, Hiroshima and Takamatsu (each of which is the seat of a high court), and consultation offices in Saitama, Kanazawa and Shizuoka, which means that the Center has opened points of contact for consultation in 11 locations. Of the newly-accepted cases processed at such places in fiscal 2020, 71.9% of the total were processed at the headquarters (including the Saitama Consultation Office), and the Osaka, Nagoya and Fukuoka branches, all of which are located in metropolitan areas. (Fig. 3).

Fig. 3 Number of Consultations at the Headquarters, Branches, etc. (Fiscal 2020)



3 Breakdown of the Number of Newly-Accepted Cases in Fiscal 2020

a. Number of Newly-Accepted Cases (Classification of Accidents according to whether an Accident caused Injury/Death, or Physical Damage)

In fiscal 2020, there were 5,745 newly-accepted cases, of which 4,468 cases (77.8%) were related to accidents causing injury or death, while the remaining 1,277 cases (22.2%) were related to accidents causing physical damage. (Table 1)

Table 1 Number of Newly-Accepted Cases (Fiscal 2020) (Unit: cases, (%))

Breakdown Items	Headquarters	Sapporo	Sendai	Nagoya	Osaka	Hiroshima	Takamatsu	Fukuoka	Saitama	Kanazawa	Shizuoka	Total
Number of Newly-Accepted Cases	1,537	240	521	625	937	184	298	403	627	138	235	5,745
Portion of the Total related to Accidents causing Injury or Death	1,180	181	391	469	731	135	240	328	537	92	184	4,468
(Ratio)	(76.8)	(75.4)	(75.0)	(75.0)	(78.0)	(73.4)	(80.5)	(81.4)	(85.6)	(66.7)	(78.3)	(77.8)
Portion of the Total related to Accidents causing Physical Damage	357	59	130	156	206	49	58	75	90	46	51	1,277
(Ratio)	(23.2)	(24.6)	(25.0)	(25.0)	(22.0)	(26.6)	(19.5)	(18.6)	(14.4)	(33.3)	(21.7)	(22.2)

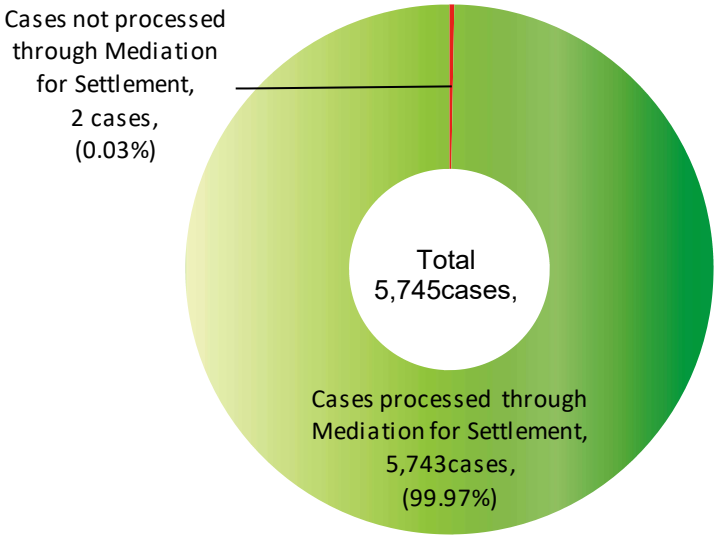
b. Breakdown of Consultations in the Proceedings of Mediation for Amicable Settlements, and Other Related Procedures

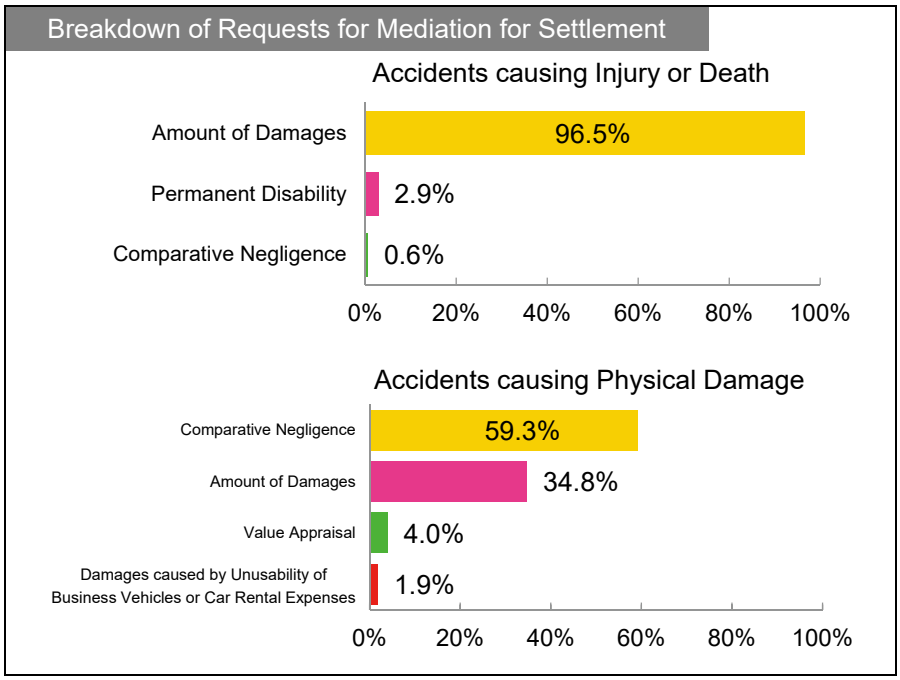
Of the 5,745 consultations, for which new visitors made requests at the Center (newly-accepted cases), 5,743 cases were processed through mediation (99.97%), while the remaining 2 cases (0.03%) were not subsequently processed through mediation. This is because the Center is based on the premise of treating cases through the procedure of mediation aimed at an amicable settlement.

If we look at the cases processed through mediation by dividing them between accidents causing injury or death and accidents causing physical damage, we find that, in cases resulting in injury or death, 96.5% are related to the amount of damages, 2.9% to permanent disability, and 0.6% to comparative negligence.

In cases of physical damage, 59.3% are related to comparative negligence, 34.8% to the amount of damages, 4.0% to value appraisal, and 1.9% to compensation for damages caused by business vehicles being unusable or car rental expenses. (Fig 4)

Fig. 4 Portion of Consultations processed through Mediation for Settlement (Fiscal 2020)





c. Number of Visits Required until Settlements Reached

In fiscal 2020, 4,856 amicable settlements were reached. The number of times users visited the Center for consultation until settlements were reached and the respective number of cases are described in the following table. In summary, there were 3,433 cases involving one to three visits, which means settlements were reached after three visits in approximately 71% of the cases. In approximately 93% of the cases, settlements were reached after five visits. Looking at the transition over the last five years, we can find a steady trend in speeding up the process to reach a settlement. (Table 2)

Table 2 Number of Visits until Settlements were Reached (Last 5 Years)

Number of Visits	Number of Cases (accumulated ratios are shown in parenthesis under each number of cases)				
	Fiscal 2016	Fiscal 2017	Fiscal 2018	Fiscal 2019	Fiscal 2020
Once	535 (8.2%)	545 (8.6%)	514 (8.8%)	522 (9.2%)	466 (9.6%)
Twice	2,975 (45.7%)	2,848 (45.2%)	2,604 (44.6%)	2,588 (45.7%)	2,071 (42.6%)
3 times	4,812 (74.0%)	4,659 (73.9%)	4,284 (73.4%)	4,175 (73.7%)	3,433 (70.7%)
4 times	5,673 (87.2%)	5,417 (85.9%)	5,033 (86.2%)	4,891 (86.4%)	4,131 (85.1%)
5 times	6,054 (93.1%)	5,840 (92.6%)	5,415 (92.8%)	5,246 (92.6%)	4,492 (92.5%)
6 times	6,264 (96.3%)	6,052 (96.0%)	5,627 (96.4%)	5,461 (96.4%)	4,690 (96.6%)
7 times or more	6,506 (100%)	6,304 (100%)	5,837 (100%)	5,663 (100%)	4,856 (100%)

Note: Number of cases and the ratio shown in the Table above represent the accumulated total number of cases and the accumulated ratios in the respective fiscal year.

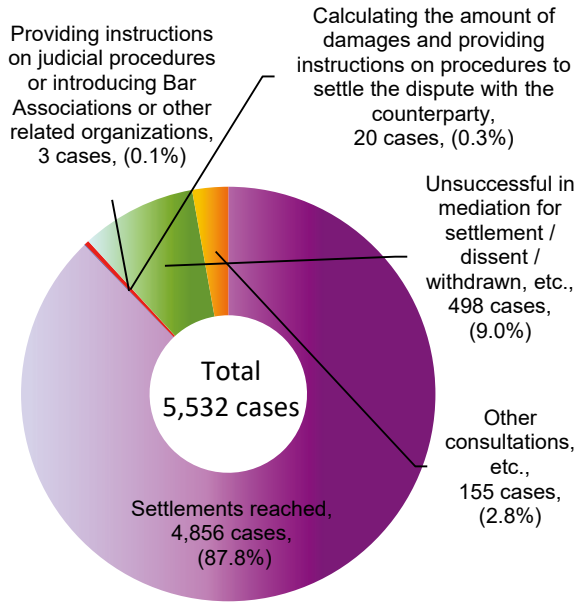
4 Results of Consultation Cases Disposed

There were 5,532 cases that were completed after legal consultations with attorneys in charge, mediation and deliberations (completed cases) in fiscal 2020.

Settlements were reached in 4,856 (87.8%) of such completed cases. However, 498 cases (9.0%) were, for some reason, withdrawn or determined to be unsuccessful in mediating a settlement, 20 cases (0.3%) were closed after calculating the amount of damages and providing instructions on procedures to settle the dispute with the counterparty, and 3 cases (0.1%) were closed after providing instructions on judicial procedures or introducing the victim to bar associations or other related organizations. The remaining 155 cases (2.8%) were other consultations, etc.

The 4,856 cases that were settled amicably include 462 cases (8.4%) that were settled following arbitral recommendations determined through the deliberation procedure. (Fig. 5)

Fig. 5 Results of Consultations Disposed (Fiscal 2020)



② Deliberation

When mediation for a settlement by an attorney in charge is unsuccessful, any one of the parties can file a petition for the deliberation procedure provided by the Center. However, if the case is deemed inappropriate, it will not proceed any further. With respect to an accident causing physical damage, the Deliberation Board may impose certain conditions (2) for resolution of the case. If the parties do not consent to such conditions, deliberation and an arbitral recommendation cannot be made in some cases.

(2) One example of such conditions is when two cars collide with each other causing physical damage to both of them and both parties are negligent. Filing a petition for the deliberation procedure is subject to both owners (those who have the right to damages) giving their consent to the arbitral recommendation on the damage suffered by each of them.

Deliberation is conducted at a meeting of the Deliberation Board consisting of a legal scholar, a former judge and an experienced attorney.

There were 575 cases referred to the deliberation procedure in fiscal 2020. (Fig. 6)

Looking at the results of deliberation in fiscal 2020 (Table 3), of these 575 cases, 462 (80.3%) were settled amicably through the deliberation procedure, 38 (6.6%) resulted in disagreement with the arbitral recommendation or were either withdrawn or otherwise finished, while 75 (13.1%) remained pending.

Deliberation Boards have been established at the headquarters and the seven branches. Deliberations on cases at the Saitama Consultation Office, which has no Board, are conducted at the headquarters, while deliberations on cases at the Kanazawa Consultation Office and the Shizuoka Consultation Office, which also have no Boards, are conducted at the Nagoya Branch.

Fig. 6 Number of Deliberations over the Last 5 Years (Number of Deliberations, Number of Settlements Reached)

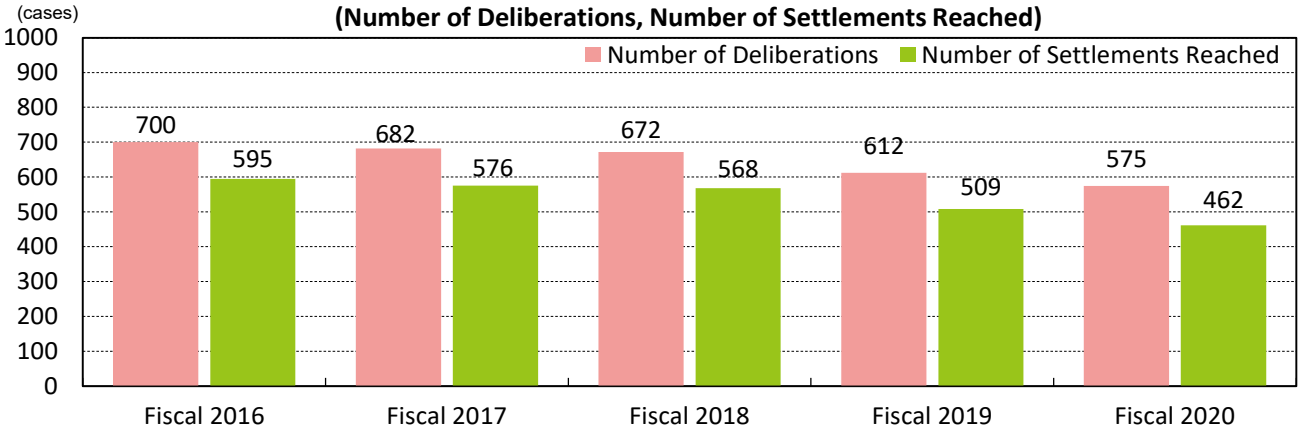


Table 3 Number of Deliberations held at the Headquarters and Branches (Fiscal 2020) (Unit: Cases)

Beakdown Items		Headquarters	Sapporo	Sendai	Nagoya	Osaka	Hiroshima	Takamatsu	Fukuoka	Total
Number of Deliberations		227(36)	27	64	69(6)(12)	136	16	16	20	575
Breakdown of Results of Deliberation	Number of Settlements Reached	185(33)	24	49	60(4)(11)	100	15	14	15	462
	Number of Cases Resulting in Disagreement with Arbitral Recommendations	6 (1)	1	0	6(0)(1)	14	0	0	0	27
	Number of Cases Pending in Deliberations	30(0)	2	15	3(2)(0)	17	1	2	5	75
	Number of Cases Withdrawn / Finished	6 (2)	0	0	0 (0) 0	5	0	0	0	11

Notes 1 The numbers described in parenthesis under the Headquarters column refer to the number of cases at Saitama Consultation Office. Those in parenthesis under the column for the Nagoya Branch refer to the number of cases at the Kanazawa Consultation Office (left) and the Shizuoka Consultation Office (right), respectively.

2 The number of Deliberations is broken down into the Number of Settlements Reached, the Number of Cases Resulting in Disagreement with the Arbitral Recommendations, the Number of Cases Pending in Deliberations and the Number of Cases Withdrawn / Finished.

❸ Promoting the Rationalization of Consultation Services

In order to shorten the waiting period for consultations, and to standardize and accelerate the processing of cases, the Center is continually engaged in a fundamental review of the entire operation of its business, revising existing rules and laying down necessary provisions such as those related to personal information protection and the establishment of a Grievance Committee.

The Center is also working on clarifying the coverage of legal consultations, mediation and deliberations, and their related work-flow. It is also working on preparing its business-related rules as a whole in such a way as to establish Terms of Use, which prescribe what petitioners need to know before using the Center and what matters they need to comply with.

In addition, the Center is engaged in introducing and improving its Consultation Services Management System covering the entire operation of its business, including business operations and processing of cases concerning legal consultations, mediation and deliberations.

The Center will continue to appropriately operate its business by means of the aforementioned preparation of its business-related rules and by adoption of the Consultation Services Management System.

3 Research Activities

As a part of our business activities regarding research on compensation for damages caused by automobile accidents, the Center conducts the following activities and utilizes the results for consultation, mediation and deliberations.

❶ Compilation of a Database using a Retrieval System for Introducing New Judicial Precedents

The Center is working on collecting new precedents from the major district courts pertaining to compensation for damages caused by automobile accidents (approximately 900 cases per year). It has summarized approximately 560 of these each year, and has compiled them into a database on the Center's own accord, which it utilizes for consultations, mediation and deliberations.

By the end of fiscal 2020, 17,760 cases had been entered into the database.

❷ Compilation of a Database using a Retrieval System for Previous Arbitration Recommendations

The Center is working on compiling a database of cases in which the Center's Deliberation Boards conducted deliberation and pronounced recommendations for arbitration on the Center's own accord, and utilizes this for consultations, mediation and deliberations.

By the end of fiscal 2020, 4,481 cases had been entered into the database.

❸ Reconstruction and reinforcement of a Database using a Retrieval System for Introducing New Judicial Precedents and Previous Arbitration Recommendations

The Center reinforced the database using a retrieval system for Introducing New Judicial Precedents and Previous Arbitration Recommendations by adding new functions such as displaying cases of consensus decisions made by three judges and searching cases by adding a new classification of Accidents in a Parking Lot as well as reconstructing its operating system as the system reached its renewal deadline, etc., in fiscal 2020.

❹ Publication of Casebooks Outlining Arbitral Recommendations of Deliberations on Traffic Accidents

The Center is working on publishing a series of casebooks entitled 'Casebooks Outlining Arbitration Recommendations on Traffic Accidents'. These contain the main arbitration recommendations the Center's Deliberation Boards have made. The casebooks are distributed to administrative agencies and other relevant bodies, etc., for use as reference materials. They are also made available to the public.

In fiscal 2020, the Center published its 'Casebook Outlining Arbitral Recommendations on Traffic Accidents No. 38', containing 80 of the main arbitration recommendations the Deliberation Boards pronounced in fiscal 2019.

4 Other Business Activities

Every year, the Center performs activities, mainly in study meetings, training seminars, conferences, etc., in order to further enhance the capability of jurors and attorneys in charge to perform their services, and to promote collaboration with relevant organizations as follows:

❶ Case Study Meetings with Judges in Divisions for Traffic Accidents

Discussions on and studies of traffic accidents and other related matters are conducted regularly. (These are held at the headquarters and major branches.)

❷ Joint Case Study Meetings with Consultation Attorneys Belonging to the Nichibenren (Japan Federation of Bar Associations) Traffic Accident Consultation Center

Case Study meetings are held to exchange information on the respective consultation services and to enhance the qualifications of attorneys in charge. (These are conducted at the headquarters.)

❸ Participation in Medical Seminars or Other Related Seminars

Jurors and attorneys in charge at the headquarters, branches, etc., participate in medical seminars held by relevant bodies and endeavor to improve medical knowledge related to traffic accidents.

❹ Joint Meetings of Jurors and Commissioned Attorneys across the Country

The Center holds meetings at which jurors and commissioned attorneys across the country gather to discuss issues regarding management of the Center's organization, legal issues regarding the operation of its business, etc., and to conduct case studies and other related matters.

5 User Opinions (Results of Questionnaires)

Every year, the Center conducts a survey in the form of a questionnaire on the Center's services, etc., which is given to those who have had their disputes settled through mediation and deliberation procedures. The Center uses the results of the survey as a reference to improve its operations. In fiscal 2020, 983 respondents replied.

Based on the results of the survey, the Center understands that users of its mediation and deliberation procedures generally gave its operations high ratings, as shown below. However, considering that there are still a few people who do not evaluate the Center very highly, the Center will continue to make every effort to improve.

Mediations, etc., held at the Center are provided mainly through face-to-face meetings with attorneys in charge. The Center asked questions about the attorneys' responses to the users of its mediation and deliberation procedures and the results achieved during their meetings with them.

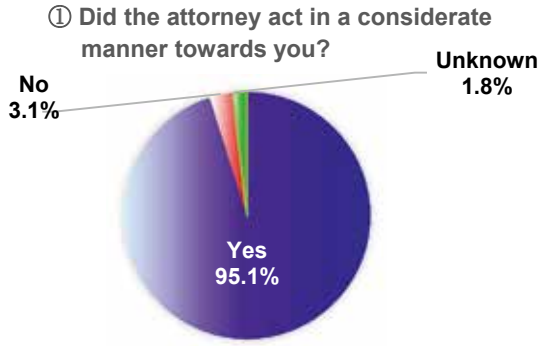
① Firstly, with regard to the question, "Did the attorney act in a considerate manner towards you?", 95.1% of the respondents answered "Yes".

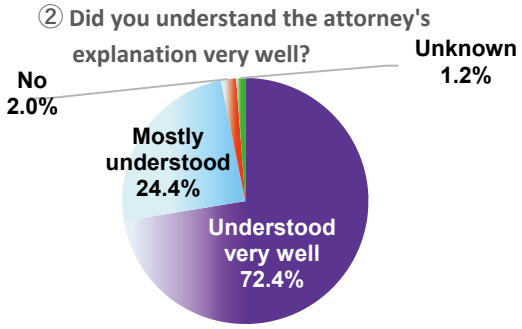
② Secondly, in answer to the question, "Did you understand the attorney's explanation very well?", the aggregate percentage of "I understood very well" and "I mostly understood" was 96.8%.

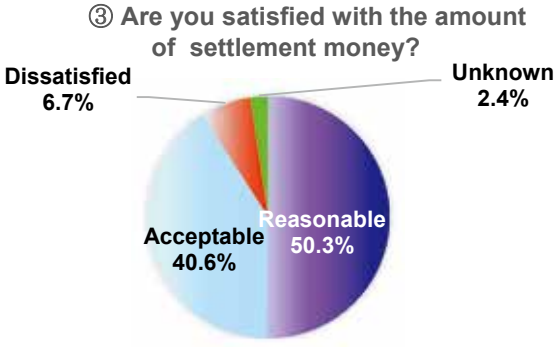
③ In answer to the question, "Are you satisfied with the amount of settlement money?", a total of 90.9% replied either "Reasonable" or "Acceptable".

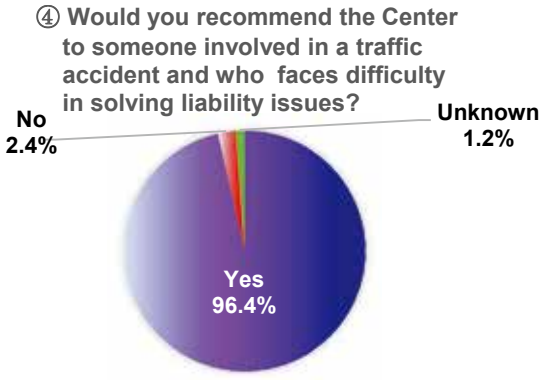
④ Finally, as for the question, "Would you recommend the Center to someone involved in a traffic accident and who faces difficulty in solving liability issues?", 96.4% of respondents answered, "Yes, I would."

The Center has received various opinions from our users and we will continue to endeavor to improve its operations by making the best use of their opinions both positive and critical.



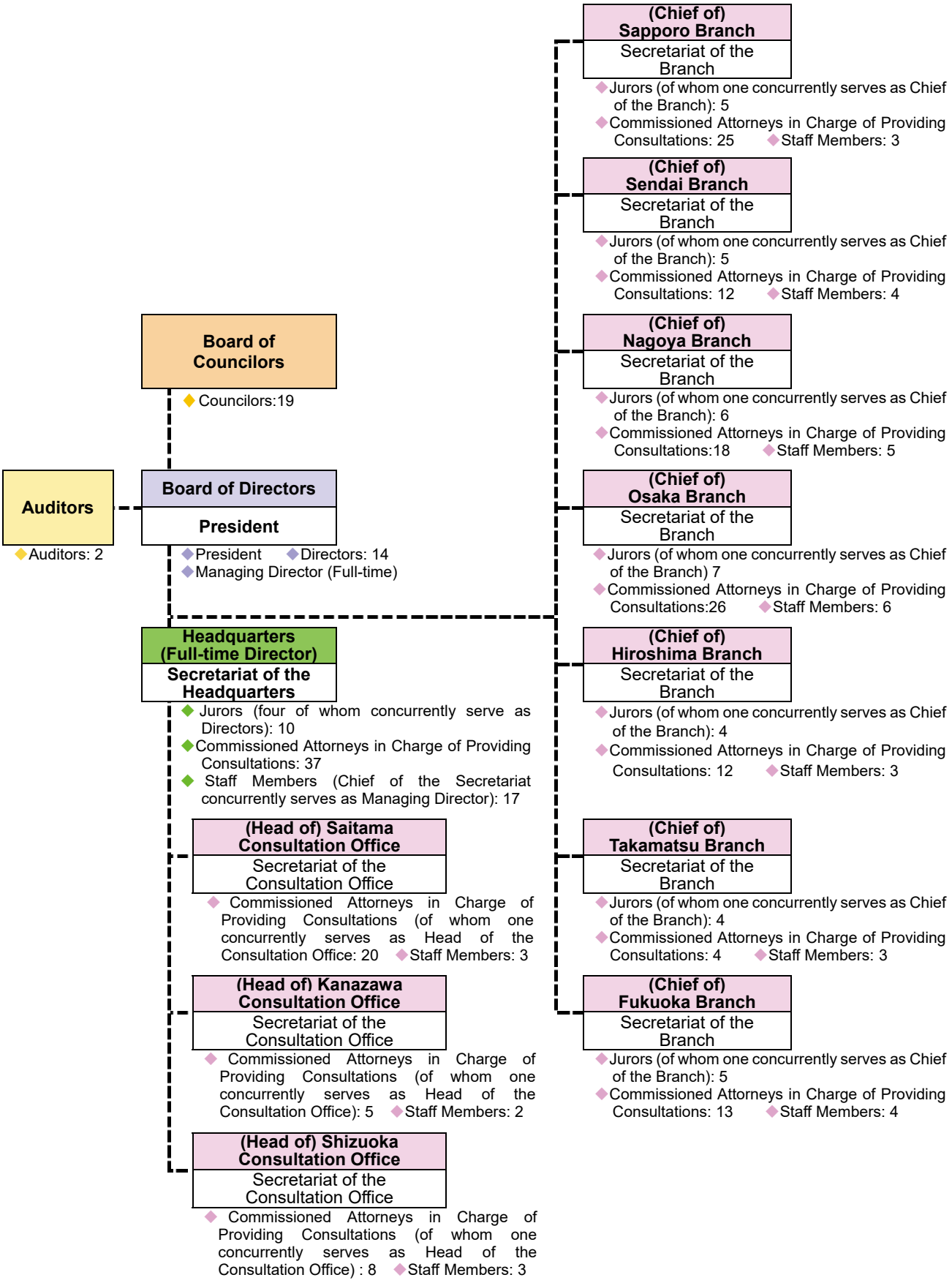






Organization of the Center

(As of 1 August 2021)



Note: The Headquarters and 7 Branches have Deliberation Boards. Each Board consists of a legal scholar, a former judge and an experienced attorney, making a total of 3 jurors.

Councilors and Directors

●Councilors: (as of August 1, 2021) (Honorific titles omitted)

Toyohiro Nomura	(President, Japan Energy Law Institute)	Shunsuke Marushima	(Director, Japan Legal Support Center)
Kiyoe Kado	(Professor Emeritus, Rikkyo University)	Naoyuki Isogawa	(Professor Emeritus, Kyushu University)
Shōichi Ogano	(Professor, College of Law, Chuo University)	Shigeru Toriyabe	(Professor Emeritus, Hiroshima University)
Toshiyuki Satō	(President, Japan Traffic Safety Education Association)	Kazuyuki Yoshinaga	(Professor, Graduate School of Law, Tohoku University)
Kenji Ōyama	(Former Executive Director, Japan Traffic Safety Association)	Akifumi Imamura	(Attorney)
Masakazu Kume	(Former Executive Director, Japan Automobile Federation)	Rumiko Hasegawa	(Attorney)
Chikara Kawakita	(Former Vice President, General Insurance Rating Organization of Japan)	Atsuko Hara	(Attorney)
Jin-ichi Sakamoto	(Managing Director, General Insurance Association of Japan)	Tomoko Matoba	(Attorney)
Yuzuru Onishi	(General Manager, Automobile Department, National Mutual Insurance Federation of Agricultural Cooperatives)	Teruki Yamashita	(Attorney)
Takeshi Hamada	(Managing Executive Officer, National Federation of Workers and Consumers Kyosai Cooperatives)		

●Directors: (as of August 1, 2021) (Honorific titles omitted)

President	Ikufumi Niimi	(Attorney, Professor Emeritus, Meiji University)
Director	Michitarō Urakawa	(Attorney, Professor Emeritus, Waseda University)
Director	Shin-ichirō Hayakawa	(Professor, School of Law, Senshu University)
Director	Toshifumi Shibata	(Attorney, Former Chief Judge, Tokyo High Court)
Director	Shintarō Katō	(Attorney, Former Chief Judge, Tokyo High Court)
Director	Takeji Yamamoto	(Attorney)
Director	Shin-ichirō Tōyama	(Attorney)
Director	Nobuhisa Yasui	(Attorney)
Director	Takeaki Noda	(Chief of Nagoya Branch, Former President, Nagoya District Court)
Director	Hiroshi Yamazaki	(Chief of Sapporo Branch, Attorney)
Director	Yukio Yamaguchi	(Chief of Fukuoka Branch, Attorney, Former President, Fukuoka District Court)
Director	Hidenobu Konishi	(Chief of Hiroshima Branch, Attorney, Former President, Hiroshima District Court)
Director	Jun Miura	(Chief of Osaka Branch, Attorney, Former Chief Judge, Osaka High Court)
Director	Haruo Yanase	(Chief of Takamatsu Branch, Attorney)
Director	Kōichi Tamura	(Chief of Sendai Branch, Attorney, Former President, Takamatsu High Court)
Managing Director	Atsuhiro Takeuchi	(Chief of Secretariat of Headquarters (Full-time))
Auditor	Masayuki Yoshikawa	(Certified Public Accountant)
Auditor	Wataru Maekawa	(Attorney)

Financial Statement (Based on Fiscal 2020)

1. Balance Sheet (Outline)

(unit: 1,000yen)

Account	Amount
Ⅰ Assets	
1. Current assets	
Cash and deposits	484,288
Accounts receivable	2
Prepaid expenses	13,484
Advance payments	178
Total current assets	497,952
2. Non-current assets	
Assets for basic funds	30,000
Restricted assets	267,824
Other non-current assets	241,462
Total non-current assets	539,286
Total assets	**1,037,238**
Ⅱ Liabilities	
1. Current liabilities	
Lease obligation	5,689
Accounts payable	43,789
Accrued expenses	6,282
Accrued taxes	66
Deposits received	4,872
Accrued bonuses	18,048
Total current liabilities	78,746
2. Non-current liabilities	
Lease obligation	7,976
Long-term accounts payable	1,750
Accrued retirement benefits	229,934
Total non-current liabilities	239,660
Total liabilities	**318,406**
Ⅲ Net assets	
1. Restricted net assets	30,000
(Allocated to assets for basic fund)	(30,000)
2. Unrestricted net assets	688,832
(Allocated to restricted assets)	(36,140)
Total net assets	**718,832**
Total liabilities and net assets	**1,037,238**

2. Statement of Activities Summary(Outline)

(unit: 1,000yen)

Account	Amount
Ⅰ Changes in unrestricted net assets	
1. Operating activities	
(1) Revenues and gains from operating activities	
Income from basic fund	3
Income from restricted assets	29
Donations	1,023,900
Miscellaneous revenue	6
Total revenues and gains from operating activities	**1,023,938**
(2) Expenses and losses from operating activities	
Expenses for business activities	917,160
General and administrative expenses	56,582
Total expenses and losses from operating activities	**973,742**
Total changes in operating activities for the year	50,196
2. Non-operating activities	
(1) Revenues from non-operating activities	
Total revenues from non-operating activities	**0**
(2) Expenses and losses from non-operating activities	
Loss on disposal of office equipment	0
Loss on disposal of software	359
Total expenses and losses form non-operating activities	**359**
Total changes in non-operating activities for the year	△359
Total changes in unrestricted net assets for the year	49,837
Unrestricted net assets at beginning of year	638,995
Unrestricted net assets at end of year	**688,832**
Ⅱ Changes in restricted net assets	
Income from basic fund	3
Transfer to unrestricted net assets	△3
Total changes in restricted net assets for the year	0
Restricted net assets at beginning of year	30,000
Restricted net assets at end of year	**30,000**
Ⅲ Net assets at end of year	**718,832**

Terms of Use of the Center

Tentative Translation: This is not an officially-authorized translation and is provided for reference only. Only the original Japanese version is legally valid.

The following terms define what persons who use legal consultations, and procedures for mediation for amicable settlement and deliberations provided by the Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation are asked to familiarize themselves and comply with. As it is a precondition for users to comply with the Terms, please be sure to read them before applying to the Center and then submit the necessary application forms.

The handling of personal information is stipulated in Article 11. This is important. Please be sure to read the provisions carefully.

If anything is unclear in these terms, please contact the headquarters, the branch or the consultation office where you have made a reservation to make an application for the use of ADR services provided by the Center.

The Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation Terms of Use

(Business of the Center)

1

(1) The Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation (hereafter referred to as 'the Center') defines its main business as the provision of legal consultations, mediation for amicable settlements and deliberations (hereafter referred to as 'these procedures') in order to solve disputes pertaining to damages caused by automobile accidents.

(2) The following disputes are not covered under these procedures.

① Liability disputes that arise from accidents between cyclists and pedestrians, or among cyclists.

② Disputes that are related to payments of claims for coverage by insurance companies or mutual aid cooperatives with which the victims themselves have made contracts such as payments for passengers' personal accident coverage or personal accident compensation coverage.

(3) The following cases are not dealt with under these procedures. However, if either the perpetrator, or the insurance company or the cooperative (hereafter the insurance company or the cooperative is referred to as 'the insurance company, etc.') agrees with these procedures, the Center may proceed with these procedures.

① Where the perpetrator who caused an accident has not taken out voluntary automobile insurance or mutual aid.

② Where the voluntary automobile insurance (or mutual aid) that the perpetrator who caused an accident has taken out does not provide the victim's right to make a claim against the insurance company, etc., directly in its policy.

③ Where the voluntary automobile mutual aid that the perpetrator who caused an accident has taken out is from any organization other than the following:

- The National Mutual Insurance Federation of Agricultural Cooperatives,
- The National Federation of Workers and Consumers Kyosai Insurance Cooperatives,
- The National Mutual Insurance Federation of Truck Transport Co-operatives,
- The National Federation of Motor Insurance Cooperatives, or
- The National Federation of Fire Insurance Co-operatives for Small Business.

(Application for use of the Center's procedures)

2

(1) A victim of a traffic accident (hereafter referred to as 'the petitioner') who intends to use these procedures is required to submit an application form, provided by the Center, for his or her own liability damages dispute arising from an automobile accident. The petitioner may apply orally to use these procedures only if there is a special reason such as the applicant has difficulty in filling in the application form.

(2) Applications must be made either at the Center's headquarters, one of the branch offices, or one of the consultation offices according to the location of the petitioner's residence, or of the accident, as shown in the Annexed List of Locations, except where the location for the application has been agreed upon, in advance, by both the victim and the perpetrator or his or her insurance company, etc., (hereafter the perpetrator, or his or her insurance company, etc., is referred to as 'the counterparty'). However, this provision does not apply when the Center determines that there are avoidable circumstances for the petitioner to apply to the headquarters, one of the branch offices, or one of the consultation offices that differ from the ones described in the Annexed List.

(3) If an application for the use of these procedures has been made to a different office, contrary to (2) above, and which is then identified in the course of proceeding with mediation for an amicable settlement, the case may be transferred to either the headquarters, one of the branch offices, or one of the consultation offices described in the Annexed List.
(4) The petitioner must submit, as instructed by the Center, basic materials regarding his or her particular case, such as the Certificate of Traffic Accident, a rough sketch of the circumstances under which the accident occurred, and a medical certificate, etc., either when submitting their application form or by the date the Center designates.

(Cases where the Center will not engage in mediation)

3 The Center will not engage in mediation for amicable settlements in the following cases.

① The case has already been filed for action or is being conciliated in court at the time a reservation for mediation was accepted by the Center. The Center will still engage in mediation even if the counterparties have filed for action or a conciliation request in court after the Center has accepted reservations for mediation.
② The case is undergoing procedures at any other alternative dispute resolution organizations such as the Nichibenren Traffic Accident Consultation Center or the Sonpo ADR Center (General Insurance Consultation and ADR Center).
③ The case has ultimately been resolved between the petitioner and the counterparty (hereafter the petitioner and the counterparty are referred to as 'the parties') outside of the Center by such means as a final judgment resulting from filing an action or the completion of an amicable settlement by procedure of conciliation in court.
④ The case is deemed to be an application for mediation despite having an unjustifiable purpose such as a fraudulent claim.
⑤ The petitioner is deemed not to have a legitimate right to or authority regarding the claim.
⑥ The conduct of the claim is suspected of being against Article 72 of the Attorney Act.
⑦ It becomes difficult for the Center to proceed with mediation due to a violation of the Terms of Use by the parties.
⑧ The claim is the same case for which mediation procedures have been terminated based on Article 23.
⑨ It is deemed to be inappropriate for the Center to proceed with mediation due to reasons other than any of the above.

(Costs)

4 The Center offers these procedures free of charge.

However, any costs incurred in preparing any necessary materials to help solve disputes such as the Certificate of Traffic Accident, medical certificates, etc., fees for transportation to and from the Center, and communication fees (telephone, fax, etc.) or similar, shall be borne by the parties themselves.

(Consultants in charge and Jurors)

5 Mediation at the Center is provided by commissioned attorneys who are neutral and fair (hereafter referred to as 'consultants in charge'). Deliberations at the Center are provided by deliberation boards consisting of neutral and fair jurors selected from a number of experienced academics and attorneys (hereafter referred to as 'deliberation boards').

Consultants in charge and jurors conduct such procedures by positioning themselves not as representatives of the parties but as third parties who are fair and neutral.

(Change of consultant)

6 If a consultant in charge has a special relationship with the parties, any one of the parties can ask the Center to change the consultant. (This does not apply where one of the parties only disagrees with or cannot get on well with the consultant.) In such cases, the Center will determine the relationship between the consultant and the party concerned. If the Center judges the request reasonable, the Center will arrange for another consultant in charge.

(Advancing mediation procedures)

7

(1) Mediation at the Center will be carried out within a time frame of about one hour per session. The consultant in charge will make every effort to settle the case promptly.
(2) The parties are required to follow all instructions given by the consultant in charge and staff members of the Center regarding the procedures for mediating an amicable settlement, aiming to settle each individual case fairly and appropriately.
(3) When the parties receive instructions from the consultant in charge during the course of mediation, they

are required to promptly submit any materials that form the basis of their petition regarding their individual case.

If no materials are submitted and the consultant in charge judges that it is impossible to calculate the proper amount of damages, the procedure for mediating an amicable settlement may be terminated.

(Responsibilities and obligations of the parties)

8 The parties are obliged to comply with the Terms of Use and must not act in a manner resembling any of the following:

① Insisting on false facts when the parties use mediation provided by the Center

② Defaming, slandering or taking intimidating action towards the counterparty of an individual case, the consultant in charge and/or staff members of the Center.

③ Taking any other actions that might prevent the Center from conducting its business in a smooth and fair manner as described in Annex 1.

(Handling of materials, etc.)

9 Copies of originals may, in principle, be acceptable as materials that the parties need to submit to the Center. In principle, materials submitted to the Center by the parties will not be returned.

(Involvement of a third party)

10 The parties cannot allow any person other than their representative attorney to become involved by asking a third party to participate in or accompany them during procedures for mediating amicable settlements. However, such may not apply if the consultant in charge considers there to be special circumstances in the case and the party submits any necessary documents, including Power of Attorney, as instructed by the Center.

(Handling of personal information)

11

(1) The purpose of using personal information pertaining to the parties that the Center obtains (hereafter referred to as 'personal information'), and the method of obtaining and providing such information to a third party are as follows:

① Purpose of use

The purpose of using personal information at the Center is limited to whatever is necessary to conduct legal consultations, mediation for amicable settlements, and deliberations relating to damages resulting from automobile accidents, and to carry out its related business procedures smoothly.

② How the information is obtained

The Center obtains personal information with the consent of the party who owns the information.

③ How the information is provided to a third party

The Center may possibly provide a third party, other than the Center itself (such as the perpetrator or the insurance company, etc., that form the counterparty, medical institutions, or automobile appraisers, etc.) with personal information which the Center obtains in order to enable the Center to conduct its business or where it is required based on related laws and regulations.

When the counterparty provides the Center with any related materials such as a medical certificate and/or a document stating the physician's professional opinion, etc., the party is required to obtain the consent of the petitioner him or herself in advance.

(2) If consent relating to items ② and ③ of paragraph (1) cannot be obtained, there are cases where the procedures may sometimes come to an end.

(Presenting the parties with a proposal for settlement)

12 The consultant in charge sorts out the allegations the parties have made and then makes every effort to present the parties with a settlement proposal promptly.

(Suspension of mediating an amicable settlement)

13 The consultant in charge may suspend mediation even after the consultant has started such a procedure when any one of the following facts for such suspension has been revealed. If the procedure for mediation has been suspended, the consultant in charge will notify the parties of the effect in writing.

① The petitioner is undergoing treatment.

② Procedures for the approval of permanent disability grade that the petitioner has applied for are in process.

③ Procedures to protest against the approval of permanent disability grade filed by the petitioner are in process.

④ Procedures for filing by the petitioner with the Dispute Settlement Organization for Compulsory

Automobile Liability Insurance and Mutual Aid Claims for mediating settlement of a dispute regarding the approval of permanent disability grade are in process.

⑤ Cases where the petitioner has notified the consultant in charge of his or her intention to exercise their right to any of the above applications or filings described in ② to ④ above.

⑥ Circumstances other than the above where it is deemed difficult for the consultant in charge to proceed with mediation.

(Disposition of cases suspended for a long period)

14 The consultant in charge may cease mediation for a case which has been suspended pursuant to the provisions in the preceding Article, if the conditions under which the mediation has been suspended have not been cleared up even 6 months after such notification under the preceding Article was released. However, such action may not be applied to cases where there are legitimate reasons why the situation has not been resolved.

(Termination of mediation)

15 Mediation shall be terminated in the following cases:

① When an amicable settlement has been attained.

② When the consultant in charge judges that there is no expectation for the case to be settled amicably, and mediation ends unsuccessfully.

③ When the petitioner withdraws his or her case for an amicable settlement.

④ When the insurance company, etc., requests that the dispute be solved through judicial proceedings (a request for the case to be transferred to litigation) and then the Center approves such a request for the case to be transferred to and settled by litigation.

⑤ When it becomes clear that the case is applicable to any item under Article 3.

⑥ When the consultant in charge ceases mediation based on Article 14.

⑦ When it is recognized that the petitioner does not wish to visit the Center again to attend meetings for which the day of the next meeting has not been determined.

(Petition for deliberation of the case)

16

(1) In the case of Article 15, item ②, the consultant in charge shall inform the parties that mediation has ended unsuccessfully.

(2) Any of the parties may make a petition for their case to be deliberated within 14 days after receiving notice of paragraph (1). However, if the counterparty applies for deliberation, he or she must obtain the consent of the petitioner.

(3) In the case of an application for deliberation concerning physical damage, there may be some cases where it is required that the letter of consent accepting the deliberation board's arbitral recommendation be submitted by the petitioner in advance.

(Circulation of the case to the deliberation board)

17 When the parties apply for deliberation based on paragraph (2) of Article 16, the consultant in charge organizes points of dispute between the parties which have become clear during mediation, and then proceeds with the relevant procedures for filing the case for deliberation to the board.

(Provisions for mediation correspondingly applied to deliberations)

18 Article 6, paragraphs (2) and (3) of Article 7, Article 8 and Article 10 are applied in similar fashion to procedures for deliberation.

(Deliberation and issuing arbitral recommendations)

19

(1) Deliberation boards listen to explanations and respective petitions regarding individual cases from consultants in charge and the parties themselves, and then make arbitral recommendations. The parties can provide such necessary explanations and state their own petitions by attending meetings of the deliberation board.

(2) Deliberation boards may determine that a case is unsuitable for deliberation without taking the steps outlined in paragraph (1) and refrain from deliberating and issuing arbitral recommendations in the following cases.

① The case is deemed applicable to any item under Article 3.

② The case does not satisfy certain conditions* in deliberating physical damage disputes which the deliberation board considers necessary for settlement of the case.

* The following is an example applicable to such conditions.

Where both parties suffer physical damage as a result of a collision between two cars and both parties are at fault, it becomes a precondition for the deliberation board to deliberate and make an arbitral recommendation that both owners of the vehicles (the claimants for damages) consent to accepting the arbitral recommendation on damage to each of the parties.

③ Other cases which are recognized as being unsuitable for deliberation.

(Withdrawal of a petition for deliberation)

20 The parties may withdraw their petitions for deliberation at any time.

However, if the counterparty withdraws his or her petition for deliberation, he or she needs to obtain the consent of the petitioner.

(Response to an arbitral recommendation and retraction of consent)

21

(1) The petitioner is required to respond to the Center as to whether he or she agrees or disagrees with the arbitral recommendation within 14 days of the day that he or she was notified of such recommendation. If there is no response from the petitioner after this period, he or she will be regarded as disagreeing with the arbitral recommendation.

(2) Even if the petitioner agrees with the arbitral recommendation, he or she may be regarded as withdrawing his or her agreement if he or she does not agree to drawing up an out-of-court settlement or an instrument of discharge.

(Binding power of an arbitral recommendation)

22 In principle, the petitioner is not bound by an arbitral recommendation. However, the insurance companies, etc., which have made agreements with the Center are obliged to respect arbitral recommendations.

(Termination of the procedures)

23 These procedures shall be terminated in the following cases, with the result that the relationship between the parties and the Center is also terminated.

① Where mediation for an amicable settlement has been terminated based on Article 15. However, this will not apply to cases where the petition has been made based on Paragraph (2) of Article 16.

② Where the case has been determined unsuitable for deliberation by the deliberation board based on Paragraph (2) of Article 19.

③ Where the petition for deliberation has been withdrawn based on Article 20.

④ Where the petitioner has answered that he or she disagrees with the arbitral recommendation based on Paragraph (1) of Article 21 (this includes where the petitioner is regarded as disagreeing with the arbitral recommendation because the time allowed for the answer has expired), and the petitioner is regarded as withdrawing his or her agreement with the arbitral recommendation based on Paragraph (2) of the same Article.

⑤ Where the case has been settled amicably between the parties based on the arbitral recommendation of the deliberation board.

⑥ Where the parties have not followed the provisions stated in Terms of Use, or where the consultant in charge or the deliberation board has recognized that termination of these procedures is appropriate following Paragraph (3) of Article 7, Article 8, or Paragraph (2) of Article 11.

(Cases where a second application is not acceptable)

24 In individual cases for which procedures have been terminated based on Article 23, a second application will not be accepted. However, this will not apply to cases where conciliation at the court has failed to reach settlement among the cases applicable to Item ① of Article 3, and where the procedures have failed to reach a settlement at some other alternative dispute resolution organizations based on Item ② of the same Article.

(Management of prescription)

25 The right to claim damages is subject to extinctive prescription. Use of these procedures at the Center shall not cause the suspension of the running of prescriptions.

In order to suspend the running of prescriptions, the petitioner is required to take legal procedures to nullify the commencement of the prescription by him or herself.

(Revision of the Terms)

26 These Terms of Use may be revised without prior notification. Any revised Terms shall be applied to procedures being dealt with at time of the revision.

Revised on October 1st, 2015.

<Annexed List>

Annexed List of Locations described in Paragraph (2) of Article 2 (Application for use of the Center's procedures) of the Terms of Use

Applications for the use of services provided by the Center can be accepted either at the headquarters, one of branch offices or one of the consultation offices depending on the location of the petitioner's residence or of the accident.

Offices accepting applications	Location of the petitioner's residence or of the accident
Sapporo Branch Office	Hokkaido
Sendai Branch Office	Miyagi Prefecture, Aomori Prefecture, Iwate Prefecture, Akita Prefecture, Yamagata Prefecture and Fukushima Prefecture.
Tokyo Headquarters Saitama Consultation Office	Tokyo, Kanagawa Prefecture, Chiba Prefecture, Yamanashi Prefecture, Ibaraki Prefecture, Saitama Prefecture, Gunma Prefecture, Tochigi Prefecture, Nagano Prefecture and Niigata Prefecture.
Nagoya Branch Office Shizuoka Consultation Office Kanazawa Consultation Office	Aichi Prefecture, Gifu Prefecture and Mie Prefecture. Shizuoka Prefecture Ishikawa Prefecture, Toyama Prefecture and Fukui Prefecture.
Osaka Branch Office	Osaka, Hyogo Prefecture, Kyoto, Shiga Prefecture, Nara Prefecture and Wakayama Prefecture.
Hiroshima Branch Office	Hiroshima Prefecture, Okayama Prefecture, Yamaguchi Prefecture, Tottori Prefecture and Shimane Prefecture.
Takamatsu Branch Office	Kagawa Prefecture, Ehime Prefecture, Tokushima Prefecture and Kochi Prefecture.
Fukuoka Branch Office	Fukuoka Prefecture, Saga Prefecture, Nagasaki Prefecture, Kumamoto Prefecture, Oita Prefecture, Miyazaki Prefecture, Kagoshima Prefecture and Okinawa Prefecture.

<Annex 1>

The following points, 1 to 9, are actions that might interfere with the Center conducting its business in a smooth and fair manner based on Item ③ of Article 8 (Responsibilities and obligations of the parties) of the Terms of Use.

1 Obstructing the procedures by infringing upon the provisions of Paragraph (2) or (3) of Article 7 (Advancing mediation procedures).
2 Not attending meetings on the day(s) designated by the Center, or not responding to a request to attend a meeting without a legitimate reason.
3 Contacting staff members, consultants in charge and jurors without obtaining their prior consent by telephone, or persistently demanding to have a meeting.
4 Making an application for the use of the Center's procedures, or attempting to receive such procedures by misrepresenting the victim him or herself or the status of the victim's family, etc., or pretending to be the victim him or herself.
5 Unacceptable behavior towards other users such as shouting, behaving violently, drinking or smoking within the Center's premises, including the waiting or consultation rooms.
6 Bringing hazardous materials including knives, firearms and volatile fuels into the Center.
7 Recording or photographing the content of such procedures relating to individual cases.
8 Publishing the content of the procedures for individual cases on the Internet or other means without prior permission of the Center.
9 Performing other similar acts which the Center considers equivalent to the above.

Tentative Translation: This is not an officially-authorized translation and is provided for reference only. Only the original Japanese version is legally valid.

Personal Information Protection Policy

The Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation (hereafter referred to as 'the Center') ensures that it thoroughly protects personal information by clearly defining its Personal Protection Policy, and makes every effort to properly manage and use personal information retained by the Center by rigorously educating its jurors, commissioned attorneys and staff members so as to ensure they handle personal information in the correct manner. The Center also endeavors to properly respond to changes in situations pertaining to the handling of personal information.

1. Acquisition of personal information

The Center acquires personal information to the extent it is necessary for it to conduct its business and smoothly perform administrative work as listed under Purpose of Use described in 2 below.

2. Purpose of use of personal information

The Center handles personal information it acquires to the extent it is necessary for it to conduct its business and perform administrative work related to legal consultations, mediation for amicable settlements (hereafter, 'mediation') and deliberations regarding liability damages caused by automobile accidents. If the Center changes the purpose of its use of such personal information, it will inform the owners themselves of the personal information, in principle, in writing, etc., with regard to the content of any such change, or publish such changes on its website.

3. Provision of personal information to a third party

The Center will not provide personal information to a third party without the consent of its owner, except in the following cases.

(1) Where it is based on relevant laws and regulations.
(2) Where it is necessary for the protection of the life, body or property of an individual, and it is also difficult to obtain the consent of the owner him or herself of the personal information.
(3) Where it is especially necessary for improving public health or promoting the sound growth of children and it is also difficult to obtain the consent of the owner him or herself of the personal information.
(4) Where it is necessary for cooperating with a state organ, a local government, or an individual or a business operator entrusted by any such organ or body in executing its work as prescribed by laws and regulations and where obtaining the consent of the owner him or herself of the personal information is likely to impede the execution of its work.
(5) Where the Center provides personal information to insurance companies, mutual aid cooperatives, medical institutions or automobile appraisers to the extent it is necessary for it to conduct its business.

4. Measures taken to protect personal information

The Center endeavors to protect and take other security measures to prevent unauthorized computer access, loss, destruction, falsification and leakage of personal information which it deals with. Where the Center outsources the handling of personal information to external organizations such as information processing providers, etc., the Center also endeavors to similarly protect and take security measures with regard to personal information.

5. Notification of the purpose of the utilization, disclosure, correction, discontinuance of utilization and deletion, etc., of personal information based on the Act on the Protection of Personal Information

Details regarding requests for the above are described in 'Procedures for requests for notification of the purpose of utilization, disclosure, correction, discontinuance of utilization and deletion, etc., of personal information retained by the Center'.

If anything is unclear, please contact the personal information consultation desk below.

The Center processes such requests after confirming the claimant is the owner him or herself of the personal information.

If there is a request for correction of personal information, the Center will correct any information that is found to be inaccurate after conducting necessary research.

6. Points of contact

Points of contact regarding the above matters comprise the headquarters, one of the branch offices or one of the consultation offices of the Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation that retain the relevant person's personal information.

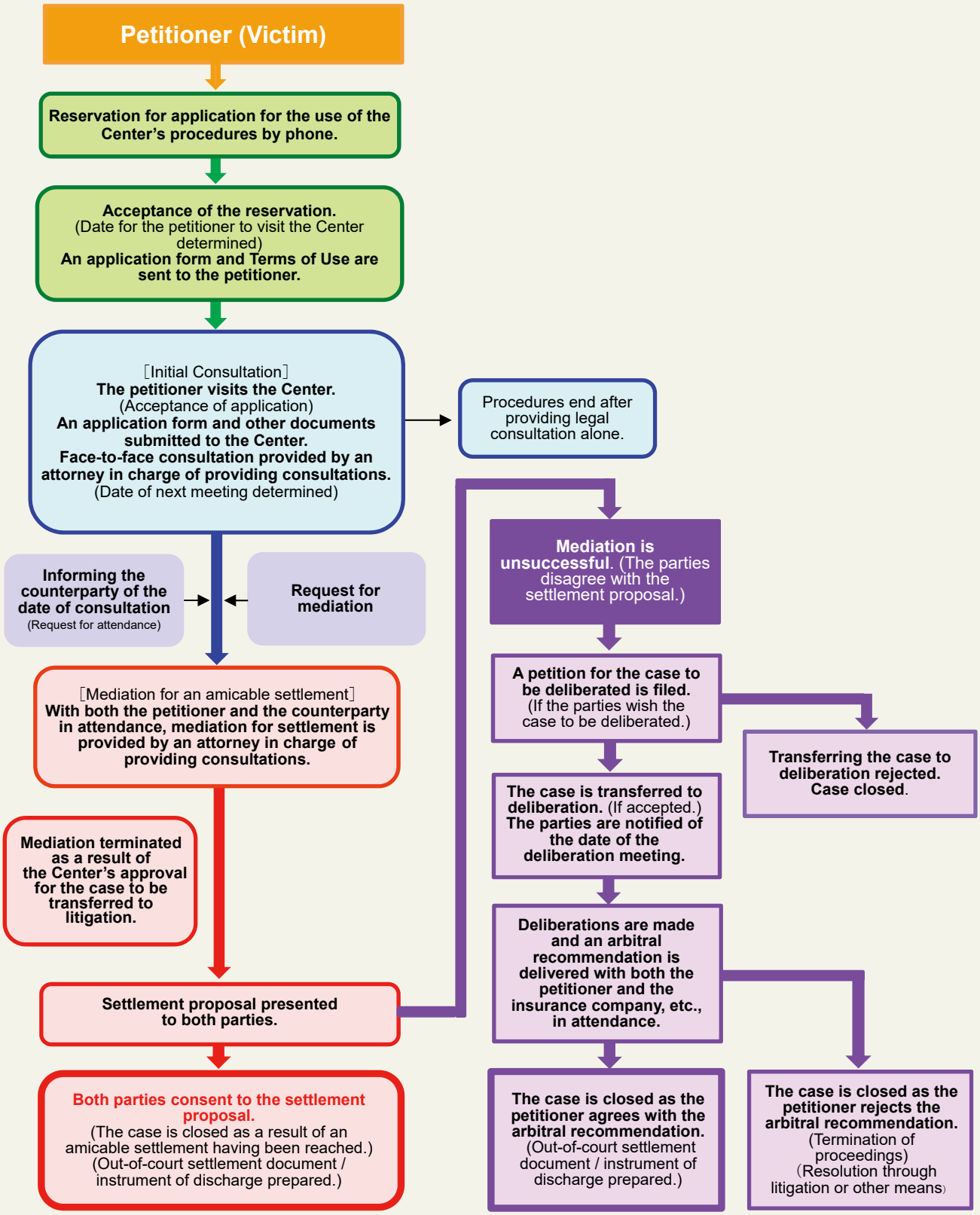
Headquarters Business Department, The Japan Center for Settlement of Traffic Accident Disputes, Public Interest Incorporated Foundation Tel. No.: 03-3346-1756
(Telephone numbers of individual branch offices and consultation offices can be found in the list of locations on the back cover.)

Rules relating to the Center's personal information protection are as outlined below and are published on the Center's website.

(1) Personal Information Protection Policy
(2) Personal Information Protection Rules
(3) Procedures for requests for notification of the purpose of the utilization, disclosure, correction, discontinuance of utilization and deletion, etc., of personal information retained by the Center

Flowchart of Legal Consultations, Mediation for Amicable Settlements and Deliberations

Procedures for legal consultations, mediation for amicable settlements and deliberations provided by the Center are as follows.
(Some aspects of how these procedures are handled may differ slightly among the organization's headquarters, its branches and consultation offices.)



Note 1. 'Petitioner' means the victim of an automobile accident.
2. 'Counterparty' means the perpetrator, or the insurance company or the mutual aid corporative with which the perpetrator has made a contract for automobile insurance or automobile mutual aid.
3. If the case relates to physical damage alone and not to bodily injury, the procedure for mediation for an amicable settlement will, in principle, start from the initial meeting in order to reach a prompt settlement.

List of locations of the Japan Center for Settlement of Traffic Accident Disputes

Tokyo Headquarters	25th F., Shinjuku Monolith Building, 2-3-1, Nishishinjuku, Shinjuku Ward, Tokyo, 〒163-0925	TEL. 03-3346-1756 FAX. 03-3346-8714
Sapporo Branch	4th F., Sapporo Bengoshi-Kaikan Building, Kita-1-Jo Nishi-10-Chome, Chuo Ward, Sapporo City, 〒060-0001	TEL. 011-281-3241 FAX. 011-261-4361
Sendai Branch	11th F., Sendai Daiichi-Seimei Tower Building, 4-6-1, Ichibancho, Aoba Ward, Sendai City, 〒980-0811	TEL. 022-263-7231 FAX. 022-268-1504
Nagoya Branch	24th F., Sumitomo-Seimei Nagoya Building, 2-14-19, Meiekiminami, Nakamura Ward, Nagoya City, 〒450-0003	TEL. 052-581-9491 FAX. 052-581-9493
Osaka Branch	South Side of 4th F., Kodera-Plaza Building, 2-5-23, Kitahama, Chuo Ward, Osaka City, 〒541-0041	TEL. 06-6227-0277 FAX. 06-6227-9882
Hiroshima Branch	5th F., NREG Hiroshima-Tatemachi Building, 1-20, Tatemachi, Naka Ward, Hiroshima City, 〒730-0032	TEL. 082-249-5421 FAX: 082-245-7981
Takamatsu Branch	3th F., Kagawa-ken Bengoshi-Kaikan Building, 2-22, Marunouchi, Takamatsu City, 〒760-0033	TEL. 087-822-5005 FAX. 087-823-1972
Fukuoka Branch	10th F., Fukuoka-Tenjin Fukoku-Seimei Building, 1-9-17, Tenjin, Chuo Ward, Fukuoka City, 〒810-0001	TEL. 092-721-0881 FAX. 092-716-1889
Saitama Consultation Office	7th F., Omiya-Shimocho 1-Chome Building, 1-8-1, Shimocho, Omiya Ward, Saitama City, 〒330-0844	TEL. 048-650-5271 FAX. 048-650-5272
Kanazawa Consultation Office	12th F., Kanazawa Fukoku-Seimei Ekimae Building, 2-11-7, Honmachi, Kanazawa City, 〒920-0853	TEL. 076-234-6650 FAX. 076-234-6651
Shizuoka Consultation Office	4th F., Taiju-Seimei Sizuoka-Ekimae Building, 11-7, Kuroganecho, Aoi Ward, Shizuoka City, 〒420-0851	TEL. 054-255-5528 FAX. 054-255-5529

The Center's Website (Japanese only)

http://www.jcstad.or.jp/

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