

# 琉球大学学術リポジトリ

## 外資系企業等の取扱い（アンケート回答）(4)

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来  
信

アメリカ局長

参事官

北米一課長

秘密標記 (赤色)

秘

第 236 号

昭和 46 年 4 月 28 日

外務大臣 殿

在準備委代表事務所  
高瀬 代



(件名)

在沖米企業についての調査

引用公・電信  
日付・番号

今般 当地米代表部に通知、Sunabe

Corporation, TKU Construction Inc, United

of Omaha 及び Pacific Sales についての調査

付函添付  付函空便 (行)  付函空便 (DP)  付函船便 (貨)  付函船便 (郵)

本信送付先:

本信写送付先:

配付先:

GA-3-1

在外公館  
1220

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次長  
首席事務官  
総務  
調査  
漁業  
航空  
森林協力  
連絡調整  
調査  
女子  
局長



通商農業大臣建設省へ送付済み  
5/4

に付すの回答を送付越したる、別添送付

す。

GA-4

外務省

UNITED STATES GOVERNMENT

# Memorandum

TO : Mr. Mabuchi, GOJ Element, PrepCom DATE: 13 April 1971

FROM : William T. Burke, US Element, PrepCom

SUBJECT: Request for Additional Data for Business Survey

1. Attached are the responses from four of the eight firms on which you recently requested additional data to supplement that supplied in their submission of the initial questionnaire: Sunabe Corporation, TKU Construction Inc., United of Omaha, and Pacific Sales.

2. The remaining four firms are not expected to reply. Kadena Credit Union and Koza USO are, as indicated on their original questionnaires, expecting to operate as their counterparts in Japan are currently operating, i.e., in direct connection with the U S Forces. The other two, WestPac and Anconco, have informed me, through the U S Chamber of Commerce on Okinawa, that they are dealing solely with the U S Forces and expect to continue in this position after reversion.

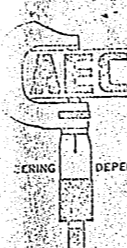
3. Each of these eight firms expects the GOJ to respond to the data submitted in order to clarify their post-reversion status. If certain pre-reversion actions are called for in order for them to maintain their current operations after reversion, please advise accordingly.

*William T. Burke*

WILLIAM T. BURKE  
Business Liaison/Reversion

1 Incl  
as

CF:  
AMEMB TOKYO  
CA  
USCAR-EC  
RCG  
CoFC



**Carrier**  
ENGINEERS—AIR CONDITIONING SPECIALISTS—CONTRACTORS

## AMERICAN ENGINEERING CORPORATION (OKINAWA)

WORKSHOP  
NODAKC  
GINOWAN

PRINCIPAL OFFICE  
TELEPHONE  
098-2146  
098-2147  
098-2148

REGISTERED OFFICE  
229 SOUTH STATE STREET  
DOVER, DELAWARE

CABLE ADDRESS  
AMENGGC  
OKINAWA  
MAIL ADDRESS  
P. O. BOX 144 Naha  
OKINAWA

*Sunabe*

24 March 1971

To: Chamber of Commerce of the United States in Okinawa

1. U.S. Military Contractor and supplier, and indent sales.
2. No JFIB license
3. Corporation. Dover Delaware, U.S.A.
4. \$50,000.00 Capital
5. Ave. Number of employees - 40
6. Total Sales - average \$500,000.00
7. No imports or exports
8. a) What status do we come under after reversion?  
b) What kind of license is required by GOJ after reversion?  
c) Will we be allowed to do U.S. Military construction without any GOJ license after reversion?  
d) What is allowable percentage of ownership of Japanese firms by Americans?  
e) What is allowable percentage ratio of joint venture by American firm with Japanese firm?

*Contents of Business  
Date of license, No.  
Type of organization  
Total invested  
No. of employees*

AMERICAN ENGINEERING CORP.

*Robert M. Exterstein*  
Robert M. Exterstein  
President

SUNABE  
CORPORATION

BOX 444 KOZA OKINAWA

20 March 1971

Chamber of Commerce of the United States on Okinawa  
P. O. Box 58  
Koza, Okinawa, Ryukyu Islands

Gentlemen:

In response to a request of the Japanese Ministry of Trade and Industry [MITI], the following information will clarify data contained on the Foreign Investment Questionnaire previously submitted to your office:

Item 1] The Sunabe Corp. is engaged in the leasing of ~~off-base buildings and facilities to agencies and activities of the United States military forces on Okinawa.~~ Properties under lease and listed below, were designed and constructed to rigid government specifications to meet the specific operational requirements of the tenant agency.

Building #1; Leased to and occupied by IBM-GEM Pacific Support Center, APO San Francisco 96331 (U. S. Government Article 14 Contractor).

Building #2 and 3: Leased to the United States Army, Corps of Engineers, Okinawa District, APO San Francisco 96331 and occupied by the 824th Combat Support Group, Base Housing Office APO San Francisco 96239.

Item 2] All business activities are conducted under lease/contract with United States Government agencies and supporting activities, and are regulated by United States Civil Administration Ordinance #11. The Sunabe Corp. has not been nor is now en-

SUNABE  
CORPORATION

BOX 444 KOZA OKINAWA

gaged in commercial business activities in the Ryukyu Islands; and does not solicit business from sources other than the U. S. military organizations and affiliated agencies.

Item 3] Sunabe Corp. is a corporation organized in operating under the laws of the State of Nevada USA. The Okinawa office is located on Kadena Air Base, Okinawa.

Item 4] The Sunabe Corp. is currently capitalized at US\$ 62,000.00

Item 5] The Sunabe Corp. has no full-time employees, all activities being conducted by non-salaried corporate officers.

Item 6] Gross revenues as reported for CY 1979 equal \$ 43,650.99 and Net income [before taxes] equaled \$ 1,280.73. Corporate tax returns are filed on a calendar-year basis with the Government of the Ryukyu Islands, Foreign Tax Office; the Municipality of Chatan-son, Okinawa, R.I. and the United States Internal Revenue Service.

Item 7] The activities of Sunabe Corp. do not bear upon import-export considerations.

In addition to the above information, the Government of Japan has asked that the Sunabe Corp. provide information in answer to the below listed questions:

Question 1: "Names of the maker and kinds of the machine on computers and business machines."

Question 2: "The brief contents of sales contract with the maker, the beginning date of sales, sum of sales during past 3 years, actual result of



SUNABE  
CORPORATION

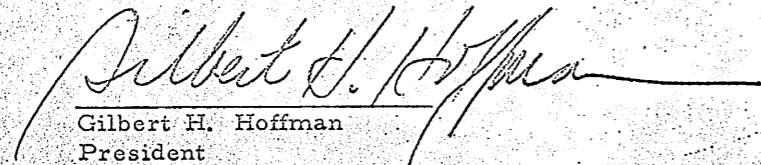
BOX 444 KOZA OKINAWA

rental and relevant services [number and sum of machine on sales and rental]."

From the nature of the above questions, it is assumed that our listing of IBM-GEM Pacific Support Center on the Foreign Investment Questionnaire was misinterpreted. IBM-GEM Pacific Support Center is the maintenance, service and supply activity of a world-wide U.S. Department of Defense contract system providing the above mentioned services for IBM computer and data processing systems owned and operated by the United States Military forces. The relationship between Sunabe Corp. and IBM-GEM is limited to that of Lessor and Lessee/Tenant, respectively. The Sunabe Corp. does not own, buy, sell, rent, lease, operate or maintain any computer or business machine equipment.

Trusting the above satisfactorily answers the Japanese Government's request we remain,

Very truly yours,

  
Gilbert H. Hoffman  
President

c. c. J. Stolle, President  
E. H. Reeves, Executive Director

TKU Construction Inc.

620, Aza Nodake  
Ginowan City, Okinawa  
Phones: 893-3552, 2759, 2760

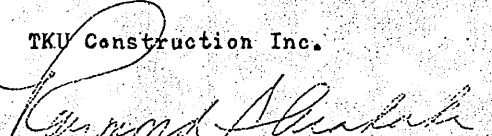
Mailing Address  
C.P.O. Box 447  
Naha, Okinawa  
Cable Address "TKU"

24 March 1971

To : Chamber of Commerce of the United States in Okinawa

1. U.S. Military Contractor only. (No other business)
2. No JFIB license
3. Corporation. State of Hawaii - U S A
4. \$51,000.00
5. Ave. Number of employees - 200 ✓
6. Total Sales - average \$2,500,000.00
7. No imports or exports
8.  a) What status do we come under after reversion?  
b) What kind of license is required by GOJ after reversion?  
c) Will we be allowed to do U.S. Military construction without any GOJ license after reversion?  
d) What is allowable percentage of ownership <sup>is</sup> of Japanese firms by Americans?  
e) What is allowable percentage ratio of joint venture by American firm with Japanese firm?

TKU Construction Inc.

  
Raymond S. Apakaki, President  
Francis Y. Uechi, Vice President

General Contracting



Questionnaire

(Form B)

-- To be filled out only by those firms without a foreign investment license --

I. Name of Firm: UNITED BENEFIT LIFE INSURANCE COMPANY (UNITED OF OMAHA)

II. Place of Incorporation: OMAHA, NEBRASKA, USA

III. Principal Shareholders: COMMON STOCK COMPANY

Shareholder

Location and Nationality

IV. Principal Officers of Firm:

Name

Location and Nationality

V. Relation of Okinawa operation to activities of company as a whole?

one percent

VI. Description and size of investment in Okinawa:

none

Questionnaire

(Form A)

I. Name of Firm: UNITED BENEFIT LIFE INSURANCE COMPANY (United of Omaha)

Okinawa Address: CPO BOX 141 NAHA, OKINAWA

II. Foreign Investment License(s): NONE

No. of License: (1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Date Issued: \_\_\_\_\_

Period of Validity: \_\_\_\_\_

(Note: Please attach copies of all licenses and applications from which issued)

III. If all or part of your business is operating without a foreign investment license, under what status? (Firms operating entirely without foreign investment license, please fill out also attached Form B)

HICOM Ordinance 11, Article 2 Which paragraph? \_\_\_\_\_

Indent Operation.

Other (Describe): \_\_\_\_\_

IV. Description of operations (including scope and volume of business):

Please include also gross sales and export, actual invested capital, and number of employees;

No gross sales or export. No invested capital, One employee.



V. What proportion of above operations do you carry on under foreign investment licenses; what proportion under other status? (Give estimated breakdown of the percent of your business with USG agencies and/or military personnel\*)

All business is conducted with USG personell and their dependents.

\* includes not only personnel on active duty status but also civilians employed by an agency of the USG and the dependents of such individuals.

VI. Principal items imported into Okinawa as a part of your business operations.

Description of Item (e.g., machinery, foodstuffs)	Estimated Import Level
none	none
none	none
none	none
none	none
none	none
none	none
none	none
none	none

VII. What specific questions do you have concerning Japanese law, regulations, and policy as they will apply to your business after reversion?

none

Questionnaire

(Form B)

-- To be filled out only by those firms without a foreign investment license --

I. Name of Firm: UNITED BENEFIT LIFE INSURANCE COMPANY (UNITED OF OMAHA)

II. Place of Incorporation: OMAHA, NEBRASKA, USA

III. Principal Shareholders: COMMON STOCK COMPANY

Shareholder

Location and Nationality

IV. Principal Officers of Firm:

Name

Location and Nationality

V. Relation of Okinawa operation to activities of company as a whole?

one percent

VI. Description and size of investment in Okinawa:

none

CHAMBER OF COMMERCE OF THE UNITED STATES  
IN OKINAWA

719-1 AZA-MAKIMINATO  
URASOE-SON  
TELEPHONE: 007-2118  
Cables: AmCham Okinawa

P. O. BOX 59  
KOZA, OKINAWA  
RYUKYU ISLANDS



Pacific Sales

The Japanese Government has requested through its local MITI representative that your firm submit more information (in connection with the "questionnaires" filed last year). The relayed request states previous information was "not clear" and "enough information" is needed from your firm on the following items.

1. Contents of business (concretely) Manufacturer's Representative
2. Date of license and license number None (USARYIS Authorization)
3. Type of organization (joint stock company or other, branch or main office, individual or corporation, etc) Indent order agent
4. Total invested None
5. Number of employees Three
6. Total sales (or revenue) Based on Sales Percentage
7. Total of exports and/or imports None
8. Requests or questions to the Government of Japan None

RECEIVED MAR 19 1971

Please prepare and submit this data to the Chamber office for forwarding through appropriate channels as soon as possible.

アメリカ局長  
参事  
北米一課長

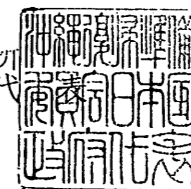
秘密標記 (赤色)

( ) 第 249 号

昭和 46 年 5 月 6 日

外務大臣 殿

在準備委代表事務  
高瀬代



(件名)

在沖米企業問題

引用公・電信  
日付・番号

今般 米国代表部より、下記3企業から

の書簡(写)各一通を送付越すことにて、

右書簡の日本政府への伝達方依頼越すこと

付函添付  付函空便(行)  付函空便(DP)  付函船便(貨)  付函船便(郵)

本信送付先:  
本信写送付先:  
配付先:

GA-3-1

在外公館

1214

教理
首席事務官
総務
中絶
渉外調査
漁業
航空
科学協力
連絡調整
調査
力ナダ
局庶務



大蔵省送付済み

ので、別添送付可也。

記

1. AFIA Worldwide Insurance

( 4月28日付 )

2. Government Employees Insurance Co.

( 4月26日付 )

3. American International Underwriters

( 4月26日付 )

UNITED STATES GOVERNMENT

Memorandum

TO : Mr. Naozo Mabuchi, GOJ Element, PrepCom / DATE: 28 April 1971  
Mr. Charles Schmitz, American Embassy, Tokyo

FROM : William T. Burke, Business Liaison/Reversion

SUBJECT: Reversion: U S Business Matters (Insurance Problems)

Reference: GOJ/US Embassy Questionnaire

1. Attached are three recent communications I have received from members of the U S business community for forwarding to Tokyo for deliberation of the U S and GOJ negotiating teams. Each of the letters, I believe, are self-explanatory. It is intended by the senders that the questions raised in the letters be regarded as an addendum to the questionnaires submitted earlier, specifically as an input under Question #7 of Form A. The firms have asked me to advise the Embassy and the GOJ that the firms expect the GOJ, as promised initially and as confirmed by the Embassy, to provide a written response to the specific questions raised.

2. Correspondence attached, to be made a part of the respective questionnaire, include the following:

a. AFIA Worldwide Insurance; Letter dated 28 April.

b. GEICO (Government Employees Insurance Co.); Letter dated 26 April. The issues raised in the GEICO letter are of concern to other insurance companies as indicated, including Old Republic Life Insurance Co. under Mr. Clar Sager who has in recent weeks directed oral questions directly to both Mr. Dutton and Mr. Mabuchi.

c. AIU (American International Underwriters/Ryukyus); Letter dated 26 April.

3 Incl  
as

*William T. Burke*  
WILLIAM T. BURKE  
U S Business Liaison/Reversion

copy furnished:  
CA  
USCAR-EC (with attachments for file)  
Chamber of Commerce  
AFIA  
GEICO  
AIU

UNITED STATES GOVERNMENT

Memorandum

TO : Mr. Naoto Mabuchi, GOJ Element, PrepCom DATE: 28 April 1971  
Mr. Charles Schmitz, American Embassy, Tokyo

FROM : William T. Burke, Business Liaison/Reversion

SUBJECT: Reversion: U S Business Matters (Insurance Problems)

Reference: GOJ/US Embassy Questionnaire

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2. Correspondence attached, to be made a part of the respective questionnaire, include the following:

a. AFIA Worldwide Insurance; Letter dated 28 April.

b. GEICO (Government Employees Insurance Co.); Letter dated 26 April. The issues raised in the GEICO letter are of concern to other insurance companies as indicated, including Old Republic Life Insurance Co. under Mr. Clar Sager who has in recent weeks directed oral questions directly to both Mr. Dutton and Mr. Mabuchi.

c. AIU (American International Underwriters/Ryukyus); Letter dated 26 April.

3 Incl  
as

*William T. Burke*  
WILLIAM T. BURKE  
U S Business Liaison/Reversion

copy furnished:

CA  
USCAR-EC (with attachments for file)  
Chamber of Commerce  
AFIA  
GEICO  
AIU

AMERICAN INTERNATIONAL UNDERWRITERS (RYUKYUS)  
MACHINATO, OKINAWA, R. I.

CABLE ADDRESS: UNDERWITERS  
TELEPHONE 697-2121-2

CENTRAL P. O. BOX 56  
NANA, OKINAWA

April 26, 1971

Mr. William T. Burke  
Preparatory Commission, United States Government  
#1-2, Terpi-cho  
Naha, Okinawa

Subject: Foreign Business Questionnaire - Form A

Dear Mr. Burke:

We refer to the Questionnaire Form received through your office in August 1970 which we completed and returned with our letter of September 4, 1970. For your reference, a copy is enclosed.

At that time, we indicated that we had no questions under Item VII of the questionnaire. The reason is that at reversion it was and is still assumed that the Ryukyus would become a prefecture of Japan which automatically would place insurance operations under the specific Japan laws and regulations governing our industry as it extends to operations in any of the prefectures of Japan.

However, there is indication that even after reversion this may not be the case but rather the prevailing Okinawa law governing Foreign Insurers (Law #62) which restricts foreign insurers of servicing the Ryukyuan market, may apply. The Japan non-life Foreign Insurance law does not restrict the clientele. Substantiation of this indication is the formal petition the two Ryukyuan non-life insurance companies have presented to the Japanese Government through the Ministry of Finance requesting continuation of the restriction for a period of 5 years, the Ministry of Finance considering the need to protect the Ryukyuan non-life insurance companies.

It is our understanding that, on the basis of an agreement reached in a November 1969 exchange of letters between Ambassador Meyer and Foreign Minister Aichi, some special consideration would be given to U S firms if necessary to preserve their interests in the local economy, i.e., that exceptions to GOJ law/policy, administrative procedures would be made, as necessary, to permit operations after reversion. In the case of AIU, Ryukyus such exception is not requested nor is it desired. It would result in discriminatory treatment of the Okinawa Prefecture branch of AIU. Other branches of AIU in Japan are not so discriminated against.



..... continued .....

AMERICAN INTERNATIONAL UNDERWRITERS RYUKYUS

- 2 -

April 26, 1971

Therefore, AIU Ryukyus would like this letter to be submitted as an addendum to the originally submitted questionnaire completed at the request of the GOJ and the U S Embassy. Specifically, it should be submitted as a part of Question #7 of the questionnaire. The question to which we would like GOJ to respond is:

It is expected that AIU/Ryukyus representing American insurance companies will upon reversion be treated by the GOJ as other branches of AIU in Japan are treated and that no discrimination in the form of unusual restrictions not applicable to these other branches or other foreign insurance operations in Japan will be applied to AIU/Ryukyus simply because it is a firm representing American interests. We are not asking for the establishment or exercise of special measures to distinguish the firm from GOJ law and regulations established for the parent and all branch offices in Japan proper. We would like GOJ assurance that special measures will not be invoked against AIU.

Very truly yours,

*D. Yasuda*  
D. Yasuda  
Manager & Representative  
Director

Encls.

DY:mh

April 26, 1971

Mr. William T. Burke  
Preparatory Commission, United States Government  
#1-2, Tenpi-cho  
Naha, Okinawa

Subject: Foreign Business Questionnaire - Form A

Dear Mr. Burke:

We refer to the Questionnaire Form received through your office in August 1970 which we completed and returned with our letter of September 4, 1970. For your reference, a copy is enclosed.

At that time, we indicated that we had no questions under Item VII of the questionnaire. The reason is that at reversion it was and is still assumed that the Ryukyus would become a prefecture of Japan which automatically would place insurance operations under the specific Japan laws and regulations governing our industry as it extends to operations in any of the prefectures of Japan.

However, there is indication that even after reversion this may not be the case but rather the prevailing GRI law governing Foreign Insurers (Law #82) which restricts foreign insurers of servicing the Ryukyuan market, may apply. The Japan non-life Foreign Insurance law does not restrict the clientele. Substantiation of this indication is the formal petition the two Ryukyuan non-life insurance companies have presented to the Japanese Government through the Ministry of Finance requesting continuation of the restriction for a period of 5 years, the Ministry of Finance considering the need to protect the Ryukyuan non-life insurance companies.

It is our understanding that, on the basis of an agreement reached in a November 1969 exchange of letters between Ambassador Meyer and Foreign Minister Aichi, some special consideration would be given to U S firms if necessary to preserve their interests in the local economy,

i.e.,



i.e., that exceptions to GOJ law/policy, administrative procedures would be made, as necessary, to permit operations after reversion. In the case of AIU, Ryukyus such exception is not requested nor is it desired. It would result in discriminatory treatment of the Okinawa Prefecture branch of AIU. Other branches of AIU in Japan are not so discriminated against.

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Very truly yours,

D. Yasuda  
Manager & Representative  
Director

Encls.

DY:mh

April 26, 1971

Mr. William T. Burke  
Preparatory Commission, United States Government  
#1-2, Tenpi-cho  
Naha, Okinawa

Subject: Foreign Business Questionnaire - Form A

Dear Mr. Burke:

We refer to the Questionnaire Form received through your office in August 1970 which we completed and returned with our letter of September 4, 1970. For your reference, a copy is enclosed.

At that time, we indicated that we had no questions under Item VII of the questionnaire. The reason is that at reversion it was and is still assumed that the Ryukyus would become a prefecture of Japan which automatically would place insurance operations under the specific Japan laws and regulations governing our industry as it extends to operations in any of the prefectures of Japan.

However, there is indication that even after reversion this may not be the case but rather the prevailing GRI law governing Foreign Insurers (Law #82) which restricts foreign insurers of servicing the Ryukyuan market, may apply. The Japan non-life Foreign Insurance law does not restrict the clientele. Substantiation of this indication is the formal petition the two Ryukyuan non-life insurance companies have presented to the Japanese Government through the Ministry of Finance requesting continuation of the restriction for a period of 5 years, the Ministry of Finance considering the need to protect the Ryukyuan non-life insurance companies.

It is our understanding that, on the basis of an agreement reached in a November 1969 exchange of letters between Ambassador Meyer and Foreign Minister Aichi, some special consideration would be given to U S firms if necessary to preserve their interests in the local economy,

i.e.,

i.e., that exceptions to GOJ law/policy, administrative procedures would be made, as necessary, to permit operations after reversion. In the case of AIU, Ryukyus such exception is not requested nor is it desired. It would result in discriminatory treatment of the Okinawa Prefecture branch of AIU. Other branches of AIU in Japan are not so discriminated against.

Therefore, AIU Ryukyus would like this letter to be submitted as an addendum to the originally submitted questionnaire completed at the request of the GOJ and the U S Embassy. Specifically, it should be submitted as a part of Question #7 of the questionnaire. The question to which we would like GOJ to respond is:

It is expected that AIU/Ryukyus representing American insurance companies will upon reversion be treated by the GOJ as other branches of AIU in Japan are treated and that no discrimination in the form of unusual restrictions not applicable to these other branches or other foreign insurance operations in Japan will be applied to AIU/Ryukyus simply because it is a firm representing American interests. We are not asking for the establishment or exercise of special measures to distinguish the firm from GOJ law and regulations established for the parent and all branch offices in Japan proper. We would like GOJ assurance that special measures will not be invoked against AIU.

Very truly yours,

D. Yasuda  
Manager & Representative  
Director

Encls.

DY:mh



WORLDWIDE INSURANCE - SPO Box 101, Naha, Okinawa. Tel: 807-5133~9. Cable: "AIUARYUKYU"

28 April 1971

Mr. William T. Barke  
Preparatory Commission  
1-2 Tempi-Cho  
Naha, Okinawa

Re: Okinawa Reversion - Non-Life Insurance  
Questionnaire for Non-Ryukyuan Enterprises

Dear Sir:

In October 1970 we completed a questionnaire relating to ARIA insurance operations in Okinawa and dealing with the status of our companies following proposed reversion of Okinawa to Japan in 1972. This questionnaire Item VII stated: "What specific questions do you have concerning Japanese Law, regulations and policies as they will apply to your business after reversion", to which we replied: "We have no specific questions at this time".

We replied as above since it was our assumption that our ARIA Okinawa Branch would become a regular branch office of our ARIA Japan operation. In Japan, our companies have been duly licensed with full facilities to write Non-Life insurance business since 1919. We have our main office in Tokyo with 36 branches throughout Japan without restriction on territory or class of clientele, subject to license terms.

Therefore please ask the Japanese Government to confirm our assumption that after reversion ARIA in Okinawa will be permitted to operate on the same unrestricted basis as presently afforded in Japan.

If our assumption is incorrect, a most difficult problem exists mainly deriving from the term "Non-Ryukyuan", to which our pre-conversion Okinawa license confines us. After reversion, Ryukyuan nationals will be citizens of Japan. Ryukyuan corporations will become Japanese corporations, including those wholly or partially foreign owned. Is an individual born in Nagoya who takes up residence in Okinawa a "Non-Ryukyuan"? Is an individual born in Okinawa who takes up residence in Nagoya a "Non-Ryukyuan"? Is a corporation wholly or partially foreign owned, incorporated under Japanese Law with principal (or branch) offices in Okinawa a "Non-Ryukyuan"? Is a Japanese owned corporation, with offices in Okinawa a "Non-Ryukyuan"?

52nd Anniversary 1918-1970



WORLDWIDE INSURANCE - OKINAWA

23 April 1971

Mr. William T. Burke  
Preparatory Commission

Re: Okinawa Reversion - Non-Life Insurance  
Questionnaire For Non-Ryukyuan Enterprises

2

The four examples cited above can presently be insured by AFIA through its branch network in both Japan and Okinawa. Any provision upon reversion restricting AFIA's ability to insure any of these (or other) clients, would be discriminatory.

Further, American clients of AFIA in Okinawa who, after reversion, could not be classified as "Non-Ryukyuan" because of the nebulousness of the term would be discriminated against in not having access to AFIA's insurance policies and service.

Thirdly, AFIA, an organization duly licensed in Japan for more than 50 years, and in Okinawa for almost 20 years, would be discriminated against if not permitted to take full advantage of the efficiency deriving from a unified branch operation throughout Japan, including the prefecture of Okinawa.

Your assistance in obtaining the confirmation requested is greatly appreciated.

Very truly yours,

Charles W. Barnard  
Resident Vice President  
Far East

CWB:mk

cc: Mr. L. Uy, Representative for AFIA Okinawa  
Mr. J. C. Follansbee, AFIA Manager For Japan

28 April 1971

Mr. William T. Burke  
Preparatory Commission  
1-2 Tenpi-Cho  
Naha, Okinawa

Re: Okinawa Reversion - Non-Life Insurance  
Questionnaire For Non-Ryukyuan Enterprises

Dear Sir:

In October 1970 we completed a questionnaire relating to AFIA insurance operations in Okinawa and dealing with the status of our companies following proposed reversion of Okinawa to Japan in 1972. This questionnaire Item VII stated: "What specific questions do you have concerning Japanese Law, regulations and policies as they will apply to your business after reversion", to which we replied: "We have no specific questions at this time".

We replied as above since it was our assumption that our AFIA Okinawa Branch would become a regular branch office of our AFIA Japan operation. In Japan, our companies have been duly licensed with full facilities to write Non-Life insurance business since 1919. We have our main office in Tokyo with 36 branches throughout Japan without restriction on territory or class of clientele, subject to license terms.

Therefore please ask the Japanese Government to confirm our assumption that after reversion AFIA in Okinawa will be permitted to operate on the same unrestricted basis as presently afforded in Japan.

If our assumption is incorrect, a most difficult problem exists mainly deriving from the term "Non-Ryukyuan", to which our pre-conversion Okinawa license confines us. After reversion, Ryukyuan nationals will be citizens of Japan. Ryukyuan corporations will become Japanese corporations, including those wholly or partially foreign owned. Is an individual born in Nagoya who takes up residence in Okinawa a "Non-Ryukyuan"? Is an individual born in Okinawa who takes up residence in Nagoya a "Non-Ryukyuan"? Is a corporation wholly or partially foreign owned, incorporated under Japanese Law with principal (or branch) offices in Okinawa a "Non-Ryukyuan"? Is a Japanese owned corporation, with offices in Okinawa a "Non-Ryukyuan"?

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- 2 -

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cc: Mr. L. Uy, Representative for AFIA Okinawa  
Mr. J. C. Follansbee, AFIA Manager for Japan

28 April 1971

Mr. William T. Burke  
Preparatory Commission  
1-2 Tenpi-Cho  
Naha, Okinawa

Re: Okinawa Reversion - Non-Life Insurance  
Questionnaire For Non-Ryukyuan Enterprises

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Your assistance in obtaining the confirmation requested is greatly appreciated.

Very truly yours,

Charles W. Barnard  
Resident Vice President  
Far East

CWB:mk

cc: Mr. L. Uy, Representative for AFIA Okinawa  
Mr. J. C. Follansbee, AFIA Manager for Japan

CAPITAL STOCK  
COMPANIES NOT AFFILIATED  
WITH THE U.S. GOVERNMENT



## GOVERNMENT EMPLOYEES

Companies of Washington D. C.

Office Address - 1127 Hwy 31 Oyama,  
Mail Address - P.O. Box 371 Ginowan City, Okinawa.  
Cable Address - GECOKI (Okinawa)  
Telephone - 639(000)-5174

Mr. William A. Burke  
Business Liaison Officer  
Preparatory Commission  
Tenpi-Cho, 1-2  
Naha, Okinawa

RE: Requirements of Agent

Mr. Burke:

Following thru with our many phone conversations on the subject, I want to re-state the present quandary and ask that you forward this letter to the Embassy for their earliest attention.

In addition to my comments, I have attached a photo-copy of Mr. Clar Sager's 3 March, 1971 letter. Certainly there is enough concern here to warrant some very specific answers from the GOJ.

The problem in its broadest form stems from whatever the GOJ equivalent of a "Solicitor's Law" states an agent may or may not do in Japan. In the administration of the Law, I am sure that there are many directives which carry out someone's interpretation of that law. Thus we could be concerned with "policy" as well as the law itself. Our most recent information (from the MOF via non-official inquiry) is that regardless if the customer is military, if the Life Insurance Company for which I am an agent is not "entered" in Japan, then the solicitation of Life Insurance contracts is prohibited. This means, as an example, that if I were appointed by Government Employees LIFE Insurance Company as their sole agent, I would be prohibited from this activity in Japan because Government Employees LIFE Insurance Company is not admitted to do business in Japan...as you may know one of the requisites for admitting an insurance company is a Statutory Deposit, which in Japan would amount to at least \$30,000. (I am informed.)

While at this point in time Government Employees LIFE Insurance Company is not actively soliciting LIFE Insurance contracts in Okinawa, they did so quite extensively in 1962, 63, and 64 (via their agent Mr. B. Grady.) They are also on the DOD approved list.

We are also informed that where an agent (Life Insurance) is soliciting on behalf of an "entered" company in Japan, he must have ? guarantors... this may or may not be necessary in connection with a commercial visa. I am not sure what this requirement is about.



CAPITAL STOCK  
COMPANIES NOT AFFILIATED  
WITH THE U.S. GOVERNMENT



## GOVERNMENT EMPLOYEES

Companies of Washington D. C.

Office Address - 1127 Hwy 21 Oynun,  
Mail Address - P.O. Box 271 Gaoowan City, Okinawa.  
Cable Address - GECONI (Okinawa)  
Telephone - 833(089)-5 174

A most important consideration here is the scope of activity of the so-called "indent" business. These of us in the Insurance and Financial type of business are quick to tell you that we provide a necessary and often vital service to the military community. But as in any type of business, growth is a gradual affair. In my particular operation, I want to know that as an agent (indent) doing business solely with the U.S. Forces (article 14 persons) I am not to be restricted because of GOJ regulations (whatever their history) from bringing in other lines of service (such as Life Insurance).

I ask you to pass along the urgency of our request. I have the impression that the scene of "indent" business is grossly mis-understood by both the USG and GOJ. Perhaps this question will be the test.

QUESTION: What are the restrictions placed on solicitation by an agent to military personnel (article 14 persons) for contracts of Life insurance?  
Are there special permits or licenses required?  
Are there any bonding or guarantor requirements?  
If there are special requirements, what steps have been taken to exempt Okinawa agents from them?

Thank you in advance for your usual fine attention to our problems.

Respectfully,

*D.A. Lowell*  
D.A. Lowell, Mgr.  
Government Employees Companies

DAL/ms

26 April, 1971

cc: GEICO Washington D.C.  
U.S. Chamber of Commerce

Old Republic  
LIFE INSURANCE COMPANY

Tel: 897-2339  
Nites 877-3544  
C.P.O. Box 243  
Naha, Okinawa

March 3, 1971

United States Embassy  
Tokyo, Japan

Gentlemen:

We have, for a number of years represented a large American Insurance company namely, Old Republic Life Insurance Company of Chicago Illinois, with Military personnel. These clients will still deserve the service that they are entitled to by having a local office or a General Agent that they may contact.

Our understanding is that the Japanese Government has required American insurance companies to put up a large sum of money as a deposit supposedly to protect the person buying insurance.

We sell only Military connected personnel so this protection has already been offered the insured by the Military. The insurance company has to meet the stringent requirements of the Department of Defense, and they see that no company is so listed unless they are sure that the company can meet and pay all claims that might occur.

After the company is approved and put on the D.O.D. list, each insurance agent must have had 2 years experience selling Life Insurance in the United States, and be licensed in some state in the U.S.A.. So he is controlled by the U.S. Government as well as the state in which he is licensed.

Also the insured takes out a U.S. Government allotment and the insurance premiums are paid directly to the insurance company in the U.S.A.. The agent has no reason to handle any monies.

If our Government allows the Japanese Government to apply this same ruling regarding deposit against liability to Okinawa after Reversion, then I personally as well as my agents may

Home Office: 307 North Michigan Avenue, Chicago 1, Illinois

MARCH 3, 1971

be forced to change affiliations and begin working for another company which is registered in Japan, since I am sure that a company with the stability of Old Republic Life will not be party to this unnecessary requirement. Much of the momentum of sincerely advising Military personnel on their Life Insurance will have gone down the drain.

Selecting another company which has suitable policies for the Military including these with no war clause and other special policies especially designed for the Military would be most difficult.

For the benefit of the United States serviceman and to assure ethical and honest insurance practices on Okinawa we want to continue our insurance operation here as we have been for years. Most of the companies on the Japanese Government's list who cater to the Military, are of the caliber, that they must, in order to offset the cost of a deposit, hire agents who turn out not to be career insurance advisors, but "pitch artists" who must sell volume business.

After having spent 21 years in association with the Military, and the last 17 of these years in the Far East, and having studied this situation carefully, we believe that much of the Military insurance sold in the Far East is sold from the angle of the greatest benefit to the agent and the company financially, and not to meet the true needs of the Military man. We want to be assured by our Government and that of Japan at an early date that insurance companies already doing business with the U.S. Forces will not be compelled to meet the liability deposit requirement after Reversion.

In the investment field, we represent Channing Company Inc. which specialize in Mutual Funds. We are financial advisors who explain the workings and provide prospectus literature and applications for dozens of American Funds. Each one of these investment corporations must be registered with the U.S. Securities and Exchange Commission, a U.S. Governmental agency.

MARCH 3, 1971

Each investment representative must have passed a stiff examination with the U.S. National Association of Securities Dealers who are designated by the S.E.C. to run the U.S. Securities business all over the world.

With all of these built in safeguards for the Military investor we see no reason why we should come under the jurisdiction of the Japanese Financial Inspection Agency or other similar agencies. We hope to be assured at an early date that this will not in fact take place.

After 21 years of experience with Military connected personnel, I feel that I have a far better than average concept of their personal and family protection problems as well as their financial needs. Through our advice, our clients have sent back to the U.S. over \$21 Million in Mutual Fund programs alone which certainly has been of some help in the "Gold Flow" Problem.

There are other ways and means of making these types of services readily available to the Military than those presently used on Okinawa. We would be happy to discuss the best measures, in our opinion, for the use in providing financial guidance and assistance to our Military personnel. We do not believe that interferences by the Japanese Government will contribute to the most ethical and economical service in this field.

I hope that the above facts will be accepted in the same sincere manner in which they come from my years of experience. We have hopes that we may have some answers or conferences in the very near future that will enable us to provide our clients with a safe and profitable opportunity to participate in our Great American Free Enterprise System.

Sincerely,

Old Republic Life Insurance Co.

Clar Sager  
General Agent Far East

AMERICAN INTERNATIONAL UNDERWRITERS (NYUKYOS)

September 4, 1970

Mr. William T. Burke  
Federal Reserve Commission  
USFIM  
RPO 90218

Dear Mr. Burke: Foreign Business Questionnaire

This is further to our recent conversation on using the original questionnaire versus the one to have been designed for financial institutions.

We are enclosing Form A in duplicate along with copy of the two Foreign Investment Licenses indicated.

Very truly yours,

D. Masuda (Mrs.)  
Manager

DM:mh  
Encl.

Questionnaire

(Form A)

I. Name of Firm: American International Underwriters (Nyukyos)  
Osaka Address: 318-3 Awa-Minamogawa, Uradod-3-chi, Osaka  
(Mailing Address) PO Box 50, Naha, Okinawa

II. Foreign Investment License(s):

No. of License: (1) E373 (2) E373-2 (3) \_\_\_\_\_

Date Issued: 7/25/1969 7/25/1969 \_\_\_\_\_

Period of Validity: N/A N/A \_\_\_\_\_

(Note: Please attach copies of all licenses and applications from which issued)

III. If all or part of your business is operating without a foreign investment license, under what status? (Firms operating entirely without foreign investment license, please fill out also attached Form B)

NISOM Ordinance 11, Article 2. Which paragraph? \_\_\_\_\_

Indent Operation.

Other (Describe): \_\_\_\_\_

IV. Description of operations (including scope and volume of business):

Please include also gross sales and export, actual invested capital, and number of employees;

Please refer to attachment.

We are representatives for the Hannover Insurance Company, New York, Fireman's Insurance Company of Newark, N.J., American Home Assurance Co., Ltd., New York, Hong Kong and American Life Insurance Company, Delaware to conduct insurance business under Foreign Insurance Law #82. Additionally, we represent these and other insurance companies to provide reinsurance facilities.

Gross Sales (Premium) - Last annual \$1,405,851  
Actual Invested Capital (Surrender Deposits) - \$200,000

Number of Employees - 25

V. What proportion of above operations do you carry on under foreign investment licenses; what proportion under other status? (Give estimated breakdown of the percent of your business with USC agencies and/or military personnel\*)

All is conducted under foreign investment license and Law #82.

\* includes not only personnel on active duty status but also civilians employed by an agency of the USC and the dependents of such individuals.

VI. Principal items imported into Okinawa as a part of your business operations.  
N/A

Description of Item (e.g., machinery, foodstuffs)	Estimated Import Level
--	------------------------

VII. What specific questions do you have concerning Japanese law, regulations, and policy as they will apply to your business after reversion?

None

AMERICAN INTERNATIONAL UNDERSWRITERS RYUKYUS

September 4, 1970

Mr. William T. Burke  
Proparatory Commission  
USCAR  
APO 96248

Dear Mr. Burke: Foreign Business Questionnaire

This is further to our recent conversation on using the original questionnaire versus the one to have been designed for financial institution.

We are enclosing Form A in duplicate along with copy of the two Foreign Investment licenses indicated.

Veryytruly yours,

D. Yasuda (Mrs.)  
Manager

DY:mh  
Encl.

Questionnaire

(Form A)

- I. Name of Firm: American International Underwriters (Ryukyus)  
Okinawa Address: 248-3 Aza-Minatogawa, Uragoe-shi, Okinawa  
(Mailing Address) CPO Box 56, Naha, Okinawa
- II. Foreign Investment License(s):  
No. of License: (1) #373 (2) #373-2 (3) \_\_\_\_\_  
Date Issued: 7/15/1969 7/15/1969 \_\_\_\_\_  
Period of Validity: N/A N/A \_\_\_\_\_  
(Note: Please attach copies of all licenses and applications from which issued)
- III. If all or part of your business is operating without a foreign investment license, under what status? (Firms operating entirely without foreign investment license, please file out also attached Form B)  
 HICOM Ordinance 11, Article 2. Which paragraph? \_\_\_\_\_  
 Indent Operation.  
 Other (Describe): \_\_\_\_\_
- IV. Description of operations (including scope and volume of business):  
Please include also gross sales and export, actual invested capital, and number of employees;  
Please refer to attachment.



We are representatives for the Hanover Insurance Company, New York, Firemen's Insurance Company of Newark, N.J., American Home Assurance Co., Ltd., New York, Hong Kong and American Life Insurance Company, Delaware to conduct insurance business under Foreign Insurance Law #82. Additionally, we represent these and other insurance companies to provide reinsurance facilities.

Gross Sales (Premium) - last annual \$1,405,851  
Actual invested capital (Statutory Deposits) - \$200,000

Number of Employees - 25

V. What proportion of above operations do you carry on under foreign investment licenses; what proportion under other status? (Give estimated breakdown of the percent of your business with USG agencies and/or military personnel\*)

All is conducted under foreign investment license and Law #82.

\* includes not only personnel on active duty status but also civilian employed by an agency of the USG and the dependents of such individuals.

VI. Principal items imported into Okinawa as a part of your business operations.

N/A

<u>Description of Item</u>	<u>: Estimated Import Level</u>
(e.g., machinery, foodstuffs)	:
:	:
:	:
:	:
:	:
:	:
:	:
:	:
:	:
:	:

VII. What specific questions do you have concerning Japanese law, regulations, and policy as they will apply to your business after reversion?

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Very truly yours,

D. Yasuda (Mrs.)  
Manager

DY: mh  
Encl.

Questionnaire

(Form A)

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No. of License: (1) #373 (2) #373-2 (3) \_\_\_\_\_  
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Period of Validity: N/A N/A \_\_\_\_\_  
(Note: Please attach copies of all licenses and applications from which issued)
- III. If all or part of your business is operating without a foreign investment license, under what status? (Firms operating entirely without foreign investment license, please file out also attached Form B)  
 HICOM Ordinance 11, Article 2. Which paragraph? \_\_\_\_\_  
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N/A

Description of Item	Estimated Import Level
(egg., machnery, foodstuffs)	

VII. What specific questions do you have concerning Japanese law, regulations, and policy as they will apply to your business after reversion?

None