BUSINESS NEWS

The comprehensive service site that supports location of enterprises from both inside and outside Japan, into "Hyogo-Kobe" through one-stop services. Hyogo-Kobe Investment Support Center Hyogo Economic Development Center Kobe Chamber of Commerce and Industry Building 4F 6-1 Minatojima-Nakamachi, Chuo-ku, Kobe 650-0046 TEL: +81-78-302-2071 FAX: +81-78-302-2265 hkisc@staff.hyogo-iic.ne.jp Hyogo-Kobe Business Support Center in Tokyo Hyogo Club Tokyo Sakuragofukubashi Building 8F 1-3 Yaesu, Chuo-ku, Tokyo 103-0028 TEL: +81-3-6202-0951 FAX: +81-3-6202-0952 hkbsc@staff.hyogo-iic.ne.jp

February 2006 VOL.

Securing Excellent Human Resources through Advancement into Kobe Alico Japan established a new call center

Alico Japan consistently leads the industry of mail-order life insurance business. The company established the "Relationship Center," under a new concept that overturns our common sense view of a call center, on November 7 last year, in Kobe city. The reason for having selected this place, more than anything else, was to secure excellent human resources. For details, we asked Ms. Shigeyo Takiuchi, Director of the Center.

Alico Japan Manager, Kobe Relationship Center Shigeyo Takiuchi



- What kind of service is provided at the "Relationship Center" established in Kobe?

At a conventional call center, operators specialized in respective fields have individually responded to requests for materials, inquiries, follow-up after arrival, and the like. At the "Relationship Center," however, a customer is supported by a staff member in charge, who provides consistent service from inquiries to application. The staff members are called relationship representatives. We aim to build a system of 300 such representatives within this year, and the Relationship Center will be an important strategy base of our company.

- I understand the first priority was to secure excellent human resources.

To be in charge of sales of insurance products from beginning to end, alone, requires wide-ranging knowledge on insurance and advanced skills to communicate with customers. As human resources, therefore, intellectual-class persons of high academic ability are needed. As you can see from our CMs, the insurance products we handle change in short periods, according to consumer needs that are becoming diversified. The changes are so rapid that operations done so far could be completely different one year from now. As such, for employees, having a personal nature to aggressively incorporate new things is now an important factor.

- In other words, there are many such human resources in Kobe.

That's right. Our company started to examine

places we might select for advancement to, in December 2004, and the standards we used were a place with many universities; many job seekers in their 20s to 50s, who are the target of our employment, and many human resources that have not been accustomed to conventional operations. In selection, we compared 30 candidate places, based on various data, and narrowed them down to four cities. Further, we conducted close research, including on-the-street interviews, aiming to listen to peoples' direct comments. As a result, we concluded that Kobe was the best choice.

I think Kobe has good points of both a large city and a local area. Specifically, Kobe has speedy adaptability to changes, which is characteristic of a large city, and hospitality and persistence, as characteristics of a locality. The disposition of Kobe people, who have both such features, is optimal for work at the Center.

- I understand that preferential treatment and support by the government was another major factor. Is that correct?

The prefecture's employment subsidy of 300 million yen, and office rental subsidy of two million yen per year for three years, based on its industrial concentration ordinance, was a great boost to our advancement. Not only such financial support but also the integrated support by the prefecture and the city was very helpful. As soon as we make a request to the prefecture, they immediately make adjustments with the city. Their very quick judgments and actions have enabled our smooth proceedings, such as contacts with various fields, arrangements, and procedures, which was another decisive factor for advancement. These advantages, not easily found in other areas, are unique to Hyogo / Kobe.

- How is the achievement of the advancement?

We are happy to see achievement that exceeds the prospect from our research. At our Center, which



Alico Japan Relationship Center in front of Kobe Station

adopts a system of staff members being assigned to customers, customers' evaluation is directly reflected in the work performance of each staff member in charge. This system is well received by staff members because it motivates them, and they are doing a great job, as we expected.

- What is the Center's future prospect?

This Center is the first in the entire company that implements supply of new services, etc., by telephone. It aims at further expansion, as an up-todate telemarketing base of life insurance.

What is important here is human resources, above all. As such, special emphasis is placed on training, for which at least six weeks is spent.

Our staff employment takes the contract employee form, but our policy is to have staff work as long-term as possible. Female employees may work only short hours after getting married, or they can even return to work after dedicating themselves to childcare for several years. Instead of adhering to the concept of regular employees, we shift to a style of accommodating work according to lifestyle. Through helping people change their way of thinking in this way, we hope we can contribute also to regional employment.

Alico Japan

(American Life Insurance Company) Kobe Relationship Center

Establishment: November 7, 2005 Location: 1-1-3, Higashi-kawasakicho, Chuo-ku, Kobe city

(22nd to 24th floors, Kobe Crystal Tower) **Service content:** call center (response regarding insurance products, from requests for materials to inquiries, by telephone; related consulting, telemarketing work up to application) **Area:** about 2,400m² (number of booths: about 290)

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The Kobe Airport "MARINE AIR" opens. The urban airport connects to the entire country

As a new gate of "Hyogo/Kobe," the Kobe Airport was opened on February 16 with many expectations. Japan Airlines (JAL), All Nippon Airways (ANA) and Skymark Airlines (SKY) connect Kobe to seven cities nationwide by operating 27 shuttles a day. The new transportation, "Port Liner" directly connects downtown, Sannomiya to the airport in about 16 minutes. The appearance and location of this urban airport greatly changes the business possibilities not only for Kobe, but the entire Kansai area.

Convenient services for business trips

The Kobe Airport got off to a good start, with 9,920 passengers and the average boarding rate was 86% on opening day. Including visitors attending the opening to look around, the airport was crowded with approximately 31,000 individuals for its opening.

Flights of JAL, ANA and SKY are scheduled to make the most of the "15-hour operational day" with flights from 7:00am to 10:00 pm, one hour earlier and later than that for Osaka International Airport. The airport was especially set up to assist the large number of business travelers between Tokyo and the Kansai area, with eleven shuttles to Haneda (Tokyo) being offered daily. The three flights to Haneda are concentrated around 7:00am and the returning flights to Kobe at 8:00pm. If you take the flight to Haneda around 7:00am and depart Haneda sometime around 8:00 pm, you will be back in Kobe between 9:00 and 10:00pm giving you the entire work day in Tokyo to complete your business. From Kobe, the last flight to Tokyo leaves at 9:00 pm, affording you the opportunity to be in the Kobe/Kansai area for as long as 13 hours to complete your business.

It also offers very attractive and reasonable airfare. The three airlines are very competitive in fares, and one of the airlines offers a discounted fare of 5,000 yen for early purchase tickets but even the regular fare of 10,000 yen is a very competitive rate. It is much cheaper than the fare from Shin Kobe to Tokyo by Shinkansen.

Furthermore, JAL and ANA introduced a "Multi Airport" system that applies to the Kansai and Osaka International Airports and the Kobe Airport. The three airports are treated as a group regarding the regular fare so that there is no need for fare adjustment no matter which airport you decide to arrive or depart. This gives you the option to select, for instance, to depart from Osaka International Airport and return to Kobe to widen your mobility in the Kansai region.

Port Island, the airport island with increasing business investment

With the opening of such a convenient urban airport, expectations toward business investments are increasing. The City of Kobe established the "Kobe Enterprise Promotion Bureau" project team in April of last year to operate across the bureau with the Kobe Mayor at the top, and it provides a One Stop Service to invest business in Kobe. Accelerated by the drastic preferential system such as the maximum discount rate of 50% for the subdivision of Port Island 2nd Stage that was started at the same time, settlement of disposition as of the end January 2006 was about 8 times higher than the previous year, and construction is now in rush mode. The core facilities promoted by the Kobe Medical Industry Development Project are lining up, and medical corporations and individuals involved in medical care is accumulating with more than 80 corporations and about 1.600 individuals. Several universities including Kobe Gakuin University have also advanced into Kobe, and home center "Arc Land Sakamoto" and a supermarket "Izumiya" open in March.

Ms. Sayuri Saito, the manger of Sales Development Group of the City of Kobe says "In addition to the Port of Kobe, Shinkansen, and highways, opening of the Kobe Airport has further shortened the time needed to travel the length of the country. There are major medical and nursing service corporations that have their exhibition halls or training facilities on Port Island 2nd Stage, and also the growing numbers of

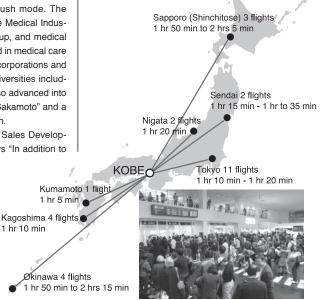


Runway view from the rooftop

enterprises determined to advance into Kobe mainly due to convenient access to the entire country." Mr. Kenichi Wakamatsu, the manger of Industrial Site Group says enthusiastically, "It is only 8km from the Kobe Airport to Sannomiya. There is no other city structure in this country that connects the downtown (Sannomiya), marine city (Port Island) and airport facilities so easily. Although some airports are located in the vicinity of the downtown areas, it is difficult to secure large plots of land near those airports. We would like to promote business investment by utilizing the synergy of downtown, marine city and the Kobe Airport."

Freight facilities, international business jets or light aircraft companies, etc. will be invited to begin business operations on the Kobe Airport Island in the future.

*Kobe Airport Terminal Website http://www.kairport.co.jp/



Departure lobby on opening day