

# **Regulation for Enforcement of the Act against Unjustifiable Premiums and Misleading Representations (Tentative translation)**

(Cabinet Office Order No. 6 of February 5, 2016)

## **(Definitions)**

Article 1 The terms used in this Cabinet Office Order are to be governed by the terms used in the Act against Unjustifiable Premiums and Misleading Representations (hereinafter referred to as the "Act") and the Order for Enforcement of the Act against Unjustifiable Premiums and Misleading Representations (Cabinet Order No. 218 of 2009; hereinafter referred to as the "Order").

## **(Publication of Public Hearings)**

Article 2 When seeking to hold a public hearing under Article 3, paragraph (1) and Article 6, paragraph (1) of the Act, the Secretary General of the Consumer Affairs Agency must give public notice of the date and place of the public hearing, the details of the matter, and guidelines for filing opinions, by publishing these in the official gazette or in a daily newspaper that publishes information about current events at least 14 days prior to the date of the hearing.

## **(Selection of Speakers at a Public Hearing)**

Article 3 (1) The Secretary General of the Consumer Affairs Agency selects persons who are permitted to state an opinion at a public hearing from among those who have filed opinions pursuant to the provisions of the preceding Article, and notifies them to that effect.

(2) When making the selection referred to in the preceding paragraph, the Secretary General of the Consumer Affairs Agency must do so in a way that prevents bias towards either side, if there are both persons in favor of and persons against the matter in question.

## **(Requesting a Person to State an Opinion at a Public Hearing)**

Article 4 On finding it to be necessary, the Secretary General of the Consumer Affairs Agency may ask a person with relevant expertise or an official from a relevant administrative organization to state an opinion at a public hearing.

## **(Holding Public Hearings)**

Article 5 (1) The Secretary General of the Consumer Affairs may have an official

of the Consumer Affairs Agency designated by the Secretary General preside over a public hearing.

- (2) An official who has presided over a public hearing pursuant to the provisions of the preceding paragraph is to prepare a report that includes the information set forth in the items of the following Article and submit it to the Secretary General of the Consumer Affairs Agency.

(Public Hearing Records)

Article 6 The Secretary General of the Consumer Affairs Agency is to prepare a record that includes the following information with regard to a public hearing:

- (i) the details of the matter;
- (ii) the date and place of the public hearing;
- (iii) the names, addresses, and occupations of persons who have stated opinions at the public hearing (for a corporation or other association, this means its name, the location of its main office, and the name of its representative), and a summary of the opinions; and
- (iv) other necessary information.

(Procedures for Requesting Persons to Submit Materials under the Provisions of Article 7, Paragraph (2) or Article 8, Paragraph (3) of the Act)

Article 7 (1) When requesting a person to submit materials in accordance with the provisions of Article 7, paragraph (2) or Article 8, paragraph (3) of the Act, the Secretary General of the Consumer Affairs Agency is to do so through the delivery of a document that includes the following information:

- (i) the name of the enterprise;
- (ii) an indication requesting the submission of materials; and
- (iii) the due date and place where the materials are to be submitted.

- (2) The period prescribed in Article 7, paragraph (2) and Article 8, paragraph (3) of the Act is the period from the day when the document referred to in the preceding paragraph is delivered until the date on which 15 days have elapsed from the day of its delivery; provided, however, that this does not apply if there is found to be a legitimate reason for the enterprise's non-submission of the materials within that period.

(Measures Prescribed by Cabinet Office Order As Provided for in Article 8, Paragraph (2) of the Act)

Article 8 The measures prescribed by Cabinet Office Order that are provided for in Article 8, paragraph (2) of the Act are measures to make it available to general consumers that a representation involved in an act subject to surcharge falls under one of the items of the proviso to paragraph (1) of that Article, through publication in a daily newspaper that publishes information

about current events or by any other appropriate means that eliminates the risk of unjustly inducing customer behavior and interfering with general consumers' voluntary and rational choice-making.

(The reasonable method to be prescribed by Cabinet Office Order under Article 8, paragraph (4) of the Act)

Article 8-2 The reasonable method to be prescribed by Cabinet Office Order under Article 8, paragraph (4) of the Act shall be the method of multiplying the amount obtained by dividing the amount of sales specified in paragraph (1) of the same Article during a period during which the facts, on which the calculation of the surcharge is based were known, by the number of days in that period, by the number of days in that period during which the facts could not be known.

(Methods of Reporting a Fact Constituting an Act Subject to Surcharge)

Article 9 (1) A person who seeks to make a report under Article 9 of the Act must submit a report by using Form No. 1 (including an electronic or magnetic record (meaning a record used in computerized information processing which is created in electronic form, magnetic form, or any other form that cannot be perceived by the human senses; the same applies hereinafter) that records matters that should be included in the report) to the Secretary General of the Consumer Affairs Agency by one of the following methods:

- (i) bringing the report in person;
  - (ii) sending the report by registered mail, by correspondence delivery services prescribed in Article 2, paragraph (2) of the Act on Correspondence Delivery by Private Business Operators (Act No. 99 of 2002; referred to as the "Correspondence Delivery Act" in paragraph (3)) that a general correspondence delivery operator prescribed in paragraph (6) of that Article or a specified correspondence delivery operator prescribed in paragraph (9) of that Article provides and in which they record their acceptance and delivery, or by a method equivalent to them;
  - (iii) transmitting the report by using a facsimile machine; or transmitting an electronic or magnetic record by using an electronic data processing system prescribed in Article 6, paragraph (1) of the Act on the Promotion of Utilizing Information and Communications Technology in Administrative Procedures (Act No. 151 of 2002) (hereinafter referred to as an "electronic or magnetic means").
- (2) A report as referred to in the preceding paragraph (excluding one submitted in the way prescribed in item (iii)) is to be accompanied by materials indicating the details of the fact constituting the act subject to surcharge.
- (3) If a report as prescribed in paragraph (1) is submitted in a way set forth in

item (ii) of that paragraph, it is deemed to have been submitted to the Secretary General of the Consumer Affairs Agency at the date and time that it is handed over to an office of Japan Post Co., Ltd. (including postal agencies prescribed in Article 7, paragraph (1) of the Postal Agency Act (Act No. 213 of 1949), and limited to those that conduct postal services), if the mailing receipt evidences that date and time; at the date and time shown on the postmark for the postal mail or correspondence mail as prescribed in Article 2, paragraph (3) of the Correspondence Delivery Act (hereinafter referred to as the "correspondence mail" in this paragraph), if that date and time are clearly legible; at noon on the day shown on the postmark for that piece of mail or correspondence mail, if only the date is clearly legible and the time is not; and at noon on the day that is found to correspond to the day that would have been shown on the postmark for that piece of mail or correspondence mail based on the number of days normally needed to send it, if there is no date shown on the postmark or if the date shown on the postmark is not clearly legible.

- (4) If a report as prescribed in paragraph (1) is submitted in the way referred to in item (iii) of that paragraph, it is deemed to have been submitted to the Secretary General of the Consumer Affairs Agency when the Secretary General of the Consumer Affairs Agency receives the transmission of the report.

#### (Methods of Applying for Approval of an Implementation Plan for Refund Policy)

Article 10-1 (1) A person seeking approval for an implementation plan for refund policy pursuant to the provisions of Article 10, paragraph (1) of the Act (referred to as the "applicant" in paragraph (1), items (ii) and (iv) of Article 11) must submit an application using Form No. 2 (including an electronic or magnetic record that records matters that should be included in the written application) to the Secretary General of the Consumer Affairs Agency.

- (2) The application referred to in the preceding paragraph is to be accompanied by materials set forth in each of the following items:

- (i) In cases where measures to deliver payment means other than money are to be implemented, materials clarifying that the payment means related to the measures fall under a prepaid payment means issued by a third-party issuer as provided for in Article 3, paragraph (7) of the Payment Services Act (Act No. 59 of 2009) as set forth in item (1), paragraph (1) of the same Article, and that the measures satisfy the criteria of the following Article;
- (ii) materials showing matters concerning publicity so that those who are subject to the planned refund policy can understand the details of the said policy;
- (iii) materials evidencing the means of procuring the necessary funds to implement the planned refund policy; and

- (iv) other materials giving information that should be referred to for the approval referred to in Article 10, paragraph (1) of the Act.

(Matters Prescribed by Cabinet Office Order As Provided for in Article 10, Paragraph (1) of the Act)

Article 10-2 The matters prescribed by Cabinet Office Order that are provided for in Article 10, paragraph (1) of the Act for what can be used normally in the same way as money are those that fall under all of the following items:

- (i) the use of the prepaid payment means by specific consumers is not difficult in light of the scope of areas in which the prepaid payment means can be used and other circumstances;
- (ii) if there is a period or deadline during which the prepaid payment means can be used, that period or deadline is not extremely short;
- (iii) the scope of goods or other property values (excluding Japanese currency and foreign currencies) or services for which payment can be made using the prepaid payment means is not extremely limited; and
- (iv) in addition to the matters listed in the preceding three paragraphs, there is no risk of unduly harming the interests of specific consumers.

(Matters Prescribed by Cabinet Office Order As Provided for in Article 10, Paragraph (3) of the Act)

Article 11 (1) The matters prescribed by Cabinet Office Order that are provided for in Article 10, paragraph (3) of the Act are the following information:

- (i) the names of persons to whom the refund policy had already been applied before the applicant applied for the approval referred to in Article 10, paragraph (1) of the Act (referred to as the "refund policy from before the application for approval" in the following paragraph);
- (ii) the days on which persons as prescribed in the preceding item were delivered goods or provided with services associated with an act subject to surcharge (or if the provisions of Article 2, paragraph (1) of the Order apply to the method for calculating the proceeds from sales as prescribed in Article 8, paragraph (1) of the Act for that applicant, those days mean the days on which persons as prescribed in the preceding item entered into agreements for the purchase of goods or provision of services associated with an act subject to surcharge);
- (iii) the fact that there have been requests as prescribed in Article 10, paragraph (1) of the Act from persons as prescribed in item (i);
- (iv) in the case of the delivery of payment means other than money, the person prescribed in item (i) has given consent as prescribed in Article 10, paragraph (1) of the Act;
- (v) the purchase price of goods or services associated with the transactions

- made by persons as prescribed in item (i), that is calculated by the method prescribed in Article 4 of the Order (or if the provisions of Article 2, paragraph (1) of the Order apply to the method for calculating the proceeds from sales as prescribed in Article 8, paragraph (1) of the Act for that applicant, the purchase price calculated by the method prescribed in Article 5 of the Order), and the amount equivalent to three percent of the purchase price;
- (vi) the days on which money was delivered to persons as prescribed in item (i);
  - (vii) the amounts of money delivered to persons as prescribed in item (i) and the method of calculating those amounts;
  - (viii) the ways of delivering money to persons as prescribed in item (i); and
  - (ix) other reference information.
- (2) If information as set forth in each item of the preceding paragraph is included in the written application referred to in paragraph (1) of Article 10, the written application is to be accompanied by materials evidencing that the refund policy has been implemented from before the application for approval (in the case where a payment means other than money is delivered, materials evidencing the matters prescribed in item (iv) of the preceding paragraph are included).

(Methods of Filing a Report under Article 10, Paragraph (4) of the Act)

- Article 12 (1) A person seeking to file a report under Article 10, paragraph (4) of the Act (referred to as the "person filing a report after application but before approval" in items (ii) and (iv) of the following paragraph) must submit a report using Form No. 3 (including an electronic or magnetic record that records matters that should be included in the written report) to the Secretary General of the Consumer Affairs Agency.
- (2) The matters prescribed by Cabinet Office Order that are provided for in Article 10, paragraph (4) of the Act are the following information:
- (i) the names of persons subject to the refund policy that the applicant implemented in the period after applying for approval as referred to in Article 10, paragraph (1) of the Act, but before becoming subject to a disposition on that application (referred to as the "refund policy for the period after application but before approval" in item (8) and the following paragraph);
  - (ii) the days on which persons as prescribed in the preceding item were delivered goods or provided with services associated with an act subject to surcharge (or if the provisions of Article 2, paragraph (1) of the Order apply to the method for calculating the proceeds from sales prescribed in Article 8, paragraph (1) of the Act for the person filing a report after application but before approval, those days mean the days on which persons as prescribed in the preceding item entered into agreements for the purchase of goods or

- provision of services associated with an act subject to surcharge);
- (iii) the fact that there have been requests as prescribed in Article 10, paragraph (1) of the Act from persons as prescribed in item (i);
  - (iv) in the case of the delivery of payment means other than money, the person prescribed in item (i) has given consent as prescribed in Article 10, paragraph (1) of the Act;
  - (v) the purchase price of goods or services associated with the transactions made by persons as prescribed in item (i), that is calculated by the method prescribed in Article 4 of the Order (or if the provisions of Article 2, paragraph (1) of the Order apply to the method for calculating the proceeds from sales as prescribed in Article 8, paragraph (1) of the Act for that person filing a report after application but before approval, the purchase price calculated by the method prescribed in Article 5 of the Order), and the amount equivalent to three percent of the purchase price;
  - (vi) the days on which money was delivered to persons as prescribed in item (i);
  - (vii) the amounts of money delivered to persons as prescribed in item (i) and the method of calculating those amounts;
  - (viii) the ways of delivering money to persons as prescribed in item (i); and
  - (ix) the amount of funds needed for the refund policy for the period after application but before approval, and the means of procuring these funds; and
  - (x) other reference information.
- (3) The report referred to in paragraph (1) is to be accompanied by materials evidencing that the refund policy for the period after application but before approval has been implemented (in the case where a payment means other than money is delivered, materials evidencing the matters prescribed in item (iv) of the preceding paragraph are included) and by materials evidencing the means of procuring the funds needed to implement the refund policy.

(A Period Prescribed by Cabinet Office Order As Provided for in Article 10, Paragraph (5), Item (iii) of the Act)

Article 13 The period prescribed by Cabinet Office Order that is provided for in Article 10, paragraph (5), item (iii) of the Act is the period from the day on which the person who has received a notice under Article 15, paragraph (1) of the Act submits an application as referred to in Article 10, paragraph (1) to the Secretary General of the Consumer Affairs Agency until the day on which four months have elapsed from the submission date (if the relevant provisions apply *mutatis mutandis* pursuant to Article 10, paragraph (7) of the Act, this period is from the last day of the implementation period for the implementation plan for refund policy given in the written application referred to in Article 10, paragraph (1) until the day on which one month has elapsed from that day).

(Methods of Applying for Approval to Amend the Approved Implementation Plan for Refund Policy)

- Article 14 (1) An approved enterprise seeking approval to amend its approved implementation plan for refund policy pursuant to the provisions of Article 10, paragraph (6) of the Act must submit an application using Form No. 4 (including an electronic or magnetic record that records matters that should be included in the written application) to the Secretary General of the Consumer Affairs Agency.
- (2) The application referred to in the preceding paragraph is to be accompanied by a copy of materials concerning a notice of approval under Article 10, paragraph (9) of the Act, and by other materials giving described or recorded information that should be referred to for the approval referred to in paragraph (6) of that Article.

(Methods of Filling a Report on the Results of Having Implemented an Approved Plan for Implementing Refund Policies)

- Article 15 (1) A person seeking to file a report under Article 11, paragraph (1) of the Act must submit a report using Form No. 5 (including an electronic or magnetic record that records matters that should be included in the written report) to the Secretary General of the Consumer Affairs Agency.
- (2) The report referred to in the preceding paragraph is to be accompanied by the materials set forth in each of the following items:
- (i) materials evidencing that the refund policy implemented after the approval referred to in Article 10, item (1) of the Act have been implemented in conformity with the approved implementation plan for refund policy (or if amendments under paragraph (6) of that Article have been approved, in conformity with the approved implementation plan for refund policy after its amendment; the same applies in the following item and the following Article);
  - (ii) materials evidencing the status of implementation for making the details of the planned refund policy that fall under the approved implementation plan for refund policy available to the persons to whom that policy is applicable, so that those persons can understand its details; and
  - (iii) materials evidencing the way of procuring the funds needed for the refund policy that was implemented after the approval referred to in Article 10, paragraph (1) of the Act.

(Calculation of the Amount of Money Prescribed by Cabinet Office Order As Provided for in Article 11, Paragraph (2) of the Act)

- Article 16 (1) Except in cases as prescribed in the following paragraph, the amount calculated pursuant to Cabinet Office Order that is provided for in



Article 11, paragraph (2) of the Act is the aggregate of the amounts set forth in the following items:

- (i) if the amount of money delivered as per the refund policy that falls under the approved implementation plan for refund policy that the approved enterprise has implemented (or if the approved implementation plan for refund policy includes or records the matters prescribed in Article 10, paragraph (3) of the Act or if a report under paragraph (4) of that Article has been filed, the relevant plan includes any refund policy connected with the inclusion or record of those matters or with that report; the same applies in the following item and following paragraph) exceeds an amount equal to the purchase price for goods or services associated with the transactions made by persons to whom the refund policy is applicable, as calculated by the method prescribed by Article 4 of the Order (or if the provisions of Article 2, paragraph (1) of the Order apply to the method for calculating the proceeds from sales as prescribed in Article 8, paragraph (1) of the Act for a person filing a report under Article 11, paragraph (1) of the Act, this means the purchase price calculated by the method prescribed in Article 5 of the Order; hereinafter referred to as the "specified purchase price"): an amount equal to the specified purchase price; and
  - (ii) if the amount of money delivered as per refund policy that falls under the approved implementation plan for refund policy that the approved enterprise has implemented is equal to or less than an amount equal to the specified purchase price: the amount of money that is delivered as per that refund policy.
- (2) In a case as referred to in Article 12, paragraph (4) of the Act, if there are two or more subsidiaries, etc. succeeding to specified business; two or more of them report the results of refund policies that fall under approved implementation plans for refund policy pursuant to the provisions of Article 11, paragraph (1) of the Act (hereinafter referred to as "refund policies implemented by two or more subsidiaries, etc." in this paragraph); and, pursuant to the provisions of paragraph (2) of that Article, the Secretary General of the Consumer Affairs Agency finds that the refund policies implemented by those two or more subsidiaries, etc. have been implemented in conformity with the approved implementation plan for refund policy associated with those two or more subsidiaries, etc., the amount calculated pursuant to Cabinet Office Order that is provided for in that paragraph for those two or more subsidiaries, etc. is the aggregate of the amounts set forth in the following items:
- (i) if the refund policies implemented by those two or more subsidiaries, etc. are applicable to the same persons, the amount prescribed in the relevant sub-item (a) or (b) below for the category set forth in that sub-item:
    - (a) if the amount arrived at when the amount of money delivered as per the

- refund policies that the relevant subsidiaries, etc. succeeding to specified business are deemed to have implemented pursuant to the provisions of Article 13 of the Order (or zero, if there is no such refund policy) is added to the total amount of money delivered as per the refund policies implemented by the relevant two or more subsidiaries, etc. (excluding those that the above-mentioned subsidiaries, etc. succeeding to specified business are deemed to have implemented pursuant to the provisions of that Article) (the amount so arrived is referred to as the "specified amount delivered" in (b)) exceeds an amount equal to the specified purchase price: an amount equal to the specified purchase price; or
- (b) if (a) does not apply: an amount equal to the specified amount delivered; or
- (ii) if the preceding item does not apply, the amount prescribed in the relevant sub-item (a) or (b) below for the category set forth in that sub-item:
- (a) if the amount of money delivered as per the refund policies implemented by the relevant two or more subsidiaries, etc. exceeds an amount equal to the specified purchase price: an amount equal to the specified purchase price; or
- (b) if (a) does not apply, the amount of money delivered as per the refund policies implemented by the relevant two or more subsidiaries, etc.

(Special Exceptions Such as the Reduction of Surcharges If There are Two or More Subsidiaries, etc. Succeeding to Specified Business in a Case as Referred to in Article 12, Paragraph (4) of the Act)

- Article 17 (1) In a case as referred to in Article 12, paragraph (4) of the Act, if there are two or more subsidiaries, etc. succeeding to specified business, and the amount of the surcharge is reduced for one or more of those subsidiaries, etc. pursuant to the provisions of Article 11, paragraph (2) of the Act by an amount calculated pursuant to the provisions of the preceding Article, the amount calculated pursuant to the provisions of the preceding Article is to be reduced from the amount of the surcharge calculated pursuant to the provisions of Article 8, paragraph (1) and Article 9 of the Act for the subsidiaries, etc. other than the aforementioned one or more subsidiaries, etc. (those other subsidiaries, etc. are referred to as "subsidiaries, etc. succeeding to specified business that are subject to a special exception" in the following paragraph). In such a case, if the amount of the surcharge after the reduction is less than zero, the amount of the surcharge is zero.
- (2) Notwithstanding the provisions of Article 8, paragraph (1) of the Act, the Secretary General of the Consumer Affairs Agency is not to order subsidiaries, etc. succeeding to specified business that are subject to a special exception to pay a surcharge if the amount of the surcharge for those subsidiaries, etc. as

calculated pursuant to the provisions of the preceding paragraph is less than ten thousand yen. In such a case, the Secretary General of the Consumer Affairs Agency is to promptly notify them to that effect in writing.

(Demanding Payment of Surcharges)

Article 18 A written demand as referred to in Article 18, paragraph (1) of the Act must be served on the person subject to the demand to pay the surcharge.

(Order of Allocation When a Person Is Required to Pay Both a Surcharge and Delinquency Charge)

Article 19 If a delinquency charge is to be collected together with the surcharge pursuant to the provisions of Article 18, paragraph (2) of the Act, then the amount paid by the enterprise is first allocated to the surcharge that serves as the basis for calculation of the delinquency charge, until the full amount of that surcharge is paid.

(Formalities of an Order to Execute a Payment Order for a Surcharge)

Article 20 (1) An order to execute a payment order for a surcharge under Article 19, paragraph (1) of the Act must be issued in writing.

(2) A certified copy of the written order referred to in the preceding paragraph must be served on the person subject to the execution of the payment order for a surcharge.

(Identification Cards)

Article 21-1 The identification cards referred to in Article 25, paragraph (2) of the Act are to be based on Form No. 6.

(Procedures for Requesting Persons to Disclosure Materials under Article 35, paragraph (1) of the Act)

Article 21-2 A request under Article 35, paragraph (1) of the Act shall be made by submitting a document stating the following items or by providing an electromagnetic record of said document:

- (i) name and location, as well as the representative's name;
- (ii) telephone number, email address (letters, numbers, symbols, or other codes for identifying the email user), and facsimile number (only when sending or receiving matters using a facsimile machine in the business related to injunction request provided for in Article 13, paragraph (1) of the Consumer Contract Act (Act No. 61 of 2000));
- (iii) the name of the enterprise;
- (iv) a statement that the request is made pursuant to the provisions of Article 35, paragraph (1) of the Act;

- (v) reasons for the request;
- (vi) indication of request for disclosure of materials showing reasonable grounds; and
- (vii) how to make the disclosure you wish to make.

(Applying for Approval of Agreements and Rules)

Article 22 (1) A person seeking approval for an agreement or rule pursuant to the provisions of Article 36, paragraph (1) of the Act must submit one original copy and one duplicate copy of a written agreement or rule approval application using Form No. 7, and two copies of the agreement or rule to either the Fair Trade Commission or the Secretary General of the Consumer Affairs Agency.

- (2) In lieu of submitting documents pursuant to the provisions of the preceding paragraph, the person prescribed in the preceding paragraph may provide the matters to be included in those documents by electronic or magnetic means. In this case, that person is deemed to have submitted those documents.

(Issuing Public Notice of Dispositions Relating to Agreements and Rules)

Article 23 (1) Public notice of the approval of an agreement or a rule under Article 36, paragraph (4) of the Act is to be issued through the publication of the following information in the official gazette:

- (i) an indication that approval has been granted;
- (ii) the type of business to which the agreement or rule pertains;
- (iii) the substance of the agreement or rule; and
- (iv) the grounds for approval.

- (2) Public notice of the revocation of approval of an agreement or rule under Article 36, paragraph (4) of the Act is to be issued through the publication of the following information in the official gazette:

- (i) an indication that an approval has been revoked;
- (ii) the type of business to which the agreement or rule pertains; and
- (iii) the grounds for the revocation.

(Filing Notification of the Person Who Should Receive a Notice)

Article 24 A person that has received an approval for an agreement or rule must file a notification of the name and address of the person that should be notified of anything that concerns the approval with either the Fair Trade Commission or the Secretary General of the Consumer Affairs Agency.

(Preparing Materials for Submission to the Fair Trade Commission or the Secretary General of the Consumer Affairs Agency)

Article 25 Materials that are submitted to the Fair Trade Commission or the

Secretary General of the Consumer Affairs Agency pursuant to the provisions of this Cabinet Office Order are to be prepared in Japanese.

**Supplementary Provisions [Cabinet Office Order No. 54 of 2024]**

This Cabinet Office Order shall come into effect as of the date of enforcement of the Act Partially Amending the Act against Unjustifiable Premiums and Misleading Representations.

Form No.1 Omitted

Form No.2 Omitted

Form No.3 Omitted

Form No.4 Omitted

Form No.5 Omitted

Form No.6 Omitted

Form No.7 Omitted