



NCAC NEWS

*From
National Consumer Affairs Center of Japan*

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* For further details regarding each topic introduced below, refer to the following URL which contains the actual text of the reports released (PDF files) (Japanese only):<http://www.kokusen.go.jp/news/news.html>

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* Major abbreviated names: ADR: Alternative Dispute Resolution

NCAC: National Consumer Affairs Center of Japan

PIO-NET: Practical Living Information Online Network System

I. Injury/fatal accident

1. Performance of Automobile Emergency Escape Hammers

- Emergency Escape Hammers with Seatbelt Cutters -

Product Testing Background

An automobile emergency escape hammer is a tool used to break the glass of car windows to allow persons trapped

inside to make an emergency escape from the car after a traffic accident or submersion accident. This tool can be purchased at various retail outlets including auto shops or car dealers or online vendors.

We conducted tests on these escape hammers to determine their efficiency in breaking glass and the cutting efficiency of their seat belt cutters, which many of these products come with, to determine their effectiveness in freeing people from cars in emergency situations. From among the escape hammers widely available at car shops, dealers and online as well those offered by car makers as options, we chose three brands for our test. These products were types that are grasped like a hammer and are equipped with seat belt cutters for cutting off seat belts.*



Test Results

- (1) The shapes of the metal head tips of the hammers appeared to be different in all three brands.
- (2) The tip of the metal head of the tool was harder than the cutting tool itself in all three brands.
- (3) In a test that conformed with GS Mark (a voluntary stamp of approval used in domestically Germany, it is placed on products whose safety is confirmed through an inspection based on Germany's product safety laws) certification testing by an experienced engineer, all brands succeeded in cutting through the seat belts and breaking the glass of the car windows.
- (4) In the cutting efficiency test performed by four monitors with no experience using a seat belt cutter, the monitors were able to cut off the seat belts with ease in under two seconds with two of the brands, while one of the brands took on average 30 seconds or more to cut through the belts.
- (5) In the window glass breaking efficiency test performed by the four inexperienced monitors, the monitors were able to break the glass with ease using all of the brands.
- (6) When the experienced engineer performed the glass breaking efficiency test on the front windshield glass, the hammers succeeded only in cracking the glass and none of them penetrated the glass no matter how many times they struck it.
- (7) When the driver's seatbelt was locked, it was easy for the tester to reach the area around the feet of the driver or the center console but it was not possible to reach the front passenger area or the rear seat areas.

Advice for Consumers

- ① Equip your car with an emergency escape hammer for emergencies such as traffic accidents or submersion accidents.
- ② Also equip your car with a seat belt cutter for emergency use.
- ③ Install the items in a place that is easy to see and that the driver can access easily even if the driver's seat belt is

* Previously we had received an inquiry about an automobile emergency escape hammer that failed to break the glass of a window when used, so we conducted a product test on that model and subsequently called attention regarding on April 27, 2012. http://www.kokusen.go.jp/pdf/n-20120427_1.pdf (Japanese only)

locked and cannot be released.

- ④ In an emergency situation, it is impossible to escape from the front by breaking the front windshield glass. Strike and break a window other than the front windshield glass.

2. Test results of personal digital dosimeters

Product Testing Background

Since last year's accident at the Fukushima No. 1 Nuclear Power Plant of Tokyo Electric Power Company, people have shown strong concern regarding exposure to radiation, and it is now easy for individual consumers to purchase devices that detect and measure radiation. Among the various products on the market are personal dosimeters whose purpose is to determine and manage the integrated dose of radiation of individuals involved in radioactive operations. However, information and instructions provided to consumers at the time they purchase these devices seem to be inadequate.

A personal dosimeter is an instrument that is meant to be used over an extended period of time. Therefore, unless the user is able to take accurate measurements, it will not be possible to manage the radiation dose. The radiation dose an individual is exposed to will vary depending on the places where that person has lived and worked, the amount of time they spent in those places and other lifestyle factors.

In view of the issues relating to these devices, we conducted tests on six brands of devices with digital displays sold on the general market as personal dosimeters with a function capable of integrating exposure to radiation on a daily basis. In addition, we conducted a survey of the sales advertisements and operating instructions accompanying these devices.

Example Cases of Inquiries & Complaints

Case 1: I bought a radiation meter through online shopping. I bought the device with the idea of being able to measure radiation in various places but the product they sent me is an instrument for measuring integrated amounts of radiation. Shouldn't there be a cooling-off period? (Inquiry from a woman in her 60s)

Case 2: I bought a dosimeter over the internet to measure the radiation of the ground surface but the dosimeter turned out to be one for measuring a person's exposure to radiation. I wanted to return it but I was told I could not. (Inquiry from a man in his 30s)

Case 3: I purchased a radiation meter from an agent over the telephone. I later noticed that it had only a function for measuring the spatial radiation dose and that there was no function for indicating the integrated radiation dose, which is what I require. Since the product did not have the function I required, I asked to cancel my contract but my request was rejected. (Inquiry from a woman in her 60s)

Case 4: I bought a radiation meter online. It is capable of measuring integrated radiation doses but it is incapable of integration. I want my money back, so what should I do? (Inquiry from a woman in her 30s)

Test Results

- (1) Cesium-137 gamma ray irradiation test based on the corrective method of a personal dosimeter
The variation among all brands was minor. While some brands indicated integrated radiation doses very close to irradiation doses, some brands indicated about half of the integrated dose for irradiation values under 1000 μ Sv conditions.
- (2) Cesium-137 gamma ray irradiation test at a dosage rate close to that in the outdoor environment of the disaster area
Under dosage rate conditions close to those in the outdoor environment of the earthquake disaster area, a significant disparity between irradiation doses and net values was noted, and only three brands remained within

the JIS allowable margin of error. Furthermore, when net values were revised using 50 μ Sv test results as a reference, some brands remained within the range of error stated in the operating instructions accompanying the products.

(3) Indications

- From the sales advertising it was possible to confirm with all brands that the dosimeters were personal dosimeters for managing the radiation doses an individual is exposed to, but the advertising of some brands did not clarify to consumers how the device could be used.
- Some brands did not have calibration* certificates, so it can be assumed that consumers cannot confirm whether the device was calibrated prior to shipment. In addition, while some brands included contact details for inquiring about calibration services, there were some brands that failed to give any contact details for calibration services in Japan.

* Calibration is a procedure for checking whether values measured by a device are accurate or not.

Advice for consumers

- ① A personal dosimeter is a device used for measuring and managing radiation doses an individual is exposed to. Before purchasing such a device, make sure you understand its uses, and then proceed to purchase and use it accordingly.
- ② More accurate readings can be obtained from a personal dosimeter by calibrating it on your own based on corrected results. When you purchase a device, it is best to make your purchase and use the device after confirming whether the product is already calibrated and whether the calibration coefficients are indicated.
- ③ A personal dosimeter is an instrument for managing a person's exposure to radiation. Therefore, to maintain its ongoing use, it is necessary to have it calibrated on an ongoing basis.

II. Property damage

1. Beware of Fraudulent Scam Websites!

- From the Emergency Call Number 110 Report on Deceitful "Social Network Site" Damages -

Overview of Inquiries

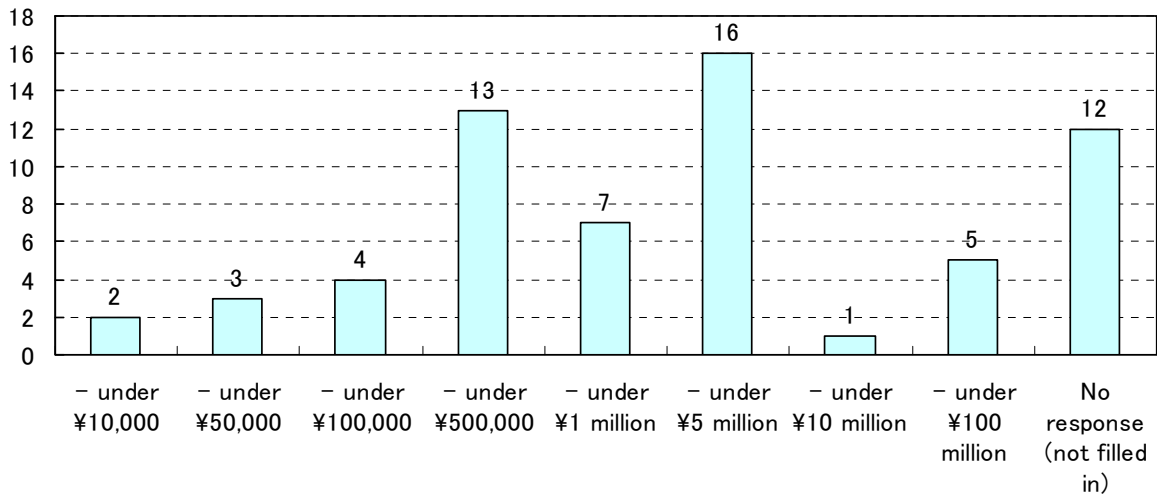
In December 2011, the National Consumer Affairs Center of Japan (NCAC) made public the latest incidences of website scams and established an emergency contact number for inquiries concerning damages due to "devious social networking sites." In two days, the NCAC received 63 inquiries.

The inquiries the NCAC has received to date indicate that a considerable number of consumers begin to use these dubious sites after being drawn to them out of curiosity or interest, saying, for example, "I wanted to meet celebrities," "I wanted to give others advice," "I wanted to do part-time work," or "I wanted to improve my luck."

At present it is difficult to verify all of these but there is an extremely large number of websites that operate in the same manner as "scam websites,"* typical of some social network sites, and there is a high incidence of money problems related to these. These sites have a history of changing operators and tactics frequently in a short period of time, making it hard to get an accurate picture of their actual circumstances. In addition to the operators' ability to approach consumers in many different ways, it can be assumed that the ease with which consumer can register on sites and process payments are having a significant impact.

* In this information, "scam websites" means those websites where persons hired by operators pose as various characters such as TV personalities, company presidents, lawyers and fortune tellers, among others, to prey upon the emotions of consumers and lure them to particular websites where they make them utilize paid services such as the exchange of email with so-called celebrities or business personalities and coerce consumers into continually paying for services.

<Graph 1> Value of Contracts Purchased



Example Cases of Inquiries & Complaints

Case 1: On a separate social network site that was free of charge, I found a link connecting to a website featuring a TV personality that I like so I copied and used the link. After doing so, I immediately received a direct message from the celebrity directing me to a separate site so we could exchange email correspondence. I continued communicating with that person on the same website for more than one year but during that time the name of the website as well as the payee changed. Despite that, I was able to continue my exchanges with the celebrity. The celebrity on the website claims to be communicating with me confidentially without the knowledge of the management office, so unless I communicate through that website, it will be impossible for me to stay in touch with that person. I have already paid 2.6 million yen to the site operator. Perhaps I have been tricked.

(Inquiry from a woman in her 30s)

Case 2: On my mobile phone I started receiving email from people I do not know. In the beginning I ignored it but when I began to respond to emails from people who asked me to listen to their troubles, I began to get quite a lot of email from people telling me that they would pay me for my correspondence as a sign of appreciation. I thought that perhaps I could do this sort of thing as a kind of part-time job, so I began to get involved in these exchanges. Later I was asked to pay fees for various procedures, which I was told were necessary in order to receive payment in the future. I went ahead and paid the charges, believing that I would later be able to receive money. The payment on each occasion was small - just 5,000 or 10,000 yen, but I then noticed that over a four-day period, I had paid out about 3.5 million yen in all through my credit card, e-money and cash transfers. I believe that I was deceived and I would like my money back.

(Inquiry from a woman in her 50s)

Case 3: Cooperating with another party she was emailing, my daughter in her 40s began transferring money to a website. Acting on her belief that "everyone can be happy" and that the money she transferred would eventually come back to her, she made payments to the website again and again until she had paid out an enormous sum, amounting to about 80 million yen. Not only has she spent all her own savings but she has also used up all the money about 60 million yen that I, as her parent, had set aside for my old age. Even now she seems to believe in that site. She can't get away from her mobile phone and goes into a rage, shouting that she has to continue to transfer money. This behavior forced me to put her in the hospital. I can't get by without money. I want my money returned.

(Inquiry from a woman in her 70s)

Advice for Consumers

- ① Never respond to any unsolicited bulk e-mail/spam that may lead to use of these sites. Do not exchange email with another party you cannot confirm is genuine, such as people who promise to give you money or introduce you to TV personalities and other celebrities.
- ② There are many websites that offer free registration or access for a limited period of time but begin to charge after the introductory period. When a website begins to charge for services, do not pay unless you can confirm that the content of the email or the party you are communicating with is genuine. Furthermore, never pay any money on the assumption that you will be able to obtain income in the future. If for some reason you decide to use the services of a website, carefully confirm the total amount you have pay for the use of the services.
- ③ Various problems tend to arise when users provide detailed personal information to operators of these sites. Even if you are asked to provide some form of identification on the site, do not give detailed personal information such as your name and address without careful consideration. Under the Act on Regulation on Soliciting Children by Using Opposite Sex Introducing Service on Internet, it is not necessary to provide personal information such as your name or address, etc. The only possible personal information you may be required to confirm is your age.
- ④ If you feel there is any problem or if you feel anxious about your dealings with a website, immediately consult your nearest Local consumer center, local bar association, or the police.

2. Problems Related to Over-the-Counter Single Premium Whole Life Insurance at Banks **- Amid a Sudden Increase in Inappropriate Soliciting of the Elderly -**

Overview of Inquiries

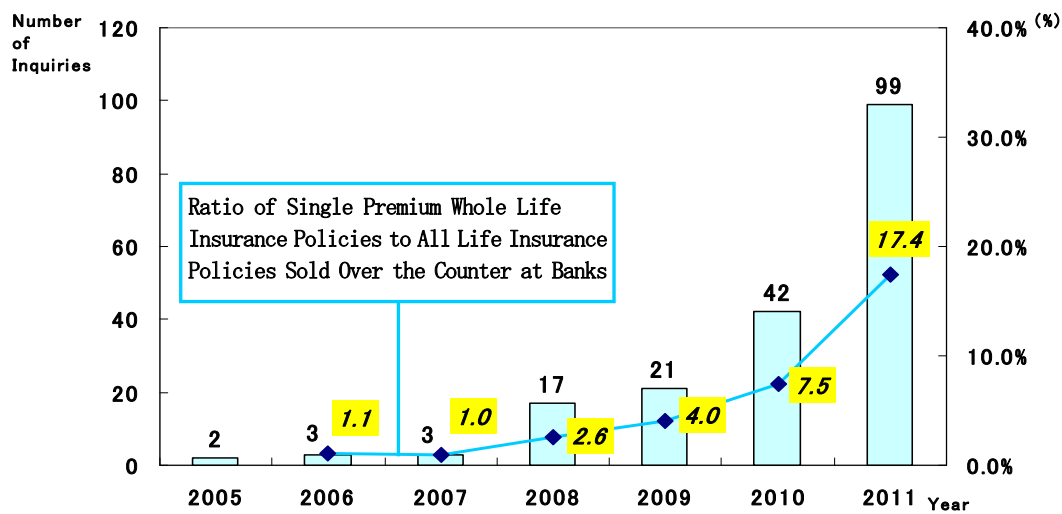
On December 22, 2007 the ban on over-the-counter sales of insurance products at banks was completely lifted and at present a wide range of insurance products are offered at banks. Problems relating to over-the-counter sales of insurance products peaked in 2008 and from 2009 onwards the decline in the incidence of problems has leveled.

At the beginning of 2011, however, there was a sudden rise in the number of sales of over-the-counter death insurance policies and a noticeable increase in the number of problems related to single premium whole life insurance. The number of inquiries received by the NCAC, which was 21 in 2009, doubled to 42 in 2010 and soared to 99 in 2011.

The ban on over-the-counter sales of single premium whole life insurance, which is a type of product where the entire premium is paid at the time the policy contract is signed, was lifted on December 22, 2005. Like death insurance and cancellation returns that increase over time, single premium whole life insurance is a product that serves as security in the event of death and at the same time is savings-based.

Due to these characteristics, this product has often been promoted with catch phrases like "a product with better returns than savings." Unlike term deposits where the principal is preserved, however, whole life insurance is not a product that guarantees the principal. If the policy is canceled mid-term, the cancellation return may be less than the single payment premium depending on the amount of time that has lapsed.

<Graph 2> Number of Inquiries Concerning Single Premium Whole Life Insurance Sold Over the Counter at Banks and the Ratio of These Insurance Policies to All Life Insurance Policies Sold Over the Counter at Banks



Example Cases of Inquiries & Complaints

Case 1: An insurance certificate originally delivered to the home of my father, who is in a nursing home, was forwarded to my home (I am the son). The policy was for a single premium whole life insurance policy. My elderly father's memory and ability to make decisions are considerably impaired. It seems that a bank employee came to the nursing home to sign the contract but my father has no recollection of what kind of policy he took out or of signing any document. It seems that he even cashed in his term deposits to take out this policy but my father has no need for it. I made an inquiry about the policy at the trust bank but I was told that if we canceled the contract now, the cancellation returns would be less than the principal. What should we do?

(Inquiry from the son of a man in his 80s)

Case 2: The bank representative paid a visit to my home and told me that my term deposit of 30 million yen was close to maturity and that if I had no plans to use the money that he would introduce me to a good product. The information he handed me said "insurance" on it but I already have insurance so I told him that I did not want it. After that the representative visited me a number of times accompanied by his superior and again recommended that I buy the insurance. He explained that it was a 10-year policy but if I canceled it after three years, the principal would be refunded, but I continued to tell him I was not interested.

Some days later one of the senior bank staff came and enthusiastically explained about the same insurance all over again. The senior staffer came again and again to solicit, so in the end I relented because I thought since I was entering into a contract with a trust bank, the arrangement was basically the same as a term account. I took out a single premium whole life policy for 30 million yen.

Some days later the insurance certificate arrived and the contents were quite different from what I had imagined, so I made a complaint to the bank. At that time I was told if I broke the contract I would lose a considerable amount of money. I cannot agree to this and I want to cancel the policy. (Inquiry from a woman in her 60s)

Case 3: In July 2008 a bank representative visited my home and I took out a single premium whole life policy for 15 million yen at the representative's recommendation. Later I had a sudden need for money for my daughter, and in March 2009 I made an inquiry about canceling the policy only to be told that the cancellation return would be only about 14.3 million yen. At the time of soliciting, the representative did say there were some drawbacks to this product but he did not explain to me that if I canceled in one year the policy would decrease in value by about 700,000 yen. Isn't there anything I can do about this? (Inquiry from a man in his 70s)

Advice for consumers

- ① Pay careful attention to the difference between insurance policies and bank deposit so that you do not make costly mistakes.
- ② Carefully consider whether you really need a product like single premium whole life insurance.
- ③ Do not rush into any contract just after listening to the sales pitch of a sales agent.
- ④ If you run into problems, consult your local consumer center.

3. This time it's "Land Use Rights in Cambodia" Continuation of Theatrical Soliciting - Beware of any Talk of Investment in "Resort Land" or "Farming Land" -

Overview of Inquiries

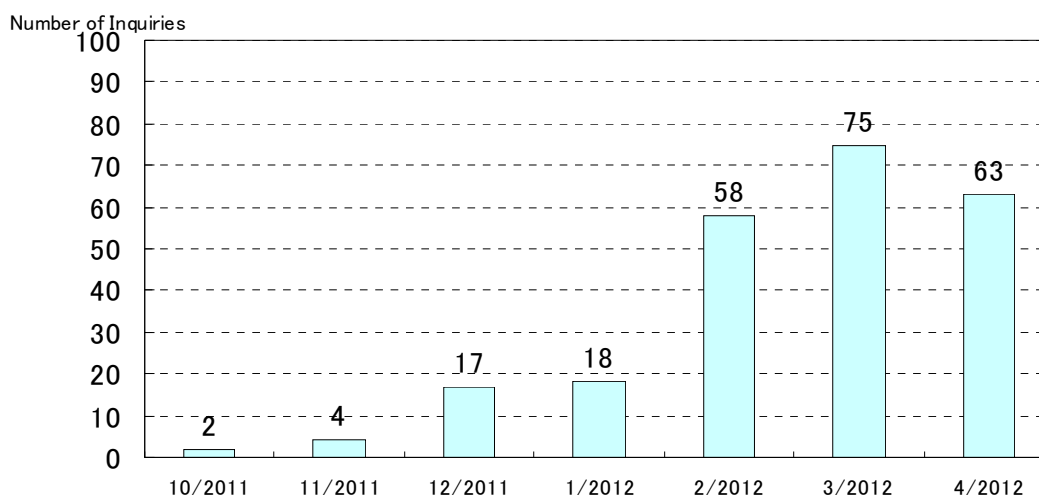
The National Consumer Affairs Center of Japan has received some rather novel inquiries in regard to the sale of questionable "land use rights in Cambodia."

The content of the inquiries can be divided in two main areas. The first relates to cases where customers are encouraged to purchase rights to the use of resort land with the incentive that, "If you buy rights to land that can be used for a resort property in Cambodia for a long period on behalf of our company, we will buy the rights back from you for double the price or higher." The second relates to cases where consumers are encouraged to buy rights to farm land use. In this case, they receive a telephone call asking them whether they have received the pamphlet that gives details of "how prices of farm land in Cambodia are set to rise in the wake of the country's development. You can even earn profit from selling the grain crops harvested from the farm land and later you can make a profit when you resell the land use rights."

In both cases people have gone as far as to sign contracts without receiving adequate explanation of the contract details, whether the land actually exists and, if so, what the land use rights are.

The sales agents seem to be soliciting and selling as agents of the local real estate agent that owns the land rights in Cambodia, but the actual circumstances are not clear and the sales agents engage in theatrical style soliciting of the elderly and consumers without adequate capacity to make rational decisions.

<Graph 3> Number of Monthly Inquiries



Example Cases of Inquiries & Complaints

Case 1: I received a telephone call from real estate agent A in another prefecture, who asked me whether I had received the pamphlet from company B about farm land use rights in Cambodia that only a limited number of people will be able to apply for. I was told that the farm land use rights are rights to farm land that can be used for 70 years.

A few days later a pamphlet from company B actually did arrive and when I contacted company A, I was told, "We will make the payment right away, so I would like you to apply to company B, which is selling the farm land use rights as the agent of our company."

When I contacted company B as I was told, the person on the other end of the phone informed me that there were only a few rights left, since I was the 47th applicant out of a possible 49 applicants. I was also told to immediately send a postal money order for 100,000 yen as the application fee, so I made the payment as requested.

Some days later I received an application form stating that I had purchased land use rights for 15 million yen, so I telephoned company A whose representative told me, "We will remit the payment of 15 million yen to company B. Please send your application to company B." I then sent the application.

Afterwards I was told by company B, "The postal money order for 15 million yen has arrived but we found that it has been sent from a post office in a prefecture different from your address, so we cannot accept it. To extend the application deadline, please forward two million yen to our company." After consulting with company A, I went ahead and paid the two million yen for company A for the moment.

But after that there were more "errors in procedures" and I ended up forking out a total of 6.6 million yen. I was then told to pay the remaining 8.5 million yen the following day but my family told me that it was probably a fraud.

(Inquiry from a woman in her 70s)

Case 2: I received a telephone call from somebody at company A who asked me if I had received a pink envelope from company B. After that, I actually did receive an envelope from company B. Again I received a call from company A and was told that if I was willing to buy a unit of shares in resort land in Cambodia for 100,000 yen, company A would buy it back from me at a much higher price. I then telephoned company B and paid the 100,000 yen.

Some days later I got another call from a representative of company A who was insistent that I now sign a contract for a three million yen investment package. I finally relented and made a deposit of two million yen. Again I received a telephone call from company A. The person at the other hand vehemently demanded that I purchase a further one million yen in rights, saying that their agent had to assume the cost of the one million yen but that it was against the law. A person from company B then came to my house to collect the money. I was quite frightened and handed over the one million yen.

After that I received another call from company A telling me that "a change of name" was necessary." I had no idea what was going on so I made an inquiry to company B and was told "15 units would cost 1.5 million yen for the name change, so I was asked to make yet another payment.

The bank put a stop on the transfer so I handed 500,000 yen to the representative of company B who came to my home to collect it. Although a contract and other documentation were sent to me, some of the papers had no dates or seal imprints, so I felt I could no longer trust the other parties. Company B said they would come to collect the one million yen balance but I could not make any more payments. Although company A said they would buy the shares, it was a verbal promise without documentation, and I cannot understand the content of the documents they handed me even after reading them. I do not want any more solicitation of this kind.

(Inquiry from a woman in her 70s)

Advice for consumers

- ① Never enter into a contract when you are not sure of the actual circumstances or when you cannot understand the content of the contract.
- ② Never believe the words of an agent who offers to buy rights from you at "a much higher price."
- ③ Consult your nearest local consumer center whenever you receive such solicitations.

III. Other

1. Consumer Complaint Received During the Great East Japan Earthquake (Report No. 6) - Changes in Inquiries One Year on -

Overview of Inquiries

Over a year has passed since the occurrence of the Great East Japan Earthquake on March 11, 2011. Immediately after the earthquake, Local consumer centers from all over Japan and the National Consumer Affairs Center of Japan (NCAC) received a large number of consumer complaints. Until now the NCAC has summarized information on five periods following the earthquake disaster - two weeks, one month, two months, three months and six months after the occurrence of the disaster.

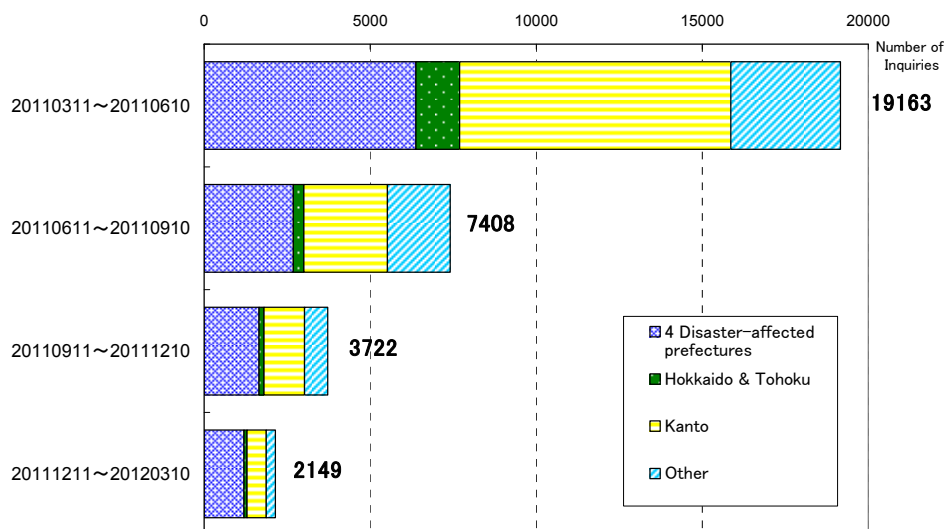
In the No. 6 report this time we have summarized differences evident in inquiries one year after the incidence of the Great East Japan Earthquake according to period and region.

Number of Inquiries

A total of 33,166 inquiries regarding the Great East Japan Earthquake were received through PIO-NET from all over Japan in the one year period from the day of the occurrence of the earthquake disaster on March 11, 2011 until March 10, 2012 (as of March 14, 2012).

A look at changes in inquiries by quarterly units shows that close to 60 percent of all inquiries in the one year since the occurrence of the earthquake up to the present were received in the three months following the earthquake. Furthermore, in the period from June 11, 2011 until September 10, 2011, which is the fourth to the sixth month after the earthquake, the number of inquiries decreased dramatically to less than half those of the previous period, and since then have continued to follow a gradual downward trend.

<Graph 4> Changes in the Number of Inquiries



Details of Inquiries by Period and Area

(1) First to third month (March 11, 2011 to June 10, 2011)

- In the four disaster-affected prefectures (Iwate Prefecture, Miyagi Prefecture, Fukushima Prefecture and Ibaragi Prefecture), inquiries concerning housing, the inability to settle debts, disaster victim certification, fire insurance as well as inquiries concerning money for future living expenses etc. were prominent.
- In Tohoku (Hokkaido, Aomori Prefecture, Akita Prefecture, and Yamagata Prefecture), inquiries were received regarding shortages of supplies such as gasoline, kerosene, and mineral water.
- In other areas a large number of inquiries were received regarding procedures for canceling domestic package

tour contracts. There were also inquiries about solicitation from online social network sites offering information relating to the earthquake disaster as a ploy to promote their services.

(2) Fourth to sixth months (June 11, 2011 to September 10, 2011)

- In the four disaster-affected prefectures, the largest number of inquiries continued to be regarding living arrangements.
- In all other areas apart from the four disaster-affected prefectures, inquiries concerning fund-type investment products rose to first place.
- This was due largely to the impact of the overwhelming number of inquiries concerning cancellation of contracts from consumers who had owner agreements with Agura Bokujo, a cattle farm business. In August the company filed for civil rehabilitation following the mandatory suspension of cattle grazing and shipment due to the leaking of radioactive material after the nuclear plant accident in August.* In regard to inquiries about radiation, there were inquiries concerning horticultural land, fresh meat including beef, green tea, fruit, dairy products and vegetables, among others.
- In the four disaster-affected prefectures and the Kanto area, there were a large number of inquiries concerning radiation meters.

(3) Seventh to ninth month (October 11, 2011 to December 10, 2011)

- In the four disaster-affected prefectures, inquiries concerning living arrangements topped all others, and recently there has been a large number of inquiries about moving into temporary housing.
- In the Tohoku and Kanto areas, new inquiries concerning radioactivity were received in relation to rice, grass and fresh fish.

(4) Tenth to twelfth month (December 11, 2011 to March 10, 2012)

- In the four disaster-affected prefectures, inquiries concerning living arrangements continued to top the list, unchanged from the seventh to ninth month period. However, the number of inquiries decreased.
- In the Tohoku area, inquiries concerning difficulties in receiving refunds for tickets for services canceled due to the earthquake disaster topped all other inquiries.
- In other areas, a large number of inquiries was received in regard to "theatrical solicitation" for dubious schemes taking advantage of the earthquake disaster such as the sale of corporate bonds operating nursing care facilities that also accept earthquake disaster victims and companies that clean up rubble.

Inquiries relating to radioactivity

Inquiries relating to radioactivity were a notable characteristic of the Great East Japan Earthquake disaster, and the number of inquiries following the earthquake rose to 7,108.

Examples of inquiries

(recent inquiries received from six months after the occurrence of the earthquake disaster to the present)

Case 1: After being sent a pamphlet for a system a company jointly developed with an associate professor of a leading university that effectively rids cesium from radiation-contaminated soil, I received a telephone call from another company that offered to buy back at a much higher price any corporate bonds that I agreed to purchase. I made an application to purchase the bonds but I would like to cancel it. (Inquiry from a man in his 70s)

Case 2: My home was completely destroyed in the earthquake disaster and in June of last year I signed an agreement with a building contractor but the contractor keeps putting me off, saying that the company has so much work on that they cannot tell me when they will be able to start building. Even now after nine months they are unable

* See NCAC News Vol. 23 No. 4 http://www.kokusen.go.jp/e-hello/data/ncac_news23_4.pdf

to start. I have a deadline for leaving my temporary housing, so I want construction started as soon as possible. (Inquiry from a man in his 60s)

Case 3: I have received some rice grown in the Tohoku area in 2011 but I am worried about radioactive contamination. I think that products circulating in the market probably meet standards but I am still worried. (Inquiry from a woman in her 30s)

Case 4: The house that my grandmother and younger sister live in was damaged in the earthquake disaster. Initially they received "partly damaged" disaster certification from the local government. However, other people in the neighborhood with houses in the same condition received certification for "half destroyed" disaster certification for their houses. (Inquiry from a woman in her 30s)

Case 5: A concert by a well-known artist at the end of June was canceled due to the earthquake disaster but the money I paid for the tickets has not been refunded. I have been telephoning the agent but I have been unable to make contact and I do not know what to do. Can you tell me what I should do? (Inquiry from a woman in her 50s)

Summary

- ① Overall the number of inquiries is declining.
- ② Inquiries concerning the effects of the nuclear accident continue as before.
- ③ Business schemes believed to be exploiting the earthquake disaster are also evident.
In line with these, problems relating to soliciting investment in financial instruments using catch phrases such as "assisting in the recovery" or "development of a decontamination system" are also becoming evident.
- ④ Similarities and differences with the Great Hanshin-Awaji Earthquake
In both cases, inquiries relating to construction, building and repair services, real estate rentals, and fire insurance accounted for a large proportion of all inquiries. Likewise, after both events, there were a large number of inquiries from consumers concerning procedures for administrative services required for resuming their everyday lives. In terms of differing aspects, in the aftermath of the recent earthquake disaster there were inquiries believed to be related to the impact of the tsunami, inquiries related to radioactivity, and products in the recent development of information and communication technology including digital contents.