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UNIVERSITY OF CALIFORNIA, SAN DIEGO

Tabling Death:
Life Insurance in Modern Japan, 1881-1945

A dissertation submitted in partial satisfaction of the requirements
for the degree Doctor of Philosophy

in

History

by

Ryan Marshall Moran

Committee in charge:

Professor Stefan Tanaka, Chair
Professor Takashi Fujitani, Co-Chair
Professor Catherina Gere
Professor Joseph Hankins
Professor Roddey Reid

2014

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University of California, San Diego

2014

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ABSTRACT OF THE DISSERTATION

Tabling Death:
Life Insurance in Modern Japan, 1881-1945

by

Ryan Marshall Moran

Doctor of Philosophy in History

University of California, San Diego, 2014

Professor Stefan Tanaka, Chair
Professor Takashi Fujitani, Co-chair

This dissertation is a study of the history of the life insurance industry in modern Japan. Through the topic of life insurance, I analyze the objectification and quantification of life under capitalism and industrialization in modern Japan. Through life insurance, this study analyzes the process by which life became an isolated object that was simultaneously connected to the aggregate of society. Life insurance companies and executives, in fact, were among the first groups or individuals to use the term *seimei*, the modern Japanese term for life. I argue that the collection and organization of statistical data by insurance actuaries and state bureaucrats led to new ways of categorizing, governing and commodifying Japanese lives. These actors used mortality and health data

to transform lives into comparable and interchangeable individuated objects that they could simultaneously organize within newly defined social categories – including laborers, the old and women. This new mode of categorizing social relations helped organize and manage the various parts of the population and to transform life itself into a resource from which the state and private companies could expropriate value. The topic of life insurance, moreover, highlights the importance of activating consumer desire for the practice of interpellating the modern Japanese subject. The new biopolitical mode of governance, which had the mobilization of life at its center, could not simply operate through indoctrination and repression, but also needed to work through the individual as an autonomous, desiring subject trained in new modes of responsible conduct. In the individual chapters, I analyze a few of the most important possibilities unleashed by this shift – life as a scientifically constituted aggregate (chapter 1), life as object of social policy (chapter 2), life as part of the health of the nation (chapter 3), life as a deferred commodity in the 1920s and 1930s (chapter 4), and life as an economic and ideological wartime resource (chapter 5). The five chapters thus all bring attention to the myriad projects for which the state and insurance companies might utilize life in its form as a socially constituted commodity. The chapters, moreover, highlight the simultaneous role played by utopic hope and fear of uncertainty in inciting consumer desire for life as a commodity.

Introduction

The Value of Life in Modern Japan

In this dissertation, I analyze the history of life insurance in prewar Japan. Life insurance illustrates important facets of the commodification, governance and organization of lives within Japan's emergence as a modern capitalist nation-state. This process accompanied a larger reconceptualization in understandings of society and knowledge of the human. Statistical data, an essential component of insurance, constituted an important part of organizing the lives of the people within modern, socially constituted categories as statistics offered a new way of knowing and visualizing the connections between the individuals within the nation. At the same time, the actual operations of life insurance firms required that this picture of an objectified and predictable future be paired with the creation of a desiring, self-disciplined, and future-oriented consuming subject. As a result, the modern practice of life insurance reflected changing understandings of risk, new expectations for security and the establishment of life itself as an object capable of both preserving and transmitting value. Through life insurance, I thus unpack the process by which the consumer simultaneously became an individualized, responsible economic subject while also a member of the larger aggregate of the population. The interplay between these two processes became an important part of the establishment of the consumer subject in modern states such as Japan.

Although this has not been a widely studied topic in either Japan or the United States, many Japanese families have considered life insurance an important consumer product for much of the 20th century. While the industry has fallen on difficult times

since Japan's economic bubble burst in 1991, the Japanese life insurance industry remains one of the largest in the world. According to the Japanese Life Insurance Association's monthly report, approximately 145 million individual life insurance policies, around 20 million individual annuity policies and another 59 million group annuity and life insurance policies were in force as of February 2013.¹ This is a huge number of contracts for a country with a population of around 127 million people. For millions of Japanese, the purchase of a life insurance policy has come to be an essential part of successfully and responsibly planning their financial future.

The signs of the industry's scope can be seen at many different levels of Japanese people's everyday life. An attentive visitor to any major Japanese city will witness branches of *Hoken No Madoguchi* – a kind of clearinghouse where customers can compare the policies of major firms such as Nippon Mutual Life Insurance (Nissay), Sony, AFLAC and MetLife – all over the city. While riding the subway, the visitor will again be bombarded with ads for insurance products such as Sony's *Raifupuranningu* (Life Planning) program, by which Sony would counsel customers about how they could use life insurance to meet certain life goals. Prominent life insurance firms, such as MetLife, moreover, often sponsor popular television dramas. Although life insurance might seem a fairly banal consumer product to many people in contemporary Japan and the United States, it remains an important consumer product for many Japanese families.

More importantly, modern life insurance reflects the interplay of a whole host of intellectual and technological systems. For life insurance, the most important of these

¹ Information taken from the Life Insurance Association of Japan's website. See <http://www.seiho.or.jp/data/statistics/summary/>.

tools were the mortality table and the medical inspection. The mortality table allowed the firms to precisely locate how an individual's life compared to or deviated from the normal value for a specific group. With the medical inspection, life insurance companies identified the particularities of a customer's level of health or disease history to make seemingly even more precise calculations of the value of the life of the customer.² This project illustrates how new kinds of metrics worked with changing ideas of risk, security and the instantiation of consumer desire to make life itself into an object of governance. The new mode of categorizing social relations embodied in a product like life insurance helped to organize and manage the various parts of the population and to reconstitute life itself as a resource from which the state and private companies could expropriate both the economic and spiritual resources of the people.

Under capitalism, life and labor in Japan became transformed into objects grasped through the objectified form of value, which could then be exchanged in the guise of the commodity.³ The life of any individual, in other words, became an object that possessed both a singular essence while also existing as part of a universal against which this value could then be compared. As a product, life insurance reflects both the capture and transfer of value (the consumer offering money in exchange for a contract), while also representing the commodification of the individual's life itself. Japanese life insurance firms estimated the price of a contract based on the amount necessary to preserve the future security of the policyholder's family, thus creating the basis for assigning a numerical value to the life of the customer and his family.

² I take up the issue of precision and accuracy in chapter 1.

³ Karl Marx, "The *Grundrisse*," *The Marx-Engels Reader*, ed., Robert C. Tucker, (New York: W.W. Norton, 1978), 247.

Through the study of insurance, we can thus see the historical emergence of the Japanese individual constituted as both a responsible, individuated economic agent and as a member of the larger aggregate of the nation. According to the eminent political scientist Maruyama Masao, the inability to inculcate an internalized morality within the citizenry constituted one of the great failures of Japan's political history.⁴ In Maruyama's treatment, the lack of an individual ethical consciousness blocked the development of Japanese willing to challenge authoritarian governance and thus led to the rigid forms of social control experienced in modern Japan. The most extreme form emerged during the Pacific War, but Maruyama locates the origins of this development in earlier periods.⁵ In contrast, this study argues that oppressive forms of social control did not result from a failure to develop liberated individuals, but that these two modes of social organization actually existed in a more fluid dynamic that ended up reinforcing each other. The modern Japanese subject, in other words, was constituted as a unique entity trained to view his own life as possessing a distinct trajectory, but that was also simultaneously organically connected to the rest of the nation.⁶ The liberation of individuals to both produce and consume constituted a new kind of freedom for modern Japanese people.⁷ At

⁴ Maruyama Masao, "Theory and Psychology of Ultra-Nationalism," Ivan Morris, Trans., *Thought and Behavior in Modern Japanese Politics*, ed. Ivan Morris (London: Oxford University Press, 1966), 1-23.

⁵ Maruyama Masao, "The Ideology and Dynamics of Japanese Fascism," Andrew Fraser, Trans., *Thought and Behavior in Modern Japanese Politics*, ed. Ivan Morris (London: Oxford University Press, 1966), 27-29.

⁶ As I discuss in greater detail in chapter 4, although both men and women purchased life insurance contracts, insurance companies largely marketed their products towards males and presented the male as their idealized consumer. I thus often use the male pronoun to refer to the customers of life insurance.

⁷ See Miriam Silverberg's idea of the consumer subject, which she specifically locates after World War I and the emergence of mass consumption. Miriam Silverberg, *Erotic Grotesque Nonsense: The Mass Culture of Japanese Modern Times* (Berkeley: University of California Press, 2006).

the same time, their continual submersion within larger socially constituted aggregate groups prevented this individuated agency from either proving to be too alienating or too liberating.⁸

My study of Japanese life insurance brings into conversation writings on governmentality, analysis of the dialectic of hope and fear in modern consumer subjectivity, science studies approaches to the history of statistics and an examination of the commodity's role as a mode for capturing value. While there are many points of overlap between these analytical positions, they are not often brought into conversation with each other. Doing so demonstrates how life itself, as a socially constituted, value-bearing commodity, could become mobilized within strategies of state or company intervention. As a commodity that consumers needed to purchase, life insurance also highlights the connection between biopolitics and the incitement of affective desire in the interpellation of the modern Japanese consumer subject. Through the reconfiguration of ideas of linear time, the family and personal responsibility, the individual Japanese consumer was made to desire a newly constituted idea of life that productively extended into a secure future. The larger social and political project of making life a productive object was thus deeply imbricated in the training of the citizen in new social norms and behavioral habits and the establishment of the metrics that helped to define the norm. Therefore, the expropriation of the workers' capital and the organization of life within statistically defined categories - whether through the state's publicly-run life insurance system or through the commodities offered by private firms - were never solely the result

⁸ Michel Foucault, *The History of Sexuality Vol. 1: An Introduction* (New York: Vintage Books, 1990).

of state power or corporate trickery (although these are also surely involved), but one effect of the construction of the consumer willing to sacrifice immediate gratification in order to produce a more secure and stable future for both himself and his family.

Making Life Productive

As a larger intellectual project, life insurance helps to illuminate the reconstitution of Japanese people into responsible consumer-subjects focused on protecting their families, creating a stable future, and consumption. As Miyako Inoue has written, discourses of responsibility place an obligation on the individual to regulate his or her conduct and ignores larger structural factors such as class or racial and gender discrimination that might cause the subject to fall short of an ideal. Within the discourse of responsibility, failure is a result of the choices made by an individual.⁹ Insurance requires the emergence of the responsabilized citizen while also offering him or her the shelter of security in the community of the insured. The study of life insurance provides a unique vantage point for examining the confluence between the usage of statistics to organize life as an aggregate, the usage of the commodity to expropriate value from individual lives and the ways in which these two processes helped to fuel a desire for life itself in Japan.

⁹ Miyako Inoue, *Vicarious Language: Gender and Linguistic Modernity in Japan* (Berkeley: University of California Press, 2006), 181-182.

Life insurance companies and executives were in fact among the first groups or individuals to use the modern Japanese term for life, *seimei*.¹⁰ According to the literary critic Suzuki Sadami, while the kanji that make up the term *seimei* had been used previously, these were used interchangeably with another pair of kanji.¹¹ Moreover, the simpler term *inochi* (命), which contains one of the kanji in *seimei* (生命), was most often used to refer to the life of a single person. In the early Meiji period, *Seimei* became the term used when translating Western works such as Samuel Smiles' famous *Self Help* and the writings of Ralph Waldo Emerson. Life insurance companies then helped to popularize the characters 生命 and their current reading, *seimei*, as the modern term for life. Suzuki argues that while the older Japanese terms represented a view of life as a gift from the heavens, *seimei* reflected a conceptualization of life as emanating from inside the individual himself.¹² *Seimei*, however, also referred to life as an abstract or social concept and could also suggest existence or be paired to mean social life or the life of the nation. The notion of *seimei*, for example, proved important to the translation of Spencerian thought in Japan. *Seimei* thus connoted an understanding of life as both the distinct possession of an individual and as an object that can be part of a larger aggregate collectivity.¹³

¹⁰ Suzuki Sadami, 『*Seimei*』 *de yomu Nihon kindai: Taishō seimeishugi no tanjō to tenkai* [Reading Modern Japan through "Life": The Birth and Development of Taishō Vitalism] (Tokyo: Nihon Hōsō Kyōkai Shuppan Kyōkai, 1996), 52-55.

¹¹ The kanji are 生命 and 性命. The first pair of kanji is used today. Interestingly, Suzuki demonstrates that the readings of these kanji were not fixed, but changed over time.

¹² Suzuki's work interestingly ties the new concept of *seimei* with evolving understandings of sexuality and sexual desire. I do not have the space to fully address these issues here.

¹³ See Suzuki, 『*Seimei*』 *de yomu Nihon kindai*, 39.

In attempting to understand how life could come to be a topic of action, my analysis owes much to Michel Foucault's writing on biopolitics. According to Foucault, this new style of administering bodies shifted the emphasis from the sovereign's power to inflict death towards a form of power that worked by promoting the advancement and propagation of life. The biopolitical mode of power is directed at life in two separate but mutually reinforcing directions – the life of the body of the individual and the life of the more abstract body of society. The first target required that individuals would discipline themselves and learn to maximize the utility of their bodies' capabilities. In the second, power worked on the aggregate and thus sought to chart, organize and administer in order to fully mobilize the productive capabilities of the social body en masse. As power was applied to both of these poles, behavioral norms, which operate as a mechanism that regulates the behavior of both the individual and the aggregate, grew in importance. With the delineation of a proper or normal style of conduct, society should work like a self-governing system. The norm ties all members of a group together in a disciplinary apparatus while also allowing for differentiation, as the propriety of each individual is understood in relation to the others who make up that body. Power thus trains the individual in appropriate modes of conduct, and imposes penalties when the individual strays from bounds of acceptable action.¹⁴ Similarly, life insurance executives and state insurance bureaucrats described the benefits of life insurance as both inculcating the individual in modes of responsible conduct and connecting the isolated consumer or worker to the rest of the nation.

¹⁴ Foucault, *The History of Sexuality Vol. 1*, 138-145; see also, Michel Foucault, *Discipline and Punish: The Birth of the Prison*, Alan Sheridan, Trans. (New York: Vintage Books, 1995), 170-184.

In his later works, Foucault expanded on his analysis of biopolitics and moved towards an analysis of governmentality. This analytical switch involved a movement away from a focus on discipline, which signified control over bodies within a strictly delineated space. Instead, Foucault's analysis evolved towards a newer interest in security, which allowed for more fluidity in the exertion of control. Security works by trying to make the component parts of a system (including the lives of the people) work together to produce a desired result.¹⁵ Moreover, the concept of security is not temporally bound to a singular moment but also suggests the necessity of considering how the population en masse might develop into the future. According to Foucault:

let's say then that sovereignty capitalizes a territory, raising the major problems of the seat of government, whereas discipline structures a space and addresses the essential problem of a hierarchical and functional distribution of elements, and security will try to plan a milieu in terms of events or series of events or possible elements, of series that will have to be regulated within a multivalent and transformable framework. The specific space of security refers then to a series of possible events; it refers to the temporal and the uncertain, which have to be inserted into a given space.¹⁶

As a part of this transformation, power comes to be enacted on the population as a whole.¹⁷ Government bureaucrats and social scientists made extensive use of the growing preponderance of statistical data to explain their interventions into the population. In his analysis of security, the norm takes on even greater importance, as Foucault came to stress the importance of techniques of directing the conduct of the population.¹⁸

¹⁵ Michel Foucault, *Security, Territory, Population: Lectures at the Collège de France, 1977-1978*, Graham Burchell, Trans. (New York: Picador Press, 2007), 44-47.

¹⁶ Foucault, *Security, Territory, Population*, 20.

¹⁷ *Ibid.*, 78-79.

¹⁸ *Ibid.*, 109-110.

Working from a Foucauldian perspective, theorists such as Jacques Donzelot, Nikolas Rose and Robert Castel have expanded on Foucault's analysis of security in their writings on the emergent sphere of "society" itself as a realm where individuals are trained to modify their conduct to fit the needs of the social elite. From the political conflicts that emerged out of the French Second Republic, two opposing camps expressed conflicting opinions over the issue of rights: one that expected the state to intervene in support of laborers' right to work and another which saw state intervention as a continuation despotism.

According to Donzelot, the issue of social solidarity became a way for leaders of the Third Republic to overcome the conflict related to assertions of the right to work and right to property. Similar to the sociologist Emile Durkheim's notion of solidarity, this new understanding of social organization posited the existence of a social bond that kept alienated individuals from directly opposing the state, while also acknowledging that the existence of diverse individuals or organizations was a prerequisite for filling the multiplicity of roles required in industrial societies. This notion of solidarity justified interventions into realms within society (such as the family, education, and childhood) in the interest of maintaining the security of the community.¹⁹ Thus, the concept of society generated a host of statistical and surveillance techniques through which the governing elite established and mobilized the power of behavioral norms.²⁰ The universalizing grammar of statistics seemed to unite the populace in an organic fashion, with the people

¹⁹ Jacques Donzelot, "The Mobilization of Society," *The Foucault Effect: Studies in Governmentality: With Two Lectures by and an Interview With Michel Foucault*, Eds. Graham Burchell, Colin Gordon and Peter Miller (Chicago: The University of Chicago Press, 1991), 169-173.

²⁰ Rose, *Powers of Freedom*, 116-118.

who made up the nation appearing like the parts that comprised a living organism.²¹ This picture of society as an organic body made state interventions in the name of security seem a necessary corrective rather than an attack on any specific individual's rights or the regime of private property itself.²² Through the social, the governing elite simultaneously allowed for individuation while also ensuring that the liberated individual would not come to pose a threat to the larger political and social order.

Within the realm of the social, there is thus an onus placed on the individual to mold his or her conduct to align with the interests of society.²³ Insurance constitutes a domain in which conduct is molded through the training in responsible habits and through the activation of consumer desire. By properly regulating their own behavior, the consumers of insurance come to enjoy the security of the aggregate. The reconstitution of the individuated consumer within the larger aggregate of the social is a theme that I address throughout the different chapters of this dissertation.

For Japanese history, Sheldon Garon's work represents the most important attempt to address the alliances formed between the state and middle class reform groups as they used the realm of society to inculcate habits of appropriate conduct in the populace from the Meiji period into the postwar period. In Garon's narrative, the state employed "moral suasion campaigns" (*kyōka*) in order to direct the spiritual, economic and physical resources of the populace towards programs designed to build up national strength. While present in policies such as the 1890 Imperial Rescript on Education, Garon argues that these efforts intensified in the wake of the Russo-Japanese War. The war, which the

²¹ Ibid., 115.

²² Donzelot, "The Mobilization of Society," 173.

²³ Rose, *Powers of Freedom*, 102.

Japanese state had largely financed through loans from British and US financiers, demonstrated the need to develop strategies for extracting greater revenue from the populace. The war also revealed the need to develop policies to manage the crowd, who had rioted over Japan's failure to win indemnities from the Russians at the Treaty of Portsmouth.²⁴ Throughout the chapters of *Molding Japanese Minds*, Garon charts out different case studies (prostitution reform, welfare, religion and the role of women) in which the state and middle class reformers in both pre and postwar Japan worked to mold the habits of the citizenry to transform them into more rule-abiding subjects.

While this study has benefited from Garon's insight, I argue that his analysis of moral suasion only captures part of the process of the constitution of the subject in modern Japan. As the sociologist Nikolas Rose has argued, the liberation of the individual constitutes an important facet of modern regimes of governmentality. In Rose's formulation, modern governance utilizes norms to direct the conduct of free citizens. Enacted through social institutions such as schools or hospitals, technocratic experts used metrics such as statistical data to define a norm towards which responsible individuals should aspire. As a mediating ideal, however, the norm worked most effectively when the subjects who aspired to reach the norm were constituted as liberated, autonomous individuals. As Rose writes, "To be free, in this modern sense, is to be attached to a polity where certain civilized modes of conducting one's existence are identified as normal, and simultaneously, to be bound to those 'engineers of the human soul' who will define the norm and tutor individuals as to the ways of living that will accomplish normality."²⁵ Or

²⁴ Garon, *Molding Japanese Minds*, 8-9.

²⁵ Rose, *Powers of Freedom*, 76.

as Foucault stated powerfully and succinctly, "freedom is nothing else but the correlative of the deployment of apparatuses of security."²⁶ The liberated being, in other words, existed within a space designed and molded by technocratic experts who heavily relied on the picture of society offered by statistical data. Thus, while sometimes seen as opposing forces, the creation of free individuals imbued with desire has come to be an essential facet of larger programs designed to shape the conduct and behavior of the population.

Similarly, Japanese historian Mark Driscoll argues critics often downplay the nondisciplinary power that is inherent to biopolitics. In Driscoll's reading, biopolitics does not simply involve the state or private bodies creating programs to enforce health or hygiene, but also requires the creation of a subject that "says 'yes to desire.'"²⁷ Establishing desire within individuals as subjects thus becomes an important part of constituting them as the productive subjects of biopolitics. Modern regimes of governmentality, therefore, do not work solely through repressive apparatuses, but also through encouraging and inducing the subject to desire a specific goal or outcome.²⁸ I unpack the incitement of consumer desire in chapter 4, where I analyze life insurance sales techniques.

The attention to desire is important, for it helps to highlight connection between biopolitics and the commodification of life and labor in capitalist societies. The process of making life productive also required the creation of desiring subjects. As Driscoll

²⁶ Foucault, *Security, Territory, Population*, 48.

²⁷ Mark Driscoll, *Absolute Erotic, Absolute Grotesque: The Living, Dead, and Undead in Japan's Imperialism, 1895-1945* (Durham: Duke University Press, 2010), 14. Driscoll is here quoting Foucault in *Security, Population, Territory*.

²⁸ Foucault, *Security, Territory, Population*, 72-74.

continues, "life as species-population needs to be improved on in terms of health, while life as desiring production needs to be released from its carceral confines to work for capital accumulation... To add a Marxist supplement to biopolitic's vector of wealth, life is liberated so surplus can more readily be exploited from living labor."²⁹ Along with Driscoll's work, this study emphasizes the interplay between the liberation of the individual and systems of social control in the constitution of life as a value-imbued, socially constituted object.

While Foucault's work touches on the relationship between capitalism and biopolitics, it remains underdeveloped in his writings. In his later works, he places the emergence of biopolitics and governmentality within the historical context of the growth of urban towns and the circulation of goods within capitalist economies. However, as this project makes clear, capitalism does not simply involve the circulation of goods, but the circulation of commodities as a means of transferring the value that has been created by labor. An analysis of life insurance highlights that the process of making life more productive was also intertwined with transforming life into a commodity capable of transmitting value and creating a class of consumers who desired this new commodity.

As Moishe Postone writes, the transformation in the nature of value is one of the essential changes that occurs under capitalism with the individuation of the worker. In *Time, Labor, and Social Domination*, Postone calls for a rethinking of some of the tenets of traditional Marxism. Whereas traditional Marxists have seen labor as transhistorical, Postone argues that labor under capitalism emerges as a historically specific form of producing value. As such, overcoming capitalism cannot simply entail a more just or

²⁹ Driscoll, *Absolute Erotic, Absolute Grotesque*, 15.

equitable form of labor, but the abolishment of labor as a historically constituted mode of social organization itself.³⁰ Under capitalism, people appear to exist as autonomous agents, yet their activities remain mediated by abstract social structures that simply appear as objective systems.³¹ Workers produce commodities that they can then exchange for other goods or services. The commodity has both an exchange (for the producer) and use value (for the consumer). According to Postone, this double-sided nature of the commodity is essential. "In its double-sidedness, as concrete and abstract, qualitatively particular and qualitatively general-homogeneous, the commodity is the most elementary expression of capitalism's fundamental character. As an object, the commodity *has* a material form; as a social mediation, it *is* a social form."³² The commodity thus is a product of the individual concrete labor required to produce it, but its value is determined by the abstract socially necessary labor time. As such, the commodity becomes an object capable of both capturing and transmitting value.

For much of Japanese history, the idea that the lives of the people individually reflected a quantifiable value would have seemed absurd. Within the ideology of the Tokugawa system, the farmers, who made up the vast majority of the population, needed to produce tax revenue in the form of agriculture, but the dominant ideology did not calculate value from their lives in and of themselves. The daimyō and their samurai collected rice as taxes from a village, rather than the individual. Moreover, while the end of the Tokugawa period witnessed a preponderance of printed materials such as

³⁰ Moishe Postone, *Time, Labor, and Social Domination: A Reinterpretation of Marx's Critical Theory* (Cambridge: Cambridge University Press, 1993), 67.

³¹ *Ibid.*, 125.

³² *Ibid.*, 155.

commercial maps that listed famous sites and well-known geisha, scant records were kept regarding the lives of the people and the things that they might do or accomplish over the course of their lives.³³ This reflected an ideology that saw wealth as coming from land rather than the labor of individuals.³⁴

The Meiji Restoration in 1868 heralded the rise of a new social order and economic system. As part of this transformation, the Meiji government reclassified merchants, peasants and artisans as commoners (*heimin*) in 1870 and subsequently outlawed discrimination against the hereditary outcaste groups. Shortly after the Meiji Restoration, the new government took steps to end the stipends and privileges the samurai had inherited in the political settlement that brought about the Meiji Restoration. Along with the gradual establishment of formal equality, each Japanese person also became a responsible atomized economic agent. Continuing a transformation that had begun towards the end of the Tokugawa period, the leaders of the Meiji state sought to train and cultivate the people as self-disciplined subjects and established its authority through the regulation and reformation of the bodies of the people.³⁵ This brought the disparate members of the new nation-state into the national community as subjects who could play an important role in building the country and developing a capitalist economy

³³ For a discussion of printed records in the Tokugawa period, see Mary Elizabeth Berry, *Japan in Print: Information and Nation in the Early Modern Period* (Berkeley: University of California Press, 2006), 41-44.

³⁴ For a larger discussion of this topic, see Michel Foucault, *Society Must Be Defended: Lectures at the College of France, 1975-1976*, trans. David Macey (New York: Picador, 2003), 36-37. To state this somewhat differently in Foucault's terms, we might broadly say that the Tokugawa system operated through a power based on "seizure," which gradually gave way to a regime focused on making life productive. See Foucault, *The History of Sexuality Vol. 1*, 136.

³⁵ T. Fujitani, *Splendid Monary: Power and Pageantry in Modern Japan* (Berkeley: University of California Press, 1997), 18-21. See also T. Fujitani, "Minshūshi as a Critique of Orientalist Knowledge," *positions: east asia cultures critique* Vol. 6, no. 2 (1998), 312-315.

without producing an uncontrollable population.³⁶ The danger of this possibility was evident in the eschatological peasant disturbance towards the end of the Tokugawa period and the Freedom and Popular Rights movement and the related protests and peasant rebellions of the early 1880s.³⁷ While the policies used to implement this goal vacillated in emphasis between those that stressed the duty of imperial subjects and those that advocated a more liberal approach, the overall strategy remained rooted in an understanding of the human individual as possessing an interiority on which policies of social management would need to act.³⁸ Meiji political leaders sought to harness the energy within the individual life and to utilize this in the project of generating a strong nation-state.³⁹

Insurance constituted an important example of the integration of liberated individuals into the national community through the framework of the social. As a product based upon the rule of large numbers and the concomitant aggregation of large amounts of data, insurance was a universalizing technology that incorporated all members of society equally as points of data. The seeming objectivity of data made the contours and habits of the population appear natural. In creating a coherent picture of the population whose life also extended into the future, these data also opened up a space for interventions designed to improve the predicted future of the population, such as the

³⁶ Katsuya Hirano, *The Politics of Dialogic Imagination: Power and Popular Culture in Early Modern Japan* (Chicago: University of Chicago Press, 2014), 201-204.

³⁷ George M. Wilson, *Patriots and Redeemers in Japan: Motives in the Meiji Restoration* (Chicago: University of Chicago Press, 1992); Roger Bowen, *Rebellion and Democracy in Meiji Japan: A Study of Commoners in the Popular Rights Movement* (Berkeley: University of California Press, 1980).

³⁸ Hirano, *The Politics of Dialogic Imagination*, 222-228.

³⁹ *Ibid.*, 206-207.

health promotion campaigns I analyze in chapter 3.⁴⁰ Insurance also helped to free the individual to exist within a society in which he was exposed to greater levels of risk. Insurance thus mitigated against the exposure to too high levels of risk while also maintaining the role of the individual as the primary economic or political agent.⁴¹ Insurance thus reduced the precarity faced by individuals within a capitalist system without challenging ideas of right, responsibility or individuality that compose such an essential part of that socio-economic system.⁴²

Statistical Data and Envisioning the Population in Modern Japan

As Foucault and other scholars have noted, the act of transforming life into an object of biopolitics emerged in tandem with new methods for categorizing and classifying the data about the lives of the population.⁴³ Modern regimes of governance required new ways of thinking about and organizing the spaces and people within the new nation-state of Japan, which involved the creation of complicated metrics and techniques for arranging the lives of the people.⁴⁴ The development of a state

⁴⁰ Foucault, *Security, Territory, Population*, 74-75.

⁴¹ *Ibid.*, 81-82.

⁴² Francois Ewald, "Insurance and Risk," *The Foucault Effect: Studies in Governmentality: With Two Lectures by and an Interview With Michel Foucault*, Eds. Graham Burchell, Colin Gordon and Peter Miller (Chicago: The University of Chicago Press, 1991), 207.

⁴³ Foucault, *The History of Sexuality*, 146; Rose, *Powers of Freedom*, 112-114.

⁴⁴ Geoffrey C. Bowker and Susan Leigh Star, *Sorting Things Out: Classification and Its Consequences* (Cambridge, Mass.: The MIT Press, 2000), 111. See also Omoda Sonoe, *Fūkō no ana: tōkeigaku to tōchi no genzai* [The Eyes of Foucault: Statistics and Governance in the Present] (Tokyo: Bokutakusha, 2003); Nikolas S. Rose, *Powers of Freedom: Reframing Political Thought* (New York: Cambridge University Press, 1999); Sheldon Garon, *Molding Japanese Minds: The State in Everyday Life* (Princeton: Princeton University Press, 1997); Ian Hacking, "How Should We Do the History of Statistics?" *The Foucault Effect: Studies in Governmentality: With Two Lectures by and an Interview With Michel Foucault*, Eds. Graham Burchell, Colin Gordon and Peter Miller (Chicago: The University of Chicago Press, 1991).

infrastructure capable of creating, gathering and then classifying the myriad data from throughout the nation proved essential to the governance of the political space of Japan.

When the nascent Meiji government assumed power in 1868, many leaders realized that they did not possess a great deal of knowledge about the people or the lands under their authority. The Bakufu and domains during the Tokugawa period had not thought to make detailed statistical records of the people within their lands. Although some Buddhist temples maintained records regarding deaths, these data were not comprehensive and lacked a uniformity that could be applied across the nation.⁴⁵

According to Takashi Fujitani, “when the new Meiji government came into being with the idea that the people and the resources of the land should be mobilized for the realization of national projects, the ‘local’ presented itself to the new ruling elite as an unknown space of excess, disorder and peril.”⁴⁶ Among the many institutions that began to compile statistical data on the citizenry, the army played a particular significant role. As Fujitani continues, “The data requested ranged from purely topographical information -- including maps and descriptions of castle towns, villages, fields, plains, rivers, mountains, valleys, and seashores -- to demographic statistics (number of households, configuration of population by gender and status background), and inventories of horses, cows, carts, natural and manmade products, and total annual productivity.”⁴⁷ From this collection of data, the army was able to compile a report on the condition of the entire nation as early as 1875. The army needed information to acquire an accurate sense of the population in order to carry out conscription,

⁴⁵ William Johnston, *The Modern Epidemic: A History of Tuberculosis in Japan* (Cambridge: Harvard East Asian Monographs, 1995), 46.

⁴⁶ Fujitani, “Kindai ni okeru kenryoku no tekunoroji: guntai, 'chihō'shintai” [Technologies of Power in Modernity: the Military, "the Local," and the Body], Umemori Naoyuki, Trans., *Shisō*, no. 845 (November 1994), 2.

⁴⁷ *Ibid.*, 3.

which began in 1873 and to gain a clearer picture of the nation's natural resources in order to know what the army might be able to use in the event of war or internal insurrection.⁴⁸

As E.H. Norman argued, conscription itself functioned as an important vehicle for disciplining the disparate groups of the population into national citizens. The centralized space of the national army brought the people into a national disciplinary apparatus and removed them from the ranks of potential participants in peasant armies or other armed groups that might challenge the interests of the elite leaders of the new nation.⁴⁹ This disciplinary function necessitated the careful monitoring of the bodies of soldiers and potential conscripts. This was accomplished in part by inspecting the health of conscripts, in which soldiers were partitioned into different groups. Health inspections of conscripts were first carried out in Nagano Prefecture and the data from these inspections was published in 1874. The military subsequently carried out inspections on a national level and this data was first published in 1876. In these examinations, military authorities learned important attributes such as a conscript's age, height, weight, chest circumference, and lung capacity. Based on these data, conscripts deemed fit for service would receive a ranking of A, B, or C, while those deemed unfit for service would receive a D.⁵⁰

Although the state would not complete a full national census until 1920, the new Meiji leaders attempted to quantitatively understand the population and resources of the nation-state in the very first years of the Meiji period. The *Dajōkan* (Council of State) created the Section on Statistics (*Seihyōka*) within the Central Chamber (*Sei'in*) in 1871.

⁴⁸ *Ibid.*, 4. It is important to note that in this article, Fujitani is arguing that the conscription of individuals served as a model for the larger process of the subjectification of the people of Japan.

⁴⁹ E. Herbert Norman, *Soldier and Peasant in Japan: The Origins of Conscription* (New York: Institute of Pacific Relations, 1943), 43-55.

⁵⁰ Sabine Fruhstuck, *Colonizing Sex: Sexology and Social Control in Modern Japan* (Berkeley: University of California Press, 2003), 28-29.

While the bureaucratic location of the Section on Statistics would change over the next several years, the Bureau would initially function as a way to try to collate local survey practices so as to better understand changes in the population, births, deaths, economic production, trade, finance and many other categories that were understood as essential to successfully governing a modern nation-state.⁵¹ Through the activities of the Statistics Bureau, as well as other information gathering organs in the state bureaucracy, the government tried to create a numerical picture of the people and lands under its authority. In 1881, the Office of Statistics (*Dajōkan tōkeiin*), took over the responsibility of compiling statistical data from the local records. As Kären Wigen argues, this office reconstituted older methods of tabulation, such as local gazetteers, so that they would be useful for the governing elite in Tokyo. For example, the Office of Statistics aggregated the data for certain themes, such as forestry. In the process, they excised the data from the local places, so that the data would fully present a picture of the nation.⁵²

Social surveys and statistical data also played an important role in discourses of health and hygiene in the early Meiji period. In the 1870s, the Central Hygiene Bureau started to collect health data from all over the nation, paying special attention to levels of venereal disease amongst prostitutes. The Hygiene Bureau's first director, Nagayo Sensai, had studied the importance of hygiene measures in Europe and was especially influenced by

⁵¹ Sōrifu Tōkeikyoku, *Sōrifu Tōkeikyoku hachijyū nenshi kō* [Draft of the Eighty Year History of the Cabinet Statistics Bureau] (Tokyo: Sōrifu Tōkeikyoku, 1951), 2-7.

⁵² Kären Wigen, *A Malleable Map: Geographies of Restoration in Central Japan, 1600-1912* (Berkeley: University of California Press, 2010), 148-152. There is interesting overlap in Wigen's portrayal of the aggregating function of statistical data and my own discussion of life insurance mortality tables. It should be noted that while Wigen's work details the points of differentiation between Meiji statistics and older gazetteers, it also emphasizes the points of continuity with the older gazetteers. While I tend to highlight the differences between modern life insurance and older mutual aid systems, Wigen's work cautions against a too facile reading of rupture.

Prussian attempts to systematize the management of health and hygiene on a national level. In order to assemble and tabulate this data, the Hygiene Bureau created the Office of Statistics to collect the health data of the people as members of the organic body of the nation.⁵³ As Sabine Fruhstuck writes, “it was a state campaign aimed at society in the mass. It reached into the realm of public works, which were the responsibility of the state. It relied not only on medicine but also on physics, meteorology, and statistics, and it operated through the state administration to eliminate threats to life and to improve the nation’s well-being.”⁵⁴ Thus, the attempt to control the health and hygiene of the new state, which was such an important part of the nation-building process, was intricately tied to the manner in which statistical data made aspects of social life visible in early Meiji Japan.⁵⁵

The need for new forms of seeing and knowing also accompanied the reconstitution of property rights and subjectivity in Japan. In 1872, the new government ensconced property rights and allowed for the free sale of landownership. At this time, the government distributed *chiken*, or certificates of ownership, which would be the legal proof of ownership until 1889. From this point on, each parcel of land needed a recognized owner. As E. H. Norman argues, the Meiji state envisioned the establishment of individualized property rights as a necessary first step in the creation of a land-tax, from which the state might gain vital revenue. The land tax was established in 1873 and it marked a substantial change from the previous Tokugawa system of taxation. Whereas the previous tax assessment had been based on the value of the harvest, the new government would henceforth calculate the tax based on the value of the land. Moreover, the people would now pay the tax in the form of

⁵³ Fruhstuck, *Colonizing Sex*, 22-25. See also Garon, *Molding Japanese Minds*, 96-97.

⁵⁴ Fruhstuck, *Colonizing Sex*, 23.

⁵⁵ Garon, *Molding Japanese Minds*, 38-42.

money, instead of in kind. Whereas previous taxation revenues would vary according to the vagaries of the yearly harvest, this new taxation system fixed the value of land and the value of the owner's tax burden at a stable rate that was based on a land survey.⁵⁶ This change was important to the Meiji government, for it gave them a more stable and predictable revenue stream. This new system of ownership and taxation thus required and ushered in a whole new administrative architecture for surveying and record keeping. Transforming the populace and the geography of the nation into productive resources thus required a unified system of precise record keeping, that both isolated the value of specific lives or lands but that also demonstrated the relationship between individual particularities and the other data points within the larger network.

The passion for statistics and data, however, was not solely limited to the realm of the governance of the population. Citing demographic historian Hayami Akira, Fujitani notes the outbreak of a "statistics fever" (*tōkei netsu*) in the early Meiji.⁵⁷ This trend continued and gathered steam at the turn of the new century. According to Carol Gluck, "Social calculations abounded in [the late Meiji]. Central and local government surveys were conducted on most of the subjects mentioned here and on many others as well. Journalists recorded the mounting number of pawnshops, the military totted up the methods of draft evasions, and someone (it is unclear who) counted the rats in Tokyo, which had multiplied by 8.2 million in a mere five years."⁵⁸

⁵⁶ E. Herbert Norman, "Japan's Emergence as a Modern Nation State," *Origins of the Modern Japanese State: Selected Writings of E.H. Norman*, ed. John W. Dower (New York: Pantheon 1975), 247-249.

⁵⁷ Fujitani, "Kindai ni okeru kenryoku no tekunoroji," 4.

⁵⁸ Carol Gluck, *Japan's Modern Myths: Ideology in the Late Meiji Period* (Princeton Princeton University Press, 1985), 34.

The Meiji Life Insurance Corporation, the first Japanese life insurance company, opened its doors in 1881 amidst this milieu of "statistics fever." This was also the same year in which the *genrō*, or oligarchs who directed much of political life in the early Meiji period, announced that a national deliberative assembly and constitution would be created in 1890. Both actions reflected the growing political and economic influence of groups of elite private citizens involved in the public sphere that combined industry and intellectual inquiry.

Science and the Social

Through their collection of statistical data, life insurance firms argued that they had managed to chart the most likely future, which gave them the ability to manage their customer's families. As I argue more fully in chapter 1, this use of data involved changed understandings of the connection between the past and future as well as the bonds of social connectivity and thus reflects the important link between scientific objects and the reconstitution of social relations. The act of making a prediction or attempting to anticipate the future was certainly not a practice that was invented in the Meiji period. Rice futures, for example, had been sold in markets in Osaka during the Tokugawa period. Moreover, Thomas C. Smith has demonstrated that many Tokugawa families practiced infanticide as a mode of family planning to guarantee the stability and continuity of the family by concentrating resources in one male heir.⁵⁹ Family planning and infanticide thus also

⁵⁹ Thomas C. Smith, *Nakahara: Family Farming and Population in a Japanese Village, 1717-1830* (Stanford: Stanford University Press, 1977), 14. For a more recent discussion of the practice of infanticide, see Fabian Drixler, *Mabiki: Infanticide and Population Growth in Eastern Japan, 1660-1950* (Berkeley: University of California Press, 2013).

reflected attempts to shape the future of a family. As philosopher Barbara Adam argues, people have always had some understanding of the relationship between the futures, past and present, and it is wrong to oppose progressive moderns with pre-modern people trapped in some kind of perpetual present. The difference occurs in the ways in which people *relate* to the future or past, which shifts along with changing modes of representation. Thus newer technological objects or modes of representing the future (Adam discusses artistic representation) allow for different conceptualizations in the relationship between the future, past and present.⁶⁰

Beginning in the Meiji period, the representation of mortality and health data in tables, charts and graphs, posited a direct causal relationship between the past (represented in the form of data) and a predictable future. This created a new time horizon as the past became rearticulated as something that proved the teleology of the progressive trajectory of the nation or the individual consumer.⁶¹ The new understanding of probability that emerged in late nineteenth century Japan utilized the average values of a specific population to uncover the norms or patterns of a specific group. This enabled actuaries, government bureaucrats and social reformers to predict the most likely outcome for that population. In this new conceptualization then, populations – which could be the nation of Japan itself, or specific classifications of people within the nation, such as the poor, women, children, criminals, the elderly, etc. – would each have their

⁶⁰ Barbara Adam, *Time and Social Theory* (Philadelphia: Temple University Press, 1990), 134-137.

⁶¹ For a larger discussion of this process, see Stefan Tanaka, *New Times in Modern Japan* (Princeton: Princeton University Press, 2004).

own determined patterns of normal development. Actuaries could then use the norm to predict the most likely future for the individuals who made up the group.

As noted above, this work is greatly influenced by Michel Foucault's work on biopolitics and governmentality. While Foucault's work is incredibly provocative, however, it sometimes does not pay sufficient attention to the material and technological aspects of the change in social organization that he identifies. Rather than ascribing change to epistemic rupture, my topic allows for a consideration of how the utilization of statistical technologies to chart and measure profoundly impacted the constitution of society itself. As statistics and numerical data seemed to determine the normal attributes of a group or population, the members of that population needed increasingly to train their bodies to comply with those norms.⁶²

Although her focus is not biopolitics per se, Mary Poovey's work on statistics is helpful for understanding why the mobilization of society through statistical technologies has been so effective. According to Poovey, a new mode of seeing and organizing information, which she terms "the modern fact," emerged in seventeenth century Britain. The modern fact was often numerical – although it did not have to be – and reflected a way of knowing in which data both represented something in and of itself, while it could also be used to make a larger, more universal claim.⁶³ As part of this process, the modern fact became something divorced from processes of human judgment and appeared to simply enumerate phenomena that existed in the world. At the same time, the modern fact only took

⁶² Hacking, "How Do We Do a History of Statistics," 194.

⁶³ Mary Poovey, *A History of the Modern Fact: Problems of Knowledge in the Sciences of Wealth and Society* (Chicago: University of Chicago Press, 1998), 9.

on meaning when systematized and ordered through the intervention of humans.⁶⁴ This simultaneous duality of the modern fact – both objectively true in and of itself while only acquiring significance when placed in relation to other facts – explains why it remains such a powerful and important part of contemporary modes of argumentation. The usage of statistics and social surveys thus did not simply reveal the a priori existence of social groups such as the poor, the old, the criminal etc., but was actually part of the very constitution of these categories. Because numbers sometime seem to exist apart from human intervention, however, they can act to give these categories the appearance of an ontological reality that they do not actually possess.

Moreover, this process of reconstituting society is not something that stops at a certain point, but is always in motion due the constant interaction between humans and nonhuman actants. In his groundbreaking work *We Have Never Been Modern*, Bruno Latour presents a sharp rebuke to what he identifies as the Constitution of the moderns. According to Latour, this Constitution posits an ineluctable distinction between society and nature.⁶⁵ In other words, in order to be modern, one needs to constantly distinguish between the world of humans and the world of nonhumans. Latour rejects this dichotomy as he argues that humans and nonhumans are always in the process of joining to create hybrids (or monstrosities) of humans and nonhumans. Within Latour's Constitution, the moderns can never actually acknowledge the reality of the constant proliferation of hybrids, but it is this

⁶⁴ Ibid., 4.

⁶⁵ Bruno Latour, *We Have Never Been Modern*, (Cambridge: Harvard University Press, 1993), 34.

very disavowal that allows for the continuation of a process that should not be allowed by the moderns' very own Constitution.⁶⁶

In a later work, Latour expands on these insights and focuses on how social scientists have conceptualized society. While Latour is most explicitly addressing sociologists, his comments equally apply to many historians. According to Latour, social scientists have been trained to explain phenomena by placing them in their social context.⁶⁷ Latour argues that this incorrectly presumes the a priori existence of a thing called society, when society is in fact constantly being reproduced amidst new constellations of humans and nonhuman actants.⁶⁸ Thus, rather than functioning as a source of explanation, the web of connections and the networks of humans and nonhumans that constitute *society itself* are the things that Latour urges social scientists to examine.

To return to Mary Poovey's point about the "modern fact," numbers and quantitative data were thus a particularly important part of the constitution of society and social categories as the creation of categories themselves required constant human intervention while the seeming objectivity of numbers made the resulting categories appear to possess an ontological reality that was bereft of any outside manipulation. Life insurance is an ideal context to study the importance of this transformation as it aptly demonstrates how these two sides of the modern fact come together to define modern life as a socially constituted reality. In the practice of life insurance, firms and intellectuals asserted that customer data represented a concrete reality about the nature of the populations they insured. The average

⁶⁶ Ibid., 34-35.

⁶⁷ Bruno Latour, *Reassembling the Social: An Introduction to Actor-Network-Theory* (Oxford: Oxford University Press, 2005), 4.

⁶⁸ Ibid., 218.

of the customer data came to define the idealized norm for that group or population. At the same time, these very same actors also always needed to act upon and manipulate this data in order to make it meaningful. Salesmen similarly needed to incite consumers' affective desire to make life insurance appear attractive. Life, in other words, does not simply exist in the world waiting to be objectively measured. Rather, insurance executives and salesmen needed to take active steps to transform life into a commodity that could be insured.

In this work, therefore, I want to step back from one strand in the history of science that equates modernization and science with the “disenchantment of nature” or the extension of social domination.⁶⁹ While this study owes a great debt to the “disenchantment of nature” perspective, it presents an overly simplistic and ahistorical division between nature and culture. As historian Julia Adeney Thomas argues, various and competing understandings of nature helped to structure the ways in which a variety of early 20th century Japanese thinkers have understood the process of civilization.⁷⁰ An undisturbed nature does not simply exist out there, but is always already a product of the interaction between actants, or, in other words, humans and technological objects. More importantly, this analytical position grants too much hegemonic power to the process of science and rationality. As important works in science studies have demonstrated, science is never quite as objective and rational as its champions claim.⁷¹ Instead, scientists mobilize such seemingly non-

⁶⁹ The sociologist Max Weber wrote about this at length. See Max Weber, *Economy and Society: An Outline of Interpretive Sociology* (Berkeley: University of California Press, 1978).

⁷⁰ Julia Adeney Thomas, *Reconfiguring Modernity: Concepts of Nature in Japanese Political Ideology* (Berkeley: University of California Press, 2001), 22-23.

⁷¹ For example, see Bruno Latour and Steve Woolgar, *Laboratory Life: The Construction of Scientific Facts* (Princeton: Princeton University Press, 1986); Theodore M. Porter, *Karl Pearson: The Scientific Life in a Statistical Age* (Princeton: Princeton University Press, 2004); Max Horkheimer and Theodor W. Adorno, *Dialectic of Enlightenment* (New York: Continuum Publishing, 2002); Theodore M. Porter, *Trust in Numbers: The Pursuit of Objectivity in Science*

rational things as social networks, value systems, and relations of trust when making scientific discoveries. If we are to use Weber's metaphor of the "iron cage" to represent modern bureaucratic rationality's confining hold on social life, I prefer to think of that iron cage as always incomplete, as an ideal that is simultaneously always being both made and unmade.

Continuing from this, philosopher of science Lorraine Daston has argued that scholars in science studies sometimes are too quick to attempt to "debunk" the hidden power relations behind scientific practices. As she writes of this view, "if actual science can be shown not to conform to the accounts set forth in textbooks or the treatises of logical empiricists, the only alternative is wanton fabrication or ideology. If facts are not discovered, then they are ipso facto invented."⁷² When critical inquiry ends at the moment of unmasking or debunking, scholarship fails to explain why specific practices are meaningful or powerful. As an object of consumer desire, for example, life did not contain an a priori existence, but needed to be fashioned through the sales techniques of insurance firms and their salesmen. In this work, I attempt to resist my own impulse to "debunk" and instead focus on the processes by which statistical technologies, sales techniques and government policies transformed life into a socially constituted object and the myriad possible uses to which this social aggregate could then be applied. As my project demonstrates this process was never monolithic, but was always multivalent as competing groups of intellectuals, bureaucrats and company officials attempted to

and Public Life (Princeton: Princeton University Press, 1995); Lorraine Daston and Peter Gallison, *Objectivity* (New York: Zone Books, 2007); Lorraine Daston, ed., *Biographies of Scientific Objects* (Chicago: University of Chicago Press, 2000).

⁷² Lorraine Daston, "Science Studies and the History of Science," *Critical Inquiry* (Summer 2009), 812

mobilize the social aggregate and the energy of the individual lives captured within for different purposes at different historical moments.

A Brief Outline of Life Insurance in Japan

Ideas of insurance had begun to proliferate in Japan after the opening of the country to foreign trade in 1854. In foreign trading hubs such as Yokohama, Nagasaki and Kobe, agents of foreign firms began to offer shipping insurance, with some agents also selling life insurance policies. For the most part, these firms only sold their policies to foreign workers and firms, although the *Yomiuri Shinbun* reported in 1876 that a French agent in Yokohama had started to sell some policies to Japanese as well.⁷³ Reflecting the newness of this product, the *Yomiuri* explained to its readers that life insurance (*seimei ukeoi*), was “a method for protecting a person’s life.”⁷⁴ Fukuzawa Yukichi was one of the first to inform the reading populace about the world of insurance, which he did in a small section of his celebrated *Seiyō tabi annai* (A Guide to Travel in the West) in 1867. In the 1860s and 1870s, commentators would occasionally publish articles in newspapers explaining how insurance worked, further spreading an awareness of the existence of insurance among the newspaper reading public.

⁷³ The extent of this practice is unclear. From the brief mention in the text, I infer that the Japanese who purchased life insurance contracts would have also been involved in the business of foreign trade.

⁷⁴ “Nihonjin seimei ukeai no hōdō,” *Kindai seimei hoken seisei shiryō*, Yui Tsunehiko, Tatsuki Mariko and Nihon Keieishi Kenkyūjo, eds. (Tokyo: Meiji Seimei Hoken Sōgo Kaisha, 1981), 143. Note that in the term “seimei” the first character is 性, rather the current 生.

In this early period, a number of precursors to modern life insurance firms emerged.⁷⁵ These first attempts at life insurance did not utilize probability statistics and thus could not differentiate policy premiums for individuals in different risk categories. As a result, none of these organizations would last for very long. One of the first was actually put together in 1874 by Fukuzawa and other notables like Hayashi Yūteki, who founded the Maruya Trading Company (*Maruya shōsha*). Under this policy, which was offered to Maruya's employees, policyholders would pay a regular premium and then receive a payment on the event of their death. The policy was not based on a mortality table or statistically defined probability, however, and thus cannot quite be considered a form of modern life insurance.⁷⁶ The famous industrialist and financier Yasuda Zenjirō also started a proto-life insurance firm shortly after Maruya. In his *Gohyakumeisha*, five hundred members would pool their money and then a member's family would receive a benefit upon his death. When one member died, another would be recruited so that the number of members would always remain five hundred.⁷⁷ Somewhat of a cross between the older mutual-aid systems like the *tanomoshiko* and modern ideas of insurance, Yasuda's organization also did not utilize statistical data in the running of this system and it quickly became insolvent. Due to the company's financial difficulties, Yasuda dissolved the *Gohyakumeisha* and reincorporated it as a mutual insurance company.⁷⁸ Finally, the Nittō

⁷⁵ I make a distinction between these initial organizations and firms and the insurance firms that sprang up in the 1880s and 1890s. I make this differentiation because the proto-insurance firms did not employ mortality tables and medical inspections.

⁷⁶ Usami Kenji, *Seimei hokengyō 100 nen shiron* [The 100 Year History of the Japanese Life Insurance Industry] (Tokyo: Yūhikaku, 1984), 9-10.

⁷⁷ The open ended temporality of this system seems to differentiate it from the *kō*, which I discuss further in chapter 1.

⁷⁸ Sean Callaghan discusses the *Gohyakumeisha* in greater detail in his dissertation. For more information, see Sean Koji Callaghan, *A Disagreement of Being, A Critique of Life and Vitality in*

Life Insurance Company, the last precursor to the modern life insurance company, applied for a commercial charter to offer policies based on actuarial science in 1880. Nittō, however, was not ultimately able to recruit enough customers and thus never began operations.

In 1881, the Meiji Life Insurance Company, with strong connections to Fukuzawa's network, became the first modern life insurance firm to successfully operate in Japan. I follow the standard narrative offered in secondary histories and company studies and differentiate Meiji from other firms due to their usage of a mortality table and medical inspections to determine a prospective customers' level of risk. Koizumi Nobukichi, who had studied at Fukuzawa's Rangaku Juku (a precursor to Keiō Gijyū) and would later become the president of Keiō Gijyū (Keiō University), had learned about life insurance while studying in London. Along with Shōda Heigorō, who had studied at Keiō and was now working for Mitsubishi, these two men started to discuss the creation of a modern life insurance firm in the late 1870s, which would lead to the creation of Meiji Life. Based on Koizumi's experiences in England, these early advocates envisioned life insurance as a means of both generating profit and providing material assistance to the families of men who passed away at an early age.⁷⁹ Life insurance thus combined the goals of entrepreneurship and civic responsibility, which Fukuzawa had envisioned as central components of the behavior of the elite Japanese male of the mid Meiji period.⁸⁰ The

the Meiji Era, Ph.D. dissertation, The University of Toronto, 2012. At the same time, it should be noted that I do not share Callaghan's concern with problematizing histories that distinguish between the Edo period mutual-aid associations and modern life insurance firms. In fact, this is largely the narrative that I have used to introduce the industry.

⁷⁹ Meiji Seimei Hoken Kabushiki Gaisha, *Meiji Seimei gojū nenshi* [The Fifty Year History of Meiji Life], (Tokyo: Meiji Seimei Hoken Kabushiki Gaisha, 1933), 5-8.

⁸⁰ Fukuzawa Yukichi, *The Autobiography of Yukichi Fukuzawa*, Eiichi Kiyooka, trans. (New York: Columbia University Press, 1966), 312-316. See also, Donald Roden, "Thoughts on the

company opened its doors in 1881 under the leadership of company president Abe Taizō. Like many of the early figures involved in life insurance, Abe had been a student of Fukuzawa's at Keiō where he had studied Western medicine. After graduating, Abe was active in some of Fukuzawa's study societies in Tokyo, and he obtained a better understanding of the science of statistics and modern life insurance within this intellectual milieu.

With the help of Fukuzawa and his connections to business leaders and intellectuals in Tokyo, Meiji Life prospered. Utsunomiya Saburō, an important developer of chemical and industrial sciences and a friend of Fukuzawa's, became Meiji's first customer with the purchase of a 2,000 yen policy.⁸¹ Tapping into Fukuzawa's network of educated young men who were interested in industrial and commercial enterprises associated with civilization and enlightenment (*bunmei kaika*) allowed the company to succeed. These important figures of the economic world helped to spread an understanding of life insurance among other members of the same class background while also encouraging executives in their companies to also purchase insurance.

At this time, many Japanese people expressed misgivings regarding life insurance because of the product's association with death, which stood as a source of pollution within strands of Buddhist and Shintō thought. Families expressed distaste towards the possibility of profiting from the death of family a member. Initially, the new urban class of educated Japanese were the only ones willing to try out this new intellectual system.⁸² The first

Early Meiji Gentleman," *Gendering Modern Japanese History*, Barbara Molony and Kathleen Uno, Eds. (Cambridge: Harvard East Asia Center, 2005), 83-85.

⁸¹Meiji Seimei Hoken Kabushiki Gaisha, *Meiji Seimei gojū nen shi*, 63-64.

⁸² *Ibid.*, 104.

consumers of life insurance were thus drawn from the population who, in Maeda Ai's words, "consume[d] *things* as symbols of 'enlightenment.'"⁸³ Among the entrepreneurial elite within the new urban spaces of Tokyo and Osaka, the older social relations that had structured personal interactions within neighborhoods had recessed into the past. Now, amidst the more atomized world of the new city, according to Maeda, people used "things" as a way to mediate social relations.⁸⁴ During the industry's early years, companies utilized the power of elite social networks to market and sell their product and thus tapped into the relationship between consumption and the forging of social ties in the early years of the Meiji period.

Following Meiji's success, Teikoku Life Insurance began operations in 1888 and Nippon Life Insurance opened its doors in the following year. While almost all of the major life insurance firms based their operations in Tokyo, Nippon would be one of the only firms to construct its headquarters in Osaka and its founders came from elite families in the Kansai area.⁸⁵ Nippon took advantage of its dominant position in the Osaka market to become the largest life insurance firm in Japan just ten years after opening its doors.⁸⁶ These initial three firms would later be joined by the mutual insurance companies Dai-ichi and

⁸³ Maeda Ai, "Panorama of Enlightenment," Henry D. Smith, Trans., *Text and the City: Essays on Japanese Modernity*, ed. James Fujii (Durham: Duke University Press, 2004), 83

⁸⁴ *Ibid.*, 85.

⁸⁵ Since Osaka was the financial capitol of Japan until after World War II, it might seem odd that more life insurance companies were not headquartered there. While I am not able to provide a definitive explanation for this state of affairs, I believe that this was likely due to the fact that life insurance, especially in its initial years, was not simply a financial product, but a product that encompassed the importation of new intellectual technologies. Tokyo, with its study societies and universities, provided the intellectual milieu within which insurance could develop and thrive.

⁸⁶ Nippon Life Insurance Company, *The 100-Year History of Nippon Life: Its Growth and Socioeconomic Setting, 1889-1989* (Tokyo: Nippon Life Insurance Company, 1991), 37.

Chiyoda – which formed in 1902 and 1904, respectively – and these five firms would remain the most powerful and valuable firms throughout prewar Japan.⁸⁷

Throughout this formative period, life insurance remained a product largely limited to the elite. While the customer base might have been numerically limited, however, it was a profitable industry and new firms flocked to join this industry. The sudden influx of firms brought on excessive competition and some of the newer companies felt forced to offer contracts on terms that were not actuarially sound. Moreover, while life insurance became a popular commodity discussed in influential newspapers, many firms had not yet expanded their operations out to more rural areas. To fill this void, a number of small firms opened in rural areas in Kyushu, Shikoku and southern Honshu, many of which were not fiscally sound.⁸⁸ As a result of these poorly managed firms, many of which had policies geared toward the maintenance of children, a number of companies in the mid 1890s began to go bankrupt or were bought up and merged with larger firms.

Increased attention thus accompanied the extended reach of the life insurance industry and the rapid expansion in the number of firms. In the early to mid 1890s, newspapers began to draw attention to the problems that attended the industry's rapid growth, such as the failure of firms. According to an 1896 article in the Tokyo Nichi Nichi Shinbun, the customers who drove the growth of the industry did not actually have a good sense of companies' operating principles. Insurance companies, for example, often did not disclose which mortality table the company used or the interest rate used to calculate

⁸⁷ Ibid, 57. A mutual insurance company does not have stock and shareholders. The customers of the company are the owners. In prewar Japan, most firms were stock companies. As part of the elimination of bad debt, most companies reorganized themselves as mutual insurance firms in the postwar period. I discuss this transformation in greater detail in the epilogue.

⁸⁸ Usami, *Seimei hoken gyō 100 nen shiron*, 57.

contracts. Because of this, the article stated that greater "regulation of the industry is necessary" to preserve consumer trust.⁸⁹

Faced with the growing public concern and also realizing an opportunity to expand its own revenue, the government also started to take a more active interest in the operations of firms. In 1898, the state proposed taxing firms' reserve fund (*sekinin junbikin*). While firms were able to win out on this point, state regulation would only escalate with the passage of the changes to the section on insurance in the revision of the sales law (*shinshōhō*) in 1898. This law divided firms according to industry so that the state could better monitor their activities. More regulation would come in 1899 as the state mandated that firms disclose more information about their policy regulations to clients. Among other pieces of information, firms would now have to disclose the mortality table that they used, how they invested funds, and the rate of interest used to calculate the value of policies. On top of this, the Ministry of Agriculture and Commerce ceased to grant a commercial charter to firms that intended to offer contracts below a minimum value of 300 yen after the mid 1890s. This step was taken to help shore up the fiscal stability of any new firms and to attempt to ensure that any new firms would offer actuarially sound contracts.

In response to this increased attention from journalists and the state, some of the larger firms initiated steps to coordinate their responses to various issues. Firms first worked together in order to defeat the 1898 attempt to tax their policies' reserve fund.⁹⁰ In 1900, after the state mandated more standardization in the way firms presented policy information,

⁸⁹ Tokyo Nichi Nichi Shinbun article from September 11, 1896, cited in Usami, *Seimei hokengyō 100 nen shiron*, 58.

⁹⁰ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai hyakunenshi* [The One Hundred Year History of the Life Insurance Association] (Tokyo: Seimei Hoken Kyōkai, 2009), 3-4.

many of the main firms joined together in the slightly more structured “discussion group” (*danwakai*). In 1904, this group also helped to coordinate industry support for the Russo-Japanese war by purchasing wartime bonds so as to demonstrate industry support for the nation. Feeling that they would need a more coherent organization to press their case on important issues, the president of Nippon Life had proposed replacement of the *danwakai* with a more formal association in 1902. This came to fruition in 1905 with the establishment of the Life Insurance Association (*Seimei Hoken Kyōkai*).⁹¹ The Association would help to generate consensus on important issues and published one of the most important life insurance journals, which helped to further shape industry opinion. The Life Insurance Association continues in its role of attempting to influence public opinion into the present day, operating out of a large office in the heart of Tokyo’s financial district.

In the wake of the Russo-Japanese War, life insurance became more of a mass-consumption product. This period witnessed the birth of a nouveau riche class of salaried workers, teachers and government officials. In 1904, for example, the Mitsui store on Nihonbashi in Tokyo changed its name to Mitsukoshi and, in the process, transformed from a dry-goods store into a more all-purpose, American-style department store aimed towards this new class.⁹² Although Japan did not win concessions from the war, expenditures related to shipping and shipbuilding increased.⁹³ The managerial class that arose along with economic growth between 1905 and World War I became the primary targets of the expanded life insurance industry.

⁹¹ *Ibid.*, 6.

⁹² Jordan Sand, *House and Home: Architecture, Domestic Space, and Bourgeois Culture, 1880-1930* (Cambridge: Harvard University Asia Center, 2003), 96. See also Silverberg, *Erotic Grotesque Nonsense*, 21.

⁹³ Andrew Gordon, *Labor and Imperial Democracy in Prewar Japan* (Berkeley: University of California Press, 1991), 23-24.

In general, firms offered two main types of policies, either a life insurance policy (*seimei hoken*) or an endowment policy (*yōrō hoken*). As the name would indicate, a life insurance policy paid out a benefit to the policyholder's named beneficiary. This kind of policy could cover the policy-holder's entire life, or it could only be good for a stipulated time period. For example, a customer might purchase a contract that would only cover him for a fifteen-year period. The endowment contract alternatively combined a life insurance policy and an annuity. With an endowment contract, the firm would make a payout to the contract holder's beneficiaries if the contract holder died before a designated time period. If the contract holder survived past this period, however, he would receive annual benefit payments from the company.

In the first few years of the industry's existence, the industry's largely elite clientele leaned towards regular life insurance policies. As the customer base expanded around the time of the Russo-Japanese war, however, endowment insurance quickly became the preferred option. Japanese middle-class customers embraced endowment insurance as a form of savings. Because it would simultaneously allow them to save for their own futures and protect their families in the event that they suddenly passed away, endowment insurance enabled Japanese consumers to plan for the many contingencies that might afflict them in the future. Although I have tended to see the development of life insurance in Japan as sharing many important characteristics with the worldwide industry, this focus on savings and endowment contracts was one of the most notable areas in which the Japanese industry differed from trends in Europe and America.

The Structure of the Dissertation

While this work takes the history of life insurance in Japan as its object of study, I do not intend to present here a complete linear history of the industry. Instead, I identify particularly salient moments in the history of life insurance to illustrate the transformation of life into an object of consumer desire as well as a commodity to be exploited by the state and insurance firms. This work thus necessarily also examines the sales techniques and technologies of measurement and data classification that made the new understandings of life thinkable and viewable. In order to accomplish this task, I have chosen five of the most important issues facing the life insurance industry in pre-war Japan: the creation of mortality tables and medical inspections, the introduction of the state-run life insurance system, life insurance public health campaigns, life insurance sales techniques, and the usage of life insurance to help bolster support for wartime expansion. The variety of these topics reflects the many uses to which life as a distinct and coherent object could then be applied. While life, as an aggregate social body, became something viewable as a coherent object, the ends to which this object might be applied could significantly differ depending on context.

In each of the five main chapters of my dissertation, I examine an important issue related to the objectification and quantification of life under consumer capitalism. While there is some overlap, I present the chapters in roughly the chronological order in which the issues in each chapter became significant. In chapter 1, “Compiling the Social Aggregate: Life Insurance Mortality Tables and Medical Inspections,” I examine the development of actuarial science and the transformation of life into an object that could be defined as having its own pathway, determined according to probability and statistical regularity. In this chapter, I argue that statistical tables, charts and graphs provided a

drastically different way for envisioning the boundaries of social connectivity. For example, I examine insurance mortality tables, in which firms combined the data of disparate, individual customers' lives to create an aggregate picture of a population, which then came to define the norm for that population. Firms employed a similar logic of data organization when conducting health inspections, the second main knowledge technology central to life insurance. In the health inspections, firms measured the height, weight and chest circumference of clients, which they would then use to create an average picture of a healthy body. Customers now existed both as individuals as well as members organically connected to the larger aggregate that their data had helped to create.

Collecting and collating all of this data was a monumental task. In fact, by the time a table was created, the data rarely accurately represented the population of the insured, which had changed in the time needed to create the table. Nevertheless, firms managed to profitably utilize the resulting tables precisely because the picture of a coherent and stable aggregate social body provided a baseline against which they could judge the bodies of prospective customers. Thus, even though they were not always accurate, the precision of the calculations in the tables transformed life into a coherent object that firms could use in their operations.

My second chapter, "Delivering Security: Postal Life Insurance and Urban Unrest," will analyze debates surrounding the creation of the Post Office run *kan'i seimei hoken* (basic life insurance), or *kanpo*. Beginning in the 1890s and early 1900s, intellectuals concerned with the new discourse of *shakai mondai*, or social problems, which included crime, public health and urban poverty, started to call for a simple life

insurance for the lower classes. Influenced by European social insurance programs, these reformers advocated for a state-run system that would function as a kind of social policy that would improve the lives of the poor. More importantly, the universalizing function of insurance would bring the poor into the national community. Nevertheless, private firms managed to stave off the creation of a public insurance company until 1916, when the second Ōkuma cabinet established the *Kan'i Hokenkyoku*, or Simple Insurance Bureau, controlled by the Post Office. The name, *kan'i hoken*, referred to the simplified application process that would allow greater numbers of the poor to purchase insurance. I pay close attention to the arguments surrounding the relationship between insurance and social policy to better understand the unique role insurance might play in quelling urban unrest. Life insurance became an important part of the state's social policy since it could help to unify a fractured social fabric and raise funding for the promotion of public welfare organizations. Through the issues raised in this chapter, I analyze the confluence between the constitution of the laborer as an individuated economic agent and the state's attempts to manage the fears of the populace. At the same time, this chapter demonstrates how life insurance made the poor themselves into a resource base from which the state could fund social welfare projects.

Next, "Towards an Everyday Ethic of Health: Life Insurance and Health Guidance in Interwar Japan" continues from the second chapter and offers a close reading of life insurance industry health promotion campaigns. The Post Office-run *kanpo* erected the first health guidance station for customers in 1922. Bureaucrats within the Communications Ministry, which controlled the Post Office, had grown concerned over the growing discrepancy in mortality rates between Japan and industrialized Western

nations. This divergence was especially apparent for serious infectious diseases like tuberculosis, the most menacing disease in Japan until the end of World War II. Influenced by the health promotion campaigns enacted by US firms like Metropolitan Life Insurance, *kanpo* erected health guidance stations where they offered basic health services and health checkups to customers. Doctors and officials at the stations exhorted customers to transform their everyday habits in clothing, dining, household organization and exercise so that they would ensure both their own health and the health of the entire nation. The practice of healthy everyday habits of living, in other words, became a moral obligation that Japanese citizens would need to regularly monitor and practice. Health promotion should not simply be seen as an example of an interventionist state policy, however, as private Japanese life insurance firms also started their own health promotion campaigns in the late 1920s and 1930s in which they envisioned health as a vehicle to recruit customers. This chapter makes an important addition to understandings of health in the interwar period, as much of the Japanese and English language scholarship on the history of public health in Japan focuses on either the Meiji period or the wartime period.⁹⁴ Most significantly, this chapter draws important connections between the ways that statistical technologies articulated a picture of an actionable and comparable aggregate social body and the historic proliferation of large-scale public health programs.

⁹⁴ Fruhstuck, *Colonizing Sex*, 2003; Fujino Yutaka, *Kōseishō no tanjyō: iryō ha fashizumu o ikani suishinshita ka* [The Creation of the Ministry of Health and Welfare: In What Way Did Medical Care Promote Fascism? (Kyoto: Kamogawa Shuppan, 2003); Kobayashi Takehiro, *Kindai Nihon to kōshū eisei: toshi shakaishi no kokoromi* [Modern Japan and Public Hygiene: Attempts at a Social History of the City] (Tokyo: Yūzankaku Shuppan, 2001); Shinmura Taku, *Kenkō no shakaishi: yōjō eisei kara kenkō zōshin e* [A Social History of Health: From Health and Hygiene to Health Promotion] (Tokyo: Hōsei Daigaku Shuppan Kyoku, 2006). Hōgetsu Rie provides an interesting discussion of the introduction of dental hygiene in public schools in the Taishō and Shōwa period. See Hōgetsu Rie, *Kindai Nihon ni okeru eisei no tenkai to juyō* [The Development and Transformation of Hygiene in Modern Japan] (Tokyo: Tōshindō, 2010).

In “Selling Life Itself,” my fourth chapter, I analyze the specific process by which the life insurance industry created a consumer desire for stability and security. In order to understand this process, I focus on the insurance salesman, located at the heart of the nexus of relations that developed between customers and firms. Especially after life insurance had become more of a mass consumer product after the 1905 Russo-Japanese war, the role of the insurance salesman took on greater prominence. According to the accounts of numerous salesmen, theirs was a thankless job. Although customers often initially resisted their overtures, salesmen believed that life insurance was the best way for customers to ensure their and their families’ future financial stability. Focusing especially on the period between the period between World War I and World War II, this chapter examines the many techniques salesmen employed in the interpellation of the consumer. This included the study of psychology and ethnographic observations, which allowed salesmen to target the vision of the future that they pitched to specific types of people. Successfully deploying these modern management techniques, salesmen created an enticing portrait of a probable future. Concomitantly, salesmen used the uncertain environment produced by the Great Kantō Earthquake in 1923 and subsequent economic depressions throughout the 1920s to spur consumers to look for security in insurance. In doing so, they convinced customers to defer the satisfaction of their immediate desires and to accept sacrifice in the name of future familial stability and prosperity.

In the final chapter, “Life at War,” I analyze the relationship between the life insurance industry and wartime expansion. Starting as early as 1931, reformers once again advocated nationalizing the industry, primarily to fund imperial expansion. These calls took on greater salience after the outbreak of Total War in 1937. Although full-scale

nationalization of the Life Insurance Association never occurred, direction from above increased as the war dragged on and life insurance became incorporated into the Control Economy (*tōsei keizai*) and life insurance firms became important consumers of the government bonds that allowed for Japan to continue to prosecute the war. Life insurance was not only valuable for the financial resources it could provide, however, as ideologues also hoped to use life insurance to help maintain popular support for the war by managing the fears of the populace and helping to assuage the sufferings of the families of the dead. In order to shore up popular support for the war and to also protect the future profitability of life insurance companies, the wartime state enacted various measures to ensure that companies would continue to pay benefits to the families of the war dead. The transformation of the populace into a manageable and stable statistical whole facilitated the extraction of resources from their already exhausted bodies. In this process, the very legitimate fear of death people might have experienced was, through the purchase of life insurance policies, channeled back into support for the very same war effort that threatened their livelihoods.

The five chapters thus all bring attention to the myriad projects to which the state and insurance companies might utilize life in its form as a socially constituted commodity. The chapters also illuminate the simultaneous role played by utopic hope and fear of uncertainty in inciting consumer desire for life as a commodity. Life insurance highlights the important role that statistics and numerical data played in transforming life into an aggregate object. The state used the clearly delineated object of society when enacting health or social reform programs. The creation of the aggregate social body of consumers also facilitated the expropriation of value from consumer lives. Life insurance is not

simply a story of the triumph of rational bureaucratic systems, however, as firms and the state itself used different visions of a probable future to incite consumer desire. The fantasy of the predictable future thus helped to organize Japanese lives into a governable object while also helping to generate consumer desire for a life insurance policy that marked the commodification of and the expropriation of value from their very lives.

Chapter 1

Compiling the Social Aggregate:

Life Insurance Mortality Tables and Medical Inspections

Life insurance is premised upon the idea that the compilation and calculation of statistical data will allow the firm to chart the probable future of a specific aggregate of people. Though Fukuzawa Yukichi initially introduced the concept of statistics (romanized as *sutachisuchikku*) to the archipelago, the mathematician Sugi Kōji did the most to develop the study of statistics in Japan. The son of the head doctor of the former Ōmura-han, a domain in the Hizennokuni area near present-day Nagasaki, Sugi was never directly connected to a life insurance firm and is now best known for his work in developing the national census that took place in 1920. Nevertheless, he helped to establish the new intellectual environment that encouraged the spread of statistical knowledge, which was essential to the formation and proliferation of Japan's life insurance industry.

Like many early Meiji intellectuals, Sugi had received his initial training in Western science and medicine through the study of Dutch Learning (*rangaku*) at the end of the Tokugawa period. He first studied in Osaka and later continued in Edo. After this, Sugi worked as a teacher and translator at the Tokugawa Bakufu's *Kaiseijo* (School of Western Studies) where he serendipitously made his first encounter with statistical

knowledge in 1864.¹ After his unexpected introduction to the concept of statistics, Sugi borrowed texts from Japanese who had just returned from tours in Europe and worked hard to improve his knowledge of statistical thought. Although Sugi's studies of statistics spanned the divide between the Tokugawa and Meiji periods, the impact of his knowledge was strongest after the Meiji Restoration. In the new urban space of Tokyo, Sugi founded study societies and also encouraged younger scholars to pursue the study of statistics.

As Sugi would later recall, his initial interaction with Western statistical data was quite shocking. He writes:

Amongst the dozens of materials that arrived by ship from Holland every year, there was a document on the statistics (*sutachisuchikku*) of Holland from 1861 and 1862. I suddenly looked at one that had writing on it about people. Out of one hundred people, men were a certain percentage; newborn children were a certain percentage; these sorts of things were written. Since I did not know what it meant to calculate people into percentages, I could not understand this and no matter what I tried, people having percentages seemed strange and I became confused... As I looked at it... I realized that these were types and I thought that this was a very interesting way to see the world... The births, deaths, marriages, divorces, people who had come, people who had left, fires and even the number of people who had committed fraud and other crimes were lined up in comparable rows. When I saw this, I remembered my earlier thoughts and understood the necessity of these valuable statistics.²

As this quotation demonstrates, the use of statistical data to capture and organize life within comparable and malleable categories was a very new concept to late Tokugawa Japan. Under the Tokugawa, every individual belonged to a distinct status group, each of

¹ Yabūchi Takeshi, *Nihon tōkei hattatsushi kenkyū* [Research on the Historical Development of Japanese Statistics], (Kyoto: Hōritsu Bunka Sha, 1995), 15–16.

² Cited in Yabūchi, *Nihon tōkei hattatsushi kenkyū*, 17.

which had unique rights and obligations.³ Tokugawa ideologues used ideas of Confucian and Buddhist ethics to justify the status divisions of their social order.⁴ The introduction of statistical data allowed an outside observer to discern the patterns and habits of distinct groups within a population. This made the disparate lives of the population both interchangeable and comparable. Once these groups' habits could also be viewed over time, societies appeared to be ordered according to internal logical principles. In turn, these repeated patterns lead to a conception of society that possessed a "natural" internal order.⁵ While the Tokugawa also claimed a naturalness to its social and political structure, the conception of society from the Meiji period on expressed a picture of society as a distinct unit with its own statistically discoverable internal trajectory.⁶

Philosopher of science Ian Hacking has argued that in 19th century Europe, the proliferation of numerical data caused statisticians to envision the aggregate or mean as if it was an actual object. As a result, this artificial aggregation of data became the ideal against which other bodies could be judged.⁷ As my analysis of life insurance demonstrates, a similar understanding of the aggregate accompanied the Japanese importation of the science of statistics from Europe at the end of the 19th century. The

³ While there might have been more fluidity in practice, this at least was the ideal.

⁴ Herman Ooms, *Tokugawa Ideology: Early Constructs, 1570-1680* (Princeton: Princeton University Press, 1985).

⁵ As Michel Foucault notes, this sense of the naturalness of the population also emerges within the larger study of how populations exist within certain environments. Thus, within a given milieu, a population emerges naturally. Thus, by intervening in the milieu of the population, a government or social reformer can alter the natural distribution of the population. For a longer discussion of the idea of "naturalness," see Foucault, *Security, Territory, Population*, 21-22.

⁶ Although we are talking about nature in slightly different manner, this roughly corresponds to Julia Adeney Thomas' framework for understanding changes in the politics of nature in Japan. See Thomas, *Reconfiguring Modernity*, 30.

⁷ Ian Hacking, *The Taming of Chance* (Cambridge [England]: Cambridge University Press, 1990), 168.

mortality tables, which firms used to predict the life expectancy of sections of the population, best represented this new understanding of the world. For life insurance firms, the ideal customer most closely conformed to the value of the aggregate. At the same time, the intellectual representation of mortality tables as collections of data that objectively represented the normal patterns of the social body rarely reflected the situation accurately. In reality, firms and their actuaries needed to actively intervene and exercise subjective judgment when actually writing contracts for customers. This chapter examines the constant interplay between an ideology that posited that the natural world followed numerically understandable patterns (probability) and the human actions needed to make this ideology appear viable.

Statistics and Probability

Abe Taizō, the founder of Japan's first modern life insurance company, first learned about statistical knowledge in 1878 at the Seihyōsha, or Statistical Society, a club that Sugi Kōji had organized to facilitate advancement of the knowledge and practice of statistics.⁸ Abe, a graduate of Fukuzawa's Keiō Gijuku, had previously taught at one of the precursors to Tokyo Imperial University. Before developing an interest in statistics, Abe had worked for the new Monbushō (Ministry of Education), where he had written and edited ethics textbooks for school children.⁹ While continuing to investigate statistics through the Seihyōsha, Abe became affiliated with the Kōjunsha, a club founded by

⁸ Meiji Seimei Hoken Sōgo Kaisha, *Abe taizō den: honpō seimei hoken sōgyōsha* [The Biography of Abe Taizō: The Founder of Japan's Life Insurance Industry] (Tokyo: Meiji Seimei Hoken, 1971), 59–61. *Seihyō* was another early term for statistics. Eventually, the modern *tōkei* became the accepted term.

⁹ *Ibid.*, 13–40.

Fukuzawa to encourage the discussion of politics and society amongst members of the new intellectual and industrial class. Keiō graduates made up an especially large portion of its members. During this period, in an environment that championed the relationship between the expansion of industry and new forms of knowledge, Fukuzawa first suggested the importance of developing life insurance.¹⁰ Soon after, in 1881, Abe and a number of Fukuzawa's other students from Keio established the Meiji Life Insurance Company in Tokyo.

While histories of life insurance often trace an intellectual connection to mutual-aid associations that existed in the Tokugawa period,¹¹ modern life insurance companies, beginning with Abe Taizō's Meiji Life, rested on a different understanding of social connectivity and the categorization of people within specific temporal contexts. In mutual aid societies such as the *mujinkō* or the *tanomoshikō*, for example, a group of people came together in a promissory relationship. Often at the behest of an individual or temple in need of an immediate source of capital, a group of people would pool their money together. The organizer, or *oyakata*, would take from the pot first. At fixed intervals, all of the members (including those who had already taken money) would put money back into the pot, at which point another person would collect. This sequence continued until everyone had taken money one time, at which point the mutual agreement would be

¹⁰ This was a club where intelligentsia and industry leaders could exchange ideas about governance, economy and other ideas that had swirled up around Japan's transformation into a modern nation-state. See *Abe taizō den*, 80-81.

¹¹ Kobayashi Tadashi, *Nihon hoken shisō no seisei to tenkai* [The Growth and Development of Japanese Insurance Thought] (Tokyo: Tōyō Keizai Shinpō Sha, 1989)

considered dissolved.¹² The *ko* thus exhibited a kind of circular temporal structure where the act of taking from the pot repeated until every member had collected once.

It is certainly true that participants in the *kō* needed to make some basic decisions regarding risk. Since every person could only take money from the collection once, each individual needed to anticipate when they would most need the collective capital of the group. At the same time, unlike in life insurance, all of the members of the *kō* could be certain that they would receive some money back, although the amount might not equal that of their peers. In some *kō*, moreover, the contributions of the members who took money first could escalate, causing them to pay more than those who took money out at a later time period. In these cases, the *kō* could function almost like an interest bearing loan, with the wealthy who could wait longer to take the larger shares fronting the money for those who needed a quick source of funds. Since the organization did not place limits on the ends to which members could use the money, members themselves needed to attempt to predict the point at which it would be most advantageous for them to use the collective funds.¹³

As Tetsuo Najita argues, the calculation of payment schedules for the *kō* thus required a kind of “numerical precision.”¹⁴ The value to be paid could change depending on when the member of the *kō* withdrew their share. The *kō* thus relied upon a strict system of rules and a precise calculation of how much would be doled out on each turn. Nevertheless, Najita’s description of the operation of these organizations demonstrates a

¹² Tetsuo Najita, *Ordinary Economies in Japan: a Historical Perspective, 1750-1950*, (Berkeley: University of California Press, 2009), 82

¹³ *Ibid.*, 80.

¹⁴ *Ibid.*, 102.

very different manner of calculating risk than we find in the modern practice of life insurance. Firms such as Meiji Life used statistics to chart and predict the level of risk of a specific social group, from which they extrapolated the level of risk of a customer. Taking a cue from English companies, Meiji and other firms argued that compiling the mortality data and transforming this data into a mortality table allowed firms to chart and rationally predict the life-expectancy of the population whose lives they insured. For modern life insurance firms, success depended on calculating the most likely outcome for the aggregate of the population they insured.

In making these calculations, Meiji Life and the other firms that cropped up in the 1880s and 1890s relied on the new idea of probability, often translated as *tashikarashisa*. Firms described probability as a somewhat indeterminate concept that could refer to possibilities that ranged from “extremely likely” (*mottomo tashika*) to not likely (*tashika ni arazu*).¹⁵ In this formulation, probability implied the ability to predict the most likely outcome, but also recognized that the world was contingent. This is not to say, however, that events happened purely by chance. On the contrary, events obeyed patterns and a skilled observer could figure out these patterns through data collection. If actuaries could collect all of the mortality data of a certain population, for example, they would be able to compile this data into a mortality table and use this information to determine the likely rate at which people of a certain age would die.¹⁶ To return to Sugi's observation from the beginning of this chapter, actuaries and statisticians could employ statistical data to establish a social norm or type, which transformed the diversity of individuals' lived

¹⁵ Sōzaki Sadao, *Seimei hoken teiyō* [Outline of Life Insurance] (Tokyo: Jitsugyō No Nihonsha, 1906), 46–47

¹⁶ *Ibid.*, 49.

experiences into a homogenized and objectified representation. According to the mathematician Yoshizawa Kazunojō, for example, while probability did not allow one to come to conclusions (*dantei*) about the fate of any specific individual, the observer could gather data and make predictions (*yosoku*) about the general patterns for the average of the observed population.¹⁷ Although no firm or actuary could foresee the myriad factors that would impact the life expectancy of a single customer, they could rationally chart the life expectancy of the aggregate. When compiled as a table, this data became a valuable tool that firms could use to calculate customers' life expectancy based on the customer's age when entering into the contract.

In the practice of life insurance, firms explained that the calculation of data into tables involved the idea of the rule of large numbers,¹⁸ probability¹⁹ and inverse probability.²⁰ If firms could accumulate a wide array of customer data when constructing their tables, the impact of unusual or irregular data would be minimized.²¹ With a large amount of population data, a firm could look at the number of people who died every year and use these data to calculate the probability that a person of a certain age would die in a given year. Since firms also offered annuities, they calculated the inverse of the mortality data to predict the likelihood that a person of a given year would continue to

¹⁷ Yoshizawa Kazunojō, *Seimei hoken sūri hanron* [An Outline of Life Insurance Mathematics] (Tokyo: Yoshizawa Kazunojō, 1912), 4

¹⁸ Wadagaki Kenzō, "Hoken ron" [On Insurance], *Kokka Gakkai Zasshi*, No. 17 (July 1888) from *Meiji Taishō hoken shiryō Vol. 1, Part 1, Sect. 4*, Seimei Hoken Kyōkai, eds. (Tokyo: Seimei Hoken Kyōkai, 1934), 127.

¹⁹ "[Tashikarashisa] (Probability) ni tsuite no kaishaku" [An Analysis Regarding [Probability] (Probability)], *Hoken Zasshi*, no. 6, p. 16.

²⁰ "[Tashikarashisa] (Probability) ni tsuite no kaishaku" [An Analysis Regarding [Probability] (Probability)], *Hoken Zasshi*, no. 9, p. 7.

²¹ For example, a sudden outbreak of disease or a period of unusually good health could cause the mortality rate to sharply and suddenly increase or decline if the amount of data collected was small.

live into the next year. If firms' actuaries could collect a sufficient amount of data, they would be able to uncover the pattern and thus be able to predict the most likely pathway that other similar events would follow.

These calculations produced the idea of the average life (*heikin jumyō*). Insurance actuaries calculated the average life expectancy for people of every age. If a customer purchased a policy at fifteen, for example, the firm wanted to know how long they could expect that person to live.²² For firms, this was essential as they needed to know the period of time for which they could expect to receive customer payments. Firms would then calculate the amount of payments so that the probable value of the payments would at least equal the value of the policy.²³

The practice of life insurance thus reflected the importance of linear time, which accompanied the Meiji Restoration. Previous temporal structures had been multiple and the past, in form of ghosts and spirits, played a part in people's understanding of their relationship to their lived experiences. The introduction of linear time reflected the objectification of life and the separation of social life from nature within a capitalist world. With the introduction of the clock time required by liberal capitalism, the present became distinct from both the past and future.²⁴ While distinct, however, these temporal realms flowed together as the past, present and future became connected in a linear fashion. The present directly connected to the events in the past and statisticians thus

²² Fujisawa Rikitarō, "Seimei hoken ron" [On Life Insurance], *Meiji Taishō hoken shiryō* Vol. 1, Part 1, Sect. 5, eds. Seimei Hoken Gaisha Kyōkai (Tokyo: Seimei Hoken Gaisha Kyōkai, 1934), 177.

²³ In theory, firms calculated the value of the contract to match the expected value of payments. In reality, however, the difference between the expected numbers of the dead and the actual numbers of the dead became an important source of profit. The fact that healthy firms managed to make money from this difference suggests the acuity with which actuaries could wield mortality tables.

²⁴ Tanaka, *New Times in Modern Japan*, 56-65.

claimed that an understanding of the dead objectified past and present allowed them to accurately predict future events.

Life Insurance Mortality Tables

Although the understanding of probability discussed above suggested that conclusions be drawn from the data of a specific population, the first Japanese life insurance firms had neither the financial nor manpower resources to undertake the incredibly complicated project of constructing a mortality table. As such, Meiji Life initially based its calculations on the British 17 Offices Table, one of the first experiential mortality tables.²⁵ Until 1837, British firms had initially chosen from among a variety of tables based upon data derived from specific towns and sometimes also had used national census data to calculate their rates. Realizing that the life expectancy for groups within the population at large could differ widely from that of the insured, the Statistical Society of London began to compile records from the mortality data of life insurance companies' customers. Based on the lives of 62,537 policyholders, the majority of whom lived in London, the 17 Offices table, was completed in 1842. Although it was initially only intended for the firms that had contributed data, it was released to the public in 1843.²⁶

While this table was obviously not based on Japanese lives, Meiji Life claimed its use of the solid and scientific nature of the tables allowed it to establish its new business

²⁵ An experiential table is a table based on the lives of customers rather than the population at large. The principle behind the creation of an experiential table is the assumption that customers will have a different life-expectancy than the normal population, which includes sick people, war casualties, and the members of the lower-classes (who would not generally purchase life insurance in Japan until the 1910s).

²⁶ Timothy L. Alborn, *Regulated Lives: Life Insurance and British Society, 1800-1914*, (University of Toronto Press, 2009), 102–103.

upon scientific principles. At the same time, Meiji felt a need to justify the importation of these English tables and argued for the viability of applying these tables to Japanese lives. Meiji Life began by stressing that while one might assume that Japan had a much higher mortality rate than England, this was not quite the case. According to a study conducted in France, Japan actually had a lower mortality rate than every major European nation, with the exception of Norway. It continued, however, by noting that the statistics for the European countries had been collected throughout the course of the 19th century, whereas Japan's figures only came from data collected between 1873-1875. As such, the data collected “could not prove that deaths were fewer.”²⁷ Moreover, Meiji Life noted that the 1877 Satsuma Rebellion, led by the disaffected ex-samurai Saigō Takamori as well as the cholera outbreaks from the previous few years would have caused the death rate for Japan to increase. As a result of this elevation in the mortality rate, company officers estimated that the mortality situation in 1880s Japan would resemble that of 1840s England, the time of the creation of the 17 Offices Table. Ultimately, while all actuaries expressed a desire to create their own mortality tables in the future, they acknowledged the pragmatic necessity of relying upon the British tables until a point when Japanese firms acquired the data and intellectual resources that would enable them to create their own tables. To further justify this decision, Meiji Life added that firms in the US had also used these same British tables when they began operations.²⁸

Meiji Life's utilization of the 17 Offices Table reflected an emerging sense of the universality of humanity that would not have existed only a few decades prior. In other

²⁷ Ibid., 317.

²⁸ Ibid.

words, Japanese usage of these British tables demonstrated an understanding of mutual belonging to the shared category of human. This position marked a departure from both the Tokugawa context, in which even people in the next village would have been seen as “foreign”²⁹ and the Taisho and Showa periods, in which mortality data would be used more as a marker of civilizational difference.³⁰ In using the British tables, Meiji Life implied that the statistical laws at work in Britain would equally apply to Japanese lives.

This understanding of the universal reflected the importance of the thought of Herbert Spencer to contemporary Japanese intellectuals. Spencer is of course best known for applying the concept of evolution to the nation and for the expression "the survival of the fittest." Spencer's thought exerted great influence on a number of Meiji period Japanese intellectuals, including Tokutomi Sohō, who articulated a universal conception of history based on the progression from militaristic towards democratic social structures. In expanding on Spencer's ideas, Japanese intellectuals accepted the notion that the development of society drove the movement of historical progression along a uniform path. While history demonstrated the universality of the path of development, each nation occupied a specific place within this universal framework.³¹ Thus, this new idea of universality allowed Japanese actuaries to argue for the relative equivalency between 1880s Japan and 1840s England. The Japanese followed the same universal path of development, but occupied a slightly retrograde stage within the universal framework.

²⁹ Tanaka, *New Times in Modern Japan*, 67.

³⁰ Watanabe Sadamu, *Jumyō yosoku to seimei hoken* [Life Span Prediction and Life Insurance] (Tokyo: Yūkōsha, 1943).

³¹ Douglas R. Howland, *Translating the West: Language and Political Reason in Nineteenth-Century Japan* (Honolulu: University of Hawai'i Press, 2002), 177. For another discussion of the importation of Spencerian thought to Japan, see Thomas, *Reconfiguring Modernity*.

As new firms began to enter the market, some sought to differentiate themselves by developing their own mortality tables. While the Teikoku Life Insurance Company, founded in 1888 also used the English 17 Offices Table, the Nippon Life Insurance Company founded a year later in 1889, used a mortality table developed by Fujisawa Rikitarō. An important Meiji statistician,³² Fujisawa was one of the first to construct a mortality table based on data from Japanese people. In 1888 the *Sūgaku Butsuri Gakkai Kiji* published Fujisawa's *Honpō shibō seizanhyō* (Our Country's Mortality and Survival Table).³³ For this table, Fujisawa drew upon statistical records produced by the Meiji state. Fujisawa took the numerical data from population registers from 1886 to 1888 and created a mortality table with the statistical knowledge that he had gained while studying abroad in London, Berlin and Strasbourg.

Fujisawa began his pamphlet by explaining some of the difficulties in constructing the mortality table. Although the system for reckoning time had officially changed over to the Gregorian calendar in 1872,³⁴ the surveys conducted between 1878 and 1880 had not been based upon the solar year. As a result, Fujisawa had to discard those data. Moreover, while the surveys conducted between 1881 and 1885 had been conducted in a manner consistent with the new calendar, the division of bodies into age groups had not been sufficiently precise. For example, the surveys for 1879 through 1883

³² Fujisawa actually engaged in debate with Sugi Kōji about the nature of the field of statistics. Fujisawa wanted statistics to stand on its own as an independent discipline. In essence, Fujisawa wanted the discipline to focus on more abstract mathematics. Sugi answered that while this approach was not a negative, statisticians should use statistics as a powerful tool to grasp the conditions of the social world.

³³ There is no date on the version I read. According to Yajima Keiji, however, it was written in 1888. See Yajima Keiji, "Fujisawa Rikitarō no honpō shibōhyō," *Nihon Operēshonzu Resāchi Gakkai shunki kenkyū happyōkai abussutorakuto shū* 1992, (05-03-1992): 208.

³⁴ Tanaka, *New Times in Modern Japan*, 5.

divided the people surveyed into age groups of those under 7 years old, those 7 – 20 years, 21 – 50 years, 51 – 80 and those over 80 years old. To create a table based on the modern scientific understanding of probability, Fujisawa needed mortality data for customers divided into single year categories and separated by gender.

Fujisawa considered the 1886 population surveys the first that were sufficiently precise to be used in creating a statistically based mortality table. According to Fujisawa, “the new improvements are something to be pleased with.”³⁵ Nonetheless, even the figures for this year were not quite perfect. The survey conducted by the *Naimushō sōmukyoku dai ni kai tōkei hōkoku eisei no bu* (Ministry of the Interior, General Affairs Division, 2nd Statistical Report of the Hygiene Section) contained 1,403 people whose birth years were uncertain and excluded Miyagi, Aomori, Gunma, Ibaraki and Yamagata prefectures. Moreover, the surveys for Okayama and Miyazaki prefectures had been conducted using the older system of dating for the first half of the year. Finally, a cholera outbreak in 1886 had caused the deaths of an abnormal number of people, and made the data for that year unusual and thus difficult to use for establishing a general pattern of the population.³⁶ Nonetheless, using interpolation (*hokanhō*), a practice of using known data points to create values for unknown data points, Fujisawa established a rough mortality table for 1886. He then combined this table with the data he had for 1887, which was more reliable, to construct a more general Japanese mortality table.

The above discussion should highlight the amount of intellectual work that went in to constructing a data table. Even though an intellectual such as Fujisawa understood

³⁵ Fujisawa Rikitarō, “Honpō shibōhyō,” from *Sūgaku Butsuri Gakkai kiji dai yonkan dai san go*, in *Kindai seimei hoken seisei shiryō*, 368.

³⁶ *Ibid.*, 369.

the necessity of dividing the population into social categories based on calendrical time, gender, and the geographical determinacy of the borders of Japan, a tremendous amount of effort remained necessary before these intellectual categories could become practically useful. The intellectual or company could not simply produce a table. Since firms were not equipped at this point to gather and organize the data necessary to create their own tables, statisticians and actuaries required access to public information. For these data to be meaningful, various governmental agencies had to also synchronize their methodologies for collecting data and then organize those data in readily usable forms.

Fujisawa himself recognized the difficulty of his project, stating “Numbers don't tell a story; tables don't speak. There is nothing as certain (*kakujitsu naru*) as numbers. But, there is nothing as uncertain (*fukakujitsu naru*) as numbers.”³⁷ Fujisawa was making a claim for the objectivity of numerical value while simultaneously recognizing that the interpretation of numbers relies on human computation. To rescue the objectivity of numbers, Fujisawa argued that people with a strong knowledge of statistics should do the calculations and that their observations must be repeatable.³⁸ Technically proficient humans following a kind of scientific method would be able to uncover the social reality demonstrated by numerical value. In other words, human life did follow numerically definable patterns that transcended human action, but human intervention was required to make the patterns meaningful and comprehensible.³⁹ Of course, this intervention is then hidden in the discourse of statistics and objectivity in the practice of life insurance.

³⁷ Ibid., 374.

³⁸ Ibid., 374.

³⁹ For an interesting discussion of the relationship between humanistic creative and objective scientific practices, see Porter, *Karl Pearson*.

We see here one of the tensions that will come up repeatedly in this chapter. On the one hand, mortality tables were supposed to numerically represent an objective social law of the aggregate population. On the other hand, these data only became useful to firms when their actuaries actively played a role in organizing data so that they would actually be practically useful for firms. While the introduction of Western science and technology surely transformed the contours of Meiji Japan, the establishment and utilization of mortality tables highlights just how messy that process could be.⁴⁰

Although firms, especially Nippon Life, used Fujisawa's table throughout the prewar period, Fujisawa himself recognized that his table was not ideal for the life insurance industry. He had based his calculations on data from the general population and could not say how these numbers might relate to the life expectancy of insurance customers. Due to the influence of British insurance studies, actuaries saw experiential tables as superior to tables created from the data of the entire population. Nevertheless, “compared to the English mortality table they are not absolutely worthless (*kanarazushimo mueki ni arazaru beshi*).”⁴¹ Fujisawa noted that the statistical relationship between regular people and potential policyholders was not yet clear. Moreover, some of the early tables used by English firms, like the Carlyle table constructed in 1815, were derived from a detailed study of one town. Therefore, while acknowledging the problem of his tables, he proposed that they could be a useful alternative to the English 17 Offices Table.

⁴⁰ For a larger discussion, see Morris Low, ed., *Building a Modern Japan: Science, Technology, and Medicine in the Meiji Era and Beyond* (New York: Palgrave, 2005).

⁴¹ Fujisawa, "Honpō shibōhyō," 375.

Many agreed that neither the English 17 Offices Table nor Fujisawa's Table was ideal for the Japanese life insurance industry. Yet, these two tables, along with tables from France and America, remained the main options available until 1911. For the 1911 Japanese Three Offices Life Table the Meiji, Nippon and Teikoku Life Insurance companies combined the records of policyholders from the founding of the companies to 1905 to produce Japan's first experiential mortality table. All of the companies sent in a card for each policyholder and the number of cards amounted to an astounding 485,715.⁴² To put this number in perspective, the 1843 17 Offices table had been based upon only 62,537 assured lives and the subsequent 20 Offices Table of 1867 was based upon 160,426 assured lives.⁴³ With such a large amount of data, firms reasoned that they would be able to find the genuine pattern of life for their customers.

The Three Offices Table allowed firms to make even more precise calculations and to break their categories of analysis down into smaller divisions. This table was the first to be used by Japanese firms that differentiated between male and female customers. In the pages of life insurance journals, Japanese actuaries had long debated whether they could predict the life expectancy of women with the same tables they used for men. This new table gave them a better sense of how the lives of male and female customers differed at different ages. Moreover, this table gave firms the ability to make even more detailed calculations of a customer's life expectancy based on the number of years for which they had been a customer.⁴⁴

⁴² Meiji Seimei Hoken Kabushiki Gaisha, Teikoku Seimei Hoken Kabushiki Gaisha, and Nippon Seimei Hoken Sōgo Kaisha, *Nihon san kaisha seimeihyō* [Japanese Three Offices Life Table] (Tokyo: Meiji Seimei Hoken, 1911), 11

⁴³ Alborn, *Regulated Lives: Life Insurance and British Society, 1800-1914*, 114.

⁴⁴ *Ibid.*, 19–20.

At the same time, the large amount of data also allowed firms to take a step back and to construct aggregates of different sizes or dimensions. This 1911 table also includes tables and charts of values for men and women together, all ages together, and almost as many other combinations as one might imagine. As the firms' computational and data management skills became more refined then, these firms endeavored to envision populations of insured customers on both a micro and macro level. Firms wanted to know the larger trend for the entire population while also attempting to discern distinct patterns within specialized subcategories. In the process, these tables made the individual customer a knowable object whose data took on meaning only when visualized in relation to the other aggregates constructed in the tables.

The ability to statistically and graphically view the boundaries of a population's average was not only valuable to private firms. As such, Japanese actuaries also played an important role in calculating national mortality rates. In 1912, the Cabinet Statistics Department (*Naikaku Tōkeikyoku*) commissioned Yano Tsuneta to oversee the completion of the second major national mortality table, to succeed the first table from 1902. In this work, Yano received a great deal of support from actuaries at Dai Ichi, the life insurance firm that he headed. In this table, Yano used the mortality data of the entire population of Japan to create the most complete and accurate national mortality table.

This Second Cabinet Statistics table was extolled as an important mark of Japan's civilizational advancement. As Hanabusa Naosaburō, the head of the Cabinet Statistics Department stated, "for civilized Western countries, from several centuries prior (*sūseki*

irai), almost none lack this [statistical research on life].”⁴⁵ By creating this national mortality table, Japanese actuaries had provided proof of Japan’s intellectual advancement and demonstrated that Japan possessed the ability to chart and track the condition of its population in a manner equivalent to that of Western countries. At a moment in which Japan's colonial power in Asia was on the rise as a result of victory in wars with China and Russia, the establishment of a national mortality table reflected Japan's new status as a first-class imperial nation.

Moreover, through the work of Dai Ichi’s actuaries, the state had acquired the ability to view the mortality situation of the nation as an aggregate. This new mode of seeing further allowed for Japan’s mortality data to be compared with the mortality data of other advanced countries.⁴⁶ Although the actuaries who constructed these tables did not directly translate these observations into policy recommendations, the comparison of the Japanese mortality rate with the mortality rates of other countries became an important impetus for the creation of social policies throughout the interwar period in Japan.

⁴⁵ Yano Tsuneta, *Nihonjin no seimei ni kan suru kenkyū ichi mei nihon kokumin shin shibōhyō* [Research on Japanese Lives, The New Japanese National Mortality Table] (Tokyo: Naikaku Tōkeikyoku, 1912), Introduction (shogen).

⁴⁶ The importance of this development becomes clearer in chapter 3, where I discuss the relationship between the social logic of mortality tables and life insurance health campaigns.

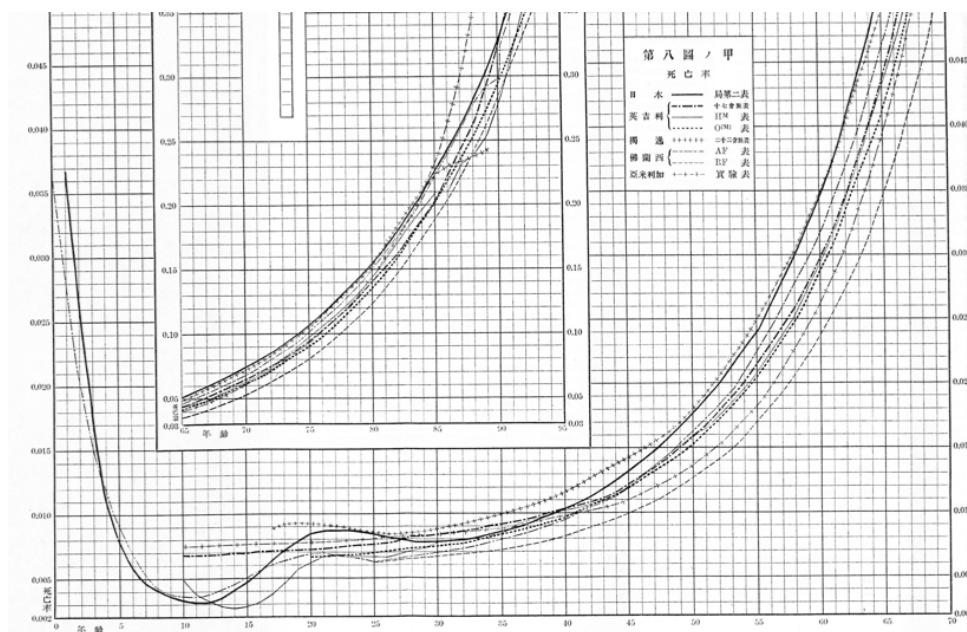


Figure 1. Graph comparing different mortality rates
Yano Tsuneta, *Nihon jin no seimei ni kan suru kenkyū ichi mei nihon kokumin shin shibōhyō*, A pullout graph between pages 59 and 60⁴⁷

As with the 1911 Three Offices Table, this new table also provided the state with the ability to witness different subgroups of society. Officials of the Statistics Division or other government ministries could see the entire aggregate of the nation while also gaining the ability to “zoom in” to observe specific segments of society divided by age, gender and causes of mortality. Through the data collected in these tables, the state could produce an image of women and men as divided or combined aggregates of data. The numerical “proof” of women's different life course had the potential to be significant at a

⁴⁷ While the graph is a bit hard to read, the dark continuous line represents Japan's death rate. The darker broken line - · - that begins at age 10 is the mortality rate from the British 17 Offices Table. Note the asymptotic curve in the Japanese rate starts out lower, but increases sharply for people around 20 years of age. The Japanese rate surpasses the British rate at 17, dips below the British rate at 27 and then climbs back above the British rate at 40 years of age.

time when women began to advocate for a greater role in public life.⁴⁸ They could also isolate the life expectancies of children or combine their data with the rest of the nation.⁴⁹ As Foucault has written, the representation of data about the lives of the governed marked one of the most important facets of modern governance. The table allowed the government to observe the population at a glance and to thus also consider how outliers (either specific individuals or groups within Japan) related to the larger aggregate.⁵⁰ This opened up a space for the enactment of large-scale social policies, such as those designed to "improve" the health and well-being of the population en masse.⁵¹

Finally, in 1931, the Ministry of Commerce and Industry (Shōkōshō) commissioned the creation of the last significant Japanese mortality table of the prewar period. The Ministry commissioned the creation of this new table out of its concern that many Japanese firms had continued to use the English 17 Offices Table, had adopted the American Experiential Table, or used tables derived from statistics of the general Japanese population. Although some firms had switched to the Japanese Three Offices Table, the Ministry of Commerce and Industry argued that even this had become outdated. As they noted, “population increases and the spread of knowledge about

⁴⁸ Garon, *Molding Japanese Minds*, 118-122. See also Barbara Molony, "Citizenship and Suffrage in Interwar Japan," *Women's Suffrage in Asia*, eds. Louise Edwards and Mina Roces (London: Routledge Curzon, 2004), 130.

⁴⁹ Yano, *Nihon jin no seimei ni kan suru kenkyū ichi mei nihon kokumin shin shibōhyō*, 59-60.

⁵⁰ Michel Foucault, *Discipline and Punish: The Birth of the Prison*, Alan Sheridan, trans. (New York: Vintage Books, 1977), 148.

⁵¹ I analyze the health programs that resulted from this population data in chapter 3.

insurance” meant that even the carefully crafted Three Offices experiential table would no longer reflect the mortality risk of Japanese firms’ current customers.⁵²

In order to create these newer and more accurate tables, the Ministry of Commerce and Industry, with cooperation from the Life Insurance Actuaries Association and officers of firms, collected data from 19 large firms whose records had survived the fires caused by the Great Kantō Earthquake of 1923. The firms transferred the data from each insured life onto specially designed cards, which allowed for the mechanization of the counting process. Hollerith sorting and accounting machines helped to compile the data from the 4,800,000 lives whose data had been collected.⁵³ As with past tables, these new calculations allowed firms the ability to see graduated and ungraduated rates of mortality of groups that the firms could arrange in several different ways. This new table, in other words, continued the process outlined above wherein mortality tables allowed for even more precise and minute analysis of social groups while still allowing firms to maintain the ability to see the entire population of the insured as a coherent aggregate. In this case, the new table did not involve new methods of data analysis, but was thought necessary simply to make the tables more accurately reflect the changed condition of the population.⁵⁴

⁵² Shōkōshō, *Nihon keiken seimeihyō, Meiji yonjūgo nen – Shōwa ni nen* [Japanese Experience Life Tables, 1912-1927] (Tokyo, Ministry of Commerce and Industry, Insurance Division, 1931), II.

⁵³ For an interesting discussion of the historical lineage connecting sorting machines and modern computers, see JoAnne Yates, *Structuring the Information Age: Life Insurance and Technology in the Twentieth Century* (Baltimore: Johns Hopkins University Press, 2005).

⁵⁴ Of course, in between the ending of data collection in 1927 and the actual completion of the tables in 1931, Japan’s economy was also affected by the worldwide economic depression, which meant that the economic and social situation had once again shifted before this new data set could be implemented.

Table 1. Percentage of life insurance firms using each table⁵⁵

Year	17 Offices	Fujisawa	3 Offices	Statistics Bureau- 2nd Table	Shokoshō	Misc
1911	24	4	0	0	0	17
	63%	11%	0%	0%	0%	45%
1915	25	4	3	6	0	16
	61%	10%	7%	15%	0%	39%
1920	22	2	10	13	0	17
	50%	5%	24%	31%	0%	40%
1925	23	2	12	11	0	18
	50%	4%	26%	24%	0%	39%
1930	22	2	13	14	0	16
	55%	5%	33%	35%	0%	40%
1935	17	2	16	14	7	15
	61%	7%	57%	50%	25%	54%
1940	6	0	10	8	16	15
	20%	0%	33%	27%	53%	50%

Given the amount of monetary and manpower resources devoted to the problem of the mortality tables, it is important to take note of the fact that most firms continued to use the same tables that they had used in the past, even after the creation of newer and ostensibly “better” tables. As Table 1 demonstrates, many firms continued to use mortality tables well after the data that the tables’ calculations had been based upon would seem to have become obsolete. In some cases, they did not have a choice in the matter. For example, even after a firm like Meiji stopped offering new policies calculated according to the British 17 Offices Table, which they did soon after the introduction of

⁵⁵ I compiled this table using data from the *Hoken nenkan* [Insurance Yearbook]. I counted the number of tables in use per year and then divided that number by the total number of active companies to find the percentage of companies that used a table in a given year. The percentages indicate the number of firms that used each table. Since many firms used several tables at once, the sum total of the percentages often exceeds 100%. For example, firms sometimes used a different table for whole life policies than they would use for endowment policies. Although the “miscellaneous” category appears rather large, this category was largely comprised of tables that firms used for non-standard policies such as conscription policies. The British statistician William Farr’s table, for example, was often used to calculate the value of conscription insurance policies.

the Japanese 3 Offices Table, they could not simply discard or recalculate the value of all of their previous policies. By forming a contract with a customer, a firm had entered into a promissory relationship based upon the available knowledge at the time. Neither firms nor customers could renegotiate these contracts simply because they had attained new information. In many cases, however, firms continued to only offer policies calculated according to the British 17 Offices Table or, after they had also been deemed obsolete, the Japanese Three Offices Table.

This problem of the utilization of the mortality tables speaks to the difficulty of using such complicated intellectual technologies to predict the future. Firms or actuarial organizations needed tremendous amounts of time to tabulate and organize the massive amounts of data required to organize a trustworthy and reliable mortality table. Beyond this, the firms' actuaries also presumably would have needed time to learn how to use the mortality table since actuaries did not simply blindly obey the values stipulated in the mortality tables. Rather, in conjunction with information gleaned during the health inspection, actuaries adjusted the value of contracts according to their own estimation of the customers' risk (I describe this process in greater detail in the next section). As such, firms needed to be familiar with the table that they used so that they could know how to properly adjust their calculations when prospective customers' bodies deviated from the ideal of the healthy body. Therefore, even newer and technically more accurate tables would likely have resulted in less accurate predictions of mortality if actuaries lacked familiarity with the tables and did not know how tables would correspond with the bodies that they actually encountered.

The Medical Examination

Mortality tables, therefore, made various logics of social connections visible and thinkable. The mortality table was a technology of knowledge that allowed firms to view populations as social aggregates that could be composed of different segments of a specific population. Firms could use the information from mortality data to isolate certain "truths" of given populations. The medical inspections offered an even more precise optic that firms could use to focus on the body of the individual, as opposed to the body of the aggregate, in order to better predict the probable mortality of their customers.⁵⁶ Medical inspections thus helped insurance companies to locate the individual in relation to the aggregate. Although the idea of probability that underlay mortality tables assumed that some customers would either die sooner or later than expected, firms sought to minimize their exposure to risk by insuring only the bodies of healthy customers. Firms used the medical inspection to observe the health of the individual customer by finding key data points that they could then compare with the average data for customers.

This practice reflected the fact that, in a world of chance, many potential factors could contribute to the death of a customer. As the philosopher of science Ian Hacking has written regarding the "taming of chance" in 19th century Europe, the usage of statistics eroded belief in deterministic accounts of the world (that is, accounts that tried to attribute the occurrence of events to a singular cause). The new outlook, exemplified by the work of statisticians like Francis Galton, explained that events were related to each

⁵⁶ In this section, I largely focus on texts written from the mid 1890s to the early 1900s. During this period, the idea of what an insurance medical examination was supposed to entail coalesced. Although firms would later ask insurance medical examiners to add newer diagnostic tests such as urinalysis or x-ray examinations, many of the basic practices remained the same.

other in a sequence that resembled a distribution curve.⁵⁷ Thus, while events had many causes, some causes were more likely to have had a greater effect than others. Similarly, Japanese actuaries understood that since many different factors could singularly, or in combination, account for an individual's death, it was impossible for actuaries to state with certainty exactly when a customer would die.⁵⁸ While two people born in the same year would both have the same average life expectancy as determined by the mortality table, it was unlikely that both people would die at the same time. Too many contingent variables, including simple luck or chance, impacted the moment when a person's life might end. Thus, while mortality tables acted as a rough guide, firms' actuaries needed to put their own expert knowledge to work when actually drawing up life insurance policies.⁵⁹ Actuaries needed to bridge the gap between the average life expectancy provided by the mortality table and the qualitative and quantitative data that they received from medical inspections.

Medical inspections were a part of the practice of life insurance from the industry's beginnings. In 1881, Meiji Life hired Indō Gentoku as its first medical inspector.⁶⁰ Indō had known Abe Taizō from time together at Keiō Gijuku and had gone on to study medicine at the precursor to Tokyo Imperial University. According to the “Regulations of the Meiji Life Insurance Company,” “the company's medical inspectors

⁵⁷ Hacking, *The Taming of Chance*, 186.

⁵⁸ Kameda Toyojirō, “*Tōkei kansatsu no ronri*” [Principles of Statistical Analysis], *Hoken Igaku Zasshi* Vol. 20, no. 101 (November 1921): 256.

⁵⁹ Theodore Porter has argued that British actuaries actually argued for the value of expertise over mechanical objectivity as a way to claim legitimacy as a professional elite. See Porter, *Trust in Numbers*, 102.

⁶⁰ *Nihon Hoken'i Gakkai, Sōritsu gojū shūnen kinenshi* [The 50 Year Anniversary of Our Founding] (Tokyo: Nihon Hoken'i Gakkai, 1952), 10–12.

would examine prospective policy holders every Saturday between 1 and 5.”⁶¹

Prospective policy-holders paid 50 sen for the examination but had the option of paying 1 yen for an inspection at their house if such an arrangement could be worked to everyone's convenience. In the event that the insured person had an “unhealthy body” (*shintai fukenkō*), his application would either be denied or he would be offered the possibility of entering into a contract with a higher premium than his relation to the mortality table would otherwise indicate.⁶² Through medical inspections, firms wanted to weed out the bodies of customers who were in poor health or had a serious disease that threatened to hasten the end of their lives.

As new firms entered the market, they all employed a doctor who supervised the firms' general approach to health from the firm's head office. The famous statistician and industry leader Yano Tsuneta, who had himself worked as a medical inspector for Nippon Life, argued that a life insurance company without a doctor was like a ship without a pilot.⁶³ While some firms directly employed company doctors to conduct their medical examination, many companies increasingly came to rely on contracted doctors (*shokutaku'i*) as the insurance market expanded and firms set up branch offices and agencies throughout the country. These contracted doctors often received a small fee from the firm in exchange for performing life insurance health inspections.

In an article in his 1893 series “Honpō seimei hoken jigyo no ketten” [Problems in Our Life Insurance Industry], Yano elucidated the ways in which the primary

⁶¹ Meiji Seimei Hoken Gaisha, *Meiji Seimei Hoken Gaisha kisoku* [Rules of the Meiji Life Insurance Company] (Tokyo: Meiji Seimei Hoken Gaisha, 1881), 27.

⁶² *Ibid.*, 28.

⁶³ Yano Tsuneta, “Honpō seimei hoken jigyo no ketten: hoken'i sono hito o eru mono sukoshi,” [Defects of the Japanese Life Insurance Industry: There are Few Who can Become Insurance Doctors] *Tōkyō Keizai Zasshi*, Vol 18, no.695 (10/7/1893), 521.

responsibilities of an insurance medical inspector (*hoken'i*) differed from those of a medical doctor (*chiryōi*).⁶⁴ Yano noted that insurance inspectors needed to make each evaluation in the course of a day, whereas medical doctors could develop a longer relationship with their patients and hence had a larger base of knowledge from which to make a diagnosis. Since neither the company nor contracted doctor would know the customer, firms also held fears that they would not receive a full and accurate medical history from the prospective customer. Insurance medical texts from the mid and late 1890s made a similar point of differentiating between medical doctors (*chiryōi*) and insurance inspectors (*hoken'i*).⁶⁵ According to Fujikawa Yū, “The purpose of the insurance inspector is to measure the level of danger that will occur in a person's life. For the most part, this differs from the job of medical doctors, who diagnose a disease and then apply medicine.”⁶⁶ Life insurance medicine handbooks from the mid to late 1890s all suggest that there was some confusion as to what insurance inspectors were actually supposed to do. In his 1898 work, for example, Kanechika Yū explained that he wrote his book to give medical inspectors an abbreviated guide so that they would know how firms expected them to conduct their examinations.⁶⁷

Without sufficient medical information about proposed policyholders, insurance executives like Yano feared that firms would offer insurance contracts to customers in poor health and “the number of deaths would be larger than the deaths indicated by the

⁶⁴ Yano could have been referring to both company doctors and contracted doctors.

⁶⁵ These are the earliest medical insurance texts that I have found. My assumption is that the expansion of the industry and the increased reliance on contracted doctors encouraged the production of these explanatory and introductory guidelines.

⁶⁶ Fujikawa Yū, *Hoken'i hō ryakusetsu* [An Abbreviated Explanation of Insurance Medicine] (Tokyo: Meikyō Hoken, 1895), 2.

⁶⁷ Kanechika Yū, *Seimei hoken shinsa'i kokoroe* [Principles of Life Insurance Health Inspections] (Tokyo: Kanechika Yū, 1898), Introduction.

mortality table, which is used as the basis for calculating insurance premiums, which will cause a company to go bankrupt.”⁶⁸ He asserted that this not only damaged the companies but also adversely impacted the many customers who had entrusted their lives to the insurance companies. Yano thus implored the executives of firms in this very young industry to endeavor to cultivate inspectors and statisticians (*sūri shihaisha*) with sufficient technical skill.⁶⁹ This situation became even further complicated as the industry spread beyond larger cities and firms came to increasingly rely on contracted doctors whose medical judgments firms were sometimes suspect.

As in the calculation of the mortality tables, authors of these insurance medicine texts described the process of examination as “scientific” (*rigakuteki*).⁷⁰ Part of this meant asking the prospective policyholder about his disease history. Of course, since patients could not always be trusted, the “difficult to access disease history” (*hirakezaru kiō*)⁷¹ needed to be augmented by a doctor’s evaluation of the shape of the face, skin color, nutritional level and pulse. In these examinations, company doctors located the specific characteristics that differentiated each customer. Knowledge of the nutritional level would give one some insight into the state of the internal organs (*fusezō*).⁷² Firms also required that inspectors examine muscle and bone strength as a means of determining the body’s ability to fight disease.⁷³ Inspectors also looked for issues regarding the coloration of the eyes, the condition of the stomach, chest, etc. as a way to

⁶⁸ Yano, “Honpō seimei hoken jigyo no ketten: hoken’i sono hito o eru mono sukoshi,” 523.

⁶⁹ *Ibid.*, 524-525.

⁷⁰ Kanechika Yū, *Hoken igaku* [Insurance Medicine] (Tokyo: Kanechika Yū, 1902), 72.

⁷¹ This was true even though policyholders had an obligation to disclose past diseases. Failure to do so allowed the company to void the policy.

⁷² Kanechika, *Hoken igaku*, 72.

⁷³ *Ibid.*, 76.

measure health. In other words, insurance medical inspectors combined *bōshin* (the kind of inspection used in *kanpō* or Chinese style medicine) and *dashin* (diagnosis by tapping on parts of the body, such as the chest or breast bone) to describe the general health of the customer.⁷⁴ Stethoscopes, which had come into Japan in the mid 19th century, were also used to listen to lungs to ensure that the right and left lungs sounded the same. Further, they asked customers about where they worked and tried to get a sense of their spirit (*seishin*). Relatedly, the inspector also needed to know any inherited predispositions to disease and whether the person had been a sickly child.

Insurance medical inspectors combined their observations of the quality of the patient's body with statistical measurements to arrive at a fuller understanding of the prospective customer's health. The inspectors measured the customers' height, weight, and the circumference of their chests and stomachs.⁷⁵ As was true with the mortality tables, the average was very important to how firms would use this data. Firms established their own charts, which detailed the averages of these values for the firms' customers. These charts allowed firms to compare how the prospective customer's measured values compared to the average value for all customers, which became the ideal of a healthy body. According to the doctor Yamaguchi Hidetaka, a deviation from the average indicated that the customer would have poor health and lacked nutrition. Even measurements that exceeded the average "should be considered shortcomings" (*ketten to minasu beku*) as they indicated the possibility of health problems.⁷⁶ Below-average

⁷⁴ Ibid., 88–114.

⁷⁵ Yamaguchi Hidetaka, *Seimei hoken shindan gaku* [The Study of Life Insurance Medical Inspections] (Tokyo: Tohōdō, 1897), 57–62.

⁷⁶ Ibid., 58.

bodies also caused company doctors to worry, as this condition suggested a susceptibility to disease. As Yamaguchi continues, “the difference between a strong breath and a weak breath is [a chest circumference] of between 5 and 7 centimeters.”⁷⁷ A below-average chest-size suggested a predilection towards tuberculosis or another pulmonary disease. When actuaries drew up policies for customers, then, they carefully evaluated the degree to which applicants conformed to the average, which they equated with the ideal healthy body. Similar to the application of mortality tables, the average value remained an essential component to insurance medical inspections. The inspections added another layer of precision, however, as they allowed insurance companies to more carefully judge the relation of the individual customer's particular health data to that of the aggregate.

⁷⁷ Ibid., 59.

表均平重體及長身											
單位	十二 年		十 年		九 年		八 年		七 年		及年 性齡 項事
	女	男	女	男	女	男	女	男	女	男	
厘米	144.0	153.0	133.0	141.0	131.0	135.0	124.0	125.0	115.0	119.0	數高最
	121.0	125.0	110.0	109.0	104.0	107.0	101.0	105.0	97.0	99.0	數低最
	130.0	133.0	129.0	122.0	116.0	118.0	111.0	114.0	107.0	107.0	數均平
磅	33.7	33.0	46.0	31.0	27.0	27.0	23.0	23.0	23.0	21.0	數高最
	29.0	25.6	23.4	16.0	16.0	16.0	13.0	15.0	14.0	14.0	數低最
	29.5	30.0	22.0	23.0	20.0	21.0	18.0	19.0	17.0	17.0	數均平
單位	至 二十 六年		自 十 五年		自 十 四年		自 十 三年		自 十二 年		及年 性齡 項事
	女	男	女	男	女	男	女	男	女	男	
厘米	161.0	177.0	152.0	166.0	152.0	157.0	150.0	152.0	145.0	147.0	數高最
	132.0	131.0	138.5	131.0	132.0	131.0	130.0	130.0	125.0	128.0	數低最
	147.0	156.7	144.5	150.6	143.0	143.0	140.0	136.0	133.0	135.0	數均平
磅	64.1	89.0	65.0	63.7	40.0	43.0	37.3	39.8	37.5	39.0	數高最
	33.2	31.7	33.8	30.0	27.0	29.0	25.0	27.0	22.5	28.0	數低最
	46.8	50.2	44.5	43.8	34.0	35.0	32.0	34.0	30.5	33.0	數均平
單位	至 四十五 年		自 四 十年		自 三十 六年		自 三十 五年		自 三十 一年		及年 性齡 項事
	女	男	女	男	女	男	女	男	女	男	
厘米	171.0	178.0	169.5	188.0	165.5	193.0	166.0	184.0	163.0	179.0	數高最
	129.0	130.0	134.0	141.0	132.0	142.6	133.0	150.0	131.5	136.0	數低最
	147.4	159.0	147.0	159.0	147.0	159.5	147.0	159.7	146.6	159.0	數均平
磅	67.7	92.8	70.0	99.1	78.6	100.0	67.3	92.4	62.3	88.0	數高最
	29.7	35.5	33.3	35.9	32.6	36.0	27.3	47.5	32.7	33.0	數低最
	47.5	55.1	47.2	55.1	46.7	54.0	49.3	53.0	32.2	52.4	數均平
單位			至 六十 年		自 五十 六年		至 五十 五年		自 五十 一年		及年 性齡 項事
			女	男	女	男	女	男	女	男	
厘米					162.0	175.5	163.0	178.0	167.5	178.0	數高最
					131.0	131.7	131.0	136.0	134.8	140.0	數低最
					145.0	157.0	146.0	157.4	146.0	158.7	數均平
磅					38.2	89.5	33.7	89.1	33.4	92.9	數高最
					31.4	30.5	33.8	34.1	33.0	35.9	數低最
					44.5	54.0	44.8	54.2	40.8	55.0	數均平

Figure 2. A chart comparing heights and weights by age and gender In Kanechika, *Hoken igaku*, 87.

When they conducted examinations, life insurance medical inspectors paid close attention to the possibility that a policyholder might succumb to an early death. While firms considered multiple competing factors, they were particularly worried that a customer would suddenly contract a debilitating medical condition. This category of diseases included the most serious epidemics from the time-period, such as tuberculosis, but it also included less common medical conditions, such as diabetes (*tōnyōbyō*).

In late 19th century Japan, the rise of industrialization led to an increase in the combined mortality rate for the population as well as mortality rates for tuberculosis specifically.⁷⁸ Even as medical knowledge advanced, doctors and scientists of the period still did not fully grasp the etiology of tuberculosis. The first major modern medical text on tuberculosis was the 1872 translation of Henry Hartshorne's *The Essentials of the Principles and Practice of Medicine*. The translation of Hartshorne's work introduced the term *hai kekkaku*, which remains the current term for pulmonary tuberculosis. While he noted a hereditary disposition to the disease, Hartshorne's work challenged the previous dominant belief that the afflicted directly inherited the disease from their parents. As William Johnston notes, “Hartshorne also wrote that insalubrious living conditions, poor working conditions, and bad air, especially in urban areas, were all contributing causes.”⁷⁹ Johnston argues that Hartshorne's understanding of tuberculosis was not widespread in Japan during much of the 19th century.⁸⁰ However, depictions of tuberculosis similar to Hartshorne's appear in the medical inspection handbooks for life insurance from the mid and late 1890s and life insurance inspectors seem to have been slightly ahead of the learning curve in their understanding of the etiology of the disease.

According to doctor Kanechika Yū, between one-fourth and one-third of deaths in the life insurance industry could be attributed to tuberculosis (*hai kekkaku*). Kanechika argued that the condition of a customer's body largely determined the effect of the

⁷⁸ Johnston, *The Modern Epidemic*, 51.

⁷⁹ *Ibid.*, 54.

⁸⁰ According to Johnston, the theories of Wunderlich and Virchow, which argued against “clearly definable disease entities for which distinct species can be established” were more popular in Japan. This was largely due to the fact that Edwin Baelz, a student of Wunderlich, taught as professor of internal medicine at Tokyo Imperial University from 1876-1901. See Johnston, *The Modern Epidemic*, 52–55.

disease on the customer. When an individual received insufficient nourishment from food due to poverty and worked in a place with bad air, that person lost the ability to fight off the tuberculosis bacteria (*kekakukin*). Regarding the poor, alcohol consumption was thought to be a factor contributing to tuberculosis. As Kanechika wrote, “although it is said that people who drink have a strong condition, their ability to combat the tuberculosis bacteria becomes weaker.”⁸¹ In other words, Kanechika associated tuberculosis with lifestyle and its subsequent impact upon bodily health and development.

Since tuberculosis was a transmitted disease, of course, one could also catch it from exposure to someone with the disease. In life insurance literature, a prospective policyholder was thought to especially be at risk if they had shared food with someone who had contracted tuberculosis. Nurses and bachelors were also considered to be risky individuals. Nurses obviously encountered sick people in hospitals, while firms believed that bachelors inhabited unhygienic living environments. Kanechika also advised firms to be wary of people who lived in cities, especially those who lived near factories.⁸²

Vast amounts of numerical data thus gave insurance doctors a different perspective from which to interpret the scourge of tuberculosis.⁸³ Insurance doctors believed that people simply inherited factors that might help them to fight off the tuberculosis bacteria or which predisposed them to contracting the disease.⁸⁴ Moreover, insurance doctors believed that they could rationally manage the risks associated with something as mysterious as tuberculosis (the tuberculosis bacillum was only discovered

⁸¹ Kanechika, *Seimei hoken shinsa'i kokoroe*, 110–111.

⁸² *Ibid.*, 121.

⁸³ As an example of a hereditary disease, Kanechika gives us congenital syphilis (*sentenbaidoku*).

⁸⁴ Kanechika, *Seimei hoken shinsa'i kokoroe*, 111.

in 1882 and the germ theory of its transmission was still not entirely accepted in Japan) by collecting and harnessing data. For example, Kanechika used statistical analysis to point out that the highest incidence of disease occurred between the ages of 15 and 25. The rate of disease then began to decrease once people passed the age of 40. Knowing this information would help companies to determine which and what kind of policies would best allow the firm to manage the uncertainty of death for different segments of the population. Based on the myriad data available to the medical inspector, “if one recognizes phenomena of catarrh in the lungs or the initial stages of tuberculosis, [the firm] should absolutely not insure that person.”⁸⁵ The insurance industry thus focused on limiting its exposure to risk. This reflected an approach to health that sought to insulate the population from sources of contagion rather cure or treat sick patients.⁸⁶

At the same time, these observations established an interpretive framework that naturalized class discrimination. Until the Japanese government created a state-run system for the poor in 1916, members of the lower class found it difficult to purchase life insurance. Companies largely assumed that taking on these lives involved too much risk. To return to Mary Poovey's argument about the social fact, the nature of the numerical data used meant that the conclusions drawn seemed to reveal a natural condition of the members of the lower class, rather than reflect a condition produced by their specific socio-historical circumstances. This helped to make class differentiation and social hierarchy appear as a natural facet of modern Japanese society. Life insurance firms extrapolated information from the occupational categories of prospective customers as if

⁸⁵ *Ibid.*, 124.

⁸⁶ This topic will be addressed in greater detail in chapter 3.

this information revealed a truth about the reality of that specific person's existence. Whereas the previous Tokugawa order justified social divisions with an ideology based on Confucian and Buddhist ethics, the new Meiji regime used science to explain this ordering of society.

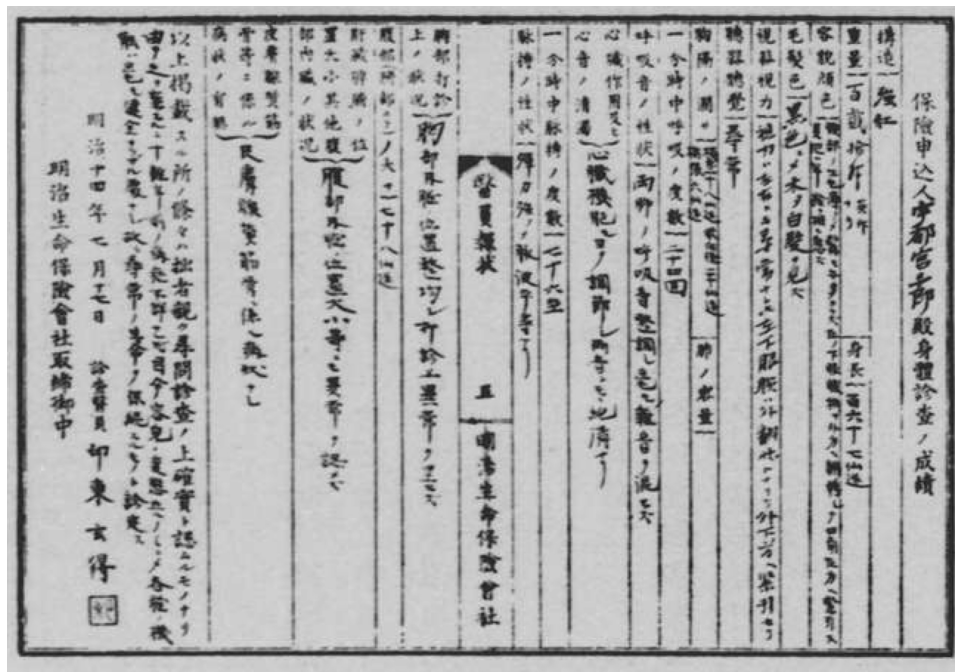


Figure 3. Medical Inspection Forms
 Taken from Meiji Seimei Hoken Kabushiki Gaisha, *Meiji Semei 50 nenshi*, 484.

診査醫員報状

保険申込人市郡宮太郎殿醫員ニ答フニ陳述

生此愛知縣下尾張國比呂庄半邊筋
住所 尾張比呂庄之宮元子市月一廿日
生年月日 天保二年一月十五日
年終 四十六年九月
既往現今ノ職業 工部局權大工
天災症ニ罹リタル有無 (四丁半武又思症ニ罹リ)
若クハ種痘セル年度 (四丁半武又思症ニ罹リ)
目下 健全
景况 健全

醫員報状 一 明治生命保險會社

肥偶ノ有無 其子數 (妻了) 夏季終兩子ニ年一子月
及、結婚ノ年月 (妻了) 夏季終兩子ニ年一子月
飲酒喫煙ノ有無 (喫煙ノ旨ニ云云) 飲酒ノ旨ニ云云
曾々心臓肺腫 代脈地衣右胸ノ軟弱ノ旨ニ云云 肺腫ノ旨ニ云云
等ノ胸膈諸病 (ノ旨ニ云云) 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
ヲ患ヒタル有無 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
其他疾病ニシテ 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
醫師ノ治療ヲ 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
請ヒタル有無 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
之レ之アヲハ 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
發病ノ年月病 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
症經過并ニ醫 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云
師ノ住所姓名 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云 肺腫ノ旨ニ云云

父母兄弟姉妹 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
及、遺傳ニシテ 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
タルノ有無 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)

曾々生命保險會社ニ保險ヲ 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
依頼セル有無 保險ヲ中心ニ 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
ヲ對シテラレタル有無及ヒ 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
保險ヲ謝絶サレタル理由 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)

孕婦中今絶近ノ月數 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫) 長七ノ年ノ孫母 (孫)
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醫員報状 二 明治生命保險會社

父	母	兄弟	姉妹
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Figure 4. Medical Inspection Forms
 The above forms constitute a an example of the form that a medical inspector would fill out. The forms include a space for measurements of the customer's body, disease history, family history and a place for the examiner to include any other notes.
 Taken from Meiji Seimei Hoken Kabushiki Gaisha, *Meiji Semei 50 nenshi*, 485.

These accounts of insurance medical inspections contain some very important articulations of the body in the space of Meiji Japan. On the one hand, doctors examined external elements like skin, head, eyes, nose, chest, etc. in order to determine the observable health of the individual. These did not differ greatly from diagnostic techniques used in the late Edo or early Meiji periods, when physicians looked for symptoms such as “emaciation, pale skin color, poor digestion, hysteria, and a cough that became violent and spasmodic and increasingly produced sputum streaked with blood.”⁸⁷ The difference is that these older diagnostic techniques became combined with a statistical notion of health. Insurance firms utilized quantitative data such as customer height, weight and chest size to determine how the specific customer’s body deviated from the statistical average of the firm’s customers.

Based upon this information, life insurance firms used the evaluations of the medical inspectors to either deny or alter the payment schedule of a prospective policyholder. As we see in the below image, firms could either determine that the person was “normal” (*jinjō* or *futsū*) or consider the person as so many years older than the given age. In the example below on the right, for example, the firm would calculate the value of the contract offered to the thirty four year old farmer as if his age was forty six. In the example on the left, the inspector deemed the bank employee as "normal," and would thus calculate his contract based on his given age of thirty-four years. Life in other words, followed observable patterns that firms could glean from statistical analysis. After the firm used statistical analysis to determine the baseline or the “normal” for the aggregate,

⁸⁷ Johnston, *The Modern Epidemic: A History of Tuberculosis in Japan*, 54–55.

whom firms offered insurance contracts due to the lengthy time period and large amount of resources required to create a usable mortality table. This reality contradicted firms' claim to understand the objective reality of the population of the insured through calculating the average of its mortality and health data. The remaining question pertains to how and why firms continued to use mortality tables, even when the data in the tables were out of date.

The most obvious answer for firms' continued usage of outdated tables is that their businesses were incredibly profitable. Slumps, such as the one experienced in the 1890s, were largely caused by problems of excessive competition. In an overly saturated insurance market, smaller and weaker firms offered contracts to riskier lives and ended up losing money. As a result, beginning in 1897 and concluding with the 1900 Insurance Industry Law (*Hoken gyō hō*), the government initiated the first in a series of laws designed to increase the level of state regulation over the industry. After these changes, firms had to maintain strictly stipulated levels of reserve funds (*sekinin junbi kin*) for their policies so that they would always have capital to pay off policies.⁸⁸ Bankrupt life insurance firms did not point to a problem of the utilization of the mortality tables, but to the problem of small firms attempting to insure more customers (and also riskier customers) than their cash reserves would allow.

Nevertheless, the industry's profitability still does not entirely explain how firms successfully used these tables even when they knew that the data contained within them did not accurately represent the population of the insured. I would like to suggest that, even when they did not accurately reflect the population of people being insured,

⁸⁸ Usami, *Seimei hoken gyō 100 nenshi ron*, 58–59

mortality tables remained essential components in the operations of firms because they combined all of the insured lives in a coherent picture. The sociologist Bruno Latour has suggested that scientific practices develop according to their ability to wield information in a convincing fashion. According to Latour, scientific advances occur in part as a result of the development of new skills and technologies for making information visible. One example of this is the way that the printing press helped astrologers to see data that gave them a better understanding of the motion of celestial bodies than they had heretofore achieved using their own observations. From this above point, however, Latour continues by stating that this method of making information visible is only effective when it can also be deployed persuasively. As Latour writes:

My contention is that writing and imaging cannot by themselves explain the changes in our scientific societies, except insofar as *they help to make this agonistic situation more favorable*. Thus it is not all the anthropology of writing, nor all the history of visualization that interests us in this context. Rather, we should concentrate on those aspects that help in the mustering, the presentation, the increase, the effective alignment, or ensuring the fidelity of new allies. We need, in other words, to look at the way in which someone convinces someone else to take up a statement, to pass it along, to make it more of a fact, and to recognize the first author's ownership and originality.⁸⁹

Thus, science advances by making data and information useable, easily accessible and useful in making an argument for the validity of one's own position.

Firms' continued usage of mortality tables, even in circumstances in which the companies knew that the tables did not accurately represent the lives of the insured, begins to make more sense if we accept Latour's argument. Mortality tables and graphs similarly operated by combining the mortality data of disparate individuals. Actuaries

⁸⁹ Bruno Latour, "Drawing Things Together," *Representation in Scientific Practice*, Michael Lynch and Steve Woolgar, eds. (Cambridge: The MIT Press, 1990), 23–24. Italics are in the original.

could use the result – the visual representation of a singular, aggregate social body – as a benchmark against which to define the bodies of prospective customers. Even when the data used to comprise this aggregate social body did not accurately correspond to the populations that firms insured, insurance companies profitably used the tables as a baseline against which their actuaries could make calculations regarding the value of their customers' lives. In other words, a significant part of the value of the mortality tables for firms came from the organizational logic that firms could use to chart and manage the myriad lives to which they offered policies. Even though the information was usually “inaccurate,” it provided a solid and coherent picture of the norms of the social that firms could then use as a base point when deciding on the value of a customer's life insurance policy.

Equally as important, mortality tables provided convincing visual evidence of firms' ability to accurately manage their customers' future risk. In the 1880s and 1890s, Japanese people initially had a difficult time believing that the company would really make payments in the event of their deaths. The issue of paying life insurance premiums was even considered newsworthy. On February 8, 1883, for example, the *Yūbin hōchi* (Postal Report) carried a story about the payment made upon the death from typhus of Fukazawa Katsuoki, who was the director of the Yokohama Shōkin Ginkō (Yokohama Specie Bank). Although he had only been a policyholder for one year, Meiji Life “followed the contract” (*yakusoku ni shitagai*) and promptly made a payment of 2,500 yen. The paper noted that in about two years of existence, over ten people had died and

that Meiji Life had made over 8,000 yen in payments.⁹⁰ The fact that the payment of a policy was deemed a newsworthy event suggests the practice of the life insurance industry seemed strange and unfamiliar to most Japanese at the time.

By using mortality tables, firms could claim the ability to rationally and scientifically plan for their customers' futures.⁹¹ In its first public document, Meiji Seimei pointed to the mortality tables as the source that would allow the company to safeguard customers' futures. As Meiji stated, life insurance paid the same regardless of whether a customer had paid premiums for a long or short time. As such, it was a better option than a savings account, for which a customer would need many years of good health and good fortune in order to build up sufficient equity to pass down to the person's descendants. The fixed nature of the mortality payout also differed from some instantiations of the *tanomoshikō*, wherein the payout could differ depending on when the customer took from the collective pool of funds. Meiji stated that it was able to make the same payment regardless of when the customer died as the good fortune of the people who lived a long life (and hence made a lot payments) covered for the unfortunate who died quickly.⁹²

Meiji acknowledged the potential moral hazard that this created, as some customers might be tempted to wait until old age before purchasing a life insurance contract. However, Meiji argued that by building from the over 300 years of experience of British firms, it could use probability and mortality tables to determine when

⁹⁰ “Seimei hoken shiharai,” [The Payment of Life Insurance] *Yūbin Chihō*, from *Shinbun hūsei Meiji hennenshi* Vol.5, ed. Nakayama Asumasa (Tokyo: Honpō shoseki, 1982), 240. Note that the word *yakusoku* which often means promise, was also used to mean contract in the initial period of the life insurance industry.

⁹¹ Awatsu Kiyosuke, “Seimei hoken gaisha no shibōseizanhyō wa shōki himitsu naruya” [Should Life Insurance Firms' Mortality Tables Be a Confidential Business Opportunity?], *Hoken Zasshi* No. 1 (1895): 22-29, p. 23.

⁹² Meiji Seimei Hoken Gaisha, *Meiji Seimei Hoken Gaisha Kisoku*, 2-3.

customers were most likely to die and to set rates accordingly.⁹³ Although the fate of any one specific individual would always be determined by the vagaries of chance, the collection of mortality data for a large population allowed Meiji to discover the “fixed rule” (*ittei kisoku*) of the life expectancy of that population.⁹⁴ Meiji, and the firms that emerged after Meiji, could thus use the solidity and presumed scientific value of the tables to argue for their ability to successfully manage the future of their customers.

To be clear, I am not arguing that mortality tables were entirely fictional or that their data were of no importance whatsoever. Firms did develop more accurate tables, and this suggests that that they valued improving the accuracy of their customers’ mortality data. In this section, however, I have emphasized that tables provided a legible picture of society. Even when inaccurate, firms could profitably use this precise picture of society. By compiling the data of individual lives into a distinct and unified aggregate social body, mortality tables and graphs provided firms with a clear and coherent reference point against which they could judge the bodies of potential customers. At the same time, this coherent picture of a social aggregate helped firms to make the argument that they would be able to rationally predict and manage the future in the interests of their customers.

As Geoffrey Bowker and Susan Leigh Star remind us, “to classify is human.”⁹⁵ As they continue, it is therefore necessary to pay attention to the materials used to classify and the politics produced by the subsequent logic of classification.⁹⁶ The mortality table,

⁹³ Ibid., 4-8.

⁹⁴ Ibid., 5.

⁹⁵ Bowker and Star, *Sorting Things Out*, 1.

⁹⁶ Ibid., 1-32.

the classification system employed by the life insurance industry, relied on the introduction of notions of statistical probability and exerted a significant impact on the organization of lives in modern Japan. The determination of probability required the agglomeration of large amounts of data for the purpose of discovering the statistical patterns that defined the contours of a specific social body. In the average of the value of mortality and health data, firms created an aggregate social body that became a measurable thing in its own right.

However, although the mortality tables were supposed to demonstrate and reflect the norms of a social body, the accuracy of this practice was only possible due to the constant interventions made by life insurance actuaries. Actuaries needed to adjust the valuation of the specific customer's body so that the messiness of individual lives could be made to fit within the system of calculations that allowed firms to continuously make a profit. Nevertheless, the bedrock of the industry – that the accumulation and quantification of data would allow firms to rationally predict the patterns that underlay a specific population – was never seriously challenged.

Chapter 2

Delivering Security:

Postal Life Insurance and Urban Unrest

In 1911, an article in *The Review of Insurance* (Hoken Hyōron) opened by stating, “The problem of small-sum insurance (*koguchi hoken*) has really become a problem for society at large. Even with general newspapers and magazines, if the paper doesn’t discuss it, it seems behind the times (*jidai okure*).”¹ Around the turn of the century, scholars of insurance began to argue for the importance of small-sum life insurance, a lower cost life insurance policy geared towards laborers and the poor. The problem mentioned in the opening quotation referred to the issue of how to implement small-sum insurance. This was a pressing issue, as reformers asserted that expanding life insurance coverage would be an important solution to the “social problems” (*shakai mondai*) - which included poverty and social alienation - that accompanied Japan’s rapid industrialization. These voices gained increasing prominence throughout the first decade of the 1900s as labor and social unrest showed no signs of abating. As the divide between capitalists and laborers had grown increasingly tense, successfully implementing small-sum insurance for the lower-classes and poor became one of the most significant problems facing the life insurance industry around 1911. Although firms, insurance scholars and government bureaucrats agreed on the need for small-sum life insurance, each party advocated a different variety. This debate was for the most part put to rest in

¹ Sono Hōgaku Hakase, “Gendai shakai to koguchi seimei hoken mondai” [Contemporary Society and Small-Sum Life Insurance], *Hoken Hyōron* 4, no. 7 (1911): 34.

1916, when the second Ōkuma cabinet passed a law that created *kan'i hoken* (basic insurance) as a government monopoly administered by the Post Office within the Ministry of Communications.

In this chapter, I discuss how intellectuals in the first decade of the 1900s initially conceptualized small-sum insurance as a solution to the social problem, unpack debates surrounding the law's introduction to the Diet in 1916, and analyze the investment of *kan'i hoken* profits in groups and industries that advanced public welfare. In the different sections, we see competing articulations of the new concept of society as private firms and state bureaucrats posited competing visions for how to best solve the social problem. In its final iteration, the Post Office-run *kan'i hoken* (hereafter, referred to as *kanpo*) worked to transform the lower-classes into a social aggregate that was both a distinct category and simultaneously connected to the larger social totality of the nation. In doing so, the state and intellectuals transformed the poor into a social body to be reformed and remolded. The constitution of the poor as an aggregate social body also facilitated the expropriation of their savings through the purchase of a life insurance policy. In this process of expropriation, the state used the economic resources generated by laborers and the poor themselves to fund social welfare projects designed to lessen the dissatisfaction of the very same poor. Rather than serving as a vehicle for redistributing resources from the rich to the poor, *kanpo* attempted to reincorporate the poor into the national community (through the universalizing technology of insurance) without using state funds or committing the state to provide material benefits to the downtrodden laboring classes.

In evaluating the significance of the post office life insurance program, Robert Castel's writing on European social insurance programs is quite useful. In Castel's argument, social insurance in Europe arose along with the conception of "the social" itself, which formed a zone of compromise between the wealthy elite and those who advocated class struggle.² In this formulation, society came to be conceptualized as a distinct realm constituted of different component parts that each played a distinct role. Although each of these parts would not benefit equally, the manner in which all of the parts fit together constituted the means to generate wealth. In this new understanding of society, insurance worked as an equalizing technology where "all the insured occupy analogous and interchangeable positions within a collectivity."³ Nevertheless, while all became equal as members of the aggregate, social insurance programs were first enacted amid the population that occupied the most precarious social position.

Castel explains this seeming paradox by arguing that social insurance fulfilled a mediating role in the divide between laborers and property-owners without actually challenging the regime of private property itself. He writes:

The earliest beneficiaries of insurance had only their own labor to survive. They are proletarians left outside the order of property. They embodied the opposition between property and labor, which was still symbolized by the antinomy of security and insecurity. To insure these non-proprietors was not only to change the relationship of labor and security, but also the *relationships between property and labor*... Charles Gide declared in 1902, "In all that concerns the class in possession, property constitutes a social institution that makes all others more or less superfluous." Conversely, this is to situate the entire domain of the social in the space of a deficiency, namely, *the deprivation of property*... The residue of the nub of the social question: the majority of workers are most vulnerable, and

² Robert Castel, *From Manual Workers to Wage Laborers: Transformation of the Social Question* (New Brunswick, N.J: Transaction Publishers, 2003), 247.

³ *Ibid.*, 272.

often miserable, so long as they are deprived of the protections associated with property. But posed in these incommensurable terms – that is to say, in the context of an absolute opposition between the laboring and propertied – this question remains unsolvable. The reformulation of the social question will consist not only in abolishing this distinction between propertied and non-propertied, but in redefining it. This is to be done by juxtaposing private property to another kind of property, *social property*, such as would allow one to remain outside the order of private property without losing the safety of it.⁴

In Castel's formulation, social insurance would rehabilitate the poor from their social alienation, which resulted from a lack of physical property. Instead of actually redistributing private property, however, social insurance accomplished this goal through the establishment of social property, which all members of society possessed.⁵

Following Castel, I argue that life insurance offered a way to suture some of the rifts that had emerged in Japan as a result of the changing social relations brought on by industrialization and capitalism. As populations became more mobile, the networks that had sustained communities began to unravel. At the same time, Japanese laborers had also begun to agitate for improved pay and better working conditions. Insurance, a universalizing intellectual technology that reduces lives to numerical data and transforms them into combinable objects, offered an important solution to this problem by establishing a claim to security as a social property. Through the publicly run life insurance system, the Japanese state sought to re-unite society by having the state assume some of the risk faced by workers and to do so in a way that would encourage individuals to freely monitor their own conduct and transform themselves into thrifty, future oriented,

⁴ Ibid., 273-274.

⁵ In Japan, the government never implemented a complete social insurance program. I discuss attempts to institute social insurance in this chapter. In the conclusion to this chapter, I analyze the significance of the structure of the public life insurance system that took hold in Japan.

consuming citizens. For bureaucrats in the Ministry of Communications, life insurance's portrayal of a predictable future became a useful tool for managing the interests of different segments of society and thus curtailing more radical claims to rights and property amid an era of turmoil.

As the name implies, the value of small-sum insurance policies would be limited to a fixed maximum amount.⁶ In order to streamline the application process, customers did not have to undergo a medical examination. Finally, the new system used a national mortality table instead of an experiential table based on past customer data. Small-sum insurance constituted a varied and contested terrain and the many terms used to refer to this new kind of insurance reflected various ideological positions. Advocates like Awatsu Kiyosuke and Murakami Ryūkichi hoped for a system that would not have significant entry barriers and thus called their system basic life insurance (*kan'i* or *kanben seimei hoken*). Scholars who used this term also often supported the creation of basic life insurance as a state-run monopoly. More radical proponents, such as Ishikawa Bungo, held out hope that they could convince the Diet to adopt a system based more directly on European social insurance and thus advocated for labor insurance (*rōdō hoken*). Further, private life insurance firms fiercely opposed the creation of a state-run life insurance company. On the one hand, they expressed great consternation over the possibility that the state might nationalize the entire industry.⁷ On the other hand, private firms wanted to

⁶ In the discussions that took place in Japanese journals, proposed maximums ranged between 200 to 500 yen.

⁷ Serious calls for nationalizing the industry did not emerge until the beginnings of the wartime period in the 1930s. I discuss these debates in chapter 5. Although nationalization was not a very likely outcome, industry executives' fears were not entirely unfounded. Articles pointed to the recent nationalization of the trains as a potential result of the creation of a small-sum life insurance system. For more information on the nationalization of the trains, see Steven J. Ericson,

be able to offer small-sum policies to their customers as they felt that this had the potential to profitably expand the scope of their business. Since it appeared more value-neutral and did not inherently contain any suggestions of social policy or social welfare, representatives of the private firms, such as Dai-ichi Mutual's Yano Tsuneta or the Life Insurance Association (*Seimei Hoken Kyōkai*) generally used the term small-sum insurance (*koguchi* or *shōgaku hoken*).⁸

While Japanese intellectuals, bureaucrats and business executives of varying ideological stripes expressed a great deal of enthusiasm towards small-sum insurance, passing a system into law proved to be very difficult. Maejima Hisoka, the founder of the modern post office who had studied the British postal system, had also wanted to include insurance and postal savings when he began to consolidate preexisting Edo communications networks into the modern postal system in 1868.⁹ The post office opened a savings system in 1875 and Maejima had interest in also creating a life insurance system, which would have predated the development of the private industry by six years. At the time, however, a national life insurance company was not feasible due to a lack of national mortality data. Since it was to be made available to all the members of

The Sound of the Whistle: Railroads and the State in Meiji Japan (Cambridge Mass: Council on East Asian Studies, Harvard University, 1996).

⁸ Throughout this chapter, I have tried to remain attentive to the different terms used by different scholars. In general, I have chosen to use the term small-sum insurance when discussing these ideas as discursive whole, as it seemed to be the term with the widest range of meaning. Since *kan'i hoken* would be the name of the small-sum insurance system that the state enacts in 1916, I only use this term when discussing debates surrounding the crafting of the system or when analyzing the system itself. As it is not only a descriptive term, but also the name of the system that is eventually established, I have decided against writing this as "basic insurance," which is the term's literal translation. Instead, throughout this text, I use *kan'i hoken*, its abbreviated form *kanpo*, or postal life insurance.

⁹ Patricia L. Maclachlan, *The People's Post Office: The History and Politics of the Japanese Postal System, 1871-2010*, (Cambridge, Mass: Harvard University Asia Center, 2011), 55.

the nation, small-sum insurance required a national mortality table, which would not exist until 1912.¹⁰

After Maejima, the famous statistician Fujisawa Rikitarō proposed using the post office to administer a publicly-run life insurance system at the time of the promulgation of the Imperial Constitution in 1889 but also failed. Once again Japan's unclear national mortality situation as well as a lack of knowledge regarding the workings of small-sum insurance hindered the passage of the law. In 1897, Nomura Yasushi, the Minister of Communications in the second Matsukata cabinet, attempted to follow up on Fujisawa's plan and once again proposed the introduction of life insurance and a pension system. While the government did not immediately introduce new laws regarding small-sum life insurance, this began the first of a series of studies designed to investigate foreign insurance systems and to gauge the feasibility of these systems in Japan.¹¹ While often promoted as a delaying tactic, these detailed studies were nevertheless a necessary step towards filling the knowledge vacuum that impeded the creation of small-sum insurance in Japan. During this formative period, the Ministry of Agriculture and Commerce (*Nōshōmushō*), which regulated the insurance industry, had expressed the most consistent opposition to the creation of a public life insurance company. Although its stated objections concerned the lack of preparation and knowledge about this new system, it likely also reflected the influence of private life insurance firms. Yano Tsuneta, for example, at one point headed the Insurance Division inside the Ministry of Agriculture and Commerce.

¹⁰ See Chapter 1 for more information about this table.

¹¹ Kan'i Hokenkyoku, *Kan'i seimei hoken yūbin nenkin jigyō shi* (Tokyo: Kan'i Hokenkyoku, 1936), 21-24.

While the above examples indicate some longstanding interest in small-sum insurance, the practical workings of such a system were not well understood in Japan until Japanese began to return from studying in Europe around the turn of the century. Shida Kōtarō, Asō Giichirō and Awatsu Kiyosuke, young Japanese who had learned about insurance in Europe, were among the first scholars to enthusiastically trumpet small-sum insurance as a form of social policy. During their time spent abroad, these scholars studied how European firms and governments had dealt with the increased risk of small-sum policies through novel application procedures, policy provisions and their utilization of mortality tables to set rates at an appropriate level. Of the three, Awatsu Kiyosuke, the founding editor of *The Insurance Journal* [Hoken Zasshi] and the first president of the personal accident insurance firm *Nippon Shōgai Hoken*, would have the greatest impact on the debate over small-sum insurance. Awatsu both personally wrote a number of important books and articles on the subject and also published articles written by others in *The Insurance Journal*. Awatsu, along with of Murakami Ryūkichi, who worked for the Ministry of Agriculture and Commerce, encouraged government bureaucrats to further investigate life insurance as a means to encourage fiscal discipline among the poor and to increase feelings of national solidarity.

Calls for a small-sum life insurance system accelerated around 1905 in the wake of the Russo-Japanese war. The war had helped to stimulate industrial production and its impact was especially felt by Japan's chemical and heavy industries. Spurred on by this economic development, demand for life insurance contracts increased in urban areas. From this point on, life insurance was no longer a product largely limited to the elite but began to also be desired by a new, emerging middle class of consumers. This expansion

of the industry as a whole brought increased attention to the possibility of further spreading the reach of life insurance through small-sum policies to the poor.

The Russo-Japanese war would also begin an era of protest that offered powerful challenges to social order. The terms of the Treaty of Portsmouth, which ended the war, sparked huge riots in Hibiya Park due to the perceived lack of territorial or economic gains for Japan in the treaty. The next decade would witness the power of the crowd as numerous riots and protests broke out. While a boon to the life insurance industry, the economic and social impact of post-war economic development, would prove to be uneven. Although some merchants and industrialists prospered, large disparities in wealth became apparent.¹² As Takafusa Nakamura writes, “Even in these good times, the real income of low-paid workers and farmers fell, and merchants’, landlords’, and industrialists’ incomes rose sharply. The degree of inequality ballooned, as latent dissatisfaction accumulated, and eventually resulted in the Rice Riots of 1918.”¹³ In light of a growing sense of social dislocation, scholars like Awatsu argued that extending life insurance to laborers and the urban poor would be a useful vehicle for reconstituting social ties and improving the lives of the poor. According to Awatsu, life insurance would teach the poor fiscal discipline and also solve the problem of alienation by uniting poorer laborers into the national community of the insured. Reformers proposed life insurance as a way to bring stability to the lives of the people and thus dampen

¹² Takafusa Nakamura, *Economic Growth in Prewar Japan*, Trans. Robert Feldman (New Haven, Yale University Press: 1983), 145.

¹³ *Ibid.*, 146-147.

enthusiasm for the large-scale outbreaks of labor unrest and political protests that threatened the capitalist social order.¹⁴

While civic-minded intellectuals and government bureaucrats envisioned small-sum insurance as a potential solution to social disorder and division, the representatives of private firms also saw small-sum life insurance as a lucrative new opportunity to expand their business. The Ministry of Agriculture and Commerce had ceased to grant new commercial charters to firms that offered policies valued under 300 yen, although older firms continued to operate under their original charters, which enabled them to offer lower valued policies.¹⁵ This limitation on lower valued policies was one consequence of the increased state oversight of the industry that resulted from a number of firms going bankrupt in the 1890s. Small-sum insurance contracts could be even more profitable for both older and newer private firms, since they would not have to conduct medical inspections and could offer contracts based on a general mortality table of the whole nation, which would have a higher rate of mortality than an experiential table. In 1904, for example, Yano Tsuneta wrote an article encouraging sales of small-sum insurance (*shōgaku hoken*) contracts. Yano noted that Japanese life insurance firms had not been able to amass large amounts of wealth on the same scale as European and American firms.¹⁶ While he acknowledged many reasons for this, one was that regular Japanese firms were unable to offer small-sum insurance. According to Yano, Japanese had come

¹⁴ Kan'i Hokenkyoku, *Kan'i seimei hoken yūbin nenkin jigyō shi*, 3.

¹⁵ In fact, as they would argue in the debates over the law, a majority of the industry's contracts were still of a fairly low value.

¹⁶ While this was not exactly Yano's point, private insurance firms in Europe and America made huge profits from their industrial insurance policies. See Daniel T. Rodgers, *Atlantic Crossings: Social Politics in a Progressive Age* (Cambridge: Belknap Press of Harvard University Press, 1998), 262-263.

to prefer investing their money in savings banks. The ability to offer small-sum insurance policies would demonstrate to the Japanese populace that a life insurance policy was a good strategy to build wealth and would encourage people to shift their money from savings banks to life insurance companies.¹⁷

With the increased interest in small-sum life insurance, the administration of Katsura Tarō accelerated research activities into foreign small-sum life insurance systems in 1910. After consulting with the Ministry of Communications, Ministry of Agriculture and Commerce and the Home Office, the Katsura cabinet directed Shimomura Hiroshi to head the Postal Savings Division (*Yūbin Chokinkyoku*). Through this office, Shimomura investigated foreign systems of life insurance, labor insurance and foreign pension systems, and examined the feasibility of implementing these systems in Japan. As part of this project, they also completed a full draft of the bylaws for a government monopoly, small-sum life insurance company.

The third Katsura cabinet dissolved amid protests over the power of the military to set the political agenda amid the political crisis of 1913. In the aftermath, former navy admiral Yamamoto Gonnohyōei became Prime Minister and established a cabinet heavily influenced by the Seiyūkai Party. To some, the protests suggested the necessity of policies such as small-sum insurance that would help to manage the energies of the crowd. The pro-business Seiyūkai, however, did not express any enthusiasm for pursuing this policy and it was put on hold until Ōkuma Shigenobu and the Rikken Dōshikai Party re-took the position of Prime Minister in 1915. Small-sum insurance once again attained

¹⁷ Yano Tsuneta, “Shōgaku hoken bunrui no hitsuyō” [The Need to Separate Small-Sum Insurance], *Hoken Zasshi*, no. 100 (1904): 39-41.

prominence as the Rikken Dōshikai made postal life insurance a part of the party manifesto.¹⁸ Through Ōkuma and his party's support, *kan'i hoken* was passed into law in 1916. While Ōkuma's administration only lasted until late 1916, *kan'i hoken* remains a popular product into the present day.

Social Problems and Social Insurance

While concerns over social problems accelerated in the aftermath of the Russo-Japanese war, this emerging discourse tapped into and built from late nineteenth century attempts to understand the new concept of “society.”¹⁹ Throughout the late 1880s and 1890s, people from the countryside began to flood into emerging urban industrial centers like Tokyo and Osaka, where they sought work in mostly small and medium sized factories. The presence of these new workers, who often settled in row houses (*nagaya*), was to have a profound impact on the formation of discourses of crime, urban planning and poverty. In 1899, the journalist and social reformer Yokoyama Gennosuke published *Japan's Lower Classes (Nihon no kasō shakai)*, which painstakingly chronicled the lives and living conditions of laborers and the poor congregating in neighborhoods of Tokyo and Osaka. Yokoyama expressed incredible sympathy regarding the everyday difficulties faced by the urban poor and partly attributed their deplorable living conditions to the rapaciousness of industrialists. At the same time, however, Yokoyama also saw poverty as a product of the poor's lack of material resources, as well as their absence of discipline

¹⁸ Kan'i Hokenkyoku, *Kan'i seimei hoken yūbin nenkin jigyō shi*, 37-54.

¹⁹ See Garon, *Molding Japanese Minds*; Jeffrey E. Hanes, *The City as Subject: Seki Hajime and the Reinvention of Modern Osaka* (Berkeley: University of California Press, 2002), 130; Gluck, *Japan's Modern Myths*, 26-34.

and intellectual development. This manner of thinking prevailed among reformers throughout this period. In Yokoyama's view, "poor people are not merely losers in their economic lives; they are also deficient in mental and moral capacities. Those who have sympathy and pity toward the poor in miserable predicaments must also know that their spiritual life is more pitiable and deplorable than their material life."²⁰ Reform of the poor would thus need to not only change their laboring conditions, but also to reform their habits of daily life.

The social problem gained greater attention in 1903 with the publication of *The Condition of Factory Workers* (Shokkō jijō). Commissioned by the Ministry of Agriculture and Commerce, this report presented great detail on the condition of Japanese workers and laid bare the labor problem in Japan. Yokoyama, as well as Kuwata Kumazō, whose writings on small-sum insurance will be analyzed later in the chapter, were among the scholars and reformers from outside the government commissioned to assist in its compilation.²¹ According to Jeffrey Hanes, this report painted such a grim portrait of industrial life that "government leaders who had once banished the problem from their economic field of vision suddenly found themselves haunted by the waking nightmare of impending labor unrest."²² Based on the information contained in this study, government officials in Japan were forced to acknowledge the existence of a labor problem and the need to search for solutions. These concerns led to the creation of the Factory Law in 1911, which provided protection to workers in factories of fifteen or more employees.

²⁰ Eiji Yutani, *Nihon No Kaso Shakai of Gennosuke Yokoyama: Translated and with an Introduction* (PhD diss., University of California, Berkeley, 1985), 548.

²¹ Sheldon M. Garon, *The State and Labor in Modern Japan* (Berkeley: University of California Press, 1987), 24.

²² Hanes, *The City as Subject*, 101.

The protections granted to workers included establishing a minimum age of employment, a capping the workday at twelve hours for women and children, and making employers responsible for accidents that occurred in the workplace.²³ In 1922, continued concern that the terrible living conditions experienced by exploited workers could serve as a catalyst to more radical and revolutionary activities led to the enactment of a limited health insurance system for workers.²⁴

The social problem, however, was not simply a problem of labor, but a problem of the changing social relations that accompanied industrialization in Japan. As workers flocked to urban spaces such as Osaka and Tokyo in the 1880s, older neighborhood societies of Edo merchants and shopkeepers lost their salience.²⁵ According to Stefan Tanaka, the new workers “had a level of simplicity – they lived as they felt and apart from social ethics. Indeed, this was the social problem, the absence of ties among individuals that hold a community together. While progress is one outcome of self-incurred immaturities, the severing of the inherited past also loosens the ties that bind people together, and abstract ideals of liberal capitalism do not provide a replacement.”²⁶ Unevenness thus pervaded the expansion of capitalism in Japan, as has also been true all over the world.²⁷ Reformers sought to suture the problem of unevenness with a “return” to the fantasy of the national community.²⁸ Scholars envisioned small-sum insurance as a

²³ Garon, *The State and Labor in Modern Japan*, 28–29.

²⁴ *Ibid.*, 112.

²⁵ Tanaka, *New Times in Modern Japan*, 147–148. See also, Harry Harootunian, *Overcome By Modernity: History, Culture, and Community in Interwar Japan* (Princeton: Princeton University Press, 2000), 29.

²⁶ Tanaka, *New Times in Modern Japan*, 148.

²⁷ For a discussion on the topic of “unevenness,” see David Harvey, *Spaces of Global Capitalism: Towards a Theory of Uneven Development* (London: Verso, 2006).

²⁸ Harootunian, *Overcome By Modernity*, XXI.

particularly apt solution to the social problem, as they believed it would both help to solve the economic problems experienced by laborers while also working to reestablish social ties by incorporating the poor into the larger, social body of the insured. For proponents of the system, the universalizing technology of insurance would thus solve the problem of alienation by reconstituting the poor as equal members actively engaged in supporting the security and well being of the entire nation.

Japanese proponents of small-sum life insurance were predominantly influenced by the social insurance schemes that had begun to spring up in Europe in the late 19th century. Bismarckian social insurance, as well as British small-sum insurance programs, especially influenced Japanese politicians and intellectuals who hoped to use insurance to address the problems of poverty and social alienation that accompanied the expansion of capitalism and wage labor within Japan's urban centers. Through a gradual series of reforms that would come to mandate health, sickness, accident and old age insurance, the German state forced employers and wage-workers in designated industries to contribute to policies that would help workers in the event of a workplace accident. As Daniel Rodgers writes, "In social insurance a more public theme emerges: the just distribution among wage earners, employers, and the tax-shouldering public of the social costs generated by private wage bargains."²⁹ In this sort of system, the state would not redistribute resources to the abjectly destitute, but try to safeguard some minimal health

²⁹ Rodgers, *Atlantic Crossings*, 222. As Rodgers writes, it should be noted that although these reforms are usually attributed to Bismarck, he actually initially opposed attempts to create a large, state-mandated insurance system. Bismarck initially supported an industrial accident law that would have been paid entirely by employers and the German state. The Reichstag's refusal to support the increase in taxes needed to fund this system produced a compromise in the form of series of compulsory insurance acts.

and safety standards for workers in order to prevent them from developing more radical political convictions associated with socialism.³⁰

While Japanese proponents of small-sum life insurance had a generally positive evaluation of German social insurance, few agreed that it would be immediately feasible to introduce the full scope of coverage offered by Bismarckian insurance. Firstly, although many acknowledged that a German-style compulsory insurance system could be a positive goal for the future, they did not think that the Japanese treasury had the financial resources to support such a system in the present day.³¹ Secondly, Japanese critics asserted that German style insurance was too limited in its scope. Although proponents also envisioned the Japanese system as one that would primarily benefit factory laborers, they did not want to restrict coverage solely to this group. Instead, they hoped to include the large numbers of working poor; a class which might even encompass school teachers and low-level bureaucrats. Reformers noted that these white collar workers intellectually understood the value of insurance, which placed them in a better position than most laborers, but did not have a sufficient income to afford the premiums for a regular insurance contract. Reformers thus wanted the state to assume the risk of all low-income workers regardless of employment category and to bring these workers into a truly national body of the insured.

The variety of small-sum insurance that received the most widespread support was the basic insurance (*kan'i hoken* or *kanben hoken*) for which Awatsu, amongst others,

³⁰ Rodgers, *Atlantic Crossings*, 225-226.

³¹ In reality, both of the objections were somewhat unfounded. The German state actually did not bear a large percentage of the cost and the classes of insured in Germany increased to include those outside of the initially designated industries.

had begun to advocate in the first decade of the 1900s. This form of life insurance was called basic, since advocates sought to remove the many barriers that prevented workers from purchasing a life insurance contract. While acknowledging that the Ministry of Agriculture and Commerce (*Nōshōmushō*) would no longer grant a commercial license to a firm that offered policies valued below 300 yen,³² proponents argued that the main barriers preventing workers from purchasing insurance contracts were actually the high fees and the complicated application procedure associated with the policies of private firms. When private firms entered into contracts with customers, there were certain built-in costs that they could not escape. Most firms paid salesmen a set fee per contract and firms also had to pay the insurance medical examiner a set fee per inspection. Due to these predetermined costs, private firms had a vested interest in trying to acquire the highest value contracts possible. As such, the average value of contracts had begun to rapidly increase, and the premiums for these increasingly expensive policies were well beyond what most poor laborers could afford.³³

Advocates of basic insurance argued that because of the small-sum insurance system's efficiency and scale, it would lower costs and recruit more new customers. It would first accomplish this by eliminating medical inspections. Supporters posited that this would also encourage more applicants, as many otherwise healthy people found the medical inspections so intimidating that they avoided applying for an insurance policy altogether. Further, following the British system of postal insurance, *kanpo* advocates

³² This was one of the steps taken to improve the stability of the industry in the wake of financial difficulties firms had encountered in the 1890s. Some of the older firms, however, maintained the right to offer small-sum life insurance policies.

³³ Awatsu Kiyosuke, "Kanben seimei hoken ron" [On Basic Life Insurance], *Kan'i seimei hoken ronshū*, ed. Yūbin Chokinkyoku (Tokyo: Yubin Chokinkyoku 1911), 14.

argued that they could use the over 7,000 post office branches located throughout the nation to expand the people's awareness of insurance and to collect payments. Post offices were located everywhere, even in hard to reach valleys or mountainous areas and would thus be able to spread insurance consciousness even to those areas for which private firms had not established branch offices. This would also help to lower costs, as the post office's wide spread influence would eliminate the need for insurance salesmen. Removing the medical inspection and utilizing post offices would thus remove some of the financial and psychological barriers that kept customers from insurance.

As Patricia Mclachlan argues, the post office comprised an important part of the social life of rural communities. In general, rural post offices were run by local figures of high social and economic standing who were also required to own the facilities used by the post office. The rural post office came to be a social rallying point for the inhabitants of villages in pre-war Japan. For example, Maejima, the founder of the Japanese post office who would go on to become Vice-Minister of Communications, required that all post offices house a telephone. For many rural people, this presented their first opportunity to see and/or use a telephone.³⁴ Further, while radio became an important means of spreading information throughout the nation, most people were not wealthy enough to afford their own set. The post office did have a radio, however, and people thus gathered at the post office to listen to radio programs with other members of the community. As Maclachlan states, “[T]he local post office functioned until well after World War II as a community hub and, in some cases, the village’s only link to news

³⁴ Maclachlan, *The People's Post Office*, 49.

from the capital.”³⁵ Ministry of Communications bureaucrats thus sought to harness the social importance and widespread reach of the post office as they spread life insurance coverage throughout the archipelago.

Finally, *kanpo* proponents envisioned a payment system that would better harmonize with the ephemeral temporality of the lives of the lower classes, who usually received a daily wage that they would immediately spend. Most private firms collected their insurance premiums once or twice a year and paying such a large sum all at once was impossible for workers whose economic situation was always precarious. In contrast, *kanpo* advocates envisioned a system wherein workers could pay their premiums on a monthly, or perhaps even weekly schedule, which better suited the tempo of the lives of workers. Reformers also argued that the act of making weekly payments would also play an important didactic function as it would teach the poor the value of savings.³⁶

Kanpo advocates argued that all of these new practices would combine solid business and rational planning practices with the permanent stability of the state. In their formulations, preserving the security of workers was simply too important to trust to the capriciousness of private firms, especially when so many companies had experienced financial difficulty or gone bankrupt in the preceding decades. In making this argument, *kanpo* supporters thus tied the destiny of workers to the destiny of the state. In this vision, the state would transcend the interests of any particular class and would rationally and scientifically ensure security for all members of the nation.

³⁵ Ibid., 50. I expand on the significance of this social aspect of the post office in the proceeding chapter.

³⁶ Awatsu, "Kanben seimei hoken ron," 21.

Life Insurance as Social Policy

While *kan'i hoken* [basic insurance], by its very name promised to remove some of the barriers that prevented workers from purchasing insurance, supporters did not simply argue for *kanpo*'s value on procedural grounds. Instead, they promoted *kanpo* as a social policy that would address the problems faced by laborers and their families.

Awatsu and others suggested that the discourse of mutual aid – a discourse that was present in both private and public insurance systems – would encourage the poor to see themselves as united members of the larger sodality of the nation, which would encourage them to reform their lifestyles. In this process, Tokugawa traditions of mutual assistance became repurposed for the very modern demands of creating the disciplined workforce required by a capitalist economy.

These discussions of poverty and class were of course not isolated to insurance scholars, but were part of larger conversations regarding solutions to the social problem in a rapidly changing Japan. As such, the discursive construction of the poor should be understood in contradistinction to the emerging “middle class” of reformers who had begun to gain prominence in Japan. As Sheldon Garon argues, while members of this class were often wealthy, they used their acquisition of Western knowledge to differentiate themselves from both the dilettantish rich and the supposedly idle, slovenly poor. Moreover, prominent members of this new class became leaders in efforts to reform the habits of the poor.³⁷ Life insurance texts shared in the middle class' assumption that

³⁷ Sheldon Garon, *Beyond Our Means: Why America Spends While the World Saves* (Princeton: Princeton University Press, 2012), 155; Mark A. Jones, *Children as Treasures: Childhood and the Middle Class In Early Twentieth Century Japan*, (Cambridge: Harvard University Asia Center, 2010).

the poor's economic and social position resulted from their failure to improve their levels of civilizational advancement. The very terms used to identify the targeted class of this new insurance program - "*kakyū kaikyū*" (lower class), "*kakyū shakai*" (lower class society) or "*chūryū ika*" (below the middle classes) – indicated that they had fallen short of the middle class ideal that reformers had identified as necessary for a good life.

Reflecting an understanding of poverty similar to Yokoyama Gennosuke's, Awatsu described the people in need of state run low-premium insurance as of "low social standing, moreover, not having yet developed knowledge and being financially weak."³⁸

According to Awatsu, a combination of these factors prevented the poor from entering into life insurance contracts: they did not understand the value of insurance because of their ignorance, and their poverty prevented them from being able to afford the premiums charged by private firms.

While most of the language in writings on *kanpo* specifically targeted laborers (*rōdōsha*), this multifaceted understanding of poverty meant that different kinds of people might benefit from *kanpo*'s policies. Therefore, many reformers did not want to limit the rewards of the system solely to laborers. As several observers noted, while low-level government bureaucrats or teachers had the knowledge that allowed them to understand the benefits of life insurance, they did not have sufficient income to afford the premiums of the private firms. In marked contrast to German social insurance, which was ostensibly limited to laborers, reformers argued that small-sum life insurance should not be restricted to one group but distributed throughout the nation. In actual fact, farmers and

³⁸ Awatsu, "Kanben seimei hoken ron," 13.

people living in rural areas also became a significant part of *kanpo's* customer base.³⁹ Of course, from the perspective of insurance management, small-sum life insurance worked best when it could be spread to as many customers as possible. The idea was that a larger number of customers would more closely follow the value of the mean, which would decrease the level of risk faced by the system as a whole.⁴⁰

The larger customer pool would also help small-sum insurance fulfill one of the ideological functions that proponents envisioned. Drawing on the life insurance industry's picture of the unified social body, small-sum insurance proponents hoped this new system would infuse feelings of solidarity between the poor and the rest of the nation. Awatsu best articulated this ideology with the following:

The basic purpose of life insurance is to expel the danger that comes when humanity (*jinrui*) loses vitality (*katsuryoku o suikō*) and a grieving family that has naturally fallen into despair approaches starvation. This [life insurance] is an indispensable element for human life, just like food and water. However, basic life insurance doesn't just provide food to the starving and water to the thirsty or provide temporary solutions to those who, due to a lack of funds, have fallen into a miserable destiny by simply providing assistance to individuals. This is the formation of national society (*kokka shakai*). This is, for the most part, an immensely urgent necessity (*shitai shikyū yōken*) for the survival of the emerging national society.⁴¹

In this articulation, life insurance would help to maintain familial and social stability by providing material resources in the form of mortality payments to beneficiaries that would allow them to continue to provide for families' basic necessities even after the loss of the primary income earner. Life insurance, through its very nature as a universalizing

³⁹ In reality, Germany had relaxed the restrictions on occupation, providing social insurance to many beyond the industrial workers who had been the system's first targets.

⁴⁰ Murakami Ryūkichi, "Kan'i seimei hoken jigyo ron" [On the Basic Life Insurance Industry], ed. *Kan'i seimei hoken ronshū*, Yūbin Chokinkyoku (Tokyo: Yūbin Chokinkyoku, 1911), 333.

⁴¹ Awatsu, "Kanben seimei hoken ron," 66.

technology, would further serve the even more essential function of uniting the disparate parts of the nation. As Awatsu continued, life insurance would combine the individuated parts into a "united national society" (*shūgōtaru kokka shakai*). Most of the poor, however, lacked both the awareness and money to purchase life insurance on their own. Awatsu argued that, as a result, only a fully national life insurance system could bring the differentiated components of the nation together into one united whole.⁴² Through the purchase of a life insurance contract from a state-run company, the poor would thus join a system that promised to pool their resources to support the remaining family members in the event of an unfortunate accident. In assuming the risk faced by atomized workers and guaranteeing the security and continuity of workers' families, the state would thus reintegrate workers into the national community and prevent them from joining in more radical forms of labor or political organization.

During debates over the creation of the *kanpo* system, supporters and critics argued over the extent to which life insurance could constitute a kind of social policy (*shakai seisaku*). First and most obviously, proponents asserted that a state-run life insurance system would help to shield workers and their families from the harm that would befall them from an untimely death. The sum they would receive from the insurance policy would help to pay for funerary expenses and would ensure that a sudden loss of income did not immediately cause the family of the insured to starve. By this time, many Japanese wage-workers had become isolated beings who had to survive through their own labor power. While some workers enjoyed the protection of unions, supporters argued that unions only helped a very small portion of the more skilled laborers. The rest

⁴² Ibid., 67

of the poor lacked a collective that could help in times of trouble or which could advocate for the improvement of their living and/or working conditions. As a result of their isolation, individuals, who could no longer rely on the social support or mutual aid society found in the village, needed to singularly shoulder an enormous amount of risk. *Kanpo's* proponents sought to ameliorate this situation by socializing risk so that it would be shared amongst the various elements that constituted the nation.⁴³

Proponents further stressed that a life insurance program specifically geared towards the poor would teach them discipline and the value of savings. This emphasis on the moral value of savings can be connected to a larger discourse that Sheldon Garon has carefully analyzed. As Garon notes, “thrift” became an important feature of middle-class Japanese attempts to reform the wasteful spending of both the lower and upper classes.⁴⁴ *Kanpo* advocates similarly argued that this system would discipline the spending habits of its customers. As Murakami wrote:

Based on [*kan'i hoken*], a spirit of self-governance (*jichi no seishin*) and a disposition towards savings can be cultivated. Moreover, it will decrease the damage of drinking and gambling and other kinds of wasteful and corrupt habits. Because of this, lower-class people (*kakyū jinmin*), who are spiritually and materially in a poor state, can improve on their own and this will extend many benefits to the national society (*kokka shakai*).⁴⁵

⁴³ Abe Isō, “Koguchi hoken to shakai mondai” [Small-sum Life Insurance and Social Problems], *Kinsei* Vol. 4, no. 2 (Feb., 1916): 18-23. Abe was a Waseda professor and famous for being a Christian and a Socialist. He is also well known for playing a significant role in the introduction of baseball into Japan.

⁴⁴ Garon, *Beyond Our Means*, 151–159.

⁴⁵ Murakami, “Kan'i seimei hoken jigyo ron,” 317. It should be noted that Murakami did not endorse a fully state-run small-sum insurance system. He instead advocated for the creation of a stock company in which the state would hold the vast majority of shares and over which appropriate government ministries would practice strict regulation.

Small-sum basic life insurance, in other words, would teach the poor to save and train them to become disciplined, self-regulating subjects. Instead of wasting money on alcohol or other pernicious habits, reformers hoped that the poor would purchase a life insurance policy or an annuity or the combination endowment policy (*yōrō hoken*). The weekly payments that this policy would require would thus help to instill habits of savings and frugality into the daily lives of Japanese workers.

Many Japanese politicians and social critics in the first two decades of the 1900s feared the influence of socialist thought. Insurance reformers subsequently argued that the looming specter of socialism made small-sum insurance especially important. These reformers and politicians saw an adversarial relationship replacing the supposedly "familial" (*kazokuteki*) relations that had previously characterized labor relations in Japan.⁴⁶ They worried that, as a result, workers who felt poorly treated at their job sites would turn to radical labor or political activities.⁴⁷ In 1906, the Ministry of Education issued a "morals directive" designed to push students towards healthy thoughts and away from radical ideas. The Home Ministry and the army even tried to prevent the spread of Tolstoy and other works of literature that might encourage youth to develop critical thoughts. Concern over the spread of radical thought perhaps reached its apogee in 1911 as the Great Treason Trial led to the execution of several radical activists for plotting to assassinate the emperor, including the anarchist Kotoku Shūsui.⁴⁸ Insurance reformers argued that the state could diffuse the attraction of dangerous and radical thought by

⁴⁶ For a larger discussion of this understanding of labor relations, see Garon, *Molding Japanese Minds*, 51.

⁴⁷ Murakami, "Kan'i seimei hoken jigyo ron," 380-381.

⁴⁸ Gluck, *Japan's Modern Myths*, 170-171.

assuming the risks faced by individuated workers. They believed that a publicly-run life insurance system would lessen workers' fears for the future and thus diminish the appeal of Marxism. Under the authority of the state, the risk previously born by the isolated and atomized worker would become pooled among the national community of the insured. The individual worker, in other words, transferred his risk to the state.⁴⁹ Insurance activists believed that assuming the burden of the worker's risk and teaching him to engage in proper ethical conduct would keep workers within the boundaries of what they considered proper behavior.

While this vision of the benefits of life insurance obviously paralleled many of the positive functions that reformers attributed to savings as a general practice, proponents of small-sum insurance sought to differentiate their system from other varieties of savings. Murakami, who was a bureaucrat in the Ministry of Agriculture and Commerce, wrote quite extensively on this topic. While he did not explicitly criticize the postal savings system – this would have been quite impolitic given the potential connection between postal savings and postal life insurance – he did compare *kanpo* to other systems of savings. Murakami argued that life insurance would be better for workers than some new schemes which had just begun to emerge, including savings systems (*chochiku seido*), mutual assistance societies (*kyōsai kumiai*) and consumption cooperatives (*shōhi kumiai*). Although these had all been introduced in order to help assuage labor problems, Murakami argued that none would be as beneficial as a public life insurance system. In one of the savings system he describes, workers deposited some of their wages with the

⁴⁹ Shitamura Hiroshi, "Kan'i hoken kan'ei no riyū" [Reasons for the Government Administration of Basic Insurance], *Kan'i hoken kan'eian ni tai suru rongi*, ed. Teishinshō Kawase Chokinkyoku (Tokyo: Teishinshō Kawase Chokinkyoku, 1915), 525.

factory owner or boss, who would save this sum for when the worker was either ill or injured. Some employers would also match their employees' contributions. In the system of mutual aid, the factory owner would take a predetermined portion of the workers' wages and pool this sum with the contributions of other workers to create a kind of emergency fund to be accessed when workers were ill, injured or otherwise unable to work.⁵⁰

According to Murakami, however, these alternatives shared many of the same drawbacks. Firstly, they all lacked the long-term scope of a life insurance policy, which would either continue until the point of the policy holder's death, or in the case of an annuity, the policy holder's old-age. The savings or mutual aid system would only last as long as a worker was employed in a specific location, while life insurance provided the laborer with continued security even if he changed jobs or moved locations. In the savings system, moreover, the worker did not have any impetus to save at a continuous rate, but would deposit small amounts whenever he felt that he had some extra money left over. In contrast, basic life insurance required that workers pay their premiums at regular monthly intervals, which would force workers to practice budgeting and calculating daily expenses and would transform the act of savings into a regular part of their daily lives.⁵¹

Most importantly, however, supporters argued that the scientific basis of *kanpo* made it a much better system for safeguarding and reforming the lives of laborers. By entering into a life insurance contract, workers actively chose a system whose basis lay in the scientific determination of probability and risk. Reformers claimed that the use of

⁵⁰ Murakami, "Kan'i seimei hoken jigyo ron," 389.

⁵¹ Ibid., 386-390.

science and rationality to predict the most probable outcomes allowed them to better manage customers' futures. In a national life insurance system, workers who purchased a contract would not resign their fortunes to the fate of a single factory whose business would ebb and flow. Rather, by joining a widespread aggregate body made up of workers from all over the nation and administered by the state, workers would invest their fate in a bureaucratic and scientific system that at least claimed to have rationally and objectively calculated the level of risk born by the nation. Supporters presented life insurance as encapsulating many of the benefits of savings, while also offering greater security and stability because of its basis in probability and statistical regularity and for having united the nation in the aggregate body of the insured.⁵²

For some advocates of a state-run insurance system, however, the encouragement of savings, along with its attendant spiritual transformation of the workers' daily lives did not suffice as social policy. Instead, many discussed the possibility of enacting labor insurance (*rōdō hoken*), which more closely resembled European systems of social insurance. Some were willing to initially support *kanpo* in the hope that this would be an initial step towards the more comprehensive protection offered by labor insurance, while others did not want to wait and felt that labor insurance needed to be implemented immediately. In contrast to *kanpo*, in which customers voluntarily used their own income to purchase life insurance policies, labor insurance constituted a compulsory system wherein the government would require workers in designated industries to purchase insurance from either a state-run or private firm. Although the exact nature of the required insurance might differ, proposals generally included some combination of

⁵² Ibid., 392.

accident, injury, unemployment insurance and a pension system. In order to help the worker afford the insurance policy, the state and the workers' employers would pay a portion of the cost, as was the case in the Bismarckian insurance system. This system would have essentially mandated cooperation amongst workers, factory owners and the state in order to provide a basic level of protection to all workers and prevent the growth of class antagonism.

Although full-scale labor insurance would never become law in Japan, it remained an important talking point in the early 1910s. In December 1911, the Social Policy Study Group (*Shakai Seisaku Gakkai*) – a study society made up of industrialists and academics who sought liberal and reformist solutions to social problems – devoted their fifth general meeting to the discussion of the pros and cons of labor insurance.⁵³ Awatsu had earlier written that basic insurance (*kanben hoken*) might lead to a more comprehensive kind of state insurance (*kokka hoken*) that, in his description, resembled social insurance. While he continued to maintain some of his previous support for labor insurance, he felt that the timing was not yet right for the introduction of this potentially expensive social policy. As Awatsu noted at the beginning of his speech, he spoke from the position of both an insurance scholar and someone working in the industry as the president of a liability insurance firm, which made him sensitive to the interests of private companies.⁵⁴ He argued that social conditions in Japan were not so bad – certainly not as bad as conditions he had seen in the West where laborers resorted to sleeping in parks – and that the

⁵³ Taiyōji Junichi, “Kaidai” [Bibliography], *Rōdō hoken, Shakai Seisaku Gakkai shiryō shūsei Vol. 5*, ed. Shakai Seisaku Gakkai (Tokyo: Ochanomizu Shobo, 1977), 1. See also Garon, *The State and Labor*, 32-33.

⁵⁴ Awatsu Kiyosuke, “Taigi” [Discussion], *Rōdō hoken, Shakai Seisaku Gakkai shiryō shūsei Vol. 5*, ed. Shakai Seisaku Gakkai, (Tokyo: Ochanomizu Shobo, 1977), 57.

communal nature of Japanese factories meant that workers received some relief when they were in need.⁵⁵ The anxiety created by the social problem suggests that this was a rather rosy-eyed view of social relations at the time. It was nevertheless an effective means of absolving the state of the kinds of responsibility for social welfare that would have accompanied labor insurance.⁵⁶ While there were a variety of views presented at this meeting of the study group, most agreed that stricter oversight over the conditions in factories, coupled with the introduction of *kan'i hoken* as well as the creation of jobs via the promotion of robust growth in the industrial sector would be a more effective social policy than labor insurance.

At the same time, there were some dissenting voices that thought that Japan was ready for, and needed, the immediate establishment of labor insurance. Ishikawa Bungo, a professor at the Tokyo Higher Commercial School (which would become present day Hitotsubashi University), offered the most robust and enthusiastic advocacy for the immediate introduction of compulsory labor insurance. Ishikawa argued that while he was “someone who rejects compulsion,” laborers did not have a sufficiently high level of knowledge or civilization to understand the importance of life insurance. A system of compulsory life insurance would help to “correct their customs” (*kifū o kōsei*) and train them in the proper ways of being a member of the nation. Although some might think of compulsory insurance as overly burdensome, Ishikawa pointed out that the new Meiji state had once had to also make school attendance mandatory.⁵⁷ Japanese people no

⁵⁵ Ibid., 88-89.

⁵⁶ Garon, *Molding Japanese Minds*, 48-49.

⁵⁷ Ishikawa Bungo, “Rōdō hoken mondai” [The Problem of Labor Insurance], *Hoken Hyōron* vol. 5, no. 1 (1912): 51.

longer even recognized the required nature of education and Ishikawa predicted that a similar transformation would occur regarding labor insurance. Ishikawa wrote, “My ideal is freedom. It is just that, in order to attain this freedom, there is no other way than to borrow compulsion as a means.”⁵⁸ Advocates differed slightly in their proposed timelines for the adoption of labor insurance or in the percentage of the fees that they expected laborers to shoulder. Overall, however, they all agreed that the state had a social obligation to force workers into a system of labor insurance so as to protect the security of workers and their families and thus preserve social harmony throughout the entire nation.

While labor insurance generated a good deal of discussion amongst insurance scholars, it is difficult to state conclusively the direct relationship between discussions of labor insurance and the creation of policy. Of the seven proposals produced by the *chōsakai* (the small-sum insurance study group) between 1910 and 1911, only the fifth, produced in September 1910, contained sections that resembled labor insurance. While the types of available insurance enumerated in other draft proposals were limited to life insurance or annuity policies, the fifth draft would have also introduced illness and injury insurance policies that laborers would have been able to purchase.⁵⁹ These policies would have had a maximum value of 1,000 yen and would have been limited to workers in specified industries (these industries are not enumerated in this draft). Interestingly, these policies would become void if workers became ill or sick while engaged in “crime,

⁵⁸ *Ibid.*, 51-52.

⁵⁹ It is important to note that while this proposal contained aspects that resembled labor insurance, it lacked the element of force. Compulsion was vital to proponents of labor insurance as they did not trust workers to understand the value of insurance without the encouragement of the state.

violence (*bōkyō*), drunkenness (*deisui*), strife (*sōtō*) or other adventures not related to work.”⁶⁰ In a period when strikes and labor unrest were on the rise, the implication of this clause suggests that workers injured during a labor disturbance or other anti-social activities would forfeit their policy.

On the other hand, although this more comprehensive system for protecting worker health and welfare was never adopted, discussions of labor insurance impacted debates over the creation of *kanpo*. As Ministry of Communications bureaucrats admitted during deliberations over the proposed *kanpo* law of 1916, many still held some belief that the more comprehensive protection offered by labor insurance could be enacted in the future.⁶¹ Moreover, while labor insurance was never passed into law, one aspect of it was perhaps tacitly enacted when, in 1924, *kanpo* decided to excuse future premium payments from injured workers who had already purchased policies. While not the same as injury insurance or disability insurance (since the workers would not receive a payment at the time of their injury), it allowed them to maintain the value of their life insurance or annuity policy, which would appreciate either at their death or once their annuity policy had come to term.

More importantly, the arguments against labor insurance illustrate the important role the idea of freedom played in the establishment of *kanpo*. The main reason for adopting *kanpo* instead of labor insurance was undoubtedly the high potential cost of the latter. As Sheldon Garon has demonstrated, the Japanese state attempted to minimize its

⁶⁰ Kan’i Hokenkyoku, *Kan’i seimei hoken yūbin nenkin jigyo shi: furoku shiryō* [The Business History of *Kan’i seimei hoken* and Pensions: Supplementary Materials] (Tokyo: Kan’i Hokenkyoku, 1936), 77.

⁶¹ "Shūgi'in" [House of Representatives], *Dai Sanjūnana Teikoku Gikai: Kan’i seimei hoken hōan tsūka tenmatsu*, ed. Tamaki Tamesaburō (Tokyo: Tamaki tamesaburō, 1916), 105-106.

financial obligations when creating social welfare policies throughout the prewar period.⁶² It was therefore very unlikely that the Japanese state would have agreed to incur the high costs required to enact a system of labor insurance.⁶³ At the same time, however, the importance of worker choice to *kanpo*'s founders needs to be highlighted, as the issue of choice was one of the most significant differences between *kanpo* and labor insurance. Many of *kanpo*'s proponents noted that this new system would be especially meaningful if workers were able to freely decide for themselves that purchasing a life insurance contract was the best option for themselves and their families. According to the noted supporter of philanthropy and state-sanctioned social reform, Kuwata Kumazō, "If there is compulsory insurance (*kyōsei hoken*), laborers will not comprehend the importance of social improvement. Because of this, the spiritual effects (*seishin ue no kōka*) will be weak and laborers will not try to improve their position on their own."⁶⁴ To illustrate his point, Kuwata went on to describe a trip to Germany where he had attended a meeting of the German Socialist Party. During his trip, he had gone to a beer hall and had had an opportunity to talk with German laborers. According to Kuwata, the workers he met did not comprehend the value of social insurance and simply thought of it as an imposed tax. The capitalists (*shihonka*) that he met in Germany also resented the fact that they had to make contributions to their workers' insurance policies.⁶⁵ Thus, rather than bringing

⁶² Garon, *Molding Japanese Minds*, 49.

⁶³ This is a situation wherein the discourse of insurance actually differed from its reality. In actuality, the cost of social insurance in Germany was almost entirely split between workers and employers, with the state only contributing a small amount.

⁶⁴ Kuwata Kumazō, "Taigi" [Discussion], *Rōdō hoken, Shakai Seisaku Gakkai shiryō shūsei Vol. 5*, ed. Shakai Seisaku Gakkai (Tokyo: Ochanomizu shobo, 1977), 36-37.

⁶⁵ *Ibid.*, 37-38.

workers, capitalists and the state into a mutually supportive social arrangement, Kuwata's experience suggested that compulsory insurance would further encourage class conflict.

This emphasis on the voluntary nature of *kanpo* directly connected to the initial proposals for *kanpo* as a particularly salient solution to the social problem. By inculcating an ethic of savings in workers, advocates like Awatsu and Murakami wanted to train workers to live self-disciplined lives. In the subsequent debate over labor insurance, Awatsu criticized this program, asserting that “at the same time that it will be difficult for employers (*yatoimushi*) to bear the burden of policy premiums, it will also obstruct the spirit of self-help (*jijo no seishin*) of the people (*kokumin*).”⁶⁶ For supporters then, the benefit of life insurance as social policy lay not in having either the state or employers constantly supervise workers, but in convincing workers themselves that purchasing life insurance was actually in their own best interest. In these articulations, the value of small-sum insurance would arise from instructing unruly workers in appropriate ethical and responsible fiscal habits so that they could become properly functioning members of society.

As discussed in the introduction, the sociologist Nikolas Rose has emphasised that freedom and choice have constituted vital components of modern regimes of governmentality. Invoking Foucault, Rose writes, “when it comes to governing human beings, to govern is to presuppose the freedom of the governed. To govern human beings is not to crush their capacity to act, but to acknowledge it and to utilize it for one's own

⁶⁶ Awatsu Kiyosuke, “Rōdō hoken mondai” [The Problem of Labor Insurance] Vol. 5, no. 1 (1912): 47.

objectives.”⁶⁷ As T. Fujitani has demonstrated, this modern understanding of power was an important part of the formation and consolidation of the modern Japanese subject.

Fujitani writes:

the new Meiji rulers began to demand the active spiritual participation of the common people in the realization of national objectives. As I would describe it, they hoped to reconstitute the people into more than simply objects of rule, so that they could become knowledgeable and self-disciplined subjects in the dual Foucauldian sense – that is, subjects who were not only subjected to “control and dependence” but who were also subjects possessed of their identity by a “conscience or self-knowledge.”⁶⁸

By making *kanpo* a voluntary system, supporters intended to augment the tutelary benefits of this insurance system by requiring that laborers consciously make the choice to purchase a contract out of their own volition. Purchasing a contract would not simply help laborers to better deal with problems that would befall them and their families if they lost their lives in an unforeseen accident, but would help to stimulate a spiritual and ethical transformation in which laborers themselves would make the choice to become disciplined and thrifty subjects capable of regulating their own daily practices.

In the next section, I will focus on debates that occurred shortly after the submission of the law to the Diet in 1916. Though supporters in those debates would no longer tout the promotion of savings as the most important reason for passing *kanpo*, traces of these discourses remained. For while they no longer stressed savings itself quite so strongly, bureaucrats in the Ministry of Communications continued to emphasize the way in which *kanpo* could function as a tool to provide order to workers’ lives and draw them into a relationship of solidarity with the rest of the nation.

⁶⁷ Rose, *Powers of Freedom*, 4.

⁶⁸ Fujitani, *Splendid Monarchy*, 19.

The Debate Over the Law

On February 7, 1916, the Ōkuma cabinet submitted its bill to the Diet. There were few drastic changes to the proposals that had been mooted in the many drafts from the previous few years. Insurance contracts would be limited to 300 yen, which was the lowest value for which private firms could offer contracts. To protect the state against fraud and the added risk incurred by foregoing health inspections, the bill stipulated that it would not pay out the full amount of the policy if a customer died within two years from specified infectious diseases or accidents. The two policies that customers could purchase would either be life insurance coverage or an endowment policy (*yōrō hoken*). In order to provide flexibility for poor laborers who found it difficult to pay a year's premium at one time, payments would need to be made on a monthly basis. Further, if their contracts lapsed due to an inability to pay their premiums, customers had one year to recover their policies.

In order to evaluate the merits of the bill, the Diet convened discussion sections in which members of parliament and industry supporters could question bureaucrats from the Ministry of Communications about the proposed system. The records of these debates provide a useful archive for understanding the aims of the various groups debating this system. While ostensibly a question and answer system, supporters of private insurance firms used this forum to express their objections to the proposed government monopoly on this new insurance system. In this exchange, supporters of both sides of this debate expanded on arguments that they had been making in journals and newspapers throughout the preceding years.

Executives and supporters of private insurance firms found the argument that *kanpo* would serve as a kind of social policy to be most egregious. The implication that private firms did not operate in the interests of their customers was particularly dangerous to an industry that claimed to be rooted in the principle of mutual-assistance. Yano indignantly wrote in his elegiac *Records of a Lost War* (Haisenroku), “it isn’t the case that private companies' employees are all scoundrels” out to defraud or deny coverage to angelic customers.⁶⁹ Yano argued that while some people might have come to this conclusion based on firms' decisions to deny coverage or to refuse benefits payouts due to customer fraud, insurance companies needed to make these difficult decisions in order to protect the interests of the larger community of the insured. In reality, of course, the firm's primary motivation was the protection of their profits. Accumulating customers, however, required firms to articulate their policies with the language of mutual support and social development. Since both sides based their position on their specific understanding of society, the representatives of private industry tried to cast doubt on *kan'i hoken's* ability to function as effective social policy (*shakai seisaku*).

To start with, they asked representatives of the Ministry of Communications to clarify exactly what they meant by the term social policy. According to their understanding, social policy should involve some kind of redistribution of resources from the wealthy to the poor. In other words, opponents of the bill defined social policy as requiring that poverty stricken recipients receive some tangible benefits. They acknowledged that labor insurance would meet this criterion, as it offered laborers more

⁶⁹ Yano Tsuneta, "Haisenroku" [Records of a Lost War], *Dai Sanjūnana Teikoku Gikai: Kan'i seimei hoken hōan tsūka tenmatsu*, ed. Tamaki Tamesaburō (Tokyo: Tamaki Tamesaburō, 1916), 22.

clearly defined benefits regarding accident, sickness or old age and required employers to help pay premiums.⁷⁰ As such, they repeatedly asked if the state had any immediate plans to introduce labor insurance, to which representatives of the government answered in the negative. Representatives of private firms consequently suggested that the bill failed to fulfill its aim of working as a kind of social policy.

Members of the Ministry of Communications responded in a rather ambiguous fashion. They continued to assert that the enactment of social policy remained the animating principle of the new law. They argued that it did so by extending the “blessings” of life insurance to the lower classes and by preserving social stability.⁷¹ They also rejected the assertion of private industry critics that social policy should redistribute wealth. Instead, they stated that while people might argue over whether or not *kanpo* really was social policy, state bureaucrats believed that social policy did not have a singular, fixed meaning and would vary in different times and places. Additionally, aside from rather vague language about promoting discipline and maintaining social stability, *kanpo* supporters also noted that the system would invest in programs that supported social welfare like schools or low-cost housing, although they acknowledged that this was a more indirect method of enacting social policy.⁷²

⁷⁰ And given the fact that private firms in England and America had made tremendous profits from their industrial insurance policies, it is possible that firms actually envisioned labor insurance as a potentially profitable new avenue.

⁷¹ Exactly what these blessings were, however, was never spelled out, but the text suggests that they were referring to the death benefit.

⁷² I examine this system in greater detail in the next section. As I noted earlier in the chapter, the first intellectuals to support small-sum insurance generally envisioned that this new insurance system would help to spread an ethic of savings amongst the poor. However, the topic of savings seems to have completely dropped out of the arguments made in favor of *kanpo* in the Diet debates. Though never stated explicitly, however, I think that a similar sense of purpose was implied by the somewhat vague pronouncements of *kanpo*'s importance for the protection of

The second major point of contention revolved around the question of who should be allowed to run this new insurance system. The Ministry of Communications argued that it would need to be a state-run monopoly in order to support the needs of workers and to shield them from the deleterious effects of unbridled competition among private companies. Supporters of private companies repeatedly expressed dismay over the government's determination to maintain a monopoly. They noted that in the US and most European countries, whose experiences had been very influential to the conceptualization of small-sum insurance in Japan, almost all firms were privately run. Even in Germany, where social insurance required heavy state support and intervention, two private firms dominated the industry. In response, *kanpo* supporters pointed out that over fifty Japanese insurance companies had gone bankrupt. Representatives of private insurance companies answered that this number was heavily inflated by the inclusion of various kinds of insurance companies and was not limited to life insurance companies. When restricted to life insurance companies, the number of failed firms shrank to around 20, most of which were small firms that had failed prior to the 1900 revision of the insurance law that increased the level of government oversight of the industry.

social order and discipline. However, *kanpo* bureaucrats did not feel comfortable making this argument explicitly because, at least in these debates, savings was not viewed positively. Critics of *kanpo* frequently asserted their worry that the state would use *kanpo* to enrich the national treasury and that the system would not benefit the people at all. Although members of the Ministry of Communications asserted that this would not happen, this argument did not win over critics. *Kanpo*'s opponents maintained that the same arguments had once been made in favor of postal savings. According to these critics, although postal savings accumulated the money of people in rural and regional areas (*chihō*), it was simply used to support programs in the main industrial and urban centers. Since people like Murakami and especially Awatsu continued to be some of the most important supporters of *kanpo*, my sense is that Ministry of Communications bureaucrats continued to envision the promotion of savings as an important part of *kanpo*. So as to avoid the accusation that *kanpo* would be used to enrich the state treasury rather than enact social policy, however, it is possible that the Ministry of Communications made a strategic decision to downplay the importance of the promotion of savings during these debates.

While private firms had historically fought against government oversight, their supporters changed tack during the debate over *kanpo*. They now welcomed government regulation if it would allow private firms to expand into previously restricted markets such as the small-sum insurance market. Private firms and their supporters now asserted that heavily regulated private firms would actually provide better value both for their customers and for the whole nation. Private firms, for example, offered life insurance and annuity contracts that would also pay customers a small dividend based upon the firms' investment performance and thus provide a direct benefit to consumers. They also argued that they would be able to offer customers cheaper contracts.⁷³ Ministry of Communications bureaucrats repeatedly stated that they would not return any money to policyholders. Instead, they would invest earnings back into society by providing low-interest loans to groups that supported public welfare.⁷⁴ Because these investments would promote social stability, all members of the nation would benefit.⁷⁵ Private firms, however, also refused to cede this point to *kanpo*. Since *kanpo* planned to invest in social welfare organizations with low-interest loans, they also calculated the value of customers' contracts with a lower interest-rate, which lowered the value of the contract. As private firms were primarily interested in generating wealth, they calculated customers' contracts at a higher interest-rate, usually between 4 and 6 percent, and thus offered more valuable contracts for corresponding premiums.

In essence, private firms offered a competing vision of what it meant to contribute to society. They argued that their contracts would provide more security to customers

⁷³ "Shūgi'in," *Kan'i seimei hoken hōan tsūka tenmantsu*, 64.

⁷⁴ *Ibid.*, 94.

⁷⁵ *Ibid.*, 88.

with higher valued contracts offered at lower prices. Moreover, these firms asserted that they played an important function by circulating capital and encouraging investment. In particular, they emphasized the life insurance industry's central role in the expansion of Japanese heavy industry. Life insurance companies, for example, had been significant investors in the railroads.⁷⁶ According to them, this encouragement of economic development and growth actually constituted a much more significant contribution to the nation than a program that only supported the welfare of one segment of society.

Representatives of the industry further argued that *kan'i hoken*, in contrast, would foment class division and class resentment. The fact that both parties largely ignored already existing agitation by laborers is interesting, and underscores the point that insurance was intended to suture the extant divisions in society. Private firms argued that their business would provide the most benefits to all, as they created employment opportunities and thus created wealth for all members of the nation. As such, even though they would never concede that small-sum life insurance should function as “social policy,” private firms asserted that their policies and business practices would best improve society for all members of the nation. Their argument was unable to substantially alter the resulting law, however, as no ministries of the government seem to have ever seriously considered allowing private firms to offer small-sum policies.

Finally, supporters of the private firms tried to limit the number of customers who could purchase this new kind of life insurance. They wanted the government to restrict customers to laborers, and to write this into the law by restricting the ranks of eligible customers to those who paid less than 10 yen in income tax. Moreover, they also wanted

⁷⁶ Ericson, *The Sound of the Whistle*, 324.

to lower the maximum policy. As *kanpo*'s critics pointed out, a policy valued at 300 yen could be quite damaging to many firms. Although the Ministry of Agriculture and Commerce would not give new licenses to firms offering policies below 300 yen, many older firms still had existing policies valued below 300 yen. In fact, these contracts made up about 50 percent of their existing contracts.⁷⁷ Private firms' executives were thus very worried that *kanpo*, which would utilize the widespread nature and social standing of the post office to recruit customers, would eat away at the profits of private firms.

In response, the Ministry of Communications estimated that the average policy value would be around 75 yen. It based its calculations on the savings patterns of customers who held postal savings accounts. The bureaucrats thus assumed that customers who purchased life insurance at the post office would be able to divert a similar amount of excess income to paying their life insurance premiums.⁷⁸ Throughout the deliberations, *kanpo*'s supporters argued that they would not compete with private firms. They argued that postal life insurance would actually help private firms as more people would discover the value of life insurance, and some of these people would desire the more valuable policies that they could only purchase from private industry. Thus, the Ministry of Communications argued that private companies would also ultimately benefit from the increase in business that would accompany *kanpo*'s founding.⁷⁹

When the government submitted the bill to the House of Peers, the upper house proposed two amendments that would limit the coverage of *kanpo*. The first amendment proposed lowering the maximum value of a contract to 250 yen. The second main

⁷⁷ "Shūgi'in," 6.

⁷⁸ Ibid., 6.

⁷⁹ Ibid., 7.

proposed amendment would have restricted potential customers to the poor (*saimin*). The proposed amendment was purposefully ambiguous on how to define the category of poor, as they anticipated a return to power by the more pro-business Seiyūkai party and wanted to provide it with the space to enact more industry friendly policies. Nevertheless, they suggested that restricting *kanpo* policies to those who paid below either 5 or 10 yen in income tax per year would be a good way to ensure that those who benefited from *kanpo* policies were actually poor.⁸⁰

Although both of these amendments meshed with longstanding goals of private insurance executives, the industry's supporters in the House of Peers cleverly couched their arguments with the language of social policy, expressing a desire to ensure that the benefits of this new law would remain with the lower classes and would not also be extended to the members of the middle and upper classes.⁸¹ According to Yamamoto Tatsuo, a member of the House of Peers, former head of the Bank of Japan, and a member of Prince Saionji's second Cabinet, "I worry that [the law has been introduced] in the name of lower class society, but that it will become an enormous benefit for those above the middle class (*churyū ijō no hito*)."⁸² Both of these provisions passed in the House of Peers by a significant majority, but found no support in the House of Representatives.⁸³ Due to the resulting impasse, these amendments were hashed out at a

⁸⁰ "Kizokuin" [House of Peers], *Dai Sanjūnana Teikoku Gikai: Kan'i seimei hoken hōan tsūka tenmatsu*, ed. Tamaki Tamesaburō (Tokyo: Tamaki tamesaburō, 1916), 490.

⁸¹ *Ibid.*, 490.

⁸² *Ibid.*, 514. Yamamoto was a conservative politician who was not particularly interested in populist causes. While we might doubt the sincerity of his pronouncement, it is interesting that he couched his argument in the language of social policy.

⁸³ "Ryōin Kyōgikai" [Joint Committee of Both Houses], *Dai Sanjūnana Teikoku Gikai: Kan'i seimei hoken hōan tsūka tenmatsu*, ed. Tamaki Tamesaburō (Tokyo: Tamaki tamesaburō, 1916), 568.

joint assembly, which agreed to eliminate any employment-based limitations and lowered the maximum value of a policy to 250 yen.⁸⁴ This maximum value would only hold until 1922, when it was raised to 350 yen and was then raised again to 450 yen in 1926.⁸⁵ The maximum value of a *kanpo* policy would continue to increase throughout the 1930s and 40s, reaching a prewar high of 2000 yen per person in 1944 as the state attempted to utilize the financial power of the insurance industry to support wartime expansion.⁸⁶

Investing in the Social

In the Diet discussions analyzed above, critics asked pointed questions about exactly which kinds of public institutions *kanpo* would support and whether bureaucrats held any specific plans for transitioning to a policy of labor insurance. Whether as a deliberate strategy to maintain its options, or simply because it actually did not have concrete plans for the future, the Ministry of Communication's responses remained consistently vague. Bureaucrats noted that the 1911 Factory Law would drastically alter laborers' home and workplace environments. The Ministry of Communications argued that it would require several years before they could properly gauge the impact of the law on the health and security of laborers and that they would thus suspend judgment on the necessity of labor insurance until a later time. The Ministry of Communications was also initially unable to present a clear picture of the financial prospects of *kanpo*. While bureaucrats knew that postal insurance would require state funding during the first year

⁸⁴ Ibid., 578-581.

⁸⁵ Kan'i Hokenkyoku, *Kan'i seimei hoken yūbin nenkin jigyōshi*, 459.

⁸⁶ Yūseishō, *Zoku teishin jigyō shi, dai hachi kan* [Continued History of the Communications Industry Vol. 8] (Tokyo: Yūseishō, 1960), 59-60. I will address the issue of the wartime in greater depth in chapter 5.

of operations, it could neither guarantee profitability nor the system's ability to maintain a self-sufficient budget in the following years. As a result of this fiscal uncertainty, Ministry of Communications bureaucrats did not anticipate being able provide loans to social welfare groups for the first ten years and thus could not explicitly state which groups they would eventually fund.⁸⁷

In the end, this extreme cautiousness would not be warranted. *Kanpo* was incredibly successful and would be so for the entirety of its existence.⁸⁸ After an initial outlay of 69,566 yen in 1916, *kanpo* would never again have to dip into government funds. In the 1916 fiscal year, it received over 400,000 yen in premiums. In the next year, this number nearly quintupled to over 2,000,000 yen.⁸⁹ By the end of the 1918 fiscal year, 705,778 customers had purchased whole life contracts worth 67,217,962 yen and 459,837 customers had purchased endowment contracts worth 38,623,457 yen.⁹⁰ Based on this immediate success, *kanpo* was able to begin providing low interest loans in 1919, when it loaned 1,008,500 for the construction of affordable rental housing and 500,000 for the establishment of retail markets that would sell everyday goods in places where the poor had few purchasing options. Despite the repeated promises made in Diet sessions that money from *kanpo* would not be used to fill the national treasury, 2,844,456 yen was put towards securities, which included national and local municipal bond issues, and deposits.

⁸⁷ "Shūgi'in," *Kan'i seimei hoken hōan tsūka tenmantsu*, 49.

⁸⁸ *Kanpo* continues to exist to the present day. As part of the Koizumi reforms, *kanpo* was privatized and now operates as a joint-stock company. See Mclachlan, *The People's Post Office*, 288-293.

⁸⁹ Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Taishō kyū nendo* [Postal Life Insurance Statistical Yearbook: 1920] (Tokyo: Hoken'in Kan'i Hokenkyoku, 1922), 60

⁹⁰ Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Taishō hachi nendo* [Postal Life Insurance Statistical Yearbook: 1919] (Tokyo: Hoken'in Kan'i Hokenkyoku, 1920), p. 18. From these numbers alone, we can already see a difference between *kanpo*'s customers and the customers of private insurance firms, as private firms sold significantly more endowment contracts.

In the next year, these totals doubled, with 2,474,553 yen going towards rental housing, 1,080,100 yen going the creation of markets and 4,641,839 towards the purchase of securities and deposits. On top of these amounts, *kanpo* gave loans to some new industries, with 20,000 yen for organizations helping to lower the cost of living, 20,000 yen to build pawn-shops,⁹¹ and 408,800 yen for the construction of primary schools.⁹² By 1925, *kanpo* controlled over 93 million yen, of which it had invested almost 50 million yen. Out of this total, over 10 million had been applied towards constructing rental housing and almost 15 million had helped to build primary schools.⁹³ The system's rapid growth continued; on the eve of war at the end of the 1936-1937 fiscal year, *kanpo*'s insurance fund totaled an astounding 1,142,178,454 yen, although by this point, only 285,831,239 yen went towards loans for public welfare enterprises, with the remainder in securities or deposits. Nevertheless, the loans doled out in 1936 totaled over 76 million yen alone.⁹⁴

⁹¹ According to Yokoyama, pawnshops were an essential part of the economy of the poor. Some artisans or street performers lived such a precarious existence that even a few rainy days could be devastating for them. By pawning their few possessions, these members of the lower-classes could obtain a small amount of money to tide them over until their fortunes improved. See Yutani, *Nihon No Kaso Shakai of Gennosuke Yokoyama*, 187.

⁹² Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Taishō kyū nendo*, 61. Although the records I have found do not enumerate where this money went, given the preponderance of private firms for purchasing government bonds, it is easy to surmise that a large percentage of this sum went into government bonds.

⁹³ Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Taishō jūyūon nendo* [Postal Life Insurance Statistical Yearbook: 1925] (Tokyo: Hoken'in Kan'i Hokenkyoku, 1927), 74-77.

⁹⁴ Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Shōwa nijū nendo* [Postal Life Insurance Statistical Yearbook: 1937] (Tokyo: Hoken'in Kan'i Hokenkyoku, 1939), 168-177.

Kanpo's backers described these loans as social policy and officials intended that the loans would go towards groups promoting social welfare.⁹⁵ At the same time, it is certainly true that these programs represent a very unique type of social welfare, as it was the profits made from policies primarily aimed at the poor that provided the financial basis for these extensive investments. This policy of investment shifted the burden of funding social welfare onto the poor themselves, while simultaneously preserving the privilege of directing these investments for officials in the Ministry of Communications.

Adding to the distinctiveness of this form of public welfare, the money provided to these public-welfare organizations came in the form of loans. Aside from the large-scale investment in a health program for *kanpo* customers,⁹⁶ the state never utilized the profits received from postal insurance to provide grants or other direct welfare benefits. Instead, the state literally invested in the development of social infrastructure. Although provided at a lower interest rate than the organization might have been able to receive from a bank, *kanpo* bureaucrats still expected to make a profit on the system's investments. In fact, generating profit was essential for *kanpo*'s ability to maintain the stability of the system, to continue to provide loans to other social welfare organizations, and to purchase the government bonds that would help to improve the finances of the nation.

In order to insure the soundness of their investments, *Kanpo* actively investigated industries in which it was interested in providing loans. The records of *kanpo*'s research

⁹⁵ We might categorize some of these loans as going towards basic municipal services, such as waterworks or schools and we might be surprised that *kanpo* loans were required for their creation. Regardless, these were still described as social policy.

⁹⁶ This program is discussed in detail in the preceding chapter.

indicate that decisions regarding funding depended on how an industry might contribute to social welfare and whether the loan would be a profitable investment. Industries that would provide a meaningful social function would only receive funding if *kanpo* could anticipate that it would also receive a return on its investment. This situation is aptly illustrated by the following two examples. A study conducted in 1919, for example, identified a real need for affordable housing since non-profit housing complexes only existed in limited areas of Tokyo and Osaka.⁹⁷ Because many poor people could not afford to pay rising rents, the construction of low-cost or non-profit housing complexes would fulfill a pressing social need. The inflation that accompanied the post-World War I economic boom had caused prices to skyrocket. The 1918 Rice Riots demonstrated that high prices could cause serious unrest amongst the populace. The last factor considered in the report, however, was low-cost housing's status as an investment (*hōshimono*). The report indicated that as long as the housing managers were strict and carefully selected tenants, loans for the construction of housing would be a profitable investment.⁹⁸ Although these studies do not contain a final decision about whether or not to proffer the loan, low-cost housing, as noted above, would be one industry that *kanpo* continuously funded. When considering loans to basic cafeterias (*kan'i shokudō*) that would have fulfilled laborers' needs for cheap food, however, *kanpo* discovered that extant cafeterias operated by private charitable associations in the Kanda area of Tokyo had continuously

⁹⁷ Kan'i Hokenkyoku, "*Taishō hachi nendo chōsa: Jūtaku ni kan suru chōsa*" [1919: Surveys Regarding Housing], *Shakai kōkyō jigyō ni kan suru sho chōsa, sono ichi*, ed. Kan'i Hokenkyoku (Tokyo: Kan'i Hokenkyoku, 1928), 4.

⁹⁸ *Ibid.*, 21.

lost money.⁹⁹ *Kanpo* would subsequently not make any loans to basic cafeterias in 1919 or 1920.¹⁰⁰

Finally, *kanpo*'s enactment of social policy constituted an attempt to engage in assistance at the level of social organizations or institutions rather than the individual. Aside from short-term loans offered to customers at risk of defaulting on their policies,¹⁰¹ the insurance system did not make any payments to its individual customers. In fashioning this social policy then, the state sought to avoid creating a system in which individuals would come to expect direct material aid. Instead, the state selected a number of industries that provided both important social services and investments opportunities, and then channeled funding to those industries in the form of low-interest loans. The framework of the aggregate allowed the state to expropriate value from laborers themselves. The state then turned around and invested this capital into social institutions designed to improve the lives of the poor. The government, in other words, took resources from the poor to invest in programs that would forestall claims for political or economic justice, and then put a positive spin on it all by calling it mutual aid.

Conclusion

In this chapter, I have shown the different and competing ways in which executives of private firms, government bureaucrats and insurance scholars all articulated positions for dealing with the social problems that had afflicted Japan after the

⁹⁹ Kan'i Hokenkyoku, "*Taishō hachi nendo chōsa: Kan'i shokudō ni kan suru chōsa*" [1919: Surveys Regarding Basic Cafeterias], *Shakai kōkyō jigyō ni kan suru sho chōsa, sono ichi*, ed. Kan'i Hokenkyoku (Tokyo: Kan'i Hokenkyoku, 1928), 33-36.

¹⁰⁰ Kan'i Hokenkyoku, *Kan'i Hokenkyoku tōkei nenpō: Taishō kyū nendo*, 61.

¹⁰¹ Interestingly, these loans were listed amongst *kanpo*'s investments.

acceleration of industrial development at the end of the 19th century. In concluding, I would like to return to Robert Castel's analysis of labor insurance, with which I began this chapter. As I introduced earlier, Castel noted that state-run insurance systems functioned as social property and thus helped stave off attacks on the regime of private property itself. Castel, of course, is specifically discussing the more comprehensive social insurance schemes adopted in Europe (especially in France and Germany), which did not take root in Japan. Moreover, in Castel's treatment, the compulsory nature of mandatory insurance is especially important as it further solidifies the essentially fixed social position of wage-labor and mandates that labor be brought back into society under the authority of the state.¹⁰² In contrast, Japanese laborers who wished to enter the state-run system needed to purchase a life insurance policy from the post office. While it lessened the degree of social protection offered, it also meant that Japanese laborers had to actively choose to purchase a contract and become enmeshed in this national system of security. Further, although private firms had tried to lobby for *kanpo* policies to be restricted to those who paid below 10 yen in taxes, this limitation was never enacted and policies were never restricted to any one specific class.

In spite of these significant differences, Castel's argument is useful for understanding the larger implications of the Japanese post office's more limited life insurance system. His argument that insurance reincorporated the poor into society without actually disturbing the regime of private property itself is especially provocative for our understanding of modern Japan when we remember that until 1925, suffrage was

¹⁰² Castel, *From Manual Workers to Wage Laborers*, 284-285.

limited to men who paid a stipulated amount in tax.¹⁰³ This quite clearly enshrined property as a condition for a full claim to citizenship in Japan. In Castel's depiction, the state claims a space as a force mediating between the interests of capital and labor and establishes social insurance as a form of social property that extends to the poor the protections and claims to full citizenship associated with private property. In the case of Japan, while the Ministry of Communications bureaucrats claimed that insurance could play a similarly mediating role, the state established social property of a different character. Through *kanpo*, the Japanese state made a limited *claim* to security through life insurance the common possession of people throughout the nation. Japan's case thus differed in that the people themselves also had to be responsible for maintaining their ability to purchase these policies, which made the tutelary aspect of social insurance even more significant. While the policies would be open to all, only those who maintained employment and practiced some fiscal discipline would continue to enjoy the benefits of the promise of security. The poor in other words, would need to train themselves to become responsible consumer-citizens in order to enjoy the new form of protection offered by the state.

Kan'i hoken, of course, did not solve the social problem and did not successfully alleviate worker poverty. Moreover, while government officials, social reformers and company officials ardently debated the significance of this system for workers, I have been unable to discover labor leaders, workers or union representatives that commented on this system. The lack of the voices of laborers suggests that they realized from the start that state-run insurance offered the mere false promise of a national community that

¹⁰³ Japanese women would have to wait until 1946 for suffrage.

would in actuality foreclose the possibility of more radical conceptions of community, politics or the regime of private property itself.

Finally, in terms of its significance for understandings of Japanese history, *kan'i hoken* reflects a more active form of state intervention into social policy than scholars of Japan have previously acknowledged. Sheldon Garon's two texts, *Molding Japanese Minds* and *The State and Labor in Modern Japan*, offer some of the most comprehensive and interesting discussions of the Japanese state's attempt to manage society. Most fully articulated in *Molding Japanese Minds*, Garon argues that state policy was formed and carried out through negotiation and cooperation between the state and private groups of reformers.¹⁰⁴ Moreover, regarding the pressing issue of poverty, the state drew on images of more traditional social relations under feudalism to argue that the state should not take a more direct role in welfare relief. According to Garon, "Japanese-style welfare was to be administratively simple, strongly didactic, relatively immune from taxpayers' opposition to public assistance, and embedded in the traditional relationship between the benevolent ruler and his subject."¹⁰⁵

In many respects, viewing *kan'i hoken* as a system for enacting social policy confirms many aspects of Garon's description of the role of the state, while others challenge his portrayal.¹⁰⁶ On the one hand, insurance scholars, who were not always directly employed by the state, were essential to introducing and keeping alive the idea that *kanpo* could function as an important facet of social policy. Further, scholars and

¹⁰⁴ Garon, *Molding Japanese Minds*, 16–17.

¹⁰⁵ *Ibid.*, 49.

¹⁰⁶ In the introduction, I addressed the problem of liberated individuals in relation to Garon's work. In the interest of space, I will not revisit this critique here.

state bureaucrats both clearly envisioned that by encouraging the poor to save, *kanpo* would play an important didactic function. Finally, *kanpo* was created and run so that it would not be a financial burden on the state and would support the development of infrastructure rather than provide direct aid to poverty stricken individuals.¹⁰⁷

Nevertheless, the *kanpo* program also illustrates some key differences that allow for a productive rethinking of the nature of social policy in interwar Japan. Firstly, *kan'i hoken* as a form of social policy, and the usage of the capital raised to invest in social welfare organizations represents a much more direct and focused attempt by the state to manage the social problem than has previously been described. Most importantly, *kanpo* reveals the importance of ideas of science and technocratic planning as essential aspects of the solution of the social problem. Japanese intellectuals and insurance firms always made sure to emphasize the importance of scientific rationality and probability when describing how life insurance worked, and this new public form of insurance was no different. As discussed earlier in the chapter, *kanpo* proponents specifically noted that the scientific nature of life insurance was one of the distinct factors that made it superior to other forms of savings. While Garon argues that the state drew on images of more traditional social relations in order to forswear direct responsibility for managing social relief, the proponents of the state-run life insurance firm did not attempt to draw on feudal or “traditional” ideas of beneficence or the supposed special qualities of the Japanese family when crafting their proposals. In fact, they largely rejected these ideas, and in this case it was the supporters of private firms who attempted to utilize the image

¹⁰⁷ Following Poulantzas, however, I would prefer to see this fracturing as constitutive element of state power. See Nikos Poulantzas, *State, Power, Socialism*, Patrick Camiller, trans. (London: NLB, 1978).

of the family to fight *against* the state's creation of a public life insurance system.¹⁰⁸

Postal life insurance thus represented an attempt to use science, rationality and the usage of statistics to map out probability in order to encourage workers to freely choose to join the security of the national community. In essence, postal life insurance did posit the incorporation of labor and capital into a coherent social body. This new system, however, was not described as a return to the past or to the primordial village or family, but as a system based on science and rational management. Through this system, advocates hoped to both assuage the economic problems faced by workers while also ameliorating the larger problem of social dislocation that had accompanied industrialization and the subsequent changing social fabric of Japan's urban areas.

¹⁰⁸ Of course, as I mentioned above, opponents of labor insurance, many of whom supported postal life insurance, had no problem invoking these very same discourses of the Japanese family when opposing labor insurance.

Chapter 3

Towards an Everyday Ethic of Health:

Life Insurance and Health Guidance in Interwar Japan

As noted earlier in the dissertation, Japanese life insurance firms used statistical data and medical inspections to define the expected contours of a normal life. Through an analysis of probability statistics, life insurance firms posited that society functioned according to specific logical principles. Statistics and the graphical representation of customer data, in other words, combined the data from disparate individual lives to create a picture of a social body that, as an aggregate, conformed to norms regarding life expectancy and susceptibility to disease. As represented graphically, an individual life became a specific point located against, and organically connected to, this larger agglomeration of data. I argue that one result of this aggregate picture of social life, which resulted from mortality and health data, was the production of a measurable social body that could become the object of a more precise and scientific social policy. The social body of the nation could only be improved, however, by training individuals in appropriate habits of everyday living. This transformation is particularly illustrated by life insurance health promotion campaigns, which I analyze in this chapter.

This chapter follows from the previous chapter, in which I analyzed the establishment of *kan'i hoken* (*kanpo*) as a form of social policy. As a part of this system, *kanpo* utilized the profits generated from life insurance policies as a financial resource that it used to invest in public welfare organizations in the form of low-interest loans.

Related to this, *kanpo* also created a large-scale system of health centers that would come to cover the entire nation. The promotion of health differed, however, in that it was not a financial investment from which *kanpo* expected to make a direct profit, but a service that postal life insurance directly administered and extended to its customers for free or at drastically reduced cost.

While there is some overlap with material discussed in the previous chapter, this chapter focuses solely on the subject of health promotion for a few different reasons. Firstly, the size and scope of these programs make them incredibly important in the history of public health in prewar Japan. Scholars have discussed public health in the process of Meiji period state-building and in the context of the production of fitter bodies and better soldiers during World War II, but have paid less attention to public health in the interwar period. Further, while I spend the majority of this chapter discussing *kanpo*'s health guidance centers, private firms also erected hospitals and created health programs for their customers. The inclusion of private firms is important for it demonstrates that the promotion of health did not simply represent the state's domination of the populace, but was related to an entirely new way of conceptualizing social connectivity. Thus, the topic of health transcends the state and civil-society binary, and demonstrates that acting on an aggregate that had become conceivable and representable through the ordering of quantitative data had become a modality of seeing across many segments of the Japanese political and business communities.

Kan'i hoken opened its first health guidance center in 1922. The spread of Spanish Flu only a few years earlier had ravaged Japan and convinced many of the need for a more proactive policy of health and hygiene. Further, although insurance executives

had made a feasible argument for the equivalency of the mortality rate of the Japanese people and the populations of most other industrialized or industrializing Western nations at the beginning of the industry in the 1880s,¹ this claim had become increasingly incompatible with the mortality data that *kanpo* and other government agencies had collected. While the Japanese industry and economy had advanced at a rapid rate, statistical data revealed that Japan had not kept pace with Western nations in regards to health and hygiene.² As *kanpo* noted in a pamphlet titled “The Necessity of Preserving Health” (*Kenkō hoji no hitsuyō*):

Main causes of death, such as typhus of the stomach, are no longer counted among the significant causes of death in advanced countries (*bunmeikoku*). This is due to the nearly perfected discoveries in methods of prevention and treatment, based on advances in medicine. However, in Japan, it has remained one of the main causes of disease. In fact, there is not a pattern of decrease, but an increasing trend (*zōka no sūsei*).³

Statistics, in other words, helped to present a particularly compelling picture of a society in peril. Based upon this image, the public *kanpo*, and later on private firms, erected health promotion campaigns and each group sought to take advantage of this situation in unique ways.

The data regarding tuberculosis was an even greater cause for alarm. After cholera, tuberculosis was the next epidemic disease to plague Japan. Since tuberculosis could lay dormant for many years before attacking its host, the practice of sending patients to isolation hospitals to prevent the further contamination of disease would not

¹ The first firms made this argument to justify the fact that the first mortality tables that they used came directly from London.

² This data was largely derived from the Second Cabinet Statistics table from 1912 or knowledge gained from *kanpo*'s operations.

³ Kan'i Hokenkyoku, *Kenkō hoji no hitsuyō* [The Necessity of Preserving Health] (Tokyo: Kan'i Hokenkyoku, 1930), 16-17.

significantly affect tuberculosis transmission rates. In fact, a *kanpo* doctor noted that while 80,000 soldiers had died in the Russo-Japanese war and around 100,000 people had died in the Great Kantō Earthquake of 1923, approximately 1,200,000 people had fallen victim to tuberculosis.⁴ To make matters worse, “in contrast to other foreign countries, [data] reveals a rapidly increasing trend [in tuberculosis mortality] every year.”⁵ To respond to such terrible health data, the state enacted a comprehensive health policy that would reform the habits of all citizens.

Finally, the erection of this national health infrastructure needs to be understood in relation to the larger problems of labor that accompanied Japan's development of an industrial economy. As is well known, post World War I Japan witnessed a host of newer and more aggressive political and social movements. The 1918 rice riots, which constituted the end point to a series of riots and disturbances that began with the Hibya riots at the conclusion of the Russo Japanese war in 1905, stand out as one of the most prominent examples. In this series of disturbances against the high price of rice, what began as a sparsely attended speech protest on August 12, 1918 quickly escalated over the next few days as crowds destroyed sections of Tokyo and attacked police boxes. The crowds also attacked rice sellers and forced them to sell their goods at a fairer price. These actions only began to subside after August 16, when a shipment of rice arrived in the capital.⁶ As Andrew Gordon argues, the lack of an elite reformist presence in the rice riots, and the autonomous and spontaneous emergence of lower-class political action

⁴ Asada Hajime, *Kekkaku no hanashi* [On Tuberculosis] (Tokyo: Kan'i Hokenkyoku, 1930), 3.

⁵ *Ibid.*, 6.

⁶ Gordon, *Labor and Imperial Democracy in Prewar Japan*, 60-61. See also Ann Waswo, "Origins of Tenant Unrest," *Japan in Crisis: Essays on Taishō Democracy*, H.D. Harootunian and Bernard Silberman, eds. (Princeton: Princeton University Press, 1974), 380.

marked this event as different from previous demonstrations and made it particularly disturbing to the political establishment.⁷ To add to the consternation of the elites, women had also begun to take a more active role in labor agitation and the suffrage movement during this same period.⁸ In 1919, millions of Koreans participated in a movement for Korean independence, which the colonial authorities brutally suppressed. Also, in 1922 discriminated Buraku people came together to form the National Levelers Society, or *Zenkoku suiheisha*, which expressed increasingly radical demands for the elimination of discrimination and occupation-based prejudice throughout the 1920s.⁹

While it would be a stretch to try to argue that the Ministry of Communications and *kanpo* bureaucrats created health campaigns as a direct and intentional response to these groups' radical political demands, the history of social disturbance in the 1910s and 20s allows us to better understand the milieu within which these new discourses of health emerged. Rather than participate in movements motivated by class antagonism, the new discourse on health suggested that the individual could best protect himself and his family by making exercise and healthy living an essential part of his daily regimen. Conversely, this same discourse suggested that lack of health or the sudden onset of disease, caused by a lack of attention to health, constituted the greatest threat to familial continuity. In other words, rather than capitalist exploitation of workers or the lack of effective state regulation of working conditions, the Ministry of Communication and its doctors effectively posited health and hygiene as the greatest threat to the continuity of

⁷ Ibid., 108.

⁸ Silverberg, *Erotic, Grotesque, Nonsense*, 69.

⁹ Jeffrey Bayliss, *On the Margins of Empire: Buraku and Korean Identity in Prewar and Wartime Japan* (Cambridge: Harvard University Asia Center, 2013), 112-165.

working-class families. This displaced responsibility from the socio-economic system and transferred it on to the workers themselves. The national system of health thus articulated health as the moral obligation of all members of the nation, and reconstituted the worker as a responsabilized subject tasked with controlling his own destiny. This understanding of a citizen's required duty as a member of the national body could therefore function as a sieve that would filter out class antagonism and reorient the populace towards the goal of healthy living in concert with the rest of the nation.

A Brief History of Public Health

In order to understand the importance of the life insurance health campaigns, it is necessary to briefly examine the history of public health in Japan. From the beginnings of Japan's emergence as a modern nation-state, government bureaucrats placed a high value on improving health and hygiene. Only six years after its founding, the nascent Meiji state established the Bureau of Hygiene (*Naimushō Eiseikyoku*) in 1874. As one of their main activities, the Bureau began efforts to collect health and mortality data for different sectors of the population, which alerted them to problems such as Japan's comparatively high infant mortality rate. In early Meiji, the state primarily used the education system and the military as a vehicle for dispensing lessons on health, hygiene and the importance of proper nutrition to the people.¹⁰ Educators thought that if they taught proper modes of behavior to children, these children would then spread this knowledge to their parents, thus reaching the whole nation.¹¹

¹⁰ Fruhstuck, *Colonizing Sex*, 24-26.

¹¹ Shinmura, *Kenkō no shakai shi*, 203.

Along with a growing interest in spreading knowledge about health and hygiene, hospitals also began to emerge. As Susan Burns notes, the modern “hospital was, literally, a Meiji invention” as the first hospitals were erected to deal with casualties from the Boshin War (1868-1869) against rebels loyal to the prior *Bakufu* regime.¹² After this, hospitals run by municipalities, private families and medical schools started to spring up throughout the archipelago.¹³ Nevertheless, hospitals that offered clinical services were generally considered to be spaces for wealthier patients. For most Japanese, their first direct encounter with modern public health infrastructure occurred with the isolation hospitals that the Japanese state created in the 1870s to address cholera outbreaks. In this era, which saw the popularization of Spencerian thought, the sickness of one part was believed to threaten the entire nation.¹⁴ To counteract this, the state took on the obligation to protect the health of the nation by removing the sick from the uninfected population and sending them to isolation hospitals.¹⁵ Patients sent to the hospitals rarely returned, however, and the isolation hospitals came to signify spaces of death to the populace. According to Ruth Rogaski, “In the popular imagination, hospital doctors were demons who drained patients of their life blood and plucked out their eyes. Patients, it was said, were put in coffins while still alive and hauled off to incinerators.”¹⁶ Given the numerous cholera outbreaks that continued to occur in late 19th and early 20th century Japan, the isolation hospital maintained its dominant and ignominious role as the state’s main tool to

¹² Susan L. Burns, “Contemplating Places: the Hospital as Modern Experience in Meiji Japan,” *New Directions in the Study of Meiji Japan*, Helen Hardacre and Adam L. Kern, eds. (Leiden: Brill’s Japanese Studies Library, 1997), 703.

¹³ *Ibid.*, 703-704.

¹⁴ Shinmura, *Kenkō no shakaishi*, 127-130.

¹⁵ *Ibid.*, 136.

¹⁶ Ruth Rogaski, *Hygienic Modernity: Meanings of Health and Disease in Treat Port China* (Berkeley: University of California Press, 2004), 152.

counteract disease for some time. In fact, Susan Burns argues that as late as 1910, over 1,500 of the 2,400 institutions categorized as hospitals were in fact isolation hospitals.¹⁷

Thus, although the state created the origins of a modern health system in the late 19th century, most Japanese had few opportunities to receive preventative care from doctors. Historian Suzuki Akihito carefully illustrates this situation by recreating the “medical marketplace”¹⁸ of health choices that confronted patients in pre-war Japan. As Suzuki notes, people afflicted with diseases could choose from among a number of health services, including products that we might bunch together under the appellation “folk remedies,” solar therapy, water therapy, shock therapy, store purchased drugs, and of course, treatment from doctors.¹⁹ Although Suzuki’s work, which is based upon analysis of a 1938 health survey, applies most directly to the wartime period, it is useful for thinking of the variety of health products that Japanese people could employ to assuage their illnesses throughout the pre-war period. In this environment, patients, especially poorer patients, faced incredibly difficult choices regarding health care. Medical care from doctors was an expensive as well as time-consuming option. The practice of tipping doctors for food or transportation expenses put this type of care even further outside of the reach of poor people in most cases.²⁰ However, when patients or their families judged the disease to be especially serious or life threatening, they would pay the higher required

¹⁷ Susan Burns, “Contemplating Places,” 709.

¹⁸ For a discussion of the strengths and weaknesses of this term, see Mark S. R. Jenner and Patrick Wallis, “The Medical Marketplace,” *Medicine and the Market in England in its Colonies, c. 1450-1850*, Mark S. R. Jenner and Patrick Wallis, eds. (London: MacMillan Palgrave, 2007).

¹⁹ Suzuki Akihito, “Chiryō no shakaishi teki kōsatu: Takinokawa kenkō chōsa (1938) o chūshin ni” [Reflections on a Social History of Care: a Focus on the Takinokawa Health Survey (1938)], *Bunbetsu sareru seimei: nijū seiki shakai no iryō senryaku*, Kawagoe Osamu and Suzuki Akihito, eds. (Tokyo: Hōsei Daigaku Shuppan Kyoku, 2008), 132-145.

²⁰ *Ibid.*, 154-155.

price in order to receive the care from doctors that they believed would lead to a better outcome.²¹ Suzuki's article suggests that patients desired medical services from doctors and associated the medical treatment they could receive at a hospital with improved health outcomes. At the same time, they had to balance this desire with the realities of their economic situation. While Suzuki's article is based on data from the 1930s, the fact that the decision to receive health care from doctors was still a difficult choice for poorer people in this period, after the state and private doctors had instituted various policies to extend health care to the poor, suggests how fraught this situation must have been in late 19th and early 20th centuries.²²

***Kanpo* Health Promotion Campaigns**

According to Foucault, the shift in emphasis from a disciplinary society to one focused on population also led to a corresponding change in the nature of medicine. Around the middle of the eighteenth century in Europe, medicine moved from treating specific diseases to inoculating entire populations against diseases. This marked a shift in the understanding of health towards a focus on prevention in the name of preserving the health of the population.²³ Although the health programs that I will discuss in this chapter did not stress the importance of vaccinations, they similarly attempted to utilize preventative techniques to shape the optimal health of the nation and to therefore decrease future risks of disease. It did so by encouraging regular Japanese people to

²¹ Ibid., 160.

²² For more information on health see also Kobayashi, *Kindai Nihon to kōshū eisei*; Kawagoe Osamu and Suzuki Akihito, eds., *Bunbetsu sareru seimei: 20 seiki shakai no iryō senryaku* [Divided Lives: The Medical Strategies of 20th Century Society] (Tokyo: Hōsei Daigaku Shuppan Kyoku, 2008).

²³ Foucault, *Security, Territory, Population*, 58-59.

imagine healthy living as an important practice of everyday life. Instituting practices to safeguard the health of the Japanese population thus would not come from the introduction of an external object such as an inoculation, but through the transformation of the everyday health habits and bodies of the population at large.

Although regular visits to a doctor are now standard practice for most people living in Japan, this was not so for most of Japan's pre-war and wartime history. *Kanpo* officials wanted to change this as they envisioned regular health check-ups as an important step towards improving Japan's abysmal mortality and infectious disease rates. Regular doctor visits would increase the chances of the early detection of serious illnesses like cancer and tuberculosis, which could subsequently increase the odds of treating the disease and improving the nation's overall rates of mortality. Further, *kanpo* health programs expanded on earlier efforts to reform people's habits by combining guidelines for healthy living with regular check ups and systematized exercise programs. While some municipalities and philanthropically minded doctors had opened facilities where the poor could receive low-cost health services,²⁴ *kanpo*'s health guidance stations represent the first attempt to actively and positively improve health throughout the entire nation. Isolation hospitals, for example, were an effective way to prevent the spread of diseases, but obviously would not serve to maintain levels of health in between disease outbreaks. As health and disease became objects to rationally plan for and predict, the state moved away from the more reactive model of health seen in the isolation hospitals

²⁴ For information on the *jippi* (best translated as fixed-cost) movement, see Narita Ryūichi, *Katō Tokijirō* (Tokyo: Fuji Shuppan, 1983) and Nihon Kagakushi Gakkai, ed., *Nihon kagaku gijutsushi taikei* Vol. 24 [A Compendium of the History of Japanese Science and Technology Vol. 24] (Tokyo: Dai Ichi Hōsoku Shuppan 1965).

and towards a vision that promoted improvement in the health of the nation as an aggregate. In contrast to the Meiji period, which, as noted above, witnessed intense debates over the extent to which the state could control individuals' bodies in the interest of maintaining a hygienic environment, *kanpo* health campaigns stressed the transformation of individuals into self-disciplined subjects working in concert with the rest of the nation.

In many respects, *kanpo*'s reforms largely followed from efforts first established in the United States. By this time, the US had surpassed Britain for the title of the world's most advanced life insurance nation and both *kanpo* officials and private insurance executives looked to the US for inspiration. *Kanpo* bureaucrats were especially impressed by the health promotion programs that the Metropolitan Life Insurance Company had instituted for its industrial insurance customers. Like the customers of *kanpo*, the holders of Metropolitan Life's industrial insurance policies were generally laborers and the working poor.²⁵ In order to extend the life span of these customers, which would obviously also extend their ability to pay their premiums, Metropolitan Life created the Welfare Division, which witnessed great success. For example, while the national mortality rate in 1911 for the United States was 10.8 (meaning 10.8 deaths for every one thousand people), Metropolitan Life's industrial insurance customers had a mortality rate of 12.5. More significantly, 18% of customer claims stemmed from deaths due to tuberculosis.²⁶ By 1927, while the national average fell 16% to 8.45 deaths per thousand,

²⁵ "Metropolitan Life Insurance's Health Campaign,"

<http://www.hsl.virginia.edu/historical/reflections/spring2008/metlife.html>.

²⁶ Hoshi Toyosaku, *Seimei hoken fukushi shisetsu* [On Life Insurance Welfare Institutions] (Tokyo: Kenbunkan, 1932) 30-31.

the mortality rate for Metropolitan Life's industrial insurance had plummeted to 8.42, a decrease of 33 percent.²⁷ Influenced by the positive results from the US, Japanese bureaucrats in the Communications Ministry began to take steps to more actively manage the health of their customers.



Figure 6. Metropolitan Life Insurance poster
(Image taken from <http://www.hsl.virginia.edu/historical/reflections/spring2008/metlife.html>)

The Communications Ministry first ventured in the direction of the promotion of health and hygiene (*hoken eisei*) with the publication of a series of pamphlets. The first of

²⁷ Ibid., 166-167. While these numbers are certainly suggestive, it is impossible to attribute this entirely to the benefits of Metropolitan Life's health programs without more data. For example, salesmen could have become more selective when recruiting potential clients.

these, “Health First,” or *Kenkō daiichi*, was published in 1917, just one year after the founding of Postal life insurance. *Kanpo* subsequently published “Life and Health” (*Jinsei to kenkō*) and in 1919 and 1920, *kanpo* responded to the devastation caused by the global pandemic the Spanish Flu by publishing “several millions” (*sūhyaku man bu*) of new pamphlets focusing on influenza (*ryūkō seikanbō*). *Kanpo* continued to publish pamphlets that both advocated general health principles while also trying to inform Japanese laborers about specific diseases and/or health concerns. In order to increase the possibility of their customers’ receiving medical care, the Ministry of Communications also negotiated a discount on medicinal drugs and treatment with the Japanese Medical Association (*Zenkoku Ishi Kai*). According to their agreement, Postal life insurance customers could show proof of insurance at the time of payment and receive a discount of between 1/5 to 1/3, mostly applied to the cost of the drugs.²⁸

In creating a national system of health guidance stations, *kanpo* went beyond the standard practice of foreign life insurance companies. By the late 1920s, many foreign firms offered customers the option of health examinations or visiting nurses.²⁹ *Kanpo*'s practice of constructing stand-alone buildings solely for the purpose of health examinations seems to have been an innovation. Moreover, the size and scope of the *kanpo* program would far exceed those established by foreign companies. By establishing fixed health stations throughout the archipelago, *kanpo* sought to transform the health practices of the members of the entire nation.

²⁸ Kan’i Hokenkyoku, *Kan’i seimei hoken yūbin nenkin jigyō shi*, 608-609.

²⁹ Lee K. Frankel, "The Rôle of the Life Insurance Company in Health Conservation Programs," *Annals of the American Academy of Political and Social Science* Vol. 130 (March 1927), 1-3.

By creating buildings devoted solely to health examinations and health promotion, *kanpo* was influenced by the *jippi* (fixed cost) movement. Established by the physician and social reformer Katō Tokijirō, *jippi* clinics offered health services to the poor at an affordable fixed price. Although Katō had previously been an associate of the famed anarchist Kotoku Shusui, who was killed for plotting to assassinate the emperor, Katō's new system was not intended as charity or an act of radical class-leveling social reform. The *jippi* clinics were for-profit establishments, and Katō thus sought to make care for the poor's health compatible with profit and private property. The poor flocked to these clinics and while Katō initially offered the *jippi* services after his main practice had finished, he then came to expand the *jippi* hours to take up the entire day. Owing to the popularity of the *jippi* system, similar kinds of organizations opened up throughout the 1920s.

Kanpo was well aware of the *jippi* system. In fact, in 1922, *jippi* clinics applied to *kanpo* for loans to establish more clinics.³⁰ As it did for other potential loan targets, *kanpo* investigated the different *jippi* clinics. *Kanpo's* investigation revealed that the *jippi* clinics were both profitable and served the essential function of providing needed health services to the to people who could otherwise not afford them. Importantly, *kanpo's* investigations also revealed a belief in *jippi's* ability to curb "dangerous thought." According to this report, many of the customers of *jippi* clinics were actually lower-level bureaucrats or school teachers. These people recognized the efficacy of modern medicine but lacked the means to afford treatment at standard clinics. The *jippi* were valuable for preventing this class of people from developing a more radical anarchist or Marxist

³⁰ This was part of the loan system discussed in chapter two.

philosophy that they would utilize to organize against the state. The report did not clarify exactly why this might have been so, but it seems to suggest that providing health services to the educated, but financially strained members of society would prevent them from developing class resentment.

In 1922, the same year in which *kanpo* investigated the *jippi* hospitals, *kanpo* opened the first of its health guidance stations in Tokyo and Kumamoto.³¹ Although initially primarily intended to dispense health advice to *kanpo* customers, the health stations rapidly expanded to take on a more active role in shaping the health of Japanese. In the first year, only 4,700 people received treatment at the health guidance stations and 2,976 took advantage of the visiting nurses program.³² By the end of the decade, almost a million people utilized health guidance station services throughout mainland Japan. In 1930, the post office opened the first health station outside of Japan in the Guangdong Peninsula (J: *Kantō*) and followed this up by opening a station in Taiwan in 1935. By the end of the 1936 fiscal year, the last year for which I have data, 232 health centers served 7,299,820 customers.³³ At the health guidance stations, *kanpo* customers could receive a number of services, with regular health examinations receiving special prominence. In these interactions, customers would receive information about hygiene, health and

³¹ Hoshi, *Seimei hoken fukushi shisetsu*, 125

³² I have been unable to find exact numbers for the funding of the health guidance stations. Since these are not “loans,” they are not specifically enumerated in the statistical yearbooks. It is possible that these funds were included in the business expenses of *kanpo*, which were approximately 12.4 million yen in 1926-27, 14.7 million in 27-28, 17.7 million in 28-29 and 20 million in 29-30. In the same period, the number of customers using the health stations was 215,317; 402,206; 661,763; and 961,234 with even more utilizing the visiting nurses services. These numbers are taken from *Kan'i Hokenkyoku tokei nenpō: Shōwa yon nendo* [Postal Life Insurance Statistical Yearbook: 1929] (Tokyo: Hoken'in Kani Hokenkyoku, 1932), 106-120.

³³ *Kan'i Hokenkyoku, Kan'i Hokenkyoku tōkei nenpō: Shōwa jūichinendo* [Postal Life Insurance Statistical Yearbook: 1936] (Tokyo: Hoken'in Kan'i Hokenkyoku, 1938), 187.

disease prevention and, if necessary, treatments for their diseases. To receive this advice customers could either go directly to a health guidance station or be seen by nurses who toured more remote localities. Customers could also receive advice for specific health concerns by sending a letter to their local health station. X-ray examinations were also in high demand as they offered a reliable early detection method for cancer and tuberculosis. By 1936, x-ray examinations were available at 67 health stations,³⁴ indicating the importance that the state placed on controlling the threat of tuberculosis, which was one of the most significant health problems in Japan from the 1890s to the end of the Pacific War.³⁵

Kanpo's pamphlets offer the best guide to the model of health that it tried to instill in customers. Overall, *kanpo* bureaucrats wanted their customers to engage in a daily regime of health by monitoring their diet and hygienic environment. This would allow customers to cheaply manage their own health and would work to preserve the human capital of the entire nation. Postal life insurance asserted that a lack of attention to health had prevented people from living to their full potential. Citing a supposed biological law that posited that all organisms should live five times longer than it takes for them to reach maturity, *kanpo's* doctors concluded that humans had the potential to live to between 125 and 200 years. The generally unhealthy lifestyles of the people, however, resulted in a population that did not come close to reaching its full health potential.³⁶ Perhaps even more seriously, the Japanese people's lack of health endangered the nation by lowering its ability to compete with the US and other Western nations. In an age where mobilizing

³⁴ Kan'i Hokenkyoku, *Kan'i seimei hoken yūbin nenkin jigyo shi*, 621.

³⁵ Johnston, *The Modern Epidemic*, 100-102.

³⁶ Kan'i Hokenkyoku, "Kenko hoji no hitsuyō", 3-4.

and utilizing the resources of as much of the population as possible was envisioned as incredibly important given the possibility of civilizational competition, the fact that Japan had the lowest life expectancy among advanced nations was incredibly troubling to officials in the government.³⁷ To counteract these disturbing signs of national inferiority, *kanpo* advocated a total transformation in the daily life of the nation's citizens based on scientific rationality, hygiene and nutrition.

Many of *kanpo*'s recommendations stressed the importance of engaging in regular habits that customers could implement without significant financial expenditure. For example, *kanpo* literature especially stressed the importance of maintaining a hygienic living environment. A room that received plenty of sunlight and fresh air constituted one of the most important aspects of a hygienic environment. Perhaps partly drawing on past philosophies that believed disease to be spread by bad vapors,³⁸ Postal life insurance stressed the importance of constantly circulating fresh air into a room to prevent the accumulation of humidity (*shikke*). According to *kanpo*, "we often talk about houses that can't withstand disease. However, these are not because they are cursed or are directionally bad. In reality, it is because these houses do not get sunlight and have a lot of humidity. Because water and air do not flow well, the occurrence of disease is common."³⁹ *Kanpo* thus asserted that health constituted a coherent category of knowledge that required scientific analysis and the implementation of rational practices

³⁷ Ibid., 20.

³⁸ For a further discussion of this, see Shinmura, *Kenkō no shakaishi*, 28.

³⁹ Kan'i Hokenkyoku, *Nichijō no eisei* [Everyday Hygiene], (Tokyo: Kan'i Hokenkyoku: 1930), 1.

for living as well as the disavowal of older health practices now rearticulated as backwards superstitions.

People living in Western style buildings were advised to be especially careful as these buildings were not as conducive to the constant circulation of fresh air. Even for those who lived in Japanese style buildings, however, the text notes that it was best for people to be active outside as often as possible so that they could reap the benefits of fresh air. Related to the importance of air circulation, the guidelines stressed the value of loose clothing, which would allow the skin to come in contact with air. Thus, “while Japanese clothes might be inconvenient for activities, they are superior to Western clothes if one looks at them from a hygiene perspective.”⁴⁰ Japanese women’s clothes were an exception to this, however, as the fashionable high obi was “even more destructive than foreign women’s use of a corset.”⁴¹ For all people, it was important to make sure that tight clothing did not put too much pressure on the organs or hinder the circulation of blood.⁴² By stressing the importance of fresh air, Postal life insurance offered all people an easy and economical way to safeguard their health.

Utilizing insight from the new science of nutrition, which had entered Japan in the 1910s under German influence, *kanpo* stressed the need for a diet that properly blended protein, fats and carbohydrates. On top of this, customers needed to eat foods that contained vitamins A, B, C, D and E. Foods like brown rice, for example, contained

⁴⁰ Ibid., 4.

⁴¹ Ibid., 4. According to at least one commentator from the time, women liked the higher obi because it allowed them to flaunt their posterior. See Silverberg, *Erotique, Grotesque, Nonsense*, 54.

⁴² Kan’i Hokenkyoku, *Nichijō no eisei*, 4-5.

vitamin B, which would help to stave off beriberi.⁴³ Most importantly, customers needed to eat easily digestible foods since nutritious value would be wasted if the person could not completely digest the food. One way to ensure this was by eating delicious foods, as the body would not properly digest foods that did not taste good. In fact, adults who forced children to eat foods that they did not like engaged in a “thoughtless act” (*omoinai itashikata*), as their actions had a deleterious impact on their children's health.⁴⁴ Postal life insurance stressed that while eating nutritious food might be seen as an impossible task for the lower-class laborers who did not make much money, they would not need to shop at expensive stores to procure enough nutrition. Rather, as workers engaged in rigorous activity, their strong constitutions meant that they could digest and absorb more nutrients from foods and they would thus be fine as long as they ate a sufficient amount. They should also make sure that their wives did not boil too much of their food, as this caused the food to lose nutrients.⁴⁵

Finally, *kanpo* exhorted customers that, in order to get the most out of their food, they needed to eat it in the appropriate manner. This partly meant eating an amount that corresponded to a person's lifestyle and type of work (i.e. people engaged in hard factory work needed to eat more). The manner in which customers ate, however, was of even greater importance. In order to fully digest food, customers needed to eat slowly and silently, allowing for adequate chewing and the full absorption of the nutritional value of the food. Finally, *kanpo* advocated slowly savoring food while seated around the table

⁴³ Ibid., 10.

⁴⁴ Ibid., 8.

⁴⁵ Ibid., 8-9.

with family members as the best way to eat from a nutrition standpoint.⁴⁶ Similar to the importance of fresh air, *kanpo* presented diet as a way for customers to safeguard their health by adopting more hygienic daily habits.

According to Ministry of Communications bureaucrats and the doctors they hired to create these pamphlets, proper health thus meant more than simply eating the correct type or amount of food. The above injunctions all stressed that practicing proper behavior also constituted an essential part of healthy living. Moreover, these practices also stressed the importance of the bourgeois and patriarchal family model as necessary for the enjoyment of full health. This clearly connected the modes of behavior that the state wanted to promote with the future health and well being of the customer and his family.⁴⁷

⁴⁶ Ibid., 11-12.

⁴⁷ Sand, *House and Home in Modern Japan*, 81-82.



Figure 7. A *kanpo* poster advertises health guidance and visiting nurses. The text notes that children with childhood insurance (*shōni hoken*) contracts are also eligible for these services. Image courtesy of the *Teishin sōgō hakubutsukan* [General Communications Museum], Tokyo, Japan

Many *kanpo* pamphlets also provided customers with information about infectious diseases. In general, Postal life insurance tried to make customers familiar with the progression of diseases. They explained how the illness was transmitted and the effects that it would have on the human body. They also often provided statistics to explain how the disease would affect different segments of the population. Through the promulgation of information, *kanpo* sought to turn the afflictions that had so ravaged Japanese cities into understandable and hence manageable objects of knowledge. Postal life insurance tried to give customers the information that they would need to prevent

themselves from catching the illness or spreading it to others. By arming them with knowledge and teaching them how to prevent the spread of harmful pathogens, the customer, in other words, was to become an active agent employed in stopping the spread of the many maladies that threatened to keep Japan subordinate to foreign nations.

In fighting disease, *kanpo* advocated efforts that, as with their nutritional advice, an individual or family could institute that would be economical and that they could incorporate into the fabric of their everyday lives. *Kanpo* discouraged reliance upon and/or the regular usage of medicine as a way to treat disease. Even with the discounts that *kanpo* negotiated, most of their customers would have found a regular drug regime prohibitively expensive and the state did not want to take on the responsibility of providing medicine to cure diseases. In fact, *kanpo* went so far as to suggest that drugs might occasionally cause or make diseases worse.⁴⁸ Instead, it touted everyday practices of health and hygiene as the best way for customers to maintain their own health and to prevent the spread of diseases to the rest of the population. This method is exemplified in the “principles for preventing tuberculosis” from a *kanpo* pamphlet on tuberculosis.

Firstly, live everyday hygienically. The cheapest and most effective methods of preventing tuberculosis are: 1. new and clean air; 2. have a house that gets good sunlight; 3. eat foods with a good amount of nutrition; 4. get an appropriate amount of rest and sleep; 5. live a disciplined life; 6. have a clean mind and body; 7. get an appropriate amount of exercise.⁴⁹

⁴⁸ For example, if a patient started to take medicine to help fall asleep, they would become dependent on that medicine. If they were cut off from the medicine, it would then become much harder for them to fall asleep. Instead, *kanpo* stressed that it was much better for them to develop healthy sleeping patterns. See Kan’i Hokenkyoku, “Nichijō no eisei”, 28-29.

⁴⁹ Kan’i Hokenkyoku, *Yobō eisei: kekkaku ehon* [Preventative Hygiene: A Tuberculosis Picturebook] (Tokyo: Kan’i Hokenkyoku, 1930), 8.

By embracing this everyday ethic of health, customers would have the best chance of avoiding the scourge of diseases like tuberculosis. Finally, and perhaps most importantly, *kanpo* pamphlets always exhorted customers to visit the health guidance stations regularly so that they could receive periodic health checkups. *Kanpo* touted the early detection of disease as the best way to treat diseases and to prevent the spreading of these diseases to family members or the community.⁵⁰ Thus, *kanpo* tried to instill regular health checkups into the normal health practice of even the poorer areas of society.

Rigorous health practices were especially important because the effects of one's actions extended far beyond the immediate self. As *kanpo* noted regarding typhus, for example, the fight against the disease needed to be the "collective fight of the entire body of Japan."⁵¹ If a person became sick, the individual risked spreading the disease to family members and neighbors. In fact, some pamphlets even suggested the possibility of spreading health defects to offspring via genetic transmission, thus extending the deleterious effects of poor hygiene to future generations. In order to safeguard and improve the aggregate health of all, Postal life insurance attempted to make the safeguarding of health a regular part of everyone's daily routine.

⁵⁰ Kan'i Hokenkyoku, *Nichijō no eisei*, 24-26.

⁵¹ Kan'i Hokenkyoku, *Hai Chifusu no hanashi* [A Discussion of Typhus of the Lung], (Tokyo: Kan'i Hokenkyoku, 1930), 31.



Figure 8. Proper health practices include sunlight, fresh air, rest and exercise
 Kan'i Hokenkyoku, *Yobō eisei: kekkaku ehon*, 12.

Rajio Taisō

This identification of health as an object that needed to be carefully inculcated into the practices of everyday life received perhaps its fullest application with the creation of *rajio taisō*, or radio calisthenics. As I discuss below, *rajio taisō* was a series of exercises set to music that *kanpo* founded so as to encourage the populace to engage in a habit of regular exercise. Due to the fact that it is often seen as a rather banal and tedious way of initiating school or community events in Japan, some might assume that the origins of *rajio taisō* are equally undistinguished. Nevertheless, *rajio taisō* has a long history that originated out of the practices of health promoted at the health guidance

stations.⁵² Most specifically, *rajio taisō* should be seen as an extension of the efforts to make the everyday practice of health the obligation of all citizens that began at *kanpo*'s health guidance stations.

Further, while *rajio taisō* might seem to some a quintessentially Japanese invention reflecting a mindset inclined towards synchronized group activities, radio calisthenics actually began in the United States. As radio became a mass medium in the US in the 1920s, programs on health began to spread rapidly. For example, Yale University football coach Walter Camp coined the phrase, “the daily dozen” to refer to a set of daily exercises people could do to maintain their health. These systematic exercises, later released with musical accompaniment by Victor Records, became a symbol of the enthusiasm the public felt for health and exercise.⁵³ Building on the popularity of radio health programs, Metropolitan Life started broadcasting a radio calisthenics program in New York in 1925. Haley Fiske, the president of Metropolitan Life, was such an avid proponent of these programs that he built a state of the art studio on the 27th floor of the Metropolitan Building in New York City. In these broadcasts, Arthur E. Bagley would lead listeners in exercises set to music and also give talks related to personal health.⁵⁴ According to Lee Frankel, a vice-president at Metropolitan Life, the program was so popular that 200,000 customers had sent in requests for diagrams that

⁵² Even the best book on *rajio taisō*, Kuroda Isamu's *Rajio taisō no tanjō* [The Creation of Radio Calisthenics], does not sufficiently address the connection between health guidance stations and *rajio taisō*. While Kuroda does discuss some of the actions that Post Office bureaucrats made in order to found the *rajio taisō* program, he does not demonstrate the connection to the *kanpo* health programs. See Kuroda Isamu, *Rajio taisō no tanjō* [The Creation of Radio Calisthenics] (Tokyo: Seikyūsha, 1999).

⁵³ Donna L. Halper, “1922 Exercise and Expertise: Radio Broadcasting Promotes Health Education,” *Unpublished Manuscript*, 9-10.

⁵⁴ *Ibid.*, 13-14.

would explain the stages of the exercise.⁵⁵ As such, Metropolitan Life referred to its radio program as “the largest gym class in the world.”⁵⁶



Figure 9. *Rajio taisō* poster announcing an event at a middle school
Image courtesy of the *Teishin Sōgō Hakubutsukan* [General Communications Museum],
Tokyo, Japan

While travelling to learn more about life insurance programs in Europe and America in 1925, a *kanpo* official named Inokuma Jōji witnessed group exercises designed to improve physical fitness. At his first stop at San Francisco, Inokuma observed workers dancing to recorded music while on break and began to think about the

⁵⁵ Frankel, “The Rôle of the Life Insurance Company in Health Conservation Programs,” 2.

⁵⁶ Halper, “1922 Exercise and Expertise,” 14.

possibilities of using leisure time to promote physical activity.⁵⁷ From there, Inokuma went to New York, where he learned more about Metropolitan Life's radio calisthenics programs. In the following year another official, Shindō Seiichi, went to New York specifically to study Metropolitan Life's radio calisthenics program in greater detail. Based on the experiences of Metropolitan Life and other European exercise programs, *rajio taisō* first took place in 1928 in Tokyo at an event to commemorate the reign of the new emperor.⁵⁸

In its first few years in Japan, what would be called *rajio taisō* was not actually broadcast over the radio. At this time, there were only about 500,000 privately owned radio sets in Japan. In order to spread the value of health education believed to be inherent to *rajio taisō*, Postal life insurance first utilized the widespread nature of the Post Office. At various branches, Post Office employees, who had an outline, explanatory pictures and sheet music, lead customers through these exercises. Thus, the program in its first few years was simply called "health preservation exercises" (*hoken taisō*) or "national health preservation exercises" (*kokumin hoken taisō*).⁵⁹

⁵⁷ The maximization even of the laborers leisure time can be linked to the management practice of Taylorism. For a discussion of Taylorism in interwar Japan, see William Tsutsui, *Manufacturing Ideology: Scientific Management in Twentieth Century Japan* (Princeton: Princeton University Press, 1998), 14-57.

⁵⁸ Kuroda, *Rajio taisō no tanjō*, 14-15.

⁵⁹ *Ibid.*, 38-39.



Figure 10. *Rajio taisō* exercises

The images here detail the first two movements of *rajio taisō*'s exercise sequence. In the first movement, the subject starts from an upright position with hands on hips, bends his knees, and then returns to an upright position. This movement would be repeated eight times. In the second movement, the person begins with his hands on his hips and feet spread wide. He first extends his head forward and then stretches his head backward, before returning to the starting position. This movement was to be repeated four times. Seimei Hoken Gaisha Kyōkai and Kan'i Hokenkyoku, *Kokumin hoken taisō (rajio taisō)* [National Health Exercises (Radio Exercises)] (Tokyo: Seimei Hoken Gaisha Kyōkai, Kan'i Hokenkyoku, 1928), 10-11.

Despite still very limited levels of radio ownership, *rajio taisō* began broadcasting nationally on February 1st, 1929. In the Tokyo broadcasts, Eki Riichi, an officer at the Toyama Army School, led the listeners through the series of exercises.⁶⁰ Throughout the early history of radio broadcasting in Japan, people listened to the radio in groups or as a community due to the sparse distribution of radio sets, which made listening to the radio

⁶⁰ In Osaka, for example, a separate recording was used. Eki's voice was not broadcast throughout the country until 1934 when radio authority was centralized in Tokyo. See Kuroda, *Rajio taisō no tanjō*, 41.

in and of itself a kind of public activity.⁶¹ In fact, much of the imputed value of *rajio taisō* lay in its function of disciplining its listeners and in coordinating their individual activities with that of their group. As such, factory owners, schoolteachers and leaders of public bureaucracies were amongst the most active champions of this new social practice. Even when done individually at home, however, the participant would be engaging in a social ritual that connected him or her to every other member of the nation.⁶² This sense of simultaneity further increased after the centralization of the broadcasts in 1934. At this point, people across the nation would hear the same voice at the same moment. *Rajio taisō* thus simultaneously promoted values of industriousness, health, early rising and a sense of shared national time.

⁶¹ For a more in depth discussion of group listening, see Ji Hee Jung, “Radio Broadcasting and the Politics of Mass Culture in Transwar Japan” (Ph.D. dissertation, University of California, San Diego, 2010), 29-39.

⁶² We can think here of Benedict Anderson's writings on media and the instantiation of the nation. See Benedict Anderson, *Imagined Communities: Reflections on the Origin and Spread of Nationalism* (London: Verso, 2002 [1991]), 9-65.



Figure 11. A poster advertising *radio taisō*
 The text reads, "Protect health, Strive to exercise."
 Image courtesy of the *Teishin Sōgō Hakubutsukan* [General Communications Museum],
 Tokyo, Japan

Kanpo promoted *radio taisō* as a light activity in which people of any age could participate. Women, children, older people and men could all engage in *radio taisō* and derive some value from the activities. Since the steps were simple and repetitive, participants could start slowly and build up their strength as they became more accustomed to the exercises.⁶³ Guided by the rhythm of the music and cues regarding tempo provided by the announcer, individuals would hopefully enjoy the exercises rather

⁶³ Seimei Hoken Gaisha Kyōkai and Kan'i Hokenkyoku, *Kokumin hoken taisō (radio taisō)* [National Health Exercises (Radio Calisthenics)] (Tokyo: Seimei Hoken Gaisha Kyōkai and Kan'i Hokenkyoku, 1928), 6-8.

than consider them a strenuous burden. As Inoue Umeko, identified as a “housewife” from Mie, wrote in a compilation of tales produced by *kanpo*:

At first, as I expected, I couldn't do it well and my family laughed at the strange poses that I made. But everyday, I listened to sensei's [Eki's] explanations and looked at the diagrams and I did my best to match up with the sounds of the piano from the radio. When I started, I could only do it one time. Recently I've become able to do the exercises two or three times consecutively in the morning and evening.⁶⁴

Inoue writes that she had been healthy when she was student, but that she had not been able to properly manage her own health after beginning to raise and care for her own family. Moreover, her eldest son had died, and she had afterwards fallen into a physical and emotional downward spiral. Convinced that maintaining her strength and stamina was especially important for her family she sought treatment from a doctor, but her body was too weak to withstand the doctor's prescribed remedies. Within a year of commencing *rajio taisō*, however, Inoue could report that her skin color had improved, she had more energy, her body did not hurt as much and she felt that her physical constitution was much better able to withstand disease.⁶⁵

Inoue's remarkable transformation was undoubtedly a more extreme case than most *kanpo* bureaucrats could realistically expect. While it would certainly be desirable if *rajio taisō* by itself completely transformed an individual's health, the more plausible expectation was that *rajio taisō* would instill an ethic of health into each person's everyday life. Most proponents of *rajio taisō* were well aware that a simple regime of stretching and calisthenics for 15 minutes every morning would not suddenly produce a

⁶⁴ Inoue Umeko, “Shufu no tachiba kara” [From the Perspective of a Housewife], *Kokumin hoken taisō o kataru*, ed. Kan'i Hokenkyoku (Tokyo: Kan'i Hokenkyoku, 1930), 23.

⁶⁵ *Ibid.*, 23.

vigorous and healthy populace. Rather, similar to the vision of health spread by the health guidance stations, *rajio taisō* aimed at producing active subjects who would incorporate health practices into the patterns of their everyday lives. As a *kanpo* pamphlet noted, “once [health] is lost, it is not at all easy to recover it.”⁶⁶ To prevent this, healthy subjects woke up early, kept their bodies clean and disciplined and worked to ensure that poor health would not adversely affect their own productivity, or the productivity of the nation.



Figure 12. A poster advertising *rajio taisō*
Image courtesy of the *Teishin Sōgō Hakubutsukan* [General Communications Museum], Tokyo, Japan

⁶⁶ Seimei Hoken Gaisha Kyōkai and Kan’i Hokenkyoku, *Kokumin hoken*, 4.

Thus, in the vision of health articulated both by *rajio taisō* and in *kanpo*'s health guidance stations, health meant more than solely the physical care of the body. The most important change was a kind of spiritual transformation that would maintain the disciplined regulation of daily practices. As Yoshitani Michiyori, a customer whose essay won first prize in a collection on health promotion stated, "Actually, living a disciplined life means training one's mind and body so that one will avoid disease and have a long life. This is the most important quality of a man of culture."⁶⁷ This essentially mimics sentiments expressed in the *kanpo* pamphlet, "How to Improve Health" (*Kenko zōshin hō*), which stated, "It's said that a healthy spirit resides in a healthy body, but, alternately one can also say that *a healthy spirit creates a healthy body*."⁶⁸ In these portrayals, the mind was an especially powerful instrument that contained the ability to produce a myriad of physical effects. More than the physical changes in and of themselves, this spiritual self-transformation, coupled with regular trips to the health guidance stations, would safeguard Japan's national strength and ability to compete internationally.

Private Health Promotion Campaigns

Although never as widespread as the *kanpo* health program, several private life insurance firms also enacted health guidance programs in the interwar period. The participation of private insurance companies in health promotion confirms that these health campaigns did not solely result from the extension of state power, but signify how

⁶⁷ Yoshitani Michiyori, "Ittō nyūshō" [First Prize Winner], *Kenko zōshin no tame ni katei seikatsu o ikan ni kaizen subeki ka*, ed. Kan'i Hokenkyoku (Tokyo: Kan'i Hokenkyoku, 1928), 12-13.

⁶⁸ Kan'i Hokenkyoku, "Kenkō zōshin hō" [How to Improve Health], *Hoken seisho* (Tokyo: Kan'i Hokenkyoku, 1930), 20. Italics are mine

new regimes of biopolitics unleashed a new and more pervasive optic for viewing and intervening in society. Through the discourse of health promotion, private firms attempted to organize life to meet their own unique goals.

Nippon Life was the first private firm to offer a health promotion campaign. Between 1919 and 1923, in order to commemorate the wedding of the Crown Prince, Nippon Life saved up 1,000,000 yen. With this fund, Nippon Life created the Nippon Seimei Saiseikai (Nippon Life Insurance Relief Association), which directed the use of all of their funding. To head this new group, Nippon Life first appointed Ogawa Shigejirō, an expert in criminology who had represented Japan at the 1895 International Penal and Prison Congress in Paris.⁶⁹ Largely focused in the Osaka area, Nippon Life's base, the Saiseikai began operations with the stated objectives of spreading knowledge about life insurance, helping to prevent tuberculosis, conducting research on social problems related to life insurance, promulgating health preservation materials, constructing a facility for the care of infants and pregnant women and to improve the health of the people and to lower the national mortality rate.⁷⁰

Among the firms that initiated health promotion campaigns, Nippon Seimei was somewhat of an anomaly as it targeted the general public rather than focusing its attention on its customers.⁷¹ Based on the principle of “*saisei rimin*,” which we might loosely translate as “protect life and benefit the people,” the Saiseikai paid particular attention to

⁶⁹ Nippon Seimei Saiseikai Kaishi Hensanshitsu, ed. *Nippon Seimei Saiseikai shichijū nenshi* [The 70 Year History of Nippon Life Insurance Relief Association] (Osaka: Nippon Seimei Saiseikai, 1998), 8-9.

⁷⁰ *Ibid.*, 702. Of course, we should also think of the marketing and public relations benefits that these programs would bring to Nippon Seimei.

⁷¹ For private firms, the customer base was still largely comprised of members of the middle class.

the poor in Osaka who could not afford regular health treatment.⁷² To rectify this, the Saiseikai initially opened up health guidance stations (*kenkō sōdan annaijo*) where patients could receive free health check-ups. The Saiseikai's leaders hoped that their organization would fulfill a role similar to *kanpo*'s health stations and not only dispense free basic care, but also transform the lifestyle habits of the Osaka citizenry. As Ogawa wrote in the journal, *Shakai Jigyō Kenkyū*:

The original mission of health services organizations (*kyūryō jigyō*) is not just to treat sick patients and then be done with it. If accommodating a sick patient in a hospital will interfere with a family's livelihood, we should create appropriate means to aid them. Further, in the case of the medical treatment of the household, in addition to nutrition and care, we need to do our best to extend aid in order to hygienically reform the [patient's] environment.⁷³

Starting in 1925, 3,575 patients came to see an internist and 953 came to see a pediatrician. By 1930, these numbers had increased to 25,884 visitors to internal medicine and 3,021 who came to see a pediatrician.⁷⁴

In 1930, the services that the Saiseikai could offer increased dramatically with the opening of the Nippon Life Insurance Affiliated – Nissei Hospital. The Saiseikai had earlier started plans to construct their own hospital, but instead bought the famous Ogata Hospital after hearing that it was for sale. At the hospital, Nissei offered x-ray examinations and also dispensed drugs to patients, both for a small fee although patients with a certificate from the police attesting to their poverty could receive these without charge. In the following year, the hospital complex further expanded with the

⁷² Nippon Seimei Saiseikai Kaishi Hensanshitsu, ed., *Nippon Seimei Saiseikai shichijū nenshi*, 32.

⁷³ Ogawa Shigezaburō, cited in *Nippon Seimei Saiseikai shichijū nenshi*, 36-37.

⁷⁴ Nippon Seimei Saiseikai Kaishi Hensanshitsu, ed., *Nippon Seimei Saiseikai shichijū nenshi*, 49-65.

construction of a second building, which offered increased care to pregnant women and young children.⁷⁵ At the hospital, the Saiseikai continued with its mission to provide free or low-cost health services to those who could not afford to see doctors and to disseminate pamphlets that would instruct patients on how to adjust their daily lives so that they would be able to best protect their health. For Nippon Life then, health promotion became a way to fulfill a belief in the importance of supporting community welfare. This type of community work solidified the industry's claims to mutual-assistance. It also offered an opportunity to further cement its place in the social and business communities of Osaka, where Nippon Life had its headquarters.

Teikoku Seimei, which opened up its Health Guidance Division (*Kenkō zōshin bu*) in 1927, was the last major firm to begin a health guidance program. Similar to the other health guidance programs, Teikoku promised to improve the health of the entire nation (*kokumin zentai*) and to extend the mission of life insurance from a guarantee against life's unpredictability to the active preservation of health.⁷⁶ Acknowledging that *kanpo*, Nippon and other smaller firms had gotten started earlier, Teikoku pledged to offer the “easiest and most widespread” services for their customers.⁷⁷ While it is perhaps true that Teikoku managed to keep all of their services completely free for customers – even *kanpo* charged customers for medicinal products – it generally offered similar services to the other firms, including regular health check ups, x-ray inspections, urine and blood laboratory examinations, medical tours to rural areas and mailed out medical diagnosis

⁷⁵ Ibid., 55-57. The Ogata Hospital, interestingly, was founded by descendants of Ogata Kōan, the famous Dutch Learning scholar whose students included Fukuzawa Yūkichi.

⁷⁶ Teikoku Seimei Hihokensha Kenkō Zōshin Bu, *Kenkō zōshin shisetsu no jisseki* [Results of Health Improvement Institutions] (Tokyo: Teikoku seimei hoken kabushiki gaisha, 1930), 2-3.

⁷⁷ Ibid., 6.

and health suggestions. Moreover, similar to the other firms, Teikoku also published pamphlets and sponsored lecture tours around the country to augment the populace's general knowledge regarding health and hygiene.⁷⁸ In fact, Teikoku's health program had a greater impact away from its base in Tokyo. Between 1927 and 1930, only 2,222 customers came to the company's health guidance station in Tokyo while the company imparted health guidance and medical diagnosis to 13,472 customers via postal correspondence and 14,797 customers at stations set up by touring doctors and nurses.⁷⁹ These correspondence patients presumably wanted medical advice from doctors but lacked reliable access to physicians and hospitals.

Although Teikoku's health program did not directly reach the same number of people as the health programs managed by Nippon Seimei or *kanpo*, it produced a number of interesting pamphlets that merit analysis. With titles like "How to Live a Long Life" (*Chōjuhō*), "Strong Lungs and Healthy Lungs" (*Kyōhai to kenhai*), and "Blood Pressure Abnormalities and Hygiene Regimen" (*Ketsuatsu ijō to yōseihō*) the topics presented resembled those covered in the pamphlets produced by other firms' health promotion campaigns. The tone of these pamphlets, however, was unique.

Teikoku's pamphlets stand out for the degree to which they emphasized the contingent and uncertain nature of life. In their pamphlets, the natural world was filled with potentially dangerous and threatening elements. Similar to the literature produced by other firms, Teikoku's pamphlets suggested that customers would best be able to withstand these dangers if they could discipline themselves into a daily regimen of health

⁷⁸ Hoshi, *Seimei hoken fukushi shisetsu ron*, 151-153.

⁷⁹ *Ibid*, Insert III.

and hygiene. Customers needed, for example, to be attentive to the air quality of their domicile to prevent the build up of dangerous gasses such as carbon monoxide. Teikoku's pamphlet described in chilling detail the effects of the accumulation of carbon monoxide in houses due to smoking or forgetting to turn off a gas stove. Without the wife's realizing, these harmful gasses could accumulate in the bedroom and threaten the life of the sleeping husband. According to Teikoku, "These cases are absolutely not rare."⁸⁰ This pamphlet included a complicated explanation of the effect of carbon monoxide on hemoglobin in the blood and the lungs' ability to function that was likely more confusing and frightening than informative to most customers. The end result of too much carbon monoxide was "a phenomenon like suffocation" leading to death.⁸¹ In this discourse, customers needed to diligently maintain living environments that were spaces of hygiene rather than potential death traps and to pay careful attention to the myriad sources of death that permeated everyday life.

No one, however, was entirely safe from death and disease since even ostensibly strong and healthy people could succumb to sudden illness and die. The pamphlet "Strong Lungs and Healthy Lungs" vividly illustrated this point. This pamphlet discussed the benefits of exercise and regimented health practices and the basic message of the pamphlet is that customers should strive to create strong and healthy lungs by maintaining a hygienic environment. Although this aided in withstanding disease, however, nothing would ever completely preclude the possibility of an early death brought on by disease. When plagued by the scourge of Spanish Flu, for example, both

⁸⁰ Teikoku Seimei Kenkō Zōshin Bu, *Katei eisei no jōshiki* [Everyday Knowledge for Home Hygiene] (Tokyo: Teikoku Seimei Hoken, 1933), p10.

⁸¹ *Ibid.*, 11.

the physically strong and the weak contracted the disease and died.⁸² Tuberculosis, the main killer for much of Japan's pre-war history, also did not discriminate between those with strong and weak lungs. In fact, according to Teikoku's text, some of the measures that one might undertake to build up one's body to withstand a disease such as tuberculosis - including exercise, getting fresh air, or even walking in the woods - might overly stress the body and thus cause a customer to contract the disease or make symptoms worse.⁸³ Danger, in other words, lurked everywhere.

In its pamphlets then, Teikoku did not simply use health promotion as a way to improve its bottom line by prolonging customers' lives. Rather, it used health literature to make an argument for the overall necessity of life insurance. Since customers' health was constantly besieged by myriad unknown factors, sudden death or disease might suddenly strike even when they took steps to maintain strong and healthy bodies. While *kanpo*'s pamphlets had also stressed the danger posed by disease and an unhygienic environment, it was much more optimistic about the ability of overcoming these dangers through the employment of rational planning. In contrast, Teikoku's pamphlets did not share a similar level of optimism. Although the pamphlets never explicitly argued for the necessity of life insurance, the constant sense of dread that permeated their pages seems designed to instill in customers a belief in the necessity of life insurance. While Teikoku's customers might not have felt as if they could overcome the threat of disease, the discourse on

⁸² Teikoku Seimei Kenkō Zōshin Bu, *Kyōhai to kenhai* [Strong Lungs and Healthy Lungs] (Tokyo: Teikoku Seimei Hoken, 1934), 23-24.

⁸³ *Ibid.*, 58.

health suggested that they could conquer risk itself by purchasing a life insurance policy.⁸⁴

Conclusion

One theme throughout the dissertation is that the statistical management of data, actualized in practices like life insurance, made society visible as an aggregate with clearly defined patterns and thus opened up the social aggregate as a space upon which to enact regimes of biopolitics. The statistical organization of mortality data and its subsequent presentation in tables, charts and graphs made social life appear to be a coherent object, upon which bureaucrats and company officials could enact policy. Instead of representing life as divided and isolated, mortality statistics expressed a coherent picture of Japanese society, where the life of every individual also affected the level of development of the aggregate. As noted earlier, Japan's poor mortality data, especially when compared to Western nations, was the most significant stimulus for the creation of both *kanpo* and private companies' health programs. While the process that led to the creation of the health guidance stations and *rajio taisō* was clearly overdetermined, statistics and quantification have not received enough attention for their role in creating the conditions of possibility for imagining a social body upon which social policy could be enacted.

⁸⁴ I take up the issue of contingency in greater detail in the next chapter.

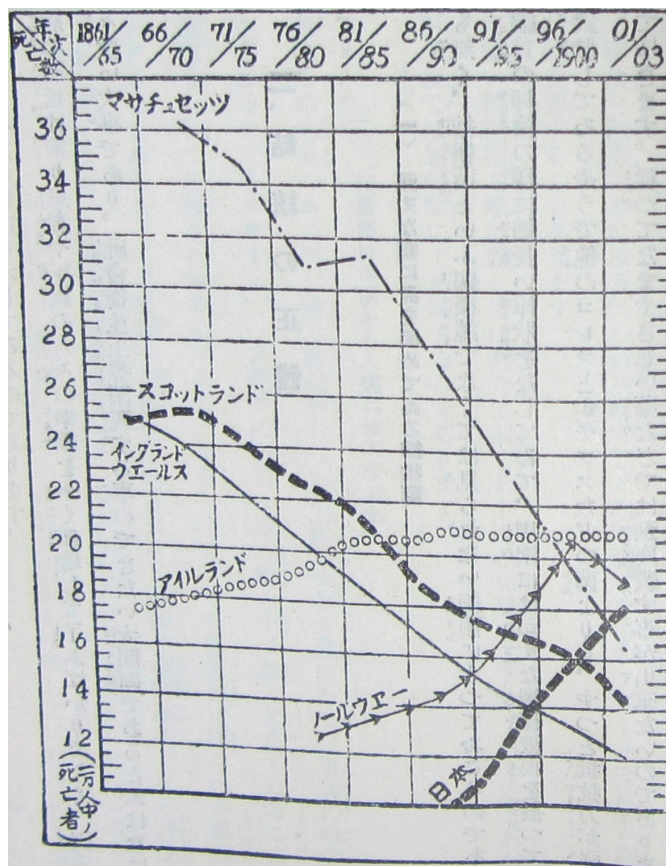


Figure 13. Graph comparing the mortality rates of different places
 From top to bottom the lines represent Massachusetts, Scotland, England and Wales, Ireland, Norway and Japan. As the graph indicates, Japan's mortality rate was increasing rapidly. In contrast, with the exception of Ireland, the other nations witnessed decreased rates of mortality.
 Kan'i Hokenkyoku, *Kekkaku no hanashi* [On Tuberculosis] (Tokyo: Kan'i Hokenkyoku, 1930), 5.

On the other hand, however, the life insurance health guidance programs also reveal the multiplicity of ways in which different groups attempted to utilize the social aggregate produced by mortality data. In *kanpo* portrayals, disease operated as a stand-in for all of the ills afflicting society. The *kanpo* health program stressed that although disease threatened the life of the people, state guidance and scientific management would channel the energy of the individuals of the nation so as to overcome these problems.

Although Teikoku's accounts similarly begin with the problems of national health revealed by mortality data, they reacted to this situation in a very different fashion. Seeing a new marketing possibility, Teikoku's accounts stressed that society, which was still defined by statistical data, was constantly under attack by disease. In this portrayal, since Japanese people were constantly threatened by unknown, immanent diseases, they needed to purchase life insurance. While mortality data made life a target of intervention, the ways in which different groups chose to act on this object varied greatly depending on their different aims and goals.

Chapter 4

Creating a Desire for Life:

Life Insurance Sales and Marketing

As sales guides repeatedly noted, life insurance's abstract nature made it a particularly difficult commodity to sell. Whereas salesmen of other goods could demonstrate their products' utility through samples, or at the very least pictures of the commodity itself, insurance salesmen had no immediate recourse to those methods.¹ Insurance itself simply constitutes a promise that the firm will provide a benefit in the event of some future calamity. In fact, Meiji's earliest materials translated the term contract as *yakusoku*, a Japanese word that literally means promise.² The only "object" that the salesmen handed over to the customer in the commodity transaction was the physical piece of paper of the life insurance policy itself, which did not provide any immediate material benefit to the customer.

Life insurance has become such a ubiquitous product in both Japan and elsewhere that the strangeness of ascribing a monetary value to a person's life might no longer be obvious. Just as firms need to take active steps to construct the aggregate body of the insured, companies also needed actively transform life itself into a sales object. As sociologist Turo-Kimmo Lehtonen argues, the marketing and selling of life insurance

¹ As Andrew Gordon notes, for example, representatives of the Singer Company utilized images of sewing machines to help sell their product. Moreover, Singer established schools where customers could gain first-hand experience with the new mechanical sewing machine. See Andrew Gordon, *Fabricating Consumers: The Sewing Machine in Modern Japan* (Berkeley: University of California Press, 2012), 30-90.

² We might think of this usage as somewhat analogous to the English term "promissory note."

constituted an essential component of this process. The salesman and company needed to develop strategies to convince customers that the world contained myriad threats to their lives and that insurance constituted an effective solution to this state of precarity. As Lehtonen writes, "Things do not just lie about waiting to be insured. Rather, combinations of different techniques are required and much work has to be accomplished in order to define which things on the whole are insurable and under which conditions, and whether taking out an insurance policy is worthwhile for the person taking out the insurance."³ In selling life insurance then, companies had to develop techniques for persuading customers of the value of a product that they could not see and from which they or their descendants would only benefit in the (hopefully) distant future. In this chapter, I trace the different methods that firms used to sell their products. In doing so, this chapter links changes in the structure of the family, new understandings of responsibility and the emergence of a future-oriented, consuming subject in modern Japan.

One of the themes running throughout this dissertation concerns the discrepancy between mortality data and the actual mortality of the Japanese who purchased insurance. In spite of the industry's claim to objectively represent the natural world within data tables, human intervention and subjective judgment remained necessary for the tables to become meaningful objects that firms could use to generate profit. Similarly, an analysis of life insurance sales demonstrates that while firms used the picture of a rationally predictable future to convince customers to purchase insurance policies, they could not

³ Turo-Kimmo Lehtonen, "Picturing How Life Insurance Matters," *Journal of Cultural Economy* (published online February 14, 2014), 2.

motivate customers to purchase policies through an appeal to rationality alone. In selling policies, life insurance firms paired the picture of a rational and objectively predictable future with a more inchoate possible future to produce a desire for life as a commodity. In the industry's first few decades, life insurance sales pamphlets primarily focused on the salesman's need to be relentless and to make overtures to as many potential customers as possible. This strategy reflected life insurance's status as largely a product for the elite, and as a product whose sales rested on social connections among members of that class. In contrast, the emphasis on the art of persuasion took on special prominence beginning around the late 1910s and early 1920s, as firm began to utilize American management techniques and newer conceptions of psychology to manufacture desire. Salesmen employed almost ethnographic techniques to divide potential customers into types, and then used those categorizations to craft particularly compelling narratives detailing exactly how life insurance could improve the prospective consumer's future. Through these new sales techniques, insurance companies and their salesmen convincingly transformed life into a commodity from which they could extract value.⁴

The Origin of Sales-Networks and the Growth of the Industry

When the first firms opened in the 1880s and 1890s, they initially consolidated their business among the population of the city where they had their headquarters. Meiji Life, for example utilized networks associated with Fukuzawa's *Keiō Gijuku* to establish connections with Tokyo's growing intellectual and financial elite, while Nippon Life cultivated a solid customer base among Osaka's banking community. Simultaneous with

⁴ Karl Marx, "The Grundrisse."

shoring up their home market, however, firms also sought to expand their businesses into new regions. In its first few years of operations, Meiji Life forged relationships with local merchants in Yokohama, Sendai and Nagasaki who would distribute materials and pamphlets on their behalf.⁵ Soon after, Meiji established branch offices or agencies in other major cities such as Osaka, Kanazawa and Nagoya.

For the most part, the first generation of branch offices did not actively recruit customers. This role was handled by senior executives from the home office, who occasionally engaged in recruiting tours. Prior to commencing recruiting tours, firms publicized the trips by taking out advertisements in local newspapers. Firms also utilized locally influential people - who often worked for a bank or other institution whose Tokyo office had a connection to the firm in question - to gain support for their recruitment drives. These local notables were not direct employees of firms, but instead worked as agents on the insurance company's behalf. In the trips, which in firms' initial years could include the company president himself, executives visited local areas where they would hold recruiting events. These gala events sometimes also included lectures on hygiene or other ways in which people could improve their lives, but most importantly offered an opportunity to explain the technical workings of life insurance to people largely unaware of this new product. Occasionally the company doctor accompanied the executives, while in other cases firms contracted local doctors (*shokutaku'i*) who would conduct health inspections on these local prospective customers. In essence, during the first few years of the industry, firms generally used agencies as places where they could collect policy premiums and try to maintain their existing contracts, rather than use them to actively

⁵ Meiji Seimei Hoken Kabushiki Gaisha, *Meiji Seimei gojū nenshi*, 467.

recruit new customers. Firms did not trust that these local agents, who lacked any direct education in the workings of insurance, sufficiently understood insurance to adequately sell their policies.⁶ Branches coordinated the recruiting trips of officers of the central firms, but did not play a significant role in recruiting local customers.

Since these recruiting trips necessitated the movement of people and marketing materials, as well as setting up events at places of recruitment, these business trips were quite expensive. Moreover, occasional trips to large regional cities did not allow firms to maintain a continuous sales presence in these potential new markets. While they certainly constituted a useful method for extending a company's reputation, firms quickly decided that having executives from the home office conduct the majority of customer recruiting did not constitute a sustainable business practice.⁷ In 1883, just two years after its founding, Meiji Life opened the first brokerage, at which they paid a five percent commission to salesmen. While the firm continued to primarily task these salesmen with receiving premiums and preserving contracts, this began a shift towards greater emphasis on recruiting new customers at the branch offices.⁸ The same general pattern repeated with the other large firms, and by the turn of the century, the three main firms had opened over 400 branch offices each.⁹

At these branch office, companies initially mainly relied on local notables. The insurance companies still did not directly employ these people, but rather authorized them to act as agents on their behalf. This continued the practice of using elite networks

⁶ Satō Yasuhisa, *Shihonshugi to seimei hoken māketingu* [Capitalism and Life Insurance Marketing] (Tokyo: Chikura Shobō, 1996), 35.

⁷ Nihon Seimei Hoken Kabushiki Gaisha, *Nihon seimei hoken kabushiki gaisha gojū nenshi* (Tokyo: Nihon Seimei Hoken Kabushiki Gaisha, 1942).

⁸ Satō, *Shihonshugi to seimei hoken māketingu*, 36-37.

⁹ *Ibid.*, 37.

and business connections in recruiting. Since potential customers came from a similar social and economic background, companies used local landlords to gain the trust of local well-off people.¹⁰ In this earlier period, the act of selling largely functioned through appeals to class solidarity and a rational explanation of the objective benefit that the wealthy elite would enjoy by being able to hedge against future harm. This stands in marked contrast to the more active role recruiters would take on in the 1920s and 1930s.

Beginning around the 1890s, the Japanese economy began to expand as the manufacturing and heavy industry sectors grew. Economic expansion relied on the increasing specialization of worker roles and skilled laborers became especially important to industrial production. As the size and scope of factories increased, a new managerial class also came into existence. These would be the antecedents to Japan's famous *sararīman* (salaryman), a term that became more widely used after World War I.¹¹ While the economic and social elite made up a sizable component of the first life insurance customers, this new managerial class would become an important new customer base for the life insurance industry starting in the 1890s.

As the class basis of customers changed, life insurance began to take on new meanings for many of them. The new middle-class white collar and managerial workers had extra expendable income, and firms began to offer life insurance as an investment for this new class of workers' limited excess capital. As Sheldon Garon has demonstrated, this period witnessed intensive campaigns extolling the merits of savings accounts and promoting values of diligence and thrift. Within this milieu, *yōrō hoken* (endowment

¹⁰ Ibid, 39-40.

¹¹ Sand, *House and Home in Modern Japan*, 223.

insurance) became the most popular type of policy in Japan. With this policy, a firm promised to make a payment to the policy-holder's beneficiaries if he died before a certain age, while also guaranteeing the payment of an annuity if he lived past a stipulated year. This policy, which became one of the unique features of the Japanese life insurance industry, allowed policy-holders to protect their families' future as they simultaneously built up equity they could enjoy in their old age. While firms had always offered these types of policies, they became especially important as a way to keep pace with increased popularity of postal savings accounts.¹² Along with the popularity of endowment insurance, increasing numbers of customers also began to purchase dividend-bearing accounts.¹³ Consumers could even combine the two in a profit-sharing endowment account to receive benefits in the short-term (through profit-sharing) and in the long-term (through endowment accounts). According to Satō Yasuhisa, as the social needs of life insurance started to change from "the importance of security" (*hoshō jūshi*) to "the importance of security and savings" (*hoshō to chochiku no ryōmen jūshi*)," firms developed sales strategies for specific types of policies that would meet these new demands.¹⁴

As firms came to offer more specialized products, they also increasingly began to staff their own branch offices with salesmen who they directly employed. Companies isolated specific customer lifestyles and then developed products that they asserted would

¹² Satō, *Shihonshugi to seimei hoken māketingu*, 78.

¹³ While mutual insurance companies were not too widespread in the prewar period, most of the stock companies offered contracts that would pay the policy-holder a portion of the year's profits. Nippon Life, in fact occasionally disbursed excess profit to all customers. These activities helped to further solidify peoples' understanding of a link between life insurance and savings. See *The 100-Year History of Nippon Life*, 38-40.

¹⁴ Satō, *Shihonshugi to seimei hoken māketingu*, 78.

fulfill the desires associated with belonging to that lifestyle or social class. This marked the initial stages of the creation of a future-oriented consumer subject that firms would most fully articulate in the 1920s and 1930s.¹⁵

During this intermediary period before firms came to almost completely rely on salesmen, the basic application procedure became solidified. Firms wanted salesmen to be their first line of defense against insuring risky lives and thus instructed salesmen to weed out customers with a long disease history or a family history of serious illness. After successfully recruiting a customer, a salesman would then help the customer set up an appointment with the firm's doctor or a local contracted doctor.¹⁶ At this point, the contract was not yet valid, but the customer could make their first payment.¹⁷ The salesmen sent the customer's application, the medical inspector's report as well as his own notes back to the headquarters where the firms' actuaries would write up the actual contract.

After World War I, the Japanese economy experienced a brief period of growth, which helped to produce a vibrant and expanded class of white-collar consumers.¹⁸ Beginning in the early 1920s, firms made it easier for customers to sign up for policies and sought to recruit people who worked at the same office to group accounts in order to take advantage of this larger base of potential customers.¹⁹ As the scope of the industry widened even further, the elite social connections that had previously been so important

¹⁵ Ibid., 83-86.

¹⁶ Over time, most firms came to completely rely on contracted doctors.

¹⁷ I have not seen an explanation for this practice, but I assume that firms wanted to get customers in the habit of paying premiums as quickly as possible. It is also possible that firms anticipated that the final premium would end up being higher than the actual premium as a result of actuaries' adjustments and that firms wanted to get customers in the habit of paying at this lower rate.

¹⁸ Silverberg, *Erotic Grotesque Nonsense*, 21-22.

¹⁹ Satō, *Shihonshugi to seimei hoken māketingu*, 138.

to sales increasingly took a subordinate position to the importance of the persuasive powers of the salesmen.²⁰ The literature in books and insurance journals reflected this change; where works had once stressed the importance of a salesmen's ability to carefully and rationally explain the benefits of insurance to customers (demonstrating the value of life insurance through objective facts, such as the mortality table and numerical data that proved the financial health of the firm) or to relentlessly exhaust their local connections, newer materials now began to extoll the many rhetorical tools that salesmen needed so as to *persuade* potential customers to purchase an insurance contract.

This was a subtle difference, to be sure. While social connections remained important, salesmen from around the 1920s acknowledged the need to overcome a customer's initial resistance to a life insurance policy through the use of modern management techniques related to studies of emotion, psychology and physiology. An important article in *Seimei Hoken Keiei* from 1931, for example, advised salesmen to observe the shape of the potential customer's face. According to this article, this would provide important insight into their interlocutor's psychology as personality types corresponded to physiology. Invoking Henry James' discussion of the ego, this article urged salesmen to discover the potential customer's hidden internal drives and to target their sales pitch to fit that person's psychological makeup.²¹ If completely successful, "with the customer being absolutely unaware," the salesman would have stimulated the

²⁰ Ibid., 139.

²¹ Miyazaka Junei, "Boshū no shinrigaku" [The Psychology of Recruiting], *Seimei Hoken Keiei* Vol. 3, no. 4 (1931), 68.

customer's desire and have caused him to internalize a complete understanding of the importance of the life insurance policy for the protection of his family's future.²²

In fact, life insurance salesmen succeeded precisely because they managed to skillfully articulate life insurance as both objectively and subjectively valuable for customers. According to the sociologist George Simmel, all forms of exchange, including economic exchange, reflect the subjective feelings that an individual associates with the object to be exchanged as well the sacrifices that need to be made to obtain the object from another. The value that an individual derives from an exchange, then, is neither entirely subjective nor objective, but a mixture of the two. While an objective standard is required to allow for two different objects to register as equivalent and capable of being exchanged, the individual still needs to exert subjective judgment as to the merits of the specific object. These two aspects related to the association of meaning in objects come together because individuals exchange objects within the particular context of a social relationship. Simmel writes:

Society is the generality that has, simultaneously, concrete vitality. From this can be seen the unique meaning of exchange, as the economic realization of the relativity of things, has for society. It lifts the individual thing and its significance for the individual man out of their singularity, not into the sphere of the abstract but into the liveliness of interaction, which is, so to speak, the body of economic value. We may examine an object ever so closely with respect to its self-sufficient properties, but we shall not find its economic value. For this consists entirely in the *reciprocal relationship* which comes into being among several objects on the basis of these properties, each determining the other and each returning to the other the significance it has received therefrom.²³

²² Ibid., 77.

²³ George Simmel, "Exchange," *On Individuality and Social Forms*, ed. Donald N. Levine (Chicago: The University of Chicago Press, 1971), 69.

In their sales pitches, life insurance salesmen combined the seeming solidity of numerical data along with the skillful manipulation of both hopes and fears for the future to interpellate the Japanese person as a future-oriented responsible consumer. Through the mortality table, a salesman could impute a supposedly objective and scientifically derived price on the customer's life. The trick lay in convincing the customer to accept the value of the life insurance policy and that the future benefits that it provided would align with this socially derived price.

Life Insurance and the Male Consuming Subject

From the very beginning of the life insurance industry, both men and women purchased contracts. Throughout the prewar period, however, males comprised a far more significant percentage of the industry's customers. In the idealized managerial or middle-class household that constituted the core of the insurance industry's customer base, the family primarily depended on the income of the husband. As such when life insurance articles or guidebooks described real or fictionalized sales situations, they invariably present a conversation between the male insurance salesman and the male customer. As a result, this chapter largely focuses on the imagined figures of insurance sales discourse: responsible college-educated male salesmen and fathers (or young men soon to become fathers) who were white-collar workers or members of the growing urban middle class.

This is not to say that women had no presence in the history of the industry. Female sales representatives play a particularly prominent role in the history of life insurance after World War II. Female saleswomen, who sold life insurance to housewives, are often credited with helping to revive the fortunes of life insurance companies in the

1950s.²⁴ Moreover, while males made up the vast majority of salesmen in the prewar period, some firms began to hire a small contingent of women agents around the 1920s. These women agents often sought smaller valued accounts and were praised for their steady, if unspectacular business.²⁵ Towards the end of the Pacific War, women filled some of the positions in sales and office work that had previously been occupied by men who had been drafted and sent to the front. Thus, as was also true for other industries, the Pacific War offered some women greater employment opportunities than they could have enjoyed during peacetime.²⁶ In spite of the actual variety of roles that women played in the commodity chain of insurance sales - as housewives who purchased contracts or advised their husbands to do so, as daughters who benefited from contracts, or as workers and saleswomen at insurance firms - women do not feature prominently in the discourse of insurance sales literature.

In fact, when sales literature discussed women at all, it was often to highlight their supposed backward nature. For these supposed cosmopolitan salesmen who aspired to elite status, women (and, to a lesser extent, rural people) represented the feudal remnants (*hōkenteki*) who served as a shibboleth against which they could define the elite, rational and scientific man who constituted both their idealized clients and their idealized selves. This is demonstrated in "See a Person, Explain the Principle," a tale recounted by Misaki Yasuo in the *Gaiya fūkei* (Sales Scene) section of *Seimei Hoken Keiei*. In this story,

²⁴ Horie Seiji, *Onna tachi ga kizuuta seiho ōkoku* [The Women Who Built The Kingdom of Life Insurance] (Tokyo: TBS Buritanika, 1988), 156-181.

²⁵ Sekiyama Toshi, "Gaiya ni tatsu fujin" [Women Who Work in Sales], *Seimei Hoken Keiei* Vol. 8, no. 4 (1936), 34-37.

²⁶ Yoshiko Miyake, "Doubling Expectations: Motherhood and Women's Factory Work Under State Management in Japan in the 1930s and 1940s," *Recreating Japanese Women*, ed. Gail Lee Bernstein (Berkeley: University of California Press, 1991), 267-295.

Misaki described his most memorable sale to the magazines readers. In this scenario, a prospective customer expressed interest in purchasing a life insurance contract. When he discussed this matter with his wife, however, she dissuaded him and said that she could not bear to benefit from his death. In spite of her opposition, Misaki convinced this customer one day while the wife was out shopping. Misaki argued "Insurance is like a gift or a souvenir (*omiyage*) from a husband to his wife. It is the responsibility of the father of a family."²⁷ After securing a life insurance contract, the husband unfortunately passed away in the Great Kantō Earthquake. Misaki, being the honorable salesman that he was (or at least presented himself to be), made certain that the wife received the stipulated benefit, even though she herself would not have known to submit a benefit claim since she did not even know about the contract. While saddened by the death of her husband, the wife in this story is ultimately grateful for the benefit payment which will allow her children to go on to enjoy success in the future. In this recounting, common to many similar tales, the future of the dead husband's family rested on ignoring the supposed overly superstitious, traditional and backwards wife.²⁸

As life insurance developed as a commodity for mass consumption throughout the 1910s and 1920s, firms both utilized and reflected changing notions of responsibility, masculinity and the family, especially among the urban white-collar class. While insurance salesmen played an important role in popularizing insurance and expanding the industry's customer base, their work would not have been nearly as effective were it not

²⁷ Misaki Yasuo, "Hito o mite hō o toku" [See a Person, Explain the Principle], *Seimei Hoken Keiei* Vol. 9, no. 6 (1937), 65.

²⁸ *Ibid.*, 63-69.

for changes in understandings of individual responsibility and the rise of the nuclear family.

As a number of authors have noted, the Meiji period witnessed a profound reorganization of the structure of the family. Throughout most of the 19th century, the *ie* or stem-family constituted the idealized family structure, especially for more elite Japanese. In the *ie*, parents, children and grandparents would reside together in a single domicile as a family. Servants might have even been considered members of the family, although they occupied a subordinate position. In the *ie*, the extension of the family into the past and future was most important, and thus most considered the production of a male heir to be the purpose of a marriage.²⁹ In the late 19th century, commentators and state ideologues began to promote a new ideal for the family and home. While women had also been expected to manage the household in the Tokugawa period, they now found the obligation of caring for and nurturing children added to their roles.³⁰ Within the extended families that dominated prior to the Meiji, many other members of the family, including grandparents or other children had played a significant role in child rearing. In fact, many elite families preferred to have a more virtuous male be responsible for the upbringing of children due to women's supposed moral failings.³¹ After Meiji, the state and social reformers advocated that mothers within both wealthy and poorer families should now play an active role in nurturing and training children, although economic realities meant that this was not always possible for women from poorer

²⁹ Kathleen S. Uno, *Passages to Modernity: Motherhood, Childhood, and Social Reform in Early Twentieth Century Japan* (Honolulu: University of Hawai'i Press, 1999), 22–23.

³⁰ *Ibid.*, 42.

³¹ *Ibid.*, 37.

families. The ideology of *ryōsai kenbō* (good wife, wise mother), articulated the two new roles that the new Meiji state had come to assign to Japanese women.³² As Stefan Tanaka writes, "The bourgeois ideal [of the family] establishes complementary roles for each member that fosters an interchangeability across the nation within their respective roles: work becomes a male endeavor, separate from the household and housework, and reproduction becomes gendered, the now devalued role of the wife."³³

The importance of the *ie*, the extended stem-family, continued to wane in the 1920s and 30s. The same managerial class who became the primary target of life insurance firms had begun to set up their own households in Japan's cities. There, they created single-family households cut off from the previously dominant extended families. These new households further differed from past familial organizations through new attention to the possibilities of romantic love between husband and wife, consumption and the training of children to obey proper behavior norms.³⁴ As Miriam Silverberg demonstrates through a careful reading of women's magazines from the 1920s, women newly imagined an idealized male partner who had a white-collar profession, was sensitive and cared for his wife's feelings, and practiced proper etiquette.³⁵ While this emergent vision of a nuclear family did not offer much of a challenge to the gendered division of household labor it did stress that a healthy and happy family unit required the male and female to unite in bonds of romantic love. This idealization of the intensely emotional romantic and sexual bond between marital partners helped to strengthen

³² Ibid., 42–46. As many scholars have noted, the *ryōsai kenbō* ideology was never entirely successful in Japan. Nevertheless, it did constitute the most widespread ideal for the family in early Meiji Japan.

³³ Tanaka, *New Times in Modern Japan*, 188.

³⁴ Silverberg, *Erotic Grotesque Nonsense*, 145.

³⁵ Ibid., 150.

insurance companies' arguments about the necessity of planning for the family's future. In the event that a calamity struck the male income earner, he would want to ensure the future security of his romantic mate.

Especially among the bourgeoisie, the identity of the urban, nuclear family was closely tied with commodity consumption. During the 1920s, cultural reformers argued for the necessity of "culture life" (*bunka seikatsu*), which channeled the desire for sophisticated and cultured living into the purchase of goods such as refrigerators or toasters through which bourgeois families could properly participate in modern life. Magazines, department store displays and other forms of public discourse helped to spread the culture life's idealized model of household consumption.³⁶ For the majority of bourgeois white collar workers, however, the consumption of the products of the culture life lay beyond their means and therefore led to a great deal of anxiety. Thus, by the end of the 1920s, many white-collar workers living in Japan's cities found themselves in a double-bind. While younger employees, even graduates of top universities, did not usually receive a large salary, they still felt compelled to engage in the high levels of consumption expected of their social position.³⁷

The emergence of a discourse on personal responsibility accompanied the rise of the nuclear family, a capitalist mode of social organization, and a culture of consumption. The modern term for responsibility, *sekinin*, which entered the realm of common parlance in the 1880s, initially referred to a company's liability or the obligation to fulfill a social role. Within this context, suicide became one way in which a person could make amends

³⁶ Sand, *House and Home in Modern Japan*, 203–206.

³⁷ *Ibid.*, 222–224.

for the abrogation of social duty. As Carol Gluck notes, however, a slightly different understanding of *sekinin* arose throughout the first few decades of the twentieth century.

Gluck writes:

Over time, the main motion of the word "*sekinin*" thus lay in the transformation and vernacularization of the new meanings of responsibility as something an individual must do and as the obligation to bear the consequences of one's actions, responsibility one "could not evade." Although this meaning overlapped with responsibility of status or role, it had been individualized - as in Sōseki's novels - terms of the relation between modern subjectivity and society, a weight it had not born before.³⁸

Life insurance salesmen portrayed life insurance as a consumer product that would help the head of the family to responsibly manage any contingences that might damage the pathway he had planned for his family. In doing so, salesmen both helped to solidify and utilized this emerging discourse of the self-responsible individual.

The changes in family life, especially among the bourgeois and managerial class opened up possibilities on which life insurance firms attempted to capitalize. While nuclear families were, of course, not entirely cut off from grandparents or other relatives, the degree to which a family in distress might be able to call on other family members was not as easy as it might have once been.³⁹ Further, as a new and modern product, life insurance fit neatly into the ideals of bourgeois consumption and the newly emergent ideal of self-responsibility. At the same time, life insurance companies offered their

³⁸ Carol Gluck, "*Sekinin/Responsibility*," *Words in Motion: Toward a Global Lexicon*, Carol Gluck and Anna Lowenhaupt Tsing, eds. (Durham: Duke University Press, 2009), 91.

³⁹ While it is from a later period, Ozu Yasujiro's wonderful postwar film *Tokyo Story* reflects this situation brilliantly. In the film, parents from the countryside visit their children, who have moved to Tokyo. With the exception the daughter-in-law of their deceased son, their children all shirk responsibility for taking care of the parents. On the return trip, one of the parents dies. The children return to the country to for the funeral, but leave as quickly as possible. While they all love their parents, each child is almost completely focused on the success of their own nuclear families.

product as a panacea against the kind of anxiety that injunctions to consume produced in a financially stretched populace. Life insurance salesmen thus assuaged but also exacerbated the sense of uncertainty and dread experienced by middle-class consumers in the period between the two world wars. Insurance salesmen created a desire for life insurance as a commodity by engaging the customer on many levels, and through many different media, simultaneously. In the following sections, I more closely analyze the multiplicity of techniques salesmen used to interpellate their customers.

Specialization, Persuasion and the Identification of Lifestyles

Within the atomized social environment of the modern Japanese city, the older approach to sales that rested primarily on the utilization of social networks would no longer suffice. Salesmen still tapped into social networks, but firms now considered this sales channel to be a less significant source of new contracts as the salesman's immediate connections did not constitute a sustainable customer base. While new salesmen first called on relatives, close friends and fellow schoolmates, they then employed more active techniques to obtain new customers with whom they did not share an immediate connection. After exhausting their own personal contacts, salesmen often utilized their customers themselves as intermediaries who could help them reach a new range of customers.⁴⁰ This could either take the form of a more informal verbal recommendation, a formal letter of recommendation that the customer would write on behalf of the salesmen, or something as simple as showing the prospective customer the existing

⁴⁰ Toshi Keizaisha, ed., *Hoken gaimu dokuhon* [The Insurance Sales Reader] (Tokyo: Toshi Keizaisha, 1936), 5.

customer's business card (*meishi*). Salesmen particularly valued letters written by school teachers, policemen, government officials or other people of influence whose occupation and social position also carried the strength of moral authority. After fully utilizing their own personal connections and recommendations, some salesmen attempted to recruit customers with whom they had no prior connection, although this required a certain level of daring and resilience. Salesmen who primarily sought middle-class customers made up the majority of the practitioners of this "sudden recruitment" (*tobikomi boshū*, lit. jumping in or leaping in recruitment) technique. They would, however, be very reluctant to attempt this with a character they perceived as a man of great wealth or an industrialist.⁴¹

When using a letter of introduction or making a cold-call, salesmen first sought to construct a sales strategy for a customer based upon his specific social environment. In order to accomplish this, the seller engaged in an almost ethnographic practice to discover details about their customers' lives. As one salesman noted, knowledge of the local area "is my strongpoint, it is my capital (*shisan*)."⁴² This was easier in areas that the salesman visited regularly, although some insurance recruiters even studied new neighborhoods on their days off. When they possessed a letter of introduction, they held a specific address that they could study although salesmen might also instead study entire neighborhoods. During their observation of the neighborhood, a salesman would take notes about the condition of houses, the appearance of people in the neighborhood and

⁴¹ When describing the process of recruiting extraordinarily wealthy customers, salesmen noted that they sometimes needed to spend years cultivating a personal relationship. For these incredibly elite customers, salesmen often waited until the customer himself expressed the desire to purchase a life insurance contract.

⁴² Matsumoto Kengo, "Kansha no seikatsu" [A Life of Thanks], *Seimei Hoken Keiei* Vol. 9, no. 4 (1937), 53.

the occupations of residents of the neighborhood in order to categorize the residents of the neighborhood within a specific social and economic class.⁴³

The social categories life insurance salesmen utilized included the newly married, people with young children, and the wealthy, amongst others. *The Insurance Sales Reader* (Hoken gaimu dokuhon), a sales guide produced in 1936, even divided its example scenarios according to the customers' type of employment, social standing and gender.⁴⁴ After placing the potential customer in a specific category, the life insurance salesman crafted his sales-pitch to target a specific type of person from within each social category. For example, it became popular for salesmen to sell insurance as a way for the wealthy to avoid the inheritance tax.⁴⁵ Since the state taxed life insurance at a lower rate than it taxed inheritance, wealthy industrialists began to use life insurance as a way to pass on wealth to their descendants. Some wealthy customers also used life insurance as a strategy to pass some of their amassed capital to second sons or to their daughters, who would not typically have received large inheritances. Life insurance salesmen thus needed to both identify the customer's social type and simultaneously identify the individual customer's particular hopes and desires.⁴⁶ In other words, the most skilled sales techniques engaged the customer as an individual while also placing these particular needs and desires within the context of a clearly defined social class.

Beginning around the 1910s, the salesmen thus became more of a specialist position and firms expected their salesmen to possess skills in mathematics, human

⁴³ Nasuno Yoshikatsu, *Seimei hoken hanbaigaku* [The Study of Life Insurance Sales], (Tokyo: Yūkōsha, 1940), 265.

⁴⁴ Toshi Keizaisha, *Hoken gaimu dokuhon*.

⁴⁵ *Ibid.*, 73.

⁴⁶ Sagawa Toshirō, *Seimei hoken gaimu kyōhan dai ikkan* [Teaching Life Insurance Sales Vol. 1] (Tokyo: Hoken kyōikusha, 1930), 118-120

psychology and data recording. Because of the increased knowledge requirements, firms came to prefer university graduates to whom they could then teach the specific skills and persuasive techniques required for success in sales. Insurance companies especially desired graduates of faculties of law and economics. College graduates both reflected the economic and social class of man that companies targeted as customers, while also possessing an education level that would allow them to quickly absorb the firm's specialized sales methods. At the same time, salesmen needed to maintain an unassuming countenance; they could not appear superior to their customers who, while generally white-collar workers, might have still been facing economic difficulty. Thus, while insurance agents from the mid-Meiji period had been known for their flamboyant (*hade na*) suits, salesmen now adopted a more unassuming or plain (*jimi na*) style so as to appeal to the more staid tastes of the managerial class.⁴⁷ Salesmen were also encouraged to interact socially with the class of people they hoped to recruit, with one salesmen remarking that he found the golf course a particularly efficacious spot at which to develop relationships with new customers.⁴⁸

For firms, the expansion of the customer base created something of a dilemma. While they welcomed the increase in premium payments, they also feared that they would come to insure too many risky lives. Firms had always relied on auxiliary agents such as their branch agents, representatives, and contracted medical doctors to help them to avoid threat of latent disease that would lead to a customer's premature death. These representatives were always suspect, however, as the commission system meant that they

⁴⁷ Ichinari Yukishige, *Dai ichi sen no senshi* [The Warriors of the Front Lines] (Tokyo: Hoken No Nihonsha, 1936), 62.

⁴⁸ Sagawa, *Seimei hoken gaimu kyōhan dai ikkan*, 46.

received income from attracting more customers. They thus had an economic incentive to sometimes record incorrect information or to take incorrect measurements in order to ensure that the contract would be approved when sent on to the home office.⁴⁹ At other times, salesmen would sell policies to customers who would quickly lapse on their policy. With the increased customer base, this moral hazard could have even more dire consequences for firms. As a result, many firms changed their compensation system so that a salesmen's commission would be partially tied to the length of time that a customer maintained their contract.⁵⁰

To some degree, insurance salesmen were engaged in similar activities to Kon Wajirō and other great ethnographers of urban Japanese life in the 1920s and 1930s. Kon observed the habits of consumers, paying attention to the social spaces created anew in the process of rebuilding after the 1923 Great Kantō Earthquake.⁵¹ Kon, however, aimed to go from the particular to the general, using his observations of daily life to develop an understanding of social custom. For Kon, social life was never fixed, as the people who made up its constitutive parts were always in flux. Thus Kon wanted to capture a snapshot of social life amid this process of perpetual renewal.⁵²

Life insurance salesmen moved in the opposite direction, starting with a more generalized understanding of a customer's social class and then using that broader knowledge to craft a sales strategy for the individual customer. In other words, life insurance attempted to deduce the desires of the individual through the pattern of the

⁴⁹ Hoken Tsūshinsha, eds. *Boshūin hikkei hihojin sentaku no kan* [Recruiters Manual, Guidebook for Selecting Insurance Customers], (Tokyo: Hoken Tsūshinsha, 1916), 2.

⁵⁰ Satō, *Shinhonshugi to seimei hoken māketingu*.

⁵¹ Harootunian, *Overcome By Modernity*, 191.

⁵² *Ibid.*, 192.

larger social category he was said to inhabit. Moreover, Kon attempted to analyze social custom and the complexity of human lives in order to celebrate a subjectivity enacted within the perpetual present.⁵³ Insurance salesmen, in contrast, used their ethnographic study of customer lifestyles to constantly push their customers' focus towards a perpetually deferred future. Through the study of custom, salesmen created generalized life-courses for their customers and attempted to use their pre-plotted future as a way to direct the customers' spending habits. Thus, instead of Kon's celebration of a liberatory perpetual present, the life insurance salesman conducted detailed studies of the daily lives of customers to convince them to defer the fulfillment of their present desires and shift their horizon of expectation towards an indeterminate future.

The introduction of a new high-premium, high-dividend contract marked one of the most significant attempts to tailor a product towards the lifestyle needs of a specific class. Dividend paying contracts had first started to become popular after the Russo-Japanese War. In the aftermath of the economic boom spurred by World War I, the percentage of new interest-bearing contracts reached ninety five percent, a level it would maintain throughout the 1920s.⁵⁴ In order to target newly wealthy industrialists and corporate executives, however, the mutual life insurance company Chiyoda Life Insurance began to offer a life insurance policy with an even higher premium and higher dividend in the early 1920s.⁵⁵ Due to Chiyoda's success, other firms quickly followed. These policies took advantage of wealthy Japanese people's desire for a stable, but high-

⁵³ Ibid., 190–201.

⁵⁴ Usami, *Seimei hokengyō 100 nen shi ron*, 130-131.

⁵⁵ In an interesting twist of fate, similar policies would result in Chiyoda's bankruptcy in 2000. Chiyoda could no longer support policies with relatively high interest rates after the economic bubble crashed in 1989 and the Japanese economy exhibited little to no growth.

yielding investment opportunity that would avoid the precarity of the boom and bust cycle of the stock market in the 1920s. The introduction of these policies proved to be a very important source of growth for firms until the wartime years, when state policy would preclude these high-interest policies.⁵⁶ These policies were so popular that Nippon Life Insurance's tardiness in offering high-dividend contracts caused it to relinquish its position as the firm with largest annual capture of new contracts.⁵⁷

The salesmen's attention to the customer's lifestyle did not stop at the moment of the sale. Salesmen and firms recognized that a customer's situation would change over time and they wanted to always be there to capitalize. For this reason, life insurance salesmen maintained relationships with older clients and would frequently make return visits to their homes.⁵⁸ As one salesman noted, visits to current customers amounted to approximately 10 percent of his daily calls. If a family had had another child, the salesman wanted to be there to profit on that moment and convince the husband to purchase a new policy. Alternatively, if the husband had received a promotion or pay increase at work, the older policy might no longer seem to adequately cover the economic loss the family would experience should the household head suddenly die. Alternatively, a man in his 40s might want to newly purchase an endowment policy (*yōrō hoken*) as a way to start planning for retirement. Even if the customer did not end up purchasing a new insurance contract, salesmen also envisioned these clients as potential recommenders of new customers.

⁵⁶ I discuss the wartime period in greater detail in the next chapter.

⁵⁷ *The 100-Year history of Nippon Life*, 95-96.

⁵⁸ Sagawa, *Seimei hoken gaimu kyōhan dai ikkan*, 107.

Throughout the 1910s and 20s, competition between firms once again became an important issue. The five largest firms (Meiji, Teikoku, Nippon, and the mutual firms Daiichi and Chiyoda) and the few zaibatsu affiliated firms such as Sumitomo began to dominate market share and this trend continued to accelerate until the end of the war. Salesmen from smaller firms desperately tried to hold on to their firms' market share, while the salesmen from larger firms faced intense pressure continue to acquire newer contracts. As a result, some salesmen turned to fraudulent sales techniques, distributing pamphlets or perhaps even taking out newspaper advertisements that contained fraudulent information that either incorrectly extolled their own firm's virtues, or unfairly castigated rival companies. First in 1914 and then once again in 1929, the Life Insurance Association passed regulations prohibiting its members from engaging in fraudulent sales practices. Without the force of law, however, these industry-imposed restrictions were of limited success. Thus, in 1930, the Ministry of Commerce and Industry stepped in to more strictly outlaw fraudulent sales practices.⁵⁹

While increased regulation did not, of course, eliminate fraudulent sales techniques, it did manage to decrease the regularity of these practices. Incidences of fraud would continuously resurface, causing the Life Insurance Association and the government to further clamp down on salesmen. For all firms, but especially the largest firms, increased competition and governmental regulations against fraudulent sales techniques necessitated that companies and salesmen make more concerted efforts to develop successful techniques of persuasion that highlighted the benefits to be gained from a specific type of insurance policy or from becoming a customer of a specific firm.

⁵⁹ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nenshi*, 193-194.

From the perspective of the salesmen, the difficulty lay in convincing the potential customer to also see his life-course in the manner in which the salesman presented it. Successful life insurance salesmen literally sold the future, which they did by successfully creating a picture of a stable, secure and prosperous future that would stick in the customer's mind. In order for this mental picture to fully take hold, the insurance salesmen needed the customer to participate in the creation of the fantasy of the future. Selling insurance was thus not simply a one sided affair. Salesmen combined the elements of rationality, fear, and utopic hope (often simultaneously, but sometimes in isolation) to activate consumer's imagination and to convince customers of the value of life insurance. Although I argue that the power of insurance sales derived from the fact that salesmen engaged customers on multiple levels simultaneously, I first unpack the specificities of each modality of sales.

Rationality

The first types of sales techniques extolled the rational value of life insurance. In the first few years of the industry, sales largely revolved around the clear and cogent logical arguments of the representatives of firms, who were often drawn from the local elite. These company representatives instructed unfamiliar customers about the value of life insurance and their firm's ability to take care of the customer's future. Although it is doubtful that many or most customers fully understood the details of the actuarial science that allowed for these claims, the veneer of the scientific and rational held an appeal to elite customers interested in demonstrating their modern sensibilities to their peers through the consumption of Western commodities and adoption of modern social

practices. Even after life insurance' customer base expanded towards the managerial class, the invocation of rationality remained an important sales tool.

Beginning in the Meiji period (1868-1912), the newspaper advertisement became an important method for different companies (including those from new industries such as banks, publishers and postal services as well as sellers of consumer products such as tobacco and cosmetics) to inform consumers about their products. The Japanese advertising industry significantly matured after World War I, as more firms used emotive language or evocative images to sell their products.⁶⁰ Moreover, while advertisements for all products during the Meiji period generally included a great deal of text that explained the utility of the product, advertisers largely abandoned this practice in the 1910s. Instead, advertisers used images and pictures to create a feeling or mood and it was this sensation that they sold to Japanese consumers. Japanese life insurance firms, however, did not make great use of these changing modes of printed advertisements. While producers of consumer products such as medicines and cosmetics made extensive use of images of modern life, with drawings of beautiful and modern young women (*bijinga*) proving particularly popular, most Japanese life insurance advertisements had not significantly changed since the Meiji era.

The below images from the *Yomiuri shinbun* in 1881, 1917 and 1937 illustrate the continuity in life insurance advertisements throughout the prewar period. While the layout and typeface in the last ad evokes a certain feeling of solidity and modernity, the detail within the ad remained fairly consistent. All of the advertisements refrain from

⁶⁰ Ōbushi Hajime, *Shiryō ga kataru kindai Nihon kōkoku shi* [Materials that Tell the History of Modern Japanese Advertising] (Tokyo: Tōkyōdō Shuppan, 1990), 82.

using images and instead present short, factual statements about the firm. In the first advertisement, Meiji Life announced its opening and named its officers. In the second image, Meiji Life described the introduction of a new kind of contract that would also redistribute profits to customers. In the final image, Meiji Life announced that it had made significant profit in the previous year. These were fairly common types of advertising, as firms mainly used advertisements as a space to report facts about the company such as the number of contracts in force, the firm's capitalization, and the number of new contracts obtained over the past year.

當社七月九日より開業致候規則書御望の御方へ御申
越し可被下候
東京橋區木挽町貳丁目十四番地

發起人

早 矢 任 有 的
 西 脇 梯 二 郎
 中 村 道 太 郎
 小 幡 篤 次 郎
 小 泉 信 次 郎
 阿 部 泰 藏

朝 渥 美 契 二 線
 肥 田 吹 昭 英 作
 莊 田 平 昭 五 郎
 杉 本 正 德

明治生命保險會社

Figure 14. Advertisement announcing the Meiji Life Insurance Company's opening Yomiuri Shinbun (July 3, 1881), 4.

新約款 利益分配

元保 一千圓に付増額保険金一百圓

當會社は明治四十五年一月一日より改正したる新保險約款の規定に従ひ明治四十五年度（大正元年度）の結約に係る利附終身保險及利附養老保險契約に對し第一回利益分配として大正六年に於て其結約後滿五年に達する日より元保險金一千圓に付金一百圓の割合を以て保險金を増額せり

前記の如く多額の増額を爲すことを得たるは各種新約款利附保險より生ずる利益金の十分の九若くは其以上を積立て之を利益分配に充當する結果にして當會社の保險が保險契約者に對し極めて有力なることを事實上證明するものなり

大正六年二月 明治生命保險株式會社

Figure 15. Advertisement explaining new interest bearing policy Yomiuri Shinbun (February 2, 1917), 1

業
績
躍
進

明治生命の昭和十三年度業績は、新契約高に於て前年度の約四割増の躍進を示す等凡ゆる點に於て華々しい成績を収めました。左に第五十八回決算の概要を御報告申し上げます。

◆契約高 三億七千一百一十萬圓
年次契約高 二億四千五百七十五萬圓

◆資産
責任準備金 三億六千五百三十一萬圓
特別準備金 一千三百二十萬圓
其他準備金 二千五百四十二萬圓
總資産 四億一千四百九十五萬圓

◆加入者配當金
配當額入金 七百三十九萬圓
年次配當額入金 二千三百三十九萬圓

◆其他の業績
収入保険料 七千三百九十六萬圓
利息收入 一千九百五十五萬圓
支拂保險金 二千七百七十五萬圓

◆當期利益金
當期中會社は純利益金二百四十六萬餘圓を挙げました。之に前記加入者配當額入金を加算するときは純利益金は九百八十六萬餘圓となります。

長期建設の前途愈々重大なる秋に當り明治生命は一路保險報國に邁進すると共に、更に不斷の努力を以て、九十萬御加入者の御信頼に副はん覺悟であります。

東京 明治生命保險株式會社

明
治
生
命

Figure 16. Advertisement announcing Meiji Life's profitability Yomiuri Shinbun (March 5, 1939), 1

While life insurance advertisements were not particularly exciting or enticing, this does not mean that they were not important. Japanese companies chose to create ads that presented information in a fairly banal fashion. Following in the style of advertisements for the banking industry, Japanese firms utilized these advertisements to argue for their

firm's stability, dependability and strong business practices. When advertisements included an image, it would often depict the building of the company headquarters, a visual representation of solidity. Many advertisements for the older firms even noted the firm's date of incorporation to connote the company's durability.

While Japanese life insurance companies avoided the evocative pictures of beautiful women that had become common to the Japanese advertising industry, Japanese companies also never widely adopted US firms' practice of incorporating highly stylized portraits of babies or family life in their printed advertisements. Even though Japanese companies incorporated many of the other management and sales techniques from the United States, I have found no evidence that they embraced this one. This was not due to a lack of knowledge, for the first page of the popular industry journal *Seimei Hoken Keiei* (Life Insurance Management) often featured a translated version of one of these American ads on the first page of the journal. The same journal also printed articles that discussed the merits of using image in sales. In an article from 1936, for example, the author expressed hope that firms might effectively use images in advertisements in the future, but acknowledged that it would be difficult to represent these images in a way that would be persuasive to Japanese consumers. In analyzing the below images, for example, the author concluded that the text would not read well in Japanese where an argumentative structure of "you should do this. ...but you shouldn't do this" (*seyo. shikashi... surun ja nai zo*) would sound very unnatural. As a result, firms that wanted to try this method would need to be attentive to not simply translate advertisements, but also

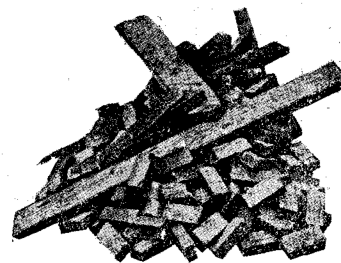
ensure that the language of the ads fit the thoughts and feelings of their Japanese customers.⁶¹

You want to leave your
Life Insurance holdings



as a completely built
House of Protection
—one that really
shields your family
from the storms of
life—

第
一
圖



and not—

as a jumbled heap
of brick and timber
—a collection of
good resolutions
unrealized

Figure 17. American images reprinted in *Seimei Hoken Keiei*

Image taken from "Hoken zue ni yoru seimei hoken no hanbai: Metoroporitan Seimei no hogo no ie" [Life Insurance Sales Based On Insurance Illustrations: Metropolitan Life Insurance's Protecting the Home], *Seimei Hoken Keiei* Vol. 8 no. 1 (1936)

⁶¹ "Hoken zue ni yoru seimei hoken no hanbai: Metoroporitan Seimei no hogo no ie" [Life Insurance Sales Based On Insurance Illustrations: Metropolitan Life Insurance's Protecting the Home], *Seimei Hoken Keiei* Vol. 8 no. 1 (1936), 94.

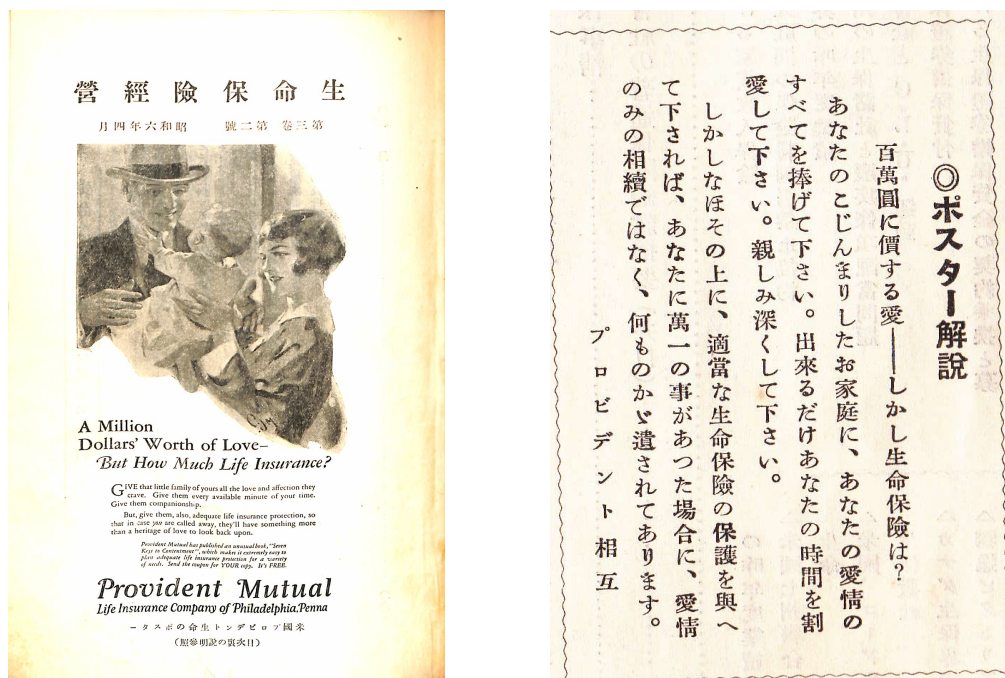


Figure 18. Provident Mutual Life Insurance advertisement
Stylized image from an American advertisement and the Japanese translation of the text.
Image taken from *Seimei Hoken Keiei* Vol. 3, no. 2 (1931), inside cover.

Of course, life insurance companies did employ other kinds of tools to spread awareness of their brands. Firms sometimes put up signs or passed out fliers. At events or local festivals, companies would set up presentations that might include speakers, theatrical plays, or even silent films. The films and plays presented dramatic scenarios in which a family usually either escaped financial ruin by purchasing a life insurance contract or was reduced to penury due to a failure to purchase a contract. Through these different means, companies tried to familiarize people with insurance so that they would become more amenable to the message of the salesmen when he visited them. In general, however, life insurance firms primarily used newspaper advertisements to present accurate facts about the company that highlighted the company's financial stability and basis in sound practices of business management.

Japanese life insurance firms did not simply consign the trope of objectivity to print advertisements, however, as salesmen also utilized techniques of persuasion rooted on objectivity and rationality when dealing with customers. Salesmen explained how firms applied calculations based off the mortality tables to calculate probability and risk for specific populations of people. Salesmen argued that their firms' scientific calculations enabled them to better manage the financial future of the customer or his family. Salesmen did not simply make these arguments verbally, however. They carried around copies of the mortality table and rate tables in their pocket and would produce these documents towards the end of the conversation. Salesmen would also take out notepaper and make a rough calculation of what kind of a contract a customer might need. In the initial portion of the conversation the salesman engaged the customer's imagination and desire; the salesman then visually illustrated how the policy worked as a way to finalize the transaction. The trope of objectivity thus constituted a key component of the sales pitch, effectively mapping a picture of the future that the customer's life would follow if he purchased a contract.

For example, a customer with children might want to take out a life insurance policy in order to cover the cost of university tuition and living expenses. For a customer trying to plan retirement, the salesmen might sketch out the yearly expenses and then use that amount as the basis for an insurance contract, including a rough calculation of the monthly premium. Along with this calculation, the salesmen often stated that the monthly premium was roughly the same cost as the price of a cup of coffee, tea, cigarettes or some other inexpensive consumer good. Through these visual tools and dialogic interaction with the customer, the salesmen wanted to immerse the customer in the process of

calculating the value of the contract and reflecting on the terms of the contract. By making the customer himself an active participant in the process of using rational and scientific means to plan for the future, the salesmen hoped to activate consumer desire for the life insurance contract.

When selling life insurance, then, salesmen attempted to engage all of the customers' senses at the same time. Insurance salesmen stimulated consumer interest on multiple levels through conversation, stories, the drawing of graphs and quickly writing out a picture of the customer's future life. In simultaneously engaging the customer through multiple registers, the salesmen did not simply bombard the customer with information, but tried to invoke the customer himself as an active participant in the sales process. In the give-and-take of conversation, the salesmen also engaged the customer himself in the process of constructing a vision of the future for himself. As organizations that intended to continue selling policies to the same customers over a long period of time, salesmen and the companies did not want to leave the customer feeling duped. By instead invoking the customer as an active partner in the sales process, salesmen sought to build a relationship that they could repeatedly exploit over a lengthy period of time.

Through the argumentative modality of rationality, firms asserted their ability to withstand any potential calamity. This was particularly important in 1920s and 1930s Japan, which experienced the shock of the Great Kantō Earthquake in 1923 and then successive economic downturns in the 1920s, culminating in the worldwide depression of 1929. The catastrophic damage inflicted by the earthquake challenged presumptions of a controllable order to social life. As Miriam Silverberg writes, "The earthquake of 1923 signified a break with the past and with traditions, including those created by the modern

state. Officially, time might be measured in terms of imperial reigns, but numerous documents attest that people divided their lives in pre- and post-earthquake segments."⁶² Despite the name, the Great Kantō Earthquake was not simply an event of local significance, but a national catastrophe mediated by the spread of photographic and other types of visual images.⁶³

Writing about the calamitous Lisbon earthquake of 1755, the philosopher Susan Neiman argues that the earthquake wrought such devastation that attempts to explain the cause of the earthquake helped to undermine the previously dominant theological view, which held that natural disasters followed moral crimes. Neiman writes, "At one particular moment in Europe, by contrast, an earthquake could shake the foundations of faith and call the goodness of creation in question."⁶⁴ While the Great Kantō Earthquake did not have the same world-historical importance as the Lisbon earthquake, the spectacle of mangled bodies, twisted earth and decimated landscapes highlighted the inability of the Japanese government or people to control the forces of nature.⁶⁵ The visual legacy of the earthquake was so potentially dangerous that the state outlawed the publishing of images of dead corpses for months and attempted to present a narrative of cooperation, perseverance and renewal. Many publishers ignored these injunctions, however, suggesting the limits of any one group or actor's ability to direct the visual narrative of the earthquake.⁶⁶

⁶² Silverberg, *Erotic Grotesque Nonsense*, 18.

⁶³ Gennifer Weisenfeld, *Imaging Disaster: Tokyo and the Visual Culture of Japan's Great Earthquake of 1923* (Berkeley: University of California Press, 2012), 53-55.

⁶⁴ Susan Neiman, *Evil in Modern Thought: An Alternative History of Philosophy* (Princeton: Princeton University Press, 2002), 246.

⁶⁵ Weisenfeld, *Imaging Disaster*, 49.

⁶⁶ *Ibid.*, 55-57.

The feeling of uncertainty did not end with the earthquake, of course, as 1920s and early 1930s Japan witnessed the recurrence of recessions in 1920, 1922, 1923, 1925, 1927 and then the global depression at the end of the 1920s.⁶⁷ Within this context, insurance salesmen asserted that the purchase of a life insurance contract presented the safest investment for the long-term future of a family. Life insurance companies claimed their ability to rationally plan for the future made their product safer than other kinds of investments. This sales strategy was somewhat of a chimera, for the very existence of life insurance as a social product also reflected the precarity of Japanese within a capitalist economy, where relief from risk can always only be ephemeral.⁶⁸ While salesmen's claims to provide security to customers seems to have been very convincing, it was also always incomplete. As customers faced newer types and levels of risk throughout their lifecourse, the salesman would be there to offer the security provided by newer levels of life insurance coverage.

Beginning in 1930 the journal *Life Insurance Management* (Seimei Hoken Keiei) published a series of articles titled "Objections and How to Answer Them" (*Kotowari to sore ni tai suru kotaekata*). Initially based on a translation of John Alfred Stevensons' text, *Meeting Objections*, this became a regular series wherein Japanese salesmen gave first hand accounts of how they responded when customers rejected their sales pitches. These articles were undoubtedly popular, as *Life Insurance Management* compiled these articles and published them as a small book. The inability to afford insurance premiums was one

⁶⁷ Nakamura, *Economic Growth in Prewar Japan*, 153–156.

⁶⁸ This aptly demonstrates the double-bind faced by individuals within a capitalist system. Capitalism leaves individuals to shoulder a tremendous amount of risk. The solution to the problem of risk becomes the purchase of insurance, which only further enmeshes the individual into the world of contracts and economic exchange.

of the most common objections detailed in this series and other first-hand accounts written by salesmen. As one salesmen wrote, "Precisely during times of recession, you need to value money and put it to good use."⁶⁹ In response to the objection that life insurance did not generate sufficient profit, one salesmen wrote that everyone knew of a wealthy industrialist who had lost everything in the pursuit of profit. As he continued, "In the end, the only way to create wealth that will not fail is insurance."⁷⁰ This was not just hyperbole. Aside from a few slightly bad months, life insurance firms weathered the storm of the earthquake amazingly well. While the destruction of the earthquake was horrific, not enough insured customers died to significantly affect the larger firms' balance sheets. The greater threat came from the possibility that a significant number of customers who had suffered economic losses would no longer be able to pay their premiums. In general, however, firms seem to have benefited from the earthquake as many new customers signed up for contracts. As an executive at Yasuda Life Insurance Company noted, "at the time of the earthquake, the usefulness of life insurance became solidified for customers and their families."⁷¹ These sales were connected to fear, the next mode of sales that I will discuss in this chapter.

Fear

While salesmen asserted their own firms' solidity with charts and graphs of objective data, they presented the world itself as a place fraught with contingency. At any

⁶⁹ "Kotowari to sore ni tai suru kotaekata no kenkyū" [Objections and Research on How to Answer Them], *Seimei Hoken Keiei* Vol 2. no. 3 (1930), 66.

⁷⁰ "Kotowari to sore ni tai suru kotaekata no kenkyū" [Objections and Research on How to Answer Them], *Seimei Hoken Keiei* Vol 2. no. 5 (1930), 61.

⁷¹ Tanaka, "Boshū hō" [Recruiting Methods], *Boshū hō* (Tokyo: Hoken Bōshū Gakuyūkai, 1931), 334.

moment, the individual might succumb to disease or some other accident and pass away.⁷² Beyond the possibility of death, which seemed to be waiting silently for all, firms presented the current economic situation as another source of fear. The fear of an uncertain and contingent future gave salesmen a particularly important tool. They argued that a life insurance policy would liberate customers from the burden of fear and anxiety, which they could then transfer to the life insurance company. In other words, insurance salesmen both capitalized on the feelings of fear and insecurity that Japanese felt throughout the 1920s and 30s while also actively working to accentuate customers' perception of those emotions.

Because contingency permeated the world, no individual could overcome uncertainty solely as a result of his own efforts. Thus, when customers stated that they had already begun to make retirement plans or that they had already started saving for their children's inheritance, the salesmen would often respond that no individual could plan with complete certainty when the future itself remained indeterminate. Even a responsible person who saved and lived a disciplined life could suddenly die and leave his family in poverty. As one salesman wrote, "You have said that you are preparing, right? However, tempestuous change (*utsuri kawari no hageshii*) is the nature of the world. We cannot say with certainty that this year's wealthy family will be next year's wealthy family. Considering this, is there any more secure method for preparing for the time after your death [than life insurance]?"⁷³ Salesmen thus presented an image of the

⁷² This issue was partly discussed in chapter 3, where I examined how Teikoku Life presented the problem of health.

⁷³ "Kotowari to sore ni tai suru kotaekata no kenkyū" [Objections and Research on How to Answer Them], *Seimei Hoken Keiei* Vol 2. no. 5 (1930), 74.

world where death, disease or financial ruin waited for everyone.⁷⁴ Even a wealthy person with a large amount of savings could become afflicted with a long-term debilitating illness, which would drain his family's savings. Of course, if the person recovered, he would be able to return to work and start to rebuild. Medical treatment, however, could not guarantee the recovery of the patient. A family might spend all of their savings on treatment that would not even save the life of the patient. In this portrayal of the world, no individual human's action could ever sufficiently manage all of the risks that threatened every individual. Salesmen argued that only the firm, which pooled the risk of an entire group of people, possessed the ability to safely and rationally manage the future of the customer's family.

The unsettling nature of the individual customer's unknowable future became a tool that a salesman could use in almost any situation. If a potential customer ignored a salesman's request for a few minutes conversation by stating that he "did not have time to talk" (*yoyū ga nai*) or that he needed to "consult with his wife" (*tsuma to sōdan*), the salesmen could respond that the uncertain nature of the future meant that the customer needed to immediately purchase a contract. In the sales discourse, a customer who did not purchase a contract literally put his family's future at risk and was thus acting in an irresponsible fashion. The potential customer, in other words, could experience an accident at any moment. Thus, within the discourse of sales, an excuse that a customer

⁷⁴ We can also think here about the discourse on health presented in Teikoku Life Insurance's health literature.

gave which delayed the purchase of a contract actually simply placed his family's future in grave risk.⁷⁵

Firms, in essence, sold life insurance as a way to obtain freedom from fear. While the individual could never escape the finality of death itself, life insurance allowed customers to feel confident that a sudden death would not leave his family destitute. The "Kotowari ni tai suru kotaekata" column quoted one salesman as stating, life insurance is "a tool of 'security' [*anshin*] and 'aid for survivors' [*izoku fujyo*] [whose value] cannot be calculated by profit."⁷⁶ By purchasing a life insurance contract, the customer joined a larger aggregate body that a firm administered and organized. In exchange for the regular payment of life insurance premiums, customers received the confidence that they were safe from the uncertain and inchoate threats that always seemed to be lurking within the sphere of everyday life. Espousing a message similar to that of the famous Visa commercial that labels some desirable good "priceless," life insurance offered a sense of security that transcended any numerical or commercial valuation.

Nevertheless, customers could never actually escape the fear of the future and insurance firms and salesmen could continue to reap the benefits of fear indefinitely. While making their rounds in a neighborhood, life insurance salesmen made sure to also visit customers who had already purchased insurance. The fact that this customer had already purchased one contract and thus at least tacitly recognized the value of life insurance made the salesmen's job much easier. As the firms' representatives pointed out,

⁷⁵ Hayashi Hanji, *Seimei hoken gaikin jimu kojū nōritsu zōshin hō* [Life Insurance Work Out of the Office: How to Increase Personal Efficiency], (Osaka: Daidō Seimei Hoken, 1929), 204-228.

⁷⁶ "Kotowari to sore ni tai suru kotaekata no kenkyū" [Objections and Research on How to Answer Them], *Seimei Hoken Keiei* Vol 2. no. 5 (1930), 61.

the changes in a customer's circumstances produced new possible uncertainties and new sources of fear. Each stage of life, in other words, correlated to different types and levels of risk, which necessitated different types of insurance policies. If the family had recently born a new child, that child would require a separate policy to make sure that he made it through college or was able to marry. If the salaryman husband had received a big promotion, the value of the old contract would no longer be sufficient to maintain the family's new standard of living. Thus, while firms sold life insurance as one way to stave off a customer's fear of an uncertain and contingent world, insurance salesmen also went to great pains to highlight the never-ending sequence of newer fears that would arise as the customer went through life. Life insurance could only provide a temporary respite from fear. The very act of purchasing a life insurance contract constituted an acknowledgment of the world's contingent nature, and thus actually necessitated the repeated purchase of ever more insurance.

The Fantasy of the Future

While selling life insurance through the propagation of fear and extolling the industry's basis in rationality constituted two effective modes of motivating customers, life insurance salesmen utilized one final discourse to sell customers life insurance. In convincing customers to purchase life insurance, salesmen needed to persuade them of the value of delayed gratification. While somewhat mitigated by the option of purchasing an interest bearing contract, the majority of benefit from a life insurance contract would accrue in the future. In the most extreme case, the policy-holder would not directly benefit at all as only his descendants would receive the benefit after his death. While

consumers who purchased endowment insurance or an annuity would themselves benefit, they would also need to wait until the distant future.

To instill in customers a belief in the necessity of delayed gratification, salesmen offered the fantasy of the future. Within this discourse, life insurance became a method for designing and creating optimal future outcomes. Many people in Japan experienced most of 1920s and 1930s as a period of both exciting potential and unsettling change. Amidst a shifting present, firms and salesmen encouraged customers to look to the future as a space that they could design and plan. The future, in other words, became a utopic space wherein customers were freed from the concerns and worries that permeated their everyday existences and where they, or their families would be able to enjoy a better and more stable life.

In this optimal future, the benefits of a life insurance policy allowed the customer's family a seeming guarantee that they would be able to enjoy upward social mobility. Life insurance firms demonstrated that the family's children would need to pursue education in order to advance in society. Salesmen argued that financial difficulties constituted the most significant factor in causing students to drop out of school. The loss of income due to the death of the father would thus prevent the children from attending higher school or university and doom their futures. In reality, very few Japanese outside of the elite in this period had the opportunity to attend a university. Before 1918, only the two imperial schools in Kyoto and Tokyo could use the legal category of "university." While the number of male students attending university increased throughout the 1920s, a university education remained outside the reach of

many.⁷⁷ Nevertheless, the unspoken subtext of this type of sales-pitch suggested that purchasing a life insurance contract would guarantee the child's advancement to university and thus continued advancement into the ranks of the financial and social elite.⁷⁸ While the idealized university student was often male, life insurance also promised to protect the future of daughters. Life insurance salesmen stated that the purchase of a policy would ensure that the daughter experienced a happy and enjoyable wedding and would enter a prosperous family. For example, the tale recounted at the beginning of the chapter meant to illustrate the supposed ignorance of women ends with the same shopkeeper's eldest son graduating from the Kobe Higher School of Commerce.⁷⁹ Purchasing a life insurance contract thus allowed this family to realize the father's idealized future.

While there were of course many other obstacles preventing children from achieving their desired futures (as well as desired futures that might not align with their parents' wishes), the discourse of life insurance sales made the health of the head of the family the key to the family's future success. As long as the patriarch could continue to supply his children with material resources, the family would succeed. A life insurance contract would guarantee the family these necessary economic resources and hence guarantee their future survival. One manual even stated that the mission of the life insurance salesmen was "to make sure that the family does not fall into ruin."⁸⁰ While the policy-holder might experience frustration and uncertainty in his own everyday life,

⁷⁷ Byron K. Marshall, *Learning to Be Modern: Japanese Political Discourse on Education* (Boulder: Westview Press, 1994), 93-98.

⁷⁸ Seimei Hoken Keiei Gakkai, *Boshū wahō* [Ways to Speak for Recruiting], (Tokyo: Seimei Hoken Keiei Gakkai, 1933), 2-13.

⁷⁹ Misaki, "Hito o mite hō o toku," 66.

⁸⁰ Sagawa, *Seimei hoken gaimu kyōhan dai ikkan*, 33.

insurance promised to free his children from these concerns. Through his children, therefore, insurance promised the customer continued advancement.

Life insurance salesmen also made steady progression into the future a large part of their discussion of finances. In the discourse of sales, in other words, the future was always a place of increase and plenty. When calculating contracts, for example, salesmen instructed customers to choose a value that would account for more children and a higher standard of living. Salesmen even encouraged young and unmarried customers to construct a future filled with many children. While the salesman was of course primarily motivated by the desire to secure a higher valued contract, and thus a larger commission, they accomplished this by constructing a picture of the future as a place of continuous progress and financial accumulation. According to salesmen, the purchase of a life insurance contract thus became one way for the customer to receive the assurance that they or their families would acquire this determined future of financial stability, upward social mobility and the joy produced by a large family.⁸¹ While the managerial *sararīman* class faced an uncertain present and felt pressured to consume in order to demonstrate a tenuous grasp on their hard-won social position, life insurance salesmen offered a better, more secure and easier life in the indeterminate temporal sphere of the future.

Conclusion

While scholars have begun to write about histories of sales or marketing in modern Japan, the secondary literature is not very large. Some scholars are now bringing attention to the role of *bijinga* or pictures of beautiful women, played in advertisements

⁸¹ Seimei Hoken Keiei Gakkai, *Boshū wahō*, 32.

from around the 1910s. The linguistic anthropologist Miyako Inoue offers a particularly interesting account of the function images of women played in advertisements placed in women's magazines in Japan from the 1910s to the 1930s.⁸² According to Inoue, an important change in the organization of magazines occurred in the 1920s. Whereas advertisements had previously been isolated at the front of the magazine or as part of discrete sections, advertisements began to be located within the same space as the text, breaking up the continuity of the words on the page. As Inoue argues, this montage-like arrangement of text and images produced a distracted mode of reading. For the purpose of advertisements, the reader would not carefully analyze the texts and images that made up the ad, but would instead imbibe the information presented in an impressionistic fashion.⁸³

Inoue analyzes this mode of reading through Charles Peirce's idea of the index and icon. "[I]con is a sign relation to the object by virtue of resemblance, and *index* by virtue of physical contiguity, coexistence, or a causal relationship between the subject and object."⁸⁴ Importantly for Inoue, both of these modes of representation bypass conscious, rational thought and work on a more sensuous level. Thus, for Inoue, the pictorial advertisements she analyzes functioned precisely by signifying meaning - in this case through the association of the female pictorial subjects with the modern and new. She writes:

Beyond the textuality of the dialogue, the entire advertisement works as an arrow, which has no content in and of itself, simply mimicking and

⁸² Miyako Inoue, "Things that Speak: Peirce, Benjamin, and the Kinesthetics of Commodity Advertisement in Japanese Women's Magazines, 1900-1930s," *positions: east asia cultures critique* Vol. 15, no. 3 (Winter 2007), 526-527.

⁸³ *Ibid.*, 523-528.

⁸⁴ *Ibid.*, 515.

pointing to the reality that its representation creates. It simply assures its reality and nearness without telling us what "it" is. This all operates at a level semiotically and experientially distinct from that of the symbolic content of the direct reported speech. What the ad demands of the reader/viewer is not only a cognitive or textualist understanding - which of course, does not disappear - but also a tactile response to the "arrow," an apprehension of reality that the arrow points to, the reality that the advertisement creates and invites the reader to join, that, indeed, it insists she is already a part of.⁸⁵

The advertising images that Inoue analyzes obviously differ from insurance sales techniques, which do not seem to have widely utilized pictographic images. Nevertheless, Inoue's writing helps us to understand the importance of indexical signaling for creating a desire for a consumer product. Signaling precedes conscious thought and this analysis suggests why the mode of selling that I have termed "the fantasy of the future," was so successful. When creating the fantastical vision of utopic future featuring the steady material progression of the family, the salesmen did not explicitly argue that life insurance would allow the customer to plan the future. In fact, to state something so directly would quite frankly have sounded rather impossible. Rather, they asserted this in a more indirect and suggestive fashion, using the vision of a stable and increasingly progressive future to signal the kind of life that their customers could enjoy if they only purchased a life insurance policy. While insurance salesmen did not employ literal images themselves, the entire sales pitch seems designed to create a mental picture of the idealized life of the middle class consumer of life insurance.

At the same time, however, it is important to note that this vision of the future could only be compelling when salesmen paired it with life insurance's seeming basis in rational and objectively factual data. The vision of the future, in other words - either as

⁸⁵ Ibid., 542.

impending death or as utopic fantasy - become something of substance that consumers could imagine because of insurance's claim to accurately represent the patterns of the world in the form of graphic and numerical data. As a product then, life insurance rests on two poles: a dead and objectified past coupled with an open-ended future. Salesmen succeeded by marshaling the sense of certainty afforded by the creation of a linear trajectory whose outcome remained indeterminate. The duality of a claim to certainty along with the assertion of the future's nebulosity simultaneously generated feelings of certainty, fear and optimism. Salesmen offered life insurance as a commodity that would relieve customers of their fears for the future and allow them to confidently and optimistically preserve the stable and continuous growth of their families and fortunes.

This discussion of the simultaneous and mutually reinforcing nature of rationality provided by an objectified past and the indexical nature of the possible future fits with the manner in which anthropologist William Mazzarella argues for the power of affect. Mazzarella's understanding of affect takes much from the works of Brian Massumi. Mazzarella, however, seeks to go beyond Massumi's understanding of the relationship between affect and rationality as bifurcated concepts. Instead, Mazzarella argues that it is better to consider affect and rationality to engage in a dialectical relationship. Individuals thus come to embody their social roles, including that of consumer, through both rational structures and sensuous enticement. Mazzarella writes:

the manner in which we are interpellated in our lives as citizens, consumers - and increasingly, consumer-citizens - requires that we take these categories ('self,' 'citizen,' 'subject' etc.) not only as vitality-denying ideological obfuscations but as affectively-imbued, compellingly flawed social facts. When we are thus addressed, when we are offered such identities, our identification always 'fails,' and that which we experience as our desire (a dialectical movement across the gap between affect and

articulation) is always thwarted. But precisely this failure is the condition of our continued engagement. It is not that public discourse misses who we 'really are,' that its categories are always too general for our specific experiences (indeed, we only recognize our 'selves' in and through this discursive mediation). Rather, public discourse addresses us simultaneously on two levels of impersonal generality. One is abstract and pertains to the formal, legal assemblage of citizenship in civil society. The other gets us in the gut: it is equally impersonal but also shockingly intimate, and solicits us as embodied members of a sensuous social order.⁸⁶

In *Shovelling Smoke*, an ethnography of the advertising industry in contemporary India, Mazzarella similarly suggests that advertising derives its power from the combination of the rational (in the form of market research) and the creative (embodied in the maverick unpredictability of copywriters). Depending on the context, advertising firms can draw on images of rigorous scientific research or sudden bursts of inspiration when engaging with the public or their clients.⁸⁷

In this chapter, I have argued that the Japanese life insurance industry succeeded precisely because it was able to simultaneously appeal to customers in the dual registers of an objectified, rationally determined future and indeterminate potential. This dual-sided representation of the future created a tension among consumers that the consumption of a life insurance policy promised to quell. As the life insurance industry enlarged the scope of its coverage to the corporate white-collar class that emerged in the 1920s and 1930s, competition among firms intensified and companies and salesmen needed to refine and create techniques of persuasion. In doing so, they drew on psychological research and foreign management techniques.

⁸⁶ William Mazzarella, "Affect: What is it Good for?" *Enchantments of Modernity: Empire, Race, Globalization*, ed. Saurabh Dube (London: Routledge, 2010), 299-300.

⁸⁷ William Mazzarella, *Shovelling Smoke: Advertising and Globalization in Contemporary India* (Durham: Duke University Press, 2003), 27-29.

The dual-sided nature of the new sales strategy mirrored the fact that while life insurance firms' public documents described their business practices as operating according to inherently logical and rational principles, the industry could only succeed by the constant application of subjective judgment by actuaries.⁸⁸ Analogously, firms needed salesmen to present an evocative and affective image of the future in order to recruit new customers. Everyday, salesmen would go out and search for new customers or reestablish ties with older customers. Lacking a physical product that they could sell, salesmen created a vision of the future that they could market to customers. This meant that in order to be successful, salesmen needed to entice the customers themselves to also participate in the process of creating a future. The slippage between a life insurance policy's basis in both rationality (established through the objectification of the past) and fantasy created a vision of the future in which the customer could have faith, while simultaneously believing that the future was something that he could direct. Rather than see this discrepancy as contradictory, the dual aspect of the salesmen's message helps to explain why so many customers found life insurance to be such a desirable commodity in interwar Japan and perhaps also explains why Japanese consumers continue to purchase life insurance in huge numbers into the present.

⁸⁸ I described this process in chapter 1.

Chapter 5

Life at War:

Life Insurance and National Solidarity Amid Wartime Mobilization

Japan's expansion into northeast Asia accelerated in 1931, as forces from the Japanese Kwantung Army engaged with troops of the warlord Zhang Xueliang.¹ Following victory, Japan created the puppet-state of Manchukuo in 1932. This was only the beginning of a conflict that would continue in a more subdued fashion until 1937, when more aggressive fighting between Japan and China once again broke out. With this new stage of conflict Japan entered a period of total war. Total war differed from previous wars in that it required the mobilization of the physical, material and spiritual resources of the entire populace.² As such, total war suggested the necessity of overcoming class or political conflict and replacing these logics with a social order based on shared sacrifice and cooperation. The ideology of total war proved to be so compelling that it caused both the United States and Japan to make efforts to include previously marginalized racial minorities.³ According to Yamanouchi Yasushi:

The total-war system attempted to unite all the people under the slogan of a common destiny as citizens of a single national community and to intervene against the momentum toward social exclusion and conflict that had been inherent in modern societies since their inception. The policy of "enforced homogeneity" was pursued under the extraordinary and irrational circumstance of war, but its implementation was not confined to such circumstances. The policy promoted rationalization in that it supported the inevitable social revolution required in a time of all-out

¹ Rana Mitter, *The Manchurian Myth: Nationalism, Resistance, and Collaboration in Modern China* (Berkeley: University of California Press, 2000), 21

² T. Fujitani, *Race for Empire: Koreans as Japanese and Japanese as Americans During World War II* (Berkeley: University of California Press, 2011), 9-10.

³ Ibid.

mobilization of human resources for war. It was expected that through "enforced homogeneity" all members of society would share the burden of the social functions required to prosecute the war.⁴

Total war thus constituted a theory that pitted the combined energy of the Japanese people against what the Japanese state described as the illegitimate rulers of China and after 1941, the United States.

While the totality aspired to under total war theory might not have been fully realized in either the US or Japan, as a theory it helped to set policy within both nations. Amid the escalation towards total war, the state came to take on a greater role in directing the lives of the populace towards the goal of victory in the emerging civilizational struggle. Within this context, the life insurance industry became an important avenue through which the state could extract further resources from the bodies of the Japanese people. The aggregate social body of the insured facilitated the expropriation of customers' fiscal resources for the support of the war effort. Companies encouraged customers to purchase life insurance contracts as a patriotic act and then used the funds they accumulated from customers' policy premiums to purchase the state bonds that largely financed the war. The life insurance industry's value to the wartime state, moreover, exceeded the industry's financial contributions. As a product, life insurance helped to orient the citizenry towards a perfectible future wherein the fascist utopia promised by wartime Japan would be realized. Through life insurance, the state encouraged customers to accept the sacrifices of the wartime years in exchange for the fruits of victory that the state promised in the future. So that life insurance would

⁴ Yamanouchi Yasushi, " Total War and System Integration: A Methodological Introduction," *Total War and 'Modernization,'* Yasushi Yamanouchi, J. Victor Koschmann and Ryūichi Narita, Eds. (Ithica, N.Y.: Cornell University East Asia Program, 1998), 3.

actually fulfill this ideological function, the state strongly encouraged private life insurance firms to pay the full value of contracts to soldiers as a means of maintaining enthusiasm for the expanding war in Asia. Life insurance during the wartime thus continued previous practices that coupled social organization with the extraction of customers' economic resources.

Throughout the late 1930s and early 1940s, the life insurance industry enjoyed great popularity as record numbers of customers purchased policies. Initially, life insurance firms assumed the increased levels of risk associated with the war. As US forces began to heavily bomb Japanese cities, however, life insurance firms struggled with the question of how to deal with the increased costs caused by the higher number of fatalities. In order to ensure the continued stability of firms and to provide aid to the families of dead soldiers, the wartime state created new types of insurance that would help insurance companies better deal with the increased levels of risk that accompanied the end of the war. In this chapter, I examine the symbiotic relationship that developed between the industry and the wartime state. Although the life insurance industry continuously decried state intervention into its business practices, the insurance industry helped the wartime state mobilize the resources of the nation. In return, the state enacted programs that safeguarded insurance companies' profits.

The Question of Nationalization

As discussed in chapter 2, various intellectuals and government bureaucrats had issued calls for the nationalization of life insurance since the first decade of the 20th century. According to these proposals, nationalizing the entire industry constituted the

only way to solve the problem of excessive competition among firms. If the state nationalized the life insurance industry, argued supporters, the new system would be more efficient and would lower prices for consumers.⁵ Throughout the 1910s and 1920s nationalist activists continued to envision ways in which life insurance could contribute to the growth of the nation. For example, in 1922, the journal *Kokka Gakkai Zasshi* (National Studies Journal) published an article influenced by the British socialists Sidney and Beatrice Webb, which argued that a national life insurance system would prove an important source of finance for future wars.⁶

While calls for the nationalization of the life insurance industry lost some of their urgency after the creation of *kan'i hoken* in 1916, this topic reemerged in the wake of the global depression that hit Japan in 1929. Within this new social and political environment, reformers envisioned life insurance as a way to help the poor save and to provide some relief to the descendants of people who had passed away. Moreover, intellectuals and reformers advocated that the nationalization of the life insurance industry would allow the state to channel financial resources towards the rural areas that had suffered so much from Japan's economic downturn.⁷ Relatedly, others proposed that a fully nationalized industry would allow for greater efficiency in the management of firms as it would allow for savings on marketing and sales costs and would also reduce

⁵ "Dai Nijūyon Gikai ni okeru hoken kokueian keika" [The Progress of the Insurance Nationalization Proposal in the 24th Parliament], *Hoken kokuei ni kan suru shiryō (ichi)*, ed. Seimei Hoken Gaisha Kyōkai (Tokyo: Seimei Hoken Gaisha Kyōkai, 1931), 7-9.

⁶ Mori Shōzaburō, "Kokusai seiri to seimei hoken kan'ei" [The Management of National Debt and State-Run Life Insurance], *Kokka Gakkai Zasshi* Vol. 36, no. 1 (January 1922), from *Hoken kokuei ni kan suru shiryō (ni)*, ed. Seimei Hoken Gaisha Kyōkai (Tokyo: Seimei Hoken Gaisha Kyōkai, 1931), 97-98.

⁷ Sakano Kiyoo, *Seimei hoken kokuei* [Nationally-Run Life Insurance] (Hyogo-ken: Sakano Kiyoo, 1940), 22-23

management costs. Proponents argued that savings from an efficiently organized single national firm could then be passed onto consumers in the form of lower premiums and better services, which would allow them to receive even more benefit from life insurance policies.

Overall, the industry largely performed well during the depression, leading nationalist critics and politicians to view the industry's capital as a resource that they could direct towards national recovery. These proposals for nationalization gained enough traction that the Japanese Life Insurance Association commissioned a large-scale study of the history of state-run life insurance proposals in Japan, Europe and the United States. Just a few weeks prior to the September 18, 1931 Manchurian Incident, the Japanese Life Insurance Companies Association published the first volume of research into the history of attempts to nationalize the industry in Japan and Europe. Continuing until 1933, the Life Insurance Association would go on to publish a total of seven volumes of this research. While the depression might have been the original impetus for the revived interest in nationalizing the industry, the outbreak of war with China in 1931 made these proposals seem even more appealing to bureaucrats and nationalist ideologues. Interest in nationalizing the entire industry, thus giving the state control over the life insurance industry's vast financial resources, would continue to grow in the wake of the Manchurian Incident and reach a peak around the outbreak of total war in 1937.

In the aftermath of the Manchurian Incident of September 18, 1931 and the subsequent creation of Manchukuo in 1932, Japanese firms followed the Japanese technocrats and settlers who moved to this new state. Japanese firms did not simply target the Japanese settlers, however, as they saw the Manchurian people themselves as a vast

new market to be exploited. While Manchuria was ostensibly an independent nation, it received a great deal of advice on economic and political matters from Japanese bureaucrats and the Kwantung Army.⁸ These Japanese advisors instituted a controlled economy in Manchuria, which would serve as a precursor to the construction of a controlled economy in Japan itself. In line with this, the Japanese military and the Manchurian government asked life insurance firms to agree to coordinate their investments, to invest the funds that they generated in Manchuria, and to agree to leave basic insurance (*kan'i hoken*) as a state-run monopoly within Manchuria. While Japanese firms initially resisted, they agreed in 1936 to the creation of a new firm jointly capitalized by the Manchurian government and Japanese life insurance firms.⁹

Domestically as well, life insurance firms continued to be incredibly profitable. As had been true for previous conflicts, the disruption caused by war proved to be a boon for insurance companies. Each year of the wartime period witnessed record numbers of new customers. As discussed in the last chapter, life insurance proved an attractive commodity during periods of crisis. Firms' claims to be able to rationally manage future contingencies sounded attractive when the world appeared as anything but stable and predictable. For example, there were 10,232,485 contracts in force at the beginning of the 1937 fiscal year, valued at 15,309,734,000 yen.¹⁰ Only four years later, on the cusp of the

⁸ For further information, see Prasenjit Duara, *Sovereignty and Authenticity: Manchukuo and the East Asian Modern* (Lanham: Rowman & Littlefield, 2003); Janis Mimura, *Planning for Empire: Reform Bureaucrats and the Japanese Wartime State* (Ithaca, NY: Cornell University Press, 2011); Louise Young, *Japan's Total Empire: Manchuria and the Culture of Wartime Imperialism* (Berkeley: University of California Press, 1998).

⁹ Usami, *Seimei hokengyō 100-nen shiron*, 153-154.

¹⁰ Shōkōshō, ed. *Shōwa jūninendo, hoken nenkan: kō, naikoku kaisha zenhen* [1937, The Insurance Yearbook: Part A. Home Companies (1)], (Tokyo: Seimei Hoken Gaisha Kyōkai, 1939), 24-25.

outbreak of the Pacific War, the total value of contracts in force had more than doubled to over thirty-six billion yen.¹¹ At the beginning of 1943, these numbers increased again, rising to over twenty-five million contracts in force valued at 43,271,098,000 yen. This trend did not abate and by the end of October 1944, the last date for which I have data, there were 30,073,682 contracts valued at 62,248,670,000 yen in force.¹² The number of contracts is striking given that the population of Japan was around 73.8 million in 1944. Life insurance became a mode of commoditizing and thus extracting capital from Japanese people's feelings of uncertainty and insecurity regarding the escalating conflict. In recognition of its status as a valuable commodity that both represented a tool for extracting capital from individual lives while also channeling and managing fears and desires for the future, the calls for nationalization that emerged around 1936 more explicitly attempted to harness the industry's finances to support the expansion of empire.

As Japan became further embroiled in war on the Asian continent, the state needed to find new ways of funding the buildup of the wartime infrastructure. According to one estimate made towards the end of the war in 1944, over eighty percent of the cost of the war was covered by the sale of government bonds.¹³ This differed from the beginning of the twentieth century, when foreign capital had helped to fund Japan's imperial development. The Japanese government had sold bonds to private British

¹¹ Usami, *Semei hokengyō 100 nenshi ron*, 196.

¹² *Seimei Hoken Tōseikai Kaihō*, no. 41 (November 15, 1944), reprinted in *SSHS Vol. 4*, 529.

¹³ Imoto Tomiji, "Kessen zaisei no un'ei to seimei hoken jigyo no yakuwari (yon) [The Administration of the Finances for the Final Battle and the Role of Life Insurance (fourth installment)], *Seimei Hoken Tōseikai Kaihō* no. 15 (December 11, 1943), reprinted in *SSHS Vol. 4*, 250.

bankers in order to pay for the Russo-Japanese War in 1905.¹⁴ The infusion of foreign capital subsequently assisted Japan's colonial development of Korea, Manchuria and parts of China.¹⁵ However, first as a result of the destruction of the international system of monetary exchange that followed the depression and then in response to the Manchurian Incident, Japan lost access to foreign capital. Indeed, after 1931, Japan would not make another overseas bond issue until the 1950s.¹⁶ Along with other key financial and industrial sectors, life insurance became an important source of finance for Japan's wartime economy.¹⁷ While certainly never as large as the banking industry, life insurance companies controlled about ten percent of the nation's finances by 1940. This made it the third largest financial industry, placing it behind postal savings and just ahead of savings banks (*chochiku ginkō*). Normal banks (*futsū ginkō*), which controlled 46.9%, constituted by far the most significant area of finance.¹⁸

Given the life insurance industry's potential value to the state, Hayashi Roichi, a right-wing nationalist Diet member, forwarded a proposal to nationalize the industry in July 1937. According to Hayashi, the industry controlled over 28 billion yen worth of financial resources and annually received around 7.4 billion yen in policy premiums, and nationalizing the life insurance industry would allow the state to utilize the industry's vast wealth in projects that would benefit the whole nation. He then argued that private firms only worried about profit and did not pay attention to the needs of the people. This led to

¹⁴ Mark Metzler, *Lever of Empire: The International Gold Standard and the Crisis of Liberalism in Prewar Japan* (Berkeley: University of California Press, 2006), 46-47.

¹⁵ *Ibid.*, 50-59.

¹⁶ *Ibid.*, 234-236.

¹⁷ For a larger discussion of the relationship between savings and wartime see Garon, *Beyond Our Means*.

¹⁸ Satō Yasuhisa, *Shihonshugi to kindai seimei hokengyō* [Capitalism and the Modern Life Insurance Industry] (Tokyo: Chikura Shobō, 2003), 140.

wasteful spending on high management fees and commissions to salesmen who generated profits for the firm, and a lack of concern for the regular citizens who comprised the backbone of the nation. Within Hayashi's argument, the state constituted the only organ that could stand above the particular interests of any singular group. By nationalizing the life insurance industry, the state would create policies that would be economical and truly help customers, while also obtaining the funds generated from the industry to benefit and solidify the nation.¹⁹ Although his first bill failed, supported by the member of the fascist Japan National Socialist Study Alliance (*Nihon Kokka Shakai Shugi Gakumei*) and fellow parliamentarian Koike Shinrō, Hayashi submitted a modified proposal for studying the possibility of nationalizing the industry in February of the following year.²⁰ This new proposal passed and spurred a series of further countermeasures by the Life Insurance Association.

After the outbreak of war, representatives of the industry contended that the true aim of nationalization was not the improvement of the Japanese people's welfare, but the accumulation of the financial resources of life insurance firms. In August 1937, for example, the industry affiliated Insurance Culture Research Group (*Hoken Bunka Kenkyūjo*) published the aptly titled *Refuting Arguments for Nationalized Life Insurance* (*Seiho kokueiron o bakugeki suru*), which summarized the ideas of industry leaders. According to this text, the previous session of the Japanese Diet had been tasked with raising 500 million yen required in the wake of the China Incident. According to the author, Kawaguchi Reimin, "We may well say that proposals such as Hayashi's 'Proposal

¹⁹ Suitaka, *Hoken kokuei no kenkyū*, 77-78.

²⁰ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 329-330.

Concerning the Nationalization of Life Insurance' (*Seimei hoken jigyo kokuei ni kan suru kengian*), carries the hint [of raising finances]."²¹ Kawaguchi further dismissed Mori's ideas as "right-wing" (*uyokuteki*). He continued, "The information in the current proposal for nationalized life insurance is simultaneously in line with militarist politicians, and suggests that they in actuality have much in common (*ichimyaku aitsujiru*) with supporters of the oft proposed nationalized life insurance."²² This was a rather audacious statement, given the militarist spirit of an age in which fairly mainstream politicians and business leaders - including Prime Minister Inukai Tsuyoshi and Mitsui founder Dan Takuma - had been shot at or assassinated by right-wing activists for failing to sufficiently support aggressive military expansion. As the subtitle of the above volume makes abundantly clear, industry leaders felt that the plan to nationalize was something of a "bait and switch." Under the guise of improving impoverished people's lives, the state actually intended to establish control over the industry's resources in order to support imperial expansion.

While they bitterly fought against attempts to nationalize, life insurance leaders acknowledged the necessity of making some concessions to those who wanted to make life insurance serve the destiny of the national body. Recognizing that state bureaucrats were mostly interested in gaining access to life insurance's financial resources, industry representatives such as Yano Tsuneta acknowledged that life insurance should do more to encourage the people to save and would subsequently assist the state in savings

²¹ Kawaguchi Reimin, *Seiho kokueian bakugekiron: yotokuniku no bonressaku* [Refuting Arguments for Nationalized Life Insurance: The Bait and Switch of a Forced Draft and Inferior Policy] (Tokyo: Hoken Bunka Kenkyūjo, 1937), 1-2.

²² *Ibid.*, 6.

campaigns. Although Koike had accused private companies of refusing to cooperate with and support the state, Yano responded that this was a misunderstanding of the true situation. Yano acknowledged that although life insurance firms were not at the time investing significantly in national bonds, their investments in industry helped to maintain production of necessary military goods and to preserve people's livelihoods. He wrote:

The majority of the finances of life insurance companies - comprised of stocks (*kabuken*), debenture bonds (*shasaiken*), and loans (*kashitsukeken*) - are invested in essential military industries, trade industries (creating both goods for export and to avoid needing imports) and industries necessary for the livelihood of those in the country (*kokunai*)... Even if we suppose that insurance companies could sell their company bonds and stock and buy large amounts of public debt, on the other hand, the capital for trade industries and industries vital to the nation would then come from banks, whose capital is fundamentally insecure.²³

Employing a discourse that harkened back to debates over state regulation of the industry from the turn of the century, Yano thus asserted that life insurance played a vital economic role by channeling investments to industries essential to national defense and the maintenance of social stability. At the same time, however, Yano acknowledged that the social and political situation during the time of emergency was now different and that it was now more important to purchase government bonds and to support the war effort. According to Yano, "the conditions are different than peacetime. Thus, that life insurance executives will also gladly support the government's policies goes without saying."²⁴ Life insurance firms therefore managed to maintain nominal independence throughout the early wartime period by agreeing to largely support the policies of the state.

²³ Yano Tsuneta, "Seimei hoken kokueiron hihan" [Criticisms of the argument of nationalize life insurance], reprinted in *SSHS Vol. 2*, 261.

²⁴ *Ibid.*, 262.

The importance of life insurance for state expansion also manifested itself in debates over which governmental ministry would supervise the industry. In July 1937, the cabinet of Konoe Fumimarō proposed the creation of a new ministry, the Ministry of Health Improvement and Society (*Hokenshakaishō*). Konoe's administration intended that this new ministry would help to improve the physical qualities of the populace so that they would be better prepared to fight the immanent war. With some limited changes, this Ministry instead became the Ministry of Health and Welfare (*Kōseishō*). This new ministry actively campaigned to improve the physical capabilities for Japanese bodies as a means to inculcate nationalism in the people and to raise the nation's ability to wage war.²⁵ While state transferred authority over the Post Office-run *kan'i hoken* and its vast system of health guidance stations from the Ministry of Communications to the Ministry of Health and Welfare, private firms managed to remain with the Ministry of Commerce and Industry (*Shōkōshō*). While not successful this time around, the attempt to transfer authority over the industry from the Ministry of Commerce and Industry to the Ministry of Health and Welfare would have resulted in a regulatory agency with vastly different goals for the industry. Instead of ensuring that firms followed rules regarding sales and the treatment of customers, the move to the Ministry of Health and Welfare would have suggested a more positive role for life insurance in improving the bodies of the populace.²⁶ While not ultimately adopted, the 1937 debates about ministerial oversight reflect the fact that, in the initial stages of the intensification of conflict in China, Japanese politicians and state bureaucrats had already imagined a role for life insurance

²⁵ Fujino, *Kōseishō no tanjō*.

²⁶ "Hoken no shakaisei" [The Social Qualities of Insurance], *Tokyo Asahi Shinbun* (October 31, 1925), reprinted in *SSHS Vol. 2*, 546-547.

in helping to prepare the nation for war. As the life insurance industry's financial resources became important for national defense and the prosecution of the war, the state transferred the responsibility of regulation and oversight to the Ministry of Finance (*Ōkurashō*) on December 13, 1941, just about two weeks prior to Pearl Harbor.

While calls for the nationalization of the industry, with support from both the Seiyūkai and Minseitō, would continue almost until the end of the war, plans for bringing the industry entirely under state control never actually came to fruition. Nationalizing such a large and complicated industry seemed incredibly problematic. While many firms would convert into policyholder owned mutual insurance companies in the postwar period, most firms in the prewar period were stock companies. Nationalizing the industry would thus necessitate that the state purchase all companies' stocks and financial assets.²⁷ The purchase of such a large industry would drain Japan's finances at a particularly difficult moment. Industry supporters also expressed doubts about whether a national life insurance system that was constructed on the premise of social welfare would be able to successfully and profitably manage its business affairs. Some doubted, for example, whether a fully state-run monopoly company intent on keeping premiums low would be able to successfully maintain a large enough reserve fund. Others suggested that a national life insurance company would insure too many substandard and hence risky lives.²⁸

²⁷ Suetaka Makoto, *Hoken kokuei ron* [On Nationalizing Life Insurance] (Tokyo: Yūkōsha, 1942), 17-18.

²⁸ Suetaka Makoto, *Hoken kokuei no kenkyū* [Research on Nationalizing Insurance] (Tokyo: Chikura Shobō, 1938), 69-70.

While leaders of the Life Insurance Association managed to stave off governmental control while fighting was consigned to the continent, the beginning of the Pacific War witnessed more active state attempts to control the physical and spiritual resources of life insurance customers. Instead of nationalizing life insurance, the state would come to exert a great deal of influence over the life insurance industry through the establishment of a "control board" (*tōseikai*). The control board gave the state the power to significantly channel the direction of the industry without directly taking on the responsibility of shouldering the risk associated with each customer's life insurance policy. However, while the nationalist attempts to organize the economy along fascistic lines articulated their program with language about the need to overcome activities that would benefit only one particular group, corporate interests largely managed to coopt these movements.²⁹

Life Insurance and the Control Economy

Starting with the first cabinet of Konoe Fumimarō in 1937, Japan began moving towards the adoption of a controlled economy. At the end of 1937, the cabinet passed a series of measures that placed restrictions on foreign trade, the production of goods, and the financing of companies. In 1938, the government assumed the ability to intervene directly in the financial management of firms, although business interests managed to limit this to firms capitalized above 200,000 yen and to only limit dividends to 10 percent.³⁰ In the 1940s, the state continued its penetration into the management of firms

²⁹ Mimura, *Planning for Empire*, 168.

³⁰ *Ibid.*, 140-142.

through the creation of control boards for industries that were vital to the war effort. The controlled economy thus reflected the belief that technocratic experts, using principles of science and rational management would best be able to manage the various parts of the state in order to benefit the totality of the nation.

These economic and political changes were to be part of a fully systematic renewal of the national polity, referred to as the New Order (*shintaisei*). Reformers and politicians such as Kishi Nobusuke - who had helped develop Manchuria's industry and would be arrested as a Class A war criminal and later become prime minister in the postwar period - advocated a society that transcended the class conflict inherent in systems of liberal capitalism. Instead, reformers like Kishi wanted the various sectors of the nation to come together in cooperation in order to rationally manage industrial production.

Of the various New Orders (political, economic and financial), the New Order for Finance would have the most relevance for the life insurance industry. In the New Order for Finance, state bureaucrats would utilize rational planning to direct the resources of financial firms to those industries engaged in industrial production necessary for the war effort. Nationalist ideologues thus asked firms to look beyond their own immediate interests and to instead work for the benefit of the entire nation under the guidance of bureaucrats and planners. The New Order for Finance thus constituted an attempt to overcome the inefficiencies produced by capitalist competition. While maintaining firms'

right to private ownership and profitability, the New Order would direct the financial resources so that they could operate in the interests of the entire nation.³¹

As the war accelerated after 1941, understandings of the value of the New Order extended from a focus on increased production to also incorporate greater focus on the spiritual mobilization of the populace. This was not a move away from the spirit of technocratic management inherent to the New Order, but rather an extension of these principles so as to also mobilize the energy of the people. The New Order ideology thus posited that the spiritual superiority and discipline of the Japanese people, coupled with the technocratic management of material resources would allow Japan to achieve victory against nations that were richer in material resources. As Janis Mimura writes:

Economic power was but one component of national power. Two other factors - human labor and spiritual power - were equally important and without them, materials and funds would have no value. Japanese leaders boasted that their country was blessed with abundant labor power both in terms of its population growth rate and the excellence of the Yamato people, particularly with regard to its brain power. They were confident that the efficient organization and redeployment of labor to productive, war-related industries and steady population growth would overcome any labor shortages. Ultimately, they believed that more than labor power, the spiritual power or will power of the nation would determine Japan's fate.³²

Thus the New Order and the control economy envisioned technocratic planning, spiritual mobilization and increases in wartime production as part of a mutually constituting project. Scientific management would help to train the populace and marshal their vital energies towards the projects that were necessary for national survival.

In order to implement the New Order ideology, Konoe proposed the creation of industry-wide control boards. The cabinet appointed state bureaucrats as the leaders of

³¹ Mimura, *Planning for Empire*, 154.

³² *Ibid.*, 182.

these boards. The industry leader would then appropriately manage the resources and production of that industry so that it would best contribute to Japan's war effort.

According to Finance Minister Sakomizu Hisatsune, the Finance Control Board (*Kin'yū tōseikai*) would allow for the rational administration of the nation's financial resources, which would channel and direct capital towards heavy industries that were vital to the war effort. Following from this, the rationalization of the economy would lead to the full integration of the resources of continental Asia and the Southern areas. The total integration of Asia within the planned economy would allow Japan to emerge victorious over the United States and Britain, which had enjoyed longer histories of advanced industrial production.³³

In reality, many of the control boards did not achieve the goal of overcoming corporate dominance of the economy. Calling them Communist plots, firms and wealthy industrialists managed to weaken the scope and authority of the resulting control boards. In fact, corporate executives managed to assume leadership of many of the control boards, giving them significant influence over policy as the authority of the control boards would increase throughout the wartime period.³⁴

Beginning in 1940, the state would also begin to take steps to incorporate life insurance within systems of technocratic management. In 1941, the state demanded the creation of a Life Insurance New Order with "synthesized control management" (*sōgōteki tōsei un'ei*) that would rationally direct the industry's growth under the leadership of state bureaucrats. This unified system would eliminate wasteful expenditures associated with

³³ Sakomizu Hitoshi, *Kin'yū Tōseikai no shinro* [Advancement of the Finance Control Board] (Tokyo: Shinkeizaisha, 1942), 1-5.

³⁴ Mimura, *Planning for Empire*, 153-154.

recruiting, would direct the investment of the industry's finances, and would research the expansion of health stations for life insurance customers.³⁵ The Life Insurance Association recycled the arguments that they had made in earlier debates over nationalization and offered to voluntarily reform the Life Insurance Association so that it would fulfill the functions demanded by the state.³⁶

The Life Insurance Association and industry leaders continued to negotiate, which prevented the imposition of more overt forms of state authority until the outbreak of war with the United States in December of 1941. After the beginning of the Pacific War, life insurance seemed an ever-more important part of state efforts to mobilize the fiscal and spiritual resources of the populace. As a result, the government established an industry-wide control board in 1942. Using principles of scientific and technocratic management, the state directed firms to decrease competition, lower-prices and funnel capital towards the further development of heavy industrial enterprises essential to the wartime state.

Life insurance seemed to be a perfect manifestation of the philosophy of the New Order movement and the control economy because of its ability to instill within the people an ethic of mutual assistance. As noted earlier, life insurance companies had long drawn connections between their companies and Tokugawa period mutual aid societies. While Terumichi Bungei, the wealthy industrialist and nationalist activist who headed the Life Insurance Control Board, criticized life insurance companies for having primarily sought profit in the past, he asserted that the industry would change in accordance with

³⁵ "Seiho Shintaisei mondai ni kan shi rinji iinkai secchi" [The Establishment of an Emergency Committee Regarding the Life Insurance New Order], [Life Insurance Association Materials], reprinted in *SSHS Vol. 3*, 332.

³⁶ "Rinji iinkai no tōshinsho" [The Response of the Emergency Committee] [Life Insurance Association Materials], reprinted in *SSHS Vol. 3*, 333.

the needs of the specific historical context generated by the war. Terumichi argued that competition between firms during the founding of the industry had produced marketing strategies that preyed on people's ignorance and fear of death. For the Total War period, however, life insurance would take on a new structure that would help to mobilize the population for war. According to Terumichi, "as the industry developed and progressed, it threw off the short-sighted profit driven character of the founding age and moved towards a longer-term character stressing public benefit. However, in the wake of the Manchurian Incident, this understanding [of the long-term character of life insurance] has significantly deepened."³⁷ Terumichi's writings suggested that life insurance would come to realize its true nature as a means of mutual assistance only under the auspices of the state. Life insurance would therefore unite the people and manifest the need to overcome the search for profits with the forging of a spirit of national unity. Within the specific context of the wartime period, life insurance would function as a way for the people themselves to help reward the families of "dead soldiers who defended the nation."³⁸ The nation, mediated through the commodity of insurance, would thus collectively reward soldiers and their families for sacrifices made to secure the future of Japan.

In the course of the industry's history many life insurance firms had come to invest a significant proportion of their portfolios in stocks and loans to other companies. Life insurance companies had, of course, always invested a portion of their portfolios in state and municipal bonds as bonds' stable rate of return made them attractive investments. As life insurance firms expanded throughout the first two decades of the

³⁷ Terumichi Bungei, "Terumichi Kaichō shikiji" [President Terumichi's Address], *Seimei Hoken Tōseikai Kaihō*, no. 15 (December 11, 1943), reprinted in *SSHS Vol. 4*, 236.

³⁸ *Ibid.*, 236.

twentieth century, many took advantage of their newly acquired capital reserves and began to make riskier investments in stocks.³⁹ This change in investment strategy also reflected the growth of the stock market in Japan throughout the 1920s. After the market crash of 1929, however, firms moved away from stocks and shifted their investments towards corporate debentures. In the 1929 fiscal year, for example, the purchase of stock constituted 36.2% of life insurance companies' securities purchases.⁴⁰ Falling to a low of 26.1% in 1931, the percentage of securities purchases would not surpass the rate for 1929 until 1935. With the increase in heavy industry production that accompanied the expansion of the war in China, however, firms once again shifted a large portion of their resources back to stock purchases. By 1938, the purchase of stock climbed to an all-time high of 45.7 percent of securities purchases.⁴¹

Within the context of the New Order ideology, however, the Ministry of Commerce and Industry first encouraged and then directed life insurance firms to channel more of their resources into the purchase of government bonds. In order to stimulate firms to further encourage consumers to practice savings (by purchasing life insurance), which firms used to purchase bonds, first the Life Insurance Association, and then the Life Insurance Control Board set targets for the recruitment of new customers. The life insurance association set goals of five billion, six billion and 9 billion yen worth of new contracts in 1939, 1940 and 1941, respectively. After the Control Board assumed responsibility for directing the industry, the targets increased dramatically. For the years

³⁹ Satō, *Shihonshugi to kindai seimei hokengyō*, 177.

⁴⁰ Climbing to 65% of capital in 1938, securities always constituted the largest of the industry's investments.

⁴¹ Satō, *Shinhonshugi to kindai seimei hokengyō* 178.

1942, 1943, 1944 and 1945, the Control Board tasked the industry with raising 1.4 billion yen in capital and fourteen billion in new contracts, 1.5 billion in capital and fifteen billion in new contracts, 1.85 billion in capital and twenty two billion in new contracts and 1.9 billion in capital and twenty three billion in new contracts, respectively.⁴² In 1937, 8.2% of firms' capital was invested in government bonds. By 1941, percentage of firms' total capital invested in government bonds had skyrocketed to 20.6% and reached 33.9% in 1944.⁴³

Although government bonds promised a stable rate of return, firms received lower returns in interest on these investments than they had on stocks. To make up for their loss in profits on these investments, the state directed firms to lower the dividend that they offered on contracts. This ended the 1930s trend of companies offering high-premium, high-dividend contracts. This also meant that companies could no longer use interest-rates as a tool of competition since all firms now had to offer similarly valued contracts. This change conformed to the New Order ideology's goal of replacing capitalist competition with a more rational and technocratic approach to managing financial resources.

The other new change instituted within the context of the New Order was the encouragement of mergers between stronger and weaker firms. When a company with too many unsound contracts or risky investments appeared on the verge of bankruptcy, Ministry of Industry and Commerce officials arranged for a larger firm to buy up the weaker company and take responsibility for the latter's older contracts and assets. This

⁴² Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 311-312.

⁴³ Usami, *Seimei hoken gyō 100 nen shiron*, 208-209.

continued the trend of consolidating the market around the five largest firms that had continued since the Depression. While the number of firms had always hovered above forty, only thirty-three existed in 1934. The number of companies in operation dropped to twenty-seven by 1941 and plummeted all the way down to twenty by 1945. The consolidation of firms became part of the state's strategy of increasing industry efficiency, lowering management costs, and consolidating finances within large financial institutions.⁴⁴

While the larger companies might have taken on some substandard contracts, their increased market share and larger size could also help them recruit future customers. Moreover, preventing underperforming firms from going bankrupt helped to maintain customer trust in the industry. As firms and state bureaucrats had a mutual interest in maintaining the increased profitability of the industry, state directed mergers became a successful example of the principle of bureaucrat-directed rational management. For example, in 1941, the Ministry of Commerce and Industry arranged for Nippon Life to absorb all of the contracts of Fuji Life. This pattern recurred in 1944, as Nippon Life took on all of the contracts of Aikoku Life. With this transfer, Nippon Life's insurance in force increased by 8 percent. More importantly Nippon Life also acquired Aikoku's valuable investment portfolio, including the home office in central Tokyo and branch offices in regional cities, including Keijō (Seoul).⁴⁵

⁴⁴ Ibid., 196. For a larger discussion of this policy, see Chalmers Johnson, *MITI and the Japanese Miracle: The Growth of Industrial Policy* (Stanford: Stanford University Press, 1982).

⁴⁵ These real estate holdings would help Nippon Life to rebuild after the war. See *The 100-Year History of Nippon Life*, 126-127.

The Life Insurance New Order neatly encapsulated the various facets of the ideology of the larger New Order movement. As I have noted previously, state bureaucrats and life insurance executives had, for perhaps competing reasons, touted life insurance as a particularly effective method of savings from the 1890s. Throughout the wartime period, the state took a greater interest in the life insurance industry as mode of savings. As Sheldon Garon has discussed, the promotion of savings became especially important during the wartime period because it constituted a method of pooling the resources of the populace within larger financial institutions such as the postal savings system (which was related to, but distinct from postal life insurance) and investment banks. These institutions would then use the capital resources obtained through customer deposits to purchase government bonds, which helped to finance wartime state expansion.⁴⁶

According to proponents of the New Order, however, the importance of savings extended beyond material resources accumulated through savings. To ideologues, the very act of savings played an incredibly significant ideological role. By saving or purchasing a life insurance contract, the individual citizen participated in a communal act that united him with the rest of the nation. Through savings, the individual tied his own future or that of his family to the future destiny of the nation. The state and its bureaucrats implored Japanese citizens to practice fiscal discipline and austerity in the wartime in order to build a perfected and united national body that would become capable of defeating the Western powers.

⁴⁶ Garon, *Beyond Our Means*, 221-254.

Moreover, this ritual of communal action produced a temporal framework that continuously pushed the ultimate gratification of desire into a nebulous future. According to Tada Kiichi, the Director of General Affairs of the Division of Encouraging Savings (*Kokumin chochiku shōreikyoku sōmu kachō*) within the Ministry of Finance (*Ōkurashō*), "Since savings is absolutely necessary to protect the nation, it must be practiced. However, savings is also a keepsake (*kinenbi*) that you can pass on to your children. There is no better memorial project (*kinen jigyō*) than protecting the nation as well as protecting the home."⁴⁷ Life insurance nicely illuminates this facet of fascist Japan, wherein imperial subjects became trained to sacrifice in the present in order to attain a future in which the rational management of the material and spiritual resources of the populace would achieve its fullest articulation.

The early champions of the nationalization of life insurance portrayed it as a means to lower costs and bring economic and social benefits to rural people struggling with the economic depression. However, as the state took on a greater role in managing the industry, the life insurance industry became a means for further expropriating capital from Japanese citizens, whose feelings of anxiety had been exacerbated by war. In essence, the state and private insurance firms effectively passed the costs of supporting war and empire onto consumers. Thus, although firms resisted state intervention, government bureaucrats generally managed the industry in a fashion that would maintain its long-term sustainability and ensure that the industry remain profitable. The policies established by the control board balanced the continued sustainability of the industry with

⁴⁷ Tada Kiichi, "Hyakunijuū oku chochiku to kokumin seikatsu" [Twelve billion savings and the lives of the people], *Shintaisei no katei seikatsu* [The New Order and the Life of the Home], ed. Hoken Kanyūsha Kyōkai Shuppatsubu (Tokyo: Hoken Kanyūsha Kyōkai Shuppatsubu, 1940), 4.

the interests of the nation as a whole. State management thus helped insurance companies maintain their profitability so that they could continue to be called upon to support the war effort.

With the creation of the Life Insurance Industry Control Board, the association's journal also changed its name to the Life Insurance Control Board Journal (*Seimei Hoken Tōsei Kaihō*) and came to reflect the new relationship between the industry and the state. The pages of this journal represented the control economy as not simply a tool for extracting capital from the bodies of urban consumers, but as a way to unite the populace and achieve the goal of victory. This work demonstrates an important facet of the ideology that the wartime state used to interpellate Japanese within a fascist vision of the future. The writings in the Life Insurance Control Board Journal espouse an entire theory of production wherein cooperation and the rational management of resources under the watchful eye of state bureaucrats would allow for all to prosper indefinitely. Japanese bureaucrats believed that Japanese industry's ability to produce the materials necessary to conduct the war would be one of the factors that determined the war's outcome. Reformist bureaucrats asserted that the control economy, by encouraging thrift and savings amongst the populace, would help to both increase production and improve the lives of the people. Writing in the Life Insurance Control Board Journal, Imoto Tomiji, who was affiliated with the Ministry of Finance wrote:

First of all, the savings of the populace strengthen labor, which leads to an increase in production. Following from this, we can anticipate an increase in income. In principle, [savings] means that some percentage of income is forcefully saved (*tebiki chochiku*) or outputs are saved, waste is restrained, and consumption is economized and the surplus is turned towards savings. If we think about inputs, if labor is reinforced and production increases, as a result income increases, and savings will build up. In other words, in

order to encourage savings, we must reinforce labor and increase production. Here the increase of production and savings are two sides of the same coin (*hyōri ittai*).⁴⁸

Within this scheme, the state would take resources from industries like life insurance and invest them into industries necessary for conducting the war. Government officials promised that increased production would lead to greater employment and greater wages for workers. Japanese consumers were thus not simply admonished to sacrifice themselves in the name of national survival, but to engage themselves in a cooperative system that required an initial sacrifice, but would ultimately result in better standards of living for all.

If left unchecked, however, elevated production would lead to an increase in the circulation of money, which would bring on inflation. Wartime Japan witnessed serious problems with inflation, and a rise in the prices of basic foodstuffs was a constant threat to the stability of the wartime state. State bureaucrats stressed that their intervention and management of the economy would prevent this from worsening. According to Imoto, the two ways of limiting consumers' purchasing power were taxes and savings. The state, of course, valued taxes quite highly, but there was a limit on the amount it could raise through taxation before the people became completely overburdened.

According to the leaders of the Life Insurance Control Board, the act of saving and the purchase of a life insurance policy played multiple roles in creating the fascist utopia that would result from victory in the war. It would both curb inflation and help spur production. Moreover, savings fulfilled a didactic function, helping to mobilize the

⁴⁸ Imoto Tomiji, "Kessen zaisei keizai no un'ei to seimei hoken jigyo no yakuwari (go)" [The Administration of the Finances for the Final Battle and Life Insurance (fifth installment)] *Seimei Hoken Tōseikai Kaihō* no. 16 (January 1, 1944), reprinted in *SSHS Vol. 4*, 260.

people in patriotic spirit and collective effort to support the war effort.⁴⁹ And while a state bureaucrat in the fascist period would have been loath to use such liberal-capitalistic language, the practice of savings was also supposed to be more palatable to the people because it gave them an investment in the continued prosperity of the nation. Within this discourse, life insurance would thus encourage the triumph of cooperation and the rational management of the economy over individual selfishness and corporate competition and thus lead to Japan's triumph in Total War.

To some degree then, this theory of economic production mirrored the Keynesian theory that predominated in the United States at the same time. Similar to the US, Japanese technocrats envisioned an economic system in which the rational management of capital and investment could lead to perpetual growth. As Harry Harootunian notes, a strong belief in the efficacy of strong state governance proliferated all over the world in the 1930s and 1940s.⁵⁰ Unlike those working from within a Keynesian system, however, Japanese technocrats rejected liberalism. The Japanese system did not valorize the free individual, but instead emphasized that the nation itself needed to be the ultimate agent that moved history. The individual parts of the nation had important roles to play, but the nation itself brought the different groups together in an arrangement that transcended any particularistic interests or class conflict. The wartime idea of growth thus differed from the belief in perpetual economic growth powered by individual consumption that Scott O'Bryan has identified as a hallmark of postwar Japan.⁵¹ The wartime idea of growth

⁴⁹ Imoto Tomiji, "Kessen zaisei keizai no un'ei to seimei hoken jigyo no yakuwari (yon)," 252.

⁵⁰ Harootunian, *Overcome By Modernity*, xii.

⁵¹ Scott O'Bryan, *The Growth Idea: Purpose and Prosperity in Postwar Japan* (Honolulu: University of Hawai'i Press, 2009), 7.

similarly envisioned perpetual economic expansion through the promotion of industrial production, but the state constituted the agent directing consumption, production and distribution for the benefit of the entire nation.

Thus, saving or purchasing life insurance within the context of the New Order was not envisioned as simply an act of sacrifice. Rather, it constituted the culmination of a long history of training individual consumers to delay the satisfaction of their immediate interests in the name of constructing a better future social structure. As Sheldon Garon has argued regarding the larger history of savings campaigns, average people participated in savings campaigns at least in part because they saw some personal benefit from saving.⁵² In contrast to Garon, however, my reading of the discursive linkage of insurance, savings and production within the ideology of the New Order suggests that rather than solely focusing on the value of personal sacrifice, the state also attempted to shift the people's horizon of expectation from satisfaction in the present towards a distant, perfectible future. This is a subtle distinction from Garon's argument, but is nevertheless important, as emphasizing the eventual rewards to be received in the predicted future helps to explain why Japanese consumers continued to save and economize up until the very end of the war. Within the New Order, the state demanded that individuals engage in thrift and the eradication of personal desires as a tradeoff for the promise that things would improve in the near future. Thus, the mobilization of the populace in fascist Japan was not established solely through coercion or the creation of an ethos based on sacrifice, but also through the state's attempt to convince the populace to accept delayed

⁵² Garon, *Beyond Our Means*, 222

gratification during the difficult wartime period in order to achieve the prosperous and secure future that would soon arrive.

Insurance and the Pacific War

Within the context of Total War, as noted earlier, life insurance became more popular than ever. From the perspective of life insurance firms, however, the popularity of insurance policies could be somewhat of a mixed blessing, as it also increased the likelihood of taking on risky contracts or that policyholders might be drafted into the military. As the war continued to drag on, firms needed to confront the problem of how to treat the war dead. Meiji Life's first contracts from 1881 had contained a provision requiring customers to notify the firm in the event that they joined the military or moved into a conflict area. If customers failed to fulfill this obligation, Meiji could impose a penalty or even cancel the contract. Many of the insurance companies that followed would also include similar stipulations in their contracts. However, in the wartime environment, insurance companies received pressure from the public and the state to support the sacrifices of soldiers and to pay contracts in full.

During previous conflicts, companies had adopted a variety of strategies to deal with the problem of the war dead. During the Sino-Japanese War of 1895, firms accounted for the increased danger by either charging soldiers an extra premium during peacetime, charging soldiers a higher premium during the war, or simply paying the beneficiaries of soldiers a reduced amount.⁵³ In the aftermath of the Sino-Japanese War,

⁵³ Mori Shōzaburō, "Sensō kiken ni tai suru seimei hoken no enkaku" [The History of Life Insurance's Approach to War Risk], *Seimei Hoken Keiei* Vol. 4, no. 4 (1932), 28.

however, Japanese actuaries realized that while a relatively small number of soldiers actually fell in the fighting, many more passed away because they contracted diseases. In the aftermath, actuaries and industry leaders suggested adding stipulations that would treat a death in war due to disease the same as a death in war due to combat.⁵⁴ After the outbreak of the Russo-Japanese War, life insurance firms attempted to come to a unified consensus on the issue of war deaths. While firms did not manage to establish a coherent strategy for dealing with war deaths, many firms decided to add a charge of 5% of the policy's value to new customers who entered a war, and a charge of 2.5 or 3% to customers of longer standing who became soldiers as they had already contributed more in premiums.⁵⁵ During World War I (also called the Japan-Germany War [*Nichi Doku sensō*]), firms largely followed a similar policy. If a customer did not pay the assessed surcharge, firms would either reduce the value of the death benefit, or even refuse to pay anything to the beneficiaries.⁵⁶

In 1932, in spite of the past application of surcharges and decreases in policy payouts, the Life Insurance Association passed a resolution stating that it was "premature" (*nao hayai*) to charge an extra premium to existing contracts. The wartime situation had not become intense enough for the industry to risk incurring the wrath of the state or the public. However, this same decision presented the argument that firms should be able to impose policy limitations, special surcharges, or other limitations on new

⁵⁴ Ibid., 30.

⁵⁵ Shirasugi Saburō, "Seimei hoken ni okeru sensō kiken no toriatsukai ni tsuite (kono hitotsu) [About the Handling of War Risk in Life Insurance (Part One)], *Kokumin Keizai Zasshi* Vol. 65, no. 6 (1939), 35.

⁵⁶ Mori, "Sensō kiken ni tai suru seimei hoken no enkaku," 33.

contracts that might be endangered by the war.⁵⁷ At the outbreak of total war in 1937, the Life Insurance Association again passed a resolution urging its members not to impose any penalties on war casualties. With these resolutions, the Life Insurance Association attempted to generate a consensus on removing war deaths from the list of potential topics that firms would use to compete against each other. Moreover, amid the wartime political and social environment, firms felt compelled by both government policy and popular opinion to support the war effort. In a similar expression of patriotism, firms also allowed soldiers and other mobilized personnel an extended period within which they could submit policy payments.⁵⁸ Throughout the wartime period, firms wanted to appear patriotic as this would help improve their relationship with state regulators and potential new customers. At the same time, they wanted to maintain the option of adding surcharges if the conflict grew much worse and higher numbers of war dead threatened the companies' profitability.

Despite the attempts to generate an industry-wide standard approach to war deaths, firms would continue to argue among themselves as well as with industry leaders over how to best handle the influx of new customers whose lives could be threatened by the war. As late as 1936, a majority of firms still required customers to submit a notification form if they had been drafted or had decided to volunteer for the military. Upon receiving this form, firms would assess an extra charge, although some would waive this fee for customers who had continuously held contracts for longer than two or three years. In

⁵⁷ Shirasugi, "Seimei hoken ni okeru sensō kiken no toriatsukai ni tsuite," 39.

⁵⁸ "Hoken ryō haraikomi yūyo kikan shinchō" [Extension of the postponement period for life insurance premiums], *Seimei Hoken Gaisha Kyōkai Kaihō* Vol. 26, no. 3; Vol. 30, no. 3 (1937, 1941), reprinted in *SSHS Vol. 3*, 477.

other cases, companies would lower the death benefit that they paid to the policies' beneficiaries. In only one case, Fuji Life Insurance, did a firm include language in the policy itself that it would "unconditionally" (*mujōken*) pay the entire value of the contract.⁵⁹

In spite of growing government pressure to pay the full value of contracts without condition, many firms continued to maintain their right to assess extra fees on the contracts of soldiers. In an attempt to unify and clarify how the myriad companies would treat war risk, the Insurance Division of the Ministry of Industry and Commerce created a standard clause on war risk that they hoped would become utilized throughout the industry. This clause, which they submitted to the Life Insurance Association in 1937, would have required customers to notify companies when they joined the military or entered war zones. In exchange, firms would gain the right to assess an extra charge (not to exceed 5% of the value of the policy) to these customers' contracts, which they would need to apply within three months of receiving notification. Finally, these extra fees would need to be approved by the governing agency (*shumu kanchō*), which would be able to change the rate charged every year.⁶⁰

This proposal caused great debate among the industry. For example, some firms objected on the grounds that they also wanted to request extra payments from customers who did not go to war, but for whom war came to them. Already in 1937, in other words, some companies anticipated the transformation of the home islands themselves into a war zone and wanted to maintain the option of assessing surcharges to customers to cover the

⁵⁹ Shirasugi, "Seimei hoken ni okeru sensō kiken no toriatsukai ni tsuite," 46.

⁶⁰ Usami Kenji, "Sensō kiken yakkan no tōitsu to kongo no mondai" [Unification of Life Insurance Policies and Future Problems], *Seimei Hoken Keiei* Vol. 15, no. 2 (1943), 3.

increased risk associated with this possibility. Companies also questioned how it would be possible to determine the borders of a warzone and how to proceed if communications were damaged, making customers unable to notify them.⁶¹ Moreover, many firms wanted to maintain greater flexibility in assessing their extra fee, requesting the ability to exceed 5% if the wartime situation became particularly precarious.⁶²

In the end, these discussions did not produce a unified, industry-wide strategy for dealing with war risk. Instead, most likely in an attempt to once again maintain as much of their independence from the state as possible, in 1937 the Life Insurance Association and the Society of Actuaries simply advised firms that it was "too soon" (*nao hayai*) for them to assess surcharges to customers. In the aftermath of this decision, a few companies, including the zaibatsu affiliated Sumitomo Life Insurance, wrote up contracts that stated that the firm would assume all of the risk and would pay the full amount of the contract. If the situation became much worse, a condition they did not concretely define, however, these companies noted that they would decrease the amount paid to the policy beneficiary. In practice, however, life insurance firms unconditionally paid the full value of all contracts throughout the war.⁶³

While the 15 Year War in Asia is often thought of as a particularly dark time in Japanese history, regular Japanese people mainly experienced it as such only towards the end of the war. As Barak Kushner argues, a spirit of optimism pervaded during the beginning of the war with China.⁶⁴ Moreover, wartime propaganda did not simply

⁶¹ Ibid., 4.

⁶² Ibid., 4.

⁶³ Ibid., 5-6.

⁶⁴ Barak Kushner, *The Thought War: Japanese Imperial Propaganda* (Honolulu, University of Hawai'i Press, 2006), 21.

demand the blind obedience of the populace, but sought to actively engage with the sentiments of the people through entertaining department store displays and cinema reels.⁶⁵ While Japanese people experienced the pain of rationing and families felt sadness for drafted sons, people in mainland Japan remained relatively safe from attack until the last few years of the war.

At the same time, however, the Japanese government also stressed the possibility of aerial bombing from the war's early stages. Figures 18, 19, and 20 for example, come from a series of posters produced by the Japanese government instructing citizens on what they should do in the event of an aerial gas attack. While ostensibly serving a didactic purpose, these posters also suggest the power that terrifying images of death and destruction to inculcate unity and discipline among the populace.

⁶⁵ Ibid., 26.



Figure 19. 1938 poster illustrating the danger of a poison gas attack⁶⁶
 Downloaded from *Kokuritsu Kōbunshokan Dejitaru Ākaibu* [National Archives of Japan, Digital Archive,
<http://www.digital.archives.go.jp/gallery/view/detail/detailArchives/0000000895>

⁶⁶ I first located links to the three posters here at japanairraids.org.



Figure 20. 1938 Poster illustrating treatment of poison gas
 (Downloaded from *Kokuritsu Kōbunshokan Dejitaru Ākaibu* [National Archives of Japan, Digital Archive,
<http://www.digital.archives.go.jp/gallery/view/detail/detailArchives/0000000901>)]



Figure 21. 1938 Poster advising people how to respond in the event of a gas attack. The text states that before evacuating, people first use nearby soap and water. (Downloaded from *Kokuritsu Kōbunshokan Dejitaru Ākaibu* [National Archives of Japan, Digital Archive, <http://www.digital.archives.go.jp/gallery/view/detail/detailArchives/0000000902>)]

The United States' destruction of the Japanese Imperial Navy and the takeover of the Marianas in 1944 allowed the US to engage in unrelenting bombing runs against mainland Japan. Even before the dropping of the atomic bombs in August of 1945, Allied bombing campaigns had effectively leveled many of the major Japanese cities. The usage

of incendiary bombing, which began in February 1945 under the direction of General Curtis LeMay, was particularly destructive as large swaths of cities became blazing infernos. The United States Air Force had begun to test incendiary bombs against homes on the Japanese mainland between 1943-1944 and found that the M-69 bombs caused the most damage to Japanese cities filled with wooden houses.⁶⁷ With this new strategy, LeMay directed his bomber pilots to fly at low altitude and to drop a number of incendiary petroleum jelly bombs near the target, intending to create a huge conflagration.⁶⁸

After attacks, great walls of fire engulfed scores of people and buildings. In the aftermath of one attack, a survivor from Tokyo recounted, "By the Shinkai Bridge, many people had perished. Those who couldn't cross the street and make it to the shelter had jumped into the river. Dead bodies covered the water. Some people had tried to escaped [sic] by running under the bridge but they, too, had been roasted."⁶⁹ The damage inflicted on Japanese cities in these attacks was immense. Tokyo at the time was one of the densest cities in the world, which made the firebombing strategy particularly destructive. In the sixty-five raids on Tokyo between December 6, 1944 and August 13, 1945, the residents of the city suffered 137,582 casualties. Additionally, 787,145 homes were destroyed and 2,625,279 people became lost their residences. The majority of this

⁶⁷ Mark Selden, "A Forgotten Holocaust: U.S. Bombing Strategy, The Destruction of Japanese Cities, And the American Way of War From the Pacific War to Iraq," *Bombing Civilians: A Twentieth Century History*, Yuki Tanaka and Marilyn B. Young, eds. (New York: The New Press, 2009), 82.

⁶⁸ Thomas R. Searle, "'It Made a Lot of Sense to Kill Skilled Workers': The Firebombing of Tokyo in March 1945," *The Journal of Military History* Vol. 66, No. 1 (January 2002), 113-114.

⁶⁹ "The Burning Skies," *Japan at War: An Oral History*, Haruko Taya Cook and Theodore F. Cook, eds. (New York: The New Press, 1992), 347.

destruction resulted from the deadly March 9-10 air raid on Tokyo. In total, U.S. bombers destroyed around 40% of the sixty-six cities that they targeted.⁷⁰

Proposed theories explaining the fire bombing of Japan's urban areas have included US attempts to destroy Japanese morale so that would surrender sooner. While this explanation sounds quite probable, military historian Thomas Searle asserts that it was a secondary consideration. Using Air Force planning documents, Searle persuasively argues that US generals primarily intended to decrease Japan's productive capacity and that the destruction of morale was of lesser significance.⁷¹ As this chapter has stressed repeatedly, Japanese technocrats and government officials had envisioned the Pacific War as a conflict that would be won by mobilizing the physical and spiritual resources of the country towards the improvement of production. War planners in the US military analogously designed their tactics for defeating the Japanese around the destruction of Japan's heavy industry and productive capacity. Reflecting the perversity of the logic of total war, human lives became simply another input in the production process. In the section titled "Importance," in the target area description sheet handed out to bomber pilots for the March 9, 1945 attack on Tokyo, intelligence officers of LeMay's staff wrote:

Destruction of the target area would be more noticeable from the point of view of its relation to the Tokyo metropolitan area as a whole than from the physical loss of the individual installation within the target area itself. However numerous small factories, not profitable targets for precision bombing attack would be damaged or destroyed. Employment at scores of war plants throughout Tokyo and environs would be directly affected by

⁷⁰ Seldon, "A Forgotten Holocaust," 84-85.

⁷¹ See Searle, "'It Made a Lot of Sense to Kill Skilled Workers': The Firebombing of Tokyo in March 1945," 117.

casualties, movement of workers out to the area, use of manpower in reconstruction, and probably lowered worker morale.⁷²

In fire bombing Japanese cities, LeMay intended to eradicate the physical and human infrastructure that allowed for the continued production of heavy industry. Working within the logic of total war, US generals justified the slaughter of civilian lives by reformulating these lives as simply another input required by industrial production.



Figure 22. Tokyo after the May air raids
US. National Archives, RG-342-FH-3889, via JapanAirRaids.org

⁷² Cited in Searle, "It Made a Lot of Sense to Kill Skilled Workers': The Firebombing of Tokyo in March 1945," 121.



Figure 23. Tokyo after the May air raids
 US. National Archives, RG-342-FH-3896, via JapanAirRaids.org

Until the beginning of the bombing campaigns toward the end of the war, most firms had remained sufficiently profitable despite paying out the full value of the contracts of the war dead. Life insurance companies, of course, worried about how the war would affect their profit margins from the outset of the Total War period. As early as 1938, the Tokyo Asahi newspaper reported that "it isn't just that as a result of the war this year's [1938] profit from the difference between actual and expected death, one strand of firms' profit, has disappeared, but also that on top of this, the damage to firms from the disparities in mortality, the worsening situation of the securities market" would further

erode companies' capital.⁷³ This statement was perhaps a bit hyperbolic, as only three years later, with the war situation having intensified, a member of the Life Insurance Association estimated that the profit on the difference between expected and actual mortality had declined by thirty or forty percent. While not quite as dire a pronouncement, this member of the Life Insurance Association estimated that the mortality profit would entirely disappear if war fatalities reached around 100,000 per year.⁷⁴ Despite life insurance companies' distress over their continued future profitability, the danger of appearing unpatriotic as well the risk of incurring the wrath of the government bureaucrats who exerted ever greater influence over the industry necessitated their continued assumption of the mortality risk caused by war. Nevertheless, as the US military ramped up bombing operations in the Japanese home islands, life insurance firms struggled to continue to make payments to the beneficiaries of the increasing numbers of the war dead.

The state, which was both worried about the continued financial viability of firms as well as maintaining positive morale amongst the citizenry, crafted a solution to this problem in the form of a new insurance system termed Wartime Death and Injury Insurance (*Sensō Shibō Shōgai Hoken*). Plans for a wartime insurance system began in September of 1941 when private accident and property insurance companies requested assistance from the Ministry of Commerce and Industry.⁷⁵ Even before the outbreak of

⁷³ "Jihen de shisaeki kaishō, kaishō ue no benpō kōkyū" [The Eradication of Death Profit Due to the (Marco Polo Bridge) Incident], *Tokyo Asahi Shinbun* (November 11, 1938), reprinted in *SSHS Vol. 3*, 503.

⁷⁴ "Kyōkai keiribu iinkai no shingi keika" [The Progress of the Deliberations by the Life Insurance Association Accounting Division], [*Life Insurance Association Documents*], 1941, reprinted in *SSHS Vol. 3*, 508.

⁷⁵ Seisenkai, ed., *Sensō Shibō Shōgai Hoken Vol. 1*, (1954), reprinted in *SSHS Vol. 4*, 534.

the Pacific War, Japanese government officials and corporate executives understood that it would be vitally important to maintain access to raw materials in South East and North East Asia. Insurance provided shipping companies an incentive to remain in operation and to continue to transport vital resources to mainland Japan. At the outbreak of war, officials in the Ministry of Industry and Commerce thus envisioned material resources as requiring greater safeguarding than the labor power of workers. At that moment, government officials did not envision the horror of incendiary bombing and the extent of the damage that American bombing runs would wreak on human lives. Planners noted that while people could evacuate themselves from dangerous areas, property and goods were by nature stationary, and thus faced a greater risk of attack from bombs. While planners anticipated attacks on the home islands (*naichi*), they did not predict that these attacks would result in such huge numbers of civilian casualties. Moreover, government bureaucrats expressed reservations about mixing life insurance and accident insurance, which had been prohibited since the early 1900s.⁷⁶ As Kaya Okinori, the Minister of Finance noted in January of 1943, "it does not seem necessary in the current moment to establish a new system" for life insurance.⁷⁷ After repeated negotiations and with the wartime situation worsening, however, a unified Wartime Death and Injury Insurance Law was eventually passed in March 1943 and went into effect the following month.⁷⁸

With the introduction of this new product, the state assumed responsibility for managing the risk associated with the war. Lacking its own sales network, however, the

⁷⁶ Seisenkai, ed., *Sensō Shibō Shōgai Hoken Vol. 4*, (1955), reprinted in *SSHS Vol. 4*, 856.

⁷⁷ "Sensō kiken ni tai suru seifu no hōshin" [The Government's Policy Regarding War Risk], *Seimei Hoken Gaisha Kyōkai kaihō* Vol. 31, no. 1 (1942), reprinted in *SSHS Vol. 3*, 517.

⁷⁸ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 360.

Ministry of Commerce and Industry used private life insurance companies as brokers. Most available young men having been drafted, private firms themselves struggled to find the necessary number of salesmen and the state was in no position to recreate an entirely new sales apparatus. Private firms initially expressed reluctance about shouldering the burden of operating this new insurance system from which they received no profit. Pressure from the state and perhaps the realization that this new product would also improve their own profit margins, however, caused firms to attempt to sell this new product in a much more active fashion.⁷⁹

When the system began operations in 1943, customers were divided into two categories. The first class customers, those who resided inside the nation (*kokunai*), which included the colonies, paid a yearly rate of three yen per one thousand yen of contract value. A second class, constituted primarily of soldiers on the continent who were exposed to risk outside the nation (*kokugai*), paid a rate of ten yen per one thousand yen of contract value. For customers in both categories, five thousand yen constituted the maximum value of the contract. However, motivated by the increased risk faced domestically due to ramped up allied bombing runs as well as a desire to dole out more material benefits to the suffering families of fallen soldiers, the state eliminated this distinction in January of 1945. From this point on, all customers paid a fee of three yen per one thousand yen of contract value. The contracts' beneficiaries received the entire value of the contract in the event that the policy holder died and up to twenty five percent

⁷⁹ Seisen kai, Eds., *Sensō Shibō Shōgai Hoken Vol. 2*, (1955), reprinted in *SSHS Vol. 4*, 647.

if the policy holder became disabled (*fugu haishitsu*), depending on the severity of the injury.⁸⁰

While Wartime Death and Injury Insurance marked a more proactive movement into the insurance market than previously seen, its basic goals remained consistent with the logic of Total War of maintaining productivity and marshaling the resources of the nation with the promise of a perfectible future. While enrollment in Wartime Death and Injury Insurance was open to all, the Ministry of Finance was particularly interested in recruiting workers in key industries. It was in fact semi-compulsory for workers in industries necessary to continuing the war effort. By 1944, the industrial workforce had become incredibly depleted as many able-bodied men had been drafted and sent off to fight in China or in the South Seas. Workers in vitally necessary heavy industries had received special dispensations allowing them to remain in their positions, but the labor shortage was felt all over the nation. Life insurance firms, for example, were hit hard by the lack of available male workers to staff their offices and, as was also true for other industries, many life insurance firms came to rely on newly hired female workers to help make up for the wartime labor shortage.

Through Wartime Death and Injury Insurance, the state tried to make the risk of staying in areas threatened by US bombers more palatable to Japanese workers. A greater sense of security also had the added bonus of increasing productivity, which would assist Japan's war effort. As the undersecretary of munitions (*gunju jikan*) wrote in a letter demanding greater contributions from the Life Insurance Control Board in 1944:

⁸⁰ "Sensō hoken no fukyū ni kan suru ken" [Regarding the Spreading of War Insurance], *Sensō Shibō Shōgai Hoken Vol. 1*, reprinted in *SSHS Vol. 4*, 595.

It is necessary to construct responses to the air raids and intense damage that reflects the current state of affairs. At present, in order to preserve the economic order, we propose the following for so-called heavy industry (factories related to aviation make up the bulk of this). To protect capital and workers, based on the Wartime Special Damage Insurance Law (*Sensō tokushu songai hoken hō*), we will force workers to enroll in War Insurance and Wartime Death and Injury Insurance. This will improve the stability of operations and the laboring spirit (*kinrō seishin*) of workers. This will stimulate an increase in production and will allow for the direction of capital towards reconstruction from damage [from air raids].⁸¹

Through the commodity of insurance then, government ministers hoped to help workers feel secure in the present moment and simultaneously orient them towards a future filled with the possibility of better things to come. Although the situation seemed bleak, government officials and army officers sought to keep the citizenry's horizon of expectations firmly focused on the future so that they would continue to produce resources vital to the war effort.

At the same time, Wartime Death and Injury Insurance was an ephemeral product that reflected the temporal structure associated with the increased risk of the latter wartime period. While standard life insurance policies attempted to tie the customer into as long-term a relationship as possible so as to maximize the amount of premiums received, Wartime Death and Injury Insurance was a one-year policy that needed to be renewed annually.⁸² With this new insurance program, the state sought to provide workers in Japanese cities some measure of security while also partially shielding itself from the increased risk of the wartime period.

⁸¹ Gunju jikan, "Senji hoken fu ho ni kansuru ken tsūchō" [Ultimatum Regarding Wartime Insurance], reprinted in *SSHS Vol. 1*, 602.

⁸² Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 360.

Although the creation of Wartime Death and Injury Insurance greatly helped firms to remain solvent amid an environment with a rapidly increasing rate of mortality, firms still faced losses on extant policies. As a result of the increase in the deaths of soldiers and other wartime personnel, the amount paid out by firms during the period of the Pacific War skyrocketed. In 1941, which would witness the Japanese Navy's coordinated attacks on Pearl Harbor, the Philippines, Singapore and other British and US colonial possessions in December, life insurance companies paid out 19,870,000 yen in payments to the war dead. This category of payments jumped to 52,220,000 yen in 1942, nearly doubled to 101,220,000 yen in 1943, and escalated again to 146,890,000 yen in 1944. The figures for 1943 and 1944 constituted a quarter of the value paid out on all policies in those years.⁸³

Given the dire situation of life insurance firms, the state established the Central Association (*Chūōkai*), which guaranteed the payment of contracts, on December 26, 1944. The Central Association largely assumed the responsibilities of the Life Insurance Control Board, and ensured that the life insurance industry supported the state's aims through the remainder of the war. Keeping with this theme, the Central Association also took over administration of the *Kōa* Insurance program that the state had established so that private firms could also offer contracts without medical inspections.⁸⁴ This was a reaction to the dearth of qualified medical inspections that the mass conscription of male workers had caused. Moreover, in 1945 the Central Association also took over the

⁸³ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 403.

⁸⁴ "Seimei hoken chūōkai kankei sho hōsoku" [Some Regulations Related to the Life Insurance Central Association], [*Life Insurance Association Materials*], reprinted in *SSHS Vol. 3*, 903.

administration of Wartime Death and Injury Insurance, making the state the final authority guaranteeing compensation to the families of wartime fatalities.⁸⁵

The Central Association operated as a re-insurance system, allowing firms to purchase insurance from the state that would cover the excessive risk produced by the war. Under the aegis of this new arrangement, firms agreed to pay the full value of contracts created before April 1, 1945 and up to fifty thousand yen of contracts signed after that date. As a tradeoff, life insurance enabled firms to purchase insurance on dangerous contracts, paying fifteen yen biannually to insure ten thousand yen of the contract value. By the time this program ended in December of 1945,⁸⁶ the Central Association paid companies 870,000,000 yen that would help them cover their obligations to their customers. That the payouts amounted to such a large sum in such a short period of coverage is a testament to the terrible damage wrought by the war.

This new organization thus worked to ensure that private companies would remain solvent and continue to make payments to contract beneficiaries. Although the public discourse associated with Konoe's New Order and espoused by proponents of the control economy such as the Life Insurance Control Board claimed to reject liberalism and capitalist competition, the state here helped to shore up the solidity of the contract. The commercial contract is, of course, an essential component of a capitalist economy, allowing for the conferment of rights and responsibilities on the individual agents who sign the contract. Moreover, while the *Chūōkai* and Wartime Death and Injury Insurance

⁸⁵ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 406.

⁸⁶ It remained in operation for six months after the war in order to fulfill its obligations to any outstanding claims.

both helped to ensure that life insurance policy beneficiaries received payments, they also helped to safeguard corporate profits. While the *Chūōkai* gave companies 870,000,000 yen to make payments on risky contracts, it had only received approximately 120,000,000 from companies in payments. The Central Association's program of ensuring private firm's contracts thus transferred a very significant amount of financial resources to life insurance companies at a time when most regular people faced intense privation from rations of foodstuffs and other basic necessities. Moreover, as noted previously, zaibatsu affiliated firms and other large private firms like Nippon Life Insurance had particularly benefited from wartime policy, finding themselves with a much larger command over market share.

The preservation of firms' profitability towards the end of the war buttresses arguments asserting that fascism constituted an attempt to preserve the economic interests of the capitalist elite even after the contradictions inherent to capitalism had made the system untenable.⁸⁷ The term fascism has a rather fraught history in Japanese studies, with many seeing the lack of a mass, grass-roots party or a charismatic leader as reasons to avoid the term.⁸⁸ As Aaron Moore argues, however, those notions of fascism emphasize the antimodern and antirational aspects of fascism with the attendant focus on sacrifice and the valorization of the national community. At the same time, these older critiques of applying the term fascism to Japan downplay the technocratic, rational and

⁸⁷ Harootunian, *Overcome By Modernity*, XXIX-XXX.

⁸⁸ Aaron Moore provides a nice overview of the history of this term. See Aaron Stephen Moore, *Constructing East Asia: Technology, Ideology, and Empire in Japan's Wartime Era, 1931-1945* (Stanford: Stanford University Press, 2013), 244n22. See also, Alan Tansman, "Introduction: The Culture of Japanese Fascism," *The Culture of Japanese Fascism*, ed., Alan Tansman (Durham: Duke University Press, 2009), 1-20.

modern aspects of fascism, which certainly applies to wartime Japan.⁸⁹ While the wartime state preached an ethos of mutual sacrifice and cooperation, its policies in actuality demanded further sacrifice from regular people while helping to preserve the financial solidity of an industry that had come to be dominated by zaibatsu and wealthy industrialist stockholders. Rather than nationalize the industry, or simply establish a social-welfare system that would directly pay benefits to the families of the war dead, the state worked to prop up the financial stability of firms, which then made payments to the beneficiaries of contracts.

Conclusion

While the wartime indoctrination of Japanese subjects in ideologies of sacrifice for the nation, and the concomitant punishment by state authorities like the secret police meted out to those who refused to acquiesce to the state's doctrines were undoubtedly significant motive factors in mobilizing the populace towards the goals of the wartime Japanese state, the issues presented in this chapter suggest that this process involved rewards as well as punishments. As noted here, the wartime fascist economy entailed a scheme of production that did not simply stress sacrifice, but mutual support and collective welfare. While this discourse acted to squeeze more resources out of the exhausted bodies of regular people and was ultimately anything but collective or mutual, the language that government officials employed to mobilize the citizenry suggests that they tried to implement their policies through the desires of the people. Moreover, the fascist state stressed the possibility of an immanently perfectible future that could be

⁸⁹ Ibid., 6-7.

achieved through the rational management of the material, spiritual and corporeal resources of the nation. Life insurance, which brought large groups of people together into a manageable social aggregate, constituted a particularly useful medium for the achievement of those goals. The state utilized life insurance, another future-oriented product, to help encourage savings and to instill within the populace a belief in a utopic future. Wartime Death and Injury Insurance continued with this logic. In return for practicing self-discipline in the present, wartime Japanese citizens received the promise of a payout to themselves or their families from the state.

Unfortunately, as would be true of so many of the guarantees made by fascist bureaucrats to the Japanese people, the promise of future security turned out to be a chimera. The Chūōkai remained in existence until 1947, at which point no more policy claims could be submitted. Due to the chaotic and uncertain environment within Japanese cities towards the end of the war, beneficiaries made the majority of their claims after the end of the war. The fantasy of the future of the fascist state had not materialized, however, and the country's economy was in turmoil. Working with US occupation authorities, government officials in the Ministry of Finance relied on inflationary policies to stimulate production. As Mark Metzler writes, "Japan's post-World War II adjustment came via inflation and currency depreciation rather than by deflation. In effect, the government's huge domestic debts were inflated away and the Japanese people's savings vanished."⁹⁰ The high inflation of the immediate postwar lasted until the imposition of the Dodge Line in 1949, which stabilized prices and lowered yen-dollar exchange rate to 1/360.⁹¹ The

⁹⁰ Metzler, *Lever of Empire*, 266.

⁹¹ *Ibid.*, 268.

postwar inflation therefore greatly diminished the real-time value of contracts submitted in the postwar period. Thus, while the Chūōkai made payments on its policies, the failure of the illusion of continued growth rendered most of these contracts worthless to the postwar descendants of the many Japanese who had bought into the fascist fantasy of the future.

Epilogue

In this dissertation, I have sought to use life insurance to better understand the relationship between the individuated subject of consumer capitalism and the social aggregate and the role that this dyad played in Japan's development as a capitalist and imperialist nation-state. As my project demonstrates, the individuated life of the consumer became an important part of the project of making life productive in modern Japan. The individual became a responsible, wealth producing agent and the economic value that he produced could be appropriated by companies or the state through the commodity form. The liberation of the consumer was a part of the process of bringing the individual into the aggregate, through which both the state and insurance companies could enact programs of social management.

In the last chapter, I discussed the importance of the life insurance industry for mobilizing the populace during the Total War period. As I noted, the rapid inflation in the postwar period largely cancelled out most of the benefits that insurance customers or their descendants would receive. In spite of the industry's failing to live up to its promise, the life insurance industry quickly became a stable source of capital for reinvestment in Japan's postwar economy. Once again, the life insurance industry and its ability to commoditize and mobilize the vital energy of the Japanese people would play an important role in the postwar recovery of the Japanese economy.

The import blockade as well as the aerial bombardment towards the end of the war had left economic production in tatters. As was true for the rest of the Japanese

economy, the life insurance industry initially struggled to adjust to the postwar situation. The fantasy of the future had decidedly burst and firms had tremendous difficulty paying policies, attracting new customers and finding profitable investment opportunities. Moreover, as per the terms of the Potsdam Declaration, life insurance firms had to give up their holdings in Japan's colonies. This amounted to approximately 20 percent of companies' assets. The payments on war related deaths also amounted to approximately 11 percent of companies' assets. The ending of war indemnities, which had provided subsidies and grants to industries related to military production, constituted the final serious blow to insurance company holdings.¹ While the postwar Japanese government wanted to continue these payments, the Supreme Command of the Allied Powers (SCAP) did not allow this as they did not want any industries to appear to have profited from the war. On August 9, 1945, just days before the end of the war, the life insurance industry's war-related holdings (*gunju*) and semi-war-related holdings (*hangunju*) amounted to almost 1.7 billion yen, just over 20 percent of the industry's securities portfolio.² The ban on the continuation of indemnities therefore seriously diminished the value of the industry's stock holdings and loan portfolio.³ In the immediate postwar period then, life insurance firms found themselves in an incredibly precarious economic position due to these sudden losses.

Fearing the effects of the end of its indemnity payments, the postwar Japanese government introduced laws that would allow financial companies to divide their balance

¹ Seimei Hoken Kyōkai, *Seimei Hoken Kyōkai 70 nen shi*, 413.

² "Shūsen chokugo no yūka shōken nekudari yosō shirabe," Life Insurance Association Materials, *Shōwa semei hoken shiryō, dai go kan: saiken seibi ki* (Tokyo: Seimei Hoken Kyōkai, 1973) [Hereafter, *SSHS Vol. 5*], 58-59.

³ *The 100 Year History of Nippon Life*, 138-139.

of accounts into two categories. One category would largely consist of assets and the other would largely consist of debits. This allowed companies to continue to operate while shielding themselves from past debts. Similarly, life insurance companies separated their accounts into one "old" category that contained unstable assets and policies above 10,000 yen and another "new" category that contained dependable assets and policies valued below 10,000 yen. Companies thus could isolate their losses and continue in business focused on safer, lower-valued contracts. Insurance companies would eventually use the assets in the "old" category to settle their accounts, with government subsidies making up what the assets could not cover.⁴

While insurance companies managed to continue in operation, this settlement did not provide companies with a stable platform moving forward. Consumers had little to no faith in life insurance after the wartime experience and the postwar reorganization of accounts. The high rate of inflation in the postwar, moreover, made the contracts that consumers maintained almost worthless. With the high rate of inflation, consumers had a difficult time accepting the benefit of a long-term financial investment like life insurance. Inflation also led to much higher office costs, which meant that firms could not continue to operate solely off of the premiums they collected from older contracts.⁵ The Japanese life insurance firms thus needed to develop a plan to regain customer confidence in the postwar period.

To accomplish this goal, firms employed two primary tactics. In May 1947, Nippon Life became the first life insurance company to reestablish its business as a

⁴ *The 100 Year History of Nippon Life*, 141.

⁵ "Hoken ryō no hikiage" [Raising Premiums], *SSHS Vol. 5*, 183.

mutual insurance company. By the end of 1948, 16 of the remaining 20 firms would follow Nippon Life's lead and reemerge as a mutual life insurance company.⁶ The reconstitution of life insurance firms as mutual insurance companies also reflected the impact of SCAP's purge of right wing business leaders, who the architects of the US occupation blamed for pushing Japan into war. Top executives of life insurance companies were thus also among those purged. Although many of the important managers carried over from the old company, the reestablishment of the companies as mutual insurance firms allowed companies to signal to both SCAP and new customers that they had decidedly broken with the past. Not content to simply change their business practice, a number of firms represented their break from the past by changing their names. For example, Sumitomo became Kokumin and Teikoku became Asahi.⁷ With this reorganization, firms also took steps to settle their old accounts. A government bond of 3.8 billion yen made up for the losses that firms still faced even after selling off the assets in the "old" accounts.⁸

Along with reconstituting themselves as mutual companies, life insurance firms also renegotiated the value of contracts with customers in order to further strengthen their finances. As stated, the stratospheric inflation during the occupation diminished the value of the extant contracts for both the customers who held these policies and the companies that collected premiums on the policies. Whereas contracts in force had historically amounted to about 1.5 years worth of annual salary, the average value of the current

⁶ Usami, *Seimei hokengyō 100 nen shiron*, 263.

⁷ "Keiki no ii hokensha, saiken seibi mo owari shinhossoku" [Insurance Companies with Good Management, Their Reconstruction Plan Has Finished and They Will Relaunch] *Nihon Keizai* (Dec. 1, 1947), reprinted in *SSHS Vol. 5*, 733.

⁸ *The 100 Year History of Nippon Life*, 144.

contracts had fallen to less than two months of salary.⁹ Beginning with Nippon Life, postwar insurance firms thus encouraged customers to essentially trade in their old contracts for newer contracts valued at over ten times higher than their previous contracts.¹⁰ Insurance companies promised that these new contracts would provide customers with security against future uncertainty. For life insurance companies, this shift allowed them to take in much more money from premiums, which allowed them to continue to operate on a more secure financial basis. As a result of being the first company to encourage customers to transfer their old contracts to higher value policies, Nippon Life took in over 400 million yen in policy premiums in 1947, a value many times higher than even the best prewar years. Following Nippon Life's success, the other Japanese life insurance firms encouraged their customers to switch to higher valued policies.¹¹

The reorganization and reconstruction of the insurance industry during the US occupation period received a final significant boost from government policy. Towards the end of 1948, insurance companies investigated the possibility of selling off their large holdings of government bonds in order to raise the capital that they would need to once again begin making investments in the Japanese economy. The companies worked out a deal with the Bank of Japan, by which the Bank would purchase some of these bonds on the condition that the companies would buy back their bonds at a later date. From the position of the Bank, this action prevented a flood of bonds from deleteriously affecting the bond market. For the insurance companies, this action effectively amounted to an

⁹ *The 100 Year History of Nippon Life*, 165.

¹⁰ "Keiki no ii hokensha, saiken seibi mo owari shinhossoku," 733.

¹¹ *The 100 Year History of Nippon Life*, 165-170.

interest-free loan. Moreover, since the Bank paid face-value at a time when bonds sold for 1/4 of their face value on the open market, the Bank of Japan provided life insurance companies with a tremendous economic boost and provided them with a solid asset base throughout the early postwar period.¹²

This strategy became advantageous in light of the austerity measures introduced by the Detroit banker Joseph Dodge. His famous Dodge Line, instituted in 1949, set exchange rates and sought to curb expenditures as a means of lowering inflation. One result of this policy was that SCAP prohibited the Japanese government from directly lending to private companies. Japanese commercial banks at the time were heavily overextended in their lending, which meant that very little capital could make its way towards the reconstruction of the economy. The Bank of Japan thus saw the bond-buying program as a way to get capital to life insurance companies, which would then use their funds to reinvest in the economy. By 1950, the percentage of bonds held by companies had shrunk to 0.7% of total assets, with loans and stock holdings making up a much larger portion of companies' portfolios.¹³ Government policy thus helped to reconstitute the life insurance industry as an important financial force in the Japanese economy. As a result of company strategies and government aid during the Occupation, the industry's fortunes as a whole largely recovered, and insurance firms found themselves strongly positioned to take advantage of the period of high economic growth that followed the

¹² Ibid., 145-147.

¹³ Ibid., 148.

outbreak of the Korean War in the 1950s.¹⁴ Japanese life insurance companies continued to ride this wave of good fortune throughout much of the postwar period.

In this brief epilogue, I do not have the space to offer a detailed history of the life insurance industry in postwar Japan. Nevertheless, the events presented here effectively highlight many of the themes discussed throughout this dissertation. Firstly, in spite of the industry's supposed basis in the utilization of statistical data to chart the natural contours of social life, human interventions became at least as, if not more necessary to organize and stabilize the industry in the postwar than they had been in the prewar. Life, as an object commodified by companies, did not simply exist out there. Rather, companies and the government once again needed to develop strategies to transform the people's lives into commodities from which to extract the resources that would help to fuel Japan's economic reconstruction. Similarly, consumers also needed to once again be reassured of companies' solidity.

Moreover, even this rather cursory discussion of the postwar history of life insurance reveals the enduring power of the belief in a continuous and progressive future. In spite of obvious evidence that life insurance firms could not predict a future filled with such catastrophes as firebombing, nuclear weaponry or sudden economic collapse, customers rather quickly once again came to view the life insurance industry as an effective means of savings and ensuring familial security. This suggests that the habits and temporal horizon that Japanese consumers had been trained to inhabit remained an effective organizing principle. This is certainly not solely a "Japanese" story, as the American government and public seem to largely interact with the financial sector in a

¹⁴ *The 100 Year History of Nippon Life*, 169-170.

fashion similar to that from before the 2008 financial crash. An attempt to explain continued belief in a progressive future is beyond the scope of this study. It will nevertheless be interesting to see how life insurance fares in the near future. It certainly seems like an industry that will do quite well in an age of increasing neo-liberalism, environmental disasters and the further privatization of risk.

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