



## JCIA NEWSLETTER

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(Source: Cooperative and Commercial Insurance, 2013 June Issue)

## ■ JCIA

### **The first Business Study Workshop for fiscal 2013 was held.**

JCIA holds business study workshops with the aim of contributing to facilitation of the cooperative insurance business by helping executives and regular employees of the member societies understand the latest domestic and international issues, in which the member societies are highly interested and which are likely to have an impact on their cooperative insurance operations.

The first business study workshop for fiscal 2013 was held as follows,

- Date: Friday, 21st June, 2013
- Venue: Elizabeth Rose Hall, UN University Headquarters
- Lecturers:
  - \* Dame Pauline Green, President, ICA
    - Blueprint for a Cooperative decade and how to deliver it.
  - \* Shaun Tarbuck, Chief Executive, ICMIF
    - Update on global trends in the cooperative insurance world
  - \* John Balmforth, Chair, ICMIF
    - Lessons learnt from the Christchurch earthquake

2012 is the International Year of Cooperatives (IYC), as designated by the United Nations. Our continuing work following the IYC effort will be important to achieve the objectives proposed by the United Nation, which were "Increasing public awareness of cooperatives", "Promoting the growth of cooperatives" and "Establishing appropriate policies for cooperatives". JCIA invited the representatives of ICA and ICMIF for the opportunity to consider about our future activities in entering the 'post-IYC' year.

Dame Pauline Green gave a presentation about how the cooperative society can deliver "Blueprint for a co-operative decade", which is an action goal proposed by ICA for cooperative society in the world following the IYC. Mr. Shaun Tarbuck gave a presentation about update on global trends in the cooperative and mutual insurance organization in the world such as ICMIF members. Mr. John Balmforth gave a presentation about his experience and lessons learnt from the Christchurch earthquake which occurred from 2010 to 2011, when he was a chief executive of AMI Company in New Zealand.

As many as 93 people participated in the workshop from the member societies of the JCIA and concerned organizations.

## **Information on the Member Societies**

### ■ Zenkyoren

**A new TV-CM, in which "JA Kyosai-san" teaches the traffic rules for riding a bicycle, is complete.**

Zenkyoren produced a TV-CM entitled "JA Kyosai-san, Traffic Safety Class version," in which a new mascot character "JA Kyosai-san" teaches junior high/high school students about the traffic rules for riding a bicycle, and the CM started to be aired across the country on Thu, March 21, 2013.

According to a report of the National Police Agency, while the number of traffic accidents in Japan is decreasing, the number of accidents involving bicycles has exceeded 20% of the total number of traffic accidents for five consecutive years, and about 30% of the total number of bicycle accidents were caused by youth aged 19 years or younger.

The report also pointed out that in two-thirds of the cases involving casualties caused by bicycle accidents, traffic violations by the bicycle riders were partly to blame. Therefore, teaching young people the correct way to ride a bicycle is an urgent issue.

In response to this situation, Zenkyoren produced a TV-CM to teach the correct traffic rules for bicycles to junior high/high school students, who have many occasions to ride a bicycle in daily life. On the TV-CM, a CG character called “JA Kyosai-san” appears and pleasantly teaches the traffic rules. This TV-CM was made with such a witty touch that it encourages junior high/high school students to watch it with interest.

Apart from this TV-CM, as an activity to promote the correct way of riding a bicycle for junior high/high school students, Zenkyoren provides a “Bicycle Traffic Safety Class” (held across the country 439 times from FY2009 up to now), in which a professional stuntman performs simulated traffic accident scenes so to make the students virtually experience the fear of being in such an accident. Zenkyoren also produced a “DVD on Bicycle Traffic Safety Education,” and donated it to schools (3 titles have been produced so far, since June 2009 up to date).

Zenkyoren is planning to continuously promote the recognition of bicycle traffic rules through various activities for junior high/high school students, with the aim of establishing communities that are safe and secure without traffic accidents.

Zenkyoren HP “TV-CM Library”: <http://www.ja-kyosai.or.jp/enjoy/cf/index.html>

## ■ Zenkyoren

### **Zenkyoren and Tokio Marine & Nichido commence discussions in detail towards a business alliance.**

Zenkyoren and Tokio Marine & Nichido Fire Insurance Co., Ltd. (hereafter referred to as “Tokio Marine & Nichido”), a leading non-life insurer in the industry, have entered into an agreement to commence discussions in detail towards a comprehensive business alliance.

As the difficulty of the business environment in the cooperative and commercial insurance market is increasing due to the advent of a full-fledged declining population, intensive competition in the market, and diversification of the needs of insurance policyholders, Zenkyoren is proceeding with the restructuring of its mechanisms, clerical work, and system, and also with improving the expertise and streamlining through organizational reform of the federation.

In the meantime, the speed of change in the business environment in the cooperative and commercial insurance market is expected to increase in the medium and long term. In this environment, Zenkyoren has recognized that it is necessary for the organization not only to take independent action itself, but also to take this approach one step further such as though a business alliance, in order to continuously respond to the mandate of the JA members and JA member societies.

With that as the background, Zenkyoren, which has built up a strong business base in agricultural regions, and Tokio Marine & Nichido, which has competitive know-how related to products and system development as a leading company in the non-life insurance industry, have reached a consensus; by utilizing the strengths and features of each party, and by pursuing various possibilities of a business alliance covering a wide range of areas in the insurance business, including the co-development of products and systems, together with the optimization and streamlining of damage investigation in the field of indemnity insurance such as automobile insurance, both parties can expect to sustain and strengthen their business base, and to further

improve security and services in the insurance business. In this way, the two parties have agreed to commence discussions in detail towards a business alliance.

On Thu, May 23, 2013, a joint press conference in this regard was held by Zenkyoren and Tokio Marine & Nichido in Tokyo. Shunichiro Yasuta, Chairman of the Supervisory Board pointed out that “In the non-life insurance industry, we are living in an age when business deployment from the global viewpoint besides the domestic one is expected. In this environment, Zenkyoren must initiate reforms together with Tokio Marine & Nichido, with which Zenkyoren has been operating as a rival until now, and build up a new cooperative and symbiotic relationship.” Yoshinori Yokoi, President of the Board of Directors emphasized that “As our management remains strong, it is now time to take a further step forward for the future.” Shuzo Sumi, Representative Director of Tokio Marine & Nichido said that “Although our company has so far been in rivalry with Zenkyoren, which has an overwhelming scale in the cooperative insurance industry, from now on, by utilizing the respective strengths of both parties through cooperation, we will be able to make effective and efficient use of the management resources, and strengthen our business base.

From now on, an “Alliance Committee,” with Zenkyoren President of the Board of Directors, Yoshinori Yokoi, and Tokio Marine & Nichido Representative Director, Shuzo Sumi, as co-chairmen, will be established. Under this committee, “Specialty Groups” will be established according to fields such as product development, systems, and damage investigation for specified and detailed examination/discussion over a wide range of fields. The specific contents of the comprehensive alliance will be determined by the end of this fiscal year.

#### ■ Zenrosai

##### **Zenrosai starts up “My Page Service,” an Internet service for the members.**

Zenrosai opened a page in its website for “My Page Service,” an Internet service for the members on February 18, 2013.

This “My Page Service” is an Internet service provided only for the policyholders of Zenrosai and enables the members to conduct modifications to contract conditions, procedures for making various changes in personal information, and entry procedures for taking out insurance program, using a PC at home.

##### Outline of the “My Page Service”

Main services available through the “My Page Service”

- (i) Confirmation of personal information
- (ii) Confirmation of the contract conditions
- (iii) Procedures for making various changes in personal information (e.g. Change of address, etc.)
- (iv) Entry procedures for taking out insurance program
- (v) Display of notices and E-mail delivery

#### ■ Zenrosai

##### **Zenrosai publishes a booklet “To Pass The Memory onto Tomorrow The Episode of the Great East Japan Earthquake Told by the Members of the Volunteer Fire Corps and the Disaster-prevention Groups in the Disaster Area.”**

Zenrosai published a booklet “To Pass The Memory onto Tomorrow The Episode of the Great East Japan Earthquake Told by the Members of the Volunteer Fire Corps and the Disaster-prevention Groups in the Disaster Area,” in order to pass on the valuable experience of the

people affected by the Great East Japan Earthquake to future generations, and further heighten public awareness about disaster prevention and reduction as much as possible.

This booklet is a report compiled from gathering and recording information about the activities of 15 organizations, consisting of the volunteer fire corps and disaster-prevention groups in the disaster area, which Zenrosai subsidized under “The Special Quota of the Grant on Reconstruction Support for the Great East Japan Earthquake” in the “2012 Zenrosai Regional Contribution Support Project.”

This booklet introduces the voices of people in the disaster area and also examples of the many activities leading to disaster prevention and reduction in the Great East Japan Earthquake.

## ■ CO-OP Kyosairen

### **CO-OP Kyosairen publishes the 2013 Report “Precious Voices of the CO-OP Members”**

CO-OP Kyosairen published the 2013 Report “Precious Voices of the CO-OP Members,” an annual report compiling all of the “Voices of CO-OP Members.”

In FY2012, the total number of messages sent to the CO-OP Kyosairen from CO-OP members, the so-called “Voices of the CO-OP Members” was 127,792, and the breakdown was as follows: 69,559 (55%) messages of appreciation, 3,612 (3%) messages of complaint, 13,397 (10%) comments/requests, and 41,224 (32%) inquiries/others.

This report shows specifically some summaries of the respective “Voices of the CO-OP Members,” and some of the actions taken for improvement that reflect these voices.

CO-OP Kyosairen aims to improve CO-OP insurance to become a better product by understanding the needs of each CO-OP member through an analysis of the “Voice of CO-OP Members.”