



JCIA NEWSLETTER

No. 70 Cooperative and Commercial Insurance, August 2013-January 2014 Issue

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(Source: Press Release of October 17, 2013 by CFSCI, Nikkaren and Chusho-Kigyo Kyosai)

■ **Japan Cooperative Insurance Association Incorporated
JCIA elects Hiroshi Nakaseko as its new Chairperson.**

Japan Cooperative Insurance Association Incorporated (JCIA) held the First Extraordinary General Meeting and the Fourth Board of Directors Meeting for FY2013 on Friday, September 20, 2013, and elected Hiroshi Nakaseko (President of Zenrosai) as its new Chairperson.

Message from Chairperson Hiroshi Nakaseko

I am Hiroshi Nakaseko, President of Zenrosai, who has been appointed as JCIA's Representative Director and Chairperson at the Fourth Board of Directors Meeting for FY2013 held recently. I would appreciate your continued cooperation.

JCIA consists of the nation's 14 major cooperative insurers as full members and 4 supporting members. The member societies continue to carry out their social role and responsibilities by providing security that corresponds to the needs of the cooperative insurance members and managing their operations with the aim of achieving stable performance from the position of the members. Taking the Great East Japan Earthquake as an example, claims paid by member societies amounted to 885,963 payments totaling 1,119.1 billion yen (as of the end of September 2012), thus helping many disaster victims to restore their daily life. Cooperative insurance has now become an essential part of the life plan of many members of the community. As I have now assumed the role of the Chairperson of JCIA, whose members are major cooperative insurers, I am keenly aware of my responsibilities.

In the meantime, JCIA has continued to address such important matters as enhancing JCIA's unique activities of research on cooperative insurance theory, practical training in cooperative insurance, public relations, etc., strengthening the system and expertise of the Customer Consultation Department as a certified Alternative Dispute Resolution (ADR) organization, and improving its response capabilities with regard to policy measures as represented by the revision of the laws on cooperatives and contract laws and the review of international accounting standards. JCIA will continue to steadily address these issues in the future as well as deepen its cooperation more than ever with the member societies to promote the further development of our country's cooperatives and cooperative insurance.

Your continued support and cooperation would be greatly appreciated.

■ **JCIA holds the FY2013 JCIA Seminar**

On Tuesday, November 26, 2013, JCIA held the FY2013 JCIA Seminar, which was attended by 165 participants including the general public, mass media, and executives and employees of the member societies.

After the opening speech given by the host, Chairperson Hiroshi Nakaseko, the first part of the seminar consisted of a lecture entitled "Promoting coordination between the social security system and health care in the future—pursuing a genuine form of comprehensive community care" delivered by Toru Chida, Director of Loan for Welfare Services Department, Welfare and Medical Service Agency (former head of Long-term Care

Insurance Guidance Office, General Affairs Division, Health and Welfare Bureau for the Elderly, Ministry of Health, Labour and Welfare).

Mr. Chida provided a simple explanation of the current Japanese situation of its rapidly growing population of those aged 75 and over, and talked about the future prospects for the reform of the social security system and the future of elderly care (comprehensive community care system).

In the second part of the seminar, Hiroyuki Murata, Professor of Tohoku University and President of Murata Associates, Inc., delivered a lecture under the title “Senior Shift Impact: how to change the super ageing societies into a business.” In light of such broad perspectives on the ageing society as to what kinds of trends will unfold and what kind of viewpoint will be necessary in a rapidly growing ageing society, Mr. Murata said that paying attention to the familiar “negatives” of “anxiety, frustration, inconvenience” will turn out to be promising markets, and talked about what kind of consumer behavior senior people will adopt in 2025.

The seminar was beneficial to the participants in providing an opportunity to think about what perspectives they should take in addressing the current situation and future trends of the ageing society that Japan faces.

Information on the Member Societies

■ Zenkyoren

Zenkyoren’s endowment course “Town Planning for Restoration from the Disaster—Kesenuma Resilience Group” is held in Kesenuma.

Zenkyoren has been offering endowment courses at Waseda University for a three-year period beginning FY2012 under the themes of restoration after disasters and the economics and society of rural areas in the Sanriku coastal region.

As part of the course on “Town Planning for Restoration from the Disaster—Kesenuma Resilience Group,” an on-site training session was held in Kesenuma for the two days of Wednesday, September 18 and Thursday, September 19, 2013.

The Union Leader of JA Minamisanriku, Tadashi Takahashi, who introduced the progress of agricultural reconstruction in Kesenuma, described the extent of the damage caused by the Great East Japan Earthquake, saying that “in the northern coastal area of Miyagi Prefecture, which is within the jurisdiction of JA Minamisanriku, 6 out of 7 JA main/branch offices and 31 out of 59 related facilities were damaged, the houses of many cooperative members were washed away by the tsunami, and their farming resources lost due to the flooding of farmland by saltwater and debris and the washout of horticultural facilities.” Furthermore, he mentioned that “amid such circumstances, taking note of the nationwide attention on restoration events hosted by individual organizations after the disaster, JA Minamisanriku sought to designate important promotional items within its jurisdiction as ‘restoration symbols’ for branding,” and that “for Kesenuma *chamame* (*goyo-chamame*) (a kind of edamame bean) that is now the main produce of the community after conversion from rice due to production adjustment in FY2003, a major company has been providing various cooperation through its reconstruction support program by offering agricultural equipment and serving the crops on the menus of its affiliated restaurants, as a result of which the crop acreage is expected to exceed the pre-quake level in FY2016.”

Subsequently, Akihiko Sugawara, Director of Slow Food Kesennuma, talked about the current situation of Kesennuma City. As a city practicing a slow life, Kesennuma became the first Japanese city certified as a “Cittaslow (slow city)” by the Italy-based Cittaslow International last October. He said that “with the word ‘slow food’ as the starting point, Kesennuma City announced the ‘Kesennuma Slow Food Declaration’ in 2003 aiming to become an independent city proud of its community, and its citizens and administration have worked together to create an attractive city; however, amidst the current restoration efforts, there is an atmosphere that is difficult to highlight using the word ‘slow’ in Kesennuma, for which reason the city has not had the time to thoroughly consider how to unfold the country’s first Slow City certification,” and strongly encouraged the students to generate flexible ideas and help Kesennuma in its development of a new city.

■ Zenrosai

Zenrosai publishes the “FY2012 Reading Relay Project Implementation Report” on the efforts made to not forget the Great East Japan Earthquake.

Zenrosai recently prepared the “FY2012 Reading Relay Project Implementation Report.”

The report provides an overview of the activities of the Reading Relay Project, including the holding of reading sessions at preschools in the afflicted regions and the “Kizuna Performance” at the Toyosu Culture Center in Koto City on March 16, 2013.

The project has been carried out in Iwate Prefecture, Miyagi Prefecture, Fukushima Prefecture, and Tokyo since November 2012 and its goals are to provide psychological care to and the sound nurturing of the children in the regions afflicted by the Great East Japan Earthquake and those evacuated to other region. It was carried out in the hopes of enabling children who experienced the earthquake and were forced to change their lives following it to temporarily immerse and lose themselves in a world of picture books.

Story reading sessions were carried out in front of the tapestries of *Takashi Yanase’s Fairy Tale Picture Book*, which was produced by Takashi Yanase, the creator of Anpanman, which is enormously popular among children. These reading sessions travelled around to preschools and other places in 36 locations and were held for a total of 2,551 children. They were broadcast on community FM, and combined events were also held.

■ CO-OP Kyosairen

CO-OP insurance policyholders exceed 8 million

The total number of policyholders of the seven CO-OP insurance products handled by CO-OP Kyosairen exceeded 8 million on June 20, 2013.

As the number of policyholders increased, CO-OP Kyosairen made various product improvements such as the easing of matters to be disclosed upon signing the insurance contract and the revision of security details, which have resulted in a further increase in the number of policyholders.

CO-OP Kyosairen will continue to widen the circle of policyholders through the management of its operations from the position of its cooperative members, and contribute to the “normal life” of the members.

■ CO-OP Kyosairen

CO-OP insurance mascot character “Kosuke” wins first place in the Companies character category of the Yuru-chara Grand Prix 2013.

CO-OP insurance mascot character “Kosuke” was entered in the Yuru-chara Grand Prix 2013 (<http://www.yurugp.jp>) in the Companies character category. On Sunday, November 24, the ranking results were announced at the Yuru-chara Summit in Hanyu held in Hanyu City, Saitama Prefecture. Kosuke won first place (out of 335 characters) in the Companies character category.

Kosuke is the cooperative staff bear that promotes CO-OP insurance across the country. The name is derived from the Japanese terms meaning “CO-OP’s mutual cooperation.” The mascot character was born in 2012.

■ Nikkaren and Chusho-Kigyo Kyosai

CFSCI, Nikkaren, and Chusho-Kigyo Kyosai commence discussions towards a comprehensive business alliance.

The Central Federation of Societies of Commerce and Industry (CFSCI), National Federation of Fire Insurance Co-operatives for Small Business (Nikkaren), and National Mutual Insurance Federation of Co-operatives for Small and Medium Size Enterprises (Chusho-Kigyo Kyosai) have entered into an agreement to commence discussions towards a business alliance among the three organizations.

1. Background leading to the discussions on the alliance

While signs of recovery are seen mainly in large companies, small and medium-sized enterprises (SMEs) are still facing severe business conditions with little improvement in earnings. The increasing number of business closures among SMEs and micro-enterprises and the frequent occurrence of large-scale natural disasters in recent years have caused the business environment surrounding the insurance system for SMEs to become very severe. In addition, there are issues of responding to the diverse needs of SMEs and building an insurance promotion system with a stronger base in the community. Up to now, the CFSCI, Nikkaren, and Chusho-Kigyo Kyosai have closely worked together with the aim of expanding the insurance system for SMEs. However, in order to respond to changes in the environment surrounding the insurance business, the three organizations have decided to commence discussions towards a comprehensive business alliance with a view to a possible future reorganization of the insurance system. Nikkaren and Chusho-Kigyo Kyosai are currently making arrangements for a merger in October 2014 to reinforce the management base of the insurance business.

2. Objectives of the discussions on the alliance

Through an alliance in the field of insurance for SMEs, CFSCI, which has about 1 million SME owners as members and about 5,000 business counselors at its 1,677 societies of commerce and industry across the country, and Nikkaren and Chusho-Kigyo Kyosai, which have a sales network and the knowhow to promote insurance for SMEs, the aim is to improve security and services regarding insurance for its members of the societies of commerce and industry and expand the benefits for those who become insurance policyholders. Specifically, discussions will be held on a business alliance covering a wide range of areas such as the co-development of specialized insurance products for SMEs and co-management and business integration of the insurance business.

3. Framework and duration of the discussions on the alliance

CFSCI, Nikkaren, and Chusho-Kigyo Kyosai will establish an “Insurance Promotion Cooperation Council” to discuss the concrete details of the alliance. Based on the discussions of the Council, the three organizations will aim to reach agreement on more concrete and detailed contents of the alliance by March 2014, and if an agreement is reached, they will sign the final agreement on the business alliance.