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The JCIA's member societies, based on the concept of the cooperative insurance business that respects connections between people, provide the members with services such as the welfare for the elderly, health promotion and accident prevention, and conduct educational activities. In addition, these organizations conduct various activities that contribute to the development of a fulfilling environment and culture towards the creation of a society in which people can live in comfort and security.

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(Source: Cooperative Insurance in Japan Fact Book 2014)

■ **New Year Message, Hiroshi Nakaseko, Chairperson, JCIA**

“Make 2015 a year to demonstrate the importance of cooperatives and cooperative insurance that respect connections between people.”

Happy New Year.

As we welcome the year 2015, I would like to present this New Year’s message.

First, I would like to express my sincere gratitude for the generous support and cooperation you have provided us, the Japan Cooperative Insurance Association Incorporated (JCIA), during the past year. Your continued support would be greatly appreciated.

When we look back on the past year, the consumption tax increase in April affected personal consumption more than expected. Due to the stagnant personal spending, Gross Domestic Product (GDP) decreased for two consecutive terms after the tax increase. Moreover, rapid weakening of the yen caused fuel and imported raw material prices to soar. As a result, small and middle-sized enterprises (SMEs) faced increased difficulties with their business and in particular, business confidence in provincial areas correspondingly worsened. There remains a situation where more than one in three employees is employed as a non-regular employee. Reflecting on this, we are feeling more and more pessimistic about policies claiming to overcome deflation when it comes to the reality of our actual lives. Furthermore, the government and the Council for Regulatory Reform proposed reform plans that do not conform to the reality of agricultural cooperatives, which are operated under the fundamentals of autonomy and independence. It was a turbulent year for cooperatives..

Meanwhile, Japan was frequently struck by natural disasters. Disasters occurred all over the country ranging from heavy snow in the Kanto and Koshinetsu regions in February, typhoons and torrential downpours including landslides in Hiroshima in August, the eruption of Mount Ontake in September, and an earthquake in northern Nagano Prefecture in November. For many people, their normal lives were completely changed. It was a year in which we came to realize that we are constantly living with the risk of being affected by natural disasters.

Under these foregoing circumstances, cooperative insurance has served the role and taken the responsibility of helping many people’s lives.

According to the “Cooperative Insurance Yearbook 2015 (Business Results in Fiscal 2013)” published by JCIA, the number of members of Japan’s main cooperatives and cooperative insurers has reached 76.48 million. In terms of business performance, the number of insurance policies is 154.76 million, the amount insured (the amount of policies) is 1,073.88 trillion yen, the premium income is 8,121.8 billion yen, and the total

claims paid is 4,603.5 billion yen.

In addition, the JCIA's member societies, based on the concept of the cooperative insurance business that respects connections between people, provide the members with services such as the welfare for the elderly, health promotion, and accident prevention, and conduct educational activities. In addition, these organizations conduct various activities that contribute to the development of a fulfilling environment and culture towards the creation of a society in which people can live in comfort and security.

In today's era, we need to be aware that the presence of cooperatives and cooperative insurers is becoming more important. We will focus on fulfilling our responsibilities and serving our roles, and aim to extensively demonstrate the importance of cooperatives and cooperative insurers.

The JCIA will respond to the mandate of our member societies, members, and policyholders through a variety of endeavors including the implementation of various workshops and training seminars and the improvement of expertise as an authorized alternative dispute resolution (ADR) organization. We will also collect information and analyze the effects of the various policies. We would appreciate your further understanding and support in regard to the various activities of JCIA.

In closing, I sincerely wish you and your family the best for 2015. May you have a wonderful forthcoming year filled with hope and happiness.

■ **JCIA has joined ICA and JJC.**

JCIA has been in the process of becoming an associate member of ICA (International Co-operative Alliance) and JJC (Japan Joint Committee of Co-operatives) following a decision of joining both of these organizations at the fifth board meeting on 20th November 2013.

We would like to make an announcement that JCIA has officially joined ICA and JJC as an associate member respectively on 30th July 2014.

JCIA will make further efforts to collect and offer useful information regarding domestic and international cooperative societies by making use of networks of ICA and JJC.

■ **Social Activities of the Member Societies**

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○ **Welfare and Health Promoting Activities**.....

Rainbow Exercise

Rainbow Exercise is a physical exercise uniquely developed by the National Mutual Insurance Federation of Agricultural Cooperatives (Zenkyoren). The exercise consists of simple movements, which can be performed while standing up, sitting down, or lying down, without putting any strain on the heart. People with less physical strength and the elderly can also safely perform this exercise. Rainbow Exercise is a routine that promotes health and prevents disease by moving the body to a variety of music while having fun.



Rainbow Exercise DVD

Laughter and Health School

It has been medically shown that “laughter” is effective for mental and physical health. Recently, this has been drawing attention in the field of disease prevention and treatment. Reflecting on this situation, Zenkyoren developed a program focused on “laughter and health” as one of its health promoting activities. Zenkyoren provides opportunities to learn and experience the effects and the mechanism of “laughter” through “Laughter and Health School.”



Textbook to be distributed to participants

Activities to Promote Fish Dishes

The Japan Fisheries (JF) Cooperatives including the National Mutual Insurance Federation of Fishery Co-operatives (Kyosuiren) holds cooking classes using fish for local housewives and children to promote fish as a food. The JF group creates and distributes a seafood recipe booklet consisting of serialized recipes from the journal for members. This has played a part in the promotion of fish dishes and dietary education.



Popular booklet of recipes

Fund-raising Activities for Orphans of Marine Accidents

The JF Cooperatives including Kyosairen are working on a broad range of activities centered on daily life in fishing villages throughout the year, such as donations to encourage children who have lost their parents in marine accidents.

About Grants for Social Welfare Organizations

Since 1981, the National Federation of Workers and Consumers Insurance Cooperatives (Zenrosai) has been supporting social welfare corporations and other organizations that provide support for people with disabilities and the elderly. The review committee consisting of outside experts selected and provided subsidies to 25 organizations in fiscal year 2013.

Regional Mutual Support Assistance Program

Since fiscal year 2012, the Japan CO-OP Insurance Consumers' Co-operative Federation (CO-OP Kyosairen, JCIF) has conducted the "Regional Mutual Support Assistance program" as a new social contribution activity in order to create an affluent society. This program supports activities consumer cooperatives and other organizations to build networks and work towards solving issues. There are three themes for activities to be supported by the subsidies. After consideration, CO-OP Kyosairen selected and provided grants for 40 activities totaling 20,582,597 yen in fiscal year 2014.



Regional Mutual Support Assistance Program

Pink Ribbon Campaign

CO-OP Kyosairen promotes the Pink Ribbon Campaign to widely disseminate the importance of early detection and early treatment of breast cancer and monthly self-examination, in addition to providing support through its policy, CO-OP insurance.



Illness and Injuries among College Students 2006-2011

The University Co-operatives Mutual Federation (Daigaku Seikyo Kyosairen) publishes the "Illness and Injuries among College Students 2006-2011," which is available on its website. This is a report of analyses concerning illness and injuries among college

students including bicycle accidents, which is particularly on the rise. Daigaku Seikyo Kyosairen conducts analyses based on viewpoints such as social and economic trends, college students' attitudes toward life, changes in their awareness, and more.

Assistance for Social Welfare Organizations

As part of its welfare support activities, the Federation of Japanese Consumer Cooperatives (Zenkokuseikyoren, FJCC) provides assistance to organizations such as social welfare organizations, which support people with disabilities and the elderly. Zenkokuseikyoren provided grants for 17 organizations in 2014 and a total of 230 organizations since 1985 when they first began this assistance activity.

Zenrosai Kyokai Tokyo Symposium

The Foundation for Promoting Workers Welfare and Mutual aid Insurance (Zenrosai Kyokai) held the Tokyo Symposium, "Thinking of the Future of Education - For Children and Youth, Our Future Leaders -" in October 2014. At the symposium, lectures and discussions were held with representative speakers invited from various sectors of society. The topics included the following: the current trends and issues surrounding children and education living in the era of globalization, the sense of self-affirmation necessary for the development of healthy children and youth, economic disparity and educational disparity, creating a caring society and providing diverse support.



Discussing the path from school education to society

"Imaginary Giving and Receiving of Obligatory Chocolates" Valentine's Day Charity

The Kyoei Fire and Marine Insurance Company, Ltd. (Kyoei Fire) conducts this "Valentine's Day Charity" every year during the Valentines' Day season. This activity is a voluntary charity and was started in 1993 by female employees whose idea was to do something more beneficial instead of just following the usual custom of giving away obligatory chocolates at the workplace. The concept of this charity is to donate in 500-yen increments instead of spending all the money on obligatory chocolates or return gifts on White Day. All collected donations are then sent to the Republic of Mali (West Africa) every year with matching gifts from companies through a non-governmental organization (NGO). These donations are used to support refugee camps by digging wells, building schools and medicine warehouses, planting trees for prevention of desertification, and more recently by the cultivation of paddy fields.



Rice plant grown by the Valentine's Day Charity donations and children of Mali

Christmas Charity

Kyoei Fire conducts this "Christmas Charity" every year during the Christmas season. This charity activity has been running since 1993 collecting clothes, household medicines, toys, stationary, and sewing supplies that are no longer in use or surplus to requirements from each household. These donated goods are then sent to refugee camps in the Republic of Mali (West Africa). There is also a shipping charge charity available in 300-yen increments to cover the transportation cost of these goods. Every year, many goods arrive from all over Japan, which are sorted and wrapped by Kyoei Fire employees and donated through an NGO.



Sorting and wrapping goods for the Christmas Charity

Donations to Kanagawa Children's Medical Center (KCMC) and Prefectural School for Children with Health Impairment

The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance (Kanagawa Kenmin Kyosai) aims for the healthy development of children. It donates appliances and equipment, which are related to the educational facilities, to Kanagawa Children's Medical Center and Prefectural School for Children with Health Impairment to support children who have lost their parents in traffic accidents as well as promoting the treatment of intractable illnesses and children's diseases. Similarly, Kanagawa Kenmin Kyosai donated braille printers to the Kanagawa Prefectural Residents Activity Support Center.

Kenmin Kyosai Iki-iki Kenko (Vivacious Health) Lecture

Kanagawa Kenmin Kyosai holds seminars titled the "Kenmin Kyosai Iki-iki Kenko (Vivacious Health) Lecture" where they invite public figures and experts. These seminars help participants gain the knowledge required to live healthily and lead an active lifestyle. Additionally, seminars on "dementia," "medical care for women," and

“traditional Chinese medicine” among others have been held at the “Kenmin Kyosai Iki-iki Kenko (Vivacious Health) Seminar.”

○ **Traffic Safety Activities and Support Activities for Victims of Traffic Accidents, etc.....**

Traffic Safety Seminars by Age Group

Zenkyoren provides students with traffic safety classes at junior high/high schools where a stunt man performs scenes of traffic accidents involving unsafe bicycle riding. Zenkyoren supports and promotes educational activities (scared straight education technique) through providing this simulated experience so that the awareness of students can be raised in regard to the danger of traffic accidents.



Bicycle traffic safety class (for junior high/high school students)

Zenkyoren provides the elderly with traffic safety seminars where they raise awareness of traffic safety while enjoying “Traffic Safety Rakugo,” which is a series of rakugo stories uniquely developed by Zenkyoren. Furthermore, Zenkyoren provides kindergarten children with traffic safety seminars in the form of a musical. Children can participate in the musical by walking across a pedestrian crossing on the stage, etc. and learn about traffic rules while they have fun with the musical.



Traffic safety seminar for kindergarten children
(A musical on traffic safety for parents and children, Magical Kid Mamoru Wataru)
(Supported by Cabinet Office, National Police Agency, Ministry of Land, Infrastructure, Transport and Tourism, Recommended by Japan Traffic Safety Association)

Efforts to Train and Promote the Use of “Service Dogs”

Zenkyoren supports activities to train and promote the use of service dogs that provide assistance with everyday tasks for people with disabilities related to their limbs as a result of a traffic accident or other accidents.

Zenkyoren focuses on supporting independence and social participation of people with disabilities and provides research assistance to the Japanese Service Dog Resource Academy, which is a non-profit organization (NPO) that is Japan’s only academic society

for service dogs. Zenkyoren also supports operation of the Japan Service Dog Association (JSDA), which is a social welfare corporation that trains service dogs. Additionally, Zenkyoren is working on activities to promote the understanding and acceptance of service dogs.



A service dog delivering the newspaper
(Photo by Japanese Service Dog Resource Academy and Japan Service Dog Association)

Rehabilitation Centers for Social Rehabilitation Support

Zenkyoren established two rehabilitation centers in Nakaizu of Shizuoka Prefecture and Beppu of Oita Prefecture, which have helped victims of traffic accidents with their rehabilitation back into society. These rehabilitation centers are one of the few comprehensive facilities in Japan that have the following three functions: “hospital,” “welfare facility,” and “nursing care facility.”



Beppu Rehabilitation Center

“Wearing of Life Jackets” Promotion and Campaign Support

The National Mutual Insurance Federation of Fishery Co-operatives (Kyo-suiren) works on activities to prevent fishing boat and marine accidents. Kyo-suiren supports a national campaign with a promotion month for the safe navigation of fishing boats simultaneously held across the country (sponsored by the Fishing Industry / Communities Promotion Organization). To support the movement to promote the wearing of life jackets, Kyo-suiren creates and distributes free T-shirts for members involved in the promotion through the JFs located all over Japan.



T-shirt for life jacket promotion staff

Bicycle Accident Prevention Study Program

To prevent bicycle accidents, CO-OP Kyo-sairen provides a DVD as study material and a textbook, which is available in data format, for junior high and high school students. These materials are used effectively as tutorials for consumer cooperative members in addition to being used at schools and by neighborhood associations.



Textbook to study bicycle accident prevention

Implementation of Vehicle Checks

College students are likely to get involved in accidents and get injured when riding a bicycle or a motor bicycle. There are areas and regions in Japan where students need to commute by bicycle or motor bicycle. Daigaku Seikyo Kyosairen conducts vehicle checks in order to raise the awareness of students in regard to bicycle and motor bicycle accidents.

Traffic Accident Prevention Undertaking

The National Mutual Insurance Federation of Truck Transport Co-operatives (Kokyoren) provides a partial subsidy for members holding safe driving seminars. Kokyoren directly creates the following materials to promote safe driving: 1) calendars, 2) banners, 3) movies (DVDs and videos) among others. For this reason, Kokyoren calls for the submission of traffic safety related slogans, etc. from all over Japan and features particularly excellent work in their calendars, etc. It has also installed signboards displaying traffic safety slogans at truck stations (TS) along the main Shinkansen lines throughout Japan in order to address traffic safety to a wide audience of drivers.



Traffic Safety Educational Video

Traffic Safety Festival

The “Traffic Safety Festival” is an event held every April for children who have just entered kindergarten or elementary school and is held simultaneously with the “National Traffic Safety Campaign.” Kanagawa Kenmin Kyosai cosponsors this event with the Kanagawa Prefectural Police. The objective of this event is to teach children the fundamentals of traffic rules such as how to cross the street and follow traffic lights in order to decrease the number of traffic accidents.

○ **Sports and Cultural Activities**.....

Japanese Calligraphy Contest and Traffic Safety Poster Contest

To pass on the spirit of helping each other and compassion to the next generation, Zenkyoren holds the Japanese Calligraphy Contest and the Traffic Safety Poster Contest every year for elementary and junior high school students. These contests are among the largest in Japan and there were over 1.46 million entries for the 57th Japanese Calligraphy Contest and over 160,000 entries for the 42nd Traffic Safety Poster Contest in the fiscal year 2013.



Prize award ceremony of the Japanese Calligraphy Contest and the Traffic Safety Poster Contest

Zenrosai Culture Festival

Zenrosai held the 23rd Zenrosai Culture Festival 2014 in the hope of cultivating a rich spirit in children who will lead the next generation and their family through contact with high-quality culture and art.

To celebrate the “30th Anniversary of Kokumin Kyosai (Kokumin Insurance),” 19 performances from 7 plays were presented in fiscal year 2013 and 3,941 people attended.



Zenrosai Culture Festival

“Remember 3.11- How Children Live Today and the Power of the Stage -”

Special Partner in “U-12 Football Tournament”

Zenrosai serves as a special partner in the “Kokumin Kyosai U-12 Football Tournament,” which is sponsored by the Japan Football Association (JFA), and supports the psychological development of children through football games.

Crayon Drawing Contest

Kanagawa Kenmin Kyosai holds the “Summer Vacation Crayon Drawing Contest” for children aged from three years old up to sixth grade in elementary school within Kanagawa Prefecture. Kanagawa Kenmin Kyosai helps children foster the ability to express themselves and create through drawing pictures on a theme of their choice.

Family Concerts

Kanagawa Kenmin Kyosai holds a concert with Uta no Onisan (or male singer) from the children’s educational TV program “Okaasan to Issho (With Mother)” on Nippon Hoso Kyokai (NHK or Japan Broadcasting Corporation) as the “Summer Vacation Family Concert” and a quartet concert as the “Christmas Concert for Children and Parents.” Kanagawa Kenmin Kyosai provides opportunities for children to come into contact with live music with their families.

○ Activities to Conserve the Natural Environment.....

Ribbon Campaign

Through a movement called the Ribbon Campaign, Zenkyoren works on educational activities, which aims to promote the effective use of resources and global environment protection. Zenkyoren promotes the repair and using recycled car parts, rather than replacing damaged parts with new ones, on the occasion of a repair resulting from an accident as well as during general repairs or safety inspections.



The Ribbon Campaign

Support for Environmental Preservation Activity to Protect the Ocean

Kyosui ren supports “activities to protect the ocean” conducted by the National Association of Fisheries Cooperative’s Women’s Groups (Jyoseiren) and plays a role in helping with environmental preservation activities such as beach cleaning and tree planting. Kyosui ren awards and supports environmental preservation and marine accident prevention activities conducted by the National Association of Fisheries Cooperative’s Youth Groups (Seinenbu) and Women’s Groups (Jyoseibu).

Zenrosai Regional Contribution Support Project 2014

Since 1992, Zenrosai has continued a project to provide grants to organizations that address environmental issues.

In 2014, grants were offered to a wide range of citizen’s groups, NPOs, etc., that are engaged in environmental or childcare support activities under the theme of “securing an abundant natural environment for future generations, for the children of the present day and for the future.”

During the application period from March 26 to April 9, 2014, there were 312 groups that applied and 74 groups were selected through a strict screening process and granted a total of 19,673,738 yen.



Flyer for the Regional Contribution Support Project

Fire Insurance with Social Contribution for Eco-houses

Zenrosai began offering fire insurance with social contribution for eco-houses from January 2008. This is a cooperative insurance policy that helps society and Zenrosai makes donations to environmental organizations in accordance with each year's financial results.

In fiscal year 2013, Zenrosai donated 11 million yen to the National Land Afforestation Promotion Organization's "Green Fund," which is a restricted purpose donation for the Great East Japan Earthquake Reconstruction Project.

Mount Fuji Forest Reforestation Project

Since fiscal year 2007, the Japan Reinsurance Federation of Consumers' Cooperatives (Nihon Saikyosairen) has been working on the "Mount Fuji Forest Reforestation Project," which is coordinated by the Organization for Industrial, Spiritual and Cultural Advancement (OISCA). Nihon Saikyosairen supports the project in order to "regenerate the natural environment." In the five years since the project began, Nihon Saikyosairen has planted approximately 3,600 young trees in an area of 4.6 hectares (11.37 acres) with staff and executives who are members. Although this tree planting activity ended in fiscal year 2011, Nihon Saikyosairen continues its support by contributing to the cost for greening maintenance in the area where these trees have been planted while observing the growth of the trees.



Acorn protected by a deer proof net

Forest Conservation Activities Contributing to Global Environment Conservation "Kyoei Fire Echo Forest"

Kyoei Fire's Echo-no-Mori-Tomonokai (the Echo Forest Friends Society) was established in 1992 and is operated based on membership fees in 500-yen increments collected from Kyoei Fire employees. The society's main practices involve forest

conservation activities by taking part in profit-sharing afforestation projects related to the national forests. To this day, 22,700 trees have been preserved and developed across four plantations which cover a total area of 7.24 hectares (17.89 acres). Kyoei Fire employees directly participate in these activities to develop nature.



Kyoei Fire Echo Forest

○ **Disaster Prevention and Disaster Rescue Activities.....**

Zenkyoren Tarpaulin Service for Disasters

Zenkyoren has been providing tarpaulins to people whose houses have been affected by natural disasters free of charge. Zenkyoren also distributed tarpaulins during the aftermath of the Great East Japan Earthquake and assisted its policyholders and their families with their recovery from the disaster.



Zenkyoren Tarpaulins Service for Disasters

Assistance for Installation Costs of AEDs

Kyosui ren provides subsidies for the installation costs of automated external defibrillators (AEDs) to a large number of Cooperative Welfare Health Insurance for Crew Members policyholders (insured fishing boats). Through this, Kyosui ren contributes to the creation of a well-prepared emergency environment on the boats.

About Implementation of “Bosai Cafe”

Zenrosai cooperates and holds the “Bosai Cafe (loss prevention cafe)” which is promoted by the Cabinet Office as a project to spread the knowledge of disaster prevention among the public. With just a little effort, anybody can protect him or herself from natural disasters such as earthquakes and typhoons and minimize the damage they cause. Zenrosai combines together a variety of contents such as a sample of emergency rations, lectures by experts and others, disaster prevention science experiment shows, and disaster prevention games, all under the motto of “being fun and easy to understand.”



Bosai Cafe