

COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2016

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COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2016

This brochure has been compiled to introduce the business result of the major cooperative insurers in Japan for fiscal 2015 and activities of JCIA and its member societies.

Five years have passed since the Great East Japan Earthquake occurred. While we are still in the process of recovering from the disaster, two magnitude-7 earthquakes hit the Kumamoto region in April 2016 and it remains a great challenge for people in the affected areas to put their lives back in order. Furthermore, several disasters so large as to turn our lives around have occurred in various regions, including powerful typhoons, Volcanic eruptions at Mt. Aso and the 2016 Central Tottori Earthquake, which have made us recognize that we are putting our lives at such risks.

On the other hand, regarding the national economy, the Bank of Japan (BoJ) decided to introduce a negative interest policy in January 2016, in combination with the quantitative and qualitative monetary easing through high-volume purchases of Japanese government bonds. However, with both corporate capital investment and consumer spending remaining sluggish, the BoJ has yet to achieve its inflation target of 2%. Japan's declining birth rate and aging and dwindling population have caused the domestic market and labor force to shrink, thereby creating a drag on economic growth from both supply and demand perspectives. There is concern that at this rate, we will be unable to pay off our huge public debt using future tax revenues and thus the social security system will be adversely affected.

With this uncertainty about the future made apparent, each cooperative insurer has been responding to the needs of its members through providing coverage.

Consequently, the main cooperative insurers in fiscal 2015 achieved business results as follows; the number of members increased by 1.4% up to 77.82 million, the number of insurance policies decreased by 5.4% down to 145.93 million, the amount insured decreased by 0.7% down to 1,053.85 trillion yen, the premium income increased by 5.7% up to 8,257.4 billion yen, the claims paid decreased by 3.4% down to 4,412.3 billion yen, the total assets increased by 3.0% reaching 63,939.7 billion yen.

As stated above, the cooperative insurers have been playing a significant role to supplement social security system in Japan by providing a means of mutual help among their members.

The cooperative insurers will endeavor to carry out their social responsibilities in order to meet members' expectations through products that satisfy their needs and prompt claim payments. We appreciate your continued support and understanding.

We hope this brochure will be useful for well understanding about the cooperative insurance and its societies in Japan.

December 2016

Japan Cooperative Insurance Association Incorporated (JCIA)

I Cooperative Insurance Business in Japan

1 Cooperatives and Cooperative Insurance Business

(1) About Cooperatives

A cooperative is a non-profit organization established voluntarily by a group of people who desire to improve their lives and carry out various activities.

Anyone who pays membership fee in accordance with the terms and conditions of each organization can become a member. The members of a cooperative are able to take advantage of various services offered by each cooperative and can reflect their own views on the operation. As symbolized by the slogan, “One for all and all for one,” cooperatives aim to protect and enrich the lives of their members based on the concept of mutual help.

The services of cooperatives are wide-ranging and related to all aspects of our daily life, including agriculture, forestry, fisheries, purchasing, banking, insurance, job creation, traveling, housing, welfare, and medical care.

Cooperatives around the world share the same principles to put these values into practice. Especially, they are internationally expected to serve as one of the organizations to be able to resolve or relieve social problems in each country including unemployment, poverty, and disparity.

(2) About Cooperative Insurance

The cooperative insurance is a mutual aid system where the members share their premium to establish mutual assets, and the funds are paid out at times of unexpected contingencies, to compensate for the financial deficit and stabilize the lives of the members and their family in preparation for various risks that jeopardize our daily life such as the death, hospitalization, house damage or traffic accidents.

2 Major Cooperative Insurers in Japan

There are various kinds of cooperative insurers in Japan. If we summarize these organizations according to the applicable laws, they can be roughly classified into two categories; “organizations based on special laws*” and “organizations not based on special laws”.

Furthermore, “organizations not based on special laws” are separated into “organizations based on cooperative laws” and “organizations based on others”.

*“organizations based on special laws” are providing indemnity services for agricultural products and fisheries as a kind of social security measure.

List of Cooperative Insurers According to Applicable Laws

	Applicable Laws	Regulators	Major Organizations (JCIA members are listed in the brown)	
Cooperative Law	Agricultural Cooperative Society Law	Ministry of Agriculture, Forestry and Fisheries	Zenkyoren & Agricultural Cooperatives in Prefectural and Regional Level ^(*1)	
	Fisheries Cooperative Association Law		Kyo-suiren & Fisheries Cooperatives in Prefectural and Regional Level ^(*2)	
	Consumers' Livelihood Cooperative Society Law	Ministry of Health, Labor and Welfare	Region	CO-OP Kyosairen, Zenkokuseikyoren, Seikyo Zenkyoren Kanagawa Kenmin Kyosai ^(*3)
			Industry	Daigaku Seikyo Kyosairen, Boeisho Seikyo, Zenkoku Denryoku Seikyoren, Kouun kyosai, Nihon Yusei Group Roudousha Seikyo, Dentsu Kyosai, Shinrin Roren Kyosai, Zentabako Seikyo, Zensuidokyosai, Jichiro Kyosai, Kyosyokuin Kyosai, Zentokuseikyokumiai, Zenkoku Syuhan Seikyo, Tobacco seikyo, Shio Seikyo, Zenkoku Choson Syokuin Seikyo, Toshiseikyo, Keisatsu Syokuin Seikyo, Zensyokyo
			Region/ Industry	Zenosai, Nihon Saikyosairen
Small and Medium-Sized Enterprise Cooperatives Act	Ministry of Economy, Trade and Industry, and others	Nikkaren & Fire Insurance Cooperatives in Prefectural and Regional Level Zenjikyoku & Automobile Insurance Cooperatives in Prefectural and Regional Level Chusairen & Welfare insurance cooperatives in Prefectural and Regional Level Kokyoren ^(*4) & Truck transport insurance cooperatives ^(*5) Zenbeihan ^(*6) , Nissyokukyoso ^(*6)		
Other	Local Autonomy Law (Mutual Relief Work)	Ministry of Internal Affairs and Communications	Todoufuken Kaikan, Zenkoku Shiyu Bukken Saigai Kyosaikai, Zenkoku Jichi Kyokai, Zenkoku Koei Juutaku Kasai Kyosai Kikou, Tokubetsuku Kyogikai	
Special Indemnity Law	Agricultural Disaster Indemnity Law	Ministry of Agriculture, Forestry and Fisheries	Agricultural Disaster Indemnity Associations ^(*7) , NOSAI Zenkoku	
	Fisheries Disaster Indemnity Law		Fisheries Disaster Indemnity Associations ^(*8) , Gyo-sairen	
	Act on Compensation of Damages Related to Fishing Vessels		Hull Damage Indemnity Associations ^(*9) Gyohocyu	

*1, 2, 3, 5, 7, 8, 9 : Regulated by Prefectural Levels.

*4 : Regulated by the Ministry of Land, Infrastructure, Transport and Tourism.

*6 : Regulated by the Ministry of Agriculture, Forestry and Fisheries.

3 Major Product Line by Cooperative Insurers

Insurance products by the cooperatives cover total protection such as life and non-life as preparation for a variety of risks members face within their lives.

Cooperative insurers provide a wide range of coverage to satisfy the needs of their members. Among them, the five typical products are as follows;

(1) Fire Insurance

This is to provide coverage against damages to homes and contents caused by fire, lightning strike, burst and explosion. Also, there are some products which cover the damage caused by earthquake, storm, flood and snowfall.

◆◆◆ Major Cooperative Insurers which provide Fire Insurance and Name of Products ◆◆◆

	Organizations	Products
Agricultural Cooperatives	Zenkyoren	Fire insurance, Cooperative-owned building fire insurance, Building endowment insurance
Fishery Cooperatives	Kyosuiren	Fire insurance, Householders' comprehensive insurance
Consumers Cooperatives	Zenrosai	Fire insurance, Natural disaster insurance
	Daigaku Seikyo Kyosairen	Fire insurance
	Zenkokuseikyoren	Fire insurance
	Seikyo Zenkyoren	Fire insurance
Business Cooperatives	Boeisy Seikyo	Fire insurance
	Nikkaren	Fire insurance
Agricultural Insurance Society	NOSAI Zenkoku	Building endowment insurance, Comprehensive building insurance

*Coverage for damages caused by earthquake, wind, flood, snow, and other natural disasters varies across cooperative insurance products. For details, please refer to pamphlets, general policy conditions, and other relevant materials provided by member societies.

(2) Life Insurance

This is to provide coverage against risks with regard to physical well-being (death, physical impediment, sickness, injury, nursing care). There are other types of insurance under which a policyholder can reserve money for the life after retirement or for the education of children.

◆◆◆ Major Cooperative Insurers which provide Life Insurance and Name of Products ◆◆◆

	Organizations	Products
Agricultural Cooperatives	Zenkyoren	Group term life insurance, Comprehensive life insurance (Endowment life insurance, Whole life insurance, Nursing care insurance, Term life insurance, Children's insurance, Cancer insurance, Medical insurance)
Fishery Cooperatives	Kyosuiren	Crews' welfare insurance, Comprehensive life insurance (Whole life insurance, Endowment life insurance, Child insurance, Special insurance, Medical insurance), Group credit life insurance
Consumers Cooperatives	Zenrosai	Group term life insurance, Individual short-term life insurance, Individual short-term life insurance for children, Individual short-term life insurance for elderly, Individual long-term life insurance, Whole life insurance
	CO-OP Kyosairen	Life/dwelling insurance, Juvenile insurance, Term life insurance, Whole life insurance
	Daigaku Seikyo Kyosairen	Life insurance
	Zenkokuseikyoren	Life insurance (Life insurance, Children's insurance, Elderly insurance)
	Boeisy Seikyo	Life insurance, Long-term life insurance
Business Cooperatives	Kanagawa Kenmin Kyosai	Life insurance, Children's insurance
	Nikkaren	Life and personal accident insurance, Comprehensive personal accident insurance
	Chusairen	Life and medical insurance

(3) Personal Accident Insurance

This is to provide coverage for death or injury etc. caused by a variety of accidents.

◆◆◆ Major Cooperative Insurers which provide Accident Insurance and Name of Products ◆◆◆

	Organizations	Products
Agricultural Cooperatives	Zenkyoren	Personal accident insurance
Consumers Cooperatives	Zenrosai	Personal accident insurance, Traffic accident insurance
	Zenkokuseikyoren	Personal accident insurance
	Kanagawa Kenmin Kyosai	Personal accident insurance, Traffic accident insurance
Business Cooperatives	Nikkaren	Life and personal accident insurance, Automobile accident expenses insurance, Comprehensive personal accident insurance

(4) Automobile Insurance

This policy provides compensation for damages to the other party caused by automobile accidents, accident coverage for the insured and their family members, and physical damage coverage for policyholders' vehicles.

There are some organizations providing compulsory automobile liability insurance.

◆◆◆ Major Cooperative Insurers which provide Automobile Insurance and Name of Products ◆◆◆

	Organizations	Products
Agricultural Cooperatives	Zenkyoren	Automobile insurance, Compulsory automobile liability insurance
Consumers Cooperatives	Zenrosai	Automobile insurance, Compulsory automobile liability insurance
Business Cooperatives	Nikkaren	Automobile insurance
	Kokyoren	Automobile insurance, Compulsory automobile liability insurance
	Zenjikyō	Automobile insurance, Compulsory automobile liability insurance

(5) Annuity Insurance

Annuities are paid every year beyond the specified age after the contribution period to ensure financial stability after retirement.

◆◆◆ Major Cooperative Insurers which provide Annuity Insurance and Name of Products ◆◆◆

	Organizations	Products
Agricultural Cooperatives	Zenkyoren	Comprehensive life insurance (Assumed-interest-rate change type annuity insurance), Retirement annuity insurance, National pension fund insurance, Defined contribution annuity insurance
Fishery Cooperatives	Kyosuiren	Fisherman annuity, National pension fund of fishery workers
Consumer Cooperatives	Zenrosai	Individual annuity, New group annuity

(6) List of Product Line Provided by Major Cooperative Insurers

	Organization	Product Line					
		Fire	Life	Accident	Auto.	Annuity	Others
Agricultural Cooperatives	Zenkyoren	○	○	○	○	○	○
Fishery Cooperatives	Kyosuiren	○	○			○	
Consumers Cooperatives	Zenrosai	○	○	○	○	○	○
	CO-OP Kyosairen		○				
	Daigaku Seikyo Kyosairen	○	○				
	Zenkokuseikyoren	○	○	○			
	Seikyo Zenkyoren	○	△	△			
	Boeisyō Seikyo	○	○				
Business Cooperatives	Kanagawa Kenmin Kyosai		○	○			○
	Nikkaren	○	○	○	○		○
	Kokyoren				○		
	Zenjikyō				○		
	Chusairen		○				
Agricultural Insurance Society	NOSAI Zenkoku	○					○

※1. Life and Accident field

△: Products provided by some of the member societies of Seikyo Zenkyoren

2. “Others” are as follows;

- ‘Worker’s property accumulation savings insurance’, ‘Liability insurance’, ‘Volunteer comprehensive insurance’ by Zenkyoren
- ‘Mutual aid benefit insurance’, ‘Personal liability insurance’ by Zenrosai
- ‘Liability insurance’ by Kanagawa Kenmin Kyosai
- ‘Labor disaster compensation insurance’, ‘Income guarantee insurance’, ‘Business interruption support insurance’, ‘Small and medium enterprises comprehensive liability insurance’, ‘Business interruption support insurance’ by Nikkaren
- ‘Rice, wheat and barley insurance’, ‘Livestock insurance’, ‘Fruit and fruit-tree insurance’, ‘Field crop insurance’, ‘Greenhouse insurance’, ‘Agricultural machine insurance’, ‘Agricultural machine replacement insurance’ by NOSAI Zenkoku

II Business Results for Cooperative Insurers in Fiscal 2015

The following are the overall insurance business performance results for cooperative insurers in fiscal 2015, which are based on data of “Cooperative Insurance Yearbook 2017” (Business Results in Fiscal 2015) published by JCIA. Any errors in data up to fiscal 2014 have been corrected.

1 Overview of the Cooperative Insurance Business

	FY2014	FY2015	Change from year ago
Number of Member Societies	6,491	6,464	− 0.4%
Number of Members (Thousands)	76,782	77,821	1.4%
Number of Policies (Thousands)	154,272	145,927	− 5.4%
Amount Insured (Billions of Yen)	1,061,174	1,053,852	− 0.7%
Premium Income (Billions of Yen)	7,809	8,257	5.7%
Claims Paid (Billions of Yen)	4,566	4,412	− 3.4%
Total Assets (Billions of Yen)	62,052	63,940	3.0%

(1) Number of Member Societies / Number of Members

The number of member societies decreased by 0.4% (27) down to 6,464.

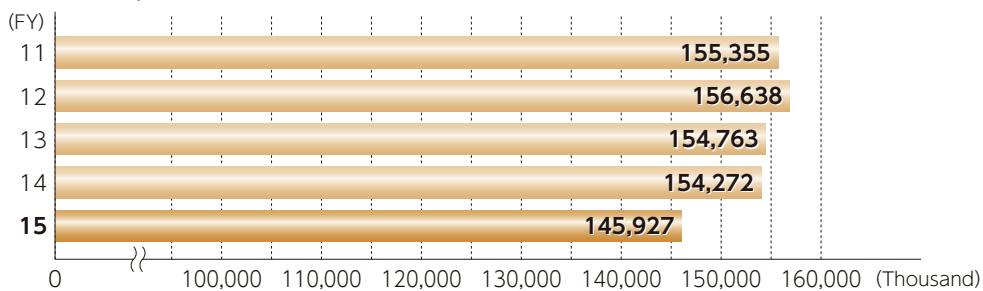
The number of members increased by 1.4% (1,039 thousand) up to 77,821 thousand.

(2) Number of Policies 145,927 thousand

The number of policies decreased by 5.4% (8,346 thousand) down to 145,927 thousand.

* The decrease was mainly due to the product line consolidation carried out by one of JCIA member societies.

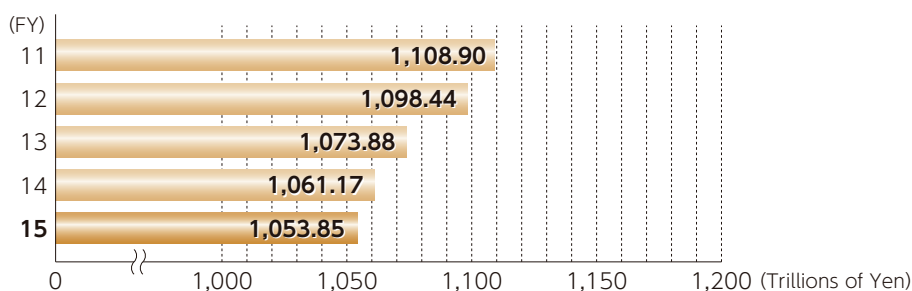
●Trend in number of policies



(3) Amount Insured 1,053.85 trillion yen

The amount insured (excluding automobile insurance and compulsory automobile liability insurance) decreased by 0.7% (7,322 billion yen) down to 1,053.85 trillion yen.

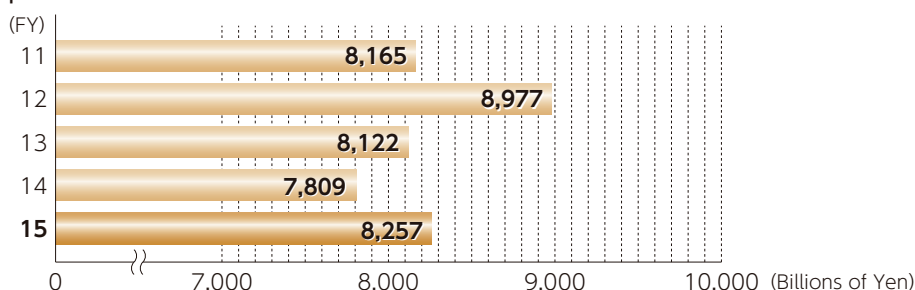
●Trend in amount insured



(4) Premium Income 8,257 billion yen

The premium income increased by 5.7% (448 billion yen) up to 8,257 billion yen.

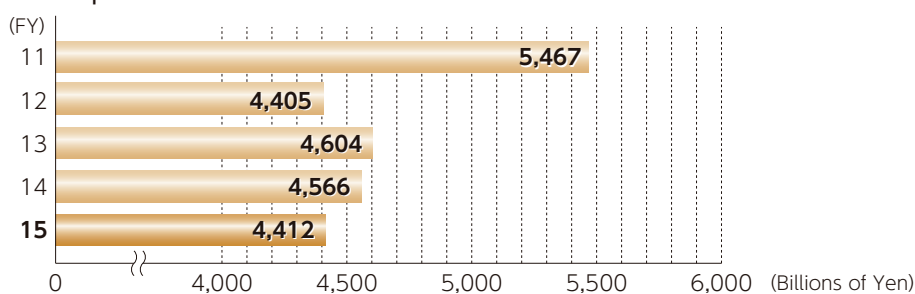
●Trend in premium income



(5) Claims Paid 4,412 billion yen

The claims paid decreased by 3.4% (153 billion yen) down to 4,412 billion yen.

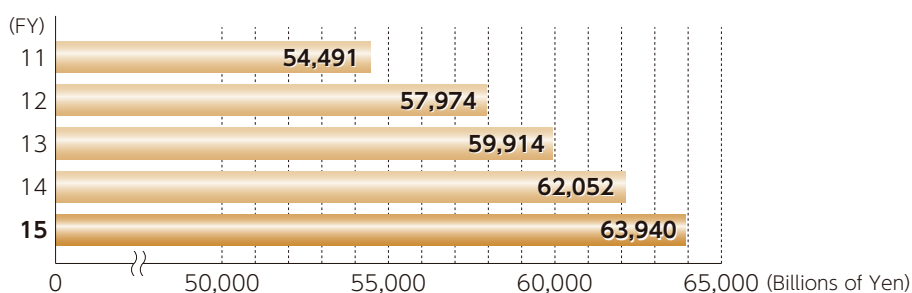
●Trend in claims paid



(6) Total Assets 63,940 billion yen

The total assets increased by 3.0% (1,888 billion yen), reaching 63,940 billion yen.

●Trend in total assets



2 Business Trends by Type of Insurance

(1) Fire Insurance

In comparison with the preceding year (Fiscal 2014), the number of policies decreased by 0.8% (244 thousand) down to 30,646 thousand. The amount insured increased by 0.5% (2,957 billion yen) up to 578,891 billion yen. The premium income increased by 10.3% (264 billion yen), reaching 2,828 billion yen. The claims paid decreased by 10.4% (115 billion yen) down to 994 billion yen.

◆ ◆ ◆ Business Trend of Fire Insurance ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Billions of Yen)	Change from Previous Year	Claims Paid (Billions of Yen)	Change from Previous Year
2012	32,301	− 1.4%	581,681	− 0.6%	1,815	− 1.0%	1,083	− 47.0%
2013	31,208	− 3.4%	576,653	− 0.9%	2,066	13.9%	1,065	− 1.7%
2014	30,890	− 1.0%	575,934	− 0.1%	2,563	24.0%	1,109	4.2%
2015	30,646	− 0.8%	578,891	0.5%	2,828	10.3%	994	− 10.4%

(2) Life Insurance

In comparison with the preceding year (Fiscal 2014), the number of policies increased by 1.0% (603 thousand) up to 61,584 thousand. The amount insured increased by 4.6% (16,297 billion yen) up to 370,162 billion yen. The premium income increased by 4.9% (192 billion yen) up to 4,097 billion yen. The claims paid decreased by 0.9% (21 billion yen) down to 2,176 billion yen.

◆ ◆ ◆ Business Trend of Life Insurance ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Billions of Yen)	Change from Previous Year	Claims Paid (Billions of Yen)	Change from Previous Year
2012	61,200	2.0%	388,102	− 2.5%	5,882	17.3%	2,063	− 4.5%
2013	60,551	− 1.1%	365,901	− 5.7%	4,716	− 19.8%	2,282	10.6%
2014	60,981	0.7%	353,865	− 3.3%	3,905	− 17.2%	2,197	− 3.7%
2015	61,584	1.0%	370,162	4.6%	4,097	4.9%	2,176	− 0.9%

(3) Personal Accident Insurance

In comparison with the preceding year (Fiscal 2014), the number of policies decreased by 25.4% (8,598 thousand) down to 25,276 thousand. The amount insured decreased by 28.3% (29,284 billion yen) down to 74,030 billion yen. The premium income decreased by 8.4% (6.2 billion yen) down to 68 billion yen. The claims paid decreased by 10.0% (4.8 billion yen) down to 44 billion yen.

◆ ◆ ◆ Business Trend of Personal Accident Insurance ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Billions of Yen)	Change from Previous Year	Claims Paid (Billions of Yen)	Change from Previous Year
2012	33,905	- 0.6%	102,884	0.2%	65	- 1.6%	44	- 6.7%
2013	34,181	0.8%	104,112	1.2%	76	17.2%	49	9.1%
2014	33,874	- 0.9%	103,314	- 0.8%	74	- 1.8%	48	- 0.4%
2015	25,276	- 25.4%	74,030	- 28.3%	68	- 8.4%	44	- 10.0%

(4) Automobile Insurance

In comparison with the preceding year (Fiscal 2014), the number of policies increased by 0.3% (56 thousand) up to 16,711 thousand. The premium income decreased by 0.05% (0.3 billion yen) down to 628 billion yen. The claims paid decreased by 3.3% (12 billion yen) down to 355 billion yen.

◆ ◆ ◆ Business Trend of Automobile Insurance ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Premium Income (Billions of Yen)	Change from Previous Year	Claims Paid (Billions of Yen)	Change from Previous Year
2012	17,073	0.0%	593	5.2%	380	1.7%
2013	16,823	- 1.5%	624	5.3%	371	- 2.2%
2014	16,656	- 1.0%	629	0.7%	367	- 1.2%
2015	16,711	0.3%	628	0.0%	355	- 3.3%

(5) Annuity

In comparison with the preceding year (Fiscal 2014), the number of policies increased by 0.5% (22 thousand) up to 4,707 thousand. The premium income decreased by 0.6% (3.5 billion yen) down to 598 billion yen. The claims paid decreased by 0.2% (2.0 billion yen) down to 821 billion yen.

◆ ◆ ◆ Business Trend of Annuity ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Premium Income (Billions of Yen)		Claims Paid (Billions of Yen)		
		Change from Previous Year	Change from Previous Year	Change from Previous Year	Change from Previous Year	
2011	4,701	0.3%	661	− 15.7%	821	1.4%
2012	4,692	− 0.2%	585	− 11.4%	813	− 0.9%
2013	4,694	0.0%	603	3.0%	815	0.2%
2014	4,685	− 0.2%	602	− 0.2%	823	1.0%
2015	4,707	0.5%	598	− 0.6%	821	− 0.2%

III About JCIA

1 Objectives

The purpose of JCIA shall be to promote sound development of the cooperative insurance businesses operated by cooperatives, thereby contributing to stabilizing the lives and improving the welfare of

people engaged in the agriculture, forestry and fisheries industries as well as other employees and workers in local communities or small and medium-sized business owners.

2 History

After World War II, quite a few cooperative insurance societies were established and have subsequently developed in Japan. Cooperative insurance has steadily spread its network of cooperation and drawn further attention from the society as an entity supporting many members' life.

In these surroundings, cooperation and exchanges between cooperative insurers with common philosophy and base had been increasing, and there has arisen a need to establish a framework to share and coordinate the opinions of these societies in order to deal with common issues.

Under these circumstances, in April 1992, the Japan Cooperative Insurance Association Incorporated (JCIA) was established as a body to promote cooperation and coordination among cooperative insurance societies as a result of collective efforts by seven cooperative insurers.

After an establishment, JCIA has carried out activities such as research and study, training, publication, holding seminars and lectures, conducting "Research Committee on Cooperative Insurance Theory" in order to deal with common issues among the member societies and to promote exchanges between cooperative insurers.

Meanwhile, JCIA had developed cooperation with cooperative insurers in overseas, for example, joining International Cooperative and Mutual Insurance

Federation (ICMIF) as an observer member in 1994. JCIA also recruited other cooperative insurers for expanding member societies.

JCIA launched the Customer Consultation Department in 2003 as the third party body with the aim of consultation and support for the resolution of complaints from cooperative insurance policyholders. It was certified by the Minister of Justice under the ADR Promotion Act in 2010.

JCIA mapped out "The direction of JCIA" in 2011 in order to appropriately respond to change in the business situation and the revision of laws. It was noted that JCIA was positioned as "the organization which encourage cooperation among cooperative insurance societies" and the principal objective of its business activities was "common benefit activities for member societies, also public interest activities in order to promote social understanding of cooperative insurance business as needed."

JCIA made a transition to a general incorporated association in April 2013, responding to a reform of the public interest corporation.

JCIA joined International Co-operative Alliance (ICA) as an associate member in 2014 in order to promote cooperation with overseas cooperatives.

3 Member Societies

At present, JCIA consists of 13 full members, 1 first-class supporting member and 3 second-class supporting members.

	Organization Name
Full Member	Zenkyoren (National Mutual Insurance Federation of Agricultural Cooperatives)
	Kyosuiren (National Mutual Insurance Federation of Fishery Co-operatives)
	Zenrosai (National Federation of Workers and Consumers Insurance Cooperatives)
	Nihon Saikyosairen (Japan Reinsurance Federation of Consumers' Cooperatives)
	CO-OP Kyosairen (Japan CO-OP Insurance Consumers' Co-operative Federation, JCIF)
	Daigaku Seikyo Kyosairen (University Co-operatives Mutual Aid Federation)
	Zenkokuseikyoren (The Federation of Japanese Consumer Cooperatives, FJCC)
	Seikyo Zenkyoren (Japan Federation of Mutual Aid Cooperatives, JAFMAC)
	Nikkaren (National Federation of Fire Insurance Co-operatives for Small Business)
	Kokyoren (National Mutual Insurance Federation of Truck Transport Co-operatives)
	Zenjikyoo (National Federation of Motor Insurance Cooperatives)
	Zenrosai Kyokai (The Foundation for Promoting Workers Welfare and Mutual aid Insurance)
	Kyoei Fire (The Kyoei Fire and Marine Insurance Company Ltd.)
First-class Supporting Member	NOSAI Zenkoku (National Agricultural Insurance Association)
	Boeisyoo Seikyo (Consumer Co-operative of Ministry of Defense)
Second-class Supporting Member	Kanagawa Kenmin Kyosai (The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance)
	Chusairen (Small and Medium size Enterprise Welfare Cooperative Insurance Federation)

4 Management Structure



(※)

Kyosai: cooperative insurance in Japanese
Hoken : commercial insurance in Japanese

5 Main Activities

1 Research and Studies

- Conducting research and study activities and expressing opinions to address issues that are common to the member societies (e.g. the revision of laws, etc.).
- Research on cooperative insurance theory conducted by the “Research Committee on Cooperative Insurance Theory,” comprised mainly of researchers.
- Keeping track of trends in the cooperative/commercial insurance business and exchanging information.

2 Human Resources Development and Training

- Holding training seminars in order to improve the skills of the executives and staff of cooperative insurers, and provide information for the member societies and related organization.
- Support for training seminars operated by the member societies.

3 Public Relations and Publications

- Publishing a monthly journal “Cooperative and Commercial Insurance,” and the annual statistical material “Cooperative Insurance Yearbook” etc.
- Publishing “Cooperative insurance in Japan Fact Book.”
- Holding “JCIA Seminars” with the aim of raising awareness of cooperatives and the cooperative insurance business, and considering various social issues.

4 Promotion of Mutual Exchanges

- Promotion of cooperation and coordination among the member societies.
- Cooperation with the cooperative insurance-related organizations.

5 International Activity

- Cooperation with overseas cooperatives and cooperative

insurers such as International Co-operative Alliance (ICA) and International Cooperative and Mutual Insurance Federation (ICMIF).

- Conducting research and studies on trends in the situation concerning cooperative/commercial insurance in overseas.
- Dissemination of information to overseas countries.

6 Consultations

- Providing consultations for general matters and complaints by telephone regarding cooperative Insurance business operated by the member societies.
- Support for the resolution of disputes as the Alternative Dispute Resolution (ADR) body certified by the Minister of Justice under the ADR Promotion Act.





Overview of JCIA Activities

JCIA Seminar

JCIA holds the JCIA Seminar every year with the purpose of improving awareness of cooperatives and the cooperative insurance business as well as considering various social issues.

Without limiting the seminar theme to “cooperatives” or “cooperative insurance business”, JCIA encourages a wide variety of relevant parties ranging from the member societies, concerned groups, public administration and mass media to members and consumers to participate in the seminar.

In fiscal 2015, Professor Nobuo Fukuwa, Director of Disaster Mitigation Research Center, Nagoya University, was invited as a lecturer and talked about “Overcome mega earthquakes by mobilizing all available resources!” as the theme of the seminar.



JCIA Seminar in Fiscal 2015

Business Study Workshops

JCIA holds Business Study Workshops in order to provide the executives and the employees of the member societies with useful information, so that they would have a better understanding of business circumstances.

In fiscal 2015, six workshops were held on the following themes:

- Solicitation rules, etc. under the revised Insurance Business Act – Response to revisions to Ordinance for Enforcement of the Insurance Business Act and Guidelines for Supervision
- The latest trends in global insurance capital standards
- Economic and financial conditions in Asia and their implications for Japan
- The latest developments in ERM/ORSA and insurance companies’ initiatives
- Sustainable transport system – Reform to improve social mobility through automatic driving
- IFRS ‘Insurance Contracts’ and the current adoption status

Study Sessions Held by the Research Committee on Cooperative Insurance Theory

The Research Committee on Cooperative Insurance Theory was set up in 1989 as part of the activities of the Cooperative Insurance Organization Network (four insurers: Zenkyoren, Zenrosai, Kyosuiren and Cooperative and Commercial Insurance Institute of Japan). At that time, five expert researchers and persons involved in the Cooperative Insurance Organization Network studied and discussed the “essence of cooperative insurance”.

Then in 1992 when JCIA was established, the committee started to engage in “research on basic theory, legal systems, etc. concerning cooperative insurance business” commissioned by JCIA. Since then, it has conducted a number of studies and played a major role in enhancing and improving the research on theory, legal systems, etc. concerning cooperative insurance including clarification of the role of cooperative insurance.

The committee, now consisting of members from the member societies in addition to researchers who are specialized in a wide range of fields has been deepening its research focusing on more practical themes in response to environmental changes.

In fiscal 2015, as part of two-year research programs, two study sessions took place with the themes of “Ideal internal controls at cooperative insurers” and “Improving member participation and the consciousness of participation.”

Center of Searching for Insurance Contract at the Time of Disaster

On September 1, 2015, JCIA launched the Center of Searching for Insurance Contract at the Time of Disaster in areas specified by the Disaster Relief Act. This is a search system designed for responding to inquiries from affected people who do not have any evidence of their insurance contracts with any of cooperative insurers (Zenkyoren, Zenrosai, CO-OP Kyosairen, and Todofukenmin Kyosai) because their homes were washed away or burnt down, otherwise policyholders were dead or missing.

Publication of “Introductory Guide to Cooperative Insurance”

JCIA has published “Introductory Guide to Cooperative Insurance”, in four types, namely Agricultural Co-operatives Act edition, Fishery Cooperative Act edition, Consumer Cooperatives Act edition, and Small and Medium-Sized Enterprise Cooperatives Act edition as study materials providing general, updated, and fundamental knowledge about cooperatives and cooperative insurance business in an understandable manner. In addition to providing fundamental knowledge concerning cooperative insurance, cooperatives, and legal matters, the introductory guide explains the difference between cooperative and commercial insurance and helps not only new staff members to acquire relevant knowledge but also mid-level staff members to set their knowledge straight.



“Introductory Guide to Cooperative Insurance”

Publication of the Monthly Magazine “Cooperative and Commercial Insurance” and “Seeking the Spirit of Cooperatives – Selection of Prefatory Notes to the Magazine Cooperative and Commercial Insurance”

Launched in June 1959, the monthly magazine “Cooperative and Commercial Insurance”, a journal of comprehensive research on cooperative and commercial insurance and cooperatives, has continued to be published for more than 50 years and is the only magazine of its kind in Japan. The October 2016 issue marks the 700th volume of the magazine. Every month, the magazine provides the latest information useful for people involved in cooperative insurance and cooperatives, including knowledge concerning practical cooperative insurance business, results of research on cooperative insurance and cooperatives and trends in the cooperative and commercial insurance industry. JCIA published in April 2016 “Seeking the Spirit of Cooperatives – Selection of Prefatory Notes to the Magazine Cooperative and Commercial Insurance”, by selecting 142 prefatory notes out of a total of 288 volumes from the April 1992 issue to the March 2016 issue, which are still useful today for further development of cooperatives and cooperative insurance business in the future.

In addition, JCIA compiles the “Cooperative Insurance Yearbook”, statistical materials prepared with the help of major cooperative insurance societies, as an additional volume to “Cooperative and Commercial Insurance”.



“Seeking the Spirit of Cooperatives”



“Cooperative and Commercial Insurance”
“Cooperative Insurance Yearbook”

Customer Consultation Department Activities

In order to meet the increasing social demand for consumer protection and reform of the judicial system, in July 2003 JCIA launched the “Customer Consultation Department” as a neutral and fair third-party institution which helps resolve complaints from, and disputes involving, cooperative insurance policyholders, etc.

In January 2010, the department obtained certification from the Minister of Justice under the Act on Promotion of the Use of Alternative Dispute Resolution Procedures (the ADR Promotion Act). The Customer Consultation Department provides telephone consultations on general matters and complaints concerning cooperative insurance business of the member societies of JCIA. Furthermore, as an ADR service provider, it carries out alternative dispute resolution by setting up the Examination Committee for Mediation/Arbitration consisting of lawyers and others.



The leaflet to introduce Customer Consultation Department

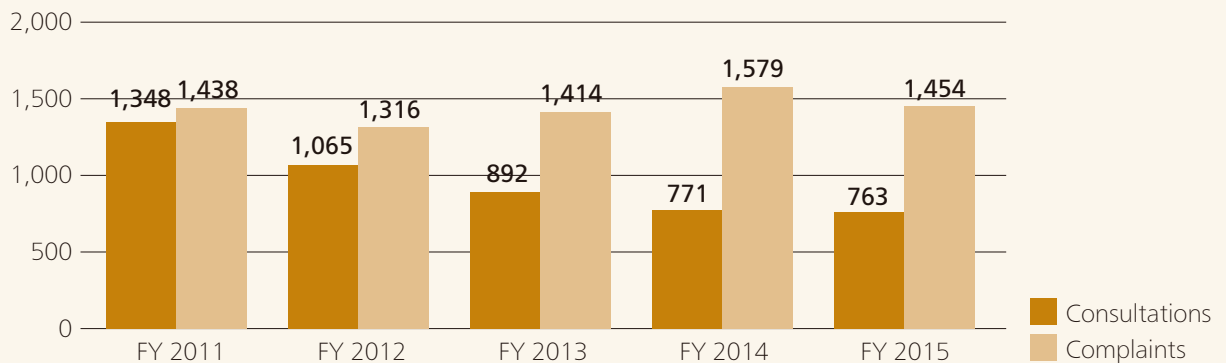
1. Summary of Consultations and Complaints

(1) Cases of Consultations and Complaints Received

In fiscal 2015, the Customer Consultation Department received a total of 2,217 cases (94.3% of the previous year's results of 2,350 cases) of consultations and complaints from customers, a slight decrease from the previous year.

Of the 2,217 cases, 763 were consultations (99.0% of the previous year 771) and the remaining 1,454 were complaints (92.1% of the previous year 1,579), showing a decrease of 8 cases and 125 cases, respectively, from the previous year.

Trends in Number of Consultations and Complaints



(2) Responses by the Customer Consultation Department

Of the 2,217 cases of consultations and complaints received by the Customer Consultation Department in fiscal 2015, the Department offered advice in 1,087 cases (49.0% of the total) that the customers should contact corresponding member societies and introduced them to relevant contact desks.

The Department settled 634 cases (28.6% of the total) where it obtained consent from the customers by explaining schemes or transaction methods of cooperative and commercial insurance in general.

In 298 cases (13.4% of the total), the Department asked relevant member societies to resolve the complaints.

In 44 cases (2.0% of the total) where it was difficult for the customers and relevant member societies to find the solutions, the Department advised the customers to take ADR procedures.

Responses by Customer Consultation Department

Results	Consultations		Complaints		Total	
	No.	Ratio	No.	Ratio	No.	Ratio
Settled at the Department	325	42.6%	309	21.3%	634	28.6%
Advised to Contact Member Societies	357	46.8%	730	50.2%	1,087	49.0%
Asked Member Societies to Resolve	0	0.0%	298	20.5%	298	13.4%
Advised to take ADR Procedures	0	0.0%	44	3.0%	44	2.0%
Advised to Contact Other Contact Desks*	81	10.6%	73	5.0%	154	6.9%
Total	763	100.0%	1,454	100.0%	2,217	100.0%

*Other Contact Desks: Consumer Center, ADR Institutes for Automobile Liability etc.

2. Summary of Dispute Resolution Support Activities

If parties in dispute are unable to find a solution regardless of the resolution efforts by member societies after complaints filing to the Department, the customer can appeal to the Examination Committee for Mediation/Arbitration consisting of neutral and fair third parties including lawyers, consultants for consumers, and academic experts for dispute resolution (decision or arbitration). However, those who can appeal the Committee are policyholders and their related parties of the member societies which have the ADR service contract with the JCIA (ref.: “3. List of Member Societies Agreed to Use the Customer Consultation Department of JCIA”).

The Examination Committee for Mediation/Arbitration examines whether or not the appeal is acceptable in accordance with regulations on ruling procedures. The Committee accepts it unless the appeal is unacceptable ones such as cases in which factual findings are extremely difficult.

The deliberation council which consisting of three judges discusses the arguments by the two parties and resolves the dispute through written conclusions or out-of-court settlement.

Trends in Number of ADR Procedures

Number of Cases	FY2011	FY2012	FY2013	FY2014	FY2015
Decision	18	22	22	27	41
Arbitration	1	0	0	0	0
Total	19	22	22	27	41

3. Lists of Member Societies Agreed to Use the Customer Consultation Department of JCIA

Member Organizations	Response by the Department	
	Consultation, Complaints	ADR
Zenkyoren	○	○
Kyosuren	○	○
Zenrosai	○	○
CO-OP Kyosairen	○	○
Daigaku Seikyo Kyosairen	○	○
Nikkaren	○	○
Kokyoren	○	○
Zenjikyō	○	○
Zenkokuseikyoren	○	—
Seikyo Zenkyoren	○	—

IV JCIA Member Societies

1 List of Member Societies

■ Full Member

Full Member is a cooperative that is established in accordance with the laws for the purpose to operate the cooperative insurance business nationwide in Japan and any organization equivalent.

■ First-Class Supporting Member

First-Class Supporting Member is a cooperative body that is established in accordance with laws for the purpose of operating the cooperative insurance business nationwide in Japan.

■ Second-Class Supporting Member

Second-Class Supporting Member is a cooperative body that is established in accordance with laws for the purpose of operating the cooperative insurance business.

Full Member

Zenkyoren National Mutual Insurance Federation of Agricultural Cooperatives

Address	JA Kyosai Building, 2-7-9, Hirakawa-cho, Chiyoda-ku, Tokyo 102-8630 Tel: +81-3-5215-9100 (http://www.ja-kyosai.or.jp/)	
Applicable Law	The Agricultural Cooperative Society Law	
Competent Authority	Ministry of Agriculture, Forestry and Fisheries	
Establishment	<ul style="list-style-type: none"> Established in 1951. In 2000 Zenkyoren (then a national federation only) merged with 47 prefectural insurance federations, which had been located in each prefecture, thus forming a two-tiered organizations consisting of 47 prefectural headquarters and a national headquarter (Tokyo). 	
Line of Business	<ul style="list-style-type: none"> Japan Agricultural Cooperatives (JA) nationwide and Zenkyoren jointly run a cooperative insurance business. Zenkyoren administers operations including the planning of diverse programs, systems development, asset management, and liability reserves for claims payment. 	
Insurance Product Range	<ul style="list-style-type: none"> Whole life insurance Single-premium whole life insurance Underwriting-standards mitigation type whole life insurance Endowment life insurance Single-premium endowment life insurance Term life insurance Cancer insurance Medical insurance Underwriting-standards mitigation type medical insurance Nursing care insurance Single-premium nursing care insurance Children's insurance Assumed-interest-rate change type annuity insurance 	<ul style="list-style-type: none"> Building endowment insurance Automobile insurance Compulsory automobile liability insurance Personal accident insurance Fire insurance Liability insurance Group term life insurance Cooperative-owned building fire insurance Volunteer comprehensive insurance Worker's property accumulation savings insurance Retirement annuity insurance National pension fund insurance Defined contribution annuity insurance and others
Features	<ul style="list-style-type: none"> Cooperative insurance business is one of the services along with farm guidance activity, marketing/purchasing and credit provided by Japan Agricultural Cooperative Group (the JA Group.) Based on its business philosophy of mutual aid, Zenkyoren provides coverage for the entire lives of its members and policyholders (comprehensive coverage of life, homes and automobiles). JA and Zenkyoren jointly contract policies and integrally provide coverage through fulfilling each function. 	

Kyosuiren National Mutual Insurance Federation of Fishery Co-operatives

Address	CO-OP Building, 1-12, Uchikanda 1-chome, Chiyoda-ku, Tokyo 101-0047 Tel:+81-3-3294-9641 (http://www.kyosuiren.or.jp/)
Applicable Law	The Fisheries Cooperative Association Law
Competent Authority	Ministry of Agriculture, Forestry and Fisheries
Establishment	<ul style="list-style-type: none"> • Zensuikyo, forerunner of Kyosuiren, entered into cooperative insurance business in 1951. • In 2008, Japan Fisheries Cooperatives (JF), Fish Processors Cooperative Association and Kyosuiren jointly came to write cooperative insurances business according to the revision of the Fisheries Cooperatives Association Law.
Line of Business	<ul style="list-style-type: none"> • Various types of cooperative insurance, such as fire insurance, householder's comprehensive insurance, comprehensive life insurance, crew's welfare insurance and the like.
Insurance Product Range	<ul style="list-style-type: none"> • Choko (Comprehensive life insurance) • Kurashi (Householder's comprehensive insurance) • Nenkin (Fishermen annuity) • Kasai (Fire insurance) • Noriko (Crew's welfare insurance) • Nagisa Nenkin (National pension fund of fishery workers) • Danshin (Group credit life insurance)
Features	<ul style="list-style-type: none"> • Kyosuiren comprises fishery cooperatives (JF), fish processor cooperatives and their federations. It was established as the only federation engaged in the cooperative insurance business with each member cooperative and federation contributing a share of the capital. Jointly selling cooperative insurance contracts, Kyosuiren, JF and others play their respective roles and operate the cooperative insurance business in an integrated manner. • As a major business of JF, JF Cooperative Insurance aims to expend all possible means to "safeguard the livelihoods" of fisherpersons, thereby contributing to the development of attractive fishing villages and communities.

Zenrosai National Federation of Workers and Consumers Insurance Cooperatives

Address	12-10, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-8571 Tel:+81-3-3299-0161 (http://www.zenrosai.coop/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	<ul style="list-style-type: none"> • The first Workers and Consumers Insurance Cooperative was established in Osaka in 1954. Since then the "Prefectural Workers and Consumers Cooperative" has been established in each prefecture. • Prefectural Workers and Consumers Cooperatives were integrated nationwide into Zenrosai in 1976.
Line of Business	<ul style="list-style-type: none"> • Cooperative insurance business, and guidance, information sharing, and arrangements for member societies
Insurance Product Range	<ul style="list-style-type: none"> • New fire insurance • New natural disaster insurance • New fire insurance with social contribution for eco-house • New fire insurance for mortgage of Labour Bank • Kokumin insurance (General public insurance) • New comprehensive health insurance • New life insurance • Iki Iki Oen (Long term life insurance) • Annuity insurance • My car insurance (Automobile insurance) • Compulsory automobile liability insurance • Traffic accident insurance • New group annuity insurance • Group term life insurance • Individual term life insurance • New group life insurance for retirees • Mutual aid benefit insurance
Features	<ul style="list-style-type: none"> • Zenrosai is a federation which consists of 58 member societies: 47 member societies of Consumers Insurance Cooperatives based on local workers in each prefecture, eight member societies of Consumer Insurance Cooperatives for workers at workplaces which are constructed beyond the borders of the prefectures, and three member societies of consumers' federations. • Since the establishment of the Prefectural Workers and Consumers Cooperatives, Zenrosai has operated its business mainly with the involvement of labor unions. Cooperative insurance businesses have therefore been operated by the group of member organizations centered on labor unions. Meanwhile, Zenrosai has tried to expand these businesses for the workers and consumers of each region. The number of regional policyholders has increased significantly since the launch of the "Kokumin insurance (General public insurance)" in 1983.

Nihon Saikyosairen Japan Reinsurance Federation of Consumers' Cooperatives

Address	Zenrosai-Kaikan, 12-10, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-8531 Tel:+81-3-3320-1711 (http://www.saikyosairen.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	<ul style="list-style-type: none"> • 1975: Kokuro Kyosai (currently Zenkoku Kouun Kyosai), Zentei Kyosai, Dentsu Kyosai, Zenrinya Kyosai (currently Shinrinoren Kyosai) and Zensembai Kyosai (currently Zentabaco Seikyo) formed "Tansan Kyosai Rengokai (Federation of Industrial Cooperative Insurance Societies)" and started automobile insurance. • 1980: Zenrosai, Jichiro Kyosai and Nikkyosai Seikyo (currently Kyoshokuin Kyosai) joined these companies to form Jidosha Kyosairen. • 1987: Jidosha Kyosairen was reorganized and incorporated to Zenrosai Saikyosairen (Zenrosai Reinsurance Federation of Consumers' Co-operatives). • 2004: Automobile insurance business was incorporated to Zenrosai. • 2006: The name of the organization changed from Zenrosai Saikyosairen to Nihon Saikyosairen.
Line of Business	• Reinsurance business serving as the key reinsurance player for the cooperative insurers
Insurance Product Range	<ul style="list-style-type: none"> • Fire reinsurance • Natural peril reinsurance • Life reinsurance • Traffic accident reinsurance • Comprehensive reinsurance • Automobile reinsurance • Compulsory automobile liability reinsurance
Features	• Nihon Saikyosairen is the sole reinsurance operation society in Japan. Through its reinsurance business, Nihon Saikyosairen has contributed to the stabilization of the management of membership and the sound development of the business. It also engages in strengthening the relationship between the member societies and cooperative insurers, and in supporting direct contracts.

CO-OP Kyosairen Japan CO-OP Insurance Consumers' Co-operative Federation (JCIF)

Address	4-1-13, Sendagaya, Shibuya-ku, Tokyo 151-0051 Tel:+81-3-6836-1300 (http://coopkyosai.coop/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	<ul style="list-style-type: none"> • 1951: Japanese Consumers' Cooperative Union (JCCU) was established as an organization to guide consumers' cooperatives. • 1984: JCCU started cooperative insurance business. • 2008: CO-OP Kyosairen was established as a federation specializing in cooperative insurance businesses. • 2009: CO-OP Kyosairen started to operate the businesses.
Line of Business	• Cooperative insurance business, and guidance, communication and adjustment for consumer cooperative member societies, as well as promotion of life planning activities
Insurance Product Range	<ul style="list-style-type: none"> • CO-OP insurance (Tasukeai) • CO-OP insurance (Aipurasu) • CO-OP insurance (Zuttoai) • CO-OP life insurance (New ai ai) • CO-OP fire insurance
Features	<ul style="list-style-type: none"> • CO-OP Kyosairen, jointly founded by consumer cooperatives operating CO-OP insurance businesses and JCCU, is a consumers' federation that runs cooperative insurance business. • CO-OP Kyosairen promotes cooperative insurance in conjunction with the supply and purchasing business for the members, and cooperative insurance businesses are steadily growing. CO-OP Kyosairen is attracting attention as the developing and expanding cooperative insurer in Japan.

Daigaku Seikyo Kyosairen University Co-operatives Mutual Aid Federation

Address	12-4, Koenji Minami 1-chome, Suginami-ku, Tokyo 166-0003 Tel: +81-3-5307-1173 (http://kyosai.univcoop.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	<ul style="list-style-type: none"> • Zenkoku Daigaku Seikyoren, National Federation of University Co-operative Associations (NFUCA), was founded in 1958. • NFUCA started to write cooperative insurance business in 1981. • University Co-operatives Mutual Aid Federation was established as a federation specializing cooperative insurance business separated from NFUCA in 2010.
Line of Business	• Cooperative insurance business, and guidance, communication and adjustment for consumer cooperative member societies
Insurance Product Range	• Life insurance • Fire insurance
Features	<ul style="list-style-type: none"> • University Co-operatives Mutual Aid Federation took over the cooperative insurance business of the National Federation of University Co-operative Associations (NFUCA). It has been over 30 years since University Co-operatives Mutual Aid Federation started its comprehensive insurance business for students. The current number of policyholders is 680,000 (as of the end of September, 2015). • Cooperative insurance under University Co-operatives Mutual Aid Federation is characterized by systems oriented towards college students. For example, there is a special contract in which students who have lost their supporters are able to continue student life. With life insurance, the students can take out increased coverage for inpatient and outpatient care and physical impediments by restricting the limit of coverage for death.

Zenkokuseikyoren The Federation of Japanese Consumer Cooperatives (FJCC)

Address	1-10-1, Numakage, Minami-ku, Saitama-shi, Saitama 336-8508 Tel: +81-48-845-2000 (http://www.kyosai-cc.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	<ul style="list-style-type: none"> • Established in 1971 as The Cooperative Unions of Greater Tokyo Area. • Changed its name to The Federation of Japanese Consumer Cooperatives in 1981. • Started life insurance (Kenmin Kyosai) business in 1982. • Started new fire insurance (with coverage for storm and flood damage) business in 1985.
Line of Business	• Cooperative insurance business, and guidance, communication and adjustment for consumer cooperative member societies
Insurance Product Range	<ul style="list-style-type: none"> • Life insurance (Child type, Comprehensive coverage type, Hospitalization coverage type, Middle and early old age type, Hospitalization coverage for the middle and early old-aged type) • Fire insurance (New fire insurance)
Features	• A prefectural cooperative insurance scheme or "Kenmin Kyosai" was established in Saitama in 1973 and it has subsequently spread throughout Japan. At present, this scheme operates in 39 prefectures. The number of policyholders is 20.57 million (as of the end of March, 2016.)

Seikyo Zenkyoren Japan Federation of Mutual Aid Cooperatives (JAFMAC)

Address	Nissay New Osaka Building 14F, 4-30, Miyahara 3-chome, Yodogawa-ku, Osaka-shi, Osaka 532-0003 Tel: 81-6-6350-0033 (http://www.zenkyoren.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	• Established in 1956.
Line of Business	• Cooperative insurance business of fire and reinsurance business of fire and traffic accident insurance
Insurance Product Range	• Fire insurance • Traffic accident reinsurance • Fire reinsurance
Features	• Nationwide organizations that operate community-based cooperative insurance businesses cooperate with each other with the aim of developing and improving their regional cooperative insurance businesses.

Nikkaren National Federation of Fire Insurance Co-operatives for Small Business

Address	Nihonbashi Center Building, 11-2, Nihonbashi Hama-cho 2-chome, Chuo-ku, Tokyo 103-0007 Tel: +81-3-3667-5111 (http://www.nikkaren.or.jp/)
Applicable Law	The Law on Cooperatives of Small and Medium Enterprises, etc
Competent Authority	Ministry of Economy, Trade and Industry
Establishment	<ul style="list-style-type: none"> Established in 1960. Merged National Mutual Insurance Federation of Co-operatives for Small and Medium Size Enterprises (Chusho-Kigyo Kyosai) in 2014.
Line of Business	<ul style="list-style-type: none"> Fire insurance business written jointly with the member societies Reinsurance of cooperative insurance liability accepted by the member societies in the course of cooperative insurance business Original insurance for members of the member societies
Insurance Product Range	<ul style="list-style-type: none"> Fire insurance Automobile insurance Labor disaster compensation insurance Medical & cancer insurance Comprehensive personal accident insurance Life and personal accident insurance Automobile accident expenses insurance Business interruption mutual aid insurance Income guarantee insurance Small and medium enterprises comprehensive liability insurance Business interruption support insurance
Features	<ul style="list-style-type: none"> Nikkaren is an insurance cooperative organized in response to the needs of small and medium-sized business owners, who desire to support each other and protect themselves from unexpected accidents such as fire. Sales promotion activities are systematically conducted by signing consignment contracts with small and medium-sized enterprises, including cooperatives, commerce and industry cooperatives, chambers of commerce and industry, and commerce and industry conferences.

Kokyoren National Mutual Insurance Federation of Truck Transport Co-operatives

Address	Tokyo Track Synthesis Hall, 1-8, Yotsuya 3-chome, Shinjuku-ku, Tokyo 160-0004 Tel:81-3-3341-6271 (http://www.kokyoren.or.jp/)
Applicable Law	The Law on Cooperatives of Small and Medium Enterprises, etc.
Competent Authority	Ministry of Land, Infrastructure, Transport and Tourism
Establishment	<ul style="list-style-type: none"> Established in 1972.
Line of Business	<ul style="list-style-type: none"> Reinsurance business, guidance, adjustment, and communication for member societies and cooperative insurance business compensating for injuries which the employees of the member societies suffered from labor accident.
Insurance Product Range	<ul style="list-style-type: none"> Bodily injury liability insurance Property damage liability insurance Physical damage insurance Drivers' and passengers' personal accident insurance Labor accident insurance Compulsory automobile liability insurance
Features	<ul style="list-style-type: none"> Trucking businesses greatly contributed to the economic growth of Japan after the war as the leading provider of land transportation. However, frequent traffic accidents have caused social problems and since around 1960, dump trucks have been deemed "deadly vehicles." Consequently, in the commercial insurance industry, premium for all types of trucks have been raised and in some cases the insurer has refused to sign contracts with trucking businesses. After 1970, truck transport insurance cooperatives have been established throughout Japan and cooperative insurance businesses have spread widely to address problems related to traffic accidents. Kokyoren is characterized by its cooperatives in the truck transport industry. Kokyoren actively promotes traffic accident prevention along with its cooperative insurance business. It holds approximately 2,000 seminars on safe driving every year.

Zenjikyō National Federation of Motor Insurance Cooperatives

Address	Ichigaya Center Building, 14, Hachiman-cho, Ichigaya, Shinjuku-ku, Tokyo 162-0844 Tel:+81-3-3267-1911 (http://www.zenjikyō.or.jp/)
Applicable Law	The Law on Cooperatives of Small and Medium Enterprises, etc.
Competent Authority	Ministry of Economy, Trade and Industry
Establishment	• Established in 1975.
Line of Business	• Automobile insurance business written jointly, reinsurance business, guidance, communication, and adjustment for member societies, lending funds to member societies and borrowing funds on behalf of member societies
Insurance Product Range	• Automobile insurance • Compulsory automobile liability insurance
Features	• Zenjikyō is managed by cooperatives established on the basis of the Law on Cooperatives of Small and Medium Enterprises, etc. Under the spirit of mutual aid among small and medium-sized enterprises, the insurance covers economic losses due to accidents that are attributed to the ownership, use or management of automobiles owned by the members, etc.

Zenrosai Kyokai The Foundation for Promoting Workers Welfare and Mutual aid Insurance

Address	Roundcross Shinjuku 5F, 11-17, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-0053 Tel:+81-3-5333-5126 (http://www.zenrosaikyokai.or.jp/)
Applicable Law	Act on Arrangement of Relevant Acts Incidental to Enforcement of the Act on General Incorporated Associations and General Incorporated Foundations and Act on Authorization of Public Interest Incorporated Associations and Public Interest Incorporated Foundations
Competent Authority	Cabinet Office
Establishment	• National Association of Workers Welfare Promotion was established in 1982 and Foundation for Workers Welfare and Cooperative Insurance was established in 1989. Both of them were consolidated and became Zenrosai Kyokai (National Association for Workers Welfare and Cooperative Insurance) in 2004. • Zenrosai Kyokai effected entity conversion to a general incorporated foundation in 2013.
Line of Business	• Zenrosai Kyokai is a general incorporated foundation that runs think-tank business and mutual aid business contributing to the improvement and development of workers welfare.
Insurance Product Range	• Expenses insurance for celebration or condolence • Fire insurance for cooperative societies' own buildings • Automobile insurance for cooperatives societies' own cars • Non-life insurance agency business (Fire insurance, Automobile insurance)
Features	• Business associated with expenses insurance for celebration or condolence, fire insurance for cooperative societies' own buildings, and automobile insurance for cooperatives societies' own cars is operated as an approved specified insurance business under the Insurance Business Law. • As a business to complement the approved specified insurance business, a non-life insurance agency business of fire insurance and automobile insurance has been operated for organizations that are eligible to be policyholders in the approved specified insurance business since July 1, 2014. (Insurer: the Kyoei Fire and Marine Insurance Company Ltd.) • Zenrosai Kyokai comprises the "Three Basic Corporations of Zenrosai," together with Zenrosai and Nihon Saikyosairen.

Kyoei Fire The Kyoei Fire and Marine Insurance Company Ltd.

Address	18-6, Shimbashi 1-chome, Minato-ku, Tokyo 105-8604 Tel: +81-3-3504-0131 (http://www.kyoeikasai.co.jp/)		
Applicable Law	The Insurance Business Law		
Competent Authority	Financial Services Agency		
Establishment	<ul style="list-style-type: none"> • Founded in 1942 by the Central Union of Cooperatives, the predecessor of today's cooperative unions and cooperative societies including agriculture, forestry and fishery cooperative unions, shinkin/shinkumi banks, and consumer cooperatives. • In, 2003, Kyoei Fire became a publicly held corporation from a mutual company. The company was funded by cooperative unions and cooperative societies, establishing a firm position as an insurance company based on cooperative unions and cooperative societies both in name and in reality. 		
Line of Business	<ul style="list-style-type: none"> • Under the spirit of coexistence and mutual aid, the company operates non-life insurance business based on strong relationships with various cooperative unions. 		
Insurance Product Range	<table border="0"> <tr> <td style="vertical-align: top;"> 【General insurance】 <ul style="list-style-type: none"> • Fire insurance (earthquake insurance) • Automobile insurance • Compulsory automobile liability insurance • Personal accident insurance • Medical and cancer insurance • Liability insurance • Comprehensive property insurance • Comprehensive workers' compensation insurance • Hull and cargo insurance, and others </td> <td style="vertical-align: top;"> 【Insurance with maturity refund】 <ul style="list-style-type: none"> • Building endowment comprehensive insurance • Personal accident insurance with maturity refund • Personal accident insurance with maturity refund paid in the form of annuity, and others </td> </tr> </table>	【General insurance】 <ul style="list-style-type: none"> • Fire insurance (earthquake insurance) • Automobile insurance • Compulsory automobile liability insurance • Personal accident insurance • Medical and cancer insurance • Liability insurance • Comprehensive property insurance • Comprehensive workers' compensation insurance • Hull and cargo insurance, and others 	【Insurance with maturity refund】 <ul style="list-style-type: none"> • Building endowment comprehensive insurance • Personal accident insurance with maturity refund • Personal accident insurance with maturity refund paid in the form of annuity, and others
【General insurance】 <ul style="list-style-type: none"> • Fire insurance (earthquake insurance) • Automobile insurance • Compulsory automobile liability insurance • Personal accident insurance • Medical and cancer insurance • Liability insurance • Comprehensive property insurance • Comprehensive workers' compensation insurance • Hull and cargo insurance, and others 	【Insurance with maturity refund】 <ul style="list-style-type: none"> • Building endowment comprehensive insurance • Personal accident insurance with maturity refund • Personal accident insurance with maturity refund paid in the form of annuity, and others 		
Features	<ul style="list-style-type: none"> • The company operates a unique insurance business based on relationships with various cooperative unions and cooperative societies. It has an established reputation for an ability to develop products. For instance, it developed Japan's first insurance products including fire insurance with a maturity refund and hole-in-one insurance. 		

First-Class Supporting Member

NOSAI Zenkoku National Agricultural Insurance Association

Address	19, Ichiban-cho, Chiyoda-ku, Tokyo 102-8411 Tel: +81-3-3263-6411 (http://www.nosai.or.jp/)
Applicable Law	Act on Arrangement of Relevant Acts Incidental to Enforcement of the Act on General Incorporated Associations and General Incorporated Foundations and Act on Authorization of Public Interest Incorporated Associations and Public Interest Incorporated Foundations
Competent Authority	Cabinet Office
Establishment	<ul style="list-style-type: none"> • Agricultural Insurance Society was established in 1940. • Agricultural Cooperative Insurance Society was established in 1948. • Agricultural Cooperative Insurance Society was renamed to "National Agricultural Insurance Association" in 1949. • The organization shifted to a public interest incorporated association in 2013.
Line of Business	<ul style="list-style-type: none"> • Research and study of the agricultural insurance system, research and study for promoting agriculture and stabilizing agricultural management, spread and awareness-raising activities for farmers and the public, and others
Insurance Product Range	<ul style="list-style-type: none"> • The businesses of NOSAI are managed by the Agricultural Mutual Relief Associations (municipal level), the Prefectural Federation of Agricultural Mutual Aid Associations (prefectural level), etc. It operates the following insurance businesses: rice, wheat and barley insurance; livestock insurance; fruit and fruit-tree insurance; field crop insurance; greenhouse insurance; farmer's house insurance; and farming equipment insurance.
Features	<ul style="list-style-type: none"> • The agricultural disaster compensation system (NOSAI system) was established in 1947 with the aim of stabilizing agricultural management by covering losses that farmers may incur in the event of an unexpected accident such as a natural disaster, etc. • The businesses of NOSAI are managed by the Agricultural Mutual Relief Associations (municipal level), the Prefectural Federation of Agricultural Mutual Aid Associations (prefectural level), etc. Forms of insurance other than farmer's house insurance and farming equipment insurance are reinsured by the government. • NOSAI Zenkoku is the central organization of the Prefectural Federation of Agricultural Mutual Aid Associations (including specified associations.)

Second-Class Supporting Member

Boeisyō Seikyo Consumer Co-operative of Ministry of Defense

Address	Yamawaki Bldg. 2F, 4-8-21, Kudanminami Chiyoda-ku, Tokyo 102-0074 Tel: +81-3-3514-2241 (http://www.bouseikyo.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Mistry of Health, Labor and Welfare
Establishment	• Established in 1963.
Line of Business	• Various types of cooperative insurance
Insurance Product Range	• Fire insurance • Life insurance • Long term life insurance
Features	<ul style="list-style-type: none"> • Boeisyō Seikyo is a consumers' cooperative society. Its affinity groups in workplace are Ministry of Defense defined by Act for Establishment of the Ministry of Defense (Chapter II), Mutual Aid Association Of Ministry of Defense defined by National Public Officers Mutual Aid Association Act (Act No.3), Labor Management Organization for USFJ Employees, Incorporated Administrative Agency defined by Act on the Labor Management Organization for USFJ Employees, Independent Administrative Agency, and Boeisyō employee consumer cooperative. • The organization structure and corps for Ministry of Defense and Self-Defense Forces spreads nationwide, and its headquarter is in Tokyo and staff are stationed in each place in order to operate the business.

Kanagawa Kenmin Kyosai The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance

Address	1-1-8-2, Sakuragi-cho, Naka-ku, Yokohama-city, Kanagawa 231-8418 Tel: +81-45-201-0816 (http://www.kenminkyosai.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Kanagawa Prefecture
Establishment	<ul style="list-style-type: none"> • 1966: A voluntary organization was established and provided "Comprehensive life insurance" for citizens in Kanagawa Prefecture. • 1973: "The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance" was certified and recognized as "Kenmin Kyosai" in Kanagawa Prefecture.
Line of Business	• Cooperative insurance business
Insurance Product Range	• Life and children insurance • Traffic accident insurance • Personal accident insurance • Liability insurance
Features	• Kanagawa Kenmin Kyosai is a cooperative society in Kanagawa specialized in cooperative insurance business focusing on life insurance. It also operates an educational business for its members, where various events are conducted including "Iki-iki Kenko (Vivacious Health)," "Iki-iki Seikatsu (Vivacious Life)," and "Child Care Support."

Chusairen Small and Medium size Enterprise Welfare Cooperative Insurance Federation

Address	Nihonbashi Aruga Bldg, 2-2-5, Nihonbashi Chuo-ku, Tokyo 103-0027 Tel: +81-3-3275-1121
Applicable Law	The Law on Cooperative of Small and Medium Enterprise, etc
Competent Authority	Ministry of Economy, Trade and Industry
Establishment	• Established in 2012.
Line of Business	<ul style="list-style-type: none"> • Reinsurance business of insurance liability borne by the member societies. • Joint cooperative insurance business concerning insurance contracts for which it bears insurance liability jointly with member societies. • A range of other businesses conducted in support of member societies.
Insurance Product Range	• Reinsurance business for Life and personal accident insurance etc. • Life and medical insurance
Features	• Chusairen was established as a federation in January 2012. Its base is a cooperative insurance society newly established by a public interest corporation who had been operated cooperative insurance business for small and medium-sized owners, responding to the laws related to the reform of the public interest corporation. Chusairen provides various support business and reinsurance business for the member societies as well as joint cooperative insurance business with the members.

2 Social Activities of the Member Societies

Each member societies, in adherence to the spirit of cooperative insurance that places emphasis on “bonds among people”, provide members with various services and conduct awareness raising campaigns in order to promote welfare and health, prevent accidents, etc. They are also engaged in a range of activities contributing to the development of an enriched environment and culture with a view to “making society a better place to live in”.

(1) Welfare and Health Promoting Activities

■ Rainbow Exercises

Rainbow Exercises are original calisthenics developed by **Zenkyoren**. Involving a series of gentle movements which put no strain on the heart, the exercise can be performed in the standing, sitting and lying positions and is safe even for the elderly and those who are not confident in their physical strength. It helps prevent disease and helps people get healthy while moving to a variety of music and having fun.



Rainbow Exercises DVD



■ Laughter and Health School

Taking into account the fact that “laughter” has been medically proven to be beneficial to our mental and physical health and has recently become the center of attention from the viewpoint of disease prevention and treatment, **Zenkyoren**, as part of its health promotion activities, has developed a program focusing on the link between “laughter and health” and carries out “Laughter and Health School” workshops so that participants can study the effect and mechanism of “laughter” and get hands-on experience.

Textbook distributed to participants

■ Activities to Promote Fish Dishes

In order to encourage people to eat more fish, the JF Group including **Kyosuiren** organizes seafood cooking classes for local housewives and children. Meanwhile, Kyosuiren has compiled a booklet of all the seafood recipes ever published in serial form in the journal for its members and made it available to the public in an effort to promote fish consumption as well as better diets and healthy eating habits.



Booklet of seafood recipes in great demand

■ Fund-raising Activities for Orphans of Marine Accidents

The JF Group including **Kyosuiren** conducts a wide range of activities such as fund-raising activities for orphans of marine accidents to support people’s livelihoods in fishing villages throughout the year.

■ Subsidizing the Cost of Installing Automated External Defibrillators (AEDs)

Kyosuiren provides subsidies to the policyholders of crew’s welfare insurance (insured fishing boats) to make up for the costs of installing AEDs, thereby contributing to the creation of a well-prepared emergency environment on the boats, etc.

■ Subsidizing Social Welfare Organizations

Since 1981 **Zenrosai** has continued to provide support to organizations such as social welfare corporations engaged in activities to help disabled and elderly people or activities to prevent natural disasters. In fiscal 2015, Zenrosai offered subsidies to 16 organizations selected by its examination committee which consists of external experts, etc.

■ Regional Mutual Support Assistance Program

With the purpose of creating an affluent society, since fiscal 2012 **CO-OP Kyosairen** has implemented the Regional Mutual Support Assistance Program as a new social contribution activity. Under the program, a subsidy can be granted to consumer cooperatives and other organizations which, jointly forming a network, carry out problem solving activities focusing on any of three designated themes. After screening, it was decided that 35 organizations would receive 18.71 million yen in subsidies in fiscal 2015.



Regional Mutual Support Assistance Program

■ Breast Cancer Pink Ribbon Campaign



CO-OP Kyosairen not only provides breast cancer care insurance products but also conducts the Breast Cancer Pink Ribbon Campaign to help as many women as possible detect and treat breast cancer early and encourage them to get in the habit of carrying out breast self-examinations once a month.

■ Illness, Injuries and Accidents among College Students 2015

Daigaku Seikyo Kyosairen has published a report “Illness, Injuries and Accidents among College Students 2015” and made it available online in order to clarify the current state of, and trends in, illness, injuries and accidents among college students and to consider how to manage and mitigate the risks associated with such incidents during campus life. This report has been prepared by analyzing and organizing historic data concerning claims responses and insurance payouts.

■ Subsidizing Social Welfare Organizations, etc.

As part of its welfare support activities, **Zenkokuseikyoren** subsidizes social welfare organizations and others who support disabled and elderly people. It has subsidized a total of 251 organizations since 1985 when it started this grant activity.

■ Zenrosai Kyokai Lecture Meeting in Toyama

Zenrosai Kyokai co-hosted with Zenrosai Toyama Prefectural office a lecture meeting titled “Creation of the future for Toyama – Regional revitalization and future prospects for Toyama” in Toyama City, Toyama in April 2016. Amid concerns that many regional communities are at risk of disappearing due to aging of society, the Japanese government focuses on regional revitalization and local governments have been implementing various measures to deal with the problem. Under these circumstances, with a view to looking into the current situation and challenges of the Hokuriku region, particularly those of Toyama, and discussing measures to make the region better, an intellectual and a prominent person representing the region were invited to deliver lectures and held tripartite talks.



Discussing future prospects for Toyama

■ “Imaginary Giving and Receiving of Obligatory Chocolates” Valentine’s Day Charity



Rice plants grown thanks to money collected through the Valentine’s Day Charity program and Malian children

Every year around Valentine’s Day, **Kyoei Fire** conducts the “Imaginary Giving and Receiving of Obligatory Chocolates” Valentine’s Day Charity drive. This charity program started in 1993 based on a proposal from a female employee who thought that the money female employees spent on the chocolates those were to be given to their male co-workers as a formality on Valentine’s Day (obligatory chocolates) should be spent for more useful purposes. It asks both female and male employees to save some money by not buying Valentine’s Day obligatory chocolates and White Day return gifts, and instead give donations of 500 yen. The money collected every year through the program, together with a matching gift from the company, is sent to the Republic of Mali (West Africa) via NGOs, where it is used to drill wells, build schools and warehouses for medical goods, plant trees to prevent desertification and, in recent years, cultivate paddy fields, in order to support refugee camps in the country.

■ Christmas Goods Charity

Around the Christmas season every year, **Kyoei Fire** conducts the “Christmas Goods Charity” drive. Under this charity program which was launched in 1993, clothes which are no longer worn as well as any surplus medical supplies, toys, stationery products, sewing supplies, etc. kept at home are collected and sent to refugee camps in the Republic of Mali (West Africa). In addition, donations of 300 yen are solicited at the same time to cover the cost of transporting the goods. Every year, the company’s employees sort and pack a lot of goods collected from every corner of Japan under their own initiative and send them to the Republic of Mali via NGOs.



Sorting and packing of goods collected through the Christmas Goods Charity program

■ Donations to Kanagawa Children's Medical Center and the Prefectural School for Handicapped Children

In order to contribute to the sound development of children, **Kanagawa Kenmin Kyosai** gives donations every year to orphans of car accidents, Kanagawa Children's Medical Center for the treatment of children's intractable and other diseases, and the Prefectural School for Handicapped Children for the maintenance and improvement of educational equipment and facilities.

■ Kenmin Kyosai Iki-iki Kenko (Vivacious Health) Lecture

Inviting celebrities and experts, **Kanagawa Kenmin Kyosai** hosts lecture meetings titled the "Kenmin Kyosai Iki-iki Kenko Lecture" to offer tips on a healthy lifestyle in order to help participants live a happy and healthy life. It also holds Kenmin Kyosai Iki-iki Kenko (Vivacious Health) Seminars focusing on "dementia", "cerebral stroke" etc.

(2) Traffic Safety Activities and Support Activities for Victims of Traffic Accidents, etc.

■ Traffic Safety Seminars by Age Group

Zenkyoren holds traffic safety seminars by age group. Those targeted at young children take the form of a musical on a stage that has a pedestrian crossing on it where kids can get hands-on experience, or a show played on the stage of an event caravan. Accordingly, both the kids and their guardians in the audience can learn traffic rules in an enjoyable format. Those targeted at junior high and high school students take place as part of traffic safety classes offered by the respective schools and contribute to promotion of the educational program which provides students with



simulated risk experiences by using stunt people to demonstrate dangerous bicycle riding which leads to traffic accidents (the Scared Straight education technique). For elderly people, on the other hand, "Traffic Safety Rakugo," which is a series of rakugo stories developed originally by Zenkyoren is performed as a traffic safety seminar so that they can raise awareness of traffic safety while laughing. Zenkyoren also offers driving evaluations for elderly drivers through the use of vehicles equipped with driving simulators and deployed at any of seven locations across Japan.



Bicycle Traffic Safety Class
(for junior high and high school students)

■ Provision of Free Traffic Safety Movies by Age Groups

In order to help people learn about traffic safety, etc. in a fun way, **Zenkyoren** provides traffic safety movies, etc. aimed respectively at elementary school students, middle-school and high-school students, and the elderly on its regional contribution activity-related website (<http://social.ja-kyosai.or.jp>).



Traffic safety movie for elementary school students



Traffic safety movie and anti fraud movie for the elderly



Mobility service dog giving a plastic bottle



Mobility service dog opening and closing a door

(Photo courtesy of JSDRC and JSDA)

■ Efforts Aimed at Training and Popularization of Mobility Service Dogs

Zenkyoren makes an effort to promote training and popularization of "mobility service dogs" which help handicapped persons with impaired limbs due to traffic accidents, etc. in their daily lives. Furthermore, in order to improve the understanding of mobility service dogs among the public, Zenkyoren gives a practical demonstration of how they work, thereby supporting the independence and social rehabilitation of disabled people.



Beppu Rehabilitation Center

■ Rehabilitation Centers for Supporting Social Rehabilitation

The two rehabilitation centers opened by **Zenkyoren** in Naka-Izu, Shizuoka and Beppu, Oita, support the social rehabilitation of traffic accident victims and others as one of a handful of complex facilities in Japan equipped with three functions, namely “hospital”, “welfare facility” and “care facility”.

■ “Wearing of Life Jackets” Promotion and Campaign Support

In an effort to prevent disaster accidents involving fishing boats at sea, **Kyosairen** co-sponsors a national campaign to promote fishing boat safety (hosted by the Fishing Industry/Communities Promotion Organization). Moreover, in order to support the “Wearing of Life Jackets” Promotion and Campaign, it has prepared T-shirts for the staff who are promoting the wearing of life jackets and given them to such staff throughout Japan for free via the JF (Japan Fisheries cooperative) to which they belong.



T-shirts for life jacket promotion staff



Textbooks to study bicycle accident prevention

■ Bicycle Accident Prevention Study Program

In order to prevent bicycle accidents, **CO-OP Kyosairen** provides educational DVDs for junior high and high school students as well as data for their textbooks. These are used not only by schools and neighborhood community associations but also by cooperative members as their study materials.

■ Implementation of Bicycle and Motorcycle Check-ups

Students are likely to run into trouble or get injured while riding a bicycle or motorcycle. Especially there are those who are forced to commute to university by bicycle or motorcycle due to the local situation. Members of **Daigaku Seikyo Kyosairen** carry out bicycle and motorcycle check-ups for students to encourage them to be cautious about bicycle and motorcycle accidents.

■ Traffic Accident Prevention Activities

Kokyoren subsidizes part of the expense of safe driving seminars held by its members. It also makes calendars, banners, films (DVDs and videos), etc. as a publication initiative for safe driving. To this end, it puts out a nationwide call for traffic safety slogans and uses any excellent ones as calendar quotes, etc. Furthermore, in an effort to spread safety awareness more widely among drivers, **Kokyoren** places traffic safety billboards with traffic safety slogans on them at truck stations along major highways throughout the nation.



Traffic Safety Educational Video

■ Traffic Safety Festival

Kanagawa Kenmin Kyosai co-hosts with the Kanagawa Prefectural Police the “Traffic Safety Festival”, an event which takes place concurrently with the “Spring National Traffic Safety Campaign”, in April every year and is targeted at children who have been newly enrolled in elementary schools or kindergartens. The purpose of the event is to teach children the basic traffic rules and to prevent them from traffic accidents.

(3) Sports and Cultural Activities

■ Japanese Calligraphy Contest and Traffic Safety Poster Contest

Placing emphasis on the sound mind and the creation of bonds with local communities, and at the same time, hoping to pass on its philosophy, the spirit of mutual aid, to the next generation and increase awareness of traffic safety, **Zenkyoren** organizes the Japanese Calligraphy Contest and Traffic Safety Poster Contest for elementary and junior high school students. These are some of the largest contests in Japan; the number of applications for the 59th Japanese Calligraphy Contest held in fiscal 2015 totaled more than 1.39 million, while applications for the 44th Traffic Safety Poster Contest surpassed 160,000.



Japanese Calligraphy Contest and Traffic Safety Poster Contest grand prize awarding ceremony



Zenrosai Cultural Festival 2016

■ Zenrosai Culture Festival

Zenrosai held “Zenrosai Cultural Festival 2016” in the hope of cultivating sound mind in children who would lead the next generation and their families through contact with high-quality culture and art.

25 renditions of four works, including “Snow Princess” were performed at the festival with a total of 7,180 participants.

■ Special Partner of the “U-12 Football Tournament”

Zenrosai serves as a special partner of the “Kokumin insurance U-12 Football Tournament” hosted by the Japan Football Association (JFA) and supports the sound development of body and mind of children through the game of football.

■ Crayon Drawing Contest

Kanagawa Kenmin Kyosai organizes the “Summer Vacation Crayon Drawing Contest” for those children from three years old up to sixth grade in elementary school who are living in Kanagawa Prefecture. It encourages children to draw pictures on a theme of their choice in the hope that it will help them develop their ability of expression and enhance their creativity.

■ Family Concert

Kanagawa Kenmin Kyosai holds concerts of “Summer Vacation Family Concert”, “Christmas Concert for Children and Parents” and “Spring Vacation Family Concert” so as to provide children with opportunities to enjoy live music with their families.

(4) Environment Conservation Activities



The Reborn Campaign

■ Reborn Campaign

In order to promote the effective utilization of resources and protection of the global environment, **Zenkyoren** conducts an awareness raising campaign called the Reborn Campaign which encourages people to repair or use recycled car parts, rather than replacing damaged parts with new ones, not only in the event of a repair resulting from an accident but also during general repairs or regular safety inspections.

■ Support for Environmental Preservation Activities to Protect the Ocean and Revitalization of Fishing Villages and Local Communities

Kyosuioren supports various activities carried out by JF including activities to protect the ocean conducted by the Joseiren (Liaison Council of Women’s Groups) as well as other environmental preservation activities and revitalization of fishing villages and local communities.

As part of these support activities, Kyosuioren gives the “Kyosuioren Chairman’s Award” at networking events nationwide for young and women fishery operators organized by the JF Group.

At the 21st networking event of that kind (held in March 2016), the award was given to the Jyoseibu (Women’s Groups) of Ajishima Branch, Miyagi Prefecture Fisheries Cooperative Association, for its efforts to recover from the Great East Japan Earthquake introduced under the title, “Protect our island lives on our own – Holding of open-air restoration market.”

■ Zenrosai Community Contribution Grant Program

Since 1992 **Zenrosai** has provided grants to organizations taking on issues such as environmental problems.

In 2016, under the theme of “Towards the future in which people support each other and can live with a sense of security,” Zenrosai called for applications from non-profit organizations, civic groups, etc. engaged in “activities to prepare against disaster and protect lives,” “environmental preservation activities,” and “activities to support sound child rearing.”

During the application period from March 23 to April 6, 2016, 296 groups had applied, of which 73 groups were selected through a strict screening process and granted a total of 19,920,014 yen.



Leaflet calling for applications for the Community Contribution Grant Program

■ Zenrosai Sumairu Insurance Designed Specifically for Eco-houses

Zenrosai began offering Fire Insurance with Social Contributions for Eco-houses* from 2008. It’s an insurance product which is beneficial to society and Zenrosai makes donations every year to environmental organizations based on the respective years’ financial results.

* “Fire Insurance with Social Contributions for Eco-houses” changed its name to “Zenrosai Sumairu Insurance Designed Specifically for Eco-houses” on February 1, 2015.

■ Forest Conservation Activities Contributing to Global Environment Conservation “Kyohei Fire Echo Forest”

Founded in 1992, **Kyohei Fire**’s Echo Forest Friends Society is run based on membership fees of 500 yen collected from company employees. The society is engaged mainly in forest conservation activities by taking part in the profit-sharing forestation business involving state-owned forests. To this day, 22,700 trees have been preserved and grown at four locations nationwide covering a total area of 7.24 hectares. Company employees join these greening activities under their own initiative.



Kyohei Fire Echo Forest

3 Member Societies' Efforts towards Natural Disasters

(1) Insurance Claims and Condolence Money Paid by Member Societies

In the wake of natural disasters such as huge earthquakes including the Great Hanshin-Awaji Earthquake in 1995 and the Great East Japan Earthquake in 2011, powerful typhoons, and heavy rains, we endeavored to pay insurance claims, and condolence money promptly to the affected members in order to help them put their lives back in order as quickly as possible.

Payments of Insurance Claims and Condolence Money by Member Societies Relating to Major Large-scale Natural Disasters

Year	Name of Natural Disasters	Claims and Condolence Money Paid
1991	Typhoon No. 19 for 1991	172 Billion Yen
1995	Great Hanshin-Awaji Earthquake	144 Billion Yen
2004	Typhoon No. 18 for 2004	136 Billion Yen
2011	Great East Japan Earthquake	1,250 Billion Yen
2016	Kumamoto Earthquakes	164 Billion Yen

※The above figures are the total amount of payments calculated based on reports from individual member societies as of the end of September 2016. Some member societies may include in the amount of payments not only general insurance payouts but also life insurance payouts. The total amount of payments does not include any payments made by member societies who are not able to figure out the amount for each disaster.

Typhoon No. 19

After hitting Nagasaki Prefecture on September 27, 1991, Typhoon No. 19 moved northeast through the Sea of Japan and re-hit Hokkaido. It caused extensive damage across Japan from the Nansei Islands to Hokkaido.

Human damage: Number of missing and dead: 62; number of injuries: 1,499.

Property damage: Number of damaged houses: 170,447; number of houses inundated above and below floor level: 22,965.

※Source of figures for casualties and damage: Japan Meteorological Agency website, "Examples of typhoon disaster."

Great Hanshin-Awaji Earthquake

The magnitude-7.3 earthquake with the epicenter near the Akashi Strait off the north shore of Awaji Island occurred on January 17, 1995. It wreaked havoc in extensive areas of the Kinki region, mainly Hyogo Prefecture.

Human damage: Number of missing and dead: 6,437; number of injuries: 43,792.

Property damage: Number of completely destroyed houses: 104,906; number of half destroyed houses: 144,274; number of houses completely and half destroyed by fire: 7,132.

※Source of figures for casualties and damage: Japan Meteorological Agency special website, "20 years from the Great Hanshin-Awaji Earthquake."

Typhoon No. 18

After hitting Nagasaki Prefecture on September 7, 2004, Typhoon No. 18 moved northeast through the Sea of Japan and then north along the west coast of Hokkaido. It caused costly damage chiefly to the Chugoku and Kyushu regions.

Human damage: Number of missing and dead: 46; number of injuries: 1,399.

Property damage: Number of damaged houses: 64,993; number of houses inundated above and below floor level: 21,086.

※Source of figures for casualties and damage: Japan Meteorological Agency website, "Examples of typhoon disaster."

Great East Japan Earthquake

The magnitude-9.0 earthquake with its epicenter off the Sanriku coast and subsequent tsunami that occurred on March 11, 2011 caused extensive devastation, especially to the Tohoku and Kanto regions.

The Fukushima Daiichi Nuclear Power Plant of Tokyo Electric Power Company, also hit by the disaster, deteriorated into a grave crisis involving leak of radioactive materials.

Human damage: Number of missing and dead: 22,010; number of injuries: 6,220.

Property damage: Number of completely destroyed houses: 121,809; number of half destroyed houses: 278,496; number of partially destroyed houses: 744,190 (as of March 1, 2016).

※Source of figures for casualties and damage: Japan Meteorological Agency website, “Major earthquakes having occurred in and around Japan (since 1996).”

Kumamoto Earthquakes

The magnitude-6.5 earthquake and the magnitude-7.3 earthquake that occurred on April 14 and 16, 2016, respectively with their epicenters located in the Kumamoto region of Kumamoto Prefecture inflicted catastrophic damage, especially on Kumamoto and Oita Prefectures.

Human damage: Number of missing and dead: 145; number of injuries: 2,586.

Property damage: Number of completely destroyed houses: 8,324; number of half destroyed houses: 31,538; number of partially destroyed houses: 143,033 (as of November 9, 2016).

※Source of figures for casualties and damage: Japan Meteorological Agency website, “Major earthquakes having occurred in and around Japan (since 1996).”

(2) Member Societies' Efforts

■ Zenkyoren Temporary Housing and Tarpaulin Services for Disasters

Zenkyoren provides free tarpaulins to its policyholders whose houses have been damaged by a natural disaster. It also provides temporary housing to its policyholders free of charge for a period of up to eight months, in cases where their houses have become uninhabitable due to natural disaster or fire. (These services are available only to Zenkyoren policyholders who meet certain requirements.)



Zenkyoren Tarpaulin (Size: 3.6m × 5.4m)



Zenkyoren Temporary Housing

■ Endowed Courses to Support Reconstruction

In partnership with the Hirayama Ikuo Volunteer Center of Waseda University, **Zenkyoren** has been conducting endowed courses for its students since April 2012, featuring the approach to the earthquake disaster reconstruction in Tohoku region and the rural social economy. The courses provide an opportunity to study rural communities systematically and practically and to understand the significance of “kizuna (bonds)” or “mutual aid” through conducting initiatives for earthquake disaster reconstruction by actually going to the disaster affected areas as well as thinking about the various issues that rural communities affected by the earthquake disaster now face.



An endowed course



A field work at the disaster affected area

■ Restoration Support Activities

Kyosuiren has carried out a fishing villages supporting campaign since fiscal 2011. Aiming to put the fisheries industry and fishing villages devastated by the Great East Japan Earthquake back in order as quickly as possible and not to let the memory of the earthquake disaster that did tremendous damage to Japan's fisheries industry fade away, the campaign supports disaster-hit areas by giving a certain amount of money calculated based on the number of insurance contacts signed during the campaign period to the Jyoseibu (Women's Groups), Seinenbu (Youth Groups), etc. of fisheries cooperatives engaged in activities contributing to restoration of the fisheries industry and fishing villages as well as cultivation of leaders who will bear the future of the fisheries industry.



Logo for Restoration Support Activities

■ Forest Development Activities by Children

Zenrosai has partnered with the National Land Afforestation Promotion Organization to carry out environmental conservation activities. Since December 2013, it has supported "Midori no Shonendan" (Junior Green Friends Federation), which is a children's organization that carries out greening activities in specified regions through the Greening Project for the Enhancement of Environments for School Education in Disaster-affected Areas. The project is organized by the National Land Afforestation Promotion Organization.

As a result of the Great East Japan Earthquake, the amount of greenery in the affected areas has decreased. In particular, the coastal forest areas saw severe tsunami damage. In an effort to restore the nature environment in the affected areas and help children develop a mindset of taking good care of the environment, Zenrosai has carried out activities such as supplying trees for planting and donating uniforms for the activity.

From December 7th, 2015 to May 30th, 2016, Zenrosai planted commemorative trees at tree planting events held at four elementary schools in Fukushima, Ibaraki, Miyagi and Chiba prefectures.

Zenrosai hopes that the trees planted through these support activities will grow together with the children in a healthy manner and soothe the hearts of the students and teaching staff of the elementary schools as well as neighborhood residents.



At Forest Development Activities by Children

■ Kizuna Performance in Miyagi

Zenrosai held "Kizuna Performance" consisting of musical, band performance, shadow show, etc. in Tokyo (March 2013), Fukushima (April 2014), and Iwate (February 2015) to entertain children and their families living in disaster-hit areas. Kizuna Performance for fiscal 2015 took place at The Mall Sendai Nagamachi in Sendai City, Miyagi on January 16, 2016. The first part consisted of a balloon performance by Balloon Performer Syan who created a dream world of magic, while the second part was a hilarious concert performed by Music Box. It was visited by a total of around 430 children and parents who filled the venue with lots of smiles.



Kizuna Performance

■Zenrosai Story-telling Sessions for Children

Zenrosai has been conducting “Story-telling sessions for children” since November 2012. The sessions are aimed at fostering psychological care and sound development of the children who were evacuated from the disaster-stricken areas by the Great East Japan Earthquake. Since 2014, a “Disaster prevention quiz” has been held, as well as the story telling sessions at parenting events, in order to express the pleasure of reading picture books and the need for knowledge to decrease the impact of a future disaster.

These story-telling sessions were held in 172 places, such as nursery schools or kindergartens and were enjoyed by a total of 17,160 children.

Furthermore, in order to raise awareness for disaster risk reduction among kids, Zenrosai has compiled a picture booklet titled Jishinga Kitara Bosai Ehon Bosai (a picture booklet to prepare against an earthquake) for distribution at story-telling sessions, disaster prevention/mitigation events, etc.



Zenrosai Story-telling Sessions for Children



Picture Booklet

■Organizing the “Bosai Cafe (Disaster Prevention Cafe)” Event

Since February 2008, Zenrosai has held the “Bosai Cafe (Disaster Prevention Cafe)” event as a delivery lecture promoted by the Cabinet Office with the aim of raising public awareness for disaster risk reduction. With the motto “Full of Fun and Easy to Understand” and conducted across Japan, the event provides programs that encourage children, adults, and families to join, including a variety of activities from emergency food tasting and lectures by experts and others to disaster prevention scientific experiment shows and disaster prevention games. The events took place 56 times in fiscal 2015.



Disaster Prevention Scientific Experiment Show

4 International Activities of the Member Societies

Philosophy and practice of cooperatives have been spreading not only in Japan but also in the world. Each member society participates in various international activities based on its belief that development of co-operative movement in the world contributes to the world peace, enhances social justice and improves people's living and welfare.

(1) ICA

International Co-operative Alliance (ICA, established in 1895, and headquartered in Brussels, Belgium) is an alliance of cooperatives, in which 290 alliance members across 96 countries participate (as of the end of December 2015). Nationwide organizations of cooperatives across all kinds of sectors including agriculture, consumer, credit, insurance, health, fishery, forestry, workers, tourism, housing, and energy join in ICA from all over the world. The worldwide affiliated members of ICA amount to about 1 billion individuals.

For the purpose of expanding the cooperative movement all over the world, promoting international cooperation among cooperatives, disseminating the values and principles of a cooperative, and contributing to world peace and security, ICA has been working on spreading information, conducting international conferences and seminars, and taking initiatives to reflect its opinions and suggestions to the United Nations (UN) agencies and other organizations.

JCIA has been an associate member of ICA since 2014.



(2) ICMIF

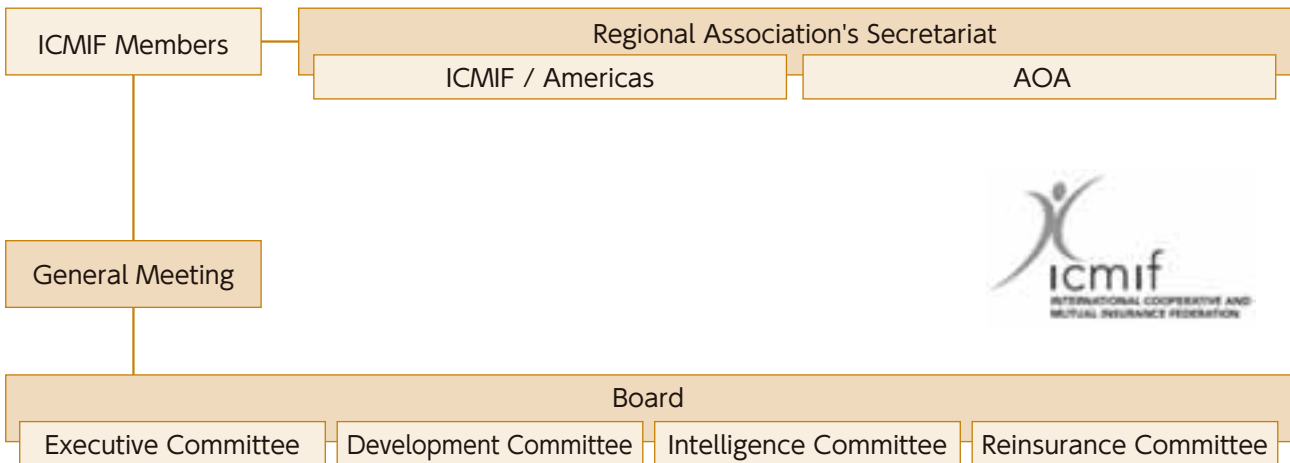
In particular, International Co-operative and Mutual Insurance Federation (ICMIF, established in 1922, and its secretariat in Manchester, UK), operate actively among the sectional organizations of ICA. There are 290 members in 74 countries at ICMIF as of the end of October 2016. The total amount of premium income in all members is about 307 billion USD, which accounts for approximately 6.8% of the global insurance market share in fiscal 2015. ICMIF members conduct some activities, such as exchanging information, holding a seminar, personnel exchange and reinsurance business in order to work toward development of cooperative insurance.

There are eight ICMIF full members, which are Zenkyoren, Kyosuiren, Zenrosai, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Nikkaren, and Kyoei Fire among JCIA member societies, also JCIA is an observer member. Zenkyoren and Zenrosai are the ICMIF Board member. Japanese ICMIF members enhance international cooperation by serving as the director or the member of various committees of ICMIF.

Also, there are 46 members in 14 countries at Asia and Oceania Association of the ICMIF (AOA), which is a regional association of ICMIF, as of November 2016, and it holds a seminar and a forum and so on.

AOA's Secretariat is at Zenkyoren, and Japanese cooperative insurers have played leadership role of its operation.

ICMIF Organization



Japanese cooperative insurers of ICMIF members

Full Member	Main Role of Japanese Cooperative Insurer	
<ul style="list-style-type: none"> • Zenkyoren • Kyosuiren • Zenrosai • Nihon Saikyosairen • CO-OP Kyosairen (JCIF) • Daigaku Seikyo Kyosairen • Nikkaren • Kyohei Fire 	ICMIF Director Election Organization	
	<ul style="list-style-type: none"> • Board Member • Excusive Committee Member • Intelligence Committee Member • Development Committee Member • Reinsurance Committee Member 	<ul style="list-style-type: none"> Zenkyoren, Zenrosai Zenkyoren Zenkyoren, CO-OP Kyosairen (JCIF) Zenrosai Zenkyoren
Observer Member	AOA Director Flection Organization	
<ul style="list-style-type: none"> • JCIA • JA Kyosai Research Insutitute 	<ul style="list-style-type: none"> • Chairperson and Secretariat • Auditor 	<ul style="list-style-type: none"> Zenkyoren Kyosuiren



ICMIF Biennial Conference
(October 2015 in America)



AOA Seminar (October 2016 in Tokyo)

V Appendices

1 Beginning of the Modern Cooperative Movement in the World

The Rochdale Equitable Pioneers Society, established by a group of 28 artisans in the town of Rochdale in 1844, is generally regarded as the prototype of the modern cooperative society.

The original rules and practices they put in place formed what are known as the Rochdale Principles of Co-operation, foremost among which are the principles of 'one member one vote', 'pro rata distribution of profits upon the amount of purchases', 'charging the market prices without credit', and 'allocation of certain profits to education'. These principles are known as the Rochdale Principles of Co-operation and have been succeeded to the cooperative movement today.

These cooperative principles were adopted as a form of "Statement on the Cooperative Identity" (see page 43) at the General Assembly held in Manchester in 1995.

Today, cooperatives are offering a variety of products and services in 96 countries worldwide and are estimated to have around 1 billion members.



The actual building of the Rochdale Equitable Pioneers Society established in 1844. This is currently used as the Rochdale Pioneers Museum.

2 History of Cooperative Insurance in Japan

(1) Establishment of Industrial Union

After the medieval period, mutual financing associations called 'tanomoshi-kou' or 'Yui-kou' came into existence among community members in villages and towns. However those associations gradually ceased to exist as a result of the modernization by the Meiji Government.

Nevertheless, German cooperatives attracted the attention of the Japanese Government, which focused on importing advanced western systems under a policy of increasing wealth and military power. "A cooperative model contributes to the stable lives of farmers which makes up the majority of the Japanese population, and will lead to political stability in the long run." This was the background of establishing approval of the Industrial Union Act in 1900 by the Meiji Government. The act, Japan's first legislation on cooperatives, had clauses such as 'freedom of membership & withdrawal' and 'one member one vote'. The industrial unions which were established based on this act later became Agricultural cooperatives, Consumer cooperatives and Credit Unions that we see today.

(2) The Dawn of Cooperative Insurance

The idea of providing insurance services through industrial unions emerged at the beginning of the Taisho Period. At the 20th National Industrial Union General Meeting in 1924, a resolution of 'Commencement of life insurance service' was officially proposed and approved. Although the same kind of resolutions had been adopted almost every year at the general meetings until 1935, it was quite difficult to realize the service.

Toyohiko Kagawa insisted that industrial unions needed to be authorized to do insurance business under the Insurance Business Act, but it did not come true. There were two main reasons for this: the policy of Ministry of Finance to close the insurance market from the unions, and strong opposition from existing insurance companies to open the market to the unions.

Mr Kagawa and his peers tried to purchase insurance companies. They realized a great success in purchasing and merging two companies and set up Kyoei Fire & Marine Insurance Company in 1942. It started as a company which emphasized its industrial union character with several leaders from industrial unions assuming key posts in the management team.

In later years, various cooperative laws according to each business sector were enacted during the years between 1947 and 1949, which provided cooperatives with the basis with which to start Kyosai (cooperative insurance) business, as well as other services.

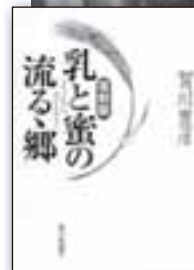
(3) Toyohiko Kagawa

Toyohiko Kagawa was a Japanese Christian social movement leader and social reformer in Taisho and Syowa period. He played a great role in the labor movement and peasant movement as well as in the cooperative movement in prewar Japan. Moved by words, “One for all, all for one”, he devoted his life to realize a society based on mutual help. “The true nature of insurance is derived from comradeship and socialism, however commercial insurers make its transition to capitalism. Insurance should be provided by cooperatives”, he stated and made every effort to include a clause on ‘cooperative insurance’ in Insurance Business Law. However, his dream did not come to pass.

Later, cooperative societies started to provide insurance service, which were different from original idea, under the supervision of various cooperative acts.



Toyohiko Kagawa



3 Applicable Laws of Major Cooperative Societies in Japan (Extract)

In Japan, various types of cooperatives are operating on different bases and conditions. Also, applicable laws in which Japanese authorities regulate the cooperative insurers’ business and management are diverse according to the types of organizational background.

The first article of each applicable law stipulates the objects of the organization. The clause spells out what we desire to achieve through insurance services by cooperatives.

Agricultural Cooperative Law ◇Zenkyoren

Article 1 This law has for its objective the promotion of the sound development of the farmers cooperative system, thereby improving agricultural productivity and the socio-economic states of farmers as well as ensuring the development of national economy.

Article 7 A cooperative has for its objective the performance of business in order to serve its members and member cooperatives to the maximum degree.

Fisheries Cooperative Association Law ◇Kyosuiren

Article 1 This law has for its purpose advancement of the national economy by increasing fisheries productivity and improving the economic and social status of fishermen and marine products processors through the development of fisheries cooperative association.

Article 4 A cooperative has for its objective the performance of business in order to serve its members and member cooperatives (omitted) to the maximum degree, and shall not be allowed to do business for profit making purpose.

Consumer Cooperative Law ◇Zenrosai, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Zenkokuseikyoren, Seikyo Zenkyoren, Boeisy Seikyo, Kanagawa Kenmin Kyosai etc

Article 1 This law has for its objective of the voluntary development of the consumer cooperative system by people, thereby stabilizing the people’s lives and improving the life and culture.

Article 9 The objective of each Association shall be consistent with the functions which it is authorized to perform.

Small and Medium-Sized Enterprise Cooperatives Act ◇Nikkaren, Kokyoren, Zenjiky, Chusairen etc

Article 1 The purpose of this Act is to provide for the organizations necessary for persons engaged in a small and medium-sized commercial business, industrial business, mining business, transport business, service business or any other business and other persons, such as workers, to engage in business in a cooperative manner based on the spirit of mutual support, and to secure the opportunity for these people to conduct fair economic activities, thereby promoting their voluntary economic activities and achieving an improvement in their economic status.

Article 5 (1) (i) The purpose of the cooperative shall be mutual support among partner of the cooperative or partner of the federation.

(2) A cooperative shall have the purpose to directly serve its partner through its activities, and it shall not conduct any activities for the purpose of only benefiting specific partner.

(3) A cooperative shall not be utilized for any specific party.

Agricultural Disaster Indemnity Law ◇NOSAI Zenkoku

Article 1 Agricultural Disaster Indemnity has for its objective to provide farmers with disaster indemnity caused by unexpected natural events, thereby stabilizing farm management and improving agricultural productivity.

Article 2 Agricultural Disaster Indemnity is mutual aid services provided by agricultural cooperatives and municipalities (special wards, if existing), insurance services provided by federations of agricultural cooperatives, and reinsurance & insurance services provided by the government.

4 History of the Cooperative Insurance Business and JCIA

From Their Establishment to the Present

◆History of the Cooperative Insurance Business ◇History of JCIA

1920s

- 1921 ◆ Kobe Co-operative Society (CO-OP Kobe) was established under the leadership of Toyohiko Kagawa.
◆ Nada Co-operative Society (CO-OP Nada) was established according to a proposition by Zenji Nasu.
◆ Hitoshi Dohke and Kanji Sato promoted the concept of insurance business operated through cooperative societies.
- 1922 ◆ Giichi Tanaka and others formed the Takada Fire Insurance Society (Takada-cho, Yoro-gun, Gifu Prefecture).
- 1924 ◆ Resolution to conduct life insurance business adopted at the 20th National Convention of Industrial Unions.
- 1929 ◆ Fukuoka Prefectural Credit Federation established a fire insurance business for industrial unions in Fukuoka Prefecture (The business continued until February 1956).

1930s

- 1934 ◆ Toyohiko Kagawa described the implementation of cooperative insurance in his novel “Chichi to Mitsu no Nagaruru Sato” (A village where milk and honey flow), which was serialized in the monthly magazine “Ie-no-Hikari.”
- 1938 ◆ Toyohiko Kagawa translated and published “Co-operative Insurance,” written by Noah Barou.

1940s

- 1942 ◆ Kyoei Fire and Marine Insurance Company Ltd., (the predecessor of the Kyoei Fire and Marine Insurance Company, Ltd., Kyoei Fire) was established.
- 1946 ◆ Kyoei Fire and Marine Insurance Company Ltd. was reorganized to become the Kyoei Mutual Fire and Marine Insurance Company (Kyoei Mutual).
- 1947 ◆ National Federation of School Cooperatives (the predecessor of the National Federation of University Co-operative Associations, NFUCA), was established.
◆ Agricultural Cooperative Society Law came into force (defining “Facilities related to cooperative insurance services”).
◆ Compensation against Agricultural Loss Law came into force.
- 1948 ◆ Hokkaido Prefectural Mutual Insurance Federation of Agricultural Cooperatives was established.
◆ National Agricultural Insurance Association (the predecessor of NOSAI Zenkoku) was established.
- 1949 ◆ Fisheries Cooperative Association Law came into force.
◆ Consumers’ Livelihood Cooperative Society Law came into force (defining “Businesses aiming at cooperative insurance for the daily life of their members”).
◆ Law on Cooperatives of Small and Medium Enterprises, etc. came into force.

1950s

- 1950 ◆ The revised Fisheries Cooperative Association Law came into force (defining “Provisions concerning Cooperative Insurance Associations”).
- 1951 ◆ National Mutual Insurance Federation of Agricultural Cooperatives (Zenkyoren) was established.
◆ National Co-operative of Mutual Insurance for Fishermen (Zensuikyo, the predecessor of Kyosuiren), was established.
◆ Japanese Consumers’ Co-operative Union (Nihon Seikyoren, JCCU) was established.
- 1952 ◆ National Federation of Forest Owners’ Co-operative Associations (Zenmoriren) was established.
- 1955 ◆ National Mutual Insurance Federation of Commercial and Manufacturing Co-operatives (Zensairen, the predecessor of Nikkaren), was established.
- 1956 ◆ Zenmoriren started the cooperative insurance business.
◆ Japan Federation of Mutual Aid Cooperatives (Seikyo Zenkyoren, JAFMAC) was established.
- 1957 ◆ National Federation of Workers and Consumers Insurance Cooperatives (Rosairen, the predecessor of Zenrosai), was established.
- 1958 ◆ National Federation of University Co-operative Associations (Zenkoku Daigaku Seikyoren, NFUCA) was established.
- 1959 ◆ The monthly magazine “Study for Cooperative Insurance” (The forerunner of the current “Cooperative and Commercial Insurance”) was first issued.

1960s

- 1960 ◆ National Federation of Fire Insurance Co-operatives for Small Business (Nikkaren) was established.

1970s

- 1971 ◆ The Cooperative Unions of Greater Tokyo Area (the predecessor of the Federation of Japanese Consumer Cooperatives, FJCC), was established.
- 1972 ◆ National Mutual Insurance Federation of Truck Transport Co-operatives (Kokyoren) was established.
- 1973 ◆ Saitama Mutual Insurance Co-op Society was established.
- 1974 ◆ National Mutual Life and Personal Accident Insurance Federation of Co-operatives for Small and Medium Size Enterprises (the predecessor of Chusho-Kigyo Kyosai), was established.
- 1975 ◆ National Federation of Private Cars Insurance Cooperatives (the predecessor of the National Federation of Motor Insurance Cooperatives, Zenjikyo), was established.
- ◆ National Mutual Life and Personal Accident Insurance Federation of Co-operatives for Small and Medium Size Enterprises was renamed National Mutual Insurance Federation of Co-operatives for Small and Medium Size Enterprises (Chusho-Kigyo Kyosai).
- 1976 ◆ Rosairen cooperatives were integrated and renamed into the National Federation of Workers and Consumers Insurance Cooperatives (Zenrosai).
- 1978 ◆ Forestry Cooperative Law came into force (defining "Cooperative Insurance for Forestry").
- 1979 ◆ JCCU started its cooperative insurance business.

1980s

- 1980 ◆ Japan National Federation of Workers Automobile Insurance Cooperatives (the predecessor of Nihon Saikyosairen) was established.
- 1981 ◆ NFUCA started its cooperative insurance business.
- ◆ Cooperative Unions of Greater Tokyo Area was renamed FJCC, Zenkokuseikyoren.
- 1982 ◆ National Association for Workers Welfare Promotion (the predecessor of Zenrosai Kyokai) was established.
- 1983 ◆ The revised Fisheries Cooperative Association Law came into force and Zensuikyo was reorganized to become the National Mutual Insurance Federation of Fishery Co-operatives (Kyosuiren).
- 1984 ◆ JCCU started cooperative insurance business.
- 1986 ◇ Zenkyoren, Zenrosai, Kyosuiren and the Cooperative and Commercial Insurance Institute of Japan considered the establishment of the Four Organization Network.
- 1987 ◆ Japan National Federation of Workers Automobile Insurance Cooperatives was reorganized into the Zenrosai Saikyosairen (Reinsurance Federation).
- 1988 ◇ Zenkyoren, Zenrosai, Kyosuiren, and the Cooperative and Commercial Insurance Institute of Japan established the Four Organization Network.
- 1989 ◆ National Association for Workers Welfare and Cooperative Insurance (the predecessor of Zenrosai Kyokai) was established.
- ◇ Research Committee on Cooperative Insurance Theory was established.

1990s

- 1991 ◇ The Four Organization Network was renamed the Cooperative Insurance Organization Network.
- 1992 ◇ JCIA was established with seven founding members (Zenkyoren, Kyosuiren, Zenmoriren, Zenrosai, NFUCA, Nikkaren, and Zenjikyo) as an incorporated association.
- ◇ Kokyoren joined as a full member.
- 1994 ◇ JCCU joined as a full member.
- ◇ JCIA joined ICMIF (International Co-operative and Mutual Insurance Federation) as an observer member.
- 1995 ◇ JAFMAC joined as a full member.
- ◆ The National Federation of Private Cars Insurance Cooperatives was renamed Zenjikyo.
- 1996 ◇ Zenrosai Saikyosairen joined as a full member. Kyoei Mutual and NOSAI Zenkoku joined as a supporting members.
- ◇ JCIA celebrated the 5th anniversary of its founding.
- ◇ The first JCIA Seminar was held.
- 1997 ◇ Chusho-Kigyo Kyosai joined as a full member. Kyoei Kasai Shinrai Life joined as a supporting member.
- 1999 ◇ The first International Business Study Workshop (present Business Study Workshop) was held.

2000s

- 2000 ◆47 Prefectural Mutual Insurance Federations of Agricultural Cooperatives merged with Zenkyoren.
- 2001 ◇Zenmoriren decided to stop signing new insurance contracts and also transferred its retained contracts to the national forest insurance organization. As a result, Zenmoriren changed its status from being a full member to a supporting member.
- 2002 ◇JCIA celebrated the 10th anniversary of its founding.
 - ◇Kyoei Mutual changed its status from being a supporting to a full member.
- 2003 ◆Kyoei Mutual was reorganized to become the Kyoei Fire and Marine Insurance Company Ltd. (Kyoei Fire).
 - ◇JCIA founded a Customer Consultation Department.
- 2004 ◆National Association for Workers Welfare Promotion was integrated and renamed the National Association for Workers Welfare and Cooperative Insurance (Zenrosai Kyokai).
 - ◇Zenrosai Kyokai joined as a full member.
- 2005 ◆The revised Agricultural Cooperative Society Law came into force (ensuring healthy financial conditions, etc., for cooperative insurance businesses).
- 2006 ◆Zenrosai Saikyosairen was renamed Japan Reinsurance Federation of Consumers' Cooperatives (Nihon Saikyosairen).
 - ◇FJCC joined as a full member.
- 2007 ◆The revised Law on Cooperatives of Small and Medium Enterprises, etc. came into force (securing healthy financial conditions, etc. of cooperative insurance businesses).
 - ◆The Act on Promotion of the Use of Alternative Dispute Resolution (ADR Promotion Act) came into force.
- 2008 ◆The revised Fisheries Cooperative Association Law came into force (ensuring healthy financial conditions for cooperative insurance businesses, etc.).
 - ◆The revised Consumers' Livelihood Cooperative Society Law came into force (securing healthy financial conditions for cooperative insurance businesses, the prohibition of dual businesses, improvements to the regulations concerning cooperative agencies, etc.).
 - ◇Kyoei Kasai Shinrai Life withdrew from being a supporting member.
- 2009 ◇JCCU separated its cooperative insurance business and Japan CO-OP Insurance Consumer's Co-operative Federation (CO-OP Kyosairen, JCIF) was established. JCCU withdrew from being a full member and JCIF newly became a full member.

2010s

- 2010 ◇The Customer Consultation Department of JCIA obtained the approval for certification from the Minister of Justice under the ADR Promotion Act.
 - ◆The Insurance Act came into force.
 - ◆A partial amendment of the Financial Instruments and Exchange Act, etc. came into force (enriching Financial ADR).
 - ◇Zenmoriren withdrew from being a supporting member.
 - ◇NFUCA separated its cooperative insurance business and The University Co-operatives Mutual Federation was established. NFUCA withdrew from being a full member and The University Co-operatives Mutual Federation newly became a full member.
- 2011 ◇JCIA decided on "The direction of JCIA".
- 2012 ◇JCIA held the events to commemorate the 20th anniversary of its foundation. Publishing "The 20 years History of JCIA", holding a memorial seminar, issuing "The collection of papers and lectures commemorating the 20th anniversary of its foundation and 2012 International Year of Cooperatives" etc.
- 2013 ◇JCIA made a transition to a general incorporated association.
 - ◆Zenrosai Kyokai made a transition to a general incorporated foundation.
 - ◆NOSAI Zenkoku made a transition to a public interest incorporated association.
 - ◇Three organizations, which were Consumer Co-operative of Ministry of Defense (Boeisyō Seikyo), The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance (Kanagawa Kenmin Kyosai) and Small and Medium size Enterprise Welfare Cooperative Insurance Federation (Chusairen), joined as a supporting member respectively.
- 2014 ◆The revised Law on Cooperatives of Small and Medium Enterprises, etc. came into force (expanding fire insurance businesses operated by business cooperatives, etc.).
 - ◇JCIA joined ICA (International Co-operative Alliance) as an associate member.
 - ◆Nikkaren merged Chusho-Kigyo Kyosai.
- 2016 ◆The revised Agricultural Cooperative Society Law came into force (introducing of obligations to provide information to the policyholders and understand their intention at the time of conclusion of cooperative insurance contract and others).
 - ◇A total of 700 volumes of the magazine Cooperative and Commercial Insurance have been issued since it was first launched in 1959.

5 ICA Statement on the Co-operative Identity

The Statement on Co-operative Identity was adopted at the 1995 General Assembly of the International Co-operative Alliance (ICA), held in Manchester on the occasion of the Alliance's Centenary. The Statement was the product of a lengthy process of consultation involving thousands of co-operatives around the world.

〈Definition〉

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

〈Values〉

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

〈Principles〉

The co-operative principles are guidelines by which co-operatives put their values into practice.

1. Voluntary and Open Membership

Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital

is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4. Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5. Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6. Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

7. Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.

6 Blueprint for a Co-operative Decade

(1) International Year of Co-operatives (IYC)

The United Nations (UN) established “International Year” in 1957. It’s a period of time which the UN dedicates an entire calendar year to focus on particular common topics or themes for the entire world. The UN has worked on each country to observe and take measures on them.

The UN declared 2012 as the International Year of Co-operatives (IYC) at the General Assembly in December 2009, highlighting the contribution of co-operatives to socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.

Based on the global slogan for the year, which is **“Co-operative Enterprises Build a Better World”**, a lot of activities were carried out all around the world, as well as in Japan.



(2) Blueprint for a Co-operative Decade

IYC was discontinued at the end of year 2012. However, with a view of 2020, International Co-operative Alliance (ICA) drafted the “Blueprint for a Co-operative Decade” to guide co-operatives into their strongest growth phase based on achievements of IYC. Following comments and discussions the Blueprint was approved by the General Assembly in Manchester in October 2012. It was issued in its final form in February 2013.

The 2020 Vision

1. The acknowledged leader in economic, social and environmental sustainability
2. The model preferred by people
3. The fastest growing form of enterprise

Five Strategic Themes to Achieve the 2020 Vision

1. Elevate participation within membership and governance to a new level
2. Position co-operatives as builders of sustainability
3. Build the co-operative message and secure the co-operative identity
4. Ensure supportive legal frameworks for co-operative growth
5. Secure reliable co-operative capital while guaranteeing member control

7 Basic Terms Concerning Cooperative Insurance

■ Insurance premium

Money that a policyholder pays for insurance coverage from the cooperative.

■ Insurance term

Period of time during which a cooperative insurer (cooperative insurance society) promises to provide coverage to the policyholder.

■ Insurance claim

Money paid by a cooperative insurer (cooperative insurance society) to the insurance beneficiary in the event of an accident covered by the insurance contract.

■ Insurance beneficiary

A person who receives a insurance claim.

■ Amount insured

The amount of coverage specified in the insurance certificate which will become payable in the event of an accident covered by the insurance contract.

■ Policyholder

A person who has concluded an insurance contract, has contractual rights (for example, the right to request changes in the terms and conditions of the contract) and assumes contractual obligations (for example, the obligation to pay an insurance premium).

■ Accidents covered by insurance contract

Accidents designated by the insurance conditions as events for which insurance claims or benefits can be paid such as an insured person's death, residual disability and building fire.

■ Insurance certificate

Document which specifies details of the insurance contract such as the amount insured, insurance term and insurance premium.

■ Insurance conditions

Document that specifies conditions of the insurance contract such as those regarding insurance payouts, or a change or termination of the contract.

■ Expiration

The situation where an insurance premium remains unpaid even after the grace period expires and as a result, the insurance policy is invalidated.

■ Main contract

Basic part of the insurance contract which alone can constitute the contract.

■ Responsibility commencement date

The date on which a cooperative insurer (cooperative insurance society) starts providing coverage in accordance with the insurance contract.

■ Rider

A provision that can be added to the main contract to upgrade and enhance the coverage provided by the main contract. A rider cannot be purchased without purchasing the main contract.

■ Grace period

The period of time during which a moratorium is granted from the second payment of an insurance premium onward.

■ Insured person

A person whose death, etc. is covered by a life insurance policy; a person to whom an insurance claim is paid under a non-life insurance policy when he/she has sustained damage, etc. due to an accident.

■ Refund

Money paid back to a policyholder when the insurance contract is cancelled, etc.

■ Maturity

The end of the period of time during which the insurance contract is in effect.

■ Exemption from responsibility

The circumstances of a cooperative insurer (cooperative insurance society) that exempt it from paying claims due to certain reasons even in the event of an accident which is covered by the insurance contract.

■ Rebate

Any surplus money recorded in each year's account settlement that is allocated among, and paid (refunded) to, policyholders.

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LILAC SANEI BLDG. 1F, 23-1, SANEI-CHO

SHINJUKU-KU, TOKYO 160-0008 JAPAN

PHONE: +81-3-5368-5751

FAX: +81-3-5368-5760

URL:<http://www.jcia.or.jp/>

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JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED

LILAC SANEI BLDG. 1F, 23-1, SANEI-CHO
SHINJUKU-KU, TOKYO 160-0008 JAPAN
Phone:+81-3-5368-5751 Fax:+81-3-5368-5760

<http://www.jcia.or.jp/>