

COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2020

JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED

COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2020

This brochure has been compiled to introduce the business result of the major cooperative insurers in Japan for fiscal 2019 and activities of Japan Cooperative Insurance Association Incorporated (JCIA) and its member societies.

Each cooperative engaged in cooperative insurance business offers support to its members who are anxious about various things such as natural disasters, road accidents, illness, and their old age, and gets involved in activities to expand its network of “mutual aid.”

Consequently, the main cooperative insurers under cooperative laws in fiscal 2019 achieved business results as follows; the number of members: 77 million, the number of insurance policies: 135 million, the amount insured: 845 trillion yen, the premium income : 6,509 billion yen, the claims paid: 5,125 billion yen, the total assets: 65,752 billion yen.

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.

February 2021

Japan Cooperative Insurance Association Incorporated (JCIA)

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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

In Japan various kinds of Cooperative Insurers exist and there are four kinds of cooperative laws such as Agricultural Cooperative Society Law, Fisheries Cooperative Association Law, Consumers’ Livelihood Cooperative Society Law and Small, and Medium Sized Enterprise Cooperative Act.

Each Cooperative Insurer is according to the applicable law permitted to operate cooperative insurances.

List of Organizations, their Applicable Laws and Authorities

Applicable Laws	The Authorities of Laws	Name of Organizations (JCIA members are printed in crimson color)
Agricultural Cooperative Society Law	Ministry of Agriculture, Forestry and Fisheries	Zenkyoren & Agricultural Cooperatives in Prefectural and Regional Level ^(*)
Fisheries Cooperative Association Law		Kyosuiren & Fisheries Cooperatives in Prefectural and Regional Level ^(*)

Applicable Laws	The Authorities of Laws	Name of Organizations (JCIA members are printed in crimson color)
Consumers' Livelihood Cooperative Society Law	Ministry of Health, Labor and Welfare	Kokumin Kyosai co-op, Nihon Saikyosairen CO-OP Kyosairen, Daigaku Seikyo Kyosairen Zenkokuseikyoren, Seikyo Zenkyoren Boeisho Seikyo, Kanagawa Kenmin Kyosai ^(*1) Zenkoku Denryoku Seikyoren, Kouun kyosai NihonYusei Group Roudousha Seikyo Dentsu Kyosai, Shinrin Roren Kyosai Zentabako Seikyo, Zensuidokyosai Jichiro Kyosai, Kyosyokuin Kyosai Zentokuseikyokumiai Zenkoku Syuhan Seikyo, Tobacco Seikyo Zenkoku Choson Syokuin Seikyo Toshiseikyo, Keisatsu Syokuin Seikyo, Zensyokyo
Small and Medium Sized Enterprise Cooperative Act	Cooperatives Act Ministry of Economy, Trade and Industry, and others	Nikkaren & Fire Insurance Cooperatives in Prefectural and Regional Level ^(*1) Kokyoren ^(*2) & Truck transport insurance cooperatives ^(*1or*2) Zenjikyō & Automobile Insurance Cooperatives in Prefectural and Regional Level Chusairen & Welfare insurance cooperatives in Prefectural and Regional Level ^(*1) Kaigyōui Kyosai ^(*1) , Zenbeihan ^(*3) , Nissyokukyoso ^(*3)

The regulator of each institution is as same as the authorities of applicable laws unless otherwise stated below.

*1 : Regulated by Prefectural Levels

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

*3 : 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.

(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 or for the education of children.

(3) Personal Accident Insurance

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

(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.

All vehicles including motorbikes and moped must be insured with the 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.

II Business Results for Cooperative Insurers in Fiscal 2019

The following are the overall insurance business performance results for cooperative insurers under cooperative laws in fiscal 2019, which are based on data of “Cooperative Insurance Yearbook 2021” (Business Results in Fiscal 2019) published by JCIA.

1 Overview of the Cooperative Insurance Business

	FY2018	FY2019	Growth
Number of Members (in thousands)	76,670	77,314	0.8%
Number of Policies (in thousands)	137,108	135,426	- 1.2%
Amount Insured (in billions of Yen)	858,703	845,061	- 1.6%
Premium Income (in billions of Yen)	7,485	6,509	- 13.0%
Claims Paid (in billions of Yen)	5,573	5,125	- 8.0%
Total Assets (in billions of Yen)	66,568	65,752	- 1.2%

※1 “Number of Policies”, “Amount Insured” and “Premium Income” are based on Policies in force

※2 “Amount Insured” does not include that of automobile insurance and compulsory automobile liability insurance

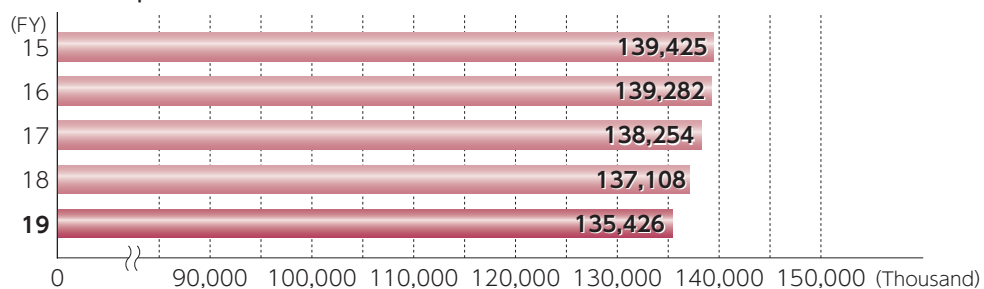
(1) Number of Members..... 77,314 thousand

The number of members increased by 0.8% (644 thousand) up to 77,314 thousand.

(2) Number of Policies 135,426 thousand

The number of policies decreased by 1.2% (1,682 thousand) down to 135,426 thousand.

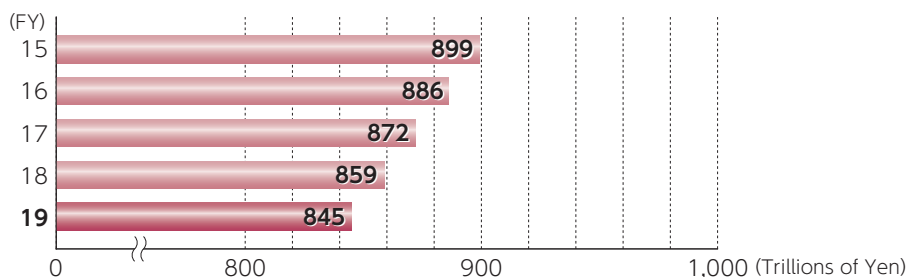
●Trend in number of policies



(3) Amount Insured 845.06 trillion yen

The amount insured decreased by 1.6% (13,643 billion yen) down to 845.06 trillion yen.

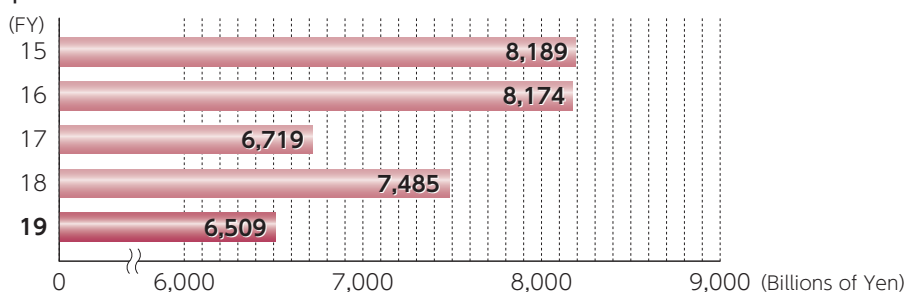
●Trend in amount insured



(4) Premium Income 6,509 billion yen

The premium income decreased by 13.0% (976 billion yen) down to 6,509 billion yen.

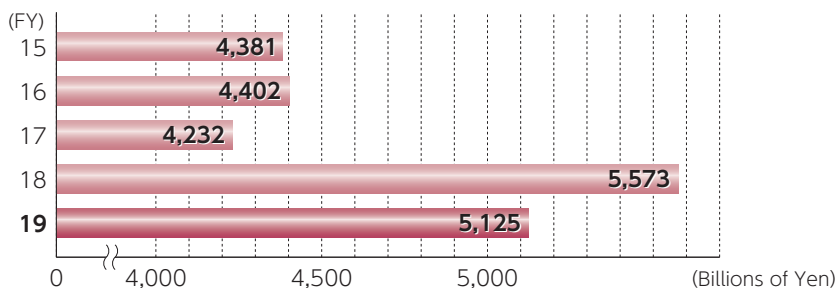
●Trend in premium income



(5) Claims Paid 5,125 billion yen

The claims paid decreased by 8.0% (447 billion yen) down to 5,125 billion yen.

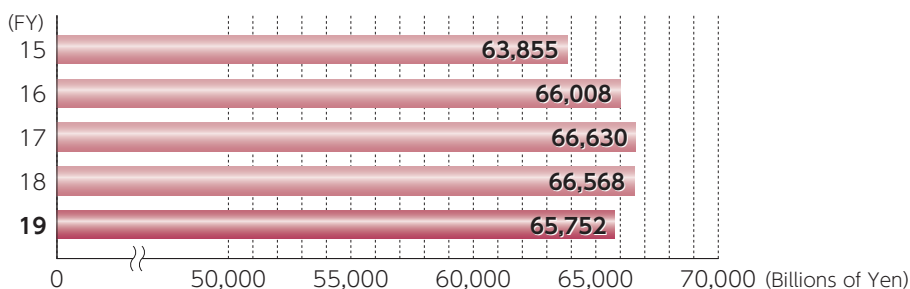
●Trend in claims paid



(6) Total Assets 65,752 billion yen

The total assets decreased by 1.2% (816 billion yen) down to 65,752 billion yen.

●Trend in total assets



2 Business Trends by Type of Insurance

(1) Fire Insurance

In comparison with the preceding year (Fiscal 2018), the number of policies decreased by 2.0% (498 thousand) down to 24,043 thousand. The amount insured decreased by 0.3% (1,080 billion yen) down to 425,835 billion yen. The premium income decreased by 18.2% (417 billion yen) down to 1,880 billion yen. The claims paid increased by 12.1% (184 billion yen) up to 1,702 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 (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	25,232	0.1%	425,762	0.0%	3,015,582	8.7%	1,200,223	23.5%
2017	24,857	- 1.5%	426,216	0.1%	2,180,605	- 27.7%	1,033,032	- 13.9%
2018	24,541	- 1.3%	426,914	0.2%	2,297,543	5.4%	1,518,278	47.0%
2019	24,043	- 2.0%	425,835	- 0.3%	1,880,424	- 18.2%	1,702,057	12.1%

(2) Life Insurance

In comparison with the preceding year (Fiscal 2018), the number of policies decreased by 0.3% (189 thousand) down to 61,056 thousand. The amount insured decreased by 2.4% (8,090 billion yen) down to 325,951 billion yen. The premium income decreased by 0.8% (28 billion yen) down to 3,309 billion yen. The claims paid decreased by 22.2% (634 billion yen) down to 2,228 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 (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	61,868	0.5%	358,398	- 3.2%	3,817,426	- 6.8%	1,987,260	- 8.7%
2017	61,497	- 0.6%	346,175	- 3.4%	3,074,299	- 19.5%	1,998,754	0.6%
2018	61,245	- 0.4%	334,041	- 3.5%	3,336,853	8.5%	2,861,589	43.2%
2019	61,056	- 0.3%	325,951	- 2.4%	3,308,623	- 0.8%	2,227,725	- 22.2%

(3) Personal Accident Insurance

In comparison with the preceding year (Fiscal 2018), the number of policies decreased by 4.5% (1,090 thousand) down to 23,067 thousand. The amount insured decreased by 8.3% (5,488 billion yen) down to 60,695 billion yen. The premium income decreased by 2.7% (1.7 billion yen) down to 61.8 billion yen. The claims paid decreased by 7.6% (2.9 billion yen) down to 35.0 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 (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	24,993	- 1.1%	71,496	- 3.4%	66,549	- 2.2%	42,343	- 2.5%
2017	24,671	- 1.3%	69,187	- 3.2%	65,025	- 2.3%	39,719	- 6.2%
2018	24,157	- 2.1%	66,183	- 4.3%	63,477	- 2.4%	37,903	- 4.6%
2019	23,067	- 4.5%	60,695	- 8.3%	61,765	- 2.7%	35,018	- 7.6%

(4) Automobile Insurance (Including Compulsory Automobile Liability Insurance)

In comparison with the preceding year (Fiscal 2018), the number of policies decreased by 0.2% (32 thousand) down to 16,159 thousand. The premium income decreased by 0.8% (4.8 billion yen) down to 593.7 billion yen. The claims paid decreased by 2.2% (7.5 billion yen) down to 325.2 billion yen.

◆ ◆ ◆ Business Trend of Automobile Insurance ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	16,245	- 1.0%	623,988	0.3%	338,131	- 3.6%
2017	16,322	0.5%	620,159	- 0.6%	334,012	- 1.2%
2018	16,191	- 0.8%	598,418	- 3.5%	332,675	- 0.4%
2019	16,159	- 0.2%	593,655	- 0.8%	325,208	- 2.2%

(5) Annuity

In comparison with the preceding year (Fiscal 2018), the number of policies increased by 3.7% (182 thousand) up to 5,056 thousand. The premium income decreased by 45.0% (522.8 billion yen) down to 638.7 billion yen. The claims paid increased by 1.8% (14.8 billion yen) up to 820.0 billion yen.

◆ ◆ ◆ Business Trend of Annuity ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	4,737	0.6%	622,336	4.0%	816,836	- 0.5%
2017	4,760	0.5%	750,517	20.6%	810,611	- 0.8%
2018	4,874	2.4%	1,161,527	54.8%	805,201	- 0.7%
2019	5,056	3.7%	638,705	- 45.0%	819,956	1.8%

III About JCIA

1 JCIA

JCIA is a general incorporated association which was established for the purpose of promoting coordination among member societies and contributing to the development of cooperatives and cooperative insurances. Main activities of JCIA are Research and Studies of cooperatives and cooperative insurances, Human

Resources Development and Training for member societies, Public Relations, Publishing a monthly journal “Cooperative and Commercial Insurance”, and Providing Consultations about inquiries and complaints from policy holders and/or their related persons.

2 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.

3 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, 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.

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

4 Member Societies

At present, JCIA consists of 13 full members, 1 first-class supporting member and 4 second-class supporting members.

■ 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.

Membership Categories	Organization Name
Full Member	Zenkyoren (National Mutual Insurance Federation of Agricultural Cooperatives)
	Kyosuiren (National Mutual Insurance Federation of Fishery Co-operatives)
	Kokumin Kyosai co-op (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)
	Zenjikyō (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.)

Membership Categories	Organization Name
First-class Supporting Member	NOSAI Kyokai (National Agricultural Mutual Insurance Association)
	Boeisyō 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)
	Kaigyōki Kyosai (Cooperative of Mutual Insurance for Medical Practitioners)

5 Management Structure



(※)Kyosai: Cooperative insurance in Japanese, Hoken : Commercial insurance in Japanese

6 Main Activities

(1) Research and Studies

- Conducting research and study activities and expressing opinions to address common issues 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.
- Organizing business study workshops in order to provide the executives and employees of the member with information of international and domestic issues which affect cooperative insurance.

(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 its supplement “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 domestic cooperatives as a member of Japan Co-operative Alliance (JCA).
- 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 telephone consultations about inquiries and complaints from policy holders and/or their related persons regarding cooperative insurance business operated by the member societies.
- Support for the resolution of disputes provided by Customer Consultation Department as the Alternative Dispute Resolution (ADR) body certified by the Minister of Justice under the ADR Promotion Act.

IV JCIA Member Societies

1 List of Member Societies

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 (https://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 • Disability insurance • Assumed-interest-rate change type annuity insurance • 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.

Kyosui ren 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.kyosui ren.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 Kyosui ren, entered into cooperative insurance business in 1951. • In 2008, Japan Fisheries Cooperatives (JF), Fish Processors Cooperative Association and Kyosui ren 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) • Danshin (Group credit life insurance) • National pension fund insurance
Features	<ul style="list-style-type: none"> • Kyosui ren comprises fishery cooperatives (JF), fisheries production cooperatives, 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, Kyosui ren, 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.

Kokumin Kyosai co-op National Federation of Workers and Consumers Insurance Cooperatives

Address	12-10, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-8571 Tel:+81-3-3299-0161 (https://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. • In 1957 eighteen prefectural workers and Consumers Insurance Cooperatives, who had already started businesses, gathered together to establish a central organization, called the National Federation of Workers and Consumers Insurance Cooperatives (Abbreviated name: “Rosai ren.”) • In 1976 national integration was realized by the unification of campaign policy, cooperative insurance business, profit and loss accounting, and organizational/secretarial operations. Its abbreviated name was also changed to “Zenrosai.” • In June 2019, on marking its 60th anniversary, a nickname “Kokumin Kyosai co-op” was adopted in order to become a more friendly and approachable organization. 		
Line of Business	<ul style="list-style-type: none"> • Cooperative insurance business, and guidance, information sharing, and arrangements for member societies 		
Insurance Product Range	<table border="0"> <tr> <td> <ul style="list-style-type: none"> • Smile insurance (Fire insurance/Natural disaster insurance) • Smile insurance with social contribution for eco-house • Smile 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) </td> <td> <ul style="list-style-type: none"> • My car insurance (Automobile insurance) • Compulsory automobile liability insurance • Traffic accident insurance • New group annuity insurance • Group term life insurance • New group life insurance for retirees • Mutual aid benefit insurance • Liability insurance </td> </tr> </table>	<ul style="list-style-type: none"> • Smile insurance (Fire insurance/Natural disaster insurance) • Smile insurance with social contribution for eco-house • Smile 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) 	<ul style="list-style-type: none"> • My car insurance (Automobile insurance) • Compulsory automobile liability insurance • Traffic accident insurance • New group annuity insurance • Group term life insurance • New group life insurance for retirees • Mutual aid benefit insurance • Liability insurance
<ul style="list-style-type: none"> • Smile insurance (Fire insurance/Natural disaster insurance) • Smile insurance with social contribution for eco-house • Smile 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) 	<ul style="list-style-type: none"> • My car insurance (Automobile insurance) • Compulsory automobile liability insurance • Traffic accident insurance • New group annuity insurance • Group term life insurance • New group life insurance for retirees • Mutual aid benefit insurance • Liability insurance 		
Features	<ul style="list-style-type: none"> • Kokumin Kyosai co-op 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. • Kokumin Kyosai co-op, as a consumer cooperative taking charge of workers’ voluntary welfare movement, engages mainly in the cooperative insurance business, while it is expanding the circle of mutual relief for companies’ employees as well as local workers and consumers. In this way, Zenrosai is aiming at the realization of its philosophy, which is, “Creation of a rich and safe society through everyone’s helping each other.” 		

Nihon Saikyosairen Japan Reinsurance Federation of Consumers' Cooperatives

Address	12-10, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-8531 Tel:+81-3-3320-1711 (https://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. • 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 (https://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 (Sales discontinued from April 2019)
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 35 years since University Co-operatives Mutual Aid Federation started its comprehensive insurance business for students. The current number of policyholders is 730,000 (as of the end of September, 2018). • 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 (https://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 21.29 million (as of the end of March, 2019).

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 (https://www.nikkaren.or.jp/)	
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act	
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 Business interruption support insurance Automobile insurance Medical & cancer insurance Comprehensive personal accident insurance Labor disaster compensation insurance 	<ul style="list-style-type: none"> Life and personal accident insurance Automobile accident expenses insurance Income protection insurance Business interruption mutual aid insurance Small and medium enterprises comprehensive liability 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. Nikkaren set up new “Earthquake risk coverage clause” to cover loss and damage of homes and ordinary buildings in January 2020 and promotes “Business interruption support insurance”, etc. for assisting the business continuation of small and medium-sized enterprises, etc. in terms of “compensation.” 	

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	Small and Medium Sized Enterprise Cooperatives Act	
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 	<ul style="list-style-type: none"> 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 2,500 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 (https://www.zenjikyō.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
Competent Authority	Ministry of Economy, Trade and Industry
Establishment	• Established in 1975.
Line of Business	• Reinsurance business for member societies engaged in automobile insurance and compulsory automobile liability insurance businesses. Guidance, liaison and coordination for member societies. Lending business funds to member societies and borrowing funds on behalf of member societies. Automobile insurance business written jointly.
Insurance Product Range	• Automobile insurance • Compulsory automobile liability insurance
Features	• Member societies conduct automobile insurance businesses, in order to help small and medium-sized enterprises, etc. to cover, under the spirit of mutual aid, economic losses incurred by other small and medium-sized enterprises, etc. due to accidents that are attributed to the ownership, use, or management of automobiles owned by them. Zenjikyō operates reinsurance business for those member societies to diffuse their responsibility to provide insurance coverage and ensure that the claims will be paid in an appropriate manner.

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 (https://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, Ministry of Health, Labor and Welfare
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 Kokumin Kyosai co-op," together with Kokumin Kyosai co-op 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 (https://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	<ul style="list-style-type: none"> • Fire insurance (earthquake insurance) • Automobile insurance • Compulsory automobile liability insurance • Personal accident insurance • Medical and cancer insurance • Income protection insurance • Liability insurance • Comprehensive property insurance • Fidelity credit insurance • Construction civil engineering insurance • Comprehensive workers' compensation insurance • Hull and cargo insurance, 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 Kyokai National Agricultural Mutual 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 Mutual Insurance Society was established in 1948. • Agricultural Mutual Insurance Society was renamed to "National Agricultural Mutual 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 Insurance Associations (municipal level), the Prefectural Federation of Agricultural Mutual Insurance 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; farming equipment insurance and agricultural products in storage 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 Insurance Associations (municipal level), the Prefectural Federation of Agricultural Mutual Insurance Associations (prefectural level), etc. Forms of insurance other than farmer's house insurance, farming equipment insurance and agricultural products in storage insurance are reinsured by the government. • NOSAI Kyokai is the central organization of the Prefectural Federation of Agricultural Mutual Insurance 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 (https://www.bouseikyo.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry 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 (https://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 (http://www.chusairen.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
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	<ul style="list-style-type: none"> • Reinsurance business for Life and personal accident insurance etc. • Life and medical insurance • Labor accident insurance
Features	<ul style="list-style-type: none"> • 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.

Kaigyoui Kyosai Cooperative of Mutual Insurance for Medical Practitioners

Address	1-5-26, Wakasato, Nagano City, Nagano 380-0928 Tel: +81-26-217-6600 (http://www.kaigyouikumiai.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
Competent Authority	Nagano Prefecture
Establishment	• Established in 2010.
Line of Business	• Cooperative insurance business for members and its incidental business
Insurance Product Range	• Income protection plan for medical practitioners
Features	<ul style="list-style-type: none"> • Being invested from Cooperatives of medical insurance doctors (Business cooperative) of 7 prefectures and the founders (practitioners), Kaigyoui Kyosai was founded and authorized by the Kanto Shin-Etsu Welfare Bureau in January 2010 (Since April 2015 it has been supervised by Nagano Prefecture). • In August 2010, “Income protection plan for medical practitioners” was launched in order to offer income protection and support restoration of business in case of business interruptions due to illness or injury of medical practitioners. • Its aims are to stabilize the medical supply system and to secure the business and living of doctors and dentists who are providers of medical care.

2 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	Kokumin Kyosai co-op	○	○	○	○	○	○
	CO-OP Kyosairen	○ ^{※1}	○				
	Daigaku Seikyo Kyosairen	○ ^{※2}	○				
	Zenkokuseikyoren	○	○	○			
	Seikyo Zenkyoren	○	○ ^{※3}	○ ^{※3}			
	Boeisyō Seikyo	○	○				
	Kanagawa Kenmin Kyosai		○	○			○
Business Cooperatives	Nikkaren	○	○	○	○		○
	Kokyoren				○		○
	Zenjikyō				○		
	Chusairen		○				○
	Kaigyōui Kyosai						○
Agricultural Insurance Associations	NOSAI Kyokai	○					○

※1: Products are based on Kokumin Kyosai co-op's policy terms and conditions

※2: Sales discontinued from April 2019

※3: Products are provided by some of the member societies of Seikyo Zenkyoren

※4: "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 Kokumin Kyosai co-op
- 'Liability insurance' by Kanagawa Kenmin Kyosai
- 'Business interruption support insurance' 'Labor disaster compensation insurance', 'Income protection insurance', 'Business interruption mutual aid insurance', 'Small and medium enterprises comprehensive liability insurance' by Nikkaren
- 'Labor accident insurance' by Kokyoren
- 'Labor accident insurance' by Chusairen
- 'Income protection plan for medical protectioners' by Kaigyōui Kyosai
- 'Rice, wheat and barley insurance', 'Livestock insurance', 'Fruit and fruit-tree insurance', 'Field crop insurance', 'Greenhouse insurance', 'Agricultural machine insurance', 'Agricultural machine replacement insurance', 'Agricultural products in storage insurance' by NOSAI Kyokai

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, powerful typhoons, and heavy rains, member societies endeavor to pay insurance and condolence money promptly to the affected policy holders in order to help them put their lives back in order as quickly as possible and carry out various activities for disaster prevention and mitigation.

■ Natural disasters of insurance payout which exceeded 100 Billion Yen

The amount of insurance and condolence money paid by Member Societies amounted to more than 100 Billion Yen for the following devastating natural disasters such as Great Hanshin-Awaji Earthquake in 1995 and the Great East Japan Earthquake in 2011.

Year	Name of Natural Disasters	Insurance and Condolence Money Paid
1991	19th typhoon of 1991 (Mireille)	172 Billion Yen
1995	Great Hanshin-Awaji Earthquake	144 Billion Yen
2004	18th typhoon of 2004 (Songda)	136 Billion Yen
2011	Great East Japan Earthquake	1,254 Billion Yen
2016	Kumamoto Earthquakes	184 Billion Yen
2018	21st typhoon of 2018 (Jebi)	182 Billion Yen
2019	15th typhoon of 2019 (Faxai)	103 Billion Yen
2019	19th typhoon of 2019 (Hagibis)	125 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 2020. 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.

19th typhoon of 1991 (Mireille)

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

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."

18th typhoon of 2004 (Songda)

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

Human damage: Number of missing and dead: 22,288 number of injuries: 6,233.

Property damage: Number of completely destroyed houses: 121,996; number of half destroyed houses: 282,941; number of partially destroyed houses: 748,461 (as of March 1, 2020).

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

Kumamoto Earthquakes

Human damage: Number of missing and dead: 273; number of injuries: 2,809.

Property damage: Number of completely destroyed houses: 8,667; number of half destroyed houses: 34,719; number of partially destroyed houses: 162,500 (as of April 12, 2019).

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

21st typhoon of 2018 (Jebi)

Human damage: Number of missing and dead: 14; number of injuries: 980.

Property damage: Number of damaged houses: 97,910; number of inundated above and below floor level: 707.

※Source of figures for casualties and damage: Japan Fire and Disaster Management Agency website, “Disaster information list”

15th typhoon of 2019 (Faxai)

Human damage: Number of missing and dead: 9; number of injuries: 160.

Property damage: Number of damaged houses: 93,096; number of inundated above and below floor level: 276.

※Source of figures for casualties and damage: Japan Fire and Disaster Management Agency website, “Disaster information list”

19th typhoon of 2019 (Hagibis)

Human damage: Number of missing and dead: 121; number of injuries: 388.

Property damage: Number of damaged houses: 75,758; number of inundated above and below floor level: 29,941.

※Source of figures for casualties and damage: Japan Fire and Disaster Management Agency website, “Disaster information list”

■ Insurance payout for recent great natural disasters

The following are the amount of insurance and condolence money paid by Member Societies for recent great natural disasters.

Name of Natural Disasters	Insurance and Condolence Money Paid
Earthquake in Osaka-Fu Hokubu	56 Billion Yen
Heavy Rain of July 2018	78 Billion Yen
21st typhoon of 2018 (Jebi)	182 Billion Yen
24th typhoon of 2018 (Trami)	91 Billion Yen
15th typhoon of 2019 (Faxai)	103 Billion Yen
19th typhoon of 2019 (Hagibis)	125 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 2020. 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.

(2) Member Societies' Efforts

■ Distribution of free disaster-relief tarpaulins and provision of free temporary housing

Zenkyoren provides free disaster-relief tarpaulins to our policyholders whose houses have been damaged due to a natural disaster and provides temporary housing free of charge for eight months if they can no longer live in their houses due to a fire or other disaster. (This service is for Zenkyoren policyholders who fulfill certain requirements.)



Zenkyoren tarpaulin (3.6m × 5.4m (12-tatami mat size))



Zenkyoren temporary housing

■ Support activities including visits to all insured households

Kyosuiren visits all insured households in the disaster-stricken regions to assess any earthquake and typhoon damage, and works to provide relief payments as quickly as possible.

Moreover, Kyosuiren has conducted disaster relief activities including the delivery of relief supplies to the victims of natural disasters such as Typhoon No. 15 in September 2019 and Typhoon No. 19 in October 2019.

■ Efforts to support disaster stricken regions – Great East Japan Earthquake –

Kokumin Kyosai co-op has been conducting reforestation activities, known as the “Zenrosai Forest in Miyagi” (in the Iwanuma area, Miyagi Prefecture), to regenerate the forested coastline which helps mitigate natural disasters, in areas stricken by the Great East Japan Earthquake.

The staff of the Kokumin Kyosai co-op, together with co-op members and other cooperating organizations, carry out many activities such as planting hardy Japanese black pine seedlings, cultivating them, and weeding.

This is an effort to keep the memory of the Great East Japan Earthquake from fading, and Kokumin Kyosai co-op will continue to restore the forested coastline by taking care of the trees.



Restoration of the forested coastline “Zenrosai Forest in Miyagi”



Weeding before planting seedlings in the restoration area

– The 2016 Kumamoto Earthquake –
Kokumin Kyosai co-op held the “Inochi no Uta (Songs of Life)” concert and “Uki Uki Yose (Japanese Story-Telling)” to lift the spirits of the disaster victims. Eight hundred people, most of whom had been living in temporary housing including government-provided leased housing were invited to Uki Uki Yose. The participants looked happy and were having a good time.



Part of the disaster relief event Uki Uki Yose Story-Telling held in Kumamoto Prefecture

– Typhoon No. 19 of 2019 –
Kokumin Kyosai co-op raised relief funds for the local governments of those regions seriously affected by Typhoon No. 19 of 2019 (Miyagi, Fukushima, Tochigi, Chiba, and Nagano Prefectures). With the organization’s contribution, 5 million yen was donated to each prefecture. The organization also donated 6 million yen to the Japanese Red Cross Society.

■ Measures to Prevent and Reduce Disasters
– Bosai Café –

Since February 2008, the **Kokumin Kyosai co-op** has been holding the “Bosai Café” which the Cabinet Office is promoting to raise public awareness of disaster prevention. With the motto “Easy to understand and full of fun,” the program offers a variety of activities for all the family, such as emergency food tasting, lectures from experts, disaster science experiment demonstrations, and disaster prevention games. Bosai Café is held in many cities across the country. In FY2019, it was held 49 times, making a total of 443 times over the years.



Bosai Café

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 315 alliance members across 111 countries participate (as of October 2020). 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 1.2 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.

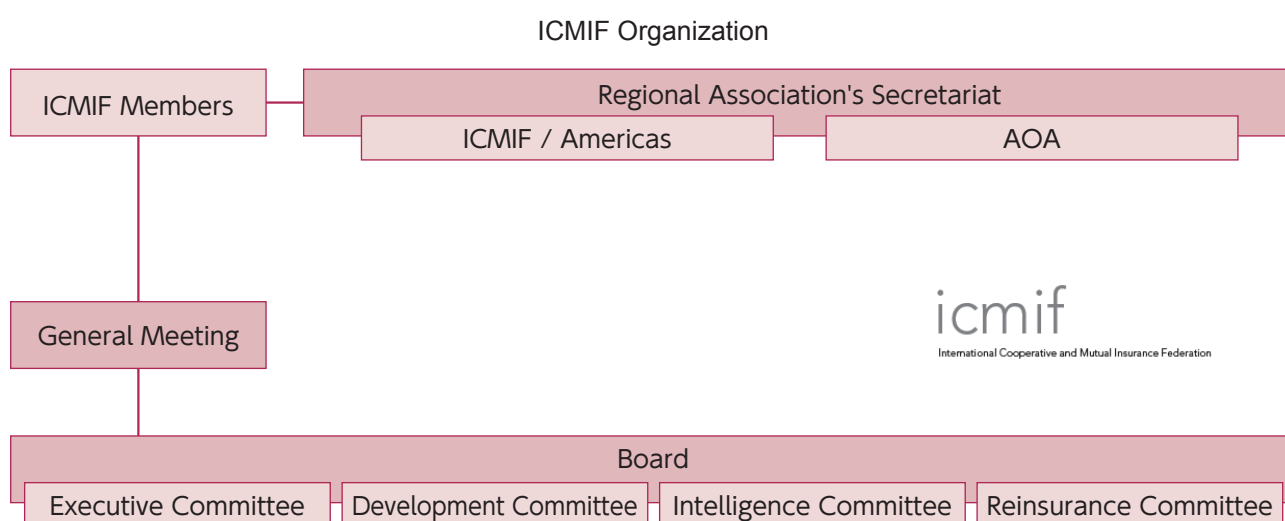
(2) ICMIF

International Co-operative and Mutual Insurance Federation (ICMIF, established in 1922, and its secretariat in Manchester, UK), is one of the sectional organizations of ICA. There are 195 members at ICMIF as of November 2020. The total amount of premium income in all members in fiscal 2017, is about 232 billion USD. 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, Kokumin Kyosai co-op, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Nikkaren, and Kyoei Fire among JCIA member societies, also JCIA is an associate 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 13 countries at Asia and Oceania Association of the ICMIF (AOA), which is a regional association of ICMIF, as of November 2020, 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.



Japanese cooperative insurers of ICMIF members

Full Member	Main Role of Japanese Cooperative Insurer	
<ul style="list-style-type: none"> • Zenkyoren • Kyosairen • Kokumin Kyosai co-op • Nihon Saikyosairen • CO-OP Kyosairen (JCIF) • Daigaku Seikyo Kyosairen • Nikkaren • Kyoei Fire 	ICMIF Director Election Organization	
	<ul style="list-style-type: none"> • Board Member • Excusive Committee Member • Intelligence Committee Member • Reinsurance Committee Member 	<ul style="list-style-type: none"> Zenkyoren, Kokumin Kyosai co-op Zenkyoren Zenkyoren, CO-OP Kyosairen (JCIF) Zenkyoren
Associate Member	AOA Director Election 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

(3) Activities of ICMIF

■ 5-5-5 Mutual Microinsurance Strategy

ICMIF's 5-5-5 Mutual Microinsurance Strategy strives to extend mutual and cooperative microinsurance to five million previously uninsured households over the next five years. After a momentous year, projects have now been launched in five countries (Colombia, India, Kenya, the Philippines and Sri Lanka).

As well as being recognized on a global level by B20 (Business 20) ICMIF's 5-5-5 Strategy is also contributing to a wide spectrum of the UN 2030 Sustainable Development Goals (SDGs).

Many of ICMIF member including Zenkyoren, Kokumin Kyosai co-op, CO-OP Kyosairen(JCIF), and Daigaku Seikyo Kyosairen are supporting partners of this strategy.

ICMIF's 5-5-5 Strategy impacts five UN Sustainable Development Goals (SDGs)



Will help people escape the vicious cycle of poverty and provide a safety net to vulnerable communities.



Will help to ensure food security through the delivery of insurance protection to smallholder farmers, amongst others.



In addition to increasing access to health insurance, will focus on health prevention and access to quality healthcare.



Will positively impact on women who are most often the policyholders of a mutual microinsurance provider.



The target communities of the 5-5-5 Strategy are the most vulnerable to climate change.

icmif
DEVELOPMENT

5-5-5 Mutual
Microinsurance Strategy



Colombia



India



Kenya



The Philippines



Sri Lanka

■ ICMIF Conference and Young Leaders Program

In 2019, the ICMIF Conference was held in Auckland, New Zealand, which had 314 participants from 89 organizations representing 36 countries. “The Future of Mutuality” was the theme of the conference, with keynote speeches and many member panel discussions. Participants from Japan amounted to 34 delegates from 7 member organizations: Zenkyoren, Kyosuiren, Kokumin Kyosai co-op, Nihon Saikyosairen, Co-op Kyosairen, Daigaku Seikyo Kyosairen, and the Japan Cooperative Insurance Association Incorporated.

The Young Leaders Program was also held during the conference. This program aims to build an international network of young professionals (35 or younger) from ICMIF member organizations. The participants discussed issues experienced in the mutual fund and insurance industries around the world. Fifty participants from 13 countries joined the program, including 14 from Japan, who were members of 6 organizations: Zenkyoren, Kyosuiren, Kokumin Kyosai co-op, Nihon Saikyosairen, Co-op Kyosairen, and Japan Cooperative Insurance Association Incorporated.



Panel discussion at the ICMIF Conference



Participants of the Young Leaders Program

■ AOA General Meeting /Board Meeting and AOA/ICMIF Microinsurance Seminar

The AOA held its General Meeting in Auckland, NZ to coincide with the ICMIF Conference. Discussions included activity plans for 2020 and 2021, amendments in bylaws, as well as the election of board members who will serve until the next meeting. The meeting included 91 delegates from 24 member organizations. During the Board Meeting held after the General Meeting, new board members were elected and Fumio Yanai from Zenkyoren was reappointed as Chair of the AOA board.

In addition, the AOA and ICMIF jointly held the Microinsurance Seminar with the theme, “Connecting to Emerging Markets: Benefits and Opportunities for ICMIF Members.” Ninety-five delegates from 36 organizations in 17 countries attended the seminar, which included presentations by specialists from external organizations such as the United Nations Development Programme (UNDP). The participants deepened their understanding of the significance of microinsurance in achieving the SDGs. Moreover, case studies were presented by the member organizations, which included possible candidates for the ICMIF 5-5-5 Mutual Microinsurance Strategy or organizations that receive benefits from the project. Through these presentations, the participants also learned about the current status of the project and the benefits which members in developed countries would receive through their support of emerging markets.



AOA General Meeting participants



AOA/ICMIF Microinsurance Seminar

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 32) at the General Assembly held in Manchester in 1995.

Today, cooperatives are offering a variety of products and services in many countries worldwide and are estimated to have around 1.2 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 (1888-1960) was a social reformer and the first million seller in Japan during 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 services, which were different from original idea, under the supervision of various cooperative acts.



Toyohiko Kagawa

3 Applicable Laws of Major Cooperative Insurers 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.

Each applicable law stipulates the objects of each law and of each organization. The clause spells out what cooperatives desire to achieve through insurance services.

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 ◇Kyo-suiren

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 ◇Kokumin Kyosai co-op, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Zenkokuseikyoren, Seikyo Zenkyoren, Boeisyō 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, Zenjikyō, Chusairen, Kaigyōui Kyosai 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.

4 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.

5 Inscription on the UNESCO Intangible Cultural Heritage List

In November 2016, UNESCO (United Nations Educational, Scientific and Cultural Organization) decided, after a proposal by Germany, to include the “idea and practice of organizing shared interests in cooperatives” on UNESCO’s Intangible Cultural Heritage list. Intangible cultural heritage is defined in the Convention for the Safeguarding of the Intangible Cultural Heritage as “the practices, expressions, knowledge, skills, etc. that, transmitted from generation to generation, are constantly recreated by communities and groups.” The Intergovernmental Committee which decided the inscription praised a cooperative as an “association that allows for community building through shared interests and values creating innovative solutions to societal problems, from generating employment and assisting seniors to urban revitalization and renewable energy projects.”

Moreover, the 2030 Agenda for Sustainable Development adopted by the United Nations 70th General Assembly in September 2015 acknowledges the role of the diverse private sector, such as “cooperatives,” in achieving the 17 Sustainable Development Goals (SDGs) set out in the agenda.

As described above, cooperatives are receiving increasing recognition from the international community. Cooperatives in Japan are also expected to further develop the idea and practice of cooperatives to pass them on to the next generation, through ceaseless efforts to produce effective solutions to problems faced by local communities and create better lives, work and community.

6 Japan Co-operative Alliance (JCA)

In Japan, approximately 65 million people are members of cooperatives, and the cooperative industries that range from agriculture, forestry, fisheries, purchasing, finance, mutual insurance, job creation, welfare, medical care, travel, housing and so on.

In April 2018 Japan Co-operative Alliance (JCA) was organized in order that cooperatives work together with each other to solve various issues that they face and that the possibilities of their roles and functions expand in the region.

JCA’s predecessor, Japan Joint Committee of Co-operatives (JJC) was established in 1956 to promote collaboration among Japanese cooperatives. Since its inception JJC had carried out various cooperative activities both domestically and worldwide. In order to further these collaborative activities, JJC was reorganized into JCA.

With the object of contributing to the cooperative’s roles “better living and work creation in sustainable regions”, JCA has following three functions;

- (1) Promotion and Support for cooperation among cooperatives on the regional, prefectural, and national level
- (2) Advocating policies and public relations on cooperatives
- (3) Education, Research and Study on cooperatives

JCA pursues to expand collaboration among cooperatives at each stage of the region, prefecture and nationwide while making full use of JCA’s knowledge, information and networks of its various member societies.

Currently, JCA has more than 600 organizations including national level cooperative organizations, Prefectural units of Agricultural Co-operatives and regional level various cooperatives. The JCIA joined JCA as the second-class member since JCA was founded.

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