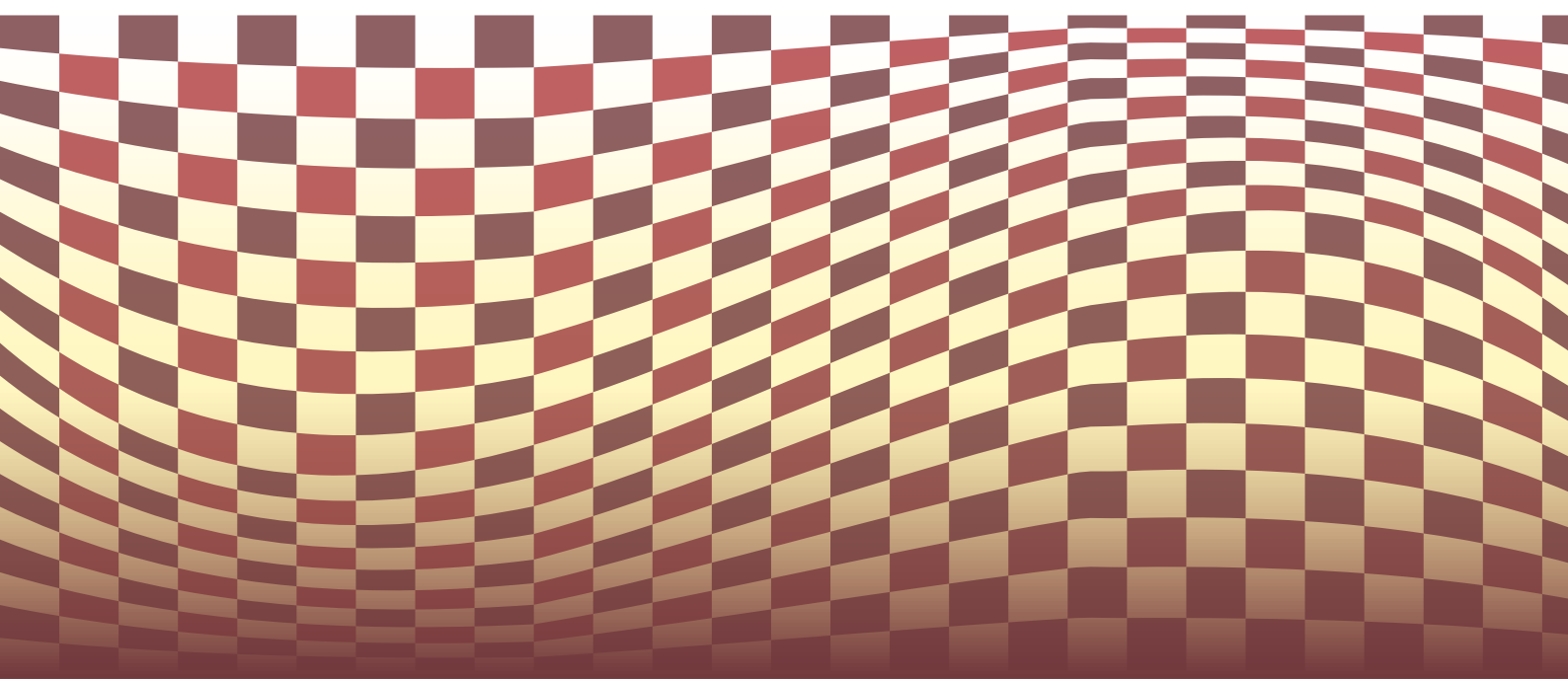


COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2018



COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2018

This brochure has been compiled to introduce the business result of the major cooperative insurers in Japan for fiscal 2017 and activities of 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 2017 achieved business results as follows; the number of members: 77 million, the number of insurance policies: 138 million, the amount insured: 872 trillion yen, the premium income : 6,719 billion yen, the claims paid: 4,232 billion yen, the total assets: 66,630 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 2019

Japan Cooperative Insurance Association Incorporated (JCIA)

CONTENTS

COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2018

I Cooperative Insurance Business in Japan

1. Cooperatives and Cooperative Insurance Business	
(1) About Cooperatives	2
(2) About Cooperative Insurance	2
2. Major Cooperative Insurers in Japan	2
3. Major Product Line by Cooperative Insurers	
(1) Fire Insurance	4
(2) Life Insurance	4
(3) Personal Accident Insurance	5
(4) Automobile Insurance	5
(5) Annuity Insurance	5
(6) List of Product Line Provided by Major Cooperative Insurers	6

II Business Results for Cooperative Insurers in Fiscal 2017

1. Overview of the Cooperative Insurance Business	
(1) Number of Members	7
(2) Number of Policies	7
(3) Amount Insured	8
(4) Premium Income	8
(5) Claims Paid	8
(6) Total Assets	8
2. Business Trends by Type of Insurance	
(1) Fire Insurance	9
(2) Life Insurance	9
(3) Personal Accident Insurance	10
(4) Automobile Insurance	10
(5) Annuity	11

III About JCIA

1. Objectives	12
2. History	12
3. Member Societies	12
4. Management Structure	13
5. Main Activities	13

IV JCIA Member Societies

1. List of Member Societies	14
2. Member Societies' Efforts towards Natural Disasters	
(1) Insurance Claims and Condolence Money Paid by Member Societies	24
(2) Member Societies' Efforts	25
3. International Activities of the Member Societies	
(1) ICA	28
(2) ICMIF	28

V Appendices

1. Beginning of the Modern Cooperative Movement in the World	30
2. History of Cooperative Insurance in Japan	
(1) Establishment of Industrial Union	30
(2) The Dawn of Cooperative Insurance	30
(3) Toyohiko Kagawa	31
3. Applicable Laws of Major Cooperative Societies in Japan (Extract)	31
4. ICA Statement on the Co-operative Identity	32
5. Blueprint for a Co-operative Decade	
(1) International Year of Co-operatives (IYC)	33
(2) Blueprint for a Co-operative Decade	33
6. Inscription on the UNESCO Intangible Cultural Heritage List	34
7. The Birth of Japan Co-operative Alliance (JCA)	34

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 three categories; “Organizations operating cooperative insurances under cooperative laws” , “Organizations providing indemnity services for agricultural products and fisheries or fishing vessel damages as a kind of social security measures under Indemnity Laws” , and “Organizations operating Mutual Relief Work under Local Autonomy law”.

List of Organizations, their Applicable Laws and Regulators

◆◆◆ Organizations which operate cooperative insurances under Cooperative Laws ◆◆◆

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

◆◆◆ Organizations which operate cooperative insurances under Cooperative Laws ◆◆◆

Applicable Laws	Regulators	Name of Organizations (JCIA members are printed in wine color)
Consumers' Livelihood Cooperative Society Law	Ministry of Health, Labor and Welfare	Zenrosai, 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} Zenjikyo & Automobile Insurance Cooperatives in Prefectural and Regional Level Chusairen & Welfare insurance cooperatives in Prefectural and Regional Level ^{(*)1} Kokyoren ^{(*)2} & Truck transport insurance cooperatives ^{(*)1or*)2} Kaigyoui Kyosai ^{(*)1} , Zenbeihan ^{(*)3} , Nissyokukyoso ^{(*)3}

◆◆◆ Organizations providing indemnity services under Indemnity Laws ◆◆◆

Applicable Laws	Regulators	Name of Organizations (JCIA members are printed in wine color)
Agricultural Insurance Law	Ministry of Agriculture, Forestry and Fisheries	Agricultural Mutual Insurance Associations ^{(*)1} , NOSAI Kyokai
Fisheries Disaster Indemnity Law		Fisheries Disaster Indemnity Associations ^{(*)1} , Gyosairen
Fishing Vessel Damage etc. Compensation Law		Japan Fishing Vessel Insurance Association

◆◆◆ Organizations which operate Mutual Relief Work under Local Autonomy law ◆◆◆

Applicable Laws	Regulators	Name of Organizations
Local Autonomy Law	Ministry of Internal Affairs and Communications	Todoufuken Center, Zenkoku Shiyu Bukken Saigai, Kyosaikai, Zenkoku Jichi Kyokai, Zenkoku Koei Juutaku Kasai Kyosai Kikou, Tokubetsuku Kyogikai

*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.

◆◆◆ 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	Kyosuien	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
	Boeisy Seikyo	Fire insurance
Business Cooperatives	Nikkaren	Fire insurance
Agricultural Insurance Associations	NOSAI Kyokai	Building endowment insurance, Comprehensive building insurance

(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.

◆◆◆ 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, Disability insurance)
Fishery Cooperatives	Kyosuien	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
	Kanagawa Kenmin Kyosai	Life insurance, Children's insurance
Business Cooperatives	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	Traffic accident insurance, Personal accident insurance
	Zenkokuseikyoren	Personal accident insurance
	Kanagawa Kenmin Kyosai	Personal accident insurance, Traffic accident insurance
Business Cooperatives	Nikkaren	Comprehensive personal accident insurance, Life and personal accident insurance, Automobile accident expenses 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), Retirement annuity insurance, National pension fund insurance, Defined contribution annuity insurance
Fishery Cooperatives	Kyosuien	Fisherman annuity, National pension fund of fishery workers
Consumers 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	Kyosui	○	○			○	
Consumers Cooperatives	Zenrosai	○	○	○	○	○	○
	CO-OP Kyosai	○ ^{※1}	○				
	Daigaku Seikyo Kyosai	○	○				
	Zenkokuseikyoren	○	○	○			
	Seikyo Zenkyoren	○	○ ^{※2}	○ ^{※2}			
	Boeisho Seikyo	○	○				
	Kanagawa Kenmin Kyosai		○	○			○
Business Cooperatives	Nikkaren	○	○	○	○		○
	Kokyoren				○		○
	Zenjikyō				○		
	Chusai		○				
	Kaigyō Kyosai						○
Agricultural Insurance Associations	NOSAI Kyokai	○					○

※1: Products are based on Zenrosai's policy terms and conditions

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

※3: "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
- '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
- 'Income protection plan for medical protectioners' by Kaigyō 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' by NOSAI Kyokai

II Business Results for Cooperative Insurers in Fiscal 2017

The following are the overall insurance business performance results for cooperative insurers under cooperative laws in fiscal 2017, which are based on data of “Cooperative Insurance Yearbook 2019” (Business Results in Fiscal 2017) published by JCIA.

1 Overview of the Cooperative Insurance Business

	FY2016	FY2017	Growth
Number of Members (in thousands)	76,468	77,364	1.2%
Number of Policies (in thousands)	139,282	138,254	− 0.7%
Amount Insured (in billions of Yen)	885,770	872,401	− 1.5%
Premium Income (in billions of Yen)	8,174	6,719	− 17.8%
Claims Paid (in billions of Yen)	4,402	4,232	− 3.9%
Total Assets (in billions of Yen)	66,008	66,630	0.9%

※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

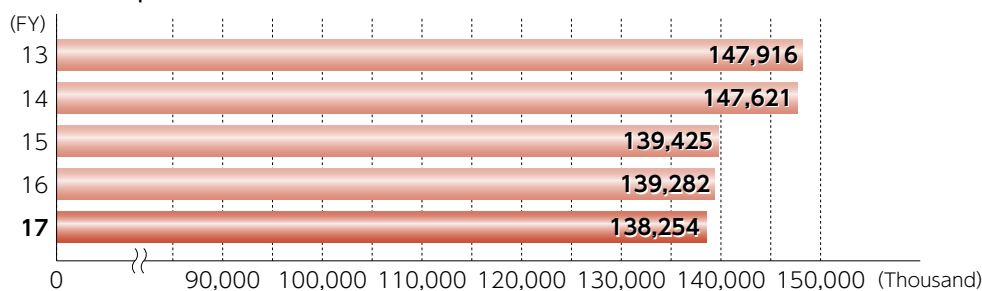
(1) Number of Members..... 77,364 thousand

The number of members increased by 1.2% (895 thousand) up to 77,364 thousand.

(2) Number of Policies 138,254 thousand

The number of policies decreased by 0.7% (1,029 thousand) down to 138,254 thousand.

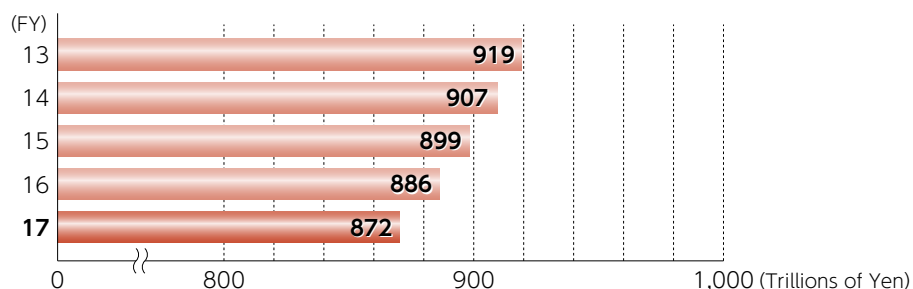
●Trend in number of policies



(3) Amount Insured 872.40 trillion yen

The amount insured decreased by 1.5% (13,369 billion yen) down to 872.40 trillion yen.

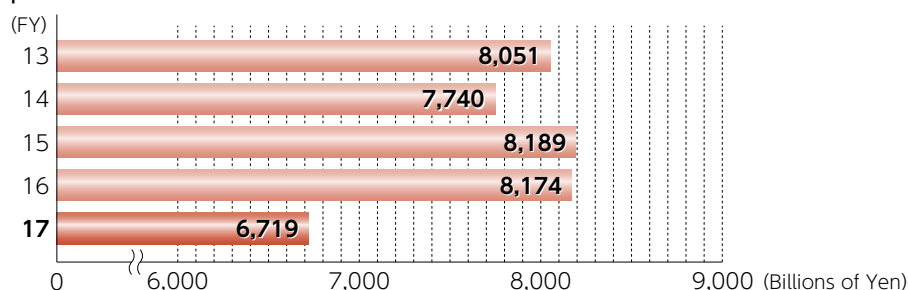
●Trend in amount insured



(4) Premium Income 6,719 billion yen

The premium income decreased by 17.8% (1,455 billion yen) down to 6,719 billion yen.

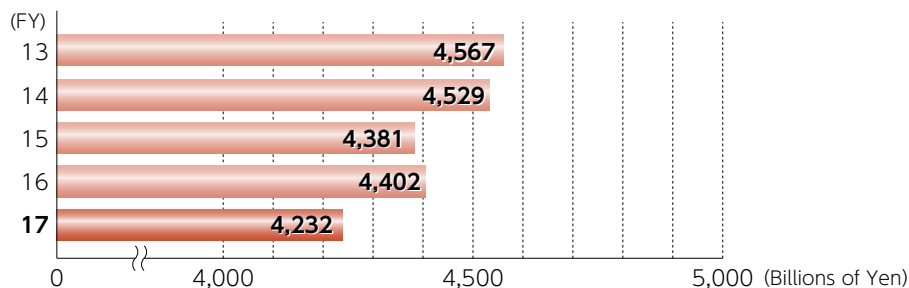
●Trend in premium income



(5) Claims Paid 4,232 billion yen

The claims paid decreased by 3.9% (170 billion yen) down to 4,232 billion yen.

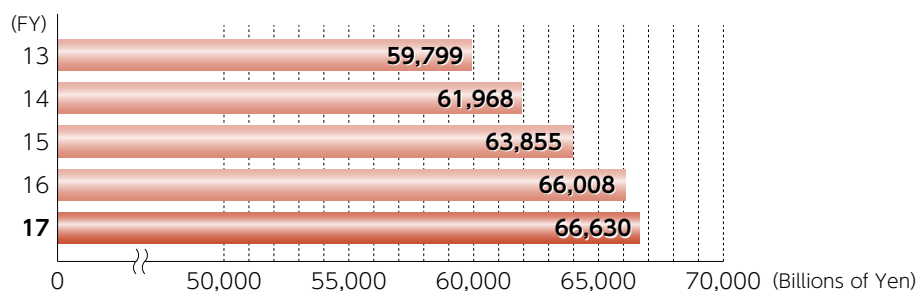
●Trend in claims paid



(6) Total Assets 66,630 billion yen

The total assets increased by 0.9% (622 billion yen), reaching 66,630 billion yen.

●Trend in total assets



2 Business Trends by Type of Insurance

(1) Fire Insurance

In comparison with the preceding year (Fiscal 2016), the number of policies decreased by 1.5% (375 thousand) down to 24,857 thousand. The amount insured increased by 0.1% (454 billion yen) up to 426,216 billion yen. The premium income decreased by 27.7% (835 billion yen) down to 2,181 billion yen. The claims paid decreased by 13.9% (167 billion yen) down to 1,033 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
2013	25,441	− 3.5%	424,134	− 0.7%	2,008,793	14.4%	1,037,502	− 1.5%
2014	25,318	− 0.5%	424,178	0.0%	2,507,467	24.8%	1,081,245	4.2%
2015	25,219	− 0.4%	425,782	0.4%	2,773,104	10.6%	971,667	− 10.1%
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%

(2) Life Insurance

In comparison with the preceding year (Fiscal 2016), the number of policies decreased by 0.6% (371 thousand) down to 61,497 thousand. The amount insured decreased by 3.4% (12,223 billion yen) down to 346,157 billion yen. The premium income decreased by 19.5% (743 billion yen) down to 3,074 billion yen. The claims paid increased by 0.6% (11 billion yen) up to 1,999 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
2013	60,551	− 1.1%	365,901	− 5.7%	4,715,912	− 19.8%	2,281,835	10.6%
2014	60,981	0.7%	353,865	− 3.3%	3,903,157	− 17.2%	2,197,059	− 3.7%
2015	61,584	1.0%	370,162	4.6%	4,096,968	4.9%	2,176,359	− 0.9%
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%

(3) Personal Accident Insurance

In comparison with the preceding year (Fiscal 2016), the number of policies decreased by 1.3% (323 thousand) down to 24,671 thousand. The amount insured decreased by 3.2% (2,310 billion yen) down to 69,187 billion yen. The premium income decreased by 2.3% (1.5 billion yen) down to 65.0 billion yen. The claims paid decreased by 6.2% (2.6 billion yen) down to 39.7 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
2013	34,181	0.8%	104,112	1.2%	75,702	17.2%	48,504	9.1%
2014	33,874	− 0.9%	103,314	− 0.8%	74,316	− 1.8%	48,287	− 0.4%
2015	25,276	− 25.4%	74,030	− 28.3%	68,081	− 8.4%	43,450	− 10.0%
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%

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

In comparison with the preceding year (Fiscal 2016), the number of policies increased by 0.5% (77 thousand) up to 16,322 thousand. The premium income decreased by 0.6% (3.8 billion yen) down to 620.2 billion yen. The claims paid decreased by 1.2% (4.1 billion yen) down to 334.0 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
2013	16,510	− 1.5%	618,097	5.3%	367,070	− 2.3%
2014	16,343	− 1.0%	622,715	0.7%	363,031	− 1.1%
2015	16,401	0.4%	622,407	0.0%	350,844	− 3.4%
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%

(5) Annuity

In comparison with the preceding year (Fiscal 2016), the number of policies increased by 0.5% (24 thousand) up to 4,760 thousand. The premium income increased by 20.6% (128.2 billion yen) up to 750.5 billion yen. The claims paid decreased by 0.8% (6.2 billion yen) down to 810.6 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
2013	4,694	0.0%	602,985	3.0%	814,884	0.2%
2014	4,685	− 0.2%	601,809	− 0.2%	823,127	1.0%
2015	4,707	0.5%	598,270	− 0.6%	821,114	− 0.2%
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%

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.

In order to promote cooperation with overseas cooperatives, JCIA joined International Co-operative Alliance (ICA) in 2014 and in 2018 became a member of Japan Co-operative Alliance (JCA) which was newly established in April of 2018.

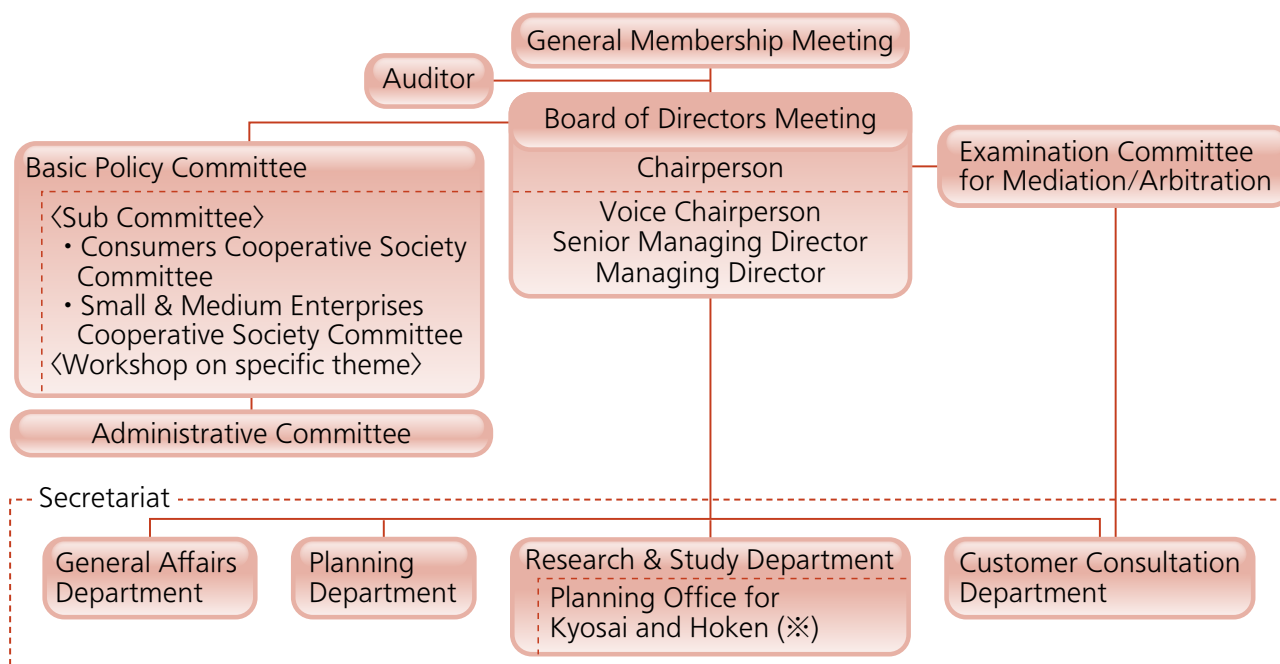
3 Member Societies

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

Membership Categories	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)
	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)
	Kaigyō Kyosai (Cooperative of Mutual Insurance for Medical Practitioners)

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 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 consultations for general matters and complaints by telephone 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

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 Disability 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 (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: "Rosairen.") • In 1976 national integration was realized by the unification of campaign policy, cooperative insurance products, profit and loss accounting, and organizational/secretarial operations. Its abbreviated name was also changed to "Zenrosai."
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"> • Fire insurance • 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 • 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. • Zenrosai, 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	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. • 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 35 years since University Co-operatives Mutual Aid Federation started its comprehensive insurance business for students. The current number of policyholders is 720,000 (as of the end of September, 2017). • 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	<ul style="list-style-type: none"> • 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 21.14 million (as of the end of March, 2018).

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	<ul style="list-style-type: none"> • Fire insurance • Traffic accident reinsurance • Fire reinsurance
Features	<ul style="list-style-type: none"> • 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	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 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.

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 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 (http://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 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	<div> 【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 </div> <div> 【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 </div>
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; 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 Insurance Associations (municipal level), the Prefectural Federation of Agricultural Mutual Insurance Associations (prefectural level), etc. Forms of insurance other than farmer’s house insurance and farming equipment 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 (http://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 (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	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
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 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	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	1,253 Billion Yen
2016	Kumamoto Earthquakes	182 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 2017. 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)

After hitting Nagasaki Prefecture on September 27, 1991, Typhoon Mireille 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: 6,434; 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)

After hitting Nagasaki Prefecture on September 7, 2004, Typhoon Songda 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: 22,233; number of injuries: 6,231.

Property damage: Number of completely destroyed houses: 121,783; number of half destroyed houses: 280,965; number of partially destroyed houses: 745,162 (as of September 7, 2018).

※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: 272; number of injuries: 2,808.

Property damage: Number of completely destroyed houses: 8,668; number of half destroyed houses: 34,720; number of partially destroyed houses: 162,562 (as of October 15, 2018).

※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 Tarpaulin Services and Temporary Housing 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

■Visiting all Households and Support Activities

Kyosuioren is making efforts to visit all member households in the area that suffered earthquake and typhoon disaster damage in order to assess damages and pay insurance at the earliest possible time. To the victims of natural disasters, including the earthquake that occurred off the Oita Coast in June 2017, and the torrential rain that hit northern Kyushu in July 2017, Kyosuioren provided relief goods and carried out relief and support activities.

■Activities for Disaster Prevention/ Mitigation - Bosai Café -

Zenrosai has been providing the “Bosai Café,” dispatch program, which is promoted by the Cabinet Office, since February 2008 for the purpose of raising citizens’ awareness of disaster prevention.

It is a program, with an “easy to understand and enjoyable” as a motto, that consists of a combination of various events such as emergency food tasting, lectures by experts, demonstrations of disaster science experiments, and disaster prevention games, so that the whole family, including children and adults, can participate to it. Bosai Café is held in various places throughout the nation. It was held 39 times in FY2017 and a cumulative total of 343 times in the past.



Disaster Prevention Quiz

■Zenrosai Story-telling Sessions for Children

Zenrosai has been conducting “Story-telling sessions for children” since November 2012. The sessions were originally aimed at fostering psychological care and sound development of the children affected by the Great East Japan Earthquake. Then, having compiled a picture booklet titled Jishinga Kitara Bosai Ehon Bosai (a picture booklet to prepare against an earthquake) in order to raise awareness for disaster risk reduction among kids, Zenrosai carries out the story-telling sessions at nursery schools and kindergartens, as well as disaster prevention/mitigation and parenting events throughout Japan.



Story-telling Sessions for Children

■Activities to Support the Damaged Area – The Great East Japan Earthquake –

Zenrosai planted approximately 800 seedlings of Japanese black pine in an activity called “Zenrosai Forestation Activities” in cooperation with affiliate organizations in November 2017 in order to aid in the regeneration of coastal disaster-prevention forests damaged by the Great East Japan Earthquake.



Zenrosai Forestation Activities

- Kumamoto Earthquake in 2016 -

Zenrosai conducted the following activities in order to help the victims of the Kumamoto Earthquake cheer up and recognize the importance of relief of mind, calm feeling, and mutual support.

●Movie Presentation

After presenting the movie “Hanachan-no-Misoshiru,” a talk show was provided. The heroine, Ryoko Hirose, the original author, Shingo Yasutake, and Hana Yasutake appeared on the talk. After the event, Ms. Hirose visited the temporary housing complexes in Nishihara Village and Mashiki Town in order to offer cheer to the earthquake victims.



Movie Presentation

●Dietary Education Campaign

The people living in the temporary housing complexes were invited to experience soba making from planting, harvesting, and soba husking (buckwheat) to finally making soba noodles by hand. The participants also enjoyed eating soba. In addition, an event to make miso (soy bean paste) for children and parents was also provided. The participants attempted to make home-made miso by using soy beans, salt, and rice malt.



Dietary Education (Soba Planting)



Dietary Education (Miso Making)

3 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 312 alliance members across 109 countries participate (as of October 2018). 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

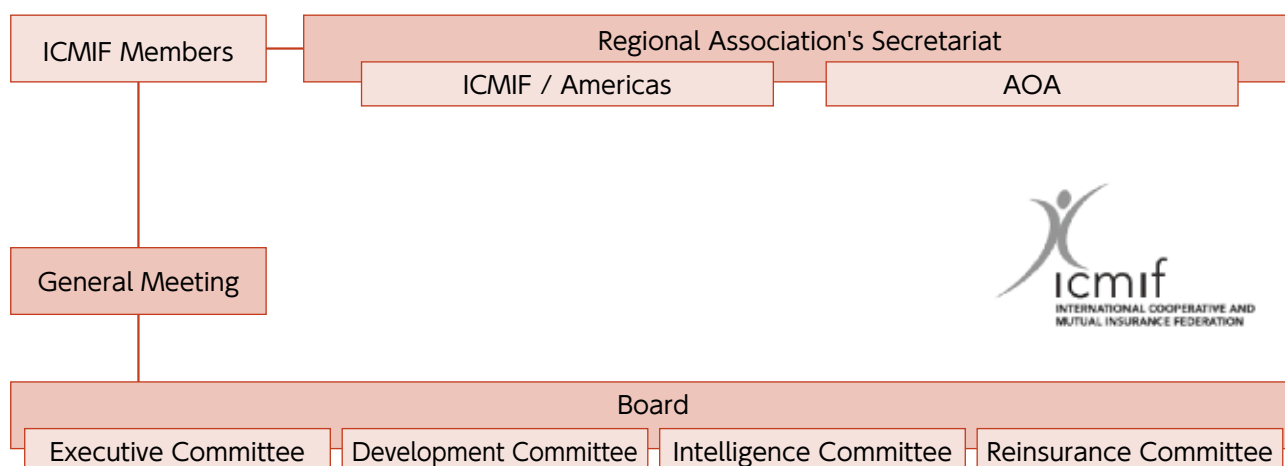
International Co-operative and Mutual Insurance Federation (ICMIF, established in 1922, and its secretariat in Manchester, UK), is one of the sectional organizations of ICA. There are 197 members at ICMIF as of November 2018. The total amount of premium income in all members in fiscal 2017, is about 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, Kyosairen, 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 13 countries at Asia and Oceania Association of the ICMIF (AOA), which is a regional association of ICMIF, as of October 2018, 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 • Kyosuioren • Zenrosai • Nihon Saikyosairen • CO-OP Kyosairen (JCIF) • Daigaku Seikyo Kyosairen • Nikkaren • Kyoei Fire 	ICMIF Director Election Organization <ul style="list-style-type: none"> • Board Member: Zenkyoren, Zenrosai • Excusive Committee Member: Zenkyoren • Intelligence Committee Member: Zenkyoren, CO-OP Kyosairen (JCIF) • Reinsurance Committee Member: Zenkyoren 	
Observer 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: Zenkyoren • Auditor: Kyosuioren 	



ICMIF Biennial Conference (October 2017 in London)



Visit to AOA member (November 2017 in Sri Lanka)

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 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 ◇Kyosuren

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, Zenjikyō, Chusairen, Kaigyōi 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.

Agricultural Insurance Act ◇NOSAI Kyokai

Article 1 The purpose of this act is to 1) ensure the stabilization of agricultural management, and to establish cooperative insurance business that compensates for losses incurred by farmers who suffer a disaster or any other unexpected accident, and 2) to establish an agricultural insurance system that provides insurance businesses to alleviate the negative impacts on agricultural management associated with losses of agricultural income to farmers who suffer changes in supply and demand and other circumstances in addition to the above mentioned disaster or accidents, thereby contributing to the sound development of agriculture.

Article 2 Agricultural insurance shall include the agricultural cooperative insurance business, the agricultural mutual liability insurance business, or the agricultural management income insurance business provided by Agricultural Mutual Insurance Associations, Federations of Agricultural Mutual Insurance Associations, or municipalities (or special wards where there are; the same applies hereinafter) and reinsurance/insurance business provided by the national government.

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 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

6 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.

7 The Birth of 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.

[illegible]

[illegible]

COOPERATIVE INSURANCE IN JAPAN FACT BOOK 2018

PUBLISHER: JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED

LILAC SANEI BLDG. 1F, 12-5, YOTSUYASANEI-CHO

SHINJUKU-KU, TOKYO 160-0008 JAPAN

PHONE: +81-3-5368-5751

FAX: +81-3-5368-5760

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

PUBLICATION PRINTER/Otowa Printing Co.,Ltd.



JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED

LILAC SANEI BLDG. 1F, 12-5, YOTSUYASANEI-CHO
SHINJUKU-KU, TOKYO 160-0008 JAPAN
Phone:+81-3-5368-5751 Fax:+81-3-5368-5760

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

