KYOSAI IN JAPAN

— FACT BOOK 2021 —

This brochure has been compiled to introduce the business result of the major kyosai organizations in Japan for fiscal 2020 and activities of JCIA (Japan Cooperative Insurance Association Incorporated) and its member societies.

Each cooperative engaged in kyosai 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 kyosai organizations under cooperative laws in fiscal 2020 achieved business results as follows; the number of members: 78 million, the number of policies: 130 million, the amount insured: 809 trillion yen, the premium income : 6,818 billion yen, the claims paid: 4,815 billion yen, the total assets: 66,866 billion yen.

The kyosai organizations have been playing a significant role to supplement social security system in Japan by providing a means of mutual help among their members.
The kyosai organizations 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 kyosai and its societies in Japan.

February 2022
JCIA

CONTENTS

KYOSAI IN JAPAN FACT BOOK 2021

Ⅰ Kyosai Business in Japan

1.Cooperatives and Kyosai Business
(1) About Cooperatives ····· 2
(2) About Kyosai ····· 2
2. Major Kyosai Organizations in Japan 2
3. Major Product Line by Kyosai Organizations
(1) Fire Kyosai ····· 3
(2) Life Kyosai ····· 3
(3) Personal Accident Kyosai ····· 3
(4) Automobile Kyosai ····· 3
(5) Annuity Kyosai ····· 3

Ⅱ Business Results for Kyosai Organizations in Fiscal 2020

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

Ⅲ About JCIA

1. JCIA ····· 8
2. Objectives ····· 8
3. History ····· 8
4. Member Societies ····· 8
5. Management Structure ····· 9
6. Main Activities ····· 9

Ⅳ JCIA Member Societies

1. List of Member Societies ····· 10
2. List of Product Line Provided by Major Kyosai Organizations ····· 19
3. Member Societies' Efforts towards Natural Disasters
(1) Insurance Claims and Condolence Money Paid by Member Societies ····· 20
(2) Member Societies' Efforts ····· 22
4. International Activities of the Member Societies
(1) ICA ····· 24
(2) ICMIF ····· 24
(3) Activities of ICMIF ····· 25

Ⅴ Appendices

1. Beginning of the Modern Cooperative Movement in the World ····· 27
2. History of Kyosai in Japan
(1) Establishment of Industrial Union ··· 27
(2) The Dawn of Kyosai ····· 27
(3) Toyohiko Kagawa ····· 28
3. Applicable Laws of Major Kyosai Organizations in Japan (Extract) ····· 28
4. ICA Statement on the Co-operative Identity ····· 29
5. Inscription on the UNESCO Intangible Cultural Heritage List ····· 30
6. Japan Co-operative Alliance (JCA) ··· 30

I Kyosai Business in Japan

1 Cooperatives and Kyosai 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, kyosai, 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 Kyosai

The kyosai 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 Kyosai Organizations in Japan

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

Each Kyosai Organizations is according to the applicable law permitted to operate kyosai.

List of Organizations, their Applicable Laws and Authorities

Applicable Laws	The Authorities of Laws	Name of Organizations (JCIA members are printed in blue color)
Agricultural Cooperative Society Law	Ministry of Agriculture, Forestry and Fisheries	Zenkyoren & Agricultural Cooperatives in Prefectural and Regional Level(*1)
Fisheries Cooperative Association Law		Kyosuiren & Fisheries Cooperatives in Prefectural and Regional Level (*1)

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

The regulator of each institution is as same as the authorities of applicable laws unless otherwise stated below.
*1 : Regulated by Prefectural Levels
*2 : Regulated by the Ministry of Land, Infrastructure, Transport and Tourism
*3 : Regulated by the Ministry of Agriculture, Forestry and Fisheries

3 Major Product Line by Kyosai Organizations

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

(1) Fire Kyosai

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

(2) Life Kyosai

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 kyosai under which a policyholder can reserve money for the life or for the education of children.

(3) Personal Accident Kyosai

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

(4) Automobile Kyosai

This policy provides compensation for damages to the other party caused by automobile accidents, accident coverage for the insured and their family members, and physical damage coverage for policyholders' vehicles.
All vehicles including motorbikes and moped must be insured with the compulsory automobile liability kyosai.

(5) Annuity Kyosai

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

II Business Results for Kyosai Organizations in Fiscal 2020

The following are the overall kyosai business performance results for kyosai organizations under cooperative laws in fiscal 2020, which are based on data of "Kyosai Yearbook 2022" (Business Results in Fiscal 2020) published by JCIA.

1 Overview of the Kyosai Business

	FY2019	FY2020	Growth
Number of Members (in thousands)	77,314	77,726	0.5%
Number of Policies (in thousands)	135,426	130,224	− 3.8%
Amount Insured (in billions of Yen)	845,061	808,584	− 4.3%
Premium Income (in billions of Yen)	6,509	6,818	4.7%
Claims Paid (in billions of Yen)	5,125	4,815	− 6.1%
Total Assets (in billions of Yen)	65,752	66,866	1.7%

※1 "Number of Policies", "Amount Insured" and "Premium Income" are based on Policies in force
※2 "Amount Insured" does not include that of automobile kyosai and compulsory automobile liability kyosai

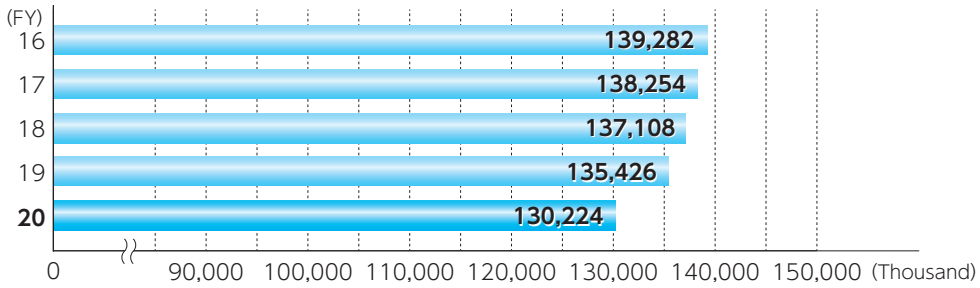
(1) Number of Members…… 77,726 thousand

The number of members increased by 0.5% (413 thousand) up to 77,726 thousand.

(2) Number of Policies …… 130,224 thousand

The number of policies decreased by 3.8% (5,202 thousand) down to 130,224 thousand.

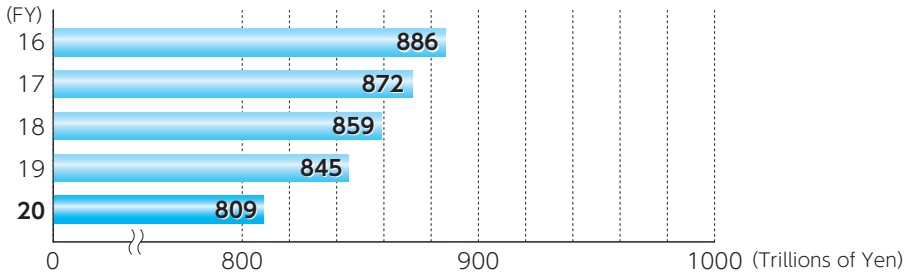
●Trend in number of policies



(3) Amount Insured …… 808.58 trillion yen

The amount insured decreased by 4.3% (36,476 billion yen) down to 808.58 trillion yen.

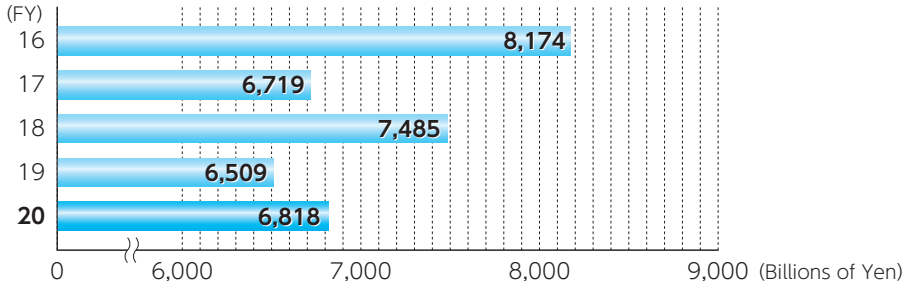
●Trend in amount insured



(4) Premium Income …… 6,818 billion yen

The premium income increased by 4.7% (309 billion yen) up to 6,818 billion yen.

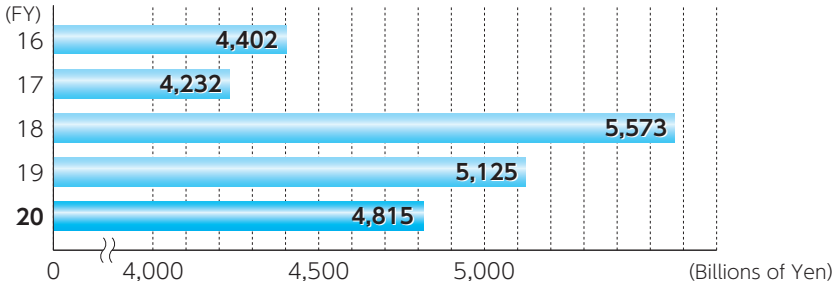
●Trend in premium income



(5) Claims Paid …… 4,815 billion yen

The claims paid decreased by 6.1% (311 billion yen) down to 4,815 billion yen.

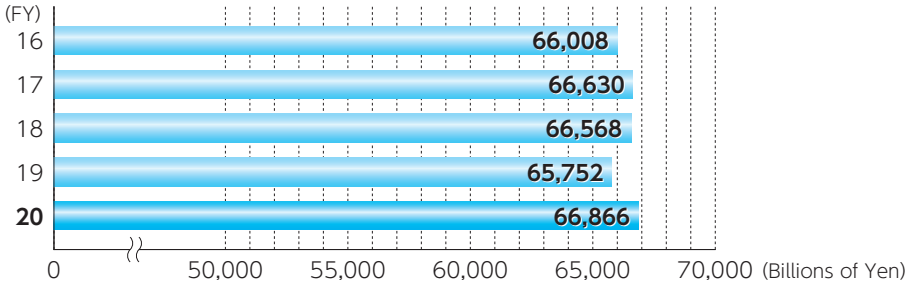
●Trend in claims paid



(6) Total Assets …… 66,866 billion yen

The total assets increased by 1.7% (1,114 billion yen) up to 66,866 billion yen.

●Trend in total assets



2 Business Trends by Type of Kyosai

(1) Fire Kyosai

In comparison with the preceding year (Fiscal 2019), the number of policies decreased by 1.8% (440 thousand) down to 23,603 thousand. The amount insured decreased by 0.2% (1,033 billion yen) down to 424,802 billion yen. The premium income decreased by 1.8% (34 billion yen) down to 1,847 billion yen. The claims paid decreased by 1.0% (18 billion yen) down to 1,684 billion yen.

◆ ◆ ◆ Business Trend of Fire Kyosai ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	25,232	0.1%	425,762	0.0%	3,015,582	8.7%	1,200,223	23.5%
2017	24,857	− 1.5%	426,216	0.1%	2,180,605	− 27.7%	1,033,032	− 13.9%
2018	24,541	− 1.3%	426,914	0.2%	2,297,543	5.4%	1,518,278	47.0%
2019	24,043	− 2.0%	425,835	− 0.3%	1,880,424	− 18.2%	1,702,057	12.1%
2020	23,603	− 1.8%	424,802	− 0.2%	1,846,859	− 1.8%	1,684,314	− 1.0%

(2) Life Kyosai

In comparison with the preceding year (Fiscal 2019), the number of policies increased by 0.5% (305 thousand) up to 61,360 thousand. The amount insured decreased by 1.9% (6,307 billion yen) down to 319,643 billion yen. The premium income increased by 7.0% (232 billion yen) up to 3,540 billion yen. The claims paid decreased by 10.4% (231 billion yen) down to 1,997 billion yen.

◆ ◆ ◆ Business Trend of Life Kyosai ◆ ◆ ◆

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	61,868	0.5%	358,398	− 3.2%	3,817,426	− 6.8%	1,987,260	− 8.7%
2017	61,497	− 0.6%	346,175	− 3.4%	3,074,299	− 19.5%	1,998,754	0.6%
2018	61,245	− 0.4%	334,041	− 3.5%	3,336,853	8.5%	2,861,589	43.2%
2019	61,056	− 0.3%	325,951	− 2.4%	3,308,623	− 0.8%	2,227,725	− 22.2%
2020	61,360	0.5%	319,643	− 1.9%	3,540,148	7.0%	1,996,966	− 10.4%

(3) Personal Accident Kyosai

In comparison with the preceding year (Fiscal 2019), the number of policies decreased by 23.0% (5,307 thousand) down to 17,760 thousand. The amount insured decreased by 48.5% (29,432 billion yen) down to 31,262 billion yen. The premium income decreased by 1.8% (1.1 billion yen) down to 60.7 billion yen. The claims paid decreased by 11.2% (3.9 billion yen) down to 31.1 billion yen.

Business Trend of Personal Accident Kyosai

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Amount Insured (Billions of Yen)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	24,993	− 1.1%	71,496	− 3.4%	66,549	− 2.2%	42,343	− 2.5%
2017	24,671	− 1.3%	69,187	− 3.2%	65,025	− 2.3%	39,719	− 6.2%
2018	24,157	− 2.1%	66,183	− 4.3%	63,477	− 2.4%	37,903	− 4.6%
2019	23,067	− 4.5%	60,695	− 8.3%	61,765	− 2.7%	35,018	− 7.6%
2020	17,760	− 23,0%	31,262	− 48.5%	60,676	− 1.8%	31,084	− 11.2%

(4) Automobile Kyosai (Including Compulsory Automobile Liability Kyosai)

In comparison with the preceding year (Fiscal 2019), the number of policies increased by 0.7% (108 thousand) up to 16,267 thousand. The premium income decreased by 1.6% (9.6 billion yen) down to 584.1 billion yen. The claims paid decreased by 10.7% (34.8 billion yen) down to 290.4 billion yen.

Business Trend of Automobile Kyosai

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	16,245	− 1.0%	623,988	0.3%	338,131	− 3.6%
2017	16,322	0.5%	620,159	− 0.6%	334,012	− 1.2%
2018	16,191	− 0.8%	598,418	− 3.5%	332,675	− 0.4%
2019	16,159	− 0.2%	593,655	− 0.8%	325,208	− 2.2%
2020	16,267	0.7%	584,085	− 1.6%	290,419	− 10.7%

(5) Annuity Kyosai

In comparison with the preceding year (Fiscal 2019), the number of policies increased by 3.5% (179 thousand) up to 5,234 thousand. The premium income increased by 19.0% (121.6 billion yen) up to 760.3 billion yen. The claims paid decreased by 2.8% (22.7 billion yen) down to 797.3 billion yen.

Business Trend of Annuity Kyosai

Fiscal Year	Number of Policies (Thousand)	Change from Previous Year	Premium Income (Millions of Yen)	Change from Previous Year	Claims Paid (Millions of Yen)	Change from Previous Year
2016	4,737	0.6%	622,336	4.0%	816,836	− 0.5%
2017	4,760	0.5%	750,517	20.6%	810,611	− 0.8%
2018	4,874	2.4%	1,161,527	54.8%	805,201	− 0.7%
2019	5,056	3.7%	638,705	− 45.0%	819,956	1.8%
2020	5,234	3.5%	760,303	19.0%	797,286	− 2.8%

III About JCIA

1 JCIA

JCIA is a general incorporated association which was established for the purpose of promoting coordination among member societies and contributing to the development of cooperatives and kyosai. Main activities of JCIA are Research and Studies of cooperatives and kyosai, Human Resources Development and Training for member societies, Public Relations, Publishing a monthly journal "Cooperative and Commercial Insurance", and Providing Consultations about inquiries and complaints from policy holders and/or their related persons.

2 Objectives

The purpose of JCIA shall be to promote sound development of the kyosai businesses operated by cooperatives, thereby contributing to stabilizing the lives and improving the welfare of people engaged in the agriculture, forestry and fisheries industries as well as other employees and workers in local communities or small and medium-sized business owners.

3 History

After World War II, quite a few kyosai organizations were established and have subsequently developed in Japan. Kyosai 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 kyosai organizations with common philosophy and base had been increasing, and there has arisen a need to establish a framework to share and coordinate the opinions of these societies in order to deal with common issues.
Under these circumstances, in April 1992, JCIA was established as a body to promote cooperation and coordination among kyosai organizations as a result of collective efforts by seven kyosai organizations.
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 kyosai organizations.
JCIA launched the Customer Consultation Department in 2003 as the third party body with the aim of consultation and support for the resolution of complaints from cooperative insurance policyholders. It was certified by the Minister of Justice under the ADR Promotion Act in 2010.
JCIA made a transition to a general incorporated association in April 2013, responding to a reform of the public interest corporation.

4 Member Societies

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

■ Full Member

Full Member is a cooperative that is established in accordance with the laws for the purpose to operate the kyosai 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 kyosai 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 kyosai business.

Membership Categories	Organization Name
Full Member	Zenkyoren (National Mutual Insurance Federation of Agricultural Cooperatives)
	Kyosuiren (National Mutual Insurance Federation of Fishery Co-operatives)
	Kokumin Kyosai co-op (National Federation of Workers and Consumers Kyosai Cooperatives)
	Nihon Saikyosairen (Japan Reinsurance Federation of Consumers' Cooperatives)
	CO-OP Kyosairen (Japan CO-OP Insurance (kyosai) 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)
	Zenjikyo (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)
Second-class Supporting Member	Boeisyo Seikyo (Consumer Co-operative of Ministry of Defense)
	Kanagawa Kenmin Kyosai (The Kanagawa Kenmin-Kyosai Consumer's Cooperative Insurance)
	Chusairen (Small and Medium size Enterprise Welfare Cooperative Insurance Federation)
	Kaigyoui Kyosai (Cooperative of Mutual Insurance for Medical Practitioners)

5 Management Structure

6 Main Activities

(1) Research and Studies

- Conducting research and study activities and expressing opinions to address common issues to the member societies (e.g. the revision of laws, etc.).
- Research on kyosai theory conducted by the "Research Committee on Kyosai 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 kyosai.

(2) Human Resources Development and Training

- Holding training seminars in order to improve the skills of the executives and staff of kyosai organizations, 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 "Kyosai Yearbook" etc.
- Publishing "Kyosai in Japan Fact Book."
- Holding "JCIA Seminars" with the aim of raising awareness of cooperatives and the kyosai 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 kyosai-related organizations.

(5) International Activity

- Cooperation with overseas cooperatives and cooperative insurers such as International Co-operative Alliance (ICA) and International Cooperative and Mutual Insurance Federation (ICMIF).
- Conducting research and studies on trends in the situation concerning cooperative/commercial insurance in overseas.
- Dissemination of information to overseas countries.

(6) Consultations

- Providing telephone consultations about inquiries and complaints from policy holders and/or their related persons regarding kyosai business operated by the member societies.
- Support for the resolution of disputes provided by Customer Consultation Department as the Alternative Dispute Resolution (ADR) body certified by the Minister of Justice under the ADR Promotion Act.

IV JCIA Member Societies

1 List of Member Societies

Full Member

Zenkyoren National Mutual Insurance Federation of Agricultural Cooperatives

Address	JA Kyosai Building, 2-7-9, Hirakawa-cho, Chiyoda-ku, Tokyo 102-8630 Tel:+81-3-5215-9100 (https://www.ja-kyosai.or.jp/)
Applicable Law	The Agricultural Cooperative Society Law
Competent Authority	Ministry of Agriculture, Forestry and Fisheries
Establishment	• Established in 1951. • In 2000 Zenkyoren (then a national federation only) merged with 47 prefectural kyosai 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	• Japan Agricultural Cooperatives (JA) nationwide and Zenkyoren jointly run a kyosai business. • Zenkyoren administers operations including the planning of diverse programs, systems development, asset management, and liability reserves for claims payment.
Kyosai Product Range	• Whole life kyosai • Single-premium whole life kyosai • Underwriting-standards mitigation type whole life kyosai • Endowment life kyosai • Single-premium endowment life kyosai • Term life kyosai • Cancer kyosai • Medical kyosai • Underwriting-standards mitigation type medical kyosai • Nursing care kyosai • Single-premium nursing care kyosai • Children's kyosai • Disability kyosai • Specific severe disease kyosai • Assumed-interest-rate change type annuity kyosai • Building endowment kyosai • Automobile kyosai • Compulsory automobile liability kyosai • Personal accident kyosai • Fire kyosai • Liability kyosai • Group term life kyosai • Cooperative-owned building fire kyosai • Volunteer comprehensive kyosai • Worker's property accumulation savings kyosai • Retirement annuity kyosai • National pension fund kyosai • Defined contribution annuity kyosai and others
Features	• Kyosai 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	Kanda Ogawamachi Nichome Building, 2-3-6, Kanda Ogawamachi, Chiyoda-ku, Tokyo 101-0052 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	• Zensuikyo, forerunner of Kyosuiren, entered into kyosai business in 1951. • In 2008, Japan Fisheries Cooperatives (JF), Fish Processors Cooperative Association and Kyosuiren jointly came to write kyosai business according to the revision of the Fisheries Cooperatives Association Law.
Line of Business	• Various types of kyosai, such as fire kyosai, householder's comprehensive kyosai, comprehensive life kyosai, crew's welfare kyosai and the like.
Kyosai Product Range	• Choko (Comprehensive life kyosai) • Kurashi (Householder's comprehensive kyosai) • Nenkin (Fishermen annuity) • Kasai (Fire kyosai) • Noriko (Crew's welfare kyosai) • Danshin (Group credit life kyosai) • National pension fund kyosai
Features	• Kyosuiren comprises fishery cooperatives (JF), fisheries production cooperatives, fish processor cooperatives and their federations. It was established as the only federation engaged in the kyosai business with each member cooperative and federation contributing a share of the capital. Jointly selling kyosai contracts, Kyosuiren, JF and others play their respective roles and operate the kyosai business in an integrated manner. • As a major business of JF, JF kyosai aims to expend all possible means to "safeguard the livelihoods" of fisherpersons, thereby Protecting beautiful sea and fisheries and kyosai contributing to the development of attractive fishing villages and communities where people can live in affluence and peace of mind.

Kokumin Kyosai co-op National Federation of Workers and Consumers Kyosai 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	• The first Workers and Consumers Kyosai 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 Kyosai Organizations, who had already started businesses, gathered together to establish a central organization, called the National Federation of Workers and Consumers Kyosai Cooperatives (Abbreviated name: "Rosairen.") • In 1976 national integration was realized by the unification of campaign policy, kyosai business, profit and loss accounting, and organizational/secretarial operations. Its abbreviated name was also changed to "Zenrosai." • In June 2019, on marking its 60th anniversary, a nickname "Kokumin Kyosai co-op" was adopted in order to become a more friendly and approachable organization.
Line of Business	• Kyosai business, and guidance, information sharing, and arrangements for member societies
Kyosai Product Range	• Smile kyosai (Fire insurance/Natural disaster kyosai) • Smile kyosai with social contribution for eco-house • Smile kyosai for mortgage of Labour Bank • Kokumin kyosai (General public kyosai) • New comprehensive health kyosai • New life kyosai • Iki Iki Oen (Long term life kyosai) • Annuity kyosai • My car kyosai (Automobile kyosai) • My car kyosai (Automobile kyosai) • Compulsory automobile liability kyosai • Traffic accident kyosai • New group annuity kyosai • Group term life kyosai • New group life kyosai for retirees • Mutual aid benefit kyosai • Liability kyosai
Features	• Kokumin Kyosai co-op is a federation which consists of 58 member societies: 47 member societies of Consumers Kyosai Cooperatives based on local workers in each prefecture, eight member societies of Consumer Kyosai Cooperatives for workers at workplaces which are constructed beyond the borders of the prefectures, and three member societies of consumers' federations. • Kokumin Kyosai co-op, as a consumer cooperative taking charge of workers' voluntary welfare movement, engages mainly in the kyosai business, while it is expanding the circle of mutual relief for companies' employees as well as local workers and consumers. In this way, Kokumin Kyosai co-op is aiming at the realization of its philosophy, which is, "Creation of a rich and safe society through everyone's helping each other."

Nihon Saikyosairen Japan Reinsurance Federation of Consumers' Cooperatives

Address	12-10, Yoyogi 2-chome, Shibuya-ku, Tokyo 151-8531 Tel:+81-3-3320-1711 (https://www.saikyosairen.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	• 1975: Kokuro Kyosai (currcntly Zenkoku Kouun Kyosai), Zentei Kyosai, Dentsu Kyosai, Zenrinya Kyosai (currently Shinrinroren Kyosai) and Zensembai Kyosai (currently Zentabaco Seikyo) formed "Tansan Kyosai Rengokai (Federation of Industrial Cooperative Insurance Societies)" and started automobile kyosai. • 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 kyosai 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 kyosai organizations
Kyosai Product Range	• 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 kyosai organizations, and in supporting direct contracts.

CO-OP Kyosairen Japan CO-OP Insurance (Kyosai) 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	• 1951: Japanese Consumers' Cooperative Union (JCCU) was established. • 1984: JCCU started Kyosai business. • 2008: CO-OP Kyosairen was established as a federation specializing in kyosai businesses. • 2009: CO-OP Kyosairen started to operate the businesses.
Line of Business	• Kyosai business, and guidance, communication and adjustment for consumer cooperative member societies, as well as promotion of life planning activities
Kyosai Product Range	• CO-OP kyosai (Tasukeai) • CO-OP student comprehensive mutual kyosai • CO-OP automobile kyosai • CO-OP kyosai (Aipurasu) • CO-OP kyosai (Zuttoai) • CO-OP life kyosai (New ai ai) • CO-OP fire kyosai
Features	• CO-OP Kyosairen, jointly founded by consumer cooperatives operating CO-OP kyosai businesses and JCCU, is a consumers' federation that runs kyosai business. • CO-OP Kyosairen promotes kyosai in conjunction with the supply and purchasing business for the members, and kyosai businesses are steadily growing. CO-OP Kyosairen is attracting attention as the developing and expanding kyosai organizations in Japan.

Daigaku Seikyo Kyosairen University Co-operatives Mutual Aid Federation

Address	12-4, Koenji Minami 1-chome, Suginami-ku, Tokyo 166-0003 Tel: +81-3-5307-1173 (https://kyosai.univcoop.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	• Zenkoku Daigaku Seikyoren, National Federation of University Co-operative Associations (NFUCA), was founded in 1958. • NFUCA started to write kyosai business in 1981. • University Co-operatives Mutual Aid Federation was established as a federation specializing kyosai business separated from NFUCA in 2010.
Line of Business	• Kyosai business, and guidance, communication and adjustment for consumer cooperative member societies
Kyosai Product Range	• Life kyosai • Fire kyosai (Sales discontinued from April 2019)
Features	• University Co-operatives Mutual Aid Federation took over the kyosai business of the National Federation of University Co-operative Associations (NFCUA). It has been over 40 years since University Co-operatives Mutual Aid Federation started its comprehensive kyosai business for students. The current number of policyholders is 698,000 (as of the end of September, 2020). • Kyosai 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 kyosai, the students can take out increased coverage for inpatient and outpatient care and physical impediments by restricting the limit of coverage for death.

Zenkokuseikyoren The Federation of Japanese Consumer Cooperatives (FJCC)

Address	1-10-1, Numakage, Minami-ku, Saitama-shi, Saitama 336-8508 Tel:+81-48-845-2000 (https://www.kyosai-cc.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Ministry of Health, Labor and Welfare
Establishment	• 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 kyosai (Kenmin Kyosai) business in 1982. • Started new fire kyosai (with coverage for storm and flood damage) business in 1985.
Line of Business	• Kyosai business, and guidance, communication and adjustment for consumer cooperative member societies
Kyosai Product Range	• Life kyosai (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 kyosai (New fire kyosai)
Features	• A prefectural kyosai scheme or "Kenmin Kyosai" was established in Saitama in 1973 and it has subsequently spread throughout Japan. At present, this scheme operates in 43 prefectures. The number of policyholders is 21.67 million (as of the end of March, 2021).

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	• Kyosai business of fire and reinsurance business of fire and traffic accident kyosai
Kyosai Product Range	• Fire kyosai • Traffic accident reinsurance • Fire reinsurance
Features	• Nationwide organizations that operate community-based kyosai businesses cooperate with each other with the aim of developing and improving their regional kyosai businesses.

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

Address	Nihonbashi Center Building, 11-2, Nihonbashi Hama-cho 2-chome, Chuo-ku, Tokyo 103-0007 Tel: +81-3-3667-5111 (https://www.nikkaren.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
Competent Authority	Ministry of Economy, Trade and Industry
Establishment	• 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	• Fire kyosai business written jointly with the member societies • Reinsurance of kyosai liability accepted by the member societies in the course of kyosai business • Original kyosai for members of the member societies
Kyosai Product Range	• Fire kyosai • Business interruption support kyosai • Automobile kyosai • Medical & cancer kyosai • Comprehensive personal accident kyosai • Labor disaster compensation kyosai • Life and personal accident kyosai • Automobile accident expenses kyosai • Income protection kyosai • Business interruption mutual aid kyosai • Small and medium enterprises comprehensive liability kyosai
Features	• Nikkaren is a kyosai cooperative organized in response to the needs of small and medium-sized business owners, who desire to support each other and protect themselves from unexpected accidents such as fire. • Sales promotion activities are systematically conducted by signing consignment contracts with small and medium-sized enterprises, including cooperatives, commerce and industry cooperatives, chambers of commerce and industry, and commerce and industry conferences. • Nikkaren set up new “Earthquake risk coverage clause” to cover loss and damage of homes and ordinary buildings in January 2020 and promotes “Business interruption support insurance”, etc. for assisting the business continuation of small and medium-sized enterprises, etc. in terms of “compensation.”

Kokyoren National Mutual Insurance Federation of Truck Transport Co-operatives

Address	Tokyo Track Synthesis Hall, 1-8, Yotsuya 3-chome, Shinjuku-ku, Tokyo 160-0004 Tel:81-3-3341-6271 (http://www.kokyoren.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
Competent Authority	Ministry of Land, Infrastructure, Transport and Tourism
Establishment	• Established in 1972.
Line of Business	• Reinsurance business, guidance, adjustment, and communication for member societies and kyosai business compensating for injuries which the employees of the member societies suffered from labor accident.
Kyosai Product Range	• Bodily injury liability kyosai • Property damage liability kyosai • Physical damage kyosai • Drivers’ and passengers’ personal accident kyosai • Labor accident kyosai • Compulsory automobile liability kyosai
Features	• 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 kyosai cooperatives have been established throughout Japan and kyosai 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 kyosai business. It holds approximately 2,500 seminars on safe driving every year.

Zenjikyo National Federation of Motor Insurance Cooperatives

Address	Ichigaya Center Building, 14, Hachiman-cho, Ichigaya, Shinjuku-ku, Tokyo 162-0844 Tel:+81-3-3267-1911 (https://www.zenjikyo.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 kyosai and compulsory automobile liability kyosai businesses. Guidance, liaison and coordination for member societies. Lending business funds to member societies and borrowing funds on behalf of member societies. Automobile kyosai business written jointly.
Kyosai Product Range	• Automobile kyosai • Compulsory automobile liability kyosai
Features	• Member societies conduct automobile kyosai 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. Zenjikyo operates reinsurance business for those member societies to diffuse their responsibility to provide kyosai coverage and ensure that the claims will be paid in an appropriate manner.

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

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

Kyoei Fire The Kyoei Fire and Marine Insurance Company Ltd.

Address	18-6, Shimbashi 1-chome, Minato-ku, Tokyo 105-8604 Tel: +81-3-3504-0131 (https://www.kyoeikasai.co.jp/)
Applicable Law	The Insurance Business Law
Competent Authority	Financial Services Agency
Establishment	• 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	• 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	• Fire insurance (earthquake insurance) • Automobile insurance • Compulsory automobile liability insurance • Personal accident insurance • Medical and cancer insurance • Income protection insurance • Liability insurance • Comprehensive property insurance • Fidelity credit insurance • Construction civil engineering insurance • Comprehensive workers' compensation insurance • Hull and cargo insurance, and others
Features	• 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	• 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	• 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
Kyosai Product Range	• 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 kyosai businesses: rice, wheat and barley kyosai; livestock kyosai; fruit and fruit-tree kyosai; field crop kyosai; greenhouse kyosai; farmer's house kyosai; farming equipment kyosai; agricultural products in storage kyosai and agricultural management income protection kyosai.
Features	• In order to stabilize agricultural management, the agricultural insurance system provides mutual aid services to compensate for losses incurred by farmers due to natural disasters and other unforeseen accidents, and insurance services to mitigate the impact of declining agricultural income on agricultural management. • NOSAI Kyokai is the central organization of the Agricultural Mutual Insurance Association and the Prefectural Federation of Agricultural Mutual Insurance Associations.

Second-Class Supporting Member

Boeisyo Seikyo Consumer Co-operative of Ministry of Defense

Address	Yamawaki Bldg. 2F, 4-8-21, Kudanminami Chiyoda-ku, Tokyo 102-0074 Tel: +81-3-3514-2241 (https://www.bouseikyo.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Mistry of Health, Labor and Welfare
Establishment	• Established in 1963.
Line of Business	• Various types of kyosai
Kyosai Product Range	• Fire kyosai • Life kyosai • Long term life kyosai
Features	• Boeisyo 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 Boeisyo employee consumer cooperative. • The organization structure and corps for Ministry of Defense and Self-Defense Forces spreads nationwide, and its headquarter is in Tokyo and staff are stationed in each place in order to operate the business.

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

Address	1-1-8-2, Sakuragi-cho, Naka-ku, Yokohama-city, Kanagawa 231-8418 Tel: +81-45-201-0816 (https://www.kenminkyosai.or.jp/)
Applicable Law	The Consumers' Livelihood Cooperative Society Law
Competent Authority	Kanagawa Prefecture
Establishment	• 1966: A voluntary organization was established and provided "Comprehensive life kyosai" 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	• Kyosai business
Kyosai Product Range	• Life and children kyosai • Traffic accident kyosai • Personal accident kyosai • Liability kyosai
Features	• In the spirit of mutual aid, the basic philosophy of the association is to "guarantee security and a sense of purpose in life", and it is a professional association that operates mutual aid businesses, mainly life kyosai, in Kanagawa Prefecture. • As an educational program for members, the association holds events such as "Iki-iki Kenko (Vivacious Health)", "Iki-iki Seikatsu (Vivacious Life)", and "Child Care Support" as social activities.

Chusairen Small and Medium size Enterprise Welfare Cooperative Insurance Federation

Address	Nihonbashi Aruga Bldg, 2-2-5, Nihonbashi Chuo-ku, Tokyo 103-0027 Tel: +81-3-3275-1121 (http://www.chusairen.or.jp/)
Applicable Law	Small and Medium Sized Enterprise Cooperatives Act
Competent Authority	Tokyo Prefecture
Establishment	• Established in 2012.
Line of Business	• Reinsurance business of kyosai liability borne by the member societies. • Joint kyosai business concerning kyosai contracts for which it bears kyosai liability jointly with member societies. • A range of other businesses conducted in support of member societies.
Kyosai Product Range	• Reinsurance business for Life and personal accident kyosai etc. • Life and medical kyosai • Labor accident kyosai
Features	• Chusairen was established as a federation in January 2012. Its base is a kyosai society newly established by a public interest corporation who had been operated kyosai 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 kyosai 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	• Kyosai business for members and its incidental business
Kyosai Product Range	• Income protection plan for medical practitioners
Features	• Being invested from Cooperatives of medical insurance doctors (Business cooperative) of 7 prefectures and the founders (practitioners), Kaigyoui Kyosai was founded and authorized by the Kanto Shin-Etsu Welfare Bureau in January 2010 (Since April 2015 it has been supervised by Nagano Prefecture). • In August 2010, “ Income protection plan for medical practitioners” was launched in order to offer income protection and support restoration of business in case of business interruptions due to illness or injury of medical practitioners. • Its aims are to stabilize the medical supply system and to secure the business and living of doctors and dentists who are providers of medical care.

2 List of Product Line Provided by Major Kyosai

	Organization	Product Line					
		Fire	Life	Accident	Auto.	Annuity	Others
Agricultural Cooperatives	Zenkyoren	○	○	○	○	○	○
Fishery Cooperatives	Kyosuiren	○	○			○	
Consumers Cooperatives	Kokumin Kyosai co-op	○	○	○	○	○	○
	CO-OP Kyosairen	○※1	○		○※1		
	Daigaku Seikyo Kyosairen	○※2	○				
	Zenkokuseikyoren	○	○	○			
	Seikyo Zenkyoren	○	○※3	○※3			
	Boeisyo Seikyo	○	○				
	Kanagawa Kenmin Kyosai		○	○			○
Business Cooperatives	Nikkaren	○	○	○	○		○
	Kokyoren				○		○
	Zenjikyo				○		
	Chusairen		○				○
	Kaigyoui Kyosai						○
Agricultural Insurance Associations	NOSAI Kyokai	○					○

※1: Products are based on Kokumin Kyosai co-op's policy terms and conditions
※2: Sales discontinued from April 2019
※3: Products are provided by some of the member societies of Seikyo Zenkyoren
※4: "Others"are as follows;
- 'Worker's property accumulation savings kyosai', 'Liability kyosai', 'Volunteer comprehensive kyosai' by Zenkyoren
- 'Mutual aid benefit kyosai', 'Personal liability kyosai' by Kokumin Kyosai co-op
- 'Liability kyosai' by Kanagawa Kenmin Kyosai
- 'Business interruption support kyosai' 'Labor disaster compensation kyosai', 'Income protection kyosai', 'Business interruption mutual aid kyosai', 'Small and medium enterprises comprehensive liability kyosai' by Nikkaren
- 'Labor accident kyosai' by Kokyoren
- 'Labor accident kyosai' by Chusairen
- 'Income protection plan for medical protectioners' by Kaigyoui Kyosai
- 'Rice, wheat and barley kyosai', 'Livestock kyosai', 'Fruit and fruit-tree kyosai', 'Field crop kyosai', 'Greenhouse kyosai', 'Agricultural machine kyosai', 'Agricultural machine replacement kyosai', 'Agricultural products in storage kyosai', 'agricultural management income protection kyosai' by NOSAI Kyokai

3 Member Societies' Efforts towards Natural Disasters

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

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

■ Natural disasters of insurance payout which exceeded 100 Billion Yen

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

Year	Name of Natural Disasters	Insurance and Condolence Money Paid
1991	19th typhoon of 1991 (Mireille)	172 Billion Yen
1995	Great Hanshin-Awaji Earthquake	144 Billion Yen
2004	18th typhoon of 2004 (Songda)	136 Billion Yen
2011	Great East Japan Earthquake	1,255 Billion Yen
2016	Kumamoto Earthquakes	184 Billion Yen
2018	21st typhoon of 2018 (Jebi)	186 Billion Yen
2019	15th typhoon of 2019 (Faxai)	126 Billion Yen
2019	19th typhoon of 2019 (Hagibis)	142 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 2021.
Some member societies may include in the amount of payments not only general insurance payouts but also life insurance payouts.
The total amount of payments does not include any payments made by member societies who are not able to figure out the amount for each disaster.

19th typhoon of 1991 (Mireille)

Human damage: Number of missing and dead: 62; number of injuries: 1,499.
Property damage: Number of damaged houses: 170,447; number of houses inundated above and below floor level: 22,965.

Great Hanshin-Awaji Earthquake

Human damage: Number of missing and dead: 6,437; number of injuries: 43,792.
Property damage: Number of completely destroyed houses: 104,906; number of half destroyed houses: 144,274; number of partially destroyed houses: 390,506.

18th typhoon of 2004 (Songda)

Human damage: Number of missing and dead: 45; number of injuries: 1,301.
Property damage: Number of damaged houses: 43,140; number of houses inundated above and below floor level: 8,360.

Great East Japan Earthquake

Human damage: Number of missing and dead: 22,303 number of injuries: 6,242.
Property damage: Number of completely destroyed houses: 122,005; number of half destroyed houses: 283,156; number of partially destroyed houses: 749,732.

Kumamoto Earthquakes

Human damage: Number of dead: 273; number of injuries: 2,809.
Property damage: Number of completely destroyed houses: 8,667; number of half destroyed houses: 34,719; number of partially destroyed houses: 163,500.

21st typhoon of 2018 (Jebi)

Human damage: Number of dead: 14; number of injuries: 980.
Property damage: Number of damaged houses: 97,910; number of inundated above and below floor level: 707.

15th typhoon of 2019 (Faxai)

Human damage: Number of dead: 9; number of injuries: 160.
Property damage: Number of damaged houses: 93,096; number of inundated above and below floor level: 276.

19th typhoon of 2019 (Hagibis)

Human damage: Number of missing and dead: 121; number of injuries: 388.
Property damage: Number of damaged houses: 75,758; number of inundated above and below floor level: 29,941.

※The figures for casualties and damage are based on the Japan Fire and Disaster Management Agency website, "Disaster information list". However, for 19th typhoon of 1991 (Mireille), the figures are based on the Japan Meteorological Agency website, "Examples of typhoon disaster"

■ Insurance payout for recent great natural disasters

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

Name of Natural Disasters	Insurance and Condolence Money Paid
Earthquake in Osaka-Fu Hokubu	57 Billion Yen
Heavy Rain of July 2018	78 Billion Yen
21st typhoon of 2018 (Jebi)	186 Billion Yen
24th typhoon of 2018 (Trami)	92 Billion Yen
15th typhoon of 2019 (Faxai)	126 Billion Yen
19th typhoon of 2019 (Hagibis)	142 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 2021.
Some member societies may include in the amount of payments not only general insurance payouts but also life insurance payouts.
The total amount of payments does not include any payments made by member societies who are not able to figure out the amount for each disaster.

(2) Member Societies' Efforts

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

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

Zenkyoren Tarpaulin (Size : 3.6m × 5.4m (12 tatami mats))

Emergency Kit

Zenkyoren Temporary Housing

■Support activities including visits to all insured households

Kyosuiren visits all insured households in the disaster-stricken regions to assess any earthquake and typhoon damage, and works to provide relief payments as quickly as possible. Moreover, **Kyosuiren** has conducted disaster relief activities including the delivery of relief supplies to the victims of natural disasters that occurred in FY2020, including heavy rainfalls, typhoons, and earthquakes.

■Project for future disaster prevention and reduction

Kokumin Kyosai co-op has begun the "Project for future disaster prevention and reduction" as an activity to promote further public awareness on disaster prevention and reduction, and building of a reassuring safety net among many citizens, based on the experience and lessons learned through disaster response during the 10 years since the occurrence of the Great East Japan Earthquake.

(1) Raising disaster prevention awareness through TV program

On March 11, 2021, **Kokumin Kyosai co-op** singly sponsored the TV program "What if a mega disaster strikes in a minute from now? — 50 ways to protect your lives and the future —" broadcasted by Nippon Television Network. It was a quiz show that enabled viewers to easily acquaint themselves with the latest knowledge on disaster prevention and reduction while enjoying the quizzes.

"What if a mega disaster strikes in a minute from now? — 50 ways to protect your lives and the future —" broadcasted by Nippon Television Network on March 11, 2021.

(2) Moshimo Project Shibuya

In Shibuya City, where **Kokumin Kyosai co-op** Hall is located, "Moshimo Project Shibuya" was started in March 2021 as a community-based activity to raise public awareness on disaster prevention and reduction, hosted by the three organizations of **Kokumin Kyosai co-op**, Future Design Shibuya, and Shibuya City Tourism Association, under the support of Shibuya City. The project takes place in Shibuya, where diverse citizens who reside, work, or have fun gather. It aims to make the city resilient to disasters by having each citizen think about what can be done to prepare for the "moshimo (what-if)" day.

In FY2020, various activities were conducted, including the live-streaming on Twitter of the kickoff event "Moshimo Meeting," a "poster hijack project" that took over the posters and billboards around Shibuya Station with messages on disaster preparedness suitable for the place, and others.

"Moshimo Project Shibuya"
Raising Awareness on Disaster Prevention/Reduction

Kickoff Event "Moshimo Meeting"

■Measures to prevent and reduce disasters — Bosai Café —

Since February 2008, **Kokumin Kyosai co-op** has been holding the "Bosai Café," which the Cabinet Office promotes to raise public awareness of disaster prevention. With the motto of "easy to understand and full of fun," the program offers a variety of activities for the whole family, such as the exhibit of disaster pictures and disaster prevention items, demonstration of disaster science experiments, and performance of disaster kamishibai (picture-card shows). Bosai Café is held in various places across the country. In FY2020, it was held 16 times, making a total of 459 times over the years.

Citizens Gathering at Bosai Café

■Donation of disaster-relief blue tarpaulins

In preparation of natural disasters such as typhoons and flood damages that occur more frequently in recent years, **Kokumin Kyosai co-op** and **CO-OP Kyosairen** donated 13,200 disaster-relief blue tarpaulins to the National Governors' Association for use as temporary protection of damaged houses, internal partitions of emergency shelters, etc., out of the desire to be of help to disaster victims in putting their lives back in order.

Donation of Tarpaulins

4 International Activities of the Member Societies

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

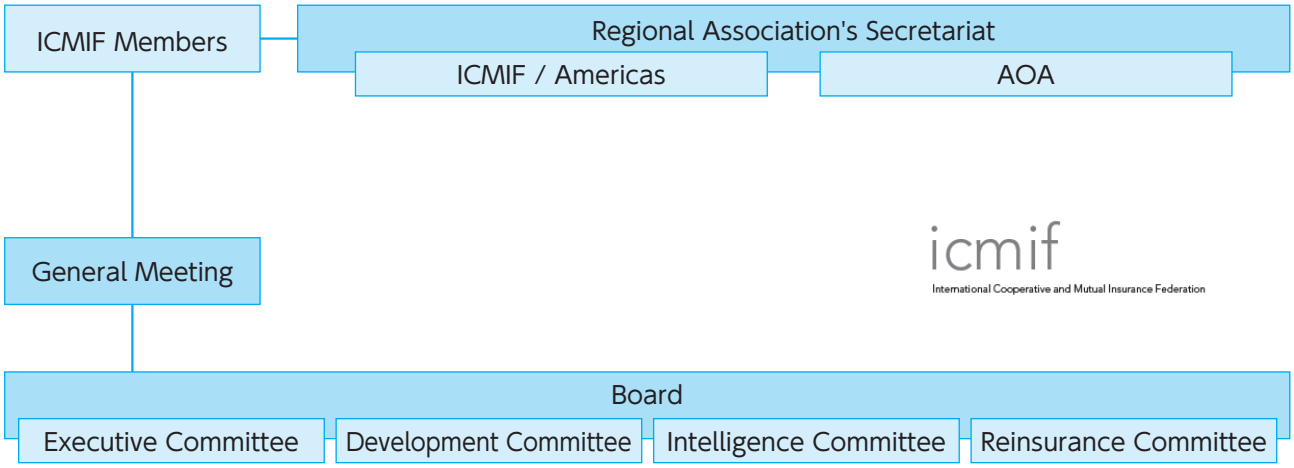
(1) ICA

International Co-operative Alliance (ICA, established in 1895, and headquartered in Brussels, Belgium) is an alliance of cooperatives, in which 320 alliance members across more than 110 countries participate. 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 more than 1 billion individuals.
For the purpose of expanding the cooperative movement all over the world, promoting international cooperation among cooperatives, disseminating the values and principles of a cooperative, and contributing to world peace and security, ICA has been working on spreading information, conducting international conferences and seminars, and taking initiatives to reflect its opinions and suggestions to the United Nations (UN) agencies and other organizations.
JCIA has been an associate member of ICA since 2014.

(2) ICMIF

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 198 members at ICMIF as of October 2021. The total amount of premium income in all members in fiscal 2017, is about 232 billion USD. ICMIF members conduct some activities, such as exchanging information, holding a seminar, personnel exchange and reinsurance business in order to work toward development of cooperative insurance.
There are eight ICMIF full members, which are Zenkyoren, Kyosuiren, Kokumin Kyosai co-op, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Nikkaren, and Kyoei Fire among JCIA member societies, also JCIA is an associate member. Zenkyoren and Zenrosai are the ICMIF Board member. Japanese ICMIF members enhance international cooperation by serving as the director or the member of various committees of ICMIF.
Also, there are 43 members in 12 countries at Asia and Oceania Association of the ICMIF (AOA), which is a regional association of ICMIF, as of October 2021, and it holds a seminar and a forum and so on.
AOA's Secretariat is at Zenkyoren, and Japanese kyosai organizations have played leadership role of its operation.

ICMIF Organization



Japanese kyosai organizations of ICMIF members

Full Member	Main Role of Japanese Kyosai Organizations	
• Zenkyoren • Kyosuiren • Kokumin Kyosai co-op • Nihon Saikyosairen • CO-OP Kyosairen (JCIF) • Daigaku Seikyo Kyosairen • Nikkaren • Kyoei Fire	ICMIF Director Election Organization	
	• Board Member	Zenkyoren, Kokumin Kyosai co-op
	• Excusive Committee Member	Zenkyoren
	• Intelligence Committee Member	Zenkyoren, CO-OP Kyosairen (JCIF)
	• Reinsurance Committee Member	Zenkyoren
Associate Member	AOA Director Election Organization	
• JCIA • JA Kyosai Research Insutitute	• Chairperson and Secretariat	Zenkyoren
	• Auditor	Kyosuiren

(3) Activities of ICMIF

■5-5-5 Mutual Microinsurance Strategy

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

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

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

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

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

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

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

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

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

icmif
DEVELOPMENT

5-5-5 Mutual
Microinsurance Strategy

Colombia India Kenya The Philippines Sri Lanka

■Holding of Young Leaders Program

The "Young Leaders Program" was held in May 2021. The program aims to build an international network of young professionals (35 or younger) from ICMIF member organizations. The participants discussed issues experienced in the mutual fund and insurance industries around the world. The program, held for the third time following London (2017) and Auckland (2019), was held online owing to the COVID-19 pandemic. About 150 participants from over 50 organizations around the world gathered and had a lively exchange of views with the CEOs of 16 cooperatives and insurers invited from different countries. From Japan, 14 members participated from 5 organizations: Zenkyoren, Kyosuiren, Kokumin Kyosai co-op, Co-op Kyosairen, and JCIA.

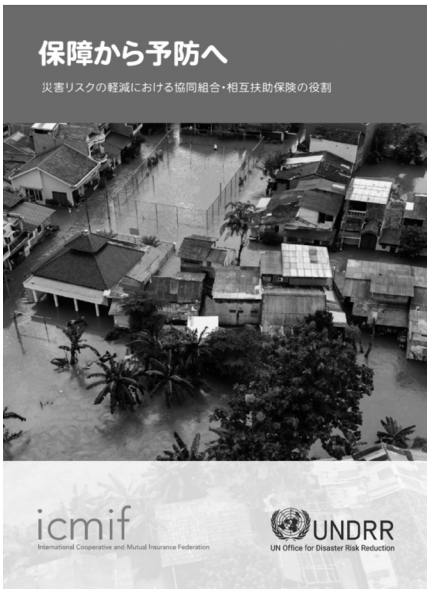
Young Leaders Program Held Online

■Publication of "From protection to prevention: The role of cooperative and mutual insurance in disaster risk reduction"

Since November 2019, ICMIF and the United Nations Office for Disaster Risk Reduction (UNDRR) have begun a partnership project to identify what is required in practical terms to enable a shift from the conventional provision of risk-protection products and services to an emphasis on risk prevention.

As part of the activities, in April 2021, ICMIF and UNDRR published the report "From protection to prevention: The role of cooperative and mutual insurance in disaster risk reduction". The report identifies seven mechanisms for supporting risk reduction and resilience through cooperative and mutual insurance, and introduces case examples of efforts made by cooperative and mutual insurance companies across the world, including those of Zenkyoren and Kokumin Kyosai co-op of Japan.

In July 2021, the report was also published in Japanese with the cooperation of Kokumin Kyosai co-op.



"From protection to prevention: The role of cooperative and mutual insurance in disaster risk reduction"

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 Kyosai 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 Kyosai

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 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 kyosai services, which were different from original idea, under the supervision of various cooperative acts.

Toyohiko Kagawa

3 Applicable Laws of Major Kyosai Organizations 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 kyosai organizations' 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 kyosai 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 ◇Kyosuiren

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

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

Consumer Cooperative Law ◇Kokumin Kyosai co-op, Nihon Saikyosairen, CO-OP Kyosairen (JCIF), Daigaku Seikyo Kyosairen, Zenkokuseikyoren, Seikyo Zenkyoren, Boeisyo 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, Zenjikyo, Chusairen, Kaigyoui 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 specifical party.

4 ICA Statement on the Co-operative Identity

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

〈Definition〉

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

〈Values〉

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

〈Principles〉

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

1. Voluntary and Open Membership

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

2. Democratic Member Control

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

3. Member Economic Participation

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

4. Autonomy and Independence

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

5. Education, Training and Information

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

6. Co-operation among Co-operatives

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

7. Concern for Community

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

5 Inscription on the UNESCO Intangible Cultural Heritage List

In November 2016, UNESCO (United Nations Educational, Scientific and Cultural Organization) decided, after a proposal by Germany, to include the "idea and practice of organizing shared interests in cooperatives" on UNESCO's Intangible Cultural Heritage list. Intangible cultural heritage is defined in the Convention for the Safeguarding of the Intangible Cultural Heritage as "the practices, expressions, knowledge, skills, etc. that, transmitted from generation to generation, are constantly recreated by communities and groups." The Intergovernmental Committee which decided the inscription praised a cooperative as an "association that allows for community building through shared interests and values creating innovative solutions to societal problems, from generating employment and assisting seniors to urban revitalization and renewable energy projects."
Moreover, the 2030 Agenda for Sustainable Development adopted by the United Nations 70th General Assembly in September 2015 acknowledges the role of the diverse private sector, such as "cooperatives," in achieving the 17 Sustainable Development Goals (SDGs) set out in the agenda.
As described above, cooperatives are receiving increasing recognition from the international community. Cooperatives in Japan are also expected to further develop the idea and practice of cooperatives to pass them on to the next generation, through ceaseless efforts to produce effective solutions to problems faced by local communities and create better lives, work and community.

6 Japan Co-operative Alliance (JCA)

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

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

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

With the object of contributing to the cooperative's roles "better living and work creation in sustainable regions", JCA has following three functions;
(1) Promotion and Support for cooperation among cooperatives on the regional, prefectural, and national level
(2) Advocating policies and public relations on cooperatives
(3) Education, Research and Study on cooperatives
JCA pursuits 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.

MEMO

MEMO

KYOSAI IN JAPAN FACT BOOK 2021

PUBLISHER: JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED
KENSEI SHINJUKU BLDG. 6F, 5-5-3, SHINJUKU
SHINJUKU-KU, TOKYO 160-0022 JAPAN
PHONE: +81-3-5368-5751
FAX: +81-3-5368-5760
URL:https://www.jcia.or.jp/

PUBLISATION PRINTER/Otowa Printing Co.,Ltd.

JAPAN COOPERATIVE INSURANCE ASSOCIATION INCORPORATED

KENSEI SHINJUKU BLDG. 6F, 5-5-3, SHINJUKU
SHINJUKU-KU, TOKYO 160-0022 JAPAN
Phone:+81-3-5368-5751 Fax:+81-3-5368-5760

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