

# **The Role of University Co-ops in Student Support in Japan and Student mutual Insurance(=KYOSAI)**

**August 2,2016**

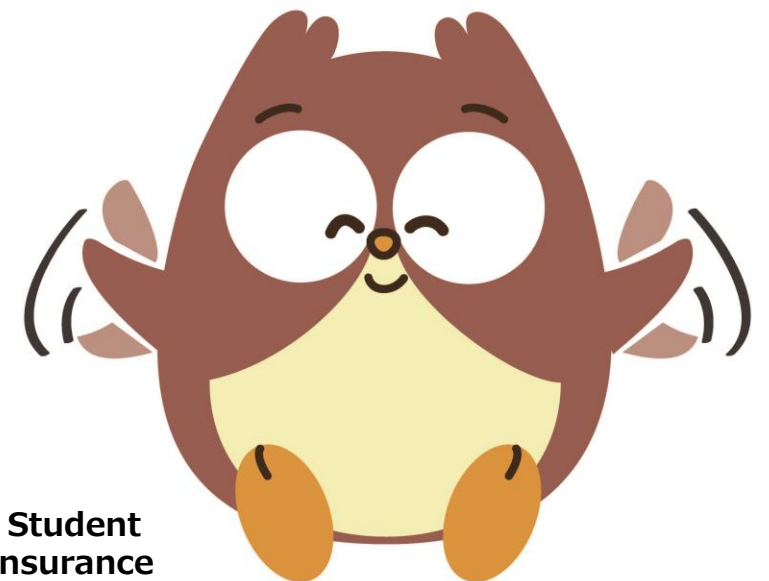
**University Co-operatives Mutual Aid Federation**



# Topics

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- **About the University Co-op**
- **Student mutual Insurance**
- **UNIV.CO-OP's "KYOSAI"**



Tanuro - the mascot for Student Comprehensive Mutual Insurance

# Overview of university co-ops ①

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- **National Federation of University Co-operative Associations**
- **Established 1958**
- **Business scale: JPY 200billion (US\$1.92 billion) 1\$=¥104**
- **UNIV. CO-OP is run with the investment from university students and faculty, playing an important role on the welfare in universities.**

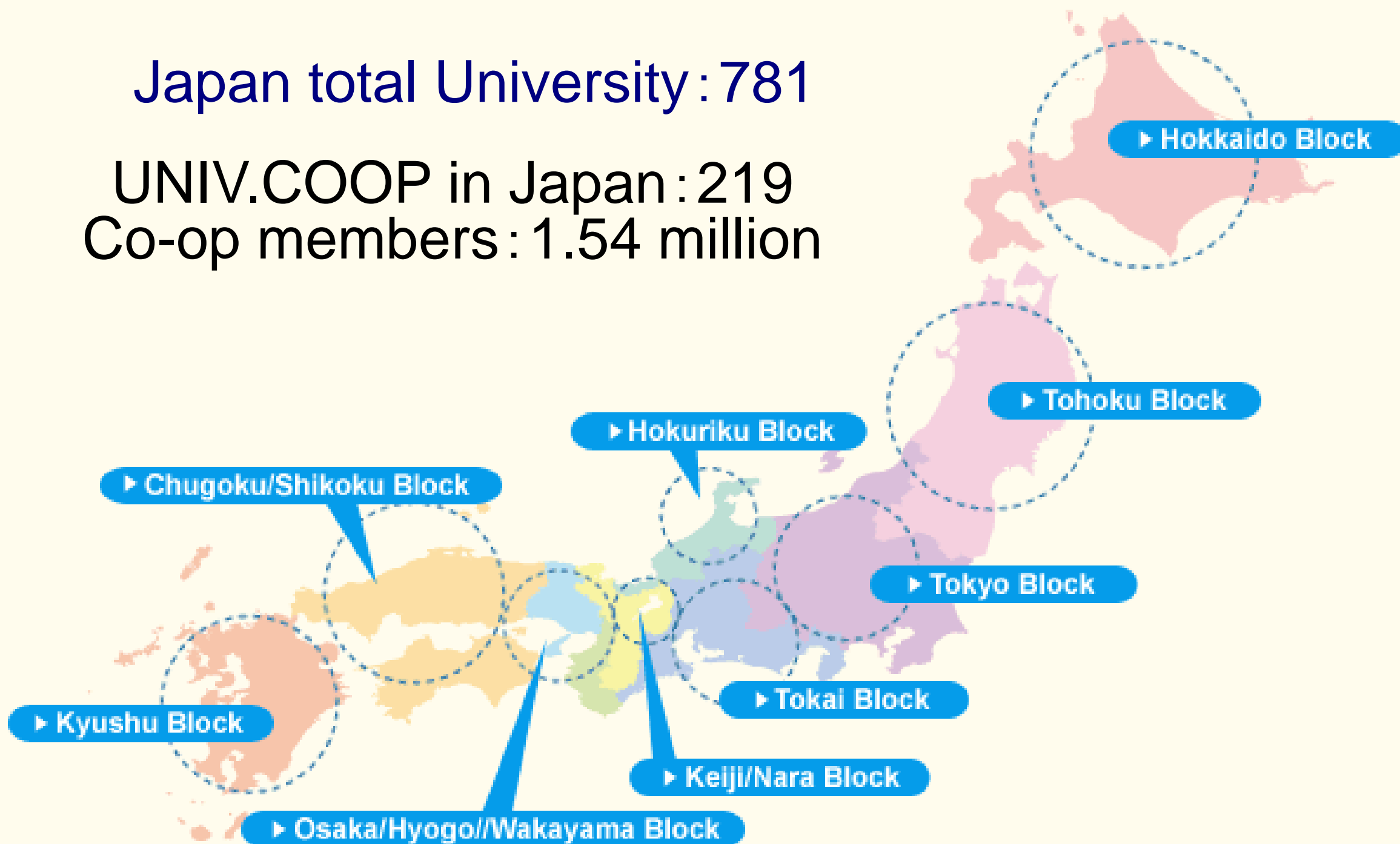
# Overview of university co-ops ②

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- **NFUCA Membership: 219** (2015/9/30)
  - **University co-op :** 203
  - **Inter-college co-ops:** 6
  - **Business Associations:** 9
  - **Mutual Federation** 1
- **total universities: 781** (2015/3/31)
- **Co-op members : 1.54 million**
  - **40% students, 31% faculty and staff**

Japan total University: 781

UNIV.COOP in Japan: 219  
Co-op members: 1.54 million



# Support of student life

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- **Food services**
- **Supply of textbooks, books, commodity goods**
- **Supply of IT equipments**
- **Travel services, etc.**
- **Housing referral (42,000rooms)**



# Student mutual Insurance(=KYOSAI)

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- **University Cooperatives Mutual Aid Federation**
- **Established 2010**
- **Student mutual Insurance (683,000 members) 25.0% of the total students**
- **Business scale: JPY10billion (US\$96 million) 1\$=¥104**
- **Consumer Cooperatives Act**
- **Ministry of Health, Labour and Welfare**

# Risks surrounding the Japanese university students

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- **Bicycle accident**
- **Sickness / Accident / Injury**
- **Stress of human relations and job search**
- **Death of parent or benefactor**
- **Liability for damages claimed by the house owner**



# Student mutual benefit

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- **Life Mutual Insurance**
  - ✓ Whenever you have any disease or injury
- **Mutual Insurance for Fire**
  - ✓ For those who stay in dormitory or rented room
- **Personal Liability Insurance for Students**
  - ✓ When you caused any trouble with someone

※Personal Liability Insurance for Students is not mutual insurance. Rather, it is insurance for which the UNIVERSITY CO-OPERATIVES MUTUAL AID FEDERATION is the insurance contractor and for which a group contract will be concluded with Mitsui Sumitomo Insurance Co., Ltd. (lead underwriter).

# Benefits case

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- **Life Mutual Insurance**
  - **the hospitalization due to mental disease (mental disability etc.).**
  - **Accident during the bicycle ride**
  - **Accident during the sport**



# Benefits case

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- **Mutual Insurance for Fire**
- **Tenant liability( Frozen / Water Leakage )**
- **Personal Liability Insurance for Students**
- **Bicycle accident total cases)**



# Other Activities

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- **Prevention**
  - health check
  - check of the bicycle
- **Reported**
  - benefits case
  - prevention of accidents





# Students Activities

- Students will create a board to inform the prevention of accidents and benefits case.
- By knowing the possible benefits case beforehand.



# Thank you for your attention.

<http://www.univcoop.or.jp/en/index.html>

