

Overview of *JA Kyosai*



“ One for all, All for one”

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Zenkyoren
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“Kyosai” is a mutual aid with insurance

- 共 (kyo) means “each other”
- 濟 (sai) means “to help”

“Kyosai” is basically regulated under the laws different from those on the insurance companies in Japan.

Only cooperatives can use the brand of “Kyosai”(共濟).

Organizational Structure of the JA Group

National and Prefectural Level

Credit / 信用事業

by The Norinchukin Bank (農林中金)

Guidance / 指導事業

by Zenchu (全中)

Kyosai (Cooperative Insurance)

共済事業

by Zenkyoren (全共連)

Marketing & Purchasing / 經濟事業

by Zen-Noh (全農)

Welfare / 厚生事業

by Zenkoren (全厚連)

Local Level

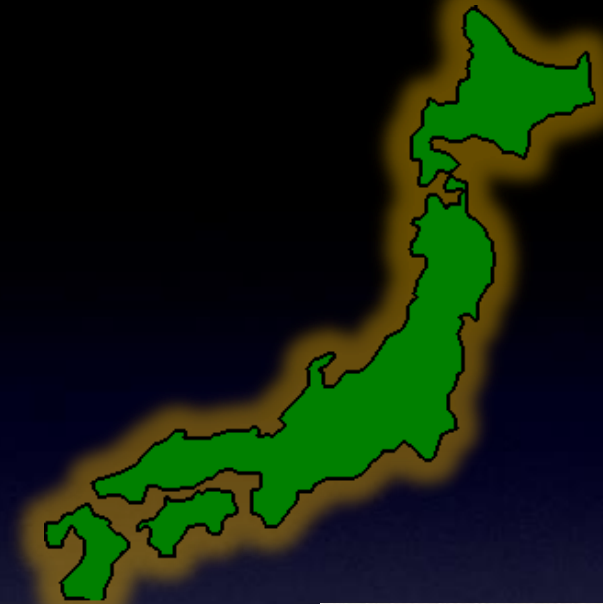
10.26 Million
Members
組合員

659
Primary Societies (JA)
農業協同組合



Zenkyoren

- Founded in 1951
- Governed by the Agricultural Co-operatives Act
- Supervised by the Ministry of Agriculture, Forestry and Fisheries (MAFF)
- Covering both Life & Non-Life risks, but mainly personal risks
 - ※ Insurances for crops and livestock are provided by the government
- JA Group has 10.26 million members as of March 31, 2015
- The 3rd largest mutual insurer in the world according to ICMIF's the Global 500 (2014) report



Main Product Line of Zenkyoren

Life	Non-Life
Whole Life	Building Endowment
Endowment Life	Fire
Annuity	Liability
Children's	Automobile
Medical	Automobile Liability
Nursing Care	Personal Accident

Scale of Business

as of March 31, 2015

	JPY	USD
Total Assets	54,178 bln	450.8 bln
<i>Liability Reserves</i>	<i>47,776 bln</i>	<i>397.6 bln</i>
<i>Net Assets</i>	<i>3,665 bln</i>	<i>30.5 bln</i>

Insurance Premium Income	5,518 bln	45.9 bln
<i>(Life Insurance)</i>	<i>(2,999 bln)</i>	<i>(25.0 bln)</i>
<i>(Non-Life Insurance)</i>	<i>(2,519 bln)</i>	<i>(20.9 bln)</i>
Claims Paid	3,575 bln	29.8 bln
<i>(for Accidents)</i>	<i>(966 bln)</i>	<i>(8.0 bln)</i>
<i>(at Maturity and Annuity)</i>	<i>(2,609 bln)</i>	<i>(21.7 bln)</i>

(Exchange rate: US\$1=JPY120.17, bln: billion)

Claims Paid for the Damaged Houses from Major Natural Disasters in the past

Date	Event	Policy Count	Claims Paid (¥billion)
<i>Jan. '95</i>	<i>Great Hanshin Earthquake</i>	101,535	119
<i>Sep. '04</i>	<i>Typhoon Songda</i>	284,560	108
<i>Oct. '04</i>	<i>Niigata Chuetsu Earthquake</i>	87,659	77
<i>Mar. '11</i>	<i>Great East Japan Earthquake</i>	679,417	934

(Exchange rate as of July 1, 2016: US\$1=JPY102.53)

Our Challenges

■ **Maintenance and Expansion of the Business Foundation**

We need to tackle structural changes in the business foundation listed below by strengthening sales force and improving customer satisfaction

✓ Decrease in our regular members due to aging and generation change

✓ Increase in the size of the farm management and incorporation of farms

■ **Supporting JA Group to reform**

We strongly commit ourselves to support JA Group's self-reform and to contribute to JA Group's basic objectives such as "Expansion of Agricultural Production and Farmers' Income" and "Activation of local communities"

■ **Improvement of Soundness and Reliability**

We work hard to enhance our business efficiency, expertise, profitability of asset management and financial solidity, as the foundations for long-term security

Various activities for communities

Supporting communities with various type of activities

- ❑ Health Promotion / Nursing Care
- ❑ Disaster prevention / Disaster relief
- ❑ Traffic Safety Education / Assistance for Traffic Accident Victims
- ❑ Livelihood Support, Agriculture Promotion, Cooperative Activities
- ❑ Cultural Support Activities
- ❑ Environmental Protection Activities

Case 1 Health Promotion

Subsidy to take medical examinations



Installing Automated External Defibrillators



Exercise program for health promotion



Supporting sports events



Case 2 Nursing Care

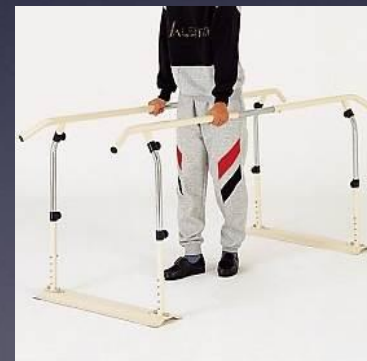
Subsidy to build nursing care apartment



Subsidy to purchase nursing care equipment



These subsidies started in 1995



Case 3 Disaster prevention

Donation of earthquake experience cars



Information booklets on disaster prevention



Case 4 Disaster relief

Temporary housing to rent (free of charge)



Free temporary housing for eight months for policyholders who are not able to live in their own houses due to natural disaster or fire

Distribution of roof sheets (free of charge)



Free roof sheets for covering roofs damaged by natural disasters

Subsidy of interests on policyholder loans

Subsidy (up to 10 years) of interests on policyholder loans for recovery from natural disasters

Case 5 Traffic Safety Education (1)

Musical



Caravan Play



Caravan play for preschooler (since 2010)



Musical for preschooler (since 2004)

Demonstration at school



Simulated experience education with demonstration of stunt men for junior high and high school students (since 2009)

Case 5 Traffic Safety Education (2)

Driving Safe Diagnosis for the Elderly People



Driving Simulator (since 2008)

Donation of Traffic Safety Equipment



Reflective materials

Drivers can easily recognize pedestrians at night



Mirror at the crossroads

Drivers and pedestrians can easily recognize each other at the crossroads

Case 6 Assistance for Traffic Accident Victims (1)

Donation of Ambulances



Supporting Public Relations for Doctor Helicopters



Case 6 Assistance for Traffic Accident Victims (2)



Rehabilitation Center in Shizuoka

Hospitalization : 110 beds
Training facility for disabled :
134 patients
Rehabilitation : 100 patients
Staff : 371

Over 19,000
patients
since 1973



Zenkyoren operates 2
rehabilitation facilities



Rehabilitation Center in Oita

Hospitalization : 116 beds
Training facility for disabled :
80 patients
Rehabilitation : 130 patients
Staff : 293

Over 13,000
patients
since 1973



Case 6 Assistance for Traffic Accident Victims (3)

Support for Upbringing of Service Dog



Copyright : Japanese Service Dog Resource Academy
Japan Service Dog Association

Service Dog - A dog trained to care for people who are in ill or disabled

Service dogs support the life of people who are in ill or disabled in various scenes of everyday life, such as handing a receiver when telephone rings, bringing a drink bottle from refrigerator, taking off clothes and socks, pulling a wheelchair on a step or a slope, pushing buttons of lifts and etc.

**Over 15,000 people need a service dog.
There are only 71 service dogs (as of July 1, 2016)**

Case 7 Livelihood Support, Agriculture Promotion, Cooperative Activities

Donation of Moving Sales Vehicles



Supporting Wild Animals Damage Prevention



Capture Equipment

Supporting JAs' Cooperative Activities



Cooking Class



Handicraft Class

Case 8 Cultural Support Activities

Contest of Calligraphy



(since 1957)

Contest of Posters for Traffic Safety Education



(since 1972)

Soccer Tournament for Primary School Kids



Case 9 Environmental Protection Activities

Utilizing Recycle Parts for Auto Repair



Cleaning Activity In the Neighboring Communities

