

Cooperative Insurance In Japan

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Japan Cooperative Insurance Association Inc. (JCIA)

History of Cooperative Insurance in Japan

Before World War II

Government allowed establishment of Cooperatives, especially for farmers, with the aim of stabilizing life of farmers. But the government did not allowed cooperatives to conduct insurance business.

After World War II

With the democratization of Japanese government, the new Law enacted since 1947 allowed cooperatives to conduct insurance business for their members.

JCIA's Member Organizations

13 Members

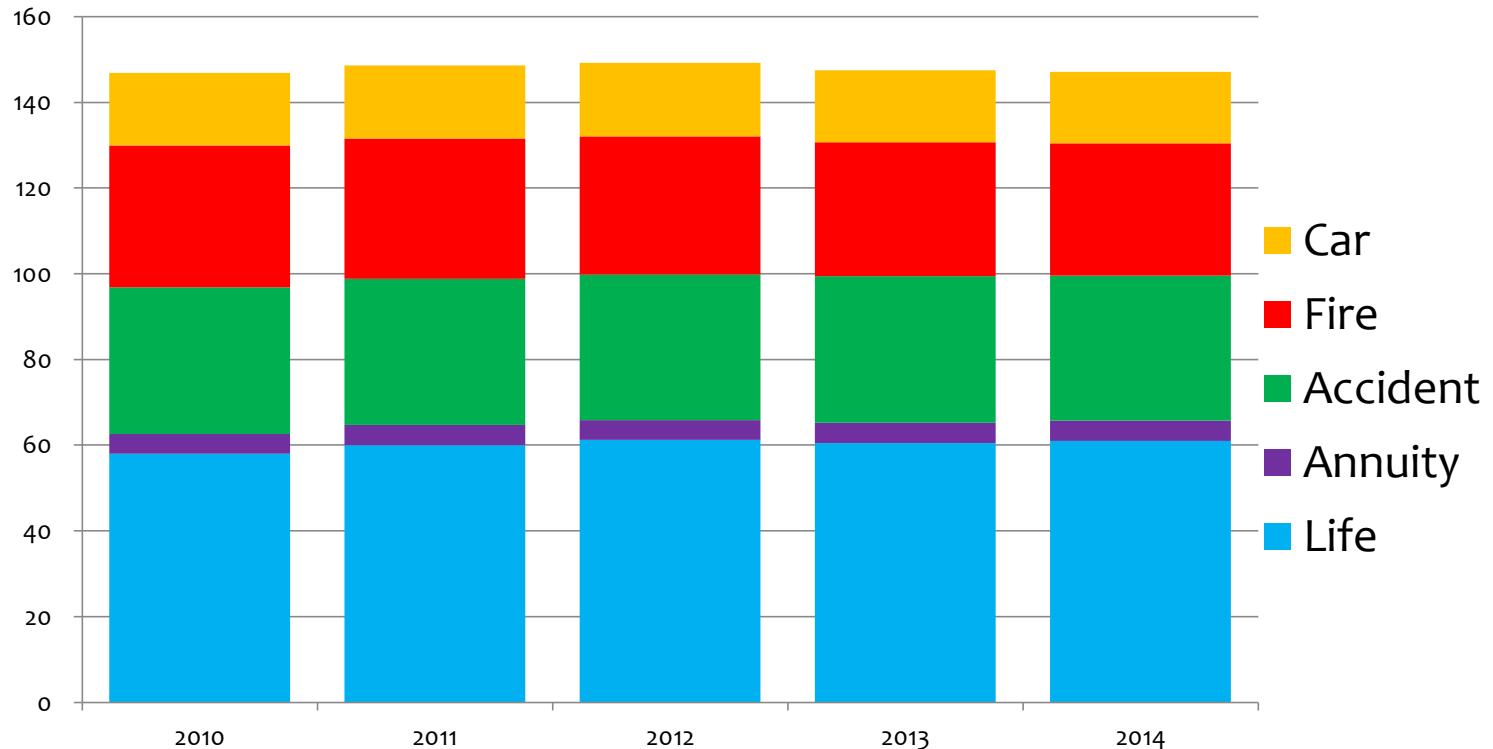
- * Zenkyoren (Agricultural Cooperative)
- * Zenrosai (Consumers Cooperative)
- * Co-op Kyosairen (Consumers Cooperative)
- * Daigaku Seikyo Kyosairen (Consumers Cooperative)
- * Kyosuiren (Fisheries Cooperative)
- * Nikkaren (Business Cooperative) etc.

4 Supporting Members

- * Nosai Zenkoku etc.

Overview of Business Results

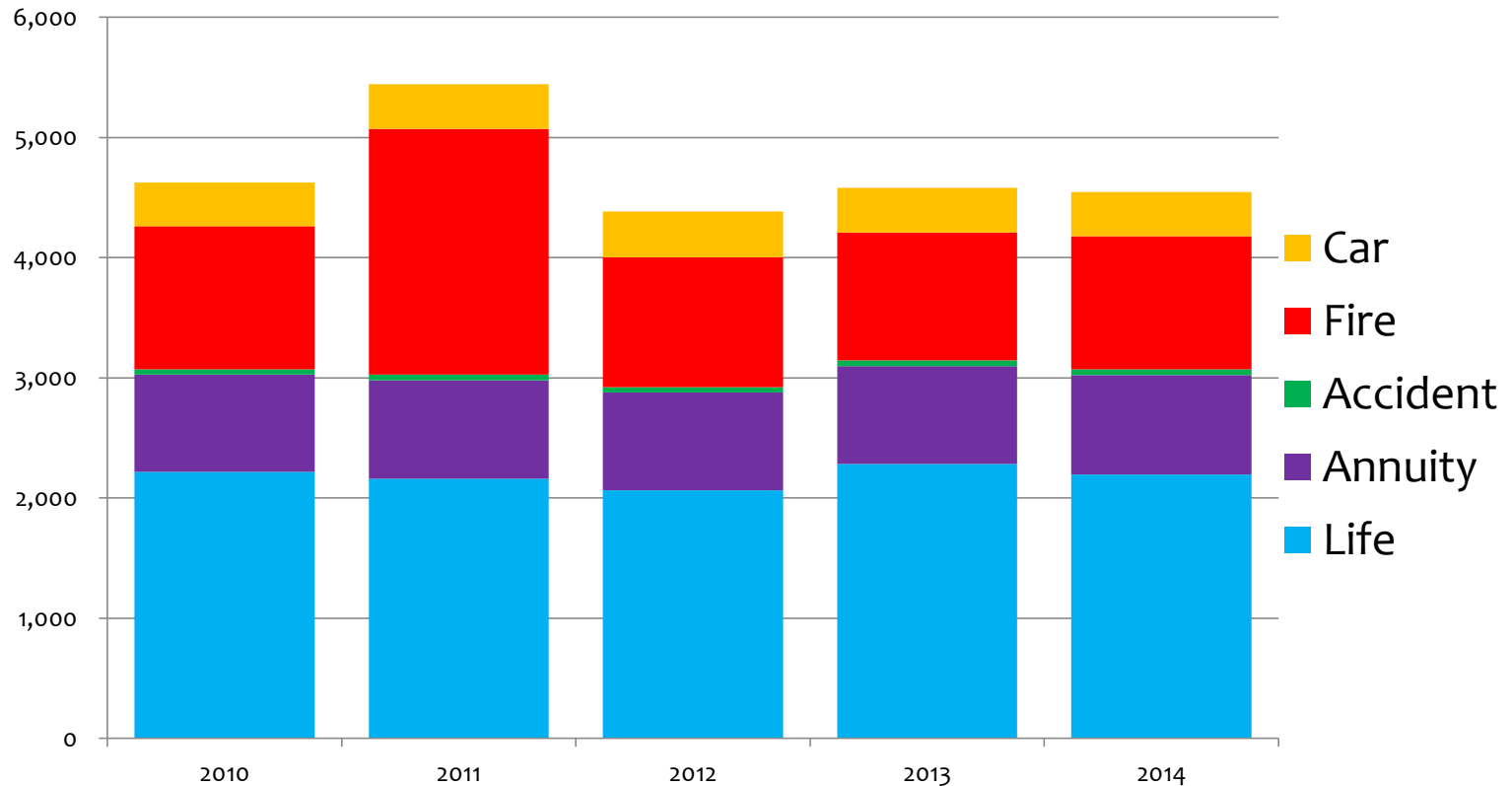
Number of Policies; mostly remained
(million)



Overview of Business Results

Claims Paid; leaped in 2011 as for Great Earthquake

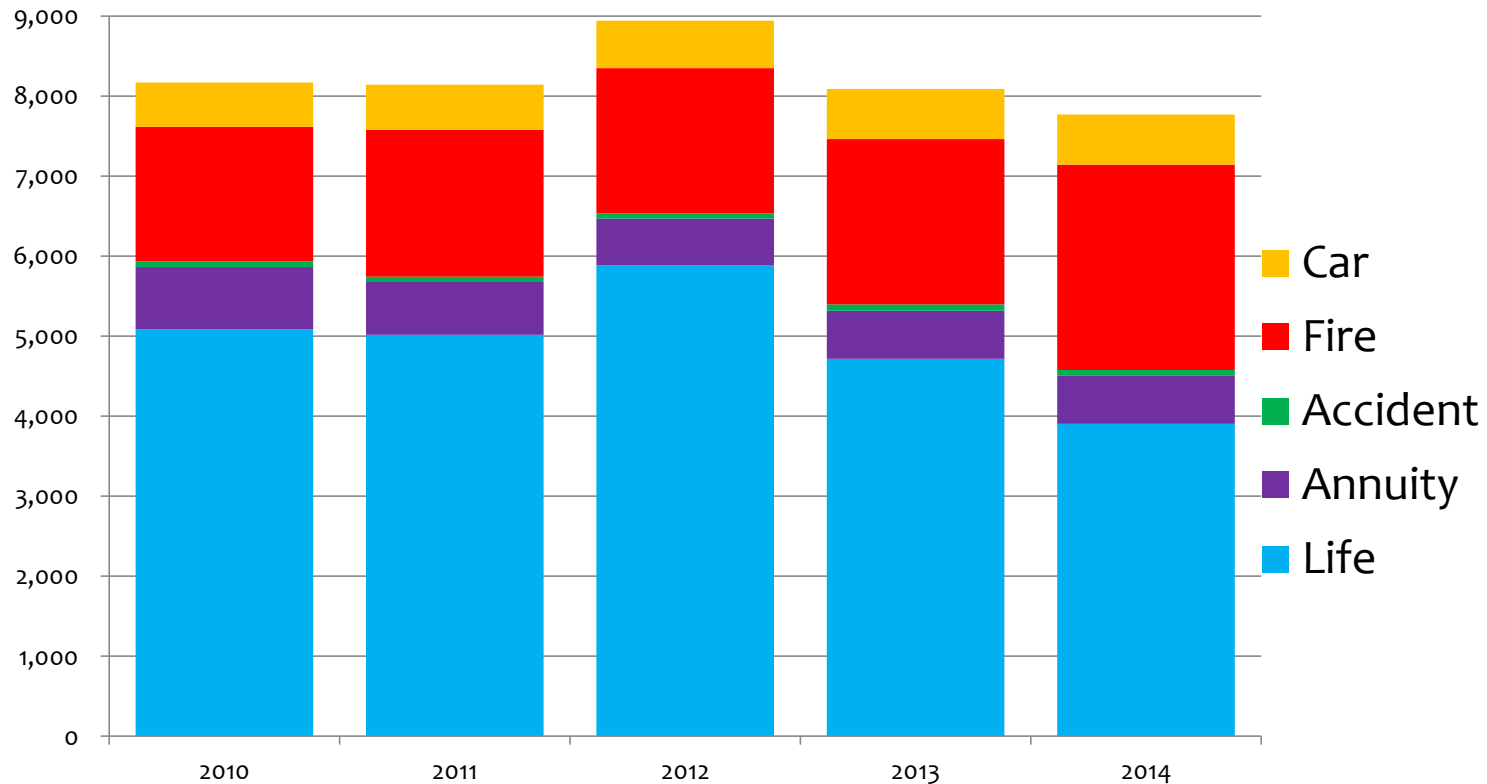
(billion yen)



Overview of Business Results

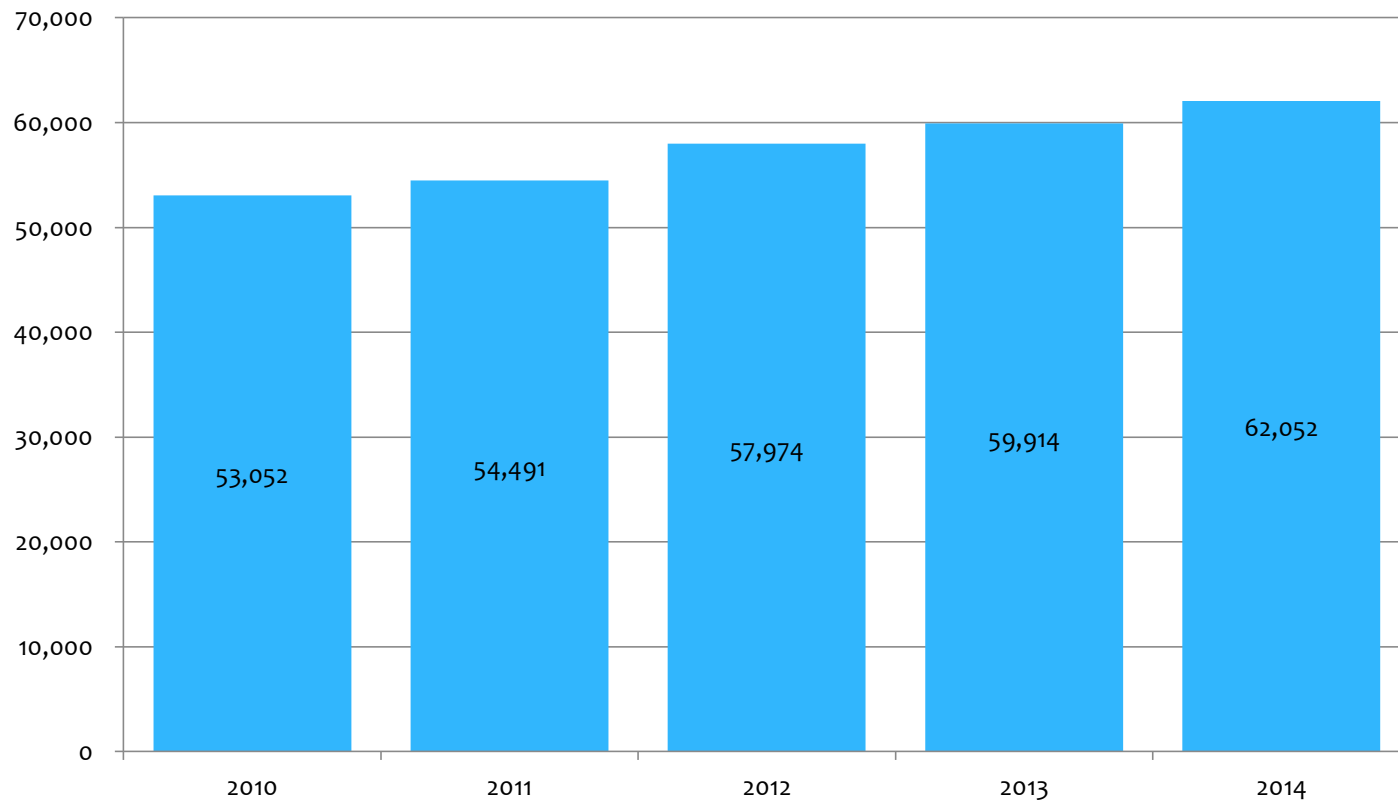
Premium Income; moving separately due to changes in interest rates

(billion yen)



Overview of Business Results

Total Assets; growing steadily
(billion yen)



JCIA's Activities

- * Research and Studies:
 - research trends in insurance industry
- * Training:
 - for employee of member organizations.
- * PR and Publication:
 - promoting good image among general public.
- * Assist Mutual Cooperation among Member Organizations:
- * Consultations and Response to Complaint:

JCIA's Activities

Consultations and Response to Complaint

- * Aim: provide means of resolving dispute between customers and cooperative insurers.
- * Aspect: a neutral and fair third-party institution.
- * Status: Governmental authorized ADR (Alternative Dispute Resolution) service provider.
Dispute between parties < ADR < Trial at a Court