

August 2nd, 2016



Overview of ZENROSAI

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ZENROSAI

As a Cooperative

- Nat'l Federation of Workers and Consumers Insurance Cooperatives
- Non profit organization from 1957
- Supervised by the Ministry of Health, Labor and Welfare
- Consumers' Livelihood co-operative Society Law
- Membership is open to anyone

ZENROSAI



全劳济

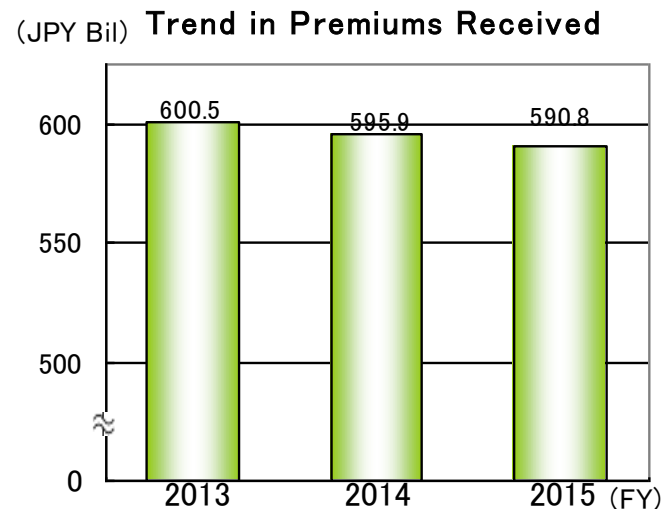
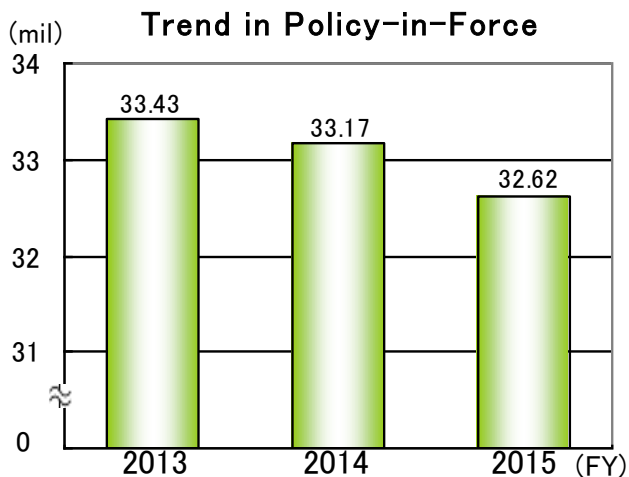
全国労働者共済生活協同組合連合会

Key Figures

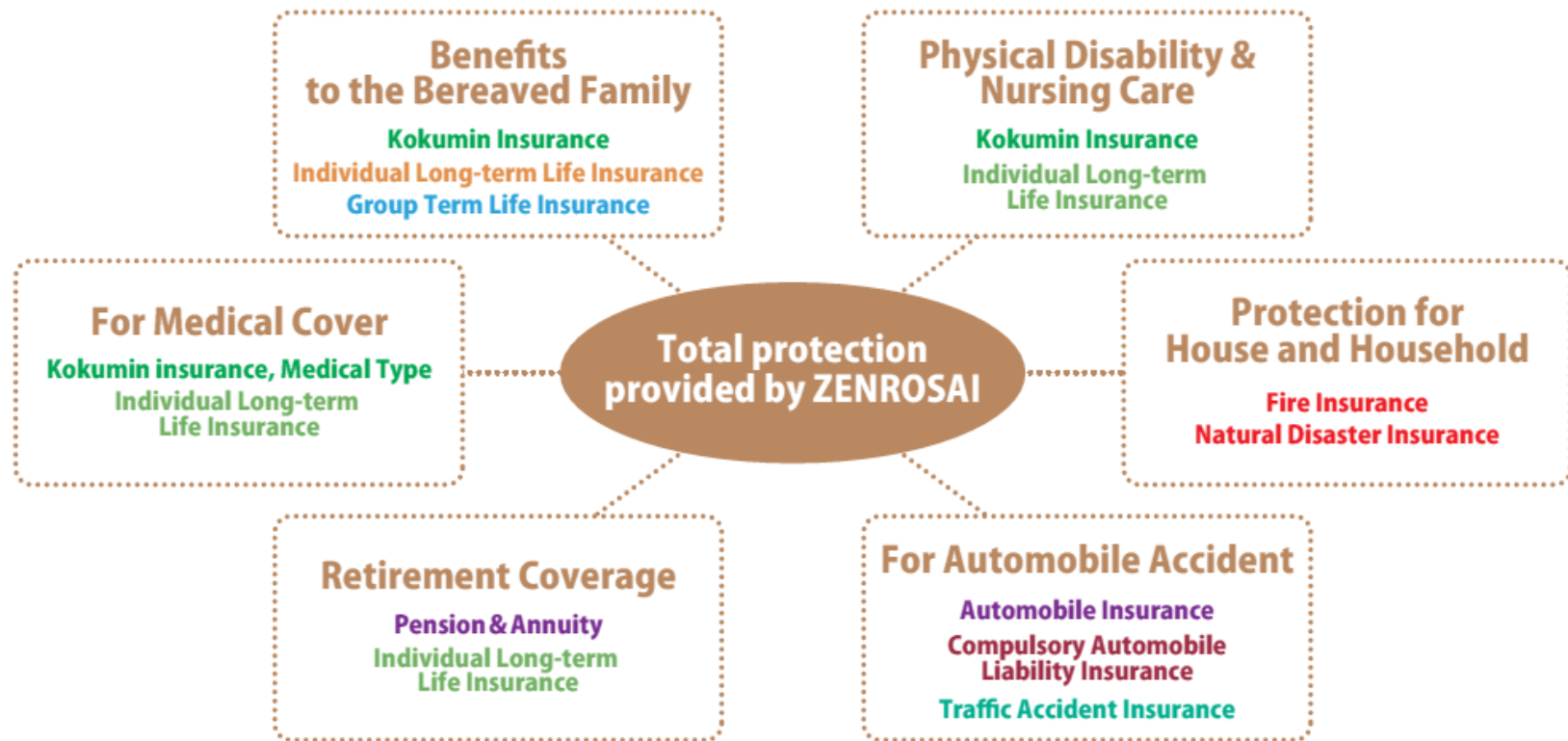
- Total assets: 3,613 JPY Billion (34 USD Billion)
- Premium income: 590 JPY Billion (5 USD Billion)
- 32 million policies in force
- 58 member society
- Over 13 million members
- 3,400 staff

*1USD=105JPY

*As of July 2016



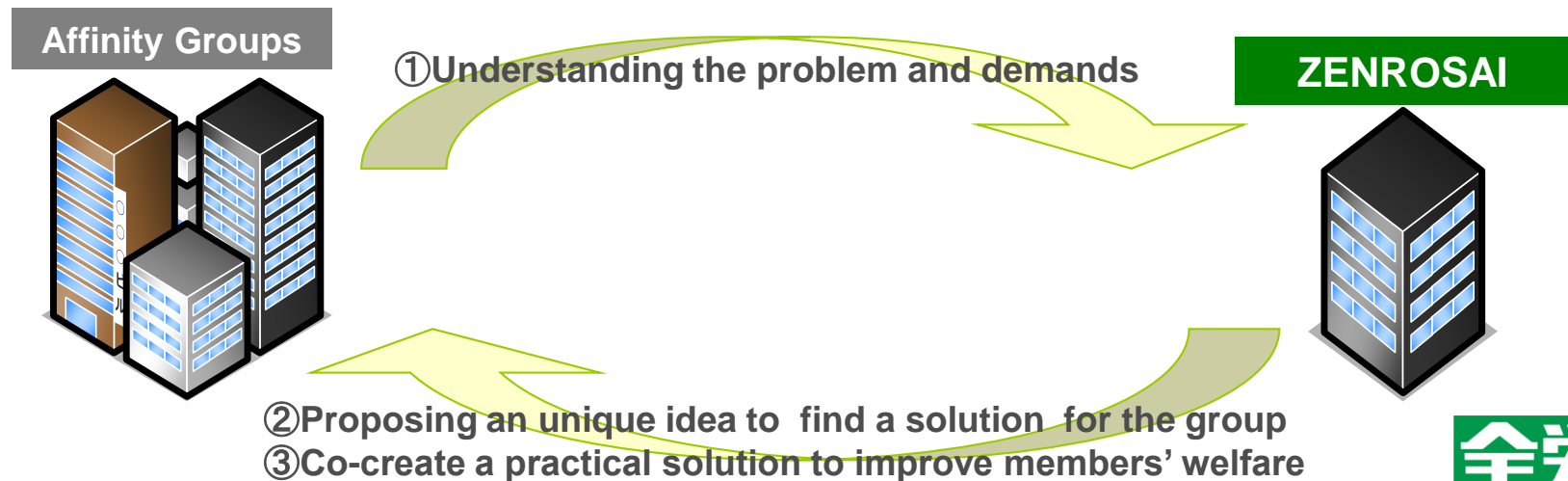
Total Protection for Members' Livelihoods



At Workplaces

• Working Closely with Affinity Groups

- Promoting in affinity markets, such as trade unions
- Group insurance as one of the services of each group
- Low operating expense



In Communities

- **Easy to Join Individually**

- Various Channels;

- over 200 shops, DMs, Banks, Organizers, Convenience stores

- 3 Agents

- JCIF (Japan CO-OP Insurance Consumers' Co-operative Federation)

- Labour Bank



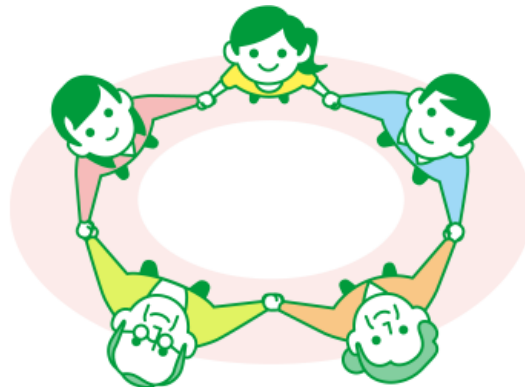
New Channel: On-Line

- Website
- My Page; Exclusively for Members



Mid-term Management Plan: *Zetwork-60*

- **Toward 60th Anniversary in 2017**
 - Business recovery
 - Establishment of a sound business foundation
- **Going Back to its Co-operative Roots**
 - Regaining/Reinforcing members' trust, sympathy, and participation



Mid-term Management Plan: *Zetnetwork-60*

【Three Reforms】

Restructuring

Organizational
Reform

Awareness

1. Attractive Products

4. Sound Business Structure

2. Improved Satisfaction

5. HR Development

3. Social Contribution

6. Cooperation bet. Coops

To achieve our philosophy

“Towards a Safe and Affluent Society with Mutual Help”

Activities for Society

- **Contribution to Society**

- Funding NPOs/Donations to NGOs
- Special Partner in Under-12's Football Tournament
- Supporting Forest Development Activities by Children
- Cultural and education activity

- **Cooperation among Cooperative Societies**

- **International Activities**

