

- THE FUTURE OF MUTUALITY -

# Rebranding


to attract future customers



たすけあいの輪をむすぶ

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こくみん共済

全国労働者共済生活協同組合連合会 

Kokumin Kyosai co-op



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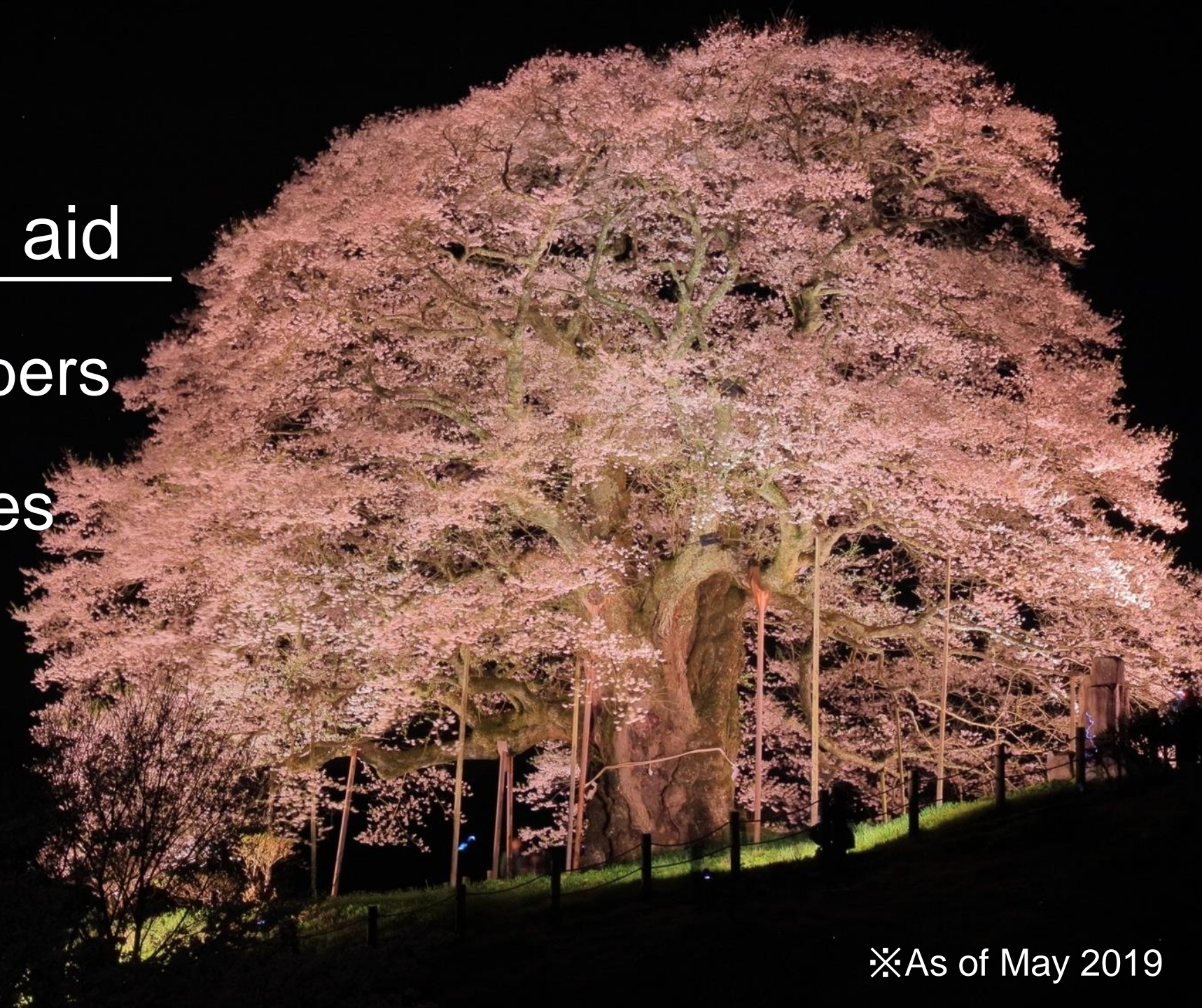


# The scale of our mutual aid

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**13.9 million** members

**31.2 million** policies





# The volume of our mutual aid

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Premiums Income : **USD 5.1 billion** in FY 2018







**The power**  
of our mutual aid

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Claim Payments : **USD 3.2**

**billion**



# The Great East Japan Earthquake

Number of claims: 350,000

Total payments: **USD 1.2 billion**





# A solid financial foundation



**Total assets: USD 34.4 billion**

**Policy reserves: USD 27.4 billion**

**Equity capital: USD 4.0 billion**

**Solvency margin ratio: 1,810%**

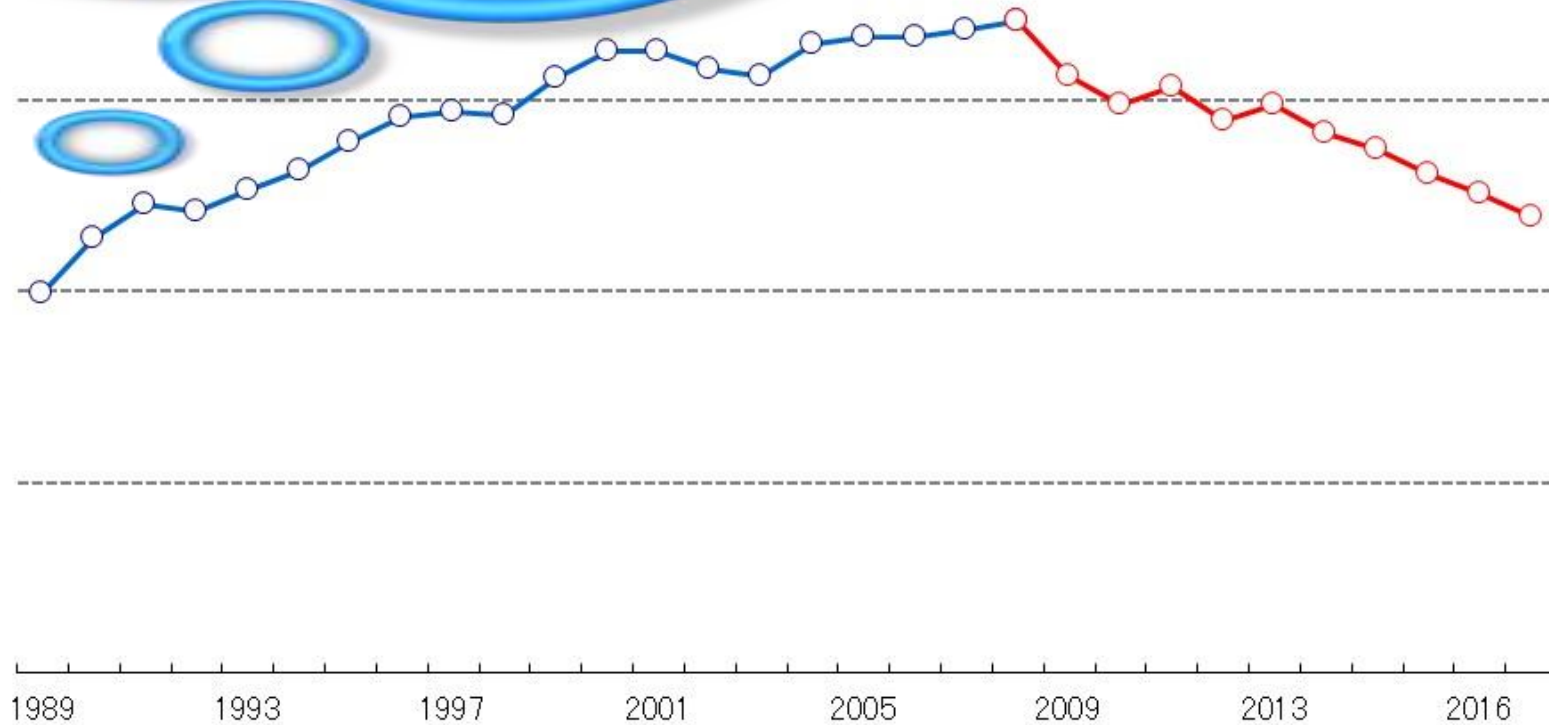
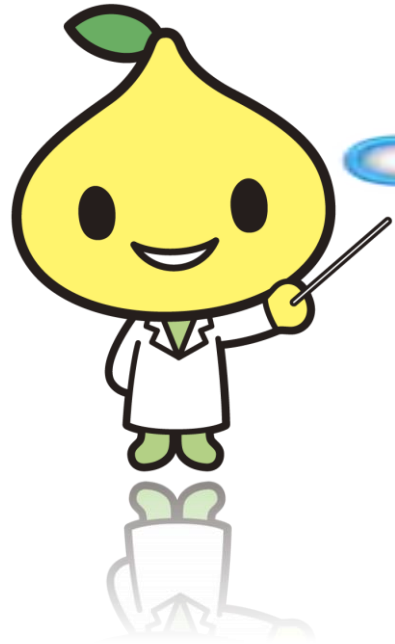


# Rebranding - Why now?





Have we  
**stopped growing?**



(Trends in the number of new contracts )



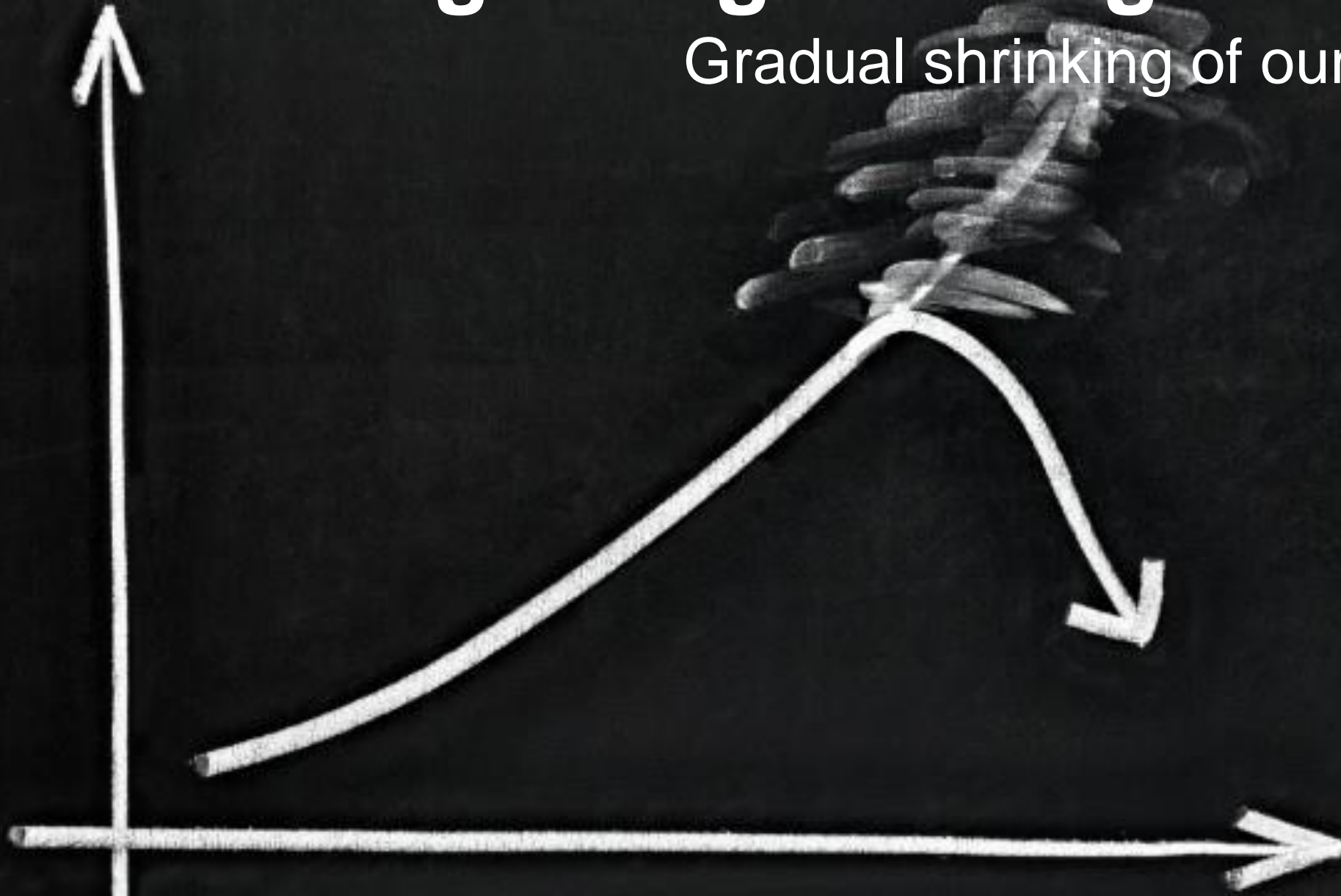
# Continued leakage of policies





# The beginning of a negative trend

Gradual shrinking of our business

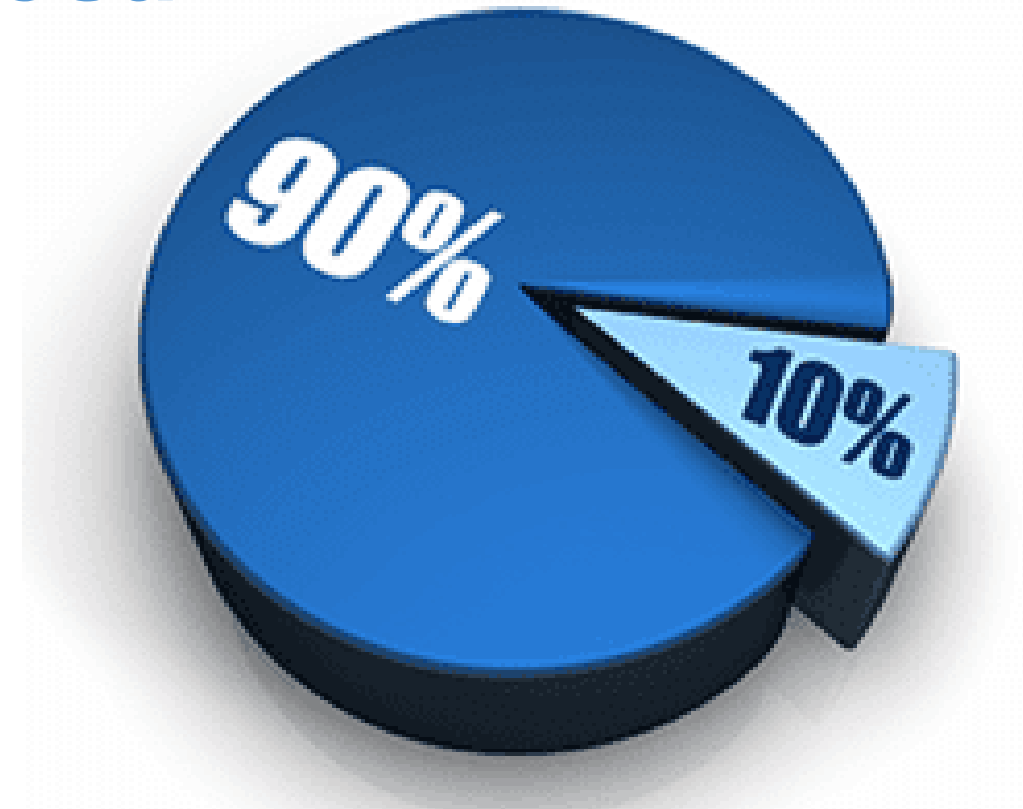




# High degree of name recognition

Most people know us by “Zenrosai”

90%



Source: an internet survey in 2011



# Poor understanding of our business

20%

know what we do



80%

Are they not interested in us?





**Aren't we essential to them  
anymore?**



A group of six hands of various skin tones are raised and interlaced to form a circle. The background is a soft-focus landscape of tall grasses under a bright, hazy sky, suggesting a sunset or sunrise. The overall mood is one of unity and hope.

**Creating  
a safe and affluent society  
through mutual aid**



# Serious changes in the social environment

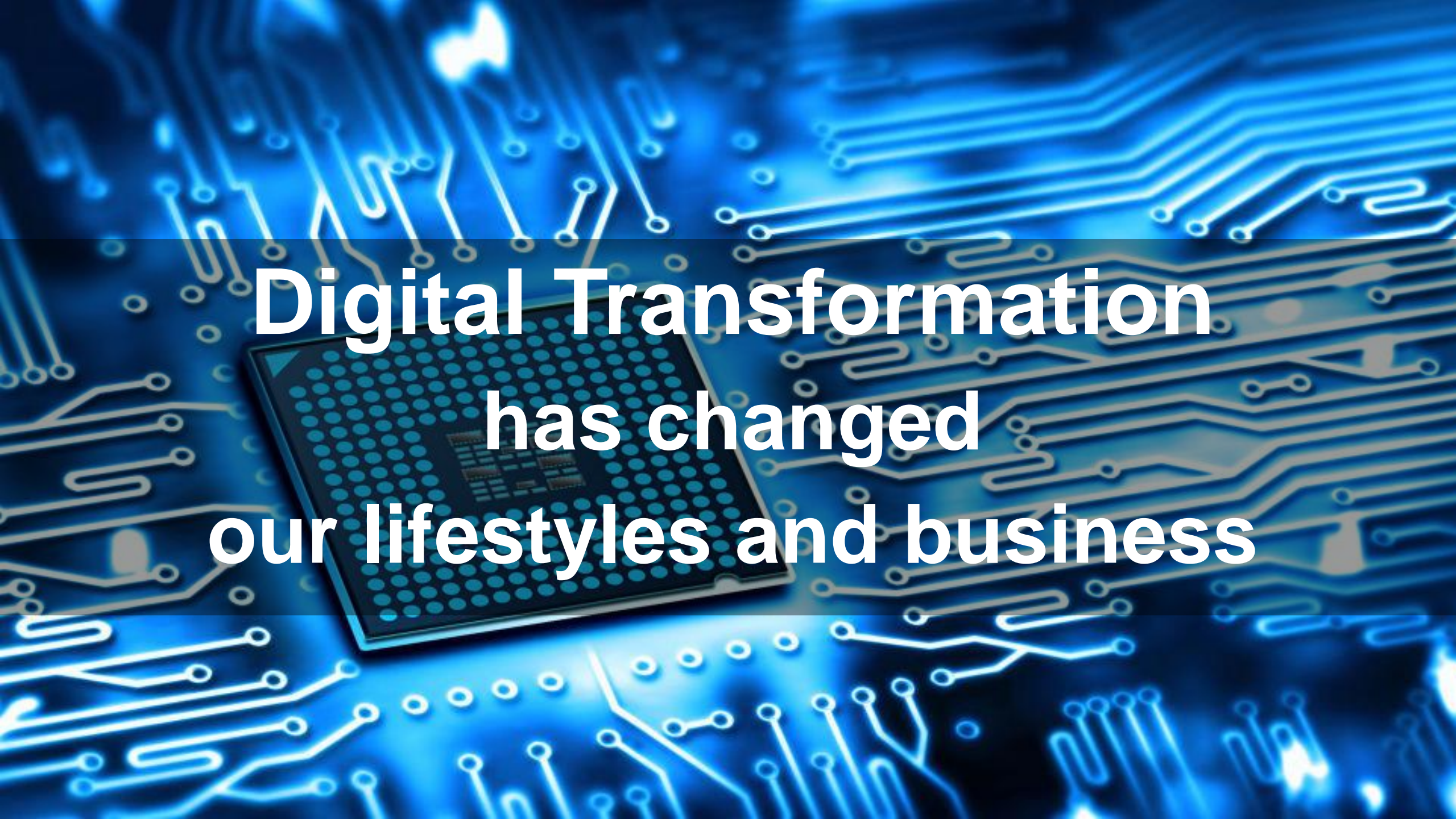
- Super-aging society
- Global warming and other environmental problems
- Widening wealth disparity and child poverty
- Stagnant economic activity





Our mission and cooperative values  
are **universal**



The background is a vibrant blue digital landscape. It features a complex network of glowing white and light blue lines that resemble circuit traces or data paths. In the center, there is a dark, rectangular component, likely a microprocessor or a specialized chip, with a grid of small, glowing blue dots on its surface. The overall effect is one of high-tech connectivity and digital energy.

**Digital Transformation  
has changed  
our lifestyles and business**





Current operation methods are  
becoming **obsolete**



# Our Commitment

**Reinvent ourselves  
to keep our cooperative values  
unchanged**



# Rebranding

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# Rebranding

**Kokumin** : For all citizens

**Kyosai** : Providing a mutual aid system and spirit

**co-op** : cooperative



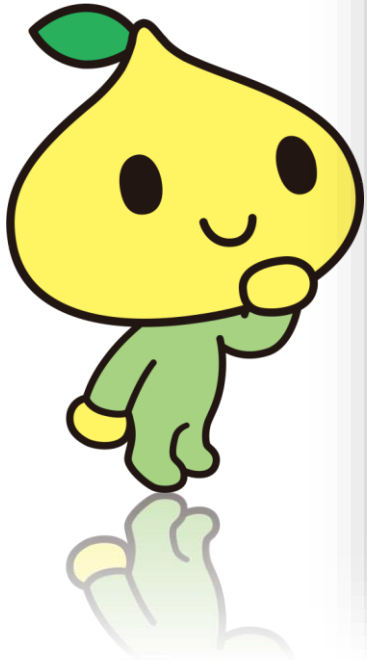
# Rebranding

“Kyosai”:

Mutual aid system

and

Spirit of helping each other





# Major reforms in our strategy

- **Product Development**
- **Marketing and Sales Promotions**
- **Human Resources**



# Major reforms in our strategy

***DIGITAL  
TRANSFORMATION***





# Major reforms in our strategy



## Co-creation

# Major reforms in our strategy

**SUSTAINABLE DEVELOPMENT GOALS**  
17 GOALS TO TRANSFORM OUR WORLD








**We will reinvent Kyosai  
as a stronger mutual aid system**

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# こくみん共済

全国労働者共済生活協同組合連合会 



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