

# EMERGING RISKS

‘One for all, All for one’



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**ZENKYOREN**

**National Mutual Insurance Federation of  
Agricultural Cooperatives**

13<sup>th</sup> of November, 2019



# EMERGING RISKS



# 1. PROFILE OF ZENKYOREN

Zenkyoren is a member of JA group, agricultural cooperatives in Japan.

(As of March 31, 2019)

10.5million members

Primary societies(JAs)

Zenchu  
(Guidance)

Zenkyoren  
(Insurance)

Zennoh  
(Marketing&  
Purchasing)

Norinchuo  
bank  
(Banking)

Zenkoren  
(Welfare)

# 1. PROFILE OF ZENKYOREN

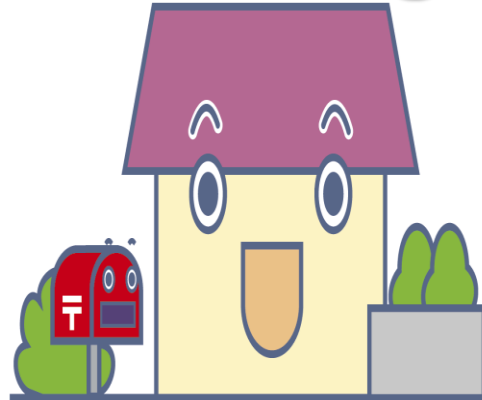
Zenkyoren provides both Life insurance and Non-Life insurance.

## Life



21.6 million  
Policies

## Building



10.1 million  
Policies

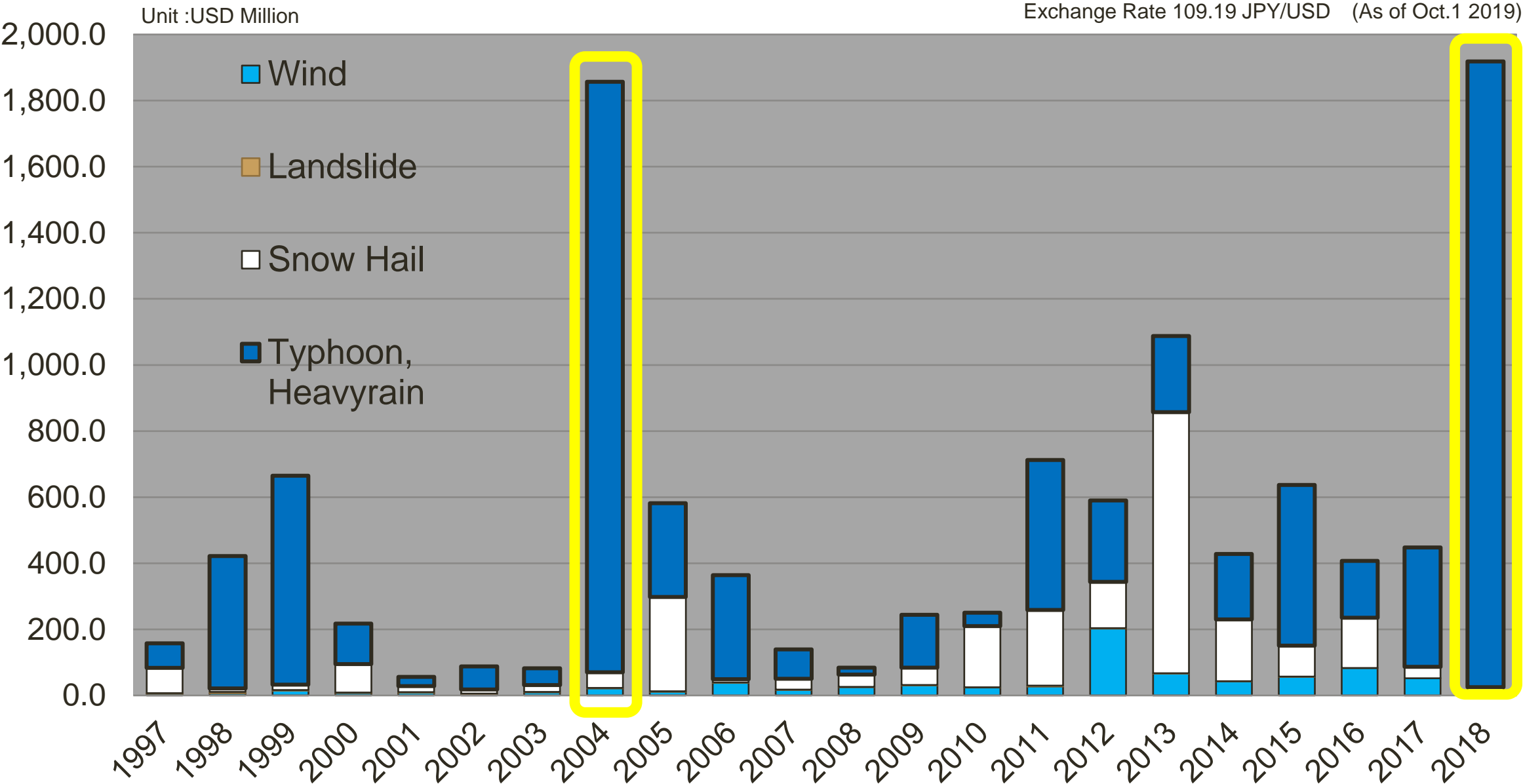
## Automobile



8.2 million  
Policies

(As of March 31, 2019)

# 2. PAYMENT FOR WIND, FLOOD, HEAVY SNOW





sai  
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## 5. TO BUILD UP A SUSTAINABLE ORGANIZATION

**“Response”**

**“Preparation”**

## 6. PROMPT LOSS ADJUSTMENT & PAYMENT

For rapid claims settlement, Zenkyoren has utilized tablet PCs for handling the procedure.



# 7. VARIOUS SUPPORT AFTER DISASTER



## 8. PREVENTION

Disaster prevention efforts in cooperation with local governments and communities



## 9. TO INCREASE RESILIENCE

Multiple data  
backup locations

Zenkyoren

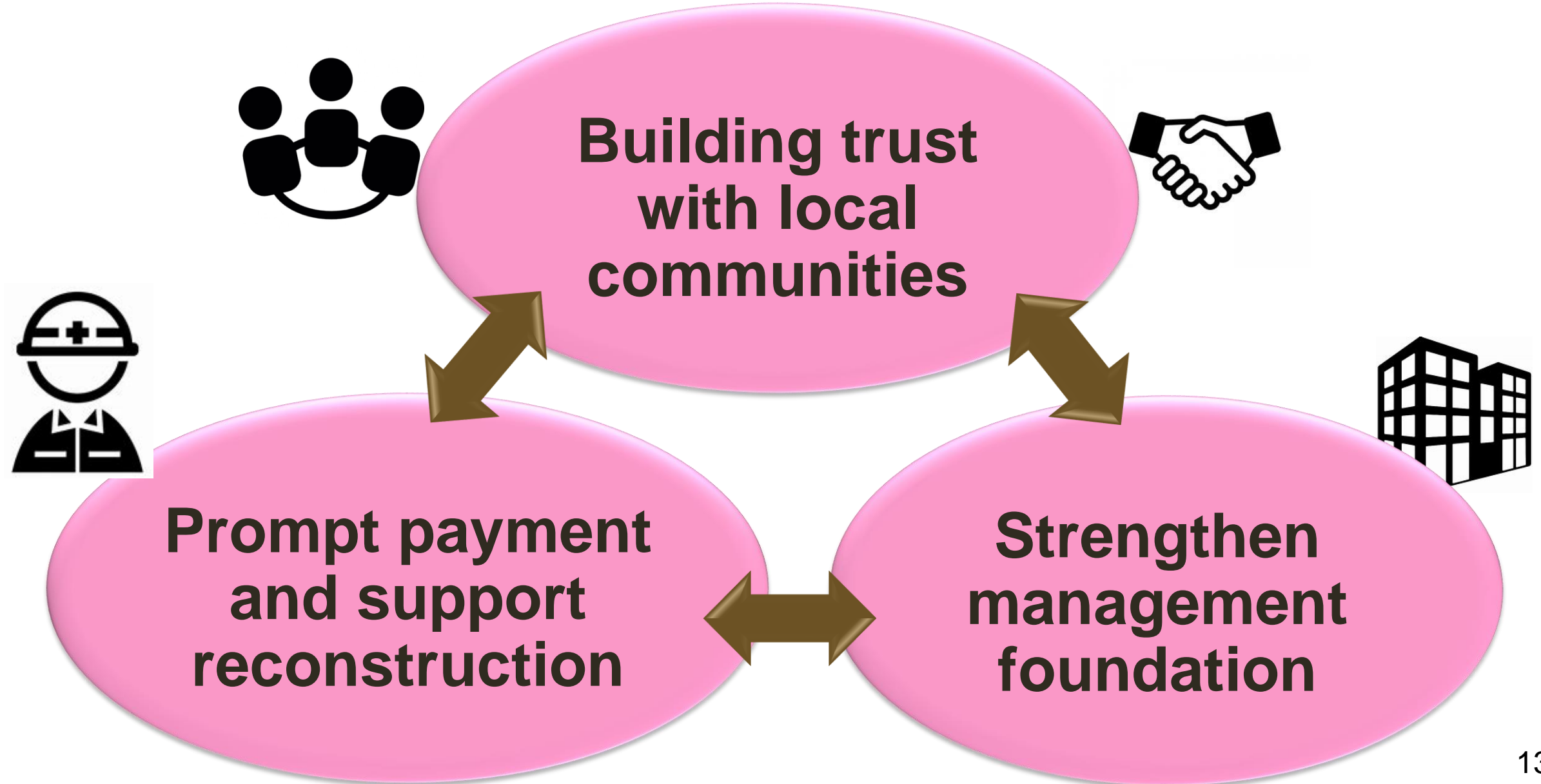
Catastrophe  
Reserve

Business  
continuation with  
alternative base and  
tools



Reinsurance  
▪ Excess-of-loss  
▪ Cat-bond

# 10. TO BUILD UP SUSTAINABLE COMMUNITY



# 11. CHALLENGE TO THE FUTURE

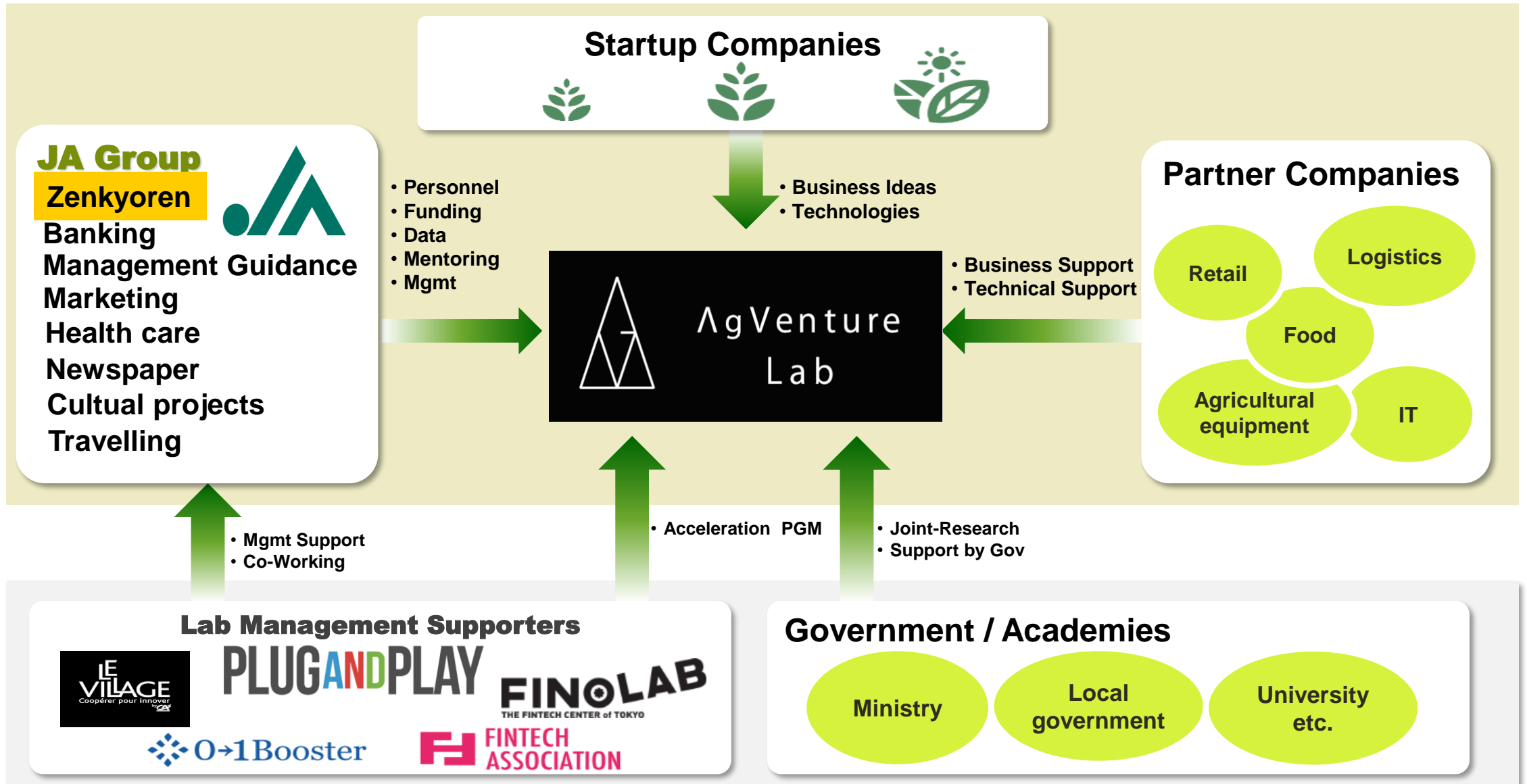


## Concept:

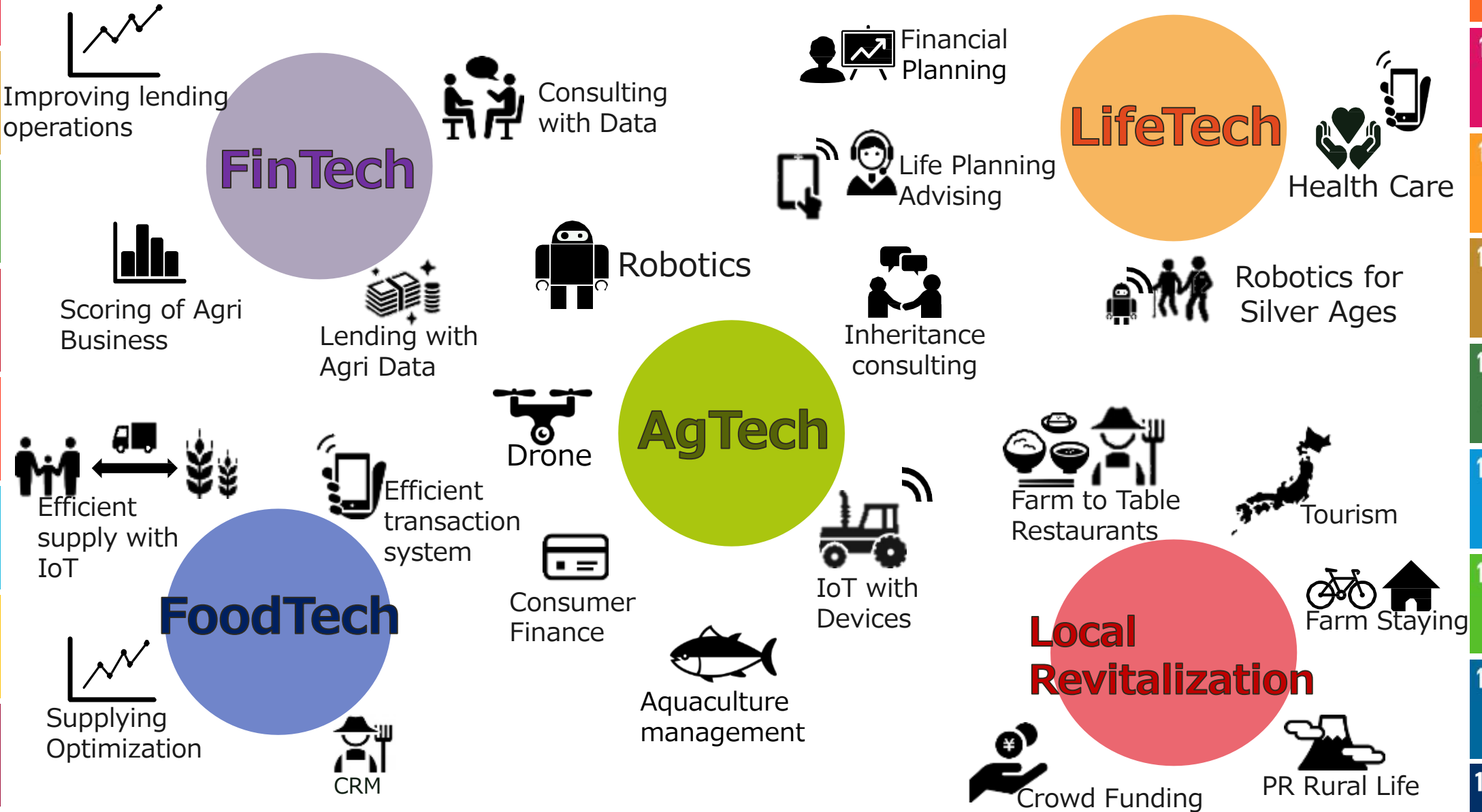
Incubate the next generation's  
of agriculture community /  
Become a closer partner to local  
lifestyles / Connect local places  
and people.

- Addressing **social challenges** by cultivating up innovators who create future lives within the Agriculture industry
- Provide digital services by leveraging JA Group's **various functionality** that serves for local lives

# 12. WHAT IS “AGVENTURE LAB”?



# ALL THEMES ARE RELATED TO SDGS



# SUMMARY

Response and Preparation

Awareness

Resilience

Value of cooperatives

Mutual Trust

‘One for all, All for one’

