

Fishermen know about how to help “save lives from disasters”

“Voice of Life”

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Jf JF共済



Organization Overview

- **Name : National Mutual Insurance Federation of Fishery Co-Operatives**
(abbreviation Name : Kyosuiren、 Informal name : JF Kyosuiren)
- **Business Operations (As of March,31,2022) :**
Total Assets 4,512 (100Million) Policies 52.9(10Thousands)
Policy in Force 4.4 (Trillion) Premiun Income 463 (100Million)
Claims Paid 464 (100Million)
- **Number of Staff : 388**
- **Number of Fishery Co-Operatives : 879 (As of March,2021)**
- **Number of Members : 268,095 (As of March,2021)**

Business Structure

268,095 fisherman

Fisherman
And
Family

Insurance contract

Joint underwriting

879

Fishery cooperative
associations

Goal of Kyosui ren

Kyosui ren aims to help maintain the livelihood of fishing villages and marine environment through providing cooperative members with strong financial protection

Kyosui ren is:

- Established in 1951
- Supervised by Ministry of Agriculture, Forestry and Fisheries
- Regulated by the Fisheries Co-operative Association Law
- Member of ICMIF since 1980

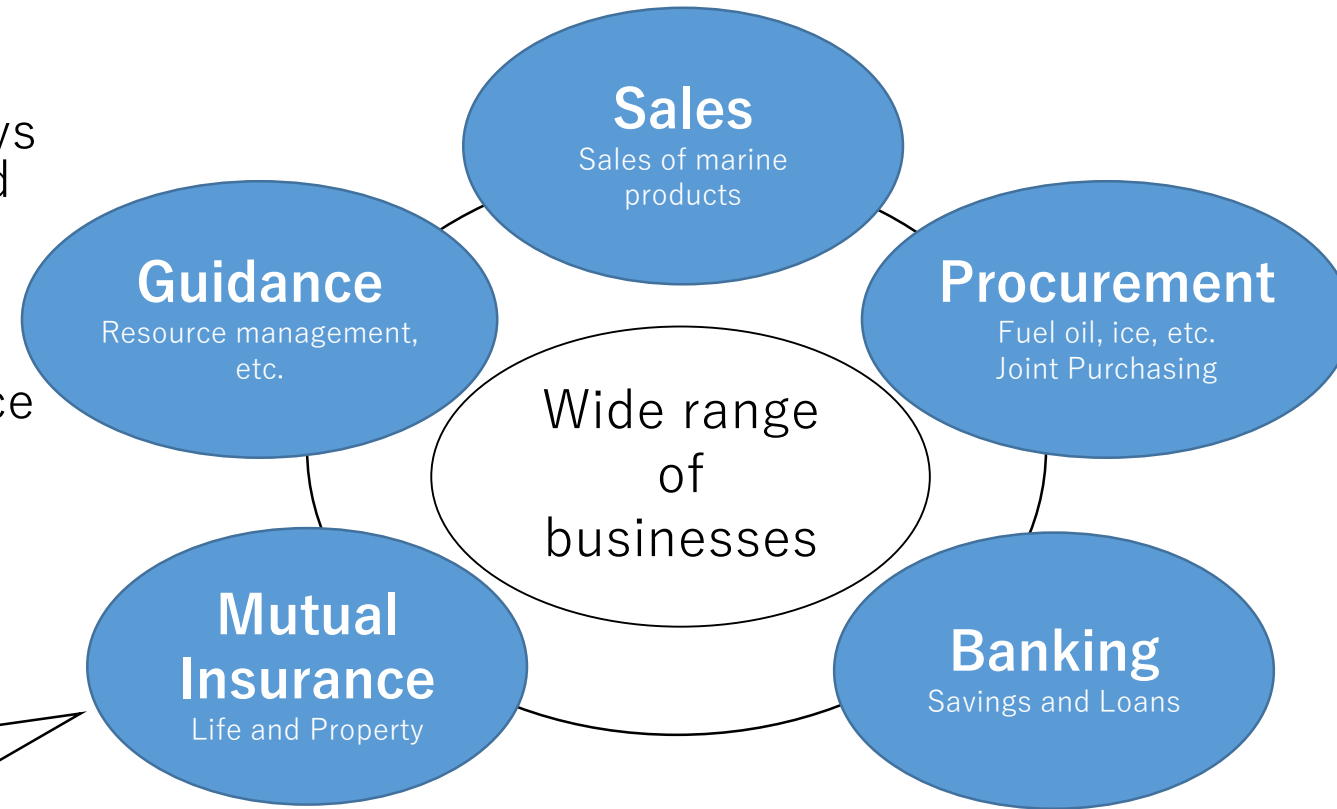
JF Kyosui ren

What is “JF” ?

Role and characteristics

- As a cooperative organization of fishermen throughout Japan, JF contributes in various ways to the improvement of fishery management and the revitalization of local communities by conducting sales, purchasing, and other businesses for members.
- JF manages fishing rights and provides guidance to members, and is involved in the proper use and management of fishery resources, coastal cleanup activities, marine accident prevention, etc., and serves as a core organization supporting the local economy and social activities in fishing communities.

Structure of JF



Strengths of JF Mutual Insurance

- ① Understand members' family structure, homes, etc.
- ② Understand members' fishing income and living conditions.



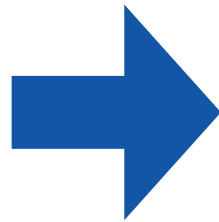
Providing coverage tailored to each member's lifestyle

On the occasion of the first issue of “Voice of Life”

- As JF Mutual Insurance its **70th anniversary in 2021**, we have published the booklet “Voice of Life” as a social contribution activity (CSR activity) to protect the lives of our members from disasters and accidents, reevaluating our mission “to protect the lives and property of our members”.
- The “**Voice of Life**” is an information booklet that provides the experiences and lessons learned by JF members who saved their own lives from various large-scale disasters (earthquakes, tsunamis, typhoons, marine accidents, etc.) in the past to JF members nationwide and to people living in fishing communities. The “Voice of Life” is a mutual assistance between “those who provide the voice” and “those who receive the voice”.

Preserving the Disaster Experienc

- Earthquake,Fire
- Typhoon,Flood
- Marine accident.....



Prepare for future disasters

- Nankai Megaquake
- Typhoon,Flood
- Marine accident.....

- Activities in which JF members across Japan help each other are **the very role of JF Mutual Insurance**.
- The year 2021 marks the 10th anniversary of **the Great East Japan Earthquake**, and the first issue of the booklet focuses on the theme of **the Great East Japan Earthquake**.

The Great East Japan Earthquake

Damage data from the Great East Japan Earthquake

March 11. 2012. (Yomiuri newspaper)

Earthquake • Tsunami	Date of Occurrence	March 11. 2011. 14:46(JST)
	Scale	<ul style="list-style-type: none"> • Richter magnitude : 9.0 • Epicenter: Off the coast of Sanriku, about 130 km east-southeast of the Oga Peninsula, Miyagi Prefecture.
	Japanese earthquake scale	<ul style="list-style-type: none"> • Maximum seismic intensity 7 (Kurihara City, Miyagi Prefecture) • Seismic intensity 6+ (34 towns in 4 prefectures(Miyagi, Fukushima, Ibaraki, and Tochigi)). * level 1: weak to level 7: devastation.
	Height of Tsunami *1	<ul style="list-style-type: none"> • Soma 9.3m or higher,Ishinomaki city Ayukawa 8.6m or higher, Miyako 8.5m or higher,Ohfunato 8.0m or higher • maximum run-up 40.1m *2
Damage	Number of death *3	15,899
	Number of missing *3	2,526
	Number of evacuees	468,653(March 14, 2011, Max. date)
	Number of houses damaged	1,168,453(Complete destruction:129107)
	Number of Fishing Boat Losses *4	28,612
	Number of Damaged fishing port *4	319
	Total amount of damage	17,400 Bllion yen(Great Hanshin Earthquake:9,600 Bllion yen)

*1:published by the Japan Meteorological Agency,*2:2012 Tohoku Earthquake Tunami Joint Survey Group,*3:National Pllice Agency(March 11. 2012),*4:Secretariat OF the House of Councilors Planning and Co-ordination office

JF Mutual Insurance Claim Payment for the Great East Japan Earthquake

The Great East Japan Earthquake was the largest natural disaster in Japan since World War II, and JF Mutual Insurance also paid out about **¥24 billion** in insurance claims, the largest ever paid out.

◆ Claims paid

- **Property insurance: Approx. ¥15 billion**

Fishing communities in Iwate, Miyagi, and Fukushima prefectures were devastated by the tsunami.

Of the 8,500 Building Mutual Insurance (Kurashi) policies in the three prefectures, approximately 7,000 (about 80% of the total number of policies) were damaged and approximately 4,000 (about 50% of the total number of policies) were lost due to the tsunami.

- **Life insurance: approx. ¥9 billion**

The number of victims (dead or missing) was approximately 560, or about 2% of the number of life insurance (Choko) policyholders.

“Voice of Life” article-1



The 2011 Great East Japan Earthquake

JF Miyagi Shichirigahama Branch
Office, member



Mr. Fumihiko Ono

“Steering the boat straight toward the tsunami”

- My "Voice of Life" to you is **to maneuver your boat perpendicular to the tsunami and climb the waves, and at the highest part of the wave, reduce speed and point the bow as far down as possible.**
- If you encounter a tsunami while evacuating offshore, it is **important to head for "deeper" waters as fast as possible.**
- We should know the topography of the beach in front of us on a daily basis, the depth of the water and the shape of the seabed, and **consider the course to take when evacuating at sea.**

“Voice of Life” article-2



The 2011 Great East Japan Earthquake

JF Miyagi Kesennuma Branch
Office, member



Mr. Hayashi
Onodera



Mr. Tetsuo
Onodera

“First, believe and obey the evacuation order. “

- When a tsunami hits, life is gone even at that moment. You may wonder what will happen to your boat, your debts, and your life afterwards, but at the moment of death, none of those things matter. The most important thing is human life. Human life comes first.
- As the "Voice of Life", we are asking all fishermen and people living in fishing communities across Japan, "**We don't care if the forecast is wrong or not, Just follow the evacuation order issued by the government!** "

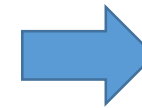
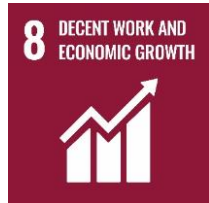
Contribution to SDGs

The "Voice of Life" is activities to protect JF members and everyone living in fishing communities.

Activities to protect fishing villages and the fishing industry
Protecting the fishing industry and Japanese food culture.



Efforts to Prevent Tsunami Damage and Marine Casualties Decrease in Marine Casualties
Contributed to Stable Management of Mutual Aid Business.

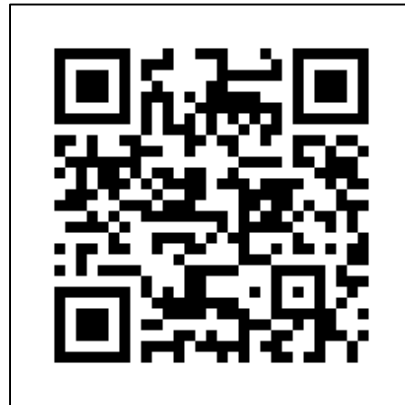


Through the "Voice of Life" JF Mutual Insurance contributes to the Sustainable Development Goals (SDGs).

How to get the “Voice of Life”

- The "Voice of Life" is delivered to our members, fishermen, and local residents throughout Japan through JF office.
- In addition to distribution of the booklet, a special "Voice of Life" page (in Japanese) is available on the JF Kyosui ren website with a QR code.

“Voice of Life”HP
QR code



Future "Voice of Life" Activities

- The "Voice of Life" will continue to be published for five years after FY2022, and is planned to be compiled into a book by 2026, the **75th anniversary of the founding of the JF Mutual Insurance**.
- In FY2022, we are working on the theme of "**marine accidents**" common to all fishermen in Japan.
- We cannot stop natural disasters, but we can help protect the lives of fishermen by gathering the knowledge and experience of our members across the country.



JF Mutual Insurance is committed to bringing knowledge and experience to fishermen across Japan through the "**Voice of Life**".