

‘ One for all, All for one ’



” Happiness of local community ”

connects to the future



JA共済

ZENKYOREN

Fumio Yanai

ICMIF Centenary Conference in Rome

27/Oct/2022

# 1. Structure of the JA Group

## Cooperative's characteristics and comprehensive business

- Zenkyoren is a member of the JA Group, Agricultural Cooperatives in Japan.



**JA members 10million**

Local level

Agricultural Cooperatives(551 JAs) throughout Japan

Prefectural and National level

Zenkyoren  
(Insurance)

Norinchukin  
Bank  
(Banking)

Zennoh  
(Marketing &  
Supply)

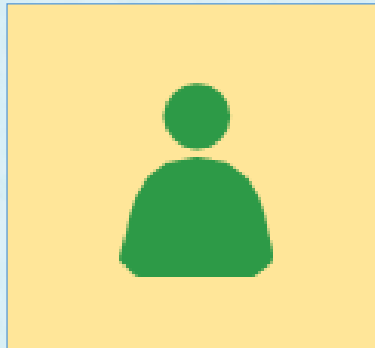
Zenchu  
(Representation,  
Coordination &  
Consultation)

Business

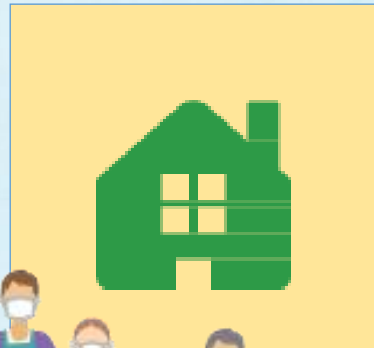
### Our Goal

To help secure member's livelihood and elevate their living standard.

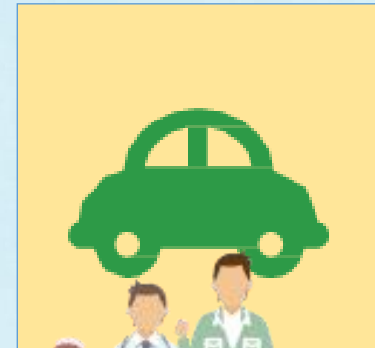
**Life**



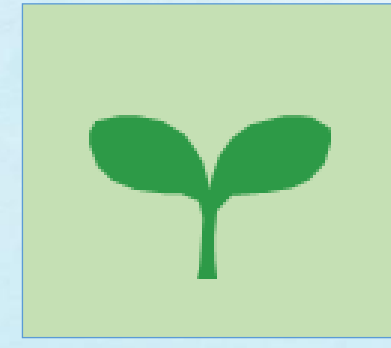
**Building**



**Automobile**



**Agriculture**



# 3. Our three major crises and countermeasure

## Three Crises

Community	Rapid changes in social structure due to low birthrate and aging society
Economy	Weakening of the foundation of agricultural production due to decrease in the number of farmers
Nature	Frequent occurrence of natural disasters due to global environment change and numerous earthquakes

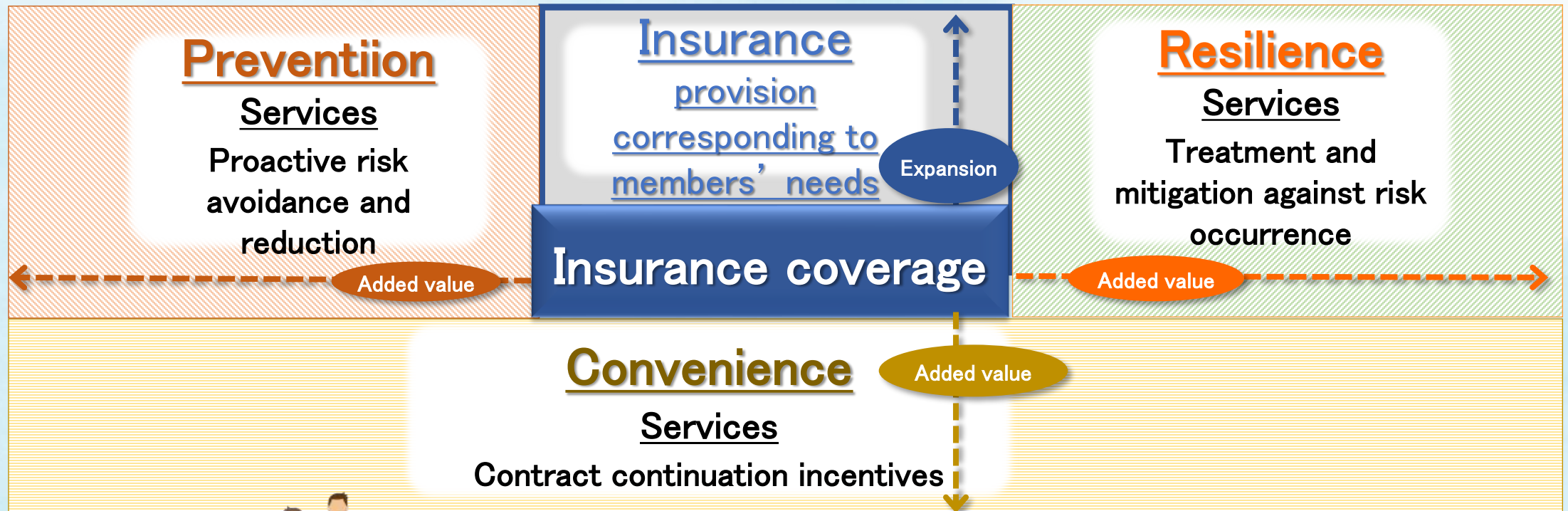
## Countermeasure

JA Kyosai is committed to connecting sustainability of local communities and agriculture into the future through insurance provision and varieties of social activities.



# 4. Provision of comprehensive coverage of security JA共済

Provision of comprehensive coverage of security and satisfaction by way of standing closer with members and policyholders



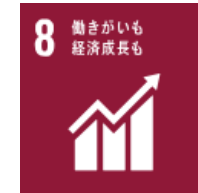


# 4. JA Kyosai's SDGs policy and action

## SDGs Policy

JA Kyosai ensures the sustainability of agriculture and local communities for its business foundation by providing insurance and services and engaging in community contribution activities.

### 1. Contribution to healthy and productive lifestyles



### 2. Realization of safe and secure local communities



### 3. Contribution to sustainable agriculture



### 4. Contribution to global environment



3 すべての人に  
健康と福祉を



8 働きがいも  
経済成長も



10 人や国の不平等  
をなくそう



**Objective**

**Health management and promotion,  
nursing care, and welfare**

**Insurance**

**For illness, injury, retirement, etc.**



**Community  
contribution**



**Health Management and Promotion.**



**Traffic accident prevention and social  
reintegration support for traffic accident  
victims.**



**Cultural assistance for children to lead the  
next generation.**



# Action 1 : Contribution to healthy and productive lifestyle



## Insurance

Coverage for illness, injury, retirement, etc.

No. of policies **2.2 Million** Sum insured **91.1 trillion yen**



## Prevention, health management and promotion

### Children

- Slightly difficult challenge
- Sponsorship for Little League
- Sponsorship for Rhythm Dance



### Middle-aged and Senior people

- Rainbow exercise  
Participants: **770K**
- Laughter and Health Classes  
Participants: **110K**



### All generation



#### ■ Healthy Body Project

- Web Access **350K**
- Virtual Walking event **9K** participants/year

#### ■ Health and Nursing Care hotline

**5K** calls/year

- Promotion of awareness for cancer prevention and care by collaborating with National Cancer Center



# Action 2: From traffic accident prevention to social reintegration assistance



Insurance

Coverage for automobile accident

No. of Auto Insurance

8.2 Million

## Traffic accident prevention(Educational activities)

Kids Musical ,etc



Students Educational DVD、 Safety class



Elderly Safe Driving Diagnosis,etc



- Traffic Safety Class by generation  
# of participants :Over **3,000K**
- Safe Driving Diagnosis  
# of participants :Over **100K**
- Traffic safety education Video  
YouTube Views: **4,200K**



## Social reintegration assistance



- Rehabilitation center: **2 Centers**  
Established about **50 years ago** to support social reintegration for traffic accident victims.



**Objective**

Disaster prevention and mitigation as well as accident prevention

**Insurance**

Provision of coverage against various natural disasters including earthquakes and typhoons.



**Community contribution**



Disaster Prevention and Mitigation



Disaster Relief and Reconstruction Assistance



# Action 3: Toward Strengthening community resilience



## Insurance

### Coverage for fire and natural disasters

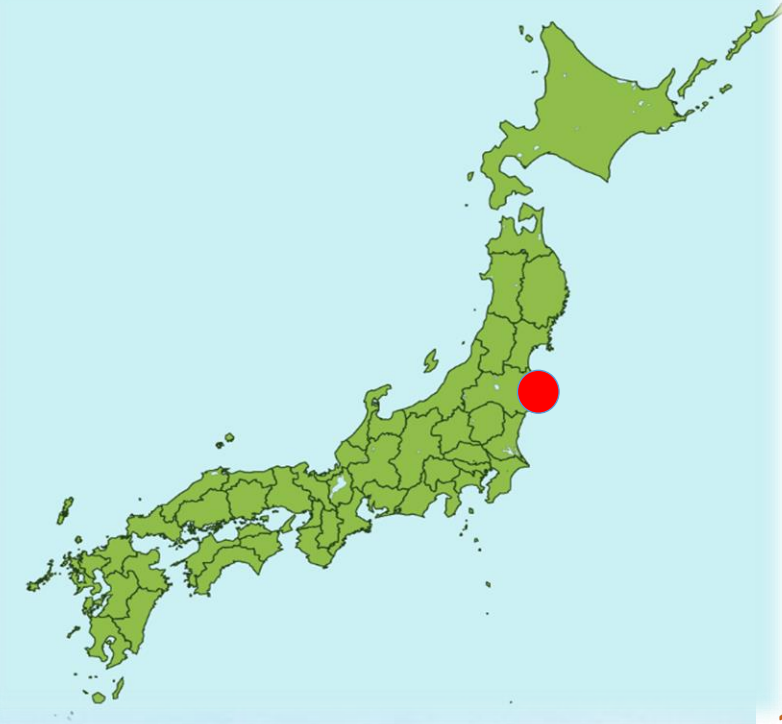
No. of policies **9.3** Million

Sum insured **140.3** trillion yen

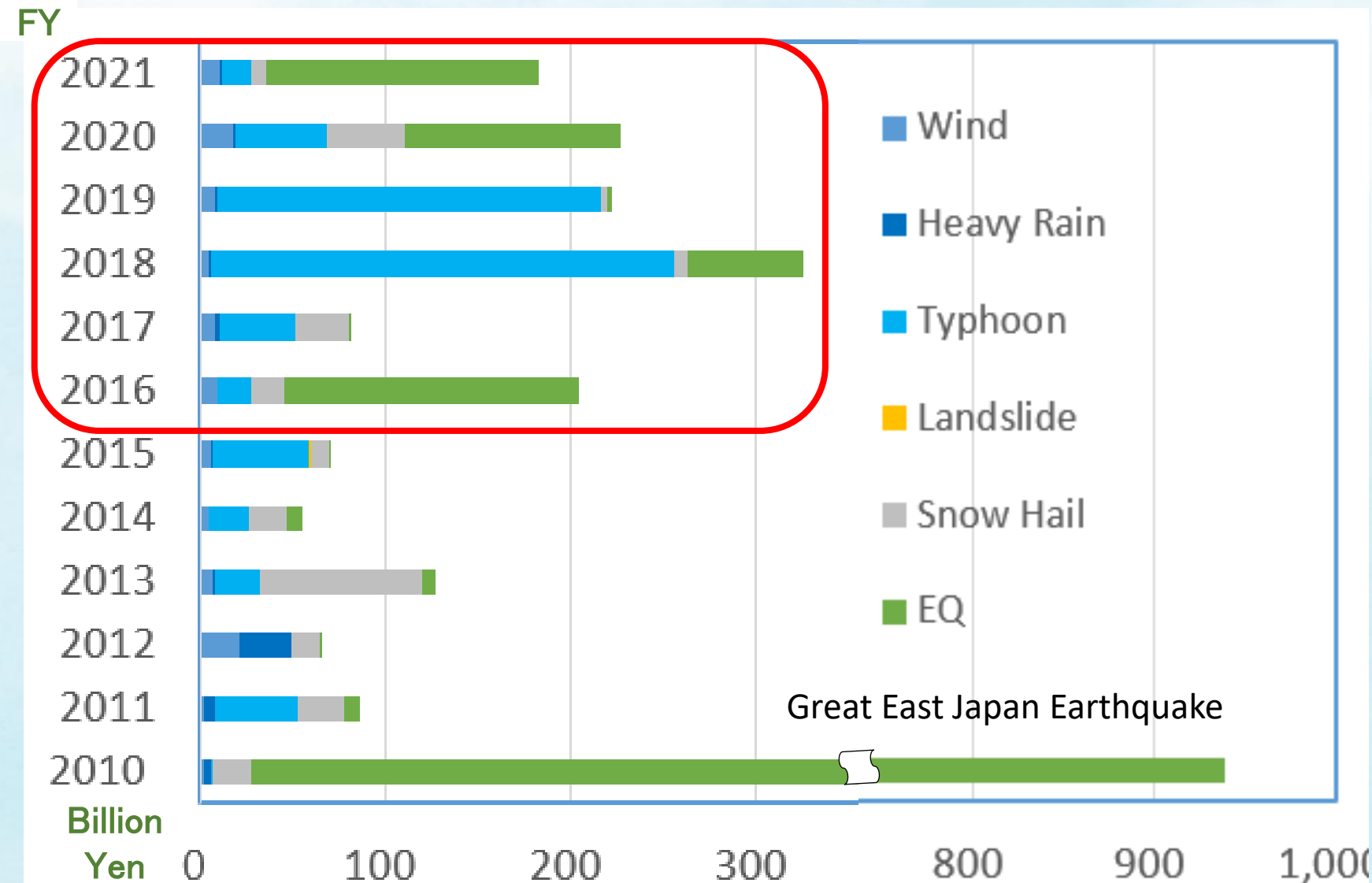


### Payment at the Great East Japan Earthquake(2011)

	<b>JA KYOSAI</b>	Non-life insurance company <b>total</b>
<b>Num. of claims</b>	<b>685,496</b> claims	<b>821,205</b> claims
<b>Payments</b>	<b>937.6</b> Billion	<b>1,286.2</b> Billion



## Payments for frequent occurrence of natural disasters





# Action 3: Toward Strengthening community resilience



## Disaster Prevention

- Risk awareness activities by visit
- Disaster Prevention Information (Web)
- Disaster prevention classes and events
- Donation of emergency supplies

All policyholders

Available to all

290K

419 Cases



## Post-Disaster Response

### ■ Prompt claims payment system

\*Damage investigator + Loss adjuster  
(JA) (Zenkyoren)

55K staff

### ■ Support for Disaster

Garbage Removal

Dispatch  
of staff

### ■ Sending of relief goods

### ■ Disaster waterproof sheets distribution

290K Sheets

### ■ Distribution of free disaster kits

50K kits

### ■ Deferment of insurance premium payment

### ■ Interest-free loans to assist in life rebuilding





# (3) Contribution to sustainable agriculture



**Objective**

**Agricultural promotion, farmers' income increase, and agricultural risk reduction**

**Insurance /Service**

**Coverage to ensure business and livelihood stability for farmers**

**Agricultural risk diagnosis to identify risks and their mitigation relating to the farming business.**



**Communities Contribution**



**Agricultural work accident prevention**



**Revitalization of agriculture**



# Action 4: Contribution to Sustainable Agriculture



## Insurance

Coverage for injuries during agricultural work, facilities, vehicles, etc.

No. of policies **1,050K**

## Prevention ~ Learning Program ~

Agricultural Work Accident Experience VR  
Video Views **1.2M**



The number of agricultural work accidents is **10 times higher** than the average for all industries. The Agricultural Work Accident Experience VR is useful for preventing accidents



## Agricultural Risk Diagnosis

Number of diagnoses : **67.2K**



- Information
  - Coverage
  - Weather condition
  - Export of agricultural products
- Agricultural Risk Diagnosis
- Agricultural Work Accident Prevention Measures

## 8 Risks

- Injury while farming
- Farm Vehicle Accidents
- Damage to agricultural facilities
- liability
- Shipment
- Death of farmer
- Unable to work in agriculture
- Cash theft



**Objective**

**Global warming prevention and environmental conservative initiatives**

**Investment**

ESG investments in bonds and others for climate change



**Communities Contribution**

- Reduction of paper consumption (web-based policy clauses, paperless contract procedures)
- Support of "Local Production for Local Consumption" to reduce Food Mileage





# Action 5: Contribution to Global Environment, etc.



Solving various problems through multiple function in agriculture and communities

By way of food education and agricultural innovation assistance,

- ▶ Support for local agriculture
- ▶ Reduction of Food Mileage
- ▶ Solution of global environmental problems through CO2 reduction, prevention of flood and landslide by water storage in rice fields.

Sustainable agriculture provides us various “Benefit” in our lives. This Benefit is called “Multiple function in agriculture and rural communities”.



ESG investment	
Thematic ETF focused on climate change etc.	13 気候変動に具体的な対策を
Kobe SDGs Bonds	9 産業・団体の持続可能な成長の実現 11 持続可能な都市づくり
Tokyo Green Bond	7 再生可能エネルギーの普及 11 持続可能な都市づくり 13 気候変動に具体的な対策を
Nutrition Bond(support for nutritional improvement)	1 貧困をなくそう 2 飢餓をゼロに 3 持続可能な健康を



# (5) Assistance in realizing sustainable local communities

Revitalization Fund for Local Community and Agriculture







# Action 6: Revitalization Fund for Local Community and Agriculture

In the six years from 2008 to 2021

Implement **28K**

Participant **12M**

## Agriculture

Implement: 12K  
Participant: 40K



Agricultural Experience

Donation of agricultural machine to school

## Life

Implement: 8K  
Participant: 2,680K



Donation of purchasing cars

Childcare Support

## People



Implement: 12K, Participant: 40K

Health Classes and Events

Donation of medical checkup cars, blood-pressure gauges, and AED

## Home



Implement: 646, Participant: 290K

Donation of disaster prevention equipment

Disaster Prevention Classes and Events

## Automobile



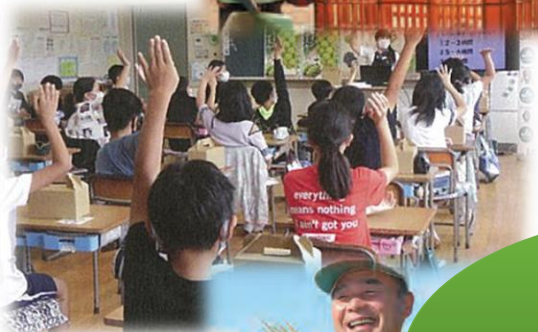
Implement: 778, Participant: 160K

Donation of traffic safety awareness materials

Traffic Safety Classes and Events



# 5. Toward the Future



**Stand closer**



**Deliver**

**Connect**

**豊作年**  
優作年

## JA Kyosai Initiative

‘One for all. All for one’

Developing local communities where people can enjoy secure and affluent lives



## World envisioned bySDGs

‘World where no one is left behind’





JA Kyosai is expanding the circle of **peace of mind and satisfaction** to local communities through **insurance provision and community contribution activities**.





Thank you 