

July 31, 2026

Initiatives to restore the trust of customers and society

GIAJ member companies endorse the basic principles regarding the agency business quality

- Emphasizing initiatives to 'improve the agency business quality' with a view to realizing customer-centric business practices

The General Insurance Association of Japan (GIAJ) has confirmed that all member companies endorse the basic principles for improving the agency business quality at general insurance companies, with a view to realizing customer-centric business practices.

1. Overview

The Board of Directors has confirmed that all member companies endorse the following basic principles regarding the improvement of agency service quality.

- General insurance (including Compulsory Automobile Liability Insurance) is a financial product of high public interest that underpins the safety and security of the public. It is therefore essential to establish the necessary framework to ensure the stable and sustainable provision of these products to society.
- In establishing these frameworks, general insurance companies and general insurance agencies, as businesses handling financial products of significant public interest, have a duty to advance initiatives aimed at realizing customer-centric business operations, taking into account the 'Principles for Customer-Oriented Business Conduct' and the 'Act on the Provision of Financial Services and Improvement of the Service Usage Environment'.
- To fulfil this responsibility, it is important that both general insurance companies and general insurance agencies work to improve the quality of agency operations by engaging in repeated and appropriate dialogue, taking into account the objectives* of the 'Agency Business Quality Evaluation System'.

* With a view to realizing customer-centric business operations, the aim is for the industry as a whole to enhance the effectiveness of agency guidance and other measures provided by general insurance companies, and to ensure and improve the quality of agency operations so that customers have confidence in them.

■ Basic principle regarding the agency business quality

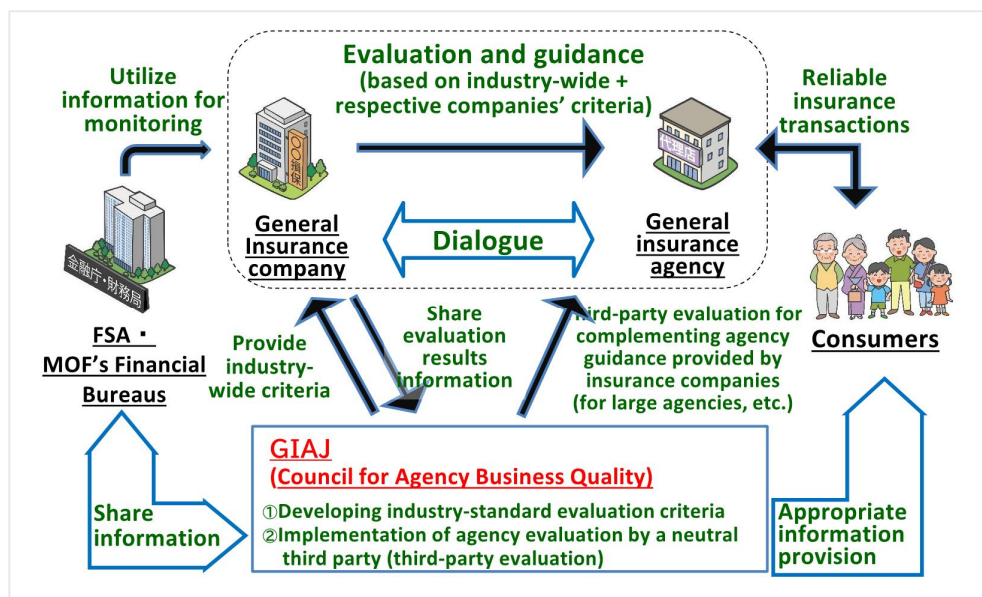
[URL] https://www.sonpo.or.jp/news/release/2026/pdf/20260731_01.pdf

(available only in Japanese)

2. Initiatives by the GIAJ

Whilst initiatives to improve the quality of agency operations are being carried out by respective general insurance companies and their agencies, the GIAJ will also monitor the progress of these initiatives through the 'Agency Business Quality Evaluation System', in collaboration with the Financial Services Agency and Regional Finance Bureaus.

Furthermore, with a view to promoting a deeper understanding of the aims and objectives of the 'Agency Business Quality Evaluation System', we will consider developing training materials and other resources for staff at general insurance companies in the future.



3. Reporting and Information Submission Desk

The GIAJ's "Agency Business Quality Evaluation Headquarters" accepts 'reports' and 'information submissions' (hereinafter referred to as 'reports, etc.') as part of a mechanism designed to enable the early detection and rectification of inappropriate practices relating to general insurance, as well as to prevent such practices before they occur. The Reporting and Information Submission Desk is available to consumers, general insurance agencies and general insurance companies. The scope of reports, etc., also includes operation of the 'Agency Business Quality Evaluation System' by general insurance companies. Information regarding violations, misconduct and similar matters collected through the Reporting and Information Provision Desk will be utilized to ensure appropriate insurance solicitation and thorough implementation of customer-centric business operations.

Furthermore, the status of reports and information received, as well as the results of fact-finding investigations, are regularly reviewed by the 'Council for Agency Business Quality' — an impartial third party that administers the 'Agency Business Quality Evaluation System' — and we liaise with the supervisory authorities in a timely manner.

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