

1. Responses to technological innovation

(1) Responses to self-driving technology

As part of the move towards the social implementation of self-driving cars, we are conducting research on investigation of the causes of accidents and the state of data recording devices. In December 2019, we made requests and recommendations regarding the information recorded by such devices within the public consultation conducted by the Ministry of Land, Infrastructure, Transport and Tourism on development of safety standards for automatic driving devices. In addition, we have produced leaflets to provide information on autonomous driving support devices, including an 'unintended starting out' prevention device. We will continue to contribute to the realization of a safe and secure autonomous driving society by studying and recommending effective measures against issues within the legal system and various rules, and engaging in awareness-raising activities.

(2) Responses to new technologies

We have been reviewing work efficiency in terms of harmonization and standardization by utilizing new technologies. Considering that governmental procedures tend to be digitalized, we have been looking into digitalizing insurance deduction certificates and standardizing their issuance. We will continue to discuss this matter in terms of feasibility and cost efficiency, etc.

As urgent measures are required to respond to the rapid increase in cyber-attacks on domestic companies, in fiscal 2019, we have been updating the "special webpage on cyber insurance" and producing promotional tools. In January, we also conducted a survey on cyber risk awareness for managers of small and medium-sized enterprises. We will make efforts to strengthen cyber security measures and to promote understanding of the necessity of cyber insurance.

2. Enhancing the quality of business operations at insurance companies and agencies

With the aim of promoting high-quality insurance solicitation, we have authorized the system of "General Insurance Total Planners", the most prestigious qualification of the "General Insurance College Course". We will continue to work to disseminate the system and to raise the attractiveness of becoming a "General Insurance Total Planner". There are currently about 14,054 certified solicitors actively engaged in business nationwide as "General Insurance Total Planners", which is an increase of 1,672 from the previous year. In order to continue to meet our customers' needs as effectively as possible, we will continue to enrich educational and examination systems for insurance solicitors.

3. Responses to consumer consultations, complaints, and dispute settlements

We operate "General Insurance Counseling and ADR Centers" to provide support in solving customers' consultation and complaints and resolving disputes between customers and insurers from a neutral and fair standpoint. In fiscal 2019, we supported disputes related to Typhoon No.15 (Faxai) and No.19 (Hagibis). In order to improve the quality of operations throughout the industry, we informed our member companies of complaint and dispute cases regarding storm and flood damage. As a designated dispute resolution organization under the Insurance Business Act, we will continue to provide prompt solutions to consumer consultations and complaints regarding general insurance.

4. Responses to the necessity of preparing for the occurrence of large-scale earthquakes

In order to prepare for the occurrence of large-scale earthquakes, we developed a standardized loss survey system in March in collaboration with concerned companies, which improves efficiency by further promoting paperless and simplified damage investigations. For the sake of simplifying and streamlining damage investigation procedures for "Earthquake Insurance on Dwelling Risks", we will continue to discuss appropriate initiatives from various perspectives.

5. Responses to fraudulent claims

(1) Responses to the prevention of auto thefts



We are engaged in various awareness-raising activities such as conducting surveys to help prevent auto thefts and promote understanding of auto theft prevention. In cooperation with the police and other parties, the “Private-Public Joint Project Team on the Prevention of Automobile Theft”, for which we act as the private-sector secretariat, conducted awareness-raising activities in 14 prefectures where the number of known vehicle thefts is large on “Theft Prevention Day (October 7th)”. It was reported that the number of known vehicle thefts in 2019 amounted to 7,143, which is a considerable reduction compared to the 64,223 known thefts in 2003. With the aim of further reducing the figures, we will continue to promote initiatives in cooperation with related parties including the National Police Agency.

(2) Responses to the prevention of fraudulent claims

In order to prevent fraudulent claims, we exchange information regarding insurance claim records among our member companies. In April this year, we started operating a system utilizing artificial intelligence, which helps to detect suspicious claimants by analyzing information gathered from insurance companies and cooperatives. Given the fact that more and more consumers are getting into trouble with unscrupulous home repairers who instigate consumers to make fraudulent claims in the wake of typhoons, heavy rains, or earthquakes, we have been on posting an animated movie on our website since late March with the aim of raising the consumers’ awareness. We will continue to make efforts to conduct fair damage assessments and provide appropriate insurance claim payments.

6. Responses to international standards

We have been working to reflect our industry’s positions on the development of international insurance supervisory and regulatory standards by the International Association of Insurance Supervisors (IAIS). In fiscal 2019, we submitted comments based on the current situation of the Japanese general insurance industry in four consultations conducted by the IAIS, including development of the “the Insurance Core Principles (ICP)” and “the Common Framework for the Supervision of Internationally Active Insurance Groups (ComFrame)”. We will continue to express our opinions toward debates on the IAIS supervisory standards and exchange views with concerned authorities regarding legislating them in Japan.

7. Activities regarding the general insurance markets of Asia

In order to help ensure the stabilization and development of general insurance markets, we have been promoting various measures which support financial infrastructure construction in different countries/regions of Asia. Specifically, in October 2019, we concluded a memorandum of understanding with the Thai General Insurance Association to strengthen our mutual relationship and to allow us to collaborate in the development of general insurance markets through holding seminars, sharing expertise and experiences, and offering ideas when appropriate. We have also been working on supporting the general insurance market of Myanmar including holding a seminar on the history of general insurance market and products in Japan, damage assessment and reinsurance, and offered support by reviewing their automobile policy conditions. We will continue to enhance our relationship with concerned authorities and insurance associations in each country/region in order to contribute to the stabilization and development of general insurance markets there.

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