

三井住友海上火災保険株式会社

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WORLD FINANCE 主催「Global Insurance Awards 2020」において BEST GENERAL INSURANCE COMPANY, JAPAN(日本最優秀損害保険会社)を受賞

MS&ADインシュアランスグループの三井住友海上火災保険株式会社(社長:原典之)は、今般、WORLD FINANCE※1が主催する「Global Insurance Awards 2020」において「BEST GENERAL INSURANCE COMPANY, JAPAN(日本最優秀損害保険会社)」を受賞しました。

当社は、持続的成長の実現に向け、お客さま体験価値や業務生産性の向上に資するDX(デジタルトランスフォーメーション)をグローバルベースで推進しています。今後も、こうした取組を一層加速し、先進デジタル技術を活用した商品・サービスの開発をグローバルで展開していきます。

※1: WORLD FINANCEは2004年に創刊した季刊の英経済誌・オンラインメディアで主に欧州、米州で発行されています。

1. 「Global Insurance Awards 2020」の概要

同賞は2008年に創設され、世界の保険業界において革新的な取組を実施する企業を表彰しています。今回は日本も含め世界から69の応募がありました。

2. 当社の受賞内容について

(1) 全体像

当社はDX(デジタルトランスフォーメーション)・DI(デジタルイノベーション)・DG(デジタルグローバルイノベーション)の3つの柱を軸にデジタルイノベーションを推進しており、DXの領域において「MS1 Brain※2」を開発し、お客さまに新しい体験価値を提供するために、国内約4万代理店の営業モデルを変革しています。



※2: 2019年11月1日(ニュースリリース)AIを活用した新たな代理店システム「MS1 Brain」を開発
https://www.ms-ins.com/news/fy2019/pdf/1101_2.pdf

(2) 評価された点

保険業界が急速に変化しつづける中、当社のデジタルイノベーションが世界的に見て革新の先端に位置し、「MS1 Brain」の活用を通じて提供している体験価値がお客さま起点である点が評価されました。また、損害保険会社のビジネスモデルにデータ分析が果たす役割の変化という観点で業界をリードする知見とお客さまに対する深い理解が備わっていると評価されました。

3. 英経済誌「WORLD FINANCE」について

英国のWorld News Media社が発行する経済界のオピニオンリーダーに焦点を当てた季刊経済誌・オンラインメディアです。主に欧州(西欧、東中欧)、米州(北米、南米)で発行されています。今回、約12万人の読者を持つ同誌にて、当社事例が掲載されました。同社Webサイト※3にも掲載されます。

※3: WORLD FINANCEのWebサイト <https://www.worldfinance.com/>

<ご参考: 当社事例>

「Two brains are better than one(1つのBrainよりも2つのBrain)」と題され、人とAI(デジタル)の融合の先進事例として紹介されました。

・World Finance Winter 2021(Web雑誌) <https://www.worldfinance.com/magazine>

Two brains are better than one

The Japanese insurance firm MSI is using its artificial intelligence system, MSI Brain, to enable its agents to offer clients the best possible choice of products

Shinobu Yamashita
MSI's AI system
uses machine learning
to analyze customer
data and recommend
the best insurance
products.



MSI's Sampo Group Insurance has a history of more than 100 years, dating back to the establishment of Chokai Insurance Company in Osaka in 1860 and Taisho Marine & Fire Insurance Company in Tokyo in 1916. Both companies grew in tandem with the post-war economic recovery, with Osaka Insurance emerging into Sampo Marine and Fire Insurance Company in 1964, and Taisho Marine and Fire Insurance also went through a number of mergers and was renamed as Mitsui Marine and Fire Insurance in 1969. Later, in 2001, the two companies merged to form the present Mitsui Sampo Insurance.

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Impact of MSI Brain
860,000
in increase in sales per agent
80,000
in increase in customer per agent
20% + 130%
in agent output productivity



a digital insurance platform utilizing API (Application Programming Interface) to enable someone to buy an appropriate insurance product at the same time as they make a purchase, by embedding the relevant insurance proposal in the digital platform used by the sellers of goods and services. Insurance buying, for example, grows such as home appliances and smartphones on Takara America (Tokai's online-style service, which is very popular in Japan) can now help purchase products from insurance at the same time, with the system integrating the online completion of activities such as insurance and claims, while still maintaining a smooth user experience.

Improving customer experience
MSI's Digital Globalization project involves global digital hubs both in Tokyo and in Singapore, opened in April 2020, to promote digitalization and solve the issues involved in connecting digital assets worldwide, improve the customer experience and business process through by especially in Asia. At the same time, MSI is promoting a data analytics initiative with its subsidiary, the City of London-based MS Amia, which provides insurance cover as a commercial enterprise and insurance presentation to other insurance companies around the world, and which was acquired by MSI in 2016 for 2.1 billion.

To support these initiatives, and in order to realize the vision of new digitalized business models, as part of its digital strategy, Mitsui Sampo Insurance is working to improve the local digital literacy of all its employees and develop digital human resources as well. The company has adopted a "digital ambassador" as an exchange program to each department and other operational efficiency and process innovation. It is training data scientists who will contribute to building a safer and more sustainable society by analyzing data. It is also implementing original educational programs in cooperation with universities to nurture personnel who can create ideas and develop advanced analytical skills for insurance business and, ultimately, plan and realize ideas of unprecedented social value.

To realize its digital initiatives to take more as part of the company's internal culture, a comprehensive system will be constructed and operated, including the creation of what is being called the Digital Human Talent Certification System, to provide an open innovation system that will offer places for MSI's employees to use their new digital knowledge and specialized data analysis skills and apply them to the company's business. ■

management, will be realized through a combination of human knowledge and AI. The MSI Brain is very intuitive and user-friendly, even for those who do not have a lot of experience as an insurance agent. Recommendation analysis profiles customer's needs via AI and automatically sets agents the recommended products every month. Customer needs are indicated by a score rating system. For corporate customers, it reviews a variety of products, such as casualty insurance, while for individual customers it looks at products such as well-compensated immediate payment accident insurance, and gives reasons for the recommendations. For corporate customers, MSI Brain can also analyze partner companies' needs with the company information of a credit research company. It displays analysis recommendations for sales customers and suppliers. In addition, copy tips and scripts for approaching customers and role-playing videos for practice are also provided.

It also has a management menu that shows the activity of the agents' representatives, including what kind of customers they are approaching, and allows managers to optimize the skill of the agents and the level of the sales activities they want them to see on the settings screen. The management system

allows managers to check the status of the agents, compare performance against other agents and give sales incentives based on this information. Customers are analyzed based on transaction periods and insurance premium rates to make suggestions to make proposals to customers in a systematic manner. The MSI Brain helps managers develop management strategies of flexibility. The management menu consists of all agents use the system properly.

Innovative digital approach
The development of MSI Brain is part of an attempt by MSI to transform the conventional non-life insurance business operation and sales model, both within the company and across the insurance industry as a whole, with an innovative digital approach that has three main pillars: digital transformation, digital innovation and digital globalization. To support this approach the company is also digitalizing human resources, digitalizing system infrastructure and digitalizing governance.

On the digital innovation front, MSI launched a new service called iHealth (iHealth Technology) in May 2020, combining data held by MSI and hospitals to offer risk analysis and reports, to provide new opportunities to risk management that go beyond conventional

insurance. The initiative, led by MSI's Digital Strategy Department, alongside its Corporate Sales and Product Planning Department, has seen more than 150 companies in different industries approached by September 2020, and more than 20 billion yen of insurance premium sales achieved. We are striving to visualize and minimize risks that could not be done through conventional approaches, thereby preventing companies, communities and the earth from accidents and natural disasters in order to create a hazard-free world.

Another initiative saw the development of

- As well as MSI Brain, the lines of business include:
- Supporting customer acquisition and retention through digital marketing
 - AI and cloud decision of underwriting and pricing
 - Analyzing customer behavior and sales trends through big data, cloud and artificial intelligence for sales, sales and customer service through digital marketing
 - AI and cloud decision of underwriting and pricing
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・【World Finance Winter 2021】29 頁 MS1 Brain 広告



Behind every AI-powered purchase is a delighted customer



What if you could sell significantly more insurance than with conventional models? And with every sale, your customer information system becomes smarter. Revolutionize your sales with MS1's first-of-its-kind, AI-powered MS1 Brain to predict and fulfill your customers' needs. Talk to us.

Insurance that sees the heart in everything

Member of MS&AD INSURANCE GROUP



<https://www.ms-ins.com/english/>