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WORLD FINANCE「Global Insurance Awards 2021」において 「日本最優秀損害保険会社」を2年連続受賞

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：船曳 真一郎）は、英経済誌『WORLD FINANCE』主催の「Global Insurance Awards 2021」において「日本最優秀損害保険会社（BEST GENERAL INSURANCE COMPANY, JAPAN）」を受賞しました。同賞の受賞は2020年に続き、2年連続となります。

これはお客さま向けシステム「MS1 Brainリモート※」において、保険手続きのデジタル化等がお客さま体験価値（CX）の向上に資する取組みとして評価されたものです。

当社は、持続的な成長の実現に向け、お客さま体験価値と業務生産性の向上に資するデジタルイノベーションをグローバルに推進しています。今後も取組みを一層加速し、先進デジタル技術を活用した商品・サービスの開発を積極的に展開していきます。

※2021年2月24日（ニュースリリース）[「MS1 Brain リモート」の提供開始](#)

1. 「Global Insurance Awards 2021」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みを実施する企業を、損保・生保から各国1社ずつ表彰します。

今回は、日本の損害保険会社14社から応募がありました。

受賞企業の詳細は以下のWebサイトをご参照ください。

<https://www.worldfinance.com/awards/global-insurance-awards-2021>



2. 「日本最優秀損害保険会社」の受賞内容と理由

2021年2月にリリースしたお客さま向けシステム「MS1 Brainリモート」において、保険手続きプロセスのデジタル化やマルチチャネルでフリクションレスな機能を構築したことが、お客さま体験価値の向上に資する取組みとして高く評価されました。

また、新型コロナウイルスにより事業環境が急速に変化する中、「MS1 Brainリモート」を含む当社のデジタルイノベーションが、グローバルにおいても革新的と評価されたことも受賞理由の一つです。

<ご参考> 英経済誌『WORLD FINANCE』（<https://www.worldfinance.com/>）

英 World News Media 社が発行する金融の専門家、企業や個人投資家をターゲットにした経済誌。2004年創刊で、北米や西欧、東・中央ヨーロッパを中心に発行。四半期毎の雑誌に加え、オンライン配信も行う。

同誌の『World Finance Winter 2021-2022』（<https://www.worldfinance.com/magazine>）において、当社の取組みがパンデミック対応におけるAI活用の先進事例として紹介されました。

New thinking shows digital agility of award-winning AI

Throughout its 100+ year history, Japanese insurer Mitsui Sumitomo has kept the needs of its customers front and centre. Now, its pandemic response has allowed it to prove that exploiting AI doesn't mean losing the human touch



For a decade or more, digitalisation has been at the forefront of business development the world over. Managing transactions, processes and lifestyle needs of all kinds has transferred from the physical to the mobile sphere. The worldwide 'Covid effect' served to accelerate this phenomenon and, coupled with a need for reduced human interaction during 2020, insurance company Mitsui Sumitomo's MSI Brain system has expanded and improved even further, digitising the entire insurance process from beginning to end.

The MSI Brain AI system had already won industry recognition for its innovation and led Mitsui Sumitomo to win World Finance's award for 'Best General Insurance Company in Japan' at the Global Insurance Awards 2020. The system evolved in response to the new lifestyle and rapid digitalisation caused by COVID-19, by implementing new remote functions and digitising the entire insurance process from preparation to after-sales. MSI Brain has two key features: impressive data analysis capabilities and intelligent policy design, and now, as a pandemic response, a new remote function has been implemented, providing Mitsui Sumitomo's customers a totally seamless experience.

Anticipating needs

MSI Brain works by analysing a vast amount of data, including 22 million pieces of data on customers, accidents, claims, contact centre history for the past seven years, and external data, like corporate information.

Based on the latest needs of customers visualised by the power of AI and the formal knowledge of some of Japan's top sales representatives, MSI Brain enables personalised customer service and helps to uncover new needs that would not have been noticed by a human alone.

During the insurance renewal process, the system can deliver personalised videos of coverage that AI predicts will be in high demand by customers. For corporate insurance, the system can dynamically calculate accident examples and the amount of compensation required in the video. In this way, the system supports customer experience independent of the insurance agent's skills with the latest digital technology.

MSI Brain's purpose was to help agents offer the best possible choice of products by predicting customer needs and improving convenience. During the pandemic, seamless omnichannel communication between customers and agents was also achieved, enabling remote interviews and online contract processing to take place. In addition, a simple set-up process using SMS has simplified the communication channels between customer and agent, dramatically improving convenience.

The human touch

Non-face-to-face communication has made significant progress with the spread of COVID-19 and, due to concerns about infection, many customers preferred remote procedures instead of real contact. On the other hand, there are still a certain number of customers who prefer 'real contact' with their insurers. Mitsui Sumitomo was among the first to successfully digitise the entire insurance process, but at the same time, the company recognises the need to interact with customers where it suits them. It has therefore standardised two

22 million
Pieces of data MSI Brain
analyses

lines of contact between customers and agents: real contact and digital contact, and it will continue this policy.

In Japan, many contracts are signed on paper, so the company's development philosophy was to create a customer oriented omnichannel experience. Customers can send and receive messages and conduct web interviews with agents in a secure communication environment, but they also continue to have the option of interacting with Mitsui Sumitomo via other channels, particularly in situations where digital networks or smartphones may not be available. When this happens, customers can still use the contact centre by phone, and agents can also help them in person. Customers have the option of face-to-face or non-face-to-face contracting procedures, and they can also choose to view maturity information and insurance policies on paper or online.

Disaster response

Digital marketing is a key function of improving the customer experience in any industry. According to customer attributes, MSI Brain helps to support policyholders by sending out an insurance-related e-mail newsletter designed to prevent accidents. It also provides alert information to customers in the relevant area before disasters such as typhoons and heavy snowfall occur.



After the occurrence of a disaster, information on insurance claim recommendations is rapidly sent to eligible customers, and agents are ready to follow up based on the results of email 'voices', enabling seamless customer response. Another notable feature is the frictionless experience in the event of a motor accident. If an accident happens, customers can check their policy details and make an accident claim from their smartphone via a dedicated policyholder page.

KEY FEATURES OF MSI BRAIN REMOTE

- 1 No need to download an app, providing a high level of convenience for customers
- 2 Secure messaging function to communicate with agents and exchange electronic files
- 3 Web interview function allows customers to receive proposals and explanations as if they were meeting the agent face-to-face
- 3 Ability to share documents and procedure screens
- 3 Complete smartphone-based automobile insurance that enables you to seamlessly select a plan, confirm important information, register on the policyholder's dedicated page, complete the procedure, and post the policy on your smartphone

The customer can then send images of the damage and the location of the accident digitally, and the entire claim process can be completed on the customer's phone, including the receipt of the accident report, the status of the response, and confirmation of payment details and payment history.

While AI becomes more and more adept at handling customer needs, the system also features the ability to handle suspect claims. Mitsui Sumitomo is building a fraudulent claims detection system that extracts suspected cases of fraudulent billing by using predictive analysis scoring based on scenarios set for each method and type of fraudulent billing. It also uses network analysis, a method that automatically visualises the hidden relationships of the parties involved in an accident in a network diagram. It achieves this using two main functions.

The first is to score suspected fraudulent claims based on fraud detection scenarios that combine AI-based machine learning with knowledge and empirical rules, and the second is to automatically visualise the relationship between the parties involved in an accident and create a network diagram using names, accounts, VIN numbers, and other key information. The system is also able to mitigate false claims by using AI to judge and determine the amount of damage based on the photos sub-

mitted by the customer without waiting for the customer to provide a quotation. It then calculates and presents the amount of damage on the system's initiative. The system also helps to prevent the intervention of specific companies.

Carbon neutrality

Looking to the future, MSI Brain should also help to reduce operating costs and contribute to carbon neutrality. The system covers approximately 34,000 insurance sales agents and up to one million sales agent representatives, while the remote function covers tens of millions of existing corporate and individual customers throughout Japan. The implementation of the remote function has effectively combined real and digital points of contact, while at the same time realising more efficient sales activity, resulting in a significant reduction in business costs. Mitsui

Sumitomo has also achieved significant cost savings by going paperless, thanks to the full digitisation of the accident response process, starting with a dedicated customer portal. In the past, the accident response process was a complex, multi-step process that was difficult to digitise. However, with the new remote system, the entire process can be completed on a smartphone. This is expected to significantly reduce operating costs and contribute to carbon neutrality.

The amount of paper used in automobile insurance alone is already expected to be reduced by about 35 million sheets of A4 paper, or about 140 tons per year. MSI Brain Remote is scheduled to be extended to fire insurance, and the paperless function is also scheduled to be extended to personal accident, new type and cargo insurance, which is expected to further contribute to the company's aims for carbon neutrality.

Innovative AI will surely affect all aspects of our digital lives in the very near future, and Mitsui Sumitomo Insurance has significantly enhanced its offering to digitise the entire insurance process and create a multi-channel and seamless customer experience. But looking to the future, not only does its AI propose the best insurance plan, it also achieves a significant reduction in operating costs and a contribution to carbon neutrality. The need for effective, convenient insurance in a post-pandemic world will not go away, and Mitsui Sumitomo is leading the non-life insurance industry in the drive for digitalisation. ■



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 MSI's first-of-its-kind, AI-powered MS1 Brain to predict and fulfill your customers' needs. Talk to us.

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

