



Aioi Nissay Dowa Insurance

Telematics – transforming car insurance and improving driver safety



Telematics revolutionizes claims processing at Aioi Nissay Dowa.

Challenge

Insurance companies have previously relied on subjective accounts, often based on the driver's personal recall, to analyze road traffic accidents. As a result, settlement negotiations can be very difficult and time-consuming.

Solution

Aioi Nissay Dowa Insurance developed a system using both AI-based image recognition technology, to accurately determine signal colors and road conditions, and Fujitsu's unique Visual SLAM technology, to accurately record vehicle position and speed.

Outcomes

- The solution objectively records key information such as the color of traffic lights and the speed of the vehicles involved in an accident
- The solution also quickly and accurately analyzes the accident situation to facilitate accident handling and out-of-court negotiations
- By providing a 24/7 hour and 365-day response to accidents, the solution can reduce the time required to pay out property damage liability insurance by approximately 50%.

“Fujitsu's vision for a mobility society, where accidents are preventable, aligns well with our own. I believe that sharing a vision is critical to building a successful partnership.”

Toshihiko Numata, Associate Director and General Manager IT Control Department,
Aioi Nissay Dowa Insurance

Industry: **Insurance**
Founded: **1918**
Location: **Japan**
Website: **aioinissaydowa.co.jp/english**

About the customer

Operating within MS & AD Insurance, one of Japan's largest non-life insurance groups, Aioi Nissay Dowa Insurance is committed to helping realize a safer, more secure mobility society. A pioneer in telematics-based automobile insurance, Aioi Nissay Dowa Insurance offers a wide range of products to meet a wide variety of customer needs.

Products and Services

- AI image recognition technology
- Fujitsu Visual SLAM technology.

Accident responses depending on subjective information

The number of traffic accidents is generally on the decline due to improved vehicle safety and new traffic safety measures. However, changing consumer needs are creating the demand for improved accident support services. Demand for accident response services at night and on holidays is increasing, and the need for new insurance services is growing.

In Japan, any driver who causes an accident must help the injured, prevent further hazards and report the accident to the police. The driver must then contact their insurance company. But this is not always easy, especially when the driver may be upset immediately after the accident.

According to Mitsuru Sato, Associate Director and General Manager, "If we are not given the correct information, then we cannot conduct proper negotiations and make insurance payments. This can incur significant cost for us and our customer."

Insurance companies currently analyze traffic accident from subjective information, primarily based on the driver's recall of this incident. For this reason, settlement negotiations with the other party can become time-consuming.

Accurate recording of accident causes and conditions

To address this challenge, Aioi Nissay Dowa Insurance introduced the Telematics claims service system. "This delivers a sophisticated post-accident support service, including a settlement negotiation service, available on a 24/7 basis throughout the year," says Masahiro Higuchi, Director and Senior Managing Executive Officer.

The service combines digital data and advanced technologies developed in collaboration with many partners. Fujitsu has developed AI-based image recognition technology that can accurately record road conditions and the status of traffic lights, as well as Visual Simultaneous Localization and Mapping (Visual-SLAM) technology that can calculate vehicle location and speed with a high degree of accuracy.

"Fujitsu technology provides an accurate record of information, such as the color of the traffic lights at the accident and the speed at which the vehicles were travelling," says Toshihiko Numata, Associate Director and General Manager. The result is an accurate reconstruction of the accident, providing a wider perspective than the driver's personal recollection, and a quicker and more accurate analysis of the accident situation.

Shared vision is key to partnerships

By introducing the Telematics claims service system and integrating this with its 24/7 claim assistance service 'I'mZIDAN', Aioi Nissay Dowa Insurance plans to halve the time required to process insurance claim payouts of property damage liability insurance.

The successful outcome of the co-creation project between Aioi Nissay Dowa Insurance and Fujitsu is the result of more than simply a technical collaboration.

According to Toshihiko Numata, "Fujitsu's vision for a mobility society, where accidents are preventable, aligns well with our own. I believe that sharing a vision is critical to building a successful partnership."

Aioi Nissay Dowa Insurance does not regard Fujitsu as a technology provider but as a long-term partner with whom they can collaborate and grow, tackling new challenges and ultimately realizing their shared vision.

The affiliation and title described are based on the information at the time of the interview

Customer:

MS&AD

Aioi Nissay Dowa Insurance

Fujitsu

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