



Sponsored by the Japanese Government

Türkiye Sigorta ve Reasürans Şirketleri Birliđi
Association of the Insurance and Reinsurance Companies of Turkey
Association des Sociétés d'Assurances et de Réassurances de Turquie



**INTERNATIONAL SEMINAR ON AWARENESS AND EDUCATION
RELATIVE TO RISKS AND INSURANCE ISSUES**

**Swissôtel, Istanbul
13 April 2007**

Role of Insurance Association in raising awareness on important risks

Mr. Masaaki Nagamura, General Insurance Association of Japan

(PowerPoint presentation)

Role of Insurance Association in Raising Awareness on Important Risks

13th April, 2007

Masaaki Nagamura

Tokio Marine & Nichido Fire Insurance Co., Ltd.

on behalf of

The General Insurance Association of Japan

OUTLINE

- I. Heightening public awareness on earthquake risk and insurance
- II. Automobile theft prevention activities
- III. "Exploration for Disaster Prevention" program
- IV. Eco-safe driving program

The General Insurance Association of Japan (GIAJ)

- Establishment: January 18, 1946
- Members: 22 Non-life insurance companies
(covering 95% of our market)
- Number of employees: Approx. 250 (including officers)
- Major activities:
 - Enhancement of consumer relations
 - Improving the Business Environment
 - Contribution to safety in society
 - Contribution to the international insurance community

Heightening public awareness on earthquake risk & insurance

The Great Hanshin-Awaji Earthquake, 17 January, 1995



Heightening public awareness on earthquake risk & insurance

- Major recent Japanese earthquakes

Name of the earthquake	Date of occurrence	Magnitude	No. of policies triggered	No. of casualties
Hanshin-Awaji	17th January, 1995	7.3	65,427	6,437
Geiyo	24th March, 2001	6.7	24,438	2
Fukuoka Seiho-oki	20th March, 2005	7.0	21,081	1
Niigata Chuetsu	23rd October, 2004	6.8	12,472	51
Tokachi-oki	26th September, 2003	8.0	10,516	2

Source: Japanese Earthquake Reinsurance Co., Ltd.

GIAJ website

Heightening public awareness on earthquake risk & insurance

Lessons from the Great Hanshin-Awaji Earthquake

- Low public recognition of earthquake insurance
- Lack of public knowledge on the coverage mechanism
- Insufficient coverage

Heightening public awareness on earthquake risk & insurance

Actions taken

- Increasing policy limits & enhancing coverage (1996)
- Introducing tax deductible on household earthquake coverage (2007)
- Promoting the public recognition on earthquake coverage

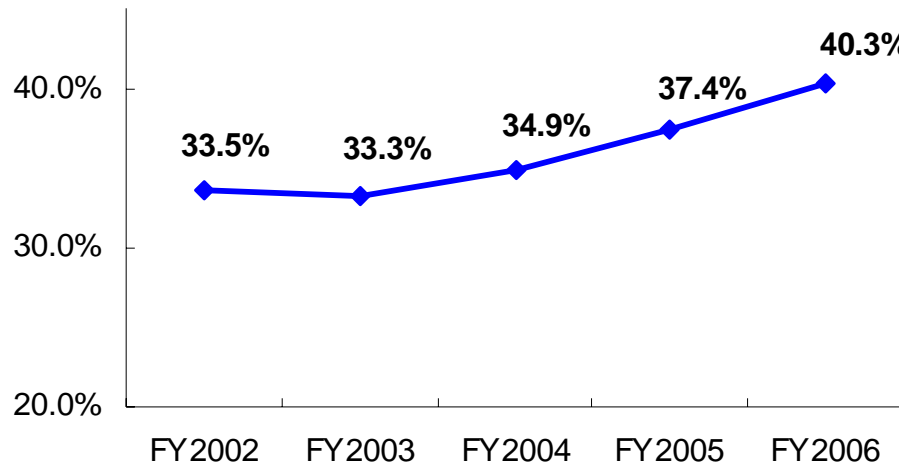
Heightening public awareness on earthquake risk & insurance

Promotion activities initiated by GIAJ

- Earthquake experience forum
- Educational information posting on website
- TV and newspaper advertisements
- Posters and flyers

Heightening public awareness on earthquake risk & insurance

Average of EQ Insurance Attachment Rate to Fire Insurance Policy



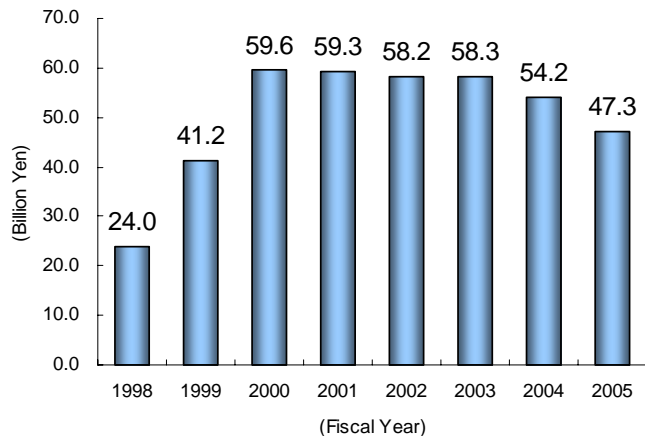
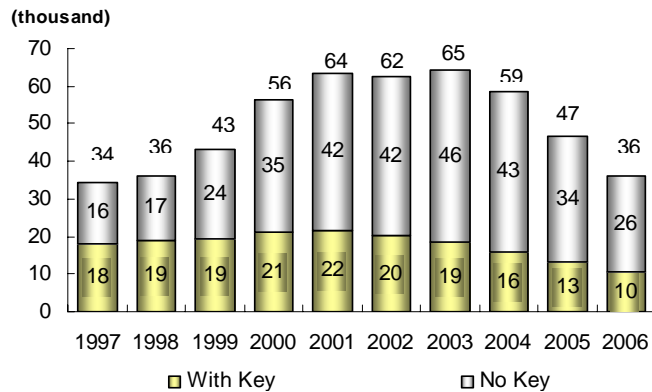
- Attachment rate continues to grow.
- In 5 prefectures, the rates exceed 50%.
- Kochi prefecture is the highest with 66.5% among 47 prefectures.

Note: Figures are as at the end of March.

Source: The Non-Life Insurance Rating Organization

Automobile theft prevention activities

- Rapid increase in the late '90's
- **Approx. 2.3% (in fiscal year 2005) of total amount of auto claims...**
yet considered to be a serious social threat.



• Setting out Action Plan

- Establishment of Joint Automobile Theft Prevention Project Team
- Automobile Theft Prevention Council in 47 Prefectures
- Measures to prevent illegal export
- Revision of regulation and strengthening of port securities
- Measures to prevent illegal circulation of stolen automobiles and auto parts
- Establishment of data exchange system
- Dissemination of Immobilizers
- Public Relations

Automobile theft prevention activities

Activities carried out on a local level

- Establishment of Theft Prevention Day
To raise public awareness against auto thefts, a nationwide anti-theft campaign is held.
- Holding a symposium on auto theft prevention
- Cooperation with local police departments

"Exploration for Disaster Prevention" program

"Preventing disaster without saying disaster prevention"

- Hands-on educational program for elementary school students
- Explore their communities and find facilities related to disaster prevention
- Creating their original disaster prevention map

"Exploration for Disaster Prevention" program

Forum on

"Exploration for Disaster Prevention"

Co-hosted by GIAJ, UNESCO, Asahi Shinbun,

and Nippon Volunteer Network Active in Disaster

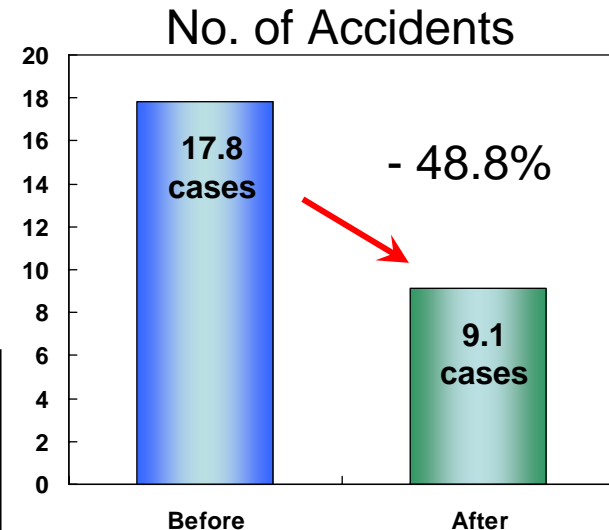
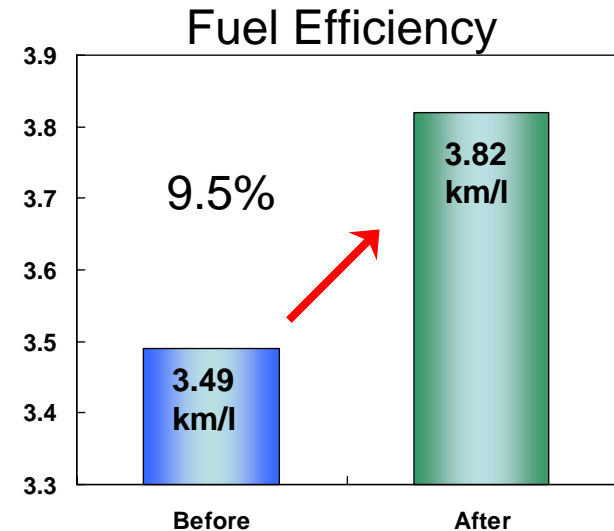
- Presentation by program participants
- "Disaster Prevention Map Contest"
- Wrap-up lecture on the findings through participating in the program

Eco-Safe Driving Program

- Eco-Driving
→ Eco-Safe-Driving
- Benefits from Eco-Safe-Driving
 - Improve fuel efficiency
 - Reduce CO₂

- Reduce traffic accidents

Premium discounts on automobile insurance coverage to low pollution or low fuel consumption vehicles were introduced.



CLOSING REMARKS

- In any jurisdiction, enhancing public awareness on key local risks is one of the crucial issues for the insurance industry.
- The GIAJ has been committed to assisting local communities in their learning the nature of surrounding risks through offering various materials and hands-on programs.
- Not only the GIAJ, but agents and employees of each member insurer are actively engaged in the initiatives discussed.

CLOSING REMARKS

- Meanwhile, CSR activities are given higher managerial priority within our member insurers. Their activities include either domestic or overseas reforestation projects, which are effective measures both in terms of environment preservation and disaster prevention.



Thank you !

Contact Information:

- The General Insurance Association of Japan
- URL: <http://www.sonpo.or.jp/e/index.html>

- Tokio Marine & Nichido Fire Insurance Co., Ltd.
- URL: <http://www.tokiomarine-nichido.co.jp/english/index.html>
- E-mail: masaaki.nagamura@tmnf.jp