

START UP

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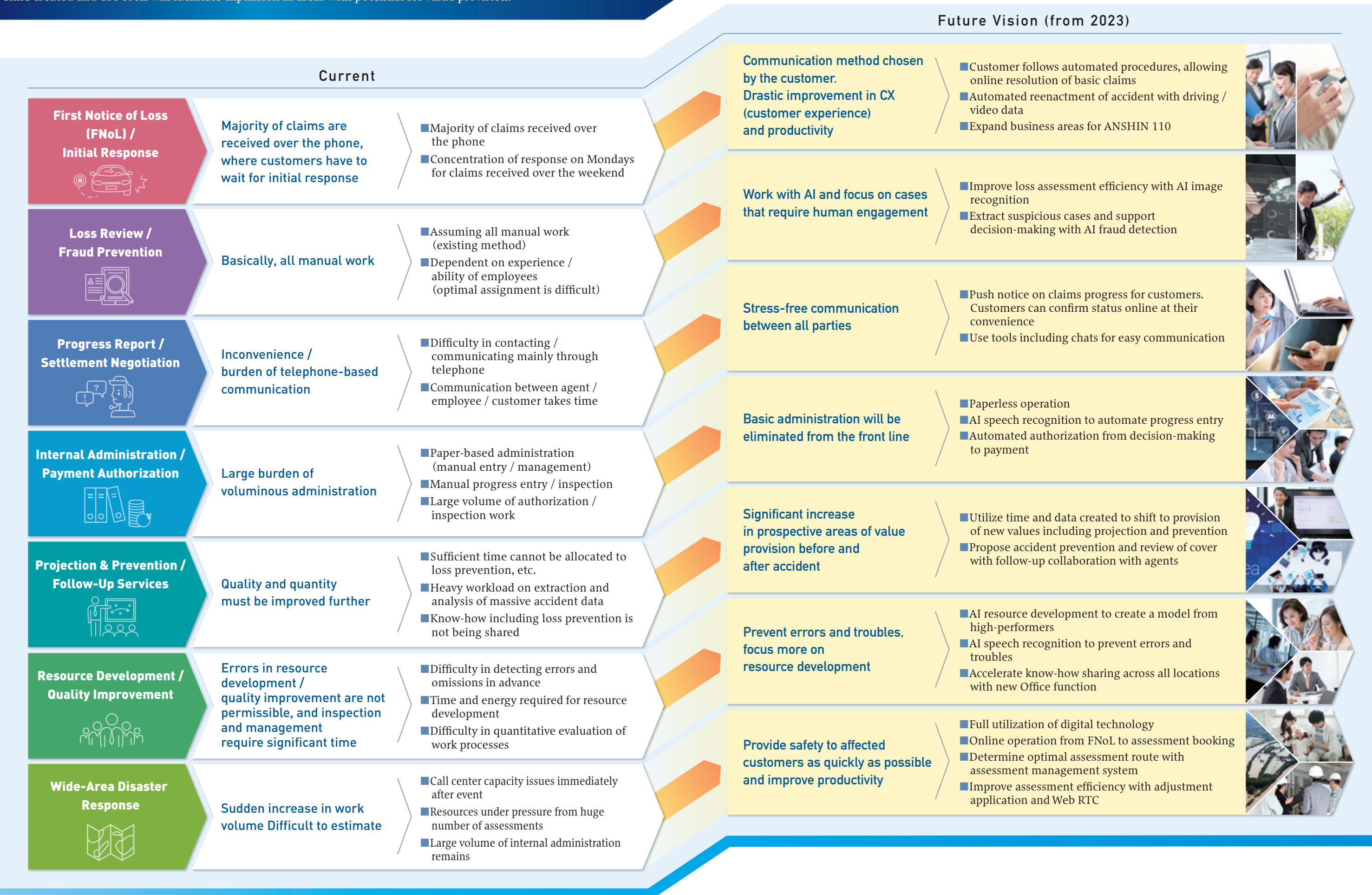
## Advancing Claim Service

A future of "Digital Strategy" Tokio Marine & Nichido creates



# How will digital technology change work-style?

Use of digital technology will allow some simpler cases to be resolved online. Best mix of digital technology and human support will enable more sophisticated response to significant losses and complex accidents. Time created and use of AI will facilitate expansion in areas with potential for value provision.







## Communication method chosen by the customer Drastic improvement in CX (customer experience) and productivity

Change in customer access to initial response at time of accident. Easy online access by the customer.  
Case manager will have less workload after weekends / holidays with increased online and automated operation and expansion of business area for ANSHIN 110.

### <Specific Measures>

#### Customer makes automated / online accident report

Accident report can be completed online according to the needs and accident situation of the customer. Personalized graphics enables confirmation of basic items.



- ✓ Accident report can be completed using methods corresponding to the needs of the customer.
- ✓ Significant decrease in phone calls for case managers.
- ✓ Report contents immediately shared with agents.

#### Use of driving / video data

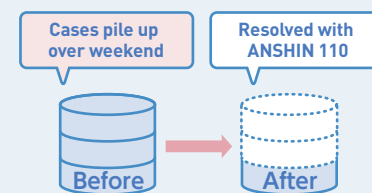
Use of AI for driving / video data allows smooth interview / understanding of accident situation.



- ✓ Simplified process for describing difficult accidents for customers.
- ✓ Case managers spend less time on telephone interviews.
- ✓ Agents can capture details of the accident for better follow-up.

#### Expand business area for ANSHIN 110

Response to routine cases can be completed with ANSHIN 110.



- ✓ Customers feel safe having partial resolution of weekend accidents.
- ✓ Case managers have reduced workload after weekends / holidays.



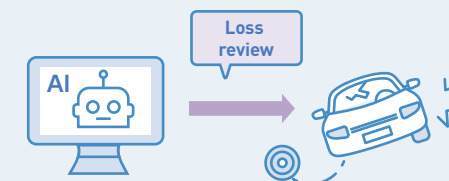
## Work with AI and focus on cases that require human engagement

Introduction of AI will reduce workload for adjusters and case managers.  
Employees will be able to focus on cases that require human engagement in the area of loss review / fraud prevention, which previously required individual review of large number of cases.

### <Specific Measures>

#### AI image recognition

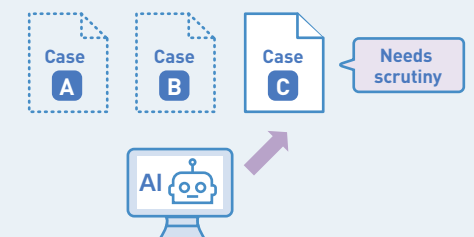
AI image recognition to capture / analyze status and level of damage, enabling decision on appropriateness of quote and quote preparation (support).



- ✓ Support quoting / loss review by adjusters.
- ✓ Adjusters can focus on important cases.
- ✓ Quick agreement and payment.

#### AI fraud detection

AI fraud detection enables extraction of suspicious cases. Point of review will be clarified to narrow down on cases requiring human engagement.



- ✓ Case managers can prioritize fraud prevention.





## Stress-free communication between all parties

Telephone-based communication method will change.  
Customers can confirm claims process and progress and take necessary actions using the  
smartphone, and communicate with agents and other parties using chat functions.

### <Specific Measures>

#### Smart Insurance Claims navi

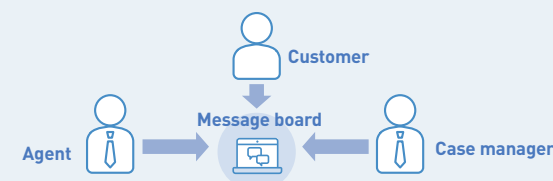
Confirm claims process and progress, take necessary  
actions.



- ✓ Customer can confirm status of claims and proceed with claims process at their convenience.
- ✓ Significant decrease in customer phone calls and documentation for case managers.
- ✓ Administrative matters are explained online, and agents can focus on addressing customer's problems.

#### Message board

Customers / agents / case managers can communicate  
using chat function.



- ✓ Customers can communicate easily with case manager using chat function.
- ✓ Case managers can send images and video for clear explanation.
- ✓ Agents can have efficient communication with customers and case managers.



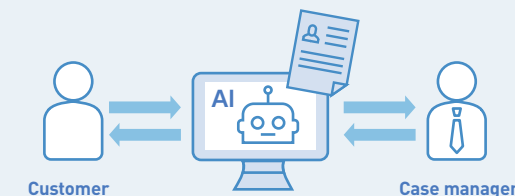
## Basic administration will be eliminated from the front line

Introduction of AI will reduce time spent on routine administration.  
Automated authorization / inspection with AI will reduce workload and mental stress for  
inspecting employees.

### <Specific Measures>

#### AI speech recognition

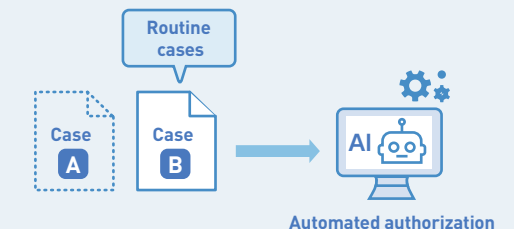
AI speech recognition will automate majority of entry of  
customer and counterparty communication record.



- ✓ Significant decrease in administration such as record preparation / entry for case managers.

#### Automated authorization

For routine cases, external ordering / payment as well  
as internal administration from preparation of  
authorization documents to insurance payment will be  
automated.



- ✓ Reduced burden for case managers by automating authorization and documentation for some cases.
- ✓ Managers and KP can be released from large volume of authorizations and inspections to focus on business management.





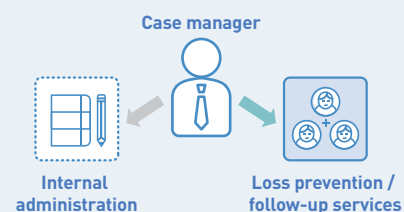
## Significant increase in prospective areas of value provision before and after accident

Efficient administration with digitalization and introduction of AI to enable focusing on projection / prevention and follow-up services, allowing for better response to customers' needs.

### <Specific Measures>

#### Full utilization digital technology

Time created can be used for loss prevention and follow-up services.



- ✓ Case manager can be released from administrative tasks to respond to the customer's needs.

#### Utilize AI and sophisticated data

Structural analysis and database of internally accumulated accident data will enable active use by the front line.



- ✓ Case manager can utilize sophisticated data accumulated to provide customized services to customers.

#### Follow-up services by agents

General template including past accident information will enable easy accident prevention advice.



- ✓ Agents can have time for follow-up services with improved accident response efficiency.



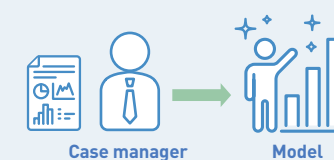
## Prevent errors and troubles, focus more on resource development

Utilize AI and data to visualize member skills for effective resource development. Use speech recognition technology to prevent errors and troubles involving customer communication and improve quality.

### <Specific Measures>

#### AI resource development

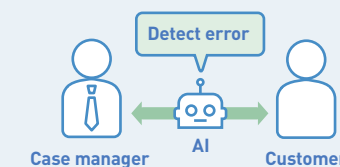
Utilize AI to visualize skills of high performers and build resource development model.



- ✓ Capture current skills for effective goal setting.

#### AI speech recognition

Speech recognition will enable prevention of errors and troubles.



- ✓ Case managers can prevent errors and troubles.
- ✓ Managers will have less need for negative feedback and can focus on positive resource development.

#### Utilize Office 365

Utilize Office 365 Teams function to provide opportunity online for mutual support and learning from expert employees across Japan.



- ✓ Case managers can learn practical know-how to be applied to resolution of cases.



## Provide safety to affected customers as quickly as possible and improve productivity



In addition to wide-area support with GNet multi-location response, all procedures from FNoL to insurance payment can be completed online for cases that do not require assessment. Significant improvement in efficiency of loss review and internal administration will cut waiting time for customers and enable providing safety quickly.

### <Specific Measures>

#### Before disaster

##### Push notice to customers in affected areas

Information including insurance claim guideline, disaster information, and evacuation route sent to customers using Mobile Agent, LINE, and SMS.



#### FNoL to assessment booking

##### Complete process online

All procedures from FNoL to assessment booking can be completed online, allowing for speedy process by customers. For cases that do not require assessment, Smart Photo Share (SPS) for submission of photographs and insurance payment guideline using Smart Insurance Claims navi are available online.



#### Assessment booking to assessment

##### Assessment management system

Assessment management system to automate case allocation and provide most efficient assessment route.



#### Loss review

##### Use of satellites

Satellite image analysis using AI to specify and capture the scope and depth of large flood damages, enabling quick insurance payment to customers.



#### Loss review (assessment)

##### Adjustment application / remote image transmission system (Web RTC)

Significant improvement in assessment and report preparation efficiency with sophisticated adjustment application. Web RTC introduced to enable real time loss review by an adjuster from remote location.



#### Insurance payout

##### Authorization support

Automate and improve efficiency of authorization document entries. Cases requiring scrutiny will be extracted for authorization (identify points for inspection), allowing for faster insurance payout for other cases through automation and improved efficiency.



#### Internal administration

##### Automate routine operations

Automate large and routine manual operations such as reporting / entry / confirmation.

