MS1 Brain & RisTech

- Promotion of digitization using AI and data -

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MS1 Brain
First AI-powered agency sales support system in the non-life insurance industry
Dramatic improvement in the value of customer experience (CX)

- Personalized experience
- Anytime, anywhere on a smartphone
- Service with no difference between realistic and digital

I’ve got concerned about it and wanted to know just now. I’m glad to hear your proposal.
What we aim for by utilizing MS1 Brain

**Customers**
Increase in the value of customer experience

**Agents**
Sophistication of agent management

**Our company**
Role upgrading for sales employees

The most appropriate proposals for each and every customer
Implementing customer-oriented business operations

Increasing operational efficiency of sales employees
Changing and upgrading roles
MS1 Brain

SFA functions

CRM function
MS1 Brain - Functional Overview -

1. オープニング  0:05-0:46
2. 経営者サポート  0:46-1:12
3. ニーズ予測分析  3:12-4:23
4. ネクストベストアクション  4:23-5:07
5. Brain Video  5:07-6:44
6. その他機能 エンディング  6:44-8:18
Operating results and indicator analysis

Customer analysis

Position analysis

Visualization of solicitation activities
Support for agents’ activities through AI

Digitally enhancing communication capabilities between agents and customers

MS1 Brain

MS1 Brain Remote
(MS1 Brain Features for Customers)
Connecting customers, agents, and our company with Big Data and AI
Providing optimal products and services to customers through accurate understanding of their needs

**MS1 Brain Remote**
- Communication with agents through chat
- Non-face-to-face contract procedures

**MS1 Brain for Agents - Features**
- Further enhancements and usability improvements
- New features improving CX

**Page for policyholders**
- Notifications from the company (i.e., insurance claim recommendation)
- Contract management, etc.

**Collection and utilization of customer data**

**Our company**
MS1 Brain - Overseas expansion of MS1 Brain

Expanding core concepts and certain functions of MS1 Brain Japan

MS1 Brain Utilization in the Philippines

Philippines subsidiary
Non-life insurance customer data

Partner bank
Bank customer data

MS1 Brain
Data analysis with AI

Optimal proposal
Channel digitalization

Lead list
Talk script
Next Best Action
"AI & ME" Trend
The trend of business re-creation through human-AI collaboration

Mitsui Sumitomo Insurance

MS1 Brain realizes "Combine people and AI" and AI becomes a partner of agents to realize true customer-oriented sales activities. Collect and analyze various information related to customers, accurately grasp customer needs, and propose optimum products.

EFMA

World Finance

BEST GENERAL INSURANCE COMPANY, JAPAN
"Japan's Best Non-Life Insurance Company"

IT Award

IT Award (Customer and business function area)
RisTech
"Risk" x "Technology" = RisTech

Benefits for business partners:
- Top line improvement
- Productivity improvement
- Cost reduction
- Risk mitigation

Traditional business (ideas from our company):
- Increase in premiums
- Relationship enhancement
- Loss prevention
- Development of new products
- New business

Future business (Ideas from business partners):
- Data analysis
- Data business

Changing ways of data use

Benefits for our company
There are three key value delivery schemes in RisTech:

1. **Data Provision**
   - **Pattern of value delivery**
   - Statisticalization
   - **Mitsui Sumitomo Insurance**
   - **Partner company**

2. **Analytical Support**
   - **Pattern of value delivery**
   - Analysis
   - **Mitsui Sumitomo Insurance**
   - **Partner company**

3. **Consolidated Data Analysis**
   - **Pattern of value delivery**
   - Analysis
   - **Mitsui Sumitomo Insurance**
   - **Partner company**

Subject of retention of usage data:

- Analytical support
- Consolidated data analysis
With RisTech, you'll be able to reach industry-wide and social issues. We will also work on themes and fields.

1. **Smart Mobility Initiatives**
   - Realization of a safer mobility society

2. **Maintenance of social infrastructure**
   - Realization of a sustainable society
RisTech-Smart Mobility Initiative

Challenges of society and the transportation industry

- Many accidents caused by elderly drivers
- Securing drivers despite fluctuations in the demand for logistics

Technological progress

- Connected acquisition of operation data

Mitsui Sumitomo Insurance insurance data
- Location of the car accident
- Total damage from car accidents

Auto vehicle operational dynamic data
- Mileage and speed data
- Driver information

Big data analysis
- Safe driving scoring
- Accident prevention alert

Realization of a zero-accident society
RisTech - Collaboration with automotive equipment manufacturers

Contribution to the transportation industry and realization of a zero-accident society

- Auto equipment manufacturer
- MS&AD
- Co-RisTech
- Accenture

- drive recorder
- digital tachograph
- logistics attendance system
- automobile and transportation insurance
- claims service
- accident data
- Safety Confirmation Desk etc.

- industry and digital knowledge
- promotion of PJT
RisTech - Collaboration with auto equipment manufacturers

Service Output Validated by PoC

- Raise motivation by presenting improvement points and ranking of own score, while improving the accuracy of safety assessment

Visualization of scores by AI and company-wide ranking

For drivers: Feedback on level of awareness while driving

For administrators: Feedback on detailed decision reasons
Local governments across Japan are engaged in the maintenance of social infrastructure such as tunnels, bridges, and paved roads, but there are problems such as the cost of inspection and the shortage of inspectors.

Road inspection has a wide scope of work, so there is not enough manpower ...

- Oversights and errors occurred during visual inspections.
- Compiling the results into a report is also difficult.
- The roads under the jurisdiction are wide and take a long time to check.
- Limited manpower and budget make it impossible to inspect all roads.

... Resolved by introduction of AI service for road inspection

AI automatically detects and reports damage:

- Early detection of damaged area
- Efficient report composition
- Reduction of time for road inspection
- Oversight Visual error reduction
Service Delivery

Automatic detection of holes, cracks, ruts, etc. that require repair by AI analysis of images taken with a dedicated drive recorder. Mapping using GPS data. Provides a website where you can manage renovation policies and status.

Road inspection

Analyzing images with AI and displaying them on Web screens

Bridge inspection

More than 30% of bridges were built 50 years ago, and by 2029 more than half of them will be over 50 years old. This is an important social issue as well as roads.

- System development and other preparations will be made in fiscal 2021, and sales are scheduled to begin in the second half.
- The assumption is that from the 2nd year onward we will shift to a sales expansion system utilizing the full scale of our company sales network.
- We will start with a road inspection project using a dedicated drive recorder, but we will continue development using drones, etc. to seek a market-leading position.
ORIX Auto Corporation (President: Yuji Kamiyauchi) installed a dedicated drive recorder in the vehicles of the next-generation mobility service "One-way (drop-off) car sharing service" to conduct demonstration tests in Aizuwakamatsu City. They collect image data of the roads on which vehicles are traveling, verify the technology to detect the damaged parts of roads through image analysis using AI, and optimize the detection function according to the characteristics of Aizuwakamatsu City, which has a large amount of snowfall.
Advancing with you

MS&AD  Mitsui Sumitomo Insurance