MS&AD
INSURANCE GROUP

MS1 Brain & RisTech

- Promotion of digitization using AI and data -

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Mitsui Sumitomo Insurance Co., Ltd.

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

What we aim for by utilizing MS1 Brain

Customers

Increase in the value of customer experience

Agents

Sophistication of agent management

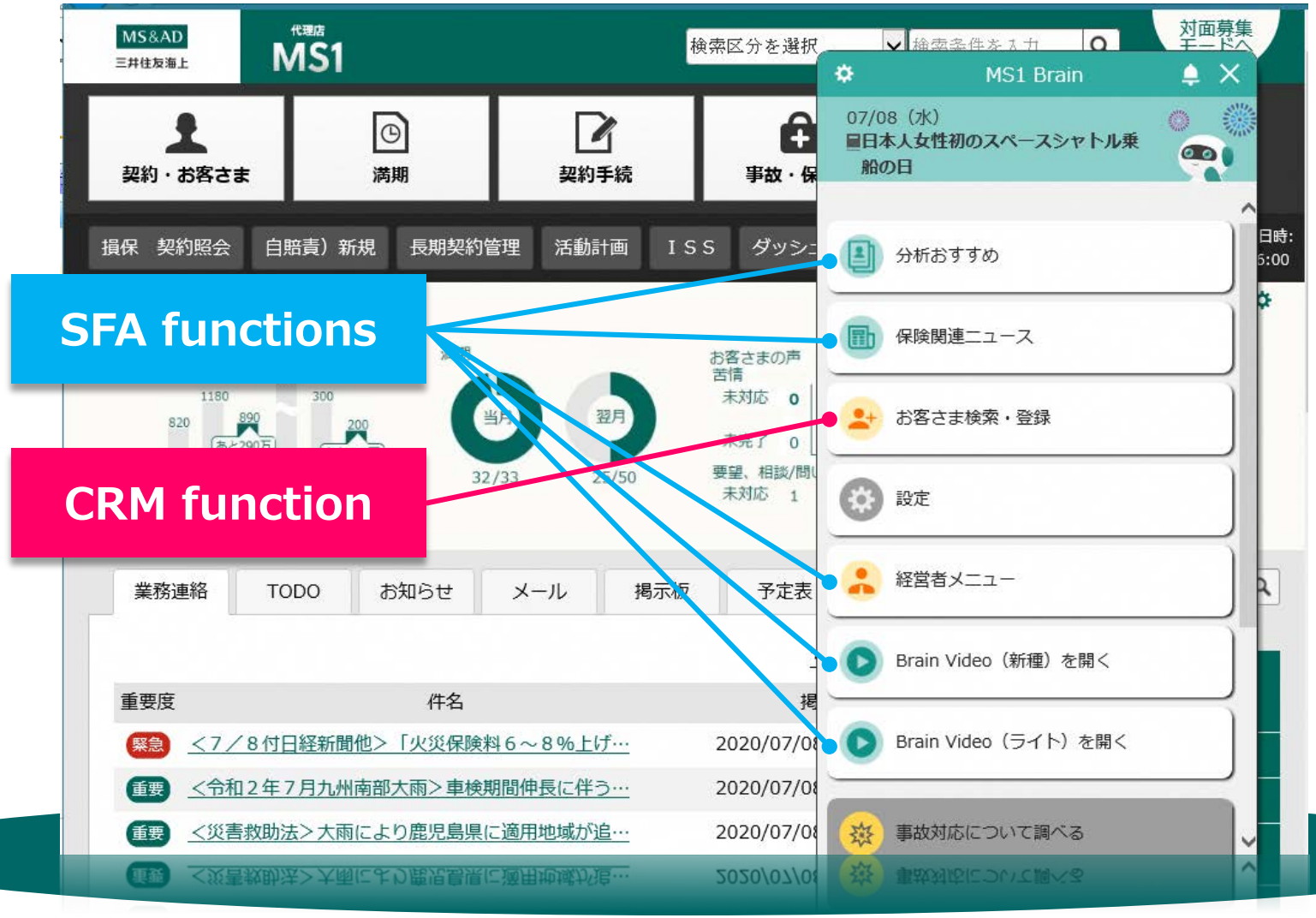
Our company

Role upgrading for sales employees

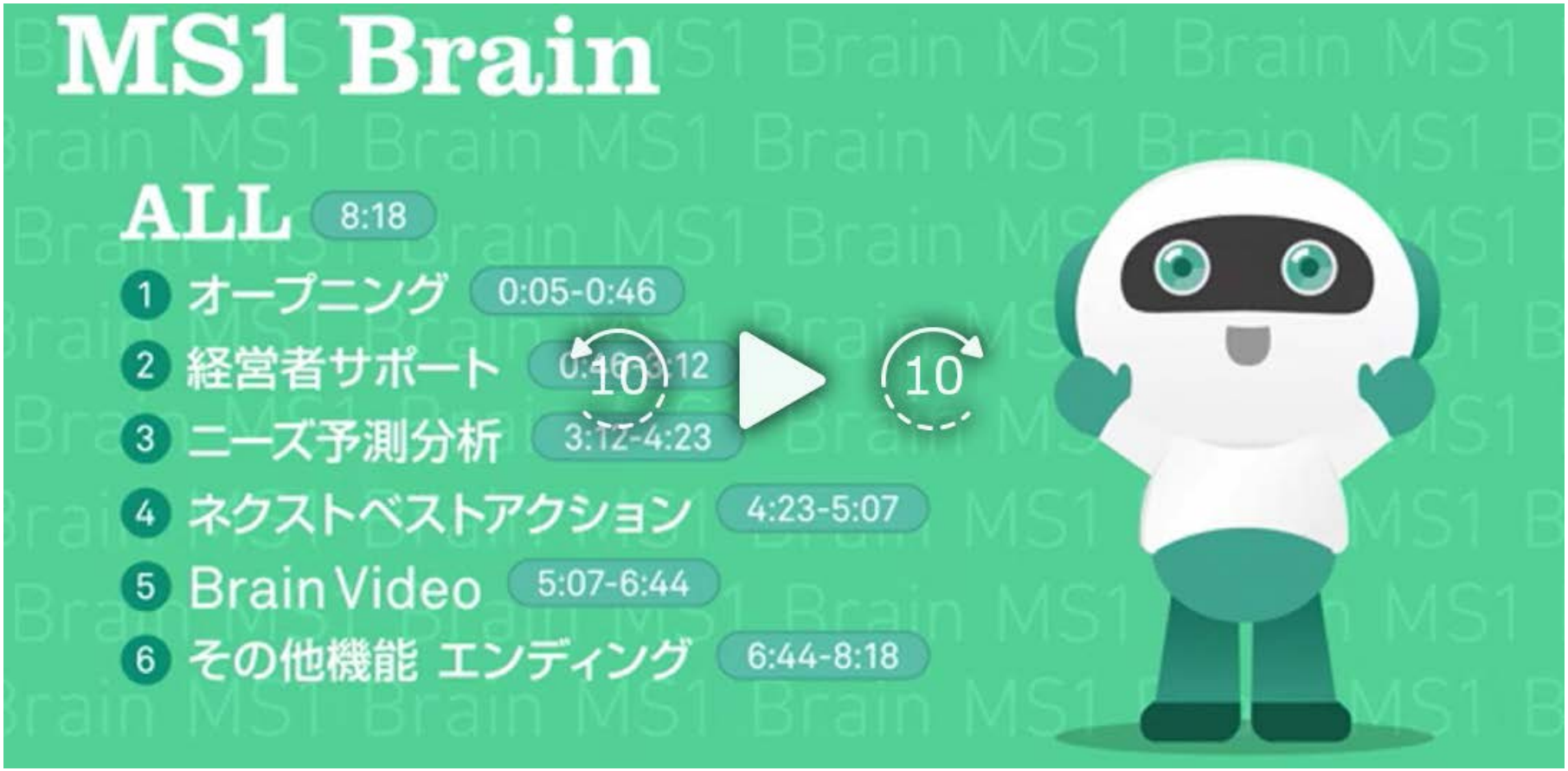
The most appropriate proposals for each and every customer
Implementing customer-oriented business operations

Increasing operational efficiency of sales employees
Changing and upgrading roles

MS1 Brain

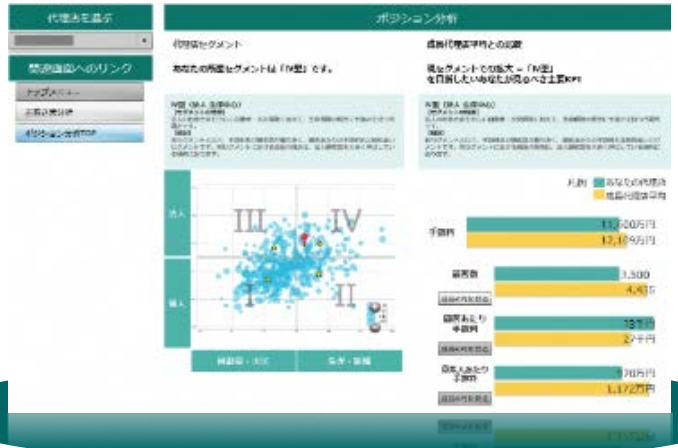

SFA functions
CRM function
MS&AD
三井住友海上
代理店
MS1
検索区分を選択
対面募集
契約・お客さま
満期
契約手続
事故・保
損保　契約照会
自賠責）新規
長期契約管理
活動計画
ＩＳＳ
MS1 Brain
07/08（水）
日本人女性初のスペースシャトル乗船の日
分析おすすめ
保険関連ニュース
お客さま検索・登録
設定
経営者メニュー
Brain Video（新種）を開く
Brain Video（ライト）を開く
事故対応について調べる
お客さまの声
苦情
未対応 0
要望、相談/問い
未対応 1
当月
翌月
32/33
業務連絡
TODO
お知らせ
メール
掲示板
予定表
重要度
件名
緊急
＜７／８付日経新聞他＞「火災保険料６～８％上げ…
2020/07/08
重要
＜令和２年７月九州南部大雨＞車検期間伸長に伴う…
2020/07/08
重要
＜災害救助法＞大雨により鹿児島県に適用地域が追…
2020/07/08

MS1 Brain　- Functional Overview -

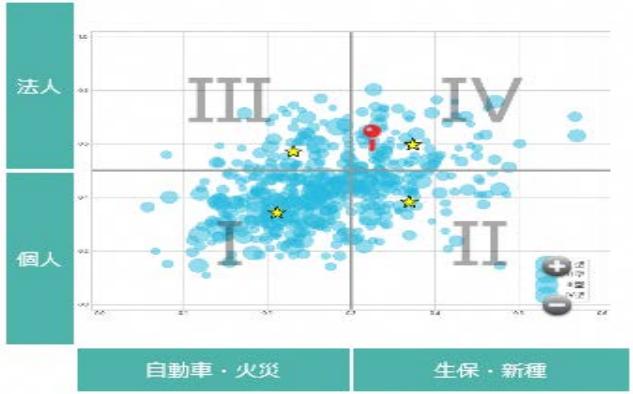


MS1 Brain - Executive (Administrator) Menu

Operating results and indicator analysis

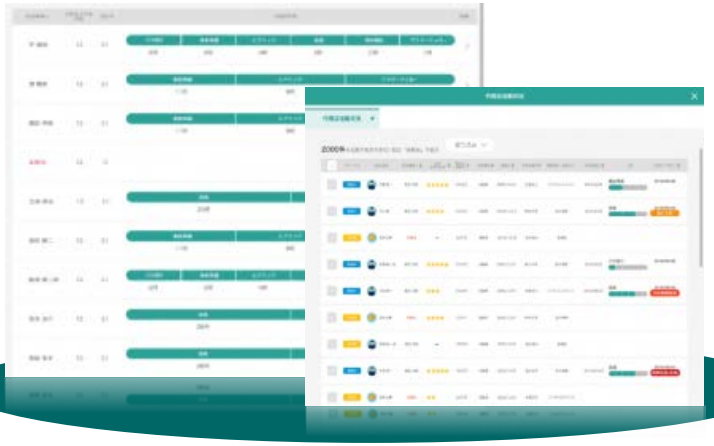


Position analysis



Customer analysis

Visualization of solicitation activities



MS1 Brain - February 2021 - MS1 Brain Remote Release

NEW

Support for agents' activities through AI

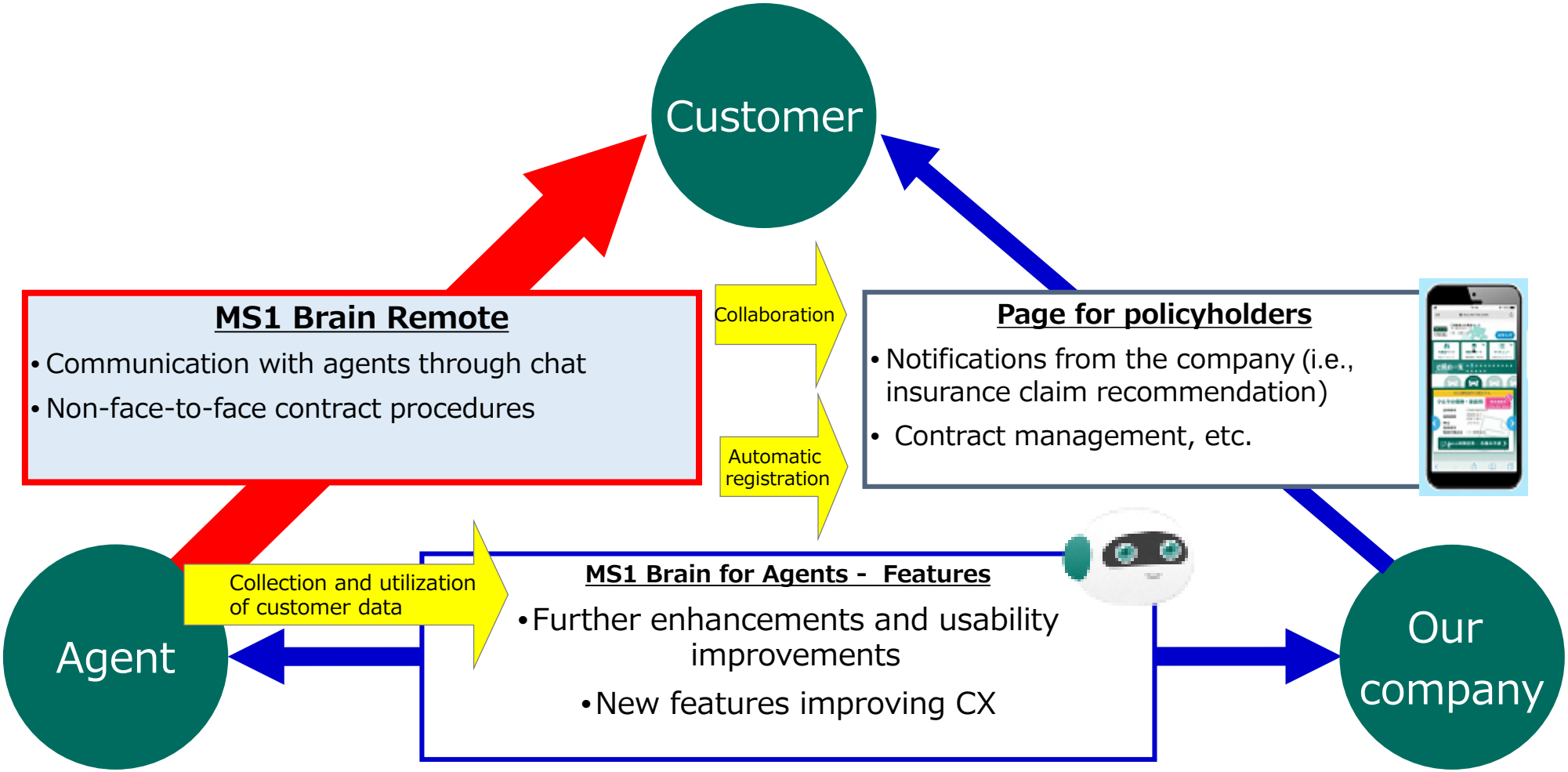
Digitally enhancing communication capabilities between agents and customers

MS1 Brain

MS1 Brain Remote
(MS1 Brain Features for Customers)

MS1 Brain - February 2021 - MS1 Brain Remote Release

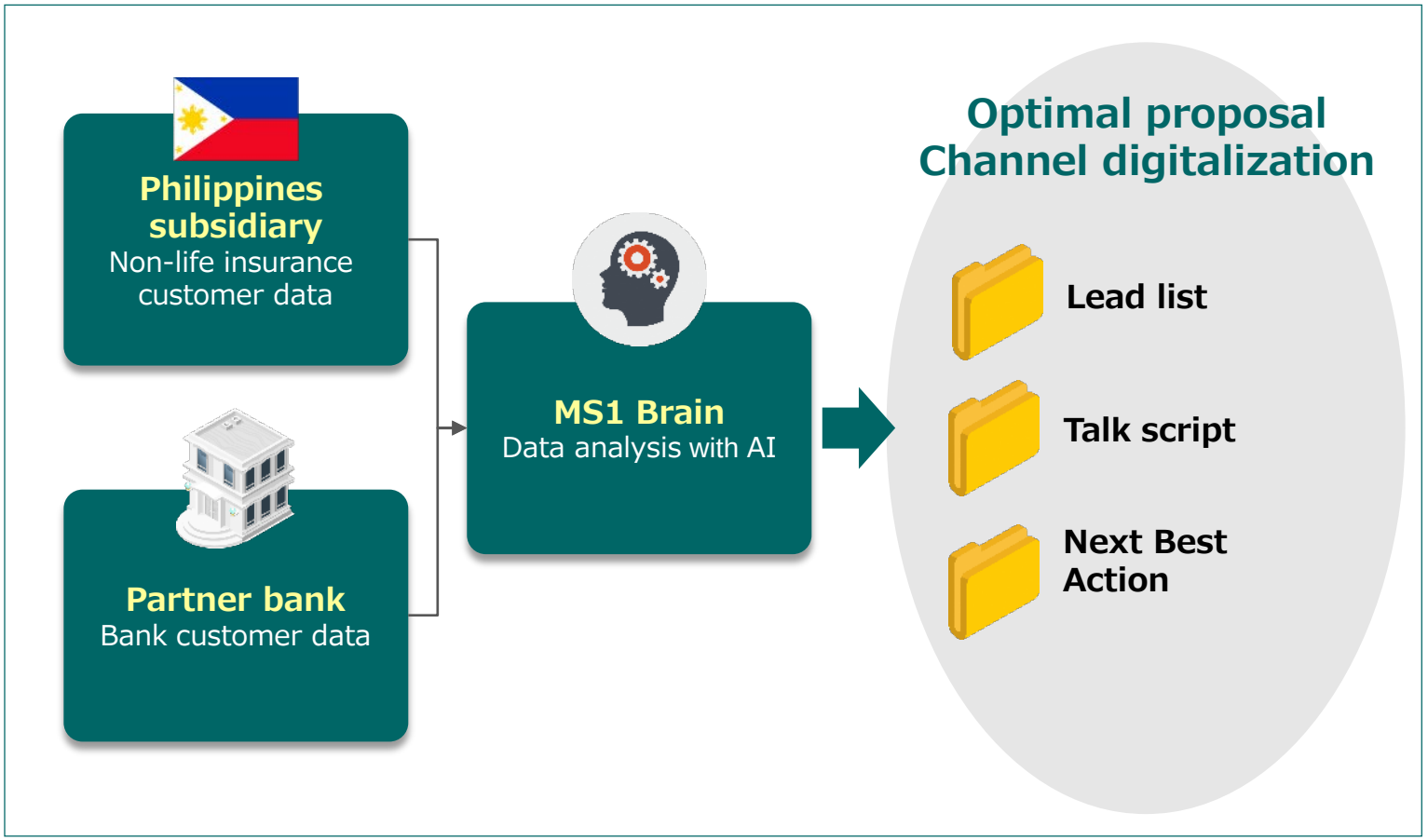
Connecting customers, agents, and our company with Big Data and AI
Providing optimal products and services to customers through accurate understanding of their needs



MS1 Brain - Overseas expansion of MS1 Brain

Expanding core concepts and certain functions of MS1 Brain Japan

MS1 Brain Utilization in the Philippines



MS1 Brain - Awards

EFMA

"AI & ME" Trend
The trend of business re-creation through human-AI collaboration

Mitsui Sumitomo Insurance

MS1 Brain

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.

MS&AD
Mitsui Sumitomo Insurance

World Finance

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

IT Award

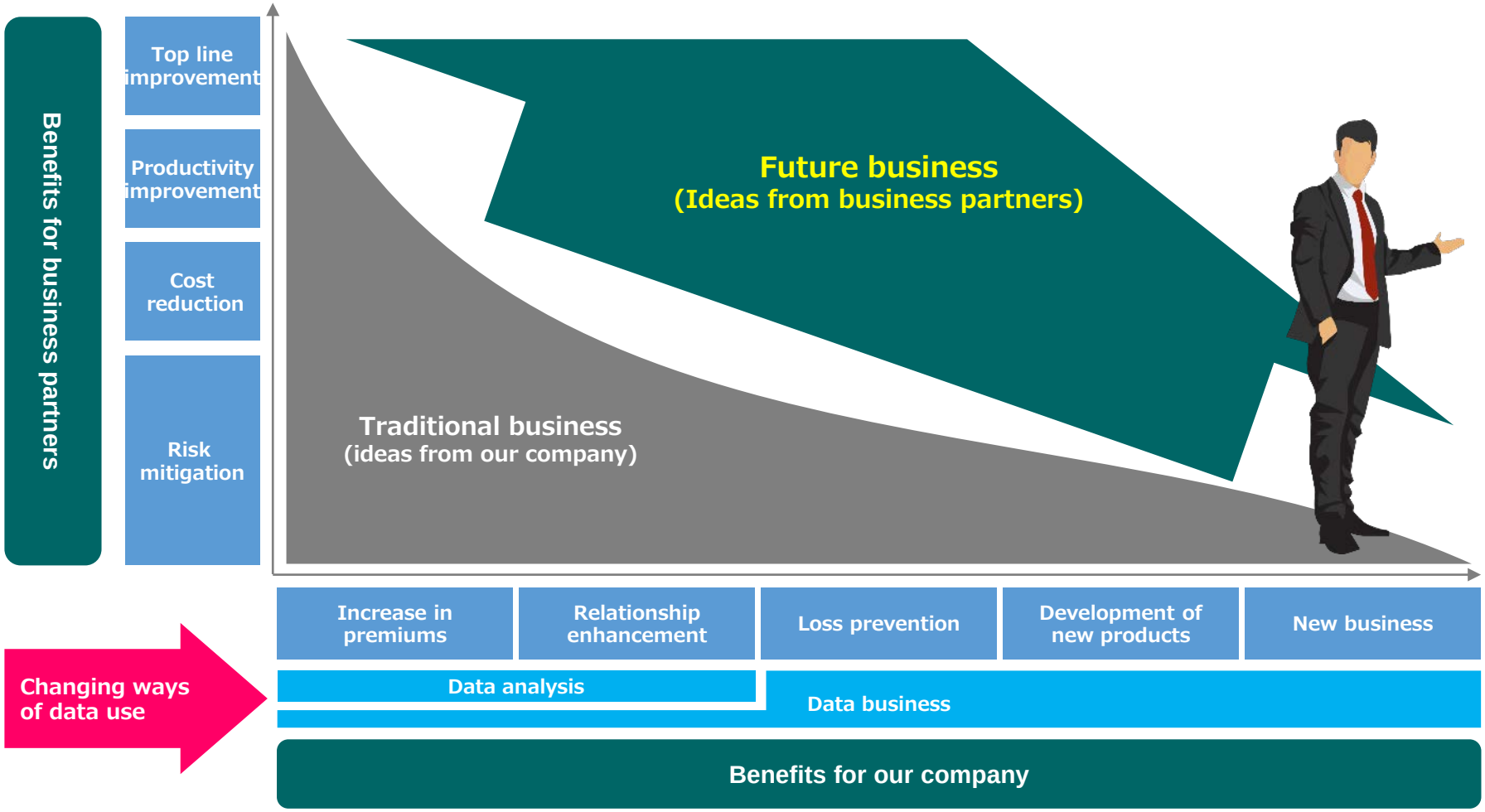
IT Award (Customer and business function area)

IT賞
Japan Institute of Information Technology
Information Technology Award

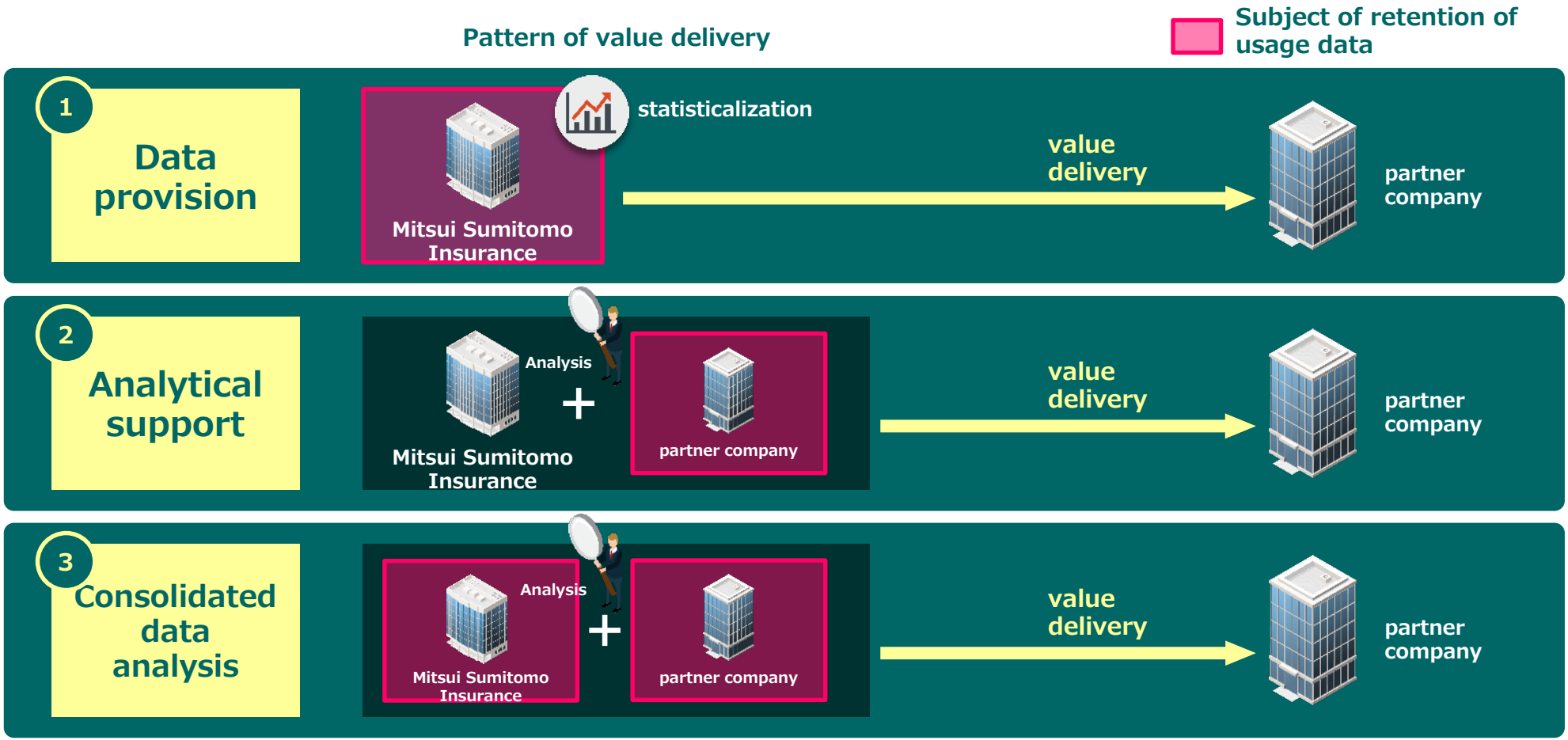
RisTech

Digital Innovation - RisTech

"Risk" x "Technology" = RisTech



- There are three key value delivery schemes in RisTech
- Responding to the situation of partners



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

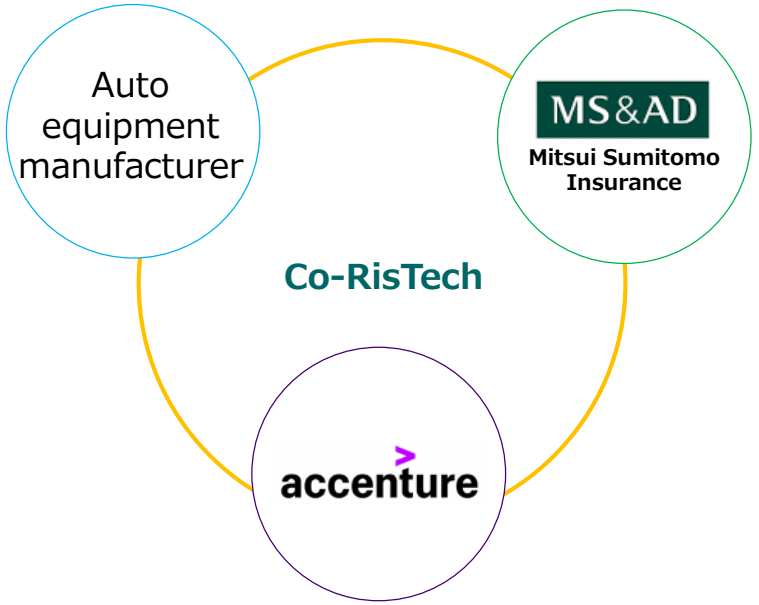
- Safe driving scoring
- Accident prevention alert

Realization of a zero-accident society

RisTech - Collaboration with automotive equipment manufacturers

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

- drive recorder
- digital tachograph
- logistics attendance system

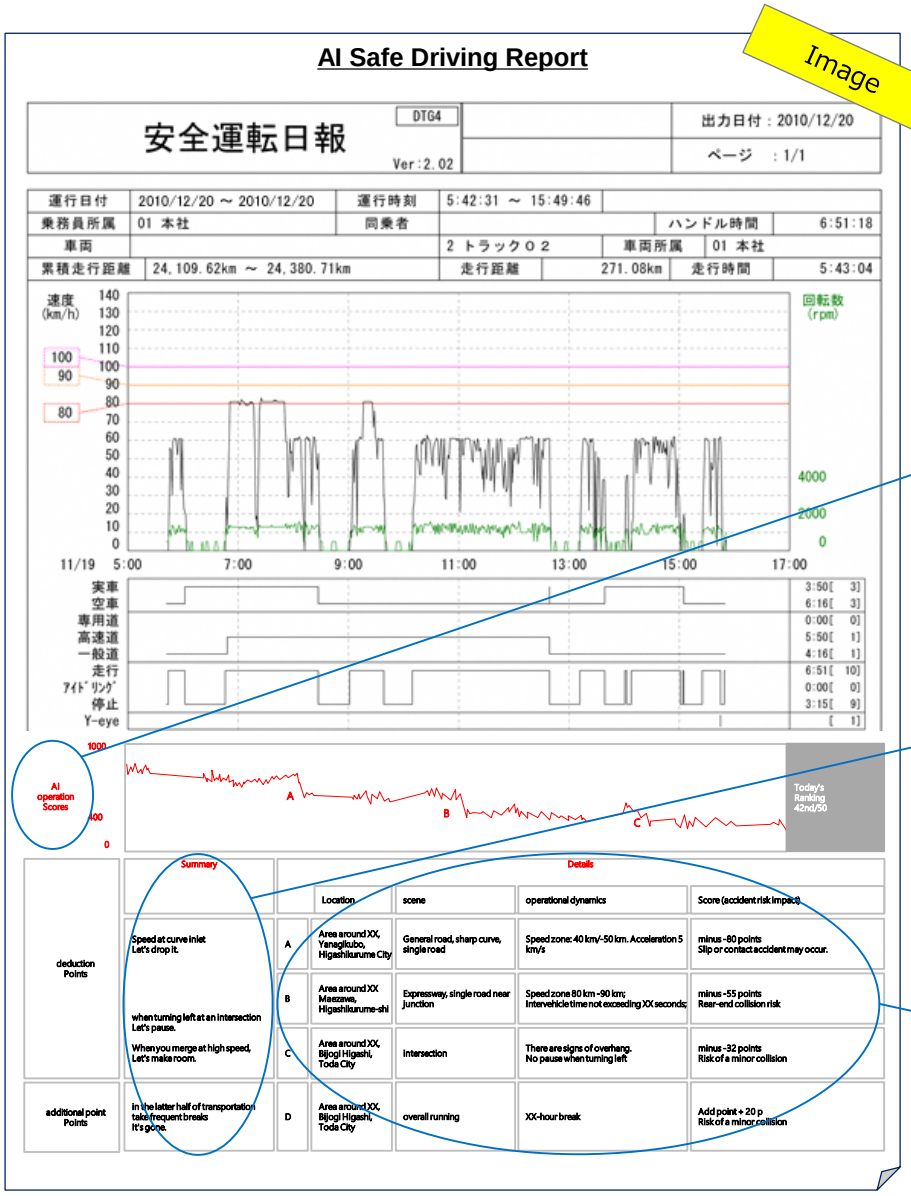


- automobile and transportation insurance
- claims service
- accident data
- Safety Confirmation Desk

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

RisTech - Social Infrastructure Maintenance Support

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.

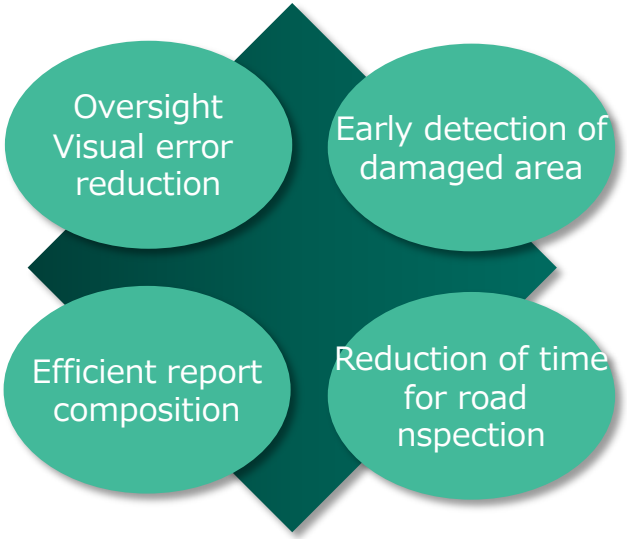
The roads under the jurisdiction are wide and take a long time to check.

Compiling the results into a report is also difficult.

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



RisTech - Social Infrastructure Maintenance Support

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.

RisTech - Social Infrastructure Maintenance Support

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.

ORIX

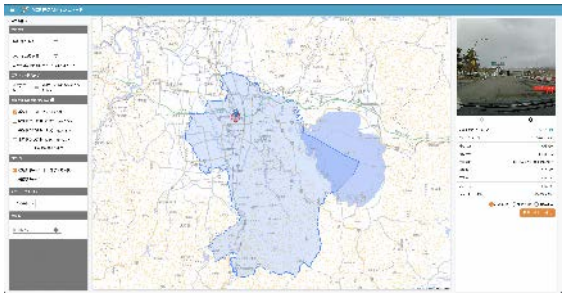
Car-sharing service with a one-way (drop-off) system

1 Dedicated drive recorder installed in vehicle

2 Damage detection

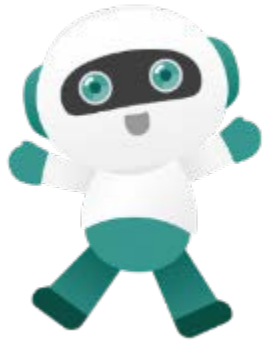
AI road inspection

3 Real-time display and route evaluation



4 Find repair necessity

5 Optimized for each local government

Advancing with you

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