

Beyond Mobility

Initiatives for Super Cities and Smart Cities



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1. Community-Based Activities

Cross-Divisional Projects - Regional Revitalization Project (1)

About Regional Revitalization

- National policy aimed at creating a "vibrant local community" and correcting the "Unipolar concentration in the Tokyo area"

Our company aims to establish "**community involvement**" by entering into agreements with local public bodies and working with agents to support local revitalization efforts



Establishment of close ties with local communities

*As of the end of January 2021, including unofficial offers

Cross-Divisional Projects - Regional Revitalization Project (2)

Efforts to resolve issues after the conclusion of the agreement: Contributing broadly to SDGs 

Transportation safety

Contributing to local efforts to prevent traffic accidents

- ◇ Provision of traffic safety information using automobile insurance pamphlets
- ◇ 10 Year Anniversary Plan: traffic safety events utilizing telematics technology
- ◇ Holding traffic safety seminars for local junior and senior high schools by principal agents



Disaster prevention & disaster mitigation

Contributing to local disaster prevention and disaster mitigation initiatives

- ◇ Hosting disaster timeline seminars and providing BCP kits for infectious diseases
- ◇ Holding of "power vehicle experience events" to help ensure power supply during disasters
- ◇ Hazard map information and "cmap.dev" information provision



Harmony in society

PM Award

Contributing to the realization of harmony in society

- ◇ Holding lectures by participating athletes and hands-on sports events for the disabled
- ◇ Holding traffic safety seminars for foreigners by trainees of the Global Human Resources Course
- ◇ Holding web seminars on measures against infectious diseases for foreign nationals in cooperation with the Chamber of Commerce and Industry in Japan



"With Corona"

Initiatives to create a hybrid local community in response to environmental changes

- ◇ In response to COVID-19, WEB seminars and other hybrid events held nationwide



2. About Smart City X

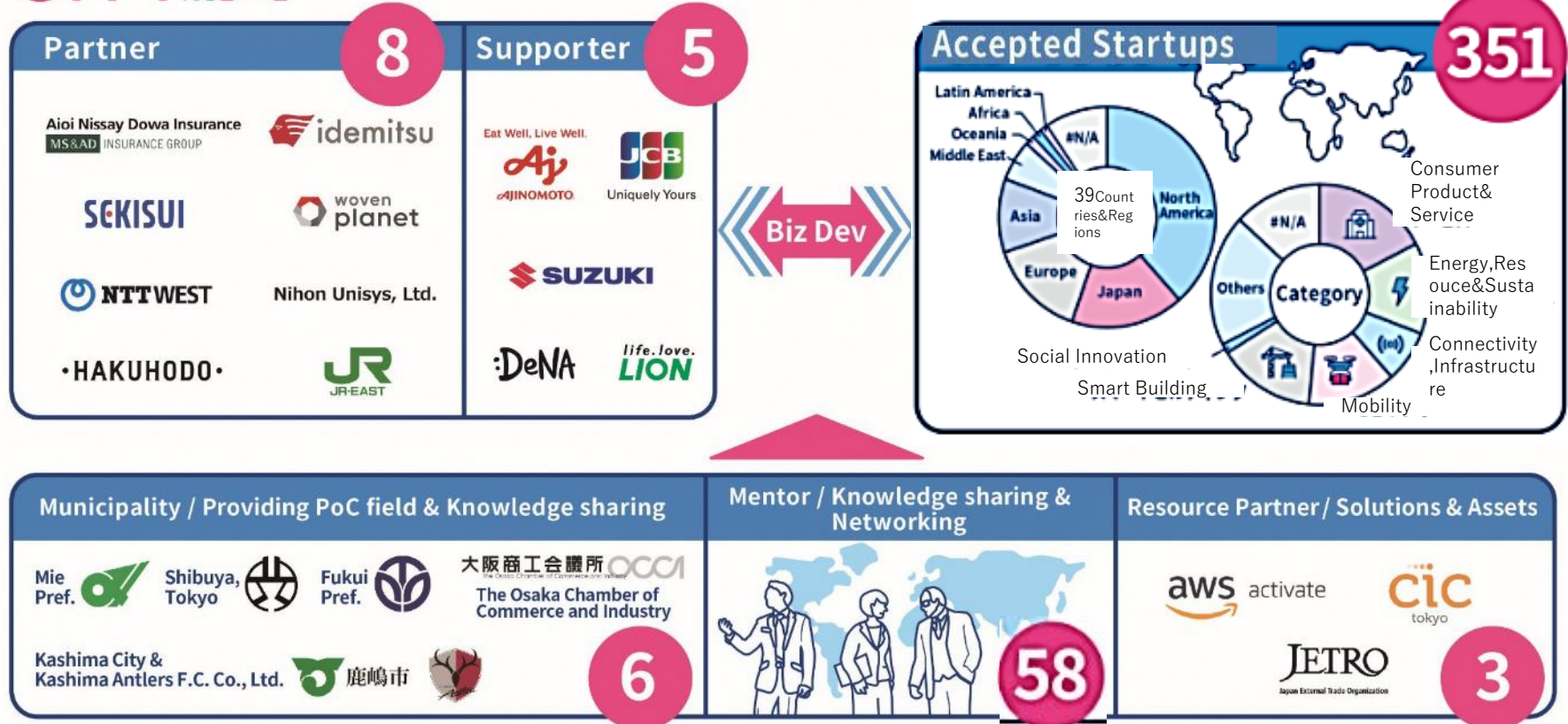
"Smart City X" Initiatives (1)

Creating businesses together under the theme "Smart City in the New Normal Era"
Global Open Innovation Program

SMART
CITY X

Smart City X Overview

Venture capital
"Scrum Ventures"
established



"Smart City X" Initiatives (2)

Our company aim

Creating opportunities for alliance and open innovation with large companies

Utilizing the fields of local governments that aim for advanced initiatives

Study of new business models in Super Cities & Smart Cities



Aim of Scrum Ventures

Future commercialization and implementation of concrete advanced services and applications in society, not limited to demonstration experiments

Providing value from the perspective of the general public through a concrete understanding of various regional issues rather than community development in specific areas

Realization of community-based, affluent and fulfilling lifestyles and well-being, not from the viewpoint of industry or technology

Efforts in FY2020

We are proposing Co-creation projects to Mie Prefecture and Shibuya Ward, which are participating municipalities, as fields for demonstration projects.

Example of
proposal

- **"Mobility" area**
 - > Creating "Community Safety MAP" using telematics data
 - > Considering "traffic congestion avoidance" from the reward program by our partner Miles
- **"Disaster prevention and mitigation" area**
 - > Considering the use of "cmap"

"Smart City X" Initiatives (4)

The establishment event in August last year was covered by many media including NHK*.

NHK Online News Article <Excerpt>

"Smart City X" Aiming to Enhance Convenience in Daily Life with Digital Technology

Large companies and startups from a variety of industries, including transportation and insurance, are launching a joint project aimed at DX = Digital Transformation, which will greatly improve the convenience of everyday life with digital technology. We will develop new services related to daily life following COVID-19.

The project "Smart City X" was announced on the 26th.

Among the major companies, JR East, Aioi Nissay Dowa Insurance, Toyota Motor's "TRI-AD" and 6 other companies involved in software development such as automated driving will participate, aiming for DX = digital transformation that greatly improves the convenience of daily life by making full use of digital technology.

Takuya Miyata, CEO of the Silicon Valley investment company "Scrum Ventures" who called for the project, said, "As an opportunity to digitize changes in customs triggered by the new coronavirus, I would like to create positive social change through cooperation between companies."

* NHK: Nippon Hoso Kyokai :Japan Broadcasting Corporation



Broadcasted multiple times on the day and the next day by NHK.
Widely distributed in Japan and overseas through various media such as Nikkei, Business Insider, and The BRIDGE

"Smart City X" Initiatives (5)

Morning edition of the Nihon Keizai Shimbun
on 2020/8/26



8月26日(水)朝刊
企業1

日本経済新聞

日本勢6社、世界の新興と

トヨタ自動車、出光興産、JR東日本など国内企業6社が、新たなスマートシティー開発で世界のスタートアップとの提携に動く。新型コロナウイルス禍で生まれた新たな働き方や移動手段、通信環境などの分野で技術革新のアイデアを募る。合併会社の設立やスタートアップへの出資を通じて実用化を目指す。

枠組みに加わるのはトヨタの人工知能(AI)ソフトウェア開発子会社、トヨタ・リサーチ・インスティテュート・アドバンスド・デベロップメントと出光、JR東のほか、

スマートシティー開発連携

トヨタ系や出光、JR東

あいおいニッセイ同和損害保険、日本ユニシス、博報堂だ。米ベンチャーキャピタルのスクラムベンチャーズが仲介役となり、26日から新事業を始める。国内のほか、米欧アジアやイスラエルなど世界のスタートアップ先進国・地域から協業相手を探す。2021年1月まで協業相手を選び、21年6月をめどに新たなサービスの骨格を整えて公表する。

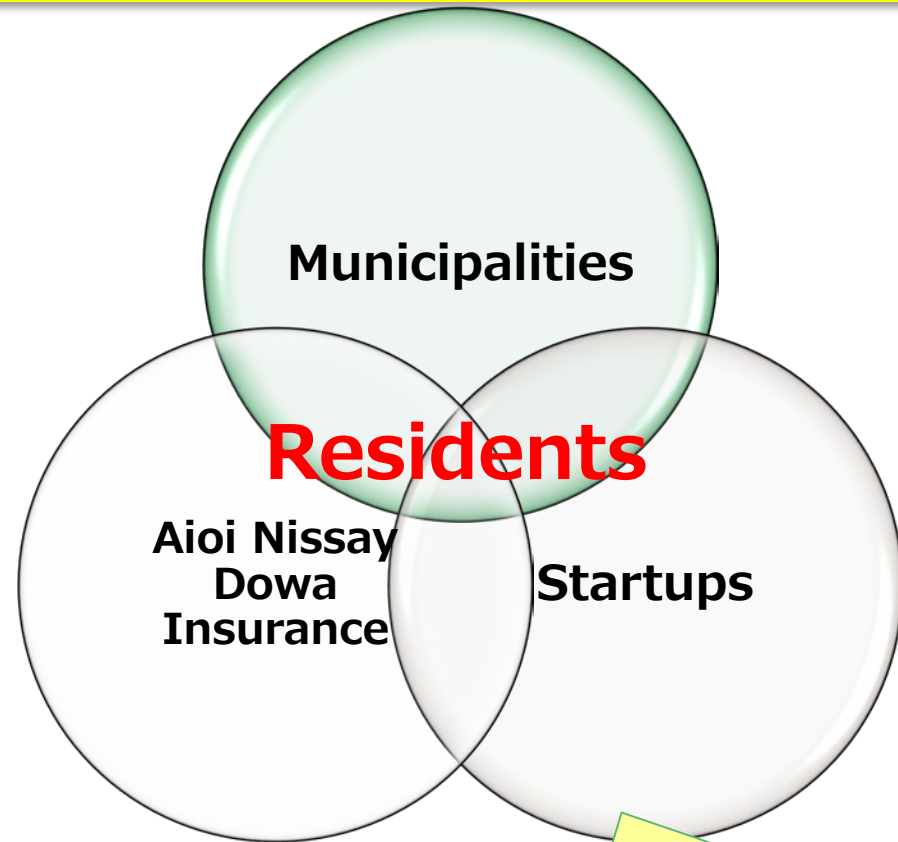
ドローンを使ったモノの移動や遠隔治療、効率的なエネルギーの使い方など、コロナ禍で需要が高まりそうな技術を生む。スタートアップの育成に積極的な三重県と東京都渋谷区も参加し、実証実験の場を提供する。

3. The World We Want to Realize

Our Company's Features



Our company, local authorities and startups make "livability" a reality for residents



Utilizing the 10 billion yen venture investment quota of Aioi Nissay Dowa

Our Company's Aim (Image)

Our company aims to provide new value by multiplying the data collaboration platform accumulated at Super City & Smart City by the data collected by us.

Short-term

Insurance Sales Axis (Illustration)

Cyber insurance for Smart Cities



Automobile insurance for mobility



Open innovation with other companies



Service Axis (Illustration)



Disaster prevention services for residents



Resident rewards program

venture



Local crime prevention services

Data collection and analysis

Data infrastructure

Transportation data

Weather data

PHR

Our company collection data

Move data

Disaster prediction data

Healthcare data

× × private automobile insurance

× × private fire insurance

× × private long-term care insurance

× × Dedicated financial services for citizens

Providing new value



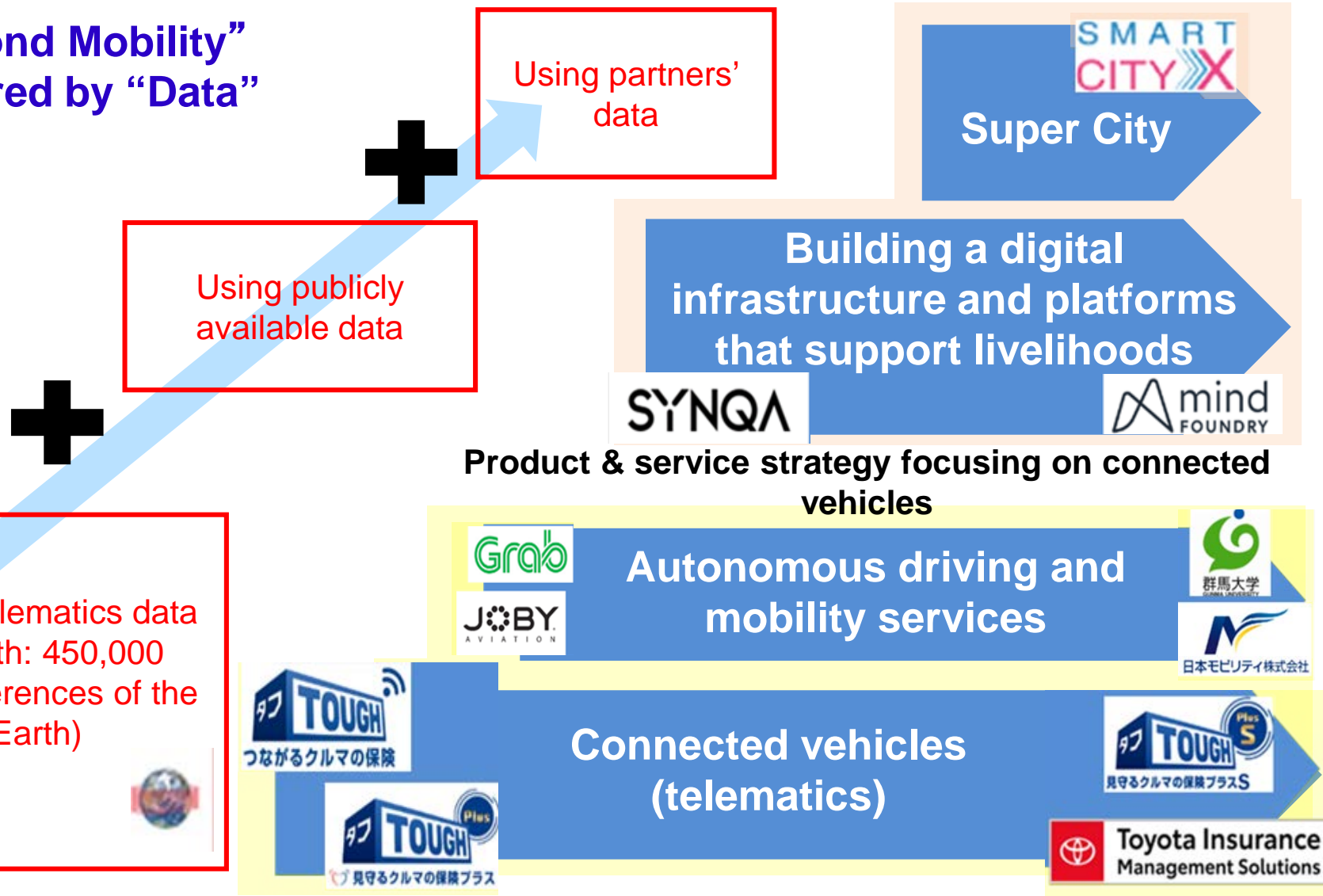
× × Citizens

Long-term

Our Company's Aim (Mobility)

**“Beyond Mobility”
powered by “Data”**

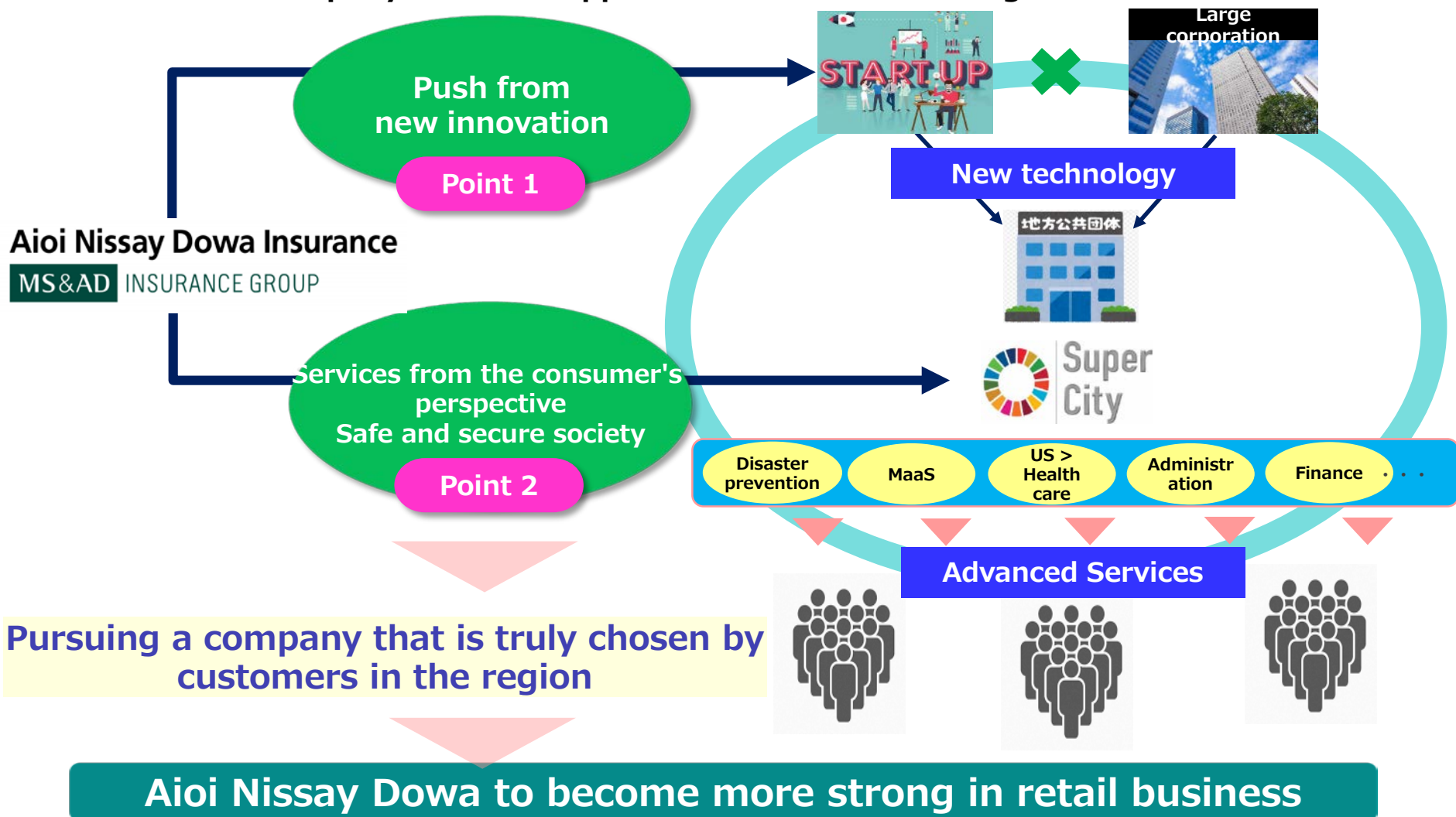
**Strategy to connect all
areas of life**



Our Company's Aim (Philosophy)

Through this initiative, our company provides residents and local companies with a safe and secure society.

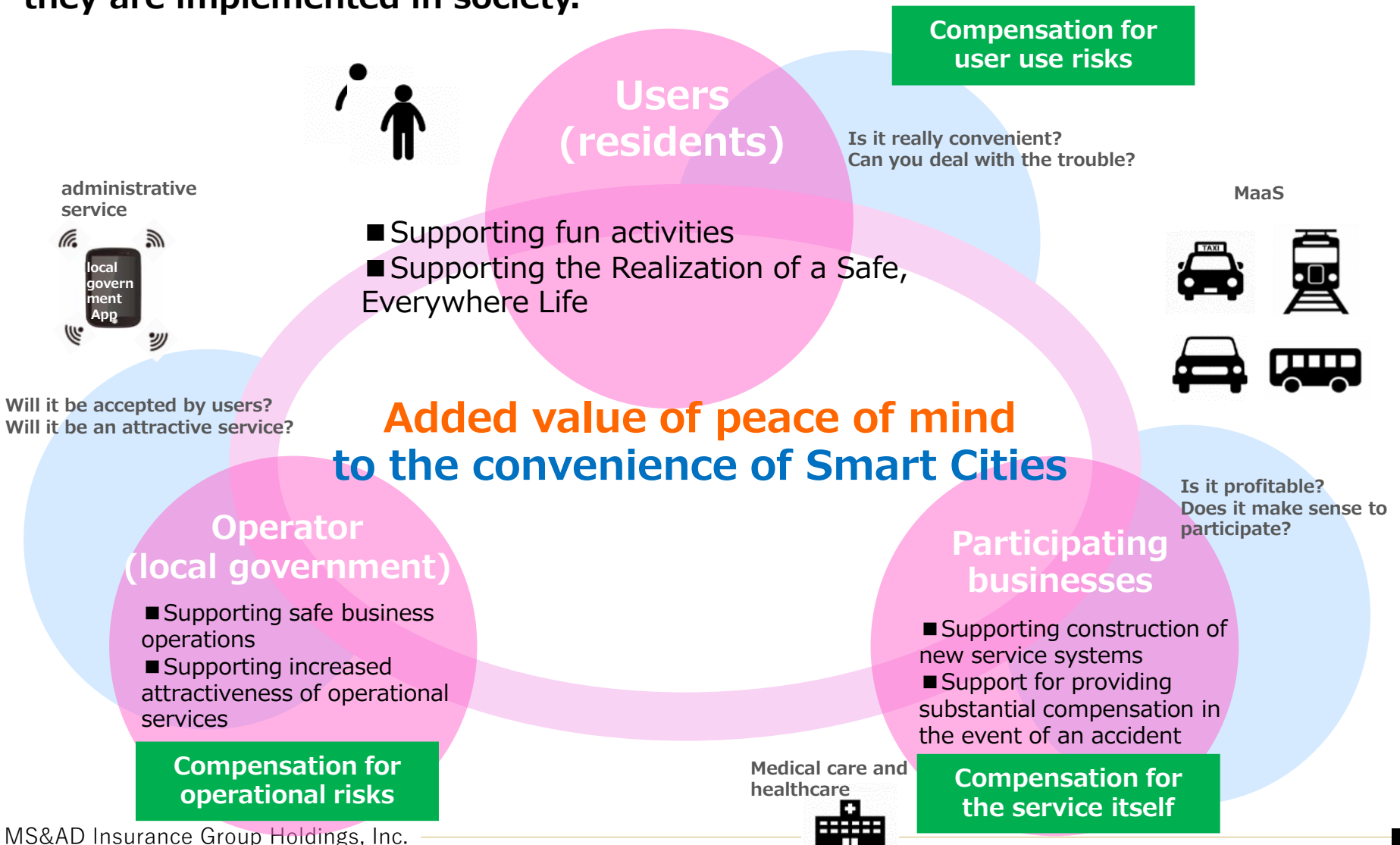
We aim to be a company that can support new innovation through non-life insurance.



4. Introduction of Specific Activities

Our Company's Role in Smart Cities (Summary)

As an insurance company, it is essential to **identify the risks** involved in Smart Cities from the verification stage and to **provide risk hedging methods** as soon as they are implemented in society.



Introduction of specific examples currently under way

[Major Local Governments]

As of March 2, 2021

Region	Local government	Recent Status
Tohoku	Yahaba-cho, Iwate Prefecture	➤3/1 Submitted for public offering (waiting for results)
Kanto	Kamakura	➤Chosen as a Super City collaborator
	Maebashi	➤Chosen as a Super City collaborator
Kinki	Osaka City, Osaka Prefecture	➤2/26 Submitted for public offering (waiting for results)
Chugoku, Shikoku	Takamatsu	➤Chosen as a Super City collaborator
Kyushu	Nobeoka	➤Chosen as a Super City collaborator

*In addition to the above table, discussions are ongoing on "Shibuya-ku" "Mie Prefecture" and "Tsukuba-shi"

[Initiative I] Use of the startup "Miles" (1)

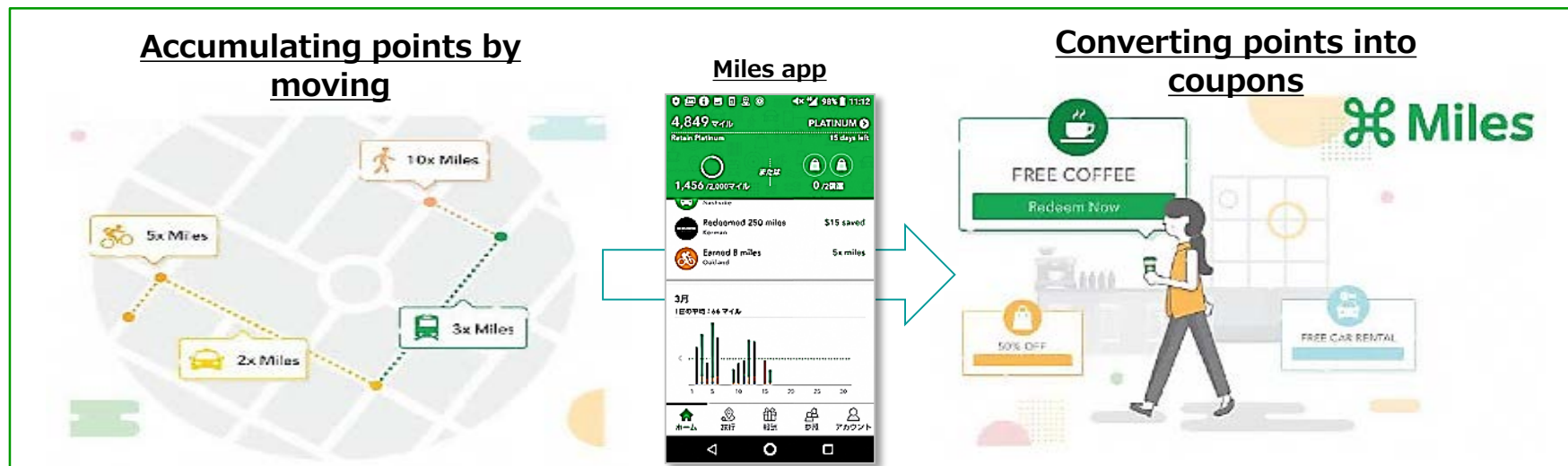
- ✓ We are considering developing an app that uses the data from "means of transportation" and "mobility information"
- ✓ Accumulating and utilizing "mobility information" to contribute to the development of safe and secure communities
- ✓ Local governments and partner companies issue coupons to users to provide them with added value.



Real and diverse human flow data acquired from Miles and used in urban traffic policy

What is Miles?

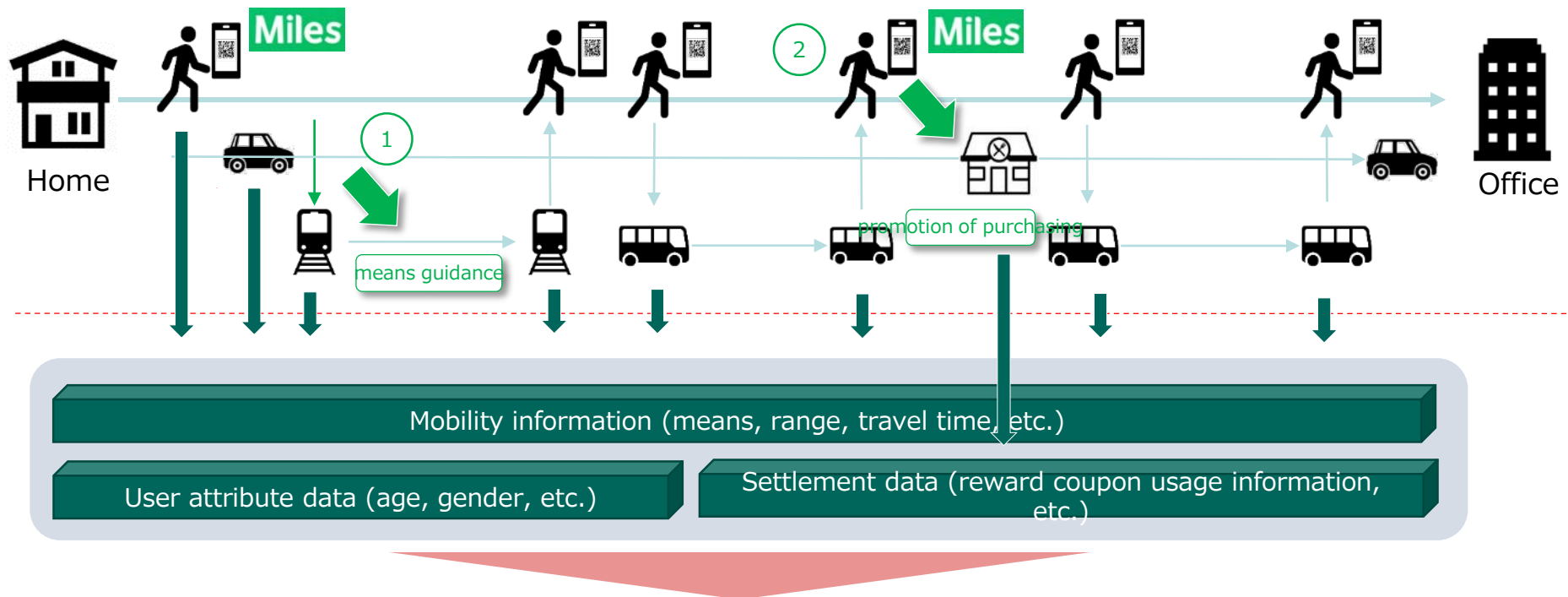
- ✓ **Silicon Valley-based** startup (established in 2016) (Seed/6.1 M, as of March 2020)
- ✓ **Developing an application that gives users points according to the means of transportation and distance and allows users to exchange them for benefits.**
*The nine categories of walking/running/bicycle/car/ride share/car pool/bus/train/ship/airplane are determined using an original algorithm.



[Initiative I] Use of the startup "Miles" (2)

Real and diverse human flow data is acquired from Miles, aiming at optimum traffic improvement and economic vitalization.

- Controlling the means of transportation by giving points according to the means of transportation
 - *Data is also used to optimize the operating hours of railways and route buses.
- Revitalizing local economies and acquiring and utilizing settlement data through reward coupons



Using data to suggest more optimal and personalized routes

[Initiative I] Use of the startup "Miles" (3)

Data visualization by Miles



※ Number of data items:1838 / Number of participants: 8 (As of March 11 2020)

[Initiative I] Examples of proposals to local governments utilizing mobility

Switching from driving private cars to other means of transportation attracted by adding points

➡ **Eliminate congestion**

[Example of proposal to Maebashi City]

Popularization of private cars

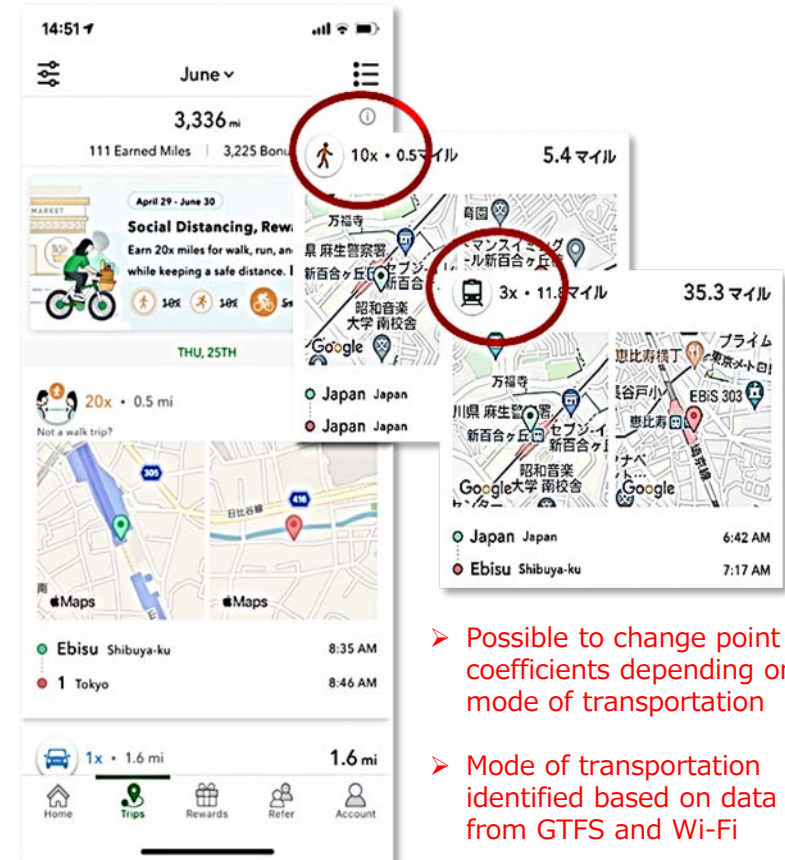
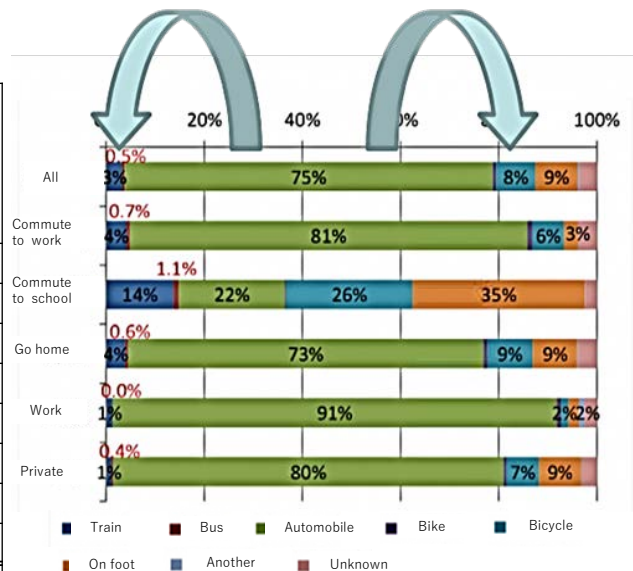
Ranking	Prefectures	Number of units per person
1	Gunma	0.684
	Maebashi city	0.679
2	Tochigi	0.664
3	Ibaraki	0.661
4	Toyama	0.657
5	Yamanashi	0.652
47	Tokyo	0.230
	Japan	0.477

Data : As of March 2017

Japan Automobile Inspection and

Registration Information Association

[Another mode of transportation]



➤ Possible to change point coefficients depending on mode of transportation

➤ Mode of transportation identified based on data from GTFS and Wi-Fi

It is possible to incentivize people to use particular mode of transportation by adding points. Examples: 10x points for train and bus; 5x points for bicycle.

(Such incentives for subway are also used in the US to eliminate road traffic jams)

[Initiative II] Safety MAP (1)

- ✓ **Scoring user's driving data** to compete with other users like in a game
- ✓ Participants in the event experience "Fun eco and safe driving" and **promote safe driving by residents**

Event Summary

[Community Participatory Eco-Driving and Traffic Safety Campaign Promotion Events]

- Participants are given tags using telematics technology.
- The status of driving is checked with a smartphone app.

[Duration]

About 1 ~ 2 months

[Tag cost]

Free

[Tag distribution limit]

200 pieces

[Participants]

Individuals, individual groups, corporations, local government groups, etc.



Points

Aioi Nissay Dowa Insurance holds an event for local residents to experience how to promote "Eco-driving and safe driving" using new technology.

With cooperation with local governments, it is expected that the increased number of participants will contribute to safe driving.

We provide a great opportunity to enjoy and objectively check safe driving techniques. We can also contribute to the creation of an environmentally friendly automobile society by promoting eco-driving.

<Events held>

Miyakojima
City

Saga
City

Saitama
Prefecture

<About Traffic Safety Maps>

- Mapping hazardous areas based on travel data collected at events
- Traffic safety measures such as identifying dangerous areas and improving the road environment

Mapping Image

Data obtained on driving operations are plotted on a map



*The above MAP is provided in the html file.

Key data obtained from driving

<Example of retrievable data>

sudden brake

sharp handle

rapid acceleration

smartphone use

overspeed

5. Our Company's Ideal

Ideal: Dealing with local governments

Until now ...

Continuation of
community-based business

Agreements
concluded: 326 *

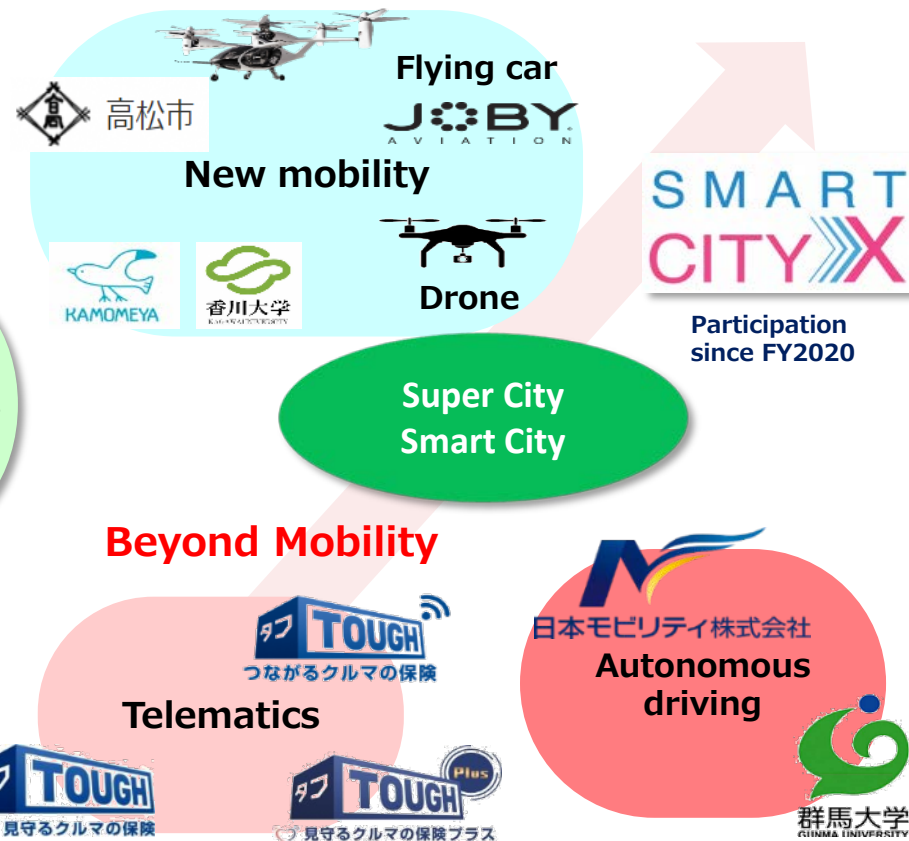
*As of the end of January 2021,
including unofficial business
partners



Both
approaches
maintained

From now on ...

Co-creation with local
governments



- Utilizing our company's strengths in regional networks, we conclude agreements with local governments.
- We have worked together with agents to establish "community-based sales" by supporting the resolution of regional revitalization issues.

- Positioning as "Phase 2" for regional revitalization efforts
- Aiming for a new co-creation model with local governments through Super City & Smart City initiatives

Aioi Nissay Dowa Insurance

MS&AD INSURANCE GROUP