

October 5, 2018

ADI Wins “Good Design Award 2018” with Driving Behavior-based Telematics Automobile Insurance for Toyota Connected Cars

*- In recognition of its design of the mechanism which visualizes (scores) the driver’s driving skill and aims for society without car accidents by utilizing cutting-edge telematics^{*1} technologies -*

Aioi Nissay Dowa Insurance Co., Ltd. (President : Yasuzo Kanasugi, “ADI”), a member of MS&AD Insurance Group, is pleased to announce that it has been awarded the Good Design Award 2018, organized by Japan Institute of Design Promotion for “Tsunagaru” telematics^{*1} automobile insurance which ADI launched in April, 2018.

^{*1} Derived from the words “telecommunications” and “informatics”, “telematics” refers to systems that provide various types of information and services using vehicle onboard devices, such as navigation systems, GPS and mobile communications systems.

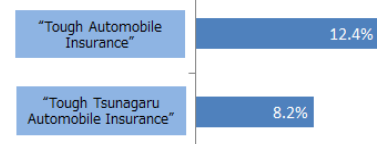


1. Outline

“Tsunagaru” telematics automobile insurance is Japan’s first automobile insurance to adjust insurance premiums based on the level of safe driving every month by using driving data gathered via telematics technologies for Toyota connected cars^{*2}. Its concept of “insurance for pre-accident” which provides incentives (premium discounts) for safe driving and peace of mind received high recognition and has been granted the Good Design Award 2018.

This product is chosen by a wide range of customers and the number of contracts exceeded 3,000 after the launch. In addition, this product reduced the frequency of accidents by above 30% compared with the existing personal automobile insurance provided by ADI, showing the product’s contribution to prevention of car accidents. ^{*3}

^{*3} Comparison of frequency of accidents (FY 2018)



ADI intends to contribute to the realization of a safe and secure traffic environment for society by providing safety, peace of mind and benefits for our customers’ car life through the utilization of cutting-edge telematics technologies.

^{*2} Vehicles that are equipped with navigation systems from which Toyota can gather driving data, and which have the ability to connect to the internet, are eligible for the new insurance plan.

2. Award-winning products

Personal automobile insurance with a special clause adjustment by driving behavior data

<Evaluation and comments from judges>



This service is the combination of the initial support in case of an accident and “gamification” which affects the driver’s behavior through the safe driving experience and is based on the PHYD (Pay How You Drive) telematics insurance where premiums are adjusted based on the level of safe driving. The design of this mechanism is of great interest because it utilizes data analysis and visualization to reduce accidents and insurance premiums at the same time as a result of collaboration between the insurance company and the driver.

Reference: Results of the Good Design Award 2018 by Japan Institute of Design Promotion (October 3, 2018)

<http://www.g-mark.org/award/?locale=en>

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