



## Press Release

### **J.D. Power Asia Pacific Reports: AIU Ranks Highest in Accident Claim Response Satisfaction among Auto Insurance Companies In Japan**

**TOKYO: 11 August 2009** – Among auto insurance companies in Japan, AIU ranks highest in customer satisfaction with accident claim response, according to the J.D. Power Asia Pacific 2009 Japan Auto Insurance Claims Satisfaction Study.<sup>SM</sup>

The study measures customer satisfaction with accident response of auto insurance companies by examining three factors that contribute to overall satisfaction with auto insurance claims: payment of insurance benefits (41%); responsiveness to accident claims (33%), and progress reports/case resolution (26%).

AIU ranks highest in satisfaction with auto insurance claims with a score of 701 on a 1,000-point scale and performs particularly well in all three factors. Following AIU in the rankings are Sony Assurance (690) and Fuji Fire and Marine Insurance (676). Also ranking above industry average are Tokio Marine & Nichido Fire Insurance (671); Mitsui Sumitomo Insurance (665); Mitsui Direct General Insurance (664); Zurich Insurance (661); Sompo Japan Insurance (658); and Nipponkoa Insurance Co (655).

The study finds that satisfaction with accident response has particularly strong impact on the likelihood of policyholders to switch auto insurers. Approximately 10 percent of customers report changing insurance companies after an accident occurrence. Among these customers, 28 percent indicated that their trigger for switching was their insurance company's response to an accident. Among policyholders who remained with their insurance company following an accident, satisfaction averages 628, compared with 536 among customers who switched insurance companies after an accident.

The study also finds that an important differentiator between customers who switch insurance companies and those who remain with their provider is the company's performance in the progress reports/case resolution factor. In particular, customers report that receiving quick responses and easy-to-understand reports are particularly satisfying. In addition, a notably large proportion of policyholders who stayed with their auto insurer following an accident also received additional services such as explanations of other coverage options and a review of the policy at the time of renewal.

Although it is very important for auto insurance companies to be consistent and thorough in the payment of insurance benefits, it is also critical for claims to be handled in a prompt and responsive manner. Insurance companies may benefit from recognizing that claim handling presents an important opportunity to strengthen customer relationships and build loyalty.

The 2009 Japan Auto Insurance Claims Study is based on responses from more than 7,300 auto insurance policyholders who have submitted an accident claim within the past two years. The study was fielded in May 2009.

#### **About J.D. Power Asia Pacific**

J.D. Power Asia Pacific has offices in Tokyo, Singapore, Beijing, Shanghai and Bangkok that conduct customer satisfaction research and provide consulting services in the automotive, information technology and finance industries. Together, the five offices bring the language of customer satisfaction to consumers and businesses in China, India, Indonesia, Japan, Malaysia, Philippines, Taiwan and Thailand. Information regarding J.D. Power Asia Pacific and its products can be accessed through the Internet at [www.jdpower.com](http://www.jdpower.com). Media e-mail contact: [shizue\\_hidaka@jdpower.co.jp](mailto:shizue_hidaka@jdpower.co.jp)

#### **About J.D. Power and Associates**

Headquartered in Westlake Village, Calif., J.D. Power and Associates is a global marketing information services company operating in key business sectors including market research, forecasting, performance improvement, Web intelligence and customer satisfaction. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. J.D. Power and Associates is a business unit of The McGraw-Hill Companies.

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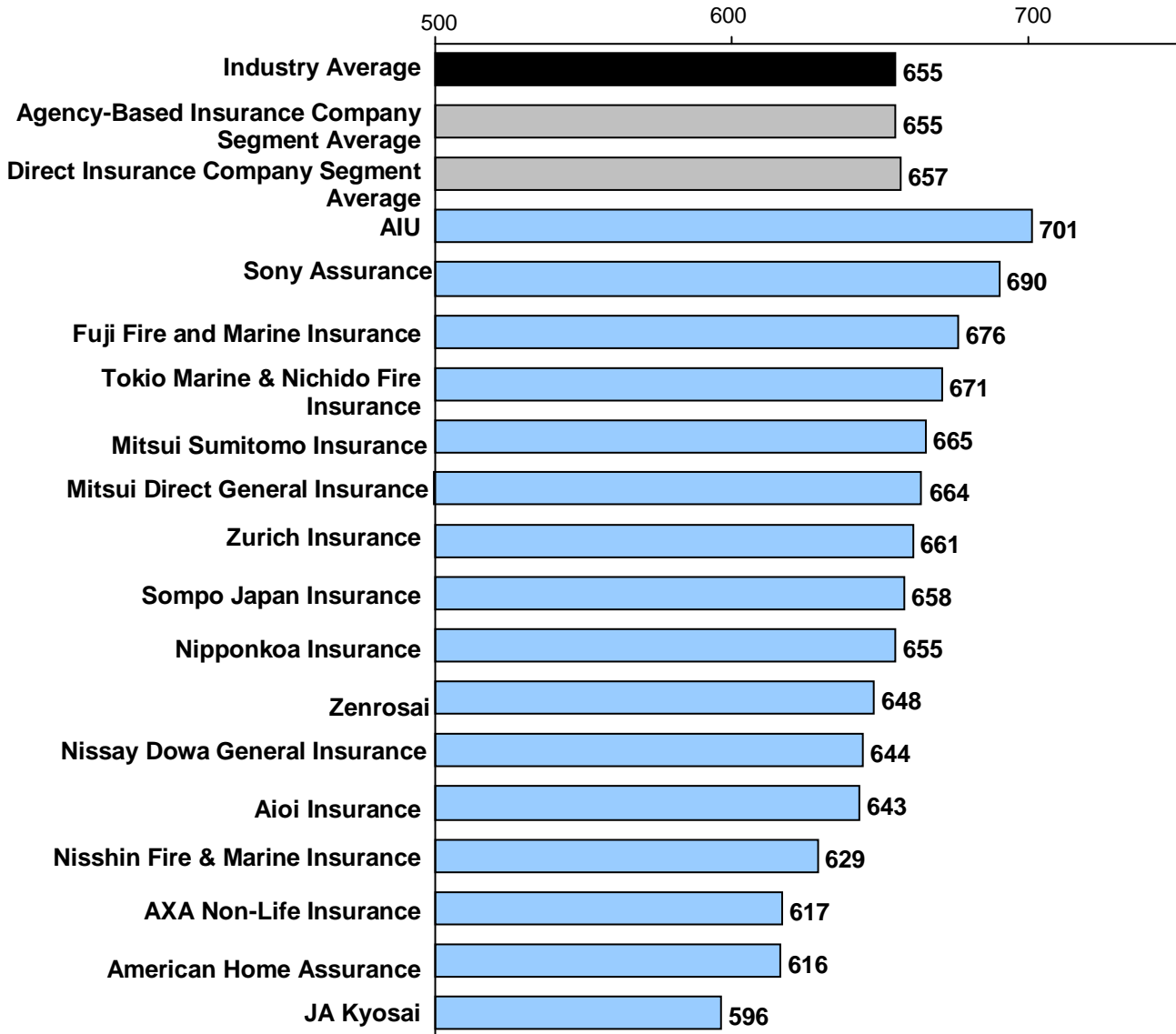
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NOTE: Two charts follow.

# J.D. Power Asia Pacific 2009 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

## Overall Customer Satisfaction Ranking (Based on a 1,000-point scale)



*Included in the study, but not ranked due to small sample size are: Ace; Asahi Fire & Marine Insurance; Generali; Kyoei Fire and Marine Insurance; Saison Automobile & Fire Insurance; SBI Insurance; Secom General Insurance; Sonpo 24 Insurance and Sumisei General Insurance.*

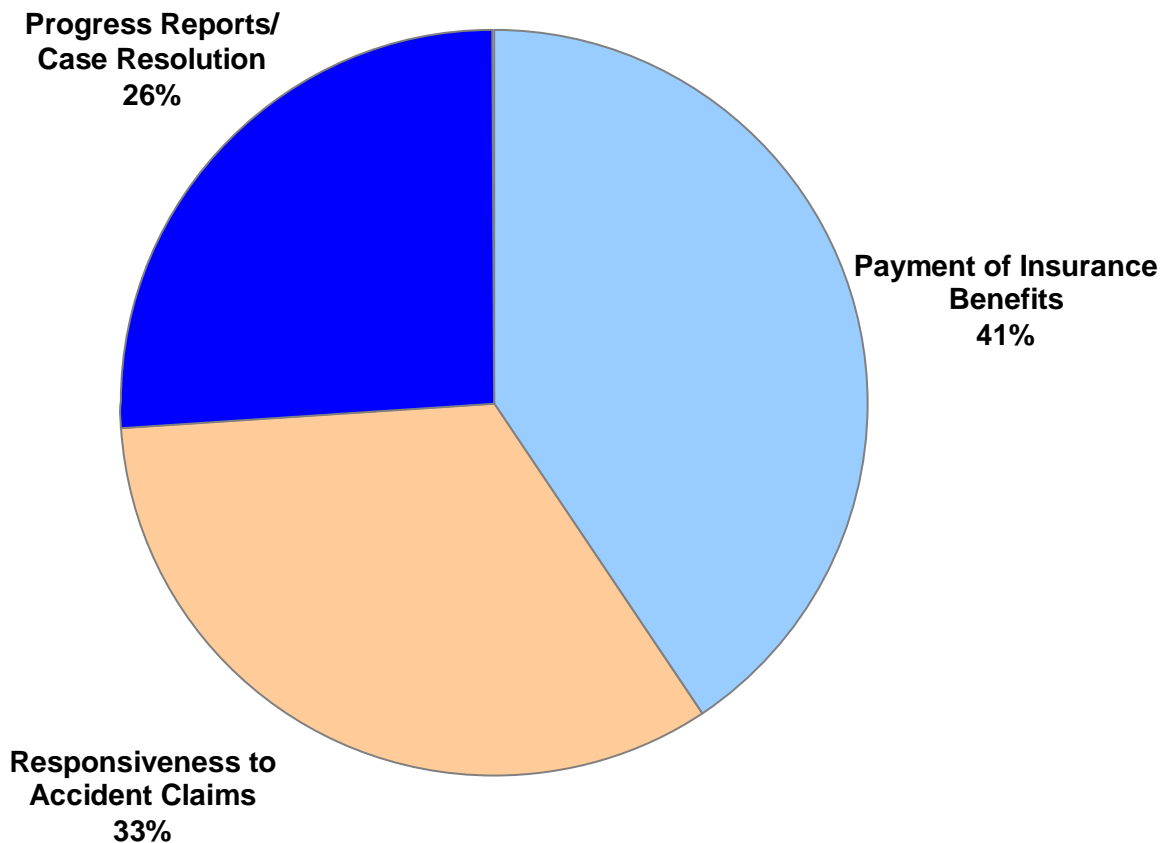
Source: J.D. Power Asia Pacific 2009 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

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# J.D. Power Asia Pacific 2009 Japan Auto Insurance Claims Satisfaction Survey<sup>SM</sup>

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## *Factors Contributing to Overall Satisfaction with Auto Insurance Claims*



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Source: J.D. Power Asia Pacific 2009 Japan Auto Insurance Claims Satisfaction Study<sup>SM</sup>

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