



Press Release

J.D. Power Asia Pacific Reports: Customer Understanding of Auto Insurance Policy Coverage Has A Strong Impact on Overall Satisfaction with Accident Response by Insurance Providers

AIU Ranks Highest in Accident Claim Response Satisfaction among Auto Insurance Companies in Japan For a Second Consecutive Year

TOKYO: 10 August 2010 — Among auto insurance policyholders who file accident claims, the depth of understanding of their policy has a notable effect on their overall satisfaction with their insurance provider, according to the J.D. Power Asia Pacific 2010 Japan Auto Insurance Claims Satisfaction Study.SM

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%). Overall customer satisfaction is reported as an index score based on a 1,000-point scale, where a higher score indicates greater satisfaction.

AIU ranks highest in satisfaction with auto insurance claims for a second consecutive year with a score of 739. AIU performs particularly well in all three factors. Following AIU in the rankings are Nissin Fire & Marine Insurance (725) and Sony Assurance (706).

The study finds that payment of insurance benefits is the factor with the greatest importance to overall satisfaction. In particular, satisfaction with how well customers understand their coverage as it pertains to insurance settlements is of primary importance.

Policyholders who indicate they were provided with an explanation of the terms of the policy and coverage when contacting their insurer at the time of an accident were more satisfied with their settlement amount, compared with customers who did not receive an explanation. In addition, a greater proportion of customers who received explanations indicate they intend to renew their policy with their current insurer, compared with customers who indicated they were not provided with an explanation of their policy.

The study also finds that, among policyholders who receive explanations of payouts and coverage not only during the initial stages of response following an accident, but also when initially signing up for coverage, satisfaction with payment of insurance benefits is higher, on average, compared with customers who do not receive this type of information during the two points of contact. However, more than 30 percent of policyholders indicate they did not receive such information from the representative when taking out the policy.

“Although policyholders are able to check policy details after initial signup through the insurance provider’s website or other methods, those policyholders are not provided with complete information about details of the policy prior to an accident tend to be notably less satisfied with their settlement amounts,” said Chie Numanami, associate manager at J.D. Power Asia Pacific, Tokyo.

The study also finds that auto insurance policyholders who experienced an accident and were satisfied with their insurer’s level of accident response were more likely to be loyal to their insurer, compared to policyholders who had not experienced an accident.

The 2010 Japan Auto Insurance Claims Satisfaction Study is based on responses from 7,575 auto insurance policyholders who have submitted an accident claim within the past two years. The study was fielded in May 2010.

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. Media e-mail contact: shizue_hidaka@jdpower.co.jp

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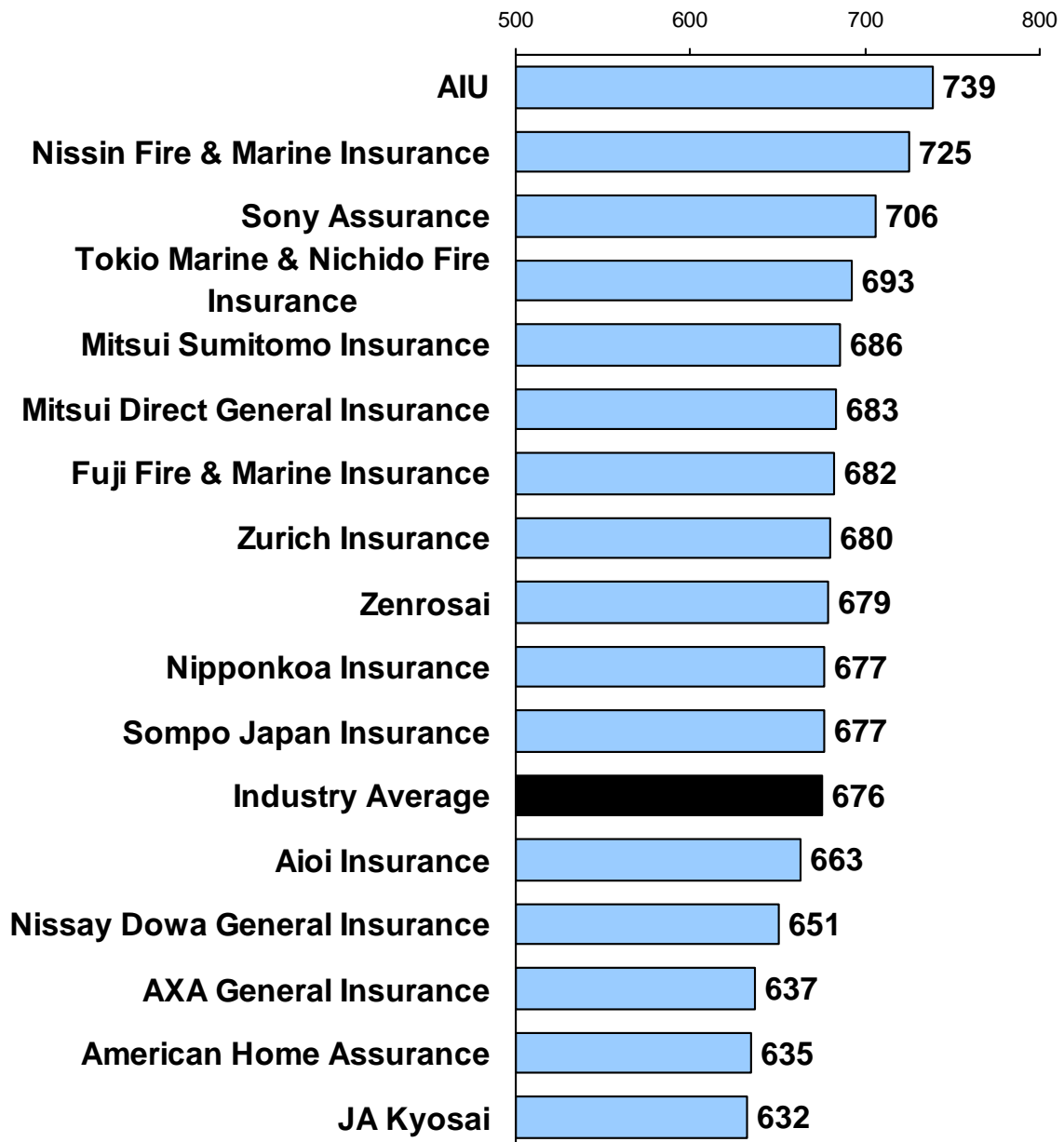
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NOTE: Two charts follow.

J.D Power Asia Pacific 2010 Japan Auto Insurance Claims Satisfaction StudySM

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



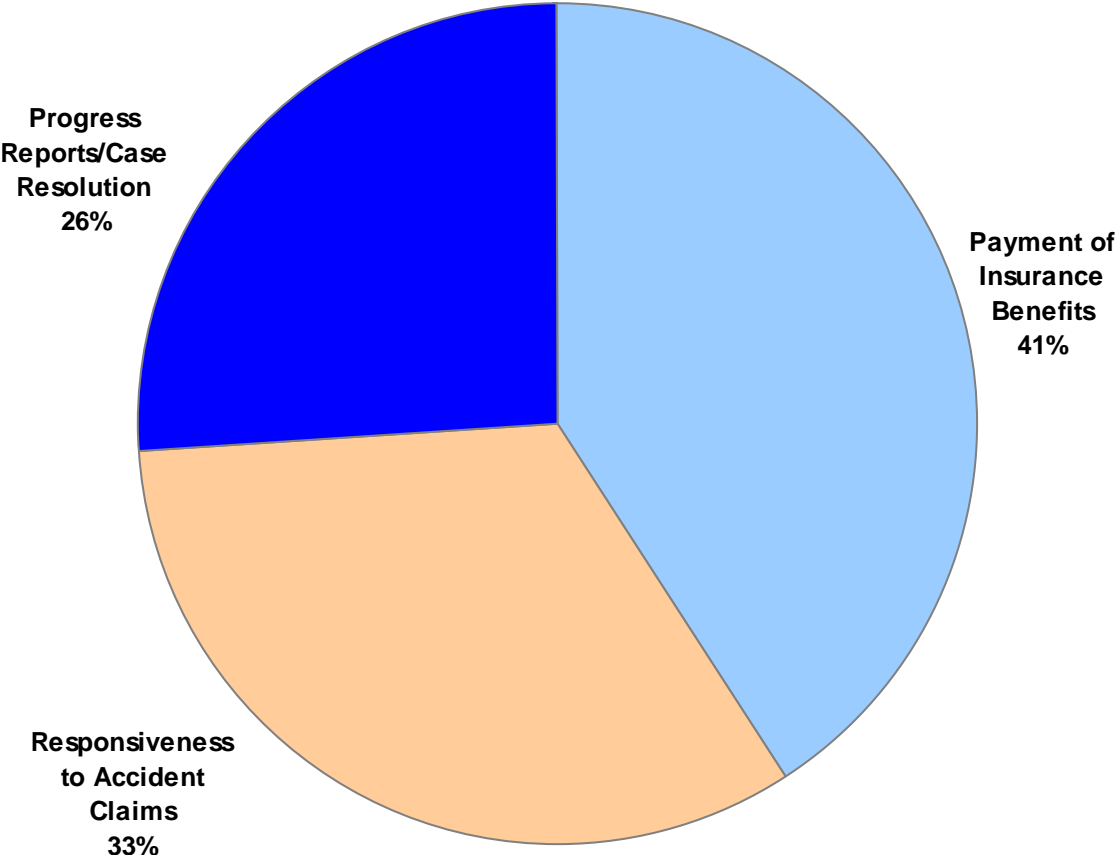
NOTE: Included in the study but not ranked due to small sample size are: Ace Insurance, Asahi Fire & Marine Insurance, E.design Insurance, Generali, Kyoei Fire & Marine Insurance, Saison Automobile & Fire Insurance, SBI Insurance, Secom General Insurance, Sompo 24 Insurance and Sumisei General Insurance.

Source: J. D. Power Asia Pacific 2010 Japan Auto Insurance Claims Satisfaction Study SM

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Factors Contributing to Overall Satisfaction



Source: J. D. Power 2010 Japan Auto Insurance Claims Satisfaction Study SM

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