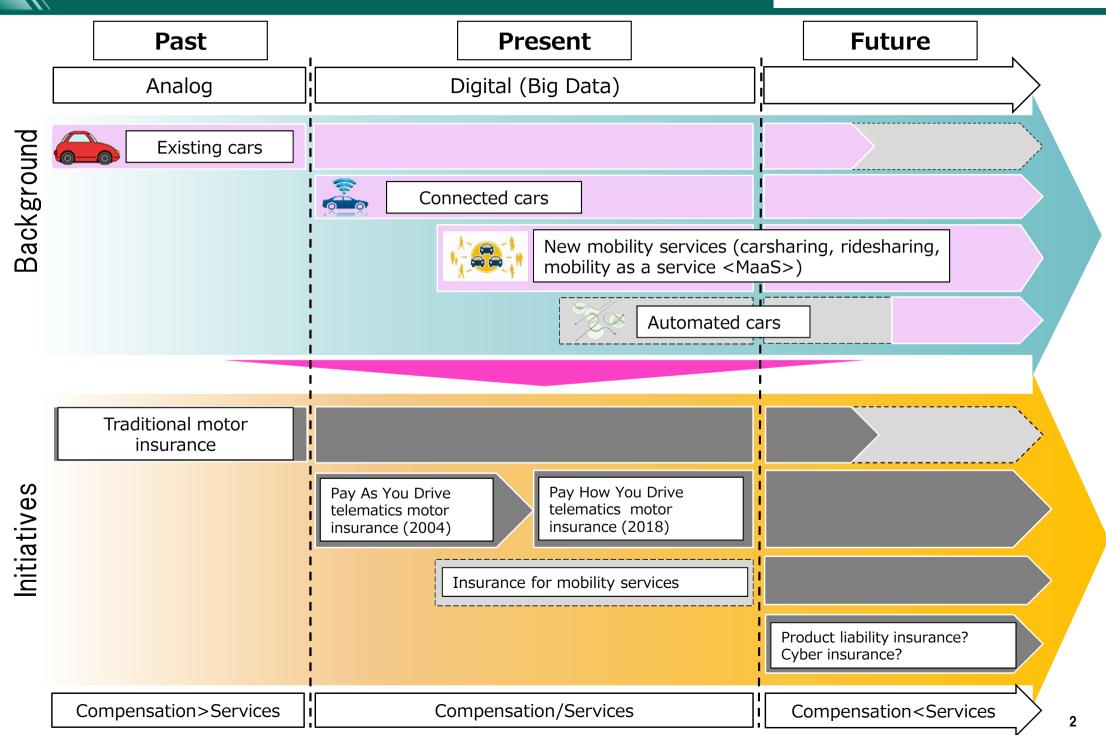
Name	Aioi Nissay Dowa Insurance Co., Ltd.	
Foundation	30 June 1918	
Location	Tokyo, Japan	
Employees	13,287	
Main business	Non-life insurance	President Yasuzo Kanasugi
Net premium income	11.5 billion USD ( <u>Motor insurance 69.7%)</u> *Motor insurance comprises around 60% of Japan's non-life insurance market	

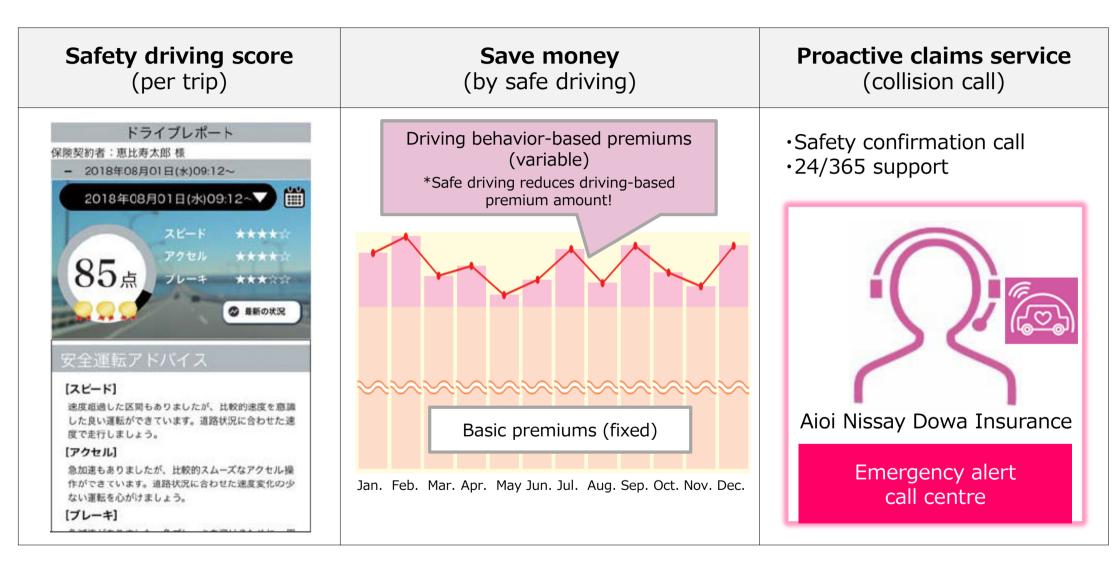
- Aioi is the core company of insurance and financial group MS&AD Insurance Group.
- MS&AD Insurance Group enjoys the top share of domestic non-life insurance premiums.
- Aioi has a historical partnership with Toyota Motor Corporation.

## Motor insurance – Past, present, and future

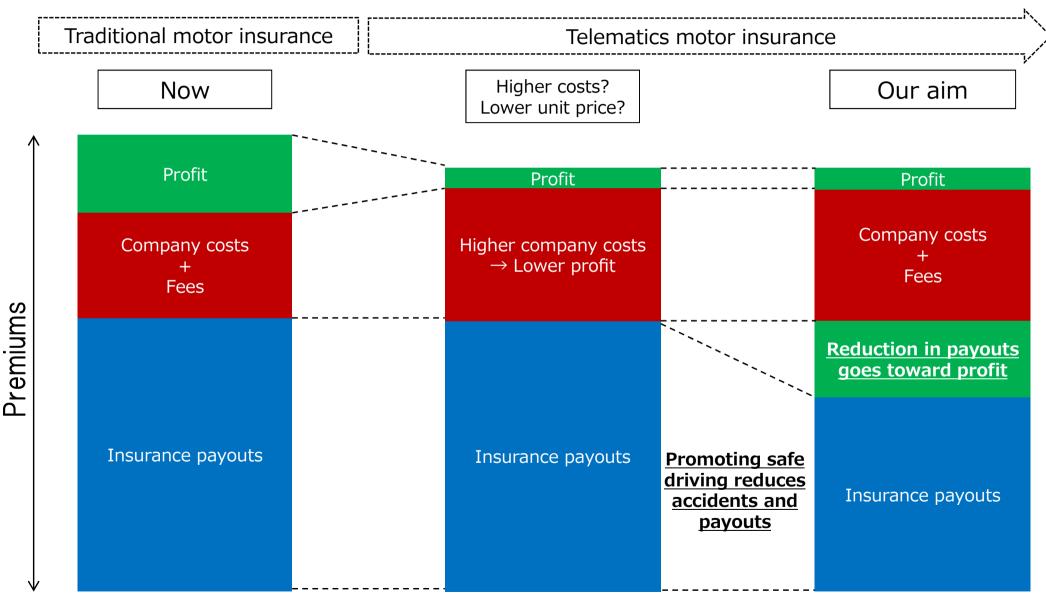
MS&AD Aioi Nissay Dowa Insurance



#### Japan's first insurance product that reflects customer's driving behavior data (from 4/2018)

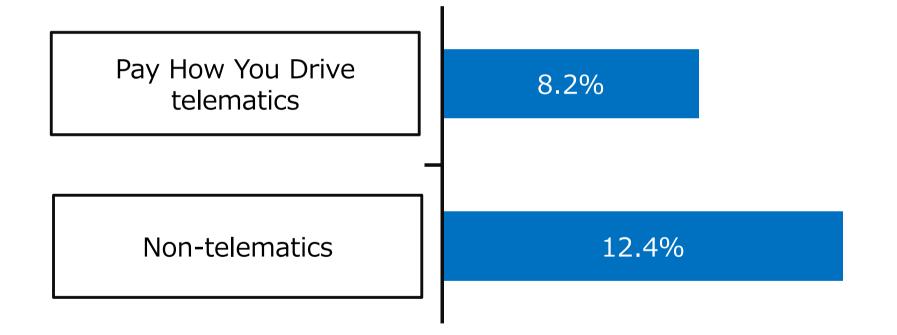


# Profit structure



# 2018 Motor insurance accident frequency ( -

number of accidents number of policies



### Future : Eyeing beyond telematics…

