

Efforts of General Insurance Industry on Prevention/ Mitigation of Natural Disaster Risks in Japan - Sendai Framework for Disaster Risk Reduction-

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1. Introduction

2. Review of Framework for Disaster Risk Reduction 2015-2030

3. Efforts of General Insurance Industry

4. Efforts of Aioi Nissay Dowa

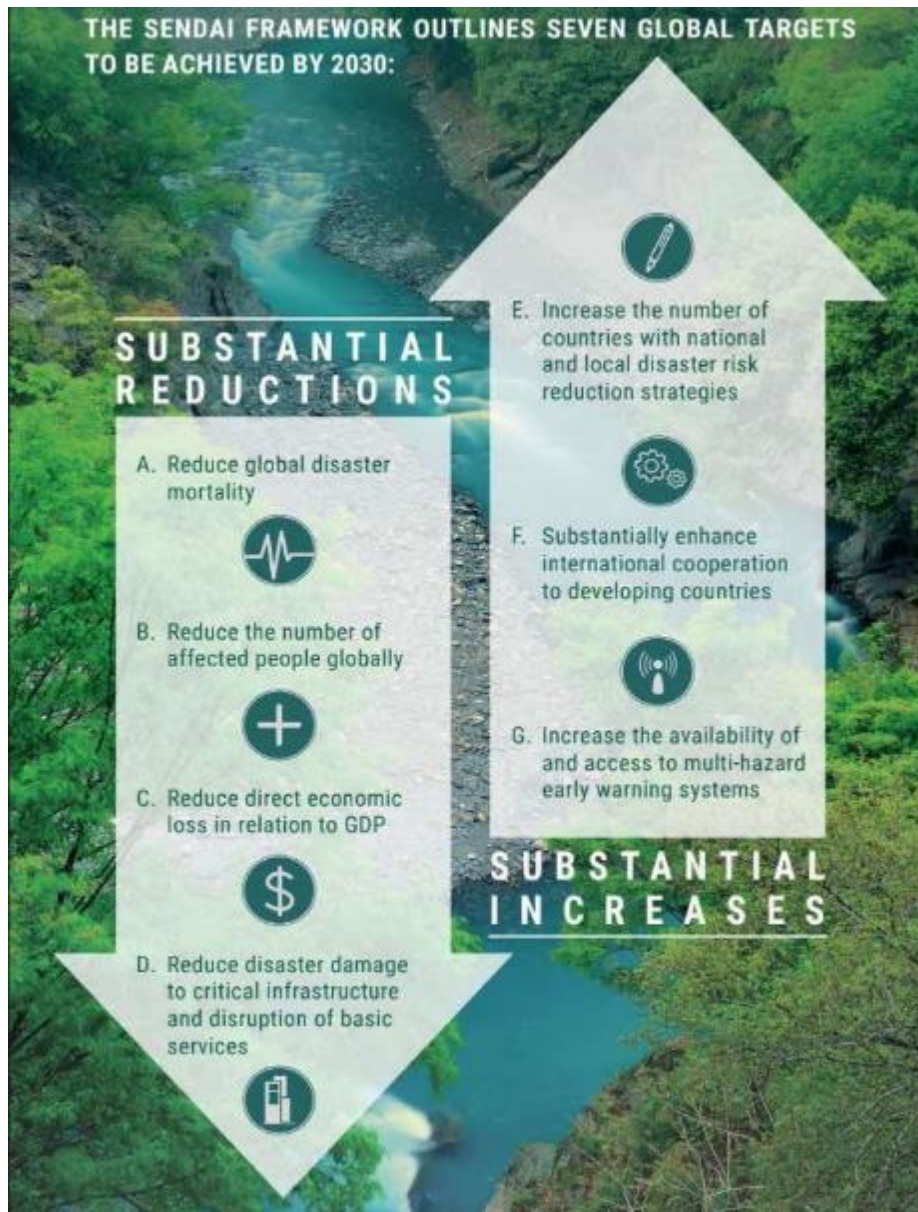
- ✓ **Joint Statement of the 26th ASEAN+3 (May 2023)**
 - The “2023-2025 Action Plan of the ASEAN+3 **Disaster Risk Financing Initiative**” was endorsed at the meeting

- ✓ **G7 Hiroshima Leaders’ Communiqué (May 2023)**
 - Accelerate international disaster risk reduction cooperation **in line with the Sendai Framework**
 - Emphasize the importance of a disaster preparedness approach and investment that contribute not only to “risk transfer” but also to **“risk reduction”**

- ✓ **G7 Finance Ministers and Central Bank Governors Meeting Communiqué (May 2023)**
 - Enhanced **coordination by the private and public sectors is critical** in promoting disaster risk finance, including insurance, in order to narrow protection gaps

In the light of increased frequency and severity of NatCat, importance of disaster prevention becomes more significant.

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- ✓ Adopted at Third World Conference on Disaster Risk Reduction held in Sendai in 2015
- ✓ International framework with specific action plan to enhance resilience.
- ✓ Set out seven global targets and four priorities.
- ✓ **Underscore roles of various stakeholders.**

- ✓ “The high-level meeting on **the midterm review** of the Sendai Framework for Disaster Risk Reduction” was held at the United Nations (New York, USA) on 18 and 19 May 2023.
- ✓ More than 100 of countries and institutes released their statements, and presented their challenges and efforts in terms of Sendai Framework.
- ✓ The “**political declaration**” adopted by UN includes the acceleration of invest in disaster prevention, and importance of “better build back” under the increasing disaster risk exacerbated by climate change.



Sendai Framework for Disaster Risk Reduction 2015-2030

Expected outcome

The substantial reduction of disaster risk and losses in lives, livelihoods and health and in the economic, physical, social, cultural and environmental assets of persons, businesses, communities and countries

Goals

Prevent new and reduce existing disaster risk through the implementation of integrated and inclusive economic, structural, legal, social, health, cultural, educational, environmental, technological, political and institutional measures that prevent and reduce hazard exposure and vulnerability to disaster, increase preparedness for response and recovery, and thus strengthen resilience

Global Targets

1. Mortality
2. Affected people
3. Economic loss
4. Damages to Critical infrastructure
5. Disaster risk reduction strategies
6. International cooperation to developing countries
7. Access to multi-hazard early warning systems

Priorities

1. Understanding disaster risk

2. Strengthening disaster risk governance to manage disaster risk

3. Investing in disaster risk reduction for resilience

4. Enhancing disaster preparedness for effective response, and to "Build Back Better" in recovery, rehabilitation and reconstruction.

Roles Stakeholders

Civil society, volunteers, organized voluntary work organizations and community-based organizations

Academia, scientific and research entities and networks

Business, professional associations and private sector financial institutions

Media

International cooperation and global partnership

General considerations

Means of implementation

Support from international organizations

Follow-up actions

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- ✓ Sendai Framework identifies four items as a priority.
- ✓ For implementation, participation of wide range of stakeholders, such as central/ local government, community, business, etc. is required.

1. Understanding disaster risk



2. Strengthening **disaster risk governance** to manage disaster risk



3. Investing in disaster risk reduction for resilience



4. Enhancing **disaster preparedness** for effective response and to "**Build Back Better**" in recovery, rehabilitation and reconstruction



1. Understanding disaster risk

⇒ Not only public sector, such as central/ local government, but also private sector, including insurance industry, are implementing various initiatives on this category.

Public (e.g. Sendai-city)

- ❑ Information through SNS
- ❑ International conference
- ❑ “Emergency alert mail”
- ❑ Evacuation website
- ❑ Tsunami information system
- ❑ Distribution of hazard map
- ❑ Disaster resilience education



General Insurance Industry

- Promotion of literacy/ awareness -

- ❑ Disaster resilience events
- ❑ Educational tool for students
- ❑ Information through SNS
- ❑ Accumulation of disaster/ insurance claim data

Educational tool for students



✓ GIAJ has held various disaster resilience events in collaboration with central/ local governments.

“Disaster Resilience Promotion National Council 2023” sponsored by Cabinet Office Japan

⇒ Discussion on resilience against earthquake among private corporations, central/ local governments.



主催者挨拶 (新納協会長)



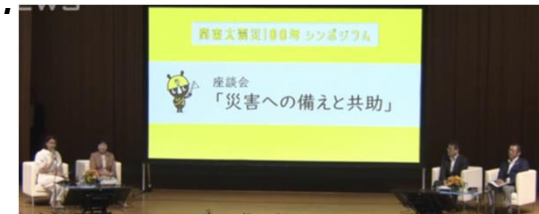
基調講演 (廣井教授)



鼎談 (廣井教授、堀氏、田中氏)

“Centennial of Great Kanto EQ” sponsored by Tokyo Metropolis.

⇒ Symposium attended by Governor of Tokyo, a professor of Tokyo Univ. and Chair of GIAJ.



Special dialogue between Chair of GIAJ and Minister of Cabinet Office, commemorating 100th Anniversary of Great Kanto EQ.



関東大震災から100年

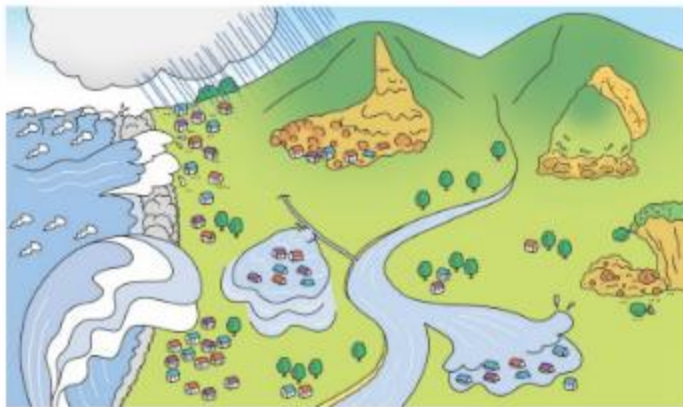
*GIAJ: General Insurance Association of Japan

- ✓ For easy understanding on disaster prevention, GIAJ distributes educational video on YouTube.
- ✓ Various disaster prevention information is posted on GIAJ website.



- ✓ GIAJ provides textbooks to junior high and high school teachers to learn about risks surrounding us together with concepts such as “risk take” and “risk hedge”, as well as the role of insurance as one of the tools to prepare for those risks.

考えてみよう 大雨や豪雨、強風や竜巻、地震などによって、どのようなことが起こるか、具体的にあげてみよう。



(1) 大雨・豪雨

洪水（河川はん濫・堤防決壊）、土砂災害（土石流・地滑り・がけ崩れ）など

2 備えあれば憂いなし！ （自然災害への備え）

(3) 地震に備えよう

ハザードマップから、その地域にもたらされる揺れの大きさや揺れ方の様子などがわかります。その地域で起こりうる被害を確認しておき、万一の地震被害に備えましょう。

考えてみよう 地震における家の中の安全対策として、どのようなことができるだろうか



■ 家具の転倒やガラスの飛散を防ぐための工夫

家具を固定する。ガラスに飛散防止フィルムを貼る。など

2. Strengthening disaster risk governance to manage disaster risk
⇒General insurance industry supports local governments to enhance disaster risk management/ governance.

Public (e.g. Sendai-city)

- ❑ Support communities in affected areas.
- ❑ Foster disaster prevention leaders.
- ❑ Prepare shelter operation manual.
- ❑ Collaborate with local governments, corporations and/or academia.
- ❑ Support corporations to prepare Business Continuity Plan (BCP)
- ❑ Create BCP on NatCat



General Insurance Industry

- ❑ Hold various disaster prevention events in collaboration with local governments
- ❑ Enhance usage of hazard map prepared by local governments
- ❑ Help corporations prepare BCP
- ❑ “Bosai-tankentai”



- ✓ “Bosai-tankentai”, disaster prevention explorers, is an educational program, which GIAJ has run for almost 20 years, where elementary school students explore their town by themselves to make “safety map” of their community.
- ✓ Make recommendations to local governments to improve safety, such as setting evacuation routes based on safety map.
- ✓ Encourage students to participate in the program and award a prize to excellent work.

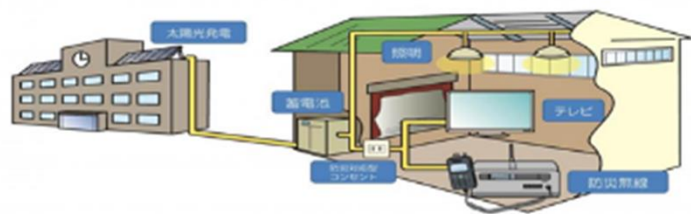


3. Investing in disaster risk reduction for resilience

⇒ Investment into social infrastructure should be mainly done by central/ local governments.

Public (e.g. Sendai-city)

- ❑ Create “energy independent city”
- ❑ Reduce GHG at the household
- ❑ Action program to reduce GHG
- ❑ “Green infrastructure”, “Our seaside grove revival project”.
- ❑ Utilize X (ex-Twitter)
- ❑ Formulate disaster waste disposal plan
- ❑ Disaster countermeasures of important infrastructure



General Insurance Industry

- ❑ Draw funds of general investors into NatCat risks through CAT bonds
- ❑ Participate in overseas disaster risk financing scheme set by Japanese government

4. Enhancing disaster preparedness for effective response and to “Build Back Better” in recovery, rehabilitation and reconstruction
 ⇒ Insurers can make a contribution in this area with their core business.

Public (e.g. Sendai-city)

- ❑ Build roads with dike function
- ❑ Build dike on the shore
- ❑ Develop disaster prevention grove/ evacuation hill
- ❑ Collective relocation to inland
- ❑ Response to commuters with difficulty returning home due to NatCat.



General Insurance Industry

- ❑ Efforts to increase penetration of EQ insurance/ Flood extension
- ❑ Expediting loss adjustments at disaster
- ❑ Realtime loss prediction service through website (e.g.cmap)



地震保険広報ポスター

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- ✓ AD provides real-time loss prevention service on its website, called cmap.
- ✓ Utilize this service for disaster prevention in collaboration with local governments.



Cmap : Real Time Damage Prediction

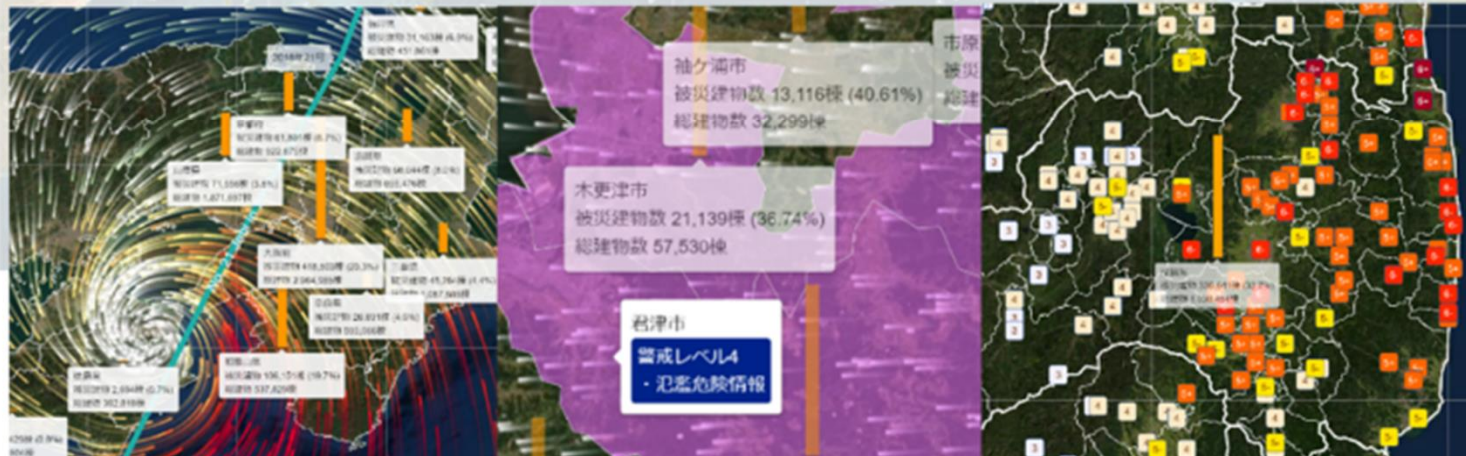
Creating Shared Value × DX (Digital Transformation)

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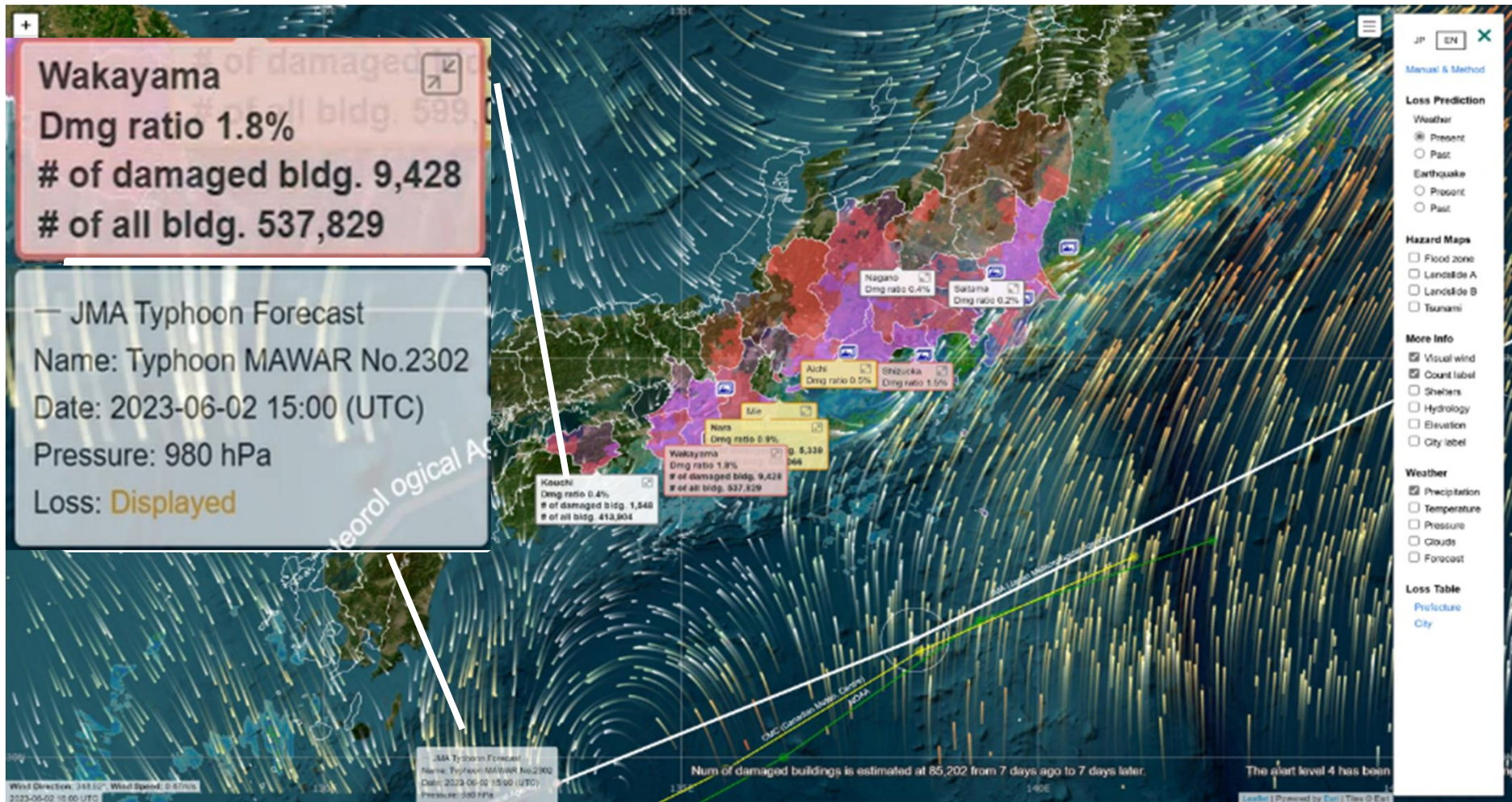
AON

YNU

Vesta Inc.
Predictive Analytic



Typhoon MAWAR, June 2nd, 2023 (screen record)

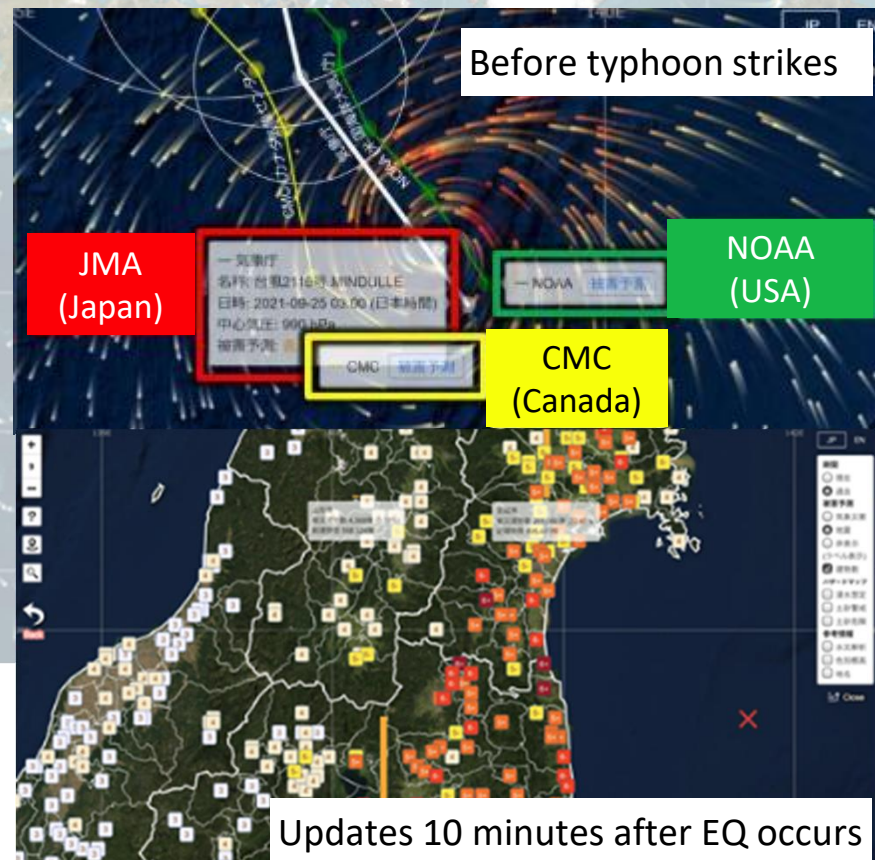
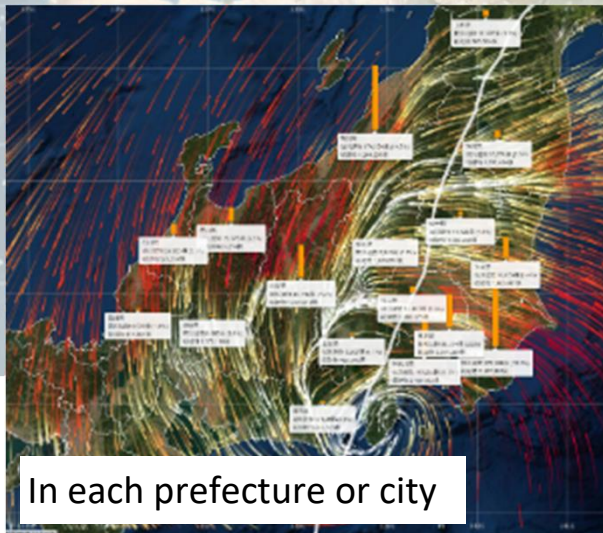


Cmap : Real Time Damage Prediction



1. Unique (Damage Prediction)

Provides estimated number of damaged buildings and damage rate.

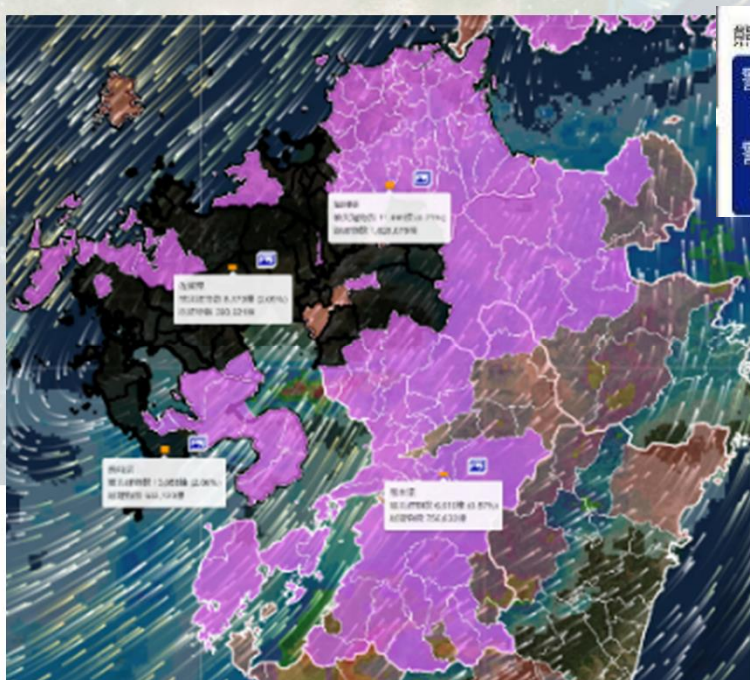


Cmap : Real Time Damage Prediction



2. Real-Time Updates

Information for warning area levels 3,4, and 5 updated every minute



Alert Level	Evacuation information, etc.
5 Disaster occurrence Disaster impending	Emergency Safety Measures
~~~<Be sure to evacuate by Alert Level 4!>~~~	
<b>4</b> High risk of disaster	<b>Evacuation Instruction</b>
<b>3</b> Risk of disaster	<b>Evacuation of the Elderly, Etc.</b>

Source: Cabinet Office, Government of Japan

# Cmap : Real Time Damage Prediction



## 3. Available to the Public

Check the location and availability of evacuation areas and shelters

**避難所の種類**

	避難場所 Evac.
	避難所 Shelter

倍率14~表示  
避難所の空き  
情報 (提供自  
治体のみ)

	空きあり Vacancy
	混雑 Busy
	満員 Full
	利用停止中 Closed

VACAN Maps

**避難所の詳細**

施設名 四郎丸小学校  
施設タイプ 指定緊急避難場所  
住所 宮城県仙台市太白区四郎丸字上6-3  
電話 022-241-0300  
標高 4.7m  
対象とする災害種別 地震○、津波○、洪水○、土砂災害○、内水氾濫○、高潮×、火災×、火山噴火×  
備考 洪水は2階以上

**時間**

- 現在
- 過去
- 計画予測

**表示設定**

- 気象区画
- 地震
- 津波表示
- ハザードマップ
- 洪水想定
- 土砂災害
- 土砂危険

**参考情報**

- 建物数
- 避難経路
- 水文解析
- 色別標高
- 地名

**気象情報**

- 降水
- 気温
- 気圧
- 雲
- 天気表示

Close

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- Sendai Framework for Disaster Risk Reduction requires participation of wide range of stakeholders.
- General insurance industry has an important role for disaster prevention/loss reduction. However, the activity of private sector only is limited. Partnership with public sector is critical.
- Would like to work closely with the public/private sector of ASEAN countries to enhance disaster resilience globally.



# Any question?

# Thank you!

