

DEMAT
SIGN
TERS
'22
TOKYO



Hello!

The design power, design always matters

世の中を変えるデザインのチカラと
愚直な挑戦



👉 E.design Insurance

👉 Official Social Media

14:30 - 15:00, Sun May 15, 2022

Design Matters Tokyo 2022

1. Hello!

What I will talk today ;

Today's theme

EMBRACE YOUR FUCKUPS

TEENAGE
AT THE END OF THE WORLD COMEDY

What I will talk today ;



アンディー

Co-creating innovative automobile insurance "&e" launched on November 18, 2022



What I will talk today ;

Today's theme

EMBRACE &e's FUCKUPS

TEENAGE
AT THE END OF THE WORLD COMEDY

1. Hello!

2. What is &e

3. Our Challenges

4. Our Fuck-ups

5. Lesson Learnt

6. Design Always Matters

Who I am : Five things that describe me

1.

FASHION

LOVER





Who I am : Five things that describe me

2.

DOG

LOVER

Who I am : Five things that describe me

3.

Love good
drinks and
food





Who I am : Five things that describe me

4.

KARAOKE

LOVER

Who I am : Five things that describe me

Kazumi Taya

Tokyōite

Work for E-design insurance, CX Lead

Past..

- 👉 design consultancy firm, Tigerspike
- 👉 Start-ups
- 👉 Interactive design studio, 1-10design
- 👉 Search engine platform, Baidu
- 👉 Web production companies



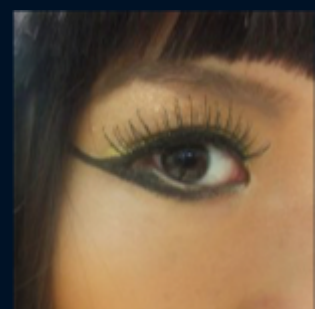
36 Years



1 Year



2 Years



@kazumissimi

kazumissimi@gmail.com



Who we are



What we do



E.design Insurance Co.,Ltd.
We sells Automobile insurance products



Established in 2009.
Member of the Tokio Marine Group,
Japan's First Non-Life Insurance Company.
An "R&D base within the Tokio Marine Group" that returns cutting-edge technologies and business models to the Group



Who we are



Our mission

A world without
accidents, together.

事故時の安心だけでなく、
事故のない世界そのものを、
お客さまと共創する。



Who we are



アンディー

Co-creating innovative automobile insurance "&e" launched on November 18, 2022



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What is &e?

We want to create a world without accidents, together.

What is car insurance?

I pay quite a lot of money for it every year, but it all looks the same, and I don't really understand the criteria for choosing it.

It would be good to have an automobile insurance company that is really serious about creating a world without accidents together.

A world in which technology connects not only the peace of mind of customers, but also the peace of mind of their families, loved ones, and even the city, and the more they use the technology, the more good drivers there will be and the fewer accidents there will be.

This is a new gateway to a new car life.

New experiences, new feelings, and the new future.

Let's do what we couldn't do.



Co-creating innovative automobile insurance



What is &e?



What is &e?

Core function and experience

An insurance service to create a world without accidents, together.



1

To Policyholders as User

Apps and sensors prevent customers from getting into accidents.

2

To Friends and Families

Enjoy driving together and be aware of safe driving.

3

To all societies

Donation programs and data utilization initiatives to achieve an accident-free society.

4

Full coverage and services

App also provides support in accidents.

What is &e?

To Policyholders as User

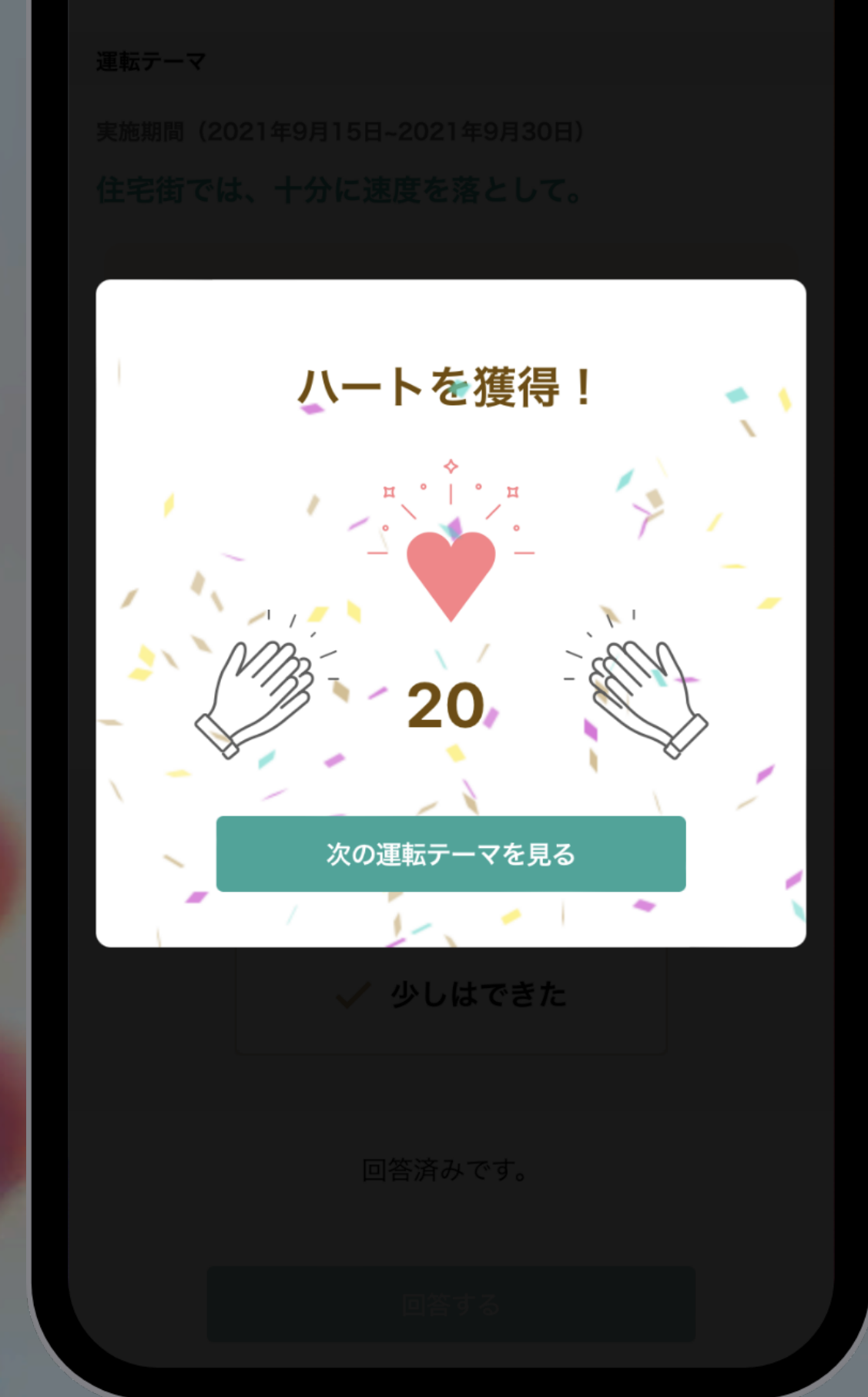
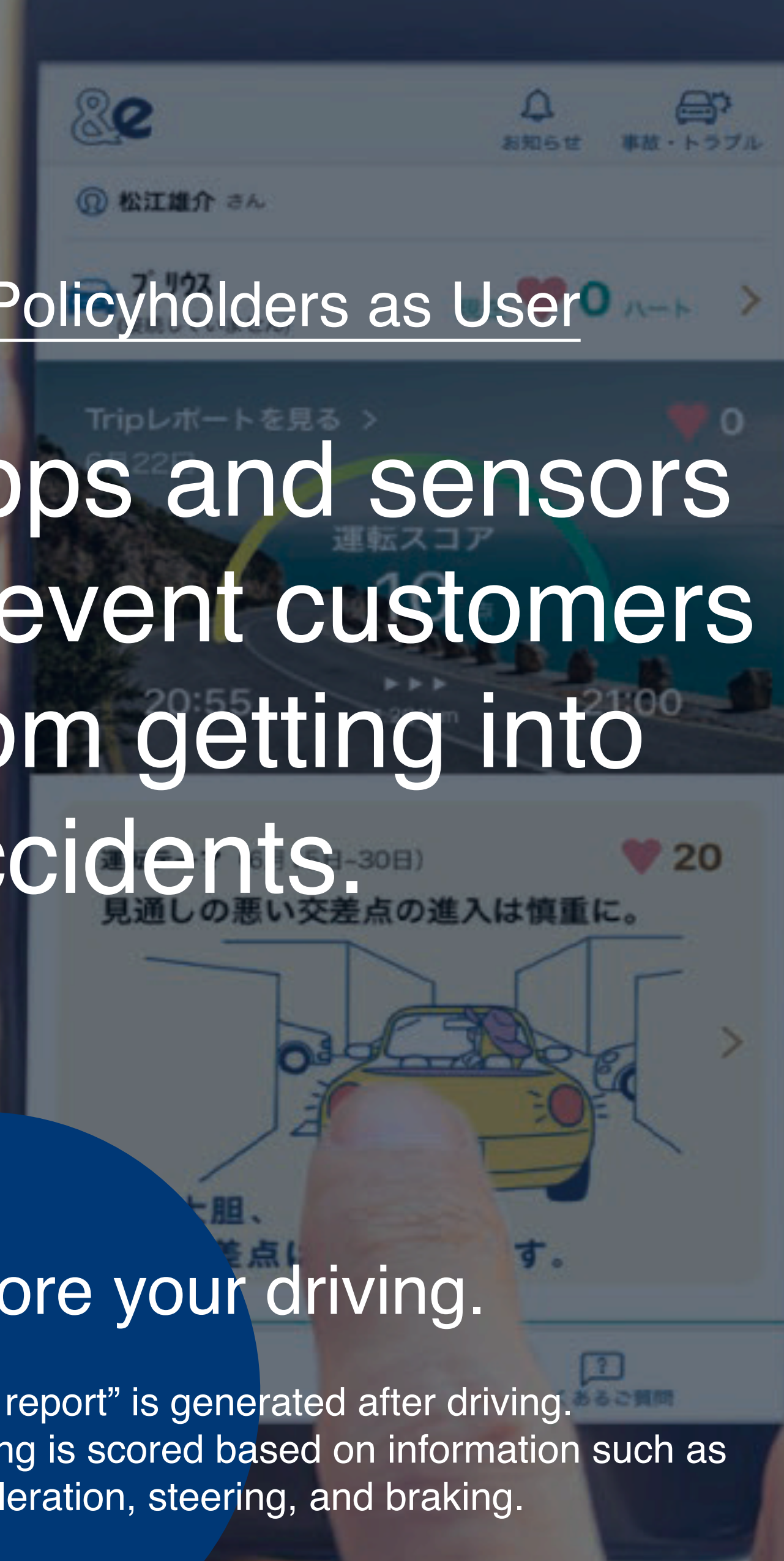
Apps and sensors prevent customers from getting into accidents.

Score your driving.

"Trip report" is generated after driving. Driving is scored based on information such as acceleration, steering, and braking.

Earn hearts(points) and exchange them for gifts.

Drive safely and earn hearts based on the "Driving Theme," which is filled with tips for safe driving.



1

2

3

4

What is &e?

選択してください。
「協力」チャレンジにはフレンドが必要です。
フレンド申請する >

- 対戦 3日間 運転スコアチャレンジ >
- 対戦 30日間 運転スコアチャレンジ >
- 協力 30日間 フレンドと一緒に運転スコアチャレンジ >
- 対戦 3日間 危険挙動チャレンジ >
- 対戦 >



To Friends and Families

Enjoy driving together
and be aware of safe
driving.

Connect with family and friends.

Connect with your family and friends who live far away can share their driving scores. It is a great way to watch over your elderly parents' driving and raise awareness of safe driving for everyone.

Enjoy safe driving with “Challenge”.

"Challenge" and get a badge while enjoying safe driving like a game.

1

2

3

4

What is &e?

To all societies

Donation programs and data utilization initiatives to achieve an accident-free society.

Creating an accident-free society with data.

Engaged in analysis and research to achieve an accident-free society with companies, municipalities and governments.

Donation programs

The more people drive safely, the more money will be donated to create a safer traffic environment in the city.



1

2

3

4

What is &e?

Full coverage and services

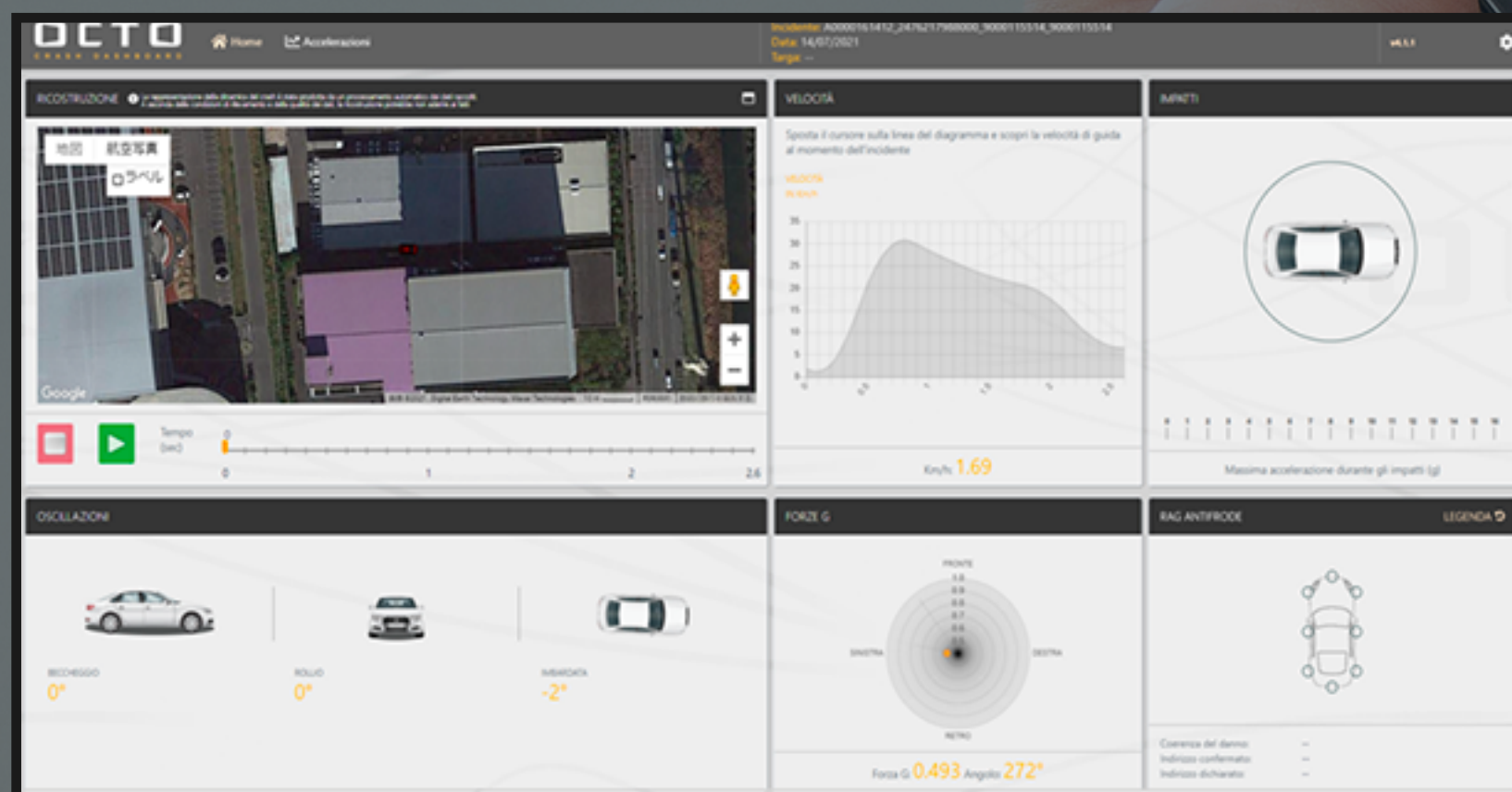
App also provides total support in accidents.

Sensors automatically detect accidents and report with a single tap.

Automatically detects accidents immediately after an accident, provide Human-touch support by app.

Reproduce the accident situation on video.

The information detected by the sensor is combined with GPS data from the smartphone to recreate a video of the accident situation. The person in charge of the accident can check the movement and speed of the car before and after the collision, how it moved and leaned, and where and how much the impact was.



1

2

3

4

3. What is &e

3. Our Challenges

5. Our Fuck-ups

6. Lesson Learnt

7. Design Always Matters

Our Challenges

How to provide our customer experience

“Oh.

I’m doing ‘social good’
without realizing.”

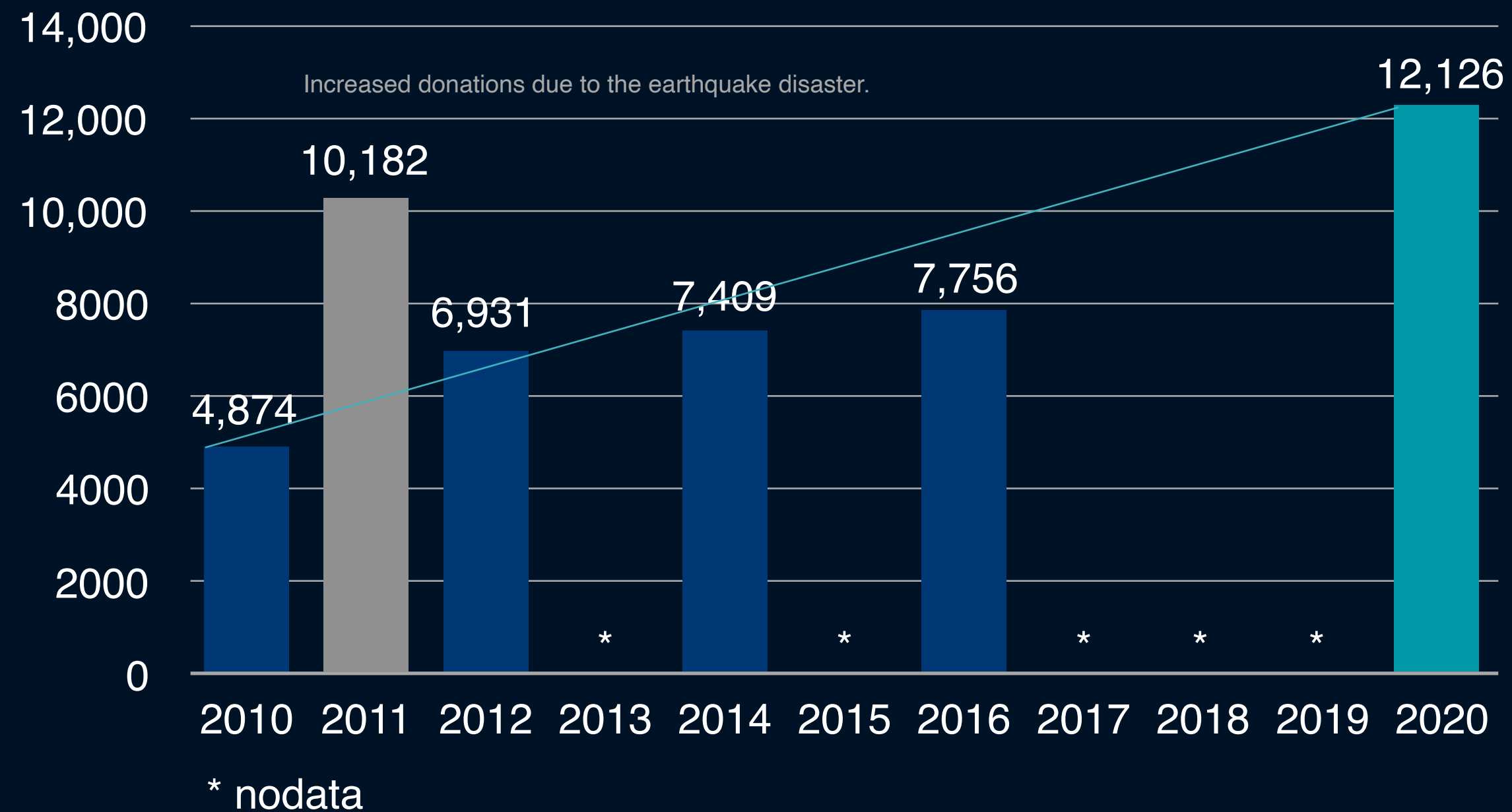
Our Challenges

The Japanese Donation Market

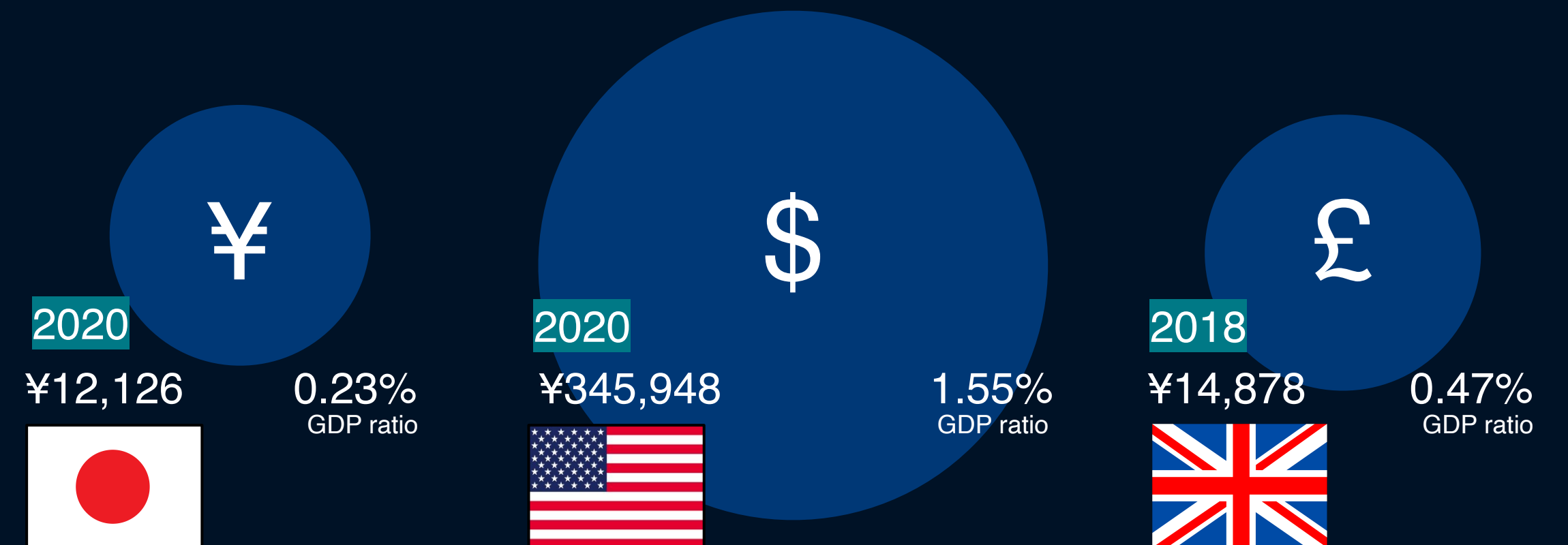
Still small,
however Interest in donation is growing in Japan as well

Individual Donations

[100 million yen]



Total Individual Donations and Percentage of Nominal GDP



[100 million yen]

Japan Fundraising Association, 2021

Our Challenges

Pains of 'social goods'

As-is

Social good is not yet a personal matter, still "somewhat fishy".

Transparency issues

- I want to know what the donated funds were used for.
- I want to know what the donation was used for. I am worried that it was not used for intermediate expenses.

Effectiveness issues

- Want to know if the amount of money donated has a reasonable effect.
- I don't know if the donation is really useful for the social good.

内閣府平成25年度「市民の社会貢献に関する実態調査」



Our Challenges

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内閣府平成25年度「市民の社会貢献に関する実態調査」



To-be

Social good is now personal matter, I'm doing 'social good' without realizing."



HOW?



Our Challenges

HOW?

Our Solution

OK, Let's simply show the
&e world!

And we've decided to create Brand Key Visual which provides the &e world,
Little future, safe world with social goods.

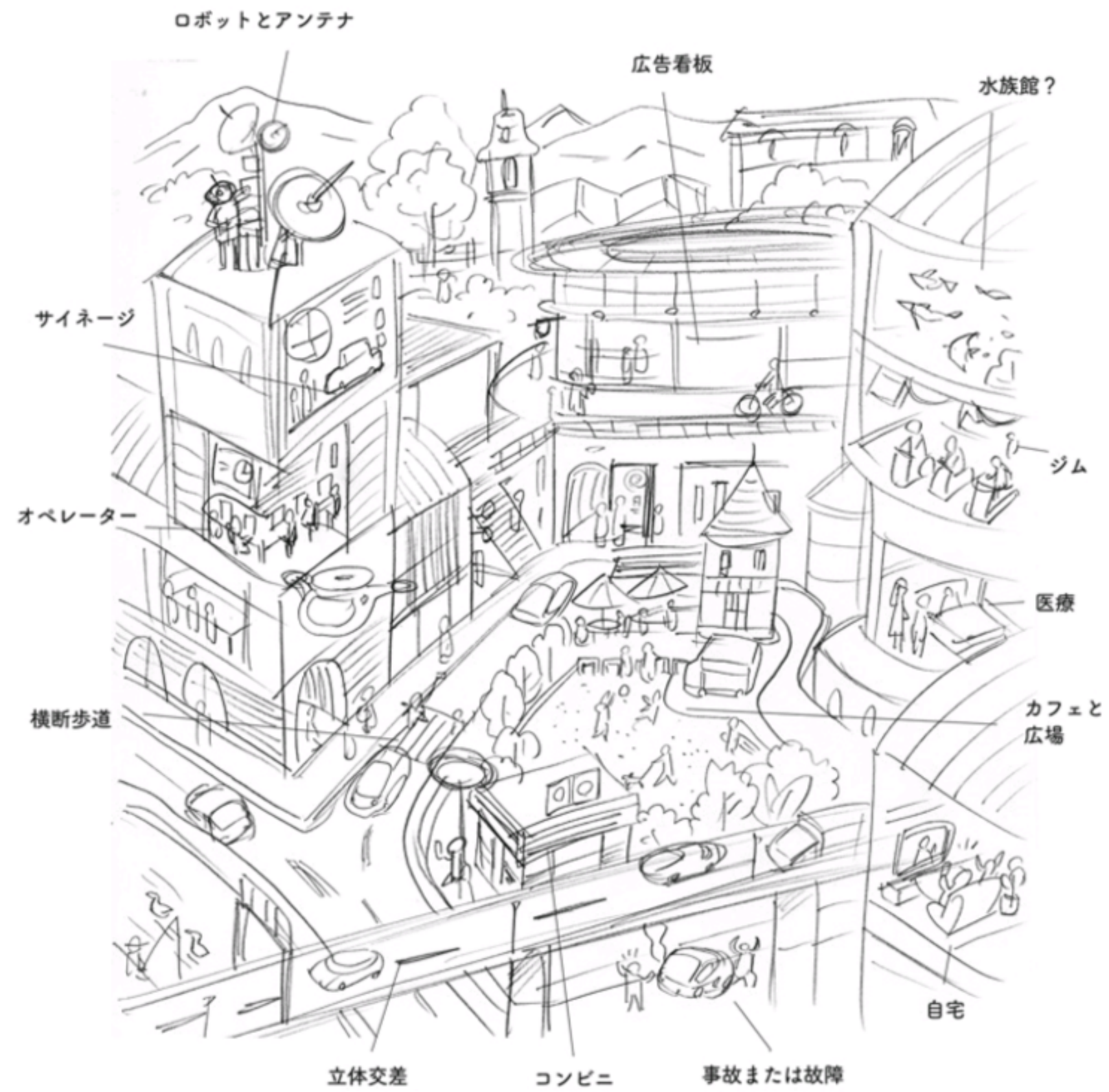
However,
“NOT THIS”
keeps coming up.

Our Challenges

With the deadline looming, discussions involving the entire company continued day after day, and after various incidents, the project finally took shape.

Our Challenges

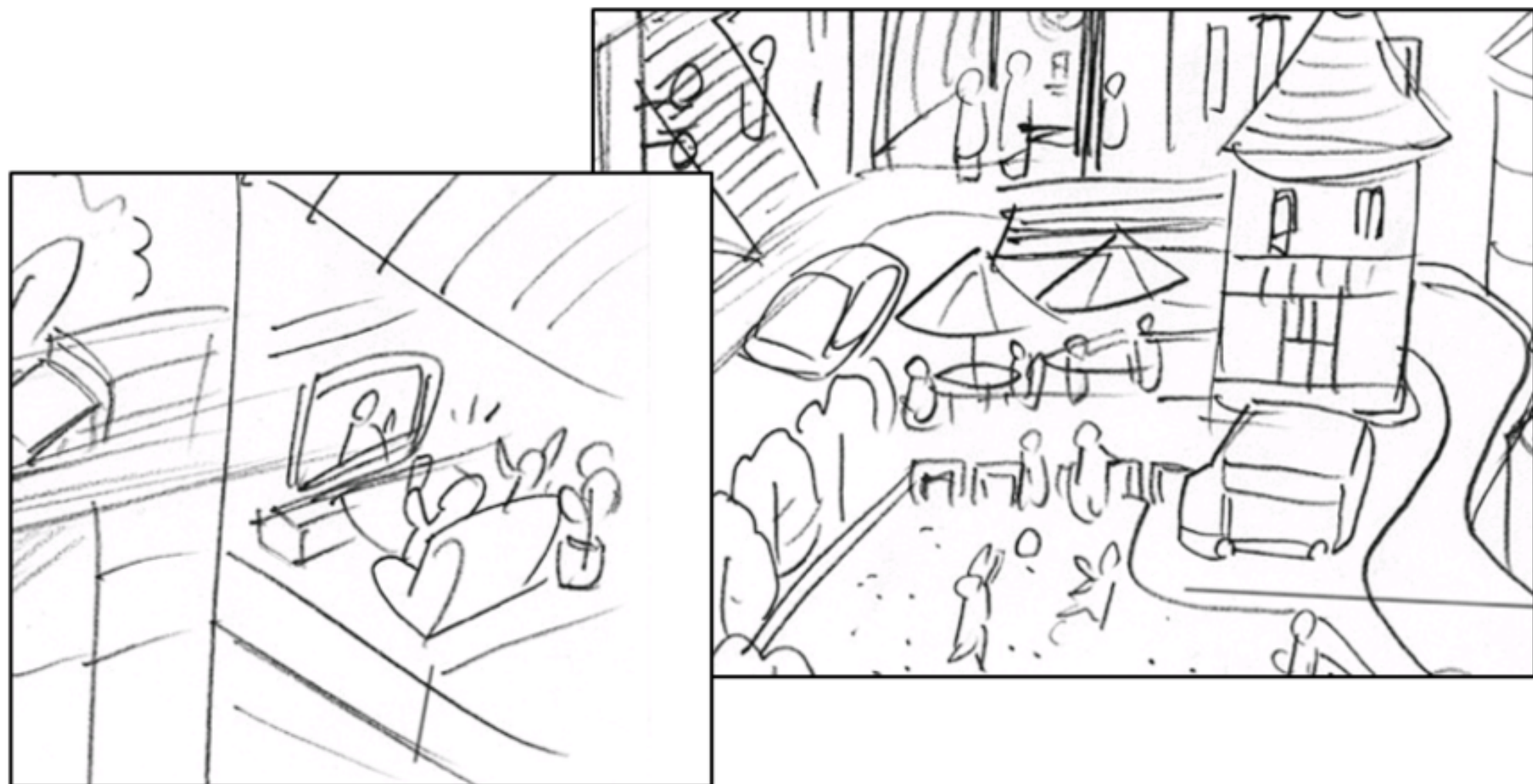
<前回>



<修正案>



Our Challenges



①安全運転支援サービス

アプリによる契約者やその家族に対する安全運転を支援するサービス

(例:トリップレポート、安全運転スコア、ハートの獲得、ハートとコーヒーなどのリワード交換など)

▼可視化イメージ:

- ・離れたお婆ちゃんとテレビ会議(家族の見守り)
- ・携帯を持ちながら道路脇に車を停めてコーヒーを買っている(リワード交換)
- ・道路脇に車を止めていたり車のキーを持って、駐車場に停めたあとの運転後シーンで携帯を見てにっこりしている人(トリップレポート)

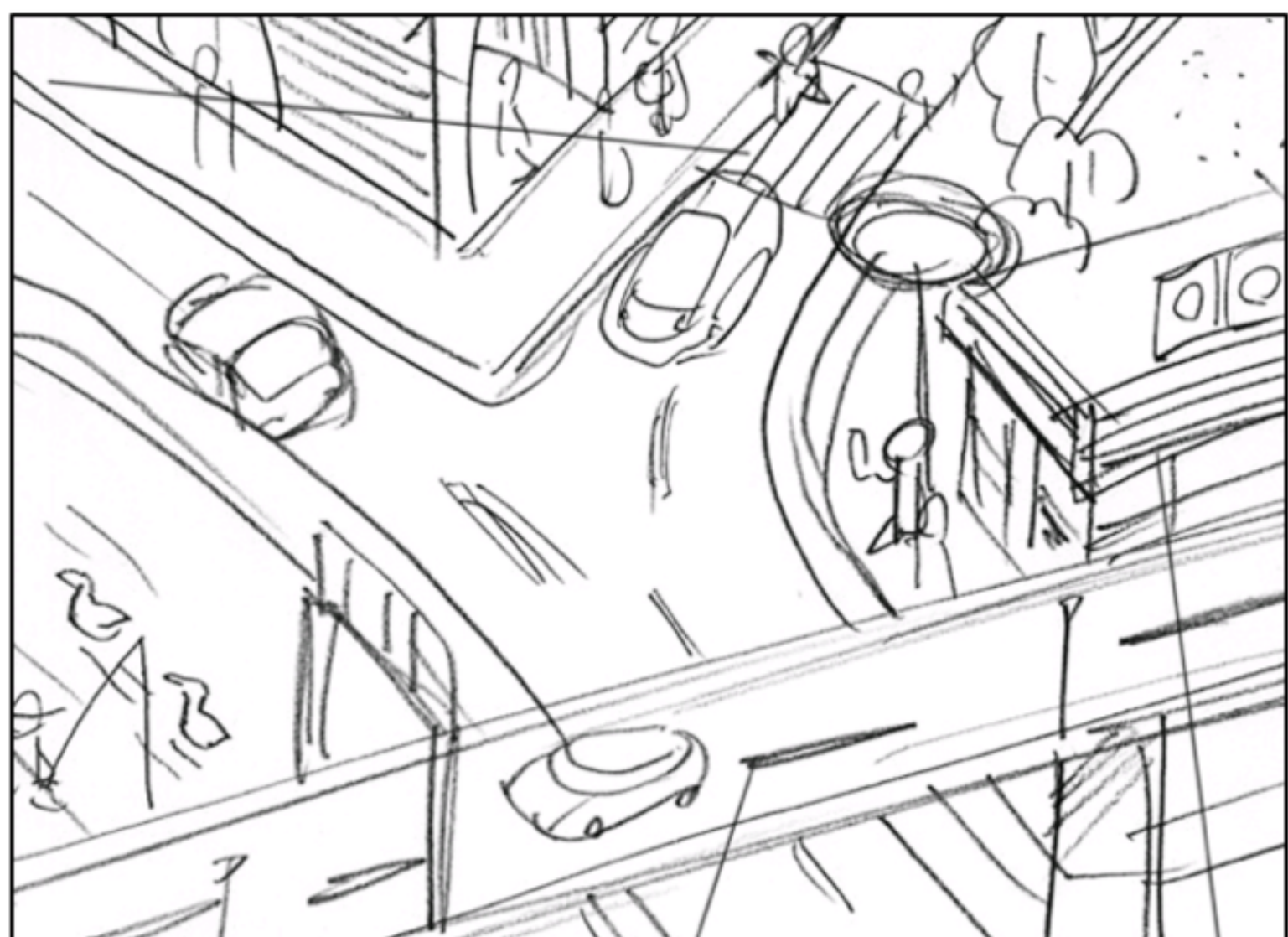
②SafeDriveWith

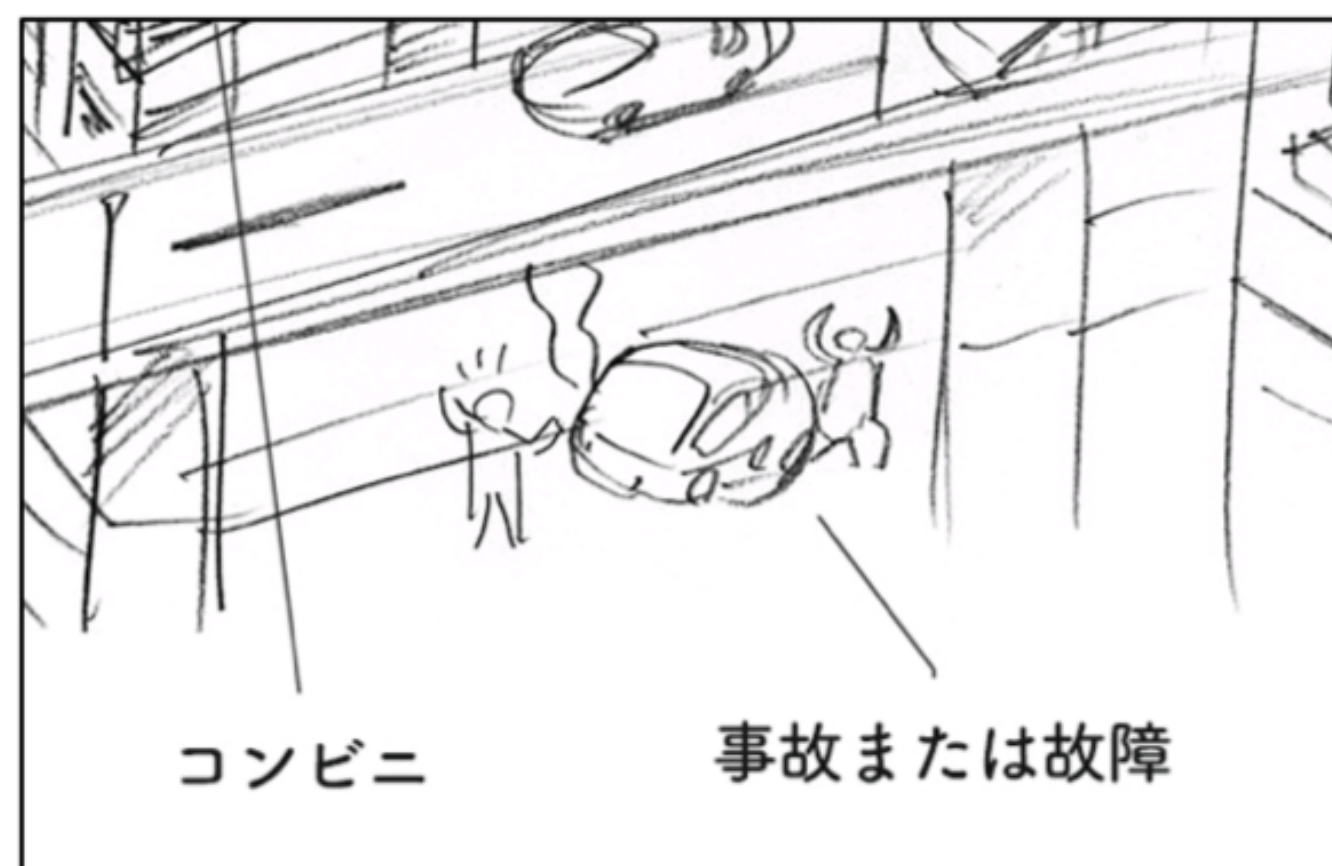
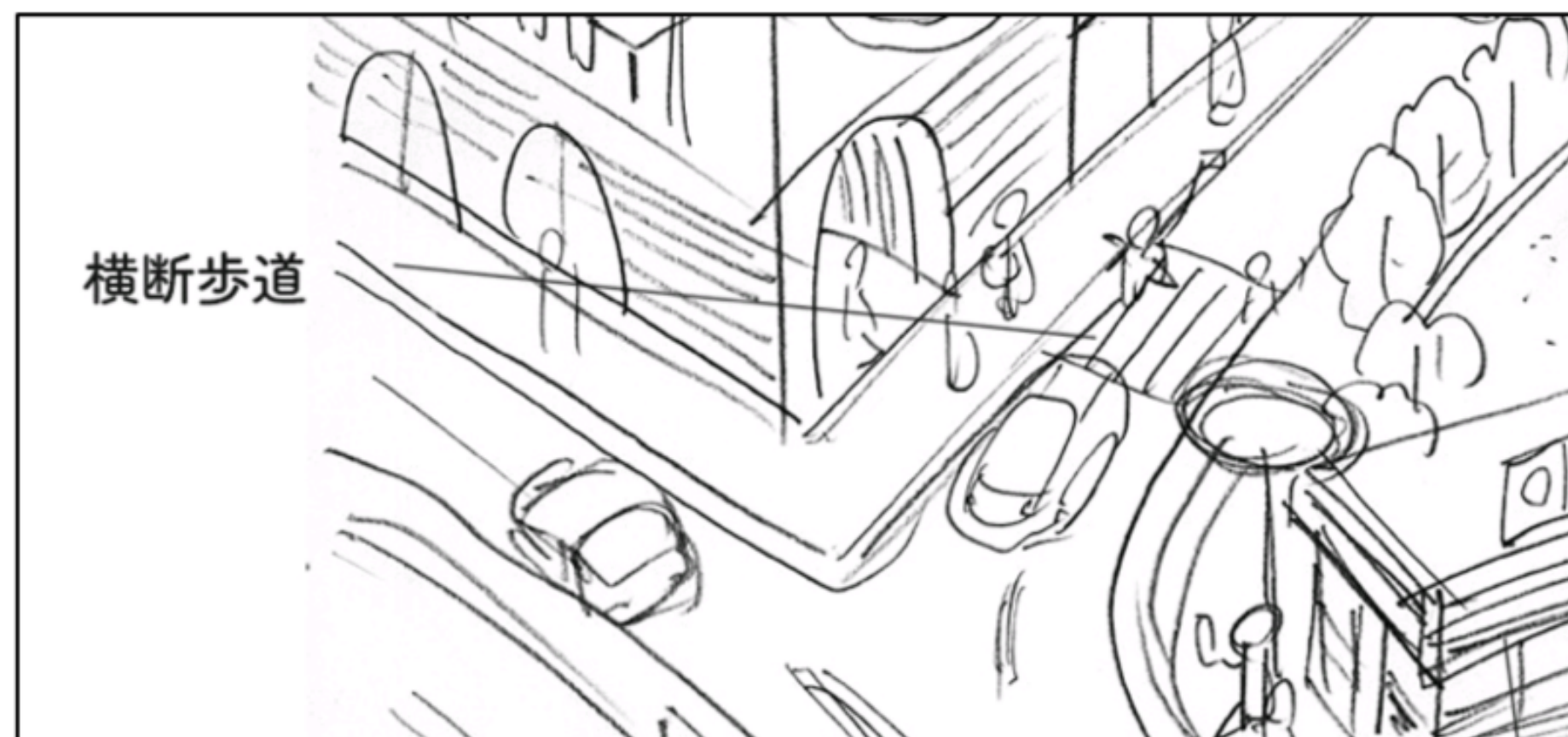
契約者のデータを使った企業や自治体との安全な社会を創る取り組み

(例:脳の老化、危険度マップ、[Applewatch](#)による心拍数取得による危険回避など)

▼可視化イメージ:

- ・朗らかにおじいちゃん運転していて助手席にお婆ちゃんが乗っている車(脳の老化)
- ・交差点や環八的な道路など街の中で交通量の多そうな場所で警備員のような人が笛と旗を持って事故の起きやすい場所を注意喚起している(危険度マップ)
- ・Apple Watch的なものを見て心拍数をチェックしている通行人(心拍数の取得)





③+まち

契約者の安全運転度合いにより地方自治体へ契約者の保険料の一部を寄付として還元し地域の安全な社会を実現する取り組みに活用できる寄付プログラム

(例:日野市、神戸市、横断歩道にガードレールをつけるなど)

▼可視化イメージ:

- ・小学生が横断歩道を手を上げて楽しそうに歩いている横にガードレールを設置
※木が邪魔で?車道にはみ出て歩く小学生を守るためにガードレールを設置とか
- ・会議室でプロジェクターに事故率削減を表すパイチャートが表示されプレゼンしているスーツの人
- ・会議室でテレカンのスクリーンにスーツの人とZOOM的な背景に自治体だとわかるような地図要素が表示されていて議論しているデータアナリストとスーツの人

④ワンタップ事故連絡

万が一の事故時にセンサーが衝撃を感知し事故時の状況を記録・ワンタップでその状況を保険会社に事故連絡

(ワンタップ事故連絡、24時間365日対応、人が駆けつけてくれるセコム急行サービスなど)

:▼可視化イメージ

- ・接触事故で駆けつけたセコムの人たちと全て任せて安心した顔をしている運転
- ※安心安全なeが創る街としては事故時のイメージは街の中にはないほうがいい?例えば倒木を避けるために事故に?ゲリラ豪雨?単独事故とか
- ・運転中急ブレーキをかけているシーンで車内のセンサーが反応していることを伝えるような車から通信が出ているような近未来的なイメージ



⑤お客さまとの共創

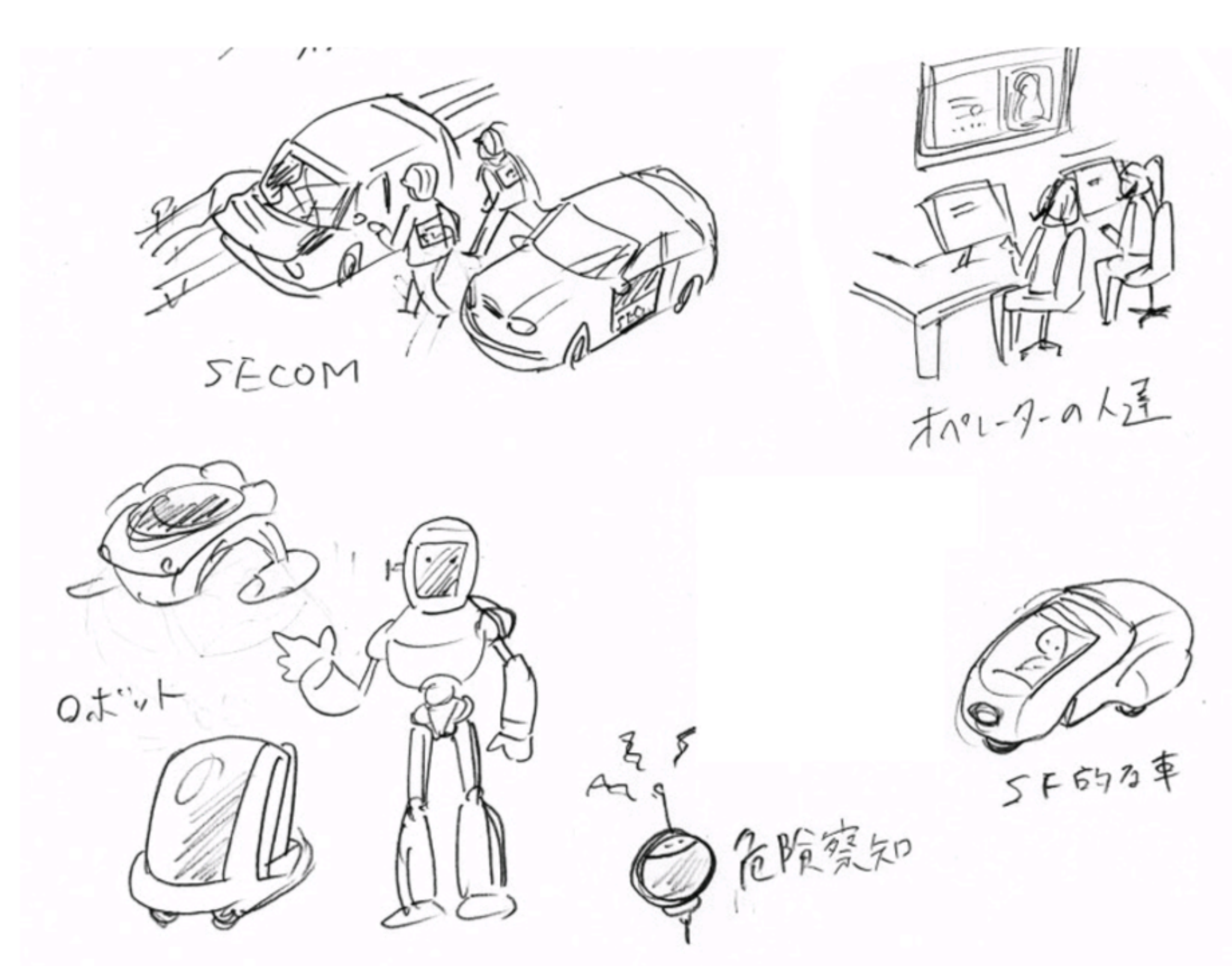
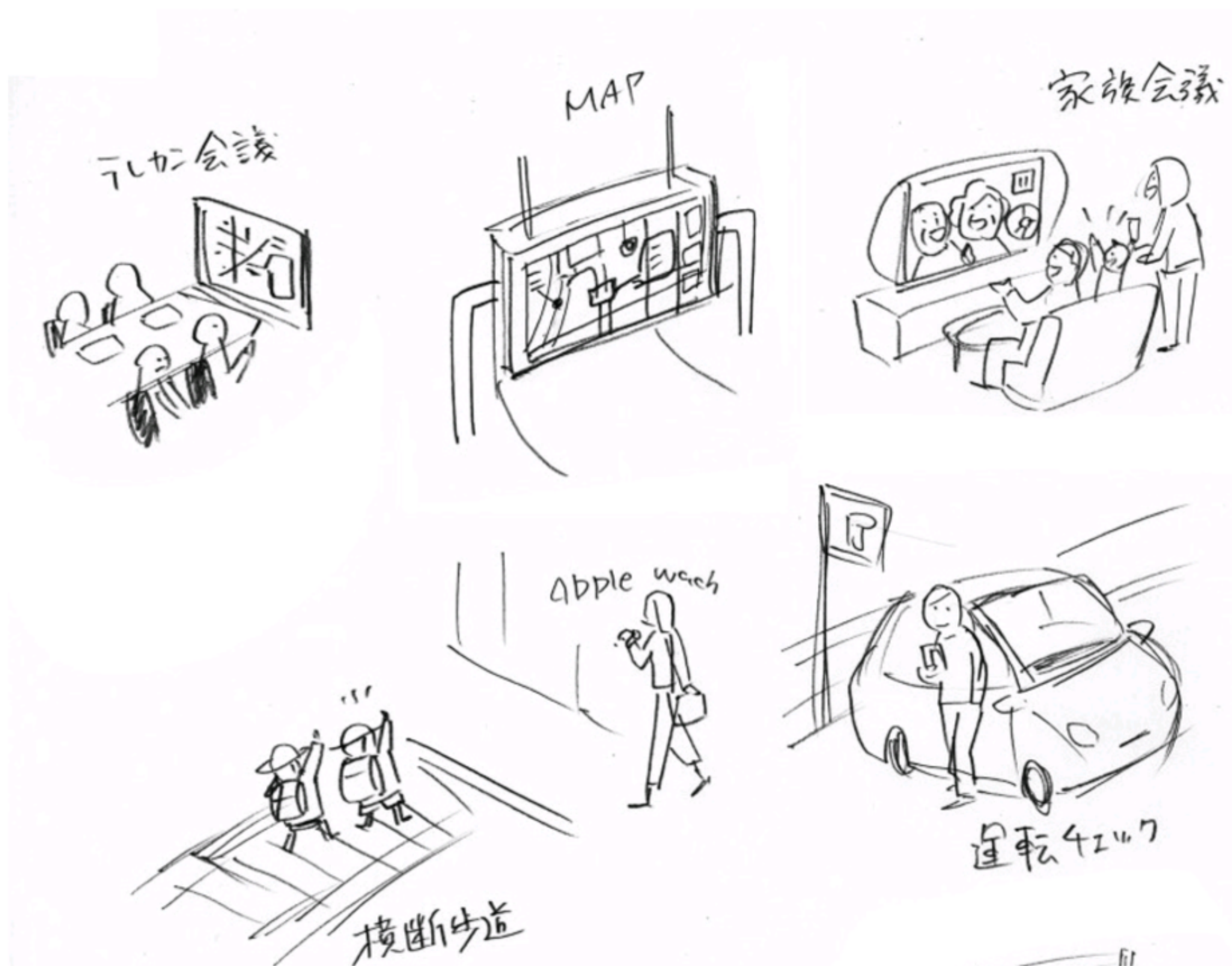
契約者の個によるデータを元に社会自体を安全に変えていく取り組み、オープンでシンプル、透明性のある新しい保険サービスとしてお客さまのご意見を元にサービス改善をしていく取り組み (SDWith、+まち、声を聞き改善など)

▼可視化イメージ:

- ・会議室でアプリの開発しているシーン
- ・コールセンターで電話を受けているオペレーター

Our Challenges

街の中に落としし込む各パーツ例



Our Challenges





Our Challenges

Create with &e, live with &e.
Visualizing a safe and comfortable
city of the future.



Our Challenges

&e's core experiences are everywhere in the safe city.
For example ;



Redeem hearts
(points) for coffee



Maps informing you
of accident-prone
areas



Guardrails
purchased with
donated funds



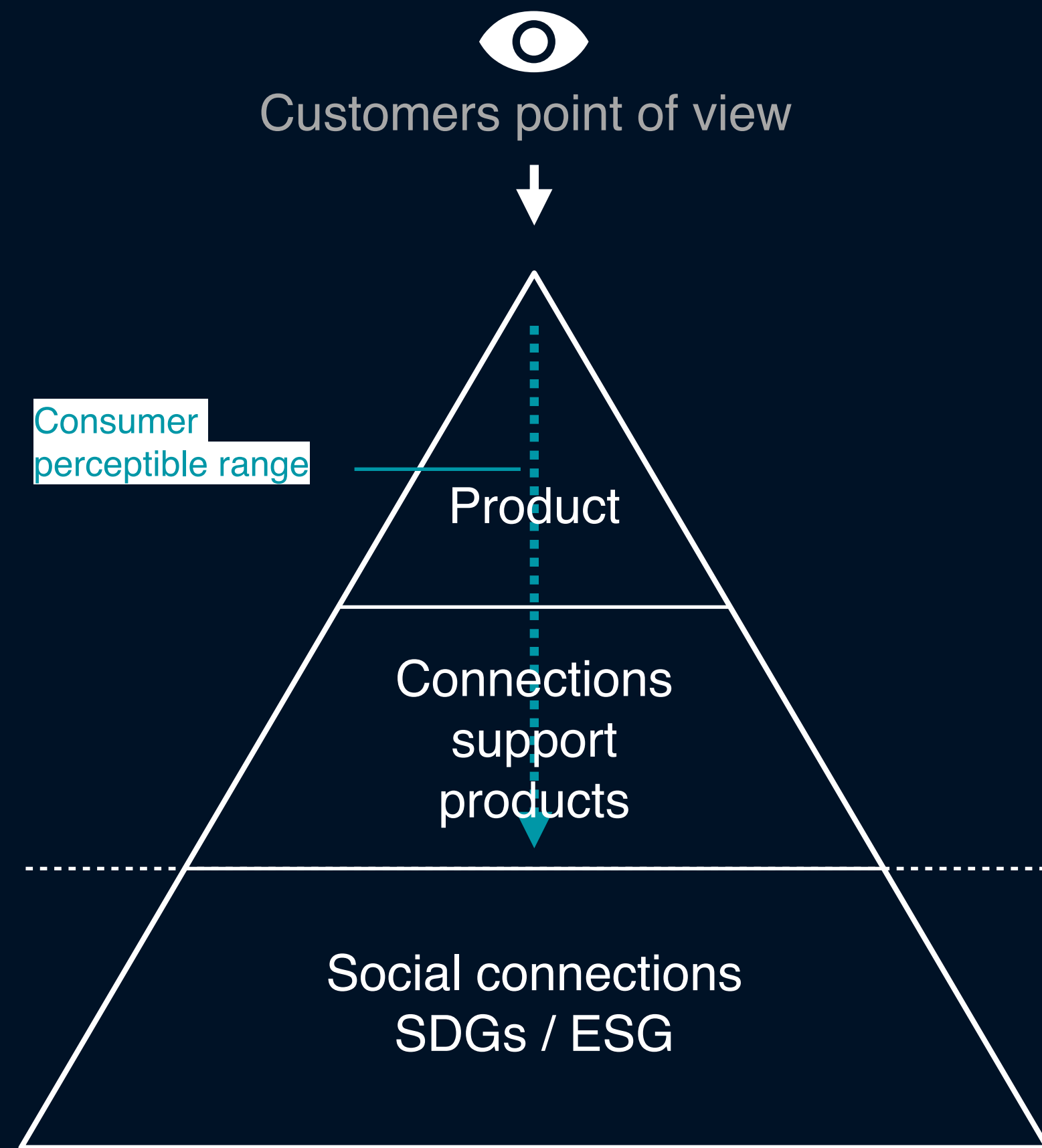
A symbolic tree of
the city that grows
through co-creation
with customers

Our Challenges

Effects of &e's key visuals

Concept of communicating information that gives awareness to social good

As-is



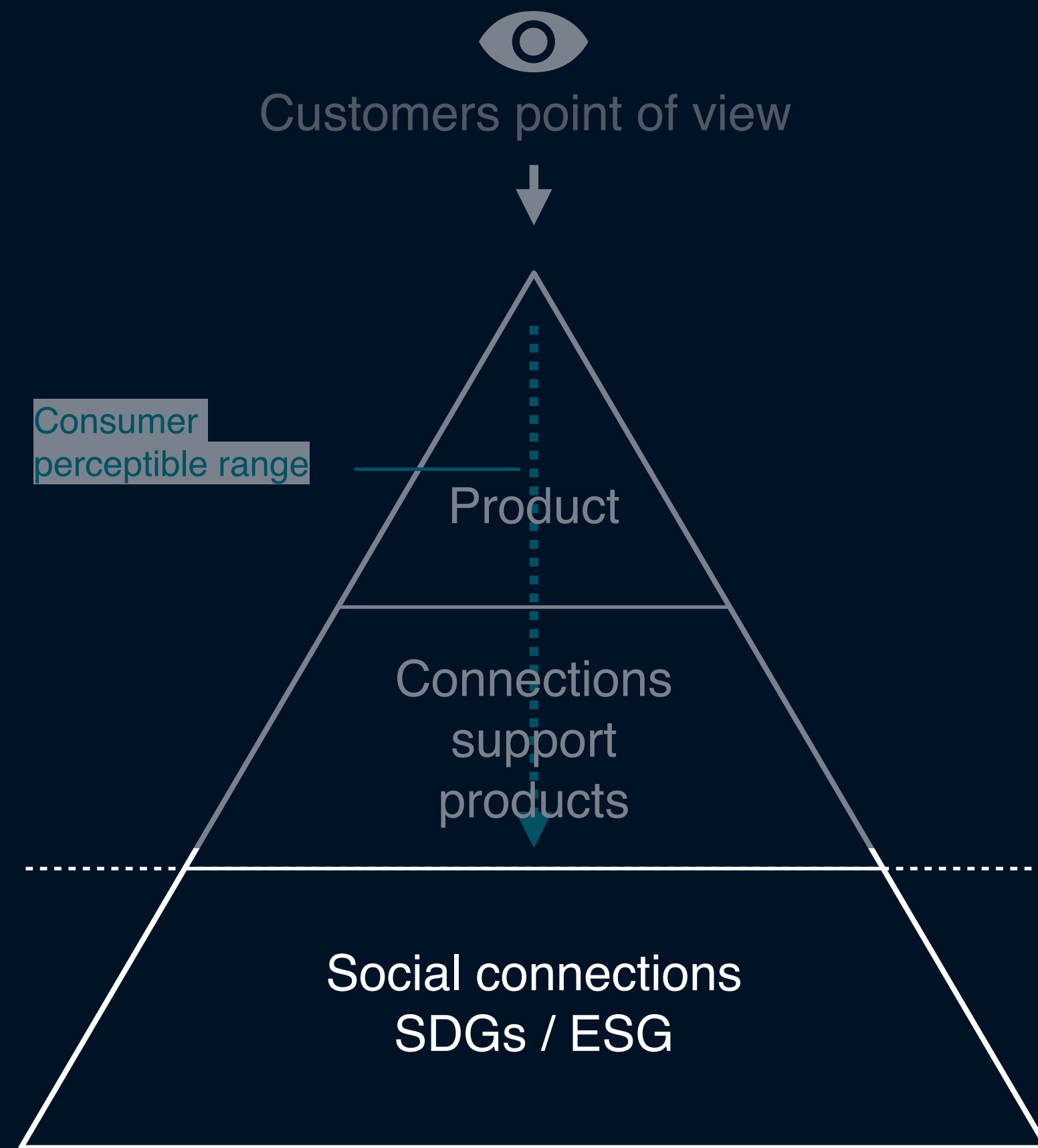
Consumption-oriented model

Our Challenges

Effects of &e's key visuals

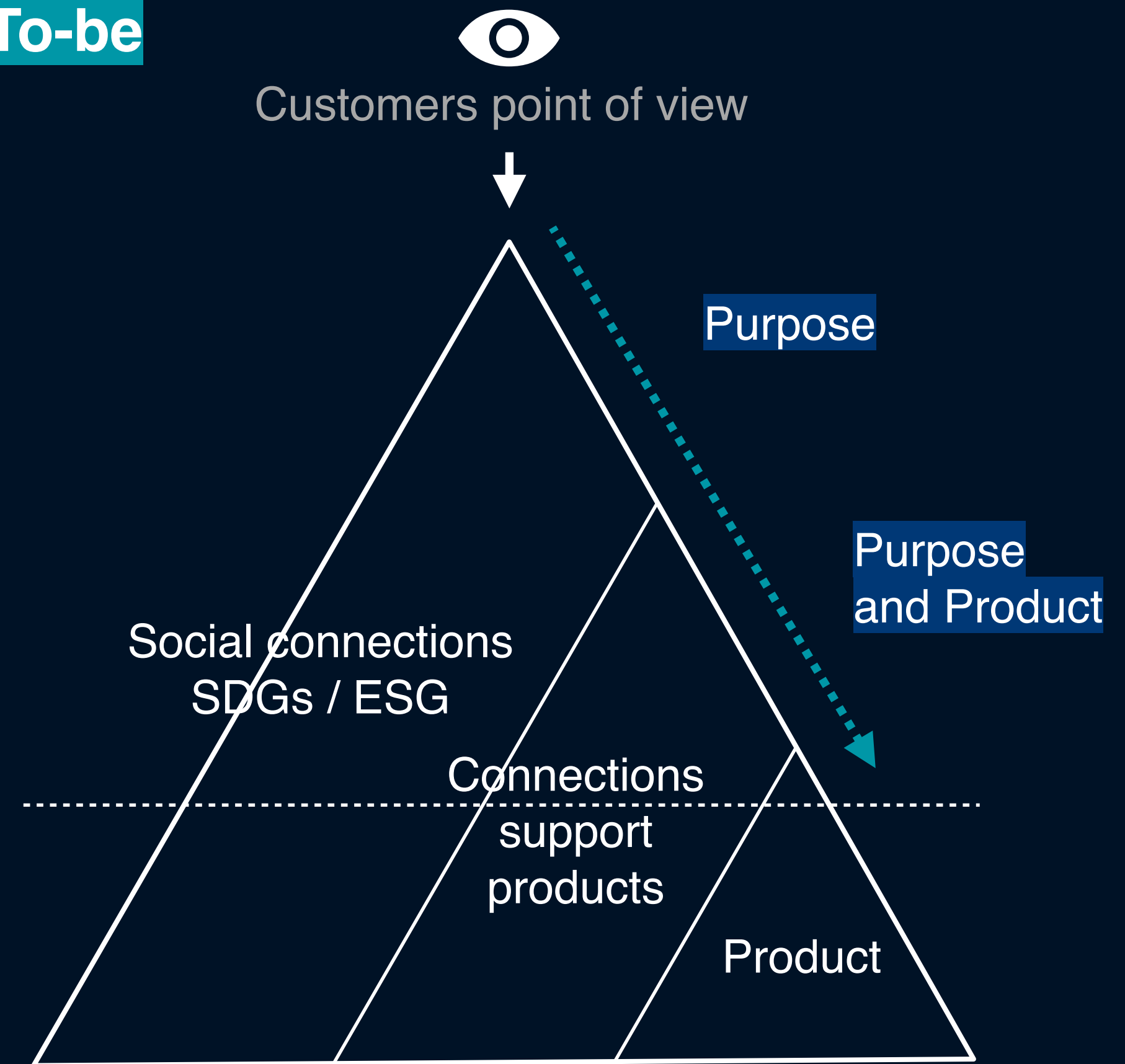
Concept of communicating information that gives awareness to social good

As-is



Consumption-oriented model

To-be



Empathetic model

4. Our Challenges

5. Our Fuck-ups

6. Lesson Learnt

7. Design Always Matters

Our Fuck-ups

- The team worked out the details until the last minute to create the key visual, but it was beaten to a pulp in an internal review.
- Just before the launch date, we changed production companies, including the illustrator.
- With three months to go, we defined the key visuals, worked without boundaries on the order side and the contract side, and managed to embody the world view of &e that we should aim for as a single team while feeling like throwing up.
- The entire company was involved in the change, including conducting several internal surveys.
- It was definitely hard moment...

TEEN-AGE
ALONG THE WORLD COMEDY

5. Our Fuck-ups

6. Lesson Learnt

7. Design Always Matters

Lesson Learnt

- We have created something that we can truly love as an organization with a sense of unity and a sense of "this is our &e".
- The power of visuals can bring people together. Clients, customers, and our organization itself.

7. Design Always Matters

The design power, design ALWAYS MATTERS

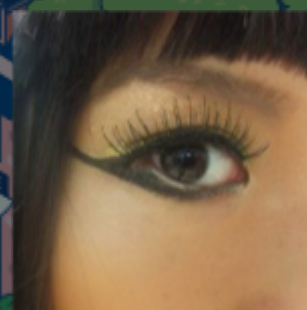
- UX and CX designers tend to get caught up in design in the broad sense.
- However, design in the narrow sense, or creativity, is also a very important element in delivering an experience.
- We need to re-evaluate the power of design once again, and honestly pursue visuals, create experiences, and make them somewhat tangibles and familiar to everyone.
- Why don't we take a fresh look at the power of creativity?

Thank you!

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@kazumissimi
kazumissimi@gmail.com