



■ Critical Issues

■ The program resolves the following issues:

- ◆ We recognize that claims from customers are a major problem for our business. However, we always respond to problems after they occur..
- ◆ Priority is given to “the customer who complains the loudest”, and there is little progress made in defining the claim and promoting countermeasures.
- ◆ Although we are engaged in claim prevention, we don’t understand the whole picture.

⇒ Based on your business characteristics, JMAC will assess every claim as a risk, clarifying appropriate countermeasures.

■ JMAC Concept

■ Basic way of thinking

- (1) Claims will be accurately evaluated as risks, and countermeasures will be logically verified.
 - We will conduct the assessment based on two elements, occurrence frequency and the impact on management at the time of occurrence.
- (2) By conducting “organizational learning”, it will be possible to enhance “responsiveness” and “prevention and control capability”.
 - We encourage company-wide “learning” in order to optimize the response to claims after their occurrence and to prevent them beforehand.
- (3) A corporate climate will be cultivated that will allow claims to be openly discussed and solved.
 - We should eliminate obstacles that affect claim response improvement.

Claim Risk Management Program

Scientific analysis and early response to customer complaints and claims

GL-PD014



■ JMAC Features

■ Features of the Program

- (1) Fully identify every claim we have and formerly had.
 - Analyze the whole data from various aspects and utilize the results as learning tools.
- (2) Carry out accurate claim risk assessment based on the client's business characteristics.
 - An objective assessment will be conducted, free from bias created by previous experiences or intuition.
- (3) Through early problem-solving, nourish common recognition within the company that claims should be solved and can be solved.
 - JMAC consultants will provide comprehensive support as a professional problem-solver.

■ Results

■ Expected Results

- ◆ Clarification of the claim overall picture
 - Optimum claim classification will be conducted, and position-fixing will be carried out for all claims that have been clarified.
 - Through claim risk assessment, clients can re-examine the claims according to their impact on management, rather than as a number of cases.

⇒ It is possible to identify which claims pose the greatest threat.
- ◆ Enhancement of claim control and prevention
 - For claims that require control or prevention, based on the result of the assessment, various problem-solving methods are effectively adopted to verify causes and implement countermeasures.
 - Since JMAC consultants provide full support up to the issue-solving stage, recognition will form within the company that claims can be completely solved.

⇒ Together with the number of claims, the overall risk amount can also be reduced.
- ◆ Improvement of claim responsiveness
 - Based on the result of the assessment, the responsiveness of staff members is surely enhanced toward claims which require appropriate responses after they occur.
 - Particular emphasis is placed on the responsiveness toward “logical claims”, which have been noticeably increasing in recent years. Strengthening both “claim sensitivity” and “claim resistance” will develop an effective response.
(As a secondary benefit, the stress encountered by staff handling the claims will be reduced.)

⇒ It is possible to minimize the additional adverse influence of secondary claims.