



January 22, 2024

## Efforts to promote prompt claim payments for the 2024 Noto Peninsula Earthquake

- Implementation of a "Joint Survey" using aerial and satellite photography

In response to the 2024 Noto Peninsula Earthquake, the General Insurance Association of Japan (GIAJ) is working to ensure prompt damage assessments and claim payments. As part of the above efforts, we decided to conduct a "joint survey".

In the joint survey, a "joint survey team" consisting of personnel dispatched by general insurance companies uses aerial photographs and satellite images to confirm the status of the disaster areas. For areas that are recognized as "burned out" by fire or "washed away" by tsunami, the entire certified area will be designated as a "total loss area" or a "partial total loss area" en bloc.

Total loss area	All subject-matters of earthquake insurance located in a certified area can be certified as "total loss" without the need to conduct individual on-site surveys.
Partial total loss area	The subject-matters of earthquake insurance in a certified area can be certified as a "total loss" by submitting a "disaster certificate" that proves the loss or destruction of the property by fire (without the need for an on-site survey).

Following the joint survey, buildings located in areas certified as "total loss areas" or "partial total loss areas" are able to receive claim payments without individual on-site surveys. This is expected to result in payments being made promptly.

The results of the joint survey will be posted on the GIAJ's website at a later date.

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