

## **The results of the GIAJ's "Survey on Attitudes toward Fraudulent Insurance Claims" (released the first time in 13 years)**

- Fraudulent claims are regarded beneath chewing gum littering the street; the younger the age group, the stronger the trend -

The General Insurance Association of Japan (GIAJ) conducted a "Survey on Attitudes toward Fraudulent Insurance Claims" in April this year for the first time in 13 years. Results of the previous survey were published in 2012. The purpose of the survey was to ascertain the current state of moral awareness among general consumers regarding insurance claims and to compile basic data for consideration of future countermeasures, in light of the incidents related to fraudulent insurance claims by the former Big Motor Co.

Based on the survey results, the GIAJ will further promote countermeasures against fraudulent claims within the general insurance industry. It will also improve awareness and provide education on the social role of the general insurance system.

### **1. Survey results (Summary)**

(1) Tolerance for illicit conduct, including fraudulent insurance claims

~ To what degree can you tolerate it? Less than littering with gum? ~

- While more than 75% of respondents answered "unacceptable" or "somewhat unacceptable" for all items regarding actions leading to insurance fraudulent claims, the percentage of respondents who considered them acceptable was higher than that for "gum littering in the street" (6.2%) for several items. This indicates that fraudulent insurance claims are taken lightly.
- The percentage of those who felt it "unacceptable" was lower among younger respondents (in their 10s and 20s) for all survey items, indicating that fraudulent insurance claims are taken lightly.
- Comparing the survey results on "concealing drunkenness" and "driver substitution", with those of 2012, the percentage of those who gave "unacceptable" or "somewhat unacceptable" responses decreased for both, indicating that fraudulent insurance claims tend to be disregarded from a chronological comparison perspective as well.

(2) Amount of money that is acceptable in fraudulent insurance claims

~ Fraudulent insurance claims may not be tolerated even if the amount is small! ~

- 80% of respondents selected "totally unacceptable (¥0)", an increase in percentage from the 2012 survey, indicating a strong attitude of not tolerating fraudulent claims in terms of monetary amounts.

(3) Victims of fraudulent insurance claims

~ Insurance companies are not the only victims of insurance fraud claims? ~

- “Insurance companies” accounted for the largest share at 67.0%. On the other hand, “policyholders” accounted for 43.6%, and “no victims” accounted for more than 10%, indicating insufficient awareness of the impact of fraudulent insurance claims on premiums.

(4) Where to report fraudulent insurance claims

~ Do you pretend not to notice fraudulent insurance claims even if you see them? ~

- The “police” was the most common destination, followed by “insurance companies”, “public offices”, and “general insurance associations. On the other hand, about 10% of respondents chose “do not report” and “do not know where to report”, respectively, indicating that there are cases where people pretend not to see or overlook fraudulent insurance claims even if they see them.

(5) Awareness of efforts by the general insurance industry

~ Are insurance companies and the general insurance industry not taking countermeasures against fraudulent insurance claims? ~

- About 60% of respondents answered that they were completely unaware that general insurance companies and the general insurance association were taking countermeasures against insurance fraud.

## 2. Survey overview

- Survey period: April 25-26, 2025
- Survey population: Men and women aged 16-69 nationwide (3,150 valid responses)
- Main items surveyed:
  - Acceptability of moral-related behavior, including insurance claims,
  - The amount of money acceptable for a fraudulent insurance claim
  - Victims of fraudulent insurance claims
  - Where to report fraudulent insurance claims
  - Awareness of insurance industry initiatives

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