

June 5, 2026

## **‘Survey on Public Perceptions of Fraudulent Insurance Claims’ conducted**

- Lack of moral awareness and understanding of insurance fraud among young people identified as a key issue -

In February, the General Insurance Association of Japan (GIAJ) conducted a ‘Survey on Public Perceptions of Fraudulent Insurance Claims’ (the previous survey was conducted in April 2025 and published in June 2025).

This survey enabled us to ascertain the current state of general consumers’ ethical awareness regarding insurance claims, including their “tolerance of fraudulent claims (what kind of behaviors they consider acceptable)” and their “understanding of fraudulent claims (what kind of behavior constitutes insurance fraud)”. We will also utilize the results of this survey on “understanding of general insurance” and “what is considered important for preventing fraudulent claims” as a reference for the industry’s future efforts to prevent fraudulent claims.

Our association will further promote initiatives aimed at combating fraudulent claims in general insurance and fostering a better understanding of the mechanisms and systems of general insurance.

\* Further details on the survey results are available in Japanese at the link below.

【URL】 <https://www.sonpo.or.jp/news/release/2026/pdf/fuseiseikyu.pdf>

### ■ Survey Overview

- Survey period: 5–8 February 2026
- Survey participants: Men and women aged 16- 69 nationwide (valid responses: 2,535) \*Responses collected in proportion to the population breakdown.
- Survey method: Online survey
- Main survey topics:  
Tolerance of and understanding of fraudulent claims; understanding of general insurance; factors considered important in preventing fraudulent claims; feelings upon receiving an insurance claim payment; evaluation of existing awareness-raising posters

\* English translation of the news released in Japanese on April 29, 2026

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