

Eco Mark Product Category No. 147

“General Insurance Version1.3”

Certification Criteria

- Applicable Scope-

A. Automobile insurance

Established November 29, 2010

Last Revised June 1, 2015

Expiration November 30, 2022

Japan Environment Association

Eco Mark Office

NOTE: This document is a translation of the criteria written in Japanese. In the event of dispute, the original document should be taken as authoritative.

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Certification Criteria
A. Automobile Insurance**

Japan Environment Association
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1. Purpose of Establishing Criteria

Omitted.

2. Applicable Scope

General Insurance Contract provided in Chapter I, Article 2, Item 6 of the Insurance Law

In the Classification A, automobile insurance shall be the scope of application. However, property and liability insurance (so-called compulsory insurance) required to take out by the Automobile Liability Security Law shall be excluded.

3. Terminology

Insurance Contract	Insurance contract refers to, regardless of the name such as insurance contract or mutual aid contract, any contract under which a party promises to pay a property benefit (in a life insurance contract or personal accident and sickness fixed return insurance, only payment of money. Hereinafter referred to as the “Insurance Benefit”) on condition that any of specific events occurs, and the other party pays premiums (including mutual aid contributions) in response to the possibility of occurrence of such event (Chapter I, Article 2, Item 1 of the Insurance Law).
Automobile insurance	General insurance for automobiles (comprising automobile physical damage insurance, personal accident insurance, and general liability insurance)
Policyholder	Of the parties to the insurance contract, the party who has the obligation to pay premiums (Chapter I, Article 2, Item 3 of the Insurance Law)

Insurer	Of the parties to the insurance contract, the party who has the obligation to pay the Insurance Benefit (Chapter I, Article 2, Item 2 of the Insurance Law)
Premium	Money paid by the policyholder as remuneration for coverage under insurance. Its amount is determined according to the content of contract.
Non-fleet policyholder	Policyholder who has up to nine automotive vehicles in total held/ used by him/her which are covered by automotive insurance policies (abbreviation: Non-fleet)
Fleet policyholder	Policyholder who has ten or more automotive vehicles in total held/ used by him/her which are covered by an automotive insurance policy (abbreviation: Fleet)
Recycled parts	Recycled parts refer to reused parts (automobile parts which are removed from used automobiles and commercialized after quality checking and cleaning are carried out) and rebuilt parts (automobile parts which are removed from used automobiles, with worn or deteriorated components being replaced, rebuild, and commercialized after quality checking and cleaning are carried out).
Eco safe driving	Eco safe driving refers to “3 articles of eco safe driving” established by the General Insurance Association of Japan, a driving method considering the environment and effective in reducing traffic accidents. From “ten recommendations for eco driving” designated by the Eco Driving Liaison Committee, three items related to the safety, among others, that is, Starting: gentle accelerator “e-start”, Driving: sufficient distance between cars, Acceleration and deceleration: early accelerator off, are recommended.
Environmental management system	Environmental management system refers to organizational plan/ system/ process to implement efforts toward achievement of the environmental policy/ objectives/ goals established by any corporation or group, etc. This is based on the PDCA cycle, and continues to improve efforts for the environmental business system and environment.
Policy conditions	Policy conditions refer to the content of an insurance contract provided in advance. Collection of provisions. There are two types, that is, general policy conditions

	(general and standard conditions) and special policy conditions (those partially revising or supplementing general policy conditions).
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4. Certification Criteria and Certification Procedure

To show conformance to the individual criteria item, the respective Attached Certificates and related documents shall be submitted.

4-1. Environmental Criteria and Certification Procedure

For criteria items (1) – (5), total number of points obtained by meeting all “necessary items,” as well as meeting each “elective item,” should satisfy Table 1 by contract type.

For “elective items,” unless especially specified, points can be calculated in relation to all items in which either the proposed product or system applicable to such product (including indemnity or service attached at the discretion of the policyholder or under designated conditions, like riders, which may not necessarily be attached at the time of contract) meets conditions.

Table 1 Number of total points of “elective items” necessary for approval

Contract type	No. of meeting points
Non-fleet contract	8 points or more
Fleet contract	10 points or more

4-1-1. Efforts to reduce social losses

(1) Reduction of environmental impact by reducing accidents

a. Necessary item
<p>[a-1. Information dispatch for safe driving]</p> <p>Introduction of the content of “eco safe driving” and provision of useful information for prevention of accidents and safe driving* to policyholders</p> <p>*Useful information for prevention of accidents and safe driving includes the introduction of accident cases and points in driving safely which are provided on Websites of insurance companies.</p>
<p>[a-2. Setting of premiums corresponding to the state of accident]</p> <p>Premiums of insurance products should be discount/ premium systems incorporating the state of occurrence of an accident caused by the policyholder*.</p>

*Discount/ premium systems include the grade system for Non-fleet and merit/ demerit rates for Fleet.	
b. Elective item	Number of points
<p>[b-1. Interactive provision of information]</p> <p>Participative systems for prevention of accidents and improvement of safe driving* should be incorporated in insurance products for policyholders.</p> <p>*Participative systems refer to riders specifying participants and providing opportunities to mutually exchange information, programs that directly feedbacks the driving status, and so on. As example, driving aptitude diagnosis, eco safe-driving course, consulting, and e-learning, providing an application to assist in the prevention of accidents are raised</p>	1 point
<p>[b-2. Examination/ feedback/ announcement of the effect of efforts]</p> <p>Systems in b-1 should systematically incorporate analysis of causes of accidents, implementation of consulting which contribute to fewer accidents, examination of the effect, and feedback to policyholders, and should provide a consulting service given according to characteristics of each policyholder. In addition, the annual effect (actual results) of reduction of accidents by those systems should be estimated and announced*.</p> <p>*If it is difficult to estimate/ announce the effect (actual results) limited to the service involved, the effect (actual results) of the entire service including such service is also acceptable.</p>	<p>3 points</p> <p>*If the consulting service item is met but it is not announced, 1 point should be assigned.</p>

[Certification Procedure]

For a-1, relevant portions of brochures introducing “eco safe driving” and stating the service involved should be submitted.

For a-2, materials making it possible to understand the outline of premiums (brochure, insurance provisions, etc.) should be submitted.

For b-1, materials making it possible to understand the content of participative systems (brochure, insurance provisions, etc.) should be submitted. Also, if any meetings have held, results of meetings should be submitted.

For b-2, documents in which materials to explain the process of consulting

service and effect and results are announced should be submitted.

4-1-2. Efforts at the time of occurrence of risk insured

(2) Recycling/ proper disposal at the time of repair

a. Necessary item	
[a-1. System to use recycled parts] In repairing the contract vehicle with the occurrence of an automobile accident, there should be a system to use recycled parts, and the garage and policyholder should be encouraged to use recycled parts.	
[a-2. Proper disposal at the time of scrapping of a vehicle] When the contact vehicle is scrapped with the occurrence of an automobile accident, there should be a system to lawfully disassemble, recycle, and scrap the vehicle.	
b. Elective item	Number of points
<p>[b-1. Announcement of results of use of recycled parts] Quantity of recycled parts actually used for repair in a year *1 should be understood and announced*2.</p> <p>*1 Quantity of recycled parts actually used shall be the quantity or weight of recycled parts, or the number of transactions in which recycled parts are used, or the quantity of reducing environmental impact (total quantity of reduction of CO2) through the use of recycled parts. It is desirable to announce even the quantity of reducing environmental impact.</p> <p>*2 If it is difficult to understand/ announce actual results only for the proposed product, actual results for overall insurance products including other products are also acceptable.</p>	1 point
<p>[b-2. Avoidance of a total loss vehicle] Insurance product should have a system* whereby repair of the vehicle is encouraged if the cost for repair of the contract vehicle exceeds the insurable value so as to avoid a total loss vehicle.</p> <p>*If there is a larger economic burden in selecting repair of a vehicle than selecting scrapping a vehicle, a system that can economically encourage repair (in addition to reduction of repair costs through the use of recycled parts) should be covered. As an example, a rider to cover the repair cost exceeding the insurable value is raised.</p>	1 point

<p>[b-3. Advancement of recycling]</p> <p>Insurance company (dismantler receiving a vehicle) should dismantle reusable parts primarily for the purpose of commercializing recycled parts*1 in scrapping the contract vehicle.</p> <p>In addition, advancement of recycling, including removal of parts which may obstructing crush/ recycling*2 after scrapping, should be promoted.</p> <p>*1 Active use as recycled parts, rather than recycling of materials after crush, should be the primary objective.</p> <p>*2 Smoke pots, tires, and lead-acid batteries, etc.</p>	1 point
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<p>[Certification Procedure]</p> <p>For a-1, materials explaining a system to encourage the use of recycled parts should be submitted.</p> <p>For a-2, for repair of a total loss vehicle, materials explaining the following system and flow shall be submitted:</p> <ul style="list-style-type: none"> - An insurance company shall fairly determine a method for handling a total loss vehicle (e.g., whether it is handled as a used automobile, or whether it is sold as a previously-owned car, etc.). - A total loss vehicle shall be handed over to an appropriate collection trader (a used automobile shall be handed over to a registered trader). <p>For b-1, the media through which announcement is given and their details should be submitted.</p> <p>For b-2, materials clarifying the specific system should be submitted.</p> <p>For b-3, materials explaining a system of the dismantler, including dismantle of recycled parts and selection and the assessment method concerning advancement of recycled parts, should be submitted.</p>
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4-1-3. Efforts for the policyholder during the applicable period of insurance

(3) Leading eco-friendly behaviors of the policyholder

a. Necessary item
<p>[a-1. Information dispatch promoting eco-friendly behaviors]</p> <p>Any useful information for reduction of environmental impact* with respect to the use of a vehicle should be provided to the policyholder.</p>

<p>*As useful information for reduction of environmental impact, it is acceptable to introduce eco-friendly behaviors that can be carried out by the policyholder when using a vehicle. Introducing 4-1-1 (1) “Eco safe driving” satisfies this item, but it is desirable, in addition to this, to make an appeal for knock of low-fuel-consumption driving or control of the excessive use of a vehicle.</p>	
b. Elective item	Number of points
<p>[b-1. Promotion of spread of eco cars] Insurance product should have a premium discount system applicable when the contract vehicle is an automobile with high environmental performance*.</p> <p>*Automobiles with high environmental performance refer to those with good exhaust performance and good mileage (or electricity consumption), and specifically include hybrid vehicles, electric cars, plug-in hybrid cars, fuel cell cars, clean diesel cars.</p>	3 point
<p>[b-2. Control of the excessive use of a vehicle] Insurance product should have a premium system in which the smaller the mileage is, the lower premiums are set based on the actual mileage as effective system for the control of excessive use of a vehicle by the policyholder.</p>	1 point
<p>[b-3. Participative environmental protection activities] Participative environmental protection activities* should be provided so the policyholder will personally contribute to the protection of the global environment as service attached to the insurance product. In addition, results of such activities should be announced.</p> <p>*As participative environmental protection activities, both a system whereby the policyholder can indirectly participate in environmental protection activities performed by the insurance company to contribute to the environmental protection according to the policyholder’s expression of intent (selection) or behavior and a system whereby the insurance company regularly provides programs allowing the policyholder’s direct participation to contribute to the environmental protection should be covered. (Refer to Explanation: (3) Other environmental preservation activities.)</p>	2 point

[Certification Procedure]

For a-1, if there is any information other than “eco safe driving,” materials making such information clear should be submitted.

For b-1 and b-2, materials (brochures, provisions, etc.) making the outline clear should be submitted.

For b-3, materials making the policyholder’s participation method and specific content of environmental protection activities clear, as well as documents in which results of activities are announced, should be submitted.

4-1-4. Efforts in promotional activities for insurance products

(4) Reduction of paper resources

a. Necessary item	
[a-1. Promotion of paperless policy conditions] For the insurance product, policy conditions should be delivered by electronic means, rather than using paper, and the goal concerning promotion of paperless treatment should be set. In this regard, paperless treatment may be offered as option for the policyholder, and limited when the policyholder’s approval can be obtained.	
b. Elective item	Number of points
[b-1. Active promotion of paperless policy conditions] Active promotion of paperless policy conditions should be conducted, the number of transactions in which the policyholder selects paperless policy conditions for the proposed product should exceed the following ratio to the number of all contracts of the proposed product, and the quantity of reduced paper by selecting paperless treatment should be announced*: *If it is difficult to understand/ announce the ratio and quantity of reduced paper limited to the proposed product, figures for overall insurance products including other insurance products are also acceptable.	Either of the following points according to the paperless ratio
• As results for the past year, number of selected paperless transactions accounts for at least 20%; However, till November 30, 2011, only when there are results for less than one year, results for past 6 months (or for more than 1/2 of the number of all annual contracts, a period having the number of all contracts corresponding to 1 point)	1 point

shall be acceptable.	
<ul style="list-style-type: none"> As results for the past year, number of selected paperless transactions accounts for at least 50% Or, there is no option of selecting written policy conditions for the proposed product, and there are only paperless policy conditions.	3 point
[b-2. Eco-friendly printed matters] For paper media used for acquisition/ contract of the insurance product (brochures or policy conditions issued by the insurance company), Eco Mark certified printing paper should be used.=	1 point
[b-3. Promotion of paperless application procedures] A part or all of the application procedures of insurance products (application forms and insurance policies) shall be paperless.	1 point

<p>[Certification Procedure]</p> <p>For a-1, materials making it possible to understand that paperless policy conditions are delivered, and materials showing the paperless achievement goal should be submitted.</p> <p>For b-1, materials showing that all policy conditions are paperless policy conditions, or materials or publicized documents concerning diffusion of paperless policy conditions and quantity of reduced paper, should be submitted.</p> <p>For b-2, the name of the subject paper media should be presented, and the “product brand name” and “certification number” of the printing paper certified under Eco Mark product category No.107 “Printing Paper Version 3” should be specified in the attached certificate.</p> <p>For b-3, materials clearly showing the flow of application procedure and that efforts to make application forms and insurance policies paperless have been made shall be submitted.</p>
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(5) Environmental preservation activities as entire business

a. Necessary item
<p>[a-1. Efforts for the environment in business activities]</p> <p>Insurance company (including branch and regional offices) should designate an environmental policy, and make efforts to reduce environmental impact arising from its own business activities*.</p> <p>In addition, it should announce the content and results of such efforts.</p>

<p>*As efforts to reduce environmental impact arising from business activities, reduction of the use of electricity and gas at offices, reduction of the quantity of paper used, reduction of environmental impact caused by driving company cars, provision of environmental education to employees, green purchase, and the use of green electricity are raised.</p>	
<p>[a-2. Compliance with environmental laws and regulations] Insurance company should comply with related environmental laws, regulations, ordinances, and pollution prevention agreements, etc. (hereinafter referred to as the “Environmental Laws and Regulations, etc.”). In addition, a system whereby proper corrections and measures to prevent recurrence of violation are implemented if any violation of the Environmental Laws and Regulations, etc. occurs should be established.</p>	
b. Elective item	Number of points
<p>[b-1. Efforts for the entire supply chain] Insurance company should assess, select, or support efforts of insurance agents and garages*1 with respect to compliance with the Environmental Laws and Regulations, etc., as well as efforts to reduce environmental impact arising from their business activities*2.</p> <p>*1 Subject insurance agents and garages shall be those covered by the influence of the insurance company, and for agents, exclusive agents, etc., among others, shall be covered, and for garages, primarily, repair shops also acting as insurance agent and affiliated repair shops appointed by the insurance company as repair shop in advance shall be covered.</p> <p>*2 As example of efforts of garages to reduce environmental impact, support to introduction of an environmental management system and control of VOC generation using water paints are raised.</p>	1 point
<p>[b-2. External environmental activities] Insurance company should perform external environmental enlightenment and environmental preservation activities.</p> <p>* As external activities, environmental education activities, holding of environmental courses, investigation and research on global warming and biodiversity, support to Nippon Keidanren Biodiversity Declaration, participation in signing UNEP Financial Initiative, participation in UN Global Compact, participation in environmental preservation activities</p>	1 point

through employees, and donations to environmental groups are raised.	
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[Certification Procedure]

For a-1, materials showing the environmental policy and content and results of efforts, including environmental reports, should be submitted.

For a-2, the list of names of applicable Environmental Laws and Regulations, etc. to the insurance company (head office), state of compliance with laws and regulations for last five years (if there is any violation, explanation of implementation of corrections and measures to prevent recurrence), and a certificate stating the effect that it complies with laws and regulations should be submitted. If a system whereby compliance with laws and regulations/corrections/ measures to prevent recurrence can be achieved is created by the environmental management system, materials showing the implementation system by the environmental management system or a copy of the certificate of authentication by a third-party agency are also acceptable.

For b-1, materials showing the scope of subject agents and garages and the content and results of their efforts should be submitted.

For b-2, materials showing the content and results of efforts should be submitted.

4-2. Quality Criteria and Certification Procedure

None

5. Product Classification, Indication and Others

Omitted

November 29, 2010	Established (Version1.0)
March 1, 2011	Revised 5(2) (Version1.1)
July 13, 2012	Revised 5 (Version1.2)
June 1, 2015	Revised: 3 and 4-1-1(1) (Version1.3)
November 30, 2022	Expiration Date

The Certification Criteria for the Product Category will be revised when necessary.

Attached Table 1. Example of Eco Mark product classification (by application)

<p>[product name primarily under general policy conditions A]</p> <p>It is necessary to meet the certification criteria with general policy conditions A + Non-fleet contract (+ special policy conditions).</p>	<p>[product name primarily under general policy conditions B]</p> <p>It is necessary to meet the certification criteria with general policy conditions A + both Fleet and Non-fleet contract (+ special policy conditions).</p>
<p>[Application limiting the scope]</p> <p>While certification limited to corporation/ fleet contract can be granted according to the product brand name or registration type, Eco Mark indication is limited to corporation/ fleet contract in this case.</p> <p><Registration example> Product brand name: C Type: fleet contract with a corporation</p>	<p>[Product name primarily with special policy conditions automatically attached]</p> <p>In the case of a product name to which special policy conditions are automatically attached, if different contracts are combined, combination of all contracts (in this case, both general policy conditions A/ B, Fleet/ Non-fleet) is required to meet the certification criteria. When limiting the scope, this shall also apply.</p> <p>Note) Only special policy conditions shall not be subject to qualification.</p>