

**Hiroki Ono****General Manager, Claims Planning Division****Japan CO-OP Insurance Consumers' C Co-operative Federation (JCIF)**

Hiroki Ono has been General Manager, Claims Planning Division of JCIF since 2017, and he has been working on the development of a new claims handling system, which started to operate in September 2018. In parallel with this, he has performed the mission to reform JCIF's claims handling processes, including introduction of the workload forecasting function that was released in April 2018 and the fraud detection function that was released in September 2018, by utilizing IT technologies including AI. As these initiatives are part of the reformation in the area of the claims handling system that he drew in 2016, it exactly means Hiroki is now realizing his own plans.

Hiroki joined Japanese Consumers' Co-operative Union (JCCU) in 1996. Since then, he had accumulated experiences across various areas that related to the core of JCCU's insurance businesses including development of insurance products, renewal of the contracts management system, sales planning, and sales management for the eastern Japan. In 2009, Hiroki moved to JCIF, because, with the amendment of the Consumer Cooperatives Act that was enforced in 2008, JCIF was established in 2008 and JCCU's insurance business was transferred to JCIF.

At JCIF, he worked on business reform of the public relations and advertisements. As a result, he realized significant cost reduction by improving the advertisement cost structure, while achieving the highest level of new subscribers by implementing efficient advertisement campaigns. After that, Hiroki also worked on improving the system relating to the compliance of sales forces and the internal control of JCIF.



The organization of JCIF is a union of 149 consumer cooperative societies from across the nation. Although each member Co-ops is an independent legal entity, each provides CO-OP insurance to its members in cooperation with the union. JCIF has been established to take over and exclusively conduct all mutual insurance business previously conducted by such Co-ops.