# Article information:

日本の保険会社はインシュアテックにどう向き合えばよいのか | JDIR  
<https://jbpress.ismedia.jp/articles/-/73759>

# Article summary:

1. Japanese insurance companies are facing the challenge of transitioning to a “fusion-type organization” in order to actively promote InsurTech and DX.

2. In order to survive in the global market, Japanese insurance companies must take a global perspective and use digital technology to solve social problems.

3. Examples of how InsurTech can contribute to solving social issues include microinsurance, which can help stimulate economic activity and stabilize living conditions in emerging countries with inadequate social security systems or natural disaster preparedness.

# Article rating:

May be slightly imbalanced: The article presents the information in a generally reliable way, but there are minor points of consideration that could be explored further or claims that are not fully backed by appropriate evidence. Some perspectives may also be omitted, and you are encouraged to use the research topics section to explore the topic further.

# Article analysis:

The article is generally reliable and trustworthy, as it provides an interview with an expert on the topic, Professor Kosei Yoneyama from Tokyo University of Economics and Hitotsubashi University, who has extensive knowledge on insurance theory, risk management, and business history. The article also provides evidence for its claims by citing examples of how InsurTech can be used to solve social issues such as microinsurance.

However, there are some potential biases that should be noted. For example, the article does not explore any counterarguments or present both sides equally; instead it focuses solely on the potential benefits of InsurTech without considering any possible risks or drawbacks associated with its implementation. Additionally, while the article does provide evidence for its claims regarding microinsurance, it does not provide any evidence for other claims made throughout the article such as those regarding global market survival or organizational transformation. Furthermore, while the article does mention potential risks associated with digital technology such as data privacy concerns or cyber security threats, these points are only briefly mentioned without further exploration into their implications for Japanese insurance companies.

In conclusion, while this article is generally reliable and trustworthy due to its expert source and evidence provided for certain claims made throughout the text, there are some potential biases that should be noted such as lack of counterarguments presented or missing evidence for certain claims made throughout the text. Additionally, more exploration into potential risks associated with digital technology would have been beneficial in providing a more comprehensive overview of Japanese insurance companies’ approach towards InsurTech.

# Topics for further research:

* Risks associated with InsurTech
* Data privacy concerns in Japanese insurance companies
* Cyber security threats in Japanese insurance companies
* Counterarguments to InsurTech
* Global market survival of Japanese insurance companies
* Organizational transformation of Japanese insurance companies

# Report location:

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