



Press Release

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“Risk Forecast 2018 presented by AIG General Insurance”

Top 7 risks to look out for in 2018

TOKYO, January 22, 2018 – AIG General Insurance Co., Ltd. (AIG General) today announced its “Risk Forecast 2018” as part of promotional activities to mark the launch of AIG General earlier this month.



Risk Forecast 2018 announced the following as risks for people to be aware of in their everyday lives in 2018: “Fake Buzz”, Subscription Service Waste, Live Video Leaks, Invasive Non-Native Species, Heavy Snow in the Metropolitan Area, Aging Infrastructure, and the Need for Globalization in the Food and Services Industry.

Based on the AIG Japan group’s concept of ACTIVE CARE, Risk Forecast 2018 was announced to promote awareness of the various types of risks that can affect Japan as a whole or individuals in their daily lives. Rather than looking at large risks that people are well aware of (like earthquakes and other natural disasters), Risk Forecast 2018 focuses on risks connected to emerging trends in society that may grow to have an impact on people’s everyday lives.

In selecting the risks for this year’s forecast, AIG General made use of various open data sources and surveys to select trends of interest to society. In collaboration with NTT Data, and using big data from Twitter, trends expected to continue to grow in 2018 were selected. AIG General selected 7 of these trends and looked at the various risks associated with them.

AIG General aims to be a leading partner in risk management and will continue to help our customers understand the risks they face in their personal and business lives.

The seven risks selected as part of ‘Risk Forecast 2018 presented by AIG General Insurance’ are:



**Fake Buzz**

The risk of misleading or false information spreading via social media and other platforms. With the proliferation of social media, it is important for individual users to consider their sources of information before sharing with others.

**Subscription Service Waste**

Risk related to the convenience of various subscription services, where consumers may continue to subscribe to services they may not be actively using because they have lost track of what they have signed up for. Each individual service may not present much of a cost, but the monthly fees can be considerable when combined with other services. Consumers are advised to review their subscriptions regularly.

**Live Video Leaks**

The rise in popularity of real-time video streaming services presents new risks where users may unwittingly share personal information that could lead them to becoming victims of fraud or other crimes. It is important for users to be aware of their surroundings and to take precautions before they commence live streaming.

**Invasive Non-Native Species**

The risk posed by non-native flora and fauna that may enter Japan as part of imported cargo shipments. As demonstrated by the influx of fire ants in 2017, invasive species continue to pose a risk and it is important to remain vigilant and take the correct precautions.

**Heavy Snow in the Metropolitan Area**

A large southerly shift in the Kuroshio Current, which runs along Japan's Pacific Coast, has been recorded for the first time in 13 years and is associated with an increased probability of heavy snow falls affecting many areas of Japan. The Tokyo Metropolitan Area and surrounding regions are particularly susceptible to the risks associated with heavy snow fall and people should be aware of how they may be affected.

**Aging Infrastructure**

Much of the infrastructure built during Japan's period of rapid economic growth is over 50 years old and may present a risk to society. Aging roads, bridges, water pipes and other infrastructure can present a serious risk to private individuals and businesses and require a rapid rollout of repairs and other precautions.

**The Need for a More Global Mindset in the Domestic Food and Services Industry.**

Issues associated with an increase in the number of visitors to Japan who may not be familiar with customs or business practices at restaurants and other businesses. With



foreign visitors steadily increasing, many of the problems faced can be avoided with careful and considered communication of some of the unique aspects of Japanese service.

### Selecting the Risks

- 1) Trends for 2018 were identified from various open sources of data including Nomura Research Institute and surveys to business people.
- 2) With cooperation from NTT Data, tweets from Twitter accounts all across Japan for the past 12 months were analyzed to identify trends expected to continue to grow in 2018. (Trends with growth in tweet volume of more than 130% between 1 November 2016 and 31 October 2017 were identified.)
- 3) Risk Management professionals from AIG General Insurance reviewed the selected trends to identify related risks to watch out for in 2018.

### **About ACTIVE CARE**

ACTIVE CARE is AIG's group-wide strategic concept consisting of the 3 main elements listed below.

- 1) **Intuitive:** AIG's products and services should be simple and easy to understand from the customer's perspective.
- 2) **Preventive:** Provide support not only during emergencies, but also provide support to help prevent accidents and damage from happening in the first place.
- 3) **Innovative:** Combine leading edge knowledge and technology from AIG's global experience, combined with our deep insights into the Japanese market to continue to innovate and provide true value to our customers in Japan.

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. In Japan, AIG companies such as AIG General Insurance Company, Ltd., American Home Assurance Company Ltd., JI Accident & Fire Insurance Co., Ltd., AIG Partners Co., Ltd. and Techmark Japan KK are providing their services. For additional information, please visit our website at [www.AIG.com](http://www.AIG.com).