

IAIS「AIの監督に係る適用文書（案）」への生命保険協会意見

該当箇所	意見(和文)	意見(英文)
<p>Q23. Comments on Section 5.3 Explanations adapted to the recipient stakeholders</p>	<p>70 項「Different stakeholders require different types of explanation, since not all stakeholders have the same technical knowledge or the same reason for seeking the explanation, nor do they require the same level of detail.」という記載について、関係者の知識やニーズに応じて求められる説明の粒度や内容は異なるべきことに同意する。</p> <p>とりわけ顧客に対しては、顧客ごとに理解度や求める情報が異なる点を考慮し、顧客の適切な判断を阻害することがないよう、AI がどの分野において使用されているか情報提供することに加え、顧客ごとの個別の状況に配慮することが重要である。上記を踏まえ、顧客ごとの個別の状況を考慮することの重要性を再確認する意味で「This information should be no less detailed than that provided for decisions not based on AI.」を「AI の利用有無に関わらず、顧客の求めている情報に関する説明を顧客目線で実施すべきである。AI を利用していることを理由に、顧客への説明が偏ったり過度に専門的になったりして、顧客の理解可能性を低下させてはならない。」と修文すべきである。また、顧客に対して AI がどの分野において使用されているか情報提供することを前提としつつも、追加的に提供される情報の詳細さは顧客の理解度やニーズに応じて検</p>	<p>The Life Insurance Association of Japan (the “LIAJ”) appreciates the opportunity to submit public comments to the International Association of Insurance Supervisors (the “IAIS”) on the public consultation on Draft Application Paper on the supervision of artificial intelligence.</p> <p>Regarding the statement in paragraph 70 “Different stakeholders require different types of explanation, since not all stakeholders have the same technical knowledge or the same reason for seeking the explanation, nor do they require the same level of detail”, the LIAJ agrees that the required granularity and types of explanations should differ depending on the knowledge and needs of the stakeholder.</p> <p>Particularly for consumers as they have different levels of understanding and needs of information, it is important to provide information on which areas AI is used and to consider their individual circumstances so as not to impede their appropriate decision-making. Given this, the statement “This information should be no less detailed than that provided for decisions not based on AI” should be revised as “Whether AI is used, the information requested by the customer should be explained, and the explanation should be conducted in a customer-oriented manner. The use of AI should not be an excuse to provide biased or overly specialized explanation, which would impair the comprehension of the customers.” Also, the LIAJ proposes the IAIS to insert the phrase “When customers request additional information on the use of AI,” before “an example is potentially providing policyholders with a clear breakdown of the factors that have</p>

	<p>討されるべきであると考えられることから「An example is potentially providing policyholders with a clear breakdown of the factors that have influenced their premium calculations」の前に、「顧客が AI の活用に関する情報を追加で求めた際は、」と追記することが考えられる。</p>	<p>influenced their premium calculations” on the basis that information on which areas AI was used should be provided to the customers, but the level of detail on the additional information should be considered depending on the customer’s level of understanding and needs.</p>
<p>Q31. Comments on Section 6.7 Societal impacts of granular risk pricing</p>	<p>AIの活用によるリスクベースの保険料設定は、金融包摂に貢献してきた面も否定できないと考える。例えば、生命保険の場合、従来は顧客の健康状態に関するデータの蓄積の不十分さや、当該データを保険契約の引き受け条件として活用する技術の未成熟さを理由に、不確実性を回避するために保険会社が契約自体を謝絶する事例が見られた。しかし、近年、社会全体あるいは保険会社内部に健康状態に関するデータが蓄積され、それらのリスクを適切に保険料に反映する技術が向上することに伴い、特別条件を付加することで契約を引き受けられるケースが見られる。よって、リスクベースの保険料設定にAIが活用されることによって差別が助長されるという負の側面だけでなく、AIの活用が金融包摂に貢献してきたポジティブな側面にも留意すべきと考える。</p> <p>上記を踏まえ、93項の直前に以下のパラグラフを挿入することを提案する。</p> <p>「AIの活用によるリスクベースの保険料設定は、金融包摂に貢献してきたポジティブな側面がある。例えば、生命保険の場合、従来は顧客の健康状態に関するデータの蓄積の不十分さや、当該データを保険契約の引き受け条件として活用する技術の未成熟さを理由に、不確実性を回避するために保険会社が契約自体を謝絶する事例が見られた。しかし、近年、社会全体あるいは保険会社内部に健康状態に関するデータが蓄積され、それらのリスクを適切に保険料に反映する技術が向上することに伴い、特別条件を付加することで契約を引き受けられるケースが見られる。」</p>	<p>It is undeniable that risk-based pricing using AI has contributed to financial inclusion. For example, there used to be cases where life insurers rejected insurance policy applications to avoid uncertainty because of the insufficient accumulation of data on customers’ health and the insufficient ability to use such data for underwriting purposes. However, the recent accumulation of data on health conditions within society and insurers, and the resulting development in the ability to reflect the health risks on insurance pricing, has enabled insurers to underwrite some policies that would otherwise have been rejected by applying special conditions. The benefits of using AI, i.e. contribution to financial inclusion, should therefore be noted as well as the disadvantage of AI that leads to discriminations by being applied to risk-based pricing.</p> <p>Given this, the LIAJ would like to suggest adding the following paragraph before paragraph 93:</p> <p>“Risk-based pricing using AI has a positive aspect as it has contributed to financial inclusion. For example, there used to be cases where life insurers rejected insurance policy applications to avoid uncertainty because of the insufficient accumulation of data on customers’ health and the insufficient ability to use such data as a condition for underwriting. However, the recent accumulation of data on health conditions in society and insurers, and the resulting development in the ability to reflect the health risks on insurance pricing, has enabled insurers to underwrite some policies that would otherwise have been rejected by applying special conditions.”</p>

	<p>LIAJは、DEIや金融包摂を重視するIAISの考えに賛成しており、95 項「certain groups (eg low-income households, minorities) may face higher premiums due to intergenerational inequalities that can influence location or health conditions」という課題認識及び対応の必要性に同意している。一方で、価格設定目的で特定のリスク要因を使用することを禁止するという緩和策は、慎重に検討されるべきものと考えられる。</p> <p>理由は以下の通りである。IAIS 市中協議「多様な消費者の公正な取扱いの実現に係る適用文書案」に対して当会から意見提出したとおり、リスクベースの保険料設定は、保険会社の健全性の根幹をなす原理原則である。仮に当該原則が制限される場合は相応の説明が必要だと考えられるが、95 項には「禁止される特定のリスク要因とはどのようなものか」「どの程度の細分化まで至ると問題が生じるのか」といった、制限されるリスク要因の性質や細分化の程度に関する記載がない。</p> <p>上記に関する説明なしにリスク要因の使用を安易に禁止すべきではないと考えられることから、95 項の「banning the use of certain risk factors for pricing purposes, 」という記述の削除を検討すべきと考えられる。</p> <p>95 項の消費者保護の課題と緩和策が整合していないと考えられる。</p> <p>当該事例は、「新規・更新」といったリスクに基づかない要素により保険料に差を設けることは妥当かという論点として整理できると考えられる。したがって、リスクに基づかない恣意的で不公平な要素を保険料に反映させる行為自体を禁じることが本質的かつ有効な対応策だと考えられる</p>	<p>The LIAJ supports the IAIS's emphasis on DEI and financial inclusion, and we concur with the recognition of the issue and the need for action outlined in paragraph 95, which states that “certain groups (e.g., low-income households, minorities) may face higher premiums due to intergenerational inequalities that can influence location or health conditions.” On the other hand, we believe that the proposed mitigation measure of banning the use of certain risk factors for pricing purposes should be carefully considered.</p> <p>As the LIAJ stated in the comment on the IAIS’s draft Application Paper on how to achieve fair treatment for diverse consumers, risk-based premium setting is a fundamental principle that underpins the financial soundness of insurance companies. If this principle were to be restricted, it would require appropriate justification. However, paragraph 95 does not address key issues such as “what specific risk factors are to be banned” or “at what level of segmentation would cause an issue” nor does it provide clarity on the nature of the banned risk factors and the degree of segmentation that would be considered problematic. Given the absence of such explanations, we believe that the use of risk factors should not be restricted or banned hastily. Therefore, we suggest the phrase “banning the use of certain risk factors for pricing purposes” in paragraph 95 be reconsidered and removed.</p> <p>The challenge on consumer protection stated in paragraph 95 is not consistent with the possible mitigants. The challenge set out in this paragraph can be interpreted as to whether differential pricing based on non-risk-based factors, such as new and existing customers, is reasonable. Therefore, the essential and effective solution would be to ban insurance pricing based on arbitrary and unfair</p>
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	<p>が、「Ban differential pricing, facilitate easier policy cancellations and/or restrict price optimisation techniques used by insurers」という表現では、上記の趣旨が読み手に正しく伝わらない可能性がある。</p> <p>「Ban differential pricing」に関して言えば、禁止されるべきは保険料区分全般ではなく、あくまで「リスクに基づかない恣意的で不公平な保険料区分」であると考えられる。また、特に生命保険の場合、一度解約すると年齢の上昇や健康状態の変化、予定利率の変更等により、前契約加入時と同条件では再加入できない可能性が高いことから、安易な解約推奨は契約者の不利益へつながる可能性があるため、解約のデメリットに対する注意喚起なしに「facilitate easier policy cancellations」と記載するのはミスリーディングである。上記を鑑み、「Ban differential pricing, facilitate easier policy cancellations and/or restrict price optimisation techniques used by insurers」を、例えば、以下のように修正することが考えられる。「Ban unfairly differential pricing not based on risk and/or restrict arbitrary price optimisation techniques used by insurers」</p>	<p>factors that are not risk-based. The statement “Ban differential pricing, facilitate easier policy cancellations and/or restrict price optimisation techniques used by insurers” might not convey this message accurately.</p> <p>As for “banning differential pricing”, only arbitrary and unfair differential pricing that is not risk-based should be banned, rather than differential pricing in general. Particularly in life insurance, once policyholders cancel their policy, it is likely that policyholders cannot repurchase a new policy with the same benefits as the initial contract due to aging, changes in their health conditions and assumed interest rates. For that reason, a thoughtless cancellation of a policy may be detrimental for policyholders, and the proposal to “facilitate easier policy cancellations” without stating the consequences on the disadvantages of cancellations would be misleading. Given the above, the statement “Ban differential pricing, facilitate easier policy cancellations and/or restrict price optimisation techniques used by insurers” could, for example, be revised as “Ban unfairly differential pricing not based on risk and/or restrict arbitrary price optimisation techniques used by insurers”.</p>
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