

December 2, 2019

Daihatsu Motor Co., Ltd.

Aioi Nissay Dowa Insurance Co., Ltd.

Initiatives to reduce maintenance costs for customers of both companies

~Ten-percent reduction in vehicle insurance premiums for the Tanto~

Daihatsu Motor Co., Ltd. (hereinafter “Daihatsu”) and the MS & AD Insurance Group’s Aioi Nissay Dowa Insurance Co., Ltd. (hereinafter “Aioi Nissay Dowa Insurance”) have engaged in joint initiatives aimed at reducing customer maintenance fees, with the aim of realizing a society in which everyone can co-exist with cars with peace of mind. In particular, the two companies have sought to reduce accident-related repair fees, as a means of lowering costs in a car society.

As part of these initiatives, Daihatsu has made two significant improvements to its Tanto, which is the first model to be based on the Daihatsu New Global Architecture (DNGA): first, it has positioned high-cost components in parts of the vehicle that are less likely to be damaged in accidents; second, it will supply components and enable maintenance in a simple and inexpensive manner.

As a result of these improvements, the Tanto combines enhanced active safety features and enhanced Damageability and Repairability (D&R) performance; as such, it is eligible for Aioi Nissay Dowa Insurance’s “*Don! to omakase*” insurance policy, and qualifies for a 10-percent reduction in vehicle insurance premiums.

* “*Don! to omakase*” is the pet name for “damage resistance and repairability.” At the request of automobile manufacturers, Aioi Nissay Dowa Insurance carries out crash tests at Aioi Nissay Dowa Jidosha Kenkyujo Co., Ltd.-owned crash test facilities, and measures and evaluates the D&R performance of new models. In this way, it seeks to set vehicle insurance premiums in a rational manner.

Aioi Nissay Dowa Insurance is now adding private-use mini vehicles to the line-up of models eligible for its “*Don! to omakase*” insurance policy, and the Tanto is the first mini vehicle to be included (applicable models are the LA650S and the LA660S). In order to qualify for the 10-percent vehicle insurance premium discount, the insurance policy must come into effect on January 1, 2020, or later, and the insurance policy must come into effect within 13 months of the date of initial registration for the vehicle under contract.

The discount is applicable at all Aioi Nissay Dowa Insurance agents.



Tanto X



Tanto Custom X

In addition to lowering maintenance fees and insurance premiums, improvements to D&R performance contribute to reductions in environmental load. Since the improvements result in a smaller range of damage in the case of accidents, fewer parts are replaced, fewer parts are thrown away, and fewer resources are used. The improvements also contribute to decreases in workloads at automobile repair shops, and lead to reduced emissions of environmentally harmful substances such as paint solvents.

Through these joint initiatives, going forward Daihatsu and Aioi Nissay Dowa Insurance will continue to contribute to the realization of a society in which everyone can co-exist with cars with peace of mind.

Reference

Examples of insurance premiums

	20 years old	65 years old
Excluding 10% vehicle insurance premium discount	360,870 yen	67,250 yen
Including 10% vehicle insurance premium discount	340,990 yen	64,180 yen

*Conditions for the above examples of insurance premiums are outlined below:

- 20 years old (non-age-based compensation); 6S grade (eligible for no-claims discount); blue driver license; etc.

- 65 years old (compensation for drivers aged 35 years old or more); 20 grade (eligible for no-claims discount); gold driver license; etc.