
NEWS RELEASE

Digital Garage to Launch “Musubell Insurance” in June 2025 for Online Fire Insurance Applications

Streamlining Agent Operations in Partnership with Tokio Marine & Nichido

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has announced the launch of a new embedded insurance solution, “Musubell Insurance,” as part of its “[Musubell](#)” platform—a service that enables the generation and management of electronic documents, as well as centralized online status tracking for real estate transactions.
- Set to launch in June 2025, the new service will support insurance agents of Tokio Marine & Nichido Fire Insurance Co., Ltd. (Tokio Marine & Nichido) in providing a seamless online fire insurance application process for property buyers.

**Musubell[®] 保険**Incubated by **Digital Garage**

By leveraging Robotic Process Automation (RPA) technology, Musubell^{*1} ensures seamless insurance policy processing through automated data integration.

In addition, the business model for this service is already patent pending.

<Overview and Background>

“Musubell Insurance” is an embedded insurance service that enables a seamless transition from the “My Page” section of the Musubell platform to fire insurance application procedures during real estate purchases. Digital Garage plans to launch this service in June 2025, in collaboration with Tokio Marine & Nichido, targeting insurance agents affiliated with Tokio Marine & Nichido.

Since fire insurance is often newly purchased during real estate transactions and the application process is still largely paper-based and in-person, Digital Garage developed “Musubell Insurance” to streamline agent operations and improve the customer experience.

Contract holders using “Musubell for New Condo” can have their personal and property information, entered at the time of contract, automatically transferred via RPA (Robotic Process Automation) to “TNet,” a system provided by Tokio Marine & Nichido that includes insurance quote functionality. This enables them to select a fire insurance plan directly from the “Musubell My Page.” Moreover, users are smoothly directed to the online application system provided by Tokio Marine & Nichido, where they can complete the process efficiently. As a result, insurance agents are relieved of the burden of preparing application documents.

This service reduces duplicate data entry of personal and property information and minimizes the need for additional meetings, improving the experience not only for agencies using Musubell but also for end-users. Integration with

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“Musubell for Real Estate Agent” is scheduled during Japan’s fiscal year 2025.

*1: “Musubell Insurance” is provided within the Musubell series of DX solutions for real estate professionals, including “Musubell for New Condo” and “Musubell for Real Estate Agent,” which offer contract creation and electronic signing functions tailored for condominium developers and brokerage firms.

<Vision for the Future>

Digital Garage aims to expand “Musubell Insurance” into a comprehensive insurance management service, covering a wide range of insurance products centered on fire insurance. The goal is to reduce the burden on policyholders while enabling centralized management of applications and customer inquiries.

In anticipation of expanding into a broader range of insurance agency services, Digital Garage has completed its registration as an insurance agency with the Kanto Local Finance Bureau. Moving forward, under the group strategy “DG FinTech Shift,” Digital Garage will actively pursue new business development initiatives in the financial domain.

<About Musubell Series>

A sales and contract support cloud service specialized in real estate. This is a service lineup that Digital Garage develops from 2020 as a “DX engagement platform for next-generation real estate transactions” that enables the creation and management of electronic documents for real estate deals and centralized online management of real estate status. Digital Garage has expanded its service lineup by offering “Musubell for New Condo,” “Musubell for Real Estate Agent,” “Musubell for Property Survey,” and “Musubell for Management” and continues to strengthen its functions and grow in collaboration with the DG Group companies and external partners. This service is designed with a UI that allows for optimal organization of real estate operations by property, by unit, as well as by transaction, and enables status management such as internal application and contract status, and internal confirmation and management of contract documents.

<Reference>

You can see the TV commercial of “Musubell for Real Estate Agent” below. (Only in Japanese)

<https://youtu.be/ulvNIMszfW0>

<Company profile>

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Business: Digital Garage’s corporate purpose is “Designing ‘New Context’ for a sustainable society with technology.” Digital Garage operates a payment business that provides one of the largest comprehensive payment platforms in Japan. In addition, Digital Garage has a marketing business that provides one-stop solutions in the digital and real world, and a startup investment and development business that reaches out to promising startups and technologies in Japan and overseas.