

# 海外では さらに新しい動きも

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## クレジットカード不正利用監視サービス「BillGuard」

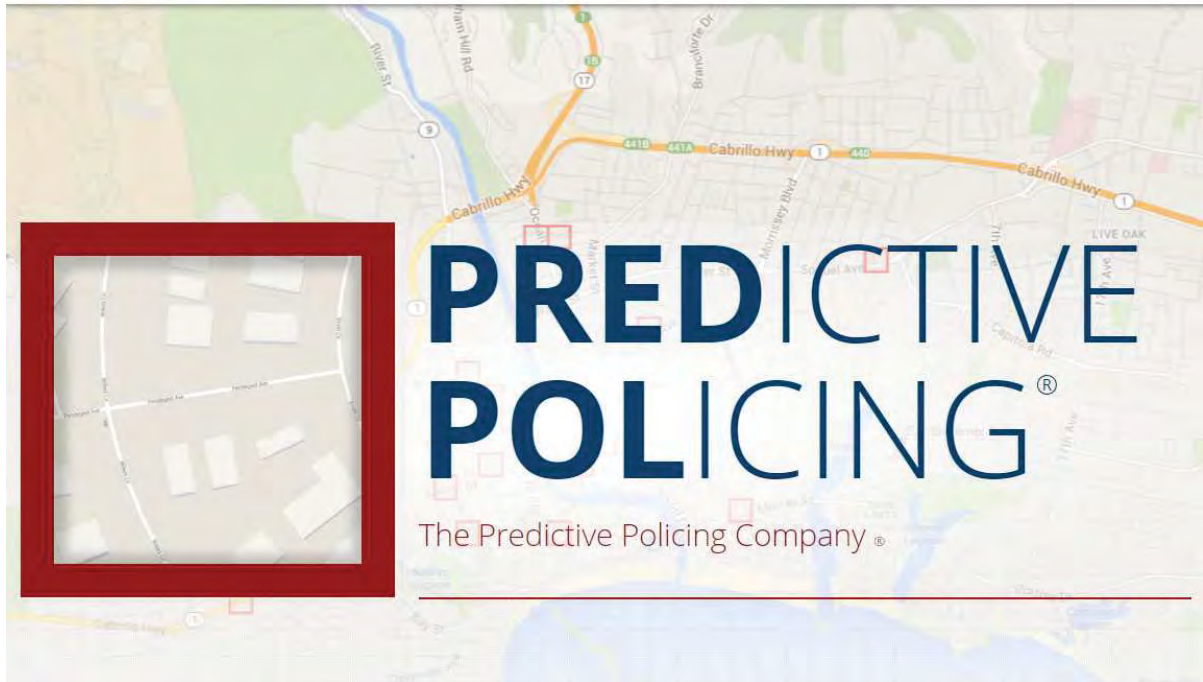
The screenshot displays the BillGuard app interface. At the top, a blue banner reads "BIG NEWS: BillGuard is now part of PROSPER" with buttons for "Why it's great" and "Join our team!". Below this, a laurel wreath award states "Best Finance App of 2014 Google Play Store". The main text reads "BILLGUARD Stay on top of your money, credit and identity." with Apple and Android logos. On the right, a smartphone displays the "Credit Score" screen. The score is 701, with a target of 8000. The "SCORE FACTORS" section indicates "Total balance of personal finance accounts is too high". The "SCORE HISTORY" section shows a previous score of 690 on JUL 3 with the note "Available credit on bankcard accounts is too low".

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# 犯罪予測サービス「pledpol」



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<http://www.predpol.com/>

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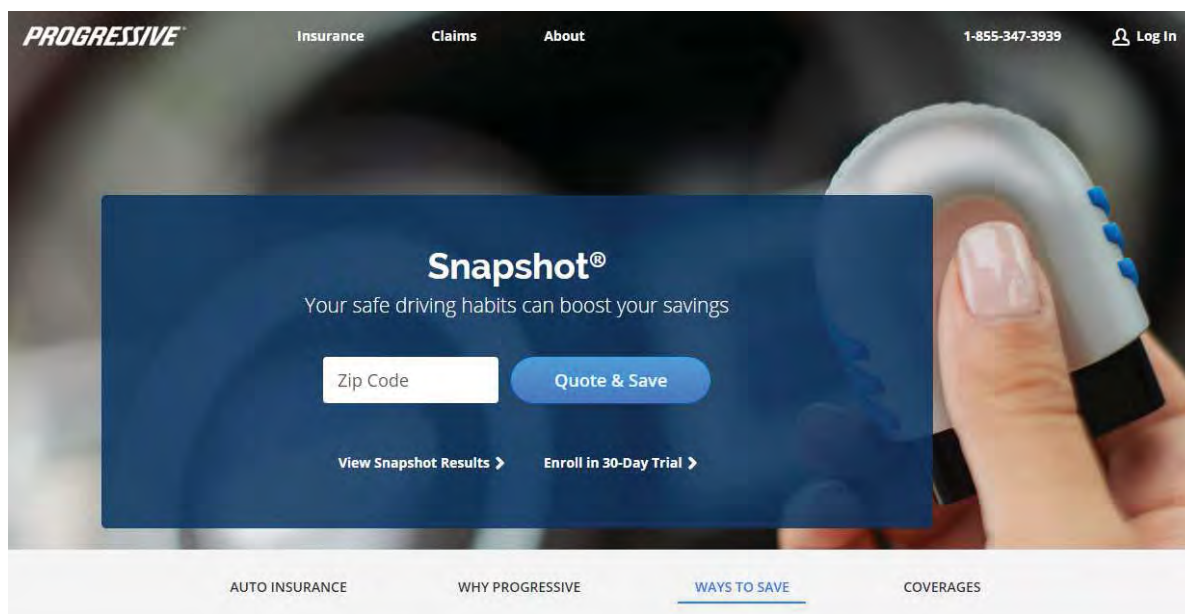
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# 自動車保険「PROGRESSIVE」



## The fair way to pay for car insurance

It just makes sense—insurance should be based partly on how you actually drive, rather than just on traditional factors like where you live and what kind of car you have.

<https://www.progressive.com/auto/snapshot/>

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## 事後対応から**予測・予防**へ

**事故情報や犯罪情報などを分析して  
高齢者の見守りや消費者被害予防に  
応用できる可能性があります。**

**さらには、その結果をもとに、  
ひとりひとりに注意喚起を行うことも  
可能です。**

**VLEDは  
このような取組を  
支援していきます**

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## **VLEDの概要 (2016.03.11現在)**

**会長：坂村健**

**社員企業：9社**

**自治体会員：58団体**

**賛助会員：112団体**

**オブザーバ：**

**総務省、内閣官房IT総合戦略室、経済産業省、  
国土交通省、農林水産省、気象庁、国土地理院など**

**<http://www.vled.or.jp/>**

