

# Risk Mapping (Result of Human Rights Impact Assessment) FY2021

"Severity" of negative human rights impacts

4	<p>Overwork and long working hours of insurance agents</p> <p>Overwork and long working hours of suppliers</p>	<p>Forced labor and child labor</p> <p>Freedom of residence and relocation</p> <p>Conflict and inhumane acts at companies we underwrite insurance, invested or commissioned</p>	<p>Overwork and long working hours</p> <p>Effects on the lives of local residents and indigenous people by companies we underwrite insurance, invested or commissioned</p>	<p>Customer's right to privacy</p>
3	<p>Shareholder's right to privacy</p> <p>Insurance agents' right to privacy</p> <p>Harassment of insurance agents</p> <p>Harassment of business partners</p> <p>Impact on customers' lives</p>	<p>Right to privacy</p> <p>Right of insurance agents to enjoy safe and healthy working conditions</p> <p>Right of business partners to enjoy safe and healthy working conditions</p> <p>Customer human rights issues related to technology and AI</p> <p>Community human rights issues related to technology and AI</p>	<p>Harassment</p> <p>Right to enjoy safe and healthy working conditions</p> <p>Safety and health of customers (lack of rational consideration for people with disabilities, the elderly, etc.)</p> <p>(inappropriate underwriting restrictions)</p>	<p>Safety and health of customers (Non-payment of insurance claims and calculation of lost profits)</p>
2	<p>Rights of foreign workers</p> <p>Human rights issues related to technology and AI</p> <p>Right to a standard of living and to the enjoyment of health</p> <p>Right to the standard of living and the enjoyment of health of insurance agents</p> <p>Right to the standard of living and the enjoyment of health of business partners</p> <p>Rights of foreign workers of insurance agents</p>	<p>Discrimination in hiring</p>	<p>Discrimination in terms of employment and treatment</p> <p>Discrimination in opportunities and assessments</p>	
1	<p>Payment of fair remuneration and living wage</p> <p>Labor freedom and job security</p> <p>Equal pay for equal work</p> <p>Right to social security</p> <p>Right to education</p> <p>Right to organize and participate in trade unions</p> <p>Intellectual property rights</p> <p>Freedom of thought, religion and expression</p> <p>Discrimination in opportunity and evaluation, Right to have rest and leisure time, Freedom of thought, religion and expression, and Intellectual property rights of insurance agents</p> <p>Intellectual property rights of business partners</p>	<p>Maternity and child protection</p> <p>Freedom of residence and relocation</p> <p>Labor freedom and job security of insurance agents</p> <p>Right of business partners to have rest and leisure time</p> <p>Customers' freedom of thought, religion and expression</p> <p>Discriminatory dissemination through advertising to local communities</p>	<p>Right to rest and leisure time</p> <p>Payment of appropriate compensation and living expenses to insurance agents</p>	
	1	2	3	4

## Impact and probability of occurrence in our company business

- Legend:
- Pink marker: Customer
  - Yellow marker: Insurance Agents
  - Gray marker: Suppliers
  - Green marker: Local / international community(environment)
  - Blue marker: Employees

Stakeholders	Priority issues to be addressed	possibility of occurrence • degree of influence	Severity
Employee	Overwork and long working hours	3	4
	Entitlement to safe and healthy working conditions/harassment	3	3
	Discrimination in terms and conditions of employment and treatment/Discrimination in opportunities and evaluations	3	2
Customers	right to privacy	4	4
	Consumer safety and health (Non-payment of insurance claims and calculation of lost profits) [*]	4	3
	Consumer Safety and Health (Lack of Reasonable Consideration for Persons with Disabilities, Elderly People, etc.)/Consumer Safety and Health (Inappropriate Underwriting Restrictions)	3	3
Insurance Agents / Suppliers	Overwork and long working hours	1	4
Local / international community (Environment)	Impact on the lives of local residents and indigenous people at underwriters, investors, and contractors	3	4
	Underwriting/investment and loan companies, forced labor/child labor/underwriting/investment and loan companies, freedom of residence and relocation/underwriting/investment and loan companies, and conflict/inhumane acts at contractors	2	4