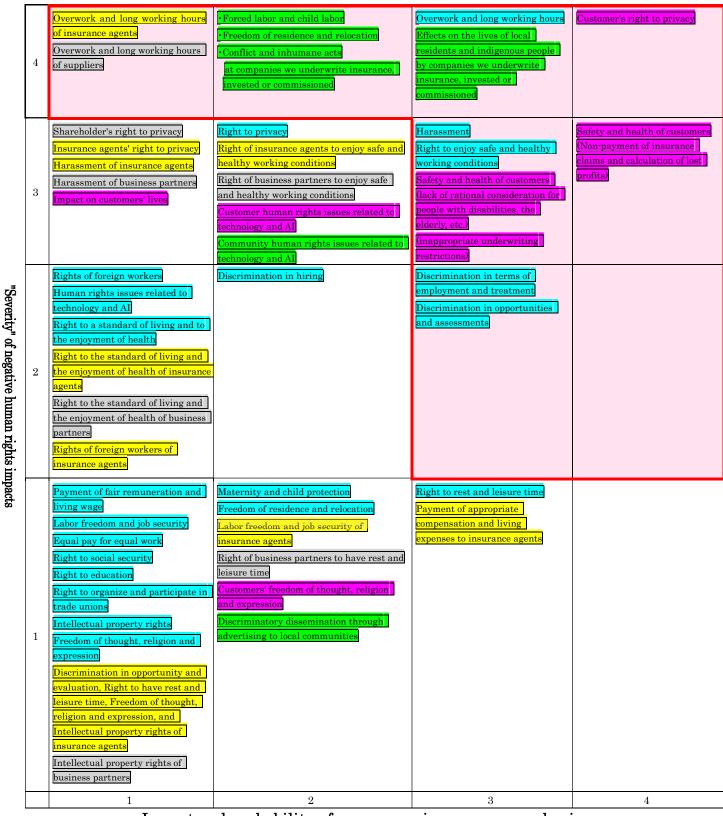
Risk Mapping (Result of Human Rights Impact Assessment) FY2021



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 |