

Risk Mapping (Result of Human Rights Impact Assessment) FY2023

Revised on March 2024

Severity of negative rights impacts	4	Overwork and long working hours: Agents, Suppliers	Forced labor and child labor, Freedom of residence and relocations, Conflict and inhumane acts at companies we underwrite insurance, invested or commissioned: Local/International community (environment)	Overwork and long working hours Effects on the lives of local residents and indigenous people by companies we underwrite, invested of commissioned	Rights to Privacy: Customers
	3	Rights to Privacy: Agents, Suppliers Harassment: Agents, Suppliers Impact on customers' lives	Rights to Privacy Rights of insurance agents to enjoy safe and healthy working conditions Rights of business partners to enjoy safe and healthy working conditions Customer human rights issues related to technology and AI <u>Discrimination in hiring</u> <u>Rights of foreign workers</u>	Harassments Rights to enjoy safe and healthy working conditions Safety and health of customers (lack of rational consideration for people with disabilities, the elderly, etc.) (Inappropriate underwriting restrictions) <u>Discrimination in terms of employment and treatment</u> <u>Discrimination in opportunities and assessments</u>	Safety and health of customers (non payment of insurance claims and calculation of loss profits)
	2	Human rights issues related to technology and AI Rights to a standard of living and to the enjoyment of health: Agents, Suppliers	<u>Rights of foreign workers of insurance agents</u>		
	1	Payment of fair remuneration and living wage Labor freedom and job security Equal pay for equal work, Rights to social security, Rights to education, Intellectual property rights, Freedom of thought, religion and expression Discrimination in opportunity and evaluation, Rights to have rest and leisure time, Freedom of thought, religion and expression and Intellectual property rights: Agents Intellectual property rights of business partners	Maternity and child protection Freedom of residence and relocations <u>Rights to organize and participate in trade unions</u> Labor freedom and job security: Agents Rights to have rest and leisure time: Suppliers Freedom of thought, religion and expression: Customers Discriminatory dissemination through advertising to local communities	Rights to rest and leisure time Payment of appropriate compensation and living expense to insurance agents <div style="border: 2px solid blue; padding: 5px; margin-top: 10px;">In red color : Risk evaluated in higher criteria due to the revision</div>	
		1	2	3	4

Impact and probability in our company business

Stakeholders	Priority issues to be addressed in human rights initiatives	possibility of occurrence • degree of influence	Severity
Employee	Overwork and long working hours	Consideration for employee health and a workplace environment free of discrimination.	3
	Entitlement to safe and healthy working conditions/harassment		3
	Discrimination in terms and conditions of employment and treatment/Discrimination in opportunities and evaluations		3
Customers	Right to privacy	Fair and impartial customer service	4
	Consumer safety and health (Non-payment of insurance claims and calculation of lost profits) [*]		4
	Consumer Safety and Health (Lack of Reasonable Consideration for Persons with Disabilities, Elderly People, etc.)/Consumer Safety and Health (Inappropriate Underwriting Restrictions)		3
Insurance Agents / Suppliers	Overwork and long working hours	Consideration of human rights measures by underwriters, investors and external contractors	1
Local / international community (Environment)	Impact on the lives of local residents and indigenous people at underwriters, investors, and contractors		3
	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