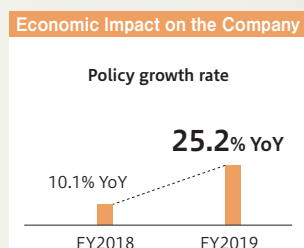


## Solution-driving CSV Initiative Cases

Deal with new risks

### Products to address cyber risk

Provide support for cybersecurity countermeasures and compensation in preparation for damages resulting from the unlikely event of a cyberattack

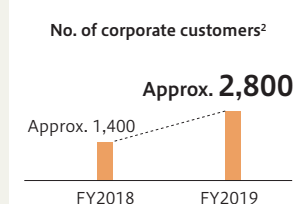
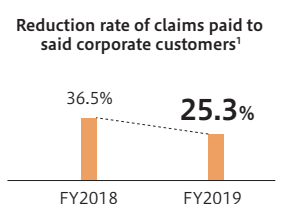


Safer mobility society

### Telematics-based safe driving support services

Provide services that support safe driving based on telematics technology for corporate customers

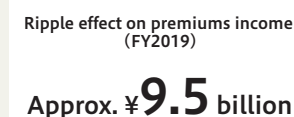
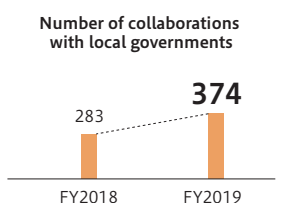
1. Comparison of claims payments before and after introduction of "Sasaeru NAVI"
2. Number of companies that have introduced "Smart Navi," "F-Drive" and "Sasaeru NAVI (including Lite)"



Resilient community development

### Regional revitalization initiatives in collaboration with local governments

Provide products and services that solve regional social issues in cooperation with local governments

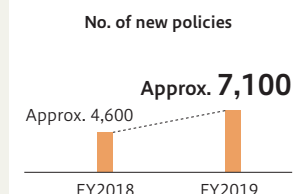
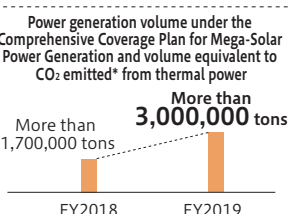


Climate change mitigation and adaptation

### Comprehensive Coverage Plan for Mega-Solar Power Generation

The provision of combined insurance and derivative compensation products to mega-solar operators

\*Calculation based on national average power generation results from NEDO solar field test and the default values of emission factors by electric utility.

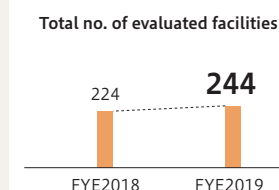
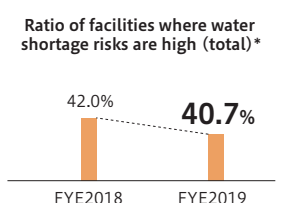


Improve the sustainability of natural capital

### Simplified evaluations of water-related risks

Assess flooding, drought and other water resource risks at business locations, and support business from the perspective of risk management

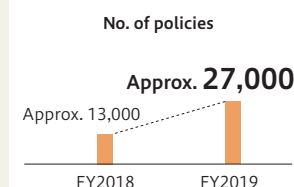
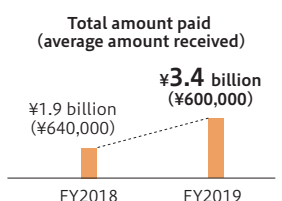
\*Facilities with a water stress value (ratio of water intake accounted by annual water supply volume) above 40%



Support "good health and longevity"

### Tontine annuities that support future asset formation

A foreign-currency-denominated individual annuity insurance that meets the "usage" needs of customers who receive a greater amount of annuity the longer they live



Work toward the realization of "leaving no one behind"

### Dementia "Kobe Model"

Accident relief program linked to dementia regulations. Three-pronged scheme consisting of insurance, early screening and accident prevention

1. Total number of applicants from the start (January 28, 2019) of the program (preliminary results as of March 31, 2020)
2. Approximate cost (FY2019-FY2021) of the "Kobe Model"

