

**Products and services that contribute to sustainability**

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# Products and services that contribute to sustainability

The MS&AD Insurance Group provides products and services to support the industries required to realize a sustainable society. We are promoting creating shared values with society, including the discovery and prevention of risks. It is necessary to take integrated approaches to the 17 Sustainable Development Goals (SDGs) as the limited natural environment of the earth and social and economic issues closely related. The MS&AD Insurance Group analyzes our contributions to the sustainability of society and the impacts on our long-term growth from the areas of the Environmental (E), society (S), and corporate governance (G). Based on the three priority issues we have extracted, we are contributing to the achievement of the SDGs through risk consulting services, insurance and other services for safety and peace of mind from a multifaceted perspective centered on sustainability.

- > Products and services related to Symbiosis with the Global Environment (Planetary Health)
- > Products and services related to Safe and Secure Society (Resilience)
- > Products and services related to Happiness of diverse people (Well-being)

## Symbiosis with the Global Environment (Planetary Health)

### [Major relevant SDGs]

- Goal 6: Clean water and sanitation
- Goal 7: Affordable and clean energy
- Goal 11: Sustainable cities and communities
- Goal 13: Climate action
- Goal 14: Life below water
- Goal 15: Life on land



Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Helping companies to reduce carbon emissions	Service to Support Decarbonization	Provision of all kinds of support in a one-stop package for businesses of any size in any industry, such as introductory seminars on decarbonization, support for calculating carbon emissions, and development of strategies for reducing emissions	MSI, ADI, InterRisk
Helping companies to reduce carbon emissions	On-site solar power installation program "Roof Plus" for small and medium-sized enterprises	Development and provision of Roof Plus services to promote the adoption of on-site solar power	ADI
Helping companies to reduce carbon emissions	"Carbon Neutral Support Agreement" for corporate fire insurance	Commercial fire insurance endorsement for additional installation costs that will lead to emission reduction in the course of repair of damaged properties	MSI, ADI
Helping to create a net-zero society	Endorsement for cost of replacement with electric vehicles, etc.	Coverage for costs incurred when replacing an insured gasoline-powered vehicle with an EV, etc. due to an accident	MSI, ADI
Helping to create a net-zero society	Provision of Service for calculating and visualizing GHG emissions (Telematics Automobile Insurance)	Provision of a new service for visualizing CO <sub>2</sub> emissions reduction through safe driving, using a unique algorithm, targeting policyholders of Telematics Automobile Insurance	ADI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Promoting reduction of CO <sub>2</sub> emissions (reducing impact on the environment) with alternative energy	Comprehensive coverage plan for mega-solar farm products	Comprehensive coverage of risks faced by renewable energy producers	MSI, ADI
Contributing to the promotion of the renewable energy business and realization of decarbonization	Imbalance risk compensation insurance for renewable energy producers/aggregators	Coverage of losses sustained by renewable energy producers, etc. due to imbalance between their generation plans and actual amounts of generated energy as a result of climatic changes, generation equipment failure, etc., targeting renewable energy producers	MSI
Contributing to wide development and promotion of renewable energy business and realization of decarbonization	Insurance package for PPA business operators	Provision of "Insurance Package for PPA Business Operators" to cover not only the risk of damage to power generation facilities but also the risk of having to procure alternative sources of renewable energy and environmental value due to such damage, with the aim of promoting spread of the "PPA model," which is being introduced as one of the renewable energy procurement methods	ADI
Helping to create a net-zero society	Environmental Pollution Liability Insurance for CCS Operators	Contributing to realization of net-zero emissions through providing an insurance that covers the risk of damage related to CCS projects, for which demonstration experiments are progressing for commercialization	MSI
Helping to create a net-zero society	J-Credit Compensation Insurance	Development and sale of J-Credit Compensation Insurance for operators and managers of program-based projects under the J-Credit scheme, while supporting regional decarbonization efforts, thereby helping to realize a net-zero society	MSI
Helping companies to reduce carbon emissions	Personal Fire Insurance: Building Energy Efficiency Cost Rider	Development and sale of a Building Energy Efficiency Cost Rider, which covers additional costs needed to meet energy efficiency standards when rebuilding a home that has been completely burned or destroyed	MSI, ADI
Helping companies to reduce carbon emissions	Brokerage services for GHG emissions trading	Provision of services for clients with an overview of GHG emission trading and how it can be utilized to help companies looking to purchase GHG emission credits and facilitate seamless signing of emissions trading agreements between the client and renewable energy businesses, thereby helping them to achieve net-zero	ADI
Promoting reduction of CO <sub>2</sub> emissions (reducing environmental burdens) with alternative energy	Comprehensive offshore wind power generation system coverage	Comprehensive coverage of risks faced by renewable energy producers	MSI, InterRisk
Stabilizing company earnings by avoiding and mitigating losses incurred by abnormal weather and weather instability. Contributing to sustainable business activities	Weather derivatives	A financial derivative that covers damage caused by extreme weather. U.S. subsidiary, MSI Guaranteed Weather, is actively engaged in global sales of weather derivatives, with a focus on Japanese companies operating overseas	MSI, ADI
Stabilizing company earnings through avoidance and/or mitigation of losses incurred due to abnormal weather and weather instability. Contributing to sustainable business activities	Weather index insurance platform for farmers	Development of a dedicated platform that enables customers to obtain online quotes in real time on weather index insurance, and launch of the insurance to farmers in Australia.	MSI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Assessing and analyzing climate change risks	Climate change risk analysis service	Provision of services that support our clients in building a climate change governance structure, performing scenario analysis, and developing a climate strategy in accordance with the TCFD's Final Recommendations through assessment and analysis of such risks of which companies need to be aware	InterRisk
Assessing and analyzing climate change risks	LaRC flood risk analysis service	<p>Launch of "Large-Scale Assessment of Flood Risks Due to Climate Change (LaRC-Flood®)" project in collaboration with the University of Tokyo, Shibaura Institute of Technology</p> <p>Realization of highly accurate estimation of inundation depth distributions based on the effects of climate change, with support from the New Energy and Industrial Technology Development Organization (NEDO), a national research and development agency</p> <p>Launch of the distributions made available free of charge as a global-scale flood hazard map, together with a new consulting service utilizing that hazard map, which enable[d][s]. quantitative impact assessments on a global basis and supports identification of physical risks in the event that climate change is actualized.</p>	InterRisk
Assessing and analyzing climate change risks	Climate change risk and flood risk assessment platform: Flood Risk Finder	Platform in place for companies expanding into regions lacking flood hazard maps or those seeking a global understanding of future flood risks to gain a comprehensive view of both current and future flood risks, to help mitigate climate change risks for society at large	InterRisk
Improvement of sustainability of natural capital	Eco insurance policies/Web clauses	A system that enables policyholders to view their policy certificates and policy clauses on the websites	MSI, ADI, Mitsui Direct General, MSI Aioi Life, MSI Primary Life
Supporting environmentally conscious business activities	Support for nature-related risk analysis in line with TNFD	Support for conducting scoping of analysis targets, analyzing priority regions (including value chains), and dependencies and impacts, and for considering business risks/opportunities and disclosing information based on the results thereof, in line with the guidance of the Taskforce on Nature-Related Financial Disclosures (TNFD)	InterRisk
Contributing to preservation and restoration of natural capital and biodiversity	Corporate support through FANPS	Through the Financial Alliance for Nature-Positive Solutions (FANPS) established by four financial institution groups, support is provided for companies committed to complying with the recommendations of the Taskforce on Nature-related Financial Disclosures (TNFD), as well as a catalog of solutions that can help companies become nature positive	Group-wide
Supporting environmentally conscious business activities	Biodiversity-conscious land-use consulting	Services that support companies' activities to preserve biodiversity and assess biodiversity risks in business activities	InterRisk
Contributing to preservation and restoration of natural capital and biodiversity	Supporting reduction of roadkill incidents	Installation of an alert function in dedicated dashcams for automobile insurance in order to prevent the occurrence of automobile accidents rank high as a cause of death for rare species of animals (roadkill) and donations based on sales to organizations, including those working on protection of rare animals and reduction of roadkill incidents	MSI, ADI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Contributing to preservation and restoration of natural capital and biodiversity	Endorsement for Compensation of Additional Costs for Responses to Marine Contamination	Coverage of costs of such actions as preservation and restoration of damage to the natural environment, which vessel operators voluntarily carry out at times of marine accidents	MSI
Contributing to preservation and restoration of natural capital and biodiversity	Endorsement for Extended Compensation for Contamination Damage	Coverage of a wide range of risks including liability for damages and expenses of contamination clean-up arising out of unexpected and sudden outflow of contaminants from various facilities, such as a factory	MSI, ADI
Contributing to preservation and restoration of natural capital and biodiversity	Providing coverage of reforestation expenses, etc.	Coverage of expenses necessary for reforestation of forests damaged by fire, etc., which have been outside the coverage of conventional forest fire insurance	MSI, ADI
Contributing to preservation and restoration of natural capital and biodiversity	Corporate Green Spaces Support Package	Provision of insurance products/related services that package “Surugadai Green Space Inspection Guide,” “Corporate Green Space Consulting Service,” and “Corporate Green Space Insurance” to support corporate green space initiatives in consideration of natural capital and biodiversity	MSI, InterRisk
Contributing to preservation and restoration of natural capital and biodiversity	Liability insurance for “Noyaki (Open Burning)”	Ensuring safety and security through coverage of damage related to the spread of fire to other property for Noyaki (open burning), which is carried out in Aso for the purposes of maintaining and restoring grasslands, conserving biodiversity, storing carbon, and recharging downstream water sources	MSI
Contributing to preservation and restoration of natural capital and biodiversity	Provision of “no-burn insurance” (clothing recycling cost coverage)	The first of its kind in the industry, this rider compensates businesses for the additional costs incurred to recycle or upcycle clothing that has been damaged, which would typically end up as incinerated waste in Japan.	MSI
Helping to reduce environmental impact by going paperless	Electronic policy procedures	A system enabling customers to complete policy procedures on-screen via their smartphones, PC or tablet devices, and enabling agents to complete policy/change procedures on their own PC or tablet devices	MSI, ADI, Mitsui Direct General, MSI Aioi Life
Contributing to preservation and restoration of natural capital and biodiversity	Eco-mark automobile insurance	Automobile insurance with Eco-Mark certification through promotion of Eco-insurance policy and web policy clauses, provision of information for safe driving, and initiatives to reduce impact on the environment, such as encouraging the use of recycled automobile parts	MSI, ADI
Contributing to paperless procedure as well as convenience by allowing for inquiries regarding contract details and the checking of progress in the case of an accident, providing new applications and continuing procedures, etc.	Policyholder app (Mitsui Direct non-life insurance app)	The services of Mitsui Direct General Insurance are bundled in one app so that the “Strong and Tender” concept can be delivered to customers. Various inquiries and procedures for automobile insurance and special benefits and coupons become available. The “Smart Renewal” feature was launched in October 2020, making it easier for policyholders to renew their policies	Mitsui Direct General
Helping to create a net-zero society	Automobile insurance “EV charging equipment damage coverage special clause”	Coverage for damages to electric vehicle charging equipment and alternative charging costs incurred while the damaged equipment cannot be used	MSI
Helping to create a net-zero society	Endorsement for rental car costs at times of suspended operation of hydrogen stations, under Automobile insurance	Coverage of rental car cost incurred when an insured vehicle is regarded as inoperative due to halted operation of nearby hydrogen stations resulting from such coincidental reasons as “accident,” “failure,” “operator’s bankruptcy” and “operator’s withdrawal from business”	MSI
Helping to create a net-zero society	Net-zero emissions support	One-stop support for corporate net-zero initiatives at all stages, including introduction, strategy, and reduction, in collaboration with external organizations regardless of industry size	InterRisk

## Safe and Secure Society (Resilience)

### [Major relevant SDGs]

- Goal 1: No poverty
- Goal 2: Zero hunger
- Goal 3: Good health and well-being for all
- Goal 8: Decent work and economic growth
- Goal 9: Industry, Innovation and Infrastructure
- Goal 11: Sustainable cities and communities



Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Contributing to the stabilization of corporate management and supporting social development	Cybersecurity Insurance	Comprehensive coverage for risks such as those brought about by cyber-attacks. A line-up of various services, including risk assessment service and emergency service in the event of accidents, which contribute to prevention and minimization of losses, and to prompt restoration of services	MSI, ADI
Supporting cyber risk measures taken by companies	Cyber risk consulting	Provision to companies of a one-stop support for development of a system to multilaterally assess cyber risks and protect against them in a multi-layered manner, including a menu of services corresponding to each phase of "organizational system development," "risk identification," "protection," "detection," and "responses/restoration"	InterRisk
Contributing to the spread of telework, promoting the creation of social value through the realization of a work-life balance and contributing not only to the prevention of the spread of COVID-19 infections but also to the diversification of working styles in post-pandemic	Comprehensive Telecommuting Coverage Plan	Coverage for various kinds of risks of companies promoting teleworking, which widely covers liability for information leakage due to cyber attacks and liability caused by labor management of employees	MSI, ADI
Contributing to the development of educational ICT environments	GIGA school concept compensation plan for sales operators	Provision of a plan to cover the risk of companies selling laptops and tablets to local governments to realize the GIGA School Concept	MSI, ADI
Promoting career development for women while addressing Japan's declining birthrate	Egg freezing insurance	Development and provision of a dedicated insurance to cover costs for egg freezing and cryogenic storage to help expand women's options and opportunities while also offering peace of mind	MSI
Aiming to create a safe and secure environment for generative AI usage, thereby fostering new innovations	"Generative AI Insurance" covering AI Risks	Coverage for various expenses that might be incurred by a company in the event risk materialization relating to generative AI use, including intellectual property infringement and data breaches	ADI
Providing solutions to mitigate risks arising in the new space domain	Developed the world's first "Lunar Insurance" to cover risks arising out of navigation to and landing on the Moon	Coverage for risks from launch to landing on the Moon in lunar-related business activity, which is expected to expand in the future	MSI



Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Covering performance cancellation risks associated with streaming delivery	Streaming Event Cancellation Insurance	Coverage targeting providers of streaming delivery services for risks such as refunding of fees due to delivery failure caused by equipment defects in the streaming of online concerts, online sporting events, online tours, etc.	MSI, ADI
Covering damage due to unauthorized access	Dedicated Insurance Coverage for NFT Art	Coverage targeting exhibitors of digital artworks for damage sustained when their owner information is falsified through unauthorized access by a third party	MSI
Development of new insurance products and services which will support economic activities in the virtual space, "metaverse"	Services through utilizing metaverse	Development of "Future Design Metaverse," and provision of content to enable cooperative consideration of a potential future energy system through Avatar (Mitsui Sumitomo Insurance) Start of development of metaverse in Fortnite and support activities for creators aimed at establishment of insurance products/services/customer contact points prior to the creation of a new economic zone (Aioi Nissay Dowa Insurance)	MSI, ADI
Development of new insurance products and services which will support economic activities in the virtual space, "metaverse"	Exclusive package insurance for metaverse	Coverage for three risks such as cyber attacks/information leakage, Fraud occurring in metaverse and cancellation of events in metaverse	ADI
Supporting disaster prevention and mitigation in local communities	Loss prevention and reduction system for local governments "Loss Prevention Dashboard"	Provision of support for disaster prevention and mitigation measures in local communities to help protect the lives and property of residents through central visualization of real-time weather data in relation to disaster risks, flood forecast data for 30 or more hours ahead, and AI-based estimation of post-occurrence damage.	MSI, InterRisk
Supporting the early identification of the scale of damage and rapid rescue and support activities in the event of a disaster	Real-time damage forecasting website cmap.dev	As part of a joint research project with Aon Group Japan Co., Ltd., and Yokohama National University, we have established a system for forecasting, by municipality, the number of buildings likely to be damaged and the damage rate due to typhoons, heavy rains, and earthquakes. This information is available free-of-charge on the website and in app. Information, including SNS information on weather, damage and lifelines, and information on evacuation site locations is also available free of charge on the website. In addition to the functions of the website, the application allows users to receive push notifications of emergency information in the event of a disaster, and to view and post various types of risk information surrounding their daily lives.	ADI
Supporting early disaster assessment and preparedness	Personalized disaster alerts	An AI-powered service designed for individual policyholders to calculate the natural disaster risks for insured properties and which sends out early alerts and disaster preparedness advice to customers deemed to be at heightened risk	MSI
Supporting early disaster assessment and preparedness	Hailstorm alerts	A service using mobile text messaging (SMS) to send customers hail forecast information, which is typically not covered by standard disaster alerts, along with preventive advice	MSI
Supporting establishment of a scheme which enables rapid evacuation of persons requiring support in the event of disasters	Evacuation insurance plan	A plan consisting of summarized effective measures for supporting a local public body in establishing an evacuation scheme, which we have prepared utilizing the knowledge and know-how acquired through validation of specific risks and measures related to resident evacuation in the event of disasters	ADI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Supporting corporate risk measures in the event of a natural disaster	Natural disaster hazard information survey	Service to diagnosing the location risks for corporate facilities by collecting and organizing hazard information based on comprehensive surveys on earthquakes, wind and water disasters, volcanic eruptions, lightning strikes, snow accumulation, and more	InterRisk
Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in the event of a disaster such as river flooding, inundation of inland waters or storm surges	Flood disaster countermeasure support service	Risk assessments for river flooding, inundation of inland waters, and storm surges, and formulating damage prevention plan, mitigation measures and BCPs against flood disaster	InterRisk
Supporting the prevention of sediment disasters by identifying the risk of slope failures at business and planned sites	Sediment-related disaster risk diagnosis	Simulation risk assessments of sediment-related disasters (debris flows, landslides, etc.) at individual sites based on "largest recorded" and "potential largest" rainfall scenarios	InterRisk
In order to reduce damage caused by strong winds, utilized for examining measures for buildings and outdoor equipment that should be taken daily.	Wind disaster risk diagnosis	Preparation of a 3D model through using 3D CAD based on drawings and exterior photographs and submission of a report including visualized wind load on a building and wind flow during strong winds, with the surrounding terrain and buildings taken into consideration	InterRisk
Supporting companies in their loss prevention responses at times when damage due to typhoon, heavy rain, etc. is anticipated	Flood risk information integrated confirmation system (Sui Search)	Providing a website that enables the acquisition of various types of information related to water disasters at multiple sites either "in summary" or "in real time" and the automatic determination of the timing of various responses and decisions (= alert stage judgments)	InterRisk
Supporting the development of a business continuity plan (BCP) assuming volcanic eruptions	Volcanic eruption measures service	Launch of a service for comprehensively supporting identification of risks relating to volcanic eruption, emergency responses, business continuity measures, training in normal times, etc., in line with the 2021 revision of the Hazard Map of Mt. Fuji, which had not been revised for about seven years	InterRisk
Helping to build resilient communities prepared for disasters	Development of a neighborhood flooding prediction system	Provision of flood activity simulation based on rainfall forecast data from the Japan Meteorological Agency to predict neighborhood flood locations and floodwater levels	MSI
Preventing and mitigating damages caused by natural disasters	Weather information alert service	Email alerts when forecasts of rainfall, wind speed, or snowfall at monitored locations exceed threshold, or when lightning is observed within a threshold distance	MSI
Supporting loss prevention and mitigation for companies during emergencies	Natural disaster response support service	Development of the Natural Disaster Response Support Service, a digital solution to help companies with multiple locations to carry out swift and appropriate initial response in the event of a natural disaster	InterRisk
Supporting disaster prevention and mitigation in local communities	Evacuation support insurance for supporters/persons requiring support	Provision of insurance products to cover provision of compensation for accidents to persons requiring support during evacuation activities, etc. based on individual evacuation plans that compile information on such persons and evacuation methods, as well as injuries to supporters or persons requiring support during evacuation support activities.	MSI
Ensuring rapid support for local communities following disasters	Damage assessment planning support service for local governments	Provision of estimated damage counts and templates for post-disaster survey plans to help local governments to automatically estimate the number of damage cases and determine survey needs after an earthquake of flood and support effective post-disaster survey planning	InterRisk



Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Supporting disaster prevention and mitigation in local communities	Endorsement for lump-sum payment in the event of evacuation due to specific emergency disasters, etc.	Endorsement for a lump-sum payment in the event of the need to relocate to an evacuation shelter, etc. due to a disaster of a certain size or greater, such as being designated as a specified emergency disaster area, regardless of whether or not there is damage to the insured object.	ADI
Supporting disaster prevention and mitigation in local communities	Preparing against natural disasters	In response to growing customer interest in flood and earthquake compensation due to the more frequent occurrence of natural disasters in recent years, promotion of initiatives to remind customers of the importance of “being prepared,” before a disaster occurs.	MSI, ADI
Supporting loss prevention and mitigation for companies	ResiRead: BCP development subscription service for small and medium enterprises	The first service of its kind in the world to provide long-term support for small and medium-sized enterprises to develop business continuity plan (BCP) initiatives independently	InterRisk
Helping to rebuild the lives of those affected by earthquake and the early recovery of areas hit by earthquakes	Earthquake insurance	Coverage for losses to buildings and household goods caused by fires, damage, being buried, or being washed away as a result of earthquakes, volcanic eruptions, or tsunami	MSI, ADI
Supporting safe and secure behavior in the event of a large-scale natural disaster	Smartphone app: Smartphone Disaster Navigator	A smartphone app to identify user’s current location using GPS and to display information regarding nearby evacuation shelters and hazards on a map. The camera function displays directions to the user’s home or nearby evacuation center on a landscape screen for safer evacuation. Disaster prevention information for the user’s current location is also sent out in real-time by push notifications. Available in English, Chinese (traditional and simplified), Korean, Vietnamese, Tagalog, and Portuguese, except for some features	MSI, ADI
Supporting loss prevention and mitigation for companies	DX solutions package	A package of effective solutions and insurance coverage that supports companies in the areas of accident prevention and damage minimization, to help prevent and mitigate accidents and build a sustainable business environment	MSI Aioi Life
Supporting loss prevention and mitigation for companies	Corporate fire insurance with incident reoccurrence prevention cost rider	Launch of a product to cover costs incurred by customers for actions to prevent the reoccurrence of large-scale incidents, such as fires or explosions, on company premises, thereby supporting their proactive efforts for reoccurrence prevention	MSI, ADI
Supporting loss prevention and mitigation for companies	Safety status sharing system “Anpiler”	Launch of safety confirmation system that helps companies check whether all employees are safe in the event of a sudden disaster, which is also useful for regular disaster preparedness drills	MSI Aioi Life
Supporting local disaster prevention and mitigation through utilization of DX	Provision of applications that support safe driving	Provision of various menus (applications, services, etc.) leading to safety and peace of mind through utilizing telematics technology	MSI, ADI, Mitsui Direct General, InterRisk
Contributing to creation of safe and secure communities through preventing traffic accidents by providing “safe driving incentives (discounts)” and “safe and secure services.”	TOUGH Connected Automobile Insurance	Automobile insurance with a reasonable insurance premium calculated in consideration of the distance traveled and discounts based on safe driving scores, using the most advanced telematics technology, which is applied for connected cars that meet certain requirements	ADI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Helping to prevent traffic accidents and supporting safe driving	GK Mimamoru (Dashcam-based) Automobile Insurance, TOUGH Mimamoru Automobile Insurance, Tsuyokute Yasashii (Tsuyoyasa) Automobile Insurance Rescue Dashcam (Dashcam Optional Policy)	Automobile Insurance with the concept of “supporting customers’ safe driving and monitoring driving behavior” by utilizing the latest telematics technology. In addition to analyzing the driving data from the insured vehicle to provide driving assessments, there are a wide range of alert services to support safe driving. In the event of an accident, a dedicated operator will contact the driver to confirm their safety and provide initial response advice.	MSI, ADI, Mitsui Direct General
Contributing to creation of safe and secure communities through preventing traffic accidents by providing “safe driving incentives (discounts)” and “safe and secure services.”	TOUGH Mimamoru Automobile Insurance plus (dashcam-based)/TOUGH Mimamoru Automobile Insurance plus S/TOUGH Mimamoru automobile insurance Next	Automobile insurance that reflects the degree of safe driving in insurance premiums based on driving data obtained from a dedicated dash cam/simplified vehicle-mounted device/smartphone	ADI
Helping to prevent serious accidents by detecting and alerting in the case of dangerous driving behavior (dozing off, not paying attention or talking on the phone) using a driver-facing camera, in addition to supporting safe driving efforts by companies	“F-Dora” drive recorder telematics service for fleet policy holders	A service from Mitsui Sumitomo Insurance that offers three types of support — accident/emergency assistance, accident prevention measures, and fleet management — through a unique, dedicated dashcam and the industry’s first driver-facing camera. Additionally, the service is compliant with revised legislation by providing features like tailgating detection and driver alcohol level sensing.	MSI
Supporting corporate safe driving initiatives to address the societal issue of distracted driving	Four Safety – Support service preventing the use of mobile phones while driving	A smartphone application, by plugging a designated terminal into the automobile’s cigarette lighter socket, automatically controlling a smartphone (including telephone and apps) once a certain speed (10kph) is exceeded. Administrators can check whether smartphones have been controlled and driving patterns, such as sudden acceleration or deceleration, for each employee through a dedicated website.	MSI
Enabling local governments to reduce their workloads in investigation and improve efficiency in the administrative work of issuing disaster victim certificates and realizing prompt restoration of disaster victims’ living situations through receipt of assistance under various support programs, such as disaster sympathy money and tax reductions/exemptions.	Support for rebuilding the lives of disaster victims	In light of increased severity and frequency of natural disasters, provision of a service to help local governments take actions in relation to the victims’ life reconstruction support system in the event of a flood disaster; in particular, prompt issuing of disaster certificates and working efficiently to deliver the certificates in order to support early resettlement for disaster victims.	MSI, ADI, InterRisk
Helping to ensure continuity and early recovery of core business while minimizing damage to a company’s business assets in an emergency	Supporting the establishment of Business continuity management system (BCMS)	A service to support the establishment of a system that ensures the resumption of operations within a target time frame in the event that business activities are suspended due to a large earthquake, infectious disease, or other reasons, and the formulation of business continuity plans (BCP)	InterRisk
Helping to ensure continuity and early recovery of core business while minimizing damage to a company’s business assets in the case of an emergency	Proposal of business continuity plans (BCP)	Holding of seminars and other events to help companies formulate BCPs that allow them to rapidly restore and continue their business operations, even after natural disasters or unexpected accidents occur	MSI, ADI, InterRisk

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Enabling early estimation of potential damage at company and partner or investment locations, thereby supporting the company's business continuity efforts	Pre- and post-natural disaster damage estimation service	A service developed to estimate damage costs for corporate locations, such as stores, based on observed data following an earthquake or typhoon (high wind) event* * In the case of typhoon- or high wind-related damages, an analysis is conducted in advance for each location based on forecast information.	InterRisk
Disaster support in cooperation with local governments	Endorsement covering emergency evacuation of vehicles in the event of disasters	Coverage for the costs incurred by companies in evacuating their vehicles when evacuation information has been issued by local governments in relation to a natural disaster	ADI
Supporting enhancement of local communities' disaster prevention capabilities	Coverage for traffic accidents involving fire brigade members, etc. engaged in firefighting activities	Coverage for private vehicles, etc. of fire brigade members, etc. used in fire-fighting activities against traffic accidents involving those vehicles during such activities	MSI
Supporting the SDG activities of municipalities, commerce organizations, regional financial institutions, and SMEs	Platform Clover	Provision of an online SDGs platform helping local governments, chambers of commerce, regional financial institutions, and small and medium enterprises to promote their SDG initiatives, thereby helping them work together to create a sustainable society	MSI, ADI, InterRisk
Supporting regional revitalization initiatives of local governments	Regional revitalization support site	Establishment of a website to help local governments support regional revitalization initiatives and dissemination of information on such initiatives carried out by each local government, and to provide useful information for local governments online	ADI
Contributing to regional revitalization through addressing unoccupied house issues	Regional issue resolution through provision of "Unoccupied House Package"	Provision of products and services that will promote distribution and utilization of unoccupied houses in partnership with operators of platforms which connect house owners, businesses, and local governments with the aim of promoting regional revitalization through addressing issues relating to unoccupied houses	ADI
Supporting optimization of operations of local governments through DX promotion	Support for optimization of road inspection and management services through automatic detection of road damage using AI analysis "DORA-RECO (Dashcam) Road Manager"	Automatic detection of road damage through AI analysis of data collected from dashcams owned by Mitsui Sumitomo Insurance, thereby realizing optimization of conventional road patrols carried out by visual checking.	MSI
Supporting farmers through DX promotion	U-Medical Support for veterinarians and livestock farmers	Provision of U-Medical Support, a service to digitally support communications between veterinarians and farmers for the diagnosis and treatment of cattle	MSI
Supporting resolution of social issues through DX promotion	Provision of automobile insurance for self-driving vehicles utilizing electromagnetic induction lanes	Provision of low-cost automobile insurance for self-driving vehicles that use electromagnetic induction lanes, which are expected to be a new means of transport in depopulated areas with aging populations, and in other areas.	ADI
Supporting resolution of issues particular to an aging society	Development of an accident relief system linked to dementia ordinances (dementia "Kobe Model")	Development of comprehensive three-pronged coverage scheme for dementia: (1) Accident relief, (2) System expansion, and (3) Prevention of accidents under entrustment with the administration of the accident relief system linked to Kobe's dementia ordinances	MSI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Supporting resolution of issues particular to an aging society	Provision of easy-to-understand information	In addition to utilization of personal computers and smartphones, adoption of procedures with due consideration given to the needs of the elderly and people with disabilities and eye-friendly, easily readable fonts (Universal Design Font, etc.) for use in brochures for our primary products, provision of information using easy-to-understand language, figures, and illustrations, as well as provision of sign language, interpretation services in 17 languages, and translation services in 12 languages.	Each group company
Supporting resolution of issues particular to an aging society	Introduction of Heartful Line Service	Introduction of the Heartful Line Service for customers aged 80 years and older, which, when they phone the call center, connects directly to the operator without going through the voice guidance	MSI Primary Life
Supporting resolution of issues particular to an aging society	Endorsement for social contribution	Joint development with Sumitomo Mitsui Banking Corporation of Endorsement for Social Contribution, which enables designated public interest groups to be appointed as beneficiaries of insurance claims, in response to customers' wide range of values in relation to asset inheritance, such as goodwill through contributing to society by donating their assets	MSI Primary Life
Helping to enrich customers' lives	One-day Leisure Insurance	Leisure insurance providing only the required coverage only when needed	MSI
Ensuring safety and security for of e-commerce users	Embedded online insurance enrollment	A platform designed to integrate the Group's online insurance sales platform with the online platforms of other service providers for seamless sales of Group insurance products to users of services offered by other providers	MSI
Promoting the reduction of accidents caused by uninsured vehicles	One-day Insurance/One-day Supporter	Automobile insurance for rent vehicles that is available in daily increments	MSI, ADI
Helping to solve issues unique to car sharing that conventional vehicle insurance cannot afford	Automobile insurance for car share platforms	Coverage for damage caused by non-return in car sharing	MSI, ADI
Helping to prevent traffic accidents and supporting safe driving	Smartphone app: Suma-Ho Driving Ability Diagnosis	Service providing analysis of driving skill characteristics, dash cam, eco drive diagnosis, and other services	MSI
Helping to prevent traffic accidents and supporting safe driving	Automobile risk management service	Effective programs and solutions to prevent and reduce accidents	InterRisk
Helping to prevent traffic accidents and supporting safe driving	Transportation safety management seminar	Seminars on accident prevention and reduction for automobile transportation companies certified as an implementing organization by the Ministry of Land, Infrastructure, Transport and Tourism	InterRisk
Supporting the construction of regional cooperation systems in the event of a disaster and supporting the wider use of electric vehicles by encouraging the effective use of electric vehicles (emergency power supply)	Automobile Insurance: Special endorsement for additional rental alternative car cost due to lending own electric vehicles based on a disaster support agreement	Coverage for rental car costs incurred when a business operator lends its electric vehicle, etc. to a local government (in line with any disaster support agreement) and needs to arrange a tentative	MSI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Supporting safe and secure behavior in the event of a large-scale natural disaster	Smartphone app: Suma-Ho Disaster Navigator	A smartphone app to identify user's current location using GPS and to display information regarding nearby evacuation shelters and hazards on a map. The camera function displays directions to the user's home or nearby evacuation center on a landscape screen for safer evacuation. Disaster prevention information for the user's current location is also sent out in real-time by push notifications. Available in English, Chinese (traditional and simplified), Korean, Vietnamese, Tagalog, and Portuguese, except for some features	MSI
Supporting early full-scale recovery of customer's businesses from damages caused by disasters by repairing damaged machineries and equipment, which previously had to be replaced with new ones	Repair service for damaged equipment	Service to dispatch experts to conduct a survey of contamination on buildings, machineries, and facilities damaged from fire smoke, soot and rust after fire or flooding etc., and conduct decontamination works	MSI
Helping to ensure continuity and early recovery of core business while minimizing damage to a company's business assets in the event of a disaster such as an earthquake or tsunami	Earthquake and tsunami risk management consulting	Support for the enhancement of countermeasures based on calculations of estimated damage amounts taking into account the effects of earthquakes and tsunamis, field surveys, etc	InterRisk
Supporting the development of overseas business	BCP development support services for international business	Supporting countermeasures in light of serious risks overseas, such as accidents and natural disasters	InterRisk
Since quotes for repair do not need to be submitted, insurance claims can be swiftly paid out helping customers to quickly rebuild their lives after a disaster.	Building damage calculation system using AI	A system whereby photos, simply sent from a smartphone or a PC, can be automatically analyzed using AI to detect damaged areas and instantly assess the amount of coverage	MSI, ADI
Facilitating the smooth operation of business activities overseas to support the stabilization of SMEs' business operations overseas and the development of local communities	Comprehensive global business coverage plan	Comprehensive coverage to cover risks related to overseas business expansion for small and medium-sized enterprises (SMEs)	MSI
Helping to expand overseas operations of small and medium-sized enterprises	Supporting companies in expanding overseas operations	Risk management services for small and medium-sized enterprises expanding their business overseas	MSI
Supporting new exports by SMEs and contributing to the sustainable development of Japan's agriculture, forestry and fisheries and food industries.	Export food insurance	Coverage for risks that occur when exporting food, such as spoilage and deteriorating quality due to accidents during transportation	MSI
Supporting prevention of work-related accidents and facility disasters	Consulting on occupational health and safety	Provision of training and consultation on occupational health and safety	InterRisk
Supporting prevention of work-related accidents and facility disasters	Consulting on development of safety culture	Provision of diagnosis of current status, and consultation toward development of a safety culture which supports and activates safety control	InterRisk
Supporting regional revitalization and solving social issues through the SDGs	Sustainable Development Goals (SDGs) promotion support services	Providing training and consulting services to assist companies in developing their strategies and strengthening their efforts toward the SDGs	InterRisk

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Helping to prevent and limit the spread of infection	Consulting on new infectious diseases such as new strains of influenza countermeasures	Consulting services to support customers in measures against new strains of influenza and other new infectious diseases from a variety of perspectives, including infection prevention, spread prevention, response to business partners, business continuity, and reputational damage	InterRisk
Providing a system to meet the need for non-person-to-person processing, which is increasing with the progress of digitalization	Solicitation system to be completed online	Introduction of “&LIFE e-Net,” an online enrollment system for workplace insurance that allows employees, members of organizations and groups, and certain agents to complete their applications independently.	MSI Aioi Life
Proposing labor due diligence risks during small-scale M&A.	Rep and Warranty insurance with labor due diligence service	Representation and warranty insurance for small businesses incorporating a labor due diligence service	ADI
Providing peace of mind to single elderly-person households as well as to policyholders/ family members in the event of hospitalization/ disaster	Family Eye (notification system for relatives)	A system in which any one relative of a policyholder is registered as an emergency contact in relation to matters regarding insurance policies. It enables our company or agents to contact the registered relative and ensure more reliable delivery of important notifications concerning insurance policies in an emergency, such as when we cannot contact the policyholder, or to share with the relative contract information, following completion of an identification procedure based on the registered information, in order to respond to the registered relative's inquiry	MSI, ADI, MSI Aioi Life



## Happiness of diverse people (Well-being)

### [Major relevant SDGs]

Goal 3: Good health and well-being for all

Goal 5: Gender Equality

Goal 8: Decent work and economic growth



Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Promoting health-focused and human capital-oriented management	Insurance premium discount rate for companies engaging in human capital management	Introduction of consulting services related to human capital management coupled with provision of coverage with risk-adjusted premiums to help small and medium-sized enterprises create a sound management environment	MSI, ADI
Helping customers to extend their healthy life expectancy	"CareWiz Toruto for Me," an AI-based health check service	A service for personal accident insurance policyholders to check their fall risk and immune function decline simply by using a smartphone to provide a speech sample or to capture a video of themselves walking	ADI
Supporting customers in creating a healthy future	MSA Care	Provision of support before and after illness, such as prevention/early detection of illness, prevention of serious illness/recurrence, and consultation regarding health, as "a set of services" In addition to providing life insurance coverage in the event of illness	MSI Aioi Life
Supporting health management on employee level and health and productivity management on corporate level	"KokoKara Diary" smartphone app	A smartphone app to measure stress levels, display calories burned from steps automatically measured, record meals, height, weight, sleep duration, check medical information, and more. We also provide a dedicated website for administrators that has features that include viewing employee life log data and sending health advice to the app. It also helps to promote communication among employees by hosting a health-related event using a feature to display a ranking of employees' steps	MSI, ADI, MSI Aioi Life
Supporting personal health management and corporate health-focused management	"HELPO" healthcare app for mental and physical well-being	A smartphone app designed to provide health support solutions for employees and support the management of small and medium-sized enterprises, to help enhance employee productivity and retention	MSI
Supporting health management on employee level and health and productivity management on corporate level	Promoting good health in collaboration with the University of Tokyo's Center Of Innovation	Launch of insurance products to support health and productivity management that combine consulting services with a health management app based on an AI-driven health risk forecasting model developed by Mitsui Sumitomo Insurance and Aioi Nissay Dowa Insurance in cooperation with the University of Tokyo  Provision of services for checking risks of MCI (Mild Cognitive Impairment) through use of an algorithm jointly developed by the University of Tokyo and MSI Aioi Life	MSI, ADI, MSI Aioi Life

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Helping to resolve issues specific to an aging society	Services for welfare and nursing care providers	Provision of products that offer compensation for various risks related to welfare/nursing care providers, which also covers consulting costs for prevention of accident recurrence and support for nursing care providers in establishing the BCPs and holding abuse prevention training sessions, which are obligatory for nursing facilities/offices.	ADI, InterRisk
Supporting corporate health and productivity management	Health and productivity management consulting services	Counseling and advice on issues related to the practice of health and productivity management and provision of information on the METI's system for certifying enterprises engaging in excellent health and productivity management	MSI, ADI, MSI Aioi Life, InterRisk
Contributing to stable corporate management and creating a comfortable working society	"Work and Nursing Care Dual Support Service for Companies"	Advice companies on identifying issues and the directions to be taken, based on the five initiatives described in the "Model for supporting work-life balance to prevent long-term care turnover" by the Ministry of Health, Labour and Welfare	ADI, InterRisk
Supporting corporate health and productivity management	Health Management Support Insurance	Provision of an insurance package that includes three functions: health management support services, loss of income coverage for employees who are unable to work due to injuries and/or illnesses, and tools for visualizing health risks for employees and helping to prevent disease through using the health management app, My Body Forecast, developed in conjunction with the University of Tokyo Center of Innovation	MSI, ADI, InterRisk
Supporting corporate health and productivity management	Mental Health Support Service for contact centers	A service for call centers, the turnover rates of which are said to be high due to an extreme level of work-related stress, which leads to rapid improvement of workplace conditions, etc. through facilitating timely identification of the occupational mental conditions of call center personnel	ADI
Supporting a rewarding second life	Smartphone-completed Asset-building/Management Type Life Insurance "AHARA"	Provision of a first-in-Japan variable annuity insurance, AHARA, which can be completed using just a smartphone, as a savings type asset-building product that meets the needs of customers who "want to start asset-building casually."	MSI Primary Life
Supporting a rich second life	Individual defined contribution pension plan (iDeCo)	A system in which an individual receives tax breaks while paying premiums and managing the funds themselves, and receives the funds as a lump sum or pension after the age of 60 in principle. Provided through financial institutions and agent	MSI, ADI, MSI Aioi Life, MSI Primary Life
Supporting a rich second life	"Fulfilling Tomorrow 2" existence protection oriented-type individual annuity insurance (with variable interest rate, level premium payment)	Flat payment-type individual annuity insurance. Customers pay a fixed amount of insurance premiums in Japanese yen every month, and then it is converted into a foreign currency and receive pensions based on the increased fund. Customers can take advantage of dollar cost averaging to reduce foreign exchange risk, and tontines, a system to increase pension funds by suppressing death protection cover then transfer that amount to the pension	MSI Primary Life
Supporting a rich second life	"Joy for Tomorrow 2" currency option-type existence protection oriented individual annuity insurance	Individual annuity insurance that uses tontine to support a rich second life with a focus on "100 years of life." "Joy for Tomorrow 2" features four courses that can be chosen according to the customer's funding needs: "Amount receivable oriented course," "Pre-pension benefit/whole life death protection course," "Fulfillment at maturity course" and "Target course"	MSI Primary Life

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Supporting a fulfilling “second life”	Currency-selective Special Whole Life Insurance such as “Yasashisa, Tsunagu 2”	A whole life insurance product which enables trouble-free transmission of assets to next generations by making the insured’s family the beneficiary of living benefits	MSI Primary Life
Providing solution to counter medical risks	&LIFE Cancer Insurance S Smart Select	Special fire insurance clause for the landlords covering the additional cost incurred when an elderly person dies alone in rental housing.	MSI Aioi Life
Helping to solve issues specific to an aging society	Fire Insurance products responding to aging society	Special fire insurance clause for the landlords covering the additional cost incurred when an elderly person dies alone in rental housing.	MSI, ADI
Supporting nursing care for customers and treasured members of their families	Nursing care health desk	Telephone consultation for customers who have purchased insurance regarding long-term care and dementia. Consultation by counselors with nursing qualifications, etc. regarding nursing care and dementia. Information is available on services tailored to the needs of customers, such as mental counseling for family members for nursing care, provision of information on specialized medical institutions for dementia, and telephone checks of cognitive functions	MSI Aioi Life
Supporting nursing care for customers and treasured members of their families	BPSD onset prediction services	Provision of BPSD onset prediction services that realize improvement of the QOL (Quality of Life) of elderly persons living at home and reduction of the burdens on families and nursing care personnel	MSI, MSI Aioi Life
Supporting the operations of micro entrepreneurs through insurance even in the event of an unforeseen occurrence such as an accident or disaster.	Insurance for small loans to micro-entrepreneurs (Philippines)	Micro-insurance for loans, in cooperation with BPI Direct Banko, which provides small loans to micro entrepreneurs. Available from the autumn of 2019	MSI
Contributing to the stability of the livelihood of indigenous people, many of whom are in poverty and in need of housing coverage and assistance	Exclusive fire insurance for indigenous people (Malaysia)	Development of a fire insurance specifically designed to cover the homes of indigenous people left behind in economically developing urban areas, through collaborating with EPIC Homes, a social enterprise working to improve the living conditions of indigenous people in Malaysia. By indemnifying indigenous people for housing, this product allows the indigenous people to stay living in peace, and at the same time, a support scheme is created that makes it easier for the sponsors recruited by EPIC Homes to participate, as there is no fear that the value of their donations will be lost in the event of a house fire	MSI
Contributing to expanded availability of insurance in areas where access to insurance coverage has traditionally been inconvenient	Smart offices (India)	Opening small offices equipped with insurance policy issuing machines (smart offices) in small- and medium-sized cities, towns and villages, where insurance penetration has lagged behind than metropolitan areas	MSI
Contributing to expanded availability of insurance in areas where access to insurance coverage has traditionally been inconvenient	Microinsurance (India)	Launch of microinsurance for loans in cooperation with a financial institution, which provides small loans to residents in areas where access to insurance has been inconvenient	MSI
Contributing to improving the lives of young persons in Japan, going forward	Financial literacy classes for students (Japan)	Implementation of classes to improve financial literacy for high school students following the April 2022 revision of the Civil Code that lowered age of adulthood from 20 to 18, through which we provided opportunities for students to learn life skills toward achieving an independent, secure and prosperous life, and contributed to improvement of living standards, going forward	MSI

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Improving customer convenience through use of digital technology	Services through digitization and AI utilization	Launch of MS1 Brain Remote through digitizing the whole insurance process, from solicitation through claims settlement Development and provision of support apps and services using AI in order to provide insurance products and services more promptly	Mitsui Direct General
Improving customer convenience by enabling inquiries and procedures related to policies in real time in sign language and writing	Using sign language interpretation services	A service in which sign language interpreters take inquiries from customers with hearing or language impairments by video call using sign language or writing, and then interprets by voice to one of the company operators	MSI, ADI, MSI Aioi Life
Improving convenience for customers who have difficulty communicating in Japanese	Accident response service available in 17 languages	Communication in 17 languages via interpreting operators, allowing customers with difficulties in communication in Japanese who have been involved in an accident, the other party, or customers who wish to receive consultation or have an inquiry regarding insurance to all communicate freely	MSI, ADI, MSI Aioi Life, Mitsui Direct General
Improving convenience for customers with hearing disabilities	Web site for customers with hearing disabilities	Online road services arrangement through web	MSI, ADI, Mitsui Direct General
Responding to customers' diverse values pertaining to asset inheritance, such as goodwill through contributing to society by donating their assets	Endorsement for social contribution	Endorsement that enables to appoint designated public interest groups* as beneficiaries of insurance claims * The current designated public interest organizations (as of July 2020): • Japanese Red Cross Society • Japan Committee for UNICEF • Kyoto University's CiRA Foundation	MSI Primary Life
Helping to solve issues specific to an aging society	Coverage for search costs when missing of the elderly	Coverage for search costs if the insured years goes missing can be attached to accident insurance for people over 70 years old	MSI, ADI
Providing solutions to counter the risk of being unable to work and helping to the maintenance and improvement of customers' health	"&LIFE" New Income Guarantee Insurance-Wide	An insurance policy with monthly pension payments to enable preparation against the risk of becoming unable to work or being in need of nursing care due to illness or injury, in addition to preparedness for emergencies Premiums discounted according to status of receiving medical examinations, health conditions, smoking history, and driving history by attaching to the policy an "endorsement for applying premium rate based on medical examination results" and a "good health discount (endorsement for application of category-based premium rate"	MSI Aioi Life
Providing solutions to counter medical risks	&LIFE Medical Insurance A Select	Insurance that offers enhanced coverage, including a lump-sum benefit for short hospital stays and specific coverage for non-invasive cancers. Provides comprehensive support for lifestyle diseases, cancer, women's health issues, and long-term care, while allowing customers to select various coverage options according to their needs.	MSI Aioi Life
Medical risk solutions for those with health concerns	&LIFE Medical Insurance A Select (relaxed underwriting)	Insurance for customers with specific health concerns, providing the same level of coverage as standard medical insurance. Customers can choose from a range of coverage options, including riders for cancer and three major diseases, to meet their specific needs.	MSI Aioi Life

Contribution to solving social issues	Products and Services	Outline	Relevant Operating Companies
Aiming to support customers' lives by conveying medical and caregiving information in an accessible way, helping them obtain an accurate understanding	Virtual reality dementia experience	A virtual reality service available to smartphone users, providing them with immersive experiences related to dementia. These include virtual visits to medical facilities offering proton therapy, simulations of molecular-targeted therapy, and first-person recreations of daily life involving dementia from the perspectives of both the patient and their family.	ADI
Supporting the sustainable development of healthcare facilities and welfare providers	Healthcare facility risk management service	A service that supports the prevention of incidents and accidents in healthcare facilities or their recurrence	InterRisk
Supporting sustained development of medical institutions and welfare service providers	Medical/welfare risk management service	Support for prevention of occurrence/recurrence of incidents/accidents on the part of medical institutions and welfare service providers	InterRisk
Supporting initiatives to promote respect for human rights and information disclosure by companies	Consulting to support handling of Business and Human Rights	Support to companies for due diligence, risk measures in supply chains, and disclosures of human rights initiatives	InterRisk