

## < Main Efforts >

\*The classification of cases may differ from "Our Value Creation Approach" in this report.

In "Our Value Creation Approach," we have adopted the classification that is most easily understood by all.

<p><b>Deal with new risks</b></p>	<ul style="list-style-type: none"><li>• Provided cyber risk related products and services with enhanced risk management. (Number of cyber insurance policies : +24.7% compared to FY2018)</li><li>• Launched "Comprehensive compensation plan for smartphone payment operators" in April 2019.</li><li>• Launched the problem-solving data analysis service for our clients by RisTech. (Number of the services introduced : 23 companies, Number of companies under consideration: 81 as of May 2019)</li><li>• Launched compensation insurance to hospitals for foreign patients not paying medical expenses in April 2019.</li><li>• Started providing information related to COVID-19 in January 2020.</li><li>• Launched consulting services how to deal with customer harassment and complainer in January 2020.</li></ul>
<p><b>Create mobility society without accidents</b></p>	<ul style="list-style-type: none"><li>• Launched some insurances and services that contribute to accident prevention and safe driving. (Distracted driving prevention support service "FOUR SAFETY" in December 2019, Dashcam and telematics services for fleet insurance "F-Dora" in January 2020, New automobile insurance "TOUGH Observe and Protect Automobile Insurance Plus" in January 2020 and Smartphone app for driving skill training in January 2020.)</li><li>• Developed and provided dedicated insurances for operators of on-demand transportation in August 2019 and for Maas operators in December 2019.</li><li>• Promoted motivation for no accident by newly introducing long-term excellent discounts and no accident discounts based on the concept of "accident-free realization" in January 2020.</li></ul>
<p><b>Strive for resilient community development</b></p>	<ul style="list-style-type: none"><li>• Promoted regional revitalization initiatives such as supporting small and medium-sized enterprises and contributing to solving regional issues and revitalization through comprehensive cooperation agreements with local governments, local banks, credit unions. (Number of SDGs seminars for small and medium-sized enterprises: 55) &lt; Examples of providing products and services &gt;</li><li>• Developed dedicated insurance for sake makers and establishment of "Nagano model" through collaboration with local governments and regional financial institutions &lt; Examples of local contribution activities &gt;</li><li>• Provided menus to enhance attractiveness of local towns, and held demonstrations of electric supply function to Plug-in Hybrid Vehicles in collaboration with automobile dealers.</li><li>• Promoted understanding of the need for compensation for natural disasters through the "Proposal for preparation of natural disasters" and provided information about the compensation, and provided navigation services free of charge to support safe and secure actions in the event of large-scale natural disasters.</li></ul>

<p><b>Support “good health and longevity”</b></p>	<ul style="list-style-type: none"> <li>• Provided support tools for small and medium-sized enterprises to be certified as an "excellent health management corporation".</li> <li>• Introduced the insurance premium discount system for general welfare group term life insurance without dividend to organizations certified by the Ministry of Economy, Trade and Industry as "good health management corporations" in October 2019.</li> <li>• Provide information through seminars and VRs related to health and medical (Number of participants in "Life and Medical Seminars": 14,379).</li> <li>• Launched "Ashitano Yorokobi 2", four types of one payment Tontine annuities including the industry's first fixed-term annuity with a lifetime of coverage in September 2019.</li> </ul>
<p><b>Contribute to climate change mitigation and adaptation</b></p>	<ul style="list-style-type: none"> <li>• Adapted natural disasters through development and utilization of website for climate change risk analysis service and real-time damage prediction (cmap.dev).</li> <li>• Implemented support measures for companies toward the transition to decarbonized society by providing products and services that support renewable energy businesses.</li> <li>• Invested in Sustainability Bond issued by Japan Railway Construction, Transport and Technology Agency in May 2019.</li> </ul>
<p><b>Strive to improve sustainability of natural capital</b></p>	<ul style="list-style-type: none"> <li>• Provided consulting services that evaluate impact on natural capital generated by business activities and propose the countermeasures.</li> <li>• Conducted joint research with Kumamoto City on the creation of the green resilience map (creating regional information data to utilize natural capital for disaster prevention and regional revitalization).</li> <li>• Held the symposium related to advanced cases of Western countries that support natural capital that contributes to disaster prevention and mitigation through insurance and financial schemes in December 2019.</li> </ul>
<p><b>Work toward realization of “leaving no one behind”</b></p>	<ul style="list-style-type: none"> <li>• Developed the dedicated fire insurance to cover homes and buildings newly built for poor classes in Malaysia</li> <li>• Donated amount linked to the number of "&amp; LIFE" insurances as vaccine expenses.</li> <li>• Jointly developed the "Social Contribution Clause" with Sumitomo Mitsui Banking Corporation which is able to be donated to Japan Committee for UNICEF and the Japanese Red Cross Society through insurance claim payments in September 2019 .</li> </ul>