Actions with SDGs by Japanese Life Insurance Companies

Sustainable Development Goals (SDGs) are the Global Goals adopted by all United Nations Member States in 2015 succeeding the previous Millennium Development Goals (MDGs) started in 2001.

SDGs consist of 17 goals and 169 targets. They are the universal call to action to end poverty, hunger and protect the planet through the pledge to No One Behind by 2030.

17 Goals are as follows;





































Not a few companies in every fields of Japanese business are now trying to focus their activities to contribute to the SDGs. Taking this opportunity, please let me introduce some actions which have been already launched by Japanese life insurance companies with the relevant goals.

Variety of Insurance Products and Services GOAL 1, 3, 8, 9, 10

•Providing a variety of products and services as follows for diversified needs; Enlarging and developing application terms by utilizing analyzed medical big data/Providing insurance products in case of dementia or the condition of nursing care with ancillary application service to prevent dementia/Offering application services for promoting physical exercise/Adopting the system of discount or refund of insurance premiums depending on the results of exercise and medical check-up/Supporting foreign customers who apply for insurance

Healthcare and Welfare GOAL 3, 4, 5, 8

•Activating regional communities by providing following services to improve local people's QOL; Upgrading medical literacy including precautions by building the network with specific medical institutions/Providing health & medical information and holding seminars for the promotion of medical check-up/Supporting elderly people

- Cooperating with various partners; Holding sports events/Promoting self-support and cancer check-up for women/Supporting child care and people who are unable to go out
- •Using their own real estates for nursery schools or constructing & managing nursing homes for elderly people /Offering subsidies to the cost of playground equipment for newly established nursery schools
- •Promoting the well-being of employees; Promoting follow-up or special medical check-up/Enlightening no smoking, commuting with sneakers and providing healthy meals at staff cafeteria/Holding events to promote exercise/Taking measures to protect lifestyle-related, mental and women's diseases

Education and Financial Literacy GOAL 2, 4

- · Providing scientific method of agriculture in agricultural area of Asia through their group company
- •Supporting schools in restoration of facilities, supply of equipment, installation of water supply & CPU room, tuition fees, donating picture books for kindergartens and primary schools in Asia through their group company /Providing text books free of charge for pre-school children and paying grade advancement benefit in Japan
- •Donating to universities or research institutes in cooperation with their group company or special institutions both in and out of Japan and offering scholarships
- Contributing to set up donated courses at universities, etc. in promoting literacy of life insurance and life design for every generation

Protection of Human Rights and Reform in Work-Style GOAL 5, 8, 9, 10

- •Promoting Diversity & Inclusion; Supporting anti-discrimination activities against gender, age, race and disability
- •Promoting decent work and balanced condition of work & private life/Connecting top executives and employees by intranet for sharing management vision/Having a grasp of employees' satisfaction and opening various consultation stations
- Enhancing infrastructure such as IT for business development/Utilizing advanced technology
- •Improving working conditions for disabled people/Including the activities of various people with a policy of LGBT-friendly
- Holding seminars for human rights

Protection of Environment and Climate Change GOAL 6, 7, 11, 12, 13, 14, 15

- Taking measures to energy and resource saving and climate issues reduction; Operating to save energy of lighting and air—conditioning fixtures in the office/Adopting high energy—saving machines and facilities to reduce burden on the environment for newly built or renewal properties/Reducing carbon dioxide emissions by utilizing an external checking system/Reducing paper for insurance policy leaflet and relevant forms by digitization/Increasing usage of recycled paper
- •Using their own real estates for holding events to study environmental issues; Learning through beekeeping in urban area under the cooperation of Ginza Honey Bee Project
- Promoting green and recycled procurement
- Investing to business or project for promoting renewable energy

- Taking measures to prevent the shortage of water supply due to drought in a large scale or increase of population in the future; Investing to the project for desalination of seawater
- •Taking measures to overcome the risks and impacts caused by climate change; Giving consent to the suggestion of TCFD (Task Force on Climate-related Financial Disclosures) created by FSB (Financial Stability Board) and analyzing their results
- •Conserving the sea and forest with sustainable usage; Sponsoring the activities for reducing the sea pollution and planting work

Corporate Governance and Compliance GOAL 6, 7, 8, 11, 12, 13, 14, 15, 16, 17

- •Expanding ESG(Environment Social Governance) investment to configure a business portfolio for both generating investment returns and solving social issues
- •Promoting advancement of Stewardship activities as the institutional investors
- •Improving corporate governance and risk management/Upgrading of ERM
- Strengthening the compliance and protection of personal information/Eliminating any involvement with antisocial forces and preventing damages
- Maximizing business value by IT and minimizing its risks; Training countermeasures and establishing regulations anticipating cyberattack
- •Overseas life insurance business; Configuring a balanced business portfolio both in the stable and growing markets

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