

## **Company Policy on Preventing Customer Harassment**

### **1. Introduction**

We are committed to delivering stable and high-quality services to all customers. At the same time, we recognize our responsibility to ensure a safe, secure, and respectful working environment in which our employees can perform their duties with confidence and peace of mind.

We value and carefully consider all customer feedback, inquiries, and requests, and we remain committed to responding in a sincere and professional manner. However, behaviors or demands that exceed what is socially acceptable and that undermine the dignity of our employees or materially impair the work environment may be deemed customer harassment. In such situations, the company will respond appropriately and with consideration of the circumstances.

### **2. Definition of Customer Harassment**

Customer harassment refers to demands or conduct that exceed reasonable social norms and that may adversely affect an employee's working environment.

In determining whether specific behavior constitutes customer harassment, we take into account the guidelines issued by Japan's Ministry of Health, Labor and Welfare, as well as the legitimacy of the request and the appropriateness of the means and manner through which it is expressed.

For the purpose of this policy, "customers" include not only policyholders and insured persons, but also family members, representatives, and all other individuals associated with the company's business activities.

The following examples illustrate conduct that may be considered customer harassment. These examples are not intended to be exhaustive.

#### **【Examples of Applicable Conduct】**

- Intimidating behavior, abusive language, threats, personal attacks, or discriminatory remarks
- Unreasonably prolonged interactions or repeated demands concerning the same matter
- Excessive or unreasonable demands, including unjustified claims for compensation, that exceed socially acceptable standards
- Coercing employees to engage in humiliating acts or making inappropriate demands for apologies

- Invasion of employee privacy or stalking behavior
- Defamatory or abusive statements on social media or other online platforms
- Unauthorized recording, filming, or photography that may compromise employees safety or infringe upon their rights
- Any other conduct that threatens the safety or physical and mental well-being of employees

### **3. Our Response Policy**

We place the highest priority on the safety, dignity and well-being of our employees. Where conduct is determined to constitute customer harassment, the company may, only where unavoidable, suspend further interaction or decline to provide services. As necessary, we may also transition to written or recorded forms of communication and may engage external professional bodies, including legal counsel and law enforcement authorities.

This policy is not intended to restrict or discourage legitimate customer opinions, feedback, or requests.

### **4. Initiatives to Address Customer Harassment**

Through this policy, the company clearly articulates its position on customer harassment and has established the following frameworks:

- Development of a customer harassment prevention manual
- Provision of education and training for employees
- Establishment of consultation and support systems for employees