

Press Release

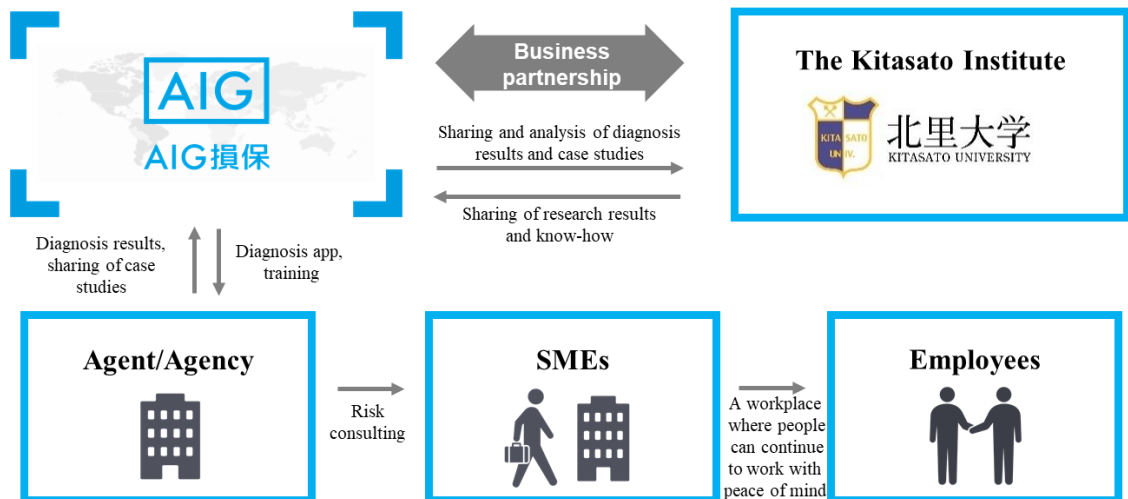
AIG General Insurance Co., Ltd.
 Kamiyacho MT Building, 3-20,
 Toranomom 4-chome,
 Minato-ku, Tokyo 105-8602
 Japan

Helping employees remain in their jobs while undergoing medical treatment
AIG General and the Kitasato Institute launch
"Simplified Diagnosis Service to Support Balancing Work and
Medical Treatment" for SMEs

TOKYO, September 30, 2021—AIG General Insurance Company (AIG General) and the Kitasato Institute have entered a business partnership and, as their first joint initiative, will launch an app on September 30 for small and medium-sized enterprises (SMEs). The app – "Simplified Diagnosis Service to Support Balancing Work and Medical Treatment" – assists SMEs in securing and retaining employees by helping them to create an environment in which employees can continue to work with peace of mind, even in the event of injury or illness^{※1}. The app, developed by AIG General and the Kitasato Institute, and built on both companies' expertise, is designed to help SMEs assess their current situation and their preparedness in creating an attractive workplace for employees. Based on answers to questions they submit via the app, SME owners can get advice on any points they may need to improve and on future measures they may need to take.

1. Purpose and background of this initiative

Promoting support measures for balancing medical treatment and work at SMEs

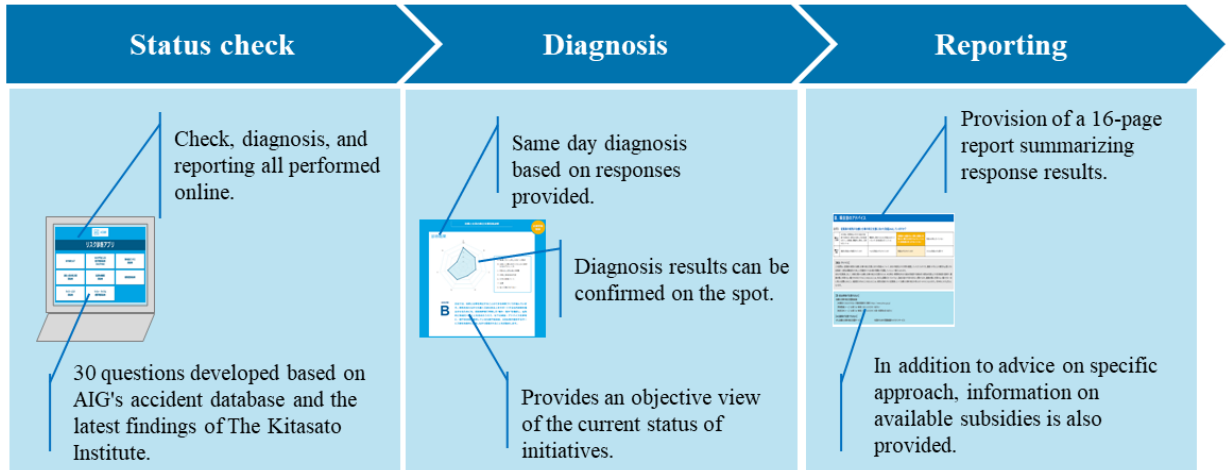


As Japan's working population falls due to a declining birthrate and aging population, securing and retaining employees has become a major challenge SME owners. To date, AIG General has continued to support the owners of SMEs facing labor shortages, through products such as Occupational Accident Comprehensive Insurance (Hyper Nini Rosai), which helps to secure talent by providing employees an add-on to the workers' compensation insurance as part of their employee benefits. The company also launched a cancer outpatient treatment expenses rider in 2019 and an income compensation rider in 2020, and has continued to provide products and services that help employees balance medical treatment and work.

The Kitasato Institute, which is an incorporated educational institution of Kitasato University, has been engaged in the promotion of a "Research Group on the Consideration and Decision Process for Supporting a Balance between Treatment and Work in the Workplace" together with other researchers. The Research Group is working to further expand support for balancing medical treatment and work life balance, as indicated in the Ministry of Health, Labour and Welfare's "Guidelines for Supporting Balancing Medical Treatment and Work Life at Workplaces" by developing a consensus-building process, an evaluation indicator manual, and gathering case studies in this area.

As the aspirations of AIG General and the Kitasato Institute align, our organizations entered this business partnership to jointly promote initiatives aimed at realizing and promoting a society where employees can continue to work for a long time with greater peace of mind.

2. About the “Simplified Diagnosis Service to Support Balancing Work and Medical Treatment” – the first stage of the business partnership



AIG General provides a variety of simple risk diagnosis services for SMEs. The new "Simplified Diagnosis Service to Support Balancing Work and Medical Treatment" is a new application in the "Risk Diagnosis App" series that digitizes everything from diagnosis to reporting, and makes it available online.

This app was jointly developed in accordance with evaluation indicators based on the latest findings by researchers at the Kitasato Institute, a pioneer in preventive medicine in Japan, and the AIG Group’s proprietary accident database. By answering a total of 30 questions through an agent or agency, the status of a company’s support for balancing work and family life can be checked on the spot, and a detailed report that summarizes the diagnostic results and provides advice on specific details can be delivered on the same day. The app is useful for planning an environment where employees can work with peace of mind.

Risk Consulting is one of AIG General’s core business strategies, and the company offers a variety of risk consulting services, including a range of products and services tailored to SMEs risk management needs.

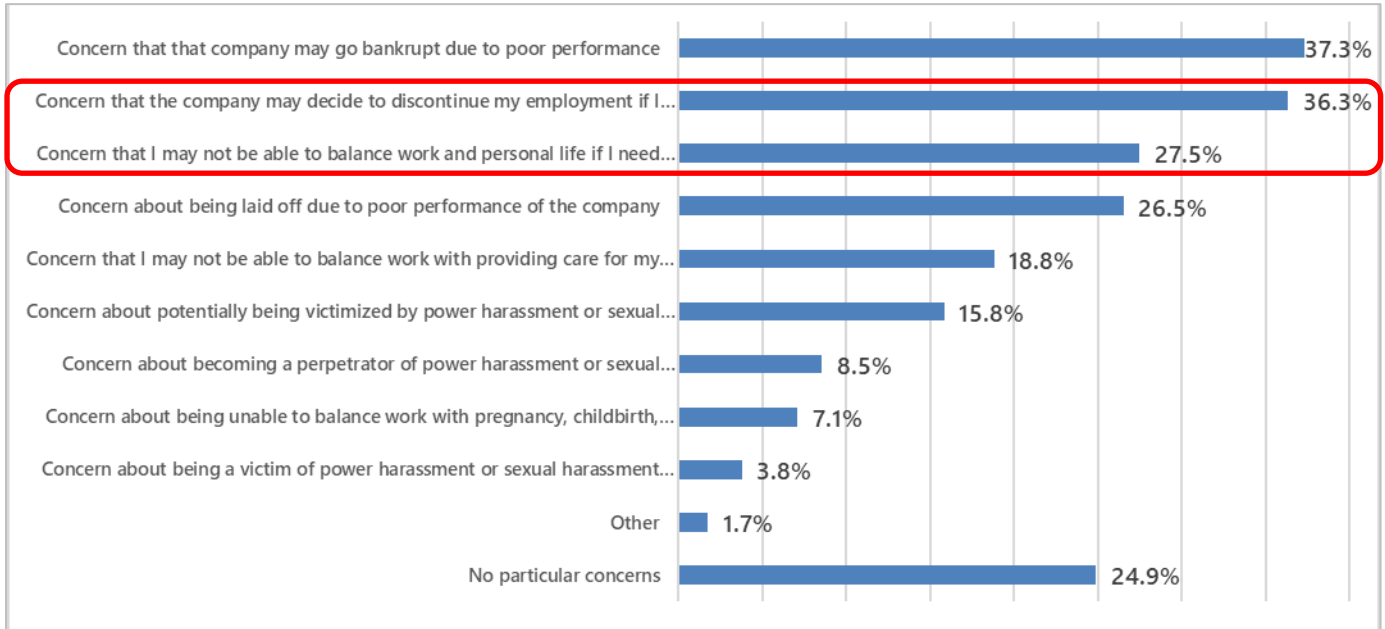
<About AIG>

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in approximately 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. For additional information, please visit our website at www.AIG.com.

※1 AIG General “Awareness and Fact-finding Survey about Labor Management and Employee Benefit System” (March, 2021)

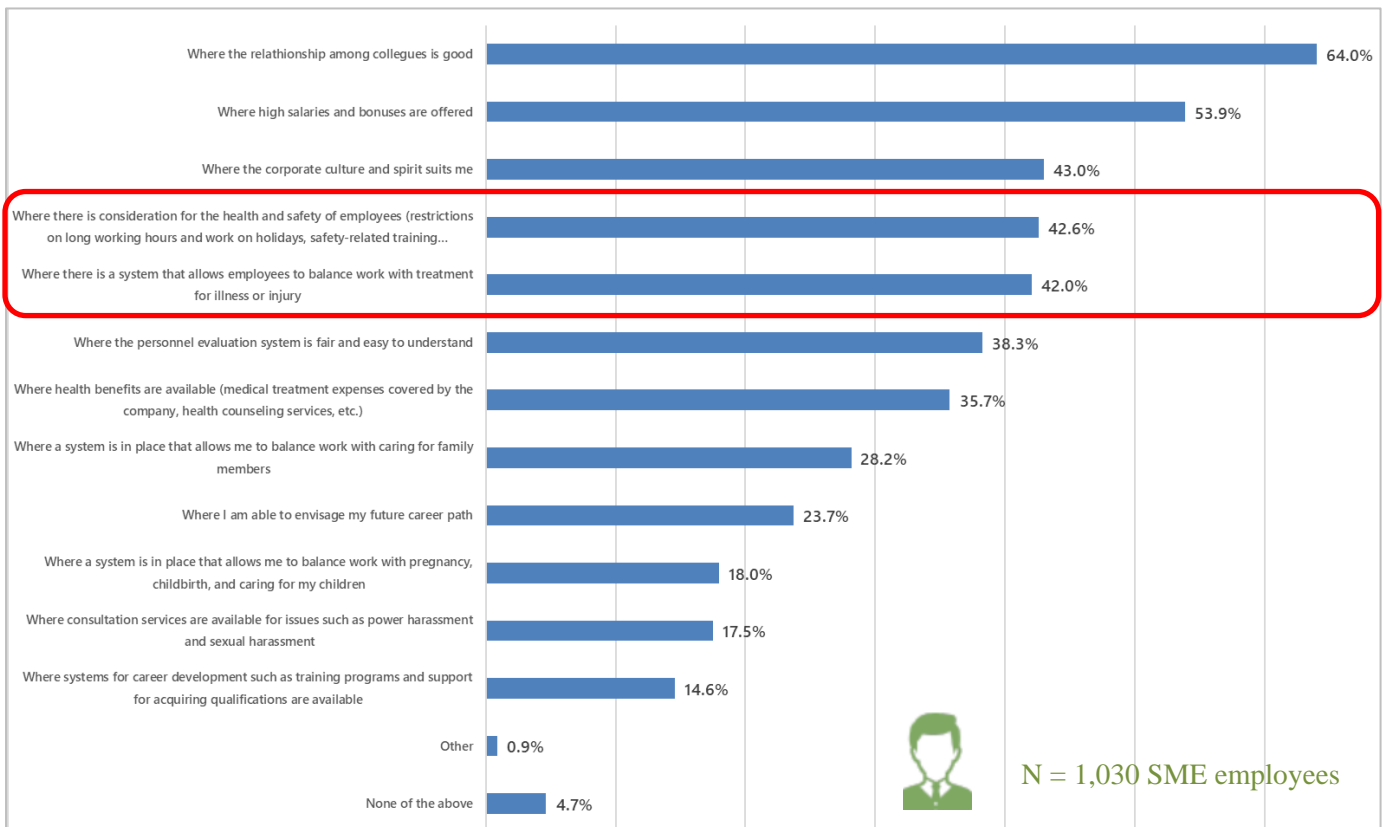
- What do you feel anxious about while working? (multiple answers)

The answers “Concern that the company may decide to discontinue employment if forced to take a leave of absence due to illness or injury ” (36.3%) and “Concern that about not being able to balance work and personal life if need arises to visit the hospital continuously due to illness or injury” (27.5%) ranked higher.

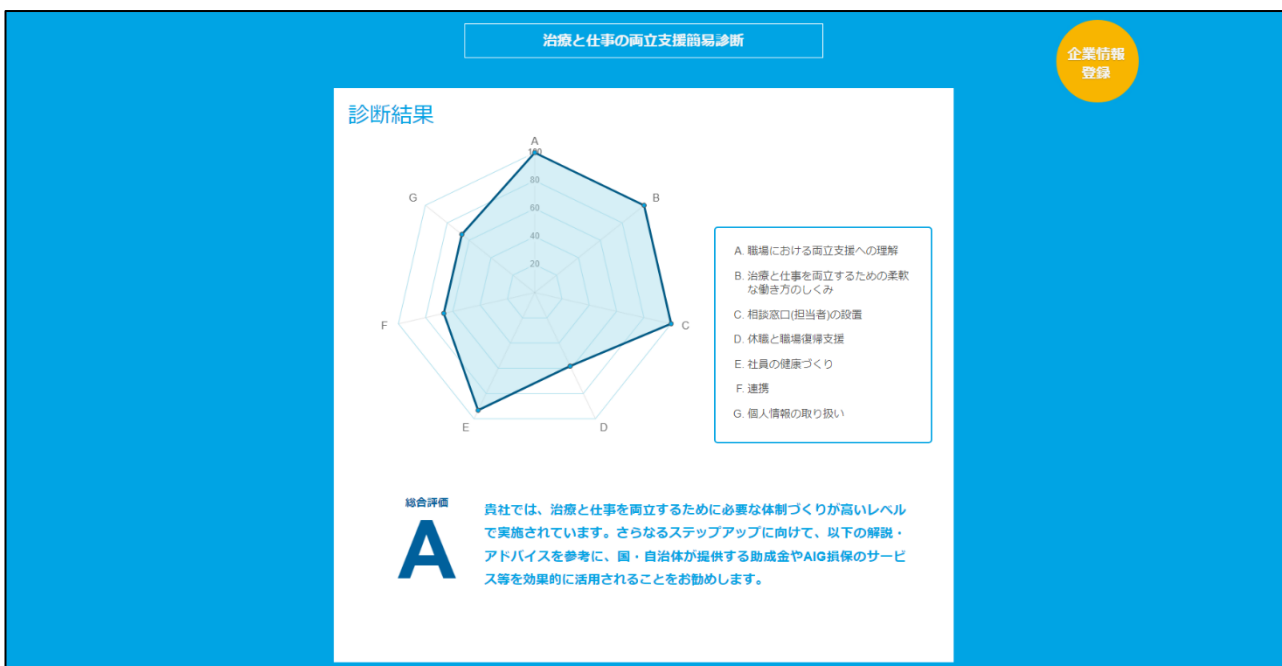
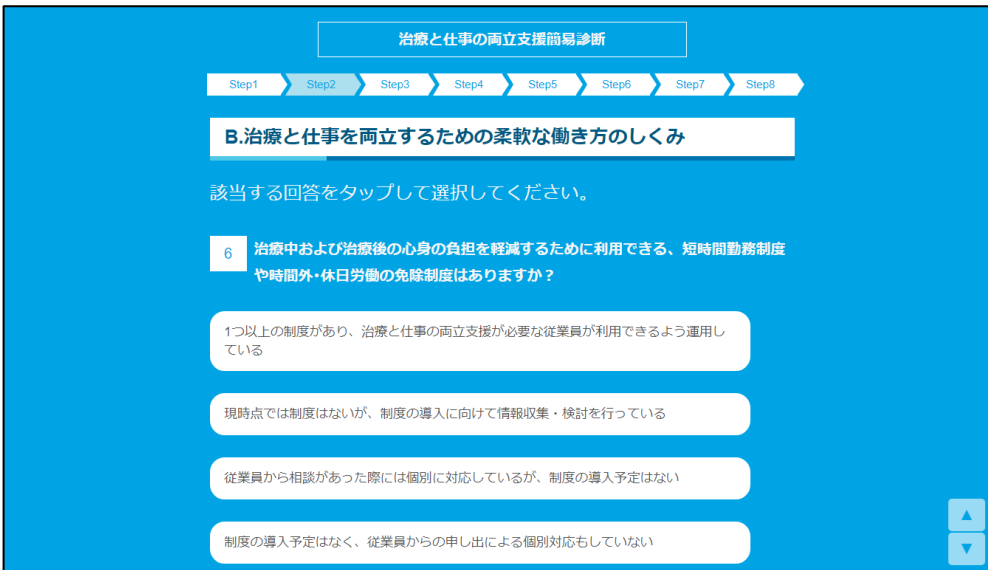


- What kind of company do you feel comfortable with and want to continue to work at? (multiple answers)

The answer “Where there is consideration for the health and safety of employees” (42.6%) and “Where there is a system that allows employees to balance work with treatment for illness or injury ” (42.0%) ranked higher.



※2. App Image



Report image



Ⅲ. 項目別のアドバイス

A. 職場における両立支援への理解

企業や経営者が従業員の病気やその後の治療について想定していなかった場合、ある日、優秀な従業員が突然がんと診断された際に対処法に困ってしまったり、あるいは頼りにしていたその従業員が突然退職してしまうことに繋がりがかねません。治療と仕事の両立支援については、交通事故や地震などの自然災害と同様に、想定外の事態や従業員のリスクにしっかりと備えておくことが重要です。



設問1 社員の健康確保が会社にとって重要だということを経営方針等で宣言していますか？

貴社のご回答 社長メッセージや経営理念、健康宣言などで明示し、意思表示をしている	明示はしていないが、従業員に対して何らかの形式で意思表示をしている	従業員の健康管理・増進は経営課題であると認識しているが、具体的な取組みまでは行っていない	従業員やその家族の健康管理・増進は経営課題であるとは考えていない
貴社の現状 高度な取組みが実践されています	十分な取組みがなされています	取組みがなされています	さらなる取組みが必要です

【解説・アドバイス】

この設問は、従業員が健康に就業できることの重要性を認識し、また、経営者自らが会社として従業員の健康確保に積極的に取組む旨を意思表示しているかについて、現状を確認していただくためのものです。貴重な人材を確保していく観点から、普段から経営者が社員やその家族を大切な財産と考えていること、社員の健康や幸せを意識してそれを第一に考えていること、そしてそのメッセージを経営方針・経営理念として明文化し発信することは、組織として取組みを開始する契機となります。従業員の健康や幸せを大切に考える経営者の姿勢が会社内に伝わり、社内風土が醸成されていくことを通じて、従業員が万一、長く治療が必要となるがんなどの病気になっても、互いに支え合う働きやすい環境づくりが可能になります。

設問2 従業員が病気になった場合でも、退職せずに安心して働き続けられることを、従業員に周知していますか？

貴社のご回答 経営方針等で明文化したものを書面で通知したり、定期的に説明会を行うなどにより、従業員に対して積極的に周知している	積極的に周知しているわけではないが、従業員が病気になった場合でも継続して働くことができる制度を整備している	従業員から相談があった際には個別に対応するようにしているが、制度を整備しているわけではない	従業員から相談があった際も特に対応はしていない
貴社の現状 高度な取組みが実践されています	十分な取組みがなされています	取組みがなされています	さらなる取組みが必要です

【解説・アドバイス】

従業員が治療と仕事の両立を図っていくための経営者の取組みは、従業員の健康確保という意義と共に、継続的な人材の確保、従業員の安心感やモチベーションの向上による人材の定着・生産性の向上、健康経営の実現といった意義があります。治療が必要な病気を抱える従業員が、仕事で大事な治療の機会を逃すことで病気を増悪させることがないよう、交通事故や地震などの自然災害と同様に、想定外の事態や社員のリスクに適切に備えておくことが重要です。そのためには、治療が継続できるような配慮を行うこと、病気を抱える従業員の疎外感や「申し訳なさ」を解消しながら治療と仕事の両立をサポートしていくための風土の醸成、役割や制度の充実が必要で、社内外にその姿勢を示すことが第一歩になります。

【国・自治体等が支援するもの】

- ・人材確保等支援助成金
 【申請窓口】各都道府県労働局
 【雇用管理制度助成コース】目標達成助成57万円(生産性要件を満たした場合72万円)支給