

COVID-19



Response to COVID-19

The life insurance and other financial businesses run by the T&D Insurance Group have a social mission that is closely linked to the stability and improvement of people's lives, economic development, and the realization of a sustainable society. The Group is engaged in a variety of initiatives in response to COVID-19. The Group will work as one with the hope the situation is resolved as soon as possible.

Initiatives of the T&D Insurance Group

T&D Insurance Group has established Crisis Management Headquarters for the Group and each operating company, and is implementing the following initiatives.

Support for customers

In order to provide customers with peace of mind amidst the COVID-19 pandemic, we have kept the system to provide stable financial services that are indispensable to our customers, including the payment of claims and benefits in our life insurance business. In addition, we are responding to the individual needs of our customers, for example by providing interest-free loans to policyholders and extending the policy renewal period.

Response to date

- ✓ Extension of the grace period for payment of premiums and the period for policy renewal procedures
- ✓ Simple and rapid payment of claims, benefits and policy loans
- ✓ Payment of hospitalization benefits based on certain conditions even in cases where treatment was received at home or in other facilities due to circumstances of medical institutions
- ✓ Payment of accidental death benefits in the event of death due to COVID-19
- ✓ Exemption from interest on policy loans (initial loans)

Support for employees

From the perspective of preventing the spread of COVID-19, we are taking measures such as encouraging employees to work from home. In addition, we are maintaining employment and providing compensation for earnings of in-house sales representatives who had to cut back their sales activities out of concern for the safety of our customers.

Measures to prevent infection of employees

① Promotion of work from home



② Promotion of staggered working hours



③ Utilization of teleconferencing and videoconferencing



Support for society

In addition to continuing insurance claim payment operations and call center operations, we are also providing services essential for society such as telephone consultations on employment adjustment subsidies aimed at supporting stable employment in SMEs.



Response to date

- ✓ Continuation of operations essential for society (insurance claim payment operations, call center operations, etc.)
- ✓ Implementation of telephone consultation and labor and social attorney referral services to apply for employment adjustment subsidies aimed at supporting stable employment in SMEs (Daido Life)
- ✓ Donations to medical organizations that are fighting infectious diseases