

# Group's CSR Key Performance Indicators (CSR-KPIs)

We set key performance indicators (KPIs) for each CSR material issue. Actions are taken to achieve targets for each KPI, providing measurable progress on our various sustainability goals. The FY2015 results are presented below.

\* The FY2015 KPIs were set for each of the Group's 6 CSR Material Issues before they were redefined in FY2016. SEE ► P.25 for details.

The boundaries (Scope of impacts) covered for each item include the entire Group.

\* CO<sub>2</sub> emissions includes "Scope 3" emissions that are generated in any part of the value chain of the Group.

○ : Achieved × : Not achieved

6 CSR Material Issues	Item	Group's CSR-KPIs	FY2015 Targets	FY2015 Results	Evaluation	Categories of corporate value improvement			
						A	B	C	D
<b>1</b> Providing Products and Services that Contribute to Security, Health, and Wellbeing	Products and services	Providing Products and Services that Contribute to Security, Health, and Wellbeing	<ul style="list-style-type: none"> <li>Develop and provide products and services</li> </ul>	<ul style="list-style-type: none"> <li>Developed and commenced sales of an insurance to increase earthquake hazard coverage, and an insurance product to cover fees arising from a legal dispute</li> <li>Developed and commenced sales of a health and productivity management support service</li> <li>Developed ALSOK accident support service</li> </ul>	○	○	○	○	○
	Customer evaluation	Accident response satisfaction survey (overall satisfaction)	<ul style="list-style-type: none"> <li>Automobile insurance: 82% or higher</li> <li>Fire and other miscellaneous casualty insurance: 83% or higher</li> </ul>	<ul style="list-style-type: none"> <li>Automobile insurance: 76.4% (last FY 76.0%)</li> <li>Fire and other miscellaneous casualty insurance: 82.7% (last FY 81.3%)</li> </ul>	×	○	○	○	○
<b>2</b> Tackling Global Environmental Issues	Climate change	Development and provision of products and services that contribute to climate change adaptation and mitigation	<ul style="list-style-type: none"> <li>Develop and provide products and services</li> </ul>	<ul style="list-style-type: none"> <li>Added rider to promote use of eco-friendly parts</li> <li>Developed prototype for Thai flooding index insurance</li> <li>Obtained licensing for Indonesia weather index insurance</li> </ul>	○	○	○	○	○
		Promotion of the use of recycled parts etc. (Ratio of eco-friendly parts used; ratio of bumpers repaired; ratio of outer panels repaired)	<ul style="list-style-type: none"> <li>Ratio of eco-friendly parts used: 4.5%</li> <li>Ratio of bumpers repaired: 18.0%</li> <li>Ratio of outer panels repaired: 60.0%</li> </ul>	<ul style="list-style-type: none"> <li>Ratio of eco-friendly parts used: 4.6%</li> <li>Ratio of bumpers repaired: 17.4%</li> <li>Ratio of outer panels repaired: 56.4%</li> </ul>	×	○	○	○	
		CO <sub>2</sub> emissions	<ul style="list-style-type: none"> <li>Reduce by at least 1.0% vs. FY2014</li> </ul>	<ul style="list-style-type: none"> <li>Reduced by 7.6% from FY2014</li> </ul>	○	○	○	○	
		Electric power consumption	<ul style="list-style-type: none"> <li>Reduce by at least 1.0% vs. FY2014</li> </ul>	<ul style="list-style-type: none"> <li>Reduced by 2.1% from FY2014</li> </ul>	○	○	○	○	
		Paper use	<ul style="list-style-type: none"> <li>Reduce the level vs. FY2014</li> </ul>	<ul style="list-style-type: none"> <li>Reduced by 18.5% from FY2014</li> </ul>	○	○	○	○	
	Biodiversity	Social Return On Investment (SROI)	<ul style="list-style-type: none"> <li>SAVE JAPAN Project SROI: at least the same level (1.77) as in FY2014</li> </ul>	<ul style="list-style-type: none"> <li>2.00</li> </ul>	○	○	○	○	
<b>3</b> Providing Sustainable and Responsible Financial Services	Products and services	Development and provision of products and services that contribute to solving social issues	<ul style="list-style-type: none"> <li>Increase sales and review of existing SRI funds</li> <li>R&amp;D of new products and services</li> <li>For Somo Japan Green Open, exceed the performance of major benchmarks (TOPIX)</li> </ul>	<ul style="list-style-type: none"> <li>Increased shares of existing SRI funds by 800 million beneficial interest from private investors</li> <li>Received additional 20 billion yen for sustainable investment from pension funds</li> <li>Exceeded TOPIX by 0.63% (on April 28, 2016)</li> </ul>	○	○	○	○	○
	Responsible investment	Engagement with investees	<ul style="list-style-type: none"> <li>Engage with investees</li> </ul>	<ul style="list-style-type: none"> <li>Conducted at 50 companies</li> </ul>	○	○	○	○	○
Addressing social issues through investments and loans		<ul style="list-style-type: none"> <li>Provide personal loans that promote the use of renewable energy through photovoltaic and wind power generation (5.5 billion yen, in collaboration with other financial institutions)</li> <li>Invest in and provide loans to growth sectors, including renewable energy and green bonds (50 billion yen)</li> </ul>	<ul style="list-style-type: none"> <li>Provided 3.7 billion yen in loans that promoted the use of renewable energy in collaboration with other financial institutions</li> <li>Invested in and provided loans totaling 50.4 billion yen to growth sectors, including renewable energy and green bonds</li> </ul>	×	○	○	○	○	
<b>4</b> Community Involvement and Development— Partnership with NGOs / NPOs	Group companies and employees	Community service initiatives	<ul style="list-style-type: none"> <li>Implement group-wide projects</li> <li>Promote Somo Holdings Volunteer Days</li> <li>Continue the Bosai JAPAN-DA Project and overseas projects</li> <li>Continue providing recovery assistance that meets the needs of disaster victims</li> </ul>	<ul style="list-style-type: none"> <li>Some 2,000 employees participated in December volunteering month, with roughly 13,000 employees participating year round</li> <li>Held the Bosai JAPAN-DA Project nationwide on pilot basis</li> <li>Expanded the Everyone's Sunflowers Project from 50 to 80 schools</li> </ul>	○	○	○	○	○
	Agencies	Community service initiatives by agencies	<ul style="list-style-type: none"> <li>Implement projects at all branch offices (47 prefectures) of our agency organizations (AIR Autoclub, JSA Chukakukai)</li> </ul>	<ul style="list-style-type: none"> <li>Community activities implemented at 64 of 65 AIR Autoclub branches</li> <li>Community activities implemented at all 65 JSA Chukakukai branches</li> </ul>	×	○	○	○	○
<b>5</b> Respect Human Rights and Promoting the Development of Human Resource and Diversity	Work-life balance	Ratio of male employees who take childcare leave	<ul style="list-style-type: none"> <li>Promote with the aim of achieving 100%</li> </ul>	<ul style="list-style-type: none"> <li>Sent emails to male employees and senior managers to encourage candidates to take childcare leave; 69.4% of eligible employees took leave</li> <li>Held seminar for managers on promoting work-life balance</li> </ul>	○	○	○	○	○
	Diversity	Ratio of female employees in managerial positions	<ul style="list-style-type: none"> <li>Promote with the aim of achieving 10% across the group by the end of FY2015</li> </ul>	<ul style="list-style-type: none"> <li>Ratio of female employees in managerial positions: 13.2%</li> <li>Fourth-quarter executive management training for current female managers: 15 participants</li> <li>Executive management training for potential female managers: 117 participants</li> </ul>	○	○	○	○	○
<b>6</b> Disclosing Transparent Information	Information disclosure	Active disclosure of non-financial information	<ul style="list-style-type: none"> <li>Publish a CSR Report</li> <li>Issue a white paper on customer feedback</li> <li>Improve the official website</li> </ul>	<ul style="list-style-type: none"> <li>Published our CSR Booklet and CSR Report in Japanese and English</li> <li>Published a white paper on customer feedback</li> <li>Launched an all-new official website</li> </ul>	○	○	○	○	○

CSR initiatives provide various benefits that improve our corporate value. We divide these benefits into four categories so stakeholders can better understand the relationship between our CSR work and changes in our corporate value.

A Increases revenue and investment income	C Increases brand recognition and trust
B Reduces costs	D Strengthens the organization; enhances employee loyalty

# Products and Services for Contributing to a Sustainable Society

## 5 Material Issues

1 Providing Solutions for Disaster Preparedness 2 Contributing to Health and Welfare 3 Promoting the Manageability of Global Environmental Issues  
4 Empowering Community and Society 5 Supporting Diversity and Inclusion in Private and Public Life

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
<b>P&amp;C Insurance</b>						
<b>Automobile insurance products / services</b>						
●					A telematics service designed to support safe driving by gathering and analyzing motion data from drive recorders	
●					A new telematics service aimed at individuals designed to navigate users to drive without anxiety, safely, and comfortably using a designated smartphone app downloaded by customers	Sompo Japan Nipponkoa
		●			Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars	Saison Automobile and Fire
		●			Special policy that covers the excess amount of repair costs over the market price of the insured accident car in order to encourage car repairs and reduce the scrap cars	
		●			Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident in order to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa
		●			Promoting web-based insurance policy and clause and the web-based insurance contracts	
		●			Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident	
		●			Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile and Fire Sonpo 24
		●			Discount on premiums for customers who don't need the delivery of the insurance policy	Saison Automobile and Fire Sonpo 24
<b>Fire and new types of insurance products / services</b>						
●					Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake	
●					Insurance with a service that provides weather forecasts and countermeasure information from Weathernews Inc. that will be helpful in making appropriate decisions and evacuation warnings, in addition to insurance that compensates for expense paid when a local authority issues an evacuation order	
●					Insurance for when a third party claims compensation for damage or for loss of profits due to a cyber security accident such as the loss of electronic data, information leaks, or the inability to use networks	
●					Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Ministry of Health, Labour and Welfare	Sompo Japan Nipponkoa
●					Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Minister of Economy, Trade and Industry, Japan	
●		●			The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones	
●		●			A special fire insurance clause for photovoltaic power generation companies that compensates for reductions in operating profit due to disasters	
●		●			Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents	
●		●			Insurance for inconceivable and unexpected accidents during the construction of offshore wind power generating facilities and their operations	Sompo Japan Nipponkoa Sompo Canopus
	●				Comprehensive legal indemnity liability insurance for designated business operators provided for in the Long-Term Care Insurance Act or the Act on Comprehensive Support for Persons with Disabilities	
		●			A special clause for covering rooftop greening and environmental protection costs for buildings	
		●			Insurance for damages caused by nuclear decontamination work conducted by local governments	
		●			Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	
		●			Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs	
		●			Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally	
		●			Liability insurance for medical institutions in the event that their waste is dumped illegally	
		●			Support for corporate measures against environmental pollution	
		●			Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)	
		●			Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
			●		Insurance for doulas—workers who assist women before, during, and after childbirth—that covers their legal liability for damages arising in the course of their work	
	●				Lump sum payments when a parent (insured party) requires long-term care and such situation exceeds a fixed period of time	
	●				Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance	
	●				Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks	
	●				Comprehensive services for reducing mental health risk	
	●				Insurance with comprehensive services for reducing mental health risks of expatriate employees appointed overseas	
	●				Insurance that covers injury and other risks confronting elderly people	
	●				Insurance that supports preparing for self-managed retirement fund	
		●			A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament	
<b>Other types of insurance products / services</b>						
●		●			A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions	
●		●			Support for corporate business continuity	Sompo Japan Nipponkoa
●					Financial instruments that pay a pre-determined lump sum when the Meteorological Agency issues a level 3 or higher volcanic alert for Mt. Fuji or announces that it has erupted	
●		●	●		Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand	Sompo Holdings Group
●		●	●		A joint program of World Bank and the Japanese government which is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	
●	●		●		In India, we had built a business model of combining insurance with microfinance for farmers. Micro insurance packages with a wide range of cover, including illness, injury cover, fire and livestock insurance are sold in low prices	Sompo Japan Nipponkoa
			●		Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation	
<b>Life Insurance Products / Services</b>						
	●				The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered	
	●				The costs for treatment of a cancer are covered even when it does not involve hospitalization and requires only outpatient treatment	
	●				A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system	
	●				A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits	Sompo Japan Nipponkoa Himawari Life
	●				Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies	
	●				Lending wearable devices that enable heart rates to be measured to support the promotion of health among policyholders	
		●			Policy documentation and guides offered in CD-ROM format	
			●		Omitting partial confirmation of the relationship between the insured party and the beneficiary for policies in which a same-sex partner is appointed as the beneficiary, to enable procedures to be handled smoothly	

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
<b>Nursing Care / Healthcare Services</b>						
<b>Long-term care services</b>						
	●				<ul style="list-style-type: none"> <li>Private long-term care center (daily long-term care for residents of specified facilities)</li> <li>Housing for the elderly that provides services</li> </ul>	Sompo Care Message Sompo Care Next Cedar
	●				<ul style="list-style-type: none"> <li>Home visit nursing care</li> <li>Home visit long-term care</li> </ul>	Sompo Care Message Cedar
<b>Physical healthcare services</b>						
	●				A program used by health insurance societies and other medical insurers to prevent lifestyle-related diseases among the insured by providing specific health guidance and other services	Sompo Risk Management & Health Care
	●				A health support program to prevent the progression of lifestyle-related diseases such as diabetes for people who do not require specific health guidance such as non-obese individuals and people on medication	
	●				A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance	
<b>Mental healthcare services</b>						
	●				Human resource resilience level measurement tool (LLaxMRP)	Sompo Risk Management & Health Care
	●				<ul style="list-style-type: none"> <li>Mental health checkup / counseling (face-to-face / phone / online) (LLax counseling)</li> <li>Mental stress check &amp; counseling package service (LLax check &amp; counseling)</li> <li>Around-the-clock telephone counseling regarding health and long-term care</li> </ul>	
	●				<ul style="list-style-type: none"> <li>Mental health promotion &amp; disease prevention package (LLax seed, LLax seed α)</li> <li>Labor productivity measurement program (LLax WLQ-J)</li> </ul>	
	●				Case management program, reinstatement support program (LLax standard & come-back support)	
	●				Planning, operation, and implementation of mental healthcare training (LLax training)	
	●				Mental healthcare service package for overseas expatriates and their families (LLax Global)	
<b>Consulting Services</b>						
	●				Providing support for businesses in implementing their health and productivity management by conducting PDCA such as analyzing medical prescription data and health diagnosis data, setting targets based on the results of analysis, offering solutions, and verifying the benefits, in order to improve and maintain employees' health	Sompo Risk Management & Health Care
●					Support for global companies risk management framework and measures	
●					Support for preparing a business continuity plan (BCP) to establish in advance necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	
●					Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments / offices	
●					Support for companies seeking to obtain certification under ISO22301, the international standard for business continuity management systems (BCMSs)	
●					Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food	
●					Support for companies seeking to obtain certification under ISO39001, the international standard for road traffic safety management systems (RTSMSs)	
		●			Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants	
		●			Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.	
		●	●	●	Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports	
●		●	●	●	Consulting service for ISO 20121 certification, the international standard for event sustainability management systems	
		●			Support for the calculation of CO <sub>2</sub> emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry	
		●			Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards. Our company is a registered verification agency	
		●			Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental civil society	
<b>Financial Products / Other Services</b>						
<b>Financial Products</b>						
		●			Sompo Japan Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental-management and financial value	Sompo Japan Nipponkoa Asset Management
		●	●	●	Sompo Japan SRI Open: SRI fund for investing in Japanese companies that are highly evaluated in ESG	
		●			Sompo Japan Eco Open: Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
		●	●	●	SNAM Sustainable Investment Fund: SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
		●			SJAM Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investor	
<b>Assistance services</b>						
●					Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
●					Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house	
●					A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services	
	●				A program developed for companies operating overseas that offers temporary payment of medical expenses to a local medical institution on behalf of expatriate employees; support for claims for health insurance / overseas travel insurance; and information on local medical institutions	

# Major ESG Data

## General Information on ESG Data

To identify our ESG-related issues, we have conducted ESG surveys targeting our Group companies since FY2011. The tables below show our major ESG data, as obtained from the survey results.

The survey is conducted on 27 consolidated subsidiaries listed below.

### Organizations surveyed in FY2015

Company names as of March 31, 2016

1	Sompo Japan Nipponkoa Insurance Inc.	10	Sompo Japan Nipponkoa DC Securities Inc.	19	Sompo Japan Sigorta Anonim Sirketi <Turkey>
2	SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED	11	Prime Assistance Inc.	20	Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. *2 <Singapore>
3	Sonpo 24 Insurance Company Limited	12	Sompo America Holdings Inc. <U.S.>	21	Tenet Sompo Insurance Pte. Ltd. *3 <Singapore>
4	Sompo Japan Nipponkoa Insurance Services Inc.	13	Sompo Japan Insurance Company of America <U.S.>	22	Berjaya Sompo Insurance Berhad <Malasia>
5	Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	14	Sompo Canopus AG <Swiss>	23	Sompo Japan Nipponkoa Insurance (China) Co., Ltd. <China>
6	Healthcare Frontier Japan Inc. *1	15	Canopus Managing Agents Limited <U.K.>	24	NIPPONKOA Insurance Company (China) Limited <China>
7	Sompo Japan Nipponkoa Healthcare Services Inc. *1	16	Sompo Japan Canopus Reinsurance AG <Swiss>	25	Sompo Japan Nipponkoa Insurance (Hong Kong) Company Limited <China>
8	Sompo Japan Nipponkoa Risk Management Inc. *1	17	Canopus US Insurance, Inc. <U.S.>	26	Yasuda Maritima Seguros S.A. *4 <Brazil>
9	Sompo Japan Nipponkoa Asset Management Co., Ltd.	18	Sompo Japan Nipponkoa Insurance Company of Europe Limited <U.K.>	27	Yasuda Maritima Saúde Seguros S.A. *5 <Brazil>

\* 1 Sompo Japan Nipponkoa Risk Management Inc., Healthcare Frontier Japan Inc., and Sompo Japan Nipponkoa Healthcare Services Inc. have merged to form Sompo Risk Management & Health Care Inc on April 1, 2016.

\* 2 Sompo Japan Nipponkoa Holdings (Asia) Pte. Ltd. has changed its company name to Sompo Holdings (Asia) Pte. Ltd. on April 1, 2016.

\* 3 Tenet Sompo Insurance Pte. Ltd. has changed its company name to Sompo Insurance Singapore Pte. Ltd. on May 1, 2016.

\* 4 Yasuda Maritima Seguros S.A. has changed its company name to Sompo Seguros S.A. on July 1, 2016.

\* 5 Yasuda Maritima Saúde Seguros S.A. has changed its company name to Sompo Saúde Seguros S.A. on July 1, 2016.

### Coverage ratio

$$\text{Coverage ratio (\%)} = \frac{\text{the total number of employees of Sompo Japan Nipponkoa Group companies that responded to the questionnaire}}{\text{the total number of employees of Sompo Japan Nipponkoa Group companies subject to the questionnaire}} \times 100$$

Here, employees mean full-time employees, re-hired employees, and part-time and temporary employees.

The number of data items collected and disclosed via the questionnaire is increasing each year. For this reason, coverage ratios and reporting companies differ accordingly each year.

### Reporting period

Unless otherwise stated, data reported herein are those of FY2015 (April 2015 to March 2016).

## Additional Information Concerning Reporting of Greenhouse Gases (GHGs)

- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- "Scope 1" emissions, as appearing in the data below, are direct GHG emissions from sources owned or controlled by the Group, such as emissions from the use of gas and gasoline. "Scope 2" emissions are indirect GHG emissions resulting from the generation at power stations and other external sites of electricity and heat that are purchased by the Group. "Scope 3" emissions are indirect GHG emissions other than "Scope 2" emissions that are generated in any part of the value chain of the Group.
- The table below shows activity items subject to calculation.

Scope	Category	Activity items subject to calculation
Scope 1	Direct emissions	City gas, LPG, kerosene, heavy fuel oil, gasoline
Scope 2	Indirect emissions from energy sources	Electricity, heat
	Purchased products and services	Office paper, printing, servers, water service
Scope 3	Activities in connection with fuels and energy (other than Scopes 1 and 2)	Electricity
	Transportation / delivery (upstream)	Mail, home delivery, interoffice mail, office relocation, employee residence relocation
	Waste generated from business activities	Industrial waste, general waste
	Business trips	Domestic (sales, trips, new appointments, overnight or longer stays), international (trips, new appointments, overnight or longer stays)
	Commuting of employees	Train, bus, ship, private car

## Environmental Performance Data

### ● Group Environmental Policy

We, the Sampo Japan Nipponkoa Group will contribute to developing a resilient, inclusive and sustainable society so that future generations can inherit our irreplaceable Earth, by addressing environmental issues in the course of our core business operations and working proactively to resolve environmental issues through active dialogue and engagement with stakeholders.

#### < Action Guidelines >

#### 1. Providing products and services to make a more resilient society

We will provide products and services that increase preparedness against the risk of natural catastrophes in order to contribute to adapting to climate change, building a low carbon society, conserving biodiversity and promoting stakeholders' eco-consciousness.

#### 2. Promoting resource conservation through the entire value chain

We will assess the environmental impact of our business including the emission of waste and comply with environmental laws and regulations. We will promote resources and energy conservation as well as recycling activities throughout the entire value chain by cooperating with various stakeholders.

#### 3. Raising awareness of environmental issues and corporate citizenship

We will broadly promote environmental education and awareness of environmental conservation by providing environmental information with the unique aspect of a global group engaged in a wide range of business centering on insurance. Furthermore, we will proactively encourage our employees' individual voluntary efforts as a global citizen to conserve the environment through involving in the local community.

To enable continuous improvements, we will periodically review the above-mentioned activities to reflect our environmental objectives and targets.

### ● Environmental Data

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
GHG (Scope 1)*1	t-CO <sub>2</sub>	21,631	19,244	18,558	98.36%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,22,23,24,25,26,27
GHG (Scope 2)*2	t-CO <sub>2</sub>	70,143	80,929	76,606	95.15%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,21,22,23,24,25,26,27
GHG (Scope 3)*3	t-CO <sub>2</sub>	59,094	64,082	56,540	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
GHG ( Total )*4	t-CO <sub>2</sub>	150,868	164,254	151,704	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
GHG ( Total )*5 *Data assured by a third party organization	t-CO <sub>2</sub>	139,736	155,140	151,704	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
Total GHG emissions per employee	t-CO <sub>2</sub>	4.18	3.81	3.76	94.47%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,22,23,24,25,26,27
Electricity	kWh	143,730,774	138,409,604	137,577,717	95.15%	1,2,3,5,7,8,9,10,11,14,15,16,17,18,21,22,23,24,25,26,27
City gas	m <sup>3</sup> -N	1,733,000	1,513,677	1,400,939	92.06%	1,2,4,5,6,7,8,9,10,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Heavy fuel oil A	kℓ	158	193	174	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Heat (steam)	MJ	120,793,439	99,966,355	96,907,972	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Fuel used for company cars	kℓ	7,522	6,458	6,356	98.36%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,22,23,24,25,26,27
Kerosene	kℓ	157	153	101	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
LPG	t	24	18	14	95.25%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25
Total floor space	m <sup>2</sup>	1,780,003	1,613,448	1,718,451	99.03%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,20,21,22,23,24,25,26,27
Investment on GHG emissions reduction	Million yen	3,139	2,868	1,902	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Impact of investment on GHG emissions reduction	t	927	367	581	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Total waste generation	t	8,037	9,371	9,154	80.69%	1,5,8,10,18
Recycled waste	t	6,736	8,332	8,310	78.46%	1,4,8,9,14,15,16,17,18,25
Clean water usage	kℓ	486,104	428,380	508,335	85.08%	1,3,8,14,15,16,17,18,21,22,23,24,26,27
Wastewater discharge	kℓ	448,911	405,403	429,821	85.08%	1,3,8,14,15,16,17,18,21,22,23,24,26,27
Paper consumption	t	12,531	9,254	7,541	80.46%	1,2,3,8,9,14,15,16,17,18,22,23
Business trip	km	58,500,106	63,024,473	68,779,780	79.10%	1,6,7,8,11,12,13,14,15,16,17,18,20,23,24
Share of green purchasing	%	86.5%	90.6%	87.1%	72.56%	1



Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Human development of environmental field	Public Seminars on the Environment	Persons	362	477	501	Cumulative number of participants from employees, agencies, and internal / external stakeholders given the continuous initiatives of human development within environmental field.
	CSO Learning Scholarship Program	Persons	57	60	59	
	SAVE JAPAN Project	Persons	6,993	6,857	6,025	
	cumulative total	Persons	7,412	7,394	6,585	

- \* 1. The coverage ratio is calculated with the number of companies that answered their fuel consumption of company vehicles, which accounts for the highest proportion of the Scope 1.
- \* 2. The coverage ratio is calculated with the number of companies that answered their electricity consumption, which accounts for the highest proportion of the Scope 2.
- \* 3. The coverage ratio is calculated with the number of companies that answered their figures for any categories of the Scope 3.
- \* 4. The coverage ratio is calculated with the number of companies that satisfied all the conditions 1 to 3.
- \* 5. Since FY2012 we obtained third-party verification of the information about GHG emissions. The scope of GHG emissions in FY2013 and 2014 is Sompo Japan Insurance Inc. and its consolidated subsidiaries and NIPPONKOA INSURANCE CO., LTD and its consolidated subsidiaries. The scope of GHG emissions in FY2015 is major consolidated subsidiaries and service providers of the Sompo Holdings.

## Social Performance Data

### ● Group Policy for Human Dignity and Human Rights

We, the Sompo Japan Nipponkoa Group pledge to respect the “fundamental human rights” of our all stakeholders, including the rights of our employees worldwide. We will respect the international norms of behavior,\* and simultaneously act with the highest ethical standards towards an inclusive, resilient, equitable and sustainable society. Based on the perspectives set out below, we will address the human rights impacts of our activities while communicating with our stakeholders, establish an effective company approach and act, and continuously improve our approach and disclose information. We respect human dignity as the foundation of universal human rights.

#### 1. Human rights considerations for stakeholders

We will respect the human rights of all stakeholders associated with our business activities, including customers and suppliers. We will avoid, prevent or mitigate indirect adverse impact on the human rights of our stakeholders. Should there be any abuse of human rights, we will address it promptly and adequately.

#### 2. Human rights considerations for employees

In all facets of labour practices, we will not discriminate on the basis of gender, nationality, religion, social status, place of registry, family origin, or any other status. We, as a company having a global perspective, will respect every employee’s personality, individuality and diversity, and ensure a dynamic working environment that will encourage the challenging spirit and motivation of our employees.

#### 3. Human rights considerations in the global market

We will comply with the laws and regulations of the countries and regions where our business operations are based. At the same time, we will conduct our business by taking into consideration the local culture and customs, in accordance with the expectations of stakeholders, and take into account local human rights issues. We will contribute toward economic and social development of local communities.

\* International norms of behavior include the Universal Declaration of Human Rights, ISO 26000, United Nations Global Compact, OECD Guidelines for Multinational Enterprises, ILO International Labour Standards, United Nations Guiding Principles on Business and Human Rights, and International Covenants on Human Rights (International Covenant on Civil and Political Rights, International Covenant on Economic, Social and Cultural Rights).

### ● Corporate Citizenship Policy (Sompo Japan Nipponkoa)

Our company and its Group companies will make proactive contributions to society with the objective of resolving community and global social issues, while supporting individual employees’ voluntary efforts.

#### 1. Corporate citizenship activities

We will work proactively to realize a sustainable society for future generations in collaboration with various stakeholders, including NGOs / NPOs, civil society organizations and government, by focusing on three areas: the environment, welfare and fine arts, in which we have accumulated expertise and achievements.

#### 2. Support for individual employees’ social contribution efforts

We will support and encourage employees’ voluntary activities in contributing to society by developing human resources responsive to social issues.

### ● Social Performance Data

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies	
Total number of employees	Male	Persons	19,361	18,475	17,818	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	22,811	22,694	22,566		
	Total	Persons	42,172	41,169	40,384		
Executive or higher	Male	Persons	207	179	194	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	10	11	13		
	Total	Persons	217	190	207		

Item		Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Department manager level or higher but lower than executive	Male	Persons	1,015	698	722	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	69	84	84		
	Total	Persons	1,084	782	806		
Section manager level or higher but lower than department manager level	Male	Persons	2,854	2,240	2,242	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
	Female	Persons	230	315	378		
	Total	Persons	3,084	2,555	2,620		
Subsection chief level or higher but lower than section manager level	Male	Persons	5,060	5,741	6,102	99.84%	1,2,3,4,5,6,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	Persons	1,083	1,724	1,974		
	Total	Persons	6,143	7,465	8,076		
Union membership rate		%	94.6%	97.1%	96.9%	99.84%	1,2,3,4,5,6,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Ratio of female employees in managerial positions *		%	5.0%	7.3%	12.9%	97.36%	1,2,3,4,5,6,7,8,9,10,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
Ratio of employees with disabilities		%	2.16%	2.11%	2.04%	95.58%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,23,24,26,27
Number of employees who took childcare leave	Male	Persons	68	97	361	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
	Female	Persons	1,154	1,297	1,518		
	Total	Persons	1,222	1,394	1,879		
Average number of days taken off work for childcare leave by employees	Male	Days	5.7	11.3	2.9	89.84%	1,5,8,10,18,19,21,22,23,24,26,27
	Female	Days	162.3	156.8	185.5		
Number of employees who took family care leave	Male	Persons	0	2	1	93.37%	1,2,3,4,5,6,8,9,10,11,12,13,18,19,20,21,22,23,24,25
	Female	Persons	14	22	17		
	Total	Persons	14	24	18		
Total number of childcare support systems	Number of employees using the shorter work hour system + Number of employees using the earlier / later work hour system + other systems	Persons	-	-	1,185	92.85%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,22,23,24,25
Telecommuting systems	Number of employees making use of the telecommuting systems	Persons	357	683	2,190	93.53%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25
Number of employees who took short volunteer work leave		Persons	54	40	51	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
Number of employees who took long volunteer work leave		Persons	0	1	0	98.28%	1,2,3,4,5,6,7,8,9,10,11,12,13,18,19,20,21,22,23,24,25,26,27
Ratio of paid vacation use		%	33.8%	55.1%	54.5%	94.69%	1,2,3,4,5,6,8,9,10,11,18,19,23,24,26,27
Occupational accident frequency rate		-	1.09	1.14	1.11	93.39%	1,2,3,5,6,8,9,10,11,12,13,18,19,21,23,24,26,27
Ratio of overtime work		%	16.66%	17.15%	15.46%	94.44%	1,2,3,5,6,8,9,10,11,12,13,18,21,22,23,24,25,26,27
Employee satisfaction		%	75.4%	66.2%	73.3%	89.01%	1,4,5,14,15,16,17,18,26,27
	The number of respondents in the employee satisfaction survey	Persons	19,788	16,618	23,656		
	The number of employees who answered satisfied	Persons	14,919	11,000	17,342		
Annual turnover	Male	%	4.29%	4.96%	4.34%	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27
	Female	%	8.91%	8.06%	7.59%		
	Total	%	6.66%	6.49%	5.94%		
Participation in volunteer	Number of employees participating in volunteer	Persons	22,412	31,623	30,108	Not able to calculate the cover rate since compiled the total number of participants within all Group companies including reported 27 companies.	
	Number of employees participating in volunteer fund, "Sompo Chikyu Club Fund"	Persons	7,220	11,129	10,798		
	Cumulative total	Persons	29,632	42,752	40,906		
Amount of money the company contributed to corporate citizenship / philanthropic activities		JPY	1,402,115,243	1,480,167,576	1,638,713,743	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27

\* FY2013-2015: as of July each

**Governance Data**

● **Number of meetings held by the Board of Directors and the Board of Corporate Auditors as well as the participation status of the Board Members**

	Item	Unit	FY2013	FY2014	FY2015
Board of Directors	Number of meetings	Meetings	14	16	15
	Number of board members	Persons	12	12	12
	(Of which, number of outside directors)	Persons	3	4	4
	Average attendance at meetings by directors	%	100%	100%	97.7%
Board of Corporate Auditors	Number of meetings	Meetings	13	14	13
	Number of board members	Persons	5	5	5
	(Of which, number of outside directors)	Persons	3	3	3
	Average attendance at meetings by directors	%	100%	100%	100%

\* SEE ► P.27 for the number of board member as of July 1, 2016.

● **Nomination and Compensation Committee**

	Item	Unit	FY2013	FY2014	FY2015
Nomination and Compensation Committee	Number of board members	Persons	5	6	6
	(Of which, number of outside directors)	Persons	3	4	4

\* SEE ► P.27 for the number of board member as of July 1, 2016.

● **Compensation Amounts of Directors and Audit & Supervisory Board Members (FY2015)**

Category	Number of Officers for Payment	Total Remuneration, etc.	Total Amount Per Type of Remuneration	
			Basic Remuneration	Stock Compensation-type Stock Option
Directors	13	¥323 million	¥273 million	¥49 million
Audit & Supervisory Board Members	5	¥102 million	¥102 million	—
Total	18	¥426 million	¥376 million	¥49 million

- Notes: 1. The number of officers for payment includes one director who resigned as of March 31, 2015.  
 2. Total remuneration, etc., and total amount per type of remuneration, etc., include remuneration, etc., of one director who resigned as of March 31, 2015.  
 3. The total amount of remuneration, etc., of directors includes ¥217 million as remuneration of executive officers for directors who are serving concurrently as executive officers (¥177 million in basic remuneration and ¥39 million in stock compensation-type stock options).  
 The remuneration of executive officers is being paid to a total of eight persons.  
 4. Basic remuneration of directors includes ¥46 million as performance-linked remuneration based on the performance of the previous fiscal year.  
 5. The amount of reserve for performance-linked remuneration based on the performance of the current fiscal year is ¥39 million.  
 6. Officers who receive remuneration, etc., of ¥100 million or more in total from the Company and its consolidated subsidiaries are listed as follows.

Name	Officer Category	Company Category	Total Amount Per Type of Remuneration		Total amount of consolidated remuneration, etc.
			Basic Remuneration	Stock compensation-type stock options	
Masaya Futamiya	Director	The Sampo Holdings	¥14 million	¥1 million	¥100 million
	Director	Sampo Japan Nipponkoa Insurance Inc.	¥65 million	¥18 million	
Kengo Sakurada	Director	The Sampo Holdings	¥71 million	¥18 million	¥104 million
	Director	Sampo Japan Nipponkoa Insurance Inc.	¥13 million	¥1 million	

7. The maximum amounts of remuneration determined by resolutions of the General Meeting of Stockholders are as set out below.

Category	Maximum Amount of Remuneration
Directors	●Basic remuneration No more than ¥400 million per year (of which the amount to outside directors shall be no more than ¥100 million per year)
	●Stock compensation-type stock options No more than ¥100 million per year In each case, the amount of remuneration, etc., of directors does not include the portion paid as employee salary to directors serving concurrently as employees
Audit & Supervisory Board Members	●Basic remuneration No more than ¥110 million per year

● **Compliance Training**

Item	Unit	FY2013	FY2014	FY2015	Coverage ratio	Reporting companies
Ratio of employees who received compliance training	%	86.31%	96.55%	98.11%	100%	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27

● **Criterion for selecting business partners**



Coverage ratio	Reporting companies
99.03%	1,2,3,4,5,6,7,8,9,10,11,12,13,15,16,17,18,19,20,21,22