

Materiality KPIs

** Newly added KPIs in FY2023 Key KPIs to measure progress in the Value Creation Cycle

Materiality	Materiality Subcategory	Materiality KPIs				FY2023 Results		Relevant SDG Targets			SOMPO's Vision for Society and for the Group	
		KPIs	Target Business	Numerical Targets	Partnership KPIs	Results	Status of single-year targets					
Provide preparedness for all types of risk	Promoting financial inclusion and ensuring universal access to insurance	Domestic net written premiums (contribution to promoting insurance)	Domestic P&C Insurance	FY2021: ¥1,988.6bn; FY2022: ¥2,055.3bn; FY2023: ¥2,079.9bn		¥2,052.0bn	Not achieved	1.4	8.10	11.1b	A safe and secure society, which is also protected from new risks such as climate change, infectious diseases, and cyberattacks due to the evolution of insurance	
		Overseas gross written premiums (contribution to promoting insurance)	Overseas Insurance and Reinsurance	FY2021: +7.9%; FY2022: +7.1%; FY2023: +6.9% *USD base		-0.9%	Not achieved	1.4	8.10	13.1		
		No. of life insurance policies in force (contribution to promoting insurance)	Domestic Life Insurance	FY2021: 4.43M; FY2022: 4.72M; FY2023: 5.00M		4.93M	Not achieved	1.4	3.4	8.10		
		No. of sales and premiums for insurance products that help people prepare for illness and injury (core products)	Domestic P&C Insurance	Increase YoY		YoY decrease: -680 insurance Product sales: -¥280mil premiums	Not achieved	3.3	3.4	8.10		
Prevent accidents and disasters, contribute to a resilient society	Contributing to a sustainable food supply	Expansion of AgriSompō's agricultural insurance business to more countries	Overseas Insurance and Reinsurance	Increase number of countries by FY2023		No increase in countries covered	Not achieved	1.5	2.4	13.1	A society in which risks are controlled and damage is minimized by detecting and preventing warning signs	
		Customer satisfaction with insurance claims paid for natural disasters	Domestic P&C Insurance	Improve YoY		YoY improvement: -7.4 points	Not achieved	1.5	11.1b	13.1		
		Development of products and services that help adapt to or mitigate climate change	All Group businesses	Publish and update development results		Published in various disclosures	No single-year target set	1.5	13.1	13.3		
		No. of sales and premiums for insurance products that contribute to a safe and secure next-generation mobility society (core products)	Domestic P&C Insurance	Increase YoY		YoY increase: +58,109 insurance Product sales: +¥0.07bn premiums	Achieved	3.6	8.10	11.2		
Contribute to a greener society where the economy, society and environment are in harmony	Contributing to a safe and secure next-generation mobility society	Customer satisfaction with insurance claims paid for car accidents	Domestic P&C Insurance	Improve YoY		YoY improvement: -5.2 points	Not achieved	3.6	8.10	11.2	An inclusive and resilient carbon neutral society where people and nature coexist in harmony	
		Improving the quality of customer services										
		Educating future generations (disaster prevention and traffic safety)										
		No. of participants in disaster prevention and traffic safety training	All Group businesses	FY2021: 15,000; FY2022: 18,000; FY2023: 20,000		24,616	Achieved	3.6	4.7	11.1b		
Provide solutions for healthy and happy lives	Promoting sustainable finance (underwriting and developing insurance products, and investment and lending)	Participation and activities in sustainability-related initiatives and rule-making	All Group businesses	Publish and update activity results		Published in various disclosures	No single-year target set	9.4	11.4	13.3	A society in which people who need support can live independent, healthy, and happy lives in a way true to themselves	
		No. of engagements with investee and borrower companies	All Group businesses	Increase YoY		Increase YoY	Achieved	7.4	9.4	13.3a		
		Reduction rate for Group greenhouse gas emissions	All Group businesses	60% reduction by 2030 (compared to 2017 levels), net zero by 2050 *Targets include Scopes 1, 2, and 3, but exclude investee and borrower companies		306,876tCO ₂ e	No single-year target set	7.2	12.8	13.2		
		Switch to renewable energy sources	All Group businesses	70% utilization rate by FY2030		9.0%	No single-year target set	7.2	12.2	13.2		
Contribute to a sustainable aging society	Realizing a carbon neutral society	Reduction rate for greenhouse gas emissions of investee and borrower companies	All Group businesses	25% reduction by 2025 (compared to 2019 levels), net zero by 2050 *For Scope 3, Category 15 emissions		FY2022 Total:1,643,161 tCO ₂ e Equities:867,087 tCO ₂ e Bonds:776,074 tCO ₂ e	No single-year target set	7.4	12.8	13.2	A society in which the burden is reduced on people tasked with supporting an aging population and a declining birthrate	
		Biodiversity conservation, contributing to the realization of a circular society and a society in harmony with nature										
		No. of participants in biodiversity conservation activities and environmental education programs	All Group businesses	FY2021: 11,500; FY2022: 9,000; FY2023: 10,500		9,617	Not achieved	4.7	13.3	14.1		
		No. of Insurhealth® policies sold	Domestic Life Insurance	End of FY2021: 300,000; End of FY2022: 460,000; End of FY2023: 420,000		410,000	Not achieved	1.4	3.4	8.10		
A group of talent who can change future society	Incorporating ESG into the value chain	No. of Insurhealth® policies in force	Domestic Life Insurance	End of FY2021: 600,000; End of FY2022: 1,130,000; End of FY2023: 1,300,000		1,450,000	Achieved	1.4	3.4	8.10	An organization whose diverse workforce has the capacity to develop innovative solutions and transform future society	
		Sales share of Insurhealth® products	Domestic Life Insurance	End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 80%		81%	Achieved	3.4	3.4	8.10		
		No. of My Link X members	Domestic Life Insurance	FY2022: 700,000; FY2023: 1,000,000		990,000	Not achieved	1.4	3.4	8.10		
		Company name recognition	Domestic Life Insurance	End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 70%		52.7%	Not achieved	3.4	8.10	3.4		
Build a platform for partnerships towards creating value	Contributing to a sustainable social security system	Perception as a company that promotes health	Domestic Life Insurance	Life insurance industry ranking for Sompō Himawari Life Insurance: End of FY2021: No. 5; End of FY2022: No. 3; End of FY2023: No. 1		No.13	Not achieved	3.4	8.10	3.4	An organization that innovates based on facts and data, and that promises fulfilling lives for an aging population and for the people who support it	
		No. of branch offices offering dementia prevention programs	Nursing Care and Seniors	FY2021: 38; FY2022: 82; FY2023: 194		157	Not achieved	3.4	5.4	10.2		
		Health guidance business revenue	Strategic business	FY2021: ¥3.519bn; FY2022: ¥3.881bn; FY2023: ¥4.039bn		¥3.651bn	Not achieved	3.4	3.5	4.7		
		Mental health service revenue	Strategic business	FY2021: ¥1.485bn; FY2022: ¥1.619bn; FY2023: ¥1.764bn		¥1.785bn	Achieved	3.4	8.8	4.4		
Build a platform for partnerships towards creating value	Contributing to a smart society	No. of smart community proof of concepts, revenue in smart community business	Nursing Care and Seniors	FY2021: 10; FY2022: 10; FY2023: ¥20mil *Revenue in the first year of commercialization		¥22mil	Achieved	3.4	11.3	3.d		
		No. of facilities introducing future nursing care model	Nursing Care and Seniors	FY2021: 28; FY2022: 73; FY2023: 180		187	Achieved	1.3	3.4	8.8		
		Nursing care facility occupancy rate	Nursing Care and Seniors	FY2021: 90.8%; FY2022: 92.9%; FY2023: 94.8%		92.9%	Not achieved	1.3	3.4	10.2		
		No. of nursing care users	Nursing Care and Seniors	FY2021: 90,000; FY2022: 94,000; FY2023: 100,000		96,000	Not achieved	1.3	3.4	5.4		
Build a platform for partnerships towards creating value	Investing in human capital	Care provider turnover rate	Nursing Care and Seniors	FY2021: 11.4%; FY2022: 11.0%; FY2023: 11.4%		12.3%	Not achieved	1.3	3.4	8.5		
		Employee engagement	All Group businesses	Average Gallup Q12 score of 3.70 pt in Japan and 4.10 pt overseas by end of FY2023		3.52 pt in Japan, and 4.18 pt overseas	Not achieved	4.4	8.2	9.1b		
		My Purpose training participation rate	All Group businesses	End of FY2023: 100% of eligible employees		100%	Achieved	3.4	4.4	8.2		
		Telework rate	All Group businesses	50% or more of whole Group *excluding frontline care givers		41%	Not achieved	4.4	5.4	9.1b		
Build a platform for partnerships towards creating value	Investing in human resources (lifelong learning and recurrent education)	Health and productivity management indicators (Work Limitations Questionnaire)	All Group businesses	Improve YoY at all companies		93.7%	Achieved	3.4	4.4	8.8	An organization that innovates based on facts and data, and that promises fulfilling lives for an aging population and for the people who support it	
		Ratio of female managers	All Group businesses	End of FY2023: 30% *As of April 1st, 2024		29.9% *As of April 1st, 2024	Not achieved	5.5	8.2	10.2		
		Ratio of employees with disabilities	All Group businesses	End of FY2023: 2.5% *As of April 1st, 2024		2.49% *As of April 1st, 2024	Not achieved	4.4	8.2	10.2		
		Shift to job-based HR system	All Group businesses	Introduce job-based system at all companies by end of FY2023		At Sompō Holdings, 46.1% of employees are under the job-based system	Not achieved	8.2	8.5	9.5		
Build a platform for partnerships towards creating value	Promoting a data-driven society	No. of digital personnel developed and recruited	All Group businesses	End of FY2023: DX specialists: 177 DX planning personnel a) Employees who have completed basic DX training: 4,000 b) Participants in AI planning, data utilization, and CX agile design training: 3,324 DX utilization personnel: 17,281 participants in training		End of FY2023: DX specialists: 89 DX planning personnel a) Employees who have completed basic DX training: 6,020 b) Participants in AI planning, data utilization, and CX agile design training: 3,324 DX utilization personnel: 17,281 participants in training	Not achieved	4.4	8.2	9.5		
		Group revenue generated by utilizing Real Data Platform	Digital	¥500bn (medium- to long-term target)		Commercialize egaku from FY2023	No single-year target set	3.4	9.5	17.1b		
		External sales and monetization of Real Data Platform products and services	Digital	Two projects or more by end of FY2023		Commercialize egaku from FY2023	Not achieved	3.4	9.5	17.1b		
		** No. of facilities introducing Nursing Care RDP (egaku)	Nursing Care and Seniors	End of FY2023: 100 facilities		16 facilities	Not achieved	3.4	8.5	9.2		
Build a platform for partnerships towards creating value	Promoting a data-driven society	** Operating income of Nursing Care RDP (egaku)	Nursing Care and Seniors	End of FY2030 : ¥10bn		-	No single-year target set	3.4	8.2	9.2	An organization that innovates based on facts and data, and that promises fulfilling lives for an aging population and for the people who support it	
		** Social impacts that Nursing Care RDP (egaku) creates	Nursing Care and Seniors	End of FY2040 : ¥3.7trn *Close the labor supply demand gap of 220,000 people		-	No single-year target set	1.3	3.4	8.5		

Co-creating with diverse stakeholders to achieve transformation

Fulfilling governance functions

Enhancing the organization's ability to innovate

Increase in no. of partnerships
1) No. of collaborations and partnerships announced to the public
2) No. of proof-of-concept and pilot tests conducted through collaborations and partnerships
3) No. of solutions provided through collaborations and partnerships

FY2023 Results:
1)101
2)43
3)64