

NKSJ Holdings published *Corporate Responsibility Communication 2013*

NKSJ Holdings, Inc. (President: Kengo Sakurada) has published *Corporate Responsibility Communication 2013* that reports on the NKSJ Group's initiatives concerning corporate social responsibility (CSR).

1. Features of *Corporate Responsibility Communication 2013*

1) Comprehensive report on CSR initiatives of the NKSJ Group

Corporate Responsibility Communication 2013 is a comprehensive report of NKSJ Holdings, Inc. on CSR initiatives of NKSJ Group companies, including Sampo Japan Insurance Inc. and Nipponkoa Insurance Co., Ltd.

- (1) The document reports on the process of promoting CSR throughout the Group by describing the NKSJ Group's policy and framework with also the progress of CSR initiatives within the Group.
- (2) The document, in line with the NKSJ Group's "Five CSR Material Issues^{*1}," describes initiatives in each of these issues and achievements in FY2012.
- (3) The document includes information on "ESG (Environment, Social and Governance)^{*2}" initiatives in association with the NKSJ Group's business strategy and financial information.

2) Expansion of the coverage of ESG data and disclosure of the process of considering Key Performance Indicators (KPI)

- (1) We expanded the coverage of reporting items of "ESG data" in our survey of 27 Group companies, including consolidated subsidiaries, from some 30 items in FY2011 to some 50 items for more comprehensive disclosure.
- (2) For further CSR promotion within the NKSJ Group, we have started considering the introduction of defining KPI in FY2012. *Corporate Responsibility Communication 2013* describes in detail the process of consideration of the development of KPI.

3) Publication of Third Party Comments

We publish Third Party Comments by experts on *Corporate Responsibility Communication 2013* for the sake of continuous improvements in our CSR initiatives.

*1 The NKSJ Group's "Five CSR Material Issues": (1) Providing Safety and Security for the Society; (2) Tackling Global Environmental Issues – Focusing on Climate Change; (3) Providing Sustainable and Responsible Financial Services; (4) Community Involvement and Development – Partnership with NGOs; and (5) Developing Human Resources and Promoting Diversity.

*2 ESG (Environment, Social and Governance): *Corporate Responsibility Communication 2013* describes CSR initiatives from the three aspects of ESG using quantitative data.

2. How to Obtain *Corporate Responsibility Communication 2013*

You can find the document on the website of NKSJ Holdings, Inc.

(Where it is posted) The NKSJ Holdings website "CSR Communication"

URL: <http://www.nksj-hd.com/en/csr/communications/>

You can find the Japanese version of the document by accessing the following website.

(Where it is posted) URL: <http://www.nksj-hd.com/csr/communications/>