

Materiality KPIs

The Sampo Group has set KPIs for each Materiality to define its actions for realizing SOMPO's Purpose, and to gauge the progress of these actions. By integrating these KPIs with important elements of our value creation cycle, we have created a system that enables us to implement said value creation cycle. In fiscal 2021, we achieved 24 of the 29 KPIs for which we had set single-year targets. As our initiatives and strategies for realizing SOMPO's Purpose evolve and change, we are expanding our Materiality KPIs.

Indeed, we have committed to adding a further four KPIs in fiscal 2022, and plan to subsequently add two more. In this way, by establishing a Group-wide framework that facilitates the creation of a PDCA cycle for our value creation cycle, we are making progress towards realizing SOMPO's Purpose.

Materiality	Materiality Subcategory	Materiality KPIs	
		KPIs	Target Business
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
		Overseas gross written premiums (contribution to promoting insurance)	Overseas Insurance and Reinsurance
	Contributing to a sustainable food supply	No. of life insurance policies in force (contribution to promoting insurance)	Domestic Life Insurance
		No. of sales and premiums for insurance products that help people prepare for illness and injury (core products)	Domestic P&C Insurance
Prevent accidents and disasters, contribute to a resilient society	Contributing to a society that is resilient against natural disasters	Expansion of AgriSampo's agricultural insurance business to more countries	Overseas Insurance and Reinsurance
		Customer satisfaction with insurance claims paid for natural disasters	Domestic P&C Insurance
	Contributing to a safe and secure next-generation mobility society	★ Development of products and services that help adapt to or mitigate climate change	All Group businesses
		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
Contribute to a greener society where the economy, society and environment are in harmony	Promoting sustainable finance (underwriting and developing insurance products, and investment and lending)	★ Customer satisfaction with insurance claims paid for car accidents	Domestic P&C Insurance
		No. of participants in disaster prevention and traffic safety training	All Group businesses
	Contributing to a carbon neutral society, to a circular economy, and to a society in harmony with nature	Participation and activities in sustainability-related initiatives and rule-making	All Group businesses
		No. of engagements with investee and borrower companies	All Group businesses
Provide solutions for healthy and happy lives	Promoting sustainable finance (underwriting and developing insurance products, and investment and lending)	Reduction rate for Group greenhouse gas emissions	All Group businesses
		Switch to renewable energy sources	All Group businesses
	Contributing to a carbon neutral society, to a circular economy, and to a society in harmony with nature	★ Reduction rate for greenhouse gas emissions of investee and borrower companies	All Group businesses
		Incorporating ESG into the value chain	All Group businesses
Contribute to a sustainable aging society	Promoting sustainable finance (underwriting and developing insurance products, and investment and lending)	No. of participants in environmental education programs	All Group businesses
		No. of Insurhealth® policies sold	Domestic Life Insurance
	Contributing to a carbon neutral society, to a circular economy, and to a society in harmony with nature	No. of Insurhealth® policies in force	Domestic Life Insurance
		Sales share of Insurhealth® products	Domestic Life Insurance
A group of talent who can change future society	Extending life expectancy	★ No. of My Link X members	Domestic Life Insurance
		Company name recognition	Domestic Life Insurance
	Contributing to a smart society	Perception as a company that promotes health	Domestic Life Insurance
		No. of branch offices offering dementia prevention programs	Nursing Care and Seniors
Build a platform for partnerships towards creating value	Contributing to a sustainable social security system	Health guidance business revenue	Strategic business
		Mental health service revenue	Strategic business
	Contributing to a sustainable social security system	No. of smart community proof of concepts	Nursing Care and Seniors
		No. of facilities introducing future nursing care model	Nursing Care and Seniors
Investing in human capital	Improving employee engagement	Nursing care facility occupancy rate	Nursing Care and Seniors
		No. of nursing care users	Nursing Care and Seniors
	Promoting health and productivity management, and responding appropriately to risks to human dignity and human rights	Care provider turnover rate	Nursing Care and Seniors
		★ Social impact of Nursing Care Business	Nursing Care and Seniors
Investing in human capital	Promoting diversity & inclusion	Employee engagement	All Group businesses
		My Purpose training participation rate	All Group businesses
	Investing in human resources (lifelong learning and recurrent education)	Telework rate	All Group businesses
		Health and productivity management indicators (Work Limitations Questionnaire)	All Group businesses
Investing in human capital	Investing in human resources (lifelong learning and recurrent education)	Ratio of female managers	All Group businesses
		Ratio of employees with disabilities	All Group businesses
	Investing in human resources (lifelong learning and recurrent education)	Shift to job-based HR system	All Group businesses
		No. of digital personnel developed and recruited	All Group businesses
Investing in human capital	Investing in human resources (lifelong learning and recurrent education)	Group revenue generated by utilizing Real Data Platform	Digital
		External sales and monetization of Real Data Platform products and services	Digital
	Investing in human resources (lifelong learning and recurrent education)	★ Nursing Care RDP indicators	Nursing Care and Seniors

Co-creating with diverse stakeholders to achieve transformation

Fulfilling governance functions

Investing in human capital

★ KPIs added in fiscal 2022
☆ KPIs scheduled for addition

Numerical Targets	Partnership KPIs	FY2021 Results		Relevant SDG Targets			SOMPO's Vision for Society and for the Group
		Results	Status of single-year targets	1.4	8.10	11.b	
FY2021: ¥1,988.6bn; FY2022: ¥2,055.3bn; FY2023: ¥2,079.9bn		¥1,999.6bn	Achieved	1.4	8.10	11.b	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
FY2021: +7.9%; FY2022: +7.1%; FY2023: +6.9% *USD base		+25.8%	Achieved	1.4	8.10	13.1	
FY2021: 4.43M; FY2022: 4.72M; FY2023: 5.00M		4.45M	Achieved	1.4	3.4	8.10	
Increase YoY		YoY increase: +12,000 insurance product sales; +¥2.25bn premiums	Achieved	3.3	3.4	8.10	
Increase number of countries by FY2023		No increase	No single-year target set	1.5	2.4	13.1	A society in which risks are controlled and damage is minimized by detecting and preventing warning signs
Improve YoY		YoY improvement: -3.3 points	Not achieved	1.5	11.b	13.1	
Publish and update development results		—	—	1.5	13.1	13.3	
Increase YoY		YoY increase: +59,000 insurance product sales; +¥240mn premiums	Achieved	3.6	8.10	11.2	
Improve YoY		—	—	3.6	8.10	11.2	An inclusive and resilient carbon neutral society where people and nature coexist in harmony
FY2021: 15,000; FY2022: 18,000		23,036	Achieved	3.6	4.7	11.b	
Publish and update activity results		Joined PCAF and three GFANZ sector-specific alliances	No single-year target set	9.4	11.4	13.3	
Increase YoY		Increase YoY	Achieved	7.a	9.4	13.a	
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		228,051tCO2e	No single-year target set	7.2	12.8	13.2	A society in which people who need support can live independent, healthy, and happy lives in a way true to themselves
70% utilization rate by FY2030		2.2%	No single-year target set	7.2	12.2	13.2	
25% reduction by 2025 (compared to 2019 levels), net zero by 2050 *For Scope 3, Category 15 emissions		FY2020 Equities: 948,530 tCO2e Bonds: 906,207 tCO2e	—	7.a	12.8	13.2	
FY2021: 11,500; FY2022: 9,000		6,595	Not achieved	4.7	13.3	14.1	
End of FY2021: 300,000; End of FY2022: 460,000; End of FY2023: 420,000		340,000	Achieved	1.4	3.4	8.10	A society in which the burden is reduced on people tasked with supporting an aging population and a declining birthrate
End of FY2021: 600,000; End of FY2022: 1,130,000; End of FY2023: 1,300,000		710,000	Achieved	1.4	3.4	8.10	
End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 80%		68.3%	Achieved	3.4	3.a	8.10	
FY2022: 700,000; FY2023: 1,000,000	Increase in no. of partnerships	457,000	—	1.4	3.4	8.10	
End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 80%	1) No. of collaborations and partnerships announced to the public	51.7%	Not achieved	3.4	3.a	8.10	An organization whose diverse workforce has the capacity to develop innovative solutions and transform future society
Life insurance industry ranking for Sampo Himawari Life Insurance: End of FY2021: No. 5; End of FY2022: No. 3; End of FY2023: No. 1	2) No. of proof-of-concept and pilot tests conducted through collaborations and partnerships	No.9	Not achieved	3.4	3.a	8.10	
FY2021: 38; FY2022: 82; FY2023: 171		41	Achieved	3.4	5.4	10.2	
FY2021: ¥3.519bn; FY2022: ¥3.881bn		¥3.746bn	Achieved	3.4	3.5	4.7	
FY2021: ¥1.485bn; FY2022: ¥1.619bn		¥1.493bn	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
FY2021: 10; FY2022: 10		12	Achieved	3.4	3.d	11.3	
FY2021: 28; FY2022: 73; FY2023: 258		23	Not achieved	1.3	3.4	8.8	
FY2021: 90.8%; FY2022: 92.9%; FY2023: 93.8%		91.1%	Achieved	1.3	3.4	10.2	
FY2021: 90,000; FY2022: 94,000; FY2023: 120,000		90,000	Achieved	1.3	3.4	5.4	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
FY2021: 11.4%; FY2022: 11.0%; FY2023: 10.5%		11.4%	Achieved	1.3	3.4	8.5	
Plans to disclose future social impact of Nursing Care Business		—	—	1.3	3.4	8.5	
Average Gallup Q12 score of 3.70 pt in Japan and 4.10 pt overseas by end of FY2023		3.46 pt in Japan, and 4.02 pt overseas	Achieved	4.4	8.2	9.b	
End of FY2023: 100% of eligible employees		66% of employees from Domestic P&C, Domestic Life Insurance, and Nursing Care and Seniors Businesses	Achieved	4.5	4.4	8.2	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
50% or more of whole Group *excluding frontline care givers		65.0%	Achieved	4.4	5.4	8.8	
Improve YoY at all companies		93.8%	Achieved	3.4	8.2	8.8	
End of FY2023: 30%		26.8%	Achieved	5.5	8.2	10.2	
End of FY2023: 2.5%		2.41%	Achieved	4.5	8.2	10.2	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
Introduce job-based system at all companies by end of FY2023		Introduced at Sampo Holdings and Sampo Himawari Life Insurance; job-posting system introduced at Saison Automobile and Fire Insurance Company	No single-year target set	8.2	8.5	9.5	
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: 3,000 DX utilization personnel: 17,100 participants in training		DX specialists: 31 DX planning personnel a) Employees who have completed basic DX training: 1,979 b) Participants in AI planning, data utilization, and CX agile design training: 791 DX utilization personnel: 10,656 participants in training	Achieved	4.4	8.2	9.5	
¥500bn (medium- to long-term target)		No results	No single-year target set	3.4	9.5	17.16	
Two projects or more by end of FY2023		No results	No single-year target set	3.4	9.2	17.16	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
Targets to be decided based on business plans		—	—	3.4	8.2	9.2	