

Materiality KPIs

In addition to organizing key management issues in the way of realizing the Group's Purpose into seven Materialities, KPIs have been set for each materiality to define what actions need to be done and to ensure that they were penetrated in the field and that their progress is monitored.

Besides using materiality KPIs as indicators to take on day-to-day challenges in each business and field, the Group also reviews, updates, and expands them according to evolving and changing of the Group's initiatives and strategies. Changes were made in 2023, such as the creation of new KPIs related to its "egaku" business launched in April.

By defining not only financial but also non-financial indicators and promoting a common framework, the Group will work together as one to realize SOMPO's Purpose.

★Newly added KPIs in FY2023

Key KPIs to measure progress in the Value Creation Cycle

Materiality	Materiality Subcategory	Materiality KPIs				FY2022 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	1.4	8.10	11.b	
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		¥2,079.3bn	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
		Overseas gross written premiums (contribution to promoting insurance)	Overseas Insurance and Reinsurance	FY2021: +7.9%; FY2022: +7.1%; FY2023: +6.9% *USD base		+11.3%	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		4.71M	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 increase: +2,890 insurance product sales; +¥500mil premiums	Achieved	3.3	3.4	8.10	
Prevent accidents and disasters, contribute to a resilient society	Contributing to a sustainable food supply	Expansion of AgriSampo's agricultural insurance business to more countries	Overseas Insurance and Reinsurance	Increase number of countries by FY2023		—	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
		Customer satisfaction with insurance claims paid for natural disasters	Domestic P&C Insurance	Improve YoY		YoY improvement: +1.6 points	Achieved	1.5	11.b	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: +324,220 insurance product sales; +¥1.54bn premiums	Achieved	3.6	8.10	11.2	
Contribute to a greener society where the economy, society and environment are in harmony	Realizing a carbon neutral society	Customer satisfaction with insurance claims paid for car accidents	Domestic P&C Insurance	Improve YoY		YoY improvement: -0.8 points	Not achieved	3.6	8.10	11.2	An inclusive and resilient carbon neutral society where people and nature coexist in harmony
		No. of participants in disaster prevention and traffic safety training	All Group businesses	FY2021: 15,000; FY2022: 18,000; FY2023: 20,000		17,963	Not achieved	3.6	4.7	11.b	
		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	
		No. of engagements with investee and borrower companies	All Group businesses	Increase YoY		Decrease YoY	Not achieved	7.a	9.4	13.a	
Provide solutions for healthy and happy lives	Extending life expectancy	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		239,554 tCO ₂ e	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
		Switch to renewable energy sources	All Group businesses	70% utilization rate by FY2030		5.1%	No single-year target set	7.2	12.2	13.2	
		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		FY2021 Equities: 931,821 tCO ₂ e Bonds: 909,893 tCO ₂ e	No single-year target set	7.a	12.8	13.2	
		No. of participants in biodiversity conservation activities and environmental education programs	All Group businesses	FY2021: 11,500; FY2022: 9,000; FY2023: 10,500		9,472	Achieved	4.7	13.3	14.1	
Contribute to a sustainable aging society	Contributing to a sustainable social security system	No. of Insurhealth® policies sold	Domestic Life Insurance	End of FY2021: 300,000; End of FY2022: 460,000; End of FY2023: 420,000	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 FY2022 Results: 1) 112 2) 41 3) 51	440,000	Not achieved	1.4	3.4	8.10	A hopeful society in which the burden is reduced on people tasked with supporting an aging population and a declining birthrate
		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		1,100,000	Not achieved	1.4	3.4	8.10	
		Sales share of Insurhealth® products	Domestic Life Insurance	End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 80%		74%	Achieved	3.4	3.4	8.10	
		No. of My Link X members	Domestic Life Insurance	FY2022: 700,000; FY2023: 1,000,000		770,000	Achieved	1.4	3.4	8.10	
A group of talent who can change future society	Investing in human capital	Company name recognition	Domestic Life Insurance	End of FY2021: 60%; End of FY2022: 70%; End of FY2023: 70%		56.8%	Not achieved	3.4	3.a	8.10	An organization whose diverse workforce has the capacity to develop innovative solutions and transform future society
		Perception as a company that promotes health	Domestic Life Insurance	Life insurance industry ranking for Sampo Himawari Life Insurance: End of FY2021: No. 5; End of FY2022: No. 3; End of FY2023: No. 1		No.8	Not achieved	3.4	3.a	8.10	
		No. of branch offices offering dementia prevention programs	Nursing Care & Seniors	FY2021: 38; FY2022: 82; FY2023: 194		133	Achieved	3.4	5.4	10.2	
		Health guidance business revenue	Strategic business	FY2021: ¥3.519bn; FY2022: ¥3.881bn; FY2023: ¥4.039bn		¥3.693bn	Not achieved	3.4	3.5	4.7	
Build a platform for partnerships towards creating value	Promoting a data-driven society	Mental health service revenue	Strategic business	FY2021: ¥1.485bn; FY2022: ¥1.619bn; FY2023: ¥1.764bn		¥1.600bn	Not achieved	3.4	8.8	4.4	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 smart community proof of concepts, revenue in smart community business	Nursing Care & Seniors	FY2021: 10; FY2022: 10; FY2023: ¥20mil *Revenue in the first year of commercialization		9	Not achieved	3.4	11.3	3.d	
		No. of facilities introducing future nursing care model	Nursing Care & Seniors	FY2021: 28; FY2022: 73; FY2023: 180		37	Not achieved	1.3	3.4	8.8	
		Nursing care facility occupancy rate	Nursing Care & Seniors	FY2021: 90.8%; FY2022: 92.9%; FY2023: 94.8%		92.3%	Not achieved	1.3	3.4	10.2	
Build a platform for partnerships towards creating value	Promoting a data-driven society	No. of nursing care users	Nursing Care & Seniors	FY2021: 90,000; FY2022: 94,000; FY2023: 100,000		92,000	Not 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
		Care provider turnover rate	Nursing Care & Seniors	FY2021: 11.4%; FY2022: 11.0%; FY2023: 11.4%		11.7%	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		3.50 pt in Japan, and 4.12 pt overseas	No single-year target set	4.4	8.2	9.b	
		My Purpose training participation rate	All Group businesses	End of FY2023: 100% of eligible employees *HD and group companies in Japan		90%	No single-year target set	3.4	4.4	8.2	
Build a platform for partnerships towards creating value	Promoting a data-driven society	Telework rate	All Group businesses	50% or more of whole Group *excluding frontline care givers		43%	Not achieved	4.4	5.4	9.b	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
		Health and Productivity Management® indicators (Work Limitations Questionnaire)	All Group businesses	Improve YoY at all companies		93.5%	Not achieved	3.4	4.4	8.8	
		Ratio of female managers	All Group businesses	End of FY2023: 30% *As of April 1st, 2024		28.1%	No single-year target set	5.5	8.2	10.2	
		Ratio of employees with disabilities	All Group businesses	End of FY2023: 2.5% *As of April 1st, 2024		2.36%	No single-year target set	4.4	8.2	10.2	
Build a platform for partnerships towards creating value	Promoting a data-driven society	Shift to job-based HR system	All Group businesses	Introduce job-based system at all companies by end of FY2023		At Sampo Holdings, job-based system was expanded to non-managers	No single-year target set	8.2	8.5	9.5	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 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: 3,000 DX utilization personnel: 17,100 participants in training		End of FY2023: DX specialists: 69 DX planning personnel a) Employees who have completed basic DX training: 4,173 b) Participants in AI planning, data utilization, and CX agile design training: 1,797 DX utilization personnel: 17,281 participants in training	No single-year target set	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	17.16	
		External sales and monetization of Real Data Platform products and services	Digital	Two projects or more by end of FY2023		Commercialize "egaku" from FY2023	No single-year target set	3.4	9.5	17.16	
Build a platform for partnerships towards creating value	Promoting a data-driven society	★ No. of facilities introducing Nursing Care RDP "egaku"	Nursing Care & Seniors	End of FY2023: 100 facilities		—	—	3.4	8.5	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
		★ Operating income of Nursing Care RDP "egaku"	Nursing Care & Seniors	End of FY2030: ¥10bn		—	—	3.4	8.2	9.2	
		★ Social impacts that Nursing Care RDP "egaku" creates	Nursing Care & Seniors	End of FY2040: ¥3.7trillion *Close the labor supply demand gap of 220,000 people		—	—	1.3	3.4	8.5	