



SOMPO
JAPAN

NKSJ Group



CORPORATE RESPONSIBILITY
COMMUNICATION 2011

[Data Book]

CORPORATE RESPONSIBILITY COMMUNICATION 2011 [DATA BOOK]

The Corporate Responsibility Communication 2011 [Data Book] was prepared with reference to the following guidelines:

- Global Reporting Initiative Sustainability Reporting Guidelines (G3)
- Environmental Reporting Guidelines (2007) by the Ministry of the Environment, Japan
- Network for Sustainability Communication (NSC) Sustainability Reporting Guidelines and SPI Reporting Notes
- ISO26000 Guideline, guidance on social responsibility

Covered Organizations

Unless specifically indicated, the figures and numbers in each item are for Sompo Japan Insurance, Inc., alone. Some items include information about Sompo Japan and its Group companies in Japan and overseas, as well as the Sompo Japan Foundation, the Sompo Japan Fine Arts Foundation, the Sompo Japan Environmental Foundation, and J-SA and AIR JAPAN, which are nationwide organizations of Sompo Japan agencies.

Reporting Period

This data book covers mainly performance data in FY2010 (April 1, 2010–March 31, 2011) or in past three fiscal years unless otherwise indicated.

Contents

List of Sompo Japan Group Companies.....	1
Sompo Japan Group's CSR Chronology	2
Environmental Data	4
Social Data	11
Governance Data	25

SOMPO JAPAN INSURANCE INC.

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Corporate Social Responsibility Website
www.sompo-japan.co.jp/english/about/csr/

List of Sompo Japan Group Companies

Domestic Subsidiaries and Associated Companies (As of October 1, 2011)

Company name	Head office
Domestic Property and casualty (P&C) insurance	
Saison Automobile and Fire Insurance Company, Limited	Tokyo
Hitachi Capital Insurance Corporation	Tokyo
P&C insurance-related business	
Japan Insurance Services Inc.	Tokyo
Insurance Management Services Co., Ltd.	Tokyo
Sompo Japan Heartful Line Inc.	Tokyo
Sompo Japan Commercial Line Services Inc.	Tokyo
Taisho Sangyo Kabushiki Kaisha	Osaka
Sawayaka Insurance Planning Inc.	Kumamoto
Area Support Japan Watarase Holding Co., Ltd.	Tochigi
Area Support Japan 302 Enterprises Co., Ltd.	Chiba
Life insurance	
NKSJ Himawari Life Insurance, Inc. ¹	Tokyo
Sompo Japan DIY Life Insurance Co., Ltd.	Tokyo
Finance-related business and asset management business	
Sompo Japan DC Securities Co., Ltd.	Tokyo
Yasuda Enterprise Development Co., Ltd.	Tokyo
Sompo Japan Credit Inc.	Tokyo
Healthcare business	
Healthcare Frontier Japan Inc.	Tokyo
Sompo Japan Healthcare Services Inc.	Tokyo
Risk management business	
NKSJ Risk Management, Inc. ²	Tokyo
General administration business	
Sompo Japan Building Management Inc.	Tokyo
Administrative and computer service business	
NKSJ Business Service, Inc. ³	Tokyo
NKSJ Systems, Inc. ⁴	Tokyo
Survey and research business	
Sompo Japan Research Institute Inc.	Tokyo
Other business	
Sompo Japan Human Resource Development Inc.	Tokyo
Sompo Japan Agency Support Inc.	Tokyo
Foundation	
Sompo Japan Fine Arts Foundation	Tokyo
Sompo Japan Foundation	Tokyo
Sompo Japan Environment Foundation	Tokyo

¹ Sompo Japan Himawari Life Insurance Co., Ltd., and Nipponkoa Life Insurance Co., Ltd., merged on October 1, 2011, pending approval of the relevant authorities. The corporate name following the merge is NKSJ Himawari Life Insurance, Inc.

² Sompo Japan Information Services Inc. merged with Nipponkoa Insurance Co., Ltd., on April 1, 2011 and changed its name to NKSJ Business Services, Inc.

³ NKSJ Risk Management, Inc., was created through the merger of Sompo Japan Risk Management Inc. and N.K. Risk Consulting Co., Ltd., on November 1, 2010.

⁴ Sompo Japan System Solutions Inc. merged with NK Systems Co., Ltd., on April 1, 2011 and changed its name to NKSJ Systems, Inc.

Overseas Subsidiaries (As of October 1, 2011)

Company name	Head office
Local companies	
Europe	
Sompo Japan Claim Services (Europe) Limited	U.K.
Sompo Japan Insurance Company of Europe Limited	U.K.
Sompo Japan Corporate Member Limited	U.K.
Ark Re Limited	Guernsey
Middle East	
Sompo Japan Sigorta A.S. ¹	Turkey
North America	
Sompo Japan Insurance Company of America	U.S.A.
Sompo Japan Fire & Marine Insurance Company of America	U.S.A.
Yasuda Enterprise Development America Inc.	U.S.A.
SJA Insurance Agency, LLC	U.S.A.
Central and South America	
Eterna Insurance Company Limited	Bermuda
Yasuda Seguros S.A.	Brazil
Maritima Seguros S.A.	Brazil
Maritima Saude Seguros S.A.	Brazil
Sompo Japan do Brasil Ltda	Brazil
Vistomar Servicos de Vistoria Ltda	Brazil
Sompo Japan Insurance De Mexico, S.A. de C.V.	Mexico
Asia	
Sompo Japan (China) Co., Ltd.	China
Sompo Japan System Solutions (Dalian) Co., Ltd.	China
Sompo Japan Insurance (Hong Kong) Company Limited	China
Sompo Japan Reinsurance Company Limited	China
Sompo Japan Insurance (Taiwan) Brokers Co., Ltd.	Taiwan
Sompo Japan Consulting (Korea) Inc.	Korea
Sompo Japan Asia Holdings Pte. Ltd.	Singapore
Sompo Japan Insurance (Singapore) Pte. Ltd.	Singapore
Tenet Insurance Company Limited ²	Singapore
Berjaya Sompo Insurance Berhad ³	Malaysia
Sompo Japan Reinsurance Company Limited	Malaysia
PT Sompo Japan Insurance Indonesia	Indonesia
PGA Sompo Japan Insurance Inc.	Philippines
Sompo Japan Insurance (Thailand) Co., Ltd.	Thailand
Sompo Japan Service (Thailand) Co., Ltd.	Thailand
United Insurance Company Vietnam	Vietnam
Universal Sompo General Insurance Company Limited	India

¹ Sompo Japan Sigorta Anonim Sirketi became a consolidated subsidiary on November 2, 2010.

² Tenet Insurance Company Limited became a consolidated subsidiary on May 31, 2010.

³ Sompo Japan acquired a 70.0% share of voting rights held by its subsidiaries in Berjaya Sompo Insurance Berhad (BSI) in June 2011, making BSI a consolidated subsidiary.

Sompo Japan Group's CSR Chronology

(FY)

1965 ■ Sompo Japan begins to present yellow safety badges to children

1976 ■ The Yasuda Kasai Fine Art Foundation is established
■ The Yasuda Kasai Fine Art Foundation is established
The Yasuda Fire and Marine Seiji Togo Museum of Art opens to the public

1977 ■ The Yasuda Kasai Foundation is established

1987 ■ Van Gogh's Sunflowers is made available for public viewing

1989 ■ The Himawari (Sunflower) Hall puppet theater opens in the Yasuda Fire and Marine Nagoya building

1990 ■ The Environmental Risk Management Office is established
■ The Global Environmental Issues Project Team is formed

1991 ■ The ECO Committee is established

1992 ■ The Global Environment Office is established
■ Launch of golfer's insurance with an "eco-friendly clause"
■ Launch of environmental impairment liability insurance
■ A paper conservation campaign is launched
■ Establishment of four subcommittees for the ECO Committee (Resource-savings Subcommittee, Corporate Citizenship Subcommittee A (Corporate), Corporate Citizenship Subcommittee B (Individual), Commercial Subcommittee)

1993 ■ Let's Use Electricity Sparingly campaign commences
■ The Corporate and Environmental Issue Research Group is inaugurated
■ Start of research regarding soil and groundwater contamination in the United States
■ Start of Public Seminars on the Environment
■ The Chikyu (Earth) Club employee volunteer organization is inaugurated
■ A volunteer leave system is introduced

1994 ■ Formulation of Yasuda's Fundamental Concept on Environmental Issues
■ An environmental management system (EMS) is introduced in the Data Processing Center

1995 ■ EMS is introduced in all regional headquarters buildings nationwide
■ Sompo Japan signs the United Nations Environment Program's (UNEP) Statement of Environmental Commitment by the Insurance Industry

1996 ■ EMS is introduced in the Head Office Building

1997 ■ The Data Processing center acquires ISO 14001 certification (the first for a financial institution in Japan)
■ The Corporate and Environmental Issue Research Group begins research on waste management
■ Publication of *Corporate Citizenship Activities* by Yasuda Fire

1998 ■ The Yasuda Fire and Marine Global Environmental Charter is formulated
■ Start of ISO 14001 certification consulting
■ Start of discounts on premiums for eco-cars
■ EMS is introduced in branches and affiliates nationwide
■ The Chikyu (Earth) Club donation matching system is started
■ The *Environmental Report 1998* is published (first for a financial institution in Japan)

1999 ■ The Global Environment Office changes name to "Department of Global Environment"
■ The Yasuda Kasai Environment Foundation is established
■ The *Sompo Japan Green Open* eco-fund is launched
■ The *Eco-fresh* automobile insurance is developed, alongside maintenance support for the prevention of pollution
■ Start of NGO start-up supporting grants
■ The Chikyu (Earth) Club Social Contribution Fund is started
■ Head Office acquires ISO 14001 certification

2000 ■ Sompo Japan begins to offer weather derivatives for owners of wind power generation businesses
■ The CSO Learning Scholarship Program is launched

2001 ■ Start of medical waste emissions liability insurance
■ Start of support package for the introduction of EMS at automobile maintenance shops
■ Launch of soil pollution insurance
■ The *Environmental and Social Report 2001*—Sustainability Report is published
■ The *Handbook of Waste Management, Policies Toward a Closed-loop Society in Japan* (Yuhikaku Publishing) is published

2002 ■ Yasuda Fire & Marine Insurance Co., Ltd. and Nissan Fire & Marine Insurance Co., Ltd. merge, creating Sompo Japan Insurance Inc.
■ The Department of Global Environment changes name to "Environment and Social Relations Division"
■ The Sompo Japan Environmental Policy is established
■ The Sompo Japan Corporate Citizenship Policy is established
■ The Women's Committee, a voluntary organization working to promote women's activities, is inaugurated
■ The Human Rights Promotion Headquarters is established
■ The Human Rights Hotline is established
■ Sompo Japan begins offering industrial waste emissions liability insurance
■ Launch of an auto insurance special policy providing coverage of total loss of property and repair cost differentials
■ The E-Koto Project is introduced to individual EMS at regional headquarters throughout Japan
■ The Data Processing Center declares a "zero-emissions office"
■ Sompo Japan signs the World Business Council for Sustainable Development (WBCSD) Statement of the Financial Sector
■ The first Stakeholder Meeting is held

2003 ■ Organizational change; the Environment and Social Relations Division changes name to "CSR Office"
■ The Human Resources Department establishes the Women's Iki-Iki ("Active") Promotion Group—first dedicated department for the promotion of women's activities in a major financial institution
■ A "provision for extra environmental costs" is added to corporate fire insurance
■ A business alliance is formed with Omron Healthcare Inc.
■ Launch of service station leakage insurance
■ Start of CSR Literacy Training, an environmental training program for all employees
■ Sompo Japan participates in the UNEP FI Tokyo Conference
■ Start of activities related to the puppet play *The Fire of Inamura*

(FY)

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- 2004**
- The *Sompo Japan SRI Open* fund is launched
 - All headquarter departments introduce a CSR point of view by setting environmental management goals
 - Implementation of Executive Recommendations on CSR
 - Childcare leave is extended and a reduced work hours scheme is established
 - The re-hiring system is enhanced
 - Introduction of a “shift work” system after childcare leave
 - Expansion of BCM (business continuity management) consulting
 - The Committee for Environmental Risk Management and Precautionary Principles is established
 - Sompo Japan begins support for the Japan Disability Forum, with the coming into effect of the United Nations Convention on the Rights of Persons with Disabilities
 - First publication of the *CSR Report*

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- 2005**
- Sompo Japan formulates and discloses a Personal Information Protection Declaration
 - An additional external Compliance Hotline is established
 - The Sompo Japan Community Network is introduced to make use of the experience of retired employees to provide relief for employees using the work-life balance program
 - Systematic employee training is expanded to ensure gender equality in the workplace
 - A CSR Risk Management Diagnostic Program is developed
 - Weather derivatives are launched to promote the introduction of solar power systems
 - Healthcare Frontier Japan Inc. is established
 - Sompo Japan joins the Carbon Disclosure Project (CDP)
 - Sompo Japan joins the Climate Crisis Forum
 - The Action Plan 60 program is introduced under the E-Koto Project
 - Start of fund aid to help strengthen the financial foundations of NGOs
 - The accumulated contributions of the Chikyu (Earth) Club Social Contribution Fund exceed ¥100 million

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- 2006**
- Start of regional Public Seminars on the Environment
 - The Sompo Japan Regeneration Plan is formulated (modified version: new medium-term management plan)
 - A “carrier transfer system” is introduced
 - The company’s work-life balance support system is expanded (revisions to childcare leave, reduced work hours scheme and re-hiring system)
 - Collaboration with the University of Tokyo Graduate School of Public Policy in the field of risk management
 - Sompo Japan becomes a signatory to the United Nations Global Compact
 - Sompo Japan submits a CO₂ reduction plan for its Tokyo facilities (Head Office, Data Processing Center, Tachikawa Building) and receives the top AA-level assessment
 - The Head Office Building and Data Processing Center Building receive ISO 14001 certifications
 - Sompo Japan becomes a signatory to the Principles for Responsible Investment (PRI)
 - AIR JAPAN, a nationwide organization of automobile maintenance and repair shops acting as agencies, becomes part of the E-Koto Project
 - A Collaborative Forest Restoration partnership agreement is concluded with Umaji, Kochi Prefecture

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- 2007**
- The Sompo Japan Foundation celebrates its 30th anniversary
 - Start of implementation of a PDCA-based plan for information security
 - Sompo Japan is acknowledged as a company promoting support for childrearing in line with the Law for Measures to Support the Development of the Next Generation
 - Start of the Diversity Committee for the promotion of diversity
 - Sompo Japan Healthcare Services Inc. is established
 - Collaboration with Fukui Prefectural University in the field of risk management
 - Sompo Japan declares support for Caring for Climate: the Business Leadership Platform, which is advocated by the United Nations Global Compact
 - The Data Processing Center launches its Global Warming Prevention Project
 - The Public Seminar on the Environment is held for the 15th time, celebrating its anniversary
 - A Forest Matching Collaborative Forest Restoration Partnership Agreement is concluded with the Forest Cooperative in Shionoe, Kagawa Prefecture
 - A Forestry Conservation and Management Agreement is concluded with Kotoura, Tottori Prefecture
 - A Corporate Forest Agreement is concluded with Tsu, Mie Prefecture

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- 2008**
- A dialog-based art appreciation program at the Seiji Togo Memorial Sompo Japan Museum of Art commences
 - The *Sompo Japan Eco Open* eco-fund is launched
 - The *Aeon Fat Dividend Green Balance Open* eco-fund is launched
 - The Head Office and Data Processing Center Building begins to implement CSR goals in all departments
 - A Forest Stewardship Agreement is concluded with Arashiyama, Saitama Prefecture
 - Sompo Japan declares its Eco-First Pledge to the Minister of the Environment

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- 2009**
- Construction of a nationwide system for the promotion of physical and mental health, and for the prevention of disease
 - The new retail market business model reform project (PT-R) is deployed in full
 - A comprehensive management plan for paper use is established
 - A collaborative forest restoration partnership agreement is concluded with the Mori To Midori No Kai in Tokushima Prefecture
 - Start of lectures provided by Waseda University on the topic of “sustainable development and risk management—focusing on human security”
 - Green Reform Loan Plan is launched
 - The E-Koto CSR Point System is started for employees’ motivation and capacity building
 - Launch of weather index insurance in Thailand

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- 2010**
- NKSJ Holdings, Inc., is established through a business integration
 - The NKSJ Group’s Approach to CSR (Basic CSR Policy) is established
 - The Eco-Safe Driving Contest begins
 - New personnel system is introduced to integrate the staff divisions
 - The Sompo Japan CSO Learning Scholarship Program 10th Anniversary Symposium is held
The CSO Learning Scholarship Program 10th Anniversary Commemorative Handbook is published
 - Sompo Japan participates in the Japan Business and Biodiversity Partnership
 - Web conferencing is introduced
 - The Sompo Japan Biodiversity Forum is held in Nagoya
 - Sompo Japan publishes a book on environmental risk management and precautionary principles and holds a commemorative symposium
 - The Sompo Japan Foundation starts providing social welfare grants to ASEAN member nations

* The Sompo Japan Foundation and the Sompo Japan Environmental Foundation became public interest incorporated foundations on July 1, 2011.

Sompo Japan Environmental Policy

Basic Philosophy

Sompo Japan Group acknowledges its corporate social responsibility to promote local and global environmental protection and to support socioeconomic systems that are based on environmentally sound material cycles. We, the entire Sompo Japan Group, will consistently and progressively tackle environmental issues, giving special attention to the concept of “eco-efficiency.”

Guiding Principles

1. Provide New Products and Services

Sompo Japan Group strives to research, develop, and provide society with new products and services (relating to insurance, risk management, claims, and financial services, etc.) that will contribute to the solution of environmental problems. All corporate departments and affiliated companies will join in this effort. Sompo Japan Group will also investigate, analyze, and provide information on broader environmental issues for the benefit of society overall.

2. Promote Resource Conservation

Sompo Japan Group recognizes the impact it has on the environment through the consumption of resources and energy, and the emission of waste, in the course of conducting business. It will comply with environmental laws and regulations. The entire Group, including management and employees, will work together to promote resource and energy conservation and recycling activities.

3. Contribute to Society

Sompo Japan Group will actively work on corporate citizenship initiatives relating to the environment, such as nature conservation and environmental education. It will also promote and support the voluntary efforts of individual employees as “global citizens” and as “contributing members of families and communities” for the realization of sustainable society. To enable continuous improvement, the above-mentioned activities will be subject to periodic review, to reflect the current objectives and targets of Sompo Japan Group.

(Introduced July 1, 2002)

Current and Future Initiatives Regarding Our Business Impact on Biodiversity

The NKSJ Group’s Approach to CSR (Basic CSR Policy), established in April 2010, and the Group’s Medium-term CSR Objectives both commit the Group to fulfilling corporate social responsibility in regards to biodiversity.

In October 2010, NKSJ Holdings and 36 Group companies participated in the Japan Business and Biodiversity Partnership that was established on occasion of the 10th Conference of Parties (COP10) to the Convention on Biological Diversity. The objective is to declare broadly to the public a commitment to perpetually take actions with due consideration paid to biodiversity and for members of the NKSJ Group to individually engage in practices that conserve biodiversity.

While the Sompo Japan Group is not part of an industry that has a major and directly adverse effect on biodiversity, it has an indirect impact on forests through its heavy use of paper. Accordingly, the Sompo Japan Group implements the following concrete initiatives:

Concrete Initiatives

<Biodiversity Considerations in regards to Products and Services>

1. “Save Japan Project” to Protect Japan’s Endangered Species

Sompo Japan has rolled out the “Save Japan Project” to protect endangered species in Japan by making donations to environmental NGOs when automobile insurance customers select web-based insurance clause, which can be viewed on Sompo Japan’s website. We hold citizen participation activities in cooperation with NGOs in 12 regions in Japan in FY2011.

2. The Green Reform Loan Plan

This product combines a personal loan service with measures to combat climate change and protect biodiversity launched in 2009. Loans used to finance green renovation projects are eligible for a 0.3% interest rate reduction. In addition, a sum equivalent to 0.3% of the actual amount borrowed is donated to the Satoyama Donguri Charity Fund, an organization established

to support the restoration and conservation of *satoyama* areas, which are natural woodlands alongside traditional rural Japanese villages.

3. Comprehensive Enterprise Biodiversity Consulting Service Started

Through NKSJ Risk management, Inc. developed and provides, in cooperation with the world’s largest partnership of conservation organization, the first consulting service in Japan to comprehensively support corporations’ biodiversity preservation initiatives.

<Consideration for Biodiversity through Reduction of Paper Use>

Under our Comprehensive Paper Use Management Plan, formulated in April 2009, we have introduced new document management systems and are also actively promoting reduced paper use in day-to-day work as a part of our cost managements. In FY2010 paper use remained at the same level as FY2009 due to the effects of product revisions that were not scheduled at the beginning of the year. In FY2011 we will pursue a 9.5% reduction year on year by encouraging customers to select web-based insurance clause and by making greater use of web conferencing within the company.

<Contributing to Biodiversity Protection through Education>

Education for Sustainable Development (ESD) includes learning and/or activities that aim to relate both social issues and our lives, and to facilitate the new values and behavior in us for achieving a sustainable world. This concept is reflected in our human resource development, education, and awareness building efforts in environmental fields.

- Public Seminars on the Environment: In FY2010 we held a series of three seminars on the topic of biodiversity.
- Sompo Japan CSO Learning Scholarship Program: Through this program we are helping to meet the human resource needs of civil society orga-

nizations (CSOs) working to conserve biodiversity by sponsoring students to undertake internships.

- Sompō Japan Biodiversity Forum: In October 2010 we held a forum in Nagoya at the same time of the 10th Conference of the Parties to the Convention on Biological Diversity. Approximately 80 people from the Region Headquarters and agencies attended.
- We will maintain an ongoing role in nature protection activities throughout Japan, especially through the Chikyu (Earth) Club, a volunteer organization in which all of our employees are members.

<Developing Forests under a Cooperative Program>

We have signed forest development agreements with six local governments in various areas of Japan. Under these agreements we run forest

development projects and environmental educational programs in partnership with employees of Sompō Japan, their family and its agencies as well as people from local communities.

<Leadership through Vice Chairmanship of the Keidanren Committee on Nature Conservation>

Masatoshi Sato, Chairman of Sompō Japan, is currently serving as the Vice Chairman of the Keidanren Committee on Nature Conservation—the first business organization in the world to become a member of the International Union for Conservation of Nature. Sompō Japan has also helped to establish the Keidanren Declaration of Biodiversity as a member of the planning sub-committee.

Company-wide Environmental Performance Data

	FY2008	FY2009	FY2010	CO ₂ -equivalent (tons) *1			Concrete Initiatives
				FY2008	FY2009	FY2010	
Electricity use (kWh) *2	82,925,489	78,240,227	75,379,250	46,024	43,423	41,835	<ul style="list-style-type: none"> • Nationwide installation of high-efficiency lighting, elevators and other equipment • Energy savings through more efficient use of computers, lighting and other equipment
Paper use (tons)	9,407	8,273	8,274	—	—	—	<ul style="list-style-type: none"> • Forms and pamphlets increased due to product revisions and launch of new products • Shift to thin paper for policy documentation; specifications changed for typeface, etc.
Gas use (m ³) *3	179,771	177,933	137,636	374	329	286	<ul style="list-style-type: none"> • Substantial increase in employees working in the Tachikawa Building • Unusually high outside temperatures during the summer
Energy use (MJ) *4	70,527,000	69,821,730	80,477,204	4,020	4,142	4,587	
Fuel consumption by company-owned vehicles (liters) *5	3,416,568	3,382,402	4,087,722	8,290	7,603	9,975	<ul style="list-style-type: none"> • Substantial increase in the number of vehicles in the company fleet following mergers with subsidiaries • Continued addition of fuel-efficient vehicles to the company fleet • More efficient travel due to the promotion of "Eco-Safety Driving" among employees
Total				58,708	55,497	56,684 (59,495)*6	

*1 CO₂-equivalent emissions: Calculated using the coefficient designated in Japan's Act on Promotion of Global Warming Countermeasures.

*2 Electricity use: Calculated by dividing the charges for electricity consumed at all Sompō Japan buildings by the average price per kWh.

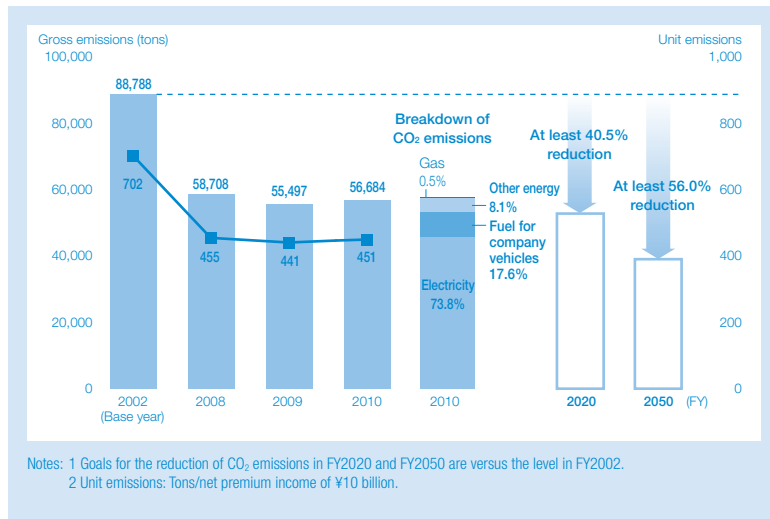
*3 Gas use: Combined consumption by the Head Office, Data Processing Center Building and Tachikawa Building, with Global Warming Prevention Plans conforming to the Tokyo Metropolitan Government Ordinance on Environmental Preservation.

*4 Other energy use: Combined steam and chilled water supplied by energy companies to the Head Office and Tachikawa Building.

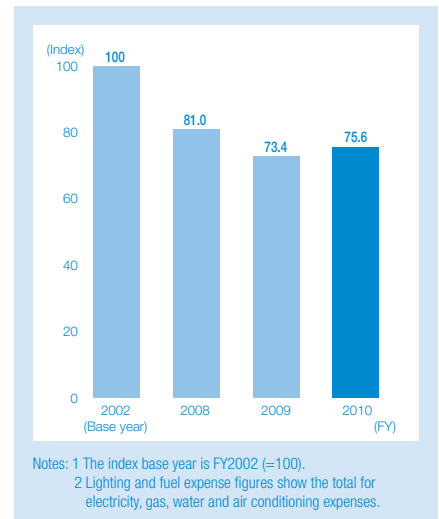
*5 Fuel consumption by company-owned vehicles: Calculated by dividing the company-wide fuel charges by the average gasoline price/liter (¥126) during the period April 2009–March 2010.

*6 Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 98.16%. Overseas companies calculated using a coefficient provided by the GHG Protocol.

CO₂ Emissions and Goals over the Medium- and Long Term



Lighting and Fuel Expenses



Investment in Energy Saving Measures and CO₂ Emissions Reduction Costs in FY2010

Investment in energy saving equipment	¥1,643 million Air conditioning equipment improvement, high-efficiency lighting installation
CO ₂ emissions reduction cost	¥4.57 million per ton (reduction: 359.5 tons)

Waste Types, Totals and Recycling Ratios in FY2010

	General waste	Industrial waste
Emission quantities*	2,933t	449t
Total recycling ratio	65.38%	
Paper recycling ratio	86.77%	

* Coverage: Only business offices owned by Sompo Japan (equivalent to 83.21% of total), excepting residential dormitories (family dormitories, single person dormitories, rental housing) and buildings/residences jointly managed with other parties.

Sewage Discharge Quantities in FY2010

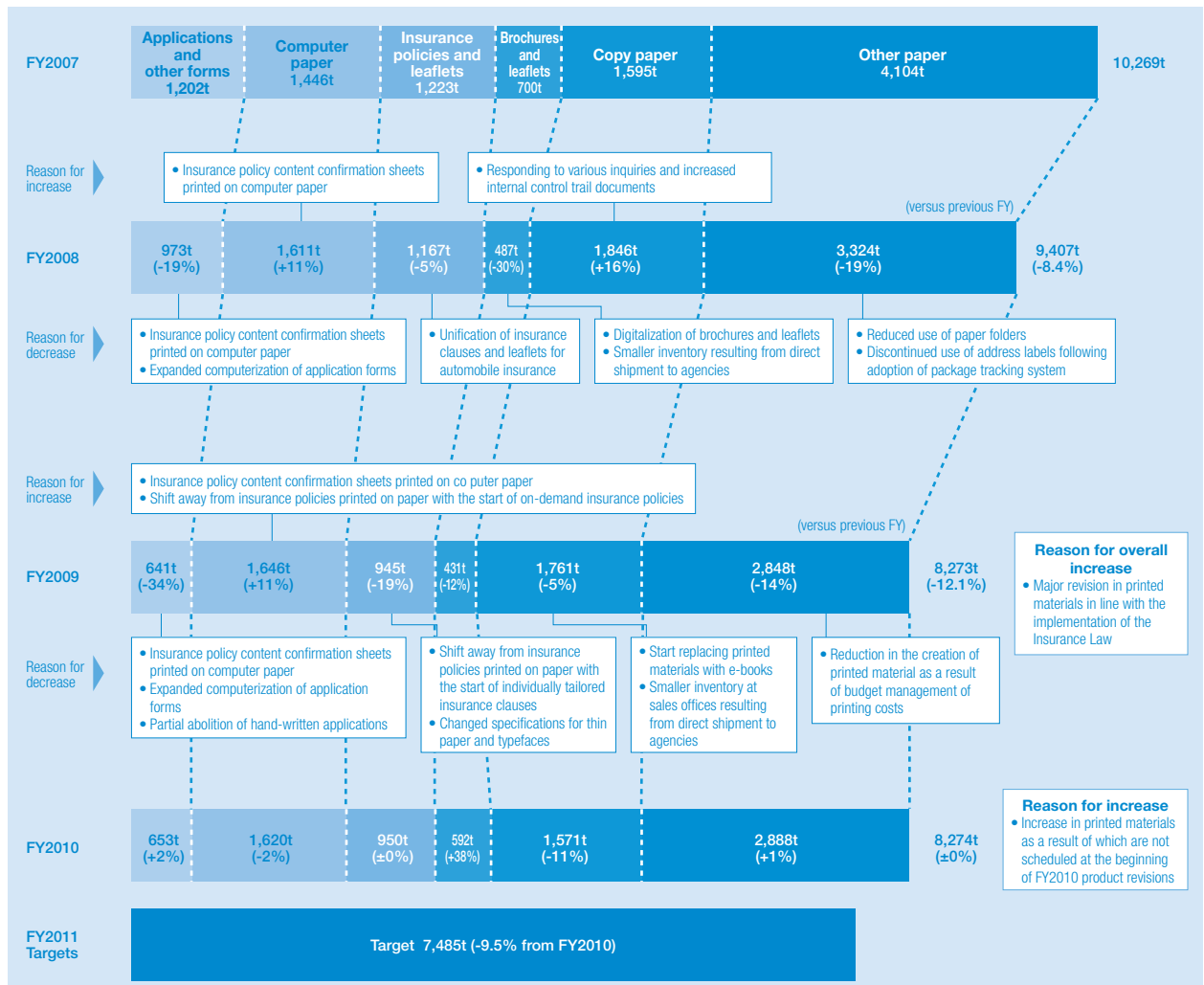
Head Office	66,705m ³
Data Processing Center Building	26,891m ³
Tachikawa Building	20,073m ³
Total	113,669m ³

Note: Discharges from other buildings are determined through water and sewage bills.

Low Environmental Impact Vehicles in Company Fleet (As of March 31, 2011)

Total vehicles in company fleet	5,180
Electric vehicles and hybrid vehicles	130
Proportion of low environmental impact vehicles	2.5%

Breakdown of Changes in Company-wide Paper use and FY2010 Targets



Employees Qualified as Internal Auditors for the Environmental Management System

(As of April 1 Each Year)

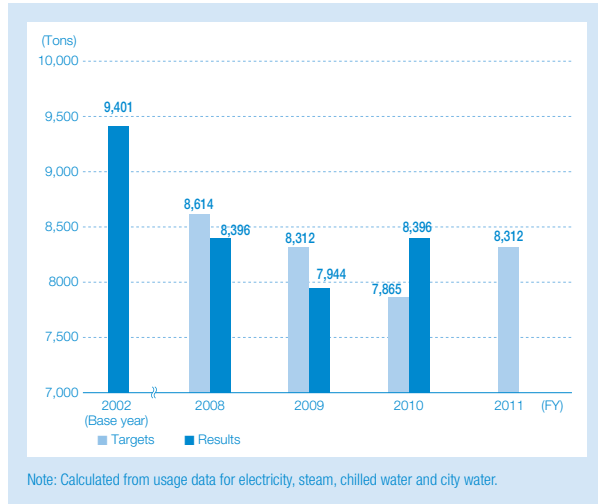
	2009	2010	2011
Employees qualified as internal auditors	163	177	189
CEAR Environmental Auditors (total for lead auditors and provisional auditors)	9	8	12

Complaints Relating to Environmental Problems; Violations of Environmental Laws

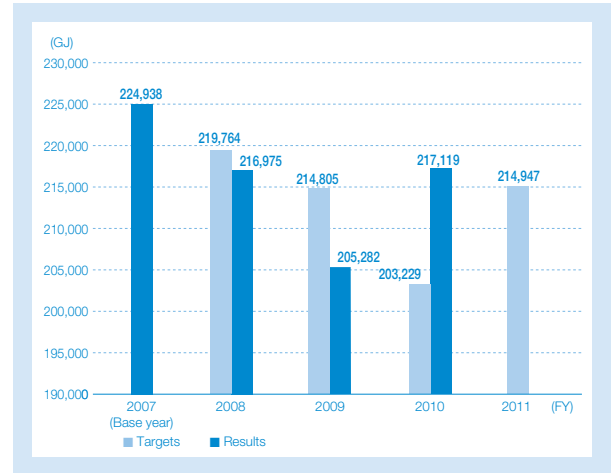
None

Environmental Performance Data for the Head Office (Tokyo)

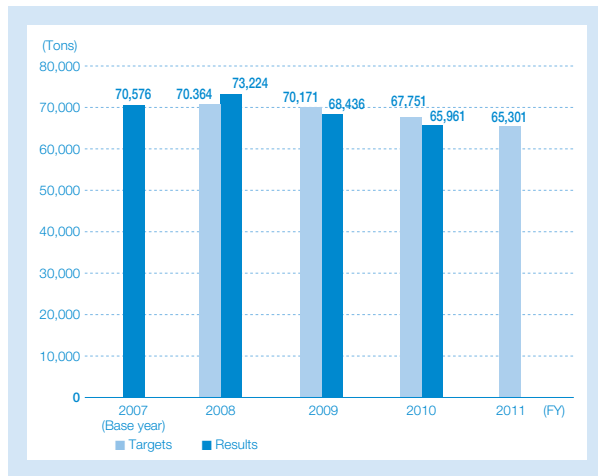
CO₂ Emissions



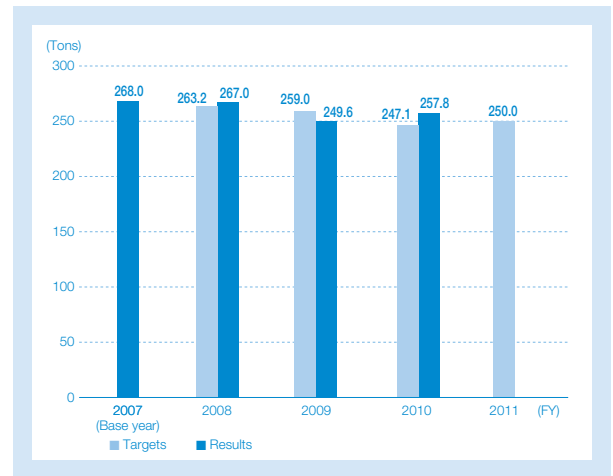
Energy Use



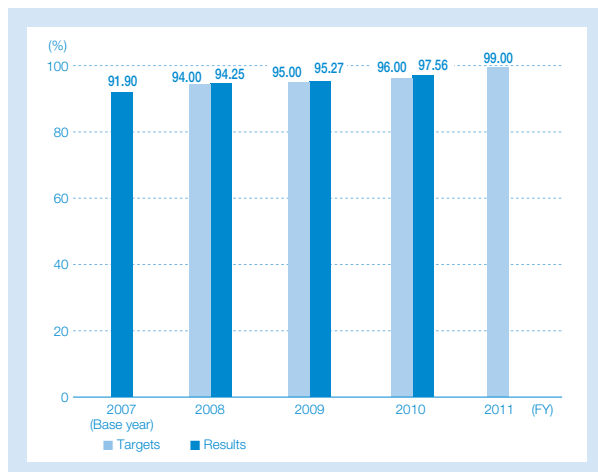
Water Use



Paper Use

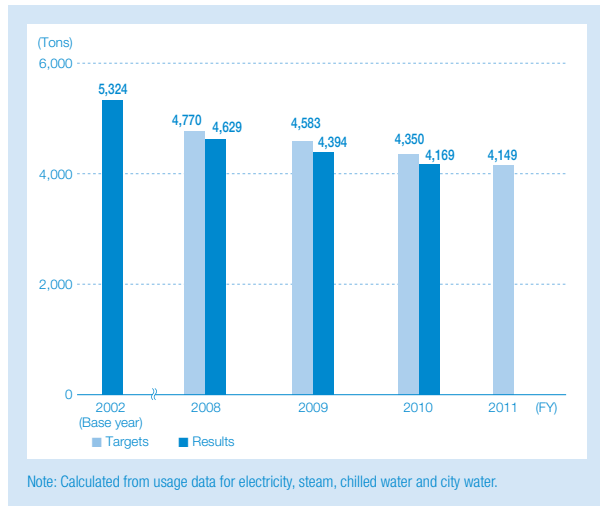


Recycling Ratios

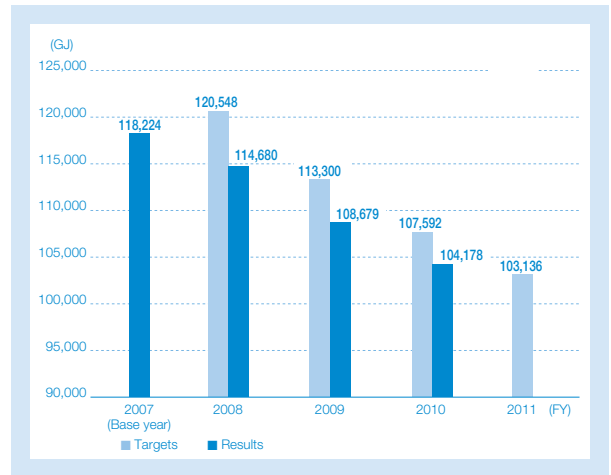


Environmental Performance Data for the Data Processing Center

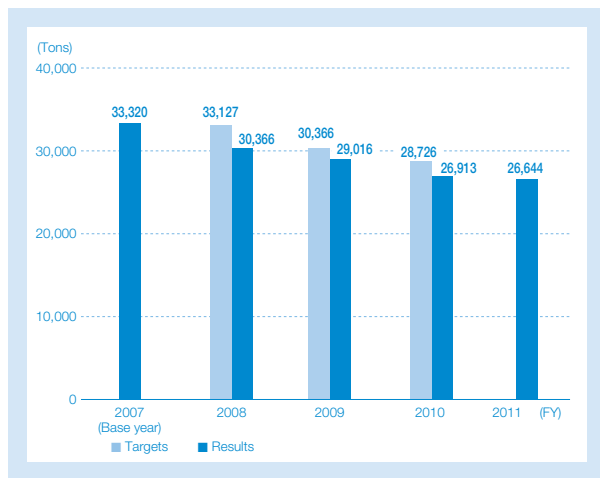
CO₂ Emissions



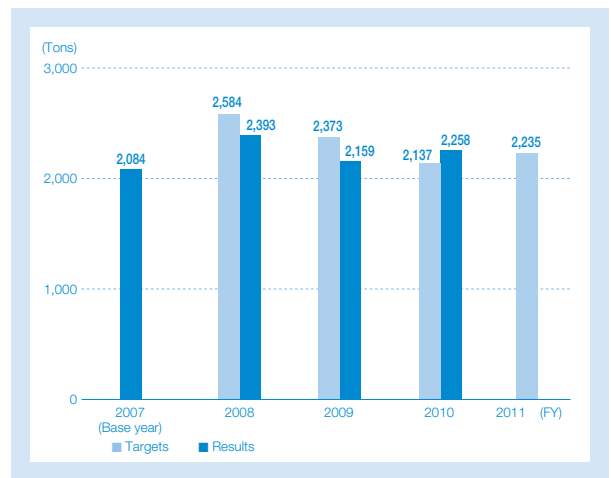
Energy Use



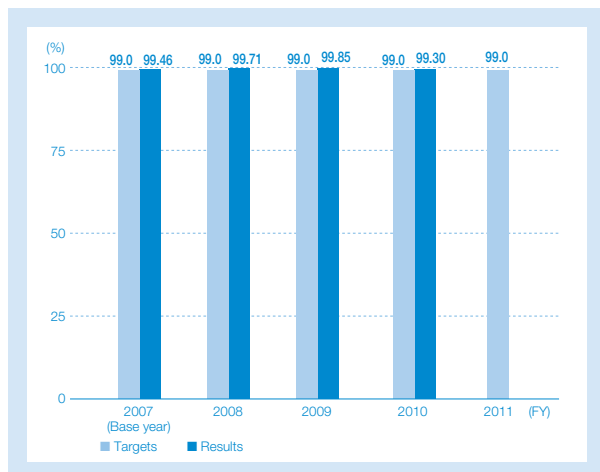
Water Use



Paper Use



Recycling Ratios



Environmental Initiatives throughout Value Chain

AIR JAPAN* Members with ISO 14001 Certification

* AIR JAPAN: Nationwide organization consisting mainly of automobile maintenance and repair shops of a defined size acting as agencies.

FY2008	FY2009	FY2010	FY2012 target
42 shops	45 shops	49 shops	100 shops

Sompo Japan Agency Support Inc. has developed the AIR e-Shop 21 environmental management support system for AIR JAPAN members, and these are acquiring ISO 14001 certification. In February 2009, this was the first voluntary chain of P&C insurance-related automobile maintenance and repair shops in Japan to simultaneously obtain ISO 14001 certification.

Current and Target Number of Agencies Participating in Green Purchasing

J-SA* (2,071 members as of March 31, 2011)

* J-SA: Nationwide organization of specialized professional agencies of a defined size that offer both life and non-life insurance.

	FY2008	FY2009	FY2010	FY2011 target
Registered green purchasers (%) ^{*1}	457 (20.2)	1,336 (62.4)	1,486 (71.8)	—
Actual purchasers (%) ^{*2}	232 (50.8)	958 (71.7)	958 (64.5)	1,243 or more (60.0) ^{*1}

^{*1} Percentage of J-SA members. Changed to the percentage of actual purchasers out of all J-SA members from the FY2011 target.

^{*2} Percentage of registered green purchasers.

In July 2008, J-SA, in cooperation with AIR JAPAN, a green purchasing system utilizing an Internetbased centralized buying system. Since then, Sompo Japan has been promoting green purchasing among members of both groups as one initiative to reduce environmental impacts throughout Sompo Japan's value chain.

AIR JAPAN (3,492 members as of March 31, 2011)

	FY2008	FY2009	FY2010	FY2011 target
Registered green purchasers (%)	1,784 (53.3)	2,322 (68.0)	2,434 (69.6)	—
Actual purchasers (%)	1,013 (30.3)	1,685 (49.3)	1,831 (54.7)	2,100 or more (60.0)

Note: Ratio of AIR JAPAN members

Promotion of CSR Initiatives among Supply Chain

	FY2008	FY2009	FY2010 target
Number of companies surveyed	57	52	60

Main questions

- What are you doing to reduce emissions of CO₂ and other greenhouse gases (GHGs)?
- What kind of policies have you adopted regarding compliance with legal and social norms, and relevant laws and ordinances?
- Have you established policies regarding respect for human dignity, prohibition of child and forced labor, and elimination of discrimination?

From 2005, as one CSR initiative in the supply chain, Sompo Japan has carried out a survey of service providers regarding compliance and respect for human rights, with a focus on environmental initiatives. This is in order to understand their position as regards Sompo Japan Group's CSR initiatives, and to request their cooperation. We also share information and deepen ties with suppliers by having them provide their CSR reports.

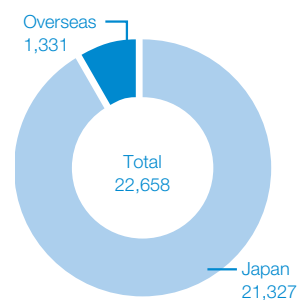
Social Data

Personnel and Labor-related Information

Number of Officers and Employees (as of March 31, 2011)

	Male	Female	Total
Directors, Auditors	18	1	19
Employees*1	10,487	8,221	18,708

Consolidated employees*2



*1 Number of employed persons, including those holding posts concurrently with Group companies. Also, except employees on loan to other companies, and including those on loan from other companies.

*2 Except employees on loan to other companies, and including those on loan from other companies.

Employees by Employment Category (as of March 31, 2011)

	Male	Female	Total
Directors, Auditors	18	1	19
Executive officers	27	0	27
General full-time employees	5,899	7,874	13,773
Core positions (global—i.e. can be transferred to distant locations)	5,120	169	5,289
Core positions (area—i.e. employed only within a specific location)	4	7,702	7,706
Core positions (employed with specific tasks)	775	3	778
Insurance inspectors	1,631	29	1,660
Specialized full-time employees	82	5	87
Contracted employees	2,123	271	2,394
Trainees	725	42	767
Total	10,505	8,222	18,727

General full-time employee breakdown	Male	Female	Total
Manager or above	2,392	72	2,464
Section Manager	853	21	874
Senior Deputy Manager	1,019	506	1,525
Deputy Manager	765	59	824
Senior Staff Member	2	3,896	3,898
Other	868	3,320	4,188

Recruitment

	FY2008	FY2009	FY2010
New graduates (global* ¹)	279	188	118
New graduates (area* ²)	836	454	340
New graduates (total)	1,115	642	458
Mid-career employment* ³	720	372	234

*¹ Was "core positions" under the old system up through FY2009.
*² Was "general positions" under the old system up through FY2009.
*³ Total of full-time employees and contracted employees (except workers dispatched from other companies and rehires).

Rehiring

FY2008	FY2009	FY2010
171	184	155

Note: Except reassignments and appointments to executive positions.

Percentage of Disabled Employees (as of March 31 each year)

FY2008	FY2009	FY2010
1.85%	2.17%	2.11% (2.07%)

* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is companies in Japan only (i.e. no companies outside Japan).

Women in Management Positions (as of March 31 each year)

	FY2008	FY2009	FY2010
Management positions: Managers and above plus operations managers	53	69	72
Section managers/Senior deputy managers* ¹	362	445	527
Percentage of women in management positions* ²	2.22%	2.83%	2.91% (5.27%)

*¹ Includes operations managers (a position under the old system until FY2009), as the human resources system was revised in July 2010.
*² Proportion of women in management positions.
* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 94.13% (i.e. 100% of companies).

Average Age, Average Years of Employment, Average Annual Salary (as of March 31, 2011)

	Male	Female
Average age	44.5	34.0
Average years of employment	13.7	9.1
Average annual salary	6,878,616 yen	

Yearly Personnel Turnover Rate

FY2008	FY2009	FY2010
5.36%	4.34%	4.40% (4.25%)

* Figures are yearly retirements (mandatory retirement and voluntary retirement)/total staff at the beginning of the year.

* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 94.13% (i.e. 100% of companies).

Workers Union—Participation in Union (as of March 31 each year)

	FY2008	FY2009	FY2010
Participation in Union	98.6%	98.3%	99.0% (97.1%)

* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 91.63%.

Sompo Japan Insurance Workers Union—Female Permanent Representatives

7th term (from September 2008)	8th term (from September 2009)	9th term (from September 2010)
196	200	247

Main Institutional Revisions Achieved through Agreement Between Labor Union and Company

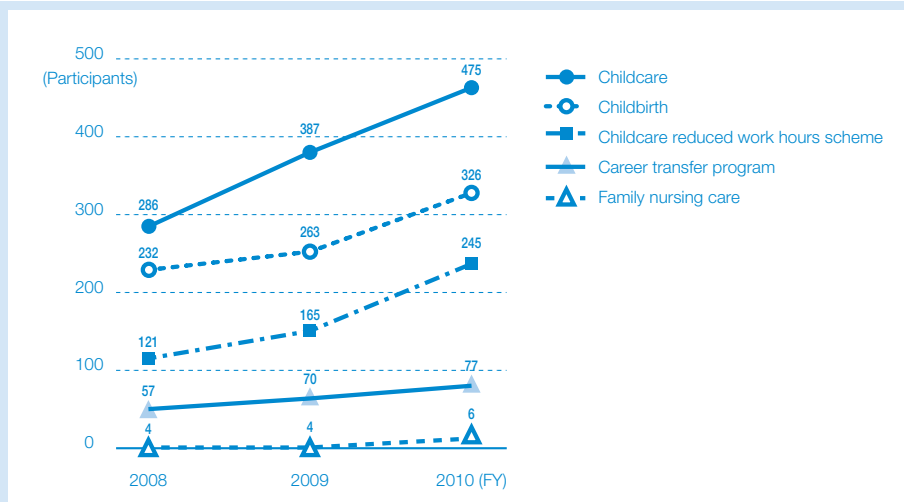
FY2008	FY2009	FY2010
Revisions to specialist and contracted employee personnel systems	Revision to contracted employee personnel system	Revisions to personnel system (track-segmented system discontinued)

Frequency Rate of Occupational Accidents

	FY2008	FY2009	FY2010
Frequency rate of occupational accidents	3.40% (3.09%)	3.12% (3.09%)	4.31% (3.26%)

* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 99.45%.

Use of Work-life Balance Support Programs



*1 Childcare: Program that allows up to 2 years leave for childrearing (also available to male employees)

*2 Childbirth: Available from 8 weeks prior to the expected delivery date until 8 weeks after birth.

*3 Childcare reduced work hours scheme: System that allows employees with children to work up to 3 hours less per day in 1 hour units. This is available for employees with children up to the end of grade 3.

*4 Career transfer program: This system allows an exceptional change of work location for employees whose work style is not conducive to a change of residence, when the employees must move as a result of their partner being transferred.

* When use of any of the programs spans multiple years, both years are counted.

Data Related to Working Hours

Overtime work ratio (Annual overtime work hours/annual total hours worked)

	FY2008	FY2009	FY2010
Male	7.9%	6.9%	7.0% (6.5%)
Female	8.7%	7.8%	7.8% (6.6%)
Total	8.4%	7.5%	7.5% (6.6%)

* Figure in parentheses: Consolidated. The scope for data collection on a consolidated number of employees basis is 99.45%.

* Covers full-time employees, contracted employees and other employees with the exception of managers and supervisors.

* Working hours for core positions and specialists are deemed to be covered by the labor policy for work outside the workplace, and the discretionary labor system for management-related work.

Percentage of paid leave taken

	FY2008	FY2009	FY2010
Male	36.4%	36.9%	40.9%
Female	65.2%	65.3%	67.9%
Total	50.8%	51.4%	53.4%

Number of Employee who Took Volunteer Leave

	FY2008	FY2009	FY2010
Leave* ¹	6	5	1
Leave of absence* ²	0	0	0

*¹ 2 days per month. Up to 20 days a year may be taken.
*² Employees with 4 or more years' service can take from 6 months to 3 years.

Successful Applicants for Career Development Support Programs

		FY2008	FY2009	FY2010
In-house job posting	Open recruitment	243	98	108
	Applicants	305	80	82
	Successful applicants	72	31	28
Dream ticket program*		13	8	10

* System available for employees that fulfill certain selection criteria, and that ensures employees are able to transfer to their desired position.

Participants in the Sampo Japan Professional College* In-house Specialist Education Program

* An in-house professional education program that is the heart of Sampo Japan's skills development system.

FY2008	FY2009	FY2010
Approximately 9,200	Approximately 8,700	Approximately 8,800

FY2010 Employee Satisfaction Index Survey Results

Employee Satisfaction Index Survey respondents	18,784
Number of employees who responded that they are satisfied with the workplace environment (including very satisfied and somewhat satisfied)	14,398
Proportion of employees who responded that they are satisfied	76.7%

Participation in Human Rights Courses

FY2008	FY2009	FY2010
100%	100%	100%

* Results for CSR Literacy training. All employees are eligible to take these courses.

Corporate Citizenship Activities

Sompo Japan Corporate Citizenship Policy

Sompo Japan Group, as a good corporate citizen, actively implements initiatives that contribute to society, while supporting individual employees' voluntary efforts. Two perspectives

1. Corporate Citizenship Activities

Sompo Japan Group will implement sound and consistent corporate citizenship activities that will bring benefits to society and a wide range of stakeholders, and that, at the same time, will contribute to the enhancement of group corporate value.

2. Individual Employees' Contributions

Sompo Japan Group will assist volunteer activities by individual employees through the "Sompo Japan Chikyu (Earth) Club," while the company strives to establish systems, and raise the awareness of employees for voluntary participation and involvement in social activities.

Three focus areas

Sompo Japan's initiatives are focused on the following three areas, in which it has accumulated expertise and achievements:

* No limitation of areas is set for Individual Employee Contributions

(Introduced October 22, 2002)

Social Welfare Subsidies Granted by the Sompo Japan Foundation

Project name	FY2008	FY2009	FY2010
NGO start-up supporting grants	45 organizations 13,500 thousand yen	30 organizations 9,000 thousand yen	30 organizations 9,000 thousand yen
NGO strengthening grants	11 organizations 9,570 thousand yen	12 organizations 10,750 thousand yen	13 organizations 10,000 thousand yen
Grants for automobile purchases	10 organizations 10,000 thousand yen	12 organizations 10,610 thousand yen	10 organizations 10,000 thousand yen
Grants for holding of meetings and for international exchanges	6 organizations 4,500 thousand yen	4 organizations 4,000 thousand yen	4 organizations 3,600 thousand yen
Grants for overseas organizations (started in FY2010)	–	–	2 organizations 1,170 thousand yen
Grants for emergency countermeasure to community disasters	–	–	2 organizations 1,500 thousand yen

Subsidies Granted by the Sompo Japan Environment Foundation

Project name	FY2008	FY2009	FY2010
Environmental conservation project subsidies	4 organizations 1,200 thousand yen	10 organizations 3,000 thousand yen	10 organizations 2,980 thousand yen
Scientific research subsidies	5 cases 2,050 thousand yen	5 cases 1,470 thousand yen	5 cases 1,500 thousand yen

“Public Seminars on the Environment” FY2010 Results

<Regular courses>

Part 1. Whole picture on the daily lives of the people and environmental problems

* Titles are those at that time. Honorifics omitted.

Date	Theme	Lecturer	
July 6, 2010	Changes in environmental problems and outlook for the future	Shigeyuki Okajima	Chairman, Japan Environmental Education Forum
July 13, 2010	The current status of global warming and future predictions	Seita Emori	Chief, Climate Risk Assessment Research Section, Center for Global Environmental Research, National Institute for Environmental Studies
July 20, 2010	The science and politics of global environmental problems	Shohei Yonemoto	Professor, Research Center for Advanced Science and Technology, University of Tokyo

Part 2. Harmony between Japanese culture and biodiversity

Date	Theme	Lecturer	
September 7, 2010	Harmony between economy/culture and biodiversity—Aichi-Nagoya COP10 and the role expected of Japan	Ryo Kosaka	Associate Professor, Graduate School of Economics, Nagoya City University
September 14, 2010	Japanese view of nature—Buddhism and Ancestor Worship	Shinsho Kajita	Chief Abbot, Honen-in Temple
September 21, 2010	Diversity of life and connectedness	Keiko Nakamura	Director General, JT Biohistory Research Hall

Part 3. Close up to the truth of international negotiations

Date	Theme	Lecturer	
September 28, 2010	International negotiations surrounding the issue of climate change	Akira Yamada	Deputy Director-General for Global Issues, Ambassador for Civil Society, Ministry of Foreign Affairs, Japan
October 5, 2010	The state of climate change issue and the difficulty of international consensus	Yosuke Ikehara	Climate Change Project Leader, Conservation Division
October 19, 2010	Shall we change? Japan's amateurish ability in international meetings	Keiji Takeuchi	Senior Journalist, Environment, Energy, The Asahi Shimbun

Part 4. The world moved by NGOs

Date	Theme	Lecturer	
November 9, 2010	Will cooperation between NGOs and businesses change society?	Emiko Nagasawa	Manager, Planning, Research & Development, Nippon Keidanren (Japan Business Federation) Business Services
November 16, 2010	The world moved by NGOs—Partnership between NGOs and businesses	Yasushi Hibi	Vice President for Asia Policy and Managing Director of CI-Japan, Conservation International (CI)
December 7, 2010	Beyond An Inconvenient Truth—The role of NGOs and the rise of a new partnership	Junko Edahiro	Environmental Journalist, Co-Founder and Chief Executive, Japan for Sustainability (JFS)

<Outdoor lecture>

* Titles are those at that time. Honorifics omitted.

Date	Theme	Lecturer	
September 26, 2010	(Outdoor lecture) Learning from nature around us— Biodiversity seen in the lives of insects, birds, and plants	Hideaki Anzai	Senior Researcher, Wild Bird Society of Japan
		Tadashi Sugiura	Vice President, Society to Protect Nature in Hino

Lecture participants

	FY2008	FY2009	FY2010
Total attendees for the year	1,511	1,252	1,394

Environmental Risk Management and Precautionary Principles Publication Commemorative Symposium

* Titles are those at that time. Honorifics omitted.

Date	Theme	Lecturer	
October 29, 2010	Environmental Risk Management and Precautionary Principle publication commemorative symposium	Keynote Speaker	
		Kazuhiro Ueta	Professor, Graduate School of Global Environmental Studies & Graduate School of Economics, Kyoto University
		Field Specific Reports	
		Tadashi Otsuka	Professor, Graduate School of Law and School of Law, Waseda University
		Izumi Washitani	Professor, Graduate School of Agricultural and Life Sciences, University of Tokyo
		Yukari Takamura	Professor, Faculty of Law, Ryukoku University
		Masao Seki	Associate Director and Chief CSR Officer, Sompo Japan Insurance Inc.
		Commentators	
		Hikaru Kobayashi	Vice-Minister of the Environment, Ministry of the Environment, Japan
		Teruaki Masumoto	Executive Adviser, Tokyo Electric Power Company
Akira Okumura	Manager, Responsible Care Office and Climate Change Office, Sumitomo Chemical Co., Ltd.		

Sompo Japan CSO Learning Scholarship Program FY2010 Results

Participating CSOs and students (40 organizations, 70 students)

Kanto area

	CSO	Students
1	Asaza Project	3
2	ECOPLUS	2
3	OISCA	1
4	Ocean Family	1
5	Institute for Sustainable Energy Policies	2
6	Japan Association of Environmental and Society for 21st Century	2
7	Kyuzon-no-mori Network	1
8	National Outfitters Training School	1
9	Conservation International Japan	1
10	Coalition for Legislation to Support Citizens' Organizations (C's)	1
11	Plus Education for Sustainable Development (ESD-J)	2
12	Japan for Sustainability	2
13	JUON NETWORK	1
14	Trees and Environment Network Association	1
15	Shinjuku Environmental Action Network	2
16	WWF Japan	2
17	Japan Environmental Education Forum	2
18	The Nature Conservation Society of Japan	2
19	BirdLife Asia	2
20	The Center for Public Resources Development	1
	Kanto area total	32

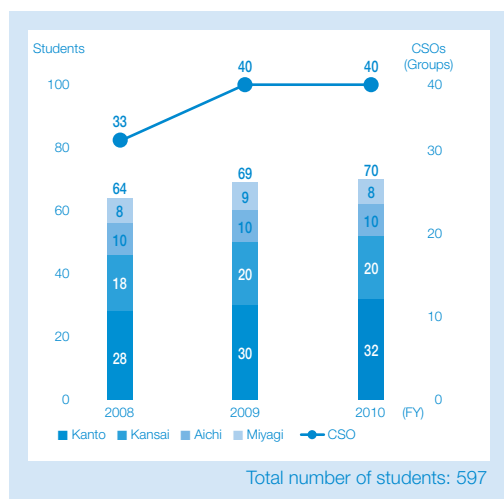
Kansai area

	CSO	Students
1	Ai no Machi Eco Club	2
2	Adogawa River Basin—Mori to Iezukuri no Kai	2
3	Nature Conservation Society of Osaka	2
4	Osaka Green Trust	1
5	Citizens Environmental Foundation	3
6	Kiko Network	3
7	Kyoto ModelForest Association	1
8	Citizens' Alliance for Saving the Atmosphere and the Earth	1
9	Sea Turtle Association of Japan	2
10	Akanoi-Biwako Environmental Citizens' Initiative	1
11	Learning and Ecological Activities Foundation for Children	2
	Kansai area total	20

Aichi area

	CSO	Students
1	OISCA Chubu Training Center	3
2	NPO Support Center for Sustainable Region Design	2
3	Chubu Recycle Citizens' Organization	2
4	Partnership Support Center	1
5	Fujimae Ramsar Society	2
	Aichi area total	10

Number of participating CSOs and students



Miyagi area

	CSO	Students
1	Sendai Igune Research Society	2
2	The Tohoku Chamber of Environment	2
3	The Tohoku Water & Environment Network	2
4	Miyagi Environmental Life Out-reach Network	2
	Miyagi area total	8

Sompo Japan CSO Learning Scholarship Program 10th Anniversary Symposium

* Titles are those at that time. Honorifics omitted.

Date	Theme	Lecturer	
September 18, 2010	<ul style="list-style-type: none"> Commemorative speech: Acknowledging the potential of internships Panel discussion: CSO Learning Scholarship Program—Past, Present, and Future 	Keynote Speaker	
		Hideto Kawakita	CEO, International Institute for Human, Organization and the Earth (IIHOE)
		Panelists	
		Saburo Kato	President, Japan Association of Environment and Society for the 21st Century
		Nahoko Yoshino	Secretary General, Kyouzou-no-mori Network
		Haruo Miyagi	Executive Director, Entrepreneurial Training for Innovative Communities (ETIC)
		Taku Kagaya	Representative Director, Action Unit for Communicative NPO
		Airi Ito	Support Center for the Future of Communities
		Coordinator	
Kayoko Sakai	Manager, Sompo Japan CSR Office		

Art Appreciation Education through Dialogue Project at the Seiji Togo Memorial Sompo Japan Museum of Art FY2010 results

Exhibition name		Participants
<ul style="list-style-type: none"> Maurice Utrillo Exhibition "A Lonely Painter Who Loved Paris" The World of Trick Art "It's Fun to be Fooled" Self-Portrait's from the Uffiz Gallery Collection "Private Faces of the Masters 1664-2010" Works from the Seiji Togo Memorial Sompo Japan Museum of Art collection Seiji Togo Memorial Sompo Japan Museum of Art Grand Prix award—Nobuya Hitsuda Exhibition 30th Outstanding Rising Artists Exhibition presented by Sompo Japan Fine Art Foundation 	Assistance in education in art appreciation for elementary and junior high schools in Shinjuku-ku	36 schools (29 Elementary Schools, 7 Junior High Schools) 1,997
	Interactive art appreciation classes for adults	42

1,997 students from 36 schools in Shinjuku ward visited the museum on days when it was closed to the public, and learned about art appreciation by "viewing, feeling, and thinking about the art" through interaction with volunteers from the area. Art Appreciation Education through Dialogue Project for adults was also held.

Chikyu (Earth) Club Social Contribution Fund* Administrative Performance

* We operate a fund to which employee volunteers can choose to donate ¥100 or more per month out of their salaries to help corporate citizenship activities undertaken by the "Chikyu (Earth) Club" employee volunteer organization.

	FY2008	FY2009	FY2010
Employee participation	6,068	6,346	7,453
Average monthly contribution per person	230 yen	228 yen	215 yen
Fund expenditure (including balance brought over from previous account)	22,730 thousand yen	23,900 thousand yen	23,860 thousand yen

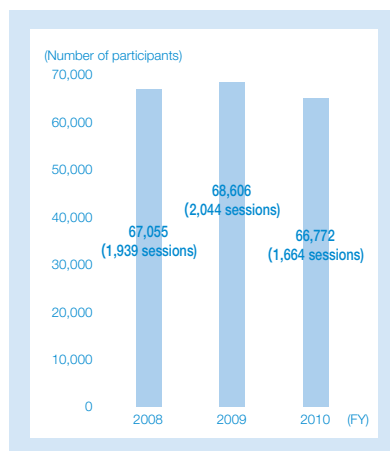
Breakdown of FY2010 Expenditures of Chikyu (Earth) Club Social Contribution Fund

Support for local community activities	504,704 yen
Support for NPOs and other organizations	5,550,000 yen
Extensive large-scale disaster assistance	5,700,000 yen
Donations to NPOs and other organizations via foundations Donations to Sompo Japan Foundation, Sompo Japan Fine Arts Foundation and Sompo Japan Environment Foundation (utilized for Sompo Japan CSO Learning Scholarship Program and strengthening welfare organizations)	8,000,000 yen
Administrative expenses (transfer fees, printing, etc.)	488,775 yen
Balance carried forward	3,620,080 yen
Total	23,863,559 yen

Chikyu (Earth) Club Activities FY2010 Results

Activities	Cases	Remarks
Wheelchair cleaning and maintenance	42	Cleaning and maintenance of wheelchairs at facilities for senior citizens and people with disabilities, carried out together with agencies
Nature conservation activities	22	Tree planting and thinning in various areas, maintenance of bamboo groves, planting of water lilies at Kasumigaura, and other initiatives
Sign language volunteers	3	Sign language chorus and sign language study groups and other initiatives
Puppet play—The Fire of Inamura	3	Puppet play teaching disaster prevention—The Fire of Inamura
Cleaning activities	74	
Walk marathons and other sports volunteer activities	14	Volunteering at sports events
Computer classes for people with disabilities, chopstick-making classes, handicraft classes and other initiatives	36	Activities at regional events
Fair trade sales, bazaar	14	Sales of items from workshops, Fair Trade products and items collected by employees
Donations and presents	52	
Blood donations and breast cancer awareness activities	22	
Collections and donations	91	Collection and donation of used stamps and prepaid cards
Total	373	

Participants in Sompo Japan Accident Prevention Consulting Sessions (Provided by Traffic Safety Consultants)



Sompo Japan has 31 traffic safety consultants—automobile accident prevention experts who assist in accident prevention activities of companies nationwide through workshops and other services.

Undertaken to Communicate the “Voices of Our Customer” to Top Management FY2010 Initiatives

Status of VOC* committee meetings	Discussions were held to verify effects based on customer feedback from Sompo Japan’s Retail Market Business Model Reform Project and regarding matters such as revision of basic policy pertaining to the establishment and maintenance of a complaint handling framework. Such meetings were held four times.
Reports to the Board of Directors	In addition to 3 reports to directors regarding the reception and handling of complaints, an overview of FY2010 initiatives for complaints handling, and the status of complaints reception and handling was given. Also, FY2011 policies concerning initiatives were discussed as part of an ISO 10002 (international standards on complaints management systems) management review.

* Voice of our Customers.

The VOC committee, comprised of the company’s executive officers, was established in FY2007 to enable top management to make efficient use of customer feedback, including all inquiries, opinions and complaints received by Sompo Japan, in order to further improve products, services and business operations.

Number of Customer Complaints Received

Complaint category	FY2008	FY2009	FY2010
Product/solicitation practices	13,401 cases	18,719 cases	47,895 cases
Policy management, maintenance, collection	12,101 cases	18,606 cases	49,361 cases
Payment of claims	12,828 cases	17,051 cases	24,628 cases
Other	5,153 cases	8,277 cases	25,909 cases
Total	43,483 cases	62,653 cases	147,793 cases

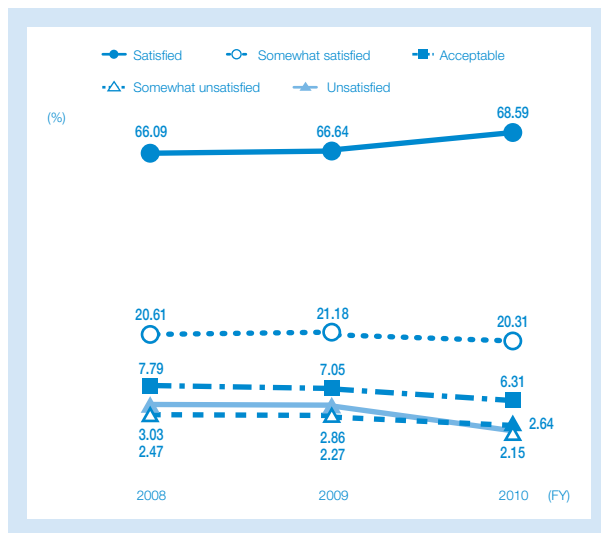
* Scope of matters handled as complaints (after expansion): Expressions of dissatisfaction received from customers regarding Sompo Japan’s overall business activities.

In FY2010 the number of complaints received increased greatly over the previous fiscal year with the firm establishment of the acceptance of complaints and expressions of dissatisfaction through training of operators and improvement of the customer feedback input system in call centers (customer centers, etc.).

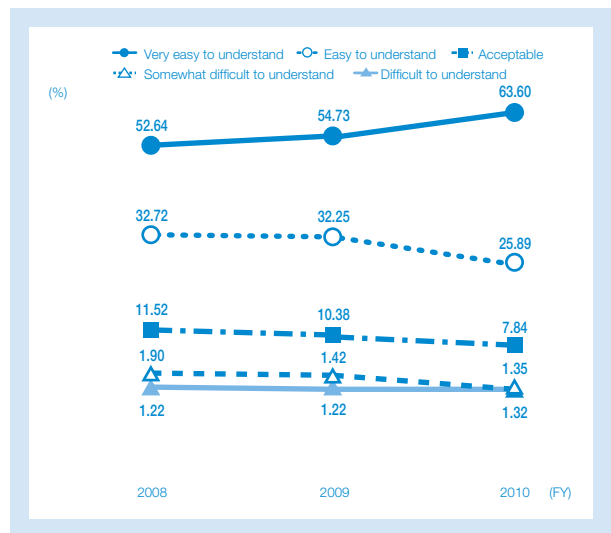
Trends in Customer Satisfaction Index (CSI) Survey Results

Sompo Japan carries out quantitative assessments of customer satisfaction in our claims handling service, as well as a Customer Satisfaction Index (CSI) survey to be used in improving its quality.

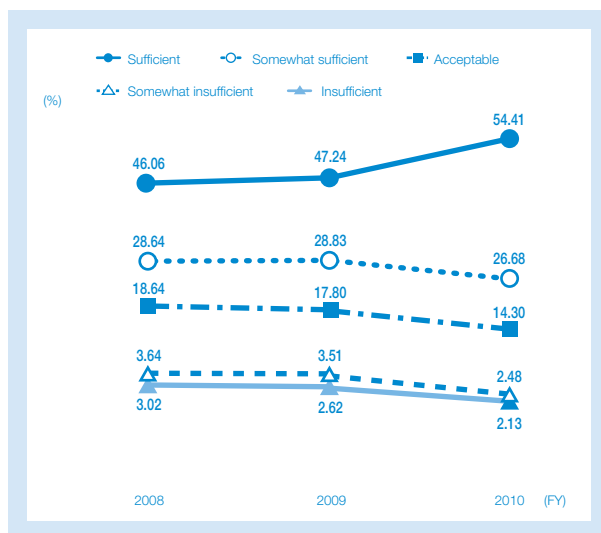
• Were you satisfied with Sompo Japan's overall customer service?



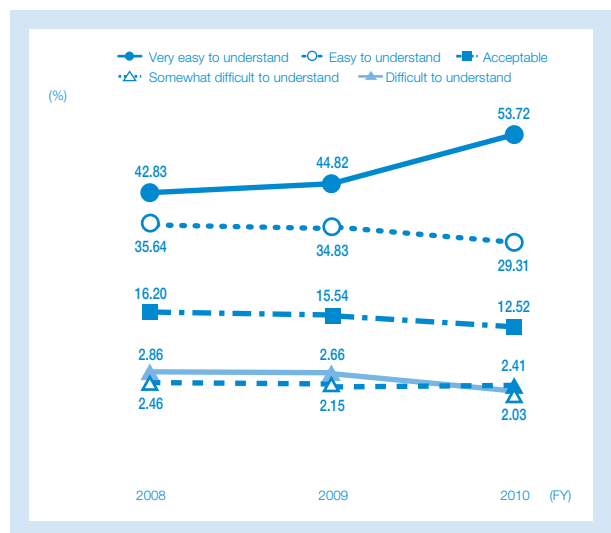
• How was the explanation of the person who helped you?



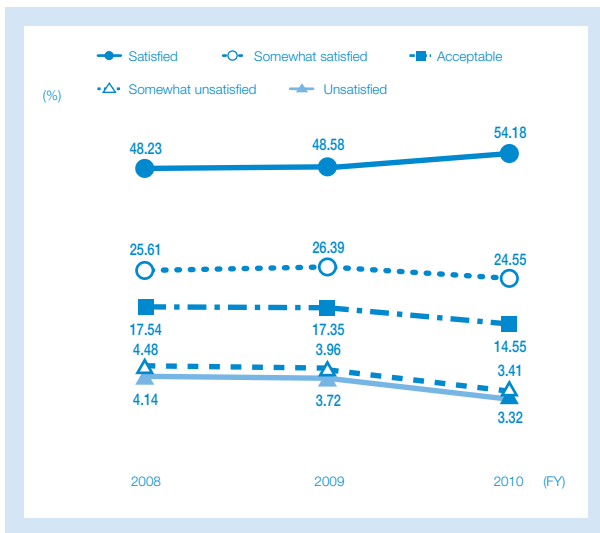
• Were you satisfied with the explanation provided by the person who helped you regarding the overall policy that you have subscribed to?



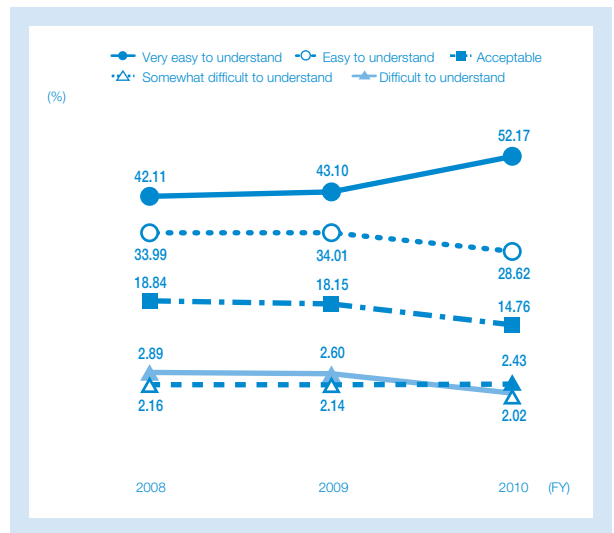
• Were you satisfied with the explanation of the Sompo Japan representative (or agency) regarding the procedure until payment of the claim?



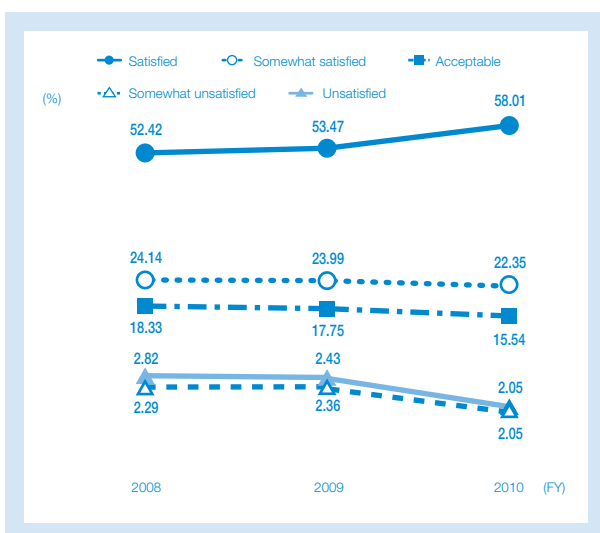
- Were you satisfied with the contact you received from the Sampo Japan representative (or agency) while the claim was being processed?



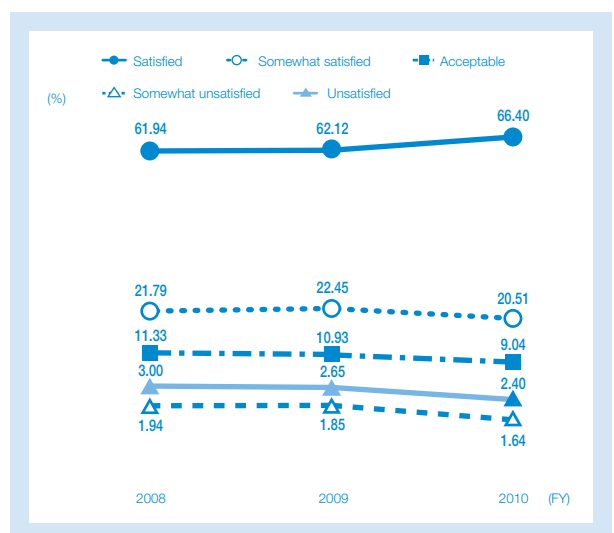
- Were you satisfied with the explanation of the Sampo Japan representative (or agency) regarding the details of payment for the claim?



- Were you satisfied with the time period before payment of the claim?



- Were you satisfied with the attitude, manner, and attentiveness of the Sampo Japan representative (or agency)?



Governance Data

Frequency of Activities, and Participation of Members of the Board of Directors and Other Governing Bodies

		FY2008	FY2009	FY2010
Board of Directors	Meetings held*1	18 times	18 times	15 times
	Members*2	13	13	13
	(External directors among members)	2	2	2
	Average attendance rate of external directors	92.9%	94.4%	84%
Board of Auditors	Average attendance rate of external auditors	80.4%	82.4%	88%
	Meetings held	13 times	12 times	13 times
	Members	5	5	6
	(External auditors among members)	3	3	4
Operational audit and compliance committee*3	Average attendance rate of external auditors	84.8%	85.3%	88%
	Meetings held	6 times	6 times	4 times

*1 Excluding decisions made in writing.
*2 As of the year-end.
*3 The committee chairman and a majority of the members are executive officers from outside the company.

Implementation of Internal Audits for Compliance

		(Number of audits)		
		FY2008	FY2009	FY2010
Head offices	Each department and office	14	15	9
	Overseas offices	12	11	5
	Domestic group companies	8	9	6
Sales divisions	Domestic sales offices	622	626	635
	Agencies	3,012	3,011	2,522
SC* divisions		432	475	495

* SC: Claims handling service centers, located throughout Japan.

The auditing system has been established to ensure adherence to corporate ethics policies, codes of practice and conduct, and legal provisions. This has been implemented as detailed on left. Auditing is carried out for sales and SC divisions in all department and division agencies.

Achievements of the Claims Examination Committee

The Claims Examination Committee was established in September 2006 to ensure that claims are paid fairly and appropriately, and consists of third-party committee members such as lawyers, doctors, academic experts and representatives from consumer groups. The Committee conducts preliminary and ex-post verifications on claims payments requiring a high level of legal and medical decision-making or interpretations of terms and clauses*. There is also a Claims Examination Committee Task Force, composed of lawyers and other specialists, which meets separately to examine claims payments of a wider range of cases.

* Terms and clauses: Fixed terms and conditions of insurance contracts

Meetings held

	FY2008	FY2009	FY2010
Claims Examination Committee	6 times	6 times	5 times
Claims Examination Committee Task Force	81 times	78 times	60 times
Total meetings	87 times	84 times	65 times

Claims investigated

	FY2008	FY2009	FY2010
Cases deemed appropriate for payment	24 cases	14 cases	11 cases
Cases deemed inappropriate for payment	346 cases	200 cases	120 cases
Total investigated	370 cases	214 cases	131 cases

Main details of investigated claims in FY2010

Point evaluated	Type of insurance	Overview of incident, and results of examination
Evaluation of intent of accident	Automobile insurance	A request was received by the bereaved family for payment of a claim for an insured party who had died after driving a car into the sea. An investigation of the circumstances of the accident judged that this was unlikely to have been an accident spontaneously caused by a traffic accident, and therefore the case was deemed inappropriate for payment.
Evaluation of causal relationship between accident and death	Personal accident insurance	A request was received by the bereaved family for payment of a claim for an insured party who had died from a fall. An investigation of the circumstances of the accident and of the cause of death showed that the accident had a causal relationship to the death, and therefore payment was approved for the case.
Evaluations of externality (accident while in the bath)	Personal accident insurance	A request was received by the bereaved family for payment of a claim for an insured party who had died in the bath. An investigation of the circumstances of the accident and of their medical history showed that the cause of death was an endogenous disease, and this was judged to be an accident without externality, meaning that the case was deemed inappropriate for payment.