

# ESG Data / Reference Material

The following are the materials and data about sustainability approaches of the MS&AD Insurance Group.

Subject period:

FY2019 (April 1, 2019 - March 31, 2020)

Subject organizations and data coverage:

Company name	abbreviation	Group Domestic (Domestic consolidated subsidiaries)		Consolidated (MS&AD Group total)	
		Subject	Employee-based coverage	Subject	Employee-based coverage
Mitsui Sumitomo Insurance Co., Ltd.	MSI	○	77.2%	○	100%
Aioi Nissay Dowa Insurance Co., Ltd.	ADI	○			
Mitsui Direct General Insurance Co., Ltd.	Mitsui Direct General	○			
Mitsui Sumitomo Aioi Life Insurance Co., Ltd.	MSI Aioi Life	○			
Mitsui Sumitomo Primary Life Insurance Co., Ltd.	MSI Primary Life	○			
MS & AD Holdings	MS&AD Holdings	○			
Overseas insurance subsidiaries	Overseas			○	
Other(*)	Other			○	

(\*) Domestic group companies operating such as risk-related services

### Third-Party Assurance

Since 2015, the MS&AD Insurance Group has engaged KPMG AZSA Sustainability Co., Ltd. to perform assurance of selected environmental and social data in order to assure credibility of reported figures. The data subject to the third-party assurance for this fiscal year is indicated with ✓.

- [Organizational Governance](#)
- [Consumer Issues](#)
- [Environment](#)
- [Community Involvement and Development](#)
- [Human Rights/Labor Practices](#)

## ISO 26000 Core Subjects (Organizational Governance)

### Corporate Governance

As a company with a Audit & Supervisory Board, the Company will endeavor to improve governance by ensuring that independently appointed Audit & Supervisory Board Members appropriately act in their auditing functions, in addition to ensuring that the Board of Directors appropriately acts in its oversight functions, while strengthening the functions of each and actively disclosing information.

- [MS&AD Insurance Group Basic Policies on Corporate Governance](#)
- [MS&AD Insurance Group Basic Policy Pertaining to System for Internal Controls](#)
- [MS&AD Insurance Group Basic Policy for Management of Conflicts of Interest](#)
- [MS&AD Insurance Group Basic Policy Concerning Antisocial Forces](#)

### Directors (as of 25 June 2020)

Chairperson of the Board	Chairman (except holding concurrent post of President)
Number of Directors	12(*1)
Number of Outside Directors	5(*2)
Number of independent Directors	5(*3)
Number and ratio of women at the Board of Directors	2 / 16.7%

(\*1) Board members average tenure 3.4years

(\*2) Outside directors average tenure 1.8years

(\*3) The number of outside directors with relevant work experience in our company's sector : 2

## Corporate Auditors (as of 25 June 2020)

Establishment of Board of Auditors	Established
Number of Audit and Supervisory Board Member	4
Number of Outside Audit and Supervisory Board Member	2
Number of independent Audit and Supervisory Board Member	2
Number and ratio of women in corporate auditors	2 / 50.0%

## Nomination and Remuneration

[Detailed Information](#)

## Number of Meetings of Board of Directors etc.

Function		FY2019
Business Execution, Oversight	Board of Directors	11(*1)
	Governance Committee	2
	Group Management Committee	12
	Task-Specific Committees	
	Sustainability Committee	3
	Quality Improvement and Compliance Committee	5
	Group Management and Monitoring Committee	11
	Digitalization Committee	3
	Group Systems Committee	16
	Group International Business Committee	3
Auditing, Oversight	Risk Management Committee	8
	Board of Auditors	11(*2)

(\*1) Outside Directors average attendance rate 96.4%. All directors average attendance rate 98.5%

(\*2) Outside Corporate Auditors average attendance rate 100%

[Detailed information of Corporate Governance](#)

## Information Voting Right

Classification	Number of shares (shares)	Number of Voting Rights	Description
Non-Voting shares	-	-	-
Shares with Restricted Voting Right (treasury shares, etc)	-	-	-
Shares with Restricted Voting Right (others)	-	-	-
Shares with Full Voting Right (treasury shares, etc)	(Treasury Stock) 24,244,400 shares of Common Stock	-	Share Unit Number (100 shares)
Shares with Full Voting Right (others)	567,414,500 shares of Common Stock	5,674,145	Same as above
Fractional Shares	Common Stock 1,632,854	-	Fractional Shares (Less than 100 shares)
Total number of Outstanding Shares	593,291,754	-	-
Total number of Vote	-	5,674,145	-

## Political Donations\*

Name of Organization	Coverage	Unit	FY2017	FY2018	FY2019
The People's Political Association (Liberal Democratic Party)	Consolidated	thousand JPY	20,600	20,600	20,700

(\*) As a member of society, MS&AD Insurance Group believes that it is necessary to pay an appropriate share, and we make political donations to the extent permitted by law.

## Compliance

- [MS&AD Insurance Group Compliance Basic Policy](#)
- [MS&AD Insurance Group Basic Policy for Management of Customer Information](#)
- [MS&AD Insurance Group Basic Policy for Shared Use of Customer Information](#)
- [MS&AD Insurance Group Basic Policy for Management of Outside Vendors](#)
- [MS&AD Insurance Group Tax Policy](#)

## Speak-up system (Whistleblowing system)

Items	Coverage	Units	FY2017	FY2018	FY2019
Number of cases reported	Consolidated	cases	93	164*	164

(\*) The number of reports has significantly increased as we revised the system to allow anonymous reporting and consultation in 2018.

- Speak-up system (Whistleblowing system)

## Risk Management

- MS&AD Insurance Group Risk Management Basic Policy

## Information Disclosure





- MS&AD Insurance Group Basic Policy for Disclosure of Information

## ISO 26000 Core Subjects (Consumer Issues)

- MS&AD Insurance Group Basic Policy for Responding to Customer Communications

## Progress and KPI(key performance indicators) in relation to our customer-first policy in the business operations (Japanese only)

The Group's five domestic insurance companies have disclosed their initiatives based on their Customer-first Policy in the Business Operations and KPI used to evaluate the result of their initiatives.

- Mitsui Sumitomo Insurance Co., Ltd. 
- Aioi Nissay Dowa Insurance Co., Ltd. 
- Mitsui Direct General Insurance Co., Ltd. 
- Mitsui Sumitomo Aioi Life Insurance Co., Ltd. 
- Mitsui Sumitomo Primary Life Insurance Co., Ltd. 

## ISO 26000 Core Subjects (Environment)

- MA&AD Insurance Group Basic Policy on the Environment

## CO2 Emissions in Business Activities \*

With our support for the Paris Agreement adopted in 2015, we have signed the Paris Pledge for Action that calls on its signatories to address climate change and global warming. In line with this, we have established a target of 70% CO2 emissions reduction by FY2050 and 30% by FY2020 (Total of Scope 1 and 2) compared to the base year (FY2009). Even though we had several large-scale natural disasters which resulted in quite increased number of payouts, we have reduced our CO2 emissions (Total of Scope 1 and 2) from the previous year as a result of our continuous efforts for energy saving activities at our offices and data centers through initiatives such as work style reforms and our unique environmental management system, which is the MS&AD Our Earth Project.

With regard to data, we have obtained third-party assurance for the following new data items starting from FY2018: 1) the Category 3 in Scope 3, upstream emissions of purchased energy, 2) Total amount of waste recycled, and 3) Final disposal amount of waste. We strive to regularly assess our performance, identify the root course of problems, and take the next steps for further improve our operations.

(Percentage change from the previous year in parenthesis)

Items		Coverage	Units	FY2017	FY2018	FY2019	Third-Party Assurance
CO2 emissions (Scope 1,2,3)		Consolidated	t-CO2	513,320 (▲0.3%)	530,821 (3.4%)	547,700 (3.2%)	
CO2 emissions (Scope 1)	Group Domestic + Other	Group Domestic + Other	t-CO2	18,389 (▲6.7%)	17,174 (▲6.6%)	16,284 (▲5.2%)	✓
	Consolidated	Consolidated	t-CO2	27,948 (6.2%)	26,161 (▲6.4%)	23,441 (▲10.4%)	✓
CO2 emissions (Scope 2)	Group Domestic + Other	Group Domestic + Other	t-CO2	65,196 (▲20.1%)	62,196 (▲4.6%)	57,090 (▲8.2%)	✓
	Consolidated	Consolidated	t-CO2	76,721 (▲18.9%)	71,950 (▲6.2%)	65,615 (▲8.8%)	✓
CO2 emissions (Scope 1 and Scope 2 combined)	Group Domestic + Other	Group Domestic + Other	t-CO2	83,586 (▲17.5%)	79,370 (▲5.0%)	73,373 (▲7.6%)	✓
	Consolidated	Consolidated	t-CO2	104,669 (▲13.4%)	98,110 (▲6.3%)	89,055 (▲9.2%)	✓
CO2 emissions (Scope 3)		Consolidated	t-CO2	408,652 (3.7%)	432,711 (5.9%)	458,644 (6.0%)	

(\*)We have revised the figures in FY2018 by improving the accuracy of business activities' data which is the basis of calculation.

## CO2 emissions (Scope 3)

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2017	FY2018	FY2019	Third-Party Assurance
Category 2 Capital goods	Consolidated	t-CO2	39,560 (0.5%)	60,904 (54.0%)	60,720 (▲0.3%)	✓
Category 3 Fuel- and energy-related activities (not included in Scope 1 or Scope 2) *1	Consolidated	t-CO2	10,434 (▲7.0%)	10,278 (▲1.5%)	17,184 (*2) (67.2%)	✓
Category 5 Waste generated in operations	Consolidated	t-CO2	2,750 (▲6.7%)	3,463 (25.9%)	2,034 (*2) (▲41.3%)	✓
Category 6 Business trip by airplane	Consolidated	t-CO2	9,740 (▲4.4%)	4,295 (▲55.9%)	10,903 (*3) (153.8%)	✓
Category 7 Employee commuting	Group Domestic + Other	t-CO2	7,489 (2.1%)	7,388 (▲1.3%)	10,078 (*2) (36.4%)	✓
Category 13 Downstream leased assets *1	Consolidated	t-CO2	8,013 (-)	7,550 (▲5.8%)	7,187 (▲4.8%)	✓

(\*1)We have revised the figures in FY2018 by improving the accuracy of business activities' data which is the basis of calculation.

(\*2)With the update of the emission factor, the figures in FY2019 have significantly increased and decreased compared to those of FY2018.

(\*3)We have reviewed part of the calculation method for FY2019 results.

## Data on Environmental Burden

### Scope 1 & 2 Coverage [the Group's consolidated figures (including overseas Companies)]

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2017	FY2018	FY2019	Third-Party Assurance
Electricity *1	Consolidated	MWh	144,737 (▲15.8%)	142,486 (▲1.6%)	139,612 (▲2.0%)	✓
Heat supply	Consolidated	GJ	62,426 (▲8.0%)	68,684 (10.0%)	63,773 (▲7.1%)	✓
City gas	Consolidated	thousand m3	2,113 (▲6.4%)	2,731 (29.3%)	2,642 (▲3.3%)	✓
Liquefied Petroleum Gas	Consolidated	t	183 (▲9.7%)	151 (▲17.3%)	134 (▲11.2%)	✓
Heavy oil	Consolidated	kℓ	58 (▲45.8%)	51 (▲12.3%)	56 (9.3%)	✓
Kerosene	Consolidated	kℓ	80 (▲58.4%)	50 (▲37.3%)	51 (2.5%)	✓
Diesel oil	Consolidated	kℓ	6.5 (8.6%)	7.4 (14.6%)	7.5 (1.7%)	✓
Gasoline *1	Consolidated	kℓ	9,618 (12.0%)	8,334 (▲13.4%)	7,262 (▲12.9%)	✓
Total energy consumption *1-2	Consolidated	MWh	282,737 (▲7.3%)	277,782 (▲1.8%)	261,969 (▲5.7%)	✓
		GJ	1,017,853 (▲7.3%)	1,000,014 (▲1.8%)	943,090 (▲5.7%)	✓

(\*1) We have revised the figures in FY2018 by improving the accuracy of business activities' data which is the basis of calculation.

(\*2) The calculation of the total energy consumption in MWh and GJ is based on unit heat values specified in Japan's Act on the Rational Use of Energy except for purchased electricity, for which 3.6GJ/MWh is used.



## Scope 3 Coverage (major items)

(Percentage change from the previous year in parenthesis)

Items		Coverage	Units	FY2017	FY2018	FY2019	Third-Party Assurance
Paper		Group Domestic + Other	t	11,085 (▲14.8%)	10,545 (▲4.9%)	11,080 (5.1%)	
Proportion of paper with forest certification		MSI, ADI, MSI Aioi Life	%	13.6 (▲20.9%)	12.8 (▲6.1%)	27.9 (118.4%)	
Total water use *1		Consolidated	thousand m3	961 (▲10.5%)	991 (3.1%)	995 (0.5%)	✓
Disposed waste	Total	Consolidated	t	10,962 (3.9%)	10,157 (▲7.3%)	9,947 (▲2.1%)	✓
	Recycled		t	4,804 (▲17.7%)	4,523 (▲5.8%)	4,782 (5.7%)	✓
	Final disposal amount		t	6,158 (30.6%)	5,634 (▲8.5%)	5,165 (▲8.3%)	✓
Business trip (Aircraft use only) *2		Consolidated	thousand passenger -km	46,759 (3.9%)	47,127 (0.8%)	94,896 (101.4%)	✓

(\*1) We have revised the figures of water use in FY2018 by improving the accuracy of aggregation.

(\*2) We have reviewed part of the calculation method for FY2019 results.

## Renewable Energy Generation

We have installed solar power generation systems in our four major buildings, and are promoting to reduce CO2 emissions by using such renewable energy.

(Percentage change from the previous year in parenthesis)

Items	Coverage	Units	FY2017	FY2018	FY2019	Third-Party Assurance
Energy Generation	4 Buildings*1	kWh	57,109 (1.6%)	57,275 (0.3%)	50,953 (▲11.0%)	✓
Energy Consumption*2	Consolidated	kWh	57,109 (1.6%)	57,275 (0.3%)	6,492,106 (—)	

(\*1) MSI Surugadai Main & New bldgs, MSI Osaka Yodoyabashi bldg, ADI Tokyo Customer Center bldg.

(\*2) Renewable energy generation and included usage of 6,441,153kWh by renewable energy certificate in FY2019 only.

## Cost Effect

Items	Coverage	Units	FY2017	FY2018	FY2019
Electricity *1	Consolidated	thousand JPY	▲414,372	▲65,503	153
Gasoline *2	Consolidated	thousand JPY	91,525	▲138,144	▲179,856
Copy Paper	Group Domestic + Other	thousand JPY	▲45,825	▲15,463	▲68,857

(\*1) Calculated from the average unit price at MS&AD Holdings.

(\*2) Calculated from the petroleum products price survey gasoline nationwide annual average unit price (Agency for Natural Resources and Energy).

## Environmental Approaches through Supply Chain

Our efforts to reduce the environmental burden are also promoted in conjunction with key business partners. We are engaged in green purchasing, prioritizing eco-friendly products in procuring the materials used in our operations, and our entire value chain is working to establish a sustainable society. In addition, we are working with policyholders on Eco insurance certificates and web policy clauses that reduce the environmental burden of business activities and, at the same time, improve the convenience of policyholders.

Items	Coverage	Units	FY2017	FY2018	FY2019
Selection rate of web policy clauses *	MSI, ADI	%	76.8	76.4	77.1
Number of Agents and companies with certification under Eco Action 21	MSI, ADI	companies	132	121	82
Number of maintenance shops implementing Eco-inspection, Eco-maintenance	MSI	companies	386	379	377

(\*) Online "Terms & Conditions" in consideration of environment

## ISO 26000 Core Subjects (Community Involvement and Development )

Through our Group's social contribution activities and involvement in and support for community development, companies can help their employees become interested in understanding the community and society, be creative, and be able to build a network with the communities. Based on these ideas, the Group provides our employees with opportunities to take part in social contribution activities, and we have seen the number of participants is increasing. In fiscal 2018, over 70% of employees in Japan joined the social contribution activities. If our employees think it difficult to spare time to physically participate in these activities, they can alternatively make a monetary contribution through the employees' social contribution activity team. The monetary contributions start at 100 yen, and the contributions are withdrawn from their monthly salaries. We also strive to disclose social contribution expenditures, including conversion of social contribution activities.

Items		Coverage	Units	FY2017	FY2018	FY2019
Number of acquirer of Volunteer leave		MSI, ADI, MSI Aioi Life	people	26	23	6
Number of acquirer of Volunteer suspension		MSI, ADI, MSI Aioi Life	people	2	0	1
Number of employees engaged in social contribution activities		Group Domestic	people	20,022	23,601	27,673
MS & AD Unison Smile Club Number of members		Group Domestic	people	15,701	15,414	14,967
Disaster Relief Donation Matching Gift Program	Donated amount *1	Consolidated	thousand yen	29,455	50,230	37,673
	Number of participants *2	Consolidated	people	10,594	21,129	14,782
corporate philanthropic contributions		Group Domestic	thousand yen	1,271,451	1,519,660	1,622,130
(Breakdown) Purpose	Charitable Donations			614,930	821,730	46,070
	Community Investments			303,441	303,330	1,150,530
	Commercial Initiatives			353,080	394,600	425,530
(Breakdown) Money conversion	Cash contributions			1,155,290	1,413,220	1,491,450
	Employee volunteering during paid working hours			15,749	750	7,690
	In-kind donation, facility opening etc			16,270	14,600	16,180
	Management overheads			84,142	91,090	106,810

(\*1) Total amount of Donation Matching Gift and Donation from employees

(\*2) Total participants

## ISO 26000 Core Subjects (Human Rights) (Labor Practices)

### Breakdown of employees

Items	Coverage			Units	FY2017	FY2018	FY2019	Third-Party Assurance		
Number of the Group employees *1  Temporary employees are superscripted as the average number of annual temporary hires in the bracket.	Consolidated	male-female combined total		people	41,295	41,467	41,582			
					(9,745)	(9,142)	(9,051)			
			male		20,173	19,914	19,697			
			female		21,122	21,553	21,885			
	Group domestic	male-female combined total			31,823	32,182	32,091			
					(9,108)	(8,612)	(8,362)			
			male		15,772	15,598	15,288			
			female		16,051	16,584	16,803			
		companies	MSI		14,572	14,577	14,371			
			ADI		13,287	13,657	13,775			
			MD		571	545	552			
			MSA		2,609	2,604	2,588			
			MSP		394	400	396			
		holding company	HD		390	399	409			
		Domestic employees (including group companies) /Consolidated employees				77.1%	77.6%	77.2%		
		Overseas	male-female combined total			9,184	8,958	9,236	✓	
					(603)	(507)	(679)			
	male		4,190		4,073	4,214				
	female		4,994		4,885	5,022				
	Overseas employees/ Consolidated employees				22.2%	21.6%	22.2%	✓		
Other *2	male-female combined total		288	327	255					
		male	211	243	195					
		female	77	84	60					
	Other employee/ Consolidated employees				0.7%	0.8%	0.6%			

(\*1) Excludes executive officers and employees on leave.

(\*2) Risk-related service businesses operated by the Group Companies other than those in the domestic insurance industry. 2019 overseas includes Leadenhall Capital Partners LLP UK.

## Number of Employees by Age

Items	Coverage			Units	FY2017	FY2018	FY2019
Number of Employees by Age (Group Domestic)	Under 30	male-female combined total		people	6,428	6,919	7,019
			male		2,097	2,235	2,320
			female		4,331	4,684	4,699
	30~39	male-female combined total			7,172	7,121	7,036
			male		3,128	3,101	3,057
			female		4,044	4,020	3,979
	40~49	male-female combined total			9,124	8,694	8,256
			male		4,579	4,137	3,727
			female		4,545	4,557	4,529
	50~59	male-female combined total			7,348	7,620	7,847
			male		4,481	4,602	4,657
			female		2,867	3,018	3,190
	60+	male-female combined total			1,751	1,828	1,914
			male		1,487	1,523	1,516
			female		264	305	398
	Others *				-	-	19

(\* )No further classification due to privacy

## Employment

Items	Coverage	Units	FY2017	FY2018	FY2019	
Average age *1	Group domestic	male-female combined total	41.6	41.5	41.6	
		male	44.6	44.6	44.5	
		female	38.7	38.7	39.0	
Average length of service	Group domestic	male-female combined total	12.8	12.8	13.1	
		male	13.7	13.8	14.0	
		female	11.9	11.9	12.3	
New-graduate recruits *2	Group domestic	male-female combined total	1,352	972	861	
		male	417	311	291	
		female	935	661	570	
Turnover rate *3	Group domestic	male-female combined total	%	2.7	2.8	2.8
The ratio between the total annual compensation of the Chief Executive Officer and the mean employee compensation *4	HD	male-female combined total	times	9.4	12.4	12.3

(\*1) The end of March of each year

(\*2) The number of new hires in April of each next year

(\*3) Exclude retirees and are calculated based on voluntary resignees

(\*4) The total CEO Compensation / The mean employee compensation

## Diversity

We are promoting diversity and inclusion (D&I) initiatives in order to create a working environment where all employees with different backgrounds, characteristics, and values can fully demonstrate their abilities and play active roles. The percentage of females in managerial positions is steadily improving, with the aim of achieving the target of 15% in FY2020.

Items	Coverage		Units	FY2017	FY2018	FY2019	Third-Party Assurance
Employment rate and number of employees with disabilities	Group domestic		%	2.37	2.37	2.43	✓
			people	719	711	727	✓
Rehiring Program after retirement Number of users *1	Group domestic		people	1,133	1,173	1,295	
Percentage and number of females among board members and corporate auditors *2	HD	Directors	%	16.7	16.7	16.7	
			people	2	2	2	
		Corporate Auditor	%	50.0	50.0	50.0	
			people	2	2	2	
Percentage and number of females in managerial positions *3	Group Consolidated	Total managerial positions (General Managers + Managers)	%	15.7	18.1	20.0	✓
			people	1,292	1,514	1,704	✓
	Group domestic	General Managers	%	3.4	4.1	4.3	
			people	36	47	53	
		Managers	%	11.3	14.3	17.3	
			people	577	735	891	
		Total managerial positions (General Managers + Managers)	%	9.9	12.4	14.8	✓
			people	613	782	944	✓

(\*1) Number of people newly or consecutively re-employed

(\*2) Approved at shareholders meeting held each next fiscal year.

(\*3) As of April 1st next fiscal year for Group Domestic. As of December 31st for Overseas insurance subsidiaries



## Human Rights

In February 2017, the Group established MS & AD Insurance Group Basic Policy on Human Rights and implemented the Group's human rights due diligence system. We provide our employees with human rights training every year in order for them to understand human rights better and to develop an organizational culture that respects human rights.

Items	Coverage	Units	FY2017	FY2018	FY2019
Trainings of Human rights *	Group domestic	%	100.0	100.0	100.0

(\*)Rate of departments that conducted human rights trainings that required all employees to participate (Rate of employees that completed e-learning for ADI in FY2017 and FY2018)

Items	Coverage	Units	FY2017	FY2018	FY2019
Labor union membership rate	Group domestic	%	93.8	93.9	93.5

## Human Asset Development

Items	Coverage	Units	FY2017	FY2018	FY2019
Number of participants of the Trainee System*1	Group domestic	people	568	794	983
Number of participants of the Global Trainee System*2	Consolidated	Total	118	112	131
		Domestic employee	67	51	85
		Local employee	51	61	46
Number of participants of the overseas career training program*3	Group domestic	people	55	52	48
Number of participants of the Temporary Transfer System to Headquarters from Overseas Branches*4	Consolidated	people	9	11	8
Number of actuaries*5	Group domestic	people	100	103	111

(\*1) Short-term program which allows employees to experience work they have never done before, at the request of the employee.

(\*2) Short-term program which allows employees in Japan to experience working at overseas subsidiaries, as well as local employees at overseas subsidiaries to experience working at the head office.

(\*3) MBA dispatch program, and training program which allows employees to experience working for a year at overseas subsidiaries or insurance companies.

(\*4) Transfer system for which allows the local employees from overseas experience the jobs at the head office for 6 months to 1 year in Japan.

(\*5) Number of professional actuaries employed by the MS&AD Group with specialized skills for making full use of probability, statistical and other mathematical techniques used in product development, risk management and other processes (as of April 1 of the subsequent fiscal year).

## Employee satisfaction \*1

Items	Coverage	Units	FY2017	FY2018	FY2019
Employee satisfaction (questionnaire results), "Pride, Job satisfaction"*2	Group domestic	point	4.4	4.4	4.4
Employee satisfaction (questionnaire results), "Working Vigorously"*3		point	4.2	4.3	4.5

(\*1) The results of the opinion poll asking all Group employees (all-employee average on a 6-point scale, Scope: 36,404 all domestic employees including temporary employees at the time of survey, Response rate: 95.7%).

(\*2) Ratio of employees feeling pride or job satisfaction

(\*3) Ratio of employees, regardless of sex and age, feeling free and lively at workplaces.

## Programs for Promoting Work-life Balance

We have been developing an effective system that helps employees actively work with satisfaction and with the feeling of growth by balancing their work and personal life. In particular, we have set KPI for the rate of male employees taking childcare leave, and encouraged them to take part in the program.

Items	Coverage*1		Units	FY2017	FY2018	FY2019
Temporary leave before / after childbirth Number of acquirers	Group domestic		people	708	788	809
Number of employees taking childcare paid leave	Group domestic	male-female combined total	people	994	1,026	1,052
		male	people	304	289	286
		female	people	690	737	766
Acquisition rate of childcare paid leave	Group domestic	male-female combined total	%	78.0	85.2	86.3
		male	%	58.0	63.9	64.6
		female	%	98.6	98.0	98.7
Flexible working hours for childcare Number of acquirers	Group domestic	shorter hours	people	982	1,126	1,308
		flextime	people	41	70	122
		change of Starting / finishing time	people	44	65	76
Temporary retirement for nursing Number of acquirers	Group domestic	male-female combined total	people	9	17	18
		male	people	1	1	1
		female	people	8	16	17
Flexible working hours for nursing Number of acquirers	Group domestic	number of acquirers	people	13	22	20
Paid leave	Group domestic	ratio of days taken*2	%	54.7	66.2	67.5
		days taken	days	16.0	15.6	15.7

(\*1) Includes temporary employees

(\*2) Number of days acquired / granted

## Occupational Health and Safety (OHS)

In accordance to the Occupational Safety and Health Act, a health committee has been established to research and discuss relevant topics to preventative measures for OHS-related concerns and initiatives to support employees' health. We strive to provide a workplace environment that considers employee's health and safety. In addition, we have a group-wide health checkup system, a health management center, and a consultation room for employees in order to ensure that our employees can maintain their good health even better.

Items	Coverage		Units	FY2017	FY2018	FY2019	Third-Party Assurance
Number of claims for work related injuries	Group domestic	Total	cases	178	162	162	
		Work-related accident	cases	76	66	74	
		Accident during commute	cases	102	96	88	
		Fatality accident	cases	0	0	0	
Consultation rate of Medical Checkup*1	Group domestic		%	100	100	100	
Absentee rate*2	Group domestic		%	0.433	0.448	0.511	✓

(\*1) Number of employees undergoing medical checkup consultation / number of employees

(\*2) Total days lost due to absenteeism / Total days scheduled to be worked. To improve the accuracy of data, we have revised the figures for fiscal 2017 and fiscal 2018