

	Companies' approach
<b>□ Background and purpose of accounting</b>	<ul style="list-style-type: none"> <li>• Global warming is an issue which various stakeholders such as the government , companies, citizens, and NGOs/NPOs must work on. If global warming continues and abnormal weather conditions lead to frequent disasters, this can lead to increased insurance payments which will, in turn, lead to increased insurance premiums.</li> <li>• In order to avoid this situation and provide stable insurance, as an insurance company that can meet its social responsibilities, we have established a high goal to reduce our own CO2 emissions and are making efforts to reduce the environmental impact throughout our value chain.</li> </ul>
<b>□ Utilization of accounting results</b>	<ul style="list-style-type: none"> <li>• Utilize the accounting results as a tool to manage the progress in our efforts to reduce CO2 emissions.</li> <li>• Disclose our accounting results in CSR reports and the like.</li> </ul>
<b>□ Benefits of accounting</b>	<ul style="list-style-type: none"> <li>• To respond to information disclosure requests from society and it can also lead to reduction of business expenses.</li> </ul>
<b>□ Internal system for accounting</b>	<ul style="list-style-type: none"> <li>• Data is collected from related departments, and that data is calculated by the CSR office</li> </ul>

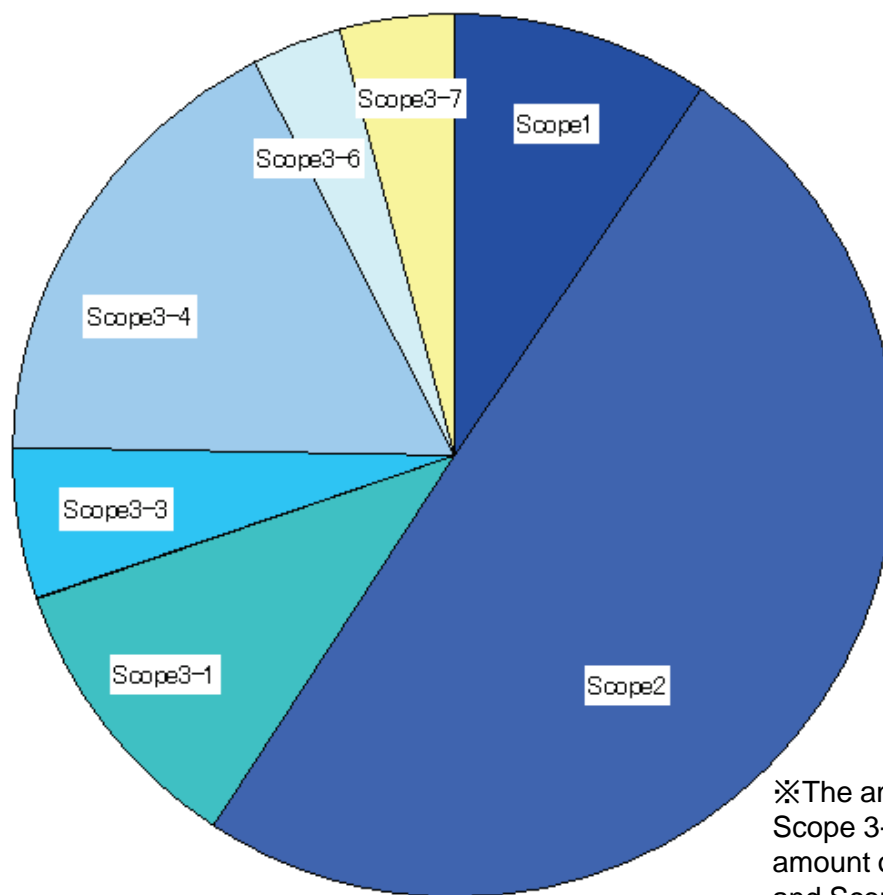
	Companies' approach
<b>❑ Efforts to reduce supply chain emissions</b>	<ul style="list-style-type: none"> <li>We have been committed to reducing our supply chain emissions through our efforts and activities for acquiring and sustaining ISO14001 certification. Specific examples of our activities include: <ul style="list-style-type: none"> <li>– Promoting paperless conferences</li> <li>– Reviewing the logistics system</li> <li>– Promoting energy and resource saving activities made by CSR project managers in each office</li> </ul> </li> </ul>
<b>❑ Issues in supply chain emissions accounting</b>	<ul style="list-style-type: none"> <li>To understand the activity data of overseas group companies and the emission factors to be applied</li> </ul>
<b>❑ Other remarks</b>	<ul style="list-style-type: none"> <li>To ensure the validity and transparency of the accounting, we have received third party verifications.</li> </ul>

Category	Accounting methods	
	Activity data	Emission factor
Category 1: Purchased goods and services	• Weight of purchased copy papers and printed materials	• Database on Japan Paper Association
	• Water Usage	• Carbon Footprint Communication Program
	• The amount of electricity consumption at the server facility	• Adjusted emission factors per electricity user*
Category 2: Capital goods	• Acquisition costs of buildings	• Emission factor DB*
Category 3: Fuel and energy related activities not included in Scope 1 or 2	• Electricity and heat (steam, hot water, cold water) energy usage	• Emission factor DB*
Category 4: Transportation and delivery (upstream)	• Amounts paid for mail, couriers, and internal communications	• Emission factor DB*
Category 5: Waste generated in operations	• Weight of waste discharged (disposal)	• Emission factor DB*
	• Weight of waste discharged (recycle)	• Emission factor DB*
Category 6: Business travel	• Amounts paid for and estimated distances for domestic sales trips, business trips, and transfers	• Emission factor DB*
	• Airline departure and arrival locations and nights spent away for overseas business trips and transfers	• Emission factor DB*
Category 7: Employee commuting	• Approximate movement distances	• Emission factor DB*
Category 8: Upstream leased assets	• Included in Scope 1,2	
Category 9: Downstream transportation and distribution	• The amount of money used for postal mail and courier service	• Emission factor DB*
Category 10: Processing of sold products	• Not applicable because there are no subjected products	
Category 11: Use of sold products	• Not applicable because there are no subjected products	
Category 12: End-of-life treatment of sold products	• Not applicable because there are no subjected products	
Category 13: Downstream leased assets	• Not relevant because we do not conduct lease operations	
Category 14: Franchises	• Sales agent commissions (reference value)	
Category 15: Investments	• The number of shares owned (reference value)	The percentage of shares held towards the emissions of the portfolio company
Other	• The exhibition floor space during event use (reference value)	Emission factor DB*

\* "Emission Factor Database on Accounting for Greenhouse Gas Emissions Throughout the Supply Chain"

## Result

### Breakdown of CO2 emissions in F.Y. 2014



※The amount of emissions posted for Scope 3-5 was extremely small. The amount of emissions posted for Scope 3-2 and Scope3-8 to 15 were 0.