Samsung Life Insurance
CSR Activities and Reporting based on Business Concept
Company Overview

- Established in 1957
- Consultants: 42,697
- Business Areas
  - Life Insurance
  - Retirement Pension
  - Loan, Fund, etc.
Samsung Life Insurance

Business Performance
Nurturing People with Greater Love to Build Better Financial Security

- **Total Asset**: 161 Trillion
- **Total Premium (monthly)**: 1.9 Trillion
- **RBC Ratio**: 386%

Financial Supervisory Service, Figures based on FY2011
Samsung Life Insurance

CSR Road Map

- First in the industry to establish the 「Samsung Life Public Welfare Foundation」

- Foundation based Public Welfare Programs (‘82 ~ ‘94)
  - Establishment of Samsung Life Public Welfare Foundation
  - Opening of the Samsung Childcare Center

- Systemized Employee Volunteering (‘95 ~ ‘04)
  - Launched the employee volunteering team, Samsung Corporate Citizenship
  - Inauguration Day Volunteering Festival

- Execution of Strategic CSR Activities (‘04 ~ Present)
  - Settled the Fundamentals for various Social Contributions (‘04 ~ ‘10)
  - “Human, Love” Contributions
  - Sustainability Management (‘10 ~ Present)
Awards and Recognitions

Nurturing People with Greater Love to Build Better Financial Security

• First in the industry to be recognized as the DJSI World Company
• Credit Rating of AAA (KIS, NICE)
• Ranked #1 in the following evaluations: NCSI, KS-SQI, KCSI

- NCSI
  - Ranked #1 in National Customer Satisfaction Index for 9 consecutive years

- KS-SQI
  - Ranked #1 in Korean Standard-Service Quality Index for 10 consecutive years

- KCSI
  - Ranked #1 in Korea Customer Satisfaction Index for 8 consecutive years
DJSI World Company (Sep. 2012)

Most Admired Company (Fortune Magazine, Ranked #10)

Korean Volunteer Awards - Presidential Prize

Asia Insurance Awards, etc.
Business Concept - Samsung Life

- **Corporate brand of** “Human, Love”
  - “Sharing our love with the society is what we do best”

- Our unique business concept is the essence of Samsung Life’s corporate brand, vision and core values

- It proposes the noble value of life insurance

Nurturing People with Greater Love to Build Better Financial security
Business Concept - Samsung Life

Nurturing People

Business Concept

with Greater Love

to Build Better Financial Security

A caring heart originated from the love of family

The ultimate values we deliver to our customers are Financial Security and Peace of Mind

Expanding our love with Asset Management and to pass this on to the next generation
Samsung Life’s Sustainability Management System based on Business Concept

**Business Principle**
- Nurturing People with Greater Love to Build Better Financial Security

**Core Values**
- CUSTOMER, People, Professional, Challenge, Communication

**Vision**
- A Global Life Partner Focused on its CUSTOMERs
  - 2020 Global Top 15

**Strategies**

**Economy**
- (Asset: 500 tril. KRW, Sales: 100 tril. KRW)
  - Strengthen competitiveness
  - Expand global business
  - Diversify into new markets

**Society**
- (Human, Love, Sharing-Oriented Management)
  - Apply business principle
  - Help solve social issues

**Environment**
- (Global Top Green Corporation)
  - Green office
  - Increase SRI *
  - Reform consciousness of employees

* (Socially Responsible investment)
Providing Solution for Social Issues

- Children & Youth
- Women
- Disease & Suicide Prevention
1. Children & Youth
Late marriages are increasing in Korean society, due to the insecurity of parenting; which has resulted in the lowest birth rate in the world.

Birth Rate in Korea

1.22 babies per married couple

Ranked 184th out of 186 countries

Average Marriage Age in Korea

(Source: 2009 United Nations Populations Fund)

(Source: 2010 Statics Korea)
Sesalmaeul Program

- Birthplace Visit
- Parenting Educations for Expectant Mothers and Grandparents
Serotonin Drum Club

- Reduces Academic Pressure
- Strengthens Teamwork and Relieves Peer Pressure
2. Women
Women-focused Caution

- Average of 4,000 women suffer from cervical cancer every year
  - average of 11.2 out of 100,000 women

Number of cervical cancer incidence per 100,000 women

<table>
<thead>
<tr>
<th>Country</th>
<th>Incidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Kingdom</td>
<td>7.2</td>
</tr>
<tr>
<td>Japan</td>
<td>9.8</td>
</tr>
<tr>
<td>Korea</td>
<td>11.2</td>
</tr>
</tbody>
</table>

Percentage of cervical cancer incidence in women of 35 and under

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992</td>
<td>6%</td>
</tr>
<tr>
<td>2006</td>
<td>11.30%</td>
</tr>
</tbody>
</table>

X1.9
Women-focused Caution

- Average of 4,000 women suffer from cervical cancer every year
  - average of 11.2 out of 100,000 women

Rapid increase of insurance payment due to cervical cancer every year

(*Samsung Life)

Amount of insurance payment due to cervical cancer (KRW billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>21</td>
</tr>
<tr>
<td>2009</td>
<td>26</td>
</tr>
<tr>
<td>2010</td>
<td>29</td>
</tr>
</tbody>
</table>
Purple Ribbon Women’s Marathon to raise awareness for cervical cancer vaccination
3. Disease and Suicide Prevention
Disease and Suicide Prevention

- Suicide is one major social problem in South Korea.

### Number of Suicides for every 100,000 population

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of Suicides</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Korea</td>
<td>24.3</td>
</tr>
<tr>
<td>Hungary</td>
<td>21</td>
</tr>
<tr>
<td>Japan</td>
<td>19.4</td>
</tr>
<tr>
<td>Finland</td>
<td>16.7</td>
</tr>
</tbody>
</table>

*Source: NSO, 2009 OECD Health Data (Unit: number of suicides)

※ Number of Suicides in 2010

15,566
Disease and Suicide Prevention

- Suicide is one of the major social problems in South Korea

2008
- Insurance Payments: 1,447
- Amount Paid: KRW 39 billion

2009
- Insurance Payments: 1,746
- Amount Paid: KRW 52 billion

x 1.6

2010
- Insurance Payments: 2,559
- Amount Paid: KRW 61 billion
Disease and Suicide Prevention

- The World’s First Interactive Bridge
- The first in Korea to be awarded the Grand Prize at the 2013 CLIO Awards
CSR Planning - Samsung Life

.reporting 3 Steps in CSR Planning

**STEP 1: Our Approach**
- Approach different social issues based on our unique Business Concept
  - Providing Solutions to social issues

**STEP 2: Our Efforts**
- Samsung Life’s efforts and major CSR activities to solve the issues
  - Our major activities

**STEP 3: Performance**
- Analyze Expected Results and Created Values from CSR performance activities
  - Achievements
Samsung Life has 3 main CSR areas, and expend more than 7% of our net profit for CSR activities

Social Contribution Activities and Results

<table>
<thead>
<tr>
<th>Category</th>
<th>Major activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education &amp; scholarships</td>
<td>Education and scholarship programs, youth art competition, youth financial education</td>
</tr>
<tr>
<td>Social welfare</td>
<td>Start-up subsidies to single mothers, support for foreign wives visiting their home countries, employee/consultant volunteer support</td>
</tr>
<tr>
<td>Art &amp; culture, sports</td>
<td>Sponsorship of sports, art &amp; culture, and disabled sports teams</td>
</tr>
<tr>
<td>Donations</td>
<td>Life Insurance Public Welfare Foundation, Life Insurance Association Fund, Special funds</td>
</tr>
<tr>
<td>Communities</td>
<td>Sisterhood ties with farming villages, living subsidies to underprivileged children, troop support</td>
</tr>
</tbody>
</table>

(Unit: KRW 100 million)
Objectives - Samsung Life

2020 TOP Class Level in the Sustainability Management Sector

Present (FY11)

- Total Asset 161 Trillion
- Net Profit 23 Trillion
- Pre-tax Profit 1.2 Trillion
- DJSI WORLD (Global TOP14, Asia TOP3)

Goal (2020)

- Total Asset 500 Trillion
- Net Profit 100 Trillion
- Pre-tax Profit 5 Trillion
- DJSI WORLD (Global TOP)

(a unit: KRW)
Thank you!