



# DATA





Major ESG Data

General Information on ESG Data

To identify our ESG-related issues, we have conducted ESG surveys targeting our Group companies since fiscal year 2011. The tables below show our major ESG data, as obtained from the

Organizations surveyed in FY2020		
Sompo Holdings, Inc. Sompo Japan Insurance Inc. SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED Sompo Japan Partners Inc. Mysurance Inc. Sompo Himawari Life Insurance Inc. Sompo Care Inc. Sompo Health Support Inc. Sompo Risk Management Inc. Sompo Asset Management Co.,Ltd. Sompo Japan DC Securities Inc. Sompo International Holdings Ltd. <Bermuda, British Overseas Territory> Endurance Specialty Insurance Ltd. <Bermuda, British Overseas Territory>	Endurance Assurance Corporation <U.S.> Endurance Worldwide Insurance Limited <U.K.> SI Insurance (Europe), SA <Luxembourg> Sompo Japan Sigorta Anonim Sirketi <Turkey> Sompo Holdings (Asia) Pte. Ltd. <Singapore> Sompo Insurance Singapore Pte. Ltd.<Singapore> Berjaya Sompo Insurance Berhad <Malaysia> PT Sompo Insurance Indonesia <Indonesia> Sompo Insurance China Co., Ltd. <China> Sompo Insurance (Hong Kong) Company Limited <China> Sompo Seguros S.A. <Brazil>	Over 50 other companies

Scope of the report and coverage ratio				
Scope of the report by category		Coverage ratio based on sales revenue*1		
Consolidated companies in Japan	Sompo Japan	78.8%	62.1%	100%
	Other group companies		16.7%	
Overseas consolidated companies		21.2%		

\*1 Formula for coverage ratio  
Coverage ratio (%)=  $\frac{\text{Total sales revenue of Group companies that responded to survey}}{\text{Total sales revenue of Group companies subject to survey}} \times 100$

Group Employee Data

Number of employees (by employment status)			
	Male	Female	Total
Regular employees	19,942	28,173	48,115
Temporary employees	1,586	13,093	14,679
Total	21,511	41,259	62,794

survey results. The survey is conducted on Sompo Holdings and its consolidated companies in and outside Japan.

Reporting period	
[1] Companies with head office in Japan Unless otherwise stated, data reported are for fiscal year 2020 (April 2020 to March 2021).	
[2] Companies other than [1] Unless otherwise stated, data reported are for calendar year 2020 (January to December 2020).	

Number of employees (by region)				
	Japan	Asia & Middle East	Europe & North/South America	Total
Regular employees	40,613	2,471	5,031	48,115
Temporary employees	14,516	22	256	14,679
Total	55,105	2,493	5,287	62,794

Reporting of Greenhouse Gases (GHGs)

- Since fiscal year 2012 we have been receiving annual third-party verification by a certification body.
- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- Scope 1 emissions, as appearing in the data below, are direct

- GHG emissions from sources owned or controlled by the Group, such as emissions from the use of gas and gasoline. Scope 2 emissions are indirect GHG emissions resulting from the generation at power stations and other external sites of electricity and heat that are purchased by the Group. Scope 3 emissions are indirect GHG emissions other than Scope 2 emissions that are generated in any part of the value chain of the Group.
- The table below shows activity items subject to calculation.

Scope	Category	Activity items subject to calculation
Scope 1	Direct emissions	City gas consumption, class A heavy oil consumption, kerosene consumption, LPG consumption, fuel consumption by company fleets
Scope 2	Indirect emissions from energy sources	Electricity consumption, heat (steam) consumption
Scope 3	Purchased products and services	Paper consumption, servers, municipal water
	Activities in connection with fuels and energy (other than Scopes 1 and 2)	City gas consumption, class A heavy oil consumption, kerosene consumption, LPG consumption, fuel consumption by company fleets, electricity consumption, heat (steam) consumption
	Transportation / delivery (upstream)	Mail, home delivery, interoffice mail, office relocation, employee residence relocation
	Waste generated from business activities	Industrial waste, general waste
	Business trips	Domestic (sales, trips, new appointments, overnight or longer stays), international (trips, new appointments, overnight or longer stays)
	Commuting of employees	Train, bus, private car

Environmental Performance Data

Environmental Data									
Item		Unit	FY2018	FY2019	FY2020	Companies covered			Verified
						Consolidated companies in Japan		Overseas consolidated companies	
						Sompo Japan	Other group companies		
GHG (Scope 1)		tCO <sub>2</sub>	29,352	27,297	23,608	●	●	●	✓
GHG (Scope 2)		tCO <sub>2</sub>	147,394	142,077	141,354	●	●	●	✓
GHG (Scope 3)		tCO <sub>2</sub>	101,461	100,546	76,985	●	●	●	✓
GHG (Scope 1-3) Total*1		tCO <sub>2</sub>	278,207	269,919	241,946	●	●	●	✓
Total GHG emissions per employee		tCO <sub>2</sub>	4.28	4.34	3.85	●	●	●	
City gas consumption		m <sup>3</sup> -N	3,507,657	3,433,430	3,308,645	●	●	●	✓
Class A heavy oil consumption		kℓ	163	195	182	●	●	●	✓
Kerosene consumption		kℓ	241	231	229	●	●	●	✓
LPG consumption		t	1,648	1,648	1,649	●	●	●	✓
Fuel consumption by company fleets		kℓ	6,721	5,914	4,442	●	●	●	
Electricity consumption		kWh	307,522,251	302,170,876	294,237,104	●	●	●	✓
Heat (steam) consumption		MJ	71,950,094	91,831,045	91,429,937	●	●	●	✓
Paper consumption		t	8,213	7,435	6,580	●	●	●	✓
Clean water usage		kℓ	492,681	484,197	346,509	●	●	●	
Wastewater discharge		kℓ	342,753	326,872	223,481	●	●	●	
Total waste generation		t	17,473	16,431	13,916	●	●	●	
Recycled waste		t	5,086	4,815	3,253	●	●	●	
Total waste disposed		t	12,387	11,615	10,663	●	●	●	
CO <sub>2</sub> emission relating to business travel		tCO <sub>2</sub>	22,885	24,638	6,397	●	●	●	✓
Total floor space		m <sup>2</sup>	1,607,397	1,572,345	1,378,582	●	●	●	
Share of green purchasing		%	94.6	52.2	52.3	●			
Human development of environmental field	Attendees of open Lectures on the Environment*2	Persons	1,415	1,173	7,199*2	—	—	—	
	Participants of CSO Learning Scholarship Program	Persons	55	55	43	—	—	—	
	Participants of SAVE JAPAN Project	Persons	5,426	2,652	18,148*2	—	—	—	

\*1 The Group has been received an annual Assurance Statement by a third-party certification organization. The coverage of the survey is Sompo Holdings, Inc., and main consolidated subsidiaries, and in the process of data collection in FY2020, we reviewed and recalculated data for FY2018 & FY2019.  
\*2 Due to Covid-19, a traditional face-to-face program has been changed to an online basis.

FY2020 GHG Reduction Investment Cost and Effect			
Item	Amount Invested(JPY)	Investment Effect(JPY)	Reduction in CO <sub>2</sub> (tCO <sub>2</sub> e)
Scope1 & Scope2	1,301,539,067	80,118,884	694

Note: The amount invested in FY2020 is mainly the total cost of energy-saving construction work, such as work to upgrade air conditioning equipment in our Group-owned buildings. The investment effect is calculated based mainly on the reduction in the consumption of electricity as a result of energy-saving construction work on our Group-owned buildings.

Major ESG Data

Social Performance Data

Social Performance Data									
Item		Unit	FY2018	FY2019	FY2020	Companies covered			Verified
						Consolidated companies in Japan		Overseas consolidated companies	
						Sompo Japan	Other group companies		
Executive or higher	Male	Persons	222	214	188	●	●	●	
	Female	Persons	17	16	19				
	Total	Persons	239	230	207				
Department manager level or higher but lower than executive	Male	Persons	821	837	821	●	●	●	
	Female	Persons	157	164	178				
	Total	Persons	978	1,001	999				
Section manager level or higher but lower than department manager level	Male	Persons	2,747	2,642	3,014	●	●	●	
	Female	Persons	751	794	1,060				
	Total	Persons	3,498	3,436	4,074				
Ratio of female employees in managerial positions*1		%	21.4	23.8	24.2	●	●	●	
Ratio of employees with disabilities		%	2.19	2.29	2.37	●	●	●	
Union membership rate		%	98.0	98.0	98.0	●	●		
Number of employees who took childcare leave*2	Male	Persons	333	343	440	●	●	●	
	Female	Persons	2,010	2,032	2,082				
	Total	Persons	2,343	2,375	2,522				
Average number of days taken off work for childcare leave by employees	Male	Days	7.6	7.0	6.8	●	●	●	
	Female	Days	186.3	181.5	184.3				
Childcare support systems	Number of employees using the shorter work hour system + Number of employees using the earlier / later work hour system	Days	2,618	2,820	2,854	●	●	●	
Number of employees who took family care leave	Male	Persons	34	50	22	●	●	●	
	Female	Persons	65	90	70				
	Total	Persons	99	140	92				
Number of employees using telecommuting system		Persons	4,847	10,729	31,008	●	●		
Number of employees who used flextime work system		Persons	102	2,354	4,333	●	●	●	
Ratio of flextime work system use		%	0.35	6.76	13.76	●	●	●	
Ratio of paid vacation use		%	59.9	64.7	70.8	●	●	●	
Occupational accident frequency rate		Days	5.84	5.70	6.07	●	●	●	
Total days lost due to absenteeism		%	74,862	64,740	61,409	●	●	●	✓
Absentee Rate		%	0.47	0.43	0.40				
Ratio of overtime work		%	11.0	10.9	10.4	●	●	●	
Employee turnover rate	Total turnover rate	%	9.3	11.5	10.3	●	●	●	
	Voluntary turnover rate	%	8.3	9.1	8.0				
Employee Engagement	Percentage of "satisfied"*3	%	79.7	78.1	81.8	●	●	●	
	The number of respondents in the employee engagement survey	Persons	25,950	24,199	23,049				
	The number of employees who answered "satisfied"	Persons	20,688	18,904	18,857				
Customer Satisfaction Rate*4		%	89.3	89.1	89.1	●			
Number of volunteers from employees*5		Persons	35,848	39,297	29,730	●	●		
Amount of money the company contributed to corporate citizenship/ philanthropic activities		JPY	1,603,230,175	2,031,288,146	1,830,737,862	●			

\*1 Data from main business domestic companies (as of March 31, 2021) and overseas consolidated subsidiaries (as of December 31, 2020).  
\*2 We have a provision for paid maternity and paternity leave over and above the legal requirement.  
\*3 Data from consolidated domestic companies are included but do not include nursing care business.  
\*4 Sompo Japan conducts customer satisfaction survey to customers who were involved in car accidents by sending them questionnaire upon insurance payment.  
\*5 Total number of Group employees and agency employees.

Governance Data

Total consolidated compensation of individual executives (FY2020)							
Executives who received compensation totaling not less than ¥100 million from the Company and its consolidated subsidiaries were as follows.							
Name	Total compensation from the Company and its consolidated subsidiaries (¥ million)	Officer classification	Company category	Total compensation by type from the Company and its consolidated subsidiaries (¥ million)			
				Fixed compensation (base salary)	Retirement benefits, etc.	STI (variable cash compensation) (annual bonus), etc.	
						Monetary compensation	Non-monetary compensation
Kengo Sakurada	400	Director	The Company	6	—	1	1
		Executive Officer		143	—	154	92
Shinji Tsuji	107	Director	Sompo Japan Insurance Inc.	—	—	—	—
		Director	The Company	6	—	1	1
		Executive Officer		60	—	18	19
		Director	Sompo Himawari Life Insurance Inc.	—	—	—	—
Keiji Nishizawa	151	Executive Officer	The Company	—	—	—	—
		Director	Sompo Japan Insurance Inc.	78	—	35	37
John R. Charman	341	Executive Officer	The Company	138	—	203	—
		Director	Sompo International Holdings Ltd.	0	—	—	—
Nigel Frudd	175	Executive Officer	The Company	175	—	—	—
Mikio Okumura	100	Executive Officer	The Company	55	—	18	26
		Director	Sompo International Holdings Ltd.	—	—	—	—

Notes: 1. Regarding performance-linked compensation, compensation paid based on performance in the previous fiscal year, has been included. Provisions to reserves in the fiscal year in question, have not been included.  
2. The compensation of John Charman is paid in U.S. dollars. The foreign exchange rate from U.S. dollars to Japanese yen at the time of the remittance of fixed compensation (base salary) is used. The rate for performance-linked compensation is either the rate at the time of remittance or the rate converted internally at the end of Fiscal 2019, depending on the type of compensation.  
3. Compensation for Nigel Frudd includes expenses related to partial supplementation for income tax.  
4. Nigel Frudd is paid his fixed compensation (base salary) in U.S. dollars. The foreign exchange rate from U.S. dollars to Japanese yen at the time of the remittance is used. Expenses related to partial supplementation for income tax are paid in British pounds. The foreign exchange rate from British pounds to Japanese yen converted internally at the end of Fiscal 2020 is used.

Briefings for investors and analysts (FY2020)	
Briefings	Times
Briefings (IR meetings) for institutional investors, analysts	2
Conference calls for institutional investors, analysts	2
Conferences organized by securities companies	5
Individual meetings	325
Briefings for individual investors	3

**Cybersecurity oversight system**

The Group established a risk control system based on the “Basic Policy on Sompo Group ERM (Strategic Risk Management)” set out by the Board of Directors, and classifies risks that may have a significant impact on the Group as “material risks”. The Group Chief Risk Officer (CRO) carries out an exhaustive assessment of risks of each business, regularly reports the risk management status to the Managerial Administrative Committee (MAC), Board of Directors, etc. and verifies the efficacy of countermeasures taken. The Chief Information Officer (CIO) is in charge of taking countermeasures for system failures, including cyberattacks, as material risk at the Group ERM Committee.

It is essential to address cyber risks that increase in response to technological advances and changes in the environment to deliver “security and health” which the Group values to customers, business partners, and shareholders. We also established the “Basic Policy on Group Cybersecurity”, and are trying to establish an efficient and effective cyber risk management system for the entire Group based on the understanding that cybersecurity initiative is corporate social responsibility.

Moreover, we established a Cybersecurity Group as a specialized organization in the IT Strategy Planning Department to deal with cyber risks that are becoming more sophisticated and complicated every day, and are working on developing strategies and strengthening security across the Group. The major mission of this group of specialists is to jointly manage cyber risks with the persons responsible for cybersecurity at each Group company in both normal times and emergencies, and

Compliance training							
Item	Unit	FY 2018	FY 2019	FY 2020	Companies covered		
					Consolidated companies in Japan		Overseas consolidated companies
					Sompo Japan	Other group companies	
Ratio of employees who received compliance training	%	91.2	97.4	98.6	●	●	●

improve the levels of maturity on a Group-wide basis, while carrying the function of the Computer Security Incident Response Team (CSIRT) of SOMPO Holdings.

We will closely align cybersecurity with business strategy and IT strategy, turn it into competitive advantage in each business, and realize digital transformation in a secure and safety manner.

Customer privacy protection		
Sompo Japan takes appropriate actions within the organization, such as treating what was recognized in the company as a complaint and reporting it to external related party. The table below shows the number of complaints for which we were able to confirm the facts out of the total complaints about customer privacy violation received in FY2020.		
<b>FY2020: Number of complaints received about personal information</b>		
Item	Overview	Number of complaints received
Misdelivery	Delivery to the wrong person	22
Third party disclosure	Disclosure of confidential information to third party without the prior consent	15
Other	Personal information-related complaints other than the above	66
	Annual total	103

Comparative Table of Stakeholder Capitalism Metrics

Principle of Governance		
Theme	Core metrics and disclosures	Page References
Governing purpose	<b>Setting purpose</b> The company's stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	<a href="#">Toward the Realization of SOMPO's Purpose</a> <a href="#">Group Management Philosophy, SOMPO's Purpose, and Materiality</a> <a href="#">Integrated Annual Report 2021 p.14-25 (SOMPO's Purpose) Management System</a>
Quality of governing body	<b>Governance body composition</b> Composition of the highest governance body and its committees by: competencies relating to economic, environmental and social topics; executive or non-executive; independence; tenure on the governance body; number of each individual's other significant positions and commitments, and the nature of the commitments; gender; membership of under-represented social groups; stakeholder representation.	<a href="#">Directors' Skills Matrix</a> <a href="#">Organization Chart</a> <a href="#">Integrated Annual Report 2021 p.80 -113 (GOVERNANCE)</a> <a href="#">Corporate Governance Management System</a> <a href="#">Major ESG Data (Governance Data)</a>
Stakeholder engagement	<b>Material issues impacting stakeholders</b> A list of the topics that are material to key stakeholders and the company, how the topics were identified and how the stakeholders were engaged.	<a href="#">Stakeholder Engagement</a> <a href="#">SDGs in Business Management</a> <a href="#">Materiality and KPIs</a> <a href="#">Addressing ESG Issues in Sompo Group Business Operations Management System</a>
Ethical behavior	<b>Anti-corruption</b> 1. Total percentage of governance body members, employees and business partners who have received training on the organization's anti-corruption policies and procedures, broken down by region. a) Total number and nature of incidents of corruption confirmed during the current year, but related to previous years; and b) Total number and nature of incidents of corruption confirmed during the current year, related to this year. 2. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.	<a href="#">Compliance System</a> <a href="#">Overview of the Status of Internal Control System</a> <a href="#">Major ESG Data (Governance Data)</a>
	<b>Protected ethics advice and reporting mechanisms</b> A description of internal and external mechanisms for: 1. Seeking advice about ethical and lawful behaviour and organizational integrity; and 2. Reporting concerns about unethical or unlawful behaviour and lack of organizational integrity.	<a href="#">Overview of the Status of Internal Control System</a> <a href="#">Stakeholder Engagement</a> <a href="#">Addressing ESG Issues in Sompo Group Business Operations</a>
Risk and opportunity oversight	<b>Integrating risk and opportunity into business process</b> Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes. These opportunities and risks should integrate material economic, environmental and social issues, including climate change and data stewardship.	<a href="#">Top Commitment</a> <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> <a href="#">Group CEO message regarding the COVID-19 pandemic (for Group executives and employees) [Topics]</a> <a href="#">Toward the Realization of SOMPO's Purpose</a> <a href="#">SDGs in Business Management</a> <a href="#">Materiality and KPIs</a>
Theme	Expanded metrics and disclosures	Page References
Governing purpose	<b>Purpose-led management</b> How the company's stated purpose is embedded in company strategies, policies and goals.	<a href="#">Toward the Realization of SOMPO's Purpose</a> <a href="#">Group Management Philosophy, SOMPO's Purpose, and Materiality</a> <a href="#">Integrated Annual Report 2021 p.14-25 (SOMPO's Purpose) Management System</a>
Quality of governing body	<b>Progress against strategic milestones</b> Disclosure of the material strategic economic, environmental and social milestones expected to be achieved in the following year, such milestones achieved from the previous year, and how those milestones are expected to or have contributed to long-term value.	<a href="#">Materiality and KPIs</a>
	<b>Remuneration</b> 1. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental and social topics, as connected to the company's stated purpose, strategy and long-term value. 2. Remuneration policies for the highest governance body and senior executives for the following types of remuneration: <ul style="list-style-type: none"><li>Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses and deferred or vested shares</li><li>Sign-on bonuses or recruitment incentive payments</li><li>Termination payments</li><li>Clawbacks</li><li>Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives and all other employees</li></ul>	<a href="#">Integrated Annual Report 2021 p.96-100 (GOVERNANCE Executive compensation structure)</a> <a href="#">Major ESG Data (Governance Data)</a> <a href="#">Corporate Governance</a>

Planet		
Theme	Core metrics and disclosures	Page References
Climate change	<b>Greenhouse gas (GHG) emissions</b> For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO <sub>2</sub> e) GHG Protocol Scope 1 and Scope 2 emissions. Estimate and report material upstream and downstream (GHG Protocol Scope 3) emissions where appropriate.	<a href="#">Major ESG Data (Environmental Performance Data)</a> <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a>
	<b>TCFD implementation</b> Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). If necessary, disclose a timeline of at most three years for full implementation. Disclose whether you have set, or have committed to set, GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C – and to achieve net-zero emissions before 2050.	<a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a>
Nature loss	<b>Land use and ecological sensitivity</b> Report the number and area (in hectares) of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA).	<a href="#">Major ESG Data (Environmental Performance Data)</a>
Freshwater availability	<b>Water consumption and withdrawal in water-stressed areas</b> Report for operations where material: megalitres of water withdrawn, megalitres of water consumed and the percentage of each in regions with high or extremely high baseline water stress, according to WRI Aqueduct water risk atlas tool. Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.	<a href="#">Major ESG Data (Environmental Performance Data)</a>
Theme	Expanded metrics and disclosures	Page References
Climate change	<b>Paris-aligned GHG emissions targets</b> Define and report progress against time-bound science-based GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C. This should include defining a date before 2050 by which you will achieve net-zero greenhouse gas emissions, and interim reduction targets based on the methodologies provided by the Science Based Targets initiative, if applicable. If an alternative approach is taken, disclose the methodology used to calculate the targets and the basis on which they deliver on the goals of the Paris Agreement.	<a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> <a href="#">SDGs in Business Management: SOMPO Climate Action</a>
Resource availability	<b>Resource circularity</b> Report the most appropriate resource circularity metric(s) for the whole company and/or at a product, material or site level as applicable. Potential metrics include (but are not limited to) the Circular Transition Indicators (WBCSD), indicators developed by the Ellen MacArthur Foundation and company developed metrics. Disclose the methodological approach used to calculate the chosen circularity metric(s) and the rationale for the choice of metric(s).	<a href="#">Major ESG Data (Environmental Performance Data)</a>



Comparative Table of Stakeholder Capitalism Metrics

People		
Theme	Core metrics and disclosures	Page References
Dignity and equality	<b>Diversity and inclusion</b> Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity).	<a href="#">Key Initiatives (Employees-Diversity and Inclusion)</a> <a href="#">Major ESG Data (Social Performance Data)</a>
	<b>Pay equality</b> Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men, minor to major ethnic groups, and other relevant equality areas.	<a href="#">Major ESG Data (Fair compensation system)</a>
	<b>Wage level</b> 1. Ratios of standard entry level wage by gender compared to local minimum wage. 2. Ratio of the annual total compensation of the CEO to the median of the annual total compensation of all its employees, except the CEO.	<a href="#">Major ESG Data (Fair compensation system)</a>
	<b>Risk for incidents of child, forced or compulsory labour</b> An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour. Such risks could emerge in relation to: a) type of operation (such as manufacturing plant) and type of supplier; and b) countries or geographic areas with operations and suppliers considered at risk.	<a href="#">Key Initiative (Employees-Respect for Human Dignity and Rights)</a>
Health and well-being	<b>Health and safety</b> 1. The number and rate of fatalities as a result of work-related injury; high-consequence work-related injuries (excluding fatalities); recordable work-related injuries; main types of work-related injury; and the number of hours worked. 2. An explanation of how the organization facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided for employees and workers.	<a href="#">Major ESG Data (Social Performance Data)</a>
Skills for the future	<b>Training provided</b> Average hours of training per person that the organization's employees have undertaken during the reporting period, by gender and employee category (total number of hours of training provided to employees divided by the number of employees). Average training and development expenditure per full time employee (total cost of training provided to employees divided by the number of employees).	<a href="#">Key Initiatives (Employees-Building Resilient Organizations through Human Resources Development)</a>
Theme	Expanded metrics and disclosures	Page References
Dignity and equality	<b>Pay gap</b> 1. Mean pay gap of basic salary and remuneration of full-time relevant employees based on gender (women to men) and indicators of diversity (e.g. BAME to non-BAME) at a company level or by significant location of operation. 2. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	<a href="#">Major ESG Data (Governance Data)</a> <a href="#">Integrated Annual Report 2021 p.96-100 (GOVERNANCE Executive compensation structure)</a> <a href="#">Major ESG Data (Ratio between CEO compensation and employee average compensation)</a>
	<b>Discrimination and harassment incidents and the total amount of monetary losses</b> Number of discrimination and harassment incidents, status of the incidents and actions taken, and the total amount of monetary losses as a result of legal proceedings associated with: a) law violations; and b) employment discrimination.	<a href="#">Key Initiative (Employees-Respect for Human Dignity and Rights)</a>
	<b>Freedom of association and collective bargaining at risk</b> 1. Percentage of active workforce covered under collective bargaining agreements. 2. An explanation of the assessment performed on suppliers for which the right to freedom of association and collective bargaining is at risk, including measures taken by the organization to address these risks.	<a href="#">Major ESG Data (Social Performance Data)</a>
Health and well-being	<b>Employee well-being</b> 1. The number of fatalities as a result of work-related ill-health, recordable work-related ill-health injuries, and the main types of work-related ill-health for all employees and workers. 2. a) Percentage of employees participating in "best practice" health and well-being programmes, and b) Absentee rate (AR) of all employees.	<a href="#">Major ESG Data (Social Performance Data)</a>

Prosperity		
Theme	Core metrics and disclosures	Page References
Employment and wealth generation	<b>Absolute number and rate of employment</b> Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region. Total number and rate of employee turnover during the reporting period, by age group, gender, other indicators of diversity and region.	<a href="#">Major ESG Data (Social Performance Data)</a>
	<b>Economic contribution</b> 1. Direct economic value generated and distributed (EVG&D), on an accruals basis, covering the basic components for the organization's global operations, ideally split out by: <ul style="list-style-type: none"><li>• Revenues</li><li>• Operating costs</li><li>• Employee wages and benefits</li><li>• Payments to providers of capital</li><li>• Payments to government</li><li>• Community investment</li></ul> 2. Financial assistance received from the government: total monetary value of financial assistance received by the organization from any government during the reporting period.	<a href="#">Investor Materials</a> <a href="#">Major ESG Data (Governance Data)</a> <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a>
	<b>Financial investment contribution</b> Total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy. Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders.	<a href="#">Integrated Annual Report 2021 p.61 (Shareholder returns)</a>
Innovation of better products and services	<b>Total R&amp;D expenses</b> Total costs related to research and development.	<a href="#">Investor Materials (Investor Presentations-SOMPO Topics &amp; Basics (November 2021) p.21)</a>
Community and social vitality	<b>Total tax paid</b> The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company, by category of taxes.	<a href="#">Integrated Annual Report 2021 p.168 (Consolidated Statement of Income and Consolidated Statement of Comprehensive Income Consolidated Statement of Income)</a> <a href="#">Investor Materials</a>
Theme	Expanded metrics and disclosures	Page References
Employment and wealth generation	<b>Infrastructure investments and services supported</b> Qualitative disclosure to describe the below components: 1. Extent of development of significant infrastructure investments and services supported. 2. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant. 3. Whether these investments and services are commercial, in-kind or pro bono engagements.	<a href="#">Major ESG Data (Governance Data)</a> <a href="#">Key Initiatives (Stockholders / Investors-Contributing Community through Business)</a> <a href="#">Key Initiatives (Communities-Engagement with Communities)</a> <a href="#">Key Initiatives (Communities-Contributing to Community through the Arts and Culture)</a> <a href="#">Actions Sompo Group Is Taking to Tackle COVID-19</a> <a href="#">Key Initiatives (Communities-Supporting Reconstruction after the Large-Scale Disasters)</a>
	<b>Significant indirect economic impacts</b> 1. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts. 2. Significance of the indirect economic impacts in the context of external benchmarks and stakeholder priorities (e.g. national and international standards, protocols, policy agendas).	<a href="#">Addressing ESG Issues in Sompo Group Business Operations</a> <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> <a href="#">Key Initiatives (Communities-Adaptation to Climate Change)</a> <a href="#">Key Initiatives (Stockholders / Investors-Solutions for Environmental Issues)</a>
Community and social vitality	<b>Total Social Investment</b> Total Social Investment (TSI) sums up a company's resources used for "S" in ESG efforts defined by CECF Valuation Guidance.	<a href="#">Major ESG Data (Category of Contribution in FY2020 / Amount of Contributions to Initiatives in FY2020)</a>
	<b>Total tax paid by country for significant locations</b> Total tax paid and, if reported, additional tax remitted, by country for significant locations.	<a href="#">Key Initiatives (Stockholders / Investors-Contributing Community through Business)</a>

GRI Content Index

The Sustainability Report 2021 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards. The following table shows the page references for each of the Standard's General Disclosures, as well as economic, environmental and social topics, and Financial Services Sector Disclosures.

Core indicators for General Disclosure are indicated with an asterisk (\*). Page references are provided also for other indicators in response to increased requests from stakeholders for disclosure. Page references are provided for economic, environmental and social topics identified as material for the Group.

For information published in the Annual Report 2021 (Integrated Report) and Corporate Governance Report, the relevant documents are indicated.

Standard Disclosure \* Core Indicators are identified with an asterisk (\*).

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Organizational profile			
102-1*	G4-3	a. Name of the organization.	► <a href="#">Corporate Profile</a>
102-2*	G4-4/PR6	a. A description of the organization's activities. b. Primary brands, products, and services, including an explanation of any products or services that are banned in certain markets.	► <a href="#">Group Businesses</a>
102-3*	G4-5	a. Location of the organization's headquarters.	► <a href="#">Corporate Profile</a>
102-4*	G4-6	a. Number of countries where the organization operates, and the names of countries where it has significant operations and/or that are relevant to the topics covered in the report.	► <a href="#">Overseas Insurance</a>
102-5*	G4-7	a. Nature of ownership and legal form.	► <a href="#">Corporate Profile</a>
102-6*	G4-8	a. Markets served, including: i. geographic locations where products and services are offered; ii. sectors served; iii. types of customers and beneficiaries.	► <a href="#">Group Businesses</a>
102-7*	G4-9	a. Scale of the organization, including: i. total number of employees; ii. total number of operations; iii. net sales (for private sector organizations) or net revenues (for public sector organizations); iv. total capitalization (for private sector organizations) broken down in terms of debt and equity; v. quantity of products or services provided.	► <a href="#">Corporate Profile</a> ► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a>
102-8*	G4-10	a. Total number of employees by employment contract (permanent and temporary), by gender. b. Total number of employees by employment contract (permanent and temporary), by region. c. Total number of employees by employment type (full-time and part-time), by gender. d. Whether a significant portion of the organization's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work performed by workers who are not employees. e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries). f. An explanation of how the data have been compiled, including any assumptions made.	► <a href="#">Number of Employees</a>
102-9*	G4-12	a. A description of the organization's supply chain, including its main elements as they relate to the organization's activities, primary brands, products, and services.	► <a href="#">Value Chain</a>
102-10*	G4-13	a. Significant changes to the organization's size, structure, ownership, or supply chain, including: i. Changes in the location of, or changes in, operations, including facility openings, closings, and expansions; ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations); iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.	► <a href="#">Group Businesses</a> ► <a href="#">Integrated Annual Report 2021 p.215-219 (Segment information)</a>

102-11*	G4-14	a. Whether and how the organization applies the Precautionary Principle or approach.	► <a href="#">Top Commitment</a> ► <a href="#">Management System</a> ► Declarations to Society and Participation in CSR Initiatives ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">SOMPO Climate Action</a> ► <a href="#">Enterprise Risk Management (ERM)</a>
102-12*	G4-15	a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes, or which it endorses.	► Declarations to Society and Participation in CSR Initiatives ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Policy</a> ► <a href="#">SOMPO Climate Action</a> ► <a href="#">Adaptation to Climate Change</a>
102-13*	G4-16	a. A list of the main memberships of industry or other associations, and national or international advocacy organizations.	► Declarations to Society and Participation in CSR Initiatives
Strategy			
102-14*	G4-1	a. A statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy for addressing sustainability.	► <a href="#">Top Commitment</a> ► <a href="#">Sompo Holdings Group's value creation stories in an era of the SDGs</a>
102-15	G4-2	a. A description of key impacts, risks, and opportunities.	► <a href="#">Top Commitment</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Group CEO message regarding the COVID-19 pandemic (for Group executives and employees)</a> ► <a href="#">Toward the Realization of SOMPO's Purpose</a> ► <a href="#">SDGs in Business Management</a> ► <a href="#">Materiality and KPIs</a>
Ethics and integrity			
102-16*	G4-56	a. A description of the organization's values, principles, standards, and norms of behavior.	► <a href="#">Group Management Philosophy</a> ► <a href="#">Policy</a> ► <a href="#">Group Management Philosophy, SOMPO's Purpose, and Materiality</a>
102-17	G4-57/58	a. A description of internal and external mechanisms for: i. seeking advice about ethical and lawful behavior, and organizational integrity; ii. reporting concerns about unethical or unlawful behavior, and organizational integrity.	► <a href="#">Stakeholder Engagement</a> ► <a href="#">Addressing ESG Issues in Sompo Group Business Operations</a> ► <a href="#">Overview of the Status of Internal Control System</a>
Governance			
102-18*	G4-34	a. Governance structure of the organization, including committees of the highest governance body. b. Committees responsible for decision-making on economic, environmental, and social topics.	► <a href="#">Management System</a> ► <a href="#">Corporate Governance</a> ► <a href="#">Corporate Governance Report</a>
102-19	G4-35	a. Process for delegating authority for economic, environmental, and social topics from the highest governance body to senior executives and other employees.	► <a href="#">Management System</a>
102-20	G4-36	a. Whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental, and social topics. b. Whether post holders report directly to the highest governance body.	► <a href="#">Management System</a>
102-21	G4-37	a. Processes for consultation between stakeholders and the highest governance body on economic, environmental, and social topics. b. If consultation is delegated, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body.	► <a href="#">Addressing ESG Issues in Sompo Group Business Operations</a> ► <a href="#">Management System</a>
102-22	G4-38	a. Composition of the highest governance body and its committees by: i. executive or non-executive; ii. independence; iii. tenure on the governance body; iv. number of each individual's other significant positions and commitments, and the nature of the commitments; v. gender; vi. membership of under-represented social groups; vii. competencies relating to economic, environmental, and social topics; viii. stakeholder representation.	► <a href="#">Management System</a> ► <a href="#">Major ESG Data (Governance Data)</a> ► <a href="#">Corporate Governance</a> ► <a href="#">Corporate Governance Report</a>
102-23	G4-39	a. Whether the chair of the highest governance body is also an executive officer in the organization. b. If the chair is also an executive officer, describe his or her function within the organization's management and the reasons for this arrangement.	► <a href="#">Management System</a> ► <a href="#">Corporate Governance</a> ► <a href="#">Corporate Governance Report</a>

GRI Content Index

102-24	G4-40	<p>a. Nomination and selection processes for the highest governance body and its committees.</p> <p>b. Criteria used for nominating and selecting highest governance body members, including whether and how:</p> <p>i. stakeholders (including shareholders) are involved;</p> <p>ii. diversity is considered;</p> <p>iii. independence is considered;</p> <p>iv. expertise and experience relating to economic, environmental, and social topics are considered.</p>	<p>▶ <a href="#">Management System</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-25	G4-41	<p>a. Processes for the highest governance body to ensure conflicts of interest are avoided and managed.</p> <p>b. Whether conflicts of interest are disclosed to stakeholders, including, as a minimum:</p> <p>i. Cross-board membership;</p> <p>ii. Cross-shareholding with suppliers and other stakeholders;</p> <p>iii. Existence of controlling shareholder;</p> <p>iv. Related party disclosures.</p>	<p>▶ <a href="#">Management System</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-26	G4-42	<p>a. Highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental, and social topics.</p>	<p>▶ <a href="#">Management System</a></p>
102-27	G4-43	<p>a. Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics.</p>	<p>▶ <a href="#">Management System</a></p>
102-28	G4-44	<p>a. Processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics.</p> <p>b. Whether such evaluation is independent or not, and its frequency.</p> <p>c. Whether such evaluation is a self-assessment.</p> <p>d. Actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental, and social topics, including, as a minimum, changes in membership and organizational practice.</p>	<p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-29	G4-45	<p>a. Highest governance body's role in identifying and managing economic, environmental, and social topics and their impacts, risks, and opportunities – including its role in the implementation of due diligence processes.</p> <p>b. Whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ <a href="#">Management System</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-30	G4-46	<p>a. Highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental, and social topics.</p>	<p>▶ <a href="#">Management System</a></p>
102-31	G4-47	<p>a. Frequency of the highest governance body's review of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ <a href="#">Management System</a></p>
102-32	G4-48	<p>a. The highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered.</p>	<p>▶ <a href="#">Management System</a></p>
102-33	G4-49	<p>a. Process for communicating critical concerns to the highest governance body.</p>	<p>▶ <a href="#">Management System</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-34	G4-50	<p>a. Total number and nature of critical concerns that were communicated to the highest governance body.</p> <p>b. Mechanism(s) used to address and resolve critical concerns.</p>	<p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-35	G4-51	<p>a. Remuneration policies for the highest governance body and senior executives for the following types of remuneration:</p> <p>i. Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses, and deferred or vested shares;</p> <p>ii. Sign-on bonuses or recruitment incentive payments;</p> <p>iii. Termination payments;</p> <p>iv. Clawbacks;</p> <p>v. Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.</p> <p>b. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topics.</p>	<p>▶ <a href="#">Major ESG Data (Governance Data)</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.96-100 (Corporate Governance Executive Compensation Structure)</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>

102-36	G4-52	<p>a. Process for determining remuneration.</p> <p>b. Whether remuneration consultants are involved in determining remuneration and whether they are independent of management.</p> <p>c. Any other relationships that the remuneration consultants have with the organization.</p>	<p>▶ <a href="#">Major ESG Data (Governance Data)</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.96-100 (Corporate Governance Executive Compensation Structure)</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-37	G4-53	<p>a. How stakeholders' views are sought and taken into account regarding remuneration.</p> <p>b. If applicable, the results of votes on remuneration policies and proposals.</p>	<p>▶ <a href="#">Major ESG Data (Governance Data)</a></p> <p>▶ <a href="#">Corporate Governance</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.96-100 (Corporate Governance Executive Compensation Structure)</a></p> <p>▶ <a href="#">Corporate Governance Report</a></p>
102-38	G4-54	<p>a. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.</p>	<p>▶ <a href="#">Major ESG Data (Governance Data)</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.96-100 (Corporate Governance Executive Compensation Structure)</a></p>
102-39	G4-55	<p>a. Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.</p>	<p>▶ <a href="#">Major ESG Data (Governance Data)</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.96-100 (Corporate Governance Executive Compensation Structure)</a></p>
Stakeholder engagement			
102-40*	G4-24	<p>a. A list of stakeholder groups engaged by the organization.</p>	<p>▶ <a href="#">Stakeholder Engagement</a></p>
102-41*	G4-11	<p>a. Percentage of total employees covered by collective bargaining agreements.</p>	<p>▶ <a href="#">Major ESG Data (Social Performance Data)</a></p>
102-42*	G4-25	<p>a. The basis for identifying and selecting stakeholders with whom to engage.</p>	<p>▶ <a href="#">Stakeholder Engagement</a></p>
102-43*	G4-26/PR5	<p>a. The organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.</p>	<p>▶ <a href="#">Stakeholder Engagement</a></p> <p>▶ <a href="#">Major ESG Data (Social Performance Data)</a></p> <p>▶ <a href="#">ESG Initiatives through Our Asset Management Business</a></p> <p>▶ <a href="#">Addressing ESG Issues in Sampo Group Business Operations</a></p>
102-44*	G4-27/PR5	<p>a. Key topics and concerns that have been raised through stakeholder engagement, including:</p> <p>i. how the organization has responded to those key topics and concerns, including through its reporting;</p> <p>ii. the stakeholder groups that raised each of the key topics and concerns.</p>	<p>▶ <a href="#">Addressing ESG Issues in Sampo Group Business Operations</a></p> <p>▶ <a href="#">Stakeholder Engagement</a></p> <p>▶ <a href="#">SDGs in Business Management</a></p>
Reporting practice			
102-45*	G4-17	<p>a. A list of all entities included in the organization's consolidated financial statements or equivalent documents.</p> <p>b. Whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.</p>	<p>▶ <a href="#">Group Businesses</a></p> <p>▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>▶ <a href="#">Integrated Annual Report 2021 p.243-245 (Corporate Data, The Company, Subsidiaries, and Affiliates)</a></p>
102-46*	G4-18	<p>a. An explanation of the process for defining the report content and the topic Boundaries.</p> <p>b. An explanation of how the organization has implemented the Reporting Principles for defining report content.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>▶ <a href="#">SDGs in Business Management</a></p>
102-47*	G4-19	<p>a. A list of the material topics identified in the process for defining report content.</p>	<p>▶ <a href="#">SDGs in Business Management</a></p> <p>▶ <a href="#">Materiality and KPIs</a></p>
102-48*	G4-22	<p>a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.</p>	<p>Not applicable</p>
102-49*	G4-23	<p>a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.</p>	<p>▶ <a href="#">SDGs in Business Management</a></p>
102-50*	G4-28	<p>a. Reporting period for the information provided.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p>
102-51*	G4-29	<p>a. If applicable, the date of the most recent previous report.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Publication Period)</a></p>
102-52*	G4-30	<p>a. Reporting cycle.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Publication Period)</a></p>
102-53*	G4-31	<p>a. The contact point for questions regarding the report or its contents.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Planning and Editing)</a></p>



GRI Content Index

102-54*	G4-32-a	a. The claim made by the organization, if it has prepared a report in accordance with the GRI Standards, either: i. 'This report has been prepared in accordance with the GRI Standards: Core option'; ii. 'This report has been prepared in accordance with the GRI Standards: Comprehensive option'.	► <a href="#">The Sustainability Report 2021 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards.</a>
102-55*	G4-32-b	a. The GRI content index, which specifies each of the GRI Standards used and lists all disclosures included in the report. b. For each disclosure, the content index shall include: i. the number of the disclosure (for disclosures covered by the GRI Standards); ii. the page number(s) or URL(s) where the information can be found, either within the report or in other published materials; iii. if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made.	This page is the GRI Content Index. ► <a href="#">Overview of Sustainability Communication (Referenced Guidelines)</a>
102-56*	G4-32-c/33	a. A description of the organization's policy and current practice with regard to seeking external assurance for the report. b. If the report has been externally assured: i. A reference to the external assurance report, statements, or opinions. If not included in the assurance report accompanying the sustainability report, a description of what has and what has not been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process; ii. The relationship between the organization and the assurance provider; iii. Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organization's sustainability report.	Have received third-party assurance on some quantitative social and environmental data. ► <a href="#">Assurance by a Third-Party Organization</a>
Management Approach			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">SDGs in Business Management</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a> ► <a href="#">Materiality and KPIs</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Management System</a> ► <a href="#">Materiality and KPIs</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Major ESG Data</a> ► <a href="#">Third Party Comments</a> ► <a href="#">Assurance by a Third-Party Organization</a>

ECONOMIC

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Economic Performance			
103-1	G4-20/21/ DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"><li>i. where the impacts occur;</li><li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li></ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>▶ <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>▶ <a href="#">SDGs in Business Management</a></p>

103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a> ► <a href="#">Materiality and KPIs</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Management System</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a>
201-1	G4-EC1	a. Direct economic value generated and distributed (EVG&D) on an accruals basis, including the basic components for the organization's global operations as listed below. If data are presented on a cash basis, report the justification for this decision in addition to reporting the following basic components: i. Direct economic value generated: revenues; ii. Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments; iii. Economic value retained: 'direct economic value generated' less 'economic value distributed'. b. Where significant, report EVG&D separately at country, regional, or market levels, and the criteria used for defining significance.	► <a href="#">Investor Materials</a> ► <a href="#">Major ESG Data (Governance Data)</a> ► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a>
201-2	G4-EC2	a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditure, including: i. a description of the risk or opportunity and its classification as either physical, regulatory, or other; ii. a description of the impact associated with the risk or opportunity; iii. the financial implications of the risk or opportunity before action is taken; iv. the methods used to manage the risk or opportunity; v. the costs of actions taken to manage the risk or opportunity.	► <a href="#">Identifying Our CSR Materiality</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Case Studies – Customer: Mitigation of Climate Change</a> ► <a href="#">Case Studies – Community: Adaptation to Climate Change</a> ► <a href="#">Case Studies – Agencies: Mitigation of Climate Change</a> ► <a href="#">Assurance by a Third-Party Organization</a> ► <a href="#">Addressing ESG Issues in Sompco Group Business Operations</a> ► <a href="#">SOMPco Climate Action</a>
201-3	G4-EC3	a. If the plan's liabilities are met by the organization's general resources, the estimated value of those liabilities. b. If a separate fund exists to pay the plan's pension liabilities: i. the extent to which the scheme's liabilities are estimated to be covered by the assets that have been set aside to meet them; ii. the basis on which that estimate has been arrived at; iii. when that estimate was made. c. If a fund set up to pay the plan's pension liabilities is not fully covered, explain the strategy, if any, adopted by the employer to work towards full coverage, and the timescale, if any, by which the employer hopes to achieve full coverage. d. Percentage of salary contributed by employee or employer. e. Level of participation in retirement plans, such as participation in mandatory or voluntary schemes, regional, or country-based schemes, or those with financial impact.	► <a href="#">Integrated Annual Report 2021 P201-203 (Retirement Benefits Outline of retirement benefit plans)</a>
201-4	G4-EC4	a. Total monetary value of financial assistance received by the organization from any government during the reporting period, including: i. tax relief and tax credits; ii. subsidies; iii. investment grants, research and development grants, and other relevant types of grant; iv. awards; v. royalty holidays; vi. financial assistance from Export Credit Agencies (ECAs); vii. financial incentives; viii. other financial benefits received or receivable from any government for any operation. b. The information in 201-4-a by country. c. Whether, and the extent to which, any government is present in the shareholding structure.	Not applicable



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103-1	G4-20/21/ DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>► <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>► <a href="#">Identifying Our CSR Materiality</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<p>► <a href="#">Policy</a></p> <p>► <a href="#">Management System</a></p>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<p>► <a href="#">Management System</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>► <a href="#">Stakeholder Engagement</a></p>
203-1	G4-EC7	<p>a. Extent of development of significant infrastructure investments and services supported.</p> <p>b. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant.</p> <p>c. Whether these investments and services are commercial, in-kind, or pro bono engagements.</p>	<p>► <a href="#">Major ESG Data (Governance Data)</a></p> <p>► <a href="#">Case Studies – Stockholders, Investors, Companies we invest in: Contributing Community through Business</a></p> <p>► <a href="#">Case Studies – Community: Engagement with Communities</a></p> <p>► <a href="#">Case Studies – Community: Contributing to Community through the Arts and Culture</a></p> <p>► <a href="#">Actions Sampo Group Is Taking to Tackle COVID-19</a></p> <p>► <a href="#">Supporting Reconstruction after the Large-Scale Disasters</a></p>
203-2	G4-EC8	<p>a. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts.</p> <p>b. Significance of the indirect economic impacts in the context of external benchmarks and stakeholder priorities, such as national and international standards, protocols, and policy agendas.</p>	<p>► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a></p> <p>► <a href="#">Case Studies – Community: Adaptation to Climate Change</a></p> <p>► <a href="#">Case Studies – Stockholders, Investors, Companies we invest in: Solutions for Environmental Issues</a></p>
Anti-corruption			
103-1	G4-20/21/ DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>► <a href="#">SDGs in Business Management</a></p> <p>► <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<p>► <a href="#">Compliance</a></p>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<p>► <a href="#">Compliance</a></p>
205-1	G4-SO3	<p>a. Total number and percentage of operations assessed for risks related to corruption.</p> <p>b. Significant risks related to corruption identified through the risk assessment.</p>	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>

205-2	G4-SO4	<p>a. Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region.</p> <p>b. Total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region.</p> <p>c. Total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. Describe if the organization's anti-corruption policies and procedures have been communicated to any other persons or organizations.</p> <p>d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region.</p> <p>e. Total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.</p>	<p>► <a href="#">Major ESG Data (Governance Data)</a></p>
205-3	G4-SO5	<p>a. Total number and nature of confirmed incidents of corruption.</p> <p>b. Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.</p> <p>c. Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.</p> <p>d. Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.</p>	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>

ENVIRONMENTAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Materials			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">SDGs in Business Management</a> ► <a href="#">Identifying Our CSR Materiality</a> ► <a href="#">Back numbers of CSR –KPIs(FY2020)</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Management System</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Major ESG Data (Environmental Performance Data)</a>
301-1	G4-EN1	a. Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting period, by: i. non-renewable materials used; ii. renewable materials used.	► <a href="#">Major ESG Data (Environmental Performance Data)</a> ► <a href="#">Case Studies – Customer: Mitigation of Climate Change</a>
301-2	G4-EN2	a. Percentage of recycled input materials used to manufacture the organization's primary products and services.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>
301-3	G4-EN28	a. Percentage of reclaimed products and their packaging materials for each product category. b. How the data for this disclosure have been collected.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>

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Energy			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">SDGs in Business Management</a> ► <a href="#">Identifying Our CSR Materiality</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Management System</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Major ESG Data (Environmental Performance Data)</a>
302-1	G4-EN3	a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used. b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used. c. In joules, watt-hours or multiples, the total: i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption d. In joules, watt-hours or multiples, the total: i. electricity sold ii. heating sold iii. cooling sold iv. steam sold e. Total energy consumption within the organization, in joules or multiples. f. Standards, methodologies, assumptions, and/or calculation tools used. g. Source of the conversion factors used.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>
302-2	G4-EN4	a. Energy consumption outside of the organization, in joules or multiples. b. Standards, methodologies, assumptions, and/or calculation tools used. c. Source of the conversion factors used.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>
302-3	G4-EN5	a. Energy intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all. d. Whether the ratio uses energy consumption within the organization, outside of it, or both.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>
302-4	G4-EN6	a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples. b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all. c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. d. Standards, methodologies, assumptions, and/or calculation tools used.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>
302-5	G4-EN7	a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples. b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. c. Standards, methodologies, assumptions, and/or calculation tools used.	► <a href="#">Major ESG Data (Environmental Performance Data)</a>

Biodiversity			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">SDGs in Business Management</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Addressing ESG Issues in Sompo Group Business Operations</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Management System</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Major ESG Data (Environmental Performance Data)</a>
304-1	G4-EN11	a. For each operational site owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas, the following information: i. Geographic location; ii. Subsurface and underground land that may be owned, leased, or managed by the organization; iii. Position in relation to the protected area (in the area, adjacent to, or containing portions of the protected area) or the high biodiversity value area outside protected areas; iv. Type of operation (office, manufacturing or production, or extractive); v. Size of operational site in km2 (or another unit, if appropriate); vi. Biodiversity value characterized by the attribute of the protected area or area of high biodiversity value outside the protected area (terrestrial, freshwater, or maritime ecosystem); vii. Biodiversity value characterized by listing of protected status (such as IUCN Protected Area Management Categories, Ramsar Convention, national legislation).	Not applicable
304-2	G4-EN12	a. Nature of significant direct and indirect impacts on biodiversity with reference to one or more of the following: i. Construction or use of manufacturing plants, mines, and transport infrastructure; ii. Pollution (introduction of substances that do not naturally occur in the habitat from point and non-point sources); iii. Introduction of invasive species, pests, and pathogens; iv. Reduction of species; v. Habitat conversion; vi. Changes in ecological processes outside the natural range of variation (such as salinity or changes in groundwater level). b. Significant direct and indirect positive and negative impacts with reference to the following: i. Species affected; ii. Extent of areas impacted; iii. Duration of impacts; iv. Reversibility or irreversibility of the impacts.	► <a href="#">Case Studies – Civil Societies: Conservation of Biodiversity</a>
304-3	G4-EN13	a. Size and location of all habitat areas protected or restored, and whether the success of the restoration measure was or is approved by independent external professionals. b. Whether partnerships exist with third parties to protect or restore habitat areas distinct from where the organization has overseen and implemented restoration or protection measures. c. Status of each area based on its condition at the close of the reporting period. d. Standards, methodologies, and assumptions used.	► <a href="#">Case Studies – Civil Societies: Conservation of Biodiversity</a>
304-4	G4-EN14	a. Total number of IUCN Red List species and national conservation list species with habitats in areas affected by the operations of the organization, by level of extinction risk: i. Critically endangered ii. Endangered iii. Vulnerable iv. Near threatened v. Least concern	Not applicable



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Emissions			
103-1	G4-20/21/ DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"><li>i. where the impacts occur;</li><li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li></ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>► <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>► <a href="#">SDGs in Business Management</a></p> <p>► <a href="#">Identifying Our CSR Materiality</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a></p> <p>► <a href="#">Stakeholder Engagement</a></p> <p>► <a href="#">Addressing ESG Issues in Sampo Group Business Operations</a></p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"><li>i. Policies</li><li>ii. Commitments</li><li>iii. Goals and targets</li><li>iv. Responsibilities</li><li>v. Resources</li><li>vi. Grievance mechanisms</li><li>vii. Specific actions, such as processes, projects, programs and initiatives</li></ul>	<p>► <a href="#">Policy</a></p> <p>► <a href="#">Management System</a></p>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"><li>i. the mechanisms for evaluating the effectiveness of the management approach;</li><li>ii. the results of the evaluation of the management approach;</li><li>iii. any related adjustments to the management approach.</li></ul>	<p>► <a href="#">Management System</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>► <a href="#">Stakeholder Engagement</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p>
305-1	G4-EN15	<p>a. Gross direct (Scope 1) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>b. Gases included in the calculation; whether CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub>, NF<sub>3</sub>, or all.</p> <p>c. Biogenic CO<sub>2</sub> emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>d. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"><li>i. the rationale for choosing it;</li><li>ii. emissions in the base year;</li><li>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</li></ul> <p>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p> <p>► <a href="#">Assurance by a Third-Party Organization</a></p>
305-2	G4-EN16	<p>a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>c. If available, the gases included in the calculation; whether CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub>, NF<sub>3</sub>, or all.</p> <p>d. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"><li>i. the rationale for choosing it;</li><li>ii. emissions in the base year;</li><li>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</li></ul> <p>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p> <p>► <a href="#">Assurance by a Third-Party Organization</a></p>
305-3	G4-EN17	<p>a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>b. If available, the gases included in the calculation; whether CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub>, NF<sub>3</sub>, or all.</p> <p>c. Biogenic CO<sub>2</sub> emissions in metric tons of CO<sub>2</sub> equivalent.</p> <p>d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation.</p> <p>e. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"><li>i. the rationale for choosing it;</li><li>ii. emissions in the base year;</li><li>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</li></ul> <p>f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p> <p>► <a href="#">Assurance by a Third-Party Organization</a></p>

305-4	G4-EN18	<p>a. GHG emissions intensity ratio for the organization.</p> <p>b. Organization-specific metric (the denominator) chosen to calculate the ratio.</p> <p>c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>d. Gases included in the calculation; whether CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub>, NF<sub>3</sub>, or all.</p>	<p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p>
305-5	G4-EN19	<p>a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO<sub>2</sub> equivalent.</p> <p>b. Gases included in the calculation; whether CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFCs, PFCs, SF<sub>6</sub>, NF<sub>3</sub>, or all.</p> <p>c. Base year or baseline, including the rationale for choosing it.</p> <p>d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>e. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>► <a href="#">Integrated Annual Report 2021 p.28-29 (Financial and Pre-Financial Highlights)</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p> <p>► <a href="#">Assurance by a Third-Party Organization</a></p>
305-6	G4-EN20	<p>a. Production, imports, and exports of ODS in metric tons of CFC-11 (trichlorofluoromethane) equivalent.</p> <p>b. Substances included in the calculation.</p> <p>c. Source of the emission factors used.</p> <p>d. Standards, methodologies, assumptions, and/or calculation tools used.</p>	Not applicable
305-7	G4-EN21	<p>a. Significant air emissions, in kilograms or multiples, for each of the following:</p> <ul style="list-style-type: none"><li>i. NOX</li><li>ii. SOX</li><li>iii. Persistent organic pollutants (POP)</li><li>iv. Volatile organic compounds (VOC)</li><li>v. Hazardous air pollutants (HAP)</li><li>vi. Particulate matter (PM)</li><li>vii. Other standard categories of air emissions identified in relevant regulations</li></ul> <p>b. Source of the emission factors used.</p> <p>c. Standards, methodologies, assumptions, and/or calculation tools used.</p>	Not applicable
Environmental Compliance			
103-1	G4-20/21/ DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"><li>i. where the impacts occur;</li><li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li></ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>► <a href="#">Overview of Sustainability Communication (Covered Organization)</a></p> <p>► <a href="#">SDGs in Business Management</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a></p> <p>► <a href="#">Stakeholder Engagement</a></p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"><li>i. Policies</li><li>ii. Commitments</li><li>iii. Goals and targets</li><li>iv. Responsibilities</li><li>v. Resources</li><li>vi. Grievance mechanisms</li><li>vii. Specific actions, such as processes, projects, programs and initiatives</li></ul>	<p>► <a href="#">Policy</a></p> <p>► <a href="#">Management System</a></p>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"><li>i. the mechanisms for evaluating the effectiveness of the management approach;</li><li>ii. the results of the evaluation of the management approach;</li><li>iii. any related adjustments to the management approach.</li></ul>	<p>► <a href="#">Management System</a></p> <p>► <a href="#">Back numbers of CSR –KPIs (FY2020)</a></p> <p>► <a href="#">Stakeholder Engagement</a></p> <p>► <a href="#">Major ESG Data (Environmental Performance Data)</a></p>
307-1	G4-EN29	<p>a. Significant fines and non-monetary sanctions for non-compliance with environmental laws and/or regulations in terms of:</p> <ul style="list-style-type: none"><li>i. total monetary value of significant fines;</li><li>ii. total number of non-monetary sanctions;</li><li>iii. cases brought through dispute resolution mechanisms.</li></ul> <p>b. If the organization has not identified any non-compliance with environmental laws and/or regulations, a brief statement of this fact is sufficient.</p>	Not applicable

SOCIAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Training and Education			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<a href="#">► Overview of Sustainability Communication (Covered Organization)</a> <a href="#">► SDGs in Business Management</a> <a href="#">► Back numbers of CSR –KPIs (FY2020)</a> <a href="#">► Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<a href="#">► Policy</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<a href="#">► Stakeholder Engagement</a>
404-1	G4-LA9	a. Average hours of training that the organization's employees have undertaken during the reporting period, by: i. gender; ii. employee category.	Information unavailable. Will collect/ analyze information and work toward its disclosure.
404-2	G4-LA10	a. Type and scope of programs implemented and assistance provided to upgrade employee skills. b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.	<a href="#">► Case Studies – Employees: Building Resilient Organizations through Human Resources Development</a>
404-3	G4-LA11	a. Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period.	<a href="#">► Case Studies – Employees: Building Resilient Organizations through Human Resources Development</a>
Diversity and Equal Opportunity			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<a href="#">► Overview of Sustainability Communication (Covered Organization)</a> <a href="#">► SDGs in Business Management</a> <a href="#">► Back numbers of CSR –KPIs (FY2020)</a> <a href="#">► Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<a href="#">► Policy</a> <a href="#">► Diversity and Inclusion</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<a href="#">► Back numbers of CSR –KPIs (FY2020)</a> <a href="#">► Stakeholder Engagement</a> <a href="#">► Major ESG Data (Social Performance Data)</a>

405-1	G4-LA12	a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups). b. Percentage of employees per employee category in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).	► <a href="#">Major ESG Data (Social Performance Data)</a>
405-2	G4-LA13	a. Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation. b. The definition used for 'significant locations of operation'.	Information unavailable. Will collect/ analyze information and work toward its disclosure.
Human Rights Assessment			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">SDGs in Business Management</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">Case Studies – Employees: Respect for Human Dignity and Rights</a> ► <a href="#">Addressing ESG Issues in Sampo Group Business Operations</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Case Studies – Employees: Respect for Human Dignity and Rights</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	► <a href="#">Stakeholder Engagement</a> ► <a href="#">Case Studies – Employees: Respect for Human Dignity and Rights</a>
412-1	G4-HR9	a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.	► <a href="#">Respect for Human Dignity and Rights</a>
412-2	G4-HR2	a. Total number of hours in the reporting period devoted to training on human rights policies or procedures concerning aspects of human rights that are relevant to operations. b. Percentage of employees trained during the reporting period in human rights policies or procedures concerning aspects of human rights that are relevant to operations.	► <a href="#">Major ESG Data (Governance Data)</a> ► <a href="#">Case Studies – Employees: Respect for Human Dignity and Rights</a>
412-3	G4-HR1	a. Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening. b. The definition used for 'significant investment agreements'.	Information unavailable. Will collect/ analyze information and work toward its disclosure.
Local Communities			
103-1	G4-20/21/ DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	► <a href="#">Overview of Sustainability Communication (Covered Organization)</a> ► <a href="#">CSR Strategies/Featured Topics</a> ► <a href="#">Identifying Our CSR Materiality</a> ► <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ► <a href="#">Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	► <a href="#">Policy</a> ► <a href="#">Management System</a>



GRI Content Index

103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	▶ <a href="#">Management System</a> ▶ <a href="#">Back numbers of CSR –KPIs (FY2020)</a> ▶ <a href="#">Stakeholder Engagement</a> ▶ <a href="#">Major ESG Data (Environmental Performance Data, Social Performance Data)</a>
413-1	G4-SO1	a. Percentage of operations with implemented local community engagement, impact assessments, and/or development programs, including the use of: i. social impact assessments, including gender impact assessments, based on participatory processes; ii. environmental impact assessments and ongoing monitoring; iii. public disclosure of results of environmental and social impact assessments; iv. local community development programs based on local communities' needs; v. stakeholder engagement plans based on stakeholder mapping; vi. broad based local community consultation committees and processes that include vulnerable groups; vii. works councils, occupational health and safety committees and other worker representation bodies to deal with impacts; viii. formal local community grievance processes.	▶ <a href="#">Case Studies – Civil Societies: Conservation of Biodiversity</a> ▶ <a href="#">Case Studies – Community: Evaluation of CSR Programs</a>
413-2	G4-SO2	a. Operations with significant actual and potential negative impacts on local communities, including: i. the location of the operations; ii. the significant actual and potential negative impacts of operations.	Not applicable
Public Policy			
415-1	G4-SO6	Political Contributions	▶ <a href="#">Value of political contributions</a> *1
Customer Privacy			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	▶ <a href="#">SDGs in Business Management</a> ▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	▶ <a href="http://www.sompo-hd.com/en/company/compliance/privacy/(In Japanese)">http://www.sompo-hd.com/en/company/compliance/privacy/(In Japanese)</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	▶ <a href="http://www.sompo-hd.com/en/company/compliance/privacy/(In Japanese)">http://www.sompo-hd.com/en/company/compliance/privacy/(In Japanese)</a>
418-1	G4-PR8	a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by: i. complaints received from outside parties and substantiated by the organization; ii. complaints from regulatory bodies. b. Total number of identified leaks, thefts, or losses of customer data. c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.	▶ <a href="#">Case Studies – Customer: To Providing the Highest Possible Quality of Service</a> ▶ <a href="#">Number of complaints concerning customer privacy from regulatory body</a> *2
Socioeconomic Compliance			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	▶ <a href="#">SDGs in Business Management</a> ▶ <a href="#">Overview of Sustainability Communication (Covered Organization)</a>

103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	▶ <a href="#">Compliance</a> ▶ <a href="#">Global Business Expansion</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	▶ <a href="#">Compliance</a>
419-1	G4-SO8/PR9	a. Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area in terms of: i. total monetary value of significant fines; ii. total number of non-monetary sanctions; iii. cases brought through dispute resolution mechanisms. b. If the organization has not identified any non-compliance with laws and/or regulations, a brief statement of this fact is sufficient. c. The context against which significant fines and non-monetary sanctions were incurred.	Not applicable

\*1 In FY2020, Sompo Japan made political donations amounting to 13.3 million yen. In Japan, it is mandatory for political organizations to release the status of income and spending of political funds. Therefore, the above mentioned amount is to be disclosed in the Official Gazette and prefectural public notice.  
\*2 In FY 2020, there was no complaints concerning customer privacy from regulatory body.

Social (Human Rights)

Section	Performance Indicators	References
Investment*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Major ESG Data p.17</a> ▶ <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ▶ <a href="#">Stakeholder Engagement p.26</a> ▶ <a href="#">Supporting Diversity and Inclusion in Private and Public Life p.49-50</a>
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	—
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	▶ <a href="#">Major ESG Data p.17</a> ▶ <a href="#">CSR Case Report p.131</a>
Non-discrimination		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Major ESG Data p.17</a> ▶ <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ▶ <a href="#">Stakeholder Engagement p.26</a> ▶ <a href="#">Supporting Diversity and Inclusion in Private and Public Life p.49-50</a>
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	—
Freedom of Association and Collective Bargaining		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	—
Child Labor		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	—

Forced or Compulsory Labor		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	—
Security Practices		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Major ESG Data p.17</a> ► <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">Supporting Diversity and Inclusion in Private and Public Life p.49-50</a>
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	► <a href="#">CSR Case Report p.131</a>
Indigenous Rights		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	—
Assessment		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Major ESG Data p.17</a> ► <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">Supporting Diversity and Inclusion in Private and Public Life p.49-50</a>
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	—
Supplier Human Rights Assessment		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Major ESG Data p.19</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">CSR Case Report p.61</a>
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	—
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	—
Human Rights Grievance Mechanisms		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Major ESG Data p.17</a> ► <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">Supporting Diversity and Inclusion in Private and Public Life p.49-50</a>
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	—

Social (Society)

Section	Performance Indicators	References
Local Communities*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Management Strategy p.8</a> ► <a href="#">Major ESG Data p.17</a> ► <a href="#">Group CSR-KPIs FY2016 Targets p.25</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">Enhancing Promotion p.27-28</a> ► <a href="#">Empowering Community and Society p.45-46</a>
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	► <a href="#">Promoting the Manageability of Global Enironmental Issues p.44</a> ► <a href="#">CSR Case Report p.110</a>
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	not applicable
Anti-corruption*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Annual Report (Integrated Report) p.88-89</a>
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	—
G4-SO4	Communication and training on anti-corruption policies and procedures.	► <a href="#">Major ESG Data p.19</a>
G4-SO5	Confirmed incidents of corruption and actions taken.	—
Public Policy		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	—
Anti-competitive Behavior		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	—
Compliance		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Annual Report (Integrated Report) p.88-89</a>
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	—
Supplier Assessment for Impacts on Society		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Major ESG Data p.19</a> ► <a href="#">Stakeholder Engagement p.26</a> ► <a href="#">CSR Case Report p.61</a>
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	—
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	—
Grievance Mechanisms for Impacts on Society*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">CSR Case Report p.20-22</a>
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	► <a href="#">CSR Case Report p.22</a>



Social (Product Responsibility)

Section	Performance Indicators	References
Customer Health and Safety		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	not applicable
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	not applicable
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	not applicable
Product and Service Labeling		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">CSR Case Report p.20-22</a>
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	► <a href="#">CSR Case Report p.21-22</a>
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	—
G4-PR5	Results of surveys measuring customer satisfaction.	► <a href="#">CSR Case Report p.22</a>
Marketing Communications		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	—
G4-PR6	Sale of banned or disputed products	not applicable
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	—
Customer Privacy*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Annual Report (Integrated Report) p.88-89</a>
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	► <a href="#">CSR Case Report p.22</a>
Compliance		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	► <a href="#">Annual Report (Integrated Report) p.88-89</a>
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	not applicable

SPECIFIC STANDARD DISCLOSURES FOR THE FINANCIAL SERVICES SECTOR

Disclosures No.	Requirements	Page References (or Reasons for Omission)
Product Portfolio		
DMA	FS1: Policies with specific environmental and social components applied to business lines. FS2: Procedures for assessing and screening environmental and social risks in business lines. FS3: Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. FS4: Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. FS5: Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities.	► <a href="#">Policy</a> ► <a href="#">Management System</a> ► <a href="#">Stakeholder Engagement</a> ► <a href="#">ESG Initiatives through Our Asset Management Business</a> ► <a href="#">Addressing ESG Issues in Sompo Group Business Operations</a> ► <a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a>
FS6	Percentage of the portfolio for business lines by specific region,size (e.g. micro/sme/large) and by sector.	► <a href="#">Top Commitment</a>
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	► <a href="#">Health Promotion</a>
FS8	Monetary value of products and services designed to deliver aspecific environmental benefit for each business line broken down by purpose.	► <a href="#">Solutions for Environmental Issues</a>
Audit		
DMA	Management Approach FS9: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	► <a href="#">Management System</a>
Active Ownership		
DMA	FS12: Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	► <a href="#">Policy</a>
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Information unavailable. Will continue our efforts and work toward information disclosure.
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Information unavailable. Will continue our efforts and work toward information disclosure.
Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type.	► <a href="#">Case Studies – Community: Adaptation to Climate Change</a> ► <a href="#">Case Studies – Community: Contributing Community through Business</a>
FS14	Initiatives to improve access to financial services for disadvantaged people.	► <a href="#">Case Studies – Community: Adaptation to Climate Change</a> ► <a href="#">Case Studies – Community: Contributing Community through Business</a>

External Recognition

The Group has been highly recognized by institutions in Japan and around the world, and Sompo Holdings is included in several socially responsible investment (SRI) indices and funds. The following is a list of some of the recent awards and recognition received by the group.

Awards

Outstanding performance award at the 4th EcoPro Awards

Sompo JapanSompo Risk Management

Sompo Japan and Sompo Risk Management received the outstanding performance award at the 4th EcoPro Awards sponsored by Sustainable Management Promotion Organization, in recognition of “ONE SOMPO WIND Service” for offshore wind power operators. (September 2021)

Silver Prize in the Financial Services Category of the First ESG Finance Awards

Sompo Japan

Sompo Japan received a silver prize in the financial services category of the first ESG Finance Awards (sponsored by the Ministry of the Environment) in recognition of its efforts to promote climate change adaption through the provision of Disaster Prevention/Reduction Insurance and other services. (February 2020)

Recognition

Recognized with prestigious A score for Climate Action by CDP

Sompo Holdings

Sompo Holdings was selected as “The Climate A List” for the fifth time by global environment non-profit CDP. CDP is a collaborative initiative by the world’s leading institutional investors to encourage businesses worldwide to adopt climate change strategies and disclose their GHG emissions. (December 2021)



Grand Prize in the Corporate Category of the 2019 Tokyo Metropolitan Social Contribution Awards for Building a Mutual Aid Society

Sompo Japan

Sompo Japan received the grand prize in the corporate category of the 2019 Tokyo Metropolitan Social Contribution Awards for Building a Mutual Aid Society (sponsored by the Tokyo Metropolitan Government). (February 2020)

Silver Award (Excellence Award) in the 2020 Sustainability Site Awards

Sompo Holdings

Sompo Holdings’ CSR web content received a silver (excellence) award at the 2020 Sustainability Site Awards, which rates the availability of CSR and sustainability content on corporate websites. (January 2020)

Ranked 1st in the CSR categories among all types of industry and in the Financial Business Category in the Toyo Keizai CSR Corporate Ranking 2020

Sompo Holdings

(February 2020)

Received the Highest “S” Rating in the Registered and Certified Institution Evaluations for the Tokyo Cap and Trade Program

Sompo Risk Management

Sompo Risk Management received the highest ranked “S” rating for the eighth consecutive year among the registered and certified institutions in the Tokyo Cap-and-Trade Program. (November 2021)

Certification

Certified as Caring Company organized by the Hong Kong Council of Social Services (Sompo Insurance (Hong Kong) Company Limited)



Sompo Insurance (Hong Kong) Company Limited has been received Caring Company organized by The Hong Kong Council of Social Services since 2009.

Recognition of “2021 Health and Productivity Stock” and Nine Group Companies recognized as “White 500”

For the third consecutive year, Sompo Holdings has been selected as a 2021 Health and Productivity Stock, co-sponsored by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange, in recognition of its outstanding health and productivity management.\* At the same time, 20 companies from the Sompo Holdings Group have been recognized as Health & Productivity Management Outstanding Organizations (Large Enterprise Category), and nine of them have been certified as “White 500” companies, and one of them have been certified

as “Bright 500” companies under the 2021 Certified Health and Productivity Management Organization Recognition Program jointly promoted by METI and the Nippon Kenko Kaigi.

\* “Health and productivity management” is a registered trademark of the Workshop for the Management of Health on Company and Employee.

- Group company selected as Health and Productivity Stock
  - Sompo Holdings, Inc. (three consecutive years)
- Group companies recognized as White 500 companies
  - Sompo Holdings, Inc. (five consecutive years)
  - Sompo Japan Insurance Inc. (five consecutive years)
  - Sompo Himawari Life Insurance Inc. (five consecutive years)
  - Sompo Health Support Inc. (five consecutive years)
  - Sompo Communications Inc. (three consecutive years)



- Sompo Japan Nipponkoa Career Bureau, Inc. (three consecutive years)
- Prime Assistance Inc. (three consecutive years)
- Sompo Japan Partners Inc. (two consecutive years)
- Sompo Corporate Service (first recognition)

- Health & Productivity Management Outstanding Organizations (Large Enterprise Category)
  - Sompo Risk Management, Inc. (five consecutive years)
  - Sompo Business Services, Inc. (five consecutive years)
  - Sompo Systems, Inc. (two consecutive years)
  - SAISON AUTOMOBILE ANDFIRE INSURANCE COMPANY, LIMITED (two consecutive years)

- Group companies recognized as Bright 500 companies
  - Wellness Communications Corporation (first recognition)
- Health & Productivity Management Outstanding Organizations (Small and Medium-sized Enterprise Category)
  - Sompo Asset Management Co., Ltd. (two consecutive years)
  - Sompo Japan DC Securities Inc. (first recognition)
  - Sompo Business Solutions Inc. (first recognition)
  - Sompo Commercial Line Claims Support Inc. (first recognition)
  - Sompo Credit Inc. (first recognition)
  - Sompo Warranty Inc. (first recognition)

Inclusion in SRI indices

The Sompo Holdings is included in the following SRI indexes (as of September 8, 2021).

Dow Jones Sustainability Indices (DJSI World Index & Asia Pacific)

Sompo Holdings

Dow Jones Sustainability Indices (DJSI) is a stock index developed by S & P Dow Jones Indices in the United States. DJSI evaluates corporate sustainability from the three aspects of “economy,” “environmental,” and “social,” and it is representative SRI index in the world where companies that are engaged in such advanced initiatives are selected. Sompo Holdings has selected as a member of the DJSI World Index and now been selected for 21 times in total since the Sompo Japan Insurance Inc. was included for the first time in 2000.



FTSE4Good Index Series

Sompo Holdings

The FTSE4Good Index Series is a group of SRI indexes that evaluate the performances of companies that meet globally recognized corporate responsibility standards, including such ESG issues as aspects on environment and human rights.



FTSE Blossom Japan Index

Sompo Holdings

Created by the global index provider FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company), the FTSE Blossom Japan Index is designed to measure the performance of companies demonstrating strong Environmental, Social and Governance (ESG) practices. The FTSE Blossom Japan Index is used by a wide variety of market participants to create and assess responsible investment funds and other products.



MSCI ESG Leaders Indexes / MSCI SRI Indexes

Sompo Holdings

These indexes comprise companies from various industries that have earned high evaluations in relation to the environment, society, and governance.



\* The inclusion of Sompo Holdings in any MSCI Index, and the use of MSCI logos, trademarks, service marks or Index names herein, do not constitute a sponsorship, endorsement or promotion of Sompo Holdings by MSCI or any of its affiliates. The MSCI Indexes are the exclusive property of MSCI. MSCI and the MSCI Index names and logos are trademarks or service marks of MSCI or its affiliates.

MSCI Japan ESG Select Leaders Index

Sompo Holdings

MSCI Japan ESG Select Leaders Index is designed to select companies with high evaluation in ESG (Environment, Society, Governance) aspects from among the MSCI Japan IMI Top 500 Index.



MSCI Japan Empowering Women Index (WIN)

Sompo Holdings

MSCI Japan Empowering Women Index (WIN) is designed to select companies with high evaluation in gender diversity from among the MSCI Japan IMI Top 500 Index.



ECPI Global Developed ESG Best in class Equity Index

Sompo Holdings

ECPI Global Developed ESG Best in class Equity Index that are constituted by stocks with high ESG evaluation.



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Third Party Comments on Our CSR and Sustainability Initiatives

Hideto Kawakita

CEO, International Institute for Human, Organization and the Earth  
Publisher, Socio Management Review

IIHOE: An NPO established in 1994 "for the democratic and balanced development for all the lives on the Earth." While their main focus is providing management support to civil society organizations and social business operators, IIHOE also provides support for social responsibility initiatives by major companies.

<http://blog.canpan.info/iihoe/> (in Japanese)



These third-party comments are based on the content of the CSR/ Sustainability section of the Sampo Holdings website as well as interviews with personnel from its Administration, Human Capital and CSR/Sustainability Departments. The comments concern activities that took place in fiscal year 2020 and those ongoing in fiscal year 2021. In addition to the steady implementation of existing CSR and sustainability initiatives, the Sampo Group has defined policies for medium- and long-term material issues. I am of the opinion that the Group has reached the stage where it should work across departments and deepen cooperation with external parties to promote value creation, including business model development.

Areas Evaluated Highly

- Group-wide commitment to CSR/sustainability activities (SDGs in Business Management), including by the top management:  
The Group's purpose clearly states the value to be delivered to society, and key performance has clarified his commitment to delivering value to society with "a theme park for security, health and wellbeing," and to creating value through the use of real data platforms. CSR-Eco Facilitators have been appointed to all workplaces at each Group company, and initiatives are being taken in line with workplace characteristics based on the CSR action plan. I look forward to seeing the expansion of the KPIs to include reductions in greenhouse gas emissions and respect for human rights so that such indicators can also be put into practice at each workplace and linked to the creation of business partners in its value chain to implement initiatives relating to fundamental CSR issues, such as the environment and human rights, and promote collaboration on its theme park platform with various companies and civil society organizations for the development, provision and evolution of solutions.
- CSR/sustainability initiatives in the long-term care and healthcare business and initiatives that can create social value:  
The Group has tackled the spread of COVID-19 and is promoting the use of real data, including the introduction of the Nemuri SCAN sleep scanning technology. In the future, I hope that the information obtained will be utilized to quantitatively grasp the contribution to the optimization of services to users and the improvement of employee motivation, and then evolve into a platform that can be provided to the entire industry. I am also keen to see the Group pool its strengths to lead the way in developing businesses related to risk preparedness, including insurance products and risk consulting in the nursing care and senior business, BCP/BCM planning and training of human resources to respond to natural disasters and infectious diseases in particular.

Initiatives Progressing Well but Requiring Further Effort

- Climate change mitigation and adaptation initiatives:  
I commend the Group for continuing to reduce its paper consumption, introducing renewable energy, launching an organic waste power generation business, responding to climate change risks and opportunities by providing risk consultations and agricultural and weather index insurance services to customers, proactively participating in

- international initiatives, and continuing long-term programs in collaboration with civil society, such as public seminars on environmental issues and wildlife conservation activities. Going forward, in order to achieve the Japanese government's pledge to reduce greenhouse gas emissions by 46% by 2030 (compared to 2013), I strongly urge you to extend shared service centers to include Group companies, assist clients in introducing renewable energy and improving business efficiency and insulation, and promote initiatives to conserve biodiversity and other resources at your paper suppliers. To this end, I would like to see the Group's Task Force on Climate-related Financial Disclosures (TCFD) scenarios to be quantitative and more accurate. Furthermore, I hope to see active collaboration with agencies, business partners and civil society organizations, which is one of the Group's major strengths, to evolve the related services such as supporting the formulation of scenarios for each industry.
- Human rights initiatives:  
I commend the Group for identifying and working on material issues, including employee health and safety and long working hours, based on the Group's human rights materiality assessments in line with the Group Policy for Human Rights, and for promoting consultation service at Sampo Risk Management using the UNEP FI Human Rights Guidance Tool for the Financial Sector. In the future, to promote human rights transformation and financing that respects human rights (and prevents infringements) in the P&C insurance sector and at other business partners, I hope to see the development of business models starting from industries expected to have a large impact, relating to human rights due diligence, avoidance of adverse impacts, and access to remedy in the event of issues arising. I also hope to see the United Nations Guiding Principles on Business and Human Rights (Ruggie Framework) being put into practice at the entire Group, and more opportunities for the Group's executive and employees as well as those of its agencies to receive relevant training.
  - Building an organization that draws on diversity:  
While the defining of the human capital core values and the formulation of a succession plan for 88 key posts in the Group are positive developments, I hope the Group will continue to clarify its long-term personnel portfolio targets. I also expect that the Group continues to expand its system for nurturing the next generation senior management who will be active globally by providing training to test hypotheses in preparation for the future market and business environment. I would also like to see the Group encouraging the creation of communities where people with disabilities and other minority employees can exchange views and ideas.
  - Maintaining and improving the health of employees and providing a supportive workplace:  
It is positive that 51% of employees now use career breaks, shorter working hours and home working schemes designed to accommodate childcare, elderly care and nursing commitments. In the future, I strongly hope that the Group will continue to provide support to young female employees to prevent illness and manage their health in order to reduce the gender gap in the years of service to a more reasonable level.

Response to the Third Party Comments

Ryoko Shimokawa

Chair, Group Sustainable Management Committee  
Group CSuO, Senior Vice President and Executive Officer



The spread of COVID-19 has had a major impact on people's lives and behavior, and has brought to light a number of issues facing society. I sense that companies are now placing greater emphasis on how to go about providing solutions to these social issues and on their raison d'etre or purpose.

When formulating our new mid-term management plan that started in fiscal year 2021, we established SOMPO's Purpose by engaging in rigorous management discussion about what SOMPO is aiming to achieve over the next 20 to 50 years, the society we can realize, and the kind of value that we can deliver to society. The mission of the Group Chief Sustainability Officer (CSuO), established in August 2021, is to ensure the purpose takes hold throughout the Group. As the Group CSuO, I am promoting a variety of initiatives to fulfill this mission.

Mr. Kawakita has been providing third-party comments to our Sustainability Report since 2001. He has engaged in two-way dialogues with our business divisions, through which he has gained a deep insight into our work. We are deeply grateful for his advice, which is given from a medium- to long-term perspective. We will fast-track our initiatives to achieve a sustainable society, taking his opinions and expectations into account and promoting concrete discussions.

We will continue to focus on the aspects that he evaluated highly as our strengths, and we will make improvements to meet even higher expectations. As part of the SDGs in Business Management strategy, which is positioned as one of the Group's management foundations in our new mid-term management plan, we have set materiality and KPIs for the social issues facing the Group, our strategies and actions in order to realize our purpose. While implementing a surefire PDCA cycle to realize our purpose, we will consider making concrete contributions to the development and provision of solutions in collaboration with various stakeholders, as suggested by Mr. Kawakita.

On the subject of the use of real data, Mr. Kawakita commented that he expects us to gather data quantitatively from the perspective of the outcome of nursing care services and the improvement of working environment for employees, giving a ripple effect on the industry as a whole. In order to meet his expectations, we will use a Real Data Platform (RDP) to promote early external sales and monetization of nursing care services such as for promoting behavioral change through risk visualization and providing health support that contributes to improving users' quality of life (QOL). We will also strive to provide new customer value by developing and offering relevant solutions in the areas of disaster risk reduction, mobility, agriculture and healthy aging.

Mr. Kawakita also made some suggestions regarding future issues relating to a net-zero carbon society, human rights transformation and financing that prevents infringements of human rights. Being keenly aware that we can contribute to solving social issues through our core business, P&C insurance and risk consulting, we will actively work to develop and provide products and services in collaboration with multi-stakeholders.

We have less than ten years left to meet the Sustainable Development Goals (SDGs), and it is time for businesses to take concrete action. We will steadily promote the permeation of our purpose throughout the Group to accelerate initiatives towards its realization. In addition, the Group has contributed to the SDGs through our core business as part of our SDGs in Business Management strategy. By making maximum use of this experience as well as our network of diverse stakeholders and RDPs, we will work to solve social issues and create value through partnerships.