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

### Organizations surveyed in FY2022

- |  |  |
|--|--|
| <p>&lt;Company Name&gt;</p> <ul style="list-style-type: none"> <li>• Sompo Holdings, Inc.</li> <li>• Sompo Japan Insurance Inc.</li> <li>• SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED</li> <li>• Sompo Japan Partners Inc.</li> <li>• Mysurance Inc.</li> <li>• Sompo International Holdings Ltd.</li> <li>• Endurance Specialty Insurance Ltd.</li> <li>• Endurance Assurance Corporation</li> <li>• Endurance Worldwide Insurance Limited</li> <li>• SI Insurance (Europe), SA</li> <li>• Sompo Sigorta Anonim Sirketi</li> </ul> | <ul style="list-style-type: none"> <li>• Sompo Holdings (Asia) Pte. Ltd.</li> <li>• Berjaya Sompo Insurance Berhad</li> <li>• Sompo Seguros S.A.</li> <li>• Sompo Himawari Life Insurance Inc.</li> <li>• Sompo Care Inc.</li> <li>• ND Software Co.,Ltd.</li> <li>• Sompo Warranty Inc.</li> <li>• SOMPO Light Vortex Inc.</li> <li>• Sompo Asset Management Co.,Ltd.</li> <li>• Sompo Japan DC Securities Inc.</li> <li>• Sompo Risk Management Inc.</li> <li>• Sompo Health Support Inc.</li> <li>• Other 52 companies</li> </ul> |
|--|--|

### 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           | 67.1%                                   | 52.9% | 100% |
|                                 | Other group companies |   | 14.2% |      |
| Overseas consolidated companies |                       | 32.9%                                   | 32.9% |      |

\*1 Formula for coverage ratio

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

To disclose main data that includes our consolidated subsidiaries engaged in various types of businesses (including insurance and financial business, and nursing and healthcare business), this report uses sales revenues as the basis to calculate coverage ratios.

### Reporting period

#### [1] Companies with head office in Japan

Unless otherwise stated, data reported are for fiscal year 2022 (April 2022 to March 2023).

#### [2] Companies other than [1]

Unless otherwise stated, data reported are for calendar year 2022 (January to December 2022).

### Changes in the scope of data acquisition

- FY2021: Expansion of the scope of data acquisition through the acquisition of Diversified Crop Insurance Services (2020)
- FY2022: Expansion of the scope of data acquisition through establishment of SOMPO Light Vortex (2021) and acquisition of ND Software (2022)

## Group employee data

### Number of employees (by employment status)

| Item                | Unit   | Male   | Female | Total  |
|---------------------|--------|--------|--------|--------|
| Regular employees   | People | 20,651 | 28,406 | 49,057 |
| Temporary employees | People | 1,501  | 12,717 | 14,218 |
| Total               | People | 22,152 | 41,123 | 63,275 |

### Number of employees (by region)

| Item                | Unit   | Japan  | Asia & Middle East | Europe & North/South America | Total  |
|---------------------|--------|--------|--------------------|------------------------------|--------|
| Regular employees   | People | 41,590 | 1,586              | 5,881                        | 49,057 |
| Temporary employees | People | 14,159 | 13                 | 46                           | 14,218 |
| Total               | People | 55,749 | 1,599              | 5,927                        | 63,275 |

\*1 Number of employees by region (except Japan) is calculated based on the locations of consolidated companies under Sompo International.  
\*2 Employees of Sompo Holdings, Sompo Japan, Sompo Himawari Life, and Sompo Care of which 99.54% are Japanese nationals, 0.43% are Asian nationals, and 0.03% are U.S. or European nationals.

## Reporting of greenhouse gas (GHG)

- 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    | Category1                              | Purchased goods & services   |
|            | Category3                              | Fuel- and energy-related activities not included in Scope 1 and 2  |
|            | Category4                              | Upstream transportation & distribution   |
|            | Category5                              | Waste generated in operations  |
|            | Category6                              | Business travel  |
|            | Category7                              | Employee commuting   |
| Category15 | Investments (Equities)                 | Listed equity  |
|            | Investments (Bonds)                    | Publicly traded corporate bonds  |

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# Sustainability Data

## Environmental performance data

| Environmental data                                    |   |                     |             |             |             |                                 |                       |                                 |                       |   |
|---|---|---------------------|-------------|-------------|-------------|---------------------------------|-----------------------|---------------------------------|-----------------------|---|
| Item  | Unit  | FY2019              | FY2020      | FY2021      | FY2022      | Companies covered               |                       |                                 | Third-Party Assurance |   |
|   |   |                     |             |             |             | Consolidated companies in Japan |                       | Overseas consolidated companies |                       |   |
|   |   |                     |             |             |             | Sompo Japan                     | Other group companies |                                 |                       |   |
| GHG (Scope 1-3) Total (excluding Scope 3 Category 15) | t-CO <sub>2</sub> e                             | 297,974             | 265,156     | 233,962     | 239,554     | ●                               | ●                     | ●                               | ✓                     |   |
| GHG (Scope 1)   | t-CO <sub>2</sub> e                             | 34,763              | 30,354      | 26,663      | 28,209      | ●                               | ●                     | ●                               | ✓                     |   |
| GHG (Scope 2)   | t-CO <sub>2</sub> e                             | 148,343             | 141,274     | 120,251     | 116,611     | ●                               | ●                     | ●                               | ✓                     |   |
| Total (excluding Category 15)                         | t-CO <sub>2</sub> e                             | 114,868             | 93,527      | 87,048      | 94,734      | ●                               | ●                     | ●                               | ✓                     |   |
| Category1   | t-CO <sub>2</sub> e                             | 15,198              | 12,975      | 11,151      | 12,893      | ●                               | ●                     | ●                               | ✓                     |   |
| Category3   | t-CO <sub>2</sub> e                             | 32,057              | 30,467      | 27,935      | 27,741      | ●                               | ●                     | ●                               | ✓                     |   |
| Category4   | t-CO <sub>2</sub> e                             | 16,097              | 15,096      | 11,810      | 11,207      | ●                               | ●                     | ●                               | ✓                     |   |
| Category5   | t-CO <sub>2</sub> e                             | 14,335              | 13,351      | 13,247      | 15,192      | ●                               | ●                     | ●                               | ✓                     |   |
| Category6   | t-CO <sub>2</sub> e                             | 21,960              | 6,514       | 7,457       | 15,305      | ●                               | ●                     | ●                               | ✓                     |   |
| Category7   | t-CO <sub>2</sub> e                             | 15,220              | 15,124      | 15,448      | 12,395      | ●                               | ●                     | ●                               | ✓                     |   |
| Category15  | Equities  | t-CO <sub>2</sub> e | 1,013,157   | 948,530     | 931,821     | —                               | ●                     | ●                               | ●                     | ✓ |
|   | Bonds   | t-CO <sub>2</sub> e | 1,059,379   | 906,207     | 909,893     | —                               | ●                     | ●                               | ●                     | ✓ |
| Total GHG emissions per employee                      | t-CO <sub>2</sub> e                             | 4.66                | 4.22        | 3.78        | 3.79        | ●                               | ●                     | ●                               | ✓                     |   |
| City gas consumption                                  | m <sup>3</sup> -N                               | 3,540,788           | 3,308,645   | 3,533,791   | 3,587,303   | ●                               | ●                     | ●                               | ✓                     |   |
| Class A heavy oil consumption                         | kℓ  | 195                 | 193         | 161         | 21          | ●                               | ●                     | ●                               | ✓                     |   |
| Kerosene consumption                                  | kℓ  | 243                 | 229         | 274         | 223         | ●                               | ●                     | ●                               | ✓                     |   |
| LPG consumption                                       | t   | 1,730               | 1,649       | 259         | 258         | ●                               | ●                     | ●                               | ✓                     |   |
| Fuel consumption by company fleets                    | kℓ  | 8,571               | 7,050       | 7,069       | 7,400       | ●                               | ●                     | ●                               | ✓                     |   |
| Electricity consumption                               | kWh   | 304,203,466         | 297,620,074 | 276,342,950 | 269,387,782 | ●                               | ●                     | ●                               | ✓                     |   |
| Heat (steam) consumption                              | MJ  | 92,018,627          | 91,529,224  | 89,600,884  | 93,542,484  | ●                               | ●                     | ●                               | ✓                     |   |
| Paper consumption                                     | t   | 8,129               | 6,821       | 5,771       | 6,157       | ●                               | ●                     | ●                               | ✓                     |   |
| Clean water usage                                     | kℓ  | 349,465             | 247,222     | 1,727,914   | 3,089,640   | ●                               | ●                     | ●                               | ✓                     |   |
| Wastewater discharge                                  | kℓ  | 326,872             | 223,481     | 1,747,207   | 3,064,254   | ●                               | ●                     | ●                               | ✓                     |   |
| Total amount of waste generated                       | t   | 16,958              | 13,916      | 13,378      | 14,689      | ●                               | ●                     | ●                               | ✓                     |   |
| Amount of waste recycled                              | t   | 4,816               | 3,253       | 3,496       | 3,423       | ●                               | ●                     | ●                               | ✓                     |   |
| Amount of non-recycled waste (total amount disposed)  | t   | 12,142              | 10,663      | 9,883       | 11,266      | ●                               | ●                     | ●                               | ✓                     |   |
| Breakdown by disposal method                          | landfill  | t                   | 14          | 25          | 313         | 13                              | ●                     | ●                               | ●                     | ✓ |
|   | Incineration (with thermal)                     | t                   | 12,128      | 10,638      | 9,491       | 11,002                          | ●                     | ●                               | ●                     | ✓ |
|   | Incineration (without thermal)                  | t                   | 0           | 0           | 75          | 10                              | ●                     | ●                               | ●                     | ✓ |
|   | Other Dispositions                              | t                   | 0           | 0           | 4           | 240                             | ●                     | ●                               | ●                     | ✓ |
| Disposal method unknown                               | t   | 0                   | 0           | 0           | 0           | ●                               | ●                     | ●                               | ✓                     |   |
| Total floor space                                     | m <sup>2</sup>                                  | 1,517,474           | 1,499,409   | 1,465,009   | 1,398,415   | ●                               | ●                     | ●                               | ✓                     |   |
| Share of green purchasing                             | %   | 52.2                | 52.3        | 47.0        | 45.9        | ●                               | ●                     | ●                               | ✓                     |   |
| Human development of environmental field              | Attendees of Public Seminars on the Environment | Persons             | 1,173       | 7,176       | 5,610       | 7,146                           | —                     | —                               | —                     | ✓ |
|   | Participants of CSO Learning Program            | Persons             | 55          | 43          | 78          | 75                              | —                     | —                               | —                     | ✓ |
|   | Participants of SAVE JAPAN Project              | Persons             | 2,652       | 1,502       | 907         | 2,517                           | —                     | —                               | —                     | ✓ |

\*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 FY2022, we reviewed and recalculated the data collected and calculated prior to FY2021.

\*2 Total floor space includes the results of Sompo Holding and its domestic and overseas consolidated subsidiaries, excluding Sompo Care.

\*3 The "Public Seminars on the Environment" has shifted from a traditional face-to-face format to an online program from FY2020 onward.

\*4 The number of participants in the "SAVE JAPAN Project" includes participants in online-type events.

### GHG emissions from investments and loans (Scope 3, Category 15)

We calculate the GHG emissions of the companies to which our group invest, using a calculation method that is being studied and developed by the Partnership for Carbon Accounting Financials (hereinafter referred to as PCAF), and targets the GHG emissions reductions.

The scope of the calculation is Scope 1 and Scope 2 GHG emissions of companies issuing listed equities and corporate bonds for which the calculation method has been developed by the PCAF.

| Asset class |  | Unit                            | FY2019    | FY2020  | FY2021  |
|-------------|--|---------------------------------|-----------|---------|---------|
| Equities    | Total GHG emission                                   | t-CO <sub>2</sub> e             | 1,013,157 | 948,530 | 931,821 |
|             | Weighted average carbon intensity of investee (WACI) | t-CO <sub>2</sub> e/Million USD | 119.60    | 100.58  | 125.05  |
| Bonds       | Total GHG emission                                   | t-CO <sub>2</sub> e             | 1,059,379 | 906,207 | 909,893 |
|             | Weighted average carbon intensity of investee (WACI) | t-CO <sub>2</sub> e/Million USD | 121.07    | 133.77  | 167.04  |

\*1 WACI stands for Weighted Average Carbon Intensity. The WACI calculation method has changed from the 2021 figures.

\*2 Calculated using data provided by MSCI ESG Research for Scope 1 and Scope 2 listed equities and corporate bonds in Japan and overseas (Coverage: 86.4% of listed equities and 81.6% of corporate bonds in FY2021 on a market value basis.).

\*3 GHG emissions are our company's share of the investee's EVIC (Enterprise Value Including Cash) base, and WACI is the weighted average of GHG emissions per unit of sales for each investee's portfolio holdings.

\*4 This report contains information (the "Information") sourced from MSCI Inc., its affiliates or information providers (the "MSCI Parties") and may have been used to calculate scores, ratings or other indicators. The Information is for internal use only, and may not be reproduced/redisseminated in any form, or used as a basis for or a component of any financial instruments or products or indices. The MSCI Parties do not warrant or guarantee the originality, accuracy and/or completeness of any data or Information herein and expressly disclaim all express or implied warranties, including of merchantability and fitness for a particular purpose. The Information is not intended to constitute investment advice or a recommendation to make (or refrain from making) any investment decision and may not be relied on as such, nor should it be taken as an indication or guarantee of any future performance, analysis, forecast or prediction. None of the MSCI Parties shall have any liability for any errors or omissions in connection with any data or Information herein, or any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

\*5 Numerical data may be adjusted retroactively.

### Environmental accounting (FY2022 GHG reduction investment cost and effect)

| Item         | Amount Invested (JPY) | Investment Effect (JPY) | Reduction in GHG (t-CO <sub>2</sub> e) |
|--------------|-----------------------|-------------------------|--|
| Scope1 and 2 | 853,146,900           | 19,806,077              | 464.7                                  |

\*The amount invested in FY2022 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. Note that although the investment amount for one fiscal year is shown, the CO<sub>2</sub> reduction effects will continue over the long term.

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## Social performance data

| Item   |                         | Unit    | FY2019 | FY2020 | FY2021 | FY2022 | Companies covered               |                       |                                 | Third-Party Assurance |
|--|-------------------------|---------|--------|--------|--------|--------|---------------------------------|-----------------------|---------------------------------|-----------------------|
|  |                         |         |        |        |        |        | Consolidated companies in Japan |                       | Overseas consolidated companies |                       |
|  |                         |         |        |        |        |        | Sompo Japan                     | Other group companies |                                 |                       |
| Executive or higher  | Male                    | Persons | 214    | 188    | 355    | 348    | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 16     | 19     | 35     | 45     |                                 |                       |                                 |                       |
|  | Total                   | Persons | 230    | 207    | 390    | 393    |                                 |                       |                                 |                       |
| Department manager level or higher but lower than executive  | Male                    | Persons | 837    | 821    | 1,103  | 1,075  | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 164    | 178    | 229    | 244    |                                 |                       |                                 |                       |
|  | Total                   | Persons | 1,001  | 999    | 1,332  | 1,319  |                                 |                       |                                 |                       |
| Section manager level or higher but lower than department manager level  | Male                    | Persons | 2,642  | 3,014  | 3,926  | 4,015  | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 794    | 1,060  | 1,614  | 1,748  |                                 |                       |                                 |                       |
|  | Total                   | Persons | 3,436  | 4,074  | 5,540  | 5,763  |                                 |                       |                                 |                       |
| Ratio of female employees in managerial positions  |                         | %       | 23.8   | 24.2   | 26.8   | 28.1   | ●                               | ●                     | ●                               |                       |
| Share of female in management positions in revenue-generating functions  |                         | %       | 18.0   | 22.0   | 24.1   | 25.5   | ●                               | ●                     | ●                               |                       |
| Share of female in STEM-related positions  |                         | %       | 36.9   | 32.2   | 41.0   | 33.8   | ●                               | ●                     | ●                               |                       |
| Ratio of employees with disabilities   |                         | %       | 2.29   | 2.42   | 2.45   | 2.41   | ●                               | ●                     | ●                               |                       |
| Union membership rate  |                         | %       | 98.0   | 98.0   | 97.9   | 97.9   | ●                               | ●                     |                                 |                       |
| Total number of new employee hires   | Male                    | Persons | 1,590  | 1,243  | 1,641  | 1,943  | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 4,504  | 3,720  | 3,896  | 4,631  |                                 |                       |                                 |                       |
|  | Total                   | Persons | 6,094  | 4,963  | 5,537  | 6,574  |                                 |                       |                                 |                       |
|  | Managerial position     | Persons | 60     | 41     | 149    | 190    |                                 |                       |                                 |                       |
|  | Non-managerial position | Persons | 6,034  | 4,922  | 5,388  | 6,384  |                                 |                       |                                 |                       |
| Total  | Persons                 | 6,094   | 4,963  | 5,537  | 6,574  |        |                                 |                       |                                 |                       |
| Percentage of job openings filled by internal candidates   |                         | %       | 100    | 100    | 100    | 100    |                                 | ●                     |                                 |                       |
| Rate of internal promotion to management   |                         | %       | —      | —      | —      | 93.8   |                                 | ●                     |                                 |                       |
| Number of employees who took childcare leave   | Male                    | Persons | 377    | 443    | 516    | 472    | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 2,045  | 2,090  | 2,005  | 2,035  |                                 |                       |                                 |                       |
|  | Total                   | Persons | 2,422  | 2,533  | 2,521  | 2,507  |                                 |                       |                                 |                       |
| Average number of days taken off work for childcare leave by employees   | Male                    | Days    | 5.6    | 6.8    | 8.6    | 18.6   | ●                               | ●                     | ●                               |                       |
|  | Female                  | Days    | 183.0  | 183.6  | 178.8  | 183.3  |                                 |                       |                                 |                       |
|  | Total                   | Days    | 155.4  | 152.7  | 144.0  | 152.3  |                                 |                       |                                 |                       |
| Number of employees who took childcare support system (Shorter work hour system +Earlier/later work hour system) |                         | Persons | 2,724  | 2,839  | 2,900  | 2,965  | ●                               | ●                     | ●                               |                       |
| Number of employees who took family care leave   | Male                    | Persons | 50     | 22     | 32     | 36     | ●                               | ●                     | ●                               |                       |
|  | Female                  | Persons | 90     | 70     | 71     | 74     |                                 |                       |                                 |                       |
|  | Total                   | Persons | 140    | 92     | 103    | 110    |                                 |                       |                                 |                       |
| Gender wage gap (Average female wage/average male wage)  | All employees           | %       | —      | —      | —      | 45.5   | ●                               | ●                     | ●                               |                       |
|  | Regular employment      | %       | —      | —      | —      | 52.0   |                                 |                       |                                 |                       |
|  | Non-regular employment  | %       | —      | —      | —      | 50.8   |                                 |                       |                                 |                       |
| Number of employees using telecommuting system   |                         | Persons | 13,241 | 31,008 | 28,769 | 26,036 | ●                               | ●                     |                                 |                       |
| Number of employees who used flextime work system  |                         | Persons | 2,354  | 4,333  | 3,941  | 3,889  | ●                               | ●                     | ●                               |                       |
| Ratio of flextime work system use  |                         | %       | 6.8    | 12.3   | 11.6   | 11.5   | ●                               | ●                     | ●                               |                       |
| Ratio of paid vacation use   |                         | %       | 67.0   | 70.8   | 72.9   | 76.0   | ●                               | ●                     | ●                               |                       |
| Occupational accident frequency rate   |                         | —       | 5.71   | 6.07   | 5.44   | 5.22   | ●                               | ●                     | ●                               |                       |

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| Item   | Unit                                   | FY2019        | FY2020        | FY2021        | FY2022        | Companies covered               |                       |                                 | Third-Party Assurance |
|--|--|---------------|---------------|---------------|---------------|---------------------------------|-----------------------|---------------------------------|-----------------------|
|  |  |               |               |               |               | Consolidated companies in Japan |                       | Overseas consolidated companies |                       |
|  |  |               |               |               |               | Sompo Japan                     | Other group companies |                                 |                       |
| Total days lost due to absenteeism                               | Days                                   | 63,690        | 59,980        | 59,037        | 79,569        | ●                               | ●                     | ●                               | ✓                     |
| Absentee Rate  | %                                      | 0.42          | 0.39          | 0.39          | 0.51          | ●                               | ●                     | ●                               |                       |
| Ratio of overtime work   | %                                      | 10.9          | 10.4          | 11.2          | 11.3          | ●                               | ●                     | ●                               |                       |
| Employee turnover rate (all)                                     | Total                                  | %             | 11.2          | 10.5          | 11.5          | 12.0                            |                       |                                 |                       |
|  | Of these, voluntary                    | %             | 8.3           | 7.8           | 8.0           | 9.3                             |                       |                                 |                       |
| Employee turnover rate (excluding Nursing Care Business)         | Total                                  | %             | 7.9           | 6.8           | 9.1           | 9.7                             | ●                     | ●                               | ●                     |
|  | Of these, voluntary                    | %             | 4.0           | 3.0           | 4.0           | 5.5                             |                       |                                 |                       |
| Employee turnover rate (Nursing Care Business only)              | Total                                  | %             | 18.0          | 17.3          | 15.7          | 15.9                            |                       |                                 |                       |
|  | Of these, voluntary                    | %             | 17.2          | 16.5          | 15.0          | 15.4                            |                       |                                 |                       |
| Ratio between CEO compensation and employee average compensation | Total CEO compensation                 | Million JPY   | 326           | 400           | 432           | 477                             |                       |                                 |                       |
|  | Employee compensation (average amount) | JPY           | 11,069,985    | 11,090,287    | 11,284,115    | 12,319,899                      |                       | ●                               |                       |
|  | Ratio                                  | Times         | 29.4          | 36.1          | 38.3          | 38.7                            |                       |                                 |                       |
| Employee Engagement  | Japan                                  | Point         | 3.27          | 3.34          | 3.46          | 3.50                            |                       |                                 |                       |
|  |  | Response Rate | —             | 52.0          | 76.0          | 72.0                            |                       |                                 |                       |
|  | Overseas                               | Point         | 3.81          | 4.02          | 4.02          | 4.12                            |                       |                                 |                       |
|  |  | Response Rate | —             | —             | 91.1          | 98.0                            | ●                     | ●                               | ●                     |
| Percentage of respondents reporting high employee engagement     | Japan                                  | %             | —             | 11.0          | 15.0          | 17.0                            |                       |                                 |                       |
|  | Overseas                               | %             | —             | —             | 36.0          | 48.0                            |                       |                                 |                       |
|  | Total                                  | %             | —             | 11.0          | 17.8          | 19.4                            |                       |                                 |                       |
| Customer Satisfaction Rate                                       | %                                      | 89.1          | 89.1          | 89.2          | 88.7          | ●                               |                       |                                 |                       |
| Number of volunteers from employees                              | Persons                                | 39,297        | 29,730        | 5,814         | 5,958         | ●                               | ●                     |                                 |                       |
| Social Contribution  | JPY                                    | 2,031,288,146 | 1,830,737,862 | 1,467,676,195 | 1,676,276,065 | ●                               |                       |                                 |                       |

\*1 We count the number of male and female employees by position, in FY2019 and FY2020 the number of employees in domestic consolidated companies and overseas consolidated companies, and from FY2021 onwards the number of employees in domestic group companies and overseas consolidated companies.  
 \*2 We count the share of women in management positions responsible for revenue-generating functions among managers in departments involved in the output of products and services, such as sales, with the exception of support departments such as HR, legal, and IT.  
 \*3 We count STEM (Science, Technology, Engineering, or Mathematics) related employees who have skills on mathematic or IoT such as actuaries, web developer, etc.  
 \*4 We calculate the gender wage gap based on the provisions of the "Act on the Promotion of Women's Active Engagement in Professional Life" (Law No. 64, 2015).  
 \*5 We have a provision for paid maternity and paternity leave over and above the legal requirement.  
 \*6 We use Q12 provided by Gallup in our engagement surveys.  
 \*7 Sompo Japan conducts customer satisfaction survey to customers who were involved in car accidents by sending them questionnaire upon insurance payment.  
 \*8 In FY2020, the total number of Group employees and agency employees participating was counted; In FY2021 and FY2022, due to a change in data aggregation methods, only the number of Group employees participating was counted.  
 \*9 Absentee Rate is a Total number of days lost due to absenteeism ÷ Number of scheduled working days per year ÷ Total number of employees × 100 at SOMPO Holdings and major domestic and overseas consolidated companies.

## Amount of contributions to initiatives in FY2022

We make monetary contribution to the following organizations as part of our commitment to initiatives in Japan and the world as well as to help resolve global social issues through business activities.

(Currency: JPY)

| Purpose                | Addressing social issues by cooperating with below initiatives |           |  |           |           |
|------------------------|--|-----------|--|-----------|-----------|
|                        | WBCSD  | UNGC      | Council for Better Corporate Citizenship | UNEP FI   | UN PRI    |
| Amount of Contribution | 11,314,000   | 1,110,000 | 220,000                                  | 3,057,901 | 1,481,266 |

Contributions to trade associations or tax-exempt trade associations are as follows.  
 FY2019: JPY 243,869,052; FY2020: JPY 156,266,712; FY2021: JPY 147,841,122; FY2022: JPY 133,798,540

## Training & development inputs

| Item  | Unit  | FY2021 | FY2022 | Companies covered               |                       |                                 |
|---|-------|--------|--------|---------------------------------|-----------------------|---------------------------------|
|   |       |        |        | Consolidated companies in Japan |                       | Overseas consolidated companies |
|   |       |        |        | Sompo Japan                     | Other group companies |                                 |
| Average hours per person of training and development        | Hours | 5.38   | 9.48   | ●                               | ●                     |                                 |
| Average amount spent per person on training and development | JPY   | 7,591  | 20,088 | ●                               | ●                     |                                 |

\*Data covers the amount of Sompo Japan and Himawari Life for FY2021, and for Sompo Holdings, Sompo Japan, Himawari Life, and Sompo Care for FY2022.



**Data**

**Sustainability Data**

# Sustainability Data

## Wage ratio by gender (by position)

Wages are determined in accordance with role-based ranks which reflect the role and responsibility of each employee. Ranking system is structured so employees will be promoted based on their roles, responsibilities and how much they have contributed to the Group's performance.

The main reason for the difference in wages between men and women among regular workers is the relatively high wage levels of occupations (IT, digital, etc.) and the high ratio of men in managerial positions. If they are the same, we have a wage system in which there is no difference in wages due to gender.

| Item                     | Unit                                | FY2022 | Companies covered               |                       |                                 |
|--------------------------|-------------------------------------|--------|---------------------------------|-----------------------|---------------------------------|
|                          |                                     |        | Consolidated companies in Japan |                       | Overseas consolidated companies |
|                          |                                     |        | Sompo Japan                     | Other group companies |                                 |
| Officers                 | base salary only                    | %      | 112.7                           | ●                     |                                 |
|                          | base salary + other cash incentives | %      | 90.1                            |                       |                                 |
| Managers                 | base salary only                    | %      | 84.3                            |                       |                                 |
|                          | base salary + other cash incentives | %      | 83.3                            |                       |                                 |
| Non-managerial positions | base salary only                    | %      | 55.3                            |                       |                                 |

\*The wage ratio is the ratio of the average wage for women to the average wage for men.

## Third-party assurance

### About third-party assurance

To ensure the reliability of reported numbers, Sompo Holdings has received third-party assurance from British Standards Institution (BSI) for some of the environmental and social performance data for fiscal year 2022.

The relevant data is indicated with a checkmark (✓) in the below link "Environmental and Social Data."

**Web** [Assurance Statement \(Environment Performance Data FY2022\)](#)  
[Assurance Statement \(Social Performance Data FY2022\)](#)

## Independent Evaluation

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 independent evaluation received by the Group.

### Recognition

#### Recognized with prestigious A score for Climate Action by CDP

Sompo Holdings

Sompo Holdings was selected as "The Climate A List" for the seventh 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.



(February 2024)

#### Regarding the certification of "Information Technology Federation of Japan (IT-renmei) Cyber Index Enterprise Survey 2023"

Sompo Holdings

In December 2023, Sompo Holdings was awarded a one-star rating as an outstanding company in the Information Technology Federation of Japan (IT-renmei)'s survey on corporate cybersecurity initiatives and information disclosure.

Sompo Holdings, Inc. was highly commended for its proactive disclosure of information on cyber security in annual securities reports and other documents, active dissemination of information at external seminars, implementation of comprehensive and cross-sectional cyber security measures across the SOMPO Group, and establishment of specialized security bases overseas.



(December 2023)

#### 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 tenth consecutive year among the registered and certified institutions in the Tokyo Cap-and-Trade Program.

(March 2023)

### Certification

#### Certified as a 2023 Health & Productivity Management Outstanding Organization (White 500)

For the seventh consecutive year, we have been selected as one of the 2023 Health & Productivity Management Outstanding Organizations (White), which is jointly awarded by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange (TSE) in recognition of companies that excel in health and productivity management\*. In addition, 22 SOMPO Group companies were certified as 2023 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category and Small and Medium Enterprise Category by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi (Japan Health Council), with eight of these companies being certified as 2023 Health & Productivity Management Outstanding Organizations in the Large Enterprise Category (White 500).

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

#### [Certified Group Companies]

##### ■ Health & Productivity Management Outstanding Organization (White 500)

- Sompo Holdings, Inc. (seven consecutive years)
- Sompo Japan Insurance Inc. (seven consecutive years)
- Sompo Himawari Life Insurance Inc. (seven consecutive years)
- Sompo Health Support Inc. (seven consecutive years)
- Prime Assistance Inc. (five consecutive years)
- Sompo Japan Partners Inc. (four consecutive years)
- Sompo Corporate Service Inc. (three consecutive years)
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED (first recognition)

##### ■ Health & Productivity Management Outstanding Organizations (Large Enterprise Category)

- Sompo Risk Management Inc. (seven consecutive years)
- Sompo Business Services, Inc. (seven consecutive years)
- Sompo Communications Inc. (five consecutive years)
- Sompo Japan Career Bureau, Inc. (five consecutive years)
- Sompo Systems, Inc. (four consecutive years)
- Sompo Care, Inc. (two consecutive years)

##### ■ Health & Productivity Management Outstanding Organizations (Small and Medium-sized Enterprise Category)

- Wellness Communications Corporation (five consecutive years)
- Sompo Asset Management Co., Ltd. (four consecutive years)
- Sompo Japan DC Securities Inc. (three consecutive years)
- Sompo Business Solutions Inc. (three consecutive years)
- Sompo Commercial Line Claims Support Inc. (three consecutive years)
- Sompo Credit Inc. (three consecutive years)
- Sompo Warranty Inc. (three consecutive years)
- Sompo Challenged Inc. (two consecutive years)



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# Independent Evaluation

## Inclusion in ESG Related Indices

The Sompo Holdings is included in the following ESG Related Indices (as of February 1, 2024).

### Dow Jones Sustainability Indices

Sompo Holdings

Dow Jones Sustainability Indices (DJSI) is a stock index developed by S&P Dow Jones Indices, Inc. in the U.S. It is a leading global ESG index that evaluates corporate sustainability from three aspects: economic, environmental, and social, and selects companies that are making progressive efforts. The index is the world's leading ESG index, which evaluates corporate sustainability from three perspectives: economic, environmental, and social. We have been selected for inclusion in DJSI Asia Pacific, which covers the Asia-Pacific region, since 2020.



\*We had selected for inclusion in DJSI World for a total of 21 times until 2021, since Sompo Japan Insurance Inc. was first included 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/ FTSE Blossom Japan Sector Relative Index

Sompo Holdings

The FTSE Blossom Japan Index and the FTSE Blossom Japan Sector Relative Index are created by the global index provider FTSE Russell (the trading name of FTSE International Limited and Frank Russell Company) and are used by a wide variety of market participants to create and assess responsible investment funds and other products.

The FTSE Blossom Japan Index is designed to measure the performance of Japanese companies demonstrating strong Environmental, Social and Governance (ESG) practices.

The FTSE Blossom Japan Sector Relative Index reflects the performance of Japanese companies that demonstrate outstanding Environmental, Social and Governance (ESG) practices relative to their respective sectors and is designed to be sector neutral. To promote the transition to a low-carbon economy, it also features an assessment of corporate climate change initiatives and governance.



### MSCI ESG Leaders 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.



### S&P/JPX Carbon Efficient Index

Sompo Holdings

This is an index that weights constituent stocks by focusing on the status of disclosure of environmental information and the level of carbon efficiency (carbon emissions per unit sales) within TOPIX, a representative stock index reflecting the trend of the Japanese market.



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## Comparative Table of Stakeholder Capitalism Metrics

Sompo Holdings endorses the Stakeholder Capitalism Metrics (hereinafter referred to as "the metrics") developed under the leadership of the International Business Council (IBC) of the World Economic Forum.

The metrics define universal and comparable disclosures by companies across countries and industries in order to render stakeholder capitalism measurable.

The metrics consist of four categories – Principles of Governance, Planet, People, and Prosperity – and corresponding sets of 21 core metrics and 34 extended metrics. The table below shows the status of disclosure for each standard relevant to the Sompo Group's businesses.

| Principle of Governance        |   |   |
|--------------------------------|---|---|
| Theme                          | Core metrics and disclosures  | Page References   |
| Governing purpose              | <p><b>Setting purpose</b><br/>The company's stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues.<br/>Corporate purpose should create value for all stakeholders, including shareholders.</p>   | <p><a href="#">Toward the Realization of SOMPO's Purpose</a><br/><a href="#">The Group Management Philosophy, Purpose, Materiality Integrated Annual Report 2023</a> (P.44-45 Value Creation Cycle)</p>   |
| Quality of governing body      | <p><b>Governance body composition</b><br/>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.</p>   | <p><a href="#">Integrated Annual Report 2023</a> (P.94-121 Governance)<br/><a href="#">Corporate Governance Management System</a><br/><a href="#">ESG Data (Governance Data)</a></p>  |
| Stakeholder engagement         | <p><b>Material issues impacting stakeholders</b><br/>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.</p>  | <p><a href="#">Stakeholder Engagement</a><br/><a href="#">SDG-Based Management</a><br/><a href="#">Progress Towards our Materiality and KPIs</a><br/><a href="#">Building ESG Considerations Into Our Operations</a></p>  |
| Ethical behavior               | <p><b>Anti-corruption</b><br/>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.<br/>a) Total number and nature of incidents of corruption confirmed during the current year, but related to previous years; and<br/>b) Total number and nature of incidents of corruption confirmed during the current year, related to this year.<br/>2. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.</p> <p><b>Protected ethics advice and reporting mechanisms</b><br/>A description of internal and external mechanisms for:<br/>1. Seeking advice about ethical and lawful behaviour and organizational integrity; and<br/>2. Reporting concerns about unethical or unlawful behaviour and lack of organizational integrity.</p> | <p><a href="#">Compliance System</a><br/><a href="#">Overview of the Status of Internal Control System</a><br/><a href="#">ESG Data (Governance Data)</a></p> <p><a href="#">Overview of the Status of Internal Control System</a><br/><a href="#">Stakeholder Engagement</a><br/><a href="#">Building ESG Considerations Into Our Operations</a></p> |
| Risk and opportunity oversight | <p><b>Integrating risk and opportunity into business process</b><br/>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.<br/>These opportunities and risks should integrate material economic, environmental and social issues, including climate change and data stewardship.</p>   | <p><a href="#">Integrated Annual Report 2023</a> (P.112-113 Enterprise Risk Management (ERM))<br/><a href="#">Response to Recommendations of the Task Force on Climate-related Financial Disclosures</a><br/><a href="#">SDG-Based Management</a><br/><a href="#">Progress Towards our Materiality and KPIs</a></p>                                   |



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| Theme                          | Expanded metrics and disclosures  | Page References  |
|--------------------------------|---|--|
| Governing purpose              | <b>Purpose-led management</b><br>How the company's stated purpose is embedded in company strategies, policies and goals.  | <a href="#">SDG-Based Management</a><br><a href="#">Progress Towards our Materiality and KPIs</a><br><a href="#">Integrated Annual Report 2023</a> (P.44-45 Value Creation Cycle)            |
| Quality of governing body      | <b>Progress against strategic milestones</b><br>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="#">Progress Towards our Materiality and KPIs</a>  |
|                                | <b>Remuneration</b><br>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.<br>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 2023</a> (P.108-111 Executive compensation structure)<br><a href="#">ESG Data (Governance Data)</a><br><a href="#">Remuneration, etc., for Officers</a> |
| Risk and opportunity oversight | <b>Economic, environmental and social topics in capital allocation framework</b><br>How the highest governance body considers economic, environmental and social issues when overseeing major capital allocation decisions, such as expenditures, acquisitions and divestments  | <a href="#">Corporate Governance Policy</a><br><a href="#">Management Structure of Corporate Governance</a><br><a href="#">Management System</a><br><a href="#">SDG-Based Management</a>     |
| <b>Planet</b>                  |   |  |
| Theme                          | Core metrics and disclosures  | Page References  |
| Climate change                 | <b>Greenhouse gas (GHG) emissions</b><br>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="#">ESG Data (Environmental Performance Data)</a>  |
|                                | <b>TCFD implementation</b><br>Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).<br>If necessary, disclose a timeline of at most three years for full implementation.<br>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><br>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).   | Information unavailable.<br>Will collect/ analyze information and work toward its disclosure.  |
| Freshwater availability        | <b>Water consumption and withdrawal in water-stressed areas</b><br>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.<br>Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.  | <a href="#">ESG Data (Environmental Performance Data)</a>  |

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|-----------------------|---|--|
| Climate change        | <b>Paris-aligned GHG emissions targets</b><br>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.<br>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><br><a href="#">SOMPO Climate Action</a><br><a href="#">Integrated Annual Report 2023</a> (P.88-93 Climate Action) |
|                       | <b>Impact of GHG emissions</b><br>Report wherever material along the value chain (GHG Protocol Scope 1, 2 & 3) the valued impact of greenhouse gas emissions. Disclose the estimate of the societal cost of carbon used and the source or basis for this estimate.  | <a href="#">ESG Data (Reporting of Greenhouse Gases (GHGs))</a>  |
| <b>People</b>         |   |  |
| Theme                 | Core metrics and disclosures  | Page References  |
| Dignity and equality  | <b>Diversity and inclusion</b><br>Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity).   | <a href="#">Key Initiatives (Employees - Diversity &amp; Inclusion)</a><br><a href="#">ESG Data (Social Performance Data)</a>  |
|                       | <b>Pay equality</b><br>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="#">ESG Data (Social Performance Data)</a>   |
|                       | <b>Wage level</b><br>1. Ratios of standard entry level wage by gender compared to local minimum wage.<br>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="#">ESG Data (Social Performance Data)</a>   |
|                       | <b>Risk for incidents of child, forced or compulsory labour</b><br>An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour.<br>Such risks could emerge in relation to:<br>a) type of operation (such as manufacturing plant) and type of supplier; and<br>b) countries or geographic areas with operations and suppliers considered at risk.  | <a href="#">Key Initiatives (Employees - Respect for Human Dignity and Rights)</a>   |
| Health and well-being | <b>Health and safety</b><br>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.<br>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="#">ESG Data (Social Performance Data)</a><br><a href="#">Key Initiatives (Employees - Wellness Management)</a>  |
| Skills for the future | <b>Training provided</b><br>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).<br>Average training and development expenditure per full time employee (total cost of training provided to employees divided by the number of employees).   | <a href="#">ESG Data (Training &amp; Development Inputs)</a>   |

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| Theme                            | Expanded metrics and disclosures  | Page References  |
|----------------------------------|---|--|
| Dignity and equality             | <b>Pay gap</b><br>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.<br>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="#">ESG Data (Social Performance Data)</a>   |
|                                  | <b>Discrimination and harassment incidents and the total amount of monetary losses</b><br>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:<br>a) law violations; and<br>b) employment discrimination.  | <a href="#">ESG Data (Governance Data)</a>   |
|                                  | <b>Freedom of association and collective bargaining at risk</b><br>1. Percentage of active workforce covered under collective bargaining agreements.<br>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="#">ESG Data (Social Performance Data)</a>   |
|                                  | <b>Human rights review, grievance impact and modern slavery</b><br>1. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country   | <a href="#">Key Initiatives (Employees - Respect for Human Dignity and Rights)</a>             |
| Health and well-being            | <b>Employee well-being</b><br>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.<br>2. a) Percentage of employees participating in "best practice" health and well-being programmes, and<br>b) Absentee rate (AR) of all employees.  | <a href="#">ESG Data (Social Performance Data)</a>   |
| <b>Prosperity</b>                |   |  |
| Theme                            | Core metrics and disclosures  | Page References  |
| Employment and wealth generation | <b>Absolute number and rate of employment</b><br>Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region.<br>Total number and rate of employee turnover during the reporting period, by age group, gender, other indicators of diversity and region.  | <a href="#">ESG Data (Social Performance Data)</a>   |
|                                  | <b>Economic contribution</b><br>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><br><a href="#">ESG Data (Social Performance Data)</a>       |
|                                  | <b>Financial investment contribution</b><br>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 2023</a><br>(P.145-148 Consolidated Financial Statements) |

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## Comparative Table of Stakeholder Capitalism Metrics

|  |  |   |
|--|--|---|
| Innovation of better products and services | <b>Total R&amp;D expenses</b><br>Total costs related to research and development.  | <a href="#">IR Presentation—Progress of Mid-Term Management Plan (May 2023)</a><br>(P.14)   |
| Community and social vitality              | <b>Total tax paid</b><br>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="#">Investor Materials</a>  |
| Theme                                      | Expanded metrics and disclosures   | Page References   |
| Employment and wealth generation           | <b>Infrastructure investments and services supported</b><br>Qualitative disclosure to describe the below components:<br>1. Extent of development of significant infrastructure investments and services supported.<br>2. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant.<br>3. Whether these investments and services are commercial, in-kind or pro bono engagements. | <a href="#">Key Initiatives (Stockholders / Investors - Our Response to the Stewardship Code)</a><br><a href="#">Key Initiatives (Communities - Socially Beneficial Activity by Our Employees)</a><br><a href="#">Key Initiatives (Communities - Contributing to Community through the Arts and Culture)</a><br><a href="#">Key Initiatives (Communities - Support for Areas Affected by Major Disasters)</a> |
|  | <b>Significant indirect economic impacts</b><br>1. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts.<br>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="#">SDG-Based Management</a><br><a href="#">Key Initiatives (Customers)</a>   |
| Innovation of better products and services | <b>Social value generated</b><br>Percentage of revenue from products and services designed to deliver specific social benefits or to address specific sustainability challenges  | <a href="#">IR Presentation—"egaku" Strategy for Nursing Care and Senior Business (March 2023)</a><br><a href="#">Integrated Annual Report 2023</a><br>(P.19 Key Financial Performance Indicators)  |
| Community and social vitality              | <b>Total Social Investment</b><br>Total Social Investment (TSI) sums up a company's resources used for "S" in ESG efforts defined by CECP Valuation Guidance.  | <a href="#">ESG Data (Amount of Contributions to Initiatives in FY2022)</a>   |
|  | <b>Total tax paid by country for significant locations</b><br>Total tax paid and, if reported, additional tax remitted, by country for significant locations.  | <a href="#">Key Initiatives (Stockholders / Investors - Our Response to the Stewardship Code)</a>   |

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**The statement of use;** Sompo Group has reported in accordance with the GRI Standards for the period from 1 April 2022 to 31 March 2023.  
\*It also covers some activities after April 2023.

**The title of GRI 1 used;** GRI 1: Foundation 2021

## General Disclosures 2021

| Disclosures No.                                     | Requirements  | Page References (or Reasons for Omission)  |
|---|---|--|
| <b>The organization and its reporting practices</b> |   |  |
| 2-1   | a. report its legal name;<br>b. report its nature of ownership and legal form;<br>c. report the location of its headquarters;<br>d. report its countries of operation.  | <a href="#">Web Corporate Profile</a><br><a href="#">Web Overseas Insurance</a>  |
| 2-2   | a. list all its entities included in its sustainability reporting;<br>b. if the organization has audited consolidated financial statements or financial information filed on public record, specify the differences between the list of entities included in its financial reporting and the list included in its sustainability reporting;<br>c. if the organization consists of multiple entities, explain the approach used for consolidating the information, including:<br>i. whether the approach involves adjustments to information for minority interests;<br>ii. how the approach takes into account mergers, acquisitions, and disposal of entities or parts of entities;<br>iii. whether and how the approach differs across the disclosures in this Standard and across material topics. | <a href="#">Editorial Policy</a> (P.1)<br><a href="#">Sustainability Data (General information on data)</a> (P.123)<br><a href="#">Web Integrated Annual Report 2023</a> (P.222-224 Corporate Data, The Company, Subsidiaries, and Affiliates) |
| 2-3   | a. specify the reporting period for, and the frequency of, its sustainability reporting;<br>b. specify the reporting period for its financial reporting and, if it does not align with the period for its sustainability reporting, explain the reason for this;<br>c. report the publication date of the report or reported information;<br>d. specify the contact point for questions about the report or reported information.   | <a href="#">Editorial Policy</a> (P.1)   |
| 2-4   | a. report restatements of information made from previous reporting periods and explain:<br>i. the reasons for the restatements;<br>ii. the effect of the restatements.  | Not applicable   |
| 2-5   | a. describe its policy and practice for seeking external assurance, including whether and how the highest governance body and senior executives are involved;<br>b. if the organization's sustainability reporting has been externally assured:<br>i. provide a link or reference to the external assurance report(s) or assurance statement(s);<br>ii. describe what has been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process;<br>iii. describe the relationship between the organization and the assurance provider.   | <a href="#">Third-party assurance</a> (P.127)  |

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| Activities and workers |  |  |
|------------------------|--|--|
| 2-6                    | <p>a. report the sector(s) in which it is active;</p> <p>b. describe its value chain, including:</p> <ul style="list-style-type: none"> <li>i. the organization's activities, products, services, and markets served;</li> <li>ii. the organization's supply chain;</li> <li>iii. the entities downstream from the organization and their activities;</li> </ul> <p>c. report other relevant business relationships;</p> <p>d. describe significant changes in 2-6-a, 2-6-b, and 2-6-c compared to the previous reporting period.</p>  | <ul style="list-style-type: none"> <li><a href="#">Web Group Businesses</a></li> <li><a href="#">Web Corporate Profile</a></li> <li><a href="#">Web Financial Highlights</a></li> <li><a href="#">Web Value Chain</a></li> <li><a href="#">Web Announcement of FY2023 1st Quarter Results</a></li> </ul> |
| 2-7                    | <p>a. report the total number of employees, and a breakdown of this total by gender and by region;</p> <p>b. report the total number of:</p> <ul style="list-style-type: none"> <li>i. permanent employees, and a breakdown by gender and by region;</li> <li>ii. temporary employees, and a breakdown by gender and by region;</li> <li>iii. non-guaranteed hours employees, and a breakdown by gender and by region;</li> <li>iv. full-time employees, and a breakdown by gender and by region;</li> <li>v. part-time employees, and a breakdown by gender and by region;</li> </ul> <p>c. describe the methodologies and assumptions used to compile the data, including whether the numbers are reported:</p> <ul style="list-style-type: none"> <li>i. in head count, full-time equivalent (FTE), or using another methodology;</li> <li>ii. at the end of the reporting period, as an average across the reporting period, or using another methodology;</li> </ul> <p>d. report contextual information necessary to understand the data reported under 2-7-a and 2-7-b;</p> <p>e. describe significant fluctuations in the number of employees during the reporting period and between reporting periods.</p> | <ul style="list-style-type: none"> <li><a href="#">Sustainability Data (Group employee data)</a> (P.123)</li> <li><a href="#">Sustainability Data (Social performance data)</a> (P.125-127)</li> </ul>   |
| 2-8                    | <p>a. report the total number of workers who are not employees and whose work is controlled by the organization and describe:</p> <ul style="list-style-type: none"> <li>i. the most common types of worker and their contractual relationship with the organization;</li> <li>ii. the type of work they perform;</li> </ul> <p>b. describe the methodologies and assumptions used to compile the data, including whether the number of workers who are not employees is reported:</p> <ul style="list-style-type: none"> <li>i. in head count, full-time equivalent (FTE), or using another methodology;</li> <li>ii. at the end of the reporting period, as an average across the reporting period, or using another methodology;</li> </ul> <p>c. describe significant fluctuations in the number of workers who are not employees during the reporting period and between reporting periods.</p>   | <ul style="list-style-type: none"> <li><a href="#">Sustainability Data (Group employee data)</a> (P.123)</li> <li><a href="#">Sustainability Data (Social performance data)</a> (P.125-127)</li> </ul>   |
| Governance             |  |  |
| 2-9                    | <p>a. describe its governance structure, including committees of the highest governance body;</p> <p>b. list the committees of the highest governance body that are responsible for decisionmaking on and overseeing the management of the organization's impacts on the economy, environment, and people;</p> <p>c. describe the composition of the highest governance body and its committees by:</p> <ul style="list-style-type: none"> <li>i. executive and non-executive members;</li> <li>ii. independence;</li> <li>iii. tenure of members on the governance body;</li> <li>iv. number of other significant positions and commitments held by each member, and the nature of the commitments;</li> <li>v. gender;</li> <li>vi. under-represented social groups;</li> <li>vii. competencies relevant to the impacts of the organization;</li> <li>viii. stakeholder representation.</li> </ul>   | <ul style="list-style-type: none"> <li><a href="#">Sustainability Promotion Structure</a> (P.12)</li> <li><a href="#">Corporate Governance</a> (P.91-109)</li> </ul>   |

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|      |   |   |
|------|---|---|
| 2-10 | <p>a. describe the nomination and selection processes for the highest governance body and its committees;</p> <p>b. describe the criteria used for nominating and selecting highest governance body members, including whether and how the following are taken into consideration:</p> <ul style="list-style-type: none"> <li>i. views of stakeholders (including shareholders);</li> <li>ii. diversity;</li> <li>iii. independence;</li> <li>iv. competencies relevant to the impacts of the organization.</li> </ul>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-11 | <p>a. report whether the chair of the highest governance body is also a senior executive in the organization;</p> <p>b. if the chair is also a senior executive, explain their function within the organization's management, the reasons for this arrangement, and how conflicts of interest are prevented and mitigated.</p>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-12 | <p>a. describe the role of the highest governance body and of senior executives in developing, approving, and updating the organization's purpose, value or mission statements, strategies, policies, and goals related to sustainable development;</p> <p>b. describe the role of the highest governance body in overseeing the organization's due diligence and other processes to identify and manage the organization's impacts on the economy, environment, and people, including:</p> <ul style="list-style-type: none"> <li>i. whether and how the highest governance body engages with stakeholders to support these processes;</li> <li>ii. how the highest governance body considers the outcomes of these processes;</li> </ul> <p>c. describe the role of the highest governance body in reviewing the effectiveness of the organization's processes as described in 2-12-b, and report the frequency of this review.</p> | <p><a href="#">Purpose, Materiality</a> (P.7-11)</p> <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p> <p><a href="#">ESG Risk Management</a> (P.121-122)</p> |
| 2-13 | <p>a. describe how the highest governance body delegates responsibility for managing the organization's impacts on the economy, environment, and people, including:</p> <ul style="list-style-type: none"> <li>i. whether it has appointed any senior executives with responsibility for the management of impacts;</li> <li>ii. whether it has delegated responsibility for the management of impacts to other employees;</li> </ul> <p>b. describe the process and frequency for senior executives or other employees to report back to the highest governance body on the management of the organization's impacts on the economy, environment, and people.</p>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-14 | <p>a. report whether the highest governance body is responsible for reviewing and approving the reported information, including the organization's material topics, and if so, describe the process for reviewing and approving the information;</p> <p>b. if the highest governance body is not responsible for reviewing and approving the reported information, including the organization's material topics, explain the reason for this.</p>   | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-15 | <p>a. describe the processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated;</p> <p>b. report whether conflicts of interest are disclosed to stakeholders, including, at a minimum, conflicts of interest relating to:</p> <ul style="list-style-type: none"> <li>i. cross-board membership;</li> <li>ii. cross-shareholding with suppliers and other stakeholders;</li> <li>iii. existence of controlling shareholders;</li> <li>iv. related parties, their relationships, transactions, and outstanding balances.</li> </ul>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-16 | <p>a. describe whether and how critical concerns are communicated to the highest governance body;</p> <p>b. report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period.</p>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-17 | <p>a. report measures taken to advance the collective knowledge, skills, and experience of the highest governance body on sustainable development.</p>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |
| 2-18 | <p>a. describe the processes for evaluating the performance of the highest governance body in overseeing the management of the organization's impacts on the economy, environment, and people;</p> <p>b. report whether the evaluations are independent or not, and the frequency of the evaluations;</p> <p>c. describe actions taken in response to the evaluations, including changes to the composition of the highest governance body and organizational practices.</p>  | <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Corporate Governance</a> (P.91-109)</p>   |

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|   |   |  |
|---|---|--|
| 2-19                                    | <p>a. describe the remuneration policies for members of the highest governance body and senior executives, including:</p> <ul style="list-style-type: none"> <li>i. fixed pay and variable pay;</li> <li>ii. sign-on bonuses or recruitment incentive payments;</li> <li>iii. termination payments;</li> <li>iv. clawbacks;</li> <li>v. retirement benefits;</li> </ul> <p>b. describe how the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organization's impacts on the economy, environment, and people.</p>   | <a href="#">Corporate Governance</a> (P.91-109)  |
| 2-20                                    | <p>a. describe the process for designing its remuneration policies and for determining remuneration, including:</p> <ul style="list-style-type: none"> <li>i. whether independent highest governance body members or an independent remuneration committee oversees the process for determining remuneration;</li> <li>ii. how the views of stakeholders (including shareholders) regarding remuneration are sought and taken into consideration;</li> <li>iii. whether remuneration consultants are involved in determining remuneration and, if so, whether they are independent of the organization, its highest governance body and senior executives;</li> </ul> <p>b. report the results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable.</p>   | <a href="#">Corporate Governance</a> (P.91-109)  |
| 2-21                                    | <p>a. report the ratio of the annual total compensation for the organization's highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individual);</p> <p>b. report the ratio of the percentage increase in annual total compensation for the organization's highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual);</p> <p>c. report contextual information necessary to understand the data and how the data has been compiled.</p>  | <a href="#">Corporate Governance</a> (P.91-109)  |
| <b>Strategy, policies and practices</b> |   |  |
| 2-22                                    | <p>a. report a statement from the highest governance body or most senior executive of the organization about the relevance of sustainable development to the organization and its strategy for contributing to sustainable development.</p>   | <a href="#">Group CSuO Message</a> (P.6)   |
| 2-23                                    | <p>a. describe its policy commitments for responsible business conduct, including:</p> <ul style="list-style-type: none"> <li>i. the authoritative intergovernmental instruments that the commitments reference;</li> <li>ii. whether the commitments stipulate conducting due diligence;</li> <li>iii. whether the commitments stipulate applying the precautionary principle;</li> <li>iv. whether the commitments stipulate respecting human rights;</li> </ul> <p>b. describe its specific policy commitment to respect human rights, including:</p> <ul style="list-style-type: none"> <li>i. the internationally recognized human rights that the commitment covers;</li> <li>ii. the categories of stakeholders, including at-risk or vulnerable groups, that the organization gives particular attention to in the commitment;</li> </ul> <p>c. provide links to the policy commitments if publicly available, or, if the policy commitments are not publicly available, explain the reason for this;</p> <p>d. report the level at which each of the policy commitments was approved within the organization, including whether this is the most senior level;</p> <p>e. report the extent to which the policy commitments apply to the organization's activities and to its business relationships;</p> <p>f. describe how the policy commitments are communicated to workers, business partners, and other relevant parties.</p> | <p><a href="#">Group CSuO Message</a> (P.6)</p> <p><a href="#">SOMPO Climate Action</a> (P.17)</p> <p><a href="#">Leadership on Global Environmental Issues</a> (P.18)</p> <p><a href="#">Climate Change (Information Disclosure Based on TCFD Recommendations)</a> (P.19-35)</p> <p><a href="#">Human Rights</a> (P.51-57)</p> <p><a href="#">Purpose, Materiality</a> (P.7-11)</p> <p><a href="#">Sustainability Promotion Structure</a> (P.12)</p> <p><a href="#">Stakeholder Engagement</a> (P.14)</p> <p><a href="#">Participation in Sustainability Initiatives</a> (P.15-16)</p> <p><a href="#">ERM</a> (P.115-116)</p> <p><a href="#">Sustainability Vision and Policy</a> (P.3-4)</p> |
| 2-24                                    | <p>a. describe how it embeds each of its policy commitments for responsible business conduct throughout its activities and business relationships, including:</p> <ul style="list-style-type: none"> <li>i. how it allocates responsibility to implement the commitments across different levels within the organization;</li> <li>ii. how it integrates the commitments into organizational strategies, operational policies, and operational procedures;</li> <li>iii. how it implements its commitments with and through its business relationships;</li> <li>iv. training that the organization provides on implementing the commitments.</li> </ul>  | <p><a href="#">Human Rights</a> (P.51-57)</p> <p><a href="#">Compliance</a> (P.110-114)</p> <p><a href="#">ERM</a> (P.115-116)</p> <p><a href="#">Web Value Chain</a></p>  |



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|                               |  |   |
|-------------------------------|--|---|
| 2-25                          | <ul style="list-style-type: none"> <li>a. describe its commitments to provide for or cooperate in the remediation of negative impacts that the organization identifies it has caused or contributed to;</li> <li>b. describe its approach to identify and address grievances, including the grievance mechanisms that the organization has established or participates in;</li> <li>c. describe other processes by which the organization provides for or cooperates in the remediation of negative impacts that it identifies it has caused or contributed to;</li> <li>d. describe how the stakeholders who are the intended users of the grievance mechanisms are involved in the design, review, operation, and improvement of these mechanisms;</li> <li>e. describe how the organization tracks the effectiveness of the grievance mechanisms and other remediation processes, and report examples of their effectiveness, including stakeholder feedback.</li> </ul>  | <p><a href="#">Sustainability Vision and Policy</a> (P.3-4)</p> <p><a href="#">Human Rights</a> (P.51-57)</p> <p><a href="#">Compliance</a> (P.110-114)</p> |
| 2-26                          | <ul style="list-style-type: none"> <li>a. describe the mechanisms for individuals to: <ul style="list-style-type: none"> <li>i. seek advice on implementing the organization's policies and practices for responsible business conduct;</li> <li>ii. raise concerns about the organization's business conduct.</li> </ul> </li> </ul>  | <p><a href="#">Stakeholder Engagement</a> (P.14)</p> <p><a href="#">Compliance</a> (P.110-114)</p> <p><a href="#">ESG Risk Management</a> (P.121-122)</p>   |
| 2-27                          | <ul style="list-style-type: none"> <li>a. report the total number of significant instances of non-compliance with laws and regulations during the reporting period, and a breakdown of this total by: <ul style="list-style-type: none"> <li>i. instances for which fines were incurred;</li> <li>ii. instances for which non-monetary sanctions were incurred;</li> </ul> </li> <li>b. report the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period, and a breakdown of this total by: <ul style="list-style-type: none"> <li>i. fines for instances of non-compliance with laws and regulations that occurred in the current reporting period;</li> <li>ii. fines for instances of non-compliance with laws and regulations that occurred in previous reporting periods;</li> </ul> </li> <li>c. describe the significant instances of non-compliance;</li> <li>d. describe how it has determined significant instances of non-compliance.</li> </ul> | <p><a href="#">Compliance</a> (P.110-114)</p>   |
| 2-28                          | <ul style="list-style-type: none"> <li>a. report industry associations, other membership associations, and national or international advocacy organizations in which it participates in a significant role.</li> </ul>   | <p><a href="#">Participation in Sustainability Initiatives</a> (P.15-16)</p>  |
| <b>Stakeholder engagement</b> |  |   |
| 2-29                          | <ul style="list-style-type: none"> <li>a. describe its approach to engaging with stakeholders, including: <ul style="list-style-type: none"> <li>i. the categories of stakeholders it engages with, and how they are identified;</li> <li>ii. the purpose of the stakeholder engagement;</li> <li>iii. how the organization seeks to ensure meaningful engagement with stakeholders.</li> </ul> </li> </ul>  | <p><a href="#">Stakeholder Engagement</a> (P.14)</p> <p><a href="#">ESG Risk Management</a> (P.121-122)</p>   |
| 2-30                          | <ul style="list-style-type: none"> <li>a. report the percentage of total employees covered by collective bargaining agreements;</li> <li>b. for employees not covered by collective bargaining agreements, report whether the organization determines their working conditions and terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organizations.</li> </ul>  | <p><a href="#">Sustainability Data (Social performance data)</a> (P.125-127)</p>  |

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## Material Topics 2021

| Disclosures No.        | Requirements  | Page References (or Reasons for Omission)  |
|------------------------|---|--|
| <b>Material Topics</b> |   |  |
| 3-1                    | a. describe the process it has followed to determine its material topics, including: <ul style="list-style-type: none"> <li>i. how it has identified actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights, across its activities and business relationships;</li> <li>ii. how it has prioritized the impacts for reporting based on their significance;</li> </ul> b. specify the stakeholders and experts whose views have informed the process of determining its material topics.  | <a href="#">Purpose, Materiality</a> (P.7-11)  |
| 3-2                    | a. list its material topics;<br>b. report changes to the list of material topics compared to the previous reporting period.   | <a href="#">Purpose, Materiality</a> (P.7-11)  |
| 3-3                    | a. describe the actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights;<br>b. report whether the organization is involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships;<br>c. describe its policies or commitments regarding the material topic;<br>d. describe actions taken to manage the topic and related impacts, including: <ul style="list-style-type: none"> <li>i. actions to prevent or mitigate potential negative impacts;</li> <li>ii. actions to address actual negative impacts, including actions to provide for or cooperate in their remediation;</li> <li>iii. actions to manage actual and potential positive impacts;</li> </ul> e. report the following information about tracking the effectiveness of the actions taken: <ul style="list-style-type: none"> <li>i. processes used to track the effectiveness of the actions;</li> <li>ii. goals, targets, and indicators used to evaluate progress;</li> <li>iii. the effectiveness of the actions, including progress toward the goals and targets;</li> <li>iv. lessons learned and how these have been incorporated into the organization's operational policies and procedures;</li> </ul> f. describe how engagement with stakeholders has informed the actions taken (3-3-d) and how it has informed whether the actions have been effective (3-3-e). | <a href="#">Purpose, Materiality</a> (P.7-11)<br><a href="#">SOMPO Climate Action</a> (P.17)<br><a href="#">Leadership on Global Environmental Issues</a> (P.18)<br><a href="#">Climate Change (Information Disclosure Based on TCFD Recommendations)</a> (P.19-35)<br><a href="#">Human Rights</a> (P.51-57)<br><a href="#">Sustainability Promotion Structure</a> (P.12)<br><a href="#">Stakeholder Engagement</a> (P.14)<br><a href="#">Participation in Sustainability Initiatives</a> (P.15-16) |

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### Economic

| Disclosures No.                  | Requirements   | Page References (or Reasons for Omission)   |
|----------------------------------|--|---|
| <b>Economic Performance 2016</b> |  |   |
| 201-1                            | <p>a. Direct economic value generated and distributed (EVG&amp;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:</p> <ul style="list-style-type: none"> <li>i. Direct economic value generated: revenues;</li> <li>ii. Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments;</li> <li>iii. Economic value retained: "direct economic value generated" less "economic value distributed."</li> </ul> <p>b. Where significant, report EVG&amp;D separately at country, regional, or market levels, and the criteria used for defining significance.</p>   | <p><a href="#">Sustainability Data (Social performance data)</a> (P.125-127)</p>  |
| 201-2                            | <p>a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditure, including:</p> <ul style="list-style-type: none"> <li>i. a description of the risk or opportunity and its classification as either physical, regulatory, or other;</li> <li>ii. a description of the impact associated with the risk or opportunity;</li> <li>iii. the financial implications of the risk or opportunity before action is taken;</li> <li>iv. the methods used to manage the risk or opportunity;</li> <li>v. the costs of actions taken to manage the risk or opportunity.</li> </ul>   | <p><a href="#">SOMPO Climate Action</a> (P.17)</p> <p><a href="#">Leadership on Global Environmental Issues</a> (P.18)</p> <p><a href="#">Climate Change (Information Disclosure Based on TCFD Recommendations)</a> (P.19-35)</p> |
| 201-3                            | <p>a. If the plan's liabilities are met by the organization's general resources, the estimated value of those liabilities.</p> <p>b. If a separate fund exists to pay the plan's pension liabilities:</p> <ul style="list-style-type: none"> <li>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;</li> <li>ii. the basis on which that estimate has been arrived at;</li> <li>iii. when that estimate was made.</li> </ul> <p>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.</p> <p>d. Percentage of salary contributed by employee or employer.</p> <p>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.</p> | <p><b>Web</b> <a href="#">Integrated Annual Report 2023</a> (P.180 Retirement Benefits<br/>1. Outline of retirement benefit plans)</p>  |
| 201-4                            | <p>a. Total monetary value of financial assistance received by the organization from any government during the reporting period, including:</p> <ul style="list-style-type: none"> <li>i. tax relief and tax credits;</li> <li>ii. subsidies;</li> <li>iii. investment grants, research and development grants, and other relevant types of grant;</li> <li>iv. awards;</li> <li>v. royalty holidays;</li> <li>vi. financial assistance from Export Credit Agencies (ECAs);</li> <li>vii. financial incentives;</li> <li>viii. other financial benefits received or receivable from any government for any operation.</li> </ul> <p>b. The information in 201-4-a by country.</p> <p>c. Whether, and the extent to which, any government is present in the shareholding structure.</p>   | <p>Not applicable</p>   |

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| Indirect Economic impacts 2016 |   |  |
|--------------------------------|---|--|
| 203-1                          | <ul style="list-style-type: none"> <li>a. Extent of development of significant infrastructure investments and services supported.</li> <li>b. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant.</li> <li>c. Whether these investments and services are commercial, in-kind, or pro bono engagements.</li> </ul>   | <p><a href="#">Corporate Citizenship Activities</a> (P.83-86)</p> <p><a href="#">Initiatives of Supporting Activities and Researches for Social Welfare</a> (P.87-88)</p> <p><a href="#">Contributing to Community through the Arts and Culture</a> (P.89-90)</p> <p><a href="#">Sustainability Data (Social performance data)</a> (P.125-127)</p> |
| 203-2                          | <ul style="list-style-type: none"> <li>a. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts.</li> <li>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.</li> </ul>  | <p><a href="#">Climate Change (Information Disclosure Based on TCFD Recommendations)</a> (P.19-35)</p> <p><a href="#">Financial Inclusion and Promoting Insurance for All Kinds of People and Risks</a> (P.64-65)</p>  |
| Anti-corruption 2016           |   |  |
| 205-1                          | <ul style="list-style-type: none"> <li>a. Total number and percentage of operations assessed for risks related to corruption.</li> <li>b. Significant risks related to corruption identified through the risk assessment.</li> </ul>  | <p>Information unavailable.<br/>Will collect/ analyze information and work toward its disclosure.</p>  |
| 205-2                          | <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region.</li> <li>e. Total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.</li> </ul> | <p><a href="#">Compliance</a> (P.110-114)</p>  |
| 205-3                          | <ul style="list-style-type: none"> <li>a. Total number and nature of confirmed incidents of corruption.</li> <li>b. Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.</li> <li>c. Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.</li> <li>d. Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.</li> </ul>   | <p>Information unavailable.<br/>Will collect/ analyze information and work toward its disclosure.</p>  |

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### Environmental

| Disclosures No.       | Requirements  | Page References (or Reasons for Omission)                                    |
|-----------------------|---|--|
| <b>Materials 2016</b> |   |  |
| 301-1                 | 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:<br>i. non-renewable materials used;<br>ii. renewable materials used.  | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 301-2                 | a. Percentage of recycled input materials used to manufacture the organization's primary products and services.   | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 301-3                 | a. Percentage of reclaimed products and their packaging materials for each product category.<br>b. How the data for this disclosure have been collected.  | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| <b>Energy 2016</b>    |   |  |
| 302-1                 | a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used.<br>b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used.<br>c. In joules, watt-hours or multiples, the total:<br>i. electricity consumption<br>ii. heating consumption<br>iii. cooling consumption<br>iv. steam consumption<br>d. In joules, watt-hours or multiples, the total:<br>i. electricity sold<br>ii. heating sold<br>iii. cooling sold<br>iv. steam sold<br>e. Total energy consumption within the organization, in joules or multiples.<br>f. Standards, methodologies, assumptions, and/or calculation tools used.<br>g. Source of the conversion factors used. | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 302-2                 | a. Energy consumption outside of the organization, in joules or multiples.<br>b. Standards, methodologies, assumptions, and/or calculation tools used.<br>c. Source of the conversion factors used.   | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 302-3                 | a. Energy intensity ratio for the organization.<br>b. Organization-specific metric (the denominator) chosen to calculate the ratio.<br>c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all.<br>d. Whether the ratio uses energy consumption within the organization, outside of it, or both.   | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 302-4                 | a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples.<br>b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all.<br>c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.<br>d. Standards, methodologies, assumptions, and/or calculation tools used.   | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |
| 302-5                 | a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples.<br>b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.<br>c. Standards, methodologies, assumptions, and/or calculation tools used.  | <a href="#">Sustainability Data (Environmental performance data)</a> (P.124) |

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| Biodiversity 2016 |  |   |
|-------------------|--|---|
| 304-1             | <p>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:</p> <ul style="list-style-type: none"> <li>i. Geographic location;</li> <li>ii. Subsurface and underground land that may be owned, leased, or managed by the organization;</li> <li>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;</li> <li>iv. Type of operation (office, manufacturing or production, or extractive);</li> <li>v. Size of operational site in km<sup>2</sup> (or another unit, if appropriate);</li> <li>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);</li> <li>vii. Biodiversity value characterized by listing of protected status (such as IUCN Protected Area Management Categories, Ramsar Convention, national legislation).</li> </ul> | Not applicable.   |
| 304-2             | <p>a. Nature of significant direct and indirect impacts on biodiversity with reference to one or more of the following:</p> <ul style="list-style-type: none"> <li>i. Construction or use of manufacturing plants, mines, and transport infrastructure;</li> <li>ii. Pollution (introduction of substances that do not naturally occur in the habitat from point and non-point sources);</li> <li>iii. Introduction of invasive species, pests, and pathogens;</li> <li>iv. Reduction of species;</li> <li>v. Habitat conversion;</li> <li>vi. Changes in ecological processes outside the natural range of variation (such as salinity or changes in groundwater level).</li> </ul> <p>b. Significant direct and indirect positive and negative impacts with reference to the following:</p> <ul style="list-style-type: none"> <li>i. Species affected;</li> <li>ii. Extent of areas impacted;</li> <li>iii. Duration of impacts;</li> <li>iv. Reversibility or irreversibility of the impacts.</li> </ul>   | <p><a href="#">Biodiversity</a> (P.36-37)</p> <p><a href="#">Encouraging People to Develop Skills Needed for Environmental Protection</a> (P.38-39)</p> |
| 304-3             | <p>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.</p> <p>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.</p> <p>c. Status of each area based on its condition at the close of the reporting period.</p> <p>d. Standards, methodologies, and assumptions used.</p>  | <p><a href="#">Biodiversity</a> (P.36-37)</p> <p><a href="#">Encouraging People to Develop Skills Needed for Environmental Protection</a> (P.38-39)</p> |
| 304-4             | <p>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:</p> <ul style="list-style-type: none"> <li>i. Critically endangered</li> <li>ii. Endangered</li> <li>iii. Vulnerable</li> <li>iv. Near threatened</li> <li>v. Least concern</li> </ul>  | Not applicable.   |

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| Emissions 2016 |   |  |
|----------------|---|--|
| 305-1          | <ul style="list-style-type: none"> <li>a. Gross direct (Scope 1) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>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.</li> <li>c. Biogenic CO<sub>2</sub> emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>d. Base year for the calculation, if applicable, including:                             <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> </li> <li>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</li> <li>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</li> <li>g. Standards, methodologies, assumptions, and/or calculation tools used.</li> </ul>   | <p><a href="#">Sustainability Data (Environmental performance data)</a> (P.124)</p> <p><a href="#">Third-party assurance</a> (P.127)</p> |
| 305-2          | <ul style="list-style-type: none"> <li>a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>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.</li> <li>d. Base year for the calculation, if applicable, including:                             <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> </li> <li>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</li> <li>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</li> <li>g. Standards, methodologies, assumptions, and/or calculation tools used.</li> </ul> | <p><a href="#">Sustainability Data (Environmental performance data)</a> (P.124)</p> <p><a href="#">Third-party assurance</a> (p.127)</p> |
| 305-3          | <ul style="list-style-type: none"> <li>a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>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.</li> <li>c. Biogenic CO<sub>2</sub> emissions in metric tons of CO<sub>2</sub> equivalent.</li> <li>d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation.</li> <li>e. Base year for the calculation, if applicable, including:                             <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> </li> <li>f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</li> <li>g. Standards, methodologies, assumptions, and/or calculation tools used.</li> </ul>  | <p><a href="#">Sustainability Data (Environmental performance data)</a> (P.124)</p> <p><a href="#">Third-party assurance</a> (P.127)</p> |
| 305-4          | <ul style="list-style-type: none"> <li>a. GHG emissions intensity ratio for the organization.</li> <li>b. Organization-specific metric (the denominator) chosen to calculate the ratio.</li> <li>c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</li> <li>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.</li> </ul>   | <p><a href="#">Sustainability Data (Environmental performance data)</a> (P.124)</p>  |
| 305-5          | <ul style="list-style-type: none"> <li>a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO<sub>2</sub> equivalent.</li> <li>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.</li> <li>c. Base year or baseline, including the rationale for choosing it.</li> <li>d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</li> <li>e. Standards, methodologies, assumptions, and/or calculation tools used.</li> </ul>  | <p><a href="#">Sustainability Data (Environmental performance data)</a> (P.124)</p> <p><a href="#">Third-party assurance</a> (P.127)</p> |

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|       |   |                 |
|-------|---|-----------------|
| 305-6 | a. Production, imports, and exports of ODS in metric tons of CFC-11 (trichlorofluoromethane) equivalent.<br>b. Substances included in the calculation.<br>c. Source of the emission factors used.<br>d. Standards, methodologies, assumptions, and/or calculation tools used.   | Not applicable. |
| 305-7 | a. Significant air emissions, in kilograms or multiples, for each of the following:<br>i. NOx<br>ii. SOx<br>iii. Persistent organic pollutants (POP)<br>iv. Volatile organic compounds (VOC)<br>v. Hazardous air pollutants (HAP)<br>vi. Particulate matter (PM)<br>vii. Other standard categories of air emissions identified in relevant regulations<br>b. Source of the emission factors used.<br>c. Standards, methodologies, assumptions, and/or calculation tools used. | Not applicable. |

### Social

| Disclosures No.                             | Requirements   | Page References (or Reasons for Omission)                                 |
|---|--|---|
| <b>Training and Education 2016</b>          |  |   |
| 404-1                                       | a. Average hours of training that the organization's employees have undertaken during the reporting period, by:<br>i. gender;<br>ii. employee category.  | <a href="#">Sustainability Data (Social performance data)</a> (P.125-127) |
| 404-2                                       | a. Type and scope of programs implemented and assistance provided to upgrade employee skills.<br>b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.   | <a href="#">Talent Development</a> (P.48-50)                              |
| 404-3                                       | 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="#">Talent Development</a> (P.48-50)                              |
| <b>Diversity and Equal Opportunity 2016</b> |  |   |
| 405-1                                       | a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories:<br>i. Gender;<br>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;<br>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).<br>b. Percentage of employees per employee category in each of the following diversity categories:<br>i. Gender;<br>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;<br>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups). | <a href="#">Sustainability Data (Social performance data)</a> (P.125-127) |
| 405-2                                       | a. Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.<br>b. The definition used for "significant locations of operation."   | <a href="#">Sustainability Data (Social performance data)</a> (P.125-127) |



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| Local Communities 2016 |   |  |
|------------------------|---|--|
| 413-1                  | <p>a. Percentage of operations with implemented local community engagement, impact assessments, and/or development programs, including the use of:</p> <ul style="list-style-type: none"> <li>i. social impact assessments, including gender impact assessments, based on participatory processes;</li> <li>ii. environmental impact assessments and ongoing monitoring;</li> <li>iii. public disclosure of results of environmental and social impact assessments;</li> <li>iv. local community development programs based on local communities' needs;</li> <li>v. stakeholder engagement plans based on stakeholder mapping;</li> <li>vi. broad based local community consultation committees and processes that include vulnerable groups;</li> <li>vii. works councils, occupational health and safety committees and other worker representation bodies to deal with impacts;</li> <li>viii. formal local community grievance processes.</li> </ul> | <a href="#">Biodiversity (P.36-37)</a> |
| 413-2                  | <p>a. Operations with significant actual and potential negative impacts on local communities, including:</p> <ul style="list-style-type: none"> <li>i. the location of the operations;</li> <li>ii. the significant actual and potential negative impacts of operations.</li> </ul>   | Not applicable.                        |
| Customer Privacy 2016  |   |  |
| 418-1                  | <p>a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:</p> <ul style="list-style-type: none"> <li>i. complaints received from outside parties and substantiated by the organization;</li> <li>ii. complaints from regulatory bodies.</li> </ul> <p>b. Total number of identified leaks, thefts, or losses of customer data.</p> <p>c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.</p>  | <a href="#">Compliance (P.110-114)</a> |

## Third-Party Opinion of the Sompo Group's CSR and Sustainability Initiatives



### Hideto Kawakita

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

IIHOE: An NPO established in 1994 "for the democratic and balanced development of all life on earth." While its main focus is providing management support to community-based organizations and social workers, IIHOE also offers extensive CSR support to major corporations.

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

This third-party opinion is based on the information available in the CSR and sustainability section of the Sompo Holdings website, the Integrated Annual Report released in August 2023, and with reference to interviews with personnel from Sompo Care and the customer service quality, operations, administration, human resources, and CSR/sustainability departments. It concerns activities undertaken through fiscal year 2022 and those ongoing in fiscal year 2023 (up to mid-December 2023).

The Group has continued to implement CSR and sustainability initiatives with a pioneering spirit primarily by participating in global initiatives and establishing policies and systems geared towards addressing medium- and long-term material issues. On the other hand, however, it must be pointed out that there are signs of the Group's culture of respecting customers and social norms being undermined, to some extent, by the string of incidents that came to light recently. Going forward, I strongly urge the Group to return to its roots and reassess and reshare the principles and values outlined in its purpose and expand upon its partnerships with various external stakeholders in an effort to solve social issues and create value, including the development of business models, so that it can establish long-term sustainability in its businesses and in its contributions to society.

#### Initiatives progressing well but requiring further effort

- On the topic of [improving the quality of customer service](#), initiatives are currently being systematically promoted with the aim of enhancing the quality of responses in departments tasked with handling inquiries related to insurance claim services and policies. Whilst I do applaud these measures, going forward, the growing number of households headed by elderly individuals, people with disabilities, and foreign nationals will necessitate the development of services and measures that cater to the diversity of customers. For example, the use of easy-to-understand Japanese and measures to encourage the gradual adoption of smartphone apps. Furthermore, it is expected that the knowledge gained will not only benefit value chain partners, including insurance agents, but will also be utilized in the form of services to other companies.
- On the topic of [mitigating and adapting to climate change](#), I commend the Group for already greatly reducing its paper consumption and the size of its company car fleet, plus efforts to further continue doing so, and for continuing to introduce renewable energy, establishing GHG emission reduction targets for customers to whom it extends investments and loans, responding to climate change risks and opportunities primarily by suspending the underwriting of new insurance contracts for, and investments and loans to, coal-fired power plants and coal mine developments, and continuing long-term programs in collaboration with civil society, such as public seminars on environmental issues and wildlife conservation activities. Going forward, I continue to strongly urge the Group to assist clients in introducing renewable energy and improving business efficiency and insulation so that its Group companies and agencies can benefit from a knock-on effect in order to reduce their GHG emissions in Japan, and to expand its collaboration with business partners with a view to protecting biodiversity and other resources at the Group's paper suppliers and improving energy efficiency, including the adoption of heat insulating materials and cogeneration power systems at nursing care service centers. Also, in Japan and overseas, I would also like to see the Group support, from a financial and insurance perspective, the so-called "eco-driving campaign" and decarbonization investments. With that in mind, in

order to ascertain, in concrete terms, the kind of world, customers, and Group situation it will likely encounter in the 2050s, I think the Group's TCFD scenarios need to be quantitative and more accurate. Furthermore, I still hope to see an evolution in the Group's services by way of active collaboration with agencies, business partners, and NPOs/NGOs, which is one of the Group's major strengths, to meet the requirements of the TNFD and strengthen services that support the formulation of sector-specific assumption scenarios.

- On the topic of [efforts to protect human rights](#), I commend the Group for (1) 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 its policy on human rights, for (2) surveying 1,633 investee companies about their ESG measures, for (3) developing consultation-oriented insurance services as a business, and for (4) conducting workplace environment surveys at Sompo Care. In the future, to seriously promote human rights transformation and financial services that contribute to human rights respect and prevention of human rights risks in the P&C insurance sector and at business partners, I hope to see successive developments starting with industries thought to have the biggest impact regarding human rights due diligence, the avoidance of negative impacts, and access to remedy in the event that issues do arise. I also hope to see initiatives in the company established in the form of a management system and more opportunities for the Group's executives and employees, as well as those of its agencies, to receive relevant training, in light of the Group's interaction with society on multiple fronts and the fact that it holds a dominant position in numerous settings.
- On the topic of [maintaining and improving the health of employees and providing a supportive workplace](#), it is positive that more than 4,000 employees of the 62,000-strong workforce now use leave and shorter working hours to fulfill their childcare, elderly care, and nursing care commitments, while more than 26,000 employees are making use of the Group's teleworking arrangements. 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. Also, I highly applaud the fact that the weighting of female candidates in the succession plan for 86 key posts in the Group has now reached 41%. I hope the Group will continue to clarify its long-term personnel portfolio targets and I also expect the Group to continue to expand its system for nurturing the next generation of globally active senior management by providing training to validate assumptions in preparation for the market and business environment of the future. I would also like to see the Group encouraging the creation of communities where people with disabilities and other minority employees can share their experience and knowledge and mutually support each other in the context of their stage in life.
- On the topic of [the Group's governance structure](#), it is commendable that there is so much diversity in the management team, especially in terms of gender, nationality, and professional experience. On the other hand, the Group's corporate governance is being put to the test because of the recent series of incidents, so I hope to see the Group adopt a more hands-on approach to governance instead of focusing on the balance of the Board's makeup and perfunctory meetings and structures.

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**Response to Third-Party Opinion**

## Response to Third-Party Opinion



**Ryoko Shimokawa**

Group CSuO, Senior Vice President  
and Executive Officer

I thank Mr. Hideto Kawakita, Chief Executive Officer of the International Institute for Human, Organization and the Earth (IIHOE), once again for his opinions and advice on the Group's initiatives this fiscal year.

In this year's third-party opinion, he draws on his extensive experience and insight from being involved with the Group for many years as one of its stakeholders, to broadly highlight the challenges we face in light of our current situation. As he mentioned in his opening statement, we will look to return to our roots once again and reassess the Group's reason for existence and the value we provide to society. In addition, we will endeavor to rebuild the trust of all our stakeholders by listening closely to the feedback of stakeholders outside the Group, in particular, in an effort to enhance and improve our initiatives.

Of all the different issues the Group is currently addressing, Mr. Kawakita provided numerous comments and advice about climate change. As it stands now, we are aiming to reduce our greenhouse gas (GHG) emissions by 60% compared to 2017 levels by the year 2030. To achieve this target, the Group as a whole is taking steps towards the adoption of renewable energy and a reduction in paper usage, among other measures. Improving energy efficiency at nursing care facilities, in particular, is an issue that will inevitably need addressing and Mr. Kawakita provided some tangible advice on improving the heat insulation capacity of buildings and utilizing cogeneration

power systems. He also expects the Group to support an eco-driving campaign, investments in decarbonization, and other insurance-backed initiatives. To enhance the sustainability of society and properly fulfil our own commitments, we plan to engage in discussions with each Group company and firmly press ahead with these initiatives.

On human rights, Mr. Kawakita commented on the provision of services that encourage a human rights transformation at our business partners. In addition to strengthening our due diligence, we will continue to enhance the training we provide to our own Group officers and employees, and to watch our interactions with agents and distributors, to reinforce our own management system. We hope these efforts will help us further develop our insurance and risk management services.

Given the issues pointed out and advice provided by Mr. Kawakita, we recognize how significant the expectations are for us to address social issues through the Group's insurance, nursing care, and other related businesses. We will continue to focus our core business operations to address these social issues so that we might live up to these expectations.

March 2024

**Ryoko Shimokawa**

Group Chief Sustainability Officer, Senior Vice President and Executive Officer