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# Overview of CSR Communication

## Overview of CSR Communication

We use the following tools to disseminate information to ensure our stakeholders understand our CSR initiatives. We have investigated and examined the details contained in reports to ensure transparent, active and fair reporting from the perspective of both social requirements for disclosure, and our CSR material issues and other ESG issues.



- The Annual Report 2018 (Integrated Report) serves to provide stakeholders with a clear overview of our group's transformation into "Theme Park for the Security, Health, and Wellbeing of Customers" based on the group management Philosophy and is prepared pursuant to Article 271-25 of the Insurance Business Act and Article 210-10-2 of the Ordinance for the Enforcement of the Insurance Business Act.

The Annual Report includes both financial and non-financial information on our performance and strategies, referring to the International Integrated Reporting Framework <sup>\*1</sup> published by the International Integrated Reporting Council (IIRC) and a Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation <sup>\*2</sup> formulated by Ministry of Economy, Trade and Industry, Japan (METI).

<sup>\*1</sup> The International Integrated Reporting Framework is an international corporating report framework which provides principles-based guidance for companies and other organizations aiming for preparing an integrated report .

<sup>\*2</sup> The Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation assists corporate managers in holding dialogues with investors or in disclosing management strategies, non-financial information and other elements for mutual understanding and encouraging collaborative value creation.

- The CSR Communication Report 2018 and our CSR website provide details on our CSR management vision, policies, plans and progress, and serves as communications tools to continuously improve our initiatives.

- \* In an effort to enhance accessibility we have published the details contained in CSR Communication Report 2018 on our CSR website as well as in PDF format.
- The Booklet 2018 offers a clear and succinct introduction to examples of our CSR initiatives.

## Features of the CSR Communication Report 2018

### 1. Initiatives to improve corporate value through social responsibility

In the Top Commitment, Group CEO & President Kengo Sakurada, as the organization's most senior decision-maker, offers a description of initiatives being taken to improve corporate value and plans for future growth. He indicates the processes for creating value and sets a roadmap for a sustainable society and Group growth.

### 2. Initiatives for Sustainable Development Goals (SDGs)

We publish a dialogue regarding the Group's value creation stories in an era of the SDGs adopted at United Nation Summit September 2015.

The participants of the dialogue were four, Hideto Kawakita, CEO of the International Institute for Human, Organization and the Earth (IIHOE) and Publisher of Socio Management Review, as a representative of civil society organizations, Kiyoshi Aoki, our Group Chief Brand Officer, Masaya Futamiya, Director-Chairman of Sompo Japan Nipponkoa and Chair of the Keidanren Committee on Corporate Behavior & Social Responsibility, and Masao Seki, Senior Advisor on CSR at Sompo Japan Nipponkoa and Chair of Task Force on Keidanren's Charter of Corporate Behavior, Keidanren.

### 3. Three featured topics based on the latest social trends and our strengths

We have prepared features on our initiatives to address climate change which is becoming more serious, as well as nursing and healthcare initiatives that contribute to the creation of a new value by transforming ourselves into the "theme park for the security, health, and wellbeing of customers" and aiming for a sustainable society and its own growth through ESG Investment. We also included an interview with Mr. Kawakita, CEO of IIHOE.

### 4. Stakeholder engagement

We believe that communicating with our diverse stakeholders is important to be aware of social issues, to build relationships of trust and collaboration, and to accomplish greater results. This Report details our progress and focus on comments received from stakeholders in the process of redefining the Group CSR Material Issues announced in April 2016. As mentioned in 2 and 3 above, we have included an interview with an expert.

### 5. Initiatives to improve information disclosure credibility

We refer to various international guidelines when disclosing information and this Report in particular has been prepared in conformity with the Core option of the GRI Sustainability Reporting Standards.

We have received comments from Carolyn Schmidt, Program Director of ECOLOGIA, to help improve our continuous initiatives. Starting in fiscal year 2012 we have obtained assurance by a third-party organization regarding greenhouse gas (GHG) emissions, and are expanding this effort to Group companies each year. Since 2016 we have also obtained assurance regarding the total number of days lost due to absence. We are working on highly transparent information disclosure.

We also include our achievements and future strategies as shown below.

- Descriptions of Basic Policies for Our Action, Management System, CSR Key Performance Indicators (CSR-KPIs), Key Initiatives, and plans for Moving Forward, to effectively communicate our PDCA-driven efforts for each CSR Material Issue.
- ESG Data Index and the list of products and services for a sustainable society. In addition, the major ESG data page shows the performance of Sompo Holdings and its main consolidated subsidiaries compiled on a multi-year basis for easy comparison to report data in detail.
- A Key Initiatives section organized by stakeholder group, which introduces details of our work to address social issues.

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## Covered Organizations

This Report covers Sompo Holdings, Inc., its affiliated group companies and foundations in and outside Japan. It also features some activities by group company agencies.

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## Reporting Period

This Report relates mainly to initiatives from April 1, 2017, to March 31, 2018, but also contains some latest initiatives and policies to provide updated information.

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## Publication

Annually

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## Publication Period

Last issue: September 2017

Current issue: September 2018

Next issue: (scheduled for) September 2019

## Referenced Guidelines

- GRI Sustainability Reporting Standards\*
- ISO 26000: International standard on social responsibility
- SDG Compass: The guide for business action on the SDGs
- Environmental Reporting Guidelines 2012, Japan's Ministry of the Environment
- ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals
- Sustainability Reporting Guidelines—SPI Report Guide, Network for Sustainability Communication
- The Ten Principles of the United Nations Global Compact
- United Nations Guiding Principles on Business and Human Rights
- Charter of Corporate Behavior and Its Implementation Guidance, Keidanren (Japanese Business Federation), the 7th version
- Guidance for Integrated Corporate Disclosure and Company-Investor Dialogues for Collaborative Value Creation

\* The details published on the Sampo Holdings CSR website and in the CSR Communication Report 2018 have been prepared in conformity with the Core option of the GRI Sustainability Reporting Standards. Please refer to the following GRI Content Index.

▶ [GRI Content Index](#)

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## Planning and Editing

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## Disclaimer

Our CSR reports include forward-looking statements based on the Group's management policies and plans. These statements were created based on information available at the time of compilation. Actual outcomes and results of activities may differ from such statements due to future changes in the business environment.

# CSR Reports

We publish a CSR Communication Report annually on our efforts to fulfill our social responsibilities. This report is crucial for facilitating forward-looking dialogue with stakeholders and improving the way we incorporate social responsibility into our operations. We also publish a CSR Booklet, which shows examples of our CSR initiatives in a simple and understandable manner.

## CSR Communication Report

<p><b>FY2017</b></p>	<p>▶ <a href="#">CSR Communication Report 2017</a>( <a href="#">PDF/7,099KB</a>)</p> <p>* A PDF version of “CSR Communication Report 2018” will be available at the beginning of October.</p> <p>The latest information is released in each CSR page of our official website.</p>
	<p><b>Download by Section</b></p> <ul style="list-style-type: none"> <li>▶ <a href="#">Top Commitment[p1~p6]</a>( <a href="#">PDF/506KB</a>)</li> <li>▶ <a href="#">About Us[p7~p27]</a>( <a href="#">PDF/1,172KB</a>)</li> <li>▶ <a href="#">CSR Strategies/Featured Topics[p28~p49]</a>( <a href="#">PDF/1,261KB</a>)</li> <li>▶ <a href="#">CSR Initiatives and Management System[p50~p55]</a>( <a href="#">PDF/280KB</a>)</li> <li>▶ <a href="#">Group CSR Materiality[p56~p104]</a>( <a href="#">PDF/2,088KB</a>)</li> <li>▶ <a href="#">Initiatives to Achieve the Sustainable Development Goals(SDGs) [p105~p120]</a>( <a href="#">PDF/687KB</a>)</li> <li>▶ <a href="#">Stakeholder Engagement[p121~p141]</a>( <a href="#">PDF/1,324KB</a>)</li> <li>▶ <a href="#">ESG Data Index[p142~p166]</a>( <a href="#">PDF/1,732KB</a>)</li> <li>▶ <a href="#">Third Party Comments/External Recognition[p167~p231]</a>( <a href="#">PDF/940KB</a>)</li> <li>▶ <a href="#">CSR Milestones and Their Impacts[p232~p239]</a>( <a href="#">PDF/303KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Customers[p240~p300]</a>( <a href="#">PDF/3,411KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Stockholders/Investors[p301~p306]</a>( <a href="#">PDF/291KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Business partners[p307~p312]</a>( <a href="#">PDF/158KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Civil society groups[p313~p324]</a>( <a href="#">PDF/976KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Communities[p325~p365]</a>( <a href="#">PDF/1,867KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Agencies[p366~p369]</a>( <a href="#">PDF/206KB</a>)</li> <li>▶ <a href="#">Key Initiatives for Employees[p370~p385]</a>( <a href="#">PDF/505KB</a>)</li> </ul>

## CSR Booklet



### FY 2017

▶ CSR Booklet 2017( PDF/6,020KB)

▶ CSR Booklet 2017(e-Book)

## Back Numbers

FY2016	<ul style="list-style-type: none"> <li>▶ CSR Communication Report 2016(  PDF/2,237KB)</li> <li>▶ CSR Communication Report 2016 (Supplementary) – Case Report – (  PDF/3,552KB)</li> <li>▶ GRI Guideline Comparison Chart </li> </ul>
	<ul style="list-style-type: none"> <li>▶ CSR Booklet 2016(  PDF/3,056KB)</li> </ul>
FY 2015	<ul style="list-style-type: none"> <li>▶ Sompo Japan Nipponkoa Holdings Corporate Responsibility Communication 2015(  PDF/1,278KB)</li> <li>▶ Sompo Japan Nipponkoa Group's CSR Case Report (Corporate Responsibility Communication 2015, Separate Volume) (  PDF/4,822KB)</li> </ul>
	<ul style="list-style-type: none"> <li>▶ CSR Booklet 2015(  PDF/4,287KB)</li> </ul>
FY 2014	<ul style="list-style-type: none"> <li>▶ Sompo Japan Nipponkoa Holdings Corporate Responsibility Communication 2014 (CSR Communication Report) (  PDF/5,392KB)</li> <li>▶ Sompo Japan Nipponkoa Group's CSR Case Report (Corporate Responsibility Communication 2014, Separate Volume) (  PDF/3,583KB)</li> </ul>
FY 2013	<ul style="list-style-type: none"> <li>▶ NKSJ Holdings Corporate Responsibility Communication 2013(  PDF/5,576KB)</li> </ul>
FY 2012	<ul style="list-style-type: none"> <li>▶ NKSJ Holdings Corporate Responsibility Communication 2012(  PDF/3,834KB)</li> </ul>

# GRI Content Index


The CSR Communication Report 2018 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards. The following table shows the page references for each of the Standard's General Disclosures, as well as economic, environmental and social topics, and Financial Services Sector Disclosures.

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

For information published in the Annual Report 2018 (Integrated Report) and Corporate Governance Report, the relevant documents are indicated.

## Standard Disclosure

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

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Organizational profile			
102-1*	G4-3	a. Name of the organization.	▶ Corporate Profile
102-2*	G4-4/PR6	a. A description of the organization’s activities. b. Primary brands, products, and services, including an explanation of any products or services that are banned in certain markets.	▶ Group Businesses ▶ Products and Services for a Sustainable Society
102-3*	G4-5	a. Location of the organization’s headquarters.	▶ Corporate Profile
102-4*	G4-6	a. Number of countries where the organization operates, and the names of countries where it has significant operations and/or that are relevant to the topics covered in the report.	▶ Overseas Insurance
102-5*	G4-7	a. Nature of ownership and legal form.	▶ Corporate Profile
102-6*	G4-8	a. Markets served, including: i. geographic locations where products and services are offered; ii. sectors served; iii. types of customers and beneficiaries.	▶ Group Businesses
102-7*	G4-9	a. Scale of the organization, including: i. total number of employees; ii. total number of operations; iii. net sales (for private sector organizations) or net revenues (for public sector organizations); iv. total capitalization (for private sector organizations)	▶ Corporate Profile ▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)











		broken down in terms of debt and equity; v. quantity of products or services provided.	
102-8*	G4-10	<p>a. Total number of employees by employment contract (permanent and temporary), by gender.</p> <p>b. Total number of employees by employment contract (permanent and temporary), by region.</p> <p>c. Total number of employees by employment type (full-time and part-time), by gender.</p> <p>d. Whether a significant portion of the organization's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work performed by workers who are not employees.</p> <p>e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries).</p> <p>f. An explanation of how the data have been compiled, including any assumptions made.</p>	▶ Number of Employees
102-9*	G4-12	a. A description of the organization's supply chain, including its main elements as they relate to the organization's activities, primary brands, products, and services.	▶ Value Chain
102-10*	G4-13	<p>a. Significant changes to the organization's size, structure, ownership, or supply chain, including:</p> <p>i. Changes in the location of, or changes in, operations, including facility openings, closings, and expansions;</p> <p>ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations);</p> <p>iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.</p>	<p>▶ Group Businesses</p> <p>▶ Integrated Annual Report 2017 p.142-148 (Business Combination, Segment information) ( <a href="#">PDF/8,401KB</a> )</p>
102-11*	G4-14	a. Whether and how the organization applies the Precautionary Principle or approach.	<p>▶ Top Commitment</p> <p>▶ Management System</p> <p>▶ Declarations to Society and Participation in CSR Initiatives</p> <p>▶ 1. Providing Solutions for Disaster Preparedness</p> <p>▶ 3. Promoting the Manageability of Global Environmental Issues</p> <p>▶ Featured Topic 3: Climate Initiatives</p>
102-12*	G4-15	a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes, or which it endorses.	▶ Declarations to Society and Participation in CSR Initiatives
102-13*	G4-16	a. A list of the main memberships of industry or other associations, and national or international advocacy organizations.	▶ Declarations to Society and Participation in CSR Initiatives
<b>Strategy</b>			
102-14*	G4-1	a. A statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to	<p>▶ Top Commitment</p> <p>▶ Sompo Holdings Group's value creation stories in an era of the SDGs</p>

		the organization and its strategy for addressing sustainability.	
102-15	G4-2	a. A description of key impacts, risks, and opportunities.	<a href="#">▶ Top Commitment</a> <a href="#">▶ Redefining Group CSR Materiality</a> <a href="#">▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</a>
<b>Ethics and integrity</b>			
102-16*	G4-56	a. A description of the organization's values, principles, standards, and norms of behavior.	<a href="#">▶ Group Management Philosophy</a>
102-17	G4-57/58	a. A description of internal and external mechanisms for: i. seeking advice about ethical and lawful behavior, and organizational integrity; ii. reporting concerns about unethical or unlawful behavior, and organizational integrity.	<a href="#">▶ Stakeholder Engagement</a>
<b>Governance</b>			
102-18*	G4-34	a. Governance structure of the organization, including committees of the highest governance body. b. Committees responsible for decision-making on economic, environmental, and social topics.	<a href="#">▶ Management System</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Corporate Governance Report</a>
102-19	G4-35	a. Process for delegating authority for economic, environmental, and social topics from the highest governance body to senior executives and other employees.	<a href="#">▶ Management System</a>
102-20	G4-36	a. Whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental, and social topics. b. Whether post holders report directly to the highest governance body.	<a href="#">▶ Management System</a>
102-21	G4-37	a. Processes for consultation between stakeholders and the highest governance body on economic, environmental, and social topics. b. If consultation is delegated, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body.	<a href="#">▶ Management System</a>
102-22	G4-38	a. Composition of the highest governance body and its committees by: i. executive or non-executive; ii. independence; iii. tenure on the governance body; iv. number of each individual's other significant positions and commitments, and the nature of the commitments; v. gender; vi. membership of under-represented social groups; vii. competencies relating to economic, environmental, and social topics; viii. stakeholder representation.	<a href="#">▶ Management System</a> <a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Corporate Governance Report</a>
102-23	G4-39	a. Whether the chair of the highest governance body is also an executive officer in the organization. b. If the chair is also an executive officer, describe his or her function within the organization's management and the reasons for this arrangement.	<a href="#">▶ Management System</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Corporate Governance Report</a>
102-24	G4-40	a. Nomination and selection processes for the highest	<a href="#">▶ Management System</a>

		<p>governance body and its committees.</p> <p>b. Criteria used for nominating and selecting highest governance body members, including whether and how:</p> <p>i. stakeholders (including shareholders) are involved;</p> <p>ii. diversity is considered;</p> <p>iii. independence is considered;</p> <p>iv. expertise and experience relating to economic, environmental, and social topics are considered.</p>	<p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-25	G4-41	<p>a. Processes for the highest governance body to ensure conflicts of interest are avoided and managed.</p> <p>b. Whether conflicts of interest are disclosed to stakeholders, including, as a minimum:</p> <p>i. Cross-board membership;</p> <p>ii. Cross-shareholding with suppliers and other stakeholders;</p> <p>iii. Existence of controlling shareholder;</p> <p>iv. Related party disclosures.</p>	<p>▶ Management System</p> <p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-26	G4-42	<p>a. Highest governance body's and senior executives' roles in the development, approval, and updating of the organization's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental, and social topics.</p>	<p>▶ Management System</p>
102-27	G4-43	<p>a. Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics.</p>	<p>▶ Management System</p>
102-28	G4-44	<p>a. Processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics.</p> <p>b. Whether such evaluation is independent or not, and its frequency.</p> <p>c. Whether such evaluation is a self-assessment.</p> <p>d. Actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental, and social topics, including, as a minimum, changes in membership and organizational practice.</p>	<p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-29	G4-45	<p>a. Highest governance body's role in identifying and managing economic, environmental, and social topics and their impacts, risks, and opportunities – including its role in the implementation of due diligence processes.</p> <p>b. Whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-30	G4-46	<p>a. Highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental, and social topics.</p>	<p>▶ Management System</p>
102-31	G4-47	<p>a. Frequency of the highest governance body's review of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ Management System</p>
102-32	G4-48	<p>a. The highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered.</p>	<p>▶ Management System</p>
102-33	G4-49	<p>a. Process for communicating critical concerns to the</p>	<p>▶ Management System</p>

		highest governance body.	<a href="#">▶ Corporate Governance</a> <a href="#">▶ Corporate Governance Report</a>
102-34	G4-50	a. Total number and nature of critical concerns that were communicated to the highest governance body. b. Mechanism(s) used to address and resolve critical concerns.	<a href="#">▶ Corporate Governance</a> <a href="#">▶ Corporate Governance Report</a>
102-35	G4-51	a. Remuneration policies for the highest governance body and senior executives for the following types of remuneration: i. Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses, and deferred or vested shares; ii. Sign-on bonuses or recruitment incentive payments; iii. Termination payments; iv. Clawbacks; v. Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees. b. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topics.	<a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit &amp; Supervisory Board Members) (  PDF/8,401KB)</a> <a href="#">▶ Corporate Governance Report</a>
102-36	G4-52	a. Process for determining remuneration. b. Whether remuneration consultants are involved in determining remuneration and whether they are independent of management. c. Any other relationships that the remuneration consultants have with the organization.	<a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit &amp; Supervisory Board Members) (  PDF/8,401KB)</a> <a href="#">▶ Corporate Governance Report</a>
102-37	G4-53	a. How stakeholders' views are sought and taken into account regarding remuneration. b. If applicable, the results of votes on remuneration policies and proposals.	<a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Corporate Governance</a> <a href="#">▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit &amp; Supervisory Board Members) (  PDF/8,401KB)</a> <a href="#">▶ Corporate Governance Report</a>
102-38	G4-54	a. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	<a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit &amp; Supervisory Board Members) (  PDF/8,401KB)</a>
102-39	G4-55	a. Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total	<a href="#">▶ Major ESG Data (Governance Data)</a> <a href="#">▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix)</a>

		compensation for all employees (excluding the highest-paid individual) in the same country.	Compensation Amounts of Directors and Audit & Supervisory Board Members) (  PDF/8,401KB)
<b>Stakeholder engagement</b>			
102-40 <sup>*</sup>	G4-24	a. A list of stakeholder groups engaged by the organization.	▶ Stakeholder Engagement
102-41 <sup>*</sup>	G4-11	a. Percentage of total employees covered by collective bargaining agreements.	▶ Major ESG Data (Social Performance Data)
102-42 <sup>*</sup>	G4-25	a. The basis for identifying and selecting stakeholders with whom to engage.	▶ Stakeholder Engagement
102-43 <sup>*</sup>	G4-26/PR5	a. The organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	▶ Redefining Group CSR Materiality ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data) ▶ ESG Initiatives through Our Asset Management Business
102-44 <sup>*</sup>	G4-27/PR5	a. Key topics and concerns that have been raised through stakeholder engagement, including: i. how the organization has responded to those key topics and concerns, including through its reporting; ii. the stakeholder groups that raised each of the key topics and concerns.	▶ Redefining Group CSR Materiality ▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)
<b>Reporting practice</b>			
102-45 <sup>*</sup>	G4-17	a. A list of all entities included in the organization's consolidated financial statements or equivalent documents. b. Whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	▶ Group Businesses ▶ Overview of CSR Communication (Covered Organization) ▶ Integrated Annual Report 2017 p.90-92 (Corporate Data, The Company, Subsidiaries, and Affiliates) (  PDF/8,401KB)
102-46 <sup>*</sup>	G4-18	a. An explanation of the process for defining the report content and the topic Boundaries. b. An explanation of how the organization has implemented the Reporting Principles for defining report content.	▶ Overview of CSR Communication (Covered Organization) ▶ Redefining Group CSR Materiality
102-47 <sup>*</sup>	G4-19	a. A list of the material topics identified in the process for defining report content.	▶ Redefining Group CSR Materiality
102-48 <sup>*</sup>	G4-22	a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.	Not applicable
102-49 <sup>*</sup>	G4-23	a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.	Not applicable
102-50 <sup>*</sup>	G4-28	a. Reporting period for the information provided.	▶ Overview of CSR Communication (Reporting Period)
102-51 <sup>*</sup>	G4-29	a. If applicable, the date of the most recent previous report.	▶ Overview of CSR Communication (Publication Period)
102-52 <sup>*</sup>	G4-30	a. Reporting cycle.	▶ Overview of CSR Communication (Publication Period)

102-53*	G4-31	a. The contact point for questions regarding the report or its contents.	<a href="#">► Overview of CSR Communication (Planning and Editing)</a>
102-54*	G4-32-a	a. The claim made by the organization, if it has prepared a report in accordance with the GRI Standards, either: i. 'This report has been prepared in accordance with the GRI Standards: Core option'; ii. 'This report has been prepared in accordance with the GRI Standards: Comprehensive option'.	<a href="#">► The CSR Communication Report 2018 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards.</a>
102-55*	G4-32-b	a. The GRI content index, which specifies each of the GRI Standards used and lists all disclosures included in the report. b. For each disclosure, the content index shall include: i. the number of the disclosure (for disclosures covered by the GRI Standards); ii. the page number(s) or URL(s) where the information can be found, either within the report or in other published materials; iii. if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made.	This page is the GRI Content Index. <a href="#">► Overview of CSR Communication (Referenced Guidelines)</a>
102-56*	G4-32-c/33	a. A description of the organization's policy and current practice with regard to seeking external assurance for the report. b. If the report has been externally assured: i. A reference to the external assurance report, statements, or opinions. If not included in the assurance report accompanying the sustainability report, a description of what has and what has not been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process; ii. The relationship between the organization and the assurance provider; iii. Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organization's sustainability report.	Have received third-party assurance on some quantitative social and environmental data. <a href="#">► Assurance by a Third-Party Organization</a>
<b>Management Approach</b>			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<a href="#">► Overview of CSR Communication (Covered Organization)</a> <a href="#">► Redefining Group CSR Materiality</a> <a href="#">► CSR Key Performance Indicators (CSR-KPIs)</a> <a href="#">► Group CSR Materiality (Major Initiatives on each CSR Material Issue)</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments	<a href="#">► CSR Initiatives</a> <a href="#">► Management System</a> <a href="#">► Group CSR Materiality (Major Initiatives on each CSR Material Issue)</a>




		iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data</li> <li>▶ Third Party Comments</li> <li>▶ Assurance by a Third-Party Organization</li> </ul>

## ECONOMIC

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Economic Performance			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<ul style="list-style-type: none"><li>▶ Overview of CSR Communication (Covered Organization)</li><li>▶ Redefining Group CSR Materiality</li><li>▶ CSR Key Performance Indicators (CSR-KPIs)</li><li>▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</li></ul>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<ul style="list-style-type: none"><li>▶ CSR Initiatives</li><li>▶ Management System</li><li>▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</li></ul>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of	<ul style="list-style-type: none"><li>▶ Management System</li><li>▶ CSR Key Performance Indicators (CSR-KPIs)</li></ul>



		<p>the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<p>▶ Stakeholder Engagement</p>
201-1	G4-EC1	<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> <p>i. Direct economic value generated: revenues;</p> <p>ii. Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments;</p> <p>iii. Economic value retained: 'direct economic value generated' less 'economic value distributed'.</p> <p>b. Where significant, report EVG&amp;D separately at country, regional, or market levels, and the criteria used for defining significance.</p>	<p>▶ Investor Materials</p> <p>▶ Major ESG Data (Governance Data)</p> <p>▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)</p>
201-2	G4-EC2	<p>a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditure, including:</p> <p>i. a description of the risk or opportunity and its classification as either physical, regulatory, or other;</p> <p>ii. a description of the impact associated with the risk or opportunity;</p> <p>iii. the financial implications of the risk or opportunity before action is taken;</p> <p>iv. the methods used to manage the risk or opportunity;</p> <p>v. the costs of actions taken to manage the risk or opportunity.</p>	<p>▶ Identifying Our CSR Materiality</p> <p>▶ 3. Promoting the Manageability of Global Environmental Issues</p> <p>▶ Featured Topic 3: Climate Initiatives</p> <p>▶ Case Studies – Customer: Mitigation of Climate Change</p> <p>▶ Case Studies – Community: Adaptation to Climate Change</p> <p>▶ Case Studies – Agencies: Mitigation of Climate Change</p> <p>▶ Assurance by a Third-Party Organization</p>
201-3	G4-EC3	<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> <p>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;</p> <p>ii. the basis on which that estimate has been arrived at;</p> <p>iii. when that estimate was made.</p> <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>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>
201-4	G4-EC4	<p>a. Total monetary value of financial assistance received by the organization from any government</p>	<p>Not applicable</p>



		<p>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>	
<b>Indirect Economic Impacts</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ 4. Empowering Community and Society</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ Management System</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ Stakeholder Engagement</li> </ul>
203-1	G4-EC7	<p>a. Extent of development of significant infrastructure investments and services supported.</p> <p>b. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant.</p> <p>c. Whether these investments and services are commercial, in-kind, or pro bono engagements.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Governance Data)</li> <li>▶ 4. Empowering Community and Society</li> <li>▶ Case Studies – Stockholders, Investors, Companies we invest in: Contributing Community through Business</li> </ul>

			<ul style="list-style-type: none"> <li>▶ Case Studies - Civil Societies: Contributing to Community through the Arts and Culture</li> <li>▶ Case Studies – Community: Engagement with Communities</li> <li>▶ Case Studies – Community: Contributing to Community through the Arts and Culture</li> </ul>
203-2	G4-EC8	<p>a. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts.</p> <p>b. Significance of the indirect economic impacts in the context of external benchmarks and stakeholder priorities, such as national and international standards, protocols, and policy agendas.</p>	<ul style="list-style-type: none"> <li>▶ Featured Topic 3: Climate Initiatives</li> <li>▶ Case Studies – Community: Adaptation to Climate Change</li> <li>▶ Case Studies – Stockholders, Investors, Companies we invest in: Solutions for Environmental Issues</li> </ul>
<b>Anti-corruption</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ CSR as Corporate Value Drivers</li> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ Redefining Group CSR Materiality</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ Compliance</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Compliance</li> </ul>
205-1	G4-SO3	<p>a. Total number and percentage of operations assessed for risks related to corruption.</p> <p>b. Significant risks related to corruption identified through the risk assessment.</p>	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>
205-2	G4-SO4	<p>a. Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region.</p> <p>b. Total number and percentage of employees that the</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Governance Data)</li> </ul>

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

## ENVIRONMENTAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Materials			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>► Overview of CSR Communication (Covered Organization)</p> <p>► CSR Strategies/Featured Topics</p> <p>► Identifying Our CSR Materiality</p> <p>► CSR Key Performance Indicators (CSR-KPIs)</p> <p>► 3. Promoting the Manageability of Global Environmental Issues</p> <p>► Featured Topic 3: Climate Initiatives</p> <p>► Stakeholder Engagement</p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p>	<p>► CSR Initiatives</p> <p>► Management System</p> <p>► 3. Promoting the Manageability of Global Environmental Issues</p>



		<ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
301-1	G4-EN1	a. Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting period, by: <ul style="list-style-type: none"> <li>i. non-renewable materials used;</li> <li>ii. renewable materials used.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> <li>▶ Case Studies – Customer: Mitigation of Climate Change</li> </ul>
301-2	G4-EN2	a. Percentage of recycled input materials used to manufacture the organization's primary products and services.	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
301-3	G4-EN28	a. Percentage of reclaimed products and their packaging materials for each product category. b. How the data for this disclosure have been collected.	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
<b>Energy</b>			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> <li>c. Any specific limitation regarding the topic Boundary.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Featured Topic 3: Climate Initiatives</li> <li>▶ Stakeholder Engagement</li> </ul>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ Management System</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> </ul>





103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
302-1	G4-EN3	<p>a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used.</p> <p>b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used.</p> <p>c. In joules, watt-hours or multiples, the total:</p> <ul style="list-style-type: none"> <li>i. electricity consumption</li> <li>ii. heating consumption</li> <li>iii. cooling consumption</li> <li>iv. steam consumption</li> </ul> <p>d. In joules, watt-hours or multiples, the total:</p> <ul style="list-style-type: none"> <li>i. electricity sold</li> <li>ii. heating sold</li> <li>iii. cooling sold</li> <li>iv. steam sold</li> </ul> <p>e. Total energy consumption within the organization, in joules or multiples.</p> <p>f. Standards, methodologies, assumptions, and/or calculation tools used.</p> <p>g. Source of the conversion factors used.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
302-2	G4-EN4	<p>a. Energy consumption outside of the organization, in joules or multiples.</p> <p>b. Standards, methodologies, assumptions, and/or calculation tools used.</p> <p>c. Source of the conversion factors used.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
302-3	G4-EN5	<p>a. Energy intensity ratio for the organization.</p> <p>b. Organization-specific metric (the denominator) chosen to calculate the ratio.</p> <p>c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all.</p> <p>d. Whether the ratio uses energy consumption within the organization, outside of it, or both.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
302-4	G4-EN6	<p>a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples.</p> <p>b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all.</p> <p>c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.</p> <p>d. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
302-5	G4-EN7	<p>a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples.</p> <p>b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>

		c. Standards, methodologies, assumptions, and/or calculation tools used.	
<b>Biodiversity</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> <li>c. Any specific limitation regarding the topic Boundary.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Featured Topic 3: Climate Initiatives</li> <li>▶ Stakeholder Engagement</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ Management System</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
304-1	G4-EN11	<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 km2 (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> </ul>	Not applicable





		vii. Biodiversity value characterized by listing of protected status (such as IUCN Protected Area Management Categories, Ramsar Convention, national legislation).	
304-2	G4-EN12	<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>	<ul style="list-style-type: none"> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Case Studies - Civil Societies: Conservation of Biodiversity</li> </ul>
304-3	G4-EN13	<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>	<ul style="list-style-type: none"> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Case Studies - Civil Societies: Conservation of Biodiversity</li> </ul>
304-4	G4-EN14	<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
<b>Emissions</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</li> </ul> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Featured Topic 3: Climate Initiatives</li> </ul>



			<a href="#">▶ Stakeholder Engagement</a>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<a href="#">▶ CSR Initiatives</a> <a href="#">▶ Management System</a> <a href="#">▶ 3. Promoting the Manageability of Global Environmental Issues</a>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<a href="#">▶ Management System</a> <a href="#">▶ CSR Key Performance Indicators (CSR-KPIs)</a> <a href="#">▶ 3. Promoting the Manageability of Global Environmental Issues</a> <a href="#">▶ Stakeholder Engagement</a> <a href="#">▶ Major ESG Data (Environmental Performance Data)</a>
305-1	G4-EN15	a. Gross direct (Scope 1) GHG emissions in metric tons of CO2 equivalent. b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. c. Biogenic CO2 emissions in metric tons of CO2 equivalent. d. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions. e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source. f. Consolidation approach for emissions; whether equity share, financial control, or operational control. g. Standards, methodologies, assumptions, and/or calculation tools used.	<a href="#">▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)</a> <a href="#">▶ Major ESG Data (Environmental Performance Data)</a> <a href="#">▶ Assurance by a Third-Party Organization</a>
305-2	G4-EN16	a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent. b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO2 equivalent. c. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all. d. Base year for the calculation, if applicable, including: i. the rationale for choosing it; ii. emissions in the base year; iii. the context for any significant changes in emissions that triggered recalculations of base year emissions. e. Source of the emission factors and the global	<a href="#">▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)</a> <a href="#">▶ Major ESG Data (Environmental Performance Data)</a> <a href="#">▶ Assurance by a Third-Party Organization</a>





		<p>warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	
305-3	G4-EN17	<p>a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent.</p> <p>b. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.</p> <p>c. Biogenic CO2 emissions in metric tons of CO2 equivalent.</p> <p>d. Other indirect (Scope 3) GHG emissions categories and activities included in the calculation.</p> <p>e. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"> <li>i. the rationale for choosing it;</li> <li>ii. emissions in the base year;</li> <li>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</li> </ul> <p>f. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)</p> <p>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-4	G4-EN18	<p>a. GHG emissions intensity ratio for the organization.</p> <p>b. Organization-specific metric (the denominator) chosen to calculate the ratio.</p> <p>c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>d. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.</p>	<p>▶ Major ESG Data (Environmental Performance Data)</p>
305-5	G4-EN19	<p>a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO2 equivalent.</p> <p>b. Gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.</p> <p>c. Base year or baseline, including the rationale for choosing it.</p> <p>d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>e. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) (  PDF/8,401KB)</p> <p>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-6	G4-EN20	<p>a. Production, imports, and exports of ODS in metric tons of CFC-11 (trichlorofluoromethane) equivalent.</p> <p>b. Substances included in the calculation.</p> <p>c. Source of the emission factors used.</p> <p>d. Standards, methodologies, assumptions, and/or calculation tools used.</p>	Not applicable
305-7	G4-EN21	<p>a. Significant air emissions, in kilograms or multiples, for each of the following:</p> <ul style="list-style-type: none"> <li>i. NOX</li> <li>ii. SOX</li> <li>iii. Persistent organic pollutants (POP)</li> <li>iv. Volatile organic compounds (VOC)</li> <li>v. Hazardous air pollutants (HAP)</li> <li>vi. Particulate matter (PM)</li> </ul>	Not applicable

		<p>vii. Other standard categories of air emissions identified in relevant regulations</p> <p>b. Source of the emission factors used.</p> <p>c. Standards, methodologies, assumptions, and/or calculation tools used.</p>	
<b>Environmental Compliance</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Featured Topic 3: Climate Initiatives</li> <li>▶ Stakeholder Engagement</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ Management System</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data (Environmental Performance Data)</li> </ul>
307-1	G4-EN29	<p>a. Significant fines and non-monetary sanctions for non-compliance with environmental laws and/or regulations in terms of:</p> <p>i. total monetary value of significant fines;</p> <p>ii. total number of non-monetary sanctions;</p> <p>iii. cases brought through dispute resolution mechanisms.</p> <p>b. If the organization has not identified any non-compliance with environmental laws and/or regulations, a brief statement of this fact is sufficient.</p>	Not applicable

## SOCIAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Training and Education			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<ul style="list-style-type: none"><li>▶ Overview of CSR Communication (Covered Organization)</li><li>▶ CSR Strategies/Featured Topics</li><li>▶ Identifying Our CSR Materiality</li><li>▶ CSR Key Performance Indicators (CSR-KPIs)</li><li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li><li>▶ Stakeholder Engagement</li></ul>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<ul style="list-style-type: none"><li>▶ CSR Initiatives</li><li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li></ul>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<ul style="list-style-type: none"><li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li><li>▶ Stakeholder Engagement</li></ul>
404-1	G4-LA9	a. Average hours of training that the organization’s employees have undertaken during the reporting period, by: i. gender; ii. employee category.	Information unavailable. Will collect/ analyze information and work toward its disclosure.
404-2	G4-LA10	a. Type and scope of programs implemented and assistance provided to upgrade employee skills. b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.	<ul style="list-style-type: none"><li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li><li>▶ Case Studies – Employees: Building Resilient Organizations through Human Resources Development</li></ul>
404-3	G4-LA11	a. a. Percentage of total employees by gender and by employee category who received a regular	<ul style="list-style-type: none"><li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li></ul>

		performance and career development review during the reporting period.	▶ Case Studies – Employees: Building Resilient Organizations through Human Resources Development
<b>Diversity and Equal Opportunity</b>			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	▶ Overview of CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	▶ CSR Initiatives ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Diversity and Inclusion
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data)
405-1	G4-LA12	a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups). b. Percentage of employees per employee category in each of the following diversity categories: i. Gender; ii. Age group: under 30 years old, 30-50 years old, over 50 years old; iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).	▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Major ESG Data (Social Performance Data)
405-2	G4-LA13	a. Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.	Information unavailable. Will collect/ analyze information and work toward its disclosure.

		b. The definition used for 'significant locations of operation'.	
<b>Human Rights Assessment</b>			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts.</li> </ul> <p>For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li> <li>▶ Stakeholder Engagement</li> <li>▶ Case Studies – Employees: Respect for Human Dignity and Rights</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li> <li>▶ Case Studies – Employees: Respect for Human Dignity and Rights</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</li> <li>▶ Stakeholder Engagement</li> <li>▶ Case Studies – Employees: Respect for Human Dignity and Rights</li> </ul>
412-1	G4-HR9	a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>
412-2	G4-HR2	<p>a. Total number of hours in the reporting period devoted to training on human rights policies or procedures concerning aspects of human rights that are relevant to operations.</p> <p>b. Percentage of employees trained during the reporting period in human rights policies or procedures concerning aspects of human rights that are relevant to operations.</p>	<ul style="list-style-type: none"> <li>▶ Major ESG Data (Governance Data)</li> <li>▶ Case Studies – Employees: Respect for Human Dignity and Rights</li> </ul>
412-3	G4-HR1	<p>a. Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.</p> <p>b. The definition used for 'significant investment agreements'.</p>	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>


Local Communities			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> <li>i. where the impacts occur;</li> <li>ii. the organization's involvement with the impacts.</li> </ul> <p>For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Identifying Our CSR Materiality</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ 4. Empowering Community and Society</li> <li>▶ Stakeholder Engagement</li> </ul>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> <li>i. Policies</li> <li>ii. Commitments</li> <li>iii. Goals and targets</li> <li>iv. Responsibilities</li> <li>v. Resources</li> <li>vi. Grievance mechanisms</li> <li>vii. Specific actions, such as processes, projects, programs and initiatives</li> </ul>	<ul style="list-style-type: none"> <li>▶ CSR Initiatives</li> <li>▶ Management System</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ 4. Empowering Community and Society</li> </ul>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> <li>i. the mechanisms for evaluating the effectiveness of the management approach;</li> <li>ii. the results of the evaluation of the management approach;</li> <li>iii. any related adjustments to the management approach.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Management System</li> <li>▶ CSR Key Performance Indicators (CSR-KPIs)</li> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ 4. Empowering Community and Society</li> <li>▶ Stakeholder Engagement</li> <li>▶ Major ESG Data (Environmental Performance Data, Social Performance Data)</li> </ul>
413-1	G4-SO1	<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</li> </ul>	<ul style="list-style-type: none"> <li>▶ 3. Promoting the Manageability of Global Environmental Issues</li> <li>▶ 4. Empowering Community and Society</li> <li>▶ Case Studies - Civil Societies: Conservation of Biodiversity</li> <li>▶ Case Studies – Community: Evaluation of CSR Programs</li> </ul>



		committees and other worker representation bodies to deal with impacts; viii. formal local community grievance processes.	
413-2	G4-SO2	a. Operations with significant actual and potential negative impacts on local communities, including: i. the location of the operations; ii. the significant actual and potential negative impacts of operations.	Not applicable
<b>Customer Privacy</b>			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	<ul style="list-style-type: none"> <li>▶ CSR Strategies/Featured Topics</li> <li>▶ Overview of CSR Communication (Covered Organization)</li> <li>▶ Redefining Group CSR Materiality</li> </ul>
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	<ul style="list-style-type: none"> <li>▶ <a href="http://www.sompo-hd.com/en/company/compliance/privacy/">http://www.sompo-hd.com/en/company/compliance/privacy/</a> (In Japanese)</li> </ul>
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	<ul style="list-style-type: none"> <li>▶ <a href="http://www.sompo-hd.com/en/company/compliance/privacy/">http://www.sompo-hd.com/en/company/compliance/privacy/</a> (In Japanese)</li> </ul>
418-1	G4-PR8	a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by: i. complaints received from outside parties and substantiated by the organization; ii. complaints from regulatory bodies. b. Total number of identified leaks, thefts, or losses of customer data. c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.	<ul style="list-style-type: none"> <li>▶ Case Studies – Customer: To Providing the Highest Possible Quality of Service</li> </ul>
<b>Socioeconomic Compliance</b>			
103-1	G4-20/21/DMA-a	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of:	<ul style="list-style-type: none"> <li>▶ Overview of CSR Communication (Covered</li> </ul>
















		i. where the impacts occur; ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships. c. Any specific limitation regarding the topic Boundary.	Organization) ▶ Redefining Group CSR Materiality
103-2	G4-DMA-b	a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: i. Policies ii. Commitments iii. Goals and targets iv. Responsibilities v. Resources vi. Grievance mechanisms vii. Specific actions, such as processes, projects, programs and initiatives	▶ Compliance ▶ Global Business Expansion
103-3	G4-DMA-c	a. An explanation of how the organization evaluates the management approach, including: i. the mechanisms for evaluating the effectiveness of the management approach; ii. the results of the evaluation of the management approach; iii. any related adjustments to the management approach.	▶ Compliance
419-1	G4-SO8/PR9	a. Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area in terms of: i. total monetary value of significant fines; ii. total number of non-monetary sanctions; iii. cases brought through dispute resolution mechanisms. b. If the organization has not identified any non-compliance with laws and/or regulations, a brief statement of this fact is sufficient. c. The context against which significant fines and non-monetary sanctions were incurred.	Not applicable

## Social (Human Rights)

Section	Performance Indicators	References
<b>Investment*</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ Major ESG Data(P.17)(  PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)(  PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)(  PDF/2,294KB)














		<a href="#">▶ Stakeholder Engagement(P.26)( PDF/2,294KB)</a> <a href="#">▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)</a>
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	-
G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	<a href="#">▶ Major ESG Data(P.17)( PDF/2,294KB)</a> <a href="#">▶ CSR Case Report P.131( PDF/8,504KB)</a>
<b>Non-discrimination</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<a href="#">▶ Major ESG Data(P.17)( PDF/2,294KB)</a> <a href="#">▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB)</a> <a href="#">▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB)</a> <a href="#">▶ Stakeholder Engagement(P.26)( PDF/2,294KB)</a> <a href="#">▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)</a>
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	-
<b>Freedom of Association and Collective Bargaining</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	-
<b>Child Labor</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	-
<b>Forced or Compulsory Labor</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory	-

	labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	
<b>Security Practices</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Major ESG Data(P.17)(  PDF/2,294KB)</li> <li>▶ Redefining Group CSR Materiality(P.20-24)(  PDF/2,294KB)</li> <li>▶ Group CSR-KPIs FY2016 Targets(P.25)(  PDF/2,294KB)</li> <li>▶ Stakeholder Engagement(P.26)(  PDF/2,294KB)</li> <li>▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)(  PDF/2,294KB)</li> </ul>
G4-HR7	Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.	▶ CSR Case Report P.131(  PDF/8,504KB)
<b>Indigenous Rights</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-HR8	Total number of incidents of violations involving rights of indigenous peoples and actions taken.	-
<b>Assessment</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Major ESG Data(P.17)(  PDF/2,294KB)</li> <li>▶ Redefining Group CSR Materiality(P.20-24)(  PDF/2,294KB)</li> <li>▶ Group CSR-KPIs FY2016 Targets(P.25)(  PDF/2,294KB)</li> <li>▶ Stakeholder Engagement(P.26)(  PDF/2,294KB)</li> <li>▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)(  PDF/2,294KB)</li> </ul>
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	-
<b>Supplier Human Rights Assessment</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Major ESG Data(P.19)(  PDF/2,294KB)</li> <li>▶ Stakeholder Engagement(P.26)(  PDF/2,294KB)</li> <li>▶ CSR Case Report P.61(  PDF/8,504KB)</li> </ul>
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	-
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	-
<b>Human Rights Grievance Mechanisms</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material	▶ Major ESG Data(P.17)(  PDF/2,294KB)

	Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Redefining Group CSR Materiality(P.20-24)(  PDF/2,294KB)</li> <li>▶ Group CSR-KPIs FY2016 Targets(P.25)(  PDF/2,294KB)</li> <li>▶ Stakeholder Engagement(P.26)(  PDF/2,294KB)</li> <li>▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)(  PDF/2,294KB)</li> </ul>
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	-

## Social (Society)

Section	Performance Indicators	References
<b>Local Communities*</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Management Strategy(P.8)(  PDF/2,294KB)</li> <li>▶ Major ESG Data(P.17)(  PDF/2,294KB)</li> <li>▶ Redefining Group CSR Materiality(P.20-24)(  PDF/2,294KB)</li> <li>▶ Group CSR-KPIs FY2016 Targets(P.25)(  PDF/2,294KB)</li> <li>▶ Stakeholder Engagement(P.26)(  PDF/2,294KB)</li> <li>▶ Enhancing Promotion(P.27-28)(  PDF/2,294KB)</li> <li>▶ Empowering Community and Society(P.45-46)(  PDF/2,294KB)</li> </ul>
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	<ul style="list-style-type: none"> <li>▶ Promoting the Manageability of Global Environmental Issues(P.44)(  PDF/2,294KB)</li> <li>▶ CSR Case Report P.110(  PDF/8,504KB)</li> </ul>
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	not applicable
<b>Anti-corruption*</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> <li>▶ Annual Report (Integrated Report) P.88-89(  PDF/4,208KB)</li> </ul>
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	-
G4-SO4	Communication and training on anti-corruption policies and procedures.	<ul style="list-style-type: none"> <li>▶ Major ESG Data(P.19)(  PDF/2,294KB)</li> </ul>
G4-SO5	Confirmed incidents of corruption and actions taken.	-
<b>Public Policy</b>		
G4-DMA	a. Report why the Aspect is material. Report the	-

	impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	-
<b>Anti-competitive Behavior</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	-
<b>Compliance</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Annual Report (Integrated Report) P.88-89( PDF/4,208KB)</a>
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	-
<b>Supplier Assessment for Impacts on Society</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Major ESG Data(P.19)( PDF/2,294KB)</a> ▶ <a href="#">Stakeholder Engagement(P.26)( PDF/2,294KB)</a> ▶ <a href="#">CSR Case Report P.61( PDF/8,504KB)</a>
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	-
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	-
<b>Grievance Mechanisms for Impacts on Society*</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">CSR Case Report P.20-22( PDF/8,504KB)</a>
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	▶ <a href="#">CSR Case Report P.22( PDF/8,504KB)</a>

## Social (Product Responsibility)

Section	Performance Indicators	References
<b>Customer Health and Safety</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	not applicable
G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement.	not applicable
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	not applicable
<b>Product and Service Labeling</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">CSR Case Report P.20-22( PDF/8,504KB)</a>
G4-PR3	Type of product and service information required by the organization's procedures for product and service information and labeling, and percentage of significant product and service categories subject to such information requirements.	▶ <a href="#">CSR Case Report P.21-22( PDF/8,504KB)</a>
G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	-
G4-PR5	Results of surveys measuring customer satisfaction.	▶ <a href="#">CSR Case Report P.22( PDF/8,504KB)</a>
<b>Marketing Communications</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	-
G4-PR6	Sale of banned or disputed products	not applicable
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	-
<b>Customer Privacy*</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Annual Report (Integrated Report) P.88-89( PDF/4,208KB)</a>

G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	▶ <a href="#">CSR Case Report P.22( PDF/8,504KB)</a>
<b>Compliance</b>		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	▶ <a href="#">Annual Report (Integrated Report) P.88-89( PDF/4,208KB)</a>
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	not applicable

## SPECIFIC STANDARD DISCLOSURES FOR THE FINANCIAL SERVICES SECTOR

Disclosures No.	Requirements	Page References (or Reasons for Omission)
<b>Product Portfolio</b>		
DMA	FS1: Policies with specific environmental and social components applied to business lines. FS2: Procedures for assessing and screening environmental and social risks in business lines. FS3: Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions. FS4: Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. FS5: Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities.	▶ <a href="#">CSR Initiatives</a> ▶ <a href="#">Management System</a> ▶ <a href="#">Redefining Group CSR Materiality</a> ▶ <a href="#">Stakeholder Engagement</a> ▶ <a href="#">ESG Initiatives through Our Asset Management Business</a>
FS6	Percentage of the portfolio for business lines by specific region,size (e.g. micro/sme/large) and by sector.	▶ <a href="#">Top Commitment</a>
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	▶ <a href="#">Overview of Business Results</a> ▶ <a href="#">Products and Services for a Sustainable Society</a>
FS8	Monetary value of products and services designed to deliver aspecific environmental benefit for each business line broken down by purpose.	▶ <a href="#">Overview of Business Results</a> ▶ <a href="#">Products and Services for a Sustainable Society</a>
<b>Audit</b>		
DMA	Management Approach FS9: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	▶ <a href="#">Management System</a>
<b>Active Ownership</b>		
DMA	FS12: Voting policy(ies) applied to environmental or	▶ <a href="#">CSR Initiatives</a>

	social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Information unavailable. Will continue our efforts and work toward information disclosure.
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Information unavailable. Will continue our efforts and work toward information disclosure.
<b>Local Communities</b>		
FS13	Access points in low-populated or economically disadvantaged areas by type.	<ul style="list-style-type: none"> <li>▶ <a href="#">Case Studies – Community: Adaptation to Climate Change</a></li> <li>▶ <a href="#">Case Studies – Community: Contributing Community through Business</a></li> </ul>
FS14	Initiatives to improve access to financial services for disadvantaged people.	<ul style="list-style-type: none"> <li>▶ <a href="#">Case Studies – Community: Adaptation to Climate Change</a></li> <li>▶ <a href="#">Case Studies – Community: Contributing Community through Business</a></li> </ul>



# Third Party Comments / Response to the Third Party Comments

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## Third Party Comments on CSR Communication Report 2018

**Ms. Carolyn Schmidt**  
Program Director at ECOLOGIA  
NGO delegate, ISO 26000 Support Network  
Graduate of University of Pennsylvania



Sompo Holdings is to be congratulated this year for achieving CSR Communication Report 2018 that includes financial information, business strategies and acquisitions, and corporate social responsibility within one over-arching framework. The “theme park for the security, health and well-being” concept works well as a vision statement both for business decisions and for corporate programs explicitly designed to reach social responsibility goals. The reader can see how resources are allocated among the themes, and also review outcomes. The four business categories - Domestic P & C Insurance, Domestic Life Insurance, Nursing Care & Healthcare, and Overseas Insurance - are explained in the Group CEO’s Overview, and it is easy to find links to the more specific business information for each category. Through logical organization and the provision of overview charts and links, the reader can move back and forth between policy statements, CSR categories and specific examples.

Key points noted:

- 1) With this 2018 report, Sompo Holdings demonstrates that it continues to strive toward making CSR ever more an integral part of its business decision-making process. When CSR is conducted within the framework of a for-profit multinational corporation, it is logical and instructive to show how the CSR initiatives flow from the core business. Conversely, it is important to show that regular business decisions are made within a socially responsible framework.
- 2) Independence in corporate governance and oversight continue to climb ever higher in the list of shareholder and stakeholder concerns globally. Easy access to information about Sompo Holdings’

corporate governance includes specifics on the independent members of the Board of Directors and Independent Auditors.

- 3) Open discussion of the more chaotic dimensions of our world (“VUCA” - Volatility, Uncertainty, Complexity and Ambiguity” ) indicates a growing consciousness of risk as a consistent factor in our societies and in the business world. Sompo Holdings appears to be positioned well, through its long-established expertise in climate change adaptation and mitigation, to expand into new areas of managing and mitigating risk along socially responsible dimensions. This is indicated in new ventures such as the Agri-Sompo global activities which build on previous climate-related insurance offerings.
- 4) “Dialogue: Realizing a Sustainable Society through ESG Investment” (Featured Topic 2) incorporates the theme of Japanese institutions needing to become less risk-averse as part of long-term planning. In the Special Dialogue on sustainable value creation, the point is made that “Japanese companies should give an environment in which failure is permitted or rather, failure is not simply evaluated negatively but seen as a part of the process that generates challenges and results...” This attitude extends to Sompo Holdings’ work with local community development, supporting efforts to produce and buy locally, encouraging the flexible “give-it-a-go” approach, and thus empowering local communities.
- 5) The report indicates the extent to which its ambitious growth goals are underpinned by its serious commitment to keeping up with evolving global norms, such as the U.N. Sustainable Development Goals. Much of Sompo Holdings’ accumulated experience in CSR connects to many of the SDGs already. In the words of one of the Special Dialogue participants:

“The SDGs carry a strong core message of ‘leaving no one behind.’ This actually implies, somewhat strongly, that many people have been left behind in the past. The underlying cause is a misunderstood capitalism which puts too much demand on short-term profits, and the advance of exclusive globalization which fails to respect human dignity and rights, the backbone of society.”

This type of high-level reflection accompanying work with the SDGs may lead to more long-term and even deeper sustainability initiatives.

- 6) The web-based format has improved and expanded greatly since last year’s report. There is a broader range of categories to explore, with relevant supporting information available. It is easy to switch back and forth between different sections and between the CSR report and the business report. This reviewer, however, misses some of the characteristics of earlier years’ print reports, especially the provision of more detailed and specific information in some of the categories. For example, in the discussion of diversity the growth percentages of managers who are women (from 5% to over 20% in the past three years) are provided, but for another significant dimension of diversity, non-Japanese employees, there are no figures given. Case Studies seem to be briefer and more general. Information on implementation of CSR initiatives in overseas offices is skimpier than in previous years. The interviews with various “stakeholders” and emphasis on two-way communication with workers seem to have diminished this year also. But these critical comments are minor in the overall picture, and could easily be remedied in future years.

I do not think that I will be the only outside observer watching Sompo Holdings’ progress with particular

interest in the coming year. The mergers and acquisitions, the expansion into new fields such as health care, quality of life for older people, the changes driven by CO2 emission reduction goals, increasing overseas involvements - all these ventures involve risk and change. The goal of reducing costs while improving services in some cases will require difficult decisions; tracking this process will be of value both to the business world and to those in the realm of government. On the whole, this 2018 Report positions Sompo Holdings as a dynamic, mature leader who may become a model of what ISO 26000 calls “integrating social responsibility throughout an organization”. The web-based Integrated Report encourages such dialogue.

## Working to Realize a “Theme Park for Security, Health, and Wellbeing”

**Kiyoshi Aoki**

**Chief Management Officer of the Group’s Council for CSR**

**Promotion**

**Group Chief Brand Officer**

**Executive Officer, General Manager of Corporate Communications**

**Department and General Manager of Corporate Social**

**Responsibility Department, Sompo Holdings**



Ms. Carolyn Schmidt has written annual third-party comments on Sompo Holdings Group’s CSR Communication Report since 2005 as a member of global civil society. We are extremely grateful for her long-standing engagement and deep understanding of our CSR initiatives as well as her thought-provoking suggestions.

We are pleased to hear her opinion on our initiatives to achieve our management strategy of becoming a “theme park for security, health, and wellbeing,” based on social demands, including the Sustainable Development Goals (SDGs). We also value her advice on disclosing information on diversity following the expansion of our overseas operations and we will incorporate it to enhance our reporting.

With regard to our “theme park for security, health, and wellbeing,” we are aiming to provide customers with a variety of solutions by organically linking numerous businesses, not only our P&C insurance, but also our nursing care & healthcare, life insurance, and overseas insurance. Through such transformation, we are tackling social issues from a global perspective in the belief that this will lead to the realization of the world the SDGs are aiming for.

Through third-party comments and dialogue, we have renewed our awareness of the importance of partnerships with stakeholders and of a corporate culture that is prepared to take on challenges without fear of failure. We also sense that there are high expectations in our initiatives focused on the nursing care

business, including preventing dementia and supporting for caregivers, and in our further use of digital technology. We will work to incorporate these expectations into our management. Moreover, we will continue our efforts to consider the environment and human rights in our business processes, to increase employee diversity and to create a comfortable workplace.

## External Recognition

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

### Awards

#### **The Excellence Award at the Environmental Empowerment Award 2017 (Sompo Japan Nipponkoa)**

Sompo Japan Nipponkoa received the Excellence Award at the Environmental Empowerment Award 2017 by the Ministry of the Environment of Japan and the Environmental Consortium for Leadership Development (EcoLeaD) for our efforts in environmental empowerment.

(May 2018)

#### **The Grand Prize at the 3rd Working Women Empowerment Award (Sompo Japan Nipponkoa)**

Sompo Japan Nipponkoa received the Grand Prize at the 3rd Working Women Empowerment Award by Japan Productivity Center(Working Women's Empowerment Forum).

(April 2018)

#### **The Award of Merit at the 21st Environmental Communication Awards (Sompo Holdings)**

The CSR Communication Report 2017 of Sompo Holdings has been honored with the Award of Merit in the Environmental Report section at the 21st Environmental Communication Awards sponsored by the Ministry of the Environment in Japan and the non-profit organization Global Environmental Forum.

This report is a communication tool for providing information on the



Sompo Holdings Group's CSR management vision, basic policies, and progress on specific plans and initiatives, as well as for making continuous improvements to group performance.

- ▶ [Sompo Holdings Receives the Award of Merit at the 21st Environmental Communication Awards \( PDF/157KB\)](#)

(February 2018)

## **Bronze Class Distinction in RobecoSAM's Corporate Sustainability Assessment (Sompo Holdings)**

Sompo Holdings received the Bronze Class distinction in RobecoSAM's Corporate Sustainability Assessment.

Sompo Holdings has been listed on the DJSI World for 18 consecutive years, including past years when its subsidiary Sompo Japan Nipponkoa was listed.



- ▶ [Sompo Holdings, Inc. Receives "Bronze Class" Distinction in RobecoSAM's Corporate Sustainability Assessment\( PDF/114KB\)](#)

(February 2018)

## **The First Place in CSR Communicate Association's Ranking for CSR Disclosure on Website in 2018 (Sompo Holdings)**

Sompo Holdings was ranked the first place for its full content of CSR disclosure on the website, which is conducted by CSR Communicate Association.

- ▶ [Sompo Holdings, Inc. Receives the First Place in CSR Communicate Association's Ranking for CSR Disclosure on Website in 2018\( PDF/29KB\)](#)

(January 2018)

## **The MEXT 2017 Award for Companies Promoting Experience-based Learning Activities for the Youth (Sompo Japan Nipponkoa)**

Fun-filled disaster education for children and parents, "Bosai JAPAN-DA Project" received the Judging Committee's Special Award at the 2017 Award for Companies Promoting Experience-based Learning

Activities for the Youth presented by the Japan Ministry of Education, Culture, Sports, Science and Technology (MEXT) in recognition of corporate activities promoting youth-oriented experiential activities.

(January 2018)

### **The Chairman's Award of Ecological Life and Culture Organization 2017 (Sompo Japan Nipponkoa)**

One of our initiatives to conserve biodiversity, "SAVE JAPAN Project" received the Chairman's Award of Ecological Life and Culture Organization 2017 for the effort to create a sustainable society.

(November 2017)

### **The New Insurance Product of the Year-Japan and the Digital Insurance Initiative of the Year-Japan at the Insurance Asia Awards 2018 by Charlton Media Group (Sompo Japan Nipponkoa)**

Sompo Japan Nipponkoa received the New Insurance Product of the Year-Japan for the effort in new insurance product preparing for disaster prevention and mitigation, and Digital Insurance Initiative of the Year-Japan for the effort in weather index insurance at the Insurance Asia Awards 2018 by Charlton Media Group.

(July 2018)

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## **Recognition**

### **Ranked 1st in the Financial Business Category in the Toyo Keizai CSR Corporate Ranking 2018 (Sompo Holdings)**

(February 2018)



## Ranked 2nd in the Nikkei Inc's 20th Corporate Environmental Management Survey Non-Manufacturers/Financial Business Category (Sompo Holdings)

(January 2018)

## Selected as A-List in the CDP Climate Change Survey (Sompo Holdings)

Sompo Holdings selected A-List, the highest ranking among financial institutions, in the CDP Climate Change survey. 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.



► [Sompo Holdings Recognised for Leadership on Climate Action\( PDF/116KB\)](#)

(November 2017)

## Received the Highest "S" Rating in the Registered and Certified Institution Evaluations for the Tokyo Cap and Trade Program (Sompo Risk Management & Health Care)

Sompo Risk Management & Health Care received the highest ranked "S" rating for the fifth consecutive year among the registered and certified institutions in the Tokyo Cap-and-Trade Program.

(July 2017)

## Certification

## Received Caring Company organized by The Hong Kong Council of Social Services (Sompo Insurance (Hong Kong) Company Limited)

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

(2018)



## Recognition of Six Group Companies as “2018 Certified Health and Productivity Management Organization in the large enterprise category (White 500)”

Six Group companies have been recognized as a 2018 Certified Health and Productivity Management Organization in the large enterprise category (White 500) by Japan’s Ministry of Economy, Trade and Industry, and Nippon Kenko Kaigi.

- Sompo Holdings, Inc. (two consecutive years)
- Sompo Japan Nipponkoa Insurance Inc. (two consecutive years)
- Sompo Systems, Inc.
- Sompo Business Service, Inc. (two consecutive years)
- Sompo Japan Nipponkoa Himawari Life Insurance, Inc. (two consecutive years)
- Sompo Risk Management & Health Care Inc. (two consecutive years)



(February, 2018)

## Inclusion in SRI indices

The Sompo Holdings is included in the following SRI indexes (as of September 28, 2018).

### Ethibel EXCELLENCE Investment Registers (Sompo Holdings)

Sompo Holdings has been selected for inclusion in the Ethibel EXCELLENCE Investment Register since 31/08/2018. This selection by Forum ETHIBEL indicates that the company performs better than average in its sector in terms of Corporate Social Responsibility (CSR).



► [Forum ETHIBEL](#) 

### Dow Jones Sustainability Indices (DJSI World) (Sompo Holdings)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approach toward ESG (Environmental, Social and Governance) issues.

Sompo Holdings has now been selected as a member of the indices for 9



consecutive years since the company was founded and 19 consecutive years since the subsidiary company Sompo Japan Nipponkoa was included for the first time.

► [Dow Jones Sustainability Indices](#) 

## 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.



► [FTSE4 Good Index Series](#) 

## FTSE Blossom Japan Index (Sompo Holdings)

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



► [FTSE Blossom Japan Index](#) 

## MSCI ESG Leaders Indexes / MSCI SRI Indexes (Sompo Holdings)

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



► [MSCI](#) 

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## ECPI Global Developed ESG Best in class Equity Index(Sompo Holdings)

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

▶ ECPI 



## Morningstar Socially Responsible Investment Index (Sompo Holdings)

The Morningstar Socially Responsible Investment Index was developed as Japan's first socially responsible investment index comprising Japanese companies.

▶ Morningstar Socially Responsible Investment Index (only in Japanese) 

