

ESG Related Information

Active participation in the initiatives, External Recognition

Active participation in the initiatives

To solve social issues on a global level, the collaboration of a broad range of stakeholders is indispensable.

Our Group participates actively and endeavors to take a leading role in a wide variety of international and domestic initiatives.

United Nations Global Compact (UN GC)

The United Nations Global Compact is a voluntary initiative for participation by companies in the creation of a global framework under which companies exercise responsible and creative leadership to act as good members of society to realize a sustainable society. Sampo Holdings has been a signatory to and expresses its support for the UNGC since 2006, and is committed to corporate activities that respect the ten principles concerning human rights, labour, the environment and anti-corruption advocated by the UN Global Compact.



We publish an annual Communication on Progress (COP), which is a regular activity report on the status of initiatives for addressing The Ten principles of the United Nations Global Compact and on participation in UN partnership programs such as the Sustainable Development Goals (SDGs).

UN GC's SDGs reports

[SDG Industry Matrix for Financial Services \(Industry Handbook on the SDGs\) \(UN GC, KPMG International\)](#)



[SDGs and Business in Practice: Early Actions by Japanese Private Companies \(Global Compact Network Japan, Institute for Global Environmental Strategies\)](#)



Women's Empowerment Principles (WEPs)

The WEPs, a joint initiative between the United Nations Development Fund for Women and the UN Global Compact, offers a framework for business on how to empower women in the workplace, marketplace and community. Its seven principles point the way to best practice in advancing gender equality by elaborating the gender dimension of corporate responsibility and private organizations, the UN Global Compact, and business's role in sustainable development. Sampo Holdings became a signatory of WEPs in June 2012 and Sampo Asset Management Co.,Ltd. also became a signatory in October 2018.



Business Call to Action (BCtA)

The BCtA is a global initiative launched in 2008 by the United Nations Development Programme (UNDP) and five government institutions that challenges companies to develop business models with the potential to achieve both long-term commercial success and sustainable development outcomes.



A weather index insurance provided by our Group company has been recognized as meeting the requirements for membership in the BCtA. This makes us the first financial institution in Japan, and the first property and casualty (P&C) insurance group in the world, to be granted membership.

United Nations Environment Programme Finance Initiative (UNEP FI)

The UNEP FI is an international financial sector network comprising financial institutions that aim to contribute to sustainable development. Since its launch



in 1992, it has promoted the integration of environmental considerations into all aspects of the financial sector's operations and services in pursuit of sustainable development that is conducive to both economic progress and environmental protection. Sampo Japan became a signatory in 1995.

United Nations Principles for Responsible Investment (UN PRI)

The UN PRI was formulated by the UNEP FI as a declaration by financial institutions that take ESG issues into account when making investment decisions. In 2006, Sampo Japan became the first Japanese insurance company to become a signatory to these principles and Sampo Asset Management also became a signatory in January 2012.



United Nations Principles for Sustainable Insurance (UN PSI)

The UN PSI was formulated by the UNEP FI in June 2012, as a declaration by insurance companies that they will take ESG issues into account through their business operations. Sampo Japan participated in the development of the principles and became a signatory when it made a statement to promote the principles at the formal launch during the UN Conference on Sustainable Development (Rio+20) in Rio de Janeiro, Brazil, in June 2012.



Glasgow Financial Alliance for Net Zero (GFANZ)

The GFANZ is a global coalition of financial institutions that aim to achieve net-zero greenhouse gas (GHG) emissions by the year 2050. Under the GFANZ umbrella there are sector-specific alliances that bring together insurance underwriters, asset managers, and other members. Our Group is a member of three of those alliances.

- Net-Zero Insurance Alliance (NZIA)
- Net-Zero Asset Owner Alliance (NZAOA)
- Net Zero Asset Managers Initiative (NZAM)

Partnership for Carbon Accounting Financials (PCAF)

Established in 2015, PCAF is a global initiative for developing methods to measure GHG emissions associated with the loans and investments of financial institutions and in their insurance underwriting portfolios. We joined the PCAF in December 2021 with the aim of contributing to the attainment of a net-zero society by formulating rules for GHGs in our insurance underwriting.

Caring for Climate

Caring for Climate is an initiative established by UN GC, UN Environment Programme, UN Framework Convention on Climate Change (UNFCCC) in 2007 to advance the role of business in addressing climate change. Masao Seki, Senior Advisor on Management Planning at Sampo Japan, served as a member of the steering committee.

World Business Council for Sustainable Development (WBCSD)

The WBCSD, established in 1995, is a CEO-led global association of companies. Company leaders from around the world provide industry leadership on the environment and sustainable development through lively debate, policy recommendations, and other activities. Sampo Japan is the only Japanese financial institution participating in the initiatives of the WBCSD. The company is also a board member of Redefining



Active participation in the initiatives, External Recognition

Value, a cross-cutting WBCSD program focused on advancing the measurement of "True Value," "True Costs" and "True Profits" in corporate decision-making, disclosure and reporting.

CDP

The CDP is a set of collaborative initiatives by the world's leading institutional investors. It encourages businesses worldwide to adopt climate change strategies and disclose their GHG emissions. Sampo Japan has been a member since 2005 as an institutional investor.

Respond to CDP climate change survey

Since 2016, Sampo Holdings won the A List of a survey on climate change by the international CDP project four years in a row, under which the world's major institutional investors call upon businesses to adopt climate strategies and disclose their GHG emissions.

Japan Business Federation (Keidanren)

Committee on Responsible Business Conduct & SDGs Promotion

Committee on Responsible Business Conduct & SDGs Promotion promotes to disseminate the Charter of Corporate Behavior and the concept of "Society 5.0 for SDGs," and encourages social contribution activities of companies and their employees. Keiji Nishizawa, Chairman and Director of Sampo Japan, serves as co-chair of the committee.

Participation in Japan's SDGs roundtable as a Business Leader

Japan's SDGs Promotion Headquarters was established in May 2016 with the entire Cabinet as members and the Prime Minister of Japan as the chair. A multi-stakeholder roundtable was later created in order to develop implementation policies for the SDGs in Japan. Representing the business sector, Keiji Nishizawa, Chairman and Director of Sampo Japan and co-chair of Committee on Responsible Business Conduct & SDGs Promotion, serves as a member of the roundtable.

Council for Better Corporate Citizenship (CBCC)

The CBCC is an organization established by Keidanren that is responsible for planning and operating lectures and other events on CSR, promoting exchanges and collaboration with overseas CSR-related organizations, and conducting research and study through sending delegates abroad and other means. Keiji Nishizawa, Chairman and Director of Sampo Japan, serves as the chair of CBCC.

Keidanren Committee on Nature Conservation (KCNC)

The KCNC financially supports civil society working on the conservation of biodiversity and nature through the Keidanren Nature Conservation Fund (KNCF), while promoting companies' awareness of biodiversity and nature conservation as well as communication and cooperation with civil society. Keiji Nishizawa, Chairman and Director of Sampo Japan, serves as the chair of KCNC.

Participation in COP13 of the UN Convention on Biological Diversity

As the chair of KCNC, Futamiya participated in the 13th Conference of the Parties (COP13) to the Convention on Biological Diversity held in Mexico in December 2016, and gave a speech to represent the business sector at a UN Decade on Biodiversity Day (UNDB Day) side event. The conference itself is held every

two years, with the participation of many government representatives and civil sector organizations from around the world, and was an occasion for dialogue with representatives from influential organizations that promote global nature conservation.



Speaking as KCNC chair (at the time) at a side event (Masaya Futamiya)

Participation in the Convention on Biological Diversity

As the chair of KCNC, Futamiya participated in the 14th Conference of the Parties to the Convention on Biological Diversity (COP14) which held in Egypt in November 2018. He gave a speech to represent revised edition of Declaration of Biodiversity by Keidanren and Progress status of Mainstreaming of Biodiversity in Japanese Business Sector in Global Business and Biodiversity Forum, which held prior to the opening.

The conference itself is held every two years, with the participation of many government representatives and civil sector organizations from around the world, and was an occasion for dialogue with representatives from influential organizations that promote global nature conservation.

At the Convention on Biological Diversity (COP15) held in Montreal, Canada in December 2022, Keiji Nishizawa, Director-Chairman of Sampo Japan Insurance Inc., participated as Chairman of the Keidanren Committee on Nature Conservation. In order to contribute to the achievement of a new international framework (global goals), in collaboration with Japan's Ministry of the Environment, he announced the plan to provide financial support of 300 million yen for the "Community Development and Knowledge Management for the Satoyama Initiative (COMDEKS)" implemented by the United Nations Development Programme (UNDP) through the Keidanren Nature Conservation Fund.

ECO FIRST Program, Japan's Ministry of the Environment

In November 2008 Sampo Holdings became the first companies in the insurance business to be accredited by the Japanese Minister of the Environment as an "ECO FIRST Business." Under the ECO FIRST program, companies make a commitment to the minister about the environmental conservation initiatives they will take in fields such as combating climate change.



Principles for Financial Action towards a Sustainable Society (Principles for Financial Action for the 21st Century) (PFA)

These principles were developed to guide the actions of financial institutions to fulfill their roles and responsibilities to create a sustainable society. Sampo Japan was a member of the drafting committee, and 10 Group companies signed the principles in 2011 (currently 7 Group companies are signatories).

Sampo Japan is serving as a co-chair of the steering committee and chair of the insurance working group.



Steering committee meeting



Insurance working group

SDG Stakeholders Roundtable, Japan's Ministry of the Environment

Masao Seki, Senior Advisor on Management Planning of Sampo Japan, is a member of the SDG Stakeholders Roundtable, which promotes environmental aspects for implementation of the SDGs.

Montreal Carbon Pledge

In September 2017, Sampo Asset Management signed the Montreal Carbon Pledge which was adopted at the annual general meeting of the Principles for Responsible Investment (PRI) held in Montreal, Canada, in September 2014, aiming to reduce GHG emissions.



Signatories are required to measure and disclose GHG emissions associated with some or all of their stock portfolios, and Sampo Asset Management is committed to regularly disclosing the volume of GHG emissions it has invested.

External Recognition

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

Awards

Outstanding performance award at the 4th EcoPro Awards

Sampo Holdings Sampo Risk Management

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

Recognition

Recognized with prestigious A score for Climate Action by CDP

Sampo Holdings



Sampo Holdings was selected as "The Climate A List" for the sixth time by global environment non-profit CDP. CDP is a collaborative initiative by the world's leading institutional investors to encourage businesses worldwide to adopt climate change strategies and disclose their GHG emissions.

Ranked 2nd in the Toyo Keizai CSR Corporate Ranking

Sampo Holdings



Sampo Holdings was ranked 2nd in the CSR categories among all types of industry and 3rd in the Financial Business Category in the Toyo Keizai CSR Corporate Ranking 2022 (Sampo Holdings).

(February 2022)

Group Implementation of ISO 26000

ISO 26000, an international standard providing guidance on social responsibility, was published in November 2010.

In order to determine and promote more important environmental initiatives, our Group uses ISO 26000 as a self-check tool to clarify the Group's strengths and weaknesses, and incorporates elements of ISO 26000 into the Environmental Management System, which is an educational tool for all levels and a framework for promoting Environmental initiatives, as well as into the seven social issues (materiality) that we face and the KPIs (materiality KPIs) that we have set for these materiality.

As an expert from Japan's business sector, Masao Seki, Senior Advisor on Management Planning of Sampo Japan, participated in development of the standard.

Top overall rating in Nikkei SDGs Management Survey 2022

Sampo Holdings

Sampo Holdings received the highest overall rating in the Nikkei SDGs Management Survey 2022, which rates companies' commitment to the United Nations Sustainable Development Goals (SDGs).



The evaluation is based on the concept of "SDGs management," defined as a company's efforts to contribute to the SDGs through its business and to improve its corporate value. Sampo Holdings received high marks for its initiatives including "Addressing Social Issues," "Employee Engagement," "Human Capital Disclosure," and "Governance Policy and Effectiveness."

(November 2022)

Certified as "5 stars" by Nikkei Smart Work Management Survey

Sampo Holdings

Sampo Holdings was recognized with a 5-star rating in the Nikkei Smart Work Management Survey, which selects leading companies that are taking on the challenge of revolutionizing productivity through workstyle innovation.



(November 2022)

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

Sampo Risk Management

Sampo Risk Management received the highest ranked "S" rating for the eighth consecutive year among the registered and certified institutions in the Tokyo Cap-and-Trade Program.

(November 2021)

Active participation in the initiatives, External Recognition

Certification

Recognition of "2022 Health and Productivity Stock" and Eleven Group Companies recognized as "White 500"

For the fourth consecutive year, Sampo Holdings has been selected as a 2022 Health and Productivity Stock, co-sponsored by the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange, in recognition of its outstanding health and productivity management.* At the same time, 22 companies from the Sampo Holdings Group have been recognized as Health & Productivity Management Outstanding Organizations (Large Enterprise Category), and eleven of them have been certified as "White 500" companies under the 2022 Certified Health and Productivity Management Organization Recognition Program jointly promoted by METI and the Nippon Kenko Kaigi.

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

(Group company selected as Health and Productivity Stock)

- Sampo Holdings, Inc. (Four consecutive years)

(Group companies recognized as White 500 companies)

- Sampo Holdings, Inc. (six consecutive years)
- Sampo Japan Insurance Inc. (six consecutive years)
- Sampo Himawari Life Insurance Inc. (six consecutive years)
- Sampo Health Support Inc. (six consecutive years)
- Sampo Communications Inc. (four consecutive years)
- Sampo Japan Career Bureau, Inc. (four consecutive years)
- Prime Assistance Inc. (four consecutive years)
- Sampo Japan Partners Inc. (three consecutive years)
- Sampo Corporate Service Inc. (two consecutive years)
- Sampo Risk Management Inc. (fourth time in three years)
- Sampo Business Services, Inc. (fourth time in three years)

Health & Productivity Management Outstanding Organizations (Large Enterprise Category)

- Sampo Systems, Inc. (three consecutive years)
- SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED (three consecutive years)
- Sampo Care, Inc. (first recognition)

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

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

Inclusion in ESG Related Indices

The Sampo Holdings is included in the following ESG Related Indices (as of January 25, 2023).

Dow Jones Sustainability Indices

Dow Jones Sustainability Indices (DJSI) is a stock index developed by S&P Dow Jones Indices in the United States. As the world's leading ESG index, DJSI evaluates corporate sustainability from the three aspects of "economy," "environment," and "society,"

and selects for inclusion companies pursuing advanced initiatives. Sampo Holdings has been selected for DJSI Asia Pacific, which covers the Asia-Pacific region, for three consecutive years since 2020.

FTSE4Good Index Series

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

FTSE Blossom Japan Index

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

MSCI ESG Leaders Indexes / MSCI SRI Indexes

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

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

MSCI Japan ESG Select Leaders Index

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

MSCI Japan Empowering Women Index (WIN)

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

ECPI Global Developed ESG Best in class Equity Index

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

S&P/JPX Carbon Efficient Index

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

Major ESG Data

General Information on ESG Data

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

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

Organizations surveyed in FY2021

- Company Name**
- Sampo Holdings, Inc.
 - Sampo Japan Insurance Inc.
 - SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
 - Sampo Japan Partners Inc.
 - Mysurance Inc.
 - Sampo International Holdings Ltd.
 - Endurance Specialty Insurance Ltd.
 - Endurance Assurance Corporation
 - Endurance Worldwide Insurance Limited
 - SI Insurance (Europe), SA
 - Sampo Japan Sigorta Anonim Sirketi
 - Sampo Holdings (Asia) Pte. Ltd.
 - Sampo Insurance Singapore Pte. Ltd.

- Berjaya Sampo Insurance Berhad
- PT Sampo Insurance Indonesia
- Sampo Insurance China Co., Ltd.
- Sampo Insurance (Hong Kong) Company Limited
- Sampo Seguros S.A.
- Sampo Himawari Life Insurance Inc.
- Sampo Care Inc.
- Sampo Warranty Inc.
- SOMPO Light Vortex Inc.
- Sampo Asset Management Co., Ltd.
- Sampo Japan DC Securities Inc.
- Sampo Risk Management Inc.
- Sampo Health Support Inc.
- Other 47 companies

Scope of the report and coverage ratio

Scope of the report by category		Coverage ratio based on sales revenue*1	
Consolidated companies in Japan	Sampo Japan	73.5%	56.8%
	Other group companies		16.7%
Overseas consolidated companies		26.5%	100%

*1 Formula for coverage ratio

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

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

Group Employee Data

Number of employees (by employment status)

	Male	Female	Total
Regular employees	19,879	27,897	47,776
Temporary employees	1,452	12,671	14,123
Total	21,331	40,568	61,899

Number of employees (by region)

	Japan	Asia & Middle East	Europe & North/South America	Total
Regular employees	40,284	2,420	5,072	47,776
Temporary employees	14,051	26	46	14,123
Total	54,335	2,446	5,118	61,899

*1 Number of employees by region is calculated based on the locations of consolidated companies under Sampo International.
*2 Employees of Sampo Japan, of which 99.91% are Japanese nationals, 0.08% are Asian nationals, and 0.01% are U.S. or European nationals.

Reporting of Greenhouse Gases (GHGs)

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

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

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

Major ESG Data

*9 Breakdown/Type of Contributions in FY2021

(Currency: JPY)

Cash contributions	1,467,676,195
Time: employee volunteering during paid working hours - Converted into money based on labor cost	3,109,375
In-kind giving: product or services donations, projects/partnerships or similar	51,480,000
Management overheads	612,540

Contributions for trade associations or tax-exempt groups: JPY 147,841,122

Category of Contribution in FY2021	
Charitable Donations	9.7%
Community Investment	86.4%
Commercial Initiatives	3.8%
TOTAL	100%

Amount of Contributions to Initiatives in FY2021

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

(Currency: JPY)

Purpose	Addressing social issues by cooperating with below initiatives				
Organization	WBCSD	UNGC	Council for Better Corporate Citizenship	UNEP FI	UN PRI
Amount of Contribution	12,033,000	1,110,000	220,000	2,672,355	1,320,925

Workforce Breakdown (Gender)

Item	Unit	FY2021	Companies covered*		
			Consolidated companies in Japan		Overseas consolidated companies
			Sompo Japan	Other group companies	
<30 years old	Persons	2,883	•	•	
30-50 years old		10,590			
>50 years old		4,938			
Total		18,411			

*Data covers regular employees of Sompo Holdings, Sompo Japan, and Himawari Life.

Training & Development Inputs

Item	Unit	FY2021	Companies covered*		
			Consolidated companies in Japan		Overseas consolidated companies
			Sompo Japan	Other group companies	
Average hours per person of training and development	Hours	5.38	•	•	
Average amount spent per person on training and development	JPY	7,591			

*Data covers the amount of Sompo Japan, and Himawari Life.

Fair compensation system

Salaries are determined in accordance with role-based ranks which reflect the role and responsibility of each employee. Ranking system is structured so employees will be promoted based on their roles, responsibilities and how much they have contributed to the Group's performance. Note that same compensation system is applied to both male and female employees, thus there is no gender pay gap in the Group.

Main job classifications	Male:Female ratio (compensation system)
Officers	1 : 1
Managers	1 : 1
Non-managerial positions	1 : 1

*These figures represent average basic salary for employees in each of the main job classifications at Sompo Japan for FY2021.

Governance Data

Our Corporate Governance Overview for information on our fundamental principles and other information related to Corporate Governance.

• Number of meetings held by the Board of Directors and the Board of Corporate Auditors as well as the participation status of the Board Members

Record of the meetings of Board of Directors in FY2021.

Board of Directors meetings	Held: 13 times
	Attendance*: 98.0% of Directors

*In principle, all board members are required to attend all board of directors meeting.

• Compensation for Directors and Audit & Supervisory Board Members (FY2021)

• Ratio between CEO compensation and employee average compensation

Ratio of CEO compensation to employee average compensation is as follows: follows

(Currency: JPY)

Total CEO compensation	Employee compensation (average amount)	Ratio
432,000,000	11,284,115	38.29:1

Briefings for investors and analysts (FY2021)

Briefings	Times
Briefings (IR meetings) for institutional investors, analysts	2
Conference calls for institutional investors, analysts	2
Conferences organized by securities companies	7
Individual meetings	279
Briefings for individual investors	4

Number of voting rights and shares outstanding

Classification	Number of shares (shares)	Number of voting rights (units)	Details
Shares without voting rights	—	—	—
Shares with restricted voting rights (Treasury stock, etc.)	—	—	—
Shares with restricted voting rights (Others)	—	—	—
Shares with full voting rights (Treasury stock, etc.)	4,134,700	—	—
	(Crossholding stock) Commons stock: 1,800	—	—
Shares with full voting rights (Others)	342,399,900	3,423,999	—
Shares less than one unit	1,162,289	—	Shares less than one unit (100 shares)
Total number of shares outstanding	347,698,689	—	—
Total voting rights owned by all shareholders	—	3,423,999	—

(Notes)

1 The number of "Shares with full voting rights (Others)" includes 1,000 shares of common stock (10 units of voting rights) in the name of Japan Securities Depository Center, Inc., and 961,300 shares of the Company's common stock (9,613 units of voting rights) held by Mizuho Trust & Banking Co., Ltd. (retrusted to Custody Bank of Japan, Ltd.) under Board Benefit Trust (BBT). These 9,613 units of voting rights are not exercised.

2 Number of common stock in "Shares less than one unit" includes 40 shares of treasury stock held by the Company, 76 shares in the name of Japan Securities Depository Center, Inc. and 63 shares in crossholding stock (held by Hitz Insurance Service Corporation).

Major ESG Data

Compliance training							
Item	Unit	FY2019	FY2020	FY2021	Companies covered*		
					Consolidated companies in Japan		Overseas consolidated companies
					Sompo Japan	Other group companies	
Ratio of employees who received compliance training	%	98.8	97.5	98.3	•	•	•

*Excluding the data of Sompo Care Inc

Cybersecurity oversight system

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

It is essential to address cyber risks that increase in response to technological advances and changes in the environment to deliver “security and health” which the Group values to customers, business partners, and shareholders. We also established the “Basic Policy on Group Cybersecurity”, and are trying to establish an

efficient and effective cyber risk management system for the entire Group based on the understanding that cybersecurity initiative is corporate social responsibility.

Moreover, we established a Cybersecurity Group as a specialized organization in the IT Strategy Planning Department to deal with cyber risks that are becoming more sophisticated and complicated every day, and are working on developing strategies and strengthening security across the Group. The major mission of this group of specialists is to jointly manage cyber risks with the persons responsible for cybersecurity at each Group company in both normal times and emergencies, and improve the levels of maturity on a Group-wide basis, while carrying the function of the Computer Security Incident Response Team (CSIRT) of SOMPO Holdings.

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

Whistleblowing System

The number of whistleblowing cases which the group received in FY2021 was as below.

Item	Unit	FY2021	Companies covered		
			Consolidated companies in Japan		Overseas consolidated companies
			Sompo Japan	Other group companies	
Number of whistleblowing cases	cases	256*	•	•	•

*The number of reports and consultations regarding human rights violations, including harassment, received in FY2021 was 175 (including questionable cases). Also, there were no significant cases of violations involving the payment of fines to the authorities in FY2021.

Customer privacy protection

Sompo Japan takes appropriate actions within the organization, such as treating what was recognized in the company as a complaint and reporting it to external related party. The table below

shows the number of complaints for which we were able to confirm the facts out of the total complaints about customer privacy violation received in FY2021.

<FY2021: Number of complaints received about personal information>

Item	Overview	Number of complaints received
Misdelivery	Delivery to the wrong person	33
Third party disclosure	Disclosure of confidential information to third party without the prior consent	23
Other	Personal information-related complaints other than the above	40
	Annual total	96

*The number of complaints received from the regulatory authority was zero regarding the above.

Comparative Table of Stakeholder Capitalism Metrics

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

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

stakeholder capitalism measurable.

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

Principle of Governance		
Theme	Core metrics and disclosures	Page References
Governing purpose	Setting purpose The company’s stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	Toward the Realization of SOMPO’s Purpose Group Management Philosophy, SOMPO’s Purpose, and Materiality Integrated Annual Report 2022 (SOMPO’s Purpose) Management System
Quality of governing body	Governance body composition Composition of the highest governance body and its committees by: competencies relating to economic, environmental and social topics; executive or non-executive; independence; tenure on the governance body; number of each individual’s other significant positions and commitments, and the nature of the commitments; gender; membership of under-represented social groups; stakeholder representation.	Directors’ Skills Matrix Organization Chart Integrated Annual Report 2022 (Governance) Corporate Governance Management System Major ESG Data (Governance Data)
Stakeholder engagement	Material issues impacting stakeholders A list of the topics that are material to key stakeholders and the company, how the topics were identified and how the stakeholders were engaged.	Stakeholder Engagement SDGs in Business Management Materiality and KPIs Addressing ESG Issues in Sompo Group Business Operations Management System
Ethical behavior	Anti-corruption 1. Total percentage of governance body members, employees and business partners who have received training on the organization’s anti-corruption policies and procedures, broken down by region. a) Total number and nature of incidents of corruption confirmed during the current year, but related to previous years; and b) Total number and nature of incidents of corruption confirmed during the current year, related to this year. 2. Discussion of initiatives and stakeholder engagement to improve the broader operating environment and culture, in order to combat corruption.	Compliance System Overview of the Status of Internal Control System Major ESG Data (Governance Data)
	Protected ethics advice and reporting mechanisms A description of internal and external mechanisms for: 1. Seeking advice about ethical and lawful behaviour and organizational integrity; and 2. Reporting concerns about unethical or unlawful behaviour and lack of organizational integrity.	Overview of the Status of Internal Control System Stakeholder Engagement Addressing ESG Issues in Sompo Group Business Operations
Risk and opportunity oversight	Integrating risk and opportunity into business process Company risk factor and opportunity disclosures that clearly identify the principal material risks and opportunities facing the company specifically (as opposed to generic sector risks), the company appetite in respect of these risks, how these risks and opportunities have moved over time and the response to those changes. These opportunities and risks should integrate material economic, environmental and social issues, including climate change and data stewardship.	Top Commitment Response to Recommendations of the Task Force on Climate-related Financial Disclosures Group CEO message regarding the COVID-19 pandemic (for Group executives and employees) [Topics] Toward the Realization of SOMPO’s Purpose SDGs in Business Management Materiality and KPIs
Theme	Expanded metrics and disclosures	Page References
Governing purpose	Purpose-led management How the company’s stated purpose is embedded in company strategies, policies and goals.	Toward the Realization of SOMPO’s Purpose Group Management Philosophy, SOMPO’s Purpose, and Materiality Integrated Annual Report 2022 (SOMPO’s Purpose) Management System

Comparative Table of Stakeholder Capitalism Metrics

Quality of governing body	<p>Progress against strategic milestones Disclosure of the material strategic economic, environmental and social milestones expected to be achieved in the following year, such milestones achieved from the previous year, and how those milestones are expected to or have contributed to long-term value.</p> <p>Materiality and KPIs</p>	
	<p>Remuneration</p> <ol style="list-style-type: none"> How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental and social topics, as connected to the company's stated purpose, strategy and long-term value. Remuneration policies for the highest governance body and senior executives for the following types of remuneration: <ul style="list-style-type: none"> Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses and deferred or vested shares Sign-on bonuses or recruitment incentive payments Termination payments Clawbacks Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives and all other employees <p>Integrated Annual Report 2022 (Corporate Governance, Executive Compensation Structure) Major ESG Data (Governance Data) Corporate Governance</p>	
Risk and opportunity oversight	<p>Economic, environmental and social topics in capital allocation framework How the highest governance body considers economic, environmental and social issues when overseeing major capital allocation decisions, such as expenditures, acquisitions and divestments</p> <p>Management System Response to Recommendations of the Task Force on Climate-related Financial Disclosures Group Management Philosophy, SOMPO's Purpose and Materiality SDGs in Business Management</p>	
Planet		
Theme	Core metrics and disclosures	Page References
Climate change	<p>Greenhouse gas (GHG) emissions For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO₂e) GHG Protocol Scope 1 and Scope 2 emissions. Estimate and report material upstream and downstream (GHG Protocol Scope 3) emissions where appropriate.</p> <p>Major ESG Data (Environmental Performance Data) Integrated Annual Report 2022 (SOMPO Climate Action)</p>	
	<p>TCFD implementation Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). If necessary, disclose a timeline of at most three years for full implementation. Disclose whether you have set, or have committed to set, GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C – and to achieve net-zero emissions before 2050.</p> <p>Response to Recommendations of the Task Force on Climate-related Financial Disclosures</p>	
Nature loss	<p>Land use and ecological sensitivity Report the number and area (in hectares) of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA).</p> <p>Major ESG Data (Environmental Performance Data)</p>	
Freshwater availability	<p>Water consumption and withdrawal in water-stressed areas Report for operations where material: megalitres of water withdrawn, megalitres of water consumed and the percentage of each in regions with high or extremely high baseline water stress, according to WRI Aqueduct water risk atlas tool. Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.</p> <p>Major ESG Data (Environmental Performance Data)</p>	
Theme	Expanded metrics and disclosures	Page References
Climate change	<p>Paris-aligned GHG emissions targets Define and report progress against time-bound science-based GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C. This should include defining a date before 2050 by which you will achieve net-zero greenhouse gas emissions, and interim reduction targets based on the methodologies provided by the Science Based Targets initiative, if applicable. If an alternative approach is taken, disclose the methodology used to calculate the targets and the basis on which they deliver on the goals of the Paris Agreement.</p> <p>Response to Recommendations of the Task Force on Climate-related Financial Disclosures SDGs in Business Management: SOMPO Climate Action Integrated Annual Report 2022 (SOMPO Climate Action)</p>	
	<p>Impact of GHG emissions Report wherever material along the value chain (GHG Protocol Scope 1, 2 & 3) the valued impact of greenhouse gas emissions. Disclose the estimate of the societal cost of carbon used and the source or basis for this estimate.</p> <p>Major ESG Data (Reporting of Greenhouse Gases (GHGs))</p>	

People		
Theme	Core metrics and disclosures	Page References
Dignity and equality	<p>Diversity and inclusion Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity).</p> <p>Key Initiatives (Employees-Diversity and Inclusion) Major ESG Data (Social Performance Data)</p>	
	<p>Pay equality Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men, minor to major ethnic groups, and other relevant equality areas.</p> <p>Major ESG Data (Fair compensation system)</p>	
	<p>Wage level</p> <ol style="list-style-type: none"> Ratios of standard entry level wage by gender compared to local minimum wage. Ratio of the annual total compensation of the CEO to the median of the annual total compensation of all its employees, except the CEO. <p>Major ESG Data (Fair compensation system)</p>	
	<p>Risk for incidents of child, forced or compulsory labour An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour. Such risks could emerge in relation to: a) type of operation (such as manufacturing plant) and type of supplier; and b) countries or geographic areas with operations and suppliers considered at risk.</p> <p>Key Initiative (Employees-Respect for Human Dignity and Rights)</p>	
Health and well-being	<p>Health and safety</p> <ol style="list-style-type: none"> The number and rate of fatalities as a result of work-related injury; high-consequence work-related injuries (excluding fatalities); recordable work-related injuries; main types of work-related injury; and the number of hours worked. An explanation of how the organization facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided for employees and workers. <p>Major ESG Data (Social Performance Data)</p>	
Skills for the future	<p>Training provided Average hours of training per person that the organization's employees have undertaken during the reporting period, by gender and employee category (total number of hours of training provided to employees divided by the number of employees). Average training and development expenditure per full time employee (total cost of training provided to employees divided by the number of employees).</p> <p>Key Initiatives (Employees-Building Resilient Organizations through Human Resources Development)</p>	
Theme	Expanded metrics and disclosures	Page References
Dignity and equality	<p>Pay gap</p> <ol style="list-style-type: none"> Mean pay gap of basic salary and remuneration of full-time relevant employees based on gender (women to men) and indicators of diversity (e.g. BAME to non-BAME) at a company level or by significant location of operation. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country. <p>Major ESG Data (Governance Data) Integrated Annual Report 2022 (Corporate Governance, Executive Compensation Structure) Major ESG Data (Ratio between CEO compensation and employee average compensation)</p>	
	<p>Discrimination and harassment incidents and the total amount of monetary losses Number of discrimination and harassment incidents, status of the incidents and actions taken, and the total amount of monetary losses as a result of legal proceedings associated with: a) law violations; and b) employment discrimination.</p> <p>Key Initiative (Employees-Respect for Human Dignity and Rights)</p>	
	<p>Freedom of association and collective bargaining at risk</p> <ol style="list-style-type: none"> Percentage of active workforce covered under collective bargaining agreements. An explanation of the assessment performed on suppliers for which the right to freedom of association and collective bargaining is at risk, including measures taken by the organization to address these risks. <p>Major ESG Data (Social Performance Data)</p>	
Health and well-being	<p>Human rights review, grievance impact and modern slavery</p> <ol style="list-style-type: none"> Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country <p>Respect for Human Dignity and Rights</p>	
	<p>Employee well-being</p> <ol style="list-style-type: none"> The number of fatalities as a result of work-related ill-health, recordable work-related ill-health injuries, and the main types of work-related ill-health for all employees and workers. a) Percentage of employees participating in "best practice" health and well-being programmes, and b) Absentee rate (AR) of all employees. <p>Major ESG Data (Social Performance Data)</p>	

Comparative Table of Stakeholder Capitalism Metrics

Prosperity		
Theme	Core metrics and disclosures	Page References
Employment and wealth generation	Absolute number and rate of employment Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region. Total number and rate of employee turnover during the reporting period, by age group, gender, other indicators of diversity and region.	Major ESG Data (Social Performance Data)
	Economic contribution 1. Direct economic value generated and distributed (EVG&D), on an accruals basis, covering the basic components for the organization's global operations, ideally split out by: <ul style="list-style-type: none"> • Revenues • Operating costs • Employee wages and benefits • Payments to providers of capital • Payments to government • Community investment 2. Financial assistance received from the government: total monetary value of financial assistance received by the organization from any government during the reporting period.	Investor Materials Major ESG Data (Governance Data)
	Financial investment contribution Total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy. Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders.	Integrated Annual Report 2022 (Shareholder Returns)
Innovation of better products and services	Total R&D expenses Total costs related to research and development.	Investor Materials (Investor Presentations-SOMPO Topics & Basics (November 2021))
Community and social vitality	Total tax paid The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company, by category of taxes.	Integrated Annual Report 2022 (Consolidated Statement of Income and Consolidated Statement of Comprehensive Income Consolidated Statement of Income) Investor Materials
Theme	Expanded metrics and disclosures	Page References
Employment and wealth generation	Infrastructure investments and services supported Qualitative disclosure to describe the below components: <ol style="list-style-type: none"> 1. Extent of development of significant infrastructure investments and services supported. 2. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant. 3. Whether these investments and services are commercial, in-kind or pro bono engagements. 	Major ESG Data (Governance Data) Key Initiatives (Stockholders / Investors-Contributing Community through Business) Key Initiatives (Communities-Engagement with Communities) Key Initiatives (Communities-Contributing to Community through the Arts and Culture) Actions Sampo Group Is Taking to Tackle COVID-19 Key Initiatives (Communities-Supporting Reconstruction after the Large-Scale Disasters)
	Significant indirect economic impacts 1. Examples of significant identified indirect economic impacts of the organization, including positive and negative impacts. 2. Significance of the indirect economic impacts in the context of external benchmarks and stakeholder priorities (e.g. national and international standards, protocols, policy agendas).	Addressing ESG Issues in Sampo Group Business Operations Response to Recommendations of the Task Force on Climate-related Financial Disclosures Key Initiatives (Communities-Adaptation to Climate Change) Key Initiatives (Stockholders / Investors-Solutions for Environmental Issues)
Innovation of better products and services	Social value generated Percentage of revenue from products and services designed to deliver specific social benefits or to address specific sustainability challenges	IR Library: IR Presentation—Progress of Mid-Term Management Plan (November 2022) Integrated Annual Report 2022 (Business At a glance)
Community and social vitality	Total Social Investment Total Social Investment (TSI) sums up a company's resources used for "S" in ESG efforts defined by CECP Valuation Guidance.	Major ESG Data (Category of Contribution in FY2021 / Amount of Contributions to Initiatives in FY2021)
	Total tax paid by country for significant locations Total tax paid and, if reported, additional tax remitted, by country for significant locations.	Key Initiatives (Stockholders / Investors-Contributing Community through Business)

GRI Content Index

When disclosing sustainability information, the Sampo Group consults the Global Reporting Initiative (GRI) Standards. The tables below list the general, economic, environmental, and social metrics to be disclosed under the GRI Standards and the web pages

where the information is published.

For the economic, environmental, and social metrics, the tables show the web pages for aspects that are material (items selected as important) to the Sampo Group.

Standard Disclosure

Disclosures No.	Requirements	Page References (or Reasons for Omission)
Organizational profile		
102-1	a. Name of the organization.	▶ Corporate Profile
102-2	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
102-3	a. Location of the organization's headquarters.	▶ Corporate Profile
102-4	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	a. Nature of ownership and legal form.	▶ Corporate Profile
102-6	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	a. Scale of the organization, including: i. total number of employees; ii. total number of operations; iii. net sales (for private sector organizations) or net revenues (for public sector organizations); iv. total capitalization (for private sector organizations) broken down in terms of debt and equity; v. quantity of products or services provided.	▶ Corporate Profile ▶ Financial Highlights
102-8	a. Total number of employees by employment contract (permanent and temporary), by gender. b. Total number of employees by employment contract (permanent and temporary), by region. c. Total number of employees by employment type (full-time and part-time), by gender. d. Whether a significant portion of the organization's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work performed by workers who are not employees. e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries). f. An explanation of how the data have been compiled, including any assumptions made.	▶ Number of Employees
102-9	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	a. Significant changes to the organization's size, structure, ownership, or supply chain, including: i. Changes in the location of, or changes in, operations, including facility openings, closings, and expansions; ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations); iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.	▶ Group Businesses ▶ Integrated Annual Report 2022 p.196-200 (Segment information)
102-11	a. Whether and how the organization applies the Precautionary Principle or approach.	▶ Top Commitment ▶ Management System ▶ Declarations to Society and Participation in CSR Initiatives ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ SOMPO Climate Action ▶ Enterprise Risk Management (ERM)

GRI Content Index

102-12	a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes, or which it endorses.	<ul style="list-style-type: none"> ▶ Declarations to Society and Participation in CSR Initiatives ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures Policy ▶ SOMPO Climate Action ▶ Adaptation to Climate Change
102-13	a. A list of the main memberships of industry or other associations, and national or international advocacy organizations.	<ul style="list-style-type: none"> ▶ Declarations to Society and Participation in CSR Initiatives
Strategy		
102-14	a. A statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy for addressing sustainability.	<ul style="list-style-type: none"> ▶ Top Commitment ▶ Sompo Holdings Group's value creation stories in an era of the SDGs
102-15	a. A description of key impacts, risks, and opportunities.	<ul style="list-style-type: none"> ▶ Top Commitment ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Group CEO message regarding the COVID-19 pandemic (for Group executives and employees) [Topics] ▶ Toward the Realization of SOMPO's Purpose ▶ SDGs in Business Management ▶ Materiality and KPIs
Ethics and integrity		
102-16	a. A description of the organization's values, principles, standards, and norms of behavior.	<ul style="list-style-type: none"> ▶ Group Management Philosophy ▶ Policy ▶ Group Management Philosophy, SOMPO's Purpose, and Materiality
102-17	a. A description of internal and external mechanisms for: <ol style="list-style-type: none"> i. seeking advice about ethical and lawful behavior, and organizational integrity; ii. reporting concerns about unethical or unlawful behavior, and organizational integrity. 	<ul style="list-style-type: none"> ▶ Stakeholder Engagement ▶ Addressing ESG Issues in Sompo Group Business Operations ▶ Overview of the Status of Internal Control System
Governance		
102-18	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.	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-19	a. Process for delegating authority for economic, environmental, and social topics from the highest governance body to senior executives and other employees.	<ul style="list-style-type: none"> ▶ Management System
102-20	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.	<ul style="list-style-type: none"> ▶ Management System
102-21	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.	<ul style="list-style-type: none"> ▶ Addressing ESG Issues in Sompo Group Business Operations ▶ Management System
102-22	a. Composition of the highest governance body and its committees by: <ol style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> ▶ Management System ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Corporate Governance Report
102-23	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.	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-24	a. Nomination and selection processes for the highest governance body and its committees. b. Criteria used for nominating and selecting highest governance body members, including whether and how: <ol style="list-style-type: none"> i. stakeholders (including shareholders) are involved; ii. diversity is considered; iii. independence is considered; iv. expertise and experience relating to economic, environmental, and social topics are considered. 	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report

102-25	a. Processes for the highest governance body to ensure conflicts of interest are avoided and managed. b. Whether conflicts of interest are disclosed to stakeholders, including, as a minimum: <ol style="list-style-type: none"> i. Cross-board membership; ii. Cross-shareholding with suppliers and other stakeholders; iii. Existence of controlling shareholder; iv. Related party disclosures. 	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-26	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.	<ul style="list-style-type: none"> ▶ Management System
102-27	a. Measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental, and social topics.	<ul style="list-style-type: none"> ▶ Management System
102-28	a. Processes for evaluating the highest governance body's performance with respect to governance of economic, environmental, and social topics. b. Whether such evaluation is independent or not, and its frequency. c. Whether such evaluation is a self-assessment. 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.	<ul style="list-style-type: none"> ▶ Corporate Governance ▶ Corporate Governance Report
102-29	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. 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.	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-30	a. Highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental, and social topics.	<ul style="list-style-type: none"> ▶ Management System
102-31	a. Frequency of the highest governance body's review of economic, environmental, and social topics and their impacts, risks, and opportunities.	<ul style="list-style-type: none"> ▶ Management System
102-32	a. The highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered.	<ul style="list-style-type: none"> ▶ Management System
102-33	a. Process for communicating critical concerns to the highest governance body.	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-34	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.	<ul style="list-style-type: none"> ▶ Corporate Governance ▶ Corporate Governance Report
102-35	a. Remuneration policies for the highest governance body and senior executives for the following types of remuneration: <ol style="list-style-type: none"> 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.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2022 (Corporate Governance Executive Compensation Structure) ▶ Corporate Governance Report
102-36	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.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2022 (Corporate Governance Executive Compensation Structure) ▶ Corporate Governance Report
102-37	a. How stakeholders' views are sought and taken into account regarding remuneration. b. If applicable, the results of votes on remuneration policies and proposals.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2022 (Corporate Governance Executive Compensation Structure) ▶ Corporate Governance Report
102-38	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.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Integrated Annual Report 2022 (Corporate Governance Executive Compensation Structure)

GRI Content Index

102-39	a. Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Integrated Annual Report 2022 (Corporate Governance Executive Compensation Structure)
Stakeholder engagement		
102-40	a. A list of stakeholder groups engaged by the organization.	▶ Stakeholder Engagement
102-41	a. Percentage of total employees covered by collective bargaining agreements.	▶ Major ESG Data (Social Performance Data)
102-42	a. The basis for identifying and selecting stakeholders with whom to engage.	▶ Stakeholder Engagement
102-43	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.	<ul style="list-style-type: none"> ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data) ▶ ESG Initiatives through Our Asset Management Business ▶ Key Initiatives (Stockholders / Investors- Solutions for Environmental Issues) ▶ Addressing ESG Issues in Sompo Group Business Operations
102-44	a. Key topics and concerns that have been raised through stakeholder engagement, including: <ol style="list-style-type: none"> how the organization has responded to those key topics and concerns, including through its reporting; the stakeholder groups that raised each of the key topics and concerns. 	<ul style="list-style-type: none"> ▶ Addressing ESG Issues in Sompo Group Business Operations ▶ Stakeholder Engagement ▶ SDGs in Business Management
Reporting practice		
102-45	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.	<ul style="list-style-type: none"> ▶ Group Businesses ▶ Overview of Sustainability Communication (Covered Organization) ▶ Integrated Annual Report 2022 (Corporate Data, The Company, Subsidiaries, and Affiliates)
102-46	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.	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management
102-47	a. A list of the material topics identified in the process for defining report content.	<ul style="list-style-type: none"> ▶ SDGs in Business Management ▶ Materiality and KPIs
102-48	a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.	Not applicable
102-49	a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.	▶ SDGs in Business Management
102-50	a. Reporting period for the information provided.	▶ Overview of Sustainability Communication (Covered Organization)
102-51	a. If applicable, the date of the most recent previous report.	▶ Overview of Sustainability Communication (Publication Period)
102-52	a. Reporting cycle.	▶ Overview of Sustainability Communication (Publication Period)
102-53	a. The contact point for questions regarding the report or its contents.	▶ Overview of Sustainability Communication (Planning and Editing)
102-54	a. The claim made by the organization, if it has prepared a report in accordance with the GRI Standards, either: <ol style="list-style-type: none"> 'This report has been prepared in accordance with the GRI Standards: Core option'; 'This report has been prepared in accordance with the GRI Standards: Comprehensive option'. 	▶ The Sustainability Report 2022 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards.
102-55	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: <ol style="list-style-type: none"> the number of the disclosure (for disclosures covered by the GRI Standards); the page number(s) or URL(s) where the information can be found, either within the report or in other published materials; if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made. 	<p>This page is the GRI Content Index.</p> <ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Referenced Guidelines)

102-56	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: <ol style="list-style-type: none"> 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; The relationship between the organization and the assurance provider; Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organization's sustainability report. 	<p>Have received third-party assurance on some quantitative social and environmental data.</p> <ul style="list-style-type: none"> ▶ Assurance by a Third-Party Organization
Management Approach		
103-1	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: <ol style="list-style-type: none"> where the impacts occur; 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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ Back numbers of CSR -KPIs (FY2020) ▶ SDGs in Business Management
103-2	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: <ol style="list-style-type: none"> Policies Commitments Goals and targets Responsibilities Resources Grievance mechanisms Specific actions, such as processes, projects, programs and initiatives 	<ul style="list-style-type: none"> ▶ Policy ▶ Management System ▶ Materiality and KPIs
103-3	a. An explanation of how the organization evaluates the management approach, including: <ol style="list-style-type: none"> the mechanisms for evaluating the effectiveness of the management approach; the results of the evaluation of the management approach; any related adjustments to the management approach. 	<ul style="list-style-type: none"> ▶ Management System ▶ Materiality and KPIs ▶ Back numbers of CSR -KPIs (FY2020) ▶ Stakeholder Engagement

ECONOMIC

Disclosures No.	Requirements	Page References (or Reasons for Omission)
GRI Standard		
Economic Performance		
103-1	a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: <ol style="list-style-type: none"> where the impacts occur; 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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ Back numbers of CSR -KPIs (FY2020) ▶ SDGs in Business Management
103-2	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: <ol style="list-style-type: none"> Policies Commitments Goals and targets Responsibilities Resources Grievance mechanisms Specific actions, such as processes, projects, programs and initiatives 	<ul style="list-style-type: none"> ▶ Policy ▶ Management System ▶ Materiality and KPIs
103-3	a. An explanation of how the organization evaluates the management approach, including: <ol style="list-style-type: none"> the mechanisms for evaluating the effectiveness of the management approach; the results of the evaluation of the management approach; any related adjustments to the management approach. 	<ul style="list-style-type: none"> ▶ Management System ▶ Back numbers of CSR -KPIs (FY2020) ▶ Stakeholder Engagement

201-1	<p>a. Direct economic value generated and distributed (EVG&D) on an accruals basis, including the basic components for the organization's global operations as listed below. If data are presented on a cash basis, report the justification for this decision in addition to reporting the following basic components:</p> <ul style="list-style-type: none"> i. Direct economic value generated: revenues; ii. Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments; iii. Economic value retained: 'direct economic value generated' less 'economic value distributed'. <p>b. Where significant, report EVG&D separately at country, regional, or market levels, and the criteria used for defining significance.</p>	<ul style="list-style-type: none"> ▶ Financial Highlights ▶ Investor Materials ▶ Major ESG Data (Governance Data)
201-2	<p>a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditure, including:</p> <ul style="list-style-type: none"> i. a description of the risk or opportunity and its classification as either physical, regulatory, or other; ii. a description of the impact associated with the risk or opportunity; iii. the financial implications of the risk or opportunity before action is taken; iv. the methods used to manage the risk or opportunity; v. the costs of actions taken to manage the risk or opportunity. 	<ul style="list-style-type: none"> ▶ Materiality identification process ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Key Initiatives – Business partners: Mitigation of Climate Change ▶ Key Initiatives – Communities: Adaptation to Climate Change ▶ Key Initiatives – Agencies: Mitigation of Climate Change ▶ Assurance by a Third-Party Organization ▶ Addressing ESG Issues in Sompo Group Business Operations ▶ SOMPO Climate Action
201-3	<p>a. If the plan's liabilities are met by the organization's general resources, the estimated value of those liabilities.</p> <p>b. If a separate fund exists to pay the plan's pension liabilities:</p> <ul style="list-style-type: none"> i. the extent to which the scheme's liabilities are estimated to be covered by the assets that have been set aside to meet them; ii. the basis on which that estimate has been arrived at; iii. when that estimate was made. <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>	<ul style="list-style-type: none"> ▶ Integrated Annual Report 2022 (Retirement Benefits Outline of retirement benefit plans)
201-4	<p>a. Total monetary value of financial assistance received by the organization from any government during the reporting period, including:</p> <ul style="list-style-type: none"> i. tax relief and tax credits; ii. subsidies; iii. investment grants, research and development grants, and other relevant types of grant; iv. awards; v. royalty holidays; vi. financial assistance from Export Credit Agencies (ECAs); vii. financial incentives; viii. other financial benefits received or receivable from any government for any operation. <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>	Not applicable
Indirect Economic Impacts		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ Materiality identification process ▶ Back numbers of CSR –KPIs (FY2020)
103-2	<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"> 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"> ▶ Policy ▶ Management System

103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement
203-1	<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"> ▶ Major ESG Data (Governance Data) ▶ Key Initiatives – Stockholders / Investors: Contributing Community through Business ▶ Key Initiatives – Communities: Engagement with Communities ▶ Key Initiatives – Communities: Contributing to Community through the Arts and Culture ▶ Actions Sompo Group Is Taking to Tackle COVID-19 ▶ Supporting Reconstruction after the Large-Scale Disasters
203-2	<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"> ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Key Initiatives – Communities: Adaptation to Climate Change ▶ Key Initiatives – Stockholders / Investors: Solutions for Environmental Issues
Anti-corruption		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ SDGs in Business Management ▶ Overview of Sustainability Communication (Covered Organization)
103-2	<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"> 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"> ▶ Compliance System ▶ Global Business Expansion
103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ Compliance System
205-1	<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>	Information unavailable. Will collect/ analyze information and work toward its disclosure.
205-2	<p>a. Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to, broken down by region.</p> <p>b. Total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by employee category and region.</p> <p>c. Total number and percentage of business partners that the organization's anti-corruption policies and procedures have been communicated to, broken down by type of business partner and region. Describe if the organization's anti-corruption policies and procedures have been communicated to any other persons or organizations.</p> <p>d. Total number and percentage of governance body members that have received training on anti-corruption, broken down by region.</p> <p>e. Total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data)
205-3	<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>	Information unavailable. Will collect/ analyze information and work toward its disclosure.

ENVIRONMENTAL

Disclosures No.	Requirements	Page References (or Reasons for Omission)
GRI Standard		
Materials		
103-1	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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Materiality identification process ▶ Back numbers of CSR –KPIs (FY2020) ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Stakeholder Engagement
103-2	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"> ▶ Policy ▶ Management System
103-3	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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)
301-1	a. Total weight or volume of materials that are used to produce and package the organization's primary products and services during the reporting period, by: i. non-renewable materials used; ii. renewable materials used.	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data) ▶ Key Initiatives – Business partners: Mitigation of Climate Change
301-2	a. Percentage of recycled input materials used to manufacture the organization's primary products and services.	▶ Major ESG Data (Environmental Performance Data)
301-3	a. Percentage of reclaimed products and their packaging materials for each product category. b. How the data for this disclosure have been collected.	▶ Major ESG Data (Environmental Performance Data)
Energy		
103-1	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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Materiality identification process ▶ Back numbers of CSR –KPIs (FY2020) ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Stakeholder Engagement
103-2	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"> ▶ Policy ▶ Management System
103-3	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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)

302-1	a. Total fuel consumption within the organization from non-renewable sources, in joules or multiples, and including fuel types used. b. Total fuel consumption within the organization from renewable sources, in joules or multiples, and including fuel types used. c. In joules, watt-hours or multiples, the total: i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption d. In joules, watt-hours or multiples, the total: i. electricity sold ii. heating sold iii. cooling sold iv. steam sold e. Total energy consumption within the organization, in joules or multiples. f. Standards, methodologies, assumptions, and/or calculation tools used. g. Source of the conversion factors used.	▶ Major ESG Data (Environmental Performance Data)
302-2	a. Energy consumption outside of the organization, in joules or multiples. b. Standards, methodologies, assumptions, and/or calculation tools used. c. Source of the conversion factors used.	▶ Major ESG Data (Environmental Performance Data)
302-3	a. Energy intensity ratio for the organization. b. Organization-specific metric (the denominator) chosen to calculate the ratio. c. Types of energy included in the intensity ratio; whether fuel, electricity, heating, cooling, steam, or all. d. Whether the ratio uses energy consumption within the organization, outside of it, or both.	▶ Major ESG Data (Environmental Performance Data)
302-4	a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples. b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all. c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. d. Standards, methodologies, assumptions, and/or calculation tools used.	▶ Major ESG Data (Environmental Performance Data)
302-5	a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples. b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it. c. Standards, methodologies, assumptions, and/or calculation tools used.	▶ Major ESG Data (Environmental Performance Data)
Biodiversity		
103-1	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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Back numbers of CSR –KPIs (FY2020) ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Stakeholder Engagement ▶ Addressing ESG Issues in Sompco Group Business Operations
103-2	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"> ▶ Policy ▶ Management System
103-3	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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)

304-1	<p>a. For each operational site owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas, the following information:</p> <ul style="list-style-type: none"> i. Geographic location; ii. Subsurface and underground land that may be owned, leased, or managed by the organization; iii. Position in relation to the protected area (in the area, adjacent to, or containing portions of the protected area) or the high biodiversity value area outside protected areas; iv. Type of operation (office, manufacturing or production, or extractive); v. Size of operational site in km² (or another unit, if appropriate); vi. Biodiversity value characterized by the attribute of the protected area or area of high biodiversity value outside the protected area (terrestrial, freshwater, or maritime ecosystem); vii. Biodiversity value characterized by listing of protected status (such as IUCN Protected Area Management Categories, Ramsar Convention, national legislation). 	Not applicable
304-2	<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"> i. Construction or use of manufacturing plants, mines, and transport infrastructure; ii. Pollution (introduction of substances that do not naturally occur in the habitat from point and non-point sources); iii. Introduction of invasive species, pests, and pathogens; iv. Reduction of species; v. Habitat conversion; vi. Changes in ecological processes outside the natural range of variation (such as salinity or changes in groundwater level). <p>b. Significant direct and indirect positive and negative impacts with reference to the following:</p> <ul style="list-style-type: none"> i. Species affected; ii. Extent of areas impacted; iii. Duration of impacts; iv. Reversibility or irreversibility of the impacts. 	<p>▶ Key Initiatives – Civil society groups: Conservation of Biodiversity</p>
304-3	<p>a. Size and location of all habitat areas protected or restored, and whether the success of the restoration measure was or is approved by independent external professionals.</p> <p>b. Whether partnerships exist with third parties to protect or restore habitat areas distinct from where the organization has overseen and implemented restoration or protection measures.</p> <p>c. Status of each area based on its condition at the close of the reporting period.</p> <p>d. Standards, methodologies, and assumptions used.</p>	<p>▶ Key Initiatives – Civil society groups: Conservation of Biodiversity</p>
304-4	<p>a. Total number of IUCN Red List species and national conservation list species with habitats in areas affected by the operations of the organization, by level of extinction risk:</p> <ul style="list-style-type: none"> i. Critically endangered ii. Endangered iii. Vulnerable iv. Near threatened v. Least concern 	Not applicable
Emissions		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>▶ Overview of Sustainability Communication (Covered Organization)</p> <p>▶ SDGs in Business Management</p> <p>▶ Materiality identification process</p> <p>▶ Back numbers of CSR –KPIs (FY2020)</p> <p>▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures</p> <p>▶ Stakeholder Engagement</p> <p>▶ Addressing ESG Issues in Sampo Group Business Operations</p>
103-2	<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"> 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 	<p>▶ Policy</p> <p>▶ Management System</p>
103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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. 	<p>▶ Management System</p> <p>▶ Back numbers of CSR –KPIs (FY2020)</p> <p>▶ Stakeholder Engagement</p> <p>▶ Major ESG Data (Environmental Performance Data)</p>

305-1	<p>a. Gross direct (Scope 1) GHG emissions 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. Biogenic CO₂ emissions in metric tons of CO₂ equivalent.</p> <p>d. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"> 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. <p>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-2	<p>a. Gross location-based energy indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent.</p> <p>b. If applicable, gross market-based energy indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent.</p> <p>c. If available, the gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.</p> <p>d. Base year for the calculation, if applicable, including:</p> <ul style="list-style-type: none"> 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. <p>e. Source of the emission factors and the global warming potential (GWP) rates used, or a reference to the GWP source.</p> <p>f. Consolidation approach for emissions; whether equity share, financial control, or operational control.</p> <p>g. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-3	<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"> 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. <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>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-4	<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	<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>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-6	<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	<p>a. Significant air emissions, in kilograms or multiples, for each of the following:</p> <ul style="list-style-type: none"> i. NO_x ii. SO_x iii. Persistent organic pollutants (POP) iv. Volatile organic compounds (VOC) v. Hazardous air pollutants (HAP) vi. Particulate matter (PM) vii. Other standard categories of air emissions identified in relevant regulations <p>b. Source of the emission factors used.</p> <p>c. Standards, methodologies, assumptions, and/or calculation tools used.</p>	Not applicable

GRI Content Index

Environmental Compliance		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Back numbers of CSR –KPIs (FY2020) ▶ Response to Recommendations of the Task Force on Climate-related Financial Disclosures ▶ Stakeholder Engagement
103-2	<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"> 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"> ▶ Policy ▶ Management System
103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)
307-1	<p>a. Significant fines and non-monetary sanctions for non-compliance with environmental laws and/or regulations in terms of:</p> <ul style="list-style-type: none"> i. total monetary value of significant fines; ii. total number of non-monetary sanctions; iii. cases brought through dispute resolution mechanisms. <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		
Training and Education		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement
103-2	<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"> 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"> ▶ Policy ▶ Diversity and Inclusion
103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ Stakeholder Engagement

404-1	<p>a. Average hours of training that the organization's employees have undertaken during the reporting period, by:</p> <ul style="list-style-type: none"> i. gender; ii. employee category. 	Information unavailable. Will collect/ analyze information and work toward its disclosure.
404-2	<p>a. Type and scope of programs implemented and assistance provided to upgrade employee skills.</p> <p>b. Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment.</p>	▶ Key Initiatives – Employees: Building Resilient Organizations through Human Resources Development
404-3	<p>a. Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period.</p>	▶ Key Initiatives – Employees: Building Resilient Organizations through Human Resources Development
Diversity and Equal Opportunity		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement
103-2	<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"> 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"> ▶ Policy ▶ Diversity and Inclusion
103-3	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data)
405-1	<p>a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories:</p> <ul style="list-style-type: none"> 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). <p>b. Percentage of employees per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> 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). 	▶ Major ESG Data (Social Performance Data)
405-2	<p>a. Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.</p> <p>b. The definition used for 'significant locations of operation'.</p>	Information unavailable. Will collect/ analyze information and work toward its disclosure.
Human Rights Assessment		
103-1	<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"> 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. <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Key Initiatives – Employees: Respect for Human Dignity and Rights ▶ Addressing ESG Issues in Sompoo Group Business Operations

GRI Content Index

103-2	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"> ▶ Policy ▶ Key Initiatives – Employees: Respect for Human Dignity and Rights
103-3	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"> ▶ Stakeholder Engagement ▶ Key Initiatives – Employees: Respect for Human Dignity and Rights
412-1	a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.	▶ Respect for Human Dignity and Rights
412-2	a. Total number of hours in the reporting period devoted to training on human rights policies or procedures concerning aspects of human rights that are relevant to operations. b. Percentage of employees trained during the reporting period in human rights policies or procedures concerning aspects of human rights that are relevant to operations.	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Key Initiatives – Employees: Respect for Human Dignity and Rights
412-3	a. Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening. b. The definition used for 'significant investment agreements'.	Information unavailable. Will collect/ analyze information and work toward its disclosure.
Local Communities		
103-1	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"> ▶ Overview of Sustainability Communication (Covered Organization) ▶ SDGs in Business Management ▶ Materiality identification process ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement
103-2	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"> ▶ Policy ▶ Management System
103-3	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"> ▶ Management System ▶ Back numbers of CSR –KPIs (FY2020) ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data, Social Performance Data)
413-1	a. Percentage of operations with implemented local community engagement, impact assessments, and/or development programs, including the use of: i. social impact assessments, including gender impact assessments, based on participatory processes; ii. environmental impact assessments and ongoing monitoring; iii. public disclosure of results of environmental and social impact assessments; iv. local community development programs based on local communities' needs; v. stakeholder engagement plans based on stakeholder mapping; vi. broad based local community consultation committees and processes that include vulnerable groups; vii. works councils, occupational health and safety committees and other worker representation bodies to deal with impacts; viii. formal local community grievance processes.	<ul style="list-style-type: none"> ▶ Key Initiatives – Civil society groups: Prevention of Road Traffic Accidents ▶ Key Initiatives – Civil society groups: Conservation of Biodiversity ▶ Key Initiatives – Communities: Evaluation of CSR Programs
413-2	a. Operations with significant actual and potential negative impacts on local communities, including: i. the location of the operations; ii. the significant actual and potential negative impacts of operations.	Not applicable

Public Policy		
415-1	Political Contributions	▶ Value of political contributions*1
Customer Privacy		
103-1	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"> ▶ SDGs in Business Management ▶ Overview of Sustainability Communication (Covered Organization)
103-2	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	▶ http://www.sompo-hd.com/company/compliance/privacy/(In Japanese)
103-3	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.	▶ http://www.sompo-hd.com/company/compliance/privacy/(In Japanese)
418-1	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"> ▶ Key Initiatives – Customers: Providing the Highest Possible Quality of Service ▶ Number of complaints concerning customer privacy from regulatory body*2
Socioeconomic Compliance		
103-1	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"> ▶ SDGs in Business Management ▶ Overview of Sustainability Communication (Covered Organization)
103-2	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"> ▶ Compliance System ▶ Global Business Expansion
103-3	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 System
419-1	a. Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area in terms of: i. total monetary value of significant fines; ii. total number of non-monetary sanctions; iii. cases brought through dispute resolution mechanisms. b. If the organization has not identified any non-compliance with laws and/or regulations, a brief statement of this fact is sufficient. c. The context against which significant fines and non-monetary sanctions were incurred.	Not applicable

*1 In FY2021, Sompo Japan made political donations amounting to 13.1 million yen.

In Japan, it is mandatory for political organizations to release the status of income and spending of political funds. Therefore, the above mentioned amount is to be disclosed in the Official Gazette and prefectural public notice.

*2 In FY2021, there was no complaints concerning customer privacy from regulatory body.