

ESG Data Index

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Products and Services for a Sustainable Society

We offer products and services that contribute to addressing social issues, realizing a sustainable society, and the growth of the Group. Here we introduce our major products and services.

5 Material Issues

1 Providing Solutions for Disaster Preparedness 2 Contributing to Health and Welfare

3 Promoting the Manageability of Global Environmental Issues

4 Empowering Community and Society 5 Supporting Diversity and Inclusion in Private and Public Life

▶ [Products and Services for a Sustainable Society\(!\[\]\(de95854c7ee024cfadc48187bbb781b2_img.jpg\) PDF/360KB\)](#)

Five Material Issues

- 1 Providing Solutions for Disaster Preparedness
 2 Contributing to Health and Welfare
 3 Promoting the Manageability of Global Environmental Issues
4 Empowering Community and Society
 5 Supporting Diversity and Inclusion in Private and Public Life

Contribution to 5 Material Issues					Products / Services and Description	Offered by
1	2	3	4	5		
P & C Insurance						
Automobile insurance products / services						
•					A telematics service designed to support safe driving by gathering and analyzing motion data from drive recorders	Sompo Japan Nipponkoa
•					A new telematics service aimed at individuals designed to navigate users to drive without anxiety, safely, and comfortably using a designated smartphone app downloaded by customers	Sompo Japan Nipponkoa
•					A telematics service using drive recorders for elderly drivers	Sompo Japan Nipponkoa
		•			Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Special policy that covers the excess amount of repair costs over the market price of the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire
		•			Promoting web-based insurance policy and clause and the web-based insurance contracts	Sompo Japan Nipponkoa
		•			Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident	Sompo Japan Nipponkoa
		•			Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile and Fire Sompo 24
		•			Discount on premiums for customers who don't need the delivery of the insurance policy	Saison Automobile and Fire Sompo 24
•					Services that gather information from vital sensors and measurement devices and provide information for driver's daily health management and accident prevention, including quick SAS check and health management support for managers and drivers	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
•					Service that automatically analyses the video recorded by the drive recorder (full-time recording) to identify incidents at traffic intersections, such as failing to stop at a yellow or red light and failing to stop at stop signs, and that produces a guidance report	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
		•			Standardization of the digital insurance policy (PDF file), reducing paper use	Saison Automobile and Fire
•					Services that provide driving report utilizing IoT and analyzing driver's eco-friendly driving, driving score, and rough handling	Saison Automobile and Fire
Fire and new types of insurance products / services						
•					Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake	Sompo Japan Nipponkoa
•					Insurance with a service that provides weather forecasts and countermeasure information from Weathernews Inc. that will be helpful in making appropriate decisions and evacuation warnings, in addition to insurance that compensates for expense paid when a local authority issues an evacuation order	Sompo Japan Nipponkoa
•					Insurance for an incident that a third party claims compensation for damage or for loss of profits due to a cyber security accident such as the loss of electronic data, information leaks, or the inability to use networks	Sompo Japan Nipponkoa
•					Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Japanese Minister of Health, Labour and Welfare	Sompo Japan Nipponkoa
•					Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Japanese Minister of Economy, Trade and Industry	Sompo Japan Nipponkoa
•		•			The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones	Sompo Japan Nipponkoa
•		•			A special fire insurance clause for photovoltaic power generation companies that compensates for reductions in operating profit due to disasters	Sompo Japan Nipponkoa
•		•			Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents	Sompo Japan Nipponkoa
•		•			Insurance for inconceivable and unexpected accidents during the construction of offshore wind power generating facilities and their operations	Sompo Japan Nipponkoa Sompo Canopus
	•				Comprehensive legal indemnity liability insurance for designated business operators provided for in the Long-Term Care Insurance Act or the Act on Comprehensive Support for Persons with Disabilities	Sompo Japan Nipponkoa
		•			A special clause for covering rooftop greening and environmental protection costs for buildings	Sompo Japan Nipponkoa
		•			Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
		•			Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	Sompo Japan Nipponkoa
		•			Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs	Sompo Japan Nipponkoa



		●		Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally	Sompo Japan Nipponkoa
		●		Liability insurance for medical institutions in the event that their waste is dumped illegally	Sompo Japan Nipponkoa
		●		Support for corporate measures against environmental pollution	Sompo Japan Nipponkoa
		●		Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)	Sompo Japan Nipponkoa
		●		Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
			●	Insurance for "doulas" — workers who assist women before, during, and after childbirth — that covers their legal liability for damages arising in the course of their work	Sompo Japan Nipponkoa
	●			Lump sum payments when a parent (insured party) requires long-term care and such situation exceeds a fixed period of time	Sompo Japan Nipponkoa
	●			Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance	Sompo Japan Nipponkoa
	●			Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks	Sompo Japan Nipponkoa
	●			Comprehensive services for reducing mental health risk	Sompo Japan Nipponkoa
	●			Insurance with comprehensive services for reducing mental health risks of employees in offices outside Japan	Sompo Japan Nipponkoa
	●			Insurance that covers injury and other risks confronting elderly people	Sompo Japan Nipponkoa
		●		A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament	Sompo Japan Nipponkoa
Other types of insurance products / services					
●		●		A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions	Sompo Japan Nipponkoa
●		●		Support for corporate business continuity	Sompo Japan Nipponkoa
●				Financial instruments that pay a pre-determined lump sum when the Meteorological Agency issues a level 3 or higher volcanic alert for Mt. Fuji or announces that it has erupted	Sompo Japan Nipponkoa
●		●	●	Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand	Sompo Holdings
●		●	●	A joint program of World Bank and the Japanese government which is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	Sompo Japan Nipponkoa
●	●		●	Micro insurance packages that combine livestock insurance with illness and injury insurance, or those packages with microfinance for farmers, that cover fire, illness, and injury, provided in India	Sompo Japan Nipponkoa
			●	Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation	Sompo Japan Nipponkoa
Life Insurance Products / Services					
	●			The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered	Sompo Japan Nipponkoa Himawari Life
	●			The costs for cancer treatment are covered even when it does not involve hospitalization and requires only outpatient treatment	
	●			A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system	
	●			A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits	
	●			Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies	
	●			Lending wearable devices that enable heart rates to be measured to support the promotion of health among policyholders	
		●		Policy applications, including content verification and notification, completed by tablet computers or other devices (paper applications no longer needed)	
		●		Policy documentation and guides offered in CD-ROM format	
			●	Omitting partial confirmation of the relationship between the insured party and the beneficiary for policies in which a same-sex partner is appointed as the beneficiary, to enable procedures to be handled smoothly	
Nursing Care / Healthcare Services					
Long-term care services					
	●			<ul style="list-style-type: none"> Private long-term care center (daily long-term care for residents of specified facilities) Housing for the elderly that provides services 	Sompo Care Message Sompo Care Next Cedar
	●			<ul style="list-style-type: none"> Home visit nursing care Home visit long-term care 	Sompo Care Message Cedar



Physical healthcare services					
●				A program used by health insurance societies and other medical insurers to prevent lifestyle-related diseases among the insured by providing specific health guidance and other services	Sompo Risk Management & Health Care
●				A health support program to prevent the progression of lifestyle-related diseases such as diabetes for people who do not require specific health guidance such as non-obese individuals and people on medication	
●				A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance	
Mental healthcare services					
●				Human resource resilience level measurement tool (LLax MRP)	Sompo Risk Management & Health Care
●				<ul style="list-style-type: none"> Mental health checkup / counseling (face-to-face / phone / online) (LLax counseling) Mental stress check & counseling package service (LLax check & counseling) Around-the-clock telephone counseling regarding health and long-term care 	
●				<ul style="list-style-type: none"> Mental health promotion & disease prevention package (LLax seed, LLax seeda) Labor productivity measurement program (LLax WLQ-J) 	
●				Case management program, reinstatement support program (LLax standard & come-back support)	
●				Planning, operation, and implementation of mental healthcare training (LLax training)	
●				Mental healthcare service package for employees before moving and in offices outside Japan and their families (LLax Global)	
Consulting Services					
●				Providing support for businesses in implementing their health and productivity management by conducting PDCA such as analyzing medical prescription data and health diagnosis data, setting targets based on the results of analysis, offering solutions, and verifying the benefits, in order to improve and maintain employees' health	Sompo Risk Management & Health Care
●				Support for global companies risk management framework and measures	
●				Support for preparing a business continuity plan (BCP) to establish necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	
●				Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments / offices	
●				Support for companies seeking to obtain certification under ISO 22301, the international standard for business continuity management systems (BCMSs)	
●				Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food	
●				Support for companies seeking to obtain certification under ISO 39001, the international standard for road traffic safety management systems (RTSMSs)	
	●			Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants	
	●			Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.	
	●	●	●	Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports	
●	●	●	●	Consulting service for ISO 20121 certification, the international standard for event sustainability management systems	
	●			Support for the calculation of CO ₂ emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry	
	●			Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards. Sompo Risk Management & Health Care is a registered verification agency	
	●			Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental civil society	
Financial Products / Other Services					
Financial products					
	●			Sompo Japan Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value	Sompo Japan Nipponkoa Asset Management
	●	●	●	Sompo Japan SRI Open: SRI fund for investing in Japanese companies that are highly evaluated in ESG	
	●			Sompo Japan Eco Open: Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
	●	●	●	SNAM Japan ESG Investment Fund: SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
	●			SNAM Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investors	



Assistance services					
•				Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
•				Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house	
•				A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services	
	•			A program developed for companies operating outside Japan that offers temporary payment of medical expenses to a local medical institution on behalf of employees in offices outside Japan; support for claims for health insurance / overseas travel insurance; and information on local medical institutions	

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 Sompo Holdings and its consolidated companies in and outside Japan.

●Organizations surveyed in FY2016

Company Name
Sompo Holdings, Inc.
Sompo Japan Nipponkoa Insurance Inc.
SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
Sompo 24 Insurance Company Limited
Sompo Japan Nipponkoa Insurance Services Inc.
Sompo Risk Management & Health Care Inc.
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.
Sompo America Holdings Inc. <U.S.>
Sompo Japan Insurance Company of America <U.S.>
Sompo Canopus AG <Swiss>
Canopus Managing Agents Limited <U.K.>
Sompo Japan Canopus Reinsurance AG <Swiss>
Canopus US Insurance, Inc. <U.S.>
Sompo Japan Nipponkoa Insurance Company of Europe Limited <U.K.>
Sompo Japan Sigorta Anonim Sirketi <Turkey>
Sompo Holdings (Asia) Pte. Ltd. <Singapore>
Sompo Insurance Singapore Pte. Ltd. <Singapore>

Berjaya Sompo Insurance Berhad <Malaysia>
Sompo Japan Nipponkoa Insurance (China) Co., Ltd.* <China>
Sompo Insurance (Hong Kong) Company Limited <China>
Sompo Seguros S.A. <Brazil>
Sompo Saude Seguros S.A. <Brazil>
Sompo Care Message Inc.
Sompo Care Next Inc.
Sompo Japan Nipponkoa Asset Management Co., Ltd.
Sompo Japan Nipponkoa DC Securities Inc.
96 other companies

* Sompo Japan Nipponkoa Insurance (China) Co., Ltd. changed its name to Sompo Insurance China Co., Ltd. as of July 1, 2017.

● Coverage ratio

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

To disclose 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.

● Reporting period

[1] Companies with head office in Japan

Unless otherwise stated, data reported are for fiscal year 2016 (April 2016 to March 2017).

[2] Companies other than [1]

Unless otherwise stated, data reported are for calendar year 2016 (January to December 2016).

* The acquisition process for Sompo International (Endurance) was completed in March 2017, so it is not included in this ESG data.

Group Employee Data

Number of employees (by employment status)

	Male	Female	Total
Regular employees	18,425	20,572	38,997
Temporary workers	4,738	20,128	24,866
Total	23,163	40,700	63,863

Number of employees (by region)

	Japan	Asia & Middle East	Europe	North America	Latin America	Total
Regular employees	34,392	1,964	678	5	1,958	38,997
Temporary workers	24,780	20	40	0	26	24,866
Total	59,172	1,984	718	5	1,984	63,863

* Sampo Canopus is active in several countries, and is counted in the Europe region here.

Additional Information Concerning Reporting of Greenhouse Gases (GHGs)

- Since fiscal year 2012 we have been receiving annual third-party verification by a certification body.
- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- Scope 1 emissions, as appearing in the data below, are direct GHG emissions from sources owned or controlled by the Group, such as emissions from the use of gas and gasoline. Scope 2 emissions are indirect GHG emissions resulting from the generation at power stations and

other external sites of electricity and heat that are purchased by the Group. Scope 3 emissions are indirect GHG emissions other than Scope 2 emissions that are generated in any part of the value chain of the Group.

- The table below shows activity items subject to calculation.

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

Environmental Performance Data

● Environmental Data

Item	Unit	FY2014	FY2015	FY2016	Coverage ratio	Verified	
GHG (Scope 1)	tCO ₂	19,244	18,479	17,881	93.44%	✓	
GHG (Scope 2)	tCO ₂	80,738	76,552	71,623	93.02%	✓	
GHG (Scope 3)	tCO ₂	64,082	57,800	57,898	93.65%	✓	
GHG (Total)	tCO ₂	164,063	152,831	147,403	93.65%	✓	
Total GHG emissions per employee	tCO ₂	3.81	3.87	2.31	93.65%		
City gas consumption	m ³ -N	1,513,677	1,400,939	1,371,129	89.96%	✓	
Class A heavy oil consumption	kℓ	193	174	201	91.07%	✓	
Kerosene consumption	kℓ	153	101	50	91.07%	✓	
LPG consumption	t	18	14	14	91.07%	✓	
Fuel consumption by company fleets	kℓ	6,458	6,322	6,102	93.44%		
Electricity consumption	kWh	138,409,604	137,178,856	134,436,861	93.02%	✓	
Heat (steam) consumption	MJ	99,966,355	96,907,972	94,928,580	91.07%	✓	
Paper consumption	t	9,254	7,859	10,306	82.34%	✓	
Clean water usage	kℓ	428,380	508,335	368,720	79.97%		
Wastewater discharge	kℓ	405,403	429,821	395,061	80.34%		
Total waste generation	t	9,371	9,154	7,234	87.47%		
Recycled waste	t	8,332	8,310	6,632	77.31%		
Business trip	km	63,024,473	72,354,921	76,869,498	80.72%		
Total floor space	m ²	1,555,365	1,631,472	1,696,742	94.36%		
Share of green purchasing	%	90.60%	87.10%	88.21%	71.81%		
Human development of	Public Seminars on the Environment	Persons	477	501	431	-	

environmental field	CSO Learning Scholarship Program	Persons	60	59	53	-	
	SAVE JAPAN Project	Persons	6,857	6,025	1,193	-	
	Cumulative total	Persons	7,394	6,585	1,677	-	

* We receive an annual third-party verification by a certification body. The scope for calculations is as follows.

FY2014: Sompo Japan Insurance Inc. and its consolidated subsidiaries and NIPPONKOA Insurance Company, Limited and its consolidated subsidiaries. FY2015: Major consolidated subsidiaries and operating companies of Sompo Holdings, Inc. FY2016: Sompo Holdings, Inc. and its major consolidated subsidiaries.

* Environmental data presented here do not include information from Sompo Care Message Inc. and Sompo Care Next Inc.

Social Performance Data

● Social Performance Data

Item		Unit	FY2014	FY2015	FY2016	Coverage ratio	Verified
Executive or higher	Male	Persons	156	171	211	99.29%	
	Female	Persons	9	10	14		
	Total	Persons	165	181	225		
Department manager level or higher but lower than executive	Male	Persons	686	709	754	99.29%	
	Female	Persons	78	80	96		
	Total	Persons	764	789	850		
Section manager level or higher but lower than department manager level	Male	Persons	2,211	2,213	2,314	94.87%	
	Female	Persons	305	365	523		
	Total	Persons	2,516	2,578	2,837		
Subsection chief level or higher but lower than section manager level	Male	Persons	5,717	6,074	7,192	94.87%	
	Female	Persons	1,721	1,969	2,663		
	Total	Persons	7,438	8,043	9,855		
Union membership rate		%	97.1%	96.9%	81.3%	99.29%	
Ratio of employees with disabilities* ¹		%	2.11%	2.05%	2.17%	94.02%	
Ratio of female employees in managerial positions* ²		%	7.3%	12.9%	17.5%	99.64%	
Number of employees who took	Male	Persons	97	361	329	95.45%	
	Female	Persons	1,297	1,516	2,027		

childcare leave	Total	Persons	1,394	1,877	2,356			
Average number of days taken off work for childcare leave by employees	Male	Days	11.3	2.9	6.3	94.37%		
	Female	Days	156.8	185.5	186.9			
Childcare support systems	Number of employees using the shorter work hour system + Number of employees using the earlier / later work hour system + other systems		Days	-	1,185	1,888	91.36%	
Number of employees who took family care leave	Male	Persons	2	1	4	91.58%		
	Female	Persons	18	16	35			
	Total	Persons	20	17	39			
Telecommuting systems		Persons	683	2,190	2,664	91.58%		
Ratio of paid vacation use		%	55.0%	54.5%	60.2%	98.43%		
Occupational accident frequency rate		-	1.13	1.06	3.45	94.58%		
Total days lost due to absenteeism		Days	-	-	81,127	95.58%	✓	
Ratio of overtime work		%	17.3%	15.0%	13.6%	92.52%		
Annual turnover	Male	%	4.9%	4.3%	10.2%	99.29%		
	Female	%	8.1%	7.5%	15.9%			
	Total	%	6.5%	5.9%	13.9%			
Employee satisfaction	Percent answered "satisfied"	%	66.2%	73.3%	72.5%	86.74%		

	The number of respondents in the employee satisfaction survey	Persons	16,618	23,656	23,648		
	The number of employees who answered "satisfied"	Persons	11,000	17,342	17,150		
Number of volunteers from employees and agencies	Number of employees participating in volunteer	Persons	31,623	30,108	32,829	-	
	Number of employees participating in volunteer fund, "Sompo Chikyu Club Fund"	Persons	11,129	10,798	10,011	-	
	Cumulative total	Persons	42,752	40,906	42,840	-	
Amount of money the company contributed to corporate citizenship/philanthropic activities		JPY	1,479,807,441	1,627,803,482	1,750,925,536	100.00%	

*1 For FY2016, the data indicated are for April 1, 2017.

*2 For FY2014–2016, the data indicated are for July of each fiscal year. The data also include some of our operating companies.

Governance Data

● 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

	Item	Unit	As of July 1 2015	As of July 1 2016	As of July 1 2017
Board of Directors	Number of meetings	Meetings	16	15	14
	Number of board members	Persons	12	13	12
	(Of which, number of outside directors)	Persons	4	4	4
	Average attendance at meetings by directors	%	100%	97.7%	98.9%
Board of Corporate Auditors	Number of meetings	Meetings	14	13	13
	Number of board members	Persons	5	5	5
	(Of which, number of outside directors)	Persons	3	3	3
	Average attendance at meetings by directors	%	100%	100%	100%

●Nomination and Compensation Committee

	Item	Unit	As of July 1, 2015	As of July 1, 2016	As of July 1, 2017
Nomination and Compensation Committee	Number of board members	Persons	6	5	5
	(Of which, number of outside directors)	Persons	4	4	4

●Compensation for Directors and Audit & Supervisory Board Members (FY2016)

Category	Number of officers for payment	Total compensation, etc.	Total amount per type of compensation		
			Basic compensation		Performance-linked stock compensation
			Monthly compensation	Performance-linked compensation	
Directors	15	¥388 million	¥329 million		¥59 million
			¥260 million	¥68 million	
Audit & Supervisory Board members	6	¥104 million	¥104 million		—
			¥104 million	—	
Total	21	¥493 million	¥433 million		¥59 million
			¥364 million	¥68 million	

- Notes: 1. The number of officers for payment includes two directors and one audit & supervisory board member who resigned at the end of the 6th General Meeting of Stockholders held on June 27, 2016.
2. Total compensation, etc., and total amount per type of compensation, etc., include compensation, etc., of two directors and one Audit & Supervisory Board member who resigned at the end of the 6th General Meeting of Stockholders held on June 27, 2016.
3. The total amount of compensation etc., of directors includes ¥275 million as compensation of executive officers for directors who are serving concurrently as executive officers (¥167 million in monthly compensation, ¥58 million in performance-linked compensation, and ¥49 million in performance-linked stock compensation). The compensation of executive officers is being paid to a total of nine persons.
4. Of the compensation, etc., paid to directors, monthly compensation and performance-linked compensation are paid in cash.
5. Performance-linked compensation is based on the performance of the previous fiscal year.
The amount of reserve for performance-linked compensation based on the performance of the current fiscal year is ¥73 million.
6. Performance-linked stock compensation is the amount of provision of reserve for stock benefits posted as the portion for the current fiscal year.
7. Officers who receive compensation, etc., of ¥100 million or more in total from the Company and its consolidated subsidiaries are listed as follows.

Name	Officer category	Company category	Total amount per type of compensation			Total amount of consolidated compensation, etc.
			Basic compensation		Performance-linked stock compensation	
			Monthly compensation	Performance-linked compensation		
Kengo Sakurada	Director	The Company	¥101 million		¥19 million	¥122 million
			¥68 million	¥33 million		
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥1 million		—	
			—	¥1 million		
Keiji Nishizawa	Director	The Company	¥2 million		—	¥104 million
			—	¥2 million		
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥82 million		¥19 million	
			¥62 million	¥20 million		

8. The maximum amounts of compensation determined by resolutions of the General Meeting of Stockholders are as set out below.

Category	Maximum amount of compensation
Directors	<ul style="list-style-type: none"> Monthly compensation and performance-linked compensation (compensation paid in cash) No more than ¥400 million per year (of which the amount to outside directors shall be no more than ¥100 million per year) Performance-linked stock compensation No more than ¥300 million*1 in three fiscal years*2 <p>*1 The maximum amount contributed by the Company as the portion for directors to the Board Benefit Trust for performance-linked stock compensation. *2 From the fiscal year ended March 31, 2017, to the fiscal year ending March 31, 2019 Note: In each case, the amount of compensation, etc., of directors does not include the portion paid as employee salary to directors serving concurrently as employees.</p>
Audit & Supervisory Board members	<ul style="list-style-type: none"> Monthly compensation (compensation and paid in cash) No more than ¥110 million per year

● Briefings for investors and analysts

Briefings	Times
Briefings (IR meetings) for institutional investors, analysts	2
Conference calls for institutional investors, analysts	3
Conferences organized by securities companies	6
Individual meetings	272
Briefings for individual investors	8

● Compliance training


Item	Unit	FY2014	FY2015	FY2016	
					Coverage ratio
Ratio of employees who received compliance training	%	100.00%	99.98%	95.16%	84.87%

▶ [Corporate Governance](#)

Reference Links



- ▶ [Assurance by a Third-Party Organization](#)
- ▶ [Vision, Policies and Guidelines](#)
- ▶ [Management System](#)
- ▶ [Products and Services for a Sustainable Society](#)

Vision/ Policy/ Code

Item		Vision/Policy/Code
Management		▶ Group Management Philosophy
		▶ Group Basic Management Policies
CSR		▶ Group CSR Vision
Environment		▶ Group Environmental Policy
Social	Human Resource/Human Rights	▶ Group Personnel Vision
		▶ Group Policy for Human Rights
	Sustainable Procurement	▶ Group Sustainable Procurement Policy
	Customer Relation	▶ Sompo Japan Nipponkoa Fiduciary Duty  * In Japanese
	Social Contribution	▶ Sompo Japan Nipponkoa Corporate Citizenship Policy
Governance	Corporate Governance	▶ Corporate Governance Policy
		▶ Basic Policy on Internal Controls * In Japanese
	Compliance	▶ Sompo Holdings Group Basic Policy on Compliance
		▶ Sompo Holdings Group Compliance Code of Conduct
		▶ Sompo Holdings Group Basic Policy on Response to Organized Crime Forces * In Japanese
		▶ Sompo Holdings Group Basic Policy on Managing Conflict-of-Interest Transactions
		▶ Sompo Holdings Group Privacy Policy * In Japanese
		▶ Sompo Holdings Group Declaration on the Protection of Customer Information * In Japanese

Information Disclosure	<p>▶ Basic Disclosure Policy</p> <p>* In Japanese</p>
Japan's Stewardship Code	<p>▶ Sompo Japan Nipponkoa Policy on Japan's Stewardship Code </p> <p>* In Japanese</p>
	<p>▶ Sompo Japan Nipponkoa Asset Management Policy on Japan's Stewardship Code </p> <p>* In Japanese</p>

Management System

Item		Management System
Strategic Risk Management (ERM)		▶ Strategic Risk Management Systems
		▶ Strategic Risk Management
CSR		▶ CSR Management System
Social	Diversity	▶ Diversity Promotion Headquarters
	Human Rights	▶ Sompo Japan Nipponkoa Respecting Human Rights
	Response to Customer	▶ Sompo Japan Nipponkoa Response to Voice of Customer Management System  * only in Japanese
Governance	Corporate Governance	▶ Management Structure of Corporate Governance
		▶ Internal Control System * only in Japanese
	Compliance	▶ Compliance( PDF/4,208KB)
	Risk Management (Business Continuity Systems)	▶ Risk Management (Business Continuity Systems)

For further information, please refer to our website.

<http://www.sompo-hd.com/en/csr/>

Assurance by a Third-Party Organization

About Third Party Assurance

To ensure the reliability of reported numbers, Sompo Holdings has received third party assurance from Lloyd's Register Quality Assurance (LRQA) for some of the environmental and social performance data for fiscal year 2016.

The relevant numbers are indicated with a checkmark (✓).

▶ [Assurance Statement\(!\[\]\(950a62bbddad88d64435fd35607dfc42_img.jpg\) PDF/935KB\)](#)

▶ [Major ESG Data](#)



LRQA Independent Assurance Statement Relating to Sampo Holdings, Inc.'s Environmental and Social Indicators within the CSR communication report 2017

This Assurance Statement has been prepared for Sampo Holdings, Inc. in accordance with our contract but is intended for the readers of this Report.

Terms of engagement

Lloyd's Register Quality Assurance (LRQA) was commissioned by Sampo Holdings, Inc. (Sampo HD) to provide independent assurance on the environmental and social data of their CSR communication report 2017 ('the Report') against the assurance criteria below to a limited level of assurance and professional judgement of the verifier using LRQA's verification procedure / ISO 14064 - Part 3 for greenhouse gas data. LRQA's verification procedure is based on current best practise, is in accordance with ISAE 3000.

Our assurance engagement covered Sampo HD's global operations and activities and specifically the following requirements:

- Verifying conformance with:
 - ISO14064 - Part 1 for GHG emissions data
 - Sampo HD's reporting methodologies
- Evaluating the accuracy and reliability of data for only the selected indicators listed below: ^{1,2,3}

Environmental indicators

- | | |
|--|--------------------------------|
| • Scope 1 GHG emissions | • Heavy fuel oil A consumption |
| • Scope 2 GHG emissions | • Kerosene consumption |
| • Scope 3 GHG emissions (Category 1,3,4,5,6,7) | • LPG consumption |
| • Electricity consumption | • Heat (Steam) consumption |
| • City gas consumption | • Paper consumption |

Social indicator

- Total days lost due to absence

Note 1 Sampo Holdings Inc. and its domestic and overseas subsidiary companies adopting consolidated accounting

Note 2 Based on fiscal year of domestic and overseas subsidiary companies, the reporting period were as follows:

Domestic subsidiary companies: FY2016 (01/04/2016 – 31/03/2017)

Overseas subsidiary companies: CY2016 (01/01/2016 – 31/12/2016)

Note 3 LRQA undertook a limited assurance engagement of the environmental and social performance indicators marked with ✓ within the CSR communication report 2017

LRQA's responsibility is only to Sampo HD. LRQA disclaims any liability or responsibility to others as explained in the end footnote. Sampo HD's responsibility is for collecting, aggregating, analysing and presenting all the data and information within the report and for maintaining effective internal controls over the systems from which the report is derived. Ultimately, the report has been approved by, and remains the responsibility of Sampo HD.

LRQA's Opinion

Based on LRQA's approach nothing has come to our attention that would cause us to believe Sampo HD has not, in all material respects:

- Met the requirements above
- Disclosed accurate and reliable performance data and information

The opinion expressed is formed on the basis of a limited level of assurance and at the materiality of the professional judgement of the verifier.

Note: The extent of evidence-gathering for a limited assurance engagement is less than for a reasonable assurance engagement. Limited assurance engagements focus on aggregated data rather than physically checking source data at sites. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

LRQA's approach

LRQA's assurance engagements are carried out in accordance with our verification procedure and ISO 14064 - Part 3. The following tasks though were undertaken as part of the evidence gathering process for this assurance engagement:

- Auditing that Sompo HD's data management systems to confirm that there were no significant errors, omissions or mis-statements in the report. We did this by reviewing the effectiveness of data handling procedures, instructions and systems, including those for internal verification. We also spoke with those key people responsible for compiling the data and drafting the report.
- Visiting the Tachikawa Building in Japan and the headquarters, Sompo Japan Nipponkoa Himawari Life Insurance, Inc. to confirm the data collection processes and record management practices.

Observations

Further observations and findings, made during the assurance engagement, are as follows:

- The environmental performance data of Sompo care next Inc. and Sompo Care Message Inc. isn't included in that of Sompo HD Group. For the both companies, Sompo HD Group have integrated the management system from fiscal 2017 and excluded the performance data of the both companies due to technical constraint on collection of credible data at the on-site verification. Considering the scale of both companies, so it is recommended to include their performance data next fiscal year for credible/accurate data collection.

LRQA's standards, competence and independence

LRQA implements and maintains a comprehensive management system that meets accreditation requirements for ISO 14065 Greenhouse gases – Requirements for greenhouse gas validation and verification bodies for use in accreditation or other forms of recognition and ISO/IEC 17021 Conformity assessment – Requirements for bodies providing audit and certification of management systems that are at least as demanding as the requirements of the International Standard on Quality Control 1 and comply with the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants.

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

This verification is the only work undertaken by LRQA for Sompo HD and does not compromise our independence or impartiality.

Signed

Dated: 22 June 2017



Norihiko Kinoshita
LRQA Lead Verifier

On behalf of Lloyd's Register Quality Assurance Limited
Queen's Tower A, 10th Floor, 2-3-1, Minatomirai, Nishi-ku, Yokohama 220-6010, Japan

LRQA reference: YKA4005128

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Investor Materials

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<http://www.sompo-hd.com/en/csr/>