

Third Party Comments/External Recognition

▶ Overview of CSR Communication

▶ CSR Reports

▶ GRI Content Index

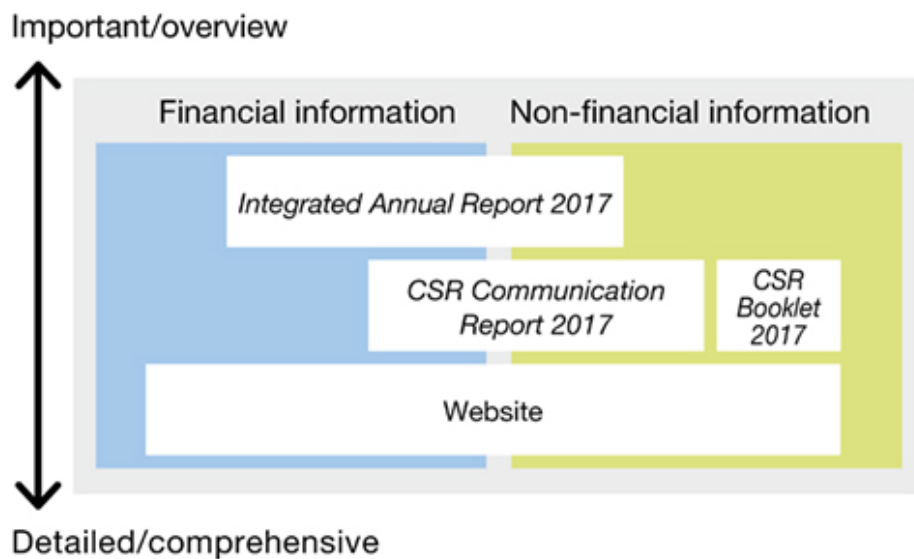
▶ Third-Party Comments

▶ External Recognition

Overview of CSR Communication

Overview of CSR Communication

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



- The Annual Report 2017 (Integrated Report) serves to provide stakeholders with a clear overview of the Group, our performance, and our management strategies, and is prepared pursuant to Article 271-25 of the Insurance Business Act and Article 210-10-2 of the Ordinance for the Enforcement of the Insurance Business Act. Since fiscal year 2014 we have published an Annual Report (Integrated Report) that includes both financial and non-financial information on our performance and strategies, referring to the International Integrated Reporting Framework published by the International Integrated Reporting Council (IIRC).
- The CSR Communication Report 2017 and our CSR website provide details on our CSR management vision, policies, plans and progress, and serves as communications tools to continuously improve our initiatives.
 - * In an effort to enhance accessibility we have published the details contained in CSR Communication Report 2017 on our CSR website as well as in PDF format.
- The CSR Booklet 2017 offers a clear and succinct introduction to examples of our CSR initiatives.

Features of the CSR Communication Report 2017

1. Initiatives to improve corporate value through social responsibility

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

2. Initiatives for Sustainable Development Goals (SDGs)

Hideto Kawakita, CEO of the International Institute for Human, Organization and the Earth (IIHOE) and Publisher of Socio Management Review, as a representative of civil society organizations, and Masaya Futamiya, Chair of the Japan Business Federation (Keidanren) Committee on Corporate Behavior & Social Responsibility and Chairman and Representative Director of Sompo Japan Nipponkoa discuss our initiatives for Sustainable Development Goals (SDGs) for the year 2030 adopted by a United Nations summit in September 2015.

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

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

4. Stakeholder engagement

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

5. Initiatives to improve information disclosure credibility

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

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

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

- Descriptions of Basic Policies for Our Action, Management System, CSR Key Performance Indicators (CSR-KPIs), Key Initiatives, and plans for Moving Forward, to effectively communicate our PDCA-driven efforts for each CSR Material Issue.
- ESG Data Index and the list of Products and Services for a Sustainable Society. In addition, the Major ESG Data page shows the performance of Sompo Holdings and its main consolidated subsidiaries compiled on a multi-year basis for easy comparison to report data in detail.

- A Key Initiatives section organized by stakeholder group, which introduces details of our work to resolve social issues.

Covered Organizations

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

Reporting Period

This Report relates mainly to initiatives from April 1, 2016, to March 31, 2017, but also contains some latest initiatives and policies to provide updated information.

Publication

Annually

Publication Period

Last issue: September 2016

Current issue: September 2017

Next issue: (scheduled for) September 2017

Referenced Guidelines

- GRI Sustainability Reporting Standards*
- ISO 26000: International standard on social responsibility
- SDG Compass: The guide for business action on the SDGs
- Environmental Reporting Guidelines 2012, Japan's Ministry of the Environment
- ISO 14064-1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals
- Sustainability Reporting Guidelines—SPI Report Guide, Network for Sustainability Communication
- The Ten Principles of the United Nations Global Compact

- United Nations Guiding Principles on Business and Human Rights
- Charter of Corporate Behavior and Its Implementation Guidance, Keidanren (Japanese Business Federation), the 6th version

* The details published on the Sompo Holdings CSR website and in the CSR Communication Report 2017 have been prepared in conformity with the Core option of the GRI Sustainability Reporting Standards. Please refer to the following GRI Content Index.

▶ [GRI Content Index](#)

Planning and Editing

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Disclaimer

















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

CSR Reports

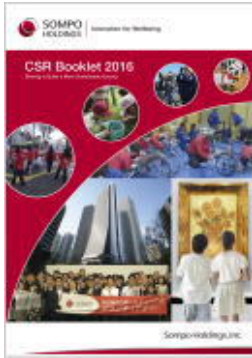
We publish a CSR Communication Report annually on our efforts to fulfill our social responsibilities. This report is crucial for facilitating forward-looking dialogue with stakeholders and improving the way we incorporate social responsibility into our operations. We also publish a CSR Booklet, which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

▶ [CSR](#)

CSR Communication Report

<p style="text-align: center;">FY2016</p>	<ul style="list-style-type: none"> ▶ CSR Communication Report 2016( PDF/2,237KB) * The CSR Communication Report 2017 (PDF file) is being prepared. The most up-to-date information is posted on our CSR web pages. <hr/> <ul style="list-style-type: none"> ▶ CSR Communication Report 2016 (Supplementary) – Case Report– ( PDF/3,552KB) ▶ GRI Guideline Comparison Chart 
	<p>Download by Section</p> <ul style="list-style-type: none"> ▶ Contents, Editorial Policy / Corporate Data( PDF/375KB) ▶ Top Commitment( PDF/230KB) ▶ Group Overview( PDF/148KB) ▶ Main Achievement in FY 2015( PDF/138KB) ▶ CSR Management( PDF/541KB) ▶ Material Issue 1: Providing Solutions for Disaster Preparedness( PDF/138KB) ▶ Material Issue 2: Contributing to Health and Welfare( PDF/72KB) ▶ Material Issue 3: Promoting the Manageability of Global Environmental Issues( PDF/122KB) ▶ Material Issue 4: Empowering Community and Society( PDF/224KB) ▶ Material Issue 5: Supporting Diversity and Inclusion in Private and Public Life( PDF/141KB) ▶ External Recognition( PDF/218KB) ▶ CSR Milestones of the Group( PDF/222KB)

CSR Booklet



FY 2016

- ▶ CSR Booklet 2016([PDF/3,056KB](#))

Back Numbers

FY 2015	<ul style="list-style-type: none"> ▶ Sompo Japan Nipponkoa Holdings Corporate Responsibility Communication 2015(PDF/1,278KB) ▶ Sompo Japan Nipponkoa Group's CSR Case Report (Corporate Responsibility Communication 2015, Separate Volume) (PDF/4,822KB) <hr/> <ul style="list-style-type: none"> ▶ CSR Booklet 2015(PDF/4,287KB)
FY 2014	<ul style="list-style-type: none"> ▶ Sompo Japan Nipponkoa Holdings Corporate Responsibility Communication 2014 (CSR Communication Report) (PDF/5,392KB) ▶ Sompo Japan Nipponkoa Group's CSR Case Report (Corporate Responsibility Communication 2014, Separate Volume) (PDF/3,583KB)
FY 2013	<ul style="list-style-type: none"> ▶ NKSJ Holdings Corporate Responsibility Communication 2013(PDF/5,576KB)
FY 2012	<ul style="list-style-type: none"> ▶ NKSJ Holdings Corporate Responsibility Communication 2012(PDF/3,834KB)

For further information, please refer to our website.

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

GRI Content Index

The CSR Communication Report 2017 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards. The following table shows the page references for each of the Standard's General Disclosures, as well as economic, environmental and social topics, and Financial Services Sector Disclosures.

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

For information published in the Annual Report 2017 (Integrated Report) and Corporate Governance Report, the relevant documents are indicated.

Standard Disclosure

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

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Organizational profile			
102-1*	G4-3	a. Name of the organization.	▶ Corporate Profile
102-2*	G4-4/PR6	a. A description of the organization's activities. b. Primary brands, products, and services, including an explanation of any products or services that are banned in certain markets.	▶ Group Businesses ▶ Products and Services for a Sustainable Society
102-3*	G4-5	a. Location of the organization's headquarters.	▶ Corporate Profile
102-4*	G4-6	a. Number of countries where the organization operates, and the names of countries where it has significant operations and/or that are relevant to the topics covered in the report.	▶ Overseas Insurance
102-5*	G4-7	a. Nature of ownership and legal form.	▶ Corporate Profile
102-6*	G4-8	a. Markets served, including: i. geographic locations where products	▶ Group Businesses



		<p>and services are offered;</p> <p>ii. sectors served;</p> <p>iii. types of customers and beneficiaries.</p>	
102-7*	G4-9	<p>a. Scale of the organization, including:</p> <p>i. total number of employees;</p> <p>ii. total number of operations;</p> <p>iii. net sales (for private sector organizations) or net revenues (for public sector organizations);</p> <p>iv. total capitalization (for private sector organizations) broken down in terms of debt and equity;</p> <p>v. quantity of products or services provided.</p>	<p>▶ Corporate Profile</p> <p>▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB)</p>
102-8*	G4-10	<p>a. Total number of employees by employment contract (permanent and temporary), by gender.</p> <p>b. Total number of employees by employment contract (permanent and temporary), by region.</p> <p>c. Total number of employees by employment type (full-time and part-time), by gender.</p> <p>d. Whether a significant portion of the organization's activities are performed by workers who are not employees. If applicable, a description of the nature and scale of work performed by workers who are not employees.</p> <p>e. Any significant variations in the numbers reported in Disclosures 102-8-a, 102-8-b, and 102-8-c (such as seasonal variations in the tourism or agricultural industries).</p> <p>f. An explanation of how the data have been compiled, including any assumptions made.</p>	<p>▶ Number of Employees</p>
102-9*	G4-12	<p>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.</p>	<p>▶ Value Chain</p>
102-10*	G4-13	<p>a. Significant changes to the organization's size, structure, ownership, or supply chain, including:</p> <p>i. Changes in the location of, or changes in, operations, including facility openings,</p>	<p>▶ Group Businesses</p> <p>▶ Integrated Annual Report 2017 p.142-148 (Business Combination, Segment</p>

		<p>closings, and expansions;</p> <p>ii. Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organizations);</p> <p>iii. Changes in the location of suppliers, the structure of the supply chain, or relationships with suppliers, including selection and termination.</p>	<p>information) ( PDF/8,401 KB)</p>
102-11*	G4-14	<p>a. Whether and how the organization applies the Precautionary Principle or approach.</p>	<ul style="list-style-type: none"> ▶ Top Commitment ▶ Management System ▶ Declarations to Society and Participation in CSR Initiatives ▶ 1. Providing Solutions for Disaster Preparedness ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives
102-12*	G4-15	<p>a. A list of externally-developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes, or which it endorses.</p>	<ul style="list-style-type: none"> ▶ Declarations to Society and Participation in CSR Initiatives
102-13*	G4-16	<p>a. A list of the main memberships of industry or other associations, and national or international advocacy organizations.</p>	<ul style="list-style-type: none"> ▶ Declarations to Society and Participation in CSR Initiatives
Strategy			
102-14*	G4-1	<p>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.</p>	<ul style="list-style-type: none"> ▶ Top Commitment
102-15	G4-2	<p>a. A description of key impacts, risks, and opportunities.</p>	<ul style="list-style-type: none"> ▶ Top Commitment ▶ Redefining Group CSR Materiality ▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)
Ethics and integrity			
102-16*	G4-56	<p>a. A description of the organization's values, principles, standards, and norms of behavior.</p>	<ul style="list-style-type: none"> ▶ Group Management Philosophy

102-17	G4-57/58	<p>a. A description of internal and external mechanisms for:</p> <p>i. seeking advice about ethical and lawful behavior, and organizational integrity;</p> <p>ii. reporting concerns about unethical or unlawful behavior, and organizational integrity.</p>	<ul style="list-style-type: none"> ▶ Stakeholder Engagement
Governance			
102-18*	G4-34	<p>a. Governance structure of the organization, including committees of the highest governance body.</p> <p>b. Committees responsible for decision-making on economic, environmental, and social topics.</p>	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-19	G4-35	<p>a. Process for delegating authority for economic, environmental, and social topics from the highest governance body to senior executives and other employees.</p>	<ul style="list-style-type: none"> ▶ Management System
102-20	G4-36	<p>a. Whether the organization has appointed an executive-level position or positions with responsibility for economic, environmental, and social topics.</p> <p>b. Whether post holders report directly to the highest governance body.</p>	<ul style="list-style-type: none"> ▶ Management System
102-21	G4-37	<p>a. Processes for consultation between stakeholders and the highest governance body on economic, environmental, and social topics.</p> <p>b. If consultation is delegated, describe to whom it is delegated and how the resulting feedback is provided to the highest governance body.</p>	<ul style="list-style-type: none"> ▶ Management System
102-22	G4-38	<p>a. Composition of the highest governance body and its committees by:</p> <p>i. executive or non-executive;</p> <p>ii. independence;</p> <p>iii. tenure on the governance body;</p> <p>iv. number of each individual's other significant positions and commitments, and the nature of the commitments;</p> <p>v. gender;</p> <p>vi. membership of under-represented social groups;</p> <p>vii. competencies relating to economic,</p>	<ul style="list-style-type: none"> ▶ Management System ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Corporate Governance Report

		environmental, and social topics; viii. stakeholder representation.	
102-23	G4-39	a. Whether the chair of the highest governance body is also an executive officer in the organization. b. If the chair is also an executive officer, describe his or her function within the organization's management and the reasons for this arrangement.	<ul style="list-style-type: none"> ▶ Management System ▶ Corporate Governance ▶ Corporate Governance Report
102-24	G4-40	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: 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	G4-41	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: 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	G4-42	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	G4-43	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	G4-44	a. Processes for evaluating the highest	<ul style="list-style-type: none"> ▶ Corporate Governance

		<p>governance body's performance with respect to governance of economic, environmental, and social topics.</p> <p>b. Whether such evaluation is independent or not, and its frequency.</p> <p>c. Whether such evaluation is a self-assessment.</p> <p>d. Actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental, and social topics, including, as a minimum, changes in membership and organizational practice.</p>	<p>▶ Corporate Governance Report</p>
102-29	G4-45	<p>a. Highest governance body's role in identifying and managing economic, environmental, and social topics and their impacts, risks, and opportunities – including its role in the implementation of due diligence processes.</p> <p>b. Whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-30	G4-46	<p>a. Highest governance body's role in reviewing the effectiveness of the organization's risk management processes for economic, environmental, and social topics.</p>	<p>▶ Management System</p>
102-31	G4-47	<p>a. Frequency of the highest governance body's review of economic, environmental, and social topics and their impacts, risks, and opportunities.</p>	<p>▶ Management System</p>
102-32	G4-48	<p>a. The highest committee or position that formally reviews and approves the organization's sustainability report and ensures that all material topics are covered.</p>	<p>▶ Management System</p>
102-33	G4-49	<p>a. Process for communicating critical concerns to the highest governance body.</p>	<p>▶ Management System</p> <p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>
102-34	G4-50	<p>a. Total number and nature of critical concerns that were communicated to the highest governance body.</p>	<p>▶ Corporate Governance</p> <p>▶ Corporate Governance Report</p>

		b. Mechanism(s) used to address and resolve critical concerns.	
102-35	G4-51	<p>a. Remuneration policies for the highest governance body and senior executives for the following types of remuneration:</p> <p>i. Fixed pay and variable pay, including performance-based pay, equity-based pay, bonuses, and deferred or vested shares;</p> <p>ii. Sign-on bonuses or recruitment incentive payments;</p> <p>iii. Termination payments;</p> <p>iv. Clawbacks;</p> <p>v. Retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.</p> <p>b. How performance criteria in the remuneration policies relate to the highest governance body's and senior executives' objectives for economic, environmental, and social topics.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit & Supervisory Board Members) (PDF/8,401KB) ▶ Corporate Governance Report
102-36	G4-52	<p>a. Process for determining remuneration.</p> <p>b. Whether remuneration consultants are involved in determining remuneration and whether they are independent of management.</p> <p>c. Any other relationships that the remuneration consultants have with the organization.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit & Supervisory Board Members) (PDF/8,401KB) ▶ Corporate Governance Report
102-37	G4-53	<p>a. How stakeholders' views are sought and taken into account regarding remuneration.</p> <p>b. If applicable, the results of votes on remuneration policies and proposals.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Corporate Governance ▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix) Compensation Amounts of Directors and Audit & Supervisory Board Members) (PDF/8,401KB) ▶ Corporate Governance Report
102-38	G4-54	a. Ratio of the annual total compensation for the organization's highest-paid individual in each country of significant	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data)

		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"> ▶ Integrated Annual Report 2017 p.83-84 (Corporate Governance (Appendix Compensation Amounts of Directors and Audit & Supervisory Board Members) (PDF/8,401KB)
102-39	G4-55	a. Ratio of the percentage increase in annual total compensation for the organization's highest-paid individual in each country of significant operations to the median percentage increase in annual total 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 2017 p.83-84 (Corporate Governance (Appendix Compensation Amounts of Directors and Audit & Supervisory Board Members) (PDF/8,401KB)
Stakeholder engagement			
102-40*	G4-24	a. A list of stakeholder groups engaged by the organization.	▶ Stakeholder Engagement
102-41*	G4-11	a. Percentage of total employees covered by collective bargaining agreements.	▶ Major ESG Data (Social Performance Data)
102-42*	G4-25	a. The basis for identifying and selecting stakeholders with whom to engage.	▶ Stakeholder Engagement
102-43*	G4-26/PR5	a. The organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	<ul style="list-style-type: none"> ▶ Redefining Group CSR Materiality ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data)
102-44*	G4-27/PR5	a. Key topics and concerns that have been raised through stakeholder engagement, including: i. how the organization has responded to those key topics and concerns, including through its reporting; ii. the stakeholder groups that raised each of the key topics and concerns.	<ul style="list-style-type: none"> ▶ Redefining Group CSR Materiality ▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)
Reporting practice			
102-45*	G4-17	a. A list of all entities included in the organization's consolidated financial statements or equivalent documents. b. Whether any entity included in the organization's consolidated financial	<ul style="list-style-type: none"> ▶ Group Businesses ▶ Overview of CSR Communication (Covered Organization)


		statements or equivalent documents is not covered by the report.	▶ Integrated Annual Report 2017 p.90-92 (Corporate Data, The Company, Subsidiaries, and Affiliates) (PDF/8,401KB)
102-46*	G4-18	a. An explanation of the process for defining the report content and the topic Boundaries. b. An explanation of how the organization has implemented the Reporting Principles for defining report content.	▶ Overview of CSR Communication (Covered Organization) ▶ Redefining Group CSR Materiality
102-47*	G4-19	a. A list of the material topics identified in the process for defining report content.	▶ Redefining Group CSR Materiality
102-48*	G4-22	a. The effect of any restatements of information given in previous reports, and the reasons for such restatements.	Not applicable
102-49*	G4-23	a. Significant changes from previous reporting periods in the list of material topics and topic Boundaries.	Not applicable
102-50*	G4-28	a. Reporting period for the information provided.	▶ Overview of CSR Communication (Reporting Period)
102-51*	G4-29	a. If applicable, the date of the most recent previous report.	▶ Overview of CSR Communication (Publication Period)
102-52*	G4-30	a. Reporting cycle.	▶ Overview of CSR Communication (Publication Period)
102-53*	G4-31	a. The contact point for questions regarding the report or its contents.	▶ Overview of CSR Communication (Planning and Editing)
102-54*	G4-32-a	a. The claim made by the organization, if it has prepared a report in accordance with the GRI Standards, either: i. 'This report has been prepared in accordance with the GRI Standards: Core option'; ii. 'This report has been prepared in accordance with the GRI Standards: Comprehensive option'.	▶ The CSR Communication Report 2017 has been prepared in accordance with the Core option of the GRI Sustainability Reporting Standards.
102-55*	G4-32-b	a. The GRI content index, which specifies each of the GRI Standards used and lists all disclosures included in the report. b. For each disclosure, the content index shall include:	This page is the GRI Content Index. ▶ Overview of CSR Communication (Referenced Guidelines)

		<p>i. the number of the disclosure (for disclosures covered by the GRI Standards);</p> <p>ii. the page number(s) or URL(s) where the information can be found, either within the report or in other published materials;</p> <p>iii. if applicable, and where permitted, the reason(s) for omission when a required disclosure cannot be made.</p>	
102-56*	G4-32-c/33	<p>a. A description of the organization's policy and current practice with regard to seeking external assurance for the report.</p> <p>b. If the report has been externally assured:</p> <p>i. A reference to the external assurance report, statements, or opinions. If not included in the assurance report accompanying the sustainability report, a description of what has and what has not been assured and on what basis, including the assurance standards used, the level of assurance obtained, and any limitations of the assurance process;</p> <p>ii. The relationship between the organization and the assurance provider;</p> <p>iii. Whether and how the highest governance body or senior executives are involved in seeking external assurance for the organization's sustainability report.</p>	<p>Have received third-party assurance on some quantitative social and environmental data.</p> <p>▶ Assurance by a Third-Party Organization</p>
Management Approach			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>▶ Overview of CSR Communication (Covered Organization)</p> <p>▶ Redefining Group CSR Materiality</p> <p>▶ CSR Key Performance Indicators (CSR-KPIs)</p> <p>▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p>	<p>▶ CSR Initiatives</p> <p>▶ Management System</p> <p>▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue)</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 	Issue)
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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 ▶ Group CSR Materiality (Major Initiatives on each CSR Material Issue) ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ Stakeholder Engagement ▶ Major ESG Data ▶ Third Party Comments ▶ Assurance by a Third-Party Organization

ECONOMIC

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

201-1	G4-EC1	<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> <p>i. Direct economic value generated: revenues;</p> <p>ii. Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments;</p> <p>iii. Economic value retained: ‘direct economic value generated’ less ‘economic value distributed’.</p> <p>b. Where significant, report EVG&D separately at country, regional, or market levels, and the criteria used for defining significance.</p>	<ul style="list-style-type: none"> ▶ Investor Materials ▶ Major ESG Data (Governance Data) ▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB)
201-2	G4-EC2	<p>a. Risks and opportunities posed by climate change that have the potential to generate substantive changes in operations, revenue, or expenditure, including:</p> <p>i. a description of the risk or opportunity and its classification as either physical, regulatory, or other;</p> <p>ii. a description of the impact associated with the risk or opportunity;</p> <p>iii. the financial implications of the risk or opportunity before action is taken;</p> <p>iv. the methods used to manage the risk or opportunity;</p> <p>v. the costs of actions taken to manage the risk or opportunity.</p>	<ul style="list-style-type: none"> ▶ Identifying Our CSR Materiality ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives ▶ Case Studies – Customer: Mitigation of Climate Change ▶ Case Studies – Community: Adaptation to Climate Change ▶ Case Studies – Agencies: Mitigation of Climate Change ▶ Assurance by a Third-Party Organization
201-3	G4-EC3	<p>a. If the plan’s liabilities are met by the organization’s general resources, the estimated value of those liabilities.</p> <p>b. If a separate fund exists to pay the plan’s pension liabilities:</p> <p>i. the extent to which the scheme’s liabilities are estimated to be covered by the assets that have been set aside to meet them;</p>	<p>Information unavailable. Will collect/ analyze information and work toward its disclosure.</p>

		<p>ii. the basis on which that estimate has been arrived at;</p> <p>iii. when that estimate was made.</p> <p>c. If a fund set up to pay the plan's pension liabilities is not fully covered, explain the strategy, if any, adopted by the employer to work towards full coverage, and the timescale, if any, by which the employer hopes to achieve full coverage.</p> <p>d. Percentage of salary contributed by employee or employer.</p> <p>e. Level of participation in retirement plans, such as participation in mandatory or voluntary schemes, regional, or country-based schemes, or those with financial impact.</p>	
201-4	G4-EC4	<p>a. Total monetary value of financial assistance received by the organization from any government during the reporting period, including:</p> <p>i. tax relief and tax credits;</p> <p>ii. subsidies;</p> <p>iii. investment grants, research and development grants, and other relevant types of grant; iv. awards;</p> <p>v. royalty holidays;</p> <p>vi. financial assistance from Export Credit Agencies (ECAs);</p> <p>vii. financial incentives;</p> <p>viii. other financial benefits received or receivable from any government for any operation.</p> <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	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the</p>	<ul style="list-style-type: none"> ▶ Overview of CSR Communication (Covered Organization) ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ 4. Empowering Community and Society

		<p>impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> 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"> ▶ CSR Initiatives ▶ Management System
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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 ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ Stakeholder Engagement
203-1	G4-EC7	<ul style="list-style-type: none"> a. Extent of development of significant infrastructure investments and services supported. b. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant. c. Whether these investments and services are commercial, in-kind, or pro bono engagements. 	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ 4. Empowering Community and Society ▶ Case Studies – Stockholders, Investors, Companies we invest in: Contributing Community through Business ▶ Case Studies - Civil Societies: Contributing to Community through the Arts and Culture ▶ Case Studies – Community: Engagement with Communities ▶ Case Studies – Community: Contributing to Community through the Arts and Culture
203-2	G4-EC8	<p>a. Examples of significant identified indirect economic impacts of the organization, including positive and</p>	<ul style="list-style-type: none"> ▶ Featured Topic 1: Climate Initiatives

		<p>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"> ▶ Case Studies – Community: Adaptation to Climate Change ▶ Case Studies – Stockholders, Investors, Companies we invest in: Solutions for Environmental Issues
Anti-corruption			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <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"> ▶ CSR as Corporate Value Drivers ▶ Overview of CSR Communication (Covered Organization) ▶ Redefining Group CSR Materiality
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> 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
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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
205-1	G4-SO3	a. Total number and percentage of	Information unavailable.

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

ENVIRONMENTAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Materials			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives ▶ Stakeholder Engagement
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<ul style="list-style-type: none"> ▶ CSR Initiatives ▶ Management System ▶ 3. Promoting the Manageability of Global Environmental Issues
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<ul style="list-style-type: none"> ▶ Management System ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)

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

		<p>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"> ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)
302-1	G4-EN3	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> i. electricity consumption ii. heating consumption iii. cooling consumption iv. steam consumption d. In joules, watt-hours or multiples, the total: <ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data)
302-2	G4-EN4	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data)
302-3	G4-EN5	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data)

		consumption within the organization, outside of it, or both.	
302-4	G4-EN6	<p>a. Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples.</p> <p>b. Types of energy included in the reductions; whether fuel, electricity, heating, cooling, steam, or all.</p> <p>c. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.</p> <p>d. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data)
302-5	G4-EN7	<p>a. Reductions in energy requirements of sold products and services achieved during the reporting period, in joules or multiples.</p> <p>b. Basis for calculating reductions in energy consumption, such as base year or baseline, including the rationale for choosing it.</p> <p>c. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Environmental Performance Data)
Biodiversity			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ol 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 CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives ▶ Stakeholder Engagement
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p>	<ul style="list-style-type: none"> ▶ CSR Initiatives ▶ Management System ▶ 3. Promoting the Manageability of Global Environmental Issues



		<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 	
103-3	G4-DMA-c	<ul style="list-style-type: none"> a. An explanation of how the organization evaluates the management approach, including: <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 ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)
304-1	G4-EN11	<ul style="list-style-type: none"> 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: <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	G4-EN12	<ul style="list-style-type: none"> a. Nature of significant direct and indirect 	<ul style="list-style-type: none"> ▶ 3. Promoting the Manageability of Global Environmental Issues



		<p>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>► Case Studies - Civil Societies: Conservation of Biodiversity</p>
304-3	G4-EN13	<ul style="list-style-type: none"> a. Size and location of all habitat areas protected or restored, and whether the success of the restoration measure was or is approved by independent external professionals. b. Whether partnerships exist with third parties to protect or restore habitat areas distinct from where the organization has overseen and implemented restoration or protection measures. c. Status of each area based on its condition at the close of the reporting period. d. Standards, methodologies, and assumptions used. 	<p>► 3. Promoting the Manageability of Global Environmental Issues</p> <p>► Case Studies - Civil Societies: Conservation of Biodiversity</p>
304-4	G4-EN14	<p>a. Total number of IUCN Red List species and national conservation list species with habitats in areas affected by the operations of the organization, by level of extinction risk:</p> <ul style="list-style-type: none"> i. Critically endangered ii. Endangered iii. Vulnerable iv. Near threatened v. Least concern 	<p>Not applicable</p>

Emissions			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives ▶ Stakeholder Engagement
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<ul style="list-style-type: none"> ▶ CSR Initiatives ▶ Management System ▶ 3. Promoting the Manageability of Global Environmental Issues
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p> <p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<ul style="list-style-type: none"> ▶ Management System ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Stakeholder Engagement ▶ Major ESG Data (Environmental Performance Data)
305-1	G4-EN15	<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>	<ul style="list-style-type: none"> ▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB) ▶ Major ESG Data (Environmental Performance Data) ▶ Assurance by a Third-Party Organization



		<p>d. Base year for the calculation, if applicable, including:</p> <p>i. the rationale for choosing it;</p> <p>ii. emissions in the base year;</p> <p>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</p> <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>	
305-2	G4-EN16	<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> <p>i. the rationale for choosing it;</p> <p>ii. emissions in the base year;</p> <p>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</p> <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>	<ul style="list-style-type: none"> ▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB) ▶ Major ESG Data (Environmental Performance Data) ▶ Assurance by a Third-Party Organization
305-3	G4-EN17	<p>a. Gross other indirect (Scope 3) GHG emissions in metric tons of CO2 equivalent.</p> <p>b. If available, the gases included in the calculation; whether CO2, CH4, N2O, HFCs, PFCs, SF6, NF3, or all.</p> <p>c. Biogenic CO2 emissions in metric tons of CO2 equivalent.</p> <p>d. Other indirect (Scope 3) GHG emissions</p>	<ul style="list-style-type: none"> ▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB) ▶ Major ESG Data (Environmental Performance Data) ▶ Assurance by a Third-Party Organization

		<p>categories and activities included in the calculation.</p> <p>e. Base year for the calculation, if applicable, including:</p> <p>i. the rationale for choosing it;</p> <p>ii. emissions in the base year;</p> <p>iii. the context for any significant changes in emissions that triggered recalculations of base year emissions.</p> <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>	
305-4	G4-EN18	<p>a. GHG emissions intensity ratio for the organization.</p> <p>b. Organization-specific metric (the denominator) chosen to calculate the ratio.</p> <p>c. Types of GHG emissions included in the intensity ratio; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>d. Gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.</p>	<p>▶ Major ESG Data (Environmental Performance Data)</p>
305-5	G4-EN19	<p>a. GHG emissions reduced as a direct result of reduction initiatives, in metric tons of CO₂ equivalent.</p> <p>b. Gases included in the calculation; whether CO₂, CH₄, N₂O, HFCs, PFCs, SF₆, NF₃, or all.</p> <p>c. Base year or baseline, including the rationale for choosing it.</p> <p>d. Scopes in which reductions took place; whether direct (Scope 1), energy indirect (Scope 2), and/or other indirect (Scope 3).</p> <p>e. Standards, methodologies, assumptions, and/or calculation tools used.</p>	<p>▶ Integrated Annual Report 2017 p.28-31 (Financial and Non-Financial Highlights) ( PDF/8,401KB)</p> <p>▶ Major ESG Data (Environmental Performance Data)</p> <p>▶ Assurance by a Third-Party Organization</p>
305-6	G4-EN20	<p>a. Production, imports, and exports of ODS in metric tons of CFC-11 (trichlorofluoromethane) equivalent.</p> <p>b. Substances included in the calculation.</p> <p>c. Source of the emission factors used.</p> <p>d. Standards, methodologies, assumptions, and/or calculation tools used.</p>	Not applicable
305-7	G4-EN21	<p>a. Significant air emissions, in kilograms or</p>	Not applicable

		<p>multiples, for each of the following:</p> <ul style="list-style-type: none"> i. NOX ii. SOX 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>	
Environmental Compliance			
103-1	G4-20/21/DMA-a	<ul style="list-style-type: none"> a. An explanation of why the topic is material. b. The Boundary for the material topic, which includes a description of: <ul style="list-style-type: none"> 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 CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Featured Topic 1: Climate Initiatives ▶ Stakeholder Engagement
103-2	G4-DMA-b	<ul style="list-style-type: none"> a. An explanation of how the organization manages the topic. b. A statement of the purpose of the management approach. c. A description of the following, if the management approach includes that component: <ul style="list-style-type: none"> 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"> ▶ CSR Initiatives ▶ Management System ▶ 3. Promoting the Manageability of Global Environmental Issues
103-3	G4-DMA-c	<ul style="list-style-type: none"> a. An explanation of how the organization evaluates the management approach, including: <ul style="list-style-type: none"> i. the mechanisms for evaluating the effectiveness of the management approach; 	<ul style="list-style-type: none"> ▶ Management System ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ Stakeholder Engagement

		<p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	<p>▶ Major ESG Data (Environmental Performance Data)</p>
307-1	G4-EN29	<p>a. Significant fines and non-monetary sanctions for non-compliance with environmental laws and/or regulations in terms of:</p> <p>i. total monetary value of significant fines;</p> <p>ii. total number of non-monetary sanctions;</p> <p>iii. cases brought through dispute resolution mechanisms.</p> <p>b. If the organization has not identified any non-compliance with environmental laws and/or regulations, a brief statement of this fact is sufficient.</p>	Not applicable

SOCIAL

Disclosures No.		Requirements	Page References (or Reasons for Omission)
GRI Standard	G4 Guidelines		
Training and Education			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<p>▶ Overview of CSR Communication (Covered Organization)</p> <p>▶ CSR Strategies/Featured Topics</p> <p>▶ Identifying Our CSR Materiality</p> <p>▶ CSR Key Performance Indicators (CSR-KPIs)</p> <p>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</p> <p>▶ Stakeholder Engagement</p>
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following,</p>	<p>▶ CSR Initiatives</p> <p>▶ 5. Supporting Diversity and Inclusion in Private and Public Life</p>

		<p>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 	
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement
404-1	G4-LA9	<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. 	<p>Information unavailable. Will collect/ analyze information and work toward its disclosure.</p>
404-2	G4-LA10	<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>	<ul style="list-style-type: none"> ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Case Studies – Employees: Building Resilient Organizations through Human Resources Development
404-3	G4-LA11	<p>a. 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>	<ul style="list-style-type: none"> ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Case Studies – Employees: Building Resilient Organizations through Human Resources Development
Diversity and Equal Opportunity			

103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <ul style="list-style-type: none"> 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 CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement
103-2	G4-DMA-b	<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"> ▶ CSR Initiatives ▶ 5. Supporting Diversity and Inclusion in Private and Public Life
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement ▶ Major ESG Data (Social Performance Data)
405-1	G4-LA12	<p>a. Percentage of individuals within the organization’s governance bodies in each of the following diversity</p>	<ul style="list-style-type: none"> ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Major ESG Data (Social Performance Data)

		<p>categories:</p> <p>i. Gender;</p> <p>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;</p> <p>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).</p> <p>b. Percentage of employees per employee category in each of the following diversity categories:</p> <p>i. Gender;</p> <p>ii. Age group: under 30 years old, 30-50 years old, over 50 years old;</p> <p>iii. Other indicators of diversity where relevant (such as minority or vulnerable groups).</p>	
405-2	G4-LA13	<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>	<p>Information unavailable.</p> <p>Will collect/ analyze information and work toward its disclosure.</p>
Human Rights Assessment			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization's involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of CSR Communication (Covered Organization) ▶ CSR Strategies/Featured Topics ▶ Identifying Our CSR Materiality ▶ CSR Key Performance Indicators (CSR-KPIs) ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement ▶ Case Studies – Employees: Respect for Human Dignity and Rights
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p>	<ul style="list-style-type: none"> ▶ CSR Initiatives ▶ 5. Supporting Diversity and Inclusion in Private and Public Life

		<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"> ▶ Case Studies – Employees: Respect for Human Dignity and Rights
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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"> ▶ 5. Supporting Diversity and Inclusion in Private and Public Life ▶ Stakeholder Engagement ▶ Case Studies – Employees: Respect for Human Dignity and Rights
412-1	G4-HR9	<p>a. Total number and percentage of operations that have been subject to human rights reviews or human rights impact assessments, by country.</p>	<p>Information unavailable. Will collect/ analyze information and work toward its disclosure.</p>
412-2	G4-HR2	<p>a. Total number of hours in the reporting period devoted to training on human rights policies or procedures concerning aspects of human rights that are relevant to operations.</p> <p>b. Percentage of employees trained during the reporting period in human rights policies or procedures concerning aspects of human rights that are relevant to operations.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data (Governance Data) ▶ Case Studies – Employees: Respect for Human Dignity and Rights
412-3	G4-HR1	<p>a. Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.</p>	<p>Information unavailable. Will collect/ analyze information and work toward its disclosure.</p>

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






413-1	G4-SO1	<p>a. Percentage of operations with implemented local community engagement, impact assessments, and/or development programs, including the use of:</p> <p>i. social impact assessments, including gender impact assessments, based on participatory processes;</p> <p>ii. environmental impact assessments and ongoing monitoring;</p> <p>iii. public disclosure of results of environmental and social impact assessments;</p> <p>iv. local community development programs based on local communities' needs;</p> <p>v. stakeholder engagement plans based on stakeholder mapping;</p> <p>vi. broad based local community consultation committees and processes that include vulnerable groups;</p> <p>vii. works councils, occupational health and safety committees and other worker representation bodies to deal with impacts;</p> <p>viii. formal local community grievance processes.</p>	<ul style="list-style-type: none"> ▶ 3. Promoting the Manageability of Global Environmental Issues ▶ 4. Empowering Community and Society ▶ Case Studies - Civil Societies: Conservation of Biodiversity ▶ Case Studies – Community: Evaluation of CSR Programs
413-2	G4-SO2	<p>a. Operations with significant actual and potential negative impacts on local communities, including:</p> <p>i. the location of the operations;</p> <p>ii. the significant actual and potential negative impacts of operations.</p>	Not applicable
Customer Privacy			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p>	<ul style="list-style-type: none"> ▶ CSR Strategies/Featured Topics ▶ Overview of CSR Communication (Covered Organization) ▶ Redefining Group CSR Materiality








		<p>ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <ul style="list-style-type: none"> 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>▶ http://www.sompo-hd.com/en/company/compliance/privacy/ (In Japanese)</p>
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <ul style="list-style-type: none"> 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>▶ http://www.sompo-hd.com/en/company/compliance/privacy/ (In Japanese)</p>
418-1	G4-PR8	<p>a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by:</p> <ul style="list-style-type: none"> i. complaints received from outside parties and substantiated by the organization; ii. complaints from regulatory bodies. 	<p>▶ Case Studies – Customer: To Providing the Highest Possible Quality of Service</p>












		<p>b. Total number of identified leaks, thefts, or losses of customer data.</p> <p>c. If the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.</p>	
Socioeconomic Compliance			
103-1	G4-20/21/DMA-a	<p>a. An explanation of why the topic is material.</p> <p>b. The Boundary for the material topic, which includes a description of:</p> <p>i. where the impacts occur;</p> <p>ii. the organization’s involvement with the impacts. For example, whether the organization has caused or contributed to the impacts, or is directly linked to the impacts through its business relationships.</p> <p>c. Any specific limitation regarding the topic Boundary.</p>	<ul style="list-style-type: none"> ▶ Overview of CSR Communication (Covered Organization) ▶ Redefining Group CSR Materiality
103-2	G4-DMA-b	<p>a. An explanation of how the organization manages the topic.</p> <p>b. A statement of the purpose of the management approach.</p> <p>c. A description of the following, if the management approach includes that component:</p> <p>i. Policies</p> <p>ii. Commitments</p> <p>iii. Goals and targets</p> <p>iv. Responsibilities</p> <p>v. Resources</p> <p>vi. Grievance mechanisms</p> <p>vii. Specific actions, such as processes, projects, programs and initiatives</p>	<ul style="list-style-type: none"> ▶ Compliance
103-3	G4-DMA-c	<p>a. An explanation of how the organization evaluates the management approach, including:</p> <p>i. the mechanisms for evaluating the effectiveness of the management approach;</p>	<ul style="list-style-type: none"> ▶ Compliance









		<p>ii. the results of the evaluation of the management approach;</p> <p>iii. any related adjustments to the management approach.</p>	
419-1	G4-SO8/PR9	<p>a. Significant fines and non-monetary sanctions for non-compliance with laws and/or regulations in the social and economic area in terms of:</p> <p>i. total monetary value of significant fines;</p> <p>ii. total number of non-monetary sanctions;</p> <p>iii. cases brought through dispute resolution mechanisms.</p> <p>b. If the organization has not identified any non-compliance with laws and/or regulations, a brief statement of this fact is sufficient.</p> <p>c. The context against which significant fines and non-monetary sanctions were incurred.</p>	Not applicable

Social (Human Rights)




Section	Performance Indicators	References
Investment*		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	-







G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ CSR Case Report P.131 ( PDF/8,504KB)
Non-discrimination		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	-
Freedom of Association and Collective Bargaining		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	-
G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights.	-
Child Labor		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	-
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	-
Forced or Compulsory Labor		
G4-DMA	a. Report why the Aspect is material. Report	-

	<p>the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	
G4-HR6	<p>Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.</p>	-
Security Practices		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)
G4-HR7	<p>Percentage of security personnel trained in the organization's human rights policies or procedures that are relevant to operations.</p>	<ul style="list-style-type: none"> ▶ CSR Case Report P.131 ( PDF/8,504KB)
Indigenous Rights		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	-
G4-HR8	<p>Total number of incidents of violations involving rights of indigenous peoples and actions taken.</p>	-
Assessment		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)

		PDF/2,294KB)
G4-HR9	Total number and percentage of operations that have been subject to human rights reviews or impact assessments.	-
Supplier Human Rights Assessment		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> ▶ Major ESG Data(P.19)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ CSR Case Report P.61 ( PDF/8,504KB)
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	-
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	-
Human Rights Grievance Mechanisms		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB) ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Supporting Diversity and Inclusion in Private and Public Life(P.49-50)( PDF/2,294KB)
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	-

Social (Society)

Section	Performance Indicators	References
Local Communities*		
G4-DMA	a. Report why the Aspect is material. Report the impacts that make this Aspect material. b. Report how the organization manages the material Aspect or its impacts. c. Report the evaluation of the management approach.	<ul style="list-style-type: none"> ▶ Management Strategy(P.8)( PDF/2,294KB) ▶ Major ESG Data(P.17)( PDF/2,294KB) ▶ Redefining Group CSR Materiality(P.20-24)( PDF/2,294KB)

		<ul style="list-style-type: none"> ▶ Group CSR-KPIs FY2016 Targets(P.25)( PDF/2,294KB) ▶ Stakeholder Engagement(P.26)( PDF/2,294KB) ▶ Enhancing Promotion(P.27-28)( PDF/2,294KB) ▶ Empowering Community and Society(P.45-46)( PDF/2,294KB)
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	<ul style="list-style-type: none"> ▶ Promoting the Manageability of Global Environmental Issues(P.44)( PDF/2,294KB) ▶ CSR Case Report P.110( PDF/8,504KB)
G4-SO2	Operations with significant actual and potential negative impacts on local communities.	not applicable
Anti-corruption*		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	▶ Annual Report (Integrated Report) P.88-89 ( PDF/4,208KB)
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	-
G4-SO4	Communication and training on anti-corruption policies and procedures.	▶ Major ESG Data(P.19) ( PDF/2,294KB)
G4-SO5	Confirmed incidents of corruption and actions taken.	-
Public Policy		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	-
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	-
Anti-competitive Behavior		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the</p>	-

	<p>material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	
G4-S07	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	-
Compliance		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<p>▶ Annual Report (Integrated Report) P.88-89(PDF/4,208KB)</p>
G4-S08	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	-
Supplier Assessment for Impacts on Society		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<p>▶ Major ESG Data(P.19)(PDF/2,294KB)</p> <p>▶ Stakeholder Engagement(P.26)(PDF/2,294KB)</p> <p>▶ CSR Case Report P.61 (PDF/8,504KB)</p>
G4-S09	Percentage of new suppliers that were screened using criteria for impacts on society.	-
G4-S010	Significant actual and potential negative impacts on society in the supply chain and actions taken.	-
Grievance Mechanisms for Impacts on Society*		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<p>▶ CSR Case Report P.20-22(PDF/8,504KB)</p>
G4-S011	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	<p>▶ CSR Case Report P.22(PDF/8,504KB)</p>

Social (Product Responsibility)

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

	<p>material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	
G4-PR6	Sale of banned or disputed products	not applicable
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	-
Customer Privacy*		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<p>▶ Annual Report (Integrated Report) P.88-89(PDF/4,208KB)</p>
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	▶ CSR Case Report P.22(PDF/8,504KB)
Compliance		
G4-DMA	<p>a. Report why the Aspect is material. Report the impacts that make this Aspect material.</p> <p>b. Report how the organization manages the material Aspect or its impacts.</p> <p>c. Report the evaluation of the management approach.</p>	<p>▶ Annual Report (Integrated Report) P.88-89(PDF/4,208KB)</p>
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	not applicable

SPECIFIC STANDARD DISCLOSURES FOR THE FINANCIAL SERVICES SECTOR

Disclosures No.	Requirements	Page References (or Reasons for Omission)
Product Portfolio		
DMA	<p>FS1: Policies with specific environmental and social components applied to business lines.</p> <p>FS2: Procedures for assessing and screening environmental and social risks in business lines.</p> <p>FS3: Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions.</p> <p>FS4: Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.</p> <p>FS5: Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities.</p>	<ul style="list-style-type: none"> ▶ CSR Initiatives ▶ Management System ▶ Redefining Group CSR Materiality ▶ Stakeholder Engagement
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector.	<ul style="list-style-type: none"> ▶ Top Commitment
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	<ul style="list-style-type: none"> ▶ Overview of Business Results ▶ Products and Services for a Sustainable Society
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	<ul style="list-style-type: none"> ▶ Overview of Business Results ▶ Products and Services for a Sustainable Society
Audit		
DMA	Management Approach FS9: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	<ul style="list-style-type: none"> ▶ Management System
Active Ownership		

DMA	FS12: Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	▶ CSR Initiatives
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Information unavailable. Will continue our efforts and work toward information disclosure.
FS11	Percentage of assets subject to positive and negative environmental or social screening.	Information unavailable. Will continue our efforts and work toward information disclosure.
Local Communities		
FS13	Access points in low-populated or economically disadvantaged areas by type.	▶ Case Studies – Community: Adaptation to Climate Change ▶ Case Studies – Community: Contributing Community through Business
FS14	Initiatives to improve access to financial services for disadvantaged people.	▶ Case Studies – Community: Adaptation to Climate Change ▶ Case Studies – Community: Contributing Community through Business

For further information, please refer to our website.

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

Third Party Comments / Response to the Third Party Comments

Third Party Comments on CSR Communication Report 2017

Ms. Carolyn Schmidt
Program Director, ECOLOGIA
NGO Delegate, ISO 26000 Post Publication Organization
Strategic Advisory Group
Graduate of University of Pennsylvania



The annual Sampo Holdings CSR Communication Report traditionally affirms the Group's commitment to corporate social responsibility, explains key values and goals, and provides examples of their implementation. This year's Report is extremely ambitious –explaining and enumerating a myriad of products and programs across the broad areas of “security, health and well-being”. Two major themes are dynamism – moving forward with new products and services – and management commitment to implementation of global CSR norms throughout the Group.

Progress in Deepening CSR

Some of the strongest sections of the report cover Sampo's top leadership involvement in global policy advocacy in the areas of business action to promote the UN Sustainable Development Goals. This includes a commitment at all levels of operation to climate change mitigation and adaptation. This commitment is made real through specific Group-wide initiatives such as the use of investment in public infrastructure and renewable energy, and documented reductions in greenhouse gas emissions within Sampo's own operations. Note is taken of support for Sustainable Procurement. This is a vital step toward driving social responsibility throughout the value chain, incorporating environmental and social impacts, as well as the traditional business considerations of price and quality, into the core routine business decisions.

An important dimension of Social Responsibility is the realm of financing – how and where money is invested, how broadly does the investment and financing pattern follow the CSR activities, where is money kept, and to what extent are taxes paid. The section of the Report on global business expansion includes easy to read pie graphs showing amounts and percentages

of ordinary income and underwriting income received, and corporate taxes paid, in different regions of the world where Sompo does business. Highlighting this aspect of corporate responsibility – payment of taxes commensurate with corporate income – is a bold and commendable move.

Incorporating Emerging Technologies

Sompo is putting considerable resources into supporting digital products, building on its existing strengths in the fields of insurance, data analysis, and risk management. Much of the change is driven by the need to grow in new directions in response to major ongoing trends, such as an aging population and climate change. This year's Report highlights numerous activities, for example in expanding elder health care and in financing solar energy in the nuclear contaminated areas of Fukushima. The Report shows a rise in the use of emerging technologies: digital delivery for insurance products, drones to assess damage in particular geographic areas, monitoring and treatment of medical conditions, calculation of liability insurance for owners of autonomous cars, etc.

Responsiveness to Stakeholders; Attentiveness to Diversity

This commitment is manifest throughout the Report. For example, the provision of insurance to Doulas (assistants at childbirth) arose from suggestions by female employees. Language programs, the effort to hire non-Japanese employees, and attention to making the workplace supportive of all, regardless of gender, nationality or age, tap into the strength that can arise from diversity.

Web-Based CSR Report

This 2017 Report is the first to be fully web-based, as opposed to previous years' Reports which were uploaded to the Web in .pdf format. Sompo is to be commended for taking this step toward making all of their information more accessible. There are a few areas in which this first-year effort should be fine-tuned in future years, however. First, a Report should be readable and cohesive, highlighting the key areas clearly to the reader/viewer, and indicating their relative importance. This Commenter recommends that in years to come, summaries of achievements in Organizational Governance - including the role of outside members of the Board of Directors, and external audits - be included in the text of the CSR Report itself, not only in links to the detailed information in the Annual Report. Also, the relative length of the different sections should be evaluated, to ensure balance between each of the Five Material issues and its related Case Studies.

Final Comment

As an American living in 2017, I am acutely aware how policies and tone set by the leadership carry down through all the different groups of people affected by them – for better or for worse. The leadership of Sompo is to be congratulated for maintaining their consistent support for social responsibility, and to manifesting it in many ways, one of which is in the thoughtfulness and respect they put into this annual CSR Report.

Response to the Third Party Comments

Shinji Tsuji
Chief Management Officer of Council for CSR Promotion
Representative Director
Deputy President



Response to the Third Party Comments

Ms. Carolyn Schmidt, Program Director of ECOLOGIA, has written annual third-party comments on Sompo Holdings Group's CSR Communication report since 2005 as a member of global civil society. We are extremely grateful for your long-standing engagement and deep understanding of our CSR initiatives, and your thought-provoking suggestions.

To begin with, in regard of our group's CSR progress we are pleased to note that you evaluated our leadership and initiatives to achieve the Sustainable Development Goals (SDGs) and also, most encouraging that you also valued our issuance of sustainable procurement policy as the vital step towards driving social responsibility throughout the group's value chain. We will continuously strive to tackle ESG-related issues worldwide through our business process and to fulfill our social responsibility.

We are also glad to know that you had a positive understanding towards our strategy for "Incorporating Emerging Technologies". Indeed, we established SOMPO Digital Lab in Tokyo and Silicon Valley, in the United States, in April 2016 and proceed to leverage our strength combining leading-edge digital technologies (to create a new experience of security, health, and wellbeing) and to contribute to emerging social issues such as super aging society.

Furthermore, attentiveness to diversity, you appreciate our efforts to empower our human capital in addition to create products and services that meet the needs of a diverse society. We

will actively continue in creating an environment where various personnel can prosper regardless of nationality, gender, age, or experience.

As suggested, we duly receive and recognize the points to be improved in this year's Web-Based disclosure. Your recommendations are highly appreciated as the supreme purpose to launch a full web-based format was with an aim to enhance accessibility to all our stakeholders. In accordance with your recommendations, we will highlight the key contents and adjust the volume among the cases in accordance with their importance and continue to disclose information in a timely manner.

Lastly, we deeply appreciate your warmest comment regarding our leadership in addressing CSR. In response to your further expectations, we will continue to engage with various stakeholders such as governments and civil societies to further enhance our leadership and contribute in realizing a more resilient and sustainable society.

External Recognition

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

Awards

The Grand Award of Global Warming Countermeasures Report (Environmental Minister’s Award) at the 20th Environmental Communication Awards (Sompo Holdings Inc.)

The CSR Communication Report 2016 of Sompo Holdings has been honored with the Grand Award of Global Warming Countermeasures Report (Environmental Minister’s Award) in the Environmental Report section at the 20th Environmental Communication Awards sponsored by the Japan's Ministry of the Environment and the non-profit organization Global Environmental Forum.



This report is a communication tool for providing information on the Sompo Holdings Group’s CSR management vision, basic policies, and progress on specific plans and initiatives, as well as for making continuous improvements to group performance.

- ▶ [Sompo Holdings Receives the Grand Award of Global Warming Countermeasures Report \(Environmental Minister’s Award\) at the 20th Environmental Communication Awards\(PDF/1,074KB\)](#)

(February 2017)

2nd ACAP Consumer-Oriented Activity Award (Sompo Japan Nipponkoa Insurance Inc.)

“Bosai JAPAN-DA Project”, fun-filled disaster education for children and parents, received with 2nd ACAP Consumer-Oriented Activity Award at ACAP Consumer-Oriented Activity Award.

(February 2017)

Bronze Class Distinction in RobecoSAM's Corporate Sustainability Assessment (Sompo Holdings, Inc.)

Sompo Holdings received the Bronze Class distinction in RobecoSAM's Corporate Sustainability Assessment. Sompo Holdings has been listed on the DJSI World for 17 consecutive years, including years when its subsidiary Sompo Japan Nipponkoa Insurance Inc. was listed.



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

(January 2017)

The Grand Prix Award at 2nd Sustainable Finance Awards (Sompo Japan Nipponkoa Insurance Inc.)

Weather index insurance for Southeast Asian farmers received the Grand Prix Award 2016 at 2nd Sustainable Finance Awards sponsored by Research Institute for Environmental Finance.

(January 2017)

1st Nihon Service Award (Sompo Japan Nipponkoa Insurance Inc.)

Smiling Road, telematics service for businesses that helps corporate vehicle drivers drive safer, received "1st Nihon Service Award" of "Excellence Award (SPRING Award)" organized by Council of Service Productivity & Innovation for Growth (SPRING)



(June 2016)

Minister of State for Space Policy Prize at 2nd Space Development and Utilization Grand Prizes (Sompo Japan Nipponkoa Insurance Inc. , Sompo Risk Management & Health Care Inc.)

Weather Index Insurance developed based on a rainfall index using satellite observation data received the Minister of State for Space Policy Prize, at the Second Space Development and Utilization Grand Prize. This makes us the first financial institution in Japan to be awarded.

(March 2016)

Environmental Minister's Award of Principles for Financial Action Towards a Sustainable Society (Principles for Financial Action for the 21st Century) (Sompo Japan Nipponkoa Insurance Inc.)

Weather index insurance offered by Sompo Holdings, Inc. received the Environmental Minister's Award of Principles for Financial Action Towards a Sustainable Society (Principles for Financial Action for the 21st Century) at the General Assembly held on March 9, 2016 hosted by the Ministry of the Environment.

This time, Sompo Japan Nipponkoa Insurance Inc. received the award as a representative of the Sompo Holdings Group.



▶ [Weather Index Insurance in Southeast Asia Receives Environmental Minister's Award](#) 

(March 2016)


Excellence Award at “Women’s Empowerment Grand Prize Award” (Sompo Japan Nipponkoa Insurance Inc.)

Sompo Japan Nipponkoa received “Excellence Award at “Women’s Empowerment Grand Prize Award” organized by Japan Productivity Center.

(March 2016)

The MEXT 2015 Award for Companies Promoting Experience-based Learning Activities for the Youth (Sompo Japan Nipponkoa Insurance Inc.)

The SAVE JAPAN Project, a biodiversity conservation project received the Judges Panel Special Award of Encouragement at the 2015 Award for Companies Promoting Experience-based Learning Activities for the Youth presented by the Japan Ministry of Education, Culture, Sports, Science and Technology (MEXT) in recognition of corporate activities promoting youth-oriented experiential activities.

- ▶ [SAVE JAPAN Project Receives the MEXT 2015 Award for Companies Promoting Experience-based Learning Activities for the Youth](#) 

(February 2016)

Nikkei Veritas Award for Excellence at 2015 Nikkei Superior Products and Services Awards (Sompo Japan Nipponkoa Insurance Inc.)

Smiling Road, telematics service for businesses that helps corporate vehicle drivers drive safer, received "Excellence of 2015 Nikkei Superior Products and Services Awards" at "Nikkei Veritas Award" organized by Nikkei Inc.



(January 2016)

Recognition

Ranked 1st in the Financial Business Category in the Toyo Keizai CSR Corporate Ranking 2017 (Sompo Holdings Inc.)

(March 2017)

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

(January 2017)

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

Sompo Holdings selected A-List, the highest ranking among financial institutions, in the CDP Climate Change survey. CDP is a collaborative initiative by the world's leading institutional investors to encourage businesses worldwide to adopt climate change strategies and disclose their GHG emissions.

(November 2016)

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

Received 4h straight “S” rating
Sompo Risk Management & Health Care was the first property and casualty insurance risk consulting company to receive an “S” rating among the registered and certified institutions in the Tokyo Cap-and-Trade Program.

(July 2016)

Certification

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

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

(2016)



Inclusion in SRI indices

The Sampo Holdings, Inc is included in the following SRI indexes (as of October 1, 2016).

Dow Jones Sustainability Indices (DJSI World) (SOMPO HOLDINGS)

DJSI World is a leading global SRI index of companies that are leaders in sustainability, as assessed from their approaches towards ESG (Environment, Social, and Governance) issues based on their economic, environmental and social performances. This is the fifth consecutive year for SOMPO HOLDINGS to be included in the Index, and the 15th consecutive year for Sampo Japan Nipponkoa Insurance.



▶ [Dow Jones Sustainability Indices](#)

(September, 2015)

FTSE4Good Index Series (Sampo Holdings)

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



▶ [FTSE4 Good Index Series](#)

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.



▶ [FTSE Blossom Japan Index](#)

MSCI Global Sustainability Indexes/MSCI Global SRI Indexes(Sompo Holdings)

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



▶ [MSCI](#)

The inclusion of Sompo Holdings, Inc. in any MSCI Index, and the use of MSCI logos, trademarks, service marks or Index names herein, do not constitute a sponsorship, endorsement or promotion of Sompo Holdings, Inc. 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.

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

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



▶ [ECPI](#)

STOXX Global ESG Leaders (SOMPO HOLDINGS)

The STOXX Global ESG Leaders index offers a representation of the leading global companies in terms of environmental, social and governance criteria, based on ESG indicators provided by Sustainalytics.



▶ [STOXX Global ESG Leaders](#)

Morningstar Socially Responsible Investment Index (Sompo Holdings)

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

- ▶ Morningstar Socially Responsible Investment Index (only in Japanese) 

