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Group CSR Strategies

Group Management Philosophy

We will at all times carefully consider the interests of our customers when making decisions that shape our business. We will strive to contribute to the security, health, and wellbeing of our customers and society as a whole by providing insurance and related services of the highest quality possible.

Group CSR Vision

We, the Sampo Holdings Group, will positively engage our stakeholders in forward-looking dialogue, respect international standards and codes of conduct, and address environmental issues of climate change, biodiversity, and social issues of human rights and diversity in the course of our business operations in a transparent, fair, and open manner.

By constantly maintaining a long-term outlook, and by providing services and products that contribute to security, health, and wellbeing, we will strive as a solution provider to promote the realization of a resilient and sustainable society.

▶ [CSR Initiatives](#)

CSR Material Issues

In order to provide our customers the best quality of services that contribute to their security, health, and wellbeing, and to contribute to society, we identified five material issues. To address these material issues, we identified our Three Key Strengths.

Based upon our CSR Group Vision, following Three Key Strengths are of critical importance for us.

Our Key Strengths

- 1 Developing and providing innovative products and services using financial expertise and digital technologies to provide innovative solutions for social issues.
- 2 Promoting the development of advanced human skills by fostering partnerships with stakeholders representative of broad sectors of civil society.
- 3 Promoting the quality of life and its enrichment by the application throughout all our operations of our expertise and resources in the arts and culture.

SOMPO HOLDINGS has redefined its Five CSR Material Issues, the Group's framework for achieving its CSR Vision to realize a resilient and sustainable society by providing products and services that contribute to security, health, and wellbeing.

Five Material Issues	1	Providing Solutions for Disaster Preparedness	Provide products and services to help improve disaster resilience, and collaborate with stakeholders on realizing a safer, more secure world.
	2	Contributing to Health and Welfare	Provide high-quality nursing care and healthcare services, and implement projects that promote health and welfare with the aim of creating a society where all people are able to lead a fulfilling life.
	3	Promoting the Manageability of Global Environmental Issues	Contribute to climate change adaptation and mitigation, biodiversity conservation, and other global environmental goals through value chain initiatives and provision of new solutions.
	4	Empowering Community and Society	Through community outreach and initiatives in culture and the arts, improve the lives of people in local communities and become their most trusted corporate citizen.
	5	Supporting Diversity and Inclusion in Private and Public Life	Respect the human rights and individuality of all stakeholders, supporting them in their pursuit of professional and personal development.

► CSR Materiality

Value Creation Process

The Sampo Holdings Group will reform existing business models as well as its entire business portfolio by leveraging digital technologies and developing new businesses and services.

By creating new value through transformation into a “theme park for the security, health, and wellbeing of customers,” we aim to help realize a resilient, sustainable society.

Realization of "Theme Park for the Security, Health, and Wellbeing of Customers"

- Focus Social Issues
- Aging society and declining population
 - Extension of healthy life spans
 - Enriching technologies and diversifying lifestyles
 - Increasing natural disasters due to climate change and other factors



Utilization of Capital

Strengths Forming Management Foundation			Relationships with Stakeholders
Human Capital Utilization of human resources through digital platform Group employees* Approx. 80,000	Intellectual Capital Proactive adoption of digital technologies Incorporation of external insight through open innovation	Financial Capital Robust financial base Adjusted consolidated net assets** ¥2,352.9 billion	Social and Relationship Capital - Customer base - Agency networks - Strategic partners

- Supply products and services that reflect a variety of insuring risks
 - Provide high-quality services and maintain services
 - Enrich leading-edge digital technologies to create a new experience of security, health and wellbeing for customers
 - Develop products and services that help address climate change and other environmental problems
- Realization of a Sustainable Society
- Creation of a society, facing security, health, and wellbeing
- Realization of more comfortable lifestyles
- SUSTAINABLE DEVELOPMENT GOALS**

* The number of group employees as of March 31, 2018.
 ** The figure is adjusted consolidated net assets to the average of the periods on April 1, 2017, and March 31, 2018.

Featured Topic 1: Nursing and Healthcare Initiatives

Our Unique Nursing Care Business Working to Address Social Issues

Nursing Care & Healthcare Business is one of the four main businesses domain involved in our “theme park for the security, health, and wellbeing” strategy. On July 1, 2018, four Group nursing care operating companies merged*¹ and are working to help make “Japan an affluent country that can boast to the world of a long and quality life” under a new organizational structure. We are striving to provide the highest quality nursing care services taking advantages of the strengths acquired by our insurance business.



Yasuki Kume (Left)
Sompo Care Inc.
General Manager, Innovation for Aging & Wellness
Department , Sompo Holdings, Inc.
CSO, Executive Officer, Sompo Care Inc.

Hideto Kawakita (Right)
CEO, International Institute for Human
Organization and the Earth (IIHOE)
Publisher, Socio Management Review

Dialogue: Our Unique Nursing Care Business Contributing to Solving Social Issues

We have included third party comments from Mr. Hideto Kawakita in our CSR Communication Report since 2001. In continuation from last year, we shared our going forward issues in nursing care business initiatives with Mr. Kawakita. (Date of dialogue: July 3, 2018)



Kume: On July 1, 2018, four nursing care operating companies in the Sampo Care Group merged to form Sampo Care Inc. Following discussions between frontline workers and management prior to the merger, we formulated a management philosophy that respects the human dignity and rights of the elderly, their families, and all employees. We also established action guidelines based on key words of “support self-reliance and improve QOL through customized care,” “pursue ‘joy of eating’ to ‘boost vitality’,” “build teamwork and trust relationships,” “deepen involvement in communities,” and “compliance.” We made a card that lists our management philosophy and action guidelines and distributed it to all employees so that they can refer to them at any time, promoting their understanding of these basic guidelines and further integration of Group companies.

In advance of the merger, in April 2018, we introduced a regional headquarters system and assigned an employee to take charge of each regional headquarters. We adjusted the organizational structure away from a hierarchical structure for each type of service, such as traditional facility nursing care and home nursing care, to a structure that lets us respond to individual conditions and changes in each region speedily from a customer’s perspective, thus creating an environment that can offer a full range of highest quality nursing care services.

Following the opening of the Sampo Care University in Tokyo, we opened a second university in Osaka in April 2018. Sampo Care University is a place to advance human resource development in an environment that imitates the actual working conditions, providing nursing care training to employees from all perspectives of knowledge, skills and psychology. We have engaged in various initiatives in preparation for the launch of the new company. For example, we established a President’s Award to raise employee motivation while holding joint events, including a welcoming ceremony for new employees, a cooking contest, and a Sampo Care Grand Prix Final (presentation of case studies), that were previously organized separately by each company.

Kawakita: It would be good if the criteria for the President’s Award selection are based on the new action guidelines. You need to consider whether to evaluate achievements or enthusiasm, and I think it is also important to award employees who have contributed to making workplace more comfortable.

Kume: Next I would like to discuss our measures for dementia. We set up a Dementia Project Office in July 2017 for contributing to solving issues surrounding our super-aging society. In September 2017 we concluded a comprehensive alliance agreement with the National Center for Geriatrics and Gerontology and we are working to realize measures for dementia. One of the projects is joint research to analyze the correlation between the deterioration in cognitive functions among elderly drivers and the incidence of automobile accidents, aiming to understand the relationship between cognitive impairment and accidents. We will continue to engage in research to develop and offer services that contribute to safe driving and extending the driving years of the elderly.

From October 2018, we will offer a SOMPO Egao Club (SOMPO Smile Club) dementia support service that aims to help detect cognitive decline or Mild Cognitive Impairment (MCI) early as well as help prevent cognitive impairment. The main services offered as part of the SOMPO Egao Club will be to provide basic knowledge and information on dementia, to offer checking tools for cognitive capabilities, and to introduce services to prevent cognitive decline and services related to dementia care.

As a Group, we would like to eliminate misunderstandings or prejudice against dementia by promoting a correct understanding and to build a society that strives to prevent dementia and support people, even if diagnosed with dementia, to continue living with dignity as individuals.

Kawakita: Focusing on the driving years of the elderly under the comprehensive alliance agreement makes sense to me. There are two points here, using ICT and extending healthy life expectancy. The way you're approaching AI seems quite characteristic of your Group and efforts for the early detection of dementia are also very important. Use of AI will likely become more sophisticated in electronic nursing care records. During a recent dialogue with the Sompo Japan Nipponkoa's administration division, I learned that the introduction of Robotics Process Automation (RPA)^{*2} has cut the time for arranging company housing for employees by about 90%. I want you to create the new standard in Japan by digitalizing nursing care data and using AI to formulate basic care plans, as well as adopting digital ICT and AI technologies in other aspects of your operations.



I also expect you to work harder than any other company in disaster preparedness for nursing care providers by using knowledge and experience you have accumulated from the non-life insurance. I hope you will build a risk management platform through your insurance business to raise business continuity planning (BCP) capabilities of nursing care facilities, such as ensuring the safety of facilities and employees. I look forward to synergy between disaster preparedness and nursing care.

One of your advantages over your competitors is the social interface as an open platform. Why not collaborate and share the knowledge you have accumulated at Sompo Care University with house builders or other companies?

Kume: Thank you for your advice. We are also involved in the home nursing care business and I am keen to offer knowledge and experience of our nursing care that can be useful for the general public, so I will certainly consider your suggestion.

Furthermore, we are working with start-ups to develop next-generation services and to create new value. For example, we run a start-up business competition that looks for ideas on nursing and healthcare services for the elderly. The winners are given an opportunity to demonstrate and experiment with their business ideas at Sompo Care Group nursing care facilities.

Kawakita: Finally, I'd like to make one more suggestion. I would like to see Sompo Care University has a policy research function. I believe that only you can do this and hope that you will propose policies as a research institution run by a nursing care provider.

Kume: Thank you very much.

*1 Sompo Care Message Inc., Sompo Care Next Inc., Japan Care Service Corporation, Planning Care Corporation

*2 Automation technology for administrative and other tasks

Featured Topic 2: Realizing a Sustainable Society and Growth through ESG Investment

Dialogue: Realizing a Sustainable Society through ESG Investment -- Aiming for a Sustainable Investment Chain

We have included third party comments from Mr. Hideto Kawakita in our CSR Communication Report since 2001. Mr. Kawakita shared his thoughts on ESG investment by Sompo Japan Nipponkoa Asset Management, our Group company, and their underlying responsibility as an institutional investor, as well as on issues to be tackled in the future. (Date of dialogue: June 7, 2018)



Hiroyuki Yamaguchi (Left)
President and CEO, Sompo Japan Nipponkoa
Asset Management

Hideto Kawakita (Right)
CEO, International Institute for Human,
Organization and the Earth (IIHOE)
Publisher, Socio Management Review

Yamaguchi: Sompo Japan Nipponkoa Asset Management has a history spanning more than 30 years since its establishment in 1986. We started out by offering investment advice to owners of assets such as pension funds, and for many years have been providing investment products with particular emphasis on mid- to long-term focused investment approach that takes ESG (Environment, Society and Governance) elements into consideration.

Looking at the balance of entrusted assets over the past few years, while the balance among retail customers who have strong tendency to seek returns on investments from a short-term perspective is stagnating, we see a steady increase in the balance of those assets of institutional investors in Japan and abroad that focus on a mid- to long-term perspective.

We strive to be the most customer-oriented asset management company in Japan. I believe this implies that we should grow into a company that offers the highest quality investment products and services that contribute to clients' mid- to long-term asset formation.

Of our basic management policies, in addition to the pursuit of service quality, we place particular importance on the fulfillment of our social responsibilities. We strive to promote ESG investment that focuses on the mid- to long-term perspectives, rather than merely offering investment products, and help solve investees' and social issues as well as the sustainable development of the capital markets, society, and the economy as a whole. I think it is fair to say that fulfilling such social responsibilities as an institutional investor will become increasingly important.

Kawakita: It is highly likely that as Japanese people live longer more emphasis will be placed on asset formation from a long-term perspective. As with working longer and being healthy, it is important to train people in their 30s and 40s to acquire financial literacy skills to understand corporate value for long-term asset formation.



Yamaguchi: Compared to the situation in the U.S. where I used to live, I sense a strong tendency among individual investors in Japan to make decisions and engage in investment activities in the market from a short-term perspective. For example, in the U.S. many parents educate their children that buying stock is akin to participating in corporate management. Encouraging people to take an interest in the investee companies from a young age is said to lead to their continued retainment of stock in the long-term. In Japan, on the other hand, I sense that individual investors often trade for speculation purposes, focusing solely on stock price.

Kawakita: I sincerely hope you will transmit ideas on value creation to change that mindset. When the Stewardship Code was revised^{*1}, I started asking company executives their value creation stories for improving the sustainability of their company and society as well. I hope you will have a deeper discussion with investee companies about value creation from an environmental and social perspective through a dialogue with them. Thinking about the market structure in the 2020s, at a time when an aging society and a population decline will be ongoing, value creation will depend on whether you believe that

Japan has too many issues or that Japan has opportunities worth tackling. Also, it is important to consider how you inform the market about such value creation.

Yamaguchi: My understanding is that excess earnings^{*2} are not directly created by the management company but occur in the process of convergence in the market price of the investee company with its intrinsic investment value. Consequently, management companies play a role as a bridge between clients and companies in the investment chain. On the other hand, we must consider ESG factors appropriately when evaluating the investment value of the investee company. For example, if an investee company declares CO2 reductions, we ask their IR staff the extent to which such reductions in CO2 will link to corporate value creation and the impact on their key performance indicators (KPIs).

Kawakita: This year the world media and other organizations such as the United Nations are focusing on environmental pollution caused by plastic. I expect asset management companies to give high ratings to companies that develop products to help resolve such issues and it will also contribute to raise their stock prices.



Yamaguchi: The impact on stock prices will be greater if Japanese companies disseminate information with an awareness of how ESG factors link to the creation of corporate value. I think that the ability of IR staff to offer such explanations will become more and more important in the future.

Kawakita: I'm glad I had this opportunity today to ask about the Sompo Holdings Group's initiatives as an institutional investor. I hope you will encourage ESG initiatives by investee companies while disseminating appropriate information so that more and more investors can judge corporate value from a long-term perspective.

*1 Refers to the revised Japan's Stewardship Code that sets forth various principles as responsible institutional investors, which was published by the Financial Services Agency in May 2017.

*2 Refers to earnings that exceed the benchmark.

Featured Topic 3: Climate Initiatives

The Growing Threat of Climate Change

There are growing impacts of climate change on society, including more frequent natural disasters and extreme weather events. It was in this context that the Paris Agreement was adopted in December 2015 at the 21st Session of the Conference of the Parties (COP21) to the United Nations Framework Convention on Climate Change. Also, the UN Sustainable Development Goals (SDGs) adopted by international consensus in September 2015 to address numerous challenges which global society is facing include Goal 13 (Climate Action), calling on stakeholders to "Take urgent action to tackle climate change and its impacts."

To address climate change to date, we have mostly been working to reduce greenhouse gas emissions in order to "mitigate" the advance of climate change. But it is impossible to avoid the impacts of GHGs that have already been emitted, so there is a growing need for initiatives to "adapt" to the climate change by reducing the impacts of increasing natural disasters and deteriorated water resources, and other measures. In particular, corporations are being called upon to engage in adaptation initiatives, and developed countries are expected to bolster assistance for developing countries.

Our Climate Adaptation and Mitigation Efforts

The intensification of natural disasters by climate change can impact the Group's ability to continue providing insurance sustainably, as it causes insurance payments to rise, and with them, higher insurance premiums. Meanwhile, increases in the need for products and services to address climate risks could lead to the emergence and expansion of new insurance markets.

As a corporate group dedicated to providing "security, health, and wellbeing," we have established Group CSR Vision, Group Environmental Policy, and Group Sustainable Procurement Policy to address climate change. Also, having defined "Promoting the Manageability of Global Environmental Issues" as our Material Issue 3, we are dealing with climate adaptation and mitigation throughout the value chain. By providing new solutions, we will contribute to developing a sustainable society.

▶ [Promoting the Manageability of Global Environmental Issues](#)

Milestones in Our Initiatives for Climate Change

For climate mitigation, in 1997 we became the first financial institution in Japan to acquire ISO 14001 (environmental management system) certification, and since then have been working on energy saving and conservation efforts through the PDCA cycle for constant improvement, as well as advancing sustainable

procurement and other environmental initiatives. In 1998, we started offering consulting services through Group companies to support environmental management systems, making use of our experience and know-how. In 2013, we established mid- to long-term group-wide greenhouse gas (GHG) emission reduction targets of 40% by fiscal year 2020 and 70% by fiscal year 2050 compared to fiscal year 2002 levels, and have strived to reduce our environmental impact throughout the value chain while developing energy and resource conservation initiatives. As a result, due to successfully meeting our target for fiscal year 2020 in fiscal year 2016, we established new mid- to long-term targets that aim for a 21% reduction by fiscal year 2030 and a 51% reduction by fiscal year 2050 compared to fiscal year 2017 levels across the Group. We are committed to further mitigation of climate change.

As for climate adaptation, we started an innovative effort in the industry in 2007 in cooperation with the Japan Bank for International Cooperation (JBIC) and others, promoting research into climate risk financing mechanisms. In 2017, Sompo International Holdings announced setting of AgriSompo, an integrated platform to provide agricultural insurance across the globe. AgriSompo delivers a unified underwriting approach with shared expertise and technology across a range of products to farmers, agricultural insurers and a wide variety of other agri-businesses. Besides this, in collaboration with research institutions we are developing disaster risk assessment methods that are increasingly important due to climate change, and are working to provide new solutions such as flood risk assessment models for Japan and other Asian countries.

Our Products and Services to Contribute to Climate Adaptation

Sompo Japan Nipponkoa Asset Management offers a socially responsible investment (SRI) fund to promote investment in companies that proactively engage in environmental conservation. The Sompo Japan Green Open Fund, launched in September 1999, is a pioneer among SRI funds in Japan. It has one of the largest balance levels among publicly offered SRI funds in Japan, with a net asset balance of 27.3 billion yen (as of April 30, 2018). Promoting investment in environmentally responsible companies is thought to give investors an indirect way to use their capital for environmental conservation. The fund also aims to promote environmental communication by conveying related information to investors and providing feedback to investee companies via surveys on their environmental management performance.

It also offers SRI funds that invest in companies that have been rated highly on Environment, Social and Governance (ESG) performance to meet the needs of individual and qualified institutional investors.



Below are some of our products and services designed to help address climate change.

- ▶ Development of Flood Risk Assessment Methods for Japan and Asian Countries
- ▶ Offering Insurance Products that Encourage and Promote Renewable Energy

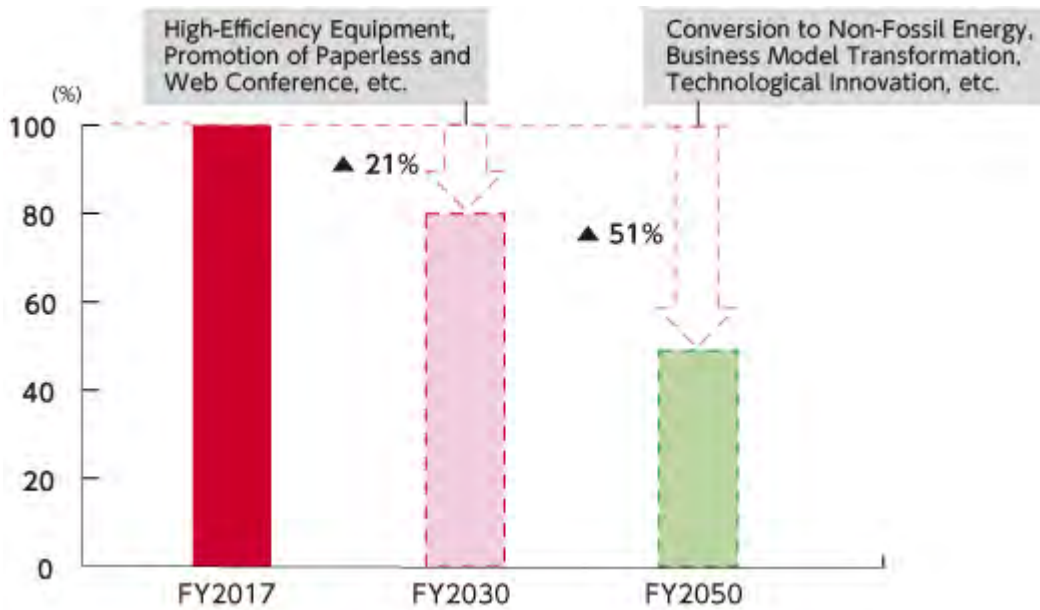
Environmental Impact throughout the Value Chain and Efforts for Environmental Conservation

We are committed to set the Science Based Targets (SBT), a global initiative that supports achieving the Paris Agreement’s 2°C goal, and our new mid- to long-term targets are in line with the SBT recommended reduction level. Our activities covered include GHG emissions generated directly from the use of gasoline and other fuels (Scope 1), indirectly from consumption of electricity and heat (Scope 2), and indirectly from such business activities as sales, business trips, printing and other use of papers, transport, and disposal (Scope 3).

GHG emissions in fiscal year 2017 were down by 4.6% from the previous year (excluding the influence of Sompo International which began to operate as a member of our Group in fiscal 2017), and paper consumption was down by 12.9% from the previous year, thanks to the introduction of high-efficiency equipment such as LED lighting, and encouraging products, services, and internal administrative activities for paperless operations.

The CSR management system, which covers 28 Group companies in Japan, renewed its ISO 14001 certification in January 2018, and going forward, we plan to accelerate our efforts across the entire Group.

New Group-Wide Mid- to Long-Term GHG Emission Reduction Targets



21% Reduction in FY 2030, 51% Reduction in FY2050 from FY 2017 Levels

Below are some of our other efforts to contribute to climate mitigation through our value chain.

- ▶ Environmental and CSR Initiatives in Partnership with Business Partners
- ▶ Cooperation with Agencies to Reduce Environmental Impact
- ▶ Reducing the Use of Paper

Our Actions to Address Climate Change Risks

Risk Management System

We have developed a risk management system based on the Group Basic Policy on ERM established by the Board of Directors.

Based on risk assessment implemented on a Group-wide basis, we have created and operated a stringent risk control system that enables comprehensive identification of and response to risks affecting the Group, including climate change issues.

A Risk that may have significant impact on the Group is defined as a top risk. Basically a board member is appointed as a risk owner for each top risk to clearly identify the person responsible for implementing countermeasures and progress management.

To accurately understand and manage events that may have a major impact on Group management, scenario stress tests, reverse stress tests, and sensitivity analyses are conducted on a Group-wide basis. We analyze the degree of impact on capital and risk and establish a system to implement countermeasures as necessary.

Communicating with Society through Research Activities

We organize research groups on climate change risks and other topics, in collaboration with research institutes and government bodies. We also take the findings and broadly distribute information that can help address climate change issues, through the publication of materials that summarize adaptation case studies and recommendations on how to promote adaptation, as well as the organization of public symposiums.



How Should We Adapt Climate Change Risks: Smart Adaptation for Businesses, Governments, and Grassroots Organizations
 This book covers topics relating to the impacts of climate change, rationale for actions, numerous case studies, and recommendations for climate adaptation actions.

Leadership to Address Climate Change

Participation in CDP (Climate Change) and Support for TCFD

The CDP is a set of collaborative initiatives by the world's institutional investors. It encourages businesses worldwide to adopt climate change strategies and disclose their GHG emissions. Sompo Japan Nipponkoa has been a member since 2005 as an institutional investor. As a responding company, Sompo Holdings was selected for the 2016 and 2017 Climate A List in a CDP climate change, and has been recognized as being among the highest ranked financial institutions in the world.

Following the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations Report published in June 2017, the Group declared support for TCFD and started participating in the TCFD insurance working group of the United Nations Environment Programme-Finance Initiative (UNEP-FI) to formulate TCFD standards for the insurance sector.

▶ [List of companies and organizations that support TCFD](#) 

Signed the Montreal Carbon Pledge

In September 2017, Sompo Japan Nipponkoa Asset Management signed the Montreal Carbon Pledge. The Montreal Carbon Pledge was adopted at the annual general meeting of the Principles for Responsible Investment (PRI) held in Montreal, Canada, in September 2014, aiming to reduce GHG emissions. Signatories are required to measure and disclose GHG emissions associated with some or all of their stock portfolios, and Sompo Japan Nipponkoa Asset Management is committed to regularly disclosing the funds' emissions.



Paris Agreement: Participation in Initiatives to Achieve 2°C Target

In 2017, we took part in an initiative led by the Ministry of the Environment, Japan aiming to set Science Based Targets (SBT). In 2018, we submitted a letter of commitment to the SBTi (international initiative that certifies companies that set ambitious targets consistent with the Paris Agreement) and declared our participation in the drafting of financial sector guidance*. In fiscal year 2018, we set new mid- to long-term GHG emission reduction targets for 2030 and 2050 in line with the levels recommended by the SBTi.

* Guidance on SBT for the financial sector is currently being developed thus it is not yet possible for financial institutions to be certified by SBTi. (As of July 2018)

In July 2018, the Japan Climate Initiative network was established to enhance information dissemination and the exchange of opinions among corporations, local governments, and civil society organizations actively taking measures to combat climate change. We endorse the purpose of this initiative and are participating as a founding member.

▶ [Japan Climate Initiative](#) 

Caring for Climate

Caring for Climate is an initiative established by the United Nations Global Compact (UN GC), the United Nations Environment Programme (UNEP), and the United Nations Framework Convention on Climate Change (UNFCCC) to advance the role of business in addressing climate change. Masao Seki, Senior Advisor on CSR at Sompo Japan Nipponkoa, is a member of the steering committee



▶ [Caring for Climate](#) 

Leadership through Various Initiatives

It is important that many stakeholders work collaboratively to address the challenges of climate change. As climate action is being discussed in numerous initiatives both in Japan and the world, we are making an effort to show leadership in such initiatives. Here we introduce some of our major activities.

COP22 & COP23 - Climate Conference

In November 2016, the 22nd Session of the Conference of the Parties (COP22) to the United Nations Framework Convention on Climate Change was held in Marrakesh, Morocco. Masao Seki, Senior Advisor on CSR at Sompo Japan Nipponkoa, spoke at a session of a side event organized by Japan’s Ministry of the Environment, focusing on Japanese corporations’ efforts for climate resilience. He also participated in a High-Level Meeting on Climate Change organized by Caring for Climate during COP22, as a steering committee member. In November 2017, at a side event organized by the Japan International Cooperation Agency (JICA) at the COP23 held in Bonn, Germany, Kiyoshi Fukuwatari, General Manager of the CSR & Environment Consulting Department, Risk Management Business Unit at Sompo Risk Management & Health Care(now Sompo Risk Management) gave a presentation on Private Sector Perspective on Agricultural Insurance.

