

# ESG Data Index

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# Products and Services for a Sustainable Society

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

## 5 Material Issues

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

▶ [Products and Services for a Sustainable Society\( !\[\]\(339a16584d5da0f0a3ca4e9ec17bf6a1\_img.jpg\) PDF/200KB\)](#)

## Products and Services for a Sustainable Society

P & C Insurance						
Contribution to 5 Material Issues*					Products / Services and Description	Offered by
①	②	③	④	⑤		
<b>Automobile insurance products / services</b>						
●					A telematics service designed to support safe driving by gathering and analyzing motion data from drive recorders	Sompo Japan Nipponkoa
●					A new telematics service aimed at individuals designed to navigate users to drive without anxiety, safely, and comfortably using a designated smartphone app downloaded by customers	Sompo Japan Nipponkoa
●					A telematics service using drive recorders for elderly drivers	Sompo Japan Nipponkoa
		●			Application of the insurance premium discount for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars	Sompo Japan Nipponkoa Saison Automobile and Fire Insurance
		●			Special policy that covers the excess amount of repair costs over the market price of the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire Insurance
		●			Special policy that covers the excess amount of repair costs over the market price of the third party's car damaged by the insured car in an accident to encourage car repairs and reduce the scrap cars	Sompo Japan Nipponkoa Saison Automobile and Fire Insurance Sonpo 24
		●			Promoting web-based insurance policy and clause and the web-based insurance contracts	Sompo Japan Nipponkoa Saison Automobile and Fire Insurance
		●			Promoting the usage of recycled automobile parts and second hand parts in an incident of a car accident	Sompo Japan Nipponkoa
		●			Contract procedures that can be completed only by online or phone to reduce use of contract paper	Saison Automobile and Fire Sonpo 24
		●			Discount on premiums for customers who don't need the delivery of the insurance policy	Sonpo 24
●					Services that gather information from vital sensors and measurement devices and provide information for driver's daily health management and accident prevention, including quick SAS check and health management support for managers and drivers	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
●					Service that automatically analyses the video recorded by the drive recorder (full-time recording) to identify incidents at traffic intersections, such as failing to stop at a yellow or red light and failing to stop at stop signs, and that produces a guide	Sompo Japan Nipponkoa Sompo Risk Management & Health Care
		●			Standardization of the digital insurance policy (PDF file), reducing paper use	Saison Automobile and Fire
●					Services that provide driving report utilizing IoT and analyzing driver's eco-friendly driving, driving score, and rough handling	Saison Automobile and Fire
				●	Confirmation of the relationship between insured persons and their same-sex partners when their partners are designated as beneficiaries	Sompo Japan Nipponkoa
●					Offering an automated driving insurance that compensates for various risks related to automatic driving and risk consulting and dedicated service that supports the realization of pleasant automated driving by analyzing Sompo Japan Nipponkoa's driving data.	Sompo Japan Nipponkoa

**Fire and new types of insurance products / services**

•				Insurance mainly for small and medium-sized enterprises that guarantees prompt insurance payments and supports business continuity after a severe earthquake	Sompo Japan Nipponkoa
		•		Insurance for Internet of Things (IoT) based Smart Houses that compensates for reductions in operating profit due to disasters and expenses dealing with illegal access or personal information leakage due to a cyber security accident	Sompo Japan Nipponkoa
•				Insurance with a service that provides weather forecasts and countermeasure information from Weathernews Inc. that will be helpful in making appropriate decisions and evacuation warnings, in addition to insurance that compensates for expense paid when a local authority issues an evacuation order	Sompo Japan Nipponkoa
•				Insurance for an incident that a third party claims compensation for damage or for loss of profits due to a cyber security accident such as the loss of electronic data, information leaks, or the inability to use networks	Sompo Japan Nipponkoa
•				Conducting performance check / inspection service of Boiler and Class-1 Pressure Vessel based on the Industrial Safety and Health Act as a performance inspection agency registered by the Japanese Minister of Health, Labour and Welfare	Sompo Japan Nipponkoa
•				Conducting periodic safety management review, safety management inspection on welding and pre-service safety management review concerning thermal power plants, etc. based on the Electricity Business Act as a performance inspection agency registered by the Japanese Minister of Economy, Trade and Industry	Sompo Japan Nipponkoa
•		•		The cleaning services of the insured buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters to restore them faster than the replacement with completely new ones	Sompo Japan Nipponkoa
•		•		A special fire insurance clause for photovoltaic power generation companies that compensates for reductions in operating profit due to disasters	Sompo Japan Nipponkoa
•		•		Fire insurance for wind power generation companies with a special clause that covers costs to prevent a recurrence of accidents	Sompo Japan Nipponkoa
•		•		Insurance for inconceivable and unexpected accidents during the construction of offshore wind power generating facilities and their operations	Sompo Japan Nipponkoa Sompo Canopus
	•			Comprehensive legal indemnity liability insurance for designated business operators provided for in the Long-Term Care Insurance Act or the Act on Comprehensive Support for Persons with Disabilities	Sompo Japan Nipponkoa
		•		A special clause for covering rooftop greening and environmental protection costs for buildings	Sompo Japan Nipponkoa
		•		Insurance for local governments that compensates for damages third party suffers caused by removing radioactive materials	Sompo Japan Nipponkoa
		•		Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	Sompo Japan Nipponkoa
		•		Insurance specifically for services gas stations that covers risk of soil pollution and soil remediation costs	Sompo Japan Nipponkoa
		•		Liability insurance for waste generators who are required by law to remove their industrial waste in the event that it is dumped illegally	Sompo Japan Nipponkoa
		•		Liability insurance for medical institutions in the event that their waste is dumped illegally	Sompo Japan Nipponkoa
		•		Support for corporate measures against environmental pollution	Sompo Japan Nipponkoa
		•		Insurance with a special clause that covers soil testing costs (costs of checking whether or not soil on the site premises is contaminated after the spill, overflow, or leak of a contaminant)	Sompo Japan Nipponkoa
		•		Insurance that covers rooftop greening for buildings and environmental protection costs	Sompo Japan Nipponkoa
			•	Insurance for "doulas" — workers who assist women before, during, and after childbirth — that covers their legal liability for damages arising in the course of their work	Sompo Japan Nipponkoa

	●				Lump sum payments that cover expenses for long-term care so that people can keep working and prevent them from leaving their job to look after their parents.	Sompo Japan Nipponkoa
	●				Free-of-charge telephone health counseling for workers, as well as consultation for human resource and labor department personnel, of companies purchasing our comprehensive workers' compensation insurance	Sompo Japan Nipponkoa
	●				Insurance that covers the risk of long-term absence from work due to mental disorder and offers comprehensive services for reducing mental health risks	Sompo Japan Nipponkoa
	●				Comprehensive services for reducing mental health risk	Sompo Japan Nipponkoa
	●				Insurance with comprehensive services for reducing mental health risks of employees in offices outside Japan	Sompo Japan Nipponkoa
	●				Insurance that covers injury and other risks confronting elderly people	Sompo Japan Nipponkoa
		●			A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament	Sompo Japan Nipponkoa
<b>Other types of insurance products / services</b>						
●		●			A financial product to reduce risks by covering a decrease in corporate revenues and increase in expenditures caused by changes in temperature, wind, precipitation, duration of sunshine, and other climatic conditions	Sompo Japan Nipponkoa
●		●			Support for corporate business continuity	Sompo Japan Nipponkoa
●					Financial instruments that pay a pre-determined lump sum when the Meteorological Agency issues a level 3 or higher volcanic alert for Mt. Fuji or announces that it has erupted	Sompo Japan Nipponkoa
●	●		●		Micro insurance packages that combine livestock insurance with illness and injury insurance, or those packages with microfinance for farmers, that cover fire, illness, and injury, provided in India	Sompo Japan Nipponkoa
				●	Insurance for private schools that covers tuition and other fees exempted with the aim of supporting students at elementary, junior high and senior high schools to continue studying until graduation	Sompo Japan Nipponkoa
	●				Service that the company would contact customer's family who was registered in advance to notify the situations, in case of a disaster or long-term absence in which the company cannot contact the customer	Sompo Japan Nipponkoa Insurance Services
●		●			Insurance for local governments that alleviates the expenses accompanying the evacuation recommendation for residents, in order to promote early evacuation and management system for a disaster in early stage by providing information such as weather information	Sompo Japan Nipponkoa
●	●				Offering the World Bank's Pandemic Emergency Financing Facility (PEF) the funds through the derivative insurance	Sompo Japan Nipponkoa
<b>Life Insurance Products / Services</b>						
	●				The costs for an operation to harvest bone marrow stem cells for bone marrow stem cell transplantation are covered	
	●				The costs for cancer treatment are covered even when it does not involve hospitalization and requires only outpatient treatment	
	●				Specialized service for women, which provides total support for breast cancer from early detection to morbidity	
	●				A part or whole of the whole life insurance benefit is paid if the insured is certified care level of 4 or 5 under a public long-term care insurance system	
	●				A temporary insurance amount for nursing care is paid if the insured is certified care level of 1 or above under a public long-term care insurance system	

	●				A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits	Sompo Japan Nipponkoa Himawari Life
	●				Providing a wide range of services from consultation on health, healthcare, care, tax, laws, and introducing home security products provided by security companies	
	●				Services to introduce renovation of nursing homes, meal service, support for customers and their families who needs nursing care service	
			●		Policy applications, including content verification and notification, completed by tablet computers or other devices (paper applications no longer needed)	
			●		Policy documentation and guides offered in CD-ROM format	
				●	Omitting partial confirmation of the relationship between the insured party and the beneficiary for policies in which a same-sex partner is appointed as the beneficiary, to enable procedures to be handled smoothly	
	●				Products receiving refunds on insurance premium and lower premium afterwards, as a health challenge celebration, when there are some improvements on health condition such as smoking habits, BMI, and blood pressure within a certain period	
	●				<ul style="list-style-type: none"> <li>App "Linkx (pronounced "Link cross") siru", information app, for increasing awareness of day-to-day health activities</li> <li>App "inkx aruku", walking app, for making users' daily walking more enjoyable by sharing photographs</li> <li>App "Linkx reco", weight control app, for encouraging users to change to more healthy lifestyle habits by recording steps and meals with partner or friend</li> </ul>	

**Nursing Care / Healthcare Services**

Contribution to 5 Material Issues					Products / Services and Description	Offered by
①	②	③	④	⑤		

**Long-term care services**

	●				<ul style="list-style-type: none"> <li>Private long-term care center (daily long-term care for residents of specified facilities)</li> <li>Housing for the elderly that provides services</li> </ul>	Sompo Care Cedar
	●				<ul style="list-style-type: none"> <li>Home visit nursing care</li> <li>Home visit long-term care</li> </ul>	Sompo Care Cedar

**Physical healthcare services**

	●				A program used by health insurance societies and other medical insurers to prevent lifestyle-related diseases among the insured by providing specific health guidance and other services	Sompo Risk Management & Health Care
	●				A health support program to prevent the progression of lifestyle-related diseases such as diabetes for people who do not require specific health guidance such as non-obese individuals and people on medication	
	●				<ul style="list-style-type: none"> <li>A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance</li> <li>(For enterprises) Total support plan after medical checkup (employment decision support etc)</li> </ul>	
	●				Training program on health maintenance / promotion	

**Mental healthcare services**

	●				Human resource resilience level measurement tool (LLax MRP)	Sompo Risk Management & Health Care
	●				<ul style="list-style-type: none"> <li>Mental health checkup / counseling (face-to-face / phone / online) (LLax counseling)</li> <li>Around-the-clock telephone counseling regarding health and long-term care</li> </ul>	
	●				<ul style="list-style-type: none"> <li>Mental health promotion &amp; disease prevention package (LLax seed, LLax seedα)</li> <li>Labor productivity measurement program (LLax WLQ-J)</li> </ul>	

	●				Case management program, reinstatement support program (LLax standard & come-back support)	
	●				Planning, operation, and implementation of mental healthcare training (LLax training)	
	●				Mental healthcare service package for employees before moving and in offices outside Japan and their families (LLax Global)	
<b>Consulting Services</b>						
	●				Providing support for businesses in implementing their health and productivity management by conducting PDCA such as analyzing medical prescription data and health diagnosis data, setting targets based on the results of analysis, offering solutions, and verifying the benefits, in order to improve and maintain employees' health	Sompo Risk Management & Health Care
●					Support for global companies risk management framework and measures	
●					Support for preparing a business continuity plan (BCP) to establish necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	
●					Support for planning, implementation and evaluation of training aimed at improving the level of BCM systems with a focus on motivating management, developing risk management staff and integrating segments / offices	
●					Support for companies seeking to obtain certification under ISO 22301, the international standard for business continuity management systems (BCMSs)	
●					Support for food companies (e.g., manufacturers, wholesalers, retailers) in food safety control, proper labeling, response to food accidents, etc. required for food safety and security and consumer trust in food	
●					Support for companies seeking to obtain certification under ISO 39001, the international standard for road traffic safety management systems (RTSMSs)	
●					A Service that supports for companies seeking to obtain certification under ISO 45001, the international standard for occupational health and safety management systems	
		●			Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants	
		●	●	●	Support for CSR promotion, external evaluation and analysis of CSR, and CSR information disclosure as a whole, including assistance for ISO 26000-based strategic CSR management and development of management systems, CSR marketing using social media, assistance for responding to SRI surveys, and preparing CSR reports and integrated reports	
●		●	●	●	Consulting service for ISO 20121 certification, the international standard for event sustainability management systems	
		●			Support for the calculation of CO <sub>2</sub> emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry	
		●			<ul style="list-style-type: none"> <li>• Both Tokyo Cap-and-Trade (mandatory emissions trading scheme), launched by the Tokyo Metropolitan Government, and the Target-Setting Emissions Trading Program, launched by Saitama Prefecture, require verification by a registered verification agency in determining standard greenhouse gas emissions and accrediting businesses that comply with the standards</li> <li>• Sompo Risk Management &amp; Health Care is a registered verification agency</li> </ul>	
		●			Assessment of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Tokyo, an international environmental civil society	
<b>Financial Products / Other Services</b>						
<b>Financial products</b>						
		●			Sompo Japan Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value	

		●	●	●	Sompo Japan SRI Open: SRI fund for investing in Japanese companies that are highly evaluated in ESG	Sompo Japan Nipponkoa Asset Management
		●			Sompo Japan Eco Open: Japanese stock fund that attaches importance not only to high recognition in environmental management and financial value but also to high dividend yields	
		●	●	●	SNAM Sustainable Investment Fund: SRI fund for investing in Japanese companies that are highly evaluated in ESG for institutional investors	
		●			SJAM Green Open: SRI fund for investing in Japanese companies that are evaluated highly in both environmental management and financial value for institutional investors	
<b>Assistance services</b>						
●					Arrangements for emergency services such as for a tow truck in response to various car troubles, including a flat battery or being locked out of the vehicle	Prime Assistance
●					Expert emergency repair services are arranged with regard to plumbing, locks, electricity, fittings, and other parts of the house	
		●			A program developed for companies operating outside Japan that offers temporary payment of medical expenses to a local medical institution on behalf of employees in offices outside Japan; support for claims for health insurance / overseas travel insurance	
		●			Support foreign customers staying in Japan to find hospitals in needs	
●					<ul style="list-style-type: none"> <li>• An Emergency service collaborating with partner companies for handling with troubles in private lodgings</li> <li>• An Assistance service for foreign customers using internet chats and phone calls</li> </ul>	
		●			<ul style="list-style-type: none"> <li>• Support for small and medium-sized enterprises to be certified in Health and Productivity Management Organization Recognition Program by Ministry of Economy, Trade and Industry, Japan and the Nippon Kenko Kaigi.</li> <li>• Visualizing employee's health conditions</li> </ul>	
<b>Cyber security services (One-Stop)</b>						
●					Security diagnostic services for WEB applications and network server	Sompo Risk Management & Health Care
●					Services that reports issues and the results of assessments for customer's information security system and management	
●					Services that formulate information security policies and enhance management system considering present situations	
●					Evaluating present CSIRT (Computer Security Incident Response Team) system and support for its improvement	
●					A Service that supports rapid response to a security incident by establishing a Contingency Plan and Business Continuity Plan	
●					A Service that supports a management of CSIRT by a vulnerability research, gathering information, and an exercise for cyber attacks	
●					Upgrading information security by supporting for acquiring a certification under ISMS (Information Security Management System)	
●					A service that supports for being qualified in PrivacyMark System which assess private enterprises that take appropriate measures to protect privacy information	
●					A service that provides internal auditor training programs in line with ISO 19011 which is a guideline for a management system audit	
●					Auditing customer's information security systems from the perspective of the third party for effective improvements	
●					Supporting initiatives for customer information security by solving issues in building and managing customer information security systems	
●					An information security training program for executives, managers, and other employees	
●					A drill against advanced persistent threads protecting from targeted email attacks	
●					A service that provides exercises to consider necessary procedures in time series for a cyber incident and to handle with actual environment on the assumption that real incident occurs	
●					Supporting customer's response to its information leakage caused by a cyber attack such as press release and apology to victims	
●					A service that detects illegal access to customer's website and network by using security monitoring devices such as Web Application Firewall (WAF) and Unified Threat Management (UTM)	
●					Comprehensive services for the accidental issues due to information leakage caused by cyber-attacks, such as a press release and apology to victims, attached with insurance	



# Major ESG Data

## General Information on ESG Data

To identify our ESG-related issues, we have conducted ESG surveys targeting our Group companies since fiscal year 2011. The tables below show our major ESG data, as obtained from the survey results. The survey is conducted on Sompo Holdings and its consolidated companies in and outside Japan.

### ●Organizations surveyed in FY2017

Company Name
Sompo Holdings, Inc.
Sompo Japan Nipponkoa Insurance Inc.
SAISON AUTOMOBILE AND FIRE INSURANCE COMPANY, LIMITED
Sompo 24 Insurance Company Limited
Sompo Japan Nipponkoa Insurance Services Inc.
Sompo Japan Nipponkoa Himawari Life Insurance, Inc.
Sompo Care Message Inc.
Sompo Care Next Inc.
Sompo Risk Management & Health Care Inc.
Sompo Japan Nipponkoa Asset Management Co., Ltd.
Sompo Japan Nipponkoa DC Securities Inc.
Sompo International Holdings Ltd.<Bermuda, British Overseas Territory>
Endurance Specialty Insurance Ltd. <Bermuda, British Overseas Territory>
Endurance U.S. Holdings Corp <U.S.>
Sompo America Insurance Company <U.S.>
Endurance Worldwide Holdings Limited <U.K.>
Endurance Worldwide Insurance Limited <U.K.>
Sompo International Holdings (Europe) Limited <U.K.>
SI Insurance (Europe), SA <Luxembourg>
Sompo Japan Nipponkoa Insurance Company of Europe Limited <U.K.>
Sompo Japan Sigorta Anonim Sirketi <Turkey>
Sompo Holdings(Asia) Pte. Ltd. <Singapore>
Sompo Insurance Singapore Pte. Ltd.<Singapore>
Berjaya Sompo Insurance Berhad <Malaysia>
PT Sompo Insurance Indonesia <Indonesia>
Sompo Insurance China Co., Ltd. <China>
Nipponkoa Insurance Company(China)Limited <China>

Sompo Insurance(Hong Kong)Company Limited <China>
Sompo Seguros S.A. <Brazil>
Sompo Saude Seguros S.A. <Brazil>
44 other companies

●Coverage ratio

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

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

●Reporting period

[1] Companies with head office in Japan

Unless otherwise stated, data reported are for fiscal year 2017 (April 2017 to March 2018).

[2] Companies other than [1]

Unless otherwise stated, data reported are for calendar year 2017 (January to December 2017).

## Group Employee Data

### Number of employees (by employment status)

	Male	Female	Total
Regular employees	21,261	27,283	48,544
Temporary employees	1,775	14,944	16,719
Total	23,036	42,227	65,263

### Number of employees (by region)

	Japan	Asia & Middle East	Europe	North America	Latin America	Total
Regular employees	42,274	2,481	134	1,708	1,947	48,544
Temporary employees	16,643	30	0	18	28	16,719
Total	58,917	2,511	134	1,726	1,975	65,263

\* Sompo International advances into several countries, and is counted in the North America region here.

## Additional Information Concerning Reporting of Greenhouse Gases (GHGs)

- Since fiscal year 2012 we have been receiving annual third-party verification by a certification body.
- Although maximum attention is paid to accuracy and validity, calculation methods that are considered to be reasonable and versatile are adopted for activities for which quantification is difficult.
- The scope of calculation is as indicated by the coverage ratio and the list of reporting companies for each data item.
- Scope 1 emissions, as appearing in the data below, are direct GHG emissions from sources owned or controlled by the Group, such as emissions from the use of gas and gasoline. Scope 2 emissions are indirect GHG emissions resulting from the generation at power stations and other external sites of electricity and heat that are purchased by the Group. Scope 3 emissions are indirect GHG emissions other than Scope 2 emissions that are generated in any part of the value chain of the Group.
- The table below shows activity items subject to calculation.

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

## Environmental Performance Data

### ●Environmental Data

Item		Unit	FY2015	FY2016	FY2017	Coverage ratio	Verified
GHG (Scope 1)		tCO <sub>2</sub>	18,479	21,517	21,164	88.24%	✓
GHG (Scope 2)		tCO <sub>2</sub>	76,552	76,522	75,207	97.97%	✓
GHG (Scope 3)		tCO <sub>2</sub>	57,800	59,227	58,039	100.00%	✓
GHG (Scope 1-3) Total <sup>*1</sup>		tCO <sub>2</sub>	152,831	157,266	154,410	100.00%	✓
Total GHG emissions per employee		tCO <sub>2</sub>	3.87	2.46	2.37	100.00%	
City gas consumption		m <sup>3</sup> -N	1,400,939	1,733,983	1,723,740	84.24%	✓
Class A heavy oil consumption		kℓ	174	201	185	85.42%	✓
Kerosene consumption		kℓ	101	185	157	85.42%	
LPG consumption		t	14	47	46	85.42%	
Fuel consumption by company fleets		kℓ	6,322	7,133	7,046	88.24%	
Electricity consumption		kWh	137,178,856	142,661,366	145,415,814	97.97%	✓
Heat (steam) consumption		MJ	96,907,972	96,176,904	93,195,471	85.15%	✓
Paper consumption		t	7,859	9,970	8,832	76.80%	✓
Clean water usage		kℓ	508,335	368,720	373,126	74.72%	
Wastewater discharge		kℓ	429,821	395,061	442,302	74.87%	
Total waste generation		t	9,154	7,234	7,979	85.02%	
Recycled waste		t	8,310	6,632	6,030	74.95%	
Business trip		km	72,354,921	76,869,498	77,848,495	85.63%	
Total floor space		m <sup>2</sup>	1,631,472	1,696,742	1,673,885	98.59%	
Share of green purchasing		%	87.1%	88.2%	89.4%	88.72%	
Human development of environmental field	Public Seminars on the Environment <sup>*2sup&gt;</sup>	Persons	501	431	1,428	-	
	CSO Learning Scholarship Program	Persons	59	53	59	-	
	SAVE JAPAN Project	Persons	6,025	1,193	5,234	-	

\*1 The Group has been received an annual Assurance Statement by a third-party certification organization. The coverage of the survey is as follows.

FY2015: consolidated subsidiaries and some important subsidiaries in our Group

FY2016–2017: Sompo Holdings and consolidated subsidiaries

\*2 The method of counting number of participants in “Public Seminars on the Environment” was changed in FY2017.

## Social Performance Data

### •Social Performance Data

Item		Unit	FY2015	FY2016	FY2017	Coverage ratio	Verified
Executive or higher	Male	Persons	171	211	219	100.00%	
	Female	Persons	10	14	15		
	Total	Persons	181	225	234		
Department manager level or higher but lower than executive	Male	Persons	709	754	781	100.00%	
	Female	Persons	80	96	135		
	Total	Persons	789	850	916		
Section manager level or higher but lower than department manager level	Male	Persons	2,213	2,314	2,477	100.00%	
	Female	Persons	365	523	611		
	Total	Persons	2,578	2,837	3,088		
Subsection chief level or higher but lower than section manager level	Male	Persons	6,074	7,192	7,542	100.00%	
	Female	Persons	1,969	2,663	4,052		
	Total	Persons	8,043	9,855	11,594		
Union membership rate		%	96.9%	81.3%	96.4%	99.78%	
Ratio of employees with disabilities		%	2.05%	2.17%	2.12%	88.80%	
Ratio of female employees in managerial positions <sup>*1</sup>		%	13.2%	18.7%	20.7%	99.64%	
Number of employees who took childcare leave	Male	Persons	361	329	402	95.45%	
	Female	Persons	1,516	2,027	2,048		
	Total	Persons	1,877	2,406	2,450		
Average number of days taken off work for childcare leave by employees	Male	Days	2.9	6.3	4.8	99.53%	
	Female	Days	185.5	186.5	181.1		
Childcare support systems	Number of employees using the shorter work hour system + Number of employees using the earlier / later work hour system	Days	1,185	1,897	1,809	96.50%	
Number of employees who took family care leave	Male	Persons	1	5	23	96.95%	
	Female	Persons	16	40	67		
	Total	Persons	17	45	90		
Telecommuting systems		Persons	2,190	2,797	5,417	96.73%	
Ratio of paid vacation use		%	54.5%	61.5%	61.1%	99.64%	
Occupational accident frequency rate		-	1.06	4.44	4.41	99.87%	
Total days lost due to absenteeism		Days	-	83,801	86,967	99.78%	✓

Ratio of overtime work		%	15.0%	13.2%	11.3%	98.53%	
Annual turnover	Male	%	4.3%	10.2%	7.3%	100.00%	
	Female	%	7.5%	15.9%	11.6%		
	Total	%	5.9%	13.9%	9.9%		
Employee satisfaction	Percent answered "satisfied"	%	73.3%	72.5%	80.6%	84.15%	
	The number of respondents in the employee satisfaction survey	Persons	23,656	23,648	26,485		
	The number of employees who answered "satisfied"	Persons	17,342	17,150	21,355		
Number of volunteers from employees*2		Persons	30,108	32,829	35,848	-	
Amount of money the company contributed to corporate citizenship/ philanthropic activities		JPY	1,627,803,482	1,750,923,536	1,716,137,921	100.00%	

\*1 Figures for overseas consolidated subsidiaries are as of December 31 of the respective fiscal year.  
 Figures for domestic operating companies are as of April 1 of the respective fiscal year.

\*2 Total number of Group employees and agency employees.

## Governance Data

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

	Item	Unit	As of July 1 2016	As of July 1 2017	As of July 1 2018
Board of Directors	Number of meetings	Meetings	15	14	14
	Number of board members	Persons	13	12	12
	(Of which, number of outside directors)	Persons	4	4	4
	Average attendance at meetings by directors	%	97.7%	98.9%	98.5%
Board of Corporate Auditors	Number of meetings	Meetings	13	13	13
	Number of board members	Persons	5	5	5
	(Of which, number of outside directors)	Persons	3	3	3
	Average attendance at meetings by directors	%	100%	100%	98.6%

We maintain a structure comprising eight internal directors involved in the execution of business and appoint an additional four outside directors. At present, the number of independent outside directors is more than one-third of the total.

## ●Nomination and Compensation Committee

	Item	Unit	As of July 1, 2016	As of July 1, 2017	As of July 1, 2018
Nomination and Compensation Committee	Number of board members	Persons	5	5	5
	(Of which, number of outside directors)	Persons	4	4	4

## ●Compensation for Directors and Audit & Supervisory Board Members (FY2017)

Category	Number of officers for payment	Total compensation, etc.	Total amount per type of compensation		
			Basic compensation		Performance-linked stock compensation
			Monthly compensation	Performance-linked compensation	
Directors	11	¥599 million	¥491 million		¥108 million
			¥324 million	¥166 million	
Audit & Supervisory Board members	7	¥104 million	¥104 million		—
			¥104 million	—	
Total	18	¥703 million	¥595 million		¥108 million
			¥429 million	¥166 million	

- Notes: 1. The number of officers for payment includes one director who resigned on March 31, 2017, and two Audit & Supervisory Board members who resigned at the end of the 7th General Meeting of Shareholders held on June 26, 2017.
2. Total compensation, etc., and total amount per type of compensation, etc., include compensation, etc., of one director who resigned on March 31, 2017, and two Audit & Supervisory Board members who resigned at the end of the 7th General Meeting of Shareholders held on June 26, 2017.
3. The total amount of compensation etc., of directors includes ¥487 million as compensation of executive officers for directors who are serving concurrently as executive officers (¥230 million in monthly compensation, ¥140 million in performance-linked compensation, and ¥95 million in performance-linked stock compensation). The compensation of executive officers is being paid to a total of seven persons.
4. Of the compensation, etc., paid to directors, monthly compensation and performance-linked compensation are paid in cash.
5. Performance-linked compensation is based on the performance of the previous fiscal year.  
The amount of reserve for performance-linked compensation based on the performance of the current fiscal year is ¥108 million.
6. Performance-linked stock compensation is the amount of provision of reserve for stock benefits posted as the portion for the current fiscal year.
7. Officers who receive compensation, etc., of ¥100 million or more in total from the Company and its consolidated subsidiaries are listed as follows.

Name	Officer category	Company category	Total amount per type of compensation			Total amount of consolidated compensation, etc.
			Basic compensation		Performance-linked stock compensation	
			Monthly compensation	Performance-linked compensation		
Kengo Sakurada	Director	The Company	¥192 million		¥56 million	¥248 million
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥110 million	¥82 million		
Shiriji Tsuji	Director	The Company	¥83 million		¥18 million	¥101 million
	Director	Sompo Japan Nipponkoa Himawari Life Insurance, Inc.	¥53 million	¥30 million		
Keiji Nishizawa	Director	The Company	—		—	¥160 million
	Director	Sompo Japan Nipponkoa Insurance Inc.	¥133 million			
			¥78 million	¥55 million		

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

Category	Maximum amount of compensation
Director	<ul style="list-style-type: none"> <li>Monthly compensation and performance-linked compensation (compensation paid in cash) No more than ¥700 million per year (of which the amount to outside directors shall be no more than ¥100 million per year)</li> <li>Performance-linked stock compensation No more than ¥500 million<sup>*1</sup> in three fiscal years<sup>*2</sup></li> </ul> <p><sup>*1</sup> The maximum amount contributed by the Company as the portion for directors to the Board Benefit Trust for performance-linked stock compensation. <sup>*2</sup> From the fiscal year ended March 31, 2017, to the fiscal year ending March 31, 2019. Note: In each case, the amount of compensation, etc., of directors does not include the portion paid as employee salary to directors serving concurrently as employees.</p>
Audit & Supervisory Board member	<ul style="list-style-type: none"> <li>Monthly compensation (compensation and paid in cash)</li> </ul> <p>No more than ¥110 million per year</p>

● **Briefings for investors and analysts**

Briefings	Times
Briefings (IR meetings) for institutional investors, analysts	2
Conference calls for institutional investors, analysts	4
Conferences organized by securities companies	5
Individual meetings	249
Briefings for individual investors	8

● **Compliance training**

Item	Unit	FY2015	FY2016	FY2017	
					Coverage ratio
Ratio of employees who received compliance training	%	99.98%	95.92%	90.74%	96.29%




▶ [Corporate Governance](#)

## Reference Links



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



# Vision/ Policy/ Code

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

# Management System

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

# Assurance by a Third-Party Organization

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## About Third Party Assurance

To ensure the reliability of reported numbers, Sompo Holdings has received third party assurance from Lloyd's Register Quality Assurance (LRQA) for some of the environmental and social performance data for fiscal year 2017.

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

▶ [Assurance Statement\( !\[\]\(a03a7eb2f4046e1d3c76772003e549ea\_img.jpg\) PDF/935KB\)](#)

▶ [Major ESG Data](#)

## LRQA Independent Assurance Statement

Relating to Sampo Holdings, Inc.'s Environmental and Social data within its CSR Communication Report 2018 for the fiscal year 2017

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

### Terms of engagement

Lloyd's Register Quality Assurance (LRQA) was commissioned by Sampo Holdings, Inc. (Sampo HD) to provide independent assurance on the environmental and social data within its CSR Communication Report 2018 ("the report") for the fiscal 2017<sup>1</sup>, against the assurance criteria below to a limited level of assurance and professional judgement of the verifier using "LRQA's verification procedure and ISO 14064 - Part 3 specifically for greenhouse gas data. LRQA's verification procedure is based on current best practise, is in accordance with ISAE 3000.

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

- Verifying conformance with:
  - ISO14064-1:2006 'Specification with guidance at the organizational level for quantification and reporting of greenhouse gas emissions and removals' and
  - Sampo HD's reporting methodologies
- Evaluating the accuracy and the reliability of data and information for only the selected indicators<sup>2</sup> listed below:

#### *Environmental indicators:*

- |   |   |
|---|---|
| - Scope 1 GHG emissions (tonnes CO <sub>2</sub> e)                        | - City gas consumption (Nm <sup>3</sup> )   |
| - Scope 2 GHG emissions (tonnes CO <sub>2</sub> e)                        | - Heavy fuel oil A consumption (kilo-liter) |
| - Scope 3 GHG emissions (Category 1,3,4,5,6,7) (tonnes CO <sub>2</sub> e) | - Heat (steam) consumption (GJ)             |
| - Electricity consumption (kWh)   | - Paper consumption (tonnes)                |

*Social indicator:* Total days lost due to absence (days)

Our assurance engagement excluded the data and information of Sampo HD's suppliers, contractors and any third-parties mentioned in the report.

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

### LRQA's Opinion

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

- Met the requirements above
- Disclosed accurate and reliable performance data and information as no errors or omissions were detected
- Covered all the issues that are important to the stakeholders and readers of this report.

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

**Note:** The extent of evidence-gathering for a limited assurance engagement is less than for a reasonable assurance engagement. Limited assurance engagements focus on aggregated data rather than physically

<sup>1</sup> The reporting period is based on the fiscal year of domestic and overseas subsidiary companies: (1) domestic subsidiary companies: FY2017 (01/04/2017 – 31/03/2018), and (2) overseas subsidiary companies: CY2017 (01/01/2017 – 31/12/2017)

<sup>2</sup> LRQA undertook a limited assurance engagement of the environmental and social data marked with ✓ within the CSR Communication Report 2018

checking source data at sites. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

### LRQA's approach

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

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

### Observations

Sampo HD should further demonstrate the completeness, accuracy and reliability of its future GHG Emissions Inventory. This is particular to establishing robust internal data control systems at both the corporate and member company levels and the accounting of the actual emissions data associated with the activities of some of its consolidated subsidiaries. The estimated emissions data and those associated with the excluded affiliated companies are not considered material.

### LRQA's standards, competence and independence

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

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

Signed:

Dated: 28 June 2018



Norihiko Kinoshita  
LRQA Lead Verifier

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

LRQA reference: YKA4005128

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# Investor Materials

▶ **Earnings Reports**

▶ **Solvency Margin Ratio**

▶ **Investor Presentations**

▶ **Annual Reports**

▶ **Archives**

# ESG Investment through Our Asset Management Business

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## ESG Initiatives through Our Asset Management Business

### The Role of Asset Management Companies as Responsible Investors

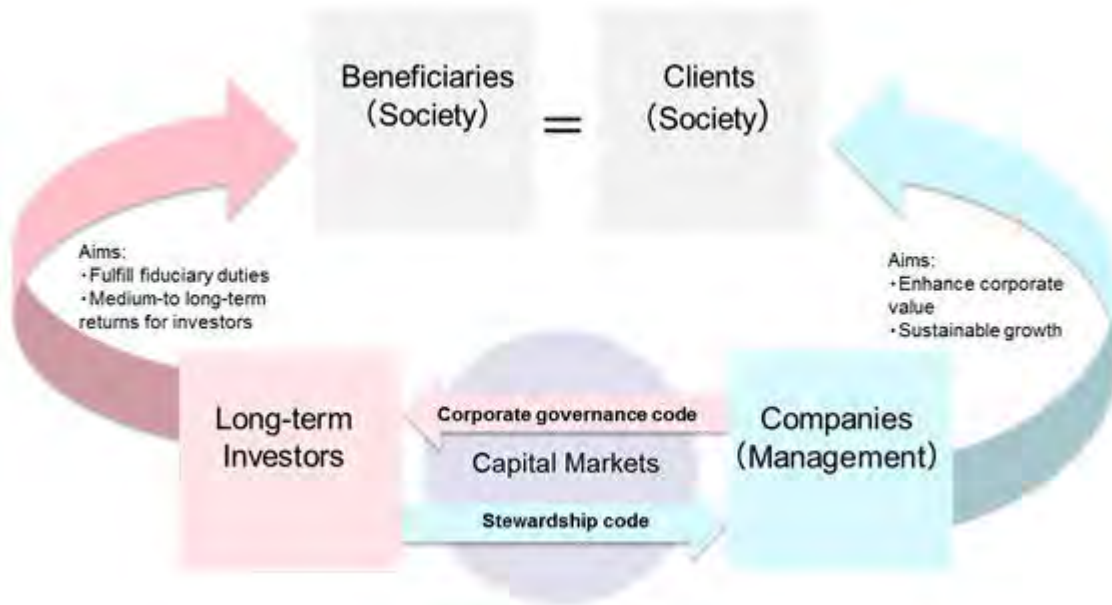
Sompo Japan Nipponkoa Asset Management fully endorses the aims of Japan's Stewardship Code, enacted in 2014, which sets forth principles for responsible institutional investors, and has voluntarily opted to adopt the code. The company believes that stewardship activities such as constructive dialogue with investee companies and the exercising of voting rights will promote the value of investee companies and their sustainable growth, and consequently contribute to the sustainable development of society and the economy as a whole.

Since its founding, Sompo Japan Nipponkoa Asset Management has been systematically developing its operations, focusing on active management that aims to acquire mid- to long-term investment returns. The Company works to expand returns on investments by accurately grasping not only financial information but also other information, including ESG (Environment, Social and Governance) factors, and eliciting appropriate investment value to help our clients build their assets in mid- to long-term.

### Efforts to Establish a Sustainable Investment Chain

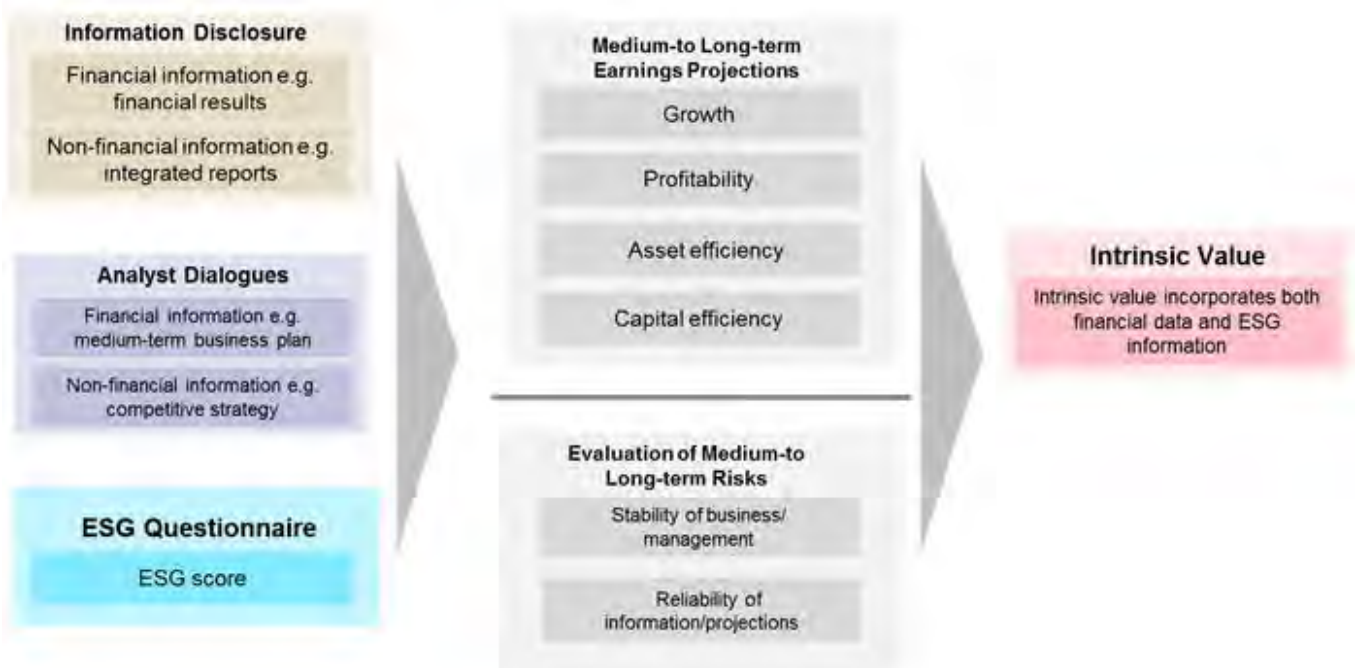
Sompo Japan Nipponkoa Asset Management aims to maximize returns on capital investments by clients through investment in stocks and others. Meanwhile, returns on investment are not generated directly by the asset management company, rather the source of the return is the mid- to long-term revenue generated by the business activities of the investee companies. The Company is merely a bridge in the investment chain that links its clients to those companies. Consequently, they believe that for an asset management company to deliver excellent results, having a deep understanding of the target companies' activities and revenue structure, conducting appropriate value evaluations, and actively selecting companies that are worth investing in are essential as an accountable institutional investor.

The Company's management style contributes to the establishment of sustainable investment chains in which the Japan's Stewardship Code and corporate governance code function organically. The Company believes that thoroughly engaging in activities to provide high quality active management contributes to the sustainable development of the investee companies as well as the wider society and the economy as a whole.



## Relationship between Investment Value Evaluations and ESG Factors (ESG Integration)

Sompo Japan Nipponkoa Asset Management constantly tracks the situation at and continuously evaluates the investment value of predetermined potential investee companies, regardless of whether currently an investee company. It is important to accurately grasp not only financial information but also non-financial information, including ESG data, as part of active management that aims to acquire mid- to long-term investment revenue, while taking an interest in enhancement of the value of the investee companies and their sustainable growth. The Company integrates ESG factors into its management process by constantly monitoring companies' ESG data and comprehensively evaluating such information as an investment value.

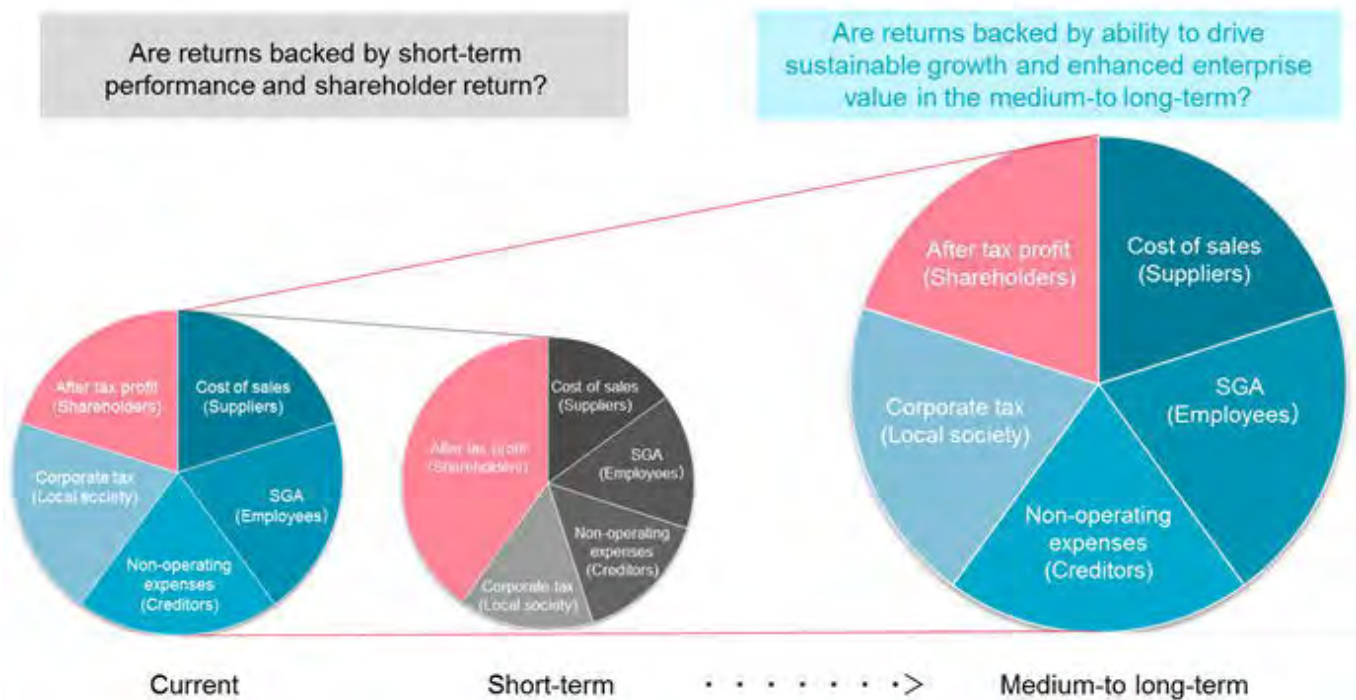




## Dialogue with Companies

For companies and investors to engage in constructive dialogue, both parties need to share the same concerns. Sompo Japan Nipponkoa Asset Management focuses on understanding companies' added value creation and distribution process as a means to accurately grasp investee companies' mid- to long-term profitability, and financial and capital policies. The Company promotes mutual awareness and constructive communication with the investee companies in an effort to solve problems by keeping corporate value enhancement and sustainable growth, both shared aims, at the core of those dialogues.

In fiscal year 2017, the Company identified approximately 700 potential investee companies and, through the research by its analysts, was able to hold 662 individual dialogues and participate in 1,720 briefings, eliciting a total of 2,382 opportunities for dialogue.



## Strengthening the Internal Organization

In April 2017 Sompo Japan Nipponkoa Asset Management established Responsible Investment Office as an organization to promote responsible investment, including stewardship activities, and assigned full-time ESG specialists to the Office.

The concept of responsible investment and ESG investment, advocated by global initiatives such as the United Nations Principles for Responsible Investment (PRI), is becoming a common understanding among institutional investors around the world. The Company will engage in PRI and other related initiatives even more proactively both within Japan and overseas through the work of ESG specialists, and further promote responsible investments.