

* ESG stands for Environment, Social, and Governance.

P&C Insurance					
Contribution to ESG		Products/Services and Description		Offered by	Report page
Automobile insurance products/services					
	S	A free smartphone app designed to support safe driving		Sompo Japan/Nipponkoa	p. 24
E	S	Web-based insurance policy and clause to promote reduce the use of paper. In line with the number of web-based insurance contracts issued environmental conservation activities are promoted.		Sompo Japan/Nipponkoa	p. 32, 33
E		Insurance premiums for eco-friendly cars that satisfy certain requirements such as hybrid and electric cars are reduced.		Sompo Japan/Nipponkoa/ Saison Automobile & Fire	
		Discount on premiums for customers who apply contracts online		Saison Automobile & Fire/ Sompo 2 4	p. 32
E	S	Promoting recycled automobile parts and second hand parts in an incident of a car accident.		Sompo Japan/Nipponkoa	p. 32
E		Special policy for when repair costs of an insured car exceed the actual cash value of the car damaged in an accident, the excess amount is covered to encourage car repairs and reducing waste.		Sompo Japan/Nipponkoa	
E		Special policy for when repair costs of a third party's car damaged by the insured car in an accident exceeds the actual cash value of the car damaged, the excess amount is covered to encourage car repairs and reducing waste		Sompo Japan/Nipponkoa	
E		Contract procedures that can be completed by online or phone to reduce use of paper		Saison Automobile & Fire/ Sompo 2 4	
Fire and new types of insurance products/services					
E	S	Buildings and machinery contaminated by smoke, soot, and other contaminants due to a fire, flood, or other disasters will be cleaned to enable them to be restored faster than if they were replaced with completely new ones.		Sompo Japan	
E	S	Insurance contributing to environmental protection through the use of web-based insurance policies, participation in the Eco-Action-Point scheme, and computerization of policy issuance, as well as offering consultation service regarding long-term care		Nipponkoa	
E		Insurance that covers rooftop greening and environmental protection costs for buildings		Nipponkoa	
	S	G	Insurance mainly for small and medium-sized enterprises that guarantees quick insurance payments and supports business continuity after a severe earthquake	Sompo Japan	
E	S	G	A special provision for photovoltaic power generation companies that covers a decrease in operating income caused by a disaster	Sompo Japan	p. 30
E	S		Insurance for damages caused by nuclear decontamination work conducted by local governments	Sompo Japan	p. 46
E	S		Insurance for damages caused by environmental pollution and decontamination costs, which are normally not covered by ordinary liability insurance	Sompo Japan	
E	S		Insurance specifically for service gas stations that covers risk of soil pollution and soil remediation costs	Sompo Japan	
E	S		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	
E	S		Liability insurance for medical institutions in the event that their waste is dumped illegally	Sompo Japan	
	S		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	p. 57
E	S		Insurance with a special provision 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)	Nipponkoa	
	S		Insurance for local governments developed after the Tokyo Metropolitan Government enacted an ordinance regarding measures for disaster victims unable to return home aimed at facilitating smooth implementation of the measures by local governments	Sompo Japan	p. 46
E			Insurance that covers rooftop greening for buildings and environmental protection costs as well as a discount for customers who are certified under ISO14001 and/or other environmental standards	Nipponkoa	
E			Discount for customers who are certified under ISO14001 and/or other environmental standards	Nipponkoa	
	S		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	
	S		Insurance that covers the risk of long-term absence from work due to mental health disorder and offers comprehensive services related to reducing mental health risks	Sompo Japan/Nipponkoa	
	S		Comprehensive service related to reducing mental health risks	Sompo Japan/Nipponkoa	
	S		Insurance with comprehensive services related to reducing mental health risks of expatriate employees appointed overseas	Sompo Japan	
	S		Insurance that covers injury and other risks confronting elderly people	Sompo Japan/Nipponkoa	
	S		Insurance that supports building self-managed retirement fund	Sompo Japan/Nipponkoa	
	S		Consultation service regarding long-term care and pension plans	Nipponkoa	
E			A part of the insurance payment to be donated to a greening project when a hole-in-one is achieved at a golf tournament.	Sompo Japan/Nipponkoa	
Other types of insurance products/services					
	S		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	p. 57
E	S		Weather index insurance, a product developed as part of climate change adaptation measures that is aimed at reducing drought damage suffered by rice farmers in Thailand	Sompo Japan Group	p. 29
E	S		A program formulated through cooperation between the World Bank and the Japanese government that is aimed at reducing the risk of natural disasters in island countries in the Pacific Ocean	Sompo Japan	p. 29
E			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	
	S		In India, livestock insurance is provided in combination with accident and medical insurance while packaged insurance for farmers that includes fire, accident and medical insurance is sold in combination with microfinance.	Sompo Japan Group	

Life insurance products/services					
Contribution to ESG		Products/Services and Description		Offered by	Report page
	S		The costs to donors of bone marrow stem cell donation are covered without any additional premium.	NKSJ Himawari Life	p. 25
	S		The costs for treatment of a cancer are covered even when it does not involve hospitalization and requires only outpatient treatment.		
	S		A part or whole of the whole life insurance benefit is paid if the insured is certified under a public long-term care insurance system as care level 4 or 5.		
	S		A special provision that allows the insured to receive a part or whole of the whole life insurance benefit as pension benefits		
	S		Provision of information on medical care, lifestyle, physical and mental health, and others		
E			Policy documentation and guides offered in CD-ROM format		p. 25
E	S		Term insurance whose coverage can be revised according to customer needs every year; online insurance application service that does not require the use of paper application forms	Sompo Japan DIY Life	p. 32
	S		Free-of-charge telephone counseling service regarding medical care, lifestyle, and physical and mental health for One Year Structure Insurance policyholders, insured persons and their families		

Financial products					
Contribution to ESG		Products/Services and Description		Offered by	Report page
E			Eco-fund for investing in Japanese companies that excel in both environmental management and financial state	Sompo Japan Nipponkoa Asset Management	p. 40
E	S	G	SRI fund for investing in Japanese companies that are recognized as fulfilling high environmental, social, and corporate governance standards		
E			Japanese stock fund that attaches importance not only to high recognition in environmental management and financial state but also to high dividend yields		
E	S	G	SRI fund aimed at ensuring long-term, stable profitability and geared toward institutional investors that is designed to invest in Japanese companies that are recognized as fulfilling high environmental, social, and corporate governance standards		
E			Eco-fund geared toward institutional investors that is designed to invest in Japanese companies that are evaluated highly for their environmental management and financial state		
E	S		A loan program that offers a combination of favorable lending interest rates for eco-friendly house renovation and donations to an organization engaged in the restoration and conservation of biodiversity	Sompo Japan Credit	

Other services					
Contribution to ESG		Products/Services and Description		Offered by	Report page
Assistance services					
	S		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	p. 21
	S		Arrangements are made for an expert who can provide emergency and repair services related to plumbing, locks, electricity, fittings, and other parts of the house		
	S		A program that, under home warranty insurance, offers a combination of administrative services for repairing household equipment (ventilating fan, water heater, air conditioner, etc.) after the expiration of the manufacturer's warranty period and arrangements for home assistance services		
	S		A program developed for companies operating overseas that offers temporary payment of medical expenses to a local medical institution on behalf of expatriate employees; support for claims for health insurance/overseas travel insurance; and information on local medical institutions		
Physical healthcare services					
	S		A program used by health insurance societies and other medical insurers to prevent lifestyle diseases among the insured by providing specific health guidance and other services	Healthcare Frontier Japan Inc. (HFJ)	p. 26
	S		A health guidance program used by health insurance societies and other medical insurers to support the health improvement of, and reduce payments to, "young-old" people		
	S		A health support program for non-obese individuals, people on medication, and others who do not require specific health guidance		
Mental healthcare services					
	S		Human resource resilience level measurement tool (LLaxMRP)	Sompo Japan Nipponkoa Healthcare Services	p. 26
	S		• Mental health checkup/counseling (face-to-face/phone/online) (LLax counseling) • Mental stress check & counseling package service (LLax check & counseling) • Around-the-clock telephone counseling regarding health and long-term care		
	S		• Mental health promotion & disease prevention package (LLax seed, LLax seed α) • Labor productivity measurement program (LLax WLQ-J)		
	S		Case management program, reinstatement support program (LLax standard & come-back support)		
	S		Planning, operation, and implementation of mental healthcare training (LLax training)		
Long-term care services					
	S		• Private long-term care center (daily long-term care for residents of specified facilities) • Group home (communal daily long-term care for dementia patients) • Short stay (short-term admission for daily long-term care) • Multifunctional long-term care in a small group home	Cedar	p. 26
	S		Support for motor function improvement through rehabilitation (outpatient day long-term care)		
	S		• Home-visit nursing care • Home-visit long-term care • Care plan preparation service (in-home long-term care)		

Consulting Services					
Contribution to ESG		Products/Services and Description		Offered by	Report page
	S	G	Support for preparing a business continuity plan (BCP) to establish in advance necessary procedures and measures for early business restoration and production substitution in the event of an earthquake or other disaster	Sompo Japan Nipponkoa Risk Management	p. 22
	S	G	Support for training conducted to verify the effectiveness of the prepared BCP		
	S	G	Support for companies seeking to obtain certification under ISO22301, the international standard for business continuity management systems (BCMSs) issued in May 2012		
	S		Support for the development of business continuity measures against possible floods for Japanese companies operating in Southeast Asian countries		
	S	G	Support for companies seeking to obtain certification under ISO39001, the international standard for road traffic safety management systems (RTSMSs) issued in October 2012		p. 23
E			Analysis and diagnosis of potential geographic risks pertaining to the location of photovoltaic, wind, and other renewable energy power plants		p. 30
E			Diagnosis of fire and crime risk at mega solar power plants, conducted in partnership with Sohgo Security Services Co., Ltd.		p. 31
E			Support for the calculation of CO ₂ emissions throughout the corporate value chain in accordance with GHG Protocol Scope 3 Standard and the guidelines formulated by the Japanese Ministries of the Environment and Economy, Trade and Industry		p. 31
E			Evaluation of and support for corporate biodiversity conservation activities, provided through partnership with the BirdLife International Asia Division, an international environmental NGO		p. 34

For the outlines and details of other risk consulting services, visit the website of Sompo Japan Nipponkoa Risk Management Inc. <http://www.sjnk-rm.co.jp/english/index.html>